Board: 1 Dealer: N Vul: None HCP: 16	<ul><li>★ K1094</li><li>▼ AKQ3</li><li>◆ A6</li><li>◆ 984</li></ul>	The opponents are silent.  You bid first.
Board: 2 Dealer: S Vul: Both HCP: 6	<ul><li>103</li><li>KJ54</li><li>J</li><li>J</li><li>J109642</li></ul>	The opponents are silent.  Partner bids first.
Board: 3 Dealer: N Vul: Both HCP: 15	<ul><li>♠ Q943</li><li>♥ K974</li><li>♦ K108</li><li>♠ AK</li></ul>	The opponents are silent.  You bid first.
Board: 4 Dealer: S Vul: Both HCP: 5	<ul><li>★ 4</li><li>♥ KJ65</li><li>◆ 96</li><li>◆ J96532</li></ul>	East Bids 3♦ if possible.  Partner bids first.
Board: 5 Dealer: N Vul: None HCP: 15	<ul><li>♠ AK8</li><li>♥ 72</li><li>♦ KJ1054</li><li>♠ A86</li></ul>	The opponents are silent. You bid first.
Board: 6 Dealer: S Vul: EW HCP: 7	♣— ▼ K103 ◆ Q976 • Q109654	The opponents are silent.  Partner bids first.

Board: 1 Dealer: N Vul: None North HCP: 16 South HCP: 8 Contract: 3♣ N	North:  ♠ K1094  ♥ AKQ3  ♠ A6  ♠ 984	South:  ♠ A73  ♥ 97  ♠ Q5  ♠ Q107653	West North East South  1NT Pass 2♠¹  Pass 3♠² AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 2 Dealer: S Vul: Both North HCP: 6 South HCP: 15 Contract: 3♣ S	North:	South:  ♠ AQ74  ♥ A982  ♠ 985  ♠ KQ	West North East South  1NT  Pass 2♠¹ Pass 3♣²  AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 3 Dealer: N Vul: Both North HCP: 15 South HCP: 4 Contract: 3♣ N	North:  ♠ Q943  ♥ K974  ♠ K108  ♠ AK	South:  ♣ J62  ♥ 83  ♣ 32  ♣ QJ8643	West North East South  1NT Pass 2♠¹  Pass 3♠² AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 4 Dealer: S Vul: Both North HCP: 5 South HCP: 16 Contract: 3 • E	North:	South:  ♠ K65  ♥ A982  ♠ Q108  ♣ AK10	West North East South  1NT  Pass 2♠¹ 3♦ AP  1. Minor Suit Transfers after 1NT
Board: 5 Dealer: N Vul: None North HCP: 15 South HCP: 5 Contract: 3 N	North:  ♠ AK8  ▼ 72  ♠ KJ1054  ♠ A86	South:	West North East South  1NT Pass 2♣¹  Pass 3♣² AP  1. Minor Suit Transfers after 1NT  2. automat

West North East South Board: 6 North: South: 1NT Dealer: S **♠**— **♠** AQ93 Vul: EW Pass 2♠¹ Pass  $3 \clubsuit^2$ **♥** AJ95 **♥** K103 North HCP: 7 AP **♦** Q976 **♦** J2 South HCP: 17 1. Minor Suit Transfers after 1NT **♣** Q109654 **♣** AJ7 Contract: 3♣ S 2. automat

Board: 1 Dealer: N Vul: None HCP: 8	<ul><li>♠ A73</li><li>♥ 97</li><li>♦ Q5</li><li>♠ Q107653</li></ul>	The opponents are silent.  Partner bids first.
Board: 2 Dealer: S Vul: Both HCP: 15	<ul><li>AQ74</li><li>✓ A982</li><li>✓ 985</li><li>✓ KQ</li></ul>	The opponents are silent. You bid first.
Board: 3 Dealer: N Vul: Both HCP: 4	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 4 Dealer: S Vul: Both HCP: 16	<ul><li>★ K65</li><li>▼ A982</li><li>◆ Q108</li><li>◆ AK10</li></ul>	East Bids 3♦ if possible.  You bid first.
Board: 5 Dealer: N Vul: None HCP: 5	<ul><li>♦ 974</li><li>♥ Q9</li><li>♦ 2</li><li>♠ K1097542</li></ul>	The opponents are silent.  Partner bids first.
Board: 6 Dealer: S Vul: EW HCP: 17	<ul><li>AQ93</li><li>✓ AJ95</li><li>J2</li><li>AJ7</li></ul>	The opponents are silent. You bid first.

Board: 1 Dealer: N Vul: None North HCP: 16 South HCP: 8 Contract: 3♣ N	North:  ♠ K1094  ♥ AKQ3  ♠ A6  ♠ 984	South:  ♠ A73  ♥ 97  ♠ Q5  ♠ Q107653	West North East South  1NT Pass 2♠¹  Pass 3♠² AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 2 Dealer: S Vul: Both North HCP: 6 South HCP: 15 Contract: 3♣ S	North:	South:  ♠ AQ74  ♥ A982  ♠ 985  ♠ KQ	West North East South  1NT  Pass 2♠¹ Pass 3♣²  AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 3 Dealer: N Vul: Both North HCP: 15 South HCP: 4 Contract: 3♣ N	North:  ♠ Q943  ♥ K974  ♠ K108  ♠ AK	South:  ♣ J62  ♥ 83  ♣ 32  ♣ QJ8643	West North East South  1NT Pass 2♠¹  Pass 3♠² AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 4 Dealer: S Vul: Both North HCP: 5 South HCP: 16 Contract: 3 • E	North:	South:  ♠ K65  ♥ A982  ♠ Q108  ♣ AK10	West North East South  1NT  Pass 2♠¹ 3♦ AP  1. Minor Suit Transfers after 1NT
Board: 5 Dealer: N Vul: None North HCP: 15 South HCP: 5 Contract: 3 N	North:  ♠ AK8  ▼ 72  ♠ KJ1054  ♠ A86	South:	West North East South  1NT Pass 2♣¹  Pass 3♣² AP  1. Minor Suit Transfers after 1NT  2. automat

West North East South Board: 6 North: South: 1NT Dealer: S **♠**— **♠** AQ93 Vul: EW Pass 2♠¹ Pass  $3 \clubsuit^2$ **♥** AJ95 **♥** K103 North HCP: 7 AP **♦** Q976 **♦** J2 South HCP: 17 1. Minor Suit Transfers after 1NT **♣** Q109654 **♣** AJ7 Contract: 3♣ S 2. automat

Board: 7 Dealer: N Vul: None HCP: 15	<ul><li>♠ 104</li><li>♥ AQ1042</li><li>♦ KQ5</li><li>♠ KJ5</li></ul>	The opponents are silent.  You bid first.
Board: 8 Dealer: S Vul: Both HCP: 18	<ul><li>★ KJ4</li><li>♥ QJ5</li><li>◆ Q</li><li>◆ AKQ1097</li></ul>	The opponents are silent.  Partner bids first.
Board: 9 Dealer: N Vul: NS HCP: 15	<ul><li>♣ Q2</li><li>♥ KJ106</li><li>◆ KQ109</li><li>♣ A93</li></ul>	West Bids 3♥ if possible. East Bids 4♣ if possible. West Bids 4♥ if possible. You bid first.
Board: 10 Dealer: S Vul: EW HCP: 3	<ul><li>♠ 65</li><li>♥ 64</li><li>♦ J73</li><li>♠ Q97643</li></ul>	East Doubles 2♠ if possible. West Bids 3♠ if possible. East Bids 4♠ if possible.  Partner bids first.
Board: 11 Dealer: N Vul: Both HCP: 17	<ul><li>▲ A9642</li><li>♥ 97</li><li>◆ AKQ</li><li>◆ KJ9</li></ul>	The opponents are silent.  You bid first.
Board: 12 Dealer: S Vul: NS HCP: 6	<ul><li>★ A65</li><li>★ 2</li><li>◆ 874</li><li>★ Q108632</li></ul>	The opponents are silent.  Partner bids first.

Board: 7 Dealer: N Vul: None North HCP: 15 South HCP: 9 Contract: 3♣ N	North:  • 104  • AQ1042  • KQ5  • KJ5	South:  ♠ K98  ♥ 83  ♦ 107  ♣ AQ8762	West North East South  1NT Pass 2♣¹  Pass 3♣² AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 8 Dealer: S Vul: Both North HCP: 18 South HCP: 17 Contract: 7♣ S	North:  ♠ KJ4  ♥ QJ5  • Q  ♣ AKQ1097	South:  ♠ A107  ♥ A2  ♠ AKJ73  ♣ J43	West North East South  1NT  Pass 2♣¹ Pass 3♣²  Pass 4NT³ Pass 5♣  Pass 7♣ AP  1. Minor Suit Transfers after 1NT  2. automat  3. Blackwood 0314, for ♣
Board: 9 Dealer: N Vul: NS North HCP: 15 South HCP: 2 Contract: 4 W	North:  ♠ Q2  ♥ KJ106  ♠ KQ109  ♣ A93	South:  ♣ J86  ♥ 8  ♣ 542  ♣ J107542	West North East South  1NT Pass 2♣¹  3♥ Pass 4♣² Pass  4♥ AP  1. Minor Suit Transfers after 1NT  2. limit raise or better in ♥
Board: 10 Dealer: S Vul: EW North HCP: 3 South HCP: 17 Contract: 4♠ W	North:  ♠ 65  ♥ 64  ♦ J73  ♣ Q97643	South:  ♠ Q3  ♥ AQJ95  ♠ K104  ♣ AJ10	West North East South  1NT  Pass 2♣¹ X 3♣²  3♠ Pass 4♠ AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 11 Dealer: N Vul: Both North HCP: 17 South HCP: 14 Contract: 6♣ N	North:  ♠ A9642  ♥ 97  ♠ AKQ ♠ KJ9	South:  ♠ K103  ♥ AJ5  ♠ 2  ♣ AQ7653	West North East South  1NT Pass 2♣¹  Pass 3♣² Pass 4NT³  Pass 5♣ Pass 6♣  AP  1. Minor Suit Transfers after 1NT 2. automat 3. Blackwood 0314, for ♣

West North East South Board: 12 North: South: 1NT Dealer: S **♦** A65 **♠** KQ4 Vul: NS Pass 2♠¹ Pass  $3 \clubsuit^2$ **v** 2 **y** J953 North HCP: 6 AP **♦** 874 **♦** Q2 South HCP: 15 1. Minor Suit Transfers after 1NT ♣ Q108632 **♣** AK74 Contract: 3♣ S 2. automat

Board: 7 Dealer: N Vul: None HCP: 9	<b>★</b> K98 <b>★</b> 83 <b>♦</b> 107 <b>♣</b> AQ8762	The opponents are silent.  Partner bids first.
Board: 8 Dealer: S Vul: Both HCP: 17	<ul><li>★ A107</li><li>★ A2</li><li>◆ AKJ73</li><li>★ J43</li></ul>	The opponents are silent. You bid first.
Board: 9 Dealer: N Vul: NS HCP: 2	<b>♣</b> J86 <b>♥</b> 8 <b>♦</b> 542 <b>♣</b> J107542	West Bids 3♥ if possible. East Bids 4♠ if possible. West Bids 4♥ if possible.  Partner bids first.
Board: 10 Dealer: S Vul: EW HCP: 17	<ul><li>♣ Q3</li><li>♥ AQJ95</li><li>◆ K104</li><li>♣ AJ10</li></ul>	East Doubles 2♠ if possible. West Bids 3♠ if possible. East Bids 4♠ if possible. You bid first.
Board: 11 Dealer: N Vul: Both HCP: 14	<ul><li>★ K103</li><li>★ AJ5</li><li>★ 2</li><li>★ AQ7653</li></ul>	The opponents are silent.  Partner bids first.
Board: 12 Dealer: S Vul: NS HCP: 15	<ul><li>★ KQ4</li><li>▼ J953</li><li>◆ Q2</li><li>◆ AK74</li></ul>	The opponents are silent. You bid first.

