

## North hands (Practice Page)

**We Overcall 1NT then partner Texas transfers to 4!H or 4!S**

Board: 1	♠ KJ943	East Opens 1♦.
Dealer: E	♥ J98432	East Doubles 4♦ if possible.
Vul: None	♦ J	
HCP: 9	♣ K	Partner bids first.

Board: 2	♠ KJ	West Opens 1♥.
Dealer: W	♥ A73	
Vul: Both	♦ KQ852	You bid first.
HCP: 16	♣ K76	

Board: 3	♠ AJ9532	East Opens 1♣.
Dealer: E	♥ 976	
Vul: EW	♦ QJ	Partner bids first.
HCP: 8	♣ 93	

Board: 4	♠ Q1052	West Opens 1♦.
Dealer: W	♥ A3	West Doubles 4♦ if possible.
Vul: Both	♦ A74	
HCP: 15	♣ KQ86	You bid first.

Board: 5	♠ 10432	East Opens 1♣.
Dealer: E	♥ AQ9854	East Bids 5♣ if possible.
Vul: None	♦ 104	
HCP: 6	♣ 10	Partner bids first.

# We Overcall 1NT then partner Texas transfers to 4!H or 4!S

## Both hands (Answers Page)

Board: 1	North:	South:	West	North	East	South
Dealer: E	♠ KJ943	♠ AQ10			1♦	1NT
Vul: None	♥ J98432	♥ A107	Pass	4♦ <sup>1</sup>	X	4♥
North HCP: 9	♦ J	♦ A42	AP			
South HCP: 15	♣ K	♣ J965				
Contract: 4♥ S			1. Texas			

Board: 2	North:	South:	West	North	East	South
Dealer: W	♠ KJ	♠ AQ109864	1♥	1NT	Pass	4♥ <sup>1</sup>
Vul: Both	♥ A73	♥ 104	Pass	4♠	AP	
North HCP: 16	♦ KQ852	♦ 3				
South HCP: 7	♣ K76	♣ J102	1. Texas			
Contract: 4♠ N						

Board: 3	North:	South:	West	North	East	South
Dealer: E	♠ AJ9532	♠ K10			1♣	1NT
Vul: EW	♥ 976	♥ AJ3	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 8	♦ QJ	♦ A1094	AP			
South HCP: 16	♣ 93	♣ A864	1. Texas			
Contract: 4♠ S						

Board: 4	North:	South:	West	North	East	South
Dealer: W	♠ Q1052	♠ A	1♦	1NT	Pass	4♦ <sup>1</sup>
Vul: Both	♥ A3	♥ J109872	X	Pass <sup>2</sup>	Pass	4♥
North HCP: 15	♦ A74	♦ J5	AP			
South HCP: 7	♣ KQ86	♣ J742	1. Texas			
Contract: 4♥ S			2. denies a ♦ stopper			

Board: 5	North:	South:	West	North	East	South
Dealer: E	♠ 10432	♠ A76			1♣	1NT
Vul: None	♥ AQ9854	♥ J106	Pass	4♦ <sup>1</sup>	5♣	X
North HCP: 6	♦ 104	♦ AQ65	AP			
South HCP: 16	♣ 10	♣ AJ6	1. Texas			
Contract: 5♣ X E						

## South hands (Practice Page)

**We Overcall 1NT then partner Texas transfers to 4!H or 4!S**

Board: 1	♠ AQ10	East Opens 1♦.
Dealer: E	♥ A107	East Doubles 4♦ if possible.
Vul: None	♦ A42	
HCP: 15	♣ J965	You bid first.
Board: 2	♠ AQ109864	West Opens 1♥.
Dealer: W	♥ 104	
Vul: Both	♦ 3	Partner bids first.
HCP: 7	♣ J102	
Board: 3	♠ K10	East Opens 1♣.
Dealer: E	♥ AJ3	
Vul: EW	♦ A1094	You bid first.
HCP: 16	♣ A864	
Board: 4	♠ A	West Opens 1♦.
Dealer: W	♥ J109872	West Doubles 4♦ if possible.
Vul: Both	♦ J5	
HCP: 7	♣ J742	Partner bids first.
Board: 5	♠ A76	East Opens 1♣.
Dealer: E	♥ J106	East Bids 5♣ if possible.
Vul: None	♦ AQ65	
HCP: 16	♣ AJ6	You bid first.

# We Overcall 1NT then partner Texas transfers to 4!H or 4!S Both hands (Answers Page)

Board: 1	North:	South:	West	North	East	South
Dealer: E	♠ KJ943	♠ AQ10			1♦	1NT
Vul: None	♥ J98432	♥ A107	Pass	4♦ <sup>1</sup>	X	4♥
North HCP: 9	♦ J	♦ A42	AP			
South HCP: 15	♣ K	♣ J965	1. Texas			
Contract: 4♥ S						

Board: 2	North:	South:	West	North	East	South
Dealer: W	♠ KJ	♠ AQ109864	1♥	1NT	Pass	4♥ <sup>1</sup>
Vul: Both	♥ A73	♥ 104	Pass	4♠	AP	
North HCP: 16	♦ KQ852	♦ 3	1. Texas			
South HCP: 7	♣ K76	♣ J102				
Contract: 4♠ N						

Board: 3	North:	South:	West	North	East	South
Dealer: E	♠ AJ9532	♠ K10			1♣	1NT
Vul: EW	♥ 976	♥ AJ3	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 8	♦ QJ	♦ A1094	AP			
South HCP: 16	♣ 93	♣ A864	1. Texas			
Contract: 4♠ S						

Board: 4	North:	South:	West	North	East	South
Dealer: W	♠ Q1052	♠ A	1♦	1NT	Pass	4♦ <sup>1</sup>
Vul: Both	♥ A3	♥ J109872	X	Pass <sup>2</sup>	Pass	4♥
North HCP: 15	♦ A74	♦ J5	AP			
South HCP: 7	♣ KQ86	♣ J742	1. Texas			
Contract: 4♥ S			2. denies a ♦ stopper			

Board: 5	North:	South:	West	North	East	South
Dealer: E	♠ 10432	♠ A76			1♣	1NT
Vul: None	♥ AQ9854	♥ J106	Pass	4♦ <sup>1</sup>	5♣	X
North HCP: 6	♦ 104	♦ AQ65	AP			
South HCP: 16	♣ 10	♣ AJ6	1. Texas			
Contract: 5♣ X E						

## North hands (Practice Page)

**We Overcall 1NT then partner Texas transfers to 4!H or 4!S**

Board: 6      ♠ AQ75  
Dealer: W     ♥ KQ10  
Vul: NS       ♦ KJ5  
HCP: 15       ♣ 974

West Opens 1♦.

You bid first.

Board: 7      ♠ 106  
Dealer: E     ♥ A1076543  
Vul: Both     ♦ Q4  
HCP: 7       ♣ J3

East Opens 1♠.

Partner bids first.

Board: 8      ♠ AJ6  
Dealer: W     ♥ KJ  
Vul: NS       ♦ A1084  
HCP: 16       ♣ QJ108

West Opens 1♣.

You bid first.

Board: 9      ♠ J8  
Dealer: E     ♥ K107542  
Vul: EW       ♦ 5  
HCP: 9       ♣ KQ42

East Opens 1♦.

Partner bids first.

Board: 10     ♠ K7  
Dealer: W     ♥ AKJ8  
Vul: NS       ♦ K52  
HCP: 16       ♣ Q1064

West Opens 1♥.

East Doubles 4♠ if possible.

You bid first.

# We Overcall 1NT then partner Texas transfers to 4!H or 4!S Both hands (Answers Page)

Board: 6	North:	South:	West	North	East	South
Dealer: W	♠ AQ75	♠ J1098642	1♦	1NT	Pass	4♥ <sup>1</sup>
Vul: NS	♥ KQ10	♥ 75	Pass	4♠	AP	
North HCP: 15	♦ KJ5	♦ 10	1. Texas			
South HCP: 5	♣ 974	♣ A85				
Contract: 4♠ N						

Board: 7	North:	South:	West	North	East	South
Dealer: E	♠ 106	♠ K843			1♠	1NT
Vul: Both	♥ A1076543	♥ KJ9	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 7	♦ Q4	♦ AK93	AP			
South HCP: 16	♣ J3	♣ Q6	1. Texas			
Contract: 4♥ S						

Board: 8	North:	South:	West	North	East	South
Dealer: W	♠ AJ6	♠ Q	1♣	1NT	Pass	4♦ <sup>1</sup>
Vul: NS	♥ KJ	♥ A65432	Pass	4♥	AP	
North HCP: 16	♦ A1084	♦ 97653	1. Texas			
South HCP: 6	♣ QJ108	♣ 2				
Contract: 4♥ N						

Board: 9	North:	South:	West	North	East	South
Dealer: E	♠ J8	♠ K93			1♦	1NT
Vul: EW	♥ K107542	♥ Q98	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 9	♦ 5	♦ AK743	AP			
South HCP: 16	♣ KQ42	♣ A8	1. Texas			
Contract: 4♥ S						

Board: 10	North:	South:	West	North	East	South
Dealer: W	♠ K7	♠ AJ6543	1♥	1NT	Pass	4♥ <sup>1</sup>
Vul: NS	♥ AKJ8	♥ 92	Pass	4♠	X	AP
North HCP: 16	♦ K52	♦ J103	1. Texas			
South HCP: 6	♣ Q1064	♣ 97				
Contract: 4♠X N						

## South hands (Practice Page)

**We Overcall 1NT then partner Texas transfers to 4!H or 4!S**

Board: 6      ♠ J1098642

Dealer: W      ♥ 75

Vul: NS      ♦ 10

HCP: 5      ♣ A85

West Opens 1♦.

Partner bids first.

Board: 7      ♠ K843

Dealer: E      ♥ KJ9

Vul: Both      ♦ AK93

HCP: 16      ♣ Q6

East Opens 1♠.

You bid first.

Board: 8      ♠ Q

Dealer: W      ♥ A65432

Vul: NS      ♦ 97653

HCP: 6      ♣ 2

West Opens 1♣.

Partner bids first.

Board: 9      ♠ K93

Dealer: E      ♥ Q98

Vul: EW      ♦ AK743

HCP: 16      ♣ A8

East Opens 1♦.

You bid first.

Board: 10      ♠ AJ6543

Dealer: W      ♥ 92

Vul: NS      ♦ J103

HCP: 6      ♣ 97

West Opens 1♥.

East Doubles 4♠ if possible.

Partner bids first.

# We Overcall 1NT then partner Texas transfers to 4!H or 4!S Both hands (Answers Page)

Board: 6	North:	South:	West	North	East	South
Dealer: W	♠ AQ75	♠ J1098642	1♦	1NT	Pass	4♥ <sup>1</sup>
Vul: NS	♥ KQ10	♥ 75	Pass	4♠	AP	
North HCP: 15	♦ KJ5	♦ 10	1. Texas			
South HCP: 5	♣ 974	♣ A85				
Contract: 4♠ N						

Board: 7	North:	South:	West	North	East	South
Dealer: E	♠ 106	♠ K843			1♠	1NT
Vul: Both	♥ A1076543	♥ KJ9	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 7	♦ Q4	♦ AK93	AP			
South HCP: 16	♣ J3	♣ Q6	1. Texas			
Contract: 4♥ S						

Board: 8	North:	South:	West	North	East	South
Dealer: W	♠ AJ6	♠ Q	1♣	1NT	Pass	4♦ <sup>1</sup>
Vul: NS	♥ KJ	♥ A65432	Pass	4♥	AP	
North HCP: 16	♦ A1084	♦ 97653	1. Texas			
South HCP: 6	♣ QJ108	♣ 2				
Contract: 4♥ N						

Board: 9	North:	South:	West	North	East	South
Dealer: E	♠ J8	♠ K93			1♦	1NT
Vul: EW	♥ K107542	♥ Q98	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 9	♦ 5	♦ AK743	AP			
South HCP: 16	♣ KQ42	♣ A8	1. Texas			
Contract: 4♥ S						

Board: 10	North:	South:	West	North	East	South
Dealer: W	♠ K7	♠ AJ6543	1♥	1NT	Pass	4♥ <sup>1</sup>
Vul: NS	♥ AKJ8	♥ 92	Pass	4♠	X	AP
North HCP: 16	♦ K52	♦ J103	1. Texas			
South HCP: 6	♣ Q1064	♣ 97				
Contract: 4♠X N						



## North hands (Practice Page)

**We Overcall 1NT then partner Texas transfers to 4!H or 4!S**

Board: 11      ♠ 1085      East Opens 1♦.  
Dealer: E      ♥ QJ9732  
Vul: EW      ♦ A104      Partner bids first.  
HCP: 7      ♣ 7

Board: 12      ♠ AKQ      West Opens 1♣.  
Dealer: W      ♥ KQ9  
Vul: NS      ♦ 10964      You bid first.  
HCP: 17      ♣ K94

Board: 13      ♠ AQ10863      East Opens 1♦.  
Dealer: E      ♥ 43  
Vul: None      ♦ Q872      Partner bids first.  
HCP: 8      ♣ 9

Board: 14      ♠ KJ42      West Opens 1♣.  
Dealer: W      ♥ K10  
Vul: EW      ♦ AQ3      You bid first.  
HCP: 16      ♣ QJ93

Board: 15      ♠ 8732      East Opens 1♣.  
Dealer: E      ♥ AQ8632      East Bids 4♠ if possible.  
Vul: Both      ♦ 5      West Bids 5♣ if possible.  
HCP: 6      ♣ 103      Partner bids first.

# We Overcall 1NT then partner Texas transfers to 4!H or 4!S

## Both hands (Answers Page)

Board: 11	North:	South:	West	North	East	South
Dealer: E	♠ 1085	♠ QJ9			1♦	1NT
Vul: EW	♥ QJ9732	♥ K1085	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 7	♦ A104	♦ KQJ	AP			
South HCP: 15	♣ 7	♣ K43	1. Texas			
Contract: 4♥ S						

Board: 12	North:	South:	West	North	East	South
Dealer: W	♠ AKQ	♠ J1098765	1♣	1NT	Pass	4♥ <sup>1</sup>
Vul: NS	♥ KQ9	♥ 8	Pass	4♠	AP	
North HCP: 17	♦ 10964	♦ Q32	1. Texas			
South HCP: 7	♣ K94	♣ A10				
Contract: 4♠ N						

Board: 13	North:	South:	West	North	East	South
Dealer: E	♠ AQ10863	♠ KJ			1♦	1NT
Vul: None	♥ 43	♥ KQ97	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 8	♦ Q872	♦ A109	AP			
South HCP: 16	♣ 9	♣ K542	1. Texas			
Contract: 4♠ S						

Board: 14	North:	South:	West	North	East	South
Dealer: W	♠ KJ42	♠ A75	1♣	1NT	Pass	4♦ <sup>1</sup>
Vul: EW	♥ K10	♥ QJ98754	Pass	4♥	AP	
North HCP: 16	♦ AQ3	♦ 74	1. Texas			
South HCP: 7	♣ QJ93	♣ 4				
Contract: 4♥ N						

Board: 15	North:	South:	West	North	East	South
Dealer: E	♠ 8732	♠ AJ9			1♣	1NT
Vul: Both	♥ AQ8632	♥ KJ5	Pass	4♦ <sup>1</sup>	4♠	Pass
North HCP: 6	♦ 5	♦ A862	5♣	Pass	Pass	X
South HCP: 16	♣ 103	♣ K86	AP			
Contract: 5♣ X E			1. Texas			

## South hands (Practice Page)

**We Overcall 1NT then partner Texas transfers to 4!H or 4!S**

Board: 11	♠ QJ9	East Opens 1♦.
Dealer: E	♥ K1085	
Vul: EW	♦ KQJ	You bid first.
HCP: 15	♣ K43	

Board: 12	♠ J1098765	West Opens 1♣.
Dealer: W	♥ 8	
Vul: NS	♦ Q32	Partner bids first.
HCP: 7	♣ A10	

Board: 13	♠ KJ	East Opens 1♦.
Dealer: E	♥ KQ97	
Vul: None	♦ A109	You bid first.
HCP: 16	♣ K542	

Board: 14	♠ A75	West Opens 1♣.
Dealer: W	♥ QJ98754	
Vul: EW	♦ 74	Partner bids first.
HCP: 7	♣ 4	

Board: 15	♠ AJ9	East Opens 1♣.
Dealer: E	♥ KJ5	East Bids 4♠ if possible.
Vul: Both	♦ A862	West Bids 5♣ if possible.
HCP: 16	♣ K86	You bid first.

# We Overcall 1NT then partner Texas transfers to 4!H or 4!S

## Both hands (Answers Page)

Board: 11	North:	South:	West	North	East	South
Dealer: E	♠ 1085	♠ QJ9			1♦	1NT
Vul: EW	♥ QJ9732	♥ K1085	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 7	♦ A104	♦ KQJ	AP			
South HCP: 15	♣ 7	♣ K43	1. Texas			
Contract: 4♥ S						

Board: 12	North:	South:	West	North	East	South
Dealer: W	♠ AKQ	♠ J1098765	1♣	1NT	Pass	4♥ <sup>1</sup>
Vul: NS	♥ KQ9	♥ 8	Pass	4♠	AP	
North HCP: 17	♦ 10964	♦ Q32	1. Texas			
South HCP: 7	♣ K94	♣ A10				
Contract: 4♠ N						

Board: 13	North:	South:	West	North	East	South
Dealer: E	♠ AQ10863	♠ KJ			1♦	1NT
Vul: None	♥ 43	♥ KQ97	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 8	♦ Q872	♦ A109	AP			
South HCP: 16	♣ 9	♣ K542	1. Texas			
Contract: 4♠ S						

Board: 14	North:	South:	West	North	East	South
Dealer: W	♠ KJ42	♠ A75	1♣	1NT	Pass	4♦ <sup>1</sup>
Vul: EW	♥ K10	♥ QJ98754	Pass	4♥	AP	
North HCP: 16	♦ AQ3	♦ 74	1. Texas			
South HCP: 7	♣ QJ93	♣ 4				
Contract: 4♥ N						

Board: 15	North:	South:	West	North	East	South
Dealer: E	♠ 8732	♠ AJ9			1♣	1NT
Vul: Both	♥ AQ8632	♥ KJ5	Pass	4♦ <sup>1</sup>	4♠	Pass
North HCP: 6	♦ 5	♦ A862	5♣	Pass	Pass	X
South HCP: 16	♣ 103	♣ K86	AP			
Contract: 5♣ X E			1. Texas			

## North hands (Practice Page)

**We Overcall 1NT then partner Texas transfers to 4!H or 4!S**

Board: 16  
Dealer: W  
Vul: NS  
HCP: 15

♠ A4  
♥ KJ8  
♦ A7652  
♣ K62

West Opens 1♦.

You bid first.

Board: 17  
Dealer: E  
Vul: NS  
HCP: 8

♠ K4  
♥ KQ1098532  
♦ 43  
♣ 2

East Opens 1♦.

Partner bids first.

Board: 18  
Dealer: W  
Vul: EW  
HCP: 15

♠ KQJ  
♥ 98  
♦ QJ3  
♣ AQ1092

West Opens 1♦.

West Doubles 4♦ if possible.

You bid first.

Board: 19  
Dealer: E  
Vul: None  
HCP: 6

♠ J106542  
♥ A5  
♦ J984  
♣ 7

East Opens 1♣.

Partner bids first.

Board: 20  
Dealer: W  
Vul: EW  
HCP: 16

♠ K93  
♥ A872  
♦ A102  
♣ AJ10

West Opens 1♥.

You bid first.

# We Overcall 1NT then partner Texas transfers to 4!H or 4!S

## Both hands (Answers Page)

Board: 16  
 Dealer: W  
 Vul: NS  
 North HCP: 15  
 South HCP: 8  
 Contract: 4♠ N

North:  
 ♠ A4  
 ♥ KJ8  
 ♦ A7652  
 ♣ K62

South:  
 ♠ Q98752  
 ♥ A7  
 ♦ Q83  
 ♣ 85

West	North	East	South
1♦	1NT	Pass	4♥ <sup>1</sup>
Pass	4♠	AP	
1. Texas			

Board: 17  
 Dealer: E  
 Vul: NS  
 North HCP: 8  
 South HCP: 17  
 Contract: 4♥ S

North:  
 ♠ K4  
 ♥ KQ1098532  
 ♦ 43  
 ♣ 2

South:  
 ♠ A853  
 ♥ J64  
 ♦ A62  
 ♣ AKJ

West	North	East	South
		1♦	1NT
Pass	4♦ <sup>1</sup>	Pass	4♥
AP			
1. Texas			

Board: 18  
 Dealer: W  
 Vul: EW  
 North HCP: 15  
 South HCP: 7  
 Contract: 4♥ S

North:  
 ♠ KQJ  
 ♥ 98  
 ♦ QJ3  
 ♣ AQ1092

South:  
 ♠ 65  
 ♥ AQJ7642  
 ♦ —  
 ♣ 7653

West	North	East	South
1♦	1NT	Pass	4♦ <sup>1</sup>
X	Pass <sup>2</sup>	Pass	4♥
AP			
1. Texas			
2. denies a ♦ stopper			

Board: 19  
 Dealer: E  
 Vul: None  
 North HCP: 6  
 South HCP: 17  
 Contract: 4♠ S

North:  
 ♠ J106542  
 ♥ A5  
 ♦ J984  
 ♣ 7

South:  
 ♠ K9  
 ♥ Q96  
 ♦ K103  
 ♣ AKQ32

West	North	East	South
		1♣	1NT
Pass	4♥ <sup>1</sup>	Pass	4♠
AP			
1. Texas			

Board: 20  
 Dealer: W  
 Vul: EW  
 North HCP: 16  
 South HCP: 8  
 Contract: 4♠ N

North:  
 ♠ K93  
 ♥ A872  
 ♦ A102  
 ♣ AJ10

South:  
 ♠ AQJ1065  
 ♥ 543  
 ♦ J97  
 ♣ 9

West	North	East	South
1♥	1NT	Pass	4♥ <sup>1</sup>
Pass	4♠	AP	
1. Texas			

## South hands (Practice Page)

**We Overcall 1NT then partner Texas transfers to 4!H or 4!S**

Board: 16      ♠ Q98752  
Dealer: W      ♥ A7  
Vul: NS      ♦ Q83  
HCP: 8      ♣ 85

West Opens 1♦.

Partner bids first.

Board: 17      ♠ A853  
Dealer: E      ♥ J64  
Vul: NS      ♦ A62  
HCP: 17      ♣ AKJ

East Opens 1♦.

You bid first.

Board: 18      ♠ 65  
Dealer: W      ♥ AQJ7642  
Vul: EW      ♦ —  
HCP: 7      ♣ 7653

West Opens 1♦.

West Doubles 4♦ if possible.

Partner bids first.

Board: 19      ♠ K9  
Dealer: E      ♥ Q96  
Vul: None      ♦ K103  
HCP: 17      ♣ AKQ32

East Opens 1♣.

You bid first.

Board: 20      ♠ AQJ1065  
Dealer: W      ♥ 543  
Vul: EW      ♦ J97  
HCP: 8      ♣ 9

West Opens 1♥.

Partner bids first.

# We Overcall 1NT then partner Texas transfers to 4!H or 4!S

## Both hands (Answers Page)

Board: 16  
 Dealer: W  
 Vul: NS  
 North HCP: 15  
 South HCP: 8  
 Contract: 4♠ N

North:  
 ♠ A4  
 ♥ KJ8  
 ♦ A7652  
 ♣ K62

South:  
 ♠ Q98752  
 ♥ A7  
 ♦ Q83  
 ♣ 85

West	North	East	South
1♦	1NT	Pass	4♥ <sup>1</sup>
Pass	4♠	AP	
1. Texas			

Board: 17  
 Dealer: E  
 Vul: NS  
 North HCP: 8  
 South HCP: 17  
 Contract: 4♥ S

North:  
 ♠ K4  
 ♥ KQ1098532  
 ♦ 43  
 ♣ 2

South:  
 ♠ A853  
 ♥ J64  
 ♦ A62  
 ♣ AKJ

West	North	East	South
		1♦	1NT
Pass	4♦ <sup>1</sup>	Pass	4♥
AP			
1. Texas			

Board: 18  
 Dealer: W  
 Vul: EW  
 North HCP: 15  
 South HCP: 7  
 Contract: 4♥ S

North:  
 ♠ KQJ  
 ♥ 98  
 ♦ QJ3  
 ♣ AQ1092

South:  
 ♠ 65  
 ♥ AQJ7642  
 ♦ —  
 ♣ 7653

West	North	East	South
1♦	1NT	Pass	4♦ <sup>1</sup>
X	Pass <sup>2</sup>	Pass	4♥
AP			
1. Texas			
2. denies a ♦ stopper			

Board: 19  
 Dealer: E  
 Vul: None  
 North HCP: 6  
 South HCP: 17  
 Contract: 4♠ S

North:  
 ♠ J106542  
 ♥ A5  
 ♦ J984  
 ♣ 7

South:  
 ♠ K9  
 ♥ Q96  
 ♦ K103  
 ♣ AKQ32

West	North	East	South
		1♣	1NT
Pass	4♥ <sup>1</sup>	Pass	4♠
AP			
1. Texas			

Board: 20  
 Dealer: W  
 Vul: EW  
 North HCP: 16  
 South HCP: 8  
 Contract: 4♠ N

North:  
 ♠ K93  
 ♥ A872  
 ♦ A102  
 ♣ AJ10

South:  
 ♠ AQJ1065  
 ♥ 543  
 ♦ J97  
 ♣ 9

West	North	East	South
1♥	1NT	Pass	4♥ <sup>1</sup>
Pass	4♠	AP	
1. Texas			



## North hands (Practice Page)

**We Overcall 1NT then partner Texas transfers to 4!H or 4!S**

Board: 21	♠ AQ108653	East Opens 1♥.
Dealer: E	♥ 1052	
Vul: EW	♦ 5	Partner bids first.
HCP: 6	♣ 96	

Board: 22	♠ AQ62	West Opens 1♦.
Dealer: W	♥ 108	
Vul: Both	♦ QJ9	You bid first.
HCP: 16	♣ AK43	

Board: 23	♠ AJ87632	East Opens 1♦.
Dealer: E	♥ 9754	
Vul: Both	♦ 4	Partner bids first.
HCP: 5	♣ 9	

Board: 24	♠ AK7	West Opens 1♣.
Dealer: W	♥ 1086	
Vul: NS	♦ A43	You bid first.
HCP: 17	♣ AQ75	

Board: 25	♠ QJ109732	East Opens 1♦.
Dealer: E	♥ A52	
Vul: EW	♦ 105	Partner bids first.
HCP: 7	♣ 7	

# We Overcall 1NT then partner Texas transfers to 4!H or 4!S

## Both hands (Answers Page)

Board: 21	North:	South:	West	North	East	South
Dealer: E	♠ AQ108653	♠ 92			1♥	1NT
Vul: EW	♥ 1052	♥ AK9	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 6	♦ 5	♦ Q9873	AP			
South HCP: 17	♣ 96	♣ AKJ	1. Texas			
Contract: 4♠ S						

Board: 22	North:	South:	West	North	East	South
Dealer: W	♠ AQ62	♠ 53	1♦	1NT	Pass	4♦ <sup>1</sup>
Vul: Both	♥ 108	♥ KQ9754	Pass	4♥	AP	
North HCP: 16	♦ QJ9	♦ K2	1. Texas			
South HCP: 8	♣ AK43	♣ 1095				
Contract: 4♥ N						

Board: 23	North:	South:	West	North	East	South
Dealer: E	♠ AJ87632	♠ 94			1♦	1NT
Vul: Both	♥ 9754	♥ AK86	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 5	♦ 4	♦ QJ72	AP			
South HCP: 15	♣ 9	♣ KQ7	1. Texas			
Contract: 4♠ S						

Board: 24	North:	South:	West	North	East	South
Dealer: W	♠ AK7	♠ J109854	1♣	1NT	Pass	4♥ <sup>1</sup>
Vul: NS	♥ 1086	♥ AQ73	Pass	4♠	AP	
North HCP: 17	♦ A43	♦ 72	1. Texas			
South HCP: 7	♣ AQ75	♣ 6				
Contract: 4♠ N						

Board: 25	North:	South:	West	North	East	South
Dealer: E	♠ QJ109732	♠ K4			1♦	1NT
Vul: EW	♥ A52	♥ KJ109	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 7	♦ 105	♦ KJ42	AP			
South HCP: 15	♣ 7	♣ A102	1. Texas			
Contract: 4♠ S						

## South hands (Practice Page)

**We Overcall 1NT then partner Texas transfers to 4!H or 4!S**

Board: 21	♠ 92	East Opens 1♥.
Dealer: E	♥ AK9	
Vul: EW	♦ Q9873	You bid first.
HCP: 17	♣ AKJ	

Board: 22	♠ 53	West Opens 1♦.
Dealer: W	♥ KQ9754	
Vul: Both	♦ K2	Partner bids first.
HCP: 8	♣ 1095	

Board: 23	♠ 94	East Opens 1♦.
Dealer: E	♥ AK86	
Vul: Both	♦ QJ72	You bid first.
HCP: 15	♣ KQ7	

Board: 24	♠ J109854	West Opens 1♣.
Dealer: W	♥ AQ73	
Vul: NS	♦ 72	Partner bids first.
HCP: 7	♣ 6	

Board: 25	♠ K4	East Opens 1♦.
Dealer: E	♥ KJ109	
Vul: EW	♦ KJ42	You bid first.
HCP: 15	♣ A102	

# We Overcall 1NT then partner Texas transfers to 4!H or 4!S

## Both hands (Answers Page)

Board: 21	North:	South:	West	North	East	South
Dealer: E	♠ AQ108653	♠ 92			1♥	1NT
Vul: EW	♥ 1052	♥ AK9	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 6	♦ 5	♦ Q9873	AP			
South HCP: 17	♣ 96	♣ AKJ	1. Texas			
Contract: 4♠ S						

Board: 22	North:	South:	West	North	East	South
Dealer: W	♠ AQ62	♠ 53	1♦	1NT	Pass	4♦ <sup>1</sup>
Vul: Both	♥ 108	♥ KQ9754	Pass	4♥	AP	
North HCP: 16	♦ QJ9	♦ K2	1. Texas			
South HCP: 8	♣ AK43	♣ 1095				
Contract: 4♥ N						

Board: 23	North:	South:	West	North	East	South
Dealer: E	♠ AJ87632	♠ 94			1♦	1NT
Vul: Both	♥ 9754	♥ AK86	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 5	♦ 4	♦ QJ72	AP			
South HCP: 15	♣ 9	♣ KQ7	1. Texas			
Contract: 4♠ S						

Board: 24	North:	South:	West	North	East	South
Dealer: W	♠ AK7	♠ J109854	1♣	1NT	Pass	4♥ <sup>1</sup>
Vul: NS	♥ 1086	♥ AQ73	Pass	4♠	AP	
North HCP: 17	♦ A43	♦ 72	1. Texas			
South HCP: 7	♣ AQ75	♣ 6				
Contract: 4♠ N						

Board: 25	North:	South:	West	North	East	South
Dealer: E	♠ QJ109732	♠ K4			1♦	1NT
Vul: EW	♥ A52	♥ KJ109	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 7	♦ 105	♦ KJ42	AP			
South HCP: 15	♣ 7	♣ A102	1. Texas			
Contract: 4♠ S						

## North hands (Practice Page)

**We Overcall 1NT then partner Texas transfers to 4!H or 4!S**

Board: 26	♠ K7	West Opens 1♣.
Dealer: W	♥ QJ2	East Doubles 4♠ if possible.
Vul: NS	♦ Q65	
HCP: 17	♣ AKQ102	You bid first.

Board: 27	♠ KQ109432	East Opens 1♥.
Dealer: E	♥ 10	
Vul: None	♦ KJ42	Partner bids first.
HCP: 9	♣ 10	

Board: 28	♠ K5	West Opens 1♣.
Dealer: W	♥ AQ76	
Vul: EW	♦ Q106	You bid first.
HCP: 15	♣ A543	

Board: 29	♠ K1076542	East Opens 1♦.
Dealer: E	♥ K7654	West Doubles 4♠ if possible.
Vul: Both	♦ —	
HCP: 6	♣ 4	Partner bids first.

Board: 30	♠ K6	West Opens 1♣.
Dealer: W	♥ K543	East Doubles 4♠ if possible.
Vul: None	♦ Q84	
HCP: 15	♣ AK95	You bid first.

# We Overcall 1NT then partner Texas transfers to 4!H or 4!S Both hands (Answers Page)

Board: 26  
Dealer: W  
Vul: NS  
North HCP: 17  
South HCP: 5  
Contract: 4♠X N

North:  
♠ K7  
♥ QJ2  
♦ Q65  
♣ AKQ102

South:  
♠ J109532  
♥ 3  
♦ A1092  
♣ 95

West	North	East	South
1♣	1NT	Pass	4♥ <sup>1</sup>
Pass	4♠	X	AP

1. Texas

Board: 27  
Dealer: E  
Vul: None  
North HCP: 9  
South HCP: 15  
Contract: 5♠ S

North:  
♠ KQ109432  
♥ 10  
♦ KJ42  
♣ 10

South:  
♠ J8  
♥ AK2  
♦ Q76  
♣ AJ643

West	North	East	South
		1♥	1NT
Pass	4♥ <sup>1</sup>	Pass	4♠
Pass	4NT <sup>2</sup>	Pass	5♥ <sup>3</sup>
Pass	5♠	AP	

1. Texas  
2. Blackwood 0314, for ♠  
3. A=2/5 or 5/5, Q(S)=0

Board: 28  
Dealer: W  
Vul: EW  
North HCP: 15  
South HCP: 5  
Contract: 4♠ N

North:  
♠ K5  
♥ AQ76  
♦ Q106  
♣ A543

South:  
♠ J108632  
♥ 9  
♦ A984  
♣ 108

West	North	East	South
1♣	1NT	Pass	4♥ <sup>1</sup>
Pass	4♠	AP	

1. Texas

Board: 29  
Dealer: E  
Vul: Both  
North HCP: 6  
South HCP: 15  
Contract: 4♠X S

North:  
♠ K1076542  
♥ K7654  
♦ —  
♣ 4

South:  
♠ J93  
♥ AJ10  
♦ A96  
♣ KQ87

West	North	East	South
		1♦	1NT
Pass	4♥ <sup>1</sup>	Pass	4♠
X	AP		

1. Texas

Board: 30  
Dealer: W  
Vul: None  
North HCP: 15  
South HCP: 7  
Contract: 4♠X N

North:  
♠ K6  
♥ K543  
♦ Q84  
♣ AK95

South:  
♠ Q87543  
♥ 7  
♦ AJ32  
♣ 74

West	North	East	South
1♣	1NT	Pass	4♥ <sup>1</sup>
Pass	4♠	X	AP

1. Texas

## South hands (Practice Page)

**We Overcall 1NT then partner Texas transfers to 4!H or 4!S**

Board: 26	♠ J109532	West Opens 1♣.
Dealer: W	♥ 3	East Doubles 4♠ if possible.
Vul: NS	♦ A1092	
HCP: 5	♣ 95	Partner bids first.

