

North hands (Practice Page)

Transfer Advances

Board: 1 ♠ QJ1095
Dealer: W ♥ AJ9
Vul: None ♦ AK105
HCP: 15 ♣ 6

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

Board: 2 ♠ Q82
Dealer: E ♥ 1097
Vul: NS ♦ AK8763
HCP: 9 ♣ 6

East Opens 1♠.
East Bids 2♠ if possible.
Partner bids first.

Board: 3 ♠ Q632
Dealer: W ♥ K97
Vul: EW ♦ AKQ1062
HCP: 14 ♣ —

West Opens 1♠.
West Bids 2♠ if possible.
You bid first.

Board: 4 ♠ 865
Dealer: E ♥ AJ94
Vul: Both ♦ KJ7
HCP: 12 ♣ QJ3

East Opens 1♣.
East Doubles 2♠ if possible.
Partner bids first.

Board: 5 ♠ J952
Dealer: W ♥ A107
Vul: EW ♦ —
HCP: 12 ♣ AK9863

West Opens 1♠.
You bid first.

Transfer Advances Both hands (Answers Page)

Board: 1	North:	South:	West	North	East	South
Dealer: W	♠ QJ1095	♠ A6	1♥	1♠	Pass	Pass
Vul: None	♥ AJ9	♥ 6432	X	2♦	Pass	2♠
North HCP: 15	♦ AK105	♦ 86	AP			
South HCP: 9	♣ 6	♣ AJ972				
Contract: 2♠ N						

Board: 2	North:	South:	West	North	East	South
Dealer: E	♠ Q82	♠ 93			1♠	2♣
Vul: NS	♥ 1097	♥ K85	Pass	2♦	2♠	3♣
North HCP: 9	♦ AK8763	♦ J9	AP			
South HCP: 14	♣ 6	♣ AKQJ52				
Contract: 3♣ S						

Board: 3	North:	South:	West	North	East	South
Dealer: W	♠ Q632	♠ 54	1♠	2♦	Pass	Pass
Vul: EW	♥ K97	♥ QJ85	2♠	3♦	AP	
North HCP: 14	♦ AKQ1062	♦ J4				
South HCP: 8	♣ —	♣ A9752				
Contract: 3♦ N						

Board: 4	North:	South:	West	North	East	South
Dealer: E	♠ 865	♠ QJ974			1♣	1♠
Vul: Both	♥ AJ94	♥ 873	Pass	2♠	X	AP
North HCP: 12	♦ KJ7	♦ A108				
South HCP: 10	♣ QJ3	♣ K5				
Contract: 2♠X S						

Board: 5	North:	South:	West	North	East	South
Dealer: W	♠ J952	♠ KQ	1♠	2♣	Pass	3NT
Vul: EW	♥ A107	♥ KQ54	AP			
North HCP: 12	♦ —	♦ Q754				
South HCP: 12	♣ AK9863	♣ 542				
Contract: 3N S						

South hands (Practice Page)

Transfer Advances

Board: 1	♠ A6	West Opens 1♥.
Dealer: W	♥ 6432	West Doubles Pass if possible.
Vul: None	♦ 86	
HCP: 9	♣ AJ972	Partner bids first.
Board: 2	♠ 93	East Opens 1♠.
Dealer: E	♥ K85	East Bids 2♠ if possible.
Vul: NS	♦ J9	
HCP: 14	♣ AKQJ52	You bid first.
Board: 3	♠ 54	West Opens 1♠.
Dealer: W	♥ QJ85	West Bids 2♠ if possible.
Vul: EW	♦ J4	
HCP: 8	♣ A9752	Partner bids first.
Board: 4	♠ QJ974	East Opens 1♣.
Dealer: E	♥ 873	East Doubles 2♠ if possible.
Vul: Both	♦ A108	
HCP: 10	♣ K5	You bid first.
Board: 5	♠ KQ	West Opens 1♠.
Dealer: W	♥ KQ54	
Vul: EW	♦ Q754	Partner bids first.
HCP: 12	♣ 542	

Transfer Advances Both hands (Answers Page)

Board: 1	North:	South:	West	North	East	South
Dealer: W	♠ QJ1095	♠ A6	1♥	1♠	Pass	Pass
Vul: None	♥ AJ9	♥ 6432	X	2♦	Pass	2♠
North HCP: 15	♦ AK105	♦ 86	AP			
South HCP: 9	♣ 6	♣ AJ972				
Contract: 2♠ N						

Board: 2	North:	South:	West	North	East	South
Dealer: E	♠ Q82	♠ 93			1♠	2♣
Vul: NS	♥ 1097	♥ K85	Pass	2♦	2♠	3♣
North HCP: 9	♦ AK8763	♦ J9	AP			
South HCP: 14	♣ 6	♣ AKQJ52				
Contract: 3♣ S						

Board: 3	North:	South:	West	North	East	South
Dealer: W	♠ Q632	♠ 54	1♠	2♦	Pass	Pass
Vul: EW	♥ K97	♥ QJ85	2♠	3♦	AP	
North HCP: 14	♦ AKQ1062	♦ J4				
South HCP: 8	♣ —	♣ A9752				
Contract: 3♦ N						

Board: 4	North:	South:	West	North	East	South
Dealer: E	♠ 865	♠ QJ974			1♣	1♠
Vul: Both	♥ AJ94	♥ 873	Pass	2♠	X	AP
North HCP: 12	♦ KJ7	♦ A108				
South HCP: 10	♣ QJ3	♣ K5				
Contract: 2♠X S						

Board: 5	North:	South:	West	North	East	South
Dealer: W	♠ J952	♠ KQ	1♠	2♣	Pass	3NT
Vul: EW	♥ A107	♥ KQ54	AP			
North HCP: 12	♦ —	♦ Q754				
South HCP: 12	♣ AK9863	♣ 542				
Contract: 3N S						

North hands (Practice Page)

Transfer Advances

Board: 6	♠ J10742	East Opens 1♥.
Dealer: E	♥ K85	
Vul: Both	♦ QJ	Partner bids first.
HCP: 10	♣ K73	

Board: 7	♠ 5	West Opens 1♦.
Dealer: W	♥ KJ98	
Vul: None	♦ K2	You bid first.
HCP: 15	♣ AKJ1043	

Board: 8	♠ Q4	East Opens 1♣.
Dealer: E	♥ K82	
Vul: EW	♦ AJ109653	Partner bids first.
HCP: 11	♣ J	

Board: 9	♠ AK9	West Opens 1♠.
Dealer: W	♥ 1073	
Vul: Both	♦ 8	You bid first.
HCP: 12	♣ KQ8653	

Board: 10	♠ K872	East Opens 1♦.
Dealer: E	♥ 74	
Vul: None	♦ K1092	Partner bids first.
HCP: 10	♣ A93	

Transfer Advances Both hands (Answers Page)

Board: 6
 Dealer: E
 Vul: Both
 North HCP: 10
 South HCP: 13
 Contract: 4♠ N

North:
 ♠ J10742
 ♥ K85
 ♦ QJ
 ♣ K73

South:
 ♠ KQ93
 ♥ J32
 ♦ AK8632
 ♣ —

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

1. Splinter

Board: 7
 Dealer: W
 Vul: None
 North HCP: 15
 South HCP: 10
 Contract: 3N S

North:
 ♠ 5
 ♥ KJ98
 ♦ K2
 ♣ AKJ1043

South:
 ♠ AQ32
 ♥ 10763
 ♦ A104
 ♣ 85

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

Board: 8
 Dealer: E
 Vul: EW
 North HCP: 11
 South HCP: 11
 Contract: 3N S

North:
 ♠ Q4
 ♥ K82
 ♦ AJ109653
 ♣ J

South:
 ♠ AKJ95
 ♥ J10
 ♦ Q8
 ♣ 8753

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

Board: 9
 Dealer: W
 Vul: Both
 North HCP: 12
 South HCP: 11
 Contract: 4♣ N

North:
 ♠ AK9
 ♥ 1073
 ♦ 8
 ♣ KQ8653

South:
 ♠ 765
 ♥ A84
 ♦ AQ953
 ♣ J4

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

1. limit raise or better in ♣

Board: 10
 Dealer: E
 Vul: None
 North HCP: 10
 South HCP: 15
 Contract: 4♠ N

North:
 ♠ K872
 ♥ 74
 ♦ K1092
 ♣ A93

South:
 ♠ QJ43
 ♥ AQ1085
 ♦ AQ
 ♣ 87

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

1. limit raise or better in ♠

South hands (Practice Page)

Transfer Advances

Board: 6	♠ KQ93	East Opens 1♥.
Dealer: E	♥ J32	
Vul: Both	♦ AK8632	You bid first.
HCP: 13	♣ —	
Board: 7	♠ AQ32	West Opens 1♦.
Dealer: W	♥ 10763	
Vul: None	♦ A104	Partner bids first.
HCP: 10	♣ 85	
Board: 8	♠ AKJ95	East Opens 1♣.
Dealer: E	♥ J10	
Vul: EW	♦ Q8	You bid first.
HCP: 11	♣ 8753	
Board: 9	♠ 765	West Opens 1♠.
Dealer: W	♥ A84	
Vul: Both	♦ AQ953	Partner bids first.
HCP: 11	♣ J4	
Board: 10	♠ QJ43	East Opens 1♦.
Dealer: E	♥ AQ1085	
Vul: None	♦ AQ	You bid first.
HCP: 15	♣ 87	

Transfer Advances Both hands (Answers Page)

Board: 6
 Dealer: E
 Vul: Both
 North HCP: 10
 South HCP: 13
 Contract: 4♠ N

North:
 ♠ J10742
 ♥ K85
 ♦ QJ
 ♣ K73

South:
 ♠ KQ93
 ♥ J32
 ♦ AK8632
 ♣ —

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

1. Splinter

Board: 7
 Dealer: W
 Vul: None
 North HCP: 15
 South HCP: 10
 Contract: 3N S

North:
 ♠ 5
 ♥ KJ98
 ♦ K2
 ♣ AKJ1043

South:
 ♠ AQ32
 ♥ 10763
 ♦ A104
 ♣ 85

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

Board: 8
 Dealer: E
 Vul: EW
 North HCP: 11
 South HCP: 11
 Contract: 3N S

North:
 ♠ Q4
 ♥ K82
 ♦ AJ109653
 ♣ J

South:
 ♠ AKJ95
 ♥ J10
 ♦ Q8
 ♣ 8753

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

Board: 9
 Dealer: W
 Vul: Both
 North HCP: 12
 South HCP: 11
 Contract: 4♣ N

North:
 ♠ AK9
 ♥ 1073
 ♦ 8
 ♣ KQ8653

South:
 ♠ 765
 ♥ A84
 ♦ AQ953
 ♣ J4

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

1. limit raise or better in ♣

Board: 10
 Dealer: E
 Vul: None
 North HCP: 10
 South HCP: 15
 Contract: 4♠ N

North:
 ♠ K872
 ♥ 74
 ♦ K1092
 ♣ A93

South:
 ♠ QJ43
 ♥ AQ1085
 ♦ AQ
 ♣ 87

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

1. limit raise or better in ♠

North hands (Practice Page)

Transfer Advances

Board: 11	♠ K103	West Opens 1♠.
Dealer: W	♥ 76	West Doubles 2♠ if possible.
Vul: NS	♦ KJ	
HCP: 13	♣ KQJ843	You bid first.
Board: 12	♠ A642	East Opens 1♠.
Dealer: E	♥ AJ10	
Vul: Both	♦ QJ1094	Partner bids first.
HCP: 12	♣ 7	
Board: 13	♠ AQJ6	West Opens 1♦.
Dealer: W	♥ AK983	West Doubles Pass if possible.
Vul: None	♦ 10854	West Bids 3♦ if possible.
HCP: 14	♣ —	You bid first.
Board: 14	♠ QJ	East Opens 1♦.
Dealer: E	♥ K965	East Bids 1♠ if possible.
Vul: NS	♦ Q106	East Bids 3♦ if possible.
HCP: 9	♣ J753	Partner bids first.
Board: 15	♠ A83	West Opens 1♠.
Dealer: W	♥ 10	
Vul: EW	♦ AQ9832	You bid first.
HCP: 15	♣ KQ9	

Transfer Advances Both hands (Answers Page)

Board: 11	North:	South:	West	North	East	South
Dealer: W	♠ K103	♠ 54	1♠	2♣	Pass	2♠ ¹
Vul: NS	♥ 76	♥ AQ	X	3♣	Pass	5♦
North HCP: 13	♦ KJ	♦ Q10987543	AP			
South HCP: 12	♣ KQJ843	♣ A	1. strength cue bid			
Contract: 5♦ S						

Board: 12	North:	South:	West	North	East	South
Dealer: E	♠ A642	♠ J8			1♠	2♣
Vul: Both	♥ AJ10	♥ 4	Pass	3NT	AP	
North HCP: 12	♦ QJ1094	♦ K732				
South HCP: 12	♣ 7	♣ AKJ952				
Contract: 3N N						

Board: 13	North:	South:	West	North	East	South
Dealer: W	♠ AQJ6	♠ 8	1♦	1♥	Pass	Pass
Vul: None	♥ AK983	♥ J72	X	1♠	Pass	2♥
North HCP: 14	♦ 10854	♦ A32	3♦	AP		
South HCP: 8	♣ —	♣ K97543				
Contract: 3♦ W						

Board: 14	North:	South:	West	North	East	South
Dealer: E	♠ QJ	♠ K642			1♦	1♥
Vul: NS	♥ K965	♥ AQJ108	Pass	Pass	1♠	Pass
North HCP: 9	♦ Q106	♦ 52	Pass	2♥	3♦	AP
South HCP: 13	♣ J753	♣ K9				
Contract: 3♦ E						

Board: 15	North:	South:	West	North	East	South
Dealer: W	♠ A83	♠ K64	1♠	2♦	AP	
Vul: EW	♥ 10	♥ K8654				
North HCP: 15	♦ AQ9832	♦ 107				
South HCP: 6	♣ KQ9	♣ 752				
Contract: 2♦ N						

South hands (Practice Page)

Transfer Advances

Board: 11 ♠ 54
Dealer: W ♥ AQ
Vul: NS ♦ Q10987543
HCP: 12 ♣ A

West Opens 1♠.
West Doubles 2♠ if possible.
Partner bids first.

Board: 12 ♠ J8
Dealer: E ♥ 4
Vul: Both ♦ K732
HCP: 12 ♣ AKJ952

East Opens 1♠.
You bid first.

Board: 13 ♠ 8
Dealer: W ♥ J72
Vul: None ♦ A32
HCP: 8 ♣ K97543

West Opens 1♦.
West Doubles Pass if possible.
West Bids 3♦ if possible.
Partner bids first.

Board: 14 ♠ K642
Dealer: E ♥ AQJ108
Vul: NS ♦ 52
HCP: 13 ♣ K9

East Opens 1♦.
East Bids 1♠ if possible.
East Bids 3♦ if possible.
You bid first.

Board: 15 ♠ K64
Dealer: W ♥ K8654
Vul: EW ♦ 107
HCP: 6 ♣ 752

West Opens 1♠.
Partner bids first.

Transfer Advances Both hands (Answers Page)

Board: 11	North:	South:	West	North	East	South
Dealer: W	♠ K103	♠ 54	1♠	2♣	Pass	2♠ ¹
Vul: NS	♥ 76	♥ AQ	X	3♣	Pass	5♦
North HCP: 13	♦ KJ	♦ Q10987543	AP			
South HCP: 12	♣ KQJ843	♣ A	1. strength cue bid			
Contract: 5♦ S						

Board: 12	North:	South:	West	North	East	South
Dealer: E	♠ A642	♠ J8			1♠	2♣
Vul: Both	♥ AJ10	♥ 4	Pass	3NT	AP	
North HCP: 12	♦ QJ1094	♦ K732				
South HCP: 12	♣ 7	♣ AKJ952				
Contract: 3N N						

Board: 13	North:	South:	West	North	East	South
Dealer: W	♠ AQJ6	♠ 8	1♦	1♥	Pass	Pass
Vul: None	♥ AK983	♥ J72	X	1♠	Pass	2♥
North HCP: 14	♦ 10854	♦ A32	3♦	AP		
South HCP: 8	♣ —	♣ K97543				
Contract: 3♦ W						

Board: 14	North:	South:	West	North	East	South
Dealer: E	♠ QJ	♠ K642			1♦	1♥
Vul: NS	♥ K965	♥ AQJ108	Pass	Pass	1♠	Pass
North HCP: 9	♦ Q106	♦ 52	Pass	2♥	3♦	AP
South HCP: 13	♣ J753	♣ K9				
Contract: 3♦ E						

Board: 15	North:	South:	West	North	East	South
Dealer: W	♠ A83	♠ K64	1♠	2♦	AP	
Vul: EW	♥ 10	♥ K8654				
North HCP: 15	♦ AQ9832	♦ 107				
South HCP: 6	♣ KQ9	♣ 752				
Contract: 2♦ N						

North hands (Practice Page)

Transfer Advances

Board: 16	♠ KQ62	East Opens 1♦.
Dealer: E	♥ 75	East Doubles 2♦ if possible.
Vul: None	♦ K1074	
HCP: 12	♣ A54	Partner bids first.
Board: 17	♠ QJ1075	West Opens 1♥.
Dealer: W	♥ 76	West Doubles Pass if possible.
Vul: NS	♦ AK9	East Bids 2♣ if possible.
HCP: 14	♣ A54	You bid first.
Board: 18	♠ KJ954	East Opens 1♦.
Dealer: E	♥ 8	
Vul: EW	♦ AK102	Partner bids first.
HCP: 15	♣ KJ6	
Board: 19	♠ AK7542	West Opens 1♥.
Dealer: W	♥ 10	
Vul: Both	♦ J86	You bid first.
HCP: 13	♣ AJ7	
Board: 20	♠ 105432	East Opens 1♣.
Dealer: E	♥ AKQ10	East Bids 2♣ if possible.
Vul: NS	♦ K6	
HCP: 12	♣ 83	Partner bids first.

Transfer Advances Both hands (Answers Page)

Board: 16
 Dealer: E
 Vul: None
 North HCP: 12
 South HCP: 13
 Contract: 4♠ S

North:
 ♠ KQ62
 ♥ 75
 ♦ K1074
 ♣ A54

South:
 ♠ AJ1084
 ♥ KJ8
 ♦ 3
 ♣ KJ103

West	North	East	South
		1♦	1♠
Pass	2♦ ¹	X	4♦ ²
Pass	4♠	AP	

1. limit raise or better in ♠
 2. Splinter

Board: 17
 Dealer: W
 Vul: NS
 North HCP: 14
 South HCP: 9
 Contract: 2♣ E

North:
 ♠ QJ1075
 ♥ 76
 ♦ AK9
 ♣ A54

South:
 ♠ A6
 ♥ Q9842
 ♦ 8743
 ♣ QJ

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

Board: 18
 Dealer: E
 Vul: EW
 North HCP: 15
 South HCP: 11
 Contract: 4♠ N

North:
 ♠ KJ954
 ♥ 8
 ♦ AK102
 ♣ KJ6

South:
 ♠ 1087
 ♥ AKQJ6
 ♦ J3
 ♣ 1083

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

1. limit raise or better in ♠
 2. Cue bid, a ♦ stopper
 3. Cue bid, a ♥ stopper

Board: 19
 Dealer: W
 Vul: Both
 North HCP: 13
 South HCP: 11
 Contract: 2♠ N

North:
 ♠ AK7542
 ♥ 10
 ♦ J86
 ♣ AJ7

South:
 ♠ —
 ♥ A8532
 ♦ KQ542
 ♣ Q108

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

Board: 20
 Dealer: E
 Vul: NS
 North HCP: 12
 South HCP: 13
 Contract: 4♠ N

North:
 ♠ 105432
 ♥ AKQ10
 ♦ K6
 ♣ 83

South:
 ♠ QJ87
 ♥ —
 ♦ AQJ874
 ♣ K54

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

South hands (Practice Page)

Transfer Advances

Board: 16	♠ AJ1084	East Opens 1♦.
Dealer: E	♥ KJ8	East Doubles 2♦ if possible.
Vul: None	♦ 3	
HCP: 13	♣ KJ103	You bid first.
Board: 17	♠ A6	West Opens 1♥.
Dealer: W	♥ Q9842	West Doubles Pass if possible.
Vul: NS	♦ 8743	East Bids 2♣ if possible.
HCP: 9	♣ QJ	Partner bids first.
Board: 18	♠ 1087	East Opens 1♦.
Dealer: E	♥ AKQJ6	
Vul: EW	♦ J3	You bid first.
HCP: 11	♣ 1083	
Board: 19	♠ —	West Opens 1♥.
Dealer: W	♥ A8532	
Vul: Both	♦ KQ542	Partner bids first.
HCP: 11	♣ Q108	
Board: 20	♠ QJ87	East Opens 1♣.
Dealer: E	♥ —	East Bids 2♣ if possible.
Vul: NS	♦ AQJ874	
HCP: 13	♣ K54	You bid first.

Transfer Advances Both hands (Answers Page)

Board: 16
 Dealer: E
 Vul: None
 North HCP: 12
 South HCP: 13
 Contract: 4♠ S

North:
 ♠ KQ62
 ♥ 75
 ♦ K1074
 ♣ A54

South:
 ♠ AJ1084
 ♥ KJ8
 ♦ 3
 ♣ KJ103

West	North	East	South
		1♦	1♠
Pass	2♦ ¹	X	4♦ ²
Pass	4♠	AP	

1. limit raise or better in ♠
 2. Splinter

Board: 17
 Dealer: W
 Vul: NS
 North HCP: 14
 South HCP: 9
 Contract: 2♣ E

North:
 ♠ QJ1075
 ♥ 76
 ♦ AK9
 ♣ A54

South:
 ♠ A6
 ♥ Q9842
 ♦ 8743
 ♣ QJ

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

Board: 18
 Dealer: E
 Vul: EW
 North HCP: 15
 South HCP: 11
 Contract: 4♠ N

North:
 ♠ KJ954
 ♥ 8
 ♦ AK102
 ♣ KJ6

South:
 ♠ 1087
 ♥ AKQJ6
 ♦ J3
 ♣ 1083

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

1. limit raise or better in ♠
 2. Cue bid, a ♦ stopper
 3. Cue bid, a ♥ stopper

Board: 19
 Dealer: W
 Vul: Both
 North HCP: 13
 South HCP: 11
 Contract: 2♠ N

North:
 ♠ AK7542
 ♥ 10
 ♦ J86
 ♣ AJ7

South:
 ♠ —
 ♥ A8532
 ♦ KQ542
 ♣ Q108

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

Board: 20
 Dealer: E
 Vul: NS
 North HCP: 12
 South HCP: 13
 Contract: 4♠ N

North:
 ♠ 105432
 ♥ AKQ10
 ♦ K6
 ♣ 83

South:
 ♠ QJ87
 ♥ —
 ♦ AQJ874
 ♣ K54

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

North hands (Practice Page)

Transfer Advances

Board: 21 ♠ Q8
Dealer: W ♥ AQ543
Vul: EW ♦ Q84
HCP: 10 ♣ 753

West Opens 1♦.

You bid first.

Board: 22 ♠ AQ
Dealer: E ♥ K10643
Vul: Both ♦ K1053
HCP: 12 ♣ 97

East Opens 1♣.

Partner bids first.

Board: 23 ♠ J8
Dealer: W ♥ Q52
Vul: None ♦ A7
HCP: 12 ♣ AJ10852

West Opens 1♠.

You bid first.

Board: 24 ♠ 83
Dealer: E ♥ A9832
Vul: EW ♦ KQJ10
HCP: 10 ♣ 86

East Opens 1♠.

East Bids 2♠ if possible.

Partner bids first.

Board: 25 ♠ AKQ97
Dealer: W ♥ 7632
Vul: Both ♦ 7
HCP: 12 ♣ QJ6

West Opens 1♥.

West Doubles Pass if possible.

East Bids 2♦ if possible.

You bid first.

Transfer Advances Both hands (Answers Page)

Board: 21

Dealer: W

Vul: EW

North HCP: 10

South HCP: 15

Contract: 2♠ S

North:

♠ Q8

♥ AQ543

♦ Q84

♣ 753

South:

♠ AJ752

♥ J6

♦ K10

♣ AQ96

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

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

1. limit raise or better in ♥

2. Cue bid, a ♦ stopper

3. Cue bid, a ♣ stopper

Board: 22

Dealer: E

Vul: Both

North HCP: 12

South HCP: 12

Contract: 4♥ N

North:

♠ AQ

♥ K10643

♦ K1053

♣ 97

South:

♠ J10976

♥ A75

♦ 96

♣ AK6

Board: 23

Dealer: W

Vul: None

North HCP: 12

South HCP: 14

Contract: 3N S

North:

♠ J8

♥ Q52

♦ A7

♣ AJ10852

South:

♠ AQ1096

♥ K7

♦ 10653

♣ KQ

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

Board: 24

Dealer: E

Vul: EW

North HCP: 10

South HCP: 14

Contract: 3♣ S

North:

♠ 83

♥ A9832

♦ KQJ10

♣ 86

South:

♠ KQ4

♥ Q

♦ 976

♣ AQJ542

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

Board: 25

Dealer: W

Vul: Both

North HCP: 12

South HCP: 11

Contract: 2♦ E

North:

♠ AKQ97

♥ 7632

♦ 7

♣ QJ6

South:

♠ 106

♥ QJ

♦ A10965

♣ A973

West	North	East	South
1♥	1♠	Pass	Pass
X	Pass	2♦	AP

South hands (Practice Page)

Transfer Advances

Board: 21 ♠ AJ752
Dealer: W ♥ J6
Vul: EW ♦ K10
HCP: 15 ♣ AQ96

West Opens 1♦.

Partner bids first.

Board: 22 ♠ J10976
Dealer: E ♥ A75
Vul: Both ♦ 96
HCP: 12 ♣ AK6

East Opens 1♣.

You bid first.

Board: 23 ♠ AQ1096
Dealer: W ♥ K7
Vul: None ♦ 10653
HCP: 14 ♣ KQ

West Opens 1♠.

Partner bids first.

Board: 24 ♠ KQ4
Dealer: E ♥ Q
Vul: EW ♦ 976
HCP: 14 ♣ AQJ542

East Opens 1♠.

East Bids 2♠ if possible.

You bid first.

Board: 25 ♠ 106
Dealer: W ♥ QJ
Vul: Both ♦ A10965
HCP: 11 ♣ A973

West Opens 1♥.

West Doubles Pass if possible.

East Bids 2♦ if possible.

Partner bids first.

Transfer Advances Both hands (Answers Page)

Board: 21

Dealer: W

Vul: EW

North HCP: 10

South HCP: 15

Contract: 2♠ S

North:

♠ Q8

♥ AQ543

♦ Q84

♣ 753

South:

♠ AJ752

♥ J6

♦ K10

♣ AQ96

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

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

1. limit raise or better in ♥

2. Cue bid, a ♦ stopper

3. Cue bid, a ♣ stopper

Board: 22

Dealer: E

Vul: Both

North HCP: 12

South HCP: 12

Contract: 4♥ N

North:

♠ AQ

♥ K10643

♦ K1053

♣ 97

South:

♠ J10976

♥ A75

♦ 96

♣ AK6

Board: 23

Dealer: W

Vul: None

North HCP: 12

South HCP: 14

Contract: 3N S

North:

♠ J8

♥ Q52

♦ A7

♣ AJ10852

South:

♠ AQ1096

♥ K7

♦ 10653

♣ KQ

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

Board: 24

Dealer: E

Vul: EW

North HCP: 10

South HCP: 14

Contract: 3♣ S

North:

♠ 83

♥ A9832

♦ KQJ10

♣ 86

South:

♠ KQ4

♥ Q

♦ 976

♣ AQJ542

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

Board: 25

Dealer: W

Vul: Both

North HCP: 12

South HCP: 11

Contract: 2♦ E

North:

♠ AKQ97

♥ 7632

♦ 7

♣ QJ6

South:

♠ 106

♥ QJ

♦ A10965

♣ A973

West	North	East	South
1♥	1♠	Pass	Pass
X	Pass	2♦	AP

North hands (Practice Page)

Transfer Advances

Board: 26	♠ Q982	East Opens 1♣.
Dealer: E	♥ K	East Doubles 2♣ if possible.
Vul: NS	♦ AK73	
HCP: 13	♣ J963	Partner bids first.

Board: 27	♠ A3	West Opens 1♦.
Dealer: W	♥ KQJ976	
Vul: Both	♦ 74	You bid first.
HCP: 13	♣ QJ6	

Board: 28	♠ QJ85	East Opens 1♦.
Dealer: E	♥ J9	
Vul: None	♦ K2	Partner bids first.
HCP: 10	♣ K9863	

Board: 29	♠ KJ7	West Opens 1♥.
Dealer: W	♥ Q7	West Doubles Pass if possible.
Vul: NS	♦ KJ9754	East Bids 2♠ if possible.
HCP: 15	♣ AJ	You bid first.

Board: 30	♠ J54	East Opens 1♠.
Dealer: E	♥ J93	East Bids 2♠ if possible.
Vul: EW	♦ A107	
HCP: 9	♣ QJ65	Partner bids first.

Transfer Advances Both hands (Answers Page)

Board: 26	North:	South:	West	North	East	South
Dealer: E	♠ Q982	♠ A10754			1♣	1♠
Vul: NS	♥ K	♥ J62	Pass	2♣ ¹	X	XX
North HCP: 13	♦ AK73	♦ Q108	Pass	4♠	AP	
South HCP: 11	♣ J963	♣ A7	1. limit raise or better in ♠			
Contract: 4♠ S						

Board: 27	North:	South:	West	North	East	South
Dealer: W	♠ A3	♠ 10952	1♦	1♥	Pass	1♠
Vul: Both	♥ KQJ976	♥ A4	Pass	2♥	Pass	3♥
North HCP: 13	♦ 74	♦ 109853	AP			
South HCP: 8	♣ QJ6	♣ A10				
Contract: 3♥ N						

Board: 28	North:	South:	West	North	East	South
Dealer: E	♠ QJ85	♠ 103			1♦	1♥
Vul: None	♥ J9	♥ KQ1074	Pass	1♠	Pass	1NT
North HCP: 10	♦ K2	♦ A964	AP			
South HCP: 13	♣ K9863	♣ A10				
Contract: 1N S						

Board: 29	North:	South:	West	North	East	South
Dealer: W	♠ KJ7	♠ A52	1♥	2♦	Pass	Pass
Vul: NS	♥ Q7	♥ J1064	X	Pass	2♠	3♦
North HCP: 15	♦ KJ9754	♦ A108	AP			
South HCP: 9	♣ AJ	♣ 542				
Contract: 3♦ N						

Board: 30	North:	South:	West	North	East	South
Dealer: E	♠ J54	♠ Q2			1♠	2♦
Vul: EW	♥ J93	♥ A2	Pass	Pass	2♠	Pass
North HCP: 9	♦ A107	♦ KQJ642	Pass	3♦	AP	
South HCP: 12	♣ QJ65	♣ 1042				
Contract: 3♦ S						

South hands (Practice Page)

Transfer Advances

Board: 26	♠ A10754	East Opens 1♣.
Dealer: E	♥ J62	East Doubles 2♣ if possible.
Vul: NS	♦ Q108	
HCP: 11	♣ A7	You bid first.

Board: 27	♠ 10952	West Opens 1♦.
Dealer: W	♥ A4	
Vul: Both	♦ 109853	Partner bids first.
HCP: 8	♣ A10	

Board: 28	♠ 103	East Opens 1♦.
Dealer: E	♥ KQ1074	
Vul: None	♦ A964	You bid first.
HCP: 13	♣ A10	

Board: 29	♠ A52	West Opens 1♥.
Dealer: W	♥ J1064	West Doubles Pass if possible.
Vul: NS	♦ A108	East Bids 2♠ if possible.
HCP: 9	♣ 542	Partner bids first.

Board: 30	♠ Q2	East Opens 1♠.
Dealer: E	♥ A2	East Bids 2♠ if possible.
Vul: EW	♦ KQJ642	
HCP: 12	♣ 1042	You bid first.

Transfer Advances Both hands (Answers Page)

Board: 26	North:	South:	West	North	East	South
Dealer: E	♠ Q982	♠ A10754			1♣	1♠
Vul: NS	♥ K	♥ J62	Pass	2♣ ¹	X	XX
North HCP: 13	♦ AK73	♦ Q108	Pass	4♠	AP	
South HCP: 11	♣ J963	♣ A7	1. limit raise or better in ♠			
Contract: 4♠ S						

Board: 27	North:	South:	West	North	East	South
Dealer: W	♠ A3	♠ 10952	1♦	1♥	Pass	1♠
Vul: Both	♥ KQJ976	♥ A4	Pass	2♥	Pass	3♥
North HCP: 13	♦ 74	♦ 109853	AP			
South HCP: 8	♣ QJ6	♣ A10				
Contract: 3♥ N						

Board: 28	North:	South:	West	North	East	South
Dealer: E	♠ QJ85	♠ 103			1♦	1♥
Vul: None	♥ J9	♥ KQ1074	Pass	1♠	Pass	1NT
North HCP: 10	♦ K2	♦ A964	AP			
South HCP: 13	♣ K9863	♣ A10				
Contract: 1N S						

Board: 29	North:	South:	West	North	East	South
Dealer: W	♠ KJ7	♠ A52	1♥	2♦	Pass	Pass
Vul: NS	♥ Q7	♥ J1064	X	Pass	2♠	3♦
North HCP: 15	♦ KJ9754	♦ A108	AP			
South HCP: 9	♣ AJ	♣ 542				
Contract: 3♦ N						

Board: 30	North:	South:	West	North	East	South
Dealer: E	♠ J54	♠ Q2			1♠	2♦
Vul: EW	♥ J93	♥ A2	Pass	Pass	2♠	Pass
North HCP: 9	♦ A107	♦ KQJ642	Pass	3♦	AP	
South HCP: 12	♣ QJ65	♣ 1042				
Contract: 3♦ S						

North hands (Practice Page)

Transfer Advances

Board: 31 ♠ KJ962
Dealer: W ♥ A95
Vul: None ♦ 10973
HCP: 12 ♣ A

West Opens 1♦.
West Doubles 2♦ if possible.
East Bids 3♦ if possible.

You bid first.

Board: 32 ♠ K963
Dealer: E ♥ A32
Vul: NS ♦ KJ73
HCP: 11 ♣ 104

East Opens 1♣.
East Bids 2♣ if possible.
West Bids 3♣ if possible.

Partner bids first.

Board: 33 ♠ 7
Dealer: W ♥ KQJ854
Vul: EW ♦ Q1094
HCP: 12 ♣ A10

West Opens 1♠.

You bid first.

Board: 34 ♠ AK74
Dealer: E ♥ 98742
Vul: NS ♦ J10
HCP: 12 ♣ A8

East Opens 1♣.
East Doubles 2♣ if possible.
West Bids 3♣ if possible.

Partner bids first.

Board: 35 ♠ AQJ5
Dealer: W ♥ AJ843
Vul: EW ♦ K8
HCP: 15 ♣ 98

West Opens 1♦.
West Doubles Pass if possible.

You bid first.

Transfer Advances Both hands (Answers Page)

Board: 31	North:	South:	West	North	East	South
Dealer: W	♠ KJ962	♠ A107	1♦	1♠	Pass	2♦ ¹
Vul: None	♥ A95	♥ KQJ874	X	XX	3♦	4♠
North HCP: 12	♦ 10973	♦ J	AP			
South HCP: 12	♣ A	♣ J97	1. limit raise or better in ♠			
Contract: 4♠ N						

Board: 32	North:	South:	West	North	East	South
Dealer: E	♠ K963	♠ Q742			1♣	1♦
Vul: NS	♥ A32	♥ KJ	Pass	1♠	2♣	2♠
North HCP: 11	♦ KJ73	♦ AQ865	3♣	3♠	AP	
South HCP: 12	♣ 104	♣ 76				
Contract: 3♠ N						

Board: 33	North:	South:	West	North	East	South
Dealer: W	♠ 7	♠ KQJ85	1♠	2♥	Pass	3NT
Vul: EW	♥ KQJ854	♥ A3	Pass	4♥	AP	
North HCP: 12	♦ Q1094	♦ J2				
South HCP: 13	♣ A10	♣ Q932				
Contract: 4♥ N						

Board: 34	North:	South:	West	North	East	South
Dealer: E	♠ AK74	♠ QJ862			1♣	1♠
Vul: NS	♥ 98742	♥ K106	Pass	2♣ ¹	X	XX
North HCP: 12	♦ J10	♦ A73	3♣	4♠	AP	
South HCP: 13	♣ A8	♣ QJ	1. limit raise or better in ♠			
Contract: 4♠ S						

Board: 35	North:	South:	West	North	East	South
Dealer: W	♠ AQJ5	♠ 432	1♦	1♥	Pass	Pass
Vul: EW	♥ AJ843	♥ Q92	X	1♠	Pass	2♥
North HCP: 15	♦ K8	♦ QJ4	AP			
South HCP: 8	♣ 98	♣ K543				
Contract: 2♥ N						

South hands (Practice Page)

Transfer Advances

Board: 31
Dealer: W
Vul: None
HCP: 12

♠ A107
♥ KQJ874
♦ J
♣ J97

West Opens 1♦.
West Doubles 2♦ if possible.
East Bids 3♦ if possible.

Partner bids first.

Board: 32
Dealer: E
Vul: NS
HCP: 12

♠ Q742
♥ KJ
♦ AQ865
♣ 76

East Opens 1♣.
East Bids 2♣ if possible.
West Bids 3♣ if possible.

You bid first.

Board: 33
Dealer: W
Vul: EW
HCP: 13

♠ KQJ85
♥ A3
♦ J2
♣ Q932

West Opens 1♠.

Partner bids first.

Board: 34
Dealer: E
Vul: NS
HCP: 13

♠ QJ862
♥ K106
♦ A73
♣ QJ

East Opens 1♣.
East Doubles 2♣ if possible.
West Bids 3♣ if possible.

You bid first.

Board: 35
Dealer: W
Vul: EW
HCP: 8

♠ 432
♥ Q92
♦ QJ4
♣ K543

West Opens 1♦.
West Doubles Pass if possible.

Partner bids first.

Transfer Advances Both hands (Answers Page)

Board: 31	North:	South:	West	North	East	South
Dealer: W	♠ KJ962	♠ A107	1♦	1♠	Pass	2♦ ¹
Vul: None	♥ A95	♥ KQJ874	X	XX	3♦	4♠
North HCP: 12	♦ 10973	♦ J	AP			
South HCP: 12	♣ A	♣ J97	1. limit raise or better in ♠			
Contract: 4♠ N						

Board: 32	North:	South:	West	North	East	South
Dealer: E	♠ K963	♠ Q742			1♣	1♦
Vul: NS	♥ A32	♥ KJ	Pass	1♠	2♣	2♠
North HCP: 11	♦ KJ73	♦ AQ865	3♣	3♠	AP	
South HCP: 12	♣ 104	♣ 76				
Contract: 3♠ N						

Board: 33	North:	South:	West	North	East	South
Dealer: W	♠ 7	♠ KQJ85	1♠	2♥	Pass	3NT
Vul: EW	♥ KQJ854	♥ A3	Pass	4♥	AP	
North HCP: 12	♦ Q1094	♦ J2				
South HCP: 13	♣ A10	♣ Q932				
Contract: 4♥ N						

Board: 34	North:	South:	West	North	East	South
Dealer: E	♠ AK74	♠ QJ862			1♣	1♠
Vul: NS	♥ 98742	♥ K106	Pass	2♣ ¹	X	XX
North HCP: 12	♦ J10	♦ A73	3♣	4♠	AP	
South HCP: 13	♣ A8	♣ QJ	1. limit raise or better in ♠			
Contract: 4♠ S						

Board: 35	North:	South:	West	North	East	South
Dealer: W	♠ AQJ5	♠ 432	1♦	1♥	Pass	Pass
Vul: EW	♥ AJ843	♥ Q92	X	1♠	Pass	2♥
North HCP: 15	♦ K8	♦ QJ4	AP			
South HCP: 8	♣ 98	♣ K543				
Contract: 2♥ N						

North hands (Practice Page)

Transfer Advances

Board: 36 ♠ AJ53
Dealer: E ♥ 9
Vul: Both ♦ K864
HCP: 15 ♣ AK83

East Opens 1♦.

Partner bids first.

Board: 37 ♠ AK762
Dealer: W ♥ 832
Vul: None ♦ AK6
HCP: 14 ♣ 74

West Opens 1♥.

West Bids 2♥ if possible.

You bid first.

Board: 38 ♠ 10832
Dealer: E ♥ Q10973
Vul: EW ♦ K8
HCP: 9 ♣ A5

East Opens 1♠.

East Bids 2♠ if possible.

Partner bids first.

Board: 39 ♠ AJ1074
Dealer: W ♥ A43
Vul: Both ♦ 73
HCP: 15 ♣ AQ9

West Opens 1♣.

You bid first.

Board: 40 ♠ KQ92
Dealer: E ♥ A654
Vul: None ♦ A95
HCP: 13 ♣ 97

East Opens 1♣.

East Doubles 2♣ if possible.

Partner bids first.

Transfer Advances Both hands (Answers Page)

Board: 36	North:	South:	West	North	East	South
Dealer: E	♠ AJ53	♠ 1084			1♦	1♥
Vul: Both	♥ 9	♥ KJ843	Pass	1♠	Pass	1NT
North HCP: 15	♦ K864	♦ A7	Pass	3NT	AP	
South HCP: 9	♣ AK83	♣ J105				
Contract: 3N S						

Board: 37	North:	South:	West	North	East	South
Dealer: W	♠ AK762	♠ 104	1♥	1♠	Pass	Pass
Vul: None	♥ 832	♥ 96	2♥	AP		
North HCP: 14	♦ AK6	♦ Q42				
South HCP: 9	♣ 74	♣ AQJ985				
Contract: 2♥ W						

Board: 38	North:	South:	West	North	East	South
Dealer: E	♠ 10832	♠ K6			1♠	2♣
Vul: EW	♥ Q10973	♥ 6	Pass	Pass	2♠	Pass
North HCP: 9	♦ K8	♦ A1096	Pass	3♥	AP	
South HCP: 12	♣ A5	♣ KQ10873				
Contract: 3♥ N						

Board: 39	North:	South:	West	North	East	South
Dealer: W	♠ AJ1074	♠ 63	1♣	1♠	AP	
Vul: Both	♥ A43	♥ Q1085				
North HCP: 15	♦ 73	♦ KJ109				
South HCP: 6	♣ AQ9	♣ 753				
Contract: 1♠ N						

Board: 40	North:	South:	West	North	East	South
Dealer: E	♠ KQ92	♠ A65	Pass	2♣ ¹	X	2♠ ²
Vul: None	♥ A654	♥ KJ1098	Pass	2NT ³	Pass	4♥
North HCP: 13	♦ A95	♦ Q3	AP			
South HCP: 14	♣ 97	♣ A43				
Contract: 4♥ S						

1. limit raise or better in ♥
2. Cue bid, a ♠ stopper
3. Cue bid, a ♦ stopper

South hands (Practice Page)

Transfer Advances

Board: 36	♠ 1084	East Opens 1♦.
Dealer: E	♥ KJ843	
Vul: Both	♦ A7	You bid first.
HCP: 9	♣ J105	
Board: 37	♠ 104	West Opens 1♥.
Dealer: W	♥ 96	West Bids 2♥ if possible.
Vul: None	♦ Q42	
HCP: 9	♣ AQJ985	Partner bids first.
Board: 38	♠ K6	East Opens 1♠.
Dealer: E	♥ 6	East Bids 2♠ if possible.
Vul: EW	♦ A1096	
HCP: 12	♣ KQ10873	You bid first.
Board: 39	♠ 63	West Opens 1♣.
Dealer: W	♥ Q1085	
Vul: Both	♦ KJ109	Partner bids first.
HCP: 6	♣ 753	
Board: 40	♠ A65	East Opens 1♣.
Dealer: E	♥ KJ1098	East Doubles 2♣ if possible.
Vul: None	♦ Q3	
HCP: 14	♣ A43	You bid first.

