Board: 1 Dealer: N Vul: None HCP: 16	<ul><li>★ K1094</li><li>▼ AK10</li><li>◆ Q4</li><li>◆ KJ62</li></ul>	The opponents are silent. You bid first.
Board: 2 Dealer: S Vul: None HCP: 8	<ul><li>106</li><li>♥ Q62</li><li>104</li><li>AQ9873</li></ul>	The opponents are silent.  Partner bids first.
Board: 3 Dealer: N Vul: Both HCP: 15	<ul><li>◆ 986</li><li>♥ AK653</li><li>◆ A107</li><li>◆ A5</li></ul>	The opponents are silent. You bid first.
Board: 4 Dealer: S Vul: Both HCP: 16	<ul><li>★ K3</li><li>✓ —</li><li>◆ AK8</li><li>◆ AQ976432</li></ul>	The opponents are silent.  Partner bids first.
Board: 5 Dealer: N Vul: NS HCP: 16	<ul><li>432</li><li>★ KQJ5</li><li>★ AQ87</li><li>♣ A7</li></ul>	The opponents are silent. You bid first.

Board: 1 Dealer: N	North:	South:	West North East South
Vul: None	<b>♦</b> K1094	<b>♦</b> 52	1NT Pass 2♠¹
North HCP: 16	<b>♥</b> AK10	<b>♥</b> J5	Pass $3 \clubsuit^2$ AP
South HCP: 7	• Q4	<b>♦</b> 102	1. 1N-2S transfer to clubs
Contract: 3♣ N	<b>♣</b> KJ62	♣ AQ98753	2. automat
Board: 2 Dealer: S	North:	South:	West North East South
Vul: None North HCP: 8	<b>★</b> 106 <b>♥</b> Q62	<b>♠</b> AJ32 <b>♥</b> KJ3	Pass $2 \stackrel{1}{•}^1$ Pass $3 \stackrel{2}{•}^2$ AP
South HCP: 15	<ul><li>104</li><li>▲ △ ○ ○ ○ ○ 72</li></ul>	• KQJ9	1. 1N-2S transfer to clubs
Contract: 3♣ S	♣ AQ9873	<b>♣</b> 105	2. automat
Board: 3		~ .	West North East South
Dealer: N	North:	South:	1NT Pass 2♠¹
Vul: Both	<b>♦</b> 986 <b>♥</b> AK653	<b>♦</b> J10 <b>♥</b> Q2	
North HCP: 15	◆ A107	• J2	Pass 3♣² AP
South HCP: 5	♣ A5	♣ J1087642	1. 1N-2S transfer to clubs
Contract: 3♣ N			2. automat
D 14			West North East South 1NT
Board: 4 Dealer: S	North:	South:	Pass $2 \stackrel{1}{•}^1$ Pass $3 \stackrel{2}{•}^2$
Vul: Both	<b>♠</b> K3	<b>♦</b> Q87	Pass $4NT^3$ Pass $5^4$
North HCP: 16	<b>∀</b> —	♥ AKQJ2	Pass 6♣ AP
South HCP: 16	◆ AK8	<b>♦</b> QJ6 <b>♣</b> J8	1. 1N-2S transfer to clubs
Contract: 6♣ S	♣ AQ976432	<b>₹</b> J0	2. automat
			3. Blackwood 0314, for ♣
			4. A=1/5 or 4/5
Board: 5	North:	South:	West North East South
Dealer: N	<b>★</b> 432	<b>♦</b> 97	1NT Pass 2♠¹
Vul: NS North HCP: 16	<b>♥</b> KQJ5	<b>♥</b> 62	Pass $3 \clubsuit^2$ AP
	◆ AQ87	<b>♦</b> 54	1. 1N-2S transfer to clubs
South HCP: 5	<b>♣</b> A7	♣ KQ108532	

#### **Size Asking Minor Suit Stayman**

Board: 1 ♠ 52
Dealer: N ♥ J5

The opponents are silent.

Vul: None → 102 HCP: 7 → AQ98753 Partner bids first.

Board: 5 ♠ 97
Dealer: N ♥ 62

The opponents are silent.

Vul: NS ♦ 54

Partner bids first

HCP: 5 ♣ KQ108532 Partner bids first.

Board: 1 Dealer: N	North:	South:	West North East South
Vul: None	<b>♦</b> K1094	<b>♦</b> 52	1NT Pass 2♠¹
North HCP: 16	<b>♥</b> AK10	<b>♥</b> J5	Pass $3 \clubsuit^2$ AP
South HCP: 7	• Q4	<b>♦</b> 102	1. 1N-2S transfer to clubs
Contract: 3♣ N	<b>♣</b> KJ62	♣ AQ98753	2. automat
Board: 2 Dealer: S	North:	South:	West North East South
Vul: None North HCP: 8	<b>★</b> 106 <b>♥</b> Q62	<b>♠</b> AJ32 <b>♥</b> KJ3	Pass $2 \stackrel{1}{•}^1$ Pass $3 \stackrel{2}{•}^2$ AP
South HCP: 15	<ul><li>104</li><li>▲ △ ○ ○ ○ ○ 72</li></ul>	• KQJ9	1. 1N-2S transfer to clubs
Contract: 3♣ S	♣ AQ9873	<b>♣</b> 105	2. automat
Board: 3		~ .	West North East South
Dealer: N	North:	South:	1NT Pass 2♠¹
Vul: Both	<b>♦</b> 986 <b>♥</b> AK653	<b>♦</b> J10 <b>♥</b> Q2	
North HCP: 15	◆ A107	• J2	Pass 3♣² AP
South HCP: 5	♣ A5	♣ J1087642	1. 1N-2S transfer to clubs
Contract: 3♣ N			2. automat
D 14			West North East South 1NT
Board: 4 Dealer: S	North:	South:	Pass $2 \stackrel{1}{•}^1$ Pass $3 \stackrel{2}{•}^2$
Vul: Both	<b>♠</b> K3	<b>♦</b> Q87	Pass $4NT^3$ Pass $5^4$
North HCP: 16	<b>∀</b> —	♥ AKQJ2	Pass 6♣ AP
South HCP: 16	◆ AK8	<b>♦</b> QJ6 <b>♣</b> J8	1. 1N-2S transfer to clubs
Contract: 6♣ S	♣ AQ976432	<b>₹</b> J0	2. automat
			3. Blackwood 0314, for ♣
			4. A=1/5 or 4/5
Board: 5	North:	South:	West North East South
Dealer: N	<b>★</b> 432	<b>♦</b> 97	1NT Pass 2♠¹
Vul: NS North HCP: 16	<b>♥</b> KQJ5	<b>♥</b> 62	Pass $3 \clubsuit^2$ AP
	◆ AQ87	<b>♦</b> 54	1. 1N-2S transfer to clubs
South HCP: 5	<b>♣</b> A7	♣ KQ108532	

Board: 10

Dealer: S

Vul: NS

HCP: 7

**♥** QJ

♦ K1075

**♣** J1097652

#### Size Asking Minor Suit Stayman

Board: 6 Dealer: S Vul: NS HCP: 3	<ul><li>◆96</li><li>▼743</li><li>◆96</li><li>◆QJ10983</li></ul>	The opponents are silent.  Partner bids first.
Board: 7 Dealer: N Vul: None HCP: 16	<ul><li>AKQ97</li><li>✓ A102</li><li>1076</li><li>✓ K6</li></ul>	The opponents are silent. You bid first.
Board: 8 Dealer: S Vul: Both HCP: 7	<ul><li>Q42</li><li>√7</li><li>Q105</li><li>K87532</li></ul>	The opponents are silent.  Partner bids first.
Board: 9 Dealer: N Vul: EW HCP: 16	<ul><li>♠ AKJ9</li><li>♥ AQ4</li><li>♦ 52</li><li>♠ Q863</li></ul>	The opponents are silent. You bid first.

East Doubles Pass if possible.

West Bids 3♠ if possible.

West Bids 4♠ if possible.

Partner bids first.