Board: 27	♠ J8	East Opens 1♥.
Dealer: E	♥ AK2	
Vul: None	♦ Q76	You bid first.
HCP: 15	♣ AJ643	

Board: 28	♠ J108632	West Opens 1♣.
Dealer: W	♥ 9	
Vul: EW	♦ A984	Partner bids first.
HCP: 5	♣ 108	

Board: 29	♠ J93	East Opens 1♦.
Dealer: E	♥ AJ10	West Doubles 4♠ if possible.
Vul: Both	♦ A96	
HCP: 15	♣ KQ87	You bid first.

Board: 30	♠ Q87543	West Opens 1♣.
Dealer: W	♥ 7	East Doubles 4♠ if possible.
Vul: None	♦ AJ32	
HCP: 7	♣ 74	Partner bids first.

# We Overcall 1NT then partner Texas transfers to 4!H or 4!S Both hands (Answers Page)

Board: 26  
Dealer: W  
Vul: NS  
North HCP: 17  
South HCP: 5  
Contract: 4♠X N

North:  
♠ K7  
♥ QJ2  
♦ Q65  
♣ AKQ102

South:  
♠ J109532  
♥ 3  
♦ A1092  
♣ 95

West	North	East	South
1♣	1NT	Pass	4♥ <sup>1</sup>
Pass	4♠	X	AP

1. Texas

Board: 27  
Dealer: E  
Vul: None  
North HCP: 9  
South HCP: 15  
Contract: 5♠ S

North:  
♠ KQ109432  
♥ 10  
♦ KJ42  
♣ 10

South:  
♠ J8  
♥ AK2  
♦ Q76  
♣ AJ643

West	North	East	South
		1♥	1NT
Pass	4♥ <sup>1</sup>	Pass	4♠
Pass	4NT <sup>2</sup>	Pass	5♥ <sup>3</sup>
Pass	5♠	AP	

1. Texas  
2. Blackwood 0314, for ♠  
3. A=2/5 or 5/5, Q(S)=0

Board: 28  
Dealer: W  
Vul: EW  
North HCP: 15  
South HCP: 5  
Contract: 4♠ N

North:  
♠ K5  
♥ AQ76  
♦ Q106  
♣ A543

South:  
♠ J108632  
♥ 9  
♦ A984  
♣ 108

West	North	East	South
1♣	1NT	Pass	4♥ <sup>1</sup>
Pass	4♠	AP	

1. Texas

Board: 29  
Dealer: E  
Vul: Both  
North HCP: 6  
South HCP: 15  
Contract: 4♠X S

North:  
♠ K1076542  
♥ K7654  
♦ —  
♣ 4

South:  
♠ J93  
♥ AJ10  
♦ A96  
♣ KQ87

West	North	East	South
		1♦	1NT
Pass	4♥ <sup>1</sup>	Pass	4♠
X	AP		

1. Texas

Board: 30  
Dealer: W  
Vul: None  
North HCP: 15  
South HCP: 7  
Contract: 4♠X N

North:  
♠ K6  
♥ K543  
♦ Q84  
♣ AK95

South:  
♠ Q87543  
♥ 7  
♦ AJ32  
♣ 74

West	North	East	South
1♣	1NT	Pass	4♥ <sup>1</sup>
Pass	4♠	X	AP

1. Texas



## North hands (Practice Page)

**We Overcall 1NT then partner Texas transfers to 4!H or 4!S**

Board: 31	♠ KJ109853	East Opens 1♣.
Dealer: E	♥ K109	East Bids 5♣ if possible.
Vul: EW	♦ 7	
HCP: 7	♣ 82	Partner bids first.

Board: 32	♠ Q9	West Opens 1♣.
Dealer: W	♥ AQ63	
Vul: None	♦ A963	You bid first.
HCP: 15	♣ K96	

Board: 33	♠ K9	East Opens 1♠.
Dealer: E	♥ KQJ10932	East Bids 5♦ if possible.
Vul: NS	♦ 104	
HCP: 9	♣ 65	Partner bids first.

Board: 34	♠ J32	West Opens 1♦.
Dealer: W	♥ A2	East Doubles 4♠ if possible.
Vul: EW	♦ QJ5	
HCP: 15	♣ AK1094	You bid first.

Board: 35	♠ 52	East Opens 1♦.
Dealer: E	♥ Q109432	
Vul: EW	♦ J92	Partner bids first.
HCP: 7	♣ A6	

# We Overcall 1NT then partner Texas transfers to 4!H or 4!S

## Both hands (Answers Page)

Board: 31	North:	South:	West	North	East	South
Dealer: E	♠ KJ109853	♠ A6			1♣	1NT
Vul: EW	♥ K109	♥ QJ76	Pass	4♥ <sup>1</sup>	5♣	Pass
North HCP: 7	♦ 7	♦ AJ65	Pass	5♠	AP	
South HCP: 15	♣ 82	♣ K109				
Contract: 5♠ N			1. Texas			

Board: 32	North:	South:	West	North	East	South
Dealer: W	♠ Q9	♠ AJ87632	1♣	1NT	Pass	4♥ <sup>1</sup>
Vul: None	♥ AQ63	♥ 1052	Pass	4♠	AP	
North HCP: 15	♦ A963	♦ 8				
South HCP: 5	♣ K96	♣ 82				
Contract: 4♠ N			1. Texas			

Board: 33	North:	South:	West	North	East	South
Dealer: E	♠ K9	♠ A852			1♠	1NT
Vul: NS	♥ KQJ10932	♥ 74	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 9	♦ 104	♦ KQJ6	Pass	Pass	5♦	X
South HCP: 15	♣ 65	♣ KQ9	AP			
Contract: 5♦ X E			1. Texas			

Board: 34	North:	South:	West	North	East	South
Dealer: W	♠ J32	♠ AQ10854	1♦	1NT	Pass	4♥ <sup>1</sup>
Vul: EW	♥ A2	♥ 109874	Pass	4♠	X	AP
North HCP: 15	♦ QJ5	♦ 97				
South HCP: 6	♣ AK1094	♣ —				
Contract: 4♠ X N			1. Texas			

Board: 35	North:	South:	West	North	East	South
Dealer: E	♠ 52	♠ AJ98			1♦	1NT
Vul: EW	♥ Q109432	♥ KJ85	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 7	♦ J92	♦ KQ8	AP			
South HCP: 16	♣ A6	♣ Q10				
Contract: 4♥ S			1. Texas			

## South hands (Practice Page)

**We Overcall 1NT then partner Texas transfers to 4!H or 4!S**

Board: 31  
Dealer: E  
Vul: EW  
HCP: 15

♠ A6  
♥ QJ76  
♦ AJ65  
♣ K109

East Opens 1♣.  
East Bids 5♣ if possible.  
You bid first.

Board: 32  
Dealer: W  
Vul: None  
HCP: 5

♠ AJ87632  
♥ 1052  
♦ 8  
♣ 82

West Opens 1♣.  
Partner bids first.

Board: 33  
Dealer: E  
Vul: NS  
HCP: 15

♠ A852  
♥ 74  
♦ KQJ6  
♣ KQ9

East Opens 1♠.  
East Bids 5♦ if possible.  
You bid first.

Board: 34  
Dealer: W  
Vul: EW  
HCP: 6

♠ AQ10854  
♥ 109874  
♦ 97  
♣ —

West Opens 1♦.  
East Doubles 4♠ if possible.  
Partner bids first.

Board: 35  
Dealer: E  
Vul: EW  
HCP: 16

♠ AJ98  
♥ KJ85  
♦ KQ8  
♣ Q10

East Opens 1♦.  
You bid first.

# We Overcall 1NT then partner Texas transfers to 4!H or 4!S

## Both hands (Answers Page)

Board: 31	North:	South:	West	North	East	South
Dealer: E	♠ KJ109853	♠ A6			1♣	1NT
Vul: EW	♥ K109	♥ QJ76	Pass	4♥ <sup>1</sup>	5♣	Pass
North HCP: 7	♦ 7	♦ AJ65	Pass	5♠	AP	
South HCP: 15	♣ 82	♣ K109				
Contract: 5♠ N			1. Texas			

Board: 32	North:	South:	West	North	East	South
Dealer: W	♠ Q9	♠ AJ87632	1♣	1NT	Pass	4♥ <sup>1</sup>
Vul: None	♥ AQ63	♥ 1052	Pass	4♠	AP	
North HCP: 15	♦ A963	♦ 8				
South HCP: 5	♣ K96	♣ 82				
Contract: 4♠ N			1. Texas			

Board: 33	North:	South:	West	North	East	South
Dealer: E	♠ K9	♠ A852			1♠	1NT
Vul: NS	♥ KQJ10932	♥ 74	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 9	♦ 104	♦ KQJ6	Pass	Pass	5♦	X
South HCP: 15	♣ 65	♣ KQ9	AP			
Contract: 5♦ X E			1. Texas			

Board: 34	North:	South:	West	North	East	South
Dealer: W	♠ J32	♠ AQ10854	1♦	1NT	Pass	4♥ <sup>1</sup>
Vul: EW	♥ A2	♥ 109874	Pass	4♠	X	AP
North HCP: 15	♦ QJ5	♦ 97				
South HCP: 6	♣ AK1094	♣ —				
Contract: 4♠ X N			1. Texas			

Board: 35	North:	South:	West	North	East	South
Dealer: E	♠ 52	♠ AJ98			1♦	1NT
Vul: EW	♥ Q109432	♥ KJ85	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 7	♦ J92	♦ KQ8	AP			
South HCP: 16	♣ A6	♣ Q10				
Contract: 4♥ S			1. Texas			

## North hands (Practice Page)

**We Overcall 1NT then partner Texas transfers to 4!H or 4!S**

Board: 36	♠ AQ94	West Opens 1♣.
Dealer: W	♥ 86	
Vul: Both	♦ Q82	You bid first.
HCP: 15	♣ AK53	

Board: 37	♠ A	East Opens 1♣.
Dealer: E	♥ J1098432	
Vul: NS	♦ 1063	Partner bids first.
HCP: 6	♣ J7	

Board: 38	♠ AJ53	West Opens 1♠.
Dealer: W	♥ Q7	
Vul: Both	♦ A75	You bid first.
HCP: 15	♣ KJ104	

Board: 39	♠ Q54	East Opens 1♦.
Dealer: E	♥ AJ9863	
Vul: NS	♦ 5	Partner bids first.
HCP: 7	♣ 1085	

Board: 40	♠ KQJ5	West Opens 1♠.
Dealer: W	♥ J94	
Vul: EW	♦ KQ94	You bid first.
HCP: 16	♣ A6	

# We Overcall 1NT then partner Texas transfers to 4!H or 4!S Both hands (Answers Page)

Board: 36  
Dealer: W  
Vul: Both  
North HCP: 15  
South HCP: 8  
Contract: 4♥ N

North:  
♠ AQ94  
♥ 86  
♦ Q82  
♣ AK53

South:  
♠ 3  
♥ AQJ10542  
♦ J105  
♣ 87

West	North	East	South
1♣	1NT	Pass	4♦ <sup>1</sup>
Pass	4♥	AP	
1. Texas			

Board: 37  
Dealer: E  
Vul: NS  
North HCP: 6  
South HCP: 17  
Contract: 4♥ S

North:  
♠ A  
♥ J1098432  
♦ 1063  
♣ J7

South:  
♠ Q106  
♥ K5  
♦ AKJ9  
♣ A1092

West	North	East	South
		1♣	1NT
Pass	4♦ <sup>1</sup>	Pass	4♥
AP			
1. Texas			

Board: 38  
Dealer: W  
Vul: Both  
North HCP: 15  
South HCP: 8  
Contract: 4♥ N

North:  
♠ AJ53  
♥ Q7  
♦ A75  
♣ KJ104

South:  
♠ 96  
♥ J108543  
♦ QJ4  
♣ A3

West	North	East	South
1♠	1NT	Pass	4♦ <sup>1</sup>
Pass	4♥	AP	
1. Texas			

Board: 39  
Dealer: E  
Vul: NS  
North HCP: 7  
South HCP: 15  
Contract: 4♥ S

North:  
♠ Q54  
♥ AJ9863  
♦ 5  
♣ 1085

South:  
♠ AK7  
♥ 104  
♦ KQ86  
♣ K973

West	North	East	South
		1♦	1NT
Pass	4♦ <sup>1</sup>	Pass	4♥
AP			
1. Texas			

Board: 40  
Dealer: W  
Vul: EW  
North HCP: 16  
South HCP: 7  
Contract: 4♥ N

North:  
♠ KQJ5  
♥ J94  
♦ KQ94  
♣ A6

South:  
♠ —  
♥ K108732  
♦ J86  
♣ K942

West	North	East	South
1♠	1NT	Pass	4♦ <sup>1</sup>
Pass	4♥	AP	
1. Texas			

## South hands (Practice Page)

**We Overcall 1NT then partner Texas transfers to 4!H or 4!S**

Board: 36	♠ 3	West Opens 1♣.
Dealer: W	♥ AQJ10542	
Vul: Both	♦ J105	Partner bids first.
HCP: 8	♣ 87	

Board: 37	♠ Q106	East Opens 1♣.
Dealer: E	♥ K5	
Vul: NS	♦ AKJ9	You bid first.
HCP: 17	♣ A1092	

Board: 38	♠ 96	West Opens 1♠.
Dealer: W	♥ J108543	
Vul: Both	♦ QJ4	Partner bids first.
HCP: 8	♣ A3	

Board: 39	♠ AK7	East Opens 1♦.
Dealer: E	♥ 104	
Vul: NS	♦ KQ86	You bid first.
HCP: 15	♣ K973	

Board: 40	♠ —	West Opens 1♠.
Dealer: W	♥ K108732	
Vul: EW	♦ J86	Partner bids first.
HCP: 7	♣ K942	

# We Overcall 1NT then partner Texas transfers to 4!H or 4!S Both hands (Answers Page)

Board: 36  
Dealer: W  
Vul: Both  
North HCP: 15  
South HCP: 8  
Contract: 4♥ N

North:  
♠ AQ94  
♥ 86  
♦ Q82  
♣ AK53

South:  
♠ 3  
♥ AQJ10542  
♦ J105  
♣ 87

West	North	East	South
1♣	1NT	Pass	4♦ <sup>1</sup>
Pass	4♥	AP	
1. Texas			

Board: 37  
Dealer: E  
Vul: NS  
North HCP: 6  
South HCP: 17  
Contract: 4♥ S

North:  
♠ A  
♥ J1098432  
♦ 1063  
♣ J7

South:  
♠ Q106  
♥ K5  
♦ AKJ9  
♣ A1092

West	North	East	South
		1♣	1NT
Pass	4♦ <sup>1</sup>	Pass	4♥
AP			
1. Texas			

Board: 38  
Dealer: W  
Vul: Both  
North HCP: 15  
South HCP: 8  
Contract: 4♥ N

North:  
♠ AJ53  
♥ Q7  
♦ A75  
♣ KJ104

South:  
♠ 96  
♥ J108543  
♦ QJ4  
♣ A3

West	North	East	South
1♠	1NT	Pass	4♦ <sup>1</sup>
Pass	4♥	AP	
1. Texas			

Board: 39  
Dealer: E  
Vul: NS  
North HCP: 7  
South HCP: 15  
Contract: 4♥ S

North:  
♠ Q54  
♥ AJ9863  
♦ 5  
♣ 1085

South:  
♠ AK7  
♥ 104  
♦ KQ86  
♣ K973

West	North	East	South
		1♦	1NT
Pass	4♦ <sup>1</sup>	Pass	4♥
AP			
1. Texas			

Board: 40  
Dealer: W  
Vul: EW  
North HCP: 16  
South HCP: 7  
Contract: 4♥ N

North:  
♠ KQJ5  
♥ J94  
♦ KQ94  
♣ A6

South:  
♠ —  
♥ K108732  
♦ J86  
♣ K942

West	North	East	South
1♠	1NT	Pass	4♦ <sup>1</sup>
Pass	4♥	AP	
1. Texas			



## North hands (Practice Page)

**We Overcall 1NT then partner Texas transfers to 4!H or 4!S**

Board: 41      ♠ 73      East Opens 1♣.  
Dealer: E      ♥ AQ10972  
Vul: Both      ♦ 8632      Partner bids first.  
HCP: 6      ♣ 6

Board: 42      ♠ K1098      West Opens 1♥.  
Dealer: W      ♥ K74      West Doubles 4♥ if possible.  
Vul: Both      ♦ 98  
HCP: 15      ♣ AKQ7      You bid first.

Board: 43      ♠ AQ10972      East Opens 1♥.  
Dealer: E      ♥ 75  
Vul: None      ♦ 6      Partner bids first.  
HCP: 8      ♣ Q982

Board: 44      ♠ Q6      West Opens 1♦.  
Dealer: W      ♥ AQ3  
Vul: NS      ♦ A84      You bid first.  
HCP: 17      ♣ KQ865

Board: 45      ♠ KJ98754      East Opens 1♥.  
Dealer: E      ♥ 53  
Vul: NS      ♦ 74      Partner bids first.  
HCP: 7      ♣ K2

# We Overcall 1NT then partner Texas transfers to 4!H or 4!S

## Both hands (Answers Page)

Board: 41	North:	South:	West	North	East	South
Dealer: E	♠ 73	♠ A852			1♣	1NT
Vul: Both	♥ AQ10972	♥ K43	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 6	♦ 8632	♦ A4	AP			
South HCP: 15	♣ 6	♣ A973	1. Texas			
Contract: 4♥ S						

Board: 42	North:	South:	West	North	East	South
Dealer: W	♠ K1098	♠ AQJ632	1♥	1NT	Pass	4♥ <sup>1</sup>
Vul: Both	♥ K74	♥ Q	X	4♠	AP	
North HCP: 15	♦ 98	♦ 1032	1. Texas			
South HCP: 9	♣ AKQ7	♣ 985				
Contract: 4♠ N						

Board: 43	North:	South:	West	North	East	South
Dealer: E	♠ AQ10972	♠ 653			1♥	1NT
Vul: None	♥ 75	♥ AK6	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 8	♦ 6	♦ Q83	AP			
South HCP: 16	♣ Q982	♣ AK105	1. Texas			
Contract: 4♠ S						

Board: 44	North:	South:	West	North	East	South
Dealer: W	♠ Q6	♠ KJ108753	1♦	1NT	Pass	4♥ <sup>1</sup>
Vul: NS	♥ AQ3	♥ K4	Pass	4♠	AP	
North HCP: 17	♦ A84	♦ 73	1. Texas			
South HCP: 7	♣ KQ865	♣ 43				
Contract: 4♠ N						

Board: 45	North:	South:	West	North	East	South
Dealer: E	♠ KJ98754	♠ AQ2			1♥	1NT
Vul: NS	♥ 53	♥ AJ7	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 7	♦ 74	♦ J103	AP			
South HCP: 16	♣ K2	♣ A753	1. Texas			
Contract: 4♠ S						

## South hands (Practice Page)

**We Overcall 1NT then partner Texas transfers to 4!H or 4!S**

Board: 41      ♠ A852  
Dealer: E      ♥ K43  
Vul: Both     ♦ A4  
HCP: 15      ♣ A973

East Opens 1♣.

You bid first.

Board: 42      ♠ AQJ632  
Dealer: W      ♥ Q  
Vul: Both     ♦ 1032  
HCP: 9        ♣ 985

West Opens 1♥.

West Doubles 4♥ if possible.

Partner bids first.

Board: 43      ♠ 653  
Dealer: E      ♥ AK6  
Vul: None     ♦ Q83  
HCP: 16      ♣ AK105

East Opens 1♥.

You bid first.

Board: 44      ♠ KJ108753  
Dealer: W      ♥ K4  
Vul: NS       ♦ 73  
HCP: 7        ♣ 43

West Opens 1♦.

Partner bids first.

Board: 45      ♠ AQ2  
Dealer: E      ♥ AJ7  
Vul: NS       ♦ J103  
HCP: 16      ♣ A753

East Opens 1♥.

You bid first.

# We Overcall 1NT then partner Texas transfers to 4!H or 4!S

## Both hands (Answers Page)

Board: 41	North:	South:	West	North	East	South
Dealer: E	♠ 73	♠ A852			1♣	1NT
Vul: Both	♥ AQ10972	♥ K43	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 6	♦ 8632	♦ A4	AP			
South HCP: 15	♣ 6	♣ A973	1. Texas			
Contract: 4♥ S						

Board: 42	North:	South:	West	North	East	South
Dealer: W	♠ K1098	♠ AQJ632	1♥	1NT	Pass	4♥ <sup>1</sup>
Vul: Both	♥ K74	♥ Q	X	4♠	AP	
North HCP: 15	♦ 98	♦ 1032	1. Texas			
South HCP: 9	♣ AKQ7	♣ 985				
Contract: 4♠ N						

Board: 43	North:	South:	West	North	East	South
Dealer: E	♠ AQ10972	♠ 653			1♥	1NT
Vul: None	♥ 75	♥ AK6	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 8	♦ 6	♦ Q83	AP			
South HCP: 16	♣ Q982	♣ AK105	1. Texas			
Contract: 4♠ S						

Board: 44	North:	South:	West	North	East	South
Dealer: W	♠ Q6	♠ KJ108753	1♦	1NT	Pass	4♥ <sup>1</sup>
Vul: NS	♥ AQ3	♥ K4	Pass	4♠	AP	
North HCP: 17	♦ A84	♦ 73	1. Texas			
South HCP: 7	♣ KQ865	♣ 43				
Contract: 4♠ N						

Board: 45	North:	South:	West	North	East	South
Dealer: E	♠ KJ98754	♠ AQ2			1♥	1NT
Vul: NS	♥ 53	♥ AJ7	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 7	♦ 74	♦ J103	AP			
South HCP: 16	♣ K2	♣ A753	1. Texas			
Contract: 4♠ S						

## North hands (Practice Page)

**We Overcall 1NT then partner Texas transfers to 4!H or 4!S**

Board: 46      ♠ K1053  
Dealer: W      ♥ J5  
Vul: EW      ♦ AQ10  
HCP: 16      ♣ AQ104

West Opens 1♦.

You bid first.

Board: 47      ♠ AJ107653  
Dealer: E      ♥ 842  
Vul: None      ♦ 9  
HCP: 5      ♣ 32

East Opens 1♣.

Partner bids first.

Board: 48      ♠ K107  
Dealer: W      ♥ A8  
Vul: NS      ♦ K954  
HCP: 16      ♣ AQ72

West Opens 1♦.

West Doubles 4♦ if possible.

You bid first.

Board: 49      ♠ 8  
Dealer: E      ♥ A976432  
Vul: EW      ♦ J983  
HCP: 5      ♣ 9

East Opens 1♦.

Partner bids first.

Board: 50      ♠ KJ2  
Dealer: W      ♥ 943  
Vul: NS      ♦ KQ2  
HCP: 15      ♣ AQ108

West Opens 1♦.

You bid first.

# We Overcall 1NT then partner Texas transfers to 4!H or 4!S Both hands (Answers Page)

Board: 46  
Dealer: W  
Vul: EW  
North HCP: 16  
South HCP: 7  
Contract: 4♥ N

North:  
♠ K1053  
♥ J5  
♦ AQ10  
♣ AQ104

South:  
♠ 64  
♥ AQ9843  
♦ J43  
♣ 82

West	North	East	South
1♦	1NT	Pass	4♦ <sup>1</sup>
Pass	4♥	AP	
1. Texas			

Board: 47  
Dealer: E  
Vul: None  
North HCP: 5  
South HCP: 15  
Contract: 4♠ S

North:  
♠ AJ107653  
♥ 842  
♦ 9  
♣ 32

South:  
♠ KQ2  
♥ A6  
♦ J852  
♣ KQ105

West	North	East	South
		1♣	1NT
Pass	4♥ <sup>1</sup>	Pass	4♠
AP			
1. Texas			

Board: 48  
Dealer: W  
Vul: NS  
North HCP: 16  
South HCP: 9  
Contract: 4♥ S

North:  
♠ K107  
♥ A8  
♦ K954  
♣ AQ72

South:  
♠ A8  
♥ QJ10543  
♦ Q107  
♣ 109

West	North	East	South
1♦	1NT	Pass	4♦ <sup>1</sup>
X	Pass <sup>2</sup>	Pass	4♥
AP			
1. Texas			
2. denies a ♦ stopper			

Board: 49  
Dealer: E  
Vul: EW  
North HCP: 5  
South HCP: 16  
Contract: 4♥ S

North:  
♠ 8  
♥ A976432  
♦ J983  
♣ 9

South:  
♠ A964  
♥ Q105  
♦ AK6  
♣ K65

West	North	East	South
		1♦	1NT
Pass	4♦ <sup>1</sup>	Pass	4♥
AP			
1. Texas			

Board: 50  
Dealer: W  
Vul: NS  
North HCP: 15  
South HCP: 7  
Contract: 4♠ N

North:  
♠ KJ2  
♥ 943  
♦ KQ2  
♣ AQ108

South:  
♠ Q107654  
♥ A652  
♦ J8  
♣ 7

West	North	East	South
1♦	1NT	Pass	4♥ <sup>1</sup>
Pass	4♠	AP	
1. Texas			

## South hands (Practice Page)

**We Overcall 1NT then partner Texas transfers to 4!H or 4!S**

Board: 46      ♠ 64      West Opens 1♦.  
Dealer: W      ♥ AQ9843  
Vul: EW      ♦ J43      Partner bids first.  
HCP: 7      ♣ 82

Board: 47      ♠ KQ2      East Opens 1♣.  
Dealer: E      ♥ A6  
Vul: None      ♦ J852      You bid first.  
HCP: 15      ♣ KQ105

Board: 48      ♠ A8      West Opens 1♦.  
Dealer: W      ♥ QJ10543      West Doubles 4♦ if possible.  
Vul: NS      ♦ Q107  
HCP: 9      ♣ 109      Partner bids first.

Board: 49      ♠ A964      East Opens 1♦.  
Dealer: E      ♥ Q105  
Vul: EW      ♦ AK6      You bid first.  
HCP: 16      ♣ K65

Board: 50      ♠ Q107654      West Opens 1♦.  
Dealer: W      ♥ A652  
Vul: NS      ♦ J8      Partner bids first.  
HCP: 7      ♣ 7

# We Overcall 1NT then partner Texas transfers to 4!H or 4!S Both hands (Answers Page)

Board: 46  
Dealer: W  
Vul: EW  
North HCP: 16  
South HCP: 7  
Contract: 4♥ N

North:  
♠ K1053  
♥ J5  
♦ AQ10  
♣ AQ104

South:  
♠ 64  
♥ AQ9843  
♦ J43  
♣ 82

West	North	East	South
1♦	1NT	Pass	4♦ <sup>1</sup>
Pass	4♥	AP	
1. Texas			

Board: 47  
Dealer: E  
Vul: None  
North HCP: 5  
South HCP: 15  
Contract: 4♠ S

North:  
♠ AJ107653  
♥ 842  
♦ 9  
♣ 32

South:  
♠ KQ2  
♥ A6  
♦ J852  
♣ KQ105

West	North	East	South
		1♣	1NT
Pass	4♥ <sup>1</sup>	Pass	4♠
AP			
1. Texas			

Board: 48  
Dealer: W  
Vul: NS  
North HCP: 16  
South HCP: 9  
Contract: 4♥ S

North:  
♠ K107  
♥ A8  
♦ K954  
♣ AQ72

South:  
♠ A8  
♥ QJ10543  
♦ Q107  
♣ 109

West	North	East	South
1♦	1NT	Pass	4♦ <sup>1</sup>
X	Pass <sup>2</sup>	Pass	4♥
AP			
1. Texas			
2. denies a ♦ stopper			

Board: 49  
Dealer: E  
Vul: EW  
North HCP: 5  
South HCP: 16  
Contract: 4♥ S

North:  
♠ 8  
♥ A976432  
♦ J983  
♣ 9

South:  
♠ A964  
♥ Q105  
♦ AK6  
♣ K65

West	North	East	South
		1♦	1NT
Pass	4♦ <sup>1</sup>	Pass	4♥
AP			
1. Texas			

Board: 50  
Dealer: W  
Vul: NS  
North HCP: 15  
South HCP: 7  
Contract: 4♠ N

North:  
♠ KJ2  
♥ 943  
♦ KQ2  
♣ AQ108

South:  
♠ Q107654  
♥ A652  
♦ J8  
♣ 7

West	North	East	South
1♦	1NT	Pass	4♥ <sup>1</sup>
Pass	4♠	AP	
1. Texas			



## North hands (Practice Page)

**We Overcall 1NT then partner Texas transfers to 4!H or 4!S**

Board: 51      ♠ A8      East Opens 1♠.  
Dealer: E      ♥ J107653  
Vul: EW      ♦ 109      Partner bids first.  
HCP: 7      ♣ Q76

Board: 52      ♠ AK109      West Opens 1♦.  
Dealer: W      ♥ K864      West Doubles 4♦ if possible.  
Vul: None      ♦ A74  
HCP: 17      ♣ K8      You bid first.

Board: 53      ♠ K7      East Opens 1♦.  
Dealer: E      ♥ J987632  
Vul: NS      ♦ K4      Partner bids first.  
HCP: 9      ♣ Q7

Board: 54      ♠ KQJ4      West Opens 1♣.  
Dealer: W      ♥ K76      West Bids 5♣ if possible.  
Vul: None      ♦ A86  
HCP: 16      ♣ K72      You bid first.

Board: 55      ♠ AQJ8765      East Opens 1♣.  
Dealer: E      ♥ 9  
Vul: EW      ♦ 832      Partner bids first.  
HCP: 7      ♣ 64

# We Overcall 1NT then partner Texas transfers to 4!H or 4!S

## Both hands (Answers Page)

Board: 51	North:	South:	West	North	East	South
Dealer: E	♠ A8	♠ QJ3			1♠	1NT
Vul: EW	♥ J107653	♥ A9	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 7	♦ 109	♦ KQJ75	AP			
South HCP: 16	♣ Q76	♣ K108	1. Texas			
Contract: 4♥ S						

Board: 52	North:	South:	West	North	East	South
Dealer: W	♠ AK109	♠ 3	1♦	1NT	Pass	4♦ <sup>1</sup>
Vul: None	♥ K864	♥ AQJ1032	X	4♥	AP	
North HCP: 17	♦ A74	♦ 932	1. Texas			
South HCP: 7	♣ K8	♣ 652				
Contract: 4♥ N						

Board: 53	North:	South:	West	North	East	South
Dealer: E	♠ K7	♠ Q962			1♦	1NT
Vul: NS	♥ J987632	♥ A10	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 9	♦ K4	♦ AQ2	AP			
South HCP: 15	♣ Q7	♣ K985	1. Texas			
Contract: 4♥ S						

Board: 54	North:	South:	West	North	East	South
Dealer: W	♠ KQJ4	♠ A8753	1♣	1NT	Pass	4♦ <sup>1</sup>
Vul: None	♥ K76	♥ J1098432	5♣	X	AP	
North HCP: 16	♦ A86	♦ 2	1. Texas			
South HCP: 5	♣ K72	♣ —				
Contract: 5♣X W						

Board: 55	North:	South:	West	North	East	South
Dealer: E	♠ AQJ8765	♠ K1043			1♣	1NT
Vul: EW	♥ 9	♥ AK4	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 7	♦ 832	♦ 95	AP			
South HCP: 15	♣ 64	♣ KQ105	1. Texas			
Contract: 4♠ S						

## South hands (Practice Page)

**We Overcall 1NT then partner Texas transfers to 4!H or 4!S**

Board: 51	♠ QJ3	East Opens 1♠.
Dealer: E	♥ A9	
Vul: EW	♦ KQJ75	You bid first.
HCP: 16	♣ K108	
Board: 52	♠ 3	West Opens 1♦.
Dealer: W	♥ AQJ1032	West Doubles 4♦ if possible.
Vul: None	♦ 932	
HCP: 7	♣ 652	Partner bids first.
Board: 53	♠ Q962	East Opens 1♦.
Dealer: E	♥ A10	
Vul: NS	♦ AQ2	You bid first.
HCP: 15	♣ K985	
Board: 54	♠ A8753	West Opens 1♣.
Dealer: W	♥ J1098432	West Bids 5♣ if possible.
Vul: None	♦ 2	
HCP: 5	♣ —	Partner bids first.
Board: 55	♠ K1043	East Opens 1♣.
Dealer: E	♥ AK4	
Vul: EW	♦ 95	You bid first.
HCP: 15	♣ KQ105	

# We Overcall 1NT then partner Texas transfers to 4!H or 4!S

## Both hands (Answers Page)

Board: 51	North:	South:	West	North	East	South
Dealer: E	♠ A8	♠ QJ3			1♠	1NT
Vul: EW	♥ J107653	♥ A9	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 7	♦ 109	♦ KQJ75	AP			
South HCP: 16	♣ Q76	♣ K108	1. Texas			
Contract: 4♥ S						

Board: 52	North:	South:	West	North	East	South
Dealer: W	♠ AK109	♠ 3	1♦	1NT	Pass	4♦ <sup>1</sup>
Vul: None	♥ K864	♥ AQJ1032	X	4♥	AP	
North HCP: 17	♦ A74	♦ 932	1. Texas			
South HCP: 7	♣ K8	♣ 652				
Contract: 4♥ N						

Board: 53	North:	South:	West	North	East	South
Dealer: E	♠ K7	♠ Q962			1♦	1NT
Vul: NS	♥ J987632	♥ A10	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 9	♦ K4	♦ AQ2	AP			
South HCP: 15	♣ Q7	♣ K985	1. Texas			
Contract: 4♥ S						

Board: 54	North:	South:	West	North	East	South
Dealer: W	♠ KQJ4	♠ A8753	1♣	1NT	Pass	4♦ <sup>1</sup>
Vul: None	♥ K76	♥ J1098432	5♣	X	AP	
North HCP: 16	♦ A86	♦ 2	1. Texas			
South HCP: 5	♣ K72	♣ —				
Contract: 5♣X W						

Board: 55	North:	South:	West	North	East	South
Dealer: E	♠ AQJ8765	♠ K1043			1♣	1NT
Vul: EW	♥ 9	♥ AK4	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 7	♦ 832	♦ 95	AP			
South HCP: 15	♣ 64	♣ KQ105	1. Texas			
Contract: 4♠ S						

## North hands (Practice Page)

**We Overcall 1NT then partner Texas transfers to 4!H or 4!S**

Board: 56      ♠ QJ73  
Dealer: W      ♥ Q6  
Vul: None     ♦ AJ5  
HCP: 16      ♣ AQ108

West Opens 1♣.

