

## North hands (Practice Page)

### Minor Suit Transfer

Board: 1	♠ 4	East Opens 1♠.
Dealer: E	♥ KQ2	
Vul: Both	♦ 982	Partner bids first.
HCP: 9	♣ A109753	
Board: 2	♠ KJ82	West Opens 1♥.
Dealer: W	♥ AQ6	
Vul: EW	♦ A73	You bid first.
HCP: 15	♣ J85	
Board: 3	♠ 3	East Opens 1♦.
Dealer: E	♥ 96	
Vul: EW	♦ A83	Partner bids first.
HCP: 10	♣ KQJ10932	
Board: 4	♠ J1093	West Opens 1♣.
Dealer: W	♥ AKQ7	
Vul: Both	♦ J7	You bid first.
HCP: 16	♣ KQ6	
Board: 5	♠ 32	East Opens 1♥.
Dealer: E	♥ AJ2	
Vul: NS	♦ 74	Partner bids first.
HCP: 8	♣ QJ10752	
Board: 6	♠ KQJ9	West Opens 1♣.
Dealer: W	♥ 43	West Bids 4♥ if possible.
Vul: Both	♦ K43	
HCP: 15	♣ AQ92	You bid first.

# Minor Suit Transfer Both hands (Answers Page)

Board: 1	North:	South:	West	North	East	South
Dealer: E	♠ 4	♠ AQ5			1♠	1NT
Vul: Both	♥ KQ2	♥ A1075	Pass	2NT <sup>1</sup>	Pass	3♣
North HCP: 9	♦ 982	♦ Q75	AP			
South HCP: 15	♣ A109753	♣ K82				
Contract: 3♣ S			1. Minor Suit Transfers after 1NT			

Board: 2	North:	South:	West	North	East	South
Dealer: W	♠ KJ82	♠ 5	1♥	1NT	Pass	2NT <sup>1</sup>
Vul: EW	♥ AQ6	♥ J85	Pass	3♣	Pass	3♦
North HCP: 15	♦ A73	♦ K84	Pass	3NT	AP	
South HCP: 9	♣ J85	♣ KQ10632				
Contract: 3N N			1. Minor Suit Transfers after 1NT			

Board: 3	North:	South:	West	North	East	South
Dealer: E	♠ 3	♠ AJ65			1♦	1NT
Vul: EW	♥ 96	♥ QJ42	Pass	2NT <sup>1</sup>	Pass	3♣
North HCP: 10	♦ A83	♦ K72	Pass	5♣	AP	
South HCP: 15	♣ KQJ10932	♣ A7				
Contract: 5♣ S			1. Minor Suit Transfers after 1NT			

Board: 4	North:	South:	West	North	East	South
Dealer: W	♠ J1093	♠ —	1♣	1NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ AKQ7	♥ 864	Pass	3♦ <sup>2</sup>	Pass	5♦
North HCP: 16	♦ J7	♦ KQ10643	AP			
South HCP: 9	♣ KQ6	♣ A732				
Contract: 5♦ N			1. Minor Suit Transfers after 1NT 2. automat			

Board: 5	North:	South:	West	North	East	South
Dealer: E	♠ 32	♠ J10			1♥	1NT
Vul: NS	♥ AJ2	♥ K43	Pass	2NT <sup>1</sup>	Pass	3♣
North HCP: 8	♦ 74	♦ KQ53	AP			
South HCP: 16	♣ QJ10752	♣ AK84				
Contract: 3♣ S			1. Minor Suit Transfers after 1NT			

Board: 6  
Dealer: W  
Vul: Both  
North HCP: 15  
South HCP: 9  
Contract: 5♦ S

North:  
♠ KQJ9  
♥ 43  
♦ K43  
♣ AQ92

South:  
♠ 87  
♥ K92  
♦ AQ7652  
♣ 63

West	North	East	South
1♣	1NT	Pass	3♣ <sup>1</sup>
4♥ <sup>2</sup>	Pass	Pass	5♦
AP			
1. Minor Suit Transfers after 1NT			
2. 1m opening allows 5M			

## South hands (Practice Page)

### Minor Suit Transfer

Board: 1	♠ AQ5	East Opens 1♠.
Dealer: E	♥ A1075	
Vul: Both	♦ Q75	You bid first.
HCP: 15	♣ K82	
Board: 2	♠ 5	West Opens 1♥.
Dealer: W	♥ J85	
Vul: EW	♦ K84	Partner bids first.
HCP: 9	♣ KQ10632	
Board: 3	♠ AJ65	East Opens 1♦.
Dealer: E	♥ QJ42	
Vul: EW	♦ K72	You bid first.
HCP: 15	♣ A7	
Board: 4	♠ —	West Opens 1♣.
Dealer: W	♥ 864	
Vul: Both	♦ KQ10643	Partner bids first.
HCP: 9	♣ A732	
Board: 5	♠ J10	East Opens 1♥.
Dealer: E	♥ K43	
Vul: NS	♦ KQ53	You bid first.
HCP: 16	♣ AK84	
Board: 6	♠ 87	West Opens 1♣.
Dealer: W	♥ K92	West Bids 4♥ if possible.
Vul: Both	♦ AQ7652	
HCP: 9	♣ 63	Partner bids first.

# Minor Suit Transfer Both hands (Answers Page)

Board: 1	North:	South:	West	North	East	South
Dealer: E	♠ 4	♠ AQ5			1♠	1NT
Vul: Both	♥ KQ2	♥ A1075	Pass	2NT <sup>1</sup>	Pass	3♣
North HCP: 9	♦ 982	♦ Q75	AP			
South HCP: 15	♣ A109753	♣ K82				
Contract: 3♣ S			1. Minor Suit Transfers after 1NT			

Board: 2	North:	South:	West	North	East	South
Dealer: W	♠ KJ82	♠ 5	1♥	1NT	Pass	2NT <sup>1</sup>
Vul: EW	♥ AQ6	♥ J85	Pass	3♣	Pass	3♦
North HCP: 15	♦ A73	♦ K84	Pass	3NT	AP	
South HCP: 9	♣ J85	♣ KQ10632				
Contract: 3N N			1. Minor Suit Transfers after 1NT			

Board: 3	North:	South:	West	North	East	South
Dealer: E	♠ 3	♠ AJ65			1♦	1NT
Vul: EW	♥ 96	♥ QJ42	Pass	2NT <sup>1</sup>	Pass	3♣
North HCP: 10	♦ A83	♦ K72	Pass	5♣	AP	
South HCP: 15	♣ KQJ10932	♣ A7				
Contract: 5♣ S			1. Minor Suit Transfers after 1NT			

Board: 4	North:	South:	West	North	East	South
Dealer: W	♠ J1093	♠ —	1♣	1NT	Pass	3♣ <sup>1</sup>
Vul: Both	♥ AKQ7	♥ 864	Pass	3♦ <sup>2</sup>	Pass	5♦
North HCP: 16	♦ J7	♦ KQ10643	AP			
South HCP: 9	♣ KQ6	♣ A732				
Contract: 5♦ N			1. Minor Suit Transfers after 1NT 2. automat			

Board: 5	North:	South:	West	North	East	South
Dealer: E	♠ 32	♠ J10			1♥	1NT
Vul: NS	♥ AJ2	♥ K43	Pass	2NT <sup>1</sup>	Pass	3♣
North HCP: 8	♦ 74	♦ KQ53	AP			
South HCP: 16	♣ QJ10752	♣ AK84				
Contract: 3♣ S			1. Minor Suit Transfers after 1NT			

Board: 6  
Dealer: W  
Vul: Both  
North HCP: 15  
South HCP: 9  
Contract: 5♦ S

North:  
♠ KQJ9  
♥ 43  
♦ K43  
♣ AQ92

South:  
♠ 87  
♥ K92  
♦ AQ7652  
♣ 63

West	North	East	South
1♣	1NT	Pass	3♣ <sup>1</sup>
4♥ <sup>2</sup>	Pass	Pass	5♦
AP			
1. Minor Suit Transfers after 1NT			
2. 1m opening allows 5M			

## North hands (Practice Page)

### Minor Suit Transfer

Board: 7	♠ J9	East Opens 1♠.
Dealer: E	♥ 96	
Vul: NS	♦ J109743	Partner bids first.
HCP: 9	♣ AK6	
Board: 8	♠ Q963	West Opens 1♣.
Dealer: W	♥ K84	
Vul: Both	♦ K2	You bid first.
HCP: 17	♣ AKQ2	
Board: 9	♠ K72	East Opens 1♥.
Dealer: E	♥ 9	
Vul: None	♦ QJ9542	Partner bids first.
HCP: 8	♣ Q54	
Board: 10	♠ Q96	West Opens 1♦.
Dealer: W	♥ A965	
Vul: EW	♦ AJ102	You bid first.
HCP: 16	♣ AJ	
Board: 11	♠ A32	East Opens 1♣.
Dealer: E	♥ 95	
Vul: Both	♦ Q107542	Partner bids first.
HCP: 9	♣ QJ	
Board: 12	♠ KQ4	West Opens 1♠.
Dealer: W	♥ A1083	West Bids 4♠ if possible.
Vul: NS	♦ AQ85	East Bids XA♠♠ if possible.
HCP: 15	♣ 106	You bid first.

## Minor Suit Transfer Both hands (Answers Page)

Board: 7  
Dealer: E  
Vul: NS  
North HCP: 9  
South HCP: 17  
Contract: 3♦ S

North:  
♠ J9  
♥ 96  
♦ J109743  
♣ AK6

South:  
♠ AK8  
♥ QJ3  
♦ A862  
♣ QJ4

West	North	East	South
		1♠	1NT
Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
AP			
1. Minor Suit Transfers after 1NT			
2. automat			

Board: 8  
Dealer: W  
Vul: Both  
North HCP: 17  
South HCP: 9  
Contract: 3♦ N

North:  
♠ Q963  
♥ K84  
♦ K2  
♣ AKQ2

South:  
♠ K  
♥ Q103  
♦ QJ9543  
♣ J43

West	North	East	South
1♣	1NT	Pass	3♣ <sup>1</sup>
Pass	3♦ <sup>2</sup>	AP	
1. Minor Suit Transfers after 1NT			
2. automat			

Board: 9  
Dealer: E  
Vul: None  
North HCP: 8  
South HCP: 16  
Contract: 3♦ S

North:  
♠ K72  
♥ 9  
♦ QJ9542  
♣ Q54

South:  
♠ A96  
♥ K854  
♦ A8  
♣ AJ63

West	North	East	South
		1♥	1NT
Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
AP			
1. Minor Suit Transfers after 1NT			
2. automat			

Board: 10  
Dealer: W  
Vul: EW  
North HCP: 16  
South HCP: 8  
Contract: 3♣ N

North:  
♠ Q96  
♥ A965  
♦ AJ102  
♣ AJ

South:  
♠ KJ  
♥ 873  
♦ Q9  
♣ Q97652

West	North	East	South
1♦	1NT	Pass	2NT <sup>1</sup>
Pass	3♣	AP	
1. Minor Suit Transfers after 1NT			

Board: 11  
Dealer: E  
Vul: Both  
North HCP: 9  
South HCP: 17  
Contract: 3♦ S

North:  
♠ A32  
♥ 95  
♦ Q107542  
♣ QJ

South:  
♠ K10  
♥ Q74  
♦ AKJ63  
♣ A104

West	North	East	South
		1♣	1NT
Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
AP			
1. Minor Suit Transfers after 1NT			
2. automat			



Board: 12  
Dealer: W  
Vul: NS  
North HCP: 15  
South HCP: 9  
Contract: 5♣X S

North:  
♠ KQ4  
♥ A1083  
♦ AQ85  
♣ 106

South:  
♠ J32  
♥ 7  
♦ K106  
♣ KQ9832

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

1. Minor Suit Transfers after 1NT

## South hands (Practice Page)

### Minor Suit Transfer

Board: 7      ♠ AK8  
Dealer: E      ♥ QJ3  
Vul: NS      ♦ A862  
HCP: 17      ♣ QJ4

East Opens 1♠.

You bid first.

Board: 8      ♠ K  
Dealer: W      ♥ Q103  
Vul: Both      ♦ QJ9543  
HCP: 9      ♣ J43

West Opens 1♣.

Partner bids first.

Board: 9      ♠ A96  
Dealer: E      ♥ K854  
Vul: None      ♦ A8  
HCP: 16      ♣ AJ63

East Opens 1♥.

You bid first.

Board: 10      ♠ KJ  
Dealer: W      ♥ 873  
Vul: EW      ♦ Q9  
HCP: 8      ♣ Q97652

West Opens 1♦.

Partner bids first.

Board: 11      ♠ K10  
Dealer: E      ♥ Q74  
Vul: Both      ♦ AKJ63  
HCP: 17      ♣ A104

East Opens 1♣.

You bid first.

Board: 12      ♠ J32  
Dealer: W      ♥ 7  
Vul: NS      ♦ K106  
HCP: 9      ♣ KQ9832

West Opens 1♠.

West Bids 4♠ if possible.

East Bids XA♠♠ if possible.

Partner bids first.

## Minor Suit Transfer Both hands (Answers Page)

Board: 7  
Dealer: E  
Vul: NS  
North HCP: 9  
South HCP: 17  
Contract: 3♦ S

North:  
♠ J9  
♥ 96  
♦ J109743  
♣ AK6

South:  
♠ AK8  
♥ QJ3  
♦ A862  
♣ QJ4

West	North	East	South
		1♠	1NT
Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
AP			
1. Minor Suit Transfers after 1NT			
2. automat			

Board: 8  
Dealer: W  
Vul: Both  
North HCP: 17  
South HCP: 9  
Contract: 3♦ N

North:  
♠ Q963  
♥ K84  
♦ K2  
♣ AKQ2

South:  
♠ K  
♥ Q103  
♦ QJ9543  
♣ J43

West	North	East	South
1♣	1NT	Pass	3♣ <sup>1</sup>
Pass	3♦ <sup>2</sup>	AP	
1. Minor Suit Transfers after 1NT			
2. automat			

Board: 9  
Dealer: E  
Vul: None  
North HCP: 8  
South HCP: 16  
Contract: 3♦ S

North:  
♠ K72  
♥ 9  
♦ QJ9542  
♣ Q54

South:  
♠ A96  
♥ K854  
♦ A8  
♣ AJ63

West	North	East	South
		1♥	1NT
Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
AP			
1. Minor Suit Transfers after 1NT			
2. automat			

Board: 10  
Dealer: W  
Vul: EW  
North HCP: 16  
South HCP: 8  
Contract: 3♣ N

North:  
♠ Q96  
♥ A965  
♦ AJ102  
♣ AJ

South:  
♠ KJ  
♥ 873  
♦ Q9  
♣ Q97652

West	North	East	South
1♦	1NT	Pass	2NT <sup>1</sup>
Pass	3♣	AP	
1. Minor Suit Transfers after 1NT			

Board: 11  
Dealer: E  
Vul: Both  
North HCP: 9  
South HCP: 17  
Contract: 3♦ S

North:  
♠ A32  
♥ 95  
♦ Q107542  
♣ QJ

South:  
♠ K10  
♥ Q74  
♦ AKJ63  
♣ A104

West	North	East	South
		1♣	1NT
Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
AP			
1. Minor Suit Transfers after 1NT			
2. automat			

Board: 12  
Dealer: W  
Vul: NS  
North HCP: 15  
South HCP: 9  
Contract: 5♣X S

North:  
♠ KQ4  
♥ A1083  
♦ AQ85  
♣ 106

South:  
♠ J32  
♥ 7  
♦ K106  
♣ KQ9832

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

1. Minor Suit Transfers after 1NT

## North hands (Practice Page)

### Minor Suit Transfer

Board: 13	♠ 106	East Opens 1♣.
Dealer: E	♥ J3	
Vul: Both	♦ 985432	Partner bids first.
HCP: 8	♣ AQJ	

Board: 14	♠ A874	West Opens 1♥.
Dealer: W	♥ AJ109	
Vul: None	♦ J74	You bid first.
HCP: 15	♣ AJ	

Board: 15	♠ A	East Opens 1♣.
Dealer: E	♥ QJ	
Vul: NS	♦ J1076532	Partner bids first.
HCP: 8	♣ 1065	

Board: 16	♠ K8	West Opens 1♥.
Dealer: W	♥ KQJ	
Vul: EW	♦ AKJ75	You bid first.
HCP: 17	♣ 864	

Board: 17	♠ K	East Opens 1♦.
Dealer: E	♥ J	
Vul: NS	♦ J65	Partner bids first.
HCP: 8	♣ QJ1076532	

Board: 18	♠ A2	West Opens 1♦.
Dealer: W	♥ AK64	
Vul: Both	♦ QJ82	You bid first.
HCP: 17	♣ K95	

# Minor Suit Transfer Both hands (Answers Page)

Board: 13

Dealer: E

Vul: Both

North HCP: 8

South HCP: 15

Contract: 3♦ S

North:

♠ 106

♥ J3

♦ 985432

♣ AQJ

South:

♠ A432

♥ K96

♦ KQ7

♣ K96

West North East South

1♣ 1NT

Pass 3♣<sup>1</sup> Pass 3♦<sup>2</sup>

AP

1. Minor Suit Transfers after 1NT

2. automat

Board: 14

Dealer: W

Vul: None

North HCP: 15

South HCP: 10

Contract: 6♣ N

North:

♠ A874

♥ AJ109

♦ J74

♣ AJ

South:

♠ 9

♥ KQ6

♦ 103

♣ KQ109652

West North East South

1♥ 1NT Pass 2NT<sup>1</sup>

Pass 3♣ Pass 4NT<sup>2</sup>

Pass 5♣ Pass 6♣

AP

1. Minor Suit Transfers after 1NT

2. Blackwood 0314, for ♣

Board: 15

Dealer: E

Vul: NS

North HCP: 8

South HCP: 17

Contract: 5♦ S

North:

♠ A

♥ QJ

♦ J1076532

♣ 1065

South:

♠ K765

♥ K652

♦ A8

♣ AK8

West North East South

1♣ 1NT

Pass 3♣<sup>1</sup> Pass 3♦<sup>2</sup>

Pass 5♦ AP

1. Minor Suit Transfers after 1NT

2. automat

Board: 16

Dealer: W

Vul: EW

North HCP: 17

South HCP: 8

Contract: 3♣ N

North:

♠ K8

♥ KQJ

♦ AKJ75

♣ 864

South:

♠ 932

♥ 42

♦ Q4

♣ KQJ1093

West North East South

1♥ 1NT Pass 2NT<sup>1</sup>

Pass 3♣ AP

1. Minor Suit Transfers after 1NT

Board: 17

Dealer: E

Vul: NS

North HCP: 8

South HCP: 15

Contract: 5♣ S

North:

♠ K

♥ J

♦ J65

♣ QJ1076532

South:

♠ 9865

♥ AK107

♦ KQ10

♣ K9

West North East South

1♦ 1NT

Pass 2NT<sup>1</sup> Pass 3♣

Pass 5♣ AP

1. Minor Suit Transfers after 1NT

Board: 18

Dealer: W

Vul: Both

North HCP: 17

South HCP: 8

Contract: 3♣ N

North:

♠ A2

♥ AK64

♦ QJ82

♣ K95

South:

♠ Q84

♥ 92

♦ 95

♣ AQ10432

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

1♦	1NT	Pass	2NT <sup>1</sup>
----	-----	------	------------------

Pass	3♣	AP	
------	----	----	--

1. Minor Suit Transfers after 1NT

## South hands (Practice Page)

### Minor Suit Transfer

Board: 13	♠ A432	East Opens 1♣.
Dealer: E	♥ K96	
Vul: Both	♦ KQ7	You bid first.
HCP: 15	♣ K96	
Board: 14	♠ 9	West Opens 1♥.
Dealer: W	♥ KQ6	
Vul: None	♦ 103	Partner bids first.
HCP: 10	♣ KQ109652	
Board: 15	♠ K765	East Opens 1♣.
Dealer: E	♥ K652	
Vul: NS	♦ A8	You bid first.
HCP: 17	♣ AK8	
Board: 16	♠ 932	West Opens 1♥.
Dealer: W	♥ 42	
Vul: EW	♦ Q4	Partner bids first.
HCP: 8	♣ KQJ1093	
Board: 17	♠ 9865	East Opens 1♦.
Dealer: E	♥ AK107	
Vul: NS	♦ KQ10	You bid first.
HCP: 15	♣ K9	
Board: 18	♠ Q84	West Opens 1♦.
Dealer: W	♥ 92	
Vul: Both	♦ 95	Partner bids first.
HCP: 8	♣ AQ10432	



# Minor Suit Transfer Both hands (Answers Page)

Board: 13

Dealer: E

Vul: Both

North HCP: 8

South HCP: 15

Contract: 3♦ S

North:

♠ 106

♥ J3

♦ 985432

♣ AQJ

South:

♠ A432

♥ K96

♦ KQ7

♣ K96

West North East South

1♣ 1NT

Pass 3♣<sup>1</sup> Pass 3♦<sup>2</sup>

AP

1. Minor Suit Transfers after 1NT

2. automat

Board: 14

Dealer: W

Vul: None

North HCP: 15

South HCP: 10

Contract: 6♣ N

North:

♠ A874

♥ AJ109

♦ J74

♣ AJ

South:

♠ 9

♥ KQ6

♦ 103

♣ KQ109652

West North East South

1♥ 1NT Pass 2NT<sup>1</sup>

Pass 3♣ Pass 4NT<sup>2</sup>

Pass 5♣ Pass 6♣

AP

1. Minor Suit Transfers after 1NT

2. Blackwood 0314, for ♣

Board: 15

Dealer: E

Vul: NS

North HCP: 8

South HCP: 17

Contract: 5♦ S

North:

♠ A

♥ QJ

♦ J1076532

♣ 1065

South:

♠ K765

♥ K652

♦ A8

♣ AK8

West North East South

1♣ 1NT

Pass 3♣<sup>1</sup> Pass 3♦<sup>2</sup>

Pass 5♦ AP

1. Minor Suit Transfers after 1NT

2. automat

Board: 16

Dealer: W

Vul: EW

North HCP: 17

South HCP: 8

Contract: 3♣ N

North:

♠ K8

♥ KQJ

♦ AKJ75

♣ 864

South:

♠ 932

♥ 42

♦ Q4

♣ KQJ1093

West North East South

1♥ 1NT Pass 2NT<sup>1</sup>

Pass 3♣ AP

1. Minor Suit Transfers after 1NT

Board: 17

Dealer: E

Vul: NS

North HCP: 8

South HCP: 15

Contract: 5♣ S

North:

♠ K

♥ J

♦ J65

♣ QJ1076532

South:

♠ 9865

♥ AK107

♦ KQ10

♣ K9

West North East South

1♦ 1NT

Pass 2NT<sup>1</sup> Pass 3♣

Pass 5♣ AP

1. Minor Suit Transfers after 1NT

Board: 18

Dealer: W

Vul: Both

North HCP: 17

South HCP: 8

Contract: 3♣ N

North:

♠ A2

♥ AK64

♦ QJ82

♣ K95

South:

♠ Q84

♥ 92

♦ 95

♣ AQ10432

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

1♦	1NT	Pass	2NT <sup>1</sup>
----	-----	------	------------------

Pass	3♣	AP	
------	----	----	--

1. Minor Suit Transfers after 1NT

## North hands (Practice Page)

### Minor Suit Transfer

Board: 19	♠ 2	East Opens 1♣.
Dealer: E	♥ 72	West Bids XA♠♠ if possible.
Vul: NS	♦ AQJ7532	
HCP: 10	♣ QJ8	Partner bids first.
Board: 20	♠ K963	West Opens 1♠.
Dealer: W	♥ AKQ5	
Vul: Both	♦ 43	You bid first.
HCP: 15	♣ QJ8	
Board: 21	♠ K6	East Opens 1♦.
Dealer: E	♥ 1074	
Vul: EW	♦ 84	Partner bids first.
HCP: 8	♣ AJ10865	
Board: 22	♠ K65	West Opens 1♣.
Dealer: W	♥ 1098	
Vul: NS	♦ AK8	You bid first.
HCP: 16	♣ AQ94	
Board: 23	♠ 4	East Opens 1♣.
Dealer: E	♥ J92	
Vul: None	♦ AKJ8543	Partner bids first.
HCP: 9	♣ 84	

# Minor Suit Transfer Both hands (Answers Page)

Board: 19  
Dealer: E  
Vul: NS  
North HCP: 10  
South HCP: 15  
Contract: 6♦ X S

North:  
♠ 2  
♥ 72  
♦ AQJ7532  
♣ QJ8

South:  
♠ AKJ5  
♥ J1096  
♦ K6  
♣ K75

West	North	East	South
		1♣	1NT
Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
Pass	4NT <sup>3</sup>	Pass	5♥
Pass	6♦	Pass	Pass
XA♠♠	AP		

1. Minor Suit Transfers after 1NT
2. automat
3. Blackwood 0314, for ♦

Board: 20  
Dealer: W  
Vul: Both  
North HCP: 15  
South HCP: 13  
Contract: 5♦ N

North:  
♠ K963  
♥ AKQ5  
♦ 43  
♣ QJ8

South:  
♠ 104  
♥ J3  
♦ AKJ10852  
♣ A9

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

1. Minor Suit Transfers after 1NT
2. automat
3. Cue bid, a ♣ stopper
4. Cue bid, a ♥ stopper
5. Blackwood 0314, for ♦

Board: 21  
Dealer: E  
Vul: EW  
North HCP: 8  
South HCP: 15  
Contract: 3♣ S

North:  
♠ K6  
♥ 1074  
♦ 84  
♣ AJ10865

South:  
♠ AJ93  
♥ AQJ  
♦ K107  
♣ 932

West	North	East	South
		1♦	1NT
Pass	2NT <sup>1</sup>	Pass	3♣
AP			

1. Minor Suit Transfers after 1NT

Board: 22  
Dealer: W  
Vul: NS  
North HCP: 16  
South HCP: 9  
Contract: 3♦ N

North:  
♠ K65  
♥ 1098  
♦ AK8  
♣ AQ94

South:  
♠ A  
♥ A4  
♦ 1076543  
♣ J862

West	North	East	South
1♣	1NT	Pass	3♣ <sup>1</sup>
Pass	3♦ <sup>2</sup>	AP	

1. Minor Suit Transfers after 1NT
2. automat

Board: 23

Dealer: E

Vul: None

North HCP: 9

South HCP: 17

Contract: 5♦ S

North:

♠ 4

♥ J92

♦ AKJ8543

♣ 84

South:

♠ K52

♥ AQ103

♦ Q2

♣ KQJ10

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

		1♣	1NT
--	--	----	-----

Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
------	-----------------	------	-----------------

Pass	4NT <sup>3</sup>	Pass	5♦
------	------------------	------	----

AP

1. Minor Suit Transfers after 1NT

2. automat

3. Blackwood 0314, for ♦

## South hands (Practice Page)

### Minor Suit Transfer

Board: 19	♠ AKJ5	East Opens 1♣.
Dealer: E	♥ J1096	West Bids XA♠♠ if possible.
Vul: NS	♦ K6	
HCP: 15	♣ K75	You bid first.
Board: 20	♠ 104	West Opens 1♠.
Dealer: W	♥ J3	
Vul: Both	♦ AKJ10852	Partner bids first.
HCP: 13	♣ A9	
Board: 21	♠ AJ93	East Opens 1♦.
Dealer: E	♥ AQJ	
Vul: EW	♦ K107	You bid first.
HCP: 15	♣ 932	
Board: 22	♠ A	West Opens 1♣.
Dealer: W	♥ A4	
Vul: NS	♦ 1076543	Partner bids first.
HCP: 9	♣ J862	
Board: 23	♠ K52	East Opens 1♣.
Dealer: E	♥ AQ103	
Vul: None	♦ Q2	You bid first.
HCP: 17	♣ KQJ10	

# Minor Suit Transfer Both hands (Answers Page)

Board: 19  
Dealer: E  
Vul: NS  
North HCP: 10  
South HCP: 15  
Contract: 6♦ X S

North:  
♠ 2  
♥ 72  
♦ AQJ7532  
♣ QJ8

South:  
♠ AKJ5  
♥ J1096  
♦ K6  
♣ K75

West	North	East	South
		1♣	1NT
Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
Pass	4NT <sup>3</sup>	Pass	5♥
Pass	6♦	Pass	Pass
XA♠♠	AP		

1. Minor Suit Transfers after 1NT
2. automat
3. Blackwood 0314, for ♦

Board: 20  
Dealer: W  
Vul: Both  
North HCP: 15  
South HCP: 13  
Contract: 5♦ N

North:  
♠ K963  
♥ AKQ5  
♦ 43  
♣ QJ8

South:  
♠ 104  
♥ J3  
♦ AKJ10852  
♣ A9

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

1. Minor Suit Transfers after 1NT
2. automat
3. Cue bid, a ♣ stopper
4. Cue bid, a ♥ stopper
5. Blackwood 0314, for ♦

Board: 21  
Dealer: E  
Vul: EW  
North HCP: 8  
South HCP: 15  
Contract: 3♣ S

North:  
♠ K6  
♥ 1074  
♦ 84  
♣ AJ10865

South:  
♠ AJ93  
♥ AQJ  
♦ K107  
♣ 932

West	North	East	South
		1♦	1NT
Pass	2NT <sup>1</sup>	Pass	3♣
AP			

1. Minor Suit Transfers after 1NT

Board: 22  
Dealer: W  
Vul: NS  
North HCP: 16  
South HCP: 9  
Contract: 3♦ N

North:  
♠ K65  
♥ 1098  
♦ AK8  
♣ AQ94

South:  
♠ A  
♥ A4  
♦ 1076543  
♣ J862

West	North	East	South
1♣	1NT	Pass	3♣ <sup>1</sup>
Pass	3♦ <sup>2</sup>	AP	

1. Minor Suit Transfers after 1NT
2. automat

Board: 23

Dealer: E

Vul: None

North HCP: 9

South HCP: 17

Contract: 5♦ S

North:

♠ 4

♥ J92

♦ AKJ8543

♣ 84

South:

♠ K52

♥ AQ103

♦ Q2

♣ KQJ10

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

		1♣	1NT
--	--	----	-----

Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
------	-----------------	------	-----------------

Pass	4NT <sup>3</sup>	Pass	5♦
------	------------------	------	----

AP

1. Minor Suit Transfers after 1NT

2. automat

3. Blackwood 0314, for ♦



## North hands (Practice Page)

### Minor Suit Transfer

Board: 24	♠ AQ3	West Opens 1♠.
Dealer: W	♥ KJ64	
Vul: EW	♦ KJ	You bid first.
HCP: 15	♣ J732	
Board: 25	♠ 42	East Opens 1♠.
Dealer: E	♥ 109	
Vul: Both	♦ K74	Partner bids first.
HCP: 9	♣ KQJ985	
Board: 26	♠ K1092	West Opens 1♥.
Dealer: W	♥ K107	
Vul: NS	♦ A3	You bid first.
HCP: 17	♣ AK95	
Board: 27	♠ 973	East Opens 1♦.
Dealer: E	♥ KQJ	
Vul: EW	♦ 7	Partner bids first.
HCP: 8	♣ Q96542	
Board: 28	♠ A96	West Opens 1♦.
Dealer: W	♥ AKQ10	
Vul: None	♦ QJ7	You bid first.
HCP: 16	♣ 1095	
Board: 29	♠ 83	East Opens 1♣.
Dealer: E	♥ A107	
Vul: NS	♦ QJ107642	Partner bids first.
HCP: 8	♣ J	

## Minor Suit Transfer Both hands (Answers Page)

Board: 24  
 Dealer: W  
 Vul: EW  
 North HCP: 15  
 South HCP: 9  
 Contract: 3♣ N

North:  
 ♠ AQ3  
 ♥ KJ64  
 ♦ KJ  
 ♣ J732

South:  
 ♠ 106  
 ♥ 532  
 ♦ A10  
 ♣ KQ10986

West	North	East	South
1♠	1NT	Pass	2NT <sup>1</sup>
Pass	3♣	AP	

1. Minor Suit Transfers after 1NT

Board: 25  
 Dealer: E  
 Vul: Both  
 North HCP: 9  
 South HCP: 16  
 Contract: 3♣ S

North:  
 ♠ 42  
 ♥ 109  
 ♦ K74  
 ♣ KQJ985

South:  
 ♠ AJ5  
 ♥ K652  
 ♦ A106  
 ♣ A102

West	North	East	South
		1♠	1NT
Pass	2NT <sup>1</sup>	Pass	3♣
AP			

1. Minor Suit Transfers after 1NT

Board: 26  
 Dealer: W  
 Vul: NS  
 North HCP: 17  
 South HCP: 9  
 Contract: 3♦ N

North:  
 ♠ K1092  
 ♥ K107  
 ♦ A3  
 ♣ AK95

South:  
 ♠ 64  
 ♥ AQ4  
 ♦ 1097542  
 ♣ QJ

West	North	East	South
1♥	1NT	Pass	3♣ <sup>1</sup>
Pass	3♦ <sup>2</sup>	AP	

1. Minor Suit Transfers after 1NT  
 2. automat

Board: 27  
 Dealer: E  
 Vul: EW  
 North HCP: 8  
 South HCP: 15  
 Contract: 3♣ S