Board: 6 Dealer: S Vul: NS North HCP: 3 South HCP: 17 Contract: 3 S	North:	South:  ♠ AKJ82  ♥ K86  ♠ Q82  ♣ A4	West North East South  1NT  Pass 2♠¹ Pass 3♣²  AP  1. 1N-2S transfer to clubs 2. automat
Board: 7 Dealer: N Vul: None North HCP: 16 South HCP: 7 Contract: 3♣ N	North:  ♠ AKQ97  ♥ A102  ♦ 1076  ♣ K6	South:  ♠ 6  ♥ J7  ♠ KJ82  ♠ Q98753	West North East South  1NT Pass 2♠¹  Pass 3♠² AP  1. 1N-2S transfer to clubs 2. automat
Board: 8 Dealer: S Vul: Both North HCP: 7 South HCP: 15 Contract: 3 S	North:  ♠ Q42  ♥ 7  • Q105  ♣ K87532	South:  ♠ AJ7  ♥ 54  ♠ A8432  ♣ AQ4	West North East South  1NT  Pass 2♠¹ Pass 3♣²  AP  1. 1N-2S transfer to clubs 2. automat
Board: 9 Dealer: N Vul: EW North HCP: 16 South HCP: 7 Contract: 3 N	North:  ♠ AKJ9  ♥ AQ4  ♦ 52  ♣ Q863	South:  ◆ 87  ▼ J52  ◆ Q3  ♣ A97542	West North East South  1NT Pass 2♣¹  Pass 3♣² AP  1. 1N-2S transfer to clubs 2. automat
Board: 10 Dealer: S Vul: NS North HCP: 7 South HCP: 16 Contract: 4 \( \) W	North:  ♣ —  ♥ QJ  • K1075  ♣ J1097652	South:  ♠ A87  ♥ A94  ♦ J962  ♣ AK4	West North East South  1NT  Pass 2♠¹ Pass 3♣²  Pass Pass X Pass 3♠ 4♠ Pass Pass 4♠ AP  1. 1N-2S transfer to clubs 2. automat

Board: 6 Dealer: S Vul: NS HCP: 17	<ul><li>★ AKJ82</li><li>★ K86</li><li>◆ Q82</li><li>★ A4</li></ul>	The opponents are silent. You bid first.
Board: 7 Dealer: N Vul: None HCP: 7	<ul><li>♠ 6</li><li>♥ J7</li><li>♦ KJ82</li><li>♠ Q98753</li></ul>	The opponents are silent.  Partner bids first.
Board: 8 Dealer: S Vul: Both HCP: 15	<ul><li>AJ7</li><li>✓ 54</li><li>◆ A8432</li><li>◆ AQ4</li></ul>	The opponents are silent. You bid first.
Board: 9 Dealer: N Vul: EW HCP: 7	<ul><li>♣87</li><li>♥ J52</li><li>◆ Q3</li><li>♣ A97542</li></ul>	The opponents are silent.  Partner bids first.
Board: 10 Dealer: S Vul: NS HCP: 16	<ul><li>A87</li><li>✓ A94</li><li>✓ J962</li><li>AK4</li></ul>	East Doubles Pass if possible. West Bids 3♠ if possible. West Bids 4♠ if possible. You bid first.

Board: 6 Dealer: S Vul: NS North HCP: 3 South HCP: 17 Contract: 3 S	North:	South:  ♠ AKJ82  ♥ K86  ♠ Q82  ♣ A4	West North East South  1NT  Pass 2♠¹ Pass 3♣²  AP  1. 1N-2S transfer to clubs 2. automat
Board: 7 Dealer: N Vul: None North HCP: 16 South HCP: 7 Contract: 3♣ N	North:  ♠ AKQ97  ♥ A102  ♦ 1076  ♣ K6	South:  ♠ 6  ♥ J7  ♠ KJ82  ♠ Q98753	West North East South  1NT Pass 2♠¹  Pass 3♠² AP  1. 1N-2S transfer to clubs 2. automat
Board: 8 Dealer: S Vul: Both North HCP: 7 South HCP: 15 Contract: 3 S	North:  ♠ Q42  ♥ 7  • Q105  ♣ K87532	South:  ♠ AJ7  ♥ 54  ♠ A8432  ♣ AQ4	West North East South  1NT  Pass 2♠¹ Pass 3♣²  AP  1. 1N-2S transfer to clubs 2. automat
Board: 9 Dealer: N Vul: EW North HCP: 16 South HCP: 7 Contract: 3 N	North:  ♠ AKJ9  ♥ AQ4  ♦ 52  ♣ Q863	South:  ◆ 87  ▼ J52  ◆ Q3  ♣ A97542	West North East South  1NT Pass 2♣¹  Pass 3♣² AP  1. 1N-2S transfer to clubs 2. automat
Board: 10 Dealer: S Vul: NS North HCP: 7 South HCP: 16 Contract: 4 \( \) W	North:  ♣ —  ♥ QJ  • K1075  ♣ J1097652	South:  ♠ A87  ♥ A94  ♦ J962  ♣ AK4	West North East South  1NT  Pass 2♠¹ Pass 3♣²  Pass Pass X Pass 3♠ 4♠ Pass Pass 4♠ AP  1. 1N-2S transfer to clubs 2. automat

Board: 11 Dealer: N Vul: None HCP: 16	<b>♦</b> Q87 <b>♥</b> AK104 <b>♦</b> 643 <b>♣</b> AQJ	The opponents are silent. You bid first.
Board: 12 Dealer: S Vul: NS HCP: 4	<ul><li>★76</li><li>♥2</li><li>♦654</li><li>★KJ107654</li></ul>	East Bids 3♠ if possible. West Bids 4♠ if possible.  Partner bids first.
Board: 13 Dealer: N Vul: None HCP: 17	<ul><li>★ A64</li><li>▼ KQJ32</li><li>◆ Q106</li><li>◆ KQ</li></ul>	The opponents are silent. You bid first.
Board: 14 Dealer: S Vul: EW HCP: 8	<ul><li>★ K3</li><li>▼ 42</li><li>◆ 986</li><li>◆ AJ9865</li></ul>	The opponents are silent.  Partner bids first.
Board: 15 Dealer: N Vul: None HCP: 15	<ul><li>♣ Q965</li><li>♥ K7</li><li>♦ AQ54</li><li>♣ A94</li></ul>	The opponents are silent. You bid first.

Board: 11 Dealer: N Vul: None North HCP: 16 South HCP: 8 Contract: 3 N	North:  ♠ Q87  ♥ AK104  ♦ 643  ♣ AQJ	South:  ♣ J4  ♥ 853  ♠ A5  ♣ K97632	West North East South  1NT Pass 2♠¹  Pass 3♠² AP  1. 1N-2S transfer to clubs 2. automat
Board: 12 Dealer: S Vul: NS North HCP: 4 South HCP: 16 Contract: 4♠X E	North:  ♠ 76  ♥ 2  ♠ 654  ♣ KJ107654	South:  ♠ K3  ♥ AQJ75  • 1092  ♣ AQ8	West North East South 1NT  Pass 2♠¹ 3♠ Pass  Pass 4♠ Pass Pass  4♠ Pass Pass X  AP  1. 1N-2S transfer to clubs
Board: 13 Dealer: N Vul: None North HCP: 17 South HCP: 1 Contract: 3 N	North:  ♠ A64  ♥ KQJ32  ♠ Q106  ♠ KQ	South:	West North East South  1NT Pass 2♣¹  Pass 3♣² AP  1. 1N-2S transfer to clubs 2. automat
Board: 14 Dealer: S Vul: EW North HCP: 8 South HCP: 16 Contract: 3♣ S	North:  ♠ K3  ♥ 42  ♦ 986  ♣ AJ9865	South:  ♠ AQJ52  ♥ A83  ♠ KQ  ♠ 1074	West North East South  1NT  Pass 2♠¹ Pass 3♠²  AP  1. 1N-2S transfer to clubs  2. automat
Board: 15 Dealer: N Vul: None North HCP: 15 South HCP: 6 Contract: 3♣ N	North:  ♠ Q965  ♥ K7  ♠ AQ54  ♣ A94	South:  ♠ K74  ♥ 986  ♦ 7  ♣ QJ7652	West North East South  1NT Pass 2♣¹  Pass 3♣² AP  1. 1N-2S transfer to clubs  2. automat

Board: 11 Dealer: N Vul: None HCP: 8	<ul><li>↓ J4</li><li>▼ 853</li><li>↓ A5</li><li>♣ K97632</li></ul>	The opponents are silent.  Partner bids first.
Board: 12 Dealer: S Vul: NS HCP: 16	<ul><li>★ K3</li><li>▼ AQJ75</li><li>◆ 1092</li><li>◆ AQ8</li></ul>	East Bids 3♠ if possible. West Bids 4♠ if possible. You bid first.
Board: 13 Dealer: N Vul: None HCP: 1	<ul><li>★3</li><li>♥9874</li><li>◆J8</li><li>★1098732</li></ul>	The opponents are silent.  Partner bids first.
Board: 14 Dealer: S Vul: EW HCP: 16	<ul><li>AQJ52</li><li>✓ A83</li><li>KQ</li><li>№ 1074</li></ul>	The opponents are silent. You bid first.
Board: 15 Dealer: N Vul: None HCP: 6	<ul><li>★ K74</li><li>♥ 986</li><li>♦ 7</li><li>◆ QJ7652</li></ul>	The opponents are silent.  Partner bids first.