You bid first.

Board: 57      ♠ KJ32  
Dealer: E      ♥ K109632  
Vul: None     ♦ 10  
HCP: 7        ♣ 82

East Opens 1♦.

Partner bids first.

Board: 58      ♠ 43  
Dealer: W      ♥ A93  
Vul: EW       ♦ AK8  
HCP: 15      ♣ KJ754

West Opens 1♣.

You bid first.

Board: 59      ♠ AJ109532  
Dealer: E      ♥ 96  
Vul: EW       ♦ Q843  
HCP: 7        ♣ —

East Opens 1♣.

Partner bids first.

Board: 60      ♠ A943  
Dealer: W      ♥ A106  
Vul: NS       ♦ QJ103  
HCP: 16      ♣ AJ

West Opens 1♦.

West Doubles 4♦ if possible.

West Doubles 6♥ if possible.

You bid first.

# We Overcall 1NT then partner Texas transfers to 4!H or 4!S Both hands (Answers Page)

Board: 56  
Dealer: W  
Vul: None  
North HCP: 16  
South HCP: 5  
Contract: 4♥ N

North:  
♠ QJ73  
♥ Q6  
♦ AJ5  
♣ AQ108

South:  
♠ 102  
♥ AJ87432  
♦ 6  
♣ 743

West	North	East	South
1♣	1NT	Pass	4♦ <sup>1</sup>
Pass	4♥	AP	
1. Texas			

Board: 57  
Dealer: E  
Vul: None  
North HCP: 7  
South HCP: 15  
Contract: 4♥ S

North:  
♠ KJ32  
♥ K109632  
♦ 10  
♣ 82

South:  
♠ 64  
♥ QJ5  
♦ AKJ5  
♣ KJ93

West	North	East	South
		1♦	1NT
Pass	4♦ <sup>1</sup>	Pass	4♥
AP			
1. Texas			

Board: 58  
Dealer: W  
Vul: EW  
North HCP: 15  
South HCP: 8  
Contract: 4♠ N

North:  
♠ 43  
♥ A93  
♦ AK8  
♣ KJ754

South:  
♠ AQJ876  
♥ 107  
♦ J642  
♣ 10

West	North	East	South
1♣	1NT	Pass	4♥ <sup>1</sup>
Pass	4♠	AP	
1. Texas			

Board: 59  
Dealer: E  
Vul: EW  
North HCP: 7  
South HCP: 15  
Contract: 4♠ S

North:  
♠ AJ109532  
♥ 96  
♦ Q843  
♣ —

South:  
♠ KQ76  
♥ K752  
♦ KJ  
♣ K97

West	North	East	South
		1♣	1NT
Pass	4♥ <sup>1</sup>	Pass	4♠
AP			
1. Texas			

Board: 60  
Dealer: W  
Vul: NS  
North HCP: 16  
South HCP: 9  
Contract: 6♥ X N

North:  
♠ A943  
♥ A106  
♦ QJ103  
♣ AJ

South:  
♠ KJ86  
♥ KQ87543  
♦ 5  
♣ 4

West	North	East	South
1♦	1NT	Pass	4♦ <sup>1</sup>
X	4♥	Pass	4NT <sup>2</sup>
Pass	5♣ <sup>3</sup>	Pass	6♥
X	AP		
1. Texas			
2. Blackwood 0314, for ♥			
3. A=0/5 or 3/5			

## South hands (Practice Page)

**We Overcall 1NT then partner Texas transfers to 4!H or 4!S**

Board: 56      ♠ 102  
Dealer: W      ♥ AJ87432  
Vul: None     ♦ 6  
HCP: 5        ♣ 743

West Opens 1♣.

Partner bids first.

Board: 57      ♠ 64  
Dealer: E      ♥ QJ5  
Vul: None     ♦ AKJ5  
HCP: 15       ♣ KJ93

East Opens 1♦.

You bid first.

Board: 58      ♠ AQJ876  
Dealer: W      ♥ 107  
Vul: EW       ♦ J642  
HCP: 8        ♣ 10

West Opens 1♣.

Partner bids first.

Board: 59      ♠ KQ76  
Dealer: E      ♥ K752  
Vul: EW       ♦ KJ  
HCP: 15       ♣ K97

East Opens 1♣.

You bid first.

Board: 60      ♠ KJ86  
Dealer: W      ♥ KQ87543  
Vul: NS       ♦ 5  
HCP: 9        ♣ 4

West Opens 1♦.

West Doubles 4♦ if possible.

West Doubles 6♥ if possible.

Partner bids first.

# We Overcall 1NT then partner Texas transfers to 4!H or 4!S Both hands (Answers Page)

Board: 56  
Dealer: W  
Vul: None  
North HCP: 16  
South HCP: 5  
Contract: 4♥ N

North:  
♠ QJ73  
♥ Q6  
♦ AJ5  
♣ AQ108

South:  
♠ 102  
♥ AJ87432  
♦ 6  
♣ 743

West	North	East	South
1♣	1NT	Pass	4♦ <sup>1</sup>
Pass	4♥	AP	
1. Texas			

Board: 57  
Dealer: E  
Vul: None  
North HCP: 7  
South HCP: 15  
Contract: 4♥ S

North:  
♠ KJ32  
♥ K109632  
♦ 10  
♣ 82

South:  
♠ 64  
♥ QJ5  
♦ AKJ5  
♣ KJ93

West	North	East	South
		1♦	1NT
Pass	4♦ <sup>1</sup>	Pass	4♥
AP			
1. Texas			

Board: 58  
Dealer: W  
Vul: EW  
North HCP: 15  
South HCP: 8  
Contract: 4♠ N

North:  
♠ 43  
♥ A93  
♦ AK8  
♣ KJ754

South:  
♠ AQJ876  
♥ 107  
♦ J642  
♣ 10

West	North	East	South
1♣	1NT	Pass	4♥ <sup>1</sup>
Pass	4♠	AP	
1. Texas			

Board: 59  
Dealer: E  
Vul: EW  
North HCP: 7  
South HCP: 15  
Contract: 4♠ S

North:  
♠ AJ109532  
♥ 96  
♦ Q843  
♣ —

South:  
♠ KQ76  
♥ K752  
♦ KJ  
♣ K97

West	North	East	South
		1♣	1NT
Pass	4♥ <sup>1</sup>	Pass	4♠
AP			
1. Texas			

Board: 60  
Dealer: W  
Vul: NS  
North HCP: 16  
South HCP: 9  
Contract: 6♥ X N

North:  
♠ A943  
♥ A106  
♦ QJ103  
♣ AJ

South:  
♠ KJ86  
♥ KQ87543  
♦ 5  
♣ 4

West	North	East	South
1♦	1NT	Pass	4♦ <sup>1</sup>
X	4♥	Pass	4NT <sup>2</sup>
Pass	5♣ <sup>3</sup>	Pass	6♥
X	AP		
1. Texas			
2. Blackwood 0314, for ♥			
3. A=0/5 or 3/5			



## North hands (Practice Page)

**We Overcall 1NT then partner Texas transfers to 4!H or 4!S**

Board: 61	♠ 5	East Opens 1♣.
Dealer: E	♥ Q107654	West Doubles 4♥ if possible.
Vul: None	♦ 105	
HCP: 6	♣ A1098	Partner bids first.

Board: 62	♠ KJ82	West Opens 1♣.
Dealer: W	♥ 92	
Vul: EW	♦ AQ8	You bid first.
HCP: 17	♣ AK74	

Board: 63	♠ AQ8765	East Opens 1♥.
Dealer: E	♥ 964	
Vul: EW	♦ Q	Partner bids first.
HCP: 8	♣ 632	

Board: 64	♠ QJ9	West Opens 1♦.
Dealer: W	♥ A92	West Doubles 4♦ if possible.
Vul: EW	♦ QJ10	
HCP: 15	♣ AJ62	You bid first.

Board: 65	♠ AQ10763	East Opens 1♦.
Dealer: E	♥ 93	
Vul: Both	♦ J10	Partner bids first.
HCP: 7	♣ 654	

# We Overcall 1NT then partner Texas transfers to 4!H or 4!S

## Both hands (Answers Page)

Board: 61	North:	South:	West	North	East	South
Dealer: E	♠ 5	♠ KQ74			1♣	1NT
Vul: None	♥ Q107654	♥ K2	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 6	♦ 105	♦ K72	X	AP		
South HCP: 15	♣ A1098	♣ KJ65				
Contract: 4♥ X S			1. Texas			

Board: 62	North:	South:	West	North	East	South
Dealer: W	♠ KJ82	♠ 10	1♣	1NT	Pass	4♦ <sup>1</sup>
Vul: EW	♥ 92	♥ KQ8543	Pass	4♥	AP	
North HCP: 17	♦ AQ8	♦ K1052				
South HCP: 9	♣ AK74	♣ J10	1. Texas			
Contract: 4♥ N						

Board: 63	North:	South:	West	North	East	South
Dealer: E	♠ AQ8765	♠ KJ10			1♥	1NT
Vul: EW	♥ 964	♥ KJ8	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 8	♦ Q	♦ K63	AP			
South HCP: 17	♣ 632	♣ KQJ5	1. Texas			
Contract: 4♠ S						

Board: 64	North:	South:	West	North	East	South
Dealer: W	♠ QJ9	♠ A8	1♦	1NT	Pass	4♦ <sup>1</sup>
Vul: EW	♥ A92	♥ Q108653	X	4♥	AP	
North HCP: 15	♦ QJ10	♦ 864	1. Texas			
South HCP: 8	♣ AJ62	♣ Q4				
Contract: 4♥ N						

Board: 65	North:	South:	West	North	East	South
Dealer: E	♠ AQ10763	♠ K2			1♦	1NT
Vul: Both	♥ 93	♥ Q764	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 7	♦ J10	♦ KQ4	AP			
South HCP: 15	♣ 654	♣ AJ102	1. Texas			
Contract: 4♠ S						

## South hands (Practice Page)

**We Overcall 1NT then partner Texas transfers to 4!H or 4!S**

Board: 61	♠ KQ74	East Opens 1♣.
Dealer: E	♥ K2	West Doubles 4♥ if possible.
Vul: None	♦ K72	
HCP: 15	♣ KJ65	You bid first.
Board: 62	♠ 10	West Opens 1♣.
Dealer: W	♥ KQ8543	
Vul: EW	♦ K1052	Partner bids first.
HCP: 9	♣ J10	
Board: 63	♠ KJ10	East Opens 1♥.
Dealer: E	♥ KJ8	
Vul: EW	♦ K63	You bid first.
HCP: 17	♣ KQJ5	
Board: 64	♠ A8	West Opens 1♦.
Dealer: W	♥ Q108653	West Doubles 4♦ if possible.
Vul: EW	♦ 864	
HCP: 8	♣ Q4	Partner bids first.
Board: 65	♠ K2	East Opens 1♦.
Dealer: E	♥ Q764	
Vul: Both	♦ KQ4	You bid first.
HCP: 15	♣ AJ102	

# We Overcall 1NT then partner Texas transfers to 4!H or 4!S

## Both hands (Answers Page)

Board: 61	North:	South:	West	North	East	South
Dealer: E	♠ 5	♠ KQ74			1♣	1NT
Vul: None	♥ Q107654	♥ K2	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 6	♦ 105	♦ K72	X	AP		
South HCP: 15	♣ A1098	♣ KJ65				
Contract: 4♥ X S			1. Texas			

Board: 62	North:	South:	West	North	East	South
Dealer: W	♠ KJ82	♠ 10	1♣	1NT	Pass	4♦ <sup>1</sup>
Vul: EW	♥ 92	♥ KQ8543	Pass	4♥	AP	
North HCP: 17	♦ AQ8	♦ K1052				
South HCP: 9	♣ AK74	♣ J10	1. Texas			
Contract: 4♥ N						

Board: 63	North:	South:	West	North	East	South
Dealer: E	♠ AQ8765	♠ KJ10			1♥	1NT
Vul: EW	♥ 964	♥ KJ8	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 8	♦ Q	♦ K63	AP			
South HCP: 17	♣ 632	♣ KQJ5	1. Texas			
Contract: 4♠ S						

Board: 64	North:	South:	West	North	East	South
Dealer: W	♠ QJ9	♠ A8	1♦	1NT	Pass	4♦ <sup>1</sup>
Vul: EW	♥ A92	♥ Q108653	X	4♥	AP	
North HCP: 15	♦ QJ10	♦ 864	1. Texas			
South HCP: 8	♣ AJ62	♣ Q4				
Contract: 4♥ N						

Board: 65	North:	South:	West	North	East	South
Dealer: E	♠ AQ10763	♠ K2			1♦	1NT
Vul: Both	♥ 93	♥ Q764	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 7	♦ J10	♦ KQ4	AP			
South HCP: 15	♣ 654	♣ AJ102	1. Texas			
Contract: 4♠ S						

## North hands (Practice Page)

**We Overcall 1NT then partner Texas transfers to 4!H or 4!S**

Board: 66	♠ KJ9	West Opens 1♦.
Dealer: W	♥ KJ2	East Doubles 4♠ if possible.
Vul: NS	♦ K53	
HCP: 15	♣ A1083	You bid first.

Board: 67	♠ AQJ10975	East Opens 1♥.
Dealer: E	♥ 542	
Vul: None	♦ 2	Partner bids first.
HCP: 7	♣ 75	

Board: 68	♠ K2	West Opens 1♦.
Dealer: W	♥ A87	
Vul: NS	♦ KJ1096	You bid first.
HCP: 16	♣ AJ8	

Board: 69	♠ AQJ963	East Opens 1♣.
Dealer: E	♥ 76	
Vul: NS	♦ Q86	Partner bids first.
HCP: 9	♣ 107	

Board: 70	♠ AK64	West Opens 1♦.
Dealer: W	♥ KJ	
Vul: EW	♦ KJ8	You bid first.
HCP: 15	♣ 8652	

# We Overcall 1NT then partner Texas transfers to 4!H or 4!S Both hands (Answers Page)

Board: 66	North:	South:	West	North	East	South
Dealer: W	♠ KJ9	♠ AQ8542	1♦	1NT	Pass	4♥ <sup>1</sup>
Vul: NS	♥ KJ2	♥ 98	Pass	4♠	X	AP
North HCP: 15	♦ K53	♦ 97	1. Texas			
South HCP: 9	♣ A1083	♣ QJ9				
Contract: 4♠X N						

Board: 67	North:	South:	West	North	East	South
Dealer: E	♠ AQJ10975	♠ 843			1♥	1NT
Vul: None	♥ 542	♥ K76	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 7	♦ 2	♦ KQJ5	AP			
South HCP: 16	♣ 75	♣ AK9	1. Texas			
Contract: 4♠ S						

Board: 68	North:	South:	West	North	East	South
Dealer: W	♠ K2	♠ AJ10874	1♦	1NT	Pass	4♥ <sup>1</sup>
Vul: NS	♥ A87	♥ J4	Pass	4♠	AP	
North HCP: 16	♦ KJ1096	♦ 875	1. Texas			
South HCP: 8	♣ AJ8	♣ Q3				
Contract: 4♠ N						

Board: 69	North:	South:	West	North	East	South
Dealer: E	♠ AQJ963	♠ 107			1♣	1NT
Vul: NS	♥ 76	♥ Q953	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 9	♦ Q86	♦ KJ7	AP			
South HCP: 15	♣ 107	♣ AKQ8	1. Texas			
Contract: 4♠ S						

Board: 70	North:	South:	West	North	East	South
Dealer: W	♠ AK64	♠ 3	1♦	1NT	Pass	4♦ <sup>1</sup>
Vul: EW	♥ KJ	♥ 1098743	Pass	4♥	AP	
North HCP: 15	♦ KJ8	♦ 543	1. Texas			
South HCP: 6	♣ 8652	♣ AQ10				
Contract: 4♥ N						

## South hands (Practice Page)

**We Overcall 1NT then partner Texas transfers to 4!H or 4!S**

Board: 66	♠ AQ8542	West Opens 1♦.
Dealer: W	♥ 98	East Doubles 4♠ if possible.
Vul: NS	♦ 97	
HCP: 9	♣ QJ9	Partner bids first.
Board: 67	♠ 843	East Opens 1♥.
Dealer: E	♥ K76	
Vul: None	♦ KQJ5	You bid first.
HCP: 16	♣ AK9	
Board: 68	♠ AJ10874	West Opens 1♦.
Dealer: W	♥ J4	
Vul: NS	♦ 875	Partner bids first.
HCP: 8	♣ Q3	
Board: 69	♠ 107	East Opens 1♣.
Dealer: E	♥ Q953	
Vul: NS	♦ KJ7	You bid first.
HCP: 15	♣ AKQ8	
Board: 70	♠ 3	West Opens 1♦.
Dealer: W	♥ 1098743	
Vul: EW	♦ 543	Partner bids first.
HCP: 6	♣ AQ10	

# We Overcall 1NT then partner Texas transfers to 4!H or 4!S Both hands (Answers Page)

Board: 66  
Dealer: W  
Vul: NS  
North HCP: 15  
South HCP: 9  
Contract: 4♠X N

North:  
♠ KJ9  
♥ KJ2  
♦ K53  
♣ A1083

South:  
♠ AQ8542  
♥ 98  
♦ 97  
♣ QJ9

West	North	East	South
1♦	1NT	Pass	4♥ <sup>1</sup>
Pass	4♠	X	AP

1. Texas

Board: 67  
Dealer: E  
Vul: None  
North HCP: 7  
South HCP: 16  
Contract: 4♠ S

North:  
♠ AQJ10975  
♥ 542  
♦ 2  
♣ 75

South:  
♠ 843  
♥ K76  
♦ KQJ5  
♣ AK9

West	North	East	South
		1♥	1NT
Pass	4♥ <sup>1</sup>	Pass	4♠
AP			

1. Texas

Board: 68  
Dealer: W  
Vul: NS  
North HCP: 16  
South HCP: 8  
Contract: 4♠ N

North:  
♠ K2  
♥ A87  
♦ KJ1096  
♣ AJ8

South:  
♠ AJ10874  
♥ J4  
♦ 875  
♣ Q3

West	North	East	South
1♦	1NT	Pass	4♥ <sup>1</sup>
Pass	4♠	AP	

1. Texas

Board: 69  
Dealer: E  
Vul: NS  
North HCP: 9  
South HCP: 15  
Contract: 4♠ S

North:  
♠ AQJ963  
♥ 76  
♦ Q86  
♣ 107

South:  
♠ 107  
♥ Q953  
♦ KJ7  
♣ AKQ8

West	North	East	South
		1♣	1NT
Pass	4♥ <sup>1</sup>	Pass	4♠
AP			

1. Texas

Board: 70  
Dealer: W  
Vul: EW  
North HCP: 15  
South HCP: 6  
Contract: 4♥ N

North:  
♠ AK64  
♥ KJ  
♦ KJ8  
♣ 8652

South:  
♠ 3  
♥ 1098743  
♦ 543  
♣ AQ10

West	North	East	South
1♦	1NT	Pass	4♦ <sup>1</sup>
Pass	4♥	AP	

1. Texas



## North hands (Practice Page)

**We Overcall 1NT then partner Texas transfers to 4!H or 4!S**

Board: 71      ♠ 3  
Dealer: E      ♥ J105432  
Vul: Both     ♦ 864  
HCP: 5        ♣ A54

East Opens 1♦.  
East Doubles 4♦ if possible.  
Partner bids first.

Board: 72      ♠ KQ102  
Dealer: W      ♥ A52  
Vul: NS        ♦ K87  
HCP: 16        ♣ A72

West Opens 1♦.  
West Doubles 4♦ if possible.  
You bid first.

Board: 73      ♠ 10  
Dealer: E      ♥ A1098752  
Vul: EW        ♦ 10  
HCP: 4        ♣ 10872

East Opens 1♠.  
Partner bids first.

Board: 74      ♠ AQ6  
Dealer: W      ♥ AJ65  
Vul: NS        ♦ 532  
HCP: 15        ♣ A86

West Opens 1♣.  
You bid first.

Board: 75      ♠ AQJ1073  
Dealer: E      ♥ Q92  
Vul: NS        ♦ 875  
HCP: 9        ♣ 6

East Opens 1♦.  
Partner bids first.

# We Overcall 1NT then partner Texas transfers to 4!H or 4!S

## Both hands (Answers Page)

Board: 71	North:	South:	West	North	East	South
Dealer: E	♠ 3	♠ K964			1♦	1NT
Vul: Both	♥ J105432	♥ AQ96	Pass	4♦ <sup>1</sup>	X	4♥
North HCP: 5	♦ 864	♦ KQ7	AP			
South HCP: 16	♣ A54	♣ Q7				
Contract: 4♥ S			1. Texas			

Board: 72	North:	South:	West	North	East	South
Dealer: W	♠ KQ102	♠ A97	1♦	1NT	Pass	4♦ <sup>1</sup>
Vul: NS	♥ A52	♥ QJ10964	X	4♥	AP	
North HCP: 16	♦ K87	♦ —				
South HCP: 8	♣ A72	♣ J1054				
Contract: 4♥ N			1. Texas			

Board: 73	North:	South:	West	North	East	South
Dealer: E	♠ 10	♠ A953			1♠	1NT
Vul: EW	♥ A1098752	♥ KQ6	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 4	♦ 10	♦ K75	AP			
South HCP: 16	♣ 10872	♣ A93				
Contract: 4♥ S			1. Texas			

Board: 74	North:	South:	West	North	East	South
Dealer: W	♠ AQ6	♠ KJ7543	1♣	1NT	Pass	4♥ <sup>1</sup>
Vul: NS	♥ AJ65	♥ 3	Pass	4♠	AP	
North HCP: 15	♦ 532	♦ KJ96				
South HCP: 8	♣ A86	♣ 94				
Contract: 4♠ N			1. Texas			

Board: 75	North:	South:	West	North	East	South
Dealer: E	♠ AQJ1073	♠ K92			1♦	1NT
Vul: NS	♥ Q92	♥ KJ7	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 9	♦ 875	♦ A1062	AP			
South HCP: 17	♣ 6	♣ AQ4				
Contract: 4♠ S			1. Texas			

## South hands (Practice Page)

**We Overcall 1NT then partner Texas transfers to 4!H or 4!S**

Board: 71	♠ K964	East Opens 1♦.
Dealer: E	♥ AQ96	East Doubles 4♦ if possible.
Vul: Both	♦ KQ7	
HCP: 16	♣ Q7	You bid first.
Board: 72	♠ A97	West Opens 1♦.
Dealer: W	♥ QJ10964	West Doubles 4♦ if possible.
Vul: NS	♦ —	
HCP: 8	♣ J1054	Partner bids first.
Board: 73	♠ A953	East Opens 1♠.
Dealer: E	♥ KQ6	
Vul: EW	♦ K75	You bid first.
HCP: 16	♣ A93	
Board: 74	♠ KJ7543	West Opens 1♣.
Dealer: W	♥ 3	
Vul: NS	♦ KJ96	Partner bids first.
HCP: 8	♣ 94	
Board: 75	♠ K92	East Opens 1♦.
Dealer: E	♥ KJ7	
Vul: NS	♦ A1062	You bid first.
HCP: 17	♣ AQ4	

# We Overcall 1NT then partner Texas transfers to 4!H or 4!S

## Both hands (Answers Page)

Board: 71	North:	South:	West	North	East	South
Dealer: E	♠ 3	♠ K964			1♦	1NT
Vul: Both	♥ J105432	♥ AQ96	Pass	4♦ <sup>1</sup>	X	4♥
North HCP: 5	♦ 864	♦ KQ7	AP			
South HCP: 16	♣ A54	♣ Q7				
Contract: 4♥ S			1. Texas			

Board: 72	North:	South:	West	North	East	South
Dealer: W	♠ KQ102	♠ A97	1♦	1NT	Pass	4♦ <sup>1</sup>
Vul: NS	♥ A52	♥ QJ10964	X	4♥	AP	
North HCP: 16	♦ K87	♦ —				
South HCP: 8	♣ A72	♣ J1054				
Contract: 4♥ N			1. Texas			

Board: 73	North:	South:	West	North	East	South
Dealer: E	♠ 10	♠ A953			1♠	1NT
Vul: EW	♥ A1098752	♥ KQ6	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 4	♦ 10	♦ K75	AP			
South HCP: 16	♣ 10872	♣ A93				
Contract: 4♥ S			1. Texas			

Board: 74	North:	South:	West	North	East	South
Dealer: W	♠ AQ6	♠ KJ7543	1♣	1NT	Pass	4♥ <sup>1</sup>
Vul: NS	♥ AJ65	♥ 3	Pass	4♠	AP	
North HCP: 15	♦ 532	♦ KJ96				
South HCP: 8	♣ A86	♣ 94				
Contract: 4♠ N			1. Texas			

Board: 75	North:	South:	West	North	East	South
Dealer: E	♠ AQJ1073	♠ K92			1♦	1NT
Vul: NS	♥ Q92	♥ KJ7	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 9	♦ 875	♦ A1062	AP			
South HCP: 17	♣ 6	♣ AQ4				
Contract: 4♠ S			1. Texas			

## North hands (Practice Page)

**We Overcall 1NT then partner Texas transfers to 4!H or 4!S**

Board: 76	♠ K109	West Opens 1♦.
Dealer: W	♥ AQ64	West Doubles Pass if possible.
Vul: EW	♦ K84	
HCP: 15	♣ K32	You bid first.
Board: 77	♠ 7	East Opens 1♦.
Dealer: E	♥ KJ9762	
Vul: None	♦ 96	Partner bids first.
HCP: 7	♣ K1062	
Board: 78	♠ K97	West Opens 1♣.
Dealer: W	♥ J6	East Doubles 4♥ if possible.
Vul: Both	♦ AK106	
HCP: 16	♣ KQ106	You bid first.
Board: 79	♠ Q92	East Opens 1♣.
Dealer: E	♥ AQJ753	
Vul: NS	♦ 43	Partner bids first.
HCP: 9	♣ 64	
Board: 80	♠ K3	West Opens 1♥.
Dealer: W	♥ AQ43	
Vul: EW	♦ KQ83	You bid first.
HCP: 15	♣ J32	

# We Overcall 1NT then partner Texas transfers to 4!H or 4!S

## Both hands (Answers Page)

Board: 76  
 Dealer: W  
 Vul: EW  
 North HCP: 15  
 South HCP: 6  
 Contract: 4♠X N

North:  
 ♠ K109  
 ♥ AQ64  
 ♦ K84  
 ♣ K32

South:  
 ♠ A87643  
 ♥ —  
 ♦ Q1092  
 ♣ 1097

West	North	East	South
1♦	1NT	Pass	4♥ <sup>1</sup>
Pass	4♠	Pass	Pass
X	AP		

1. Texas

Board: 77  
 Dealer: E  
 Vul: None  
 North HCP: 7  
 South HCP: 15  
 Contract: 4♥ S

North:  
 ♠ 7  
 ♥ KJ9762  
 ♦ 96  
 ♣ K1062

South:  
 ♠ AQ86  
 ♥ A103  
 ♦ AJ2  
 ♣ 975

West	North	East	South
		1♦	1NT
Pass	4♦ <sup>1</sup>	Pass	4♥
	AP		

1. Texas

Board: 78  
 Dealer: W  
 Vul: Both  
 North HCP: 16  
 South HCP: 6  
 Contract: 4♥X N

North:  
 ♠ K97  
 ♥ J6  
 ♦ AK106  
 ♣ KQ106

South:  
 ♠ 63  
 ♥ A87542  
 ♦ Q32  
 ♣ 52

West	North	East	South
1♣	1NT	Pass	4♦ <sup>1</sup>
Pass	4♥	X	AP

1. Texas

Board: 79  
 Dealer: E  
 Vul: NS  
 North HCP: 9  
 South HCP: 15  
 Contract: 4♥ S

North:  
 ♠ Q92  
 ♥ AQJ753  
 ♦ 43  
 ♣ 64

South:  
 ♠ AK4  
 ♥ 102  
 ♦ Q10652  
 ♣ AQ2

West	North	East	South
		1♣	1NT
Pass	4♦ <sup>1</sup>	Pass	4♥
	AP		

1. Texas

Board: 80  
 Dealer: W  
 Vul: EW  
 North HCP: 15  
 South HCP: 7  
 Contract: 4♠ N

North:  
 ♠ K3  
 ♥ AQ43  
 ♦ KQ83  
 ♣ J32

South:  
 ♠ QJ9765  
 ♥ 76  
 ♦ 7  
 ♣ A954

West	North	East	South
1♥	1NT	Pass	4♥ <sup>1</sup>
Pass	4♠	AP	

1. Texas

## South hands (Practice Page)

**We Overcall 1NT then partner Texas transfers to 4!H or 4!S**

Board: 76	♠ A87643	West Opens 1♦.
Dealer: W	♥ —	West Doubles Pass if possible.
Vul: EW	♦ Q1092	
HCP: 6	♣ 1097	Partner bids first.
Board: 77	♠ AQ86	East Opens 1♦.
Dealer: E	♥ A103	
Vul: None	♦ AJ2	You bid first.
HCP: 15	♣ 975	
Board: 78	♠ 63	West Opens 1♣.
Dealer: W	♥ A87542	East Doubles 4♥ if possible.
Vul: Both	♦ Q32	
HCP: 6	♣ 52	Partner bids first.
Board: 79	♠ AK4	East Opens 1♣.
Dealer: E	♥ 102	
Vul: NS	♦ Q10652	You bid first.
HCP: 15	♣ AQ2	
Board: 80	♠ QJ9765	West Opens 1♥.
Dealer: W	♥ 76	
Vul: EW	♦ 7	Partner bids first.
HCP: 7	♣ A954	

# We Overcall 1NT then partner Texas transfers to 4!H or 4!S

## Both hands (Answers Page)

Board: 76	North:	South:	West	North	East	South
Dealer: W	♠ K109	♠ A87643	1♦	1NT	Pass	4♥ <sup>1</sup>
Vul: EW	♥ AQ64	♥ —	Pass	4♠	Pass	Pass
North HCP: 15	♦ K84	♦ Q1092	X	AP		
South HCP: 6	♣ K32	♣ 1097				
Contract: 4♠X N			1. Texas			

Board: 77	North:	South:	West	North	East	South
Dealer: E	♠ 7	♠ AQ86			1♦	1NT
Vul: None	♥ KJ9762	♥ A103	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 7	♦ 96	♦ AJ2	AP			
South HCP: 15	♣ K1062	♣ 975	1. Texas			
Contract: 4♥ S						

Board: 78	North:	South:	West	North	East	South
Dealer: W	♠ K97	♠ 63	1♣	1NT	Pass	4♦ <sup>1</sup>
Vul: Both	♥ J6	♥ A87542	Pass	4♥	X	AP
North HCP: 16	♦ AK106	♦ Q32	1. Texas			
South HCP: 6	♣ KQ106	♣ 52				
Contract: 4♥X N						

Board: 79	North:	South:	West	North	East	South
Dealer: E	♠ Q92	♠ AK4			1♣	1NT
Vul: NS	♥ AQJ753	♥ 102	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 9	♦ 43	♦ Q10652	AP			
South HCP: 15	♣ 64	♣ AQ2	1. Texas			
Contract: 4♥ S						

Board: 80	North:	South:	West	North	East	South
Dealer: W	♠ K3	♠ QJ9765	1♥	1NT	Pass	4♥ <sup>1</sup>
Vul: EW	♥ AQ43	♥ 76	Pass	4♠	AP	
North HCP: 15	♦ KQ83	♦ 7	1. Texas			
South HCP: 7	♣ J32	♣ A954				
Contract: 4♠ N						



## North hands (Practice Page)

**We Overcall 1NT then partner Texas transfers to 4!H or 4!S**

Board: 81	♠ Q108543	East Opens 1♦.
Dealer: E	♥ A103	
Vul: Both	♦ Q	Partner bids first.
HCP: 8	♣ 1092	
Board: 82	♠ A87	West Opens 1♣.
Dealer: W	♥ K103	
Vul: None	♦ AQ104	You bid first.
HCP: 17	♣ A104	
Board: 83	♠ 10	East Opens 1♦.
Dealer: E	♥ A9876432	
Vul: Both	♦ 53	Partner bids first.
HCP: 4	♣ 102	
Board: 84	♠ 73	West Opens 1♦.
Dealer: W	♥ AQ84	
Vul: EW	♦ K107	You bid first.
HCP: 17	♣ AKJ9	
Board: 85	♠ AJ86	East Opens 1♦.
Dealer: E	♥ QJ9543	East Doubles 4♦ if possible.
Vul: Both	♦ —	
HCP: 10	♣ Q103	Partner bids first.

