

North hands

Minor_Suit_Transfer

Board: 1 ♠ KJ754 You bid first.

Dealer: North ♥ AQ2 The opponents are silent.

Vul: N-S ♦ K9

HCP: 16+1 ♣ KT3

Board: 2 ♠ A6 Partner bids first.

Dealer: South ♥ QT6 The opponents are silent.

Vul: E-W ♦ 2

HCP: 8+3 ♣ QT98743

Board: 3 ♠ AK4 You bid first.

Dealer: North ♥ 732 The opponents are silent.

Vul: Both ♦ KQT

HCP: 15 ♣ QJ54

Board: 4 ♠ 7 Partner bids first.

Dealer: South ♥ KQ The opponents are silent.

Vul: None ♦ AJT87643

HCP: 14+4 ♣ A9

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: North	♠ KJ754	♠ Q8		1NT	Pass	3♣ ¹
Vul: N-S	♥ AQ2	♥ K3	Pass	3♦ ²	Pass	3NT
North HCP: 16+1	♦ K9	♦ QT8642	All Pass			
South HCP: 10+2	♣ KT3	♣ QJ5				
Contract: 3NT South			1. 1N-3C transfer to diamonds			
			2. automat			

Board: 2	North:	South:	W	N	E	S
Dealer: South	♠ A6	♠ K2				1NT
Vul: E-W	♥ QT6	♥ 874	Pass	2NT ¹	Pass	3♣ ²
North HCP: 8+3	♦ 2	♦ KQ863	Pass	3NT	All Pass	
South HCP: 15+1	♣ QT98743	♣ AK5				
Contract: 3NT North			1. 1N-2N transfer to clubs			
			2. automat			

Board: 3	North:	South:	W	N	E	S
Dealer: North	♠ AK4	♠ 852		1NT	Pass	3♣ ¹
Vul: Both	♥ 732	♥ AK	Pass	3♦ ²	Pass	3NT
North HCP: 15	♦ KQT	♦ J87432	Pass	4♦	All Pass	
South HCP: 8+2	♣ QJ54	♣ 62				
Contract: 4♦ North			1. 1N-3C transfer to diamonds			
			2. automat			

Board: 4	North:	South:	W	N	E	S
Dealer: South	♠ 7	♠ AKQT				1NT
Vul: None	♥ KQ	♥ 76	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 14+4	♦ AJT87643	♦ KQ9	Pass	4NT	Pass	5♣ ³
South HCP: 17	♣ A9	♣ KT76	Pass	6♦	All Pass	
Contract: 6♦ North			1. 1N-3C transfer to diamonds			
			2. automat			
			3. A=2/5 or 5/5, Q(D)=1			

South hands**Minor_Suit_Transfer**

Board: 1	♠ Q8	Partner bids first.
Dealer: North	♥ K3	The opponents are silent.
Vul: N-S	♦ QT8642	
HCP: 10+2	♣ QJ5	

Board: 2	♠ K2	You bid first.
Dealer: South	♥ 874	The opponents are silent.
Vul: E-W	♦ KQ863	
HCP: 15+1	♣ AK5	

Board: 3	♠ 852	Partner bids first.
Dealer: North	♥ AK	The opponents are silent.
Vul: Both	♦ J87432	
HCP: 8+2	♣ 62	

Board: 4	♠ AKQT	You bid first.
Dealer: South	♥ 76	The opponents are silent.
Vul: None	♦ KQ9	
HCP: 17	♣ KT76	

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: North	♠ KJ754	♠ Q8		1NT	Pass	3♣ ¹
Vul: N-S	♥ AQ2	♥ K3	Pass	3♦ ²	Pass	3NT
North HCP: 16+1	♦ K9	♦ QT8642	All Pass			
South HCP: 10+2	♣ KT3	♣ QJ5				
Contract: 3NT South			1. 1N-3C transfer to diamonds			
			2. automat			

Board: 2	North:	South:	W	N	E	S
Dealer: South	♠ A6	♠ K2				1NT
Vul: E-W	♥ QT6	♥ 874	Pass	2NT ¹	Pass	3♣ ²
North HCP: 8+3	♦ 2	♦ KQ863	Pass	3NT	All Pass	
South HCP: 15+1	♣ QT98743	♣ AK5				
Contract: 3NT North			1. 1N-2N transfer to clubs			
			2. automat			

Board: 3	North:	South:	W	N	E	S
Dealer: North	♠ AK4	♠ 852		1NT	Pass	3♣ ¹
Vul: Both	♥ 732	♥ AK	Pass	3♦ ²	Pass	3NT
North HCP: 15	♦ KQT	♦ J87432	Pass	4♦	All Pass	
South HCP: 8+2	♣ QJ54	♣ 62				
Contract: 4♦ North			1. 1N-3C transfer to diamonds			
			2. automat			

Board: 4	North:	South:	W	N	E	S
Dealer: South	♠ 7	♠ AKQT				1NT
Vul: None	♥ KQ	♥ 76	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 14+4	♦ AJT87643	♦ KQ9	Pass	4NT	Pass	5♣ ³
South HCP: 17	♣ A9	♣ KT76	Pass	6♦	All Pass	
Contract: 6♦ North			1. 1N-3C transfer to diamonds			
			2. automat			
			3. A=2/5 or 5/5, Q(D)=1			

North hands

Minor_Suit_Transfer

Board: 5 ♠ KQ853 You bid first.

Dealer: North ♥ AKT The opponents are silent.

Vul: N-S ♦ Q3

HCP: 16+1 ♣ QT4

Board: 6 ♠ K3 Partner bids first.

Dealer: South ♥ Q2 The opponents are silent.

Vul: Both ♦ 974

HCP: 9+2 ♣ KJ8632

Board: 7 ♠ A953 You bid first.

Dealer: North ♥ 952 The opponents are silent.

Vul: Both ♦ AQ2

HCP: 15 ♣ AJ3

Board: 8 ♠ K8 Partner bids first.

Dealer: South ♥ T6 The opponents are silent.

Vul: N-S ♦ K8

HCP: 9+3 ♣ K976432

Both hands (Answers Page)

Board: 5	North:	South:	W	N	E	S
Dealer: North	♠ KQ853	♠ 9		1NT	Pass	3♣ ¹
Vul: N-S	♥ AKT	♥ 4	Pass	3♦ ²	Pass	4NT
North HCP: 16+1	♦ Q3	♦ AKT87652	Pass	5♦ ³	Pass	6♦
South HCP: 12+4	♣ QT4	♣ AJ8	All Pass			
Contract: 6♦ South						
			1. 1N-3C transfer to diamonds			
			2. automat			
			3. A=1/5 or 4/5			

Board: 6	North:	South:	W	N	E	S
Dealer: South	♠ K3	♠ Q6				1NT
Vul: Both	♥ Q2	♥ KT7	Pass	2NT ¹	Pass	3♣ ²
North HCP: 9+2	♦ 974	♦ AJT65	Pass	3NT	All Pass	
South HCP: 16+1	♣ KJ8632	♣ AQT				
Contract: 3NT North			1. 1N-2N transfer to clubs			
			2. automat			

Board: 7	North:	South:	W	N	E	S
Dealer: North	♠ A953	♠ K7		1NT	Pass	2NT ¹
Vul: Both	♥ 952	♥ 64	Pass	3♣ ²	Pass	3NT
North HCP: 15	♦ AQ2	♦ J73	All Pass			
South HCP: 9+2	♣ AJ3	♣ KQT875				
Contract: 3NT South			1. 1N-2N transfer to clubs			
			2. automat			

Board: 8	North:	South:	W	N	E	S
Dealer: South	♠ K8	♠ AT76				1NT
Vul: N-S	♥ T6	♥ AKJ7	Pass	2NT ¹	Pass	3♣ ²
North HCP: 9+3	♦ K8	♦ QT5	Pass	3NT	All Pass	
South HCP: 16	♣ K976432	♣ QT				
Contract: 3NT North			1. 1N-2N transfer to clubs			
			2. automat			

