

North hands (Practice Page)

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

Board: 1 ♠ 5 East Opens 1♣.
Dealer: E ♥ AJ5432
Vul: None ♦ Q974 Partner bids first.
HCP: 7 ♣ 95

Board: 2 ♠ K6 West Opens 1♥.
Dealer: W ♥ K87 West Doubles 4♥ if possible.
Vul: NS ♦ Q1073
HCP: 15 ♣ AK95 You bid first.

Board: 3 ♠ K95432 East Opens 1♥.
Dealer: E ♥ K1074
Vul: Both ♦ 876 Partner bids first.
HCP: 6 ♣ —

Board: 4 ♠ 1065 West Opens 1♥.
Dealer: W ♥ K1083
Vul: NS ♦ AQ10 You bid first.
HCP: 16 ♣ AK3

Board: 5 ♠ K10 East Opens 1♦.
Dealer: E ♥ KQ95432
Vul: EW ♦ 42 Partner bids first.
HCP: 8 ♣ 102

Board: 6 ♠ AQ10 West Opens 1♣.
Dealer: W ♥ AQ4
Vul: None ♦ J753 You bid first.
HCP: 16 ♣ K32

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	♠ 5	♠ K1042			1♣	1NT
Vul: None	♥ AJ5432	♥ K96	Pass	4♦ ¹	Pass	4♥
North HCP: 7	♦ Q974	♦ A62	AP			
South HCP: 16	♣ 95	♣ AQ6	1. Texas			
Contract: 4♥ S						

Board: 2	North:	South:	West	North	East	South
Dealer: W	♠ K6	♠ QJ7432	1♥	1NT	Pass	4♥ ¹
Vul: NS	♥ K87	♥ 53	X	Pass ²	Pass	4♠
North HCP: 15	♦ Q1073	♦ AJ98	AP			
South HCP: 8	♣ AK95	♣ 8	1. Texas			
Contract: 4♠ S			2. denies a ♥ stopper			

Board: 3	North:	South:	West	North	East	South
Dealer: E	♠ K95432	♠ AQ6			1♥	1NT
Vul: Both	♥ K1074	♥ A98	Pass	4♥ ¹	Pass	4♠
North HCP: 6	♦ 876	♦ 1094	AP			
South HCP: 15	♣ —	♣ AJ104	1. Texas			
Contract: 4♠ S						

Board: 4	North:	South:	West	North	East	South
Dealer: W	♠ 1065	♠ A987432	1♥	1NT	Pass	4♥ ¹
Vul: NS	♥ K1083	♥ 95	Pass	4♠	AP	
North HCP: 16	♦ AQ10	♦ 9	1. Texas			
South HCP: 6	♣ AK3	♣ Q108				
Contract: 4♠ N						

Board: 5	North:	South:	West	North	East	South
Dealer: E	♠ K10	♠ J532			1♦	1NT
Vul: EW	♥ KQ95432	♥ AJ107	Pass	4♦ ¹	Pass	4♥
North HCP: 8	♦ 42	♦ AJ9	AP			
South HCP: 16	♣ 102	♣ AJ	1. Texas			
Contract: 4♥ S						

Board: 6

Dealer: W

Vul: None

North HCP: 16

South HCP: 8

Contract: 4♠ N

North:

♠ AQ10

♥ AQ4

♦ J753

♣ K32

South:

♠ KJ8652

♥ J3

♦ K8

♣ 874

West	North	East	South
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1♣	1NT	Pass	4♥ ¹
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Pass	4♠	AP	
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1. Texas

South hands (Practice Page)

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

Board: 1 ♠ K1042
Dealer: E ♥ K96
Vul: None ♦ A62
HCP: 16 ♣ AQ6

East Opens 1♣.

You bid first.

Board: 2 ♠ QJ7432
Dealer: W ♥ 53
Vul: NS ♦ AJ98
HCP: 8 ♣ 8

West Opens 1♥.

West Doubles 4♥ if possible.

Partner bids first.

Board: 3 ♠ AQ6
Dealer: E ♥ A98
Vul: Both ♦ 1094
HCP: 15 ♣ AJ104

East Opens 1♥.

You bid first.

Board: 4 ♠ A987432
Dealer: W ♥ 95
Vul: NS ♦ 9
HCP: 6 ♣ Q108

West Opens 1♥.

Partner bids first.

Board: 5 ♠ J532
Dealer: E ♥ AJ107
Vul: EW ♦ AJ9
HCP: 16 ♣ AJ

East Opens 1♦.

You bid first.

Board: 6 ♠ KJ8652
Dealer: W ♥ J3
Vul: None ♦ K8
HCP: 8 ♣ 874

West Opens 1♣.

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	♠ 5	♠ K1042			1♣	1NT
Vul: None	♥ AJ5432	♥ K96	Pass	4♦ ¹	Pass	4♥
North HCP: 7	♦ Q974	♦ A62	AP			
South HCP: 16	♣ 95	♣ AQ6	1. Texas			
Contract: 4♥ S						

Board: 2	North:	South:	West	North	East	South
Dealer: W	♠ K6	♠ QJ7432	1♥	1NT	Pass	4♥ ¹
Vul: NS	♥ K87	♥ 53	X	Pass ²	Pass	4♠
North HCP: 15	♦ Q1073	♦ AJ98	AP			
South HCP: 8	♣ AK95	♣ 8	1. Texas			
Contract: 4♠ S			2. denies a ♥ stopper			

Board: 3	North:	South:	West	North	East	South
Dealer: E	♠ K95432	♠ AQ6			1♥	1NT
Vul: Both	♥ K1074	♥ A98	Pass	4♥ ¹	Pass	4♠
North HCP: 6	♦ 876	♦ 1094	AP			
South HCP: 15	♣ —	♣ AJ104	1. Texas			
Contract: 4♠ S						

Board: 4	North:	South:	West	North	East	South
Dealer: W	♠ 1065	♠ A987432	1♥	1NT	Pass	4♥ ¹
Vul: NS	♥ K1083	♥ 95	Pass	4♠	AP	
North HCP: 16	♦ AQ10	♦ 9	1. Texas			
South HCP: 6	♣ AK3	♣ Q108				
Contract: 4♠ N						

Board: 5	North:	South:	West	North	East	South
Dealer: E	♠ K10	♠ J532			1♦	1NT
Vul: EW	♥ KQ95432	♥ AJ107	Pass	4♦ ¹	Pass	4♥
North HCP: 8	♦ 42	♦ AJ9	AP			
South HCP: 16	♣ 102	♣ AJ	1. Texas			
Contract: 4♥ S						

Board: 6

Dealer: W

Vul: None

North HCP: 16

South HCP: 8

Contract: 4♠ N

North:

♠ AQ10

♥ AQ4

♦ J753

♣ K32

South:

♠ KJ8652

♥ J3

♦ K8

♣ 874

West	North	East	South
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1♣	1NT	Pass	4♥ ¹
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Pass	4♠	AP	
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1. Texas

North hands (Practice Page)

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

Board: 7	♠ A976542	East Opens 1♥.
Dealer: E	♥ 10	East Doubles 4♥ if possible.
Vul: NS	♦ 6	
HCP: 6	♣ Q654	Partner bids first.

Board: 8	♠ KQ98	West Opens 1♠.
Dealer: W	♥ K9	
Vul: Both	♦ K63	You bid first.
HCP: 17	♣ KQJ5	

Board: 9	♠ J43	East Opens 1♣.
Dealer: E	♥ AJ9763	
Vul: None	♦ QJ	Partner bids first.
HCP: 9	♣ 65	

Board: 10	♠ KQ6	West Opens 1♣.
Dealer: W	♥ J92	
Vul: None	♦ A83	You bid first.
HCP: 16	♣ AQ84	

Board: 11	♠ 7	East Opens 1♦.
Dealer: E	♥ AQ7432	East Bids 4♠ if possible.
Vul: EW	♦ Q92	
HCP: 8	♣ 1096	Partner bids first.

Board: 12	♠ AKQ10	West Opens 1♦.
Dealer: W	♥ K5	West Doubles 4♦ if possible.
Vul: Both	♦ KQ9	
HCP: 17	♣ 10987	You bid first.

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

Both hands (Answers Page)

Board: 7	North:	South:	West	North	East	South
Dealer: E	♠ A976542	♠ J83			1♥	1NT
Vul: NS	♥ 10	♥ QJ62	Pass	4♥ ¹	X	4♠
North HCP: 6	♦ 6	♦ AK82	AP			
South HCP: 15	♣ Q654	♣ A2	1. Texas			
Contract: 4♠ S						

Board: 8	North:	South:	West	North	East	South
Dealer: W	♠ KQ98	♠ 74	1♠	1NT	Pass	4♦ ¹
Vul: Both	♥ K9	♥ AQJ10642	Pass	4♥	AP	
North HCP: 17	♦ K63	♦ Q7	1. Texas			
South HCP: 9	♣ KQJ5	♣ 82				
Contract: 4♥ N						

Board: 9	North:	South:	West	North	East	South
Dealer: E	♠ J43	♠ A108			1♣	1NT
Vul: None	♥ AJ9763	♥ KQ10	Pass	4♦ ¹	Pass	4♥
North HCP: 9	♦ QJ	♦ K732	AP			
South HCP: 15	♣ 65	♣ K42	1. Texas			
Contract: 4♥ S						

Board: 10	North:	South:	West	North	East	South
Dealer: W	♠ KQ6	♠ 85	1♣	1NT	Pass	4♦ ¹
Vul: None	♥ J92	♥ AQ10743	Pass	4♥	AP	
North HCP: 16	♦ A83	♦ J976	1. Texas			
South HCP: 7	♣ AQ84	♣ 7				
Contract: 4♥ N						

Board: 11	North:	South:	West	North	East	South
Dealer: E	♠ 7	♠ A93			1♦	1NT
Vul: EW	♥ AQ7432	♥ K86	Pass	4♦ ¹	4♠ ²	Pass
North HCP: 8	♦ Q92	♦ AJ10	Pass	5♥	AP	
South HCP: 15	♣ 1096	♣ QJ53	1. Texas			
Contract: 5♥ N			2. 1m opening allows 5M			

Board: 12
Dealer: W
Vul: Both
North HCP: 17
South HCP: 6
Contract: 4♥ S

North:
♠ AKQ10
♥ K5
♦ KQ9
♣ 10987

South:
♠ 983
♥ AQ108432
♦ 8
♣ 64

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

South hands (Practice Page)

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

Board: 7	♠ J83	East Opens 1♥.
Dealer: E	♥ QJ62	East Doubles 4♥ if possible.
Vul: NS	♦ AK82	
HCP: 15	♣ A2	You bid first.

Board: 8	♠ 74	West Opens 1♠.
Dealer: W	♥ AQJ10642	
Vul: Both	♦ Q7	Partner bids first.
HCP: 9	♣ 82	

Board: 9	♠ A108	East Opens 1♣.
Dealer: E	♥ KQ10	
Vul: None	♦ K732	You bid first.
HCP: 15	♣ K42	

Board: 10	♠ 85	West Opens 1♣.
Dealer: W	♥ AQ10743	
Vul: None	♦ J976	Partner bids first.
HCP: 7	♣ 7	

Board: 11	♠ A93	East Opens 1♦.
Dealer: E	♥ K86	East Bids 4♠ if possible.
Vul: EW	♦ AJ10	
HCP: 15	♣ QJ53	You bid first.

Board: 12	♠ 983	West Opens 1♦.
Dealer: W	♥ AQ108432	West Doubles 4♦ if possible.
Vul: Both	♦ 8	
HCP: 6	♣ 64	Partner bids first.

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

Both hands (Answers Page)

Board: 7	North:	South:	West	North	East	South
Dealer: E	♠ A976542	♠ J83			1♥	1NT
Vul: NS	♥ 10	♥ QJ62	Pass	4♥ ¹	X	4♠
North HCP: 6	♦ 6	♦ AK82	AP			
South HCP: 15	♣ Q654	♣ A2	1. Texas			
Contract: 4♠ S						

Board: 8	North:	South:	West	North	East	South
Dealer: W	♠ KQ98	♠ 74	1♠	1NT	Pass	4♦ ¹
Vul: Both	♥ K9	♥ AQJ10642	Pass	4♥	AP	
North HCP: 17	♦ K63	♦ Q7	1. Texas			
South HCP: 9	♣ KQJ5	♣ 82				
Contract: 4♥ N						

Board: 9	North:	South:	West	North	East	South
Dealer: E	♠ J43	♠ A108			1♣	1NT
Vul: None	♥ AJ9763	♥ KQ10	Pass	4♦ ¹	Pass	4♥
North HCP: 9	♦ QJ	♦ K732	AP			
South HCP: 15	♣ 65	♣ K42	1. Texas			
Contract: 4♥ S						

Board: 10	North:	South:	West	North	East	South
Dealer: W	♠ KQ6	♠ 85	1♣	1NT	Pass	4♦ ¹
Vul: None	♥ J92	♥ AQ10743	Pass	4♥	AP	
North HCP: 16	♦ A83	♦ J976	1. Texas			
South HCP: 7	♣ AQ84	♣ 7				
Contract: 4♥ N						

Board: 11	North:	South:	West	North	East	South
Dealer: E	♠ 7	♠ A93			1♦	1NT
Vul: EW	♥ AQ7432	♥ K86	Pass	4♦ ¹	4♠ ²	Pass
North HCP: 8	♦ Q92	♦ AJ10	Pass	5♥	AP	
South HCP: 15	♣ 1096	♣ QJ53	1. Texas			
Contract: 5♥ N			2. 1m opening allows 5M			

Board: 12
Dealer: W
Vul: Both
North HCP: 17
South HCP: 6
Contract: 4♥ S

North:
♠ AKQ10
♥ K5
♦ KQ9
♣ 10987

South:
♠ 983
♥ AQ108432
♦ 8
♣ 64

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

North hands (Practice Page)

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

Board: 13	♠ K	East Opens 1♦.
Dealer: E	♥ KQ107543	
Vul: Both	♦ 86	Partner bids first.
HCP: 8	♣ 1053	

Board: 14	♠ AK2	West Opens 1♣.
Dealer: W	♥ AK2	
Vul: None	♦ 7543	You bid first.
HCP: 17	♣ QJ9	

Board: 15	♠ Q106542	East Opens 1♥.
Dealer: E	♥ Q106	
Vul: EW	♦ A5	Partner bids first.
HCP: 8	♣ 93	

Board: 16	♠ K62	West Opens 1♣.
Dealer: W	♥ K42	
Vul: Both	♦ KJ3	You bid first.
HCP: 15	♣ AJ107	

Board: 17	♠ 5	East Opens 1♠.
Dealer: E	♥ KJ9743	
Vul: NS	♦ 5	Partner bids first.
HCP: 7	♣ K9832	

Board: 18	♠ A7	West Opens 1♣.
Dealer: W	♥ AQ75	
Vul: NS	♦ J962	You bid first.
HCP: 15	♣ A98	

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

Both hands (Answers Page)

Board: 13	North:	South:	West	North	East	South
Dealer: E	♠ K	♠ 952			1♦	1NT
Vul: Both	♥ KQ107543	♥ A6	Pass	4♦ ¹	Pass	4♥
North HCP: 8	♦ 86	♦ AJ9	AP			
South HCP: 16	♣ 1053	♣ AQJ64	1. Texas			
Contract: 4♥ S						

Board: 14	North:	South:	West	North	East	South
Dealer: W	♠ AK2	♠ Q108643	1♣	1NT	Pass	4♥ ¹
Vul: None	♥ AK2	♥ 1094	Pass	4♠	AP	
North HCP: 17	♦ 7543	♦ 9	1. Texas			
South HCP: 6	♣ QJ9	♣ A43				
Contract: 4♠ N						

Board: 15	North:	South:	West	North	East	South
Dealer: E	♠ Q106542	♠ AK8			1♥	1NT
Vul: EW	♥ Q106	♥ K74	Pass	4♥ ¹	Pass	4♠
North HCP: 8	♦ A5	♦ K972	AP			
South HCP: 17	♣ 93	♣ A42	1. Texas			
Contract: 4♠ S						

Board: 16	North:	South:	West	North	East	South
Dealer: W	♠ K62	♠ 543	1♣	1NT	Pass	4♦ ¹
Vul: Both	♥ K42	♥ QJ97653	Pass	4♥	AP	
North HCP: 15	♦ KJ3	♦ A6	1. Texas			
South HCP: 7	♣ AJ107	♣ 3				
Contract: 4♥ N						

Board: 17	North:	South:	West	North	East	South
Dealer: E	♠ 5	♠ KQJ6			1♠	1NT
Vul: NS	♥ KJ9743	♥ A652	Pass	4♦ ¹	Pass	4♥
North HCP: 7	♦ 5	♦ KJ6	AP			
South HCP: 15	♣ K9832	♣ J5	1. Texas			
Contract: 4♥ S						

Board: 18
Dealer: W
Vul: NS
North HCP: 15
South HCP: 8
Contract: 4♠ N

North:
♠ A7
♥ AQ75
♦ J962
♣ A98

South:
♠ K108632
♥ —
♦ KQ875
♣ 42

West	North	East	South
1♣	1NT	Pass	4♥ ¹
Pass	4♠	AP	
1. Texas			

South hands (Practice Page)

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

Board: 13	♠ 952	East Opens 1♦.
Dealer: E	♥ A6	
Vul: Both	♦ AJ9	You bid first.
HCP: 16	♣ AQJ64	
Board: 14	♠ Q108643	West Opens 1♣.
Dealer: W	♥ 1094	
Vul: None	♦ 9	Partner bids first.
HCP: 6	♣ A43	
Board: 15	♠ AK8	East Opens 1♥.
Dealer: E	♥ K74	
Vul: EW	♦ K972	You bid first.
HCP: 17	♣ A42	
Board: 16	♠ 543	West Opens 1♣.
Dealer: W	♥ QJ97653	
Vul: Both	♦ A6	Partner bids first.
HCP: 7	♣ 3	
Board: 17	♠ KQJ6	East Opens 1♠.
Dealer: E	♥ A652	
Vul: NS	♦ KJ6	You bid first.
HCP: 15	♣ J5	
Board: 18	♠ K108632	West Opens 1♣.
Dealer: W	♥ —	
Vul: NS	♦ KQ875	Partner bids first.
HCP: 8	♣ 42	

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

Both hands (Answers Page)

Board: 13	North:	South:	West	North	East	South
Dealer: E	♠ K	♠ 952			1♦	1NT
Vul: Both	♥ KQ107543	♥ A6	Pass	4♦ ¹	Pass	4♥
North HCP: 8	♦ 86	♦ AJ9	AP			
South HCP: 16	♣ 1053	♣ AQJ64	1. Texas			
Contract: 4♥ S						

Board: 14	North:	South:	West	North	East	South
Dealer: W	♠ AK2	♠ Q108643	1♣	1NT	Pass	4♥ ¹
Vul: None	♥ AK2	♥ 1094	Pass	4♠	AP	
North HCP: 17	♦ 7543	♦ 9	1. Texas			
South HCP: 6	♣ QJ9	♣ A43				
Contract: 4♠ N						

Board: 15	North:	South:	West	North	East	South
Dealer: E	♠ Q106542	♠ AK8			1♥	1NT
Vul: EW	♥ Q106	♥ K74	Pass	4♥ ¹	Pass	4♠
North HCP: 8	♦ A5	♦ K972	AP			
South HCP: 17	♣ 93	♣ A42	1. Texas			
Contract: 4♠ S						

Board: 16	North:	South:	West	North	East	South
Dealer: W	♠ K62	♠ 543	1♣	1NT	Pass	4♦ ¹
Vul: Both	♥ K42	♥ QJ97653	Pass	4♥	AP	
North HCP: 15	♦ KJ3	♦ A6	1. Texas			
South HCP: 7	♣ AJ107	♣ 3				
Contract: 4♥ N						

Board: 17	North:	South:	West	North	East	South
Dealer: E	♠ 5	♠ KQJ6			1♠	1NT
Vul: NS	♥ KJ9743	♥ A652	Pass	4♦ ¹	Pass	4♥
North HCP: 7	♦ 5	♦ KJ6	AP			
South HCP: 15	♣ K9832	♣ J5	1. Texas			
Contract: 4♥ S						

Board: 18
Dealer: W
Vul: NS
North HCP: 15
South HCP: 8
Contract: 4♠ N

North:
♠ A7
♥ AQ75
♦ J962
♣ A98

South:
♠ K108632
♥ —
♦ KQ875
♣ 42

West	North	East	South
1♣	1NT	Pass	4♥ ¹
Pass	4♠	AP	
1. Texas			

North hands (Practice Page)

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

Board: 19	♠ K86432	East Opens 1♦.
Dealer: E	♥ QJ	
Vul: EW	♦ 643	Partner bids first.
HCP: 9	♣ K9	

Board: 20	♠ K6	West Opens 1♣.
Dealer: W	♥ K73	
Vul: EW	♦ Q1092	You bid first.
HCP: 15	♣ AQJ4	

Board: 21	♠ Q106543	East Opens 1♣.
Dealer: E	♥ A1087	
Vul: EW	♦ J	Partner bids first.
HCP: 7	♣ 52	

Board: 22	♠ A9	West Opens 1♣.
Dealer: W	♥ KJ8	
Vul: NS	♦ KQ87	You bid first.
HCP: 16	♣ K1098	

Board: 23	♠ AQJ765	East Opens 1♦.
Dealer: E	♥ 6	
Vul: NS	♦ 10862	Partner bids first.
HCP: 7	♣ 75	

Board: 24	♠ KJ75	West Opens 1♣.
Dealer: W	♥ AQ7	
Vul: None	♦ J92	You bid first.
HCP: 15	♣ A32	

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

Both hands (Answers Page)

Board: 19	North:	South:	West	North	East	South
Dealer: E	♠ K86432	♠ A10			1♦	1NT
Vul: EW	♥ QJ	♥ AK72	Pass	4♥ ¹	Pass	4♠
North HCP: 9	♦ 643	♦ A952	AP			
South HCP: 17	♣ K9	♣ Q74	1. Texas			
Contract: 4♠ S						

Board: 20	North:	South:	West	North	East	South
Dealer: W	♠ K6	♠ 953	1♣	1NT	Pass	4♦ ¹
Vul: EW	♥ K73	♥ AQ9642	Pass	4♥	AP	
North HCP: 15	♦ Q1092	♦ 865	1. Texas			
South HCP: 6	♣ AQJ4	♣ 3				
Contract: 4♥ N						

Board: 21	North:	South:	West	North	East	South
Dealer: E	♠ Q106543	♠ AJ			1♣	1NT
Vul: EW	♥ A1087	♥ KQJ	Pass	4♥ ¹	Pass	4♠
North HCP: 7	♦ J	♦ 10986	AP			
South HCP: 16	♣ 52	♣ AJ73	1. Texas			
Contract: 4♠ S						

Board: 22	North:	South:	West	North	East	South
Dealer: W	♠ A9	♠ QJ10642	1♣	1NT	Pass	4♥ ¹
Vul: NS	♥ KJ8	♥ 95	Pass	4♠	AP	
North HCP: 16	♦ KQ87	♦ A1053	1. Texas			
South HCP: 7	♣ K1098	♣ 7				
Contract: 4♠ N						

Board: 23	North:	South:	West	North	East	South
Dealer: E	♠ AQJ765	♠ 94			1♦	1NT
Vul: NS	♥ 6	♥ AQ4	Pass	4♥ ¹	Pass	4♠
North HCP: 7	♦ 10862	♦ A93	AP			
South HCP: 16	♣ 75	♣ AQ1084	1. Texas			
Contract: 4♠ S						

Board: 24
Dealer: W
Vul: None
North HCP: 15
South HCP: 5
Contract: 4♥ N

North:
♠ KJ75
♥ AQ7
♦ J92
♣ A32

South:
♠ 3
♥ J109654
♦ A865
♣ 85

West	North	East	South
1♣	1NT	Pass	4♦ ¹
Pass	4♥	AP	
1. Texas			

South hands (Practice Page)

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

Board: 19	♠ A10	East Opens 1♦.
Dealer: E	♥ AK72	
Vul: EW	♦ A952	You bid first.
HCP: 17	♣ Q74	
Board: 20	♠ 953	West Opens 1♣.
Dealer: W	♥ AQ9642	
Vul: EW	♦ 865	Partner bids first.
HCP: 6	♣ 3	
Board: 21	♠ AJ	East Opens 1♣.
Dealer: E	♥ KQJ	
Vul: EW	♦ 10986	You bid first.
HCP: 16	♣ AJ73	
Board: 22	♠ QJ10642	West Opens 1♣.
Dealer: W	♥ 95	
Vul: NS	♦ A1053	Partner bids first.
HCP: 7	♣ 7	
Board: 23	♠ 94	East Opens 1♦.
Dealer: E	♥ AQ4	
Vul: NS	♦ A93	You bid first.
HCP: 16	♣ AQ1084	
Board: 24	♠ 3	West Opens 1♣.
Dealer: W	♥ J109654	
Vul: None	♦ A865	Partner bids first.
HCP: 5	♣ 85	

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

Both hands (Answers Page)

Board: 19	North:	South:	West	North	East	South
Dealer: E	♠ K86432	♠ A10			1♦	1NT
Vul: EW	♥ QJ	♥ AK72	Pass	4♥ ¹	Pass	4♠
North HCP: 9	♦ 643	♦ A952	AP			
South HCP: 17	♣ K9	♣ Q74	1. Texas			
Contract: 4♠ S						

Board: 20	North:	South:	West	North	East	South
Dealer: W	♠ K6	♠ 953	1♣	1NT	Pass	4♦ ¹
Vul: EW	♥ K73	♥ AQ9642	Pass	4♥	AP	
North HCP: 15	♦ Q1092	♦ 865	1. Texas			
South HCP: 6	♣ AQJ4	♣ 3				
Contract: 4♥ N						

Board: 21	North:	South:	West	North	East	South
Dealer: E	♠ Q106543	♠ AJ			1♣	1NT
Vul: EW	♥ A1087	♥ KQJ	Pass	4♥ ¹	Pass	4♠
North HCP: 7	♦ J	♦ 10986	AP			
South HCP: 16	♣ 52	♣ AJ73	1. Texas			
Contract: 4♠ S						

Board: 22	North:	South:	West	North	East	South
Dealer: W	♠ A9	♠ QJ10642	1♣	1NT	Pass	4♥ ¹
Vul: NS	♥ KJ8	♥ 95	Pass	4♠	AP	
North HCP: 16	♦ KQ87	♦ A1053	1. Texas			
South HCP: 7	♣ K1098	♣ 7				
Contract: 4♠ N						

Board: 23	North:	South:	West	North	East	South
Dealer: E	♠ AQJ765	♠ 94			1♦	1NT
Vul: NS	♥ 6	♥ AQ4	Pass	4♥ ¹	Pass	4♠
North HCP: 7	♦ 10862	♦ A93	AP			
South HCP: 16	♣ 75	♣ AQ1084	1. Texas			
Contract: 4♠ S						

Board: 24
Dealer: W
Vul: None
North HCP: 15
South HCP: 5
Contract: 4♥ N

North:
♠ KJ75
♥ AQ7
♦ J92
♣ A32

South:
♠ 3
♥ J109654
♦ A865
♣ 85

West	North	East	South
1♣	1NT	Pass	4♦ ¹
Pass	4♥	AP	
1. Texas			

North hands (Practice Page)

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

Board: 25	♠ K987	East Opens 1♣.
Dealer: E	♥ K108542	
Vul: NS	♦ 92	Partner bids first.
HCP: 6	♣ 8	

Board: 26	♠ AQ	West Opens 1♦.
Dealer: W	♥ Q93	
Vul: EW	♦ QJ86	You bid first.
HCP: 17	♣ AQ104	

Board: 27	♠ J	East Opens 1♦.
Dealer: E	♥ AQJ982	
Vul: Both	♦ 72	Partner bids first.
HCP: 8	♣ 9765	

Board: 28	♠ 98	West Opens 1♣.
Dealer: W	♥ AK4	
Vul: None	♦ A832	You bid first.
HCP: 16	♣ KQ97	

Board: 29	♠ AJ108652	East Opens 1♦.
Dealer: E	♥ 97	
Vul: EW	♦ 64	Partner bids first.
HCP: 5	♣ 96	

Board: 30	♠ AJ104	West Opens 1♦.
Dealer: W	♥ K10	
Vul: NS	♦ A1043	You bid first.
HCP: 15	♣ K73	

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

Both hands (Answers Page)

Board: 25	North:	South:	West	North	East	South
Dealer: E	♠ K987	♠ QJ2			1♣	1NT
Vul: NS	♥ K108542	♥ Q76	Pass	4♦ ¹	Pass	4♥
North HCP: 6	♦ 92	♦ A74	AP			
South HCP: 16	♣ 8	♣ AK64	1. Texas			
Contract: 4♥ S						

Board: 26	North:	South:	West	North	East	South
Dealer: W	♠ AQ	♠ J107642	1♦	1NT	Pass	4♥ ¹
Vul: EW	♥ Q93	♥ AJ106	Pass	4♠	AP	
North HCP: 17	♦ QJ86	♦ 1092	1. Texas			
South HCP: 6	♣ AQ104	♣ —				
Contract: 4♠ N						

Board: 27	North:	South:	West	North	East	South
Dealer: E	♠ J	♠ K10			1♦	1NT
Vul: Both	♥ AQJ982	♥ K73	Pass	4♦ ¹	Pass	4♥
North HCP: 8	♦ 72	♦ KQJ9	AP			
South HCP: 17	♣ 9765	♣ KQ42	1. Texas			
Contract: 4♥ S						

Board: 28	North:	South:	West	North	East	South
Dealer: W	♠ 98	♠ AQ5432	1♣	1NT	Pass	4♥ ¹
Vul: None	♥ AK4	♥ 87	Pass	4♠	AP	
North HCP: 16	♦ A832	♦ 764	1. Texas			
South HCP: 6	♣ KQ97	♣ 106				
Contract: 4♠ N						

Board: 29	North:	South:	West	North	East	South
Dealer: E	♠ AJ108652	♠ 743			1♦	1NT
Vul: EW	♥ 97	♥ A10	Pass	4♥ ¹	Pass	4♠
North HCP: 5	♦ 64	♦ A92	AP			
South HCP: 16	♣ 96	♣ AKJ104	1. Texas			
Contract: 4♠ S						