# We Overcall 1NT then partner Texas transfers to 4!H or 4!S

## Both hands (Answers Page)

Board: 81	North:	South:	West	North	East	South
Dealer: E	♠ Q108543	♠ AJ2			1♦	1NT
Vul: Both	♥ A103	♥ Q76	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 8	♦ Q	♦ A1075	AP			
South HCP: 17	♣ 1092	♣ AQ4	1. Texas			
Contract: 4♠ S						

Board: 82	North:	South:	West	North	East	South
Dealer: W	♠ A87	♠ QJ52	1♣	1NT	Pass	4♦ <sup>1</sup>
Vul: None	♥ K103	♥ AQ9754	Pass	4♥	AP	
North HCP: 17	♦ AQ104	♦ 5	1. Texas			
South HCP: 10	♣ A104	♣ J7				
Contract: 4♥ N						

Board: 83	North:	South:	West	North	East	South
Dealer: E	♠ 10	♠ AK3			1♦	1NT
Vul: Both	♥ A9876432	♥ QJ	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 4	♦ 53	♦ KQ106	AP			
South HCP: 15	♣ 102	♣ 9864	1. Texas			
Contract: 4♥ S						

Board: 84	North:	South:	West	North	East	South
Dealer: W	♠ 73	♠ QJ10854	1♦	1NT	Pass	4♥ <sup>1</sup>
Vul: EW	♥ AQ84	♥ 93	Pass	4♠	AP	
North HCP: 17	♦ K107	♦ A42	1. Texas			
South HCP: 7	♣ AKJ9	♣ 87				
Contract: 4♠ N						

Board: 85	North:	South:	West	North	East	South
Dealer: E	♠ AJ86	♠ 72			1♦	1NT
Vul: Both	♥ QJ9543	♥ AK10	Pass	4♦ <sup>1</sup>	X	4♥
North HCP: 10	♦ —	♦ K9653	AP			
South HCP: 15	♣ Q103	♣ AJ9	1. Texas			
Contract: 4♥ S						

## South hands (Practice Page)

**We Overcall 1NT then partner Texas transfers to 4!H or 4!S**

Board: 81	♠ AJ2	East Opens 1♦.
Dealer: E	♥ Q76	
Vul: Both	♦ A1075	You bid first.
HCP: 17	♣ AQ4	
Board: 82	♠ QJ52	West Opens 1♣.
Dealer: W	♥ AQ9754	
Vul: None	♦ 5	Partner bids first.
HCP: 10	♣ J7	
Board: 83	♠ AK3	East Opens 1♦.
Dealer: E	♥ QJ	
Vul: Both	♦ KQ106	You bid first.
HCP: 15	♣ 9864	
Board: 84	♠ QJ10854	West Opens 1♦.
Dealer: W	♥ 93	
Vul: EW	♦ A42	Partner bids first.
HCP: 7	♣ 87	
Board: 85	♠ 72	East Opens 1♦.
Dealer: E	♥ AK10	East Doubles 4♦ if possible.
Vul: Both	♦ K9653	
HCP: 15	♣ AJ9	You bid first.

# We Overcall 1NT then partner Texas transfers to 4!H or 4!S

## Both hands (Answers Page)

Board: 81	North:	South:	West	North	East	South
Dealer: E	♠ Q108543	♠ AJ2			1♦	1NT
Vul: Both	♥ A103	♥ Q76	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 8	♦ Q	♦ A1075	AP			
South HCP: 17	♣ 1092	♣ AQ4	1. Texas			
Contract: 4♠ S						

Board: 82	North:	South:	West	North	East	South
Dealer: W	♠ A87	♠ QJ52	1♣	1NT	Pass	4♦ <sup>1</sup>
Vul: None	♥ K103	♥ AQ9754	Pass	4♥	AP	
North HCP: 17	♦ AQ104	♦ 5	1. Texas			
South HCP: 10	♣ A104	♣ J7				
Contract: 4♥ N						

Board: 83	North:	South:	West	North	East	South
Dealer: E	♠ 10	♠ AK3			1♦	1NT
Vul: Both	♥ A9876432	♥ QJ	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 4	♦ 53	♦ KQ106	AP			
South HCP: 15	♣ 102	♣ 9864	1. Texas			
Contract: 4♥ S						

Board: 84	North:	South:	West	North	East	South
Dealer: W	♠ 73	♠ QJ10854	1♦	1NT	Pass	4♥ <sup>1</sup>
Vul: EW	♥ AQ84	♥ 93	Pass	4♠	AP	
North HCP: 17	♦ K107	♦ A42	1. Texas			
South HCP: 7	♣ AKJ9	♣ 87				
Contract: 4♠ N						

Board: 85	North:	South:	West	North	East	South
Dealer: E	♠ AJ86	♠ 72			1♦	1NT
Vul: Both	♥ QJ9543	♥ AK10	Pass	4♦ <sup>1</sup>	X	4♥
North HCP: 10	♦ —	♦ K9653	AP			
South HCP: 15	♣ Q103	♣ AJ9	1. Texas			
Contract: 4♥ S						

## North hands (Practice Page)

**We Overcall 1NT then partner Texas transfers to 4!H or 4!S**

Board: 86	♠ AQJ9	West Opens 1♣.
Dealer: W	♥ J9	
Vul: NS	♦ A102	You bid first.
HCP: 16	♣ KJ94	

Board: 87	♠ J109843	East Opens 1♦.
Dealer: E	♥ K96	
Vul: EW	♦ —	Partner bids first.
HCP: 7	♣ K743	

Board: 88	♠ Q6	West Opens 1♣.
Dealer: W	♥ AK94	
Vul: Both	♦ Q74	You bid first.
HCP: 15	♣ A754	

Board: 89	♠ 104	East Opens 1♦.
Dealer: E	♥ A875432	
Vul: EW	♦ —	Partner bids first.
HCP: 5	♣ J1076	

Board: 90	♠ KQ54	West Opens 1♦.
Dealer: W	♥ K63	
Vul: None	♦ AKJ2	You bid first.
HCP: 16	♣ 52	

# We Overcall 1NT then partner Texas transfers to 4!H or 4!S

## Both hands (Answers Page)

Board: 86  
 Dealer: W  
 Vul: NS  
 North HCP: 16  
 South HCP: 9  
 Contract: 4♥ N

North:  
 ♠ AQJ9  
 ♥ J9  
 ♦ A102  
 ♣ KJ94

South:  
 ♠ 85  
 ♥ AQ8752  
 ♦ QJ5  
 ♣ 65

West	North	East	South
1♣	1NT	Pass	4♦ <sup>1</sup>
Pass	4♥	AP	
1. Texas			

Board: 87  
 Dealer: E  
 Vul: EW  
 North HCP: 7  
 South HCP: 15  
 Contract: 4♠ S

North:  
 ♠ J109843  
 ♥ K96  
 ♦ —  
 ♣ K743

South:  
 ♠ 62  
 ♥ AJ5  
 ♦ K9862  
 ♣ AQJ

West	North	East	South
		1♦	1NT
Pass	4♥ <sup>1</sup>	Pass	4♠
AP			
1. Texas			

Board: 88  
 Dealer: W  
 Vul: Both  
 North HCP: 15  
 South HCP: 5  
 Contract: 4♠ N

North:  
 ♠ Q6  
 ♥ AK94  
 ♦ Q74  
 ♣ A754

South:  
 ♠ AJ10982  
 ♥ 10  
 ♦ 6532  
 ♣ 86

West	North	East	South
1♣	1NT	Pass	4♥ <sup>1</sup>
Pass	4♠	AP	
1. Texas			

Board: 89  
 Dealer: E  
 Vul: EW  
 North HCP: 5  
 South HCP: 15  
 Contract: 4♥ S

North:  
 ♠ 104  
 ♥ A875432  
 ♦ —  
 ♣ J1076

South:  
 ♠ AKQ2  
 ♥ K9  
 ♦ QJ76  
 ♣ 985

West	North	East	South
		1♦	1NT
Pass	4♦ <sup>1</sup>	Pass	4♥
AP			
1. Texas			

Board: 90  
 Dealer: W  
 Vul: None  
 North HCP: 16  
 South HCP: 6  
 Contract: 4♠ N

North:  
 ♠ KQ54  
 ♥ K63  
 ♦ AKJ2  
 ♣ 52

South:  
 ♠ AJ9872  
 ♥ 5  
 ♦ 43  
 ♣ J964

West	North	East	South
1♦	1NT	Pass	4♥ <sup>1</sup>
Pass	4♠	AP	
1. Texas			

## South hands (Practice Page)

**We Overcall 1NT then partner Texas transfers to 4!H or 4!S**

Board: 86	♠ 85	West Opens 1♣.
Dealer: W	♥ AQ8752	
Vul: NS	♦ QJ5	Partner bids first.
HCP: 9	♣ 65	

Board: 87	♠ 62	East Opens 1♦.
Dealer: E	♥ AJ5	
Vul: EW	♦ K9862	You bid first.
HCP: 15	♣ AQJ	

Board: 88	♠ AJ10982	West Opens 1♣.
Dealer: W	♥ 10	
Vul: Both	♦ 6532	Partner bids first.
HCP: 5	♣ 86	

Board: 89	♠ AKQ2	East Opens 1♦.
Dealer: E	♥ K9	
Vul: EW	♦ QJ76	You bid first.
HCP: 15	♣ 985	

Board: 90	♠ AJ9872	West Opens 1♦.
Dealer: W	♥ 5	
Vul: None	♦ 43	Partner bids first.
HCP: 6	♣ J964	

# We Overcall 1NT then partner Texas transfers to 4!H or 4!S Both hands (Answers Page)

Board: 86  
Dealer: W  
Vul: NS  
North HCP: 16  
South HCP: 9  
Contract: 4♥ N

North:  
♠ AQJ9  
♥ J9  
♦ A102  
♣ KJ94

South:  
♠ 85  
♥ AQ8752  
♦ QJ5  
♣ 65

West	North	East	South
1♣	1NT	Pass	4♦ <sup>1</sup>
Pass	4♥	AP	
1. Texas			

Board: 87  
Dealer: E  
Vul: EW  
North HCP: 7  
South HCP: 15  
Contract: 4♠ S

North:  
♠ J109843  
♥ K96  
♦ —  
♣ K743

South:  
♠ 62  
♥ AJ5  
♦ K9862  
♣ AQJ

West	North	East	South
		1♦	1NT
Pass	4♥ <sup>1</sup>	Pass	4♠
AP			
1. Texas			

Board: 88  
Dealer: W  
Vul: Both  
North HCP: 15  
South HCP: 5  
Contract: 4♠ N

North:  
♠ Q6  
♥ AK94  
♦ Q74  
♣ A754

South:  
♠ AJ10982  
♥ 10  
♦ 6532  
♣ 86

West	North	East	South
1♣	1NT	Pass	4♥ <sup>1</sup>
Pass	4♠	AP	
1. Texas			

Board: 89  
Dealer: E  
Vul: EW  
North HCP: 5  
South HCP: 15  
Contract: 4♥ S

North:  
♠ 104  
♥ A875432  
♦ —  
♣ J1076

South:  
♠ AKQ2  
♥ K9  
♦ QJ76  
♣ 985

West	North	East	South
		1♦	1NT
Pass	4♦ <sup>1</sup>	Pass	4♥
AP			
1. Texas			

Board: 90  
Dealer: W  
Vul: None  
North HCP: 16  
South HCP: 6  
Contract: 4♠ N

North:  
♠ KQ54  
♥ K63  
♦ AKJ2  
♣ 52

South:  
♠ AJ9872  
♥ 5  
♦ 43  
♣ J964

West	North	East	South
1♦	1NT	Pass	4♥ <sup>1</sup>
Pass	4♠	AP	
1. Texas			



## North hands (Practice Page)

**We Overcall 1NT then partner Texas transfers to 4!H or 4!S**

Board: 91      ♠ AQ87  
Dealer: E      ♥ J109653  
Vul: None     ♦ 4  
HCP: 9        ♣ Q2

East Opens 1♦.

Partner bids first.

Board: 92      ♠ Q832  
Dealer: W      ♥ K3  
Vul: Both     ♦ AKQ5  
HCP: 17       ♣ QJ3

West Opens 1♣.

You bid first.

Board: 93      ♠ 5  
Dealer: E      ♥ K87654  
Vul: EW      ♦ 73  
HCP: 6        ♣ K1083

East Opens 1♠.

Partner bids first.

Board: 94      ♠ AK75  
Dealer: W      ♥ QJ72  
Vul: NS      ♦ KQ9  
HCP: 16       ♣ J5

West Opens 1♦.

You bid first.

Board: 95      ♠ AJ108654  
Dealer: E      ♥ 6  
Vul: EW      ♦ Q104  
HCP: 7        ♣ 52

East Opens 1♥.

East Doubles 4♥ if possible.

Partner bids first.

# We Overcall 1NT then partner Texas transfers to 4!H or 4!S

## Both hands (Answers Page)

Board: 91	North:	South:	West	North	East	South
Dealer: E	♠ AQ87	♠ 54			1♦	1NT
Vul: None	♥ J109653	♥ KQ4	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 9	♦ 4	♦ AK652	AP			
South HCP: 15	♣ Q2	♣ K95	1. Texas			
Contract: 4♥ S						

Board: 92	North:	South:	West	North	East	South
Dealer: W	♠ Q832	♠ 54	1♣	1NT	Pass	4♦ <sup>1</sup>
Vul: Both	♥ K3	♥ AJ9842	Pass	4♥	AP	
North HCP: 17	♦ AKQ5	♦ J43	1. Texas			
South HCP: 6	♣ QJ3	♣ 85				
Contract: 4♥ N						

Board: 93	North:	South:	West	North	East	South
Dealer: E	♠ 5	♠ K763			1♠	1NT
Vul: EW	♥ K87654	♥ AJ3	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 6	♦ 73	♦ A92	AP			
South HCP: 16	♣ K1083	♣ A52	1. Texas			
Contract: 4♥ S						

Board: 94	North:	South:	West	North	East	South
Dealer: W	♠ AK75	♠ J1098432	1♦	1NT	Pass	4♥ <sup>1</sup>
Vul: NS	♥ QJ72	♥ A6	Pass	4♠	AP	
North HCP: 16	♦ KQ9	♦ 53	1. Texas			
South HCP: 5	♣ J5	♣ 96				
Contract: 4♠ N						

Board: 95	North:	South:	West	North	East	South
Dealer: E	♠ AJ108654	♠ KQ9			1♥	1NT
Vul: EW	♥ 6	♥ KJ5	Pass	4♥ <sup>1</sup>	X	4♠
North HCP: 7	♦ Q104	♦ K65	AP			
South HCP: 16	♣ 52	♣ A1063	1. Texas			
Contract: 4♠ S						

## South hands (Practice Page)

**We Overcall 1NT then partner Texas transfers to 4!H or 4!S**

Board: 91	♠ 54	East Opens 1♦.
Dealer: E	♥ KQ4	
Vul: None	♦ AK652	You bid first.
HCP: 15	♣ K95	
Board: 92	♠ 54	West Opens 1♣.
Dealer: W	♥ AJ9842	
Vul: Both	♦ J43	Partner bids first.
HCP: 6	♣ 85	
Board: 93	♠ K763	East Opens 1♠.
Dealer: E	♥ AJ3	
Vul: EW	♦ A92	You bid first.
HCP: 16	♣ A52	
Board: 94	♠ J1098432	West Opens 1♦.
Dealer: W	♥ A6	
Vul: NS	♦ 53	Partner bids first.
HCP: 5	♣ 96	
Board: 95	♠ KQ9	East Opens 1♥.
Dealer: E	♥ KJ5	East Doubles 4♥ if possible.
Vul: EW	♦ K65	
HCP: 16	♣ A1063	You bid first.

# We Overcall 1NT then partner Texas transfers to 4!H or 4!S

## Both hands (Answers Page)

Board: 91	North:	South:	West	North	East	South
Dealer: E	♠ AQ87	♠ 54			1♦	1NT
Vul: None	♥ J109653	♥ KQ4	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 9	♦ 4	♦ AK652	AP			
South HCP: 15	♣ Q2	♣ K95	1. Texas			
Contract: 4♥ S						

Board: 92	North:	South:	West	North	East	South
Dealer: W	♠ Q832	♠ 54	1♣	1NT	Pass	4♦ <sup>1</sup>
Vul: Both	♥ K3	♥ AJ9842	Pass	4♥	AP	
North HCP: 17	♦ AKQ5	♦ J43	1. Texas			
South HCP: 6	♣ QJ3	♣ 85				
Contract: 4♥ N						

Board: 93	North:	South:	West	North	East	South
Dealer: E	♠ 5	♠ K763			1♠	1NT
Vul: EW	♥ K87654	♥ AJ3	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 6	♦ 73	♦ A92	AP			
South HCP: 16	♣ K1083	♣ A52	1. Texas			
Contract: 4♥ S						

Board: 94	North:	South:	West	North	East	South
Dealer: W	♠ AK75	♠ J1098432	1♦	1NT	Pass	4♥ <sup>1</sup>
Vul: NS	♥ QJ72	♥ A6	Pass	4♠	AP	
North HCP: 16	♦ KQ9	♦ 53	1. Texas			
South HCP: 5	♣ J5	♣ 96				
Contract: 4♠ N						

Board: 95	North:	South:	West	North	East	South
Dealer: E	♠ AJ108654	♠ KQ9			1♥	1NT
Vul: EW	♥ 6	♥ KJ5	Pass	4♥ <sup>1</sup>	X	4♠
North HCP: 7	♦ Q104	♦ K65	AP			
South HCP: 16	♣ 52	♣ A1063	1. Texas			
Contract: 4♠ S						

## North hands (Practice Page)

**We Overcall 1NT then partner Texas transfers to 4!H or 4!S**

Board: 96	♠ QJ9	West Opens 1♣.
Dealer: W	♥ KQJ10	East Doubles 4♠ if possible.
Vul: Both	♦ Q106	
HCP: 16	♣ KQ3	You bid first.

Board: 97	♠ AQJ9432	East Opens 1♥.
Dealer: E	♥ 4	
Vul: NS	♦ Q52	Partner bids first.
HCP: 9	♣ 87	

Board: 98	♠ K5	West Opens 1♥.
Dealer: W	♥ AK10	
Vul: EW	♦ A107	You bid first.
HCP: 16	♣ Q9643	

Board: 99	♠ KQ8754	East Opens 1♥.
Dealer: E	♥ —	
Vul: Both	♦ 75	Partner bids first.
HCP: 9	♣ KJ863	

Board: 100	♠ K5	West Opens 1♣.
Dealer: W	♥ QJ74	
Vul: None	♦ AK108	You bid first.
HCP: 16	♣ K95	

# We Overcall 1NT then partner Texas transfers to 4!H or 4!S

## Both hands (Answers Page)

Board: 96  
 Dealer: W  
 Vul: Both  
 North HCP: 16  
 South HCP: 4  
 Contract: 4♠X N

North:  
 ♠ QJ9  
 ♥ KQJ10  
 ♦ Q106  
 ♣ KQ3

South:  
 ♠ A1087542  
 ♥ 97  
 ♦ 52  
 ♣ 52

West	North	East	South
1♣	1NT	Pass	4♥ <sup>1</sup>
Pass	4♠	X	AP

1. Texas

Board: 97  
 Dealer: E  
 Vul: NS  
 North HCP: 9  
 South HCP: 15  
 Contract: 4♠ S

North:  
 ♠ AQJ9432  
 ♥ 4  
 ♦ Q52  
 ♣ 87

South:  
 ♠ K8  
 ♥ KQJ3  
 ♦ K743  
 ♣ K106

West	North	East	South
		1♥	1NT
Pass	4♥ <sup>1</sup>	Pass	4♠
AP			

1. Texas

Board: 98  
 Dealer: W  
 Vul: EW  
 North HCP: 16  
 South HCP: 8  
 Contract: 4♠ N

North:  
 ♠ K5  
 ♥ AK10  
 ♦ A107  
 ♣ Q9643

South:  
 ♠ AJ109764  
 ♥ 92  
 ♦ QJ  
 ♣ 108

West	North	East	South
1♥	1NT	Pass	4♥ <sup>1</sup>
Pass	4♠	AP	

1. Texas

Board: 99  
 Dealer: E  
 Vul: Both  
 North HCP: 9  
 South HCP: 17  
 Contract: 4♠ S

North:  
 ♠ KQ8754  
 ♥ —  
 ♦ 75  
 ♣ KJ863

South:  
 ♠ 1092  
 ♥ AKJ  
 ♦ AQJ6  
 ♣ Q105

West	North	East	South
		1♥	1NT
Pass	4♥ <sup>1</sup>	Pass	4♠
AP			

1. Texas

Board: 100  
 Dealer: W  
 Vul: None  
 North HCP: 16  
 South HCP: 6  
 Contract: 4♠ N

North:  
 ♠ K5  
 ♥ QJ74  
 ♦ AK108  
 ♣ K95

South:  
 ♠ AQ97643  
 ♥ 98  
 ♦ 43  
 ♣ 87

West	North	East	South
1♣	1NT	Pass	4♥ <sup>1</sup>
Pass	4♠	AP	

1. Texas

## South hands (Practice Page)

**We Overcall 1NT then partner Texas transfers to 4!H or 4!S**

Board: 96	♠ A1087542	West Opens 1♣.
Dealer: W	♥ 97	East Doubles 4♠ if possible.
Vul: Both	♦ 52	
HCP: 4	♣ 52	Partner bids first.
Board: 97	♠ K8	East Opens 1♥.
Dealer: E	♥ KQJ3	
Vul: NS	♦ K743	You bid first.
HCP: 15	♣ K106	
Board: 98	♠ AJ109764	West Opens 1♥.
Dealer: W	♥ 92	
Vul: EW	♦ QJ	Partner bids first.
HCP: 8	♣ 108	
Board: 99	♠ 1092	East Opens 1♥.
Dealer: E	♥ AKJ	
Vul: Both	♦ AQJ6	You bid first.
HCP: 17	♣ Q105	
Board: 100	♠ AQ97643	West Opens 1♣.
Dealer: W	♥ 98	
Vul: None	♦ 43	Partner bids first.
HCP: 6	♣ 87	

# We Overcall 1NT then partner Texas transfers to 4!H or 4!S Both hands (Answers Page)

Board: 96  
Dealer: W  
Vul: Both  
North HCP: 16  
South HCP: 4  
Contract: 4♠X N

North:  
♠ QJ9  
♥ KQJ10  
♦ Q106  
♣ KQ3

South:  
♠ A1087542  
♥ 97  
♦ 52  
♣ 52

West	North	East	South
1♣	1NT	Pass	4♥ <sup>1</sup>
Pass	4♠	X	AP

1. Texas

Board: 97  
Dealer: E  
Vul: NS  
North HCP: 9  
South HCP: 15  
Contract: 4♠ S

North:  
♠ AQJ9432  
♥ 4  
♦ Q52  
♣ 87

South:  
♠ K8  
♥ KQJ3  
♦ K743  
♣ K106

West	North	East	South
		1♥	1NT
Pass	4♥ <sup>1</sup>	Pass	4♠
AP			

1. Texas

Board: 98  
Dealer: W  
Vul: EW  
North HCP: 16  
South HCP: 8  
Contract: 4♠ N

North:  
♠ K5  
♥ AK10  
♦ A107  
♣ Q9643

South:  
♠ AJ109764  
♥ 92  
♦ QJ  
♣ 108

West	North	East	South
1♥	1NT	Pass	4♥ <sup>1</sup>
Pass	4♠	AP	

1. Texas

Board: 99  
Dealer: E  
Vul: Both  
North HCP: 9  
South HCP: 17  
Contract: 4♠ S

North:  
♠ KQ8754  
♥ —  
♦ 75  
♣ KJ863

South:  
♠ 1092  
♥ AKJ  
♦ AQJ6  
♣ Q105

West	North	East	South
		1♥	1NT
Pass	4♥ <sup>1</sup>	Pass	4♠
AP			

1. Texas

Board: 100  
Dealer: W  
Vul: None  
North HCP: 16  
South HCP: 6  
Contract: 4♠ N

North:  
♠ K5  
♥ QJ74  
♦ AK108  
♣ K95

South:  
♠ AQ97643  
♥ 98  
♦ 43  
♣ 87

West	North	East	South
1♣	1NT	Pass	4♥ <sup>1</sup>
Pass	4♠	AP	

1. Texas



## North hands (Practice Page)

**We Overcall 1NT then partner Texas transfers to 4!H or 4!S**

Board: 101	♠ 7652	East Opens 1♣.
Dealer: E	♥ AQ10763	
Vul: None	♦ —	Partner bids first.
HCP: 6	♣ 854	

Board: 102	♠ AQ64	West Opens 1♠.
Dealer: W	♥ Q84	
Vul: Both	♦ QJ	You bid first.
HCP: 15	♣ A542	

Board: 103	♠ AQJ854	East Opens 1♦.
Dealer: E	♥ 2	
Vul: None	♦ 108	Partner bids first.
HCP: 7	♣ 9852	

Board: 104	♠ 852	West Opens 1♦.
Dealer: W	♥ AQ3	
Vul: None	♦ AK2	You bid first.
HCP: 17	♣ KJ104	

Board: 105	♠ K7	East Opens 1♣.
Dealer: E	♥ KQ8432	
Vul: EW	♦ J54	Partner bids first.
HCP: 9	♣ 43	

# We Overcall 1NT then partner Texas transfers to 4!H or 4!S Both hands (Answers Page)

Board: 101	North:	South:	West	North	East	South
Dealer: E	♠ 7652	♠ AJ8			1♣	1NT
Vul: None	♥ AQ10763	♥ K5	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 6	♦ —	♦ AJ652	AP			
South HCP: 16	♣ 854	♣ K92	1. Texas			
Contract: 4♥ S						

Board: 102	North:	South:	West	North	East	South
Dealer: W	♠ AQ64	♠ 92	1♠	1NT	Pass	4♦ <sup>1</sup>
Vul: Both	♥ Q84	♥ KJ9632	Pass	4♥	AP	
North HCP: 15	♦ QJ	♦ K2	1. Texas			
South HCP: 9	♣ A542	♣ Q93				
Contract: 4♥ N						

Board: 103	North:	South:	West	North	East	South
Dealer: E	♠ AQJ854	♠ K72			1♦	1NT
Vul: None	♥ 2	♥ AK76	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 7	♦ 108	♦ K92	AP			
South HCP: 17	♣ 9852	♣ A63	1. Texas			
Contract: 4♠ S						

Board: 104	North:	South:	West	North	East	South
Dealer: W	♠ 852	♠ 4	1♦	1NT	Pass	4♦ <sup>1</sup>
Vul: None	♥ AQ3	♥ J109865	Pass	4♥	AP	
North HCP: 17	♦ AK2	♦ J108	1. Texas			
South HCP: 6	♣ KJ104	♣ A95				
Contract: 4♥ N						

Board: 105	North:	South:	West	North	East	South
Dealer: E	♠ K7	♠ A943			1♣	1NT
Vul: EW	♥ KQ8432	♥ J75	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 9	♦ J54	♦ AK9	AP			
South HCP: 16	♣ 43	♣ A52	1. Texas			
Contract: 4♥ S						

## South hands (Practice Page)

**We Overcall 1NT then partner Texas transfers to 4!H or 4!S**

Board: 101	♠ AJ8	East Opens 1♣.
Dealer: E	♥ K5	
Vul: None	♦ AJ652	You bid first.
HCP: 16	♣ K92	
Board: 102	♠ 92	West Opens 1♠.
Dealer: W	♥ KJ9632	
Vul: Both	♦ K2	Partner bids first.
HCP: 9	♣ Q93	
Board: 103	♠ K72	East Opens 1♦.
Dealer: E	♥ AK76	
Vul: None	♦ K92	You bid first.
HCP: 17	♣ A63	
Board: 104	♠ 4	West Opens 1♦.
Dealer: W	♥ J109865	
Vul: None	♦ J108	Partner bids first.
HCP: 6	♣ A95	
Board: 105	♠ A943	East Opens 1♣.
Dealer: E	♥ J75	
Vul: EW	♦ AK9	You bid first.
HCP: 16	♣ A52	

# We Overcall 1NT then partner Texas transfers to 4!H or 4!S Both hands (Answers Page)

Board: 101	North:	South:	West	North	East	South
Dealer: E	♠ 7652	♠ AJ8			1♣	1NT
Vul: None	♥ AQ10763	♥ K5	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 6	♦ —	♦ AJ652	AP			
South HCP: 16	♣ 854	♣ K92	1. Texas			
Contract: 4♥ S						

Board: 102	North:	South:	West	North	East	South
Dealer: W	♠ AQ64	♠ 92	1♠	1NT	Pass	4♦ <sup>1</sup>
Vul: Both	♥ Q84	♥ KJ9632	Pass	4♥	AP	
North HCP: 15	♦ QJ	♦ K2	1. Texas			
South HCP: 9	♣ A542	♣ Q93				
Contract: 4♥ N						

Board: 103	North:	South:	West	North	East	South
Dealer: E	♠ AQJ854	♠ K72			1♦	1NT
Vul: None	♥ 2	♥ AK76	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 7	♦ 108	♦ K92	AP			
South HCP: 17	♣ 9852	♣ A63	1. Texas			
Contract: 4♠ S						

Board: 104	North:	South:	West	North	East	South
Dealer: W	♠ 852	♠ 4	1♦	1NT	Pass	4♦ <sup>1</sup>
Vul: None	♥ AQ3	♥ J109865	Pass	4♥	AP	
North HCP: 17	♦ AK2	♦ J108	1. Texas			
South HCP: 6	♣ KJ104	♣ A95				
Contract: 4♥ N						

Board: 105	North:	South:	West	North	East	South
Dealer: E	♠ K7	♠ A943			1♣	1NT
Vul: EW	♥ KQ8432	♥ J75	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 9	♦ J54	♦ AK9	AP			
South HCP: 16	♣ 43	♣ A52	1. Texas			
Contract: 4♥ S						

## North hands (Practice Page)

**We Overcall 1NT then partner Texas transfers to 4!H or 4!S**

Board: 106	♠ KJ	West Opens 1♥.
Dealer: W	♥ A953	West Doubles 4♥ if possible.
Vul: None	♦ AJ104	
HCP: 16	♣ QJ5	You bid first.
Board: 107	♠ 98	East Opens 1♣.
Dealer: E	♥ AJ9854	
Vul: None	♦ J6	Partner bids first.
HCP: 6	♣ 986	
Board: 108	♠ J10	West Opens 1♥.
Dealer: W	♥ KJ85	
Vul: NS	♦ AK43	You bid first.
HCP: 15	♣ K104	
Board: 109	♠ AQ4	East Opens 1♦.
Dealer: E	♥ J106432	
Vul: None	♦ J	Partner bids first.
HCP: 10	♣ Q82	
Board: 110	♠ KQ5	West Opens 1♦.
Dealer: W	♥ K97	
Vul: EW	♦ QJ7	You bid first.
HCP: 16	♣ KQ85	

# We Overcall 1NT then partner Texas transfers to 4!H or 4!S Both hands (Answers Page)

Board: 106	North:	South:	West	North	East	South
Dealer: W	♠ KJ	♠ A1097652	1♥	1NT	Pass	4♥ <sup>1</sup>
Vul: None	♥ A953	♥ 10	X	4♠	AP	
North HCP: 16	♦ AJ104	♦ 75	1. Texas			
South HCP: 4	♣ QJ5	♣ 1087				
Contract: 4♠ N						

Board: 107	North:	South:	West	North	East	South
Dealer: E	♠ 98	♠ Q102			1♣	1NT
Vul: None	♥ AJ9854	♥ 107	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 6	♦ J6	♦ AK1075	AP			
South HCP: 16	♣ 986	♣ AK7	1. Texas			
Contract: 4♥ S						

Board: 108	North:	South:	West	North	East	South
Dealer: W	♠ J10	♠ AQ8762	1♥	1NT	Pass	4♥ <sup>1</sup>
Vul: NS	♥ KJ85	♥ Q3	Pass	4♠	AP	
North HCP: 15	♦ AK43	♦ 97	1. Texas			
South HCP: 9	♣ K104	♣ J93				
Contract: 4♠ N						

Board: 109	North:	South:	West	North	East	South
Dealer: E	♠ AQ4	♠ 9632			1♦	1NT
Vul: None	♥ J106432	♥ AK	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 10	♦ J	♦ A1053	AP			
South HCP: 15	♣ Q82	♣ A105	1. Texas			
Contract: 4♥ S						

Board: 110	North:	South:	West	North	East	South
Dealer: W	♠ KQ5	♠ AJ9876	1♦	1NT	Pass	4♥ <sup>1</sup>
Vul: EW	♥ K97	♥ QJ6	Pass	4♠	AP	
North HCP: 16	♦ QJ7	♦ 103	1. Texas			
South HCP: 8	♣ KQ85	♣ 107				
Contract: 4♠ N						

## South hands (Practice Page)

**We Overcall 1NT then partner Texas transfers to 4!H or 4!S**

Board: 106	♠ A1097652	West Opens 1♥.
Dealer: W	♥ 10	West Doubles 4♥ if possible.
Vul: None	♦ 75	
HCP: 4	♣ 1087	Partner bids first.
Board: 107	♠ Q102	East Opens 1♣.
Dealer: E	♥ 107	
Vul: None	♦ AK1075	You bid first.
HCP: 16	♣ AK7	
Board: 108	♠ AQ8762	West Opens 1♥.
Dealer: W	♥ Q3	
Vul: NS	♦ 97	Partner bids first.
HCP: 9	♣ J93	
Board: 109	♠ 9632	East Opens 1♦.
Dealer: E	♥ AK	
Vul: None	♦ A1053	You bid first.
HCP: 15	♣ A105	
Board: 110	♠ AJ9876	West Opens 1♦.
Dealer: W	♥ QJ6	
Vul: EW	♦ 103	Partner bids first.
HCP: 8	♣ 107	

# We Overcall 1NT then partner Texas transfers to 4!H or 4!S Both hands (Answers Page)

Board: 106	North:	South:	West	North	East	South
Dealer: W	♠ KJ	♠ A1097652	1♥	1NT	Pass	4♥ <sup>1</sup>
Vul: None	♥ A953	♥ 10	X	4♠	AP	
North HCP: 16	♦ AJ104	♦ 75	1. Texas			
South HCP: 4	♣ QJ5	♣ 1087				
Contract: 4♠ N						

Board: 107	North:	South:	West	North	East	South
Dealer: E	♠ 98	♠ Q102			1♣	1NT
Vul: None	♥ AJ9854	♥ 107	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 6	♦ J6	♦ AK1075	AP			
South HCP: 16	♣ 986	♣ AK7	1. Texas			
Contract: 4♥ S						