North:  
 ♠ 973  
 ♥ KQJ  
 ♦ 7  
 ♣ Q96542

South:  
 ♠ K2  
 ♥ 873  
 ♦ KJ95  
 ♣ AKJ3

West	North	East	South
		1♦	1NT
Pass	2NT <sup>1</sup>	Pass	3♣
AP			

1. Minor Suit Transfers after 1NT

Board: 28  
 Dealer: W  
 Vul: None  
 North HCP: 16  
 South HCP: 9  
 Contract: 3♣ N

North:  
 ♠ A96  
 ♥ AKQ10  
 ♦ QJ7  
 ♣ 1095

South:  
 ♠ QJ10  
 ♥ 98  
 ♦ 96  
 ♣ KQJ864

West	North	East	South
1♦	1NT	Pass	2NT <sup>1</sup>
Pass	3♣	AP	

1. Minor Suit Transfers after 1NT

Board: 29

Dealer: E

Vul: NS

North HCP: 8

South HCP: 16

Contract: 3♦ S

North:

♠ 83

♥ A107

♦ QJ107642

♣ J

South:

♠ K7

♥ J53

♦ AK53

♣ KQ96

West North East South

1♣ 1NT

Pass 3♣<sup>1</sup> Pass 3♦<sup>2</sup>

AP

1. Minor Suit Transfers after 1NT

2. automat

## South hands (Practice Page)

### Minor Suit Transfer

Board: 24	♠ 106	West Opens 1♠.
Dealer: W	♥ 532	
Vul: EW	♦ A10	Partner bids first.
HCP: 9	♣ KQ10986	

Board: 25	♠ AJ5	East Opens 1♠.
Dealer: E	♥ K652	
Vul: Both	♦ A106	You bid first.
HCP: 16	♣ A102	

Board: 26	♠ 64	West Opens 1♥.
Dealer: W	♥ AQ4	
Vul: NS	♦ 1097542	Partner bids first.
HCP: 9	♣ QJ	

Board: 27	♠ K2	East Opens 1♦.
Dealer: E	♥ 873	
Vul: EW	♦ KJ95	You bid first.
HCP: 15	♣ AKJ3	

Board: 28	♠ QJ10	West Opens 1♦.
Dealer: W	♥ 98	
Vul: None	♦ 96	Partner bids first.
HCP: 9	♣ KQJ864	

Board: 29	♠ K7	East Opens 1♣.
Dealer: E	♥ J53	
Vul: NS	♦ AK53	You bid first.
HCP: 16	♣ KQ96	

## Minor Suit Transfer Both hands (Answers Page)

Board: 24  
 Dealer: W  
 Vul: EW  
 North HCP: 15  
 South HCP: 9  
 Contract: 3♣ N

North:  
 ♠ AQ3  
 ♥ KJ64  
 ♦ KJ  
 ♣ J732

South:  
 ♠ 106  
 ♥ 532  
 ♦ A10  
 ♣ KQ10986

West	North	East	South
1♠	1NT	Pass	2NT <sup>1</sup>
Pass	3♣	AP	

1. Minor Suit Transfers after 1NT

Board: 25  
 Dealer: E  
 Vul: Both  
 North HCP: 9  
 South HCP: 16  
 Contract: 3♣ S

North:  
 ♠ 42  
 ♥ 109  
 ♦ K74  
 ♣ KQJ985

South:  
 ♠ AJ5  
 ♥ K652  
 ♦ A106  
 ♣ A102

West	North	East	South
		1♠	1NT
Pass	2NT <sup>1</sup>	Pass	3♣
AP			

1. Minor Suit Transfers after 1NT

Board: 26  
 Dealer: W  
 Vul: NS  
 North HCP: 17  
 South HCP: 9  
 Contract: 3♦ N

North:  
 ♠ K1092  
 ♥ K107  
 ♦ A3  
 ♣ AK95

South:  
 ♠ 64  
 ♥ AQ4  
 ♦ 1097542  
 ♣ QJ

West	North	East	South
1♥	1NT	Pass	3♣ <sup>1</sup>
Pass	3♦ <sup>2</sup>	AP	

1. Minor Suit Transfers after 1NT  
 2. automat

Board: 27  
 Dealer: E  
 Vul: EW  
 North HCP: 8  
 South HCP: 15  
 Contract: 3♣ S

North:  
 ♠ 973  
 ♥ KQJ  
 ♦ 7  
 ♣ Q96542

South:  
 ♠ K2  
 ♥ 873  
 ♦ KJ95  
 ♣ AKJ3

West	North	East	South
		1♦	1NT
Pass	2NT <sup>1</sup>	Pass	3♣
AP			

1. Minor Suit Transfers after 1NT

Board: 28  
 Dealer: W  
 Vul: None  
 North HCP: 16  
 South HCP: 9  
 Contract: 3♣ N

North:  
 ♠ A96  
 ♥ AKQ10  
 ♦ QJ7  
 ♣ 1095

South:  
 ♠ QJ10  
 ♥ 98  
 ♦ 96  
 ♣ KQJ864

West	North	East	South
1♦	1NT	Pass	2NT <sup>1</sup>
Pass	3♣	AP	

1. Minor Suit Transfers after 1NT

Board: 29

Dealer: E

Vul: NS

North HCP: 8

South HCP: 16

Contract: 3♦ S

North:

♠ 83

♥ A107

♦ QJ107642

♣ J

South:

♠ K7

♥ J53

♦ AK53

♣ KQ96

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

		1♣	1NT
--	--	----	-----

Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
------	-----------------	------	-----------------

AP

1. Minor Suit Transfers after 1NT

2. automat

## North hands (Practice Page)

### Minor Suit Transfer

Board: 30	♠ KQ64	West Opens 1♦.
Dealer: W	♥ AQ108	
Vul: Both	♦ K42	You bid first.
HCP: 15	♣ J7	

Board: 31	♠ 104	East Opens 1♦.
Dealer: E	♥ KJ6	
Vul: None	♦ Q9	Partner bids first.
HCP: 8	♣ Q76532	

Board: 32	♠ K5	West Opens 1♣.
Dealer: W	♥ K108	
Vul: NS	♦ Q106	You bid first.
HCP: 15	♣ AK1096	

Board: 33	♠ 5	East Opens 1♥.
Dealer: E	♥ 8653	
Vul: NS	♦ 85	Partner bids first.
HCP: 8	♣ AKJ1087	

Board: 34	♠ K1042	West Opens 1♦.
Dealer: W	♥ KJ109	
Vul: EW	♦ KQ3	You bid first.
HCP: 16	♣ A6	

Board: 35	♠ K42	East Opens 1♦.
Dealer: E	♥ A10	
Vul: Both	♦ 6	Partner bids first.
HCP: 9	♣ Q985432	

## Minor Suit Transfer Both hands (Answers Page)

Board: 30  
Dealer: W  
Vul: Both  
North HCP: 15  
South HCP: 10  
Contract: 3N N

North:  
♠ KQ64  
♥ AQ108  
♦ K42  
♣ J7

South:  
♠ 953  
♥ K32  
♦ 3  
♣ AK10984

West	North	East	South
1♦	1NT	Pass	2NT <sup>1</sup>
Pass	3♣	Pass	3NT
AP			

1. Minor Suit Transfers after 1NT

Board: 31  
Dealer: E  
Vul: None  
North HCP: 8  
South HCP: 16  
Contract: 3♣ S

North:  
♠ 104  
♥ KJ6  
♦ Q9  
♣ Q76532

South:  
♠ AK8  
♥ 32  
♦ AJ874  
♣ A109

West	North	East	South
		1♦	1NT
Pass	2NT <sup>1</sup>	Pass	3♣
AP			

1. Minor Suit Transfers after 1NT

Board: 32  
Dealer: W  
Vul: NS  
North HCP: 15  
South HCP: 9  
Contract: 3N N

North:  
♠ K5  
♥ K108  
♦ Q106  
♣ AK1096

South:  
♠ 832  
♥ A6  
♦ AJ7532  
♣ 73

West	North	East	South
1♣	1NT	Pass	3♣ <sup>1</sup>
Pass	3♦ <sup>2</sup>	Pass	3♥
Pass	3NT	AP	

1. Minor Suit Transfers after 1NT  
2. automat

Board: 33  
Dealer: E  
Vul: NS  
North HCP: 8  
South HCP: 16  
Contract: 5♣ S

North:  
♠ 5  
♥ 8653  
♦ 85  
♣ AKJ1087

South:  
♠ AQJ6  
♥ AJ9  
♦ KJ103  
♣ 95

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

1. Minor Suit Transfers after 1NT

Board: 34  
Dealer: W  
Vul: EW  
North HCP: 16  
South HCP: 8  
Contract: 3♣ N

North:  
♠ K1042  
♥ KJ109  
♦ KQ3  
♣ A6

South:  
♠ Q7  
♥ 53  
♦ J82  
♣ KQ10932

West	North	East	South
1♦	1NT	Pass	2NT <sup>1</sup>
Pass	3♣	AP	

1. Minor Suit Transfers after 1NT



Board: 35

Dealer: E

Vul: Both

North HCP: 9

South HCP: 16

Contract: 3N S

North:

♠ K42

♥ A10

♦ 6

♣ Q985432

South:

♠ 10975

♥ K2

♦ KQ52

♣ AKJ

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

		1♦	1NT
--	--	----	-----

Pass	2NT <sup>1</sup>	Pass	3♣
------	------------------	------	----

Pass	3♥	Pass	3NT
------	----	------	-----

AP

1. Minor Suit Transfers after 1NT

## South hands (Practice Page)

### Minor Suit Transfer

Board: 30	♠ 953	West Opens 1♦.
Dealer: W	♥ K32	
Vul: Both	♦ 3	Partner bids first.
HCP: 10	♣ AK10984	

Board: 31	♠ AK8	East Opens 1♦.
Dealer: E	♥ 32	
Vul: None	♦ AJ874	You bid first.
HCP: 16	♣ A109	

Board: 32	♠ 832	West Opens 1♣.
Dealer: W	♥ A6	
Vul: NS	♦ AJ7532	Partner bids first.
HCP: 9	♣ 73	

Board: 33	♠ AQJ6	East Opens 1♥.
Dealer: E	♥ AJ9	
Vul: NS	♦ KJ103	You bid first.
HCP: 16	♣ 95	

Board: 34	♠ Q7	West Opens 1♦.
Dealer: W	♥ 53	
Vul: EW	♦ J82	Partner bids first.
HCP: 8	♣ KQ10932	

Board: 35	♠ 10975	East Opens 1♦.
Dealer: E	♥ K2	
Vul: Both	♦ KQ52	You bid first.
HCP: 16	♣ AKJ	

## Minor Suit Transfer Both hands (Answers Page)

Board: 30  
Dealer: W  
Vul: Both  
North HCP: 15  
South HCP: 10  
Contract: 3N N

North:  
♠ KQ64  
♥ AQ108  
♦ K42  
♣ J7

South:  
♠ 953  
♥ K32  
♦ 3  
♣ AK10984

West	North	East	South
1♦	1NT	Pass	2NT <sup>1</sup>
Pass	3♣	Pass	3NT
AP			

1. Minor Suit Transfers after 1NT

Board: 31  
Dealer: E  
Vul: None  
North HCP: 8  
South HCP: 16  
Contract: 3♣ S

North:  
♠ 104  
♥ KJ6  
♦ Q9  
♣ Q76532

South:  
♠ AK8  
♥ 32  
♦ AJ874  
♣ A109

West	North	East	South
		1♦	1NT
Pass	2NT <sup>1</sup>	Pass	3♣
AP			

1. Minor Suit Transfers after 1NT

Board: 32  
Dealer: W  
Vul: NS  
North HCP: 15  
South HCP: 9  
Contract: 3N N

North:  
♠ K5  
♥ K108  
♦ Q106  
♣ AK1096

South:  
♠ 832  
♥ A6  
♦ AJ7532  
♣ 73

West	North	East	South
1♣	1NT	Pass	3♣ <sup>1</sup>
Pass	3♦ <sup>2</sup>	Pass	3♥
Pass	3NT	AP	

1. Minor Suit Transfers after 1NT  
2. automat

Board: 33  
Dealer: E  
Vul: NS  
North HCP: 8  
South HCP: 16  
Contract: 5♣ S

North:  
♠ 5  
♥ 8653  
♦ 85  
♣ AKJ1087

South:  
♠ AQJ6  
♥ AJ9  
♦ KJ103  
♣ 95

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

1. Minor Suit Transfers after 1NT

Board: 34  
Dealer: W  
Vul: EW  
North HCP: 16  
South HCP: 8  
Contract: 3♣ N

North:  
♠ K1042  
♥ KJ109  
♦ KQ3  
♣ A6

South:  
♠ Q7  
♥ 53  
♦ J82  
♣ KQ10932

West	North	East	South
1♦	1NT	Pass	2NT <sup>1</sup>
Pass	3♣	AP	

1. Minor Suit Transfers after 1NT

Board: 35

Dealer: E

Vul: Both

North HCP: 9

South HCP: 16

Contract: 3N S

North:

♠ K42

♥ A10

♦ 6

♣ Q985432

South:

♠ 10975

♥ K2

♦ KQ52

♣ AKJ

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

		1♦	1NT
--	--	----	-----

Pass	2NT <sup>1</sup>	Pass	3♣
------	------------------	------	----

Pass	3♥	Pass	3NT
------	----	------	-----

AP

1. Minor Suit Transfers after 1NT

## North hands (Practice Page)

### Minor Suit Transfer

Board: 36	♠ K106	West Opens 1♥.
Dealer: W	♥ KQ103	
Vul: None	♦ AQ8	You bid first.
HCP: 17	♣ K52	
Board: 37	♠ A7	East Opens 1♥.
Dealer: E	♥ K53	
Vul: NS	♦ Q97632	Partner bids first.
HCP: 9	♣ 74	
Board: 38	♠ A63	West Opens 1♠.
Dealer: W	♥ KQ86	West Doubles 6♦ if possible.
Vul: NS	♦ A4	
HCP: 16	♣ K875	You bid first.
Board: 39	♠ A83	East Opens 1♦.
Dealer: E	♥ 5	
Vul: None	♦ 832	Partner bids first.
HCP: 9	♣ AJ9542	
Board: 40	♠ 72	West Opens 1♥.
Dealer: W	♥ K42	
Vul: EW	♦ AQ2	You bid first.
HCP: 16	♣ AK1083	
Board: 41	♠ K4	East Opens 1♦.
Dealer: E	♥ 1062	East Doubles 6♣ if possible.
Vul: Both	♦ 6	
HCP: 10	♣ AK109752	Partner bids first.

## Minor Suit Transfer Both hands (Answers Page)

Board: 36  
Dealer: W  
Vul: None  
North HCP: 17  
South HCP: 8  
Contract: 5♦ N

North:  
♠ K106  
♥ KQ103  
♦ AQ8  
♣ K52

South:  
♠ 9  
♥ J82  
♦ K976432  
♣ A3

West	North	East	South
1♥	1NT	Pass	3♣ <sup>1</sup>
Pass	3♦ <sup>2</sup>	Pass	5♦
AP			
1. Minor Suit Transfers after 1NT			
2. automat			

Board: 37  
Dealer: E  
Vul: NS  
North HCP: 9  
South HCP: 16  
Contract: 3♦ S

North:  
♠ A7  
♥ K53  
♦ Q97632  
♣ 74

South:  
♠ K6  
♥ A106  
♦ K104  
♣ KQJ63

West	North	East	South
		1♥	1NT
Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
AP			
1. Minor Suit Transfers after 1NT			
2. automat			

Board: 38  
Dealer: W  
Vul: NS  
North HCP: 16  
South HCP: 9  
Contract: 6♦ X N

North:  
♠ A63  
♥ KQ86  
♦ A4  
♣ K875

South:  
♠ 74  
♥ 9  
♦ KQ109753  
♣ A102

West	North	East	South
1♠	1NT	Pass	3♣ <sup>1</sup>
Pass	3♦ <sup>2</sup>	Pass	4NT <sup>3</sup>
Pass	5♥	Pass	6♦
X	AP		
1. Minor Suit Transfers after 1NT			
2. automat			
3. Blackwood 0314, for ♦			

Board: 39  
Dealer: E  
Vul: None  
North HCP: 9  
South HCP: 15  
Contract: 3N S

North:  
♠ A83  
♥ 5  
♦ 832  
♣ AJ9542

South:  
♠ K1097  
♥ AK9  
♦ AJ96  
♣ 87

West	North	East	South
		1♦	1NT
Pass	2NT <sup>1</sup>	Pass	3♣
Pass	3♠	Pass	3NT
AP			
1. Minor Suit Transfers after 1NT			

Board: 40  
Dealer: W  
Vul: EW  
North HCP: 16  
South HCP: 8  
Contract: 3♦ N

North:  
♠ 72  
♥ K42  
♦ AQ2  
♣ AK1083

South:  
♠ J53  
♥ Q  
♦ KJ87653  
♣ J5

West	North	East	South
1♥	1NT	Pass	3♣ <sup>1</sup>
Pass	3♦ <sup>2</sup>	AP	
1. Minor Suit Transfers after 1NT			
2. automat			

Board: 41  
Dealer: E  
Vul: Both  
North HCP: 10  
South HCP: 15  
Contract: 6♣X S

North:  
♠ K4  
♥ 1062  
♦ 6  
♣ AK109752

South:  
♠ AQ6  
♥ K98  
♦ K1095  
♣ QJ4

West	North	East	South
		1♦	1NT
Pass	2NT <sup>1</sup>	Pass	3♣
Pass	4NT <sup>2</sup>	Pass	5♦
Pass	6♣	X	AP

1. Minor Suit Transfers after 1NT  
2. Blackwood 0314, for ♣

## South hands (Practice Page)

### Minor Suit Transfer

Board: 36	♠ 9	West Opens 1♥.
Dealer: W	♥ J82	
Vul: None	♦ K976432	Partner bids first.
HCP: 8	♣ A3	
Board: 37	♠ K6	East Opens 1♥.
Dealer: E	♥ A106	
Vul: NS	♦ K104	You bid first.
HCP: 16	♣ KQJ63	
Board: 38	♠ 74	West Opens 1♠.
Dealer: W	♥ 9	West Doubles 6♦ if possible.
Vul: NS	♦ KQ109753	
HCP: 9	♣ A102	Partner bids first.
Board: 39	♠ K1097	East Opens 1♦.
Dealer: E	♥ AK9	
Vul: None	♦ AJ96	You bid first.
HCP: 15	♣ 87	
Board: 40	♠ J53	West Opens 1♥.
Dealer: W	♥ Q	
Vul: EW	♦ KJ87653	Partner bids first.
HCP: 8	♣ J5	
Board: 41	♠ AQ6	East Opens 1♦.
Dealer: E	♥ K98	East Doubles 6♣ if possible.
Vul: Both	♦ K1095	
HCP: 15	♣ QJ4	You bid first.



## Minor Suit Transfer Both hands (Answers Page)

Board: 36  
 Dealer: W  
 Vul: None  
 North HCP: 17  
 South HCP: 8  
 Contract: 5♦ N

North:  
 ♠ K106  
 ♥ KQ103  
 ♦ AQ8  
 ♣ K52

South:  
 ♠ 9  
 ♥ J82  
 ♦ K976432  
 ♣ A3

West	North	East	South
1♥	1NT	Pass	3♣ <sup>1</sup>
Pass	3♦ <sup>2</sup>	Pass	5♦
AP			
1. Minor Suit Transfers after 1NT			
2. automat			

Board: 37  
 Dealer: E  
 Vul: NS  
 North HCP: 9  
 South HCP: 16  
 Contract: 3♦ S

North:  
 ♠ A7  
 ♥ K53  
 ♦ Q97632  
 ♣ 74

South:  
 ♠ K6  
 ♥ A106  
 ♦ K104  
 ♣ KQJ63

West	North	East	South
		1♥	1NT
Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
AP			
1. Minor Suit Transfers after 1NT			
2. automat			

Board: 38  
 Dealer: W  
 Vul: NS  
 North HCP: 16  
 South HCP: 9  
 Contract: 6♦ X N

North:  
 ♠ A63  
 ♥ KQ86  
 ♦ A4  
 ♣ K875

South:  
 ♠ 74  
 ♥ 9  
 ♦ KQ109753  
 ♣ A102

West	North	East	South
1♠	1NT	Pass	3♣ <sup>1</sup>
Pass	3♦ <sup>2</sup>	Pass	4NT <sup>3</sup>
Pass	5♥	Pass	6♦
X	AP		
1. Minor Suit Transfers after 1NT			
2. automat			
3. Blackwood 0314, for ♦			

Board: 39  
 Dealer: E  
 Vul: None  
 North HCP: 9  
 South HCP: 15  
 Contract: 3N S

North:  
 ♠ A83  
 ♥ 5  
 ♦ 832  
 ♣ AJ9542

South:  
 ♠ K1097  
 ♥ AK9  
 ♦ AJ96  
 ♣ 87

West	North	East	South
		1♦	1NT
Pass	2NT <sup>1</sup>	Pass	3♣
Pass	3♠	Pass	3NT
AP			
1. Minor Suit Transfers after 1NT			

Board: 40  
 Dealer: W  
 Vul: EW  
 North HCP: 16  
 South HCP: 8  
 Contract: 3♦ N

North:  
 ♠ 72  
 ♥ K42  
 ♦ AQ2  
 ♣ AK1083

South:  
 ♠ J53  
 ♥ Q  
 ♦ KJ87653  
 ♣ J5

West	North	East	South
1♥	1NT	Pass	3♣ <sup>1</sup>
Pass	3♦ <sup>2</sup>	AP	
1. Minor Suit Transfers after 1NT			
2. automat			

Board: 41  
Dealer: E  
Vul: Both  
North HCP: 10  
South HCP: 15  
Contract: 6♣X S

North:  
♠ K4  
♥ 1062  
♦ 6  
♣ AK109752

South:  
♠ AQ6  
♥ K98  
♦ K1095  
♣ QJ4

West	North	East	South
		1♦	1NT
Pass	2NT <sup>1</sup>	Pass	3♣
Pass	4NT <sup>2</sup>	Pass	5♦
Pass	6♣	X	AP

1. Minor Suit Transfers after 1NT  
2. Blackwood 0314, for ♣

## North hands (Practice Page)

### Minor Suit Transfer

Board: 42	♠ Q82	West Opens 1♥.
Dealer: W	♥ QJ10	West Doubles Pass if possible.
Vul: NS	♦ AQ108	
HCP: 15	♣ KJ4	You bid first.
Board: 43	♠ 9	East Opens 1♥.
Dealer: E	♥ 7	
Vul: Both	♦ AQ5	Partner bids first.
HCP: 11	♣ KQ1098654	
Board: 44	♠ KJ108	West Opens 1♦.
Dealer: W	♥ QJ92	
Vul: NS	♦ AK8	You bid first.
HCP: 15	♣ J5	
Board: 45	♠ Q6	East Opens 1♣.
Dealer: E	♥ K105	
Vul: Both	♦ AQ10984	Partner bids first.
HCP: 11	♣ 83	
Board: 46	♠ A732	West Opens 1♦.
Dealer: W	♥ A54	
Vul: None	♦ K108	You bid first.
HCP: 16	♣ KQ5	

## Minor Suit Transfer Both hands (Answers Page)

Board: 42  
Dealer: W  
Vul: NS  
North HCP: 15  
South HCP: 13  
Contract: 5♦X N

North:  
♠ Q82  
♥ QJ10  
♦ AQ108  
♣ KJ4

South:  
♠ AK10  
♥ 9  
♦ KJ9643  
♣ Q106

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

1. Minor Suit Transfers after 1NT  
2. automat  
3. Blackwood 0314, for ♦

Board: 43  
Dealer: E  
Vul: Both  
North HCP: 11  
South HCP: 15  
Contract: 6♣ S

North:  
♠ 9  
♥ 7  
♦ AQ5  
♣ KQ1098654

South:  
♠ A63  
♥ K62  
♦ K10962  
♣ AJ

West	North	East	South
		1♥	1NT
Pass	2NT <sup>1</sup>	Pass	3♣
Pass	4NT <sup>2</sup>	Pass	5♥
Pass	6♣	AP	

1. Minor Suit Transfers after 1NT  
2. Blackwood 0314, for ♣

Board: 44  
Dealer: W  
Vul: NS  
North HCP: 15  
South HCP: 13  
Contract: 6♣ N

North:  
♠ KJ108  
♥ QJ92  
♦ AK8  
♣ J5

South:  
♠ A7  
♥ A8  
♦ 103  
♣ KQ98762

West	North	East	South
1♦	1NT	Pass	2NT <sup>1</sup>
Pass	3♣	Pass	4NT <sup>2</sup>
Pass	5♦	Pass	6♣
	AP		

1. Minor Suit Transfers after 1NT  
2. Blackwood 0314, for ♣

Board: 45  
Dealer: E  
Vul: Both  
North HCP: 11  
South HCP: 15  
Contract: 3N S

North:  
♠ Q6  
♥ K105  
♦ AQ10984  
♣ 83

South:  
♠ K104  
♥ Q932  
♦ KJ3  
♣ AQ7

West	North	East	South
		1♣	1NT
Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
Pass	3♥	Pass	3NT
	AP		

1. Minor Suit Transfers after 1NT  
2. automat

Board: 46

Dealer: W

Vul: None

North HCP: 16

South HCP: 8

Contract: 3♣ N

North:

♠ A732

♥ A54

♦ K108

♣ KQ5

South:

♠ K

♥ 982

♦ J97

♣ A108632

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

1♦	1NT	Pass	2NT <sup>1</sup>
----	-----	------	------------------

Pass	3♣	AP	
------	----	----	--

1. Minor Suit Transfers after 1NT

## South hands (Practice Page)

### Minor Suit Transfer

Board: 42	♠ AK10	West Opens 1♥.
Dealer: W	♥ 9	West Doubles Pass if possible.
Vul: NS	♦ KJ9643	
HCP: 13	♣ Q106	Partner bids first.
Board: 43	♠ A63	East Opens 1♥.
Dealer: E	♥ K62	
Vul: Both	♦ K10962	You bid first.
HCP: 15	♣ AJ	
Board: 44	♠ A7	West Opens 1♦.
Dealer: W	♥ A8	
Vul: NS	♦ 103	Partner bids first.
HCP: 13	♣ KQ98762	
Board: 45	♠ K104	East Opens 1♣.
Dealer: E	♥ Q932	
Vul: Both	♦ KJ3	You bid first.
HCP: 15	♣ AQ7	
Board: 46	♠ K	West Opens 1♦.
Dealer: W	♥ 982	
Vul: None	♦ J97	Partner bids first.
HCP: 8	♣ A108632	

## Minor Suit Transfer Both hands (Answers Page)

Board: 42  
Dealer: W  
Vul: NS  
North HCP: 15  
South HCP: 13  
Contract: 5♦X N

North:  
♠ Q82  
♥ QJ10  
♦ AQ108  
♣ KJ4

South:  
♠ AK10  
♥ 9  
♦ KJ9643  
♣ Q106

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

1. Minor Suit Transfers after 1NT  
2. automat  
3. Blackwood 0314, for ♦

Board: 43  
Dealer: E  
Vul: Both  
North HCP: 11  
South HCP: 15  
Contract: 6♣ S

North:  
♠ 9  
♥ 7  
♦ AQ5  
♣ KQ1098654

South:  
♠ A63  
♥ K62  
♦ K10962  
♣ AJ

West	North	East	South
		1♥	1NT
Pass	2NT <sup>1</sup>	Pass	3♣
Pass	4NT <sup>2</sup>	Pass	5♥
Pass	6♣	AP	

1. Minor Suit Transfers after 1NT  
2. Blackwood 0314, for ♣

Board: 44  
Dealer: W  
Vul: NS  
North HCP: 15  
South HCP: 13  
Contract: 6♣ N

North:  
♠ KJ108  
♥ QJ92  
♦ AK8  
♣ J5

South:  
♠ A7  
♥ A8  
♦ 103  
♣ KQ98762

West	North	East	South
1♦	1NT	Pass	2NT <sup>1</sup>
Pass	3♣	Pass	4NT <sup>2</sup>
Pass	5♦	Pass	6♣
	AP		

1. Minor Suit Transfers after 1NT  
2. Blackwood 0314, for ♣

Board: 45  
Dealer: E  
Vul: Both  
North HCP: 11  
South HCP: 15  
Contract: 3N S

North:  
♠ Q6  
♥ K105  
♦ AQ10984  
♣ 83

South:  
♠ K104  
♥ Q932  
♦ KJ3  
♣ AQ7

West	North	East	South
		1♣	1NT
Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
Pass	3♥	Pass	3NT
	AP		

1. Minor Suit Transfers after 1NT  
2. automat

Board: 46

Dealer: W

Vul: None

North HCP: 16

South HCP: 8

Contract: 3♣ N

North:

♠ A732

♥ A54

♦ K108

♣ KQ5

South:

♠ K

♥ 982

♦ J97

♣ A108632

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

1♦	1NT	Pass	2NT <sup>1</sup>
----	-----	------	------------------

Pass	3♣	AP	
------	----	----	--

1. Minor Suit Transfers after 1NT



## North hands (Practice Page)

### Minor Suit Transfer

Board: 47	♠ K95	East Opens 1♣.
Dealer: E	♥ 6	East Doubles 3♣ if possible.
Vul: Both	♦ KQ9732	
HCP: 8	♣ 732	Partner bids first.
Board: 48	♠ K964	West Opens 1♠.
Dealer: W	♥ KQ9	
Vul: Both	♦ A64	You bid first.
HCP: 16	♣ A74	
Board: 49	♠ 65	East Opens 1♠.
Dealer: E	♥ 95	
Vul: EW	♦ K74	Partner bids first.
HCP: 8	♣ KQ9762	
Board: 50	♠ AQ109	West Opens 1♦.
Dealer: W	♥ K2	
Vul: NS	♦ KQJ10	You bid first.
HCP: 15	♣ 963	
Board: 51	♠ J76	East Opens 1♥.
Dealer: E	♥ 3	East Doubles 3♣ if possible.
Vul: None	♦ J109873	
HCP: 8	♣ AQ9	Partner bids first.
Board: 52	♠ KJ96	West Opens 1♠.
Dealer: W	♥ AQJ	
Vul: EW	♦ K42	You bid first.
HCP: 15	♣ J74	

## Minor Suit Transfer Both hands (Answers Page)

Board: 47

Dealer: E

Vul: Both

North HCP: 8

South HCP: 15

Contract: 5♦ S

North:

♠ K95

♥ 6

♦ KQ9732

♣ 732

South:

♠ Q83

♥ AJ53

♦ AJ8

♣ K96

West North East South

1♣ 1NT

Pass 3♣<sup>1</sup> X 3♦<sup>2</sup>

Pass 5♦ AP

1. Minor Suit Transfers after 1NT

2. automat

Board: 48

Dealer: W

Vul: Both

North HCP: 16

South HCP: 8

Contract: 3♣ N

North:

♠ K964

♥ KQ9

♦ A64

♣ A74

South:

♠ 3

♥ A8

♦ K1052

♣ J86532

West North East South

1♠ 1NT Pass 2NT<sup>1</sup>

Pass 3♣ AP

1. Minor Suit Transfers after 1NT

Board: 49

Dealer: E

Vul: EW

North HCP: 8

South HCP: 16

Contract: 3♣ S

North:

♠ 65

♥ 95

♦ K74

♣ KQ9762

South:

♠ AK10

♥ Q8

♦ Q1062

♣ AJ105

West North East South

1♠ 1NT

Pass 2NT<sup>1</sup> Pass 3♣

AP

1. Minor Suit Transfers after 1NT

Board: 50

Dealer: W

Vul: NS

North HCP: 15

South HCP: 9

Contract: 3♣ N

North:

♠ AQ109

♥ K2

♦ KQJ10

♣ 963

South:

♠ K76

♥ QJ10

♦ 5

♣ QJ10752

West North East South

1♦ 1NT Pass 2NT<sup>1</sup>

Pass 3♣ AP

1. Minor Suit Transfers after 1NT

Board: 51

Dealer: E

Vul: None

North HCP: 8

South HCP: 15

Contract: 3♦ S

North:

♠ J76

♥ 3

♦ J109873

♣ AQ9

South:

♠ AQ8

♥ QJ65

♦ K654

♣ K8

West North East South

1♥ 1NT

Pass 3♣<sup>1</sup> X 3♦<sup>2</sup>

AP

1. Minor Suit Transfers after 1NT

2. automat

Board: 52  
Dealer: W  
Vul: EW  
North HCP: 15  
South HCP: 9  
Contract: 3♦ N

North:  
♠ KJ96  
♥ AQJ  
♦ K42  
♣ J74

South:  
♠ A2  
♥ 976  
♦ J98765  
♣ A8

West	North	East	South
1♠	1NT	Pass	3♣ <sup>1</sup>
Pass	3♦ <sup>2</sup>	AP	

1. Minor Suit Transfers after 1NT  
2. automat

## South hands (Practice Page)

### Minor Suit Transfer

Board: 47	♠ Q83	East Opens 1♣.
Dealer: E	♥ AJ53	East Doubles 3♣ if possible.
Vul: Both	♦ AJ8	
HCP: 15	♣ K96	You bid first.
Board: 48	♠ 3	West Opens 1♠.
Dealer: W	♥ A8	
Vul: Both	♦ K1052	Partner bids first.
HCP: 8	♣ J86532	
Board: 49	♠ AK10	East Opens 1♠.
Dealer: E	♥ Q8	
Vul: EW	♦ Q1062	You bid first.
HCP: 16	♣ AJ105	
Board: 50	♠ K76	West Opens 1♦.
Dealer: W	♥ QJ10	
Vul: NS	♦ 5	Partner bids first.
HCP: 9	♣ QJ10752	
Board: 51	♠ AQ8	East Opens 1♥.
Dealer: E	♥ QJ65	East Doubles 3♣ if possible.
Vul: None	♦ K654	
HCP: 15	♣ K8	You bid first.
Board: 52	♠ A2	West Opens 1♠.
Dealer: W	♥ 976	
Vul: EW	♦ J98765	Partner bids first.
HCP: 9	♣ A8	

