

# North hands

# Minor\_Suit\_Transfer

**Board: 1**      ♠ KJ754      You are dealer.  
 Dealer: North      ♥ AQ2      The opponents are silent.  
 Vul: N-S      ♦ K9  
 HCP: 16+1      ♣ KT3

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**Board: 2**      ♠ A6      Partner is dealer.  
 Dealer: South      ♥ QT6      The opponents are silent.  
 Vul: E-W      ♦ 2  
 HCP: 8+3      ♣ QT98743

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**Board: 3**      ♠ AK4      You are dealer.  
 Dealer: North      ♥ 732      The opponents are silent.  
 Vul: Both      ♦ KQT  
 HCP: 15      ♣ QJ54

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**Board: 4**      ♠ 7      Partner is dealer.  
 Dealer: South      ♥ KQ      The opponents are silent.  
 Vul: None      ♦ AJT87643  
 HCP: 14+4      ♣ A9

## Both hands (Answers Page)

### Board: 1

Dealer: North

Vul: N-S

North HCP: 16+1

South HCP: 10+2

Contract: 3NT South

North:

♠ KJ754

♥ AQ2

♦ K9

♣ KT3

South:

♠ Q8

♥ K3

♦ QT8642

♣ QJ5

| W | N | E | S |
|---|---|---|---|
|---|---|---|---|

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

|      |                 |      |     |
|------|-----------------|------|-----|
| Pass | 3♦ <sup>2</sup> | Pass | 3NT |
|------|-----------------|------|-----|

All Pass

1. 1N-3C transfer to diamonds

2. automat

### Board: 2

Dealer: South

Vul: E-W

North HCP: 8+3

South HCP: 15+1

Contract: 3NT North

North:

♠ A6

♥ QT6

♦ 2

♣ QT98743

South:

♠ K2

♥ 874

♦ KQ863

♣ AK5

| W | N | E | S |
|---|---|---|---|
|---|---|---|---|

1NT

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

|      |     |          |  |
|------|-----|----------|--|
| Pass | 3NT | All Pass |  |
|------|-----|----------|--|

1. 1N-2N transfer to clubs

2. automat

### Board: 3

Dealer: North

Vul: Both

North HCP: 15

South HCP: 8+2

Contract: 4♦ North

North:

♠ AK4

♥ 732

♦ KQT

♣ QJ54

South:

♠ 852

♥ AK

♦ J87432

♣ 62

| W | N | E | S |
|---|---|---|---|
|---|---|---|---|

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

|      |                 |      |     |
|------|-----------------|------|-----|
| Pass | 3♦ <sup>2</sup> | Pass | 3NT |
|------|-----------------|------|-----|

|      |    |          |  |
|------|----|----------|--|
| Pass | 4♦ | All Pass |  |
|------|----|----------|--|

1. 1N-3C transfer to diamonds

2. automat

### Board: 4

Dealer: South

Vul: None

North HCP: 14+4

South HCP: 17

Contract: 6♦ North

North:

♠ 7

♥ KQ

♦ AJT87643

♣ A9

South:

♠ AKQT

♥ 76

♦ KQ9

♣ KT76

| W | N | E | S |
|---|---|---|---|
|---|---|---|---|

1NT

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

|      |     |      |                 |
|------|-----|------|-----------------|
| Pass | 4NT | Pass | 5♠ <sup>3</sup> |
|------|-----|------|-----------------|

|      |    |          |  |
|------|----|----------|--|
| Pass | 6♦ | All Pass |  |
|------|----|----------|--|

1. 1N-3C transfer to diamonds

2. automat

3. A=2/5 or 5/5, Q(D)=1

## South hands

## Minor\_Suit\_Transfer

|                 |          |                           |
|-----------------|----------|---------------------------|
| <b>Board: 1</b> | ♠ Q8     | Partner is dealer.        |
| Dealer: North   | ♥ K3     | The opponents are silent. |
| Vul: N-S        | ♦ QT8642 |                           |
| HCP: 10+2       | ♣ QJ5    |                           |

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|                 |         |                           |
|-----------------|---------|---------------------------|
| <b>Board: 2</b> | ♠ K2    | You are dealer.           |
| Dealer: South   | ♥ 874   | The opponents are silent. |
| Vul: E-W        | ♦ KQ863 |                           |
| HCP: 15+1       | ♣ AK5   |                           |

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|                 |          |                           |
|-----------------|----------|---------------------------|
| <b>Board: 3</b> | ♠ 852    | Partner is dealer.        |
| Dealer: North   | ♥ AK     | The opponents are silent. |
| Vul: Both       | ♦ J87432 |                           |
| HCP: 8+2        | ♣ 62     |                           |

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|                 |        |                           |
|-----------------|--------|---------------------------|
| <b>Board: 4</b> | ♠ AKQT | You are dealer.           |
| Dealer: South   | ♥ 76   | The opponents are silent. |
| Vul: None       | ♦ KQ9  |                           |
| HCP: 17         | ♣ KT76 |                           |

## Both hands (Answers Page)

### Board: 1

Dealer: North

Vul: N-S

North HCP: 16+1

South HCP: 10+2

Contract: 3NT South

North:

♠ KJ754

♥ AQ2

♦ K9

♣ KT3

South:

♠ Q8

♥ K3

♦ QT8642

♣ QJ5

| W | N | E | S |
|---|---|---|---|
|---|---|---|---|

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

|      |                 |      |     |
|------|-----------------|------|-----|
| Pass | 3♦ <sup>2</sup> | Pass | 3NT |
|------|-----------------|------|-----|

All Pass

1. 1N-3C transfer to diamonds

2. automat

### Board: 2

Dealer: South

Vul: E-W

North HCP: 8+3

South HCP: 15+1

Contract: 3NT North

North:

♠ A6

♥ QT6

♦ 2

♣ QT98743

South:

♠ K2

♥ 874

♦ KQ863

♣ AK5

| W | N | E | S |
|---|---|---|---|
|---|---|---|---|

1NT

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

|      |     |          |  |
|------|-----|----------|--|
| Pass | 3NT | All Pass |  |
|------|-----|----------|--|

1. 1N-2N transfer to clubs

2. automat

### Board: 3

Dealer: North

Vul: Both

North HCP: 15

South HCP: 8+2

Contract: 4♦ North

North:

♠ AK4

♥ 732

♦ KQT

♣ QJ54

South:

♠ 852

♥ AK

♦ J87432

♣ 62

| W | N | E | S |
|---|---|---|---|
|---|---|---|---|

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

|      |                 |      |     |
|------|-----------------|------|-----|
| Pass | 3♦ <sup>2</sup> | Pass | 3NT |
|------|-----------------|------|-----|

|      |    |          |  |
|------|----|----------|--|
| Pass | 4♦ | All Pass |  |
|------|----|----------|--|

1. 1N-3C transfer to diamonds

2. automat

### Board: 4

Dealer: South

Vul: None

North HCP: 14+4

South HCP: 17

Contract: 6♦ North

North:

♠ 7

♥ KQ

♦ AJT87643

♣ A9

South:

♠ AKQT

♥ 76

♦ KQ9

♣ KT76

| W | N | E | S |
|---|---|---|---|
|---|---|---|---|

1NT

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

|      |     |      |                 |
|------|-----|------|-----------------|
| Pass | 4NT | Pass | 5♠ <sup>3</sup> |
|------|-----|------|-----------------|

|      |    |          |  |
|------|----|----------|--|
| Pass | 6♦ | All Pass |  |
|------|----|----------|--|

1. 1N-3C transfer to diamonds

2. automat

3. A=2/5 or 5/5, Q(D)=1

## North hands

## Minor\_Suit\_Transfer

|                 |         |                           |
|-----------------|---------|---------------------------|
| <b>Board: 5</b> | ♠ KQ853 | You are dealer.           |
| Dealer: North   | ♥ AKT   | The opponents are silent. |
| Vul: N-S        | ♦ Q3    |                           |
| HCP: 16+1       | ♣ QT4   |                           |

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|                 |          |                           |
|-----------------|----------|---------------------------|
| <b>Board: 6</b> | ♠ K3     | Partner is dealer.        |
| Dealer: South   | ♥ Q2     | The opponents are silent. |
| Vul: Both       | ♦ 974    |                           |
| HCP: 9+2        | ♣ KJ8632 |                           |

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|                 |        |                           |
|-----------------|--------|---------------------------|
| <b>Board: 7</b> | ♠ A953 | You are dealer.           |
| Dealer: North   | ♥ 952  | The opponents are silent. |
| Vul: Both       | ♦ AQ2  |                           |
| HCP: 15         | ♣ AJ3  |                           |

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|                 |           |                           |
|-----------------|-----------|---------------------------|
| <b>Board: 8</b> | ♠ K8      | Partner is dealer.        |
| Dealer: South   | ♥ T6      | The opponents are silent. |
| Vul: N-S        | ♦ K8      |                           |
| HCP: 9+3        | ♣ K976432 |                           |

## Both hands (Answers Page)

### Board: 5

Dealer: North

Vul: N-S

North HCP: 16+1

South HCP: 12+4

Contract: 6♦ South

North:

♠ KQ853

♥ AKT

♦ Q3

♣ QT4

South:

♠ 9

♥ 4

♦ AKT87652

♣ AJ8

W N E S

1NT Pass 3♣<sup>1</sup>

Pass 3♦<sup>2</sup> Pass 4NT

Pass 5♦<sup>3</sup> Pass 6♦

All Pass

1. 1N-3C transfer to diamonds

2. automat

3. A=1/5 or 4/5

### Board: 6

Dealer: South

Vul: Both

North HCP: 9+2

South HCP: 16+1

Contract: 3NT North

North:

♠ K3

♥ Q2

♦ 974

♣ KJ8632

South:

♠ Q6

♥ KT7

♦ AJT65

♣ AQT

W N E S

1NT

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

Pass 3NT All Pass

1. 1N-2N transfer to clubs

2. automat

### Board: 7

Dealer: North

Vul: Both

North HCP: 15

South HCP: 9+2

Contract: 3NT South

North:

♠ A953

♥ 952

♦ AQ2

♣ AJ3

South:

♠ K7

♥ 64

♦ J73

♣ KQT875

W N E S

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

Pass 3♣<sup>2</sup> Pass 3NT

All Pass

1. 1N-2N transfer to clubs

2. automat

### Board: 8

Dealer: South

Vul: N-S

North HCP: 9+3

South HCP: 16

Contract: 3NT North

North:

♠ K8

♥ T6

♦ K8

♣ K976432

South:

♠ AT76

♥ AKJ7

♦ QT5

♣ QT

W N E S

1NT

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

Pass 3NT All Pass

1. 1N-2N transfer to clubs

2. automat

## South hands

## Minor\_Suit\_Transfer

**Board: 5**      ♠ 9      Partner is dealer.  
 Dealer: North      ♥ 4      The opponents are silent.  
 Vul: N-S      ♦ AKT87652  
 HCP: 12+4      ♣ AJ8

---

**Board: 6**      ♠ Q6      You are dealer.  
 Dealer: South      ♥ KT7      The opponents are silent.  
 Vul: Both      ♦ AJT65  
 HCP: 16+1      ♣ AQT

---

**Board: 7**      ♠ K7      Partner is dealer.  
 Dealer: North      ♥ 64      The opponents are silent.  
 Vul: Both      ♦ J73  
 HCP: 9+2      ♣ KQT875

---

**Board: 8**      ♠ AT76      You are dealer.  
 Dealer: South      ♥ AKJ7      The opponents are silent.  
 Vul: N-S      ♦ QT5  
 HCP: 16      ♣ QT

## Both hands (Answers Page)

### Board: 5

Dealer: North

Vul: N-S

North HCP: 16+1

South HCP: 12+4

Contract: 6♦ South

North:

♠ KQ853

♥ AKT

♦ Q3

♣ QT4

South:

♠ 9

♥ 4

♦ AKT87652

♣ AJ8

W N E S

1NT Pass 3♣<sup>1</sup>

Pass 3♦<sup>2</sup> Pass 4NT

Pass 5♦<sup>3</sup> Pass 6♦

All Pass

1. 1N-3C transfer to diamonds

2. automat

3. A=1/5 or 4/5

### Board: 6

Dealer: South

Vul: Both

North HCP: 9+2

South HCP: 16+1

Contract: 3NT North

North:

♠ K3

♥ Q2

♦ 974

♣ KJ8632

South:

♠ Q6

♥ KT7

♦ AJT65

♣ AQT

W N E S

1NT

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

Pass 3NT All Pass

1. 1N-2N transfer to clubs

2. automat

### Board: 7

Dealer: North

Vul: Both

North HCP: 15

South HCP: 9+2

Contract: 3NT South

North:

♠ A953

♥ 952

♦ AQ2

♣ AJ3

South:

♠ K7

♥ 64

♦ J73

♣ KQT875

W N E S

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

Pass 3♣<sup>2</sup> Pass 3NT

All Pass

1. 1N-2N transfer to clubs

2. automat

### Board: 8

Dealer: South

Vul: N-S

North HCP: 9+3

South HCP: 16

Contract: 3NT North

North:

♠ K8

♥ T6

♦ K8

♣ K976432

South:

♠ AT76

♥ AKJ7

♦ QT5

♣ QT

W N E S

1NT

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

Pass 3NT All Pass

1. 1N-2N transfer to clubs

2. automat

## North hands

## Minor\_Suit\_Transfer

|                 |        |                           |
|-----------------|--------|---------------------------|
| <b>Board: 9</b> | ♠ A972 | You are dealer.           |
| Dealer: North   | ♥ AQ7  | The opponents are silent. |
| Vul: Both       | ♦ KQ72 |                           |
| HCP: 15         | ♣ 93   |                           |

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|                  |          |                           |
|------------------|----------|---------------------------|
| <b>Board: 10</b> | ♠ K94    | Partner is dealer.        |
| Dealer: South    | ♥ KQT    | The opponents are silent. |
| Vul: None        | ♦ 6      |                           |
| HCP: 16+2        | ♣ AKJT52 |                           |

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|                  |         |                           |
|------------------|---------|---------------------------|
| <b>Board: 11</b> | ♠ KQJ96 | You are dealer.           |
| Dealer: North    | ♥ 42    | The opponents are silent. |
| Vul: N-S         | ♦ A43   |                           |
| HCP: 16+1        | ♣ AQ4   |                           |

---

|                  |          |                           |
|------------------|----------|---------------------------|
| <b>Board: 12</b> | ♠ 43     | Partner is dealer.        |
| Dealer: South    | ♥ Q83    | The opponents are silent. |
| Vul: E-W         | ♦ QJ     |                           |
| HCP: 9+2         | ♣ AT7652 |                           |

## Both hands (Answers Page)

### Board: 9

Dealer: North

Vul: Both

North HCP: 15

South HCP: 14+4

Contract: 5♣ South

North:

♠ A972

♥ AQ7

♦ KQ72

♣ 93

South:

♠ J4

♥ K

♦ A6

♣ KQJ87542

W N E S

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

Pass 3♣<sup>2</sup> Pass 4♦

Pass 4♥ Pass 5♣

All Pass

1. 1N-2N transfer to clubs

2. automat

### Board: 10

Dealer: South

Vul: None

North HCP: 16+2

South HCP: 15+1

Contract: 6NT North

North:

♠ K94

♥ KQT

♦ 6

♣ AKJT52

South:

♠ A87

♥ AJ653

♦ AQ2

♣ 84

W N E S

1NT

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

Pass 4NT Pass 5♣<sup>3</sup>

Pass 5♦ Pass 6♣<sup>4</sup>

Pass 6NT All Pass

1. 1N-2N transfer to clubs

2. automat

3. A=0/5 or 3/5

4. no !C queen

### Board: 11

Dealer: North

Vul: N-S

North HCP: 16+1

South HCP: 8+2

Contract: 3NT South

North:

♠ KQJ96

♥ 42

♦ A43

♣ AQ4

South:

♠ 852

♥ AT

♦ J9

♣ KT8632

W N E S

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

Pass 3♣<sup>2</sup> Pass 3NT

All Pass

1. 1N-2N transfer to clubs

2. automat

### Board: 12

Dealer: South

Vul: E-W

North HCP: 9+2

South HCP: 16

Contract: 3NT North

North:

♠ 43

♥ Q83

♦ QJ

♣ AT7652

South:

♠ Q872

♥ K9

♦ AKT7

♣ KJ9

W N E S

1NT

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

Pass 3NT All Pass

1. 1N-2N transfer to clubs

2. automat

# South hands

# Minor\_Suit\_Transfer

|                 |            |                           |
|-----------------|------------|---------------------------|
| <b>Board: 9</b> | ♠ J4       | Partner is dealer.        |
| Dealer: North   | ♥ K        | The opponents are silent. |
| Vul: Both       | ♦ A6       |                           |
| HCP: 14+4       | ♣ KQJ87542 |                           |

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|                  |         |                           |
|------------------|---------|---------------------------|
| <b>Board: 10</b> | ♠ A87   | You are dealer.           |
| Dealer: South    | ♥ AJ653 | The opponents are silent. |
| Vul: None        | ♦ AQ2   |                           |
| HCP: 15+1        | ♣ 84    |                           |

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|                  |          |                           |
|------------------|----------|---------------------------|
| <b>Board: 11</b> | ♠ 852    | Partner is dealer.        |
| Dealer: North    | ♥ AT     | The opponents are silent. |
| Vul: N-S         | ♦ J9     |                           |
| HCP: 8+2         | ♣ KT8632 |                           |

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|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 12</b> | ♠ Q872 | You are dealer.           |
| Dealer: South    | ♥ K9   | The opponents are silent. |
| Vul: E-W         | ♦ AKT7 |                           |
| HCP: 16          | ♣ KJ9  |                           |

## Both hands (Answers Page)

### Board: 9

Dealer: North

Vul: Both

North HCP: 15

South HCP: 14+4

Contract: 5♣ South

North:

♠ A972

♥ AQ7

♦ KQ72

♣ 93

South:

♠ J4

♥ K

♦ A6

♣ KQJ87542

W N E S

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

Pass 3♣<sup>2</sup> Pass 4♦

Pass 4♥ Pass 5♣

All Pass

1. 1N-2N transfer to clubs

2. automat

### Board: 10

Dealer: South

Vul: None

North HCP: 16+2

South HCP: 15+1

Contract: 6NT North

North:

♠ K94

♥ KQT

♦ 6

♣ AKJT52

South:

♠ A87

♥ AJ653

♦ AQ2

♣ 84

W N E S

1NT

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

Pass 4NT Pass 5♣<sup>3</sup>

Pass 5♦ Pass 6♣<sup>4</sup>

Pass 6NT All Pass

1. 1N-2N transfer to clubs

2. automat

3. A=0/5 or 3/5

4. no !C queen

### Board: 11

Dealer: North

Vul: N-S

North HCP: 16+1

South HCP: 8+2

Contract: 3NT South

North:

♠ KQJ96

♥ 42

♦ A43

♣ AQ4

South:

♠ 852

♥ AT

♦ J9

♣ KT8632

W N E S

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

Pass 3♣<sup>2</sup> Pass 3NT

All Pass

1. 1N-2N transfer to clubs

2. automat

### Board: 12

Dealer: South

Vul: E-W

North HCP: 9+2

South HCP: 16

Contract: 3NT North

North:

♠ 43

♥ Q83

♦ QJ

♣ AT7652

South:

♠ Q872

♥ K9

♦ AKT7

♣ KJ9

W N E S

1NT

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

Pass 3NT All Pass

1. 1N-2N transfer to clubs

2. automat

## North hands

## Minor\_Suit\_Transfer

**Board: 13**

♠ A8

You are dealer.

Dealer: North

♥ K943

The opponents are silent.

Vul: Both

♦ J94

HCP: 15

♣ AQJ4

**Board: 14**

♠ 96

Partner is dealer.

Dealer: South

♥ K8

The opponents are silent.

Vul: None

♦ JT9

HCP: 9+2

♣ AJ8643

**Board: 15**

♠ Q876

You are dealer.

Dealer: North

♥ AKJT

The opponents are silent.

Vul: E-W

♦ 53

HCP: 17

♣ AK6

**Board: 16**

♠ K932

You are dealer.

Dealer: North

♥ AJ

West (RHO) bids 3♠ if possible.

Vul: None

♦ AKT

HCP: 15

♣ 9754

## Both hands (Answers Page)

### Board: 13

Dealer: North

Vul: Both

North HCP: 15

South HCP: 13+4

Contract: 6 ♦ South

North:

♠ A8

♥ K943

♦ J94

♣ AQJ4

South:

♠ KT

♥ Q

♦ KQT87532

♣ K8

| W | N | E | S |
|---|---|---|---|
|---|---|---|---|

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

|      |                  |      |     |
|------|------------------|------|-----|
| Pass | 3 ♦ <sup>2</sup> | Pass | 4NT |
|------|------------------|------|-----|

|      |                  |      |     |
|------|------------------|------|-----|
| Pass | 5 ♥ <sup>3</sup> | Pass | 6 ♦ |
|------|------------------|------|-----|

All Pass

1. 1N-3C transfer to diamonds

2. automat

3. A=2/5 or 5/5, Q(D)=0

### Board: 14

Dealer: South

Vul: None

North HCP: 9+2

South HCP: 17

Contract: 3NT North

North:

♠ 96

♥ K8

♦ JT9

♣ AJ8643

South:

♠ AQT

♥ QJ94

♦ K863

♣ KQ

| W | N | E | S |
|---|---|---|---|
|---|---|---|---|

|  |  |  |     |
|--|--|--|-----|
|  |  |  | 1NT |
|--|--|--|-----|

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

|      |     |          |  |
|------|-----|----------|--|
| Pass | 3NT | All Pass |  |
|------|-----|----------|--|

1. 1N-2N transfer to clubs

2. automat

### Board: 15

Dealer: North

Vul: E-W

North HCP: 17

South HCP: 13+3

Contract: 6 ♦ South

North:

♠ Q876

♥ AKJT

♦ 53

♣ AK6

South:

♠ K4

♥ Q3

♦ AKJ9642

♣ 82

| W | N | E | S |
|---|---|---|---|
|---|---|---|---|

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

|      |                  |      |     |
|------|------------------|------|-----|
| Pass | 3 ♦ <sup>2</sup> | Pass | 4NT |
|------|------------------|------|-----|

|      |                  |      |     |
|------|------------------|------|-----|
| Pass | 5 ♥ <sup>3</sup> | Pass | 6 ♦ |
|------|------------------|------|-----|

All Pass

1. 1N-3C transfer to diamonds

2. automat

3. A=2/5 or 5/5, Q(D)=0

### Board: 16

Dealer: North

Vul: None

North HCP: 15

South HCP: 10+2

Contract: 5 ♦ South

North:

♠ K932

♥ AJ

♦ AKT

♣ 9754

South:

♠ J

♥ 984

♦ QJ9862

♣ AQ6

| W | N | E | S |
|---|---|---|---|
|---|---|---|---|

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

|     |      |      |     |
|-----|------|------|-----|
| 3 ♠ | Pass | Pass | 5 ♦ |
|-----|------|------|-----|

All Pass

1. 1N-3C transfer to diamonds

## South hands

## Minor\_Suit\_Transfer

**Board: 13**      ♠ KT      Partner is dealer.  
 Dealer: North      ♥ Q      The opponents are silent.  
 Vul: Both      ♦ KQT87532  
 HCP: 13+4      ♣ K8

---

**Board: 14**      ♠ AQT      You are dealer.  
 Dealer: South      ♥ QJ94      The opponents are silent.  
 Vul: None      ♦ K863  
 HCP: 17      ♣ KQ

---

**Board: 15**      ♠ K4      Partner is dealer.  
 Dealer: North      ♥ Q3      The opponents are silent.  
 Vul: E-W      ♦ AKJ9642  
 HCP: 13+3      ♣ 82

---

**Board: 16**      ♠ J      Partner is dealer.  
 Dealer: North      ♥ 984      West (LHO) bids 3 ♠ if possible.  
 Vul: None      ♦ QJ9862  
 HCP: 10+2      ♣ AQ6

## Both hands (Answers Page)

### Board: 13

Dealer: North

Vul: Both

North HCP: 15

South HCP: 13+4

Contract: 6 ♦ South

North:

♠ A8

♥ K943

♦ J94

♣ AQJ4

South:

♠ KT

♥ Q

♦ KQT87532

♣ K8

| W | N | E | S |
|---|---|---|---|
|---|---|---|---|

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

|      |                  |      |     |
|------|------------------|------|-----|
| Pass | 3 ♦ <sup>2</sup> | Pass | 4NT |
|------|------------------|------|-----|

|      |                  |      |     |
|------|------------------|------|-----|
| Pass | 5 ♥ <sup>3</sup> | Pass | 6 ♦ |
|------|------------------|------|-----|

All Pass

1. 1N-3C transfer to diamonds

2. automat

3. A=2/5 or 5/5, Q(D)=0

### Board: 14

Dealer: South

Vul: None

North HCP: 9+2

South HCP: 17

Contract: 3NT North

North:

♠ 96

♥ K8

♦ JT9

♣ AJ8643

South:

♠ AQT

♥ QJ94

♦ K863

♣ KQ

| W | N | E | S |
|---|---|---|---|
|---|---|---|---|

|  |  |  |     |
|--|--|--|-----|
|  |  |  | 1NT |
|--|--|--|-----|

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

|      |     |          |  |
|------|-----|----------|--|
| Pass | 3NT | All Pass |  |
|------|-----|----------|--|

1. 1N-2N transfer to clubs

2. automat

### Board: 15

Dealer: North

Vul: E-W

North HCP: 17

South HCP: 13+3

Contract: 6 ♦ South

North:

♠ Q876

♥ AKJT

♦ 53

♣ AK6

South:

♠ K4

♥ Q3

♦ AKJ9642

♣ 82

| W | N | E | S |
|---|---|---|---|
|---|---|---|---|

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

|      |                  |      |     |
|------|------------------|------|-----|
| Pass | 3 ♦ <sup>2</sup> | Pass | 4NT |
|------|------------------|------|-----|

|      |                  |      |     |
|------|------------------|------|-----|
| Pass | 5 ♥ <sup>3</sup> | Pass | 6 ♦ |
|------|------------------|------|-----|

All Pass

1. 1N-3C transfer to diamonds

2. automat

3. A=2/5 or 5/5, Q(D)=0

### Board: 16

Dealer: North

Vul: None

North HCP: 15

South HCP: 10+2

Contract: 5 ♦ South

North:

♠ K932

♥ AJ

♦ AKT

♣ 9754

South:

♠ J

♥ 984

♦ QJ9862

♣ AQ6

| W | N | E | S |
|---|---|---|---|
|---|---|---|---|

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

|     |      |      |     |
|-----|------|------|-----|
| 3 ♠ | Pass | Pass | 5 ♦ |
|-----|------|------|-----|

All Pass

1. 1N-3C transfer to diamonds

# North hands

# Minor\_Suit\_Transfer

## Board: 17

♠ K96

You are dealer.

Dealer: North

♥ A83

The opponents are silent.

Vul: Both

♦ AKT6

HCP: 15

♣ J96

## Board: 18

♠ AK7

You are dealer.

Dealer: North

♥ KQ8

West (RHO) bids 3♥ if possible.

Vul: None

♦ Q3

HCP: 15+1

♣ J8432

## Board: 19

♠ K75

You are dealer.

Dealer: North

♥ AJ65

West (RHO) Doubles 3♣ if possible.

Vul: N-S

♦ AT74

HCP: 16

♣ A5

## Board: 20

♠ 8

Partner is dealer.

Dealer: South

♥ AT4

The opponents are silent.

Vul: None

♦ KQJ972

HCP: 13+2

♣ K85

## Both hands (Answers Page)

### Board: 17

Dealer: North

Vul: Both

North HCP: 15

South HCP: 16+2

Contract: 6NT South

North:

♠ K96

♥ A83

♦ AKT6

♣ J96

South:

♠ AQ

♥ QT7

♦ J9

♣ AK5432

| W        | N               | E    | S                |
|----------|-----------------|------|------------------|
|          | 1NT             | Pass | 2NT <sup>1</sup> |
| Pass     | 3♣ <sup>2</sup> | Pass | 4NT              |
| Pass     | 5♥ <sup>3</sup> | Pass | 6NT              |
| All Pass |                 |      |                  |

1. 1N-2N transfer to clubs

2. automat

3. A=2/5 or 5/5, Q(C)=0

### Board: 18

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 9+2

Contract: 4♦ South

North:

♠ AK7

♥ KQ8

♦ Q3

♣ J8432

South:

♠ Q83

♥ A2

♦ KT9842

♣ 76

| W        | N    | E    | S               |
|----------|------|------|-----------------|
|          | 1NT  | Pass | 3♣ <sup>1</sup> |
| 3♥       | Pass | Pass | 4♦              |
| All Pass |      |      |                 |

1. 1N-3C transfer to diamonds

### Board: 19

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 8+2

Contract: 3NT South

North:

♠ K75

♥ AJ65

♦ AT74

♣ A5

South:

♠ 842

♥ Q92

♦ KQJ865

♣ 7

| W        | N   | E    | S               |
|----------|-----|------|-----------------|
|          | 1NT | Pass | 3♣ <sup>1</sup> |
| X        | 3♦  | Pass | 3NT             |
| All Pass |     |      |                 |

1. 1N-3C transfer to diamonds

### Board: 20

Dealer: South

Vul: None

North HCP: 13+2

South HCP: 16

Contract: 6♦ North

North:

♠ 8

♥ AT4

♦ KQJ972

♣ K85

South:

♠ AKQ5

♥ QJ93

♦ A84

♣ 72

| W    | N               | E        | S               |
|------|-----------------|----------|-----------------|
|      |                 |          | 1NT             |
| Pass | 3♣ <sup>1</sup> | Pass     | 3♦ <sup>2</sup> |
| Pass | 4NT             | Pass     | 5♥ <sup>3</sup> |
| Pass | 6♦              | All Pass |                 |

1. 1N-3C transfer to diamonds

2. automat

3. A=2/5 or 5/5, Q(D)=0

## South hands

## Minor\_Suit\_Transfer

|                  |          |                                    |
|------------------|----------|------------------------------------|
| <b>Board: 17</b> | ♠ AQ     | Partner is dealer.                 |
| Dealer: North    | ♥ QT7    | The opponents are silent.          |
| Vul: Both        | ♦ J9     |                                    |
| HCP: 16+2        | ♣ AK5432 |                                    |
| <b>Board: 18</b> | ♠ Q83    | Partner is dealer.                 |
| Dealer: North    | ♥ A2     | West (LHO) bids 3♥ if possible.    |
| Vul: None        | ♦ KT9842 |                                    |
| HCP: 9+2         | ♣ 76     |                                    |
| <b>Board: 19</b> | ♠ 842    | Partner is dealer.                 |
| Dealer: North    | ♥ Q92    | West (LHO) Doubles 3♣ if possible. |
| Vul: N-S         | ♦ KQJ865 |                                    |
| HCP: 8+2         | ♣ 7      |                                    |
| <b>Board: 20</b> | ♠ AKQ5   | You are dealer.                    |
| Dealer: South    | ♥ QJ93   | The opponents are silent.          |
| Vul: None        | ♦ A84    |                                    |
| HCP: 16          | ♣ 72     |                                    |

## Both hands (Answers Page)

### Board: 17

Dealer: North

Vul: Both

North HCP: 15

South HCP: 16+2

Contract: 6NT South

North:

♠ K96

♥ A83

♦ AKT6

♣ J96

South:

♠ AQ

♥ QT7

♦ J9

♣ AK5432

| W        | N               | E    | S                |
|----------|-----------------|------|------------------|
|          | 1NT             | Pass | 2NT <sup>1</sup> |
| Pass     | 3♣ <sup>2</sup> | Pass | 4NT              |
| Pass     | 5♥ <sup>3</sup> | Pass | 6NT              |
| All Pass |                 |      |                  |

1. 1N-2N transfer to clubs

2. automat

3. A=2/5 or 5/5, Q(C)=0

### Board: 18

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 9+2

Contract: 4♦ South

North:

♠ AK7

♥ KQ8

♦ Q3

♣ J8432

South:

♠ Q83

♥ A2

♦ KT9842

♣ 76

| W        | N    | E    | S               |
|----------|------|------|-----------------|
|          | 1NT  | Pass | 3♣ <sup>1</sup> |
| 3♥       | Pass | Pass | 4♦              |
| All Pass |      |      |                 |

1. 1N-3C transfer to diamonds

### Board: 19

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 8+2

Contract: 3NT South

North:

♠ K75

♥ AJ65

♦ AT74

♣ A5

South:

♠ 842

♥ Q92

♦ KQJ865

♣ 7

| W        | N   | E    | S               |
|----------|-----|------|-----------------|
|          | 1NT | Pass | 3♣ <sup>1</sup> |
| X        | 3♦  | Pass | 3NT             |
| All Pass |     |      |                 |

1. 1N-3C transfer to diamonds

### Board: 20

Dealer: South

Vul: None

North HCP: 13+2

South HCP: 16

Contract: 6♦ North

North:

♠ 8

♥ AT4

♦ KQJ972

♣ K85

South:

♠ AKQ5

♥ QJ93

♦ A84

♣ 72

| W    | N               | E        | S               |
|------|-----------------|----------|-----------------|
|      |                 |          | 1NT             |
| Pass | 3♣ <sup>1</sup> | Pass     | 3♦ <sup>2</sup> |
| Pass | 4NT             | Pass     | 5♥ <sup>3</sup> |
| Pass | 6♦              | All Pass |                 |

1. 1N-3C transfer to diamonds

2. automat

3. A=2/5 or 5/5, Q(D)=0

# North hands

# Minor\_Suit\_Transfer

**Board: 21**      ♠ K84      You are dealer.  
 Dealer: North      ♥ K974      The opponents are silent.  
 Vul: E-W      ♦ QJ9  
 HCP: 15      ♣ AQ3

---

**Board: 22**      ♠ J8      Partner is dealer.  
 Dealer: South      ♥ Q9      The opponents are silent.  
 Vul: N-S      ♦ AQT  
 HCP: 9+2      ♣ 987652

---

**Board: 23**      ♠ Q863      You are dealer.  
 Dealer: North      ♥ KQ75      The opponents are silent.  
 Vul: Both      ♦ A3  
 HCP: 15      ♣ AT5

---

**Board: 24**      ♠ 82      Partner is dealer.  
 Dealer: South      ♥ JT      The opponents are silent.  
 Vul: Both      ♦ KQJT75  
 HCP: 8+2      ♣ J95

## Both hands (Answers Page)

### Board: 21

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 8+2

Contract: 3NT South

North:

♠ K84

♥ K974

♦ QJ9

♣ AQ3

South:

♠ A75

♥ 62

♦ AT6532

♣ 72

W N E S

1NT Pass 3♣<sup>1</sup>

Pass 3♦<sup>2</sup> Pass 3NT

All Pass

1. 1N-3C transfer to diamonds

2. automat

### Board: 22

Dealer: South

Vul: N-S

North HCP: 9+2

South HCP: 15

Contract: 3NT North

North:

♠ J8

♥ Q9

♦ AQT

♣ 987652

South:

♠ AK

♥ 6542

♦ KJ6

♣ KJT4

W N E S

1NT

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

Pass 3NT All Pass

1. 1N-2N transfer to clubs

2. automat

### Board: 23

Dealer: North

Vul: Both

North HCP: 15

South HCP: 16+2

Contract: 6♦ South

North:

♠ Q863

♥ KQ75

♦ A3

♣ AT5

South:

♠ KT

♥ AT

♦ KQT762

♣ KJ8

W N E S

1NT Pass 3♣<sup>1</sup>

Pass 3♦<sup>2</sup> Pass 4NT

Pass 5♥<sup>3</sup> Pass 6♦

All Pass

1. 1N-3C transfer to diamonds

2. automat

3. A=2/5 or 5/5, Q(D)=0

### Board: 24

Dealer: South

Vul: Both

North HCP: 8+2

South HCP: 17

Contract: 3NT North

North:

♠ 82

♥ JT

♦ KQJT75

♣ J95

South:

♠ AT75

♥ K43

♦ A94

♣ AQ7

W N E S

1NT

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

Pass 3NT All Pass

1. 1N-3C transfer to diamonds

2. automat

## South hands

## Minor\_Suit\_Transfer

|                  |          |                           |
|------------------|----------|---------------------------|
| <b>Board: 21</b> | ♠ A75    | Partner is dealer.        |
| Dealer: North    | ♥ 62     | The opponents are silent. |
| Vul: E-W         | ♦ AT6532 |                           |
| HCP: 8+2         | ♣ 72     |                           |