Board: 7 Dealer: N Vul: None North HCP: 15 South HCP: 9 Contract: 3♣ N	North:  • 104  • AQ1042  • KQ5  • KJ5	South:  ♠ K98  ♥ 83  ♦ 107  ♣ AQ8762	West North East South  1NT Pass 2♣¹  Pass 3♣² AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 8 Dealer: S Vul: Both North HCP: 18 South HCP: 17 Contract: 7♣ S	North:  ♠ KJ4  ♥ QJ5  • Q  ♣ AKQ1097	South:  ♠ A107  ♥ A2  ♠ AKJ73  ♣ J43	West North East South  1NT  Pass 2♣¹ Pass 3♣²  Pass 4NT³ Pass 5♣  Pass 7♣ AP  1. Minor Suit Transfers after 1NT  2. automat  3. Blackwood 0314, for ♣
Board: 9 Dealer: N Vul: NS North HCP: 15 South HCP: 2 Contract: 4 W	North:  ♠ Q2  ♥ KJ106  ♠ KQ109  ♣ A93	South:  ♣ J86  ♥ 8  ♣ 542  ♣ J107542	West North East South  1NT Pass 2♣¹  3♥ Pass 4♣² Pass  4♥ AP  1. Minor Suit Transfers after 1NT  2. limit raise or better in ♥
Board: 10 Dealer: S Vul: EW North HCP: 3 South HCP: 17 Contract: 4♠ W	North:  ♠ 65  ♥ 64  ♦ J73  ♣ Q97643	South:  ♠ Q3  ♥ AQJ95  ♠ K104  ♣ AJ10	West North East South  1NT  Pass 2♣¹ X 3♣²  3♠ Pass 4♠ AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 11 Dealer: N Vul: Both North HCP: 17 South HCP: 14 Contract: 6♣ N	North:  ♠ A9642  ♥ 97  ♠ AKQ ♠ KJ9	South:  ♠ K103  ♥ AJ5  ♠ 2  ♣ AQ7653	West North East South  1NT Pass 2♣¹  Pass 3♣² Pass 4NT³  Pass 5♣ Pass 6♣  AP  1. Minor Suit Transfers after 1NT 2. automat 3. Blackwood 0314, for ♣

West North East South Board: 12 North: South: 1NT Dealer: S **♦** A65 **♠** KQ4 Vul: NS Pass 2♠¹ Pass  $3 \clubsuit^2$ **v** 2 **y** J953 North HCP: 6 AP **♦** 874 **♦** Q2 South HCP: 15 1. Minor Suit Transfers after 1NT ♣ Q108632 **♣** AK74 Contract: 3♣ S 2. automat

Board: 13 Dealer: N Vul: None HCP: 16	<ul><li>▲ A1086</li><li>♥ Q83</li><li>◆ KQJ8</li><li>▲ A10</li></ul>	The opponents are silent. You bid first.
Board: 14 Dealer: S Vul: EW HCP: 8	<ul><li>★ 5</li><li>★ A53</li><li>★ Q3</li><li>★ Q975432</li></ul>	The opponents are silent.  Partner bids first.
Board: 15 Dealer: N Vul: Both HCP: 17	<ul><li>▲ AJ32</li><li>✔ AK74</li><li>◆ J8</li><li>▲ A63</li></ul>	The opponents are silent. You bid first.
Board: 16 Dealer: S Vul: NS HCP: 9	♣— ▼ A86 ◆ 10954 ♣ AJ10732	The opponents are silent.  Partner bids first.
Board: 17 Dealer: N Vul: Both HCP: 16	<ul><li>▲ AJ865</li><li>♥ 95</li><li>♦ KQ3</li><li>▲ AQ3</li></ul>	The opponents are silent. You bid first.
Board: 18 Dealer: S Vul: EW HCP: 7	<ul><li>♠ 65</li><li>♥ K87</li><li>♦ 92</li><li>♠ A65432</li></ul>	The opponents are silent.  Partner bids first.

Board: 13 Dealer: N Vul: None North HCP: 16 South HCP: 5 Contract: 3♣ N	North:  ♠ A1086  ♥ Q83  ♠ KQJ8  ♣ A10	South:  ◆ 42  ▼ A2  ◆ 97  ◆ J987653	West North East South  1NT Pass 2♠¹  Pass 3♣² AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 14 Dealer: S Vul: EW North HCP: 8 South HCP: 16 Contract: 3♣ S	North:	South:  ♠ AJ9  ♥ KQJ6  ♦ J962  ♠ KJ	West North East South  1NT  Pass 2♠¹ Pass 3♣²  AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 15 Dealer: N Vul: Both North HCP: 17 South HCP: 4 Contract: 3♣ N	North:  ♠ AJ32  ♥ AK74  ♦ J8  ♠ A63	South:  ♠ 8  ♥ 965  • 1054  ♣ KJ10987	West North East South  1NT Pass 2♠¹  Pass 3♠² AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 16 Dealer: S Vul: NS North HCP: 9 South HCP: 16 Contract: 5♣ S	North:  ♣ —  ▼ A86  • 10954  • AJ10732	South:  ♠ K6432  ♥ J53  ♠ AKQ  ♠ K4	West North East South  1NT  Pass 2♠¹ Pass 3♠²  Pass 5♠ AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 17 Dealer: N Vul: Both North HCP: 16 South HCP: 5 Contract: 3♣ N	North:  ♠ AJ865  ♥ 95  ♠ KQ3  ♠ AQ3	South:	West North East South  1NT Pass 2♠¹  Pass 3♠² AP  1. Minor Suit Transfers after 1NT  2. automat

West North East South Board: 18 North: South: 1NT Dealer: S **♠** 65 **♦** A1042 Vul: EW Pass  $3 \clubsuit^2$ Pass 2♠¹ **♥** K87 **y** 54 North HCP: 7 AP ♦ KQJ4 **♦** 92 South HCP: 15 1. Minor Suit Transfers after 1NT ♣ A65432 **♣** KQ9 Contract: 3♣ S 2. automat

Board: 13 Dealer: N Vul: None HCP: 5	<ul><li>42</li><li>★ A2</li><li>◆ 97</li><li>★ J987653</li></ul>	The opponents are silent.  Partner bids first.
Board: 14 Dealer: S Vul: EW HCP: 16	<ul><li>▲ AJ9</li><li>♥ KQJ6</li><li>◆ J962</li><li>▲ KJ</li></ul>	The opponents are silent. You bid first.
Board: 15 Dealer: N Vul: Both HCP: 4	♣8 ♥ 965 ♦ 1054 ♣ KJ10987	The opponents are silent.  Partner bids first.
Board: 16 Dealer: S Vul: NS HCP: 16	<ul><li>★ K6432</li><li>♥ J53</li><li>◆ AKQ</li><li>◆ K4</li></ul>	The opponents are silent. You bid first.
Board: 17 Dealer: N Vul: Both HCP: 5	<b>★</b> 2 <b>▼</b> 10 <b>★</b> A962 <b>♣</b> J1097654	The opponents are silent.  Partner bids first.
Board: 18 Dealer: S Vul: EW HCP: 15	<ul><li>★ A1042</li><li>★ 54</li><li>★ KQJ4</li><li>★ KQ9</li></ul>	The opponents are silent. You bid first.

Board: 13 Dealer: N Vul: None North HCP: 16 South HCP: 5 Contract: 3♣ N	North:  ♠ A1086  ♥ Q83  ♠ KQJ8  ♣ A10	South:  ◆ 42  ▼ A2  ◆ 97  ◆ J987653	West North East South  1NT Pass 2♠¹  Pass 3♣² AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 14 Dealer: S Vul: EW North HCP: 8 South HCP: 16 Contract: 3♣ S	North:	South:  ♠ AJ9  ♥ KQJ6  ♦ J962  ♠ KJ	West North East South  1NT  Pass 2♠¹ Pass 3♣²  AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 15 Dealer: N Vul: Both North HCP: 17 South HCP: 4 Contract: 3♣ N	North:  ♠ AJ32  ♥ AK74  ♦ J8  ♠ A63	South:  ♠ 8  ♥ 965  • 1054  ♣ KJ10987	West North East South  1NT Pass 2♠¹  Pass 3♠² AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 16 Dealer: S Vul: NS North HCP: 9 South HCP: 16 Contract: 5♣ S	North:  ♣ —  ▼ A86  • 10954  • AJ10732	South:  ♠ K6432  ♥ J53  ♠ AKQ  ♠ K4	West North East South  1NT  Pass 2♠¹ Pass 3♠²  Pass 5♠ AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 17 Dealer: N Vul: Both North HCP: 16 South HCP: 5 Contract: 3♣ N	North:  ♠ AJ865  ♥ 95  ♠ KQ3  ♠ AQ3	South:	West North East South  1NT Pass 2♠¹  Pass 3♠² AP  1. Minor Suit Transfers after 1NT  2. automat

West North East South Board: 18 North: South: 1NT Dealer: S **♠** 65 **♦** A1042 Vul: EW Pass  $3 \clubsuit^2$ Pass 2♠¹ **♥** K87 **y** 54 North HCP: 7 AP ♦ KQJ4 **♦** 92 South HCP: 15 1. Minor Suit Transfers after 1NT ♣ A65432 **♣** KQ9 Contract: 3♣ S 2. automat

Board: 19 Dealer: N Vul: Both HCP: 17	<ul><li>A2</li><li>✓ K63</li><li>✓ KQ52</li><li>✓ KQ105</li></ul>	The opponents are silent. You bid first.
Board: 20 Dealer: S Vul: None HCP: 13	♣— ♥ AJ4 • K1086 • KQ9742	The opponents are silent.  Partner bids first.
Board: 21 Dealer: N Vul: Both HCP: 15	<ul><li>★ KQJ9</li><li>★ AK6</li><li>◆ Q109</li><li>◆ 632</li></ul>	The opponents are silent.  You bid first.
Board: 22 Dealer: S Vul: NS HCP: 9	<ul><li>♣ 753</li><li>♥ QJ6</li><li>♦ 4</li><li>♣ AQ9864</li></ul>	The opponents are silent.  Partner bids first.
Board: 23 Dealer: N Vul: NS HCP: 15	<ul><li>AQ1083</li><li>✓ A104</li><li>✓ KJ</li><li>✓ J32</li></ul>	The opponents are silent. You bid first.
Board: 24 Dealer: S Vul: Both HCP: 2	<ul><li>♣ 4</li><li>♥ Q4</li><li>♦ 10972</li><li>♣ 987654</li></ul>	East Doubles 2♠ if possible.  Partner bids first.

