

North hands (Practice Page)

We Overcall 1NT then partner transfers to !C (2!S) or !D (2N)

Board: 1 ♠ 4 East Opens 1♠.
Dealer: E ♥ KQ2
Vul: Both ♦ 982 Partner bids first.
HCP: 9 ♣ A109753

Board: 2 ♠ KJ82 West Opens 1♥.
Dealer: W ♥ AQ6
Vul: EW ♦ A73 You bid first.
HCP: 15 ♣ J85

Board: 3 ♠ 3 East Opens 1♦.
Dealer: E ♥ 96
Vul: EW ♦ A83 Partner bids first.
HCP: 10 ♣ KQJ10932

Board: 4 ♠ J1093 West Opens 1♣.
Dealer: W ♥ AKQ7
Vul: Both ♦ J7 You bid first.
HCP: 16 ♣ KQ6

Board: 5 ♠ 32 East Opens 1♥.
Dealer: E ♥ AJ2
Vul: NS ♦ 74 Partner bids first.
HCP: 8 ♣ QJ10752

Board: 6 ♠ KQJ9 West Opens 1♣.
Dealer: W ♥ 43 West Bids 4♥ if possible.
Vul: Both ♦ K43 You bid first.
HCP: 15 ♣ AQ92

We Overcall 1NT then partner transfers to !C (2!S) or !D (2N) Both hands (Answers Page)

Board: 1
Dealer: E
Vul: Both
North HCP: 9
South HCP: 15
Contract: 3♣ S

North:
♠ 4
♥ KQ2
♦ 982
♣ A109753

South:
♠ AQ5
♥ A1075
♦ Q75
♣ K82

West	North	East	South
		1♠	1NT
Pass	2♠ ¹	Pass	3♣ ²
	AP		
1. Minor Suit Transfers after 1NT			
2. automat			

Board: 2
Dealer: W
Vul: EW
North HCP: 15
South HCP: 9
Contract: 3N N

North:
♠ KJ82
♥ AQ6
♦ A73
♣ J85

South:
♠ 5
♥ J85
♦ K84
♣ KQ10632

West	North	East	South
1♥	1NT	Pass	2♠ ¹
Pass	3♣ ²	Pass	3♦
Pass	3NT	AP	
1. Minor Suit Transfers after 1NT			
2. automat			

Board: 3
Dealer: E
Vul: EW
North HCP: 10
South HCP: 15
Contract: 5♣ S

North:
♠ 3
♥ 96
♦ A83
♣ KQJ10932

South:
♠ AJ65
♥ QJ42
♦ K72
♣ A7

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

Board: 4
Dealer: W
Vul: Both
North HCP: 16
South HCP: 9
Contract: 5♦ N

North:
♠ J1093
♥ AKQ7
♦ J7
♣ KQ6

South:
♠ —
♥ 864
♦ KQ10643
♣ A732

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

Board: 5
Dealer: E
Vul: NS
North HCP: 8
South HCP: 16
Contract: 3♣ S

North:
♠ 32
♥ AJ2
♦ 74
♣ QJ10752

South:
♠ J10
♥ K43
♦ KQ53
♣ AK84

West	North	East	South
		1♥	1NT
Pass	2♠ ¹	Pass	3♣ ²
	AP		
1. Minor Suit Transfers after 1NT			
2. automat			

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

North:
♠ KQJ9
♥ 43
♦ K43
♣ AQ92

South:
♠ 87
♥ K92
♦ AQ7652
♣ 63

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

South hands (Practice Page)

We Overcall 1NT then partner transfers to !C (2!S) or !D (2N)

Board: 1	♠ AQ5	East Opens 1♠.
Dealer: E	♥ A1075	
Vul: Both	♦ Q75	You bid first.
HCP: 15	♣ K82	

Board: 2	♠ 5	West Opens 1♥.
Dealer: W	♥ J85	
Vul: EW	♦ K84	Partner bids first.
HCP: 9	♣ KQ10632	

Board: 3	♠ AJ65	East Opens 1♦.
Dealer: E	♥ QJ42	
Vul: EW	♦ K72	You bid first.
HCP: 15	♣ A7	

Board: 4	♠ —	West Opens 1♣.
Dealer: W	♥ 864	
Vul: Both	♦ KQ10643	Partner bids first.
HCP: 9	♣ A732	

Board: 5	♠ J10	East Opens 1♥.
Dealer: E	♥ K43	
Vul: NS	♦ KQ53	You bid first.
HCP: 16	♣ AK84	

Board: 6	♠ 87	West Opens 1♣.
Dealer: W	♥ K92	West Bids 4♥ if possible.
Vul: Both	♦ AQ7652	
HCP: 9	♣ 63	Partner bids first.

We Overcall 1NT then partner transfers to !C (2!S) or !D (2N) Both hands (Answers Page)

Board: 1
Dealer: E
Vul: Both
North HCP: 9
South HCP: 15
Contract: 3♣ S

North:
♠ 4
♥ KQ2
♦ 982
♣ A109753

South:
♠ AQ5
♥ A1075
♦ Q75
♣ K82

West	North	East	South
		1♠	1NT
Pass	2♠ ¹	Pass	3♣ ²
AP			
1. Minor Suit Transfers after 1NT			
2. automat			

Board: 2
Dealer: W
Vul: EW
North HCP: 15
South HCP: 9
Contract: 3N N

North:
♠ KJ82
♥ AQ6
♦ A73
♣ J85

South:
♠ 5
♥ J85
♦ K84
♣ KQ10632

West	North	East	South
1♥	1NT	Pass	2♠ ¹
Pass	3♣ ²	Pass	3♦
Pass	3NT	AP	
1. Minor Suit Transfers after 1NT			
2. automat			

Board: 3
Dealer: E
Vul: EW
North HCP: 10
South HCP: 15
Contract: 5♣ S

North:
♠ 3
♥ 96
♦ A83
♣ KQJ10932

South:
♠ AJ65
♥ QJ42
♦ K72
♣ A7

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

Board: 4
Dealer: W
Vul: Both
North HCP: 16
South HCP: 9
Contract: 5♦ N

North:
♠ J1093
♥ AKQ7
♦ J7
♣ KQ6

South:
♠ —
♥ 864
♦ KQ10643
♣ A732

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

Board: 5
Dealer: E
Vul: NS
North HCP: 8
South HCP: 16
Contract: 3♣ S

North:
♠ 32
♥ AJ2
♦ 74
♣ QJ10752

South:
♠ J10
♥ K43
♦ KQ53
♣ AK84

West	North	East	South
		1♥	1NT
Pass	2♠ ¹	Pass	3♣ ²
AP			
1. Minor Suit Transfers after 1NT			
2. automat			

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

North:
♠ KQJ9
♥ 43
♦ K43
♣ AQ92

South:
♠ 87
♥ K92
♦ AQ7652
♣ 63

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

North hands (Practice Page)

We Overcall 1NT then partner transfers to !C (2!S) or !D (2N)

Board: 7 ♠ J9 East Opens 1♠.
Dealer: E ♥ 96
Vul: NS ♦ J109743 Partner bids first.
HCP: 9 ♣ AK6

Board: 8 ♠ Q963 West Opens 1♣.
Dealer: W ♥ K84
Vul: Both ♦ K2 You bid first.
HCP: 17 ♣ AKQ2

Board: 9 ♠ K72 East Opens 1♥.
Dealer: E ♥ 9
Vul: None ♦ QJ9542 Partner bids first.
HCP: 8 ♣ Q54

Board: 10 ♠ Q96 West Opens 1♦.
Dealer: W ♥ A965
Vul: EW ♦ AJ102 You bid first.
HCP: 16 ♣ AJ

Board: 11 ♠ A32 East Opens 1♣.
Dealer: E ♥ 95
Vul: Both ♦ Q107542 Partner bids first.
HCP: 9 ♣ QJ

Board: 12 ♠ KQ4 West Opens 1♠.
Dealer: W ♥ A1083 West Bids 4♠ if possible.
Vul: NS ♦ AQ85 East Bids XA♠♠ if possible.
HCP: 15 ♣ 106 You bid first.

We Overcall 1NT then partner transfers to !C (2!S) or !D (2N) Both hands (Answers Page)

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

North:
♠ J9
♥ 96
♦ J109743
♣ AK6

South:
♠ AK8
♥ QJ3
♦ A862
♣ QJ4

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

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

North:
♠ Q963
♥ K84
♦ K2
♣ AKQ2

South:
♠ K
♥ Q103
♦ QJ9543
♣ J43

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

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

North:
♠ K72
♥ 9
♦ QJ9542
♣ Q54

South:
♠ A96
♥ K854
♦ A8
♣ AJ63

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

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

North:
♠ Q96
♥ A965
♦ AJ102
♣ AJ

South:
♠ KJ
♥ 873
♦ Q9
♣ Q97652

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

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

North:
♠ A32
♥ 95
♦ Q107542
♣ QJ

South:
♠ K10
♥ Q74
♦ AKJ63
♣ A104

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

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

North:
♠ KQ4
♥ A1083
♦ AQ85
♣ 106

South:
♠ J32
♥ 7
♦ K106
♣ KQ9832

West	North	East	South
1♠	1NT	Pass	2♠ ¹
4♠	Pass	Pass	5♣
Pass	Pass	XA♠♠	AP

1. Minor Suit Transfers after 1NT

South hands (Practice Page)

We Overcall 1NT then partner transfers to !C (2!S) or !D (2N)

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

East Opens 1♠.

You bid first.

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

West Opens 1♣.

Partner bids first.

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

East Opens 1♥.

You bid first.

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

West Opens 1♦.

Partner bids first.

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

East Opens 1♣.

You bid first.

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

West Opens 1♠.

West Bids 4♠ if possible.

East Bids XA♠♠ if possible.

Partner bids first.

We Overcall 1NT then partner transfers to !C (2!S) or !D (2N) Both hands (Answers Page)

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

North:
♠ J9
♥ 96
♦ J109743
♣ AK6

South:
♠ AK8
♥ QJ3
♦ A862
♣ QJ4

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

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

North:
♠ Q963
♥ K84
♦ K2
♣ AKQ2

South:
♠ K
♥ Q103
♦ QJ9543
♣ J43

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

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

North:
♠ K72
♥ 9
♦ QJ9542
♣ Q54

South:
♠ A96
♥ K854
♦ A8
♣ AJ63

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

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

North:
♠ Q96
♥ A965
♦ AJ102
♣ AJ

South:
♠ KJ
♥ 873
♦ Q9
♣ Q97652

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

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

North:
♠ A32
♥ 95
♦ Q107542
♣ QJ

South:
♠ K10
♥ Q74
♦ AKJ63
♣ A104

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

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

North:
♠ KQ4
♥ A1083
♦ AQ85
♣ 106

South:
♠ J32
♥ 7
♦ K106
♣ KQ9832

West	North	East	South
1♠	1NT	Pass	2♠ ¹
4♠	Pass	Pass	5♣
Pass	Pass	XA♠♠	AP

1. Minor Suit Transfers after 1NT

North hands (Practice Page)

We Overcall 1NT then partner transfers to !C (2!S) or !D (2N)

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

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

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

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

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

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

We Overcall 1NT then partner transfers to !C (2!S) or !D (2N) Both hands (Answers Page)

Board: 13
Dealer: E
Vul: Both
North HCP: 8
South HCP: 15
Contract: 3♦ S

North:
♠ 106
♥ J3
♦ 985432
♣ AQJ

South:
♠ A432
♥ K96
♦ KQ7
♣ K96

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

Board: 14
Dealer: W
Vul: None
North HCP: 15
South HCP: 10
Contract: 6♣ N

North:
♠ A874
♥ AJ109
♦ J74
♣ AJ

South:
♠ 9
♥ KQ6
♦ 103
♣ KQ109652

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

Board: 15
Dealer: E
Vul: NS
North HCP: 8
South HCP: 17
Contract: 5♦ S

North:
♠ A
♥ QJ
♦ J1076532
♣ 1065

South:
♠ K765
♥ K652
♦ A8
♣ AK8

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

Board: 16
Dealer: W
Vul: EW
North HCP: 17
South HCP: 8
Contract: 3♣ N

North:
♠ K8
♥ KQJ
♦ AKJ75
♣ 864

South:
♠ 932
♥ 42
♦ Q4
♣ KQJ1093

West	North	East	South
1♥	1NT	Pass	2♠ ¹
Pass	3♣ ²	AP	
1. Minor Suit Transfers after 1NT			
2. automat			

Board: 17
Dealer: E
Vul: NS
North HCP: 8
South HCP: 15
Contract: 5♣ S

North:
♠ K
♥ J
♦ J65
♣ QJ1076532

South:
♠ 9865
♥ AK107
♦ KQ10
♣ K9

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

Board: 18
Dealer: W
Vul: Both
North HCP: 17
South HCP: 8
Contract: 3♣ N

North:
♠ A2
♥ AK64
♦ QJ82
♣ K95

South:
♠ Q84
♥ 92
♦ 95
♣ AQ10432

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

South hands (Practice Page)

We Overcall 1NT then partner transfers to !C (2!S) or !D (2N)

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

We Overcall 1NT then partner transfers to !C (2!S) or !D (2N) Both hands (Answers Page)

Board: 13
Dealer: E
Vul: Both
North HCP: 8
South HCP: 15
Contract: 3♦ S

North:
♠ 106
♥ J3
♦ 985432
♣ AQJ

South:
♠ A432
♥ K96
♦ KQ7
♣ K96

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

Board: 14
Dealer: W
Vul: None
North HCP: 15
South HCP: 10
Contract: 6♣ N

North:
♠ A874
♥ AJ109
♦ J74
♣ AJ

South:
♠ 9
♥ KQ6
♦ 103
♣ KQ109652

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

Board: 15
Dealer: E
Vul: NS
North HCP: 8
South HCP: 17
Contract: 5♦ S

North:
♠ A
♥ QJ
♦ J1076532
♣ 1065

South:
♠ K765
♥ K652
♦ A8
♣ AK8

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

Board: 16
Dealer: W
Vul: EW
North HCP: 17
South HCP: 8
Contract: 3♣ N

North:
♠ K8
♥ KQJ
♦ AKJ75
♣ 864

South:
♠ 932
♥ 42
♦ Q4
♣ KQJ1093

West	North	East	South
1♥	1NT	Pass	2♠ ¹
Pass	3♣ ²	AP	
1. Minor Suit Transfers after 1NT			
2. automat			

Board: 17
Dealer: E
Vul: NS
North HCP: 8
South HCP: 15
Contract: 5♣ S

North:
♠ K
♥ J
♦ J65
♣ QJ1076532

South:
♠ 9865
♥ AK107
♦ KQ10
♣ K9

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

Board: 18

Dealer: W

Vul: Both

North HCP: 17

South HCP: 8

Contract: 3♣ N

North:

♠ A2

♥ AK64

♦ QJ82

♣ K95

South:

♠ Q84

♥ 92

♦ 95

♣ AQ10432

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

2. automat

North hands (Practice Page)

We Overcall 1NT then partner transfers to !C (2!S) or !D (2N)

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

We Overcall 1NT then partner transfers to !C (2!S) or !D (2N) Both hands (Answers Page)

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

North:
♠ 2
♥ 72
♦ AQJ7532
♣ QJ8

South:
♠ AKJ5
♥ J1096
♦ K6
♣ K75

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

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

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

North:
♠ K963
♥ AKQ5
♦ 43
♣ QJ8

South:
♠ 104
♥ J3
♦ AKJ10852
♣ A9

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

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

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

North:
♠ K6
♥ 1074
♦ 84
♣ AJ10865

South:
♠ AJ93
♥ AQJ
♦ K107
♣ 932

West	North	East	South
		1♦	1NT
Pass	2♠ ¹	Pass	3♣ ²
AP			

1. Minor Suit Transfers after 1NT
2. automat

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

North:
♠ K65
♥ 1098
♦ AK8
♣ AQ94

South:
♠ A
♥ A4
♦ 1076543
♣ J862

West	North	East	South
1♣	1NT	Pass	3♣ ¹
Pass	3♦ ²	AP	

1. Minor Suit Transfers after 1NT
2. automat

Board: 23

Dealer: E

Vul: None

North HCP: 9

South HCP: 17

Contract: 5♦ S

North:

♠ 4

♥ J92

♦ AKJ8543

♣ 84

South:

♠ K52

♥ AQ103

♦ Q2

♣ KQJ10

West	North	East	South
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		1♣	1NT
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Pass	3♣ ¹	Pass	3♦ ²
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Pass	4NT ³	Pass	5♦
------	------------------	------	----

AP

1. Minor Suit Transfers after 1NT

2. automat

3. Blackwood 0314, for ♦

South hands (Practice Page)

We Overcall 1NT then partner transfers to !C (2!S) or !D (2N)

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

We Overcall 1NT then partner transfers to !C (2!S) or !D (2N) Both hands (Answers Page)

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

North:
♠ 2
♥ 72
♦ AQJ7532
♣ QJ8

South:
♠ AKJ5
♥ J1096
♦ K6
♣ K75

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

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

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

North:
♠ K963
♥ AKQ5
♦ 43
♣ QJ8

South:
♠ 104
♥ J3
♦ AKJ10852
♣ A9

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

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

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

North:
♠ K6
♥ 1074
♦ 84
♣ AJ10865

South:
♠ AJ93
♥ AQJ
♦ K107
♣ 932

West	North	East	South
		1♦	1NT
Pass	2♠ ¹	Pass	3♣ ²
AP			

1. Minor Suit Transfers after 1NT
2. automat

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

North:
♠ K65
♥ 1098
♦ AK8
♣ AQ94

South:
♠ A
♥ A4
♦ 1076543
♣ J862

West	North	East	South
1♣	1NT	Pass	3♣ ¹
Pass	3♦ ²	AP	

1. Minor Suit Transfers after 1NT
2. automat

Board: 23

Dealer: E

Vul: None

North HCP: 9

South HCP: 17

Contract: 5♦ S

North:

♠ 4

♥ J92

♦ AKJ8543

♣ 84

South:

♠ K52

♥ AQ103

♦ Q2

♣ KQJ10

West	North	East	South
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		1♣	1NT
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Pass	3♣ ¹	Pass	3♦ ²
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Pass	4NT ³	Pass	5♦
------	------------------	------	----

AP

1. Minor Suit Transfers after 1NT

2. automat

3. Blackwood 0314, for ♦

North hands (Practice Page)

We Overcall 1NT then partner transfers to !C (2!S) or !D (2N)

Board: 24 ♠ AQ3 West Opens 1♠.
Dealer: W ♥ KJ64
Vul: EW ♦ KJ You bid first.
HCP: 15 ♣ J732

Board: 25 ♠ 42 East Opens 1♠.
Dealer: E ♥ 109 East Doubles 2♠ if possible.
Vul: Both ♦ K74
HCP: 9 ♣ KQJ985 Partner bids first.

Board: 26 ♠ K1092 West Opens 1♥.
Dealer: W ♥ K107
Vul: NS ♦ A3 You bid first.
HCP: 17 ♣ AK95

Board: 27 ♠ 973 East Opens 1♦.
Dealer: E ♥ KQJ
Vul: EW ♦ 7 Partner bids first.
HCP: 8 ♣ Q96542

Board: 28 ♠ A96 West Opens 1♦.
Dealer: W ♥ AKQ10
Vul: None ♦ QJ7 You bid first.
HCP: 16 ♣ 1095

Board: 29 ♠ 83 East Opens 1♣.
Dealer: E ♥ A107
Vul: NS ♦ QJ107642 Partner bids first.
HCP: 8 ♣ J

We Overcall 1NT then partner transfers to !C (2!S) or !D (2N) Both hands (Answers Page)

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

North:
♠ AQ3
♥ KJ64
♦ KJ
♣ J732

South:
♠ 106
♥ 532
♦ A10
♣ KQ10986

West	North	East	South
1♠	1NT	Pass	2♠ ¹
Pass	3♣ ²	AP	

1. Minor Suit Transfers after 1NT
2. automat

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

North:
♠ 42
♥ 109
♦ K74
♣ KQJ985

South:
♠ AJ5
♥ K652
♦ A106
♣ A102

West	North	East	South
		1♠	1NT
Pass	2♠ ¹	X	3♣ ²
	AP		

1. Minor Suit Transfers after 1NT
2. automat

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

North:
♠ K1092
♥ K107
♦ A3
♣ AK95

South:
♠ 64
♥ AQ4
♦ 1097542
♣ QJ

West	North	East	South
1♥	1NT	Pass	3♣ ¹
Pass	3♦ ²	AP	

1. Minor Suit Transfers after 1NT
2. automat

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

North:
♠ 973
♥ KQJ
♦ 7
♣ Q96542

South:
♠ K2
♥ 873
♦ KJ95
♣ AKJ3

West	North	East	South
		1♦	1NT
Pass	2♠ ¹	Pass	3♣ ²
	AP		

1. Minor Suit Transfers after 1NT
2. automat

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

North:
♠ A96
♥ AKQ10
♦ QJ7
♣ 1095

South:
♠ QJ10
♥ 98
♦ 96
♣ KQJ864

West	North	East	South
1♦	1NT	Pass	2♠ ¹
Pass	3♣ ²	AP	

1. Minor Suit Transfers after 1NT
2. automat

Board: 29

Dealer: E

Vul: NS

North HCP: 8

South HCP: 16

Contract: 3♦ S

North:

♠ 83

♥ A107

♦ QJ107642

♣ J

South:

♠ K7

♥ J53

♦ AK53

♣ KQ96

West	North	East	South
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		1♣	1NT
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Pass	3♣ ¹	Pass	3♦ ²
------	-----------------	------	-----------------

AP

1. Minor Suit Transfers after 1NT

2. automat

South hands (Practice Page)

We Overcall 1NT then partner transfers to !C (2!S) or !D (2N)

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

Board: 25	♠ AJ5	East Opens 1♠.
Dealer: E	♥ K652	East Doubles 2♠ if possible.
Vul: Both	♦ A106	
HCP: 16	♣ A102	You bid first.

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

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

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

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

We Overcall 1NT then partner transfers to !C (2!S) or !D (2N) Both hands (Answers Page)

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

North:
♠ AQ3
♥ KJ64
♦ KJ
♣ J732

South:
♠ 106
♥ 532
♦ A10
♣ KQ10986

West	North	East	South
1♠	1NT	Pass	2♠ ¹
Pass	3♣ ²	AP	

1. Minor Suit Transfers after 1NT
2. automat

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

North:
♠ 42
♥ 109
♦ K74
♣ KQJ985

South:
♠ AJ5
♥ K652
♦ A106
♣ A102

West	North	East	South
		1♠	1NT
Pass	2♠ ¹	X	3♣ ²
	AP		

1. Minor Suit Transfers after 1NT
2. automat

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

North:
♠ K1092
♥ K107
♦ A3
♣ AK95

South:
♠ 64
♥ AQ4
♦ 1097542
♣ QJ

West	North	East	South
1♥	1NT	Pass	3♣ ¹
Pass	3♦ ²	AP	

1. Minor Suit Transfers after 1NT
2. automat

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

North:
♠ 973
♥ KQJ
♦ 7
♣ Q96542

South:
♠ K2
♥ 873
♦ KJ95
♣ AKJ3

West	North	East	South
		1♦	1NT
Pass	2♠ ¹	Pass	3♣ ²
	AP		

1. Minor Suit Transfers after 1NT
2. automat

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

North:
♠ A96
♥ AKQ10
♦ QJ7
♣ 1095

South:
♠ QJ10
♥ 98
♦ 96
♣ KQJ864

West	North	East	South
1♦	1NT	Pass	2♠ ¹
Pass	3♣ ²	AP	

1. Minor Suit Transfers after 1NT
2. automat

Board: 29

Dealer: E

Vul: NS

North HCP: 8

South HCP: 16

Contract: 3♦ S

North:

♠ 83

♥ A107

♦ QJ107642

♣ J

South:

♠ K7

♥ J53

♦ AK53

♣ KQ96

West North East South

1♣ 1NT

Pass 3♣¹ Pass 3♦²

AP

1. Minor Suit Transfers after 1NT

2. automat

North hands (Practice Page)

We Overcall 1NT then partner transfers to !C (2!S) or !D (2N)

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

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

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

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

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

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

We Overcall 1NT then partner transfers to !C (2!S) or !D (2N) Both hands (Answers Page)

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

North:
♠ KQ64
♥ AQ108
♦ K42
♣ J7

South:
♠ 953
♥ K32
♦ 3
♣ AK10984

West North East South

1♦ 1NT Pass 2♠¹

Pass 3♣² Pass 3NT

AP

1. Minor Suit Transfers after 1NT

2. automat

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

North:
♠ 104
♥ KJ6
♦ Q9
♣ Q76532

South:
♠ AK8
♥ 32
♦ AJ874
♣ A109

West North East South

1♦ 1NT

Pass 2♠¹ Pass 3♣²

AP

1. Minor Suit Transfers after 1NT

2. automat

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

North:
♠ K5
♥ K108
♦ Q106
♣ AK1096

South:
♠ 832
♥ A6
♦ AJ7532
♣ 73

West North East South

1♣ 1NT Pass 3♣¹

Pass 3♦² Pass 3♥

Pass 3NT AP

1. Minor Suit Transfers after 1NT

2. automat

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

North:
♠ 5
♥ 8653
♦ 85
♣ AKJ1087

South:
♠ AQJ6
♥ AJ9
♦ KJ103
♣ 95

West North East South

1♥ 1NT

Pass 2♠¹ Pass 3♣²

Pass 5♣ AP

1. Minor Suit Transfers after 1NT

2. automat

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

North:
♠ K1042
♥ KJ109
♦ KQ3
♣ A6

South:
♠ Q7
♥ 53
♦ J82
♣ KQ10932

West North East South

1♦ 1NT Pass 2♠¹

Pass 3♣² AP

1. Minor Suit Transfers after 1NT

2. automat

Board: 35

Dealer: E

Vul: Both

North HCP: 9

South HCP: 16

Contract: 3N S

North:

♠ K42

♥ A10

♦ 6

♣ Q985432

South:

♠ 10975

♥ K2

♦ KQ52

♣ AKJ

West	North	East	South
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		1♦	1NT
--	--	----	-----

Pass	2♠ ¹	Pass	3♣ ²
------	-----------------	------	-----------------

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

AP

1. Minor Suit Transfers after 1NT

2. automat

South hands (Practice Page)

We Overcall 1NT then partner transfers to !C (2!S) or !D (2N)

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

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

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

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

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

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

We Overcall 1NT then partner transfers to !C (2!S) or !D (2N) Both hands (Answers Page)

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

North:
♠ KQ64
♥ AQ108
♦ K42
♣ J7

South:
♠ 953
♥ K32
♦ 3
♣ AK10984

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

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

North:
♠ 104
♥ KJ6
♦ Q9
♣ Q76532

South:
♠ AK8
♥ 32
♦ AJ874
♣ A109

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

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

North:
♠ K5
♥ K108
♦ Q106
♣ AK1096

South:
♠ 832
♥ A6
♦ AJ7532
♣ 73

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

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

North:
♠ 5
♥ 8653
♦ 85
♣ AKJ1087

South:
♠ AQJ6
♥ AJ9
♦ KJ103
♣ 95

West	North	East	South
		1♥	1NT
Pass	2♠ ¹	Pass	3♣ ²
Pass	5♣	AP	
1. Minor Suit Transfers after 1NT			
2. automat			

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

North:
♠ K1042
♥ KJ109
♦ KQ3
♣ A6

South:
♠ Q7
♥ 53
♦ J82
♣ KQ10932

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

Board: 35

Dealer: E

Vul: Both

North HCP: 9

South HCP: 16

Contract: 3N S

North:

♠ K42

♥ A10

♦ 6

♣ Q985432

South:

♠ 10975

♥ K2

♦ KQ52

♣ AKJ

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

		1♦	1NT
--	--	----	-----

Pass	2♠ ¹	Pass	3♣ ²
------	-----------------	------	-----------------

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

AP

1. Minor Suit Transfers after 1NT

2. automat

North hands (Practice Page)

We Overcall 1NT then partner transfers to !C (2!S) or !D (2N)

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

We Overcall 1NT then partner transfers to !C (2!S) or !D (2N) Both hands (Answers Page)

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

North:
♠ K106
♥ KQ103
♦ AQ8
♣ K52

South:
♠ 9
♥ J82
♦ K976432
♣ A3

West North East South

1♥ 1NT Pass 3♣¹

Pass 3♦² Pass 5♦

AP

1. Minor Suit Transfers after 1NT

2. automat

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

North:
♠ A7
♥ K53
♦ Q97632
♣ 74

South:
♠ K6
♥ A106
♦ K104
♣ KQJ63

West North East South

1♥ 1NT

Pass 3♣¹ Pass 3♦²

AP

1. Minor Suit Transfers after 1NT

2. automat

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

North:
♠ A63
♥ KQ86
♦ A4
♣ K875

South:
♠ 74
♥ 9
♦ KQ109753
♣ A102

West North East South

1♠ 1NT Pass 3♣¹

Pass 3♦² Pass 4NT³

Pass 5♥ Pass 6♦

X AP

1. Minor Suit Transfers after 1NT

2. automat

3. Blackwood 0314, for ♦

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

North:
♠ A83
♥ 5
♦ 832
♣ AJ9542

South:
♠ K1097
♥ AK9
♦ AJ96
♣ 87

West North East South

1♦ 1NT

Pass 2♠¹ Pass 3♣²

Pass 3♠ Pass 3NT

AP

1. Minor Suit Transfers after 1NT

2. automat

Board: 40

Dealer: W

Vul: EW

North HCP: 16

South HCP: 8

Contract: 3♦ N

North:

♠ 72

♥ K42

♦ AQ2

♣ AK1083

South:

♠ J53

♥ Q

♦ KJ87653

♣ J5

West	North	East	South
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1♥	1NT	Pass	3♣ ¹
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Pass	3♦ ²	AP	
------	-----------------	----	--

1. Minor Suit Transfers after 1NT

2. automat

South hands (Practice Page)

We Overcall 1NT then partner transfers to !C (2!S) or !D (2N)

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

We Overcall 1NT then partner transfers to !C (2!S) or !D (2N) Both hands (Answers Page)

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

North:
♠ K106
♥ KQ103
♦ AQ8
♣ K52

South:
♠ 9
♥ J82
♦ K976432
♣ A3

West North East South

1♥ 1NT Pass 3♣¹

Pass 3♦² Pass 5♦

AP

1. Minor Suit Transfers after 1NT

2. automat

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

North:
♠ A7
♥ K53
♦ Q97632
♣ 74

South:
♠ K6
♥ A106
♦ K104
♣ KQJ63

West North East South

1♥ 1NT

Pass 3♣¹ Pass 3♦²

AP

1. Minor Suit Transfers after 1NT

2. automat

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

North:
♠ A63
♥ KQ86
♦ A4
♣ K875

South:
♠ 74
♥ 9
♦ KQ109753
♣ A102

West North East South

1♠ 1NT Pass 3♣¹

Pass 3♦² Pass 4NT³

Pass 5♥ Pass 6♦

X AP

1. Minor Suit Transfers after 1NT

2. automat

3. Blackwood 0314, for ♦

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

North:
♠ A83
♥ 5
♦ 832
♣ AJ9542

South:
♠ K1097
♥ AK9
♦ AJ96
♣ 87

West North East South

1♦ 1NT

Pass 2♠¹ Pass 3♣²

Pass 3♠ Pass 3NT

AP

1. Minor Suit Transfers after 1NT

2. automat

Board: 40

Dealer: W

Vul: EW

North HCP: 16

South HCP: 8

Contract: 3♦ N

North:

♠ 72

♥ K42

♦ AQ2

♣ AK1083

South:

♠ J53

♥ Q

♦ KJ87653

♣ J5

West	North	East	South
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1♥	1NT	Pass	3♣ ¹
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Pass	3♦ ²	AP	
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1. Minor Suit Transfers after 1NT

2. automat

North hands (Practice Page)

We Overcall 1NT then partner transfers to !C (2!S) or !D (2N)

Board: 41 ♠ K4
Dealer: E ♥ 1062
Vul: Both ♦ 6
HCP: 10 ♣ AK109752

East Opens 1♦.
East Doubles 6♣ if possible.
Partner bids first.