---

|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 22</b> | ♠ AK   | You are dealer.           |
| Dealer: South    | ♥ 6542 | The opponents are silent. |
| Vul: N-S         | ♦ KJ6  |                           |
| HCP: 15          | ♣ KJT4 |                           |

---

|                  |          |                           |
|------------------|----------|---------------------------|
| <b>Board: 23</b> | ♠ KT     | Partner is dealer.        |
| Dealer: North    | ♥ AT     | The opponents are silent. |
| Vul: Both        | ♦ KQT762 |                           |
| HCP: 16+2        | ♣ KJ8    |                           |

---

|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 24</b> | ♠ AT75 | You are dealer.           |
| Dealer: South    | ♥ K43  | The opponents are silent. |
| Vul: Both        | ♦ A94  |                           |
| HCP: 17          | ♣ AQ7  |                           |

## Both hands (Answers Page)

### Board: 21

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 8+2

Contract: 3NT South

North:

♠ K84

♥ K974

♦ QJ9

♣ AQ3

South:

♠ A75

♥ 62

♦ AT6532

♣ 72

| W        | N               | E    | S               |
|----------|-----------------|------|-----------------|
|          | 1NT             | Pass | 3♣ <sup>1</sup> |
| Pass     | 3♦ <sup>2</sup> | Pass | 3NT             |
| All Pass |                 |      |                 |

1. 1N-3C transfer to diamonds
2. automat

### Board: 22

Dealer: South

Vul: N-S

North HCP: 9+2

South HCP: 15

Contract: 3NT North

North:

♠ J8

♥ Q9

♦ AQT

♣ 987652

South:

♠ AK

♥ 6542

♦ KJ6

♣ KJT4

| W    | N                | E        | S               |
|------|------------------|----------|-----------------|
|      |                  |          | 1NT             |
| Pass | 2NT <sup>1</sup> | Pass     | 3♣ <sup>2</sup> |
| Pass | 3NT              | All Pass |                 |

1. 1N-2N transfer to clubs
2. automat

### Board: 23

Dealer: North

Vul: Both

North HCP: 15

South HCP: 16+2

Contract: 6♦ South

North:

♠ Q863

♥ KQ75

♦ A3

♣ AT5

South:

♠ KT

♥ AT

♦ KQT762

♣ KJ8

| W        | N               | E    | S               |
|----------|-----------------|------|-----------------|
|          | 1NT             | Pass | 3♣ <sup>1</sup> |
| Pass     | 3♦ <sup>2</sup> | Pass | 4NT             |
| Pass     | 5♥ <sup>3</sup> | Pass | 6♦              |
| All Pass |                 |      |                 |

1. 1N-3C transfer to diamonds
2. automat
3. A=2/5 or 5/5, Q(D)=0

### Board: 24

Dealer: South

Vul: Both

North HCP: 8+2

South HCP: 17

Contract: 3NT North

North:

♠ 82

♥ JT

♦ KQJT75

♣ J95

South:

♠ AT75

♥ K43

♦ A94

♣ AQ7

| W    | N               | E        | S               |
|------|-----------------|----------|-----------------|
|      |                 |          | 1NT             |
| Pass | 3♣ <sup>1</sup> | Pass     | 3♦ <sup>2</sup> |
| Pass | 3NT             | All Pass |                 |

1. 1N-3C transfer to diamonds
2. automat

# North hands

# Minor\_Suit\_Transfer

**Board: 25**      ♠ AK95      You are dealer.  
 Dealer: North      ♥ 8653      The opponents are silent.  
 Vul: N-S      ♦ AK5  
 HCP: 16      ♣ Q6

---

**Board: 26**      ♠ K4      Partner is dealer.  
 Dealer: South      ♥ J5      The opponents are silent.  
 Vul: None      ♦ K72  
 HCP: 10+2      ♣ QJT742

---

**Board: 27**      ♠ AKT54      You are dealer.  
 Dealer: North      ♥ JT7      The opponents are silent.  
 Vul: E-W      ♦ K6  
 HCP: 15+1      ♣ A83

---

**Board: 28**      ♠ A9      Partner is dealer.  
 Dealer: South      ♥ JT      The opponents are silent.  
 Vul: N-S      ♦ Q63  
 HCP: 9+2      ♣ QT5432

---

**Board: 29**      ♠ K95      You are dealer.  
 Dealer: North      ♥ AKQ3      The opponents are silent.  
 Vul: Both      ♦ T7  
 HCP: 17      ♣ AJT7

## Both hands (Answers Page)

### Board: 25

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 10+2

Contract: 3NT South

North:

♠ AK95

♥ 8653

♦ AK5

♣ Q6

South:

♠ Q7

♥ J2

♦ Q63

♣ AJT874

W N E S

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

Pass 3♣<sup>2</sup> Pass 3NT

All Pass

1. 1N-2N transfer to clubs

2. automat

### Board: 26

Dealer: South

Vul: None

North HCP: 10+2

South HCP: 16+1

Contract: 3NT North

North:

♠ K4

♥ J5

♦ K72

♣ QJT742

South:

♠ A72

♥ AKT72

♦ J9

♣ A53

W N E S

1NT

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

Pass 3NT All Pass

1. 1N-2N transfer to clubs

2. automat

### Board: 27

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 9+2

Contract: 4♦ North

North:

♠ AKT54

♥ JT7

♦ K6

♣ A83

South:

♠ 9

♥ AK4

♦ 987542

♣ QT2

W N E S

1NT Pass 3♣<sup>1</sup>

Pass 3♦<sup>2</sup> Pass 3NT

Pass 4♦ All Pass

1. 1N-3C transfer to diamonds

2. automat

### Board: 28

Dealer: South

Vul: N-S

North HCP: 9+2

South HCP: 16

Contract: 3NT North

North:

♠ A9

♥ JT

♦ Q63

♣ QT5432

South:

♠ KQJ

♥ Q964

♦ A4

♣ KJ86

W N E S

1NT

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

Pass 3NT All Pass

1. 1N-2N transfer to clubs

2. automat

### Board: 29

Dealer: North

Vul: Both

North HCP: 17

South HCP: 10+2

Contract: 3NT South

North:

♠ K95

♥ AKQ3

♦ T7

♣ AJT7

South:

♠ 43

♥ J5

♦ KQJ853

♣ K83

W N E S

1NT Pass 3♣<sup>1</sup>

Pass 3♦<sup>2</sup> Pass 3NT

All Pass

1. 1N-3C transfer to diamonds

2. automat

## South hands

## Minor\_Suit\_Transfer

**Board: 25**      ♠ Q7      Partner is dealer.  
 Dealer: North      ♥ J2      The opponents are silent.  
 Vul: N-S      ♦ Q63  
 HCP: 10+2      ♣ AJT874

---

**Board: 26**      ♠ A72      You are dealer.  
 Dealer: South      ♥ AKT72      The opponents are silent.  
 Vul: None      ♦ J9  
 HCP: 16+1      ♣ A53

---

**Board: 27**      ♠ 9      Partner is dealer.  
 Dealer: North      ♥ AK4      The opponents are silent.  
 Vul: E-W      ♦ 987542  
 HCP: 9+2      ♣ QT2

---

**Board: 28**      ♠ KQJ      You are dealer.  
 Dealer: South      ♥ Q964      The opponents are silent.  
 Vul: N-S      ♦ A4  
 HCP: 16      ♣ KJ86

---

**Board: 29**      ♠ 43      Partner is dealer.  
 Dealer: North      ♥ J5      The opponents are silent.  
 Vul: Both      ♦ KQJ853  
 HCP: 10+2      ♣ K83

## Both hands (Answers Page)

### Board: 25

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 10+2

Contract: 3NT South

North:

♠ AK95

♥ 8653

♦ AK5

♣ Q6

South:

♠ Q7

♥ J2

♦ Q63

♣ AJT874

W N E S

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

Pass 3♣<sup>2</sup> Pass 3NT

All Pass

1. 1N-2N transfer to clubs

2. automat

### Board: 26

Dealer: South

Vul: None

North HCP: 10+2

South HCP: 16+1

Contract: 3NT North

North:

♠ K4

♥ J5

♦ K72

♣ QJT742

South:

♠ A72

♥ AKT72

♦ J9

♣ A53

W N E S

1NT

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

Pass 3NT All Pass

1. 1N-2N transfer to clubs

2. automat

### Board: 27

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 9+2

Contract: 4♦ North

North:

♠ AKT54

♥ JT7

♦ K6

♣ A83

South:

♠ 9

♥ AK4

♦ 987542

♣ QT2

W N E S

1NT Pass 3♣<sup>1</sup>

Pass 3♦<sup>2</sup> Pass 3NT

Pass 4♦ All Pass

1. 1N-3C transfer to diamonds

2. automat

### Board: 28

Dealer: South

Vul: N-S

North HCP: 9+2

South HCP: 16

Contract: 3NT North

North:

♠ A9

♥ JT

♦ Q63

♣ QT5432

South:

♠ KQJ

♥ Q964

♦ A4

♣ KJ86

W N E S

1NT

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

Pass 3NT All Pass

1. 1N-2N transfer to clubs

2. automat

### Board: 29

Dealer: North

Vul: Both

North HCP: 17

South HCP: 10+2

Contract: 3NT South

North:

♠ K95

♥ AKQ3

♦ T7

♣ AJT7

South:

♠ 43

♥ J5

♦ KQJ853

♣ K83

W N E S

1NT Pass 3♣<sup>1</sup>

Pass 3♦<sup>2</sup> Pass 3NT

All Pass

1. 1N-3C transfer to diamonds

2. automat

# North hands

# Minor\_Suit\_Transfer

## Board: 30

♠ T53

Partner is dealer.

Dealer: South

♥ QJ

The opponents are silent.

Vul: Both

♦ 6

HCP: 8+3

♣ AJT9764

## Board: 31

♠ QJ

You are dealer.

Dealer: North

♥ Q9753

West (RHO) Doubles 2NT if possible.

Vul: N-S

♦ AJ3

HCP: 16+1

♣ AQ7

## Board: 32

♠ -

Partner is dealer.

Dealer: South

♥ 63

The opponents are silent.

Vul: None

♦ KJ8643

HCP: 9+3

♣ KQT95

## Board: 33

♠ KQ53

You are dealer.

Dealer: North

♥ 874

The opponents are silent.

Vul: N-S

♦ AK3

HCP: 16

♣ A84

## Both hands (Answers Page)

### Board: 30

Dealer: South

Vul: Both

North HCP: 8+3

South HCP: 15+1

Contract: 3NT North

North:

♠ T53

♥ QJ

♦ 6

♣ AJT9764

South:

♠ AK972

♥ K96

♦ 93

♣ KQ3

W N E S

1NT

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

Pass 3NT All Pass

1. 1N-2N transfer to clubs

2. automat

### Board: 31

Dealer: North

Vul: N-S

North HCP: 16+1

South HCP: 8+2

Contract: 4♣ North

North:

♠ QJ

♥ Q9753

♦ AJ3

♣ AQ7

South:

♠ T74

♥ AT4

♦ 8

♣ KJT842

W N E S

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

X 4♣ All Pass

1. 1N-2N transfer to clubs

### Board: 32

Dealer: South

Vul: None

North HCP: 9+3

South HCP: 17

Contract: 5♦ North

North:

♠ -

♥ 63

♦ KJ8643

♣ KQT95

South:

♠ AKQJ

♥ Q42

♦ T5

♣ AJ63

W N E S

1NT

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

Pass 4♠ Pass 5♣<sup>3</sup>

Pass 5♦ All Pass

1. 1N-3C transfer to diamonds

2. automat

3. 1 out of 4

### Board: 33

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 8+2

Contract: 3NT South

North:

♠ KQ53

♥ 874

♦ AK3

♣ A84

South:

♠ 42

♥ AQ9

♦ T98754

♣ Q3

W N E S

1NT Pass 3♣<sup>1</sup>

Pass 3♦<sup>2</sup> Pass 3NT

All Pass

1. 1N-3C transfer to diamonds

2. automat

# South hands

# Minor\_Suit\_Transfer

|                  |         |                           |
|------------------|---------|---------------------------|
| <b>Board: 30</b> | ♠ AK972 | You are dealer.           |
| Dealer: South    | ♥ K96   | The opponents are silent. |
| Vul: Both        | ♦ 93    |                           |
| HCP: 15+1        | ♣ KQ3   |                           |

---

|                  |          |                                     |
|------------------|----------|-------------------------------------|
| <b>Board: 31</b> | ♠ T74    | Partner is dealer.                  |
| Dealer: North    | ♥ AT4    | West (LHO) Doubles 2NT if possible. |
| Vul: N-S         | ♦ 8      |                                     |
| HCP: 8+2         | ♣ KJT842 |                                     |

---

|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 32</b> | ♠ AKQJ | You are dealer.           |
| Dealer: South    | ♥ Q42  | The opponents are silent. |
| Vul: None        | ♦ T5   |                           |
| HCP: 17          | ♣ AJ63 |                           |

---

|                  |          |                           |
|------------------|----------|---------------------------|
| <b>Board: 33</b> | ♠ 42     | Partner is dealer.        |
| Dealer: North    | ♥ AQ9    | The opponents are silent. |
| Vul: N-S         | ♦ T98754 |                           |
| HCP: 8+2         | ♣ Q3     |                           |

## Both hands (Answers Page)

### Board: 30

Dealer: South

Vul: Both

North HCP: 8+3

South HCP: 15+1

Contract: 3NT North

North:

♠ T53

♥ QJ

♦ 6

♣ AJT9764

South:

♠ AK972

♥ K96

♦ 93

♣ KQ3

W N E S

1NT

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

Pass 3NT All Pass

1. 1N-2N transfer to clubs

2. automat

### Board: 31

Dealer: North

Vul: N-S

North HCP: 16+1

South HCP: 8+2

Contract: 4♣ North

North:

♠ QJ

♥ Q9753

♦ AJ3

♣ AQ7

South:

♠ T74

♥ AT4

♦ 8

♣ KJT842

W N E S

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

X 4♣ All Pass

1. 1N-2N transfer to clubs

### Board: 32

Dealer: South

Vul: None

North HCP: 9+3

South HCP: 17

Contract: 5♦ North

North:

♠ -

♥ 63

♦ KJ8643

♣ KQT95

South:

♠ AKQJ

♥ Q42

♦ T5

♣ AJ63

W N E S

1NT

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

Pass 4♠ Pass 5♣<sup>3</sup>

Pass 5♦ All Pass

1. 1N-3C transfer to diamonds

2. automat

3. 1 out of 4

### Board: 33

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 8+2

Contract: 3NT South

North:

♠ KQ53

♥ 874

♦ AK3

♣ A84

South:

♠ 42

♥ AQ9

♦ T98754

♣ Q3

W N E S

1NT Pass 3♣<sup>1</sup>

Pass 3♦<sup>2</sup> Pass 3NT

All Pass

1. 1N-3C transfer to diamonds

2. automat

## North hands

## Minor\_Suit\_Transfer

|                  |            |                                    |
|------------------|------------|------------------------------------|
| <b>Board: 34</b> | ♠ -        | Partner is dealer.                 |
| Dealer: South    | ♥ K72      | The opponents are silent.          |
| Vul: N-S         | ♦ 9652     |                                    |
| HCP: 9+2         | ♣ AQ8732   |                                    |
| <hr/>            |            |                                    |
| <b>Board: 35</b> | ♠ KJ       | LHO is dealer.                     |
| Dealer: East     | ♥ KT976542 | East (LHO) opens 1NT if possible.  |
| Vul: E-W         | ♦ 76       | West (RHO) bids 3♣ if possible.    |
| HCP: 7+4         | ♣ 2        | West (RHO) Doubles 4♥ if possible. |
| <hr/>            |            |                                    |
| <b>Board: 36</b> | ♠ AJ2      | Partner is dealer.                 |
| Dealer: South    | ♥ J        | The opponents are silent.          |
| Vul: None        | ♦ JT87643  |                                    |
| HCP: 9+3         | ♣ QT       |                                    |
| <hr/>            |            |                                    |
| <b>Board: 37</b> | ♠ K3       | You are dealer.                    |
| Dealer: North    | ♥ KQ96     | The opponents are silent.          |
| Vul: Both        | ♦ A54      |                                    |
| HCP: 16          | ♣ AT95     |                                    |

## Both hands (Answers Page)

### Board: 34

Dealer: South

Vul: N-S

North HCP: 9+2

South HCP: 15+1

Contract: 5♣ North

North:

♠ -

♥ K72

♦ 9652

♣ AQ8732

South:

♠ A9

♥ QJ96

♦ AJ874

♣ K5

W N E S

1NT

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

Pass 5♣ All Pass

1. 1N-2N transfer to clubs

2. automat

### Board: 35

Dealer: East

Vul: E-W

North HCP: 7+4

South HCP: 9+2

Contract: 4♥X North

North:

♠ KJ

♥ KT976542

♦ 76

♣ 2

South:

♠ T9764

♥ -

♦ K83

♣ AQ953

W N E S

1NT Pass

3♣<sup>1</sup> 4♥ Pass Pass

X All Pass

1. 1N-3C transfer to diamonds

### Board: 36

Dealer: South

Vul: None

North HCP: 9+3

South HCP: 16

Contract: 5♦ North

North:

♠ AJ2

♥ J

♦ JT87643

♣ QT

South:

♠ KT3

♥ T3

♦ AKQ2

♣ KJ32

W N E S

1NT

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

Pass 5♦ All Pass

1. 1N-3C transfer to diamonds

2. automat

### Board: 37

Dealer: North

Vul: Both

North HCP: 16

South HCP: 12+2

Contract: 3NT South

North:

♠ K3

♥ KQ96

♦ A54

♣ AT95

South:

♠ Q4

♥ A73

♦ QJ9876

♣ K4

W N E S

1NT Pass 3♣<sup>1</sup>

Pass 3♦<sup>2</sup> Pass 3NT

All Pass

1. 1N-3C transfer to diamonds

2. automat

## South hands

## Minor\_Suit\_Transfer

|                  |          |                                    |
|------------------|----------|------------------------------------|
| <b>Board: 34</b> | ♠ A9     | You are dealer.                    |
| Dealer: South    | ♥ QJ96   | The opponents are silent.          |
| Vul: N-S         | ♦ AJ874  |                                    |
| HCP: 15+1        | ♣ K5     |                                    |
| <b>Board: 35</b> | ♠ T9764  | RHO is dealer. You bid second.     |
| Dealer: East     | ♥ -      | East (RHO) opens 1NT if possible.  |
| Vul: E-W         | ♦ K83    | West (LHO) bids 3♣ if possible.    |
| HCP: 9+2         | ♣ AQ953  | West (LHO) Doubles 4♥ if possible. |
| <b>Board: 36</b> | ♠ KT3    | You are dealer.                    |
| Dealer: South    | ♥ T3     | The opponents are silent.          |
| Vul: None        | ♦ AKQ2   |                                    |
| HCP: 16          | ♣ KJ32   |                                    |
| <b>Board: 37</b> | ♠ Q4     | Partner is dealer.                 |
| Dealer: North    | ♥ A73    | The opponents are silent.          |
| Vul: Both        | ♦ QJ9876 |                                    |
| HCP: 12+2        | ♣ K4     |                                    |

## Both hands (Answers Page)

### Board: 34

Dealer: South

Vul: N-S

North HCP: 9+2

South HCP: 15+1

Contract: 5 ♣ North

North:

♠ -

♥ K72

♦ 9652

♣ AQ8732

South:

♠ A9

♥ QJ96

♦ AJ874

♣ K5

W N E S

1NT

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

Pass 5 ♣ All Pass

1. 1N-2N transfer to clubs

2. automat

### Board: 35

Dealer: East

Vul: E-W

North HCP: 7+4

South HCP: 9+2

Contract: 4 ♥ X North

North:

♠ KJ

♥ KT976542

♦ 76

♣ 2

South:

♠ T9764

♥ -

♦ K83

♣ AQ953

W N E S

1NT Pass

3 ♣<sup>1</sup> 4 ♥ Pass Pass

X All Pass

1. 1N-3C transfer to diamonds

### Board: 36

Dealer: South

Vul: None

North HCP: 9+3

South HCP: 16

Contract: 5 ♦ North

North:

♠ AJ2

♥ J

♦ JT87643

♣ QT

South:

♠ KT3

♥ T3

♦ AKQ2

♣ KJ32

W N E S

1NT

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

Pass 5 ♦ All Pass

1. 1N-3C transfer to diamonds

2. automat

### Board: 37

Dealer: North

Vul: Both

North HCP: 16

South HCP: 12+2

Contract: 3NT South

North:

♠ K3

♥ KQ96

♦ A54

♣ AT95

South:

♠ Q4

♥ A73

♦ QJ9876

♣ K4

W N E S

1NT Pass 3 ♣<sup>1</sup>

Pass 3 ♦<sup>2</sup> Pass 3NT

All Pass

1. 1N-3C transfer to diamonds

2. automat

## North hands

## Minor\_Suit\_Transfer

### Board: 38

♠ Q2

Partner is dealer.

Dealer: South

♥ T4

The opponents are silent.

Vul: None

♦ AKJ543

HCP: 15+2

♣ KQ9

### Board: 39

♠ A6

You are dealer.

Dealer: North

♥ AJ73

The opponents are silent.

Vul: N-S

♦ K65

HCP: 16

♣ KJ94

### Board: 40

♠ 54

Partner is dealer.

Dealer: South

♥ 5

The opponents are silent.

Vul: E-W

♦ 873

HCP: 9+3

♣ AKQ7542

### Board: 41

♠ QT

Partner is dealer.

Dealer: South

♥ K74

East (LHO) Doubles 3♣ if possible.

Vul: N-S

♦ KT9832

HCP: 8+2

♣ 93

## Both hands (Answers Page)

### Board: 38

Dealer: South

Vul: None

North HCP: 15+2

South HCP: 15

Contract: 6 ♦ North

North:

♠ Q2

♥ T4

♦ AKJ543

♣ KQ9

South:

♠ K94

♥ AQ75

♦ Q62

♣ A73

W N E S

1NT

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

Pass 4 ♣ Pass 4 ♥

Pass 4NT Pass 5 ♠<sup>3</sup>

Pass 6 ♦ All Pass

1. 1N-3C transfer to diamonds

2. automat

3. A=2/5 or 5/5, Q(D)=1

### Board: 39

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 8+2

Contract: 3NT South

North:

♠ A6

♥ AJ73

♦ K65

♣ KJ94

South:

♠ Q9

♥ K8

♦ J73

♣ QT8632

W N E S

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

Pass 3 ♣<sup>2</sup> Pass 3NT

All Pass

1. 1N-2N transfer to clubs

2. automat

### Board: 40

Dealer: South

Vul: E-W

North HCP: 9+3

South HCP: 16+1

Contract: 5 ♣ North

North:

♠ 54

♥ 5

♦ 873

♣ AKQ7542

South:

♠ AKQ63

♥ KQ7

♦ Q6

♣ T86

W N E S

1NT

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

Pass 5 ♣ All Pass

1. 1N-2N transfer to clubs

2. automat

### Board: 41

Dealer: South

Vul: N-S

North HCP: 8+2

South HCP: 16+1

Contract: 3 ♦ North

North:

♠ QT

♥ K74

♦ KT9832

♣ 93

South:

♠ J9865

♥ AQ3

♦ AQ

♣ QJ7

W N E S

1NT

Pass 3 ♣<sup>1</sup> X Pass

Pass 3 ♦ All Pass

1. 1N-3C transfer to diamonds

## South hands

## Minor\_Suit\_Transfer

### Board: 38

♠ K94

You are dealer.

Dealer: South

♥ AQ75

The opponents are silent.

Vul: None

♦ Q62

HCP: 15

♣ A73

### Board: 39

♠ Q9

Partner is dealer.

Dealer: North

♥ K8

The opponents are silent.

Vul: N-S

♦ J73

HCP: 8+2

♣ QT8632

### Board: 40

♠ AKQ63

You are dealer.

Dealer: South

♥ KQ7

The opponents are silent.

Vul: E-W

♦ Q6

HCP: 16+1

♣ T86

### Board: 41

♠ J9865

You are dealer.

Dealer: South

♥ AQ3

East (RHO) Doubles 3♣ if possible.

Vul: N-S

♦ AQ

HCP: 16+1

♣ QJ7

## Both hands (Answers Page)

### Board: 38

Dealer: South

Vul: None

North HCP: 15+2

South HCP: 15

Contract: 6 ♦ North

North:

♠ Q2

♥ T4

♦ AKJ543

♣ KQ9

South:

♠ K94

♥ AQ75

♦ Q62

♣ A73

W N E S

1NT

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

Pass 4 ♣ Pass 4 ♥

Pass 4NT Pass 5 ♠<sup>3</sup>

Pass 6 ♦ All Pass

1. 1N-3C transfer to diamonds

2. automat

3. A=2/5 or 5/5, Q(D)=1

### Board: 39

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 8+2

Contract: 3NT South

North:

♠ A6

♥ AJ73

♦ K65

♣ KJ94

South:

♠ Q9

♥ K8

♦ J73

♣ QT8632

W N E S

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

Pass 3 ♣<sup>2</sup> Pass 3NT

All Pass

1. 1N-2N transfer to clubs

2. automat

### Board: 40

Dealer: South

Vul: E-W

North HCP: 9+3

South HCP: 16+1

Contract: 5 ♣ North

North:

♠ 54

♥ 5

♦ 873

♣ AKQ7542

South:

♠ AKQ63

♥ KQ7

♦ Q6

♣ T86

W N E S

1NT

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

Pass 5 ♣ All Pass

1. 1N-2N transfer to clubs

2. automat

### Board: 41

Dealer: South

Vul: N-S

North HCP: 8+2

South HCP: 16+1

Contract: 3 ♦ North

North:

♠ QT

♥ K74

♦ KT9832

♣ 93

South:

♠ J9865

♥ AQ3

♦ AQ

♣ QJ7

W N E S

1NT

Pass 3 ♣<sup>1</sup> X Pass

Pass 3 ♦ All Pass

1. 1N-3C transfer to diamonds

**North hands****Minor\_Suit\_Transfer**

|                  |          |                           |
|------------------|----------|---------------------------|
| <b>Board: 42</b> | ♠ A72    | Partner is dealer.        |
| Dealer: South    | ♥ Q7     | The opponents are silent. |
| Vul: Both        | ♦ QJ9653 |                           |
| HCP: 13+2        | ♣ A9     |                           |

---

|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 43</b> | ♠ J64  | You are dealer.           |
| Dealer: North    | ♥ QJT9 | The opponents are silent. |
| Vul: N-S         | ♦ A75  |                           |
| HCP: 15          | ♣ AK6  |                           |

---

|                  |          |                           |
|------------------|----------|---------------------------|
| <b>Board: 44</b> | ♠ A      | Partner is dealer.        |
| Dealer: South    | ♥ T8     | The opponents are silent. |
| Vul: E-W         | ♦ A983   |                           |
| HCP: 8+2         | ♣ 876432 |                           |

---

|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 45</b> | ♠ JT76 | You are dealer.           |
| Dealer: North    | ♥ AT   | The opponents are silent. |
| Vul: N-S         | ♦ AJ74 |                           |
| HCP: 17          | ♣ AK6  |                           |

## Both hands (Answers Page)

### Board: 42

Dealer: South

Vul: Both

North HCP: 13+2

South HCP: 15

Contract: 6 ♦ South

North:

♠ A72

♥ Q7

♦ QJ9653

♣ A9

South:

♠ T83

♥ AKJ8

♦ AK87

♣ 76

W N E S

1NT

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

Pass 4 ♣ Pass 4 ♥

Pass 5 ♣ Pass 6 ♦

All Pass

1. 1N-3C transfer to diamonds

2. automat

### Board: 43

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 8+2

Contract: 3NT South

North:

♠ J64

♥ QJT9

♦ A75

♣ AK6

South:

♠ 32

♥ AK2

♦ 43

♣ JT9732

W N E S

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

Pass 3 ♣<sup>2</sup> Pass 3NT

All Pass

1. 1N-2N transfer to clubs

2. automat

### Board: 44

Dealer: South

Vul: E-W

North HCP: 8+2

South HCP: 15

Contract: 3NT North

North:

♠ A

♥ T8

♦ A983

♣ 876432

South:

♠ J6

♥ AQ53

♦ QT65

♣ KQJ

W N E S

1NT

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

Pass 3NT All Pass

1. 1N-2N transfer to clubs

2. automat

### Board: 45

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 10+3

Contract: 5 ♣ South

North:

♠ JT76

♥ AT

♦ AJ74

♣ AK6

South:

♠ K83

♥ J

♦ K8

♣ QJ95432

W N E S

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

Pass 3 ♣<sup>2</sup> Pass 5 ♣

All Pass

1. 1N-2N transfer to clubs

2. automat

## South hands

## Minor\_Suit\_Transfer

|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 42</b> | ♠ T83  | You are dealer.           |
| Dealer: South    | ♥ AKJ8 | The opponents are silent. |
| Vul: Both        | ♦ AK87 |                           |
| HCP: 15          | ♣ 76   |                           |

---

|                  |          |                           |
|------------------|----------|---------------------------|
| <b>Board: 43</b> | ♠ 32     | Partner is dealer.        |
| Dealer: North    | ♥ AK2    | The opponents are silent. |
| Vul: N-S         | ♦ 43     |                           |
| HCP: 8+2         | ♣ JT9732 |                           |

---

|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 44</b> | ♠ J6   | You are dealer.           |
| Dealer: South    | ♥ AQ53 | The opponents are silent. |
| Vul: E-W         | ♦ QT65 |                           |
| HCP: 15          | ♣ KQJ  |                           |

---

|                  |           |                           |
|------------------|-----------|---------------------------|
| <b>Board: 45</b> | ♠ K83     | Partner is dealer.        |
| Dealer: North    | ♥ J       | The opponents are silent. |
| Vul: N-S         | ♦ K8      |                           |
| HCP: 10+3        | ♣ QJ95432 |                           |

## Both hands (Answers Page)

### Board: 42

Dealer: South

Vul: Both

North HCP: 13+2

South HCP: 15

Contract: 6 ♦ South

North:

♠ A72

♥ Q7

♦ QJ9653

♣ A9

South:

♠ T83

♥ AKJ8

♦ AK87

♣ 76

W N E S

1NT

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

Pass 4 ♣ Pass 4 ♥

Pass 5 ♣ Pass 6 ♦

All Pass

1. 1N-3C transfer to diamonds

2. automat

### Board: 43

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 8+2

Contract: 3NT South

North:

♠ J64

♥ QJT9

♦ A75

♣ AK6

South:

♠ 32

♥ AK2

♦ 43

♣ JT9732

W N E S

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

Pass 3 ♣<sup>2</sup> Pass 3NT

All Pass

1. 1N-2N transfer to clubs

2. automat

### Board: 44

Dealer: South

Vul: E-W

North HCP: 8+2

South HCP: 15

Contract: 3NT North

North:

♠ A

♥ T8

♦ A983

♣ 876432

South:

♠ J6

♥ AQ53

♦ QT65

♣ KQJ

W N E S

1NT

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

Pass 3NT All Pass

1. 1N-2N transfer to clubs

2. automat

### Board: 45

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 10+3

Contract: 5 ♣ South

North:

♠ JT76

♥ AT

♦ AJ74

♣ AK6

South:

♠ K83

♥ J

♦ K8

♣ QJ95432

W N E S

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

Pass 3 ♣<sup>2</sup> Pass 5 ♣

All Pass

1. 1N-2N transfer to clubs

2. automat

# North hands

# Minor\_Suit\_Transfer

## Board: 46

♠ Q6

Partner is dealer.

Dealer: South

♥ J84

The opponents are silent.

Vul: E-W

♦ AJ8763

HCP: 11+2

♣ QJ

## Board: 47

♠ AJ4

You are dealer.

Dealer: North

♥ KJ92

The opponents are silent.

Vul: None

♦ KJ95

HCP: 16

♣ K6

## Board: 48

♠ 96

Partner is dealer.

Dealer: South

♥ 87

The opponents are silent.

Vul: E-W

♦ K52

HCP: 8+2

♣ AJT653

## Board: 49

♠ K7

Partner is dealer.

Dealer: South

♥ J9

East (LHO) bids 4♣ if possible.

Vul: E-W

♦ QJT97542

HCP: 7+4

♣ 4

## Both hands (Answers Page)

### Board: 46

Dealer: South  
Vul: E-W  
North HCP: 11+2  
South HCP: 15  
Contract: 3NT North

#### North:

♠ Q6  
♥ J84  
♦ AJ8763  
♣ QJ

#### South:

♠ A43  
♥ AT92  
♦ 954  
♣ AK5

| W    | N               | E        | S               |
|------|-----------------|----------|-----------------|
|      |                 |          | 1NT             |
| Pass | 3♣ <sup>1</sup> | Pass     | 3♦ <sup>2</sup> |
| Pass | 3NT             | All Pass |                 |

1. 1N-3C transfer to diamonds
2. automat

### Board: 47

Dealer: North  
Vul: None  
North HCP: 16  
South HCP: 9+2  
Contract: 3NT South

#### North:

♠ AJ4  
♥ KJ92  
♦ KJ95  
♣ K6

#### South:

♠ 65  
♥ A4  
♦ Q76  
♣ QJT732

| W        | N               | E    | S                |
|----------|-----------------|------|------------------|
|          | 1NT             | Pass | 2NT <sup>1</sup> |
| Pass     | 3♣ <sup>2</sup> | Pass | 3NT              |
| All Pass |                 |      |                  |

1. 1N-2N transfer to clubs
2. automat

### Board: 48

Dealer: South  
Vul: E-W  
North HCP: 8+2  
South HCP: 15  
Contract: 3NT North

#### North:

♠ 96  
♥ 87  
♦ K52  
♣ AJT653

#### South:

♠ A742  
♥ AJ4  
♦ AQT7  
♣ 74

| W    | N                | E        | S               |
|------|------------------|----------|-----------------|
|      |                  |          | 1NT             |
| Pass | 2NT <sup>1</sup> | Pass     | 3♣ <sup>2</sup> |
| Pass | 3NT              | All Pass |                 |

1. 1N-2N transfer to clubs
2. automat

### Board: 49

Dealer: South  
Vul: E-W  
North HCP: 7+4  
South HCP: 16+1  
Contract: 4♦ North

#### North:

♠ K7  
♥ J9  
♦ QJT97542  
♣ 4

#### South:

♠ J62  
♥ AKQ82  
♦ K3  
♣ K92

| W    | N               | E        | S    |
|------|-----------------|----------|------|
|      |                 |          | 1NT  |
| Pass | 3♣ <sup>1</sup> | 4♣       | Pass |
| Pass | 4♦              | All Pass |      |

1. 1N-3C transfer to diamonds

## South hands

## Minor\_Suit\_Transfer

|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 46</b> | ♠ A43  | You are dealer.           |
| Dealer: South    | ♥ AT92 | The opponents are silent. |
| Vul: E-W         | ♦ 954  |                           |
| HCP: 15          | ♣ AK5  |                           |

---

|                  |          |                           |
|------------------|----------|---------------------------|
| <b>Board: 47</b> | ♠ 65     | Partner is dealer.        |
| Dealer: North    | ♥ A4     | The opponents are silent. |
| Vul: None        | ♦ Q76    |                           |
| HCP: 9+2         | ♣ QJT732 |                           |

---

|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 48</b> | ♠ A742 | You are dealer.           |
| Dealer: South    | ♥ AJ4  | The opponents are silent. |
| Vul: E-W         | ♦ AQT7 |                           |
| HCP: 15          | ♣ 74   |                           |

---

|                  |         |                                 |
|------------------|---------|---------------------------------|
| <b>Board: 49</b> | ♠ J62   | You are dealer.                 |
| Dealer: South    | ♥ AKQ82 | East (RHO) bids 4♣ if possible. |
| Vul: E-W         | ♦ K3    |                                 |
| HCP: 16+1        | ♣ K92   |                                 |

## Both hands (Answers Page)

### Board: 46

Dealer: South  
Vul: E-W  
North HCP: 11+2  
South HCP: 15  
Contract: 3NT North

#### North:

♠ Q6  
♥ J84  
♦ AJ8763  
♣ QJ

#### South:

♠ A43  
♥ AT92  
♦ 954  
♣ AK5

| W    | N               | E        | S               |
|------|-----------------|----------|-----------------|
|      |                 |          | 1NT             |
| Pass | 3♣ <sup>1</sup> | Pass     | 3♦ <sup>2</sup> |
| Pass | 3NT             | All Pass |                 |

1. 1N-3C transfer to diamonds
2. automat

### Board: 47

Dealer: North  
Vul: None  
North HCP: 16  
South HCP: 9+2  
Contract: 3NT South

#### North:

♠ AJ4  
♥ KJ92  
♦ KJ95  
♣ K6

#### South:

♠ 65  
♥ A4  
♦ Q76  
♣ QJT732

| W        | N               | E    | S                |
|----------|-----------------|------|------------------|
|          | 1NT             | Pass | 2NT <sup>1</sup> |
| Pass     | 3♣ <sup>2</sup> | Pass | 3NT              |
| All Pass |                 |      |                  |

1. 1N-2N transfer to clubs
2. automat

### Board: 48

Dealer: South  
Vul: E-W  
North HCP: 8+2  
South HCP: 15  
Contract: 3NT North

#### North:

♠ 96  
♥ 87  
♦ K52  
♣ AJT653

#### South:

♠ A742  
♥ AJ4  
♦ AQT7  
♣ 74

| W    | N                | E        | S               |
|------|------------------|----------|-----------------|
|      |                  |          | 1NT             |
| Pass | 2NT <sup>1</sup> | Pass     | 3♣ <sup>2</sup> |
| Pass | 3NT              | All Pass |                 |

1. 1N-2N transfer to clubs
2. automat

### Board: 49

Dealer: South  
Vul: E-W  
North HCP: 7+4  
South HCP: 16+1  
Contract: 4♦ North

#### North:

♠ K7  
♥ J9  
♦ QJT97542  
♣ 4

#### South:

♠ J62  
♥ AKQ82  
♦ K3  
♣ K92

| W    | N               | E        | S    |
|------|-----------------|----------|------|
|      |                 |          | 1NT  |
| Pass | 3♣ <sup>1</sup> | 4♣       | Pass |
| Pass | 4♦              | All Pass |      |

1. 1N-3C transfer to diamonds

# North hands

# Minor\_Suit\_Transfer

## Board: 50

♠ T7

Partner is dealer.

