North hands (Practice Page)

| Board: 1 Dealer: N Vul: NS HCP: 15 | ♣ Q943♥ K974◆ K108♣ AK | The opponents are silent. You bid first. |
|---|--|--|
| Board: 2 Dealer: S Vul: EW HCP: 9 | ◆— ▼ A86 ◆ 10954 ◆ AJ10732 | The opponents are silent. Partner bids first. |
| Board: 3 Dealer: N Vul: EW HCP: 17 | ★ AKQ10▼ 7652★ A72♣ A5 | The opponents are silent. You bid first. |
| Board: 4 Dealer: S Vul: NS HCP: 8 | ♦ 8 ♥ KQ9 ♦ Q63 ♣ J109652 | East Bids 3♠ if possible. Partner bids first. |
| Board: 5 Dealer: N Vul: Both HCP: 17 | ▲ AJ106✔ AJ109◆ K76▲ A3 | The opponents are silent. You bid first. |
| Board: 6 Dealer: S Vul: None HCP: 2 | 107565108Q108543 | The opponents are silent. Partner bids first. |

| Board: 1 Dealer: N Vul: NS 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: 2 Dealer: S Vul: EW North HCP: 9 South HCP: 16 Contract: 5 S | North: | 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: 3 Dealer: N Vul: EW North HCP: 17 South HCP: 13 Contract: 6 N | North: ♠ AKQ10 ♥ 7652 ♠ A72 ♣ A5 | South: ♣ — ▼ AJ4 • K1086 • KQ9742 | 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: 4 Dealer: S Vul: NS North HCP: 8 South HCP: 16 Contract: 4 N | North: ♣ 8 ▼ KQ9 ◆ Q63 ♣ J109652 | South: ♠ Q754 ♥ A74 ♦ K87 ♣ AK3 | West North East South 1NT Pass 2♠¹ 3♠ Pass Pass 4♠ AP 1. Minor Suit Transfers after 1NT |
| Board: 5 Dealer: N Vul: Both North HCP: 17 South HCP: 8 Contract: 3 N | North: ♠ AJ106 ♥ AJ109 ♠ K76 ♣ A3 | South: ♠ Q7 ♥ 62 ♦ J102 ♣ KQ9876 | West North East South 1NT Pass 2♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat |

| Board: 6 Dealer: S Vul: None North HCP: 2 South HCP: 17 Contract: 3♣ S | North: | South: ♠ KJ986 ♥ AJ7 ♠ KQ6 ♠ K2 | 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: 1 Dealer: N Vul: NS HCP: 4 | ♣ J62 ♥ 83 ♦ 32 ♣ QJ8643 | The opponents are silent. Partner bids first. |
|---|--|--|
| Board: 2 Dealer: S Vul: EW HCP: 16 | ★ K6432▼ J53◆ AKQ◆ K4 | The opponents are silent. You bid first. |
| Board: 3 Dealer: N Vul: EW HCP: 13 | ♣— ♥ AJ4 • K1086 • KQ9742 | The opponents are silent. Partner bids first. |
| Board: 4 Dealer: S Vul: NS HCP: 16 | ♠ Q754♥ A74♦ K87♠ AK3 | East Bids 3♠ if possible. You bid first. |
| Board: 5 Dealer: N Vul: Both HCP: 8 | ♠ Q7 ♥ 62 ♦ J102 ♣ KQ9876 | The opponents are silent. Partner bids first. |
| Board: 6 Dealer: S Vul: None HCP: 17 | ★ KJ986♥ AJ7★ KQ6★ K2 | The opponents are silent. You bid first. |

| Board: 1 Dealer: N Vul: NS 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: 2 Dealer: S Vul: EW North HCP: 9 South HCP: 16 Contract: 5 S | North: | 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: 3 Dealer: N Vul: EW North HCP: 17 South HCP: 13 Contract: 6 N | North: ♠ AKQ10 ♥ 7652 ♠ A72 ♣ A5 | South: ♣ — ▼ AJ4 • K1086 • KQ9742 | 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: 4 Dealer: S Vul: NS North HCP: 8 South HCP: 16 Contract: 4 N | North: ♣ 8 ▼ KQ9 ◆ Q63 ♣ J109652 | South: ♠ Q754 ♥ A74 ♦ K87 ♣ AK3 | West North East South 1NT Pass 2♠¹ 3♠ Pass Pass 4♠ AP 1. Minor Suit Transfers after 1NT |
| Board: 5 Dealer: N Vul: Both North HCP: 17 South HCP: 8 Contract: 3 N | North: ♠ AJ106 ♥ AJ109 ♠ K76 ♣ A3 | South: ♠ Q7 ♥ 62 ♦ J102 ♣ KQ9876 | West North East South 1NT Pass 2♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat |

| Board: 6 Dealer: S Vul: None North HCP: 2 South HCP: 17 Contract: 3♣ S | North: | South: ♠ KJ986 ♥ AJ7 ♠ KQ6 ♠ K2 | West North East South 1NT Pass 2♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat |
|--|--------|-------------------------------------|--|
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North hands (Practice Page)

| Board: 7 Dealer: N Vul: NS HCP: 15 | ★ KJ984▼ KJ2◆ AQ5◆ J10 | West Bids 3♥ if possible. You bid first. |
|---|---|--|
| Board: 8 Dealer: S Vul: None HCP: 9 | ★ K6 ♥ Q6 ♦ J84 ♣ QJ10843 | The opponents are silent. Partner bids first. |
| Board: 9 Dealer: N Vul: EW HCP: 15 | ★ K9843▼ KJ5◆ QJ7◆ KQ | The opponents are silent. You bid first. |
| Board: 10 Dealer: S Vul: EW HCP: 5 | ★ K8 ♥ 95 ♦ 832 ♣ Q109854 | The opponents are silent. Partner bids first. |
| Board: 11 Dealer: N Vul: EW HCP: 16 | AJ64✓ J53◆ A107♠ AQ6 | The opponents are silent. You bid first. |
| Board: 12 Dealer: S Vul: Both HCP: 5 | J97♥ 97510A109742 | The opponents are silent. Partner bids first. |

| Board: 7 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: 8 Dealer: S Vul: None North HCP: 9 South HCP: 16 Contract: 3♣ S | North: ♠ K6 ♥ Q6 ♦ J84 ♣ QJ10843 | South: | West North East South 1NT Pass 2♠¹ Pass 3♠² AP 1. Minor Suit Transfers after 1NT 2. automat |
| Board: 9 Dealer: N Vul: EW North HCP: 15 South HCP: 6 Contract: 3♣ N | North: ♠ K9843 ♥ KJ5 ♠ QJ7 ♠ KQ | South: | West North East South 1NT Pass 2♠¹ Pass 3♠² AP 1. Minor Suit Transfers after 1NT 2. automat |
| Board: 10 Dealer: S Vul: EW North HCP: 5 South HCP: 16 Contract: 3♣ S | North: ♠ K8 ♥ 95 ♦ 832 ♠ Q109854 | South: ♠ AQ763 ♥ J83 ♠ AKQ ♠ 76 | West North East South 1NT Pass 2♠¹ Pass 3♠² AP 1. Minor Suit Transfers after 1NT 2. automat |
| Board: 11 Dealer: N Vul: EW North HCP: 16 South HCP: 9 Contract: 5♣ N | North: ♠ AJ64 ♥ J53 ♠ A107 ♠ AQ6 | South: ♠ 2 ♥ 108 ♠ KQ6 ♠ KJ105432 | West North East South 1NT Pass 2♠¹ Pass 3♠² Pass 5♠ AP 1. Minor Suit Transfers after 1NT 2. automat |

West North East South Board: 12 North: South: 1NT Dealer: S **♦** J97 ♠ AKQ32 Vul: Both Pass 2♠¹ Pass $3 \clubsuit^2$ **975 ♥** AK8 North HCP: 5 AP **•** 10 **♦** 875 South HCP: 17 1. Minor Suit Transfers after 1NT ♣ A109742 **♣** J8 Contract: 3♣ S 2. automat

South hands (Practice Page)

| Board: 7 Dealer: N Vul: NS HCP: 2 | ♠ 7♥ 108♦ 9763♠ Q98654 | West Bids 3♥ if possible. Partner bids first. |
|--|--|--|
| Board: 8 Dealer: S Vul: None HCP: 16 | J542K754KQ9AK | The opponents are silent. You bid first. |
| Board: 9 Dealer: N Vul: EW HCP: 6 | 10✓ Q108✓ 986✓ A109643 | The opponents are silent. Partner bids first. |
| Board: 10 Dealer: S Vul: EW HCP: 16 | AQ763✓ J83AKQ₹ 76 | The opponents are silent. You bid first. |
| Board: 11 Dealer: N Vul: EW HCP: 9 | ★ 2▼ 108◆ KQ6◆ KJ105432 | The opponents are silent. Partner bids first. |
| Board: 12 Dealer: S Vul: Both HCP: 17 | ★ AKQ32★ AK8◆ 875★ J8 | The opponents are silent. You bid first. |

| Board: 7 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: 8 Dealer: S Vul: None North HCP: 9 South HCP: 16 Contract: 3♣ S | North: ♠ K6 ♥ Q6 ♦ J84 ♣ QJ10843 | South: | West North East South 1NT Pass 2♠¹ Pass 3♠² AP 1. Minor Suit Transfers after 1NT 2. automat |
| Board: 9 Dealer: N Vul: EW North HCP: 15 South HCP: 6 Contract: 3♣ N | North: ♠ K9843 ♥ KJ5 ♠ QJ7 ♠ KQ | South: | West North East South 1NT Pass 2♠¹ Pass 3♠² AP 1. Minor Suit Transfers after 1NT 2. automat |
| Board: 10 Dealer: S Vul: EW North HCP: 5 South HCP: 16 Contract: 3♣ S | North: ♠ K8 ♥ 95 ♦ 832 ♠ Q109854 | South: ♠ AQ763 ♥ J83 ♠ AKQ ♠ 76 | West North East South 1NT Pass 2♠¹ Pass 3♠² AP 1. Minor Suit Transfers after 1NT 2. automat |
| Board: 11 Dealer: N Vul: EW North HCP: 16 South HCP: 9 Contract: 5♣ N | North: ♠ AJ64 ♥ J53 ♠ A107 ♠ AQ6 | South: ♠ 2 ♥ 108 ♠ KQ6 ♠ KJ105432 | West North East South 1NT Pass 2♠¹ Pass 3♠² Pass 5♠ AP 1. Minor Suit Transfers after 1NT 2. automat |

West North East South Board: 12 North: South: 1NT Dealer: S **♦** J97 ♠ AKQ32 Vul: Both Pass 2♠¹ Pass $3 \clubsuit^2$ **975 ♥** AK8 North HCP: 5 AP **•** 10 **♦** 875 South HCP: 17 1. Minor Suit Transfers after 1NT ♣ A109742 **♣** J8 Contract: 3♣ S 2. automat