Board: 30

Dealer: W

Vul: NS

North HCP: 15

South HCP: 7

Contract: 4♥ N

North:

♠ AJ104

♥ K10

♦ A1043

♣ K73

South:

♠ 8

♥ AJ9752

♦ Q9

♣ 9842

West	North	East	South
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1♦	1NT	Pass	4♦ ¹
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Pass	4♥	AP	
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1. Texas

South hands (Practice Page)

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

Board: 25	♠ QJ2	East Opens 1♣.
Dealer: E	♥ Q76	
Vul: NS	♦ A74	You bid first.
HCP: 16	♣ AK64	
Board: 26	♠ J107642	West Opens 1♦.
Dealer: W	♥ AJ106	
Vul: EW	♦ 1092	Partner bids first.
HCP: 6	♣ —	
Board: 27	♠ K10	East Opens 1♦.
Dealer: E	♥ K73	
Vul: Both	♦ KQJ9	You bid first.
HCP: 17	♣ KQ42	
Board: 28	♠ AQ5432	West Opens 1♣.
Dealer: W	♥ 87	
Vul: None	♦ 764	Partner bids first.
HCP: 6	♣ 106	
Board: 29	♠ 743	East Opens 1♦.
Dealer: E	♥ A10	
Vul: EW	♦ A92	You bid first.
HCP: 16	♣ AKJ104	
Board: 30	♠ 8	West Opens 1♦.
Dealer: W	♥ AJ9752	
Vul: NS	♦ Q9	Partner bids first.
HCP: 7	♣ 9842	

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

Board: 25	North:	South:	West	North	East	South
Dealer: E	♠ K987	♠ QJ2			1♣	1NT
Vul: NS	♥ K108542	♥ Q76	Pass	4♦ ¹	Pass	4♥
North HCP: 6	♦ 92	♦ A74	AP			
South HCP: 16	♣ 8	♣ AK64	1. Texas			
Contract: 4♥ S						

Board: 26	North:	South:	West	North	East	South
Dealer: W	♠ AQ	♠ J107642	1♦	1NT	Pass	4♥ ¹
Vul: EW	♥ Q93	♥ AJ106	Pass	4♠	AP	
North HCP: 17	♦ QJ86	♦ 1092	1. Texas			
South HCP: 6	♣ AQ104	♣ —				
Contract: 4♠ N						

Board: 27	North:	South:	West	North	East	South
Dealer: E	♠ J	♠ K10			1♦	1NT
Vul: Both	♥ AQJ982	♥ K73	Pass	4♦ ¹	Pass	4♥
North HCP: 8	♦ 72	♦ KQJ9	AP			
South HCP: 17	♣ 9765	♣ KQ42	1. Texas			
Contract: 4♥ S						

Board: 28	North:	South:	West	North	East	South
Dealer: W	♠ 98	♠ AQ5432	1♣	1NT	Pass	4♥ ¹
Vul: None	♥ AK4	♥ 87	Pass	4♠	AP	
North HCP: 16	♦ A832	♦ 764	1. Texas			
South HCP: 6	♣ KQ97	♣ 106				
Contract: 4♠ N						

Board: 29	North:	South:	West	North	East	South
Dealer: E	♠ AJ108652	♠ 743			1♦	1NT
Vul: EW	♥ 97	♥ A10	Pass	4♥ ¹	Pass	4♠
North HCP: 5	♦ 64	♦ A92	AP			
South HCP: 16	♣ 96	♣ AKJ104	1. Texas			
Contract: 4♠ S						

Board: 30

Dealer: W

Vul: NS

North HCP: 15

South HCP: 7

Contract: 4♥ N

North:

♠ AJ104

♥ K10

♦ A1043

♣ K73

South:

♠ 8

♥ AJ9752

♦ Q9

♣ 9842

West	North	East	South
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1♦	1NT	Pass	4♦ ¹
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Pass	4♥	AP	
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1. Texas

North hands (Practice Page)

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

Board: 31	♠ J10	East Opens 1♠.
Dealer: E	♥ K97643	
Vul: None	♦ Q102	Partner bids first.
HCP: 9	♣ K6	
Board: 32	♠ KQ95	West Opens 1♣.
Dealer: W	♥ Q85	
Vul: NS	♦ Q2	You bid first.
HCP: 16	♣ AK73	
Board: 33	♠ J	East Opens 1♣.
Dealer: E	♥ AQ8542	
Vul: NS	♦ 10862	Partner bids first.
HCP: 7	♣ 105	
Board: 34	♠ KQ62	West Opens 1♠.
Dealer: W	♥ K74	
Vul: Both	♦ AJ2	You bid first.
HCP: 16	♣ K53	
Board: 35	♠ AJ10643	East Opens 1♦.
Dealer: E	♥ 53	
Vul: NS	♦ 9	Partner bids first.
HCP: 7	♣ Q1093	
Board: 36	♠ A2	West Opens 1♦.
Dealer: W	♥ K43	East Bids X♠ if possible.
Vul: EW	♦ AQ93	
HCP: 15	♣ Q1075	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	♠ J10	♠ A653			1♠	1NT
Vul: None	♥ K97643	♥ A5	Pass	4♦ ¹	Pass	4♥
North HCP: 9	♦ Q102	♦ A76	AP			
South HCP: 17	♣ K6	♣ AJ72	1. Texas			
Contract: 4♥ S						

Board: 32	North:	South:	West	North	East	South
Dealer: W	♠ KQ95	♠ AJ7642	1♣	1NT	Pass	4♥ ¹
Vul: NS	♥ Q85	♥ 2	Pass	4♠	AP	
North HCP: 16	♦ Q2	♦ J943	1. Texas			
South HCP: 6	♣ AK73	♣ 54				
Contract: 4♠ N						

Board: 33	North:	South:	West	North	East	South
Dealer: E	♠ J	♠ A53			1♣	1NT
Vul: NS	♥ AQ8542	♥ J1096	Pass	4♦ ¹	Pass	4♥
North HCP: 7	♦ 10862	♦ AK7	AP			
South HCP: 16	♣ 105	♣ A42	1. Texas			
Contract: 4♥ S						

Board: 34	North:	South:	West	North	East	South
Dealer: W	♠ KQ62	♠ 85	1♠	1NT	Pass	4♦ ¹
Vul: Both	♥ K74	♥ AQ10982	Pass	4♥	AP	
North HCP: 16	♦ AJ2	♦ Q4	1. Texas			
South HCP: 8	♣ K53	♣ 1072				
Contract: 4♥ N						

Board: 35	North:	South:	West	North	East	South
Dealer: E	♠ AJ10643	♠ Q752			1♦	1NT
Vul: NS	♥ 53	♥ AQ	Pass	4♥ ¹	Pass	4♠
North HCP: 7	♦ 9	♦ AQJ4	AP			
South HCP: 15	♣ Q1093	♣ 854	1. Texas			
Contract: 4♠ S						

Board: 36

Dealer: W

Vul: EW

North HCP: 15

South HCP: 6

Contract: 4♠X N

North:

♠ A2

♥ K43

♦ AQ93

♣ Q1075

South:

♠ K109764

♥ 965

♦ K74

♣ 6

West	North	East	South
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1♦	1NT	Pass	4♥ ¹
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Pass	4♠	X♠	AP
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1. Texas

South hands (Practice Page)

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

Board: 31 ♠ A653
Dealer: E ♥ A5
Vul: None ♦ A76
HCP: 17 ♣ AJ72

East Opens 1♠.

You bid first.

Board: 32 ♠ AJ7642
Dealer: W ♥ 2
Vul: NS ♦ J943
HCP: 6 ♣ 54

West Opens 1♣.

Partner bids first.

Board: 33 ♠ A53
Dealer: E ♥ J1096
Vul: NS ♦ AK7
HCP: 16 ♣ A42

East Opens 1♣.

You bid first.

Board: 34 ♠ 85
Dealer: W ♥ AQ10982
Vul: Both ♦ Q4
HCP: 8 ♣ 1072

West Opens 1♠.

Partner bids first.

Board: 35 ♠ Q752
Dealer: E ♥ AQ
Vul: NS ♦ AQJ4
HCP: 15 ♣ 854

East Opens 1♦.

You bid first.

Board: 36 ♠ K109764
Dealer: W ♥ 965
Vul: EW ♦ K74
HCP: 6 ♣ 6

West Opens 1♦.

East Bids X♠ if possible.

Partner bids 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	♠ J10	♠ A653			1♠	1NT
Vul: None	♥ K97643	♥ A5	Pass	4♦ ¹	Pass	4♥
North HCP: 9	♦ Q102	♦ A76	AP			
South HCP: 17	♣ K6	♣ AJ72	1. Texas			
Contract: 4♥ S						

Board: 32	North:	South:	West	North	East	South
Dealer: W	♠ KQ95	♠ AJ7642	1♣	1NT	Pass	4♥ ¹
Vul: NS	♥ Q85	♥ 2	Pass	4♠	AP	
North HCP: 16	♦ Q2	♦ J943	1. Texas			
South HCP: 6	♣ AK73	♣ 54				
Contract: 4♠ N						

Board: 33	North:	South:	West	North	East	South
Dealer: E	♠ J	♠ A53			1♣	1NT
Vul: NS	♥ AQ8542	♥ J1096	Pass	4♦ ¹	Pass	4♥
North HCP: 7	♦ 10862	♦ AK7	AP			
South HCP: 16	♣ 105	♣ A42	1. Texas			
Contract: 4♥ S						

Board: 34	North:	South:	West	North	East	South
Dealer: W	♠ KQ62	♠ 85	1♠	1NT	Pass	4♦ ¹
Vul: Both	♥ K74	♥ AQ10982	Pass	4♥	AP	
North HCP: 16	♦ AJ2	♦ Q4	1. Texas			
South HCP: 8	♣ K53	♣ 1072				
Contract: 4♥ N						

Board: 35	North:	South:	West	North	East	South
Dealer: E	♠ AJ10643	♠ Q752			1♦	1NT
Vul: NS	♥ 53	♥ AQ	Pass	4♥ ¹	Pass	4♠
North HCP: 7	♦ 9	♦ AQJ4	AP			
South HCP: 15	♣ Q1093	♣ 854	1. Texas			
Contract: 4♠ S						

Board: 36

Dealer: W

Vul: EW

North HCP: 15

South HCP: 6

Contract: 4♠X N

North:

♠ A2

♥ K43

♦ AQ93

♣ Q1075

South:

♠ K109764

♥ 965

♦ K74

♣ 6

West	North	East	South
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1♦	1NT	Pass	4♥ ¹
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Pass	4♠	X♠	AP
------	----	----	----

1. Texas

North hands (Practice Page)

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

Board: 37
Dealer: E
Vul: Both
HCP: 6

♠ K5
♥ K87654
♦ 975
♣ 109

East Opens 1♣.
East Doubles 4♦ if possible.
West Bids 4♠ if possible.

Partner bids first.

Board: 38
Dealer: W
Vul: None
HCP: 17

♠ Q92
♥ Q6
♦ A42
♣ AKQ105

West Opens 1♦.

You bid first.

Board: 39
Dealer: E
Vul: NS
HCP: 8

♠ AQ8653
♥ 74
♦ 43
♣ Q107

East Opens 1♥.
East Doubles 4♥ if possible.

Partner bids first.

Board: 40
Dealer: W
Vul: NS
HCP: 15

♠ 93
♥ AKQ4
♦ AQ64
♣ 843

West Opens 1♦.

You bid first.

Board: 41
Dealer: E
Vul: Both
HCP: 8

♠ J982
♥ KJ9654
♦ 52
♣ K

East Opens 1♦.

Partner bids first.

Board: 42
Dealer: W
Vul: EW
HCP: 15

♠ AQ53
♥ A1032
♦ K75
♣ Q4

West Opens 1♦.

You bid first.

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

Both hands (Answers Page)

Board: 37	North:	South:	West	North	East	South
Dealer: E	♠ K5	♠ A3			1♣	1NT
Vul: Both	♥ K87654	♥ QJ103	Pass	4♦ ¹	X	4♥
North HCP: 6	♦ 975	♦ A84	4♠	X	AP	
South HCP: 15	♣ 109	♣ A764	1. Texas			
Contract: 4♠X W						

Board: 38	North:	South:	West	North	East	South
Dealer: W	♠ Q92	♠ AJ6543	1♦	1NT	Pass	4♥ ¹
Vul: None	♥ Q6	♥ 7532	Pass	4♠	AP	
North HCP: 17	♦ A42	♦ Q105	1. Texas			
South HCP: 7	♣ AKQ105	♣ —				
Contract: 4♠ N						

Board: 39	North:	South:	West	North	East	South
Dealer: E	♠ AQ8653	♠ 974			1♥	1NT
Vul: NS	♥ 74	♥ AK2	Pass	4♥ ¹	X	4♠
North HCP: 8	♦ 43	♦ AKJ108	AP			
South HCP: 15	♣ Q107	♣ 52	1. Texas			
Contract: 4♠ S						

Board: 40	North:	South:	West	North	East	South
Dealer: W	♠ 93	♠ K87642	1♦	1NT	Pass	4♥ ¹
Vul: NS	♥ AKQ4	♥ 96	Pass	4♠	AP	
North HCP: 15	♦ AQ64	♦ 2	1. Texas			
South HCP: 7	♣ 843	♣ KJ109				
Contract: 4♠ N						

Board: 41	North:	South:	West	North	East	South
Dealer: E	♠ J982	♠ Q73			1♦	1NT
Vul: Both	♥ KJ9654	♥ AQ8	Pass	4♦ ¹	Pass	4♥
North HCP: 8	♦ 52	♦ AJ108	AP			
South HCP: 17	♣ K	♣ A86	1. Texas			
Contract: 4♥ S						

Board: 42
Dealer: W
Vul: EW
North HCP: 15
South HCP: 8
Contract: 4♠ N

North:
♠ AQ53
♥ A1032
♦ K75
♣ Q4

South:
♠ KJ9762
♥ J7
♦ 8
♣ K976

West	North	East	South
1♦	1NT	Pass	4♥ ¹
Pass	4♠	AP	
1. Texas			

South hands (Practice Page)

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

Board: 37
Dealer: E
Vul: Both
HCP: 15

♠ A3
♥ QJ103
♦ A84
♣ A764

East Opens 1♣.
East Doubles 4♦ if possible.
West Bids 4♠ if possible.

You bid first.

Board: 38
Dealer: W
Vul: None
HCP: 7

♠ AJ6543
♥ 7532
♦ Q105
♣ —

West Opens 1♦.

Partner bids first.

Board: 39
Dealer: E
Vul: NS
HCP: 15

♠ 974
♥ AK2
♦ AKJ108
♣ 52

East Opens 1♥.
East Doubles 4♥ if possible.

You bid first.

Board: 40
Dealer: W
Vul: NS
HCP: 7

♠ K87642
♥ 96
♦ 2
♣ KJ109

West Opens 1♦.

Partner bids first.

Board: 41
Dealer: E
Vul: Both
HCP: 17

♠ Q73
♥ AQ8
♦ AJ108
♣ A86

East Opens 1♦.

You bid first.

Board: 42
Dealer: W
Vul: EW
HCP: 8

♠ KJ9762
♥ J7
♦ 8
♣ K976

West Opens 1♦.

Partner bids first.

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

Both hands (Answers Page)

Board: 37	North:	South:	West	North	East	South
Dealer: E	♠ K5	♠ A3			1♣	1NT
Vul: Both	♥ K87654	♥ QJ103	Pass	4♦ ¹	X	4♥
North HCP: 6	♦ 975	♦ A84	4♠	X	AP	
South HCP: 15	♣ 109	♣ A764				
Contract: 4♠X W			1. Texas			

Board: 38	North:	South:	West	North	East	South
Dealer: W	♠ Q92	♠ AJ6543	1♦	1NT	Pass	4♥ ¹
Vul: None	♥ Q6	♥ 7532	Pass	4♠	AP	
North HCP: 17	♦ A42	♦ Q105				
South HCP: 7	♣ AKQ105	♣ —	1. Texas			
Contract: 4♠ N						

Board: 39	North:	South:	West	North	East	South
Dealer: E	♠ AQ8653	♠ 974			1♥	1NT
Vul: NS	♥ 74	♥ AK2	Pass	4♥ ¹	X	4♠
North HCP: 8	♦ 43	♦ AKJ108	AP			
South HCP: 15	♣ Q107	♣ 52	1. Texas			
Contract: 4♠ S						

Board: 40	North:	South:	West	North	East	South
Dealer: W	♠ 93	♠ K87642	1♦	1NT	Pass	4♥ ¹
Vul: NS	♥ AKQ4	♥ 96	Pass	4♠	AP	
North HCP: 15	♦ AQ64	♦ 2	1. Texas			
South HCP: 7	♣ 843	♣ KJ109				
Contract: 4♠ N						

Board: 41	North:	South:	West	North	East	South
Dealer: E	♠ J982	♠ Q73			1♦	1NT
Vul: Both	♥ KJ9654	♥ AQ8	Pass	4♦ ¹	Pass	4♥
North HCP: 8	♦ 52	♦ AJ108	AP			
South HCP: 17	♣ K	♣ A86	1. Texas			
Contract: 4♥ S						

Board: 42

Dealer: W

Vul: EW

North HCP: 15

South HCP: 8

Contract: 4♠ N

North:

♠ AQ53

♥ A1032

♦ K75

♣ Q4

South:

♠ KJ9762

♥ J7

♦ 8

♣ K976

West	North	East	South
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1♦	1NT	Pass	4♥ ¹
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Pass	4♠	AP	
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1. Texas

North hands (Practice Page)

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

Board: 43	♠ 105	East Opens 1♦.
Dealer: E	♥ KQ10764	
Vul: None	♦ K104	Partner bids first.
HCP: 8	♣ 64	
Board: 44	♠ 542	West Opens 1♣.
Dealer: W	♥ QJ9	
Vul: NS	♦ AKQ	You bid first.
HCP: 17	♣ KQ52	
Board: 45	♠ A1098632	East Opens 1♥.
Dealer: E	♥ 3	East Doubles 4♥ if possible.
Vul: Both	♦ 754	
HCP: 4	♣ 75	Partner bids first.
Board: 46	♠ KQ54	West Opens 1♣.
Dealer: W	♥ A54	
Vul: NS	♦ 965	You bid first.
HCP: 15	♣ AQ7	
Board: 47	♠ —	East Opens 1♦.
Dealer: E	♥ AJ86543	
Vul: EW	♦ 73	Partner bids first.
HCP: 7	♣ Q1095	
Board: 48	♠ KJ8	West Opens 1♦.
Dealer: W	♥ K8	
Vul: Both	♦ KQ32	You bid first.
HCP: 16	♣ A875	

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

Both hands (Answers Page)

Board: 43	North:	South:	West	North	East	South
Dealer: E	♠ 105	♠ AK98			1♦	1NT
Vul: None	♥ KQ10764	♥ J32	Pass	4♦ ¹	Pass	4♥
North HCP: 8	♦ K104	♦ AJ7	AP			
South HCP: 17	♣ 64	♣ A53				
Contract: 4♥ S			1. Texas			

Board: 44	North:	South:	West	North	East	South
Dealer: W	♠ 542	♠ KJ98763	1♣	1NT	Pass	4♥ ¹
Vul: NS	♥ QJ9	♥ K107	Pass	4♠	AP	
North HCP: 17	♦ AKQ	♦ J2	1. Texas			
South HCP: 8	♣ KQ52	♣ 4				
Contract: 4♠ N						

Board: 45	North:	South:	West	North	East	South
Dealer: E	♠ A1098632	♠ KQ			1♥	1NT
Vul: Both	♥ 3	♥ K105	Pass	4♥ ¹	X	Pass ²
North HCP: 4	♦ 754	♦ 963	Pass	4♠	AP	
South HCP: 16	♣ 75	♣ AKJ108	1. Texas			
Contract: 4♠ N			2. denies a ♥ stopper			

Board: 46	North:	South:	West	North	East	South
Dealer: W	♠ KQ54	♠ J63	1♣	1NT	Pass	4♦ ¹
Vul: NS	♥ A54	♥ QJ109832	Pass	4♥	AP	
North HCP: 15	♦ 965	♦ A10	1. Texas			
South HCP: 8	♣ AQ7	♣ 5				
Contract: 4♥ N						

Board: 47	North:	South:	West	North	East	South
Dealer: E	♠ —	♠ KJ95			1♦	1NT
Vul: EW	♥ AJ86543	♥ KQ	Pass	4♦ ¹	Pass	4♥
North HCP: 7	♦ 73	♦ K104	AP			
South HCP: 15	♣ Q1095	♣ K864	1. Texas			
Contract: 4♥ S						

Board: 48

Dealer: W

Vul: Both

North HCP: 16

South HCP: 7

Contract: 4♥ N

North:

♠ KJ8

♥ K8

♦ KQ32

♣ A875

South:

♠ A106

♥ QJ10964

♦ 865

♣ 3

West	North	East	South
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1♦	1NT	Pass	4♦ ¹
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Pass	4♥	AP	
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1. Texas

South hands (Practice Page)

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

Board: 43 ♠ AK98
Dealer: E ♥ J32
Vul: None ♦ AJ7
HCP: 17 ♣ A53

East Opens 1♦.

You bid first.

Board: 44 ♠ KJ98763
Dealer: W ♥ K107
Vul: NS ♦ J2
HCP: 8 ♣ 4

West Opens 1♣.

Partner bids first.

Board: 45 ♠ KQ
Dealer: E ♥ K105
Vul: Both ♦ 963
HCP: 16 ♣ AKJ108

East Opens 1♥.

East Doubles 4♥ if possible.

You bid first.

Board: 46 ♠ J63
Dealer: W ♥ QJ109832
Vul: NS ♦ A10
HCP: 8 ♣ 5

West Opens 1♣.

Partner bids first.

Board: 47 ♠ KJ95
Dealer: E ♥ KQ
Vul: EW ♦ K104
HCP: 15 ♣ K864

East Opens 1♦.

You bid first.

Board: 48 ♠ A106
Dealer: W ♥ QJ10964
Vul: Both ♦ 865
HCP: 7 ♣ 3

West Opens 1♦.

Partner bids first.

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

Both hands (Answers Page)

Board: 43	North:	South:	West	North	East	South
Dealer: E	♠ 105	♠ AK98			1♦	1NT
Vul: None	♥ KQ10764	♥ J32	Pass	4♦ ¹	Pass	4♥
North HCP: 8	♦ K104	♦ AJ7	AP			
South HCP: 17	♣ 64	♣ A53				
Contract: 4♥ S			1. Texas			

Board: 44	North:	South:	West	North	East	South
Dealer: W	♠ 542	♠ KJ98763	1♣	1NT	Pass	4♥ ¹
Vul: NS	♥ QJ9	♥ K107	Pass	4♠	AP	
North HCP: 17	♦ AKQ	♦ J2				
South HCP: 8	♣ KQ52	♣ 4	1. Texas			
Contract: 4♠ N						

Board: 45	North:	South:	West	North	East	South
Dealer: E	♠ A1098632	♠ KQ			1♥	1NT
Vul: Both	♥ 3	♥ K105	Pass	4♥ ¹	X	Pass ²
North HCP: 4	♦ 754	♦ 963	Pass	4♠	AP	
South HCP: 16	♣ 75	♣ AKJ108	1. Texas			
Contract: 4♠ N			2. denies a ♥ stopper			

Board: 46	North:	South:	West	North	East	South
Dealer: W	♠ KQ54	♠ J63	1♣	1NT	Pass	4♦ ¹
Vul: NS	♥ A54	♥ QJ109832	Pass	4♥	AP	
North HCP: 15	♦ 965	♦ A10	1. Texas			
South HCP: 8	♣ AQ7	♣ 5				
Contract: 4♥ N						

Board: 47	North:	South:	West	North	East	South
Dealer: E	♠ —	♠ KJ95			1♦	1NT
Vul: EW	♥ AJ86543	♥ KQ	Pass	4♦ ¹	Pass	4♥
North HCP: 7	♦ 73	♦ K104	AP			
South HCP: 15	♣ Q1095	♣ K864	1. Texas			
Contract: 4♥ S						

Board: 48

Dealer: W

Vul: Both

North HCP: 16

South HCP: 7

Contract: 4♥ N

North:

♠ KJ8

♥ K8

♦ KQ32

♣ A875

South:

♠ A106

♥ QJ10964

♦ 865

♣ 3

West	North	East	South
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1♦	1NT	Pass	4♦ ¹
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Pass	4♥	AP	
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1. Texas

North hands (Practice Page)

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

Board: 49	♠ KQ96532	East Opens 1♦.
Dealer: E	♥ J9	
Vul: EW	♦ K10	Partner bids first.
HCP: 9	♣ 87	

Board: 50	♠ 1042	West Opens 1♣.
Dealer: W	♥ K10	
Vul: None	♦ AJ5	You bid first.
HCP: 15	♣ AK982	

Board: 51	♠ Q109765	East Opens 1♦.
Dealer: E	♥ A43	
Vul: Both	♦ 4	Partner bids first.
HCP: 7	♣ J32	

Board: 52	♠ AKJ3	West Opens 1♠.
Dealer: W	♥ 853	
Vul: EW	♦ K85	You bid first.
HCP: 15	♣ A96	

Board: 53	♠ 82	East Opens 1♦.
Dealer: E	♥ AJ9865	
Vul: EW	♦ Q76	Partner bids first.
HCP: 7	♣ 62	

Board: 54	♠ KQ4	West Opens 1♣.
Dealer: W	♥ K4	East Bids X♠ if possible.
Vul: None	♦ Q962	
HCP: 15	♣ AJ83	You bid first.

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

Both hands (Answers Page)

Board: 49	North:	South:	West	North	East	South
Dealer: E	♠ KQ96532	♠ A4			1♦	1NT
Vul: EW	♥ J9	♥ K32	Pass	4♥ ¹	Pass	4♠
North HCP: 9	♦ K10	♦ A76	AP			
South HCP: 17	♣ 87	♣ KQJ54	1. Texas			
Contract: 4♠ S						

Board: 50	North:	South:	West	North	East	South
Dealer: W	♠ 1042	♠ AQJ9763	1♣	1NT	Pass	4♥ ¹
Vul: None	♥ K10	♥ 82	Pass	4♠	AP	
North HCP: 15	♦ AJ5	♦ 93	1. Texas			
South HCP: 7	♣ AK982	♣ 105				
Contract: 4♠ N						

Board: 51	North:	South:	West	North	East	South
Dealer: E	♠ Q109765	♠ K832			1♦	1NT
Vul: Both	♥ A43	♥ K87	Pass	4♥ ¹	Pass	4♠
North HCP: 7	♦ 4	♦ AJ8	AP			
South HCP: 15	♣ J32	♣ A104	1. Texas			
Contract: 4♠ S						

Board: 52	North:	South:	West	North	East	South
Dealer: W	♠ AKJ3	♠ 2	1♠	1NT	Pass	4♦ ¹
Vul: EW	♥ 853	♥ KQ109642	Pass	4♥	AP	
North HCP: 15	♦ K85	♦ 73	1. Texas			
South HCP: 9	♣ A96	♣ KJ4				
Contract: 4♥ N						

Board: 53	North:	South:	West	North	East	South
Dealer: E	♠ 82	♠ AJ105			1♦	1NT
Vul: EW	♥ AJ9865	♥ K104	Pass	4♦ ¹	Pass	4♥
North HCP: 7	♦ Q76	♦ AK52	AP			
South HCP: 15	♣ 62	♣ 85	1. Texas			
Contract: 4♥ S						

Board: 54

Dealer: W

Vul: None

North HCP: 15

South HCP: 8

Contract: 4♠X N

North:

♠ KQ4

♥ K4

♦ Q962

♣ AJ83

South:

♠ AJ10862

♥ Q

♦ J108

♣ 1096

West	North	East	South
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1♣	1NT	Pass	4♥ ¹
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Pass	4♠	X♠	AP
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1. Texas

South hands (Practice Page)

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

Board: 49 ♠ A4 East Opens 1♦.
Dealer: E ♥ K32
Vul: EW ♦ A76 You bid first.
HCP: 17 ♣ KQJ54

Board: 50 ♠ AQJ9763 West Opens 1♣.
Dealer: W ♥ 82
Vul: None ♦ 93 Partner bids first.
HCP: 7 ♣ 105

Board: 51 ♠ K832 East Opens 1♦.
Dealer: E ♥ K87
Vul: Both ♦ AJ8 You bid first.
HCP: 15 ♣ A104

Board: 52 ♠ 2 West Opens 1♠.
Dealer: W ♥ KQ109642
Vul: EW ♦ 73 Partner bids first.
HCP: 9 ♣ KJ4

Board: 53 ♠ AJ105 East Opens 1♦.
Dealer: E ♥ K104
Vul: EW ♦ AK52 You bid first.
HCP: 15 ♣ 85

Board: 54 ♠ AJ10862 West Opens 1♣.
Dealer: W ♥ Q East Bids X♠ if possible.
Vul: None ♦ J108
HCP: 8 ♣ 1096 Partner bids first.

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

Both hands (Answers Page)

Board: 49	North:	South:	West	North	East	South
Dealer: E	♠ KQ96532	♠ A4			1♦	1NT
Vul: EW	♥ J9	♥ K32	Pass	4♥ ¹	Pass	4♠
North HCP: 9	♦ K10	♦ A76	AP			
South HCP: 17	♣ 87	♣ KQJ54	1. Texas			
Contract: 4♠ S						

Board: 50	North:	South:	West	North	East	South
Dealer: W	♠ 1042	♠ AQJ9763	1♣	1NT	Pass	4♥ ¹
Vul: None	♥ K10	♥ 82	Pass	4♠	AP	
North HCP: 15	♦ AJ5	♦ 93	1. Texas			
South HCP: 7	♣ AK982	♣ 105				
Contract: 4♠ N						

Board: 51	North:	South:	West	North	East	South
Dealer: E	♠ Q109765	♠ K832			1♦	1NT
Vul: Both	♥ A43	♥ K87	Pass	4♥ ¹	Pass	4♠
North HCP: 7	♦ 4	♦ AJ8	AP			
South HCP: 15	♣ J32	♣ A104	1. Texas			
Contract: 4♠ S						

Board: 52	North:	South:	West	North	East	South
Dealer: W	♠ AKJ3	♠ 2	1♠	1NT	Pass	4♦ ¹
Vul: EW	♥ 853	♥ KQ109642	Pass	4♥	AP	
North HCP: 15	♦ K85	♦ 73	1. Texas			
South HCP: 9	♣ A96	♣ KJ4				
Contract: 4♥ N						

Board: 53	North:	South:	West	North	East	South
Dealer: E	♠ 82	♠ AJ105			1♦	1NT
Vul: EW	♥ AJ9865	♥ K104	Pass	4♦ ¹	Pass	4♥
North HCP: 7	♦ Q76	♦ AK52	AP			
South HCP: 15	♣ 62	♣ 85	1. Texas			
Contract: 4♥ S						

Board: 54

Dealer: W

Vul: None

North HCP: 15

South HCP: 8

Contract: 4♠X N

North:

♠ KQ4

♥ K4

♦ Q962

♣ AJ83

South:

♠ AJ10862

♥ Q

♦ J108

♣ 1096

West	North	East	South
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1♣	1NT	Pass	4♥ ¹
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Pass	4♠	X♠	AP
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1. Texas

North hands (Practice Page)

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

Board: 55	♠ A32	East Opens 1♦.
Dealer: E	♥ J1098763	East Doubles 4♦ if possible.
Vul: NS	♦ 4	
HCP: 5	♣ 72	Partner bids first.