Dealer: South

♥ 93

The opponents are silent.

Vul: N-S

♦ AKQ853

HCP: 16+2

♣ AK9

## Board: 51

♠ KJ96

You are dealer.

Dealer: North

♥ Q74

The opponents are silent.

Vul: E-W

♦ AKQ9

HCP: 17

♣ Q3

## Board: 52

♠ AQ6

Partner is dealer.

Dealer: South

♥ JT4

The opponents are silent.

Vul: Both

♦ 2

HCP: 13+2

♣ AQ9874

## Board: 53

♠ A9

You are dealer.

Dealer: North

♥ AKT

The opponents are silent.

Vul: None

♦ KJ75

HCP: 17

♣ Q752

## Both hands (Answers Page)

### Board: 50

Dealer: South

Vul: N-S

North HCP: 16+2

South HCP: 15

Contract: 7NT North

North:

♠ T7

♥ 93

♦ AKQ853

♣ AK9

South:

♠ AQ5

♥ AKJ2

♦ 72

♣ JT63

W N E S

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

Pass 4♣ Pass 4♥

Pass 4NT Pass 5♥<sup>3</sup>

Pass 7NT All Pass

1. 1N-3C transfer to diamonds

2. automat

3. A=2/5 or 5/5, Q(D)=0

### Board: 51

Dealer: North

Vul: E-W

North HCP: 17

South HCP: 8+2

Contract: 3NT South

North:

♠ KJ96

♥ Q74

♦ AKQ9

♣ Q3

South:

♠ T7

♥ A82

♦ J2

♣ KT8542

W N E S

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

Pass 3♣<sup>2</sup> Pass 3NT

All Pass

1. 1N-2N transfer to clubs

2. automat

### Board: 52

Dealer: South

Vul: Both

North HCP: 13+2

South HCP: 16

Contract: 5♣ North

North:

♠ AQ6

♥ JT4

♦ 2

♣ AQ9874

South:

♠ KT75

♥ Q6

♦ AK85

♣ KJ5

W N E S

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

Pass 4♦ Pass 4♠

Pass 5♣ All Pass

1. 1N-2N transfer to clubs

2. automat

### Board: 53

Dealer: North

Vul: None

North HCP: 17

South HCP: 17+2

Contract: 7♣ South

North:

♠ A9

♥ AKT

♦ KJ75

♣ Q752

South:

♠ K2

♥ 76

♦ AQ4

♣ AKJ984

W N E S

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

Pass 3♣<sup>2</sup> Pass 4♦

Pass 4♥ Pass 4NT

Pass 5♠<sup>3</sup> Pass 7♣

All Pass

1. 1N-2N transfer to clubs

2. automat

3. A=2/5 or 5/5, Q(C)=1

**South hands****Minor\_Suit\_Transfer**

|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 50</b> | ♠ AQ5  | You are dealer.           |
| Dealer: South    | ♥ AKJ2 | The opponents are silent. |
| Vul: N-S         | ♦ 72   |                           |
| HCP: 15          | ♣ JT63 |                           |

---

|                  |          |                           |
|------------------|----------|---------------------------|
| <b>Board: 51</b> | ♠ T7     | Partner is dealer.        |
| Dealer: North    | ♥ A82    | The opponents are silent. |
| Vul: E-W         | ♦ J2     |                           |
| HCP: 8+2         | ♣ KT8542 |                           |

---

|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 52</b> | ♠ KT75 | You are dealer.           |
| Dealer: South    | ♥ Q6   | The opponents are silent. |
| Vul: Both        | ♦ AK85 |                           |
| HCP: 16          | ♣ KJ5  |                           |

---

|                  |          |                           |
|------------------|----------|---------------------------|
| <b>Board: 53</b> | ♠ K2     | Partner is dealer.        |
| Dealer: North    | ♥ 76     | The opponents are silent. |
| Vul: None        | ♦ AQ4    |                           |
| HCP: 17+2        | ♣ AKJ984 |                           |

## Both hands (Answers Page)

### Board: 50

Dealer: South

Vul: N-S

North HCP: 16+2

South HCP: 15

Contract: 7NT North

North:

♠ T7

♥ 93

♦ AKQ853

♣ AK9

South:

♠ AQ5

♥ AKJ2

♦ 72

♣ JT63

W N E S

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

Pass 4♣ Pass 4♥

Pass 4NT Pass 5♥<sup>3</sup>

Pass 7NT All Pass

1. 1N-3C transfer to diamonds

2. automat

3. A=2/5 or 5/5, Q(D)=0

### Board: 51

Dealer: North

Vul: E-W

North HCP: 17

South HCP: 8+2

Contract: 3NT South

North:

♠ KJ96

♥ Q74

♦ AKQ9

♣ Q3

South:

♠ T7

♥ A82

♦ J2

♣ KT8542

W N E S

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

Pass 3♣<sup>2</sup> Pass 3NT

All Pass

1. 1N-2N transfer to clubs

2. automat

### Board: 52

Dealer: South

Vul: Both

North HCP: 13+2

South HCP: 16

Contract: 5♣ North

North:

♠ AQ6

♥ JT4

♦ 2

♣ AQ9874

South:

♠ KT75

♥ Q6

♦ AK85

♣ KJ5

W N E S

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

Pass 4♦ Pass 4♠

Pass 5♣ All Pass

1. 1N-2N transfer to clubs

2. automat

### Board: 53

Dealer: North

Vul: None

North HCP: 17

South HCP: 17+2

Contract: 7♣ South

North:

♠ A9

♥ AKT

♦ KJ75

♣ Q752

South:

♠ K2

♥ 76

♦ AQ4

♣ AKJ984

W N E S

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

Pass 3♣<sup>2</sup> Pass 4♦

Pass 4♥ Pass 4NT

Pass 5♠<sup>3</sup> Pass 7♣

All Pass

1. 1N-2N transfer to clubs

2. automat

3. A=2/5 or 5/5, Q(C)=1

## North hands

## Minor\_Suit\_Transfer

|                  |          |                                    |
|------------------|----------|------------------------------------|
| <b>Board: 54</b> | ♠ 85     | Partner is dealer.                 |
| Dealer: South    | ♥ JT4    | The opponents are silent.          |
| Vul: Both        | ♦ 84     |                                    |
| HCP: 8+2         | ♣ AQJ874 |                                    |
| <b>Board: 55</b> | ♠ KJ54   | You are dealer.                    |
| Dealer: North    | ♥ AT98   | The opponents are silent.          |
| Vul: Both        | ♦ K5     |                                    |
| HCP: 15          | ♣ A63    |                                    |
| <b>Board: 56</b> | ♠ QJ85   | You are dealer.                    |
| Dealer: North    | ♥ AT9    | West (RHO) Doubles 3♣ if possible. |
| Vul: E-W         | ♦ A4     |                                    |
| HCP: 15          | ♣ AT84   |                                    |
| <b>Board: 57</b> | ♠ 62     | You are dealer.                    |
| Dealer: North    | ♥ AKQ53  | The opponents are silent.          |
| Vul: N-S         | ♦ AK8    |                                    |
| HCP: 16+1        | ♣ 963    |                                    |
| <b>Board: 58</b> | ♠ Q62    | Partner is dealer.                 |
| Dealer: South    | ♥ A32    | The opponents are silent.          |
| Vul: Both        | ♦ 2      |                                    |
| HCP: 9+2         | ♣ QJ9763 |                                    |

## Both hands (Answers Page)

### Board: 54

Dealer: South

Vul: Both

North HCP: 8+2

South HCP: 16+1

Contract: 3NT North

North:

♠ 85

♥ JT4

♦ 84

♣ AQJ874

South:

♠ KQJ62

♥ AQ5

♦ A65

♣ 63

W N E S

1NT

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

Pass 3NT All Pass

1. 1N-2N transfer to clubs

2. automat

### Board: 55

Dealer: North

Vul: Both

North HCP: 15

South HCP: 8+2

Contract: 3NT South

North:

♠ KJ54

♥ AT98

♦ K5

♣ A63

South:

♠ Q93

♥ J6

♦ AJ9872

♣ 75

W N E S

1NT Pass 3♣<sup>1</sup>

Pass 3♦<sup>2</sup> Pass 3NT

All Pass

1. 1N-3C transfer to diamonds

2. automat

### Board: 56

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 9+3

Contract: 3♦ South

North:

♠ QJ85

♥ AT9

♦ A4

♣ AT84

South:

♠ A4

♥ 82

♦ QJ87652

♣ Q9

W N E S

1NT Pass 3♣<sup>1</sup>

X Pass Pass 3♦

All Pass

1. 1N-3C transfer to diamonds

### Board: 57

Dealer: North

Vul: N-S

North HCP: 16+1

South HCP: 8+2

Contract: 3NT South

North:

♠ 62

♥ AKQ53

♦ AK8

♣ 963

South:

♠ AQ

♥ T96

♦ QT9763

♣ T5

W N E S

1NT Pass 3♣<sup>1</sup>

Pass 3♦<sup>2</sup> Pass 3NT

All Pass

1. 1N-3C transfer to diamonds

2. automat

### Board: 58

Dealer: South

Vul: Both

North HCP: 9+2

South HCP: 15

Contract: 3NT North

North:

♠ Q62

♥ A32

♦ 2

♣ QJ9763

South:

♠ T943

♥ KJ5

♦ AQJ3

♣ A8

W N E S

1NT

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

Pass 3NT All Pass

1. 1N-2N transfer to clubs

2. automat

## South hands

## Minor\_Suit\_Transfer

|                  |           |                                    |
|------------------|-----------|------------------------------------|
| <b>Board: 54</b> | ♠ KQJ62   | You are dealer.                    |
| Dealer: South    | ♥ AQ5     | The opponents are silent.          |
| Vul: Both        | ♦ A65     |                                    |
| HCP: 16+1        | ♣ 63      |                                    |
| <b>Board: 55</b> | ♠ Q93     | Partner is dealer.                 |
| Dealer: North    | ♥ J6      | The opponents are silent.          |
| Vul: Both        | ♦ AJ9872  |                                    |
| HCP: 8+2         | ♣ 75      |                                    |
| <b>Board: 56</b> | ♠ A4      | Partner is dealer.                 |
| Dealer: North    | ♥ 82      | West (LHO) Doubles 3♣ if possible. |
| Vul: E-W         | ♦ QJ87652 |                                    |
| HCP: 9+3         | ♣ Q9      |                                    |
| <b>Board: 57</b> | ♠ AQ      | Partner is dealer.                 |
| Dealer: North    | ♥ T96     | The opponents are silent.          |
| Vul: N-S         | ♦ QT9763  |                                    |
| HCP: 8+2         | ♣ T5      |                                    |
| <b>Board: 58</b> | ♠ T943    | You are dealer.                    |
| Dealer: South    | ♥ KJ5     | The opponents are silent.          |
| Vul: Both        | ♦ AQJ3    |                                    |
| HCP: 15          | ♣ A8      |                                    |

## Both hands (Answers Page)

### Board: 54

Dealer: South

Vul: Both

North HCP: 8+2

South HCP: 16+1

Contract: 3NT North

North:

♠ 85

♥ JT4

♦ 84

♣ AQJ874

South:

♠ KQJ62

♥ AQ5

♦ A65

♣ 63

W N E S

1NT

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

Pass 3NT All Pass

1. 1N-2N transfer to clubs

2. automat

### Board: 55

Dealer: North

Vul: Both

North HCP: 15

South HCP: 8+2

Contract: 3NT South

North:

♠ KJ54

♥ AT98

♦ K5

♣ A63

South:

♠ Q93

♥ J6

♦ AJ9872

♣ 75

W N E S

1NT Pass 3♣<sup>1</sup>

Pass 3♦<sup>2</sup> Pass 3NT

All Pass

1. 1N-3C transfer to diamonds

2. automat

### Board: 56

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 9+3

Contract: 3♦ South

North:

♠ QJ85

♥ AT9

♦ A4

♣ AT84

South:

♠ A4

♥ 82

♦ QJ87652

♣ Q9

W N E S

1NT Pass 3♣<sup>1</sup>

X Pass Pass 3♦

All Pass

1. 1N-3C transfer to diamonds

### Board: 57

Dealer: North

Vul: N-S

North HCP: 16+1

South HCP: 8+2

Contract: 3NT South

North:

♠ 62

♥ AKQ53

♦ AK8

♣ 963

South:

♠ AQ

♥ T96

♦ QT9763

♣ T5

W N E S

1NT Pass 3♣<sup>1</sup>

Pass 3♦<sup>2</sup> Pass 3NT

All Pass

1. 1N-3C transfer to diamonds

2. automat

### Board: 58

Dealer: South

Vul: Both

North HCP: 9+2

South HCP: 15

Contract: 3NT North

North:

♠ Q62

♥ A32

♦ 2

♣ QJ9763

South:

♠ T943

♥ KJ5

♦ AQJ3

♣ A8

W N E S

1NT

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

Pass 3NT All Pass

1. 1N-2N transfer to clubs

2. automat

## North hands

## Minor\_Suit\_Transfer

### Board: 59

♠ T762

You are dealer.

Dealer: North

♥ AJ95

The opponents are silent.

Vul: N-S

♦ AK5

HCP: 15

♣ K8

### Board: 60

♠ 862

Partner is dealer.

Dealer: South

♥ K6

East (LHO) Doubles 3♣ if possible.

Vul: E-W

♦ AJ9852

HCP: 8+2

♣ 53

### Board: 61

♠ JT5

You are dealer.

Dealer: North

♥ A5

The opponents are silent.

Vul: None

♦ A92

HCP: 17+1

♣ AKJ65

### Board: 62

♠ 92

Partner is dealer.

Dealer: South

♥ 82

The opponents are silent.

Vul: E-W

♦ KQ8753

HCP: 10+2

♣ KQ4

### Board: 63

♠ KJ9

You are dealer.

Dealer: North

♥ K64

The opponents are silent.

Vul: None

♦ A962

HCP: 16

♣ KQ3

## Both hands (Answers Page)

### Board: 59

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 9+2

Contract: 3NT South

North:

♠ T762

♥ AJ95

♦ AK5

♣ K8

South:

♠ 843

♥ K7

♦ QT9762

♣ A6

| W        | N               | E    | S               |
|----------|-----------------|------|-----------------|
|          | 1NT             | Pass | 3♣ <sup>1</sup> |
| Pass     | 3♦ <sup>2</sup> | Pass | 3NT             |
| All Pass |                 |      |                 |

1. 1N-3C transfer to diamonds

2. automat

### Board: 60

Dealer: South

Vul: E-W

North HCP: 8+2

South HCP: 15+1

Contract: 3NT North

North:

♠ 862

♥ K6

♦ AJ9852

♣ 53

South:

♠ T9753

♥ AQ

♦ KT3

♣ AQ8

| W    | N               | E        | S   |
|------|-----------------|----------|-----|
|      |                 |          | 1NT |
| Pass | 3♣ <sup>1</sup> | X        | 3♦  |
| Pass | 3NT             | All Pass |     |

1. 1N-3C transfer to diamonds

### Board: 61

Dealer: North

Vul: None

North HCP: 17+1

South HCP: 8+3

Contract: 3NT South

North:

♠ JT5

♥ A5

♦ A92

♣ AKJ65

South:

♠ 84

♥ 32

♦ KQJ8765

♣ Q4

| W        | N               | E    | S               |
|----------|-----------------|------|-----------------|
|          | 1NT             | Pass | 3♣ <sup>1</sup> |
| Pass     | 3♦ <sup>2</sup> | Pass | 3NT             |
| All Pass |                 |      |                 |

1. 1N-3C transfer to diamonds

2. automat

### Board: 62

Dealer: South

Vul: E-W

North HCP: 10+2

South HCP: 15

Contract: 5♦ North

North:

♠ 92

♥ 82

♦ KQ8753

♣ KQ4

South:

♠ AQ6

♥ AKQ5

♦ T92

♣ 873

| W    | N               | E        | S               |
|------|-----------------|----------|-----------------|
|      |                 |          | 1NT             |
| Pass | 3♣ <sup>1</sup> | Pass     | 3♦ <sup>2</sup> |
| Pass | 5♦              | All Pass |                 |

1. 1N-3C transfer to diamonds

2. automat

### Board: 63

Dealer: North

Vul: None

North HCP: 16

South HCP: 8+3

Contract: 3NT South

North:

♠ KJ9

♥ K64

♦ A962

♣ KQ3

South:

♠ 62

♥ A

♦ QJ5

♣ JT76542

| W        | N               | E    | S                |
|----------|-----------------|------|------------------|
|          | 1NT             | Pass | 2NT <sup>1</sup> |
| Pass     | 3♣ <sup>2</sup> | Pass | 3NT              |
| All Pass |                 |      |                  |

1. 1N-2N transfer to clubs

2. automat

## South hands

## Minor\_Suit\_Transfer

|                  |           |                                    |
|------------------|-----------|------------------------------------|
| <b>Board: 59</b> | ♠ 843     | Partner is dealer.                 |
| Dealer: North    | ♥ K7      | The opponents are silent.          |
| Vul: N-S         | ♦ QT9762  |                                    |
| HCP: 9+2         | ♣ A6      |                                    |
| <b>Board: 60</b> | ♠ T9753   | You are dealer.                    |
| Dealer: South    | ♥ AQ      | East (RHO) Doubles 3♣ if possible. |
| Vul: E-W         | ♦ KT3     |                                    |
| HCP: 15+1        | ♣ AQ8     |                                    |
| <b>Board: 61</b> | ♠ 84      | Partner is dealer.                 |
| Dealer: North    | ♥ 32      | The opponents are silent.          |
| Vul: None        | ♦ KQJ8765 |                                    |
| HCP: 8+3         | ♣ Q4      |                                    |
| <b>Board: 62</b> | ♠ AQ6     | You are dealer.                    |
| Dealer: South    | ♥ AKQ5    | The opponents are silent.          |
| Vul: E-W         | ♦ T92     |                                    |
| HCP: 15          | ♣ 873     |                                    |
| <b>Board: 63</b> | ♠ 62      | Partner is dealer.                 |
| Dealer: North    | ♥ A       | The opponents are silent.          |
| Vul: None        | ♦ QJ5     |                                    |
| HCP: 8+3         | ♣ JT76542 |                                    |

## Both hands (Answers Page)

### Board: 59

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 9+2

Contract: 3NT South

North:

♠ T762

♥ AJ95

♦ AK5

♣ K8

South:

♠ 843

♥ K7

♦ QT9762

♣ A6

|          |                 |      |                 |
|----------|-----------------|------|-----------------|
| W        | N               | E    | S               |
|          | 1NT             | Pass | 3♣ <sup>1</sup> |
| Pass     | 3♦ <sup>2</sup> | Pass | 3NT             |
| All Pass |                 |      |                 |

1. 1N-3C transfer to diamonds

2. automat

### Board: 60

Dealer: South

Vul: E-W

North HCP: 8+2

South HCP: 15+1

Contract: 3NT North

North:

♠ 862

♥ K6

♦ AJ9852

♣ 53

South:

♠ T9753

♥ AQ

♦ KT3

♣ AQ8

|      |                 |          |     |
|------|-----------------|----------|-----|
| W    | N               | E        | S   |
|      |                 |          | 1NT |
| Pass | 3♣ <sup>1</sup> | X        | 3♦  |
| Pass | 3NT             | All Pass |     |

1. 1N-3C transfer to diamonds

### Board: 61

Dealer: North

Vul: None

North HCP: 17+1

South HCP: 8+3

Contract: 3NT South

North:

♠ JT5

♥ A5

♦ A92

♣ AKJ65

South:

♠ 84

♥ 32

♦ KQJ8765

♣ Q4

|          |                 |      |                 |
|----------|-----------------|------|-----------------|
| W        | N               | E    | S               |
|          | 1NT             | Pass | 3♣ <sup>1</sup> |
| Pass     | 3♦ <sup>2</sup> | Pass | 3NT             |
| All Pass |                 |      |                 |

1. 1N-3C transfer to diamonds

2. automat

### Board: 62

Dealer: South

Vul: E-W

North HCP: 10+2

South HCP: 15

Contract: 5♦ North

North:

♠ 92

♥ 82

♦ KQ8753

♣ KQ4

South:

♠ AQ6

♥ AKQ5

♦ T92

♣ 873

|      |                 |          |                 |
|------|-----------------|----------|-----------------|
| W    | N               | E        | S               |
|      |                 |          | 1NT             |
| Pass | 3♣ <sup>1</sup> | Pass     | 3♦ <sup>2</sup> |
| Pass | 5♦              | All Pass |                 |

1. 1N-3C transfer to diamonds

2. automat

### Board: 63

Dealer: North

Vul: None

North HCP: 16

South HCP: 8+3

Contract: 3NT South

North:

♠ KJ9

♥ K64

♦ A962

♣ KQ3

South:

♠ 62

♥ A

♦ QJ5

♣ JT76542

|          |                 |      |                  |
|----------|-----------------|------|------------------|
| W        | N               | E    | S                |
|          | 1NT             | Pass | 2NT <sup>1</sup> |
| Pass     | 3♣ <sup>2</sup> | Pass | 3NT              |
| All Pass |                 |      |                  |

1. 1N-2N transfer to clubs

2. automat

# North hands

# Minor\_Suit\_Transfer

## Board: 64

♠ T52

Partner is dealer.

Dealer: South

♥ 76

East (LHO) bids 3♥ if possible.

Vul: N-S

♦ AKT852

HCP: 9+2

♣ Q5

## Board: 65

♠ QJ5

You are dealer.

Dealer: North

♥ 843

The opponents are silent.

Vul: Both

♦ AK5

HCP: 17

♣ AQJ9

## Board: 66

♠ 6

Partner is dealer.

Dealer: South

♥ AK

The opponents are silent.

Vul: None

♦ JT8642

HCP: 8+2

♣ T863

## Board: 67

♠ KJ865

LHO is dealer.

Dealer: East

♥ K96

East (LHO) opens 1NT if possible.

Vul: None

♦ KT9

West (RHO) bids 2NT if possible.

HCP: 14+1

♣ A4

West (RHO) Doubles 3♠ if possible.

## Board: 68

♠ 75

Partner is dealer.

Dealer: South

♥ T86

The opponents are silent.

Vul: E-W

♦ AKJT942

HCP: 8+3

♣ 2

## Both hands (Answers Page)

### Board: 64

Dealer: South

Vul: N-S

North HCP: 9+2

South HCP: 16+1

Contract: 4 ♦ South

North:

♠ T52

♥ 76

♦ AKT852

♣ Q5

South:

♠ A3

♥ AQT

♦ QJ943

♣ KT7

| W        | N                | E    | S    |
|----------|------------------|------|------|
|          |                  |      | 1NT  |
| Pass     | 3 ♣ <sup>1</sup> | 3 ♥  | Pass |
| Pass     | X                | Pass | 4 ♦  |
| All Pass |                  |      |      |

1. 1N-3C transfer to diamonds

### Board: 65

Dealer: North

Vul: Both

North HCP: 17

South HCP: 11+3

Contract: 5 ♦ North

North:

♠ QJ5

♥ 843

♦ AK5

♣ AQJ9

South:

♠ AK

♥ JT7

♦ QJT9743

♣ 2

| W    | N                | E        | S                |
|------|------------------|----------|------------------|
|      | 1NT              | Pass     | 3 ♣ <sup>1</sup> |
| Pass | 3 ♦ <sup>2</sup> | Pass     | 4 ♣              |
| Pass | 5 ♦              | All Pass |                  |

1. 1N-3C transfer to diamonds

2. automat

### Board: 66

Dealer: South

Vul: None

North HCP: 8+2

South HCP: 15+1

Contract: 5 ♦ North

North:

♠ 6

♥ AK

♦ JT8642

♣ T863

South:

♠ Q5

♥ 654

♦ AK3

♣ AQ954

| W    | N                | E        | S                |
|------|------------------|----------|------------------|
|      |                  |          | 1NT              |
| Pass | 3 ♣ <sup>1</sup> | Pass     | 3 ♦ <sup>2</sup> |
| Pass | 5 ♦              | All Pass |                  |

1. 1N-3C transfer to diamonds

2. automat

### Board: 67

Dealer: East

Vul: None

North HCP: 14+1

South HCP: 3+2

Contract: 3 ♠ X North

North:

♠ KJ865

♥ K96

♦ KT9

♣ A4

South:

♠ T92

♥ J8742

♦ Q8642

♣ -

| W                | N        | E    | S    |
|------------------|----------|------|------|
|                  |          | 1NT  | Pass |
| 2NT <sup>1</sup> | 3 ♠      | Pass | Pass |
| X                | All Pass |      |      |

1. 1N-2N transfer to clubs

### Board: 68

Dealer: South

Vul: E-W

North HCP: 8+3

South HCP: 16+1

Contract: 5 ♦ North

North:

♠ 75

♥ T86

♦ AKJT942

♣ 2

South:

♠ AQJ96

♥ QJ9

♦ 63

♣ AQ3

| W    | N                | E        | S                |
|------|------------------|----------|------------------|
|      |                  |          | 1NT              |
| Pass | 3 ♣ <sup>1</sup> | Pass     | 3 ♦ <sup>2</sup> |
| Pass | 5 ♦              | All Pass |                  |

1. 1N-3C transfer to diamonds

2. automat

# South hands

# Minor\_Suit\_Transfer

## Board: 64

♠ A3

You are dealer.

Dealer: South

♥ AQT

East (RHO) bids 3♥ if possible.

Vul: N-S

♦ QJ943

HCP: 16+1

♣ KT7

## Board: 65

♠ AK

Partner is dealer.

Dealer: North

♥ JT7

The opponents are silent.

Vul: Both

♦ QJT9743

HCP: 11+3

♣ 2

## Board: 66

♠ Q5

You are dealer.

Dealer: South

♥ 654

The opponents are silent.

Vul: None

♦ AK3

HCP: 15+1

♣ AQ954

## Board: 67

♠ T92

RHO is dealer. You bid second.

Dealer: East

♥ J8742

East (RHO) opens 1NT if possible.

Vul: None

♦ Q8642

West (LHO) bids 2NT if possible.

HCP: 3+2

♣ -

West (LHO) Doubles 3♠ if possible.

## Board: 68

♠ AQJ96

You are dealer.

Dealer: South

♥ QJ9

The opponents are silent.

Vul: E-W

♦ 63

HCP: 16+1

♣ AQ3

## Both hands (Answers Page)

### Board: 64

Dealer: South

Vul: N-S

North HCP: 9+2

South HCP: 16+1

Contract: 4 ♦ South

North:

♠ T52

♥ 76

♦ AKT852

♣ Q5

South:

♠ A3

♥ AQT

♦ QJ943

♣ KT7

| W        | N                | E    | S    |
|----------|------------------|------|------|
|          |                  |      | 1NT  |
| Pass     | 3 ♣ <sup>1</sup> | 3 ♥  | Pass |
| Pass     | X                | Pass | 4 ♦  |
| All Pass |                  |      |      |

1. 1N-3C transfer to diamonds

### Board: 65

Dealer: North

Vul: Both

North HCP: 17

South HCP: 11+3

Contract: 5 ♦ North

North:

♠ QJ5

♥ 843

♦ AK5

♣ AQJ9

South:

♠ AK

♥ JT7

♦ QJT9743

♣ 2

| W    | N                | E        | S                |
|------|------------------|----------|------------------|
|      | 1NT              | Pass     | 3 ♣ <sup>1</sup> |
| Pass | 3 ♦ <sup>2</sup> | Pass     | 4 ♣              |
| Pass | 5 ♦              | All Pass |                  |

1. 1N-3C transfer to diamonds

2. automat

### Board: 66

Dealer: South

Vul: None

North HCP: 8+2

South HCP: 15+1

Contract: 5 ♦ North

North:

♠ 6

♥ AK

♦ JT8642

♣ T863

South:

♠ Q5

♥ 654

♦ AK3

♣ AQ954

| W    | N                | E        | S                |
|------|------------------|----------|------------------|
|      |                  |          | 1NT              |
| Pass | 3 ♣ <sup>1</sup> | Pass     | 3 ♦ <sup>2</sup> |
| Pass | 5 ♦              | All Pass |                  |

1. 1N-3C transfer to diamonds

2. automat

### Board: 67

Dealer: East

Vul: None

North HCP: 14+1

South HCP: 3+2

Contract: 3 ♠ X North

North:

♠ KJ865

♥ K96

♦ KT9

♣ A4

South:

♠ T92

♥ J8742

♦ Q8642

♣ -

| W                | N        | E    | S    |
|------------------|----------|------|------|
|                  |          | 1NT  | Pass |
| 2NT <sup>1</sup> | 3 ♠      | Pass | Pass |
| X                | All Pass |      |      |

1. 1N-2N transfer to clubs

### Board: 68

Dealer: South

Vul: E-W

North HCP: 8+3

South HCP: 16+1

Contract: 5 ♦ North

North:

♠ 75

♥ T86

♦ AKJT942

♣ 2

South:

♠ AQJ96

♥ QJ9

♦ 63

♣ AQ3

| W    | N                | E        | S                |
|------|------------------|----------|------------------|
|      |                  |          | 1NT              |
| Pass | 3 ♣ <sup>1</sup> | Pass     | 3 ♦ <sup>2</sup> |
| Pass | 5 ♦              | All Pass |                  |

1. 1N-3C transfer to diamonds

2. automat

# North hands

# Minor\_Suit\_Transfer

## Board: 69

♠ J54

You are dealer.

Dealer: North

♥ AK32

The opponents are silent.

Vul: None

♦ A52

HCP: 15

♣ K53

## Board: 70

♠ 94

Partner is dealer.

Dealer: South

♥ QJ6

The opponents are silent.

Vul: Both

♦ J85432

HCP: 8+2

♣ A5

## Board: 71

♠ KT94

You are dealer.

Dealer: North

♥ KQ83

The opponents are silent.

Vul: None

♦ AQ2

HCP: 16

♣ Q3

## Board: 72

♠ QT7

Partner is dealer.

Dealer: South

♥ AT2

The opponents are silent.

Vul: Both

♦ AQT7642

HCP: 12+3

♣ -

## Both hands (Answers Page)

### Board: 69

Dealer: North

Vul: None

North HCP: 15

South HCP: 8+2

Contract: 3NT South

North:

♠ J54

♥ AK32

♦ A52

♣ K53

South:

♠ 92

♥ QT6

♦ T3

♣ AQT762

W N E S

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

Pass 3♣<sup>2</sup> Pass 3NT

All Pass

1. 1N-2N transfer to clubs

2. automat

### Board: 70

Dealer: South

Vul: Both

North HCP: 8+2

South HCP: 16+1

Contract: 3NT North

North:

♠ 94

♥ QJ6

♦ J85432

♣ A5

South:

♠ K63

♥ AK875

♦ KT9

♣ K3

W N E S

1NT

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

Pass 3NT All Pass

1. 1N-3C transfer to diamonds

2. automat

### Board: 71

Dealer: North

Vul: None

North HCP: 16

South HCP: 13+3

Contract: 6♣ South

North:

♠ KT94

♥ KQ83

♦ AQ2

♣ Q3

South:

♠ AQ

♥ T5

♦ T8

♣ AK97654

W N E S

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

Pass 3♣<sup>2</sup> Pass 4NT

Pass 5♦<sup>3</sup> Pass 5♥

Pass 5♠<sup>4</sup> Pass 6♣

All Pass

1. 1N-2N transfer to clubs

2. automat

3. A=1/5 or 4/5

4. !C queen and !S king

### Board: 72

Dealer: South

Vul: Both

North HCP: 12+3

South HCP: 15+1

Contract: 6♦ North

North:

♠ QT7

♥ AT2

♦ AQT7642

♣ -

South:

♠ K8

♥ KJ74

♦ KJ

♣ A7432

W N E S

1NT

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

Pass 5♣ Pass 5♥<sup>3</sup>

Pass 6♦ All Pass

1. 1N-3C transfer to diamonds

2. automat

3. 1 out of 4

# South hands

# Minor\_Suit\_Transfer

|                  |          |                           |
|------------------|----------|---------------------------|
| <b>Board: 69</b> | ♠ 92     | Partner is dealer.        |
| Dealer: North    | ♥ QT6    | The opponents are silent. |
| Vul: None        | ♦ T3     |                           |
| HCP: 8+2         | ♣ AQT762 |                           |

---

|                  |         |                           |
|------------------|---------|---------------------------|
| <b>Board: 70</b> | ♠ K63   | You are dealer.           |
| Dealer: South    | ♥ AK875 | The opponents are silent. |
| Vul: Both        | ♦ KT9   |                           |
| HCP: 16+1        | ♣ K3    |                           |

---

|                  |           |                           |
|------------------|-----------|---------------------------|
| <b>Board: 71</b> | ♠ AQ      | Partner is dealer.        |
| Dealer: North    | ♥ T5      | The opponents are silent. |
| Vul: None        | ♦ T8      |                           |
| HCP: 13+3        | ♣ AK97654 |                           |

---

|                  |         |                           |
|------------------|---------|---------------------------|
| <b>Board: 72</b> | ♠ K8    | You are dealer.           |
| Dealer: South    | ♥ KJ74  | The opponents are silent. |
| Vul: Both        | ♦ KJ    |                           |
| HCP: 15+1        | ♣ A7432 |                           |

## Both hands (Answers Page)

### Board: 69

Dealer: North

Vul: None

North HCP: 15

South HCP: 8+2

Contract: 3NT South

North:

♠ J54

♥ AK32

♦ A52

♣ K53

South:

♠ 92

♥ QT6

♦ T3

♣ AQT762

W N E S

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

Pass 3♣<sup>2</sup> Pass 3NT

All Pass

1. 1N-2N transfer to clubs

2. automat

### Board: 70

Dealer: South

Vul: Both

North HCP: 8+2

South HCP: 16+1

Contract: 3NT North

North:

♠ 94

♥ QJ6

♦ J85432

♣ A5

South:

♠ K63

♥ AK875

♦ KT9

♣ K3

W N E S

1NT

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

Pass 3NT All Pass

1. 1N-3C transfer to diamonds

2. automat

### Board: 71

Dealer: North

Vul: None

North HCP: 16

South HCP: 13+3

Contract: 6♣ South

North:

♠ KT94

♥ KQ83

♦ AQ2

♣ Q3

South:

♠ AQ

♥ T5

♦ T8

♣ AK97654

W N E S

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

Pass 3♣<sup>2</sup> Pass 4NT

Pass 5♦<sup>3</sup> Pass 5♥

Pass 5♠<sup>4</sup> Pass 6♣

All Pass

1. 1N-2N transfer to clubs

2. automat

3. A=1/5 or 4/5

4. !C queen and !S king

### Board: 72

Dealer: South

Vul: Both

North HCP: 12+3

South HCP: 15+1

Contract: 6♦ North

North:

♠ QT7

♥ AT2

♦ AQT7642

♣ -

South:

♠ K8

♥ KJ74

♦ KJ

♣ A7432

W N E S

1NT

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

Pass 5♣ Pass 5♥<sup>3</sup>

Pass 6♦ All Pass

1. 1N-3C transfer to diamonds

2. automat

3. 1 out of 4

## North hands

## Minor\_Suit\_Transfer

**Board: 73**

♠ 943

You are dealer.