## Minor Suit Transfer Both hands (Answers Page)

Board: 47

Dealer: E

Vul: Both

North HCP: 8

South HCP: 15

Contract: 5♦ S

North:

♠ K95

♥ 6

♦ KQ9732

♣ 732

South:

♠ Q83

♥ AJ53

♦ AJ8

♣ K96

West North East South

1♣ 1NT

Pass 3♣<sup>1</sup> X 3♦<sup>2</sup>

Pass 5♦ AP

1. Minor Suit Transfers after 1NT

2. automat

Board: 48

Dealer: W

Vul: Both

North HCP: 16

South HCP: 8

Contract: 3♣ N

North:

♠ K964

♥ KQ9

♦ A64

♣ A74

South:

♠ 3

♥ A8

♦ K1052

♣ J86532

West North East South

1♠ 1NT Pass 2NT<sup>1</sup>

Pass 3♣ AP

1. Minor Suit Transfers after 1NT

Board: 49

Dealer: E

Vul: EW

North HCP: 8

South HCP: 16

Contract: 3♣ S

North:

♠ 65

♥ 95

♦ K74

♣ KQ9762

South:

♠ AK10

♥ Q8

♦ Q1062

♣ AJ105

West North East South

1♠ 1NT

Pass 2NT<sup>1</sup> Pass 3♣

AP

1. Minor Suit Transfers after 1NT

Board: 50

Dealer: W

Vul: NS

North HCP: 15

South HCP: 9

Contract: 3♣ N

North:

♠ AQ109

♥ K2

♦ KQJ10

♣ 963

South:

♠ K76

♥ QJ10

♦ 5

♣ QJ10752

West North East South

1♦ 1NT Pass 2NT<sup>1</sup>

Pass 3♣ AP

1. Minor Suit Transfers after 1NT

Board: 51

Dealer: E

Vul: None

North HCP: 8

South HCP: 15

Contract: 3♦ S

North:

♠ J76

♥ 3

♦ J109873

♣ AQ9

South:

♠ AQ8

♥ QJ65

♦ K654

♣ K8

West North East South

1♥ 1NT

Pass 3♣<sup>1</sup> X 3♦<sup>2</sup>

AP

1. Minor Suit Transfers after 1NT

2. automat

Board: 52  
Dealer: W  
Vul: EW  
North HCP: 15  
South HCP: 9  
Contract: 3♦ N

North:  
♠ KJ96  
♥ AQJ  
♦ K42  
♣ J74

South:  
♠ A2  
♥ 976  
♦ J98765  
♣ A8

West	North	East	South
1♠	1NT	Pass	3♣ <sup>1</sup>
Pass	3♦ <sup>2</sup>	AP	

1. Minor Suit Transfers after 1NT  
2. automat

## North hands (Practice Page)

### Minor Suit Transfer

Board: 53	♠ 86	East Opens 1♣.
Dealer: E	♥ AJ5	East Doubles 3♣ if possible.
Vul: Both	♦ QJ10654	
HCP: 8	♣ 104	Partner bids first.
Board: 54	♠ A632	West Opens 1♣.
Dealer: W	♥ A98	East Bids X♦ if possible.
Vul: Both	♦ A9	
HCP: 16	♣ A865	You bid first.
Board: 55	♠ Q106	East Opens 1♥.
Dealer: E	♥ Q85	
Vul: None	♦ KQ8632	Partner bids first.
HCP: 9	♣ 7	
Board: 56	♠ Q108	West Opens 1♦.
Dealer: W	♥ A72	
Vul: NS	♦ KQ543	You bid first.
HCP: 16	♣ AJ	
Board: 57	♠ J10	East Opens 1♣.
Dealer: E	♥ Q4	
Vul: None	♦ K98742	Partner bids first.
HCP: 8	♣ Q65	
Board: 58	♠ A1054	West Opens 1♠.
Dealer: W	♥ A109	
Vul: Both	♦ A97	You bid first.
HCP: 17	♣ KQ7	

# Minor Suit Transfer Both hands (Answers Page)

Board: 53  
Dealer: E  
Vul: Both  
North HCP: 8  
South HCP: 15  
Contract: 4♦ N

North:  
♠ 86  
♥ AJ5  
♦ QJ10654  
♣ 104

South:  
♠ AK95  
♥ 1083  
♦ K9  
♣ AJ97

West	North	East	South
		1♣	1NT
Pass	3♣ <sup>1</sup>	X	Pass
Pass	3♥	Pass	3♠
Pass	4♦	AP	

1. Minor Suit Transfers after 1NT

Board: 54  
Dealer: W  
Vul: Both  
North HCP: 16  
South HCP: 9  
Contract: 6♦ X N

North:  
♠ A632  
♥ A98  
♦ A9  
♣ A865

South:  
♠ 1074  
♥ K76  
♦ KQ8765  
♣ J

West	North	East	South
1♣	1NT	Pass	3♣ <sup>1</sup>
Pass	3♦ <sup>2</sup>	Pass	3♥
Pass	4NT <sup>3</sup>	Pass	5♦
Pass	5♥	Pass	5NT
Pass	6♦	X♦	AP

1. Minor Suit Transfers after 1NT  
2. automat  
3. Blackwood 0314, for ♦

Board: 55  
Dealer: E  
Vul: None  
North HCP: 9  
South HCP: 15  
Contract: 3♦ S

North:  
♠ Q106  
♥ Q85  
♦ KQ8632  
♣ 7

South:  
♠ J84  
♥ KJ6  
♦ A4  
♣ KQJ109

West	North	East	South
		1♥	1NT
Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
	AP		

1. Minor Suit Transfers after 1NT  
2. automat

Board: 56  
Dealer: W  
Vul: NS  
North HCP: 16  
South HCP: 10  
Contract: 3N N

North:  
♠ Q108  
♥ A72  
♦ KQ543  
♣ AJ

South:  
♠ A52  
♥ Q9  
♦ J10  
♣ K108532

West	North	East	South
1♦	1NT	Pass	2NT <sup>1</sup>
Pass	3♣	Pass	3NT
	AP		

1. Minor Suit Transfers after 1NT

Board: 57  
Dealer: E  
Vul: None  
North HCP: 8  
South HCP: 15  
Contract: 3♦ S

North:  
♠ J10  
♥ Q4  
♦ K98742  
♣ Q65

South:  
♠ Q3  
♥ KJ86  
♦ AQ105  
♣ K84

West	North	East	South
		1♣	1NT
Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
	AP		

1. Minor Suit Transfers after 1NT  
2. automat



Board: 58  
Dealer: W  
Vul: Both  
North HCP: 17  
South HCP: 9  
Contract: 5♦ N

North:  
♠ A1054  
♥ A109  
♦ A97  
♣ KQ7

South:  
♠ Q  
♥ 74  
♦ QJ10643  
♣ A643

West	North	East	South
1♠	1NT	Pass	3♣ <sup>1</sup>
Pass	3♦ <sup>2</sup>	Pass	5♦
AP			
1. Minor Suit Transfers after 1NT			
2. automat			

## South hands (Practice Page)

### Minor Suit Transfer

Board: 53      ♠ AK95  
Dealer: E      ♥ 1083  
Vul: Both     ♦ K9  
HCP: 15      ♣ AJ97

East Opens 1♣.  
East Doubles 3♣ if possible.  
You bid first.

Board: 54      ♠ 1074  
Dealer: W      ♥ K76  
Vul: Both     ♦ KQ8765  
HCP: 9        ♣ J

West Opens 1♣.  
East Bids X♦ if possible.  
Partner bids first.

Board: 55      ♠ J84  
Dealer: E      ♥ KJ6  
Vul: None     ♦ A4  
HCP: 15      ♣ KQJ109

East Opens 1♥.  
You bid first.

Board: 56      ♠ A52  
Dealer: W      ♥ Q9  
Vul: NS       ♦ J10  
HCP: 10      ♣ K108532

West Opens 1♦.  
Partner bids first.

Board: 57      ♠ Q3  
Dealer: E      ♥ KJ86  
Vul: None     ♦ AQ105  
HCP: 15      ♣ K84

East Opens 1♣.  
You bid first.

Board: 58      ♠ Q  
Dealer: W      ♥ 74  
Vul: Both     ♦ QJ10643  
HCP: 9        ♣ A643

West Opens 1♠.  
Partner bids first.

# Minor Suit Transfer Both hands (Answers Page)

Board: 53  
Dealer: E  
Vul: Both  
North HCP: 8  
South HCP: 15  
Contract: 4♦ N

North:  
♠ 86  
♥ AJ5  
♦ QJ10654  
♣ 104

South:  
♠ AK95  
♥ 1083  
♦ K9  
♣ AJ97

West	North	East	South
		1♣	1NT
Pass	3♣ <sup>1</sup>	X	Pass
Pass	3♥	Pass	3♠
Pass	4♦	AP	

1. Minor Suit Transfers after 1NT

Board: 54  
Dealer: W  
Vul: Both  
North HCP: 16  
South HCP: 9  
Contract: 6♦ X N

North:  
♠ A632  
♥ A98  
♦ A9  
♣ A865

South:  
♠ 1074  
♥ K76  
♦ KQ8765  
♣ J

West	North	East	South
1♣	1NT	Pass	3♣ <sup>1</sup>
Pass	3♦ <sup>2</sup>	Pass	3♥
Pass	4NT <sup>3</sup>	Pass	5♦
Pass	5♥	Pass	5NT
Pass	6♦	X♦	AP

1. Minor Suit Transfers after 1NT  
2. automat  
3. Blackwood 0314, for ♦

Board: 55  
Dealer: E  
Vul: None  
North HCP: 9  
South HCP: 15  
Contract: 3♦ S

North:  
♠ Q106  
♥ Q85  
♦ KQ8632  
♣ 7

South:  
♠ J84  
♥ KJ6  
♦ A4  
♣ KQJ109

West	North	East	South
		1♥	1NT
Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
	AP		

1. Minor Suit Transfers after 1NT  
2. automat

Board: 56  
Dealer: W  
Vul: NS  
North HCP: 16  
South HCP: 10  
Contract: 3N N

North:  
♠ Q108  
♥ A72  
♦ KQ543  
♣ AJ

South:  
♠ A52  
♥ Q9  
♦ J10  
♣ K108532

West	North	East	South
1♦	1NT	Pass	2NT <sup>1</sup>
Pass	3♣	Pass	3NT
	AP		

1. Minor Suit Transfers after 1NT

Board: 57  
Dealer: E  
Vul: None  
North HCP: 8  
South HCP: 15  
Contract: 3♦ S

North:  
♠ J10  
♥ Q4  
♦ K98742  
♣ Q65

South:  
♠ Q3  
♥ KJ86  
♦ AQ105  
♣ K84

West	North	East	South
		1♣	1NT
Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
	AP		

1. Minor Suit Transfers after 1NT  
2. automat

Board: 58  
Dealer: W  
Vul: Both  
North HCP: 17  
South HCP: 9  
Contract: 5♦ N

North:  
♠ A1054  
♥ A109  
♦ A97  
♣ KQ7

South:  
♠ Q  
♥ 74  
♦ QJ10643  
♣ A643

West	North	East	South
1♠	1NT	Pass	3♣ <sup>1</sup>
Pass	3♦ <sup>2</sup>	Pass	5♦
AP			
1. Minor Suit Transfers after 1NT			
2. automat			

## North hands (Practice Page)

### Minor Suit Transfer

Board: 59	♠ K7	East Opens 1♠.
Dealer: E	♥ KQ7	
Vul: EW	♦ 53	Partner bids first.
HCP: 9	♣ J97432	
Board: 60	♠ A1075	West Opens 1♣.
Dealer: W	♥ A106	West Doubles 3♣ if possible.
Vul: NS	♦ J4	
HCP: 15	♣ KQJ4	You bid first.
Board: 61	♠ K	East Opens 1♣.
Dealer: E	♥ A7	East Doubles 3♣ if possible.
Vul: Both	♦ QJ9542	
HCP: 10	♣ 9765	Partner bids first.
Board: 62	♠ QJ96	West Opens 1♦.
Dealer: W	♥ AQ103	
Vul: None	♦ QJ4	You bid first.
HCP: 15	♣ K6	
Board: 63	♠ 943	East Opens 1♣.
Dealer: E	♥ Q10	East Doubles 3♣ if possible.
Vul: EW	♦ KQ7652	
HCP: 9	♣ Q3	Partner bids first.
Board: 64	♠ KJ	West Opens 1♦.
Dealer: W	♥ A432	
Vul: None	♦ KQ3	You bid first.
HCP: 16	♣ K863	

## Minor Suit Transfer Both hands (Answers Page)

Board: 59

Dealer: E

Vul: EW

North HCP: 9

South HCP: 16

Contract: 3♣ S

North:

♠ K7

♥ KQ7

♦ 53

♣ J97432

South:

♠ A92

♥ A95

♦ AJ976

♣ K5

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

		1♠	1NT
--	--	----	-----

Pass	2NT <sup>1</sup>	Pass	3♣
------	------------------	------	----

AP

1. Minor Suit Transfers after 1NT

Board: 60

Dealer: W

Vul: NS

North HCP: 15

South HCP: 8

Contract: 4♦ N

North:

♠ A1075

♥ A106

♦ J4

♣ KQJ4

South:

♠ Q94

♥ Q9

♦ A98652

♣ 82

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

1♣	1NT	Pass	3♣ <sup>1</sup>
----	-----	------	-----------------

X	Pass	Pass	3♠
---	------	------	----

Pass	4♦	AP	
------	----	----	--

1. Minor Suit Transfers after 1NT

Board: 61

Dealer: E

Vul: Both

North HCP: 10

South HCP: 15

Contract: 5♦ S

North:

♠ K

♥ A7

♦ QJ9542

♣ 9765

South:

♠ J74

♥ K642

♦ AK10

♣ KJ8

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

		1♣	1NT
--	--	----	-----

Pass	3♣ <sup>1</sup>	X	3♦ <sup>2</sup>
------	-----------------	---	-----------------

Pass	3♥	Pass	4♦
------	----	------	----

Pass	5♦	AP	
------	----	----	--

1. Minor Suit Transfers after 1NT

2. automat

Board: 62

Dealer: W

Vul: None

North HCP: 15

South HCP: 10

Contract: 5♣ N

North:

♠ QJ96

♥ AQ103

♦ QJ4

♣ K6

South:

♠ 753

♥ J

♦ A96

♣ AJ7432

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

1♦	1NT	Pass	2NT <sup>1</sup>
----	-----	------	------------------

Pass	3♣	Pass	3NT
------	----	------	-----

Pass	4♣	Pass	5♣
------	----	------	----

AP

1. Minor Suit Transfers after 1NT

Board: 63

Dealer: E

Vul: EW

North HCP: 9

South HCP: 15

Contract: 3♦ S

North:

♠ 943

♥ Q10

♦ KQ7652

♣ Q3

South:

♠ A8

♥ K654

♦ A1093

♣ A74

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

		1♣	1NT
--	--	----	-----

Pass	3♣ <sup>1</sup>	X	3♦ <sup>2</sup>
------	-----------------	---	-----------------

AP

1. Minor Suit Transfers after 1NT

2. automat

Board: 64  
Dealer: W  
Vul: None  
North HCP: 16  
South HCP: 8  
Contract: 3♣ N

North:  
♠ KJ  
♥ A432  
♦ KQ3  
♣ K863

South:  
♠ 854  
♥ Q6  
♦ J9  
♣ AJ9752

West	North	East	South
1♦	1NT	Pass	2NT <sup>1</sup>
Pass	3♣	AP	

1. Minor Suit Transfers after 1NT

## South hands (Practice Page)

### Minor Suit Transfer

Board: 59	♠ A92	East Opens 1♠.
Dealer: E	♥ A95	
Vul: EW	♦ AJ976	You bid first.
HCP: 16	♣ K5	
Board: 60	♠ Q94	West Opens 1♣.
Dealer: W	♥ Q9	West Doubles 3♣ if possible.
Vul: NS	♦ A98652	
HCP: 8	♣ 82	Partner bids first.
Board: 61	♠ J74	East Opens 1♣.
Dealer: E	♥ K642	East Doubles 3♣ if possible.
Vul: Both	♦ AK10	
HCP: 15	♣ KJ8	You bid first.
Board: 62	♠ 753	
Dealer: W	♥ J	West Opens 1♦.
Vul: None	♦ A96	
HCP: 10	♣ AJ7432	Partner bids first.
Board: 63	♠ A8	East Opens 1♣.
Dealer: E	♥ K654	East Doubles 3♣ if possible.
Vul: EW	♦ A1093	
HCP: 15	♣ A74	You bid first.
Board: 64	♠ 854	
Dealer: W	♥ Q6	West Opens 1♦.
Vul: None	♦ J9	
HCP: 8	♣ AJ9752	Partner bids first.



## Minor Suit Transfer Both hands (Answers Page)

Board: 59

Dealer: E

Vul: EW

North HCP: 9

South HCP: 16

Contract: 3♣ S

North:

♠ K7

♥ KQ7

♦ 53

♣ J97432

South:

♠ A92

♥ A95

♦ AJ976

♣ K5

West North East South

1♠ 1NT

Pass 2NT<sup>1</sup> Pass 3♣

AP

1. Minor Suit Transfers after 1NT

Board: 60

Dealer: W

Vul: NS

North HCP: 15

South HCP: 8

Contract: 4♦ N

North:

♠ A1075

♥ A106

♦ J4

♣ KQJ4

South:

♠ Q94

♥ Q9

♦ A98652

♣ 82

West North East South

1♣ 1NT Pass 3♣<sup>1</sup>

X Pass Pass 3♠

Pass 4♦ AP

1. Minor Suit Transfers after 1NT

Board: 61

Dealer: E

Vul: Both

North HCP: 10

South HCP: 15

Contract: 5♦ S

North:

♠ K

♥ A7

♦ QJ9542

♣ 9765

South:

♠ J74

♥ K642

♦ AK10

♣ KJ8

West North East South

1♣ 1NT

Pass 3♣<sup>1</sup> X 3♦<sup>2</sup>

Pass 3♥ Pass 4♦

Pass 5♦ AP

1. Minor Suit Transfers after 1NT

2. automat

Board: 62

Dealer: W

Vul: None

North HCP: 15

South HCP: 10

Contract: 5♣ N

North:

♠ QJ96

♥ AQ103

♦ QJ4

♣ K6

South:

♠ 753

♥ J

♦ A96

♣ AJ7432

West North East South

1♦ 1NT Pass 2NT<sup>1</sup>

Pass 3♣ Pass 3NT

Pass 4♣ Pass 5♣

AP

1. Minor Suit Transfers after 1NT

Board: 63

Dealer: E

Vul: EW

North HCP: 9

South HCP: 15

Contract: 3♦ S

North:

♠ 943

♥ Q10

♦ KQ7652

♣ Q3

South:

♠ A8

♥ K654

♦ A1093

♣ A74

West North East South

1♣ 1NT

Pass 3♣<sup>1</sup> X 3♦<sup>2</sup>

AP

1. Minor Suit Transfers after 1NT

2. automat

Board: 64

Dealer: W

Vul: None

North HCP: 16

South HCP: 8

Contract: 3♣ N

North:

♠ KJ

♥ A432

♦ KQ3

♣ K863

South:

♠ 854

♥ Q6

♦ J9

♣ AJ9752

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

1♦	1NT	Pass	2NT <sup>1</sup>
----	-----	------	------------------

Pass	3♣	AP	
------	----	----	--

1. Minor Suit Transfers after 1NT

## North hands (Practice Page)

### Minor Suit Transfer

Board: 65      ♠ 65      East Opens 1♠.  
Dealer: E      ♥ K2  
Vul: EW      ♦ AQ10852      Partner bids first.  
HCP: 9      ♣ 1065

Board: 66      ♠ KQ64      West Opens 1♥.  
Dealer: W      ♥ A76  
Vul: None      ♦ Q73      You bid first.  
HCP: 16      ♣ AJ6

Board: 67      ♠ 2      East Opens 1♦.  
Dealer: E      ♥ QJ5  
Vul: NS      ♦ 652      Partner bids first.  
HCP: 8      ♣ AJ10962

Board: 68      ♠ A42      West Opens 1♦.  
Dealer: W      ♥ 74      East Bids XA♠♠ if possible.  
Vul: EW      ♦ AK542  
HCP: 16      ♣ AJ7      You bid first.

Board: 69      ♠ 1082      East Opens 1♠.  
Dealer: E      ♥ 83  
Vul: NS      ♦ AKJ1083      Partner bids first.  
HCP: 8      ♣ 86

Board: 70      ♠ K97      West Opens 1♠.  
Dealer: W      ♥ Q84  
Vul: EW      ♦ AKJ5      You bid first.  
HCP: 15      ♣ Q75

# Minor Suit Transfer Both hands (Answers Page)

Board: 65

Dealer: E

Vul: EW

North HCP: 9

South HCP: 15

Contract: 3N S

North:

♠ 65

♥ K2

♦ AQ10852

♣ 1065

South:

♠ A42

♥ 105

♦ KJ96

♣ AK97

West North East South

1♠ 1NT

Pass 3♣<sup>1</sup> Pass 3♦<sup>2</sup>

Pass 3♥ Pass 3NT

AP

1. Minor Suit Transfers after 1NT

2. automat

Board: 66

Dealer: W

Vul: None

North HCP: 16

South HCP: 9

Contract: 5♣ N

North:

♠ KQ64

♥ A76

♦ Q73

♣ AJ6

South:

♠ 10

♥ Q4

♦ KJ105

♣ K97532

West North East South

1♥ 1NT Pass 2NT<sup>1</sup>

Pass 3♣ Pass 3♦

Pass 4♥<sup>2</sup> Pass 4♠<sup>3</sup>

Pass 5♣ AP

1. Minor Suit Transfers after 1NT

2. Cue bid, a ♥ stopper

3. Cue bid, a ♦ stopper

Board: 67

Dealer: E

Vul: NS

North HCP: 8

South HCP: 15

Contract: 3♣ S

North:

♠ 2

♥ QJ5

♦ 652

♣ AJ10962

South:

♠ KJ7

♥ A104

♦ AJ83

♣ Q74

West North East South

1♦ 1NT

Pass 2NT<sup>1</sup> Pass 3♣

AP

1. Minor Suit Transfers after 1NT

Board: 68

Dealer: W

Vul: EW

North HCP: 16

South HCP: 7

Contract: 5♣X N

North:

♠ A42

♥ 74

♦ AK542

♣ AJ7

South:

♠ 6

♥ Q8

♦ 103

♣ KQ1098643

West North East South

1♦ 1NT Pass 2NT<sup>1</sup>

Pass 3♣ Pass 5♣

Pass Pass XA♠♠ AP

1. Minor Suit Transfers after 1NT

Board: 69

Dealer: E

Vul: NS

North HCP: 8

South HCP: 16

Contract: 3♦ S

North:

♠ 1082

♥ 83

♦ AKJ1083

♣ 86

South:

♠ KQ4

♥ AKQ4

♦ Q54

♣ 1042

West North East South

1♠ 1NT

Pass 3♣<sup>1</sup> Pass 3♦<sup>2</sup>

AP

1. Minor Suit Transfers after 1NT

2. automat

Board: 70  
Dealer: W  
Vul: EW  
North HCP: 15  
South HCP: 8  
Contract: 3♣ N

North:  
♠ K97  
♥ Q84  
♦ AKJ5  
♣ Q75

South:  
♠ AJ  
♥ 765  
♦ 74  
♣ K96432

West	North	East	South
1♠	1NT	Pass	2NT <sup>1</sup>
Pass	3♣	AP	

1. Minor Suit Transfers after 1NT

## South hands (Practice Page)

### Minor Suit Transfer

Board: 65      ♠ A42  
Dealer: E      ♥ 105  
Vul: EW      ♦ KJ96  
HCP: 15      ♣ AK97

East Opens 1♠.

You bid first.

Board: 66      ♠ 10  
Dealer: W      ♥ Q4  
Vul: None      ♦ KJ105  
HCP: 9      ♣ K97532

West Opens 1♥.

Partner bids first.

Board: 67      ♠ KJ7  
Dealer: E      ♥ A104  
Vul: NS      ♦ AJ83  
HCP: 15      ♣ Q74

East Opens 1♦.

You bid first.

Board: 68      ♠ 6  
Dealer: W      ♥ Q8  
Vul: EW      ♦ 103  
HCP: 7      ♣ KQ1098643

West Opens 1♦.

East Bids XA♠♠ if possible.

Partner bids first.

Board: 69      ♠ KQ4  
Dealer: E      ♥ AKQ4  
Vul: NS      ♦ Q54  
HCP: 16      ♣ 1042

East Opens 1♠.

You bid first.

Board: 70      ♠ AJ  
Dealer: W      ♥ 765  
Vul: EW      ♦ 74  
HCP: 8      ♣ K96432

West Opens 1♠.

Partner bids first.

# Minor Suit Transfer Both hands (Answers Page)

Board: 65

Dealer: E

Vul: EW

North HCP: 9

South HCP: 15

Contract: 3N S

North:

♠ 65

♥ K2

♦ AQ10852

♣ 1065

South:

♠ A42

♥ 105

♦ KJ96

♣ AK97

West North East South

1♠ 1NT

Pass 3♣<sup>1</sup> Pass 3♦<sup>2</sup>

Pass 3♥ Pass 3NT

AP

1. Minor Suit Transfers after 1NT

2. automat

Board: 66

Dealer: W

Vul: None

North HCP: 16

South HCP: 9

Contract: 5♣ N

North:

♠ KQ64

♥ A76

♦ Q73

♣ AJ6

South:

♠ 10

♥ Q4

♦ KJ105

♣ K97532

West North East South

1♥ 1NT Pass 2NT<sup>1</sup>

Pass 3♣ Pass 3♦

Pass 4♥<sup>2</sup> Pass 4♠<sup>3</sup>

Pass 5♣ AP

1. Minor Suit Transfers after 1NT

2. Cue bid, a ♥ stopper

3. Cue bid, a ♦ stopper

Board: 67

Dealer: E

Vul: NS

North HCP: 8

South HCP: 15

Contract: 3♣ S

North:

♠ 2

♥ QJ5

♦ 652

♣ AJ10962

South:

♠ KJ7

♥ A104

♦ AJ83

♣ Q74

West North East South

1♦ 1NT

Pass 2NT<sup>1</sup> Pass 3♣

AP

1. Minor Suit Transfers after 1NT

Board: 68

Dealer: W

Vul: EW

North HCP: 16

South HCP: 7

Contract: 5♣X N

North:

♠ A42

♥ 74

♦ AK542

♣ AJ7

South:

♠ 6

♥ Q8

♦ 103

♣ KQ1098643

West North East South

1♦ 1NT Pass 2NT<sup>1</sup>

Pass 3♣ Pass 5♣

Pass Pass XA♠♠ AP

1. Minor Suit Transfers after 1NT

Board: 69

Dealer: E

Vul: NS

North HCP: 8

South HCP: 16

Contract: 3♦ S

North:

♠ 1082

♥ 83

♦ AKJ1083

♣ 86

South:

♠ KQ4

♥ AKQ4

♦ Q54

♣ 1042

West North East South

1♠ 1NT

Pass 3♣<sup>1</sup> Pass 3♦<sup>2</sup>

AP

1. Minor Suit Transfers after 1NT

2. automat

Board: 70

Dealer: W

Vul: EW

North HCP: 15

South HCP: 8

Contract: 3♣ N

North:

♠ K97

♥ Q84

♦ AKJ5

♣ Q75

South:

♠ AJ

♥ 765

♦ 74

♣ K96432

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

1♠	1NT	Pass	2NT <sup>1</sup>
----	-----	------	------------------

Pass	3♣	AP	
------	----	----	--

1. Minor Suit Transfers after 1NT



## North hands (Practice Page)

### Minor Suit Transfer

Board: 71	♠ 42	East Opens 1♦.
Dealer: E	♥ J4	
Vul: Both	♦ 1065	Partner bids first.
HCP: 8	♣ AK7654	

Board: 72	♠ AJ2	West Opens 1♣.
Dealer: W	♥ AKQ3	
Vul: Both	♦ 853	You bid first.
HCP: 17	♣ K86	

Board: 73	♠ 9	East Opens 1♣.
Dealer: E	♥ 1087	
Vul: NS	♦ AQ9732	Partner bids first.
HCP: 9	♣ K65	

Board: 74	♠ AK4	West Opens 1♠.
Dealer: W	♥ Q73	
Vul: EW	♦ K7642	You bid first.
HCP: 16	♣ A7	

Board: 75	♠ 53	East Opens 1♦.
Dealer: E	♥ A10	
Vul: Both	♦ 862	Partner bids first.
HCP: 8	♣ KJ9642	

Board: 76	♠ AJ2	West Opens 1♠.
Dealer: W	♥ Q102	
Vul: NS	♦ KJ83	You bid first.
HCP: 16	♣ KQ4	

## Minor Suit Transfer Both hands (Answers Page)

Board: 71  
Dealer: E  
Vul: Both  
North HCP: 8  
South HCP: 16  
Contract: 3♣ S

North:  
♠ 42  
♥ J4  
♦ 1065  
♣ AK7654

South:  
♠ A853  
♥ KQ  
♦ A942  
♣ QJ2

West	North	East	South
		1♦	1NT
Pass	2NT <sup>1</sup>	Pass	3♣
AP			
1. Minor Suit Transfers after 1NT			

Board: 72  
Dealer: W  
Vul: Both  
North HCP: 17  
South HCP: 8  
Contract: 5♦ N

North:  
♠ AJ2  
♥ AKQ3  
♦ 853  
♣ K86

South:  
♠ 973  
♥ 7  
♦ KJ10974  
♣ A93

West	North	East	South
1♣	1NT	Pass	3♣ <sup>1</sup>
Pass	3♦ <sup>2</sup>	Pass	5♦
AP			
1. Minor Suit Transfers after 1NT			
2. automat			

Board: 73  
Dealer: E  
Vul: NS  
North HCP: 9  
South HCP: 16  
Contract: 5♦ S

North:  
♠ 9  
♥ 1087  
♦ AQ9732  
♣ K65

South:  
♠ KQ3  
♥ AK96  
♦ 1054  
♣ A97

West	North	East	South
		1♣	1NT
Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
Pass	5♦	AP	
1. Minor Suit Transfers after 1NT			
2. automat			

Board: 74  
Dealer: W  
Vul: EW  
North HCP: 16  
South HCP: 8  
Contract: 3♣ N

North:  
♠ AK4  
♥ Q73  
♦ K7642  
♣ A7

South:  
♠ 107  
♥ AJ2  
♦ J9  
♣ Q109832

West	North	East	South
1♠	1NT	Pass	2NT <sup>1</sup>
Pass	3♣	AP	
1. Minor Suit Transfers after 1NT			

Board: 75  
Dealer: E  
Vul: Both  
North HCP: 8  
South HCP: 17  
Contract: 3♣ S

North:  
♠ 53  
♥ A10  
♦ 862  
♣ KJ9642

South:  
♠ AK7  
♥ K752  
♦ K103  
♣ A53

West	North	East	South
		1♦	1NT
Pass	2NT <sup>1</sup>	Pass	3♣
AP			
1. Minor Suit Transfers after 1NT			

Board: 76

Dealer: W

Vul: NS

North HCP: 16

South HCP: 9

Contract: 3♣ N

North:

♠ AJ2

♥ Q102

♦ KJ83

♣ KQ4

South:

♠ 95

♥ AJ

♦ A75

♣ 1087652

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

1♠	1NT	Pass	2NT <sup>1</sup>
----	-----	------	------------------

Pass	3♣	AP	
------	----	----	--

1. Minor Suit Transfers after 1NT

## South hands (Practice Page)

### Minor Suit Transfer

Board: 71      ♠ A853  
Dealer: E      ♥ KQ  
Vul: Both     ♦ A942  
HCP: 16      ♣ QJ2

East Opens 1♦.

You bid first.

Board: 72      ♠ 973  
Dealer: W      ♥ 7  
Vul: Both     ♦ KJ10974  
HCP: 8      ♣ A93

West Opens 1♣.

Partner bids first.

Board: 73      ♠ KQ3  
Dealer: E      ♥ AK96  
Vul: NS      ♦ 1054  
HCP: 16      ♣ A97

East Opens 1♣.

You bid first.

Board: 74      ♠ 107  
Dealer: W      ♥ AJ2  
Vul: EW      ♦ J9  
HCP: 8      ♣ Q109832

West Opens 1♠.