Board: 56	♠ KJ103	West Opens 1♣.
Dealer: W	♥ J5	
Vul: Both	♦ AJ5	You bid first.
HCP: 16	♣ AQ92	

Board: 57	♠ A4	East Opens 1♦.
Dealer: E	♥ J108654	East Doubles 4♦ if possible.
Vul: None	♦ —	
HCP: 6	♣ J9632	Partner bids first.

Board: 58	♠ 973	West Opens 1♣.
Dealer: W	♥ KQ65	
Vul: NS	♦ A65	You bid first.
HCP: 15	♣ AQ6	

Board: 59	♠ J5	East Opens 1♣.
Dealer: E	♥ AQJ984	
Vul: EW	♦ 9432	Partner bids first.
HCP: 8	♣ 5	

Board: 60	♠ AJ6	West Opens 1♠.
Dealer: W	♥ 1098	
Vul: None	♦ AK7	You bid first.
HCP: 16	♣ KJ82	

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

Both hands (Answers Page)

Board: 55
 Dealer: E
 Vul: NS
 North HCP: 5
 South HCP: 16
 Contract: 4♥ N

North:
 ♠ A32
 ♥ J1098763
 ♦ 4
 ♣ 72

South:
 ♠ J986
 ♥ AK
 ♦ AJ6
 ♣ K1064

West	North	East	South
		1♦	1NT
Pass	4♦ ¹	X	Pass ²
Pass	4♥	AP	

1. Texas
 2. denies a ♦ stopper

Board: 56
 Dealer: W
 Vul: Both
 North HCP: 16
 South HCP: 6
 Contract: 4♥ N

North:
 ♠ KJ103
 ♥ J5
 ♦ AJ5
 ♣ AQ92

South:
 ♠ 964
 ♥ AQ9762
 ♦ 762
 ♣ 5

West	North	East	South
1♣	1NT	Pass	4♦ ¹
Pass	4♥	AP	

1. Texas

Board: 57
 Dealer: E
 Vul: None
 North HCP: 6
 South HCP: 17
 Contract: 4♥ N

North:
 ♠ A4
 ♥ J108654
 ♦ —
 ♣ J9632

South:
 ♠ KJ53
 ♥ K7
 ♦ QJ97
 ♣ AK10

West	North	East	South
		1♦	1NT
Pass	4♦ ¹	X	Pass ²
Pass	4♥	AP	

1. Texas
 2. denies a ♦ stopper

Board: 58
 Dealer: W
 Vul: NS
 North HCP: 15
 South HCP: 9
 Contract: 4♠ N

North:
 ♠ 973
 ♥ KQ65
 ♦ A65
 ♣ AQ6

South:
 ♠ KQ6542
 ♥ 107
 ♦ KJ4
 ♣ 53

West	North	East	South
1♣	1NT	Pass	4♥ ¹
Pass	4♠	AP	

1. Texas

Board: 59
 Dealer: E
 Vul: EW
 North HCP: 8
 South HCP: 15
 Contract: 4♥ S

North:
 ♠ J5
 ♥ AQJ984
 ♦ 9432
 ♣ 5

South:
 ♠ A983
 ♥ K7
 ♦ Q75
 ♣ AQ94

West	North	East	South
		1♣	1NT
Pass	4♦ ¹	Pass	4♥
AP			

1. Texas

Board: 60
Dealer: W
Vul: None
North HCP: 16
South HCP: 7
Contract: 4♥ N

North:
♠ AJ6
♥ 1098
♦ AK7
♣ KJ82

South:
♠ 10
♥ AQJ632
♦ 43
♣ 10654

West	North	East	South
1♠	1NT	Pass	4♦ ¹
Pass	4♥	AP	
1. Texas			

South hands (Practice Page)

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

Board: 55	♠ J986	East Opens 1♦.
Dealer: E	♥ AK	East Doubles 4♦ if possible.
Vul: NS	♦ AJ6	
HCP: 16	♣ K1064	You bid first.

Board: 56	♠ 964	West Opens 1♣.
Dealer: W	♥ AQ9762	
Vul: Both	♦ 762	Partner bids first.
HCP: 6	♣ 5	

Board: 57	♠ KJ53	East Opens 1♦.
Dealer: E	♥ K7	East Doubles 4♦ if possible.
Vul: None	♦ QJ97	
HCP: 17	♣ AK10	You bid first.

Board: 58	♠ KQ6542	West Opens 1♣.
Dealer: W	♥ 107	
Vul: NS	♦ KJ4	Partner bids first.
HCP: 9	♣ 53	

Board: 59	♠ A983	East Opens 1♣.
Dealer: E	♥ K7	
Vul: EW	♦ Q75	You bid first.
HCP: 15	♣ AQ94	

Board: 60	♠ 10	West Opens 1♠.
Dealer: W	♥ AQJ632	
Vul: None	♦ 43	Partner bids first.
HCP: 7	♣ 10654	

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

Board: 55	North:	South:	West	North	East	South
Dealer: E	♠ A32	♠ J986			1♦	1NT
Vul: NS	♥ J1098763	♥ AK	Pass	4♦ ¹	X	Pass ²
North HCP: 5	♦ 4	♦ AJ6	Pass	4♥	AP	
South HCP: 16	♣ 72	♣ K1064				
Contract: 4♥ N						

1. Texas
2. denies a ♦ stopper

Board: 56	North:	South:	West	North	East	South
Dealer: W	♠ KJ103	♠ 964	1♣	1NT	Pass	4♦ ¹
Vul: Both	♥ J5	♥ AQ9762	Pass	4♥	AP	
North HCP: 16	♦ AJ5	♦ 762				
South HCP: 6	♣ AQ92	♣ 5				
Contract: 4♥ N						

1. Texas

Board: 57	North:	South:	West	North	East	South
Dealer: E	♠ A4	♠ KJ53			1♦	1NT
Vul: None	♥ J108654	♥ K7	Pass	4♦ ¹	X	Pass ²
North HCP: 6	♦ —	♦ QJ97	Pass	4♥	AP	
South HCP: 17	♣ J9632	♣ AK10				
Contract: 4♥ N						

1. Texas
2. denies a ♦ stopper

Board: 58	North:	South:	West	North	East	South
Dealer: W	♠ 973	♠ KQ6542	1♣	1NT	Pass	4♥ ¹
Vul: NS	♥ KQ65	♥ 107	Pass	4♠	AP	
North HCP: 15	♦ A65	♦ KJ4				
South HCP: 9	♣ AQ6	♣ 53				
Contract: 4♠ N						

1. Texas

Board: 59	North:	South:	West	North	East	South
Dealer: E	♠ J5	♠ A983			1♣	1NT
Vul: EW	♥ AQJ984	♥ K7	Pass	4♦ ¹	Pass	4♥
North HCP: 8	♦ 9432	♦ Q75	AP			
South HCP: 15	♣ 5	♣ AQ94				
Contract: 4♥ S						

1. Texas

Board: 60
Dealer: W
Vul: None
North HCP: 16
South HCP: 7
Contract: 4♥ N

North:
♠ AJ6
♥ 1098
♦ AK7
♣ KJ82

South:
♠ 10
♥ AQJ632
♦ 43
♣ 10654

West	North	East	South
1♠	1NT	Pass	4♦ ¹
Pass	4♥	AP	
1. Texas			

North hands (Practice Page)

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

Board: 61	♠ 1074	East Opens 1♦.
Dealer: E	♥ AJ98742	East Doubles 4♦ if possible.
Vul: None	♦ 97	
HCP: 5	♣ 10	Partner bids first.

Board: 62	♠ AQJ3	West Opens 1♦.
Dealer: W	♥ J10	West Doubles 4♦ if possible.
Vul: NS	♦ A965	
HCP: 16	♣ A107	You bid first.

Board: 63	♠ K	East Opens 1♠.
Dealer: E	♥ KJ97543	
Vul: EW	♦ 984	Partner bids first.
HCP: 8	♣ J8	

Board: 64	♠ 762	West Opens 1♦.
Dealer: W	♥ Q98	
Vul: EW	♦ A63	You bid first.
HCP: 15	♣ AKQ4	

Board: 65	♠ Q742	East Opens 1♦.
Dealer: E	♥ AJ6432	
Vul: Both	♦ 92	Partner bids first.
HCP: 7	♣ 10	

Board: 66	♠ J109	West Opens 1♦.
Dealer: W	♥ AK6	
Vul: None	♦ KJ972	You bid first.
HCP: 16	♣ A3	

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	♠ 1074	♠ J8			1♦	1NT
Vul: None	♥ AJ98742	♥ KQ10	Pass	4♦ ¹	X	4♥
North HCP: 5	♦ 97	♦ A10532	AP			
South HCP: 15	♣ 10	♣ AJ4	1. Texas			
Contract: 4♥ S						

Board: 62	North:	South:	West	North	East	South
Dealer: W	♠ AQJ3	♠ 542	1♦	1NT	Pass	4♦ ¹
Vul: NS	♥ J10	♥ A987532	X	Pass ²	Pass	4♥
North HCP: 16	♦ A965	♦ Q	AP			
South HCP: 9	♣ A107	♣ QJ	1. Texas			
Contract: 4♥ S			2. denies a ♦ stopper			

Board: 63	North:	South:	West	North	East	South
Dealer: E	♠ K	♠ QJ76			1♠	1NT
Vul: EW	♥ KJ97543	♥ Q6	Pass	4♦ ¹	Pass	4♥
North HCP: 8	♦ 984	♦ KQJ10	AP			
South HCP: 16	♣ J8	♣ KQ4	1. Texas			
Contract: 4♥ S						

Board: 64	North:	South:	West	North	East	South
Dealer: W	♠ 762	♠ AJ10943	1♦	1NT	Pass	4♥ ¹
Vul: EW	♥ Q98	♥ 102	Pass	4♠	AP	
North HCP: 15	♦ A63	♦ 987	1. Texas			
South HCP: 6	♣ AKQ4	♣ J3				
Contract: 4♠ N						

Board: 65	North:	South:	West	North	East	South
Dealer: E	♠ Q742	♠ K63			1♦	1NT
Vul: Both	♥ AJ6432	♥ 109	Pass	4♦ ¹	Pass	4♥
North HCP: 7	♦ 92	♦ KQJ	AP			
South HCP: 17	♣ 10	♣ AKJ63	1. Texas			
Contract: 4♥ S						

Board: 66
Dealer: W
Vul: None
North HCP: 16
South HCP: 5
Contract: 4♠ N

North:
♠ J109
♥ AK6
♦ KJ972
♣ A3

South:
♠ A876432
♥ 72
♦ 3
♣ J42

West	North	East	South
1♦	1NT	Pass	4♥ ¹
Pass	4♠	AP	
1. Texas			

South hands (Practice Page)

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

Board: 61	♠ J8	East Opens 1♦.
Dealer: E	♥ KQ10	East Doubles 4♦ if possible.
Vul: None	♦ A10532	
HCP: 15	♣ AJ4	You bid first.
Board: 62	♠ 542	West Opens 1♦.
Dealer: W	♥ A987532	West Doubles 4♦ if possible.
Vul: NS	♦ Q	
HCP: 9	♣ QJ	Partner bids first.
Board: 63	♠ QJ76	East Opens 1♠.
Dealer: E	♥ Q6	
Vul: EW	♦ KQJ10	You bid first.
HCP: 16	♣ KQ4	
Board: 64	♠ AJ10943	West Opens 1♦.
Dealer: W	♥ 102	
Vul: EW	♦ 987	Partner bids first.
HCP: 6	♣ J3	
Board: 65	♠ K63	East Opens 1♦.
Dealer: E	♥ 109	
Vul: Both	♦ KQJ	You bid first.
HCP: 17	♣ AKJ63	
Board: 66	♠ A876432	West Opens 1♦.
Dealer: W	♥ 72	
Vul: None	♦ 3	Partner bids first.
HCP: 5	♣ J42	

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	♠ 1074	♠ J8			1♦	1NT
Vul: None	♥ AJ98742	♥ KQ10	Pass	4♦ ¹	X	4♥
North HCP: 5	♦ 97	♦ A10532	AP			
South HCP: 15	♣ 10	♣ AJ4	1. Texas			
Contract: 4♥ S						

Board: 62	North:	South:	West	North	East	South
Dealer: W	♠ AQJ3	♠ 542	1♦	1NT	Pass	4♦ ¹
Vul: NS	♥ J10	♥ A987532	X	Pass ²	Pass	4♥
North HCP: 16	♦ A965	♦ Q	AP			
South HCP: 9	♣ A107	♣ QJ	1. Texas			
Contract: 4♥ S			2. denies a ♦ stopper			

Board: 63	North:	South:	West	North	East	South
Dealer: E	♠ K	♠ QJ76			1♠	1NT
Vul: EW	♥ KJ97543	♥ Q6	Pass	4♦ ¹	Pass	4♥
North HCP: 8	♦ 984	♦ KQJ10	AP			
South HCP: 16	♣ J8	♣ KQ4	1. Texas			
Contract: 4♥ S						

Board: 64	North:	South:	West	North	East	South
Dealer: W	♠ 762	♠ AJ10943	1♦	1NT	Pass	4♥ ¹
Vul: EW	♥ Q98	♥ 102	Pass	4♠	AP	
North HCP: 15	♦ A63	♦ 987	1. Texas			
South HCP: 6	♣ AKQ4	♣ J3				
Contract: 4♠ N						

Board: 65	North:	South:	West	North	East	South
Dealer: E	♠ Q742	♠ K63			1♦	1NT
Vul: Both	♥ AJ6432	♥ 109	Pass	4♦ ¹	Pass	4♥
North HCP: 7	♦ 92	♦ KQJ	AP			
South HCP: 17	♣ 10	♣ AKJ63	1. Texas			
Contract: 4♥ S						

Board: 66
Dealer: W
Vul: None
North HCP: 16
South HCP: 5
Contract: 4♠ N

North:
♠ J109
♥ AK6
♦ KJ972
♣ A3

South:
♠ A876432
♥ 72
♦ 3
♣ J42

West	North	East	South
1♦	1NT	Pass	4♥ ¹
Pass	4♠	AP	
1. Texas			

North hands (Practice Page)

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

Board: 67	♠ K8	East Opens 1♦.
Dealer: E	♥ K98743	
Vul: NS	♦ 8	Partner bids first.
HCP: 6	♣ 8754	
Board: 68	♠ KQ7	West Opens 1♦.
Dealer: W	♥ 65	
Vul: Both	♦ KQJ4	You bid first.
HCP: 15	♣ A1095	
Board: 69	♠ K98	East Opens 1♦.
Dealer: E	♥ KQJ432	East Doubles 4♦ if possible.
Vul: None	♦ 2	
HCP: 9	♣ 1072	Partner bids first.
Board: 70	♠ K7	West Opens 1♦.
Dealer: W	♥ A52	
Vul: NS	♦ A1072	You bid first.
HCP: 15	♣ A854	
Board: 71	♠ 52	East Opens 1♠.
Dealer: E	♥ QJ10872	
Vul: EW	♦ A732	Partner bids first.
HCP: 9	♣ Q	
Board: 72	♠ A6	West Opens 1♣.
Dealer: W	♥ AJ9	
Vul: NS	♦ KQ643	You bid first.
HCP: 17	♣ K106	

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

Both hands (Answers Page)

Board: 67	North:	South:	West	North	East	South
Dealer: E	♠ K8	♠ 10942			1♦	1NT
Vul: NS	♥ K98743	♥ Q6	Pass	4♦ ¹	Pass	4♥
North HCP: 6	♦ 8	♦ KQ97	AP			
South HCP: 16	♣ 8754	♣ AKQ	1. Texas			
Contract: 4♥ S						

Board: 68	North:	South:	West	North	East	South
Dealer: W	♠ KQ7	♠ 9	1♦	1NT	Pass	4♦ ¹
Vul: Both	♥ 65	♥ A107432	Pass	4♥	AP	
North HCP: 15	♦ KQJ4	♦ 3	1. Texas			
South HCP: 6	♣ A1095	♣ Q8762				
Contract: 4♥ N						

Board: 69	North:	South:	West	North	East	South
Dealer: E	♠ K98	♠ A74			1♦	1NT
Vul: None	♥ KQJ432	♥ 106	Pass	4♦ ¹	X	Pass ²
North HCP: 9	♦ 2	♦ AJ106	Pass	4♥	AP	
South HCP: 16	♣ 1072	♣ AQJ9	1. Texas			
Contract: 4♥ N			2. denies a ♦ stopper			

Board: 70	North:	South:	West	North	East	South
Dealer: W	♠ K7	♠ AJ10632	1♦	1NT	Pass	4♥ ¹
Vul: NS	♥ A52	♥ 84	Pass	4♠	AP	
North HCP: 15	♦ A1072	♦ 9	1. Texas			
South HCP: 6	♣ A854	♣ J1096				
Contract: 4♠ N						

Board: 71	North:	South:	West	North	East	South
Dealer: E	♠ 52	♠ QJ103			1♠	1NT
Vul: EW	♥ QJ10872	♥ K643	Pass	4♦ ¹	Pass	4♥
North HCP: 9	♦ A732	♦ Q6	AP			
South HCP: 15	♣ Q	♣ AK8	1. Texas			
Contract: 4♥ S						

Board: 72

Dealer: W

Vul: NS

North HCP: 17

South HCP: 6

Contract: 4♥ N

North:

♠ A6

♥ AJ9

♦ KQ643

♣ K106

South:

♠ 842

♥ Q107642

♦ —

♣ A532

West	North	East	South
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1♣	1NT	Pass	4♦ ¹
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Pass	4♥	AP	
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1. Texas

South hands (Practice Page)

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

Board: 67	♠ 10942	East Opens 1♦.
Dealer: E	♥ Q6	
Vul: NS	♦ KQ97	You bid first.
HCP: 16	♣ AKQ	
Board: 68	♠ 9	West Opens 1♦.
Dealer: W	♥ A107432	
Vul: Both	♦ 3	Partner bids first.
HCP: 6	♣ Q8762	
Board: 69	♠ A74	East Opens 1♦.
Dealer: E	♥ 106	East Doubles 4♦ if possible.
Vul: None	♦ AJ106	
HCP: 16	♣ AQJ9	You bid first.
Board: 70	♠ AJ10632	West Opens 1♦.
Dealer: W	♥ 84	
Vul: NS	♦ 9	Partner bids first.
HCP: 6	♣ J1096	
Board: 71	♠ QJ103	East Opens 1♠.
Dealer: E	♥ K643	
Vul: EW	♦ Q6	You bid first.
HCP: 15	♣ AK8	
Board: 72	♠ 842	West Opens 1♣.
Dealer: W	♥ Q107642	
Vul: NS	♦ —	Partner bids first.
HCP: 6	♣ A532	

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

Both hands (Answers Page)

Board: 67	North:	South:	West	North	East	South
Dealer: E	♠ K8	♠ 10942			1♦	1NT
Vul: NS	♥ K98743	♥ Q6	Pass	4♦ ¹	Pass	4♥
North HCP: 6	♦ 8	♦ KQ97	AP			
South HCP: 16	♣ 8754	♣ AKQ	1. Texas			
Contract: 4♥ S						

Board: 68	North:	South:	West	North	East	South
Dealer: W	♠ KQ7	♠ 9	1♦	1NT	Pass	4♦ ¹
Vul: Both	♥ 65	♥ A107432	Pass	4♥	AP	
North HCP: 15	♦ KQJ4	♦ 3	1. Texas			
South HCP: 6	♣ A1095	♣ Q8762				
Contract: 4♥ N						

Board: 69	North:	South:	West	North	East	South
Dealer: E	♠ K98	♠ A74			1♦	1NT
Vul: None	♥ KQJ432	♥ 106	Pass	4♦ ¹	X	Pass ²
North HCP: 9	♦ 2	♦ AJ106	Pass	4♥	AP	
South HCP: 16	♣ 1072	♣ AQJ9	1. Texas			
Contract: 4♥ N			2. denies a ♦ stopper			

Board: 70	North:	South:	West	North	East	South
Dealer: W	♠ K7	♠ AJ10632	1♦	1NT	Pass	4♥ ¹
Vul: NS	♥ A52	♥ 84	Pass	4♠	AP	
North HCP: 15	♦ A1072	♦ 9	1. Texas			
South HCP: 6	♣ A854	♣ J1096				
Contract: 4♠ N						

Board: 71	North:	South:	West	North	East	South
Dealer: E	♠ 52	♠ QJ103			1♠	1NT
Vul: EW	♥ QJ10872	♥ K643	Pass	4♦ ¹	Pass	4♥
North HCP: 9	♦ A732	♦ Q6	AP			
South HCP: 15	♣ Q	♣ AK8	1. Texas			
Contract: 4♥ S						

Board: 72

Dealer: W

Vul: NS

North HCP: 17

South HCP: 6

Contract: 4♥ N

North:

♠ A6

♥ AJ9

♦ KQ643

♣ K106

South:

♠ 842

♥ Q107642

♦ —

♣ A532

West	North	East	South
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1♣	1NT	Pass	4♦ ¹
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Pass	4♥	AP	
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1. Texas

North hands (Practice Page)

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

Board: 73	♠ 65	East Opens 1♦.
Dealer: E	♥ AQJ97542	
Vul: Both	♦ 62	Partner bids first.
HCP: 7	♣ 3	
Board: 74	♠ QJ6	West Opens 1♦.
Dealer: W	♥ 98	West Doubles 4♦ if possible.
Vul: NS	♦ K93	
HCP: 15	♣ AKQ107	You bid first.
Board: 75	♠ AQJ9842	East Opens 1♣.
Dealer: E	♥ 9875	West Bids X♠ if possible.
Vul: EW	♦ 4	
HCP: 7	♣ 8	Partner bids first.
Board: 76	♠ AK	West Opens 1♦.
Dealer: W	♥ Q74	
Vul: Both	♦ K6542	You bid first.
HCP: 16	♣ A85	
Board: 77	♠ KJ9532	East Opens 1♣.
Dealer: E	♥ 7	East Doubles Pass if possible.
Vul: Both	♦ K852	
HCP: 9	♣ Q9	Partner bids first.
Board: 78	♠ J97	West Opens 1♦.
Dealer: W	♥ AK	
Vul: None	♦ A10763	You bid first.
HCP: 17	♣ AJ9	

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

Board: 73
Dealer: E
Vul: Both
North HCP: 7
South HCP: 16
Contract: 5♥ S

North:
♠ 65
♥ AQJ97542
♦ 62
♣ 3

South:
♠ AK9
♥ K6
♦ K103
♣ K8762

West	North	East	South
		1♦	1NT
Pass	4♦ ¹	Pass	4♥
Pass	4NT ²	Pass	5♥
AP			
1. Texas			
2. Blackwood 0314, for ♥			

Board: 74
Dealer: W
Vul: NS
North HCP: 15
South HCP: 8
Contract: 4♥ S

North:
♠ QJ6
♥ 98
♦ K93
♣ AKQ107

South:
♠ 932
♥ AQJ10752
♦ J8
♣ 9

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

Board: 75
Dealer: E
Vul: EW
North HCP: 7
South HCP: 16
Contract: 4♠X S

North:
♠ AQJ9842
♥ 9875
♦ 4
♣ 8

South:
♠ K53
♥ 6432
♦ AQJ
♣ AQ7

West	North	East	South
		1♣	1NT
Pass	4♥ ¹	Pass	4♠
X♠	AP		
1. Texas			

Board: 76
Dealer: W
Vul: Both
North HCP: 16
South HCP: 9
Contract: 4♥ N

North:
♠ AK
♥ Q74
♦ K6542
♣ A85

South:
♠ Q4
♥ A108653
♦ Q
♣ J742

West	North	East	South
1♦	1NT	Pass	4♦ ¹
Pass	4♥	AP	
1. Texas			

Board: 77
Dealer: E
Vul: Both
North HCP: 9
South HCP: 16
Contract: 5♠X S

North:
♠ KJ9532
♥ 7
♦ K852
♣ Q9

South:
♠ AQ87
♥ QJ10
♦ QJ9
♣ A108

West	North	East	South
		1♣	1NT
Pass	4♥ ¹	Pass	4♠
Pass	4NT ²	Pass	5♠
Pass	Pass	X	AP
1. Texas			
2. Blackwood 0314, for ♠			

Board: 78
Dealer: W
Vul: None
North HCP: 17
South HCP: 7
Contract: 4♥ N

North:
♠ J97
♥ AK
♦ A10763
♣ AJ9

South:
♠ A8543
♥ QJ9843
♦ —
♣ 52

West	North	East	South
1♦	1NT	Pass	4♦ ¹
Pass	4♥	AP	
1. Texas			

South hands (Practice Page)

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

Board: 73 ♠ AK9
Dealer: E ♥ K6
Vul: Both ♦ K103
HCP: 16 ♣ K8762

East Opens 1♦.

You bid first.

Board: 74 ♠ 932
Dealer: W ♥ AQJ10752
Vul: NS ♦ J8
HCP: 8 ♣ 9

West Opens 1♦.

West Doubles 4♦ if possible.

Partner bids first.

Board: 75 ♠ K53
Dealer: E ♥ 6432
Vul: EW ♦ AQJ
HCP: 16 ♣ AQ7

East Opens 1♣.

West Bids X♠ if possible.

You bid first.

Board: 76 ♠ Q4
Dealer: W ♥ A108653
Vul: Both ♦ Q
HCP: 9 ♣ J742

West Opens 1♦.

Partner bids first.

Board: 77 ♠ AQ87
Dealer: E ♥ QJ10
Vul: Both ♦ QJ9
HCP: 16 ♣ A108

East Opens 1♣.

East Doubles Pass if possible.

You bid first.

Board: 78 ♠ A8543
Dealer: W ♥ QJ9843
Vul: None ♦ —
HCP: 7 ♣ 52

West Opens 1♦.

Partner bids first.

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

Board: 73
Dealer: E
Vul: Both
North HCP: 7
South HCP: 16
Contract: 5♥ S

North:
♠ 65
♥ AQJ97542
♦ 62
♣ 3

South:
♠ AK9
♥ K6
♦ K103
♣ K8762

West	North	East	South
		1♦	1NT
Pass	4♦ ¹	Pass	4♥
Pass	4NT ²	Pass	5♥
AP			
1. Texas			
2. Blackwood 0314, for ♥			

Board: 74
Dealer: W
Vul: NS
North HCP: 15
South HCP: 8
Contract: 4♥ S

North:
♠ QJ6
♥ 98
♦ K93
♣ AKQ107

South:
♠ 932
♥ AQJ10752
♦ J8
♣ 9

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

Board: 75
Dealer: E
Vul: EW
North HCP: 7
South HCP: 16
Contract: 4♠X S

North:
♠ AQJ9842
♥ 9875
♦ 4
♣ 8

South:
♠ K53
♥ 6432
♦ AQJ
♣ AQ7

West	North	East	South
		1♣	1NT
Pass	4♥ ¹	Pass	4♠
X♠	AP		
1. Texas			

Board: 76
Dealer: W
Vul: Both
North HCP: 16
South HCP: 9
Contract: 4♥ N

North:
♠ AK
♥ Q74
♦ K6542
♣ A85

South:
♠ Q4
♥ A108653
♦ Q
♣ J742

West	North	East	South
1♦	1NT	Pass	4♦ ¹
Pass	4♥	AP	
1. Texas			

Board: 77
Dealer: E
Vul: Both
North HCP: 9
South HCP: 16
Contract: 5♠X S

North:
♠ KJ9532
♥ 7
♦ K852
♣ Q9

South:
♠ AQ87
♥ QJ10
♦ QJ9
♣ A108

West	North	East	South
		1♣	1NT
Pass	4♥ ¹	Pass	4♠
Pass	4NT ²	Pass	5♠
Pass	Pass	X	AP
1. Texas			
2. Blackwood 0314, for ♠			

Board: 78
Dealer: W
Vul: None
North HCP: 17
South HCP: 7
Contract: 4♥ N

North:
♠ J97
♥ AK
♦ A10763
♣ AJ9

South:
♠ A8543
♥ QJ9843
♦ —
♣ 52

West	North	East	South
1♦	1NT	Pass	4♦ ¹
Pass	4♥	AP	
1. Texas			

North hands (Practice Page)

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

Board: 79 ♠ 7432 East Opens 1♣.
Dealer: E ♥ AJ97542
Vul: Both ♦ 6 Partner bids first.
HCP: 5 ♣ 7

Board: 80 ♠ KJ5 West Opens 1♥.
Dealer: W ♥ A853 West Doubles 4♥ if possible.
Vul: None ♦ AK86
HCP: 15 ♣ 98 You bid first.

Board: 81 ♠ A109875 East Opens 1♦.
Dealer: E ♥ 6
Vul: NS ♦ 9 Partner bids first.
HCP: 6 ♣ Q10965

Board: 82 ♠ 106 West Opens 1♣.
Dealer: W ♥ A942
Vul: EW ♦ AQ54
HCP: 15 ♣ KQ3 You bid first.