Dealer: North

♥ A985

The opponents are silent.

Vul: None

♦ AK8

HCP: 16

♣ AJ5

**Board: 74**

♠ AJ5

Partner is dealer.

Dealer: South

♥ 5

The opponents are silent.

Vul: N-S

♦ AQJ8763

HCP: 12+3

♣ 54

**Board: 75**

♠ AJ3

You are dealer.

Dealer: North

♥ K64

The opponents are silent.

Vul: E-W

♦ 987

HCP: 15

♣ AK87

**Board: 76**

♠ 5

Partner is dealer.

Dealer: South

♥ K3

The opponents are silent.

Vul: N-S

♦ J764

HCP: 9+2

♣ AJT653

## Both hands (Answers Page)

### Board: 73

Dealer: North

Vul: None

North HCP: 16

South HCP: 11+2

Contract: 3NT South

North:

♠ 943

♥ A985

♦ AK8

♣ AJ5

South:

♠ QJ

♥ 742

♦ QJ9743

♣ KQ

W N E S

1NT Pass 3♣<sup>1</sup>

Pass 3♦<sup>2</sup> Pass 3NT

All Pass

1. 1N-3C transfer to diamonds

2. automat

### Board: 74

Dealer: South

Vul: N-S

North HCP: 12+3

South HCP: 15

Contract: 6♦ North

North:

♠ AJ5

♥ 5

♦ AQJ8763

♣ 54

South:

♠ 72

♥ KQ2

♦ K954

♣ AQJ2

W N E S

1NT

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

Pass 4♥ Pass 4♠

Pass 4NT Pass 5♠<sup>3</sup>

Pass 6♦ All Pass

1. 1N-3C transfer to diamonds

2. automat

3. A=2/5 or 5/5, Q(D)=1

### Board: 75

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 9+2

Contract: 3NT South

North:

♠ AJ3

♥ K64

♦ 987

♣ AK87

South:

♠ 62

♥ Q7

♦ AQ6542

♣ J53

W N E S

1NT Pass 3♣<sup>1</sup>

Pass 3♦<sup>2</sup> Pass 3NT

All Pass

1. 1N-3C transfer to diamonds

2. automat

### Board: 76

Dealer: South

Vul: N-S

North HCP: 9+2

South HCP: 16+1

Contract: 3NT North

North:

♠ 5

♥ K3

♦ J764

♣ AJT653

South:

♠ AQ983

♥ AJ9

♦ Q2

♣ K94

W N E S

1NT

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

Pass 3NT All Pass

1. 1N-2N transfer to clubs

2. automat

## South hands

## Minor\_Suit\_Transfer

|                  |          |                           |
|------------------|----------|---------------------------|
| <b>Board: 73</b> | ♠ QJ     | Partner is dealer.        |
| Dealer: North    | ♥ 742    | The opponents are silent. |
| Vul: None        | ♦ QJ9743 |                           |
| HCP: 11+2        | ♣ KQ     |                           |

---

|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 74</b> | ♠ 72   | You are dealer.           |
| Dealer: South    | ♥ KQ2  | The opponents are silent. |
| Vul: N-S         | ♦ K954 |                           |
| HCP: 15          | ♣ AQJ2 |                           |

---

|                  |          |                           |
|------------------|----------|---------------------------|
| <b>Board: 75</b> | ♠ 62     | Partner is dealer.        |
| Dealer: North    | ♥ Q7     | The opponents are silent. |
| Vul: E-W         | ♦ AQ6542 |                           |
| HCP: 9+2         | ♣ J53    |                           |

---

|                  |         |                           |
|------------------|---------|---------------------------|
| <b>Board: 76</b> | ♠ AQ983 | You are dealer.           |
| Dealer: South    | ♥ AJ9   | The opponents are silent. |
| Vul: N-S         | ♦ Q2    |                           |
| HCP: 16+1        | ♣ K94   |                           |

## Both hands (Answers Page)

### Board: 73

Dealer: North

Vul: None

North HCP: 16

South HCP: 11+2

Contract: 3NT South

North:

♠ 943

♥ A985

♦ AK8

♣ AJ5

South:

♠ QJ

♥ 742

♦ QJ9743

♣ KQ

W N E S

1NT Pass 3♣<sup>1</sup>

Pass 3♦<sup>2</sup> Pass 3NT

All Pass

1. 1N-3C transfer to diamonds

2. automat

### Board: 74

Dealer: South

Vul: N-S

North HCP: 12+3

South HCP: 15

Contract: 6♦ North

North:

♠ AJ5

♥ 5

♦ AQJ8763

♣ 54

South:

♠ 72

♥ KQ2

♦ K954

♣ AQJ2

W N E S

1NT

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

Pass 4♥ Pass 4♠

Pass 4NT Pass 5♠<sup>3</sup>

Pass 6♦ All Pass

1. 1N-3C transfer to diamonds

2. automat

3. A=2/5 or 5/5, Q(D)=1

### Board: 75

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 9+2

Contract: 3NT South

North:

♠ AJ3

♥ K64

♦ 987

♣ AK87

South:

♠ 62

♥ Q7

♦ AQ6542

♣ J53

W N E S

1NT Pass 3♣<sup>1</sup>

Pass 3♦<sup>2</sup> Pass 3NT

All Pass

1. 1N-3C transfer to diamonds

2. automat

### Board: 76

Dealer: South

Vul: N-S

North HCP: 9+2

South HCP: 16+1

Contract: 3NT North

North:

♠ 5

♥ K3

♦ J764

♣ AJT653

South:

♠ AQ983

♥ AJ9

♦ Q2

♣ K94

W N E S

1NT

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

Pass 3NT All Pass

1. 1N-2N transfer to clubs

2. automat

## North hands

## Minor\_Suit\_Transfer

**Board: 77**

♠ 97

You are dealer.

Dealer: North

♥ A3

The opponents are silent.

Vul: Both

♦ KQ73

HCP: 15+1

♣ AQ542

**Board: 78**

♠ Q

Partner is dealer.

Dealer: South

♥ J54

The opponents are silent.

Vul: None

♦ QJT875

HCP: 10+2

♣ KJ7

**Board: 79**

♠ -

Partner is dealer.

Dealer: South

♥ K4

East (LHO) bids 3 ♠ if possible.

Vul: None

♦ KQT87542

HCP: 9+4

♣ JT4

**Board: 80**

♠ Q94

Partner is dealer.

Dealer: South

♥ 95

The opponents are silent.

Vul: N-S

♦ AK9432

HCP: 9+2

♣ 64

## Both hands (Answers Page)

### Board: 77

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 9+2

Contract: 5 ♦ North

North:

♠ 97

♥ A3

♦ KQ73

♣ AQ542

South:

♠ K4

♥ J54

♦ AJ9865

♣ 86

| W | N | E | S |
|---|---|---|---|
|---|---|---|---|

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

|      |                  |      |     |
|------|------------------|------|-----|
| Pass | 3 ♦ <sup>2</sup> | Pass | 3NT |
|------|------------------|------|-----|

|      |     |          |  |
|------|-----|----------|--|
| Pass | 5 ♦ | All Pass |  |
|------|-----|----------|--|

1. 1N-3C transfer to diamonds

2. automat

### Board: 78

Dealer: South

Vul: None

North HCP: 10+2

South HCP: 15

Contract: 3NT North

North:

♠ Q

♥ J54

♦ QJT875

♣ KJ7

South:

♠ AK3

♥ QT3

♦ A62

♣ Q953

| W | N | E | S |
|---|---|---|---|
|---|---|---|---|

|  |  |  |     |
|--|--|--|-----|
|  |  |  | 1NT |
|--|--|--|-----|

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

|      |     |          |  |
|------|-----|----------|--|
| Pass | 3NT | All Pass |  |
|------|-----|----------|--|

1. 1N-3C transfer to diamonds

2. automat

### Board: 79

Dealer: South

Vul: None

North HCP: 9+4

South HCP: 17

Contract: 5 ♦ North

North:

♠ -

♥ K4

♦ KQT87542

♣ JT4

South:

♠ AJ93

♥ Q5

♦ J93

♣ AKQ5

| W | N | E | S |
|---|---|---|---|
|---|---|---|---|

|  |  |  |     |
|--|--|--|-----|
|  |  |  | 1NT |
|--|--|--|-----|

|      |                  |     |      |
|------|------------------|-----|------|
| Pass | 3 ♣ <sup>1</sup> | 3 ♠ | Pass |
|------|------------------|-----|------|

|      |     |      |                  |
|------|-----|------|------------------|
| Pass | 4 ♠ | Pass | 5 ♣ <sup>2</sup> |
|------|-----|------|------------------|

|      |     |          |  |
|------|-----|----------|--|
| Pass | 5 ♦ | All Pass |  |
|------|-----|----------|--|

1. 1N-3C transfer to diamonds

2. 1 out of 4

### Board: 80

Dealer: South

Vul: N-S

North HCP: 9+2

South HCP: 16

Contract: 3NT North

North:

♠ Q94

♥ 95

♦ AK9432

♣ 64

South:

♠ AJ2

♥ K73

♦ QJ5

♣ AJ53

| W | N | E | S |
|---|---|---|---|
|---|---|---|---|

|  |  |  |     |
|--|--|--|-----|
|  |  |  | 1NT |
|--|--|--|-----|

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

|      |     |          |  |
|------|-----|----------|--|
| Pass | 3NT | All Pass |  |
|------|-----|----------|--|

1. 1N-3C transfer to diamonds

2. automat

## South hands

## Minor\_Suit\_Transfer

**Board: 77**

♠ K4

Partner is dealer.

Dealer: North

♥ J54

The opponents are silent.

Vul: Both

♦ AJ9865

HCP: 9+2

♣ 86

---

**Board: 78**

♠ AK3

You are dealer.

Dealer: South

♥ QT3

The opponents are silent.

Vul: None

♦ A62

HCP: 15

♣ Q953

---

**Board: 79**

♠ AJ93

You are dealer.

Dealer: South

♥ Q5

East (RHO) bids 3 ♠ if possible.

Vul: None

♦ J93

HCP: 17

♣ AKQ5

---

**Board: 80**

♠ AJ2

You are dealer.

Dealer: South

♥ K73

The opponents are silent.

Vul: N-S

♦ QJ5

HCP: 16

♣ AJ53

## Both hands (Answers Page)

### Board: 77

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 9+2

Contract: 5 ♦ North

North:

♠ 97

♥ A3

♦ KQ73

♣ AQ542

South:

♠ K4

♥ J54

♦ AJ9865

♣ 86

| W | N | E | S |
|---|---|---|---|
|---|---|---|---|

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

|      |                  |      |     |
|------|------------------|------|-----|
| Pass | 3 ♦ <sup>2</sup> | Pass | 3NT |
|------|------------------|------|-----|

|      |     |          |  |
|------|-----|----------|--|
| Pass | 5 ♦ | All Pass |  |
|------|-----|----------|--|

1. 1N-3C transfer to diamonds

2. automat

### Board: 78

Dealer: South

Vul: None

North HCP: 10+2

South HCP: 15

Contract: 3NT North

North:

♠ Q

♥ J54

♦ QJT875

♣ KJ7

South:

♠ AK3

♥ QT3

♦ A62

♣ Q953

| W | N | E | S |
|---|---|---|---|
|---|---|---|---|

|  |  |  |     |
|--|--|--|-----|
|  |  |  | 1NT |
|--|--|--|-----|

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

|      |     |          |  |
|------|-----|----------|--|
| Pass | 3NT | All Pass |  |
|------|-----|----------|--|

1. 1N-3C transfer to diamonds

2. automat

### Board: 79

Dealer: South

Vul: None

North HCP: 9+4

South HCP: 17

Contract: 5 ♦ North

North:

♠ -

♥ K4

♦ KQT87542

♣ JT4

South:

♠ AJ93

♥ Q5

♦ J93

♣ AKQ5

| W | N | E | S |
|---|---|---|---|
|---|---|---|---|

|  |  |  |     |
|--|--|--|-----|
|  |  |  | 1NT |
|--|--|--|-----|

|      |                  |     |      |
|------|------------------|-----|------|
| Pass | 3 ♣ <sup>1</sup> | 3 ♠ | Pass |
|------|------------------|-----|------|

|      |     |      |                  |
|------|-----|------|------------------|
| Pass | 4 ♠ | Pass | 5 ♣ <sup>2</sup> |
|------|-----|------|------------------|

|      |     |          |  |
|------|-----|----------|--|
| Pass | 5 ♦ | All Pass |  |
|------|-----|----------|--|

1. 1N-3C transfer to diamonds

2. 1 out of 4

### Board: 80

Dealer: South

Vul: N-S

North HCP: 9+2

South HCP: 16

Contract: 3NT North

North:

♠ Q94

♥ 95

♦ AK9432

♣ 64

South:

♠ AJ2

♥ K73

♦ QJ5

♣ AJ53

| W | N | E | S |
|---|---|---|---|
|---|---|---|---|

|  |  |  |     |
|--|--|--|-----|
|  |  |  | 1NT |
|--|--|--|-----|

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

|      |     |          |  |
|------|-----|----------|--|
| Pass | 3NT | All Pass |  |
|------|-----|----------|--|

1. 1N-3C transfer to diamonds

2. automat

# North hands

# Minor\_Suit\_Transfer

## Board: 81

♠ AJ7

You are dealer.

Dealer: North

♥ QJ87

The opponents are silent.

Vul: N-S

♦ AJ2

HCP: 15

♣ Q83

## Board: 82

♠ AK3

Partner is dealer.

Dealer: South

♥ 7

The opponents are silent.

Vul: E-W

♦ KQ9763

HCP: 12+2

♣ 542

## Board: 83

♠ KT92

You are dealer.

Dealer: North

♥ AT2

The opponents are silent.

Vul: None

♦ AQ6

HCP: 17

♣ A74

## Board: 84

♠ 5

Partner is dealer.

Dealer: South

♥ AT8

The opponents are silent.

Vul: Both

♦ KJT765

HCP: 13+2

♣ AJ6

## Both hands (Answers Page)

### Board: 81

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 8+3

Contract: 3NT South

North:

♠ AJ7

♥ QJ87

♦ AJ2

♣ Q83

South:

♠ T8

♥ K43

♦ KQ98743

♣ 9

W N E S

1NT Pass 3♣<sup>1</sup>

Pass 3♦<sup>2</sup> Pass 3NT

All Pass

1. 1N-3C transfer to diamonds

2. automat

### Board: 82

Dealer: South

Vul: E-W

North HCP: 12+2

South HCP: 15+1

Contract: 6♦ North

North:

♠ AK3

♥ 7

♦ KQ9763

♣ 542

South:

♠ Q7

♥ AK3

♦ JT5

♣ AJT76

W N E S

1NT

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

Pass 4♥ Pass 4♠

Pass 4NT Pass 5♥<sup>3</sup>

Pass 6♦ All Pass

1. 1N-3C transfer to diamonds

2. automat

3. A=2/5 or 5/5, Q(D)=0

### Board: 83

Dealer: North

Vul: None

North HCP: 17

South HCP: 8+2

Contract: 3NT South

North:

♠ KT92

♥ AT2

♦ AQ6

♣ A74

South:

♠ 84

♥ Q9

♦ JT3

♣ KQ9632

W N E S

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

Pass 3♣<sup>2</sup> Pass 3NT

All Pass

1. 1N-2N transfer to clubs

2. automat

### Board: 84

Dealer: South

Vul: Both

North HCP: 13+2

South HCP: 16

Contract: 6♦ North

North:

♠ 5

♥ AT8

♦ KJT765

♣ AJ6

South:

♠ AK86

♥ KQ5

♦ Q94

♣ Q32

W N E S

1NT

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

Pass 4NT Pass 5♦<sup>3</sup>

Pass 6♦ All Pass

1. 1N-3C transfer to diamonds

2. automat

3. A=1/5 or 4/5

**South hands****Minor\_Suit\_Transfer**

|                  |           |                           |
|------------------|-----------|---------------------------|
| <b>Board: 81</b> | ♠ T8      | Partner is dealer.        |
| Dealer: North    | ♥ K43     | The opponents are silent. |
| Vul: N-S         | ♦ KQ98743 |                           |
| HCP: 8+3         | ♣ 9       |                           |

---

|                  |         |                           |
|------------------|---------|---------------------------|
| <b>Board: 82</b> | ♠ Q7    | You are dealer.           |
| Dealer: South    | ♥ AK3   | The opponents are silent. |
| Vul: E-W         | ♦ JT5   |                           |
| HCP: 15+1        | ♣ AJT76 |                           |

---

|                  |          |                           |
|------------------|----------|---------------------------|
| <b>Board: 83</b> | ♠ 84     | Partner is dealer.        |
| Dealer: North    | ♥ Q9     | The opponents are silent. |
| Vul: None        | ♦ JT3    |                           |
| HCP: 8+2         | ♣ KQ9632 |                           |

---

|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 84</b> | ♠ AK86 | You are dealer.           |
| Dealer: South    | ♥ KQ5  | The opponents are silent. |
| Vul: Both        | ♦ Q94  |                           |
| HCP: 16          | ♣ Q32  |                           |

## Both hands (Answers Page)

### Board: 81

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 8+3

Contract: 3NT South

North:

♠ AJ7

♥ QJ87

♦ AJ2

♣ Q83

South:

♠ T8

♥ K43

♦ KQ98743

♣ 9

W N E S

1NT Pass 3♣<sup>1</sup>

Pass 3♦<sup>2</sup> Pass 3NT

All Pass

1. 1N-3C transfer to diamonds

2. automat

### Board: 82

Dealer: South

Vul: E-W

North HCP: 12+2

South HCP: 15+1

Contract: 6♦ North

North:

♠ AK3

♥ 7

♦ KQ9763

♣ 542

South:

♠ Q7

♥ AK3

♦ JT5

♣ AJT76

W N E S

1NT

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

Pass 4♥ Pass 4♠

Pass 4NT Pass 5♥<sup>3</sup>

Pass 6♦ All Pass

1. 1N-3C transfer to diamonds

2. automat

3. A=2/5 or 5/5, Q(D)=0

### Board: 83

Dealer: North

Vul: None

North HCP: 17

South HCP: 8+2

Contract: 3NT South

North:

♠ KT92

♥ AT2

♦ AQ6

♣ A74

South:

♠ 84

♥ Q9

♦ JT3

♣ KQ9632

W N E S

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

Pass 3♣<sup>2</sup> Pass 3NT

All Pass

1. 1N-2N transfer to clubs

2. automat

### Board: 84

Dealer: South

Vul: Both

North HCP: 13+2

South HCP: 16

Contract: 6♦ North

North:

♠ 5

♥ AT8

♦ KJT765

♣ AJ6

South:

♠ AK86

♥ KQ5

♦ Q94

♣ Q32

W N E S

1NT

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

Pass 4NT Pass 5♦<sup>3</sup>

Pass 6♦ All Pass

1. 1N-3C transfer to diamonds

2. automat

3. A=1/5 or 4/5

## North hands

## Minor\_Suit\_Transfer

**Board: 85**

♠ AK52

You are dealer.

Dealer: North

♥ AJ

The opponents are silent.

Vul: None

♦ JT62

HCP: 17

♣ A95

**Board: 86**

♠ KQ5

Partner is dealer.

Dealer: South

♥ A82

The opponents are silent.

Vul: N-S

♦ T95432

HCP: 9+2

♣ 7

**Board: 87**

♠ AQ63

You are dealer.

Dealer: North

♥ 95

The opponents are silent.

Vul: E-W

♦ K73

HCP: 15

♣ AQT5

**Board: 88**

♠ A3

Partner is dealer.

Dealer: South

♥ 65

The opponents are silent.

Vul: E-W

♦ 643

HCP: 8+2

♣ A98543

**Board: 89**

♠ AK7

You are dealer.

Dealer: North

♥ K72

The opponents are silent.

Vul: Both

♦ QT

HCP: 16+1

♣ A9842

## Both hands (Answers Page)

### Board: 85

Dealer: North

Vul: None

North HCP: 17

South HCP: 9+2

Contract: 3NT South

North:

♠ AK52

♥ AJ

♦ JT62

♣ A95

South:

♠ 864

♥ 953

♦ AK9853

♣ Q

W N E S

1NT Pass 3♣<sup>1</sup>

Pass 3♦<sup>2</sup> Pass 3NT

All Pass

1. 1N-3C transfer to diamonds

2. automat

### Board: 86

Dealer: South

Vul: N-S

North HCP: 9+2

South HCP: 17

Contract: 3NT North

North:

♠ KQ5

♥ A82

♦ T95432

♣ 7

South:

♠ T92

♥ KT6

♦ AKQ6

♣ KQ2

W N E S

1NT

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

Pass 3NT All Pass

1. 1N-3C transfer to diamonds

2. automat

### Board: 87

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 9+2

Contract: 3NT South

North:

♠ AQ63

♥ 95

♦ K73

♣ AQT5

South:

♠ 9

♥ A86

♦ A98

♣ J96432

W N E S

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

Pass 3♣<sup>2</sup> Pass 3NT

All Pass

1. 1N-2N transfer to clubs

2. automat

### Board: 88

Dealer: South

Vul: E-W

North HCP: 8+2

South HCP: 15

Contract: 3NT North

North:

♠ A3

♥ 65

♦ 643

♣ A98543

South:

♠ T74

♥ AQ2

♦ KJT

♣ KQ62

W N E S

1NT

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

Pass 3NT All Pass

1. 1N-2N transfer to clubs

2. automat

### Board: 89

Dealer: North

Vul: Both

North HCP: 16+1

South HCP: 8+2

Contract: 3NT South

North:

♠ AK7

♥ K72

♦ QT

♣ A9842

South:

♠ 6

♥ AT9

♦ K62

♣ JT7653

W N E S

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

Pass 3♣<sup>2</sup> Pass 3NT

All Pass

1. 1N-2N transfer to clubs

2. automat

## South hands

## Minor\_Suit\_Transfer

|                  |          |                           |
|------------------|----------|---------------------------|
| <b>Board: 85</b> | ♠ 864    | Partner is dealer.        |
| Dealer: North    | ♥ 953    | The opponents are silent. |
| Vul: None        | ♦ AK9853 |                           |
| HCP: 9+2         | ♣ Q      |                           |

---

|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 86</b> | ♠ T92  | You are dealer.           |
| Dealer: South    | ♥ KT6  | The opponents are silent. |
| Vul: N-S         | ♦ AKQ6 |                           |
| HCP: 17          | ♣ KQ2  |                           |

---

|                  |          |                           |
|------------------|----------|---------------------------|
| <b>Board: 87</b> | ♠ 9      | Partner is dealer.        |
| Dealer: North    | ♥ A86    | The opponents are silent. |
| Vul: E-W         | ♦ A98    |                           |
| HCP: 9+2         | ♣ J96432 |                           |

---

|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 88</b> | ♠ T74  | You are dealer.           |
| Dealer: South    | ♥ AQ2  | The opponents are silent. |
| Vul: E-W         | ♦ KJT  |                           |
| HCP: 15          | ♣ KQ62 |                           |

---

|                  |          |                           |
|------------------|----------|---------------------------|
| <b>Board: 89</b> | ♠ 6      | Partner is dealer.        |
| Dealer: North    | ♥ AT9    | The opponents are silent. |
| Vul: Both        | ♦ K62    |                           |
| HCP: 8+2         | ♣ JT7653 |                           |

## Both hands (Answers Page)

### Board: 85

Dealer: North

Vul: None

North HCP: 17

South HCP: 9+2

Contract: 3NT South

North:

♠ AK52

♥ AJ

♦ JT62

♣ A95

South:

♠ 864

♥ 953

♦ AK9853

♣ Q

W N E S

1NT Pass 3♣<sup>1</sup>

Pass 3♦<sup>2</sup> Pass 3NT

All Pass

1. 1N-3C transfer to diamonds

2. automat

### Board: 86

Dealer: South

Vul: N-S

North HCP: 9+2

South HCP: 17

Contract: 3NT North

North:

♠ KQ5

♥ A82

♦ T95432

♣ 7

South:

♠ T92

♥ KT6

♦ AKQ6

♣ KQ2

W N E S

1NT

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

Pass 3NT All Pass

1. 1N-3C transfer to diamonds

2. automat

### Board: 87

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 9+2

Contract: 3NT South

North:

♠ AQ63

♥ 95

♦ K73

♣ AQT5

South:

♠ 9

♥ A86

♦ A98

♣ J96432

W N E S

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

Pass 3♣<sup>2</sup> Pass 3NT

All Pass

1. 1N-2N transfer to clubs

2. automat

### Board: 88

Dealer: South

Vul: E-W

North HCP: 8+2

South HCP: 15

Contract: 3NT North

North:

♠ A3

♥ 65

♦ 643

♣ A98543

South:

♠ T74

♥ AQ2

♦ KJT

♣ KQ62

W N E S

1NT

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

Pass 3NT All Pass

1. 1N-2N transfer to clubs

2. automat

### Board: 89

Dealer: North

Vul: Both

North HCP: 16+1

South HCP: 8+2

Contract: 3NT South

North:

♠ AK7

♥ K72

♦ QT

♣ A9842

South:

♠ 6

♥ AT9

♦ K62

♣ JT7653

W N E S

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

Pass 3♣<sup>2</sup> Pass 3NT

All Pass

1. 1N-2N transfer to clubs

2. automat

## North hands

## Minor\_Suit\_Transfer

**Board: 90**

♠ K75

Partner is dealer.

Dealer: South

♥ AJ

The opponents are silent.

Vul: Both

♦ Q98764

HCP: 15+2

♣ KQ

**Board: 91**

♠ -

Partner is dealer.

Dealer: South

♥ 942

East (LHO) bids 3 ♦ if possible.

Vul: None

♦ KQJ754

West (RHO) bids 3 ♠ if possible.

HCP: 9+2

♣ K863

**Board: 92**

♠ K52

Partner is dealer.

Dealer: South

♥ Q95

The opponents are silent.

Vul: N-S

♦ K

HCP: 13+2

♣ KQ9843

**Board: 93**

♠ A643

You are dealer.

Dealer: North

♥ AQ4

The opponents are silent.

Vul: E-W

♦ KQT

HCP: 15

♣ 642

## Both hands (Answers Page)

### Board: 90

Dealer: South

Vul: Both

North HCP: 15+2

South HCP: 16

Contract: 6 ♦ North

North:

♠ K75

♥ AJ

♦ Q98764

♣ KQ

South:

♠ T94

♥ K3

♦ AKJ2

♣ AJ93

W N E S

1NT

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

Pass 4NT Pass 5 ♣<sup>3</sup>

Pass 6 ♦ All Pass

1. 1N-3C transfer to diamonds

2. automat

3. A=0/5 or 3/5

### Board: 91

Dealer: South

Vul: None

North HCP: 9+2

South HCP: 16+1

Contract: 5 ♦ North

North:

♠ -

♥ 942

♦ KQJ754

♣ K863

South:

♠ AKT96

♥ Q3

♦ A82

♣ QJ5

W N E S

1NT

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

3 ♠ 5 ♦ All Pass

1. 1N-3C transfer to diamonds

2. Michaels Cuebid

### Board: 92

Dealer: South

Vul: N-S

North HCP: 13+2

South HCP: 15

Contract: 3NT North

North:

♠ K52

♥ Q95

♦ K

♣ KQ9843

South:

♠ QJ7

♥ K72

♦ A876

♣ AJT

W N E S

1NT

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

Pass 3NT All Pass

1. 1N-2N transfer to clubs

2. automat

### Board: 93

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 11+2

Contract: 3NT South

North:

♠ A643

♥ AQ4

♦ KQT

♣ 642

South:

♠ Q8

♥ T5

♦ AJ9853

♣ KJT

W N E S

1NT Pass 3 ♣<sup>1</sup>

Pass 3 ♦<sup>2</sup> Pass 3NT

All Pass

1. 1N-3C transfer to diamonds

2. automat

## South hands

## Minor\_Suit\_Transfer

### Board: 90

♠ T94

You are dealer.

Dealer: South

♥ K3

The opponents are silent.

Vul: Both

♦ AKJ2

HCP: 16

♣ AJ93

### Board: 91

♠ AKT96

You are dealer.

Dealer: South

♥ Q3

East (RHO) bids 3♦ if possible.

Vul: None

♦ A82

West (LHO) bids 3♠ if possible.

HCP: 16+1

♣ QJ5

### Board: 92

♠ QJ7

You are dealer.

Dealer: South

♥ K72

The opponents are silent.

Vul: N-S

♦ A876

HCP: 15

♣ AJT

### Board: 93

♠ Q8

Partner is dealer.

Dealer: North

♥ T5

The opponents are silent.

Vul: E-W

♦ AJ9853

HCP: 11+2

♣ KJT

## Both hands (Answers Page)

### Board: 90

Dealer: South

Vul: Both

North HCP: 15+2

South HCP: 16

Contract: 6 ♦ North

North:

♠ K75

♥ AJ

♦ Q98764

♣ KQ

South:

♠ T94

♥ K3

♦ AKJ2

♣ AJ93

W N E S

1NT

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

Pass 4NT Pass 5 ♣<sup>3</sup>

Pass 6 ♦ All Pass

1. 1N-3C transfer to diamonds

2. automat

3. A=0/5 or 3/5

### Board: 91

Dealer: South

Vul: None

North HCP: 9+2

South HCP: 16+1

Contract: 5 ♦ North

North:

♠ -

♥ 942

♦ KQJ754

♣ K863

South:

♠ AKT96

♥ Q3

♦ A82

♣ QJ5

W N E S

1NT

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

3 ♠ 5 ♦ All Pass

1. 1N-3C transfer to diamonds

2. Michaels Cuebid

### Board: 92

Dealer: South

Vul: N-S

North HCP: 13+2

South HCP: 15

Contract: 3NT North

North:

♠ K52

♥ Q95

♦ K

♣ KQ9843

South:

♠ QJ7

♥ K72

♦ A876

♣ AJT

W N E S

1NT

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

Pass 3NT All Pass

1. 1N-2N transfer to clubs

2. automat

### Board: 93

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 11+2

Contract: 3NT South

North:

♠ A643

♥ AQ4

♦ KQT

♣ 642

South:

♠ Q8

♥ T5

♦ AJ9853

♣ KJT

W N E S

1NT Pass 3 ♣<sup>1</sup>

Pass 3 ♦<sup>2</sup> Pass 3NT

All Pass

1. 1N-3C transfer to diamonds

2. automat

## North hands

## Minor\_Suit\_Transfer

**Board: 94**

♠ A

Partner is dealer.

Dealer: South

♥ 872

The opponents are silent.

Vul: Both

♦ QJ9532

HCP: 9+2

♣ Q63

**Board: 95**

♠ AJ8

You are dealer.

Dealer: North

♥ Q7

The opponents are silent.

Vul: None

♦ KT4

HCP: 15+1

♣ KQT74

**Board: 96**

♠ J8

Partner is dealer.

Dealer: South

♥ JT2

The opponents are silent.

Vul: N-S

♦ AJ8742

HCP: 10+2

♣ K8

**Board: 97**

♠ AQ9

You are dealer.

Dealer: North

♥ KJ72

The opponents are silent.

Vul: E-W

♦ K98

HCP: 16

♣ K43

## Both hands (Answers Page)

### Board: 94

Dealer: South

Vul: Both

North HCP: 9+2

South HCP: 15+1

Contract: 3NT North

North:

♠ A

♥ 872

♦ QJ9532

♣ Q63

South:

♠ QT876

♥ AQ5

♦ KT4

♣ A7

W N E S

1NT

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

Pass 3NT All Pass

1. 1N-3C transfer to diamonds

2. automat

### Board: 95

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 18+2

Contract: 7NT South

North:

♠ AJ8

♥ Q7

♦ KT4

♣ KQT74

South:

♠ 3

♥ AK5

♦ AQJ532

♣ A63

W N E S

1NT Pass 3♣<sup>1</sup>

Pass 3♦<sup>2</sup> Pass 4NT

Pass 5♥<sup>3</sup> Pass 5NT<sup>4</sup>

Pass 6♦<sup>5</sup> Pass 7NT

All Pass

1. 1N-3C transfer to diamonds

2. automat

3. A=2/5 or 5/5, Q(D)=0

4. King ask by 5NT

5. K=1

### Board: 96

Dealer: South

Vul: N-S

North HCP: 10+2

South HCP: 16

Contract: 3NT North

North:

♠ J8

♥ JT2

♦ AJ8742

♣ K8

South:

♠ AK63

♥ Q76

♦ K965

♣ A9

W N E S

1NT

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

Pass 3NT All Pass

1. 1N-3C transfer to diamonds

2. automat

### Board: 97

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 9+2

Contract: 5♦ South

North:

♠ AQ9

♥ KJ72

♦ K98

♣ K43

South:

♠ -

♥ AT4

♦ QT6432

♣ QJT5

W N E S

1NT Pass 3♣<sup>1</sup>

Pass 3♦<sup>2</sup> Pass 5♦

All Pass

1. 1N-3C transfer to diamonds

2. automat

## South hands

## Minor\_Suit\_Transfer

|                  |         |                           |
|------------------|---------|---------------------------|
| <b>Board: 94</b> | ♠ QT876 | You are dealer.           |
| Dealer: South    | ♥ AQ5   | The opponents are silent. |
| Vul: Both        | ♦ KT4   |                           |
| HCP: 15+1        | ♣ A7    |                           |

---

|                  |          |                           |
|------------------|----------|---------------------------|
| <b>Board: 95</b> | ♠ 3      | Partner is dealer.        |
| Dealer: North    | ♥ AK5    | The opponents are silent. |
| Vul: None        | ♦ AQJ532 |                           |
| HCP: 18+2        | ♣ A63    |                           |

---

|                  |        |                           |
|------------------|--------|---------------------------|
| <b>Board: 96</b> | ♠ AK63 | You are dealer.           |
| Dealer: South    | ♥ Q76  | The opponents are silent. |
| Vul: N-S         | ♦ K965 |                           |
| HCP: 16          | ♣ A9   |                           |

---

|                  |          |                           |
|------------------|----------|---------------------------|
| <b>Board: 97</b> | ♠ -      | Partner is dealer.        |
| Dealer: North    | ♥ AT4    | The opponents are silent. |
| Vul: E-W         | ♦ QT6432 |                           |
| HCP: 9+2         | ♣ QJT5   |                           |

## Both hands (Answers Page)

### Board: 94

Dealer: South

Vul: Both

North HCP: 9+2

South HCP: 15+1

Contract: 3NT North

North:

♠ A

♥ 872

♦ QJ9532

♣ Q63

South:

♠ QT876

♥ AQ5

♦ KT4

♣ A7

W N E S

1NT

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

Pass 3NT All Pass

1. 1N-3C transfer to diamonds

2. automat

### Board: 95

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 18+2

Contract: 7NT South

North:

♠ AJ8

♥ Q7

♦ KT4

♣ KQT74

South:

♠ 3

♥ AK5

♦ AQJ532

♣ A63

W N E S

1NT Pass 3♣<sup>1</sup>

Pass 3♦<sup>2</sup> Pass 4NT

Pass 5♥<sup>3</sup> Pass 5NT<sup>4</sup>

Pass 6♦<sup>5</sup> Pass 7NT

All Pass

1. 1N-3C transfer to diamonds

2. automat

3. A=2/5 or 5/5, Q(D)=0

4. King ask by 5NT

5. K=1

### Board: 96

Dealer: South

Vul: N-S

North HCP: 10+2

South HCP: 16

Contract: 3NT North

North:

♠ J8

♥ JT2

♦ AJ8742

♣ K8

South:

♠ AK63

♥ Q76

♦ K965

♣ A9

W N E S

1NT

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

Pass 3NT All Pass

1. 1N-3C transfer to diamonds

2. automat

### Board: 97

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 9+2

Contract: 5♦ South

North:

♠ AQ9

♥ KJ72

♦ K98

♣ K43

South:

♠ -

♥ AT4

♦ QT6432

♣ QJT5

W N E S

1NT Pass 3♣<sup>1</sup>

Pass 3♦<sup>2</sup> Pass 5♦

All Pass

1. 1N-3C transfer to diamonds

2. automat

## North hands

## Minor\_Suit\_Transfer

**Board: 98**

♠ K74

Partner is dealer.