Board: 11 Dealer: N Vul: None North HCP: 16 South HCP: 8 Contract: 3 N	North:  ♠ Q87  ♥ AK104  ♦ 643  ♣ AQJ	South:  ♣ J4  ♥ 853  ♠ A5  ♣ K97632	West North East South  1NT Pass 2♠¹  Pass 3♠² AP  1. 1N-2S transfer to clubs 2. automat
Board: 12 Dealer: S Vul: NS North HCP: 4 South HCP: 16 Contract: 4♠X E	North:  ♠ 76  ♥ 2  ♠ 654  ♣ KJ107654	South:  ♠ K3  ♥ AQJ75  • 1092  ♣ AQ8	West North East South 1NT  Pass 2♠¹ 3♠ Pass  Pass 4♠ Pass Pass  4♠ Pass Pass X  AP  1. 1N-2S transfer to clubs
Board: 13 Dealer: N Vul: None North HCP: 17 South HCP: 1 Contract: 3 N	North:  ♠ A64  ♥ KQJ32  ♠ Q106  ♠ KQ	South:	West North East South  1NT Pass 2♣¹  Pass 3♣² AP  1. 1N-2S transfer to clubs 2. automat
Board: 14 Dealer: S Vul: EW North HCP: 8 South HCP: 16 Contract: 3♣ S	North:  ♠ K3  ♥ 42  ♦ 986  ♣ AJ9865	South:  ♠ AQJ52  ♥ A83  ♠ KQ  ♠ 1074	West North East South  1NT  Pass 2♠¹ Pass 3♠²  AP  1. 1N-2S transfer to clubs  2. automat
Board: 15 Dealer: N Vul: None North HCP: 15 South HCP: 6 Contract: 3♣ N	North:  ♠ Q965  ♥ K7  ♠ AQ54  ♣ A94	South:  ♠ K74  ♥ 986  ♦ 7  ♣ QJ7652	West North East South  1NT Pass 2♣¹  Pass 3♣² AP  1. 1N-2S transfer to clubs  2. automat

Board: 16 Dealer: S Vul: EW HCP: 8	<ul><li>★73</li><li>♥95</li><li>◆863</li><li>◆AKJ862</li></ul>	East Bids 3♥ if possible.  Partner bids first.
Board: 17 Dealer: N Vul: Both HCP: 17	<ul><li>★ K10</li><li>★ AK9</li><li>★ AQ1072</li><li>★ J42</li></ul>	West Doubles 2♠ if possible.  You bid first.
Board: 18 Dealer: S Vul: EW HCP: 7	<ul><li>★ A8</li><li>♥ J107</li><li>◆ 62</li><li>★ Q108532</li></ul>	The opponents are silent.  Partner bids first.
Board: 19 Dealer: N Vul: Both HCP: 15	<ul><li>AQ95</li><li>▼ 10874</li><li>◆ AKQ</li><li>♣ 75</li></ul>	West Bids 3♥ if possible.  You bid first.
Board: 20 Dealer: S Vul: Both HCP: 5	<b>★</b> K106 <b>▼</b> 108 <b>◆</b> 92 <b>♣</b> Q108543	The opponents are silent.  Partner bids first.

Board: 16 Dealer: S Vul: EW North HCP: 8 South HCP: 16 Contract: 3 VX E	North:  ♠ 73  ♥ 95  ♠ 863  ♣ AKJ862	South:  ♠ A98  ♥ AK10  ♠ KQ72  ♣ 954	West North East South $1NT$ Pass $2 \stackrel{1}{•}^1$ Pass $3 \stackrel{2}{•}^2$ Pass Pass $3 \checkmark$ Pass  Pass $X$ AP  1. $1N-2S$ transfer to clubs  2. automat
Board: 17 Dealer: N Vul: Both North HCP: 17 South HCP: 4 Contract: 3N N	North:  ♠ K10  ♥ AK9  ♠ AQ1072  ♣ J42	South:  ♠ Q43  ♥ 105  ♦ 4  ♣ Q1097653	West North East South  1NT Pass 2♣¹  X XX Pass 3NT  AP  1. 1N-2S transfer to clubs
Board: 18 Dealer: S Vul: EW North HCP: 7 South HCP: 16 Contract: 3  S	North:  ♠ A8  ♥ J107  ♠ 62  ♣ Q108532	South:  ♠ K632  ♥ AQ63  ♠ Q3  ♣ AJ7	West North East South 1NT Pass 2♠¹ Pass 3♣² AP 1. 1N-2S transfer to clubs 2. automat
Board: 19 Dealer: N Vul: Both North HCP: 15 South HCP: 7 Contract: 4 S	North:  ♠ AQ95  ♥ 10874  ♠ AKQ  ♣ 75	South:	West North East South  1NT Pass 2♠¹  3♥ Pass Pass 4♣  AP  1. 1N-2S transfer to clubs
Board: 20 Dealer: S Vul: Both North HCP: 5 South HCP: 16 Contract: 3  S	North:  ♠ K106  ♥ 108  • 92  ♣ Q108543	South:	West North East South  1NT  Pass 2♠¹ Pass 3♣²  AP  1. 1N-2S transfer to clubs  2. automat

Board: 16 Dealer: S Vul: EW HCP: 16	<ul><li>▲ A98</li><li>▼ AK10</li><li>◆ KQ72</li><li>▲ 954</li></ul>	East Bids 3♥ if possible.  You bid first.
Board: 17 Dealer: N Vul: Both HCP: 4		West Doubles 2♠ if possible.  Partner bids first.
Board: 18 Dealer: S Vul: EW HCP: 16	<ul><li>★ K632</li><li>★ AQ63</li><li>◆ Q3</li><li>◆ AJ7</li></ul>	The opponents are silent. You bid first.
Board: 19 Dealer: N Vul: Both HCP: 7	<ul><li>♠ 63</li><li>♥ J9</li><li>♠ 652</li><li>♠ KQJ943</li></ul>	West Bids 3♥ if possible.  Partner bids first.
Board: 20 Dealer: S Vul: Both HCP: 16	<ul><li>★832</li><li>★ AK95</li><li>★ KQ7</li><li>★ A92</li></ul>	The opponents are silent.  You bid first.

Board: 16 Dealer: S Vul: EW North HCP: 8 South HCP: 16 Contract: 3 VX E	North:  ♠ 73  ♥ 95  ♠ 863  ♣ AKJ862	South:  ♠ A98  ♥ AK10  ♠ KQ72  ♣ 954	West North East South $1NT$ Pass $2 \stackrel{1}{•}^1$ Pass $3 \stackrel{2}{•}^2$ Pass Pass $3 \checkmark$ Pass  Pass $X$ AP  1. $1N-2S$ transfer to clubs  2. automat
Board: 17 Dealer: N Vul: Both North HCP: 17 South HCP: 4 Contract: 3N N	North:  ♠ K10  ♥ AK9  ♠ AQ1072  ♣ J42	South:  ♠ Q43  ♥ 105  ♦ 4  ♣ Q1097653	West North East South  1NT Pass 2♣¹  X XX Pass 3NT  AP  1. 1N-2S transfer to clubs
Board: 18 Dealer: S Vul: EW North HCP: 7 South HCP: 16 Contract: 3  S	North:  ♠ A8  ♥ J107  ♠ 62  ♣ Q108532	South:  ♠ K632  ♥ AQ63  ♠ Q3  ♣ AJ7	West North East South 1NT Pass 2♠¹ Pass 3♣² AP 1. 1N-2S transfer to clubs 2. automat
Board: 19 Dealer: N Vul: Both North HCP: 15 South HCP: 7 Contract: 4 S	North:  ♠ AQ95  ♥ 10874  ♠ AKQ  ♣ 75	South:	West North East South  1NT Pass 2♠¹  3♥ Pass Pass 4♣  AP  1. 1N-2S transfer to clubs
Board: 20 Dealer: S Vul: Both North HCP: 5 South HCP: 16 Contract: 3  S	North:  ♠ K106  ♥ 108  • 92  ♣ Q108543	South:	West North East South  1NT  Pass 2♠¹ Pass 3♣²  AP  1. 1N-2S transfer to clubs  2. automat

Board: 21 Dealer: N Vul: NS HCP: 16	<ul><li>★ K73</li><li>♥ Q75</li><li>◆ AK63</li><li>◆ A54</li></ul>	The opponents are silent. You bid first.
Board: 22 Dealer: S Vul: NS HCP: 9	◆— ▼ 103 ◆ K8653 ◆ KQJ654	East Bids 3♥ if possible.  Partner bids first.
Board: 23 Dealer: N Vul: NS HCP: 15	<ul><li>▲ A7</li><li>▼ AJ86</li><li>◆ AQ6</li><li>▲ 10964</li></ul>	The opponents are silent. You bid first.
Board: 24 Dealer: S Vul: NS HCP: 8	<ul><li>♣ Q9</li><li>♥ 102</li><li>◆ Q2</li><li>♣ A1087632</li></ul>	East Doubles 2♠ if possible.  Partner bids first.
Board: 25 Dealer: N Vul: Both HCP: 17	<ul><li>★ AK72</li><li>▼ 1064</li><li>◆ KJ3</li><li>◆ AQ6</li></ul>	The opponents are silent. You bid first.