South hands**Minor_Suit_Transfer**

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

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

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

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

Both hands (Answers Page)

Board: 5	North:	South:	W	N	E	S
Dealer: North	♠ KQ853	♠ 9		1NT	Pass	3♣ ¹
Vul: N-S	♥ AKT	♥ 4	Pass	3♦ ²	Pass	4NT
North HCP: 16+1	♦ Q3	♦ AKT87652	Pass	5♦ ³	Pass	6♦
South HCP: 12+4	♣ QT4	♣ AJ8	All Pass			
Contract: 6♦ South						
			1. 1N-3C transfer to diamonds			
			2. automat			
			3. A=1/5 or 4/5			

Board: 6	North:	South:	W	N	E	S
Dealer: South	♠ K3	♠ Q6				1NT
Vul: Both	♥ Q2	♥ KT7	Pass	2NT ¹	Pass	3♣ ²
North HCP: 9+2	♦ 974	♦ AJT65	Pass	3NT	All Pass	
South HCP: 16+1	♣ KJ8632	♣ AQT				
Contract: 3NT North			1. 1N-2N transfer to clubs			
			2. automat			

Board: 7	North:	South:	W	N	E	S
Dealer: North	♠ A953	♠ K7		1NT	Pass	2NT ¹
Vul: Both	♥ 952	♥ 64	Pass	3♣ ²	Pass	3NT
North HCP: 15	♦ AQ2	♦ J73	All Pass			
South HCP: 9+2	♣ AJ3	♣ KQT875				
Contract: 3NT South			1. 1N-2N transfer to clubs			
			2. automat			

Board: 8	North:	South:	W	N	E	S
Dealer: South	♠ K8	♠ AT76				1NT
Vul: N-S	♥ T6	♥ AKJ7	Pass	2NT ¹	Pass	3♣ ²
North HCP: 9+3	♦ K8	♦ QT5	Pass	3NT	All Pass	
South HCP: 16	♣ K976432	♣ QT				
Contract: 3NT North			1. 1N-2N transfer to clubs			
			2. automat			

North hands

Minor_Suit_Transfer

Board: 9 ♠ A972 You bid first.

Dealer: North ♥ AQ7 The opponents are silent.

Vul: Both ♦ KQ72

HCP: 15 ♣ 93

Board: 10 ♠ K94 Partner bids first.

Dealer: South ♥ KQT The opponents are silent.

Vul: None ♦ 6

HCP: 16+2 ♣ AKJT52

Board: 11 ♠ KQJ96 You bid first.

Dealer: North ♥ 42 The opponents are silent.

Vul: N-S ♦ A43

HCP: 16+1 ♣ AQ4

Board: 12 ♠ 43 Partner bids first.

Dealer: South ♥ Q83 The opponents are silent.

Vul: E-W ♦ QJ

HCP: 9+2 ♣ AT7652

Both hands (Answers Page)

Board: 9	North:	South:	W	N	E	S
Dealer: North	♠ A972	♠ J4		1NT	Pass	2NT ¹
Vul: Both	♥ AQ7	♥ K	Pass	3♣ ²	Pass	4♦
North HCP: 15	♦ KQ72	♦ A6	Pass	4♥	Pass	5♣
South HCP: 14+4	♣ 93	♣ KQJ87542	All Pass			
Contract: 5♣ South			1. 1N-2N transfer to clubs			
			2. automat			

Board: 10	North:	South:	W	N	E	S
Dealer: South	♠ K94	♠ A87				1NT
Vul: None	♥ KQT	♥ AJ653	Pass	2NT ¹	Pass	3♣ ²
North HCP: 16+2	♦ 6	♦ AQ2	Pass	4NT	Pass	5♣ ³
South HCP: 15+1	♣ AKJT52	♣ 84	Pass	5♦	Pass	6♣ ⁴
Contract: 6NT North			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	North:	South:	W	N	E	S
Dealer: North	♠ KQJ96	♠ 852		1NT	Pass	2NT ¹
Vul: N-S	♥ 42	♥ AT	Pass	3♣ ²	Pass	3NT
North HCP: 16+1	♦ A43	♦ J9	All Pass			
South HCP: 8+2	♣ AQ4	♣ KT8632	1. 1N-2N transfer to clubs			
Contract: 3NT South			2. automat			

Board: 12	North:	South:	W	N	E	S
Dealer: South	♠ 43	♠ Q872				1NT
Vul: E-W	♥ Q83	♥ K9	Pass	2NT ¹	Pass	3♣ ²
North HCP: 9+2	♦ QJ	♦ AKT7	Pass	3NT	All Pass	
South HCP: 16	♣ AT7652	♣ KJ9	1. 1N-2N transfer to clubs			
Contract: 3NT North			2. automat			

South hands**Minor_Suit_Transfer**

Board: 9	♠ J4	Partner bids first.
Dealer: North	♥ K	The opponents are silent.
Vul: Both	♦ A6	
HCP: 14+4	♣ KQJ87542	

Board: 10	♠ A87	You bid first.
Dealer: South	♥ AJ653	The opponents are silent.
Vul: None	♦ AQ2	
HCP: 15+1	♣ 84	

Board: 11	♠ 852	Partner bids first.
Dealer: North	♥ AT	The opponents are silent.
Vul: N-S	♦ J9	
HCP: 8+2	♣ KT8632	

Board: 12	♠ Q872	You bid first.
Dealer: South	♥ K9	The opponents are silent.
Vul: E-W	♦ AKT7	
HCP: 16	♣ KJ9	

Both hands (Answers Page)

Board: 9	North:	South:	W	N	E	S
Dealer: North	♠ A972	♠ J4		1NT	Pass	2NT ¹
Vul: Both	♥ AQ7	♥ K	Pass	3♣ ²	Pass	4♦
North HCP: 15	♦ KQ72	♦ A6	Pass	4♥	Pass	5♣
South HCP: 14+4	♣ 93	♣ KQJ87542	All Pass			
Contract: 5♣ South				1. 1N-2N transfer to clubs		
				2. automat		

Board: 10	North:	South:	W	N	E	S
Dealer: South	♠ K94	♠ A87				1NT
Vul: None	♥ KQT	♥ AJ653	Pass	2NT ¹	Pass	3♣ ²
North HCP: 16+2	♦ 6	♦ AQ2	Pass	4NT	Pass	5♣ ³
South HCP: 15+1	♣ AKJT52	♣ 84	Pass	5♦	Pass	6♣ ⁴
Contract: 6NT North			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	North:	South:	W	N	E	S
Dealer: North	♠ KQJ96	♠ 852		1NT	Pass	2NT ¹
Vul: N-S	♥ 42	♥ AT	Pass	3♣ ²	Pass	3NT
North HCP: 16+1	♦ A43	♦ J9	All Pass			
South HCP: 8+2	♣ AQ4	♣ KT8632		1. 1N-2N transfer to clubs		
Contract: 3NT South				2. automat		

Board: 12	North:	South:	W	N	E	S
Dealer: South	♠ 43	♠ Q872				1NT
Vul: E-W	♥ Q83	♥ K9	Pass	2NT ¹	Pass	3♣ ²
North HCP: 9+2	♦ QJ	♦ AKT7	Pass	3NT	All Pass	
South HCP: 16	♣ AT7652	♣ KJ9		1. 1N-2N transfer to clubs		
Contract: 3NT North				2. automat		

North hands

Minor_Suit_Transfer

Board: 13 ♠ A8 You bid first.

Dealer: North ♥ K943 The opponents are silent.

Vul: Both ♦ J94

HCP: 15 ♣ AQJ4

Board: 14 ♠ 96 Partner bids first.

Dealer: South ♥ K8 The opponents are silent.

Vul: None ♦ JT9

HCP: 9+2 ♣ AJ8643

Board: 15 ♠ Q876 You bid first.

Dealer: North ♥ AKJT The opponents are silent.

Vul: E-W ♦ 53

HCP: 17 ♣ AK6

Board: 16 ♠ K932 You bid first.

Dealer: North ♥ AJ West (RHO) bids 3♠ if possible.