Dealer: South

♥ T

The opponents are silent.

Vul: None

♦ Q83

HCP: 9+2

♣ KJ9732

**Board: 99**

♠ AJ752

You are dealer.

Dealer: North

♥ K5

The opponents are silent.

Vul: N-S

♦ A76

HCP: 16+1

♣ AT8

**Board: 100**

♠ A6

Partner is dealer.

Dealer: South

♥ AT7

The opponents are silent.

Vul: E-W

♦ KQJT987

HCP: 14+3

♣ 8

## Both hands (Answers Page)

### Board: 98

Dealer: South

Vul: None

North HCP: 9+2

South HCP: 17+1

Contract: 5 ♣ North

North:

♠ K74

♥ T

♦ Q83

♣ KJ9732

South:

♠ A95

♥ 653

♦ AK

♣ AQ854

| W | N | E | S   |
|---|---|---|-----|
|   |   |   | 1NT |

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

|      |     |          |  |
|------|-----|----------|--|
| Pass | 5 ♣ | All Pass |  |
|------|-----|----------|--|

1. 1N-2N transfer to clubs

2. automat

### Board: 99

Dealer: North

Vul: N-S

North HCP: 16+1

South HCP: 18+2

Contract: 7 ♣ South

North:

♠ AJ752

♥ K5

♦ A76

♣ AT8

South:

♠ KT3

♥ A4

♦ KQ

♣ KQJ532

| W | N   | E    | S                |
|---|-----|------|------------------|
|   | 1NT | Pass | 2NT <sup>1</sup> |

|      |                  |      |     |
|------|------------------|------|-----|
| Pass | 3 ♣ <sup>2</sup> | Pass | 4NT |
|------|------------------|------|-----|

|      |                  |      |     |
|------|------------------|------|-----|
| Pass | 5 ♣ <sup>3</sup> | Pass | 7 ♣ |
|------|------------------|------|-----|

All Pass

1. 1N-2N transfer to clubs

2. automat

3. A=0/5 or 3/5

### Board: 100

Dealer: South

Vul: E-W

North HCP: 14+3

South HCP: 15+1

Contract: 6NT North

North:

♠ A6

♥ AT7

♦ KQJT987

♣ 8

South:

♠ K7542

♥ K86

♦ A6

♣ KQ9

| W | N | E | S   |
|---|---|---|-----|
|   |   |   | 1NT |

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

|      |     |      |     |
|------|-----|------|-----|
| Pass | 4 ♣ | Pass | 4 ♥ |
|------|-----|------|-----|

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

|      |     |          |  |
|------|-----|----------|--|
| Pass | 6NT | All Pass |  |
|------|-----|----------|--|

1. 1N-3C transfer to diamonds

2. automat

3. A=1/5 or 4/5

**South hands****Minor\_Suit\_Transfer****Board: 98**

♠ A95

You are dealer.

Dealer: South

♥ 653

The opponents are silent.

Vul: None

♦ AK

HCP: 17+1

♣ AQ854

**Board: 99**

♠ KT3

Partner is dealer.

Dealer: North

♥ A4

The opponents are silent.

Vul: N-S

♦ KQ

HCP: 18+2

♣ KQJ532

**Board: 100**

♠ K7542

You are dealer.

Dealer: South

♥ K86

The opponents are silent.

Vul: E-W

♦ A6

HCP: 15+1

♣ KQ9

## Both hands (Answers Page)

### Board: 98

Dealer: South

Vul: None

North HCP: 9+2

South HCP: 17+1

Contract: 5 ♣ North

North:

♠ K74

♥ T

♦ Q83

♣ KJ9732

South:

♠ A95

♥ 653

♦ AK

♣ AQ854

|   |   |   |     |
|---|---|---|-----|
| W | N | E | S   |
|   |   |   | 1NT |

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

|      |     |          |  |
|------|-----|----------|--|
| Pass | 5 ♣ | All Pass |  |
|------|-----|----------|--|

1. 1N-2N transfer to clubs

2. automat

### Board: 99

Dealer: North

Vul: N-S

North HCP: 16+1

South HCP: 18+2

Contract: 7 ♣ South

North:

♠ AJ752

♥ K5

♦ A76

♣ AT8

South:

♠ KT3

♥ A4

♦ KQ

♣ KQJ532

|   |     |      |                  |
|---|-----|------|------------------|
| W | N   | E    | S                |
|   | 1NT | Pass | 2NT <sup>1</sup> |

|      |                  |      |     |
|------|------------------|------|-----|
| Pass | 3 ♣ <sup>2</sup> | Pass | 4NT |
|------|------------------|------|-----|

|      |                  |      |     |
|------|------------------|------|-----|
| Pass | 5 ♣ <sup>3</sup> | Pass | 7 ♣ |
|------|------------------|------|-----|

All Pass

1. 1N-2N transfer to clubs

2. automat

3. A=0/5 or 3/5

### Board: 100

Dealer: South

Vul: E-W

North HCP: 14+3

South HCP: 15+1

Contract: 6NT North

North:

♠ A6

♥ AT7

♦ KQJT987

♣ 8

South:

♠ K7542

♥ K86

♦ A6

♣ KQ9

|   |   |   |     |
|---|---|---|-----|
| W | N | E | S   |
|   |   |   | 1NT |

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

|      |     |      |     |
|------|-----|------|-----|
| Pass | 4 ♣ | Pass | 4 ♥ |
|------|-----|------|-----|

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

|      |     |          |  |
|------|-----|----------|--|
| Pass | 6NT | All Pass |  |
|------|-----|----------|--|

1. 1N-3C transfer to diamonds

2. automat

3. A=1/5 or 4/5

# North hands

# Minor\_Suit\_Transfer

|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 101</b> | ♠ K976 | You are dealer.           |
| Dealer: North     | ♥ AKQ6 | The opponents are silent. |
| Vul: Both         | ♦ T86  |                           |
| HCP: 15           | ♣ K9   |                           |

---

|                   |           |                           |
|-------------------|-----------|---------------------------|
| <b>Board: 102</b> | ♠ 6       | Partner is dealer.        |
| Dealer: South     | ♥ AK9     | The opponents are silent. |
| Vul: E-W          | ♦ AKJ8632 |                           |
| HCP: 19+3         | ♣ A7      |                           |

---

|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 103</b> | ♠ AQ5  | You are dealer.           |
| Dealer: North     | ♥ KQ74 | The opponents are silent. |
| Vul: Both         | ♦ 86   |                           |
| HCP: 15           | ♣ A653 |                           |

---

|                   |          |                           |
|-------------------|----------|---------------------------|
| <b>Board: 104</b> | ♠ Q65    | Partner is dealer.        |
| Dealer: South     | ♥ J      | The opponents are silent. |
| Vul: N-S          | ♦ QT9743 |                           |
| HCP: 10+2         | ♣ AJ5    |                           |

## Both hands (Answers Page)

### Board: 101

Dealer: North

Vul: Both

North HCP: 15

South HCP: 18+2

Contract: 7NT South

North:

♠ K976

♥ AKQ6

♦ T86

♣ K9

South:

♠ A3

♥ 42

♦ AKQJ92

♣ A76

| W        | N               | E    | S               |
|----------|-----------------|------|-----------------|
|          | 1NT             | Pass | 3♣ <sup>1</sup> |
| Pass     | 3♦ <sup>2</sup> | Pass | 4♣              |
| Pass     | 4♥              | Pass | 4NT             |
| Pass     | 5♦ <sup>3</sup> | Pass | 7NT             |
| All Pass |                 |      |                 |

1. 1N-3C transfer to diamonds

2. automat

3. A=1/5 or 4/5

### Board: 102

Dealer: South

Vul: E-W

North HCP: 19+3

South HCP: 16+1

Contract: 7♦ North

North:

♠ 6

♥ AK9

♦ AKJ8632

♣ A7

South:

♠ AKQJ8

♥ J7

♦ QT9

♣ QJT

| W    | N               | E        | S               |
|------|-----------------|----------|-----------------|
|      |                 |          | 1NT             |
| Pass | 3♣ <sup>1</sup> | Pass     | 3♦ <sup>2</sup> |
| Pass | 4NT             | Pass     | 5♦ <sup>3</sup> |
| Pass | 5♥              | Pass     | 5♠ <sup>4</sup> |
| Pass | 7♦              | All Pass |                 |

1. 1N-3C transfer to diamonds

2. automat

3. A=1/5 or 4/5

4. !D queen and !S king

### Board: 103

Dealer: North

Vul: Both

North HCP: 15

South HCP: 8+2

Contract: 3NT South

North:

♠ AQ5

♥ KQ74

♦ 86

♣ A653

South:

♠ 6

♥ J83

♦ KJ7

♣ QJT987

| W        | N               | E    | S                |
|----------|-----------------|------|------------------|
|          | 1NT             | Pass | 2NT <sup>1</sup> |
| Pass     | 3♣ <sup>2</sup> | Pass | 3NT              |
| All Pass |                 |      |                  |

1. 1N-2N transfer to clubs

2. automat

### Board: 104

Dealer: South

Vul: N-S

North HCP: 10+2

South HCP: 16

Contract: 5♦ North

North:

♠ Q65

♥ J

♦ QT9743

♣ AJ5

South:

♠ A743

♥ KQT

♦ KJ52

♣ KT

| W    | N               | E        | S               |
|------|-----------------|----------|-----------------|
|      |                 |          | 1NT             |
| Pass | 3♣ <sup>1</sup> | Pass     | 3♦ <sup>2</sup> |
| Pass | 5♦              | All Pass |                 |

1. 1N-3C transfer to diamonds

2. automat

## South hands

## Minor\_Suit\_Transfer

**Board: 101**      ♠ A3      Partner is dealer.  
 Dealer: North      ♥ 42      The opponents are silent.  
 Vul: Both      ♦ AKQJ92  
 HCP: 18+2      ♣ A76

---

**Board: 102**      ♠ AKQJ8      You are dealer.  
 Dealer: South      ♥ J7      The opponents are silent.  
 Vul: E-W      ♦ QT9  
 HCP: 16+1      ♣ QJT

---

**Board: 103**      ♠ 6      Partner is dealer.  
 Dealer: North      ♥ J83      The opponents are silent.  
 Vul: Both      ♦ KJ7  
 HCP: 8+2      ♣ QJT987

---

**Board: 104**      ♠ A743      You are dealer.  
 Dealer: South      ♥ KQT      The opponents are silent.  
 Vul: N-S      ♦ KJ52  
 HCP: 16      ♣ KT

## Both hands (Answers Page)

### Board: 101

Dealer: North

Vul: Both

North HCP: 15

South HCP: 18+2

Contract: 7NT South

North:

♠ K976

♥ AKQ6

♦ T86

♣ K9

South:

♠ A3

♥ 42

♦ AKQJ92

♣ A76

| W        | N               | E    | S               |
|----------|-----------------|------|-----------------|
|          | 1NT             | Pass | 3♣ <sup>1</sup> |
| Pass     | 3♦ <sup>2</sup> | Pass | 4♣              |
| Pass     | 4♥              | Pass | 4NT             |
| Pass     | 5♦ <sup>3</sup> | Pass | 7NT             |
| All Pass |                 |      |                 |

1. 1N-3C transfer to diamonds
2. automat
3. A=1/5 or 4/5

### Board: 102

Dealer: South

Vul: E-W

North HCP: 19+3

South HCP: 16+1

Contract: 7♦ North

North:

♠ 6

♥ AK9

♦ AKJ8632

♣ A7

South:

♠ AKQJ8

♥ J7

♦ QT9

♣ QJT

| W    | N               | E        | S               |
|------|-----------------|----------|-----------------|
|      |                 |          | 1NT             |
| Pass | 3♣ <sup>1</sup> | Pass     | 3♦ <sup>2</sup> |
| Pass | 4NT             | Pass     | 5♦ <sup>3</sup> |
| Pass | 5♥              | Pass     | 5♠ <sup>4</sup> |
| Pass | 7♦              | All Pass |                 |

1. 1N-3C transfer to diamonds
2. automat
3. A=1/5 or 4/5
4. !D queen and !S king

### Board: 103

Dealer: North

Vul: Both

North HCP: 15

South HCP: 8+2

Contract: 3NT South

North:

♠ AQ5

♥ KQ74

♦ 86

♣ A653

South:

♠ 6

♥ J83

♦ KJ7

♣ QJT987

| W        | N               | E    | S                |
|----------|-----------------|------|------------------|
|          | 1NT             | Pass | 2NT <sup>1</sup> |
| Pass     | 3♣ <sup>2</sup> | Pass | 3NT              |
| All Pass |                 |      |                  |

1. 1N-2N transfer to clubs
2. automat

### Board: 104

Dealer: South

Vul: N-S

North HCP: 10+2

South HCP: 16

Contract: 5♦ North

North:

♠ Q65

♥ J

♦ QT9743

♣ AJ5

South:

♠ A743

♥ KQT

♦ KJ52

♣ KT

| W    | N               | E        | S               |
|------|-----------------|----------|-----------------|
|      |                 |          | 1NT             |
| Pass | 3♣ <sup>1</sup> | Pass     | 3♦ <sup>2</sup> |
| Pass | 5♦              | All Pass |                 |

1. 1N-3C transfer to diamonds
2. automat

## North hands

## Minor\_Suit\_Transfer

|                   |          |                                     |
|-------------------|----------|-------------------------------------|
| <b>Board: 105</b> | ♠ AQ72   | You are dealer.                     |
| Dealer: North     | ♥ A742   | The opponents are silent.           |
| Vul: None         | ♦ A53    |                                     |
| HCP: 17           | ♣ K7     |                                     |
| <hr/>             |          |                                     |
| <b>Board: 106</b> | ♠ KJ2    | Partner is dealer.                  |
| Dealer: South     | ♥ A8     | The opponents are silent.           |
| Vul: E-W          | ♦ AKT875 |                                     |
| HCP: 17+2         | ♣ Q7     |                                     |
| <hr/>             |          |                                     |
| <b>Board: 107</b> | ♠ KJT7   | LHO is dealer.                      |
| Dealer: East      | ♥ KQ94   | East (LHO) opens 1NT if possible.   |
| Vul: N-S          | ♦ KJ953  | West (RHO) bids 2NT if possible.    |
| HCP: 13+1         | ♣ -      | West (RHO) Doubles 3 ♦ if possible. |
| <hr/>             |          |                                     |
| <b>Board: 108</b> | ♠ -      | Partner is dealer.                  |
| Dealer: South     | ♥ A65    | The opponents are silent.           |
| Vul: Both         | ♦ Q987   |                                     |
| HCP: 9+2          | ♣ K96532 |                                     |

## Both hands (Answers Page)

### Board: 105

Dealer: North

Vul: None

North HCP: 17

South HCP: 8+2

Contract: 3NT South

North:

♠ AQ72

♥ A742

♦ A53

♣ K7

South:

♠ 864

♥ JT8

♦ 8

♣ AQJT53

W N E S

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

Pass 3♣<sup>2</sup> Pass 3NT

All Pass

1. 1N-2N transfer to clubs

2. automat

### Board: 106

Dealer: South

Vul: E-W

North HCP: 17+2

South HCP: 15

Contract: 6NT North

North:

♠ KJ2

♥ A8

♦ AKT875

♣ Q7

South:

♠ AQ

♥ QJ95

♦ QJ43

♣ K86

W N E S

1NT

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

Pass 4♥ Pass 4♠

Pass 4NT Pass 5♦<sup>3</sup>

Pass 6NT All Pass

1. 1N-3C transfer to diamonds

2. automat

3. A=1/5 or 4/5

### Board: 107

Dealer: East

Vul: N-S

North HCP: 13+1

South HCP: 3

Contract: 3♦X North

North:

♠ KJT7

♥ KQ94

♦ KJ953

♣ -

South:

♠ 965

♥ 6532

♦ T8

♣ QJ97

W N E S

1NT Pass

2NT<sup>1</sup> 3♦ Pass Pass

X All Pass

1. 1N-2N transfer to clubs

### Board: 108

Dealer: South

Vul: Both

North HCP: 9+2

South HCP: 16

Contract: 5♣ North

North:

♠ -

♥ A65

♦ Q987

♣ K96532

South:

♠ A865

♥ J8

♦ AK5

♣ AT87

W N E S

1NT

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

Pass 5♣ All Pass

1. 1N-2N transfer to clubs

2. automat

## South hands

## Minor\_Suit\_Transfer

|                   |          |                                     |
|-------------------|----------|-------------------------------------|
| <b>Board: 105</b> | ♠ 864    | Partner is dealer.                  |
| Dealer: North     | ♥ JT8    | The opponents are silent.           |
| Vul: None         | ♦ 8      |                                     |
| HCP: 8+2          | ♣ AQJT53 |                                     |
| <hr/>             |          |                                     |
| <b>Board: 106</b> | ♠ AQ     | You are dealer.                     |
| Dealer: South     | ♥ QJ95   | The opponents are silent.           |
| Vul: E-W          | ♦ QJ43   |                                     |
| HCP: 15           | ♣ K86    |                                     |
| <hr/>             |          |                                     |
| <b>Board: 107</b> | ♠ 965    | RHO is dealer. You bid second.      |
| Dealer: East      | ♥ 6532   | East (RHO) opens 1NT if possible.   |
| Vul: N-S          | ♦ T8     | West (LHO) bids 2NT if possible.    |
| HCP: 3            | ♣ QJ97   | West (LHO) Doubles 3 ♦ if possible. |
| <hr/>             |          |                                     |
| <b>Board: 108</b> | ♠ A865   | You are dealer.                     |
| Dealer: South     | ♥ J8     | The opponents are silent.           |
| Vul: Both         | ♦ AK5    |                                     |
| HCP: 16           | ♣ AT87   |                                     |

## Both hands (Answers Page)

### Board: 105

Dealer: North

Vul: None

North HCP: 17

South HCP: 8+2

Contract: 3NT South

North:

♠ AQ72

♥ A742

♦ A53

♣ K7

South:

♠ 864

♥ JT8

♦ 8

♣ AQJT53

W N E S

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

Pass 3♣<sup>2</sup> Pass 3NT

All Pass

1. 1N-2N transfer to clubs

2. automat

### Board: 106

Dealer: South

Vul: E-W

North HCP: 17+2

South HCP: 15

Contract: 6NT North

North:

♠ KJ2

♥ A8

♦ AKT875

♣ Q7

South:

♠ AQ

♥ QJ95

♦ QJ43

♣ K86

W N E S

1NT

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

Pass 4♥ Pass 4♠

Pass 4NT Pass 5♦<sup>3</sup>

Pass 6NT All Pass

1. 1N-3C transfer to diamonds

2. automat

3. A=1/5 or 4/5

### Board: 107

Dealer: East

Vul: N-S

North HCP: 13+1

South HCP: 3

Contract: 3♦X North

North:

♠ KJT7

♥ KQ94

♦ KJ953

♣ -

South:

♠ 965

♥ 6532

♦ T8

♣ QJ97

W N E S

1NT Pass

2NT<sup>1</sup> 3♦ Pass Pass

X All Pass

1. 1N-2N transfer to clubs

### Board: 108

Dealer: South

Vul: Both

North HCP: 9+2

South HCP: 16

Contract: 5♣ North

North:

♠ -

♥ A65

♦ Q987

♣ K96532

South:

♠ A865

♥ J8

♦ AK5

♣ AT87

W N E S

1NT

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

Pass 5♣ All Pass

1. 1N-2N transfer to clubs

2. automat

## North hands

## Minor\_Suit\_Transfer

|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 109</b> | ♠ AT5  | You are dealer.           |
| Dealer: North     | ♥ KQ5  | The opponents are silent. |
| Vul: None         | ♦ AJ75 |                           |
| HCP: 17           | ♣ K32  |                           |

---

|                   |          |                           |
|-------------------|----------|---------------------------|
| <b>Board: 110</b> | ♠ 74     | Partner is dealer.        |
| Dealer: South     | ♥ 42     | The opponents are silent. |
| Vul: E-W          | ♦ KQT876 |                           |
| HCP: 9+2          | ♣ KJ5    |                           |

---

|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 111</b> | ♠ KQ82 | You are dealer.           |
| Dealer: North     | ♥ K86  | The opponents are silent. |
| Vul: Both         | ♦ A97  |                           |
| HCP: 15           | ♣ K63  |                           |

---

|                   |            |                           |
|-------------------|------------|---------------------------|
| <b>Board: 112</b> | ♠ 7        | Partner is dealer.        |
| Dealer: South     | ♥ Q5       | The opponents are silent. |
| Vul: N-S          | ♦ AJT98632 |                           |
| HCP: 11+4         | ♣ A9       |                           |

## Both hands (Answers Page)

### Board: 109

Dealer: North

Vul: None

North HCP: 17

South HCP: 8+3

Contract: 3NT South

North:

♠ AT5

♥ KQ5

♦ AJ75

♣ K32

South:

♠ 42

♥ 63

♦ K8

♣ AJ98654

W N E S

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

Pass 3♣<sup>2</sup> Pass 3NT

All Pass

1. 1N-2N transfer to clubs

2. automat

### Board: 110

Dealer: South

Vul: E-W

North HCP: 9+2

South HCP: 15

Contract: 5♦ North

North:

♠ 74

♥ 42

♦ KQT876

♣ KJ5

South:

♠ AKJ3

♥ AK85

♦ 932

♣ 74

W N E S

1NT

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

Pass 5♦ All Pass

1. 1N-3C transfer to diamonds

2. automat

### Board: 111

Dealer: North

Vul: Both

North HCP: 15

South HCP: 9+2

Contract: 3NT South

North:

♠ KQ82

♥ K86

♦ A97

♣ K63

South:

♠ T5

♥ 4

♦ KT43

♣ AQT987

W N E S

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

Pass 3♣<sup>2</sup> Pass 3NT

All Pass

1. 1N-2N transfer to clubs

2. automat

### Board: 112

Dealer: South

Vul: N-S

North HCP: 11+4

South HCP: 16

Contract: 6♦ North

North:

♠ 7

♥ Q5

♦ AJT98632

♣ A9

South:

♠ QJ32

♥ AK8

♦ KQ4

♣ J73

W N E S

1NT

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

Pass 4♣ Pass 4♥

Pass 4NT Pass 5♠<sup>3</sup>

Pass 6♦ All Pass

1. 1N-3C transfer to diamonds

2. automat

3. A=2/5 or 5/5, Q(D)=1

## South hands

## Minor\_Suit\_Transfer

|                   |           |                           |
|-------------------|-----------|---------------------------|
| <b>Board: 109</b> | ♠ 42      | Partner is dealer.        |
| Dealer: North     | ♥ 63      | The opponents are silent. |
| Vul: None         | ♦ K8      |                           |
| HCP: 8+3          | ♣ AJ98654 |                           |

---

|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 110</b> | ♠ AKJ3 | You are dealer.           |
| Dealer: South     | ♥ AK85 | The opponents are silent. |
| Vul: E-W          | ♦ 932  |                           |
| HCP: 15           | ♣ 74   |                           |

---

|                   |          |                           |
|-------------------|----------|---------------------------|
| <b>Board: 111</b> | ♠ T5     | Partner is dealer.        |
| Dealer: North     | ♥ 4      | The opponents are silent. |
| Vul: Both         | ♦ KT43   |                           |
| HCP: 9+2          | ♣ AQT987 |                           |

---

|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 112</b> | ♠ QJ32 | You are dealer.           |
| Dealer: South     | ♥ AK8  | The opponents are silent. |
| Vul: N-S          | ♦ KQ4  |                           |
| HCP: 16           | ♣ J73  |                           |

## Both hands (Answers Page)

### Board: 109

|                     |              |             |
|---------------------|--------------|-------------|
| Dealer: North       | North: ♠ AT5 | South: ♠ 42 |
| Vul: None           | ♥ KQ5        | ♥ 63        |
| North HCP: 17       | ♦ AJ75       | ♦ K8        |
| South HCP: 8+3      | ♣ K32        | ♣ AJ98654   |
| Contract: 3NT South |              |             |

| W                          | N               | E    | S                |
|----------------------------|-----------------|------|------------------|
|                            | 1NT             | Pass | 2NT <sup>1</sup> |
| Pass                       | 3♣ <sup>2</sup> | Pass | 3NT              |
| All Pass                   |                 |      |                  |
| 1. 1N-2N transfer to clubs |                 |      |                  |
| 2. automat                 |                 |      |                  |

### Board: 110

|                    |             |               |
|--------------------|-------------|---------------|
| Dealer: South      | North: ♠ 74 | South: ♠ AKJ3 |
| Vul: E-W           | ♥ 42        | ♥ AK85        |
| North HCP: 9+2     | ♦ KQT876    | ♦ 932         |
| South HCP: 15      | ♣ KJ5       | ♣ 74          |
| Contract: 5♦ North |             |               |

| W                             | N               | E        | S               |
|-------------------------------|-----------------|----------|-----------------|
|                               |                 |          | 1NT             |
| Pass                          | 3♣ <sup>1</sup> | Pass     | 3♦ <sup>2</sup> |
| Pass                          | 5♦              | All Pass |                 |
| 1. 1N-3C transfer to diamonds |                 |          |                 |
| 2. automat                    |                 |          |                 |

### Board: 111

|                     |               |             |
|---------------------|---------------|-------------|
| Dealer: North       | North: ♠ KQ82 | South: ♠ T5 |
| Vul: Both           | ♥ K86         | ♥ 4         |
| North HCP: 15       | ♦ A97         | ♦ KT43      |
| South HCP: 9+2      | ♣ K63         | ♣ AQT987    |
| Contract: 3NT South |               |             |

| W                          | N               | E    | S                |
|----------------------------|-----------------|------|------------------|
|                            | 1NT             | Pass | 2NT <sup>1</sup> |
| Pass                       | 3♣ <sup>2</sup> | Pass | 3NT              |
| All Pass                   |                 |      |                  |
| 1. 1N-2N transfer to clubs |                 |      |                  |
| 2. automat                 |                 |      |                  |

### Board: 112

|                    |            |               |
|--------------------|------------|---------------|
| Dealer: South      | North: ♠ 7 | South: ♠ QJ32 |
| Vul: N-S           | ♥ Q5       | ♥ AK8         |
| North HCP: 11+4    | ♦ AJT98632 | ♦ KQ4         |
| South HCP: 16      | ♣ A9       | ♣ J73         |
| Contract: 6♦ North |            |               |

| W                             | N               | E        | S               |
|-------------------------------|-----------------|----------|-----------------|
|                               |                 |          | 1NT             |
| Pass                          | 3♣ <sup>1</sup> | Pass     | 3♦ <sup>2</sup> |
| Pass                          | 4♣              | Pass     | 4♥              |
| Pass                          | 4NT             | Pass     | 5♠ <sup>3</sup> |
| Pass                          | 6♦              | All Pass |                 |
| 1. 1N-3C transfer to diamonds |                 |          |                 |
| 2. automat                    |                 |          |                 |
| 3. A=2/5 or 5/5, Q(D)=1       |                 |          |                 |

## North hands

## Minor\_Suit\_Transfer

|                   |         |                           |
|-------------------|---------|---------------------------|
| <b>Board: 113</b> | ♠ KQ2   | You are dealer.           |
| Dealer: North     | ♥ AQ732 | The opponents are silent. |
| Vul: Both         | ♦ Q52   |                           |
| HCP: 15+1         | ♣ Q4    |                           |

---

|                   |          |                           |
|-------------------|----------|---------------------------|
| <b>Board: 114</b> | ♠ K9     | Partner is dealer.        |
| Dealer: South     | ♥ T5     | The opponents are silent. |
| Vul: None         | ♦ Q85    |                           |
| HCP: 14+2         | ♣ AKQT92 |                           |

---

|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 115</b> | ♠ AQ7  | You are dealer.           |
| Dealer: North     | ♥ AK52 | The opponents are silent. |
| Vul: None         | ♦ K97  |                           |
| HCP: 17           | ♣ JT5  |                           |

---

|                   |          |                           |
|-------------------|----------|---------------------------|
| <b>Board: 116</b> | ♠ AK3    | Partner is dealer.        |
| Dealer: South     | ♥ 853    | The opponents are silent. |
| Vul: E-W          | ♦ KJT874 |                           |
| HCP: 11+2         | ♣ 9      |                           |

## Both hands (Answers Page)

### Board: 113

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 13+3

Contract: 5 ♦ North

North:

♠ KQ2

♥ AQ732

♦ Q52

♣ Q4

South:

♠ JT

♥ T

♦ AKJT863

♣ AT8

| W    | N                | E        | S                |
|------|------------------|----------|------------------|
|      | 1NT              | Pass     | 3 ♣ <sup>1</sup> |
| Pass | 3 ♦ <sup>2</sup> | Pass     | 4 ♣              |
| Pass | 4 ♥              | Pass     | 4NT              |
| Pass | 5 ♦ <sup>3</sup> | All Pass |                  |

1. 1N-3C transfer to diamonds
2. automat
3. A=1/5 or 4/5

### Board: 114

Dealer: South

Vul: None

North HCP: 14+2

South HCP: 15

Contract: 6 ♣ North

North:

♠ K9

♥ T5

♦ Q85

♣ AKQT92

South:

♠ AT53

♥ AK7

♦ KJ97

♣ 43

| W    | N                | E        | S                |
|------|------------------|----------|------------------|
|      |                  |          | 1NT              |
| Pass | 2NT <sup>1</sup> | Pass     | 3 ♣ <sup>2</sup> |
| Pass | 4NT              | Pass     | 5 ♥ <sup>3</sup> |
| Pass | 6 ♣              | All Pass |                  |

1. 1N-2N transfer to clubs
2. automat
3. A=2/5 or 5/5, Q(C)=0

### Board: 115

Dealer: North

Vul: None

North HCP: 17

South HCP: 9+2

Contract: 3NT South

North:

♠ AQ7

♥ AK52

♦ K97

♣ JT5

South:

♠ 82

♥ Q4

♦ AT5

♣ K97642

| W        | N                | E    | S                |
|----------|------------------|------|------------------|
|          | 1NT              | Pass | 2NT <sup>1</sup> |
| Pass     | 3 ♣ <sup>2</sup> | Pass | 3NT              |
| All Pass |                  |      |                  |

1. 1N-2N transfer to clubs
2. automat

### Board: 116

Dealer: South

Vul: E-W

North HCP: 11+2

South HCP: 15

Contract: 5 ♦ South

North:

♠ AK3

♥ 853

♦ KJT874

♣ 9

South:

♠ 854

♥ AKQ

♦ Q62

♣ KJT5

| W        | N                | E    | S                |
|----------|------------------|------|------------------|
|          |                  |      | 1NT              |
| Pass     | 3 ♣ <sup>1</sup> | Pass | 3 ♦ <sup>2</sup> |
| Pass     | 4 ♣              | Pass | 4 ♥              |
| Pass     | 4NT              | Pass | 5 ♦ <sup>3</sup> |
| All Pass |                  |      |                  |

1. 1N-3C transfer to diamonds
2. automat
3. A=1/5 or 4/5

**South hands****Minor\_Suit\_Transfer**

|                   |           |                           |
|-------------------|-----------|---------------------------|
| <b>Board: 113</b> | ♠ JT      | Partner is dealer.        |
| Dealer: North     | ♥ T       | The opponents are silent. |
| Vul: Both         | ♦ AKJT863 |                           |
| HCP: 13+3         | ♣ AT8     |                           |

---

|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 114</b> | ♠ AT53 | You are dealer.           |
| Dealer: South     | ♥ AK7  | The opponents are silent. |
| Vul: None         | ♦ KJ97 |                           |
| HCP: 15           | ♣ 43   |                           |

---

|                   |          |                           |
|-------------------|----------|---------------------------|
| <b>Board: 115</b> | ♠ 82     | Partner is dealer.        |
| Dealer: North     | ♥ Q4     | The opponents are silent. |
| Vul: None         | ♦ AT5    |                           |
| HCP: 9+2          | ♣ K97642 |                           |

---

|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 116</b> | ♠ 854  | You are dealer.           |
| Dealer: South     | ♥ AKQ  | The opponents are silent. |
| Vul: E-W          | ♦ Q62  |                           |
| HCP: 15           | ♣ KJT5 |                           |

## Both hands (Answers Page)

### Board: 113

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 13+3

Contract: 5 ♦ North

North:

♠ KQ2

♥ AQ732

♦ Q52

♣ Q4

South:

♠ JT

♥ T

♦ AKJT863

♣ AT8

| W | N | E | S |
|---|---|---|---|
|---|---|---|---|

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

|      |                  |      |     |
|------|------------------|------|-----|
| Pass | 3 ♦ <sup>2</sup> | Pass | 4 ♣ |
|------|------------------|------|-----|

|      |     |      |     |
|------|-----|------|-----|
| Pass | 4 ♥ | Pass | 4NT |
|------|-----|------|-----|

|      |                  |          |  |
|------|------------------|----------|--|
| Pass | 5 ♦ <sup>3</sup> | All Pass |  |
|------|------------------|----------|--|

1. 1N-3C transfer to diamonds

2. automat

3. A=1/5 or 4/5

### Board: 114

Dealer: South

Vul: None

North HCP: 14+2

South HCP: 15

Contract: 6 ♣ North

North:

♠ K9

♥ T5

♦ Q85

♣ AKQT92

South:

♠ AT53

♥ AK7

♦ KJ97

♣ 43

| W | N | E | S |
|---|---|---|---|
|---|---|---|---|

|  |  |  |     |
|--|--|--|-----|
|  |  |  | 1NT |
|--|--|--|-----|

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

|      |     |      |                  |
|------|-----|------|------------------|
| Pass | 4NT | Pass | 5 ♥ <sup>3</sup> |
|------|-----|------|------------------|

|      |     |          |  |
|------|-----|----------|--|
| Pass | 6 ♣ | All Pass |  |
|------|-----|----------|--|

1. 1N-2N transfer to clubs

2. automat

3. A=2/5 or 5/5, Q(C)=0

### Board: 115

Dealer: North

Vul: None

North HCP: 17

South HCP: 9+2

Contract: 3NT South

North:

♠ AQ7

♥ AK52

♦ K97

♣ JT5

South:

♠ 82

♥ Q4

♦ AT5

♣ K97642

| W | N | E | S |
|---|---|---|---|
|---|---|---|---|

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

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

|          |  |  |  |
|----------|--|--|--|
| All Pass |  |  |  |
|----------|--|--|--|

1. 1N-2N transfer to clubs

2. automat

### Board: 116

Dealer: South

Vul: E-W

North HCP: 11+2

South HCP: 15

Contract: 5 ♦ South

North:

♠ AK3

♥ 853

♦ KJT874

♣ 9

South:

♠ 854

♥ AKQ

♦ Q62

♣ KJT5

| W | N | E | S |
|---|---|---|---|
|---|---|---|---|

|  |  |  |     |
|--|--|--|-----|
|  |  |  | 1NT |
|--|--|--|-----|

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

|      |     |      |     |
|------|-----|------|-----|
| Pass | 4 ♣ | Pass | 4 ♥ |
|------|-----|------|-----|

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

|          |  |  |  |
|----------|--|--|--|
| All Pass |  |  |  |
|----------|--|--|--|

1. 1N-3C transfer to diamonds

2. automat

3. A=1/5 or 4/5

## North hands

## Minor\_Suit\_Transfer

|                   |          |                                 |
|-------------------|----------|---------------------------------|
| <b>Board: 117</b> | ♠ AT5    | You are dealer.                 |
| Dealer: North     | ♥ AKJ2   | The opponents are silent.       |
| Vul: Both         | ♦ 962    |                                 |
| HCP: 17           | ♣ AJT    |                                 |
| <hr/>             |          |                                 |
| <b>Board: 118</b> | ♠ Q2     | Partner is dealer.              |
| Dealer: South     | ♥ K5     | East (LHO) bids 3♥ if possible. |
| Vul: E-W          | ♦ AJ8763 |                                 |
| HCP: 10+2         | ♣ 832    |                                 |
| <hr/>             |          |                                 |
| <b>Board: 119</b> | ♠ AKJ75  | You are dealer.                 |
| Dealer: North     | ♥ AJ7    | The opponents are silent.       |
| Vul: E-W          | ♦ Q2     |                                 |
| HCP: 15+1         | ♣ 764    |                                 |
| <hr/>             |          |                                 |
| <b>Board: 120</b> | ♠ J3     | Partner is dealer.              |
| Dealer: South     | ♥ T      | The opponents are silent.       |
| Vul: N-S          | ♦ AJ9875 |                                 |
| HCP: 9+2          | ♣ K753   |                                 |
| <hr/>             |          |                                 |
| <b>Board: 121</b> | ♠ AKQJ9  | You are dealer.                 |
| Dealer: North     | ♥ J6     | The opponents are silent.       |
| Vul: N-S          | ♦ A86    |                                 |
| HCP: 15+1         | ♣ T97    |                                 |