Board: 83 ♠ Q10 East Opens 1♣.
Dealer: E ♥ J109832
Vul: Both ♦ AQ63 Partner bids first.
HCP: 9 ♣ 4

Board: 84 ♠ AK103 West Opens 1♠.
Dealer: W ♥ J6
Vul: None ♦ AJ43 You bid first.
HCP: 17 ♣ A53

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

Both hands (Answers Page)

Board: 79	North:	South:	West	North	East	South
Dealer: E	♠ 7432	♠ Q105			1♣	1NT
Vul: Both	♥ AJ97542	♥ Q10	Pass	4♦ ¹	Pass	4♥
North HCP: 5	♦ 6	♦ KQJ2	AP			
South HCP: 17	♣ 7	♣ AK64	1. Texas			
Contract: 4♥ S						

Board: 80	North:	South:	West	North	East	South
Dealer: W	♠ KJ5	♠ AQ10987	1♥	1NT	Pass	4♥ ¹
Vul: None	♥ A853	♥ —	X	4♠	AP	
North HCP: 15	♦ AK86	♦ 10953	1. Texas			
South HCP: 7	♣ 98	♣ J63				
Contract: 4♠ N						

Board: 81	North:	South:	West	North	East	South
Dealer: E	♠ A109875	♠ Q432			1♦	1NT
Vul: NS	♥ 6	♥ AQJ	Pass	4♥ ¹	Pass	4♠
North HCP: 6	♦ 9	♦ AQ53	AP			
South HCP: 16	♣ Q10965	♣ J3	1. Texas			
Contract: 4♠ S						

Board: 82	North:	South:	West	North	East	South
Dealer: W	♠ 106	♠ KJ8742	1♣	1NT	Pass	4♥ ¹
Vul: EW	♥ A942	♥ K3	Pass	4♠	AP	
North HCP: 15	♦ AQ54	♦ 63	1. Texas			
South HCP: 7	♣ KQ3	♣ 1097				
Contract: 4♠ N						

Board: 83	North:	South:	West	North	East	South
Dealer: E	♠ Q10	♠ KJ87			1♣	1NT
Vul: Both	♥ J109832	♥ A6	Pass	4♦ ¹	Pass	4♥
North HCP: 9	♦ AQ63	♦ K84	AP			
South HCP: 15	♣ 4	♣ A1062	1. Texas			
Contract: 4♥ S						

Board: 84

Dealer: W

Vul: None

North HCP: 17

South HCP: 7

Contract: 4♥ N

North:

♠ AK103

♥ J6

♦ AJ43

♣ A53

South:

♠ 7

♥ AQ9853

♦ 986

♣ J64

West	North	East	South
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1♠	1NT	Pass	4♦ ¹
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Pass	4♥	AP	
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1. Texas

South hands (Practice Page)

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

Board: 79 ♠ Q105
Dealer: E ♥ Q10
Vul: Both ♦ KQJ2
HCP: 17 ♣ AK64

East Opens 1♣.

You bid first.

Board: 80 ♠ AQ10987
Dealer: W ♥ —
Vul: None ♦ 10953
HCP: 7 ♣ J63

West Opens 1♥.

West Doubles 4♥ if possible.

Partner bids first.

Board: 81 ♠ Q432
Dealer: E ♥ AQJ
Vul: NS ♦ AQ53
HCP: 16 ♣ J3

East Opens 1♦.

You bid first.

Board: 82 ♠ KJ8742
Dealer: W ♥ K3
Vul: EW ♦ 63
HCP: 7 ♣ 1097

West Opens 1♣.

Partner bids first.

Board: 83 ♠ KJ87
Dealer: E ♥ A6
Vul: Both ♦ K84
HCP: 15 ♣ A1062

East Opens 1♣.

You bid first.

Board: 84 ♠ 7
Dealer: W ♥ AQ9853
Vul: None ♦ 986
HCP: 7 ♣ J64

West Opens 1♠.

Partner bids first.

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

Both hands (Answers Page)

Board: 79	North:	South:	West	North	East	South
Dealer: E	♠ 7432	♠ Q105			1♣	1NT
Vul: Both	♥ AJ97542	♥ Q10	Pass	4♦ ¹	Pass	4♥
North HCP: 5	♦ 6	♦ KQJ2	AP			
South HCP: 17	♣ 7	♣ AK64	1. Texas			
Contract: 4♥ S						

Board: 80	North:	South:	West	North	East	South
Dealer: W	♠ KJ5	♠ AQ10987	1♥	1NT	Pass	4♥ ¹
Vul: None	♥ A853	♥ —	X	4♠	AP	
North HCP: 15	♦ AK86	♦ 10953	1. Texas			
South HCP: 7	♣ 98	♣ J63				
Contract: 4♠ N						

Board: 81	North:	South:	West	North	East	South
Dealer: E	♠ A109875	♠ Q432			1♦	1NT
Vul: NS	♥ 6	♥ AQJ	Pass	4♥ ¹	Pass	4♠
North HCP: 6	♦ 9	♦ AQ53	AP			
South HCP: 16	♣ Q10965	♣ J3	1. Texas			
Contract: 4♠ S						

Board: 82	North:	South:	West	North	East	South
Dealer: W	♠ 106	♠ KJ8742	1♣	1NT	Pass	4♥ ¹
Vul: EW	♥ A942	♥ K3	Pass	4♠	AP	
North HCP: 15	♦ AQ54	♦ 63	1. Texas			
South HCP: 7	♣ KQ3	♣ 1097				
Contract: 4♠ N						

Board: 83	North:	South:	West	North	East	South
Dealer: E	♠ Q10	♠ KJ87			1♣	1NT
Vul: Both	♥ J109832	♥ A6	Pass	4♦ ¹	Pass	4♥
North HCP: 9	♦ AQ63	♦ K84	AP			
South HCP: 15	♣ 4	♣ A1062	1. Texas			
Contract: 4♥ S						

Board: 84

Dealer: W

Vul: None

North HCP: 17

South HCP: 7

Contract: 4♥ N

North:

♠ AK103

♥ J6

♦ AJ43

♣ A53

South:

♠ 7

♥ AQ9853

♦ 986

♣ J64

West	North	East	South
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1♠	1NT	Pass	4♦ ¹
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Pass	4♥	AP	
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1. Texas

North hands (Practice Page)

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

Board: 85 ♠ AQ7543
Dealer: E ♥ Q107
Vul: None ♦ 54
HCP: 8 ♣ 73

East Opens 1♥.

Partner bids first.

Board: 86 ♠ A106
Dealer: W ♥ K9
Vul: Both ♦ AK53
HCP: 16 ♣ Q964

West Opens 1♦.

You bid first.

Board: 87 ♠ J10987542
Dealer: E ♥ A1065
Vul: EW ♦ 8
HCP: 5 ♣ —

East Opens 1♣.

Partner bids first.

Board: 88 ♠ AKJ10
Dealer: W ♥ K42
Vul: Both ♦ K98
HCP: 16 ♣ Q65

West Opens 1♠.

You bid first.

Board: 89 ♠ KQ8643
Dealer: E ♥ 4
Vul: Both ♦ K95
HCP: 8 ♣ 1075

East Opens 1♥.

East Doubles 4♥ if possible.

Partner bids first.

Board: 90 ♠ Q5
Dealer: W ♥ AKQ6
Vul: None ♦ 872
HCP: 15 ♣ A1097

West Opens 1♣.

West Bids 5♣ if possible.

You bid first.

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

Board: 85	North:	South:	West	North	East	South
Dealer: E	♠ AQ7543	♠ K2			1♥	1NT
Vul: None	♥ Q107	♥ K84	Pass	4♥ ¹	Pass	4♠
North HCP: 8	♦ 54	♦ AQ3	AP			
South HCP: 15	♣ 73	♣ K10965	1. Texas			
Contract: 4♠ S						

Board: 86	North:	South:	West	North	East	South
Dealer: W	♠ A106	♠ 975432	1♦	1NT	Pass	4♥ ¹
Vul: Both	♥ K9	♥ A7	Pass	4♠	AP	
North HCP: 16	♦ AK53	♦ QJ6	1. Texas			
South HCP: 7	♣ Q964	♣ 85				
Contract: 4♠ N						

Board: 87	North:	South:	West	North	East	South
Dealer: E	♠ J10987542	♠ KQ3			1♣	1NT
Vul: EW	♥ A1065	♥ 83	Pass	4♥ ¹	Pass	4♠
North HCP: 5	♦ 8	♦ AK54	AP			
South HCP: 15	♣ —	♣ K872	1. Texas			
Contract: 4♠ S						

Board: 88	North:	South:	West	North	East	South
Dealer: W	♠ AKJ10	♠ Q3	1♠	1NT	Pass	4♦ ¹
Vul: Both	♥ K42	♥ QJ9763	Pass	4♥	AP	
North HCP: 16	♦ K98	♦ J	1. Texas			
South HCP: 10	♣ Q65	♣ A982				
Contract: 4♥ N						

Board: 89	North:	South:	West	North	East	South
Dealer: E	♠ KQ8643	♠ AJ7			1♥	1NT
Vul: Both	♥ 4	♥ K92	Pass	4♥ ¹	X	4♠
North HCP: 8	♦ K95	♦ AJ102	AP			
South HCP: 15	♣ 1075	♣ Q84	1. Texas			
Contract: 4♠ S						

Board: 90
Dealer: W
Vul: None
North HCP: 15
South HCP: 6
Contract: 5♣X W

North:
♠ Q5
♥ AKQ6
♦ 872
♣ A1097

South:
♠ AJ10984
♥ 954
♦ J643
♣ —

West	North	East	South
1♣	1NT	Pass	4♥ ¹
5♣	Pass	Pass	X
AP			
1. Texas			

South hands (Practice Page)

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

Board: 85	♠ K2	East Opens 1♥.
Dealer: E	♥ K84	
Vul: None	♦ AQ3	You bid first.
HCP: 15	♣ K10965	
Board: 86	♠ 975432	West Opens 1♦.
Dealer: W	♥ A7	
Vul: Both	♦ QJ6	Partner bids first.
HCP: 7	♣ 85	
Board: 87	♠ KQ3	East Opens 1♣.
Dealer: E	♥ 83	
Vul: EW	♦ AK54	You bid first.
HCP: 15	♣ K872	
Board: 88	♠ Q3	West Opens 1♠.
Dealer: W	♥ QJ9763	
Vul: Both	♦ J	Partner bids first.
HCP: 10	♣ A982	
Board: 89	♠ AJ7	East Opens 1♥.
Dealer: E	♥ K92	East Doubles 4♥ if possible.
Vul: Both	♦ AJ102	
HCP: 15	♣ Q84	You bid first.
Board: 90	♠ AJ10984	West Opens 1♣.
Dealer: W	♥ 954	West Bids 5♣ if possible.
Vul: None	♦ J643	
HCP: 6	♣ —	Partner bids first.

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

Board: 85	North:	South:	West	North	East	South
Dealer: E	♠ AQ7543	♠ K2			1♥	1NT
Vul: None	♥ Q107	♥ K84	Pass	4♥ ¹	Pass	4♠
North HCP: 8	♦ 54	♦ AQ3	AP			
South HCP: 15	♣ 73	♣ K10965	1. Texas			
Contract: 4♠ S						

Board: 86	North:	South:	West	North	East	South
Dealer: W	♠ A106	♠ 975432	1♦	1NT	Pass	4♥ ¹
Vul: Both	♥ K9	♥ A7	Pass	4♠	AP	
North HCP: 16	♦ AK53	♦ QJ6	1. Texas			
South HCP: 7	♣ Q964	♣ 85				
Contract: 4♠ N						

Board: 87	North:	South:	West	North	East	South
Dealer: E	♠ J10987542	♠ KQ3			1♣	1NT
Vul: EW	♥ A1065	♥ 83	Pass	4♥ ¹	Pass	4♠
North HCP: 5	♦ 8	♦ AK54	AP			
South HCP: 15	♣ —	♣ K872	1. Texas			
Contract: 4♠ S						

Board: 88	North:	South:	West	North	East	South
Dealer: W	♠ AKJ10	♠ Q3	1♠	1NT	Pass	4♦ ¹
Vul: Both	♥ K42	♥ QJ9763	Pass	4♥	AP	
North HCP: 16	♦ K98	♦ J	1. Texas			
South HCP: 10	♣ Q65	♣ A982				
Contract: 4♥ N						

Board: 89	North:	South:	West	North	East	South
Dealer: E	♠ KQ8643	♠ AJ7			1♥	1NT
Vul: Both	♥ 4	♥ K92	Pass	4♥ ¹	X	4♠
North HCP: 8	♦ K95	♦ AJ102	AP			
South HCP: 15	♣ 1075	♣ Q84	1. Texas			
Contract: 4♠ S						

Board: 90
Dealer: W
Vul: None
North HCP: 15
South HCP: 6
Contract: 5♣X W

North:
♠ Q5
♥ AKQ6
♦ 872
♣ A1097

South:
♠ AJ10984
♥ 954
♦ J643
♣ —

West	North	East	South
1♣	1NT	Pass	4♥ ¹
5♣	Pass	Pass	X
AP			
1. Texas			

North hands (Practice Page)

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

Board: 91	♠ KJ9754	East Opens 1♣.
Dealer: E	♥ 53	West Bids X♠ if possible.
Vul: NS	♦ K82	
HCP: 7	♣ 86	Partner bids first.
Board: 92	♠ 854	West Opens 1♣.
Dealer: W	♥ AK	
Vul: Both	♦ AQJ82	You bid first.
HCP: 17	♣ QJ9	
Board: 93	♠ 6	East Opens 1♣.
Dealer: E	♥ KJ108742	
Vul: EW	♦ K108	Partner bids first.
HCP: 7	♣ 63	
Board: 94	♠ A5	West Opens 1♦.
Dealer: W	♥ Q72	East Bids X♠ if possible.
Vul: EW	♦ K95	
HCP: 15	♣ KQJ82	You bid first.
Board: 95	♠ A752	East Opens 1♦.
Dealer: E	♥ Q107532	West Bids X♥ if possible.
Vul: EW	♦ 93	
HCP: 7	♣ J	Partner bids first.
Board: 96	♠ 84	West Opens 1♦.
Dealer: W	♥ AK75	
Vul: Both	♦ QJ96	You bid first.
HCP: 15	♣ KQ5	

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

Board: 91
Dealer: E
Vul: NS
North HCP: 7
South HCP: 15
Contract: 4♠X S

North:
♠ KJ9754
♥ 53
♦ K82
♣ 86

South:
♠ AQ6
♥ 876
♦ J95
♣ AKJ4

West	North	East	South
		1♣	1NT
Pass	4♥ ¹	Pass	4♠
X♠	AP		
1. Texas			

Board: 92
Dealer: W
Vul: Both
North HCP: 17
South HCP: 6
Contract: 4♥ N

North:
♠ 854
♥ AK
♦ AQJ82
♣ QJ9

South:
♠ 109
♥ Q95432
♦ 53
♣ A105

West	North	East	South
1♣	1NT	Pass	4♦ ¹
Pass	4♥	AP	
1. Texas			

Board: 93
Dealer: E
Vul: EW
North HCP: 7
South HCP: 15
Contract: 4♥ S

North:
♠ 6
♥ KJ108742
♦ K108
♣ 63

South:
♠ AJ94
♥ A3
♦ Q43
♣ KJ102

West	North	East	South
		1♣	1NT
Pass	4♦ ¹	Pass	4♥
AP			
1. Texas			

Board: 94
Dealer: W
Vul: EW
North HCP: 15
South HCP: 7
Contract: 4♠X N

North:
♠ A5
♥ Q72
♦ K95
♣ KQJ82

South:
♠ KJ109632
♥ K83
♦ 102
♣ 6

West	North	East	South
1♦	1NT	Pass	4♥ ¹
Pass	4♠	X♠	AP
1. Texas			

Board: 95
Dealer: E
Vul: EW
North HCP: 7
South HCP: 15
Contract: 4♥X S

North:
♠ A752
♥ Q107532
♦ 93
♣ J

South:
♠ QJ43
♥ KJ
♦ A1072
♣ A95

West	North	East	South
		1♦	1NT
Pass	4♦ ¹	Pass	4♥
X♥	AP		
1. Texas			

Board: 96

Dealer: W

Vul: Both

North HCP: 15

South HCP: 7

Contract: 4♠ N

North:

♠ 84

♥ AK75

♦ QJ96

♣ KQ5

South:

♠ QJ9763

♥ 1043

♦ 3

♣ A73

West	North	East	South
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1♦	1NT	Pass	4♥ ¹
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Pass	4♠	AP	
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1. Texas

South hands (Practice Page)

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

Board: 91	♠ AQ6	East Opens 1♣.
Dealer: E	♥ 876	West Bids X♠ if possible.
Vul: NS	♦ J95	
HCP: 15	♣ AKJ4	You bid first.
Board: 92	♠ 109	West Opens 1♣.
Dealer: W	♥ Q95432	
Vul: Both	♦ 53	Partner bids first.
HCP: 6	♣ A105	
Board: 93	♠ AJ94	East Opens 1♣.
Dealer: E	♥ A3	
Vul: EW	♦ Q43	You bid first.
HCP: 15	♣ KJ102	
Board: 94	♠ KJ109632	West Opens 1♦.
Dealer: W	♥ K83	East Bids X♠ if possible.
Vul: EW	♦ 102	
HCP: 7	♣ 6	Partner bids first.
Board: 95	♠ QJ43	East Opens 1♦.
Dealer: E	♥ KJ	West Bids X♥ if possible.
Vul: EW	♦ A1072	
HCP: 15	♣ A95	You bid first.
Board: 96	♠ QJ9763	West Opens 1♦.
Dealer: W	♥ 1043	
Vul: Both	♦ 3	Partner bids first.
HCP: 7	♣ A73	

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	♠ KJ9754	♠ AQ6			1♣	1NT
Vul: NS	♥ 53	♥ 876	Pass	4♥ ¹	Pass	4♠
North HCP: 7	♦ K82	♦ J95	X♠	AP		
South HCP: 15	♣ 86	♣ AKJ4				
Contract: 4♠X S			1. Texas			

Board: 92	North:	South:	West	North	East	South
Dealer: W	♠ 854	♠ 109	1♣	1NT	Pass	4♦ ¹
Vul: Both	♥ AK	♥ Q95432	Pass	4♥	AP	
North HCP: 17	♦ AQJ82	♦ 53				
South HCP: 6	♣ QJ9	♣ A105	1. Texas			
Contract: 4♥ N						

Board: 93	North:	South:	West	North	East	South
Dealer: E	♠ 6	♠ AJ94			1♣	1NT
Vul: EW	♥ KJ108742	♥ A3	Pass	4♦ ¹	Pass	4♥
North HCP: 7	♦ K108	♦ Q43	AP			
South HCP: 15	♣ 63	♣ KJ102	1. Texas			
Contract: 4♥ S						

Board: 94	North:	South:	West	North	East	South
Dealer: W	♠ A5	♠ KJ109632	1♦	1NT	Pass	4♥ ¹
Vul: EW	♥ Q72	♥ K83	Pass	4♠	X♠	AP
North HCP: 15	♦ K95	♦ 102	1. Texas			
South HCP: 7	♣ KQJ82	♣ 6				
Contract: 4♠X N						

Board: 95	North:	South:	West	North	East	South
Dealer: E	♠ A752	♠ QJ43			1♦	1NT
Vul: EW	♥ Q107532	♥ KJ	Pass	4♦ ¹	Pass	4♥
North HCP: 7	♦ 93	♦ A1072	X♥	AP		
South HCP: 15	♣ J	♣ A95	1. Texas			
Contract: 4♥X S						

Board: 96
Dealer: W
Vul: Both
North HCP: 15
South HCP: 7
Contract: 4♠ N

North:
♠ 84
♥ AK75
♦ QJ96
♣ KQ5

South:
♠ QJ9763
♥ 1043
♦ 3
♣ A73

West	North	East	South
1♦	1NT	Pass	4♥ ¹
Pass	4♠	AP	
1. Texas			

North hands (Practice Page)

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

Board: 97	♠ 10	East Opens 1♦.
Dealer: E	♥ AJ98753	
Vul: None	♦ J5	Partner bids first.
HCP: 6	♣ 642	

Board: 98	♠ AK2	West Opens 1♣.
Dealer: W	♥ A6	
Vul: NS	♦ 109876	You bid first.
HCP: 17	♣ AQ3	

Board: 99	♠ QJ7543	East Opens 1♣.
Dealer: E	♥ AJ97	
Vul: None	♦ 5	Partner bids first.
HCP: 8	♣ 75	

Board: 100	♠ 1098	West Opens 1♣.
Dealer: W	♥ J4	
Vul: None	♦ AK9	You bid first.
HCP: 15	♣ AK985	

Board: 101	♠ Q1087432	East Opens 1♣.
Dealer: E	♥ Q10	
Vul: NS	♦ 1032	Partner bids first.
HCP: 8	♣ A	

Board: 102	♠ KQ53	West Opens 1♣.
Dealer: W	♥ AK2	
Vul: NS	♦ 98	You bid first.
HCP: 15	♣ K1064	

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

Both hands (Answers Page)

Board: 97	North:	South:	West	North	East	South
Dealer: E	♠ 10	♠ Q9			1♦	1NT
Vul: None	♥ AJ98753	♥ K42	Pass	4♦ ¹	Pass	4♥
North HCP: 6	♦ J5	♦ AQ1032	AP			
South HCP: 16	♣ 642	♣ AJ9	1. Texas			
Contract: 4♥ S						

Board: 98	North:	South:	West	North	East	South
Dealer: W	♠ AK2	♠ Q98764	1♣	1NT	Pass	4♥ ¹
Vul: NS	♥ A6	♥ K7	Pass	4♠	AP	
North HCP: 17	♦ 109876	♦ KJ54	1. Texas			
South HCP: 9	♣ AQ3	♣ 4				
Contract: 4♠ N						

Board: 99	North:	South:	West	North	East	South
Dealer: E	♠ QJ7543	♠ 1062			1♣	1NT
Vul: None	♥ AJ97	♥ KQ83	Pass	4♥ ¹	Pass	4♠
North HCP: 8	♦ 5	♦ AQ2	AP			
South HCP: 15	♣ 75	♣ A63	1. Texas			
Contract: 4♠ S						

Board: 100	North:	South:	West	North	East	South
Dealer: W	♠ 1098	♠ AJ63	1♣	1NT	Pass	4♦ ¹
Vul: None	♥ J4	♥ Q87653	Pass	4♥	AP	
North HCP: 15	♦ AK9	♦ 4	1. Texas			
South HCP: 7	♣ AK985	♣ 62				
Contract: 4♥ N						

Board: 101	North:	South:	West	North	East	South
Dealer: E	♠ Q1087432	♠ AJ6			1♣	1NT
Vul: NS	♥ Q10	♥ J85	Pass	4♥ ¹	Pass	4♠
North HCP: 8	♦ 1032	♦ AJ9	AP			
South HCP: 15	♣ A	♣ KJ98	1. Texas			
Contract: 4♠ S						

Board: 102

Dealer: W

Vul: NS

North HCP: 15

South HCP: 8

Contract: 4♥ N

North:

♠ KQ53

♥ AK2

♦ 98

♣ K1064

South:

♠ A76

♥ QJ10853

♦ J32

♣ 9

West	North	East	South
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1♣	1NT	Pass	4♦ ¹
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Pass	4♥	AP	
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1. Texas

South hands (Practice Page)

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

Board: 97	♠ Q9	East Opens 1♦.
Dealer: E	♥ K42	
Vul: None	♦ AQ1032	You bid first.
HCP: 16	♣ AJ9	
Board: 98	♠ Q98764	West Opens 1♣.
Dealer: W	♥ K7	
Vul: NS	♦ KJ54	Partner bids first.
HCP: 9	♣ 4	
Board: 99	♠ 1062	East Opens 1♣.
Dealer: E	♥ KQ83	
Vul: None	♦ AQ2	You bid first.
HCP: 15	♣ A63	
Board: 100	♠ AJ63	West Opens 1♣.
Dealer: W	♥ Q87653	
Vul: None	♦ 4	Partner bids first.
HCP: 7	♣ 62	
Board: 101	♠ AJ6	East Opens 1♣.
Dealer: E	♥ J85	
Vul: NS	♦ AJ9	You bid first.
HCP: 15	♣ KJ98	
Board: 102	♠ A76	West Opens 1♣.
Dealer: W	♥ QJ10853	
Vul: NS	♦ J32	Partner bids first.
HCP: 8	♣ 9	

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

Both hands (Answers Page)

Board: 97	North:	South:	West	North	East	South
Dealer: E	♠ 10	♠ Q9			1♦	1NT
Vul: None	♥ AJ98753	♥ K42	Pass	4♦ ¹	Pass	4♥
North HCP: 6	♦ J5	♦ AQ1032	AP			
South HCP: 16	♣ 642	♣ AJ9	1. Texas			
Contract: 4♥ S						

Board: 98	North:	South:	West	North	East	South
Dealer: W	♠ AK2	♠ Q98764	1♣	1NT	Pass	4♥ ¹
Vul: NS	♥ A6	♥ K7	Pass	4♠	AP	
North HCP: 17	♦ 109876	♦ KJ54	1. Texas			
South HCP: 9	♣ AQ3	♣ 4				
Contract: 4♠ N						

Board: 99	North:	South:	West	North	East	South
Dealer: E	♠ QJ7543	♠ 1062			1♣	1NT
Vul: None	♥ AJ97	♥ KQ83	Pass	4♥ ¹	Pass	4♠
North HCP: 8	♦ 5	♦ AQ2	AP			
South HCP: 15	♣ 75	♣ A63	1. Texas			
Contract: 4♠ S						

Board: 100	North:	South:	West	North	East	South
Dealer: W	♠ 1098	♠ AJ63	1♣	1NT	Pass	4♦ ¹
Vul: None	♥ J4	♥ Q87653	Pass	4♥	AP	
North HCP: 15	♦ AK9	♦ 4	1. Texas			
South HCP: 7	♣ AK985	♣ 62				
Contract: 4♥ N						

Board: 101	North:	South:	West	North	East	South
Dealer: E	♠ Q1087432	♠ AJ6			1♣	1NT
Vul: NS	♥ Q10	♥ J85	Pass	4♥ ¹	Pass	4♠
North HCP: 8	♦ 1032	♦ AJ9	AP			
South HCP: 15	♣ A	♣ KJ98	1. Texas			
Contract: 4♠ S						

Board: 102

Dealer: W

Vul: NS

North HCP: 15

South HCP: 8

Contract: 4♥ N

North:

♠ KQ53

♥ AK2

♦ 98

♣ K1064

South:

♠ A76

♥ QJ10853

♦ J32

♣ 9

West	North	East	South
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1♣	1NT	Pass	4♦ ¹
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Pass	4♥	AP	
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1. Texas

North hands (Practice Page)

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

Board: 103	♠ K9	East Opens 1♣.
Dealer: E	♥ KQ107543	
Vul: EW	♦ 10	Partner bids first.
HCP: 8	♣ 853	

Board: 104	♠ K82	West Opens 1♦.
Dealer: W	♥ A76	
Vul: None	♦ AQ6	You bid first.
HCP: 17	♣ A964	

Board: 105	♠ KJ10854	East Opens 1♥.
Dealer: E	♥ Q2	
Vul: None	♦ K10	Partner bids first.
HCP: 9	♣ 542	

Board: 106	♠ K54	West Opens 1♣.
Dealer: W	♥ 965	
Vul: None	♦ AJ84	You bid first.
HCP: 15	♣ AK3	

Board: 107	♠ Q98765	East Opens 1♥.
Dealer: E	♥ Q4	
Vul: EW	♦ —	Partner bids first.
HCP: 8	♣ A9632	

Board: 108	♠ AQJ2	West Opens 1♣.
Dealer: W	♥ A92	
Vul: None	♦ 953	You bid first.
HCP: 15	♣ A102	

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

Both hands (Answers Page)

Board: 103	North:	South:	West	North	East	South
Dealer: E	♠ K9	♠ A32			1♣	1NT
Vul: EW	♥ KQ107543	♥ J6	Pass	4♦ ¹	Pass	4♥
North HCP: 8	♦ 10	♦ KQ654	AP			
South HCP: 16	♣ 853	♣ AQ10	1. Texas			
Contract: 4♥ S						

Board: 104	North:	South:	West	North	East	South
Dealer: W	♠ K82	♠ A93	1♦	1NT	Pass	4♦ ¹
Vul: None	♥ A76	♥ QJ10985	Pass	4♥	AP	
North HCP: 17	♦ AQ6	♦ 102	1. Texas			
South HCP: 7	♣ A964	♣ 87				
Contract: 4♥ N						

Board: 105	North:	South:	West	North	East	South
Dealer: E	♠ KJ10854	♠ A96			1♥	1NT
Vul: None	♥ Q2	♥ K104	Pass	4♥ ¹	Pass	4♠
North HCP: 9	♦ K10	♦ A9765	AP			
South HCP: 15	♣ 542	♣ KJ	1. Texas			
Contract: 4♠ S						

Board: 106	North:	South:	West	North	East	South
Dealer: W	♠ K54	♠ AQJ932	1♣	1NT	Pass	4♥ ¹
Vul: None	♥ 965	♥ Q82	Pass	4♠	AP	
North HCP: 15	♦ AJ84	♦ 1063	1. Texas			
South HCP: 9	♣ AK3	♣ 2				
Contract: 4♠ N						

Board: 107	North:	South:	West	North	East	South
Dealer: E	♠ Q98765	♠ AJ			1♥	1NT
Vul: EW	♥ Q4	♥ KJ92	Pass	4♥ ¹	Pass	4♠
North HCP: 8	♦ —	♦ AQ108	AP			
South HCP: 15	♣ A9632	♣ 1087	1. Texas			
Contract: 4♠ S						

Board: 108

Dealer: W

Vul: None

North HCP: 15

South HCP: 6

Contract: 4♠ N

North:

♠ AQJ2

♥ A92

♦ 953

♣ A102

South:

♠ K106543

♥ K54

♦ 42

♣ 74

West	North	East	South
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1♣	1NT	Pass	4♥ ¹
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Pass	4♠	AP	
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1. Texas

South hands (Practice Page)

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

Board: 103	♠ A32	East Opens 1♣.
Dealer: E	♥ J6	
Vul: EW	♦ KQ654	You bid first.
HCP: 16	♣ AQ10	
Board: 104	♠ A93	West Opens 1♦.
Dealer: W	♥ QJ10985	
Vul: None	♦ 102	Partner bids first.
HCP: 7	♣ 87	
Board: 105	♠ A96	East Opens 1♥.
Dealer: E	♥ K104	
Vul: None	♦ A9765	You bid first.
HCP: 15	♣ KJ	
Board: 106	♠ AQJ932	West Opens 1♣.
Dealer: W	♥ Q82	
Vul: None	♦ 1063	Partner bids first.
HCP: 9	♣ 2	
Board: 107	♠ AJ	East Opens 1♥.
Dealer: E	♥ KJ92	
Vul: EW	♦ AQ108	You bid first.
HCP: 15	♣ 1087	
Board: 108	♠ K106543	West Opens 1♣.
Dealer: W	♥ K54	
Vul: None	♦ 42	Partner bids first.
HCP: 6	♣ 74	

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

Both hands (Answers Page)

Board: 103	North:	South:	West	North	East	South
Dealer: E	♠ K9	♠ A32			1♣	1NT
Vul: EW	♥ KQ107543	♥ J6	Pass	4♦ ¹	Pass	4♥
North HCP: 8	♦ 10	♦ KQ654	AP			
South HCP: 16	♣ 853	♣ AQ10	1. Texas			
Contract: 4♥ S						

Board: 104	North:	South:	West	North	East	South
Dealer: W	♠ K82	♠ A93	1♦	1NT	Pass	4♦ ¹
Vul: None	♥ A76	♥ QJ10985	Pass	4♥	AP	
North HCP: 17	♦ AQ6	♦ 102	1. Texas			
South HCP: 7	♣ A964	♣ 87				
Contract: 4♥ N						

Board: 105	North:	South:	West	North	East	South
Dealer: E	♠ KJ10854	♠ A96			1♥	1NT
Vul: None	♥ Q2	♥ K104	Pass	4♥ ¹	Pass	4♠
North HCP: 9	♦ K10	♦ A9765	AP			
South HCP: 15	♣ 542	♣ KJ	1. Texas			
Contract: 4♠ S						

Board: 106	North:	South:	West	North	East	South
Dealer: W	♠ K54	♠ AQJ932	1♣	1NT	Pass	4♥ ¹
Vul: None	♥ 965	♥ Q82	Pass	4♠	AP	
North HCP: 15	♦ AJ84	♦ 1063	1. Texas			
South HCP: 9	♣ AK3	♣ 2				
Contract: 4♠ N						

Board: 107	North:	South:	West	North	East	South
Dealer: E	♠ Q98765	♠ AJ			1♥	1NT
Vul: EW	♥ Q4	♥ KJ92	Pass	4♥ ¹	Pass	4♠
North HCP: 8	♦ —	♦ AQ108	AP			
South HCP: 15	♣ A9632	♣ 1087	1. Texas			
Contract: 4♠ S						

Board: 108

Dealer: W

Vul: None

North HCP: 15

South HCP: 6

Contract: 4♠ N

North:

♠ AQJ2

♥ A92

♦ 953

♣ A102

South:

♠ K106543

♥ K54

♦ 42

♣ 74

West	North	East	South
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1♣	1NT	Pass	4♥ ¹
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Pass	4♠	AP	
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1. Texas

North hands (Practice Page)

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

Board: 109	♠ 10976532	East Opens 1♣.
Dealer: E	♥ 1097	
Vul: EW	♦ A6	Partner bids first.
HCP: 4	♣ 10	

Board: 110	♠ KJ9	West Opens 1♦.
Dealer: W	♥ A76	West Doubles 4♦ if possible.
Vul: Both	♦ A843	
HCP: 15	♣ K43	You bid first.