Vul: None ♦ AKT

HCP: 15 ♣ 9754

Both hands (Answers Page)

Board: 13	North:	South:	W	N	E	S
Dealer: North	♠ A8	♠ KT		1NT	Pass	3♣ ¹
Vul: Both	♥ K943	♥ Q	Pass	3♦ ²	Pass	4NT
North HCP: 15	♦ J94	♦ KQT87532	Pass	5♥ ³	Pass	6♦
South HCP: 13+4	♣ AQJ4	♣ K8	All Pass			
Contract: 6♦ South			1. 1N-3C transfer to diamonds			
			2. automat			
			3. A=2/5 or 5/5, Q(D)=0			

Board: 14	North:	South:	W	N	E	S
Dealer: South	♠ 96	♠ AQT				1NT
Vul: None	♥ K8	♥ QJ94	Pass	2NT ¹	Pass	3♣ ²
North HCP: 9+2	♦ JT9	♦ K863	Pass	3NT	All Pass	
South HCP: 17	♣ AJ8643	♣ KQ	1. 1N-2N transfer to clubs			
Contract: 3NT North			2. automat			

Board: 15	North:	South:	W	N	E	S
Dealer: North	♠ Q876	♠ K4		1NT	Pass	3♣ ¹
Vul: E-W	♥ AKJT	♥ Q3	Pass	3♦ ²	Pass	4NT
North HCP: 17	♦ 53	♦ AKJ9642	Pass	5♥ ³	Pass	6♦
South HCP: 13+3	♣ AK6	♣ 82	All Pass			
Contract: 6♦ South			1. 1N-3C transfer to diamonds			
			2. automat			
			3. A=2/5 or 5/5, Q(D)=0			

Board: 16	North:	South:	W	N	E	S
Dealer: North	♠ K932	♠ J		1NT	Pass	3♣ ¹
Vul: None	♥ AJ	♥ 984	3♠	Pass	Pass	5♦
North HCP: 15	♦ AKT	♦ QJ9862	All Pass			
South HCP: 10+2	♣ 9754	♣ AQ6	1. 1N-3C transfer to diamonds			
Contract: 5♦ South						

South hands**Minor_Suit_Transfer**

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

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

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

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

Both hands (Answers Page)

Board: 13	North:	South:	W	N	E	S
Dealer: North	♠ A8	♠ KT		1NT	Pass	3♣ ¹
Vul: Both	♥ K943	♥ Q	Pass	3♦ ²	Pass	4NT
North HCP: 15	♦ J94	♦ KQT87532	Pass	5♥ ³	Pass	6♦
South HCP: 13+4	♣ AQJ4	♣ K8	All Pass			
Contract: 6♦ South						
			1. 1N-3C transfer to diamonds			
			2. automat			
			3. A=2/5 or 5/5, Q(D)=0			

Board: 14	North:	South:	W	N	E	S
Dealer: South	♠ 96	♠ AQT				1NT
Vul: None	♥ K8	♥ QJ94	Pass	2NT ¹	Pass	3♣ ²
North HCP: 9+2	♦ JT9	♦ K863	Pass	3NT	All Pass	
South HCP: 17	♣ AJ8643	♣ KQ				
Contract: 3NT North			1. 1N-2N transfer to clubs			
			2. automat			

Board: 15	North:	South:	W	N	E	S
Dealer: North	♠ Q876	♠ K4		1NT	Pass	3♣ ¹
Vul: E-W	♥ AKJT	♥ Q3	Pass	3♦ ²	Pass	4NT
North HCP: 17	♦ 53	♦ AKJ9642	Pass	5♥ ³	Pass	6♦
South HCP: 13+3	♣ AK6	♣ 82	All Pass			
Contract: 6♦ South			1. 1N-3C transfer to diamonds			
			2. automat			
			3. A=2/5 or 5/5, Q(D)=0			

Board: 16	North:	South:	W	N	E	S
Dealer: North	♠ K932	♠ J		1NT	Pass	3♣ ¹
Vul: None	♥ AJ	♥ 984	3♠	Pass	Pass	5♦
North HCP: 15	♦ AKT	♦ QJ9862	All Pass			
South HCP: 10+2	♣ 9754	♣ AQ6				
Contract: 5♦ South			1. 1N-3C transfer to diamonds			

North hands

Minor_Suit_Transfer

Board: 17	♠ K96	You bid first.
Dealer: North	♥ A83	The opponents are silent.
Vul: Both	♦ AKT6	
HCP: 15	♣ J96	

Board: 18	♠ AK7	You bid first.
Dealer: North	♥ KQ8	West (RHO) bids 3♥ if possible.
Vul: None	♦ Q3	
HCP: 15+1	♣ J8432	

Board: 19	♠ K75	You bid first.
Dealer: North	♥ AJ65	West (RHO) Doubles 3♣ if possible.
Vul: N-S	♦ AT74	
HCP: 16	♣ A5	

Board: 20	♠ 8	Partner bids first.
Dealer: South	♥ AT4	The opponents are silent.
Vul: None	♦ KQJ972	
HCP: 13+2	♣ K85	

Both hands (Answers Page)

Board: 17	North:	South:	W	N	E	S
Dealer: North	♠ K96	♠ AQ		1NT	Pass	2NT ¹
Vul: Both	♥ A83	♥ QT7	Pass	3♣ ²	Pass	4NT
North HCP: 15	♦ AKT6	♦ J9	Pass	5♥ ³	Pass	6NT
South HCP: 16+2	♣ J96	♣ AK5432	All Pass			
Contract: 6NT South			1. 1N-2N transfer to clubs			
			2. automat			
			3. A=2/5 or 5/5, Q(C)=0			

Board: 18	North:	South:	W	N	E	S
Dealer: North	♠ AK7	♠ Q83		1NT	Pass	3♣ ¹
Vul: None	♥ KQ8	♥ A2	3♥	Pass	Pass	4♦
North HCP: 15+1	♦ Q3	♦ KT9842	All Pass			
South HCP: 9+2	♣ J8432	♣ 76	1. 1N-3C transfer to diamonds			
Contract: 4♦ South						

Board: 19	North:	South:	W	N	E	S
Dealer: North	♠ K75	♠ 842		1NT	Pass	3♣ ¹
Vul: N-S	♥ AJ65	♥ Q92	X	3♦	Pass	3NT
North HCP: 16	♦ AT74	♦ KQJ865	All Pass			
South HCP: 8+2	♣ A5	♣ 7	1. 1N-3C transfer to diamonds			
Contract: 3NT South						

Board: 20	North:	South:	W	N	E	S
Dealer: South	♠ 8	♠ AKQ5				1NT
Vul: None	♥ AT4	♥ QJ93	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 13+2	♦ KQJ972	♦ A84	Pass	4NT	Pass	5♥ ³
South HCP: 16	♣ K85	♣ 72	Pass	6♦	All Pass	
Contract: 6♦ North			1. 1N-3C transfer to diamonds			
			2. automat			
			3. A=2/5 or 5/5, Q(D)=0			

South hands**Minor_Suit_Transfer**

Board: 17	♠ AQ	Partner bids first.
Dealer: North	♥ QT7	The opponents are silent.
Vul: Both	♦ J9	
HCP: 16+2	♣ AK5432	

Board: 18	♠ Q83	Partner bids first.
Dealer: North	♥ A2	West (LHO) bids 3♥ if possible.
Vul: None	♦ KT9842	
HCP: 9+2	♣ 76	

Board: 19	♠ 842	Partner bids first.
Dealer: North	♥ Q92	West (LHO) Doubles 3♣ if possible.
Vul: N-S	♦ KQJ865	
HCP: 8+2	♣ 7	

Board: 20	♠ AKQ5	You bid first.
Dealer: South	♥ QJ93	The opponents are silent.
Vul: None	♦ A84	
HCP: 16	♣ 72	

Both hands (Answers Page)