Partner bids first.

Board: 75      ♠ AK7  
Dealer: E      ♥ K752  
Vul: Both     ♦ K103  
HCP: 17      ♣ A53

East Opens 1♦.

You bid first.

Board: 76      ♠ 95  
Dealer: W      ♥ AJ  
Vul: NS      ♦ A75  
HCP: 9      ♣ 1087652

West Opens 1♠.

Partner bids first.

## Minor Suit Transfer Both hands (Answers Page)

Board: 71  
Dealer: E  
Vul: Both  
North HCP: 8  
South HCP: 16  
Contract: 3♣ S

North:  
♠ 42  
♥ J4  
♦ 1065  
♣ AK7654

South:  
♠ A853  
♥ KQ  
♦ A942  
♣ QJ2

West	North	East	South
		1♦	1NT
Pass	2NT <sup>1</sup>	Pass	3♣
AP			
1. Minor Suit Transfers after 1NT			

Board: 72  
Dealer: W  
Vul: Both  
North HCP: 17  
South HCP: 8  
Contract: 5♦ N

North:  
♠ AJ2  
♥ AKQ3  
♦ 853  
♣ K86

South:  
♠ 973  
♥ 7  
♦ KJ10974  
♣ A93

West	North	East	South
1♣	1NT	Pass	3♣ <sup>1</sup>
Pass	3♦ <sup>2</sup>	Pass	5♦
AP			
1. Minor Suit Transfers after 1NT			
2. automat			

Board: 73  
Dealer: E  
Vul: NS  
North HCP: 9  
South HCP: 16  
Contract: 5♦ S

North:  
♠ 9  
♥ 1087  
♦ AQ9732  
♣ K65

South:  
♠ KQ3  
♥ AK96  
♦ 1054  
♣ A97

West	North	East	South
		1♣	1NT
Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
Pass	5♦	AP	
1. Minor Suit Transfers after 1NT			
2. automat			

Board: 74  
Dealer: W  
Vul: EW  
North HCP: 16  
South HCP: 8  
Contract: 3♣ N

North:  
♠ AK4  
♥ Q73  
♦ K7642  
♣ A7

South:  
♠ 107  
♥ AJ2  
♦ J9  
♣ Q109832

West	North	East	South
1♠	1NT	Pass	2NT <sup>1</sup>
Pass	3♣	AP	
1. Minor Suit Transfers after 1NT			

Board: 75  
Dealer: E  
Vul: Both  
North HCP: 8  
South HCP: 17  
Contract: 3♣ S

North:  
♠ 53  
♥ A10  
♦ 862  
♣ KJ9642

South:  
♠ AK7  
♥ K752  
♦ K103  
♣ A53

West	North	East	South
		1♦	1NT
Pass	2NT <sup>1</sup>	Pass	3♣
AP			
1. Minor Suit Transfers after 1NT			

Board: 76

Dealer: W

Vul: NS

North HCP: 16

South HCP: 9

Contract: 3♣ N

North:

♠ AJ2

♥ Q102

♦ KJ83

♣ KQ4

South:

♠ 95

♥ AJ

♦ A75

♣ 1087652

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

1♠	1NT	Pass	2NT <sup>1</sup>
----	-----	------	------------------

Pass	3♣	AP	
------	----	----	--

1. Minor Suit Transfers after 1NT

## North hands (Practice Page)

### Minor Suit Transfer

Board: 77	♠ A75	East Opens 1♣.
Dealer: E	♥ Q	East Doubles 6♦ if possible.
Vul: NS	♦ QJ10942	
HCP: 9	♣ 1086	Partner bids first.
Board: 78	♠ AK109	West Opens 1♣.
Dealer: W	♥ Q103	
Vul: NS	♦ 86	You bid first.
HCP: 16	♣ AK52	
Board: 79	♠ A	East Opens 1♠.
Dealer: E	♥ 63	
Vul: Both	♦ Q98643	Partner bids first.
HCP: 8	♣ Q876	
Board: 80	♠ A87	West Opens 1♣.
Dealer: W	♥ Q96	
Vul: EW	♦ K7	You bid first.
HCP: 15	♣ KQJ93	
Board: 81	♠ 106	East Opens 1♠.
Dealer: E	♥ K42	
Vul: Both	♦ AJ10654	Partner bids first.
HCP: 8	♣ 72	

# Minor Suit Transfer Both hands (Answers Page)

Board: 77  
 Dealer: E  
 Vul: NS  
 North HCP: 9  
 South HCP: 16  
 Contract: 6♦ X S

North:  
 ♠ A75  
 ♥ Q  
 ♦ QJ10942  
 ♣ 1086

South:  
 ♠ KJ104  
 ♥ AJ3  
 ♦ A87  
 ♣ K73

West	North	East	South
		1♣	1NT
Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
Pass	3♠	Pass	4♣ <sup>3</sup>
Pass	4♥ <sup>4</sup>	Pass	4♠ <sup>5</sup>
Pass	4NT <sup>6</sup>	Pass	5♥
Pass	6♦	X	AP

1. Minor Suit Transfers after 1NT
2. automat
3. Cue bid, a ♣ stopper
4. Cue bid, a ♥ stopper
5. Cue bid, a ♠ stopper
6. Blackwood 0314, for ♦

Board: 78  
 Dealer: W  
 Vul: NS  
 North HCP: 16  
 South HCP: 9  
 Contract: 6♦ N

North:  
 ♠ AK109  
 ♥ Q103  
 ♦ 86  
 ♣ AK52

South:  
 ♠ Q52  
 ♥ 9  
 ♦ AK97432  
 ♣ 109

West	North	East	South
1♣	1NT	Pass	3♣ <sup>1</sup>
Pass	3♦ <sup>2</sup>	Pass	4NT <sup>3</sup>
Pass	5♥	Pass	6♦
			AP

1. Minor Suit Transfers after 1NT
2. automat
3. Blackwood 0314, for ♦

Board: 79  
 Dealer: E  
 Vul: Both  
 North HCP: 8  
 South HCP: 15  
 Contract: 3♦ S

North:  
 ♠ A  
 ♥ 63  
 ♦ Q98643  
 ♣ Q876

South:  
 ♠ QJ85  
 ♥ A92  
 ♦ AKJ10  
 ♣ 53

West	North	East	South
		1♠	1NT
Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
			AP

1. Minor Suit Transfers after 1NT
2. automat

Board: 80  
 Dealer: W  
 Vul: EW  
 North HCP: 15  
 South HCP: 10  
 Contract: 3N N

North:  
 ♠ A87  
 ♥ Q96  
 ♦ K7  
 ♣ KQJ93

South:  
 ♠ K109  
 ♥ 3  
 ♦ QJ105432  
 ♣ A7

West	North	East	South
1♣	1NT	Pass	3♣ <sup>1</sup>
Pass	3♦ <sup>2</sup>	Pass	3♠
Pass	3NT	AP	

1. Minor Suit Transfers after 1NT
2. automat



Board: 81

Dealer: E

Vul: Both

North HCP: 8

South HCP: 16

Contract: 3♦ S

North:

♠ 106

♥ K42

♦ AJ10654

♣ 72

South:

♠ AJ2

♥ A863

♦ Q9

♣ KQ65

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

		1♠	1NT
--	--	----	-----

Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
------	-----------------	------	-----------------

AP

1. Minor Suit Transfers after 1NT

2. automat

## South hands (Practice Page)

### Minor Suit Transfer

Board: 77	♠ KJ104	East Opens 1♣.
Dealer: E	♥ AJ3	East Doubles 6♦ if possible.
Vul: NS	♦ A87	
HCP: 16	♣ K73	You bid first.
Board: 78	♠ Q52	West Opens 1♣.
Dealer: W	♥ 9	
Vul: NS	♦ AK97432	Partner bids first.
HCP: 9	♣ 109	
Board: 79	♠ QJ85	East Opens 1♠.
Dealer: E	♥ A92	
Vul: Both	♦ AKJ10	You bid first.
HCP: 15	♣ 53	
Board: 80	♠ K109	West Opens 1♣.
Dealer: W	♥ 3	
Vul: EW	♦ QJ105432	Partner bids first.
HCP: 10	♣ A7	
Board: 81	♠ AJ2	East Opens 1♠.
Dealer: E	♥ A863	
Vul: Both	♦ Q9	You bid first.
HCP: 16	♣ KQ65	

# Minor Suit Transfer Both hands (Answers Page)

Board: 77  
 Dealer: E  
 Vul: NS  
 North HCP: 9  
 South HCP: 16  
 Contract: 6♦ X S

North:  
 ♠ A75  
 ♥ Q  
 ♦ QJ10942  
 ♣ 1086

South:  
 ♠ KJ104  
 ♥ AJ3  
 ♦ A87  
 ♣ K73

West	North	East	South
		1♣	1NT
Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
Pass	3♠	Pass	4♣ <sup>3</sup>
Pass	4♥ <sup>4</sup>	Pass	4♠ <sup>5</sup>
Pass	4NT <sup>6</sup>	Pass	5♥
Pass	6♦	X	AP

1. Minor Suit Transfers after 1NT
2. automat
3. Cue bid, a ♣ stopper
4. Cue bid, a ♥ stopper
5. Cue bid, a ♠ stopper
6. Blackwood 0314, for ♦

Board: 78  
 Dealer: W  
 Vul: NS  
 North HCP: 16  
 South HCP: 9  
 Contract: 6♦ N

North:  
 ♠ AK109  
 ♥ Q103  
 ♦ 86  
 ♣ AK52

South:  
 ♠ Q52  
 ♥ 9  
 ♦ AK97432  
 ♣ 109

West	North	East	South
1♣	1NT	Pass	3♣ <sup>1</sup>
Pass	3♦ <sup>2</sup>	Pass	4NT <sup>3</sup>
Pass	5♥	Pass	6♦
			AP

1. Minor Suit Transfers after 1NT
2. automat
3. Blackwood 0314, for ♦

Board: 79  
 Dealer: E  
 Vul: Both  
 North HCP: 8  
 South HCP: 15  
 Contract: 3♦ S

North:  
 ♠ A  
 ♥ 63  
 ♦ Q98643  
 ♣ Q876

South:  
 ♠ QJ85  
 ♥ A92  
 ♦ AKJ10  
 ♣ 53

West	North	East	South
		1♠	1NT
Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
			AP

1. Minor Suit Transfers after 1NT
2. automat

Board: 80  
 Dealer: W  
 Vul: EW  
 North HCP: 15  
 South HCP: 10  
 Contract: 3N N

North:  
 ♠ A87  
 ♥ Q96  
 ♦ K7  
 ♣ KQJ93

South:  
 ♠ K109  
 ♥ 3  
 ♦ QJ105432  
 ♣ A7

West	North	East	South
1♣	1NT	Pass	3♣ <sup>1</sup>
Pass	3♦ <sup>2</sup>	Pass	3♠
Pass	3NT	AP	

1. Minor Suit Transfers after 1NT
2. automat

Board: 81

Dealer: E

Vul: Both

North HCP: 8

South HCP: 16

Contract: 3♦ S

North:

♠ 106

♥ K42

♦ AJ10654

♣ 72

South:

♠ AJ2

♥ A863

♦ Q9

♣ KQ65

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

		1♠	1NT
--	--	----	-----

Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
------	-----------------	------	-----------------

AP

1. Minor Suit Transfers after 1NT

2. automat

## North hands (Practice Page)

### Minor Suit Transfer

Board: 82      ♠ AQJ5      West Opens 1♥.  
Dealer: W      ♥ K642  
Vul: EW      ♦ A76      You bid first.  
HCP: 17      ♣ K7

Board: 83      ♠ K73      East Opens 1♦.  
Dealer: E      ♥ —  
Vul: NS      ♦ Q98      Partner bids first.  
HCP: 8      ♣ K1086432

Board: 84      ♠ 1063      West Opens 1♣.  
Dealer: W      ♥ AKQ  
Vul: NS      ♦ J95      You bid first.  
HCP: 17      ♣ AQJ8

Board: 85      ♠ 7      East Opens 1♣.  
Dealer: E      ♥ A93  
Vul: NS      ♦ J109876      Partner bids first.  
HCP: 8      ♣ K73

Board: 86      ♠ QJ8      West Opens 1♠.  
Dealer: W      ♥ A3  
Vul: NS      ♦ A865      You bid first.  
HCP: 15      ♣ A1084

Board: 87      ♠ Q106      East Opens 1♣.  
Dealer: E      ♥ 107  
Vul: EW      ♦ AQJ732      Partner bids first.  
HCP: 9      ♣ 102

## Minor Suit Transfer Both hands (Answers Page)

Board: 82  
Dealer: W  
Vul: EW  
North HCP: 17  
South HCP: 8  
Contract: 3♦ N

North:  
♠ AQJ5  
♥ K642  
♦ A76  
♣ K7

South:  
♠ 642  
♥ —  
♦ Q109542  
♣ AQ93

West	North	East	South
1♥	1NT	Pass	3♣ <sup>1</sup>
Pass	3♦ <sup>2</sup>	AP	

1. Minor Suit Transfers after 1NT  
2. automat

Board: 83  
Dealer: E  
Vul: NS  
North HCP: 8  
South HCP: 17  
Contract: 5♣ S

North:  
♠ K73  
♥ —  
♦ Q98  
♣ K1086432

South:  
♠ QJ94  
♥ KQJ6  
♦ A107  
♣ A7

West	North	East	South
		1♦	1NT
Pass	2NT <sup>1</sup>	Pass	3♣
Pass	5♣	AP	

1. Minor Suit Transfers after 1NT

Board: 84  
Dealer: W  
Vul: NS  
North HCP: 17  
South HCP: 9  
Contract: 6♦ N

North:  
♠ 1063  
♥ AKQ  
♦ J95  
♣ AQJ8

South:  
♠ 9  
♥ 643  
♦ AKQ7643  
♣ 92

West	North	East	South
1♣	1NT	Pass	3♣ <sup>1</sup>
Pass	3♦ <sup>2</sup>	Pass	4NT <sup>3</sup>
Pass	5♠	Pass	6♦
AP			

1. Minor Suit Transfers after 1NT  
2. automat  
3. Blackwood 0314, for ♦

Board: 85  
Dealer: E  
Vul: NS  
North HCP: 8  
South HCP: 16  
Contract: 5♦ S

North:  
♠ 7  
♥ A93  
♦ J109876  
♣ K73

South:  
♠ A865  
♥ K82  
♦ A2  
♣ AJ82

West	North	East	South
		1♣	1NT
Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
Pass	5♦	AP	

1. Minor Suit Transfers after 1NT  
2. automat

Board: 86  
Dealer: W  
Vul: NS  
North HCP: 15  
South HCP: 11  
Contract: 6♣ N

North:  
♠ QJ8  
♥ A3  
♦ A865  
♣ A1084

South:  
♠ K9  
♥ K62  
♦ 7  
♣ KQ97653

West	North	East	South
1♠	1NT	Pass	2NT <sup>1</sup>
Pass	3♣	Pass	4NT <sup>2</sup>
Pass	5♣	Pass	6♣
AP			

1. Minor Suit Transfers after 1NT  
2. Blackwood 0314, for ♣

Board: 87

Dealer: E

Vul: EW

North HCP: 9

South HCP: 16

Contract: 3♦ S

North:

♠ Q106

♥ 107

♦ AQJ732

♣ 102

South:

♠ AJ5

♥ AJ8

♦ K5

♣ K8765

West North East South

1♣ 1NT

Pass 3♣<sup>1</sup> Pass 3♦<sup>2</sup>

AP

1. Minor Suit Transfers after 1NT

2. automat

## South hands (Practice Page)

### Minor Suit Transfer

Board: 82	♠ 642	West Opens 1♥.
Dealer: W	♥ —	
Vul: EW	♦ Q109542	Partner bids first.
HCP: 8	♣ AQ93	

Board: 83	♠ QJ94	East Opens 1♦.
Dealer: E	♥ KQJ6	
Vul: NS	♦ A107	You bid first.
HCP: 17	♣ A7	

Board: 84	♠ 9	West Opens 1♣.
Dealer: W	♥ 643	
Vul: NS	♦ AKQ7643	Partner bids first.
HCP: 9	♣ 92	

Board: 85	♠ A865	East Opens 1♣.
Dealer: E	♥ K82	
Vul: NS	♦ A2	You bid first.
HCP: 16	♣ AJ82	

Board: 86	♠ K9	West Opens 1♠.
Dealer: W	♥ K62	
Vul: NS	♦ 7	Partner bids first.
HCP: 11	♣ KQ97653	

Board: 87	♠ AJ5	East Opens 1♣.
Dealer: E	♥ AJ8	
Vul: EW	♦ K5	You bid first.
HCP: 16	♣ K8765	



## Minor Suit Transfer Both hands (Answers Page)

Board: 82  
Dealer: W  
Vul: EW  
North HCP: 17  
South HCP: 8  
Contract: 3♦ N

North:  
♠ AQJ5  
♥ K642  
♦ A76  
♣ K7

South:  
♠ 642  
♥ —  
♦ Q109542  
♣ AQ93

West	North	East	South
1♥	1NT	Pass	3♣ <sup>1</sup>
Pass	3♦ <sup>2</sup>	AP	

1. Minor Suit Transfers after 1NT  
2. automat

Board: 83  
Dealer: E  
Vul: NS  
North HCP: 8  
South HCP: 17  
Contract: 5♣ S

North:  
♠ K73  
♥ —  
♦ Q98  
♣ K1086432

South:  
♠ QJ94  
♥ KQJ6  
♦ A107  
♣ A7

West	North	East	South
		1♦	1NT
Pass	2NT <sup>1</sup>	Pass	3♣
Pass	5♣	AP	

1. Minor Suit Transfers after 1NT

Board: 84  
Dealer: W  
Vul: NS  
North HCP: 17  
South HCP: 9  
Contract: 6♦ N

North:  
♠ 1063  
♥ AKQ  
♦ J95  
♣ AQJ8

South:  
♠ 9  
♥ 643  
♦ AKQ7643  
♣ 92

West	North	East	South
1♣	1NT	Pass	3♣ <sup>1</sup>
Pass	3♦ <sup>2</sup>	Pass	4NT <sup>3</sup>
Pass	5♠	Pass	6♦
	AP		

1. Minor Suit Transfers after 1NT  
2. automat  
3. Blackwood 0314, for ♦

Board: 85  
Dealer: E  
Vul: NS  
North HCP: 8  
South HCP: 16  
Contract: 5♦ S

North:  
♠ 7  
♥ A93  
♦ J109876  
♣ K73

South:  
♠ A865  
♥ K82  
♦ A2  
♣ AJ82

West	North	East	South
		1♣	1NT
Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
Pass	5♦	AP	

1. Minor Suit Transfers after 1NT  
2. automat

Board: 86  
Dealer: W  
Vul: NS  
North HCP: 15  
South HCP: 11  
Contract: 6♣ N

North:  
♠ QJ8  
♥ A3  
♦ A865  
♣ A1084

South:  
♠ K9  
♥ K62  
♦ 7  
♣ KQ97653

West	North	East	South
1♠	1NT	Pass	2NT <sup>1</sup>
Pass	3♣	Pass	4NT <sup>2</sup>
Pass	5♣	Pass	6♣
	AP		

1. Minor Suit Transfers after 1NT  
2. Blackwood 0314, for ♣

Board: 87

Dealer: E

Vul: EW

North HCP: 9

South HCP: 16

Contract: 3♦ S

North:

♠ Q106

♥ 107

♦ AQJ732

♣ 102

South:

♠ AJ5

♥ AJ8

♦ K5

♣ K8765

West North East South

1♣ 1NT

Pass 3♣<sup>1</sup> Pass 3♦<sup>2</sup>

AP

1. Minor Suit Transfers after 1NT

2. automat

## North hands (Practice Page)

### Minor Suit Transfer

Board: 88      ♠ Q97  
Dealer: W      ♥ AQ86  
Vul: EW      ♦ K985  
HCP: 16      ♣ AJ

West Opens 1♥.

You bid first.

Board: 89      ♠ 95  
Dealer: E      ♥ Q64  
Vul: None      ♦ AQ9876  
HCP: 8      ♣ 42

East Opens 1♥.

Partner bids first.

Board: 90      ♠ K85  
Dealer: W      ♥ K85  
Vul: EW      ♦ A942  
HCP: 16      ♣ AQ4

West Opens 1♥.

You bid first.

Board: 91      ♠ 53  
Dealer: E      ♥ A76  
Vul: NS      ♦ AJ9842  
HCP: 9      ♣ 83

East Opens 1♠.

Partner bids first.

Board: 92      ♠ A43  
Dealer: W      ♥ A63  
Vul: EW      ♦ 1062  
HCP: 15      ♣ AK43

West Opens 1♥.

You bid first.

Board: 93      ♠ 8  
Dealer: E      ♥ AJ3  
Vul: Both      ♦ 82  
HCP: 9      ♣ A1098653

East Opens 1♦.

East Doubles 6♣ if possible.

Partner bids first.

## Minor Suit Transfer Both hands (Answers Page)

Board: 88  
 Dealer: W  
 Vul: EW  
 North HCP: 16  
 South HCP: 8  
 Contract: 3♦ N

North:  
 ♠ Q97  
 ♥ AQ86  
 ♦ K985  
 ♣ AJ

South:  
 ♠ J53  
 ♥ 2  
 ♦ AQJ1074  
 ♣ 754

West	North	East	South
1♥	1NT	Pass	3♣ <sup>1</sup>
Pass	3♦ <sup>2</sup>	AP	
1. Minor Suit Transfers after 1NT			
2. automat			

Board: 89  
 Dealer: E  
 Vul: None  
 North HCP: 8  
 South HCP: 15  
 Contract: 3♦ S

North:  
 ♠ 95  
 ♥ Q64  
 ♦ AQ9876  
 ♣ 42

South:  
 ♠ KJ63  
 ♥ K73  
 ♦ J54  
 ♣ AK3

West	North	East	South
		1♥	1NT
Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
AP			
1. Minor Suit Transfers after 1NT			
2. automat			

Board: 90  
 Dealer: W  
 Vul: EW  
 North HCP: 16  
 South HCP: 8  
 Contract: 3♣ N

North:  
 ♠ K85  
 ♥ K85  
 ♦ A942  
 ♣ AQ4

South:  
 ♠ A109  
 ♥ 74  
 ♦ J6  
 ♣ K107632

West	North	East	South
1♥	1NT	Pass	2NT <sup>1</sup>
Pass	3♣	AP	
1. Minor Suit Transfers after 1NT			

Board: 91  
 Dealer: E  
 Vul: NS  
 North HCP: 9  
 South HCP: 16  
 Contract: 3♦ S

North:  
 ♠ 53  
 ♥ A76  
 ♦ AJ9842  
 ♣ 83

South:  
 ♠ KQ6  
 ♥ Q98  
 ♦ 63  
 ♣ AKQ76

West	North	East	South
		1♠	1NT
Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
AP			
1. Minor Suit Transfers after 1NT			
2. automat			

Board: 92  
 Dealer: W  
 Vul: EW  
 North HCP: 15  
 South HCP: 8  
 Contract: 3♦ N

North:  
 ♠ A43  
 ♥ A63  
 ♦ 1062  
 ♣ AK43

South:  
 ♠ 1065  
 ♥ K8  
 ♦ KQ9853  
 ♣ 72

West	North	East	South
1♥	1NT	Pass	3♣ <sup>1</sup>
Pass	3♦ <sup>2</sup>	AP	
1. Minor Suit Transfers after 1NT			
2. automat			

Board: 93  
Dealer: E  
Vul: Both  
North HCP: 9  
South HCP: 17  
Contract: 6♣X S

North:  
♠ 8  
♥ AJ3  
♦ 82  
♣ A1098653

South:  
♠ AK  
♥ Q654  
♦ KQ93  
♣ QJ4

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

		1♦	1NT
--	--	----	-----

Pass	2NT <sup>1</sup>	Pass	3♣
------	------------------	------	----

Pass	4NT <sup>2</sup>	Pass	5♦
------	------------------	------	----

Pass	6♣	X	AP
------	----	---	----

1. Minor Suit Transfers after 1NT

2. Blackwood 0314, for ♣

## South hands (Practice Page)

### Minor Suit Transfer

Board: 88	♠ J53	West Opens 1♥.
Dealer: W	♥ 2	
Vul: EW	♦ AQJ1074	Partner bids first.
HCP: 8	♣ 754	
Board: 89	♠ KJ63	East Opens 1♥.
Dealer: E	♥ K73	
Vul: None	♦ J54	You bid first.
HCP: 15	♣ AK3	
Board: 90	♠ A109	West Opens 1♥.
Dealer: W	♥ 74	
Vul: EW	♦ J6	Partner bids first.
HCP: 8	♣ K107632	
Board: 91	♠ KQ6	East Opens 1♠.
Dealer: E	♥ Q98	
Vul: NS	♦ 63	You bid first.
HCP: 16	♣ AKQ76	
Board: 92	♠ 1065	West Opens 1♥.
Dealer: W	♥ K8	
Vul: EW	♦ KQ9853	Partner bids first.
HCP: 8	♣ 72	
Board: 93	♠ AK	East Opens 1♦.
Dealer: E	♥ Q654	East Doubles 6♣ if possible.
Vul: Both	♦ KQ93	
HCP: 17	♣ QJ4	You bid first.

## Minor Suit Transfer Both hands (Answers Page)

Board: 88  
 Dealer: W  
 Vul: EW  
 North HCP: 16  
 South HCP: 8  
 Contract: 3♦ N

North:  
 ♠ Q97  
 ♥ AQ86  
 ♦ K985  
 ♣ AJ

South:  
 ♠ J53  
 ♥ 2  
 ♦ AQJ1074  
 ♣ 754

West	North	East	South
1♥	1NT	Pass	3♣ <sup>1</sup>
Pass	3♦ <sup>2</sup>	AP	

1. Minor Suit Transfers after 1NT  
 2. automat

Board: 89  
 Dealer: E  
 Vul: None  
 North HCP: 8  
 South HCP: 15  
 Contract: 3♦ S

North:  
 ♠ 95  
 ♥ Q64  
 ♦ AQ9876  
 ♣ 42

South:  
 ♠ KJ63  
 ♥ K73  
 ♦ J54  
 ♣ AK3

West	North	East	South
		1♥	1NT
Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
	AP		

1. Minor Suit Transfers after 1NT  
 2. automat

Board: 90  
 Dealer: W  
 Vul: EW  
 North HCP: 16  
 South HCP: 8  
 Contract: 3♣ N

North:  
 ♠ K85  
 ♥ K85  
 ♦ A942  
 ♣ AQ4

South:  
 ♠ A109  
 ♥ 74  
 ♦ J6  
 ♣ K107632

West	North	East	South
1♥	1NT	Pass	2NT <sup>1</sup>
Pass	3♣	AP	

1. Minor Suit Transfers after 1NT

Board: 91  
 Dealer: E  
 Vul: NS  
 North HCP: 9  
 South HCP: 16  
 Contract: 3♦ S

North:  
 ♠ 53  
 ♥ A76  
 ♦ AJ9842  
 ♣ 83

South:  
 ♠ KQ6  
 ♥ Q98  
 ♦ 63  
 ♣ AKQ76

West	North	East	South
		1♠	1NT
Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
	AP		

1. Minor Suit Transfers after 1NT  
 2. automat

Board: 92  
 Dealer: W  
 Vul: EW  
 North HCP: 15  
 South HCP: 8  
 Contract: 3♦ N

North:  
 ♠ A43  
 ♥ A63  
 ♦ 1062  
 ♣ AK43

South:  
 ♠ 1065  
 ♥ K8  
 ♦ KQ9853  
 ♣ 72

West	North	East	South
1♥	1NT	Pass	3♣ <sup>1</sup>
Pass	3♦ <sup>2</sup>	AP	

1. Minor Suit Transfers after 1NT  
 2. automat

Board: 93  
Dealer: E  
Vul: Both  
North HCP: 9  
South HCP: 17  
Contract: 6♣X S

North:  
♠ 8  
♥ AJ3  
♦ 82  
♣ A1098653

South:  
♠ AK  
♥ Q654  
♦ KQ93  
♣ QJ4

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

		1♦	1NT
--	--	----	-----

Pass	2NT <sup>1</sup>	Pass	3♣
------	------------------	------	----

Pass	4NT <sup>2</sup>	Pass	5♦
------	------------------	------	----

Pass	6♣	X	AP
------	----	---	----

1. Minor Suit Transfers after 1NT

2. Blackwood 0314, for ♣



## North hands (Practice Page)

### Minor Suit Transfer

Board: 94      ♠ AQJ2  
Dealer: W      ♥ AQ9  
Vul: None      ♦ Q3  
HCP: 17      ♣ Q873

West Opens 1♥.

You bid first.

Board: 95      ♠ 9  
Dealer: E      ♥ J62  
Vul: None      ♦ J92  
HCP: 8      ♣ AQ10976

East Opens 1♦.

East Doubles 5♣ if possible.

Partner bids first.

Board: 96      ♠ Q732  
Dealer: W      ♥ KJ5  
Vul: NS      ♦ AKQ4  
HCP: 16      ♣ J7

West Opens 1♥.

You bid first.

Board: 97      ♠ K  
Dealer: E      ♥ 763  
Vul: Both      ♦ J96532  
HCP: 9      ♣ KQ6

East Opens 1♥.

Partner bids first.

Board: 98      ♠ AJ5  
Dealer: W      ♥ A1075  
Vul: EW      ♦ 52  
HCP: 16      ♣ AK109

West Opens 1♣.

You bid first.

Board: 99      ♠ 10  
Dealer: E      ♥ Q73  
Vul: NS      ♦ AJ10862  
HCP: 10      ♣ K87

East Opens 1♣.

Partner bids first.

## Minor Suit Transfer Both hands (Answers Page)

Board: 94  
 Dealer: W  
 Vul: None  
 North HCP: 17  
 South HCP: 8  
 Contract: 3♣ N

North:  
 ♠ AQJ2  
 ♥ AQ9  
 ♦ Q3  
 ♣ Q873

South:  
 ♠ 54  
 ♥ 43  
 ♦ 862  
 ♣ AKJ1094

West	North	East	South
1♥	1NT	Pass	2NT <sup>1</sup>
Pass	3♣	AP	

1. Minor Suit Transfers after 1NT

Board: 95  
 Dealer: E  
 Vul: None  
 North HCP: 8  
 South HCP: 17  
 Contract: 5♣X S

North:  
 ♠ 9  
 ♥ J62  
 ♦ J92  
 ♣ AQ10976

South:  
 ♠ 1087  
 ♥ AK8  
 ♦ AK1076  
 ♣ K3

West	North	East	South
		1♦	1NT
Pass	2NT <sup>1</sup>	Pass	3♣
Pass	5♣	X	AP

1. Minor Suit Transfers after 1NT

Board: 96  
 Dealer: W  
 Vul: NS  
 North HCP: 16  
 South HCP: 8  
 Contract: 3♣ N

North:  
 ♠ Q732  
 ♥ KJ5  
 ♦ AKQ4  
 ♣ J7

South:  
 ♠ A4  
 ♥ 108  
 ♦ 865  
 ♣ A108532

West	North	East	South
1♥	1NT	Pass	2NT <sup>1</sup>
Pass	3♣	AP	

1. Minor Suit Transfers after 1NT

Board: 97  
 Dealer: E  
 Vul: Both  
 North HCP: 9  
 South HCP: 15  
 Contract: 3♦ S

North:  
 ♠ K  
 ♥ 763  
 ♦ J96532  
 ♣ KQ6

South:  
 ♠ AQ85  
 ♥ AJ52  
 ♦ A8  
 ♣ 1083

West	North	East	South
		1♥	1NT
Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
	AP		

1. Minor Suit Transfers after 1NT  
 2. automat

Board: 98  
 Dealer: W  
 Vul: EW  
 North HCP: 16  
 South HCP: 8  
 Contract: 3♦ N

North:  
 ♠ AJ5  
 ♥ A1075  
 ♦ 52  
 ♣ AK109

South:  
 ♠ K74  
 ♥ Q6  
 ♦ QJ98643  
 ♣ 4

West	North	East	South
1♣	1NT	Pass	3♣ <sup>1</sup>
Pass	3♦ <sup>2</sup>	AP	

1. Minor Suit Transfers after 1NT  
 2. automat

Board: 99

Dealer: E

Vul: NS

North HCP: 10

South HCP: 15

Contract: 3N S

North:

♠ 10

♥ Q73

♦ AJ10862

♣ K87

South:

♠ A8

♥ KJ92

♦ K53

♣ A952

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

		1♣	1NT
--	--	----	-----

Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
------	-----------------	------	-----------------

Pass	3♥	Pass	3NT
------	----	------	-----

AP

1. Minor Suit Transfers after 1NT

2. automat

## South hands (Practice Page)

### Minor Suit Transfer

Board: 94      ♠ 54  
Dealer: W      ♥ 43  
Vul: None     ♦ 862  
HCP: 8        ♣ AKJ1094

West Opens 1♥.

Partner bids first.

Board: 95      ♠ 1087  
Dealer: E      ♥ AK8  
Vul: None     ♦ AK1076  
HCP: 17       ♣ K3

East Opens 1♦.

East Doubles 5♣ if possible.

You bid first.