## Both hands (Answers Page)

### Board: 117

Dealer: North

Vul: Both

North HCP: 17

South HCP: 8+2

Contract: 3NT South

North:

♠ AT5

♥ AKJ2

♦ 962

♣ AJT

South:

♠ 87

♥ QT

♦ J83

♣ KQ9642

W N E S

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

Pass 3♣<sup>2</sup> Pass 3NT

All Pass

1. 1N-2N transfer to clubs

2. automat

### Board: 118

Dealer: South

Vul: E-W

North HCP: 10+2

South HCP: 15+1

Contract: 3NT North

North:

♠ Q2

♥ K5

♦ AJ8763

♣ 832

South:

♠ AKT54

♥ 984

♦ KQ5

♣ KT

W N E S

1NT

Pass 3♣<sup>1</sup> 3♥ Pass

Pass 3NT All Pass

1. 1N-3C transfer to diamonds

### Board: 119

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 8+2

Contract: 3NT South

North:

♠ AKJ75

♥ AJ7

♦ Q2

♣ 764

South:

♠ 8

♥ T53

♦ 753

♣ AKJ952

W N E S

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

Pass 3♣<sup>2</sup> Pass 3NT

All Pass

1. 1N-2N transfer to clubs

2. automat

### Board: 120

Dealer: South

Vul: N-S

North HCP: 9+2

South HCP: 15

Contract: 3NT North

North:

♠ J3

♥ T

♦ AJ9875

♣ K753

South:

♠ AT7

♥ AQJ6

♦ T63

♣ A86

W N E S

1NT

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

Pass 3NT All Pass

1. 1N-3C transfer to diamonds

2. automat

### Board: 121

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 8+2

Contract: 4♦ North

North:

♠ AKQJ9

♥ J6

♦ A86

♣ T97

South:

♠ -

♥ Q93

♦ K97543

♣ K542

W N E S

1NT Pass 3♣<sup>1</sup>

Pass 3♦<sup>2</sup> Pass 3NT

Pass 4♦ All Pass

1. 1N-3C transfer to diamonds

2. automat

## South hands

## Minor\_Suit\_Transfer

|                   |          |                                 |
|-------------------|----------|---------------------------------|
| <b>Board: 117</b> | ♠ 87     | Partner is dealer.              |
| Dealer: North     | ♥ QT     | The opponents are silent.       |
| Vul: Both         | ♦ J83    |                                 |
| HCP: 8+2          | ♣ KQ9642 |                                 |
| <hr/>             |          |                                 |
| <b>Board: 118</b> | ♠ AKT54  | You are dealer.                 |
| Dealer: South     | ♥ 984    | East (RHO) bids 3♥ if possible. |
| Vul: E-W          | ♦ KQ5    |                                 |
| HCP: 15+1         | ♣ KT     |                                 |
| <hr/>             |          |                                 |
| <b>Board: 119</b> | ♠ 8      | Partner is dealer.              |
| Dealer: North     | ♥ T53    | The opponents are silent.       |
| Vul: E-W          | ♦ 753    |                                 |
| HCP: 8+2          | ♣ AKJ952 |                                 |
| <hr/>             |          |                                 |
| <b>Board: 120</b> | ♠ AT7    | You are dealer.                 |
| Dealer: South     | ♥ AQJ6   | The opponents are silent.       |
| Vul: N-S          | ♦ T63    |                                 |
| HCP: 15           | ♣ A86    |                                 |
| <hr/>             |          |                                 |
| <b>Board: 121</b> | ♠ -      | Partner is dealer.              |
| Dealer: North     | ♥ Q93    | The opponents are silent.       |
| Vul: N-S          | ♦ K97543 |                                 |
| HCP: 8+2          | ♣ K542   |                                 |

## Both hands (Answers Page)

### Board: 117

Dealer: North

Vul: Both

North HCP: 17

South HCP: 8+2

Contract: 3NT South

North:

♠ AT5

♥ AKJ2

♦ 962

♣ AJT

South:

♠ 87

♥ QT

♦ J83

♣ KQ9642

W N E S

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

Pass 3♣<sup>2</sup> Pass 3NT

All Pass

1. 1N-2N transfer to clubs

2. automat

### Board: 118

Dealer: South

Vul: E-W

North HCP: 10+2

South HCP: 15+1

Contract: 3NT North

North:

♠ Q2

♥ K5

♦ AJ8763

♣ 832

South:

♠ AKT54

♥ 984

♦ KQ5

♣ KT

W N E S

1NT

Pass 3♣<sup>1</sup> 3♥ Pass

Pass 3NT All Pass

1. 1N-3C transfer to diamonds

### Board: 119

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 8+2

Contract: 3NT South

North:

♠ AKJ75

♥ AJ7

♦ Q2

♣ 764

South:

♠ 8

♥ T53

♦ 753

♣ AKJ952

W N E S

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

Pass 3♣<sup>2</sup> Pass 3NT

All Pass

1. 1N-2N transfer to clubs

2. automat

### Board: 120

Dealer: South

Vul: N-S

North HCP: 9+2

South HCP: 15

Contract: 3NT North

North:

♠ J3

♥ T

♦ AJ9875

♣ K753

South:

♠ AT7

♥ AQJ6

♦ T63

♣ A86

W N E S

1NT

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

Pass 3NT All Pass

1. 1N-3C transfer to diamonds

2. automat

### Board: 121

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 8+2

Contract: 4♦ North

North:

♠ AKQJ9

♥ J6

♦ A86

♣ T97

South:

♠ -

♥ Q93

♦ K97543

♣ K542

W N E S

1NT Pass 3♣<sup>1</sup>

Pass 3♦<sup>2</sup> Pass 3NT

Pass 4♦ All Pass

1. 1N-3C transfer to diamonds

2. automat

## North hands

## Minor\_Suit\_Transfer

**Board: 122**      ♠ 9      Partner is dealer.  
 Dealer: South      ♥ 8      The opponents are silent.  
 Vul: Both      ♦ AT7  
 HCP: 13+4      ♣ AKQ97652

---

**Board: 123**      ♠ KT74      You are dealer.  
 Dealer: North      ♥ K4      The opponents are silent.  
 Vul: Both      ♦ AJ52  
 HCP: 15      ♣ A94

---

**Board: 124**      ♠ T6      Partner is dealer.  
 Dealer: South      ♥ T6      The opponents are silent.  
 Vul: None      ♦ K83  
 HCP: 8+2      ♣ AJT963

---

**Board: 125**      ♠ Q7      You are dealer.  
 Dealer: North      ♥ AKT3      The opponents are silent.  
 Vul: Both      ♦ QT  
 HCP: 16+1      ♣ KQT96

## Both hands (Answers Page)

### Board: 122

Dealer: South

Vul: Both

North HCP: 13+4

South HCP: 17

Contract: 7♣ North

North:

♠ 9

♥ 8

♦ AT7

♣ AKQ97652

South:

♠ AK73

♥ AK42

♦ K86

♣ T3

W N E S

1NT

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

Pass 4NT Pass 5♥<sup>3</sup>

Pass 7♣ All Pass

1. 1N-2N transfer to clubs

2. automat

3. A=2/5 or 5/5, Q(C)=0

### Board: 123

Dealer: North

Vul: Both

North HCP: 15

South HCP: 8+2

Contract: 3NT South

North:

♠ KT74

♥ K4

♦ AJ52

♣ A94

South:

♠ A2

♥ J98

♦ Q4

♣ JT8765

W N E S

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

Pass 3♣<sup>2</sup> Pass 3NT

All Pass

1. 1N-2N transfer to clubs

2. automat

### Board: 124

Dealer: South

Vul: None

North HCP: 8+2

South HCP: 16

Contract: 3NT North

North:

♠ T6

♥ T6

♦ K83

♣ AJT963

South:

♠ A95

♥ KJ3

♦ QJ6

♣ KQ85

W N E S

1NT

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

Pass 3NT All Pass

1. 1N-2N transfer to clubs

2. automat

### Board: 125

Dealer: North

Vul: Both

North HCP: 16+1

South HCP: 9+2

Contract: 3NT South

North:

♠ Q7

♥ AKT3

♦ QT

♣ KQT96

South:

♠ K82

♥ Q84

♦ 3

♣ A87543

W N E S

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

Pass 3♣<sup>2</sup> Pass 3NT

All Pass

1. 1N-2N transfer to clubs

2. automat

## South hands

## Minor\_Suit\_Transfer

|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 122</b> | ♠ AK73 | You are dealer.           |
| Dealer: South     | ♥ AK42 | The opponents are silent. |
| Vul: Both         | ♦ K86  |                           |
| HCP: 17           | ♣ T3   |                           |

---

|                   |          |                           |
|-------------------|----------|---------------------------|
| <b>Board: 123</b> | ♠ A2     | Partner is dealer.        |
| Dealer: North     | ♥ J98    | The opponents are silent. |
| Vul: Both         | ♦ Q4     |                           |
| HCP: 8+2          | ♣ JT8765 |                           |

---

|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 124</b> | ♠ A95  | You are dealer.           |
| Dealer: South     | ♥ KJ3  | The opponents are silent. |
| Vul: None         | ♦ QJ6  |                           |
| HCP: 16           | ♣ KQ85 |                           |

---

|                   |          |                           |
|-------------------|----------|---------------------------|
| <b>Board: 125</b> | ♠ K82    | Partner is dealer.        |
| Dealer: North     | ♥ Q84    | The opponents are silent. |
| Vul: Both         | ♦ 3      |                           |
| HCP: 9+2          | ♣ A87543 |                           |

## Both hands (Answers Page)

### Board: 122

Dealer: South

Vul: Both

North HCP: 13+4

South HCP: 17

Contract: 7♣ North

North:

♠ 9

♥ 8

♦ AT7

♣ AKQ97652

South:

♠ AK73

♥ AK42

♦ K86

♣ T3

W N E S

1NT

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

Pass 4NT Pass 5♥<sup>3</sup>

Pass 7♣ All Pass

1. 1N-2N transfer to clubs

2. automat

3. A=2/5 or 5/5, Q(C)=0

### Board: 123

Dealer: North

Vul: Both

North HCP: 15

South HCP: 8+2

Contract: 3NT South

North:

♠ KT74

♥ K4

♦ AJ52

♣ A94

South:

♠ A2

♥ J98

♦ Q4

♣ JT8765

W N E S

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

Pass 3♣<sup>2</sup> Pass 3NT

All Pass

1. 1N-2N transfer to clubs

2. automat

### Board: 124

Dealer: South

Vul: None

North HCP: 8+2

South HCP: 16

Contract: 3NT North

North:

♠ T6

♥ T6

♦ K83

♣ AJT963

South:

♠ A95

♥ KJ3

♦ QJ6

♣ KQ85

W N E S

1NT

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

Pass 3NT All Pass

1. 1N-2N transfer to clubs

2. automat

### Board: 125

Dealer: North

Vul: Both

North HCP: 16+1

South HCP: 9+2

Contract: 3NT South

North:

♠ Q7

♥ AKT3

♦ QT

♣ KQT96

South:

♠ K82

♥ Q84

♦ 3

♣ A87543

W N E S

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

Pass 3♣<sup>2</sup> Pass 3NT

All Pass

1. 1N-2N transfer to clubs

2. automat

# North hands

# Minor\_Suit\_Transfer

**Board: 126**

♠ 43

Partner is dealer.

Dealer: South

♥ J8

The opponents are silent.

Vul: None

♦ Q62

HCP: 9+2

♣ AQT732

**Board: 127**

♠ KJ

Partner is dealer.

Dealer: South

♥ 94

East (LHO) Doubles 3♣ if possible.

Vul: N-S

♦ QJT7654

HCP: 9+3

♣ Q4

**Board: 128**

♠ 52

Partner is dealer.

Dealer: South

♥ A93

The opponents are silent.

Vul: None

♦ 8

HCP: 11+3

♣ AQJ9872

**Board: 129**

♠ A763

You are dealer.

Dealer: North

♥ KT9

The opponents are silent.

Vul: E-W

♦ QJT4

HCP: 17

♣ AK

## Both hands (Answers Page)

### Board: 126

Dealer: South

Vul: None

North HCP: 9+2

South HCP: 15

Contract: 3NT North

North:

♠ 43

♥ J8

♦ Q62

♣ AQT732

South:

♠ AK52

♥ A952

♦ AT8

♣ 64

W N E S

1NT

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

Pass 3NT All Pass

1. 1N-2N transfer to clubs

2. automat

### Board: 127

Dealer: South

Vul: N-S

North HCP: 9+3

South HCP: 17

Contract: 3♦ North

North:

♠ KJ

♥ 94

♦ QJT7654

♣ Q4

South:

♠ Q63

♥ AK73

♦ A82

♣ A75

W N E S

1NT

Pass 3♣<sup>1</sup> X XX

Pass 3♦ All Pass

1. 1N-3C transfer to diamonds

### Board: 128

Dealer: South

Vul: None

North HCP: 11+3

South HCP: 15+1

Contract: 5♣ North

North:

♠ 52

♥ A93

♦ 8

♣ AQJ9872

South:

♠ KQ643

♥ KQ8

♦ QT4

♣ K5

W N E S

1NT

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

Pass 4♦ Pass 4♥

Pass 5♣ All Pass

1. 1N-2N transfer to clubs

2. automat

### Board: 129

Dealer: North

Vul: E-W

North HCP: 17

South HCP: 13+3

Contract: 5♣ North

North:

♠ A763

♥ KT9

♦ QJT4

♣ AK

South:

♠ K8

♥ 5

♦ AK2

♣ QJT6532

W N E S

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

Pass 3♣<sup>2</sup> Pass 4♦

Pass 4♥ Pass 4♠

Pass 5♣ All Pass

1. 1N-2N transfer to clubs

2. automat

## South hands

## Minor\_Suit\_Transfer

|                   |           |                                    |
|-------------------|-----------|------------------------------------|
| <b>Board: 126</b> | ♠ AK52    | You are dealer.                    |
| Dealer: South     | ♥ A952    | The opponents are silent.          |
| Vul: None         | ♦ AT8     |                                    |
| HCP: 15           | ♣ 64      |                                    |
| <b>Board: 127</b> | ♠ Q63     | You are dealer.                    |
| Dealer: South     | ♥ AK73    | East (RHO) Doubles 3♣ if possible. |
| Vul: N-S          | ♦ A82     |                                    |
| HCP: 17           | ♣ A75     |                                    |
| <b>Board: 128</b> | ♠ KQ643   | You are dealer.                    |
| Dealer: South     | ♥ KQ8     | The opponents are silent.          |
| Vul: None         | ♦ QT4     |                                    |
| HCP: 15+1         | ♣ K5      |                                    |
| <b>Board: 129</b> | ♠ K8      | Partner is dealer.                 |
| Dealer: North     | ♥ 5       | The opponents are silent.          |
| Vul: E-W          | ♦ AK2     |                                    |
| HCP: 13+3         | ♣ QJT6532 |                                    |

## Both hands (Answers Page)

### Board: 126

Dealer: South

Vul: None

North HCP: 9+2

South HCP: 15

Contract: 3NT North

North:

♠ 43

♥ J8

♦ Q62

♣ AQT732

South:

♠ AK52

♥ A952

♦ AT8

♣ 64

W N E S

1NT

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

Pass 3NT All Pass

1. 1N-2N transfer to clubs

2. automat

### Board: 127

Dealer: South

Vul: N-S

North HCP: 9+3

South HCP: 17

Contract: 3♦ North

North:

♠ KJ

♥ 94

♦ QJT7654

♣ Q4

South:

♠ Q63

♥ AK73

♦ A82

♣ A75

W N E S

1NT

Pass 3♣<sup>1</sup> X XX

Pass 3♦ All Pass

1. 1N-3C transfer to diamonds

### Board: 128

Dealer: South

Vul: None

North HCP: 11+3

South HCP: 15+1

Contract: 5♣ North

North:

♠ 52

♥ A93

♦ 8

♣ AQJ9872

South:

♠ KQ643

♥ KQ8

♦ QT4

♣ K5

W N E S

1NT

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

Pass 4♦ Pass 4♥

Pass 5♣ All Pass

1. 1N-2N transfer to clubs

2. automat

### Board: 129

Dealer: North

Vul: E-W

North HCP: 17

South HCP: 13+3

Contract: 5♣ North

North:

♠ A763

♥ KT9

♦ QJT4

♣ AK

South:

♠ K8

♥ 5

♦ AK2

♣ QJT6532

W N E S

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

Pass 3♣<sup>2</sup> Pass 4♦

Pass 4♥ Pass 4♠

Pass 5♣ All Pass

1. 1N-2N transfer to clubs

2. automat

## North hands

## Minor\_Suit\_Transfer

|                   |          |                           |
|-------------------|----------|---------------------------|
| <b>Board: 130</b> | ♠ T94    | Partner is dealer.        |
| Dealer: South     | ♥ 64     | The opponents are silent. |
| Vul: N-S          | ♦ KJ     |                           |
| HCP: 8+2          | ♣ AT8765 |                           |

---

|                   |         |                           |
|-------------------|---------|---------------------------|
| <b>Board: 131</b> | ♠ AQJT8 | You are dealer.           |
| Dealer: North     | ♥ A6    | The opponents are silent. |
| Vul: E-W          | ♦ KJ9   |                           |
| HCP: 15+1         | ♣ T52   |                           |

---

|                   |          |                           |
|-------------------|----------|---------------------------|
| <b>Board: 132</b> | ♠ A42    | Partner is dealer.        |
| Dealer: South     | ♥ T3     | The opponents are silent. |
| Vul: None         | ♦ KJ9632 |                           |
| HCP: 8+2          | ♣ 65     |                           |

---

|                   |         |                           |
|-------------------|---------|---------------------------|
| <b>Board: 133</b> | ♠ AK5   | You are dealer.           |
| Dealer: North     | ♥ J7    | The opponents are silent. |
| Vul: N-S          | ♦ KQ953 |                           |
| HCP: 15+1         | ♣ QT9   |                           |

---

|                   |          |                           |
|-------------------|----------|---------------------------|
| <b>Board: 134</b> | ♠ 62     | Partner is dealer.        |
| Dealer: South     | ♥ KJ     | The opponents are silent. |
| Vul: N-S          | ♦ K32    |                           |
| HCP: 10+2         | ♣ QJT862 |                           |

## Both hands (Answers Page)

### Board: 130

Dealer: South

Vul: N-S

North HCP: 8+2

South HCP: 15

Contract: 3NT North

North:

♠ T94

♥ 64

♦ KJ

♣ AT8765

South:

♠ K8

♥ J53

♦ AQT3

♣ KQ93

W N E S

1NT

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

Pass 3NT All Pass

1. 1N-2N transfer to clubs

2. automat

### Board: 131

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 10+2

Contract: 3NT South

North:

♠ AQJT8

♥ A6

♦ KJ9

♣ T52

South:

♠ K

♥ Q74

♦ QT8732

♣ K43

W N E S

1NT Pass 3♣<sup>1</sup>

Pass 3♦<sup>2</sup> Pass 3NT

All Pass

1. 1N-3C transfer to diamonds

2. automat

### Board: 132

Dealer: South

Vul: None

North HCP: 8+2

South HCP: 15

Contract: 3NT North

North:

♠ A42

♥ T3

♦ KJ9632

♣ 65

South:

♠ K53

♥ AK6

♦ AT4

♣ JT82

W N E S

1NT

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

Pass 3NT All Pass

1. 1N-3C transfer to diamonds

2. automat

### Board: 133

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 9+2

Contract: 3NT South

North:

♠ AK5

♥ J7

♦ KQ953

♣ QT9

South:

♠ QT2

♥ 653

♦ 7

♣ AK8765

W N E S

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

Pass 3♣<sup>2</sup> Pass 3NT

All Pass

1. 1N-2N transfer to clubs

2. automat

### Board: 134

Dealer: South

Vul: N-S

North HCP: 10+2

South HCP: 16

Contract: 3NT North

North:

♠ 62

♥ KJ

♦ K32

♣ QJT862

South:

♠ AKT4

♥ A862

♦ Q6

♣ K94

W N E S

1NT

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

Pass 3NT All Pass

1. 1N-2N transfer to clubs

2. automat

## South hands

## Minor\_Suit\_Transfer

|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 130</b> | ♠ K8   | You are dealer.           |
| Dealer: South     | ♥ J53  | The opponents are silent. |
| Vul: N-S          | ♦ AQT3 |                           |
| HCP: 15           | ♣ KQ93 |                           |

---

|                   |          |                           |
|-------------------|----------|---------------------------|
| <b>Board: 131</b> | ♠ K      | Partner is dealer.        |
| Dealer: North     | ♥ Q74    | The opponents are silent. |
| Vul: E-W          | ♦ QT8732 |                           |
| HCP: 10+2         | ♣ K43    |                           |

---

|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 132</b> | ♠ K53  | You are dealer.           |
| Dealer: South     | ♥ AK6  | The opponents are silent. |
| Vul: None         | ♦ AT4  |                           |
| HCP: 15           | ♣ JT82 |                           |

---

|                   |          |                           |
|-------------------|----------|---------------------------|
| <b>Board: 133</b> | ♠ QT2    | Partner is dealer.        |
| Dealer: North     | ♥ 653    | The opponents are silent. |
| Vul: N-S          | ♦ 7      |                           |
| HCP: 9+2          | ♣ AK8765 |                           |

---

|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 134</b> | ♠ AKT4 | You are dealer.           |
| Dealer: South     | ♥ A862 | The opponents are silent. |
| Vul: N-S          | ♦ Q6   |                           |
| HCP: 16           | ♣ K94  |                           |

## Both hands (Answers Page)

### Board: 130

Dealer: South

Vul: N-S

North HCP: 8+2

South HCP: 15

Contract: 3NT North

North:

♠ T94

♥ 64

♦ KJ

♣ AT8765

South:

♠ K8

♥ J53

♦ AQT3

♣ KQ93

W N E S

1NT

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

Pass 3NT All Pass

1. 1N-2N transfer to clubs

2. automat

### Board: 131

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 10+2

Contract: 3NT South

North:

♠ AQJT8

♥ A6

♦ KJ9

♣ T52

South:

♠ K

♥ Q74

♦ QT8732

♣ K43

W N E S

1NT Pass 3♣<sup>1</sup>

Pass 3♦<sup>2</sup> Pass 3NT

All Pass

1. 1N-3C transfer to diamonds

2. automat

### Board: 132

Dealer: South

Vul: None

North HCP: 8+2

South HCP: 15

Contract: 3NT North

North:

♠ A42

♥ T3

♦ KJ9632

♣ 65

South:

♠ K53

♥ AK6

♦ AT4

♣ JT82

W N E S

1NT

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

Pass 3NT All Pass

1. 1N-3C transfer to diamonds

2. automat

### Board: 133

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 9+2

Contract: 3NT South

North:

♠ AK5

♥ J7

♦ KQ953

♣ QT9

South:

♠ QT2

♥ 653

♦ 7

♣ AK8765

W N E S

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

Pass 3♣<sup>2</sup> Pass 3NT

All Pass

1. 1N-2N transfer to clubs

2. automat

### Board: 134

Dealer: South

Vul: N-S

North HCP: 10+2

South HCP: 16

Contract: 3NT North

North:

♠ 62

♥ KJ

♦ K32

♣ QJT862

South:

♠ AKT4

♥ A862

♦ Q6

♣ K94

W N E S

1NT

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

Pass 3NT All Pass

1. 1N-2N transfer to clubs

2. automat

## North hands

## Minor\_Suit\_Transfer

|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 135</b> | ♠ AQ8  | You are dealer.           |
| Dealer: North     | ♥ AQJ5 | The opponents are silent. |
| Vul: N-S          | ♦ A93  |                           |
| HCP: 17           | ♣ T93  |                           |

---

|                   |           |                           |
|-------------------|-----------|---------------------------|
| <b>Board: 136</b> | ♠ AJ4     | Partner is dealer.        |
| Dealer: South     | ♥ -       | The opponents are silent. |
| Vul: E-W          | ♦ K94     |                           |
| HCP: 8+3          | ♣ T987652 |                           |

---

|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 137</b> | ♠ AJ3  | You are dealer.           |
| Dealer: North     | ♥ AKJ7 | The opponents are silent. |
| Vul: None         | ♦ QT7  |                           |
| HCP: 16           | ♣ J62  |                           |

---

|                   |           |                           |
|-------------------|-----------|---------------------------|
| <b>Board: 138</b> | ♠ A       | Partner is dealer.        |
| Dealer: South     | ♥ 2       | The opponents are silent. |
| Vul: Both         | ♦ JT92    |                           |
| HCP: 9+3          | ♣ KJT8762 |                           |

## Both hands (Answers Page)

### Board: 135

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 12+2

Contract: 6♣ North

North:

♠ AQ8

♥ AQJ5

♦ A93

♣ T93

South:

♠ 2

♥ K42

♦ QJ7

♣ AQ7642

W N E S

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

Pass 3♣<sup>2</sup> Pass 4♥

Pass 4♠ Pass 5♣

Pass 6♣ All Pass

1. 1N-2N transfer to clubs

2. automat

### Board: 136

Dealer: South

Vul: E-W

North HCP: 8+3

South HCP: 17

Contract: 3NT North

North:

♠ AJ4

♥ -

♦ K94

♣ T987652

South:

♠ KQ6

♥ QJ2

♦ T73

♣ AKQ4

W N E S

1NT

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

Pass 3NT All Pass

1. 1N-2N transfer to clubs

2. automat

### Board: 137

Dealer: North

Vul: None

North HCP: 16

South HCP: 9+2

Contract: 3NT South

North:

♠ AJ3

♥ AKJ7

♦ QT7

♣ J62

South:

♠ Q62

♥ T64

♦ AJ9832

♣ Q

W N E S

1NT Pass 3♣<sup>1</sup>

Pass 3♦<sup>2</sup> Pass 3NT

All Pass

1. 1N-3C transfer to diamonds

2. automat

### Board: 138

Dealer: South

Vul: Both

North HCP: 9+3

South HCP: 15

Contract: 5♦ South

North:

♠ A

♥ 2

♦ JT92

♣ KJT8762

South:

♠ J862

♥ KQT5

♦ KQ6

♣ A9

W N E S

1NT

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

Pass 4NT Pass 5♦<sup>3</sup>

All Pass

1. 1N-2N transfer to clubs

2. automat

3. A=1/5 or 4/5

## South hands

## Minor\_Suit\_Transfer

|                   |          |                           |
|-------------------|----------|---------------------------|
| <b>Board: 135</b> | ♠ 2      | Partner is dealer.        |
| Dealer: North     | ♥ K42    | The opponents are silent. |
| Vul: N-S          | ♦ QJ7    |                           |
| HCP: 12+2         | ♣ AQ7642 |                           |

---

|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 136</b> | ♠ KQ6  | You are dealer.           |
| Dealer: South     | ♥ QJ2  | The opponents are silent. |
| Vul: E-W          | ♦ T73  |                           |
| HCP: 17           | ♣ AKQ4 |                           |

---

|                   |          |                           |
|-------------------|----------|---------------------------|
| <b>Board: 137</b> | ♠ Q62    | Partner is dealer.        |
| Dealer: North     | ♥ T64    | The opponents are silent. |
| Vul: None         | ♦ AJ9832 |                           |
| HCP: 9+2          | ♣ Q      |                           |

---

|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 138</b> | ♠ J862 | You are dealer.           |
| Dealer: South     | ♥ KQT5 | The opponents are silent. |
| Vul: Both         | ♦ KQ6  |                           |
| HCP: 15           | ♣ A9   |                           |

## Both hands (Answers Page)

### Board: 135

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 12+2

Contract: 6♣ North

North:

♠ AQ8

♥ AQJ5

♦ A93

♣ T93

South:

♠ 2

♥ K42

♦ QJ7

♣ AQ7642

W N E S

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

Pass 3♣<sup>2</sup> Pass 4♥

Pass 4♠ Pass 5♣

Pass 6♣ All Pass

1. 1N-2N transfer to clubs

2. automat

### Board: 136

Dealer: South

Vul: E-W

North HCP: 8+3

South HCP: 17

Contract: 3NT North

North:

♠ AJ4

♥ -

♦ K94

♣ T987652

South:

♠ KQ6

♥ QJ2

♦ T73

♣ AKQ4

W N E S

1NT

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

Pass 3NT All Pass

1. 1N-2N transfer to clubs

2. automat

### Board: 137

Dealer: North

Vul: None

North HCP: 16

South HCP: 9+2

Contract: 3NT South

North:

♠ AJ3

♥ AKJ7

♦ QT7

♣ J62

South:

♠ Q62

♥ T64

♦ AJ9832

♣ Q

W N E S

1NT Pass 3♣<sup>1</sup>

Pass 3♦<sup>2</sup> Pass 3NT

All Pass

1. 1N-3C transfer to diamonds

2. automat

### Board: 138

Dealer: South

Vul: Both

North HCP: 9+3

South HCP: 15

Contract: 5♦ South

North:

♠ A

♥ 2

♦ JT92

♣ KJT8762

South:

♠ J862

♥ KQT5

♦ KQ6

♣ A9

W N E S

1NT

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

Pass 4NT Pass 5♦<sup>3</sup>

All Pass

1. 1N-2N transfer to clubs

2. automat

3. A=1/5 or 4/5

# North hands

# Minor\_Suit\_Transfer

|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 139</b> | ♠ AJ65 | You are dealer.           |
| Dealer: North     | ♥ K42  | The opponents are silent. |
| Vul: N-S          | ♦ KJT  |                           |
| HCP: 17           | ♣ AJ2  |                           |

---

|                   |          |                           |
|-------------------|----------|---------------------------|
| <b>Board: 140</b> | ♠ 8      | Partner is dealer.        |
| Dealer: South     | ♥ QT     | The opponents are silent. |
| Vul: E-W          | ♦ 9762   |                           |
| HCP: 9+2          | ♣ AK8542 |                           |

---

|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 141</b> | ♠ AT86 | You are dealer.           |
| Dealer: North     | ♥ KQ   | The opponents are silent. |
| Vul: None         | ♦ Q63  |                           |
| HCP: 15           | ♣ KJ64 |                           |

---

|                   |          |                           |
|-------------------|----------|---------------------------|
| <b>Board: 142</b> | ♠ K93    | Partner is dealer.        |
| Dealer: South     | ♥ K      | The opponents are silent. |
| Vul: E-W          | ♦ AKQJ42 |                           |
| HCP: 16+2         | ♣ 652    |                           |

## Both hands (Answers Page)

### Board: 139

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 9+2

Contract: 3NT South

North:

♠ AJ65

♥ K42

♦ KJT

♣ AJ2

South:

♠ K83

♥ J65

♦ Q97652

♣ K

| W        | N               | E    | S               |
|----------|-----------------|------|-----------------|
|          | 1NT             | Pass | 3♣ <sup>1</sup> |
| Pass     | 3♦ <sup>2</sup> | Pass | 3NT             |
| All Pass |                 |      |                 |

1. 1N-3C transfer to diamonds
2. automat

### Board: 140

Dealer: South

Vul: E-W

North HCP: 9+2

South HCP: 17

Contract: 3NT North

North:

♠ 8

♥ QT

♦ 9762

♣ AK8542

South:

♠ AT4

♥ AK84

♦ A3

♣ QT96

| W    | N                | E        | S               |
|------|------------------|----------|-----------------|
|      |                  |          | 1NT             |
| Pass | 2NT <sup>1</sup> | Pass     | 3♣ <sup>2</sup> |
| Pass | 3NT              | All Pass |                 |

1. 1N-2N transfer to clubs
2. automat

### Board: 141

Dealer: North

Vul: None

North HCP: 15

South HCP: 16+2

Contract: 6NT South

North:

♠ AT86

♥ KQ

♦ Q63

♣ KJ64

South:

♠ 3

♥ AT6

♦ AKJ972

♣ AT9

| W        | N               | E    | S               |
|----------|-----------------|------|-----------------|
|          | 1NT             | Pass | 3♣ <sup>1</sup> |
| Pass     | 3♦ <sup>2</sup> | Pass | 4NT             |
| Pass     | 5♦ <sup>3</sup> | Pass | 5♥              |
| Pass     | 6♣ <sup>4</sup> | Pass | 6NT             |
| All Pass |                 |      |                 |

1. 1N-3C transfer to diamonds
2. automat
3. A=1/5 or 4/5
4. !D queen and !C king

### Board: 142

Dealer: South

Vul: E-W

North HCP: 16+2

South HCP: 17

Contract: 6♦ North

North:

♠ K93

♥ K

♦ AKQJ42

♣ 652

South:

♠ QT8

♥ AQ85

♦ 93

♣ AKQ7

| W    | N               | E        | S               |
|------|-----------------|----------|-----------------|
|      |                 |          | 1NT             |
| Pass | 3♣ <sup>1</sup> | Pass     | 3♦ <sup>2</sup> |
| Pass | 4♥              | Pass     | 4♠              |
| Pass | 4NT             | Pass     | 5♥ <sup>3</sup> |
| Pass | 6♦              | All Pass |                 |

1. 1N-3C transfer to diamonds
2. automat
3. A=2/5 or 5/5, Q(D)=0

## South hands

## Minor\_Suit\_Transfer

|                   |          |                           |
|-------------------|----------|---------------------------|
| <b>Board: 139</b> | ♠ K83    | Partner is dealer.        |
| Dealer: North     | ♥ J65    | The opponents are silent. |
| Vul: N-S          | ♦ Q97652 |                           |
| HCP: 9+2          | ♣ K      |                           |

---

|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 140</b> | ♠ AT4  | You are dealer.           |
| Dealer: South     | ♥ AK84 | The opponents are silent. |
| Vul: E-W          | ♦ A3   |                           |
| HCP: 17           | ♣ QT96 |                           |

---

|                   |          |                           |
|-------------------|----------|---------------------------|
| <b>Board: 141</b> | ♠ 3      | Partner is dealer.        |
| Dealer: North     | ♥ AT6    | The opponents are silent. |
| Vul: None         | ♦ AKJ972 |                           |
| HCP: 16+2         | ♣ AT9    |                           |

---

|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 142</b> | ♠ QT8  | You are dealer.           |
| Dealer: South     | ♥ AQ85 | The opponents are silent. |
| Vul: E-W          | ♦ 93   |                           |
| HCP: 17           | ♣ AKQ7 |                           |

## Both hands (Answers Page)

### Board: 139

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 9+2

Contract: 3NT South

North:

♠ AJ65

♥ K42

♦ KJT

♣ AJ2

South:

♠ K83

♥ J65

♦ Q97652

♣ K

| W        | N               | E    | S               |
|----------|-----------------|------|-----------------|
|          | 1NT             | Pass | 3♣ <sup>1</sup> |
| Pass     | 3♦ <sup>2</sup> | Pass | 3NT             |
| All Pass |                 |      |                 |

1. 1N-3C transfer to diamonds

2. automat

### Board: 140

Dealer: South

Vul: E-W

North HCP: 9+2

South HCP: 17

Contract: 3NT North

North:

♠ 8

♥ QT

♦ 9762

♣ AK8542

South:

♠ AT4

♥ AK84

♦ A3

♣ QT96

| W    | N                | E        | S               |
|------|------------------|----------|-----------------|
|      |                  |          | 1NT             |
| Pass | 2NT <sup>1</sup> | Pass     | 3♣ <sup>2</sup> |
| Pass | 3NT              | All Pass |                 |

1. 1N-2N transfer to clubs

2. automat

### Board: 141

Dealer: North

Vul: None

North HCP: 15

South HCP: 16+2

Contract: 6NT South

North:

♠ AT86

♥ KQ

♦ Q63

♣ KJ64

South:

♠ 3

♥ AT6

♦ AKJ972

♣ AT9

| W        | N               | E    | S               |
|----------|-----------------|------|-----------------|
|          | 1NT             | Pass | 3♣ <sup>1</sup> |
| Pass     | 3♦ <sup>2</sup> | Pass | 4NT             |
| Pass     | 5♦ <sup>3</sup> | Pass | 5♥              |
| Pass     | 6♣ <sup>4</sup> | Pass | 6NT             |
| All Pass |                 |      |                 |

1. 1N-3C transfer to diamonds

2. automat

3. A=1/5 or 4/5

4. !D queen and !C king

### Board: 142

Dealer: South

Vul: E-W

North HCP: 16+2

South HCP: 17

Contract: 6♦ North

North:

♠ K93

♥ K

♦ AKQJ42

♣ 652

South:

♠ QT8

♥ AQ85

♦ 93

♣ AKQ7

| W    | N               | E        | S               |
|------|-----------------|----------|-----------------|
|      |                 |          | 1NT             |
| Pass | 3♣ <sup>1</sup> | Pass     | 3♦ <sup>2</sup> |
| Pass | 4♥              | Pass     | 4♠              |
| Pass | 4NT             | Pass     | 5♥ <sup>3</sup> |
| Pass | 6♦              | All Pass |                 |

1. 1N-3C transfer to diamonds

2. automat

3. A=2/5 or 5/5, Q(D)=0

## North hands

## Minor\_Suit\_Transfer

|                   |            |                                    |
|-------------------|------------|------------------------------------|
| <b>Board: 143</b> | ♠ K83      | You are dealer.                    |
| Dealer: North     | ♥ AJ5      | West (RHO) bids 3♥ if possible.    |
| Vul: N-S          | ♦ QJ3      |                                    |
| HCP: 15           | ♣ A953     |                                    |
| <hr/>             |            |                                    |
| <b>Board: 144</b> | ♠ 82       | Partner is dealer.                 |
| Dealer: South     | ♥ K2       | The opponents are silent.          |
| Vul: E-W          | ♦ AJ9652   |                                    |
| HCP: 8+2          | ♣ T95      |                                    |
| <hr/>             |            |                                    |
| <b>Board: 145</b> | ♠ A6       | You are dealer.                    |
| Dealer: North     | ♥ AT4      | West (RHO) Doubles 3♣ if possible. |
| Vul: Both         | ♦ KQJ85    |                                    |
| HCP: 16+1         | ♣ QT8      |                                    |
| <hr/>             |            |                                    |
| <b>Board: 146</b> | ♠ 976      | Partner is dealer.                 |
| Dealer: South     | ♥ J8       | The opponents are silent.          |
| Vul: None         | ♦ -        |                                    |
| HCP: 8+4          | ♣ AK987432 |                                    |
| <hr/>             |            |                                    |
| <b>Board: 147</b> | ♠ KT94     | You are dealer.                    |
| Dealer: North     | ♥ A5       | The opponents are silent.          |
| Vul: None         | ♦ KQ52     |                                    |
| HCP: 16           | ♣ AT2      |                                    |

## Both hands (Answers Page)

### Board: 143

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 10+2

Contract: 3NT South

North:

♠ K83

♥ AJ5

♦ QJ3

♣ A953

South:

♠ Q7

♥ KQ3

♦ KT9876

♣ T7

W N E S

1NT Pass 3♣<sup>1</sup>

3♥ Pass Pass 3NT

All Pass

1. 1N-3C transfer to diamonds

### Board: 144

Dealer: South

Vul: E-W

North HCP: 8+2

South HCP: 15

Contract: 3NT North

North:

♠ 82

♥ K2

♦ AJ9652

♣ T95

South:

♠ AQ43

♥ QT95

♦ Q8

♣ KQ4

W N E S

1NT

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

Pass 3NT All Pass

1. 1N-3C transfer to diamonds

2. automat

### Board: 145

Dealer: North

Vul: Both

North HCP: 16+1

South HCP: 8+2

Contract: 3NT South

North:

♠ A6

♥ AT4

♦ KQJ85

♣ QT8

South:

♠ 43

♥ K73

♦ AT9643

♣ J3

W N E S

1NT Pass 3♣<sup>1</sup>

X 3♦ Pass 3NT

All Pass

1. 1N-3C transfer to diamonds

### Board: 146

Dealer: South

Vul: None

North HCP: 8+4

South HCP: 17

Contract: 3NT North

North:

♠ 976

♥ J8

♦ -

♣ AK987432

South:

♠ Q42

♥ AK74

♦ AJ9

♣ QJ6

W N E S

1NT

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

Pass 3NT All Pass

1. 1N-2N transfer to clubs

2. automat

### Board: 147

Dealer: North

Vul: None

North HCP: 16

South HCP: 10+2

Contract: 3NT South

North:

♠ KT94

♥ A5

♦ KQ52

♣ AT2

South:

♠ 765

♥ K

♦ A97

♣ QJ8753

W N E S

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

Pass 3♣<sup>2</sup> Pass 3NT

All Pass

1. 1N-2N transfer to clubs

2. automat

## South hands

## Minor\_Suit\_Transfer

### Board: 143

♠ Q7

Partner is dealer.