Board: 42 ♠ Q82
Dealer: W ♥ QJ10
Vul: NS ♦ AQ108
HCP: 15 ♣ KJ4

West Opens 1♥.
West Doubles Pass if possible.
You bid first.

Board: 43 ♠ 9
Dealer: E ♥ 7
Vul: Both ♦ AQ5
HCP: 11 ♣ KQ1098654

East Opens 1♥.
Partner bids first.

Board: 44 ♠ A106
Dealer: W ♥ K632
Vul: EW ♦ AQ65
HCP: 17 ♣ A7

West Opens 1♦.
You bid first.

Board: 45 ♠ A7
Dealer: E ♥ A8
Vul: NS ♦ 103
HCP: 13 ♣ KQ98762

East Opens 1♦.
Partner bids first.

We Overcall 1NT then partner transfers to !C (2!S) or !D (2N) Both hands (Answers Page)

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

North:
♠ K4
♥ 1062
♦ 6
♣ AK109752

South:
♠ AQ6
♥ K98
♦ K1095
♣ QJ4

West	North	East	South
		1♦	1NT
Pass	2♠ ¹	Pass	3♣ ²
Pass	4NT ³	Pass	5♦
Pass	6♣	X	AP

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

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

North:
♠ Q82
♥ QJ10
♦ AQ108
♣ KJ4

South:
♠ AK10
♥ 9
♦ KJ9643
♣ Q106

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

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

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

North:
♠ 9
♥ 7
♦ AQ5
♣ KQ1098654

South:
♠ A63
♥ K62
♦ K10962
♣ AJ

West	North	East	South
		1♥	1NT
Pass	2♠ ¹	Pass	3♣ ²
Pass	4NT ³	Pass	5♥
Pass	6♣	AP	

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

Board: 44
Dealer: W
Vul: EW
North HCP: 17
South HCP: 8
Contract: 3♣ N

North:
♠ A106
♥ K632
♦ AQ65
♣ A7

South:
♠ K4
♥ 8
♦ 9873
♣ KQ9832

West	North	East	South
1♦	1NT	Pass	2♠ ¹
Pass	3♣ ²	AP	

1. Minor Suit Transfers after 1NT
2. automat

Board: 45

Dealer: E

Vul: NS

North HCP: 13

South HCP: 15

Contract: 6♣ S

North:

♠ A7

♥ A8

♦ 103

♣ KQ98762

South:

♠ KJ108

♥ QJ92

♦ AK8

♣ J5

West	North	East	South
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		1♦	1NT
--	--	----	-----

Pass	2♠ ¹	Pass	3♣ ²
------	-----------------	------	-----------------

Pass	4NT ³	Pass	5♦
------	------------------	------	----

Pass	6♣	AP	
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1. Minor Suit Transfers after 1NT

2. automat

3. Blackwood 0314, for ♣

South hands (Practice Page)

We Overcall 1NT then partner transfers to !C (2!S) or !D (2N)

Board: 41	♠ AQ6	East Opens 1♦.
Dealer: E	♥ K98	East Doubles 6♣ if possible.
Vul: Both	♦ K1095	
HCP: 15	♣ QJ4	You bid first.

Board: 42	♠ AK10	West Opens 1♥.
Dealer: W	♥ 9	West Doubles Pass if possible.
Vul: NS	♦ KJ9643	
HCP: 13	♣ Q106	Partner bids first.

Board: 43	♠ A63	East Opens 1♥.
Dealer: E	♥ K62	
Vul: Both	♦ K10962	You bid first.
HCP: 15	♣ AJ	

Board: 44	♠ K4	West Opens 1♦.
Dealer: W	♥ 8	
Vul: EW	♦ 9873	Partner bids first.
HCP: 8	♣ KQ9832	

Board: 45	♠ KJ108	East Opens 1♦.
Dealer: E	♥ QJ92	
Vul: NS	♦ AK8	You bid first.
HCP: 15	♣ J5	

We Overcall 1NT then partner transfers to !C (2!S) or !D (2N) Both hands (Answers Page)

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

North:
♠ K4
♥ 1062
♦ 6
♣ AK109752

South:
♠ AQ6
♥ K98
♦ K1095
♣ QJ4

West	North	East	South
		1♦	1NT
Pass	2♠ ¹	Pass	3♣ ²
Pass	4NT ³	Pass	5♦
Pass	6♣	X	AP

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

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

North:
♠ Q82
♥ QJ10
♦ AQ108
♣ KJ4

South:
♠ AK10
♥ 9
♦ KJ9643
♣ Q106

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

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

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

North:
♠ 9
♥ 7
♦ AQ5
♣ KQ1098654

South:
♠ A63
♥ K62
♦ K10962
♣ AJ

West	North	East	South
		1♥	1NT
Pass	2♠ ¹	Pass	3♣ ²
Pass	4NT ³	Pass	5♥
Pass	6♣	AP	

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

Board: 44
Dealer: W
Vul: EW
North HCP: 17
South HCP: 8
Contract: 3♣ N

North:
♠ A106
♥ K632
♦ AQ65
♣ A7

South:
♠ K4
♥ 8
♦ 9873
♣ KQ9832

West	North	East	South
1♦	1NT	Pass	2♠ ¹
Pass	3♣ ²	AP	

1. Minor Suit Transfers after 1NT
2. automat

Board: 45

Dealer: E

Vul: NS

North HCP: 13

South HCP: 15

Contract: 6♣ S

North:

♠ A7

♥ A8

♦ 103

♣ KQ98762

South:

♠ KJ108

♥ QJ92

♦ AK8

♣ J5

West	North	East	South
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		1♦	1NT
--	--	----	-----

Pass	2♠ ¹	Pass	3♣ ²
------	-----------------	------	-----------------

Pass	4NT ³	Pass	5♦
------	------------------	------	----

Pass	6♣	AP	
------	----	----	--

1. Minor Suit Transfers after 1NT

2. automat

3. Blackwood 0314, for ♣

North hands (Practice Page)

We Overcall 1NT then partner transfers to !C (2!S) or !D (2N)

Board: 46
Dealer: W
Vul: Both
HCP: 15

♠ K104
♥ Q932
♦ KJ3
♣ AQ7

West Opens 1♣.

You bid first.

Board: 47
Dealer: E
Vul: None
HCP: 8

♠ K
♥ 982
♦ J97
♣ A108632

East Opens 1♦.

Partner bids first.

Board: 48
Dealer: W
Vul: Both
HCP: 15

♠ Q83
♥ AJ53
♦ AJ8
♣ K96

West Opens 1♣.

West Doubles 3♣ if possible.

You bid first.

Board: 49
Dealer: E
Vul: Both
HCP: 8

♠ 3
♥ A8
♦ K1052
♣ J86532

East Opens 1♠.

East Doubles 2♠ if possible.

Partner bids first.

Board: 50
Dealer: W
Vul: EW
HCP: 16

♠ AK10
♥ Q8
♦ Q1062
♣ AJ105

West Opens 1♠.

You bid first.

Board: 51
Dealer: E
Vul: None
HCP: 9

♠ 8
♥ J8
♦ KJ9854
♣ A986

East Opens 1♥.

West Bids X♦ if possible.

Partner bids first.

We Overcall 1NT then partner transfers to !C (2!S) or !D (2N) Both hands (Answers Page)

Board: 46
Dealer: W
Vul: Both
North HCP: 15
South HCP: 11
Contract: 3N N

North:
♠ K104
♥ Q932
♦ KJ3
♣ AQ7

South:
♠ Q6
♥ K105
♦ AQ10984
♣ 83

West North East South

1♣ 1NT Pass 3♣¹

Pass 3♦² Pass 3♥

Pass 3NT AP

1. Minor Suit Transfers after 1NT
2. automat

Board: 47
Dealer: E
Vul: None
North HCP: 8
South HCP: 16
Contract: 3♣ S

North:
♠ K
♥ 982
♦ J97
♣ A108632

South:
♠ A732
♥ A54
♦ K108
♣ KQ5

West North East South

1♦ 1NT

Pass 2♠¹ Pass 3♣²

AP

1. Minor Suit Transfers after 1NT
2. automat

Board: 48
Dealer: W
Vul: Both
North HCP: 15
South HCP: 8
Contract: 5♦ N

North:
♠ Q83
♥ AJ53
♦ AJ8
♣ K96

South:
♠ K95
♥ 6
♦ KQ9732
♣ 732

West North East South

1♣ 1NT Pass 3♣¹

X 3♦² Pass 5♦

AP

1. Minor Suit Transfers after 1NT
2. automat

Board: 49
Dealer: E
Vul: Both
North HCP: 8
South HCP: 16
Contract: 5♣ S

North:
♠ 3
♥ A8
♦ K1052
♣ J86532

South:
♠ K964
♥ KQ9
♦ A64
♣ A74

West North East South

1♠ 1NT

Pass 2♠¹ X 3♣²

Pass 5♣ AP

1. Minor Suit Transfers after 1NT
2. automat

Board: 50
Dealer: W
Vul: EW
North HCP: 16
South HCP: 8
Contract: 3♣ N

North:
♠ AK10
♥ Q8
♦ Q1062
♣ AJ105

South:
♠ 65
♥ 95
♦ K74
♣ KQ9762

West North East South

1♠ 1NT Pass 2♠¹

Pass 3♣² AP

1. Minor Suit Transfers after 1NT
2. automat

Board: 51
Dealer: E
Vul: None
North HCP: 9
South HCP: 15
Contract: 5♦X S

North:
♠ 8
♥ J8
♦ KJ9854
♣ A986

South:
♠ KQ76
♥ K1074
♦ A2
♣ QJ2

West	North	East	South
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		1♥	1NT
--	--	----	-----

Pass	3♣ ¹	Pass	3♦ ²
------	-----------------	------	-----------------

Pass	4NT ³	Pass	5♦
------	------------------	------	----

X♦	AP		
----	----	--	--

1. Minor Suit Transfers after 1NT

2. automat

3. Blackwood 0314, for ♦

South hands (Practice Page)

We Overcall 1NT then partner transfers to !C (2!S) or !D (2N)

Board: 46	♠ Q6	West Opens 1♣.
Dealer: W	♥ K105	
Vul: Both	♦ AQ10984	Partner bids first.
HCP: 11	♣ 83	
Board: 47	♠ A732	East Opens 1♦.
Dealer: E	♥ A54	
Vul: None	♦ K108	You bid first.
HCP: 16	♣ KQ5	
Board: 48	♠ K95	West Opens 1♣.
Dealer: W	♥ 6	West Doubles 3♣ if possible.
Vul: Both	♦ KQ9732	
HCP: 8	♣ 732	Partner bids first.
Board: 49	♠ K964	East Opens 1♠.
Dealer: E	♥ KQ9	East Doubles 2♠ if possible.
Vul: Both	♦ A64	
HCP: 16	♣ A74	You bid first.
Board: 50	♠ 65	West Opens 1♠.
Dealer: W	♥ 95	
Vul: EW	♦ K74	Partner bids first.
HCP: 8	♣ KQ9762	
Board: 51	♠ KQ76	East Opens 1♥.
Dealer: E	♥ K1074	West Bids X♦ if possible.
Vul: None	♦ A2	
HCP: 15	♣ QJ2	You bid first.

We Overcall 1NT then partner transfers to !C (2!S) or !D (2N) Both hands (Answers Page)

Board: 46
Dealer: W
Vul: Both
North HCP: 15
South HCP: 11
Contract: 3N N

North:
♠ K104
♥ Q932
♦ KJ3
♣ AQ7

South:
♠ Q6
♥ K105
♦ AQ10984
♣ 83

West North East South

1♣ 1NT Pass 3♣¹

Pass 3♦² Pass 3♥

Pass 3NT AP

1. Minor Suit Transfers after 1NT
2. automat

Board: 47
Dealer: E
Vul: None
North HCP: 8
South HCP: 16
Contract: 3♣ S

North:
♠ K
♥ 982
♦ J97
♣ A108632

South:
♠ A732
♥ A54
♦ K108
♣ KQ5

West North East South

1♦ 1NT

Pass 2♠¹ Pass 3♣²

AP

1. Minor Suit Transfers after 1NT
2. automat

Board: 48
Dealer: W
Vul: Both
North HCP: 15
South HCP: 8
Contract: 5♦ N

North:
♠ Q83
♥ AJ53
♦ AJ8
♣ K96

South:
♠ K95
♥ 6
♦ KQ9732
♣ 732

West North East South

1♣ 1NT Pass 3♣¹

X 3♦² Pass 5♦

AP

1. Minor Suit Transfers after 1NT
2. automat

Board: 49
Dealer: E
Vul: Both
North HCP: 8
South HCP: 16
Contract: 5♣ S

North:
♠ 3
♥ A8
♦ K1052
♣ J86532

South:
♠ K964
♥ KQ9
♦ A64
♣ A74

West North East South

1♠ 1NT

Pass 2♠¹ X 3♣²

Pass 5♣ AP

1. Minor Suit Transfers after 1NT
2. automat

Board: 50
Dealer: W
Vul: EW
North HCP: 16
South HCP: 8
Contract: 3♣ N

North:
♠ AK10
♥ Q8
♦ Q1062
♣ AJ105

South:
♠ 65
♥ 95
♦ K74
♣ KQ9762

West North East South

1♠ 1NT Pass 2♠¹

Pass 3♣² AP

1. Minor Suit Transfers after 1NT
2. automat

Board: 51
Dealer: E
Vul: None
North HCP: 9
South HCP: 15
Contract: 5♦X S

North:
♠ 8
♥ J8
♦ KJ9854
♣ A986

South:
♠ KQ76
♥ K1074
♦ A2
♣ QJ2

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

		1♥	1NT
--	--	----	-----

Pass	3♣ ¹	Pass	3♦ ²
------	-----------------	------	-----------------

Pass	4NT ³	Pass	5♦
------	------------------	------	----

X♦	AP		
----	----	--	--

1. Minor Suit Transfers after 1NT

2. automat

3. Blackwood 0314, for ♦

North hands (Practice Page)

We Overcall 1NT then partner transfers to !C (2!S) or !D (2N)

Board: 52 ♠ AQ109
Dealer: W ♥ K2
Vul: NS ♦ KQJ10
HCP: 15 ♣ 963

West Opens 1♦.

You bid first.

Board: 53 ♠ J76
Dealer: E ♥ 3
Vul: None ♦ J109873
HCP: 8 ♣ AQ9

East Opens 1♥.

East Doubles 3♣ if possible.

Partner bids first.

Board: 54 ♠ KJ96
Dealer: W ♥ AQJ
Vul: EW ♦ K42
HCP: 15 ♣ J74

West Opens 1♠.

You bid first.

Board: 55 ♠ 86
Dealer: E ♥ AJ5
Vul: Both ♦ QJ10654
HCP: 8 ♣ 104

East Opens 1♣.

East Doubles 3♣ if possible.

Partner bids first.

Board: 56 ♠ A632
Dealer: W ♥ A98
Vul: Both ♦ A9
HCP: 16 ♣ A865

West Opens 1♣.

East Bids X♦ if possible.

You bid first.

Board: 57 ♠ Q106
Dealer: E ♥ Q85
Vul: None ♦ KQ8632
HCP: 9 ♣ 7

East Opens 1♥.

Partner bids first.

We Overcall 1NT then partner transfers to !C (2!S) or !D (2N) Both hands (Answers Page)

Board: 52
Dealer: W
Vul: NS
North HCP: 15
South HCP: 9
Contract: 3♣ N

North:
♠ AQ109
♥ K2
♦ KQJ10
♣ 963

South:
♠ K76
♥ QJ10
♦ 5
♣ QJ10752

West	North	East	South
1♦	1NT	Pass	2♠ ¹
Pass	3♣ ²	AP	

1. Minor Suit Transfers after 1NT
2. automat

Board: 53
Dealer: E
Vul: None
North HCP: 8
South HCP: 15
Contract: 3♦ S

North:
♠ J76
♥ 3
♦ J109873
♣ AQ9

South:
♠ AQ8
♥ QJ65
♦ K654
♣ K8

West	North	East	South
		1♥	1NT
Pass	3♣ ¹	X	3♦ ²
	AP		

1. Minor Suit Transfers after 1NT
2. automat

Board: 54
Dealer: W
Vul: EW
North HCP: 15
South HCP: 9
Contract: 3♦ N

North:
♠ KJ96
♥ AQJ
♦ K42
♣ J74

South:
♠ A2
♥ 976
♦ J98765
♣ A8

West	North	East	South
1♠	1NT	Pass	3♣ ¹
Pass	3♦ ²	AP	

1. Minor Suit Transfers after 1NT
2. automat

Board: 55
Dealer: E
Vul: Both
North HCP: 8
South HCP: 15
Contract: 4♦ N

North:
♠ 86
♥ AJ5
♦ QJ10654
♣ 104

South:
♠ AK95
♥ 1083
♦ K9
♣ AJ97

West	North	East	South
		1♣	1NT
Pass	3♣ ¹	X	Pass
Pass	3♥	Pass	3♠
Pass	4♦	AP	

1. Minor Suit Transfers after 1NT

Board: 56
Dealer: W
Vul: Both
North HCP: 16
South HCP: 9
Contract: 6♦ X N

North:
♠ A632
♥ A98
♦ A9
♣ A865

South:
♠ 1074
♥ K76
♦ KQ8765
♣ J

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

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

Board: 57

Dealer: E

Vul: None

North HCP: 9

South HCP: 15

Contract: 3♦ S

North:

♠ Q106

♥ Q85

♦ KQ8632

♣ 7

South:

♠ J84

♥ KJ6

♦ A4

♣ KQJ109

West	North	East	South
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		1♥	1NT
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Pass	3♣ ¹	Pass	3♦ ²
------	-----------------	------	-----------------

AP

1. Minor Suit Transfers after 1NT

2. automat

South hands (Practice Page)

We Overcall 1NT then partner transfers to !C (2!S) or !D (2N)

Board: 52 ♠ K76
Dealer: W ♥ QJ10
Vul: NS ♦ 5
HCP: 9 ♣ QJ10752

West Opens 1♦.

Partner bids first.

Board: 53 ♠ AQ8
Dealer: E ♥ QJ65
Vul: None ♦ K654
HCP: 15 ♣ K8

East Opens 1♥.

East Doubles 3♣ if possible.

You bid first.

Board: 54 ♠ A2
Dealer: W ♥ 976
Vul: EW ♦ J98765
HCP: 9 ♣ A8

West Opens 1♠.

Partner bids first.

Board: 55 ♠ AK95
Dealer: E ♥ 1083
Vul: Both ♦ K9
HCP: 15 ♣ AJ97

East Opens 1♣.

East Doubles 3♣ if possible.

You bid first.

Board: 56 ♠ 1074
Dealer: W ♥ K76
Vul: Both ♦ KQ8765
HCP: 9 ♣ J

West Opens 1♣.

East Bids X♦ if possible.

Partner bids first.

Board: 57 ♠ J84
Dealer: E ♥ KJ6
Vul: None ♦ A4
HCP: 15 ♣ KQJ109

East Opens 1♥.

You bid first.

We Overcall 1NT then partner transfers to !C (2!S) or !D (2N) Both hands (Answers Page)

Board: 52
Dealer: W
Vul: NS
North HCP: 15
South HCP: 9
Contract: 3♣ N

North:
♠ AQ109
♥ K2
♦ KQJ10
♣ 963

South:
♠ K76
♥ QJ10
♦ 5
♣ QJ10752

West	North	East	South
1♦	1NT	Pass	2♠ ¹
Pass	3♣ ²	AP	

1. Minor Suit Transfers after 1NT
2. automat

Board: 53
Dealer: E
Vul: None
North HCP: 8
South HCP: 15
Contract: 3♦ S

North:
♠ J76
♥ 3
♦ J109873
♣ AQ9

South:
♠ AQ8
♥ QJ65
♦ K654
♣ K8

West	North	East	South
		1♥	1NT
Pass	3♣ ¹	X	3♦ ²
	AP		

1. Minor Suit Transfers after 1NT
2. automat

Board: 54
Dealer: W
Vul: EW
North HCP: 15
South HCP: 9
Contract: 3♦ N

North:
♠ KJ96
♥ AQJ
♦ K42
♣ J74

South:
♠ A2
♥ 976
♦ J98765
♣ A8

West	North	East	South
1♠	1NT	Pass	3♣ ¹
Pass	3♦ ²	AP	

1. Minor Suit Transfers after 1NT
2. automat

Board: 55
Dealer: E
Vul: Both
North HCP: 8
South HCP: 15
Contract: 4♦ N

North:
♠ 86
♥ AJ5
♦ QJ10654
♣ 104

South:
♠ AK95
♥ 1083
♦ K9
♣ AJ97

West	North	East	South
		1♣	1NT
Pass	3♣ ¹	X	Pass
Pass	3♥	Pass	3♠
Pass	4♦	AP	

1. Minor Suit Transfers after 1NT

Board: 56
Dealer: W
Vul: Both
North HCP: 16
South HCP: 9
Contract: 6♦ X N

North:
♠ A632
♥ A98
♦ A9
♣ A865

South:
♠ 1074
♥ K76
♦ KQ8765
♣ J

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

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

Board: 57

Dealer: E

Vul: None

North HCP: 9

South HCP: 15

Contract: 3♦ S

North:

♠ Q106

♥ Q85

♦ KQ8632

♣ 7

South:

♠ J84

♥ KJ6

♦ A4

♣ KQJ109

West	North	East	South
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		1♥	1NT
--	--	----	-----

Pass	3♣ ¹	Pass	3♦ ²
------	-----------------	------	-----------------

AP

1. Minor Suit Transfers after 1NT

2. automat

North hands (Practice Page)

We Overcall 1NT then partner transfers to !C (2!S) or !D (2N)

Board: 58	♠ Q108	West Opens 1♦.
Dealer: W	♥ A72	
Vul: NS	♦ KQ543	You bid first.
HCP: 16	♣ AJ	
Board: 59	♠ J10	East Opens 1♣.
Dealer: E	♥ Q4	
Vul: None	♦ K98742	Partner bids first.
HCP: 8	♣ Q65	
Board: 60	♠ A1054	West Opens 1♠.
Dealer: W	♥ A109	
Vul: Both	♦ A97	You bid first.
HCP: 17	♣ KQ7	
Board: 61	♠ K7	East Opens 1♠.
Dealer: E	♥ KQ7	
Vul: EW	♦ 53	Partner bids first.
HCP: 9	♣ J97432	
Board: 62	♠ A1075	West Opens 1♣.
Dealer: W	♥ A106	West Doubles 3♣ if possible.
Vul: NS	♦ J4	
HCP: 15	♣ KQJ4	You bid first.
Board: 63	♠ K	East Opens 1♣.
Dealer: E	♥ A7	East Doubles 3♣ if possible.
Vul: Both	♦ QJ9542	
HCP: 10	♣ 9765	Partner bids first.

We Overcall 1NT then partner transfers to !C (2!S) or !D (2N) Both hands (Answers Page)

Board: 58
Dealer: W
Vul: NS
North HCP: 16
South HCP: 10
Contract: 3N N

North:
♠ Q108
♥ A72
♦ KQ543
♣ AJ

South:
♠ A52
♥ Q9
♦ J10
♣ K108532

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

Board: 59
Dealer: E
Vul: None
North HCP: 8
South HCP: 15
Contract: 3♦ S

North:
♠ J10
♥ Q4
♦ K98742
♣ Q65

South:
♠ Q3
♥ KJ86
♦ AQ105
♣ K84

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

Board: 60
Dealer: W
Vul: Both
North HCP: 17
South HCP: 9
Contract: 5♦ N

North:
♠ A1054
♥ A109
♦ A97
♣ KQ7

South:
♠ Q
♥ 74
♦ QJ10643
♣ A643

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

Board: 61
Dealer: E
Vul: EW
North HCP: 9
South HCP: 16
Contract: 3♣ S

North:
♠ K7
♥ KQ7
♦ 53
♣ J97432

South:
♠ A92
♥ A95
♦ AJ976
♣ K5

West	North	East	South
		1♠	1NT
Pass	2♠ ¹	Pass	3♣ ²
AP			
1. Minor Suit Transfers after 1NT			
2. automat			

Board: 62
Dealer: W
Vul: NS
North HCP: 15
South HCP: 8
Contract: 4♦ N

North:
♠ A1075
♥ A106
♦ J4
♣ KQJ4

South:
♠ Q94
♥ Q9
♦ A98652
♣ 82

West	North	East	South
1♣	1NT	Pass	3♣ ¹
X	Pass	Pass	3♠
Pass	4♦	AP	
1. Minor Suit Transfers after 1NT			

Board: 63
Dealer: E
Vul: Both
North HCP: 10
South HCP: 15
Contract: 5♦ S

North:
♠ K
♥ A7
♦ QJ9542
♣ 9765

South:
♠ J74
♥ K642
♦ AK10
♣ KJ8

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

1. Minor Suit Transfers after 1NT
2. automat

South hands (Practice Page)

We Overcall 1NT then partner transfers to !C (2!S) or !D (2N)

Board: 58 ♠ A52
Dealer: W ♥ Q9
Vul: NS ♦ J10
HCP: 10 ♣ K108532

West Opens 1♦.

Partner bids first.

Board: 59 ♠ Q3
Dealer: E ♥ KJ86
Vul: None ♦ AQ105
HCP: 15 ♣ K84

East Opens 1♣.

You bid first.

Board: 60 ♠ Q
Dealer: W ♥ 74
Vul: Both ♦ QJ10643
HCP: 9 ♣ A643

West Opens 1♠.

Partner bids first.

Board: 61 ♠ A92
Dealer: E ♥ A95
Vul: EW ♦ AJ976
HCP: 16 ♣ K5

East Opens 1♠.

You bid first.

Board: 62 ♠ Q94
Dealer: W ♥ Q9
Vul: NS ♦ A98652
HCP: 8 ♣ 82

West Opens 1♣.

West Doubles 3♣ if possible.

Partner bids first.

Board: 63 ♠ J74
Dealer: E ♥ K642
Vul: Both ♦ AK10
HCP: 15 ♣ KJ8

East Opens 1♣.