Board: 19 Dealer: N Vul: Both North HCP: 17 South HCP: 7 Contract: 3 N	North:  ♠ A2  ♥ K63  ♠ KQ52  ♠ KQ105	South:  ◆ J7  ▼ Q94  ◆ 94  ◆ A98632	West North East South  1NT Pass 2♠¹  Pass 3♠² AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 20 Dealer: S Vul: None North HCP: 13 South HCP: 17 Contract: 6♣ S	North:  ♣ —  ▼ AJ4  • K1086  • KQ9742	South:  ♠ AKQ10  ♥ 7652  ♠ A72  ♣ A5	West North East South  1NT  Pass 2♣¹ Pass 3♣²  Pass 4NT³ Pass 5♣  Pass 6♣ AP  1. Minor Suit Transfers after 1NT  2. automat  3. Blackwood 0314, for ♣
Board: 21 Dealer: N Vul: Both North HCP: 15 South HCP: 5 Contract: 3 N	North:  ♠ KQJ9  ♥ AK6  ♠ Q109  ♣ 632	South:  ♠ 6  ♥ 7542  ♠ 84  ♠ AJ10754	West North East South  1NT Pass 2♣¹  Pass 3♣² AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 22 Dealer: S Vul: NS North HCP: 9 South HCP: 15 Contract: 3♣ S	North:  ♠ 753  ♥ QJ6  ♠ 4  ♠ AQ9864	South:  ♠ K98  ▼ A109  ♠ AK98  ♣ J103	West North East South  1NT  Pass 2♣¹ Pass 3♣²  AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 23 Dealer: N Vul: NS North HCP: 15 South HCP: 7 Contract: 3♣ N	North:  ♠ AQ1083  ♥ A104  ♠ KJ  ♣ J32	South:  ♠ K74  ▼ 753  ◆ 2  ♣ A109864	West North East South  1NT Pass 2♣¹  Pass 3♣² AP  1. Minor Suit Transfers after 1NT  2. automat

Board: 24 Dealer: S	North:	South:	West	North	East	South
	<b>♠</b> 4	<b>♠</b> K108				1NT
Vul: Both North HCP: 2	<b>♥</b> Q4	<b>♥</b> A863	Pass	$2 \spadesuit^1$	X	Pass
South HCP: 15	<b>♦</b> 10972	<b>♦</b> KJ65	Pass	3♣	AP	
Contract: 3♣ N	<b>♣</b> 987654	<b>♣</b> KJ	1. Mino	or Suit T	ransfe	rs after 1N7

Board: 19 Dealer: N Vul: Both HCP: 7	<b>♣</b> J7 <b>♥</b> Q94 <b>♦</b> 94 <b>♣</b> A98632	The opponents are silent.  Partner bids first.
Board: 20 Dealer: S Vul: None HCP: 17	<ul><li>★ AKQ10</li><li>▼ 7652</li><li>◆ A72</li><li>♣ A5</li></ul>	The opponents are silent.  You bid first.
Board: 21 Dealer: N Vul: Both HCP: 5	<b>♠</b> 6 <b>♥</b> 7542 <b>♦</b> 84 <b>♣</b> AJ10754	The opponents are silent.  Partner bids first.
Board: 22 Dealer: S Vul: NS HCP: 15	<ul><li>★ K98</li><li>★ A109</li><li>★ AK98</li><li>★ J103</li></ul>	The opponents are silent.  You bid first.
Board: 23 Dealer: N Vul: NS HCP: 7	<ul><li>★ K74</li><li>▼ 753</li><li>◆ 2</li><li>◆ A109864</li></ul>	The opponents are silent.  Partner bids first.
Board: 24 Dealer: S Vul: Both HCP: 15	<ul><li>★ K108</li><li>▼ A863</li><li>◆ KJ65</li><li>◆ KJ</li></ul>	East Doubles 2♠ if possible.  You bid first.

Board: 19 Dealer: N Vul: Both North HCP: 17 South HCP: 7 Contract: 3 N	North:  ♠ A2  ♥ K63  ♠ KQ52  ♠ KQ105	South:  ◆ J7  ▼ Q94  ◆ 94  ◆ A98632	West North East South  1NT Pass 2♠¹  Pass 3♠² AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 20 Dealer: S Vul: None North HCP: 13 South HCP: 17 Contract: 6♣ S	North:  ♣ —  ▼ AJ4  • K1086  • KQ9742	South:  ♠ AKQ10  ♥ 7652  ♠ A72  ♣ A5	West North East South  1NT  Pass 2♣¹ Pass 3♣²  Pass 4NT³ Pass 5♣  Pass 6♣ AP  1. Minor Suit Transfers after 1NT  2. automat  3. Blackwood 0314, for ♣
Board: 21 Dealer: N Vul: Both North HCP: 15 South HCP: 5 Contract: 3 N	North:  ♠ KQJ9  ♥ AK6  ♠ Q109  ♣ 632	South:  ♠ 6  ♥ 7542  ♠ 84  ♠ AJ10754	West North East South  1NT Pass 2♣¹  Pass 3♣² AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 22 Dealer: S Vul: NS North HCP: 9 South HCP: 15 Contract: 3♣ S	North:  ♠ 753  ♥ QJ6  ♠ 4  ♠ AQ9864	South:  ♠ K98  ▼ A109  ♠ AK98  ♣ J103	West North East South  1NT  Pass 2♣¹ Pass 3♣²  AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 23 Dealer: N Vul: NS North HCP: 15 South HCP: 7 Contract: 3♣ N	North:  ♠ AQ1083  ♥ A104  ♠ KJ  ♣ J32	South:  ♠ K74  ▼ 753  ◆ 2  ♣ A109864	West North East South  1NT Pass 2♣¹  Pass 3♣² AP  1. Minor Suit Transfers after 1NT  2. automat

Board: 24 Dealer: S	North:	South:	West	North	East	South
	<b>♠</b> 4	<b>♠</b> K108				1NT
Vul: Both North HCP: 2	<b>♥</b> Q4	<b>♥</b> A863	Pass	$2 \spadesuit^1$	X	Pass
South HCP: 15	<b>♦</b> 10972	<b>♦</b> KJ65	Pass	3♣	AP	
Contract: 3♣ N	<b>♣</b> 987654	<b>♣</b> KJ	1. Mino	or Suit T	ransfe	rs after 1N7

Board: 25 Dealer: N Vul: EW HCP: 17	<ul><li>★ K74</li><li>▼ KJ93</li><li>◆ AJ86</li><li>◆ AJ</li></ul>	The opponents are silent. You bid first.
Board: 26 Dealer: S Vul: None HCP: 6	<ul><li></li></ul>	East Bids 3♦ if possible.  Partner bids first.
Board: 27 Dealer: N Vul: NS HCP: 15	<ul><li>★ KQJ3</li><li>▼ K65</li><li>◆ AJ32</li><li>◆ J10</li></ul>	The opponents are silent. You bid first.
Board: 28 Dealer: S Vul: Both HCP: 7	<ul><li>★ A87</li><li>▼ 43</li><li>◆ 86</li><li>◆ K98763</li></ul>	The opponents are silent.  Partner bids first.
Board: 29 Dealer: N Vul: EW HCP: 15	<ul><li>♣ AQ</li><li>♥ J8653</li><li>◆ 863</li><li>♣ AKJ</li></ul>	The opponents are silent. You bid first.

Board: 25 Dealer: N Vul: EW North HCP: 17 South HCP: 7 Contract: 3 N	North:  ♠ K74  ♥ KJ93  ♠ AJ86  ♣ AJ	South:  ♠ Q832  ♥ 6  ♦ 105  ♣ KQ9764	West North East South  1NT Pass 2♠¹  Pass 3♠² AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 26 Dealer: S Vul: None North HCP: 6 South HCP: 16 Contract: 4 S	North:	South:  ♠ AQ95  ♥ AQ  ♦ 962  ♣ KJ74	West North East South  1NT  Pass 2♠¹ 3♦ 4♣  AP  1. Minor Suit Transfers after 1NT
Board: 27 Dealer: N Vul: NS North HCP: 15 South HCP: 15 Contract: 5♣ N	North:  ♠ KQJ3  ♥ K65  ♠ AJ32  ♣ J10	South:  ♠ A52  ♥ 7  • Q97  ♣ AKQ942	West North East South  1NT Pass 2♠¹  Pass 3♠² Pass 4♠³  Pass 5♠ AP  1. Minor Suit Transfers after 1NT  2. automat  3. Cue bid, a ♠ stopper
Board: 28 Dealer: S Vul: Both North HCP: 7 South HCP: 17 Contract: 3♣ S	North:  ♠ A87  ♥ 43  ♠ 86  ♣ K98763	South:  ♠ QJ9  ♥ KQJ52  ♠ K95  ♣ AJ	West North East South  1NT  Pass 2♠¹ Pass 3♠²  AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 29 Dealer: N Vul: EW North HCP: 15 South HCP: 5 Contract: 3 N	North:  ♠ AQ  ♥ J8653  ♠ 863  ♣ AKJ	South:  ♠ 107  ♥ Q7  • QJ5  ♣ 1097654	West North East South  1NT Pass 2♠¹  Pass 3♠² AP  1. Minor Suit Transfers after 1NT  2. automat

Board: 25 Dealer: N Vul: EW HCP: 7	<ul><li>♣ Q832</li><li>♥ 6</li><li>♦ 105</li><li>♣ KQ9764</li></ul>	The opponents are silent.  Partner bids first.
Board: 26 Dealer: S Vul: None HCP: 16	<ul><li>AQ95</li><li>✓ AQ</li><li>962</li><li>KJ74</li></ul>	East Bids 3♦ if possible.  You bid first.
Board: 27 Dealer: N Vul: NS HCP: 15	<ul><li>A52</li><li>₹ 7</li><li>Q97</li><li>AKQ942</li></ul>	The opponents are silent.  Partner bids first.
Board: 28 Dealer: S Vul: Both HCP: 17	<ul><li>♣ QJ9</li><li>♥ KQJ52</li><li>◆ K95</li><li>♣ AJ</li></ul>	The opponents are silent. You bid first.
Board: 29 Dealer: N Vul: EW HCP: 5	<ul><li>107</li><li>♥ Q7</li><li>◆ QJ5</li><li>1097654</li></ul>	The opponents are silent.  Partner bids first.

Board: 25 Dealer: N Vul: EW North HCP: 17 South HCP: 7 Contract: 3 N	North:  ♠ K74  ♥ KJ93  ♠ AJ86  ♣ AJ	South:  ♠ Q832  ♥ 6  ♦ 105  ♣ KQ9764	West North East South  1NT Pass 2♠¹  Pass 3♠² AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 26 Dealer: S Vul: None North HCP: 6 South HCP: 16 Contract: 4 S	North:	South:  ♠ AQ95  ♥ AQ  ♦ 962  ♣ KJ74	West North East South  1NT  Pass 2♠¹ 3♦ 4♣  AP  1. Minor Suit Transfers after 1NT
Board: 27 Dealer: N Vul: NS North HCP: 15 South HCP: 15 Contract: 5♣ N	North:  ♠ KQJ3  ♥ K65  ♠ AJ32  ♣ J10	South:  ♠ A52  ♥ 7  • Q97  ♣ AKQ942	West North East South  1NT Pass 2♠¹  Pass 3♠² Pass 4♠³  Pass 5♠ AP  1. Minor Suit Transfers after 1NT  2. automat  3. Cue bid, a ♠ stopper
Board: 28 Dealer: S Vul: Both North HCP: 7 South HCP: 17 Contract: 3♣ S	North:  ♠ A87  ♥ 43  ♠ 86  ♣ K98763	South:  ♠ QJ9  ♥ KQJ52  ♠ K95  ♣ AJ	West North East South  1NT  Pass 2♠¹ Pass 3♠²  AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 29 Dealer: N Vul: EW North HCP: 15 South HCP: 5 Contract: 3 N	North:  ♠ AQ  ♥ J8653  ♠ 863  ♣ AKJ	South:  ♠ 107  ♥ Q7  • QJ5  ♣ 1097654	West North East South  1NT Pass 2♠¹  Pass 3♠² AP  1. Minor Suit Transfers after 1NT  2. automat

#### Size Asking Minor Suit Stayman

Vul: None → J4 HCP: 16 → A43 You bid first.

Board: 32 ♠ 8
Dealer: S ♥ KQ9

East Bids 3♠ if possible.

Vul: None • 4 Partner bids first.

HCP: 6 ♣ 1086543 Partner blus first

1NT
1NT
1NT
1NT
1NT

Board: 30 Dealer: S Vul: None	◆ AK3 ▼ AKJ10 ◆ 1052	The opponents are silent.  You bid first.
HCP: 16  Board: 31  Dealer: N  Vul: None  HCP: 7	<ul> <li>♣ J102</li> <li>♠ J74</li> <li>♥ —</li> <li>♦ KQ62</li> <li>♠ J109652</li> </ul>	West Bids 3♦ if possible.  Partner bids first.
Board: 32 Dealer: S Vul: NS HCP: 16	<ul><li>♣ Q754</li><li>♥ A74</li><li>♦ K87</li><li>♣ AK3</li></ul>	East Bids 3♠ if possible.  You bid first.
Board: 33 Dealer: N Vul: EW HCP: 6	<b>♦</b> 5 <b>♥</b> Q93 <b>♦</b> 62 <b>♣</b> KJ109643	The opponents are silent.  Partner bids first.
Board: 34 Dealer: S Vul: None HCP: 17	<b>★</b> KQ6 <b>♥</b> A104 <b>♦</b> A1098 <b>♣</b> KJ7	The opponents are silent. You bid first.