Transfer Advances Both hands (Answers Page)

Board: 36	North:	South:	West	North	East	South
Dealer: E	♠ AJ53	♠ 1084			1♦	1♥
Vul: Both	♥ 9	♥ KJ843	Pass	1♠	Pass	1NT
North HCP: 15	♦ K864	♦ A7	Pass	3NT	AP	
South HCP: 9	♣ AK83	♣ J105				
Contract: 3N S						

Board: 37	North:	South:	West	North	East	South
Dealer: W	♠ AK762	♠ 104	1♥	1♠	Pass	Pass
Vul: None	♥ 832	♥ 96	2♥	AP		
North HCP: 14	♦ AK6	♦ Q42				
South HCP: 9	♣ 74	♣ AQJ985				
Contract: 2♥ W						

Board: 38	North:	South:	West	North	East	South
Dealer: E	♠ 10832	♠ K6			1♠	2♣
Vul: EW	♥ Q10973	♥ 6	Pass	Pass	2♠	Pass
North HCP: 9	♦ K8	♦ A1096	Pass	3♥	AP	
South HCP: 12	♣ A5	♣ KQ10873				
Contract: 3♥ N						

Board: 39	North:	South:	West	North	East	South
Dealer: W	♠ AJ1074	♠ 63	1♣	1♠	AP	
Vul: Both	♥ A43	♥ Q1085				
North HCP: 15	♦ 73	♦ KJ109				
South HCP: 6	♣ AQ9	♣ 753				
Contract: 1♠ N						

Board: 40	North:	South:	West	North	East	South
Dealer: E	♠ KQ92	♠ A65	Pass	2♣ ¹	X	2♠ ²
Vul: None	♥ A654	♥ KJ1098	Pass	2NT ³	Pass	4♥
North HCP: 13	♦ A95	♦ Q3	AP			
South HCP: 14	♣ 97	♣ A43				
Contract: 4♥ S						

1. limit raise or better in ♥
2. Cue bid, a ♠ stopper
3. Cue bid, a ♦ stopper

North hands (Practice Page)

Transfer Advances

Board: 41	♠ K9	West Opens 1♦.
Dealer: W	♥ KJ872	West Bids 2♣ if possible.
Vul: NS	♦ KQ	
HCP: 15	♣ QJ97	You bid first.
Board: 42	♠ 9765	East Opens 1♠.
Dealer: E	♥ K	East Bids 2♠ if possible.
Vul: None	♦ QJ42	
HCP: 11	♣ AJ108	Partner bids first.
Board: 43	♠ K10765	West Opens 1♥.
Dealer: W	♥ K102	West Bids 2♥ if possible.
Vul: NS	♦ K86	
HCP: 12	♣ K10	You bid first.
Board: 44	♠ 6543	East Opens 1♣.
Dealer: E	♥ K75	East Bids 3♣ if possible.
Vul: EW	♦ AQ76	
HCP: 10	♣ J5	Partner bids first.
Board: 45	♠ K92	West Opens 1♣.
Dealer: W	♥ AJ7632	West Doubles 2♣ if possible.
Vul: None	♦ A9	
HCP: 13	♣ J9	You bid first.

Transfer Advances Both hands (Answers Page)

Board: 41	North:	South:	West	North	East	South
Dealer: W	♠ K9	♠ AQJ108	1♦	1♥	Pass	1♠
Vul: NS	♥ KJ872	♥ 63	2♣	2NT	AP	
North HCP: 15	♦ KQ	♦ 9854				
South HCP: 7	♣ QJ97	♣ 83				
Contract: 2N N						

Board: 42	North:	South:	West	North	East	South
Dealer: E	♠ 9765	♠ K8			1♠	2♥
Vul: None	♥ K	♥ QJ10873	Pass	Pass	2♠	AP
North HCP: 11	♦ QJ42	♦ A96				
South HCP: 12	♣ AJ108	♣ Q2				
Contract: 2♠ E						

Board: 43	North:	South:	West	North	East	South
Dealer: W	♠ K10765	♠ AQ	1♥	1♠	Pass	Pass
Vul: NS	♥ K102	♥ 963	2♥	AP		
North HCP: 12	♦ K86	♦ AQJ7				
South HCP: 13	♣ K10	♣ 8652				
Contract: 2♥ W						

Board: 44	North:	South:	West	North	East	South
Dealer: E	♠ 6543	♠ K98			1♣	1♥
Vul: EW	♥ K75	♥ QJ1083	Pass	2♥	3♣	3♥
North HCP: 10	♦ AQ76	♦ KJ	AP			
South HCP: 12	♣ J5	♣ Q63				
Contract: 3♥ S						

Board: 45	North:	South:	West	North	East	South
Dealer: W	♠ K92	♠ 64	1♣	1♥	Pass	2♣ ¹
Vul: None	♥ AJ7632	♥ KQ5	X	XX	Pass	2♥
North HCP: 13	♦ A9	♦ Q10876	Pass	4♥	AP	
South HCP: 11	♣ J9	♣ A107				
Contract: 4♥ N						

1. limit raise or better in ♥

South hands (Practice Page)

Transfer Advances

Board: 41 ♠ AQJ108
Dealer: W ♥ 63
Vul: NS ♦ 9854
HCP: 7 ♣ 83

West Opens 1♦.
West Bids 2♣ if possible.

Partner bids first.

Board: 42 ♠ K8
Dealer: E ♥ QJ10873
Vul: None ♦ A96
HCP: 12 ♣ Q2

East Opens 1♠.
East Bids 2♠ if possible.

You bid first.

Board: 43 ♠ AQ
Dealer: W ♥ 963
Vul: NS ♦ AQJ7
HCP: 13 ♣ 8652

West Opens 1♥.
West Bids 2♥ if possible.

Partner bids first.

Board: 44 ♠ K98
Dealer: E ♥ QJ1083
Vul: EW ♦ KJ
HCP: 12 ♣ Q63

East Opens 1♣.
East Bids 3♣ if possible.

You bid first.

Board: 45 ♠ 64
Dealer: W ♥ KQ5
Vul: None ♦ Q10876
HCP: 11 ♣ A107

West Opens 1♣.
West Doubles 2♣ if possible.

Partner bids first.

Transfer Advances Both hands (Answers Page)

Board: 41	North:	South:	West	North	East	South
Dealer: W	♠ K9	♠ AQJ108	1♦	1♥	Pass	1♠
Vul: NS	♥ KJ872	♥ 63	2♣	2NT	AP	
North HCP: 15	♦ KQ	♦ 9854				
South HCP: 7	♣ QJ97	♣ 83				
Contract: 2N N						

Board: 42	North:	South:	West	North	East	South
Dealer: E	♠ 9765	♠ K8			1♠	2♥
Vul: None	♥ K	♥ QJ10873	Pass	Pass	2♠	AP
North HCP: 11	♦ QJ42	♦ A96				
South HCP: 12	♣ AJ108	♣ Q2				
Contract: 2♠ E						

Board: 43	North:	South:	West	North	East	South
Dealer: W	♠ K10765	♠ AQ	1♥	1♠	Pass	Pass
Vul: NS	♥ K102	♥ 963	2♥	AP		
North HCP: 12	♦ K86	♦ AQJ7				
South HCP: 13	♣ K10	♣ 8652				
Contract: 2♥ W						

Board: 44	North:	South:	West	North	East	South
Dealer: E	♠ 6543	♠ K98			1♣	1♥
Vul: EW	♥ K75	♥ QJ1083	Pass	2♥	3♣	3♥
North HCP: 10	♦ AQ76	♦ KJ	AP			
South HCP: 12	♣ J5	♣ Q63				
Contract: 3♥ S						

Board: 45	North:	South:	West	North	East	South
Dealer: W	♠ K92	♠ 64	1♣	1♥	Pass	2♣ ¹
Vul: None	♥ AJ7632	♥ KQ5	X	XX	Pass	2♥
North HCP: 13	♦ A9	♦ Q10876	Pass	4♥	AP	
South HCP: 11	♣ J9	♣ A107				
Contract: 4♥ N						

1. limit raise or better in ♥

North hands (Practice Page)

Transfer Advances

Board: 46	♠ A7	East Opens 1♥.
Dealer: E	♥ A753	
Vul: EW	♦ KJ107432	Partner bids first.
HCP: 12	♣ —	

Board: 47	♠ KJ8742	West Opens 1♦.
Dealer: W	♥ AKJ	West Bids 3♦ if possible.
Vul: Both	♦ 632	
HCP: 12	♣ 4	You bid first.

Board: 48	♠ AJ75	East Opens 1♣.
Dealer: E	♥ A92	East Bids 2♥ if possible.
Vul: NS	♦ Q63	
HCP: 11	♣ 1095	Partner bids first.

Board: 49	♠ A10	West Opens 1♠.
Dealer: W	♥ AQ2	West Bids 2♠ if possible.
Vul: EW	♦ Q108643	
HCP: 15	♣ K3	You bid first.

Board: 50	♠ KQ	East Opens 1♦.
Dealer: E	♥ AJ10642	
Vul: Both	♦ AJ74	Partner bids first.
HCP: 15	♣ 8	

Transfer Advances Both hands (Answers Page)

Board: 46	North:	South:	West	North	East	South
Dealer: E	♠ A7	♠ KQJ432			1♥	1♠
Vul: EW	♥ A753	♥ 108	Pass	2♦	Pass	3♠
North HCP: 12	♦ KJ107432	♦ 8	Pass	4♠	Pass	6♠
South HCP: 13	♣ —	♣ AQJ10	AP			
Contract: 6♠ S						

Board: 47	North:	South:	West	North	East	South
Dealer: W	♠ KJ8742	♠ A953	1♦	1♠	Pass	2♦ ¹
Vul: Both	♥ AKJ	♥ 4	3♦	4♠	AP	
North HCP: 12	♦ 632	♦ A85	1. limit raise or better in ♠			
South HCP: 10	♣ 4	♣ Q10963				
Contract: 4♠ N						

Board: 48	North:	South:	West	North	East	South
Dealer: E	♠ AJ75	♠ Q1064			1♣	1♦
Vul: NS	♥ A92	♥ 87	Pass	1♠	2♥	2♠
North HCP: 11	♦ Q63	♦ AK975	AP			
South HCP: 10	♣ 1095	♣ J6				
Contract: 2♠ N						

Board: 49	North:	South:	West	North	East	South
Dealer: W	♠ A10	♠ K93	1♠	2♦	Pass	Pass
Vul: EW	♥ AQ2	♥ J10983	2♠	3♦	AP	
North HCP: 15	♦ Q108643	♦ 7				
South HCP: 8	♣ K3	♣ A1072				
Contract: 3♦ N						

Board: 50	North:	South:	West	North	East	South
Dealer: E	♠ KQ	♠ AJ652			1♦	1♠
Vul: Both	♥ AJ10642	♥ 853	Pass	2♥	Pass	3♥
North HCP: 15	♦ AJ74	♦ Q	Pass	4♥	AP	
South HCP: 10	♣ 8	♣ K654				
Contract: 4♥ N						

South hands (Practice Page)

Transfer Advances

Board: 46 ♠ KQJ432
Dealer: E ♥ 108
Vul: EW ♦ 8
HCP: 13 ♣ AQJ10

East Opens 1♥.

You bid first.

Board: 47 ♠ A953
Dealer: W ♥ 4
Vul: Both ♦ A85
HCP: 10 ♣ Q10963

West Opens 1♦.

West Bids 3♦ if possible.

Partner bids first.

Board: 48 ♠ Q1064
Dealer: E ♥ 87
Vul: NS ♦ AK975
HCP: 10 ♣ J6

East Opens 1♣.

East Bids 2♥ if possible.

You bid first.

Board: 49 ♠ K93
Dealer: W ♥ J10983
Vul: EW ♦ 7
HCP: 8 ♣ A1072

West Opens 1♠.

West Bids 2♠ if possible.

Partner bids first.

Board: 50 ♠ AJ652
Dealer: E ♥ 853
Vul: Both ♦ Q
HCP: 10 ♣ K654

East Opens 1♦.

You bid first.

Transfer Advances Both hands (Answers Page)

Board: 46	North:	South:	West	North	East	South
Dealer: E	♠ A7	♠ KQJ432			1♥	1♠
Vul: EW	♥ A753	♥ 108	Pass	2♦	Pass	3♠
North HCP: 12	♦ KJ107432	♦ 8	Pass	4♠	Pass	6♠
South HCP: 13	♣ —	♣ AQJ10	AP			
Contract: 6♠ S						

Board: 47	North:	South:	West	North	East	South
Dealer: W	♠ KJ8742	♠ A953	1♦	1♠	Pass	2♦ ¹
Vul: Both	♥ AKJ	♥ 4	3♦	4♠	AP	
North HCP: 12	♦ 632	♦ A85	1. limit raise or better in ♠			
South HCP: 10	♣ 4	♣ Q10963				
Contract: 4♠ N						

Board: 48	North:	South:	West	North	East	South
Dealer: E	♠ AJ75	♠ Q1064			1♣	1♦
Vul: NS	♥ A92	♥ 87	Pass	1♠	2♥	2♠
North HCP: 11	♦ Q63	♦ AK975	AP			
South HCP: 10	♣ 1095	♣ J6				
Contract: 2♠ N						

Board: 49	North:	South:	West	North	East	South
Dealer: W	♠ A10	♠ K93	1♠	2♦	Pass	Pass
Vul: EW	♥ AQ2	♥ J10983	2♠	3♦	AP	
North HCP: 15	♦ Q108643	♦ 7				
South HCP: 8	♣ K3	♣ A1072				
Contract: 3♦ N						

Board: 50	North:	South:	West	North	East	South
Dealer: E	♠ KQ	♠ AJ652			1♦	1♠
Vul: Both	♥ AJ10642	♥ 853	Pass	2♥	Pass	3♥
North HCP: 15	♦ AJ74	♦ Q	Pass	4♥	AP	
South HCP: 10	♣ 8	♣ K654				
Contract: 4♥ N						

North hands (Practice Page)

Transfer Advances

Board: 51 ♠ Q10
Dealer: W ♥ AKQ1054 West Opens 1♠.
Vul: None ♦ J87 You bid first.
HCP: 12 ♣ 104

Board: 52 ♠ Q73 East Opens 1♥.
Dealer: E ♥ Q2
Vul: EW ♦ A9 Partner bids first.
HCP: 12 ♣ A107654

Board: 53 ♠ AKJ1052 West Opens 1♦.
Dealer: W ♥ A4
Vul: Both ♦ J You bid first.
HCP: 14 ♣ J654

Board: 54 ♠ Q East Opens 1♥.
Dealer: E ♥ 843
Vul: NS ♦ AJ65 Partner bids first.
HCP: 9 ♣ Q7642

Board: 55 ♠ AQ862 West Opens 1♣.
Dealer: W ♥ Q53 West Doubles 2♣ if possible.
Vul: Both ♦ Q107 East Bids 3♣ if possible.
HCP: 12 ♣ Q3 You bid first.

Transfer Advances Both hands (Answers Page)

Board: 51
Dealer: W
Vul: None
North HCP: 12
South HCP: 12
Contract: 3N S

North:
♠ Q10
♥ AKQ1054
♦ J87
♣ 104

South:
♠ AJ86
♥ 7
♦ K653
♣ A832

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

Board: 52
Dealer: E
Vul: EW
North HCP: 12
South HCP: 10
Contract: 3♠ S

North:
♠ Q73
♥ Q2
♦ A9
♣ A107654

South:
♠ AK1042
♥ K1097
♦ 10875
♣ —

West	North	East	South
		1♥	1♠
Pass	2♥ ¹	Pass	3♠
AP			
1. limit raise or better in ♠			

Board: 53
Dealer: W
Vul: Both
North HCP: 14
South HCP: 13
Contract: 4♠ N

North:
♠ AKJ1052
♥ A4
♦ J
♣ J654

South:
♠ Q93
♥ Q32
♦ AKQ109
♣ 73

West	North	East	South
1♦	1♠	Pass	2♦ ¹
Pass	4♦ ²	Pass	4♠
AP			
1. limit raise or better in ♠			
2. Splinter			

Board: 54
Dealer: E
Vul: NS
North HCP: 9
South HCP: 15
Contract: 1♠ S

North:
♠ Q
♥ 843
♦ AJ65
♣ Q7642

South:
♠ AJ1074
♥ K105
♦ K73
♣ A8

West	North	East	South
		1♥	1♠
AP			

Board: 55
Dealer: W
Vul: Both
North HCP: 12
South HCP: 12
Contract: 4♠ N

North:
♠ AQ862
♥ Q53
♦ Q107
♣ Q3

South:
♠ KJ7
♥ A10964
♦ 53
♣ A75

West	North	East	South
1♣	1♠	Pass	2♣ ¹
X	XX	3♣	4♠
AP			
1. limit raise or better in ♠			

South hands (Practice Page)

Transfer Advances

Board: 51 ♠ AJ86
Dealer: W ♥ 7
Vul: None ♦ K653
HCP: 12 ♣ A832

West Opens 1♠.

Partner bids first.

Board: 52 ♠ AK1042
Dealer: E ♥ K1097
Vul: EW ♦ 10875
HCP: 10 ♣ —

East Opens 1♥.

You bid first.

Board: 53 ♠ Q93
Dealer: W ♥ Q32
Vul: Both ♦ AKQ109
HCP: 13 ♣ 73

West Opens 1♦.

Partner bids first.

Board: 54 ♠ AJ1074
Dealer: E ♥ K105
Vul: NS ♦ K73
HCP: 15 ♣ A8

East Opens 1♥.

You bid first.

Board: 55 ♠ KJ7
Dealer: W ♥ A10964
Vul: Both ♦ 53
HCP: 12 ♣ A75

West Opens 1♣.

West Doubles 2♣ if possible.

East Bids 3♣ if possible.

Partner bids first.

Transfer Advances Both hands (Answers Page)

Board: 51
Dealer: W
Vul: None
North HCP: 12
South HCP: 12
Contract: 3N S

North:
♠ Q10
♥ AKQ1054
♦ J87
♣ 104

South:
♠ AJ86
♥ 7
♦ K653
♣ A832

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

Board: 52
Dealer: E
Vul: EW
North HCP: 12
South HCP: 10
Contract: 3♠ S

North:
♠ Q73
♥ Q2
♦ A9
♣ A107654

South:
♠ AK1042
♥ K1097
♦ 10875
♣ —

West	North	East	South
		1♥	1♠
Pass	2♥ ¹	Pass	3♠
AP			
1. limit raise or better in ♠			

Board: 53
Dealer: W
Vul: Both
North HCP: 14
South HCP: 13
Contract: 4♠ N

North:
♠ AKJ1052
♥ A4
♦ J
♣ J654

South:
♠ Q93
♥ Q32
♦ AKQ109
♣ 73

West	North	East	South
1♦	1♠	Pass	2♦ ¹
Pass	4♦ ²	Pass	4♠
AP			
1. limit raise or better in ♠			
2. Splinter			

Board: 54
Dealer: E
Vul: NS
North HCP: 9
South HCP: 15
Contract: 1♠ S

North:
♠ Q
♥ 843
♦ AJ65
♣ Q7642

South:
♠ AJ1074
♥ K105
♦ K73
♣ A8

West	North	East	South
		1♥	1♠
AP			

Board: 55
Dealer: W
Vul: Both
North HCP: 12
South HCP: 12
Contract: 4♠ N

North:
♠ AQ862
♥ Q53
♦ Q107
♣ Q3

South:
♠ KJ7
♥ A10964
♦ 53
♣ A75

West	North	East	South
1♣	1♠	Pass	2♣ ¹
X	XX	3♣	4♠
AP			
1. limit raise or better in ♠			

North hands (Practice Page)

Transfer Advances

Board: 56	♠ 10964	East Opens 1♠.
Dealer: E	♥ Q10	
Vul: None	♦ K942	Partner bids first.
HCP: 8	♣ K64	

Board: 57	♠ AKJ102	West Opens 1♥.
Dealer: W	♥ 8654	
Vul: NS	♦ 75	You bid first.
HCP: 11	♣ K8	

Board: 58	♠ 107	East Opens 1♣.
Dealer: E	♥ Q32	
Vul: EW	♦ Q9643	Partner bids first.
HCP: 8	♣ A107	

Board: 59	♠ A3	West Opens 1♠.
Dealer: W	♥ KQ10542	
Vul: NS	♦ A43	You bid first.
HCP: 13	♣ 104	

Board: 60	♠ J108	East Opens 1♥.
Dealer: E	♥ KJ63	
Vul: EW	♦ J9	Partner bids first.
HCP: 10	♣ A1093	

Transfer Advances Both hands (Answers Page)

Board: 56	North:	South:	West	North	East	South
Dealer: E	♠ 10964	♠ K52			1♠	2♥
Vul: None	♥ Q10	♥ AKJ964				
North HCP: 8	♦ K942	♦ 6	AP			
South HCP: 15	♣ K64	♣ A32				
Contract: 2♥ S						

Board: 57	North:	South:	West	North	East	South
Dealer: W	♠ AKJ102	♠ 96	1♥	1♠	Pass	1NT
Vul: NS	♥ 8654	♥ AKJ2	AP			
North HCP: 11	♦ 75	♦ KQ64				
South HCP: 13	♣ K8	♣ 1076				
Contract: 1N S						

Board: 58	North:	South:	West	North	East	South
Dealer: E	♠ 107	♠ AKQJ5			1♣	1♠
Vul: EW	♥ Q32	♥ J104	AP			
North HCP: 8	♦ Q9643	♦ A105				
South HCP: 15	♣ A107	♣ 83				
Contract: 1♠ S						

Board: 59	North:	South:	West	North	East	South
Dealer: W	♠ A3	♠ KQJ8	1♠	2♥	AP	
Vul: NS	♥ KQ10542	♥ 6				
North HCP: 13	♦ A43	♦ Q1082				
South HCP: 8	♣ 104	♣ 8653				
Contract: 2♥ N						

Board: 60	North:	South:	West	North	East	South
Dealer: E	♠ J108	♠ AKQ976	Pass	2♠	1♥	1♠
Vul: EW	♥ KJ63	♥ 2	AP		Pass	4♠
North HCP: 10	♦ J9	♦ 764				
South HCP: 15	♣ A1093	♣ KQJ				
Contract: 4♠ S						

South hands (Practice Page)

Transfer Advances

Board: 56	♠ K52	East Opens 1♠.
Dealer: E	♥ AKJ964	
Vul: None	♦ 6	You bid first.
HCP: 15	♣ A32	
Board: 57	♠ 96	West Opens 1♥.
Dealer: W	♥ AKJ2	
Vul: NS	♦ KQ64	Partner bids first.
HCP: 13	♣ 1076	
Board: 58	♠ AKQJ5	East Opens 1♣.
Dealer: E	♥ J104	
Vul: EW	♦ A105	You bid first.
HCP: 15	♣ 83	
Board: 59	♠ KQJ8	West Opens 1♠.
Dealer: W	♥ 6	
Vul: NS	♦ Q1082	Partner bids first.
HCP: 8	♣ 8653	
Board: 60	♠ AKQ976	East Opens 1♥.
Dealer: E	♥ 2	
Vul: EW	♦ 764	You bid first.
HCP: 15	♣ KQJ	

Transfer Advances Both hands (Answers Page)

Board: 56	North:	South:	West	North	East	South
Dealer: E	♠ 10964	♠ K52			1♠	2♥
Vul: None	♥ Q10	♥ AKJ964				
North HCP: 8	♦ K942	♦ 6	AP			
South HCP: 15	♣ K64	♣ A32				
Contract: 2♥ S						

Board: 57	North:	South:	West	North	East	South
Dealer: W	♠ AKJ102	♠ 96	1♥	1♠	Pass	1NT
Vul: NS	♥ 8654	♥ AKJ2	AP			
North HCP: 11	♦ 75	♦ KQ64				
South HCP: 13	♣ K8	♣ 1076				
Contract: 1N S						

Board: 58	North:	South:	West	North	East	South
Dealer: E	♠ 107	♠ AKQJ5			1♣	1♠
Vul: EW	♥ Q32	♥ J104	AP			
North HCP: 8	♦ Q9643	♦ A105				
South HCP: 15	♣ A107	♣ 83				
Contract: 1♠ S						

Board: 59	North:	South:	West	North	East	South
Dealer: W	♠ A3	♠ KQJ8	1♠	2♥	AP	
Vul: NS	♥ KQ10542	♥ 6				
North HCP: 13	♦ A43	♦ Q1082				
South HCP: 8	♣ 104	♣ 8653				
Contract: 2♥ N						

Board: 60	North:	South:	West	North	East	South
Dealer: E	♠ J108	♠ AKQ976	Pass	2♠	1♥	1♠
Vul: EW	♥ KJ63	♥ 2	AP		Pass	4♠
North HCP: 10	♦ J9	♦ 764				
South HCP: 15	♣ A1093	♣ KQJ				
Contract: 4♠ S						

North hands (Practice Page)

Transfer Advances

Board: 61 ♠ KQJ652
Dealer: W ♥ 83
Vul: Both ♦ 7
HCP: 12 ♣ AQ84

West Opens 1♥.
West Bids 2♥ if possible.
You bid first.

Board: 62 ♠ A
Dealer: E ♥ 10843
Vul: NS ♦ AKJ107
HCP: 17 ♣ AJ6

East Opens 1♣.
East Doubles 2♣ if possible.
West Bids 3♣ if possible.
Partner bids first.

Board: 63 ♠ A62
Dealer: W ♥ Q105
Vul: EW ♦ AQ8654
HCP: 12 ♣ 4

West Opens 1♠.
You bid first.

Board: 64 ♠ J109
Dealer: E ♥ AJ93
Vul: Both ♦ A107
HCP: 10 ♣ 872

East Opens 1♥.
Partner bids first.

Board: 65 ♠ K6
Dealer: W ♥ AKQ652
Vul: None ♦ J93
HCP: 13 ♣ 94

West Opens 1♦.
You bid first.

Transfer Advances Both hands (Answers Page)

Board: 61
Dealer: W
Vul: Both
North HCP: 12
South HCP: 10
Contract: 2♠ N

North:
♠ KQJ652
♥ 83
♦ 7
♣ AQ84

South:
♠ 7
♥ Q62
♦ AK106
♣ J9752

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

Board: 62
Dealer: E
Vul: NS
North HCP: 17
South HCP: 10
Contract: 7♥ S

North:
♠ A
♥ 10843
♦ AKJ107
♣ AJ6

South:
♠ 1082
♥ AKJ96
♦ Q965
♣ 10

West	North	East	South
		1♣	1♥
Pass	2♣ ¹	X	XX
3♣	4NT ²	Pass	5♥ ³
Pass	7♥	AP	

1. limit raise or better in ♥
2. Blackwood 0314, for ♥
3. A=2/5 or 5/5, Q(H)=0

Board: 63
Dealer: W
Vul: EW
North HCP: 12
South HCP: 12
Contract: 3N S

North:
♠ A62
♥ Q105
♦ AQ8654
♣ 4

South:
♠ Q1087
♥ AJ7
♦ J10
♣ A1096

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

Board: 64
Dealer: E
Vul: Both
North HCP: 10
South HCP: 11
Contract: 2♠ S

North:
♠ J109
♥ AJ93
♦ A107
♣ 872

South:
♠ KQ643
♥ K6
♦ QJ84
♣ 53

West	North	East	South
		1♥	1♠
Pass	2♠	AP	

Board: 65
Dealer: W
Vul: None
North HCP: 13
South HCP: 10
Contract: 2♥ N

North:
♠ K6
♥ AKQ652
♦ J93
♣ 94

South:
♠ QJ92
♥ 9
♦ 74
♣ AQJ853

West	North	East	South
1♦	1♥	Pass	1♠
Pass	2♥	AP	

South hands (Practice Page)

Transfer Advances

Board: 61 ♠ 7
Dealer: W ♥ Q62
Vul: Both ♦ AK106
HCP: 10 ♣ J9752

West Opens 1♥.
West Bids 2♥ if possible.

Partner bids first.

Board: 62 ♠ 1082
Dealer: E ♥ AKJ96
Vul: NS ♦ Q965
HCP: 10 ♣ 10

East Opens 1♣.
East Doubles 2♣ if possible.
West Bids 3♣ if possible.

You bid first.

Board: 63 ♠ Q1087
Dealer: W ♥ AJ7
Vul: EW ♦ J10
HCP: 12 ♣ A1096

West Opens 1♠.

Partner bids first.

Board: 64 ♠ KQ643
Dealer: E ♥ K6
Vul: Both ♦ QJ84
HCP: 11 ♣ 53

East Opens 1♥.

You bid first.

Board: 65 ♠ QJ92
Dealer: W ♥ 9
Vul: None ♦ 74
HCP: 10 ♣ AQJ853

West Opens 1♦.

Partner bids first.

Transfer Advances Both hands (Answers Page)

Board: 61
Dealer: W
Vul: Both
North HCP: 12
South HCP: 10
Contract: 2♠ N

North:
♠ KQJ652
♥ 83
♦ 7
♣ AQ84

South:
♠ 7
♥ Q62
♦ AK106
♣ J9752

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

Board: 62
Dealer: E
Vul: NS
North HCP: 17
South HCP: 10
Contract: 7♥ S

North:
♠ A
♥ 10843
♦ AKJ107
♣ AJ6

South:
♠ 1082
♥ AKJ96
♦ Q965
♣ 10

West	North	East	South
		1♣	1♥
Pass	2♣ ¹	X	XX
3♣	4NT ²	Pass	5♥ ³
Pass	7♥	AP	

1. limit raise or better in ♥
2. Blackwood 0314, for ♥
3. A=2/5 or 5/5, Q(H)=0

Board: 63
Dealer: W
Vul: EW
North HCP: 12
South HCP: 12
Contract: 3N S

North:
♠ A62
♥ Q105
♦ AQ8654
♣ 4

South:
♠ Q1087
♥ AJ7
♦ J10
♣ A1096

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

Board: 64
Dealer: E
Vul: Both
North HCP: 10
South HCP: 11
Contract: 2♠ S

North:
♠ J109
♥ AJ93
♦ A107
♣ 872

South:
♠ KQ643
♥ K6
♦ QJ84
♣ 53

West	North	East	South
		1♥	1♠
Pass	2♠	AP	

Board: 65
Dealer: W
Vul: None
North HCP: 13
South HCP: 10
Contract: 2♥ N

North:
♠ K6
♥ AKQ652
♦ J93
♣ 94

South:
♠ QJ92
♥ 9
♦ 74
♣ AQJ853

West	North	East	South
1♦	1♥	Pass	1♠
Pass	2♥	AP	

North hands (Practice Page)

Transfer Advances

Board: 66 ♠ AKQJ6
Dealer: E ♥ 10
Vul: EW ♦ Q64
HCP: 14 ♣ Q863

East Opens 1♣.
East Doubles 1♠ if possible.
West Bids 1NT if possible.
East Bids 2♣ if possible.

Partner bids first.

Board: 67 ♠ 74
Dealer: W ♥ AK6
Vul: None ♦ AQ10753
HCP: 13 ♣ 75

West Opens 1♠.

You bid first.

Board: 68 ♠ Q105
Dealer: E ♥ J107
Vul: NS ♦ AQ1087
HCP: 9 ♣ 64

East Opens 1♣.

Partner bids first.

Board: 69 ♠ A3
Dealer: W ♥ AQ932
Vul: None ♦ 84
HCP: 14 ♣ A653

West Opens 1♦.
East Bids 2♠ if possible.
West Bids 3♠ if possible.
West Bids 4♠ if possible.

You bid first.

Board: 70 ♠ A9
Dealer: E ♥ Q97
Vul: NS ♦ Q105432
HCP: 11 ♣ K8

East Opens 1♥.
East Bids 2♥ if possible.

Partner bids first.

Transfer Advances Both hands (Answers Page)

Board: 66	North:	South:	West	North	East	South
Dealer: E	♠ AKQJ6	♠ 754			1♣	1♥
Vul: EW	♥ 10	♥ AKQ87	Pass	1♠	X	Pass
North HCP: 14	♦ Q64	♦ J875	1NT	X	2♣	3♦
South HCP: 11	♣ Q863	♣ J	Pass	3♠	AP	
Contract: 3♠ N						

Board: 67	North:	South:	West	North	East	South
Dealer: W	♠ 74	♠ J853	1♠	2♦	Pass	2NT
Vul: None	♥ AK6	♥ Q74	AP			
North HCP: 13	♦ AQ10753	♦ J				
South HCP: 11	♣ 75	♣ AQJ98				
Contract: 2N S						

Board: 68	North:	South:	West	North	East	South
Dealer: E	♠ Q105	♠ AJ764			1♣	1♠
Vul: NS	♥ J107	♥ K6	Pass	2♠	Pass	3♠
North HCP: 9	♦ AQ1087	♦ K43	Pass	4♠	AP	
South HCP: 14	♣ 64	♣ K109				
Contract: 4♠ S						

Board: 69	North:	South:	West	North	East	South
Dealer: W	♠ A3	♠ KJ7	1♦	1♥	2♠ ¹	3♥
Vul: None	♥ AQ932	♥ J764	3♠	4♥	Pass	Pass
North HCP: 14	♦ 84	♦ J73	4♠	X	AP	
South HCP: 7	♣ A653	♣ J109	1. 1X-(1Y)-2Z weak			
Contract: 4♠ X E						

Board: 70	North:	South:	West	North	East	South
Dealer: E	♠ A9	♠ KQJ854			1♥	1♠
Vul: NS	♥ Q97	♥ 1064	Pass	1NT	2♥	3♠
North HCP: 11	♦ Q105432	♦ K	Pass	4♥ ¹	Pass	4♠
South HCP: 14	♣ K8	♣ AJ3	AP			
Contract: 4♠ S			1. limit raise or better in ♠			

South hands (Practice Page)

Transfer Advances

Board: 66 ♠ 754
Dealer: E ♥ AKQ87
Vul: EW ♦ J875
HCP: 11 ♣ J

East Opens 1♣.
East Doubles 1♠ if possible.
West Bids 1NT if possible.
East Bids 2♣ if possible.

You bid first.

Board: 67 ♠ J853
Dealer: W ♥ Q74
Vul: None ♦ J
HCP: 11 ♣ AQJ98

West Opens 1♠.

Partner bids first.

Board: 68 ♠ AJ764
Dealer: E ♥ K6
Vul: NS ♦ K43
HCP: 14 ♣ K109

East Opens 1♣.

You bid first.

Board: 69 ♠ KJ7
Dealer: W ♥ J764
Vul: None ♦ J73
HCP: 7 ♣ J109

West Opens 1♦.
East Bids 2♠ if possible.
West Bids 3♠ if possible.
West Bids 4♠ if possible.

Partner bids first.

Board: 70 ♠ KQJ854
Dealer: E ♥ 1064
Vul: NS ♦ K
HCP: 14 ♣ AJ3

East Opens 1♥.
East Bids 2♥ if possible.

You bid first.

Transfer Advances Both hands (Answers Page)

Board: 66	North:	South:	West	North	East	South
Dealer: E	♠ AKQJ6	♠ 754			1♣	1♥
Vul: EW	♥ 10	♥ AKQ87	Pass	1♠	X	Pass
North HCP: 14	♦ Q64	♦ J875	1NT	X	2♣	3♦
South HCP: 11	♣ Q863	♣ J	Pass	3♠	AP	
Contract: 3♠ N						

Board: 67	North:	South:	West	North	East	South
Dealer: W	♠ 74	♠ J853	1♠	2♦	Pass	2NT
Vul: None	♥ AK6	♥ Q74	AP			
North HCP: 13	♦ AQ10753	♦ J				
South HCP: 11	♣ 75	♣ AQJ98				
Contract: 2N S						

Board: 68	North:	South:	West	North	East	South
Dealer: E	♠ Q105	♠ AJ764			1♣	1♠
Vul: NS	♥ J107	♥ K6	Pass	2♠	Pass	3♠
North HCP: 9	♦ AQ1087	♦ K43	Pass	4♠	AP	
South HCP: 14	♣ 64	♣ K109				
Contract: 4♠ S						

Board: 69	North:	South:	West	North	East	South
Dealer: W	♠ A3	♠ KJ7	1♦	1♥	2♠ ¹	3♥
Vul: None	♥ AQ932	♥ J764	3♠	4♥	Pass	Pass
North HCP: 14	♦ 84	♦ J73	4♠	X	AP	
South HCP: 7	♣ A653	♣ J109	1. 1X-(1Y)-2Z weak			
Contract: 4♠X E						

Board: 70	North:	South:	West	North	East	South
Dealer: E	♠ A9	♠ KQJ854			1♥	1♠
Vul: NS	♥ Q97	♥ 1064	Pass	1NT	2♥	3♠
North HCP: 11	♦ Q105432	♦ K	Pass	4♥ ¹	Pass	4♠
South HCP: 14	♣ K8	♣ AJ3	AP			
Contract: 4♠ S			1. limit raise or better in ♠			

North hands (Practice Page)

Transfer Advances

Board: 71	♠ J	West Opens 1♠.
Dealer: W	♥ QJ52	
Vul: EW	♦ KQJ1075	You bid first.
HCP: 13	♣ K9	
Board: 72	♠ J986	East Opens 1♠.
Dealer: E	♥ K6	East Bids 2♠ if possible.
Vul: None	♦ 843	
HCP: 10	♣ AQ94	Partner bids first.
Board: 73	♠ AQ973	West Opens 1♥.
Dealer: W	♥ K	West Bids 2♥ if possible.
Vul: NS	♦ Q103	
HCP: 14	♣ K743	You bid first.
Board: 74	♠ Q964	East Opens 1♥.
Dealer: E	♥ Q97	East Doubles 2♥ if possible.
Vul: EW	♦ AK9752	West Bids 3♥ if possible.
HCP: 11	♣ —	Partner bids first.
Board: 75	♠ J7	West Opens 1♠.
Dealer: W	♥ 106	West Doubles Pass if possible.
Vul: Both	♦ KQ10842	East Bids 3♣ if possible.
HCP: 13	♣ AK9	You bid first.

Transfer Advances Both hands (Answers Page)

Board: 71
 Dealer: W
 Vul: EW
 North HCP: 13
 South HCP: 11
 Contract: 3N S

North:
 ♠ J
 ♥ QJ52
 ♦ KQJ1075
 ♣ K9

South:
 ♠ KQ10983
 ♥ A4
 ♦ 92
 ♣ Q107

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

Board: 72
 Dealer: E
 Vul: None
 North HCP: 10
 South HCP: 13
 Contract: 4♥ S

North:
 ♠ J986
 ♥ K6
 ♦ 843
 ♣ AQ94

South:
 ♠ 10
 ♥ AJ9742
 ♦ AJ72
 ♣ K7

West	North	East	South
		1♠	2♥
Pass	Pass	2♠	3♥
Pass	3♠ ¹	Pass	4♥
AP			

1. limit raise or better in ♥

Board: 73
 Dealer: W
 Vul: NS
 North HCP: 14
 South HCP: 7
 Contract: 2♥ X W

North:
 ♠ AQ973
 ♥ K
 ♦ Q103
 ♣ K743

South:
 ♠ 5
 ♥ 109872
 ♦ A765
 ♣ QJ8

West	North	East	South
1♥	1♠	Pass	Pass
2♥	X	AP	

Board: 74
 Dealer: E
 Vul: EW
 North HCP: 11
 South HCP: 13
 Contract: 4♠ S

North:
 ♠ Q964
 ♥ Q97
 ♦ AK9752
 ♣ —

South:
 ♠ K10752
 ♥ A5
 ♦ Q3
 ♣ KJ104

West	North	East	South
		1♥	1♠
Pass	2♥ ¹	X	XX
3♥	4♠	AP	

1. limit raise or better in ♠

Board: 75
 Dealer: W
 Vul: Both
 North HCP: 13
 South HCP: 8
 Contract: 3♣ E

North:
 ♠ J7
 ♥ 106
 ♦ KQ10842
 ♣ AK9

South:
 ♠ Q10654
 ♥ AQ742
 ♦ 75
 ♣ 2

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

South hands (Practice Page)

Transfer Advances

Board: 71 ♠ KQ10983
Dealer: W ♥ A4
Vul: EW ♦ 92
HCP: 11 ♣ Q107

West Opens 1♠.

Partner bids first.

Board: 72 ♠ 10
Dealer: E ♥ AJ9742
Vul: None ♦ AJ72
HCP: 13 ♣ K7

East Opens 1♠.

East Bids 2♠ if possible.

You bid first.

Board: 73 ♠ 5
Dealer: W ♥ 109872
Vul: NS ♦ A765
HCP: 7 ♣ QJ8

West Opens 1♥.

West Bids 2♥ if possible.

Partner bids first.

Board: 74 ♠ K10752
Dealer: E ♥ A5
Vul: EW ♦ Q3
HCP: 13 ♣ KJ104

East Opens 1♥.

East Doubles 2♥ if possible.

West Bids 3♥ if possible.

You bid first.

Board: 75 ♠ Q10654
Dealer: W ♥ AQ742
Vul: Both ♦ 75
HCP: 8 ♣ 2

West Opens 1♠.

West Doubles Pass if possible.

East Bids 3♣ if possible.

Partner bids first.

Transfer Advances Both hands (Answers Page)

Board: 71
 Dealer: W
 Vul: EW
 North HCP: 13
 South HCP: 11
 Contract: 3N S

North:
 ♠ J
 ♥ QJ52
 ♦ KQJ1075
 ♣ K9

South:
 ♠ KQ10983
 ♥ A4
 ♦ 92
 ♣ Q107

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

Board: 72
 Dealer: E
 Vul: None
 North HCP: 10
 South HCP: 13
 Contract: 4♥ S

North:
 ♠ J986
 ♥ K6
 ♦ 843
 ♣ AQ94

South:
 ♠ 10
 ♥ AJ9742
 ♦ AJ72
 ♣ K7

West	North	East	South
		1♠	2♥
Pass	Pass	2♠	3♥
Pass	3♠ ¹	Pass	4♥
AP			

1. limit raise or better in ♥

Board: 73
 Dealer: W
 Vul: NS
 North HCP: 14
 South HCP: 7
 Contract: 2♥ X W

North:
 ♠ AQ973
 ♥ K
 ♦ Q103
 ♣ K743

South:
 ♠ 5
 ♥ 109872
 ♦ A765
 ♣ QJ8

West	North	East	South
1♥	1♠	Pass	Pass
2♥	X	AP	

Board: 74
 Dealer: E
 Vul: EW
 North HCP: 11
 South HCP: 13
 Contract: 4♠ S

North:
 ♠ Q964
 ♥ Q97
 ♦ AK9752
 ♣ —

South:
 ♠ K10752
 ♥ A5
 ♦ Q3
 ♣ KJ104

West	North	East	South
		1♥	1♠
Pass	2♥ ¹	X	XX
3♥	4♠	AP	

1. limit raise or better in ♠

Board: 75
 Dealer: W
 Vul: Both
 North HCP: 13
 South HCP: 8
 Contract: 3♣ E

North:
 ♠ J7
 ♥ 106
 ♦ KQ10842
 ♣ AK9

South:
 ♠ Q10654
 ♥ AQ742
 ♦ 75
 ♣ 2

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

North hands (Practice Page)

Transfer Advances

Board: 76	♠ AKJ10872	East Opens 1♣.
Dealer: E	♥ J5	West Doubles Pass if possible.
Vul: NS	♦ K64	
HCP: 13	♣ J	Partner bids first.
Board: 77	♠ Q10976	West Opens 1♦.
Dealer: W	♥ K93	West Doubles 2♦ if possible.
Vul: EW	♦ K5	
HCP: 12	♣ A74	You bid first.
Board: 78	♠ AQ	East Opens 1♠.
Dealer: E	♥ 109853	East Bids 2♠ if possible.
Vul: Both	♦ 94	
HCP: 7	♣ J532	Partner bids first.
Board: 79	♠ Q94	West Opens 1♠.
Dealer: W	♥ AKJ1073	West Bids 2♠ if possible.
Vul: None	♦ J	
HCP: 15	♣ KJ4	You bid first.
Board: 80	♠ A42	East Opens 1♦.
Dealer: E	♥ 942	East Doubles 2♦ if possible.
Vul: EW	♦ 6543	
HCP: 11	♣ AK6	Partner bids first.