Board: 17	North:	South:	W	N	E	S
Dealer: North	♠ K96	♠ AQ		1NT	Pass	2NT ¹
Vul: Both	♥ A83	♥ QT7	Pass	3♣ ²	Pass	4NT
North HCP: 15	♦ AKT6	♦ J9	Pass	5♥ ³	Pass	6NT
South HCP: 16+2	♣ J96	♣ AK5432	All Pass			
Contract: 6NT South			1. 1N-2N transfer to clubs			
			2. automat			
			3. A=2/5 or 5/5, Q(C)=0			

Board: 18	North:	South:	W	N	E	S
Dealer: North	♠ AK7	♠ Q83		1NT	Pass	3♣ ¹
Vul: None	♥ KQ8	♥ A2	3♥	Pass	Pass	4♦
North HCP: 15+1	♦ Q3	♦ KT9842	All Pass			
South HCP: 9+2	♣ J8432	♣ 76	1. 1N-3C transfer to diamonds			
Contract: 4♦ South						

Board: 19	North:	South:	W	N	E	S
Dealer: North	♠ K75	♠ 842		1NT	Pass	3♣ ¹
Vul: N-S	♥ AJ65	♥ Q92	X	3♦	Pass	3NT
North HCP: 16	♦ AT74	♦ KQJ865	All Pass			
South HCP: 8+2	♣ A5	♣ 7	1. 1N-3C transfer to diamonds			
Contract: 3NT South						

Board: 20	North:	South:	W	N	E	S
Dealer: South	♠ 8	♠ AKQ5				1NT
Vul: None	♥ AT4	♥ QJ93	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 13+2	♦ KQJ972	♦ A84	Pass	4NT	Pass	5♥ ³
South HCP: 16	♣ K85	♣ 72	Pass	6♦	All Pass	
Contract: 6♦ North			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 bid first.

Dealer: North ♥ K974 The opponents are silent.

Vul: E-W ♦ QJ9

HCP: 15 ♣ AQ3

Board: 22 ♠ J8 Partner bids first.

Dealer: South ♥ Q9 The opponents are silent.

Vul: N-S ♦ AQT

HCP: 9+2 ♣ 987652

Board: 23 ♠ Q863 You bid first.

Dealer: North ♥ KQ75 The opponents are silent.

Vul: Both ♦ A3

HCP: 15 ♣ AT5

Board: 24 ♠ 82 Partner bids first.

Dealer: South ♥ JT The opponents are silent.

Vul: Both ♦ KQJT75

HCP: 8+2 ♣ J95

Both hands (Answers Page)

Board: 21	North:	South:	W	N	E	S
Dealer: North	♠ K84	♠ A75		1NT	Pass	3♣ ¹
Vul: E-W	♥ K974	♥ 62	Pass	3♦ ²	Pass	3NT
North HCP: 15	♦ QJ9	♦ AT6532	All Pass			
South HCP: 8+2	♣ AQ3	♣ 72				1. 1N-3C transfer to diamonds
Contract: 3NT South						2. automat

Board: 22	North:	South:	W	N	E	S
Dealer: South	♠ J8	♠ AK				1NT
Vul: N-S	♥ Q9	♥ 6542	Pass	2NT ¹	Pass	3♣ ²
North HCP: 9+2	♦ AQT	♦ KJ6	Pass	3NT	All Pass	
South HCP: 15	♣ 987652	♣ KJT4				1. 1N-2N transfer to clubs
Contract: 3NT North						2. automat

Board: 23	North:	South:	W	N	E	S
Dealer: North	♠ Q863	♠ KT		1NT	Pass	3♣ ¹
Vul: Both	♥ KQ75	♥ AT	Pass	3♦ ²	Pass	4NT
North HCP: 15	♦ A3	♦ KQT762	Pass	5♥ ³	Pass	6♦
South HCP: 16+2	♣ AT5	♣ KJ8	All Pass			
Contract: 6♦ South						1. 1N-3C transfer to diamonds
						2. automat
						3. A=2/5 or 5/5, Q(D)=0

Board: 24	North:	South:	W	N	E	S
Dealer: South	♠ 82	♠ AT75				1NT
Vul: Both	♥ JT	♥ K43	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 8+2	♦ KQJT75	♦ A94	Pass	3NT	All Pass	
South HCP: 17	♣ J95	♣ AQ7				1. 1N-3C transfer to diamonds
Contract: 3NT North						2. automat

South hands**Minor_Suit_Transfer**

Board: 21	♠ A75	Partner bids first.
Dealer: North	♥ 62	The opponents are silent.
Vul: E-W	♦ AT6532	
HCP: 8+2	♣ 72	

Board: 22	♠ AK	You bid first.
Dealer: South	♥ 6542	The opponents are silent.
Vul: N-S	♦ KJ6	
HCP: 15	♣ KJT4	

Board: 23	♠ KT	Partner bids first.
Dealer: North	♥ AT	The opponents are silent.
Vul: Both	♦ KQT762	
HCP: 16+2	♣ KJ8	

Board: 24	♠ AT75	You bid first.
Dealer: South	♥ K43	The opponents are silent.
Vul: Both	♦ A94	
HCP: 17	♣ AQ7	

Both hands (Answers Page)

Board: 21	North:	South:	W	N	E	S
Dealer: North	♠ K84	♠ A75		1NT	Pass	3♣ ¹
Vul: E-W	♥ K974	♥ 62	Pass	3♦ ²	Pass	3NT
North HCP: 15	♦ QJ9	♦ AT6532	All Pass			
South HCP: 8+2	♣ AQ3	♣ 72				1. 1N-3C transfer to diamonds
Contract: 3NT South						2. automat

Board: 22	North:	South:	W	N	E	S
Dealer: South	♠ J8	♠ AK				1NT
Vul: N-S	♥ Q9	♥ 6542	Pass	2NT ¹	Pass	3♣ ²
North HCP: 9+2	♦ AQT	♦ KJ6	Pass	3NT	All Pass	
South HCP: 15	♣ 987652	♣ KJT4				1. 1N-2N transfer to clubs
Contract: 3NT North						2. automat

Board: 23	North:	South:	W	N	E	S
Dealer: North	♠ Q863	♠ KT		1NT	Pass	3♣ ¹
Vul: Both	♥ KQ75	♥ AT	Pass	3♦ ²	Pass	4NT
North HCP: 15	♦ A3	♦ KQT762	Pass	5♥ ³	Pass	6♦
South HCP: 16+2	♣ AT5	♣ KJ8	All Pass			
Contract: 6♦ South						1. 1N-3C transfer to diamonds
						2. automat
						3. A=2/5 or 5/5, Q(D)=0

Board: 24	North:	South:	W	N	E	S
Dealer: South	♠ 82	♠ AT75				1NT
Vul: Both	♥ JT	♥ K43	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 8+2	♦ KQJT75	♦ A94	Pass	3NT	All Pass	
South HCP: 17	♣ J95	♣ AQ7				1. 1N-3C transfer to diamonds
Contract: 3NT North						2. automat

North hands

Minor_Suit_Transfer

Board: 25 ♠ AK95 You bid first.

Dealer: North ♥ 8653 The opponents are silent.

Vul: N-S ♦ AK5

HCP: 16 ♣ Q6

Board: 26 ♠ K4 Partner bids first.

Dealer: South ♥ J5 The opponents are silent.

Vul: None ♦ K72

HCP: 10+2 ♣ QJT742

Board: 27 ♠ AKT54 You bid first.

Dealer: North ♥ JT7 The opponents are silent.

Vul: E-W ♦ K6

HCP: 15+1 ♣ A83

Board: 28 ♠ A9 Partner bids first.

Dealer: South ♥ JT The opponents are silent.

Vul: N-S ♦ Q63

HCP: 9+2 ♣ QT5432

Board: 29 ♠ K95 You bid first.

Dealer: North ♥ AKQ3 The opponents are silent.