			West North East South 1NT
Doord, 20			Pass $2 \stackrel{1}{•}^1$ Pass $3 \stackrel{2}{•}^2$
Board: 30 Dealer: S	North:	South:	Pass $4^{\checkmark3}$ Pass $4^{\checkmark4}$
Vul: None	<b>♠</b> 62	♠ AK3	Pass 4NT <sup>5</sup> Pass 5♠
North HCP: 13	<b>∀</b> — <b>^</b> K 107	▼ AKJ10	Pass 6♣ AP
South HCP: 16 Contract: 6♣ S	<ul><li>◆ KJ97</li><li>◆ AKQ7543</li></ul>	◆ 1052 ◆ J102	<ol> <li>Minor Suit Transfers after 1NT</li> <li>automat</li> <li>Splinter</li> <li>Cue bid, a ♠ stopper</li> <li>Blackwood 0314, for ♠</li> </ol>
Board: 31			West North Foot Coult
Dealer: N	North:	South:	West North East South  1NT Pass 2♠¹
Vul: None	<b>♦</b> K532 <b>♥</b> AKJ9	<b>♦</b> J74 <b>∀</b> —	1NT Pass 2♠¹ 3♦ Pass Pass XA♠♠
North HCP: 16	• J4	◆ KQ62	AP
South HCP: 7 Contract: 3•X W	♣ A43	<b>♣</b> J109652	1. Minor Suit Transfers after 1NT
Contract. 5 VX W			1V 1/14402 8 04V 11042428 04V01 11 12
Board: 32 Dealer: S	North: ♠ 8	South: ♠ Q754	West North East South 1NT
Vul: NS	♥ KQ9	<b>♥</b> A74	Pass 2♠¹ 3♠ Pass
North HCP: 8 South HCP: 16	◆ Q63	<b>♦</b> K87	Pass 4♣ AP
Contract: 4♣ N	<b>♣</b> J109652	♣ AK3	1. Minor Suit Transfers after 1NT
Board: 33 Dealer: N	North: ♠ KQ8	South:	West North East South  1NT Pass 2♠¹
Vul: EW	♥ KJ865	<b>±</b> 5 <b>♥</b> Q93	Pass 3♣² AP
North HCP: 17 South HCP: 6	◆ A53	◆ 62	1. Minor Suit Transfers after 1NT
Contract: 3 N	♣ A2	♣ KJ109643	2. automat
Board: 34 Dealer: S	North:	South:	West North East South 1NT
Vul: None	<b>♦</b> A842 <b>♥</b> Q2	<b>♠</b> KQ6 <b>♥</b> A104	Pass $2 \stackrel{1}{•}^1$ Pass $3 \stackrel{2}{•}^2$
North HCP: 6	• 4	◆ A1098	AP
South HCP: 17 Contract: 3♣ S	<b>♣</b> 1086543	♣ KJ7	1. Minor Suit Transfers after 1NT
Commact, 57 3			2. automat

Board: 35 Dealer: N Vul: None HCP: 15	<ul><li>★ K743</li><li>★ AQ3</li><li>◆ QJ94</li><li>★ K5</li></ul>	The opponents are silent. You bid first.
Board: 36 Dealer: S Vul: Both HCP: 8	<ul><li>Q7</li><li>✓ 62</li><li>✓ J102</li><li>✓ KQ9876</li></ul>	The opponents are silent.  Partner bids first.
Board: 37 Dealer: N Vul: Both HCP: 15	<ul><li>▲ A108</li><li>♥ Q103</li><li>◆ AK53</li><li>▲ Q87</li></ul>	West Doubles 2♠ if possible.  You bid first.
Board: 38 Dealer: S Vul: None HCP: 6	<ul><li>J4</li><li>J</li><li>J64</li><li>K1097543</li></ul>	The opponents are silent.  Partner bids first.
Board: 39 Dealer: N Vul: Both HCP: 15	<ul><li>AQJ92</li><li>✓ A105</li><li>108</li><li>A72</li></ul>	West Bids 3♦ if possible.  You bid first.
Board: 40 Dealer: S Vul: NS HCP: 6	<ul><li>♠ 9</li><li>♥ J73</li><li>♦ 987</li><li>♠ KQ9842</li></ul>	The opponents are silent.  Partner bids first.

Board: 35 Dealer: N Vul: None North HCP: 15 South HCP: 8 Contract: 3♣ N	North:  ♠ K743  ♥ AQ3  ♠ QJ94  ♣ K5	South:	West North East South  1NT Pass 2♠¹  Pass 3♠² AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 36 Dealer: S Vul: Both North HCP: 8 South HCP: 17 Contract: 3 S	North:  ♠ Q7  ♥ 62  ♠ J102  ♣ KQ9876	South:  ♠ AJ106  ♥ AJ109  ♠ K76  ♠ A3	West North East South  1NT  Pass 2♣¹ Pass 3♣²  AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 37 Dealer: N Vul: Both North HCP: 15 South HCP: 7 Contract: 3♣ N	North:  ♠ A108  ♥ Q103  ♠ AK53  ♣ Q87	South:  ♣ J32  ♥ 5  ♦ J104  ♣ AJ9532	West North East South  1NT Pass 2♠¹  X 3♣² AP  1. Minor Suit Transfers after 1NT 2. automat
Board: 38 Dealer: S Vul: None North HCP: 6 South HCP: 15 Contract: 3 S	North:  ♠ J4  ♥ J  ♦ J64  ♣ K1097543	South:	West North East South  1NT  Pass 2♠¹ Pass 3♠²  AP  1. Minor Suit Transfers after 1NT 2. automat
Board: 39 Dealer: N Vul: Both North HCP: 15 South HCP: 6 Contract: 4 N	North:  ♠ AQJ92  ♥ A105  • 108  ♣ A72	South:  ♠ K  ♥ 9732  ♠ 65  ♣ QJ10986	West North East South  1NT Pass 2♣¹  Pass 3♣² Pass Pass  3♠ Pass Pass 4♣  AP  1. Minor Suit Transfers after 1NT  2. automat

West North East South Board: 40 North: South: 1NT Dealer: S **♠**9 **♠** AKQ Vul: NS Pass 2♠¹ Pass  $3 \clubsuit^2$ **♥** J73 **♥** AQ54 North HCP: 6 AP **♦** 987 **♦** J106 South HCP: 16 1. Minor Suit Transfers after 1NT **♣** KQ9842 **♣** 765 Contract: 3♣ S 2. automat

Board: 35 Dealer: N Vul: None HCP: 8	<ul><li>♠ 652</li><li>♥ K6</li><li>♦ 72</li><li>♠ AJ10764</li></ul>	The opponents are silent.  Partner bids first.
Board: 36 Dealer: S Vul: Both HCP: 17	<ul><li>▲ AJ106</li><li>♥ AJ109</li><li>◆ K76</li><li>▲ A3</li></ul>	The opponents are silent.  You bid first.
Board: 37 Dealer: N Vul: Both HCP: 7	<ul><li></li></ul>	West Doubles 2♠ if possible.  Partner bids first.
Board: 38 Dealer: S Vul: None HCP: 15	<ul><li>♠ 632</li><li>♥ A943</li><li>♠ AQ9</li><li>♠ AJ2</li></ul>	The opponents are silent. You bid first.
Board: 39 Dealer: N Vul: Both HCP: 6	<b>♠</b> K <b>♥</b> 9732 <b>♦</b> 65 <b>♣</b> QJ10986	West Bids 3♦ if possible.  Partner bids first.
Board: 40 Dealer: S Vul: NS HCP: 16	<ul><li>★ AKQ</li><li>▼ AQ54</li><li>◆ J106</li><li>◆ 765</li></ul>	The opponents are silent. You bid first.

Board: 35 Dealer: N Vul: None North HCP: 15 South HCP: 8 Contract: 3♣ N	North:  ♠ K743  ♥ AQ3  ♠ QJ94  ♣ K5	South:	West North East South  1NT Pass 2♠¹  Pass 3♠² AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 36 Dealer: S Vul: Both North HCP: 8 South HCP: 17 Contract: 3 S	North:  ♠ Q7  ♥ 62  ♠ J102  ♣ KQ9876	South:  ♠ AJ106  ♥ AJ109  ♠ K76  ♠ A3	West North East South  1NT  Pass 2♣¹ Pass 3♣²  AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 37 Dealer: N Vul: Both North HCP: 15 South HCP: 7 Contract: 3♣ N	North:  ♠ A108  ♥ Q103  ♠ AK53  ♣ Q87	South:  ♣ J32  ♥ 5  • J104  ♣ AJ9532	West North East South  1NT Pass 2♠¹  X 3♣² AP  1. Minor Suit Transfers after 1NT 2. automat
Board: 38 Dealer: S Vul: None North HCP: 6 South HCP: 15 Contract: 3 S	North:  ♠ J4  ♥ J  ♦ J64  ♣ K1097543	South:	West North East South  1NT  Pass 2♠¹ Pass 3♠²  AP  1. Minor Suit Transfers after 1NT 2. automat
Board: 39 Dealer: N Vul: Both North HCP: 15 South HCP: 6 Contract: 4 N	North:  ♠ AQJ92  ♥ A105  • 108  ♣ A72	South:  ♠ K  ♥ 9732  ♠ 65  ♣ QJ10986	West North East South  1NT Pass 2♣¹  Pass 3♣² Pass Pass  3♠ Pass Pass 4♣  AP  1. Minor Suit Transfers after 1NT  2. automat

West North East South Board: 40 North: South: 1NT Dealer: S **♠**9 **♠** AKQ Vul: NS Pass 2♠¹ Pass  $3 \clubsuit^2$ **♥** J73 **♥** AQ54 North HCP: 6 AP **♦** 987 **♦** J106 South HCP: 16 1. Minor Suit Transfers after 1NT **♣** KQ9842 **♣** 765 Contract: 3♣ S 2. automat

# North hands (Practice Page)

Board: 41 Dealer: N Vul: EW HCP: 17	<ul><li>♠ AQ9</li><li>♥ KQJ</li><li>♦ 109862</li><li>♠ KQ</li></ul>	The opponents are silent. You bid first.
Board: 42 Dealer: S Vul: NS HCP: 3	<ul><li>♣ 75</li><li>♥ Q104</li><li>♦ J2</li><li>♣ 1097532</li></ul>	East Bids 3♥ if possible.  Partner bids first.
Board: 43 Dealer: N Vul: EW HCP: 15	<ul><li>★ A10</li><li>▼ AQ1098</li><li>◆ A95</li><li>◆ J84</li></ul>	The opponents are silent. You bid first.
Board: 44 Dealer: S Vul: NS HCP: 10	<ul><li>108</li><li>3</li><li>K1084</li><li>AK10986</li></ul>	The opponents are silent.  Partner bids first.
Board: 45 Dealer: N Vul: EW HCP: 16	<ul><li>AJ5</li><li>✓ AKJ94</li><li>◆ 943</li><li>◆ K6</li></ul>	West Doubles 2♠ if possible.  You bid first.