Transfer Advances Both hands (Answers Page)

Board: 76
 Dealer: E
 Vul: NS
 North HCP: 13
 South HCP: 9
 Contract: 4♠X N

North:
 ♠ AKJ10872
 ♥ J5
 ♦ K64
 ♣ J

South:
 ♠ 93
 ♥ AK832
 ♦ 97
 ♣ Q943

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

Board: 77
 Dealer: W
 Vul: EW
 North HCP: 12
 South HCP: 11
 Contract: 3♠ N

North:
 ♠ Q10976
 ♥ K93
 ♦ K5
 ♣ A74

South:
 ♠ AJ54
 ♥ J1076
 ♦ 1098
 ♣ KQ

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

1. limit raise or better in ♠

Board: 78
 Dealer: E
 Vul: Both
 North HCP: 7
 South HCP: 15
 Contract: 3♦ S

North:
 ♠ AQ
 ♥ 109853
 ♦ 94
 ♣ J532

South:
 ♠ K87
 ♥ A2
 ♦ KQ10652
 ♣ K8

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

Board: 79
 Dealer: W
 Vul: None
 North HCP: 15
 South HCP: 7
 Contract: 3♥ N

North:
 ♠ Q94
 ♥ AKJ1073
 ♦ J
 ♣ KJ4

South:
 ♠ K73
 ♥ 94
 ♦ 10974
 ♣ A1053

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

Board: 80
 Dealer: E
 Vul: EW
 North HCP: 11
 South HCP: 11
 Contract: 3♠ S

North:
 ♠ A42
 ♥ 942
 ♦ 6543
 ♣ AK6

South:
 ♠ KJ1095
 ♥ Q10
 ♦ KQ10
 ♣ 1093

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

1. limit raise or better in ♠

South hands (Practice Page)

Transfer Advances

Board: 76	♠ 93	East Opens 1♣.
Dealer: E	♥ AK832	West Doubles Pass if possible.
Vul: NS	♦ 97	
HCP: 9	♣ Q943	You bid first.
Board: 77	♠ AJ54	West Opens 1♦.
Dealer: W	♥ J1076	West Doubles 2♦ if possible.
Vul: EW	♦ 1098	
HCP: 11	♣ KQ	Partner bids first.
Board: 78	♠ K87	East Opens 1♠.
Dealer: E	♥ A2	East Bids 2♠ if possible.
Vul: Both	♦ KQ10652	
HCP: 15	♣ K8	You bid first.
Board: 79	♠ K73	West Opens 1♠.
Dealer: W	♥ 94	West Bids 2♠ if possible.
Vul: None	♦ 10974	
HCP: 7	♣ A1053	Partner bids first.
Board: 80	♠ KJ1095	East Opens 1♦.
Dealer: E	♥ Q10	East Doubles 2♦ if possible.
Vul: EW	♦ KQ10	
HCP: 11	♣ 1093	You bid first.

Transfer Advances Both hands (Answers Page)

Board: 76
 Dealer: E
 Vul: NS
 North HCP: 13
 South HCP: 9
 Contract: 4♠X N

North:
 ♠ AKJ10872
 ♥ J5
 ♦ K64
 ♣ J

South:
 ♠ 93
 ♥ AK832
 ♦ 97
 ♣ Q943

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

Board: 77
 Dealer: W
 Vul: EW
 North HCP: 12
 South HCP: 11
 Contract: 3♠ N

North:
 ♠ Q10976
 ♥ K93
 ♦ K5
 ♣ A74

South:
 ♠ AJ54
 ♥ J1076
 ♦ 1098
 ♣ KQ

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

1. limit raise or better in ♠

Board: 78
 Dealer: E
 Vul: Both
 North HCP: 7
 South HCP: 15
 Contract: 3♦ S

North:
 ♠ AQ
 ♥ 109853
 ♦ 94
 ♣ J532

South:
 ♠ K87
 ♥ A2
 ♦ KQ10652
 ♣ K8

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

Board: 79
 Dealer: W
 Vul: None
 North HCP: 15
 South HCP: 7
 Contract: 3♥ N

North:
 ♠ Q94
 ♥ AKJ1073
 ♦ J
 ♣ KJ4

South:
 ♠ K73
 ♥ 94
 ♦ 10974
 ♣ A1053

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

Board: 80
 Dealer: E
 Vul: EW
 North HCP: 11
 South HCP: 11
 Contract: 3♠ S

North:
 ♠ A42
 ♥ 942
 ♦ 6543
 ♣ AK6

South:
 ♠ KJ1095
 ♥ Q10
 ♦ KQ10
 ♣ 1093

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

1. limit raise or better in ♠

North hands (Practice Page)

Transfer Advances

Board: 81	♠ 7	West Opens 1♦.
Dealer: W	♥ K10652	East Doubles Pass if possible.
Vul: Both	♦ KQ93	
HCP: 12	♣ A64	You bid first.
Board: 82	♠ K97	East Opens 1♠.
Dealer: E	♥ 7653	
Vul: None	♦ AK843	Partner bids first.
HCP: 10	♣ 7	
Board: 83	♠ QJ986	West Opens 1♦.
Dealer: W	♥ QJ85	
Vul: NS	♦ A82	You bid first.
HCP: 12	♣ Q	
Board: 84	♠ QJ965	East Opens 1♣.
Dealer: E	♥ AJ93	East Doubles 2♣ if possible.
Vul: Both	♦ Q	
HCP: 11	♣ J109	Partner bids first.

Transfer Advances Both hands (Answers Page)

Board: 81
 Dealer: W
 Vul: Both
 North HCP: 12
 South HCP: 9
 Contract: 4♠X S

North:
 ♠ 7
 ♥ K10652
 ♦ KQ93
 ♣ A64

South:
 ♠ AKQ10964
 ♥ 43
 ♦ 10
 ♣ 753

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

Board: 82
 Dealer: E
 Vul: None
 North HCP: 10
 South HCP: 15
 Contract: 3N S

North:
 ♠ K97
 ♥ 7653
 ♦ AK843
 ♣ 7

South:
 ♠ Q52
 ♥ AQJ8
 ♦ —
 ♣ KQJ1096

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

Board: 83
 Dealer: W
 Vul: NS
 North HCP: 12
 South HCP: 9
 Contract: 1♠ N

North:
 ♠ QJ986
 ♥ QJ85
 ♦ A82
 ♣ Q

South:
 ♠ 53
 ♥ K97
 ♦ Q10
 ♣ A108543

West	North	East	South
1♦	1♠	AP	

Board: 84
 Dealer: E
 Vul: Both
 North HCP: 11
 South HCP: 15
 Contract: 6♠ S

North:
 ♠ QJ965
 ♥ AJ93
 ♦ Q
 ♣ J109

South:
 ♠ AK842
 ♥ K1082
 ♦ AJ4
 ♣ 3

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

1. limit raise or better in ♠
2. Splinter
3. Cue bid, a ♦ stopper
4. Cue bid, surplus
5. Blackwood 0314, for ♠
6. A=0/5 or 3/5

South hands (Practice Page)

Transfer Advances

Board: 81	♠ AKQ10964	West Opens 1♦.
Dealer: W	♥ 43	East Doubles Pass if possible.
Vul: Both	♦ 10	
HCP: 9	♣ 753	Partner bids first.
Board: 82	♠ Q52	East Opens 1♠.
Dealer: E	♥ AQJ8	
Vul: None	♦ —	You bid first.
HCP: 15	♣ KQJ1096	
Board: 83	♠ 53	West Opens 1♦.
Dealer: W	♥ K97	
Vul: NS	♦ Q10	Partner bids first.
HCP: 9	♣ A108543	
Board: 84	♠ AK842	East Opens 1♣.
Dealer: E	♥ K1082	East Doubles 2♣ if possible.
Vul: Both	♦ AJ4	
HCP: 15	♣ 3	You bid first.

Transfer Advances Both hands (Answers Page)

Board: 81
Dealer: W
Vul: Both
North HCP: 12
South HCP: 9
Contract: 4♠X S

North:
♠ 7
♥ K10652
♦ KQ93
♣ A64

South:
♠ AKQ10964
♥ 43
♦ 10
♣ 753

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

Board: 82
Dealer: E
Vul: None
North HCP: 10
South HCP: 15
Contract: 3N S

North:
♠ K97
♥ 7653
♦ AK843
♣ 7

South:
♠ Q52
♥ AQJ8
♦ —
♣ KQJ1096

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

Board: 83
Dealer: W
Vul: NS
North HCP: 12
South HCP: 9
Contract: 1♠ N

North:
♠ QJ986
♥ QJ85
♦ A82
♣ Q

South:
♠ 53
♥ K97
♦ Q10
♣ A108543

West	North	East	South
1♦	1♠	AP	

Board: 84
Dealer: E
Vul: Both
North HCP: 11
South HCP: 15
Contract: 6♠ S

North:
♠ QJ965
♥ AJ93
♦ Q
♣ J109

South:
♠ AK842
♥ K1082
♦ AJ4
♣ 3

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

1. limit raise or better in ♠
2. Splinter
3. Cue bid, a ♦ stopper
4. Cue bid, surplus
5. Blackwood 0314, for ♠
6. A=0/5 or 3/5

North hands (Practice Page)

Transfer Advances

Board: 85
Dealer: W
Vul: None
HCP: 15

♠ K5
♥ AJ9654
♦ KJ108
♣ K

West Opens 1♦.

You bid first.

Board: 86
Dealer: E
Vul: NS
HCP: 10

♠ AQ643
♥ 862
♦ J3
♣ K105

East Opens 1♠.

Partner bids first.

Board: 87
Dealer: W
Vul: EW
HCP: 13

♠ KQJ1075
♥ K83
♦ 63
♣ A4

West Opens 1♦.
West Doubles 2♦ if possible.
East Bids 3♦ if possible.

You bid first.

Board: 88
Dealer: E
Vul: None
HCP: 10

♠ K9
♥ 98752
♦ QJ
♣ A743

East Opens 1♦.
East Bids 2♦ if possible.

Partner bids first.

Board: 89
Dealer: W
Vul: EW
HCP: 13

♠ KQ762
♥ 106
♦ K43
♣ KQ10

West Opens 1♥.

You bid first.

Transfer Advances Both hands (Answers Page)

Board: 85
Dealer: W
Vul: None
North HCP: 15
South HCP: 10
Contract: 4♥ N

North:
♠ K5
♥ AJ9654
♦ KJ108
♣ K

South:
♠ Q43
♥ K1073
♦ 95
♣ AJ53

West	North	East	South
1♦	1♥	Pass	2♦ ¹
Pass	4♥	AP	

1. limit raise or better in ♥

Board: 86
Dealer: E
Vul: NS
North HCP: 10
South HCP: 13
Contract: 4♥ S

North:
♠ AQ643
♥ 862
♦ J3
♣ K105

South:
♠ 8
♥ AQ10973
♦ KQ108
♣ Q8

West	North	East	South
		1♠	2♥
Pass	2♠ ¹	Pass	4♥
	AP		

1. limit raise or better in ♥

Board: 87
Dealer: W
Vul: EW
North HCP: 13
South HCP: 16
Contract: 4♠ N

North:
♠ KQJ1075
♥ K83
♦ 63
♣ A4

South:
♠ A93
♥ AJ5
♦ A4
♣ QJ1093

West	North	East	South
1♦	1♠	Pass	2♦ ¹
X	XX	3♦	X
Pass	4♠	AP	

1. limit raise or better in ♠

Board: 88
Dealer: E
Vul: None
North HCP: 10
South HCP: 14
Contract: 3♠ S

North:
♠ K9
♥ 98752
♦ QJ
♣ A743

South:
♠ AJ7543
♥ K
♦ K53
♣ K86

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

Board: 89
Dealer: W
Vul: EW
North HCP: 13
South HCP: 11
Contract: 1♠ N

North:
♠ KQ762
♥ 106
♦ K43
♣ KQ10

South:
♠ J5
♥ 7542
♦ AQ97
♣ A54

West	North	East	South
1♥	1♠	AP	

South hands (Practice Page)

Transfer Advances

Board: 85 ♠ Q43
Dealer: W ♥ K1073
Vul: None ♦ 95
HCP: 10 ♣ AJ53

West Opens 1♦.

Partner bids first.

Board: 86 ♠ 8
Dealer: E ♥ AQ10973
Vul: NS ♦ KQ108
HCP: 13 ♣ Q8

East Opens 1♠.

You bid first.

Board: 87 ♠ A93
Dealer: W ♥ AJ5
Vul: EW ♦ A4
HCP: 16 ♣ QJ1093

West Opens 1♦.

West Doubles 2♦ if possible.

East Bids 3♦ if possible.

Partner bids first.

Board: 88 ♠ AJ7543
Dealer: E ♥ K
Vul: None ♦ K53
HCP: 14 ♣ K86

East Opens 1♦.

East Bids 2♦ if possible.

You bid first.

Board: 89 ♠ J5
Dealer: W ♥ 7542
Vul: EW ♦ AQ97
HCP: 11 ♣ A54

West Opens 1♥.

Partner bids first.

Transfer Advances Both hands (Answers Page)

Board: 85
 Dealer: W
 Vul: None
 North HCP: 15
 South HCP: 10
 Contract: 4♥ N

North:
 ♠ K5
 ♥ AJ9654
 ♦ KJ108
 ♣ K

South:
 ♠ Q43
 ♥ K1073
 ♦ 95
 ♣ AJ53

West	North	East	South
1♦	1♥	Pass	2♦ ¹
Pass	4♥	AP	

1. limit raise or better in ♥

Board: 86
 Dealer: E
 Vul: NS
 North HCP: 10
 South HCP: 13
 Contract: 4♥ S

North:
 ♠ AQ643
 ♥ 862
 ♦ J3
 ♣ K105

South:
 ♠ 8
 ♥ AQ10973
 ♦ KQ108
 ♣ Q8

West	North	East	South
		1♠	2♥
Pass	2♠ ¹	Pass	4♥
	AP		

1. limit raise or better in ♥

Board: 87
 Dealer: W
 Vul: EW
 North HCP: 13
 South HCP: 16
 Contract: 4♠ N

North:
 ♠ KQJ1075
 ♥ K83
 ♦ 63
 ♣ A4

South:
 ♠ A93
 ♥ AJ5
 ♦ A4
 ♣ QJ1093

West	North	East	South
1♦	1♠	Pass	2♦ ¹
X	XX	3♦	X
Pass	4♠	AP	

1. limit raise or better in ♠

Board: 88
 Dealer: E
 Vul: None
 North HCP: 10
 South HCP: 14
 Contract: 3♠ S

North:
 ♠ K9
 ♥ 98752
 ♦ QJ
 ♣ A743

South:
 ♠ AJ7543
 ♥ K
 ♦ K53
 ♣ K86

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

Board: 89
 Dealer: W
 Vul: EW
 North HCP: 13
 South HCP: 11
 Contract: 1♠ N

North:
 ♠ KQ762
 ♥ 106
 ♦ K43
 ♣ KQ10

South:
 ♠ J5
 ♥ 7542
 ♦ AQ97
 ♣ A54

West	North	East	South
1♥	1♠	AP	

North hands (Practice Page)

Transfer Advances

Board: 90	♠ K9	East Opens 1♠.
Dealer: E	♥ 6532	East Bids 2♠ if possible.
Vul: Both	♦ K1096	
HCP: 10	♣ A83	Partner bids first.
Board: 91	♠ AK1064	West Opens 1♥.
Dealer: W	♥ J65	West Bids 3♥ if possible.
Vul: NS	♦ K8	
HCP: 12	♣ J103	You bid first.
Board: 92	♠ AQ73	East Opens 1♣.
Dealer: E	♥ QJ985	East Bids 1♠ if possible.
Vul: EW	♦ 10	
HCP: 10	♣ J84	Partner bids first.
Board: 93	♠ QJ102	West Opens 1♠.
Dealer: W	♥ AKJ954	
Vul: Both	♦ A6	You bid first.
HCP: 15	♣ 10	
Board: 94	♠ KJ43	East Opens 1♥.
Dealer: E	♥ K84	East Bids 2♥ if possible.
Vul: None	♦ 764	West Bids 3♥ if possible.
HCP: 10	♣ K43	Partner bids first.

Transfer Advances Both hands (Answers Page)

Board: 90	North:	South:	West	North	East	South
Dealer: E	♠ K9	♠ J82			1♠	2♣
Vul: Both	♥ 6532	♥ KJ10	Pass	Pass	2♠	3♣
North HCP: 10	♦ K1096	♦ A	Pass	3NT	AP	
South HCP: 15	♣ A83	♣ KQJ974				
Contract: 3N N						

Board: 91	North:	South:	West	North	East	South
Dealer: W	♠ AK1064	♠ QJ92	1♥	1♠	Pass	2♠
Vul: NS	♥ J65	♥ 32	3♥	Pass	Pass	3♠
North HCP: 12	♦ K8	♦ J1092	AP			
South HCP: 9	♣ J103	♣ KQ4				
Contract: 3♠ N						

Board: 92	North:	South:	West	North	East	South
Dealer: E	♠ AQ73	♠ 4			1♣	1♦
Vul: EW	♥ QJ985	♥ K1064	Pass	1♥	1♠	3♥
North HCP: 10	♦ 10	♦ KQJ873	Pass	4♥	AP	
South HCP: 13	♣ J84	♣ A3				
Contract: 4♥ N						

Board: 93	North:	South:	West	North	East	South
Dealer: W	♠ QJ102	♠ 87	1♠	2♥	AP	
Vul: Both	♥ AKJ954	♥ 107				
North HCP: 15	♦ A6	♦ K32				
South HCP: 10	♣ 10	♣ AK8542				
Contract: 2♥ N						

Board: 94	North:	South:	West	North	East	South
Dealer: E	♠ KJ43	♠ 102			1♥	2♦
Vul: None	♥ K84	♥ 95	Pass	Pass	2♥	3♦
North HCP: 10	♦ 764	♦ AKQJ103	3♥	4♦	AP	
South HCP: 14	♣ K43	♣ A75				
Contract: 4♦ S						

South hands (Practice Page)

Transfer Advances

Board: 90	♠ J82	East Opens 1♠.
Dealer: E	♥ KJ10	East Bids 2♠ if possible.
Vul: Both	♦ A	
HCP: 15	♣ KQJ974	You bid first.

Board: 91	♠ QJ92	West Opens 1♥.
Dealer: W	♥ 32	West Bids 3♥ if possible.
Vul: NS	♦ J1092	
HCP: 9	♣ KQ4	Partner bids first.

Board: 92	♠ 4	East Opens 1♣.
Dealer: E	♥ K1064	East Bids 1♠ if possible.
Vul: EW	♦ KQJ873	
HCP: 13	♣ A3	You bid first.

Board: 93	♠ 87	West Opens 1♠.
Dealer: W	♥ 107	
Vul: Both	♦ K32	Partner bids first.
HCP: 10	♣ AK8542	

Board: 94	♠ 102	East Opens 1♥.
Dealer: E	♥ 95	East Bids 2♥ if possible.
Vul: None	♦ AKQJ103	West Bids 3♥ if possible.
HCP: 14	♣ A75	You bid first.

Transfer Advances Both hands (Answers Page)

Board: 90	North:	South:	West	North	East	South
Dealer: E	♠ K9	♠ J82			1♠	2♣
Vul: Both	♥ 6532	♥ KJ10	Pass	Pass	2♠	3♣
North HCP: 10	♦ K1096	♦ A	Pass	3NT	AP	
South HCP: 15	♣ A83	♣ KQJ974				
Contract: 3N N						

Board: 91	North:	South:	West	North	East	South
Dealer: W	♠ AK1064	♠ QJ92	1♥	1♠	Pass	2♠
Vul: NS	♥ J65	♥ 32	3♥	Pass	Pass	3♠
North HCP: 12	♦ K8	♦ J1092	AP			
South HCP: 9	♣ J103	♣ KQ4				
Contract: 3♠ N						

Board: 92	North:	South:	West	North	East	South
Dealer: E	♠ AQ73	♠ 4			1♣	1♦
Vul: EW	♥ QJ985	♥ K1064	Pass	1♥	1♠	3♥
North HCP: 10	♦ 10	♦ KQJ873	Pass	4♥	AP	
South HCP: 13	♣ J84	♣ A3				
Contract: 4♥ N						

Board: 93	North:	South:	West	North	East	South
Dealer: W	♠ QJ102	♠ 87	1♠	2♥	AP	
Vul: Both	♥ AKJ954	♥ 107				
North HCP: 15	♦ A6	♦ K32				
South HCP: 10	♣ 10	♣ AK8542				
Contract: 2♥ N						

Board: 94	North:	South:	West	North	East	South
Dealer: E	♠ KJ43	♠ 102			1♥	2♦
Vul: None	♥ K84	♥ 95	Pass	Pass	2♥	3♦
North HCP: 10	♦ 764	♦ AKQJ103	3♥	4♦	AP	
South HCP: 14	♣ K43	♣ A75				
Contract: 4♦ S						

North hands (Practice Page)

Transfer Advances

Board: 95 ♠ AK2
Dealer: W ♥ 953
Vul: EW ♦ KQ1094
HCP: 12 ♣ 97

West Opens 1♣.
West Bids 2♣ if possible.
You bid first.

Board: 96 ♠ 2
Dealer: E ♥ J96
Vul: Both ♦ AQJ74
HCP: 12 ♣ KJ84

East Opens 1♣.
East Doubles Pass if possible.
Partner bids first.

Board: 97 ♠ 6432
Dealer: W ♥ KJ8
Vul: None ♦ AK975
HCP: 15 ♣ A

West Opens 1♣.
West Bids 1♠ if possible.
You bid first.

Board: 98 ♠ 1092
Dealer: E ♥ K975
Vul: NS ♦ 3
HCP: 9 ♣ KQJ96

East Opens 1♠.
Partner bids first.

Board: 99 ♠ K83
Dealer: W ♥ AQ
Vul: Both ♦ J109864
HCP: 14 ♣ A5

West Opens 1♠.
West Bids 2♠ if possible.
You bid first.

Transfer Advances Both hands (Answers Page)

Board: 95
 Dealer: W
 Vul: EW
 North HCP: 12
 South HCP: 12
 Contract: 2♣ W

North:
 ♠ AK2
 ♥ 953
 ♦ KQ1094
 ♣ 97

South:
 ♠ Q763
 ♥ AK82
 ♦ 85
 ♣ QJ4

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

Board: 96
 Dealer: E
 Vul: Both
 North HCP: 12
 South HCP: 12
 Contract: 2♠X S

North:
 ♠ 2
 ♥ J96
 ♦ AQJ74
 ♣ KJ84

South:
 ♠ AKQJ73
 ♥ Q42
 ♦ 865
 ♣ 6

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

Board: 97
 Dealer: W
 Vul: None
 North HCP: 15
 South HCP: 10
 Contract: 4♥ S

North:
 ♠ 6432
 ♥ KJ8
 ♦ AK975
 ♣ A

South:
 ♠ K
 ♥ AQ654
 ♦ J63
 ♣ 9643

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

1. limit raise or better in ♥

Board: 98
 Dealer: E
 Vul: NS
 North HCP: 9
 South HCP: 15
 Contract: 2♦ S

North:
 ♠ 1092
 ♥ K975
 ♦ 3
 ♣ KQJ96

South:
 ♠ AK4
 ♥ AQ62
 ♦ Q109642
 ♣ —

West	North	East	South
		1♠	2♦
AP			

Board: 99
 Dealer: W
 Vul: Both
 North HCP: 14
 South HCP: 7
 Contract: 3♦ N

North:
 ♠ K83
 ♥ AQ
 ♦ J109864
 ♣ A5

South:
 ♠ A6
 ♥ 863
 ♦ 3
 ♣ QJ109864

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

South hands (Practice Page)

Transfer Advances

Board: 95	♠ Q763	West Opens 1♣.
Dealer: W	♥ AK82	West Bids 2♣ if possible.
Vul: EW	♦ 85	
HCP: 12	♣ QJ4	Partner bids first.
Board: 96	♠ AKQJ73	East Opens 1♣.
Dealer: E	♥ Q42	East Doubles Pass if possible.
Vul: Both	♦ 865	
HCP: 12	♣ 6	You bid first.
Board: 97	♠ K	West Opens 1♣.
Dealer: W	♥ AQ654	West Bids 1♠ if possible.
Vul: None	♦ J63	
HCP: 10	♣ 9643	Partner bids first.
Board: 98	♠ AK4	East Opens 1♠.
Dealer: E	♥ AQ62	
Vul: NS	♦ Q109642	You bid first.
HCP: 15	♣ —	
Board: 99	♠ A6	West Opens 1♠.
Dealer: W	♥ 863	West Bids 2♠ if possible.
Vul: Both	♦ 3	
HCP: 7	♣ QJ109864	Partner bids first.

Transfer Advances Both hands (Answers Page)

Board: 95
 Dealer: W
 Vul: EW
 North HCP: 12
 South HCP: 12
 Contract: 2♣ W

North:
 ♠ AK2
 ♥ 953
 ♦ KQ1094
 ♣ 97

South:
 ♠ Q763
 ♥ AK82
 ♦ 85
 ♣ QJ4

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

Board: 96
 Dealer: E
 Vul: Both
 North HCP: 12
 South HCP: 12
 Contract: 2♠X S

North:
 ♠ 2
 ♥ J96
 ♦ AQJ74
 ♣ KJ84

South:
 ♠ AKQJ73
 ♥ Q42
 ♦ 865
 ♣ 6

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

Board: 97
 Dealer: W
 Vul: None
 North HCP: 15
 South HCP: 10
 Contract: 4♥ S

North:
 ♠ 6432
 ♥ KJ8
 ♦ AK975
 ♣ A

South:
 ♠ K
 ♥ AQ654
 ♦ J63
 ♣ 9643

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

1. limit raise or better in ♥

Board: 98
 Dealer: E
 Vul: NS
 North HCP: 9
 South HCP: 15
 Contract: 2♦ S

North:
 ♠ 1092
 ♥ K975
 ♦ 3
 ♣ KQJ96

South:
 ♠ AK4
 ♥ AQ62
 ♦ Q109642
 ♣ —

West	North	East	South
		1♠	2♦
AP			

Board: 99
 Dealer: W
 Vul: Both
 North HCP: 14
 South HCP: 7
 Contract: 3♦ N

North:
 ♠ K83
 ♥ AQ
 ♦ J109864
 ♣ A5

South:
 ♠ A6
 ♥ 863
 ♦ 3
 ♣ QJ109864

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

North hands (Practice Page)

Transfer Advances

Board: 100	♠ 743	East Opens 1♥.
Dealer: E	♥ KQ43	
Vul: None	♦ AQ75	Partner bids first.
HCP: 12	♣ J5	

Board: 101	♠ K73	West Opens 1♦.
Dealer: W	♥ A10962	
Vul: NS	♦ 7643	You bid first.
HCP: 11	♣ A	

Board: 102	♠ Q10764	East Opens 1♠.
Dealer: E	♥ 1087	
Vul: EW	♦ AKQ	Partner bids first.
HCP: 11	♣ 109	

Board: 103	♠ AQ974	West Opens 1♦.
Dealer: W	♥ Q102	
Vul: None	♦ K3	You bid first.
HCP: 15	♣ A95	

Board: 104	♠ 1096	East Opens 1♥.
Dealer: E	♥ AK76	
Vul: NS	♦ 64	Partner bids first.
HCP: 12	♣ AJ85	

Transfer Advances Both hands (Answers Page)

Board: 100
 Dealer: E
 Vul: None
 North HCP: 12
 South HCP: 14
 Contract: 3N N

North:
 ♠ 743
 ♥ KQ43
 ♦ AQ75
 ♣ J5

South:
 ♠ A109
 ♥ A7
 ♦ 96
 ♣ AQ10743

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

Board: 101
 Dealer: W
 Vul: NS
 North HCP: 11
 South HCP: 11
 Contract: 2♥ N

North:
 ♠ K73
 ♥ A10962
 ♦ 7643
 ♣ A

South:
 ♠ 85
 ♥ KJ3
 ♦ Q9
 ♣ KQ10985

West	North	East	South
1♦	1♥	Pass	2♥
AP			

Board: 102
 Dealer: E
 Vul: EW
 North HCP: 11
 South HCP: 12
 Contract: 4♥ S

North:
 ♠ Q10764
 ♥ 1087
 ♦ AKQ
 ♣ 109

South:
 ♠ A
 ♥ AJ6542
 ♦ 10876
 ♣ K2

West	North	East	South
		1♠	2♥
Pass	2♠ ¹	Pass	4♥
AP			

1. limit raise or better in ♥

Board: 103
 Dealer: W
 Vul: None
 North HCP: 15
 South HCP: 6
 Contract: 1♠ N

North:
 ♠ AQ974
 ♥ Q102
 ♦ K3
 ♣ A95

South:
 ♠ 86
 ♥ K9653
 ♦ 1087
 ♣ K86

West	North	East	South
1♦	1♠	AP	

Board: 104
 Dealer: E
 Vul: NS
 North HCP: 12
 South HCP: 10
 Contract: 3♠ S

North:
 ♠ 1096
 ♥ AK76
 ♦ 64
 ♣ AJ85

South:
 ♠ KQJ73
 ♥ 83
 ♦ Q72
 ♣ Q97

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

1. limit raise or better in ♠

South hands (Practice Page)

Transfer Advances

Board: 100	♠ A109	East Opens 1♥.
Dealer: E	♥ A7	
Vul: None	♦ 96	You bid first.
HCP: 14	♣ AQ10743	
Board: 101	♠ 85	West Opens 1♦.
Dealer: W	♥ KJ3	
Vul: NS	♦ Q9	Partner bids first.
HCP: 11	♣ KQ10985	
Board: 102	♠ A	East Opens 1♠.
Dealer: E	♥ AJ6542	
Vul: EW	♦ 10876	You bid first.
HCP: 12	♣ K2	
Board: 103	♠ 86	West Opens 1♦.
Dealer: W	♥ K9653	
Vul: None	♦ 1087	Partner bids first.
HCP: 6	♣ K86	
Board: 104	♠ KQJ73	East Opens 1♥.
Dealer: E	♥ 83	
Vul: NS	♦ Q72	You bid first.
HCP: 10	♣ Q97	

Transfer Advances Both hands (Answers Page)

Board: 100
 Dealer: E
 Vul: None
 North HCP: 12
 South HCP: 14
 Contract: 3N N

North:
 ♠ 743
 ♥ KQ43
 ♦ AQ75
 ♣ J5

South:
 ♠ A109
 ♥ A7
 ♦ 96
 ♣ AQ10743

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

Board: 101
 Dealer: W
 Vul: NS
 North HCP: 11
 South HCP: 11
 Contract: 2♥ N

North:
 ♠ K73
 ♥ A10962
 ♦ 7643
 ♣ A

South:
 ♠ 85
 ♥ KJ3
 ♦ Q9
 ♣ KQ10985

West	North	East	South
1♦	1♥	Pass	2♥
AP			

Board: 102
 Dealer: E
 Vul: EW
 North HCP: 11
 South HCP: 12
 Contract: 4♥ S

North:
 ♠ Q10764
 ♥ 1087
 ♦ AKQ
 ♣ 109

South:
 ♠ A
 ♥ AJ6542
 ♦ 10876
 ♣ K2

West	North	East	South
		1♠	2♥
Pass	2♠ ¹	Pass	4♥
AP			

1. limit raise or better in ♥

Board: 103
 Dealer: W
 Vul: None
 North HCP: 15
 South HCP: 6
 Contract: 1♠ N

North:
 ♠ AQ974
 ♥ Q102
 ♦ K3
 ♣ A95

South:
 ♠ 86
 ♥ K9653
 ♦ 1087
 ♣ K86

West	North	East	South
1♦	1♠	AP	

Board: 104
 Dealer: E
 Vul: NS
 North HCP: 12
 South HCP: 10
 Contract: 3♠ S

North:
 ♠ 1096
 ♥ AK76
 ♦ 64
 ♣ AJ85

South:
 ♠ KQJ73
 ♥ 83
 ♦ Q72
 ♣ Q97

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

1. limit raise or better in ♠

North hands (Practice Page)

Transfer Advances

Board: 105	♠ —	West Opens 1♠.
Dealer: W	♥ KQ8643	
Vul: EW	♦ KQ64	You bid first.
HCP: 14	♣ A52	
Board: 106	♠ J3	East Opens 1♥.
Dealer: E	♥ 652	
Vul: Both	♦ 83	Partner bids first.
HCP: 6	♣ AJ10943	
Board: 107	♠ A2	West Opens 1♠.
Dealer: W	♥ AQJ762	
Vul: NS	♦ 975	You bid first.
HCP: 15	♣ A3	
Board: 108	♠ 76	East Opens 1♥.
Dealer: E	♥ 9	East Bids 2♥ if possible.
Vul: EW	♦ Q975	
HCP: 8	♣ AQ6542	Partner bids first.
Board: 109	♠ AKQ953	West Opens 1♦.
Dealer: W	♥ J86	West Doubles Pass if possible.
Vul: Both	♦ K8	West Doubles Pass if possible.
HCP: 13	♣ 87	You bid first.

Transfer Advances Both hands (Answers Page)

Board: 105

Dealer: W

Vul: EW

North HCP: 14

South HCP: 10

Contract: 2♥ N

North:

♠ —

♥ KQ8643

♦ KQ64

♣ A52

South:

♠ AQ10862

♥ 92

♦ A

♣ 10764

West	North	East	South
1♠	2♥	AP	

Board: 106

Dealer: E

Vul: Both

North HCP: 6

South HCP: 15

Contract: 1♠ S

North:

♠ J3

♥ 652

♦ 83

♣ AJ10943

South:

♠ AK1072

♥ Q43

♦ AQ5

♣ 65

West	North	East	South
		1♥	1♠
AP			

Board: 107

Dealer: W

Vul: NS

North HCP: 15

South HCP: 9

Contract: 3♥ N

North:

♠ A2

♥ AQJ762

♦ 975

♣ A3

South:

♠ J763

♥ —

♦ AJ1064

♣ K1054

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

Board: 108

Dealer: E

Vul: EW

North HCP: 8

South HCP: 15

Contract: 2♥ E

North:

♠ 76

♥ 9

♦ Q975

♣ AQ6542

South:

♠ AKJ83

♥ J1075

♦ AJ

♣ J10

West	North	East	South
		1♥	1♠
Pass	Pass	2♥	AP

Board: 109

Dealer: W

Vul: Both

North HCP: 13

South HCP: 8

Contract: 2♠X N

North:

♠ AKQ953

♥ J86

♦ K8

♣ 87

South:

♠ J

♥ Q52

♦ J754

♣ KJ943

West	North	East	South
1♦	1♠	Pass	Pass
X	2♠	Pass	Pass
X	AP		

South hands (Practice Page)

Transfer Advances

Board: 105 ♠ AQ10862
Dealer: W ♥ 92
Vul: EW ♦ A
HCP: 10 ♣ 10764

West Opens 1♠.

Partner bids first.

Board: 106 ♠ AK1072
Dealer: E ♥ Q43
Vul: Both ♦ AQ5
HCP: 15 ♣ 65

East Opens 1♥.

You bid first.

Board: 107 ♠ J763
Dealer: W ♥ —
Vul: NS ♦ AJ1064
HCP: 9 ♣ K1054

West Opens 1♠.

Partner bids first.

Board: 108 ♠ AKJ83
Dealer: E ♥ J1075
Vul: EW ♦ AJ
HCP: 15 ♣ J10

East Opens 1♥.

East Bids 2♥ if possible.

You bid first.

Board: 109 ♠ J
Dealer: W ♥ Q52
Vul: Both ♦ J754
HCP: 8 ♣ KJ943

West Opens 1♦.

West Doubles Pass if possible.

West Doubles Pass if possible.

Partner bids first.

Transfer Advances Both hands (Answers Page)

Board: 105

Dealer: W

Vul: EW

North HCP: 14

South HCP: 10

Contract: 2♥ N

North:

♠ —

♥ KQ8643

♦ KQ64

♣ A52

South:

♠ AQ10862

♥ 92

♦ A

♣ 10764

West	North	East	South
1♠	2♥	AP	

Board: 106

Dealer: E

Vul: Both

North HCP: 6

South HCP: 15

Contract: 1♠ S

North:

♠ J3

♥ 652

♦ 83

♣ AJ10943

South:

♠ AK1072

♥ Q43

♦ AQ5

♣ 65

West	North	East	South
		1♥	1♠
AP			

Board: 107

Dealer: W

Vul: NS

North HCP: 15

South HCP: 9

Contract: 3♥ N

North:

♠ A2

♥ AQJ762

♦ 975

♣ A3

South:

♠ J763

♥ —

♦ AJ1064

♣ K1054

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

Board: 108

Dealer: E

Vul: EW

North HCP: 8

South HCP: 15

Contract: 2♥ E

North:

♠ 76

♥ 9

♦ Q975

♣ AQ6542

South:

♠ AKJ83

♥ J1075

♦ AJ

♣ J10

West	North	East	South
		1♥	1♠
Pass	Pass	2♥	AP

Board: 109

Dealer: W

Vul: Both

North HCP: 13

South HCP: 8

Contract: 2♠X N

North:

♠ AKQ953

♥ J86

♦ K8

♣ 87

South:

♠ J

♥ Q52

♦ J754

♣ KJ943

West	North	East	South
1♦	1♠	Pass	Pass
X	2♠	Pass	Pass
X	AP		

North hands (Practice Page)

Transfer Advances

Board: 110 ♠ 32
Dealer: E ♥ KJ63
Vul: None ♦ AQJ53
HCP: 11 ♣ 65

East Opens 1♦.
East Bids 2♠ if possible.

Partner bids first.

Board: 111 ♠ 102
Dealer: W ♥ 952
Vul: EW ♦ AJ
HCP: 13 ♣ AKJ1074

West Opens 1♥.

You bid first.

Board: 112 ♠ 43
Dealer: E ♥ J1095
Vul: Both ♦ KQ74
HCP: 9 ♣ K65

East Opens 1♥.

Partner bids first.

Board: 113 ♠ K4
Dealer: W ♥ AJ10752
Vul: None ♦ 92
HCP: 15 ♣ AK4

West Opens 1♠.
West Bids 2♠ if possible.
East Bids 3♠ if possible.

You bid first.

Board: 114 ♠ Q6
Dealer: E ♥ AKQ43
Vul: NS ♦ 87
HCP: 11 ♣ 9865

East Opens 1♥.

Partner bids first.

Transfer Advances Both hands (Answers Page)

Board: 110	North:	South:	West	North	East	South
Dealer: E	♠ 32	♠ Q76			1♦	1♥
Vul: None	♥ KJ63	♥ AQ9875	Pass	2♦ ¹	2♠	4♥
North HCP: 11	♦ AQJ53	♦ —	AP			
South HCP: 12	♣ 65	♣ A984	1. limit raise or better in ♥			
Contract: 4♥ S						

Board: 111	North:	South:	West	North	East	South
Dealer: W	♠ 102	♠ AQ63	1♥	2♣	Pass	3NT
Vul: EW	♥ 952	♥ A73	AP			
North HCP: 13	♦ AJ	♦ 9654				
South HCP: 10	♣ AKJ1074	♣ 86				
Contract: 3N S						

Board: 112	North:	South:	West	North	East	South
Dealer: E	♠ 43	♠ AKJ106			1♥	1♠
Vul: Both	♥ J1095	♥ 762	AP			
North HCP: 9	♦ KQ74	♦ A2				
South HCP: 14	♣ K65	♣ Q84				
Contract: 1♠ S						

Board: 113	North:	South:	West	North	East	South
Dealer: W	♠ K4	♠ 963	1♠	2♥	Pass	Pass
Vul: None	♥ AJ10752	♥ 8	2♠	3♥	3♠	AP
North HCP: 15	♦ 92	♦ KQJ6				
South HCP: 7	♣ AK4	♣ J10852				
Contract: 3♠ W						

Board: 114	North:	South:	West	North	East	South
Dealer: E	♠ Q6	♠ AK7543			1♥	1♠
Vul: NS	♥ AKQ43	♥ J9	Pass	1NT	Pass	2♠
North HCP: 11	♦ 87	♦ KQ96	Pass	3♥ ¹	Pass	4♠
South HCP: 13	♣ 9865	♣ 7	AP			
Contract: 4♠ S			1. limit raise or better in ♠			

South hands (Practice Page)

Transfer Advances

Board: 110	♠ Q76	East Opens 1♦.
Dealer: E	♥ AQ9875	East Bids 2♠ if possible.
Vul: None	♦ —	
HCP: 12	♣ A984	You bid first.

Board: 111	♠ AQ63	West Opens 1♥.
Dealer: W	♥ A73	
Vul: EW	♦ 9654	Partner bids first.
HCP: 10	♣ 86	

Board: 112	♠ AKJ106	East Opens 1♥.
Dealer: E	♥ 762	
Vul: Both	♦ A2	You bid first.
HCP: 14	♣ Q84	

Board: 113	♠ 963	West Opens 1♠.
Dealer: W	♥ 8	West Bids 2♠ if possible.
Vul: None	♦ KQJ6	East Bids 3♠ if possible.
HCP: 7	♣ J10852	Partner bids first.

Board: 114	♠ AK7543	East Opens 1♥.
Dealer: E	♥ J9	
Vul: NS	♦ KQ96	You bid first.
HCP: 13	♣ 7	

Transfer Advances Both hands (Answers Page)

Board: 110	North:	South:	West	North	East	South
Dealer: E	♠ 32	♠ Q76			1♦	1♥
Vul: None	♥ KJ63	♥ AQ9875	Pass	2♦ ¹	2♠	4♥
North HCP: 11	♦ AQJ53	♦ —	AP			
South HCP: 12	♣ 65	♣ A984	1. limit raise or better in ♥			
Contract: 4♥ S						

Board: 111	North:	South:	West	North	East	South
Dealer: W	♠ 102	♠ AQ63	1♥	2♣	Pass	3NT
Vul: EW	♥ 952	♥ A73	AP			
North HCP: 13	♦ AJ	♦ 9654				
South HCP: 10	♣ AKJ1074	♣ 86				
Contract: 3N S						

Board: 112	North:	South:	West	North	East	South
Dealer: E	♠ 43	♠ AKJ106			1♥	1♠
Vul: Both	♥ J1095	♥ 762	AP			
North HCP: 9	♦ KQ74	♦ A2				
South HCP: 14	♣ K65	♣ Q84				
Contract: 1♠ S						

Board: 113	North:	South:	West	North	East	South
Dealer: W	♠ K4	♠ 963	1♠	2♥	Pass	Pass
Vul: None	♥ AJ10752	♥ 8	2♠	3♥	3♠	AP
North HCP: 15	♦ 92	♦ KQJ6				
South HCP: 7	♣ AK4	♣ J10852				
Contract: 3♠ W						

Board: 114	North:	South:	West	North	East	South
Dealer: E	♠ Q6	♠ AK7543			1♥	1♠
Vul: NS	♥ AKQ43	♥ J9	Pass	1NT	Pass	2♠
North HCP: 11	♦ 87	♦ KQ96	Pass	3♥ ¹	Pass	4♠
South HCP: 13	♣ 9865	♣ 7	AP			
Contract: 4♠ S			1. limit raise or better in ♠			

North hands (Practice Page)

Transfer Advances

Board: 115 ♠ K52
Dealer: W ♥ QJ5
Vul: Both ♦ 10
HCP: 13 ♣ AQJ764

West Opens 1♠.

You bid first.

Board: 116 ♠ AQ2
Dealer: E ♥ K52
Vul: None ♦ Q94
HCP: 11 ♣ 8654

East Opens 1♦.

East Doubles 2♦ if possible.

West Bids 3♦ if possible.

Partner bids first.

Board: 117 ♠ KQ7654
Dealer: W ♥ AQ
Vul: NS ♦ 976
HCP: 14 ♣ K10

West Opens 1♥.

West Bids 2♣ if possible.

You bid first.

Board: 118 ♠ J9732
Dealer: E ♥ KQ5
Vul: EW ♦ A93
HCP: 12 ♣ Q9

East Opens 1♣.

East Doubles 2♣ if possible.

West Bids 3♣ if possible.

Partner bids first.

Board: 119 ♠ Q108
Dealer: W ♥ K10985
Vul: None ♦ 9
HCP: 12 ♣ AK75

West Opens 1♦.

East Bids 1♠ if possible.

West Doubles 2♦ if possible.

East Bids 2♠ if possible.

East Bids 4♠ if possible.

You bid first.