Vul: Both ♦ T7

HCP: 17 ♣ AJT7

Both hands (Answers Page)

Board: 25	North:	South:	W	N	E	S
Dealer: North	♠ AK95	♠ Q7		1NT	Pass	2NT ¹
Vul: N-S	♥ 8653	♥ J2	Pass	3♣ ²	Pass	3NT
North HCP: 16	♦ AK5	♦ Q63	All Pass			
South HCP: 10+2	♣ Q6	♣ AJT874				
Contract: 3NT South			1. 1N-2N transfer to clubs			
			2. automat			

Board: 26	North:	South:	W	N	E	S
Dealer: South	♠ K4	♠ A72				1NT
Vul: None	♥ J5	♥ AKT72	Pass	2NT ¹	Pass	3♣ ²
North HCP: 10+2	♦ K72	♦ J9	Pass	3NT	All Pass	
South HCP: 16+1	♣ QJT742	♣ A53				
Contract: 3NT North			1. 1N-2N transfer to clubs			
			2. automat			

Board: 27	North:	South:	W	N	E	S
Dealer: North	♠ AKT54	♠ 9		1NT	Pass	3♣ ¹
Vul: E-W	♥ JT7	♥ AK4	Pass	3♦ ²	Pass	3NT
North HCP: 15+1	♦ K6	♦ 987542	Pass	4♦	All Pass	
South HCP: 9+2	♣ A83	♣ QT2				
Contract: 4♦ North			1. 1N-3C transfer to diamonds			
			2. automat			

Board: 28	North:	South:	W	N	E	S
Dealer: South	♠ A9	♠ KQJ				1NT
Vul: N-S	♥ JT	♥ Q964	Pass	2NT ¹	Pass	3♣ ²
North HCP: 9+2	♦ Q63	♦ A4	Pass	3NT	All Pass	
South HCP: 16	♣ QT5432	♣ KJ86				
Contract: 3NT North			1. 1N-2N transfer to clubs			
			2. automat			

Board: 29	North:	South:	W	N	E	S
Dealer: North	♠ K95	♠ 43		1NT	Pass	3♣ ¹
Vul: Both	♥ AKQ3	♥ J5	Pass	3♦ ²	Pass	3NT
North HCP: 17	♦ T7	♦ KQJ853	All Pass			
South HCP: 10+2	♣ AJT7	♣ K83				
Contract: 3NT South			1. 1N-3C transfer to diamonds			
			2. automat			

South hands**Minor_Suit_Transfer**

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

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

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

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

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

Both hands (Answers Page)

Board: 25	North:	South:	W	N	E	S
Dealer: North	♠ AK95	♠ Q7		1NT	Pass	2NT ¹
Vul: N-S	♥ 8653	♥ J2	Pass	3♣ ²	Pass	3NT
North HCP: 16	♦ AK5	♦ Q63	All Pass			
South HCP: 10+2	♣ Q6	♣ AJT874				
Contract: 3NT South			1. 1N-2N transfer to clubs			
			2. automat			

Board: 26	North:	South:	W	N	E	S
Dealer: South	♠ K4	♠ A72				1NT
Vul: None	♥ J5	♥ AKT72	Pass	2NT ¹	Pass	3♣ ²
North HCP: 10+2	♦ K72	♦ J9	Pass	3NT	All Pass	
South HCP: 16+1	♣ QJT742	♣ A53				
Contract: 3NT North			1. 1N-2N transfer to clubs			
			2. automat			

Board: 27	North:	South:	W	N	E	S
Dealer: North	♠ AKT54	♠ 9		1NT	Pass	3♣ ¹
Vul: E-W	♥ JT7	♥ AK4	Pass	3♦ ²	Pass	3NT
North HCP: 15+1	♦ K6	♦ 987542	Pass	4♦	All Pass	
South HCP: 9+2	♣ A83	♣ QT2				
Contract: 4♦ North			1. 1N-3C transfer to diamonds			
			2. automat			

Board: 28	North:	South:	W	N	E	S
Dealer: South	♠ A9	♠ KQJ				1NT
Vul: N-S	♥ JT	♥ Q964	Pass	2NT ¹	Pass	3♣ ²
North HCP: 9+2	♦ Q63	♦ A4	Pass	3NT	All Pass	
South HCP: 16	♣ QT5432	♣ KJ86				
Contract: 3NT North			1. 1N-2N transfer to clubs			
			2. automat			

Board: 29	North:	South:	W	N	E	S
Dealer: North	♠ K95	♠ 43		1NT	Pass	3♣ ¹
Vul: Both	♥ AKQ3	♥ J5	Pass	3♦ ²	Pass	3NT
North HCP: 17	♦ T7	♦ KQJ853	All Pass			
South HCP: 10+2	♣ AJT7	♣ K83				
Contract: 3NT South			1. 1N-3C transfer to diamonds			
			2. automat			

North hands

Minor_Suit_Transfer

Board: 30	♠ T53	Partner bids first.
Dealer: South	♥ QJ	The opponents are silent.
Vul: Both	♦ 6	
HCP: 8+3	♣ AJT9764	

Board: 31	♠ QJ	You bid first.
Dealer: North	♥ Q9753	West (RHO) Doubles 2NT if possible.
Vul: N-S	♦ AJ3	
HCP: 16+1	♣ AQ7	

Board: 32	♠ -	Partner bids first.
Dealer: South	♥ 63	The opponents are silent.
Vul: None	♦ KJ8643	
HCP: 9+3	♣ KQT95	

Board: 33	♠ KQ53	You bid first.
Dealer: North	♥ 874	The opponents are silent.
Vul: N-S	♦ AK3	
HCP: 16	♣ A84	

Both hands (Answers Page)

Board: 30	North:	South:	W	N	E	S
Dealer: South	♠ T53	♠ AK972				1NT
Vul: Both	♥ QJ	♥ K96	Pass	2NT ¹	Pass	3♣ ²
North HCP: 8+3	♦ 6	♦ 93	Pass	3NT	All Pass	
South HCP: 15+1	♣ AJT9764	♣ KQ3				
Contract: 3NT North			1.	1N-2N transfer to clubs		
			2.	automat		

Board: 31	North:	South:	W	N	E	S
Dealer: North	♠ QJ	♠ T74		1NT	Pass	2NT ¹
Vul: N-S	♥ Q9753	♥ AT4	X	4♣	All Pass	
North HCP: 16+1	♦ AJ3	♦ 8				
South HCP: 8+2	♣ AQ7	♣ KJT842	1.	1N-2N transfer to clubs		
Contract: 4♣ North						

Board: 32	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ AKQJ				1NT
Vul: None	♥ 63	♥ Q42	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 9+3	♦ KJ8643	♦ T5	Pass	4♠	Pass	5♣ ³
South HCP: 17	♣ KQT95	♣ AJ63	Pass	5♦	All Pass	
Contract: 5♦ North			1.	1N-3C transfer to diamonds		
			2.	automat		
			3.	1 out of 4		

Board: 33	North:	South:	W	N	E	S
Dealer: North	♠ KQ53	♠ 42		1NT	Pass	3♣ ¹
Vul: N-S	♥ 874	♥ AQ9	Pass	3♦ ²	Pass	3NT
North HCP: 16	♦ AK3	♦ T98754	All Pass			
South HCP: 8+2	♣ A84	♣ Q3	1.	1N-3C transfer to diamonds		
Contract: 3NT South			2.	automat		

South hands**Minor_Suit_Transfer****Board: 30** ♠ AK972 You bid first.

Dealer: South ♥ K96 The opponents are silent.

Vul: Both ♦ 93

HCP: 15+1 ♣ KQ3

Board: 31 ♠ T74 Partner bids first.

Dealer: North ♥ AT4 West (LHO) Doubles 2NT if possible.

Vul: N-S ♦ 8

HCP: 8+2 ♣ KJT842

Board: 32 ♠ AKQJ You bid first.

Dealer: South ♥ Q42 The opponents are silent.

Vul: None ♦ T5

HCP: 17 ♣ AJ63

Board: 33 ♠ 42 Partner bids first.

Dealer: North ♥ AQ9 The opponents are silent.