Board: 21 Dealer: N Vul: NS North HCP: 16 South HCP: 5 Contract: 3♣ N	North:  ♠ K73  ♥ Q75  ♠ AK63  ♠ A54	South:	West North East South  1NT Pass 2♠¹  Pass 3♠² AP  1. 1N-2S transfer to clubs 2. automat
Board: 22 Dealer: S Vul: NS North HCP: 9 South HCP: 17 Contract: 5♣ S	North:  ♣—  ▼ 103  ◆ K8653  ♣ KQJ654	South:  ♠ A86  ♥ Q2  ♠ AQJ107  ♣ A97	West North East South  1NT  Pass 2♠¹ 3♥ Pass  Pass X Pass 4♠  Pass 5♠ AP  1. 1N-2S transfer to clubs
Board: 23 Dealer: N Vul: NS North HCP: 15 South HCP: 4 Contract: 3 N	North:  ♠ A7  ♥ AJ86  ♠ AQ6  ♠ 10964	South:	West North East South  1NT Pass 2♣¹  Pass 3♣² AP  1. 1N-2S transfer to clubs 2. automat
Board: 24 Dealer: S Vul: NS North HCP: 8 South HCP: 16 Contract: 3 N	North:  ♠ Q9  ♥ 102  ♠ Q2  ♠ A1087632	South:  ♠ K82  ▼ AKQ84  ♠ KJ8  ♣ 94	West North East South  1NT  Pass 2♠¹ X Pass  Pass 3♠ AP  1. 1N-2S transfer to clubs
Board: 25 Dealer: N Vul: Both North HCP: 17 South HCP: 5 Contract: 3♣ N	North:  ♠ AK72  ♥ 1064  ♠ KJ3  ♣ AQ6	South:	West North East South  1NT Pass 2♠¹  Pass 3♠² AP  1. 1N-2S transfer to clubs 2. automat

#### Size Asking Minor Suit Stayman

Dealer: N

Vul: Both

HCP: 5

**♥** KJ53

**♣** J109743

**♦** 84

Board: 21 Dealer: N Vul: NS HCP: 5	<ul><li></li></ul>	The opponents are silent.  Partner bids first.
Board: 22 Dealer: S Vul: NS HCP: 17	<ul><li>★ A86</li><li>♥ Q2</li><li>◆ AQJ107</li><li>★ A97</li></ul>	East Bids 3♥ if possible.  You bid first.
Board: 23 Dealer: N Vul: NS HCP: 4	<ul><li>◆ 94</li><li>♥ 7</li><li>◆ J982</li><li>◆ QJ8732</li></ul>	The opponents are silent.  Partner bids first.
Board: 24 Dealer: S Vul: NS HCP: 16	<ul><li>★ K82</li><li>▼ AKQ84</li><li>◆ KJ8</li><li>◆ 94</li></ul>	East Doubles 2♠ if possible.  You bid first.
Board: 25 Dealer: N	<b>4</b> 3 <b>∀</b> KJ53	The opponents are silent.

Partner bids first.

Board: 21 Dealer: N Vul: NS North HCP: 16 South HCP: 5 Contract: 3♣ N	North:  ♠ K73  ♥ Q75  ♠ AK63  ♠ A54	South:	West North East South  1NT Pass 2♠¹  Pass 3♠² AP  1. 1N-2S transfer to clubs 2. automat
Board: 22 Dealer: S Vul: NS North HCP: 9 South HCP: 17 Contract: 5♣ S	North:  ♣—  ▼ 103  ◆ K8653  ♣ KQJ654	South:  ♠ A86  ♥ Q2  ♠ AQJ107  ♣ A97	West North East South  1NT  Pass 2♠¹ 3♥ Pass  Pass X Pass 4♠  Pass 5♠ AP  1. 1N-2S transfer to clubs
Board: 23 Dealer: N Vul: NS North HCP: 15 South HCP: 4 Contract: 3 N	North:  ♠ A7  ♥ AJ86  ♠ AQ6  ♠ 10964	South:	West North East South  1NT Pass 2♣¹  Pass 3♣² AP  1. 1N-2S transfer to clubs 2. automat
Board: 24 Dealer: S Vul: NS North HCP: 8 South HCP: 16 Contract: 3 N	North:  ♠ Q9  ♥ 102  ♠ Q2  ♠ A1087632	South:  ♠ K82  ▼ AKQ84  ♠ KJ8  ♣ 94	West North East South  1NT  Pass 2♠¹ X Pass  Pass 3♠ AP  1. 1N-2S transfer to clubs
Board: 25 Dealer: N Vul: Both North HCP: 17 South HCP: 5 Contract: 3♣ N	North:  ♠ AK72  ♥ 1064  ♠ KJ3  ♣ AQ6	South:	West North East South  1NT Pass 2♠¹  Pass 3♠² AP  1. 1N-2S transfer to clubs 2. automat

Board: 26 Dealer: S Vul: Both HCP: 2	<ul><li>J32</li><li>J102</li><li>2</li><li>1097532</li></ul>	The opponents are silent.  Partner bids first.
Board: 27 Dealer: N Vul: Both HCP: 16	<ul><li>♣ Q92</li><li>♥ AQ95</li><li>♦ KJ64</li><li>♣ A9</li></ul>	West Bids 3♦ if possible.  You bid first.
Board: 28 Dealer: S Vul: None HCP: 7	<ul><li>▶ J76</li><li>♥ K105</li><li>◆ 8</li><li>◆ K109542</li></ul>	The opponents are silent.  Partner bids first.
Board: 29 Dealer: N Vul: None HCP: 16	<ul><li>◆ 942</li><li>♥ KQ107</li><li>◆ AK7</li><li>◆ A103</li></ul>	West Bids 3♠ if possible.  You bid first.
Board: 30 Dealer: S Vul: NS HCP: 6	<ul><li>103</li><li>103</li><li>A87</li><li>Q109543</li></ul>	East Bids 3♥ if possible.  Partner bids first.

Board: 26 Dealer: S Vul: Both North HCP: 2 South HCP: 17 Contract: 3 S	North:	South:  ♠ AQ95  ♥ AQ8  ♠ KJ53  ♣ J4	West North East South 1NT Pass 2♠¹ Pass 3♠² AP 1. 1N-2S transfer to clubs 2. automat
Board: 27 Dealer: N Vul: Both North HCP: 16 South HCP: 2 Contract: 3 • W	North:  ♠ Q92  ♥ AQ95  ♠ KJ64  ♣ A9	South:	West North East South  1NT Pass 2♠¹  3♦ AP  1. 1N-2S transfer to clubs
Board: 28 Dealer: S Vul: None North HCP: 7 South HCP: 15 Contract: 3♣ S	North:  ♠ J76  ♥ K105  ♦ 8  ♠ K109542	South:  ♠ AQ83  ♥ 983  ♠ KQ5  ♠ A83	West North East South  1NT  Pass 2♠¹ Pass 3♣²  AP  1. 1N-2S transfer to clubs  2. automat
Board: 29 Dealer: N Vul: None North HCP: 16 South HCP: 4 Contract: 3♠ W	North:  ◆ 942  ▼ KQ107  ◆ AK7  ◆ A103	South:	West North East South  1NT Pass 2♣¹  3♠ AP  1. 1N-2S transfer to clubs
Board: 30 Dealer: S Vul: NS North HCP: 6 South HCP: 16 Contract: 4 N	North:	South:  ♠ AKQ8  ♥ K4  ♠ 643  ♣ A876	West North East South  1NT  Pass 2♠¹ 3♥ Pass  Pass 4♠ AP  1. 1N-2S transfer to clubs

Board: 26 Dealer: S Val: Both HCP: 17  Ag8 Vul: Both HCP: 17  Board: 27 Dealer: N Vul: Both Vul: Both Vul: Both Vul: Both Vul: Both HCP: 2  Ag83 Dealer: S Vul: None HCP: 15  Board: 29 HCP: 15  Board: 29 HCP: 4  Ag83  Fartner bids first.  West Bids 3 ♣ if possible.  Fartner bids first.  West Bids 3 ♣ if possible.  You bid first.  West Bids 3 ♣ if possible.  You bid first.  West Bids 3 ♣ if possible.  Fartner bids first.  Board: 29 Ag83  Fartner bids first.  Board: 30 Ag84  Fartner bids first.  Board: 30 Ag85  Fartner bids first.  Board: 30 Ag86  Fartner bids first.  Board: 30 Ag86  Fartner bids first.  Board: 30 Ag86  Fartner bids first.  Fartner bids first.  Board: 30 Ag86  Fartner bids first.  Fartner bids first.  Fartner bids first.			
Dealer: N	Dealer: S Vul: Both	<b>♥</b> AQ8 <b>♦</b> KJ53	
Dealer: S Vul: None HCP: 15  Board: 29 Dealer: N Vul: None HCP: 4  Board: 30 Dealer: S Vul: None HCP: 4  AKQ8 Dealer: S Vul: NS  AKQ8 Vul: NS  Vou bid first.  You bid first.  You bid first.	Dealer: N Vul: Both	▼ J3 ◆ 93	•
Dealer: N	Dealer: S Vul: None	♥ 983 ♦ KQ5	••
Dealer: S Vul: NS • 643  East Bids 3 1 possible.  You bid first	Dealer: N Vul: None	♥ 654 • 9	•
	Dealer: S Vul: NS	<b>∨</b> K4 <b>♦</b> 643	