Transfer Advances Both hands (Answers Page)

Board: 115
 Dealer: W
 Vul: Both
 North HCP: 13
 South HCP: 10
 Contract: 2♣ N

North:
 ♠ K52
 ♥ QJ5
 ♦ 10
 ♣ AQJ764

South:
 ♠ Q1096
 ♥ A876
 ♦ A532
 ♣ 2

West	North	East	South
1♠	2♣	AP	

Board: 116
 Dealer: E
 Vul: None
 North HCP: 11
 South HCP: 12
 Contract: 4♥ S

North:
 ♠ AQ2
 ♥ K52
 ♦ Q94
 ♣ 8654

South:
 ♠ 973
 ♥ AQJ76
 ♦ J10
 ♣ A93

West	North	East	South
		1♦	1♥
Pass	2♦ ¹	X	XX
3♦	3♥	Pass	4♥
AP			

1. limit raise or better in ♥

Board: 117
 Dealer: W
 Vul: NS
 North HCP: 14
 South HCP: 8
 Contract: 4♠ N

North:
 ♠ KQ7654
 ♥ AQ
 ♦ 976
 ♣ K10

South:
 ♠ 982
 ♥ J863
 ♦ QJ2
 ♣ A64

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

1. limit raise or better in ♠

Board: 118
 Dealer: E
 Vul: EW
 North HCP: 12
 South HCP: 11
 Contract: 4♠ S

North:
 ♠ J9732
 ♥ KQ5
 ♦ A93
 ♣ Q9

South:
 ♠ AQ1054
 ♥ 43
 ♦ KQ6
 ♣ 854

West	North	East	South
		1♣	1♠
Pass	2♣ ¹	X	XX
3♣	4♠	AP	

1. limit raise or better in ♠

Board: 119
 Dealer: W
 Vul: None
 North HCP: 12
 South HCP: 9
 Contract: 4♠X E

North:
 ♠ Q108
 ♥ K10985
 ♦ 9
 ♣ AK75

South:
 ♠ A
 ♥ A643
 ♦ 87654
 ♣ J94

West	North	East	South
1♦	1♥	1♠	2♦ ¹
X ²	XX	2♠	4♥
Pass	Pass	4♠	Pass
Pass	X	AP	

1. limit raise or better in ♥
 2. Support double redouble

South hands (Practice Page)

Transfer Advances

Board: 115 ♠ Q1096
Dealer: W ♥ A876
Vul: Both ♦ A532
HCP: 10 ♣ 2

West Opens 1♠.

Partner bids first.

Board: 116 ♠ 973
Dealer: E ♥ AQJ76
Vul: None ♦ J10
HCP: 12 ♣ A93

East Opens 1♦.

East Doubles 2♦ if possible.

West Bids 3♦ if possible.

You bid first.

Board: 117 ♠ 982
Dealer: W ♥ J863
Vul: NS ♦ QJ2
HCP: 8 ♣ A64

West Opens 1♥.

West Bids 2♣ if possible.

Partner bids first.

Board: 118 ♠ AQ1054
Dealer: E ♥ 43
Vul: EW ♦ KQ6
HCP: 11 ♣ 854

East Opens 1♣.

East Doubles 2♣ if possible.

West Bids 3♣ if possible.

You bid first.

Board: 119 ♠ A
Dealer: W ♥ A643
Vul: None ♦ 87654
HCP: 9 ♣ J94

West Opens 1♦.

East Bids 1♠ if possible.

West Doubles 2♦ if possible.

East Bids 2♠ if possible.

East Bids 4♠ if possible.

Partner bids first.

Transfer Advances Both hands (Answers Page)

Board: 115
 Dealer: W
 Vul: Both
 North HCP: 13
 South HCP: 10
 Contract: 2♣ N

North:
 ♠ K52
 ♥ QJ5
 ♦ 10
 ♣ AQJ764

South:
 ♠ Q1096
 ♥ A876
 ♦ A532
 ♣ 2

West	North	East	South
1♠	2♣	AP	

Board: 116
 Dealer: E
 Vul: None
 North HCP: 11
 South HCP: 12
 Contract: 4♥ S

North:
 ♠ AQ2
 ♥ K52
 ♦ Q94
 ♣ 8654

South:
 ♠ 973
 ♥ AQJ76
 ♦ J10
 ♣ A93

West	North	East	South
		1♦	1♥
Pass	2♦ ¹	X	XX
3♦	3♥	Pass	4♥
AP			

1. limit raise or better in ♥

Board: 117
 Dealer: W
 Vul: NS
 North HCP: 14
 South HCP: 8
 Contract: 4♠ N

North:
 ♠ KQ7654
 ♥ AQ
 ♦ 976
 ♣ K10

South:
 ♠ 982
 ♥ J863
 ♦ QJ2
 ♣ A64

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

1. limit raise or better in ♠

Board: 118
 Dealer: E
 Vul: EW
 North HCP: 12
 South HCP: 11
 Contract: 4♠ S

North:
 ♠ J9732
 ♥ KQ5
 ♦ A93
 ♣ Q9

South:
 ♠ AQ1054
 ♥ 43
 ♦ KQ6
 ♣ 854

West	North	East	South
		1♣	1♠
Pass	2♣ ¹	X	XX
3♣	4♠	AP	

1. limit raise or better in ♠

Board: 119
 Dealer: W
 Vul: None
 North HCP: 12
 South HCP: 9
 Contract: 4♠X E

North:
 ♠ Q108
 ♥ K10985
 ♦ 9
 ♣ AK75

South:
 ♠ A
 ♥ A643
 ♦ 87654
 ♣ J94

West	North	East	South
1♦	1♥	1♠	2♦ ¹
X ²	XX	2♠	4♥
Pass	Pass	4♠	Pass
Pass	X	AP	

1. limit raise or better in ♥

2. Support double redouble

North hands (Practice Page)

Transfer Advances

Board: 120	♠ AQJ	East Opens 1♠.
Dealer: E	♥ 9654	East Bids 2♠ if possible.
Vul: NS	♦ 108	
HCP: 9	♣ Q762	Partner bids first.
Board: 121	♠ AJ84	West Opens 1♣.
Dealer: W	♥ Q3	
Vul: EW	♦ KQ973	You bid first.
HCP: 14	♣ Q4	
Board: 122	♠ AQ4	East Opens 1♣.
Dealer: E	♥ AJ432	East Doubles Pass if possible.
Vul: Both	♦ J109	West Bids 2♠ if possible.
HCP: 12	♣ 83	Partner bids first.
Board: 123	♠ KQ962	West Opens 1♥.
Dealer: W	♥ 73	West Bids 3♥ if possible.
Vul: NS	♦ 864	
HCP: 11	♣ AQ7	You bid first.
Board: 124	♠ Q762	East Opens 1♦.
Dealer: E	♥ Q973	
Vul: EW	♦ Q6	Partner bids first.
HCP: 10	♣ KJ5	

Transfer Advances Both hands (Answers Page)

Board: 120

Dealer: E

Vul: NS

North HCP: 9

South HCP: 13

Contract: 2♠ E

North:

♠ AQJ

♥ 9654

♦ 108

♣ Q762

South:

♠ 102

♥ J

♦ AK9542

♣ AJ104

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

		1♠	2♦
--	--	----	----

Pass	Pass	2♠	AP
------	------	----	----

Board: 121

Dealer: W

Vul: EW

North HCP: 14

South HCP: 10

Contract: 3N S

North:

♠ AJ84

♥ Q3

♦ KQ973

♣ Q4

South:

♠ K109

♥ K10987

♦ 85

♣ A103

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

1♣	1♦	Pass	1♥
----	----	------	----

Pass	1♠	Pass	1NT
------	----	------	-----

Pass	2NT	Pass	3♥
------	-----	------	----

Pass	3NT	AP	
------	-----	----	--

Board: 122

Dealer: E

Vul: Both

North HCP: 12

South HCP: 10

Contract: 3♦ S

North:

♠ AQ4

♥ AJ432

♦ J109

♣ 83

South:

♠ 976

♥ 8

♦ AQ654

♣ KJ107

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

		1♣	1♦
--	--	----	----

Pass	1♥	Pass	1NT
------	----	------	-----

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

Pass	Pass	X	Pass
------	------	---	------

2♠	3♦	AP	
----	----	----	--

1. limit raise or better in ♦

Board: 123

Dealer: W

Vul: NS

North HCP: 11

South HCP: 13

Contract: 4♠ N

North:

♠ KQ962

♥ 73

♦ 864

♣ AQ7

South:

♠ AJ73

♥ 1062

♦ AK

♣ J1092

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

1♥	1♠	Pass	2♥ ¹
----	----	------	-----------------

3♥	3♠	Pass	4♠
----	----	------	----

AP

1. limit raise or better in ♠

Board: 124

Dealer: E

Vul: EW

North HCP: 10

South HCP: 15

Contract: 4♠ S

North:

♠ Q762

♥ Q973

♦ Q6

♣ KJ5

South:

♠ AJ10543

♥ 10

♦ A5

♣ AQ108

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

		1♦	1♠
--	--	----	----

Pass	2♠	Pass	2NT ¹
------	----	------	------------------

Pass	4♥ ²	Pass	4♠
------	-----------------	------	----

AP

1. Cue bid, a ♦ stopper

2. Cue bid, a ♥ stopper

South hands (Practice Page)

Transfer Advances

Board: 120	♠ 102	East Opens 1♠.
Dealer: E	♥ J	East Bids 2♠ if possible.
Vul: NS	♦ AK9542	
HCP: 13	♣ AJ104	You bid first.
Board: 121	♠ K109	West Opens 1♣.
Dealer: W	♥ K10987	
Vul: EW	♦ 85	Partner bids first.
HCP: 10	♣ A103	
Board: 122	♠ 976	East Opens 1♣.
Dealer: E	♥ 8	East Doubles Pass if possible.
Vul: Both	♦ AQ654	West Bids 2♠ if possible.
HCP: 10	♣ KJ107	You bid first.
Board: 123	♠ AJ73	West Opens 1♥.
Dealer: W	♥ 1062	West Bids 3♥ if possible.
Vul: NS	♦ AK	
HCP: 13	♣ J1092	Partner bids first.
Board: 124	♠ AJ10543	East Opens 1♦.
Dealer: E	♥ 10	
Vul: EW	♦ A5	You bid first.
HCP: 15	♣ AQ108	

Transfer Advances Both hands (Answers Page)

Board: 120

Dealer: E

Vul: NS

North HCP: 9

South HCP: 13

Contract: 2♠ E

North:

♠ AQJ

♥ 9654

♦ 108

♣ Q762

South:

♠ 102

♥ J

♦ AK9542

♣ AJ104

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

		1♠	2♦
--	--	----	----

Pass	Pass	2♠	AP
------	------	----	----

Board: 121

Dealer: W

Vul: EW

North HCP: 14

South HCP: 10

Contract: 3N S

North:

♠ AJ84

♥ Q3

♦ KQ973

♣ Q4

South:

♠ K109

♥ K10987

♦ 85

♣ A103

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

1♣	1♦	Pass	1♥
----	----	------	----

Pass	1♠	Pass	1NT
------	----	------	-----

Pass	2NT	Pass	3♥
------	-----	------	----

Pass	3NT	AP	
------	-----	----	--

Board: 122

Dealer: E

Vul: Both

North HCP: 12

South HCP: 10

Contract: 3♦ S

North:

♠ AQ4

♥ AJ432

♦ J109

♣ 83

South:

♠ 976

♥ 8

♦ AQ654

♣ KJ107

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

		1♣	1♦
--	--	----	----

Pass	1♥	Pass	1NT
------	----	------	-----

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

Pass	Pass	X	Pass
------	------	---	------

2♠	3♦	AP	
----	----	----	--

1. limit raise or better in ♦

Board: 123

Dealer: W

Vul: NS

North HCP: 11

South HCP: 13

Contract: 4♠ N

North:

♠ KQ962

♥ 73

♦ 864

♣ AQ7

South:

♠ AJ73

♥ 1062

♦ AK

♣ J1092

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

1♥	1♠	Pass	2♥ ¹
----	----	------	-----------------

3♥	3♠	Pass	4♠
----	----	------	----

AP

1. limit raise or better in ♠

Board: 124

Dealer: E

Vul: EW

North HCP: 10

South HCP: 15

Contract: 4♠ S

North:

♠ Q762

♥ Q973

♦ Q6

♣ KJ5

South:

♠ AJ10543

♥ 10

♦ A5

♣ AQ108

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

		1♦	1♠
--	--	----	----

Pass	2♠	Pass	2NT ¹
------	----	------	------------------

Pass	4♥ ²	Pass	4♠
------	-----------------	------	----

AP

1. Cue bid, a ♦ stopper

2. Cue bid, a ♥ stopper

North hands (Practice Page)

Transfer Advances

Board: 125	♠ KJ102	West Opens 1♠.
Dealer: W	♥ —	
Vul: Both	♦ J104	You bid first.
HCP: 14	♣ AKQ874	
Board: 126	♠ A106	East Opens 1♦.
Dealer: E	♥ 7654	East Doubles 2♦ if possible.
Vul: EW	♦ AQ63	
HCP: 14	♣ KJ	Partner bids first.
Board: 127	♠ AJ953	West Opens 1♦.
Dealer: W	♥ A72	West Bids 2♦ if possible.
Vul: None	♦ 7	
HCP: 15	♣ AQ83	You bid first.
Board: 128	♠ J43	East Opens 1♦.
Dealer: E	♥ AQ6	East Doubles 2♦ if possible.
Vul: NS	♦ J109	West Bids 3♦ if possible.
HCP: 13	♣ KQ84	Partner bids first.
Board: 129	♠ K	West Opens 1♠.
Dealer: W	♥ AQ8642	West Bids 2♠ if possible.
Vul: Both	♦ K92	East Bids 3♠ if possible.
HCP: 15	♣ K107	You bid first.

Transfer Advances Both hands (Answers Page)

Board: 125

Dealer: W

Vul: Both

North HCP: 14

South HCP: 11

Contract: 4♦ S

North:

♠ KJ102

♥ —

♦ J104

♣ AKQ874

South:

♠ Q5

♥ AQ42

♦ K8763

♣ 32

West North East South

1♠ 2♣ Pass 2♦

Pass 2♠¹ Pass 3♥

Pass 4♦ AP

1. limit raise or better in ♦

Board: 126

Dealer: E

Vul: EW

North HCP: 14

South HCP: 12

Contract: 4♠ S

North:

♠ A106

♥ 7654

♦ AQ63

♣ KJ

South:

♠ KQJ85

♥ KQ

♦ J72

♣ 854

West North East South

1♦ 1♠

Pass 2♦¹ X XX

Pass 4♠ AP

1. limit raise or better in ♠

Board: 127

Dealer: W

Vul: None

North HCP: 15

South HCP: 11

Contract: 3N S

North:

♠ AJ953

♥ A72

♦ 7

♣ AQ83

South:

♠ Q2

♥ J104

♦ KJ1098

♣ KJ5

West North East South

1♦ 1♠ Pass 1NT

2♦ 3NT AP

Board: 128

Dealer: E

Vul: NS

North HCP: 13

South HCP: 11

Contract: 4♠ S

North:

♠ J43

♥ AQ6

♦ J109

♣ KQ84

South:

♠ KQ1062

♥ J105

♦ A3

♣ J65

West North East South

1♦ 1♠

Pass 2♦¹ X XX

3♦ 3♠ Pass 4♠

AP

1. limit raise or better in ♠

Board: 129

Dealer: W

Vul: Both

North HCP: 15

South HCP: 9

Contract: 3♠X W

North:

♠ K

♥ AQ8642

♦ K92

♣ K107

South:

♠ J982

♥ KJ7

♦ J76

♣ QJ2

West North East South

1♠ 2♥ Pass Pass

2♠ X Pass 3♥

Pass Pass 3♠ X

AP

South hands (Practice Page)

Transfer Advances

Board: 125
Dealer: W
Vul: Both
HCP: 11

♠ Q5
♥ AQ42
♦ K8763
♣ 32

West Opens 1♠.

Partner bids first.

Board: 126
Dealer: E
Vul: EW
HCP: 12

♠ KQJ85
♥ KQ
♦ J72
♣ 854

East Opens 1♦.

East Doubles 2♦ if possible.

You bid first.

Board: 127
Dealer: W
Vul: None
HCP: 11

♠ Q2
♥ J104
♦ KJ1098
♣ KJ5

West Opens 1♦.

West Bids 2♦ if possible.

Partner bids first.

Board: 128
Dealer: E
Vul: NS
HCP: 11

♠ KQ1062
♥ J105
♦ A3
♣ J65

East Opens 1♦.

East Doubles 2♦ if possible.

West Bids 3♦ if possible.

You bid first.

Board: 129
Dealer: W
Vul: Both
HCP: 9

♠ J982
♥ KJ7
♦ J76
♣ QJ2

West Opens 1♠.

West Bids 2♠ if possible.

East Bids 3♠ if possible.

Partner bids first.

Transfer Advances Both hands (Answers Page)

Board: 125	North:	South:	West	North	East	South
Dealer: W	♠ KJ102	♠ Q5	1♠	2♣	Pass	2♦
Vul: Both	♥ —	♥ AQ42	Pass	2♠ ¹	Pass	3♥
North HCP: 14	♦ J104	♦ K8763	Pass	4♦	AP	
South HCP: 11	♣ AKQ874	♣ 32				
Contract: 4♦ S						1. limit raise or better in ♦

Board: 126	North:	South:	West	North	East	South
Dealer: E	♠ A106	♠ KQJ85			1♦	1♠
Vul: EW	♥ 7654	♥ KQ	Pass	2♦ ¹	X	XX
North HCP: 14	♦ AQ63	♦ J72	Pass	4♠	AP	
South HCP: 12	♣ KJ	♣ 854				
Contract: 4♠ S						1. limit raise or better in ♠

Board: 127	North:	South:	West	North	East	South
Dealer: W	♠ AJ953	♠ Q2				
Vul: None	♥ A72	♥ J104	1♦	1♠	Pass	1NT
North HCP: 15	♦ 7	♦ KJ1098	2♦	3NT	AP	
South HCP: 11	♣ AQ83	♣ KJ5				
Contract: 3N S						

Board: 128	North:	South:	West	North	East	South
Dealer: E	♠ J43	♠ KQ1062			1♦	1♠
Vul: NS	♥ AQ6	♥ J105	Pass	2♦ ¹	X	XX
North HCP: 13	♦ J109	♦ A3	3♦	3♠	Pass	4♠
South HCP: 11	♣ KQ84	♣ J65	AP			
Contract: 4♠ S						1. limit raise or better in ♠

Board: 129	North:	South:	West	North	East	South
Dealer: W	♠ K	♠ J982	1♠	2♥	Pass	Pass
Vul: Both	♥ AQ8642	♥ KJ7	2♠	X	Pass	3♥
North HCP: 15	♦ K92	♦ J76	Pass	Pass	3♠	X
South HCP: 9	♣ K107	♣ QJ2	AP			
Contract: 3♠X W						

North hands (Practice Page)

Transfer Advances

Board: 130	♠ AQ984	East Opens 1♠.
Dealer: E	♥ A109	
Vul: None	♦ J64	Partner bids first.
HCP: 11	♣ 106	
Board: 131	♠ K862	West Opens 1♥.
Dealer: W	♥ J	West Bids 2♥ if possible.
Vul: NS	♦ A4	
HCP: 15	♣ AK8652	You bid first.
Board: 132	♠ 64	East Opens 1♦.
Dealer: E	♥ QJ98	East Bids 3♦ if possible.
Vul: EW	♦ K963	
HCP: 9	♣ K109	Partner bids first.
Board: 133	♠ QJ7	West Opens 1♠.
Dealer: W	♥ 5	
Vul: None	♦ A104	You bid first.
HCP: 12	♣ KQ9654	
Board: 134	♠ 32	East Opens 1♥.
Dealer: E	♥ Q762	East Bids 2♥ if possible.
Vul: NS	♦ KJ96	
HCP: 10	♣ A87	Partner bids first.

Transfer Advances Both hands (Answers Page)

Board: 130
 Dealer: E
 Vul: None
 North HCP: 11
 South HCP: 13
 Contract: 3N N

North:
 ♠ AQ984
 ♥ A109
 ♦ J64
 ♣ 106

South:
 ♠ 6
 ♥ QJ62
 ♦ 53
 ♣ AKQJ74

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

Board: 131
 Dealer: W
 Vul: NS
 North HCP: 15
 South HCP: 10
 Contract: 3N S

North:
 ♠ K862
 ♥ J
 ♦ A4
 ♣ AK8652

South:
 ♠ 954
 ♥ A932
 ♦ KQJ
 ♣ 743

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

Board: 132
 Dealer: E
 Vul: EW
 North HCP: 9
 South HCP: 12
 Contract: 3♥ S

North:
 ♠ 64
 ♥ QJ98
 ♦ K963
 ♣ K109

South:
 ♠ K853
 ♥ K10763
 ♦ 108
 ♣ AQ

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

Board: 133
 Dealer: W
 Vul: None
 North HCP: 12
 South HCP: 12
 Contract: 3N S

North:
 ♠ QJ7
 ♥ 5
 ♦ A104
 ♣ KQ9654

South:
 ♠ A2
 ♥ KJ2
 ♦ QJ863
 ♣ J32

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

Board: 134
 Dealer: E
 Vul: NS
 North HCP: 10
 South HCP: 14
 Contract: 2N N

North:
 ♠ 32
 ♥ Q762
 ♦ KJ96
 ♣ A87

South:
 ♠ A10865
 ♥ K
 ♦ A1054
 ♣ K94

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

South hands (Practice Page)

Transfer Advances

Board: 130	♠ 6	East Opens 1♠.
Dealer: E	♥ QJ62	
Vul: None	♦ 53	You bid first.
HCP: 13	♣ AKQJ74	
Board: 131	♠ 954	West Opens 1♥.
Dealer: W	♥ A932	West Bids 2♥ if possible.
Vul: NS	♦ KQJ	
HCP: 10	♣ 743	Partner bids first.
Board: 132	♠ K853	East Opens 1♦.
Dealer: E	♥ K10763	East Bids 3♦ if possible.
Vul: EW	♦ 108	
HCP: 12	♣ AQ	You bid first.
Board: 133	♠ A2	West Opens 1♠.
Dealer: W	♥ KJ2	
Vul: None	♦ QJ863	Partner bids first.
HCP: 12	♣ J32	
Board: 134	♠ A10865	East Opens 1♥.
Dealer: E	♥ K	East Bids 2♥ if possible.
Vul: NS	♦ A1054	
HCP: 14	♣ K94	You bid first.

Transfer Advances Both hands (Answers Page)

Board: 130
 Dealer: E
 Vul: None
 North HCP: 11
 South HCP: 13
 Contract: 3N N

North:
 ♠ AQ984
 ♥ A109
 ♦ J64
 ♣ 106

South:
 ♠ 6
 ♥ QJ62
 ♦ 53
 ♣ AKQJ74

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

Board: 131
 Dealer: W
 Vul: NS
 North HCP: 15
 South HCP: 10
 Contract: 3N S

North:
 ♠ K862
 ♥ J
 ♦ A4
 ♣ AK8652

South:
 ♠ 954
 ♥ A932
 ♦ KQJ
 ♣ 743

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

Board: 132
 Dealer: E
 Vul: EW
 North HCP: 9
 South HCP: 12
 Contract: 3♥ S

North:
 ♠ 64
 ♥ QJ98
 ♦ K963
 ♣ K109

South:
 ♠ K853
 ♥ K10763
 ♦ 108
 ♣ AQ

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

Board: 133
 Dealer: W
 Vul: None
 North HCP: 12
 South HCP: 12
 Contract: 3N S

North:
 ♠ QJ7
 ♥ 5
 ♦ A104
 ♣ KQ9654

South:
 ♠ A2
 ♥ KJ2
 ♦ QJ863
 ♣ J32

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

Board: 134
 Dealer: E
 Vul: NS
 North HCP: 10
 South HCP: 14
 Contract: 2N N

North:
 ♠ 32
 ♥ Q762
 ♦ KJ96
 ♣ A87

South:
 ♠ A10865
 ♥ K
 ♦ A1054
 ♣ K94

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

North hands (Practice Page)

Transfer Advances

Board: 135
Dealer: W
Vul: EW
HCP: 11

♠ J8
♥ AQ762
♦ 103
♣ A985

West Opens 1♦.
West Doubles 2♥ if possible.
East Bids 2♠ if possible.

You bid first.

Board: 136
Dealer: E
Vul: Both
HCP: 16

♠ 6
♥ KQ104
♦ KJ96
♣ AK64

East Opens 1♣.

Partner bids first.

Board: 137
Dealer: W
Vul: NS
HCP: 10

♠ AQ107
♥ A10974
♦ 432
♣ 9

West Opens 1♦.

You bid first.

Board: 138
Dealer: E
Vul: EW
HCP: 8

♠ J7
♥ 9832
♦ K964
♣ KJ8

East Opens 1♣.

Partner bids first.

Board: 139
Dealer: W
Vul: Both
HCP: 12

♠ 5
♥ KJ8543
♦ J86
♣ AK9

West Opens 1♠.

You bid first.

Transfer Advances Both hands (Answers Page)

Board: 135
 Dealer: W
 Vul: EW
 North HCP: 11
 South HCP: 12
 Contract: 3♥ N

North:
 ♠ J8
 ♥ AQ762
 ♦ 103
 ♣ A985

South:
 ♠ K975
 ♥ 854
 ♦ AJ65
 ♣ KJ

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

Board: 136
 Dealer: E
 Vul: Both
 North HCP: 16
 South HCP: 12
 Contract: 4♠ S

North:
 ♠ 6
 ♥ KQ104
 ♦ KJ96
 ♣ AK64

South:
 ♠ AKJ1042
 ♥ A653
 ♦ 7
 ♣ 83

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

Board: 137
 Dealer: W
 Vul: NS
 North HCP: 10
 South HCP: 17
 Contract: 5♠ S

North:
 ♠ AQ107
 ♥ A10974
 ♦ 432
 ♣ 9

South:
 ♠ KJ9843
 ♥ K
 ♦ K85
 ♣ AK10

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

1. Blackwood 0314, for ♠
 2. A=2/5 or 5/5, Q(S)=0

Board: 138
 Dealer: E
 Vul: EW
 North HCP: 8
 South HCP: 14
 Contract: 1♠ S

North:
 ♠ J7
 ♥ 9832
 ♦ K964
 ♣ KJ8

South:
 ♠ AQ654
 ♥ AKJ
 ♦ 1075
 ♣ 93

West	North	East	South
		1♣	1♠
AP			

Board: 139
 Dealer: W
 Vul: Both
 North HCP: 12
 South HCP: 14
 Contract: 3N S

North:
 ♠ 5
 ♥ KJ8543
 ♦ J86
 ♣ AK9

South:
 ♠ AKQ64
 ♥ —
 ♦ K5
 ♣ Q108743

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

South hands (Practice Page)

Transfer Advances

Board: 135 ♠ K975
Dealer: W ♥ 854
Vul: EW ♦ AJ65
HCP: 12 ♣ KJ

West Opens 1♦.
West Doubles 2♥ if possible.
East Bids 2♠ if possible.

Partner bids first.

Board: 136 ♠ AKJ1042
Dealer: E ♥ A653
Vul: Both ♦ 7
HCP: 12 ♣ 83

East Opens 1♣.

You bid first.

Board: 137 ♠ KJ9843
Dealer: W ♥ K
Vul: NS ♦ K85
HCP: 17 ♣ AK10

West Opens 1♦.

Partner bids first.

Board: 138 ♠ AQ654
Dealer: E ♥ AKJ
Vul: EW ♦ 1075
HCP: 14 ♣ 93

East Opens 1♣.

You bid first.

Board: 139 ♠ AKQ64
Dealer: W ♥ —
Vul: Both ♦ K5
HCP: 14 ♣ Q108743

West Opens 1♠.

Partner bids first.

Transfer Advances Both hands (Answers Page)

Board: 135
 Dealer: W
 Vul: EW
 North HCP: 11
 South HCP: 12
 Contract: 3♥ N

North:
 ♠ J8
 ♥ AQ762
 ♦ 103
 ♣ A985

South:
 ♠ K975
 ♥ 854
 ♦ AJ65
 ♣ KJ

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

Board: 136
 Dealer: E
 Vul: Both
 North HCP: 16
 South HCP: 12
 Contract: 4♠ S

North:
 ♠ 6
 ♥ KQ104
 ♦ KJ96
 ♣ AK64

South:
 ♠ AKJ1042
 ♥ A653
 ♦ 7
 ♣ 83

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

Board: 137
 Dealer: W
 Vul: NS
 North HCP: 10
 South HCP: 17
 Contract: 5♠ S

North:
 ♠ AQ107
 ♥ A10974
 ♦ 432
 ♣ 9

South:
 ♠ KJ9843
 ♥ K
 ♦ K85
 ♣ AK10

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

1. Blackwood 0314, for ♠
 2. A=2/5 or 5/5, Q(S)=0

Board: 138
 Dealer: E
 Vul: EW
 North HCP: 8
 South HCP: 14
 Contract: 1♠ S

North:
 ♠ J7
 ♥ 9832
 ♦ K964
 ♣ KJ8

South:
 ♠ AQ654
 ♥ AKJ
 ♦ 1075
 ♣ 93

West	North	East	South
		1♣	1♠
AP			

Board: 139
 Dealer: W
 Vul: Both
 North HCP: 12
 South HCP: 14
 Contract: 3N S

North:
 ♠ 5
 ♥ KJ8543
 ♦ J86
 ♣ AK9

South:
 ♠ AKQ64
 ♥ —
 ♦ K5
 ♣ Q108743

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

North hands (Practice Page)

Transfer Advances

Board: 140	♠ A7542	East Opens 1♦.
Dealer: E	♥ QJ	East Bids 2♣ if possible.
Vul: None	♦ 1087	
HCP: 10	♣ K75	Partner bids first.
Board: 141	♠ 106	West Opens 1♠.
Dealer: W	♥ AKJ1094	
Vul: EW	♦ KJ63	You bid first.
HCP: 12	♣ 6	
Board: 142	♠ AKJ3	East Opens 1♣.
Dealer: E	♥ 10752	
Vul: None	♦ J4	Partner bids first.
HCP: 9	♣ 1093	
Board: 143	♠ J10765	West Opens 1♦.
Dealer: W	♥ AK43	West Doubles 2♦ if possible.
Vul: Both	♦ K	
HCP: 15	♣ KJ6	You bid first.

Transfer Advances Both hands (Answers Page)

Board: 140

Dealer: E

Vul: None

North HCP: 10

South HCP: 12

Contract: 4♥ S

North:

♠ A7542

♥ QJ

♦ 1087

♣ K75

South:

♠ QJ

♥ K109853

♦ Q5

♣ A93

West North East South

1♦ 1♥

Pass 1♠ 2♣ 2♥

Pass 3♥ Pass 4♥

AP

Board: 141

Dealer: W

Vul: EW

North HCP: 12

South HCP: 16

Contract: 4♥ N

North:

♠ 106

♥ AKJ1094

♦ KJ63

♣ 6

South:

♠ AQ82

♥ 62

♦ AQ4

♣ A1075

West North East South

1♠ 2♥ Pass 3NT

Pass 4♥ AP

Board: 142

Dealer: E

Vul: None

North HCP: 9

South HCP: 15

Contract: 4♥ S

North:

♠ AKJ3

♥ 10752

♦ J4

♣ 1093

South:

♠ Q72

♥ KQ964

♦ K6

♣ AJ5

West North East South

1♣ 1♥

Pass 2♥ Pass 3♥

Pass 4♥ AP

Board: 143

Dealer: W

Vul: Both

North HCP: 15

South HCP: 11

Contract: 4♠ N

North:

♠ J10765

♥ AK43

♦ K

♣ KJ6

South:

♠ KQ2

♥ 65

♦ 8542

♣ AQ53

West North East South

1♦ 1♠ Pass 2♦¹

X 2♥² Pass 2♠

Pass 2NT³ Pass 3♣⁴

Pass 4♣⁵ Pass 4♠

AP

1. limit raise or better in ♠

2. Cue bid, a ♥ stopper

3. Cue bid, a ♦ stopper

4. Cue bid, a ♣ stopper

5. Cue bid, a ♠ stopper

South hands (Practice Page)

Transfer Advances

Board: 140	♠ QJ	East Opens 1♦.
Dealer: E	♥ K109853	East Bids 2♣ if possible.
Vul: None	♦ Q5	
HCP: 12	♣ A93	You bid first.
Board: 141	♠ AQ82	West Opens 1♠.
Dealer: W	♥ 62	
Vul: EW	♦ AQ4	Partner bids first.
HCP: 16	♣ A1075	
Board: 142	♠ Q72	East Opens 1♣.
Dealer: E	♥ KQ964	
Vul: None	♦ K6	You bid first.
HCP: 15	♣ AJ5	
Board: 143	♠ KQ2	West Opens 1♦.
Dealer: W	♥ 65	West Doubles 2♦ if possible.
Vul: Both	♦ 8542	
HCP: 11	♣ AQ53	Partner bids first.

Transfer Advances Both hands (Answers Page)

Board: 140

Dealer: E

Vul: None

North HCP: 10

South HCP: 12

Contract: 4♥ S

North:

♠ A7542

♥ QJ

♦ 1087

♣ K75

South:

♠ QJ

♥ K109853

♦ Q5

♣ A93

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

		1♦	1♥
--	--	----	----

Pass	1♠	2♣	2♥
------	----	----	----

Pass	3♥	Pass	4♥
------	----	------	----

AP

Board: 141

Dealer: W

Vul: EW

North HCP: 12

South HCP: 16

Contract: 4♥ N

North:

♠ 106

♥ AKJ1094

♦ KJ63

♣ 6

South:

♠ AQ82

♥ 62

♦ AQ4

♣ A1075

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

1♠	2♥	Pass	3NT
----	----	------	-----

Pass	4♥	AP	
------	----	----	--

Board: 142

Dealer: E

Vul: None

North HCP: 9

South HCP: 15

Contract: 4♥ S

North:

♠ AKJ3

♥ 10752

♦ J4

♣ 1093

South:

♠ Q72

♥ KQ964

♦ K6

♣ AJ5

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

		1♣	1♥
--	--	----	----

Pass	2♥	Pass	3♥
------	----	------	----

Pass	4♥	AP	
------	----	----	--

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

1♦	1♠	Pass	2♦ ¹
----	----	------	-----------------

X	2♥ ²	Pass	2♠
---	-----------------	------	----

Pass	2NT ³	Pass	3♣ ⁴
------	------------------	------	-----------------

Pass	4♣ ⁵	Pass	4♠
------	-----------------	------	----

AP

1. limit raise or better in ♠

2. Cue bid, a ♥ stopper

3. Cue bid, a ♦ stopper

4. Cue bid, a ♣ stopper

5. Cue bid, a ♠ stopper

Board: 143

Dealer: W

Vul: Both

North HCP: 15

South HCP: 11

Contract: 4♠ N

North:

♠ J10765

♥ AK43

♦ K

♣ KJ6

South:

♠ KQ2

♥ 65

♦ 8542

♣ AQ53

North hands (Practice Page)

Transfer Advances

Board: 144	♠ Q3	East Opens 1♥.
Dealer: E	♥ J62	East Doubles 2♥ if possible.
Vul: None	♦ AK75	
HCP: 14	♣ A843	Partner bids first.
Board: 145	♠ J1052	West Opens 1♦.
Dealer: W	♥ A10852	East Bids 2♠ if possible.
Vul: NS	♦ 8	
HCP: 12	♣ AK10	You bid first.
Board: 146	♠ Q976	East Opens 1♣.
Dealer: E	♥ 104	East Doubles 2♣ if possible.
Vul: None	♦ AK8	
HCP: 12	♣ K983	Partner bids first.
Board: 147	♠ K	West Opens 1♣.
Dealer: W	♥ AQ654	
Vul: NS	♦ A54	You bid first.
HCP: 14	♣ J1076	
Board: 148	♠ 64	East Opens 1♠.
Dealer: E	♥ K842	East Bids 2♠ if possible.
Vul: EW	♦ Q853	
HCP: 8	♣ K104	Partner bids first.

Transfer Advances Both hands (Answers Page)

Board: 144
Dealer: E
Vul: None
North HCP: 14
South HCP: 13
Contract: 4♣ S

North:

♠ Q3

♥ J62

♦ AK75

♣ A843

South:

♠ KJ5

♥ K109

♦ 9

♣ KQJ952

West North East South

1♥ 2♣

Pass 2♥¹ X 3♣

Pass 3♥² Pass 4♣

AP

1. strength cue bid

2. limit raise or better in ♣

Board: 145
Dealer: W
Vul: NS
North HCP: 12
South HCP: 10
Contract: 2♠ E

North:

♠ J1052

♥ A10852

♦ 8

♣ AK10

South:

♠ Q3

♥ KJ9

♦ K732

♣ J954

West North East South

1♦ 1♥ 2♠¹ AP

1. 1X-(1Y)-2Z weak

Board: 146
Dealer: E
Vul: None
North HCP: 12
South HCP: 14
Contract: 4♠ S

North:

♠ Q976

♥ 104

♦ AK8

♣ K983

South:

♠ KJ853

♥ AK93

♦ Q7

♣ J4

West North East South

1♣ 1♠

Pass 2♣¹ X 2♥²

Pass 2♠ Pass 4♠

AP

1. limit raise or better in ♠

2. Cue bid, a ♥ stopper

Board: 147
Dealer: W
Vul: NS
North HCP: 14
South HCP: 9
Contract: 2♥ N

North:

♠ K

♥ AQ654

♦ A54

♣ J1076

South:

♠ AJ872

♥ 10932

♦ 76

♣ A5

West North East South

1♣ 1♥ Pass 2♥

AP

Board: 148
Dealer: E
Vul: EW
North HCP: 8
South HCP: 14
Contract: 3♣ S

North:

♠ 64

♥ K842

♦ Q853

♣ K104

South:

♠ 975

♥ 3

♦ AK6

♣ AQJ985

West North East South

1♠ 2♣

Pass Pass 2♠ 3♣

AP

South hands (Practice Page)

Transfer Advances

Board: 144	♠ KJ5	East Opens 1♥.
Dealer: E	♥ K109	East Doubles 2♥ if possible.
Vul: None	♦ 9	
HCP: 13	♣ KQJ952	You bid first.
Board: 145	♠ Q3	West Opens 1♦.
Dealer: W	♥ KJ9	East Bids 2♠ if possible.
Vul: NS	♦ K732	
HCP: 10	♣ J954	Partner bids first.
Board: 146	♠ KJ853	East Opens 1♣.
Dealer: E	♥ AK93	East Doubles 2♣ if possible.
Vul: None	♦ Q7	
HCP: 14	♣ J4	You bid first.
Board: 147	♠ AJ872	West Opens 1♣.
Dealer: W	♥ 10932	
Vul: NS	♦ 76	Partner bids first.
HCP: 9	♣ A5	
Board: 148	♠ 975	East Opens 1♠.
Dealer: E	♥ 3	East Bids 2♠ if possible.
Vul: EW	♦ AK6	
HCP: 14	♣ AQJ985	You bid first.

Transfer Advances Both hands (Answers Page)

Board: 144
 Dealer: E
 Vul: None
 North HCP: 14
 South HCP: 13
 Contract: 4♣ S

North:
 ♠ Q3
 ♥ J62
 ♦ AK75
 ♣ A843

South:
 ♠ KJ5
 ♥ K109
 ♦ 9
 ♣ KQJ952

West	North	East	South
		1♥	2♣
Pass	2♥ ¹	X	3♣
Pass	3♥ ²	Pass	4♣
AP			
1. strength cue bid			
2. limit raise or better in ♣			

Board: 145
 Dealer: W
 Vul: NS
 North HCP: 12
 South HCP: 10
 Contract: 2♠ E

North:
 ♠ J1052
 ♥ A10852
 ♦ 8
 ♣ AK10

South:
 ♠ Q3
 ♥ KJ9
 ♦ K732
 ♣ J954

West	North	East	South
1♦	1♥	2♠ ¹	AP
1. 1X-(1Y)-2Z weak			

Board: 146
 Dealer: E
 Vul: None
 North HCP: 12
 South HCP: 14
 Contract: 4♠ S

North:
 ♠ Q976
 ♥ 104
 ♦ AK8
 ♣ K983

South:
 ♠ KJ853
 ♥ AK93
 ♦ Q7
 ♣ J4

West	North	East	South
		1♣	1♠
Pass	2♣ ¹	X	2♥ ²
Pass	2♠	Pass	4♠
AP			
1. limit raise or better in ♠			
2. Cue bid, a ♥ stopper			

Board: 147
 Dealer: W
 Vul: NS
 North HCP: 14
 South HCP: 9
 Contract: 2♥ N

North:
 ♠ K
 ♥ AQ654
 ♦ A54
 ♣ J1076

South:
 ♠ AJ872
 ♥ 10932
 ♦ 76
 ♣ A5

West	North	East	South
1♣	1♥	Pass	2♥
AP			

Board: 148
 Dealer: E
 Vul: EW
 North HCP: 8
 South HCP: 14
 Contract: 3♣ S

North:
 ♠ 64
 ♥ K842
 ♦ Q853
 ♣ K104

South:
 ♠ 975
 ♥ 3
 ♦ AK6
 ♣ AQJ985

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

North hands (Practice Page)

Transfer Advances

Board: 149 ♠ 52
Dealer: W ♥ Q87
Vul: Both ♦ AQJ109
HCP: 9 ♣ 1043

West Opens 1♣.
West Bids 1♠ if possible.
You bid first.

Board: 150 ♠ K
Dealer: E ♥ A42
Vul: NS ♦ K109875
HCP: 10 ♣ 1073

East Opens 1♣.
West Bids 1♠ if possible.
East Bids 2♠ if possible.
West Bids 3♠ if possible.
Partner bids first.

Board: 151 ♠ AKJ765
Dealer: W ♥ J
Vul: EW ♦ AJ5
HCP: 14 ♣ 1074

West Opens 1♦.
You bid first.

Board: 152 ♠ A64
Dealer: E ♥ J107
Vul: Both ♦ QJ743
HCP: 8 ♣ 65

East Opens 1♣.
East Doubles Pass if possible.
West Bids 1♠ if possible.
Partner bids first.

Board: 153 ♠ Q42
Dealer: W ♥ A10
Vul: None ♦ 93
HCP: 13 ♣ AQJ1064

West Opens 1♠.
West Bids 2♠ if possible.
You bid first.

Transfer Advances Both hands (Answers Page)

Board: 149	North:	South:	West	North	East	South
Dealer: W	♠ 52	♠ Q93	1♣	1♦	Pass	1♥
Vul: Both	♥ Q87	♥ AK52	1♠	Pass	Pass	2♠ ¹
North HCP: 9	♦ AQJ109	♦ K83	Pass	3♦	Pass	3NT
South HCP: 16	♣ 1043	♣ KJ9	AP			
Contract: 3N S			1. limit raise or better in ♦			

Board: 150	North:	South:	West	North	East	South
Dealer: E	♠ K	♠ A9			1♣	1♥
Vul: NS	♥ A42	♥ KJ1083	1♠	2♥	2♠	3♥
North HCP: 10	♦ K109875	♦ AJ64	3♠	AP		
South HCP: 14	♣ 1073	♣ J8				
Contract: 3♠ W						

Board: 151	North:	South:	West	North	East	South
Dealer: W	♠ AKJ765	♠ Q4	1♦	1♠	Pass	2♥
Vul: EW	♥ J	♥ K6532	Pass	2♠	AP	
North HCP: 14	♦ AJ5	♦ 874				
South HCP: 11	♣ 1074	♣ AQ8				
Contract: 2♠ N						

Board: 152	North:	South:	West	North	East	South
Dealer: E	♠ A64	♠ K85			1♣	1♥
Vul: Both	♥ J107	♥ AK543	Pass	Pass	X	Pass
North HCP: 8	♦ QJ743	♦ 105	1♠	2♥	AP	
South HCP: 13	♣ 65	♣ K103				
Contract: 2♥ S						

Board: 153	North:	South:	West	North	East	South
Dealer: W	♠ Q42	♠ J83	1♠	2♣	Pass	Pass
Vul: None	♥ A10	♥ KQJ75	2♠	3♣	AP	
North HCP: 13	♦ 93	♦ J65				
South HCP: 8	♣ AQJ1064	♣ 93				
Contract: 3♣ N						

South hands (Practice Page)

Transfer Advances

Board: 149	♠ Q93	West Opens 1♣.
Dealer: W	♥ AK52	West Bids 1♠ if possible.
Vul: Both	♦ K83	
HCP: 16	♣ KJ9	Partner bids first.