North hands (Practice Page)

| Board: 13 Dealer: N Vul: None HCP: 15 | A852✓ J32✓ QJ8AK8 | The opponents are silent. You bid first. |
|--|--|--|
| Board: 14 Dealer: S Vul: EW HCP: 8 | 1085JAJ7Q108765 | The opponents are silent. Partner bids first. |
| Board: 15 Dealer: N Vul: NS HCP: 15 | ♦ 8764♥ AK8♦ J83♠ AK3 | The opponents are silent. You bid first. |
| Board: 16 Dealer: S Vul: EW HCP: 6 | • 3 • 972 • Q62 • A109643 | The opponents are silent. Partner bids first. |
| Board: 17 Dealer: N Vul: Both HCP: 15 | AKJ4✓ AK64◆ 975◆ 94 | The opponents are silent. You bid first. |
| Board: 18 Dealer: S Vul: Both HCP: 5 | 43♥ 96562AJ10973 | The opponents are silent. Partner bids first. |

| Board: 13 Dealer: N Vul: None North HCP: 15 South HCP: 5 Contract: 3 N | North: ♠ A852 ♥ J32 ♦ QJ8 ♣ AK8 | South: | 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: ♠ 1085 ♥ J ♠ AJ7 ♠ Q108765 | South: ♠ AKJ9 ♥ Q863 ♠ Q95 ♠ A4 | 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: NS North HCP: 15 South HCP: 7 Contract: 3 N | North: ♠ 8764 ♥ AK8 ♦ J83 ♠ AK3 | South: ♠ A93 ♥ 42 ♠ K ♣ 10986542 | 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: EW North HCP: 6 South HCP: 16 Contract: 3 S | North: | South: ♠ AJ65 ♥ AK85 ♠ A73 ♠ 87 | West North East South 1NT Pass 2♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat |
| Board: 17 Dealer: N Vul: Both North HCP: 15 South HCP: 20 Contract: 7N N | North: ♠ AKJ4 ♥ AK64 ♦ 975 ♣ 94 | South: ♠ Q65 ♥ 7 ♠ AKQ ♠ AKQ1053 | West North East South 1NT Pass 2♣¹ Pass 3♣² Pass 4NT³ Pass 5♥ Pass 7NT AP 1. Minor Suit Transfers after 1NT 2. automat 3. Blackwood 0314, for ♣ |

| Board: 18 Dealer: S Vul: Both North HCP: 5 South HCP: 15 Contract: 3♣ S | North: | South: ♠ AQ109 ▼ 1073 ♠ A98 ♣ KQ2 | 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: 13 Dealer: N Vul: None HCP: 5 | ♣— ▼ K95 ◆ 10653 ♣ Q107652 | The opponents are silent. Partner bids first. |
|--|---|--|
| Board: 14 Dealer: S Vul: EW HCP: 16 | ♠ AKJ9♥ Q863♦ Q95♠ A4 | The opponents are silent. You bid first. |
| Board: 15 Dealer: N Vul: NS HCP: 7 | ★ A93▼ 42★ K★ 10986542 | The opponents are silent. Partner bids first. |
| Board: 16 Dealer: S Vul: EW HCP: 16 | ▲ AJ65▼ AK85◆ A73♣ 87 | The opponents are silent. You bid first. |
| Board: 17 Dealer: N Vul: Both HCP: 20 | ♣ Q65♥ 7♦ AKQ♣ AKQ1053 | The opponents are silent. Partner bids first. |
| Board: 18 Dealer: S Vul: Both HCP: 15 | AQ109▼ 1073◆ A98◆ KQ2 | The opponents are silent. You bid first. |

| Board: 13 Dealer: N Vul: None North HCP: 15 South HCP: 5 Contract: 3 N | North: ♠ A852 ♥ J32 ♦ QJ8 ♣ AK8 | South: | 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: ♠ 1085 ♥ J ♠ AJ7 ♠ Q108765 | South: ♠ AKJ9 ♥ Q863 ♠ Q95 ♠ A4 | 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: NS North HCP: 15 South HCP: 7 Contract: 3 N | North: ♠ 8764 ♥ AK8 ♦ J83 ♠ AK3 | South: ♠ A93 ♥ 42 ♠ K ♣ 10986542 | 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: EW North HCP: 6 South HCP: 16 Contract: 3 S | North: | South: ♠ AJ65 ♥ AK85 ♠ A73 ♠ 87 | West North East South 1NT Pass 2♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat |
| Board: 17 Dealer: N Vul: Both North HCP: 15 South HCP: 20 Contract: 7N N | North: ♠ AKJ4 ♥ AK64 ♦ 975 ♣ 94 | South: ♠ Q65 ♥ 7 ♠ AKQ ♠ AKQ1053 | West North East South 1NT Pass 2♣¹ Pass 3♣² Pass 4NT³ Pass 5♥ Pass 7NT AP 1. Minor Suit Transfers after 1NT 2. automat 3. Blackwood 0314, for ♣ |

| Board: 18 Dealer: S Vul: Both North HCP: 5 South HCP: 15 Contract: 3♣ S | North: | South: ♠ AQ109 ▼ 1073 ♠ A98 ♣ KQ2 | West North East South 1NT Pass 2♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat |
|---|--------|---------------------------------------|--|
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North hands (Practice Page)

| Board: 19 Dealer: N Vul: None HCP: 15 | ▲ AJ92✓ AK73◆ K103▲ 105 | The opponents are silent. You bid first. |
|--|--|---|
| Board: 20 Dealer: S Vul: NS HCP: 9 | ♦ — V AK10 • 8754 • Q97632 | East Doubles 2♠ if possible. Partner bids first. |
| Board: 21 Dealer: N Vul: None HCP: 16 | AQ86✓ AJ75→ 963♠ AJ | The opponents are silent. You bid first. |
| Board: 22 Dealer: S Vul: None HCP: 9 | ◆ Q4▼ 93◆ 108◆ AQJ10976 | The opponents are silent. Partner bids first. |
| Board: 23 Dealer: N Vul: None HCP: 16 | ★ K863♥ Q875◆ AQJ◆ A9 | West Doubles 2♠ if possible. You bid first. |
| Board: 24 Dealer: S Vul: NS HCP: 6 | ♦2 ▼ 753 • Q87 • A109874 | The opponents are silent. Partner bids first. |

| Board: 19 Dealer: N Vul: None North HCP: 15 South HCP: 7 Contract: 3 N | North: ♠ AJ92 ♥ AK73 ♠ K103 ♣ 105 | South: ♠ Q5 ♥ 86 ♠ A64 ♣ J97432 | 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: NS North HCP: 9 South HCP: 17 Contract: 3N S | North: ♠— ✓ AK10 ◆ 8754 ♣ Q97632 | South: ♠ AJ985 ♥ QJ8 ♠ KQ6 ♠ A10 | West North East South 1NT Pass 2♠¹ X XX Pass 3NT AP 1. Minor Suit Transfers after 1NT |
| Board: 21 Dealer: N Vul: None North HCP: 16 South HCP: 20 Contract: 7N N | North: ♠ AQ86 ♥ AJ75 ♠ 963 ♠ AJ | South: ♠ K72 ♥ K ♠ AKQ ♣ KQ8432 | West North East South 1NT Pass 2♣¹ Pass 3♣² Pass 4NT³ Pass 5♣ Pass 7NT AP 1. Minor Suit Transfers after 1NT 2. automat 3. Blackwood 0314, for ♣ |
| Board: 22 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 3♣ S | North: ♠ Q4 ♥ 93 ♦ 108 ♣ AQJ10976 | South: ♠ AK76 ♥ 1074 ♠ AKJ ♣ 542 | 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: None North HCP: 16 South HCP: 7 Contract: 3♣ S | North: ♠ K863 ♥ Q875 ♠ AQJ ♠ A9 | South: | West North East South 1NT Pass 2♣¹ X Pass Pass 3♣ AP 1. Minor Suit Transfers after 1NT |

West North East South Board: 24 North: South: 1NT Dealer: S **♠**2 **♠** AJ854 Vul: NS Pass 2♠¹ Pass $3 \clubsuit^2$ **7**53 **♥** K98 North HCP: 6 AP **♦** Q87 ♦ A109 South HCP: 15 1. Minor Suit Transfers after 1NT ♣ A109874 **♣** K5 Contract: 3♣ S 2. automat

South hands (Practice Page)

| Board: 19 Dealer: N Vul: None HCP: 7 | ♣ Q5♥ 86♦ A64♣ J97432 | The opponents are silent. Partner bids first. |
|--|---|---|
| Board: 20 Dealer: S Vul: NS HCP: 17 | ▲ AJ985♥ QJ8♦ KQ6▲ A10 | East Doubles 2♠ if possible. You bid first. |
| Board: 21 Dealer: N Vul: None HCP: 20 | ★ K72★ K◆ AKQ◆ KQ8432 | The opponents are silent. Partner bids first. |
| Board: 22 Dealer: S Vul: None HCP: 15 | ★ AK76▼ 1074◆ AKJ◆ 542 | The opponents are silent. You bid first. |
| Board: 23 Dealer: N Vul: None HCP: 7 | ♣ 4♥ A92♦ 75♣ QJ106542 | West Doubles 2♠ if possible. Partner bids first. |
| Board: 24 Dealer: S Vul: NS HCP: 15 | ★ AJ854★ K98★ A109★ K5 | The opponents are silent. You bid first. |

| Board: 19 Dealer: N Vul: None North HCP: 15 South HCP: 7 Contract: 3 N | North: ♠ AJ92 ♥ AK73 ♠ K103 ♣ 105 | South: ♠ Q5 ♥ 86 ♠ A64 ♣ J97432 | 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: NS North HCP: 9 South HCP: 17 Contract: 3N S | North: ♠— ✓ AK10 ◆ 8754 ♣ Q97632 | South: ♠ AJ985 ♥ QJ8 ♠ KQ6 ♠ A10 | West North East South 1NT Pass 2♠¹ X XX Pass 3NT AP 1. Minor Suit Transfers after 1NT |
| Board: 21 Dealer: N Vul: None North HCP: 16 South HCP: 20 Contract: 7N N | North: ♠ AQ86 ♥ AJ75 ♠ 963 ♠ AJ | South: ♠ K72 ♥ K ♠ AKQ ♣ KQ8432 | West North East South 1NT Pass 2♣¹ Pass 3♣² Pass 4NT³ Pass 5♣ Pass 7NT AP 1. Minor Suit Transfers after 1NT 2. automat 3. Blackwood 0314, for ♣ |
| Board: 22 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 3♣ S | North: ♠ Q4 ♥ 93 ♦ 108 ♣ AQJ10976 | South: ♠ AK76 ♥ 1074 ♠ AKJ ♣ 542 | 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: None North HCP: 16 South HCP: 7 Contract: 3♣ S | North: ♠ K863 ♥ Q875 ♠ AQJ ♠ A9 | South: | West North East South 1NT Pass 2♣¹ X Pass Pass 3♣ AP 1. Minor Suit Transfers after 1NT |

West North East South Board: 24 North: South: 1NT Dealer: S **♠**2 **♠** AJ854 Vul: NS Pass 2♠¹ Pass $3 \clubsuit^2$ **7**53 **♥** K98 North HCP: 6 AP **♦** Q87 ♦ A109 South HCP: 15 1. Minor Suit Transfers after 1NT ♣ A109874 **♣** K5 Contract: 3♣ S 2. automat

North hands (Practice Page)

| Board: 25 Dealer: N Vul: NS HCP: 15 | ★ A843♥ Q102◆ KJ9★ AJ10 | The opponents are silent. You bid first. |
|--|---|--|
| Board: 26 Dealer: S Vul: EW HCP: 4 | ★3♥952★ J63★ K107543 | The opponents are silent. Partner bids first. |
| Board: 27 Dealer: N Vul: None HCP: 17 | ★ K1097★ AK84★ K63★ A7 | The opponents are silent. You bid first. |
| Board: 28 Dealer: S Vul: None HCP: 8 | 1032942KAJ9763 | The opponents are silent. Partner bids first. |
| Board: 29 Dealer: N Vul: None HCP: 16 | ▲ AJ103♥ K1063◆ AK5♣ J10 | The opponents are silent. You bid first. |
| Board: 30 Dealer: S Vul: Both HCP: 3 | ★762♥954◆9◆QJ9654 | The opponents are silent. Partner bids first. |

| Board: 25 Dealer: N Vul: NS North HCP: 15 South HCP: 19 Contract: 7N N | North: ♠ A843 ♥ Q102 ♠ KJ9 ♣ AJ10 | South: ♠ KQ ♥ AJ3 ♠ A3 ♣ KQ9652 | West North East South 1NT Pass 2♣¹ Pass 3♣² Pass 4NT³ Pass 5♠ Pass 7NT AP 1. Minor Suit Transfers after 1NT 2. automat 3. Blackwood 0314, for ♠ |
|---|--|--|--|
| Board: 26 Dealer: S Vul: EW North HCP: 4 South HCP: 16 Contract: 3♣ S | North: | South: ♠ AK102 ♥ AJ104 ♠ Q94 ♣ Q2 | West North East South 1NT Pass 2♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat |
| Board: 27 Dealer: N Vul: None North HCP: 17 South HCP: 2 Contract: 3 N | North: ♠ K1097 ♥ AK84 ♠ K63 ♣ A7 | South: ♠ 6 ♥ 1063 ♦ 1085 ♠ Q106432 | West North East South 1NT Pass 2♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat |
| Board: 28 Dealer: S Vul: None North HCP: 8 South HCP: 15 Contract: 3 S | North: • 1032 • 942 • K • AJ9763 | South: ♠ KQ84 ♥ KJ8 ♠ A83 ♣ Q108 | 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: None North HCP: 16 South HCP: 9 Contract: 3 N | North: ♠ AJ103 ♥ K1063 ♠ AK5 ♣ J10 | South: ♠ Q87 ♥ 84 ♠ Q4 ♣ KQ9874 | 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: 30 North: South: 1NT Dealer: S **★** 762 **♠** AQ95 Vul: Both Pass 2♠¹ Pass $3 \clubsuit^2$ **y** 954 **♥** AK108 North HCP: 3 AP **♦**9 **♦** J82 South HCP: 17 1. Minor Suit Transfers after 1NT **♣** QJ9654 **♣** K3 Contract: 3♣ S 2. automat