Board: 96      ♠ A4  
Dealer: W      ♥ 108  
Vul: NS       ♦ 865  
HCP: 8        ♣ A108532

West Opens 1♥.

Partner bids first.

Board: 97      ♠ AQ85  
Dealer: E      ♥ AJ52  
Vul: Both     ♦ A8  
HCP: 15       ♣ 1083

East Opens 1♥.

You bid first.

Board: 98      ♠ K74  
Dealer: W      ♥ Q6  
Vul: EW       ♦ QJ98643  
HCP: 8        ♣ 4

West Opens 1♣.

Partner bids first.

Board: 99      ♠ A8  
Dealer: E      ♥ KJ92  
Vul: NS       ♦ K53  
HCP: 15       ♣ A952

East Opens 1♣.

You bid first.

## Minor Suit Transfer Both hands (Answers Page)

Board: 94  
 Dealer: W  
 Vul: None  
 North HCP: 17  
 South HCP: 8  
 Contract: 3♣ N

North:  
 ♠ AQJ2  
 ♥ AQ9  
 ♦ Q3  
 ♣ Q873

South:  
 ♠ 54  
 ♥ 43  
 ♦ 862  
 ♣ AKJ1094

West	North	East	South
1♥	1NT	Pass	2NT <sup>1</sup>
Pass	3♣	AP	

1. Minor Suit Transfers after 1NT

Board: 95  
 Dealer: E  
 Vul: None  
 North HCP: 8  
 South HCP: 17  
 Contract: 5♣ X S

North:  
 ♠ 9  
 ♥ J62  
 ♦ J92  
 ♣ AQ10976

South:  
 ♠ 1087  
 ♥ AK8  
 ♦ AK1076  
 ♣ K3

West	North	East	South
		1♦	1NT
Pass	2NT <sup>1</sup>	Pass	3♣
Pass	5♣	X	AP

1. Minor Suit Transfers after 1NT

Board: 96  
 Dealer: W  
 Vul: NS  
 North HCP: 16  
 South HCP: 8  
 Contract: 3♣ N

North:  
 ♠ Q732  
 ♥ KJ5  
 ♦ AKQ4  
 ♣ J7

South:  
 ♠ A4  
 ♥ 108  
 ♦ 865  
 ♣ A108532

West	North	East	South
1♥	1NT	Pass	2NT <sup>1</sup>
Pass	3♣	AP	

1. Minor Suit Transfers after 1NT

Board: 97  
 Dealer: E  
 Vul: Both  
 North HCP: 9  
 South HCP: 15  
 Contract: 3♦ S

North:  
 ♠ K  
 ♥ 763  
 ♦ J96532  
 ♣ KQ6

South:  
 ♠ AQ85  
 ♥ AJ52  
 ♦ A8  
 ♣ 1083

West	North	East	South
		1♥	1NT
Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
	AP		

1. Minor Suit Transfers after 1NT  
 2. automat

Board: 98  
 Dealer: W  
 Vul: EW  
 North HCP: 16  
 South HCP: 8  
 Contract: 3♦ N

North:  
 ♠ AJ5  
 ♥ A1075  
 ♦ 52  
 ♣ AK109

South:  
 ♠ K74  
 ♥ Q6  
 ♦ QJ98643  
 ♣ 4

West	North	East	South
1♣	1NT	Pass	3♣ <sup>1</sup>
Pass	3♦ <sup>2</sup>	AP	

1. Minor Suit Transfers after 1NT  
 2. automat

Board: 99

Dealer: E

Vul: NS

North HCP: 10

South HCP: 15

Contract: 3N S

North:

♠ 10

♥ Q73

♦ AJ10862

♣ K87

South:

♠ A8

♥ KJ92

♦ K53

♣ A952

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

		1♣	1NT
--	--	----	-----

Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
------	-----------------	------	-----------------

Pass	3♥	Pass	3NT
------	----	------	-----

AP

1. Minor Suit Transfers after 1NT

2. automat

## North hands (Practice Page)

### Minor Suit Transfer

Board: 100  
Dealer: W  
Vul: None  
HCP: 15

♠ AQ8  
♥ J32  
♦ AJ1054  
♣ K8

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

Board: 101  
Dealer: E  
Vul: Both  
HCP: 8

♠ K83  
♥ 852  
♦ 3  
♣ AJ10983

East Opens 1♦.  
Partner bids first.

Board: 102  
Dealer: W  
Vul: None  
HCP: 15

♠ Q64  
♥ AQ63  
♦ Q86  
♣ KQ8

West Opens 1♥.  
West Bids 3♥ if possible.  
West Doubles 5♣ if possible.  
You bid first.

Board: 103  
Dealer: E  
Vul: None  
HCP: 9

♠ 85  
♥ 983  
♦ AK10872  
♣ Q6

East Opens 1♠.  
Partner bids first.

Board: 104  
Dealer: W  
Vul: NS  
HCP: 15

♠ AQJ  
♥ A963  
♦ K743  
♣ J7

West Opens 1♦.  
You bid first.

Board: 105  
Dealer: E  
Vul: Both  
HCP: 8

♠ 62  
♥ Q9  
♦ KJ9765  
♣ Q83

East Opens 1♣.  
East Doubles 3♣ if possible.  
Partner bids first.

# Minor Suit Transfer Both hands (Answers Page)

Board: 100  
Dealer: W  
Vul: None  
North HCP: 15  
South HCP: 9  
Contract: 5♣X N

North:  
♠ AQ8  
♥ J32  
♦ AJ1054  
♣ K8

South:  
♠ K102  
♥ 8  
♦ K8  
♣ QJ109543

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

1. Minor Suit Transfers after 1NT

Board: 101  
Dealer: E  
Vul: Both  
North HCP: 8  
South HCP: 15  
Contract: 3♣ S

North:  
♠ K83  
♥ 852  
♦ 3  
♣ AJ10983

South:  
♠ J75  
♥ AJ10  
♦ AQ85  
♣ K54

West	North	East	South
		1♦	1NT
Pass	2NT <sup>1</sup>	Pass	3♣
AP			

1. Minor Suit Transfers after 1NT

Board: 102  
Dealer: W  
Vul: None  
North HCP: 15  
South HCP: 8  
Contract: 5♣X S

North:  
♠ Q64  
♥ AQ63  
♦ Q86  
♣ KQ8

South:  
♠ 109  
♥ —  
♦ K10932  
♣ AJ10654

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

1. Minor Suit Transfers after 1NT

Board: 103  
Dealer: E  
Vul: None  
North HCP: 9  
South HCP: 15  
Contract: 3♦ S

North:  
♠ 85  
♥ 983  
♦ AK10872  
♣ Q6

South:  
♠ A42  
♥ KJ102  
♦ Q4  
♣ AJ107

West	North	East	South
		1♠	1NT
Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
AP			

1. Minor Suit Transfers after 1NT  
2. automat

Board: 104  
Dealer: W  
Vul: NS  
North HCP: 15  
South HCP: 9  
Contract: 3♣ N

North:  
♠ AQJ  
♥ A963  
♦ K743  
♣ J7

South:  
♠ K64  
♥ 108  
♦ Q2  
♣ A108643

West	North	East	South
1♦	1NT	Pass	2NT <sup>1</sup>
Pass	3♣	AP	

1. Minor Suit Transfers after 1NT



Board: 105

Dealer: E

Vul: Both

North HCP: 8

South HCP: 15

Contract: 3♦ S

North:

♠ 62

♥ Q9

♦ KJ9765

♣ Q83

South:

♠ QJ84

♥ AJ

♦ Q42

♣ AJ64

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

		1♣	1NT
--	--	----	-----

Pass	3♣ <sup>1</sup>	X	3♦ <sup>2</sup>
------	-----------------	---	-----------------

AP

1. Minor Suit Transfers after 1NT

2. automat

## South hands (Practice Page)

### Minor Suit Transfer

Board: 100	♠ K102	West Opens 1♦.
Dealer: W	♥ 8	East Bids XA♠ if possible.
Vul: None	♦ K8	
HCP: 9	♣ QJ109543	Partner bids first.
Board: 101	♠ J75	East Opens 1♦.
Dealer: E	♥ AJ10	
Vul: Both	♦ AQ85	You bid first.
HCP: 15	♣ K54	
Board: 102	♠ 109	West Opens 1♥.
Dealer: W	♥ —	West Bids 3♥ if possible.
Vul: None	♦ K10932	West Doubles 5♣ if possible.
HCP: 8	♣ AJ10654	Partner bids first.
Board: 103	♠ A42	East Opens 1♠.
Dealer: E	♥ KJ102	
Vul: None	♦ Q4	You bid first.
HCP: 15	♣ AJ107	
Board: 104	♠ K64	West Opens 1♦.
Dealer: W	♥ 108	
Vul: NS	♦ Q2	Partner bids first.
HCP: 9	♣ A108643	
Board: 105	♠ QJ84	East Opens 1♣.
Dealer: E	♥ AJ	East Doubles 3♣ if possible.
Vul: Both	♦ Q42	
HCP: 15	♣ AJ64	You bid first.

# Minor Suit Transfer Both hands (Answers Page)

Board: 100  
Dealer: W  
Vul: None  
North HCP: 15  
South HCP: 9  
Contract: 5♣X N

North:  
♠ AQ8  
♥ J32  
♦ AJ1054  
♣ K8

South:  
♠ K102  
♥ 8  
♦ K8  
♣ QJ109543

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

1. Minor Suit Transfers after 1NT

Board: 101  
Dealer: E  
Vul: Both  
North HCP: 8  
South HCP: 15  
Contract: 3♣ S

North:  
♠ K83  
♥ 852  
♦ 3  
♣ AJ10983

South:  
♠ J75  
♥ AJ10  
♦ AQ85  
♣ K54

West	North	East	South
		1♦	1NT
Pass	2NT <sup>1</sup>	Pass	3♣
AP			

1. Minor Suit Transfers after 1NT

Board: 102  
Dealer: W  
Vul: None  
North HCP: 15  
South HCP: 8  
Contract: 5♣X S

North:  
♠ Q64  
♥ AQ63  
♦ Q86  
♣ KQ8

South:  
♠ 109  
♥ —  
♦ K10932  
♣ AJ10654

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

1. Minor Suit Transfers after 1NT

Board: 103  
Dealer: E  
Vul: None  
North HCP: 9  
South HCP: 15  
Contract: 3♦ S

North:  
♠ 85  
♥ 983  
♦ AK10872  
♣ Q6

South:  
♠ A42  
♥ KJ102  
♦ Q4  
♣ AJ107

West	North	East	South
		1♠	1NT
Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
AP			

1. Minor Suit Transfers after 1NT  
2. automat

Board: 104  
Dealer: W  
Vul: NS  
North HCP: 15  
South HCP: 9  
Contract: 3♣ N

North:  
♠ AQJ  
♥ A963  
♦ K743  
♣ J7

South:  
♠ K64  
♥ 108  
♦ Q2  
♣ A108643

West	North	East	South
1♦	1NT	Pass	2NT <sup>1</sup>
Pass	3♣	AP	

1. Minor Suit Transfers after 1NT

Board: 105

Dealer: E

Vul: Both

North HCP: 8

South HCP: 15

Contract: 3♦ S

North:

♠ 62

♥ Q9

♦ KJ9765

♣ Q83

South:

♠ QJ84

♥ AJ

♦ Q42

♣ AJ64

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

		1♣	1NT
--	--	----	-----

Pass	3♣ <sup>1</sup>	X	3♦ <sup>2</sup>
------	-----------------	---	-----------------

AP

1. Minor Suit Transfers after 1NT

2. automat

## North hands (Practice Page)

### Minor Suit Transfer

Board: 106	♠ 82	West Opens 1♣.
Dealer: W	♥ AKJ8	West Doubles 3♣ if possible.
Vul: None	♦ KJ42	
HCP: 15	♣ K106	You bid first.
Board: 107	♠ J52	East Opens 1♣.
Dealer: E	♥ 2	East Doubles 3♣ if possible.
Vul: None	♦ AQJ9753	
HCP: 8	♣ 73	Partner bids first.
Board: 108	♠ Q6	West Opens 1♣.
Dealer: W	♥ A102	West Doubles 3♣ if possible.
Vul: NS	♦ KQ1053	
HCP: 15	♣ A75	You bid first.
Board: 109	♠ 62	East Opens 1♣.
Dealer: E	♥ K54	East Doubles 3♣ if possible.
Vul: Both	♦ KQ10762	
HCP: 8	♣ 53	Partner bids first.
Board: 110	♠ KQJ10	West Opens 1♥.
Dealer: W	♥ QJ3	
Vul: NS	♦ Q87	You bid first.
HCP: 15	♣ KJ3	
Board: 111	♠ Q98	East Opens 1♥.
Dealer: E	♥ 32	
Vul: Both	♦ Q97642	Partner bids first.
HCP: 8	♣ A4	

## Minor Suit Transfer Both hands (Answers Page)

Board: 106  
 Dealer: W  
 Vul: None  
 North HCP: 15  
 South HCP: 9  
 Contract: 3♦ N

North:  
 ♠ 82  
 ♥ AKJ8  
 ♦ KJ42  
 ♣ K106

South:  
 ♠ K6  
 ♥ 93  
 ♦ AQ10873  
 ♣ 953

West	North	East	South
1♣	1NT	Pass	3♣ <sup>1</sup>
X	3♦ <sup>2</sup>	AP	

1. Minor Suit Transfers after 1NT  
 2. automat

Board: 107  
 Dealer: E  
 Vul: None  
 North HCP: 8  
 South HCP: 16  
 Contract: 5♦ N

North:  
 ♠ J52  
 ♥ 2  
 ♦ AQJ9753  
 ♣ 73

South:  
 ♠ A1083  
 ♥ AJ65  
 ♦ K8  
 ♣ A52

West	North	East	South
		1♣	1NT
Pass	3♣ <sup>1</sup>	X	Pass
Pass	5♦	AP	

1. Minor Suit Transfers after 1NT

Board: 108  
 Dealer: W  
 Vul: NS  
 North HCP: 15  
 South HCP: 9  
 Contract: 5♦ N

North:  
 ♠ Q6  
 ♥ A102  
 ♦ KQ1053  
 ♣ A75

South:  
 ♠ J109  
 ♥ J  
 ♦ AJ98764  
 ♣ Q8

West	North	East	South
1♣	1NT	Pass	3♣ <sup>1</sup>
X	3♦ <sup>2</sup>	Pass	5♦

AP  
 1. Minor Suit Transfers after 1NT  
 2. automat

Board: 109  
 Dealer: E  
 Vul: Both  
 North HCP: 8  
 South HCP: 17  
 Contract: 3N S

North:  
 ♠ 62  
 ♥ K54  
 ♦ KQ10762  
 ♣ 53

South:  
 ♠ AQ93  
 ♥ A63  
 ♦ A5  
 ♣ QJ94

West	North	East	South
		1♣	1NT
Pass	3♣ <sup>1</sup>	X	XX
Pass	3NT	AP	

1. Minor Suit Transfers after 1NT

Board: 110  
 Dealer: W  
 Vul: NS  
 North HCP: 15  
 South HCP: 9  
 Contract: 5♦ N

North:  
 ♠ KQJ10  
 ♥ QJ3  
 ♦ Q87  
 ♣ KJ3

South:  
 ♠ 875  
 ♥ A104  
 ♦ AJ10952  
 ♣ 2

West	North	East	South
1♥	1NT	Pass	3♣ <sup>1</sup>
Pass	3♦ <sup>2</sup>	Pass	5♦

AP  
 1. Minor Suit Transfers after 1NT  
 2. automat

Board: 111

Dealer: E

Vul: Both

North HCP: 8

South HCP: 16

Contract: 3♦ S

North:

♠ Q98

♥ 32

♦ Q97642

♣ A4

South:

♠ 1062

♥ AK105

♦ AKJ

♣ J53

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

		1♥	1NT
--	--	----	-----

Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
------	-----------------	------	-----------------

AP

1. Minor Suit Transfers after 1NT

2. automat

## South hands (Practice Page)

### Minor Suit Transfer

Board: 106	♠ K6	West Opens 1♣.
Dealer: W	♥ 93	West Doubles 3♣ if possible.
Vul: None	♦ AQ10873	
HCP: 9	♣ 953	Partner bids first.
Board: 107	♠ A1083	East Opens 1♣.
Dealer: E	♥ AJ65	East Doubles 3♣ if possible.
Vul: None	♦ K8	
HCP: 16	♣ A52	You bid first.
Board: 108	♠ J109	West Opens 1♣.
Dealer: W	♥ J	West Doubles 3♣ if possible.
Vul: NS	♦ AJ98764	
HCP: 9	♣ Q8	Partner bids first.
Board: 109	♠ AQ93	East Opens 1♣.
Dealer: E	♥ A63	East Doubles 3♣ if possible.
Vul: Both	♦ A5	
HCP: 17	♣ QJ94	You bid first.
Board: 110	♠ 875	West Opens 1♥.
Dealer: W	♥ A104	
Vul: NS	♦ AJ10952	Partner bids first.
HCP: 9	♣ 2	
Board: 111	♠ 1062	East Opens 1♥.
Dealer: E	♥ AK105	
Vul: Both	♦ AKJ	You bid first.
HCP: 16	♣ J53	



## Minor Suit Transfer Both hands (Answers Page)

Board: 106  
 Dealer: W  
 Vul: None  
 North HCP: 15  
 South HCP: 9  
 Contract: 3♦ N

North:  
 ♠ 82  
 ♥ AKJ8  
 ♦ KJ42  
 ♣ K106

South:  
 ♠ K6  
 ♥ 93  
 ♦ AQ10873  
 ♣ 953

West	North	East	South
1♣	1NT	Pass	3♣ <sup>1</sup>
X	3♦ <sup>2</sup>	AP	

1. Minor Suit Transfers after 1NT  
 2. automat

Board: 107  
 Dealer: E  
 Vul: None  
 North HCP: 8  
 South HCP: 16  
 Contract: 5♦ N

North:  
 ♠ J52  
 ♥ 2  
 ♦ AQJ9753  
 ♣ 73

South:  
 ♠ A1083  
 ♥ AJ65  
 ♦ K8  
 ♣ A52

West	North	East	South
		1♣	1NT
Pass	3♣ <sup>1</sup>	X	Pass
Pass	5♦	AP	

1. Minor Suit Transfers after 1NT

Board: 108  
 Dealer: W  
 Vul: NS  
 North HCP: 15  
 South HCP: 9  
 Contract: 5♦ N

North:  
 ♠ Q6  
 ♥ A102  
 ♦ KQ1053  
 ♣ A75

South:  
 ♠ J109  
 ♥ J  
 ♦ AJ98764  
 ♣ Q8

West	North	East	South
1♣	1NT	Pass	3♣ <sup>1</sup>
X	3♦ <sup>2</sup>	Pass	5♦
AP			

1. Minor Suit Transfers after 1NT  
 2. automat

Board: 109  
 Dealer: E  
 Vul: Both  
 North HCP: 8  
 South HCP: 17  
 Contract: 3N S

North:  
 ♠ 62  
 ♥ K54  
 ♦ KQ10762  
 ♣ 53

South:  
 ♠ AQ93  
 ♥ A63  
 ♦ A5  
 ♣ QJ94

West	North	East	South
		1♣	1NT
Pass	3♣ <sup>1</sup>	X	XX
Pass	3NT	AP	

1. Minor Suit Transfers after 1NT

Board: 110  
 Dealer: W  
 Vul: NS  
 North HCP: 15  
 South HCP: 9  
 Contract: 5♦ N

North:  
 ♠ KQJ10  
 ♥ QJ3  
 ♦ Q87  
 ♣ KJ3

South:  
 ♠ 875  
 ♥ A104  
 ♦ AJ10952  
 ♣ 2

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

1. Minor Suit Transfers after 1NT  
 2. automat

Board: 111

Dealer: E

Vul: Both

North HCP: 8

South HCP: 16

Contract: 3♦ S

North:

♠ Q98

♥ 32

♦ Q97642

♣ A4

South:

♠ 1062

♥ AK105

♦ AKJ

♣ J53

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

		1♥	1NT
--	--	----	-----

Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
------	-----------------	------	-----------------

AP

1. Minor Suit Transfers after 1NT

2. automat

## North hands (Practice Page)

### Minor Suit Transfer

Board: 112	♠ K932	West Opens 1♠.
Dealer: W	♥ AQJ3	
Vul: NS	♦ AJ10	You bid first.
HCP: 15	♣ 108	
Board: 113	♠ 2	East Opens 1♠.
Dealer: E	♥ K87	
Vul: Both	♦ QJ8764	Partner bids first.
HCP: 8	♣ Q93	
Board: 114	♠ J1043	West Opens 1♣.
Dealer: W	♥ K64	
Vul: NS	♦ KJ	You bid first.
HCP: 15	♣ AK104	
Board: 115	♠ A2	East Opens 1♦.
Dealer: E	♥ 1098	
Vul: None	♦ 64	Partner bids first.
HCP: 8	♣ KJ10952	
Board: 116	♠ AK	West Opens 1♦.
Dealer: W	♥ A1053	
Vul: EW	♦ A1076	You bid first.
HCP: 15	♣ 753	
Board: 117	♠ 106	East Opens 1♦.
Dealer: E	♥ Q7	
Vul: Both	♦ A32	Partner bids first.
HCP: 9	♣ QJ10432	

## Minor Suit Transfer Both hands (Answers Page)

Board: 112  
 Dealer: W  
 Vul: NS  
 North HCP: 15  
 South HCP: 9  
 Contract: 3♣ N

North:  
 ♠ K932  
 ♥ AQJ3  
 ♦ AJ10  
 ♣ 108

South:  
 ♠ 10  
 ♥ K109  
 ♦ KQ2  
 ♣ J97542

West	North	East	South
1♠	1NT	Pass	2NT <sup>1</sup>
Pass	3♣	AP	

1. Minor Suit Transfers after 1NT

Board: 113  
 Dealer: E  
 Vul: Both  
 North HCP: 8  
 South HCP: 15  
 Contract: 3♦ S

North:  
 ♠ 2  
 ♥ K87  
 ♦ QJ8764  
 ♣ Q93

South:  
 ♠ AJ96  
 ♥ AQ65  
 ♦ A105  
 ♣ 75

West	North	East	South
		1♠	1NT
Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
	AP		

1. Minor Suit Transfers after 1NT  
 2. automat

Board: 114  
 Dealer: W  
 Vul: NS  
 North HCP: 15  
 South HCP: 9  
 Contract: 3♦ N

North:  
 ♠ J1043  
 ♥ K64  
 ♦ KJ  
 ♣ AK104

South:  
 ♠ A9  
 ♥ QJ2  
 ♦ Q109862  
 ♣ 95

West	North	East	South
1♣	1NT	Pass	3♣ <sup>1</sup>
Pass	3♦ <sup>2</sup>	AP	

1. Minor Suit Transfers after 1NT  
 2. automat

Board: 115  
 Dealer: E  
 Vul: None  
 North HCP: 8  
 South HCP: 15  
 Contract: 3♣ S

North:  
 ♠ A2  
 ♥ 1098  
 ♦ 64  
 ♣ KJ10952

South:  
 ♠ Q109  
 ♥ KQ32  
 ♦ A98  
 ♣ A73

West	North	East	South
		1♦	1NT
Pass	2NT <sup>1</sup>	Pass	3♣
	AP		

1. Minor Suit Transfers after 1NT

Board: 116  
 Dealer: W  
 Vul: EW  
 North HCP: 15  
 South HCP: 8  
 Contract: 3♣ N

North:  
 ♠ AK  
 ♥ A1053  
 ♦ A1076  
 ♣ 753

South:  
 ♠ 43  
 ♥ 987  
 ♦ QJ  
 ♣ KQ10942

West	North	East	South
1♦	1NT	Pass	2NT <sup>1</sup>
Pass	3♣	AP	

1. Minor Suit Transfers after 1NT

Board: 117

Dealer: E

Vul: Both

North HCP: 9

South HCP: 16

Contract: 3♣ S

North:

♠ 106

♥ Q7

♦ A32

♣ QJ10432

South:

♠ AJ75

♥ A1098

♦ K106

♣ A9

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

		1♦	1NT
--	--	----	-----

Pass	2NT <sup>1</sup>	Pass	3♣
------	------------------	------	----

AP

1. Minor Suit Transfers after 1NT

## South hands (Practice Page)

### Minor Suit Transfer

Board: 112	♠ 10	West Opens 1♠.
Dealer: W	♥ K109	
Vul: NS	♦ KQ2	Partner bids first.
HCP: 9	♣ J97542	

Board: 113	♠ AJ96	East Opens 1♠.
Dealer: E	♥ AQ65	
Vul: Both	♦ A105	You bid first.
HCP: 15	♣ 75	

Board: 114	♠ A9	West Opens 1♣.
Dealer: W	♥ QJ2	
Vul: NS	♦ Q109862	Partner bids first.
HCP: 9	♣ 95	

Board: 115	♠ Q109	East Opens 1♦.
Dealer: E	♥ KQ32	
Vul: None	♦ A98	You bid first.
HCP: 15	♣ A73	

Board: 116	♠ 43	West Opens 1♦.
Dealer: W	♥ 987	
Vul: EW	♦ QJ	Partner bids first.
HCP: 8	♣ KQ10942	

Board: 117	♠ AJ75	East Opens 1♦.
Dealer: E	♥ A1098	
Vul: Both	♦ K106	You bid first.
HCP: 16	♣ A9	

## Minor Suit Transfer Both hands (Answers Page)

Board: 112  
 Dealer: W  
 Vul: NS  
 North HCP: 15  
 South HCP: 9  
 Contract: 3♣ N

North:  
 ♠ K932  
 ♥ AQJ3  
 ♦ AJ10  
 ♣ 108

South:  
 ♠ 10  
 ♥ K109  
 ♦ KQ2  
 ♣ J97542

West	North	East	South
1♠	1NT	Pass	2NT <sup>1</sup>
Pass	3♣	AP	

1. Minor Suit Transfers after 1NT

Board: 113  
 Dealer: E  
 Vul: Both  
 North HCP: 8  
 South HCP: 15  
 Contract: 3♦ S

North:  
 ♠ 2  
 ♥ K87  
 ♦ QJ8764  
 ♣ Q93

South:  
 ♠ AJ96  
 ♥ AQ65  
 ♦ A105  
 ♣ 75

West	North	East	South
		1♠	1NT
Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
	AP		

1. Minor Suit Transfers after 1NT  
 2. automat

Board: 114  
 Dealer: W  
 Vul: NS  
 North HCP: 15  
 South HCP: 9  
 Contract: 3♦ N

North:  
 ♠ J1043  
 ♥ K64  
 ♦ KJ  
 ♣ AK104

South:  
 ♠ A9  
 ♥ QJ2  
 ♦ Q109862  
 ♣ 95

West	North	East	South
1♣	1NT	Pass	3♣ <sup>1</sup>
Pass	3♦ <sup>2</sup>	AP	

1. Minor Suit Transfers after 1NT  
 2. automat

Board: 115  
 Dealer: E  
 Vul: None  
 North HCP: 8  
 South HCP: 15  
 Contract: 3♣ S

North:  
 ♠ A2  
 ♥ 1098  
 ♦ 64  
 ♣ KJ10952

South:  
 ♠ Q109  
 ♥ KQ32  
 ♦ A98  
 ♣ A73

West	North	East	South
		1♦	1NT
Pass	2NT <sup>1</sup>	Pass	3♣
	AP		

1. Minor Suit Transfers after 1NT

Board: 116  
 Dealer: W  
 Vul: EW  
 North HCP: 15  
 South HCP: 8  
 Contract: 3♣ N

North:  
 ♠ AK  
 ♥ A1053  
 ♦ A1076  
 ♣ 753

South:  
 ♠ 43  
 ♥ 987  
 ♦ QJ  
 ♣ KQ10942

West	North	East	South
1♦	1NT	Pass	2NT <sup>1</sup>
Pass	3♣	AP	

1. Minor Suit Transfers after 1NT

Board: 117

Dealer: E

Vul: Both

North HCP: 9

South HCP: 16

Contract: 3♣ S

North:

♠ 106

♥ Q7

♦ A32

♣ QJ10432

South:

♠ AJ75

♥ A1098

♦ K106

♣ A9

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

		1♦	1NT
--	--	----	-----

Pass	2NT <sup>1</sup>	Pass	3♣
------	------------------	------	----

AP

1. Minor Suit Transfers after 1NT



## North hands (Practice Page)

### Minor Suit Transfer

Board: 118      ♠ KJ2      West Opens 1♠.  
Dealer: W      ♥ AK103  
Vul: EW      ♦ AJ105      You bid first.  
HCP: 16      ♣ 95

Board: 119      ♠ —      East Opens 1♠.  
Dealer: E      ♥ 1063      East Bids 3♠ if possible.  
Vul: None      ♦ K95  
HCP: 9      ♣ KQJ10987      Partner bids first.

Board: 120      ♠ A84      West Opens 1♠.  
Dealer: W      ♥ K9  
Vul: NS      ♦ AKQ103      You bid first.  
HCP: 16      ♣ 543

Board: 121      ♠ 9      East Opens 1♣.  
Dealer: E      ♥ 93  
Vul: EW      ♦ AK1065432      Partner bids first.  
HCP: 7      ♣ 84

Board: 122      ♠ K105      West Opens 1♠.  
Dealer: W      ♥ KQ104  
Vul: EW      ♦ 62      You bid first.  
HCP: 17      ♣ AKQ5

Board: 123      ♠ J      East Opens 1♦.  
Dealer: E      ♥ KQ10  
Vul: Both      ♦ J108      Partner bids first.  
HCP: 8      ♣ J106543

## Minor Suit Transfer Both hands (Answers Page)

Board: 118  
 Dealer: W  
 Vul: EW  
 North HCP: 16  
 South HCP: 9  
 Contract: 5♦ N

North:  
 ♠ KJ2  
 ♥ AK103  
 ♦ AJ105  
 ♣ 95

South:  
 ♠ 7  
 ♥ J4  
 ♦ KQ8632  
 ♣ K1074

West	North	East	South
1♠	1NT	Pass	3♣ <sup>1</sup>
Pass	3♦ <sup>2</sup>	Pass	5♦
AP			
1. Minor Suit Transfers after 1NT			
2. automat			

Board: 119  
 Dealer: E  
 Vul: None  
 North HCP: 9  
 South HCP: 15  
 Contract: 5♣ N

North:  
 ♠ —  
 ♥ 1063  
 ♦ K95  
 ♣ KQJ10987

South:  
 ♠ A765  
 ♥ AK82  
 ♦ 72  
 ♣ A42

West	North	East	South
		1♠	1NT
Pass	2NT <sup>1</sup>	3♠	Pass
Pass	5♣	AP	
1. Minor Suit Transfers after 1NT			

Board: 120  
 Dealer: W  
 Vul: NS  
 North HCP: 16  
 South HCP: 8  
 Contract: 3♣ N

North:  
 ♠ A84  
 ♥ K9  
 ♦ AKQ103  
 ♣ 543

South:  
 ♠ Q73  
 ♥ QJ10  
 ♦ 5  
 ♣ K108762

West	North	East	South
1♠	1NT	Pass	2NT <sup>1</sup>
Pass	3♣	AP	
1. Minor Suit Transfers after 1NT			

Board: 121  
 Dealer: E  
 Vul: EW  
 North HCP: 7  
 South HCP: 15  
 Contract: 5♦ S

North:  
 ♠ 9  
 ♥ 93  
 ♦ AK1065432  
 ♣ 84

South:  
 ♠ K5  
 ♥ AQ5  
 ♦ Q87  
 ♣ KJ972

West	North	East	South
		1♣	1NT
Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
Pass	4NT <sup>3</sup>	Pass	5♦
AP			
1. Minor Suit Transfers after 1NT			
2. automat			
3. Blackwood 0314, for ♦			

Board: 122  
 Dealer: W  
 Vul: EW  
 North HCP: 17  
 South HCP: 9  
 Contract: 3♦ N

North:  
 ♠ K105  
 ♥ KQ104  
 ♦ 62  
 ♣ AKQ5

South:  
 ♠ 83  
 ♥ A6  
 ♦ AJ8743  
 ♣ 1087

West	North	East	South
1♠	1NT	Pass	3♣ <sup>1</sup>
Pass	3♦ <sup>2</sup>	AP	
1. Minor Suit Transfers after 1NT			
2. automat			

Board: 123

Dealer: E

Vul: Both

North HCP: 8

South HCP: 15

Contract: 3♣ S

North:

♠ J

♥ KQ10

♦ J108

♣ J106543

South:

♠ AQ86

♥ 83

♦ A52

♣ KQ87

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

		1♦	1NT
--	--	----	-----

Pass	2NT <sup>1</sup>	Pass	3♣
------	------------------	------	----

AP

1. Minor Suit Transfers after 1NT

## South hands (Practice Page)

### Minor Suit Transfer

Board: 118	♠ 7	West Opens 1♠.
Dealer: W	♥ J4	
Vul: EW	♦ KQ8632	Partner bids first.
HCP: 9	♣ K1074	

Board: 119	♠ A765	East Opens 1♠.
Dealer: E	♥ AK82	East Bids 3♠ if possible.
Vul: None	♦ 72	
HCP: 15	♣ A42	You bid first.