East Doubles 3♣ if possible.

You bid first.

We Overcall 1NT then partner transfers to !C (2!S) or !D (2N) Both hands (Answers Page)

Board: 58
Dealer: W
Vul: NS
North HCP: 16
South HCP: 10
Contract: 3N N

North:
♠ Q108
♥ A72
♦ KQ543
♣ AJ

South:
♠ A52
♥ Q9
♦ J10
♣ K108532

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

Board: 59
Dealer: E
Vul: None
North HCP: 8
South HCP: 15
Contract: 3♦ S

North:
♠ J10
♥ Q4
♦ K98742
♣ Q65

South:
♠ Q3
♥ KJ86
♦ AQ105
♣ K84

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

Board: 60
Dealer: W
Vul: Both
North HCP: 17
South HCP: 9
Contract: 5♦ N

North:
♠ A1054
♥ A109
♦ A97
♣ KQ7

South:
♠ Q
♥ 74
♦ QJ10643
♣ A643

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

Board: 61
Dealer: E
Vul: EW
North HCP: 9
South HCP: 16
Contract: 3♣ S

North:
♠ K7
♥ KQ7
♦ 53
♣ J97432

South:
♠ A92
♥ A95
♦ AJ976
♣ K5

West	North	East	South
		1♠	1NT
Pass	2♠ ¹	Pass	3♣ ²
AP			
1. Minor Suit Transfers after 1NT			
2. automat			

Board: 62
Dealer: W
Vul: NS
North HCP: 15
South HCP: 8
Contract: 4♦ N

North:
♠ A1075
♥ A106
♦ J4
♣ KQJ4

South:
♠ Q94
♥ Q9
♦ A98652
♣ 82

West	North	East	South
1♣	1NT	Pass	3♣ ¹
X	Pass	Pass	3♠
Pass	4♦	AP	
1. Minor Suit Transfers after 1NT			

Board: 63
Dealer: E
Vul: Both
North HCP: 10
South HCP: 15
Contract: 5♦ S

North:
♠ K
♥ A7
♦ QJ9542
♣ 9765

South:
♠ J74
♥ K642
♦ AK10
♣ KJ8

West	North	East	South
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		1♣	1NT
--	--	----	-----

Pass	3♣ ¹	X	3♦ ²
------	-----------------	---	-----------------

Pass	3♥	Pass	4♦
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Pass	5♦	AP	
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1. Minor Suit Transfers after 1NT

2. automat

North hands (Practice Page)

We Overcall 1NT then partner transfers to !C (2!S) or !D (2N)

Board: 64 ♠ QJ96 West Opens 1♦.
Dealer: W ♥ AQ103
Vul: None ♦ QJ4 You bid first.
HCP: 15 ♣ K6

Board: 65 ♠ 943 East Opens 1♣.
Dealer: E ♥ Q10 East Doubles 3♣ if possible.
Vul: EW ♦ KQ7652
HCP: 9 ♣ Q3 Partner bids first.

Board: 66 ♠ KJ West Opens 1♦.
Dealer: W ♥ A432
Vul: None ♦ KQ3 You bid first.
HCP: 16 ♣ K863

Board: 67 ♠ 65 East Opens 1♠.
Dealer: E ♥ K2
Vul: EW ♦ AQ10852 Partner bids first.
HCP: 9 ♣ 1065

Board: 68 ♠ KQ64 West Opens 1♥.
Dealer: W ♥ A76
Vul: None ♦ Q73 You bid first.
HCP: 16 ♣ AJ6

We Overcall 1NT then partner transfers to !C (2!S) or !D (2N) Both hands (Answers Page)

Board: 64
Dealer: W
Vul: None
North HCP: 15
South HCP: 10
Contract: 5♣ N

North:
♠ QJ96
♥ AQ103
♦ QJ4
♣ K6

South:
♠ 753
♥ J
♦ A96
♣ AJ7432

West	North	East	South
1♦	1NT	Pass	2♠ ¹
Pass	3♣ ²	Pass	3NT
Pass	4♣	Pass	5♣
AP			

1. Minor Suit Transfers after 1NT
2. automat

Board: 65
Dealer: E
Vul: EW
North HCP: 9
South HCP: 15
Contract: 3♦ S

North:
♠ 943
♥ Q10
♦ KQ7652
♣ Q3

South:
♠ A8
♥ K654
♦ A1093
♣ A74

West	North	East	South
		1♣	1NT
Pass	3♣ ¹	X	3♦ ²
AP			

1. Minor Suit Transfers after 1NT
2. automat

Board: 66
Dealer: W
Vul: None
North HCP: 16
South HCP: 8
Contract: 3♣ N

North:
♠ KJ
♥ A432
♦ KQ3
♣ K863

South:
♠ 854
♥ Q6
♦ J9
♣ AJ9752

West	North	East	South
1♦	1NT	Pass	2♠ ¹
Pass	3♣ ²	AP	

1. Minor Suit Transfers after 1NT
2. automat

Board: 67
Dealer: E
Vul: EW
North HCP: 9
South HCP: 15
Contract: 3N S

North:
♠ 65
♥ K2
♦ AQ10852
♣ 1065

South:
♠ A42
♥ 105
♦ KJ96
♣ AK97

West	North	East	South
		1♠	1NT
Pass	3♣ ¹	Pass	3♦ ²
Pass	3♥	Pass	3NT
AP			

1. Minor Suit Transfers after 1NT
2. automat

Board: 68
Dealer: W
Vul: None
North HCP: 16
South HCP: 9
Contract: 5♣ N

North:
♠ KQ64
♥ A76
♦ Q73
♣ AJ6

South:
♠ 10
♥ Q4
♦ KJ105
♣ K97532

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

1. Minor Suit Transfers after 1NT
2. automat
3. Cue bid, a ♥ stopper
4. Cue bid, a ♦ stopper

South hands (Practice Page)

We Overcall 1NT then partner transfers to !C (2!S) or !D (2N)

Board: 64 ♠ 753
Dealer: W ♥ J
Vul: None ♦ A96
HCP: 10 ♣ AJ7432

West Opens 1♦.

Partner bids first.

Board: 65 ♠ A8
Dealer: E ♥ K654
Vul: EW ♦ A1093
HCP: 15 ♣ A74

East Opens 1♣.

East Doubles 3♣ if possible.

You bid first.

Board: 66 ♠ 854
Dealer: W ♥ Q6
Vul: None ♦ J9
HCP: 8 ♣ AJ9752

West Opens 1♦.

Partner bids first.

Board: 67 ♠ A42
Dealer: E ♥ 105
Vul: EW ♦ KJ96
HCP: 15 ♣ AK97

East Opens 1♠.

You bid first.

Board: 68 ♠ 10
Dealer: W ♥ Q4
Vul: None ♦ KJ105
HCP: 9 ♣ K97532

West Opens 1♥.

Partner bids first.

We Overcall 1NT then partner transfers to !C (2!S) or !D (2N) Both hands (Answers Page)

Board: 64
Dealer: W
Vul: None
North HCP: 15
South HCP: 10
Contract: 5♣ N

North:
♠ QJ96
♥ AQ103
♦ QJ4
♣ K6

South:
♠ 753
♥ J
♦ A96
♣ AJ7432

West	North	East	South
1♦	1NT	Pass	2♠ ¹
Pass	3♣ ²	Pass	3NT
Pass	4♣	Pass	5♣
AP			

1. Minor Suit Transfers after 1NT
2. automat

Board: 65
Dealer: E
Vul: EW
North HCP: 9
South HCP: 15
Contract: 3♦ S

North:
♠ 943
♥ Q10
♦ KQ7652
♣ Q3

South:
♠ A8
♥ K654
♦ A1093
♣ A74

West	North	East	South
		1♣	1NT
Pass	3♣ ¹	X	3♦ ²
AP			

1. Minor Suit Transfers after 1NT
2. automat

Board: 66
Dealer: W
Vul: None
North HCP: 16
South HCP: 8
Contract: 3♣ N

North:
♠ KJ
♥ A432
♦ KQ3
♣ K863

South:
♠ 854
♥ Q6
♦ J9
♣ AJ9752

West	North	East	South
1♦	1NT	Pass	2♠ ¹
Pass	3♣ ²	AP	

1. Minor Suit Transfers after 1NT
2. automat

Board: 67
Dealer: E
Vul: EW
North HCP: 9
South HCP: 15
Contract: 3N S

North:
♠ 65
♥ K2
♦ AQ10852
♣ 1065

South:
♠ A42
♥ 105
♦ KJ96
♣ AK97

West	North	East	South
		1♠	1NT
Pass	3♣ ¹	Pass	3♦ ²
Pass	3♥	Pass	3NT
AP			

1. Minor Suit Transfers after 1NT
2. automat

Board: 68
Dealer: W
Vul: None
North HCP: 16
South HCP: 9
Contract: 5♣ N

North:
♠ KQ64
♥ A76
♦ Q73
♣ AJ6

South:
♠ 10
♥ Q4
♦ KJ105
♣ K97532

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

1. Minor Suit Transfers after 1NT
2. automat
3. Cue bid, a ♥ stopper
4. Cue bid, a ♦ stopper

North hands (Practice Page)

We Overcall 1NT then partner transfers to !C (2!S) or !D (2N)

Board: 69 ♠ 2 East Opens 1♦.
Dealer: E ♥ QJ5
Vul: NS ♦ 652 Partner bids first.
HCP: 8 ♣ AJ10962

Board: 70 ♠ A42 West Opens 1♦.
Dealer: W ♥ 74 East Bids XA♠♠ if possible.
Vul: EW ♦ AK542
HCP: 16 ♣ AJ7 You bid first.

Board: 71 ♠ 1082 East Opens 1♠.
Dealer: E ♥ 83
Vul: NS ♦ AKJ1083 Partner bids first.
HCP: 8 ♣ 86

Board: 72 ♠ K97 West Opens 1♠.
Dealer: W ♥ Q84
Vul: EW ♦ AKJ5 You bid first.
HCP: 15 ♣ Q75

Board: 73 ♠ 42 East Opens 1♦.
Dealer: E ♥ J4
Vul: Both ♦ 1065 Partner bids first.
HCP: 8 ♣ AK7654

Board: 74 ♠ AJ2 West Opens 1♣.
Dealer: W ♥ AKQ3
Vul: Both ♦ 853 You bid first.
HCP: 17 ♣ K86

We Overcall 1NT then partner transfers to !C (2!S) or !D (2N) Both hands (Answers Page)

Board: 69
Dealer: E
Vul: NS
North HCP: 8
South HCP: 15
Contract: 3♣ S

North:
♠ 2
♥ QJ5
♦ 652
♣ AJ10962

South:
♠ KJ7
♥ A104
♦ AJ83
♣ Q74

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

Board: 70
Dealer: W
Vul: EW
North HCP: 16
South HCP: 7
Contract: 5♣X N

North:
♠ A42
♥ 74
♦ AK542
♣ AJ7

South:
♠ 6
♥ Q8
♦ 103
♣ KQ1098643

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

Board: 71
Dealer: E
Vul: NS
North HCP: 8
South HCP: 16
Contract: 3♦ S

North:
♠ 1082
♥ 83
♦ AKJ1083
♣ 86

South:
♠ KQ4
♥ AKQ4
♦ Q54
♣ 1042

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

Board: 72
Dealer: W
Vul: EW
North HCP: 15
South HCP: 8
Contract: 3♣ N

North:
♠ K97
♥ Q84
♦ AKJ5
♣ Q75

South:
♠ AJ
♥ 765
♦ 74
♣ K96432

West	North	East	South
1♠	1NT	Pass	2♠ ¹
Pass	3♣ ²	AP	
1. Minor Suit Transfers after 1NT			
2. automat			

Board: 73
Dealer: E
Vul: Both
North HCP: 8
South HCP: 16
Contract: 3♣ S

North:
♠ 42
♥ J4
♦ 1065
♣ AK7654

South:
♠ A853
♥ KQ
♦ A942
♣ QJ2

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

Board: 74
Dealer: W
Vul: Both
North HCP: 17
South HCP: 8
Contract: 5♦ N

North:
♠ AJ2
♥ AKQ3
♦ 853
♣ K86

South:
♠ 973
♥ 7
♦ KJ10974
♣ A93

West	North	East	South
1♣	1NT	Pass	3♣ ¹
Pass	3♦ ²	Pass	5♦

AP

1. Minor Suit Transfers after 1NT
2. automat

South hands (Practice Page)

We Overcall 1NT then partner transfers to !C (2!S) or !D (2N)

Board: 69 ♠ KJ7
Dealer: E ♥ A104
Vul: NS ♦ AJ83
HCP: 15 ♣ Q74

East Opens 1♦.

You bid first.

Board: 70 ♠ 6
Dealer: W ♥ Q8
Vul: EW ♦ 103
HCP: 7 ♣ KQ1098643

West Opens 1♦.

East Bids XA♠♠ if possible.

Partner bids first.

Board: 71 ♠ KQ4
Dealer: E ♥ AKQ4
Vul: NS ♦ Q54
HCP: 16 ♣ 1042

East Opens 1♠.

You bid first.

Board: 72 ♠ AJ
Dealer: W ♥ 765
Vul: EW ♦ 74
HCP: 8 ♣ K96432

West Opens 1♠.

Partner bids first.

Board: 73 ♠ A853
Dealer: E ♥ KQ
Vul: Both ♦ A942
HCP: 16 ♣ QJ2

East Opens 1♦.

You bid first.

Board: 74 ♠ 973
Dealer: W ♥ 7
Vul: Both ♦ KJ10974
HCP: 8 ♣ A93

West Opens 1♣.

Partner bids first.

We Overcall 1NT then partner transfers to !C (2!S) or !D (2N) Both hands (Answers Page)

Board: 69
Dealer: E
Vul: NS
North HCP: 8
South HCP: 15
Contract: 3♣ S

North:
♠ 2
♥ QJ5
♦ 652
♣ AJ10962

South:
♠ KJ7
♥ A104
♦ AJ83
♣ Q74

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

Board: 70
Dealer: W
Vul: EW
North HCP: 16
South HCP: 7
Contract: 5♣X N

North:
♠ A42
♥ 74
♦ AK542
♣ AJ7

South:
♠ 6
♥ Q8
♦ 103
♣ KQ1098643

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

Board: 71
Dealer: E
Vul: NS
North HCP: 8
South HCP: 16
Contract: 3♦ S

North:
♠ 1082
♥ 83
♦ AKJ1083
♣ 86

South:
♠ KQ4
♥ AKQ4
♦ Q54
♣ 1042

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

Board: 72
Dealer: W
Vul: EW
North HCP: 15
South HCP: 8
Contract: 3♣ N

North:
♠ K97
♥ Q84
♦ AKJ5
♣ Q75

South:
♠ AJ
♥ 765
♦ 74
♣ K96432

West	North	East	South
1♠	1NT	Pass	2♠ ¹
Pass	3♣ ²	AP	
1. Minor Suit Transfers after 1NT			
2. automat			

Board: 73
Dealer: E
Vul: Both
North HCP: 8
South HCP: 16
Contract: 3♣ S

North:
♠ 42
♥ J4
♦ 1065
♣ AK7654

South:
♠ A853
♥ KQ
♦ A942
♣ QJ2

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

Board: 74
Dealer: W
Vul: Both
North HCP: 17
South HCP: 8
Contract: 5♦ N

North:
♠ AJ2
♥ AKQ3
♦ 853
♣ K86

South:
♠ 973
♥ 7
♦ KJ10974
♣ A93

West	North	East	South
1♣	1NT	Pass	3♣ ¹
Pass	3♦ ²	Pass	5♦

AP

1. Minor Suit Transfers after 1NT
2. automat

North hands (Practice Page)

We Overcall 1NT then partner transfers to !C (2!S) or !D (2N)

Board: 75 ♠ 9 East Opens 1♣.
Dealer: E ♥ 1087
Vul: NS ♦ AQ9732 Partner bids first.
HCP: 9 ♣ K65

Board: 76 ♠ AK4 West Opens 1♠.
Dealer: W ♥ Q73
Vul: EW ♦ K7642 You bid first.
HCP: 16 ♣ A7

Board: 77 ♠ 53 East Opens 1♦.
Dealer: E ♥ A10
Vul: Both ♦ 862 Partner bids first.
HCP: 8 ♣ KJ9642

Board: 78 ♠ AJ2 West Opens 1♠.
Dealer: W ♥ Q102 West Doubles 2♠ if possible.
Vul: NS ♦ KJ83 You bid first.
HCP: 16 ♣ KQ4

Board: 79 ♠ — East Opens 1♥.
Dealer: E ♥ A7
Vul: None ♦ 10954 Partner bids first.
HCP: 11 ♣ AQJ8752

We Overcall 1NT then partner transfers to !C (2!S) or !D (2N) Both hands (Answers Page)

Board: 75
Dealer: E
Vul: NS
North HCP: 9
South HCP: 16
Contract: 5♦ S

North:
♠ 9
♥ 1087
♦ AQ9732
♣ K65

South:
♠ KQ3
♥ AK96
♦ 1054
♣ A97

West	North	East	South
		1♣	1NT
Pass	3♣ ¹	Pass	3♦ ²
Pass	5♦	AP	

1. Minor Suit Transfers after 1NT
2. automat

Board: 76
Dealer: W
Vul: EW
North HCP: 16
South HCP: 8
Contract: 3♣ N

North:
♠ AK4
♥ Q73
♦ K7642
♣ A7

South:
♠ 107
♥ AJ2
♦ J9
♣ Q109832

West	North	East	South
1♠	1NT	Pass	2♠ ¹
Pass	3♣ ²	AP	

1. Minor Suit Transfers after 1NT
2. automat

Board: 77
Dealer: E
Vul: Both
North HCP: 8
South HCP: 17
Contract: 3♣ S

North:
♠ 53
♥ A10
♦ 862
♣ KJ9642

South:
♠ AK7
♥ K752
♦ K103
♣ A53

West	North	East	South
		1♦	1NT
Pass	2♠ ¹	Pass	3♣ ²
	AP		

1. Minor Suit Transfers after 1NT
2. automat

Board: 78
Dealer: W
Vul: NS
North HCP: 16
South HCP: 9
Contract: 3N N

North:
♠ AJ2
♥ Q102
♦ KJ83
♣ KQ4

South:
♠ 95
♥ AJ
♦ A75
♣ 1087652

West	North	East	South
1♠	1NT	Pass	2♠ ¹
X	3♣ ²	Pass	3♦
Pass	3NT	AP	

1. Minor Suit Transfers after 1NT
2. automat

Board: 79
Dealer: E
Vul: None
North HCP: 11
South HCP: 15
Contract: 6♣ S

North:
♠ —
♥ A7
♦ 10954
♣ AQJ8752

South:
♠ A642
♥ KQ6
♦ K82
♣ K96

West	North	East	South
		1♥	1NT
Pass	2♠ ¹	Pass	3♣ ²
Pass	4NT ³	Pass	5♥
Pass	6♣	AP	

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

South hands (Practice Page)

We Overcall 1NT then partner transfers to !C (2!S) or !D (2N)

Board: 75 ♠ KQ3 East Opens 1♣.
Dealer: E ♥ AK96
Vul: NS ♦ 1054 You bid first.
HCP: 16 ♣ A97

Board: 76 ♠ 107 West Opens 1♠.
Dealer: W ♥ AJ2
Vul: EW ♦ J9 Partner bids first.
HCP: 8 ♣ Q109832

Board: 77 ♠ AK7 East Opens 1♦.
Dealer: E ♥ K752
Vul: Both ♦ K103 You bid first.
HCP: 17 ♣ A53

Board: 78 ♠ 95 West Opens 1♠.
Dealer: W ♥ AJ West Doubles 2♠ if possible.
Vul: NS ♦ A75
HCP: 9 ♣ 1087652 Partner bids first.

Board: 79 ♠ A642 East Opens 1♥.
Dealer: E ♥ KQ6
Vul: None ♦ K82 You bid first.
HCP: 15 ♣ K96

We Overcall 1NT then partner transfers to !C (2!S) or !D (2N) Both hands (Answers Page)

Board: 75
Dealer: E
Vul: NS
North HCP: 9
South HCP: 16
Contract: 5♦ S

North:
♠ 9
♥ 1087
♦ AQ9732
♣ K65

South:
♠ KQ3
♥ AK96
♦ 1054
♣ A97

West	North	East	South
		1♣	1NT
Pass	3♣ ¹	Pass	3♦ ²
Pass	5♦	AP	

1. Minor Suit Transfers after 1NT
2. automat

Board: 76
Dealer: W
Vul: EW
North HCP: 16
South HCP: 8
Contract: 3♣ N

North:
♠ AK4
♥ Q73
♦ K7642
♣ A7

South:
♠ 107
♥ AJ2
♦ J9
♣ Q109832

West	North	East	South
1♠	1NT	Pass	2♠ ¹
Pass	3♣ ²	AP	

1. Minor Suit Transfers after 1NT
2. automat

Board: 77
Dealer: E
Vul: Both
North HCP: 8
South HCP: 17
Contract: 3♣ S

North:
♠ 53
♥ A10
♦ 862
♣ KJ9642

South:
♠ AK7
♥ K752
♦ K103
♣ A53

West	North	East	South
		1♦	1NT
Pass	2♠ ¹	Pass	3♣ ²
	AP		

1. Minor Suit Transfers after 1NT
2. automat

Board: 78
Dealer: W
Vul: NS
North HCP: 16
South HCP: 9
Contract: 3N N

North:
♠ AJ2
♥ Q102
♦ KJ83
♣ KQ4

South:
♠ 95
♥ AJ
♦ A75
♣ 1087652

West	North	East	South
1♠	1NT	Pass	2♠ ¹
X	3♣ ²	Pass	3♦
Pass	3NT	AP	

1. Minor Suit Transfers after 1NT
2. automat

Board: 79
Dealer: E
Vul: None
North HCP: 11
South HCP: 15
Contract: 6♣ S

North:
♠ —
♥ A7
♦ 10954
♣ AQJ8752

South:
♠ A642
♥ KQ6
♦ K82
♣ K96

West	North	East	South
		1♥	1NT
Pass	2♠ ¹	Pass	3♣ ²
Pass	4NT ³	Pass	5♥
Pass	6♣	AP	

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

North hands (Practice Page)

We Overcall 1NT then partner transfers to !C (2!S) or !D (2N)

Board: 80 ♠ KJ104
Dealer: W ♥ AJ3
Vul: NS ♦ A87
HCP: 16 ♣ K73

West Opens 1♣.
West Doubles 6♦ if possible.

You bid first.

Board: 81 ♠ Q52
Dealer: E ♥ 9
Vul: NS ♦ AK97432
HCP: 9 ♣ 109

East Opens 1♣.

Partner bids first.

Board: 82 ♠ AQJ6
Dealer: W ♥ 87
Vul: EW ♦ K1085
HCP: 15 ♣ KQ9

West Opens 1♠.

You bid first.

Board: 83 ♠ A
Dealer: E ♥ 63
Vul: Both ♦ Q98643
HCP: 8 ♣ Q876

East Opens 1♠.

Partner bids first.

Board: 84 ♠ A87
Dealer: W ♥ Q96
Vul: EW ♦ K7
HCP: 15 ♣ KQJ93

West Opens 1♣.

You bid first.

We Overcall 1NT then partner transfers to !C (2!S) or !D (2N) Both hands (Answers Page)

Board: 80
Dealer: W
Vul: NS
North HCP: 16
South HCP: 9
Contract: 6♦X N

North:
♠ KJ104
♥ AJ3
♦ A87
♣ K73

South:
♠ A75
♥ Q
♦ QJ10942
♣ 1086

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

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

Board: 81
Dealer: E
Vul: NS
North HCP: 9
South HCP: 16
Contract: 6♦ S

North:
♠ Q52
♥ 9
♦ AK97432
♣ 109

South:
♠ AK109
♥ Q103
♦ 86
♣ AK52

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

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

Board: 82
Dealer: W
Vul: EW
North HCP: 15
South HCP: 8
Contract: 3♣ N

North:
♠ AQJ6
♥ 87
♦ K1085
♣ KQ9

South:
♠ 4
♥ Q3
♦ J962
♣ AJ8432

West	North	East	South
1♠	1NT	Pass	2♠ ¹
Pass	3♣ ²	AP	

1. Minor Suit Transfers after 1NT
2. automat

Board: 83
Dealer: E
Vul: Both
North HCP: 8
South HCP: 15
Contract: 3♦ S

North:
♠ A
♥ 63
♦ Q98643
♣ Q876

South:
♠ QJ85
♥ A92
♦ AKJ10
♣ 53

West	North	East	South
		1♠	1NT
Pass	3♣ ¹	Pass	3♦ ²
AP			

1. Minor Suit Transfers after 1NT
2. automat

Board: 84
Dealer: W
Vul: EW
North HCP: 15
South HCP: 10
Contract: 3N N

North:
♠ A87
♥ Q96
♦ K7
♣ KQJ93

South:
♠ K109
♥ 3
♦ QJ105432
♣ A7

West	North	East	South
1♣	1NT	Pass	3♣ ¹
Pass	3♦ ²	Pass	3♠
Pass	3NT	AP	

1. Minor Suit Transfers after 1NT
2. automat

South hands (Practice Page)

We Overcall 1NT then partner transfers to !C (2!S) or !D (2N)

Board: 80
Dealer: W
Vul: NS
HCP: 9

♠ A75
♥ Q
♦ QJ10942
♣ 1086

West Opens 1♣.
West Doubles 6♦ if possible.
Partner bids first.

Board: 81
Dealer: E
Vul: NS
HCP: 16

♠ AK109
♥ Q103
♦ 86
♣ AK52

East Opens 1♣.
You bid first.

Board: 82
Dealer: W
Vul: EW
HCP: 8

♠ 4
♥ Q3
♦ J962
♣ AJ8432

West Opens 1♠.
Partner bids first.

Board: 83
Dealer: E
Vul: Both
HCP: 15

♠ QJ85
♥ A92
♦ AKJ10
♣ 53

East Opens 1♠.
You bid first.

Board: 84
Dealer: W
Vul: EW
HCP: 10

♠ K109
♥ 3
♦ QJ105432
♣ A7

West Opens 1♣.
Partner bids first.

We Overcall 1NT then partner transfers to !C (2!S) or !D (2N) Both hands (Answers Page)

Board: 80
Dealer: W
Vul: NS
North HCP: 16
South HCP: 9
Contract: 6♦X N

North:
♠ KJ104
♥ AJ3
♦ A87
♣ K73

South:
♠ A75
♥ Q
♦ QJ10942
♣ 1086

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

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

Board: 81
Dealer: E
Vul: NS
North HCP: 9
South HCP: 16
Contract: 6♦ S

North:
♠ Q52
♥ 9
♦ AK97432
♣ 109

South:
♠ AK109
♥ Q103
♦ 86
♣ AK52

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

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

Board: 82
Dealer: W
Vul: EW
North HCP: 15
South HCP: 8
Contract: 3♣ N

North:
♠ AQJ6
♥ 87
♦ K1085
♣ KQ9

South:
♠ 4
♥ Q3
♦ J962
♣ AJ8432

West	North	East	South
1♠	1NT	Pass	2♠ ¹
Pass	3♣ ²	AP	

1. Minor Suit Transfers after 1NT
2. automat

Board: 83
Dealer: E
Vul: Both
North HCP: 8
South HCP: 15
Contract: 3♦ S

North:
♠ A
♥ 63
♦ Q98643
♣ Q876

South:
♠ QJ85
♥ A92
♦ AKJ10
♣ 53

West	North	East	South
		1♠	1NT
Pass	3♣ ¹	Pass	3♦ ²
AP			

1. Minor Suit Transfers after 1NT
2. automat

Board: 84
Dealer: W
Vul: EW
North HCP: 15
South HCP: 10
Contract: 3N N

North:
♠ A87
♥ Q96
♦ K7
♣ KQJ93

South:
♠ K109
♥ 3
♦ QJ105432
♣ A7

West	North	East	South
1♣	1NT	Pass	3♣ ¹
Pass	3♦ ²	Pass	3♠
Pass	3NT	AP	

1. Minor Suit Transfers after 1NT
2. automat

North hands (Practice Page)

We Overcall 1NT then partner transfers to !C (2!S) or !D (2N)

Board: 85
Dealer: E
Vul: Both
HCP: 8

♠ 106
♥ K42
♦ AJ10654
♣ 72

East Opens 1♠.

Partner bids first.

Board: 86
Dealer: W
Vul: EW
HCP: 17

♠ AQJ5
♥ K642
♦ A76
♣ K7

West Opens 1♥.

You bid first.

Board: 87
Dealer: E
Vul: Both
HCP: 9

♠ 7
♥ 6
♦ K10876
♣ KQJ1042

East Opens 1♦.

East Doubles 6♣ if possible.

Partner bids first.

Board: 88
Dealer: W
Vul: NS
HCP: 17

♠ QJ94
♥ KQJ6
♦ A107
♣ A7

West Opens 1♦.

You bid first.

Board: 89
Dealer: E
Vul: None
HCP: 8

♠ 102
♥ 6
♦ QJ10843
♣ AJ86

East Opens 1♠.