South hands (Practice Page)

| Board: 25 Dealer: N Vul: NS HCP: 19 | ★ KQ▼ AJ3◆ A3◆ KQ9652 | The opponents are silent. Partner bids first. |
|--|--|--|
| Board: 26 Dealer: S Vul: EW HCP: 16 | ★ AK102▼ AJ104◆ Q94◆ Q2 | The opponents are silent. You bid first. |
| Board: 27 Dealer: N Vul: None HCP: 2 | ★ 6 ♥ 1063 ♦ 1085 ♣ Q106432 | The opponents are silent. Partner bids first. |
| Board: 28 Dealer: S Vul: None HCP: 15 | ★ KQ84▼ KJ8◆ A83◆ Q108 | The opponents are silent. You bid first. |
| Board: 29 Dealer: N Vul: None HCP: 9 | ♣ Q87♥ 84♦ Q4♣ KQ9874 | The opponents are silent. Partner bids first. |
| Board: 30 Dealer: S Vul: Both HCP: 17 | AQ95✓ AK108✓ J82✓ K3 | The opponents are silent. You bid first. |

| Board: 25 Dealer: N Vul: NS North HCP: 15 South HCP: 19 Contract: 7N N | North: ♠ A843 ♥ Q102 ♠ KJ9 ♣ AJ10 | South: ♠ KQ ♥ AJ3 ♠ A3 ♣ KQ9652 | West North East South 1NT Pass 2♣¹ Pass 3♣² Pass 4NT³ Pass 5♠ Pass 7NT AP 1. Minor Suit Transfers after 1NT 2. automat 3. Blackwood 0314, for ♠ |
|---|--|--|--|
| Board: 26 Dealer: S Vul: EW North HCP: 4 South HCP: 16 Contract: 3♣ S | North: | South: ♠ AK102 ♥ AJ104 ♠ Q94 ♣ Q2 | West North East South 1NT Pass 2♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat |
| Board: 27 Dealer: N Vul: None North HCP: 17 South HCP: 2 Contract: 3 N | North: ♠ K1097 ♥ AK84 ♠ K63 ♣ A7 | South: ♠ 6 ♥ 1063 ♦ 1085 ♠ Q106432 | West North East South 1NT Pass 2♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat |
| Board: 28 Dealer: S Vul: None North HCP: 8 South HCP: 15 Contract: 3 S | North: • 1032 • 942 • K • AJ9763 | South: ♠ KQ84 ♥ KJ8 ♠ A83 ♣ Q108 | 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: None North HCP: 16 South HCP: 9 Contract: 3 N | North: ♠ AJ103 ♥ K1063 ♠ AK5 ♣ J10 | South: ♠ Q87 ♥ 84 ♠ Q4 ♣ KQ9874 | 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: 30 North: South: 1NT Dealer: S **★** 762 **♠** AQ95 Vul: Both Pass 2♠¹ Pass $3 \clubsuit^2$ **y** 954 **♥** AK108 North HCP: 3 AP **♦**9 **♦** J82 South HCP: 17 1. Minor Suit Transfers after 1NT **♣** QJ9654 **♣** K3 Contract: 3♣ S 2. automat

North hands (Practice Page)

| Board: 31 Dealer: N Vul: Both HCP: 15 | ♣ QJ107♥ KJ85◆ A102♣ A9 | The opponents are silent. You bid first. |
|--|--|--|
| Board: 32 Dealer: S Vul: None HCP: 6 | ◆96▼832◆Q3◆KJ9853 | The opponents are silent. Partner bids first. |
| Board: 33 Dealer: N Vul: Both HCP: 16 | ★ A1072★ K104◆ AK2★ Q97 | The opponents are silent. You bid first. |
| Board: 34 Dealer: S Vul: None HCP: 4 | ♣3 ♥ J96 ♦ Q52 ♣ J98642 | The opponents are silent. Partner bids first. |
| Board: 35 Dealer: N Vul: NS HCP: 15 | ♣ J742♥ KQJ5◆ AK10♣ J4 | West Bids 3♥ if possible. You bid first. |
| Board: 36 Dealer: S Vul: EW HCP: 6 | ♣ Q85♥ J52♦ 6♣ K106543 | The opponents are silent. Partner bids first. |

| Board: 31 Dealer: N Vul: Both North HCP: 15 South HCP: 7 Contract: 3 N | North: ♠ QJ107 ♥ KJ85 ♠ A102 ♣ A9 | South: ♠ A93 ♥ 10 ♦ Q74 ♣ J107652 | West North East South 1NT Pass 2♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat |
|--|---------------------------------------|--|--|
| Board: 32 Dealer: S Vul: None North HCP: 6 South HCP: 16 Contract: 3♣ S | North: | South: ♠ QJ107 ❤ AKJ ♠ K85 ♣ Q64 | West North East South 1NT Pass 2♠¹ Pass 3♠² AP 1. Minor Suit Transfers after 1NT 2. automat |
| Board: 33 Dealer: N Vul: Both North HCP: 16 South HCP: 5 Contract: 3♣ N | North: ♠ A1072 ♥ K104 ♠ AK2 ♣ Q97 | South: | West North East South 1NT Pass 2♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat |
| Board: 34 Dealer: S Vul: None North HCP: 4 South HCP: 15 Contract: 3 S | North: | South: ♠ A10972 ♥ AK10 ♦ J97 ♣ K5 | West North East South 1NT Pass 2♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat |
| Board: 35 Dealer: N Vul: NS North HCP: 15 South HCP: 5 Contract: 3 W | North: ♠ J742 ♥ KQJ5 ♠ AK10 ♣ J4 | South: ♠ K103 ♥ 108 • Q7 ♣ 1098632 | West North East South 1NT Pass 2♣¹ 3♥ AP 1. Minor Suit Transfers after 1NT |

West North East South Board: 36 North: South: 1NT Dealer: S **♦** Q85 **♠** AJ62 Vul: EW Pass $3 \clubsuit^2$ Pass 2♠¹ **♥** J52 **♥** A643 North HCP: 6 AP **♦**6 ♦ AQ5 South HCP: 15 1. Minor Suit Transfers after 1NT **♣** K106543 **♣** 92 Contract: 3♣ S 2. automat

South hands (Practice Page)

| Board: 31 Dealer: N Vul: Both HCP: 7 | ▲ A93▼ 10◆ Q74♣ J107652 | The opponents are silent. Partner bids first. |
|--|--|--|
| Board: 32 Dealer: S Vul: None HCP: 16 | ♣ QJ107♥ AKJ◆ K85♣ Q64 | The opponents are silent. You bid first. |
| Board: 33 Dealer: N Vul: Both HCP: 5 | ♣ J9♥ A2◆ 543♣ 1065432 | The opponents are silent. Partner bids first. |
| Board: 34 Dealer: S Vul: None HCP: 15 | ▲ A10972✔ AK10◆ J97♣ K5 | The opponents are silent. You bid first. |
| Board: 35 Dealer: N Vul: NS HCP: 5 | ★K103▼108◆Q7★1098632 | West Bids 3♥ if possible. Partner bids first. |
| Board: 36 Dealer: S Vul: EW HCP: 15 | AJ62✓ A643AQ5P92 | The opponents are silent. You bid first. |

| Board: 31 Dealer: N Vul: Both North HCP: 15 South HCP: 7 Contract: 3 N | North: ♠ QJ107 ♥ KJ85 ♠ A102 ♣ A9 | South: ♠ A93 ♥ 10 ♦ Q74 ♣ J107652 | West North East South 1NT Pass 2♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat |
|--|---------------------------------------|--|--|
| Board: 32 Dealer: S Vul: None North HCP: 6 South HCP: 16 Contract: 3♣ S | North: | South: ♠ QJ107 ❤ AKJ ♠ K85 ♣ Q64 | West North East South 1NT Pass 2♠¹ Pass 3♠² AP 1. Minor Suit Transfers after 1NT 2. automat |
| Board: 33 Dealer: N Vul: Both North HCP: 16 South HCP: 5 Contract: 3♣ N | North: ♠ A1072 ♥ K104 ♠ AK2 ♣ Q97 | South: | West North East South 1NT Pass 2♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat |
| Board: 34 Dealer: S Vul: None North HCP: 4 South HCP: 15 Contract: 3 S | North: | South: ♠ A10972 ♥ AK10 ♦ J97 ♣ K5 | West North East South 1NT Pass 2♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat |
| Board: 35 Dealer: N Vul: NS North HCP: 15 South HCP: 5 Contract: 3 W | North: ♠ J742 ♥ KQJ5 ♠ AK10 ♣ J4 | South: ♠ K103 ♥ 108 • Q7 ♣ 1098632 | West North East South 1NT Pass 2♣¹ 3♥ AP 1. Minor Suit Transfers after 1NT |

West North East South Board: 36 North: South: 1NT Dealer: S **♦** Q85 **♠** AJ62 Vul: EW Pass $3 \clubsuit^2$ Pass 2♠¹ **♥** J52 **♥** A643 North HCP: 6 AP **♦**6 ♦ AQ5 South HCP: 15 1. Minor Suit Transfers after 1NT **♣** K106543 **♣** 92 Contract: 3♣ S 2. automat

North hands (Practice Page)

| Board: 37 Dealer: N Vul: EW HCP: 15 | ♣ J754♥ AQ92◆ AQ3♣ Q2 | The opponents are silent. You bid first. |
|--|---|---|
| Board: 38 Dealer: S Vul: Both HCP: 7 | ♣872✔J8★KQ♣J108752 | East Doubles 2♠ if possible. Partner bids first. |
| Board: 39 Dealer: N Vul: None HCP: 15 | ★ A1052★ AK84★ 1032★ A9 | The opponents are silent. You bid first. |
| Board: 40 Dealer: S Vul: None HCP: 4 | ♣ Q108♥ 97♦ 10♣ Q1098763 | The opponents are silent. Partner bids first. |
| Board: 41 Dealer: N Vul: NS HCP: 16 | ★ KQ984♥ J108◆ AJ7◆ AJ | West Bids 3♥ if possible. You bid first. |
| Board: 42 Dealer: S Vul: None HCP: 2 | ♣ 72♥ —♦ J10753♣ J109543 | The opponents are silent. Partner bids first. |

| Board: 37 Dealer: N Vul: EW North HCP: 15 South HCP: 5 Contract: 3 N | North: ♠ J754 ♥ AQ92 ♠ AQ3 ♣ Q2 | South: | West North East South 1NT Pass 2♠¹ Pass 3♠² AP 1. Minor Suit Transfers after 1NT 2. automat |
|--|--|--------------------------------------|--|
| Board: 38 Dealer: S Vul: Both North HCP: 7 South HCP: 15 Contract: 3 N | North: | South: ♠ AQ65 ♥ A1042 ♦ J65 ♠ A4 | West North East South 1NT Pass 2♠¹ X Pass Pass 3♠ AP 1. Minor Suit Transfers after 1NT |
| Board: 39 Dealer: N Vul: None North HCP: 15 South HCP: 7 Contract: 3 N | North: ♠ A1052 ♥ AK84 ♦ 1032 ♠ A9 | South: ♠ K98 ♥ 9 ♠ K54 ♣ J106543 | West North East South 1NT Pass 2♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat |
| Board: 40 Dealer: S Vul: None North HCP: 4 South HCP: 16 Contract: 3 S | North: ♠ Q108 ♥ 97 • 10 ♣ Q1098763 | South: ◆ 9765 ▼ AK82 ◆ KQ4 ◆ A2 | West North East South 1NT Pass 2♠¹ Pass 3♠² AP 1. Minor Suit Transfers after 1NT 2. automat |
| Board: 41 Dealer: N Vul: NS North HCP: 16 South HCP: 4 Contract: 3♥ W | North: ♠ KQ984 ♥ J108 ♠ AJ7 ♣ AJ | South: ♠ 62 ▼ A ♦ 8653 ♠ 1095432 | West North East South 1NT Pass 2♠¹ 3♥ AP 1. Minor Suit Transfers after 1NT |

Board: 42
Dealer: S
Vul: None
North HCP: 2
South HCP: 15
Contract: 3♣ S

North: South:

♣ 72

♣ KJ63

▼ — ▼ 10763

♣ J10753

♣ J109543

♣ A7

West North East South
1NT
Pass 241 Pass 342
AP

Minor Suit Transfers after 1NT
 automat

South hands (Practice Page)

| Board: 37 Dealer: N Vul: EW HCP: 5 | ◆ 983♥ 84◆ 84◆ AJ10763 | The opponents are silent. Partner bids first. |
|--|---|--|
| Board: 38 Dealer: S Vul: Both HCP: 15 | AQ65✓ A1042J65A4 | East Doubles 2♠ if possible. You bid first. |
| Board: 39 Dealer: N Vul: None HCP: 7 | ★ K98♥ 9★ K54♣ J106543 | The opponents are silent. Partner bids first. |
| Board: 40 Dealer: S Vul: None HCP: 16 | ♣ 9765♥ AK82♦ KQ4♣ A2 | The opponents are silent. You bid first. |
| Board: 41 Dealer: N Vul: NS HCP: 4 | ♠ 62♥ A♦ 8653♠ 1095432 | West Bids 3♥ if possible. Partner bids first. |
| Board: 42 Dealer: S Vul: None HCP: 15 | ★ KJ63▼ 10763◆ AK9◆ A7 | The opponents are silent. You bid first. |

| Board: 37 Dealer: N Vul: EW North HCP: 15 South HCP: 5 Contract: 3 N | North: ♠ J754 ♥ AQ92 ♠ AQ3 ♣ Q2 | South: | West North East South 1NT Pass 2♠¹ Pass 3♠² AP 1. Minor Suit Transfers after 1NT 2. automat |
|--|--|--------------------------------------|--|
| Board: 38 Dealer: S Vul: Both North HCP: 7 South HCP: 15 Contract: 3 N | North: | South: ♠ AQ65 ♥ A1042 ♦ J65 ♠ A4 | West North East South 1NT Pass 2♠¹ X Pass Pass 3♠ AP 1. Minor Suit Transfers after 1NT |
| Board: 39 Dealer: N Vul: None North HCP: 15 South HCP: 7 Contract: 3 N | North: ♠ A1052 ♥ AK84 ♦ 1032 ♠ A9 | South: ♠ K98 ♥ 9 ♠ K54 ♣ J106543 | West North East South 1NT Pass 2♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat |
| Board: 40 Dealer: S Vul: None North HCP: 4 South HCP: 16 Contract: 3 S | North: ♠ Q108 ♥ 97 • 10 ♣ Q1098763 | South: ◆ 9765 ▼ AK82 ◆ KQ4 ◆ A2 | West North East South 1NT Pass 2♠¹ Pass 3♠² AP 1. Minor Suit Transfers after 1NT 2. automat |
| Board: 41 Dealer: N Vul: NS North HCP: 16 South HCP: 4 Contract: 3♥ W | North: ♠ KQ984 ♥ J108 ♠ AJ7 ♣ AJ | South: ♠ 62 ▼ A ♦ 8653 ♠ 1095432 | West North East South 1NT Pass 2♠¹ 3♥ AP 1. Minor Suit Transfers after 1NT |

Board: 42
Dealer: S
Vul: None
North HCP: 2
South HCP: 15
Contract: 3♣ S

North: South:

♣ 72

♣ KJ63

▼ — ▼ 10763

♣ J10753

♣ J109543

♣ A7

West North East South
1NT
Pass 241 Pass 342
AP

Minor Suit Transfers after 1NT
 automat

North hands (Practice Page)

| Board: 43 Dealer: N Vul: None HCP: 15 | ★ KQJ9▼ AQ109◆ 1063◆ K3 | The opponents are silent. You bid first. |
|--|--|--|
| Board: 44 Dealer: S Vul: None HCP: 7 | ★ KJ5♥ 6★ K42★ 1098652 | The opponents are silent. Partner bids first. |
| Board: 45 Dealer: N Vul: None HCP: 16 | ★ KQ108★ AK73★ 1073★ A4 | The opponents are silent. You bid first. |
| Board: 46 Dealer: S Vul: Both HCP: 13 | ◆ 92♥ 7◆ AQ4◆ AQJ10653 | The opponents are silent. Partner bids first. |
| Board: 47 Dealer: N Vul: None HCP: 15 | ★ A542▼ KJ95★ K52★ A2 | The opponents are silent. You bid first. |
| Board: 48 Dealer: S Vul: Both HCP: 7 | ♣ Q93♥ 97♦ 104♣ AJ10753 | The opponents are silent. Partner bids first. |

| Board: 43 Dealer: N Vul: None North HCP: 15 South HCP: 7 Contract: 3♣ N | North: ♠ KQJ9 ♥ AQ109 • 1063 ♠ K3 | South: | West North East South 1NT Pass 2♠¹ Pass 3♠² AP 1. Minor Suit Transfers after 1NT 2. automat |
|--|---------------------------------------|---------------------------------------|---|
| Board: 44 Dealer: S Vul: None North HCP: 7 South HCP: 17 Contract: 3♣ S | North: ♠ KJ5 ♥ 6 ♠ K42 ♣ 1098652 | South: ♠ Q962 ♥ KJ95 ♠ AQ8 ♠ KQ | West North East South 1NT Pass 2♠¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat |
| Board: 45 Dealer: N Vul: None North HCP: 16 South HCP: 8 Contract: 3♣ N | North: ♠ KQ108 ♥ AK73 ♠ 1073 ♣ A4 | South: ♣ J73 ♥ 96 ♣ A6 ♣ QJ10763 | West North East South 1NT Pass 2♠¹ Pass 3♠² AP 1. Minor Suit Transfers after 1NT 2. automat |
| Board: 46 Dealer: S Vul: Both North HCP: 13 South HCP: 17 Contract: 7♣ S | North: ♠ 92 ♥ 7 ♠ AQ4 ♣ AQJ10653 | South: ♠ A1074 ♥ AQ2 ♠ KJ10 ♣ K92 | 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: 47 Dealer: N Vul: None North HCP: 15 South HCP: 9 Contract: 3♣ N | North: ♠ A542 ♥ KJ95 ♠ K52 ♣ A2 | South: ◆ 97 ▼ Q64 ◆ A10 ◆ K108765 | 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: 48 North: South: 1NT Dealer: S **♠** Q93 **♠** 10652 Vul: Both Pass 2♠¹ Pass 3♣² **y** 97 ♥ AKJ5 North HCP: 7 AP **♦** 104 ♦ AQ2 South HCP: 16 1. Minor Suit Transfers after 1NT ♣ AJ10753 **♣** Q9 Contract: 3♣ S 2. automat

South hands (Practice Page)

| Board: 43 Dealer: N Vul: None HCP: 7 | ★32▼76◆J84★AQ9642 | The opponents are silent. Partner bids first. |
|--|--|--|
| Board: 44 Dealer: S Vul: None HCP: 17 | ♣ Q962♥ KJ95◆ AQ8♣ KQ | The opponents are silent. You bid first. |
| Board: 45 Dealer: N Vul: None HCP: 8 | ♣ J73♥ 96♦ A6♣ QJ10763 | The opponents are silent. Partner bids first. |
| Board: 46 Dealer: S Vul: Both HCP: 17 | ★ A1074▼ AQ2◆ KJ10◆ K92 | The opponents are silent. You bid first. |
| Board: 47 Dealer: N Vul: None HCP: 9 | ♣97 ♥Q64 ♦ A10 ♣ K108765 | The opponents are silent. Partner bids first. |
| Board: 48 Dealer: S Vul: Both HCP: 16 | ▲ 10652♥ AKJ5◆ AQ2♣ Q9 | The opponents are silent. You bid first. |

| Board: 43 Dealer: N Vul: None North HCP: 15 South HCP: 7 Contract: 3♣ N | North: ♠ KQJ9 ♥ AQ109 • 1063 ♠ K3 | South: | West North East South 1NT Pass 2♠¹ Pass 3♠² AP 1. Minor Suit Transfers after 1NT 2. automat |
|--|---------------------------------------|---------------------------------------|---|
| Board: 44 Dealer: S Vul: None North HCP: 7 South HCP: 17 Contract: 3♣ S | North: ♠ KJ5 ♥ 6 ♠ K42 ♣ 1098652 | South: ♠ Q962 ♥ KJ95 ♠ AQ8 ♠ KQ | West North East South 1NT Pass 2♠¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat |
| Board: 45 Dealer: N Vul: None North HCP: 16 South HCP: 8 Contract: 3♣ N | North: ♠ KQ108 ♥ AK73 ♠ 1073 ♣ A4 | South: ♣ J73 ♥ 96 ♣ A6 ♣ QJ10763 | West North East South 1NT Pass 2♠¹ Pass 3♠² AP 1. Minor Suit Transfers after 1NT 2. automat |
| Board: 46 Dealer: S Vul: Both North HCP: 13 South HCP: 17 Contract: 7♣ S | North: ♠ 92 ♥ 7 ♠ AQ4 ♣ AQJ10653 | South: ♠ A1074 ♥ AQ2 ♠ KJ10 ♣ K92 | 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: 47 Dealer: N Vul: None North HCP: 15 South HCP: 9 Contract: 3♣ N | North: ♠ A542 ♥ KJ95 ♠ K52 ♣ A2 | South: ◆ 97 ▼ Q64 ◆ A10 ◆ K108765 | 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: 48 North: South: 1NT Dealer: S **♠** Q93 **♠** 10652 Vul: Both Pass 2♠¹ Pass 3♣² **y** 97 ♥ AKJ5 North HCP: 7 AP **♦** 104 ♦ AQ2 South HCP: 16 1. Minor Suit Transfers after 1NT ♣ AJ10753 **♣** Q9 Contract: 3♣ S 2. automat

North hands (Practice Page)

| Board: 49 Dealer: N Vul: None HCP: 16 | ★ AKQJ6♥ Q62◆ J42◆ K5 | The opponents are silent. You bid first. |
|--|--|--|
| Board: 50 Dealer: S Vul: NS HCP: 6 | ★ K42★ 3★ 65★ K875432 | East Bids 3♦ if possible. Partner bids first. |
| Board: 51 Dealer: N Vul: NS HCP: 16 | ★ A1084★ AQ86★ A107★ Q8 | The opponents are silent. You bid first. |
| Board: 52 Dealer: S Vul: None HCP: 6 | \$52▼ 106◆ J62◆ AJ9764 | The opponents are silent. Partner bids first. |
| Board: 53 Dealer: N Vul: EW HCP: 16 | ♣ QJ92★ A976◆ AQ2♣ K3 | The opponents are silent. You bid first. |
| Board: 54 Dealer: S Vul: None HCP: 3 | ♦ — ♥ 632 ♦ 874 ♣ QJ109732 | East Bids 3♠ if possible. Partner bids first. |

| Board: 49 Dealer: N Vul: None North HCP: 16 South HCP: 7 Contract: 3 N | North: ♠ AKQJ6 ♥ Q62 ♦ J42 ♣ K5 | South: ♣ 8 ♥ A94 ♦ 865 ♣ QJ10763 | 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: NS North HCP: 6 South HCP: 15 Contract: 4 N | North: ♠ K42 ♥ 3 ♦ 65 ♠ K875432 | South: ♠ AQ75 ♥ KJ4 ♠ K97 ♠ Q109 | West North East South 1NT Pass 2♣¹ 3♦ Pass Pass 4♣ AP 1. Minor Suit Transfers after 1NT |
| Board: 51 Dealer: N Vul: NS North HCP: 16 South HCP: 6 Contract: 3 N | North: ♠ A1084 ♥ AQ86 ♠ A107 ♠ Q8 | South: ♠ KQ ♥ 952 ♦ 43 ♣ J106543 | West North East South 1NT Pass 2♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat |
| Board: 52 Dealer: S Vul: None North HCP: 6 South HCP: 15 Contract: 3 S | North: | South: ♠ KJ1087 ♥ AJ7 ♠ A87 ♠ Q10 | 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: EW North HCP: 16 South HCP: 8 Contract: 3♣ N | North: ♠ QJ92 ♥ A976 ♠ AQ2 ♠ K3 | South: | West North East South 1NT Pass 2♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat |

Board: 54 West North East South North: South: Dealer: S 1NT **_ ♦** J8752 Vul: None **♥** 632 **♥** KQJ Pass 2♠¹ 3♠ Pass North HCP: 3 **♦** 874 **♦** J102 Pass 4♣ AP South HCP: 15 ♣ QJ109732 ♣ AK 1. Minor Suit Transfers after 1NT Contract: 4♣ N