Board: 108	North:	South:	West	North	East	South
Dealer: W	♠ J10	♠ AQ8762	1♥	1NT	Pass	4♥ <sup>1</sup>
Vul: NS	♥ KJ85	♥ Q3	Pass	4♠	AP	
North HCP: 15	♦ AK43	♦ 97	1. Texas			
South HCP: 9	♣ K104	♣ J93				
Contract: 4♠ N						

Board: 109	North:	South:	West	North	East	South
Dealer: E	♠ AQ4	♠ 9632			1♦	1NT
Vul: None	♥ J106432	♥ AK	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 10	♦ J	♦ A1053	AP			
South HCP: 15	♣ Q82	♣ A105	1. Texas			
Contract: 4♥ S						

Board: 110	North:	South:	West	North	East	South
Dealer: W	♠ KQ5	♠ AJ9876	1♦	1NT	Pass	4♥ <sup>1</sup>
Vul: EW	♥ K97	♥ QJ6	Pass	4♠	AP	
North HCP: 16	♦ QJ7	♦ 103	1. Texas			
South HCP: 8	♣ KQ85	♣ 107				
Contract: 4♠ N						



## North hands (Practice Page)

**We Overcall 1NT then partner Texas transfers to 4!H or 4!S**

Board: 111	♠ A8	East Opens 1♣.
Dealer: E	♥ Q109532	
Vul: Both	♦ 52	Partner bids first.
HCP: 8	♣ Q85	

Board: 112	♠ AK72	West Opens 1♦.
Dealer: W	♥ J10	
Vul: EW	♦ A102	You bid first.
HCP: 15	♣ K762	

Board: 113	♠ QJ9743	East Opens 1♣.
Dealer: E	♥ A864	
Vul: None	♦ 9	Partner bids first.
HCP: 8	♣ J2	

Board: 114	♠ K2	West Opens 1♣.
Dealer: W	♥ A1087	
Vul: NS	♦ J85	You bid first.
HCP: 16	♣ AKJ7	

Board: 115	♠ KQJ10865	East Opens 1♥.
Dealer: E	♥ —	
Vul: Both	♦ 10763	Partner bids first.
HCP: 9	♣ K5	

# We Overcall 1NT then partner Texas transfers to 4!H or 4!S

## Both hands (Answers Page)

Board: 111	North:	South:	West	North	East	South
Dealer: E	♠ A8	♠ 732			1♣	1NT
Vul: Both	♥ Q109532	♥ K84	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 8	♦ 52	♦ AK108	AP			
South HCP: 15	♣ Q85	♣ AJ6	1. Texas			
Contract: 4♥ S						

Board: 112	North:	South:	West	North	East	South
Dealer: W	♠ AK72	♠ 108	1♦	1NT	Pass	4♦ <sup>1</sup>
Vul: EW	♥ J10	♥ Q98765	Pass	4♥	AP	
North HCP: 15	♦ A102	♦ 987	1. Texas			
South HCP: 6	♣ K762	♣ A8				
Contract: 4♥ N						

Board: 113	North:	South:	West	North	East	South
Dealer: E	♠ QJ9743	♠ AK			1♣	1NT
Vul: None	♥ A864	♥ 1075	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 8	♦ 9	♦ A654	AP			
South HCP: 16	♣ J2	♣ KQ54	1. Texas			
Contract: 4♠ S						

Board: 114	North:	South:	West	North	East	South
Dealer: W	♠ K2	♠ J1097543	1♣	1NT	Pass	4♥ <sup>1</sup>
Vul: NS	♥ A1087	♥ 65	Pass	4♠	AP	
North HCP: 16	♦ J85	♦ A94	1. Texas			
South HCP: 5	♣ AKJ7	♣ 4				
Contract: 4♠ N						

Board: 115	North:	South:	West	North	East	South
Dealer: E	♠ KQJ10865	♠ A9			1♥	1NT
Vul: Both	♥ —	♥ AQ42	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 9	♦ 10763	♦ QJ54	AP			
South HCP: 16	♣ K5	♣ QJ4	1. Texas			
Contract: 4♠ S						

## South hands (Practice Page)

**We Overcall 1NT then partner Texas transfers to 4!H or 4!S**

Board: 111	♠ 732	East Opens 1♣.
Dealer: E	♥ K84	
Vul: Both	♦ AK108	You bid first.
HCP: 15	♣ AJ6	
Board: 112	♠ 108	West Opens 1♦.
Dealer: W	♥ Q98765	
Vul: EW	♦ 987	Partner bids first.
HCP: 6	♣ A8	
Board: 113	♠ AK	East Opens 1♣.
Dealer: E	♥ 1075	
Vul: None	♦ A654	You bid first.
HCP: 16	♣ KQ54	
Board: 114	♠ J1097543	West Opens 1♣.
Dealer: W	♥ 65	
Vul: NS	♦ A94	Partner bids first.
HCP: 5	♣ 4	
Board: 115	♠ A9	East Opens 1♥.
Dealer: E	♥ AQ42	
Vul: Both	♦ QJ54	You bid first.
HCP: 16	♣ QJ4	

# We Overcall 1NT then partner Texas transfers to 4!H or 4!S

## Both hands (Answers Page)

Board: 111	North:	South:	West	North	East	South
Dealer: E	♠ A8	♠ 732			1♣	1NT
Vul: Both	♥ Q109532	♥ K84	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 8	♦ 52	♦ AK108	AP			
South HCP: 15	♣ Q85	♣ AJ6	1. Texas			
Contract: 4♥ S						

Board: 112	North:	South:	West	North	East	South
Dealer: W	♠ AK72	♠ 108	1♦	1NT	Pass	4♦ <sup>1</sup>
Vul: EW	♥ J10	♥ Q98765	Pass	4♥	AP	
North HCP: 15	♦ A102	♦ 987	1. Texas			
South HCP: 6	♣ K762	♣ A8				
Contract: 4♥ N						

Board: 113	North:	South:	West	North	East	South
Dealer: E	♠ QJ9743	♠ AK			1♣	1NT
Vul: None	♥ A864	♥ 1075	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 8	♦ 9	♦ A654	AP			
South HCP: 16	♣ J2	♣ KQ54	1. Texas			
Contract: 4♠ S						

Board: 114	North:	South:	West	North	East	South
Dealer: W	♠ K2	♠ J1097543	1♣	1NT	Pass	4♥ <sup>1</sup>
Vul: NS	♥ A1087	♥ 65	Pass	4♠	AP	
North HCP: 16	♦ J85	♦ A94	1. Texas			
South HCP: 5	♣ AKJ7	♣ 4				
Contract: 4♠ N						

Board: 115	North:	South:	West	North	East	South
Dealer: E	♠ KQJ10865	♠ A9			1♥	1NT
Vul: Both	♥ —	♥ AQ42	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 9	♦ 10763	♦ QJ54	AP			
South HCP: 16	♣ K5	♣ QJ4	1. Texas			
Contract: 4♠ S						

## North hands (Practice Page)

**We Overcall 1NT then partner Texas transfers to 4!H or 4!S**

Board: 116      ♠ KQ95  
Dealer: W        ♥ A95  
Vul: None        ♦ Q43  
HCP: 15          ♣ A94

West Opens 1♥.

You bid first.

Board: 117      ♠ 3  
Dealer: E        ♥ A107653  
Vul: EW         ♦ Q7  
HCP: 8          ♣ Q1083

East Opens 1♦.

Partner bids first.

Board: 118      ♠ A876  
Dealer: W        ♥ Q5  
Vul: Both        ♦ KQ98  
HCP: 15          ♣ A93

West Opens 1♣.

You bid first.

Board: 119      ♠ AJ10653  
Dealer: E        ♥ QJ92  
Vul: EW         ♦ Q  
HCP: 10          ♣ 73

East Opens 1♥.

Partner bids first.

Board: 120      ♠ A83  
Dealer: W        ♥ 107  
Vul: Both        ♦ AQ3  
HCP: 15          ♣ KQ653

West Opens 1♦.

East Doubles 4♥ if possible.

You bid first.

# We Overcall 1NT then partner Texas transfers to 4!H or 4!S Both hands (Answers Page)

Board: 116	North:	South:	West	North	East	South
Dealer: W	♠ KQ95	♠ J108764	1♥	1NT	Pass	4♥ <sup>1</sup>
Vul: None	♥ A95	♥ Q7	Pass	4♠	AP	
North HCP: 15	♦ Q43	♦ K7	1. Texas			
South HCP: 9	♣ A94	♣ K102				
Contract: 4♠ N						

Board: 117	North:	South:	West	North	East	South
Dealer: E	♠ 3	♠ KQ84			1♦	1NT
Vul: EW	♥ A107653	♥ J4	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 8	♦ Q7	♦ AK2	AP			
South HCP: 16	♣ Q1083	♣ K652	1. Texas			
Contract: 4♥ S						

Board: 118	North:	South:	West	North	East	South
Dealer: W	♠ A876	♠ QJ5	1♣	1NT	Pass	4♦ <sup>1</sup>
Vul: Both	♥ Q5	♥ AJ8743	Pass	4♥	AP	
North HCP: 15	♦ KQ98	♦ J107	1. Texas			
South HCP: 9	♣ A93	♣ 4				
Contract: 4♥ N						

Board: 119	North:	South:	West	North	East	South
Dealer: E	♠ AJ10653	♠ Q4			1♥	1NT
Vul: EW	♥ QJ92	♥ A85	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 10	♦ Q	♦ A1076	AP			
South HCP: 15	♣ 73	♣ KQ54	1. Texas			
Contract: 4♠ S						

Board: 120	North:	South:	West	North	East	South
Dealer: W	♠ A83	♠ 9	1♦	1NT	Pass	4♦ <sup>1</sup>
Vul: Both	♥ 107	♥ AQ8653	Pass	4♥	X	AP
North HCP: 15	♦ AQ3	♦ 1082	1. Texas			
South HCP: 6	♣ KQ653	♣ 1094				
Contract: 4♥ X N						

## South hands (Practice Page)

**We Overcall 1NT then partner Texas transfers to 4!H or 4!S**

Board: 116      ♠ J108764  
Dealer: W        ♥ Q7  
Vul: None        ♦ K7  
HCP: 9           ♣ K102

West Opens 1♥.

Partner bids first.

Board: 117      ♠ KQ84  
Dealer: E        ♥ J4  
Vul: EW         ♦ AK2  
HCP: 16          ♣ K652

East Opens 1♦.

You bid first.

Board: 118      ♠ QJ5  
Dealer: W        ♥ AJ8743  
Vul: Both        ♦ J107  
HCP: 9           ♣ 4

West Opens 1♣.

Partner bids first.

Board: 119      ♠ Q4  
Dealer: E        ♥ A85  
Vul: EW         ♦ A1076  
HCP: 15          ♣ KQ54

East Opens 1♥.

You bid first.

Board: 120      ♠ 9  
Dealer: W        ♥ AQ8653  
Vul: Both        ♦ 1082  
HCP: 6           ♣ 1094

West Opens 1♦.

East Doubles 4♥ if possible.

Partner bids first.

# **We Overcall 1NT then partner Texas transfers to 4!H or 4!S Both hands (Answers Page)**

Board: 116	North:	South:	West	North	East	South
Dealer: W	♠ KQ95	♠ J108764	1♥	1NT	Pass	4♥ <sup>1</sup>
Vul: None	♥ A95	♥ Q7	Pass	4♠	AP	
North HCP: 15	♦ Q43	♦ K7				
South HCP: 9	♣ A94	♣ K102	1. Texas			
Contract: 4♠ N						

Board: 117	North:	South:	West	North	East	South
Dealer: E	♠ 3	♠ KQ84			1♦	1NT
Vul: EW	♥ A107653	♥ J4	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 8	♦ Q7	♦ AK2	AP			
South HCP: 16	♣ Q1083	♣ K652	1. Texas			
Contract: 4♥ S						

Board: 118	North:	South:	West	North	East	South
Dealer: W	♠ A876	♠ QJ5	1♣	1NT	Pass	4♦ <sup>1</sup>
Vul: Both	♥ Q5	♥ AJ8743	Pass	4♥	AP	
North HCP: 15	♦ KQ98	♦ J107	1. Texas			
South HCP: 9	♣ A93	♣ 4				
Contract: 4♥ N						

Board: 119	North:	South:	West	North	East	South
Dealer: E	♠ AJ10653	♠ Q4			1♥	1NT
Vul: EW	♥ QJ92	♥ A85	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 10	♦ Q	♦ A1076	AP			
South HCP: 15	♣ 73	♣ KQ54	1. Texas			
Contract: 4♠ S						

Board: 120	North:	South:	West	North	East	South
Dealer: W	♠ A83	♠ 9	1♦	1NT	Pass	4♦ <sup>1</sup>
Vul: Both	♥ 107	♥ AQ8653	Pass	4♥	X	AP
North HCP: 15	♦ AQ3	♦ 1082	1. Texas			
South HCP: 6	♣ KQ653	♣ 1094				
Contract: 4♥ X N						



## North hands (Practice Page)

**We Overcall 1NT then partner Texas transfers to 4!H or 4!S**

Board: 121	♠ 10973	East Opens 1♦.
Dealer: E	♥ AQ8642	East Doubles 4♦ if possible.
Vul: None	♦ 1042	
HCP: 6	♣ —	Partner bids first.

Board: 122	♠ A32	West Opens 1♣.
Dealer: W	♥ K73	
Vul: None	♦ AJ10	You bid first.
HCP: 17	♣ KQ107	

Board: 123	♠ AJ98652	East Opens 1♦.
Dealer: E	♥ J93	
Vul: NS	♦ 76	Partner bids first.
HCP: 6	♣ 9	

Board: 124	♠ AQ6	West Opens 1♦.
Dealer: W	♥ 73	West Doubles 4♦ if possible.
Vul: None	♦ K54	
HCP: 15	♣ AQ842	You bid first.

Board: 125	♠ Q109642	East Opens 1♦.
Dealer: E	♥ 63	
Vul: NS	♦ 54	Partner bids first.
HCP: 6	♣ A87	

# We Overcall 1NT then partner Texas transfers to 4!H or 4!S Both hands (Answers Page)

Board: 121	North:	South:	West	North	East	South
Dealer: E	♠ 10973	♠ K862			1♦	1NT
Vul: None	♥ AQ8642	♥ KJ9	Pass	4♦ <sup>1</sup>	X	4♥
North HCP: 6	♦ 1042	♦ KQ9	AP			
South HCP: 16	♣ —	♣ A73				
Contract: 4♥ S			1. Texas			

Board: 122	North:	South:	West	North	East	South
Dealer: W	♠ A32	♠ 75	1♣	1NT	Pass	4♦ <sup>1</sup>
Vul: None	♥ K73	♥ Q109865	Pass	4♥	AP	
North HCP: 17	♦ AJ10	♦ 952				
South HCP: 6	♣ KQ107	♣ A2	1. Texas			
Contract: 4♥ N						

Board: 123	North:	South:	West	North	East	South
Dealer: E	♠ AJ98652	♠ Q3			1♦	1NT
Vul: NS	♥ J93	♥ A75	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 6	♦ 76	♦ A84	AP			
South HCP: 15	♣ 9	♣ KQ764	1. Texas			
Contract: 4♠ S						

Board: 124	North:	South:	West	North	East	South
Dealer: W	♠ AQ6	♠ K1094	1♦	1NT	Pass	4♦ <sup>1</sup>
Vul: None	♥ 73	♥ KJ10854	X	Pass <sup>2</sup>	Pass	4♥
North HCP: 15	♦ K54	♦ 3	AP			
South HCP: 8	♣ AQ842	♣ J7	1. Texas			
Contract: 4♥ S			2. denies a ♦ stopper			

Board: 125	North:	South:	West	North	East	South
Dealer: E	♠ Q109642	♠ 875			1♦	1NT
Vul: NS	♥ 63	♥ AK98	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 6	♦ 54	♦ KQJ7	AP			
South HCP: 16	♣ A87	♣ K10	1. Texas			
Contract: 4♠ S						

## South hands (Practice Page)

**We Overcall 1NT then partner Texas transfers to 4!H or 4!S**

Board: 121      ♠ K862  
Dealer: E        ♥ KJ9  
Vul: None        ♦ KQ9  
HCP: 16         ♣ A73

East Opens 1♦.  
East Doubles 4♦ if possible.  
You bid first.

Board: 122      ♠ 75  
Dealer: W        ♥ Q109865  
Vul: None        ♦ 952  
HCP: 6          ♣ A2

West Opens 1♣.  
Partner bids first.

Board: 123      ♠ Q3  
Dealer: E        ♥ A75  
Vul: NS         ♦ A84  
HCP: 15         ♣ KQ764

East Opens 1♦.  
You bid first.

Board: 124      ♠ K1094  
Dealer: W        ♥ KJ10854  
Vul: None        ♦ 3  
HCP: 8          ♣ J7

West Opens 1♦.  
West Doubles 4♦ if possible.  
Partner bids first.

Board: 125      ♠ 875  
Dealer: E        ♥ AK98  
Vul: NS         ♦ KQJ7  
HCP: 16         ♣ K10

East Opens 1♦.  
You bid first.

# We Overcall 1NT then partner Texas transfers to 4!H or 4!S Both hands (Answers Page)

Board: 121	North:	South:	West	North	East	South
Dealer: E	♠ 10973	♠ K862			1♦	1NT
Vul: None	♥ AQ8642	♥ KJ9	Pass	4♦ <sup>1</sup>	X	4♥
North HCP: 6	♦ 1042	♦ KQ9	AP			
South HCP: 16	♣ —	♣ A73				
Contract: 4♥ S			1. Texas			

Board: 122	North:	South:	West	North	East	South
Dealer: W	♠ A32	♠ 75	1♣	1NT	Pass	4♦ <sup>1</sup>
Vul: None	♥ K73	♥ Q109865	Pass	4♥	AP	
North HCP: 17	♦ AJ10	♦ 952				
South HCP: 6	♣ KQ107	♣ A2	1. Texas			
Contract: 4♥ N						

Board: 123	North:	South:	West	North	East	South
Dealer: E	♠ AJ98652	♠ Q3			1♦	1NT
Vul: NS	♥ J93	♥ A75	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 6	♦ 76	♦ A84	AP			
South HCP: 15	♣ 9	♣ KQ764	1. Texas			
Contract: 4♠ S						

Board: 124	North:	South:	West	North	East	South
Dealer: W	♠ AQ6	♠ K1094	1♦	1NT	Pass	4♦ <sup>1</sup>
Vul: None	♥ 73	♥ KJ10854	X	Pass <sup>2</sup>	Pass	4♥
North HCP: 15	♦ K54	♦ 3	AP			
South HCP: 8	♣ AQ842	♣ J7	1. Texas			
Contract: 4♥ S			2. denies a ♦ stopper			

Board: 125	North:	South:	West	North	East	South
Dealer: E	♠ Q109642	♠ 875			1♦	1NT
Vul: NS	♥ 63	♥ AK98	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 6	♦ 54	♦ KQJ7	AP			
South HCP: 16	♣ A87	♣ K10	1. Texas			
Contract: 4♠ S						

## North hands (Practice Page)

**We Overcall 1NT then partner Texas transfers to 4!H or 4!S**

Board: 126	♠ Q104	West Opens 1♣.
Dealer: W	♥ K875	
Vul: EW	♦ A52	You bid first.
HCP: 15	♣ AQ9	

Board: 127	♠ AJ9763	East Opens 1♦.
Dealer: E	♥ Q1073	
Vul: None	♦ 7	Partner bids first.
HCP: 7	♣ 76	

Board: 128	♠ Q106	West Opens 1♣.
Dealer: W	♥ J2	
Vul: NS	♦ AKJ4	You bid first.
HCP: 15	♣ A543	

Board: 129	♠ J74	East Opens 1♦.
Dealer: E	♥ AQ10975	
Vul: None	♦ 964	Partner bids first.
HCP: 7	♣ 7	

Board: 130	♠ KQJ3	West Opens 1♦.
Dealer: W	♥ KJ5	
Vul: None	♦ QJ3	You bid first.
HCP: 16	♣ QJ4	

# We Overcall 1NT then partner Texas transfers to 4!H or 4!S Both hands (Answers Page)

Board: 126  
Dealer: W  
Vul: EW  
North HCP: 15  
South HCP: 8  
Contract: 4♥ N

North:  
♠ Q104  
♥ K875  
♦ A52  
♣ AQ9

South:  
♠ AJ92  
♥ QJ9432  
♦ 96  
♣ 2

West	North	East	South
1♣	1NT	Pass	4♦ <sup>1</sup>
Pass	4♥	AP	
1. Texas			

Board: 127  
Dealer: E  
Vul: None  
North HCP: 7  
South HCP: 15  
Contract: 4♠ S

North:  
♠ AJ9763  
♥ Q1073  
♦ 7  
♣ 76

South:  
♠ 105  
♥ A854  
♦ A108  
♣ AQJ5

West	North	East	South
		1♦	1NT
Pass	4♥ <sup>1</sup>	Pass	4♠
AP			
1. Texas			

Board: 128  
Dealer: W  
Vul: NS  
North HCP: 15  
South HCP: 6  
Contract: 4♥ N

North:  
♠ Q106  
♥ J2  
♦ AKJ4  
♣ A543

South:  
♠ 85  
♥ AQ10653  
♦ 1098  
♣ 107

West	North	East	South
1♣	1NT	Pass	4♦ <sup>1</sup>
Pass	4♥	AP	
1. Texas			

Board: 129  
Dealer: E  
Vul: None  
North HCP: 7  
South HCP: 17  
Contract: 4♥ S

North:  
♠ J74  
♥ AQ10975  
♦ 964  
♣ 7

South:  
♠ AQ8  
♥ KJ8  
♦ AQ108  
♣ J93

West	North	East	South
		1♦	1NT
Pass	4♦ <sup>1</sup>	Pass	4♥
AP			
1. Texas			

Board: 130  
Dealer: W  
Vul: None  
North HCP: 16  
South HCP: 8  
Contract: 4♥ N

North:  
♠ KQJ3  
♥ KJ5  
♦ QJ3  
♣ QJ4

South:  
♠ —  
♥ Q1098632  
♦ K6  
♣ K752

West	North	East	South
1♦	1NT	Pass	4♦ <sup>1</sup>
Pass	4♥	AP	
1. Texas			

## South hands (Practice Page)

**We Overcall 1NT then partner Texas transfers to 4!H or 4!S**

Board: 126	♠ AJ92	West Opens 1♣.
Dealer: W	♥ QJ9432	
Vul: EW	♦ 96	Partner bids first.
HCP: 8	♣ 2	

Board: 127	♠ 105	East Opens 1♦.
Dealer: E	♥ A854	
Vul: None	♦ A108	You bid first.
HCP: 15	♣ AQJ5	

Board: 128	♠ 85	West Opens 1♣.
Dealer: W	♥ AQ10653	
Vul: NS	♦ 1098	Partner bids first.
HCP: 6	♣ 107	

Board: 129	♠ AQ8	East Opens 1♦.
Dealer: E	♥ KJ8	
Vul: None	♦ AQ108	You bid first.
HCP: 17	♣ J93	

Board: 130	♠ —	West Opens 1♦.
Dealer: W	♥ Q1098632	
Vul: None	♦ K6	Partner bids first.
HCP: 8	♣ K752	

# We Overcall 1NT then partner Texas transfers to 4!H or 4!S Both hands (Answers Page)

Board: 126	North:	South:	West	North	East	South
Dealer: W	♠ Q104	♠ AJ92	1♣	1NT	Pass	4♦ <sup>1</sup>
Vul: EW	♥ K875	♥ QJ9432	Pass	4♥	AP	
North HCP: 15	♦ A52	♦ 96	1. Texas			
South HCP: 8	♣ AQ9	♣ 2				
Contract: 4♥ N						

Board: 127	North:	South:	West	North	East	South
Dealer: E	♠ AJ9763	♠ 105			1♦	1NT
Vul: None	♥ Q1073	♥ A854	Pass	4♥ <sup>1</sup>	Pass	4♣
North HCP: 7	♦ 7	♦ A108	AP			
South HCP: 15	♣ 76	♣ AQJ5	1. Texas			
Contract: 4♠ S						

Board: 128	North:	South:	West	North	East	South
Dealer: W	♠ Q106	♠ 85	1♣	1NT	Pass	4♦ <sup>1</sup>
Vul: NS	♥ J2	♥ AQ10653	Pass	4♥	AP	
North HCP: 15	♦ AKJ4	♦ 1098	1. Texas			
South HCP: 6	♣ A543	♣ 107				
Contract: 4♥ N						

Board: 129	North:	South:	West	North	East	South
Dealer: E	♠ J74	♠ AQ8			1♦	1NT
Vul: None	♥ AQ10975	♥ KJ8	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 7	♦ 964	♦ AQ108	AP			
South HCP: 17	♣ 7	♣ J93	1. Texas			
Contract: 4♥ S						

Board: 130	North:	South:	West	North	East	South
Dealer: W	♠ KQJ3	♠ —	1♦	1NT	Pass	4♦ <sup>1</sup>
Vul: None	♥ KJ5	♥ Q1098632	Pass	4♥	AP	
North HCP: 16	♦ QJ3	♦ K6	1. Texas			
South HCP: 8	♣ QJ4	♣ K752				
Contract: 4♥ N						



## North hands (Practice Page)

**We Overcall 1NT then partner Texas transfers to 4!H or 4!S**

Board: 131	♠ A976542	East Opens 1♥.
Dealer: E	♥ 983	
Vul: EW	♦ 1063	Partner bids first.
HCP: 4	♣ —	
Board: 132	♠ 72	West Opens 1♥.
Dealer: W	♥ AQJ2	
Vul: NS	♦ AQ2	You bid first.
HCP: 17	♣ KJ96	
Board: 133	♠ K109542	East Opens 1♣.
Dealer: E	♥ K87	
Vul: None	♦ 7	Partner bids first.
HCP: 7	♣ J105	
Board: 134	♠ K10	West Opens 1♣.
Dealer: W	♥ K987	
Vul: Both	♦ AKJ	You bid first.
HCP: 17	♣ QJ76	
Board: 135	♠ 74	East Opens 1♠.
Dealer: E	♥ Q107652	East Bids 4♠ if possible.
Vul: None	♦ 54	
HCP: 6	♣ A42	Partner bids first.

# We Overcall 1NT then partner Texas transfers to 4!H or 4!S Both hands (Answers Page)

Board: 131	North:	South:	West	North	East	South
Dealer: E	♠ A976542	♠ KJ			1♥	1NT
Vul: EW	♥ 983	♥ A104	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 4	♦ 1063	♦ 542	AP			
South HCP: 17	♣ —	♣ AKQ82	1. Texas			
Contract: 4♠ S						

Board: 132	North:	South:	West	North	East	South
Dealer: W	♠ 72	♠ AJ106543	1♥	1NT	Pass	4♥ <sup>1</sup>
Vul: NS	♥ AQJ2	♥ 4	Pass	4♠	AP	
North HCP: 17	♦ AQ2	♦ 1086	1. Texas			
South HCP: 7	♣ KJ96	♣ Q2				
Contract: 4♠ N						

Board: 133	North:	South:	West	North	East	South
Dealer: E	♠ K109542	♠ AQ7			1♣	1NT
Vul: None	♥ K87	♥ 543	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 7	♦ 7	♦ AJ109	AP			
South HCP: 15	♣ J105	♣ A92	1. Texas			
Contract: 4♠ S						

Board: 134	North:	South:	West	North	East	South
Dealer: W	♠ K10	♠ AQJ763	1♣	1NT	Pass	4♥ <sup>1</sup>
Vul: Both	♥ K987	♥ 103	Pass	4♠	AP	
North HCP: 17	♦ AKJ	♦ 743	1. Texas			
South HCP: 7	♣ QJ76	♣ 94				
Contract: 4♠ N						

Board: 135	North:	South:	West	North	East	South
Dealer: E	♠ 74	♠ A952			1♠	1NT
Vul: None	♥ Q107652	♥ AKJ	Pass	4♦ <sup>1</sup>	4♠	Pass
North HCP: 6	♦ 54	♦ A1072	Pass	X	AP	
South HCP: 16	♣ A42	♣ 73	1. Texas			
Contract: 4♠X E						

## South hands (Practice Page)

**We Overcall 1NT then partner Texas transfers to 4!H or 4!S**

Board: 131	♠ KJ	East Opens 1♥.
Dealer: E	♥ A104	
Vul: EW	♦ 542	You bid first.
HCP: 17	♣ AKQ82	
Board: 132	♠ AJ106543	West Opens 1♥.
Dealer: W	♥ 4	
Vul: NS	♦ 1086	Partner bids first.
HCP: 7	♣ Q2	
Board: 133	♠ AQ7	East Opens 1♣.
Dealer: E	♥ 543	
Vul: None	♦ AJ109	You bid first.
HCP: 15	♣ A92	
Board: 134	♠ AQJ763	West Opens 1♣.
Dealer: W	♥ 103	
Vul: Both	♦ 743	Partner bids first.
HCP: 7	♣ 94	
Board: 135	♠ A952	East Opens 1♠.
Dealer: E	♥ AKJ	East Bids 4♠ if possible.
Vul: None	♦ A1072	
HCP: 16	♣ 73	You bid first.

# We Overcall 1NT then partner Texas transfers to 4!H or 4!S Both hands (Answers Page)

Board: 131	North:	South:	West	North	East	South
Dealer: E	♠ A976542	♠ KJ			1♥	1NT
Vul: EW	♥ 983	♥ A104	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 4	♦ 1063	♦ 542	AP			
South HCP: 17	♣ —	♣ AKQ82	1. Texas			
Contract: 4♠ S						

Board: 132	North:	South:	West	North	East	South
Dealer: W	♠ 72	♠ AJ106543	1♥	1NT	Pass	4♥ <sup>1</sup>
Vul: NS	♥ AQJ2	♥ 4	Pass	4♠	AP	
North HCP: 17	♦ AQ2	♦ 1086	1. Texas			
South HCP: 7	♣ KJ96	♣ Q2				
Contract: 4♠ N						

Board: 133	North:	South:	West	North	East	South
Dealer: E	♠ K109542	♠ AQ7			1♣	1NT
Vul: None	♥ K87	♥ 543	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 7	♦ 7	♦ AJ109	AP			
South HCP: 15	♣ J105	♣ A92	1. Texas			
Contract: 4♠ S						

Board: 134	North:	South:	West	North	East	South
Dealer: W	♠ K10	♠ AQJ763	1♣	1NT	Pass	4♥ <sup>1</sup>
Vul: Both	♥ K987	♥ 103	Pass	4♠	AP	
North HCP: 17	♦ AKJ	♦ 743	1. Texas			
South HCP: 7	♣ QJ76	♣ 94				
Contract: 4♠ N						

Board: 135	North:	South:	West	North	East	South
Dealer: E	♠ 74	♠ A952			1♠	1NT
Vul: None	♥ Q107652	♥ AKJ	Pass	4♦ <sup>1</sup>	4♠	Pass
North HCP: 6	♦ 54	♦ A1072	Pass	X	AP	
South HCP: 16	♣ A42	♣ 73	1. Texas			
Contract: 4♠X E						

## North hands (Practice Page)

**We Overcall 1NT then partner Texas transfers to 4!H or 4!S**

Board: 136  
Dealer: W  
Vul: NS  
HCP: 15

♠ AQ8  
♥ K10  
♦ QJ32  
♣ K1084

West Opens 1♦.

You bid first.

Board: 137  
Dealer: E  
Vul: None  
HCP: 6

♠ J106543  
♥ 8  
♦ 1074  
♣ AJ7

East Opens 1♣.

Partner bids first.

Board: 138  
Dealer: W  
Vul: NS  
HCP: 15

♠ QJ9  
♥ K54  
♦ AJ64  
♣ A87

West Opens 1♦.

You bid first.

Board: 139  
Dealer: E  
Vul: EW  
HCP: 8

♠ 843  
♥ AQ8742  
♦ 8  
♣ Q76

East Opens 1♦.

East Doubles 4♦ if possible.

Partner bids first.

Board: 140  
Dealer: W  
Vul: NS  
HCP: 15

♠ A9  
♥ AQ102  
♦ J106  
♣ A987

West Opens 1♣.

East Doubles 4♠ if possible.

You bid first.

# We Overcall 1NT then partner Texas transfers to 4!H or 4!S Both hands (Answers Page)

Board: 136

Dealer: W

Vul: NS

North HCP: 15

South HCP: 9

Contract: 4♥ N

North:

♠ AQ8

♥ K10

♦ QJ32

♣ K1084

South:

♠ 32

♥ QJ9654

♦ A106

♣ Q9

West	North	East	South
------	-------	------	-------

1♦	1NT	Pass	4♦ <sup>1</sup>
----	-----	------	-----------------

Pass	4♥	AP	
------	----	----	--

1. Texas

Board: 137

Dealer: E

Vul: None

North HCP: 6

South HCP: 16

Contract: 4♠ S

North:

♠ J106543

♥ 8

♦ 1074

♣ AJ7

South:

♠ A7

♥ A76

♦ AJ852

♣ K42

West	North	East	South
------	-------	------	-------

		1♣	1NT
--	--	----	-----

Pass	4♥ <sup>1</sup>	Pass	4♠
------	-----------------	------	----

AP

1. Texas

Board: 138

Dealer: W

Vul: NS

North HCP: 15

South HCP: 6

Contract: 4♠ N

North:

♠ QJ9

♥ K54

♦ AJ64

♣ A87

South:

♠ A76542

♥ 62

♦ 982

♣ Q3

West	North	East	South
------	-------	------	-------

1♦	1NT	Pass	4♥ <sup>1</sup>
----	-----	------	-----------------

Pass	4♠	AP	
------	----	----	--

1. Texas

Board: 139

Dealer: E

Vul: EW

North HCP: 8

South HCP: 16

Contract: 4♥ N

North:

♠ 843

♥ AQ8742

♦ 8

♣ Q76

South:

♠ A1075

♥ J9

♦ K76

♣ AKJ2

West	North	East	South
------	-------	------	-------

		1♦	1NT
--	--	----	-----

Pass	4♦ <sup>1</sup>	X	Pass <sup>2</sup>
------	-----------------	---	-------------------

Pass	4♥	AP	
------	----	----	--

1. Texas

2. denies a ♦ stopper

Board: 140

Dealer: W

Vul: NS

North HCP: 15

South HCP: 6

Contract: 4♠X N

North:

♠ A9

♥ AQ102

♦ J106

♣ A987

South:

♠ K108765

♥ K653

♦ 82

♣ 6

West	North	East	South
------	-------	------	-------

1♣	1NT	Pass	4♥ <sup>1</sup>
----	-----	------	-----------------

Pass	4♠	X	AP
------	----	---	----

1. Texas

## South hands (Practice Page)

**We Overcall 1NT then partner Texas transfers to 4!H or 4!S**

Board: 136      ♠ 32      West Opens 1♦.  
Dealer: W      ♥ QJ9654  
Vul: NS      ♦ A106      Partner bids first.  
HCP: 9      ♣ Q9

Board: 137      ♠ A7      East Opens 1♣.  
Dealer: E      ♥ A76  
Vul: None      ♦ AJ852      You bid first.  
HCP: 16      ♣ K42

Board: 138      ♠ A76542      West Opens 1♦.  
Dealer: W      ♥ 62  
Vul: NS      ♦ 982      Partner bids first.  
HCP: 6      ♣ Q3

Board: 139      ♠ A1075      East Opens 1♦.  
Dealer: E      ♥ J9      East Doubles 4♦ if possible.  
Vul: EW      ♦ K76  
HCP: 16      ♣ AKJ2      You bid first.