Board: 111	♠ AJ10764	East Opens 1♦.
Dealer: E	♥ 85	
Vul: None	♦ 5	Partner bids first.
HCP: 6	♣ J974	

Board: 112	♠ Q2	West Opens 1♣.
Dealer: W	♥ J732	
Vul: Both	♦ AKJ5	You bid first.
HCP: 15	♣ A42	

Board: 113	♠ QJ107643	East Opens 1♦.
Dealer: E	♥ 2	
Vul: Both	♦ J42	Partner bids first.
HCP: 8	♣ A6	

Board: 114	♠ AJ	West Opens 1♦.
Dealer: W	♥ KJ4	
Vul: None	♦ A10975	You bid first.
HCP: 17	♣ KJ6	

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

Both hands (Answers Page)

Board: 109	North:	South:	West	North	East	South
Dealer: E	♠ 10976532	♠ KJ			1♣	1NT
Vul: EW	♥ 1097	♥ J86	Pass	4♥ ¹	Pass	4♠
North HCP: 4	♦ A6	♦ Q104	AP			
South HCP: 16	♣ 10	♣ AKQ64	1. Texas			
Contract: 4♠ S						

Board: 110	North:	South:	West	North	East	South
Dealer: W	♠ KJ9	♠ 1082	1♦	1NT	Pass	4♦ ¹
Vul: Both	♥ A76	♥ KQ109853	X	4♥	AP	
North HCP: 15	♦ A843	♦ K9	1. Texas			
South HCP: 8	♣ K43	♣ 8				
Contract: 4♥ N						

Board: 111	North:	South:	West	North	East	South
Dealer: E	♠ AJ10764	♠ Q85			1♦	1NT
Vul: None	♥ 85	♥ K76	Pass	4♥ ¹	Pass	4♠
North HCP: 6	♦ 5	♦ QJ72	AP			
South HCP: 15	♣ J974	♣ AK2	1. Texas			
Contract: 4♠ S						

Board: 112	North:	South:	West	North	East	South
Dealer: W	♠ Q2	♠ A10876543	1♣	1NT	Pass	4♥ ¹
Vul: Both	♥ J732	♥ 1095	Pass	4♠	AP	
North HCP: 15	♦ AKJ5	♦ 2	1. Texas			
South HCP: 4	♣ A42	♣ 9				
Contract: 4♠ N						

Board: 113	North:	South:	West	North	East	South
Dealer: E	♠ QJ107643	♠ 82			1♦	1NT
Vul: Both	♥ 2	♥ AQ54	Pass	4♥ ¹	Pass	4♠
North HCP: 8	♦ J42	♦ A75	AP			
South HCP: 15	♣ A6	♣ KQ53	1. Texas			
Contract: 4♠ S						

Board: 114

Dealer: W

Vul: None

North HCP: 17

South HCP: 6

Contract: 4♠ N

North:

♠ AJ

♥ KJ4

♦ A10975

♣ KJ6

South:

♠ Q107632

♥ A9876

♦ —

♣ 109

West	North	East	South
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1♦	1NT	Pass	4♥ ¹
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Pass	4♠	AP	
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1. Texas

South hands (Practice Page)

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

Board: 109 ♠ KJ
Dealer: E ♥ J86
Vul: EW ♦ Q104
HCP: 16 ♣ AKQ64

East Opens 1♣.

You bid first.

Board: 110 ♠ 1082
Dealer: W ♥ KQ109853
Vul: Both ♦ K9
HCP: 8 ♣ 8

West Opens 1♦.

West Doubles 4♦ if possible.

Partner bids first.

Board: 111 ♠ Q85
Dealer: E ♥ K76
Vul: None ♦ QJ72
HCP: 15 ♣ AK2

East Opens 1♦.

You bid first.

Board: 112 ♠ A10876543
Dealer: W ♥ 1095
Vul: Both ♦ 2
HCP: 4 ♣ 9

West Opens 1♣.

Partner bids first.

Board: 113 ♠ 82
Dealer: E ♥ AQ54
Vul: Both ♦ A75
HCP: 15 ♣ KQ53

East Opens 1♦.

You bid first.

Board: 114 ♠ Q107632
Dealer: W ♥ A9876
Vul: None ♦ —
HCP: 6 ♣ 109

West Opens 1♦.

Partner bids first.

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

Both hands (Answers Page)

Board: 109	North:	South:	West	North	East	South
Dealer: E	♠ 10976532	♠ KJ			1♣	1NT
Vul: EW	♥ 1097	♥ J86	Pass	4♥ ¹	Pass	4♠
North HCP: 4	♦ A6	♦ Q104	AP			
South HCP: 16	♣ 10	♣ AKQ64	1. Texas			
Contract: 4♠ S						

Board: 110	North:	South:	West	North	East	South
Dealer: W	♠ KJ9	♠ 1082	1♦	1NT	Pass	4♦ ¹
Vul: Both	♥ A76	♥ KQ109853	X	4♥	AP	
North HCP: 15	♦ A843	♦ K9	1. Texas			
South HCP: 8	♣ K43	♣ 8				
Contract: 4♥ N						

Board: 111	North:	South:	West	North	East	South
Dealer: E	♠ AJ10764	♠ Q85			1♦	1NT
Vul: None	♥ 85	♥ K76	Pass	4♥ ¹	Pass	4♠
North HCP: 6	♦ 5	♦ QJ72	AP			
South HCP: 15	♣ J974	♣ AK2	1. Texas			
Contract: 4♠ S						

Board: 112	North:	South:	West	North	East	South
Dealer: W	♠ Q2	♠ A10876543	1♣	1NT	Pass	4♥ ¹
Vul: Both	♥ J732	♥ 1095	Pass	4♠	AP	
North HCP: 15	♦ AKJ5	♦ 2	1. Texas			
South HCP: 4	♣ A42	♣ 9				
Contract: 4♠ N						

Board: 113	North:	South:	West	North	East	South
Dealer: E	♠ QJ107643	♠ 82			1♦	1NT
Vul: Both	♥ 2	♥ AQ54	Pass	4♥ ¹	Pass	4♠
North HCP: 8	♦ J42	♦ A75	AP			
South HCP: 15	♣ A6	♣ KQ53	1. Texas			
Contract: 4♠ S						

Board: 114

Dealer: W

Vul: None

North HCP: 17

South HCP: 6

Contract: 4♠ N

North:

♠ AJ

♥ KJ4

♦ A10975

♣ KJ6

South:

♠ Q107632

♥ A9876

♦ —

♣ 109

West	North	East	South
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1♦	1NT	Pass	4♥ ¹
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Pass	4♠	AP	
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1. Texas

North hands (Practice Page)

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

Board: 115	♠ 92	East Opens 1♣.
Dealer: E	♥ AQ98642	
Vul: NS	♦ 2	Partner bids first.
HCP: 7	♣ J84	
Board: 116	♠ K9	West Opens 1♦.
Dealer: W	♥ KJ82	
Vul: EW	♦ KQ84	You bid first.
HCP: 17	♣ KQ5	
Board: 117	♠ A4	East Opens 1♦.
Dealer: E	♥ Q10987632	West Bids X♥ if possible.
Vul: Both	♦ J8	
HCP: 7	♣ 10	Partner bids first.
Board: 118	♠ K54	West Opens 1♣.
Dealer: W	♥ QJ6	
Vul: EW	♦ AK83	You bid first.
HCP: 17	♣ A104	
Board: 119	♠ AQ9654	East Opens 1♥.
Dealer: E	♥ 3	East Doubles 4♥ if possible.
Vul: Both	♦ 3	
HCP: 8	♣ Q10865	Partner bids first.
Board: 120	♠ A5	West Opens 1♦.
Dealer: W	♥ AJ108	
Vul: NS	♦ KJ3	You bid first.
HCP: 17	♣ A1074	

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

Both hands (Answers Page)

Board: 115	North:	South:	West	North	East	South
Dealer: E	♠ 92	♠ AK54			1♣	1NT
Vul: NS	♥ AQ98642	♥ 107	Pass	4♦ ¹	Pass	4♥
North HCP: 7	♦ 2	♦ KJ85	AP			
South HCP: 15	♣ J84	♣ A63	1. Texas			
Contract: 4♥ S						

Board: 116	North:	South:	West	North	East	South
Dealer: W	♠ K9	♠ AQ10876	1♦	1NT	Pass	4♥ ¹
Vul: EW	♥ KJ82	♥ 109763	Pass	4♠	AP	
North HCP: 17	♦ KQ84	♦ J3	1. Texas			
South HCP: 7	♣ KQ5	♣ —				
Contract: 4♠ N						

Board: 117	North:	South:	West	North	East	South
Dealer: E	♠ A4	♠ J85			1♦	1NT
Vul: Both	♥ Q10987632	♥ KJ	Pass	4♦ ¹	Pass	4♥
North HCP: 7	♦ J8	♦ AK106	X♥	AP		
South HCP: 15	♣ 10	♣ QJ95	1. Texas			
Contract: 4♥ X S						

Board: 118	North:	South:	West	North	East	South
Dealer: W	♠ K54	♠ AQ10932	1♣	1NT	Pass	4♥ ¹
Vul: EW	♥ QJ6	♥ 9	Pass	4♠	AP	
North HCP: 17	♦ AK83	♦ 765	1. Texas			
South HCP: 7	♣ A104	♣ J32				
Contract: 4♠ N						

Board: 119	North:	South:	West	North	East	South
Dealer: E	♠ AQ9654	♠ K73			1♥	1NT
Vul: Both	♥ 3	♥ AJ86	Pass	4♥ ¹	X	4♠
North HCP: 8	♦ 3	♦ QJ74	AP			
South HCP: 15	♣ Q10865	♣ KJ	1. Texas			
Contract: 4♠ S						

Board: 120

Dealer: W

Vul: NS

North HCP: 17

South HCP: 6

Contract: 4♥ N

North:

♠ A5

♥ AJ108

♦ KJ3

♣ A1074

South:

♠ K932

♥ K97542

♦ 10

♣ 95

West	North	East	South
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1♦	1NT	Pass	4♦ ¹
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Pass	4♥	AP	
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1. Texas

South hands (Practice Page)

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

Board: 115	♠ AK54	East Opens 1♣.
Dealer: E	♥ 107	
Vul: NS	♦ KJ85	You bid first.
HCP: 15	♣ A63	
Board: 116	♠ AQ10876	West Opens 1♦.
Dealer: W	♥ 109763	
Vul: EW	♦ J3	Partner bids first.
HCP: 7	♣ —	
Board: 117	♠ J85	East Opens 1♦.
Dealer: E	♥ KJ	West Bids X♥ if possible.
Vul: Both	♦ AK106	
HCP: 15	♣ QJ95	You bid first.
Board: 118	♠ AQ10932	West Opens 1♣.
Dealer: W	♥ 9	
Vul: EW	♦ 765	Partner bids first.
HCP: 7	♣ J32	
Board: 119	♠ K73	East Opens 1♥.
Dealer: E	♥ AJ86	East Doubles 4♥ if possible.
Vul: Both	♦ QJ74	
HCP: 15	♣ KJ	You bid first.
Board: 120	♠ K932	West Opens 1♦.
Dealer: W	♥ K97542	
Vul: NS	♦ 10	Partner bids first.
HCP: 6	♣ 95	

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

Both hands (Answers Page)

Board: 115	North:	South:	West	North	East	South
Dealer: E	♠ 92	♠ AK54			1♣	1NT
Vul: NS	♥ AQ98642	♥ 107	Pass	4♦ ¹	Pass	4♥
North HCP: 7	♦ 2	♦ KJ85	AP			
South HCP: 15	♣ J84	♣ A63	1. Texas			
Contract: 4♥ S						

Board: 116	North:	South:	West	North	East	South
Dealer: W	♠ K9	♠ AQ10876	1♦	1NT	Pass	4♥ ¹
Vul: EW	♥ KJ82	♥ 109763	Pass	4♠	AP	
North HCP: 17	♦ KQ84	♦ J3	1. Texas			
South HCP: 7	♣ KQ5	♣ —				
Contract: 4♠ N						

Board: 117	North:	South:	West	North	East	South
Dealer: E	♠ A4	♠ J85			1♦	1NT
Vul: Both	♥ Q10987632	♥ KJ	Pass	4♦ ¹	Pass	4♥
North HCP: 7	♦ J8	♦ AK106	X♥	AP		
South HCP: 15	♣ 10	♣ QJ95	1. Texas			
Contract: 4♥ X S						

Board: 118	North:	South:	West	North	East	South
Dealer: W	♠ K54	♠ AQ10932	1♣	1NT	Pass	4♥ ¹
Vul: EW	♥ QJ6	♥ 9	Pass	4♠	AP	
North HCP: 17	♦ AK83	♦ 765	1. Texas			
South HCP: 7	♣ A104	♣ J32				
Contract: 4♠ N						

Board: 119	North:	South:	West	North	East	South
Dealer: E	♠ AQ9654	♠ K73			1♥	1NT
Vul: Both	♥ 3	♥ AJ86	Pass	4♥ ¹	X	4♠
North HCP: 8	♦ 3	♦ QJ74	AP			
South HCP: 15	♣ Q10865	♣ KJ	1. Texas			
Contract: 4♠ S						

Board: 120

Dealer: W

Vul: NS

North HCP: 17

South HCP: 6

Contract: 4♥ N

North:

♠ A5

♥ AJ108

♦ KJ3

♣ A1074

South:

♠ K932

♥ K97542

♦ 10

♣ 95

West	North	East	South
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1♦	1NT	Pass	4♦ ¹
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Pass	4♥	AP	
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1. Texas

North hands (Practice Page)

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

Board: 121	♠ J1086543	East Opens 1♣.
Dealer: E	♥ Q10	
Vul: Both	♦ A1082	Partner bids first.
HCP: 7	♣ —	
Board: 122	♠ AQJ	West Opens 1♣.
Dealer: W	♥ 1082	
Vul: EW	♦ K32	You bid first.
HCP: 15	♣ AJ75	
Board: 123	♠ AQ10652	East Opens 1♣.
Dealer: E	♥ 52	West Bids X♠ if possible.
Vul: EW	♦ J952	
HCP: 7	♣ 3	Partner bids first.
Board: 124	♠ AQ3	West Opens 1♣.
Dealer: W	♥ KQ102	East Bids 4♠ if possible.
Vul: Both	♦ Q105	
HCP: 17	♣ KJ4	You bid first.
Board: 125	♠ AQ7652	East Opens 1♣.
Dealer: E	♥ J5	
Vul: None	♦ 53	Partner bids first.
HCP: 8	♣ J63	
Board: 126	♠ AK5	West Opens 1♣.
Dealer: W	♥ A9	
Vul: Both	♦ Q108	You bid first.
HCP: 17	♣ A10832	

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	♠ J1086543	♠ Q9			1♣	1NT
Vul: Both	♥ Q10	♥ A87	Pass	4♥ ¹	Pass	4♠
North HCP: 7	♦ A1082	♦ J65	AP			
South HCP: 16	♣ —	♣ AKQ76	1. Texas			
Contract: 4♠ S						

Board: 122	North:	South:	West	North	East	South
Dealer: W	♠ AQJ	♠ 109	1♣	1NT	Pass	4♦ ¹
Vul: EW	♥ 1082	♥ AJ9753	Pass	4♥	AP	
North HCP: 15	♦ K32	♦ J96	1. Texas			
South HCP: 6	♣ AJ75	♣ 102				
Contract: 4♥ N						

Board: 123	North:	South:	West	North	East	South
Dealer: E	♠ AQ10652	♠ 984			1♣	1NT
Vul: EW	♥ 52	♥ AQ76	Pass	4♥ ¹	Pass	4♠
North HCP: 7	♦ J952	♦ A87	X♠	AP		
South HCP: 15	♣ 3	♣ KQ5	1. Texas			
Contract: 4♠ X S						

Board: 124	North:	South:	West	North	East	South
Dealer: W	♠ AQ3	♠ 9	1♣	1NT	Pass	4♦ ¹
Vul: Both	♥ KQ102	♥ 976543	Pass	4♥	4♠	AP
North HCP: 17	♦ Q105	♦ J943	1. Texas			
South HCP: 5	♣ KJ4	♣ A7				
Contract: 4♠ E						

Board: 125	North:	South:	West	North	East	South
Dealer: E	♠ AQ7652	♠ KJ4			1♣	1NT
Vul: None	♥ J5	♥ 9873	Pass	4♥ ¹	Pass	4♠
North HCP: 8	♦ 53	♦ AK4	AP			
South HCP: 15	♣ J63	♣ A105	1. Texas			
Contract: 4♠ S						

Board: 126

Dealer: W

Vul: Both

North HCP: 17

South HCP: 7

Contract: 4♠ N

North:

♠ AK5

♥ A9

♦ Q108

♣ A10832

South:

♠ QJ10842

♥ 752

♦ A

♣ 654

West	North	East	South
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1♣	1NT	Pass	4♥ ¹
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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: 121 ♠ Q9
Dealer: E ♥ A87
Vul: Both ♦ J65
HCP: 16 ♣ AKQ76

East Opens 1♣.

You bid first.

Board: 122 ♠ 109
Dealer: W ♥ AJ9753
Vul: EW ♦ J96
HCP: 6 ♣ 102

West Opens 1♣.

Partner bids first.

Board: 123 ♠ 984
Dealer: E ♥ AQ76
Vul: EW ♦ A87
HCP: 15 ♣ KQ5

East Opens 1♣.

West Bids X♠ if possible.

You bid first.

Board: 124 ♠ 9
Dealer: W ♥ 976543
Vul: Both ♦ J943
HCP: 5 ♣ A7

West Opens 1♣.

East Bids 4♠ if possible.

Partner bids first.

Board: 125 ♠ KJ4
Dealer: E ♥ 9873
Vul: None ♦ AK4
HCP: 15 ♣ A105

East Opens 1♣.

You bid first.

Board: 126 ♠ QJ10842
Dealer: W ♥ 752
Vul: Both ♦ A
HCP: 7 ♣ 654

West Opens 1♣.

Partner bids 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	♠ J1086543	♠ Q9			1♣	1NT
Vul: Both	♥ Q10	♥ A87	Pass	4♥ ¹	Pass	4♠
North HCP: 7	♦ A1082	♦ J65	AP			
South HCP: 16	♣ —	♣ AKQ76	1. Texas			
Contract: 4♠ S						

Board: 122	North:	South:	West	North	East	South
Dealer: W	♠ AQJ	♠ 109	1♣	1NT	Pass	4♦ ¹
Vul: EW	♥ 1082	♥ AJ9753	Pass	4♥	AP	
North HCP: 15	♦ K32	♦ J96	1. Texas			
South HCP: 6	♣ AJ75	♣ 102				
Contract: 4♥ N						

Board: 123	North:	South:	West	North	East	South
Dealer: E	♠ AQ10652	♠ 984			1♣	1NT
Vul: EW	♥ 52	♥ AQ76	Pass	4♥ ¹	Pass	4♠
North HCP: 7	♦ J952	♦ A87	X♠	AP		
South HCP: 15	♣ 3	♣ KQ5	1. Texas			
Contract: 4♠ X S						

Board: 124	North:	South:	West	North	East	South
Dealer: W	♠ AQ3	♠ 9	1♣	1NT	Pass	4♦ ¹
Vul: Both	♥ KQ102	♥ 976543	Pass	4♥	4♠	AP
North HCP: 17	♦ Q105	♦ J943	1. Texas			
South HCP: 5	♣ KJ4	♣ A7				
Contract: 4♠ E						

Board: 125	North:	South:	West	North	East	South
Dealer: E	♠ AQ7652	♠ KJ4			1♣	1NT
Vul: None	♥ J5	♥ 9873	Pass	4♥ ¹	Pass	4♠
North HCP: 8	♦ 53	♦ AK4	AP			
South HCP: 15	♣ J63	♣ A105	1. Texas			
Contract: 4♠ S						

Board: 126

Dealer: W

Vul: Both

North HCP: 17

South HCP: 7

Contract: 4♠ N

North:

♠ AK5

♥ A9

♦ Q108

♣ A10832

South:

♠ QJ10842

♥ 752

♦ A

♣ 654

West	North	East	South
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1♣	1NT	Pass	4♥ ¹
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Pass	4♠	AP	
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1. Texas

North hands (Practice Page)

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

Board: 127	♠ J85432	East Opens 1♣.
Dealer: E	♥ Q984	
Vul: NS	♦ AQ	Partner bids first.
HCP: 9	♣ 4	

Board: 128	♠ K4	West Opens 1♦.
Dealer: W	♥ AK98	
Vul: NS	♦ K1073	You bid first.
HCP: 16	♣ K43	

Board: 129	♠ QJ10	East Opens 1♦.
Dealer: E	♥ Q109542	
Vul: EW	♦ 632	Partner bids first.
HCP: 9	♣ A	

Board: 130	♠ K96	West Opens 1♣.
Dealer: W	♥ Q985	
Vul: None	♦ A4	You bid first.
HCP: 16	♣ AK64	

Board: 131	♠ Q108742	East Opens 1♣.
Dealer: E	♥ A975	
Vul: None	♦ 9	Partner bids first.
HCP: 6	♣ 95	

Board: 132	♠ K94	West Opens 1♣.
Dealer: W	♥ KQ5	
Vul: NS	♦ K53	You bid first.
HCP: 15	♣ A1074	

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

Board: 127	North:	South:	West	North	East	South
Dealer: E	♠ J85432	♠ AK6			1♣	1NT
Vul: NS	♥ Q984	♥ A632	Pass	4♥ ¹	Pass	4♠
North HCP: 9	♦ AQ	♦ J6	AP			
South HCP: 15	♣ 4	♣ K1093	1. Texas			
Contract: 4♠ S						

Board: 128	North:	South:	West	North	East	South
Dealer: W	♠ K4	♠ AQ9532	1♦	1NT	Pass	4♥ ¹
Vul: NS	♥ AK98	♥ 42	Pass	4♠	AP	
North HCP: 16	♦ K1073	♦ J65	1. Texas			
South HCP: 8	♣ K43	♣ J5				
Contract: 4♠ N						

Board: 129	North:	South:	West	North	East	South
Dealer: E	♠ QJ10	♠ 543			1♦	1NT
Vul: EW	♥ Q109542	♥ AK6	Pass	4♦ ¹	Pass	4♥
North HCP: 9	♦ 632	♦ AK874	AP			
South HCP: 17	♣ A	♣ QJ	1. Texas			
Contract: 4♥ S						

Board: 130	North:	South:	West	North	East	South
Dealer: W	♠ K96	♠ J875432	1♣	1NT	Pass	4♥ ¹
Vul: None	♥ Q985	♥ AJ2	Pass	4♠	AP	
North HCP: 16	♦ A4	♦ Q	1. Texas			
South HCP: 8	♣ AK64	♣ 108				
Contract: 4♠ N						

Board: 131	North:	South:	West	North	East	South
Dealer: E	♠ Q108742	♠ K5			1♣	1NT
Vul: None	♥ A975	♥ KJ106	Pass	4♥ ¹	Pass	4♠
North HCP: 6	♦ 9	♦ AQ83	AP			
South HCP: 16	♣ 95	♣ QJ7	1. Texas			
Contract: 4♠ S						

Board: 132

Dealer: W

Vul: NS

North HCP: 15

South HCP: 7

Contract: 4♥ N

North:

♠ K94

♥ KQ5

♦ K53

♣ A1074

South:

♠ 72

♥ AJ6432

♦ Q108

♣ 98

West	North	East	South
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1♣	1NT	Pass	4♦ ¹
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Pass	4♥	AP	
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1. Texas

South hands (Practice Page)

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

Board: 127	♠ AK6	East Opens 1♣.
Dealer: E	♥ A632	
Vul: NS	♦ J6	You bid first.
HCP: 15	♣ K1093	
Board: 128	♠ AQ9532	West Opens 1♦.
Dealer: W	♥ 42	
Vul: NS	♦ J65	Partner bids first.
HCP: 8	♣ J5	
Board: 129	♠ 543	East Opens 1♦.
Dealer: E	♥ AK6	
Vul: EW	♦ AK874	You bid first.
HCP: 17	♣ QJ	
Board: 130	♠ J875432	West Opens 1♣.
Dealer: W	♥ AJ2	
Vul: None	♦ Q	Partner bids first.
HCP: 8	♣ 108	
Board: 131	♠ K5	East Opens 1♣.
Dealer: E	♥ KJ106	
Vul: None	♦ AQ83	You bid first.
HCP: 16	♣ QJ7	
Board: 132	♠ 72	West Opens 1♣.
Dealer: W	♥ AJ6432	
Vul: NS	♦ Q108	Partner bids first.
HCP: 7	♣ 98	

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

Both hands (Answers Page)

Board: 127	North:	South:	West	North	East	South
Dealer: E	♠ J85432	♠ AK6			1♣	1NT
Vul: NS	♥ Q984	♥ A632	Pass	4♥ ¹	Pass	4♠
North HCP: 9	♦ AQ	♦ J6	AP			
South HCP: 15	♣ 4	♣ K1093	1. Texas			
Contract: 4♠ S						

Board: 128	North:	South:	West	North	East	South
Dealer: W	♠ K4	♠ AQ9532	1♦	1NT	Pass	4♥ ¹
Vul: NS	♥ AK98	♥ 42	Pass	4♠	AP	
North HCP: 16	♦ K1073	♦ J65	1. Texas			
South HCP: 8	♣ K43	♣ J5				
Contract: 4♠ N						

Board: 129	North:	South:	West	North	East	South
Dealer: E	♠ QJ10	♠ 543			1♦	1NT
Vul: EW	♥ Q109542	♥ AK6	Pass	4♦ ¹	Pass	4♥
North HCP: 9	♦ 632	♦ AK874	AP			
South HCP: 17	♣ A	♣ QJ	1. Texas			
Contract: 4♥ S						

Board: 130	North:	South:	West	North	East	South
Dealer: W	♠ K96	♠ J875432	1♣	1NT	Pass	4♥ ¹
Vul: None	♥ Q985	♥ AJ2	Pass	4♠	AP	
North HCP: 16	♦ A4	♦ Q	1. Texas			
South HCP: 8	♣ AK64	♣ 108				
Contract: 4♠ N						

Board: 131	North:	South:	West	North	East	South
Dealer: E	♠ Q108742	♠ K5			1♣	1NT
Vul: None	♥ A975	♥ KJ106	Pass	4♥ ¹	Pass	4♠
North HCP: 6	♦ 9	♦ AQ83	AP			
South HCP: 16	♣ 95	♣ QJ7	1. Texas			
Contract: 4♠ S						

Board: 132

Dealer: W

Vul: NS

North HCP: 15

South HCP: 7

Contract: 4♥ N

North:

♠ K94

♥ KQ5

♦ K53

♣ A1074

South:

♠ 72

♥ AJ6432

♦ Q108

♣ 98

West	North	East	South
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1♣	1NT	Pass	4♦ ¹
----	-----	------	-----------------

Pass	4♥	AP	
------	----	----	--

1. Texas

North hands (Practice Page)

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

Board: 133
Dealer: E
Vul: EW
HCP: 7

♠ 6
♥ AQJ642
♦ 86
♣ 10753

East Opens 1♦.