West Bids XA♠♠ if possible.

Partner bids first.

We Overcall 1NT then partner transfers to !C (2!S) or !D (2N) Both hands (Answers Page)

Board: 85
Dealer: E
Vul: Both
North HCP: 8
South HCP: 16
Contract: 3♦ S

North:
♠ 106
♥ K42
♦ AJ10654
♣ 72

South:
♠ AJ2
♥ A863
♦ Q9
♣ KQ65

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

Board: 86
Dealer: W
Vul: EW
North HCP: 17
South HCP: 8
Contract: 3♦ N

North:
♠ AQJ5
♥ K642
♦ A76
♣ K7

South:
♠ 642
♥ —
♦ Q109542
♣ AQ93

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

Board: 87
Dealer: E
Vul: Both
North HCP: 9
South HCP: 16
Contract: 6♣ X S

North:
♠ 7
♥ 6
♦ K10876
♣ KQJ1042

South:
♠ AK96
♥ QJ97
♦ AQ9
♣ 95

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

Board: 88
Dealer: W
Vul: NS
North HCP: 17
South HCP: 8
Contract: 5♣ N

North:
♠ QJ94
♥ KQJ6
♦ A107
♣ A7

South:
♠ K73
♥ —
♦ Q98
♣ K1086432

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

Board: 89
Dealer: E
Vul: None
North HCP: 8
South HCP: 16
Contract: 5♦ X S

North:
♠ 102
♥ 6
♦ QJ10843
♣ AJ86

South:
♠ AK93
♥ K95
♦ A65
♣ Q53

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

South hands (Practice Page)

We Overcall 1NT then partner transfers to !C (2!S) or !D (2N)

Board: 85	♠ AJ2	East Opens 1♠.
Dealer: E	♥ A863	
Vul: Both	♦ Q9	You bid first.
HCP: 16	♣ KQ65	
Board: 86	♠ 642	West Opens 1♥.
Dealer: W	♥ —	
Vul: EW	♦ Q109542	Partner bids first.
HCP: 8	♣ AQ93	
Board: 87	♠ AK96	East Opens 1♦.
Dealer: E	♥ QJ97	East Doubles 6♣ if possible.
Vul: Both	♦ AQ9	
HCP: 16	♣ 95	You bid first.
Board: 88	♠ K73	West Opens 1♦.
Dealer: W	♥ —	
Vul: NS	♦ Q98	Partner bids first.
HCP: 8	♣ K1086432	
Board: 89	♠ AK93	East Opens 1♠.
Dealer: E	♥ K95	West Bids XA♠♠ if possible.
Vul: None	♦ A65	
HCP: 16	♣ Q53	You bid first.

We Overcall 1NT then partner transfers to !C (2!S) or !D (2N) Both hands (Answers Page)

Board: 85
Dealer: E
Vul: Both
North HCP: 8
South HCP: 16
Contract: 3♦ S

North:
♠ 106
♥ K42
♦ AJ10654
♣ 72

South:
♠ AJ2
♥ A863
♦ Q9
♣ KQ65

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

Board: 86
Dealer: W
Vul: EW
North HCP: 17
South HCP: 8
Contract: 3♦ N

North:
♠ AQJ5
♥ K642
♦ A76
♣ K7

South:
♠ 642
♥ —
♦ Q109542
♣ AQ93

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

Board: 87
Dealer: E
Vul: Both
North HCP: 9
South HCP: 16
Contract: 6♣ X S

North:
♠ 7
♥ 6
♦ K10876
♣ KQJ1042

South:
♠ AK96
♥ QJ97
♦ AQ9
♣ 95

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

Board: 88
Dealer: W
Vul: NS
North HCP: 17
South HCP: 8
Contract: 5♣ N

North:
♠ QJ94
♥ KQJ6
♦ A107
♣ A7

South:
♠ K73
♥ —
♦ Q98
♣ K1086432

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

Board: 89
Dealer: E
Vul: None
North HCP: 8
South HCP: 16
Contract: 5♦ X S

North:
♠ 102
♥ 6
♦ QJ10843
♣ AJ86

South:
♠ AK93
♥ K95
♦ A65
♣ Q53

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

North hands (Practice Page)

We Overcall 1NT then partner transfers to !C (2!S) or !D (2N)

Board: 90 ♠ 1063 West Opens 1♣.
Dealer: W ♥ AKQ
Vul: NS ♦ J95 You bid first.
HCP: 17 ♣ AQJ8

Board: 91 ♠ 7 East Opens 1♣.
Dealer: E ♥ A93
Vul: NS ♦ J109876 Partner bids first.
HCP: 8 ♣ K73

Board: 92 ♠ K85 West Opens 1♦.
Dealer: W ♥ K763
Vul: EW ♦ KJ104 You bid first.
HCP: 15 ♣ AJ

Board: 93 ♠ K9 East Opens 1♠.
Dealer: E ♥ K62
Vul: NS ♦ 7 Partner bids first.
HCP: 11 ♣ KQ97653

Board: 94 ♠ AJ5 West Opens 1♣.
Dealer: W ♥ AJ8
Vul: EW ♦ K5 You bid first.
HCP: 16 ♣ K8765

Board: 95 ♠ J53 East Opens 1♥.
Dealer: E ♥ 2
Vul: EW ♦ AQJ1074 Partner bids first.
HCP: 8 ♣ 754

We Overcall 1NT then partner transfers to !C (2!S) or !D (2N) Both hands (Answers Page)

Board: 90
Dealer: W
Vul: NS
North HCP: 17
South HCP: 9
Contract: 6♦ N

North:
♠ 1063
♥ AKQ
♦ J95
♣ AQJ8

South:
♠ 9
♥ 643
♦ AKQ7643
♣ 92

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

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

Board: 91
Dealer: E
Vul: NS
North HCP: 8
South HCP: 16
Contract: 5♦ S

North:
♠ 7
♥ A93
♦ J109876
♣ K73

South:
♠ A865
♥ K82
♦ A2
♣ AJ82

West	North	East	South
		1♣	1NT
Pass	3♣ ¹	Pass	3♦ ²
Pass	5♦	AP	

1. Minor Suit Transfers after 1NT
2. automat

Board: 92
Dealer: W
Vul: EW
North HCP: 15
South HCP: 9
Contract: 5♣ N

North:
♠ K85
♥ K763
♦ KJ104
♣ AJ

South:
♠ 10
♥ 84
♦ A875
♣ KQ10832

West	North	East	South
1♦	1NT	Pass	2♠ ¹
Pass	3♣ ²	Pass	5♣
AP			

1. Minor Suit Transfers after 1NT
2. automat

Board: 93
Dealer: E
Vul: NS
North HCP: 11
South HCP: 15
Contract: 6♣ S

North:
♠ K9
♥ K62
♦ 7
♣ KQ97653

South:
♠ QJ8
♥ A3
♦ A865
♣ A1084

West	North	East	South
		1♠	1NT
Pass	2♠ ¹	Pass	3♣ ²
Pass	4NT ³	Pass	5♣
Pass	6♣	AP	

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

Board: 94
Dealer: W
Vul: EW
North HCP: 16
South HCP: 9
Contract: 3♦ N

North:
♠ AJ5
♥ AJ8
♦ K5
♣ K8765

South:
♠ Q106
♥ 107
♦ AQJ732
♣ 102

West	North	East	South
1♣	1NT	Pass	3♣ ¹
Pass	3♦ ²	AP	

1. Minor Suit Transfers after 1NT
2. automat

Board: 95
Dealer: E
Vul: EW
North HCP: 8
South HCP: 16
Contract: 3♦ S

North:
♠ J53
♥ 2
♦ AQJ1074
♣ 754

South:
♠ Q97
♥ AQ86
♦ K985
♣ AJ

West	North	East	South
		1♥	1NT
Pass	3♣ ¹	Pass	3♦ ²
	AP		

1. Minor Suit Transfers after 1NT
2. automat

South hands (Practice Page)

We Overcall 1NT then partner transfers to !C (2!S) or !D (2N)

Board: 90	♠ 9	West Opens 1♣.
Dealer: W	♥ 643	
Vul: NS	♦ AKQ7643	Partner bids first.
HCP: 9	♣ 92	
Board: 91	♠ A865	East Opens 1♣.
Dealer: E	♥ K82	
Vul: NS	♦ A2	You bid first.
HCP: 16	♣ AJ82	
Board: 92	♠ 10	West Opens 1♦.
Dealer: W	♥ 84	
Vul: EW	♦ A875	Partner bids first.
HCP: 9	♣ KQ10832	
Board: 93	♠ QJ8	East Opens 1♠.
Dealer: E	♥ A3	
Vul: NS	♦ A865	You bid first.
HCP: 15	♣ A1084	
Board: 94	♠ Q106	West Opens 1♣.
Dealer: W	♥ 107	
Vul: EW	♦ AQJ732	Partner bids first.
HCP: 9	♣ 102	
Board: 95	♠ Q97	East Opens 1♥.
Dealer: E	♥ AQ86	
Vul: EW	♦ K985	You bid first.
HCP: 16	♣ AJ	

We Overcall 1NT then partner transfers to !C (2!S) or !D (2N) Both hands (Answers Page)

Board: 90
Dealer: W
Vul: NS
North HCP: 17
South HCP: 9
Contract: 6♦ N

North:
♠ 1063
♥ AKQ
♦ J95
♣ AQJ8

South:
♠ 9
♥ 643
♦ AKQ7643
♣ 92

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

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

Board: 91
Dealer: E
Vul: NS
North HCP: 8
South HCP: 16
Contract: 5♦ S

North:
♠ 7
♥ A93
♦ J109876
♣ K73

South:
♠ A865
♥ K82
♦ A2
♣ AJ82

West	North	East	South
		1♣	1NT
Pass	3♣ ¹	Pass	3♦ ²
Pass	5♦	AP	

1. Minor Suit Transfers after 1NT
2. automat

Board: 92
Dealer: W
Vul: EW
North HCP: 15
South HCP: 9
Contract: 5♣ N

North:
♠ K85
♥ K763
♦ KJ104
♣ AJ

South:
♠ 10
♥ 84
♦ A875
♣ KQ10832

West	North	East	South
1♦	1NT	Pass	2♠ ¹
Pass	3♣ ²	Pass	5♣
AP			

1. Minor Suit Transfers after 1NT
2. automat

Board: 93
Dealer: E
Vul: NS
North HCP: 11
South HCP: 15
Contract: 6♣ S

North:
♠ K9
♥ K62
♦ 7
♣ KQ97653

South:
♠ QJ8
♥ A3
♦ A865
♣ A1084

West	North	East	South
		1♠	1NT
Pass	2♠ ¹	Pass	3♣ ²
Pass	4NT ³	Pass	5♣
Pass	6♣	AP	

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

Board: 94
Dealer: W
Vul: EW
North HCP: 16
South HCP: 9
Contract: 3♦ N

North:
♠ AJ5
♥ AJ8
♦ K5
♣ K8765

South:
♠ Q106
♥ 107
♦ AQJ732
♣ 102

West	North	East	South
1♣	1NT	Pass	3♣ ¹
Pass	3♦ ²	AP	

1. Minor Suit Transfers after 1NT
2. automat

Board: 95
Dealer: E
Vul: EW
North HCP: 8
South HCP: 16
Contract: 3♦ S

North:
♠ J53
♥ 2
♦ AQJ1074
♣ 754

South:
♠ Q97
♥ AQ86
♦ K985
♣ AJ

West	North	East	South
		1♥	1NT
Pass	3♣ ¹	Pass	3♦ ²
	AP		

1. Minor Suit Transfers after 1NT
2. automat

North hands (Practice Page)

We Overcall 1NT then partner transfers to !C (2!S) or !D (2N)

Board: 96 ♠ KJ63
Dealer: W ♥ K73
Vul: None ♦ J54
HCP: 15 ♣ AK3

West Opens 1♥.

You bid first.

Board: 97 ♠ A109
Dealer: E ♥ 74
Vul: EW ♦ J6
HCP: 8 ♣ K107632

East Opens 1♥.

Partner bids first.

Board: 98 ♠ KQ6
Dealer: W ♥ Q98
Vul: NS ♦ 63
HCP: 16 ♣ AKQ76

West Opens 1♠.

You bid first.

Board: 99 ♠ 1065
Dealer: E ♥ K8
Vul: EW ♦ KQ9853
HCP: 8 ♣ 72

East Opens 1♥.

Partner bids first.

Board: 100 ♠ AK
Dealer: W ♥ Q654
Vul: Both ♦ KQ93
HCP: 17 ♣ QJ4

West Opens 1♦.

West Doubles 6♣ if possible.

You bid first.

Board: 101 ♠ 54
Dealer: E ♥ 43
Vul: None ♦ 862
HCP: 8 ♣ AKJ1094

East Opens 1♥.

Partner bids first.

We Overcall 1NT then partner transfers to !C (2!S) or !D (2N) Both hands (Answers Page)

Board: 96
Dealer: W
Vul: None
North HCP: 15
South HCP: 8
Contract: 3♦ N

North:
♠ KJ63
♥ K73
♦ J54
♣ AK3

South:
♠ 95
♥ Q64
♦ AQ9876
♣ 42

West	North	East	South
1♥	1NT	Pass	3♣ ¹
Pass	3♦ ²	AP	

1. Minor Suit Transfers after 1NT
2. automat

Board: 97
Dealer: E
Vul: EW
North HCP: 8
South HCP: 16
Contract: 3♣ S

North:
♠ A109
♥ 74
♦ J6
♣ K107632

South:
♠ K85
♥ K85
♦ A942
♣ AQ4

West	North	East	South
		1♥	1NT
Pass	2♠ ¹	Pass	3♣ ²
	AP		

1. Minor Suit Transfers after 1NT
2. automat

Board: 98
Dealer: W
Vul: NS
North HCP: 16
South HCP: 9
Contract: 3♦ N

North:
♠ KQ6
♥ Q98
♦ 63
♣ AKQ76

South:
♠ 53
♥ A76
♦ AJ9842
♣ 83

West	North	East	South
1♠	1NT	Pass	3♣ ¹
Pass	3♦ ²	AP	

1. Minor Suit Transfers after 1NT
2. automat

Board: 99
Dealer: E
Vul: EW
North HCP: 8
South HCP: 15
Contract: 3♦ S

North:
♠ 1065
♥ K8
♦ KQ9853
♣ 72

South:
♠ A43
♥ A63
♦ 1062
♣ AK43

West	North	East	South
		1♥	1NT
Pass	3♣ ¹	Pass	3♦ ²
	AP		

1. Minor Suit Transfers after 1NT
2. automat

Board: 100
Dealer: W
Vul: Both
North HCP: 17
South HCP: 9
Contract: 6♣X N

North:
♠ AK
♥ Q654
♦ KQ93
♣ QJ4

South:
♠ 8
♥ AJ3
♦ 82
♣ A1098653

West	North	East	South
1♦	1NT	Pass	2♠ ¹
Pass	3♣ ²	Pass	4NT ³
Pass	5♦	Pass	6♣
X	AP		

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

Board: 101
Dealer: E
Vul: None
North HCP: 8
South HCP: 17
Contract: 3♣ S

North:
♠ 54
♥ 43
♦ 862
♣ AKJ1094

South:
♠ AQJ2
♥ AQ9
♦ Q3
♣ Q873

West	North	East	South
		1♥	1NT
Pass	2♠ ¹	Pass	3♣ ²
AP			
1. Minor Suit Transfers after 1NT			
2. automat			

South hands (Practice Page)

We Overcall 1NT then partner transfers to !C (2!S) or !D (2N)

Board: 96
Dealer: W
Vul: None
HCP: 8

♠ 95
♥ Q64
♦ AQ9876
♣ 42

West Opens 1♥.

Partner bids first.

Board: 97
Dealer: E
Vul: EW
HCP: 16

♠ K85
♥ K85
♦ A942
♣ AQ4

East Opens 1♥.

You bid first.

Board: 98
Dealer: W
Vul: NS
HCP: 9

♠ 53
♥ A76
♦ AJ9842
♣ 83

West Opens 1♠.

Partner bids first.

Board: 99
Dealer: E
Vul: EW
HCP: 15

♠ A43
♥ A63
♦ 1062
♣ AK43

East Opens 1♥.

You bid first.

Board: 100
Dealer: W
Vul: Both
HCP: 9

♠ 8
♥ AJ3
♦ 82
♣ A1098653

West Opens 1♦.

West Doubles 6♣ if possible.

Partner bids first.

Board: 101
Dealer: E
Vul: None
HCP: 17

♠ AQJ2
♥ AQ9
♦ Q3
♣ Q873

East Opens 1♥.

You bid first.

We Overcall 1NT then partner transfers to !C (2!S) or !D (2N) Both hands (Answers Page)

Board: 96
Dealer: W
Vul: None
North HCP: 15
South HCP: 8
Contract: 3♦ N

North:
♠ KJ63
♥ K73
♦ J54
♣ AK3

South:
♠ 95
♥ Q64
♦ AQ9876
♣ 42

West	North	East	South
1♥	1NT	Pass	3♣ ¹
Pass	3♦ ²	AP	

1. Minor Suit Transfers after 1NT
2. automat

Board: 97
Dealer: E
Vul: EW
North HCP: 8
South HCP: 16
Contract: 3♣ S

North:
♠ A109
♥ 74
♦ J6
♣ K107632

South:
♠ K85
♥ K85
♦ A942
♣ AQ4

West	North	East	South
		1♥	1NT
Pass	2♠ ¹	Pass	3♣ ²
	AP		

1. Minor Suit Transfers after 1NT
2. automat

Board: 98
Dealer: W
Vul: NS
North HCP: 16
South HCP: 9
Contract: 3♦ N

North:
♠ KQ6
♥ Q98
♦ 63
♣ AKQ76

South:
♠ 53
♥ A76
♦ AJ9842
♣ 83

West	North	East	South
1♠	1NT	Pass	3♣ ¹
Pass	3♦ ²	AP	

1. Minor Suit Transfers after 1NT
2. automat

Board: 99
Dealer: E
Vul: EW
North HCP: 8
South HCP: 15
Contract: 3♦ S

North:
♠ 1065
♥ K8
♦ KQ9853
♣ 72

South:
♠ A43
♥ A63
♦ 1062
♣ AK43

West	North	East	South
		1♥	1NT
Pass	3♣ ¹	Pass	3♦ ²
	AP		

1. Minor Suit Transfers after 1NT
2. automat

Board: 100
Dealer: W
Vul: Both
North HCP: 17
South HCP: 9
Contract: 6♣X N

North:
♠ AK
♥ Q654
♦ KQ93
♣ QJ4

South:
♠ 8
♥ AJ3
♦ 82
♣ A1098653

West	North	East	South
1♦	1NT	Pass	2♠ ¹
Pass	3♣ ²	Pass	4NT ³
Pass	5♦	Pass	6♣
X	AP		

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

Board: 101

Dealer: E

Vul: None

North HCP: 8

South HCP: 17

Contract: 3♣ S

North:

♠ 54

♥ 43

♦ 862

♣ AKJ1094

South:

♠ AQJ2

♥ AQ9

♦ Q3

♣ Q873

West	North	East	South
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		1♥	1NT
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Pass	2♠ ¹	Pass	3♣ ²
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AP

1. Minor Suit Transfers after 1NT

2. automat

North hands (Practice Page)

We Overcall 1NT then partner transfers to !C (2!S) or !D (2N)

Board: 102	♠ 1087	West Opens 1♦.
Dealer: W	♥ AK8	West Doubles 5♣ if possible.
Vul: None	♦ AK1076	
HCP: 17	♣ K3	You bid first.
Board: 103	♠ A4	East Opens 1♥.
Dealer: E	♥ 108	
Vul: NS	♦ 865	Partner bids first.
HCP: 8	♣ A108532	
Board: 104	♠ AQ85	West Opens 1♥.
Dealer: W	♥ AJ52	
Vul: Both	♦ A8	You bid first.
HCP: 15	♣ 1083	
Board: 105	♠ K74	East Opens 1♣.
Dealer: E	♥ Q6	
Vul: EW	♦ QJ98643	Partner bids first.
HCP: 8	♣ 4	
Board: 106	♠ A8	West Opens 1♣.
Dealer: W	♥ KJ92	
Vul: NS	♦ K53	You bid first.
HCP: 15	♣ A952	
Board: 107	♠ K102	East Opens 1♦.
Dealer: E	♥ 8	West Bids XA♠♠ if possible.
Vul: None	♦ K8	
HCP: 9	♣ QJ109543	Partner bids first.

We Overcall 1NT then partner transfers to !C (2!S) or !D (2N) Both hands (Answers Page)

Board: 102
Dealer: W
Vul: None
North HCP: 17
South HCP: 8
Contract: 5♣X N

North:
♠ 1087
♥ AK8
♦ AK1076
♣ K3

South:
♠ 9
♥ J62
♦ J92
♣ AQ10976

West	North	East	South
1♦	1NT	Pass	2♠ ¹
Pass	3♣ ²	Pass	5♣
X	AP		

1. Minor Suit Transfers after 1NT
2. automat

Board: 103
Dealer: E
Vul: NS
North HCP: 8
South HCP: 16
Contract: 3♣ S

North:
♠ A4
♥ 108
♦ 865
♣ A108532

South:
♠ Q732
♥ KJ5
♦ AKQ4
♣ J7

West	North	East	South
		1♥	1NT
Pass	2♠ ¹	Pass	3♣ ²
	AP		

1. Minor Suit Transfers after 1NT
2. automat

Board: 104
Dealer: W
Vul: Both
North HCP: 15
South HCP: 9
Contract: 3♦ N

North:
♠ AQ85
♥ AJ52
♦ A8
♣ 1083

South:
♠ K
♥ 763
♦ J96532
♣ KQ6

West	North	East	South
1♥	1NT	Pass	3♣ ¹
Pass	3♦ ²	AP	

1. Minor Suit Transfers after 1NT
2. automat

Board: 105
Dealer: E
Vul: EW
North HCP: 8
South HCP: 16
Contract: 3♦ S

North:
♠ K74
♥ Q6
♦ QJ98643
♣ 4

South:
♠ AJ5
♥ A1075
♦ 52
♣ AK109

West	North	East	South
		1♣	1NT
Pass	3♣ ¹	Pass	3♦ ²
	AP		

1. Minor Suit Transfers after 1NT
2. automat

Board: 106
Dealer: W
Vul: NS
North HCP: 15
South HCP: 10
Contract: 3N N

North:
♠ A8
♥ KJ92
♦ K53
♣ A952

South:
♠ 10
♥ Q73
♦ AJ10862
♣ K87

West	North	East	South
1♣	1NT	Pass	3♣ ¹
Pass	3♦ ²	Pass	3♥
Pass	3NT	AP	

1. Minor Suit Transfers after 1NT
2. automat

Board: 107
Dealer: E
Vul: None
North HCP: 9
South HCP: 15
Contract: 5♣X S

North:
♠ K102
♥ 8
♦ K8
♣ QJ109543

South:
♠ AQ8
♥ J32
♦ AJ1054
♣ K8

West	North	East	South
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		1♦	1NT
--	--	----	-----

Pass	2♠ ¹	Pass	3♣ ²
------	-----------------	------	-----------------

Pass	3♠	Pass	4♣
------	----	------	----

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

XA♠♠	AP		
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1. Minor Suit Transfers after 1NT

2. automat

South hands (Practice Page)

We Overcall 1NT then partner transfers to !C (2!S) or !D (2N)

Board: 102	♠ 9	West Opens 1♦.
Dealer: W	♥ J62	West Doubles 5♣ if possible.
Vul: None	♦ J92	
HCP: 8	♣ AQ10976	Partner bids first.
Board: 103	♠ Q732	East Opens 1♥.
Dealer: E	♥ KJ5	
Vul: NS	♦ AKQ4	You bid first.
HCP: 16	♣ J7	
Board: 104	♠ K	West Opens 1♥.
Dealer: W	♥ 763	
Vul: Both	♦ J96532	Partner bids first.
HCP: 9	♣ KQ6	
Board: 105	♠ AJ5	East Opens 1♣.
Dealer: E	♥ A1075	
Vul: EW	♦ 52	You bid first.
HCP: 16	♣ AK109	
Board: 106	♠ 10	West Opens 1♣.
Dealer: W	♥ Q73	
Vul: NS	♦ AJ10862	Partner bids first.
HCP: 10	♣ K87	
Board: 107	♠ AQ8	East Opens 1♦.
Dealer: E	♥ J32	West Bids XA♠♠ if possible.
Vul: None	♦ AJ1054	
HCP: 15	♣ K8	You bid first.

We Overcall 1NT then partner transfers to !C (2!S) or !D (2N) Both hands (Answers Page)

Board: 102
Dealer: W
Vul: None
North HCP: 17
South HCP: 8
Contract: 5♣X N

North:
♠ 1087
♥ AK8
♦ AK1076
♣ K3

South:
♠ 9
♥ J62
♦ J92
♣ AQ10976

West	North	East	South
1♦	1NT	Pass	2♠ ¹
Pass	3♣ ²	Pass	5♣
X	AP		

1. Minor Suit Transfers after 1NT
2. automat

Board: 103
Dealer: E
Vul: NS
North HCP: 8
South HCP: 16
Contract: 3♣ S

North:
♠ A4
♥ 108
♦ 865
♣ A108532

South:
♠ Q732
♥ KJ5
♦ AKQ4
♣ J7

West	North	East	South
		1♥	1NT
Pass	2♠ ¹	Pass	3♣ ²
	AP		

1. Minor Suit Transfers after 1NT
2. automat

Board: 104
Dealer: W
Vul: Both
North HCP: 15
South HCP: 9
Contract: 3♦ N

North:
♠ AQ85
♥ AJ52
♦ A8
♣ 1083

South:
♠ K
♥ 763
♦ J96532
♣ KQ6

West	North	East	South
1♥	1NT	Pass	3♣ ¹
Pass	3♦ ²	AP	

1. Minor Suit Transfers after 1NT
2. automat

Board: 105
Dealer: E
Vul: EW
North HCP: 8
South HCP: 16
Contract: 3♦ S

North:
♠ K74
♥ Q6
♦ QJ98643
♣ 4

South:
♠ AJ5
♥ A1075
♦ 52
♣ AK109

West	North	East	South
		1♣	1NT
Pass	3♣ ¹	Pass	3♦ ²
	AP		

1. Minor Suit Transfers after 1NT
2. automat

Board: 106
Dealer: W
Vul: NS
North HCP: 15
South HCP: 10
Contract: 3N N

North:
♠ A8
♥ KJ92
♦ K53
♣ A952

South:
♠ 10
♥ Q73
♦ AJ10862
♣ K87

West	North	East	South
1♣	1NT	Pass	3♣ ¹
Pass	3♦ ²	Pass	3♥
Pass	3NT	AP	

1. Minor Suit Transfers after 1NT
2. automat

Board: 107
Dealer: E
Vul: None
North HCP: 9
South HCP: 15
Contract: 5♣X S

North:
♠ K102
♥ 8
♦ K8
♣ QJ109543

South:
♠ AQ8
♥ J32
♦ AJ1054
♣ K8

West	North	East	South
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		1♦	1NT
--	--	----	-----

Pass	2♠ ¹	Pass	3♣ ²
------	-----------------	------	-----------------

Pass	3♠	Pass	4♣
------	----	------	----

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

XA♠♠	AP		
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1. Minor Suit Transfers after 1NT

2. automat

North hands (Practice Page)

We Overcall 1NT then partner transfers to !C (2!S) or !D (2N)

Board: 108
Dealer: W
Vul: Both
HCP: 15

♠ J75
♥ AJ10
♦ AQ85
♣ K54

West Opens 1♦.

You bid first.

Board: 109
Dealer: E
Vul: None
HCP: 8

♠ 109
♥ —
♦ K10932
♣ AJ10654

East Opens 1♥.

East Bids 3♥ if possible.

East Doubles 5♣ if possible.

Partner bids first.

Board: 110
Dealer: W
Vul: None
HCP: 15

♠ A42
♥ KJ102
♦ Q4
♣ AJ107

West Opens 1♠.

You bid first.

Board: 111
Dealer: E
Vul: NS
HCP: 9

♠ K64
♥ 108
♦ Q2
♣ A108643

East Opens 1♦.

Partner bids first.

Board: 112
Dealer: W
Vul: Both
HCP: 15

♠ QJ84
♥ AJ
♦ Q42
♣ AJ64

West Opens 1♣.

West Doubles 3♣ if possible.

You bid first.

Board: 113
Dealer: E
Vul: None
HCP: 9

♠ K6
♥ 93
♦ AQ10873
♣ 953

East Opens 1♣.

East Doubles 3♣ if possible.

Partner bids first.