Vul: N-S ♦ T98754

HCP: 8+2 ♣ Q3

Both hands (Answers Page)

Board: 30	North:	South:	W	N	E	S
Dealer: South	♠ T53	♠ AK972				1NT
Vul: Both	♥ QJ	♥ K96	Pass	2NT ¹	Pass	3♣ ²
North HCP: 8+3	♦ 6	♦ 93	Pass	3NT	All Pass	
South HCP: 15+1	♣ AJT9764	♣ KQ3				
Contract: 3NT North			1.	1N-2N transfer to clubs		
			2.	automat		

Board: 31	North:	South:	W	N	E	S
Dealer: North	♠ QJ	♠ T74		1NT	Pass	2NT ¹
Vul: N-S	♥ Q9753	♥ AT4	X	4♣	All Pass	
North HCP: 16+1	♦ AJ3	♦ 8				
South HCP: 8+2	♣ AQ7	♣ KJT842	1.	1N-2N transfer to clubs		
Contract: 4♣ North						

Board: 32	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ AKQJ				1NT
Vul: None	♥ 63	♥ Q42	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 9+3	♦ KJ8643	♦ T5	Pass	4♠	Pass	5♣ ³
South HCP: 17	♣ KQT95	♣ AJ63	Pass	5♦	All Pass	
Contract: 5♦ North			1.	1N-3C transfer to diamonds		
			2.	automat		
			3.	1 out of 4		

Board: 33	North:	South:	W	N	E	S
Dealer: North	♠ KQ53	♠ 42		1NT	Pass	3♣ ¹
Vul: N-S	♥ 874	♥ AQ9	Pass	3♦ ²	Pass	3NT
North HCP: 16	♦ AK3	♦ T98754	All Pass			
South HCP: 8+2	♣ A84	♣ Q3	1.	1N-3C transfer to diamonds		
Contract: 3NT South			2.	automat		

North hands

Minor_Suit_Transfer

Board: 34 ♠ - Partner bids first.

Dealer: South ♥ K72 The opponents are silent.

Vul: N-S ♦ 9652

HCP: 9+2 ♣ AQ8732

Board: 35 ♠ KJ LHO opens the bidding 1NT.

Dealer: East ♥ KT976542 Partner bids next.

Vul: E-W ♦ 76 West (RHO) bids 3♣ if possible.

HCP: 7+4 ♣ 2 West (RHO) Doubles 4♥ if possible.

Board: 36 ♠ AJ2 Partner bids first.

Dealer: South ♥ J The opponents are silent.

Vul: None ♦ JT87643

HCP: 9+3 ♣ QT

Board: 37 ♠ K3 You bid first.

Dealer: North ♥ KQ96 The opponents are silent.

Vul: Both ♦ A54

HCP: 16 ♣ AT95

Both hands (Answers Page)

Board: 34	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ A9				1NT
Vul: N-S	♥ K72	♥ QJ96	Pass	2NT ¹	Pass	3♣ ²
North HCP: 9+2	♦ 9652	♦ AJ874	Pass	5♣	All Pass	
South HCP: 15+1	♣ AQ8732	♣ K5				1. 1N-2N transfer to clubs
Contract: 5♣ North						2. automat

Board: 35	North:	South:	W	N	E	S
Dealer: East	♠ KJ	♠ T9764			1NT	Pass
Vul: E-W	♥ KT976542	♥ -	3♣ ¹	4♥	Pass	Pass
North HCP: 7+4	♦ 76	♦ K83	X	All Pass		
South HCP: 9+2	♣ 2	♣ AQ953				1. 1N-3C transfer to diamonds
Contract: 4♥X North						

Board: 36	North:	South:	W	N	E	S
Dealer: South	♠ AJ2	♠ KT3				1NT
Vul: None	♥ J	♥ T3	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 9+3	♦ JT87643	♦ AKQ2	Pass	5♦	All Pass	
South HCP: 16	♣ QT	♣ KJ32				1. 1N-3C transfer to diamonds
Contract: 5♦ North						2. automat

Board: 37	North:	South:	W	N	E	S
Dealer: North	♠ K3	♠ Q4		1NT	Pass	3♣ ¹
Vul: Both	♥ KQ96	♥ A73	Pass	3♦ ²	Pass	3NT
North HCP: 16	♦ A54	♦ QJ9876	All Pass			
South HCP: 12+2	♣ AT95	♣ K4				1. 1N-3C transfer to diamonds
Contract: 3NT South						2. automat

South hands**Minor_Suit_Transfer****Board: 34** ♠ A9 You bid first.

Dealer: South ♥ QJ96 The opponents are silent.

Vul: N-S ♦ AJ874

HCP: 15+1 ♣ K5

Board: 35 ♠ T9764 RHO opens the bidding 1NT.

Dealer: East ♥ - You bid next.

Vul: E-W ♦ K83 West (LHO) bids 3♣ if possible.

HCP: 9+2 ♣ AQ953 West (LHO) Doubles 4♥ if possible.

Board: 36 ♠ KT3 You bid first.

Dealer: South ♥ T3 The opponents are silent.

Vul: None ♦ AKQ2

HCP: 16 ♣ KJ32

Board: 37 ♠ Q4 Partner bids first.

Dealer: North ♥ A73 The opponents are silent.

Vul: Both ♦ QJ9876

HCP: 12+2 ♣ K4

Both hands (Answers Page)

Board: 34	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ A9				1NT
Vul: N-S	♥ K72	♥ QJ96	Pass	2NT ¹	Pass	3♣ ²
North HCP: 9+2	♦ 9652	♦ AJ874	Pass	5♣	All Pass	
South HCP: 15+1	♣ AQ8732	♣ K5				1. 1N-2N transfer to clubs
Contract: 5♣ North						2. automat

Board: 35	North:	South:	W	N	E	S
Dealer: East	♠ KJ	♠ T9764			1NT	Pass
Vul: E-W	♥ KT976542	♥ -	3♣ ¹	4♥	Pass	Pass
North HCP: 7+4	♦ 76	♦ K83	X	All Pass		
South HCP: 9+2	♣ 2	♣ AQ953				1. 1N-3C transfer to diamonds
Contract: 4♥X North						

Board: 36	North:	South:	W	N	E	S
Dealer: South	♠ AJ2	♠ KT3				1NT
Vul: None	♥ J	♥ T3	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 9+3	♦ JT87643	♦ AKQ2	Pass	5♦	All Pass	
South HCP: 16	♣ QT	♣ KJ32				1. 1N-3C transfer to diamonds
Contract: 5♦ North						2. automat

Board: 37	North:	South:	W	N	E	S
Dealer: North	♠ K3	♠ Q4		1NT	Pass	3♣ ¹
Vul: Both	♥ KQ96	♥ A73	Pass	3♦ ²	Pass	3NT
North HCP: 16	♦ A54	♦ QJ9876	All Pass			
South HCP: 12+2	♣ AT95	♣ K4				1. 1N-3C transfer to diamonds
Contract: 3NT South						2. automat

North hands

Minor_Suit_Transfer

Board: 38	♠ Q2	Partner bids first.
Dealer: South	♥ T4	The opponents are silent.
Vul: None	♦ AKJ543	
HCP: 15+2	♣ KQ9	

Board: 39	♠ A6	You bid first.
Dealer: North	♥ AJ73	The opponents are silent.
Vul: N-S	♦ K65	
HCP: 16	♣ KJ94	

Board: 40	♠ 54	Partner bids first.
Dealer: South	♥ 5	The opponents are silent.
Vul: E-W	♦ 873	
HCP: 9+3	♣ AKQ7542	

Board: 41	♠ QT	Partner bids first.
Dealer: South	♥ K74	East (LHO) Doubles 3♣ if possible.
Vul: N-S	♦ KT9832	
HCP: 8+2	♣ 93	

Both hands (Answers Page)

Board: 38	North:	South:	W	N	E	S
Dealer: South	♠ Q2	♠ K94				1NT
Vul: None	♥ T4	♥ AQ75	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 15+2	♦ AKJ543	♦ Q62	Pass	4♣	Pass	4♥
South HCP: 15	♣ KQ9	♣ A73	Pass	4NT	Pass	5♠ ³
Contract: 6♦ North			Pass	6♦	All Pass	
			1.	1N-3C transfer to diamonds		
			2.	automat		
			3.	A=2/5 or 5/5, Q(D)=1		