Dealer: North

♥ KQ3

West (LHO) bids 3♥ if possible.

Vul: N-S

♦ KT9876

HCP: 10+2

♣ T7

---

### Board: 144

♠ AQ43

You are dealer.

Dealer: South

♥ QT95

The opponents are silent.

Vul: E-W

♦ Q8

HCP: 15

♣ KQ4

---

### Board: 145

♠ 43

Partner is dealer.

Dealer: North

♥ K73

West (LHO) Doubles 3♣ if possible.

Vul: Both

♦ AT9643

HCP: 8+2

♣ J3

---

### Board: 146

♠ Q42

You are dealer.

Dealer: South

♥ AK74

The opponents are silent.

Vul: None

♦ AJ9

HCP: 17

♣ QJ6

---

### Board: 147

♠ 765

Partner is dealer.

Dealer: North

♥ K

The opponents are silent.

Vul: None

♦ A97

HCP: 10+2

♣ QJ8753

## Both hands (Answers Page)

### Board: 143

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 10+2

Contract: 3NT South

North:

♠ K83

♥ AJ5

♦ QJ3

♣ A953

South:

♠ Q7

♥ KQ3

♦ KT9876

♣ T7

W N E S

1NT Pass 3♣<sup>1</sup>

3♥ Pass Pass 3NT

All Pass

1. 1N-3C transfer to diamonds

### Board: 144

Dealer: South

Vul: E-W

North HCP: 8+2

South HCP: 15

Contract: 3NT North

North:

♠ 82

♥ K2

♦ AJ9652

♣ T95

South:

♠ AQ43

♥ QT95

♦ Q8

♣ KQ4

W N E S

1NT

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

Pass 3NT All Pass

1. 1N-3C transfer to diamonds

2. automat

### Board: 145

Dealer: North

Vul: Both

North HCP: 16+1

South HCP: 8+2

Contract: 3NT South

North:

♠ A6

♥ AT4

♦ KQJ85

♣ QT8

South:

♠ 43

♥ K73

♦ AT9643

♣ J3

W N E S

1NT Pass 3♣<sup>1</sup>

X 3♦ Pass 3NT

All Pass

1. 1N-3C transfer to diamonds

### Board: 146

Dealer: South

Vul: None

North HCP: 8+4

South HCP: 17

Contract: 3NT North

North:

♠ 976

♥ J8

♦ -

♣ AK987432

South:

♠ Q42

♥ AK74

♦ AJ9

♣ QJ6

W N E S

1NT

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

Pass 3NT All Pass

1. 1N-2N transfer to clubs

2. automat

### Board: 147

Dealer: North

Vul: None

North HCP: 16

South HCP: 10+2

Contract: 3NT South

North:

♠ KT94

♥ A5

♦ KQ52

♣ AT2

South:

♠ 765

♥ K

♦ A97

♣ QJ8753

W N E S

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

Pass 3♣<sup>2</sup> Pass 3NT

All Pass

1. 1N-2N transfer to clubs

2. automat

## North hands

## Minor\_Suit\_Transfer

|                   |          |                                  |
|-------------------|----------|----------------------------------|
| <b>Board: 148</b> | ♠ K63    | Partner is dealer.               |
| Dealer: South     | ♥ -      | The opponents are silent.        |
| Vul: N-S          | ♦ AJ9876 |                                  |
| HCP: 9+2          | ♣ J954   |                                  |
| <b>Board: 149</b> | ♠ AKQ72  | You are dealer.                  |
| Dealer: North     | ♥ K83    | The opponents are silent.        |
| Vul: N-S          | ♦ 864    |                                  |
| HCP: 15+1         | ♣ QJ     |                                  |
| <b>Board: 150</b> | ♠ AJ5    | You are dealer.                  |
| Dealer: North     | ♥ QJ86   | West (RHO) bids 3 ♠ if possible. |
| Vul: None         | ♦ J54    |                                  |
| HCP: 16           | ♣ AK4    |                                  |
| <b>Board: 151</b> | ♠ KJ86   | You are dealer.                  |
| Dealer: North     | ♥ K73    | The opponents are silent.        |
| Vul: N-S          | ♦ AJ7    |                                  |
| HCP: 16           | ♣ A94    |                                  |
| <b>Board: 152</b> | ♠ T6     | Partner is dealer.               |
| Dealer: South     | ♥ 842    | The opponents are silent.        |
| Vul: E-W          | ♦ Q8     |                                  |
| HCP: 8+2          | ♣ AQ8643 |                                  |

## Both hands (Answers Page)

### Board: 148

Dealer: South

Vul: N-S

North HCP: 9+2

South HCP: 16+1

Contract: 5 ♦ North

North:

♠ K63

♥ -

♦ AJ9876

♣ J954

South:

♠ AQ

♥ KT765

♦ K52

♣ AT2

W N E S

1NT

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

Pass 5 ♦ All Pass

1. 1N-3C transfer to diamonds

2. automat

### Board: 149

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 8+3

Contract: 3NT South

North:

♠ AKQ72

♥ K83

♦ 864

♣ QJ

South:

♠ -

♥ 76

♦ JT532

♣ AKT987

W N E S

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

Pass 3 ♣<sup>2</sup> Pass 3NT

All Pass

1. 1N-2N transfer to clubs

2. automat

### Board: 150

Dealer: North

Vul: None

North HCP: 16

South HCP: 8+2

Contract: 4 ♦ South

North:

♠ AJ5

♥ QJ86

♦ J54

♣ AK4

South:

♠ -

♥ K75

♦ KQT962

♣ 8532

W N E S

1NT Pass 3 ♣<sup>1</sup>

3 ♠ Pass Pass 4 ♦

All Pass

1. 1N-3C transfer to diamonds

### Board: 151

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 8+2

Contract: 3NT South

North:

♠ KJ86

♥ K73

♦ AJ7

♣ A94

South:

♠ 4

♥ Q92

♦ K95432

♣ K86

W N E S

1NT Pass 3 ♣<sup>1</sup>

Pass 3 ♦<sup>2</sup> Pass 3NT

All Pass

1. 1N-3C transfer to diamonds

2. automat

### Board: 152

Dealer: South

Vul: E-W

North HCP: 8+2

South HCP: 16

Contract: 3NT North

North:

♠ T6

♥ 842

♦ Q8

♣ AQ8643

South:

♠ AQ85

♥ AQ6

♦ T75

♣ KJ2

W N E S

1NT

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

Pass 3NT All Pass

1. 1N-2N transfer to clubs

2. automat

## South hands

## Minor\_Suit\_Transfer

|                   |         |                           |
|-------------------|---------|---------------------------|
| <b>Board: 148</b> | ♠ AQ    | You are dealer.           |
| Dealer: South     | ♥ KT765 | The opponents are silent. |
| Vul: N-S          | ♦ K52   |                           |
| HCP: 16+1         | ♣ AT2   |                           |

---

|                   |          |                           |
|-------------------|----------|---------------------------|
| <b>Board: 149</b> | ♠ -      | Partner is dealer.        |
| Dealer: North     | ♥ 76     | The opponents are silent. |
| Vul: N-S          | ♦ JT532  |                           |
| HCP: 8+3          | ♣ AKT987 |                           |

---

|                   |          |                                 |
|-------------------|----------|---------------------------------|
| <b>Board: 150</b> | ♠ -      | Partner is dealer.              |
| Dealer: North     | ♥ K75    | West (LHO) bids 3♠ if possible. |
| Vul: None         | ♦ KQT962 |                                 |
| HCP: 8+2          | ♣ 8532   |                                 |

---

|                   |          |                           |
|-------------------|----------|---------------------------|
| <b>Board: 151</b> | ♠ 4      | Partner is dealer.        |
| Dealer: North     | ♥ Q92    | The opponents are silent. |
| Vul: N-S          | ♦ K95432 |                           |
| HCP: 8+2          | ♣ K86    |                           |

---

|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 152</b> | ♠ AQ85 | You are dealer.           |
| Dealer: South     | ♥ AQ6  | The opponents are silent. |
| Vul: E-W          | ♦ T75  |                           |
| HCP: 16           | ♣ KJ2  |                           |

## Both hands (Answers Page)

### Board: 148

Dealer: South

Vul: N-S

North HCP: 9+2

South HCP: 16+1

Contract: 5 ♦ North

North:

♠ K63

♥ -

♦ AJ9876

♣ J954

South:

♠ AQ

♥ KT765

♦ K52

♣ AT2

W N E S

1NT

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

Pass 5 ♦ All Pass

1. 1N-3C transfer to diamonds

2. automat

### Board: 149

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 8+3

Contract: 3NT South

North:

♠ AKQ72

♥ K83

♦ 864

♣ QJ

South:

♠ -

♥ 76

♦ JT532

♣ AKT987

W N E S

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

Pass 3 ♣<sup>2</sup> Pass 3NT

All Pass

1. 1N-2N transfer to clubs

2. automat

### Board: 150

Dealer: North

Vul: None

North HCP: 16

South HCP: 8+2

Contract: 4 ♦ South

North:

♠ AJ5

♥ QJ86

♦ J54

♣ AK4

South:

♠ -

♥ K75

♦ KQT962

♣ 8532

W N E S

1NT Pass 3 ♣<sup>1</sup>

3 ♠ Pass Pass 4 ♦

All Pass

1. 1N-3C transfer to diamonds

### Board: 151

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 8+2

Contract: 3NT South

North:

♠ KJ86

♥ K73

♦ AJ7

♣ A94

South:

♠ 4

♥ Q92

♦ K95432

♣ K86

W N E S

1NT Pass 3 ♣<sup>1</sup>

Pass 3 ♦<sup>2</sup> Pass 3NT

All Pass

1. 1N-3C transfer to diamonds

2. automat

### Board: 152

Dealer: South

Vul: E-W

North HCP: 8+2

South HCP: 16

Contract: 3NT North

North:

♠ T6

♥ 842

♦ Q8

♣ AQ8643

South:

♠ AQ85

♥ AQ6

♦ T75

♣ KJ2

W N E S

1NT

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

Pass 3NT All Pass

1. 1N-2N transfer to clubs

2. automat

# North hands

# Minor\_Suit\_Transfer

## Board: 153

♠ KQ93

You are dealer.

Dealer: North

♥ AQJ3

The opponents are silent.

Vul: E-W

♦ 632

HCP: 16

♣ A3

## Board: 154

♠ 52

Partner is dealer.

Dealer: South

♥ J93

The opponents are silent.

Vul: N-S

♦ AKQT986

HCP: 12+3

♣ Q

## Board: 155

♠ AK5

You are dealer.

Dealer: North

♥ AKJ

The opponents are silent.

Vul: E-W

♦ 652

HCP: 15

♣ T965

## Board: 156

♠ 953

Partner is dealer.

Dealer: South

♥ 7

The opponents are silent.

Vul: Both

♦ AJT965

HCP: 9+2

♣ A94

## Both hands (Answers Page)

### Board: 153

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 10+2

Contract: 5 ♦ South

North:

♠ KQ93

♥ AQJ3

♦ 632

♣ A3

South:

♠ 87

♥ 95

♦ AKQJ84

♣ 872

W N E S

1NT Pass 3 ♣<sup>1</sup>

Pass 3 ♦<sup>2</sup> Pass 5 ♦

All Pass

1. 1N-3C transfer to diamonds

2. automat

### Board: 154

Dealer: South

Vul: N-S

North HCP: 12+3

South HCP: 15+1

Contract: 6 ♦ North

North:

♠ 52

♥ J93

♦ AKQT986

♣ Q

South:

♠ AK

♥ A762

♦ 74

♣ KJT62

W N E S

1NT

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

Pass 4 ♣ Pass 4 ♥

Pass 4NT Pass 5 ♥<sup>3</sup>

Pass 6 ♦ All Pass

1. 1N-3C transfer to diamonds

2. automat

3. A=2/5 or 5/5, Q(D)=0

### Board: 155

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 10+2

Contract: 5 ♦ South

North:

♠ AK5

♥ AKJ

♦ 652

♣ T965

South:

♠ 83

♥ 52

♦ AJT973

♣ AJ4

W N E S

1NT Pass 3 ♣<sup>1</sup>

Pass 3 ♦<sup>2</sup> Pass 5 ♦

All Pass

1. 1N-3C transfer to diamonds

2. automat

### Board: 156

Dealer: South

Vul: Both

North HCP: 9+2

South HCP: 15+1

Contract: 3NT North

North:

♠ 953

♥ 7

♦ AJT965

♣ A94

South:

♠ QT8

♥ AKJ62

♦ KQ2

♣ 53

W N E S

1NT

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

Pass 3NT All Pass

1. 1N-3C transfer to diamonds

2. automat

**South hands****Minor\_Suit\_Transfer**

|                   |          |                           |
|-------------------|----------|---------------------------|
| <b>Board: 153</b> | ♠ 87     | Partner is dealer.        |
| Dealer: North     | ♥ 95     | The opponents are silent. |
| Vul: E-W          | ♦ AKQJ84 |                           |
| HCP: 10+2         | ♣ 872    |                           |

---

|                   |         |                           |
|-------------------|---------|---------------------------|
| <b>Board: 154</b> | ♠ AK    | You are dealer.           |
| Dealer: South     | ♥ A762  | The opponents are silent. |
| Vul: N-S          | ♦ 74    |                           |
| HCP: 15+1         | ♣ KJT62 |                           |

---

|                   |          |                           |
|-------------------|----------|---------------------------|
| <b>Board: 155</b> | ♠ 83     | Partner is dealer.        |
| Dealer: North     | ♥ 52     | The opponents are silent. |
| Vul: E-W          | ♦ AJT973 |                           |
| HCP: 10+2         | ♣ AJ4    |                           |

---

|                   |         |                           |
|-------------------|---------|---------------------------|
| <b>Board: 156</b> | ♠ QT8   | You are dealer.           |
| Dealer: South     | ♥ AKJ62 | The opponents are silent. |
| Vul: Both         | ♦ KQ2   |                           |
| HCP: 15+1         | ♣ 53    |                           |

## Both hands (Answers Page)

### Board: 153

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 10+2

Contract: 5 ♦ South

North:

♠ KQ93

♥ AQJ3

♦ 632

♣ A3

South:

♠ 87

♥ 95

♦ AKQJ84

♣ 872

W N E S

1NT Pass 3 ♣<sup>1</sup>

Pass 3 ♦<sup>2</sup> Pass 5 ♦

All Pass

1. 1N-3C transfer to diamonds

2. automat

### Board: 154

Dealer: South

Vul: N-S

North HCP: 12+3

South HCP: 15+1

Contract: 6 ♦ North

North:

♠ 52

♥ J93

♦ AKQT986

♣ Q

South:

♠ AK

♥ A762

♦ 74

♣ KJT62

W N E S

1NT

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

Pass 4 ♣ Pass 4 ♥

Pass 4NT Pass 5 ♥<sup>3</sup>

Pass 6 ♦ All Pass

1. 1N-3C transfer to diamonds

2. automat

3. A=2/5 or 5/5, Q(D)=0

### Board: 155

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 10+2

Contract: 5 ♦ South

North:

♠ AK5

♥ AKJ

♦ 652

♣ T965

South:

♠ 83

♥ 52

♦ AJT973

♣ AJ4

W N E S

1NT Pass 3 ♣<sup>1</sup>

Pass 3 ♦<sup>2</sup> Pass 5 ♦

All Pass

1. 1N-3C transfer to diamonds

2. automat

### Board: 156

Dealer: South

Vul: Both

North HCP: 9+2

South HCP: 15+1

Contract: 3NT North

North:

♠ 953

♥ 7

♦ AJT965

♣ A94

South:

♠ QT8

♥ AKJ62

♦ KQ2

♣ 53

W N E S

1NT

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

Pass 3NT All Pass

1. 1N-3C transfer to diamonds

2. automat

# North hands

# Minor\_Suit\_Transfer

**Board: 157**      ♠ KJ42      You are dealer.  
 Dealer: North      ♥ KJ2      The opponents are silent.  
 Vul: E-W      ♦ 92  
 HCP: 15      ♣ AK43

---

**Board: 158**      ♠ -      Partner is dealer.  
 Dealer: South      ♥ KJ9      The opponents are silent.  
 Vul: E-W      ♦ 7532  
 HCP: 8+2      ♣ KJ9532

---

**Board: 159**      ♠ AK95      You are dealer.  
 Dealer: North      ♥ KJ43      The opponents are silent.  
 Vul: E-W      ♦ KJ  
 HCP: 16      ♣ J64

---

**Board: 160**      ♠ KJ      Partner is dealer.  
 Dealer: South      ♥ J5      The opponents are silent.  
 Vul: None      ♦ JT9652  
 HCP: 8+2      ♣ Q53

## Both hands (Answers Page)

### Board: 157

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 18+2

Contract: 6NT South

North:

♠ KJ42

♥ KJ2

♦ 92

♣ AK43

South:

♠ A9

♥ A84

♦ AKJ873

♣ Q9

| W        | N               | E    | S               |
|----------|-----------------|------|-----------------|
|          | 1NT             | Pass | 3♣ <sup>1</sup> |
| Pass     | 3♦ <sup>2</sup> | Pass | 4♥              |
| Pass     | 4♠              | Pass | 4NT             |
| Pass     | 5♦ <sup>3</sup> | Pass | 5♥              |
| Pass     | 6♦ <sup>4</sup> | Pass | 6NT             |
| All Pass |                 |      |                 |

1. 1N-3C transfer to diamonds
2. automat
3. A=1/5 or 4/5
4. no !D queen

### Board: 158

Dealer: South

Vul: E-W

North HCP: 8+2

South HCP: 17

Contract: 3NT North

North:

♠ -

♥ KJ9

♦ 7532

♣ KJ9532

South:

♠ JT6

♥ A4

♦ AQT8

♣ AQ84

| W    | N                | E        | S               |
|------|------------------|----------|-----------------|
|      |                  |          | 1NT             |
| Pass | 2NT <sup>1</sup> | Pass     | 3♣ <sup>2</sup> |
| Pass | 3NT              | All Pass |                 |

1. 1N-2N transfer to clubs
2. automat

### Board: 159

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 15+3

Contract: 6♦ South

North:

♠ AK95

♥ KJ43

♦ KJ

♣ J64

South:

♠ 4

♥ AT9

♦ AQT8542

♣ KQ

| W        | N               | E    | S               |
|----------|-----------------|------|-----------------|
|          | 1NT             | Pass | 3♣ <sup>1</sup> |
| Pass     | 3♦ <sup>2</sup> | Pass | 4NT             |
| Pass     | 5♥ <sup>3</sup> | Pass | 6♦              |
| All Pass |                 |      |                 |

1. 1N-3C transfer to diamonds
2. automat
3. A=2/5 or 5/5, Q(D)=0

### Board: 160

Dealer: South

Vul: None

North HCP: 8+2

South HCP: 15

Contract: 3NT North

North:

♠ KJ

♥ J5

♦ JT9652

♣ Q53

South:

♠ AQ9

♥ AT84

♦ Q3

♣ K987

| W    | N               | E        | S               |
|------|-----------------|----------|-----------------|
|      |                 |          | 1NT             |
| Pass | 3♣ <sup>1</sup> | Pass     | 3♦ <sup>2</sup> |
| Pass | 3NT             | All Pass |                 |

1. 1N-3C transfer to diamonds
2. automat

## South hands

## Minor\_Suit\_Transfer

|                   |          |                           |
|-------------------|----------|---------------------------|
| <b>Board: 157</b> | ♠ A9     | Partner is dealer.        |
| Dealer: North     | ♥ A84    | The opponents are silent. |
| Vul: E-W          | ♦ AKJ873 |                           |
| HCP: 18+2         | ♣ Q9     |                           |

---

|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 158</b> | ♠ JT6  | You are dealer.           |
| Dealer: South     | ♥ A4   | The opponents are silent. |
| Vul: E-W          | ♦ AQT8 |                           |
| HCP: 17           | ♣ AQ84 |                           |

---

|                   |           |                           |
|-------------------|-----------|---------------------------|
| <b>Board: 159</b> | ♠ 4       | Partner is dealer.        |
| Dealer: North     | ♥ AT9     | The opponents are silent. |
| Vul: E-W          | ♦ AQT8542 |                           |
| HCP: 15+3         | ♣ KQ      |                           |

---

|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 160</b> | ♠ AQ9  | You are dealer.           |
| Dealer: South     | ♥ AT84 | The opponents are silent. |
| Vul: None         | ♦ Q3   |                           |
| HCP: 15           | ♣ K987 |                           |

## Both hands (Answers Page)

### Board: 157

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 18+2

Contract: 6NT South

North:

♠ KJ42

♥ KJ2

♦ 92

♣ AK43

South:

♠ A9

♥ A84

♦ AKJ873

♣ Q9

| W        | N               | E    | S               |
|----------|-----------------|------|-----------------|
|          | 1NT             | Pass | 3♣ <sup>1</sup> |
| Pass     | 3♦ <sup>2</sup> | Pass | 4♥              |
| Pass     | 4♠              | Pass | 4NT             |
| Pass     | 5♦ <sup>3</sup> | Pass | 5♥              |
| Pass     | 6♦ <sup>4</sup> | Pass | 6NT             |
| All Pass |                 |      |                 |

1. 1N-3C transfer to diamonds
2. automat
3. A=1/5 or 4/5
4. no !D queen

### Board: 158

Dealer: South

Vul: E-W

North HCP: 8+2

South HCP: 17

Contract: 3NT North

North:

♠ -

♥ KJ9

♦ 7532

♣ KJ9532

South:

♠ JT6

♥ A4

♦ AQT8

♣ AQ84

| W    | N                | E        | S               |
|------|------------------|----------|-----------------|
|      |                  |          | 1NT             |
| Pass | 2NT <sup>1</sup> | Pass     | 3♣ <sup>2</sup> |
| Pass | 3NT              | All Pass |                 |

1. 1N-2N transfer to clubs
2. automat

### Board: 159

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 15+3

Contract: 6♦ South

North:

♠ AK95

♥ KJ43

♦ KJ

♣ J64

South:

♠ 4

♥ AT9

♦ AQT8542

♣ KQ

| W        | N               | E    | S               |
|----------|-----------------|------|-----------------|
|          | 1NT             | Pass | 3♣ <sup>1</sup> |
| Pass     | 3♦ <sup>2</sup> | Pass | 4NT             |
| Pass     | 5♥ <sup>3</sup> | Pass | 6♦              |
| All Pass |                 |      |                 |

1. 1N-3C transfer to diamonds
2. automat
3. A=2/5 or 5/5, Q(D)=0

### Board: 160

Dealer: South

Vul: None

North HCP: 8+2

South HCP: 15

Contract: 3NT North

North:

♠ KJ

♥ J5

♦ JT9652

♣ Q53

South:

♠ AQ9

♥ AT84

♦ Q3

♣ K987

| W    | N               | E        | S               |
|------|-----------------|----------|-----------------|
|      |                 |          | 1NT             |
| Pass | 3♣ <sup>1</sup> | Pass     | 3♦ <sup>2</sup> |
| Pass | 3NT             | All Pass |                 |

1. 1N-3C transfer to diamonds
2. automat

## North hands

## Minor\_Suit\_Transfer

|                   |          |                                     |
|-------------------|----------|-------------------------------------|
| <b>Board: 161</b> | ♠ AJ5    | You are dealer.                     |
| Dealer: North     | ♥ AQ87   | West (RHO) bids 3 ♠ if possible.    |
| Vul: None         | ♦ Q2     |                                     |
| HCP: 16           | ♣ K753   |                                     |
| <hr/>             |          |                                     |
| <b>Board: 162</b> | ♠ A6     | Partner is dealer.                  |
| Dealer: South     | ♥ K4     | The opponents are silent.           |
| Vul: N-S          | ♦ KJ9432 |                                     |
| HCP: 14+2         | ♣ QJ9    |                                     |
| <hr/>             |          |                                     |
| <b>Board: 163</b> | ♠ J2     | You are dealer.                     |
| Dealer: North     | ♥ AK72   | The opponents are silent.           |
| Vul: None         | ♦ 54     |                                     |
| HCP: 15+1         | ♣ AK832  |                                     |
| <hr/>             |          |                                     |
| <b>Board: 164</b> | ♠ 9      | RHO is dealer. You bid second.      |
| Dealer: West      | ♥ JT753  | West (RHO) opens 1NT if possible.   |
| Vul: Both         | ♦ J765   | East (LHO) bids 2NT if possible.    |
| HCP: 4+1          | ♣ QT5    | East (LHO) Doubles 3 ♠ if possible. |

## Both hands (Answers Page)

### Board: 161

Dealer: North

Vul: None

North HCP: 16

South HCP: 9+2

Contract: 4♣ North

North:

♠ AJ5

♥ AQ87

♦ Q2

♣ K753

South:

♠ QT

♥ 9

♦ J873

♣ AQ9642

W N E S

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

3♠ 4♣ All Pass

1. 1N-2N transfer to clubs

### Board: 162

Dealer: South

Vul: N-S

North HCP: 14+2

South HCP: 17

Contract: 6♦ North

North:

♠ A6

♥ K4

♦ KJ9432

♣ QJ9

South:

♠ QJ54

♥ J86

♦ AQ

♣ AKT6

W N E S

1NT

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

Pass 4♥ Pass 4♠

Pass 4NT Pass 5♠<sup>3</sup>

Pass 6♦ All Pass

1. 1N-3C transfer to diamonds

2. automat

3. A=2/5 or 5/5, Q(D)=1

### Board: 163

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 8+2

Contract: 4♦ North

North:

♠ J2

♥ AK72

♦ 54

♣ AK832

South:

♠ T54

♥ 84

♦ AQ7632

♣ Q6

W N E S

1NT Pass 3♣<sup>1</sup>

Pass 3♦<sup>2</sup> Pass 3NT

Pass 4♦ All Pass

1. 1N-3C transfer to diamonds

2. automat

### Board: 164

Dealer: West

Vul: Both

North HCP: 4+1

South HCP: 11+2

Contract: 3♠ X South

North:

♠ 9

♥ JT753

♦ J765

♣ QT5

South:

♠ KQ8643

♥ 42

♦ AQ98

♣ 6

W N E S

1NT Pass 2NT<sup>1</sup> 3♠

Pass Pass X All Pass

1. 1N-2N transfer to clubs

## South hands

## Minor\_Suit\_Transfer

|                   |          |                                     |
|-------------------|----------|-------------------------------------|
| <b>Board: 161</b> | ♠ QT     | Partner is dealer.                  |
| Dealer: North     | ♥ 9      | West (LHO) bids 3 ♠ if possible.    |
| Vul: None         | ♦ J873   |                                     |
| HCP: 9+2          | ♣ AQ9642 |                                     |
| <hr/>             |          |                                     |
| <b>Board: 162</b> | ♠ QJ54   | You are dealer.                     |
| Dealer: South     | ♥ J86    | The opponents are silent.           |
| Vul: N-S          | ♦ AQ     |                                     |
| HCP: 17           | ♣ AKT6   |                                     |
| <hr/>             |          |                                     |
| <b>Board: 163</b> | ♠ T54    | Partner is dealer.                  |
| Dealer: North     | ♥ 84     | The opponents are silent.           |
| Vul: None         | ♦ AQ7632 |                                     |
| HCP: 8+2          | ♣ Q6     |                                     |
| <hr/>             |          |                                     |
| <b>Board: 164</b> | ♠ KQ8643 | LHO is dealer.                      |
| Dealer: West      | ♥ 42     | West (LHO) opens 1NT if possible.   |
| Vul: Both         | ♦ AQ98   | East (RHO) bids 2NT if possible.    |
| HCP: 11+2         | ♣ 6      | East (RHO) Doubles 3 ♠ if possible. |

## Both hands (Answers Page)

### Board: 161

Dealer: North

Vul: None

North HCP: 16

South HCP: 9+2

Contract: 4♣ North

North:

♠ AJ5

♥ AQ87

♦ Q2

♣ K753

South:

♠ QT

♥ 9

♦ J873

♣ AQ9642

W N E S

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

3♠ 4♣ All Pass

1. 1N-2N transfer to clubs

### Board: 162

Dealer: South

Vul: N-S

North HCP: 14+2

South HCP: 17

Contract: 6♦ North

North:

♠ A6

♥ K4

♦ KJ9432

♣ QJ9

South:

♠ QJ54

♥ J86

♦ AQ

♣ AKT6

W N E S

1NT

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

Pass 4♥ Pass 4♠

Pass 4NT Pass 5♠<sup>3</sup>

Pass 6♦ All Pass

1. 1N-3C transfer to diamonds

2. automat

3. A=2/5 or 5/5, Q(D)=1

### Board: 163

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 8+2

Contract: 4♦ North

North:

♠ J2

♥ AK72

♦ 54

♣ AK832

South:

♠ T54

♥ 84

♦ AQ7632

♣ Q6

W N E S

1NT Pass 3♣<sup>1</sup>

Pass 3♦<sup>2</sup> Pass 3NT

Pass 4♦ All Pass

1. 1N-3C transfer to diamonds

2. automat

### Board: 164

Dealer: West

Vul: Both

North HCP: 4+1

South HCP: 11+2

Contract: 3♠ X South

North:

♠ 9

♥ JT753

♦ J765

♣ QT5

South:

♠ KQ8643

♥ 42

♦ AQ98

♣ 6

W N E S

1NT Pass 2NT<sup>1</sup> 3♠

Pass Pass X All Pass

1. 1N-2N transfer to clubs

# North hands

# Minor\_Suit\_Transfer

## Board: 165

♠ T4

You are dealer.

Dealer: North

♥ KQ54

The opponents are silent.

Vul: Both

♦ KT8

HCP: 17

♣ AKQ6

## Board: 166

♠ T3

Partner is dealer.

Dealer: South

♥ 76

The opponents are silent.

Vul: None

♦ JT7643

HCP: 8+2

♣ AK7

## Board: 167

♠ Q9

You are dealer.

Dealer: North

♥ AKQ9

The opponents are silent.

Vul: Both

♦ Q95

HCP: 17

♣ A986

## Board: 168

♠ K

Partner is dealer.

Dealer: South

♥ 865

The opponents are silent.