Board: 26 Dealer: S Vul: Both North HCP: 2 South HCP: 17 Contract: 3 S	North:	South:  ♠ AQ95  ♥ AQ8  ♠ KJ53  ♣ J4	West North East South 1NT Pass 2♠¹ Pass 3♠² AP 1. 1N-2S transfer to clubs 2. automat
Board: 27 Dealer: N Vul: Both North HCP: 16 South HCP: 2 Contract: 3 • W	North:  ♠ Q92  ♥ AQ95  ♠ KJ64  ♣ A9	South:	West North East South  1NT Pass 2♠¹  3♦ AP  1. 1N-2S transfer to clubs
Board: 28 Dealer: S Vul: None North HCP: 7 South HCP: 15 Contract: 3♣ S	North:  ♠ J76  ♥ K105  ♦ 8  ♠ K109542	South:  ♠ AQ83  ♥ 983  ♠ KQ5  ♠ A83	West North East South  1NT  Pass 2♠¹ Pass 3♣²  AP  1. 1N-2S transfer to clubs  2. automat
Board: 29 Dealer: N Vul: None North HCP: 16 South HCP: 4 Contract: 3♠ W	North:  ◆ 942  ▼ KQ107  ◆ AK7  ◆ A103	South:	West North East South  1NT Pass 2♣¹  3♠ AP  1. 1N-2S transfer to clubs
Board: 30 Dealer: S Vul: NS North HCP: 6 South HCP: 16 Contract: 4 N	North:	South:  ♠ AKQ8  ♥ K4  ♠ 643  ♣ A876	West North East South  1NT  Pass 2♠¹ 3♥ Pass  Pass 4♠ AP  1. 1N-2S transfer to clubs

Board: 31 Dealer: N Vul: NS HCP: 15	<b>★</b> K103 <b>★</b> K742 <b>★</b> AQ74 <b>★</b> K9	The opponents are silent. You bid first.
Board: 32 Dealer: S Vul: None HCP: 14	<b>♣</b> — <b>∀</b> KQ7 <b>♦</b> A1032 <b>♣</b> KQ10873	The opponents are silent.  Partner bids first.
Board: 33 Dealer: N Vul: None HCP: 16	<ul><li>AQ4</li><li>✓ AQ4</li><li>✓ QJ1083</li><li>✓ J3</li></ul>	West Bids 3♥ if possible. West Bids 4♥ if possible. You bid first.
Board: 34 Dealer: S Vul: Both HCP: 4	<ul><li>103</li><li>1086</li><li>7</li><li>KJ87432</li></ul>	The opponents are silent.  Partner bids first.
Board: 35 Dealer: N Vul: None HCP: 17	<ul><li>♣ A73</li><li>♥ AJ10</li><li>◆ AK42</li><li>♣ J63</li></ul>	The opponents are silent. You bid first.

Board: 31 Dealer: N Vul: NS North HCP: 15 South HCP: 4 Contract: 3♣ N	North:  ♠ K103  ♥ K742  ♠ AQ74  ♠ K9	South:	West North East South  1NT Pass 2♣¹  Pass 3♣² AP  1. 1N-2S transfer to clubs 2. automat
Board: 32 Dealer: S Vul: None North HCP: 14 South HCP: 15 Contract: 6 S	North:  ♣ —  ▼ KQ7  • A1032  • KQ10873	South:  ♠ QJ62  ♥ AJ  ♠ QJ85  ♠ A92	West North East South  1NT  Pass $2 \stackrel{1}{•}^1$ Pass $3 \stackrel{2}{•}^2$ Pass $4NT^3$ Pass $5 \stackrel{4}{•}^4$ Pass $6 \stackrel{4}{•}$ AP  1. 1N-2S transfer to clubs  2. automat  3. Blackwood 0314, for $\stackrel{4}{•}$ 4. A=2/5 or 5/5, Q(C)=0
Board: 33 Dealer: N Vul: None North HCP: 16 South HCP: 6 Contract: 4 VX W	North:  ♠ AQ4  ♥ AQ4  • QJ1083  ♣ J3	South:  ♠ 6532  ♥ 5  • 95  ♣ AQ8542	West North East South  1NT Pass 2♣¹  3♥ Pass Pass 4♣  4♥ Pass Pass X  AP  1. 1N-2S transfer to clubs
Board: 34 Dealer: S Vul: Both North HCP: 4 South HCP: 15 Contract: 3 S	North:	South:  ♠ KQ6  ♥ AQJ3  ♠ K1063  ♣ 109	West North East South  1NT  Pass 2♠¹ Pass 3♠²  AP  1. 1N-2S transfer to clubs  2. automat
Board: 35 Dealer: N Vul: None North HCP: 17 South HCP: 9 Contract: 3♣ N	North:  ♠ A73  ♥ AJ10  ♠ AK42  ♣ J63	South:	West North East South  1NT Pass 2♣¹  Pass 3♣² AP  1. 1N-2S transfer to clubs 2. automat

Board: 31 Dealer: N Vul: NS HCP: 4	<ul><li>\$82</li><li>♥965</li><li>♦96</li><li>\$A87654</li></ul>	The opponents are silent.  Partner bids first.
Board: 32 Dealer: S Vul: None HCP: 15	<ul><li>◆ QJ62</li><li>◆ AJ</li><li>◆ QJ85</li><li>◆ A92</li></ul>	The opponents are silent. You bid first.
Board: 33 Dealer: N Vul: None HCP: 6	<ul><li>♠ 6532</li><li>♥ 5</li><li>♦ 95</li><li>♠ AQ8542</li></ul>	West Bids 3♥ if possible. West Bids 4♥ if possible.  Partner bids first.
Board: 34 Dealer: S Vul: Both HCP: 15	<b>★</b> KQ6 <b>♥</b> AQJ3 <b>♦</b> K1063 <b>♣</b> 109	The opponents are silent. You bid first.
Board: 35 Dealer: N Vul: None HCP: 9	♦ 85 ♥ 642 ♦ 86 ♣ AKQ1084	The opponents are silent.  Partner bids first.

Board: 31 Dealer: N Vul: NS North HCP: 15 South HCP: 4 Contract: 3♣ N	North:  ♠ K103  ♥ K742  ♠ AQ74  ♠ K9	South:	West North East South  1NT Pass 2♣¹  Pass 3♣² AP  1. 1N-2S transfer to clubs 2. automat
Board: 32 Dealer: S Vul: None North HCP: 14 South HCP: 15 Contract: 6 S	North:  ♣ —  ▼ KQ7  • A1032  • KQ10873	South:  ♠ QJ62  ♥ AJ  ♠ QJ85  ♠ A92	West North East South  1NT  Pass $2 \stackrel{1}{•}^1$ Pass $3 \stackrel{2}{•}^2$ Pass $4NT^3$ Pass $5 \stackrel{4}{•}^4$ Pass $6 \stackrel{4}{•}$ AP  1. 1N-2S transfer to clubs  2. automat  3. Blackwood 0314, for $\stackrel{4}{•}$ 4. A=2/5 or 5/5, Q(C)=0
Board: 33 Dealer: N Vul: None North HCP: 16 South HCP: 6 Contract: 4 VX W	North:  ♠ AQ4  ♥ AQ4  • QJ1083  ♣ J3	South:  ♠ 6532  ♥ 5  • 95  ♣ AQ8542	West North East South  1NT Pass 2♣¹  3♥ Pass Pass 4♣  4♥ Pass Pass X  AP  1. 1N-2S transfer to clubs
Board: 34 Dealer: S Vul: Both North HCP: 4 South HCP: 15 Contract: 3 S	North:	South:  ♠ KQ6  ♥ AQJ3  ♠ K1063  ♣ 109	West North East South  1NT  Pass 2♠¹ Pass 3♠²  AP  1. 1N-2S transfer to clubs  2. automat
Board: 35 Dealer: N Vul: None North HCP: 17 South HCP: 9 Contract: 3♣ N	North:  ♠ A73  ♥ AJ10  ♠ AK42  ♣ J63	South:	West North East South  1NT Pass 2♣¹  Pass 3♣² AP  1. 1N-2S transfer to clubs 2. automat

Board: 36 Dealer: S Vul: EW HCP: 9	<ul><li>♣ Q72</li><li>♥ 5</li><li>♦ A8</li><li>♣ QJ96543</li></ul>	The opponents are silent.  Partner bids first.
Board: 37 Dealer: N Vul: NS HCP: 16	<ul><li>♣ J72</li><li>♥ Q65</li><li>♦ AKQ9</li><li>♣ A84</li></ul>	West Doubles 2♠ if possible.  You bid first.
Board: 38 Dealer: S Vul: NS HCP: 4	<ul><li>♦ 953</li><li>♥ 1063</li><li>♦ 8</li><li>♣ KJ9875</li></ul>	East Doubles Pass if possible. West Bids 3♦ if possible.  Partner bids first.
Board: 39 Dealer: N Vul: None HCP: 16	<ul><li>♣ Q96</li><li>♥ K64</li><li>♦ AK532</li><li>♣ A6</li></ul>	The opponents are silent. You bid first.
Board: 40 Dealer: S Vul: None HCP: 4	<ul><li></li></ul>	East Bids 3♥ if possible.  Partner bids first.