Partner bids first.

Board: 134
Dealer: W
Vul: NS
HCP: 15

♠ A43
♥ KJ32
♦ A63
♣ QJ4

West Opens 1♥.

West Doubles 4♥ if possible.

West Doubles 5♠ if possible.

You bid first.

Board: 135
Dealer: E
Vul: EW
HCP: 6

♠ AQ8752
♥ 9
♦ 962
♣ 843

East Opens 1♣.

Partner bids first.

Board: 136
Dealer: W
Vul: Both
HCP: 16

♠ AQ6
♥ 653
♦ K3
♣ AK1084

West Opens 1♣.

You bid first.

Board: 137
Dealer: E
Vul: NS
HCP: 7

♠ Q2
♥ AJ1087654
♦ 97
♣ 10

East Opens 1♦.

East Doubles 4♦ if possible.

Partner bids first.

Board: 138
Dealer: W
Vul: None
HCP: 17

♠ AK9
♥ A852
♦ 74
♣ KQJ9

West Opens 1♣.

You bid first.

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

Board: 133

Dealer: E

Vul: EW

North HCP: 7

South HCP: 15

Contract: 4♥ S

North:

♠ 6

♥ AQJ642

♦ 86

♣ 10753

South:

♠ AK87

♥ 1073

♦ K1042

♣ AJ

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

		1♦	1NT
--	--	----	-----

Pass	4♦ ¹	Pass	4♥
------	-----------------	------	----

AP

1. Texas

Board: 134

Dealer: W

Vul: NS

North HCP: 15

South HCP: 7

Contract: 5♠X N

North:

♠ A43

♥ KJ32

♦ A63

♣ QJ4

South:

♠ KJ9762

♥ 10

♦ 7

♣ K9752

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

1♥	1NT	Pass	4♥ ¹
----	-----	------	-----------------

X	4♠	Pass	4NT ²
---	----	------	------------------

Pass	5♥	Pass	5♠
------	----	------	----

X	AP		
---	----	--	--

1. Texas

2. Blackwood 0314, for ♠

Board: 135

Dealer: E

Vul: EW

North HCP: 6

South HCP: 16

Contract: 4♠ S

North:

♠ AQ8752

♥ 9

♦ 962

♣ 843

South:

♠ KJ10

♥ AQ102

♦ K103

♣ K97

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

		1♣	1NT
--	--	----	-----

Pass	4♥ ¹	Pass	4♠
------	-----------------	------	----

AP

1. Texas

Board: 136

Dealer: W

Vul: Both

North HCP: 16

South HCP: 6

Contract: 4♥ N

North:

♠ AQ6

♥ 653

♦ K3

♣ AK1084

South:

♠ 94

♥ AJ9872

♦ 542

♣ J9

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

1♣	1NT	Pass	4♦ ¹
----	-----	------	-----------------

Pass	4♥	AP	
------	----	----	--

1. Texas

Board: 137

Dealer: E

Vul: NS

North HCP: 7

South HCP: 17

Contract: 4♥ N

North:

♠ Q2

♥ AJ1087654

♦ 97

♣ 10

South:

♠ K1063

♥ K9

♦ A106

♣ AK63

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

		1♦	1NT
--	--	----	-----

Pass	4♦ ¹	X	Pass ²
------	-----------------	---	-------------------

Pass	4♥	AP	
------	----	----	--

1. Texas

2. denies a ♦ stopper

Board: 138

Dealer: W

Vul: None

North HCP: 17

South HCP: 7

Contract: 4♥ N

North:

♠ AK9

♥ A852

♦ 74

♣ KQJ9

South:

♠ 76

♥ KJ10764

♦ K83

♣ 83

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

1♣	1NT	Pass	4♦ ¹
----	-----	------	-----------------

Pass	4♥	AP	
------	----	----	--

1. Texas

South hands (Practice Page)

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

Board: 133
Dealer: E
Vul: EW
HCP: 15

♠ AK87
♥ 1073
♦ K1042
♣ AJ

East Opens 1♦.

You bid first.

Board: 134
Dealer: W
Vul: NS
HCP: 7

♠ KJ9762
♥ 10
♦ 7
♣ K9752

West Opens 1♥.

West Doubles 4♥ if possible.

West Doubles 5♠ if possible.

Partner bids first.

Board: 135
Dealer: E
Vul: EW
HCP: 16

♠ KJ10
♥ AQ102
♦ K103
♣ K97

East Opens 1♣.

You bid first.

Board: 136
Dealer: W
Vul: Both
HCP: 6

♠ 94
♥ AJ9872
♦ 542
♣ J9

West Opens 1♣.

Partner bids first.

Board: 137
Dealer: E
Vul: NS
HCP: 17

♠ K1063
♥ K9
♦ A106
♣ AK63

East Opens 1♦.

East Doubles 4♦ if possible.

You bid first.

Board: 138
Dealer: W
Vul: None
HCP: 7

♠ 76
♥ KJ10764
♦ K83
♣ 83

West Opens 1♣.

Partner bids first.

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

Board: 133

Dealer: E

Vul: EW

North HCP: 7

South HCP: 15

Contract: 4♥ S

North:

♠ 6

♥ AQJ642

♦ 86

♣ 10753

South:

♠ AK87

♥ 1073

♦ K1042

♣ AJ

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

		1♦	1NT
--	--	----	-----

Pass	4♦ ¹	Pass	4♥
------	-----------------	------	----

AP

1. Texas

Board: 134

Dealer: W

Vul: NS

North HCP: 15

South HCP: 7

Contract: 5♠X N

North:

♠ A43

♥ KJ32

♦ A63

♣ QJ4

South:

♠ KJ9762

♥ 10

♦ 7

♣ K9752

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

1♥	1NT	Pass	4♥ ¹
----	-----	------	-----------------

X	4♠	Pass	4NT ²
---	----	------	------------------

Pass	5♥	Pass	5♠
------	----	------	----

X	AP		
---	----	--	--

1. Texas

2. Blackwood 0314, for ♠

Board: 135

Dealer: E

Vul: EW

North HCP: 6

South HCP: 16

Contract: 4♠ S

North:

♠ AQ8752

♥ 9

♦ 962

♣ 843

South:

♠ KJ10

♥ AQ102

♦ K103

♣ K97

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

		1♣	1NT
--	--	----	-----

Pass	4♥ ¹	Pass	4♠
------	-----------------	------	----

AP

1. Texas

Board: 136

Dealer: W

Vul: Both

North HCP: 16

South HCP: 6

Contract: 4♥ N

North:

♠ AQ6

♥ 653

♦ K3

♣ AK1084

South:

♠ 94

♥ AJ9872

♦ 542

♣ J9

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

1♣	1NT	Pass	4♦ ¹
----	-----	------	-----------------

Pass	4♥	AP	
------	----	----	--

1. Texas

Board: 137

Dealer: E

Vul: NS

North HCP: 7

South HCP: 17

Contract: 4♥ N

North:

♠ Q2

♥ AJ1087654

♦ 97

♣ 10

South:

♠ K1063

♥ K9

♦ A106

♣ AK63

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

		1♦	1NT
--	--	----	-----

Pass	4♦ ¹	X	Pass ²
------	-----------------	---	-------------------

Pass	4♥	AP	
------	----	----	--

1. Texas

2. denies a ♦ stopper

Board: 138

Dealer: W

Vul: None

North HCP: 17

South HCP: 7

Contract: 4♥ N

North:

♠ AK9

♥ A852

♦ 74

♣ KQJ9

South:

♠ 76

♥ KJ10764

♦ K83

♣ 83

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

1♣	1NT	Pass	4♦ ¹
----	-----	------	-----------------

Pass	4♥	AP	
------	----	----	--

1. Texas

North hands (Practice Page)

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

Board: 139 ♠ Q875432
Dealer: E ♥ 104
Vul: NS ♦ A106
HCP: 6 ♣ 7

East Opens 1♣.

Partner bids first.

Board: 140 ♠ AQ9
Dealer: W ♥ 73
Vul: NS ♦ QJ75
HCP: 16 ♣ AK73

West Opens 1♦.

You bid first.

Board: 141 ♠ 1087542
Dealer: E ♥ Q5
Vul: None ♦ Q74
HCP: 8 ♣ A9

East Opens 1♣.

Partner bids first.

Board: 142 ♠ KQ6
Dealer: W ♥ J10
Vul: NS ♦ AQ7
HCP: 16 ♣ A9743

West Opens 1♠.

West Bids 4♠ if possible.

You bid first.

Board: 143 ♠ AJ86542
Dealer: E ♥ 108
Vul: EW ♦ 75
HCP: 5 ♣ 43

East Opens 1♣.

West Bids X♠ if possible.

Partner bids first.

Board: 144 ♠ AJ6
Dealer: W ♥ AJ8
Vul: Both ♦ AJ74
HCP: 15 ♣ 432

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: 139

Dealer: E

Vul: NS

North HCP: 6

South HCP: 16

Contract: 4♠ S

North:

♠ Q875432

♥ 104

♦ A106

♣ 7

South:

♠ J96

♥ K6

♦ KJ82

♣ AKJ4

West North East South

1♣ 1NT

Pass 4♥¹ Pass 4♠

AP

1. Texas

Board: 140

Dealer: W

Vul: NS

North HCP: 16

South HCP: 5

Contract: 4♠ N

North:

♠ AQ9

♥ 73

♦ QJ75

♣ AK73

South:

♠ J1087542

♥ A64

♦ 64

♣ 9

West North East South

1♦ 1NT Pass 4♥¹

Pass 4♠ AP

1. Texas

Board: 141

Dealer: E

Vul: None

North HCP: 8

South HCP: 16

Contract: 4♠ S

North:

♠ 1087542

♥ Q5

♦ Q74

♣ A9

South:

♠ AQ9

♥ K873

♦ KJ6

♣ K52

West North East South

1♣ 1NT

Pass 4♥¹ Pass 4♠

AP

1. Texas

Board: 142

Dealer: W

Vul: NS

North HCP: 16

South HCP: 6

Contract: 4♠X W

North:

♠ KQ6

♥ J10

♦ AQ7

♣ A9743

South:

♠ 98

♥ K97654

♦ K10842

♣ —

West North East South

1♠ 1NT Pass 4♦¹

4♠ X♠ AP

1. Texas

Board: 143

Dealer: E

Vul: EW

North HCP: 5

South HCP: 15

Contract: 4♠X S

North:

♠ AJ86542

♥ 108

♦ 75

♣ 43

South:

♠ K9

♥ A742

♦ A943

♣ KJ5

West North East South

1♣ 1NT

Pass 4♥¹ Pass 4♠

X♠ AP

1. Texas

Board: 144

Dealer: W

Vul: Both

North HCP: 15

South HCP: 8

Contract: 4♥ N

North:

♠ AJ6

♥ AJ8

♦ AJ74

♣ 432

South:

♠ KQ73

♥ K1096543

♦ —

♣ 75

West	North	East	South
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1♦	1NT	Pass	4♦ ¹
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X	4♥	AP	
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1. Texas

South hands (Practice Page)

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

Board: 139 ♠ J96 East Opens 1♣.
Dealer: E ♥ K6
Vul: NS ♦ KJ82 You bid first.
HCP: 16 ♣ AKJ4

Board: 140 ♠ J1087542 West Opens 1♦.
Dealer: W ♥ A64
Vul: NS ♦ 64 Partner bids first.
HCP: 5 ♣ 9

Board: 141 ♠ AQ9 East Opens 1♣.
Dealer: E ♥ K873
Vul: None ♦ KJ6 You bid first.
HCP: 16 ♣ K52

Board: 142 ♠ 98 West Opens 1♠.
Dealer: W ♥ K97654 West Bids 4♠ if possible.
Vul: NS ♦ K10842
HCP: 6 ♣ — Partner bids first.

Board: 143 ♠ K9 East Opens 1♣.
Dealer: E ♥ A742 West Bids X♠ if possible.
Vul: EW ♦ A943 You bid first.
HCP: 15 ♣ KJ5

Board: 144 ♠ KQ73 West Opens 1♦.
Dealer: W ♥ K1096543 West Doubles 4♦ if possible.
Vul: Both ♦ —
HCP: 8 ♣ 75 Partner bids first.

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

Board: 139

Dealer: E

Vul: NS

North HCP: 6

South HCP: 16

Contract: 4♠ S

North:

♠ Q875432

♥ 104

♦ A106

♣ 7

South:

♠ J96

♥ K6

♦ KJ82

♣ AKJ4

West North East South

1♣ 1NT

Pass 4♥¹ Pass 4♠

AP

1. Texas

Board: 140

Dealer: W

Vul: NS

North HCP: 16

South HCP: 5

Contract: 4♠ N

North:

♠ AQ9

♥ 73

♦ QJ75

♣ AK73

South:

♠ J1087542

♥ A64

♦ 64

♣ 9

West North East South

1♦ 1NT Pass 4♥¹

Pass 4♠ AP

1. Texas

Board: 141

Dealer: E

Vul: None

North HCP: 8

South HCP: 16

Contract: 4♠ S

North:

♠ 1087542

♥ Q5

♦ Q74

♣ A9

South:

♠ AQ9

♥ K873

♦ KJ6

♣ K52

West North East South

1♣ 1NT

Pass 4♥¹ Pass 4♠

AP

1. Texas

Board: 142

Dealer: W

Vul: NS

North HCP: 16

South HCP: 6

Contract: 4♠X W

North:

♠ KQ6

♥ J10

♦ AQ7

♣ A9743

South:

♠ 98

♥ K97654

♦ K10842

♣ —

West North East South

1♠ 1NT Pass 4♦¹

4♠ X♠ AP

1. Texas

Board: 143

Dealer: E

Vul: EW

North HCP: 5

South HCP: 15

Contract: 4♠X S

North:

♠ AJ86542

♥ 108

♦ 75

♣ 43

South:

♠ K9

♥ A742

♦ A943

♣ KJ5

West North East South

1♣ 1NT

Pass 4♥¹ Pass 4♠

X♠ AP

1. Texas

Board: 144

Dealer: W

Vul: Both

North HCP: 15

South HCP: 8

Contract: 4♥ N

North:

♠ AJ6

♥ AJ8

♦ AJ74

♣ 432

South:

♠ KQ73

♥ K1096543

♦ —

♣ 75

West	North	East	South
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1♦	1NT	Pass	4♦ ¹
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X	4♥	AP	
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1. Texas

North hands (Practice Page)

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

Board: 145 ♠ AQJ874
Dealer: E ♥ 752
Vul: NS ♦ 9
HCP: 7 ♣ 842

East Opens 1♦.

Partner bids first.

Board: 146 ♠ K83
Dealer: W ♥ KQ3
Vul: Both ♦ K8643
HCP: 15 ♣ A5

West Opens 1♦.

You bid first.

Board: 147 ♠ —
Dealer: E ♥ KJ109542
Vul: None ♦ KQ5
HCP: 9 ♣ 972

East Opens 1♣.

West Bids XA♠♠ if possible.

Partner bids first.

Board: 148 ♠ 985
Dealer: W ♥ AK2
Vul: EW ♦ K10964
HCP: 16 ♣ AQ

West Opens 1♦.

West Doubles 4♦ if possible.

You bid first.

Board: 149 ♠ Q4
Dealer: E ♥ AJ7543
Vul: Both ♦ 42
HCP: 9 ♣ Q86

East Opens 1♦.

Partner bids first.

Board: 150 ♠ 762
Dealer: W ♥ AJ7
Vul: None ♦ AKJ
HCP: 16 ♣ K1082

West Opens 1♣.

You bid first.

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

Board: 145	North:	South:	West	North	East	South
Dealer: E	♠ AQJ874	♠ K5			1♦	1NT
Vul: NS	♥ 752	♥ 9863	Pass	4♥ ¹	Pass	4♠
North HCP: 7	♦ 9	♦ AQ102	AP			
South HCP: 15	♣ 842	♣ AQ5	1. Texas			
Contract: 4♠ S						

Board: 146	North:	South:	West	North	East	South
Dealer: W	♠ K83	♠ Q109542	1♦	1NT	Pass	4♥ ¹
Vul: Both	♥ KQ3	♥ AJ876	Pass	4♠	AP	
North HCP: 15	♦ K8643	♦ 9	1. Texas			
South HCP: 7	♣ A5	♣ 6				
Contract: 4♠ N						

Board: 147	North:	South:	West	North	East	South
Dealer: E	♠ —	♠ J93			1♣	1NT
Vul: None	♥ KJ109542	♥ AQ7	Pass	4♦ ¹	Pass	4♥
North HCP: 9	♦ KQ5	♦ AJ98	Pass	4NT ²	Pass	5♠
South HCP: 15	♣ 972	♣ K85	Pass	6♥	Pass	Pass
Contract: 6♥ X S			XA♠♠	AP		
			1. Texas			
			2. Blackwood 0314, for ♥			

Board: 148	North:	South:	West	North	East	South
Dealer: W	♠ 985	♠ A764	1♦	1NT	Pass	4♦ ¹
Vul: EW	♥ AK2	♥ J109863	X	4♥	AP	
North HCP: 16	♦ K10964	♦ —	1. Texas			
South HCP: 5	♣ AQ	♣ 1082				
Contract: 4♥ N						

Board: 149	North:	South:	West	North	East	South
Dealer: E	♠ Q4	♠ AKJ10			1♦	1NT
Vul: Both	♥ AJ7543	♥ K96	Pass	4♦ ¹	Pass	4♥
North HCP: 9	♦ 42	♦ AJ10	AP			
South HCP: 16	♣ Q86	♣ 1095	1. Texas			
Contract: 4♥ S						

Board: 150

Dealer: W

Vul: None

North HCP: 16

South HCP: 6

Contract: 4♥ N

North:

♠ 762

♥ AJ7

♦ AKJ

♣ K1082

South:

♠ K104

♥ K98432

♦ 87

♣ 43

West	North	East	South
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1♣	1NT	Pass	4♦ ¹
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Pass	4♥	AP	
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1. Texas

South hands (Practice Page)

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

Board: 145	♠ K5	East Opens 1♦.
Dealer: E	♥ 9863	
Vul: NS	♦ AQ102	You bid first.
HCP: 15	♣ AQ5	
Board: 146	♠ Q109542	West Opens 1♦.
Dealer: W	♥ AJ876	
Vul: Both	♦ 9	Partner bids first.
HCP: 7	♣ 6	
Board: 147	♠ J93	East Opens 1♣.
Dealer: E	♥ AQ7	West Bids XA♠♠ if possible.
Vul: None	♦ AJ98	
HCP: 15	♣ K85	You bid first.
Board: 148	♠ A764	West Opens 1♦.
Dealer: W	♥ J109863	West Doubles 4♦ if possible.
Vul: EW	♦ —	
HCP: 5	♣ 1082	Partner bids first.
Board: 149	♠ AKJ10	East Opens 1♦.
Dealer: E	♥ K96	
Vul: Both	♦ AJ10	You bid first.
HCP: 16	♣ 1095	
Board: 150	♠ K104	West Opens 1♣.
Dealer: W	♥ K98432	
Vul: None	♦ 87	Partner bids first.
HCP: 6	♣ 43	

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

Board: 145	North:	South:	West	North	East	South
Dealer: E	♠ AQJ874	♠ K5			1♦	1NT
Vul: NS	♥ 752	♥ 9863	Pass	4♥ ¹	Pass	4♠
North HCP: 7	♦ 9	♦ AQ102	AP			
South HCP: 15	♣ 842	♣ AQ5	1. Texas			
Contract: 4♠ S						

Board: 146	North:	South:	West	North	East	South
Dealer: W	♠ K83	♠ Q109542	1♦	1NT	Pass	4♥ ¹
Vul: Both	♥ KQ3	♥ AJ876	Pass	4♠	AP	
North HCP: 15	♦ K8643	♦ 9	1. Texas			
South HCP: 7	♣ A5	♣ 6				
Contract: 4♠ N						

Board: 147	North:	South:	West	North	East	South
Dealer: E	♠ —	♠ J93			1♣	1NT
Vul: None	♥ KJ109542	♥ AQ7	Pass	4♦ ¹	Pass	4♥
North HCP: 9	♦ KQ5	♦ AJ98	Pass	4NT ²	Pass	5♠
South HCP: 15	♣ 972	♣ K85	Pass	6♥	Pass	Pass
Contract: 6♥ X S			XA♠♠	AP		
			1. Texas			
			2. Blackwood 0314, for ♥			

Board: 148	North:	South:	West	North	East	South
Dealer: W	♠ 985	♠ A764	1♦	1NT	Pass	4♦ ¹
Vul: EW	♥ AK2	♥ J109863	X	4♥	AP	
North HCP: 16	♦ K10964	♦ —	1. Texas			
South HCP: 5	♣ AQ	♣ 1082				
Contract: 4♥ N						

Board: 149	North:	South:	West	North	East	South
Dealer: E	♠ Q4	♠ AKJ10			1♦	1NT
Vul: Both	♥ AJ7543	♥ K96	Pass	4♦ ¹	Pass	4♥
North HCP: 9	♦ 42	♦ AJ10	AP			
South HCP: 16	♣ Q86	♣ 1095	1. Texas			
Contract: 4♥ S						

Board: 150

Dealer: W

Vul: None

North HCP: 16

South HCP: 6

Contract: 4♥ N

North:

♠ 762

♥ AJ7

♦ AKJ

♣ K1082

South:

♠ K104

♥ K98432

♦ 87

♣ 43

West	North	East	South
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1♣	1NT	Pass	4♦ ¹
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Pass	4♥	AP	
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1. Texas

North hands (Practice Page)

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

Board: 151	♠ KQ10632	East Opens 1♥.
Dealer: E	♥ 2	East Doubles 4♥ if possible.
Vul: None	♦ 105	
HCP: 8	♣ K872	Partner bids first.
Board: 152	♠ A109	West Opens 1♦.
Dealer: W	♥ K8	West Doubles 6♠ if possible.
Vul: NS	♦ A942	
HCP: 16	♣ AJ92	You bid first.
Board: 153	♠ AJ10654	East Opens 1♣.
Dealer: E	♥ 72	
Vul: None	♦ J875	Partner bids first.
HCP: 6	♣ 8	
Board: 154	♠ K83	West Opens 1♣.
Dealer: W	♥ AK83	
Vul: EW	♦ K86	You bid first.
HCP: 16	♣ K93	
Board: 155	♠ AQJ964	East Opens 1♦.
Dealer: E	♥ J75	
Vul: NS	♦ 8	Partner bids first.
HCP: 9	♣ J73	
Board: 156	♠ AQ6	West Opens 1♣.
Dealer: W	♥ Q9	
Vul: Both	♦ A1073	You bid first.
HCP: 16	♣ KJ65	

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

Board: 151

Dealer: E

Vul: None

North HCP: 8

South HCP: 15

Contract: 4♠ S

North:

♠ KQ10632

♥ 2

♦ 105

♣ K872

South:

♠ AJ7

♥ A976

♦ Q72

♣ A65

West North East South

1♥ 1NT

Pass 4♥¹ X 4♠

AP

1. Texas

Board: 152

Dealer: W

Vul: NS

North HCP: 16

South HCP: 9

Contract: 6♠X N

North:

♠ A109

♥ K8

♦ A942

♣ AJ92

South:

♠ KQJ7642

♥ 4

♦ 6

♣ K765

West North East South

1♦ 1NT Pass 4♥¹

Pass 4♠ Pass 4NT²

Pass 5♣ Pass 6♠

X AP

1. Texas

2. Blackwood 0314, for ♠

Board: 153

Dealer: E

Vul: None

North HCP: 6

South HCP: 16

Contract: 4♠ S

North:

♠ AJ10654

♥ 72

♦ J875

♣ 8

South:

♠ KQ9

♥ QJ

♦ K632

♣ KQ64

West North East South

1♣ 1NT

Pass 4♥¹ Pass 4♠

AP

1. Texas

Board: 154

Dealer: W

Vul: EW

North HCP: 16

South HCP: 7

Contract: 4♠ N

North:

♠ K83

♥ AK83

♦ K86

♣ K93

South:

♠ AQ107652

♥ 105

♦ 105

♣ J2

West North East South

1♣ 1NT Pass 4♥¹

Pass 4♠ AP

1. Texas

Board: 155

Dealer: E

Vul: NS

North HCP: 9

South HCP: 15

Contract: 4♠ S

North:

♠ AQJ964

♥ J75

♦ 8

♣ J73

South:

♠ K8

♥ K98

♦ AQ1053

♣ K65

West North East South

1♦ 1NT

Pass 4♥¹ Pass 4♠

AP

1. Texas

Board: 156

Dealer: W

Vul: Both

North HCP: 16

South HCP: 6

Contract: 4♥ N

North:

♠ AQ6

♥ Q9

♦ A1073

♣ KJ65

South:

♠ K532

♥ K87654

♦ 9

♣ 97

West	North	East	South
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1♣	1NT	Pass	4♦ ¹
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Pass	4♥	AP	
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1. Texas

South hands (Practice Page)

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

Board: 151	♠ AJ7	East Opens 1♥.
Dealer: E	♥ A976	East Doubles 4♥ if possible.
Vul: None	♦ Q72	
HCP: 15	♣ A65	You bid first.
Board: 152	♠ KQJ7642	West Opens 1♦.
Dealer: W	♥ 4	West Doubles 6♠ if possible.
Vul: NS	♦ 6	
HCP: 9	♣ K765	Partner bids first.
Board: 153	♠ KQ9	East Opens 1♣.
Dealer: E	♥ QJ	
Vul: None	♦ K632	You bid first.
HCP: 16	♣ KQ64	
Board: 154	♠ AQ107652	West Opens 1♣.
Dealer: W	♥ 105	
Vul: EW	♦ 105	Partner bids first.
HCP: 7	♣ J2	
Board: 155	♠ K8	East Opens 1♦.
Dealer: E	♥ K98	
Vul: NS	♦ AQ1053	You bid first.
HCP: 15	♣ K65	
Board: 156	♠ K532	West Opens 1♣.
Dealer: W	♥ K87654	
Vul: Both	♦ 9	Partner bids first.
HCP: 6	♣ 97	

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

Board: 151

Dealer: E

Vul: None

North HCP: 8

South HCP: 15

Contract: 4♠ S

North:

♠ KQ10632

♥ 2

♦ 105

♣ K872

South:

♠ AJ7

♥ A976

♦ Q72

♣ A65

West North East South

1♥ 1NT

Pass 4♥¹ X 4♠

AP

1. Texas

Board: 152

Dealer: W

Vul: NS

North HCP: 16

South HCP: 9

Contract: 6♠X N

North:

♠ A109

♥ K8

♦ A942

♣ AJ92

South:

♠ KQJ7642

♥ 4

♦ 6

♣ K765

West North East South

1♦ 1NT Pass 4♥¹

Pass 4♠ Pass 4NT²

Pass 5♣ Pass 6♠

X AP

1. Texas

2. Blackwood 0314, for ♠

Board: 153

Dealer: E

Vul: None

North HCP: 6

South HCP: 16

Contract: 4♠ S

North:

♠ AJ10654

♥ 72

♦ J875

♣ 8

South:

♠ KQ9

♥ QJ

♦ K632

♣ KQ64

West North East South

1♣ 1NT

Pass 4♥¹ Pass 4♠

AP

1. Texas

Board: 154

Dealer: W

Vul: EW

North HCP: 16

South HCP: 7

Contract: 4♠ N

North:

♠ K83

♥ AK83

♦ K86

♣ K93

South:

♠ AQ107652

♥ 105

♦ 105

♣ J2

West North East South

1♣ 1NT Pass 4♥¹

Pass 4♠ AP

1. Texas

Board: 155

Dealer: E

Vul: NS

North HCP: 9

South HCP: 15

Contract: 4♠ S

North:

♠ AQJ964

♥ J75

♦ 8

♣ J73

South:

♠ K8

♥ K98

♦ AQ1053

♣ K65

West North East South

1♦ 1NT

Pass 4♥¹ Pass 4♠

AP

1. Texas

Board: 156

Dealer: W

Vul: Both

North HCP: 16

South HCP: 6

Contract: 4♥ N

North:

♠ AQ6

♥ Q9

♦ A1073

♣ KJ65

South:

♠ K532

♥ K87654

♦ 9

♣ 97

West	North	East	South
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1♣	1NT	Pass	4♦ ¹
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Pass	4♥	AP	
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1. Texas

North hands (Practice Page)

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

Board: 157	♠ Q3	East Opens 1♣.
Dealer: E	♥ AQ10982	
Vul: None	♦ J86	Partner bids first.
HCP: 9	♣ 95	
Board: 158	♠ QJ8	West Opens 1♦.
Dealer: W	♥ Q65	West Doubles 4♦ if possible.
Vul: EW	♦ AQJ7	
HCP: 16	♣ A63	You bid first.
Board: 159	♠ 9	East Opens 1♠.
Dealer: E	♥ K108752	
Vul: Both	♦ KJ97	Partner bids first.
HCP: 7	♣ 104	
Board: 160	♠ KJ7	West Opens 1♦.
Dealer: W	♥ J9	West Doubles 4♦ if possible.
Vul: Both	♦ KJ9	
HCP: 16	♣ AK543	You bid first.
Board: 161	♠ AJ9763	East Opens 1♦.
Dealer: E	♥ 42	
Vul: NS	♦ 4	Partner bids first.
HCP: 7	♣ Q753	
Board: 162	♠ K10	West Opens 1♥.
Dealer: W	♥ AQ106	West Doubles 4♥ if possible.
Vul: EW	♦ K74	
HCP: 17	♣ AJ65	You bid first.