Vul: E-W

♦ A63

HCP: 8+2

♣ JT8754

## Both hands (Answers Page)

### Board: 165

Dealer: North

Vul: Both

North HCP: 17

South HCP: 13+3

Contract: 6♦ South

North:

♠ T4

♥ KQ54

♦ KT8

♣ AKQ6

South:

♠ AK6

♥ J2

♦ AJ97653

♣ 7

| W | N | E | S |
|---|---|---|---|
|---|---|---|---|

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

|      |                 |      |    |
|------|-----------------|------|----|
| Pass | 3♦ <sup>2</sup> | Pass | 4♣ |
|------|-----------------|------|----|

|      |    |      |     |
|------|----|------|-----|
| Pass | 4♥ | Pass | 4NT |
|------|----|------|-----|

|      |                 |      |    |
|------|-----------------|------|----|
| Pass | 5♥ <sup>3</sup> | Pass | 6♦ |
|------|-----------------|------|----|

All Pass

1. 1N-3C transfer to diamonds

2. automat

3. A=2/5 or 5/5, Q(D)=0

### Board: 166

Dealer: South

Vul: None

North HCP: 8+2

South HCP: 15+1

Contract: 3NT North

North:

♠ T3

♥ 76

♦ JT7643

♣ AK7

South:

♠ AJ8

♥ QJ5

♦ AK982

♣ 85

| W | N | E | S |
|---|---|---|---|
|---|---|---|---|

|  |  |  |     |
|--|--|--|-----|
|  |  |  | 1NT |
|--|--|--|-----|

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

|      |     |          |  |
|------|-----|----------|--|
| Pass | 3NT | All Pass |  |
|------|-----|----------|--|

1. 1N-3C transfer to diamonds

2. automat

### Board: 167

Dealer: North

Vul: Both

North HCP: 17

South HCP: 8+3

Contract: 3NT South

North:

♠ Q9

♥ AKQ9

♦ Q95

♣ A986

South:

♠ K42

♥ 2

♦ KT87643

♣ Q4

| W | N | E | S |
|---|---|---|---|
|---|---|---|---|

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

|      |                 |      |     |
|------|-----------------|------|-----|
| Pass | 3♦ <sup>2</sup> | Pass | 3NT |
|------|-----------------|------|-----|

All Pass

1. 1N-3C transfer to diamonds

2. automat

### Board: 168

Dealer: South

Vul: E-W

North HCP: 8+2

South HCP: 16

Contract: 3NT North

North:

♠ K

♥ 865

♦ A63

♣ JT8754

South:

♠ AJ4

♥ AKT

♦ KJT4

♣ 632

| W | N | E | S |
|---|---|---|---|
|---|---|---|---|

|  |  |  |     |
|--|--|--|-----|
|  |  |  | 1NT |
|--|--|--|-----|

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

|      |     |          |  |
|------|-----|----------|--|
| Pass | 3NT | All Pass |  |
|------|-----|----------|--|

1. 1N-2N transfer to clubs

2. automat

**South hands****Minor\_Suit\_Transfer**

**Board: 165**      ♠ AK6      Partner is dealer.  
Dealer: North      ♥ J2      The opponents are silent.  
Vul: Both      ♦ AJ97653  
HCP: 13+3      ♣ 7

---

**Board: 166**      ♠ AJ8      You are dealer.  
Dealer: South      ♥ QJ5      The opponents are silent.  
Vul: None      ♦ AK982  
HCP: 15+1      ♣ 85

---

**Board: 167**      ♠ K42      Partner is dealer.  
Dealer: North      ♥ 2      The opponents are silent.  
Vul: Both      ♦ KT87643  
HCP: 8+3      ♣ Q4

---

**Board: 168**      ♠ AJ4      You are dealer.  
Dealer: South      ♥ AKT      The opponents are silent.  
Vul: E-W      ♦ KJT4  
HCP: 16      ♣ 632

## Both hands (Answers Page)

### Board: 165

Dealer: North

Vul: Both

North HCP: 17

South HCP: 13+3

Contract: 6♦ South

North:

♠ T4

♥ KQ54

♦ KT8

♣ AKQ6

South:

♠ AK6

♥ J2

♦ AJ97653

♣ 7

| W | N | E | S |
|---|---|---|---|
|---|---|---|---|

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

|      |                 |      |    |
|------|-----------------|------|----|
| Pass | 3♦ <sup>2</sup> | Pass | 4♣ |
|------|-----------------|------|----|

|      |    |      |     |
|------|----|------|-----|
| Pass | 4♥ | Pass | 4NT |
|------|----|------|-----|

|      |                 |      |    |
|------|-----------------|------|----|
| Pass | 5♥ <sup>3</sup> | Pass | 6♦ |
|------|-----------------|------|----|

All Pass

1. 1N-3C transfer to diamonds

2. automat

3. A=2/5 or 5/5, Q(D)=0

### Board: 166

Dealer: South

Vul: None

North HCP: 8+2

South HCP: 15+1

Contract: 3NT North

North:

♠ T3

♥ 76

♦ JT7643

♣ AK7

South:

♠ AJ8

♥ QJ5

♦ AK982

♣ 85

| W | N | E | S |
|---|---|---|---|
|---|---|---|---|

|  |  |  |     |
|--|--|--|-----|
|  |  |  | 1NT |
|--|--|--|-----|

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

|      |     |          |  |
|------|-----|----------|--|
| Pass | 3NT | All Pass |  |
|------|-----|----------|--|

1. 1N-3C transfer to diamonds

2. automat

### Board: 167

Dealer: North

Vul: Both

North HCP: 17

South HCP: 8+3

Contract: 3NT South

North:

♠ Q9

♥ AKQ9

♦ Q95

♣ A986

South:

♠ K42

♥ 2

♦ KT87643

♣ Q4

| W | N | E | S |
|---|---|---|---|
|---|---|---|---|

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

|      |                 |      |     |
|------|-----------------|------|-----|
| Pass | 3♦ <sup>2</sup> | Pass | 3NT |
|------|-----------------|------|-----|

All Pass

1. 1N-3C transfer to diamonds

2. automat

### Board: 168

Dealer: South

Vul: E-W

North HCP: 8+2

South HCP: 16

Contract: 3NT North

North:

♠ K

♥ 865

♦ A63

♣ JT8754

South:

♠ AJ4

♥ AKT

♦ KJT4

♣ 632

| W | N | E | S |
|---|---|---|---|
|---|---|---|---|

|  |  |  |     |
|--|--|--|-----|
|  |  |  | 1NT |
|--|--|--|-----|

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

|      |     |          |  |
|------|-----|----------|--|
| Pass | 3NT | All Pass |  |
|------|-----|----------|--|

1. 1N-2N transfer to clubs

2. automat

## North hands

## Minor\_Suit\_Transfer

**Board: 169**

♠ T5

You are dealer.

Dealer: North

♥ AQ764

The opponents are silent.

Vul: None

♦ QT2

HCP: 15+1

♣ AK2

**Board: 170**

♠ J43

You are dealer.

Dealer: North

♥ A86

West (RHO) bids 3 ♠ if possible.

Vul: None

♦ A6

HCP: 16+1

♣ AKT65

**Board: 171**

♠ Q

Partner is dealer.

Dealer: South

♥ 876

East (LHO) Doubles 3 ♣ if possible.

Vul: N-S

♦ AQJ985

HCP: 9+2

♣ 765

**Board: 172**

♠ 64

Partner is dealer.

Dealer: South

♥ JT6

The opponents are silent.

Vul: E-W

♦ JT8643

HCP: 8+2

♣ AQ

## Both hands (Answers Page)

### Board: 169

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 9+2

Contract: 4 ♦ North

North:

♠ T5

♥ AQ764

♦ QT2

♣ AK2

South:

♠ 942

♥ -

♦ AK8764

♣ Q973

|      |                  |          |                  |
|------|------------------|----------|------------------|
| W    | N                | E        | S                |
|      | 1NT              | Pass     | 3 ♣ <sup>1</sup> |
| Pass | 3 ♦ <sup>2</sup> | Pass     | 3NT              |
| Pass | 4 ♦              | All Pass |                  |

1. 1N-3C transfer to diamonds

2. automat

### Board: 170

Dealer: North

Vul: None

North HCP: 16+1

South HCP: 8+2

Contract: 4 ♦ South

North:

♠ J43

♥ A86

♦ A6

♣ AKT65

South:

♠ T

♥ KJ2

♦ JT9732

♣ QJ3

|          |      |      |                  |
|----------|------|------|------------------|
| W        | N    | E    | S                |
|          | 1NT  | Pass | 3 ♣ <sup>1</sup> |
| 3 ♠      | Pass | Pass | 4 ♦              |
| All Pass |      |      |                  |

1. 1N-3C transfer to diamonds

### Board: 171

Dealer: South

Vul: N-S

North HCP: 9+2

South HCP: 17

Contract: 3 ♦ North

North:

♠ Q

♥ 876

♦ AQJ985

♣ 765

South:

♠ AT5

♥ AK4

♦ KT73

♣ KT4

|      |                  |          |     |
|------|------------------|----------|-----|
| W    | N                | E        | S   |
|      |                  |          | 1NT |
| Pass | 3 ♣ <sup>1</sup> | X        | XX  |
| Pass | 3 ♦              | All Pass |     |

1. 1N-3C transfer to diamonds

### Board: 172

Dealer: South

Vul: E-W

North HCP: 8+2

South HCP: 17

Contract: 3NT North

North:

♠ 64

♥ JT6

♦ JT8643

♣ AQ

South:

♠ AJ8

♥ Q73

♦ AK5

♣ KT65

|      |                  |          |                  |
|------|------------------|----------|------------------|
| W    | N                | E        | S                |
|      |                  |          | 1NT              |
| Pass | 3 ♣ <sup>1</sup> | Pass     | 3 ♦ <sup>2</sup> |
| Pass | 3NT              | All Pass |                  |

1. 1N-3C transfer to diamonds

2. automat

## South hands

## Minor\_Suit\_Transfer

|                   |          |                                     |
|-------------------|----------|-------------------------------------|
| <b>Board: 169</b> | ♠ 942    | Partner is dealer.                  |
| Dealer: North     | ♥ -      | The opponents are silent.           |
| Vul: None         | ♦ AK8764 |                                     |
| HCP: 9+2          | ♣ Q973   |                                     |
| <hr/>             |          |                                     |
| <b>Board: 170</b> | ♠ T      | Partner is dealer.                  |
| Dealer: North     | ♥ KJ2    | West (LHO) bids 3 ♠ if possible.    |
| Vul: None         | ♦ JT9732 |                                     |
| HCP: 8+2          | ♣ QJ3    |                                     |
| <hr/>             |          |                                     |
| <b>Board: 171</b> | ♠ AT5    | You are dealer.                     |
| Dealer: South     | ♥ AK4    | East (RHO) Doubles 3 ♣ if possible. |
| Vul: N-S          | ♦ KT73   |                                     |
| HCP: 17           | ♣ KT4    |                                     |
| <hr/>             |          |                                     |
| <b>Board: 172</b> | ♠ AJ8    | You are dealer.                     |
| Dealer: South     | ♥ Q73    | The opponents are silent.           |
| Vul: E-W          | ♦ AK5    |                                     |
| HCP: 17           | ♣ KT65   |                                     |

## Both hands (Answers Page)

### Board: 169

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 9+2

Contract: 4 ♦ North

North:

♠ T5

♥ AQ764

♦ QT2

♣ AK2

South:

♠ 942

♥ -

♦ AK8764

♣ Q973

| W    | N                | E        | S                |
|------|------------------|----------|------------------|
|      | 1NT              | Pass     | 3 ♣ <sup>1</sup> |
| Pass | 3 ♦ <sup>2</sup> | Pass     | 3NT              |
| Pass | 4 ♦              | All Pass |                  |

1. 1N-3C transfer to diamonds

2. automat

### Board: 170

Dealer: North

Vul: None

North HCP: 16+1

South HCP: 8+2

Contract: 4 ♦ South

North:

♠ J43

♥ A86

♦ A6

♣ AKT65

South:

♠ T

♥ KJ2

♦ JT9732

♣ QJ3

| W        | N    | E    | S                |
|----------|------|------|------------------|
|          | 1NT  | Pass | 3 ♣ <sup>1</sup> |
| 3 ♠      | Pass | Pass | 4 ♦              |
| All Pass |      |      |                  |

1. 1N-3C transfer to diamonds

### Board: 171

Dealer: South

Vul: N-S

North HCP: 9+2

South HCP: 17

Contract: 3 ♦ North

North:

♠ Q

♥ 876

♦ AQJ985

♣ 765

South:

♠ AT5

♥ AK4

♦ KT73

♣ KT4

| W    | N                | E        | S   |
|------|------------------|----------|-----|
|      |                  |          | 1NT |
| Pass | 3 ♣ <sup>1</sup> | X        | XX  |
| Pass | 3 ♦              | All Pass |     |

1. 1N-3C transfer to diamonds

### Board: 172

Dealer: South

Vul: E-W

North HCP: 8+2

South HCP: 17

Contract: 3NT North

North:

♠ 64

♥ JT6

♦ JT8643

♣ AQ

South:

♠ AJ8

♥ Q73

♦ AK5

♣ KT65

| W    | N                | E        | S                |
|------|------------------|----------|------------------|
|      |                  |          | 1NT              |
| Pass | 3 ♣ <sup>1</sup> | Pass     | 3 ♦ <sup>2</sup> |
| Pass | 3NT              | All Pass |                  |

1. 1N-3C transfer to diamonds

2. automat

# North hands

# Minor\_Suit\_Transfer

**Board: 173**      ♠ 754      You are dealer.  
 Dealer: North      ♥ QJ4      The opponents are silent.  
 Vul: N-S      ♦ A8  
 HCP: 16+1      ♣ AKQ84

---

**Board: 174**      ♠ Q4      Partner is dealer.  
 Dealer: South      ♥ Q8      The opponents are silent.  
 Vul: N-S      ♦ AJT9874  
 HCP: 9+3      ♣ 86

---

**Board: 175**      ♠ AKJ      You are dealer.  
 Dealer: North      ♥ QJ84      The opponents are silent.  
 Vul: E-W      ♦ KQ85  
 HCP: 17      ♣ J8

---

**Board: 176**      ♠ T      Partner is dealer.  
 Dealer: South      ♥ AQ      East (LHO) bids 3 ♠ if possible.  
 Vul: None      ♦ QJT9763  
 HCP: 10+3      ♣ J65

## Both hands (Answers Page)

### Board: 173

|                     | North:  | South:    |
|---------------------|---------|-----------|
| Dealer: North       | ♠ 754   | ♠ AK8     |
| Vul: N-S            | ♥ QJ4   | ♥ A3      |
| North HCP: 16+1     | ♦ A8    | ♦ KQT7642 |
| South HCP: 16+3     | ♣ AKQ84 | ♣ 2       |
| Contract: 7NT South |         |           |

| W        | N               | E    | S                |
|----------|-----------------|------|------------------|
|          | 1NT             | Pass | 3♣ <sup>1</sup>  |
| Pass     | 3♦ <sup>2</sup> | Pass | 4NT              |
| Pass     | 5♥ <sup>3</sup> | Pass | 5NT <sup>4</sup> |
| Pass     | 6♦ <sup>5</sup> | Pass | 7NT              |
| All Pass |                 |      |                  |

1. 1N-3C transfer to diamonds
2. automat
3. A=2/5 or 5/5, Q(D)=0
4. King ask by 5NT
5. K=1

### Board: 174

|                     | North:    | South: |
|---------------------|-----------|--------|
| Dealer: South       | ♠ Q4      | ♠ AT6  |
| Vul: N-S            | ♥ Q8      | ♥ AK74 |
| North HCP: 9+3      | ♦ AJT9874 | ♦ 62   |
| South HCP: 17       | ♣ 86      | ♣ AQ73 |
| Contract: 3NT North |           |        |

| W    | N               | E        | S               |
|------|-----------------|----------|-----------------|
|      |                 |          | 1NT             |
| Pass | 3♣ <sup>1</sup> | Pass     | 3♦ <sup>2</sup> |
| Pass | 3NT             | All Pass |                 |

1. 1N-3C transfer to diamonds
2. automat

### Board: 175

|                     | North: | South:   |
|---------------------|--------|----------|
| Dealer: North       | ♠ AKJ  | ♠ Q53    |
| Vul: E-W            | ♥ QJ84 | ♥ 6      |
| North HCP: 17       | ♦ KQ85 | ♦ J42    |
| South HCP: 8+2      | ♣ J8   | ♣ KQ9652 |
| Contract: 3NT South |        |          |

| W        | N               | E    | S                |
|----------|-----------------|------|------------------|
|          | 1NT             | Pass | 2NT <sup>1</sup> |
| Pass     | 3♣ <sup>2</sup> | Pass | 3NT              |
| All Pass |                 |      |                  |

1. 1N-2N transfer to clubs
2. automat

### Board: 176

|                    | North:    | South: |
|--------------------|-----------|--------|
| Dealer: South      | ♠ T       | ♠ KQ94 |
| Vul: None          | ♥ AQ      | ♥ KJ7  |
| North HCP: 10+3    | ♦ QJT9763 | ♦ 82   |
| South HCP: 16      | ♣ J65     | ♣ AKT3 |
| Contract: 5♦ South |           |        |

| W        | N               | E    | S               |
|----------|-----------------|------|-----------------|
|          |                 |      | 1NT             |
| Pass     | 3♣ <sup>1</sup> | 3♠   | Pass            |
| Pass     | 4NT             | Pass | 5♦ <sup>2</sup> |
| All Pass |                 |      |                 |

1. 1N-3C transfer to diamonds
2. A=1/5 or 4/5

## South hands

## Minor\_Suit\_Transfer

**Board: 173**      ♠ AK8      Partner is dealer.  
 Dealer: North      ♥ A3      The opponents are silent.  
 Vul: N-S      ♦ KQT7642  
 HCP: 16+3      ♣ 2

---

**Board: 174**      ♠ AT6      You are dealer.  
 Dealer: South      ♥ AK74      The opponents are silent.  
 Vul: N-S      ♦ 62  
 HCP: 17      ♣ AQ73

---

**Board: 175**      ♠ Q53      Partner is dealer.  
 Dealer: North      ♥ 6      The opponents are silent.  
 Vul: E-W      ♦ J42  
 HCP: 8+2      ♣ KQ9652

---

**Board: 176**      ♠ KQ94      You are dealer.  
 Dealer: South      ♥ KJ7      East (RHO) bids 3 ♠ if possible.  
 Vul: None      ♦ 82  
 HCP: 16      ♣ AKT3

## Both hands (Answers Page)

### Board: 173

Dealer: North

Vul: N-S

North HCP: 16+1

South HCP: 16+3

Contract: 7NT South

North:

♠ 754

♥ QJ4

♦ A8

♣ AKQ84

South:

♠ AK8

♥ A3

♦ KQT7642

♣ 2

W N E S

1NT Pass 3♣<sup>1</sup>

Pass 3♦<sup>2</sup> Pass 4NT

Pass 5♥<sup>3</sup> Pass 5NT<sup>4</sup>

Pass 6♦<sup>5</sup> Pass 7NT

All Pass

1. 1N-3C transfer to diamonds

2. automat

3. A=2/5 or 5/5, Q(D)=0

4. King ask by 5NT

5. K=1

### Board: 174

Dealer: South

Vul: N-S

North HCP: 9+3

South HCP: 17

Contract: 3NT North

North:

♠ Q4

♥ Q8

♦ AJT9874

♣ 86

South:

♠ AT6

♥ AK74

♦ 62

♣ AQ73

W N E S

1NT

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

Pass 3NT All Pass

1. 1N-3C transfer to diamonds

2. automat

### Board: 175

Dealer: North

Vul: E-W

North HCP: 17

South HCP: 8+2

Contract: 3NT South

North:

♠ AKJ

♥ QJ84

♦ KQ85

♣ J8

South:

♠ Q53

♥ 6

♦ J42

♣ KQ9652

W N E S

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

Pass 3♣<sup>2</sup> Pass 3NT

All Pass

1. 1N-2N transfer to clubs

2. automat

### Board: 176

Dealer: South

Vul: None

North HCP: 10+3

South HCP: 16

Contract: 5♦ South

North:

♠ T

♥ AQ

♦ QJT9763

♣ J65

South:

♠ KQ94

♥ KJ7

♦ 82

♣ AKT3

W N E S

1NT

Pass 3♣<sup>1</sup> 3♠ Pass

Pass 4NT Pass 5♦<sup>2</sup>

All Pass

1. 1N-3C transfer to diamonds

2. A=1/5 or 4/5

## North hands

## Minor\_Suit\_Transfer

**Board: 177**

♠ AK73

You are dealer.

Dealer: North

♥ KT9

The opponents are silent.

Vul: None

♦ KJ2

HCP: 17

♣ QJ9

**Board: 178**

♠ T8

Partner is dealer.

Dealer: South

♥ 65

The opponents are silent.

Vul: Both

♦ Q95

HCP: 8+2

♣ KQJT64

**Board: 179**

♠ AQ

You are dealer.

Dealer: North

♥ AJ97

The opponents are silent.

Vul: None

♦ 85

HCP: 16+1

♣ AJ743

**Board: 180**

♠ QT3

Partner is dealer.

Dealer: South

♥ 65

The opponents are silent.

Vul: N-S

♦ QJT875

HCP: 8+2

♣ K7

## Both hands (Answers Page)

### Board: 177

Dealer: North

Vul: None

North HCP: 17

South HCP: 11+3

Contract: 5♣ South

North:

♠ AK73

♥ KT9

♦ KJ2

♣ QJ9

South:

♠ 64

♥ A

♦ AT7

♣ KT87653

W N E S

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

Pass 3♣<sup>2</sup> Pass 4♦

Pass 4♥ Pass 5♣

All Pass

1. 1N-2N transfer to clubs

2. automat

### Board: 178

Dealer: South

Vul: Both

North HCP: 8+2

South HCP: 16

Contract: 3NT North

North:

♠ T8

♥ 65

♦ Q95

♣ KQJT64

South:

♠ QJ73

♥ Q32

♦ AK86

♣ A9

W N E S

1NT

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

Pass 3NT All Pass

1. 1N-2N transfer to clubs

2. automat

### Board: 179

Dealer: North

Vul: None

North HCP: 16+1

South HCP: 12+2

Contract: 3NT South

North:

♠ AQ

♥ AJ97

♦ 85

♣ AJ743

South:

♠ J4

♥ Q5

♦ AQJ963

♣ Q85

W N E S

1NT Pass 3♣<sup>1</sup>

Pass 3♦<sup>2</sup> Pass 3NT

All Pass

1. 1N-3C transfer to diamonds

2. automat

### Board: 180

Dealer: South

Vul: N-S

North HCP: 8+2

South HCP: 17

Contract: 3NT North

North:

♠ QT3

♥ 65

♦ QJT875

♣ K7

South:

♠ K972

♥ AJ4

♦ K6

♣ AQ65

W N E S

1NT

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

Pass 3NT All Pass

1. 1N-3C transfer to diamonds

2. automat

## South hands

## Minor\_Suit\_Transfer

|                   |           |                           |
|-------------------|-----------|---------------------------|
| <b>Board: 177</b> | ♠ 64      | Partner is dealer.        |
| Dealer: North     | ♥ A       | The opponents are silent. |
| Vul: None         | ♦ AT7     |                           |
| HCP: 11+3         | ♣ KT87653 |                           |

---

|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 178</b> | ♠ QJ73 | You are dealer.           |
| Dealer: South     | ♥ Q32  | The opponents are silent. |
| Vul: Both         | ♦ AK86 |                           |
| HCP: 16           | ♣ A9   |                           |

---

|                   |          |                           |
|-------------------|----------|---------------------------|
| <b>Board: 179</b> | ♠ J4     | Partner is dealer.        |
| Dealer: North     | ♥ Q5     | The opponents are silent. |
| Vul: None         | ♦ AQJ963 |                           |
| HCP: 12+2         | ♣ Q85    |                           |

---

|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 180</b> | ♠ K972 | You are dealer.           |
| Dealer: South     | ♥ AJ4  | The opponents are silent. |
| Vul: N-S          | ♦ K6   |                           |
| HCP: 17           | ♣ AQ65 |                           |

## Both hands (Answers Page)

### Board: 177

Dealer: North

Vul: None

North HCP: 17

South HCP: 11+3

Contract: 5♣ South

North:

♠ AK73

♥ KT9

♦ KJ2

♣ QJ9

South:

♠ 64

♥ A

♦ AT7

♣ KT87653

W N E S

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

Pass 3♣<sup>2</sup> Pass 4♦

Pass 4♥ Pass 5♣

All Pass

1. 1N-2N transfer to clubs

2. automat

### Board: 178

Dealer: South

Vul: Both

North HCP: 8+2

South HCP: 16

Contract: 3NT North

North:

♠ T8

♥ 65

♦ Q95

♣ KQJT64

South:

♠ QJ73

♥ Q32

♦ AK86

♣ A9

W N E S

1NT

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

Pass 3NT All Pass

1. 1N-2N transfer to clubs

2. automat

### Board: 179

Dealer: North

Vul: None

North HCP: 16+1

South HCP: 12+2

Contract: 3NT South

North:

♠ AQ

♥ AJ97

♦ 85

♣ AJ743

South:

♠ J4

♥ Q5

♦ AQJ963

♣ Q85

W N E S

1NT Pass 3♣<sup>1</sup>

Pass 3♦<sup>2</sup> Pass 3NT

All Pass

1. 1N-3C transfer to diamonds

2. automat

### Board: 180

Dealer: South

Vul: N-S

North HCP: 8+2

South HCP: 17

Contract: 3NT North

North:

♠ QT3

♥ 65

♦ QJT875

♣ K7

South:

♠ K972

♥ AJ4

♦ K6

♣ AQ65

W N E S

1NT

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

Pass 3NT All Pass

1. 1N-3C transfer to diamonds

2. automat

# North hands

# Minor\_Suit\_Transfer

**Board: 181**      ♠ AK6      You are dealer.  
 Dealer: North      ♥ AJ97      The opponents are silent.  
 Vul: E-W      ♦ KJ84  
 HCP: 16      ♣ T8

---

**Board: 182**      ♠ A5      Partner is dealer.  
 Dealer: South      ♥ 983      The opponents are silent.  
 Vul: N-S      ♦ 73  
 HCP: 9+2      ♣ AJ8754

---

**Board: 183**      ♠ QJT8      You are dealer.  
 Dealer: North      ♥ AJ4      The opponents are silent.  
 Vul: E-W      ♦ A72  
 HCP: 15      ♣ K54

---

**Board: 184**      ♠ A6      Partner is dealer.  
 Dealer: South      ♥ 943      The opponents are silent.  
 Vul: Both      ♦ 76  
 HCP: 8+2      ♣ KJ9532

---

**Board: 185**      ♠ AJT65      You are dealer.  
 Dealer: North      ♥ K96      The opponents are silent.  
 Vul: E-W      ♦ AK  
 HCP: 16+1      ♣ JT8

## Both hands (Answers Page)

### Board: 181

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 9+2

Contract: 3NT South

North:

♠ AK6

♥ AJ97

♦ KJ84

♣ T8

South:

♠ 973

♥ Q42

♦ Q

♣ AJ9752

W N E S

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

Pass 3♣<sup>2</sup> Pass 3NT

All Pass

1. 1N-2N transfer to clubs

2. automat

### Board: 182

Dealer: South

Vul: N-S

North HCP: 9+2

South HCP: 17

Contract: 3NT North

North:

♠ A5

♥ 983

♦ 73

♣ AJ8754

South:

♠ KQT

♥ AK74

♦ AJ85

♣ 63

W N E S

1NT

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

Pass 3NT All Pass

1. 1N-2N transfer to clubs

2. automat

### Board: 183

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 8+2

Contract: 3NT South

North:

♠ QJT8

♥ AJ4

♦ A72

♣ K54

South:

♠ K43

♥ 532

♦ 8

♣ AJT986

W N E S

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

Pass 3♣<sup>2</sup> Pass 3NT

All Pass

1. 1N-2N transfer to clubs

2. automat

### Board: 184

Dealer: South

Vul: Both

North HCP: 8+2

South HCP: 17

Contract: 3NT North

North:

♠ A6

♥ 943

♦ 76

♣ KJ9532

South:

♠ QJT9

♥ AQJ

♦ K93

♣ A84

W N E S

1NT

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

Pass 3NT All Pass

1. 1N-2N transfer to clubs

2. automat

### Board: 185

Dealer: North

Vul: E-W

North HCP: 16+1

South HCP: 8+2

Contract: 3NT South

North:

♠ AJT65

♥ K96

♦ AK

♣ JT8

South:

♠ 97

♥ T4

♦ QJ9532

♣ KQ9

W N E S

1NT Pass 3♣<sup>1</sup>

Pass 3♦<sup>2</sup> Pass 3NT

All Pass

1. 1N-3C transfer to diamonds

2. automat

**South hands****Minor\_Suit\_Transfer**

|                   |          |                           |
|-------------------|----------|---------------------------|
| <b>Board: 181</b> | ♠ 973    | Partner is dealer.        |
| Dealer: North     | ♥ Q42    | The opponents are silent. |
| Vul: E-W          | ♦ Q      |                           |
| HCP: 9+2          | ♣ AJ9752 |                           |

---

|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 182</b> | ♠ KQT  | You are dealer.           |
| Dealer: South     | ♥ AK74 | The opponents are silent. |
| Vul: N-S          | ♦ AJ85 |                           |
| HCP: 17           | ♣ 63   |                           |

---

|                   |          |                           |
|-------------------|----------|---------------------------|
| <b>Board: 183</b> | ♠ K43    | Partner is dealer.        |
| Dealer: North     | ♥ 532    | The opponents are silent. |
| Vul: E-W          | ♦ 8      |                           |
| HCP: 8+2          | ♣ AJT986 |                           |

---

|                   |        |                           |
|-------------------|--------|---------------------------|
| <b>Board: 184</b> | ♠ QJT9 | You are dealer.           |
| Dealer: South     | ♥ AQJ  | The opponents are silent. |
| Vul: Both         | ♦ K93  |                           |
| HCP: 17           | ♣ A84  |                           |

---

|                   |          |                           |
|-------------------|----------|---------------------------|
| <b>Board: 185</b> | ♠ 97     | Partner is dealer.        |
| Dealer: North     | ♥ T4     | The opponents are silent. |
| Vul: E-W          | ♦ QJ9532 |                           |
| HCP: 8+2          | ♣ KQ9    |                           |

## Both hands (Answers Page)

### Board: 181

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 9+2

Contract: 3NT South

North:

♠ AK6

♥ AJ97

♦ KJ84

♣ T8

South:

♠ 973

♥ Q42

♦ Q

♣ AJ9752

W N E S

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

Pass 3♣<sup>2</sup> Pass 3NT

All Pass

1. 1N-2N transfer to clubs

2. automat

### Board: 182

Dealer: South

Vul: N-S

North HCP: 9+2

South HCP: 17

Contract: 3NT North

North:

♠ A5

♥ 983

♦ 73

♣ AJ8754

South:

♠ KQT

♥ AK74

♦ AJ85

♣ 63

W N E S

1NT

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

Pass 3NT All Pass

1. 1N-2N transfer to clubs

2. automat

### Board: 183

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 8+2

Contract: 3NT South

North:

♠ QJT8

♥ AJ4

♦ A72

♣ K54

South:

♠ K43

♥ 532

♦ 8

♣ AJT986

W N E S

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

Pass 3♣<sup>2</sup> Pass 3NT

All Pass

1. 1N-2N transfer to clubs

2. automat

### Board: 184

Dealer: South

Vul: Both

North HCP: 8+2

South HCP: 17

Contract: 3NT North

North:

♠ A6

♥ 943

♦ 76

♣ KJ9532

South:

♠ QJT9

♥ AQJ

♦ K93

♣ A84

W N E S

1NT

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

Pass 3NT All Pass

1. 1N-2N transfer to clubs

2. automat

### Board: 185

Dealer: North

Vul: E-W

North HCP: 16+1

South HCP: 8+2

Contract: 3NT South

North:

♠ AJT65

♥ K96

♦ AK

♣ JT8

South:

♠ 97

♥ T4

♦ QJ9532

♣ KQ9

W N E S

1NT Pass 3♣<sup>1</sup>

Pass 3♦<sup>2</sup> Pass 3NT

All Pass

1. 1N-3C transfer to diamonds

2. automat

# North hands

# Minor\_Suit\_Transfer

**Board: 186**

♠ A97

Partner is dealer.

Dealer: South

♥ K3

The opponents are silent.

Vul: Both

♦ 84

HCP: 9+2

♣ QT8743

**Board: 187**

♠ KT2

You are dealer.

Dealer: North

♥ AK87

East (LHO) Doubles 6♣ if possible.

Vul: None

♦ Q753

HCP: 15

♣ K5

**Board: 188**

♠ K92

Partner is dealer.

Dealer: South

♥ J

The opponents are silent.

Vul: E-W

♦ KJ8

HCP: 8+2

♣ T76543

**Board: 189**

♠ AT9

You are dealer.

Dealer: North

♥ A653

The opponents are silent.

Vul: None

♦ AK5

HCP: 15

♣ 532

## Both hands (Answers Page)

### Board: 186

Dealer: South

Vul: Both

North HCP: 9+2

South HCP: 16

Contract: 3NT North

North:

♠ A97

♥ K3

♦ 84

♣ QT8743

South:

♠ T864

♥ AQ7

♦ K92

♣ AK6

W N E S

1NT

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

Pass 3NT All Pass

1. 1N-2N transfer to clubs

2. automat

### Board: 187

Dealer: North

Vul: None

North HCP: 15

South HCP: 12+3

Contract: 6♣X South

North:

♠ KT2

♥ AK87

♦ Q753

♣ K5

South:

♠ AJ

♥ 953

♦ J

♣ AQ98743

W N E S

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

Pass 3♣<sup>2</sup> Pass 4♦

Pass 4♥ Pass 4NT

Pass 5♥<sup>3</sup> Pass 6♣

Pass Pass X All Pass

1. 1N-2N transfer to clubs

2. automat

3. A=2/5 or 5/5, Q(C)=0

### Board: 188

Dealer: South

Vul: E-W

North HCP: 8+2

South HCP: 17

Contract: 3NT North

North:

♠ K92

♥ J

♦ KJ8

♣ T76543

South:

♠ AT83

♥ AK65

♦ Q95

♣ A9

W N E S

1NT

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

Pass 3NT All Pass

1. 1N-2N transfer to clubs

2. automat

### Board: 189

Dealer: North

Vul: None

North HCP: 15

South HCP: 7+4

Contract: 3♦ North

North:

♠ AT9

♥ A653

♦ AK5

♣ 532

South:

♠ 842

♥ 8

♦ QJT87642

♣ A

W N E S

1NT Pass 3♣<sup>1</sup>

Pass 3♦<sup>2</sup> All Pass

1. 1N-3C transfer to diamonds

2. automat

## South hands

## Minor\_Suit\_Transfer

|                   |            |                                    |
|-------------------|------------|------------------------------------|
| <b>Board: 186</b> | ♠ T864     | You are dealer.                    |
| Dealer: South     | ♥ AQ7      | The opponents are silent.          |
| Vul: Both         | ♦ K92      |                                    |
| HCP: 16           | ♣ AK6      |                                    |
| <hr/>             |            |                                    |
| <b>Board: 187</b> | ♠ AJ       | Partner is dealer.                 |
| Dealer: North     | ♥ 953      | East (RHO) Doubles 6♣ if possible. |
| Vul: None         | ♦ J        |                                    |
| HCP: 12+3         | ♣ AQ98743  |                                    |
| <hr/>             |            |                                    |
| <b>Board: 188</b> | ♠ AT83     | You are dealer.                    |
| Dealer: South     | ♥ AK65     | The opponents are silent.          |
| Vul: E-W          | ♦ Q95      |                                    |
| HCP: 17           | ♣ A9       |                                    |
| <hr/>             |            |                                    |
| <b>Board: 189</b> | ♠ 842      | Partner is dealer.                 |
| Dealer: North     | ♥ 8        | The opponents are silent.          |
| Vul: None         | ♦ QJT87642 |                                    |
| HCP: 7+4          | ♣ A        |                                    |

## Both hands (Answers Page)

### Board: 186

Dealer: South

Vul: Both

North HCP: 9+2

South HCP: 16

Contract: 3NT North

North:

♠ A97

♥ K3

♦ 84

♣ QT8743

South:

♠ T864

♥ AQ7

♦ K92

♣ AK6

W N E S

1NT

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

Pass 3NT All Pass

1. 1N-2N transfer to clubs

2. automat

### Board: 187

Dealer: North

Vul: None

North HCP: 15

South HCP: 12+3

Contract: 6♣X South

North:

♠ KT2

♥ AK87

♦ Q753

♣ K5

South:

♠ AJ

♥ 953

♦ J

♣ AQ98743

W N E S

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

Pass 3♣<sup>2</sup> Pass 4♦

Pass 4♥ Pass 4NT

Pass 5♥<sup>3</sup> Pass 6♣

Pass Pass X All Pass

1. 1N-2N transfer to clubs

2. automat

3. A=2/5 or 5/5, Q(C)=0

### Board: 188

Dealer: South

Vul: E-W

North HCP: 8+2

South HCP: 17

Contract: 3NT North

North:

♠ K92

♥ J

♦ KJ8

♣ T76543

South:

♠ AT83

♥ AK65

♦ Q95

♣ A9

W N E S

1NT

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

Pass 3NT All Pass

1. 1N-2N transfer to clubs

2. automat

### Board: 189

Dealer: North

Vul: None

North HCP: 15

South HCP: 7+4

Contract: 3♦ North

North:

♠ AT9

♥ A653

♦ AK5

♣ 532

South:

♠ 842

♥ 8

♦ QJT87642

♣ A

W N E S

1NT Pass 3♣<sup>1</sup>

Pass 3♦<sup>2</sup> All Pass

1. 1N-3C transfer to diamonds

2. automat