Board: 120	♠ Q73	West Opens 1♠.
Dealer: W	♥ QJ10	
Vul: NS	♦ 5	Partner bids first.
HCP: 8	♣ K108762	

Board: 121	♠ K5	East Opens 1♣.
Dealer: E	♥ AQ5	
Vul: EW	♦ Q87	You bid first.
HCP: 15	♣ KJ972	

Board: 122	♠ 83	West Opens 1♠.
Dealer: W	♥ A6	
Vul: EW	♦ AJ8743	Partner bids first.
HCP: 9	♣ 1087	

Board: 123	♠ AQ86	East Opens 1♦.
Dealer: E	♥ 83	
Vul: Both	♦ A52	You bid first.
HCP: 15	♣ KQ87	

## Minor Suit Transfer Both hands (Answers Page)

Board: 118  
 Dealer: W  
 Vul: EW  
 North HCP: 16  
 South HCP: 9  
 Contract: 5♦ N

North:  
 ♠ KJ2  
 ♥ AK103  
 ♦ AJ105  
 ♣ 95

South:  
 ♠ 7  
 ♥ J4  
 ♦ KQ8632  
 ♣ K1074

West	North	East	South
1♠	1NT	Pass	3♣ <sup>1</sup>
Pass	3♦ <sup>2</sup>	Pass	5♦
AP			
1. Minor Suit Transfers after 1NT			
2. automat			

Board: 119  
 Dealer: E  
 Vul: None  
 North HCP: 9  
 South HCP: 15  
 Contract: 5♣ N

North:  
 ♠ —  
 ♥ 1063  
 ♦ K95  
 ♣ KQJ10987

South:  
 ♠ A765  
 ♥ AK82  
 ♦ 72  
 ♣ A42

West	North	East	South
		1♠	1NT
Pass	2NT <sup>1</sup>	3♠	Pass
Pass	5♣	AP	
1. Minor Suit Transfers after 1NT			

Board: 120  
 Dealer: W  
 Vul: NS  
 North HCP: 16  
 South HCP: 8  
 Contract: 3♣ N

North:  
 ♠ A84  
 ♥ K9  
 ♦ AKQ103  
 ♣ 543

South:  
 ♠ Q73  
 ♥ QJ10  
 ♦ 5  
 ♣ K108762

West	North	East	South
1♠	1NT	Pass	2NT <sup>1</sup>
Pass	3♣	AP	
1. Minor Suit Transfers after 1NT			

Board: 121  
 Dealer: E  
 Vul: EW  
 North HCP: 7  
 South HCP: 15  
 Contract: 5♦ S

North:  
 ♠ 9  
 ♥ 93  
 ♦ AK1065432  
 ♣ 84

South:  
 ♠ K5  
 ♥ AQ5  
 ♦ Q87  
 ♣ KJ972

West	North	East	South
		1♣	1NT
Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
Pass	4NT <sup>3</sup>	Pass	5♦
AP			
1. Minor Suit Transfers after 1NT			
2. automat			
3. Blackwood 0314, for ♦			

Board: 122  
 Dealer: W  
 Vul: EW  
 North HCP: 17  
 South HCP: 9  
 Contract: 3♦ N

North:  
 ♠ K105  
 ♥ KQ104  
 ♦ 62  
 ♣ AKQ5

South:  
 ♠ 83  
 ♥ A6  
 ♦ AJ8743  
 ♣ 1087

West	North	East	South
1♠	1NT	Pass	3♣ <sup>1</sup>
Pass	3♦ <sup>2</sup>	AP	
1. Minor Suit Transfers after 1NT			
2. automat			

Board: 123

Dealer: E

Vul: Both

North HCP: 8

South HCP: 15

Contract: 3♣ S

North:

♠ J

♥ KQ10

♦ J108

♣ J106543

South:

♠ AQ86

♥ 83

♦ A52

♣ KQ87

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

		1♦	1NT
--	--	----	-----

Pass	2NT <sup>1</sup>	Pass	3♣
------	------------------	------	----

AP

1. Minor Suit Transfers after 1NT

## North hands (Practice Page)

### Minor Suit Transfer

Board: 124	♠ A6	West Opens 1♦.
Dealer: W	♥ Q962	West Bids 3♦ if possible.
Vul: EW	♦ KQ76	
HCP: 15	♣ A105	You bid first.
Board: 125	♠ AJ6	East Opens 1♥.
Dealer: E	♥ 2	
Vul: Both	♦ K86542	Partner bids first.
HCP: 9	♣ J72	
Board: 126	♠ J73	West Opens 1♦.
Dealer: W	♥ K964	
Vul: None	♦ AKQ8	You bid first.
HCP: 17	♣ A7	
Board: 127	♠ Q6	East Opens 1♦.
Dealer: E	♥ A104	
Vul: Both	♦ 74	Partner bids first.
HCP: 9	♣ K87632	
Board: 128	♠ KQ74	West Opens 1♠.
Dealer: W	♥ Q964	
Vul: Both	♦ AK	You bid first.
HCP: 17	♣ K73	
Board: 129	♠ 6	East Opens 1♠.
Dealer: E	♥ —	East Doubles 6♦ if possible.
Vul: None	♦ AJ97532	
HCP: 8	♣ K10965	Partner bids first.

## Minor Suit Transfer Both hands (Answers Page)

Board: 124

Dealer: W

Vul: EW

North HCP: 15

South HCP: 10

Contract: 5♣ S

North:

♠ A6

♥ Q962

♦ KQ76

♣ A105

South:

♠ QJ9

♥ J

♦ 1052

♣ KQJ643

West North East South

1♦ 1NT Pass 2NT<sup>1</sup>

3♦ Pass Pass 5♣

AP

1. Minor Suit Transfers after 1NT

Board: 125

Dealer: E

Vul: Both

North HCP: 9

South HCP: 15

Contract: 3♦ S

North:

♠ AJ6

♥ 2

♦ K86542

♣ J72

South:

♠ K105

♥ K985

♦ AQ7

♣ K109

West North East South

1♥ 1NT

Pass 3♣<sup>1</sup> Pass 3♦<sup>2</sup>

AP

1. Minor Suit Transfers after 1NT

2. automat

Board: 126

Dealer: W

Vul: None

North HCP: 17

South HCP: 9

Contract: 3♣ N

North:

♠ J73

♥ K964

♦ AKQ8

♣ A7

South:

♠ A95

♥ Q7

♦ 64

♣ QJ10652

West North East South

1♦ 1NT Pass 2NT<sup>1</sup>

Pass 3♣ AP

1. Minor Suit Transfers after 1NT

Board: 127

Dealer: E

Vul: Both

North HCP: 9

South HCP: 15

Contract: 3♣ S

North:

♠ Q6

♥ A104

♦ 74

♣ K87632

South:

♠ J1043

♥ 95

♦ AKJ6

♣ AQ9

West North East South

1♦ 1NT

Pass 2NT<sup>1</sup> Pass 3♣

AP

1. Minor Suit Transfers after 1NT

Board: 128

Dealer: W

Vul: Both

North HCP: 17

South HCP: 9

Contract: 3N N

North:

♠ KQ74

♥ Q964

♦ AK

♣ K73

South:

♠ 83

♥ 2

♦ Q964

♣ AQJ865

West North East South

1♠ 1NT Pass 2NT<sup>1</sup>

Pass 3♣ Pass 3♦

Pass 3NT AP

1. Minor Suit Transfers after 1NT



Board: 129  
Dealer: E  
Vul: None  
North HCP: 8  
South HCP: 15  
Contract: 6♦X S

North:  
♠ 6  
♥ —  
♦ AJ97532  
♣ K10965

South:  
♠ K873  
♥ AK85  
♦ 108  
♣ AJ2

West	North	East	South
		1♠	1NT
Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
Pass	4NT <sup>3</sup>	Pass	5♥
Pass	6♦	X	AP

1. Minor Suit Transfers after 1NT  
2. automat  
3. Blackwood 0314, for ♦

## South hands (Practice Page)

### Minor Suit Transfer

Board: 124	♠ QJ9	West Opens 1♦.
Dealer: W	♥ J	West Bids 3♦ if possible.
Vul: EW	♦ 1052	
HCP: 10	♣ KQJ643	Partner bids first.
Board: 125	♠ K105	East Opens 1♥.
Dealer: E	♥ K985	
Vul: Both	♦ AQ7	You bid first.
HCP: 15	♣ K109	
Board: 126	♠ A95	West Opens 1♦.
Dealer: W	♥ Q7	
Vul: None	♦ 64	Partner bids first.
HCP: 9	♣ QJ10652	
Board: 127	♠ J1043	East Opens 1♦.
Dealer: E	♥ 95	
Vul: Both	♦ AKJ6	You bid first.
HCP: 15	♣ AQ9	
Board: 128	♠ 83	West Opens 1♠.
Dealer: W	♥ 2	
Vul: Both	♦ Q964	Partner bids first.
HCP: 9	♣ AQJ865	
Board: 129	♠ K873	East Opens 1♠.
Dealer: E	♥ AK85	East Doubles 6♦ if possible.
Vul: None	♦ 108	
HCP: 15	♣ AJ2	You bid first.

## Minor Suit Transfer Both hands (Answers Page)

Board: 124

Dealer: W

Vul: EW

North HCP: 15

South HCP: 10

Contract: 5♣ S

North:

♠ A6

♥ Q962

♦ KQ76

♣ A105

South:

♠ QJ9

♥ J

♦ 1052

♣ KQJ643

West North East South

1♦ 1NT Pass 2NT<sup>1</sup>

3♦ Pass Pass 5♣

AP

1. Minor Suit Transfers after 1NT

Board: 125

Dealer: E

Vul: Both

North HCP: 9

South HCP: 15

Contract: 3♦ S

North:

♠ AJ6

♥ 2

♦ K86542

♣ J72

South:

♠ K105

♥ K985

♦ AQ7

♣ K109

West North East South

1♥ 1NT

Pass 3♣<sup>1</sup> Pass 3♦<sup>2</sup>

AP

1. Minor Suit Transfers after 1NT

2. automat

Board: 126

Dealer: W

Vul: None

North HCP: 17

South HCP: 9

Contract: 3♣ N

North:

♠ J73

♥ K964

♦ AKQ8

♣ A7

South:

♠ A95

♥ Q7

♦ 64

♣ QJ10652

West North East South

1♦ 1NT Pass 2NT<sup>1</sup>

Pass 3♣ AP

1. Minor Suit Transfers after 1NT

Board: 127

Dealer: E

Vul: Both

North HCP: 9

South HCP: 15

Contract: 3♣ S

North:

♠ Q6

♥ A104

♦ 74

♣ K87632

South:

♠ J1043

♥ 95

♦ AKJ6

♣ AQ9

West North East South

1♦ 1NT

Pass 2NT<sup>1</sup> Pass 3♣

AP

1. Minor Suit Transfers after 1NT

Board: 128

Dealer: W

Vul: Both

North HCP: 17

South HCP: 9

Contract: 3N N

North:

♠ KQ74

♥ Q964

♦ AK

♣ K73

South:

♠ 83

♥ 2

♦ Q964

♣ AQJ865

West North East South

1♠ 1NT Pass 2NT<sup>1</sup>

Pass 3♣ Pass 3♦

Pass 3NT AP

1. Minor Suit Transfers after 1NT

Board: 129  
Dealer: E  
Vul: None  
North HCP: 8  
South HCP: 15  
Contract: 6♦X S

North:  
♠ 6  
♥ —  
♦ AJ97532  
♣ K10965

South:  
♠ K873  
♥ AK85  
♦ 108  
♣ AJ2

West	North	East	South
		1♠	1NT
Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
Pass	4NT <sup>3</sup>	Pass	5♥
Pass	6♦	X	AP

1. Minor Suit Transfers after 1NT  
2. automat  
3. Blackwood 0314, for ♦

## North hands (Practice Page)

### Minor Suit Transfer

Board: 130	♠ A875	West Opens 1♥.
Dealer: W	♥ K852	
Vul: EW	♦ KJ2	You bid first.
HCP: 16	♣ KQ	
Board: 131	♠ K42	East Opens 1♦.
Dealer: E	♥ Q	
Vul: NS	♦ 86	Partner bids first.
HCP: 9	♣ KJ106542	
Board: 132	♠ AK3	West Opens 1♥.
Dealer: W	♥ AJ2	
Vul: EW	♦ QJ742	You bid first.
HCP: 15	♣ 82	
Board: 133	♠ 1064	East Opens 1♠.
Dealer: E	♥ Q2	
Vul: Both	♦ QJ	Partner bids first.
HCP: 10	♣ AJ10842	
Board: 134	♠ AKJ7	West Opens 1♦.
Dealer: W	♥ K54	
Vul: None	♦ QJ7	You bid first.
HCP: 16	♣ Q62	
Board: 135	♠ 6	East Opens 1♦.
Dealer: E	♥ KQ	
Vul: None	♦ J652	Partner bids first.
HCP: 8	♣ Q98653	

## Minor Suit Transfer Both hands (Answers Page)

Board: 130

Dealer: W

Vul: EW

North HCP: 16

South HCP: 10

Contract: 5♦ N

North:

♠ A875

♥ K852

♦ KJ2

♣ KQ

South:

♠ 4

♥ 7

♦ AQ10643

♣ A10742

West North East South

1♥ 1NT Pass 3♣<sup>1</sup>

Pass 3♦<sup>2</sup> Pass 5♦

AP

1. Minor Suit Transfers after 1NT

2. automat

Board: 131

Dealer: E

Vul: NS

North HCP: 9

South HCP: 16

Contract: 5♣ S

North:

♠ K42

♥ Q

♦ 86

♣ KJ106542

South:

♠ AQJ9

♥ A107

♦ KQ109

♣ 97

West North East South

1♦ 1NT

Pass 2NT<sup>1</sup> Pass 3♣

Pass 3♠ Pass 4♦<sup>2</sup>

Pass 4♥<sup>3</sup> Pass 5♣

AP

1. Minor Suit Transfers after 1NT

2. Cue bid, a ♦ stopper

3. Cue bid, a ♥ stopper

Board: 132

Dealer: W

Vul: EW

North HCP: 15

South HCP: 8

Contract: 3♣ N

North:

♠ AK3

♥ AJ2

♦ QJ742

♣ 82

South:

♠ 75

♥ 1084

♦ 96

♣ AKJ973

West North East South

1♥ 1NT Pass 2NT<sup>1</sup>

Pass 3♣ AP

1. Minor Suit Transfers after 1NT

Board: 133

Dealer: E

Vul: Both

North HCP: 10

South HCP: 17

Contract: 3♣ S

North:

♠ 1064

♥ Q2

♦ QJ

♣ AJ10842

South:

♠ A73

♥ K107

♦ AK764

♣ K9

West North East South

1♠ 1NT

Pass 2NT<sup>1</sup> Pass 3♣

AP

1. Minor Suit Transfers after 1NT

Board: 134

Dealer: W

Vul: None

North HCP: 16

South HCP: 9

Contract: 3♣ N

North:

♠ AKJ7

♥ K54

♦ QJ7

♣ Q62

South:

♠ Q6

♥ Q7

♦ 86

♣ AJ108753

West North East South

1♦ 1NT Pass 2NT<sup>1</sup>

Pass 3♣ AP

1. Minor Suit Transfers after 1NT

Board: 135

Dealer: E

Vul: None

North HCP: 8

South HCP: 15

Contract: 3♣ S

North:

♠ 6

♥ KQ

♦ J652

♣ Q98653

South:

♠ A92

♥ A1084

♦ A103

♣ K107

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

		1♦	1NT
--	--	----	-----

Pass	2NT <sup>1</sup>	Pass	3♣
------	------------------	------	----

AP

1. Minor Suit Transfers after 1NT

## South hands (Practice Page)

### Minor Suit Transfer

Board: 130	♠ 4	West Opens 1♥.
Dealer: W	♥ 7	
Vul: EW	♦ AQ10643	Partner bids first.
HCP: 10	♣ A10742	

Board: 131	♠ AQJ9	East Opens 1♦.
Dealer: E	♥ A107	
Vul: NS	♦ KQ109	You bid first.
HCP: 16	♣ 97	

Board: 132	♠ 75	West Opens 1♥.
Dealer: W	♥ 1084	
Vul: EW	♦ 96	Partner bids first.
HCP: 8	♣ AKJ973	

Board: 133	♠ A73	East Opens 1♠.
Dealer: E	♥ K107	
Vul: Both	♦ AK764	You bid first.
HCP: 17	♣ K9	

Board: 134	♠ Q6	West Opens 1♦.
Dealer: W	♥ Q7	
Vul: None	♦ 86	Partner bids first.
HCP: 9	♣ AJ108753	

Board: 135	♠ A92	East Opens 1♦.
Dealer: E	♥ A1084	
Vul: None	♦ A103	You bid first.
HCP: 15	♣ K107	



## Minor Suit Transfer Both hands (Answers Page)

Board: 130  
Dealer: W  
Vul: EW  
North HCP: 16  
South HCP: 10  
Contract: 5♦ N

North:  
♠ A875  
♥ K852  
♦ KJ2  
♣ KQ

South:  
♠ 4  
♥ 7  
♦ AQ10643  
♣ A10742

West	North	East	South
1♥	1NT	Pass	3♣ <sup>1</sup>
Pass	3♦ <sup>2</sup>	Pass	5♦
AP			
1. Minor Suit Transfers after 1NT			
2. automat			

Board: 131  
Dealer: E  
Vul: NS  
North HCP: 9  
South HCP: 16  
Contract: 5♣ S

North:  
♠ K42  
♥ Q  
♦ 86  
♣ KJ106542

South:  
♠ AQJ9  
♥ A107  
♦ KQ109  
♣ 97

West	North	East	South
		1♦	1NT
Pass	2NT <sup>1</sup>	Pass	3♣
Pass	3♠	Pass	4♦ <sup>2</sup>
Pass	4♥ <sup>3</sup>	Pass	5♣
AP			
1. Minor Suit Transfers after 1NT			
2. Cue bid, a ♦ stopper			
3. Cue bid, a ♥ stopper			

Board: 132  
Dealer: W  
Vul: EW  
North HCP: 15  
South HCP: 8  
Contract: 3♣ N

North:  
♠ AK3  
♥ AJ2  
♦ QJ742  
♣ 82

South:  
♠ 75  
♥ 1084  
♦ 96  
♣ AKJ973

West	North	East	South
1♥	1NT	Pass	2NT <sup>1</sup>
Pass	3♣	AP	
1. Minor Suit Transfers after 1NT			

Board: 133  
Dealer: E  
Vul: Both  
North HCP: 10  
South HCP: 17  
Contract: 3♣ S

North:  
♠ 1064  
♥ Q2  
♦ QJ  
♣ AJ10842

South:  
♠ A73  
♥ K107  
♦ AK764  
♣ K9

West	North	East	South
		1♠	1NT
Pass	2NT <sup>1</sup>	Pass	3♣
AP			
1. Minor Suit Transfers after 1NT			

Board: 134  
Dealer: W  
Vul: None  
North HCP: 16  
South HCP: 9  
Contract: 3♣ N

North:  
♠ AKJ7  
♥ K54  
♦ QJ7  
♣ Q62

South:  
♠ Q6  
♥ Q7  
♦ 86  
♣ AJ108753

West	North	East	South
1♦	1NT	Pass	2NT <sup>1</sup>
Pass	3♣	AP	
1. Minor Suit Transfers after 1NT			

Board: 135

Dealer: E

Vul: None

North HCP: 8

South HCP: 15

Contract: 3♣ S

North:

♠ 6

♥ KQ

♦ J652

♣ Q98653

South:

♠ A92

♥ A1084

♦ A103

♣ K107

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

		1♦	1NT
--	--	----	-----

Pass	2NT <sup>1</sup>	Pass	3♣
------	------------------	------	----

AP

1. Minor Suit Transfers after 1NT

## North hands (Practice Page)

### Minor Suit Transfer

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

♠ QJ5  
♥ A32  
♦ AK10  
♣ J432

West Opens 1♥.

You bid first.

Board: 137  
Dealer: E  
Vul: EW  
HCP: 9

♠ 874  
♥ KQ5  
♦ KJ10974  
♣ 9

East Opens 1♣.

East Doubles 3♣ if possible.

East Doubles 5♦ if possible.

Partner bids first.

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

♠ AKJ  
♥ KQJ7  
♦ 93  
♣ J1084

West Opens 1♠.

East Bids 3♠ if possible.

West Doubles 5♦ if possible.

You bid first.

Board: 139  
Dealer: E  
Vul: None  
HCP: 8

♠ J  
♥ 852  
♦ AQJ8652  
♣ 86

East Opens 1♥.

Partner bids first.

Board: 140  
Dealer: W  
Vul: None  
HCP: 15

♠ A872  
♥ KQ53  
♦ KJ7  
♣ Q10

West Opens 1♦.

You bid first.

Board: 141  
Dealer: E  
Vul: Both  
HCP: 8

♠ 2  
♥ AJ6  
♦ K108732  
♣ 932

East Opens 1♣.

Partner bids first.

## Minor Suit Transfer Both hands (Answers Page)

Board: 136  
Dealer: W  
Vul: NS  
North HCP: 15  
South HCP: 8  
Contract: 3♣ N

North:  
♠ QJ5  
♥ A32  
♦ AK10  
♣ J432

South:  
♠ 72  
♥ 85  
♦ QJ4  
♣ KQ10765

West	North	East	South
1♥	1NT	Pass	2NT <sup>1</sup>
Pass	3♣	AP	

1. Minor Suit Transfers after 1NT

Board: 137  
Dealer: E  
Vul: EW  
North HCP: 9  
South HCP: 17  
Contract: 5♦ X N

North:  
♠ 874  
♥ KQ5  
♦ KJ10974  
♣ 9

South:  
♠ AKQ6  
♥ J963  
♦ Q3  
♣ KQ6

West	North	East	South
		1♣	1NT
Pass	3♣ <sup>1</sup>	X	XX
Pass	4♣ <sup>2</sup>	Pass	4♣ <sup>3</sup>
Pass	5♦	X	AP

1. Minor Suit Transfers after 1NT  
2. Cue bid, a ♣ stopper  
3. Cue bid, a ♠ stopper

Board: 138  
Dealer: W  
Vul: Both  
North HCP: 15  
South HCP: 8  
Contract: 5♦ X N

North:  
♠ AKJ  
♥ KQJ7  
♦ 93  
♣ J1084

South:  
♠ 97  
♥ 1063  
♦ AKJ654  
♣ 75

West	North	East	South
1♠	1NT	Pass	3♣ <sup>1</sup>
Pass	3♦ <sup>2</sup>	3♠	5♦
X	AP		

1. Minor Suit Transfers after 1NT  
2. automat

Board: 139  
Dealer: E  
Vul: None  
North HCP: 8  
South HCP: 17  
Contract: 5♦ S

North:  
♠ J  
♥ 852  
♦ AQJ8652  
♣ 86

South:  
♠ K92  
♥ AK96  
♦ K103  
♣ KJ10

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

1. Minor Suit Transfers after 1NT  
2. automat

Board: 140  
Dealer: W  
Vul: None  
North HCP: 15  
South HCP: 9  
Contract: 3♣ N

North:  
♠ A872  
♥ KQ53  
♦ KJ7  
♣ Q10

South:  
♠ Q9  
♥ 109  
♦ 1082  
♣ AK8542

West	North	East	South
1♦	1NT	Pass	2NT <sup>1</sup>
Pass	3♣	AP	

1. Minor Suit Transfers after 1NT

Board: 141

Dealer: E

Vul: Both

North HCP: 8

South HCP: 15

Contract: 3♦ S

North:

♠ 2

♥ AJ6

♦ K108732

♣ 932

South:

♠ 8753

♥ KQ10

♦ AJ6

♣ KQ8

West North East South

1♣ 1NT

Pass 3♣<sup>1</sup> Pass 3♦<sup>2</sup>

AP

1. Minor Suit Transfers after 1NT

2. automat

## South hands (Practice Page)

### Minor Suit Transfer

Board: 136  
Dealer: W  
Vul: NS  
HCP: 8

♠ 72  
♥ 85  
♦ QJ4  
♣ KQ10765

West Opens 1♥.

Partner bids first.

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

♠ AKQ6  
♥ J963  
♦ Q3  
♣ KQ6

East Opens 1♣.

East Doubles 3♣ if possible.

East Doubles 5♦ if possible.

You bid first.

Board: 138  
Dealer: W  
Vul: Both  
HCP: 8

♠ 97  
♥ 1063  
♦ AKJ654  
♣ 75

West Opens 1♠.

East Bids 3♠ if possible.

West Doubles 5♦ if possible.

Partner bids first.

Board: 139  
Dealer: E  
Vul: None  
HCP: 17

♠ K92  
♥ AK96  
♦ K103  
♣ KJ10

East Opens 1♥.

You bid first.

Board: 140  
Dealer: W  
Vul: None  
HCP: 9

♠ Q9  
♥ 109  
♦ 1082  
♣ AK8542

West Opens 1♦.

Partner bids first.

Board: 141  
Dealer: E  
Vul: Both  
HCP: 15

♠ 8753  
♥ KQ10  
♦ AJ6  
♣ KQ8

East Opens 1♣.

You bid first.

## Minor Suit Transfer Both hands (Answers Page)

Board: 136  
Dealer: W  
Vul: NS  
North HCP: 15  
South HCP: 8  
Contract: 3♣ N

North:  
♠ QJ5  
♥ A32  
♦ AK10  
♣ J432

South:  
♠ 72  
♥ 85  
♦ QJ4  
♣ KQ10765

West	North	East	South
1♥	1NT	Pass	2NT <sup>1</sup>
Pass	3♣	AP	

1. Minor Suit Transfers after 1NT

Board: 137  
Dealer: E  
Vul: EW  
North HCP: 9  
South HCP: 17  
Contract: 5♦ X N

North:  
♠ 874  
♥ KQ5  
♦ KJ10974  
♣ 9

South:  
♠ AKQ6  
♥ J963  
♦ Q3  
♣ KQ6

West	North	East	South
		1♣	1NT
Pass	3♣ <sup>1</sup>	X	XX
Pass	4♣ <sup>2</sup>	Pass	4♣ <sup>3</sup>
Pass	5♦	X	AP

1. Minor Suit Transfers after 1NT  
2. Cue bid, a ♣ stopper  
3. Cue bid, a ♠ stopper

Board: 138  
Dealer: W  
Vul: Both  
North HCP: 15  
South HCP: 8  
Contract: 5♦ X N

North:  
♠ AKJ  
♥ KQJ7  
♦ 93  
♣ J1084

South:  
♠ 97  
♥ 1063  
♦ AKJ654  
♣ 75

West	North	East	South
1♠	1NT	Pass	3♣ <sup>1</sup>
Pass	3♦ <sup>2</sup>	3♠	5♦
X	AP		

1. Minor Suit Transfers after 1NT  
2. automat

Board: 139  
Dealer: E  
Vul: None  
North HCP: 8  
South HCP: 17  
Contract: 5♦ S

North:  
♠ J  
♥ 852  
♦ AQJ8652  
♣ 86

South:  
♠ K92  
♥ AK96  
♦ K103  
♣ KJ10

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

1. Minor Suit Transfers after 1NT  
2. automat

Board: 140  
Dealer: W  
Vul: None  
North HCP: 15  
South HCP: 9  
Contract: 3♣ N

North:  
♠ A872  
♥ KQ53  
♦ KJ7  
♣ Q10

South:  
♠ Q9  
♥ 109  
♦ 1082  
♣ AK8542

West	North	East	South
1♦	1NT	Pass	2NT <sup>1</sup>
Pass	3♣	AP	

1. Minor Suit Transfers after 1NT

Board: 141

Dealer: E

Vul: Both

North HCP: 8

South HCP: 15

Contract: 3♦ S

North:

♠ 2

♥ AJ6

♦ K108732

♣ 932

South:

♠ 8753

♥ KQ10

♦ AJ6

♣ KQ8

West North East South

1♣ 1NT

Pass 3♣<sup>1</sup> Pass 3♦<sup>2</sup>

AP

1. Minor Suit Transfers after 1NT

2. automat



## North hands (Practice Page)

### Minor Suit Transfer

Board: 142      ♠ AK5      West Opens 1♠.  
Dealer: W      ♥ 876  
Vul: None      ♦ A2      You bid first.  
HCP: 15      ♣ KJ1074

Board: 143      ♠ J      East Opens 1♦.  
Dealer: E      ♥ 1094  
Vul: Both      ♦ J      Partner bids first.  
HCP: 7      ♣ KQ865432

Board: 144      ♠ Q10      West Opens 1♥.  
Dealer: W      ♥ A743  
Vul: None      ♦ KQ6      You bid first.  
HCP: 17      ♣ KQJ4

Board: 145      ♠ —      East Opens 1♥.  
Dealer: E      ♥ 982  
Vul: Both      ♦ KJ10753      Partner bids first.  
HCP: 8      ♣ A1096

Board: 146      ♠ AKQJ      West Opens 1♥.  
Dealer: W      ♥ K54  
Vul: Both      ♦ J8      You bid first.  
HCP: 17      ♣ K972

Board: 147      ♠ A43      East Opens 1♦.  
Dealer: E      ♥ J      West Bids XA♠♠ if possible.  
Vul: None      ♦ 62  
HCP: 9      ♣ KJ106542      Partner bids first.

## Minor Suit Transfer Both hands (Answers Page)

Board: 142  
Dealer: W  
Vul: None  
North HCP: 15  
South HCP: 8  
Contract: 3♦ N

North:  
♠ AK5  
♥ 876  
♦ A2  
♣ KJ1074

South:  
♠ 83  
♥ AK2  
♦ J97643  
♣ 92

West	North	East	South
1♠	1NT	Pass	3♣ <sup>1</sup>
Pass	3♦ <sup>2</sup>	AP	

1. Minor Suit Transfers after 1NT  
2. automat

Board: 143  
Dealer: E  
Vul: Both  
North HCP: 7  
South HCP: 16  
Contract: 5♣ S

North:  
♠ J  
♥ 1094  
♦ J  
♣ KQ865432

South:  
♠ 82  
♥ AKJ7  
♦ K942  
♣ AJ7

West	North	East	South
		1♦	1NT
Pass	2NT <sup>1</sup>	Pass	3♣
Pass	5♣	AP	

1. Minor Suit Transfers after 1NT

Board: 144  
Dealer: W  
Vul: None  
North HCP: 17  
South HCP: 8  
Contract: 3♣ N

North:  
♠ Q10  
♥ A743  
♦ KQ6  
♣ KQJ4

South:  
♠ A84  
♥ 6  
♦ A32  
♣ 986532

West	North	East	South
1♥	1NT	Pass	2NT <sup>1</sup>
Pass	3♣	AP	

1. Minor Suit Transfers after 1NT

Board: 145  
Dealer: E  
Vul: Both  
North HCP: 8  
South HCP: 16  
Contract: 5♦ S

North:  
♠ —  
♥ 982  
♦ KJ10753  
♣ A1096

South:  
♠ AKJ5  
♥ K54  
♦ 986  
♣ KQ5

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

1. Minor Suit Transfers after 1NT  
2. automat

Board: 146  
Dealer: W  
Vul: Both  
North HCP: 17  
South HCP: 9  
Contract: 3♦ N

North:  
♠ AKQJ  
♥ K54  
♦ J8  
♣ K972

South:  
♠ 53  
♥ 93  
♦ AKQ1093  
♣ 1064

West	North	East	South
1♥	1NT	Pass	3♣ <sup>1</sup>
Pass	3♦ <sup>2</sup>	AP	

1. Minor Suit Transfers after 1NT  
2. automat

Board: 147  
Dealer: E  
Vul: None  
North HCP: 9  
South HCP: 15  
Contract: 6♣X S

North:  
♠ A43  
♥ J  
♦ 62  
♣ KJ106542

South:  
♠ KQ98  
♥ AK8  
♦ K73  
♣ 873

West	North	East	South
		1♦	1NT
Pass	2NT <sup>1</sup>	Pass	3♣
Pass	4NT <sup>2</sup>	Pass	5♦
Pass	6♣	Pass	Pass
XA♠♠	AP		

1. Minor Suit Transfers after 1NT
2. Blackwood 0314, for ♣

## South hands (Practice Page)

### Minor Suit Transfer

Board: 142	♠ 83	West Opens 1♠.
Dealer: W	♥ AK2	
Vul: None	♦ J97643	Partner bids first.
HCP: 8	♣ 92	
Board: 143	♠ 82	East Opens 1♦.
Dealer: E	♥ AKJ7	
Vul: Both	♦ K942	You bid first.
HCP: 16	♣ AJ7	
Board: 144	♠ A84	West Opens 1♥.
Dealer: W	♥ 6	
Vul: None	♦ A32	Partner bids first.
HCP: 8	♣ 986532	
Board: 145	♠ AKJ5	East Opens 1♥.
Dealer: E	♥ K54	
Vul: Both	♦ 986	You bid first.
HCP: 16	♣ KQ5	
Board: 146	♠ 53	West Opens 1♥.
Dealer: W	♥ 93	
Vul: Both	♦ AKQ1093	Partner bids first.
HCP: 9	♣ 1064	
Board: 147	♠ KQ98	East Opens 1♦.
Dealer: E	♥ AK8	West Bids XA♠♠ if possible.
Vul: None	♦ K73	
HCP: 15	♣ 873	You bid first.