Board: 39	North:	South:	W	N	E	S
Dealer: North	♠ A6	♠ Q9		1NT	Pass	2NT ¹
Vul: N-S	♥ AJ73	♥ K8	Pass	3♣ ²	Pass	3NT
North HCP: 16	♦ K65	♦ J73	All Pass			
South HCP: 8+2	♣ KJ94	♣ QT8632	1.	1N-2N transfer to clubs		
Contract: 3NT South			2.	automat		

Board: 40	North:	South:	W	N	E	S
Dealer: South	♠ 54	♠ AKQ63				1NT
Vul: E-W	♥ 5	♥ KQ7	Pass	2NT ¹	Pass	3♣ ²
North HCP: 9+3	♦ 873	♦ Q6	Pass	5♣	All Pass	
South HCP: 16+1	♣ AKQ7542	♣ T86	1.	1N-2N transfer to clubs		
Contract: 5♣ North			2.	automat		

Board: 41	North:	South:	W	N	E	S
Dealer: South	♠ QT	♠ J9865				1NT
Vul: N-S	♥ K74	♥ AQ3	Pass	3♣ ¹	X	Pass
North HCP: 8+2	♦ KT9832	♦ AQ	Pass	3♦	All Pass	
South HCP: 16+1	♣ 93	♣ QJ7	1.	1N-3C transfer to diamonds		
Contract: 3♦ North						

South hands**Minor_Suit_Transfer****Board: 38** ♠ K94 You bid first.

Dealer: South ♥ AQ75 The opponents are silent.

Vul: None ♦ Q62

HCP: 15 ♣ A73

Board: 39 ♠ Q9 Partner bids first.

Dealer: North ♥ K8 The opponents are silent.

Vul: N-S ♦ J73

HCP: 8+2 ♣ QT8632

Board: 40 ♠ AKQ63 You bid first.

Dealer: South ♥ KQ7 The opponents are silent.

Vul: E-W ♦ Q6

HCP: 16+1 ♣ T86

Board: 41 ♠ J9865 You bid first.

Dealer: South ♥ AQ3 East (RHO) Doubles 3♣ if possible.

Vul: N-S ♦ AQ

HCP: 16+1 ♣ QJ7

Both hands (Answers Page)

Board: 38	North:	South:	W	N	E	S
Dealer: South	♠ Q2	♠ K94				1NT
Vul: None	♥ T4	♥ AQ75	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 15+2	♦ AKJ543	♦ Q62	Pass	4♣	Pass	4♥
South HCP: 15	♣ KQ9	♣ A73	Pass	4NT	Pass	5♠ ³
Contract: 6♦ North			Pass	6♦	All Pass	
			1.	1N-3C transfer to diamonds		
			2.	automat		
			3.	A=2/5 or 5/5, Q(D)=1		

Board: 39	North:	South:	W	N	E	S
Dealer: North	♠ A6	♠ Q9		1NT	Pass	2NT ¹
Vul: N-S	♥ AJ73	♥ K8	Pass	3♣ ²	Pass	3NT
North HCP: 16	♦ K65	♦ J73	All Pass			
South HCP: 8+2	♣ KJ94	♣ QT8632	1.	1N-2N transfer to clubs		
Contract: 3NT South			2.	automat		

Board: 40	North:	South:	W	N	E	S
Dealer: South	♠ 54	♠ AKQ63				1NT
Vul: E-W	♥ 5	♥ KQ7	Pass	2NT ¹	Pass	3♣ ²
North HCP: 9+3	♦ 873	♦ Q6	Pass	5♣	All Pass	
South HCP: 16+1	♣ AKQ7542	♣ T86	1.	1N-2N transfer to clubs		
Contract: 5♣ North			2.	automat		

Board: 41	North:	South:	W	N	E	S
Dealer: South	♠ QT	♠ J9865				1NT
Vul: N-S	♥ K74	♥ AQ3	Pass	3♣ ¹	X	Pass
North HCP: 8+2	♦ KT9832	♦ AQ	Pass	3♦	All Pass	
South HCP: 16+1	♣ 93	♣ QJ7	1.	1N-3C transfer to diamonds		
Contract: 3♦ North						

North hands

Minor_Suit_Transfer

Board: 42	♠ A72	Partner bids first.
Dealer: South	♥ Q7	The opponents are silent.
Vul: Both	♦ QJ9653	
HCP: 13+2	♣ A9	

Board: 43	♠ J64	You bid first.
Dealer: North	♥ QJT9	The opponents are silent.
Vul: N-S	♦ A75	
HCP: 15	♣ AK6	

Board: 44	♠ A	Partner bids first.
Dealer: South	♥ T8	The opponents are silent.
Vul: E-W	♦ A983	
HCP: 8+2	♣ 876432	

Board: 45	♠ JT76	You bid first.
Dealer: North	♥ AT	The opponents are silent.
Vul: N-S	♦ AJ74	
HCP: 17	♣ AK6	

Both hands (Answers Page)

Board: 42	North:	South:	W	N	E	S
Dealer: South	♠ A72	♠ T83				1NT
Vul: Both	♥ Q7	♥ AKJ8	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 13+2	♦ QJ9653	♦ AK87	Pass	4♣	Pass	4♥
South HCP: 15	♣ A9	♣ 76	Pass	5♣	Pass	6♦
Contract: 6♦ South			All Pass			
			1. 1N-3C transfer to diamonds			
			2. automat			

Board: 43	North:	South:	W	N	E	S
Dealer: North	♠ J64	♠ 32		1NT	Pass	2NT ¹
Vul: N-S	♥ QJT9	♥ AK2	Pass	3♣ ²	Pass	3NT
North HCP: 15	♦ A75	♦ 43	All Pass			
South HCP: 8+2	♣ AK6	♣ JT9732	1. 1N-2N transfer to clubs			
Contract: 3NT South			2. automat			

Board: 44	North:	South:	W	N	E	S
Dealer: South	♠ A	♠ J6				1NT
Vul: E-W	♥ T8	♥ AQ53	Pass	2NT ¹	Pass	3♣ ²
North HCP: 8+2	♦ A983	♦ QT65	Pass	3NT	All Pass	
South HCP: 15	♣ 876432	♣ KQJ	1. 1N-2N transfer to clubs			
Contract: 3NT North			2. automat			

Board: 45	North:	South:	W	N	E	S
Dealer: North	♠ JT76	♠ K83		1NT	Pass	2NT ¹
Vul: N-S	♥ AT	♥ J	Pass	3♣ ²	Pass	5♣
North HCP: 17	♦ AJ74	♦ K8	All Pass			
South HCP: 10+3	♣ AK6	♣ QJ95432	1. 1N-2N transfer to clubs			
Contract: 5♣ South			2. automat			

South hands**Minor_Suit_Transfer****Board: 42** ♠ T83 You bid first.

Dealer: South ♥ AKJ8 The opponents are silent.

Vul: Both ♦ AK87

HCP: 15 ♣ 76

Board: 43 ♠ 32 Partner bids first.

Dealer: North ♥ AK2 The opponents are silent.

Vul: N-S ♦ 43

HCP: 8+2 ♣ JT9732

Board: 44 ♠ J6 You bid first.

Dealer: South ♥ AQ53 The opponents are silent.

Vul: E-W ♦ QT65

HCP: 15 ♣ KQJ

Board: 45 ♠ K83 Partner bids first.

Dealer: North ♥ J The opponents are silent.