South hands (Practice Page)

| Board: 49 Dealer: N Vul: None HCP: 7 | ♣ 8 | The opponents are silent. Partner bids first. |
|--|---|--|
| Board: 50 Dealer: S Vul: NS HCP: 15 | AQ75KJ4K97Q109 | East Bids 3♦ if possible. You bid first. |
| Board: 51 Dealer: N Vul: NS HCP: 6 | ♦ KQ ♥ 952 ♦ 43 ♣ J106543 | The opponents are silent. Partner bids first. |
| Board: 52 Dealer: S Vul: None HCP: 15 | ★ KJ1087▼ AJ7◆ A87◆ Q10 | The opponents are silent. You bid first. |
| Board: 53 Dealer: N Vul: EW HCP: 8 | ♣ 4♥ Q3◆ J103♣ AJ108542 | The opponents are silent. Partner bids first. |
| Board: 54 Dealer: S Vul: None HCP: 15 | ♣ J8752 ♥ KQJ ♦ J102 ♣ AK | East Bids 3♠ if possible. You bid first. |

| Board: 49 Dealer: N Vul: None North HCP: 16 South HCP: 7 Contract: 3 N | North: ♠ AKQJ6 ♥ Q62 ♦ J42 ♣ K5 | South: ♣ 8 ♥ A94 ♦ 865 ♣ QJ10763 | 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: NS North HCP: 6 South HCP: 15 Contract: 4 N | North: ♠ K42 ♥ 3 ♦ 65 ♠ K875432 | South: ♠ AQ75 ♥ KJ4 ♠ K97 ♠ Q109 | West North East South 1NT Pass 2♣¹ 3♦ Pass Pass 4♣ AP 1. Minor Suit Transfers after 1NT |
| Board: 51 Dealer: N Vul: NS North HCP: 16 South HCP: 6 Contract: 3 N | North: ♠ A1084 ♥ AQ86 ♠ A107 ♠ Q8 | South: ♠ KQ ♥ 952 ♦ 43 ♣ J106543 | West North East South 1NT Pass 2♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat |
| Board: 52 Dealer: S Vul: None North HCP: 6 South HCP: 15 Contract: 3 S | North: | South: ♠ KJ1087 ♥ AJ7 ♠ A87 ♠ Q10 | 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: EW North HCP: 16 South HCP: 8 Contract: 3♣ N | North: ♠ QJ92 ♥ A976 ♠ AQ2 ♠ K3 | South: | West North East South 1NT Pass 2♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat |

Board: 54 West North East South North: South: Dealer: S 1NT **_ ♦** J8752 Vul: None **♥** 632 **♥** KQJ Pass 2♠¹ 3♠ Pass North HCP: 3 **♦** 874 **♦** J102 Pass 4♣ AP South HCP: 15 ♣ QJ109732 ♣ AK 1. Minor Suit Transfers after 1NT Contract: 4♣ N

North hands (Practice Page)

| Board: 55 Dealer: N Vul: NS HCP: 16 | ♠ AK42♥ QJ85♠ Q85♠ A7 | The opponents are silent. You bid first. |
|--|---|--|
| Board: 56 Dealer: S Vul: EW HCP: 8 | 10765★ A109★ KJ8542 | The opponents are silent. Partner bids first. |
| Board: 57 Dealer: N Vul: None HCP: 15 | ★ AK104▼ AK82◆ 432◆ J7 | The opponents are silent. You bid first. |
| Board: 58 Dealer: S Vul: Both HCP: 2 | 1073√3← Q94♠ 985432 | The opponents are silent. Partner bids first. |
| Board: 59 Dealer: N Vul: NS HCP: 16 | ▲ A1076♥ J96◆ K42▲ AKJ | The opponents are silent. You bid first. |
| Board: 60 Dealer: S Vul: Both HCP: 9 | 1054✓ A5✓ A8✓ J97432 | The opponents are silent. Partner bids first. |

| Board: 55 Dealer: N Vul: NS North HCP: 16 South HCP: 7 Contract: 3 N | North: ♠ AK42 ♥ QJ85 ♦ Q85 ♣ A7 | South: | 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: EW North HCP: 8 South HCP: 17 Contract: 3♣ S | North: • 107 • 65 • A109 • KJ8542 | South: ♠ K864 ♥ A73 ♠ KJ6 ♣ AQ3 | West North East South 1NT Pass 2♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat |
| Board: 57 Dealer: N Vul: None North HCP: 15 South HCP: 12 Contract: 5♣ N | North: ♠ AK104 ♥ AK82 ♦ 432 ♣ J7 | South: ♠ 2 ♥ 765 ♠ QJ6 ♠ AKQ1093 | 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: 58 Dealer: S Vul: Both North HCP: 2 South HCP: 15 Contract: 3 S | North: | South: ♠ AK65 ♥ K764 ♠ 875 ♣ KQ | West North East South 1NT Pass 2♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat |
| Board: 59 Dealer: N Vul: NS North HCP: 16 South HCP: 6 Contract: 3♣ N | North: ♠ A1076 ♥ J96 ♠ K42 ♣ AKJ | South: ♣ J92 ♥ K102 • Q ♣ 987532 | West North East South 1NT Pass 2♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat |

| Board: 60 Dealer: S Vul: Both North HCP: 9 South HCP: 16 Contract: 3 S | North: • 1054 • A5 • A8 • J97432 | South: ♠ AQJ7 ♥ Q97 ♠ K97 ♣ A86 | West North East South 1NT Pass 2♠¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat |
|--|--------------------------------------|-------------------------------------|--|
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South hands (Practice Page)

| Board: 55 Dealer: N Vul: NS HCP: 7 | ★ 5▼ 1032◆ K6◆ KJ98643 | The opponents are silent. Partner bids first. |
|--|---|--|
| Board: 56 Dealer: S Vul: EW HCP: 17 | ★ K864★ A73★ KJ6★ AQ3 | The opponents are silent. You bid first. |
| Board: 57 Dealer: N Vul: None HCP: 12 | ★ 2 ▼ 765 ◆ QJ6 ♣ AKQ1093 | The opponents are silent. Partner bids first. |
| Board: 58 Dealer: S Vul: Both HCP: 15 | ★ AK65★ K764★ 875★ KQ | The opponents are silent. You bid first. |
| Board: 59 Dealer: N Vul: NS HCP: 6 | ♣ J92 ♥ K102 ♦ Q ♣ 987532 | The opponents are silent. Partner bids first. |
| Board: 60 Dealer: S Vul: Both HCP: 16 | AQJ7♥ Q97★ K97★ A86 | The opponents are silent. You bid first. |

| Board: 55 Dealer: N Vul: NS North HCP: 16 South HCP: 7 Contract: 3 N | North: ♠ AK42 ♥ QJ85 ♦ Q85 ♣ A7 | South: | 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: EW North HCP: 8 South HCP: 17 Contract: 3♣ S | North: • 107 • 65 • A109 • KJ8542 | South: ♠ K864 ♥ A73 ♠ KJ6 ♣ AQ3 | West North East South 1NT Pass 2♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat |
| Board: 57 Dealer: N Vul: None North HCP: 15 South HCP: 12 Contract: 5♣ N | North: ♠ AK104 ♥ AK82 ♦ 432 ♣ J7 | South: ♠ 2 ♥ 765 ♠ QJ6 ♠ AKQ1093 | 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: 58 Dealer: S Vul: Both North HCP: 2 South HCP: 15 Contract: 3 S | North: | South: ♠ AK65 ♥ K764 ♠ 875 ♣ KQ | West North East South 1NT Pass 2♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat |
| Board: 59 Dealer: N Vul: NS North HCP: 16 South HCP: 6 Contract: 3♣ N | North: ♠ A1076 ♥ J96 ♠ K42 ♣ AKJ | South: ♣ J92 ♥ K102 • Q ♣ 987532 | West North East South 1NT Pass 2♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat |

| Board: 60 Dealer: S Vul: Both North HCP: 9 South HCP: 16 Contract: 3 S | North: • 1054 • A5 • A8 • J97432 | South: ♠ AQJ7 ♥ Q97 ♠ K97 ♣ A86 | West North East South 1NT Pass 2♠¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat |
|--|--------------------------------------|-------------------------------------|--|
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North hands (Practice Page)

| Board: 61 Dealer: N Vul: NS HCP: 15 | ★ KJ96★ K953★ AQ4♣ Q7 | The opponents are silent. You bid first. |
|--|---|--|
| Board: 62 Dealer: S Vul: EW HCP: 8 | ▲ J64♥ K◆ A85◆ 986532 | The opponents are silent. Partner bids first. |
| Board: 63 Dealer: N Vul: None HCP: 15 | AQ106✓ K1076A98Q3 | The opponents are silent. You bid first. |
| Board: 64 Dealer: S Vul: EW HCP: 7 | ♣— ▼ J72 ◆ A432 • Q108632 | The opponents are silent. Partner bids first. |
| Board: 65 Dealer: N Vul: EW HCP: 16 | ★ K853★ AJ32◆ AK6♣ J2 | The opponents are silent. You bid first. |
| Board: 66 Dealer: S Vul: NS HCP: 4 | ♦ 953♥ J7♦ QJ♦ 1087432 | The opponents are silent. Partner bids first. |

| Board: 61 Dealer: N Vul: NS North HCP: 15 South HCP: 13 Contract: 6♣ N | North: ♠ KJ96 ♥ K953 ♠ AQ4 ♣ Q7 | South: ♠ 852 ♥ AQ • 10 ♣ AK98432 | 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: 62 Dealer: S Vul: EW North HCP: 8 South HCP: 15 Contract: 3♣ S | North: ◆ J64 ◆ K ◆ A85 ◆ 986532 | South: ♠ K1092 ♥ AJ8 ♠ QJ9 ♣ A104 | 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: None North HCP: 15 South HCP: 3 Contract: 3 N | North: ♠ AQ106 ♥ K1076 ♠ A98 ♠ Q3 | South: ◆ 942 ▼ 5 ◆ 654 ◆ K109642 | West North East South 1NT Pass 2♠¹ Pass 3♠² AP 1. Minor Suit Transfers after 1NT 2. automat |
| Board: 64 Dealer: S Vul: EW North HCP: 7 South HCP: 15 Contract: 3 S | North: ♣— ▼ J72 ◆ A432 ♣ Q108632 | South: ♠ KJ82 ♥ K843 ♠ KJ7 ♣ A7 | 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: 16 South HCP: 8 Contract: 3 N | North: ♠ K853 ▼ AJ32 ♠ AK6 ♣ J2 | 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: 66 North: South: 1NT Dealer: S **♦** 953 **♠** AQJ4 Vul: NS Pass 3♣² Pass 2♠¹ **9**63 **♥** J7 North HCP: 4 AP ♦ QJ ♦ A82 South HCP: 16 1. Minor Suit Transfers after 1NT **♣** 1087432 **♣** AJ9 Contract: 3♣ S 2. automat

South hands (Practice Page)

| Board: 61 Dealer: N Vul: NS HCP: 13 | ♦ 852 ♥ AQ ♦ 10 ♣ AK98432 | The opponents are silent. Partner bids first. |
|---|--|--|
| Board: 62 Dealer: S Vul: EW HCP: 15 | ★ K1092▼ AJ8◆ QJ9◆ A104 | The opponents are silent. You bid first. |
| Board: 63 Dealer: N Vul: None HCP: 3 | ♦ 942♥ 5♦ 654♠ K109642 | The opponents are silent. Partner bids first. |
| Board: 64 Dealer: S Vul: EW HCP: 15 | ★ KJ82★ K843★ KJ7★ A7 | The opponents are silent. You bid first. |
| Board: 65 Dealer: N Vul: EW HCP: 8 | 42✓ K✓ J1052♠ A98743 | The opponents are silent. Partner bids first. |
| Board: 66 Dealer: S Vul: NS HCP: 16 | AQJ4♥ 963A82AJ9 | The opponents are silent. You bid first. |

| Board: 61 Dealer: N Vul: NS North HCP: 15 South HCP: 13 Contract: 6♣ N | North: ♠ KJ96 ♥ K953 ♠ AQ4 ♣ Q7 | South: ♠ 852 ♥ AQ • 10 ♣ AK98432 | 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: 62 Dealer: S Vul: EW North HCP: 8 South HCP: 15 Contract: 3♣ S | North: ◆ J64 ◆ K ◆ A85 ◆ 986532 | South: ♠ K1092 ♥ AJ8 ♠ QJ9 ♣ A104 | 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: None North HCP: 15 South HCP: 3 Contract: 3 N | North: ♠ AQ106 ♥ K1076 ♠ A98 ♠ Q3 | South: ◆ 942 ▼ 5 ◆ 654 ◆ K109642 | West North East South 1NT Pass 2♠¹ Pass 3♠² AP 1. Minor Suit Transfers after 1NT 2. automat |
| Board: 64 Dealer: S Vul: EW North HCP: 7 South HCP: 15 Contract: 3 S | North: ♣— ▼ J72 ◆ A432 ♣ Q108632 | South: ♠ KJ82 ♥ K843 ♠ KJ7 ♣ A7 | 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: 16 South HCP: 8 Contract: 3 N | North: ♠ K853 ▼ AJ32 ♠ AK6 ♣ J2 | 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: 66 North: South: 1NT Dealer: S **♦** 953 **♠** AQJ4 Vul: NS Pass 3♣² Pass 2♠¹ **9**63 **♥** J7 North HCP: 4 AP ♦ QJ ♦ A82 South HCP: 16 1. Minor Suit Transfers after 1NT **♣** 1087432 **♣** AJ9 Contract: 3♣ S 2. automat