We Overcall 1NT then partner transfers to !C (2!S) or !D (2N) Both hands (Answers Page)

Board: 108
Dealer: W
Vul: Both
North HCP: 15
South HCP: 8
Contract: 3♣ N

North:
♠ J75
♥ AJ10
♦ AQ85
♣ K54

South:
♠ K83
♥ 852
♦ 3
♣ AJ10983

West	North	East	South
1♦	1NT	Pass	2♠ ¹
Pass	3♣ ²	AP	

1. Minor Suit Transfers after 1NT
2. automat

Board: 109
Dealer: E
Vul: None
North HCP: 8
South HCP: 15
Contract: 5♣ X N

North:
♠ 109
♥ —
♦ K10932
♣ AJ10654

South:
♠ Q64
♥ AQ63
♦ Q86
♣ KQ8

West	North	East	South
		1♥	1NT
Pass	2♠ ¹	3♥	Pass
Pass	5♣	X	AP

1. Minor Suit Transfers after 1NT

Board: 110
Dealer: W
Vul: None
North HCP: 15
South HCP: 9
Contract: 3♦ N

North:
♠ A42
♥ KJ102
♦ Q4
♣ AJ107

South:
♠ 85
♥ 983
♦ AK10872
♣ Q6

West	North	East	South
1♠	1NT	Pass	3♣ ¹
Pass	3♦ ²	AP	

1. Minor Suit Transfers after 1NT
2. automat

Board: 111
Dealer: E
Vul: NS
North HCP: 9
South HCP: 15
Contract: 3♣ S

North:
♠ K64
♥ 108
♦ Q2
♣ A108643

South:
♠ AQJ
♥ A963
♦ K743
♣ J7

West	North	East	South
		1♦	1NT
Pass	2♠ ¹	Pass	3♣ ²
	AP		

1. Minor Suit Transfers after 1NT
2. automat

Board: 112
Dealer: W
Vul: Both
North HCP: 15
South HCP: 8
Contract: 3♦ N

North:
♠ QJ84
♥ AJ
♦ Q42
♣ AJ64

South:
♠ 62
♥ Q9
♦ KJ9765
♣ Q83

West	North	East	South
1♣	1NT	Pass	3♣ ¹
X	3♦ ²	AP	

1. Minor Suit Transfers after 1NT
2. automat

Board: 113

Dealer: E

Vul: None

North HCP: 9

South HCP: 15

Contract: 3♦ S

North:

♠ K6

♥ 93

♦ AQ10873

♣ 953

South:

♠ 82

♥ AKJ8

♦ KJ42

♣ K106

West	North	East	South
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		1♣	1NT
--	--	----	-----

Pass	3♣ ¹	X	3♦ ²
------	-----------------	---	-----------------

AP

1. Minor Suit Transfers after 1NT

2. automat

South hands (Practice Page)

We Overcall 1NT then partner transfers to !C (2!S) or !D (2N)

Board: 108
Dealer: W
Vul: Both
HCP: 8

♠ K83
♥ 852
♦ 3
♣ AJ10983

West Opens 1♦.

Partner bids first.

Board: 109
Dealer: E
Vul: None
HCP: 15

♠ Q64
♥ AQ63
♦ Q86
♣ KQ8

East Opens 1♥.

East Bids 3♥ if possible.

East Doubles 5♣ if possible.

You bid first.

Board: 110
Dealer: W
Vul: None
HCP: 9

♠ 85
♥ 983
♦ AK10872
♣ Q6

West Opens 1♠.

Partner bids first.

Board: 111
Dealer: E
Vul: NS
HCP: 15

♠ AQJ
♥ A963
♦ K743
♣ J7

East Opens 1♦.

You bid first.

Board: 112
Dealer: W
Vul: Both
HCP: 8

♠ 62
♥ Q9
♦ KJ9765
♣ Q83

West Opens 1♣.

West Doubles 3♣ if possible.

Partner bids first.

Board: 113
Dealer: E
Vul: None
HCP: 15

♠ 82
♥ AKJ8
♦ KJ42
♣ K106

East Opens 1♣.

East Doubles 3♣ if possible.

You bid first.

We Overcall 1NT then partner transfers to !C (2!S) or !D (2N) Both hands (Answers Page)

Board: 108
Dealer: W
Vul: Both
North HCP: 15
South HCP: 8
Contract: 3♣ N

North:
♠ J75
♥ AJ10
♦ AQ85
♣ K54

South:
♠ K83
♥ 852
♦ 3
♣ AJ10983

West	North	East	South
1♦	1NT	Pass	2♠ ¹
Pass	3♣ ²	AP	

1. Minor Suit Transfers after 1NT
2. automat

Board: 109
Dealer: E
Vul: None
North HCP: 8
South HCP: 15
Contract: 5♣ X N

North:
♠ 109
♥ —
♦ K10932
♣ AJ10654

South:
♠ Q64
♥ AQ63
♦ Q86
♣ KQ8

West	North	East	South
		1♥	1NT
Pass	2♠ ¹	3♥	Pass
Pass	5♣	X	AP

1. Minor Suit Transfers after 1NT

Board: 110
Dealer: W
Vul: None
North HCP: 15
South HCP: 9
Contract: 3♦ N

North:
♠ A42
♥ KJ102
♦ Q4
♣ AJ107

South:
♠ 85
♥ 983
♦ AK10872
♣ Q6

West	North	East	South
1♠	1NT	Pass	3♣ ¹
Pass	3♦ ²	AP	

1. Minor Suit Transfers after 1NT
2. automat

Board: 111
Dealer: E
Vul: NS
North HCP: 9
South HCP: 15
Contract: 3♣ S

North:
♠ K64
♥ 108
♦ Q2
♣ A108643

South:
♠ AQJ
♥ A963
♦ K743
♣ J7

West	North	East	South
		1♦	1NT
Pass	2♠ ¹	Pass	3♣ ²
	AP		

1. Minor Suit Transfers after 1NT
2. automat

Board: 112
Dealer: W
Vul: Both
North HCP: 15
South HCP: 8
Contract: 3♦ N

North:
♠ QJ84
♥ AJ
♦ Q42
♣ AJ64

South:
♠ 62
♥ Q9
♦ KJ9765
♣ Q83

West	North	East	South
1♣	1NT	Pass	3♣ ¹
X	3♦ ²	AP	

1. Minor Suit Transfers after 1NT
2. automat

Board: 113

Dealer: E

Vul: None

North HCP: 9

South HCP: 15

Contract: 3♦ S

North:

♠ K6

♥ 93

♦ AQ10873

♣ 953

South:

♠ 82

♥ AKJ8

♦ KJ42

♣ K106

West	North	East	South
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		1♣	1NT
--	--	----	-----

Pass	3♣ ¹	X	3♦ ²
------	-----------------	---	-----------------

AP

1. Minor Suit Transfers after 1NT

2. automat

North hands (Practice Page)

We Overcall 1NT then partner transfers to !C (2!S) or !D (2N)

Board: 114	♠ A1083	West Opens 1♣.
Dealer: W	♥ AJ65	West Doubles 3♣ if possible.
Vul: None	♦ K8	
HCP: 16	♣ A52	You bid first.

Board: 115	♠ J109	East Opens 1♣.
Dealer: E	♥ J	East Doubles 3♣ if possible.
Vul: NS	♦ AJ98764	
HCP: 9	♣ Q8	Partner bids first.

Board: 116	♠ AQ93	West Opens 1♣.
Dealer: W	♥ A63	West Doubles 3♣ if possible.
Vul: Both	♦ A5	
HCP: 17	♣ QJ94	You bid first.

Board: 117	♠ 875	East Opens 1♥.
Dealer: E	♥ A104	Partner bids first.
Vul: NS	♦ AJ10952	
HCP: 9	♣ 2	

Board: 118	♠ 1062	West Opens 1♥.
Dealer: W	♥ AK105	You bid first.
Vul: Both	♦ AKJ	
HCP: 16	♣ J53	

Board: 119	♠ 10	East Opens 1♠.
Dealer: E	♥ K109	Partner bids first.
Vul: NS	♦ KQ2	
HCP: 9	♣ J97542	

We Overcall 1NT then partner transfers to !C (2!S) or !D (2N) Both hands (Answers Page)

Board: 114
Dealer: W
Vul: None
North HCP: 16
South HCP: 8
Contract: 5♦ S

North:
♠ A1083
♥ AJ65
♦ K8
♣ A52

South:
♠ J52
♥ 2
♦ AQJ9753
♣ 73

West	North	East	South
1♣	1NT	Pass	3♣ ¹
X	Pass	Pass	5♦
AP			

1. Minor Suit Transfers after 1NT

Board: 115
Dealer: E
Vul: NS
North HCP: 9
South HCP: 15
Contract: 5♦ S

North:
♠ J109
♥ J
♦ AJ98764
♣ Q8

South:
♠ Q6
♥ A102
♦ KQ1053
♣ A75

West	North	East	South
		1♣	1NT
Pass	3♣ ¹	X	3♦ ²
Pass	5♦	AP	

1. Minor Suit Transfers after 1NT
2. automat

Board: 116
Dealer: W
Vul: Both
North HCP: 17
South HCP: 8
Contract: 3N N

North:
♠ AQ93
♥ A63
♦ A5
♣ QJ94

South:
♠ 62
♥ K54
♦ KQ10762
♣ 53

West	North	East	South
1♣	1NT	Pass	3♣ ¹
X	XX	Pass	3NT
AP			

1. Minor Suit Transfers after 1NT

Board: 117
Dealer: E
Vul: NS
North HCP: 9
South HCP: 15
Contract: 5♦ S

North:
♠ 875
♥ A104
♦ AJ10952
♣ 2

South:
♠ KQJ10
♥ QJ3
♦ Q87
♣ KJ3

West	North	East	South
		1♥	1NT
Pass	3♣ ¹	Pass	3♦ ²
Pass	5♦	AP	

1. Minor Suit Transfers after 1NT
2. automat

Board: 118
Dealer: W
Vul: Both
North HCP: 16
South HCP: 8
Contract: 3♦ N

North:
♠ 1062
♥ AK105
♦ AKJ
♣ J53

South:
♠ Q98
♥ 32
♦ Q97642
♣ A4

West	North	East	South
1♥	1NT	Pass	3♣ ¹
Pass	3♦ ²	AP	

1. Minor Suit Transfers after 1NT
2. automat

Board: 119

Dealer: E

Vul: NS

North HCP: 9

South HCP: 15

Contract: 3♣ S

North:

♠ 10

♥ K109

♦ KQ2

♣ J97542

South:

♠ K932

♥ AQJ3

♦ AJ10

♣ 108

West North East South

1♠ 1NT

Pass 2♠¹ Pass 3♣²

AP

1. Minor Suit Transfers after 1NT

2. automat

South hands (Practice Page)

We Overcall 1NT then partner transfers to !C (2!S) or !D (2N)

Board: 114	♠ J52	West Opens 1♣.
Dealer: W	♥ 2	West Doubles 3♣ if possible.
Vul: None	♦ AQJ9753	
HCP: 8	♣ 73	Partner bids first.
Board: 115	♠ Q6	East Opens 1♣.
Dealer: E	♥ A102	East Doubles 3♣ if possible.
Vul: NS	♦ KQ1053	
HCP: 15	♣ A75	You bid first.
Board: 116	♠ 62	West Opens 1♣.
Dealer: W	♥ K54	West Doubles 3♣ if possible.
Vul: Both	♦ KQ10762	
HCP: 8	♣ 53	Partner bids first.
Board: 117	♠ KQJ10	East Opens 1♥.
Dealer: E	♥ QJ3	
Vul: NS	♦ Q87	You bid first.
HCP: 15	♣ KJ3	
Board: 118	♠ Q98	West Opens 1♥.
Dealer: W	♥ 32	
Vul: Both	♦ Q97642	Partner bids first.
HCP: 8	♣ A4	
Board: 119	♠ K932	East Opens 1♠.
Dealer: E	♥ AQJ3	
Vul: NS	♦ AJ10	You bid first.
HCP: 15	♣ 108	

We Overcall 1NT then partner transfers to !C (2!S) or !D (2N) Both hands (Answers Page)

Board: 114
Dealer: W
Vul: None
North HCP: 16
South HCP: 8
Contract: 5♦ S

North:
♠ A1083
♥ AJ65
♦ K8
♣ A52

South:
♠ J52
♥ 2
♦ AQJ9753
♣ 73

West	North	East	South
1♣	1NT	Pass	3♣ ¹
X	Pass	Pass	5♦
AP			

1. Minor Suit Transfers after 1NT

Board: 115
Dealer: E
Vul: NS
North HCP: 9
South HCP: 15
Contract: 5♦ S

North:
♠ J109
♥ J
♦ AJ98764
♣ Q8

South:
♠ Q6
♥ A102
♦ KQ1053
♣ A75

West	North	East	South
		1♣	1NT
Pass	3♣ ¹	X	3♦ ²
Pass	5♦	AP	

1. Minor Suit Transfers after 1NT
2. automat

Board: 116
Dealer: W
Vul: Both
North HCP: 17
South HCP: 8
Contract: 3N N

North:
♠ AQ93
♥ A63
♦ A5
♣ QJ94

South:
♠ 62
♥ K54
♦ KQ10762
♣ 53

West	North	East	South
1♣	1NT	Pass	3♣ ¹
X	XX	Pass	3NT
AP			

1. Minor Suit Transfers after 1NT

Board: 117
Dealer: E
Vul: NS
North HCP: 9
South HCP: 15
Contract: 5♦ S

North:
♠ 875
♥ A104
♦ AJ10952
♣ 2

South:
♠ KQJ10
♥ QJ3
♦ Q87
♣ KJ3

West	North	East	South
		1♥	1NT
Pass	3♣ ¹	Pass	3♦ ²
Pass	5♦	AP	

1. Minor Suit Transfers after 1NT
2. automat

Board: 118
Dealer: W
Vul: Both
North HCP: 16
South HCP: 8
Contract: 3♦ N

North:
♠ 1062
♥ AK105
♦ AKJ
♣ J53

South:
♠ Q98
♥ 32
♦ Q97642
♣ A4

West	North	East	South
1♥	1NT	Pass	3♣ ¹
Pass	3♦ ²	AP	

1. Minor Suit Transfers after 1NT
2. automat

Board: 119

Dealer: E

Vul: NS

North HCP: 9

South HCP: 15

Contract: 3♣ S

North:

♠ 10

♥ K109

♦ KQ2

♣ J97542

South:

♠ K932

♥ AQJ3

♦ AJ10

♣ 108

West North East South

1♠ 1NT

Pass 2♠¹ Pass 3♣²

AP

1. Minor Suit Transfers after 1NT

2. automat

North hands (Practice Page)

We Overcall 1NT then partner transfers to !C (2!S) or !D (2N)

Board: 120	♠ AJ96	West Opens 1♠.
Dealer: W	♥ AQ65	
Vul: Both	♦ A105	You bid first.
HCP: 15	♣ 75	
Board: 121	♠ A9	East Opens 1♣.
Dealer: E	♥ QJ2	
Vul: NS	♦ Q109862	Partner bids first.
HCP: 9	♣ 95	
Board: 122	♠ Q109	West Opens 1♦.
Dealer: W	♥ KQ32	
Vul: None	♦ A98	You bid first.
HCP: 15	♣ A73	
Board: 123	♠ 43	East Opens 1♦.
Dealer: E	♥ 987	
Vul: EW	♦ QJ	Partner bids first.
HCP: 8	♣ KQ10942	
Board: 124	♠ AJ75	West Opens 1♦.
Dealer: W	♥ A1098	
Vul: Both	♦ K106	You bid first.
HCP: 16	♣ A9	
Board: 125	♠ 7	East Opens 1♠.
Dealer: E	♥ J4	
Vul: EW	♦ KQ8632	Partner bids first.
HCP: 9	♣ K1074	

We Overcall 1NT then partner transfers to !C (2!S) or !D (2N) Both hands (Answers Page)

Board: 120
Dealer: W
Vul: Both
North HCP: 15
South HCP: 8
Contract: 3♦ N

North:
♠ AJ96
♥ AQ65
♦ A105
♣ 75

South:
♠ 2
♥ K87
♦ QJ8764
♣ Q93

West	North	East	South
1♠	1NT	Pass	3♣ ¹
Pass	3♦ ²	AP	

1. Minor Suit Transfers after 1NT
2. automat

Board: 121
Dealer: E
Vul: NS
North HCP: 9
South HCP: 15
Contract: 3♦ S

North:
♠ A9
♥ QJ2
♦ Q109862
♣ 95

South:
♠ J1043
♥ K64
♦ KJ
♣ AK104

West	North	East	South
		1♣	1NT
Pass	3♣ ¹	Pass	3♦ ²
	AP		

1. Minor Suit Transfers after 1NT
2. automat

Board: 122
Dealer: W
Vul: None
North HCP: 15
South HCP: 8
Contract: 3♣ N

North:
♠ Q109
♥ KQ32
♦ A98
♣ A73

South:
♠ A2
♥ 1098
♦ 64
♣ KJ10952

West	North	East	South
1♦	1NT	Pass	2♠ ¹
Pass	3♣ ²	AP	

1. Minor Suit Transfers after 1NT
2. automat

Board: 123
Dealer: E
Vul: EW
North HCP: 8
South HCP: 15
Contract: 3♣ S

North:
♠ 43
♥ 987
♦ QJ
♣ KQ10942

South:
♠ AK
♥ A1053
♦ A1076
♣ 753

West	North	East	South
		1♦	1NT
Pass	2♠ ¹	Pass	3♣ ²
	AP		

1. Minor Suit Transfers after 1NT
2. automat

Board: 124
Dealer: W
Vul: Both
North HCP: 16
South HCP: 9
Contract: 3♣ N

North:
♠ AJ75
♥ A1098
♦ K106
♣ A9

South:
♠ 106
♥ Q7
♦ A32
♣ QJ10432

West	North	East	South
1♦	1NT	Pass	2♠ ¹
Pass	3♣ ²	AP	

1. Minor Suit Transfers after 1NT
2. automat

Board: 125

Dealer: E

Vul: EW

North HCP: 9

South HCP: 16

Contract: 5♦ S

North:

♠ 7

♥ J4

♦ KQ8632

♣ K1074

South:

♠ KJ2

♥ AK103

♦ AJ105

♣ 95

West	North	East	South
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		1♠	1NT
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Pass	3♣ ¹	Pass	3♦ ²
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Pass	5♦	AP	
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1. Minor Suit Transfers after 1NT

2. automat

South hands (Practice Page)

We Overcall 1NT then partner transfers to !C (2!S) or !D (2N)

Board: 120	♠ 2	West Opens 1♠.
Dealer: W	♥ K87	
Vul: Both	♦ QJ8764	Partner bids first.
HCP: 8	♣ Q93	

Board: 121	♠ J1043	East Opens 1♣.
Dealer: E	♥ K64	
Vul: NS	♦ KJ	You bid first.
HCP: 15	♣ AK104	

Board: 122	♠ A2	West Opens 1♦.
Dealer: W	♥ 1098	
Vul: None	♦ 64	Partner bids first.
HCP: 8	♣ KJ10952	

Board: 123	♠ AK	East Opens 1♦.
Dealer: E	♥ A1053	
Vul: EW	♦ A1076	You bid first.
HCP: 15	♣ 753	

Board: 124	♠ 106	West Opens 1♦.
Dealer: W	♥ Q7	
Vul: Both	♦ A32	Partner bids first.
HCP: 9	♣ QJ10432	

Board: 125	♠ KJ2	East Opens 1♠.
Dealer: E	♥ AK103	
Vul: EW	♦ AJ105	You bid first.
HCP: 16	♣ 95	

We Overcall 1NT then partner transfers to !C (2!S) or !D (2N) Both hands (Answers Page)

Board: 120
Dealer: W
Vul: Both
North HCP: 15
South HCP: 8
Contract: 3♦ N

North:
♠ AJ96
♥ AQ65
♦ A105
♣ 75

South:
♠ 2
♥ K87
♦ QJ8764
♣ Q93

West	North	East	South
1♠	1NT	Pass	3♣ ¹
Pass	3♦ ²	AP	

1. Minor Suit Transfers after 1NT
2. automat

Board: 121
Dealer: E
Vul: NS
North HCP: 9
South HCP: 15
Contract: 3♦ S

North:
♠ A9
♥ QJ2
♦ Q109862
♣ 95

South:
♠ J1043
♥ K64
♦ KJ
♣ AK104

West	North	East	South
		1♣	1NT
Pass	3♣ ¹	Pass	3♦ ²
	AP		

1. Minor Suit Transfers after 1NT
2. automat

Board: 122
Dealer: W
Vul: None
North HCP: 15
South HCP: 8
Contract: 3♣ N

North:
♠ Q109
♥ KQ32
♦ A98
♣ A73

South:
♠ A2
♥ 1098
♦ 64
♣ KJ10952

West	North	East	South
1♦	1NT	Pass	2♠ ¹
Pass	3♣ ²	AP	

1. Minor Suit Transfers after 1NT
2. automat

Board: 123
Dealer: E
Vul: EW
North HCP: 8
South HCP: 15
Contract: 3♣ S

North:
♠ 43
♥ 987
♦ QJ
♣ KQ10942

South:
♠ AK
♥ A1053
♦ A1076
♣ 753

West	North	East	South
		1♦	1NT
Pass	2♠ ¹	Pass	3♣ ²
	AP		

1. Minor Suit Transfers after 1NT
2. automat

Board: 124
Dealer: W
Vul: Both
North HCP: 16
South HCP: 9
Contract: 3♣ N

North:
♠ AJ75
♥ A1098
♦ K106
♣ A9

South:
♠ 106
♥ Q7
♦ A32
♣ QJ10432

West	North	East	South
1♦	1NT	Pass	2♠ ¹
Pass	3♣ ²	AP	

1. Minor Suit Transfers after 1NT
2. automat

Board: 125

Dealer: E

Vul: EW

North HCP: 9

South HCP: 16

Contract: 5♦ S

North:

♠ 7

♥ J4

♦ KQ8632

♣ K1074

South:

♠ KJ2

♥ AK103

♦ AJ105

♣ 95

West	North	East	South
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		1♠	1NT
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Pass	3♣ ¹	Pass	3♦ ²
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Pass	5♦	AP	
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1. Minor Suit Transfers after 1NT

2. automat

North hands (Practice Page)

We Overcall 1NT then partner transfers to !C (2!S) or !D (2N)

Board: 126	♠ A765	West Opens 1♠.
Dealer: W	♥ AK82	West Bids 3♠ if possible.
Vul: None	♦ 72	
HCP: 15	♣ A42	You bid first.
Board: 127	♠ Q73	East Opens 1♠.
Dealer: E	♥ QJ10	East Doubles 2♠ if possible.
Vul: NS	♦ 5	
HCP: 8	♣ K108762	Partner bids first.
Board: 128	♠ K5	West Opens 1♣.
Dealer: W	♥ AQ5	
Vul: EW	♦ Q87	You bid first.
HCP: 15	♣ KJ972	
Board: 129	♠ 83	East Opens 1♠.
Dealer: E	♥ A6	
Vul: EW	♦ AJ8743	Partner bids first.
HCP: 9	♣ 1087	
Board: 130	♠ AQ86	West Opens 1♦.
Dealer: W	♥ 83	
Vul: Both	♦ A52	You bid first.
HCP: 15	♣ KQ87	
Board: 131	♠ QJ9	East Opens 1♦.
Dealer: E	♥ J	East Bids 3♦ if possible.
Vul: EW	♦ 1052	
HCP: 10	♣ KQJ643	Partner bids first.

We Overcall 1NT then partner transfers to !C (2!S) or !D (2N) Both hands (Answers Page)

Board: 126
Dealer: W
Vul: None
North HCP: 15
South HCP: 9
Contract: 5♣ S

North:
♠ A765
♥ AK82
♦ 72
♣ A42

South:
♠ —
♥ 1063
♦ K95
♣ KQJ10987

West	North	East	South
1♠	1NT	Pass	2♠ ¹
3♣	Pass	Pass	5♣
AP			

1. Minor Suit Transfers after 1NT

Board: 127
Dealer: E
Vul: NS
North HCP: 8
South HCP: 16
Contract: 3♣ S

North:
♠ Q73
♥ QJ10
♦ 5
♣ K108762

South:
♠ A84
♥ K9
♦ AKQ103
♣ 543

West	North	East	South
		1♠	1NT
Pass	2♠ ¹	X	3♣ ²
AP			

1. Minor Suit Transfers after 1NT

2. automat

Board: 128
Dealer: W
Vul: EW
North HCP: 15
South HCP: 7
Contract: 5♦ N

North:
♠ K5
♥ AQ5
♦ Q87
♣ KJ972

South:
♠ 9
♥ 93
♦ AK1065432
♣ 84

West	North	East	South
1♣	1NT	Pass	3♣ ¹
Pass	3♦ ²	Pass	4NT ³
Pass	5♦	AP	

1. Minor Suit Transfers after 1NT

2. automat

3. Blackwood 0314, for ♦

Board: 129
Dealer: E
Vul: EW
North HCP: 9
South HCP: 17
Contract: 3♦ S

North:
♠ 83
♥ A6
♦ AJ8743
♣ 1087

South:
♠ K105
♥ KQ104
♦ 62
♣ AKQ5

West	North	East	South
		1♠	1NT
Pass	3♣ ¹	Pass	3♦ ²
AP			

1. Minor Suit Transfers after 1NT

2. automat

Board: 130
Dealer: W
Vul: Both
North HCP: 15
South HCP: 8
Contract: 3♣ N

North:
♠ AQ86
♥ 83
♦ A52
♣ KQ87

South:
♠ J
♥ KQ10
♦ J108
♣ J106543

West	North	East	South
1♦	1NT	Pass	2♠ ¹
Pass	3♣ ²	AP	

1. Minor Suit Transfers after 1NT

2. automat

Board: 131

Dealer: E

Vul: EW

North HCP: 10

South HCP: 15

Contract: 5♣ N

North:

♠ QJ9

♥ J

♦ 1052

♣ KQJ643

South:

♠ A6

♥ Q962

♦ KQ76

♣ A105

West	North	East	South
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		1♦	1NT
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Pass	2♠ ¹	3♦	Pass
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Pass	5♣	AP	
------	----	----	--

1. Minor Suit Transfers after 1NT

South hands (Practice Page)

We Overcall 1NT then partner transfers to !C (2!S) or !D (2N)

Board: 126	♠ —	West Opens 1♠.
Dealer: W	♥ 1063	West Bids 3♠ if possible.
Vul: None	♦ K95	
HCP: 9	♣ KQJ10987	Partner bids first.
Board: 127	♠ A84	East Opens 1♠.
Dealer: E	♥ K9	East Doubles 2♠ if possible.
Vul: NS	♦ AKQ103	
HCP: 16	♣ 543	You bid first.
Board: 128	♠ 9	West Opens 1♣.
Dealer: W	♥ 93	
Vul: EW	♦ AK1065432	Partner bids first.
HCP: 7	♣ 84	
Board: 129	♠ K105	East Opens 1♠.
Dealer: E	♥ KQ104	
Vul: EW	♦ 62	You bid first.
HCP: 17	♣ AKQ5	
Board: 130	♠ J	West Opens 1♦.
Dealer: W	♥ KQ10	
Vul: Both	♦ J108	Partner bids first.
HCP: 8	♣ J106543	
Board: 131	♠ A6	East Opens 1♦.
Dealer: E	♥ Q962	East Bids 3♦ if possible.
Vul: EW	♦ KQ76	
HCP: 15	♣ A105	You bid first.

We Overcall 1NT then partner transfers to !C (2!S) or !D (2N) Both hands (Answers Page)

Board: 126
Dealer: W
Vul: None
North HCP: 15
South HCP: 9
Contract: 5♣ S

North:
♠ A765
♥ AK82
♦ 72
♣ A42

South:
♠ —
♥ 1063
♦ K95
♣ KQJ10987

West	North	East	South
1♠	1NT	Pass	2♠ ¹
3♣	Pass	Pass	5♣
AP			

1. Minor Suit Transfers after 1NT

Board: 127
Dealer: E
Vul: NS
North HCP: 8
South HCP: 16
Contract: 3♣ S

North:
♠ Q73
♥ QJ10
♦ 5
♣ K108762

South:
♠ A84
♥ K9
♦ AKQ103
♣ 543

West	North	East	South
		1♠	1NT
Pass	2♠ ¹	X	3♣ ²
AP			

1. Minor Suit Transfers after 1NT

2. automat

Board: 128
Dealer: W
Vul: EW
North HCP: 15
South HCP: 7
Contract: 5♦ N

North:
♠ K5
♥ AQ5
♦ Q87
♣ KJ972

South:
♠ 9
♥ 93
♦ AK1065432
♣ 84

West	North	East	South
1♣	1NT	Pass	3♣ ¹
Pass	3♦ ²	Pass	4NT ³
Pass	5♦	AP	

1. Minor Suit Transfers after 1NT

2. automat

3. Blackwood 0314, for ♦

Board: 129
Dealer: E
Vul: EW
North HCP: 9
South HCP: 17
Contract: 3♦ S

North:
♠ 83
♥ A6
♦ AJ8743
♣ 1087

South:
♠ K105
♥ KQ104
♦ 62
♣ AKQ5

West	North	East	South
		1♠	1NT
Pass	3♣ ¹	Pass	3♦ ²
AP			

1. Minor Suit Transfers after 1NT

2. automat

Board: 130
Dealer: W
Vul: Both
North HCP: 15
South HCP: 8
Contract: 3♣ N

North:
♠ AQ86
♥ 83
♦ A52
♣ KQ87

South:
♠ J
♥ KQ10
♦ J108
♣ J106543

West	North	East	South
1♦	1NT	Pass	2♠ ¹
Pass	3♣ ²	AP	

1. Minor Suit Transfers after 1NT

2. automat

Board: 131

Dealer: E

Vul: EW

North HCP: 10

South HCP: 15

Contract: 5♣ N

North:

♠ QJ9

♥ J

♦ 1052

♣ KQJ643

South:

♠ A6

♥ Q962

♦ KQ76

♣ A105

West	North	East	South
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		1♦	1NT
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Pass	2♠ ¹	3♦	Pass
------	-----------------	----	------

Pass	5♣	AP	
------	----	----	--

1. Minor Suit Transfers after 1NT

North hands (Practice Page)

We Overcall 1NT then partner transfers to !C (2!S) or !D (2N)

Board: 132
Dealer: W
Vul: Both
HCP: 15

♠ K105
♥ K985
♦ AQ7
♣ K109

West Opens 1♥.