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

Both hands (Answers Page)

Board: 157	North:	South:	West	North	East	South
Dealer: E	♠ Q3	♠ A75			1♣	1NT
Vul: None	♥ AQ10982	♥ K6	Pass	4♦ ¹	Pass	4♥
North HCP: 9	♦ J86	♦ KQ732	AP			
South HCP: 15	♣ 95	♣ K42				
Contract: 4♥ S			1. Texas			

Board: 158	North:	South:	West	North	East	South
Dealer: W	♠ QJ8	♠ K73	1♦	1NT	Pass	4♦ ¹
Vul: EW	♥ Q65	♥ KJ9843	X	4♥	AP	
North HCP: 16	♦ AQJ7	♦ 65				
South HCP: 7	♣ A63	♣ 87				
Contract: 4♥ N			1. Texas			

Board: 159	North:	South:	West	North	East	South
Dealer: E	♠ 9	♠ K1053			1♠	1NT
Vul: Both	♥ K108752	♥ QJ96	Pass	4♦ ¹	Pass	4♥
North HCP: 7	♦ KJ97	♦ Q4	AP			
South HCP: 17	♣ 104	♣ AKQ				
Contract: 4♥ S			1. Texas			

Board: 160	North:	South:	West	North	East	South
Dealer: W	♠ KJ7	♠ 532	1♦	1NT	Pass	4♦ ¹
Vul: Both	♥ J9	♥ A1076532	X	Pass ²	Pass	4♥
North HCP: 16	♦ KJ9	♦ Q7	AP			
South HCP: 6	♣ AK543	♣ 2				
Contract: 4♥ S			1. Texas			
			2. denies a ♦ stopper			

Board: 161	North:	South:	West	North	East	South
Dealer: E	♠ AJ9763	♠ K82			1♦	1NT
Vul: NS	♥ 42	♥ Q93	Pass	4♥ ¹	Pass	4♠
North HCP: 7	♦ 4	♦ AK103	AP			
South HCP: 15	♣ Q753	♣ K62				
Contract: 4♠ S			1. Texas			

Board: 162

Dealer: W

Vul: EW

North HCP: 17

South HCP: 6

Contract: 4♠ S

North:

♠ K10

♥ AQ106

♦ K74

♣ AJ65

South:

♠ A865432

♥ 4

♦ 10932

♣ Q

West	North	East	South
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1♥	1NT	Pass	4♥ ¹
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X	Pass ²	Pass	4♠
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AP

1. Texas

2. denies a ♥ stopper

South hands (Practice Page)

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

Board: 157
Dealer: E
Vul: None
HCP: 15

♠ A75
♥ K6
♦ KQ732
♣ K42

East Opens 1♣.

You bid first.

Board: 158
Dealer: W
Vul: EW
HCP: 7

♠ K73
♥ KJ9843
♦ 65
♣ 87

West Opens 1♦.

West Doubles 4♦ if possible.

Partner bids first.

Board: 159
Dealer: E
Vul: Both
HCP: 17

♠ K1053
♥ QJ96
♦ Q4
♣ AKQ

East Opens 1♠.

You bid first.

Board: 160
Dealer: W
Vul: Both
HCP: 6

♠ 532
♥ A1076532
♦ Q7
♣ 2

West Opens 1♦.

West Doubles 4♦ if possible.

Partner bids first.

Board: 161
Dealer: E
Vul: NS
HCP: 15

♠ K82
♥ Q93
♦ AK103
♣ K62

East Opens 1♦.

You bid first.

Board: 162
Dealer: W
Vul: EW
HCP: 6

♠ A865432
♥ 4
♦ 10932
♣ Q

West Opens 1♥.

West 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: 157	North:	South:	West	North	East	South
Dealer: E	♠ Q3	♠ A75			1♣	1NT
Vul: None	♥ AQ10982	♥ K6	Pass	4♦ ¹	Pass	4♥
North HCP: 9	♦ J86	♦ KQ732	AP			
South HCP: 15	♣ 95	♣ K42				
Contract: 4♥ S			1. Texas			

Board: 158	North:	South:	West	North	East	South
Dealer: W	♠ QJ8	♠ K73	1♦	1NT	Pass	4♦ ¹
Vul: EW	♥ Q65	♥ KJ9843	X	4♥	AP	
North HCP: 16	♦ AQJ7	♦ 65				
South HCP: 7	♣ A63	♣ 87				
Contract: 4♥ N			1. Texas			

Board: 159	North:	South:	West	North	East	South
Dealer: E	♠ 9	♠ K1053			1♠	1NT
Vul: Both	♥ K108752	♥ QJ96	Pass	4♦ ¹	Pass	4♥
North HCP: 7	♦ KJ97	♦ Q4	AP			
South HCP: 17	♣ 104	♣ AKQ				
Contract: 4♥ S			1. Texas			

Board: 160	North:	South:	West	North	East	South
Dealer: W	♠ KJ7	♠ 532	1♦	1NT	Pass	4♦ ¹
Vul: Both	♥ J9	♥ A1076532	X	Pass ²	Pass	4♥
North HCP: 16	♦ KJ9	♦ Q7	AP			
South HCP: 6	♣ AK543	♣ 2				
Contract: 4♥ S			1. Texas			
			2. denies a ♦ stopper			

Board: 161	North:	South:	West	North	East	South
Dealer: E	♠ AJ9763	♠ K82			1♦	1NT
Vul: NS	♥ 42	♥ Q93	Pass	4♥ ¹	Pass	4♠
North HCP: 7	♦ 4	♦ AK103	AP			
South HCP: 15	♣ Q753	♣ K62				
Contract: 4♠ S			1. Texas			

Board: 162

Dealer: W

Vul: EW

North HCP: 17

South HCP: 6

Contract: 4♠ S

North:

♠ K10

♥ AQ106

♦ K74

♣ AJ65

South:

♠ A865432

♥ 4

♦ 10932

♣ Q

West	North	East	South
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1♥	1NT	Pass	4♥ ¹
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X	Pass ²	Pass	4♠
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AP

1. Texas

2. denies a ♥ stopper

North hands (Practice Page)

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

Board: 163	♠ 1074	East Opens 1♠.
Dealer: E	♥ AQJ8754	
Vul: NS	♦ 97	Partner bids first.
HCP: 7	♣ 4	
Board: 164	♠ A632	West Opens 1♦.
Dealer: W	♥ AJ	
Vul: NS	♦ KQ2	You bid first.
HCP: 17	♣ K962	
Board: 165	♠ QJ6543	East Opens 1♥.
Dealer: E	♥ 6	East Doubles 4♥ if possible.
Vul: EW	♦ AQ642	
HCP: 9	♣ 3	Partner bids first.
Board: 166	♠ K5	West Opens 1♦.
Dealer: W	♥ A65	West Doubles 4♦ if possible.
Vul: Both	♦ A1063	
HCP: 17	♣ KQJ7	You bid first.
Board: 167	♠ 42	East Opens 1♦.
Dealer: E	♥ AQJ9652	East Doubles 4♦ if possible.
Vul: EW	♦ 6	
HCP: 8	♣ J86	Partner bids first.
Board: 168	♠ A5	West Opens 1♣.
Dealer: W	♥ Q94	
Vul: None	♦ AK1075	You bid first.
HCP: 16	♣ K85	

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

Both hands (Answers Page)

Board: 163	North:	South:	West	North	East	South
Dealer: E	♠ 1074	♠ A632			1♠	1NT
Vul: NS	♥ AQJ8754	♥ K63	Pass	4♦ ¹	Pass	4♥
North HCP: 7	♦ 97	♦ AJ86	AP			
South HCP: 16	♣ 4	♣ A2	1. Texas			
Contract: 4♥ S						

Board: 164	North:	South:	West	North	East	South
Dealer: W	♠ A632	♠ —	1♦	1NT	Pass	4♦ ¹
Vul: NS	♥ AJ	♥ Q1087542	Pass	4♥	AP	
North HCP: 17	♦ KQ2	♦ A754	1. Texas			
South HCP: 7	♣ K962	♣ J4				
Contract: 4♥ N						

Board: 165	North:	South:	West	North	East	South
Dealer: E	♠ QJ6543	♠ A10			1♥	1NT
Vul: EW	♥ 6	♥ A107	Pass	4♥ ¹	X	Pass ²
North HCP: 9	♦ AQ642	♦ 973	Pass	4♠	AP	
South HCP: 15	♣ 3	♣ AK765	1. Texas			
Contract: 4♠ N			2. denies a ♥ stopper			

Board: 166	North:	South:	West	North	East	South
Dealer: W	♠ K5	♠ A3	1♦	1NT	Pass	4♦ ¹
Vul: Both	♥ A65	♥ J108743	X	4♥	AP	
North HCP: 17	♦ A1063	♦ 9	1. Texas			
South HCP: 5	♣ KQJ7	♣ 9864				
Contract: 4♥ N						

Board: 167	North:	South:	West	North	East	South
Dealer: E	♠ 42	♠ A1095			1♦	1NT
Vul: EW	♥ AQJ9652	♥ K4	Pass	4♦ ¹	X	Pass ²
North HCP: 8	♦ 6	♦ A43	Pass	4♥	AP	
South HCP: 15	♣ J86	♣ A1093	1. Texas			
Contract: 4♥ N			2. denies a ♦ stopper			

Board: 168

Dealer: W

Vul: None

North HCP: 16

South HCP: 8

Contract: 4♠ N

North:

♠ A5

♥ Q94

♦ AK1075

♣ K85

South:

♠ KJ10973

♥ KJ3

♦ 432

♣ 10

West	North	East	South
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1♣	1NT	Pass	4♥ ¹
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Pass	4♠	AP	
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1. Texas

South hands (Practice Page)

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

Board: 163 ♠ A632
Dealer: E ♥ K63
Vul: NS ♦ AJ86
HCP: 16 ♣ A2

East Opens 1♠.

You bid first.

Board: 164 ♠ —
Dealer: W ♥ Q1087542
Vul: NS ♦ A754
HCP: 7 ♣ J4

West Opens 1♦.

Partner bids first.

Board: 165 ♠ A10
Dealer: E ♥ A107
Vul: EW ♦ 973
HCP: 15 ♣ AK765

East Opens 1♥.

East Doubles 4♥ if possible.

You bid first.

Board: 166 ♠ A3
Dealer: W ♥ J108743
Vul: Both ♦ 9
HCP: 5 ♣ 9864

West Opens 1♦.

West Doubles 4♦ if possible.

Partner bids first.

Board: 167 ♠ A1095
Dealer: E ♥ K4
Vul: EW ♦ A43
HCP: 15 ♣ A1093

East Opens 1♦.

East Doubles 4♦ if possible.

You bid first.

Board: 168 ♠ KJ10973
Dealer: W ♥ KJ3
Vul: None ♦ 432
HCP: 8 ♣ 10

West Opens 1♣.

Partner bids first.

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

Both hands (Answers Page)

Board: 163	North:	South:	West	North	East	South
Dealer: E	♠ 1074	♠ A632			1♠	1NT
Vul: NS	♥ AQJ8754	♥ K63	Pass	4♦ ¹	Pass	4♥
North HCP: 7	♦ 97	♦ AJ86	AP			
South HCP: 16	♣ 4	♣ A2	1. Texas			
Contract: 4♥ S						

Board: 164	North:	South:	West	North	East	South
Dealer: W	♠ A632	♠ —	1♦	1NT	Pass	4♦ ¹
Vul: NS	♥ AJ	♥ Q1087542	Pass	4♥	AP	
North HCP: 17	♦ KQ2	♦ A754	1. Texas			
South HCP: 7	♣ K962	♣ J4				
Contract: 4♥ N						

Board: 165	North:	South:	West	North	East	South
Dealer: E	♠ QJ6543	♠ A10			1♥	1NT
Vul: EW	♥ 6	♥ A107	Pass	4♥ ¹	X	Pass ²
North HCP: 9	♦ AQ642	♦ 973	Pass	4♠	AP	
South HCP: 15	♣ 3	♣ AK765	1. Texas			
Contract: 4♠ N			2. denies a ♥ stopper			

Board: 166	North:	South:	West	North	East	South
Dealer: W	♠ K5	♠ A3	1♦	1NT	Pass	4♦ ¹
Vul: Both	♥ A65	♥ J108743	X	4♥	AP	
North HCP: 17	♦ A1063	♦ 9	1. Texas			
South HCP: 5	♣ KQJ7	♣ 9864				
Contract: 4♥ N						

Board: 167	North:	South:	West	North	East	South
Dealer: E	♠ 42	♠ A1095			1♦	1NT
Vul: EW	♥ AQJ9652	♥ K4	Pass	4♦ ¹	X	Pass ²
North HCP: 8	♦ 6	♦ A43	Pass	4♥	AP	
South HCP: 15	♣ J86	♣ A1093	1. Texas			
Contract: 4♥ N			2. denies a ♦ stopper			

Board: 168

Dealer: W

Vul: None

North HCP: 16

South HCP: 8

Contract: 4♠ N

North:

♠ A5

♥ Q94

♦ AK1075

♣ K85

South:

♠ KJ10973

♥ KJ3

♦ 432

♣ 10

West	North	East	South
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1♣	1NT	Pass	4♥ ¹
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Pass	4♠	AP	
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1. Texas

North hands (Practice Page)

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

Board: 169	♠ 82	East Opens 1♦.
Dealer: E	♥ AQ1087653	East Doubles 4♦ if possible.
Vul: NS	♦ 92	
HCP: 6	♣ 10	Partner bids first.
Board: 170	♠ KJ10	West Opens 1♦.
Dealer: W	♥ QJ10	
Vul: Both	♦ AQ643	You bid first.
HCP: 17	♣ A6	
Board: 171	♠ QJ109642	East Opens 1♣.
Dealer: E	♥ 84	
Vul: EW	♦ AQ105	Partner bids first.
HCP: 9	♣ —	
Board: 172	♠ J1075	West Opens 1♦.
Dealer: W	♥ AK9	
Vul: Both	♦ K865	You bid first.
HCP: 15	♣ A8	
Board: 173	♠ A10742	East Opens 1♦.
Dealer: E	♥ QJ9543	East Bids 5♦ if possible.
Vul: None	♦ —	
HCP: 7	♣ 97	Partner bids first.
Board: 174	♠ J763	West Opens 1♣.
Dealer: W	♥ A105	
Vul: NS	♦ AK2	You bid first.
HCP: 15	♣ QJ9	

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

Board: 169
Dealer: E
Vul: NS
North HCP: 6
South HCP: 16
Contract: 4♥ N

North:
♠ 82
♥ AQ1087653
♦ 92
♣ 10

South:
♠ AK93
♥ KJ
♦ A54
♣ J932

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

Board: 170
Dealer: W
Vul: Both
North HCP: 17
South HCP: 7
Contract: 4♥ N

North:
♠ KJ10
♥ QJ10
♦ AQ643
♣ A6

South:
♠ A6
♥ 965432
♦ J
♣ Q743

West	North	East	South
1♦	1NT	Pass	4♦ ¹
Pass	4♥	AP	
1. Texas			

Board: 171
Dealer: E
Vul: EW
North HCP: 9
South HCP: 16
Contract: 4♠ S

North:
♠ QJ109642
♥ 84
♦ AQ105
♣ —

South:
♠ A7
♥ AJ95
♦ J96
♣ AQ104

West	North	East	South
		1♣	1NT
Pass	4♥ ¹	Pass	4♠
AP			
1. Texas			

Board: 172
Dealer: W
Vul: Both
North HCP: 15
South HCP: 6
Contract: 4♥ N

North:
♠ J1075
♥ AK9
♦ K865
♣ A8

South:
♠ 2
♥ J107432
♦ A9
♣ J1092

West	North	East	South
1♦	1NT	Pass	4♦ ¹
Pass	4♥	AP	
1. Texas			

Board: 173
Dealer: E
Vul: None
North HCP: 7
South HCP: 15
Contract: 5♦ X E

North:
♠ A10742
♥ QJ9543
♦ —
♣ 97

South:
♠ 983
♥ K108
♦ AKJ7
♣ KJ4

West	North	East	South
		1♦	1NT
Pass	4♦ ¹	5♦	Pass
Pass	X	AP	
1. Texas			

Board: 174

Dealer: W

Vul: NS

North HCP: 15

South HCP: 7

Contract: 4♠ N

North:

♠ J763

♥ A105

♦ AK2

♣ QJ9

South:

♠ AQ98542

♥ J32

♦ 7

♣ 83

West	North	East	South
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1♣	1NT	Pass	4♥ ¹
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Pass	4♠	AP	
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1. Texas

South hands (Practice Page)

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

Board: 169	♠ AK93	East Opens 1♦.
Dealer: E	♥ KJ	East Doubles 4♦ if possible.
Vul: NS	♦ A54	
HCP: 16	♣ J932	You bid first.
Board: 170	♠ A6	West Opens 1♦.
Dealer: W	♥ 965432	
Vul: Both	♦ J	Partner bids first.
HCP: 7	♣ Q743	
Board: 171	♠ A7	East Opens 1♣.
Dealer: E	♥ AJ95	
Vul: EW	♦ J96	You bid first.
HCP: 16	♣ AQ104	
Board: 172	♠ 2	West Opens 1♦.
Dealer: W	♥ J107432	
Vul: Both	♦ A9	Partner bids first.
HCP: 6	♣ J1092	
Board: 173	♠ 983	East Opens 1♦.
Dealer: E	♥ K108	East Bids 5♦ if possible.
Vul: None	♦ AKJ7	
HCP: 15	♣ KJ4	You bid first.
Board: 174	♠ AQ98542	West Opens 1♣.
Dealer: W	♥ J32	
Vul: NS	♦ 7	Partner bids first.
HCP: 7	♣ 83	

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

Board: 169
Dealer: E
Vul: NS
North HCP: 6
South HCP: 16
Contract: 4♥ N

North:
♠ 82
♥ AQ1087653
♦ 92
♣ 10

South:
♠ AK93
♥ KJ
♦ A54
♣ J932

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

Board: 170
Dealer: W
Vul: Both
North HCP: 17
South HCP: 7
Contract: 4♥ N

North:
♠ KJ10
♥ QJ10
♦ AQ643
♣ A6

South:
♠ A6
♥ 965432
♦ J
♣ Q743

West	North	East	South
1♦	1NT	Pass	4♦ ¹
Pass	4♥	AP	
1. Texas			

Board: 171
Dealer: E
Vul: EW
North HCP: 9
South HCP: 16
Contract: 4♠ S

North:
♠ QJ109642
♥ 84
♦ AQ105
♣ —

South:
♠ A7
♥ AJ95
♦ J96
♣ AQ104

West	North	East	South
		1♣	1NT
Pass	4♥ ¹	Pass	4♠
AP			
1. Texas			

Board: 172
Dealer: W
Vul: Both
North HCP: 15
South HCP: 6
Contract: 4♥ N

North:
♠ J1075
♥ AK9
♦ K865
♣ A8

South:
♠ 2
♥ J107432
♦ A9
♣ J1092

West	North	East	South
1♦	1NT	Pass	4♦ ¹
Pass	4♥	AP	
1. Texas			

Board: 173
Dealer: E
Vul: None
North HCP: 7
South HCP: 15
Contract: 5♦ X E

North:
♠ A10742
♥ QJ9543
♦ —
♣ 97

South:
♠ 983
♥ K108
♦ AKJ7
♣ KJ4

West	North	East	South
		1♦	1NT
Pass	4♦ ¹	5♦	Pass
Pass	X	AP	
1. Texas			

Board: 174

Dealer: W

Vul: NS

North HCP: 15

South HCP: 7

Contract: 4♠ N

North:

♠ J763

♥ A105

♦ AK2

♣ QJ9

South:

♠ AQ98542

♥ J32

♦ 7

♣ 83

West	North	East	South
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1♣	1NT	Pass	4♥ ¹
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Pass	4♠	AP	
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1. Texas

North hands (Practice Page)

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

Board: 175	♠ 10876542	East Opens 1♣.
Dealer: E	♥ A5	
Vul: None	♦ 982	Partner bids first.
HCP: 4	♣ 7	
Board: 176	♠ KJ6	West Opens 1♦.
Dealer: W	♥ KJ76	East Bids X♠ if possible.
Vul: NS	♦ AK54	
HCP: 15	♣ 92	You bid first.
Board: 177	♠ QJ6	East Opens 1♦.
Dealer: E	♥ AJ10843	East Doubles 4♦ if possible.
Vul: EW	♦ 108	
HCP: 8	♣ 102	Partner bids first.
Board: 178	♠ A842	West Opens 1♣.
Dealer: W	♥ AJ5	
Vul: NS	♦ QJ9	You bid first.
HCP: 15	♣ K72	
Board: 179	♠ KJ7642	East Opens 1♣.
Dealer: E	♥ 4	
Vul: EW	♦ 975	Partner bids first.
HCP: 9	♣ KQ8	
Board: 180	♠ K3	West Opens 1♦.
Dealer: W	♥ K63	
Vul: None	♦ AQ85	You bid first.
HCP: 15	♣ K642	

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

Both hands (Answers Page)

Board: 175	North:	South:	West	North	East	South
Dealer: E	♠ 10876542	♠ AQ			1♣	1NT
Vul: None	♥ A5	♥ Q872	Pass	4♥ ¹	Pass	4♠
North HCP: 4	♦ 982	♦ Q1054	AP			
South HCP: 15	♣ 7	♣ KQ6				
Contract: 4♠ S			1. Texas			

Board: 176	North:	South:	West	North	East	South
Dealer: W	♠ KJ6	♠ 1087432	1♦	1NT	Pass	4♥ ¹
Vul: NS	♥ KJ76	♥ 10	Pass	4♠	X♠	AP
North HCP: 15	♦ AK54	♦ 762				
South HCP: 6	♣ 92	♣ AQ10	1. Texas			
Contract: 4♠X N						

Board: 177	North:	South:	West	North	East	South
Dealer: E	♠ QJ6	♠ A532			1♦	1NT
Vul: EW	♥ AJ10843	♥ Q5	Pass	4♦ ¹	X	Pass ²
North HCP: 8	♦ 108	♦ A65	Pass	4♥	AP	
South HCP: 16	♣ 102	♣ KQJ9	1. Texas			
Contract: 4♥ N			2. denies a ♦ stopper			

Board: 178	North:	South:	West	North	East	South
Dealer: W	♠ A842	♠ QJ3	1♣	1NT	Pass	4♦ ¹
Vul: NS	♥ AJ5	♥ Q106432	Pass	4♥	AP	
North HCP: 15	♦ QJ9	♦ A8				
South HCP: 9	♣ K72	♣ 43	1. Texas			
Contract: 4♥ N						

Board: 179	North:	South:	West	North	East	South
Dealer: E	♠ KJ7642	♠ Q8			1♣	1NT
Vul: EW	♥ 4	♥ KQJ9	Pass	4♥ ¹	Pass	4♠
North HCP: 9	♦ 975	♦ K84	AP			
South HCP: 16	♣ KQ8	♣ AJ72	1. Texas			
Contract: 4♠ S						

Board: 180
Dealer: W
Vul: None
North HCP: 15
South HCP: 9
Contract: 5♠ N

North:
♠ K3
♥ K63
♦ AQ85
♣ K642

South:
♠ QJ10542
♥ AQ54
♦ 107
♣ 3

West	North	East	South
1♦	1NT	Pass	4♥ ¹
Pass	4♠	Pass	4NT ²
Pass	5♥	Pass	5♠
AP			
1. Texas			
2. Blackwood 0314, for ♠			

South hands (Practice Page)

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

Board: 175	♠ AQ	East Opens 1♣.
Dealer: E	♥ Q872	
Vul: None	♦ Q1054	You bid first.
HCP: 15	♣ KQ6	
Board: 176	♠ 1087432	West Opens 1♦.
Dealer: W	♥ 10	East Bids X♠ if possible.
Vul: NS	♦ 762	
HCP: 6	♣ AQ10	Partner bids first.
Board: 177	♠ A532	East Opens 1♦.
Dealer: E	♥ Q5	East Doubles 4♦ if possible.
Vul: EW	♦ A65	
HCP: 16	♣ KQJ9	You bid first.
Board: 178	♠ QJ3	West Opens 1♣.
Dealer: W	♥ Q106432	
Vul: NS	♦ A8	Partner bids first.
HCP: 9	♣ 43	
Board: 179	♠ Q8	East Opens 1♣.
Dealer: E	♥ KQJ9	
Vul: EW	♦ K84	You bid first.
HCP: 16	♣ AJ72	
Board: 180	♠ QJ10542	West Opens 1♦.
Dealer: W	♥ AQ54	
Vul: None	♦ 107	Partner bids first.
HCP: 9	♣ 3	

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

Both hands (Answers Page)

Board: 175	North:	South:	West	North	East	South
Dealer: E	♠ 10876542	♠ AQ			1♣	1NT
Vul: None	♥ A5	♥ Q872	Pass	4♥ ¹	Pass	4♠
North HCP: 4	♦ 982	♦ Q1054	AP			
South HCP: 15	♣ 7	♣ KQ6				
Contract: 4♠ S			1. Texas			

Board: 176	North:	South:	West	North	East	South
Dealer: W	♠ KJ6	♠ 1087432	1♦	1NT	Pass	4♥ ¹
Vul: NS	♥ KJ76	♥ 10	Pass	4♠	X♠	AP
North HCP: 15	♦ AK54	♦ 762				
South HCP: 6	♣ 92	♣ AQ10	1. Texas			
Contract: 4♠X N						

Board: 177	North:	South:	West	North	East	South
Dealer: E	♠ QJ6	♠ A532			1♦	1NT
Vul: EW	♥ AJ10843	♥ Q5	Pass	4♦ ¹	X	Pass ²
North HCP: 8	♦ 108	♦ A65	Pass	4♥	AP	
South HCP: 16	♣ 102	♣ KQJ9	1. Texas			
Contract: 4♥ N			2. denies a ♦ stopper			

Board: 178	North:	South:	West	North	East	South
Dealer: W	♠ A842	♠ QJ3	1♣	1NT	Pass	4♦ ¹
Vul: NS	♥ AJ5	♥ Q106432	Pass	4♥	AP	
North HCP: 15	♦ QJ9	♦ A8				
South HCP: 9	♣ K72	♣ 43	1. Texas			
Contract: 4♥ N						

Board: 179	North:	South:	West	North	East	South
Dealer: E	♠ KJ7642	♠ Q8			1♣	1NT
Vul: EW	♥ 4	♥ KQJ9	Pass	4♥ ¹	Pass	4♠
North HCP: 9	♦ 975	♦ K84	AP			
South HCP: 16	♣ KQ8	♣ AJ72	1. Texas			
Contract: 4♠ S						

Board: 180
Dealer: W
Vul: None
North HCP: 15
South HCP: 9
Contract: 5♠ N

North:
♠ K3
♥ K63
♦ AQ85
♣ K642

South:
♠ QJ10542
♥ AQ54
♦ 107
♣ 3

West	North	East	South
1♦	1NT	Pass	4♥ ¹
Pass	4♠	Pass	4NT ²
Pass	5♥	Pass	5♠
AP			
1. Texas			
2. Blackwood 0314, for ♠			

North hands (Practice Page)

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

Board: 181	♠ Q1096542	East Opens 1♣.
Dealer: E	♥ —	East Doubles 6♠ if possible.
Vul: Both	♦ AJ109	
HCP: 7	♣ 75	Partner bids first.
Board: 182	♠ Q7	West Opens 1♥.
Dealer: W	♥ AKJ9	
Vul: None	♦ K842	You bid first.
HCP: 15	♣ Q102	
Board: 183	♠ AQ6432	East Opens 1♦.
Dealer: E	♥ 974	
Vul: NS	♦ 876	Partner bids first.
HCP: 6	♣ 2	
Board: 184	♠ A843	West Opens 1♣.
Dealer: W	♥ J98	
Vul: None	♦ A3	You bid first.
HCP: 16	♣ AK52	
Board: 185	♠ 5	East Opens 1♠.
Dealer: E	♥ AQ6532	East Bids 5♦ if possible.
Vul: NS	♦ 7	
HCP: 7	♣ J10843	Partner bids first.
Board: 186	♠ QJ4	West Opens 1♣.
Dealer: W	♥ KJ7	
Vul: NS	♦ QJ9	You bid first.
HCP: 15	♣ AJ87	

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

Board: 181
Dealer: E
Vul: Both
North HCP: 7
South HCP: 16
Contract: 6♠X S

North:
♠ Q1096542
♥ —
♦ AJ109
♣ 75

South:
♠ AKJ
♥ A73
♦ 74
♣ KJ864

West	North	East	South
		1♣	1NT
Pass	4♥ ¹	Pass	4♠
Pass	4NT ²	Pass	5♣
Pass	6♠	X	AP
1. Texas			
2. Blackwood 0314, for ♠			

Board: 182
Dealer: W
Vul: None
North HCP: 15
South HCP: 5
Contract: 4♠ N

North:
♠ Q7
♥ AKJ9
♦ K842
♣ Q102

South:
♠ AJ1096432
♥ 10
♦ 953
♣ 3

West	North	East	South
1♥	1NT	Pass	4♥ ¹
Pass	4♠	AP	
1. Texas			

Board: 183
Dealer: E
Vul: NS
North HCP: 6
South HCP: 15
Contract: 4♠ S

North:
♠ AQ6432
♥ 974
♦ 876
♣ 2

South:
♠ K7
♥ AKQ2
♦ K92
♣ 10654

West	North	East	South
		1♦	1NT
Pass	4♥ ¹	Pass	4♠
AP			
1. Texas			

Board: 184
Dealer: W
Vul: None
North HCP: 16
South HCP: 8
Contract: 4♥ N

North:
♠ A843
♥ J98
♦ A3
♣ AK52

South:
♠ J
♥ AQ106532
♦ J4
♣ 1084

West	North	East	South
1♣	1NT	Pass	4♦ ¹
Pass	4♥	AP	
1. Texas			

Board: 185
Dealer: E
Vul: NS
North HCP: 7
South HCP: 17
Contract: 5♦X E

North:
♠ 5
♥ AQ6532
♦ 7
♣ J10843

South:
♠ AQ43
♥ K7
♦ Q106
♣ AQ92

West	North	East	South
		1♠	1NT
Pass	4♦ ¹	5♦	X♦
AP			
1. Texas			

Board: 186

Dealer: W

Vul: NS

North HCP: 15

South HCP: 6

Contract: 4♥ N

North:

♠ QJ4

♥ KJ7

♦ QJ9

♣ AJ87

South:

♠ 106

♥ Q108542

♦ A8765

♣ —

West	North	East	South
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1♣	1NT	Pass	4♦ ¹
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Pass	4♥	AP	
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1. Texas

South hands (Practice Page)

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

Board: 181	♠ AKJ	East Opens 1♣.
Dealer: E	♥ A73	East Doubles 6♠ if possible.
Vul: Both	♦ 74	
HCP: 16	♣ KJ864	You bid first.
Board: 182	♠ AJ1096432	West Opens 1♥.
Dealer: W	♥ 10	
Vul: None	♦ 953	Partner bids first.
HCP: 5	♣ 3	
Board: 183	♠ K7	East Opens 1♦.
Dealer: E	♥ AKQ2	
Vul: NS	♦ K92	You bid first.
HCP: 15	♣ 10654	
Board: 184	♠ J	West Opens 1♣.
Dealer: W	♥ AQ106532	
Vul: None	♦ J4	Partner bids first.
HCP: 8	♣ 1084	
Board: 185	♠ AQ43	East Opens 1♠.
Dealer: E	♥ K7	East Bids 5♦ if possible.
Vul: NS	♦ Q106	
HCP: 17	♣ AQ92	You bid first.
Board: 186	♠ 106	West Opens 1♣.
Dealer: W	♥ Q108542	
Vul: NS	♦ A8765	Partner bids first.
HCP: 6	♣ —	

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

Board: 181
Dealer: E
Vul: Both
North HCP: 7
South HCP: 16
Contract: 6♠X S

North:
♠ Q1096542
♥ —
♦ AJ109
♣ 75

South:
♠ AKJ
♥ A73
♦ 74
♣ KJ864

West	North	East	South
		1♣	1NT
Pass	4♥ ¹	Pass	4♠
Pass	4NT ²	Pass	5♣
Pass	6♠	X	AP
1. Texas			
2. Blackwood 0314, for ♠			

Board: 182
Dealer: W
Vul: None
North HCP: 15
South HCP: 5
Contract: 4♠ N

North:
♠ Q7
♥ AKJ9
♦ K842
♣ Q102

South:
♠ AJ1096432
♥ 10
♦ 953
♣ 3

West	North	East	South
1♥	1NT	Pass	4♥ ¹
Pass	4♠	AP	
1. Texas			

Board: 183
Dealer: E
Vul: NS
North HCP: 6
South HCP: 15
Contract: 4♠ S

North:
♠ AQ6432
♥ 974
♦ 876
♣ 2

South:
♠ K7
♥ AKQ2
♦ K92
♣ 10654

West	North	East	South
		1♦	1NT
Pass	4♥ ¹	Pass	4♠
AP			
1. Texas			

Board: 184
Dealer: W
Vul: None
North HCP: 16
South HCP: 8
Contract: 4♥ N

North:
♠ A843
♥ J98
♦ A3
♣ AK52

South:
♠ J
♥ AQ106532
♦ J4
♣ 1084

West	North	East	South
1♣	1NT	Pass	4♦ ¹
Pass	4♥	AP	
1. Texas			

Board: 185
Dealer: E
Vul: NS
North HCP: 7
South HCP: 17
Contract: 5♦X E

North:
♠ 5
♥ AQ6532
♦ 7
♣ J10843

South:
♠ AQ43
♥ K7
♦ Q106
♣ AQ92

West	North	East	South
		1♠	1NT
Pass	4♦ ¹	5♦	X♦
AP			
1. Texas			

Board: 186

Dealer: W

Vul: NS

North HCP: 15

South HCP: 6

Contract: 4♥ N

North:

♠ QJ4

♥ KJ7

♦ QJ9

♣ AJ87

South:

♠ 106

♥ Q108542

♦ A8765

♣ —

West	North	East	South
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1♣	1NT	Pass	4♦ ¹
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Pass	4♥	AP	
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1. Texas

North hands (Practice Page)

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

Board: 187	♠ 96	East Opens 1♦.
Dealer: E	♥ AQ98432	
Vul: EW	♦ 9	Partner bids first.
HCP: 7	♣ J102	

Board: 188	♠ Q104	West Opens 1♣.
Dealer: W	♥ K75	
Vul: Both	♦ A873	You bid first.
HCP: 15	♣ AQ2	

Board: 189	♠ AQ10642	East Opens 1♥.
Dealer: E	♥ 106	East Bids 5♦ if possible.
Vul: None	♦ 952	
HCP: 8	♣ Q8	Partner bids first.