North hands (Practice Page)

| Board: 67 Dealer: N Vul: EW HCP: 16 | ★ AK764▼ A86◆ J92◆ A10 | The opponents are silent. You bid first. |
|--|--|---|
| Board: 68 Dealer: S Vul: NS HCP: 9 | ★ 2▼ 32★ K973★ KQJ643 | East Doubles 2♠ if possible. Partner bids first. |
| Board: 69 Dealer: N Vul: None HCP: 17 | ▲ AJ1097✔ A73◆ K93◆ KQ | East Doubles 3♣ if possible. West Bids 3♠ if possible. You bid first. |
| Board: 70 Dealer: S Vul: EW HCP: 3 | ◆— ♥ 943 ◆ J107 ◆ Q1076543 | East Doubles 2♠ if possible. Partner bids first. |
| Board: 71 Dealer: N Vul: Both HCP: 16 | AQ65✓ K102A72K54 | West Bids 3♥ if possible. You bid first. |
| Board: 72 Dealer: S Vul: NS HCP: 9 | ↓ J4↓ 43↓ Q108♠ AQ10632 | The opponents are silent. Partner bids first. |

| Board: 67 Dealer: N Vul: EW North HCP: 16 South HCP: 8 Contract: 3 N | North: ♠ AK764 ♥ A86 ♦ J92 ♣ A10 | South: | 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: NS North HCP: 9 South HCP: 16 Contract: 5♣ N | North: ♠ 2 ♥ 32 ♠ K973 ♣ KQJ643 | South: ♠ KQ96 ♥ Q764 ♠ AJ10 ♣ A8 | West North East South 1NT Pass 2♠¹ X Pass Pass 5♠ AP 1. Minor Suit Transfers after 1NT |
| Board: 69 Dealer: N Vul: None North HCP: 17 South HCP: 1 Contract: 3•X W | North: ♠ AJ1097 ♥ A73 ♠ K93 ♣ KQ | South: | West North East South 1NT Pass 2♣¹ Pass 3♣² X Pass 3♠ X AP 1. Minor Suit Transfers after 1NT 2. automat |
| Board: 70 Dealer: S Vul: EW North HCP: 3 South HCP: 16 Contract: 3♣ N | North: | South: ♠ KQJ83 ♥ 872 ♠ K82 ♣ AK | West North East South 1NT Pass 2♠¹ X Pass Pass 3♠ AP 1. Minor Suit Transfers after 1NT |
| Board: 71 Dealer: N Vul: Both North HCP: 16 South HCP: 7 Contract: 3 VX W | North: ♠ AQ65 ♥ K102 ♠ A72 ♣ K54 | South: ♣ J104 ♥ Q73 ♦ 8 ♣ A108632 | West North East South 1NT Pass 2♣¹ 3♥ Pass Pass XA♠♠ AP 1. Minor Suit Transfers after 1NT |

West North East South Board: 72 North: South: 1NT Dealer: S **♠** J4 **♦** KQ965 Vul: NS Pass $2 \stackrel{1}{•} 1$ Pass $3 \clubsuit^2$ **¥** 43 **♥** A102 North HCP: 9 AP **♦** Q108 **♦** AJ9 South HCP: 15 1. Minor Suit Transfers after 1NT ♣ AQ10632 **♣** J7 Contract: 3♣ S 2. automat

South hands (Practice Page)

| Board: 67 Dealer: N Vul: EW HCP: 8 | ◆ 93♥ 972◆ A7◆ KJ8764 | The opponents are silent. Partner bids first. | |
|---|--|---|--|
| Board: 68 Dealer: S Vul: NS HCP: 16 | ★ KQ96♥ Q764◆ AJ10◆ A8 | East Doubles 2♠ if possible. You bid first. | |
| Board: 69 Dealer: N Vul: None HCP: 1 | ★ 5★ 64★ 1082★ J1096542 | East Doubles 3♣ if possible. West Bids 3♠ if possible. Partner bids first. | |
| Board: 70 Dealer: S Vul: EW HCP: 16 | ★ KQJ83▼ 872◆ K82◆ AK | East Doubles 2♠ if possible. You bid first. | |
| Board: 71 Dealer: N Vul: Both HCP: 7 | ♣ J104♥ Q73♦ 8♣ A108632 | West Bids 3♥ if possible. Partner bids first. | |
| Board: 72 Dealer: S Vul: NS HCP: 15 | ★ KQ965▼ A102◆ AJ9♣ J7 | The opponents are silent. You bid first. | |

| Board: 67 Dealer: N Vul: EW North HCP: 16 South HCP: 8 Contract: 3♣ N | North: ♠ AK764 ♥ A86 ♦ J92 ♣ A10 | South: | 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: NS North HCP: 9 South HCP: 16 Contract: 5♣ N | North: ♠ 2 ♥ 32 ♠ K973 ♣ KQJ643 | South: ♠ KQ96 ♥ Q764 ♠ AJ10 ♣ A8 | West North East South 1NT Pass 2♠¹ X Pass Pass 5♠ AP 1. Minor Suit Transfers after 1NT |
| Board: 69 Dealer: N Vul: None North HCP: 17 South HCP: 1 Contract: 3•X W | North: ♠ AJ1097 ♥ A73 ♠ K93 ♠ KQ | South: | West North East South 1NT Pass 2♠¹ Pass 3♠² X Pass 3♠ X AP 1. Minor Suit Transfers after 1NT 2. automat |
| Board: 70 Dealer: S Vul: EW North HCP: 3 South HCP: 16 Contract: 3 N | North: ◆ — • 943 • J107 • Q1076543 | South: ♠ KQJ83 ♥ 872 ♠ K82 ♣ AK | West North East South 1NT Pass 2♠¹ X Pass Pass 3♠ AP 1. Minor Suit Transfers after 1NT |
| Board: 71 Dealer: N Vul: Both North HCP: 16 South HCP: 7 Contract: 3 VX W | North: ♠ AQ65 ♥ K102 ♠ A72 ♣ K54 | South: ♣ J104 ♥ Q73 ♦ 8 ♣ A108632 | West North East South 1NT Pass 2♣¹ 3♥ Pass Pass XA♠♠ AP 1. Minor Suit Transfers after 1NT |

West North East South Board: 72 North: South: 1NT Dealer: S **♠** J4 **♦** KQ965 Vul: NS Pass $2 \stackrel{1}{•} 1$ Pass $3 \clubsuit^2$ **¥** 43 **♥** A102 North HCP: 9 AP **♦** Q108 **♦** AJ9 South HCP: 15 1. Minor Suit Transfers after 1NT ♣ AQ10632 **♣** J7 Contract: 3♣ S 2. automat

| Board: 73 Dealer: N Vul: NS HCP: 16 | ▲ AJ74♥ AK96◆ J53▲ K2 | The opponents are silent. You bid first. |
|--|--|--|
| Board: 74 Dealer: S Vul: EW HCP: 6 | ◆— ▼ 865 ◆ Q107 ◆ A987532 | East Bids 3♠ if possible. Partner bids first. |
| Board: 75 Dealer: N Vul: Both HCP: 15 | ★ KJ109▼ J932◆ AQJ◆ K4 | The opponents are silent. You bid first. |
| Board: 76 Dealer: S Vul: None HCP: 18 | ♣—★ A7◆ AK753◆ AK8532 | The opponents are silent. Partner bids first. |
| Board: 77 Dealer: N Vul: Both HCP: 15 | ◆ Q10743♥ K75◆ AQ10◆ A5 | The opponents are silent. You bid first. |
| Board: 78 Dealer: S Vul: EW HCP: 9 | 10♥ 942★ KJ8★ KQ10864 | The opponents are silent. Partner bids first. |

| Board: 73 Dealer: N Vul: NS North HCP: 16 South HCP: 4 Contract: 3♣ N | North: ♠ AJ74 ♥ AK96 ♦ J53 ♣ K2 | South: | West North East South 1NT Pass 2♠¹ Pass 3♠² AP 1. Minor Suit Transfers after 1NT 2. automat |
|---|---------------------------------------|--------------------------------------|--|
| Board: 74 Dealer: S Vul: EW North HCP: 6 South HCP: 16 Contract: 4 N | North: ♣— ▼ 865 ◆ Q107 ♣ A987532 | South: ♠ KQ976 ♥ AK9 ♦ J84 ♣ QJ | West North East South 1NT Pass 2♠¹ 3♠ Pass Pass 4♣ AP 1. Minor Suit Transfers after 1NT |
| Board: 75 Dealer: N Vul: Both North HCP: 15 South HCP: 6 Contract: 3♣ N | North: ♠ KJ109 ♥ J932 ♠ AQJ ♣ K4 | South: ♣— ▼ A7 • 109862 • Q87632 | West North East South 1NT Pass 2♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat |
| Board: 76 Dealer: S Vul: None North HCP: 18 South HCP: 17 Contract: 7N S | North: ◆ — ▼ A7 ◆ AK753 ◆ AK8532 | South: ♠ AKQJ8 ♥ K96 ♠ Q104 ♠ Q9 | West North East South 1NT Pass 2♠¹ Pass 3♠² Pass 4NT³ Pass 5♠ Pass 7NT AP 1. Minor Suit Transfers after 1NT 2. automat 3. Blackwood 0314, for ♠ |
| Board: 77 Dealer: N Vul: Both North HCP: 15 South HCP: 7 Contract: 3♣ N | North: ♠ Q10743 ♥ K75 ♠ AQ10 ♠ A5 | 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: 78 | North: | South: | 1NT |
| Dealer: S Vul: EW | ♠ 10 | ♦ 9865 | Pass $2 \stackrel{1}{\bullet}^1$ Pass $3 \stackrel{2}{\bullet}^2$ |
| North HCP: 9 | ♥ 942 | ♥ AQ5 | Pass 3NT Pass 4♣ |
| South HCP: 15 | ♦ KJ8 | ◆ A75 | AP |
| Contract: 4 S | ♣ KQ10864 | ♣ AJ7 | 1. Minor Suit Transfers after 1NT |
| | | | 2. automat |

| Board: 73 Dealer: N Vul: NS HCP: 4 | ◆ 93♥ QJ8◆ 109◆ J109643 | The opponents are silent. Partner bids first. |
|--|--|--|
| Board: 74 Dealer: S Vul: EW HCP: 16 | ★ KQ976★ AK9◆ J84◆ QJ | East Bids 3♠ if possible. You bid first. |
| Board: 75 Dealer: N Vul: Both HCP: 6 | ♣— ▼ A7 ◆ 109862 ♣ Q87632 | The opponents are silent. Partner bids first. |
| Board: 76 Dealer: S Vul: None HCP: 17 | ★ AKQJ8★ K96★ Q104★ Q9 | The opponents are silent. You bid first. |
| Board: 77 Dealer: N Vul: Both HCP: 7 | \$52♥ Q9862\$ KQ9862 | The opponents are silent. Partner bids first. |
| Board: 78 Dealer: S Vul: EW HCP: 15 | ◆ 9865♥ AQ5◆ A75◆ AJ7 | The opponents are silent. You bid first. |