Board: 36 Dealer: S Vul: EW North HCP: 9 South HCP: 15 Contract: 3♣ S	North:  ♠ Q72  ♥ 5  ♠ A8  ♣ QJ96543	South:  ♠ A10  ♥ A9632  ♠ KJ5  ♣ K87	West North East South  1NT  Pass 2♠¹ Pass 3♠²  AP  1. 1N-2S transfer to clubs  2. automat
Board: 37 Dealer: N Vul: NS North HCP: 16 South HCP: 9 Contract: 3♣ N	North:  ♣ J72  ♥ Q65  ♦ AKQ9  ♣ A84	South:	West North East South  1NT Pass 2♠¹  X 3♠² AP  1. 1N-2S transfer to clubs 2. automat
Board: 38 Dealer: S Vul: NS North HCP: 4 South HCP: 15 Contract: 3 • W	North:	South:  ♠ AJ10  ♥ AQ87  ♠ KJ32  ♠ 43	West North East South  1NT  Pass $2 \stackrel{1}{•}^1$ Pass $3 \stackrel{2}{•}^2$ Pass Pass X Pass  3 • AP  1. 1N-2S transfer to clubs  2. automat
Board: 39 Dealer: N Vul: None North HCP: 16 South HCP: 2 Contract: 3♣ N	North:  ♠ Q96  ♥ K64  ♠ AK532  ♠ A6	South:  ♠ 1052  ♥ J102  ♦ 10  ♣ J108543	West North East South  1NT Pass 2♠¹  Pass 3♠² AP  1. 1N-2S transfer to clubs 2. automat
Board: 40 Dealer: S Vul: None North HCP: 4 South HCP: 17 Contract: 3♥X E	North:  ♣ J105  ♥ 7  • Q104  ♣ J86543	South:  ♠ A732  ♥ J953  ♠ AK3  ♠ KQ	West North East South  1NT  Pass 2♠¹ 3♥ X  AP  1. 1N-2S transfer to clubs

Board: 36 Dealer: S Vul: EW HCP: 15	<ul><li>▲ A10</li><li>▼ A9632</li><li>◆ KJ5</li><li>▲ K87</li></ul>	The opponents are silent. You bid first.
Board: 37 Dealer: N Vul: NS HCP: 9	<ul><li>♦ 984</li><li>♥ K4</li><li>♦ J3</li><li>♦ KQ10752</li></ul>	West Doubles 2♠ if possible.  Partner bids first.
Board: 38 Dealer: S Vul: NS HCP: 15	<ul><li>▲ AJ10</li><li>▼ AQ87</li><li>◆ KJ32</li><li>◆ 43</li></ul>	East Doubles Pass if possible. West Bids 3♦ if possible. You bid first.
Board: 39 Dealer: N Vul: None HCP: 2	<ul><li>1052</li><li>J102</li><li>10</li><li>J108543</li></ul>	The opponents are silent.  Partner bids first.
Board: 40 Dealer: S Vul: None HCP: 17	<ul><li>♣ A732</li><li>♥ J953</li><li>♦ AK3</li><li>♣ KQ</li></ul>	East Bids 3♥ if possible.  You bid first.

Board: 36 Dealer: S Vul: EW North HCP: 9 South HCP: 15 Contract: 3♣ S	North:  ♠ Q72  ♥ 5  ♠ A8  ♣ QJ96543	South:  ♠ A10  ♥ A9632  ♠ KJ5  ♣ K87	West North East South  1NT  Pass 2♠¹ Pass 3♠²  AP  1. 1N-2S transfer to clubs  2. automat
Board: 37 Dealer: N Vul: NS North HCP: 16 South HCP: 9 Contract: 3♣ N	North:  ♣ J72  ♥ Q65  ♦ AKQ9  ♣ A84	South:	West North East South  1NT Pass 2♠¹  X 3♠² AP  1. 1N-2S transfer to clubs 2. automat
Board: 38 Dealer: S Vul: NS North HCP: 4 South HCP: 15 Contract: 3 • W	North:	South:  ♠ AJ10  ♥ AQ87  ♠ KJ32  ♠ 43	West North East South  1NT  Pass $2 \stackrel{1}{•}^1$ Pass $3 \stackrel{2}{•}^2$ Pass Pass X Pass  3 • AP  1. 1N-2S transfer to clubs  2. automat
Board: 39 Dealer: N Vul: None North HCP: 16 South HCP: 2 Contract: 3♣ N	North:  ♠ Q96  ♥ K64  ♠ AK532  ♠ A6	South:  ♠ 1052  ♥ J102  ♦ 10  ♣ J108543	West North East South  1NT Pass 2♠¹  Pass 3♠² AP  1. 1N-2S transfer to clubs 2. automat
Board: 40 Dealer: S Vul: None North HCP: 4 South HCP: 17 Contract: 3♥X E	North:  ♣ J105  ♥ 7  • Q104  ♣ J86543	South:  ♠ A732  ♥ J953  ♠ AK3  ♠ KQ	West North East South  1NT  Pass 2♠¹ 3♥ X  AP  1. 1N-2S transfer to clubs

Board: 41 Dealer: N Vul: Both HCP: 16	<ul><li>★ AK10</li><li>♥ Q10632</li><li>◆ AJ8</li><li>♣ Q7</li></ul>	The opponents are silent. You bid first.
Board: 42 Dealer: S Vul: EW HCP: 3	<ul><li>♠ 653</li><li>♥ 3</li><li>♦ 843</li><li>♠ QJ6543</li></ul>	East Doubles 2♠ if possible.  Partner bids first.
Board: 43 Dealer: N Vul: Both HCP: 16	<ul><li>♠ 64</li><li>♥ A63</li><li>♠ KJ1083</li><li>♠ AKJ</li></ul>	The opponents are silent. You bid first.
Board: 44 Dealer: S Vul: NS HCP: 11	<ul><li>★—</li><li>★ K63</li><li>★ AQ105</li><li>★ Q107532</li></ul>	East Doubles 2♠ if possible.  Partner bids first.
Board: 45 Dealer: N Vul: NS HCP: 15	<ul><li>AQ72</li><li>KJ2</li><li>987</li><li>KQ2</li></ul>	The opponents are silent. You bid first.

Board: 41 Dealer: N Vul: Both North HCP: 16 South HCP: 5 Contract: 3♣ N	North:  ♠ AK10  ♥ Q10632  ♠ AJ8  ♣ Q7	South:	West North East South  1NT Pass 2♣¹  Pass 3♣² AP  1. 1N-2S transfer to clubs 2. automat
Board: 42 Dealer: S Vul: EW North HCP: 3 South HCP: 16 Contract: 3 S	North:	South:  ♠ A942  ♥ KQ62  ♠ A6  ♣ K109	West North East South  1NT  Pass 2♠¹ X 3♣²  AP  1. 1N-2S transfer to clubs 2. automat
Board: 43 Dealer: N Vul: Both North HCP: 16 South HCP: 3 Contract: 3 N	North:  ♠ 64  ♥ A63  ♠ KJ1083  ♣ AKJ	South:  ♣ J8  ♥ 104  ♠ Q97  ♣ 1087542	West North East South  1NT Pass 2♠¹  Pass 3♠² AP  1. 1N-2S transfer to clubs 2. automat
Board: 44 Dealer: S Vul: NS North HCP: 11 South HCP: 15 Contract: 5♣ S	North:  ♣—  ▼ K63  • AQ105  • Q107532	South:  ◆ 962  ▼ A74  ◆ KJ76  ◆ AK9	West North East South  1NT  Pass 2♠¹ X 3♠²  Pass 4NT³ Pass 5♠⁴  AP  1. 1N-2S transfer to clubs 2. automat 3. Blackwood 0314, for ♠ 4. A=0/5 or 3/5
Board: 45 Dealer: N Vul: NS North HCP: 15 South HCP: 7 Contract: 3♣ N	North:  ♠ AQ72  ♥ KJ2  ♦ 987  ♣ KQ2	South:  ♠ K3  ♥ Q73  ♦ J10  ♣ J108543	West North East South  1NT Pass 2♣¹  Pass 3♣² AP  1. 1N-2S transfer to clubs 2. automat