You bid first.

Board: 133
Dealer: E
Vul: None
HCP: 9

♠ A95
♥ Q7
♦ 64
♣ QJ10652

East Opens 1♦.

Partner bids first.

Board: 134
Dealer: W
Vul: Both
HCP: 15

♠ J1043
♥ 95
♦ AKJ6
♣ AQ9

West Opens 1♦.

You bid first.

Board: 135
Dealer: E
Vul: Both
HCP: 9

♠ 83
♥ 2
♦ Q964
♣ AQJ865

East Opens 1♠.

East Doubles 2♠ if possible.

Partner bids first.

Board: 136
Dealer: W
Vul: None
HCP: 15

♠ K873
♥ AK85
♦ 108
♣ AJ2

West Opens 1♠.

West Doubles 6♦ if possible.

You bid first.

Board: 137
Dealer: E
Vul: EW
HCP: 10

♠ 4
♥ 7
♦ AQ10643
♣ A10742

East Opens 1♥.

Partner bids first.

We Overcall 1NT then partner transfers to !C (2!S) or !D (2N) Both hands (Answers Page)

Board: 132
Dealer: W
Vul: Both
North HCP: 15
South HCP: 9
Contract: 3♦ N

North:
♠ K105
♥ K985
♦ AQ7
♣ K109

South:
♠ AJ6
♥ 2
♦ K86542
♣ J72

West	North	East	South
1♥	1NT	Pass	3♣ ¹
Pass	3♦ ²	AP	

1. Minor Suit Transfers after 1NT
2. automat

Board: 133
Dealer: E
Vul: None
North HCP: 9
South HCP: 17
Contract: 3♣ S

North:
♠ A95
♥ Q7
♦ 64
♣ QJ10652

South:
♠ J73
♥ K964
♦ AKQ8
♣ A7

West	North	East	South
		1♦	1NT
Pass	2♠ ¹	Pass	3♣ ²
	AP		

1. Minor Suit Transfers after 1NT
2. automat

Board: 134
Dealer: W
Vul: Both
North HCP: 15
South HCP: 9
Contract: 3♣ N

North:
♠ J1043
♥ 95
♦ AKJ6
♣ AQ9

South:
♠ Q6
♥ A104
♦ 74
♣ K87632

West	North	East	South
1♦	1NT	Pass	2♠ ¹
Pass	3♣ ²	AP	

1. Minor Suit Transfers after 1NT
2. automat

Board: 135
Dealer: E
Vul: Both
North HCP: 9
South HCP: 17
Contract: 3N S

North:
♠ 83
♥ 2
♦ Q964
♣ AQJ865

South:
♠ KQ74
♥ Q964
♦ AK
♣ K73

West	North	East	South
		1♠	1NT
Pass	2♠ ¹	X	XX
Pass	3NT	AP	

1. Minor Suit Transfers after 1NT

Board: 136
Dealer: W
Vul: None
North HCP: 15
South HCP: 8
Contract: 6♦ X N

North:
♠ K873
♥ AK85
♦ 108
♣ AJ2

South:
♠ 6
♥ —
♦ AJ97532
♣ K10965

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

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

Board: 137

Dealer: E

Vul: EW

North HCP: 10

South HCP: 16

Contract: 5♦ S

North:

♠ 4

♥ 7

♦ AQ10643

♣ A10742

South:

♠ A875

♥ K852

♦ KJ2

♣ KQ

West	North	East	South
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		1♥	1NT
--	--	----	-----

Pass	3♣ ¹	Pass	3♦ ²
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Pass	5♦	AP	
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1. Minor Suit Transfers after 1NT

2. automat

South hands (Practice Page)

We Overcall 1NT then partner transfers to !C (2!S) or !D (2N)

Board: 132 ♠ AJ6 West Opens 1♥.
Dealer: W ♥ 2
Vul: Both ♦ K86542 Partner bids first.
HCP: 9 ♣ J72

Board: 133 ♠ J73 East Opens 1♦.
Dealer: E ♥ K964
Vul: None ♦ AKQ8 You bid first.
HCP: 17 ♣ A7

Board: 134 ♠ Q6 West Opens 1♦.
Dealer: W ♥ A104
Vul: Both ♦ 74 Partner bids first.
HCP: 9 ♣ K87632

Board: 135 ♠ KQ74 East Opens 1♠.
Dealer: E ♥ Q964 East Doubles 2♠ if possible.
Vul: Both ♦ AK
HCP: 17 ♣ K73 You bid first.

Board: 136 ♠ 6 West Opens 1♠.
Dealer: W ♥ — West Doubles 6♦ if possible.
Vul: None ♦ AJ97532 Partner bids first.
HCP: 8 ♣ K10965

Board: 137 ♠ A875 East Opens 1♥.
Dealer: E ♥ K852
Vul: EW ♦ KJ2 You bid first.
HCP: 16 ♣ KQ

We Overcall 1NT then partner transfers to !C (2!S) or !D (2N) Both hands (Answers Page)

Board: 132
Dealer: W
Vul: Both
North HCP: 15
South HCP: 9
Contract: 3♦ N

North:
♠ K105
♥ K985
♦ AQ7
♣ K109

South:
♠ AJ6
♥ 2
♦ K86542
♣ J72

West	North	East	South
1♥	1NT	Pass	3♣ ¹
Pass	3♦ ²	AP	

1. Minor Suit Transfers after 1NT
2. automat

Board: 133
Dealer: E
Vul: None
North HCP: 9
South HCP: 17
Contract: 3♣ S

North:
♠ A95
♥ Q7
♦ 64
♣ QJ10652

South:
♠ J73
♥ K964
♦ AKQ8
♣ A7

West	North	East	South
		1♦	1NT
Pass	2♠ ¹	Pass	3♣ ²
	AP		

1. Minor Suit Transfers after 1NT
2. automat

Board: 134
Dealer: W
Vul: Both
North HCP: 15
South HCP: 9
Contract: 3♣ N

North:
♠ J1043
♥ 95
♦ AKJ6
♣ AQ9

South:
♠ Q6
♥ A104
♦ 74
♣ K87632

West	North	East	South
1♦	1NT	Pass	2♠ ¹
Pass	3♣ ²	AP	

1. Minor Suit Transfers after 1NT
2. automat

Board: 135
Dealer: E
Vul: Both
North HCP: 9
South HCP: 17
Contract: 3N S

North:
♠ 83
♥ 2
♦ Q964
♣ AQJ865

South:
♠ KQ74
♥ Q964
♦ AK
♣ K73

West	North	East	South
		1♠	1NT
Pass	2♠ ¹	X	XX
Pass	3NT	AP	

1. Minor Suit Transfers after 1NT

Board: 136
Dealer: W
Vul: None
North HCP: 15
South HCP: 8
Contract: 6♦ X N

North:
♠ K873
♥ AK85
♦ 108
♣ AJ2

South:
♠ 6
♥ —
♦ AJ97532
♣ K10965

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

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

Board: 137

Dealer: E

Vul: EW

North HCP: 10

South HCP: 16

Contract: 5♦ S

North:

♠ 4

♥ 7

♦ AQ10643

♣ A10742

South:

♠ A875

♥ K852

♦ KJ2

♣ KQ

West	North	East	South
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		1♥	1NT
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Pass	3♣ ¹	Pass	3♦ ²
------	-----------------	------	-----------------

Pass	5♦	AP	
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1. Minor Suit Transfers after 1NT

2. automat

North hands (Practice Page)

We Overcall 1NT then partner transfers to !C (2!S) or !D (2N)

Board: 138	♠ AQJ9	West Opens 1♦.
Dealer: W	♥ A107	
Vul: NS	♦ KQ109	You bid first.
HCP: 16	♣ 97	
Board: 139	♠ 75	East Opens 1♥.
Dealer: E	♥ 1084	
Vul: EW	♦ 96	Partner bids first.
HCP: 8	♣ AKJ973	
Board: 140	♠ A73	West Opens 1♠.
Dealer: W	♥ K107	
Vul: Both	♦ AK764	You bid first.
HCP: 17	♣ K9	
Board: 141	♠ Q6	East Opens 1♦.
Dealer: E	♥ Q7	
Vul: None	♦ 86	Partner bids first.
HCP: 9	♣ AJ108753	
Board: 142	♠ A92	West Opens 1♦.
Dealer: W	♥ A1084	
Vul: None	♦ A103	You bid first.
HCP: 15	♣ K107	
Board: 143	♠ 72	East Opens 1♥.
Dealer: E	♥ 85	
Vul: NS	♦ QJ4	Partner bids first.
HCP: 8	♣ KQ10765	

We Overcall 1NT then partner transfers to !C (2!S) or !D (2N) Both hands (Answers Page)

Board: 138
Dealer: W
Vul: NS
North HCP: 16
South HCP: 9
Contract: 5♣ N

North:
♠ AQJ9
♥ A107
♦ KQ109
♣ 97

South:
♠ K42
♥ Q
♦ 86
♣ KJ106542

West North East South

1♦ 1NT Pass 2♠¹

Pass 3♣² Pass 3♠

Pass 4♦³ Pass 4♥⁴

Pass 5♣ AP

1. Minor Suit Transfers after 1NT

2. automat

3. Cue bid, a ♦ stopper

4. Cue bid, a ♥ stopper

Board: 139
Dealer: E
Vul: EW
North HCP: 8
South HCP: 15
Contract: 3♣ S

North:
♠ 75
♥ 1084
♦ 96
♣ AKJ973

South:
♠ AK3
♥ AJ2
♦ QJ742
♣ 82

West North East South

1♥ 1NT

Pass 2♠¹ Pass 3♣²

AP

1. Minor Suit Transfers after 1NT

2. automat

Board: 140
Dealer: W
Vul: Both
North HCP: 17
South HCP: 10
Contract: 3♣ N

North:
♠ A73
♥ K107
♦ AK764
♣ K9

South:
♠ 1064
♥ Q2
♦ QJ
♣ AJ10842

West North East South

1♠ 1NT Pass 2♠¹

Pass 3♣² AP

1. Minor Suit Transfers after 1NT

2. automat

Board: 141
Dealer: E
Vul: None
North HCP: 9
South HCP: 16
Contract: 3♣ S

North:
♠ Q6
♥ Q7
♦ 86
♣ AJ108753

South:
♠ AKJ7
♥ K54
♦ QJ7
♣ Q62

West North East South

1♦ 1NT

Pass 2♠¹ Pass 3♣²

AP

1. Minor Suit Transfers after 1NT

2. automat

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

North:
♠ A92
♥ A1084
♦ A103
♣ K107

South:
♠ 6
♥ KQ
♦ J652
♣ Q98653

West North East South

1♦ 1NT Pass 2♠¹

Pass 3♣² AP

1. Minor Suit Transfers after 1NT

2. automat

Board: 143

Dealer: E

Vul: NS

North HCP: 8

South HCP: 15

Contract: 3♣ S

North:

♠ 72

♥ 85

♦ QJ4

♣ KQ10765

South:

♠ QJ5

♥ A32

♦ AK10

♣ J432

West North East South

1♥ 1NT

Pass 2♠¹ Pass 3♣²

AP

1. Minor Suit Transfers after 1NT

2. automat

South hands (Practice Page)

We Overcall 1NT then partner transfers to !C (2!S) or !D (2N)

Board: 138	♠ K42	West Opens 1♦.
Dealer: W	♥ Q	
Vul: NS	♦ 86	Partner bids first.
HCP: 9	♣ KJ106542	

Board: 139	♠ AK3	East Opens 1♥.
Dealer: E	♥ AJ2	
Vul: EW	♦ QJ742	You bid first.
HCP: 15	♣ 82	

Board: 140	♠ 1064	West Opens 1♠.
Dealer: W	♥ Q2	
Vul: Both	♦ QJ	Partner bids first.
HCP: 10	♣ AJ10842	

Board: 141	♠ AKJ7	East Opens 1♦.
Dealer: E	♥ K54	
Vul: None	♦ QJ7	You bid first.
HCP: 16	♣ Q62	

Board: 142	♠ 6	West Opens 1♦.
Dealer: W	♥ KQ	
Vul: None	♦ J652	Partner bids first.
HCP: 8	♣ Q98653	

Board: 143	♠ QJ5	East Opens 1♥.
Dealer: E	♥ A32	
Vul: NS	♦ AK10	You bid first.
HCP: 15	♣ J432	

We Overcall 1NT then partner transfers to !C (2!S) or !D (2N) Both hands (Answers Page)

Board: 138
Dealer: W
Vul: NS
North HCP: 16
South HCP: 9
Contract: 5♣ N

North:
♠ AQJ9
♥ A107
♦ KQ109
♣ 97

South:
♠ K42
♥ Q
♦ 86
♣ KJ106542

West North East South

1♦ 1NT Pass 2♠¹

Pass 3♣² Pass 3♠

Pass 4♦³ Pass 4♥⁴

Pass 5♣ AP

1. Minor Suit Transfers after 1NT

2. automat

3. Cue bid, a ♦ stopper

4. Cue bid, a ♥ stopper

Board: 139
Dealer: E
Vul: EW
North HCP: 8
South HCP: 15
Contract: 3♣ S

North:
♠ 75
♥ 1084
♦ 96
♣ AKJ973

South:
♠ AK3
♥ AJ2
♦ QJ742
♣ 82

West North East South

1♥ 1NT

Pass 2♠¹ Pass 3♣²

AP

1. Minor Suit Transfers after 1NT

2. automat

Board: 140
Dealer: W
Vul: Both
North HCP: 17
South HCP: 10
Contract: 3♣ N

North:
♠ A73
♥ K107
♦ AK764
♣ K9

South:
♠ 1064
♥ Q2
♦ QJ
♣ AJ10842

West North East South

1♠ 1NT Pass 2♠¹

Pass 3♣² AP

1. Minor Suit Transfers after 1NT

2. automat

Board: 141
Dealer: E
Vul: None
North HCP: 9
South HCP: 16
Contract: 3♣ S

North:
♠ Q6
♥ Q7
♦ 86
♣ AJ108753

South:
♠ AKJ7
♥ K54
♦ QJ7
♣ Q62

West North East South

1♦ 1NT

Pass 2♠¹ Pass 3♣²

AP

1. Minor Suit Transfers after 1NT

2. automat

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

North:
♠ A92
♥ A1084
♦ A103
♣ K107

South:
♠ 6
♥ KQ
♦ J652
♣ Q98653

West North East South

1♦ 1NT Pass 2♠¹

Pass 3♣² AP

1. Minor Suit Transfers after 1NT

2. automat

Board: 143

Dealer: E

Vul: NS

North HCP: 8

South HCP: 15

Contract: 3♣ S

North:

♠ 72

♥ 85

♦ QJ4

♣ KQ10765

South:

♠ QJ5

♥ A32

♦ AK10

♣ J432

West North East South

1♥ 1NT

Pass 2♠¹ Pass 3♣²

AP

1. Minor Suit Transfers after 1NT

2. automat

North hands (Practice Page)

We Overcall 1NT then partner transfers to !C (2!S) or !D (2N)

Board: 144
Dealer: W
Vul: EW
HCP: 17

♠ AKQ6
♥ J963
♦ Q3
♣ KQ6

West Opens 1♣.
West Doubles 3♣ if possible.
West Doubles 5♦ if possible.

You bid first.

Board: 145
Dealer: E
Vul: Both
HCP: 8

♠ 97
♥ 1063
♦ AKJ654
♣ 75

East Opens 1♠.
West Bids 3♠ if possible.
East Doubles 5♦ if possible.

Partner bids first.

Board: 146
Dealer: W
Vul: None
HCP: 17

♠ K92
♥ AK96
♦ K103
♣ KJ10

West Opens 1♥.

You bid first.

Board: 147
Dealer: E
Vul: None
HCP: 9

♠ Q9
♥ 109
♦ 1082
♣ AK8542

East Opens 1♦.

Partner bids first.

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

♠ 8753
♥ KQ10
♦ AJ6
♣ KQ8

West Opens 1♣.

You bid first.

Board: 149
Dealer: E
Vul: None
HCP: 8

♠ 83
♥ AK2
♦ J97643
♣ 92

East Opens 1♠.

Partner bids first.

We Overcall 1NT then partner transfers to !C (2!S) or !D (2N) Both hands (Answers Page)

Board: 144
Dealer: W
Vul: EW
North HCP: 17
South HCP: 9
Contract: 5♦X S

North:
♠ AKQ6
♥ J963
♦ Q3
♣ KQ6

South:
♠ 874
♥ KQ5
♦ KJ10974
♣ 9

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

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

Board: 145
Dealer: E
Vul: Both
North HCP: 8
South HCP: 15
Contract: 5♦X S

North:
♠ 97
♥ 1063
♦ AKJ654
♣ 75

South:
♠ AKJ
♥ KQJ7
♦ 93
♣ J1084

West	North	East	South
		1♠	1NT
Pass	3♣ ¹	Pass	3♦ ²
3♠	5♦	X	AP

1. Minor Suit Transfers after 1NT
2. automat

Board: 146
Dealer: W
Vul: None
North HCP: 17
South HCP: 8
Contract: 5♦N

North:
♠ K92
♥ AK96
♦ K103
♣ KJ10

South:
♠ J
♥ 852
♦ AQJ8652
♣ 86

West	North	East	South
1♥	1NT	Pass	3♣ ¹
Pass	3♦ ²	Pass	5♦
	AP		

1. Minor Suit Transfers after 1NT
2. automat

Board: 147
Dealer: E
Vul: None
North HCP: 9
South HCP: 15
Contract: 3♣ S

North:
♠ Q9
♥ 109
♦ 1082
♣ AK8542

South:
♠ A872
♥ KQ53
♦ KJ7
♣ Q10

West	North	East	South
		1♦	1NT
Pass	2♠ ¹	Pass	3♣ ²
	AP		

1. Minor Suit Transfers after 1NT
2. automat

Board: 148
Dealer: W
Vul: Both
North HCP: 15
South HCP: 8
Contract: 3♦N

North:
♠ 8753
♥ KQ10
♦ AJ6
♣ KQ8

South:
♠ 2
♥ AJ6
♦ K108732
♣ 932

West	North	East	South
1♣	1NT	Pass	3♣ ¹
Pass	3♦ ²	AP	

1. Minor Suit Transfers after 1NT
2. automat

Board: 149

Dealer: E

Vul: None

North HCP: 8

South HCP: 15

Contract: 3♦ S

North:

♠ 83

♥ AK2

♦ J97643

♣ 92

South:

♠ AK5

♥ 876

♦ A2

♣ KJ1074

West	North	East	South
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		1♠	1NT
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Pass	3♣ ¹	Pass	3♦ ²
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AP

1. Minor Suit Transfers after 1NT

2. automat

South hands (Practice Page)

We Overcall 1NT then partner transfers to !C (2!S) or !D (2N)

Board: 144
Dealer: W
Vul: EW
HCP: 9

♠ 874
♥ KQ5
♦ KJ10974
♣ 9

West Opens 1♣.
West Doubles 3♣ if possible.
West Doubles 5♦ if possible.

Partner bids first.

Board: 145
Dealer: E
Vul: Both
HCP: 15

♠ AKJ
♥ KQJ7
♦ 93
♣ J1084

East Opens 1♠.
West Bids 3♠ if possible.
East Doubles 5♦ if possible.

You bid first.

Board: 146
Dealer: W
Vul: None
HCP: 8

♠ J
♥ 852
♦ AQJ8652
♣ 86

West Opens 1♥.
Partner bids first.

Board: 147
Dealer: E
Vul: None
HCP: 15

♠ A872
♥ KQ53
♦ KJ7
♣ Q10

East Opens 1♦.
You bid first.

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

♠ 2
♥ AJ6
♦ K108732
♣ 932

West Opens 1♣.
Partner bids first.

Board: 149
Dealer: E
Vul: None
HCP: 15

♠ AK5
♥ 876
♦ A2
♣ KJ1074

East Opens 1♠.
You bid first.

We Overcall 1NT then partner transfers to !C (2!S) or !D (2N) Both hands (Answers Page)

Board: 144
Dealer: W
Vul: EW
North HCP: 17
South HCP: 9
Contract: 5♦X S

North:
♠ AKQ6
♥ J963
♦ Q3
♣ KQ6

South:
♠ 874
♥ KQ5
♦ KJ10974
♣ 9

West	North	East	South
1♣	1NT	Pass	3♣ ¹
X	XX	Pass	4♣ ²
Pass	4♠ ³	Pass	5♦
X	AP		

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

Board: 145
Dealer: E
Vul: Both
North HCP: 8
South HCP: 15
Contract: 5♦X S

North:
♠ 97
♥ 1063
♦ AKJ654
♣ 75

South:
♠ AKJ
♥ KQJ7
♦ 93
♣ J1084

West	North	East	South
		1♠	1NT
Pass	3♣ ¹	Pass	3♦ ²
3♠	5♦	X	AP

1. Minor Suit Transfers after 1NT
2. automat

Board: 146
Dealer: W
Vul: None
North HCP: 17
South HCP: 8
Contract: 5♦N

North:
♠ K92
♥ AK96
♦ K103
♣ KJ10

South:
♠ J
♥ 852
♦ AQJ8652
♣ 86

West	North	East	South
1♥	1NT	Pass	3♣ ¹
Pass	3♦ ²	Pass	5♦
	AP		

1. Minor Suit Transfers after 1NT
2. automat

Board: 147
Dealer: E
Vul: None
North HCP: 9
South HCP: 15
Contract: 3♣ S

North:
♠ Q9
♥ 109
♦ 1082
♣ AK8542

South:
♠ A872
♥ KQ53
♦ KJ7
♣ Q10

West	North	East	South
		1♦	1NT
Pass	2♠ ¹	Pass	3♣ ²
	AP		

1. Minor Suit Transfers after 1NT
2. automat

Board: 148
Dealer: W
Vul: Both
North HCP: 15
South HCP: 8
Contract: 3♦N

North:
♠ 8753
♥ KQ10
♦ AJ6
♣ KQ8

South:
♠ 2
♥ AJ6
♦ K108732
♣ 932

West	North	East	South
1♣	1NT	Pass	3♣ ¹
Pass	3♦ ²	AP	

1. Minor Suit Transfers after 1NT
2. automat

Board: 149

Dealer: E

Vul: None

North HCP: 8

South HCP: 15

Contract: 3♦ S

North:

♠ 83

♥ AK2

♦ J97643

♣ 92

South:

♠ AK5

♥ 876

♦ A2

♣ KJ1074

West	North	East	South
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		1♠	1NT
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Pass	3♣ ¹	Pass	3♦ ²
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AP

1. Minor Suit Transfers after 1NT

2. automat

North hands (Practice Page)

We Overcall 1NT then partner transfers to !C (2!S) or !D (2N)

Board: 150	♠ 82	West Opens 1♦.
Dealer: W	♥ AKJ7	
Vul: Both	♦ K942	You bid first.
HCP: 16	♣ AJ7	
Board: 151	♠ A84	East Opens 1♥.
Dealer: E	♥ 6	
Vul: None	♦ A32	Partner bids first.
HCP: 8	♣ 986532	
Board: 152	♠ AKJ5	West Opens 1♥.
Dealer: W	♥ K54	
Vul: Both	♦ 986	You bid first.
HCP: 16	♣ KQ5	
Board: 153	♠ 53	East Opens 1♥.
Dealer: E	♥ 93	
Vul: Both	♦ AKQ1093	Partner bids first.
HCP: 9	♣ 1064	
Board: 154	♠ KQ98	West Opens 1♦.
Dealer: W	♥ AK8	East Bids XA♠ if possible.
Vul: None	♦ K73	
HCP: 15	♣ 873	You bid first.
Board: 155	♠ Q10	East Opens 1♦.
Dealer: E	♥ Q102	East Doubles 2♠ if possible.
Vul: NS	♦ 75	
HCP: 8	♣ KJ10764	Partner bids first.

We Overcall 1NT then partner transfers to !C (2!S) or !D (2N) Both hands (Answers Page)

Board: 150
Dealer: W
Vul: Both
North HCP: 16
South HCP: 7
Contract: 5♣ N

North:
♠ 82
♥ AKJ7
♦ K942
♣ AJ7

South:
♠ J
♥ 1094
♦ J
♣ KQ865432

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

Board: 151
Dealer: E
Vul: None
North HCP: 8
South HCP: 17
Contract: 3♣ S

North:
♠ A84
♥ 6
♦ A32
♣ 986532

South:
♠ Q10
♥ A743
♦ KQ6
♣ KQJ4

West	North	East	South
		1♥	1NT
Pass	2♠ ¹	Pass	3♣ ²
AP			
1. Minor Suit Transfers after 1NT			
2. automat			

Board: 152
Dealer: W
Vul: Both
North HCP: 16
South HCP: 8
Contract: 5♦ N

North:
♠ AKJ5
♥ K54
♦ 986
♣ KQ5

South:
♠ —
♥ 982
♦ KJ10753
♣ A1096

West	North	East	South
1♥	1NT	Pass	3♠ ¹
Pass	3♦ ²	Pass	5♦
AP			
1. Minor Suit Transfers after 1NT			
2. automat			

Board: 153
Dealer: E
Vul: Both
North HCP: 9
South HCP: 17
Contract: 3♦ S

North:
♠ 53
♥ 93
♦ AKQ1093
♣ 1064

South:
♠ AKQJ
♥ K54
♦ J8
♣ K972

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

Board: 154
 Dealer: W
 Vul: None
 North HCP: 15
 South HCP: 9
 Contract: 6♣X N

North:	South:
♠ KQ98	♠ A43
♥ AK8	♥ J
♦ K73	♦ 62
♣ 873	♣ KJ106542

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

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

Board: 155
 Dealer: E
 Vul: NS
 North HCP: 8
 South HCP: 15
 Contract: 3♣ S

North:	South:
♠ Q10	♠ A63
♥ Q102	♥ J853
♦ 75	♦ KJ8
♣ KJ10764	♣ AQ2

West	North	East	South
		1♦	1NT
Pass	2♠ ¹	X	3♣ ²
	AP		

1. Minor Suit Transfers after 1NT
 2. automat

South hands (Practice Page)

We Overcall 1NT then partner transfers to !C (2!S) or !D (2N)

Board: 150	♠ J	West Opens 1♦.
Dealer: W	♥ 1094	
Vul: Both	♦ J	Partner bids first.
HCP: 7	♣ KQ865432	
Board: 151	♠ Q10	East Opens 1♥.
Dealer: E	♥ A743	
Vul: None	♦ KQ6	You bid first.
HCP: 17	♣ KQJ4	
Board: 152	♠ —	West Opens 1♥.
Dealer: W	♥ 982	
Vul: Both	♦ KJ10753	Partner bids first.
HCP: 8	♣ A1096	
Board: 153	♠ AKQJ	East Opens 1♥.
Dealer: E	♥ K54	
Vul: Both	♦ J8	You bid first.
HCP: 17	♣ K972	
Board: 154	♠ A43	West Opens 1♦.
Dealer: W	♥ J	East Bids XA♠♠ if possible.
Vul: None	♦ 62	
HCP: 9	♣ KJ106542	Partner bids first.
Board: 155	♠ A63	East Opens 1♦.
Dealer: E	♥ J853	East Doubles 2♠ if possible.
Vul: NS	♦ KJ8	
HCP: 15	♣ AQ2	You bid first.