| Board: 73 Dealer: N Vul: NS North HCP: 16 South HCP: 4 Contract: 3♣ N | North: ♠ AJ74 ♥ AK96 ♦ J53 ♣ K2 | South: | West North East South 1NT Pass 2♠¹ Pass 3♠² AP 1. Minor Suit Transfers after 1NT 2. automat |
|---|---------------------------------------|--------------------------------------|--|
| Board: 74 Dealer: S Vul: EW North HCP: 6 South HCP: 16 Contract: 4 N | North: ♣— ▼ 865 ◆ Q107 ♣ A987532 | South: ♠ KQ976 ♥ AK9 ♦ J84 ♣ QJ | West North East South 1NT Pass 2♠¹ 3♠ Pass Pass 4♣ AP 1. Minor Suit Transfers after 1NT |
| Board: 75 Dealer: N Vul: Both North HCP: 15 South HCP: 6 Contract: 3♣ N | North: ♠ KJ109 ♥ J932 ♠ AQJ ♣ K4 | South: ♣— ▼ A7 • 109862 • Q87632 | West North East South 1NT Pass 2♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat |
| Board: 76 Dealer: S Vul: None North HCP: 18 South HCP: 17 Contract: 7N S | North: ◆ — ▼ A7 ◆ AK753 ◆ AK8532 | South: ♠ AKQJ8 ♥ K96 ♠ Q104 ♠ Q9 | West North East South 1NT Pass 2♠¹ Pass 3♠² Pass 4NT³ Pass 5♠ Pass 7NT AP 1. Minor Suit Transfers after 1NT 2. automat 3. Blackwood 0314, for ♠ |
| Board: 77 Dealer: N Vul: Both North HCP: 15 South HCP: 7 Contract: 3♣ N | North: ♠ Q10743 ♥ K75 ♠ AQ10 ♠ A5 | 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: 78 | North: | South: | 1NT |
| Dealer: S Vul: EW | ♠ 10 | ♦ 9865 | Pass $2 \stackrel{1}{\bullet}^1$ Pass $3 \stackrel{2}{\bullet}^2$ |
| North HCP: 9 | ♥ 942 | ♥ AQ5 | Pass 3NT Pass 4♣ |
| South HCP: 15 | ♦ KJ8 | ◆ A75 | AP |
| Contract: 4 S | ♣ KQ10864 | ♣ AJ7 | 1. Minor Suit Transfers after 1NT |
| | | | 2. automat |

| Board: 79 Dealer: N Vul: Both HCP: 16 | ★ AKJ9★ KQ104◆ Q75★ J4 | The opponents are silent. You bid first. |
|--|---|--|
| Board: 80 Dealer: S Vul: Both HCP: 5 | ★3♥965◆QJ7★Q107632 | West Bids 3♦ if possible. Partner bids first. |
| Board: 81 Dealer: N Vul: Both HCP: 15 | ★ KQ63▼ KJ3◆ QJ2★ K93 | The opponents are silent. You bid first. |
| Board: 82 Dealer: S Vul: EW HCP: 6 | ♣ J ♥ K62 ♦ 10 ♣ Q10986542 | The opponents are silent. Partner bids first. |
| Board: 83 Dealer: N Vul: NS HCP: 16 | ★ AKQ62★ KQ3★ 1043★ Q5 | The opponents are silent. You bid first. |
| Board: 84 Dealer: S Vul: NS HCP: 7 | ↑75♥Q75♦96↑AJ10872 | The opponents are silent. Partner bids first. |

| Board: 79 Dealer: N Vul: Both North HCP: 16 South HCP: 7 Contract: 3 N | North: ♠ AKJ9 ♥ KQ104 ♠ Q75 ♣ J4 | South: ♣ 7 ♥ 63 ♦ 10632 ♣ AK7632 | 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: Both North HCP: 5 South HCP: 17 Contract: 3 • W | North: ♠ 3 ♥ 965 ♠ QJ7 ♠ Q107632 | South: ♠ AK107 ♥ QJ107 ♠ A86 ♠ K4 | West North East South 1NT Pass 2♠¹ Pass 3♣² 3♠ AP 1. Minor Suit Transfers after 1NT 2. automat |
| Board: 81 Dealer: N Vul: Both North HCP: 15 South HCP: 6 Contract: 3 N | North: ♠ KQ63 ♥ KJ3 ♠ QJ2 ♣ K93 | South: ♣ J94 ♥ 1084 • 10 ♣ AJ8754 | West North East South 1NT Pass 2♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat |
| Board: 82 Dealer: S Vul: EW North HCP: 6 South HCP: 15 Contract: 3 S | North: ♣ J ♥ K62 • 10 ♣ Q10986542 | South: ♠ Q8652 ♥ AQ4 ♠ K73 ♣ KJ | West North East South 1NT Pass 2♠¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat |
| Board: 83 Dealer: N Vul: NS North HCP: 16 South HCP: 6 Contract: 3 N | North: ♠ AKQ62 ♥ KQ3 ♦ 1043 ♣ Q5 | 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: 84 North: South: 1NT Dealer: S **★** 75 **♠** AQ83 Vul: NS Pass 2♠¹ Pass $3 \clubsuit^2$ **♥** Q75 ♥ AK3 North HCP: 7 AP **♦**96 **♦** K74 South HCP: 16 1. Minor Suit Transfers after 1NT ♣ AJ10872 **♣** 963 Contract: 3♣ S 2. automat

| Board: 79 Dealer: N Vul: Both HCP: 7 | ♣7 ♥ 63 ♦ 10632 ♣ AK7632 | The opponents are silent. Partner bids first. |
|--|--|--|
| Board: 80 Dealer: S Vul: Both HCP: 17 | ★ AK107♥ QJ107◆ A86★ K4 | West Bids 3♦ if possible. You bid first. |
| Board: 81 Dealer: N Vul: Both HCP: 6 | ▶ J94▼ 1084◆ 10◆ AJ8754 | The opponents are silent. Partner bids first. |
| Board: 82 Dealer: S Vul: EW HCP: 15 | ◆ Q8652◆ AQ4◆ K73◆ KJ | The opponents are silent. You bid first. |
| Board: 83 Dealer: N Vul: NS HCP: 6 | ★ 3★ 62★ J98★ AJ87632 | The opponents are silent. Partner bids first. |
| Board: 84 Dealer: S Vul: NS HCP: 16 | AQ83✓ AK3✓ K74◆ 963 | The opponents are silent. You bid first. |

| Board: 79 Dealer: N Vul: Both North HCP: 16 South HCP: 7 Contract: 3 N | North: ♠ AKJ9 ♥ KQ104 ♠ Q75 ♣ J4 | South: ♣ 7 ♥ 63 ♦ 10632 ♣ AK7632 | 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: Both North HCP: 5 South HCP: 17 Contract: 3 • W | North: ♠ 3 ♥ 965 ♠ QJ7 ♠ Q107632 | South: ♠ AK107 ♥ QJ107 ♠ A86 ♠ K4 | West North East South 1NT Pass 2♠¹ Pass 3♣² 3♠ AP 1. Minor Suit Transfers after 1NT 2. automat |
| Board: 81 Dealer: N Vul: Both North HCP: 15 South HCP: 6 Contract: 3 N | North: ♠ KQ63 ♥ KJ3 ♠ QJ2 ♣ K93 | South: ♣ J94 ♥ 1084 • 10 ♣ AJ8754 | West North East South 1NT Pass 2♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat |
| Board: 82 Dealer: S Vul: EW North HCP: 6 South HCP: 15 Contract: 3 S | North: ♣ J ♥ K62 • 10 ♣ Q10986542 | South: ♠ Q8652 ♥ AQ4 ♠ K73 ♣ KJ | West North East South 1NT Pass 2♠¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat |
| Board: 83 Dealer: N Vul: NS North HCP: 16 South HCP: 6 Contract: 3 N | North: ♠ AKQ62 ♥ KQ3 ♦ 1043 ♣ Q5 | 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: 84 North: South: 1NT Dealer: S **★** 75 **♠** AQ83 Vul: NS Pass 2♠¹ Pass $3 \clubsuit^2$ **♥** Q75 ♥ AK3 North HCP: 7 AP **♦**96 **♦** K74 South HCP: 16 1. Minor Suit Transfers after 1NT ♣ AJ10872 **♣** 963 Contract: 3♣ S 2. automat

| Board: 85 Dealer: N Vul: Both HCP: 15 | 10764✓ AK42◆ AK3◆ J5 | West Doubles 2♠ if possible. You bid first. |
|--|--|--|
| Board: 86 Dealer: S Vul: NS HCP: 5 | 1087✓ J94✓ 5✓ A108763 | The opponents are silent. Partner bids first. |
| Board: 87 Dealer: N Vul: Both HCP: 16 | ★ KJ102♥ QJ5◆ KQ9◆ A103 | The opponents are silent. You bid first. |
| Board: 88 Dealer: S Vul: None HCP: 8 | ♣ 86♥ 87◆ 986♣ AKJ872 | The opponents are silent. Partner bids first. |
| Board: 89 Dealer: N Vul: Both HCP: 15 | ★ A942▼ KJ3★ A54★ K75 | The opponents are silent. You bid first. |
| Board: 90 Dealer: S Vul: NS HCP: 6 | | East Bids 3♦ if possible. Partner bids first. |

| Board: 85 Dealer: N Vul: Both North HCP: 15 South HCP: 6 Contract: 3 S | North: ♠ 10764 ♥ AK42 ♠ AK3 ♣ J5 | South: | West North East South 1NT Pass 2♠¹ X Pass Pass 3♣ AP 1. Minor Suit Transfers after 1NT |
|---|---------------------------------------|--|--|
| Board: 86 Dealer: S Vul: NS North HCP: 5 South HCP: 15 Contract: 3 S | North: ♠ 1087 ♥ J94 ♦ 5 ♠ A108763 | South: ♠ Q963 ♥ AK86 ♠ AJ3 ♣ J9 | West North East South 1NT Pass 2♠¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat |
| Board: 87 Dealer: N Vul: Both North HCP: 16 South HCP: 7 Contract: 3 N | North: ♠ KJ102 ♥ QJ5 ♠ KQ9 ♣ A103 | South: ◆ 43 ▼ K10 ◆ J83 ◆ QJ9862 | West North East South 1NT Pass 2♠¹ Pass 3♠² AP 1. Minor Suit Transfers after 1NT 2. automat |
| Board: 88 Dealer: S Vul: None North HCP: 8 South HCP: 15 Contract: 3 S | North: ♣ 86 ♥ 87 ♦ 986 ♣ AKJ872 | South: ♠ QJ743 ♥ AQ2 ♠ A74 ♠ Q6 | West North East South 1NT Pass 2♠¹ Pass 3♠² AP 1. Minor Suit Transfers after 1NT 2. automat |
| Board: 89 Dealer: N Vul: Both North HCP: 15 South HCP: 4 Contract: 3 N | North: ♠ A942 ♥ KJ3 ♠ A54 ♣ K75 | South: ♣ J73 ▼ 1098 ◆ 10 ♣ QJ10963 | West North East South 1NT Pass 2♠¹ Pass 3♠² AP 1. Minor Suit Transfers after 1NT 2. automat |

| Board: 90 Dealer: S | North: | South: ♠ A1086 | West | North | East | 1NT |
|--------------------------------------|--------------|-------------------------|--------------------|------------------------------|------------|-------------|
| Vul: NS North HCP: 6 South HCP: 16 | ▼ 832 | ◆ AK5 ◆ 986 ◆ KQ7 | Pass Pass AP | 2 ♠ ¹ XA ♠♠ | 3♦ Pass | Pass 4♣ |
| Contract: 4♣ S | 211107000 | | 1. Mino | or Suit T | ransfer | s after 1N7 |

| Board: 85 Dealer: N Vul: Both HCP: 6 | ◆95▼109◆872◆AQ9842 | West Doubles 2♠ if possible. Partner bids first. |
|--|---|---|
| Board: 86 Dealer: S Vul: NS HCP: 15 | ♣ Q963♥ AK86◆ AJ3♣ J9 | The opponents are silent. You bid first. |
| Board: 87 Dealer: N Vul: Both HCP: 7 | ★ 43▼ K10◆ J83◆ QJ9862 | The opponents are silent. Partner bids first. |
| Board: 88 Dealer: S Vul: None HCP: 15 | ♣ QJ743♥ AQ2◆ A74♣ Q6 | The opponents are silent. You bid first. |
| Board: 89 Dealer: N Vul: Both HCP: 4 | ♣ J73♥ 1098♦ 10♣ QJ10963 | The opponents are silent. Partner bids first. |
| Board: 90 Dealer: S Vul: NS HCP: 16 | ★ A1086♥ AK5◆ 986◆ KQ7 | East Bids 3♦ if possible. You bid first. |