Board: 150	♠ A9	East Opens 1♣.
Dealer: E	♥ KJ1083	West Bids 1♠ if possible.
Vul: NS	♦ AJ64	East Bids 2♠ if possible.
HCP: 14	♣ J8	West Bids 3♠ if possible.
		You bid first.

Board: 151	♠ Q4	West Opens 1♦.
Dealer: W	♥ K6532	
Vul: EW	♦ 874	Partner bids first.
HCP: 11	♣ AQ8	

Board: 152	♠ K85	East Opens 1♣.
Dealer: E	♥ AK543	East Doubles Pass if possible.
Vul: Both	♦ 105	West Bids 1♠ if possible.
HCP: 13	♣ K103	You bid first.

Board: 153	♠ J83	West Opens 1♠.
Dealer: W	♥ KQJ75	West Bids 2♠ if possible.
Vul: None	♦ J65	
HCP: 8	♣ 93	Partner bids first.

Transfer Advances Both hands (Answers Page)

Board: 149	North:	South:	West	North	East	South
Dealer: W	♠ 52	♠ Q93	1♣	1♦	Pass	1♥
Vul: Both	♥ Q87	♥ AK52	1♠	Pass	Pass	2♠ ¹
North HCP: 9	♦ AQJ109	♦ K83	Pass	3♦	Pass	3NT
South HCP: 16	♣ 1043	♣ KJ9	AP			
Contract: 3N S			1. limit raise or better in ♦			

Board: 150	North:	South:	West	North	East	South
Dealer: E	♠ K	♠ A9			1♣	1♥
Vul: NS	♥ A42	♥ KJ1083	1♠	2♥	2♠	3♥
North HCP: 10	♦ K109875	♦ AJ64	3♠	AP		
South HCP: 14	♣ 1073	♣ J8				
Contract: 3♠ W						

Board: 151	North:	South:	West	North	East	South
Dealer: W	♠ AKJ765	♠ Q4	1♦	1♠	Pass	2♥
Vul: EW	♥ J	♥ K6532	Pass	2♠	AP	
North HCP: 14	♦ AJ5	♦ 874				
South HCP: 11	♣ 1074	♣ AQ8				
Contract: 2♠ N						

Board: 152	North:	South:	West	North	East	South
Dealer: E	♠ A64	♠ K85			1♣	1♥
Vul: Both	♥ J107	♥ AK543	Pass	Pass	X	Pass
North HCP: 8	♦ QJ743	♦ 105	1♠	2♥	AP	
South HCP: 13	♣ 65	♣ K103				
Contract: 2♥ S						

Board: 153	North:	South:	West	North	East	South
Dealer: W	♠ Q42	♠ J83	1♠	2♣	Pass	Pass
Vul: None	♥ A10	♥ KQJ75	2♠	3♣	AP	
North HCP: 13	♦ 93	♦ J65				
South HCP: 8	♣ AQJ1064	♣ 93				
Contract: 3♣ N						

North hands (Practice Page)

Transfer Advances

Board: 154 ♠ 1062
Dealer: E ♥ J975
Vul: EW ♦ AKQ5
HCP: 13 ♣ K3

East Opens 1♣.
East Doubles 2♣ if possible.
West Bids 3♣ if possible.

Partner bids first.

Board: 155 ♠ KQ1095
Dealer: W ♥ 7
Vul: Both ♦ KQ87
HCP: 12 ♣ Q104

West Opens 1♥.

You bid first.

Board: 156 ♠ Q102
Dealer: E ♥ KJ842
Vul: None ♦ J10
HCP: 11 ♣ A92

East Opens 1♠.
East Bids 2♠ if possible.

Partner bids first.

Board: 157 ♠ AKJ106
Dealer: W ♥ A854
Vul: NS ♦ 3
HCP: 13 ♣ J53

West Opens 1♥.
West Doubles Pass if possible.
East Bids 2♦ if possible.

You bid first.

Board: 158 ♠ J6
Dealer: E ♥ 854
Vul: Both ♦ A94
HCP: 10 ♣ KQ953

East Opens 1♥.
East Doubles Pass if possible.
West Bids 2♦ if possible.

Partner bids first.

Transfer Advances Both hands (Answers Page)

Board: 154
 Dealer: E
 Vul: EW
 North HCP: 13
 South HCP: 10
 Contract: 3♣X E

North:
 ♠ 1062
 ♥ J975
 ♦ AKQ5
 ♣ K3

South:
 ♠ AKJ85
 ♥ Q432
 ♦ 6
 ♣ 985

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

1. limit raise or better in ♠

Board: 155
 Dealer: W
 Vul: Both
 North HCP: 12
 South HCP: 13
 Contract: 4♠ N

North:
 ♠ KQ1095
 ♥ 7
 ♦ KQ87
 ♣ Q104

South:
 ♠ J83
 ♥ A10832
 ♦ A43
 ♣ A2

West	North	East	South
1♥	1♠	Pass	2♥ ¹
Pass	4♠	AP	

1. limit raise or better in ♠

Board: 156
 Dealer: E
 Vul: None
 North HCP: 11
 South HCP: 13
 Contract: 3N N

North:
 ♠ Q102
 ♥ KJ842
 ♦ J10
 ♣ A92

South:
 ♠ J96
 ♥ A5
 ♦ AQ7532
 ♣ Q10

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

Board: 157
 Dealer: W
 Vul: NS
 North HCP: 13
 South HCP: 11
 Contract: 2♦ E

North:
 ♠ AKJ106
 ♥ A854
 ♦ 3
 ♣ J53

South:
 ♠ Q3
 ♥ 632
 ♦ AK8
 ♣ Q10986

West	North	East	South
1♥	1♠	Pass	Pass
X	Pass	2♦	AP

Board: 158
 Dealer: E
 Vul: Both
 North HCP: 10
 South HCP: 14
 Contract: 2♦ W

North:
 ♠ J6
 ♥ 854
 ♦ A94
 ♣ KQ953

South:
 ♠ AQ853
 ♥ AK3
 ♦ J75
 ♣ 74

West	North	East	South
		1♥	1♠
Pass	Pass	X	Pass
2♦	AP		

South hands (Practice Page)

Transfer Advances

Board: 154 ♠ AKJ85
Dealer: E ♥ Q432
Vul: EW ♦ 6
HCP: 10 ♣ 985

East Opens 1♣.
East Doubles 2♣ if possible.
West Bids 3♣ if possible.

You bid first.

Board: 155 ♠ J83
Dealer: W ♥ A10832
Vul: Both ♦ A43
HCP: 13 ♣ A2

West Opens 1♥.

Partner bids first.

Board: 156 ♠ J96
Dealer: E ♥ A5
Vul: None ♦ AQ7532
HCP: 13 ♣ Q10

East Opens 1♠.
East Bids 2♠ if possible.

You bid first.

Board: 157 ♠ Q3
Dealer: W ♥ 632
Vul: NS ♦ AK8
HCP: 11 ♣ Q10986

West Opens 1♥.
West Doubles Pass if possible.
East Bids 2♦ if possible.

Partner bids first.

Board: 158 ♠ AQ853
Dealer: E ♥ AK3
Vul: Both ♦ J75
HCP: 14 ♣ 74

East Opens 1♥.
East Doubles Pass if possible.
West Bids 2♦ if possible.

You bid first.

Transfer Advances Both hands (Answers Page)

Board: 154
 Dealer: E
 Vul: EW
 North HCP: 13
 South HCP: 10
 Contract: 3♣X E

North:
 ♠ 1062
 ♥ J975
 ♦ AKQ5
 ♣ K3

South:
 ♠ AKJ85
 ♥ Q432
 ♦ 6
 ♣ 985

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

1. limit raise or better in ♠

Board: 155
 Dealer: W
 Vul: Both
 North HCP: 12
 South HCP: 13
 Contract: 4♠ N

North:
 ♠ KQ1095
 ♥ 7
 ♦ KQ87
 ♣ Q104

South:
 ♠ J83
 ♥ A10832
 ♦ A43
 ♣ A2

West	North	East	South
1♥	1♠	Pass	2♥ ¹
Pass	4♠	AP	

1. limit raise or better in ♠

Board: 156
 Dealer: E
 Vul: None
 North HCP: 11
 South HCP: 13
 Contract: 3N N

North:
 ♠ Q102
 ♥ KJ842
 ♦ J10
 ♣ A92

South:
 ♠ J96
 ♥ A5
 ♦ AQ7532
 ♣ Q10

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

Board: 157
 Dealer: W
 Vul: NS
 North HCP: 13
 South HCP: 11
 Contract: 2♦ E

North:
 ♠ AKJ106
 ♥ A854
 ♦ 3
 ♣ J53

South:
 ♠ Q3
 ♥ 632
 ♦ AK8
 ♣ Q10986

West	North	East	South
1♥	1♠	Pass	Pass
X	Pass	2♦	AP

Board: 158
 Dealer: E
 Vul: Both
 North HCP: 10
 South HCP: 14
 Contract: 2♦ W

North:
 ♠ J6
 ♥ 854
 ♦ A94
 ♣ KQ953

South:
 ♠ AQ853
 ♥ AK3
 ♦ J75
 ♣ 74

West	North	East	South
		1♥	1♠
Pass	Pass	X	Pass
2♦	AP		

North hands (Practice Page)

Transfer Advances

Board: 159 ♠ QJ1065
Dealer: W ♥ AJ7
Vul: None ♦ AJ7
HCP: 13 ♣ 64

West Opens 1♣.

You bid first.

Board: 160 ♠ A9542
Dealer: E ♥ AJ7
Vul: NS ♦ QJ9
HCP: 12 ♣ 63

East Opens 1♣.

East Doubles 2♣ if possible.

West Bids 3♣ if possible.

Partner bids first.

Board: 161 ♠ 9
Dealer: W ♥ AJ4
Vul: None ♦ K106
HCP: 14 ♣ AQ8632

West Opens 1♥.

You bid first.

Board: 162 ♠ 9872
Dealer: E ♥ 42
Vul: NS ♦ AQ52
HCP: 10 ♣ A103

East Opens 1♦.

Partner bids first.

Board: 163 ♠ —
Dealer: W ♥ AKJ72
Vul: EW ♦ AJ105
HCP: 13 ♣ 6543

West Opens 1♣.

East Bids 2♠ if possible.

West Bids 3♠ if possible.

You bid first.

Transfer Advances Both hands (Answers Page)

Board: 159

Dealer: W

Vul: None

North HCP: 13

South HCP: 12

Contract: 4♥ S

North:

♠ QJ1065

♥ AJ7

♦ AJ7

♣ 64

South:

♠ A2

♥ Q10863

♦ Q1084

♣ A3

West	North	East	South
1♣	1♠	Pass	2♥
Pass	3♣ ¹	Pass	4♥
AP			
1. limit raise or better in ♥			

Board: 160

Dealer: E

Vul: NS

North HCP: 12

South HCP: 10

Contract: 4♠ S

North:

♠ A9542

♥ AJ7

♦ QJ9

♣ 63

South:

♠ KQJ83

♥ 6542

♦ 6

♣ A109

West	North	East	South
		1♣	1♠
Pass	2♣ ¹	X	XX
3♣	4♠	AP	
1. limit raise or better in ♠			

Board: 161

Dealer: W

Vul: None

North HCP: 14

South HCP: 10

Contract: 4♠ S

North:

♠ 9

♥ AJ4

♦ K106

♣ AQ8632

South:

♠ AKJ10832

♥ 752

♦ Q98

♣ —

West	North	East	South
1♥	2♣	Pass	4♠
AP			

Board: 162

Dealer: E

Vul: NS

North HCP: 10

South HCP: 13

Contract: 4♠ S

North:

♠ 9872

♥ 42

♦ AQ52

♣ A103

South:

♠ AQ653

♥ K75

♦ 108

♣ KJ6

West	North	East	South
		1♦	1♠
Pass	2♦ ¹	Pass	4♠
AP			
1. limit raise or better in ♠			

Board: 163

Dealer: W

Vul: EW

North HCP: 13

South HCP: 10

Contract: 3♠ E

North:

♠ —

♥ AKJ72

♦ AJ105

♣ 6543

South:

♠ Q93

♥ 963

♦ K743

♣ KQ7

West	North	East	South
1♣	1♥	2♠ ¹	Pass
3♠	AP		
1. 1X-(1Y)-2Z weak			

South hands (Practice Page)

Transfer Advances

Board: 159 ♠ A2
Dealer: W ♥ Q10863
Vul: None ♦ Q1084
HCP: 12 ♣ A3

West Opens 1♣.

Partner bids first.

Board: 160 ♠ KQJ83
Dealer: E ♥ 6542
Vul: NS ♦ 6
HCP: 10 ♣ A109

East Opens 1♣.

East Doubles 2♣ if possible.

West Bids 3♣ if possible.

You bid first.

Board: 161 ♠ AKJ10832
Dealer: W ♥ 752
Vul: None ♦ Q98
HCP: 10 ♣ —

West Opens 1♥.

Partner bids first.

Board: 162 ♠ AQ653
Dealer: E ♥ K75
Vul: NS ♦ 108
HCP: 13 ♣ KJ6

East Opens 1♦.

You bid first.

Board: 163 ♠ Q93
Dealer: W ♥ 963
Vul: EW ♦ K743
HCP: 10 ♣ KQ7

West Opens 1♣.

East Bids 2♠ if possible.

West Bids 3♠ if possible.

Partner bids first.

Transfer Advances Both hands (Answers Page)

Board: 159	North:	South:	West	North	East	South
Dealer: W	♠ QJ1065	♠ A2	1♣	1♠	Pass	2♥
Vul: None	♥ AJ7	♥ Q10863	Pass	3♣ ¹	Pass	4♥
North HCP: 13	♦ AJ7	♦ Q1084	AP			
South HCP: 12	♣ 64	♣ A3				
Contract: 4♥ S						1. limit raise or better in ♥

Board: 160	North:	South:	West	North	East	South
Dealer: E	♠ A9542	♠ KQJ83			1♣	1♠
Vul: NS	♥ AJ7	♥ 6542	Pass	2♣ ¹	X	XX
North HCP: 12	♦ QJ9	♦ 6	3♣	4♠	AP	
South HCP: 10	♣ 63	♣ A109				
Contract: 4♠ S						1. limit raise or better in ♠

Board: 161	North:	South:	West	North	East	South
Dealer: W	♠ 9	♠ AKJ10832	1♥	2♣	Pass	4♠
Vul: None	♥ AJ4	♥ 752	AP			
North HCP: 14	♦ K106	♦ Q98				
South HCP: 10	♣ AQ8632	♣ —				
Contract: 4♠ S						

Board: 162	North:	South:	West	North	East	South
Dealer: E	♠ 9872	♠ AQ653			1♦	1♠
Vul: NS	♥ 42	♥ K75	Pass	2♦ ¹	Pass	4♠
North HCP: 10	♦ AQ52	♦ 108	AP			
South HCP: 13	♣ A103	♣ KJ6				
Contract: 4♠ S						1. limit raise or better in ♠

Board: 163	North:	South:	West	North	East	South
Dealer: W	♠ —	♠ Q93	1♣	1♥	2♠ ¹	Pass
Vul: EW	♥ AKJ72	♥ 963	3♠	AP		
North HCP: 13	♦ AJ105	♦ K743				
South HCP: 10	♣ 6543	♣ KQ7				
Contract: 3♠ E						1. 1X-(1Y)-2Z weak

North hands (Practice Page)

Transfer Advances

Board: 164
Dealer: E
Vul: Both
HCP: 13

♠ QJ5
♥ 1072
♦ K92
♣ AK65

East Opens 1♦.
East Doubles 2♦ if possible.
West Bids 3♦ if possible.

Partner bids first.

Board: 165
Dealer: W
Vul: EW
HCP: 15

♠ 87
♥ AQ6
♦ J6
♣ AKJ1065

West Opens 1♠.

You bid first.

Board: 166
Dealer: E
Vul: Both
HCP: 9

♠ AKJ9
♥ 6
♦ 10976
♣ J874

East Opens 1♣.
East Doubles 1♠ if possible.
West Bids 2♦ if possible.

Partner bids first.

Board: 167
Dealer: W
Vul: None
HCP: 14

♠ 105
♥ AK5
♦ 94
♣ AK10642

West Opens 1♥.

You bid first.

Board: 168
Dealer: E
Vul: EW
HCP: 13

♠ K9853
♥ KQ6
♦ AJ5
♣ 95

East Opens 1♣.
East Doubles 2♣ if possible.

Partner bids first.

Transfer Advances Both hands (Answers Page)

Board: 164
 Dealer: E
 Vul: Both
 North HCP: 13
 South HCP: 11
 Contract: 3♦X E

North:
 ♠ QJ5
 ♥ 1072
 ♦ K92
 ♣ AK65

South:
 ♠ 82
 ♥ AKJ65
 ♦ J7
 ♣ Q943

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

1. limit raise or better in ♥

Board: 165
 Dealer: W
 Vul: EW
 North HCP: 15
 South HCP: 11
 Contract: 3N S

North:
 ♠ 87
 ♥ AQ6
 ♦ J6
 ♣ AKJ1065

South:
 ♠ AQ104
 ♥ J987
 ♦ A10843
 ♣ —

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

Board: 166
 Dealer: E
 Vul: Both
 North HCP: 9
 South HCP: 12
 Contract: 2♦ W

North:
 ♠ AKJ9
 ♥ 6
 ♦ 10976
 ♣ J874

South:
 ♠ 654
 ♥ AKQ107
 ♦ J4
 ♣ Q103

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

Board: 167
 Dealer: W
 Vul: None
 North HCP: 14
 South HCP: 9
 Contract: 3♣ N

North:
 ♠ 105
 ♥ AK5
 ♦ 94
 ♣ AK10642

South:
 ♠ K832
 ♥ J94
 ♦ A10765
 ♣ J

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

Board: 168
 Dealer: E
 Vul: EW
 North HCP: 13
 South HCP: 14
 Contract: 4♥ S

North:
 ♠ K9853
 ♥ KQ6
 ♦ AJ5
 ♣ 95

South:
 ♠ 10642
 ♥ A10873
 ♦ K
 ♣ AK7

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

1. limit raise or better in ♥
 2. Cue bid, a ♦ stopper

South hands (Practice Page)

Transfer Advances

Board: 164 ♠ 82
Dealer: E ♥ AKJ65
Vul: Both ♦ J7
HCP: 11 ♣ Q943

East Opens 1♦.
East Doubles 2♦ if possible.
West Bids 3♦ if possible.

You bid first.

Board: 165 ♠ AQ104
Dealer: W ♥ J987
Vul: EW ♦ A10843
HCP: 11 ♣ —

West Opens 1♠.

Partner bids first.

Board: 166 ♠ 654
Dealer: E ♥ AKQ107
Vul: Both ♦ J4
HCP: 12 ♣ Q103

East Opens 1♣.
East Doubles 1♠ if possible.
West Bids 2♦ if possible.

You bid first.

Board: 167 ♠ K832
Dealer: W ♥ J94
Vul: None ♦ A10765
HCP: 9 ♣ J

West Opens 1♥.

Partner bids first.

Board: 168 ♠ 10642
Dealer: E ♥ A10873
Vul: EW ♦ K
HCP: 14 ♣ AK7

East Opens 1♣.
East Doubles 2♣ if possible.

You bid first.

Transfer Advances Both hands (Answers Page)

Board: 164
 Dealer: E
 Vul: Both
 North HCP: 13
 South HCP: 11
 Contract: 3♦X E

North:
 ♠ QJ5
 ♥ 1072
 ♦ K92
 ♣ AK65

South:
 ♠ 82
 ♥ AKJ65
 ♦ J7
 ♣ Q943

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

1. limit raise or better in ♥

Board: 165
 Dealer: W
 Vul: EW
 North HCP: 15
 South HCP: 11
 Contract: 3N S

North:
 ♠ 87
 ♥ AQ6
 ♦ J6
 ♣ AKJ1065

South:
 ♠ AQ104
 ♥ J987
 ♦ A10843
 ♣ —

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

Board: 166
 Dealer: E
 Vul: Both
 North HCP: 9
 South HCP: 12
 Contract: 2♦ W

North:
 ♠ AKJ9
 ♥ 6
 ♦ 10976
 ♣ J874

South:
 ♠ 654
 ♥ AKQ107
 ♦ J4
 ♣ Q103

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

Board: 167
 Dealer: W
 Vul: None
 North HCP: 14
 South HCP: 9
 Contract: 3♣ N

North:
 ♠ 105
 ♥ AK5
 ♦ 94
 ♣ AK10642

South:
 ♠ K832
 ♥ J94
 ♦ A10765
 ♣ J

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

Board: 168
 Dealer: E
 Vul: EW
 North HCP: 13
 South HCP: 14
 Contract: 4♥ S

North:
 ♠ K9853
 ♥ KQ6
 ♦ AJ5
 ♣ 95

South:
 ♠ 10642
 ♥ A10873
 ♦ K
 ♣ AK7

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

1. limit raise or better in ♥
 2. Cue bid, a ♦ stopper

North hands (Practice Page)

Transfer Advances

Board: 169	♠ J2	West Opens 1♠.
Dealer: W	♥ AJ	
Vul: None	♦ AJ7643	You bid first.
HCP: 15	♣ A93	
Board: 170	♠ QJ10	East Opens 1♠.
Dealer: E	♥ AQ93	
Vul: NS	♦ Q92	Partner bids first.
HCP: 11	♣ 972	
Board: 171	♠ QJ1054	West Opens 1♥.
Dealer: W	♥ 642	
Vul: Both	♦ K5	You bid first.
HCP: 10	♣ A43	
Board: 172	♠ J107	East Opens 1♣.
Dealer: E	♥ AKQJ106	
Vul: None	♦ 73	Partner bids first.
HCP: 15	♣ A6	
Board: 173	♠ Q104	West Opens 1♣.
Dealer: W	♥ AQ9842	West Bids 3♣ if possible.
Vul: NS	♦ K9	
HCP: 14	♣ K10	You bid first.

Transfer Advances Both hands (Answers Page)

Board: 169

Dealer: W

Vul: None

North HCP: 15

South HCP: 10

Contract: 2♦ N

North:

♠ J2

♥ AJ

♦ AJ7643

♣ A93

South:

♠ Q985

♥ K854

♦ Q8

♣ K82

West	North	East	South
1♠	2♦	AP	

Board: 170

Dealer: E

Vul: NS

North HCP: 11

South HCP: 12

Contract: 3N N

North:

♠ QJ10

♥ AQ93

♦ Q92

♣ 972

South:

♠ A7

♥ 84

♦ K65

♣ KQ8654

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

Board: 171

Dealer: W

Vul: Both

North HCP: 10

South HCP: 14

Contract: 4♠ N

North:

♠ QJ1054

♥ 642

♦ K5

♣ A43

South:

♠ A93

♥ Q93

♦ AJ1082

♣ K10

West	North	East	South
1♥	1♠	Pass	2♥ ¹
Pass	3♠	Pass	4♠
AP			
1. limit raise or better in ♠			

Board: 172

Dealer: E

Vul: None

North HCP: 15

South HCP: 11

Contract: 3N S

North:

♠ J107

♥ AKQJ106

♦ 73

♣ A6

South:

♠ A984

♥ 2

♦ KJ1094

♣ K54

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

Board: 173

Dealer: W

Vul: NS

North HCP: 14

South HCP: 10

Contract: 3♥ N

North:

♠ Q104

♥ AQ9842

♦ K9

♣ K10

South:

♠ A3

♥ J65

♦ AJ63

♣ 9743

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

South hands (Practice Page)

Transfer Advances

Board: 169 ♠ Q985
Dealer: W ♥ K854
Vul: None ♦ Q8
HCP: 10 ♣ K82

West Opens 1♠.

Partner bids first.

Board: 170 ♠ A7
Dealer: E ♥ 84
Vul: NS ♦ K65
HCP: 12 ♣ KQ8654

East Opens 1♠.

You bid first.

Board: 171 ♠ A93
Dealer: W ♥ Q93
Vul: Both ♦ AJ1082
HCP: 14 ♣ K10

West Opens 1♥.

Partner bids first.

Board: 172 ♠ A984
Dealer: E ♥ 2
Vul: None ♦ KJ1094
HCP: 11 ♣ K54

East Opens 1♣.

You bid first.

Board: 173 ♠ A3
Dealer: W ♥ J65
Vul: NS ♦ AJ63
HCP: 10 ♣ 9743

West Opens 1♣.

West Bids 3♣ if possible.

Partner bids first.

Transfer Advances Both hands (Answers Page)

Board: 169

Dealer: W

Vul: None

North HCP: 15

South HCP: 10

Contract: 2♦ N

North:

♠ J2

♥ AJ

♦ AJ7643

♣ A93

South:

♠ Q985

♥ K854

♦ Q8

♣ K82

West	North	East	South
1♠	2♦	AP	

Board: 170

Dealer: E

Vul: NS

North HCP: 11

South HCP: 12

Contract: 3N N

North:

♠ QJ10

♥ AQ93

♦ Q92

♣ 972

South:

♠ A7

♥ 84

♦ K65

♣ KQ8654

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

Board: 171

Dealer: W

Vul: Both

North HCP: 10

South HCP: 14

Contract: 4♠ N

North:

♠ QJ1054

♥ 642

♦ K5

♣ A43

South:

♠ A93

♥ Q93

♦ AJ1082

♣ K10

West	North	East	South
1♥	1♠	Pass	2♥ ¹
Pass	3♠	Pass	4♠
AP			
1. limit raise or better in ♠			

Board: 172

Dealer: E

Vul: None

North HCP: 15

South HCP: 11

Contract: 3N S

North:

♠ J107

♥ AKQJ106

♦ 73

♣ A6

South:

♠ A984

♥ 2

♦ KJ1094

♣ K54

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

Board: 173

Dealer: W

Vul: NS

North HCP: 14

South HCP: 10

Contract: 3♥ N

North:

♠ Q104

♥ AQ9842

♦ K9

♣ K10

South:

♠ A3

♥ J65

♦ AJ63

♣ 9743

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

North hands (Practice Page)

Transfer Advances

Board: 174 ♠ A7
Dealer: E ♥ 8765
Vul: EW ♦ 93
HCP: 10 ♣ AQ1084

East Opens 1♠.

Partner bids first.

Board: 175 ♠ AKQ643
Dealer: W ♥ AQ42
Vul: None ♦ 32
HCP: 15 ♣ 9

West Opens 1♦.

West Doubles 4♦ if possible.

You bid first.

Board: 176 ♠ K64
Dealer: E ♥ 8432
Vul: NS ♦ A87
HCP: 9 ♣ Q53

East Opens 1♦.

East Bids 3♦ if possible.

Partner bids first.

Board: 177 ♠ KQ5
Dealer: W ♥ J875
Vul: Both ♦ AQJ54
HCP: 13 ♣ 9

West Opens 1♣.

You bid first.

Board: 178 ♠ J1076
Dealer: E ♥ Q5
Vul: NS ♦ QJ
HCP: 12 ♣ AQ1072

East Opens 1♠.

Partner bids first.

Transfer Advances Both hands (Answers Page)

Board: 174
 Dealer: E
 Vul: EW
 North HCP: 10
 South HCP: 14
 Contract: 3N N

North:
 ♠ A7
 ♥ 8765
 ♦ 93
 ♣ AQ1084

South:
 ♠ 1095
 ♥ 4
 ♦ AKQJ54
 ♣ KJ2

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

Board: 175
 Dealer: W
 Vul: None
 North HCP: 15
 South HCP: 9
 Contract: 4♠ N

North:
 ♠ AKQ643
 ♥ AQ42
 ♦ 32
 ♣ 9

South:
 ♠ 875
 ♥ 95
 ♦ A95
 ♣ AJ753

West	North	East	South
1♦	1♠	Pass	2♠
Pass	4♣ ¹	Pass	4♦ ²
X	4♠	AP	

1. Splinter
 2. Cue bid, a ♦ stopper

Board: 176
 Dealer: E
 Vul: NS
 North HCP: 9
 South HCP: 13
 Contract: 3♠ S

North:
 ♠ K64
 ♥ 8432
 ♦ A87
 ♣ Q53

South:
 ♠ AJ1095
 ♥ AKJ6
 ♦ 92
 ♣ 106

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

Board: 177
 Dealer: W
 Vul: Both
 North HCP: 13
 South HCP: 9
 Contract: 2♥ N

North:
 ♠ KQ5
 ♥ J875
 ♦ AQJ54
 ♣ 9

South:
 ♠ A43
 ♥ 1043
 ♦ 986
 ♣ KQ106

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

Board: 178
 Dealer: E
 Vul: NS
 North HCP: 12
 South HCP: 12
 Contract: 3N N

North:
 ♠ J1076
 ♥ Q5
 ♦ QJ
 ♣ AQ1072

South:
 ♠ Q98
 ♥ K9
 ♦ AK9653
 ♣ 43

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

South hands (Practice Page)

Transfer Advances

Board: 174	♠ 1095	East Opens 1♠.
Dealer: E	♥ 4	
Vul: EW	♦ AKQJ54	You bid first.
HCP: 14	♣ KJ2	
Board: 175	♠ 875	West Opens 1♦.
Dealer: W	♥ 95	West Doubles 4♦ if possible.
Vul: None	♦ A95	
HCP: 9	♣ AJ753	Partner bids first.
Board: 176	♠ AJ1095	East Opens 1♦.
Dealer: E	♥ AKJ6	East Bids 3♦ if possible.
Vul: NS	♦ 92	
HCP: 13	♣ 106	You bid first.
Board: 177	♠ A43	West Opens 1♣.
Dealer: W	♥ 1043	
Vul: Both	♦ 986	Partner bids first.
HCP: 9	♣ KQ106	
Board: 178	♠ Q98	East Opens 1♠.
Dealer: E	♥ K9	
Vul: NS	♦ AK9653	You bid first.
HCP: 12	♣ 43	

Transfer Advances Both hands (Answers Page)

Board: 174
 Dealer: E
 Vul: EW
 North HCP: 10
 South HCP: 14
 Contract: 3N N

North:
 ♠ A7
 ♥ 8765
 ♦ 93
 ♣ AQ1084

South:
 ♠ 1095
 ♥ 4
 ♦ AKQJ54
 ♣ KJ2

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

Board: 175
 Dealer: W
 Vul: None
 North HCP: 15
 South HCP: 9
 Contract: 4♠ N

North:
 ♠ AKQ643
 ♥ AQ42
 ♦ 32
 ♣ 9

South:
 ♠ 875
 ♥ 95
 ♦ A95
 ♣ AJ753

West	North	East	South
1♦	1♠	Pass	2♠
Pass	4♣ ¹	Pass	4♦ ²
X	4♠	AP	

1. Splinter
 2. Cue bid, a ♦ stopper

Board: 176
 Dealer: E
 Vul: NS
 North HCP: 9
 South HCP: 13
 Contract: 3♠ S

North:
 ♠ K64
 ♥ 8432
 ♦ A87
 ♣ Q53

South:
 ♠ AJ1095
 ♥ AKJ6
 ♦ 92
 ♣ 106

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

Board: 177
 Dealer: W
 Vul: Both
 North HCP: 13
 South HCP: 9
 Contract: 2♥ N

North:
 ♠ KQ5
 ♥ J875
 ♦ AQJ54
 ♣ 9

South:
 ♠ A43
 ♥ 1043
 ♦ 986
 ♣ KQ106

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

Board: 178
 Dealer: E
 Vul: NS
 North HCP: 12
 South HCP: 12
 Contract: 3N N

North:
 ♠ J1076
 ♥ Q5
 ♦ QJ
 ♣ AQ1072

South:
 ♠ Q98
 ♥ K9
 ♦ AK9653
 ♣ 43

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

North hands (Practice Page)

Transfer Advances

Board: 179	♠ AK1092	West Opens 1♦.
Dealer: W	♥ A763	
Vul: EW	♦ Q8	You bid first.
HCP: 14	♣ J4	

Board: 180	♠ AK109743	East Opens 1♥.
Dealer: E	♥ A73	
Vul: Both	♦ 4	Partner bids first.
HCP: 13	♣ Q2	

Board: 181	♠ AK104	West Opens 1♠.
Dealer: W	♥ 6	
Vul: EW	♦ 109	You bid first.
HCP: 12	♣ KQ9653	

Board: 182	♠ Q10874	East Opens 1♠.
Dealer: E	♥ 104	
Vul: Both	♦ Q	Partner bids first.
HCP: 10	♣ KQJ82	

Board: 183	♠ KQJ65	West Opens 1♣.
Dealer: W	♥ 983	
Vul: None	♦ K	You bid first.
HCP: 14	♣ AJ83	

Transfer Advances Both hands (Answers Page)

Board: 179

Dealer: W

Vul: EW

North HCP: 14

South HCP: 10

Contract: 4♠ N

North:

♠ AK1092

♥ A763

♦ Q8

♣ J4

South:

♠ J73

♥ 54

♦ K962

♣ AQ75

West North East South

1♦ 1♠ Pass 2♠

Pass 3♠ Pass 4♠

AP

Board: 180

Dealer: E

Vul: Both

North HCP: 13

South HCP: 14

Contract: 4♠ N

North:

♠ AK109743

♥ A73

♦ 4

♣ Q2

South:

♠ Q

♥ J1094

♦ AK10865

♣ A8

West North East South

Pass 1♥ 2♦

Pass 2♠ Pass 3♦

Pass 3♠ Pass 4♠

AP

Board: 181

Dealer: W

Vul: EW

North HCP: 12

South HCP: 16

Contract: 3♦ S

North:

♠ AK104

♥ 6

♦ 109

♣ KQ9653

South:

♠ 85

♥ AQ954

♦ AJ52

♣ AJ

West North East South

1♠ 2♣ Pass 2♥

Pass 3♣ Pass 3♦

AP

Board: 182

Dealer: E

Vul: Both

North HCP: 10

South HCP: 14

Contract: 3♥ S

North:

♠ Q10874

♥ 104

♦ Q

♣ KQJ82

South:

♠ 53

♥ AK9652

♦ AK85

♣ 4

West North East South

Pass 1♠ 2♥

Pass 2NT Pass 3♥

AP

Board: 183

Dealer: W

Vul: None

North HCP: 14

South HCP: 11

Contract: 2♠ N

North:

♠ KQJ65

♥ 983

♦ K

♣ AJ83

South:

♠ 9432

♥ KJ4

♦ AJ3

♣ Q97

West North East South

1♣ 1♠ Pass 2♠

AP

South hands (Practice Page)

Transfer Advances

Board: 179	♠ J73	West Opens 1♦.
Dealer: W	♥ 54	
Vul: EW	♦ K962	Partner bids first.
HCP: 10	♣ AQ75	

Board: 180	♠ Q	East Opens 1♥.
Dealer: E	♥ J1094	
Vul: Both	♦ AK10865	You bid first.
HCP: 14	♣ A8	

Board: 181	♠ 85	West Opens 1♠.
Dealer: W	♥ AQ954	
Vul: EW	♦ AJ52	Partner bids first.
HCP: 16	♣ AJ	

Board: 182	♠ 53	East Opens 1♠.
Dealer: E	♥ AK9652	
Vul: Both	♦ AK85	You bid first.
HCP: 14	♣ 4	

Board: 183	♠ 9432	West Opens 1♣.
Dealer: W	♥ KJ4	
Vul: None	♦ AJ3	Partner bids first.
HCP: 11	♣ Q97	

Transfer Advances Both hands (Answers Page)

Board: 179

Dealer: W

Vul: EW

North HCP: 14

South HCP: 10

Contract: 4♠ N

North:

♠ AK1092

♥ A763

♦ Q8

♣ J4

South:

♠ J73

♥ 54

♦ K962

♣ AQ75

West North East South

1♦ 1♠ Pass 2♠

Pass 3♠ Pass 4♠

AP

Board: 180

Dealer: E

Vul: Both

North HCP: 13

South HCP: 14

Contract: 4♠ N

North:

♠ AK109743

♥ A73

♦ 4

♣ Q2

South:

♠ Q

♥ J1094

♦ AK10865

♣ A8

West North East South

Pass 1♥ 2♦

Pass 2♠ Pass 3♦

Pass 3♠ Pass 4♠

AP

Board: 181

Dealer: W

Vul: EW

North HCP: 12

South HCP: 16

Contract: 3♦ S

North:

♠ AK104

♥ 6

♦ 109

♣ KQ9653

South:

♠ 85

♥ AQ954

♦ AJ52

♣ AJ

West North East South

1♠ 2♣ Pass 2♥

Pass 3♣ Pass 3♦

AP

Board: 182

Dealer: E

Vul: Both

North HCP: 10

South HCP: 14

Contract: 3♥ S

North:

♠ Q10874

♥ 104

♦ Q

♣ KQJ82

South:

♠ 53

♥ AK9652

♦ AK85

♣ 4

West North East South

Pass 1♠ 2♥

Pass 2NT Pass 3♥

AP

Board: 183

Dealer: W

Vul: None

North HCP: 14

South HCP: 11

Contract: 2♠ N

North:

♠ KQJ65

♥ 983

♦ K

♣ AJ83

South:

♠ 9432

♥ KJ4

♦ AJ3

♣ Q97

West North East South

1♣ 1♠ Pass 2♠

AP

North hands (Practice Page)

Transfer Advances

Board: 184	♠ —	East Opens 1♥.
Dealer: E	♥ Q1075	
Vul: NS	♦ J865	Partner bids first.
HCP: 8	♣ KQ753	
Board: 185	♠ KQ106	West Opens 1♦.
Dealer: W	♥ K	West Bids 2♦ if possible.
Vul: Both	♦ Q4	
HCP: 15	♣ KQ10975	You bid first.
Board: 186	♠ J9762	East Opens 1♠.
Dealer: E	♥ 105	East Bids 2♥ if possible.
Vul: None	♦ KJ65	West Bids 3♥ if possible.
HCP: 6	♣ J8	Partner bids first.
Board: 187	♠ 87	West Opens 1♦.
Dealer: W	♥ A10763	East Bids 2♠ if possible.
Vul: NS	♦ A83	
HCP: 12	♣ A75	You bid first.
Board: 188	♠ AJ542	East Opens 1♦.
Dealer: E	♥ —	
Vul: EW	♦ 942	Partner bids first.
HCP: 11	♣ AQ1085	

Transfer Advances Both hands (Answers Page)

Board: 184

Dealer: E

Vul: NS

North HCP: 8

South HCP: 14

Contract: 1♠ S

North:

♠ —

♥ Q1075

♦ J865

♣ KQ753

South:

♠ AK9842

♥ 32

♦ K942

♣ A

West North East South

1♥ 1♠

AP

Board: 185

Dealer: W

Vul: Both

North HCP: 15

South HCP: 9

Contract: 3♣ N

North:

♠ KQ106

♥ K

♦ Q4

♣ KQ10975

South:

♠ 874

♥ A10875

♦ 62

♣ AJ6

West North East South

1♦ 2♣ Pass Pass

2♦ Pass Pass 3♣

AP

Board: 186

Dealer: E

Vul: None

North HCP: 6

South HCP: 15

Contract: 3♥ E

North:

♠ J9762

♥ 105

♦ KJ65

♣ J8

South:

♠ 10

♥ AK

♦ AQ42

♣ Q107652

West North East South

1♠ 2♣

Pass Pass 2♥ 3♣

3♥ AP

Board: 187

Dealer: W

Vul: NS

North HCP: 12

South HCP: 10

Contract: 3♥ N

North:

♠ 87

♥ A10763

♦ A83

♣ A75

South:

♠ KQ43

♥ Q84

♦ 109

♣ K963

West North East South

1♦ 1♥ 2♠¹ Pass

Pass X Pass 3♦²

Pass 3♥ AP

1. 1X-(1Y)-2Z weak

2. limit raise or better in ♥

Board: 188

Dealer: E

Vul: EW

North HCP: 11

South HCP: 12

Contract: 2♥ S

North:

♠ AJ542

♥ —

♦ 942

♣ AQ1085

South:

♠ 73

♥ AKJ965

♦ KJ83

♣ 7

West North East South

1♦ 1♥

Pass 1♠ Pass 2♥

AP

South hands (Practice Page)

Transfer Advances

Board: 184 ♠ AK9842
Dealer: E ♥ 32
Vul: NS ♦ K942
HCP: 14 ♣ A

East Opens 1♥.

You bid first.

Board: 185 ♠ 874
Dealer: W ♥ A10875
Vul: Both ♦ 62
HCP: 9 ♣ AJ6

West Opens 1♦.

West Bids 2♦ if possible.

Partner bids first.

Board: 186 ♠ 10
Dealer: E ♥ AK
Vul: None ♦ AQ42
HCP: 15 ♣ Q107652

East Opens 1♠.

East Bids 2♥ if possible.

West Bids 3♥ if possible.

You bid first.

Board: 187 ♠ KQ43
Dealer: W ♥ Q84
Vul: NS ♦ 109
HCP: 10 ♣ K963

West Opens 1♦.

East Bids 2♠ if possible.

Partner bids first.

Board: 188 ♠ 73
Dealer: E ♥ AKJ965
Vul: EW ♦ KJ83
HCP: 12 ♣ 7

East Opens 1♦.

You bid first.

Transfer Advances Both hands (Answers Page)

Board: 184

Dealer: E

Vul: NS

North HCP: 8

South HCP: 14

Contract: 1♠ S

North:

♠ —

♥ Q1075

♦ J865

♣ KQ753

South:

♠ AK9842

♥ 32

♦ K942

♣ A

West North East South

1♥ 1♠

AP

Board: 185

Dealer: W

Vul: Both

North HCP: 15

South HCP: 9

Contract: 3♣ N

North:

♠ KQ106

♥ K

♦ Q4

♣ KQ10975

South:

♠ 874

♥ A10875

♦ 62

♣ AJ6

West North East South

1♦ 2♣ Pass Pass

2♦ Pass Pass 3♣

AP

Board: 186

Dealer: E

Vul: None

North HCP: 6

South HCP: 15

Contract: 3♥ E

North:

♠ J9762

♥ 105

♦ KJ65

♣ J8

South:

♠ 10

♥ AK

♦ AQ42

♣ Q107652

West North East South

1♠ 2♣

Pass Pass 2♥ 3♣

3♥ AP

Board: 187

Dealer: W

Vul: NS

North HCP: 12

South HCP: 10

Contract: 3♥ N

North:

♠ 87

♥ A10763

♦ A83

♣ A75

South:

♠ KQ43

♥ Q84

♦ 109

♣ K963

West North East South

1♦ 1♥ 2♠¹ Pass

Pass X Pass 3♦²

Pass 3♥ AP

1. 1X-(1Y)-2Z weak

2. limit raise or better in ♥

Board: 188

Dealer: E

Vul: EW

North HCP: 11

South HCP: 12

Contract: 2♥ S

North:

♠ AJ542

♥ —

♦ 942

♣ AQ1085

South:

♠ 73

♥ AKJ965

♦ KJ83

♣ 7

West North East South

1♦ 1♥

Pass 1♠ Pass 2♥

AP

North hands (Practice Page)

Transfer Advances

Board: 189	♠ 753	West Opens 1♠.
Dealer: W	♥ K10	West Bids 2♠ if possible.
Vul: None	♦ AKQJ109	
HCP: 13	♣ 95	You bid first.
Board: 190	♠ 854	East Opens 1♣.
Dealer: E	♥ A7	
Vul: NS	♦ AJ107	Partner bids first.
HCP: 10	♣ J1063	
Board: 191	♠ KQ4	West Opens 1♦.
Dealer: W	♥ AKJ65	West Doubles 2♦ if possible.
Vul: EW	♦ 8743	
HCP: 13	♣ 3	You bid first.
Board: 192	♠ A8	East Opens 1♣.
Dealer: E	♥ K832	East Bids 2♣ if possible.
Vul: Both	♦ 875	
HCP: 13	♣ AQ53	Partner bids first.
Board: 193	♠ AKQ95	West Opens 1♦.
Dealer: W	♥ 654	West Doubles 2♦ if possible.
Vul: EW	♦ Q107	East Bids 3♦ if possible.
HCP: 12	♣ J9	You bid first.