Board: 41	North:	South:	West North East South
Dealer: N Vul: EW	♠ AQ9	<b>★</b> 72	1NT Pass $2 \stackrel{1}{\bullet}^1$
North HCP: 17	<b>∀</b> KQJ	<b>♥</b> 32	Pass $3 \clubsuit^2$ AP
South HCP: 6	♦ 109862 ♣ KQ	◆ KQ5 ◆ J107532	<ol> <li>Minor Suit Transfers after 1NT</li> <li>automat</li> </ol>
Contract: 3♣ N			z. automat
Board: 42			
Dealer: S	North: ♠ 75	South: ♠ A1062	West North East South
Vul: NS	♥ Q104	<b>▼</b> 52	INT
North HCP: 3 South HCP: 16	<b>♦</b> J2	<b>♦</b> AQ10	Pass 2♠¹ 3♥ AP  1. Minor Suit Transfers after 1NT
Contract: 3♥ E	<b>♣</b> 1097532	<b>♣</b> AQ84	1. Minor Suit Transiers after TN I
			West North East South
			1NT Pass 2♣¹
Board: 43	North:	South:	Pass $3 \clubsuit^2$ Pass $4NT^3$
Dealer: N Vul: EW	<b>♦</b> A10	<b>♦</b> KQ	Pass 5♣ Pass 5♦
North HCP: 15	<b>♥</b> AQ1098	<b>v</b> 2	Pass 5NT Pass 7NT
South HCP: 17	♦ A95	◆ KQ82 ◆ AK10652	AP
Contract: 7N N	<b>♣</b> J84	<b>♣</b> AK10032	1. Minor Suit Transfers after 1NT
			2. automat 3. Phalayood 0314, for •
			3. Blackwood 0314, for ♣
			West North East South
Board: 44	NI d	G 4	1NT
Dealer: S	North: ♠ 108	South: ♠ Q95	Pass $2 \stackrel{1}{•}^1$ Pass $3 \stackrel{2}{•}^2$
Vul: NS	<b>₹</b> 100	¥ Q93 ▼ KQ5	Pass 4NT <sup>3</sup> Pass 5♦
North HCP: 10 South HCP: 15	◆ K1084	◆ AJ2	AP
Contract: 5 S	♣ AK10986	<b>♣</b> QJ42	1. Minor Suit Transfers after 1NT
			<ul><li>2. automat</li><li>3. Blackwood 0314, for ♣</li></ul>
			3. Dilekwood 031 i, ioi 4
Board: 45	North:	South:	West North East South
Dealer: N Vul: EW	♠ AJ5	<b>★</b> 864	1NT Pass 2♠¹
North HCP: 16	<b>♥</b> AKJ94	<b>♥</b> 76	X Pass Pass 3♣
South HCP: 4	♦ 943 ♣ K6	◆ A2 ◆ 1098743	AP
Contract: 3♣ S	<b>▼</b> N∪	<b>▼</b> 1070/ <del>1</del> 3	1. Minor Suit Transfers after 1NT

### South hands (Practice Page)

Board: 41 Dealer: N Vul: EW HCP: 6	<ul><li>♣72</li><li>♥32</li><li>♦ KQ5</li><li>♣ J107532</li></ul>	The opponents are silent.  Partner bids first.
Board: 42 Dealer: S Vul: NS HCP: 16	<ul><li>★ A1062</li><li>▼ 52</li><li>★ AQ10</li><li>★ AQ84</li></ul>	East Bids 3♥ if possible.  You bid first.
Board: 43 Dealer: N Vul: EW HCP: 17	<ul><li>★ KQ</li><li>♥ 2</li><li>◆ KQ82</li><li>◆ AK10652</li></ul>	The opponents are silent.  Partner bids first.
Board: 44 Dealer: S Vul: NS HCP: 15	<ul><li>♣ Q95</li><li>♥ KQ5</li><li>◆ AJ2</li><li>♣ QJ42</li></ul>	The opponents are silent. You bid first.
Board: 45 Dealer: N Vul: EW HCP: 4	<ul><li>★ 864</li><li>▼ 76</li><li>★ A2</li><li>★ 1098743</li></ul>	West Doubles 2♠ if possible.  Partner bids first.

Board: 41	North:	South:	West North East South
Dealer: N Vul: EW	♠ AQ9	<b>★</b> 72	1NT Pass $2 \stackrel{1}{\bullet}^1$
North HCP: 17	<b>∀</b> KQJ	<b>♥</b> 32	Pass $3 \clubsuit^2$ AP
South HCP: 6	♦ 109862 ♣ KQ	◆ KQ5 ◆ J107532	<ol> <li>Minor Suit Transfers after 1NT</li> <li>automat</li> </ol>
Contract: 3♣ N			z. automat
Board: 42			
Dealer: S	North: ♠ 75	South: ♠ A1062	West North East South
Vul: NS	♥ Q104	<b>▼</b> 52	INT
North HCP: 3 South HCP: 16	<b>♦</b> J2	<b>♦</b> AQ10	Pass 2♠¹ 3♥ AP  1. Minor Suit Transfers after 1NT
Contract: 3♥ E	<b>♣</b> 1097532	<b>♣</b> AQ84	1. Minor Suit Transiers after TN I
			West North East South
			1NT Pass 2♣¹
Board: 43	North:	South:	Pass $3 \clubsuit^2$ Pass $4NT^3$
Dealer: N Vul: EW	<b>♠</b> A10	<b>♦</b> KQ	Pass 5♣ Pass 5♦
North HCP: 15	<b>♥</b> AQ1098	<b>v</b> 2	Pass 5NT Pass 7NT
South HCP: 17	♦ A95	◆ KQ82 ◆ AK10652	AP
Contract: 7N N	<b>♣</b> J84	<b>♣</b> AK10032	1. Minor Suit Transfers after 1NT
			2. automat 3. Phalayood 0314, for •
			3. Blackwood 0314, for ♣
			West North East South
Board: 44	NI d	G 4	1NT
Dealer: S	North: ♠ 108	South: ♠ Q95	Pass $2 \stackrel{1}{•}^1$ Pass $3 \stackrel{2}{•}^2$
Vul: NS	<b>₹</b> 100	¥ Q93 ▼ KQ5	Pass 4NT <sup>3</sup> Pass 5♦
North HCP: 10 South HCP: 15	◆ K1084	◆ AJ2	AP
Contract: 5 S	♣ AK10986	<b>♣</b> QJ42	1. Minor Suit Transfers after 1NT
			<ul><li>2. automat</li><li>3. Blackwood 0314, for ♣</li></ul>
			3. Dilekwood 031 i, ioi 4
Board: 45	North:	South:	West North East South
Dealer: N Vul: EW	♠ AJ5	<b>★</b> 864	1NT Pass 2♠¹
North HCP: 16	<b>♥</b> AKJ94	<b>♥</b> 76	X Pass Pass 3♣
South HCP: 4	♦ 943 ♣ K6	◆ A2 ◆ 1098743	AP
Contract: 3♣ S	<b>▼</b> N∪	<b>▼</b> 1070/ <del>1</del> 3	1. Minor Suit Transfers after 1NT

## North hands (Practice Page)

Board: 46 Dealer: S Vul: Both HCP: 5	<ul><li>10</li><li>♥ Q764</li><li>↑ 76</li><li>♣ QJ9864</li></ul>	The opponents are silent.  Partner bids first.
Board: 47 Dealer: N Vul: NS HCP: 17	<ul><li>★ KJ986</li><li>♥ AJ7</li><li>♦ KQ6</li><li>★ K2</li></ul>	The opponents are silent. You bid first.
Board: 48 Dealer: S Vul: NS HCP: 5	<ul><li>↑754</li><li>↑10</li><li>↑Q75</li><li>↑QJ8652</li></ul>	The opponents are silent.  Partner bids first.
Board: 49 Dealer: N Vul: Both HCP: 17	<ul><li>★ KJ1083</li><li>★ AJ8</li><li>★ A2</li><li>★ A65</li></ul>	The opponents are silent. You bid first.
Board: 50 Dealer: S Vul: None HCP: 7	<ul><li>★ K103</li><li>▼ 864</li><li>◆ J</li><li>◆ QJ10952</li></ul>	The opponents are silent.  Partner bids first.
Board: 51 Dealer: N Vul: None HCP: 15	<ul><li></li></ul>	West Bids 3♣ if possible. East Bids 3♥ if possible. You bid first.

Board: 46 Dealer: S Vul: Both North HCP: 5 South HCP: 16 Contract: 3♣ S	North:  ♠ 10  ♥ Q764  ♦ 76  ♠ QJ9864	South:  ♠ K832  ♥ AK3  ♠ AQ5  ♣ 732	West North East South  1NT  Pass 2♠¹ Pass 3♠²  AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 47 Dealer: N Vul: NS North HCP: 17 South HCP: 2 Contract: 3♣ N	North:  ♠ KJ986  ♥ AJ7  ♠ KQ6  ♣ K2	South:	West North East South  1NT Pass 2♠¹  Pass 3♠² AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 48 Dealer: S Vul: NS North HCP: 5 South HCP: 16 Contract: 3♣ S	North:  ♠ 754  ♥ 10  • Q75  ♣ QJ8652	South:  ♠ A3  ♥ AK42  ♠ J43  ♣ A1097	West North East South  1NT  Pass 2♠¹ Pass 3♣²  AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 49 Dealer: N Vul: Both North HCP: 17 South HCP: 6 Contract: 3 N	North:  ♠ KJ1083  ♥ AJ8  ♠ A2  ♣ A65	South:  ◆ —  ▼ 962  ◆ KQ83  ◆ J109743	West North East South  1NT Pass 2♠¹  Pass 3♠² AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 50 Dealer: S Vul: None North HCP: 7 South HCP: 17 Contract: 3♣ S	North:  ♠ K103  ♥ 864  ♦ J  ♣ QJ10952	South:  ♠ AJ  ♥ AJ5  ♦ 973  ♣ AK864	West North East South  1NT  Pass 2♣¹ Pass 3♣²  AP  1. Minor Suit Transfers after 1NT  2. automat

Board: 51 Dealer: N Vul: None North HCP: 15 South HCP: 7 Contract: 4 S	North:  ♣ J98  ♥ QJ7  ♣ AJ109  ♣ AQ3	South:  ♠ K32  ♥ 85  ♦ 32  ♣ KJ9742	3♣² AP 1. Mino	X	Pass 3  Transfer	_
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### South hands (Practice Page)

Board: 46 Dealer: S Vul: Both HCP: 16	<ul><li>★ K832</li><li>★ AK3</li><li>★ AQ5</li><li>★ 732</li></ul>	The opponents are silent. You bid first.
Board: 47 Dealer: N Vul: NS HCP: 2	<ul><li>1075</li><li>65</li><li>108</li><li>Q108543</li></ul>	The opponents are silent.  Partner bids first.
Board: 48 Dealer: S Vul: NS HCP: 16	<ul><li>★ A3</li><li>▼ AK42</li><li>◆ J43</li><li>◆ A1097</li></ul>	The opponents are silent.  You bid first.
Board: 49 Dealer: N Vul: Both HCP: 6	◆— ♥ 962 ◆ KQ83 • J109743	The opponents are silent.  Partner bids first.
Board: 50 Dealer: S Vul: None HCP: 17	<ul><li>▲ AJ</li><li>♥ AJ5</li><li>◆ 973</li><li>♣ AK864</li></ul>	The opponents are silent. You bid first.
Board: 51 Dealer: N Vul: None HCP: 7	<ul><li>★ K32</li><li>▼ 85</li><li>◆ 32</li><li>◆ KJ9742</li></ul>	West Bids 3♣ if possible. East Bids 3♥ if possible.  Partner bids first.