Board: 41 Dealer: N Vul: Both HCP: 5	<ul><li>★ 8</li><li>♥ 9854</li><li>★ 43</li><li>★ AJ8532</li></ul>	The opponents are silent.  Partner bids first.
Board: 42 Dealer: S Vul: EW HCP: 16	<ul><li>★ A942</li><li>★ KQ62</li><li>★ A6</li><li>★ K109</li></ul>	East Doubles 2♠ if possible.  You bid first.
Board: 43 Dealer: N Vul: Both HCP: 3	<ul><li>J8</li><li>▼ 104</li><li>◆ Q97</li><li>◆ 1087542</li></ul>	The opponents are silent.  Partner bids first.
Board: 44 Dealer: S Vul: NS HCP: 15	<ul><li>♠ 962</li><li>♥ A74</li><li>♦ KJ76</li><li>♠ AK9</li></ul>	East Doubles 2♠ if possible.  You bid first.
Board: 45 Dealer: N Vul: NS HCP: 7	<ul><li>★ K3</li><li>♥ Q73</li><li>◆ J10</li><li>◆ J108543</li></ul>	The opponents are silent.  Partner bids first.

Board: 41 Dealer: N Vul: Both North HCP: 16 South HCP: 5 Contract: 3♣ N	North:  ♠ AK10  ♥ Q10632  ♠ AJ8  ♣ Q7	South:	West North East South  1NT Pass 2♣¹  Pass 3♣² AP  1. 1N-2S transfer to clubs 2. automat
Board: 42 Dealer: S Vul: EW North HCP: 3 South HCP: 16 Contract: 3 S	North:	South:  ♠ A942  ♥ KQ62  ♠ A6  ♣ K109	West North East South  1NT  Pass 2♠¹ X 3♣²  AP  1. 1N-2S transfer to clubs 2. automat
Board: 43 Dealer: N Vul: Both North HCP: 16 South HCP: 3 Contract: 3 N	North:  ♠ 64  ♥ A63  ♠ KJ1083  ♣ AKJ	South:  ♣ J8  ♥ 104  ♠ Q97  ♣ 1087542	West North East South  1NT Pass 2♠¹  Pass 3♠² AP  1. 1N-2S transfer to clubs 2. automat
Board: 44 Dealer: S Vul: NS North HCP: 11 South HCP: 15 Contract: 5♣ S	North:  ♣—  ▼ K63  • AQ105  • Q107532	South:  ◆ 962  ▼ A74  ◆ KJ76  ◆ AK9	West North East South  1NT  Pass 2♠¹ X 3♠²  Pass 4NT³ Pass 5♠⁴  AP  1. 1N-2S transfer to clubs 2. automat 3. Blackwood 0314, for ♠ 4. A=0/5 or 3/5
Board: 45 Dealer: N Vul: NS North HCP: 15 South HCP: 7 Contract: 3♣ N	North:  ♠ AQ72  ♥ KJ2  ♦ 987  ♣ KQ2	South:  ♠ K3  ♥ Q73  ♦ J10  ♣ J108543	West North East South  1NT Pass 2♣¹  Pass 3♣² AP  1. 1N-2S transfer to clubs 2. automat

# North hands (Practice Page)

D 1.46	. 110	
Board: 46	<b>♦</b> J10	East Doubles Pass if possible.
Dealer: S	<b>♥</b> J75	West Bids 3♥ if possible.
Vul: None	<b>♦</b> J3	
HCP: 5	♣ Q86542	Partner bids first.
Board: 47	<b>★</b> 1073	The sum of
Dealer: N	<b>♥</b> AKJ94	The opponents are silent.
Vul: Both	♦ AK	XX 1110
HCP: 15	<b>♣</b> 873	You bid first.
Board: 48	<b>♦</b> K105	
Dealer: S	<b>v</b> 109	The opponents are silent.
Vul: None	<b>♦</b> 108	
HCP: 3	<b>♣</b> 1065432	Partner bids first.
1101.5	1 1003 132	
Board: 49	♠ AQJ3	771
Dealer: N	<b>♥</b> A43	The opponents are silent.
Vul: NS	♦ Q1053	
HCP: 16	• K2	You bid first.
1101.10	7 112	

Board: 46 Dealer: S Vul: None North HCP: 5 South HCP: 16 Contract: 3♥ W	North:  ▲ J10  ▼ J75  ◆ J3  ♣ Q86542	South:  ♠ AQ98  ♥ KQ3  ♠ A86  ♠ J103	West North East South  1NT  Pass 2♣¹ Pass 3♣²  Pass Pass X Pass  3♥ AP  1. 1N-2S transfer to clubs  2. automat
Board: 47 Dealer: N Vul: Both North HCP: 15 South HCP: 15 Contract: 6♣ N	North:  ♠ 1073  ♥ AKJ94  ♠ AK  ♣ 873	South:  ♠ KQ5  ♥ 2  • 985  ♣ AKQJ52	West North East South  1NT Pass 2♣¹  Pass 3♣² Pass 4NT³  Pass 5♥⁴ Pass 6♣  AP  1. 1N-2S transfer to clubs 2. automat 3. Blackwood 0314, for ♣ 4. A=2/5 or 5/5, Q(C)=0
Board: 48 Dealer: S Vul: None North HCP: 3 South HCP: 17 Contract: 3♣ S	North:  ♠ K105  ♥ 109  ♦ 108  ♣ 1065432	South:	West North East South  1NT  Pass 2♣¹ Pass 3♣²  AP  1. 1N-2S transfer to clubs 2. automat
Board: 49 Dealer: N Vul: NS North HCP: 16 South HCP: 18 Contract: 6♣ N	North:  ♠ AQJ3  ♥ A43  ♠ Q1053  ♣ K2	South:  ♠ K  ♥ KQ  ♠ AKJ4  ♠ Q107653	West North East South  1NT Pass 2♠¹  Pass 3♠² Pass 4NT³  Pass 5♠⁴ Pass 6♠  AP  1. 1N-2S transfer to clubs 2. automat 3. Blackwood 0314, for ♠ 4. A=0/5 or 3/5

## South hands (Practice Page)

Board: 46 Dealer: S Vul: None HCP: 16	<ul><li>AQ98</li><li>KQ3</li><li>A86</li><li>J103</li></ul>	East Doubles Pass if possible. West Bids 3♥ if possible. You bid first.
Board: 47 Dealer: N Vul: Both HCP: 15	<ul><li>★ KQ5</li><li>♥ 2</li><li>◆ 985</li><li>◆ AKQJ52</li></ul>	The opponents are silent.  Partner bids first.
Board: 48 Dealer: S Vul: None HCP: 17	<ul><li>◆ 93</li><li>♥ AK43</li><li>◆ AKJ3</li><li>◆ Q87</li></ul>	The opponents are silent. You bid first.
Board: 49 Dealer: N Vul: NS HCP: 18	<ul><li>★ K</li><li>▼ KQ</li><li>◆ AKJ4</li><li>◆ Q107653</li></ul>	The opponents are silent.  Partner bids first.