Transfer Advances Both hands (Answers Page)

Board: 189
Dealer: W
Vul: None
North HCP: 13
South HCP: 12
Contract: 5♦ N

North:
♠ 753
♥ K10
♦ AKQJ109
♣ 95

South:
♠ A92
♥ AQ9763
♦ 762
♣ Q

West	North	East	South
1♠	2♦	Pass	2♥
2♠	3♦	Pass	3♠ ¹
Pass	4♦	Pass	5♦
AP			
1. limit raise or better in ♦			

Board: 190
Dealer: E
Vul: NS
North HCP: 10
South HCP: 14
Contract: 3N N

North:
♠ 854
♥ A7
♦ AJ107
♣ J1063

South:
♠ AJ9
♥ KQ832
♦ Q3
♣ Q87

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

Board: 191
Dealer: W
Vul: EW
North HCP: 13
South HCP: 13
Contract: 4♥ N

North:
♠ KQ4
♥ AKJ65
♦ 8743
♣ 3

South:
♠ 2
♥ Q1043
♦ A109
♣ AK1076

West	North	East	South
1♦	1♥	Pass	2♦ ¹
X	4♣ ²	Pass	4♥
AP			
1. limit raise or better in ♥			
2. Splinter			

Board: 192
Dealer: E
Vul: Both
North HCP: 13
South HCP: 9
Contract: 3♦ S

North:
♠ A8
♥ K832
♦ 875
♣ AQ53

South:
♠ QJ5
♥ A75
♦ Q10643
♣ 108

West	North	East	South
		1♣	1♦
Pass	1♥	2♣	Pass
Pass	3♣ ¹	Pass	3♦
AP			
1. limit raise or better in ♦			

Board: 193
Dealer: W
Vul: EW
North HCP: 12
South HCP: 11
Contract: 4♠ N

North:
♠ AKQ95
♥ 654
♦ Q107
♣ J9

South:
♠ J843
♥ K1092
♦ K9
♣ A54

West	North	East	South
1♦	1♠	Pass	2♦ ¹
X	XX	3♦	3♠
Pass	4♠	AP	
1. limit raise or better in ♠			

South hands (Practice Page)

Transfer Advances

Board: 189	♠ A92	West Opens 1♠.
Dealer: W	♥ AQ9763	West Bids 2♠ if possible.
Vul: None	♦ 762	
HCP: 12	♣ Q	Partner bids first.
Board: 190	♠ AJ9	East Opens 1♣.
Dealer: E	♥ KQ832	
Vul: NS	♦ Q3	You bid first.
HCP: 14	♣ Q87	
Board: 191	♠ 2	West Opens 1♦.
Dealer: W	♥ Q1043	West Doubles 2♦ if possible.
Vul: EW	♦ A109	
HCP: 13	♣ AK1076	Partner bids first.
Board: 192	♠ QJ5	East Opens 1♣.
Dealer: E	♥ A75	East Bids 2♣ if possible.
Vul: Both	♦ Q10643	
HCP: 9	♣ 108	You bid first.
Board: 193	♠ J843	West Opens 1♦.
Dealer: W	♥ K1092	West Doubles 2♦ if possible.
Vul: EW	♦ K9	East Bids 3♦ if possible.
HCP: 11	♣ A54	Partner bids first.

Transfer Advances Both hands (Answers Page)

Board: 189
Dealer: W
Vul: None
North HCP: 13
South HCP: 12
Contract: 5♦ N

North:
♠ 753
♥ K10
♦ AKQJ109
♣ 95

South:
♠ A92
♥ AQ9763
♦ 762
♣ Q

West	North	East	South
1♠	2♦	Pass	2♥
2♠	3♦	Pass	3♠ ¹
Pass	4♦	Pass	5♦
AP			
1. limit raise or better in ♦			

Board: 190
Dealer: E
Vul: NS
North HCP: 10
South HCP: 14
Contract: 3N N

North:
♠ 854
♥ A7
♦ AJ107
♣ J1063

South:
♠ AJ9
♥ KQ832
♦ Q3
♣ Q87

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

Board: 191
Dealer: W
Vul: EW
North HCP: 13
South HCP: 13
Contract: 4♥ N

North:
♠ KQ4
♥ AKJ65
♦ 8743
♣ 3

South:
♠ 2
♥ Q1043
♦ A109
♣ AK1076

West	North	East	South
1♦	1♥	Pass	2♦ ¹
X	4♣ ²	Pass	4♥
AP			
1. limit raise or better in ♥			
2. Splinter			

Board: 192
Dealer: E
Vul: Both
North HCP: 13
South HCP: 9
Contract: 3♦ S

North:
♠ A8
♥ K832
♦ 875
♣ AQ53

South:
♠ QJ5
♥ A75
♦ Q10643
♣ 108

West	North	East	South
		1♣	1♦
Pass	1♥	2♣	Pass
Pass	3♣ ¹	Pass	3♦
AP			
1. limit raise or better in ♦			

Board: 193
Dealer: W
Vul: EW
North HCP: 12
South HCP: 11
Contract: 4♠ N

North:
♠ AKQ95
♥ 654
♦ Q107
♣ J9

South:
♠ J843
♥ K1092
♦ K9
♣ A54

West	North	East	South
1♦	1♠	Pass	2♦ ¹
X	XX	3♦	3♠
Pass	4♠	AP	
1. limit raise or better in ♠			

North hands (Practice Page)

Transfer Advances

Board: 194
Dealer: E
Vul: Both
HCP: 7

♠ J43
♥ KQ83
♦ J963
♣ 106

East Opens 1♦.
East Doubles Pass if possible.
East Doubles 3♦ if possible.

Partner bids first.

Board: 195
Dealer: W
Vul: None
HCP: 13

♠ AJ62
♥ QJ842
♦ K93
♣ Q

West Opens 1♣.
West Doubles 2♣ if possible.
East Bids 3♣ if possible.

You bid first.

Board: 196
Dealer: E
Vul: EW
HCP: 12

♠ 65
♥ AQ
♦ J9654
♣ KQ106

East Opens 1♠.
East Doubles 2♠ if possible.

Partner bids first.

Board: 197
Dealer: W
Vul: Both
HCP: 11

♠ KQJ64
♥ 432
♦ Q4
♣ QJ3

West Opens 1♦.
West Doubles 2♥ if possible.
East Bids 2NT if possible.

You bid first.

Board: 198
Dealer: E
Vul: None
HCP: 11

♠ 9
♥ K986532
♦ AK3
♣ J10

East Opens 1♦.

Partner bids first.

Transfer Advances Both hands (Answers Page)

Board: 194

Dealer: E

Vul: Both

North HCP: 7

South HCP: 15

Contract: 4♠ S

North:

♠ J43

♥ KQ83

♦ J963

♣ 106

South:

♠ AQ7652

♥ J5

♦ 7

♣ AKJ4

West	North	East	South
		1♦	1♠
Pass	Pass	X	2♠
Pass	3♦ ¹	X	XX
Pass	3♠	Pass	4♠
AP			

1. limit raise or better in ♠

Board: 195

Dealer: W

Vul: None

North HCP: 13

South HCP: 11

Contract: 4♥ N

North:

♠ AJ62

♥ QJ842

♦ K93

♣ Q

South:

♠ 7

♥ AK10653

♦ J7

♣ K754

West	North	East	South
1♣	1♥	Pass	2♣ ¹
X	XX	3♣	4♥
AP			

1. limit raise or better in ♥

Board: 196

Dealer: E

Vul: EW

North HCP: 12

South HCP: 14

Contract: 5♣ S

North:

♠ 65

♥ AQ

♦ J9654

♣ KQ106

South:

♠ KQJ7

♥ 10

♦ K10

♣ AJ9872

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

1. strength cue bid

2. limit raise or better in ♣

Board: 197

Dealer: W

Vul: Both

North HCP: 11

South HCP: 10

Contract: 2N E

North:

♠ KQJ64

♥ 432

♦ Q4

♣ QJ3

South:

♠ —

♥ AQJ876

♦ 1097

♣ K965

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

Board: 198

Dealer: E

Vul: None

North HCP: 11

South HCP: 13

Contract: 4♥ N

North:

♠ 9

♥ K986532

♦ AK3

♣ J10

South:

♠ AQ1065

♥ AQJ7

♦ 86

♣ 97

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

1. limit raise or better in ♥

South hands (Practice Page)

Transfer Advances

Board: 194 ♠ AQ7652
Dealer: E ♥ J5
Vul: Both ♦ 7
HCP: 15 ♣ AKJ4

East Opens 1♦.
East Doubles Pass if possible.
East Doubles 3♦ if possible.

You bid first.

Board: 195 ♠ 7
Dealer: W ♥ AK10653
Vul: None ♦ J7
HCP: 11 ♣ K754

West Opens 1♣.
West Doubles 2♣ if possible.
East Bids 3♣ if possible.

Partner bids first.

Board: 196 ♠ KQJ7
Dealer: E ♥ 10
Vul: EW ♦ K10
HCP: 14 ♣ AJ9872

East Opens 1♠.
East Doubles 2♠ if possible.

You bid first.

Board: 197 ♠ —
Dealer: W ♥ AQJ876
Vul: Both ♦ 1097
HCP: 10 ♣ K965

West Opens 1♦.
West Doubles 2♥ if possible.
East Bids 2NT if possible.

Partner bids first.

Board: 198 ♠ AQ1065
Dealer: E ♥ AQJ7
Vul: None ♦ 86
HCP: 13 ♣ 97

East Opens 1♦.

You bid first.

Transfer Advances Both hands (Answers Page)

Board: 194

Dealer: E

Vul: Both

North HCP: 7

South HCP: 15

Contract: 4♠ S

North:

♠ J43

♥ KQ83

♦ J963

♣ 106

South:

♠ AQ7652

♥ J5

♦ 7

♣ AKJ4

West	North	East	South
		1♦	1♠
Pass	Pass	X	2♠
Pass	3♦ ¹	X	XX
Pass	3♠	Pass	4♠
AP			

1. limit raise or better in ♠

Board: 195

Dealer: W

Vul: None

North HCP: 13

South HCP: 11

Contract: 4♥ N

North:

♠ AJ62

♥ QJ842

♦ K93

♣ Q

South:

♠ 7

♥ AK10653

♦ J7

♣ K754

West	North	East	South
1♣	1♥	Pass	2♣ ¹
X	XX	3♣	4♥
AP			

1. limit raise or better in ♥

Board: 196

Dealer: E

Vul: EW

North HCP: 12

South HCP: 14

Contract: 5♣ S

North:

♠ 65

♥ AQ

♦ J9654

♣ KQ106

South:

♠ KQJ7

♥ 10

♦ K10

♣ AJ9872

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

1. strength cue bid
2. limit raise or better in ♣

Board: 197

Dealer: W

Vul: Both

North HCP: 11

South HCP: 10

Contract: 2N E

North:

♠ KQJ64

♥ 432

♦ Q4

♣ QJ3

South:

♠ —

♥ AQJ876

♦ 1097

♣ K965

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

Board: 198

Dealer: E

Vul: None

North HCP: 11

South HCP: 13

Contract: 4♥ N

North:

♠ 9

♥ K986532

♦ AK3

♣ J10

South:

♠ AQ1065

♥ AQJ7

♦ 86

♣ 97

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

1. limit raise or better in ♥

North hands (Practice Page)

Transfer Advances

Board: 199 ♠ 105
Dealer: W ♥ Q6
Vul: NS ♦ AJ8
HCP: 15 ♣ AKJ732

West Opens 1♥.

You bid first.

Board: 200 ♠ J5
Dealer: E ♥ 8652
Vul: Both ♦ AK953
HCP: 11 ♣ K3

East Opens 1♣.

West Bids 2♠ if possible.

Partner bids first.

Board: 201 ♠ K1073
Dealer: W ♥ 5
Vul: NS ♦ AKJ75
HCP: 15 ♣ A95

West Opens 1♣.

You bid first.

Board: 202 ♠ KQ93
Dealer: E ♥ 943
Vul: EW ♦ 10875
HCP: 10 ♣ KQ

East Opens 1♠.

Partner bids first.

Board: 203 ♠ 832
Dealer: W ♥ KJ3
Vul: None ♦ AK874
HCP: 11 ♣ 53

West Opens 1♣.

West Doubles 1♠ if possible.

East Bids 2♥ if possible.

You bid first.

Transfer Advances Both hands (Answers Page)

Board: 199
 Dealer: W
 Vul: NS
 North HCP: 15
 South HCP: 8
 Contract: 2♣ N

North:
 ♠ 105
 ♥ Q6
 ♦ AJ8
 ♣ AKJ732

South:
 ♠ AQ987
 ♥ 10854
 ♦ 105
 ♣ Q6

West	North	East	South
1♥	2♣	AP	

Board: 200
 Dealer: E
 Vul: Both
 North HCP: 11
 South HCP: 12
 Contract: 3♥ S

North:
 ♠ J5
 ♥ 8652
 ♦ AK953
 ♣ K3

South:
 ♠ KQ10
 ♥ KQJ1043
 ♦ —
 ♣ J765

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

1. 1X-(1Y)-2Z weak

Board: 201
 Dealer: W
 Vul: NS
 North HCP: 15
 South HCP: 10
 Contract: 4♠ S

North:
 ♠ K1073
 ♥ 5
 ♦ AKJ75
 ♣ A95

South:
 ♠ AQ65
 ♥ Q43
 ♦ Q106
 ♣ 763

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

1. limit raise or better in ♠

Board: 202
 Dealer: E
 Vul: EW
 North HCP: 10
 South HCP: 14
 Contract: 2♣ S

North:
 ♠ KQ93
 ♥ 943
 ♦ 10875
 ♣ KQ

South:
 ♠ J6
 ♥ A8
 ♦ AJ4
 ♣ A109762

West	North	East	South
		1♠	2♣
AP			

Board: 203
 Dealer: W
 Vul: None
 North HCP: 11
 South HCP: 11
 Contract: 4♠ S

North:
 ♠ 832
 ♥ KJ3
 ♦ AK874
 ♣ 53

South:
 ♠ KJ1094
 ♥ 654
 ♦ J
 ♣ KQJ9

West	North	East	South
1♣	1♦	Pass	1♠
X	Pass	2♥	2♠
Pass	3♣ ¹	Pass	4♠

1. limit raise or better in ♠

South hands (Practice Page)

Transfer Advances

Board: 199 ♠ AQ987
Dealer: W ♥ 10854
Vul: NS ♦ 105
HCP: 8 ♣ Q6

West Opens 1♥.

Partner bids first.

Board: 200 ♠ KQ10
Dealer: E ♥ KQJ1043
Vul: Both ♦ —
HCP: 12 ♣ J765

East Opens 1♣.

West Bids 2♠ if possible.

You bid first.

Board: 201 ♠ AQ65
Dealer: W ♥ Q43
Vul: NS ♦ Q106
HCP: 10 ♣ 763

West Opens 1♣.

Partner bids first.

Board: 202 ♠ J6
Dealer: E ♥ A8
Vul: EW ♦ AJ4
HCP: 14 ♣ A109762

East Opens 1♠.

You bid first.

Board: 203 ♠ KJ1094
Dealer: W ♥ 654
Vul: None ♦ J
HCP: 11 ♣ KQJ9

West Opens 1♣.

West Doubles 1♠ if possible.

East Bids 2♥ if possible.

Partner bids first.

Transfer Advances Both hands (Answers Page)

Board: 199
 Dealer: W
 Vul: NS
 North HCP: 15
 South HCP: 8
 Contract: 2♣ N

North:
 ♠ 105
 ♥ Q6
 ♦ AJ8
 ♣ AKJ732

South:
 ♠ AQ987
 ♥ 10854
 ♦ 105
 ♣ Q6

West	North	East	South
1♥	2♣	AP	

Board: 200
 Dealer: E
 Vul: Both
 North HCP: 11
 South HCP: 12
 Contract: 3♥ S

North:
 ♠ J5
 ♥ 8652
 ♦ AK953
 ♣ K3

South:
 ♠ KQ10
 ♥ KQJ1043
 ♦ —
 ♣ J765

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

1. 1X-(1Y)-2Z weak

Board: 201
 Dealer: W
 Vul: NS
 North HCP: 15
 South HCP: 10
 Contract: 4♠ S

North:
 ♠ K1073
 ♥ 5
 ♦ AKJ75
 ♣ A95

South:
 ♠ AQ65
 ♥ Q43
 ♦ Q106
 ♣ 763

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

1. limit raise or better in ♠

Board: 202
 Dealer: E
 Vul: EW
 North HCP: 10
 South HCP: 14
 Contract: 2♣ S

North:
 ♠ KQ93
 ♥ 943
 ♦ 10875
 ♣ KQ

South:
 ♠ J6
 ♥ A8
 ♦ AJ4
 ♣ A109762

West	North	East	South
		1♠	2♣
AP			

Board: 203
 Dealer: W
 Vul: None
 North HCP: 11
 South HCP: 11
 Contract: 4♠ S

North:
 ♠ 832
 ♥ KJ3
 ♦ AK874
 ♣ 53

South:
 ♠ KJ1094
 ♥ 654
 ♦ J
 ♣ KQJ9

West	North	East	South
1♣	1♦	Pass	1♠
X	Pass	2♥	2♠
Pass	3♣ ¹	Pass	4♠

1. limit raise or better in ♠

North hands (Practice Page)

Transfer Advances

Board: 204 ♠ K962
Dealer: E ♥ A92
Vul: NS ♦ 975
HCP: 8 ♣ J84

East Opens 1♣.
East Doubles 1♠ if possible.

Partner bids first.

Board: 205 ♠ QJ983
Dealer: W ♥ A5
Vul: EW ♦ 64
HCP: 10 ♣ K942

West Opens 1♥.

You bid first.

Board: 206 ♠ AKJ
Dealer: E ♥ A42
Vul: Both ♦ J1043
HCP: 15 ♣ Q54

East Opens 1♣.
East Doubles 2♣ if possible.

Partner bids first.

Board: 207 ♠ A
Dealer: W ♥ Q92
Vul: NS ♦ J93
HCP: 12 ♣ KQ10643

West Opens 1♦.
West Doubles Pass if possible.
East Bids 2♥ if possible.

You bid first.

Board: 208 ♠ K4
Dealer: E ♥ A742
Vul: EW ♦ KJ63
HCP: 14 ♣ K104

East Opens 1♠.

Partner bids first.

Transfer Advances Both hands (Answers Page)

Board: 204

Dealer: E

Vul: NS

North HCP: 8

South HCP: 15

Contract: 2♦ S

North:

♠ K962

♥ A92

♦ 975

♣ J84

South:

♠ QJ

♥ Q4

♦ AKQJ63

♣ 763

West North East South

1♣ 1♦

Pass 1♠ X 2♦

AP

Board: 205

Dealer: W

Vul: EW

North HCP: 10

South HCP: 14

Contract: 1♠ N

North:

♠ QJ983

♥ A5

♦ 64

♣ K942

South:

♠ A2

♥ J42

♦ K1087

♣ AQ106

West North East South

1♥ 1♠ AP

Board: 206

Dealer: E

Vul: Both

North HCP: 15

South HCP: 12

Contract: 4♥ S

North:

♠ AKJ

♥ A42

♦ J1043

♣ Q54

South:

♠ Q9

♥ KQJ109

♦ K9

♣ J1098

West North East South

1♣ 1♥

Pass 2♣¹ X XX

Pass 4♥ AP

1. limit raise or better in ♥

Board: 207

Dealer: W

Vul: NS

North HCP: 12

South HCP: 9

Contract: 3♣ N

North:

♠ A

♥ Q92

♦ J93

♣ KQ10643

South:

♠ KQ74

♥ 65

♦ 764

♣ A975

West North East South

1♦ 2♣ Pass Pass

X Pass 2♥ 3♣

AP

Board: 208

Dealer: E

Vul: EW

North HCP: 14

South HCP: 12

Contract: 4♥ S

North:

♠ K4

♥ A742

♦ KJ63

♣ K104

South:

♠ Q1082

♥ KQJ1065

♦ A8

♣ 8

West North East South

1♠ 2♥

Pass 2♠¹ Pass 4♥

AP

1. limit raise or better in ♥

South hands (Practice Page)

Transfer Advances

Board: 204 ♠ QJ
Dealer: E ♥ Q4
Vul: NS ♦ AKQJ63
HCP: 15 ♣ 763

East Opens 1♣.
East Doubles 1♠ if possible.
You bid first.

Board: 205 ♠ A2
Dealer: W ♥ J42
Vul: EW ♦ K1087
HCP: 14 ♣ AQ106

West Opens 1♥.
Partner bids first.

Board: 206 ♠ Q9
Dealer: E ♥ KQJ109
Vul: Both ♦ K9
HCP: 12 ♣ J1098

East Opens 1♣.
East Doubles 2♣ if possible.
You bid first.

Board: 207 ♠ KQ74
Dealer: W ♥ 65
Vul: NS ♦ 764
HCP: 9 ♣ A975

West Opens 1♦.
West Doubles Pass if possible.
East Bids 2♥ if possible.
Partner bids first.

Board: 208 ♠ Q1082
Dealer: E ♥ KQJ1065
Vul: EW ♦ A8
HCP: 12 ♣ 8

East Opens 1♠.
You bid first.

Transfer Advances Both hands (Answers Page)

Board: 204

Dealer: E

Vul: NS

North HCP: 8

South HCP: 15

Contract: 2♦ S

North:

♠ K962

♥ A92

♦ 975

♣ J84

South:

♠ QJ

♥ Q4

♦ AKQJ63

♣ 763

West North East South

1♣ 1♦

Pass 1♠ X 2♦

AP

Board: 205

Dealer: W

Vul: EW

North HCP: 10

South HCP: 14

Contract: 1♠ N

North:

♠ QJ983

♥ A5

♦ 64

♣ K942

South:

♠ A2

♥ J42

♦ K1087

♣ AQ106

West North East South

1♥ 1♠ AP

Board: 206

Dealer: E

Vul: Both

North HCP: 15

South HCP: 12

Contract: 4♥ S

North:

♠ AKJ

♥ A42

♦ J1043

♣ Q54

South:

♠ Q9

♥ KQJ109

♦ K9

♣ J1098

West North East South

1♣ 1♥

Pass 2♣¹ X XX

Pass 4♥ AP

1. limit raise or better in ♥

Board: 207

Dealer: W

Vul: NS

North HCP: 12

South HCP: 9

Contract: 3♣ N

North:

♠ A

♥ Q92

♦ J93

♣ KQ10643

South:

♠ KQ74

♥ 65

♦ 764

♣ A975

West North East South

1♦ 2♣ Pass Pass

X Pass 2♥ 3♣

AP

Board: 208

Dealer: E

Vul: EW

North HCP: 14

South HCP: 12

Contract: 4♥ S

North:

♠ K4

♥ A742

♦ KJ63

♣ K104

South:

♠ Q1082

♥ KQJ1065

♦ A8

♣ 8

West North East South

1♠ 2♥

Pass 2♠¹ Pass 4♥

AP

1. limit raise or better in ♥

North hands (Practice Page)

Transfer Advances

Board: 209	♠ Q9	West Opens 1♠.
Dealer: W	♥ 7	
Vul: Both	♦ KQ63	You bid first.
HCP: 13	♣ KQJ1072	
Board: 210	♠ AK64	East Opens 1♣.
Dealer: E	♥ Q7	East Doubles 2♣ if possible.
Vul: None	♦ J54	
HCP: 13	♣ QJ105	Partner bids first.
Board: 211	♠ AJ8	West Opens 1♣.
Dealer: W	♥ 5	West Bids 1♠ if possible.
Vul: Both	♦ Q10843	
HCP: 10	♣ K983	You bid first.
Board: 212	♠ 8654	
Dealer: E	♥ KJ6	East Opens 1♥.
Vul: None	♦ AJ73	
HCP: 11	♣ Q10	Partner bids first.
Board: 213	♠ K9	
Dealer: W	♥ AQ872	West Opens 1♦.
Vul: NS	♦ K109	
HCP: 12	♣ 1096	You bid first.

Transfer Advances Both hands (Answers Page)

Board: 209

Dealer: W

Vul: Both

North HCP: 13

South HCP: 11

Contract: 3N S

North:

♠ Q9

♥ 7

♦ KQ63

♣ KQJ1072

South:

♠ AK82

♥ 954

♦ 1074

♣ A96

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

Board: 210

Dealer: E

Vul: None

North HCP: 13

South HCP: 10

Contract: 3N S

North:

♠ AK64

♥ Q7

♦ J54

♣ QJ105

South:

♠ J5

♥ AK92

♦ Q10863

♣ 83

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

1. limit raise or better in ♦

Board: 211

Dealer: W

Vul: Both

North HCP: 10

South HCP: 12

Contract: 2♥ S

North:

♠ AJ8

♥ 5

♦ Q10843

♣ K983

South:

♠ KQ106

♥ AK9632

♦ 95

♣ 7

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

Board: 212

Dealer: E

Vul: None

North HCP: 11

South HCP: 12

Contract: 3N N

North:

♠ 8654

♥ KJ6

♦ AJ73

♣ Q10

South:

♠ 7

♥ 10974

♦ KQ

♣ AK8762

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

Board: 213

Dealer: W

Vul: NS

North HCP: 12

South HCP: 10

Contract: 1N N

North:

♠ K9

♥ AQ872

♦ K109

♣ 1096

South:

♠ Q754

♥ 3

♦ 654

♣ AKJ43

West	North	East	South
1♦	1♥	Pass	1♠
Pass	1NT	AP	

South hands (Practice Page)

Transfer Advances

Board: 209 ♠ AK82
Dealer: W ♥ 954
Vul: Both ♦ 1074
HCP: 11 ♣ A96

West Opens 1♠.

Partner bids first.

Board: 210 ♠ J5
Dealer: E ♥ AK92
Vul: None ♦ Q10863
HCP: 10 ♣ 83

East Opens 1♣.

East Doubles 2♣ if possible.

You bid first.

Board: 211 ♠ KQ106
Dealer: W ♥ AK9632
Vul: Both ♦ 95
HCP: 12 ♣ 7

West Opens 1♣.

West Bids 1♠ if possible.

Partner bids first.

Board: 212 ♠ 7
Dealer: E ♥ 10974
Vul: None ♦ KQ
HCP: 12 ♣ AK8762

East Opens 1♥.

You bid first.

Board: 213 ♠ Q754
Dealer: W ♥ 3
Vul: NS ♦ 654
HCP: 10 ♣ AKJ43

West Opens 1♦.

Partner bids first.

Transfer Advances Both hands (Answers Page)

Board: 209

Dealer: W

Vul: Both

North HCP: 13

South HCP: 11

Contract: 3N S

North:

♠ Q9

♥ 7

♦ KQ63

♣ KQJ1072

South:

♠ AK82

♥ 954

♦ 1074

♣ A96

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

Board: 210

Dealer: E

Vul: None

North HCP: 13

South HCP: 10

Contract: 3N S

North:

♠ AK64

♥ Q7

♦ J54

♣ QJ105

South:

♠ J5

♥ AK92

♦ Q10863

♣ 83

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

1. limit raise or better in ♦

Board: 211

Dealer: W

Vul: Both

North HCP: 10

South HCP: 12

Contract: 2♥ S

North:

♠ AJ8

♥ 5

♦ Q10843

♣ K983

South:

♠ KQ106

♥ AK9632

♦ 95

♣ 7

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

Board: 212

Dealer: E

Vul: None

North HCP: 11

South HCP: 12

Contract: 3N N

North:

♠ 8654

♥ KJ6

♦ AJ73

♣ Q10

South:

♠ 7

♥ 10974

♦ KQ

♣ AK8762

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

Board: 213

Dealer: W

Vul: NS

North HCP: 12

South HCP: 10

Contract: 1N N

North:

♠ K9

♥ AQ872

♦ K109

♣ 1096

South:

♠ Q754

♥ 3

♦ 654

♣ AKJ43

West	North	East	South
1♦	1♥	Pass	1♠
Pass	1NT	AP	

North hands (Practice Page)

Transfer Advances

Board: 214 ♠ AQ64
Dealer: E ♥ 863
Vul: None ♦ 1092
HCP: 12 ♣ AQ3

East Opens 1♦.
East Doubles 2♦ if possible.

Partner bids first.

Board: 215 ♠ A
Dealer: W ♥ 8632
Vul: NS ♦ AJ
HCP: 15 ♣ KQJ976

West Opens 1♠.
West Doubles Pass if possible.
East Bids 2♥ if possible.

You bid first.

Board: 216 ♠ AQJ98
Dealer: E ♥ Q108
Vul: EW ♦ J106
HCP: 10 ♣ 104

East Opens 1♥.

Partner bids first.

Board: 217 ♠ AQ4
Dealer: W ♥ 52
Vul: None ♦ KJ10743
HCP: 14 ♣ A4

West Opens 1♠.
West Bids 2♥ if possible.
East Bids 3♥ if possible.
East Bids 4♥ if possible.

You bid first.

Board: 218 ♠ K94
Dealer: E ♥ Q105
Vul: NS ♦ QJ65
HCP: 10 ♣ Q73

East Opens 1♣.
East Bids 3♣ if possible.

Partner bids first.

Transfer Advances Both hands (Answers Page)

Board: 214

Dealer: E

Vul: None

North HCP: 12

South HCP: 14

Contract: 4♥ S

North:

♠ AQ64

♥ 863

♦ 1092

♣ AQ3

South:

♠ K1083

♥ AK1074

♦ K8

♣ J9

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

		1♦	1♥
--	--	----	----

Pass	2♦ ¹	X	XX
------	-----------------	---	----

Pass	3♥	Pass	3♠ ²
------	----	------	-----------------

Pass	4♣ ³	Pass	4♦ ⁴
------	-----------------	------	-----------------

Pass	4♥	AP	
------	----	----	--

1. limit raise or better in ♥

2. Cue bid, a ♠ stopper

3. Cue bid, a ♣ stopper

4. Cue bid, surplus

Board: 215

Dealer: W

Vul: NS

North HCP: 15

South HCP: 8

Contract: 3♣ N

North:

♠ A

♥ 8632

♦ AJ

♣ KQJ976

South:

♠ 108432

♥ AJ

♦ K1054

♣ 83

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

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

X	Pass	2♥	Pass
---	------	----	------

Pass	3♣	AP	
------	----	----	--

Board: 216

Dealer: E

Vul: EW

North HCP: 10

South HCP: 15

Contract: 3♣ S

North:

♠ AQJ98

♥ Q108

♦ J106

♣ 104

South:

♠ K6

♥ K6

♦ 832

♣ AKQ973

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

		1♥	2♣
--	--	----	----

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

AP			
----	--	--	--

Board: 217

Dealer: W

Vul: None

North HCP: 14

South HCP: 7

Contract: 4♥ W

North:

♠ AQ4

♥ 52

♦ KJ10743

♣ A4

South:

♠ 1052

♥ A7

♦ 92

♣ QJ8765

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

1♠	2♦	Pass	Pass
----	----	------	------

2♥	3♦	3♥	4♦
----	----	----	----

Pass	Pass	4♥	AP
------	------	----	----

Board: 218

Dealer: E

Vul: NS

North HCP: 10

South HCP: 13

Contract: 3♠ S

North:

♠ K94

♥ Q105

♦ QJ65

♣ Q73

South:

♠ QJ832

♥ K732

♦ K103

♣ A

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

		1♣	1♠
--	--	----	----

Pass	2♠	3♣	3♠
------	----	----	----

AP			
----	--	--	--

South hands (Practice Page)

Transfer Advances

Board: 214 ♠ K1083
Dealer: E ♥ AK1074
Vul: None ♦ K8
HCP: 14 ♣ J9

East Opens 1♦.
East Doubles 2♦ if possible.
You bid first.

Board: 215 ♠ 108432
Dealer: W ♥ AJ
Vul: NS ♦ K1054
HCP: 8 ♣ 83

West Opens 1♠.
West Doubles Pass if possible.
East Bids 2♥ if possible.
Partner bids first.

Board: 216 ♠ K6
Dealer: E ♥ K6
Vul: EW ♦ 832
HCP: 15 ♣ AKQ973

East Opens 1♥.
You bid first.

Board: 217 ♠ 1052
Dealer: W ♥ A7
Vul: None ♦ 92
HCP: 7 ♣ QJ8765

West Opens 1♠.
West Bids 2♥ if possible.
East Bids 3♥ if possible.
East Bids 4♥ if possible.
Partner bids first.

Board: 218 ♠ QJ832
Dealer: E ♥ K732
Vul: NS ♦ K103
HCP: 13 ♣ A

East Opens 1♣.
East Bids 3♣ if possible.
You bid first.

Transfer Advances Both hands (Answers Page)

Board: 214

Dealer: E

Vul: None

North HCP: 12

South HCP: 14

Contract: 4♥ S

North:

♠ AQ64

♥ 863

♦ 1092

♣ AQ3

South:

♠ K1083

♥ AK1074

♦ K8

♣ J9

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

		1♦	1♥
--	--	----	----

Pass	2♦ ¹	X	XX
------	-----------------	---	----

Pass	3♥	Pass	3♠ ²
------	----	------	-----------------

Pass	4♣ ³	Pass	4♦ ⁴
------	-----------------	------	-----------------

Pass	4♥	AP	
------	----	----	--

1. limit raise or better in ♥

2. Cue bid, a ♠ stopper

3. Cue bid, a ♣ stopper

4. Cue bid, surplus

Board: 215

Dealer: W

Vul: NS

North HCP: 15

South HCP: 8

Contract: 3♣ N

North:

♠ A

♥ 8632

♦ AJ

♣ KQJ976

South:

♠ 108432

♥ AJ

♦ K1054

♣ 83

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

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

X	Pass	2♥	Pass
---	------	----	------

Pass	3♣	AP	
------	----	----	--

Board: 216

Dealer: E

Vul: EW

North HCP: 10

South HCP: 15

Contract: 3♣ S

North:

♠ AQJ98

♥ Q108

♦ J106

♣ 104

South:

♠ K6

♥ K6

♦ 832

♣ AKQ973

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

		1♥	2♣
--	--	----	----

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

AP			
----	--	--	--

Board: 217

Dealer: W

Vul: None

North HCP: 14

South HCP: 7

Contract: 4♥ W

North:

♠ AQ4

♥ 52

♦ KJ10743

♣ A4

South:

♠ 1052

♥ A7

♦ 92

♣ QJ8765

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

1♠	2♦	Pass	Pass
----	----	------	------

2♥	3♦	3♥	4♦
----	----	----	----

Pass	Pass	4♥	AP
------	------	----	----

Board: 218

Dealer: E

Vul: NS

North HCP: 10

South HCP: 13

Contract: 3♠ S

North:

♠ K94

♥ Q105

♦ QJ65

♣ Q73

South:

♠ QJ832

♥ K732

♦ K103

♣ A

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

		1♣	1♠
--	--	----	----

Pass	2♠	3♣	3♠
------	----	----	----

AP			
----	--	--	--

North hands (Practice Page)

Transfer Advances

Board: 219	♠ AJ982	West Opens 1♥.
Dealer: W	♥ AJ73	
Vul: EW	♦ J7	You bid first.
HCP: 15	♣ A8	
Board: 220	♠ KQ543	East Opens 1♦.
Dealer: E	♥ 74	East Bids 2♦ if possible.
Vul: Both	♦ 87	
HCP: 11	♣ KQJ8	Partner bids first.
Board: 221	♠ KJ	West Opens 1♦.
Dealer: W	♥ J92	
Vul: NS	♦ 97	You bid first.
HCP: 13	♣ AKJ954	
Board: 222	♠ K843	East Opens 1♥.
Dealer: E	♥ K5	
Vul: EW	♦ KQ104	Partner bids first.
HCP: 14	♣ QJ4	
Board: 223	♠ AQJ104	West Opens 1♦.
Dealer: W	♥ KJ32	
Vul: Both	♦ 102	You bid first.
HCP: 11	♣ 97	

Transfer Advances Both hands (Answers Page)

Board: 219	North:	South:	West	North	East	South
Dealer: W	♠ AJ982	♠ 10653	1♥	1♠	Pass	2♠
Vul: EW	♥ AJ73	♥ 8	Pass	3♠	Pass	4♠
North HCP: 15	♦ J7	♦ KQ93	AP			
South HCP: 9	♣ A8	♣ KJ102				
Contract: 4♠ N						

Board: 220	North:	South:	West	North	East	South
Dealer: E	♠ KQ543	♠ 62			1♦	1♥
Vul: Both	♥ 74	♥ KQJ963	Pass	1♠	2♦	2♥
North HCP: 11	♦ 87	♦ A10	Pass	3♥	Pass	4♥
South HCP: 14	♣ KQJ8	♣ A73	AP			
Contract: 4♥ S						

Board: 221	North:	South:	West	North	East	South
Dealer: W	♠ KJ	♠ A43	1♦	2♣	Pass	2NT
Vul: NS	♥ J92	♥ KQ107	AP			
North HCP: 13	♦ 97	♦ J1063				
South HCP: 10	♣ AKJ954	♣ 73				
Contract: 2N S						

Board: 222	North:	South:	West	North	East	South
Dealer: E	♠ K843	♠ AQJ106			1♥	1♠
Vul: EW	♥ K5	♥ Q107	Pass	2♥ ¹	Pass	3♠
North HCP: 14	♦ KQ104	♦ 962	Pass	4♠	AP	
South HCP: 9	♣ QJ4	♣ 63	1. limit raise or better in ♠			
Contract: 4♠ S						

Board: 223	North:	South:	West	North	East	South
Dealer: W	♠ AQJ104	♠ K8	1♦	1♠	Pass	2NT
Vul: Both	♥ KJ32	♥ AQ84	Pass	3NT	AP	
North HCP: 11	♦ 102	♦ KJ5				
South HCP: 14	♣ 97	♣ J1065				
Contract: 3N S						

South hands (Practice Page)

Transfer Advances

Board: 219	♠ 10653	West Opens 1♥.
Dealer: W	♥ 8	
Vul: EW	♦ KQ93	Partner bids first.
HCP: 9	♣ KJ102	
Board: 220	♠ 62	East Opens 1♦.
Dealer: E	♥ KQJ963	East Bids 2♦ if possible.
Vul: Both	♦ A10	
HCP: 14	♣ A73	You bid first.
Board: 221	♠ A43	West Opens 1♦.
Dealer: W	♥ KQ107	
Vul: NS	♦ J1063	Partner bids first.
HCP: 10	♣ 73	
Board: 222	♠ AQJ106	East Opens 1♥.
Dealer: E	♥ Q107	
Vul: EW	♦ 962	You bid first.
HCP: 9	♣ 63	
Board: 223	♠ K8	West Opens 1♦.
Dealer: W	♥ AQ84	
Vul: Both	♦ KJ5	Partner bids first.
HCP: 14	♣ J1065	

Transfer Advances Both hands (Answers Page)

Board: 219	North:	South:	West	North	East	South
Dealer: W	♠ AJ982	♠ 10653	1♥	1♠	Pass	2♠
Vul: EW	♥ AJ73	♥ 8	Pass	3♠	Pass	4♠
North HCP: 15	♦ J7	♦ KQ93	AP			
South HCP: 9	♣ A8	♣ KJ102				
Contract: 4♠ N						

Board: 220	North:	South:	West	North	East	South
Dealer: E	♠ KQ543	♠ 62			1♦	1♥
Vul: Both	♥ 74	♥ KQJ963	Pass	1♠	2♦	2♥
North HCP: 11	♦ 87	♦ A10	Pass	3♥	Pass	4♥
South HCP: 14	♣ KQJ8	♣ A73	AP			
Contract: 4♥ S						

Board: 221	North:	South:	West	North	East	South
Dealer: W	♠ KJ	♠ A43	1♦	2♣	Pass	2NT
Vul: NS	♥ J92	♥ KQ107	AP			
North HCP: 13	♦ 97	♦ J1063				
South HCP: 10	♣ AKJ954	♣ 73				
Contract: 2N S						

Board: 222	North:	South:	West	North	East	South
Dealer: E	♠ K843	♠ AQJ106			1♥	1♠
Vul: EW	♥ K5	♥ Q107	Pass	2♥ ¹	Pass	3♠
North HCP: 14	♦ KQ104	♦ 962	Pass	4♠	AP	
South HCP: 9	♣ QJ4	♣ 63	1. limit raise or better in ♠			
Contract: 4♠ S						

Board: 223	North:	South:	West	North	East	South
Dealer: W	♠ AQJ104	♠ K8	1♦	1♠	Pass	2NT
Vul: Both	♥ KJ32	♥ AQ84	Pass	3NT	AP	
North HCP: 11	♦ 102	♦ KJ5				
South HCP: 14	♣ 97	♣ J1065				
Contract: 3N S						

North hands (Practice Page)

Transfer Advances

Board: 224 ♠ K108
Dealer: E ♥ K862
Vul: None ♦ A10973
HCP: 10 ♣ 6

East Opens 1♥.

Partner bids first.

Board: 225 ♠ KQJ32
Dealer: W ♥ Q82
Vul: EW ♦ 643
HCP: 12 ♣ A8

West Opens 1♥.

East Doubles Pass if possible.

You bid first.

Board: 226 ♠ Q
Dealer: E ♥ AQJ73
Vul: Both ♦ 10987
HCP: 9 ♣ 1064

East Opens 1♣.

Partner bids first.

Board: 227 ♠ J5
Dealer: W ♥ Q7
Vul: None ♦ AKQ93
HCP: 14 ♣ Q983

West Opens 1♣.

West Bids 2♣ if possible.

You bid first.

Board: 228 ♠ Q2
Dealer: E ♥ KJ63
Vul: NS ♦ KJ982
HCP: 10 ♣ 98

East Opens 1♥.

Partner bids first.

Transfer Advances Both hands (Answers Page)

Board: 224

Dealer: E

Vul: None

North HCP: 10

South HCP: 13

Contract: 2N N

North:

♠ K108

♥ K862

♦ A10973

♣ 6

South:

♠ AQ72

♥ Q97

♦ —

♣ AJ9852

West North East South

1♥ 2♣

Pass 2♦ Pass 2♠

Pass 2NT AP

Board: 225

Dealer: W

Vul: EW

North HCP: 12

South HCP: 9

Contract: 4♠X N

North:

♠ KQJ32

♥ Q82

♦ 643

♣ A8

South:

♠ A10965

♥ 943

♦ Q9

♣ K107

West North East South

1♥ 1♠ Pass 4♠

Pass Pass X AP

Board: 226

Dealer: E

Vul: Both

North HCP: 9

South HCP: 13

Contract: 1♠ S

North:

♠ Q

♥ AQJ73

♦ 10987

♣ 1064

South:

♠ A10972

♥ 106

♦ AQ6

♣ K85

West North East South

1♣ 1♠

AP

Board: 227

Dealer: W

Vul: None

North HCP: 14

South HCP: 10

Contract: 4♠ S

North:

♠ J5

♥ Q7

♦ AKQ93

♣ Q983

South:

♠ KQ1062

♥ AJ9542

♦ 85

♣ —

West North East South

1♣ 1♦ Pass 1♥

2♣ Pass Pass 2♠

Pass 3NT Pass 4♠

AP

Board: 228

Dealer: E

Vul: NS

North HCP: 10

South HCP: 14

Contract: 3N N

North:

♠ Q2

♥ KJ63

♦ KJ982

♣ 98

South:

♠ AJ1043

♥ 74

♦ A4

♣ KQ73

West North East South

1♥ 1♠

Pass 1NT Pass 3NT

AP

South hands (Practice Page)

Transfer Advances

Board: 224	♠ AQ72	East Opens 1♥.
Dealer: E	♥ Q97	
Vul: None	♦ —	You bid first.
HCP: 13	♣ AJ9852	
Board: 225	♠ A10965	West Opens 1♥.
Dealer: W	♥ 943	East Doubles Pass if possible.
Vul: EW	♦ Q9	
HCP: 9	♣ K107	Partner bids first.
Board: 226	♠ A10972	East Opens 1♣.
Dealer: E	♥ 106	
Vul: Both	♦ AQ6	You bid first.
HCP: 13	♣ K85	
Board: 227	♠ KQ1062	West Opens 1♣.
Dealer: W	♥ AJ9542	West Bids 2♣ if possible.
Vul: None	♦ 85	
HCP: 10	♣ —	Partner bids first.
Board: 228	♠ AJ1043	East Opens 1♥.
Dealer: E	♥ 74	
Vul: NS	♦ A4	You bid first.
HCP: 14	♣ KQ73	

Transfer Advances Both hands (Answers Page)

Board: 224

Dealer: E

Vul: None

North HCP: 10

South HCP: 13

Contract: 2N N

North:

♠ K108

♥ K862

♦ A10973

♣ 6

South:

♠ AQ72

♥ Q97

♦ —

♣ AJ9852

West North East South

1♥ 2♣

Pass 2♦ Pass 2♠

Pass 2NT AP

Board: 225

Dealer: W

Vul: EW

North HCP: 12

South HCP: 9

Contract: 4♠X N

North:

♠ KQJ32

♥ Q82

♦ 643

♣ A8

South:

♠ A10965

♥ 943

♦ Q9

♣ K107

West North East South

1♥ 1♠ Pass 4♠

Pass Pass X AP

Board: 226

Dealer: E

Vul: Both

North HCP: 9

South HCP: 13

Contract: 1♠ S

North:

♠ Q

♥ AQJ73

♦ 10987

♣ 1064

South:

♠ A10972

♥ 106

♦ AQ6

♣ K85

West North East South

1♣ 1♠

AP

Board: 227

Dealer: W

Vul: None

North HCP: 14

South HCP: 10

Contract: 4♠ S

North:

♠ J5

♥ Q7

♦ AKQ93

♣ Q983

South:

♠ KQ1062

♥ AJ9542

♦ 85

♣ —

West North East South

1♣ 1♦ Pass 1♥

2♣ Pass Pass 2♠

Pass 3NT Pass 4♠

AP

Board: 228

Dealer: E

Vul: NS

North HCP: 10

South HCP: 14

Contract: 3N N

North:

♠ Q2

♥ KJ63

♦ KJ982

♣ 98

South:

♠ AJ1043

♥ 74

♦ A4

♣ KQ73

West North East South

1♥ 1♠

Pass 1NT Pass 3NT

AP

North hands (Practice Page)

Transfer Advances

Board: 229 ♠ AKQ94
Dealer: W ♥ K10
Vul: Both ♦ Q65
HCP: 14 ♣ 853

West Opens 1♥.
West Bids 2♥ if possible.