Board: 140      ♠ K108765      West Opens 1♣.  
Dealer: W      ♥ K653      East Doubles 4♠ if possible.  
Vul: NS      ♦ 82  
HCP: 6      ♣ 6      Partner bids first.

# We Overcall 1NT then partner Texas transfers to 4!H or 4!S Both hands (Answers Page)

Board: 136

Dealer: W

Vul: NS

North HCP: 15

South HCP: 9

Contract: 4♥ N

North:

♠ AQ8

♥ K10

♦ QJ32

♣ K1084

South:

♠ 32

♥ QJ9654

♦ A106

♣ Q9

West	North	East	South
------	-------	------	-------

1♦	1NT	Pass	4♦ <sup>1</sup>
----	-----	------	-----------------

Pass	4♥	AP	
------	----	----	--

1. Texas

Board: 137

Dealer: E

Vul: None

North HCP: 6

South HCP: 16

Contract: 4♠ S

North:

♠ J106543

♥ 8

♦ 1074

♣ AJ7

South:

♠ A7

♥ A76

♦ AJ852

♣ K42

West	North	East	South
------	-------	------	-------

		1♣	1NT
--	--	----	-----

Pass	4♥ <sup>1</sup>	Pass	4♠
------	-----------------	------	----

AP

1. Texas

Board: 138

Dealer: W

Vul: NS

North HCP: 15

South HCP: 6

Contract: 4♠ N

North:

♠ QJ9

♥ K54

♦ AJ64

♣ A87

South:

♠ A76542

♥ 62

♦ 982

♣ Q3

West	North	East	South
------	-------	------	-------

1♦	1NT	Pass	4♥ <sup>1</sup>
----	-----	------	-----------------

Pass	4♠	AP	
------	----	----	--

1. Texas

Board: 139

Dealer: E

Vul: EW

North HCP: 8

South HCP: 16

Contract: 4♥ N

North:

♠ 843

♥ AQ8742

♦ 8

♣ Q76

South:

♠ A1075

♥ J9

♦ K76

♣ AKJ2

West	North	East	South
------	-------	------	-------

		1♦	1NT
--	--	----	-----

Pass	4♦ <sup>1</sup>	X	Pass <sup>2</sup>
------	-----------------	---	-------------------

Pass	4♥	AP	
------	----	----	--

1. Texas

2. denies a ♦ stopper

Board: 140

Dealer: W

Vul: NS

North HCP: 15

South HCP: 6

Contract: 4♠X N

North:

♠ A9

♥ AQ102

♦ J106

♣ A987

South:

♠ K108765

♥ K653

♦ 82

♣ 6

West	North	East	South
------	-------	------	-------

1♣	1NT	Pass	4♥ <sup>1</sup>
----	-----	------	-----------------

Pass	4♠	X	AP
------	----	---	----

1. Texas



## North hands (Practice Page)

**We Overcall 1NT then partner Texas transfers to 4!H or 4!S**

Board: 141	♠ A92	East Opens 1♦.
Dealer: E	♥ J1076543	East Doubles 4♦ if possible.
Vul: EW	♦ —	
HCP: 5	♣ 752	Partner bids first.
Board: 142	♠ K6	West Opens 1♣.
Dealer: W	♥ AK42	
Vul: Both	♦ Q1062	You bid first.
HCP: 16	♣ A98	
Board: 143	♠ QJ10642	East Opens 1♣.
Dealer: E	♥ 4	West Doubles 4♠ if possible.
Vul: None	♦ AJ86	
HCP: 8	♣ 87	Partner bids first.
Board: 144	♠ Q32	West Opens 1♣.
Dealer: W	♥ QJ105	
Vul: EW	♦ A103	You bid first.
HCP: 16	♣ AK3	
Board: 145	♠ AQJ753	East Opens 1♦.
Dealer: E	♥ J2	
Vul: Both	♦ 108	Partner bids first.
HCP: 9	♣ J84	

# We Overcall 1NT then partner Texas transfers to 4!H or 4!S Both hands (Answers Page)

Board: 141  
Dealer: E  
Vul: EW  
North HCP: 5  
South HCP: 17  
Contract: 4♥ N

North:  
♠ A92  
♥ J1076543  
♦ —  
♣ 752

South:  
♠ K1083  
♥ A9  
♦ K107  
♣ AQJ4

West	North	East	South
		1♦	1NT
Pass	4♦ <sup>1</sup>	X	Pass <sup>2</sup>
Pass	4♥	AP	
1. Texas			
2. denies a ♦ stopper			

Board: 142  
Dealer: W  
Vul: Both  
North HCP: 16  
South HCP: 7  
Contract: 4♠ N

North:  
♠ K6  
♥ AK42  
♦ Q1062  
♣ A98

South:  
♠ AQ9754  
♥ 109  
♦ 874  
♣ J3

West	North	East	South
1♣	1NT	Pass	4♥ <sup>1</sup>
Pass	4♠	AP	
1. Texas			

Board: 143  
Dealer: E  
Vul: None  
North HCP: 8  
South HCP: 15  
Contract: 4♠X S

North:  
♠ QJ10642  
♥ 4  
♦ AJ86  
♣ 87

South:  
♠ K97  
♥ KQ107  
♦ Q2  
♣ AJ42

West	North	East	South
		1♣	1NT
Pass	4♥ <sup>1</sup>	Pass	4♠
X	AP		
1. Texas			

Board: 144  
Dealer: W  
Vul: EW  
North HCP: 16  
South HCP: 6  
Contract: 4♥ N

North:  
♠ Q32  
♥ QJ105  
♦ A103  
♣ AK3

South:  
♠ K854  
♥ K96432  
♦ 54  
♣ 10

West	North	East	South
1♣	1NT	Pass	4♦ <sup>1</sup>
Pass	4♥	AP	
1. Texas			

Board: 145  
Dealer: E  
Vul: Both  
North HCP: 9  
South HCP: 15  
Contract: 4♠ S

North:  
♠ AQJ753  
♥ J2  
♦ 108  
♣ J84

South:  
♠ K98  
♥ KQ3  
♦ KJ75  
♣ K53

West	North	East	South
		1♦	1NT
Pass	4♥ <sup>1</sup>	Pass	4♠
AP			
1. Texas			

## South hands (Practice Page)

**We Overcall 1NT then partner Texas transfers to 4!H or 4!S**

Board: 141	♠ K1083	East Opens 1♦.
Dealer: E	♥ A9	East Doubles 4♦ if possible.
Vul: EW	♦ K107	
HCP: 17	♣ AQJ4	You bid first.

Board: 142	♠ AQ9754	West Opens 1♣.
Dealer: W	♥ 109	
Vul: Both	♦ 874	Partner bids first.
HCP: 7	♣ J3	

Board: 143	♠ K97	East Opens 1♣.
Dealer: E	♥ KQ107	West Doubles 4♠ if possible.
Vul: None	♦ Q2	
HCP: 15	♣ AJ42	You bid first.

Board: 144	♠ K854	West Opens 1♣.
Dealer: W	♥ K96432	
Vul: EW	♦ 54	Partner bids first.
HCP: 6	♣ 10	

Board: 145	♠ K98	East Opens 1♦.
Dealer: E	♥ KQ3	
Vul: Both	♦ KJ75	You bid first.
HCP: 15	♣ K53	

# We Overcall 1NT then partner Texas transfers to 4!H or 4!S Both hands (Answers Page)

Board: 141  
Dealer: E  
Vul: EW  
North HCP: 5  
South HCP: 17  
Contract: 4♥ N

North:  
♠ A92  
♥ J1076543  
♦ —  
♣ 752

South:  
♠ K1083  
♥ A9  
♦ K107  
♣ AQJ4

West	North	East	South
		1♦	1NT
Pass	4♦ <sup>1</sup>	X	Pass <sup>2</sup>
Pass	4♥	AP	
1. Texas			
2. denies a ♦ stopper			

Board: 142  
Dealer: W  
Vul: Both  
North HCP: 16  
South HCP: 7  
Contract: 4♠ N

North:  
♠ K6  
♥ AK42  
♦ Q1062  
♣ A98

South:  
♠ AQ9754  
♥ 109  
♦ 874  
♣ J3

West	North	East	South
1♣	1NT	Pass	4♥ <sup>1</sup>
Pass	4♠	AP	
1. Texas			

Board: 143  
Dealer: E  
Vul: None  
North HCP: 8  
South HCP: 15  
Contract: 4♠X S

North:  
♠ QJ10642  
♥ 4  
♦ AJ86  
♣ 87

South:  
♠ K97  
♥ KQ107  
♦ Q2  
♣ AJ42

West	North	East	South
		1♣	1NT
Pass	4♥ <sup>1</sup>	Pass	4♠
X	AP		
1. Texas			

Board: 144  
Dealer: W  
Vul: EW  
North HCP: 16  
South HCP: 6  
Contract: 4♥ N

North:  
♠ Q32  
♥ QJ105  
♦ A103  
♣ AK3

South:  
♠ K854  
♥ K96432  
♦ 54  
♣ 10

West	North	East	South
1♣	1NT	Pass	4♦ <sup>1</sup>
Pass	4♥	AP	
1. Texas			

Board: 145  
Dealer: E  
Vul: Both  
North HCP: 9  
South HCP: 15  
Contract: 4♠ S

North:  
♠ AQJ753  
♥ J2  
♦ 108  
♣ J84

South:  
♠ K98  
♥ KQ3  
♦ KJ75  
♣ K53

West	North	East	South
		1♦	1NT
Pass	4♥ <sup>1</sup>	Pass	4♠
AP			
1. Texas			

## North hands (Practice Page)

**We Overcall 1NT then partner Texas transfers to 4!H or 4!S**

Board: 146	♠ AK4	West Opens 1♣.
Dealer: W	♥ K85	
Vul: None	♦ Q764	You bid first.
HCP: 15	♣ K95	

Board: 147	♠ AJ109632	East Opens 1♦.
Dealer: E	♥ Q5	
Vul: NS	♦ Q75	Partner bids first.
HCP: 9	♣ 7	

Board: 148	♠ Q1086	West Opens 1♣.
Dealer: W	♥ A2	
Vul: Both	♦ J98	You bid first.
HCP: 15	♣ AKJ10	

Board: 149	♠ AQ1096532	East Opens 1♦.
Dealer: E	♥ 54	
Vul: None	♦ 98	Partner bids first.
HCP: 6	♣ 4	

Board: 150	♠ KQ82	West Opens 1♠.
Dealer: W	♥ J10	
Vul: NS	♦ 1053	You bid first.
HCP: 15	♣ AKQ7	

# We Overcall 1NT then partner Texas transfers to 4!H or 4!S Both hands (Answers Page)

Board: 146	North:	South:	West	North	East	South
Dealer: W	♠ AK4	♠ J108765	1♣	1NT	Pass	4♥ <sup>1</sup>
Vul: None	♥ K85	♥ A2	Pass	4♠	AP	
North HCP: 15	♦ Q764	♦ 83	1. Texas			
South HCP: 7	♣ K95	♣ Q63				
Contract: 4♠ N						

Board: 147	North:	South:	West	North	East	South
Dealer: E	♠ AJ109632	♠ Q4			1♦	1NT
Vul: NS	♥ Q5	♥ AJ4	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 9	♦ Q75	♦ K943	AP			
South HCP: 16	♣ 7	♣ AQ54	1. Texas			
Contract: 4♠ S						

Board: 148	North:	South:	West	North	East	South
Dealer: W	♠ Q1086	♠ J	1♣	1NT	Pass	4♦ <sup>1</sup>
Vul: Both	♥ A2	♥ K109875	Pass	4♥	AP	
North HCP: 15	♦ J98	♦ K1063	1. Texas			
South HCP: 7	♣ AKJ10	♣ 43				
Contract: 4♥ N						

Board: 149	North:	South:	West	North	East	South
Dealer: E	♠ AQ1096532	♠ J4			1♦	1NT
Vul: None	♥ 54	♥ Q93	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 6	♦ 98	♦ A75	AP			
South HCP: 16	♣ 4	♣ AKQ106	1. Texas			
Contract: 4♠ S						

Board: 150	North:	South:	West	North	East	South
Dealer: W	♠ KQ82	♠ J	1♠	1NT	Pass	4♦ <sup>1</sup>
Vul: NS	♥ J10	♥ Q98743	Pass	4♥	AP	
North HCP: 15	♦ 1053	♦ AQ96	1. Texas			
South HCP: 9	♣ AKQ7	♣ 52				
Contract: 4♥ N						

## South hands (Practice Page)

**We Overcall 1NT then partner Texas transfers to 4!H or 4!S**

Board: 146	♠ J108765	West Opens 1♣.
Dealer: W	♥ A2	
Vul: None	♦ 83	Partner bids first.
HCP: 7	♣ Q63	

Board: 147	♠ Q4	East Opens 1♦.
Dealer: E	♥ AJ4	
Vul: NS	♦ K943	You bid first.
HCP: 16	♣ AQ54	

Board: 148	♠ J	West Opens 1♣.
Dealer: W	♥ K109875	
Vul: Both	♦ K1063	Partner bids first.
HCP: 7	♣ 43	

Board: 149	♠ J4	East Opens 1♦.
Dealer: E	♥ Q93	
Vul: None	♦ A75	You bid first.
HCP: 16	♣ AKQ106	

Board: 150	♠ J	West Opens 1♠.
Dealer: W	♥ Q98743	
Vul: NS	♦ AQ96	Partner bids first.
HCP: 9	♣ 52	

# We Overcall 1NT then partner Texas transfers to 4!H or 4!S Both hands (Answers Page)

Board: 146	North:	South:	West	North	East	South
Dealer: W	♠ AK4	♠ J108765	1♣	1NT	Pass	4♥ <sup>1</sup>
Vul: None	♥ K85	♥ A2	Pass	4♠	AP	
North HCP: 15	♦ Q764	♦ 83	1. Texas			
South HCP: 7	♣ K95	♣ Q63				
Contract: 4♠ N						

Board: 147	North:	South:	West	North	East	South
Dealer: E	♠ AJ109632	♠ Q4			1♦	1NT
Vul: NS	♥ Q5	♥ AJ4	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 9	♦ Q75	♦ K943	AP			
South HCP: 16	♣ 7	♣ AQ54	1. Texas			
Contract: 4♠ S						

Board: 148	North:	South:	West	North	East	South
Dealer: W	♠ Q1086	♠ J	1♣	1NT	Pass	4♦ <sup>1</sup>
Vul: Both	♥ A2	♥ K109875	Pass	4♥	AP	
North HCP: 15	♦ J98	♦ K1063	1. Texas			
South HCP: 7	♣ AKJ10	♣ 43				
Contract: 4♥ N						

Board: 149	North:	South:	West	North	East	South
Dealer: E	♠ AQ1096532	♠ J4			1♦	1NT
Vul: None	♥ 54	♥ Q93	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 6	♦ 98	♦ A75	AP			
South HCP: 16	♣ 4	♣ AKQ106	1. Texas			
Contract: 4♠ S						

Board: 150	North:	South:	West	North	East	South
Dealer: W	♠ KQ82	♠ J	1♠	1NT	Pass	4♦ <sup>1</sup>
Vul: NS	♥ J10	♥ Q98743	Pass	4♥	AP	
North HCP: 15	♦ 1053	♦ AQ96	1. Texas			
South HCP: 9	♣ AKQ7	♣ 52				
Contract: 4♥ N						



## North hands (Practice Page)

**We Overcall 1NT then partner Texas transfers to 4!H or 4!S**

Board: 151	♠ J1087653	East Opens 1♣.
Dealer: E	♥ K1075	
Vul: Both	♦ 6	Partner bids first.
HCP: 7	♣ K	

Board: 152	♠ KQ42	West Opens 1♣.
Dealer: W	♥ Q10	
Vul: Both	♦ AJ3	You bid first.
HCP: 15	♣ QJ82	

Board: 153	♠ J3	East Opens 1♠.
Dealer: E	♥ Q108742	
Vul: None	♦ J108	Partner bids first.
HCP: 8	♣ A5	

Board: 154	♠ KJ82	West Opens 1♥.
Dealer: W	♥ KJ3	
Vul: NS	♦ AKJ3	You bid first.
HCP: 16	♣ 73	

Board: 155	♠ J975	East Opens 1♠.
Dealer: E	♥ K109754	
Vul: Both	♦ K2	Partner bids first.
HCP: 7	♣ 7	

# We Overcall 1NT then partner Texas transfers to 4!H or 4!S

## Both hands (Answers Page)

Board: 151	North:	South:	West	North	East	South
Dealer: E	♠ J1087653	♠ Q42			1♣	1NT
Vul: Both	♥ K1075	♥ AQ8	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 7	♦ 6	♦ K984	AP			
South HCP: 17	♣ K	♣ AQ7	1. Texas			
Contract: 4♠ S						

Board: 152	North:	South:	West	North	East	South
Dealer: W	♠ KQ42	♠ A1098763	1♣	1NT	Pass	4♥ <sup>1</sup>
Vul: Both	♥ Q10	♥ 62	Pass	4♠	AP	
North HCP: 15	♦ AJ3	♦ Q86	1. Texas			
South HCP: 6	♣ QJ82	♣ 9				
Contract: 4♠ N						

Board: 153	North:	South:	West	North	East	South
Dealer: E	♠ J3	♠ K106			1♠	1NT
Vul: None	♥ Q108742	♥ AK6	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 8	♦ J108	♦ 7643	AP			
South HCP: 15	♣ A5	♣ KQ10	1. Texas			
Contract: 4♥ S						

Board: 154	North:	South:	West	North	East	South
Dealer: W	♠ KJ82	♠ AQ10654	1♥	1NT	Pass	4♥ <sup>1</sup>
Vul: NS	♥ KJ3	♥ 1085	Pass	4♠	AP	
North HCP: 16	♦ AKJ3	♦ 109	1. Texas			
South HCP: 6	♣ 73	♣ 92				
Contract: 4♠ N						

Board: 155	North:	South:	West	North	East	South
Dealer: E	♠ J975	♠ K43			1♠	1NT
Vul: Both	♥ K109754	♥ J2	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 7	♦ K2	♦ A54	AP			
South HCP: 17	♣ 7	♣ AKQ103	1. Texas			
Contract: 4♥ S						

## South hands (Practice Page)

**We Overcall 1NT then partner Texas transfers to 4!H or 4!S**

Board: 151	♠ Q42	East Opens 1♣.
Dealer: E	♥ AQ8	
Vul: Both	♦ K984	You bid first.
HCP: 17	♣ AQ7	

Board: 152	♠ A1098763	West Opens 1♣.
Dealer: W	♥ 62	
Vul: Both	♦ Q86	Partner bids first.
HCP: 6	♣ 9	

Board: 153	♠ K106	East Opens 1♠.
Dealer: E	♥ AK6	
Vul: None	♦ 7643	You bid first.
HCP: 15	♣ KQ10	

Board: 154	♠ AQ10654	West Opens 1♥.
Dealer: W	♥ 1085	
Vul: NS	♦ 109	Partner bids first.
HCP: 6	♣ 92	

Board: 155	♠ K43	East Opens 1♠.
Dealer: E	♥ J2	
Vul: Both	♦ A54	You bid first.
HCP: 17	♣ AKQ103	

# We Overcall 1NT then partner Texas transfers to 4!H or 4!S

## Both hands (Answers Page)

Board: 151	North:	South:	West	North	East	South
Dealer: E	♠ J1087653	♠ Q42			1♣	1NT
Vul: Both	♥ K1075	♥ AQ8	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 7	♦ 6	♦ K984	AP			
South HCP: 17	♣ K	♣ AQ7	1. Texas			
Contract: 4♠ S						

Board: 152	North:	South:	West	North	East	South
Dealer: W	♠ KQ42	♠ A1098763	1♣	1NT	Pass	4♥ <sup>1</sup>
Vul: Both	♥ Q10	♥ 62	Pass	4♠	AP	
North HCP: 15	♦ AJ3	♦ Q86	1. Texas			
South HCP: 6	♣ QJ82	♣ 9				
Contract: 4♠ N						

Board: 153	North:	South:	West	North	East	South
Dealer: E	♠ J3	♠ K106			1♠	1NT
Vul: None	♥ Q108742	♥ AK6	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 8	♦ J108	♦ 7643	AP			
South HCP: 15	♣ A5	♣ KQ10	1. Texas			
Contract: 4♥ S						

Board: 154	North:	South:	West	North	East	South
Dealer: W	♠ KJ82	♠ AQ10654	1♥	1NT	Pass	4♥ <sup>1</sup>
Vul: NS	♥ KJ3	♥ 1085	Pass	4♠	AP	
North HCP: 16	♦ AKJ3	♦ 109	1. Texas			
South HCP: 6	♣ 73	♣ 92				
Contract: 4♠ N						

Board: 155	North:	South:	West	North	East	South
Dealer: E	♠ J975	♠ K43			1♠	1NT
Vul: Both	♥ K109754	♥ J2	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 7	♦ K2	♦ A54	AP			
South HCP: 17	♣ 7	♣ AKQ103	1. Texas			
Contract: 4♥ S						

## North hands (Practice Page)

**We Overcall 1NT then partner Texas transfers to 4!H or 4!S**

Board: 156	♠ K105	West Opens 1♣.
Dealer: W	♥ KJ2	
Vul: Both	♦ J97	You bid first.
HCP: 15	♣ AK82	

Board: 157	♠ AJ9876532	East Opens 1♣.
Dealer: E	♥ Q10	
Vul: NS	♦ 8	Partner bids first.
HCP: 7	♣ 3	

Board: 158	♠ KQJ	West Opens 1♣.
Dealer: W	♥ A76	
Vul: Both	♦ J962	You bid first.
HCP: 16	♣ AJ3	

Board: 159	♠ Q1074	East Opens 1♣.
Dealer: E	♥ A1087432	
Vul: None	♦ Q4	Partner bids first.
HCP: 8	♣ —	

Board: 160	♠ AKQ10	West Opens 1♣.
Dealer: W	♥ J32	
Vul: None	♦ J7	You bid first.
HCP: 15	♣ A762	

# We Overcall 1NT then partner Texas transfers to 4!H or 4!S Both hands (Answers Page)

Board: 156	North:	South:	West	North	East	South
Dealer: W	♠ K105	♠ J	1♣	1NT	Pass	4♦ <sup>1</sup>
Vul: Both	♥ KJ2	♥ AQ10975	Pass	4♥	AP	
North HCP: 15	♦ J97	♦ Q862	1. Texas			
South HCP: 9	♣ AK82	♣ 54				
Contract: 4♥ N						

Board: 157	North:	South:	West	North	East	South
Dealer: E	♠ AJ9876532	♠ 104			1♣	1NT
Vul: NS	♥ Q10	♥ AJ74	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 7	♦ 8	♦ KQ73	AP			
South HCP: 16	♣ 3	♣ KQJ	1. Texas			
Contract: 4♠ S						

Board: 158	North:	South:	West	North	East	South
Dealer: W	♠ KQJ	♠ 832	1♣	1NT	Pass	4♦ <sup>1</sup>
Vul: Both	♥ A76	♥ KJ10953	Pass	4♥	AP	
North HCP: 16	♦ J962	♦ KQ3	1. Texas			
South HCP: 9	♣ AJ3	♣ 5				
Contract: 4♥ N						

Board: 159	North:	South:	West	North	East	South
Dealer: E	♠ Q1074	♠ AK92			1♣	1NT
Vul: None	♥ A1087432	♥ K5	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 8	♦ Q4	♦ 9632	AP			
South HCP: 16	♣ —	♣ AQ2	1. Texas			
Contract: 4♥ S						

Board: 160	North:	South:	West	North	East	South
Dealer: W	♠ AKQ10	♠ J3	1♣	1NT	Pass	4♦ <sup>1</sup>
Vul: None	♥ J32	♥ AQ10876	Pass	4♥	AP	
North HCP: 15	♦ J7	♦ 1065	1. Texas			
South HCP: 7	♣ A762	♣ 54				
Contract: 4♥ N						

## South hands (Practice Page)

**We Overcall 1NT then partner Texas transfers to 4!H or 4!S**

Board: 156	♠ J	West Opens 1♣.
Dealer: W	♥ AQ10975	
Vul: Both	♦ Q862	Partner bids first.
HCP: 9	♣ 54	

Board: 157	♠ 104	East Opens 1♣.
Dealer: E	♥ AJ74	
Vul: NS	♦ KQ73	You bid first.
HCP: 16	♣ KQJ	

Board: 158	♠ 832	West Opens 1♣.
Dealer: W	♥ KJ10953	
Vul: Both	♦ KQ3	Partner bids first.
HCP: 9	♣ 5	

Board: 159	♠ AK92	East Opens 1♣.
Dealer: E	♥ K5	
Vul: None	♦ 9632	You bid first.
HCP: 16	♣ AQ2	

Board: 160	♠ J3	West Opens 1♣.
Dealer: W	♥ AQ10876	
Vul: None	♦ 1065	Partner bids first.
HCP: 7	♣ 54	

# We Overcall 1NT then partner Texas transfers to 4!H or 4!S Both hands (Answers Page)

Board: 156	North:	South:	West	North	East	South
Dealer: W	♠ K105	♠ J	1♣	1NT	Pass	4♦ <sup>1</sup>
Vul: Both	♥ KJ2	♥ AQ10975	Pass	4♥	AP	
North HCP: 15	♦ J97	♦ Q862	1. Texas			
South HCP: 9	♣ AK82	♣ 54				
Contract: 4♥ N						

Board: 157	North:	South:	West	North	East	South
Dealer: E	♠ AJ9876532	♠ 104			1♣	1NT
Vul: NS	♥ Q10	♥ AJ74	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 7	♦ 8	♦ KQ73	AP			
South HCP: 16	♣ 3	♣ KQJ	1. Texas			
Contract: 4♠ S						

Board: 158	North:	South:	West	North	East	South
Dealer: W	♠ KQJ	♠ 832	1♣	1NT	Pass	4♦ <sup>1</sup>
Vul: Both	♥ A76	♥ KJ10953	Pass	4♥	AP	
North HCP: 16	♦ J962	♦ KQ3	1. Texas			
South HCP: 9	♣ AJ3	♣ 5				
Contract: 4♥ N						

Board: 159	North:	South:	West	North	East	South
Dealer: E	♠ Q1074	♠ AK92			1♣	1NT
Vul: None	♥ A1087432	♥ K5	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 8	♦ Q4	♦ 9632	AP			
South HCP: 16	♣ —	♣ AQ2	1. Texas			
Contract: 4♥ S						

Board: 160	North:	South:	West	North	East	South
Dealer: W	♠ AKQ10	♠ J3	1♣	1NT	Pass	4♦ <sup>1</sup>
Vul: None	♥ J32	♥ AQ10876	Pass	4♥	AP	
North HCP: 15	♦ J7	♦ 1065	1. Texas			
South HCP: 7	♣ A762	♣ 54				
Contract: 4♥ N						



## North hands (Practice Page)

**We Overcall 1NT then partner Texas transfers to 4!H or 4!S**

Board: 161	♠ —	East Opens 1♦.
Dealer: E	♥ KQJ10854	
Vul: NS	♦ 93	Partner bids first.
HCP: 9	♣ K864	

Board: 162	♠ KQ10	West Opens 1♥.
Dealer: W	♥ AK7	
Vul: None	♦ Q9872	You bid first.
HCP: 17	♣ K6	

Board: 163	♠ J8	East Opens 1♦.
Dealer: E	♥ AQJ1096	
Vul: EW	♦ 3	Partner bids first.
HCP: 8	♣ 10943	

Board: 164	♠ A863	West Opens 1♦.
Dealer: W	♥ 64	
Vul: NS	♦ QJ2	You bid first.
HCP: 17	♣ AKQJ	

Board: 165	♠ 8	East Opens 1♣.
Dealer: E	♥ AQ9873	
Vul: Both	♦ QJ103	Partner bids first.
HCP: 9	♣ 97	

# We Overcall 1NT then partner Texas transfers to 4!H or 4!S Both hands (Answers Page)

Board: 161  
Dealer: E  
Vul: NS  
North HCP: 9  
South HCP: 15  
Contract: 5♥ S

North:  
♠ —  
♥ KQJ10854  
♦ 93  
♣ K864

South:  
♠ KQ106  
♥ 93  
♦ AK6  
♣ QJ53

West	North	East	South
		1♦	1NT
Pass	4♦ <sup>1</sup>	Pass	4♥
Pass	4NT <sup>2</sup>	Pass	5♦ <sup>3</sup>
Pass	5♥	AP	
1. Texas			
2. Blackwood 0314, for ♥			
3. A=1/5 or 4/5			

Board: 162  
Dealer: W  
Vul: None  
North HCP: 17  
South HCP: 6  
Contract: 4♠ N

North:  
♠ KQ10  
♥ AK7  
♦ Q9872  
♣ K6

South:  
♠ AJ76542  
♥ 94  
♦ 10  
♣ J94

West	North	East	South
1♥	1NT	Pass	4♥ <sup>1</sup>
Pass	4♠	AP	
1. Texas			

Board: 163  
Dealer: E  
Vul: EW  
North HCP: 8  
South HCP: 15  
Contract: 4♥ S

North:  
♠ J8  
♥ AQJ1096  
♦ 3  
♣ 10943

South:  
♠ A103  
♥ 874  
♦ AQ6  
♣ KQ86

West	North	East	South
		1♦	1NT
Pass	4♦ <sup>1</sup>	Pass	4♥
AP			
1. Texas			

Board: 164  
Dealer: W  
Vul: NS  
North HCP: 17  
South HCP: 7  
Contract: 4♥ N

North:  
♠ A863  
♥ 64  
♦ QJ2  
♣ AKQJ

South:  
♠ 107  
♥ QJ109753  
♦ A9  
♣ 109

West	North	East	South
1♦	1NT	Pass	4♦ <sup>1</sup>
Pass	4♥	AP	
1. Texas			

Board: 165  
Dealer: E  
Vul: Both  
North HCP: 9  
South HCP: 15  
Contract: 4♥ S

North:  
♠ 8  
♥ AQ9873  
♦ QJ103  
♣ 97

South:  
♠ A104  
♥ KJ  
♦ K54  
♣ A10642

West	North	East	South
		1♣	1NT
Pass	4♦ <sup>1</sup>	Pass	4♥
AP			
1. Texas			

## South hands (Practice Page)

**We Overcall 1NT then partner Texas transfers to 4!H or 4!S**

Board: 161	♠ KQ106	East Opens 1♦.
Dealer: E	♥ 93	
Vul: NS	♦ AK6	You bid first.
HCP: 15	♣ QJ53	

Board: 162	♠ AJ76542	West Opens 1♥.
Dealer: W	♥ 94	
Vul: None	♦ 10	Partner bids first.
HCP: 6	♣ J94	

Board: 163	♠ A103	East Opens 1♦.
Dealer: E	♥ 874	
Vul: EW	♦ AQ6	You bid first.
HCP: 15	♣ KQ86	

Board: 164	♠ 107	West Opens 1♦.
Dealer: W	♥ QJ109753	
Vul: NS	♦ A9	Partner bids first.
HCP: 7	♣ 109	

Board: 165	♠ A104	East Opens 1♣.
Dealer: E	♥ KJ	
Vul: Both	♦ K54	You bid first.
HCP: 15	♣ A10642	

# We Overcall 1NT then partner Texas transfers to 4!H or 4!S Both hands (Answers Page)

Board: 161  
Dealer: E  
Vul: NS  
North HCP: 9  
South HCP: 15  
Contract: 5♥ S

North:  
♠ —  
♥ KQJ10854  
♦ 93  
♣ K864

South:  
♠ KQ106  
♥ 93  
♦ AK6  
♣ QJ53

West	North	East	South
		1♦	1NT
Pass	4♦ <sup>1</sup>	Pass	4♥
Pass	4NT <sup>2</sup>	Pass	5♦ <sup>3</sup>
Pass	5♥	AP	
1. Texas			
2. Blackwood 0314, for ♥			
3. A=1/5 or 4/5			

Board: 162  
Dealer: W  
Vul: None  
North HCP: 17  
South HCP: 6  
Contract: 4♠ N

North:  
♠ KQ10  
♥ AK7  
♦ Q9872  
♣ K6

South:  
♠ AJ76542  
♥ 94  
♦ 10  
♣ J94

West	North	East	South
1♥	1NT	Pass	4♥ <sup>1</sup>
Pass	4♠	AP	
1. Texas			

Board: 163  
Dealer: E  
Vul: EW  
North HCP: 8  
South HCP: 15  
Contract: 4♥ S

North:  
♠ J8  
♥ AQJ1096  
♦ 3  
♣ 10943

South:  
♠ A103  
♥ 874  
♦ AQ6  
♣ KQ86

West	North	East	South
		1♦	1NT
Pass	4♦ <sup>1</sup>	Pass	4♥
AP			
1. Texas			

Board: 164  
Dealer: W  
Vul: NS  
North HCP: 17  
South HCP: 7  
Contract: 4♥ N

North:  
♠ A863  
♥ 64  
♦ QJ2  
♣ AKQJ

South:  
♠ 107  
♥ QJ109753  
♦ A9  
♣ 109

West	North	East	South
1♦	1NT	Pass	4♦ <sup>1</sup>
Pass	4♥	AP	
1. Texas			

Board: 165  
Dealer: E  
Vul: Both  
North HCP: 9  
South HCP: 15  
Contract: 4♥ S

North:  
♠ 8  
♥ AQ9873  
♦ QJ103  
♣ 97

South:  
♠ A104  
♥ KJ  
♦ K54  
♣ A10642

West	North	East	South
		1♣	1NT
Pass	4♦ <sup>1</sup>	Pass	4♥
AP			
1. Texas			

## North hands (Practice Page)

**We Overcall 1NT then partner Texas transfers to 4!H or 4!S**

Board: 166  
Dealer: W  
Vul: None  
HCP: 16

♠ KJ6  
♥ 765  
♦ AQ952  
♣ AQ

West Opens 1♠.