Board: 190	♠ AJ3	West Opens 1♣.
Dealer: W	♥ K432	
Vul: None	♦ AJ3	You bid first.
HCP: 16	♣ K82	

Board: 191	♠ AQ10752	East Opens 1♦.
Dealer: E	♥ Q1032	
Vul: Both	♦ Q	Partner bids first.
HCP: 10	♣ 95	

Board: 192	♠ 105	West Opens 1♣.
Dealer: W	♥ AQJ8	
Vul: NS	♦ KQ75	You bid first.
HCP: 16	♣ A43	

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

Board: 187	North:	South:	West	North	East	South
Dealer: E	♠ 96	♠ 75			1♦	1NT
Vul: EW	♥ AQ98432	♥ K65	Pass	4♦ ¹	Pass	4♥
North HCP: 7	♦ 9	♦ AKQ	AP			
South HCP: 15	♣ J102	♣ K9764	1. Texas			
Contract: 4♥ S						

Board: 188	North:	South:	West	North	East	South
Dealer: W	♠ Q104	♠ 2	1♣	1NT	Pass	4♦ ¹
Vul: Both	♥ K75	♥ AQ10963	Pass	4♥	AP	
North HCP: 15	♦ A873	♦ 1096	1. Texas			
South HCP: 6	♣ AQ2	♣ 853				
Contract: 4♥ N						

Board: 189	North:	South:	West	North	East	South
Dealer: E	♠ AQ10642	♠ KJ95			1♥	1NT
Vul: None	♥ 106	♥ KQJ7	Pass	4♥ ¹	5♦	X♦
North HCP: 8	♦ 952	♦ AQ7	AP			
South HCP: 16	♣ Q8	♣ 93	1. Texas			
Contract: 5♦ X E						

Board: 190	North:	South:	West	North	East	South
Dealer: W	♠ AJ3	♠ 974	1♣	1NT	Pass	4♦ ¹
Vul: None	♥ K432	♥ QJ9875	Pass	4♥	AP	
North HCP: 16	♦ AJ3	♦ Q102	1. Texas			
South HCP: 9	♣ K82	♣ A				
Contract: 4♥ N						

Board: 191	North:	South:	West	North	East	South
Dealer: E	♠ AQ10752	♠ J96			1♦	1NT
Vul: Both	♥ Q1032	♥ A98	Pass	4♥ ¹	Pass	4♠
North HCP: 10	♦ Q	♦ A83	AP			
South HCP: 15	♣ 95	♣ AQ86	1. Texas			
Contract: 4♠ S						

Board: 192

Dealer: W

Vul: NS

North HCP: 16

South HCP: 7

Contract: 4♠ N

North:

♠ 105

♥ AQJ8

♦ KQ75

♣ A43

South:

♠ AQ7432

♥ 42

♦ 63

♣ J95

West	North	East	South
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1♣	1NT	Pass	4♥ ¹
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Pass	4♠	AP	
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1. Texas

South hands (Practice Page)

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

Board: 187 ♠ 75
Dealer: E ♥ K65
Vul: EW ♦ AKQ
HCP: 15 ♣ K9764

East Opens 1♦.

You bid first.

Board: 188 ♠ 2
Dealer: W ♥ AQ10963
Vul: Both ♦ 1096
HCP: 6 ♣ 853

West Opens 1♣.

Partner bids first.

Board: 189 ♠ KJ95
Dealer: E ♥ KQJ7
Vul: None ♦ AQ7
HCP: 16 ♣ 93

East Opens 1♥.

East Bids 5♦ if possible.

You bid first.

Board: 190 ♠ 974
Dealer: W ♥ QJ9875
Vul: None ♦ Q102
HCP: 9 ♣ A

West Opens 1♣.

Partner bids first.

Board: 191 ♠ J96
Dealer: E ♥ A98
Vul: Both ♦ A83
HCP: 15 ♣ AQ86

East Opens 1♦.

You bid first.

Board: 192 ♠ AQ7432
Dealer: W ♥ 42
Vul: NS ♦ 63
HCP: 7 ♣ J95

West Opens 1♣.

Partner bids first.

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

Board: 187	North:	South:	West	North	East	South
Dealer: E	♠ 96	♠ 75			1♦	1NT
Vul: EW	♥ AQ98432	♥ K65	Pass	4♦ ¹	Pass	4♥
North HCP: 7	♦ 9	♦ AKQ	AP			
South HCP: 15	♣ J102	♣ K9764	1. Texas			
Contract: 4♥ S						

Board: 188	North:	South:	West	North	East	South
Dealer: W	♠ Q104	♠ 2	1♣	1NT	Pass	4♦ ¹
Vul: Both	♥ K75	♥ AQ10963	Pass	4♥	AP	
North HCP: 15	♦ A873	♦ 1096	1. Texas			
South HCP: 6	♣ AQ2	♣ 853				
Contract: 4♥ N						

Board: 189	North:	South:	West	North	East	South
Dealer: E	♠ AQ10642	♠ KJ95			1♥	1NT
Vul: None	♥ 106	♥ KQJ7	Pass	4♥ ¹	5♦	X♦
North HCP: 8	♦ 952	♦ AQ7	AP			
South HCP: 16	♣ Q8	♣ 93	1. Texas			
Contract: 5♦ X E						

Board: 190	North:	South:	West	North	East	South
Dealer: W	♠ AJ3	♠ 974	1♣	1NT	Pass	4♦ ¹
Vul: None	♥ K432	♥ QJ9875	Pass	4♥	AP	
North HCP: 16	♦ AJ3	♦ Q102	1. Texas			
South HCP: 9	♣ K82	♣ A				
Contract: 4♥ N						

Board: 191	North:	South:	West	North	East	South
Dealer: E	♠ AQ10752	♠ J96			1♦	1NT
Vul: Both	♥ Q1032	♥ A98	Pass	4♥ ¹	Pass	4♠
North HCP: 10	♦ Q	♦ A83	AP			
South HCP: 15	♣ 95	♣ AQ86	1. Texas			
Contract: 4♠ S						

Board: 192

Dealer: W

Vul: NS

North HCP: 16

South HCP: 7

Contract: 4♠ N

North:

♠ 105

♥ AQJ8

♦ KQ75

♣ A43

South:

♠ AQ7432

♥ 42

♦ 63

♣ J95

West	North	East	South
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1♣	1NT	Pass	4♥ ¹
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Pass	4♠	AP	
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1. Texas

North hands (Practice Page)

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

Board: 193	♠ AQ2	East Opens 1♦.
Dealer: E	♥ 10986432	
Vul: None	♦ Q98	Partner bids first.
HCP: 8	♣ —	

Board: 194	♠ K103	West Opens 1♠.
Dealer: W	♥ Q4	West Bids 4♠ if possible.
Vul: NS	♦ AQJ5	
HCP: 15	♣ QJ102	You bid first.

Board: 195	♠ AQJ1086	East Opens 1♥.
Dealer: E	♥ 7432	
Vul: EW	♦ 742	Partner bids first.
HCP: 7	♣ —	

Board: 196	♠ AK	West Opens 1♦.
Dealer: W	♥ A1082	
Vul: NS	♦ KJ83	You bid first.
HCP: 16	♣ J62	

Board: 197	♠ K109832	East Opens 1♦.
Dealer: E	♥ KJ	West Bids X♠ if possible.
Vul: EW	♦ 7	
HCP: 7	♣ 8764	Partner bids first.

Board: 198	♠ AJ87	West Opens 1♣.
Dealer: W	♥ A94	
Vul: None	♦ 1084	You bid first.
HCP: 15	♣ AQ2	

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

Board: 193	North:	South:	West	North	East	South
Dealer: E	♠ AQ2	♠ KJ96			1♦	1NT
Vul: None	♥ 10986432	♥ J7	Pass	4♦ ¹	Pass	4♥
North HCP: 8	♦ Q98	♦ AK102	AP			
South HCP: 15	♣ —	♣ K75	1. Texas			
Contract: 4♥ S						

Board: 194	North:	South:	West	North	East	South
Dealer: W	♠ K103	♠ 9	1♠	1NT	Pass	4♦ ¹
Vul: NS	♥ Q4	♥ KJ10852	4♠	Pass	Pass	X
North HCP: 15	♦ AQJ5	♦ K107	AP			
South HCP: 7	♣ QJ102	♣ 984	1. Texas			
Contract: 4♠X W						

Board: 195	North:	South:	West	North	East	South
Dealer: E	♠ AQJ1086	♠ 52			1♥	1NT
Vul: EW	♥ 7432	♥ KJ10	Pass	4♥ ¹	Pass	4♠
North HCP: 7	♦ 742	♦ K1096	AP			
South HCP: 15	♣ —	♣ AKJ10	1. Texas			
Contract: 4♠ S						

Board: 196	North:	South:	West	North	East	South
Dealer: W	♠ AK	♠ Q1098742	1♦	1NT	Pass	4♥ ¹
Vul: NS	♥ A1082	♥ 75	Pass	4♠	AP	
North HCP: 16	♦ KJ83	♦ 97	1. Texas			
South HCP: 6	♣ J62	♣ A7				
Contract: 4♠ N						

Board: 197	North:	South:	West	North	East	South
Dealer: E	♠ K109832	♠ Q6			1♦	1NT
Vul: EW	♥ KJ	♥ A96	Pass	4♥ ¹	Pass	4♠
North HCP: 7	♦ 7	♦ K106	X♠	AP		
South HCP: 15	♣ 8764	♣ KQJ102	1. Texas			
Contract: 4♠X S						

Board: 198

Dealer: W

Vul: None

North HCP: 15

South HCP: 7

Contract: 4♥ N

North:

♠ AJ87

♥ A94

♦ 1084

♣ AQ2

South:

♠ 9542

♥ KJ10752

♦ K6

♣ 3

West	North	East	South
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1♣	1NT	Pass	4♦ ¹
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Pass	4♥	AP	
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1. Texas

South hands (Practice Page)

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

Board: 193 ♠ KJ96
Dealer: E ♥ J7
Vul: None ♦ AK102
HCP: 15 ♣ K75

East Opens 1♦.

You bid first.

Board: 194 ♠ 9
Dealer: W ♥ KJ10852
Vul: NS ♦ K107
HCP: 7 ♣ 984

West Opens 1♠.

West Bids 4♠ if possible.

Partner bids first.

Board: 195 ♠ 52
Dealer: E ♥ KJ10
Vul: EW ♦ K1096
HCP: 15 ♣ AKJ10

East Opens 1♥.

You bid first.

Board: 196 ♠ Q1098742
Dealer: W ♥ 75
Vul: NS ♦ 97
HCP: 6 ♣ A7

West Opens 1♦.

Partner bids first.

Board: 197 ♠ Q6
Dealer: E ♥ A96
Vul: EW ♦ K106
HCP: 15 ♣ KQJ102

East Opens 1♦.

West Bids X♠ if possible.

You bid first.

Board: 198 ♠ 9542
Dealer: W ♥ KJ10752
Vul: None ♦ K6
HCP: 7 ♣ 3

West Opens 1♣.

Partner bids first.

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

Board: 193	North:	South:	West	North	East	South
Dealer: E	♠ AQ2	♠ KJ96			1♦	1NT
Vul: None	♥ 10986432	♥ J7	Pass	4♦ ¹	Pass	4♥
North HCP: 8	♦ Q98	♦ AK102	AP			
South HCP: 15	♣ —	♣ K75	1. Texas			
Contract: 4♥ S						

Board: 194	North:	South:	West	North	East	South
Dealer: W	♠ K103	♠ 9	1♠	1NT	Pass	4♦ ¹
Vul: NS	♥ Q4	♥ KJ10852	4♠	Pass	Pass	X
North HCP: 15	♦ AQJ5	♦ K107	AP			
South HCP: 7	♣ QJ102	♣ 984	1. Texas			
Contract: 4♠X W						

Board: 195	North:	South:	West	North	East	South
Dealer: E	♠ AQJ1086	♠ 52			1♥	1NT
Vul: EW	♥ 7432	♥ KJ10	Pass	4♥ ¹	Pass	4♠
North HCP: 7	♦ 742	♦ K1096	AP			
South HCP: 15	♣ —	♣ AKJ10	1. Texas			
Contract: 4♠ S						

Board: 196	North:	South:	West	North	East	South
Dealer: W	♠ AK	♠ Q1098742	1♦	1NT	Pass	4♥ ¹
Vul: NS	♥ A1082	♥ 75	Pass	4♠	AP	
North HCP: 16	♦ KJ83	♦ 97	1. Texas			
South HCP: 6	♣ J62	♣ A7				
Contract: 4♠ N						

Board: 197	North:	South:	West	North	East	South
Dealer: E	♠ K109832	♠ Q6			1♦	1NT
Vul: EW	♥ KJ	♥ A96	Pass	4♥ ¹	Pass	4♠
North HCP: 7	♦ 7	♦ K106	X♠	AP		
South HCP: 15	♣ 8764	♣ KQJ102	1. Texas			
Contract: 4♠X S						

Board: 198

Dealer: W

Vul: None

North HCP: 15

South HCP: 7

Contract: 4♥ N

North:

♠ AJ87

♥ A94

♦ 1084

♣ AQ2

South:

♠ 9542

♥ KJ10752

♦ K6

♣ 3

West	North	East	South
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1♣	1NT	Pass	4♦ ¹
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Pass	4♥	AP	
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1. Texas

North hands (Practice Page)

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

Board: 199 ♠ 85
Dealer: E ♥ A108754
Vul: Both ♦ 87543
HCP: 4 ♣ —

East Opens 1♦.
East Doubles 4♦ if possible.
West Bids X♥ if possible.

Partner bids first.

Board: 200 ♠ K10
Dealer: W ♥ AK64
Vul: None ♦ Q732
HCP: 17 ♣ AJ2

West Opens 1♣.

You bid first.

Board: 201 ♠ 1087432
Dealer: E ♥ A10852
Vul: NS ♦ 85
HCP: 4 ♣ —

East Opens 1♦.
West Bids X♠ if possible.

Partner bids first.

Board: 202 ♠ KQ97
Dealer: W ♥ KQ74
Vul: EW ♦ AJ7
HCP: 15 ♣ 93

West Opens 1♦.
West Doubles 4♦ if possible.

You bid first.

Board: 203 ♠ Q95432
Dealer: E ♥ 86
Vul: Both ♦ 96
HCP: 6 ♣ A86

East Opens 1♦.

Partner bids first.

Board: 204 ♠ A62
Dealer: W ♥ KQ
Vul: NS ♦ AJ6
HCP: 15 ♣ J9632

West Opens 1♦.
West Doubles 4♦ if possible.
East Bids XA♠♠ if possible.

You bid first.

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

Both hands (Answers Page)

Board: 199	North:	South:	West	North	East	South
Dealer: E	♠ 85	♠ KJ73			1♦	1NT
Vul: Both	♥ A108754	♥ J32	Pass	4♦ ¹	X	4♥
North HCP: 4	♦ 87543	♦ AK9	X♥	AP		
South HCP: 15	♣ —	♣ K96				
Contract: 4♥X S			1. Texas			

Board: 200	North:	South:	West	North	East	South
Dealer: W	♠ K10	♠ AQ87543	1♣	1NT	Pass	4♥ ¹
Vul: None	♥ AK64	♥ 8	Pass	4♠	AP	
North HCP: 17	♦ Q732	♦ J9				
South HCP: 7	♣ AJ2	♣ 1087	1. Texas			
Contract: 4♠ N						

Board: 201	North:	South:	West	North	East	South
Dealer: E	♠ 1087432	♠ A5			1♦	1NT
Vul: NS	♥ A10852	♥ KJ4	Pass	4♥ ¹	Pass	4♠
North HCP: 4	♦ 85	♦ A932	X♠	AP		
South HCP: 16	♣ —	♣ A1092				
Contract: 4♠X S			1. Texas			

Board: 202	North:	South:	West	North	East	South
Dealer: W	♠ KQ97	♠ 1063	1♦	1NT	Pass	4♦ ¹
Vul: EW	♥ KQ74	♥ AJ109832	X	4♥	AP	
North HCP: 15	♦ AJ7	♦ 9				
South HCP: 5	♣ 93	♣ 102	1. Texas			
Contract: 4♥ N						

Board: 203	North:	South:	West	North	East	South
Dealer: E	♠ Q95432	♠ KJ76			1♦	1NT
Vul: Both	♥ 86	♥ A103	Pass	4♥ ¹	Pass	4♠
North HCP: 6	♦ 96	♦ AKJ	AP			
South HCP: 17	♣ A86	♣ J72	1. Texas			
Contract: 4♠ S						

Board: 204

Dealer: W

Vul: NS

North HCP: 15

South HCP: 6

Contract: 4♥X S

North:

♠ A62

♥ KQ

♦ AJ6

♣ J9632

South:

♠ —

♥ A109762

♦ 75

♣ Q10874

West	North	East	South
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1♦	1NT	Pass	4♦ ¹
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X	Pass ²	Pass	4♥
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Pass	Pass	XA♠♠	AP
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1. Texas

2. denies a ♦ stopper

South hands (Practice Page)

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

Board: 199 ♠ KJ73
Dealer: E ♥ J32
Vul: Both ♦ AK9
HCP: 15 ♣ K96

East Opens 1♦.
East Doubles 4♦ if possible.
West Bids X♥ if possible.

You bid first.

Board: 200 ♠ AQ87543
Dealer: W ♥ 8
Vul: None ♦ J9
HCP: 7 ♣ 1087

West Opens 1♣.

Partner bids first.

Board: 201 ♠ A5
Dealer: E ♥ KJ4
Vul: NS ♦ A932
HCP: 16 ♣ A1092

East Opens 1♦.
West Bids X♠ if possible.

You bid first.

Board: 202 ♠ 1063
Dealer: W ♥ AJ109832
Vul: EW ♦ 9
HCP: 5 ♣ 102

West Opens 1♦.
West Doubles 4♦ if possible.

Partner bids first.

Board: 203 ♠ KJ76
Dealer: E ♥ A103
Vul: Both ♦ AKJ
HCP: 17 ♣ J72

East Opens 1♦.

You bid first.

Board: 204 ♠ —
Dealer: W ♥ A109762
Vul: NS ♦ 75
HCP: 6 ♣ Q10874

West Opens 1♦.
West Doubles 4♦ if possible.
East Bids XA♠♠ if possible.

Partner bids first.

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

Board: 199	North:	South:	West	North	East	South
Dealer: E	♠ 85	♠ KJ73			1♦	1NT
Vul: Both	♥ A108754	♥ J32	Pass	4♦ ¹	X	4♥
North HCP: 4	♦ 87543	♦ AK9	X♥	AP		
South HCP: 15	♣ —	♣ K96				
Contract: 4♥X S			1. Texas			

Board: 200	North:	South:	West	North	East	South
Dealer: W	♠ K10	♠ AQ87543	1♣	1NT	Pass	4♥ ¹
Vul: None	♥ AK64	♥ 8	Pass	4♠	AP	
North HCP: 17	♦ Q732	♦ J9				
South HCP: 7	♣ AJ2	♣ 1087	1. Texas			
Contract: 4♠ N						

Board: 201	North:	South:	West	North	East	South
Dealer: E	♠ 1087432	♠ A5			1♦	1NT
Vul: NS	♥ A10852	♥ KJ4	Pass	4♥ ¹	Pass	4♠
North HCP: 4	♦ 85	♦ A932	X♠	AP		
South HCP: 16	♣ —	♣ A1092				
Contract: 4♠X S			1. Texas			

Board: 202	North:	South:	West	North	East	South
Dealer: W	♠ KQ97	♠ 1063	1♦	1NT	Pass	4♦ ¹
Vul: EW	♥ KQ74	♥ AJ109832	X	4♥	AP	
North HCP: 15	♦ AJ7	♦ 9				
South HCP: 5	♣ 93	♣ 102	1. Texas			
Contract: 4♥ N						

Board: 203	North:	South:	West	North	East	South
Dealer: E	♠ Q95432	♠ KJ76			1♦	1NT
Vul: Both	♥ 86	♥ A103	Pass	4♥ ¹	Pass	4♠
North HCP: 6	♦ 96	♦ AKJ	AP			
South HCP: 17	♣ A86	♣ J72	1. Texas			
Contract: 4♠ S						

Board: 204

Dealer: W

Vul: NS

North HCP: 15

South HCP: 6

Contract: 4♥X S

North:

♠ A62

♥ KQ

♦ AJ6

♣ J9632

South:

♠ —

♥ A109762

♦ 75

♣ Q10874

West	North	East	South
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1♦	1NT	Pass	4♦ ¹
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X	Pass ²	Pass	4♥
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Pass	Pass	XA♠♠	AP
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1. Texas

2. denies a ♦ stopper

North hands (Practice Page)

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

Board: 205	♠ J9	East Opens 1♣.
Dealer: E	♥ K106532	
Vul: EW	♦ KQ5	Partner bids first.
HCP: 9	♣ 82	

Board: 206	♠ AQ3	West Opens 1♣.
Dealer: W	♥ A876	
Vul: NS	♦ 84	You bid first.
HCP: 16	♣ AQ73	

Board: 207	♠ QJ10874	East Opens 1♦.
Dealer: E	♥ A10764	
Vul: EW	♦ 52	Partner bids first.
HCP: 7	♣ —	

Board: 208	♠ A97	West Opens 1♦.
Dealer: W	♥ A8	West Doubles 4♦ if possible.
Vul: NS	♦ K92	
HCP: 15	♣ A9874	You bid first.

Board: 209	♠ Q	East Opens 1♠.
Dealer: E	♥ QJ10943	
Vul: EW	♦ AJ74	Partner bids first.
HCP: 10	♣ 93	

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

Board: 205	North:	South:	West	North	East	South
Dealer: E	♠ J9	♠ AQ7			1♣	1NT
Vul: EW	♥ K106532	♥ AJ4	Pass	4♦ ¹	Pass	4♥
North HCP: 9	♦ KQ5	♦ 106	AP			
South HCP: 15	♣ 82	♣ KJ976	1. Texas			
Contract: 4♥ S						

Board: 206	North:	South:	West	North	East	South
Dealer: W	♠ AQ3	♠ 2	1♣	1NT	Pass	4♦ ¹
Vul: NS	♥ A876	♥ K105432	Pass	4♥	AP	
North HCP: 16	♦ 84	♦ KJ963	1. Texas			
South HCP: 7	♣ AQ73	♣ 2				
Contract: 4♥ N						

Board: 207	North:	South:	West	North	East	South
Dealer: E	♠ QJ10874	♠ A2			1♦	1NT
Vul: EW	♥ A10764	♥ 9853	Pass	4♥ ¹	Pass	4♠
North HCP: 7	♦ 52	♦ AKJ10	AP			
South HCP: 16	♣ —	♣ KJ9	1. Texas			
Contract: 4♠ S						

Board: 208	North:	South:	West	North	East	South
Dealer: W	♠ A97	♠ 1085	1♦	1NT	Pass	4♦ ¹
Vul: NS	♥ A8	♥ KQ10972	X	Pass ²	Pass	4♥
North HCP: 15	♦ K92	♦ 4	AP			
South HCP: 8	♣ A9874	♣ K52	1. Texas			
Contract: 4♥ S			2. denies a ♦ stopper			

Board: 209	North:	South:	West	North	East	South
Dealer: E	♠ Q	♠ A872			1♠	1NT
Vul: EW	♥ QJ10943	♥ AK75	Pass	4♦ ¹	Pass	4♥
North HCP: 10	♦ AJ74	♦ KQ9	AP			
South HCP: 16	♣ 93	♣ 102	1. Texas			
Contract: 4♥ S						

South hands (Practice Page)

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

Board: 205 ♠ AQ7
Dealer: E ♥ AJ4
Vul: EW ♦ 106
HCP: 15 ♣ KJ976

East Opens 1♣.

You bid first.

Board: 206 ♠ 2
Dealer: W ♥ K105432
Vul: NS ♦ KJ963
HCP: 7 ♣ 2

West Opens 1♣.

Partner bids first.

Board: 207 ♠ A2
Dealer: E ♥ 9853
Vul: EW ♦ AKJ10
HCP: 16 ♣ KJ9

East Opens 1♦.

You bid first.

Board: 208 ♠ 1085
Dealer: W ♥ KQ10972
Vul: NS ♦ 4
HCP: 8 ♣ K52

West Opens 1♦.

West Doubles 4♦ if possible.

Partner bids first.

Board: 209 ♠ A872
Dealer: E ♥ AK75
Vul: EW ♦ KQ9
HCP: 16 ♣ 102

East Opens 1♠.

You bid first.

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

Board: 205	North:	South:	West	North	East	South
Dealer: E	♠ J9	♠ AQ7			1♣	1NT
Vul: EW	♥ K106532	♥ AJ4	Pass	4♦ ¹	Pass	4♥
North HCP: 9	♦ KQ5	♦ 106	AP			
South HCP: 15	♣ 82	♣ KJ976	1. Texas			
Contract: 4♥ S						

Board: 206	North:	South:	West	North	East	South
Dealer: W	♠ AQ3	♠ 2	1♣	1NT	Pass	4♦ ¹
Vul: NS	♥ A876	♥ K105432	Pass	4♥	AP	
North HCP: 16	♦ 84	♦ KJ963	1. Texas			
South HCP: 7	♣ AQ73	♣ 2				
Contract: 4♥ N						

Board: 207	North:	South:	West	North	East	South
Dealer: E	♠ QJ10874	♠ A2			1♦	1NT
Vul: EW	♥ A10764	♥ 9853	Pass	4♥ ¹	Pass	4♠
North HCP: 7	♦ 52	♦ AKJ10	AP			
South HCP: 16	♣ —	♣ KJ9	1. Texas			
Contract: 4♠ S						

Board: 208	North:	South:	West	North	East	South
Dealer: W	♠ A97	♠ 1085	1♦	1NT	Pass	4♦ ¹
Vul: NS	♥ A8	♥ KQ10972	X	Pass ²	Pass	4♥
North HCP: 15	♦ K92	♦ 4	AP			
South HCP: 8	♣ A9874	♣ K52	1. Texas			
Contract: 4♥ S			2. denies a ♦ stopper			

Board: 209	North:	South:	West	North	East	South
Dealer: E	♠ Q	♠ A872			1♠	1NT
Vul: EW	♥ QJ10943	♥ AK75	Pass	4♦ ¹	Pass	4♥
North HCP: 10	♦ AJ74	♦ KQ9	AP			
South HCP: 16	♣ 93	♣ 102	1. Texas			
Contract: 4♥ S						