You bid first.

Board: 230 ♠ AJ84
Dealer: E ♥ AQ84
Vul: None ♦ K75
HCP: 17 ♣ K10

East Opens 1♦.
East Bids 3♦ if possible.

Partner bids first.

Board: 231 ♠ AKQ872
Dealer: W ♥ J9
Vul: NS ♦ K85
HCP: 13 ♣ 94

West Opens 1♥.
West Doubles 2♥ if possible.
East Bids 3♥ if possible.

You bid first.

Board: 232 ♠ AJ62
Dealer: E ♥ K62
Vul: EW ♦ Q2
HCP: 14 ♣ KJ83

East Opens 1♦.
East Doubles 2♦ if possible.

Partner bids first.

Transfer Advances Both hands (Answers Page)

Board: 229

Dealer: W

Vul: Both

North HCP: 14

South HCP: 9

Contract: 3♦ S

North:

♠ AKQ94

♥ K10

♦ Q65

♣ 853

South:

♠ 63

♥ 652

♦ AK9842

♣ Q6

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

Board: 230

Dealer: E

Vul: None

North HCP: 17

South HCP: 9

Contract: 4♥ S

North:

♠ AJ84

♥ AQ84

♦ K75

♣ K10

South:

♠ 1093

♥ KJ1092

♦ J2

♣ A87

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

1. limit raise or better in ♥

2. Cue bid, a ♠ stopper

3. Cue bid, a ♣ stopper

4. Cue bid, surplus

Board: 231

Dealer: W

Vul: NS

North HCP: 13

South HCP: 12

Contract: 4♠ N

North:

♠ AKQ872

♥ J9

♦ K85

♣ 94

South:

♠ 1063

♥ K108

♦ AQ106

♣ K105

West	North	East	South
1♥	1♠	Pass	2♥ ¹
X	XX	3♥	3♠
Pass	4♠	AP	

1. limit raise or better in ♠

Board: 232

Dealer: E

Vul: EW

North HCP: 14

South HCP: 12

Contract: 4♥ S

North:

♠ AJ62

♥ K62

♦ Q2

♣ KJ83

South:

♠ —

♥ AQ10854

♦ A983

♣ Q109

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

1. limit raise or better in ♥

2. Cue bid, a ♦ stopper

3. Cue bid, a ♠ stopper

South hands (Practice Page)

Transfer Advances

Board: 229 ♠ 63
Dealer: W ♥ 652
Vul: Both ♦ AK9842
HCP: 9 ♣ Q6

West Opens 1♥.
West Bids 2♥ if possible.

Partner bids first.

Board: 230 ♠ 1093
Dealer: E ♥ KJ1092
Vul: None ♦ J2
HCP: 9 ♣ A87

East Opens 1♦.
East Bids 3♦ if possible.

You bid first.

Board: 231 ♠ 1063
Dealer: W ♥ K108
Vul: NS ♦ AQ106
HCP: 12 ♣ K105

West Opens 1♥.
West Doubles 2♥ if possible.
East Bids 3♥ if possible.

Partner bids first.

Board: 232 ♠ —
Dealer: E ♥ AQ10854
Vul: EW ♦ A983
HCP: 12 ♣ Q109

East Opens 1♦.
East Doubles 2♦ if possible.

You bid first.

Transfer Advances Both hands (Answers Page)

Board: 229

Dealer: W

Vul: Both

North HCP: 14

South HCP: 9

Contract: 3♦ S

North:

♠ AKQ94

♥ K10

♦ Q65

♣ 853

South:

♠ 63

♥ 652

♦ AK9842

♣ Q6

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

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

1. limit raise or better in ♥

2. Cue bid, a ♠ stopper

3. Cue bid, a ♣ stopper

4. Cue bid, surplus

Board: 230

Dealer: E

Vul: None

North HCP: 17

South HCP: 9

Contract: 4♥ S

North:

♠ AJ84

♥ AQ84

♦ K75

♣ K10

South:

♠ 1093

♥ KJ1092

♦ J2

♣ A87

West	North	East	South
1♥	1♠	Pass	2♥ ¹
X	XX	3♥	3♠
Pass	4♠	AP	

1. limit raise or better in ♠

Board: 231

Dealer: W

Vul: NS

North HCP: 13

South HCP: 12

Contract: 4♠ N

North:

♠ AKQ872

♥ J9

♦ K85

♣ 94

South:

♠ 1063

♥ K108

♦ AQ106

♣ K105

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

1. limit raise or better in ♥

2. Cue bid, a ♦ stopper

3. Cue bid, a ♠ stopper

Board: 232

Dealer: E

Vul: EW

North HCP: 14

South HCP: 12

Contract: 4♥ S

North:

♠ AJ62

♥ K62

♦ Q2

♣ KJ83

South:

♠ —

♥ AQ10854

♦ A983

♣ Q109

North hands (Practice Page)

Transfer Advances

Board: 233	♠ QJ1096	West Opens 1♦.
Dealer: W	♥ K7	West Doubles 2♦ if possible.
Vul: None	♦ K42	
HCP: 12	♣ K96	You bid first.
Board: 234	♠ 7542	East Opens 1♠.
Dealer: E	♥ K9	
Vul: NS	♦ AJ965	Partner bids first.
HCP: 10	♣ Q6	
Board: 235	♠ 10952	West Opens 1♠.
Dealer: W	♥ AKQ732	
Vul: EW	♦ A	You bid first.
HCP: 13	♣ 53	
Board: 236	♠ 6532	East Opens 1♣.
Dealer: E	♥ Q86	
Vul: Both	♦ 854	Partner bids first.
HCP: 9	♣ AK9	
Board: 237	♠ KQ2	West Opens 1♦.
Dealer: W	♥ AJ10643	West Doubles 2♦ if possible.
Vul: NS	♦ K5	East Bids 3♦ if possible.
HCP: 13	♣ 95	You bid first.

Transfer Advances Both hands (Answers Page)

Board: 233	North:	South:	West	North	East	South
Dealer: W	♠ QJ1096	♠ AK5	1♦	1♠	Pass	2♦ ¹
Vul: None	♥ K7	♥ A982	X	XX	Pass	3♠
North HCP: 12	♦ K42	♦ J96	Pass	4♠	AP	
South HCP: 12	♣ K96	♣ 874	1. limit raise or better in ♠			
Contract: 4♠ N						

Board: 234	North:	South:	West	North	East	South
Dealer: E	♠ 7542	♠ QJ			1♠	2♥
Vul: NS	♥ K9	♥ AQ10764				
North HCP: 10	♦ AJ965	♦ 7	AP			
South HCP: 14	♣ Q6	♣ AJ85				
Contract: 2♥ S						

Board: 235	North:	South:	West	North	East	South
Dealer: W	♠ 10952	♠ AJ6	1♠	2♥	AP	
Vul: EW	♥ AKQ732	♥ J65				
North HCP: 13	♦ A	♦ QJ107				
South HCP: 9	♣ 53	♣ 1087				
Contract: 2♥ N						

Board: 236	North:	South:	West	North	East	South
Dealer: E	♠ 6532	♠ KJ7			1♣	1♥
Vul: Both	♥ Q86	♥ A10943	Pass	2♥	Pass	3♥
North HCP: 9	♦ 854	♦ AK6	Pass	4♥	AP	
South HCP: 15	♣ AK9	♣ 86				
Contract: 4♥ S						

Board: 237	North:	South:	West	North	East	South
Dealer: W	♠ KQ2	♠ A10643	1♦	1♥	Pass	2♦ ¹
Vul: NS	♥ AJ10643	♥ K52	X	XX	3♦	3♥
North HCP: 13	♦ K5	♦ Q4	Pass	4♥	AP	
South HCP: 12	♣ 95	♣ K86	1. limit raise or better in ♥			
Contract: 4♥ N						

South hands (Practice Page)

Transfer Advances

Board: 233	♠ AK5	West Opens 1♦.
Dealer: W	♥ A982	West Doubles 2♦ if possible.
Vul: None	♦ J96	
HCP: 12	♣ 874	Partner bids first.
Board: 234	♠ QJ	East Opens 1♠.
Dealer: E	♥ AQ10764	
Vul: NS	♦ 7	You bid first.
HCP: 14	♣ AJ85	
Board: 235	♠ AJ6	West Opens 1♠.
Dealer: W	♥ J65	
Vul: EW	♦ QJ107	Partner bids first.
HCP: 9	♣ 1087	
Board: 236	♠ KJ7	East Opens 1♣.
Dealer: E	♥ A10943	
Vul: Both	♦ AK6	You bid first.
HCP: 15	♣ 86	
Board: 237	♠ A10643	West Opens 1♦.
Dealer: W	♥ K52	West Doubles 2♦ if possible.
Vul: NS	♦ Q4	East Bids 3♦ if possible.
HCP: 12	♣ K86	Partner bids first.

Transfer Advances Both hands (Answers Page)

Board: 233	North:	South:	West	North	East	South
Dealer: W	♠ QJ1096	♠ AK5	1♦	1♠	Pass	2♦ ¹
Vul: None	♥ K7	♥ A982	X	XX	Pass	3♠
North HCP: 12	♦ K42	♦ J96	Pass	4♠	AP	
South HCP: 12	♣ K96	♣ 874	1. limit raise or better in ♠			
Contract: 4♠ N						

Board: 234	North:	South:	West	North	East	South
Dealer: E	♠ 7542	♠ QJ			1♠	2♥
Vul: NS	♥ K9	♥ AQ10764				
North HCP: 10	♦ AJ965	♦ 7	AP			
South HCP: 14	♣ Q6	♣ AJ85				
Contract: 2♥ S						

Board: 235	North:	South:	West	North	East	South
Dealer: W	♠ 10952	♠ AJ6	1♠	2♥	AP	
Vul: EW	♥ AKQ732	♥ J65				
North HCP: 13	♦ A	♦ QJ107				
South HCP: 9	♣ 53	♣ 1087				
Contract: 2♥ N						

Board: 236	North:	South:	West	North	East	South
Dealer: E	♠ 6532	♠ KJ7			1♣	1♥
Vul: Both	♥ Q86	♥ A10943	Pass	2♥	Pass	3♥
North HCP: 9	♦ 854	♦ AK6	Pass	4♥	AP	
South HCP: 15	♣ AK9	♣ 86				
Contract: 4♥ S						

Board: 237	North:	South:	West	North	East	South
Dealer: W	♠ KQ2	♠ A10643	1♦	1♥	Pass	2♦ ¹
Vul: NS	♥ AJ10643	♥ K52	X	XX	3♦	3♥
North HCP: 13	♦ K5	♦ Q4	Pass	4♥	AP	
South HCP: 12	♣ 95	♣ K86	1. limit raise or better in ♥			
Contract: 4♥ N						

North hands (Practice Page)

Transfer Advances

Board: 238 ♠ 5
Dealer: E ♥ 10987
Vul: Both ♦ AK86543
HCP: 7 ♣ 6

East Opens 1♣.

Partner bids first.

Board: 239 ♠ 7
Dealer: W ♥ KQJ86
Vul: None ♦ J654
HCP: 9 ♣ Q73

West Opens 1♣.

West Doubles 4♣ if possible.

East Bids 4♦ if possible.

West Bids 5♦ if possible.

You bid first.

Board: 240 ♠ K986
Dealer: E ♥ AK952
Vul: EW ♦ Q103
HCP: 12 ♣ 10

East Opens 1♦.

Partner bids first.

Board: 241 ♠ AJ1074
Dealer: W ♥ 75
Vul: Both ♦ 86
HCP: 12 ♣ AK107

West Opens 1♣.

You bid first.

Board: 242 ♠ KQ542
Dealer: E ♥ 753
Vul: None ♦ 106
HCP: 10 ♣ KQ10

East Opens 1♦.

Partner bids first.

Transfer Advances Both hands (Answers Page)

Board: 238

Dealer: E

Vul: Both

North HCP: 7

South HCP: 15

Contract: 1♠ S

North:

♠ 5
♥ 10987
♦ AK86543
♣ 6

South:

♠ AKQ62
♥ J3
♦ J9
♣ A1054

West	North	East	South
		1♣	1♠
AP			

Board: 239

Dealer: W

Vul: None

North HCP: 9

South HCP: 16

Contract: 5♦ X E

North:

♠ 7
♥ KQJ86
♦ J654
♣ Q73

South:

♠ KQ865
♥ A75
♦ AK107
♣ 6

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

1. Splinter

Board: 240

Dealer: E

Vul: EW

North HCP: 12

South HCP: 11

Contract: 5♠ N

North:

♠ K986
♥ AK952
♦ Q103
♣ 10

South:

♠ AJ103
♥ QJ1086
♦ 4
♣ K93

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

1. Splinter
2. Blackwood 0314, for ♥
3. A=2/5 or 5/5, Q(H)=1

Board: 241

Dealer: W

Vul: Both

North HCP: 12

South HCP: 13

Contract: 5♠ N

North:

♠ AJ1074
♥ 75
♦ 86
♣ AK107

South:

♠ KQ52
♥ KQJ32
♦ Q75
♣ 3

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

1. Splinter
2. Cue bid, surplus
3. Blackwood 0314, for ♠
4. A=1/5 or 4/5

Board: 242

Dealer: E

Vul: None

North HCP: 10

South HCP: 14

Contract: 2♥ S

North:

♠ KQ542
♥ 753
♦ 106
♣ KQ10

South:

♠ A83
♥ AQ1096
♦ QJ2
♣ J9

West	North	East	South
		1♦	1♥
Pass	2♥	AP	

South hands (Practice Page)

Transfer Advances

Board: 238 ♠ AKQ62
Dealer: E ♥ J3
Vul: Both ♦ J9
HCP: 15 ♣ A1054

East Opens 1♣.

You bid first.

Board: 239 ♠ KQ865
Dealer: W ♥ A75
Vul: None ♦ AK107
HCP: 16 ♣ 6

West Opens 1♣.

West Doubles 4♣ if possible.

East Bids 4♦ if possible.

West Bids 5♦ if possible.

Partner bids first.

Board: 240 ♠ AJ103
Dealer: E ♥ QJ1086
Vul: EW ♦ 4
HCP: 11 ♣ K93

East Opens 1♦.

You bid first.

Board: 241 ♠ KQ52
Dealer: W ♥ KQJ32
Vul: Both ♦ Q75
HCP: 13 ♣ 3

West Opens 1♣.

Partner bids first.

Board: 242 ♠ A83
Dealer: E ♥ AQ1096
Vul: None ♦ QJ2
HCP: 14 ♣ J9

East Opens 1♦.

You bid first.

Transfer Advances Both hands (Answers Page)

Board: 238

Dealer: E

Vul: Both

North HCP: 7

South HCP: 15

Contract: 1♠ S

North:

♠ 5
♥ 10987
♦ AK86543
♣ 6

South:

♠ AKQ62
♥ J3
♦ J9
♣ A1054

West	North	East	South
		1♣	1♠
AP			

Board: 239

Dealer: W

Vul: None

North HCP: 9

South HCP: 16

Contract: 5♦ X E

North:

♠ 7
♥ KQJ86
♦ J654
♣ Q73

South:

♠ KQ865
♥ A75
♦ AK107
♣ 6

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

1. Splinter

Board: 240

Dealer: E

Vul: EW

North HCP: 12

South HCP: 11

Contract: 5♠ N

North:

♠ K986
♥ AK952
♦ Q103
♣ 10

South:

♠ AJ103
♥ QJ1086
♦ 4
♣ K93

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

1. Splinter
2. Blackwood 0314, for ♥
3. A=2/5 or 5/5, Q(H)=1

Board: 241

Dealer: W

Vul: Both

North HCP: 12

South HCP: 13

Contract: 5♠ N

North:

♠ AJ1074
♥ 75
♦ 86
♣ AK107

South:

♠ KQ52
♥ KQJ32
♦ Q75
♣ 3

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

1. Splinter
2. Cue bid, surplus
3. Blackwood 0314, for ♠
4. A=1/5 or 4/5

Board: 242

Dealer: E

Vul: None

North HCP: 10

South HCP: 14

Contract: 2♥ S

North:

♠ KQ542
♥ 753
♦ 106
♣ KQ10

South:

♠ A83
♥ AQ1096
♦ QJ2
♣ J9

West	North	East	South
		1♦	1♥
Pass	2♥	AP	

North hands (Practice Page)

Transfer Advances

Board: 243 ♠ AKQJ62
Dealer: W ♥ A76
Vul: NS ♦ 973
HCP: 14 ♣ 8

West Opens 1♣.

You bid first.

Board: 244 ♠ A3
Dealer: E ♥ J72
Vul: Both ♦ 852
HCP: 10 ♣ AJ1087

East Opens 1♠.

East Doubles Pass if possible.

West Bids 3♣ if possible.

Partner bids first.

Board: 245 ♠ AK1094
Dealer: W ♥ Q7
Vul: None ♦ A1053
HCP: 15 ♣ Q8

West Opens 1♦.

You bid first.

Board: 246 ♠ KQ986
Dealer: E ♥ 85
Vul: NS ♦ J1085
HCP: 11 ♣ AJ

East Opens 1♦.

Partner bids first.

Board: 247 ♠ J7
Dealer: W ♥ AJ
Vul: EW ♦ J97
HCP: 15 ♣ AKJ1054

West Opens 1♠.

West Bids 3♠ if possible.

You bid first.

Transfer Advances Both hands (Answers Page)

Board: 243	North:	South:	West	North	East	South
Dealer: W	♠ AKQJ62	♠ 10	1♣	1♠	Pass	2♥
Vul: NS	♥ A76	♥ KQJ85	Pass	4♣ ¹	Pass	4♥
North HCP: 14	♦ 973	♦ K1085	AP			
South HCP: 10	♣ 8	♣ J53	1. Splinter			
Contract: 4♥ S						

Board: 244	North:	South:	West	North	East	South
Dealer: E	♠ A3	♠ Q762			1♠	2♦
Vul: Both	♥ J72	♥ Q63	Pass	Pass	X	Pass
North HCP: 10	♦ 852	♦ AKJ943	3♣	X	AP	
South HCP: 12	♣ AJ1087	♣ —				
Contract: 3♣X W						

Board: 245	North:	South:	West	North	East	South
Dealer: W	♠ AK1094	♠ 652	1♦	1♠	Pass	2♠
Vul: None	♥ Q7	♥ 53	Pass	3♠	Pass	4♠
North HCP: 15	♦ A1053	♦ QJ8	AP			
South HCP: 11	♣ Q8	♣ AKJ109				
Contract: 4♠ N						

Board: 246	North:	South:	West	North	East	South
Dealer: E	♠ KQ986	♠ A			1♦	1♥
Vul: NS	♥ 85	♥ A10964	Pass	1♠	Pass	2♣
North HCP: 11	♦ J1085	♦ A96	Pass	2♥	Pass	2NT
South HCP: 14	♣ AJ	♣ Q1043	Pass	3NT	AP	
Contract: 3N S						

Board: 247	North:	South:	West	North	East	South
Dealer: W	♠ J7	♠ Q102	1♠	2♣	Pass	3♣
Vul: EW	♥ AJ	♥ K107	3♠	4♣	AP	
North HCP: 15	♦ J97	♦ K1082				
South HCP: 10	♣ AKJ1054	♣ Q72				
Contract: 4♣ N						

South hands (Practice Page)

Transfer Advances

Board: 243
Dealer: W
Vul: NS
HCP: 10

♠ 10
♥ KQJ85
♦ K1085
♣ J53

West Opens 1♣.

Partner bids first.

Board: 244
Dealer: E
Vul: Both
HCP: 12

♠ Q762
♥ Q63
♦ AKJ943
♣ —

East Opens 1♠.

East Doubles Pass if possible.

West Bids 3♣ if possible.

You bid first.

Board: 245
Dealer: W
Vul: None
HCP: 11

♠ 652
♥ 53
♦ QJ8
♣ AKJ109

West Opens 1♦.

Partner bids first.

Board: 246
Dealer: E
Vul: NS
HCP: 14

♠ A
♥ A10964
♦ A96
♣ Q1043

East Opens 1♦.

You bid first.

Board: 247
Dealer: W
Vul: EW
HCP: 10

♠ Q102
♥ K107
♦ K1082
♣ Q72

West Opens 1♠.

West Bids 3♠ if possible.

Partner bids first.

Transfer Advances Both hands (Answers Page)

Board: 243	North:	South:	West	North	East	South
Dealer: W	♠ AKQJ62	♠ 10	1♣	1♠	Pass	2♥
Vul: NS	♥ A76	♥ KQJ85	Pass	4♣ ¹	Pass	4♥
North HCP: 14	♦ 973	♦ K1085	AP			
South HCP: 10	♣ 8	♣ J53	1. Splinter			
Contract: 4♥ S						

Board: 244	North:	South:	West	North	East	South
Dealer: E	♠ A3	♠ Q762			1♠	2♦
Vul: Both	♥ J72	♥ Q63	Pass	Pass	X	Pass
North HCP: 10	♦ 852	♦ AKJ943	3♣	X	AP	
South HCP: 12	♣ AJ1087	♣ —				
Contract: 3♣X W						

Board: 245	North:	South:	West	North	East	South
Dealer: W	♠ AK1094	♠ 652	1♦	1♠	Pass	2♠
Vul: None	♥ Q7	♥ 53	Pass	3♠	Pass	4♠
North HCP: 15	♦ A1053	♦ QJ8	AP			
South HCP: 11	♣ Q8	♣ AKJ109				
Contract: 4♠ N						

Board: 246	North:	South:	West	North	East	South
Dealer: E	♠ KQ986	♠ A			1♦	1♥
Vul: NS	♥ 85	♥ A10964	Pass	1♠	Pass	2♣
North HCP: 11	♦ J1085	♦ A96	Pass	2♥	Pass	2NT
South HCP: 14	♣ AJ	♣ Q1043	Pass	3NT	AP	
Contract: 3N S						

Board: 247	North:	South:	West	North	East	South
Dealer: W	♠ J7	♠ Q102	1♠	2♣	Pass	3♣
Vul: EW	♥ AJ	♥ K107	3♠	4♣	AP	
North HCP: 15	♦ J97	♦ K1082				
South HCP: 10	♣ AKJ1054	♣ Q72				
Contract: 4♣ N						

North hands (Practice Page)

Transfer Advances

Board: 248 ♠ KQ102
Dealer: E ♥ 762
Vul: None ♦ A543
HCP: 13 ♣ A3

East Opens 1♣.

Partner bids first.

Board: 249 ♠ K1032
Dealer: W ♥ AQ3
Vul: NS ♦ AQ9652
HCP: 15 ♣ —

West Opens 1♥.

You bid first.

Board: 250 ♠ K95
Dealer: E ♥ AJ85
Vul: EW ♦ Q1054
HCP: 10 ♣ 82

East Opens 1♠.

Partner bids first.

Board: 251 ♠ AQ876
Dealer: W ♥ A87
Vul: Both ♦ Q4
HCP: 12 ♣ 863

West Opens 1♣.

West Doubles 2♣ if possible.

You bid first.

Board: 252 ♠ K9532
Dealer: E ♥ J9
Vul: NS ♦ A43
HCP: 8 ♣ 1065

East Opens 1♦.

East Bids 2♦ if possible.

East Doubles Pass if possible.

West Bids 3♦ if possible.

Partner bids first.

Transfer Advances Both hands (Answers Page)

Board: 248

Dealer: E

Vul: None

North HCP: 13

South HCP: 12

Contract: 4♥ S

North:

♠ KQ102

♥ 762

♦ A543

♣ A3

South:

♠ 4

♥ AKQ853

♦ 1096

♣ K65

West North East South

1♣ 1♥

Pass 2♣¹ Pass 2♠²

Pass 2NT³ Pass 3♣⁴

Pass 4♥ AP

1. limit raise or better in ♥

2. Cue bid, a ♠ stopper

3. Cue bid, a ♦ stopper

4. Cue bid, a ♣ stopper

Board: 249

Dealer: W

Vul: NS

North HCP: 15

South HCP: 8

Contract: 2♦ N

North:

♠ K1032

♥ AQ3

♦ AQ9652

♣ —

South:

♠ QJ87

♥ 1062

♦ 103

♣ AJ85

West North East South

1♥ 2♦ AP

Board: 250

Dealer: E

Vul: EW

North HCP: 10

South HCP: 12

Contract: 3♦ S

North:

♠ K95

♥ AJ85

♦ Q1054

♣ 82

South:

♠ AQ3

♥ 106

♦ AJ7632

♣ J9

West North East South

1♠ 2♦

Pass 3♦ AP

Board: 251

Dealer: W

Vul: Both

North HCP: 12

South HCP: 13

Contract: 4♠ N

North:

♠ AQ876

♥ A87

♦ Q4

♣ 863

South:

♠ J54

♥ KJ943

♦ KJ

♣ A95

West North East South

1♣ 1♠ Pass 2♠¹

X XX Pass 3♠

Pass 4♠ AP

1. limit raise or better in ♠

Board: 252

Dealer: E

Vul: NS

North HCP: 8

South HCP: 14

Contract: 4♥ S

North:

♠ K9532

♥ J9

♦ A43

♣ 1065

South:

♠ 7

♥ AQ8743

♦ K5

♣ KQ84

West North East South

1♦ 1♥

Pass 1♠ 2♦ 2♥

Pass Pass X Pass

3♦ Pass Pass X

Pass 3♥ Pass 4♥

AP

South hands (Practice Page)

Transfer Advances

Board: 248	♠ 4	East Opens 1♣.
Dealer: E	♥ AKQ853	
Vul: None	♦ 1096	You bid first.
HCP: 12	♣ K65	
Board: 249	♠ QJ87	West Opens 1♥.
Dealer: W	♥ 1062	
Vul: NS	♦ 103	Partner bids first.
HCP: 8	♣ AJ85	
Board: 250	♠ AQ3	East Opens 1♠.
Dealer: E	♥ 106	
Vul: EW	♦ AJ7632	You bid first.
HCP: 12	♣ J9	
Board: 251	♠ J54	West Opens 1♣.
Dealer: W	♥ KJ943	West Doubles 2♣ if possible.
Vul: Both	♦ KJ	
HCP: 13	♣ A95	Partner bids first.
Board: 252	♠ 7	East Opens 1♦.
Dealer: E	♥ AQ8743	East Bids 2♦ if possible.
Vul: NS	♦ K5	East Doubles Pass if possible.
HCP: 14	♣ KQ84	West Bids 3♦ if possible.
		You bid first.

Transfer Advances Both hands (Answers Page)

Board: 248

Dealer: E

Vul: None

North HCP: 13

South HCP: 12

Contract: 4♥ S

North:

♠ KQ102

♥ 762

♦ A543

♣ A3

South:

♠ 4

♥ AKQ853

♦ 1096

♣ K65

West North East South

1♣ 1♥

Pass 2♣¹ Pass 2♠²

Pass 2NT³ Pass 3♣⁴

Pass 4♥ AP

1. limit raise or better in ♥

2. Cue bid, a ♠ stopper

3. Cue bid, a ♦ stopper

4. Cue bid, a ♣ stopper

Board: 249

Dealer: W

Vul: NS

North HCP: 15

South HCP: 8

Contract: 2♦ N

North:

♠ K1032

♥ AQ3

♦ AQ9652

♣ —

South:

♠ QJ87

♥ 1062

♦ 103

♣ AJ85

West North East South

1♥ 2♦ AP

Board: 250

Dealer: E

Vul: EW

North HCP: 10

South HCP: 12

Contract: 3♦ S

North:

♠ K95

♥ AJ85

♦ Q1054

♣ 82

South:

♠ AQ3

♥ 106

♦ AJ7632

♣ J9

West North East South

1♠ 2♦

Pass 3♦ AP

Board: 251

Dealer: W

Vul: Both

North HCP: 12

South HCP: 13

Contract: 4♠ N

North:

♠ AQ876

♥ A87

♦ Q4

♣ 863

South:

♠ J54

♥ KJ943

♦ KJ

♣ A95

West North East South

1♣ 1♠ Pass 2♠¹

X XX Pass 3♠

Pass 4♠ AP

1. limit raise or better in ♠

Board: 252

Dealer: E

Vul: NS

North HCP: 8

South HCP: 14

Contract: 4♥ S

North:

♠ K9532

♥ J9

♦ A43

♣ 1065

South:

♠ 7

♥ AQ8743

♦ K5

♣ KQ84

West North East South

1♦ 1♥

Pass 1♠ 2♦ 2♥

Pass Pass X Pass

3♦ Pass Pass X

Pass 3♥ Pass 4♥

AP

North hands (Practice Page)

Transfer Advances

Board: 253 ♠ AK543
Dealer: W ♥ AQ
Vul: EW ♦ J1097
HCP: 14 ♣ 54

West Opens 1♦.

You bid first.

Board: 254 ♠ A852
Dealer: E ♥ K62
Vul: Both ♦ J42
HCP: 9 ♣ J93

East Opens 1♠.

East Doubles Pass if possible.

West Bids 2♥ if possible.

Partner bids first.

Board: 255 ♠ AQ1064
Dealer: W ♥ AJ10
Vul: None ♦ K9
HCP: 14 ♣ 932

West Opens 1♥.

You bid first.

Board: 256 ♠ AQ1083
Dealer: E ♥ J95
Vul: EW ♦ K76
HCP: 10 ♣ 64

East Opens 1♣.

East Bids 5♣ if possible.

Partner bids first.

Board: 257 ♠ AJ63
Dealer: W ♥ AKQ65
Vul: None ♦ 4
HCP: 14 ♣ 764

West Opens 1♦.

You bid first.

Transfer Advances Both hands (Answers Page)

Board: 253

Dealer: W

Vul: EW

North HCP: 14

South HCP: 10

Contract: 3N S

North:

♠ AK543

♥ AQ

♦ J1097

♣ 54

South:

♠ 92

♥ K873

♦ KQ8

♣ Q863

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

1♦	1♠	Pass	1NT
----	----	------	-----

Pass	3NT	AP	
------	-----	----	--

Board: 254

Dealer: E

Vul: Both

North HCP: 9

South HCP: 15

Contract: 2♥ W

North:

♠ A852

♥ K62

♦ J42

♣ J93

South:

♠ Q10

♥ Q85

♦ Q8

♣ AKQ764

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

		1♠	2♣
--	--	----	----

Pass	Pass	X	Pass
------	------	---	------

2♥	AP		
----	----	--	--

Board: 255

Dealer: W

Vul: None

North HCP: 14

South HCP: 9

Contract: 3♠ N

North:

♠ AQ1064

♥ AJ10

♦ K9

♣ 932

South:

♠ J53

♥ Q83

♦ J8

♣ AJ1075

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

1♥	1♠	Pass	2♣
----	----	------	----

Pass	3♠	AP	
------	----	----	--

Board: 256

Dealer: E

Vul: EW

North HCP: 10

South HCP: 13

Contract: 5♣ E

North:

♠ AQ1083

♥ J95

♦ K76

♣ 64

South:

♠ KJ9762

♥ KQ102

♦ A8

♣ 3

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

		1♣	1♠
--	--	----	----

Pass	4♠	5♣	AP
------	----	----	----

Board: 257

Dealer: W

Vul: None

North HCP: 14

South HCP: 10

Contract: 3N S

North:

♠ AJ63

♥ AKQ65

♦ 4

♣ 764

South:

♠ KQ7

♥ 97

♦ Q8632

♣ K83

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

1♦	1♥	Pass	1NT
----	----	------	-----

Pass	3NT	AP	
------	-----	----	--

South hands (Practice Page)

Transfer Advances

Board: 253
Dealer: W
Vul: EW
HCP: 10

♠ 92
♥ K873
♦ KQ8
♣ Q863

West Opens 1♦.

Partner bids first.

Board: 254
Dealer: E
Vul: Both
HCP: 15

♠ Q10
♥ Q85
♦ Q8
♣ AKQ764

East Opens 1♠.
East Doubles Pass if possible.
West Bids 2♥ if possible.

You bid first.

Board: 255
Dealer: W
Vul: None
HCP: 9

♠ J53
♥ Q83
♦ J8
♣ AJ1075

West Opens 1♥.

Partner bids first.

Board: 256
Dealer: E
Vul: EW
HCP: 13

♠ KJ9762
♥ KQ102
♦ A8
♣ 3

East Opens 1♣.
East Bids 5♣ if possible.

You bid first.

Board: 257
Dealer: W
Vul: None
HCP: 10

♠ KQ7
♥ 97
♦ Q8632
♣ K83

West Opens 1♦.

Partner bids first.

Transfer Advances Both hands (Answers Page)

Board: 253

Dealer: W

Vul: EW

North HCP: 14

South HCP: 10

Contract: 3N S

North:

♠ AK543

♥ AQ

♦ J1097

♣ 54

South:

♠ 92

♥ K873

♦ KQ8

♣ Q863

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

1♦	1♠	Pass	1NT
----	----	------	-----

Pass	3NT	AP	
------	-----	----	--

Board: 254

Dealer: E

Vul: Both

North HCP: 9

South HCP: 15

Contract: 2♥ W

North:

♠ A852

♥ K62

♦ J42

♣ J93

South:

♠ Q10

♥ Q85

♦ Q8

♣ AKQ764

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

		1♠	2♣
--	--	----	----

Pass	Pass	X	Pass
------	------	---	------

2♥	AP		
----	----	--	--

Board: 255

Dealer: W

Vul: None

North HCP: 14

South HCP: 9

Contract: 3♠ N

North:

♠ AQ1064

♥ AJ10

♦ K9

♣ 932

South:

♠ J53

♥ Q83

♦ J8

♣ AJ1075

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

1♥	1♠	Pass	2♠
----	----	------	----

Pass	3♠	AP	
------	----	----	--

Board: 256

Dealer: E

Vul: EW

North HCP: 10

South HCP: 13

Contract: 5♣ E

North:

♠ AQ1083

♥ J95

♦ K76

♣ 64

South:

♠ KJ9762

♥ KQ102

♦ A8

♣ 3

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

		1♣	1♠
--	--	----	----

Pass	4♠	5♣	AP
------	----	----	----

Board: 257

Dealer: W

Vul: None

North HCP: 14

South HCP: 10

Contract: 3N S

North:

♠ AJ63

♥ AKQ65

♦ 4

♣ 764

South:

♠ KQ7

♥ 97

♦ Q8632

♣ K83

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

1♦	1♥	Pass	1NT
----	----	------	-----

Pass	3NT	AP	
------	-----	----	--

North hands (Practice Page)

Transfer Advances

Board: 258	♠ K8	East Opens 1♣.
Dealer: E	♥ 532	East Bids 3♣ if possible.
Vul: NS	♦ QJ987	
HCP: 10	♣ A54	Partner bids first.
Board: 259	♠ AQ652	West Opens 1♦.
Dealer: W	♥ KQ87	
Vul: Both	♦ 2	You bid first.
HCP: 15	♣ A94	
Board: 260	♠ AK76	East Opens 1♣.
Dealer: E	♥ A52	East Bids 3♣ if possible.
Vul: NS	♦ Q104	
HCP: 14	♣ J108	Partner bids first.
Board: 261	♠ K	West Opens 1♥.
Dealer: W	♥ A63	West Bids 2♥ if possible.
Vul: EW	♦ AK10832	
HCP: 14	♣ 1053	You bid first.
Board: 262	♠ 65	East Opens 1♥.
Dealer: E	♥ J1086	East Bids 2♥ if possible.
Vul: NS	♦ J82	East Doubles 3♦ if possible.
HCP: 8	♣ AQ83	West Bids 3♥ if possible.
		Partner bids first.

Transfer Advances Both hands (Answers Page)

Board: 258

Dealer: E

Vul: NS

North HCP: 10

South HCP: 15

Contract: 4♥ S

North:

♠ K8

♥ 532

♦ QJ987

♣ A54

South:

♠ AJ3

♥ AKQJ84

♦ 643

♣ 9

West North East South

1♣ 1♥

Pass 2♥ 3♣ 4♥

AP

Board: 259

Dealer: W

Vul: Both

North HCP: 15

South HCP: 9

Contract: 1♠ N

North:

♠ AQ652

♥ KQ87

♦ 2

♣ A94

South:

♠ K

♥ J42

♦ K10965

♣ Q1087

West North East South

1♦ 1♠ AP

Board: 260

Dealer: E

Vul: NS

North HCP: 14

South HCP: 9

Contract: 3♥ S

North:

♠ AK76

♥ A52

♦ Q104

♣ J108

South:

♠ 432

♥ Q10976

♦ AK83

♣ 3

West North East South

1♣ 1♥

Pass 2♣¹ 3♣ 3♥

AP

1. limit raise or better in ♥

Board: 261

Dealer: W

Vul: EW

North HCP: 14

South HCP: 9

Contract: 3♦ N

North:

♠ K

♥ A63

♦ AK10832

♣ 1053

South:

♠ J942

♥ J10

♦ Q64

♣ AJ74

West North East South

1♥ 2♦ Pass Pass

2♥ Pass Pass 3♦

AP

Board: 262

Dealer: E

Vul: NS

North HCP: 8

South HCP: 15

Contract: 3♥ X E

North:

♠ 65

♥ J1086

♦ J82

♣ AQ83

South:

♠ KQ87

♥ 5

♦ AK10754

♣ K7

West North East South

1♥ 2♦

Pass Pass 2♥ 2♠

Pass 3♦ X Pass

3♥ X AP

South hands (Practice Page)

Transfer Advances

Board: 258 ♠ AJ3 East Opens 1♣.
Dealer: E ♥ AKQJ84 East Bids 3♣ if possible.
Vul: NS ♦ 643
HCP: 15 ♣ 9 You bid first.

Board: 259 ♠ K West Opens 1♦.
Dealer: W ♥ J42
Vul: Both ♦ K10965 Partner bids first.
HCP: 9 ♣ Q1087

Board: 260 ♠ 432 East Opens 1♣.
Dealer: E ♥ Q10976 East Bids 3♣ if possible.
Vul: NS ♦ AK83
HCP: 9 ♣ 3 You bid first.

Board: 261 ♠ J942 West Opens 1♥.
Dealer: W ♥ J10 West Bids 2♥ if possible.
Vul: EW ♦ Q64
HCP: 9 ♣ AJ74 Partner bids first.

Board: 262 ♠ KQ87 East Opens 1♥.
Dealer: E ♥ 5 East Bids 2♥ if possible.
Vul: NS ♦ AK10754 East Doubles 3♦ if possible.
HCP: 15 ♣ K7 West Bids 3♥ if possible.
You bid first.

Transfer Advances Both hands (Answers Page)

Board: 258

Dealer: E

Vul: NS

North HCP: 10

South HCP: 15

Contract: 4♥ S

North:

♠ K8

♥ 532

♦ QJ987

♣ A54

South:

♠ AJ3

♥ AKQJ84

♦ 643

♣ 9

West North East South

1♣ 1♥

Pass 2♥ 3♣ 4♥

AP

Board: 259

Dealer: W

Vul: Both

North HCP: 15

South HCP: 9

Contract: 1♠ N

North:

♠ AQ652

♥ KQ87

♦ 2

♣ A94

South:

♠ K

♥ J42

♦ K10965

♣ Q1087

West North East South

1♦ 1♠ AP

Board: 260

Dealer: E

Vul: NS

North HCP: 14

South HCP: 9

Contract: 3♥ S

North:

♠ AK76

♥ A52

♦ Q104

♣ J108

South:

♠ 432

♥ Q10976

♦ AK83

♣ 3

West North East South

1♣ 1♥

Pass 2♣¹ 3♣ 3♥

AP

1. limit raise or better in ♥

Board: 261

Dealer: W

Vul: EW

North HCP: 14

South HCP: 9

Contract: 3♦ N

North:

♠ K

♥ A63

♦ AK10832

♣ 1053

South:

♠ J942

♥ J10

♦ Q64

♣ AJ74

West North East South

1♥ 2♦ Pass Pass

2♥ Pass Pass 3♦

AP

Board: 262

Dealer: E

Vul: NS

North HCP: 8

South HCP: 15

Contract: 3♥ X E

North:

♠ 65

♥ J1086

♦ J82

♣ AQ83

South:

♠ KQ87

♥ 5

♦ AK10754

♣ K7

West North East South

1♥ 2♦

Pass Pass 2♥ 2♠

Pass 3♦ X Pass

3♥ X AP

North hands (Practice Page)

Transfer Advances

Board: 263	♠ AK83	West Opens 1♦.
Dealer: W	♥ KJ975	West Bids 2♦ if possible.
Vul: EW	♦ 95	
HCP: 15	♣ A10	You bid first.

Board: 264	♠ 9872	East Opens 1♣.
Dealer: E	♥ 865	
Vul: Both	♦ AKJ	Partner bids first.
HCP: 11	♣ K53	

Board: 265	♠ AJ43	West Opens 1♥.
Dealer: W	♥ 2	West Bids 2♥ if possible.
Vul: NS	♦ Q6	
HCP: 14	♣ AQJ1063	You bid first.

Board: 266	♠ 10643	East Opens 1♠.
Dealer: E	♥ AJ5	East Doubles 2♠ if possible.
Vul: EW	♦ A43	
HCP: 12	♣ K105	Partner bids first.