Vul: N-S ♦ K8

HCP: 10+3 ♣ QJ95432

Both hands (Answers Page)

Board: 42	North:	South:	W	N	E	S
Dealer: South	♠ A72	♠ T83				1NT
Vul: Both	♥ Q7	♥ AKJ8	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 13+2	♦ QJ9653	♦ AK87	Pass	4♣	Pass	4♥
South HCP: 15	♣ A9	♣ 76	Pass	5♣	Pass	6♦
Contract: 6♦ South			All Pass			
			1. 1N-3C transfer to diamonds			
			2. automat			

Board: 43	North:	South:	W	N	E	S
Dealer: North	♠ J64	♠ 32		1NT	Pass	2NT ¹
Vul: N-S	♥ QJT9	♥ AK2	Pass	3♣ ²	Pass	3NT
North HCP: 15	♦ A75	♦ 43	All Pass			
South HCP: 8+2	♣ AK6	♣ JT9732	1. 1N-2N transfer to clubs			
Contract: 3NT South			2. automat			

Board: 44	North:	South:	W	N	E	S
Dealer: South	♠ A	♠ J6				1NT
Vul: E-W	♥ T8	♥ AQ53	Pass	2NT ¹	Pass	3♣ ²
North HCP: 8+2	♦ A983	♦ QT65	Pass	3NT	All Pass	
South HCP: 15	♣ 876432	♣ KQJ	1. 1N-2N transfer to clubs			
Contract: 3NT North			2. automat			

Board: 45	North:	South:	W	N	E	S
Dealer: North	♠ JT76	♠ K83		1NT	Pass	2NT ¹
Vul: N-S	♥ AT	♥ J	Pass	3♣ ²	Pass	5♣
North HCP: 17	♦ AJ74	♦ K8	All Pass			
South HCP: 10+3	♣ AK6	♣ QJ95432	1. 1N-2N transfer to clubs			
Contract: 5♣ South			2. automat			

North hands

Minor_Suit_Transfer

Board: 46	♠ Q6	Partner bids first.
Dealer: South	♥ J84	The opponents are silent.
Vul: E-W	♦ AJ8763	
HCP: 11+2	♣ QJ	

Board: 47	♠ AJ4	You bid first.
Dealer: North	♥ KJ92	The opponents are silent.
Vul: None	♦ KJ95	
HCP: 16	♣ K6	

Board: 48	♠ 96	Partner bids first.
Dealer: South	♥ 87	The opponents are silent.
Vul: E-W	♦ K52	
HCP: 8+2	♣ AJT653	

Board: 49	♠ K7	Partner bids first.
Dealer: South	♥ J9	East (LHO) bids 4♣ if possible.
Vul: E-W	♦ QJT97542	
HCP: 7+4	♣ 4	

Both hands (Answers Page)

Board: 46	North:	South:	W	N	E	S
Dealer: South	♠ Q6	♠ A43				1NT
Vul: E-W	♥ J84	♥ AT92	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 11+2	♦ AJ8763	♦ 954	Pass	3NT	All Pass	
South HCP: 15	♣ QJ	♣ AK5				
Contract: 3NT North			1.	1N-3C transfer to diamonds		
			2.	automat		

Board: 47	North:	South:	W	N	E	S
Dealer: North	♠ AJ4	♠ 65		1NT	Pass	2NT ¹
Vul: None	♥ KJ92	♥ A4	Pass	3♣ ²	Pass	3NT
North HCP: 16	♦ KJ95	♦ Q76	All Pass			
South HCP: 9+2	♣ K6	♣ QJT732		1.	1N-2N transfer to clubs	
Contract: 3NT South			2.	automat		

Board: 48	North:	South:	W	N	E	S
Dealer: South	♠ 96	♠ A742				1NT
Vul: E-W	♥ 87	♥ AJ4	Pass	2NT ¹	Pass	3♣ ²
North HCP: 8+2	♦ K52	♦ AQT7	Pass	3NT	All Pass	
South HCP: 15	♣ AJT653	♣ 74		1.	1N-2N transfer to clubs	
Contract: 3NT North			2.	automat		

Board: 49	North:	South:	W	N	E	S
Dealer: South	♠ K7	♠ J62				1NT
Vul: E-W	♥ J9	♥ AKQ82	Pass	3♣ ¹	4♣	Pass
North HCP: 7+4	♦ QJT97542	♦ K3	Pass	4♦	All Pass	
South HCP: 16+1	♣ 4	♣ K92		1.	1N-3C transfer to diamonds	
Contract: 4♦ North			2.	automat		

South hands

Minor_Suit_Transfer

Board: 46 ♠ A43 You bid first.

Dealer: South ♥ AT92 The opponents are silent.

Vul: E-W ♦ 954

HCP: 15 ♣ AK5

Board: 47 ♠ 65 Partner bids first.

Dealer: North ♥ A4 The opponents are silent.

Vul: None ♦ Q76

HCP: 9+2 ♣ QJT732

Board: 48 ♠ A742 You bid first.

Dealer: South ♥ AJ4 The opponents are silent.

Vul: E-W ♦ AQT7

HCP: 15 ♣ 74

Board: 49 ♠ J62 You bid first.

Dealer: South ♥ AKQ82 East (RHO) bids 4♣ if possible.

Vul: E-W ♦ K3

HCP: 16+1 ♣ K92

Both hands (Answers Page)

Board: 46	North:	South:	W	N	E	S
Dealer: South	♠ Q6	♠ A43				1NT
Vul: E-W	♥ J84	♥ AT92	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 11+2	♦ AJ8763	♦ 954	Pass	3NT	All Pass	
South HCP: 15	♣ QJ	♣ AK5				
Contract: 3NT North			1.	1N-3C transfer to diamonds		
			2.	automat		

Board: 47	North:	South:	W	N	E	S
Dealer: North	♠ AJ4	♠ 65		1NT	Pass	2NT ¹
Vul: None	♥ KJ92	♥ A4	Pass	3♣ ²	Pass	3NT
North HCP: 16	♦ KJ95	♦ Q76	All Pass			
South HCP: 9+2	♣ K6	♣ QJT732		1.	1N-2N transfer to clubs	
Contract: 3NT South			2.	automat		

Board: 48	North:	South:	W	N	E	S
Dealer: South	♠ 96	♠ A742				1NT
Vul: E-W	♥ 87	♥ AJ4	Pass	2NT ¹	Pass	3♣ ²
North HCP: 8+2	♦ K52	♦ AQT7	Pass	3NT	All Pass	
South HCP: 15	♣ AJT653	♣ 74		1.	1N-2N transfer to clubs	
Contract: 3NT North			2.	automat		

Board: 49	North:	South:	W	N	E	S
Dealer: South	♠ K7	♠ J62				1NT
Vul: E-W	♥ J9	♥ AKQ82	Pass	3♣ ¹	4♣	Pass
North HCP: 7+4	♦ QJT97542	♦ K3	Pass	4♦	All Pass	
South HCP: 16+1	♣ 4	♣ K92		1.	1N-3C transfer to diamonds	
Contract: 4♦ North			2.	automat		

North hands

Minor_Suit_Transfer

Board: 50	♠ T7	Partner bids first.
Dealer: South	♥ 93	The opponents are silent.
Vul: N-S	♦ AKQ853	
HCP: 16+2	♣ AK9	

Both hands (Answers Page)

Board: 50	North:	South:	W	N	E	S
Dealer: South	♠ T7	♠ AQ5				1NT
Vul: N-S	♥ 93	♥ AKJ2	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 16+2	♦ AKQ853	♦ 72	Pass	4♣	Pass	4♥
South HCP: 15	♣ AK9	♣ JT63	Pass	4NT	Pass	5♥ ³
Contract: 7NT North			Pass	7NT	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

Board: 50 ♠ AQ5 You bid first.

Dealer: South ♥ AKJ2 The opponents are silent.

Vul: N-S ♦ 72

HCP: 15 ♣ JT63

Both hands (Answers Page)

Board: 50	North:	South:	W	N	E	S
Dealer: South	♠ T7	♠ AQ5				1NT
Vul: N-S	♥ 93	♥ AKJ2	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 16+2	♦ AKQ853	♦ 72	Pass	4♣	Pass	4♥
South HCP: 15	♣ AK9	♣ JT63	Pass	4NT	Pass	5♥ ³
Contract: 7NT North			Pass	7NT	All Pass	

1. 1N-3C transfer to diamonds

2. automat

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