Board: 46 Dealer: S Vul: Both North HCP: 5 South HCP: 16 Contract: 3♣ S	North:  ♠ 10  ♥ Q764  ♦ 76  ♠ QJ9864	South:  ♠ K832  ♥ AK3  ♠ AQ5  ♣ 732	West North East South  1NT  Pass 2♠¹ Pass 3♠²  AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 47 Dealer: N Vul: NS North HCP: 17 South HCP: 2 Contract: 3♣ N	North:  ♠ KJ986  ♥ AJ7  ♠ KQ6  ♣ K2	South:	West North East South  1NT Pass 2♠¹  Pass 3♠² AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 48 Dealer: S Vul: NS North HCP: 5 South HCP: 16 Contract: 3♣ S	North:  ♠ 754  ♥ 10  • Q75  ♣ QJ8652	South:  ♠ A3  ♥ AK42  ♠ J43  ♣ A1097	West North East South  1NT  Pass 2♠¹ Pass 3♣²  AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 49 Dealer: N Vul: Both North HCP: 17 South HCP: 6 Contract: 3 N	North:  ♠ KJ1083  ♥ AJ8  ♠ A2  ♣ A65	South:  ◆ —  ▼ 962  ◆ KQ83  ◆ J109743	West North East South  1NT Pass 2♠¹  Pass 3♠² AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 50 Dealer: S Vul: None North HCP: 7 South HCP: 17 Contract: 3♣ S	North:  ♠ K103  ♥ 864  ♦ J  ♣ QJ10952	South:  ♠ AJ  ♥ AJ5  ♦ 973  ♣ AK864	West North East South  1NT  Pass 2♣¹ Pass 3♣²  AP  1. Minor Suit Transfers after 1NT  2. automat

Board: 51 Dealer: N Vul: None North HCP: 15 South HCP: 7 Contract: 4 S	North:  ♣ J98  ♥ QJ7  ♣ AJ109  ♣ AQ3	South:  ♠ K32  ♥ 85  ♦ 32  ♣ KJ9742	3♣² AP 1. Mino	X	Pass 3  Transfer	_
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## North hands (Practice Page)

Board: 52 Dealer: S Vul: Both HCP: 9	<b>♠</b> Q86 ♥ 64 <b>♦</b> J5 <b>♣</b> KQJ1076	The opponents are silent.  Partner bids first.
Board: 53 Dealer: N Vul: NS HCP: 15	<ul><li>★ KJ984</li><li>♥ KJ2</li><li>◆ AQ5</li><li>◆ J10</li></ul>	West Bids 3♥ if possible.  You bid first.
Board: 54 Dealer: S Vul: None HCP: 8	<ul><li>★ 109</li><li>▼ KJ7</li><li>★ A2</li><li>★ 1087432</li></ul>	The opponents are silent.  Partner bids first.
Board: 55 Dealer: N Vul: NS HCP: 16	<ul><li>★ AKQ82</li><li>♥ Q42</li><li>★ K6</li><li>★ Q84</li></ul>	The opponents are silent.  You bid first.
Board: 56 Dealer: S Vul: None HCP: 5	♣— ▼J1082 ◆ QJ3 ♣ J109874	East Doubles 2♠ if possible.  Partner bids first.
Board: 57 Dealer: N Vul: NS HCP: 16	<ul><li>J542</li><li>K754</li><li>KQ9</li><li>AK</li></ul>	The opponents are silent.  You bid first.

Board: 52 Dealer: S Vul: Both North HCP: 9 South HCP: 17 Contract: 3♣ S	North:  ♠ Q86  ♥ 64  ♦ J5  ♣ KQJ1076	South:  ♠ AJ2  ♥ AQ102  ♠ AQ  ♣ 8432	West North East South  1NT  Pass 2♠¹ Pass 3♠²  AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 53 Dealer: N Vul: NS North HCP: 15 South HCP: 2 Contract: 3 W	North:  ♠ KJ984  ♥ KJ2  ♠ AQ5  ♣ J10	South:  ♣ 7  ▼ 108  ◆ 9763  ♣ Q98654	West North East South  1NT Pass 2♣¹  3♥ AP  1. Minor Suit Transfers after 1NT
Board: 54 Dealer: S Vul: None North HCP: 8 South HCP: 17 Contract: 3♣ S	North:  • 109  • KJ7  • A2  • 1087432	South:  ♠ AK72  ♥ A932  ♦ 53  ♣ AQ5	West North East South  1NT  Pass 2♠¹ Pass 3♣²  AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 55 Dealer: N Vul: NS North HCP: 16 South HCP: 7 Contract: 3 N	North:  ♠ AKQ82  ♥ Q42  ♦ K6  ♠ Q84	South:  ♣ J43  ♥ A95  ♣ J  ♣ J97652	West North East South  1NT Pass 2♠¹  Pass 3♠² AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 56 Dealer: S Vul: None North HCP: 5 South HCP: 15 Contract: 3♣ N	North:  ♣—  ▼ J1082  • QJ3  ♣ J109874	South:  ♠ KQ763  ♥ A74  • 1042  ♣ AQ	West North East South  1NT  Pass 2♠¹ X Pass  Pass 3♠ AP  1. Minor Suit Transfers after 1NT

Board: 57 West North East South North: South: Dealer: N Pass  $2 \stackrel{1}{•}^1$ 1NT **♦** K6 **♦** J542 Vul: NS **♥** K754 **♥** Q6 Pass  $3 \clubsuit^2$ AP North HCP: 16 ♦ KQ9 **♦** J84 1. Minor Suit Transfers after 1NT South HCP: 9 **♣** AK ♣ QJ10843 2. automat Contract: 3♣ N

### South hands (Practice Page)

Board: 52 Dealer: S Vul: Both HCP: 17	<ul><li>AJ2</li><li>AQ102</li><li>AQ</li><li>8432</li></ul>	The opponents are silent.  You bid first.
Board: 53 Dealer: N Vul: NS HCP: 2	<b>♣</b> 7 <b>♥</b> 108 <b>♦</b> 9763 <b>♣</b> Q98654	West Bids 3♥ if possible.  Partner bids first.
Board: 54 Dealer: S Vul: None HCP: 17	<ul><li>★ AK72</li><li>▼ A932</li><li>◆ 53</li><li>♣ AQ5</li></ul>	The opponents are silent.  You bid first.
Board: 55 Dealer: N Vul: NS HCP: 7	<ul><li>J43</li><li>✓ A95</li><li>J</li><li>✓ J97652</li></ul>	The opponents are silent.  Partner bids first.
Board: 56 Dealer: S Vul: None HCP: 15	<ul><li>★ KQ763</li><li>▼ A74</li><li>◆ 1042</li><li>◆ AQ</li></ul>	East Doubles 2♠ if possible.  You bid first.
Board: 57 Dealer: N Vul: NS HCP: 9	<ul><li>★ K6</li><li>♥ Q6</li><li>◆ J84</li><li>◆ QJ10843</li></ul>	The opponents are silent.  Partner bids first.

Board: 52 Dealer: S Vul: Both North HCP: 9 South HCP: 17 Contract: 3♣ S	North:  ♠ Q86  ♥ 64  ♦ J5  ♣ KQJ1076	South:  ♠ AJ2  ♥ AQ102  ♠ AQ  ♣ 8432	West North East South  1NT  Pass 2♠¹ Pass 3♠²  AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 53 Dealer: N Vul: NS North HCP: 15 South HCP: 2 Contract: 3 W	North:  ♠ KJ984  ♥ KJ2  ♠ AQ5  ♣ J10	South:  ♣ 7  ▼ 108  ◆ 9763  ♣ Q98654	West North East South  1NT Pass 2♣¹  3♥ AP  1. Minor Suit Transfers after 1NT
Board: 54 Dealer: S Vul: None North HCP: 8 South HCP: 17 Contract: 3♣ S	North:  • 109  • KJ7  • A2  • 1087432	South:  ♠ AK72  ♥ A932  ♦ 53  ♣ AQ5	West North East South  1NT  Pass 2♠¹ Pass 3♣²  AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 55 Dealer: N Vul: NS North HCP: 16 South HCP: 7 Contract: 3 N	North:  ♠ AKQ82  ♥ Q42  ♦ K6  ♠ Q84	South:  ♣ J43  ♥ A95  ♣ J  ♣ J97652	West North East South  1NT Pass 2♠¹  Pass 3♠² AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 56 Dealer: S Vul: None North HCP: 5 South HCP: 15 Contract: 3♣ N	North:  ♣—  ▼ J1082  • QJ3  ♣ J109874	South:  ♠ KQ763  ♥ A74  • 1042  ♣ AQ	West North East South  1NT  Pass 2♠¹ X Pass  Pass 3♠ AP  1. Minor Suit Transfers after 1NT

Board: 57 West North East South North: South: Dealer: N Pass  $2 \stackrel{1}{•}^1$ 1NT **♦** K6 **♦** J542 Vul: NS **♥** K754 **♥** Q6 Pass  $3 \clubsuit^2$ AP North HCP: 16 ♦ KQ9 **♦** J84 1. Minor Suit Transfers after 1NT South HCP: 9 **♣** AK ♣ QJ10843 2. automat Contract: 3♣ N

# North hands (Practice Page)

Board: 58 Dealer: S Vul: EW HCP: 5	<ul> <li>★74</li> <li>★62</li> <li>→J87</li> <li>★A106532</li> </ul>	East Doubles 2♠ if possible.  Partner bids first.
Board: 59 Dealer: N Vul: None HCP: 17	<ul><li>▲ AJ103</li><li>♥ QJ4</li><li>◆ AKQ10</li><li>◆ 96</li></ul>	The opponents are silent. You bid first.
Board: 60 Dealer: S Vul: NS HCP: 8	<b>♠</b> K <b>♥</b> Q74 <b>♦</b> Q108 <b>♣</b> J97542	The opponents are silent.  Partner bids first.
Board: 61 Dealer: N Vul: None HCP: 15	<ul><li>★ K9843</li><li>★ KJ5</li><li>◆ QJ7</li><li>★ KQ</li></ul>	The opponents are silent. You bid first.
Board: 62 Dealer: S Vul: NS HCP: 7	<ul><li>★2</li><li>▼1032</li><li>★K72</li><li>★KJ10932</li></ul>	The opponents are silent.  Partner bids first.
Board: 63 Dealer: N Vul: NS HCP: 16	<ul><li>▲ A94</li><li>✓ AKJ65</li><li>◆ A6</li><li>▲ 742</li></ul>	West Doubles 2♠ if possible.  You bid first.

Board: 58 Dealer: S Vul: EW North HCP: 5 South HCP: 15 Contract: 3♣ S	North:	South:  ♠ A65  ♥ A97  ♠ Q1094  ♠ KQ4	West North East South  1NT  Pass 2♠¹ X 3♠²  AP  1. Minor Suit Transfers after 1NT 2. automat
Board: 59 Dealer: N Vul: None North HCP: 17 South HCP: 12 Contract: 5♣ N	North:  ♠ AJ103  ♥ QJ4  ♠ AKQ10  ♠ 96	South:  ♠ Q6  ♥ A10  ♦ 5  ♠ KQJ108754	West North East South  1NT Pass 2♣¹  Pass 3♣² Pass 4♣³  Pass 4♣⁴ Pass 5♣  AP  1. Minor Suit Transfers after 1NT 2. automat 3. Splinter 4. Cue bid, a ♠ stopper
Board: 60 Dealer: S Vul: NS North HCP: 8 South HCP: 16 Contract: 3♣ S	North:  ♠ K  ♥ Q74  ♠ Q108  ♣ J97542	South:  ♠ A74  ♥ A105  ♠ KJ94  ♣ A63	West North East South  1NT  Pass 2♠¹ Pass 3♠²  AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 61 Dealer: N Vul: None North HCP: 15 South HCP: 6 Contract: 3 N	North:  ♠ K9843  ♥ KJ5  ♠ QJ7  ♣ KQ	South:  ♠ 10  ♥ Q108  ♦ 986  ♠ A109643	West North East South  1NT Pass 2♣¹  Pass 3♣² AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 62 Dealer: S Vul: NS North HCP: 7 South HCP: 15 Contract: 3♣ S	North:  ♠ 2  ♥ 1032  ♠ K72  ♠ KJ10932	South:  ♠ A3  ♥ J85  ♠ A1043  ♠ AQ75	West North East South  1NT  Pass 2♠¹ Pass 3♠²  AP  1. Minor Suit Transfers after 1NT  2. automat

Board: 63 Dealer: N Vul: NS North HCP: 16

South HCP: 8 Contract: 3♣ N

North: **♦** A94 ♥ AKJ65

**♦** A6

**♣** 742

**y** 97 **♦** J102

**♠** J3

South:

**♣** KQJ1053

West North East South 1NT Pass  $2 \stackrel{1}{•}^1$ 

3**♣**² AP X

1. Minor Suit Transfers after 1NT

2. automat

### South hands (Practice Page)

Board: 58 Dealer: S Vul: EW HCP: 15	<ul><li>A65</li><li>✓ A97</li><li>✓ Q1094</li><li>✓ KQ4</li></ul>	East Doubles 2♠ if possible.  You bid first.
Board: 59 Dealer: N Vul: None HCP: 12	<b>♣</b> Q6 <b>♥</b> A10 <b>♦</b> 5 <b>♣</b> KQJ108754	The opponents are silent.  Partner bids first.
Board: 60 Dealer: S Vul: NS HCP: 16	<ul><li>★ A74</li><li>▼ A105</li><li>◆ KJ94</li><li>◆ A63</li></ul>	The opponents are silent. You bid first.
Board: 61 Dealer: N Vul: None HCP: 6	<ul><li>10</li><li>✓ Q108</li><li>✓ 986</li><li>✓ A109643</li></ul>	The opponents are silent.  Partner bids first.
Board: 62 Dealer: S Vul: NS HCP: 15	<ul><li>★ A3</li><li>▼ J85</li><li>★ A1043</li><li>★ AQ75</li></ul>	The opponents are silent. You bid first.
Board: 63 Dealer: N Vul: NS HCP: 8	<ul><li></li></ul>	West Doubles 2♠ if possible.  Partner bids first.