## Minor Suit Transfer Both hands (Answers Page)

Board: 142  
Dealer: W  
Vul: None  
North HCP: 15  
South HCP: 8  
Contract: 3♦ N

North:  
♠ AK5  
♥ 876  
♦ A2  
♣ KJ1074

South:  
♠ 83  
♥ AK2  
♦ J97643  
♣ 92

West	North	East	South
1♠	1NT	Pass	3♣ <sup>1</sup>
Pass	3♦ <sup>2</sup>	AP	

1. Minor Suit Transfers after 1NT  
2. automat

Board: 143  
Dealer: E  
Vul: Both  
North HCP: 7  
South HCP: 16  
Contract: 5♣ S

North:  
♠ J  
♥ 1094  
♦ J  
♣ KQ865432

South:  
♠ 82  
♥ AKJ7  
♦ K942  
♣ AJ7

West	North	East	South
		1♦	1NT
Pass	2NT <sup>1</sup>	Pass	3♣
Pass	5♣	AP	

1. Minor Suit Transfers after 1NT

Board: 144  
Dealer: W  
Vul: None  
North HCP: 17  
South HCP: 8  
Contract: 3♣ N

North:  
♠ Q10  
♥ A743  
♦ KQ6  
♣ KQJ4

South:  
♠ A84  
♥ 6  
♦ A32  
♣ 986532

West	North	East	South
1♥	1NT	Pass	2NT <sup>1</sup>
Pass	3♣	AP	

1. Minor Suit Transfers after 1NT

Board: 145  
Dealer: E  
Vul: Both  
North HCP: 8  
South HCP: 16  
Contract: 5♦ S

North:  
♠ —  
♥ 982  
♦ KJ10753  
♣ A1096

South:  
♠ AKJ5  
♥ K54  
♦ 986  
♣ KQ5

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

1. Minor Suit Transfers after 1NT  
2. automat

Board: 146  
Dealer: W  
Vul: Both  
North HCP: 17  
South HCP: 9  
Contract: 3♦ N

North:  
♠ AKQJ  
♥ K54  
♦ J8  
♣ K972

South:  
♠ 53  
♥ 93  
♦ AKQ1093  
♣ 1064

West	North	East	South
1♥	1NT	Pass	3♣ <sup>1</sup>
Pass	3♦ <sup>2</sup>	AP	

1. Minor Suit Transfers after 1NT  
2. automat

Board: 147  
Dealer: E  
Vul: None  
North HCP: 9  
South HCP: 15  
Contract: 6♣X S

North:  
♠ A43  
♥ J  
♦ 62  
♣ KJ106542

South:  
♠ KQ98  
♥ AK8  
♦ K73  
♣ 873

West	North	East	South
		1♦	1NT
Pass	2NT <sup>1</sup>	Pass	3♣
Pass	4NT <sup>2</sup>	Pass	5♦
Pass	6♣	Pass	Pass
XA♠♠	AP		

1. Minor Suit Transfers after 1NT
2. Blackwood 0314, for ♣

## North hands (Practice Page)

### Minor Suit Transfer

Board: 148  
Dealer: W  
Vul: NS  
HCP: 15

♠ A63  
♥ J853  
♦ KJ8  
♣ AQ2

West Opens 1♦.  
West Doubles Pass if possible.  
East Bids 3♠ if possible.

You bid first.

Board: 149  
Dealer: E  
Vul: NS  
HCP: 10

♠ J  
♥ A5  
♦ K864  
♣ Q109743

East Opens 1♥.

Partner bids first.

Board: 150  
Dealer: W  
Vul: None  
HCP: 17

♠ AJ8  
♥ Q107  
♦ QJ  
♣ AK852

West Opens 1♣.

You bid first.

Board: 151  
Dealer: E  
Vul: EW  
HCP: 8

♠ J64  
♥ Q6  
♦ 87  
♣ KQ8742

East Opens 1♠.

Partner bids first.

Board: 152  
Dealer: W  
Vul: Both  
HCP: 15

♠ K543  
♥ AK8  
♦ K1086  
♣ Q10

West Opens 1♠.

You bid first.

Board: 153  
Dealer: E  
Vul: EW  
HCP: 8

♠ 875  
♥ 87  
♦ K9  
♣ AJ9532

East Opens 1♦.

Partner bids first.

## Minor Suit Transfer Both hands (Answers Page)

Board: 148  
Dealer: W  
Vul: NS  
North HCP: 15  
South HCP: 8  
Contract: 3♠X E

North:  
♠ A63  
♥ J853  
♦ KJ8  
♣ AQ2

South:  
♠ Q10  
♥ Q102  
♦ 75  
♣ KJ10764

West	North	East	South
1♦	1NT	Pass	2NT <sup>1</sup>
Pass	3♣	Pass	Pass
X	Pass	3♠	X
AP			

1. Minor Suit Transfers after 1NT

Board: 149  
Dealer: E  
Vul: NS  
North HCP: 10  
South HCP: 17  
Contract: 3N S

North:  
♠ J  
♥ A5  
♦ K864  
♣ Q109743

South:  
♠ K65  
♥ KJ102  
♦ Q5  
♣ AKJ8

West	North	East	South
		1♥	1NT
Pass	2NT <sup>1</sup>	Pass	3♣
Pass	3♦	Pass	3NT
AP			

1. Minor Suit Transfers after 1NT

Board: 150  
Dealer: W  
Vul: None  
North HCP: 17  
South HCP: 8  
Contract: 3♦ N

North:  
♠ AJ8  
♥ Q107  
♦ QJ  
♣ AK852

South:  
♠ 74  
♥ J85  
♦ AK10975  
♣ 106

West	North	East	South
1♣	1NT	Pass	3♣ <sup>1</sup>
Pass	3♦ <sup>2</sup>	AP	

1. Minor Suit Transfers after 1NT  
2. automat

Board: 151  
Dealer: E  
Vul: EW  
North HCP: 8  
South HCP: 16  
Contract: 3♣ S

North:  
♠ J64  
♥ Q6  
♦ 87  
♣ KQ8742

South:  
♠ A102  
♥ KJ7  
♦ K43  
♣ AJ65

West	North	East	South
		1♠	1NT
Pass	2NT <sup>1</sup>	Pass	3♣
AP			

1. Minor Suit Transfers after 1NT

Board: 152  
Dealer: W  
Vul: Both  
North HCP: 15  
South HCP: 9  
Contract: 3♣ N

North:  
♠ K543  
♥ AK8  
♦ K1086  
♣ Q10

South:  
♠ —  
♥ 976  
♦ Q743  
♣ AK8732

West	North	East	South
1♠	1NT	Pass	2NT <sup>1</sup>
Pass	3♣	AP	

1. Minor Suit Transfers after 1NT



Board: 153

Dealer: E

Vul: EW

North HCP: 8

South HCP: 15

Contract: 3♣ S

North:

♠ 875

♥ 87

♦ K9

♣ AJ9532

South:

♠ AJ62

♥ Q1043

♦ AJ8

♣ K4

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

		1♦	1NT
--	--	----	-----

Pass	2NT <sup>1</sup>	Pass	3♣
------	------------------	------	----

AP

1. Minor Suit Transfers after 1NT

## South hands (Practice Page)

### Minor Suit Transfer

Board: 148  
Dealer: W  
Vul: NS  
HCP: 8

♠ Q10  
♥ Q102  
♦ 75  
♣ KJ10764

West Opens 1♦.  
West Doubles Pass if possible.  
East Bids 3♠ if possible.

Partner bids first.

Board: 149  
Dealer: E  
Vul: NS  
HCP: 17

♠ K65  
♥ KJ102  
♦ Q5  
♣ AKJ8

East Opens 1♥.

You bid first.

Board: 150  
Dealer: W  
Vul: None  
HCP: 8

♠ 74  
♥ J85  
♦ AK10975  
♣ 106

West Opens 1♣.

Partner bids first.

Board: 151  
Dealer: E  
Vul: EW  
HCP: 16

♠ A102  
♥ KJ7  
♦ K43  
♣ AJ65

East Opens 1♠.

You bid first.

Board: 152  
Dealer: W  
Vul: Both  
HCP: 9

♠ —  
♥ 976  
♦ Q743  
♣ AK8732

West Opens 1♠.

Partner bids first.

Board: 153  
Dealer: E  
Vul: EW  
HCP: 15

♠ AJ62  
♥ Q1043  
♦ AJ8  
♣ K4

East Opens 1♦.

You bid first.

## Minor Suit Transfer Both hands (Answers Page)

Board: 148  
Dealer: W  
Vul: NS  
North HCP: 15  
South HCP: 8  
Contract: 3♠X E

North:  
♠ A63  
♥ J853  
♦ KJ8  
♣ AQ2

South:  
♠ Q10  
♥ Q102  
♦ 75  
♣ KJ10764

West	North	East	South
1♦	1NT	Pass	2NT <sup>1</sup>
Pass	3♣	Pass	Pass
X	Pass	3♠	X
AP			

1. Minor Suit Transfers after 1NT

Board: 149  
Dealer: E  
Vul: NS  
North HCP: 10  
South HCP: 17  
Contract: 3N S

North:  
♠ J  
♥ A5  
♦ K864  
♣ Q109743

South:  
♠ K65  
♥ KJ102  
♦ Q5  
♣ AKJ8

West	North	East	South
		1♥	1NT
Pass	2NT <sup>1</sup>	Pass	3♣
Pass	3♦	Pass	3NT
AP			

1. Minor Suit Transfers after 1NT

Board: 150  
Dealer: W  
Vul: None  
North HCP: 17  
South HCP: 8  
Contract: 3♦ N

North:  
♠ AJ8  
♥ Q107  
♦ QJ  
♣ AK852

South:  
♠ 74  
♥ J85  
♦ AK10975  
♣ 106

West	North	East	South
1♣	1NT	Pass	3♣ <sup>1</sup>
Pass	3♦ <sup>2</sup>	AP	

1. Minor Suit Transfers after 1NT  
2. automat

Board: 151  
Dealer: E  
Vul: EW  
North HCP: 8  
South HCP: 16  
Contract: 3♣ S

North:  
♠ J64  
♥ Q6  
♦ 87  
♣ KQ8742

South:  
♠ A102  
♥ KJ7  
♦ K43  
♣ AJ65

West	North	East	South
		1♠	1NT
Pass	2NT <sup>1</sup>	Pass	3♣
AP			

1. Minor Suit Transfers after 1NT

Board: 152  
Dealer: W  
Vul: Both  
North HCP: 15  
South HCP: 9  
Contract: 3♣ N

North:  
♠ K543  
♥ AK8  
♦ K1086  
♣ Q10

South:  
♠ —  
♥ 976  
♦ Q743  
♣ AK8732

West	North	East	South
1♠	1NT	Pass	2NT <sup>1</sup>
Pass	3♣	AP	

1. Minor Suit Transfers after 1NT

Board: 153

Dealer: E

Vul: EW

North HCP: 8

South HCP: 15

Contract: 3♣ S

North:

♠ 875

♥ 87

♦ K9

♣ AJ9532

South:

♠ AJ62

♥ Q1043

♦ AJ8

♣ K4

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

		1♦	1NT
--	--	----	-----

Pass	2NT <sup>1</sup>	Pass	3♣
------	------------------	------	----

AP

1. Minor Suit Transfers after 1NT

## North hands (Practice Page)

### Minor Suit Transfer

Board: 154      ♠ AK54  
Dealer: W        ♥ J32  
Vul: NS         ♦ AK82  
HCP: 15        ♣ 52

West Opens 1♦.

You bid first.

Board: 155      ♠ K83  
Dealer: E        ♥ J10  
Vul: Both       ♦ 103  
HCP: 8         ♣ KJ8532

East Opens 1♦.

Partner bids first.

Board: 156      ♠ AK9  
Dealer: W        ♥ AQ72  
Vul: Both       ♦ A6  
HCP: 17        ♣ 10865

West Opens 1♠.

East Bids XA♠♠ if possible.

You bid first.

Board: 157      ♠ J94  
Dealer: E        ♥ A7  
Vul: None       ♦ 52  
HCP: 8         ♣ QJ8764

East Opens 1♦.

Partner bids first.

Board: 158      ♠ K654  
Dealer: W        ♥ 854  
Vul: Both       ♦ KQ84  
HCP: 15        ♣ AK

West Opens 1♦.

You bid first.

## Minor Suit Transfer Both hands (Answers Page)

Board: 154  
Dealer: W  
Vul: NS  
North HCP: 15  
South HCP: 8  
Contract: 3♣ N

North:  
♠ AK54  
♥ J32  
♦ AK82  
♣ 52

South:  
♠ 2  
♥ 1087  
♦ J106  
♣ AQJ1093

West	North	East	South
1♦	1NT	Pass	2NT <sup>1</sup>
Pass	3♣	Pass	5♣
AP			

1. Minor Suit Transfers after 1NT

Board: 155  
Dealer: E  
Vul: Both  
North HCP: 8  
South HCP: 16  
Contract: 3♣ S

North:  
♠ K83  
♥ J10  
♦ 103  
♣ KJ8532

South:  
♠ A76  
♥ Q65  
♦ AQ98  
♣ A106

West	North	East	South
		1♦	1NT
Pass	2NT <sup>1</sup>	Pass	3♣
AP			

1. Minor Suit Transfers after 1NT

Board: 156  
Dealer: W  
Vul: Both  
North HCP: 17  
South HCP: 10  
Contract: 6♦ X N

North:  
♠ AK9  
♥ AQ72  
♦ A6  
♣ 10865

South:  
♠ 54  
♥ 3  
♦ KQ10754  
♣ AJ43

West	North	East	South
1♠	1NT	Pass	3♣ <sup>1</sup>
Pass	3♦ <sup>2</sup>	Pass	4♣ <sup>3</sup>
Pass	4♥ <sup>4</sup>	Pass	4NT <sup>5</sup>
Pass	5♣	Pass	6♦
Pass	Pass	XA♠♠	AP

1. Minor Suit Transfers after 1NT  
2. automat  
3. Cue bid, a ♣ stopper  
4. Cue bid, a ♥ stopper  
5. Blackwood 0314, for ♦

Board: 157  
Dealer: E  
Vul: None  
North HCP: 8  
South HCP: 15  
Contract: 3♣ S

North:  
♠ J94  
♥ A7  
♦ 52  
♣ QJ8764

South:  
♠ K76  
♥ Q1093  
♦ AK10  
♣ K105

West	North	East	South
		1♦	1NT
Pass	2NT <sup>1</sup>	Pass	3♣
AP			

1. Minor Suit Transfers after 1NT

Board: 158  
Dealer: W  
Vul: Both  
North HCP: 15  
South HCP: 6  
Contract: 3♣ N

North:  
♠ K654  
♥ 854  
♦ KQ84  
♣ AK

South:  
♠ 73  
♥ Q  
♦ J7  
♣ QJ1087643

West	North	East	South
1♦	1NT	Pass	2NT <sup>1</sup>
Pass	3♣	AP	

1. Minor Suit Transfers after 1NT

## South hands (Practice Page)

### Minor Suit Transfer

Board: 154      ♠ 2      West Opens 1♦.  
Dealer: W      ♥ 1087  
Vul: NS      ♦ J106      Partner bids first.  
HCP: 8      ♣ AQJ1093

Board: 155      ♠ A76      East Opens 1♦.  
Dealer: E      ♥ Q65  
Vul: Both      ♦ AQ98      You bid first.  
HCP: 16      ♣ A106

Board: 156      ♠ 54      West Opens 1♠.  
Dealer: W      ♥ 3      East Bids XA♠♠ if possible.  
Vul: Both      ♦ KQ10754      Partner bids first.  
HCP: 10      ♣ AJ43

Board: 157      ♠ K76      East Opens 1♦.  
Dealer: E      ♥ Q1093  
Vul: None      ♦ AK10      You bid first.  
HCP: 15      ♣ K105

Board: 158      ♠ 73      West Opens 1♦.  
Dealer: W      ♥ Q  
Vul: Both      ♦ J7      Partner bids first.  
HCP: 6      ♣ QJ1087643

## Minor Suit Transfer Both hands (Answers Page)

Board: 154  
Dealer: W  
Vul: NS  
North HCP: 15  
South HCP: 8  
Contract: 3♣ N

North:  
♠ AK54  
♥ J32  
♦ AK82  
♣ 52

South:  
♠ 2  
♥ 1087  
♦ J106  
♣ AQJ1093

West	North	East	South
1♦	1NT	Pass	2NT <sup>1</sup>
Pass	3♣	Pass	5♣
AP			

1. Minor Suit Transfers after 1NT

Board: 155  
Dealer: E  
Vul: Both  
North HCP: 8  
South HCP: 16  
Contract: 3♣ S

North:  
♠ K83  
♥ J10  
♦ 103  
♣ KJ8532

South:  
♠ A76  
♥ Q65  
♦ AQ98  
♣ A106

West	North	East	South
		1♦	1NT
Pass	2NT <sup>1</sup>	Pass	3♣
AP			

1. Minor Suit Transfers after 1NT

Board: 156  
Dealer: W  
Vul: Both  
North HCP: 17  
South HCP: 10  
Contract: 6♦ X N

North:  
♠ AK9  
♥ AQ72  
♦ A6  
♣ 10865

South:  
♠ 54  
♥ 3  
♦ KQ10754  
♣ AJ43

West	North	East	South
1♠	1NT	Pass	3♣ <sup>1</sup>
Pass	3♦ <sup>2</sup>	Pass	4♣ <sup>3</sup>
Pass	4♥ <sup>4</sup>	Pass	4NT <sup>5</sup>
Pass	5♣	Pass	6♦
Pass	Pass	XA♠	AP

1. Minor Suit Transfers after 1NT  
2. automat  
3. Cue bid, a ♣ stopper  
4. Cue bid, a ♥ stopper  
5. Blackwood 0314, for ♦

Board: 157  
Dealer: E  
Vul: None  
North HCP: 8  
South HCP: 15  
Contract: 3♣ S

North:  
♠ J94  
♥ A7  
♦ 52  
♣ QJ8764

South:  
♠ K76  
♥ Q1093  
♦ AK10  
♣ K105

West	North	East	South
		1♦	1NT
Pass	2NT <sup>1</sup>	Pass	3♣
AP			

1. Minor Suit Transfers after 1NT

Board: 158  
Dealer: W  
Vul: Both  
North HCP: 15  
South HCP: 6  
Contract: 3♣ N

North:  
♠ K654  
♥ 854  
♦ KQ84  
♣ AK

South:  
♠ 73  
♥ Q  
♦ J7  
♣ QJ1087643

West	North	East	South
1♦	1NT	Pass	2NT <sup>1</sup>
Pass	3♣	AP	

1. Minor Suit Transfers after 1NT



## North hands (Practice Page)

### Minor Suit Transfer

Board: 159	♠ A98	East Opens 1♣.
Dealer: E	♥ K109	
Vul: NS	♦ Q109532	Partner bids first.
HCP: 9	♣ 5	

Board: 160	♠ QJ3	West Opens 1♠.
Dealer: W	♥ K1052	
Vul: Both	♦ AKQ	You bid first.
HCP: 15	♣ 975	

Board: 161	♠ 108	East Opens 1♥.
Dealer: E	♥ Q	
Vul: NS	♦ KQ107542	Partner bids first.
HCP: 8	♣ J107	

Board: 162	♠ J1052	West Opens 1♦.
Dealer: W	♥ AK7	
Vul: EW	♦ K95	You bid first.
HCP: 15	♣ A95	

Board: 163	♠ K108	East Opens 1♣.
Dealer: E	♥ 63	
Vul: NS	♦ KQJ10872	Partner bids first.
HCP: 9	♣ 4	

Board: 164	♠ K763	West Opens 1♥.
Dealer: W	♥ KQ10	
Vul: EW	♦ A98	You bid first.
HCP: 16	♣ A103	

# Minor Suit Transfer Both hands (Answers Page)

Board: 159

Dealer: E

Vul: NS

North HCP: 9

South HCP: 15

Contract: 5♦ S

North:

♠ A98

♥ K109

♦ Q109532

♣ 5

South:

♠ 7542

♥ QJ3

♦ AK

♣ KQ87

West North East South

1♣ 1NT

Pass 3♣<sup>1</sup> Pass 3♦<sup>2</sup>

Pass 3♥ Pass 4♦

Pass 5♦ AP

1. Minor Suit Transfers after 1NT

2. automat

Board: 160

Dealer: W

Vul: Both

North HCP: 15

South HCP: 8

Contract: 3♦ N

North:

♠ QJ3

♥ K1052

♦ AKQ

♣ 975

South:

♠ A4

♥ QJ

♦ J109643

♣ 1084

West North East South

1♠ 1NT Pass 3♣<sup>1</sup>

Pass 3♦<sup>2</sup> AP

1. Minor Suit Transfers after 1NT

2. automat

Board: 161

Dealer: E

Vul: NS

North HCP: 8

South HCP: 15

Contract: 3♦ S

North:

♠ 108

♥ Q

♦ KQ107542

♣ J107

South:

♠ A43

♥ A973

♦ 83

♣ AK52

West North East South

1♥ 1NT

Pass 3♣<sup>1</sup> Pass 3♦<sup>2</sup>

AP

1. Minor Suit Transfers after 1NT

2. automat

Board: 162

Dealer: W

Vul: EW

North HCP: 15

South HCP: 9

Contract: 3N N

North:

♠ J1052

♥ AK7

♦ K95

♣ A95

South:

♠ K7

♥ Q84

♦ 83

♣ KJ10843

West North East South

1♦ 1NT Pass 2NT<sup>1</sup>

Pass 3♣ Pass 3♥

Pass 3NT AP

1. Minor Suit Transfers after 1NT

West North East South

1♣ 1NT

Pass 3♣<sup>1</sup> Pass 3♦<sup>2</sup>

Pass 3♠ Pass 4NT<sup>3</sup>

Pass 5♦ Pass 6♦

AP

1. Minor Suit Transfers after 1NT

2. automat

3. Blackwood 0314, for ♦

Board: 163

Dealer: E

Vul: NS

North HCP: 9

South HCP: 15

Contract: 6♦ S

North:

♠ K108

♥ 63

♦ KQJ10872

♣ 4

South:

♠ A73

♥ A10

♦ A654

♣ K1093

Board: 164

Dealer: W

Vul: EW

North HCP: 16

South HCP: 8

Contract: 5♦ N

North:

♠ K763

♥ KQ10

♦ A98

♣ A103

South:

♠ 8

♥ 98

♦ K1076542

♣ KQ4

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

1♥	1NT	Pass	3♣ <sup>1</sup>
----	-----	------	-----------------

Pass	3♦ <sup>2</sup>	Pass	5♦
------	-----------------	------	----

AP

1. Minor Suit Transfers after 1NT

2. automat

## South hands (Practice Page)

### Minor Suit Transfer

Board: 159	♠ 7542	East Opens 1♣.
Dealer: E	♥ QJ3	
Vul: NS	♦ AK	You bid first.
HCP: 15	♣ KQ87	
Board: 160	♠ A4	West Opens 1♠.
Dealer: W	♥ QJ	
Vul: Both	♦ J109643	Partner bids first.
HCP: 8	♣ 1084	
Board: 161	♠ A43	East Opens 1♥.
Dealer: E	♥ A973	
Vul: NS	♦ 83	You bid first.
HCP: 15	♣ AK52	
Board: 162	♠ K7	West Opens 1♦.
Dealer: W	♥ Q84	
Vul: EW	♦ 83	Partner bids first.
HCP: 9	♣ KJ10843	
Board: 163	♠ A73	East Opens 1♣.
Dealer: E	♥ A10	
Vul: NS	♦ A654	You bid first.
HCP: 15	♣ K1093	
Board: 164	♠ 8	West Opens 1♥.
Dealer: W	♥ 98	
Vul: EW	♦ K1076542	Partner bids first.
HCP: 8	♣ KQ4	

## Minor Suit Transfer Both hands (Answers Page)

Board: 159

Dealer: E

Vul: NS

North HCP: 9

South HCP: 15

Contract: 5♦ S

North:

♠ A98

♥ K109

♦ Q109532

♣ 5

South:

♠ 7542

♥ QJ3

♦ AK

♣ KQ87

West North East South

1♣ 1NT

Pass 3♣<sup>1</sup> Pass 3♦<sup>2</sup>

Pass 3♥ Pass 4♦

Pass 5♦ AP

1. Minor Suit Transfers after 1NT

2. automat

Board: 160

Dealer: W

Vul: Both

North HCP: 15

South HCP: 8

Contract: 3♦ N

North:

♠ QJ3

♥ K1052

♦ AKQ

♣ 975

South:

♠ A4

♥ QJ

♦ J109643

♣ 1084

West North East South

1♠ 1NT Pass 3♣<sup>1</sup>

Pass 3♦<sup>2</sup> AP

1. Minor Suit Transfers after 1NT

2. automat

Board: 161

Dealer: E

Vul: NS

North HCP: 8

South HCP: 15

Contract: 3♦ S

North:

♠ 108

♥ Q

♦ KQ107542

♣ J107

South:

♠ A43

♥ A973

♦ 83

♣ AK52

West North East South

1♥ 1NT

Pass 3♣<sup>1</sup> Pass 3♦<sup>2</sup>

AP

1. Minor Suit Transfers after 1NT

2. automat

Board: 162

Dealer: W

Vul: EW

North HCP: 15

South HCP: 9

Contract: 3N N

North:

♠ J1052

♥ AK7

♦ K95

♣ A95

South:

♠ K7

♥ Q84

♦ 83

♣ KJ10843

West North East South

1♦ 1NT Pass 2NT<sup>1</sup>

Pass 3♣ Pass 3♥

Pass 3NT AP

1. Minor Suit Transfers after 1NT

West North East South

1♣ 1NT

Pass 3♣<sup>1</sup> Pass 3♦<sup>2</sup>

Pass 3♠ Pass 4NT<sup>3</sup>

Pass 5♦ Pass 6♦

AP

1. Minor Suit Transfers after 1NT

2. automat

3. Blackwood 0314, for ♦

Board: 163

Dealer: E

Vul: NS

North HCP: 9

South HCP: 15

Contract: 6♦ S

North:

♠ K108

♥ 63

♦ KQJ10872

♣ 4

South:

♠ A73

♥ A10

♦ A654

♣ K1093

Board: 164

Dealer: W

Vul: EW

North HCP: 16

South HCP: 8

Contract: 5♦ N

North:

♠ K763

♥ KQ10

♦ A98

♣ A103

South:

♠ 8

♥ 98

♦ K1076542

♣ KQ4

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

1♥	1NT	Pass	3♣ <sup>1</sup>
----	-----	------	-----------------

Pass	3♦ <sup>2</sup>	Pass	5♦
------	-----------------	------	----

AP

1. Minor Suit Transfers after 1NT

2. automat

## North hands (Practice Page)

### Minor Suit Transfer

Board: 165  
Dealer: E  
Vul: Both  
HCP: 9

♠ A3  
♥ 87  
♦ A53  
♣ J86532

East Opens 1♠.  
  
Partner bids first.

Board: 166  
Dealer: W  
Vul: None  
HCP: 15

♠ QJ10  
♥ AQJ2  
♦ 862  
♣ AJ4

West Opens 1♠.  
West Bids 3♥ if possible.  
East Bids 3♠ if possible.  
  
You bid first.

Board: 167  
Dealer: E  
Vul: Both  
HCP: 8

♠ A10  
♥ K86  
♦ J108532  
♣ 102

East Opens 1♣.  
  
Partner bids first.

Board: 168  
Dealer: W  
Vul: None  
HCP: 16

♠ AQ95  
♥ QJ93  
♦ KQ8  
♣ Q4

West Opens 1♥.  
West Doubles 5♣ if possible.  
  
You bid first.

Board: 169  
Dealer: E  
Vul: EW  
HCP: 8

♠ 764  
♥ 4  
♦ A84  
♣ KJ10753

East Opens 1♦.  
  
Partner bids first.

Board: 170  
Dealer: W  
Vul: Both  
HCP: 17

♠ KJ92  
♥ K6  
♦ QJ93  
♣ AK6

West Opens 1♦.  
  
You bid first.

## Minor Suit Transfer Both hands (Answers Page)

Board: 165  
Dealer: E  
Vul: Both  
North HCP: 9  
South HCP: 17  
Contract: 3♣ S

North:  
♠ A3  
♥ 87  
♦ A53  
♣ J86532

South:  
♠ QJ65  
♥ AK9  
♦ K1094  
♣ A7

West	North	East	South
		1♠	1NT
Pass	2NT <sup>1</sup>	Pass	3♣
AP			

1. Minor Suit Transfers after 1NT

Board: 166  
Dealer: W  
Vul: None  
North HCP: 15  
South HCP: 9  
Contract: 6♦ S

North:  
♠ QJ10  
♥ AQJ2  
♦ 862  
♣ AJ4

South:  
♠ 432  
♥ 93  
♦ AKQ10753  
♣ 6

West	North	East	South
1♠	1NT	Pass	3♣ <sup>1</sup>
3♥	Pass	3♠	4NT <sup>2</sup>
Pass	5♥	Pass	6♦
AP			

1. Minor Suit Transfers after 1NT  
2. Blackwood 0314, for ♦

Board: 167  
Dealer: E  
Vul: Both  
North HCP: 8  
South HCP: 15  
Contract: 3♦ S

North:  
♠ A10  
♥ K86  
♦ J108532  
♣ 102

South:  
♠ K98  
♥ QJ52  
♦ AQ9  
♣ QJ9

West	North	East	South
		1♣	1NT
Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
AP			

1. Minor Suit Transfers after 1NT  
2. automat

Board: 168  
Dealer: W  
Vul: None  
North HCP: 16  
South HCP: 8  
Contract: 5♣X N

North:  
♠ AQ95  
♥ QJ93  
♦ KQ8  
♣ Q4

South:  
♠ 7  
♥ K6  
♦ J107  
♣ A1098763

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

1. Minor Suit Transfers after 1NT

Board: 169  
Dealer: E  
Vul: EW  
North HCP: 8  
South HCP: 15  
Contract: 5♣ S

North:  
♠ 764  
♥ 4  
♦ A84  
♣ KJ10753

South:  
♠ AJ  
♥ QJ73  
♦ K95  
♣ A984

West	North	East	South
		1♦	1NT
Pass	2NT <sup>1</sup>	Pass	3♣
Pass	5♣	AP	

1. Minor Suit Transfers after 1NT



Board: 170

Dealer: W

Vul: Both

North HCP: 17

South HCP: 8

Contract: 3♣ N

North:

♠ KJ92

♥ K6

♦ QJ93

♣ AK6

South:

♠ A103

♥ J52

♦ 10

♣ QJ10932

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

1♦	1NT	Pass	2NT <sup>1</sup>
----	-----	------	------------------

Pass	3♣	AP	
------	----	----	--

1. Minor Suit Transfers after 1NT

## South hands (Practice Page)

### Minor Suit Transfer

Board: 165  
Dealer: E  
Vul: Both  
HCP: 17

♠ QJ65  
♥ AK9  
♦ K1094  
♣ A7

East Opens 1♠.

You bid first.

Board: 166  
Dealer: W  
Vul: None  
HCP: 9

♠ 432  
♥ 93  
♦ AKQ10753  
♣ 6

West Opens 1♠.

West Bids 3♥ if possible.

East Bids 3♠ if possible.

Partner bids first.

Board: 167  
Dealer: E  
Vul: Both  
HCP: 15

♠ K98  
♥ QJ52  
♦ AQ9  
♣ QJ9

East Opens 1♣.

You bid first.

Board: 168  
Dealer: W  
Vul: None  
HCP: 8

♠ 7  
♥ K6  
♦ J107  
♣ A1098763

West Opens 1♥.

West Doubles 5♣ if possible.

Partner bids first.

Board: 169  
Dealer: E  
Vul: EW  
HCP: 15

♠ AJ  
♥ QJ73  
♦ K95  
♣ A984

East Opens 1♦.

You bid first.

Board: 170  
Dealer: W  
Vul: Both  
HCP: 8

♠ A103  
♥ J52  
♦ 10  
♣ QJ10932

West Opens 1♦.

Partner bids first.