We Overcall 1NT then partner transfers to !C (2!S) or !D (2N) Both hands (Answers Page)

Board: 150
Dealer: W
Vul: Both
North HCP: 16
South HCP: 7
Contract: 5♣ N

North:
♠ 82
♥ AKJ7
♦ K942
♣ AJ7

South:
♠ J
♥ 1094
♦ J
♣ KQ865432

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

Board: 151
Dealer: E
Vul: None
North HCP: 8
South HCP: 17
Contract: 3♣ S

North:
♠ A84
♥ 6
♦ A32
♣ 986532

South:
♠ Q10
♥ A743
♦ KQ6
♣ KQJ4

West	North	East	South
		1♥	1NT
Pass	2♠ ¹	Pass	3♣ ²
AP			
1. Minor Suit Transfers after 1NT			
2. automat			

Board: 152
Dealer: W
Vul: Both
North HCP: 16
South HCP: 8
Contract: 5♦ N

North:
♠ AKJ5
♥ K54
♦ 986
♣ KQ5

South:
♠ —
♥ 982
♦ KJ10753
♣ A1096

West	North	East	South
1♥	1NT	Pass	3♠ ¹
Pass	3♦ ²	Pass	5♦
AP			
1. Minor Suit Transfers after 1NT			
2. automat			

Board: 153
Dealer: E
Vul: Both
North HCP: 9
South HCP: 17
Contract: 3♦ S

North:
♠ 53
♥ 93
♦ AKQ1093
♣ 1064

South:
♠ AKQJ
♥ K54
♦ J8
♣ K972

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

Board: 154
 Dealer: W
 Vul: None
 North HCP: 15
 South HCP: 9
 Contract: 6♣X N

North:	South:
♠ KQ98	♠ A43
♥ AK8	♥ J
♦ K73	♦ 62
♣ 873	♣ KJ106542

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

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

Board: 155
 Dealer: E
 Vul: NS
 North HCP: 8
 South HCP: 15
 Contract: 3♣ S

North:	South:
♠ Q10	♠ A63
♥ Q102	♥ J853
♦ 75	♦ KJ8
♣ KJ10764	♣ AQ2

West	North	East	South
		1♦	1NT
Pass	2♠ ¹	X	3♣ ²
	AP		

1. Minor Suit Transfers after 1NT
 2. automat

North hands (Practice Page)

We Overcall 1NT then partner transfers to !C (2!S) or !D (2N)

Board: 156	♠ K65	West Opens 1♥.
Dealer: W	♥ KJ102	
Vul: NS	♦ Q5	You bid first.
HCP: 17	♣ AKJ8	

Board: 157	♠ 74	East Opens 1♣.
Dealer: E	♥ J85	
Vul: None	♦ AK10975	Partner bids first.
HCP: 8	♣ 106	

Board: 158	♠ A102	West Opens 1♠.
Dealer: W	♥ KJ7	
Vul: EW	♦ K43	You bid first.
HCP: 16	♣ AJ65	

Board: 159	♠ —	East Opens 1♠.
Dealer: E	♥ 976	
Vul: Both	♦ Q743	Partner bids first.
HCP: 9	♣ AK8732	

Board: 160	♠ AJ62	West Opens 1♦.
Dealer: W	♥ Q1043	
Vul: EW	♦ AJ8	You bid first.
HCP: 15	♣ K4	

Board: 161	♠ 2	East Opens 1♦.
Dealer: E	♥ 1087	
Vul: NS	♦ J106	Partner bids first.
HCP: 8	♣ AQJ1093	

We Overcall 1NT then partner transfers to !C (2!S) or !D (2N) Both hands (Answers Page)

Board: 156
Dealer: W
Vul: NS
North HCP: 17
South HCP: 10
Contract: 3N N

North:
♠ K65
♥ KJ102
♦ Q5
♣ AKJ8

South:
♠ J
♥ A5
♦ K864
♣ Q109743

West	North	East	South
1♥	1NT	Pass	2♠ ¹
Pass	3♣ ²	Pass	3♦
Pass	3NT	AP	

1. Minor Suit Transfers after 1NT
2. automat

Board: 157
Dealer: E
Vul: None
North HCP: 8
South HCP: 17
Contract: 3♦ S

North:
♠ 74
♥ J85
♦ AK10975
♣ 106

South:
♠ AJ8
♥ Q107
♦ QJ
♣ AK852

West	North	East	South
		1♣	1NT
Pass	3♣ ¹	Pass	3♦ ²
	AP		

1. Minor Suit Transfers after 1NT
2. automat

Board: 158
Dealer: W
Vul: EW
North HCP: 16
South HCP: 8
Contract: 3♣ N

North:
♠ A102
♥ KJ7
♦ K43
♣ AJ65

South:
♠ J64
♥ Q6
♦ 87
♣ KQ8742

West	North	East	South
1♠	1NT	Pass	2♠ ¹
Pass	3♣ ²	AP	

1. Minor Suit Transfers after 1NT
2. automat

Board: 159
Dealer: E
Vul: Both
North HCP: 9
South HCP: 15
Contract: 3♣ S

North:
♠ —
♥ 976
♦ Q743
♣ AK8732

South:
♠ K543
♥ AK8
♦ K1086
♣ Q10

West	North	East	South
		1♠	1NT
Pass	2♠ ¹	Pass	3♣ ²
	AP		

1. Minor Suit Transfers after 1NT
2. automat

Board: 160
Dealer: W
Vul: EW
North HCP: 15
South HCP: 8
Contract: 3♣ N

North:
♠ AJ62
♥ Q1043
♦ AJ8
♣ K4

South:
♠ 875
♥ 87
♦ K9
♣ AJ9532

West	North	East	South
1♦	1NT	Pass	2♠ ¹
Pass	3♣ ²	AP	

1. Minor Suit Transfers after 1NT
2. automat

Board: 161

Dealer: E

Vul: NS

North HCP: 8

South HCP: 15

Contract: 5♣ S

North:

♠ 2

♥ 1087

♦ J106

♣ AQJ1093

South:

♠ AK54

♥ J32

♦ AK82

♣ 52

West	North	East	South
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		1♦	1NT
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Pass	2♠ ¹	Pass	3♣ ²
------	-----------------	------	-----------------

Pass	5♣	AP	
------	----	----	--

1. Minor Suit Transfers after 1NT

2. automat

South hands (Practice Page)

We Overcall 1NT then partner transfers to !C (2!S) or !D (2N)

Board: 156	♠ J	West Opens 1♥.
Dealer: W	♥ A5	
Vul: NS	♦ K864	Partner bids first.
HCP: 10	♣ Q109743	

Board: 157	♠ AJ8	East Opens 1♣.
Dealer: E	♥ Q107	
Vul: None	♦ QJ	You bid first.
HCP: 17	♣ AK852	

Board: 158	♠ J64	West Opens 1♠.
Dealer: W	♥ Q6	
Vul: EW	♦ 87	Partner bids first.
HCP: 8	♣ KQ8742	

Board: 159	♠ K543	East Opens 1♠.
Dealer: E	♥ AK8	
Vul: Both	♦ K1086	You bid first.
HCP: 15	♣ Q10	

Board: 160	♠ 875	West Opens 1♦.
Dealer: W	♥ 87	
Vul: EW	♦ K9	Partner bids first.
HCP: 8	♣ AJ9532	

Board: 161	♠ AK54	East Opens 1♦.
Dealer: E	♥ J32	
Vul: NS	♦ AK82	You bid first.
HCP: 15	♣ 52	

We Overcall 1NT then partner transfers to !C (2!S) or !D (2N) Both hands (Answers Page)

Board: 156
Dealer: W
Vul: NS
North HCP: 17
South HCP: 10
Contract: 3N N

North:
♠ K65
♥ KJ102
♦ Q5
♣ AKJ8

South:
♠ J
♥ A5
♦ K864
♣ Q109743

West	North	East	South
1♥	1NT	Pass	2♠ ¹
Pass	3♣ ²	Pass	3♦
Pass	3NT	AP	

1. Minor Suit Transfers after 1NT
2. automat

Board: 157
Dealer: E
Vul: None
North HCP: 8
South HCP: 17
Contract: 3♦ S

North:
♠ 74
♥ J85
♦ AK10975
♣ 106

South:
♠ AJ8
♥ Q107
♦ QJ
♣ AK852

West	North	East	South
		1♣	1NT
Pass	3♣ ¹	Pass	3♦ ²
	AP		

1. Minor Suit Transfers after 1NT
2. automat

Board: 158
Dealer: W
Vul: EW
North HCP: 16
South HCP: 8
Contract: 3♣ N

North:
♠ A102
♥ KJ7
♦ K43
♣ AJ65

South:
♠ J64
♥ Q6
♦ 87
♣ KQ8742

West	North	East	South
1♠	1NT	Pass	2♠ ¹
Pass	3♣ ²	AP	

1. Minor Suit Transfers after 1NT
2. automat

Board: 159
Dealer: E
Vul: Both
North HCP: 9
South HCP: 15
Contract: 3♣ S

North:
♠ —
♥ 976
♦ Q743
♣ AK8732

South:
♠ K543
♥ AK8
♦ K1086
♣ Q10

West	North	East	South
		1♠	1NT
Pass	2♠ ¹	Pass	3♣ ²
	AP		

1. Minor Suit Transfers after 1NT
2. automat

Board: 160
Dealer: W
Vul: EW
North HCP: 15
South HCP: 8
Contract: 3♣ N

North:
♠ AJ62
♥ Q1043
♦ AJ8
♣ K4

South:
♠ 875
♥ 87
♦ K9
♣ AJ9532

West	North	East	South
1♦	1NT	Pass	2♠ ¹
Pass	3♣ ²	AP	

1. Minor Suit Transfers after 1NT
2. automat

Board: 161

Dealer: E

Vul: NS

North HCP: 8

South HCP: 15

Contract: 5♣ S

North:

♠ 2

♥ 1087

♦ J106

♣ AQJ1093

South:

♠ AK54

♥ J32

♦ AK82

♣ 52

West	North	East	South
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		1♦	1NT
--	--	----	-----

Pass	2♠ ¹	Pass	3♣ ²
------	-----------------	------	-----------------

Pass	5♣	AP	
------	----	----	--

1. Minor Suit Transfers after 1NT

2. automat

North hands (Practice Page)

We Overcall 1NT then partner transfers to !C (2!S) or !D (2N)

Board: 162
Dealer: W
Vul: Both
HCP: 16

♠ A76
♥ Q65
♦ AQ98
♣ A106

West Opens 1♦.

You bid first.

Board: 163
Dealer: E
Vul: Both
HCP: 10

♠ 54
♥ 3
♦ KQ10754
♣ AJ43

East Opens 1♠.

West Bids XA♠♠ if possible.

Partner bids first.

Board: 164
Dealer: W
Vul: None
HCP: 15

♠ K76
♥ Q1093
♦ AK10
♣ K105

West Opens 1♦.

You bid first.

Board: 165
Dealer: E
Vul: Both
HCP: 6

♠ 73
♥ Q
♦ J7
♣ QJ1087643

East Opens 1♦.

Partner bids first.

Board: 166
Dealer: W
Vul: NS
HCP: 15

♠ 7542
♥ QJ3
♦ AK
♣ KQ87

West Opens 1♣.

You bid first.

We Overcall 1NT then partner transfers to !C (2!S) or !D (2N) Both hands (Answers Page)

Board: 162
Dealer: W
Vul: Both
North HCP: 16
South HCP: 8
Contract: 3♣ N

North:
♠ A76
♥ Q65
♦ AQ98
♣ A106

South:
♠ K83
♥ J10
♦ 103
♣ KJ8532

West	North	East	South
1♦	1NT	Pass	2♠ ¹
Pass	3♣ ²	AP	

1. Minor Suit Transfers after 1NT
2. automat

Board: 163
Dealer: E
Vul: Both
North HCP: 10
South HCP: 17
Contract: 6♦ X S

North:
♠ 54
♥ 3
♦ KQ10754
♣ AJ43

South:
♠ AK9
♥ AQ72
♦ A6
♣ 10865

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

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

Board: 164
Dealer: W
Vul: None
North HCP: 15
South HCP: 8
Contract: 3♣ N

North:
♠ K76
♥ Q1093
♦ AK10
♣ K105

South:
♠ J94
♥ A7
♦ 52
♣ QJ8764

West	North	East	South
1♦	1NT	Pass	2♠ ¹
Pass	3♣ ²	AP	

1. Minor Suit Transfers after 1NT
2. automat

Board: 165
Dealer: E
Vul: Both
North HCP: 6
South HCP: 15
Contract: 3♣ S

North:
♠ 73
♥ Q
♦ J7
♣ QJ1087643

South:
♠ K654
♥ 854
♦ KQ84
♣ AK

West	North	East	South
		1♦	1NT
Pass	2♠ ¹	Pass	3♣ ²
AP			

1. Minor Suit Transfers after 1NT
2. automat

Board: 166
Dealer: W
Vul: NS
North HCP: 15
South HCP: 9
Contract: 5♦ N

North:
♠ 7542
♥ QJ3
♦ AK
♣ KQ87

South:
♠ A98
♥ K109
♦ Q109532
♣ 5

West	North	East	South
1♣	1NT	Pass	3♣ ¹
Pass	3♦ ²	Pass	3♥
Pass	4♦	Pass	5♦
AP			
1. Minor Suit Transfers after 1NT			
2. automat			

South hands (Practice Page)

We Overcall 1NT then partner transfers to !C (2!S) or !D (2N)

Board: 162
Dealer: W
Vul: Both
HCP: 8

♠ K83
♥ J10
♦ 103
♣ KJ8532

West Opens 1♦.

Partner bids first.

Board: 163
Dealer: E
Vul: Both
HCP: 17

♠ AK9
♥ AQ72
♦ A6
♣ 10865

East Opens 1♠.

West Bids XA♠♠ if possible.

You bid first.

Board: 164
Dealer: W
Vul: None
HCP: 8

♠ J94
♥ A7
♦ 52
♣ QJ8764

West Opens 1♦.

Partner bids first.

Board: 165
Dealer: E
Vul: Both
HCP: 15

♠ K654
♥ 854
♦ KQ84
♣ AK

East Opens 1♦.

You bid first.

Board: 166
Dealer: W
Vul: NS
HCP: 9

♠ A98
♥ K109
♦ Q109532
♣ 5

West Opens 1♣.

Partner bids first.

We Overcall 1NT then partner transfers to !C (2!S) or !D (2N) Both hands (Answers Page)

Board: 162
Dealer: W
Vul: Both
North HCP: 16
South HCP: 8
Contract: 3♣ N

North:
♠ A76
♥ Q65
♦ AQ98
♣ A106

South:
♠ K83
♥ J10
♦ 103
♣ KJ8532

West	North	East	South
1♦	1NT	Pass	2♠ ¹
Pass	3♣ ²	AP	

1. Minor Suit Transfers after 1NT
2. automat

Board: 163
Dealer: E
Vul: Both
North HCP: 10
South HCP: 17
Contract: 6♦ X S

North:
♠ 54
♥ 3
♦ KQ10754
♣ AJ43

South:
♠ AK9
♥ AQ72
♦ A6
♣ 10865

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

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

Board: 164
Dealer: W
Vul: None
North HCP: 15
South HCP: 8
Contract: 3♣ N

North:
♠ K76
♥ Q1093
♦ AK10
♣ K105

South:
♠ J94
♥ A7
♦ 52
♣ QJ8764

West	North	East	South
1♦	1NT	Pass	2♠ ¹
Pass	3♣ ²	AP	

1. Minor Suit Transfers after 1NT
2. automat

Board: 165
Dealer: E
Vul: Both
North HCP: 6
South HCP: 15
Contract: 3♣ S

North:
♠ 73
♥ Q
♦ J7
♣ QJ1087643

South:
♠ K654
♥ 854
♦ KQ84
♣ AK

West	North	East	South
		1♦	1NT
Pass	2♠ ¹	Pass	3♣ ²
	AP		

1. Minor Suit Transfers after 1NT
2. automat

Board: 166
Dealer: W
Vul: NS
North HCP: 15
South HCP: 9
Contract: 5♦ N

North:
♠ 7542
♥ QJ3
♦ AK
♣ KQ87

South:
♠ A98
♥ K109
♦ Q109532
♣ 5

West	North	East	South
1♣	1NT	Pass	3♣ ¹
Pass	3♦ ²	Pass	3♥
Pass	4♦	Pass	5♦
AP			
1. Minor Suit Transfers after 1NT			
2. automat			

North hands (Practice Page)

We Overcall 1NT then partner transfers to !C (2!S) or !D (2N)

Board: 167	♠ K	East Opens 1♣.
Dealer: E	♥ 74	
Vul: EW	♦ Q97653	Partner bids first.
HCP: 8	♣ K952	

Board: 168	♠ QJ3	West Opens 1♠.
Dealer: W	♥ K1052	
Vul: Both	♦ AKQ	You bid first.
HCP: 15	♣ 975	

Board: 169	♠ 108	East Opens 1♥.
Dealer: E	♥ Q	
Vul: NS	♦ KQ107542	Partner bids first.
HCP: 8	♣ J107	

Board: 170	♠ J1052	West Opens 1♦.
Dealer: W	♥ AK7	
Vul: EW	♦ K95	You bid first.
HCP: 15	♣ A95	

Board: 171	♠ K108	East Opens 1♣.
Dealer: E	♥ 63	
Vul: NS	♦ KQJ10872	Partner bids first.
HCP: 9	♣ 4	

Board: 172	♠ K763	West Opens 1♥.
Dealer: W	♥ KQ10	
Vul: EW	♦ A98	You bid first.
HCP: 16	♣ A103	

We Overcall 1NT then partner transfers to !C (2!S) or !D (2N) Both hands (Answers Page)

Board: 167
Dealer: E
Vul: EW
North HCP: 8
South HCP: 16
Contract: 3♦ S

North:
♠ K
♥ 74
♦ Q97653
♣ K952

South:
♠ A94
♥ AK32
♦ 1082
♣ AJ7

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

Board: 168
Dealer: W
Vul: Both
North HCP: 15
South HCP: 8
Contract: 3♦ N

North:
♠ QJ3
♥ K1052
♦ AKQ
♣ 975

South:
♠ A4
♥ QJ
♦ J109643
♣ 1084

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

Board: 169
Dealer: E
Vul: NS
North HCP: 8
South HCP: 15
Contract: 3♦ S

North:
♠ 108
♥ Q
♦ KQ107542
♣ J107

South:
♠ A43
♥ A973
♦ 83
♣ AK52

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

Board: 170
Dealer: W
Vul: EW
North HCP: 15
South HCP: 9
Contract: 3N N

North:
♠ J1052
♥ AK7
♦ K95
♣ A95

South:
♠ K7
♥ Q84
♦ 83
♣ KJ10843

West	North	East	South
1♦	1NT	Pass	2♠ ¹
Pass	3♣ ²	Pass	3♥
Pass	3NT	AP	
1. Minor Suit Transfers after 1NT			
2. automat			

Board: 171
Dealer: E
Vul: NS
North HCP: 9
South HCP: 15
Contract: 6♦ S

North:
♠ K108
♥ 63
♦ KQJ10872
♣ 4

South:
♠ A73
♥ A10
♦ A654
♣ K1093

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

Board: 172

Dealer: W

Vul: EW

North HCP: 16

South HCP: 8

Contract: 5♦ N

North:

♠ K763

♥ KQ10

♦ A98

♣ A103

South:

♠ 8

♥ 98

♦ K1076542

♣ KQ4

West	North	East	South
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1♥	1NT	Pass	3♣ ¹
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Pass	3♦ ²	Pass	5♦
------	-----------------	------	----

AP

1. Minor Suit Transfers after 1NT

2. automat

South hands (Practice Page)

We Overcall 1NT then partner transfers to !C (2!S) or !D (2N)

Board: 167	♠ A94	East Opens 1♣.
Dealer: E	♥ AK32	
Vul: EW	♦ 1082	You bid first.
HCP: 16	♣ AJ7	
Board: 168	♠ A4	West Opens 1♠.
Dealer: W	♥ QJ	
Vul: Both	♦ J109643	Partner bids first.
HCP: 8	♣ 1084	
Board: 169	♠ A43	East Opens 1♥.
Dealer: E	♥ A973	
Vul: NS	♦ 83	You bid first.
HCP: 15	♣ AK52	
Board: 170	♠ K7	West Opens 1♦.
Dealer: W	♥ Q84	
Vul: EW	♦ 83	Partner bids first.
HCP: 9	♣ KJ10843	
Board: 171	♠ A73	East Opens 1♣.
Dealer: E	♥ A10	
Vul: NS	♦ A654	You bid first.
HCP: 15	♣ K1093	
Board: 172	♠ 8	West Opens 1♥.
Dealer: W	♥ 98	
Vul: EW	♦ K1076542	Partner bids first.
HCP: 8	♣ KQ4	

We Overcall 1NT then partner transfers to !C (2!S) or !D (2N) Both hands (Answers Page)

Board: 167
Dealer: E
Vul: EW
North HCP: 8
South HCP: 16
Contract: 3♦ S

North:
♠ K
♥ 74
♦ Q97653
♣ K952

South:
♠ A94
♥ AK32
♦ 1082
♣ AJ7

West North East South
1♣ 1NT

Pass 3♣¹ Pass 3♦²

AP

1. Minor Suit Transfers after 1NT
2. automat

Board: 168
Dealer: W
Vul: Both
North HCP: 15
South HCP: 8
Contract: 3♦ N

North:
♠ QJ3
♥ K1052
♦ AKQ
♣ 975

South:
♠ A4
♥ QJ
♦ J109643
♣ 1084

West North East South
1♠ 1NT Pass 3♣¹

Pass 3♦² AP

1. Minor Suit Transfers after 1NT
2. automat

Board: 169
Dealer: E
Vul: NS
North HCP: 8
South HCP: 15
Contract: 3♦ S

North:
♠ 108
♥ Q
♦ KQ107542
♣ J107

South:
♠ A43
♥ A973
♦ 83
♣ AK52

West North East South
1♥ 1NT

Pass 3♣¹ Pass 3♦²

AP

1. Minor Suit Transfers after 1NT
2. automat

Board: 170
Dealer: W
Vul: EW
North HCP: 15
South HCP: 9
Contract: 3N N

North:
♠ J1052
♥ AK7
♦ K95
♣ A95

South:
♠ K7
♥ Q84
♦ 83
♣ KJ10843

West North East South
1♦ 1NT Pass 2♠¹

Pass 3♣² Pass 3♥

Pass 3NT AP

1. Minor Suit Transfers after 1NT
2. automat

Board: 171
Dealer: E
Vul: NS
North HCP: 9
South HCP: 15
Contract: 6♦ S

North:
♠ K108
♥ 63
♦ KQJ10872
♣ 4

South:
♠ A73
♥ A10
♦ A654
♣ K1093

West North East South
1♣ 1NT

Pass 3♣¹ Pass 3♦²

Pass 3♠ Pass 4NT³

Pass 5♦ Pass 6♦

AP

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

Board: 172

Dealer: W

Vul: EW

North HCP: 16

South HCP: 8

Contract: 5♦ N

North:

♠ K763

♥ KQ10

♦ A98

♣ A103

South:

♠ 8

♥ 98

♦ K1076542

♣ KQ4

West	North	East	South
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1♥	1NT	Pass	3♣ ¹
----	-----	------	-----------------

Pass	3♦ ²	Pass	5♦
------	-----------------	------	----

AP

1. Minor Suit Transfers after 1NT

2. automat

North hands (Practice Page)

We Overcall 1NT then partner transfers to !C (2!S) or !D (2N)

Board: 173
Dealer: E
Vul: Both
HCP: 9

♠ A3
♥ 87
♦ A53
♣ J86532

East Opens 1♠.

Partner bids first.

Board: 174
Dealer: W
Vul: None
HCP: 15

♠ QJ10
♥ AQJ2
♦ 862
♣ AJ4

West Opens 1♠.
West Bids 3♥ if possible.
East Bids 3♠ if possible.

You bid first.

Board: 175
Dealer: E
Vul: Both
HCP: 8

♠ A10
♥ K86
♦ J108532
♣ 102

East Opens 1♣.

Partner bids first.

Board: 176
Dealer: W
Vul: None
HCP: 16

♠ AQ95
♥ QJ93
♦ KQ8
♣ Q4

West Opens 1♥.
West Doubles 5♣ if possible.

You bid first.

Board: 177
Dealer: E
Vul: EW
HCP: 8

♠ 764
♥ 4
♦ A84
♣ KJ10753

East Opens 1♦.

Partner bids first.

Board: 178
Dealer: W
Vul: Both
HCP: 17

♠ KJ92
♥ K6
♦ QJ93
♣ AK6

West Opens 1♦.

You bid first.

We Overcall 1NT then partner transfers to !C (2!S) or !D (2N) Both hands (Answers Page)

Board: 173
Dealer: E
Vul: Both
North HCP: 9
South HCP: 17
Contract: 3♣ S

North:
♠ A3
♥ 87
♦ A53
♣ J86532

South:
♠ QJ65
♥ AK9
♦ K1094
♣ A7

West	North	East	South
		1♠	1NT
Pass	2♣ ¹	Pass	3♣ ²
AP			
1. Minor Suit Transfers after 1NT			
2. automat			

Board: 174
Dealer: W
Vul: None
North HCP: 15
South HCP: 9
Contract: 6♦ S

North:
♠ QJ10
♥ AQJ2
♦ 862
♣ AJ4

South:
♠ 432
♥ 93
♦ AKQ10753
♣ 6

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

Board: 175
Dealer: E
Vul: Both
North HCP: 8
South HCP: 15
Contract: 3♦ S

North:
♠ A10
♥ K86
♦ J108532
♣ 102

South:
♠ K98
♥ QJ52
♦ AQ9
♣ QJ9

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

Board: 176
Dealer: W
Vul: None
North HCP: 16
South HCP: 8
Contract: 5♣ X N

North:
♠ AQ95
♥ QJ93
♦ KQ8
♣ Q4

South:
♠ 7
♥ K6
♦ J107
♣ A1098763

West	North	East	South
1♥	1NT	Pass	2♠ ¹
Pass	3♣ ²	Pass	5♣
X	AP		
1. Minor Suit Transfers after 1NT			
2. automat			

Board: 177
Dealer: E
Vul: EW
North HCP: 8
South HCP: 15
Contract: 5♣ S

North:
♠ 764
♥ 4
♦ A84
♣ KJ10753

South:
♠ AJ
♥ QJ73
♦ K95
♣ A984

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

Board: 178

Dealer: W

Vul: Both

North HCP: 17

South HCP: 8

Contract: 3♣ N

North:

♠ KJ92

♥ K6

♦ QJ93

♣ AK6

South:

♠ A103

♥ J52

♦ 10

♣ QJ10932

West	North	East	South
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1♦	1NT	Pass	2♠ ¹
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Pass	3♣ ²	AP	
------	-----------------	----	--

1. Minor Suit Transfers after 1NT

2. automat

South hands (Practice Page)

We Overcall 1NT then partner transfers to !C (2!S) or !D (2N)

Board: 173
Dealer: E
Vul: Both
HCP: 17

♠ QJ65
♥ AK9
♦ K1094
♣ A7

East Opens 1♠.

You bid first.

Board: 174
Dealer: W
Vul: None
HCP: 9

♠ 432
♥ 93
♦ AKQ10753
♣ 6

West Opens 1♠.

West Bids 3♥ if possible.

East Bids 3♠ if possible.

Partner bids first.

Board: 175
Dealer: E
Vul: Both
HCP: 15

♠ K98
♥ QJ52
♦ AQ9
♣ QJ9

East Opens 1♣.

You bid first.

Board: 176
Dealer: W
Vul: None
HCP: 8

♠ 7
♥ K6
♦ J107
♣ A1098763

West Opens 1♥.

West Doubles 5♣ if possible.

Partner bids first.

Board: 177
Dealer: E
Vul: EW
HCP: 15

♠ AJ
♥ QJ73
♦ K95
♣ A984

East Opens 1♦.

You bid first.

Board: 178
Dealer: W
Vul: Both
HCP: 8

♠ A103
♥ J52
♦ 10
♣ QJ10932

West Opens 1♦.

Partner bids first.