Board: 58 Dealer: S Vul: EW North HCP: 5 South HCP: 15 Contract: 3♣ S	North:	South:  ♠ A65  ♥ A97  ♠ Q1094  ♠ KQ4	West North East South  1NT  Pass 2♠¹ X 3♠²  AP  1. Minor Suit Transfers after 1NT 2. automat
Board: 59 Dealer: N Vul: None North HCP: 17 South HCP: 12 Contract: 5♣ N	North:  ♠ AJ103  ♥ QJ4  ♠ AKQ10  ♠ 96	South:  ♠ Q6  ♥ A10  ♦ 5  ♠ KQJ108754	West North East South  1NT Pass 2♣¹  Pass 3♣² Pass 4♣³  Pass 4♣⁴ Pass 5♣  AP  1. Minor Suit Transfers after 1NT 2. automat 3. Splinter 4. Cue bid, a ♠ stopper
Board: 60 Dealer: S Vul: NS North HCP: 8 South HCP: 16 Contract: 3♣ S	North:  ♠ K  ♥ Q74  ♦ Q108  ♣ J97542	South:  ♠ A74  ♥ A105  ♠ KJ94  ♣ A63	West North East South  1NT  Pass 2♠¹ Pass 3♠²  AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 61 Dealer: N Vul: None North HCP: 15 South HCP: 6 Contract: 3 N	North:  ♠ K9843  ♥ KJ5  ♠ QJ7  ♣ KQ	South:  ♠ 10  ♥ Q108  ♦ 986  ♠ A109643	West North East South  1NT Pass 2♣¹  Pass 3♣² AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 62 Dealer: S Vul: NS North HCP: 7 South HCP: 15 Contract: 3♣ S	North:  ♠ 2  ♥ 1032  ♠ K72  ♠ KJ10932	South:  ♠ A3  ♥ J85  ♠ A1043  ♠ AQ75	West North East South  1NT  Pass 2♠¹ Pass 3♠²  AP  1. Minor Suit Transfers after 1NT  2. automat

Board: 63 Dealer: N Vul: NS North HCP: 16

South HCP: 8 Contract: 3♣ N

North: **♦** A94 ♥ AKJ65

**♦** A6

**♣** 742

**y** 97 **♦** J102

**♠** J3

South:

**♣** KQJ1053

West North East South 1NT Pass  $2 \stackrel{1}{•}^1$ 

3**♣**² AP X

1. Minor Suit Transfers after 1NT

2. automat

# North hands (Practice Page)

Board: 64 Dealer: S Vul: None HCP: 9	<ul><li>★ K102</li><li>▼ 8</li><li>◆ K72</li><li>◆ K98752</li></ul>	The opponents are silent.  Partner bids first.
Board: 65 Dealer: N Vul: EW HCP: 17	<ul><li>★ KQ1093</li><li>★ K9</li><li>★ AK3</li><li>★ Q83</li></ul>	The opponents are silent.  You bid first.
Board: 66 Dealer: S Vul: Both HCP: 4	<ul><li>★72</li><li>▼5</li><li>◆8764</li><li>★A109863</li></ul>	The opponents are silent.  Partner bids first.
Board: 67 Dealer: N Vul: Both HCP: 17	<ul><li>★ KQ3</li><li>▼ J9632</li><li>◆ A72</li><li>◆ AK</li></ul>	The opponents are silent.  You bid first.
Board: 68 Dealer: S Vul: None HCP: 6	<ul><li> ♣ J952</li><li> ♥ 10</li><li> ♦ 97</li><li> ♣ AJ10762</li></ul>	The opponents are silent.  Partner bids first.
Board: 69 Dealer: N Vul: None HCP: 16	<ul><li>♠ Q65</li><li>♥ A965</li><li>♦ AQ103</li><li>♠ A10</li></ul>	The opponents are silent. You bid first.

Board: 64 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 3 S	North:  ♠ K102  ♥ 8  ♠ K72  ♣ K98752	South:	West North East South  1NT  Pass 2♣¹ Pass 3♣²  AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 65 Dealer: N Vul: EW North HCP: 17 South HCP: 8 Contract: 3♣ N	North:  ♠ KQ1093  ♥ K9  ♠ AK3  ♠ Q83	South:  ♠ 852  ♥ J  • Q108  ♣ AJ9652	West North East South  1NT Pass 2♠¹  Pass 3♠² AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 66 Dealer: S Vul: Both North HCP: 4 South HCP: 17 Contract: 3 S	North:  ♣ 72  ♥ 5  ♦ 8764  ♣ A109863	South:  ♠ K103  ♥ AJ7  ♠ AQJ5  ♣ Q54	West North East South  1NT  Pass 2♠¹ Pass 3♣²  AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 67 Dealer: N Vul: Both North HCP: 17 South HCP: 2 Contract: 3♣ N	North:  ♠ KQ3  ♥ J9632  ♠ A72  ♣ AK	South:  ♠ 1065  ♥ 5  ♦ J109  ♣ J98642	West North East South  1NT Pass 2♣¹  Pass 3♣² AP  1. Minor Suit Transfers after 1NT 2. automat
Board: 68 Dealer: S Vul: None North HCP: 6 South HCP: 16 Contract: 3  S	North:  ♣ J952  ♥ 10  ♦ 97  ♣ AJ10762	South:  ♠ A10874  ♥ A5  ♠ K106  ♠ KQ5	West North East South  1NT  Pass 2♠¹ Pass 3♠²  AP  1. Minor Suit Transfers after 1NT  2. automat

Board: 69 Dealer: N Vul: None North HCP: 16 South HCP: 4 Contract: 3 N

North: ♠ Q65 ♥ A965 ♦ AQ103

**♣**7 **▼** 10832 **→** J2

South:

West North East South  $1NT Pass 2 ^{1}$  Pass  $2 ^{2}$  AP

1. Minor Suit Transfers after 1NT

2. automat

### South hands (Practice Page)

Board: 64 Dealer: S Vul: None HCP: 15	<ul><li></li></ul>	The opponents are silent. You bid first.
Board: 65 Dealer: N Vul: EW HCP: 8	<ul><li>♦ 852</li><li>♥ J</li><li>♦ Q108</li><li>♠ AJ9652</li></ul>	The opponents are silent.  Partner bids first.
Board: 66 Dealer: S Vul: Both HCP: 17	<ul><li>★ K103</li><li>★ AJ7</li><li>★ AQJ5</li><li>★ Q54</li></ul>	The opponents are silent.  You bid first.
Board: 67 Dealer: N Vul: Both HCP: 2	<ul><li>1065</li><li>5</li><li>J109</li><li>J98642</li></ul>	The opponents are silent.  Partner bids first.
Board: 68 Dealer: S Vul: None HCP: 16	<ul><li>▲ A10874</li><li>♥ A5</li><li>♦ K106</li><li>♣ KQ5</li></ul>	The opponents are silent. You bid first.
Board: 69 Dealer: N Vul: None HCP: 4	<b>♣</b> 7	The opponents are silent.  Partner bids first.

Board: 64 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 3 S	North:  ♠ K102  ♥ 8  ♠ K72  ♣ K98752	South:	West North East South  1NT  Pass 2♣¹ Pass 3♣²  AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 65 Dealer: N Vul: EW North HCP: 17 South HCP: 8 Contract: 3♣ N	North:  ♠ KQ1093  ♥ K9  ♠ AK3  ♠ Q83	South:  ♠ 852  ♥ J  • Q108  ♣ AJ9652	West North East South  1NT Pass 2♠¹  Pass 3♠² AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 66 Dealer: S Vul: Both North HCP: 4 South HCP: 17 Contract: 3 S	North:  ♣ 72  ♥ 5  ♦ 8764  ♣ A109863	South:  ♠ K103  ♥ AJ7  ♠ AQJ5  ♣ Q54	West North East South  1NT  Pass 2♠¹ Pass 3♣²  AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 67 Dealer: N Vul: Both North HCP: 17 South HCP: 2 Contract: 3♣ N	North:  ♠ KQ3  ♥ J9632  ♠ A72  ♣ AK	South:  ♠ 1065  ♥ 5  ♦ J109  ♣ J98642	West North East South  1NT Pass 2♣¹  Pass 3♣² AP  1. Minor Suit Transfers after 1NT 2. automat
Board: 68 Dealer: S Vul: None North HCP: 6 South HCP: 16 Contract: 3  S	North:  ♣ J952  ♥ 10  ♦ 97  ♣ AJ10762	South:  ♠ A10874  ♥ A5  ♠ K106  ♠ KQ5	West North East South  1NT  Pass 2♠¹ Pass 3♠²  AP  1. Minor Suit Transfers after 1NT  2. automat

Board: 69 Dealer: N Vul: None North HCP: 16 South HCP: 4 Contract: 3 N

North: ♠ Q65 ♥ A965 ♦ AQ103

**♣**7 **▼** 10832 **→** J2

South:

West North East South  $1NT Pass 2 ^{1}$  Pass  $2 ^{2}$  AP

1. Minor Suit Transfers after 1NT

2. automat

## North hands (Practice Page)

Board: 70	<b>♠</b> 2	East Bids 3♦ if possible.
Dealer: S	<b>♥</b> J753	West Bids XA♠♠ if possible.
Vul: NS	<b>♦</b> 103	D 111 C
HCP: 6	♣ AJ8752	Partner bids first.
Board: 71	<b>♦</b> 65	West Bids 4♠ if possible.
Dealer: N	♥ AKJ97	East Bids 5♠ if possible.
Vul: Both	<b>♦</b> 1042	1
HCP: 15	♣ AK5	You bid first.
Board: 72	<b>♦</b> 87	The opponents are silent.
Dealer: S Vul: Both	<b>♥</b> KQ2 <b>♦</b> 73	
HCP: 9	♣ A105432	Partner bids first.
Board: 73	<b>♦</b> 96	West Bids 3♦ if possible.
Dealer: N	<b>♥</b> QJ97	west blus 3 v II possible.
Vul: EW	◆ K75	You bid first.
HCP: 15	♣ AKQ4	
Board: 74	<b>♦</b> 92	
Dealer: S	<b>♥</b> 52	East Bids 3♥ if possible.
Vul: Both	♦ K85	Partner bids first.
HCP: 8	♣ KQ8742	1 41 11101 0140 11101.
Doord, 75	A A O 762	
Board: 75 Dealer: N	<b>♠</b> AQ763 <b>♥</b> J83	The opponents are silent.
Vul: None	♦ AKQ	X7. 1:10
HCP: 16	<b>♣</b> 76	You bid first.