## Minor Suit Transfer Both hands (Answers Page)

Board: 165  
Dealer: E  
Vul: Both  
North HCP: 9  
South HCP: 17  
Contract: 3♣ S

North:  
♠ A3  
♥ 87  
♦ A53  
♣ J86532

South:  
♠ QJ65  
♥ AK9  
♦ K1094  
♣ A7

West	North	East	South
		1♠	1NT
Pass	2NT <sup>1</sup>	Pass	3♣
AP			

1. Minor Suit Transfers after 1NT

Board: 166  
Dealer: W  
Vul: None  
North HCP: 15  
South HCP: 9  
Contract: 6♦ S

North:  
♠ QJ10  
♥ AQJ2  
♦ 862  
♣ AJ4

South:  
♠ 432  
♥ 93  
♦ AKQ10753  
♣ 6

West	North	East	South
1♠	1NT	Pass	3♣ <sup>1</sup>
3♥	Pass	3♠	4NT <sup>2</sup>
Pass	5♥	Pass	6♦
AP			

1. Minor Suit Transfers after 1NT  
2. Blackwood 0314, for ♦

Board: 167  
Dealer: E  
Vul: Both  
North HCP: 8  
South HCP: 15  
Contract: 3♦ S

North:  
♠ A10  
♥ K86  
♦ J108532  
♣ 102

South:  
♠ K98  
♥ QJ52  
♦ AQ9  
♣ QJ9

West	North	East	South
		1♣	1NT
Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
AP			

1. Minor Suit Transfers after 1NT  
2. automat

Board: 168  
Dealer: W  
Vul: None  
North HCP: 16  
South HCP: 8  
Contract: 5♣X N

North:  
♠ AQ95  
♥ QJ93  
♦ KQ8  
♣ Q4

South:  
♠ 7  
♥ K6  
♦ J107  
♣ A1098763

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

1. Minor Suit Transfers after 1NT

Board: 169  
Dealer: E  
Vul: EW  
North HCP: 8  
South HCP: 15  
Contract: 5♣ S

North:  
♠ 764  
♥ 4  
♦ A84  
♣ KJ10753

South:  
♠ AJ  
♥ QJ73  
♦ K95  
♣ A984

West	North	East	South
		1♦	1NT
Pass	2NT <sup>1</sup>	Pass	3♣
Pass	5♣	AP	

1. Minor Suit Transfers after 1NT

Board: 170

Dealer: W

Vul: Both

North HCP: 17

South HCP: 8

Contract: 3♣ N

North:

♠ KJ92

♥ K6

♦ QJ93

♣ AK6

South:

♠ A103

♥ J52

♦ 10

♣ QJ10932

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

1♦	1NT	Pass	2NT <sup>1</sup>
----	-----	------	------------------

Pass	3♣	AP	
------	----	----	--

1. Minor Suit Transfers after 1NT

## North hands (Practice Page)

### Minor Suit Transfer

Board: 171	♠ A96	East Opens 1♣.
Dealer: E	♥ J6	East Doubles 3♣ if possible.
Vul: Both	♦ QJ10863	
HCP: 8	♣ 65	Partner bids first.
Board: 172	♠ 106	West Opens 1♥.
Dealer: W	♥ KJ107	
Vul: None	♦ AK65	You bid first.
HCP: 16	♣ KQ3	
Board: 173	♠ J6	East Opens 1♠.
Dealer: E	♥ J	
Vul: EW	♦ AQJ86542	Partner bids first.
HCP: 11	♣ Q10	
Board: 174	♠ KJ10	West Opens 1♣.
Dealer: W	♥ A107	
Vul: EW	♦ K42	You bid first.
HCP: 17	♣ AQ72	
Board: 175	♠ 8	East Opens 1♥.
Dealer: E	♥ 3	
Vul: None	♦ KQ962	Partner bids first.
HCP: 8	♣ K109753	

# Minor Suit Transfer Both hands (Answers Page)

Board: 171  
Dealer: E  
Vul: Both  
North HCP: 8  
South HCP: 15  
Contract: 4♦ S

North:  
♠ A96  
♥ J6  
♦ QJ10863  
♣ 65

South:  
♠ KQ42  
♥ A1098  
♦ K9  
♣ K97

West	North	East	South
		1♣	1NT

Pass	3♣ <sup>1</sup>	X	Pass
------	-----------------	---	------

Pass	3♠	Pass	4♦
------	----	------	----

AP

1. Minor Suit Transfers after 1NT

Board: 172  
Dealer: W  
Vul: None  
North HCP: 16  
South HCP: 9  
Contract: 3♣ N

North:  
♠ 106  
♥ KJ107  
♦ AK65  
♣ KQ3

South:  
♠ A7  
♥ 42  
♦ J87  
♣ A109852

West	North	East	South
1♥	1NT	Pass	2NT <sup>1</sup>

Pass	3♣	AP	
------	----	----	--

1. Minor Suit Transfers after 1NT

Board: 173  
Dealer: E  
Vul: EW  
North HCP: 11  
South HCP: 15  
Contract: 6♦ S

North:  
♠ J6  
♥ J  
♦ AQJ86542  
♣ Q10

South:  
♠ KQ10  
♥ K762  
♦ K107  
♣ A32

West	North	East	South
		1♠	1NT

Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
------	-----------------	------	-----------------

Pass	4♥ <sup>3</sup>	Pass	4♠ <sup>4</sup>
------	-----------------	------	-----------------

Pass	4NT <sup>5</sup>	Pass	5♥
------	------------------	------	----

Pass	6♦	AP	
------	----	----	--

1. Minor Suit Transfers after 1NT

2. automat

3. Cue bid, a ♥ stopper

4. Cue bid, a ♣ stopper

5. Blackwood 0314, for ♦

Board: 174  
Dealer: W  
Vul: EW  
North HCP: 17  
South HCP: 8  
Contract: 3♦ N

North:  
♠ KJ10  
♥ A107  
♦ K42  
♣ AQ72

South:  
♠ 86  
♥ KQ6  
♦ QJ9763  
♣ 108

West	North	East	South
1♣	1NT	Pass	3♣ <sup>1</sup>

Pass	3♦ <sup>2</sup>	AP	
------	-----------------	----	--

1. Minor Suit Transfers after 1NT

2. automat

Board: 175  
Dealer: E  
Vul: None  
North HCP: 8  
South HCP: 17  
Contract: 3♣ S

North:  
♠ 8  
♥ 3  
♦ KQ962  
♣ K109753

South:  
♠ A1075  
♥ KQ86  
♦ AJ7  
♣ QJ

West	North	East	South
		1♥	1NT

Pass	2NT <sup>1</sup>	Pass	3♣
------	------------------	------	----

AP

1. Minor Suit Transfers after 1NT

## South hands (Practice Page)

### Minor Suit Transfer

Board: 171	♠ KQ42	East Opens 1♣.
Dealer: E	♥ A1098	East Doubles 3♣ if possible.
Vul: Both	♦ K9	
HCP: 15	♣ K97	You bid first.
Board: 172	♠ A7	West Opens 1♥.
Dealer: W	♥ 42	
Vul: None	♦ J87	Partner bids first.
HCP: 9	♣ A109852	
Board: 173	♠ KQ10	East Opens 1♠.
Dealer: E	♥ K762	
Vul: EW	♦ K107	You bid first.
HCP: 15	♣ A32	
Board: 174	♠ 86	West Opens 1♣.
Dealer: W	♥ KQ6	
Vul: EW	♦ QJ9763	Partner bids first.
HCP: 8	♣ 108	
Board: 175	♠ A1075	East Opens 1♥.
Dealer: E	♥ KQ86	
Vul: None	♦ AJ7	You bid first.
HCP: 17	♣ QJ	

# Minor Suit Transfer Both hands (Answers Page)

Board: 171  
Dealer: E  
Vul: Both  
North HCP: 8  
South HCP: 15  
Contract: 4♦ S

North:  
♠ A96  
♥ J6  
♦ QJ10863  
♣ 65

South:  
♠ KQ42  
♥ A1098  
♦ K9  
♣ K97

West	North	East	South
		1♣	1NT

Pass	3♣ <sup>1</sup>	X	Pass
------	-----------------	---	------

Pass	3♠	Pass	4♦
------	----	------	----

AP

1. Minor Suit Transfers after 1NT

Board: 172  
Dealer: W  
Vul: None  
North HCP: 16  
South HCP: 9  
Contract: 3♣ N

North:  
♠ 106  
♥ KJ107  
♦ AK65  
♣ KQ3

South:  
♠ A7  
♥ 42  
♦ J87  
♣ A109852

West	North	East	South
1♥	1NT	Pass	2NT <sup>1</sup>

Pass	3♣	AP	
------	----	----	--

1. Minor Suit Transfers after 1NT

Board: 173  
Dealer: E  
Vul: EW  
North HCP: 11  
South HCP: 15  
Contract: 6♦ S

North:  
♠ J6  
♥ J  
♦ AQJ86542  
♣ Q10

South:  
♠ KQ10  
♥ K762  
♦ K107  
♣ A32

West	North	East	South
		1♠	1NT

Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
------	-----------------	------	-----------------

Pass	4♥ <sup>3</sup>	Pass	4♠ <sup>4</sup>
------	-----------------	------	-----------------

Pass	4NT <sup>5</sup>	Pass	5♥
------	------------------	------	----

Pass	6♦	AP	
------	----	----	--

1. Minor Suit Transfers after 1NT

2. automat

3. Cue bid, a ♥ stopper

4. Cue bid, a ♣ stopper

5. Blackwood 0314, for ♦

Board: 174  
Dealer: W  
Vul: EW  
North HCP: 17  
South HCP: 8  
Contract: 3♦ N

North:  
♠ KJ10  
♥ A107  
♦ K42  
♣ AQ72

South:  
♠ 86  
♥ KQ6  
♦ QJ9763  
♣ 108

West	North	East	South
1♣	1NT	Pass	3♣ <sup>1</sup>

Pass	3♦ <sup>2</sup>	AP	
------	-----------------	----	--

1. Minor Suit Transfers after 1NT

2. automat

Board: 175  
Dealer: E  
Vul: None  
North HCP: 8  
South HCP: 17  
Contract: 3♣ S

North:  
♠ 8  
♥ 3  
♦ KQ962  
♣ K109753

South:  
♠ A1075  
♥ KQ86  
♦ AJ7  
♣ QJ

West	North	East	South
		1♥	1NT

Pass	2NT <sup>1</sup>	Pass	3♣
------	------------------	------	----

AP

1. Minor Suit Transfers after 1NT



## North hands (Practice Page)

### Minor Suit Transfer

Board: 176	♠ K97	West Opens 1♦.
Dealer: W	♥ K75	
Vul: Both	♦ AJ93	You bid first.
HCP: 17	♣ AQ8	
Board: 177	♠ 53	East Opens 1♥.
Dealer: E	♥ KJ	
Vul: NS	♦ 965	Partner bids first.
HCP: 8	♣ KJ7543	
Board: 178	♠ 753	West Opens 1♦.
Dealer: W	♥ AKQ	
Vul: Both	♦ A98	You bid first.
HCP: 17	♣ A932	
Board: 179	♠ 109	East Opens 1♣.
Dealer: E	♥ K3	
Vul: None	♦ KQ7642	Partner bids first.
HCP: 9	♣ J73	
Board: 180	♠ AK107	West Opens 1♦.
Dealer: W	♥ Q5	
Vul: NS	♦ K53	You bid first.
HCP: 15	♣ K1082	
Board: 181	♠ K9	East Opens 1♥.
Dealer: E	♥ 96	
Vul: None	♦ K109543	Partner bids first.
HCP: 8	♣ Q93	

## Minor Suit Transfer Both hands (Answers Page)

Board: 176  
 Dealer: W  
 Vul: Both  
 North HCP: 17  
 South HCP: 9  
 Contract: 3♣ N

North:  
 ♠ K97  
 ♥ K75  
 ♦ AJ93  
 ♣ AQ8

South:  
 ♠ Q10  
 ♥ Q93  
 ♦ Q8  
 ♣ K105432

West	North	East	South
1♦	1NT	Pass	2NT <sup>1</sup>
Pass	3♣	AP	

1. Minor Suit Transfers after 1NT

Board: 177  
 Dealer: E  
 Vul: NS  
 North HCP: 8  
 South HCP: 16  
 Contract: 3♣ S

North:  
 ♠ 53  
 ♥ KJ  
 ♦ 965  
 ♣ KJ7543

South:  
 ♠ AQ4  
 ♥ A107  
 ♦ Q32  
 ♣ A1092

West	North	East	South
		1♥	1NT
Pass	2NT <sup>1</sup>	Pass	3♣
AP			

1. Minor Suit Transfers after 1NT

Board: 178  
 Dealer: W  
 Vul: Both  
 North HCP: 17  
 South HCP: 10  
 Contract: 3N N

North:  
 ♠ 753  
 ♥ AKQ  
 ♦ A98  
 ♣ A932

South:  
 ♠ K92  
 ♥ 95  
 ♦ K10  
 ♣ KJ10764

West	North	East	South
1♦	1NT	Pass	2NT <sup>1</sup>
Pass	3♣	Pass	3NT
AP			

1. Minor Suit Transfers after 1NT

Board: 179  
 Dealer: E  
 Vul: None  
 North HCP: 9  
 South HCP: 15  
 Contract: 3N S

North:  
 ♠ 109  
 ♥ K3  
 ♦ KQ7642  
 ♣ J73

South:  
 ♠ AQ43  
 ♥ 1054  
 ♦ A103  
 ♣ KQ6

West	North	East	South
		1♣	1NT
Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
Pass	3♥	Pass	3NT
AP			

1. Minor Suit Transfers after 1NT  
 2. automat

Board: 180  
 Dealer: W  
 Vul: NS  
 North HCP: 15  
 South HCP: 8  
 Contract: 3♣ N

North:  
 ♠ AK107  
 ♥ Q5  
 ♦ K53  
 ♣ K1082

South:  
 ♠ Q  
 ♥ J98  
 ♦ 972  
 ♣ AJ7643

West	North	East	South
1♦	1NT	Pass	2NT <sup>1</sup>
Pass	3♣	AP	

1. Minor Suit Transfers after 1NT

Board: 181

Dealer: E

Vul: None

North HCP: 8

South HCP: 16

Contract: 3♦ S

North:

♠ K9

♥ 96

♦ K109543

♣ Q93

South:

♠ 762

♥ AQ8

♦ Q7

♣ AKJ102

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

		1♥	1NT
--	--	----	-----

Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
------	-----------------	------	-----------------

AP

1. Minor Suit Transfers after 1NT

2. automat

## South hands (Practice Page)

### Minor Suit Transfer

Board: 176	♠ Q10	West Opens 1♦.
Dealer: W	♥ Q93	
Vul: Both	♦ Q8	Partner bids first.
HCP: 9	♣ K105432	

Board: 177	♠ AQ4	East Opens 1♥.
Dealer: E	♥ A107	
Vul: NS	♦ Q32	You bid first.
HCP: 16	♣ A1092	

Board: 178	♠ K92	West Opens 1♦.
Dealer: W	♥ 95	
Vul: Both	♦ K10	Partner bids first.
HCP: 10	♣ KJ10764	

Board: 179	♠ AQ43	East Opens 1♣.
Dealer: E	♥ 1054	
Vul: None	♦ A103	You bid first.
HCP: 15	♣ KQ6	

Board: 180	♠ Q	West Opens 1♦.
Dealer: W	♥ J98	
Vul: NS	♦ 972	Partner bids first.
HCP: 8	♣ AJ7643	

Board: 181	♠ 762	East Opens 1♥.
Dealer: E	♥ AQ8	
Vul: None	♦ Q7	You bid first.
HCP: 16	♣ AKJ102	

## Minor Suit Transfer Both hands (Answers Page)

Board: 176  
Dealer: W  
Vul: Both  
North HCP: 17  
South HCP: 9  
Contract: 3♣ N

North:  
♠ K97  
♥ K75  
♦ AJ93  
♣ AQ8

South:  
♠ Q10  
♥ Q93  
♦ Q8  
♣ K105432

West	North	East	South
1♦	1NT	Pass	2NT <sup>1</sup>
Pass	3♣	AP	

1. Minor Suit Transfers after 1NT

Board: 177  
Dealer: E  
Vul: NS  
North HCP: 8  
South HCP: 16  
Contract: 3♣ S

North:  
♠ 53  
♥ KJ  
♦ 965  
♣ KJ7543

South:  
♠ AQ4  
♥ A107  
♦ Q32  
♣ A1092

West	North	East	South
		1♥	1NT
Pass	2NT <sup>1</sup>	Pass	3♣
AP			

1. Minor Suit Transfers after 1NT

Board: 178  
Dealer: W  
Vul: Both  
North HCP: 17  
South HCP: 10  
Contract: 3N N

North:  
♠ 753  
♥ AKQ  
♦ A98  
♣ A932

South:  
♠ K92  
♥ 95  
♦ K10  
♣ KJ10764

West	North	East	South
1♦	1NT	Pass	2NT <sup>1</sup>
Pass	3♣	Pass	3NT
AP			

1. Minor Suit Transfers after 1NT

Board: 179  
Dealer: E  
Vul: None  
North HCP: 9  
South HCP: 15  
Contract: 3N S

North:  
♠ 109  
♥ K3  
♦ KQ7642  
♣ J73

South:  
♠ AQ43  
♥ 1054  
♦ A103  
♣ KQ6

West	North	East	South
		1♣	1NT
Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
Pass	3♥	Pass	3NT
AP			

1. Minor Suit Transfers after 1NT  
2. automat

Board: 180  
Dealer: W  
Vul: NS  
North HCP: 15  
South HCP: 8  
Contract: 3♣ N

North:  
♠ AK107  
♥ Q5  
♦ K53  
♣ K1082

South:  
♠ Q  
♥ J98  
♦ 972  
♣ AJ7643

West	North	East	South
1♦	1NT	Pass	2NT <sup>1</sup>
Pass	3♣	AP	

1. Minor Suit Transfers after 1NT

Board: 181

Dealer: E

Vul: None

North HCP: 8

South HCP: 16

Contract: 3♦ S

North:

♠ K9

♥ 96

♦ K109543

♣ Q93

South:

♠ 762

♥ AQ8

♦ Q7

♣ AKJ102

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

		1♥	1NT
--	--	----	-----

Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
------	-----------------	------	-----------------

AP

1. Minor Suit Transfers after 1NT

2. automat

## North hands (Practice Page)

### Minor Suit Transfer

Board: 182	♠ KJ6	West Opens 1♥.
Dealer: W	♥ K97	
Vul: NS	♦ AQJ64	You bid first.
HCP: 16	♣ Q8	
Board: 183	♠ 95	East Opens 1♣.
Dealer: E	♥ J4	
Vul: EW	♦ AJ6543	Partner bids first.
HCP: 8	♣ Q74	
Board: 184	♠ AK83	West Opens 1♣.
Dealer: W	♥ K52	West Doubles 3♣ if possible.
Vul: Both	♦ Q7	
HCP: 17	♣ KQ62	You bid first.
Board: 185	♠ 1043	East Opens 1♦.
Dealer: E	♥ J3	
Vul: NS	♦ A3	Partner bids first.
HCP: 8	♣ QJ8765	
Board: 186	♠ AK107	West Opens 1♥.
Dealer: W	♥ KJ4	
Vul: EW	♦ J3	You bid first.
HCP: 17	♣ AJ65	

## Minor Suit Transfer Both hands (Answers Page)

Board: 182  
Dealer: W  
Vul: NS  
North HCP: 16  
South HCP: 8  
Contract: 3♣ N

North:  
♠ KJ6  
♥ K97  
♦ AQJ64  
♣ Q8

South:  
♠ 542  
♥ J3  
♦ K  
♣ KJ107532

West	North	East	South
1♥	1NT	Pass	2NT <sup>1</sup>
Pass	3♣	AP	

1. Minor Suit Transfers after 1NT

Board: 183  
Dealer: E  
Vul: EW  
North HCP: 8  
South HCP: 16  
Contract: 3♦ S

North:  
♠ 95  
♥ J4  
♦ AJ6543  
♣ Q74

South:  
♠ K1086  
♥ K98  
♦ K9  
♣ AK96

West	North	East	South
		1♣	1NT
Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
	AP		

1. Minor Suit Transfers after 1NT  
2. automat

Board: 184  
Dealer: W  
Vul: Both  
North HCP: 17  
South HCP: 8  
Contract: 5♦ N

North:  
♠ AK83  
♥ K52  
♦ Q7  
♣ KQ62

South:  
♠ 76  
♥ A73  
♦ KJ96543  
♣ 5

West	North	East	South
1♣	1NT	Pass	3♣ <sup>1</sup>
X	XX	Pass	3♥
Pass	3NT	Pass	4♣ <sup>2</sup>
Pass	4♥ <sup>3</sup>	Pass	4NT <sup>4</sup>
Pass	5♦	AP	

1. Minor Suit Transfers after 1NT  
2. Cue bid, a ♣ stopper  
3. Cue bid, a ♥ stopper  
4. Blackwood 0314, for ♦

Board: 185  
Dealer: E  
Vul: NS  
North HCP: 8  
South HCP: 16  
Contract: 3♣ S

North:  
♠ 1043  
♥ J3  
♦ A3  
♣ QJ8765

South:  
♠ J85  
♥ AQ4  
♦ KQ107  
♣ A109

West	North	East	South
		1♦	1NT
Pass	2NT <sup>1</sup>	Pass	3♣
	AP		

1. Minor Suit Transfers after 1NT

Board: 186  
Dealer: W  
Vul: EW  
North HCP: 17  
South HCP: 8  
Contract: 3♦ N

North:  
♠ AK107  
♥ KJ4  
♦ J3  
♣ AJ65

South:  
♠ J84  
♥ 96  
♦ A97542  
♣ K8

West	North	East	South
1♥	1NT	Pass	3♣ <sup>1</sup>
Pass	3♦ <sup>2</sup>	AP	

1. Minor Suit Transfers after 1NT  
2. automat



## South hands (Practice Page)

### Minor Suit Transfer

Board: 182      ♠ 542  
Dealer: W        ♥ J3  
Vul: NS         ♦ K  
HCP: 8          ♣ KJ107532

West Opens 1♥.

Partner bids first.

Board: 183      ♠ K1086  
Dealer: E        ♥ K98  
Vul: EW         ♦ K9  
HCP: 16         ♣ AK96

East Opens 1♣.

You bid first.

Board: 184      ♠ 76  
Dealer: W        ♥ A73  
Vul: Both       ♦ KJ96543  
HCP: 8          ♣ 5

West Opens 1♣.

West Doubles 3♣ if possible.

Partner bids first.

Board: 185      ♠ J85  
Dealer: E        ♥ AQ4  
Vul: NS         ♦ KQ107  
HCP: 16         ♣ A109

East Opens 1♦.

You bid first.

Board: 186      ♠ J84  
Dealer: W        ♥ 96  
Vul: EW         ♦ A97542  
HCP: 8          ♣ K8

West Opens 1♥.

Partner bids first.

## Minor Suit Transfer Both hands (Answers Page)

Board: 182  
Dealer: W  
Vul: NS  
North HCP: 16  
South HCP: 8  
Contract: 3♣ N

North:  
♠ KJ6  
♥ K97  
♦ AQJ64  
♣ Q8

South:  
♠ 542  
♥ J3  
♦ K  
♣ KJ107532

West	North	East	South
1♥	1NT	Pass	2NT <sup>1</sup>
Pass	3♣	AP	

1. Minor Suit Transfers after 1NT

Board: 183  
Dealer: E  
Vul: EW  
North HCP: 8  
South HCP: 16  
Contract: 3♦ S

North:  
♠ 95  
♥ J4  
♦ AJ6543  
♣ Q74

South:  
♠ K1086  
♥ K98  
♦ K9  
♣ AK96

West	North	East	South
		1♣	1NT
Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
	AP		

1. Minor Suit Transfers after 1NT  
2. automat

Board: 184  
Dealer: W  
Vul: Both  
North HCP: 17  
South HCP: 8  
Contract: 5♦ N

North:  
♠ AK83  
♥ K52  
♦ Q7  
♣ KQ62

South:  
♠ 76  
♥ A73  
♦ KJ96543  
♣ 5

West	North	East	South
1♣	1NT	Pass	3♣ <sup>1</sup>
X	XX	Pass	3♥
Pass	3NT	Pass	4♣ <sup>2</sup>
Pass	4♥ <sup>3</sup>	Pass	4NT <sup>4</sup>
Pass	5♦	AP	

1. Minor Suit Transfers after 1NT  
2. Cue bid, a ♣ stopper  
3. Cue bid, a ♥ stopper  
4. Blackwood 0314, for ♦

Board: 185  
Dealer: E  
Vul: NS  
North HCP: 8  
South HCP: 16  
Contract: 3♣ S

North:  
♠ 1043  
♥ J3  
♦ A3  
♣ QJ8765

South:  
♠ J85  
♥ AQ4  
♦ KQ107  
♣ A109

West	North	East	South
		1♦	1NT
Pass	2NT <sup>1</sup>	Pass	3♣
	AP		

1. Minor Suit Transfers after 1NT

Board: 186  
Dealer: W  
Vul: EW  
North HCP: 17  
South HCP: 8  
Contract: 3♦ N

North:  
♠ AK107  
♥ KJ4  
♦ J3  
♣ AJ65

South:  
♠ J84  
♥ 96  
♦ A97542  
♣ K8

West	North	East	South
1♥	1NT	Pass	3♣ <sup>1</sup>
Pass	3♦ <sup>2</sup>	AP	

1. Minor Suit Transfers after 1NT  
2. automat

## North hands (Practice Page)

### Minor Suit Transfer

Board: 187	♠ A76	East Opens 1♣.
Dealer: E	♥ A42	East Doubles 3♣ if possible.
Vul: Both	♦ J106532	
HCP: 9	♣ 5	Partner bids first.
Board: 188	♠ AQ7	West Opens 1♠.
Dealer: W	♥ KJ103	
Vul: EW	♦ KQJ7	You bid first.
HCP: 16	♣ 83	
Board: 189	♠ J87	East Opens 1♥.
Dealer: E	♥ K4	
Vul: None	♦ AJ10432	Partner bids first.
HCP: 9	♣ 52	
Board: 190	♠ 1075	West Opens 1♦.
Dealer: W	♥ AKQ10	
Vul: Both	♦ K102	You bid first.
HCP: 15	♣ K86	
Board: 191	♠ 73	East Opens 1♠.
Dealer: E	♥ K	
Vul: NS	♦ 1097	Partner bids first.
HCP: 9	♣ AQ108542	

## Minor Suit Transfer Both hands (Answers Page)

Board: 187

Dealer: E

Vul: Both

North HCP: 9

South HCP: 16

Contract: 5♦ S

North:

♠ A76

♥ A42

♦ J106532

♣ 5

South:

♠ K5

♥ K108

♦ AK98

♣ K1032

West North East South

1♣ 1NT

Pass 3♣<sup>1</sup> X 3♦<sup>2</sup>

Pass 3♥ Pass 4♣<sup>3</sup>

Pass 4♥<sup>4</sup> Pass 4♠<sup>5</sup>

Pass 5♦ AP

1. Minor Suit Transfers after 1NT

2. automat

3. Cue bid, a ♣ stopper

4. Cue bid, a ♥ stopper

5. Cue bid, a ♠ stopper

Board: 188

Dealer: W

Vul: EW

North HCP: 16

South HCP: 9

Contract: 3♣ N

North:

♠ AQ7

♥ KJ103

♦ KQJ7

♣ 83

South:

♠ 83

♥ 62

♦ A2

♣ AJ97642

West North East South

1♠ 1NT Pass 2NT<sup>1</sup>

Pass 3♣ AP

1. Minor Suit Transfers after 1NT

Board: 189

Dealer: E

Vul: None

North HCP: 9

South HCP: 17

Contract: 3♦ S

North:

♠ J87

♥ K4

♦ AJ10432

♣ 52

South:

♠ A2

♥ A52

♦ Q87

♣ AK976

West North East South

1♥ 1NT

Pass 3♣<sup>1</sup> Pass 3♦<sup>2</sup>

AP

1. Minor Suit Transfers after 1NT

2. automat

Board: 190

Dealer: W

Vul: Both

North HCP: 15

South HCP: 9

Contract: 6♣ N

North:

♠ 1075

♥ AKQ10

♦ K102

♣ K86

South:

♠ 3

♥ 73

♦ Q5

♣ AQJ107542

West North East South

1♦ 1NT Pass 2NT<sup>1</sup>

Pass 3♣ Pass 4NT<sup>2</sup>

Pass 5♥ Pass 6♣

AP

1. Minor Suit Transfers after 1NT

2. Blackwood 0314, for ♣

Board: 191

Dealer: E

Vul: NS

North HCP: 9

South HCP: 17

Contract: 5♣ S

North:

♠ 73

♥ K

♦ 1097

♣ AQ108542

South:

♠ AQ9

♥ Q108

♦ AKJ53

♣ J9

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

		1♠	1NT
--	--	----	-----

Pass	2NT <sup>1</sup>	Pass	3♣
------	------------------	------	----

Pass	5♣	AP	
------	----	----	--

1. Minor Suit Transfers after 1NT

## South hands (Practice Page)

### Minor Suit Transfer

Board: 187	♠ K5	East Opens 1♣.
Dealer: E	♥ K108	East Doubles 3♣ if possible.
Vul: Both	♦ AK98	
HCP: 16	♣ K1032	You bid first.
Board: 188	♠ 83	West Opens 1♠.
Dealer: W	♥ 62	
Vul: EW	♦ A2	Partner bids first.
HCP: 9	♣ AJ97642	
Board: 189	♠ A2	East Opens 1♥.
Dealer: E	♥ A52	
Vul: None	♦ Q87	You bid first.
HCP: 17	♣ AK976	
Board: 190	♠ 3	West Opens 1♦.
Dealer: W	♥ 73	
Vul: Both	♦ Q5	Partner bids first.
HCP: 9	♣ AQJ107542	
Board: 191	♠ AQ9	East Opens 1♠.
Dealer: E	♥ Q108	
Vul: NS	♦ AKJ53	You bid first.
HCP: 17	♣ J9	

## Minor Suit Transfer Both hands (Answers Page)

Board: 187

Dealer: E

Vul: Both

North HCP: 9

South HCP: 16

Contract: 5♦ S

North:

♠ A76

♥ A42

♦ J106532

♣ 5

South:

♠ K5

♥ K108

♦ AK98

♣ K1032

West North East South

1♣ 1NT

Pass 3♣<sup>1</sup> X 3♦<sup>2</sup>

Pass 3♥ Pass 4♣<sup>3</sup>

Pass 4♥<sup>4</sup> Pass 4♠<sup>5</sup>

Pass 5♦ AP

1. Minor Suit Transfers after 1NT

2. automat

3. Cue bid, a ♣ stopper

4. Cue bid, a ♥ stopper

5. Cue bid, a ♠ stopper

Board: 188

Dealer: W

Vul: EW

North HCP: 16

South HCP: 9

Contract: 3♣ N

North:

♠ AQ7

♥ KJ103

♦ KQJ7

♣ 83

South:

♠ 83

♥ 62

♦ A2

♣ AJ97642

West North East South

1♠ 1NT Pass 2NT<sup>1</sup>

Pass 3♣ AP

1. Minor Suit Transfers after 1NT

Board: 189

Dealer: E

Vul: None

North HCP: 9

South HCP: 17

Contract: 3♦ S

North:

♠ J87

♥ K4

♦ AJ10432

♣ 52

South:

♠ A2

♥ A52

♦ Q87

♣ AK976

West North East South

1♥ 1NT

Pass 3♣<sup>1</sup> Pass 3♦<sup>2</sup>

AP

1. Minor Suit Transfers after 1NT

2. automat

Board: 190

Dealer: W

Vul: Both

North HCP: 15

South HCP: 9

Contract: 6♣ N

North:

♠ 1075

♥ AKQ10

♦ K102

♣ K86

South:

♠ 3

♥ 73

♦ Q5

♣ AQJ107542

West North East South

1♦ 1NT Pass 2NT<sup>1</sup>

Pass 3♣ Pass 4NT<sup>2</sup>

Pass 5♥ Pass 6♣

AP

1. Minor Suit Transfers after 1NT

2. Blackwood 0314, for ♣

Board: 191

Dealer: E

Vul: NS

North HCP: 9

South HCP: 17

Contract: 5♣ S

North:

♠ 73

♥ K

♦ 1097

♣ AQ108542

South:

♠ AQ9

♥ Q108

♦ AKJ53

♣ J9

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

		1♠	1NT
--	--	----	-----

Pass	2NT <sup>1</sup>	Pass	3♣
------	------------------	------	----

Pass	5♣	AP	
------	----	----	--

1. Minor Suit Transfers after 1NT



## North hands (Practice Page)

### Minor Suit Transfer

Board: 192	♠ KQ75	West Opens 1♠.
Dealer: W	♥ J4	
Vul: None	♦ AQ10	You bid first.
HCP: 16	♣ A876	

## Minor Suit Transfer Both hands (Answers Page)

Board: 192

Dealer: W

Vul: None

North HCP: 16

South HCP: 9

Contract: 3♦ N

North:

♠ KQ75

♥ J4

♦ AQ10

♣ A876

South:

♠ 86

♥ A107

♦ KJ9654

♣ J3

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

1♠	1NT	Pass	3♣ <sup>1</sup>
----	-----	------	-----------------

Pass	3♦ <sup>2</sup>	AP	
------	-----------------	----	--

1. Minor Suit Transfers after 1NT

2. automat

## South hands (Practice Page)

### Minor Suit Transfer

Board: 192

Dealer: W

Vul: None

HCP: 9

♠ 86

♥ A107

♦ KJ9654

♣ J3

West Opens 1♠.

Partner bids first.

## Minor Suit Transfer Both hands (Answers Page)

Board: 192

Dealer: W

Vul: None

North HCP: 16

South HCP: 9

Contract: 3♦ N

North:

♠ KQ75

♥ J4

♦ AQ10

♣ A876

South:

♠ 86

♥ A107

♦ KJ9654

♣ J3

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

1♠	1NT	Pass	3♣ <sup>1</sup>
----	-----	------	-----------------

Pass	3♦ <sup>2</sup>	AP	
------	-----------------	----	--

1. Minor Suit Transfers after 1NT

2. automat