You bid first.

Board: 167  
Dealer: E  
Vul: None  
HCP: 8

♠ 42  
♥ AQ98654  
♦ —  
♣ Q1062

East Opens 1♠.

West Doubles 4♥ if possible.

Partner bids first.

Board: 168  
Dealer: W  
Vul: NS  
HCP: 16

♠ A6  
♥ 765  
♦ AQJ85  
♣ KQ7

West Opens 1♣.

You bid first.

Board: 169  
Dealer: E  
Vul: EW  
HCP: 7

♠ AJ9743  
♥ 9  
♦ Q2  
♣ 10974

East Opens 1♥.

Partner bids first.

Board: 170  
Dealer: W  
Vul: Both  
HCP: 15

♠ A64  
♥ 73  
♦ KJ752  
♣ AK8

West Opens 1♣.

You bid first.

# We Overcall 1NT then partner Texas transfers to 4!H or 4!S Both hands (Answers Page)

Board: 166

Dealer: W

Vul: None

North HCP: 16

South HCP: 8

Contract: 4♥ N

North:

♠ KJ6

♥ 765

♦ AQ952

♣ AQ

South:

♠ —

♥ AQJ1082

♦ 83

♣ J9862

West	North	East	South
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1♠	1NT	Pass	4♦ <sup>1</sup>
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Pass	4♥	AP	
------	----	----	--

1. Texas

Board: 167

Dealer: E

Vul: None

North HCP: 8

South HCP: 17

Contract: 4♥ X S

North:

♠ 42

♥ AQ98654

♦ —

♣ Q1062

South:

♠ KQ6

♥ K7

♦ AKQ93

♣ 954

West	North	East	South
------	-------	------	-------

		1♠	1NT
--	--	----	-----

Pass	4♦ <sup>1</sup>	Pass	4♥
------	-----------------	------	----

X	AP		
---	----	--	--

1. Texas

Board: 168

Dealer: W

Vul: NS

North HCP: 16

South HCP: 9

Contract: 4♥ N

North:

♠ A6

♥ 765

♦ AQJ85

♣ KQ7

South:

♠ QJ973

♥ AQ10982

♦ 7

♣ 9

West	North	East	South
------	-------	------	-------

1♣	1NT	Pass	4♦ <sup>1</sup>
----	-----	------	-----------------

Pass	4♥	AP	
------	----	----	--

1. Texas

Board: 169

Dealer: E

Vul: EW

North HCP: 7

South HCP: 16

Contract: 4♠ S

North:

♠ AJ9743

♥ 9

♦ Q2

♣ 10974

South:

♠ KQ

♥ AQ8

♦ 10986

♣ AJ52

West	North	East	South
------	-------	------	-------

		1♥	1NT
--	--	----	-----

Pass	4♥ <sup>1</sup>	Pass	4♠
------	-----------------	------	----

AP			
----	--	--	--

1. Texas

Board: 170

Dealer: W

Vul: Both

North HCP: 15

South HCP: 5

Contract: 4♥ N

North:

♠ A64

♥ 73

♦ KJ752

♣ AK8

South:

♠ 5

♥ J109854

♦ A1086

♣ 109

West	North	East	South
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1♣	1NT	Pass	4♦ <sup>1</sup>
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Pass	4♥	AP	
------	----	----	--

1. Texas

## South hands (Practice Page)

**We Overcall 1NT then partner Texas transfers to 4!H or 4!S**

Board: 166	♠ —	West Opens 1♠.
Dealer: W	♥ AQJ1082	
Vul: None	♦ 83	Partner bids first.
HCP: 8	♣ J9862	
Board: 167	♠ KQ6	East Opens 1♠.
Dealer: E	♥ K7	West Doubles 4♥ if possible.
Vul: None	♦ AKQ93	
HCP: 17	♣ 954	You bid first.
Board: 168	♠ QJ973	West Opens 1♣.
Dealer: W	♥ AQ10982	
Vul: NS	♦ 7	Partner bids first.
HCP: 9	♣ 9	
Board: 169	♠ KQ	East Opens 1♥.
Dealer: E	♥ AQ8	
Vul: EW	♦ 10986	You bid first.
HCP: 16	♣ AJ52	
Board: 170	♠ 5	West Opens 1♣.
Dealer: W	♥ J109854	
Vul: Both	♦ A1086	Partner bids first.
HCP: 5	♣ 109	

# We Overcall 1NT then partner Texas transfers to 4!H or 4!S Both hands (Answers Page)

Board: 166

Dealer: W

Vul: None

North HCP: 16

South HCP: 8

Contract: 4♥ N

North:

♠ KJ6

♥ 765

♦ AQ952

♣ AQ

South:

♠ —

♥ AQJ1082

♦ 83

♣ J9862

West	North	East	South
------	-------	------	-------

1♠	1NT	Pass	4♦ <sup>1</sup>
----	-----	------	-----------------

Pass	4♥	AP	
------	----	----	--

1. Texas

Board: 167

Dealer: E

Vul: None

North HCP: 8

South HCP: 17

Contract: 4♥ X S

North:

♠ 42

♥ AQ98654

♦ —

♣ Q1062

South:

♠ KQ6

♥ K7

♦ AKQ93

♣ 954

West	North	East	South
------	-------	------	-------

		1♠	1NT
--	--	----	-----

Pass	4♦ <sup>1</sup>	Pass	4♥
------	-----------------	------	----

X	AP		
---	----	--	--

1. Texas

Board: 168

Dealer: W

Vul: NS

North HCP: 16

South HCP: 9

Contract: 4♥ N

North:

♠ A6

♥ 765

♦ AQJ85

♣ KQ7

South:

♠ QJ973

♥ AQ10982

♦ 7

♣ 9

West	North	East	South
------	-------	------	-------

1♣	1NT	Pass	4♦ <sup>1</sup>
----	-----	------	-----------------

Pass	4♥	AP	
------	----	----	--

1. Texas

Board: 169

Dealer: E

Vul: EW

North HCP: 7

South HCP: 16

Contract: 4♠ S

North:

♠ AJ9743

♥ 9

♦ Q2

♣ 10974

South:

♠ KQ

♥ AQ8

♦ 10986

♣ AJ52

West	North	East	South
------	-------	------	-------

		1♥	1NT
--	--	----	-----

Pass	4♥ <sup>1</sup>	Pass	4♠
------	-----------------	------	----

AP			
----	--	--	--

1. Texas

Board: 170

Dealer: W

Vul: Both

North HCP: 15

South HCP: 5

Contract: 4♥ N

North:

♠ A64

♥ 73

♦ KJ752

♣ AK8

South:

♠ 5

♥ J109854

♦ A1086

♣ 109

West	North	East	South
------	-------	------	-------

1♣	1NT	Pass	4♦ <sup>1</sup>
----	-----	------	-----------------

Pass	4♥	AP	
------	----	----	--

1. Texas



## North hands (Practice Page)

**We Overcall 1NT then partner Texas transfers to 4!H or 4!S**

Board: 171	♠ A107432	East Opens 1♦.
Dealer: E	♥ Q9543	
Vul: EW	♦ 6	Partner bids first.
HCP: 6	♣ 2	
Board: 172	♠ K4	West Opens 1♣.
Dealer: W	♥ KQ10	
Vul: None	♦ AJ98	You bid first.
HCP: 16	♣ K942	
Board: 173	♠ 102	East Opens 1♠.
Dealer: E	♥ Q108653	West Doubles 4♥ if possible.
Vul: EW	♦ A976	
HCP: 6	♣ 6	Partner bids first.
Board: 174	♠ AJ72	West Opens 1♣.
Dealer: W	♥ 83	
Vul: None	♦ AQ87	You bid first.
HCP: 15	♣ A96	
Board: 175	♠ KQ10874	East Opens 1♥.
Dealer: E	♥ K1096	
Vul: Both	♦ 7	Partner bids first.
HCP: 8	♣ 84	

# We Overcall 1NT then partner Texas transfers to 4!H or 4!S Both hands (Answers Page)

Board: 171	North:	South:	West	North	East	South
Dealer: E	♠ A107432	♠ Q65			1♦	1NT
Vul: EW	♥ Q9543	♥ AJ72	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 6	♦ 6	♦ K43	AP			
South HCP: 17	♣ 2	♣ AK5	1. Texas			
Contract: 4♠ S						

Board: 172	North:	South:	West	North	East	South
Dealer: W	♠ K4	♠ AQ9532	1♣	1NT	Pass	4♥ <sup>1</sup>
Vul: None	♥ KQ10	♥ 652	Pass	4♠	AP	
North HCP: 16	♦ AJ98	♦ Q432	1. Texas			
South HCP: 8	♣ K942	♣ —				
Contract: 4♠ N						

Board: 173	North:	South:	West	North	East	South
Dealer: E	♠ 102	♠ AK74			1♠	1NT
Vul: EW	♥ Q108653	♥ A97	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 6	♦ A976	♦ KJ53	X	AP		
South HCP: 15	♣ 6	♣ 108	1. Texas			
Contract: 4♥ X S						

Board: 174	North:	South:	West	North	East	South
Dealer: W	♠ AJ72	♠ 64	1♣	1NT	Pass	4♦ <sup>1</sup>
Vul: None	♥ 83	♥ AQJ10952	Pass	4♥	AP	
North HCP: 15	♦ AQ87	♦ 1054	1. Texas			
South HCP: 7	♣ A96	♣ 2				
Contract: 4♥ N						

Board: 175	North:	South:	West	North	East	South
Dealer: E	♠ KQ10874	♠ J65			1♥	1NT
Vul: Both	♥ K1096	♥ AQ5	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 8	♦ 7	♦ 86	AP			
South HCP: 16	♣ 84	♣ AKQ62	1. Texas			
Contract: 4♠ S						

## South hands (Practice Page)

**We Overcall 1NT then partner Texas transfers to 4!H or 4!S**

Board: 171  
Dealer: E  
Vul: EW  
HCP: 17

♠ Q65  
♥ AJ72  
♦ K43  
♣ AK5

East Opens 1♦.

You bid first.

Board: 172  
Dealer: W  
Vul: None  
HCP: 8

♠ AQ9532  
♥ 652  
♦ Q432  
♣ —

West Opens 1♣.

Partner bids first.

Board: 173  
Dealer: E  
Vul: EW  
HCP: 15

♠ AK74  
♥ A97  
♦ KJ53  
♣ 108

East Opens 1♠.

West Doubles 4♥ if possible.

You bid first.

Board: 174  
Dealer: W  
Vul: None  
HCP: 7

♠ 64  
♥ AQJ10952  
♦ 1054  
♣ 2

West Opens 1♣.

Partner bids first.

Board: 175  
Dealer: E  
Vul: Both  
HCP: 16

♠ J65  
♥ AQ5  
♦ 86  
♣ AKQ62

East Opens 1♥.

You bid first.

# We Overcall 1NT then partner Texas transfers to 4!H or 4!S Both hands (Answers Page)

Board: 171	North:	South:	West	North	East	South
Dealer: E	♠ A107432	♠ Q65			1♦	1NT
Vul: EW	♥ Q9543	♥ AJ72	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 6	♦ 6	♦ K43	AP			
South HCP: 17	♣ 2	♣ AK5	1. Texas			
Contract: 4♠ S						

Board: 172	North:	South:	West	North	East	South
Dealer: W	♠ K4	♠ AQ9532	1♣	1NT	Pass	4♥ <sup>1</sup>
Vul: None	♥ KQ10	♥ 652	Pass	4♠	AP	
North HCP: 16	♦ AJ98	♦ Q432	1. Texas			
South HCP: 8	♣ K942	♣ —				
Contract: 4♠ N						

Board: 173	North:	South:	West	North	East	South
Dealer: E	♠ 102	♠ AK74			1♠	1NT
Vul: EW	♥ Q108653	♥ A97	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 6	♦ A976	♦ KJ53	X	AP		
South HCP: 15	♣ 6	♣ 108	1. Texas			
Contract: 4♥ X S						

Board: 174	North:	South:	West	North	East	South
Dealer: W	♠ AJ72	♠ 64	1♣	1NT	Pass	4♦ <sup>1</sup>
Vul: None	♥ 83	♥ AQJ10952	Pass	4♥	AP	
North HCP: 15	♦ AQ87	♦ 1054	1. Texas			
South HCP: 7	♣ A96	♣ 2				
Contract: 4♥ N						

Board: 175	North:	South:	West	North	East	South
Dealer: E	♠ KQ10874	♠ J65			1♥	1NT
Vul: Both	♥ K1096	♥ AQ5	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 8	♦ 7	♦ 86	AP			
South HCP: 16	♣ 84	♣ AKQ62	1. Texas			
Contract: 4♠ S						

## North hands (Practice Page)

**We Overcall 1NT then partner Texas transfers to 4!H or 4!S**

Board: 176  
Dealer: W  
Vul: None  
HCP: 16

♠ 987  
♥ K7  
♦ AKQ87  
♣ A107

West Opens 1♦.

You bid first.

Board: 177  
Dealer: E  
Vul: NS  
HCP: 9

♠ 63  
♥ AQJ863  
♦ Q107  
♣ 52

East Opens 1♦.

Partner bids first.

Board: 178  
Dealer: W  
Vul: None  
HCP: 18

♠ AKJ10  
♥ J6  
♦ AK76  
♣ Q95

West Opens 1♦.

You bid first.

Board: 179  
Dealer: E  
Vul: Both  
HCP: 8

♠ 95  
♥ AQJ864  
♦ 105  
♣ J52

East Opens 1♣.

Partner bids first.

Board: 180  
Dealer: W  
Vul: Both  
HCP: 16

♠ A1074  
♥ A2  
♦ A93  
♣ A643

West Opens 1♦.

You bid first.

# We Overcall 1NT then partner Texas transfers to 4!H or 4!S

## Both hands (Answers Page)

Board: 176	North:	South:	West	North	East	South
Dealer: W	♠ 987	♠ 2	1♦	1NT	Pass	4♦ <sup>1</sup>
Vul: None	♥ K7	♥ AJ10985	Pass	4♥	AP	
North HCP: 16	♦ AKQ87	♦ 103	1. Texas			
South HCP: 6	♣ A107	♣ J543				
Contract: 4♥ N						

Board: 177	North:	South:	West	North	East	South
Dealer: E	♠ 63	♠ KQ87			1♦	1NT
Vul: NS	♥ AQJ863	♥ 105	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 9	♦ Q107	♦ KJ4	AP			
South HCP: 17	♣ 52	♣ AKJ3	1. Texas			
Contract: 4♥ S						

Board: 178	North:	South:	West	North	East	South
Dealer: W	♠ AKJ10	♠ —	1♦	1NT	Pass	4♦ <sup>1</sup>
Vul: None	♥ J6	♥ A105432	Pass	4♥	AP	
North HCP: 18	♦ AK76	♦ 1085	1. Texas			
South HCP: 5	♣ Q95	♣ J1042				
Contract: 4♥ N						

Board: 179	North:	South:	West	North	East	South
Dealer: E	♠ 95	♠ KJ2			1♣	1NT
Vul: Both	♥ AQJ864	♥ K10	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 8	♦ 105	♦ A984	AP			
South HCP: 15	♣ J52	♣ A863	1. Texas			
Contract: 4♥ S						

Board: 180	North:	South:	West	North	East	South
Dealer: W	♠ A1074	♠ KJ9862	1♦	1NT	Pass	4♥ <sup>1</sup>
Vul: Both	♥ A2	♥ KQ85	Pass	4♠	AP	
North HCP: 16	♦ A93	♦ 1086	1. Texas			
South HCP: 9	♣ A643	♣ —				
Contract: 4♠ N						

## South hands (Practice Page)

**We Overcall 1NT then partner Texas transfers to 4!H or 4!S**

Board: 176	♠ 2	West Opens 1♦.
Dealer: W	♥ AJ10985	
Vul: None	♦ 103	Partner bids first.
HCP: 6	♣ J543	

Board: 177	♠ KQ87	East Opens 1♦.
Dealer: E	♥ 105	
Vul: NS	♦ KJ4	You bid first.
HCP: 17	♣ AKJ3	

Board: 178	♠ —	West Opens 1♦.
Dealer: W	♥ A105432	
Vul: None	♦ 1085	Partner bids first.
HCP: 5	♣ J1042	

Board: 179	♠ KJ2	East Opens 1♣.
Dealer: E	♥ K10	
Vul: Both	♦ A984	You bid first.
HCP: 15	♣ A863	

Board: 180	♠ KJ9862	West Opens 1♦.
Dealer: W	♥ KQ85	
Vul: Both	♦ 1086	Partner bids first.
HCP: 9	♣ —	

# We Overcall 1NT then partner Texas transfers to 4!H or 4!S Both hands (Answers Page)

Board: 176	North:	South:	West	North	East	South
Dealer: W	♠ 987	♠ 2	1♦	1NT	Pass	4♦ <sup>1</sup>
Vul: None	♥ K7	♥ AJ10985	Pass	4♥	AP	
North HCP: 16	♦ AKQ87	♦ 103	1. Texas			
South HCP: 6	♣ A107	♣ J543				
Contract: 4♥ N						

Board: 177	North:	South:	West	North	East	South
Dealer: E	♠ 63	♠ KQ87			1♦	1NT
Vul: NS	♥ AQJ863	♥ 105	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 9	♦ Q107	♦ KJ4	AP			
South HCP: 17	♣ 52	♣ AKJ3	1. Texas			
Contract: 4♥ S						

Board: 178	North:	South:	West	North	East	South
Dealer: W	♠ AKJ10	♠ —	1♦	1NT	Pass	4♦ <sup>1</sup>
Vul: None	♥ J6	♥ A105432	Pass	4♥	AP	
North HCP: 18	♦ AK76	♦ 1085	1. Texas			
South HCP: 5	♣ Q95	♣ J1042				
Contract: 4♥ N						

Board: 179	North:	South:	West	North	East	South
Dealer: E	♠ 95	♠ KJ2			1♣	1NT
Vul: Both	♥ AQJ864	♥ K10	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 8	♦ 105	♦ A984	AP			
South HCP: 15	♣ J52	♣ A863	1. Texas			
Contract: 4♥ S						

Board: 180	North:	South:	West	North	East	South
Dealer: W	♠ A1074	♠ KJ9862	1♦	1NT	Pass	4♥ <sup>1</sup>
Vul: Both	♥ A2	♥ KQ85	Pass	4♠	AP	
North HCP: 16	♦ A93	♦ 1086	1. Texas			
South HCP: 9	♣ A643	♣ —				
Contract: 4♠ N						



## North hands (Practice Page)

**We Overcall 1NT then partner Texas transfers to 4!H or 4!S**

Board: 181	♠ 986	East Opens 1♦.
Dealer: E	♥ AJ7652	East Doubles 4♦ if possible.
Vul: None	♦ J3	
HCP: 8	♣ Q7	Partner bids first.

Board: 182	♠ QJ5	West Opens 1♦.
Dealer: W	♥ AQ93	
Vul: Both	♦ KJ5	You bid first.
HCP: 17	♣ A98	

Board: 183	♠ KQJ865	East Opens 1♥.
Dealer: E	♥ 92	
Vul: Both	♦ K8	Partner bids first.
HCP: 9	♣ 543	

Board: 184	♠ K2	West Opens 1♣.
Dealer: W	♥ K92	
Vul: NS	♦ K1095	You bid first.
HCP: 15	♣ KQJ10	

Board: 185	♠ 76	East Opens 1♦.
Dealer: E	♥ A87543	
Vul: EW	♦ J9843	Partner bids first.
HCP: 5	♣ —	

# We Overcall 1NT then partner Texas transfers to 4!H or 4!S Both hands (Answers Page)

Board: 181	North:	South:	West	North	East	South
Dealer: E	♠ 986	♠ KQ102			1♦	1NT
Vul: None	♥ AJ7652	♥ K93	Pass	4♦ <sup>1</sup>	X	4♥
North HCP: 8	♦ J3	♦ A105	AP			
South HCP: 15	♣ Q7	♣ K43	1. Texas			
Contract: 4♥ S						

Board: 182	North:	South:	West	North	East	South
Dealer: W	♠ QJ5	♠ A1098742	1♦	1NT	Pass	4♥ <sup>1</sup>
Vul: Both	♥ AQ93	♥ 1065	Pass	4♠	AP	
North HCP: 17	♦ KJ5	♦ 74	1. Texas			
South HCP: 4	♣ A98	♣ 2				
Contract: 4♠ N						

Board: 183	North:	South:	West	North	East	South
Dealer: E	♠ KQJ865	♠ A10			1♥	1NT
Vul: Both	♥ 92	♥ AK4	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 9	♦ K8	♦ 9652	AP			
South HCP: 15	♣ 543	♣ KJ109	1. Texas			
Contract: 4♠ S						

Board: 184	North:	South:	West	North	East	South
Dealer: W	♠ K2	♠ AQJ983	1♣	1NT	Pass	4♥ <sup>1</sup>
Vul: NS	♥ K92	♥ 87	Pass	4♠	AP	
North HCP: 15	♦ K1095	♦ 86432	1. Texas			
South HCP: 7	♣ KQJ10	♣ —				
Contract: 4♠ N						

Board: 185	North:	South:	West	North	East	South
Dealer: E	♠ 76	♠ AK9			1♦	1NT
Vul: EW	♥ A87543	♥ J102	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 5	♦ J9843	♦ AK5	AP			
South HCP: 16	♣ —	♣ J1095	1. Texas			
Contract: 4♥ S						

## South hands (Practice Page)

**We Overcall 1NT then partner Texas transfers to 4!H or 4!S**

Board: 181	♠ KQ102	East Opens 1♦.
Dealer: E	♥ K93	East Doubles 4♦ if possible.
Vul: None	♦ A105	
HCP: 15	♣ K43	You bid first.
Board: 182	♠ A1098742	West Opens 1♦.
Dealer: W	♥ 1065	
Vul: Both	♦ 74	Partner bids first.
HCP: 4	♣ 2	
Board: 183	♠ A10	East Opens 1♥.
Dealer: E	♥ AK4	
Vul: Both	♦ 9652	You bid first.
HCP: 15	♣ KJ109	
Board: 184	♠ AQJ983	West Opens 1♣.
Dealer: W	♥ 87	
Vul: NS	♦ 86432	Partner bids first.
HCP: 7	♣ —	
Board: 185	♠ AK9	East Opens 1♦.
Dealer: E	♥ J102	
Vul: EW	♦ AK5	You bid first.
HCP: 16	♣ J1095	

# We Overcall 1NT then partner Texas transfers to 4!H or 4!S Both hands (Answers Page)

Board: 181	North:	South:	West	North	East	South
Dealer: E	♠ 986	♠ KQ102			1♦	1NT
Vul: None	♥ AJ7652	♥ K93	Pass	4♦ <sup>1</sup>	X	4♥
North HCP: 8	♦ J3	♦ A105	AP			
South HCP: 15	♣ Q7	♣ K43	1. Texas			
Contract: 4♥ S						

Board: 182	North:	South:	West	North	East	South
Dealer: W	♠ QJ5	♠ A1098742	1♦	1NT	Pass	4♥ <sup>1</sup>
Vul: Both	♥ AQ93	♥ 1065	Pass	4♠	AP	
North HCP: 17	♦ KJ5	♦ 74	1. Texas			
South HCP: 4	♣ A98	♣ 2				
Contract: 4♠ N						

Board: 183	North:	South:	West	North	East	South
Dealer: E	♠ KQJ865	♠ A10			1♥	1NT
Vul: Both	♥ 92	♥ AK4	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 9	♦ K8	♦ 9652	AP			
South HCP: 15	♣ 543	♣ KJ109	1. Texas			
Contract: 4♠ S						

Board: 184	North:	South:	West	North	East	South
Dealer: W	♠ K2	♠ AQJ983	1♣	1NT	Pass	4♥ <sup>1</sup>
Vul: NS	♥ K92	♥ 87	Pass	4♠	AP	
North HCP: 15	♦ K1095	♦ 86432	1. Texas			
South HCP: 7	♣ KQJ10	♣ —				
Contract: 4♠ N						

Board: 185	North:	South:	West	North	East	South
Dealer: E	♠ 76	♠ AK9			1♦	1NT
Vul: EW	♥ A87543	♥ J102	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 5	♦ J9843	♦ AK5	AP			
South HCP: 16	♣ —	♣ J1095	1. Texas			
Contract: 4♥ S						

## North hands (Practice Page)

**We Overcall 1NT then partner Texas transfers to 4!H or 4!S**

Board: 186	♠ K85	West Opens 1♣.
Dealer: W	♥ AQ	
Vul: None	♦ K864	You bid first.
HCP: 15	♣ K962	

Board: 187	♠ AQ9	East Opens 1♦.
Dealer: E	♥ QJ10875	
Vul: EW	♦ 743	Partner bids first.
HCP: 9	♣ 3	

Board: 188	♠ QJ96	West Opens 1♦.
Dealer: W	♥ K6	
Vul: NS	♦ KQ62	You bid first.
HCP: 15	♣ A106	

Board: 189	♠ 10	East Opens 1♠.
Dealer: E	♥ Q108653	
Vul: Both	♦ 87	Partner bids first.
HCP: 7	♣ AJ85	

Board: 190	♠ KJ8	West Opens 1♦.
Dealer: W	♥ K7	
Vul: NS	♦ AK84	You bid first.
HCP: 16	♣ Q1082	

# We Overcall 1NT then partner Texas transfers to 4!H or 4!S Both hands (Answers Page)

Board: 186  
Dealer: W  
Vul: None  
North HCP: 15  
South HCP: 6  
Contract: 4♥ N

North:  
♠ K85  
♥ AQ  
♦ K864  
♣ K962

South:  
♠ 10  
♥ J1086432  
♦ 52  
♣ AJ3

West	North	East	South
1♣	1NT	Pass	4♦ <sup>1</sup>
Pass	4♥	AP	
1. Texas			

Board: 187  
Dealer: E  
Vul: EW  
North HCP: 9  
South HCP: 16  
Contract: 4♥ S

North:  
♠ AQ9  
♥ QJ10875  
♦ 743  
♣ 3

South:  
♠ KJ4  
♥ A9  
♦ AQ92  
♣ Q987

West	North	East	South
		1♦	1NT
Pass	4♦ <sup>1</sup>	Pass	4♥
AP			
1. Texas			

Board: 188  
Dealer: W  
Vul: NS  
North HCP: 15  
South HCP: 7  
Contract: 4♥ N

North:  
♠ QJ96  
♥ K6  
♦ KQ62  
♣ A106

South:  
♠ 8  
♥ AJ9842  
♦ J8  
♣ J853

West	North	East	South
1♦	1NT	Pass	4♦ <sup>1</sup>
Pass	4♥	AP	
1. Texas			

Board: 189  
Dealer: E  
Vul: Both  
North HCP: 7  
South HCP: 15  
Contract: 4♥ S

North:  
♠ 10  
♥ Q108653  
♦ 87  
♣ AJ85

South:  
♠ AKJ8  
♥ AJ2  
♦ Q53  
♣ 976

West	North	East	South
		1♠	1NT
Pass	4♦ <sup>1</sup>	Pass	4♥
AP			
1. Texas			

Board: 190  
Dealer: W  
Vul: NS  
North HCP: 16  
South HCP: 6  
Contract: 4♠ N

North:  
♠ KJ8  
♥ K7  
♦ AK84  
♣ Q1082

South:  
♠ AQ7543  
♥ 865  
♦ 1073  
♣ 7

West	North	East	South
1♦	1NT	Pass	4♥ <sup>1</sup>
Pass	4♠	AP	
1. Texas			

## South hands (Practice Page)

**We Overcall 1NT then partner Texas transfers to 4!H or 4!S**

Board: 186	♠ 10	West Opens 1♣.
Dealer: W	♥ J1086432	
Vul: None	♦ 52	Partner bids first.
HCP: 6	♣ AJ3	

Board: 187	♠ KJ4	East Opens 1♦.
Dealer: E	♥ A9	
Vul: EW	♦ AQ92	You bid first.
HCP: 16	♣ Q987	

Board: 188	♠ 8	West Opens 1♦.
Dealer: W	♥ AJ9842	
Vul: NS	♦ J8	Partner bids first.
HCP: 7	♣ J853	

Board: 189	♠ AKJ8	East Opens 1♠.
Dealer: E	♥ AJ2	
Vul: Both	♦ Q53	You bid first.
HCP: 15	♣ 976	

Board: 190	♠ AQ7543	West Opens 1♦.
Dealer: W	♥ 865	
Vul: NS	♦ 1073	Partner bids first.
HCP: 6	♣ 7	

# We Overcall 1NT then partner Texas transfers to 4!H or 4!S Both hands (Answers Page)

Board: 186  
Dealer: W  
Vul: None  
North HCP: 15  
South HCP: 6  
Contract: 4♥ N

North:  
♠ K85  
♥ AQ  
♦ K864  
♣ K962

South:  
♠ 10  
♥ J1086432  
♦ 52  
♣ AJ3

West	North	East	South
1♣	1NT	Pass	4♦ <sup>1</sup>
Pass	4♥	AP	
1. Texas			

Board: 187  
Dealer: E  
Vul: EW  
North HCP: 9  
South HCP: 16  
Contract: 4♥ S

North:  
♠ AQ9  
♥ QJ10875  
♦ 743  
♣ 3

South:  
♠ KJ4  
♥ A9  
♦ AQ92  
♣ Q987

West	North	East	South
		1♦	1NT
Pass	4♦ <sup>1</sup>	Pass	4♥
AP			
1. Texas			

Board: 188  
Dealer: W  
Vul: NS  
North HCP: 15  
South HCP: 7  
Contract: 4♥ N

North:  
♠ QJ96  
♥ K6  
♦ KQ62  
♣ AJ106

South:  
♠ 8  
♥ AJ9842  
♦ J8  
♣ J853

West	North	East	South
1♦	1NT	Pass	4♦ <sup>1</sup>
Pass	4♥	AP	
1. Texas			

Board: 189  
Dealer: E  
Vul: Both  
North HCP: 7  
South HCP: 15  
Contract: 4♥ S

North:  
♠ 10  
♥ Q108653  
♦ 87  
♣ AJ85

South:  
♠ AKJ8  
♥ AJ2  
♦ Q53  
♣ 976

West	North	East	South
		1♠	1NT
Pass	4♦ <sup>1</sup>	Pass	4♥
AP			
1. Texas			

Board: 190  
Dealer: W  
Vul: NS  
North HCP: 16  
South HCP: 6  
Contract: 4♠ N

North:  
♠ KJ8  
♥ K7  
♦ AK84  
♣ Q1082

South:  
♠ AQ7543  
♥ 865  
♦ 1073  
♣ 7

West	North	East	South
1♦	1NT	Pass	4♥ <sup>1</sup>
Pass	4♠	AP	
1. Texas			



## North hands (Practice Page)

**We Overcall 1NT then partner Texas transfers to 4!H or 4!S**

Board: 191	♠ KQ9632	East Opens 1♦.
Dealer: E	♥ K103	
Vul: Both	♦ 103	Partner bids first.
HCP: 8	♣ 103	

Board: 192	♠ AK86	West Opens 1♦.
Dealer: W	♥ KQJ	West Doubles 4♦ if possible.
Vul: None	♦ K95	
HCP: 16	♣ 1076	You bid first.

Board: 193	♠ Q98765	East Opens 1♣.
Dealer: E	♥ 1098632	
Vul: NS	♦ —	Partner bids first.
HCP: 6	♣ A	

Board: 194	♠ AQ4	West Opens 1♣.
Dealer: W	♥ AJ86	
Vul: NS	♦ 1086	You bid first.
HCP: 15	♣ KJ8	

Board: 195	♠ K109852	East Opens 1♥.
Dealer: E	♥ 10	
Vul: EW	♦ KQ6	Partner bids first.
HCP: 9	♣ J83	

# We Overcall 1NT then partner Texas transfers to 4!H or 4!S

## Both hands (Answers Page)

Board: 191	North:	South:	West	North	East	South
Dealer: E	♠ KQ9632	♠ J10			1♦	1NT
Vul: Both	♥ K103	♥ A75	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 8	♦ 103	♦ AK84	AP			
South HCP: 15	♣ 103	♣ QJ96	1. Texas			
Contract: 4♠ S						

Board: 192	North:	South:	West	North	East	South
Dealer: W	♠ AK86	♠ J94	1♦	1NT	Pass	4♦ <sup>1</sup>
Vul: None	♥ KQJ	♥ A1097632	X	4♥	AP	
North HCP: 16	♦ K95	♦ J4	1. Texas			
South HCP: 8	♣ 1076	♣ Q				
Contract: 4♥ N						

Board: 193	North:	South:	West	North	East	South
Dealer: E	♠ Q98765	♠ AJ43			1♣	1NT
Vul: NS	♥ 1098632	♥ 74	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 6	♦ —	♦ AJ73	AP			
South HCP: 15	♣ A	♣ KQ6	1. Texas			
Contract: 4♠ S						

Board: 194	North:	South:	West	North	East	South
Dealer: W	♠ AQ4	♠ K7	1♣	1NT	Pass	4♦ <sup>1</sup>
Vul: NS	♥ AJ86	♥ KQ10973	Pass	4♥	AP	
North HCP: 15	♦ 1086	♦ J754	1. Texas			
South HCP: 9	♣ KJ8	♣ 7				
Contract: 4♥ N						

Board: 195	North:	South:	West	North	East	South
Dealer: E	♠ K109852	♠ AQJ			1♥	1NT
Vul: EW	♥ 10	♥ K43	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 9	♦ KQ6	♦ 754	AP			
South HCP: 15	♣ J83	♣ KQ72	1. Texas			
Contract: 4♠ S						

## South hands (Practice Page)

**We Overcall 1NT then partner Texas transfers to 4!H or 4!S**

Board: 191      ♠ J10  
Dealer: E      ♥ A75      East Opens 1♦.  
Vul: Both      ♦ AK84  
HCP: 15      ♣ QJ96      You bid first.