Board: 70 Dealer: S Vul: NS North HCP: 6 South HCP: 16 Contract: 4&X N	North:  ♠ 2  ♥ J753  ♠ 103  ♣ AJ8752	South:  ♠ AJ9  ♥ AQ82  ♠ 872  ♣ KQ3	West North East South  1NT  Pass 2♠¹ 3♠ Pass  Pass 4♠ Pass Pass  XA♠♠ AP  1. Minor Suit Transfers after 1NT
Board: 71 Dealer: N Vul: Both North HCP: 15 South HCP: 4 Contract: 5♠ W	North:  ♠ 65  ▼ AKJ97  • 1042  ♣ AK5	South:	West North East South  1NT Pass 2♠¹  4♠ Pass Pass 5♠  Pass Pass 5♠ AP  1. Minor Suit Transfers after 1NT
Board: 72 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 5♣ S	North:  ♠ 87  ♥ KQ2  ♠ 73  ♣ A105432	South:  ◆ J42  ◆ AJ97  ◆ AQ2  ◆ K98	West North East South  1NT  Pass 2♣¹ Pass 3♣²  Pass 5♣ AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 73 Dealer: N Vul: EW North HCP: 15 South HCP: 4 Contract: 3 • W	North:	South:  ♠ K2  ♥ 842  ♦ 62  ♣ J86532	West North East South  1NT Pass 2♠¹  3♦ AP  1. Minor Suit Transfers after 1NT
Board: 74 Dealer: S Vul: Both North HCP: 8 South HCP: 16 Contract: 3 VX E	North:	South:  ♠ AK3  ♥ A864  ♦ J1073  ♠ A3	West North East South  1NT  Pass 2♠¹ 3♥ Pass  Pass XA♠♠ AP  1. Minor Suit Transfers after 1NT

Board: 75
Dealer: N
Vul: None
North HCP: 16
South HCP: 5
Contract: 3 N

North:

♠ AQ763

♥ J83

♠ AKQ

**♣** 76

South: ♠ K8

♥ 95 ♦ 832

**♣** Q109854

West North East South 1NT Pass 2♠¹

Pass 3♣² AP

1. Minor Suit Transfers after 1NT

2. automat

### South hands (Practice Page)

Board: 70 Dealer: S Vul: NS	<b>♣</b> AJ9 <b>♥</b> AQ82 <b>♦</b> 872	East Bids 3♦ if possible. West Bids XA♠ if possible.
HCP: 16	♣ KQ3	You bid first.
Board: 71 Dealer: N Vul: Both HCP: 4	<ul><li>10</li><li>✓ 3</li><li>✓ J9765</li><li>✓ QJ8643</li></ul>	West Bids 4♠ if possible. East Bids 5♠ if possible.  Partner bids first.
Board: 72 Dealer: S Vul: Both HCP: 15	<ul><li>▲ J42</li><li>▼ AJ97</li><li>◆ AQ2</li><li>▲ K98</li></ul>	The opponents are silent.  You bid first.
Board: 73 Dealer: N Vul: EW HCP: 4	<ul><li>★ K2</li><li>▼ 842</li><li>◆ 62</li><li>◆ J86532</li></ul>	West Bids 3♦ if possible.  Partner bids first.
Board: 74 Dealer: S Vul: Both HCP: 16	<ul><li>♠ AK3</li><li>♥ A864</li><li>♦ J1073</li><li>♠ A3</li></ul>	East Bids 3♥ if possible.  You bid first.
Board: 75 Dealer: N Vul: None HCP: 5	<b>★</b> K8 <b>♥</b> 95 <b>♦</b> 832 <b>♣</b> Q109854	The opponents are silent.  Partner bids first.

Board: 70 Dealer: S Vul: NS North HCP: 6 South HCP: 16 Contract: 4&X N	North:  ♠ 2  ♥ J753  ♠ 103  ♣ AJ8752	South:  ♠ AJ9  ♥ AQ82  ♠ 872  ♣ KQ3	West North East South  1NT  Pass 2♠¹ 3♠ Pass  Pass 4♠ Pass Pass  XA♠♠ AP  1. Minor Suit Transfers after 1NT
Board: 71 Dealer: N Vul: Both North HCP: 15 South HCP: 4 Contract: 5♠ W	North:  ♠ 65  ▼ AKJ97  • 1042  ♣ AK5	South:	West North East South  1NT Pass 2♠¹  4♠ Pass Pass 5♠  Pass Pass 5♠ AP  1. Minor Suit Transfers after 1NT
Board: 72 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 5♣ S	North:  ♠ 87  ♥ KQ2  ♠ 73  ♣ A105432	South:  ◆ J42  ◆ AJ97  ◆ AQ2  ◆ K98	West North East South  1NT  Pass 2♣¹ Pass 3♣²  Pass 5♣ AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 73 Dealer: N Vul: EW North HCP: 15 South HCP: 4 Contract: 3 • W	North:	South:  ♠ K2  ♥ 842  ♦ 62  ♣ J86532	West North East South  1NT Pass 2♠¹  3♦ AP  1. Minor Suit Transfers after 1NT
Board: 74 Dealer: S Vul: Both North HCP: 8 South HCP: 16 Contract: 3 VX E	North:	South:  ♠ AK3  ♥ A864  ♦ J1073  ♠ A3	West North East South  1NT  Pass 2♠¹ 3♥ Pass  Pass XA♠♠ AP  1. Minor Suit Transfers after 1NT

Board: 75
Dealer: N
Vul: None
North HCP: 16
South HCP: 5
Contract: 3 N

North:

♠ AQ763

♥ J83

♠ AKQ

**♣** 76

South: ♠ K8

♥ 95 ♦ 832

**♣** Q109854

West North East South 1NT Pass 2♠¹

Pass 3♣² AP

1. Minor Suit Transfers after 1NT

2. automat

### North hands (Practice Page)

#### Size Asking Minor Suit Stayman

Board: 76 Dealer: S Vul: None HCP: 7	<ul><li>♠ 652</li><li>♥ Q107</li><li>♦ 9</li><li>♠ KQ9876</li></ul>	The opponents are silent.  Partner bids first.
Board: 77 Dealer: N Vul: NS HCP: 16	<ul><li>★ AK105</li><li>★ A6</li><li>◆ QJ10</li><li>★ Q1082</li></ul>	The opponents are silent. You bid first.
Board: 78 Dealer: S Vul: NS HCP: 7	<ul><li>♣ Q62</li><li>♥ J875</li><li>♦ —</li><li>♣ A108742</li></ul>	East Doubles 2♠ if possible.  Partner bids first.
Board: 79 Dealer: N Vul: None HCP: 15	<ul><li>♣872</li><li>✔A4</li><li>◆AK105</li><li>♣A832</li></ul>	The opponents are silent. You bid first.
Board: 80 Dealer: S Vul: None	<b>♦</b> 985 <b>♥</b> J9 <b>♦</b> 105	The opponents are silent.  Partner bids first

♣ QJ10954

HCP: 4

Partner bids first.

Board: 76 Dealer: S Vul: None North HCP: 7 South HCP: 15 Contract: 3♣ S	North:	South:  ♠ 1087  ♥ AKJ  ♠ AK843  ♣ 54	West North East South  1NT  Pass 2♠¹ Pass 3♠²  AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 77 Dealer: N Vul: NS North HCP: 16 South HCP: 17 Contract: 6N N	North:  ♠ AK105  ♥ A6  ♠ QJ10  ♠ Q1082	South:  ♠ Q93  ♥ K9  ♠ A5  ♣ AKJ965	West North East South  1NT Pass 2♣¹  Pass 3♣² Pass 4NT³  Pass 5♠ Pass 6NT  AP  1. Minor Suit Transfers after 1NT 2. automat 3. Blackwood 0314, for ♠
Board: 78 Dealer: S Vul: NS North HCP: 7 South HCP: 16 Contract: 3♣ S	North:  ♠ Q62  ♥ J875  ←—  ♠ A108742	South:	West North East South  1NT  Pass 2♠¹ X 3♣²  AP  1. Minor Suit Transfers after 1NT 2. automat
Board: 79 Dealer: N Vul: None North HCP: 15 South HCP: 9 Contract: 3♣ N	North:  ◆ 872  ▼ A4  ◆ AK105  ◆ A832	South:  ♠ K3  ♥ Q87  • Q8  ♣ Q109765	West North East South  1NT Pass 2♣¹  Pass 3♣² AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 80 Dealer: S Vul: None North HCP: 4 South HCP: 16 Contract: 3♣ S	North:	South: <b>♣</b> J73 <b>♥</b> A63 <b>♠</b> AK74 <b>♣</b> A86	West North East South  1NT  Pass 2♠¹ Pass 3♣²  AP  1. Minor Suit Transfers after 1NT  2. automat

### South hands (Practice Page)

Board: 76 Dealer: S Vul: None HCP: 15	<ul><li>1087</li><li>✓ AKJ</li><li>↑ AK843</li><li>♣ 54</li></ul>	The opponents are silent. You bid first.
Board: 77 Dealer: N Vul: NS HCP: 17	<ul><li>♠ Q93</li><li>♥ K9</li><li>♦ A5</li><li>♠ AKJ965</li></ul>	The opponents are silent.  Partner bids first.
Board: 78 Dealer: S Vul: NS HCP: 16	<ul><li>♣973</li><li>♥ AK92</li><li>♠ AK9</li><li>♣ Q95</li></ul>	East Doubles 2♠ if possible.  You bid first.
Board: 79 Dealer: N Vul: None HCP: 9	<b>♦</b> K3 <b>♥</b> Q87 <b>♦</b> Q8 <b>♣</b> Q109765	The opponents are silent.  Partner bids first.
Board: 80 Dealer: S Vul: None HCP: 16	<ul><li>♣ J73</li><li>♥ A63</li><li>♦ AK74</li><li>♣ A86</li></ul>	The opponents are silent. You bid first.

Board: 76 Dealer: S Vul: None North HCP: 7 South HCP: 15 Contract: 3♣ S	North:	South:  ♠ 1087  ♥ AKJ  ♠ AK843  ♣ 54	West North East South  1NT  Pass 2♠¹ Pass 3♠²  AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 77 Dealer: N Vul: NS North HCP: 16 South HCP: 17 Contract: 6N N	North:  ♠ AK105  ♥ A6  ♠ QJ10  ♠ Q1082	South:  ♠ Q93  ♥ K9  ♠ A5  ♣ AKJ965	West North East South  1NT Pass 2♣¹  Pass 3♣² Pass 4NT³  Pass 5♠ Pass 6NT  AP  1. Minor Suit Transfers after 1NT 2. automat 3. Blackwood 0314, for ♠
Board: 78 Dealer: S Vul: NS North HCP: 7 South HCP: 16 Contract: 3♣ S	North:  ♠ Q62  ♥ J875  ←—  ♠ A108742	South:	West North East South  1NT  Pass 2♠¹ X 3♣²  AP  1. Minor Suit Transfers after 1NT 2. automat
Board: 79 Dealer: N Vul: None North HCP: 15 South HCP: 9 Contract: 3♣ N	North:  ◆ 872  ▼ A4  ◆ AK105  ◆ A832	South:  ♠ K3  ♥ Q87  • Q8  ♣ Q109765	West North East South  1NT Pass 2♣¹  Pass 3♣² AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 80 Dealer: S Vul: None North HCP: 4 South HCP: 16 Contract: 3♣ S	North:	South: <b>♣</b> J73 <b>♥</b> A63 <b>♠</b> AK74 <b>♣</b> A86	West North East South  1NT  Pass 2♠¹ Pass 3♣²  AP  1. Minor Suit Transfers after 1NT  2. automat