Board: 46 Dealer: S Vul: None North HCP: 5 South HCP: 16 Contract: 3♥ W	North:  ▲ J10  ▼ J75  ◆ J3  ♣ Q86542	South:  ♠ AQ98  ♥ KQ3  ♠ A86  ♠ J103	West North East South  1NT  Pass 2♣¹ Pass 3♣²  Pass Pass X Pass  3♥ AP  1. 1N-2S transfer to clubs  2. automat
Board: 47 Dealer: N Vul: Both North HCP: 15 South HCP: 15 Contract: 6♣ N	North:  ♠ 1073  ♥ AKJ94  ♠ AK  ♣ 873	South:  ♠ KQ5  ♥ 2  • 985  ♣ AKQJ52	West North East South  1NT Pass 2♣¹  Pass 3♣² Pass 4NT³  Pass 5♥⁴ Pass 6♣  AP  1. 1N-2S transfer to clubs 2. automat 3. Blackwood 0314, for ♣ 4. A=2/5 or 5/5, Q(C)=0
Board: 48 Dealer: S Vul: None North HCP: 3 South HCP: 17 Contract: 3♣ S	North:  ♠ K105  ♥ 109  ♦ 108  ♣ 1065432	South:	West North East South  1NT  Pass 2♣¹ Pass 3♣²  AP  1. 1N-2S transfer to clubs 2. automat
Board: 49 Dealer: N Vul: NS North HCP: 16 South HCP: 18 Contract: 6♣ N	North:  ♠ AQJ3  ♥ A43  ♠ Q1053  ♣ K2	South:  ♠ K  ♥ KQ  ♠ AKJ4  ♠ Q107653	West North East South  1NT Pass 2♠¹  Pass 3♠² Pass 4NT³  Pass 5♠⁴ Pass 6♠  AP  1. 1N-2S transfer to clubs 2. automat 3. Blackwood 0314, for ♠ 4. A=0/5 or 3/5

# North hands (Practice Page)

Board: 50 Dealer: S Vul: EW HCP: 5	<ul><li>◆ 9762</li><li>♥ 8</li><li>◆ 85</li><li>◆ AJ8643</li></ul>	The opponents are silent.  Partner bids first.
Board: 51 Dealer: N Vul: Both HCP: 17	<ul><li>★ K874</li><li>★ KJ83</li><li>★ AQ7</li><li>★ KJ</li></ul>	The opponents are silent. You bid first.
Board: 52 Dealer: S Vul: EW HCP: 8	<ul><li>★ K102</li><li>★ 3</li><li>★ 753</li><li>★ AJ5432</li></ul>	The opponents are silent.  Partner bids first.
Board: 53 Dealer: N Vul: Both HCP: 15	<ul><li>★ KQ98</li><li>▼ KJ6</li><li>◆ Q862</li><li>◆ A8</li></ul>	The opponents are silent. You bid first.
Board: 54 Dealer: S Vul: NS HCP: 1	<ul><li>♠ 65</li><li>♥ 102</li><li>◆ J82</li><li>♠ 1098642</li></ul>	East Bids 3♦ if possible.  Partner bids first.

Board: 50 Dealer: S Vul: EW North HCP: 5 South HCP: 15 Contract: 3  S	North:	South:  ♠ AK54  ♥ A73  ♦ Q10  ♣ Q1092	Pass AP	North  2♣¹  2S trans mat	Pass	1NT 3♣²
Board: 51 Dealer: N Vul: Both North HCP: 17 South HCP: 6 Contract: 3♣ N	North:  ♠ K874  ♥ KJ83  ♠ AQ7  ♣ KJ	South:  ♠ Q  ♥ 104  ♦ KJ2  ♣ 10976543	Pass	North 1NT 3♣² 2S trans	Pass AP	2 <b>♠</b> ¹
Board: 52 Dealer: S Vul: EW North HCP: 8 South HCP: 15 Contract: 3 S	North:  ♠ K102  ♥ 3  • 753  ♣ AJ5432	South:  ♠ AJ87  ♥ AQ76  ♦ J94  ♠ K9	Pass AP	North  2♣¹  2S transmat	Pass	1NT 3♣²
Board: 53 Dealer: N Vul: Both North HCP: 15 South HCP: 6 Contract: 3 N	North:  ♠ KQ98  ♥ KJ6  ♠ Q862  ♠ A8	South:  ♠ 7  ♥ 843  ♠ AJ7  ♣ J107643	Pass	3♣ <sup>2</sup> 2S trans	Pass AP	2 <b>♠</b> ¹
Board: 54 Dealer: S Vul: NS North HCP: 1 South HCP: 16 Contract: 3 • E	North:  ♠ 65  ▼ 102  ◆ J82  ♣ 1098642	South:  ♠ K98  ♥ Q7643  ♠ A4  ♣ AK5	Pass	North 2♣¹ 2S trans	3♦	1NT AP

## South hands (Practice Page)

Board: 50 Dealer: S Vul: EW HCP: 15	<ul><li>AK54</li><li>✓ A73</li><li>✓ Q10</li><li>✓ Q1092</li></ul>	The opponents are silent. You bid first.
Board: 51 Dealer: N Vul: Both HCP: 6	<b>♠</b> Q <b>♥</b> 104 <b>♦</b> KJ2 <b>♣</b> 10976543	The opponents are silent.  Partner bids first.
Board: 52 Dealer: S Vul: EW HCP: 15	<ul><li>▲ AJ87</li><li>♥ AQ76</li><li>◆ J94</li><li>▲ K9</li></ul>	The opponents are silent. You bid first.
Board: 53 Dealer: N Vul: Both HCP: 6	<b>♣</b> 7 <b>♥</b> 843 <b>♦</b> AJ7 <b>♣</b> J107643	The opponents are silent.  Partner bids first.
Board: 54 Dealer: S Vul: NS HCP: 16	<ul><li>★ K98</li><li>♥ Q7643</li><li>◆ A4</li><li>◆ AK5</li></ul>	East Bids 3♦ if possible.  You bid first.

Board: 50 Dealer: S Vul: EW North HCP: 5 South HCP: 15 Contract: 3  S	North:	South:  ♠ AK54  ♥ A73  ♦ Q10  ♣ Q1092	Pass AP	North  2♣¹  2S trans mat	Pass	1NT 3♣²
Board: 51 Dealer: N Vul: Both North HCP: 17 South HCP: 6 Contract: 3♣ N	North:  ♠ K874  ♥ KJ83  ♠ AQ7  ♣ KJ	South:  ♠ Q  ♥ 104  ♦ KJ2  ♣ 10976543	Pass	North 1NT 3♣² 2S trans	Pass AP	2 <b>♠</b> ¹
Board: 52 Dealer: S Vul: EW North HCP: 8 South HCP: 15 Contract: 3 S	North:  ♠ K102  ♥ 3  • 753  ♣ AJ5432	South:  ♠ AJ87  ♥ AQ76  ♦ J94  ♠ K9	Pass AP	North  2♣¹  2S transmat	Pass	1NT 3♣²
Board: 53 Dealer: N Vul: Both North HCP: 15 South HCP: 6 Contract: 3 N	North:  ♠ KQ98  ♥ KJ6  ♠ Q862  ♠ A8	South:  ♠ 7  ♥ 843  ♠ AJ7  ♣ J107643	Pass	3♣ <sup>2</sup> 2S trans	Pass AP	2 <b>♠</b> ¹
Board: 54 Dealer: S Vul: NS North HCP: 1 South HCP: 16 Contract: 3 • E	North:  ♠ 65  ▼ 102  ◆ J82  ♣ 1098642	South:  ♠ K98  ♥ Q7643  ♠ A4  ♣ AK5	Pass	North 2♣¹ 2S trans	3♦	1NT AP

### North hands (Practice Page)

#### Size Asking Minor Suit Stayman

Board: 55
Dealer: N 

A853

▼ J108

The opponents are silent.

Board: 56
Dealer: S 

A

The opponents are silent.

Board: 55 Dealer: N Vul: None North HCP: 16	North: ♠ A853 ♥ J108	South: ♠ Q42 ♥ 95	West North East South  1NT Pass 2♠¹  Pass 3♠² AP
South HCP: 6 Contract: 3♣ N	◆ AKJ6 ◆ K9	◆ 75 ◆ A87543	<ol> <li>1. 1N-2S transfer to clubs</li> <li>2. automat</li> </ol>
Board: 56 Dealer: S	North:	South:	West North East South
Vul: NS North HCP: 8	<b>♠</b> A <b>♥</b> A98	<b>♦</b> J104 <b>♥</b> KQJ106	Pass 2♠¹ Pass 3♠² AP
South HCP: 15 Contract: 3♣ S	<ul><li>1096</li><li>◆ 987432</li></ul>	◆ A52 ◆ A10	1. 1N-2S transfer to clubs 2. automat

#### South hands (Practice Page)

#### Size Asking Minor Suit Stayman

Board: 55 ♠ Q42

Dealer: N ♥ 95
Vul: None ♦ 75

HCP: 6 ♣ A87543

Board: 56 ♠ J104

Dealer: S ▼ KQJ106

 The opponents are silent.

Partner bids first.

The opponents are silent.

You bid first.

Board: 55 Dealer: N Vul: None North HCP: 16	North: ♠ A853 ♥ J108	South: ♠ Q42 ♥ 95	West North East South  1NT Pass 2♠¹  Pass 3♠² AP
South HCP: 6 Contract: 3♣ N	◆ AKJ6 ◆ K9	◆ 75 ◆ A87543	<ol> <li>1. 1N-2S transfer to clubs</li> <li>2. automat</li> </ol>
Board: 56 Dealer: S	North:	South:	West North East South
Vul: NS North HCP: 8	<b>♠</b> A <b>♥</b> A98	<b>♦</b> J104 <b>♥</b> KQJ106	Pass 2♠¹ Pass 3♠² AP
South HCP: 15 Contract: 3♣ S	<ul><li>1096</li><li>◆ 987432</li></ul>	◆ A52 ◆ A10	1. 1N-2S transfer to clubs 2. automat