Board: 192      ♠ J94      West Opens 1♦.  
Dealer: W      ♥ A1097632      West Doubles 4♦ if possible.  
Vul: None      ♦ J4  
HCP: 8      ♣ Q      Partner bids first.

Board: 193      ♠ AJ43      East Opens 1♣.  
Dealer: E      ♥ 74  
Vul: NS      ♦ AJ73      You bid first.  
HCP: 15      ♣ KQ6

Board: 194      ♠ K7      West Opens 1♣.  
Dealer: W      ♥ KQ10973  
Vul: NS      ♦ J754      Partner bids first.  
HCP: 9      ♣ 7

Board: 195      ♠ AQJ      East Opens 1♥.  
Dealer: E      ♥ K43  
Vul: EW      ♦ 754      You bid first.  
HCP: 15      ♣ KQ72

# We Overcall 1NT then partner Texas transfers to 4!H or 4!S

## Both hands (Answers Page)

Board: 191	North:	South:	West	North	East	South
Dealer: E	♠ KQ9632	♠ J10			1♦	1NT
Vul: Both	♥ K103	♥ A75	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 8	♦ 103	♦ AK84	AP			
South HCP: 15	♣ 103	♣ QJ96	1. Texas			
Contract: 4♠ S						

Board: 192	North:	South:	West	North	East	South
Dealer: W	♠ AK86	♠ J94	1♦	1NT	Pass	4♦ <sup>1</sup>
Vul: None	♥ KQJ	♥ A1097632	X	4♥	AP	
North HCP: 16	♦ K95	♦ J4	1. Texas			
South HCP: 8	♣ 1076	♣ Q				
Contract: 4♥ N						

Board: 193	North:	South:	West	North	East	South
Dealer: E	♠ Q98765	♠ AJ43			1♣	1NT
Vul: NS	♥ 1098632	♥ 74	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 6	♦ —	♦ AJ73	AP			
South HCP: 15	♣ A	♣ KQ6	1. Texas			
Contract: 4♠ S						

Board: 194	North:	South:	West	North	East	South
Dealer: W	♠ AQ4	♠ K7	1♣	1NT	Pass	4♦ <sup>1</sup>
Vul: NS	♥ AJ86	♥ KQ10973	Pass	4♥	AP	
North HCP: 15	♦ 1086	♦ J754	1. Texas			
South HCP: 9	♣ KJ8	♣ 7				
Contract: 4♥ N						

Board: 195	North:	South:	West	North	East	South
Dealer: E	♠ K109852	♠ AQJ			1♥	1NT
Vul: EW	♥ 10	♥ K43	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 9	♦ KQ6	♦ 754	AP			
South HCP: 15	♣ J83	♣ KQ72	1. Texas			
Contract: 4♠ S						

## North hands (Practice Page)

**We Overcall 1NT then partner Texas transfers to 4!H or 4!S**

Board: 196  
Dealer: W  
Vul: Both  
HCP: 16

♠ Q2  
♥ AJ8  
♦ AJ6  
♣ KJ853

West Opens 1♥.  
West Doubles 4♥ if possible.  
East Doubles 4♠ if possible.  
  
You bid first.

Board: 197  
Dealer: E  
Vul: EW  
HCP: 9

♠ K92  
♥ KQ9532  
♦ 84  
♣ J10

East Opens 1♦.  
East Doubles 4♦ if possible.  
  
Partner bids first.

Board: 198  
Dealer: W  
Vul: None  
HCP: 15

♠ 32  
♥ K876  
♦ KQ8  
♣ AQJ5

West Opens 1♣.  
  
You bid first.

Board: 199  
Dealer: E  
Vul: None  
HCP: 8

♠ AJ8542  
♥ 64  
♦ J  
♣ Q853

East Opens 1♦.  
  
Partner bids first.

Board: 200  
Dealer: W  
Vul: Both  
HCP: 17

♠ A83  
♥ AK84  
♦ K7  
♣ K1065

West Opens 1♥.  
  
You bid first.

# We Overcall 1NT then partner Texas transfers to 4!H or 4!S Both hands (Answers Page)

Board: 196  
Dealer: W  
Vul: Both  
North HCP: 16  
South HCP: 5  
Contract: 4♠X N

North:  
♠ Q2  
♥ AJ8  
♦ AJ6  
♣ KJ853

South:  
♠ AJ7543  
♥ 42  
♦ 2  
♣ 10642

West	North	East	South
1♥	1NT	Pass	4♥ <sup>1</sup>
X	4♠	X	AP
1. Texas			

Board: 197  
Dealer: E  
Vul: EW  
North HCP: 9  
South HCP: 16  
Contract: 4♥ S

North:  
♠ K92  
♥ KQ9532  
♦ 84  
♣ J10

South:  
♠ A4  
♥ A106  
♦ QJ1062  
♣ KQ3

West	North	East	South
		1♦	1NT
Pass	4♦ <sup>1</sup>	X	4♥
AP			
1. Texas			

Board: 198  
Dealer: W  
Vul: None  
North HCP: 15  
South HCP: 11  
Contract: 4♠ N

North:  
♠ 32  
♥ K876  
♦ KQ8  
♣ AQJ5

South:  
♠ QJ10654  
♥ QJ42  
♦ AJ  
♣ 10

West	North	East	South
1♣	1NT	Pass	4♥ <sup>1</sup>
Pass	4♠	AP	
1. Texas			

Board: 199  
Dealer: E  
Vul: None  
North HCP: 8  
South HCP: 15  
Contract: 4♠ S

North:  
♠ AJ8542  
♥ 64  
♦ J  
♣ Q853

South:  
♠ KQ63  
♥ 53  
♦ AK62  
♣ K42

West	North	East	South
		1♦	1NT
Pass	4♥ <sup>1</sup>	Pass	4♠
AP			
1. Texas			

Board: 200  
Dealer: W  
Vul: Both  
North HCP: 17  
South HCP: 9  
Contract: 4♠ N

North:  
♠ A83  
♥ AK84  
♦ K7  
♣ K1065

South:  
♠ QJ10754  
♥ 6  
♦ Q632  
♣ A4

West	North	East	South
1♥	1NT	Pass	4♥ <sup>1</sup>
Pass	4♠	AP	
1. Texas			

## South hands (Practice Page)

**We Overcall 1NT then partner Texas transfers to 4!H or 4!S**

Board: 196      ♠ AJ7543  
Dealer: W        ♥ 42  
Vul: Both        ♦ 2  
HCP: 5           ♣ 10642

West Opens 1♥.  
West Doubles 4♥ if possible.  
East Doubles 4♠ if possible.

Partner bids first.

Board: 197      ♠ A4  
Dealer: E        ♥ A106  
Vul: EW         ♦ QJ1062  
HCP: 16          ♣ KQ3

East Opens 1♦.  
East Doubles 4♦ if possible.

You bid first.

Board: 198      ♠ QJ10654  
Dealer: W        ♥ QJ42  
Vul: None        ♦ AJ  
HCP: 11          ♣ 10

West Opens 1♣.

Partner bids first.

Board: 199      ♠ KQ63  
Dealer: E        ♥ 53  
Vul: None        ♦ AK62  
HCP: 15          ♣ K42

East Opens 1♦.

You bid first.

Board: 200      ♠ QJ10754  
Dealer: W        ♥ 6  
Vul: Both        ♦ Q632  
HCP: 9           ♣ A4

West Opens 1♥.

Partner bids first.

# We Overcall 1NT then partner Texas transfers to 4!H or 4!S Both hands (Answers Page)

Board: 196  
Dealer: W  
Vul: Both  
North HCP: 16  
South HCP: 5  
Contract: 4♠X N

North:  
♠ Q2  
♥ AJ8  
♦ AJ6  
♣ KJ853

South:  
♠ AJ7543  
♥ 42  
♦ 2  
♣ 10642

West	North	East	South
1♥	1NT	Pass	4♥ <sup>1</sup>
X	4♠	X	AP

1. Texas

Board: 197  
Dealer: E  
Vul: EW  
North HCP: 9  
South HCP: 16  
Contract: 4♥ S

North:  
♠ K92  
♥ KQ9532  
♦ 84  
♣ J10

South:  
♠ A4  
♥ A106  
♦ QJ1062  
♣ KQ3

West	North	East	South
		1♦	1NT
Pass	4♦ <sup>1</sup>	X	4♥
	AP		

1. Texas

Board: 198  
Dealer: W  
Vul: None  
North HCP: 15  
South HCP: 11  
Contract: 4♠ N

North:  
♠ 32  
♥ K876  
♦ KQ8  
♣ AQJ5

South:  
♠ QJ10654  
♥ QJ42  
♦ AJ  
♣ 10

West	North	East	South
1♣	1NT	Pass	4♥ <sup>1</sup>
Pass	4♠	AP	

1. Texas

Board: 199  
Dealer: E  
Vul: None  
North HCP: 8  
South HCP: 15  
Contract: 4♠ S

North:  
♠ AJ8542  
♥ 64  
♦ J  
♣ Q853

South:  
♠ KQ63  
♥ 53  
♦ AK62  
♣ K42

West	North	East	South
		1♦	1NT
Pass	4♥ <sup>1</sup>	Pass	4♠
	AP		

1. Texas

Board: 200  
Dealer: W  
Vul: Both  
North HCP: 17  
South HCP: 9  
Contract: 4♠ N

North:  
♠ A83  
♥ AK84  
♦ K7  
♣ K1065

South:  
♠ QJ10754  
♥ 6  
♦ Q632  
♣ A4

West	North	East	South
1♥	1NT	Pass	4♥ <sup>1</sup>
Pass	4♠	AP	

1. Texas



## North hands (Practice Page)

**We Overcall 1NT then partner Texas transfers to 4!H or 4!S**

Board: 201	♠ K97643	East Opens 1♣.
Dealer: E	♥ K	
Vul: None	♦ Q542	Partner bids first.
HCP: 8	♣ 85	

Board: 202	♠ QJ2	West Opens 1♠.
Dealer: W	♥ KJ3	
Vul: None	♦ AJ87	You bid first.
HCP: 17	♣ KQ7	

Board: 203	♠ KQJ9643	East Opens 1♦.
Dealer: E	♥ 106	
Vul: NS	♦ 32	Partner bids first.
HCP: 9	♣ K3	

Board: 204	♠ K9	West Opens 1♣.
Dealer: W	♥ Q92	
Vul: EW	♦ A752	You bid first.
HCP: 16	♣ AK63	

Board: 205	♠ KJ10982	East Opens 1♥.
Dealer: E	♥ Q3	
Vul: Both	♦ 4	Partner bids first.
HCP: 9	♣ K854	

# We Overcall 1NT then partner Texas transfers to 4!H or 4!S Both hands (Answers Page)

Board: 201	North:	South:	West	North	East	South
Dealer: E	♠ K97643	♠ A82			1♣	1NT
Vul: None	♥ K	♥ 842	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 8	♦ Q542	♦ AJ106	AP			
South HCP: 16	♣ 85	♣ AK3	1. Texas			
Contract: 4♠ S						

Board: 202	North:	South:	West	North	East	South
Dealer: W	♠ QJ2	♠ 105	1♠	1NT	Pass	4♦ <sup>1</sup>
Vul: None	♥ KJ3	♥ AQ8654	Pass	4♥	AP	
North HCP: 17	♦ AJ87	♦ 92	1. Texas			
South HCP: 6	♣ KQ7	♣ 1083				
Contract: 4♥ N						

Board: 203	North:	South:	West	North	East	South
Dealer: E	♠ KQJ9643	♠ A5			1♦	1NT
Vul: NS	♥ 106	♥ AK4	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 9	♦ 32	♦ AJ10	AP			
South HCP: 16	♣ K3	♣ 98764	1. Texas			
Contract: 4♠ S						

Board: 204	North:	South:	West	North	East	South
Dealer: W	♠ K9	♠ AQ86432	1♣	1NT	Pass	4♥ <sup>1</sup>
Vul: EW	♥ Q92	♥ 843	Pass	4♠	AP	
North HCP: 16	♦ A752	♦ Q9	1. Texas			
South HCP: 8	♣ AK63	♣ 9				
Contract: 4♠ N						

Board: 205	North:	South:	West	North	East	South
Dealer: E	♠ KJ10982	♠ 65			1♥	1NT
Vul: Both	♥ Q3	♥ KJ10	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 9	♦ 4	♦ AK1052	AP			
South HCP: 16	♣ K854	♣ AJ2	1. Texas			
Contract: 4♠ S						

## South hands (Practice Page)

**We Overcall 1NT then partner Texas transfers to 4!H or 4!S**

Board: 201	♠ A82	East Opens 1♣.
Dealer: E	♥ 842	
Vul: None	♦ AJ106	You bid first.
HCP: 16	♣ AK3	
Board: 202	♠ 105	West Opens 1♠.
Dealer: W	♥ AQ8654	
Vul: None	♦ 92	Partner bids first.
HCP: 6	♣ 1083	
Board: 203	♠ A5	East Opens 1♦.
Dealer: E	♥ AK4	
Vul: NS	♦ AJ10	You bid first.
HCP: 16	♣ 98764	
Board: 204	♠ AQ86432	West Opens 1♣.
Dealer: W	♥ 843	
Vul: EW	♦ Q9	Partner bids first.
HCP: 8	♣ 9	
Board: 205	♠ 65	East Opens 1♥.
Dealer: E	♥ KJ10	
Vul: Both	♦ AK1052	You bid first.
HCP: 16	♣ AJ2	

# We Overcall 1NT then partner Texas transfers to 4!H or 4!S Both hands (Answers Page)

Board: 201	North:	South:	West	North	East	South
Dealer: E	♠ K97643	♠ A82			1♣	1NT
Vul: None	♥ K	♥ 842	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 8	♦ Q542	♦ AJ106	AP			
South HCP: 16	♣ 85	♣ AK3	1. Texas			
Contract: 4♠ S						

Board: 202	North:	South:	West	North	East	South
Dealer: W	♠ QJ2	♠ 105	1♠	1NT	Pass	4♦ <sup>1</sup>
Vul: None	♥ KJ3	♥ AQ8654	Pass	4♥	AP	
North HCP: 17	♦ AJ87	♦ 92	1. Texas			
South HCP: 6	♣ KQ7	♣ 1083				
Contract: 4♥ N						

Board: 203	North:	South:	West	North	East	South
Dealer: E	♠ KQJ9643	♠ A5			1♦	1NT
Vul: NS	♥ 106	♥ AK4	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 9	♦ 32	♦ AJ10	AP			
South HCP: 16	♣ K3	♣ 98764	1. Texas			
Contract: 4♠ S						

Board: 204	North:	South:	West	North	East	South
Dealer: W	♠ K9	♠ AQ86432	1♣	1NT	Pass	4♥ <sup>1</sup>
Vul: EW	♥ Q92	♥ 843	Pass	4♠	AP	
North HCP: 16	♦ A752	♦ Q9	1. Texas			
South HCP: 8	♣ AK63	♣ 9				
Contract: 4♠ N						

Board: 205	North:	South:	West	North	East	South
Dealer: E	♠ KJ10982	♠ 65			1♥	1NT
Vul: Both	♥ Q3	♥ KJ10	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 9	♦ 4	♦ AK1052	AP			
South HCP: 16	♣ K854	♣ AJ2	1. Texas			
Contract: 4♠ S						

## North hands (Practice Page)

**We Overcall 1NT then partner Texas transfers to 4!H or 4!S**

Board: 206	♠ KQ10	West Opens 1♦.
Dealer: W	♥ Q64	
Vul: NS	♦ KQ753	You bid first.
HCP: 17	♣ KQ	
Board: 207	♠ AJ9764	East Opens 1♥.
Dealer: E	♥ 1073	
Vul: EW	♦ 8632	Partner bids first.
HCP: 5	♣ —	
Board: 208	♠ KQJ	West Opens 1♠.
Dealer: W	♥ A75	West Bids 4♠ if possible.
Vul: Both	♦ J65	
HCP: 15	♣ KJ82	You bid first.
Board: 209	♠ AQ85432	East Opens 1♦.
Dealer: E	♥ 952	
Vul: Both	♦ —	Partner bids first.
HCP: 6	♣ 632	
Board: 210	♠ KQJ	West Opens 1♣.
Dealer: W	♥ K4	East Doubles 4♠ if possible.
Vul: NS	♦ K1063	
HCP: 16	♣ A842	You bid first.

# We Overcall 1NT then partner Texas transfers to 4!H or 4!S Both hands (Answers Page)

Board: 206

Dealer: W

Vul: NS

North HCP: 17

South HCP: 6

Contract: 4♥ N

North:

♠ KQ10

♥ Q64

♦ KQ753

♣ KQ

South:

♠ 974

♥ AJ10972

♦ —

♣ J543

West North East South

1♦ 1NT Pass 4♦<sup>1</sup>

Pass 4♥ AP

1. Texas

Board: 207

Dealer: E

Vul: EW

North HCP: 5

South HCP: 16

Contract: 4♠ S

North:

♠ AJ9764

♥ 1073

♦ 8632

♣ —

South:

♠ 83

♥ A86

♦ AJ75

♣ AK52

West North East South

Pass 1♥ 1NT

Pass 4♥<sup>1</sup> Pass 4♠

AP

1. Texas

Board: 208

Dealer: W

Vul: Both

North HCP: 15

South HCP: 8

Contract: 4♠ W

North:

♠ KQJ

♥ A75

♦ J65

♣ KJ82

South:

♠ 8

♥ KQ1096432

♦ K97

♣ 9

West North East South

1♠ 1NT Pass 4♦<sup>1</sup>

4♠ AP

1. Texas

Board: 209

Dealer: E

Vul: Both

North HCP: 6

South HCP: 16

Contract: 4♠ S

North:

♠ AQ85432

♥ 952

♦ —

♣ 632

South:

♠ K6

♥ KQ7

♦ A8654

♣ A98

West North East South

Pass 1♦ 1NT

Pass 4♥<sup>1</sup> Pass 4♠

AP

1. Texas

Board: 210

Dealer: W

Vul: NS

North HCP: 16

South HCP: 6

Contract: 4♠X N

North:

♠ KQJ

♥ K4

♦ K1063

♣ A842

South:

♠ A109543

♥ 72

♦ 982

♣ Q3

West North East South

1♣ 1NT Pass 4♥<sup>1</sup>

Pass 4♠ X AP

1. Texas

## South hands (Practice Page)

**We Overcall 1NT then partner Texas transfers to 4!H or 4!S**

Board: 206	♠ 974	West Opens 1♦.
Dealer: W	♥ AJ10972	
Vul: NS	♦ —	Partner bids first.
HCP: 6	♣ J543	
Board: 207	♠ 83	East Opens 1♥.
Dealer: E	♥ A86	
Vul: EW	♦ AJ75	You bid first.
HCP: 16	♣ AK52	
Board: 208	♠ 8	West Opens 1♠.
Dealer: W	♥ KQ1096432	West Bids 4♠ if possible.
Vul: Both	♦ K97	
HCP: 8	♣ 9	Partner bids first.
Board: 209	♠ K6	East Opens 1♦.
Dealer: E	♥ KQ7	
Vul: Both	♦ A8654	You bid first.
HCP: 16	♣ A98	
Board: 210	♠ A109543	West Opens 1♣.
Dealer: W	♥ 72	East Doubles 4♠ if possible.
Vul: NS	♦ 982	
HCP: 6	♣ Q3	Partner bids first.

# We Overcall 1NT then partner Texas transfers to 4!H or 4!S Both hands (Answers Page)

Board: 206

Dealer: W

Vul: NS

North HCP: 17

South HCP: 6

Contract: 4♥ N

North:

♠ KQ10

♥ Q64

♦ KQ753

♣ KQ

South:

♠ 974

♥ AJ10972

♦ —

♣ J543

West North East South

1♦ 1NT Pass 4♦<sup>1</sup>

Pass 4♥ AP

1. Texas

Board: 207

Dealer: E

Vul: EW

North HCP: 5

South HCP: 16

Contract: 4♠ S

North:

♠ AJ9764

♥ 1073

♦ 8632

♣ —

South:

♠ 83

♥ A86

♦ AJ75

♣ AK52

West North East South

Pass 1♥ 1NT

Pass 4♥<sup>1</sup> Pass 4♠

AP

1. Texas

Board: 208

Dealer: W

Vul: Both

North HCP: 15

South HCP: 8

Contract: 4♠ W

North:

♠ KQJ

♥ A75

♦ J65

♣ KJ82

South:

♠ 8

♥ KQ1096432

♦ K97

♣ 9

West North East South

1♠ 1NT Pass 4♦<sup>1</sup>

4♠ AP

1. Texas

Board: 209

Dealer: E

Vul: Both

North HCP: 6

South HCP: 16

Contract: 4♠ S

North:

♠ AQ85432

♥ 952

♦ —

♣ 632

South:

♠ K6

♥ KQ7

♦ A8654

♣ A98

West North East South

Pass 1♦ 1NT

Pass 4♥<sup>1</sup> Pass 4♠

AP

1. Texas

Board: 210

Dealer: W

Vul: NS

North HCP: 16

South HCP: 6

Contract: 4♠X N

North:

♠ KQJ

♥ K4

♦ K1063

♣ A842

South:

♠ A109543

♥ 72

♦ 982

♣ Q3

West North East South

1♣ 1NT Pass 4♥<sup>1</sup>

Pass 4♠ X AP

1. Texas



## North hands (Practice Page)

**We Overcall 1NT then partner Texas transfers to 4!H or 4!S**

Board: 211	♠ KQ9753	East Opens 1♥.
Dealer: E	♥ 83	East Doubles 4♥ if possible.
Vul: Both	♦ —	
HCP: 8	♣ K9765	Partner bids first.
Board: 212	♠ KJ5	West Opens 1♣.
Dealer: W	♥ KJ3	East Doubles 4♠ if possible.
Vul: None	♦ 742	
HCP: 15	♣ AK62	You bid first.
Board: 213	♠ QJ8753	East Opens 1♦.
Dealer: E	♥ A86	
Vul: NS	♦ 74	Partner bids first.
HCP: 7	♣ 72	
Board: 214	♠ AJ10	West Opens 1♠.
Dealer: W	♥ K6	
Vul: None	♦ A10954	You bid first.
HCP: 16	♣ A97	
Board: 215	♠ QJ10732	East Opens 1♦.
Dealer: E	♥ A542	
Vul: Both	♦ 9	Partner bids first.
HCP: 9	♣ Q4	

# We Overcall 1NT then partner Texas transfers to 4!H or 4!S

## Both hands (Answers Page)

Board: 211	North:	South:	West	North	East	South
Dealer: E	♠ KQ9753	♠ A62			1♥	1NT
Vul: Both	♥ 83	♥ QJ4	Pass	4♥ <sup>1</sup>	X	4♠
North HCP: 8	♦ —	♦ AK9	AP			
South HCP: 15	♣ K9765	♣ J832	1. Texas			
Contract: 4♠ S						

Board: 212	North:	South:	West	North	East	South
Dealer: W	♠ KJ5	♠ AQ8764	1♣	1NT	Pass	4♥ <sup>1</sup>
Vul: None	♥ KJ3	♥ 9874	Pass	4♠	X	AP
North HCP: 15	♦ 742	♦ 8	1. Texas			
South HCP: 6	♣ AK62	♣ 107				
Contract: 4♠X N						

Board: 213	North:	South:	West	North	East	South
Dealer: E	♠ QJ8753	♠ K4			1♦	1NT
Vul: NS	♥ A86	♥ K1095	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 7	♦ 74	♦ K53	AP			
South HCP: 15	♣ 72	♣ KQJ4	1. Texas			
Contract: 4♠ S						

Board: 214	North:	South:	West	North	East	South
Dealer: W	♠ AJ10	♠ 64	1♠	1NT	Pass	4♦ <sup>1</sup>
Vul: None	♥ K6	♥ AQJ9843	Pass	4♥	AP	
North HCP: 16	♦ A10954	♦ 2	1. Texas			
South HCP: 7	♣ A97	♣ 864				
Contract: 4♥ N						

Board: 215	North:	South:	West	North	East	South
Dealer: E	♠ QJ10732	♠ K98			1♦	1NT
Vul: Both	♥ A542	♥ K83	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 9	♦ 9	♦ K65	AP			
South HCP: 16	♣ Q4	♣ AK93	1. Texas			
Contract: 4♠ S						

## South hands (Practice Page)

**We Overcall 1NT then partner Texas transfers to 4!H or 4!S**

Board: 211	♠ A62	East Opens 1♥.
Dealer: E	♥ QJ4	East Doubles 4♥ if possible.
Vul: Both	♦ AK9	
HCP: 15	♣ J832	You bid first.
Board: 212	♠ AQ8764	West Opens 1♣.
Dealer: W	♥ 9874	East Doubles 4♠ if possible.
Vul: None	♦ 8	
HCP: 6	♣ 107	Partner bids first.
Board: 213	♠ K4	East Opens 1♦.
Dealer: E	♥ K1095	
Vul: NS	♦ K53	You bid first.
HCP: 15	♣ KQJ4	
Board: 214	♠ 64	West Opens 1♠.
Dealer: W	♥ AQJ9843	
Vul: None	♦ 2	Partner bids first.
HCP: 7	♣ 864	
Board: 215	♠ K98	East Opens 1♦.
Dealer: E	♥ K83	
Vul: Both	♦ K65	You bid first.
HCP: 16	♣ AK93	

# We Overcall 1NT then partner Texas transfers to 4!H or 4!S Both hands (Answers Page)

Board: 211	North:	South:	West	North	East	South
Dealer: E	♠ KQ9753	♠ A62			1♥	1NT
Vul: Both	♥ 83	♥ QJ4	Pass	4♥ <sup>1</sup>	X	4♠
North HCP: 8	♦ —	♦ AK9	AP			
South HCP: 15	♣ K9765	♣ J832	1. Texas			
Contract: 4♠ S						

Board: 212	North:	South:	West	North	East	South
Dealer: W	♠ KJ5	♠ AQ8764	1♣	1NT	Pass	4♥ <sup>1</sup>
Vul: None	♥ KJ3	♥ 9874	Pass	4♠	X	AP
North HCP: 15	♦ 742	♦ 8	1. Texas			
South HCP: 6	♣ AK62	♣ 107				
Contract: 4♠X N						

Board: 213	North:	South:	West	North	East	South
Dealer: E	♠ QJ8753	♠ K4			1♦	1NT
Vul: NS	♥ A86	♥ K1095	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 7	♦ 74	♦ K53	AP			
South HCP: 15	♣ 72	♣ KQJ4	1. Texas			
Contract: 4♠ S						

Board: 214	North:	South:	West	North	East	South
Dealer: W	♠ AJ10	♠ 64	1♠	1NT	Pass	4♦ <sup>1</sup>
Vul: None	♥ K6	♥ AQJ9843	Pass	4♥	AP	
North HCP: 16	♦ A10954	♦ 2	1. Texas			
South HCP: 7	♣ A97	♣ 864				
Contract: 4♥ N						

Board: 215	North:	South:	West	North	East	South
Dealer: E	♠ QJ10732	♠ K98			1♦	1NT
Vul: Both	♥ A542	♥ K83	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 9	♦ 9	♦ K65	AP			
South HCP: 16	♣ Q4	♣ AK93	1. Texas			
Contract: 4♠ S						

## North hands (Practice Page)

**We Overcall 1NT then partner Texas transfers to 4!H or 4!S**

Board: 216  
Dealer: W  
Vul: None  
HCP: 17

♠ A75  
♥ AJ9  
♦ A54  
♣ KJ82

West Opens 1♦.

You bid first.

Board: 217  
Dealer: E  
Vul: Both  
HCP: 8

♠ AQ10976  
♥ 84  
♦ 76  
♣ Q104

East Opens 1♦.

Partner bids first.

Board: 218  
Dealer: W  
Vul: Both  
HCP: 17

♠ J3  
♥ KJ98  
♦ AKQ5  
♣ K92

West Opens 1♦.

You bid first.

Board: 219  
Dealer: E  
Vul: EW  
HCP: 6

♠ K109853  
♥ 42  
♦ —  
♣ K10753

East Opens 1♥.

East Bids 5♦ if possible.

East Doubles Pass if possible.

Partner bids first.

Board: 220  
Dealer: W  
Vul: NS  
HCP: 15

♠ A7  
♥ QJ87  
♦ Q1042  
♣ AQ7

West Opens 1♣.

West Doubles 4♥ if possible.

You bid first.

# We Overcall 1NT then partner Texas transfers to 4!H or 4!S Both hands (Answers Page)

Board: 216	North:	South:	West	North	East	South
Dealer: W	♠ A75	♠ J6	1♦	1NT	Pass	4♦ <sup>1</sup>
Vul: None	♥ AJ9	♥ Q107542	Pass	4♥	AP	
North HCP: 17	♦ A54	♦ 862	1. Texas			
South HCP: 7	♣ KJ82	♣ A5				
Contract: 4♥ N						

Board: 217	North:	South:	West	North	East	South
Dealer: E	♠ AQ10976	♠ J82			1♦	1NT
Vul: Both	♥ 84	♥ KQ106	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 8	♦ 76	♦ AK8	AP			
South HCP: 16	♣ Q104	♣ K32	1. Texas			
Contract: 4♠ S						

Board: 218	North:	South:	West	North	East	South
Dealer: W	♠ J3	♠ AQ10862	1♦	1NT	Pass	4♥ <sup>1</sup>
Vul: Both	♥ KJ98	♥ 72	Pass	4♠	AP	
North HCP: 17	♦ AKQ5	♦ J72	1. Texas			
South HCP: 7	♣ K92	♣ 64				
Contract: 4♠ N						

Board: 219	North:	South:	West	North	East	South
Dealer: E	♠ K109853	♠ AQJ6			1♥	1NT
Vul: EW	♥ 42	♥ K97	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 6	♦ —	♦ J943	Pass	Pass	5♦	5♠
South HCP: 15	♣ K10753	♣ A9	Pass	Pass	X	AP
Contract: 5♠X S			1. Texas			

Board: 220	North:	South:	West	North	East	South
Dealer: W	♠ A7	♠ Q98652	1♣	1NT	Pass	4♥ <sup>1</sup>
Vul: NS	♥ QJ87	♥ 43	X	4♠	AP	
North HCP: 15	♦ Q1042	♦ A8	1. Texas			
South HCP: 6	♣ AQ7	♣ 642				
Contract: 4♠ N						

## South hands (Practice Page)

**We Overcall 1NT then partner Texas transfers to 4!H or 4!S**

Board: 216	♠ J6	West Opens 1♦.
Dealer: W	♥ Q107542	
Vul: None	♦ 862	Partner bids first.
HCP: 7	♣ A5	
Board: 217	♠ J82	East Opens 1♦.
Dealer: E	♥ KQ106	
Vul: Both	♦ AK8	You bid first.
HCP: 16	♣ K32	
Board: 218	♠ AQ10862	West Opens 1♦.
Dealer: W	♥ 72	
Vul: Both	♦ J72	Partner bids first.
HCP: 7	♣ 64	
Board: 219	♠ AQJ6	East Opens 1♥.
Dealer: E	♥ K97	East Bids 5♦ if possible.
Vul: EW	♦ J943	East Doubles Pass if possible.
HCP: 15	♣ A9	You bid first.
Board: 220	♠ Q98652	West Opens 1♣.
Dealer: W	♥ 43	West Doubles 4♥ if possible.
Vul: NS	♦ A8	
HCP: 6	♣ 642	Partner bids first.

# We Overcall 1NT then partner Texas transfers to 4!H or 4!S Both hands (Answers Page)

Board: 216

Dealer: W

Vul: None

North HCP: 17

South HCP: 7

Contract: 4♥ N

North:

♠ A75

♥ AJ9

♦ A54

♣ KJ82

South:

♠ J6

♥ Q107542

♦ 862

♣ A5

West	North	East	South
1♦	1NT	Pass	4♦ <sup>1</sup>
Pass	4♥	AP	
1. Texas			

Board: 217

Dealer: E

Vul: Both

North HCP: 8

South HCP: 16

Contract: 4♠ S

North:

♠ AQ10976

♥ 84

♦ 76

♣ Q104

South:

♠ J82

♥ KQ106

♦ AK8

♣ K32

West	North	East	South
		1♦	1NT
Pass	4♥ <sup>1</sup>	Pass	4♠
AP			
1. Texas			

Board: 218

Dealer: W

Vul: Both

North HCP: 17

South HCP: 7

Contract: 4♠ N

North:

♠ J3

♥ KJ98

♦ AKQ5

♣ K92

South:

♠ AQ10862

♥ 72

♦ J72

♣ 64

West	North	East	South
1♦	1NT	Pass	4♥ <sup>1</sup>
Pass	4♠	AP	
1. Texas			

Board: 219

Dealer: E

Vul: EW

North HCP: 6

South HCP: 15

Contract: 5♠X S

North:

♠ K109853

♥ 42

♦ —

♣ K10753

South:

♠ AQJ6

♥ K97

♦ J943

♣ A9

West	North	East	South
		1♥	1NT
Pass	4♥ <sup>1</sup>	Pass	4♠
Pass	Pass	5♦	5♠
Pass	Pass	X	AP
1. Texas			

Board: 220

Dealer: W

Vul: NS

North HCP: 15

South HCP: 6

Contract: 4♠ N

North:

♠ A7

♥ QJ87

♦ Q1042

♣ AQ7

South:

♠ Q98652

♥ 43

♦ A8

♣ 642

West	North	East	South
1♣	1NT	Pass	4♥ <sup>1</sup>
X	4♠	AP	
1. Texas			