| Board: 85 Dealer: N Vul: Both North HCP: 15 South HCP: 6 Contract: 3 S | North: ♠ 10764 ♥ AK42 ♠ AK3 ♣ J5 | South: | West North East South 1NT Pass 2♠¹ X Pass Pass 3♣ AP 1. Minor Suit Transfers after 1NT |
|---|---------------------------------------|--|--|
| Board: 86 Dealer: S Vul: NS North HCP: 5 South HCP: 15 Contract: 3 S | North: | South: ♠ Q963 ♥ AK86 ♠ AJ3 ♣ J9 | West North East South 1NT Pass 2♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat |
| Board: 87 Dealer: N Vul: Both North HCP: 16 South HCP: 7 Contract: 3 N | North: ♠ KJ102 ♥ QJ5 ♠ KQ9 ♣ A103 | South: ◆ 43 ▼ K10 ◆ J83 ◆ QJ9862 | West North East South 1NT Pass 2♠¹ Pass 3♠² AP 1. Minor Suit Transfers after 1NT 2. automat |
| Board: 88 Dealer: S Vul: None North HCP: 8 South HCP: 15 Contract: 3 S | North: ♣ 86 ♥ 87 • 986 ♣ AKJ872 | South: ♠ QJ743 ♥ AQ2 ♠ A74 ♣ Q6 | West North East South 1NT Pass 2♠¹ Pass 3♠² AP 1. Minor Suit Transfers after 1NT 2. automat |
| Board: 89 Dealer: N Vul: Both North HCP: 15 South HCP: 4 Contract: 3 N | North: ♠ A942 ♥ KJ3 ♠ A54 ♣ K75 | South: ♣ J73 ▼ 1098 • 10 ♣ QJ10963 | West North East South 1NT Pass 2♠¹ Pass 3♠² AP 1. Minor Suit Transfers after 1NT 2. automat |

| Board: 90 Dealer: S | North: | South: ♠ A1086 | West | North | East | 1NT |
|--------------------------------------|--------------|-------------------------|--------------------|------------------------------|------------|-------------|
| Vul: NS North HCP: 6 South HCP: 16 | ▼ 832 | ◆ AK5 ◆ 986 ◆ KQ7 | Pass Pass AP | 2 ♠ ¹ XA ♠♠ | 3♦ Pass | Pass 4♣ |
| Contract: 4♣ S | 211107000 | | 1. Mino | or Suit T | ransfer | s after 1N7 |

| Board: 91 Dealer: N Vul: NS HCP: 15 | AQ96KJ4Q107K32 | The opponents are silent. You bid first. |
|---|---|--|
| Board: 92 Dealer: S Vul: None HCP: 4 | ◆96✓ K4◆853◆ J98732 | East Bids 3♥ if possible. Partner bids first. |
| Board: 93 Dealer: N Vul: EW HCP: 17 | ◆ Q432◆ A102◆ A95◆ AK7 | The opponents are silent. You bid first. |
| Board: 94 Dealer: S Vul: Both HCP: 7 | AQ38697J87652 | The opponents are silent. Partner bids first. |
| Board: 95 Dealer: N Vul: NS HCP: 16 | ▲ A10765♥ KQ10◆ J108▲ AQ | The opponents are silent. You bid first. |
| Board: 96 Dealer: S Vul: NS HCP: 7 | ♠ K7 ♥ 2 ♦ J873 ♣ K108743 | The opponents are silent. Partner bids first. |

| Board: 91 Dealer: N Vul: NS North HCP: 15 South HCP: 5 Contract: 3 N | North: ♠ AQ96 ♥ KJ4 ♠ Q107 ♣ K32 | South: ♠ K3 ▼ 1095 ◆ J5 ♣ J109874 | West North East South 1NT Pass 2♠¹ Pass 3♠² AP 1. Minor Suit Transfers after 1NT 2. automat |
|--|--|---------------------------------------|--|
| Board: 92 Dealer: S Vul: None North HCP: 4 South HCP: 17 Contract: 4 S | North: | South: ♠ K874 ♥ Q32 ♠ AQ6 ♣ AQ4 | West North East South 1NT Pass 2♠¹ 3♥ 4♣ AP 1. Minor Suit Transfers after 1NT |
| Board: 93 Dealer: N Vul: EW North HCP: 17 South HCP: 7 Contract: 3 N | North: ♠ Q432 ♥ A102 ♠ A95 ♣ AK7 | South: ♠ K ♥ 94 ♦ J84 ♣ QJ98543 | West North East South 1NT Pass 2♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat |
| Board: 94 Dealer: S Vul: Both North HCP: 7 South HCP: 15 Contract: 3 S | North: ♠ AQ3 ♥ 86 ♠ 97 ♣ J87652 | South: ♠ KJ62 ♥ AQJ ♦ J106 ♣ K104 | West North East South 1NT Pass 2♠¹ Pass 3♠² AP 1. Minor Suit Transfers after 1NT 2. automat |
| Board: 95 Dealer: N Vul: NS North HCP: 16 South HCP: 5 Contract: 3 N | North: ♠ A10765 ♥ KQ10 ♦ J108 ♣ AQ | South: ♠ K98 ♥ J43 ♦ 4 ♣ J109842 | 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: 96 North: South: 1NT Dealer: S **♦** K7 **♠** A832 Vul: NS Pass $3 \clubsuit^2$ Pass 2♠¹ **v** 2 **♥** K1065 North HCP: 7 AP **♦** J873 **♦** Q42 South HCP: 15 1. Minor Suit Transfers after 1NT ♣ K108743 **♣** AQ Contract: 3♣ S 2. automat

| Board: 91 Dealer: N Vul: NS HCP: 5 | ★ K3 ▼ 1095 ♦ J5 ♣ J109874 | The opponents are silent. Partner bids first. |
|--|--|--|
| Board: 92 Dealer: S Vul: None HCP: 17 | ★ K874♥ Q32◆ AQ6♣ AQ4 | East Bids 3♥ if possible. You bid first. |
| Board: 93 Dealer: N Vul: EW HCP: 7 | ♠ K ♥ 94 ♦ J84 ♠ QJ98543 | The opponents are silent. Partner bids first. |
| Board: 94 Dealer: S Vul: Both HCP: 15 | ★ KJ62▼ AQJ◆ J106◆ K104 | The opponents are silent. You bid first. |
| Board: 95 Dealer: N Vul: NS HCP: 5 | ★ K98♥ J43◆ 4◆ J109842 | The opponents are silent. Partner bids first. |
| Board: 96 Dealer: S Vul: NS HCP: 15 | ★ A832★ K1065★ Q42★ AQ | The opponents are silent. You bid first. |

| Board: 91 Dealer: N Vul: NS North HCP: 15 South HCP: 5 Contract: 3 N | North: ♠ AQ96 ♥ KJ4 ♠ Q107 ♣ K32 | South: ♠ K3 ▼ 1095 ◆ J5 ♣ J109874 | West North East South 1NT Pass 2♠¹ Pass 3♠² AP 1. Minor Suit Transfers after 1NT 2. automat |
|--|--|---------------------------------------|--|
| Board: 92 Dealer: S Vul: None North HCP: 4 South HCP: 17 Contract: 4 S | North: | South: ♠ K874 ♥ Q32 ♠ AQ6 ♣ AQ4 | West North East South 1NT Pass 2♠¹ 3♥ 4♣ AP 1. Minor Suit Transfers after 1NT |
| Board: 93 Dealer: N Vul: EW North HCP: 17 South HCP: 7 Contract: 3 N | North: ♠ Q432 ♥ A102 ♠ A95 ♣ AK7 | South: ♠ K ♥ 94 ♦ J84 ♣ QJ98543 | West North East South 1NT Pass 2♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat |
| Board: 94 Dealer: S Vul: Both North HCP: 7 South HCP: 15 Contract: 3 S | North: ♠ AQ3 ♥ 86 ♠ 97 ♣ J87652 | South: ♠ KJ62 ♥ AQJ ♦ J106 ♣ K104 | West North East South 1NT Pass 2♠¹ Pass 3♠² AP 1. Minor Suit Transfers after 1NT 2. automat |
| Board: 95 Dealer: N Vul: NS North HCP: 16 South HCP: 5 Contract: 3 N | North: ♠ A10765 ♥ KQ10 ♦ J108 ♣ AQ | South: ♠ K98 ♥ J43 ♦ 4 ♣ J109842 | 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: 96 North: South: 1NT Dealer: S **♦** K7 **♠** A832 Vul: NS Pass $3 \clubsuit^2$ Pass 2♠¹ **v** 2 **♥** K1065 North HCP: 7 AP **♦** J873 **♦** Q42 South HCP: 15 1. Minor Suit Transfers after 1NT ♣ K108743 **♣** AQ Contract: 3♣ S 2. automat

| Board: 97 Dealer: N | ♠ AJ64 ♥ KJ76 | The opponents are silent. |
|-----------------------------------|--------------------------------|---------------------------|
| Vul: None HCP: 16 | ◆ AK2 ◆ 106 | You bid first. |
| Board: 98 Dealer: S Vul: NS | ♦ J3 ♥ 87 | East Bids 3♥ if possible. |
| HCP: 2 | ◆ 972 ◆ J109832 | Partner bids first. |
| Board: 99 Dealer: N | ♠ AKJ65 ♥ K63 | The opponents are silent. |
| Vul: EW HCP: 17 | ◆ Q107 ◆ A2 | You bid first. |
| Board: 100 | _ | The opponents are silent. |
| Dealer: S Vul: EW HCP: 13 | ♥ 92 ♦ AKQ9 • KJ97543 | Partner bids first. |

| Board: 97 Dealer: N Vul: None North HCP: 16 South HCP: 9 Contract: 3♣ N | North: ♠ AJ64 ♥ KJ76 ♠ AK2 ♠ 106 | South: | West North East South 1NT Pass 2♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat |
|---|--------------------------------------|---------------------------------------|---|
| Board: 98 Dealer: S Vul: NS North HCP: 2 South HCP: 16 Contract: 3♥ E | North: ♣ J3 ♥ 87 ♦ 972 ♣ J109832 | South: ♠ A10972 ♥ KJ6 ♠ KQ6 ♣ K6 | West North East South 1NT Pass 2♠¹ 3♥ AP 1. Minor Suit Transfers after 1NT |
| Board: 99 Dealer: N Vul: EW North HCP: 17 South HCP: 12 Contract: 6♣ N | North: ♠ AKJ65 ♥ K63 ♠ Q107 ♣ A2 | South: ♠ 7 ♥ AQ8 ♠ A9 ♠ Q1096543 | 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: 100 Dealer: S Vul: EW North HCP: 13 South HCP: 15 Contract: 6 S | North: ♠ — ♥ 92 • AKQ9 • KJ97543 | South: ♠ KQJ94 ♥ A107 ♦ J53 ♣ A10 | 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 ♣ |

Two-Way Size Ask

Board: 98
Dealer: S

A10972

✓ KJ6

East Bids 3♥ if possible.

Board: 100 ♠ KQJ94
Dealer: S ♥ A107

The opponents are silent.

Vul: EW → J53 HCP: 15 → A10 You bid first.

| Board: 97 Dealer: N Vul: None North HCP: 16 South HCP: 9 Contract: 3♣ N | North: ♠ AJ64 ♥ KJ76 ♠ AK2 ♠ 106 | South: | West North East South 1NT Pass 2♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat |
|---|--------------------------------------|---------------------------------------|---|
| Board: 98 Dealer: S Vul: NS North HCP: 2 South HCP: 16 Contract: 3♥ E | North: ♣ J3 ♥ 87 ♦ 972 ♣ J109832 | South: ♠ A10972 ♥ KJ6 ♠ KQ6 ♣ K6 | West North East South 1NT Pass 2♠¹ 3♥ AP 1. Minor Suit Transfers after 1NT |
| Board: 99 Dealer: N Vul: EW North HCP: 17 South HCP: 12 Contract: 6♣ N | North: ♠ AKJ65 ♥ K63 ♠ Q107 ♣ A2 | South: ♠ 7 ♥ AQ8 ♠ A9 ♠ Q1096543 | 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: 100 Dealer: S Vul: EW North HCP: 13 South HCP: 15 Contract: 6 S | North: ♠ — ♥ 92 • AKQ9 • KJ97543 | South: ♠ KQJ94 ♥ A107 ♦ J53 ♣ A10 | 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 ♣ |