We Overcall 1NT then partner transfers to !C (2!S) or !D (2N) Both hands (Answers Page)

Board: 173
Dealer: E
Vul: Both
North HCP: 9
South HCP: 17
Contract: 3♣ S

North:
♠ A3
♥ 87
♦ A53
♣ J86532

South:
♠ QJ65
♥ AK9
♦ K1094
♣ A7

West North East South

1♠ 1NT

Pass 2♣¹ Pass 3♣²

AP

1. Minor Suit Transfers after 1NT
2. automat

Board: 174
Dealer: W
Vul: None
North HCP: 15
South HCP: 9
Contract: 6♦ S

North:
♠ QJ10
♥ AQJ2
♦ 862
♣ AJ4

South:
♠ 432
♥ 93
♦ AKQ10753
♣ 6

West North East South

1♠ 1NT Pass 3♣¹

3♥ Pass 3♠ 4NT²

Pass 5♥ Pass 6♦

AP

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

Board: 175
Dealer: E
Vul: Both
North HCP: 8
South HCP: 15
Contract: 3♦ S

North:
♠ A10
♥ K86
♦ J108532
♣ 102

South:
♠ K98
♥ QJ52
♦ AQ9
♣ QJ9

West North East South

1♣ 1NT

Pass 3♣¹ Pass 3♦²

AP

1. Minor Suit Transfers after 1NT
2. automat

Board: 176
Dealer: W
Vul: None
North HCP: 16
South HCP: 8
Contract: 5♣ X N

North:
♠ AQ95
♥ QJ93
♦ KQ8
♣ Q4

South:
♠ 7
♥ K6
♦ J107
♣ A1098763

West North East South

1♥ 1NT Pass 2♠¹

Pass 3♣² Pass 5♣

X AP

1. Minor Suit Transfers after 1NT
2. automat

Board: 177
Dealer: E
Vul: EW
North HCP: 8
South HCP: 15
Contract: 5♣ S

North:
♠ 764
♥ 4
♦ A84
♣ KJ10753

South:
♠ AJ
♥ QJ73
♦ K95
♣ A984

West North East South

1♦ 1NT

Pass 2♠¹ Pass 3♣²

Pass 5♣ AP

1. Minor Suit Transfers after 1NT
2. automat

Board: 178

Dealer: W

Vul: Both

North HCP: 17

South HCP: 8

Contract: 3♣ N

North:

♠ KJ92

♥ K6

♦ QJ93

♣ AK6

South:

♠ A103

♥ J52

♦ 10

♣ QJ10932

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

2. automat

North hands (Practice Page)

We Overcall 1NT then partner transfers to !C (2!S) or !D (2N)

Board: 179	♠ A96	East Opens 1♣.
Dealer: E	♥ J6	East Doubles 3♣ if possible.
Vul: Both	♦ QJ10863	
HCP: 8	♣ 65	Partner bids first.
Board: 180	♠ 106	West Opens 1♥.
Dealer: W	♥ KJ107	You bid first.
Vul: None	♦ AK65	
HCP: 16	♣ KQ3	
Board: 181	♠ J6	East Opens 1♠.
Dealer: E	♥ J	Partner bids first.
Vul: EW	♦ AQJ86542	
HCP: 11	♣ Q10	
Board: 182	♠ KJ10	West Opens 1♣.
Dealer: W	♥ A107	You bid first.
Vul: EW	♦ K42	
HCP: 17	♣ AQ72	
Board: 183	♠ 8	East Opens 1♥.
Dealer: E	♥ 3	Partner bids first.
Vul: None	♦ KQ962	
HCP: 8	♣ K109753	

We Overcall 1NT then partner transfers to !C (2!S) or !D (2N) Both hands (Answers Page)

Board: 179
Dealer: E
Vul: Both
North HCP: 8
South HCP: 15
Contract: 4♦ S

North:
♠ A96
♥ J6
♦ QJ10863
♣ 65

South:
♠ KQ42
♥ A1098
♦ K9
♣ K97

West	North	East	South
		1♣	1NT
Pass	3♣ ¹	X	Pass
Pass	3♠	Pass	4♦
AP			

1. Minor Suit Transfers after 1NT

Board: 180
Dealer: W
Vul: None
North HCP: 16
South HCP: 9
Contract: 3♣ N

North:
♠ 106
♥ KJ107
♦ AK65
♣ KQ3

South:
♠ A7
♥ 42
♦ J87
♣ A109852

West	North	East	South
1♥	1NT	Pass	2♠ ¹
Pass	3♣ ²	AP	

1. Minor Suit Transfers after 1NT
2. automat

Board: 181
Dealer: E
Vul: EW
North HCP: 11
South HCP: 15
Contract: 6♦ S

North:
♠ J6
♥ J
♦ AQJ86542
♣ Q10

South:
♠ KQ10
♥ K762
♦ K107
♣ A32

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

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

Board: 182
Dealer: W
Vul: EW
North HCP: 17
South HCP: 8
Contract: 3♦ N

North:
♠ KJ10
♥ A107
♦ K42
♣ AQ72

South:
♠ 86
♥ KQ6
♦ QJ9763
♣ 108

West	North	East	South
1♣	1NT	Pass	3♣ ¹
Pass	3♦ ²	AP	

1. Minor Suit Transfers after 1NT
2. automat

Board: 183

Dealer: E

Vul: None

North HCP: 8

South HCP: 17

Contract: 3♣ S

North:

♠ 8

♥ 3

♦ KQ962

♣ K109753

South:

♠ A1075

♥ KQ86

♦ AJ7

♣ QJ

West	North	East	South
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		1♥	1NT
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Pass	2♠ ¹	Pass	3♣ ²
------	-----------------	------	-----------------

AP

1. Minor Suit Transfers after 1NT

2. automat

South hands (Practice Page)

We Overcall 1NT then partner transfers to !C (2!S) or !D (2N)

Board: 179	♠ KQ42	East Opens 1♣.
Dealer: E	♥ A1098	East Doubles 3♣ if possible.
Vul: Both	♦ K9	
HCP: 15	♣ K97	You bid first.
Board: 180	♠ A7	West Opens 1♥.
Dealer: W	♥ 42	
Vul: None	♦ J87	Partner bids first.
HCP: 9	♣ A109852	
Board: 181	♠ KQ10	East Opens 1♠.
Dealer: E	♥ K762	
Vul: EW	♦ K107	You bid first.
HCP: 15	♣ A32	
Board: 182	♠ 86	West Opens 1♣.
Dealer: W	♥ KQ6	
Vul: EW	♦ QJ9763	Partner bids first.
HCP: 8	♣ 108	
Board: 183	♠ A1075	East Opens 1♥.
Dealer: E	♥ KQ86	
Vul: None	♦ AJ7	You bid first.
HCP: 17	♣ QJ	

We Overcall 1NT then partner transfers to !C (2!S) or !D (2N) Both hands (Answers Page)

Board: 179
Dealer: E
Vul: Both
North HCP: 8
South HCP: 15
Contract: 4♦ S

North:
♠ A96
♥ J6
♦ QJ10863
♣ 65

South:
♠ KQ42
♥ A1098
♦ K9
♣ K97

West	North	East	South
		1♣	1NT
Pass	3♣ ¹	X	Pass
Pass	3♠	Pass	4♦
AP			

1. Minor Suit Transfers after 1NT

Board: 180
Dealer: W
Vul: None
North HCP: 16
South HCP: 9
Contract: 3♣ N

North:
♠ 106
♥ KJ107
♦ AK65
♣ KQ3

South:
♠ A7
♥ 42
♦ J87
♣ A109852

West	North	East	South
1♥	1NT	Pass	2♠ ¹
Pass	3♣ ²	AP	

1. Minor Suit Transfers after 1NT
2. automat

Board: 181
Dealer: E
Vul: EW
North HCP: 11
South HCP: 15
Contract: 6♦ S

North:
♠ J6
♥ J
♦ AQJ86542
♣ Q10

South:
♠ KQ10
♥ K762
♦ K107
♣ A32

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

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

Board: 182
Dealer: W
Vul: EW
North HCP: 17
South HCP: 8
Contract: 3♦ N

North:
♠ KJ10
♥ A107
♦ K42
♣ AQ72

South:
♠ 86
♥ KQ6
♦ QJ9763
♣ 108

West	North	East	South
1♣	1NT	Pass	3♣ ¹
Pass	3♦ ²	AP	

1. Minor Suit Transfers after 1NT
2. automat

Board: 183

Dealer: E

Vul: None

North HCP: 8

South HCP: 17

Contract: 3♣ S

North:

♠ 8

♥ 3

♦ KQ962

♣ K109753

South:

♠ A1075

♥ KQ86

♦ AJ7

♣ QJ

West	North	East	South
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		1♥	1NT
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Pass	2♠ ¹	Pass	3♣ ²
------	-----------------	------	-----------------

AP

1. Minor Suit Transfers after 1NT

2. automat

North hands (Practice Page)

We Overcall 1NT then partner transfers to !C (2!S) or !D (2N)

Board: 184	♠ K97	West Opens 1♦.
Dealer: W	♥ K75	
Vul: Both	♦ AJ93	You bid first.
HCP: 17	♣ AQ8	
Board: 185	♠ 53	East Opens 1♥.
Dealer: E	♥ KJ	
Vul: NS	♦ 965	Partner bids first.
HCP: 8	♣ KJ7543	
Board: 186	♠ 753	West Opens 1♦.
Dealer: W	♥ AKQ	
Vul: Both	♦ A98	You bid first.
HCP: 17	♣ A932	
Board: 187	♠ 109	East Opens 1♣.
Dealer: E	♥ K3	
Vul: None	♦ KQ7642	Partner bids first.
HCP: 9	♣ J73	
Board: 188	♠ AK107	West Opens 1♦.
Dealer: W	♥ Q5	
Vul: NS	♦ K53	You bid first.
HCP: 15	♣ K1082	
Board: 189	♠ K9	East Opens 1♥.
Dealer: E	♥ 96	
Vul: None	♦ K109543	Partner bids first.
HCP: 8	♣ Q93	

We Overcall 1NT then partner transfers to !C (2!S) or !D (2N) Both hands (Answers Page)

Board: 184
Dealer: W
Vul: Both
North HCP: 17
South HCP: 9
Contract: 3♣ N

North:
♠ K97
♥ K75
♦ AJ93
♣ AQ8

South:
♠ Q10
♥ Q93
♦ Q8
♣ K105432

West	North	East	South
1♦	1NT	Pass	2♠ ¹
Pass	3♣ ²	AP	

1. Minor Suit Transfers after 1NT
2. automat

Board: 185
Dealer: E
Vul: NS
North HCP: 8
South HCP: 16
Contract: 3♣ S

North:
♠ 53
♥ KJ
♦ 965
♣ KJ7543

South:
♠ AQ4
♥ A107
♦ Q32
♣ A1092

West	North	East	South
		1♥	1NT
Pass	2♠ ¹	Pass	3♣ ²
	AP		

1. Minor Suit Transfers after 1NT
2. automat

Board: 186
Dealer: W
Vul: Both
North HCP: 17
South HCP: 10
Contract: 3N N

North:
♠ 753
♥ AKQ
♦ A98
♣ A932

South:
♠ K92
♥ 95
♦ K10
♣ KJ10764

West	North	East	South
1♦	1NT	Pass	2♠ ¹
Pass	3♣ ²	Pass	3NT
	AP		

1. Minor Suit Transfers after 1NT
2. automat

Board: 187
Dealer: E
Vul: None
North HCP: 9
South HCP: 15
Contract: 3N S

North:
♠ 109
♥ K3
♦ KQ7642
♣ J73

South:
♠ AQ43
♥ 1054
♦ A103
♣ KQ6

West	North	East	South
		1♣	1NT
Pass	3♣ ¹	Pass	3♦ ²
Pass	3♥	Pass	3NT
	AP		

1. Minor Suit Transfers after 1NT
2. automat

Board: 188
Dealer: W
Vul: NS
North HCP: 15
South HCP: 8
Contract: 3♣ N

North:
♠ AK107
♥ Q5
♦ K53
♣ K1082

South:
♠ Q
♥ J98
♦ 972
♣ AJ7643

West	North	East	South
1♦	1NT	Pass	2♠ ¹
Pass	3♣ ²	AP	

1. Minor Suit Transfers after 1NT
2. automat

Board: 189

Dealer: E

Vul: None

North HCP: 8

South HCP: 16

Contract: 3♦ S

North:

♠ K9

♥ 96

♦ K109543

♣ Q93

South:

♠ 762

♥ AQ8

♦ Q7

♣ AKJ102

West	North	East	South
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		1♥	1NT
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Pass	3♣ ¹	Pass	3♦ ²
------	-----------------	------	-----------------

AP

1. Minor Suit Transfers after 1NT

2. automat

South hands (Practice Page)

We Overcall 1NT then partner transfers to !C (2!S) or !D (2N)

Board: 184	♠ Q10	West Opens 1♦.
Dealer: W	♥ Q93	
Vul: Both	♦ Q8	Partner bids first.
HCP: 9	♣ K105432	

Board: 185	♠ AQ4	East Opens 1♥.
Dealer: E	♥ A107	
Vul: NS	♦ Q32	You bid first.
HCP: 16	♣ A1092	

Board: 186	♠ K92	West Opens 1♦.
Dealer: W	♥ 95	
Vul: Both	♦ K10	Partner bids first.
HCP: 10	♣ KJ10764	

Board: 187	♠ AQ43	East Opens 1♣.
Dealer: E	♥ 1054	
Vul: None	♦ A103	You bid first.
HCP: 15	♣ KQ6	

Board: 188	♠ Q	West Opens 1♦.
Dealer: W	♥ J98	
Vul: NS	♦ 972	Partner bids first.
HCP: 8	♣ AJ7643	

Board: 189	♠ 762	East Opens 1♥.
Dealer: E	♥ AQ8	
Vul: None	♦ Q7	You bid first.
HCP: 16	♣ AKJ102	

We Overcall 1NT then partner transfers to !C (2!S) or !D (2N) Both hands (Answers Page)

Board: 184
Dealer: W
Vul: Both
North HCP: 17
South HCP: 9
Contract: 3♣ N

North:
♠ K97
♥ K75
♦ AJ93
♣ AQ8

South:
♠ Q10
♥ Q93
♦ Q8
♣ K105432

West	North	East	South
1♦	1NT	Pass	2♠ ¹
Pass	3♣ ²	AP	

1. Minor Suit Transfers after 1NT
2. automat

Board: 185
Dealer: E
Vul: NS
North HCP: 8
South HCP: 16
Contract: 3♣ S

North:
♠ 53
♥ KJ
♦ 965
♣ KJ7543

South:
♠ AQ4
♥ A107
♦ Q32
♣ A1092

West	North	East	South
		1♥	1NT
Pass	2♠ ¹	Pass	3♣ ²
	AP		

1. Minor Suit Transfers after 1NT
2. automat

Board: 186
Dealer: W
Vul: Both
North HCP: 17
South HCP: 10
Contract: 3N N

North:
♠ 753
♥ AKQ
♦ A98
♣ A932

South:
♠ K92
♥ 95
♦ K10
♣ KJ10764

West	North	East	South
1♦	1NT	Pass	2♠ ¹
Pass	3♣ ²	Pass	3NT
	AP		

1. Minor Suit Transfers after 1NT
2. automat

Board: 187
Dealer: E
Vul: None
North HCP: 9
South HCP: 15
Contract: 3N S

North:
♠ 109
♥ K3
♦ KQ7642
♣ J73

South:
♠ AQ43
♥ 1054
♦ A103
♣ KQ6

West	North	East	South
		1♣	1NT
Pass	3♣ ¹	Pass	3♦ ²
Pass	3♥	Pass	3NT
	AP		

1. Minor Suit Transfers after 1NT
2. automat

Board: 188
Dealer: W
Vul: NS
North HCP: 15
South HCP: 8
Contract: 3♣ N

North:
♠ AK107
♥ Q5
♦ K53
♣ K1082

South:
♠ Q
♥ J98
♦ 972
♣ AJ7643

West	North	East	South
1♦	1NT	Pass	2♠ ¹
Pass	3♣ ²	AP	

1. Minor Suit Transfers after 1NT
2. automat

Board: 189

Dealer: E

Vul: None

North HCP: 8

South HCP: 16

Contract: 3♦ S

North:

♠ K9

♥ 96

♦ K109543

♣ Q93

South:

♠ 762

♥ AQ8

♦ Q7

♣ AKJ102

West	North	East	South
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		1♥	1NT
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Pass	3♣ ¹	Pass	3♦ ²
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AP

1. Minor Suit Transfers after 1NT

2. automat

North hands (Practice Page)

We Overcall 1NT then partner transfers to !C (2!S) or !D (2N)

Board: 190	♠ KJ6	West Opens 1♥.
Dealer: W	♥ K97	
Vul: NS	♦ AQJ64	You bid first.
HCP: 16	♣ Q8	
Board: 191	♠ 95	East Opens 1♣.
Dealer: E	♥ J4	
Vul: EW	♦ AJ6543	Partner bids first.
HCP: 8	♣ Q74	
Board: 192	♠ AK83	West Opens 1♣.
Dealer: W	♥ K52	West Doubles 3♣ if possible.
Vul: Both	♦ Q7	
HCP: 17	♣ KQ62	You bid first.
Board: 193	♠ 1043	East Opens 1♦.
Dealer: E	♥ J3	
Vul: NS	♦ A3	Partner bids first.
HCP: 8	♣ QJ8765	
Board: 194	♠ AK107	West Opens 1♥.
Dealer: W	♥ KJ4	
Vul: EW	♦ J3	You bid first.
HCP: 17	♣ AJ65	

We Overcall 1NT then partner transfers to !C (2!S) or !D (2N) Both hands (Answers Page)

Board: 190
Dealer: W
Vul: NS
North HCP: 16
South HCP: 8
Contract: 3♣ N

North:
♠ KJ6
♥ K97
♦ AQJ64
♣ Q8

South:
♠ 542
♥ J3
♦ K
♣ KJ107532

West	North	East	South
1♥	1NT	Pass	2♠ ¹
Pass	3♣ ²	AP	

1. Minor Suit Transfers after 1NT
2. automat

Board: 191
Dealer: E
Vul: EW
North HCP: 8
South HCP: 16
Contract: 3♦ S

North:
♠ 95
♥ J4
♦ AJ6543
♣ Q74

South:
♠ K1086
♥ K98
♦ K9
♣ AK96

West	North	East	South
		1♣	1NT
Pass	3♣ ¹	Pass	3♦ ²
	AP		

1. Minor Suit Transfers after 1NT
2. automat

Board: 192
Dealer: W
Vul: Both
North HCP: 17
South HCP: 8
Contract: 5♦ N

North:
♠ AK83
♥ K52
♦ Q7
♣ KQ62

South:
♠ 76
♥ A73
♦ KJ96543
♣ 5

West	North	East	South
1♣	1NT	Pass	3♠ ¹
X	XX	Pass	3♥
Pass	3NT	Pass	4♣ ²
Pass	4♥ ³	Pass	4NT ⁴
Pass	5♦	AP	

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

Board: 193
Dealer: E
Vul: NS
North HCP: 8
South HCP: 16
Contract: 3♣ S

North:
♠ 1043
♥ J3
♦ A3
♣ QJ8765

South:
♠ J85
♥ AQ4
♦ KQ107
♣ A109

West	North	East	South
		1♦	1NT
Pass	2♠ ¹	Pass	3♣ ²
	AP		

1. Minor Suit Transfers after 1NT
2. automat

Board: 194

Dealer: W

Vul: EW

North HCP: 17

South HCP: 8

Contract: 3♦ N

North:

♠ AK107

♥ KJ4

♦ J3

♣ AJ65

South:

♠ J84

♥ 96

♦ A97542

♣ K8

West	North	East	South
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1♥	1NT	Pass	3♣ ¹
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Pass	3♦ ²	AP	
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1. Minor Suit Transfers after 1NT

2. automat

South hands (Practice Page)

We Overcall 1NT then partner transfers to !C (2!S) or !D (2N)

Board: 190 ♠ 542 West Opens 1♥.
Dealer: W ♥ J3
Vul: NS ♦ K Partner bids first.
HCP: 8 ♣ KJ107532

Board: 191 ♠ K1086 East Opens 1♣.
Dealer: E ♥ K98
Vul: EW ♦ K9 You bid first.
HCP: 16 ♣ AK96

Board: 192 ♠ 76 West Opens 1♣.
Dealer: W ♥ A73 West Doubles 3♣ if possible.
Vul: Both ♦ KJ96543 Partner bids first.
HCP: 8 ♣ 5

Board: 193 ♠ J85 East Opens 1♦.
Dealer: E ♥ AQ4
Vul: NS ♦ KQ107 You bid first.
HCP: 16 ♣ A109

Board: 194 ♠ J84 West Opens 1♥.
Dealer: W ♥ 96
Vul: EW ♦ A97542 Partner bids first.
HCP: 8 ♣ K8

We Overcall 1NT then partner transfers to !C (2!S) or !D (2N) Both hands (Answers Page)

Board: 190
Dealer: W
Vul: NS
North HCP: 16
South HCP: 8
Contract: 3♣ N

North:
♠ KJ6
♥ K97
♦ AQJ64
♣ Q8

South:
♠ 542
♥ J3
♦ K
♣ KJ107532

West	North	East	South
1♥	1NT	Pass	2♠ ¹
Pass	3♣ ²	AP	
1. Minor Suit Transfers after 1NT			
2. automat			

Board: 191
Dealer: E
Vul: EW
North HCP: 8
South HCP: 16
Contract: 3♦ S

North:
♠ 95
♥ J4
♦ AJ6543
♣ Q74

South:
♠ K1086
♥ K98
♦ K9
♣ AK96

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

Board: 192
Dealer: W
Vul: Both
North HCP: 17
South HCP: 8
Contract: 5♦ N

North:
♠ AK83
♥ K52
♦ Q7
♣ KQ62

South:
♠ 76
♥ A73
♦ KJ96543
♣ 5

West	North	East	South
1♣	1NT	Pass	3♠ ¹
X	XX	Pass	3♥
Pass	3NT	Pass	4♣ ²
Pass	4♥ ³	Pass	4NT ⁴
Pass	5♦	AP	
1. Minor Suit Transfers after 1NT			
2. Cue bid, a ♣ stopper			
3. Cue bid, a ♥ stopper			
4. Blackwood 0314, for ♦			

Board: 193
Dealer: E
Vul: NS
North HCP: 8
South HCP: 16
Contract: 3♣ S

North:
♠ 1043
♥ J3
♦ A3
♣ QJ8765

South:
♠ J85
♥ AQ4
♦ KQ107
♣ A109

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

Board: 194

Dealer: W

Vul: EW

North HCP: 17

South HCP: 8

Contract: 3♦ N

North:

♠ AK107

♥ KJ4

♦ J3

♣ AJ65

South:

♠ J84

♥ 96

♦ A97542

♣ K8

West	North	East	South
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1♥	1NT	Pass	3♣ ¹
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Pass	3♦ ²	AP	
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1. Minor Suit Transfers after 1NT

2. automat

North hands (Practice Page)

We Overcall 1NT then partner transfers to !C (2!S) or !D (2N)

Board: 195	♠ A76	East Opens 1♣.
Dealer: E	♥ A42	East Doubles 3♣ if possible.
Vul: Both	♦ J106532	
HCP: 9	♣ 5	Partner bids first.
Board: 196	♠ AQ7	West Opens 1♠.
Dealer: W	♥ KJ103	
Vul: EW	♦ KQJ7	You bid first.
HCP: 16	♣ 83	
Board: 197	♠ J87	East Opens 1♥.
Dealer: E	♥ K4	
Vul: None	♦ AJ10432	Partner bids first.
HCP: 9	♣ 52	
Board: 198	♠ 1075	West Opens 1♦.
Dealer: W	♥ AKQ10	
Vul: Both	♦ K102	You bid first.
HCP: 15	♣ K86	
Board: 199	♠ 73	East Opens 1♠.
Dealer: E	♥ K	
Vul: NS	♦ 1097	Partner bids first.
HCP: 9	♣ AQ108542	

We Overcall 1NT then partner transfers to !C (2!S) or !D (2N) Both hands (Answers Page)

Board: 195

Dealer: E

Vul: Both

North HCP: 9

South HCP: 16

Contract: 5♦ S

North:

♠ A76

♥ A42

♦ J106532

♣ 5

South:

♠ K5

♥ K108

♦ AK98

♣ K1032

West North East South

1♣ 1NT

Pass 3♣¹ X 3♦²

Pass 3♥ Pass 4♣³

Pass 4♥⁴ Pass 4♠⁵

Pass 5♦ AP

1. Minor Suit Transfers after 1NT

2. automat

3. Cue bid, a ♣ stopper

4. Cue bid, a ♥ stopper

5. Cue bid, a ♠ stopper

Board: 196

Dealer: W

Vul: EW

North HCP: 16

South HCP: 9

Contract: 3♣ N

North:

♠ AQ7

♥ KJ103

♦ KQJ7

♣ 83

South:

♠ 83

♥ 62

♦ A2

♣ AJ97642

West North East South

1♠ 1NT Pass 2♠¹

Pass 3♣² AP

1. Minor Suit Transfers after 1NT

2. automat

Board: 197

Dealer: E

Vul: None

North HCP: 9

South HCP: 17

Contract: 3♦ S

North:

♠ J87

♥ K4

♦ AJ10432

♣ 52

South:

♠ A2

♥ A52

♦ Q87

♣ AK976

West North East South

1♥ 1NT

Pass 3♣¹ Pass 3♦²

AP

1. Minor Suit Transfers after 1NT

2. automat

Board: 198

Dealer: W

Vul: Both

North HCP: 15

South HCP: 9

Contract: 6♣ N

North:

♠ 1075

♥ AKQ10

♦ K102

♣ K86

South:

♠ 3

♥ 73

♦ Q5

♣ AQJ107542

West North East South

1♦ 1NT Pass 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: 199

Dealer: E

Vul: NS

North HCP: 9

South HCP: 17

Contract: 5♣ S

North:

♠ 73

♥ K

♦ 1097

♣ AQ108542

South:

♠ AQ9

♥ Q108

♦ AKJ53

♣ J9

West North East South

1♠ 1NT

Pass 2♠¹ Pass 3♣²

Pass 5♣ AP

1. Minor Suit Transfers after 1NT

2. automat

South hands (Practice Page)

We Overcall 1NT then partner transfers to !C (2!S) or !D (2N)

Board: 195	♠ K5	East Opens 1♣.
Dealer: E	♥ K108	East Doubles 3♣ if possible.
Vul: Both	♦ AK98	
HCP: 16	♣ K1032	You bid first.
Board: 196	♠ 83	West Opens 1♠.
Dealer: W	♥ 62	
Vul: EW	♦ A2	Partner bids first.
HCP: 9	♣ AJ97642	
Board: 197	♠ A2	East Opens 1♥.
Dealer: E	♥ A52	
Vul: None	♦ Q87	You bid first.
HCP: 17	♣ AK976	
Board: 198	♠ 3	West Opens 1♦.
Dealer: W	♥ 73	
Vul: Both	♦ Q5	Partner bids first.
HCP: 9	♣ AQJ107542	
Board: 199	♠ AQ9	East Opens 1♠.
Dealer: E	♥ Q108	
Vul: NS	♦ AKJ53	You bid first.
HCP: 17	♣ J9	

We Overcall 1NT then partner transfers to !C (2!S) or !D (2N) Both hands (Answers Page)

Board: 195

Dealer: E

Vul: Both

North HCP: 9

South HCP: 16

Contract: 5♦ S

North:

♠ A76

♥ A42

♦ J106532

♣ 5

South:

♠ K5

♥ K108

♦ AK98

♣ K1032

West North East South

1♣ 1NT

Pass 3♣¹ X 3♦²

Pass 3♥ Pass 4♣³

Pass 4♥⁴ Pass 4♠⁵

Pass 5♦ AP

1. Minor Suit Transfers after 1NT

2. automat

3. Cue bid, a ♣ stopper

4. Cue bid, a ♥ stopper

5. Cue bid, a ♠ stopper

Board: 196

Dealer: W

Vul: EW

North HCP: 16

South HCP: 9

Contract: 3♣ N

North:

♠ AQ7

♥ KJ103

♦ KQJ7

♣ 83

South:

♠ 83

♥ 62

♦ A2

♣ AJ97642

West North East South

1♠ 1NT Pass 2♠¹

Pass 3♣² AP

1. Minor Suit Transfers after 1NT

2. automat

Board: 197

Dealer: E

Vul: None

North HCP: 9

South HCP: 17

Contract: 3♦ S

North:

♠ J87

♥ K4

♦ AJ10432

♣ 52

South:

♠ A2

♥ A52

♦ Q87

♣ AK976

West North East South

1♥ 1NT

Pass 3♣¹ Pass 3♦²

AP

1. Minor Suit Transfers after 1NT

2. automat

Board: 198

Dealer: W

Vul: Both

North HCP: 15

South HCP: 9

Contract: 6♣ N

North:

♠ 1075

♥ AKQ10

♦ K102

♣ K86

South:

♠ 3

♥ 73

♦ Q5

♣ AQJ107542

West North East South

1♦ 1NT Pass 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: 199

Dealer: E

Vul: NS

North HCP: 9

South HCP: 17

Contract: 5♣ S

North:

♠ 73

♥ K

♦ 1097

♣ AQ108542

South:

♠ AQ9

♥ Q108

♦ AKJ53

♣ J9

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

2. automat

North hands (Practice Page)

We Overcall 1NT then partner transfers to !C (2!S) or !D (2N)

Board: 200

Dealer: W

Vul: None

HCP: 16

♠ KQ75

♥ J4

♦ AQ10

♣ A876

West Opens 1♠.

You bid first.

We Overcall 1NT then partner transfers to !C (2!S) or !D (2N) **Both hands (Answers Page)**

Board: 200

Dealer: W

Vul: None

North HCP: 16

South HCP: 9

Contract: 3♦ N

North:

♠ KQ75

♥ J4

♦ AQ10

♣ A876

South:

♠ 86

♥ A107

♦ KJ9654

♣ J3

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

2. automat

South hands (Practice Page)

We Overcall 1NT then partner transfers to !C (2!S) or !D (2N)

Board: 200

Dealer: W

Vul: None

HCP: 9

♠ 86

♥ A107

♦ KJ9654

♣ J3

West Opens 1♠.

Partner bids first.

We Overcall 1NT then partner transfers to !C (2!S) or !D (2N) **Both hands (Answers Page)**

Board: 200

Dealer: W

Vul: None

North HCP: 16

South HCP: 9

Contract: 3♦ N

North:

♠ KQ75

♥ J4

♦ AQ10

♣ A876

South:

♠ 86

♥ A107

♦ KJ9654

♣ J3

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

1♠	1NT	Pass	3♣ ¹
----	-----	------	-----------------

Pass	3♦ ²	AP	
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1. Minor Suit Transfers after 1NT

2. automat