Board: 267	♠ K4	West Opens 1♣.
Dealer: W	♥ AKQ43	
Vul: Both	♦ 74	You bid first.
HCP: 14	♣ Q843	

Transfer Advances Both hands (Answers Page)

Board: 263

Dealer: W

Vul: EW

North HCP: 15

South HCP: 12

Contract: 6♠ S

North:

♠ AK83

♥ KJ975

♦ 95

♣ A10

South:

♠ QJ10642

♥ 8

♦ A8

♣ KQ64

West	North	East	South
1♦	1♥	Pass	1♠
2♦	3♦ ¹	Pass	3NT ²
Pass	4♣ ³	Pass	4NT ⁴
Pass	5♣ ⁵	Pass	6♠
AP			
1. limit raise or better in ♠			
2. Cue bid, a ♦ stopper			
3. Cue bid, a ♥ stopper			
4. Blackwood 0314, for ♠			
5. A=0/5 or 3/5			

Board: 264

Dealer: E

Vul: Both

North HCP: 11

South HCP: 12

Contract: 4♠ S

North:

♠ 9872

♥ 865

♦ AKJ

♣ K53

South:

♠ KQ1053

♥ K97

♦ 1075

♣ A7

West	North	East	South
		1♣	1♠
Pass	2♣ ¹	Pass	4♠
AP			
1. limit raise or better in ♠			

Board: 265

Dealer: W

Vul: NS

North HCP: 14

South HCP: 9

Contract: 3♠ N

North:

♠ AJ43

♥ 2

♦ Q6

♣ AQJ1063

South:

♠ KQ9

♥ 109754

♦ A8532

♣ —

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

Board: 266

Dealer: E

Vul: EW

North HCP: 12

South HCP: 13

Contract: 4♣ S

North:

♠ 10643

♥ AJ5

♦ A43

♣ K105

South:

♠ K

♥ 62

♦ KJ62

♣ AQ9832

West	North	East	South
		1♠	2♣
Pass	2♠ ¹	X	3♦
Pass	4♣	AP	
1. strength cue bid			

Board: 267

Dealer: W

Vul: Both

North HCP: 14

South HCP: 9

Contract: 4♥ N

North:

♠ K4

♥ AKQ43

♦ 74

♣ Q843

South:

♠ AJ10765

♥ 765

♦ A1063

♣ —

West	North	East	South
1♣	1♥	Pass	2♥
Pass	3♥	Pass	4♥
AP			

South hands (Practice Page)

Transfer Advances

Board: 263	♠ QJ10642	West Opens 1♦.
Dealer: W	♥ 8	West Bids 2♦ if possible.
Vul: EW	♦ A8	
HCP: 12	♣ KQ64	Partner bids first.
Board: 264	♠ KQ1053	East Opens 1♣.
Dealer: E	♥ K97	
Vul: Both	♦ 1075	You bid first.
HCP: 12	♣ A7	
Board: 265	♠ KQ9	West Opens 1♥.
Dealer: W	♥ 109754	West Bids 2♥ if possible.
Vul: NS	♦ A8532	
HCP: 9	♣ —	Partner bids first.
Board: 266	♠ K	East Opens 1♠.
Dealer: E	♥ 62	East Doubles 2♠ if possible.
Vul: EW	♦ KJ62	
HCP: 13	♣ AQ9832	You bid first.
Board: 267	♠ AJ10765	West Opens 1♣.
Dealer: W	♥ 765	
Vul: Both	♦ A1063	Partner bids first.
HCP: 9	♣ —	

Transfer Advances Both hands (Answers Page)

Board: 263

Dealer: W

Vul: EW

North HCP: 15

South HCP: 12

Contract: 6♠ S

North:

♠ AK83

♥ KJ975

♦ 95

♣ A10

South:

♠ QJ10642

♥ 8

♦ A8

♣ KQ64

West	North	East	South
1♦	1♥	Pass	1♠
2♦	3♦ ¹	Pass	3NT ²
Pass	4♣ ³	Pass	4NT ⁴
Pass	5♣ ⁵	Pass	6♠
AP			
1. limit raise or better in ♠			
2. Cue bid, a ♦ stopper			
3. Cue bid, a ♥ stopper			
4. Blackwood 0314, for ♠			
5. A=0/5 or 3/5			

Board: 264

Dealer: E

Vul: Both

North HCP: 11

South HCP: 12

Contract: 4♠ S

North:

♠ 9872

♥ 865

♦ AKJ

♣ K53

South:

♠ KQ1053

♥ K97

♦ 1075

♣ A7

West	North	East	South
		1♣	1♠
Pass	2♣ ¹	Pass	4♠
AP			
1. limit raise or better in ♠			

Board: 265

Dealer: W

Vul: NS

North HCP: 14

South HCP: 9

Contract: 3♠ N

North:

♠ AJ43

♥ 2

♦ Q6

♣ AQJ1063

South:

♠ KQ9

♥ 109754

♦ A8532

♣ —

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

Board: 266

Dealer: E

Vul: EW

North HCP: 12

South HCP: 13

Contract: 4♣ S

North:

♠ 10643

♥ AJ5

♦ A43

♣ K105

South:

♠ K

♥ 62

♦ KJ62

♣ AQ9832

West	North	East	South
		1♠	2♣
Pass	2♠ ¹	X	3♦
Pass	4♣	AP	
1. strength cue bid			

Board: 267

Dealer: W

Vul: Both

North HCP: 14

South HCP: 9

Contract: 4♥ N

North:

♠ K4

♥ AKQ43

♦ 74

♣ Q843

South:

♠ AJ10765

♥ 765

♦ A1063

♣ —

West	North	East	South
1♣	1♥	Pass	2♥
Pass	3♥	Pass	4♥
AP			

North hands (Practice Page)

Transfer Advances

Board: 268 ♠ AQ9
Dealer: E ♥ K32
Vul: None ♦ KJ65
HCP: 13 ♣ 974

East Opens 1♥.

Partner bids first.

Board: 269 ♠ 3
Dealer: W ♥ AKQ732
Vul: EW ♦ KQ105
HCP: 15 ♣ J4

West Opens 1♠.

You bid first.

Board: 270 ♠ AJ103
Dealer: E ♥ Q763
Vul: Both ♦ 74
HCP: 9 ♣ Q87

East Opens 1♠.

Partner bids first.

Board: 271 ♠ QJ9843
Dealer: W ♥ AQJ8
Vul: None ♦ J3
HCP: 14 ♣ K

West Opens 1♦.

West Doubles Pass if possible.

East Bids 3♣ if possible.

You bid first.

Board: 272 ♠ 4
Dealer: E ♥ A83
Vul: NS ♦ KQ876
HCP: 12 ♣ K1084

East Opens 1♣.

East Doubles 2♣ if possible.

Partner bids first.

Transfer Advances Both hands (Answers Page)

Board: 268	North:	South:	West	North	East	South
Dealer: E	♠ AQ9	♠ KJ643			1♥	1♠
Vul: None	♥ K32	♥ 9754	Pass	2♥ ¹	Pass	3♠
North HCP: 13	♦ KJ65	♦ A	AP			
South HCP: 11	♣ 974	♣ QJ5				
Contract: 3♠ S						1. limit raise or better in ♠

Board: 269	North:	South:	West	North	East	South
Dealer: W	♠ 3	♠ K1082	1♠	2♥	Pass	2NT
Vul: EW	♥ AKQ732	♥ 6	Pass	3♥	Pass	3NT
North HCP: 15	♦ KQ105	♦ AJ6	AP			
South HCP: 11	♣ J4	♣ K9765				
Contract: 3N S						

Board: 270	North:	South:	West	North	East	South
Dealer: E	♠ AJ103	♠ K8			1♠	2♥
Vul: Both	♥ Q763	♥ AKJ984	Pass	2♠ ¹	Pass	3♥
North HCP: 9	♦ 74	♦ K86	AP			
South HCP: 15	♣ Q87	♣ J10				
Contract: 3♥ S						1. limit raise or better in ♥

Board: 271	North:	South:	West	North	East	South
Dealer: W	♠ QJ9843	♠ A5	1♦	1♠	Pass	Pass
Vul: None	♥ AQJ8	♥ 10632	X	2♠	3♣	3♦ ¹
North HCP: 14	♦ J3	♦ KQ102	Pass	4♠	AP	
South HCP: 9	♣ K	♣ 853				
Contract: 4♠ N						1. limit raise or better in ♠

Board: 272	North:	South:	West	North	East	South
Dealer: E	♠ 4	♠ A63			1♣	1♥
Vul: NS	♥ A83	♥ KJ765	Pass	2♣ ¹	X	XX
North HCP: 12	♦ KQ876	♦ A109	Pass	3♥	Pass	4♥
South HCP: 12	♣ K1084	♣ 75	AP			
Contract: 4♥ S						1. limit raise or better in ♥

South hands (Practice Page)

Transfer Advances

Board: 268 ♠ KJ643
Dealer: E ♥ 9754
Vul: None ♦ A
HCP: 11 ♣ QJ5

East Opens 1♥.

You bid first.

Board: 269 ♠ K1082
Dealer: W ♥ 6
Vul: EW ♦ AJ6
HCP: 11 ♣ K9765

West Opens 1♠.

Partner bids first.

Board: 270 ♠ K8
Dealer: E ♥ AKJ984
Vul: Both ♦ K86
HCP: 15 ♣ J10

East Opens 1♠.

You bid first.

Board: 271 ♠ A5
Dealer: W ♥ 10632
Vul: None ♦ KQ102
HCP: 9 ♣ 853

West Opens 1♦.

West Doubles Pass if possible.

East Bids 3♣ if possible.

Partner bids first.

Board: 272 ♠ A63
Dealer: E ♥ KJ765
Vul: NS ♦ A109
HCP: 12 ♣ 75

East Opens 1♣.

East Doubles 2♣ if possible.

You bid first.

Transfer Advances Both hands (Answers Page)

Board: 268	North:	South:	West	North	East	South
Dealer: E	♠ AQ9	♠ KJ643			1♥	1♠
Vul: None	♥ K32	♥ 9754	Pass	2♥ ¹	Pass	3♠
North HCP: 13	♦ KJ65	♦ A	AP			
South HCP: 11	♣ 974	♣ QJ5				
Contract: 3♠ S						1. limit raise or better in ♠

Board: 269	North:	South:	West	North	East	South
Dealer: W	♠ 3	♠ K1082	1♠	2♥	Pass	2NT
Vul: EW	♥ AKQ732	♥ 6	Pass	3♥	Pass	3NT
North HCP: 15	♦ KQ105	♦ AJ6	AP			
South HCP: 11	♣ J4	♣ K9765				
Contract: 3N S						

Board: 270	North:	South:	West	North	East	South
Dealer: E	♠ AJ103	♠ K8			1♠	2♥
Vul: Both	♥ Q763	♥ AKJ984	Pass	2♠ ¹	Pass	3♥
North HCP: 9	♦ 74	♦ K86	AP			
South HCP: 15	♣ Q87	♣ J10				
Contract: 3♥ S						1. limit raise or better in ♥

Board: 271	North:	South:	West	North	East	South
Dealer: W	♠ QJ9843	♠ A5	1♦	1♠	Pass	Pass
Vul: None	♥ AQJ8	♥ 10632	X	2♠	3♣	3♦ ¹
North HCP: 14	♦ J3	♦ KQ102	Pass	4♠	AP	
South HCP: 9	♣ K	♣ 853				
Contract: 4♠ N						1. limit raise or better in ♠

Board: 272	North:	South:	West	North	East	South
Dealer: E	♠ 4	♠ A63			1♣	1♥
Vul: NS	♥ A83	♥ KJ765	Pass	2♣ ¹	X	XX
North HCP: 12	♦ KQ876	♦ A109	Pass	3♥	Pass	4♥
South HCP: 12	♣ K1084	♣ 75	AP			
Contract: 4♥ S						1. limit raise or better in ♥

North hands (Practice Page)

Transfer Advances

Board: 273	♠ J43	West Opens 1♦.
Dealer: W	♥ AQJ87	West Bids 2♦ if possible.
Vul: Both	♦ J6	
HCP: 15	♣ AQ10	You bid first.
Board: 274	♠ Q652	East Opens 1♠.
Dealer: E	♥ —	East Bids 2♥ if possible.
Vul: None	♦ K6	West Bids 3♥ if possible.
HCP: 9	♣ KJ98432	Partner bids first.
Board: 275	♠ J8	West Opens 1♠.
Dealer: W	♥ 10	West Bids 2♠ if possible.
Vul: NS	♦ AKQJ109	
HCP: 13	♣ Q942	You bid first.
Board: 276	♠ 976	East Opens 1♣.
Dealer: E	♥ Q75	East Doubles 2♣ if possible.
Vul: EW	♦ AJ63	West Bids 3♣ if possible.
HCP: 11	♣ A106	Partner bids first.
Board: 277	♠ AQ742	West Opens 1♦.
Dealer: W	♥ A93	West Bids 2♦ if possible.
Vul: None	♦ Q63	
HCP: 13	♣ J5	You bid first.

Transfer Advances Both hands (Answers Page)

Board: 273
 Dealer: W
 Vul: Both
 North HCP: 15
 South HCP: 9
 Contract: 4♠ S

North:
 ♠ J43
 ♥ AQJ87
 ♦ J6
 ♣ AQ10

South:
 ♠ AQ8652
 ♥ 5
 ♦ 742
 ♣ K96

West	North	East	South
1♦	1♥	Pass	1♠
2♦	X	Pass	2♠
Pass	3♦ ¹	Pass	4♠
AP			
1. limit raise or better in ♠			

Board: 274
 Dealer: E
 Vul: None
 North HCP: 9
 South HCP: 14
 Contract: 5♦ S

North:
 ♠ Q652
 ♥ —
 ♦ K6
 ♣ KJ98432

South:
 ♠ 107
 ♥ AJ75
 ♦ AJ9754
 ♣ A

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

Board: 275
 Dealer: W
 Vul: NS
 North HCP: 13
 South HCP: 9
 Contract: 3♦ N

North:
 ♠ J8
 ♥ 10
 ♦ AKQJ109
 ♣ Q942

South:
 ♠ Q76
 ♥ A98642
 ♦ 2
 ♣ K75

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

Board: 276
 Dealer: E
 Vul: EW
 North HCP: 11
 South HCP: 13
 Contract: 4♥ S

North:
 ♠ 976
 ♥ Q75
 ♦ AJ63
 ♣ A106

South:
 ♠ K1082
 ♥ AK632
 ♦ K7
 ♣ 54

West	North	East	South
		1♣	1♥
Pass	2♣ ¹	X	XX
3♣	3♥	Pass	4♥
AP			

1. limit raise or better in ♥

Board: 277
 Dealer: W
 Vul: None
 North HCP: 13
 South HCP: 11
 Contract: 3N N

North:
 ♠ AQ742
 ♥ A93
 ♦ Q63
 ♣ J5

South:
 ♠ 65
 ♥ Q86
 ♦ 94
 ♣ AKQ1063

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

South hands (Practice Page)

Transfer Advances

Board: 273 ♠ AQ8652
Dealer: W ♥ 5
Vul: Both ♦ 742
HCP: 9 ♣ K96

West Opens 1♦.
West Bids 2♦ if possible.

Partner bids first.

Board: 274 ♠ 107
Dealer: E ♥ AJ75
Vul: None ♦ AJ9754
HCP: 14 ♣ A

East Opens 1♠.
East Bids 2♥ if possible.
West Bids 3♥ if possible.

You bid first.

Board: 275 ♠ Q76
Dealer: W ♥ A98642
Vul: NS ♦ 2
HCP: 9 ♣ K75

West Opens 1♠.
West Bids 2♠ if possible.

Partner bids first.

Board: 276 ♠ K1082
Dealer: E ♥ AK632
Vul: EW ♦ K7
HCP: 13 ♣ 54

East Opens 1♣.
East Doubles 2♣ if possible.
West Bids 3♣ if possible.

You bid first.

Board: 277 ♠ 65
Dealer: W ♥ Q86
Vul: None ♦ 94
HCP: 11 ♣ AKQ1063

West Opens 1♦.
West Bids 2♦ if possible.

Partner bids first.

Transfer Advances Both hands (Answers Page)

Board: 273
 Dealer: W
 Vul: Both
 North HCP: 15
 South HCP: 9
 Contract: 4♠ S

North:
 ♠ J43
 ♥ AQJ87
 ♦ J6
 ♣ AQ10

South:
 ♠ AQ8652
 ♥ 5
 ♦ 742
 ♣ K96

West	North	East	South
1♦	1♥	Pass	1♠
2♦	X	Pass	2♠
Pass	3♦ ¹	Pass	4♠
AP			
1. limit raise or better in ♠			

Board: 274
 Dealer: E
 Vul: None
 North HCP: 9
 South HCP: 14
 Contract: 5♦ S

North:
 ♠ Q652
 ♥ —
 ♦ K6
 ♣ KJ98432

South:
 ♠ 107
 ♥ AJ75
 ♦ AJ9754
 ♣ A

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

Board: 275
 Dealer: W
 Vul: NS
 North HCP: 13
 South HCP: 9
 Contract: 3♦ N

North:
 ♠ J8
 ♥ 10
 ♦ AKQJ109
 ♣ Q942

South:
 ♠ Q76
 ♥ A98642
 ♦ 2
 ♣ K75

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

Board: 276
 Dealer: E
 Vul: EW
 North HCP: 11
 South HCP: 13
 Contract: 4♥ S

North:
 ♠ 976
 ♥ Q75
 ♦ AJ63
 ♣ A106

South:
 ♠ K1082
 ♥ AK632
 ♦ K7
 ♣ 54

West	North	East	South
		1♣	1♥
Pass	2♣ ¹	X	XX
3♣	3♥	Pass	4♥
AP			

1. limit raise or better in ♥

Board: 277
 Dealer: W
 Vul: None
 North HCP: 13
 South HCP: 11
 Contract: 3N N

North:
 ♠ AQ742
 ♥ A93
 ♦ Q63
 ♣ J5

South:
 ♠ 65
 ♥ Q86
 ♦ 94
 ♣ AKQ1063

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

North hands (Practice Page)

Transfer Advances

Board: 278	♠ J43	East Opens 1♠.
Dealer: E	♥ 10863	East Doubles 2♠ if possible.
Vul: NS	♦ AK6	
HCP: 12	♣ KJ5	Partner bids first.
Board: 279	♠ QJ	West Opens 1♠.
Dealer: W	♥ AQJ954	
Vul: EW	♦ QJ	You bid first.
HCP: 15	♣ Q93	
Board: 280	♠ J8	East Opens 1♦.
Dealer: E	♥ AQJ8	East Doubles 2♦ if possible.
Vul: Both	♦ A105	West Bids 3♦ if possible.
HCP: 14	♣ Q764	Partner bids first.
Board: 281	♠ AKJ63	West Opens 1♥.
Dealer: W	♥ 754	West Bids 2♥ if possible.
Vul: NS	♦ J106	
HCP: 13	♣ A8	You bid first.
Board: 282	♠ 962	East Opens 1♠.
Dealer: E	♥ K875	East Bids 2♥ if possible.
Vul: EW	♦ A1054	
HCP: 9	♣ Q3	Partner bids first.

Transfer Advances Both hands (Answers Page)

Board: 278	North:	South:	West	North	East	South
Dealer: E	♠ J43	♠ K6			1♠	2♣
Vul: NS	♥ 10863	♥ AQ2	Pass	2♠ ¹	X	3NT
North HCP: 12	♦ AK6	♦ 94	AP			
South HCP: 15	♣ KJ5	♣ AQ10962				
Contract: 3N S						1. strength cue bid

Board: 279	North:	South:	West	North	East	South
Dealer: W	♠ QJ	♠ A432	1♠	2♥	Pass	2NT
Vul: EW	♥ AQJ954	♥ 3	Pass	3♥	Pass	3NT
North HCP: 15	♦ QJ	♦ AK108	AP			
South HCP: 11	♣ Q93	♣ 8542				
Contract: 3N S						

Board: 280	North:	South:	West	North	East	South
Dealer: E	♠ J8	♠ A6			1♦	1♥
Vul: Both	♥ AQJ8	♥ K10972	Pass	2♦ ¹	X	XX
North HCP: 14	♦ A105	♦ 98	3♦	4♥	AP	
South HCP: 10	♣ Q764	♣ K985				
Contract: 4♥ S						1. limit raise or better in ♥

Board: 281	North:	South:	West	North	East	South
Dealer: W	♠ AKJ63	♠ 2	1♥	1♠	Pass	1NT
Vul: NS	♥ 754	♥ K8	2♥	2NT	Pass	3NT
North HCP: 13	♦ J106	♦ K742	AP			
South HCP: 11	♣ A8	♣ KQ9754				
Contract: 3N S						

Board: 282	North:	South:	West	North	East	South
Dealer: E	♠ 962	♠ QJ84			1♠	2♣
Vul: EW	♥ K875	♥ A	Pass	Pass	2♥	3♣
North HCP: 9	♦ A1054	♦ K7	AP			
South HCP: 14	♣ Q3	♣ KJ8764				
Contract: 3♣ S						

South hands (Practice Page)

Transfer Advances

Board: 278	♠ K6	East Opens 1♠.
Dealer: E	♥ AQ2	East Doubles 2♠ if possible.
Vul: NS	♦ 94	
HCP: 15	♣ AQ10962	You bid first.
Board: 279	♠ A432	West Opens 1♠.
Dealer: W	♥ 3	
Vul: EW	♦ AK108	Partner bids first.
HCP: 11	♣ 8542	
Board: 280	♠ A6	East Opens 1♦.
Dealer: E	♥ K10972	East Doubles 2♦ if possible.
Vul: Both	♦ 98	West Bids 3♦ if possible.
HCP: 10	♣ K985	You bid first.
Board: 281	♠ 2	West Opens 1♥.
Dealer: W	♥ K8	West Bids 2♥ if possible.
Vul: NS	♦ K742	
HCP: 11	♣ KQ9754	Partner bids first.
Board: 282	♠ QJ84	East Opens 1♠.
Dealer: E	♥ A	East Bids 2♥ if possible.
Vul: EW	♦ K7	
HCP: 14	♣ KJ8764	You bid first.

Transfer Advances Both hands (Answers Page)

Board: 278	North:	South:	West	North	East	South
Dealer: E	♠ J43	♠ K6			1♠	2♣
Vul: NS	♥ 10863	♥ AQ2	Pass	2♠ ¹	X	3NT
North HCP: 12	♦ AK6	♦ 94	AP			
South HCP: 15	♣ KJ5	♣ AQ10962				
Contract: 3N S						1. strength cue bid

Board: 279	North:	South:	West	North	East	South
Dealer: W	♠ QJ	♠ A432	1♠	2♥	Pass	2NT
Vul: EW	♥ AQJ954	♥ 3	Pass	3♥	Pass	3NT
North HCP: 15	♦ QJ	♦ AK108	AP			
South HCP: 11	♣ Q93	♣ 8542				
Contract: 3N S						

Board: 280	North:	South:	West	North	East	South
Dealer: E	♠ J8	♠ A6			1♦	1♥
Vul: Both	♥ AQJ8	♥ K10972	Pass	2♦ ¹	X	XX
North HCP: 14	♦ A105	♦ 98	3♦	4♥	AP	
South HCP: 10	♣ Q764	♣ K985				
Contract: 4♥ S						1. limit raise or better in ♥

Board: 281	North:	South:	West	North	East	South
Dealer: W	♠ AKJ63	♠ 2	1♥	1♠	Pass	1NT
Vul: NS	♥ 754	♥ K8	2♥	2NT	Pass	3NT
North HCP: 13	♦ J106	♦ K742	AP			
South HCP: 11	♣ A8	♣ KQ9754				
Contract: 3N S						

Board: 282	North:	South:	West	North	East	South
Dealer: E	♠ 962	♠ QJ84			1♠	2♣
Vul: EW	♥ K875	♥ A	Pass	Pass	2♥	3♣
North HCP: 9	♦ A1054	♦ K7	AP			
South HCP: 14	♣ Q3	♣ KJ8764				
Contract: 3♣ S						

North hands (Practice Page)

Transfer Advances

Board: 283
Dealer: W
Vul: Both
HCP: 10

♠ Q64
♥ K743
♦ AJ954
♣ 6

West Opens 1♣.
West Bids 2♣ if possible.
East Bids 3♣ if possible.

You bid first.

Board: 284
Dealer: E
Vul: None
HCP: 9

♠ KQJ76
♥ Q63
♦ 9
♣ J1042

East Opens 1♠.

Partner bids first.

Board: 285
Dealer: W
Vul: EW
HCP: 14

♠ AJ852
♥ K963
♦ KQJ10
♣ —

West Opens 1♣.

You bid first.

Board: 286
Dealer: E
Vul: Both
HCP: 11

♠ QJ752
♥ 8
♦ KQ6
♣ QJ76

East Opens 1♦.
East Doubles 1♠ if possible.
West Bids 2♣ if possible.

Partner bids first.

Board: 287
Dealer: W
Vul: None
HCP: 13

♠ AKQ1073
♥ J85
♦ 95
♣ K3

West Opens 1♣.

You bid first.

Transfer Advances Both hands (Answers Page)

Board: 283

Dealer: W

Vul: Both

North HCP: 10

South HCP: 11

Contract: 3♥ S

North:

♠ Q64

♥ K743

♦ AJ954

♣ 6

South:

♠ K107

♥ A1095

♦ K86

♣ J104

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

Board: 284

Dealer: E

Vul: None

North HCP: 9

South HCP: 15

Contract: 2♦ S

North:

♠ KQJ76

♥ Q63

♦ 9

♣ J1042

South:

♠ 92

♥ AK9

♦ KJ7654

♣ A6

West	North	East	South
		1♠	2♦
AP			

Board: 285

Dealer: W

Vul: EW

North HCP: 14

South HCP: 12

Contract: 3N S

North:

♠ AJ852

♥ K963

♦ KQJ10

♣ —

South:

♠ Q

♥ A

♦ 7654

♣ KQJ10973

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

Board: 286

Dealer: E

Vul: Both

North HCP: 11

South HCP: 10

Contract: 2♠ N

North:

♠ QJ752

♥ 8

♦ KQ6

♣ QJ76

South:

♠ 843

♥ AK973

♦ 94

♣ K84

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

Board: 287

Dealer: W

Vul: None

North HCP: 13

South HCP: 13

Contract: 4♠ N

North:

♠ AKQ1073

♥ J85

♦ 95

♣ K3

South:

♠ J6

♥ KQ976

♦ J107

♣ AQ5

West	North	East	South
1♣	1♠	Pass	2♥
Pass	4♠	AP	

South hands (Practice Page)

Transfer Advances

Board: 283
Dealer: W
Vul: Both
HCP: 11

♠ K107
♥ A1095
♦ K86
♣ J104

West Opens 1♣.
West Bids 2♣ if possible.
East Bids 3♣ if possible.

Partner bids first.

Board: 284
Dealer: E
Vul: None
HCP: 15

♠ 92
♥ AK9
♦ KJ7654
♣ A6

East Opens 1♠.

You bid first.

Board: 285
Dealer: W
Vul: EW
HCP: 12

♠ Q
♥ A
♦ 7654
♣ KQJ10973

West Opens 1♣.

Partner bids first.

Board: 286
Dealer: E
Vul: Both
HCP: 10

♠ 843
♥ AK973
♦ 94
♣ K84

East Opens 1♦.
East Doubles 1♠ if possible.
West Bids 2♣ if possible.

You bid first.

Board: 287
Dealer: W
Vul: None
HCP: 13

♠ J6
♥ KQ976
♦ J107
♣ AQ5

West Opens 1♣.

Partner bids first.

Transfer Advances Both hands (Answers Page)

Board: 283

Dealer: W

Vul: Both

North HCP: 10

South HCP: 11

Contract: 3♥ S

North:

♠ Q64

♥ K743

♦ AJ954

♣ 6

South:

♠ K107

♥ A1095

♦ K86

♣ J104

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

Board: 284

Dealer: E

Vul: None

North HCP: 9

South HCP: 15

Contract: 2♦ S

North:

♠ KQJ76

♥ Q63

♦ 9

♣ J1042

South:

♠ 92

♥ AK9

♦ KJ7654

♣ A6

West	North	East	South
		1♠	2♦
AP			

Board: 285

Dealer: W

Vul: EW

North HCP: 14

South HCP: 12

Contract: 3N S

North:

♠ AJ852

♥ K963

♦ KQJ10

♣ —

South:

♠ Q

♥ A

♦ 7654

♣ KQJ10973

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

Board: 286

Dealer: E

Vul: Both

North HCP: 11

South HCP: 10

Contract: 2♠ N

North:

♠ QJ752

♥ 8

♦ KQ6

♣ QJ76

South:

♠ 843

♥ AK973

♦ 94

♣ K84

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

Board: 287

Dealer: W

Vul: None

North HCP: 13

South HCP: 13

Contract: 4♠ N

North:

♠ AKQ1073

♥ J85

♦ 95

♣ K3

South:

♠ J6

♥ KQ976

♦ J107

♣ AQ5

West	North	East	South
1♣	1♠	Pass	2♥
Pass	4♠	AP	

North hands (Practice Page)

Transfer Advances

Board: 288	♠ 53	East Opens 1♥.
Dealer: E	♥ AK10	
Vul: Both	♦ J8764	Partner bids first.
HCP: 13	♣ KQ7	
Board: 289	♠ QJ4	West Opens 1♥.
Dealer: W	♥ 43	
Vul: None	♦ K7	You bid first.
HCP: 14	♣ AKJ974	
Board: 290	♠ A8	East Opens 1♥.
Dealer: E	♥ K1092	
Vul: NS	♦ K9432	Partner bids first.
HCP: 12	♣ Q9	
Board: 291	♠ QJ964	West Opens 1♥.
Dealer: W	♥ 8	
Vul: EW	♦ AJ4	You bid first.
HCP: 12	♣ A752	
Board: 292	♠ J1052	East Opens 1♣.
Dealer: E	♥ K1075	East Bids 1♠ if possible.
Vul: None	♦ A	East Doubles Pass if possible.
HCP: 12	♣ A1073	Partner bids first.

Transfer Advances Both hands (Answers Page)

Board: 288
Dealer: E
Vul: Both
North HCP: 13
South HCP: 13
Contract: 3N N

North:
♠ 53
♥ AK10
♦ J8764
♣ KQ7

South:
♠ KQJ94
♥ 942
♦ Q
♣ AJ65

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

Board: 289
Dealer: W
Vul: None
North HCP: 14
South HCP: 9
Contract: 2♣ N

North:
♠ QJ4
♥ 43
♦ K7
♣ AKJ974

South:
♠ K7
♥ Q10986
♦ A83
♣ 1086

West	North	East	South
1♥	2♣	AP	

Board: 290
Dealer: E
Vul: NS
North HCP: 12
South HCP: 12
Contract: 3N N

North:
♠ A8
♥ K1092
♦ K9432
♣ Q9

South:
♠ Q97
♥ 4
♦ Q76
♣ AKJ1043

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

Board: 291
Dealer: W
Vul: EW
North HCP: 12
South HCP: 15
Contract: 5♠ N

North:
♠ QJ964
♥ 8
♦ AJ4
♣ A752

South:
♠ AK5
♥ KQJ10
♦ 5
♣ Q8643

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

1. Splinter
2. Cue bid, surplus
3. Blackwood 0314, for ♠
4. A=2/5 or 5/5, Q(S)=0

Board: 292
Dealer: E
Vul: None
North HCP: 12
South HCP: 12
Contract: 2♦ X S

North:
♠ J1052
♥ K1075
♦ A
♣ A1073

South:
♠ A84
♥ QJ
♦ KQ10653
♣ 98

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

South hands (Practice Page)

Transfer Advances

Board: 288 ♠ KQJ94
Dealer: E ♥ 942
Vul: Both ♦ Q
HCP: 13 ♣ AJ65

East Opens 1♥.

You bid first.

Board: 289 ♠ K7
Dealer: W ♥ Q10986
Vul: None ♦ A83
HCP: 9 ♣ 1086

West Opens 1♥.

Partner bids first.

Board: 290 ♠ Q97
Dealer: E ♥ 4
Vul: NS ♦ Q76
HCP: 12 ♣ AKJ1043

East Opens 1♥.

You bid first.

Board: 291 ♠ AK5
Dealer: W ♥ KQJ10
Vul: EW ♦ 5
HCP: 15 ♣ Q8643

West Opens 1♥.

Partner bids first.

Board: 292 ♠ A84
Dealer: E ♥ QJ
Vul: None ♦ KQ10653
HCP: 12 ♣ 98

East Opens 1♣.

East Bids 1♠ if possible.

East Doubles Pass if possible.

You bid first.

Transfer Advances Both hands (Answers Page)

Board: 288
Dealer: E
Vul: Both
North HCP: 13
South HCP: 13
Contract: 3N N

North:
♠ 53
♥ AK10
♦ J8764
♣ KQ7

South:
♠ KQJ94
♥ 942
♦ Q
♣ AJ65

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

Board: 289
Dealer: W
Vul: None
North HCP: 14
South HCP: 9
Contract: 2♣ N

North:
♠ QJ4
♥ 43
♦ K7
♣ AKJ974

South:
♠ K7
♥ Q10986
♦ A83
♣ 1086

West	North	East	South
1♥	2♣	AP	

Board: 290
Dealer: E
Vul: NS
North HCP: 12
South HCP: 12
Contract: 3N N

North:
♠ A8
♥ K1092
♦ K9432
♣ Q9

South:
♠ Q97
♥ 4
♦ Q76
♣ AKJ1043

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

Board: 291
Dealer: W
Vul: EW
North HCP: 12
South HCP: 15
Contract: 5♠ N

North:
♠ QJ964
♥ 8
♦ AJ4
♣ A752

South:
♠ AK5
♥ KQJ10
♦ 5
♣ Q8643

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

1. Splinter
2. Cue bid, surplus
3. Blackwood 0314, for ♠
4. A=2/5 or 5/5, Q(S)=0

Board: 292
Dealer: E
Vul: None
North HCP: 12
South HCP: 12
Contract: 2♦ X S

North:
♠ J1052
♥ K1075
♦ A
♣ A1073

South:
♠ A84
♥ QJ
♦ KQ10653
♣ 98

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

North hands (Practice Page)

Transfer Advances

Board: 293	♠ KQ	West Opens 1♥.
Dealer: W	♥ 2	West Bids 2♥ if possible.
Vul: NS	♦ KQ96	
HCP: 15	♣ KQ9852	You bid first.
Board: 294	♠ 98	East Opens 1♠.
Dealer: E	♥ AK963	East Doubles Pass if possible.
Vul: EW	♦ J10952	
HCP: 8	♣ 2	Partner bids first.
Board: 295	♠ KJ873	West Opens 1♥.
Dealer: W	♥ A102	West Bids 3♥ if possible.
Vul: NS	♦ 4	
HCP: 12	♣ A963	You bid first.
Board: 296	♠ A	East Opens 1♥.
Dealer: E	♥ J76	East Bids 2♥ if possible.
Vul: EW	♦ A1076	
HCP: 15	♣ AQ1053	Partner bids first.
Board: 297	♠ AK652	West Opens 1♥.
Dealer: W	♥ KJ97	West Doubles Pass if possible.
Vul: Both	♦ A104	East Bids 2♦ if possible.
HCP: 15	♣ 5	You bid first.

Transfer Advances Both hands (Answers Page)

Board: 293

Dealer: W

Vul: NS

North HCP: 15

South HCP: 8

Contract: 3♣ N

North:

♠ KQ

♥ 2

♦ KQ96

♣ KQ9852

South:

♠ 9862

♥ AQ107

♦ J107

♣ J10

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

1♥	2♣	Pass	Pass
----	----	------	------

2♥	3♣	AP	
----	----	----	--

Board: 294

Dealer: E

Vul: EW

North HCP: 8

South HCP: 15

Contract: 2♣ X S

North:

♠ 98

♥ AK963

♦ J10952

♣ 2

South:

♠ AJ106

♥ —

♦ A83

♣ AQ9543

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

		1♠	2♣
--	--	----	----

Pass	Pass	X	AP
------	------	---	----

Board: 295

Dealer: W

Vul: NS

North HCP: 12

South HCP: 12

Contract: 4♠ N

North:

♠ KJ873

♥ A102

♦ 4

♣ A963

South:

♠ AQ106

♥ 76

♦ K1095

♣ QJ7

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

1♥	1♠	Pass	2♥ ¹
----	----	------	-----------------

3♥	4♠	AP	
----	----	----	--

1. limit raise or better in ♠

Board: 296

Dealer: E

Vul: EW

North HCP: 15

South HCP: 9

Contract: 3♣ N

North:

♠ A

♥ J76

♦ A1076

♣ AQ1053

South:

♠ KQJ103

♥ Q10

♦ 953

♣ J97

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

		1♥	1♠
--	--	----	----

Pass	2♣	2♥	3♣
------	----	----	----

AP

Board: 297

Dealer: W

Vul: Both

North HCP: 15

South HCP: 8

Contract: 2♠ N

North:

♠ AK652

♥ KJ97

♦ A104

♣ 5

South:

♠ 1098

♥ 63

♦ K

♣ AJ108432

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

1♥	1♠	Pass	Pass
----	----	------	------

X	XX	2♦	2♥ ¹
---	----	----	-----------------

Pass	2♠	AP	
------	----	----	--

1. limit raise or better in ♠

South hands (Practice Page)

Transfer Advances

Board: 293 ♠ 9862
Dealer: W ♥ AQ107
Vul: NS ♦ J107
HCP: 8 ♣ J10

West Opens 1♥.
West Bids 2♥ if possible.

Partner bids first.

Board: 294 ♠ AJ106
Dealer: E ♥ —
Vul: EW ♦ A83
HCP: 15 ♣ AQ9543

East Opens 1♠.
East Doubles Pass if possible.

You bid first.

Board: 295 ♠ AQ106
Dealer: W ♥ 76
Vul: NS ♦ K1095
HCP: 12 ♣ QJ7

West Opens 1♥.
West Bids 3♥ if possible.

Partner bids first.

Board: 296 ♠ KQJ103
Dealer: E ♥ Q10
Vul: EW ♦ 953
HCP: 9 ♣ J97

East Opens 1♥.
East Bids 2♥ if possible.

You bid first.

Board: 297 ♠ 1098
Dealer: W ♥ 63
Vul: Both ♦ K
HCP: 8 ♣ AJ108432

West Opens 1♥.
West Doubles Pass if possible.
East Bids 2♦ if possible.

Partner bids first.

Transfer Advances Both hands (Answers Page)

Board: 293

Dealer: W

Vul: NS

North HCP: 15

South HCP: 8

Contract: 3♣ N

North:

♠ KQ

♥ 2

♦ KQ96

♣ KQ9852

South:

♠ 9862

♥ AQ107

♦ J107

♣ J10

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

1♥	2♣	Pass	Pass
----	----	------	------

2♥	3♣	AP	
----	----	----	--

Board: 294

Dealer: E

Vul: EW

North HCP: 8

South HCP: 15

Contract: 2♣ X S

North:

♠ 98

♥ AK963

♦ J10952

♣ 2

South:

♠ AJ106

♥ —

♦ A83

♣ AQ9543

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

		1♠	2♣
--	--	----	----

Pass	Pass	X	AP
------	------	---	----

Board: 295

Dealer: W

Vul: NS

North HCP: 12

South HCP: 12

Contract: 4♠ N

North:

♠ KJ873

♥ A102

♦ 4

♣ A963

South:

♠ AQ106

♥ 76

♦ K1095

♣ QJ7

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

1♥	1♠	Pass	2♥ ¹
----	----	------	-----------------

3♥	4♠	AP	
----	----	----	--

1. limit raise or better in ♠

Board: 296

Dealer: E

Vul: EW

North HCP: 15

South HCP: 9

Contract: 3♣ N

North:

♠ A

♥ J76

♦ A1076

♣ AQ1053

South:

♠ KQJ103

♥ Q10

♦ 953

♣ J97

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

		1♥	1♠
--	--	----	----

Pass	2♣	2♥	3♣
------	----	----	----

AP

Board: 297

Dealer: W

Vul: Both

North HCP: 15

South HCP: 8

Contract: 2♠ N

North:

♠ AK652

♥ KJ97

♦ A104

♣ 5

South:

♠ 1098

♥ 63

♦ K

♣ AJ108432

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

1♥	1♠	Pass	Pass
----	----	------	------

X	XX	2♦	2♥ ¹
---	----	----	-----------------

Pass	2♠	AP	
------	----	----	--

1. limit raise or better in ♠

North hands (Practice Page)

Transfer Advances

Board: 298 ♠ AJ9
Dealer: E ♥ K9
Vul: None ♦ 974
HCP: 10 ♣ Q8753

East Opens 1♥.
East Bids 2♥ if possible.

Partner bids first.

Board: 299 ♠ KQ764
Dealer: W ♥ QJ54
Vul: Both ♦ 62
HCP: 9 ♣ J9

West Opens 1♦.
West Bids 3♦ if possible.
West Doubles 6♥ if possible.

You bid first.

Board: 300 ♠ A87
Dealer: E ♥ KJ1093
Vul: None ♦ 104
HCP: 11 ♣ QJ3

East Opens 1♣.

Partner bids first.

Board: 301 ♠ AQJ753
Dealer: W ♥ Q62
Vul: NS ♦ A6
HCP: 13 ♣ 64

West Opens 1♦.
West Doubles 3♦ if possible.

You bid first.

Board: 302 ♠ A652
Dealer: E ♥ Q5
Vul: Both ♦ 62
HCP: 9 ♣ QJ963

East Opens 1♠.

Partner bids first.

Transfer Advances Both hands (Answers Page)

Board: 298

Dealer: E

Vul: None

North HCP: 10

South HCP: 12

Contract: 4♦ S

North:

♠ AJ9

♥ K9

♦ 974

♣ Q8753

South:

♠ KQ108

♥ 864

♦ AQJ1052

♣ —

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

		1♥	2♦
--	--	----	----

Pass	Pass	2♥	3♦
------	------	----	----

Pass	3♥ ¹	Pass	3♠
------	-----------------	------	----

Pass	4♦	AP	
------	----	----	--

1. limit raise or better in ♦

Board: 299

Dealer: W

Vul: Both

North HCP: 9

South HCP: 14

Contract: 6♥ X S

North:

♠ KQ764

♥ QJ54

♦ 62

♣ J9

South:

♠ —

♥ AK9763

♦ A3

♣ K7653

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

1♦	1♠	Pass	2♥
----	----	------	----

3♦	3♥	Pass	4NT ¹
----	----	------	------------------

Pass	5♣ ²	Pass	6♥
------	-----------------	------	----

X	AP		
---	----	--	--

1. Blackwood 0314, for ♥

2. A=0/5 or 3/5

Board: 300

Dealer: E

Vul: None

North HCP: 11

South HCP: 14

Contract: 4♠ S

North:

♠ A87

♥ KJ1093

♦ 104

♣ QJ3

South:

♠ KJ1052

♥ 87

♦ AK73

♣ K4

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

		1♣	1♠
--	--	----	----

Pass	2♠	Pass	3♠
------	----	------	----

Pass	4♠	AP	
------	----	----	--

Board: 301

Dealer: W

Vul: NS

North HCP: 13

South HCP: 11

Contract: 4♠ N

North:

♠ AQJ753

♥ Q62

♦ A6

♣ 64

South:

♠ K10

♥ 104

♦ Q10743

♣ AQ105

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

1♦	1♠	Pass	1NT
----	----	------	-----

Pass	2♠	Pass	3♦ ¹
------	----	------	-----------------

X	XX	Pass	3♠
---	----	------	----

Pass	4♠	AP	
------	----	----	--

1. limit raise or better in ♠

Board: 302

Dealer: E

Vul: Both

North HCP: 9

South HCP: 12

Contract: 2♦ S

North:

♠ A652

♥ Q5

♦ 62

♣ QJ963

South:

♠ J8

♥ K63

♦ KQ9843

♣ K10

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

		1♠	2♦
--	--	----	----

AP			
----	--	--	--

South hands (Practice Page)

Transfer Advances

Board: 298 ♠ KQ108
Dealer: E ♥ 864
Vul: None ♦ AQJ1052
HCP: 12 ♣ —

East Opens 1♥.
East Bids 2♥ if possible.

You bid first.

Board: 299 ♠ —
Dealer: W ♥ AK9763
Vul: Both ♦ A3
HCP: 14 ♣ K7653

West Opens 1♦.
West Bids 3♦ if possible.
West Doubles 6♥ if possible.

Partner bids first.

Board: 300 ♠ KJ1052
Dealer: E ♥ 87
Vul: None ♦ AK73
HCP: 14 ♣ K4

East Opens 1♣.

You bid first.

Board: 301 ♠ K10
Dealer: W ♥ 104
Vul: NS ♦ Q10743
HCP: 11 ♣ AQ105

West Opens 1♦.
West Doubles 3♦ if possible.

Partner bids first.

Board: 302 ♠ J8
Dealer: E ♥ K63
Vul: Both ♦ KQ9843
HCP: 12 ♣ K10

East Opens 1♠.

You bid first.

Transfer Advances Both hands (Answers Page)

Board: 298

Dealer: E

Vul: None

North HCP: 10

South HCP: 12

Contract: 4♦ S

North:

♠ AJ9

♥ K9

♦ 974

♣ Q8753

South:

♠ KQ108

♥ 864

♦ AQJ1052

♣ —

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

		1♥	2♦
--	--	----	----

Pass	Pass	2♥	3♦
------	------	----	----

Pass	3♥ ¹	Pass	3♠
------	-----------------	------	----

Pass	4♦	AP	
------	----	----	--

1. limit raise or better in ♦

Board: 299

Dealer: W

Vul: Both

North HCP: 9

South HCP: 14

Contract: 6♥ X S

North:

♠ KQ764

♥ QJ54

♦ 62

♣ J9

South:

♠ —

♥ AK9763

♦ A3

♣ K7653

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

1♦	1♠	Pass	2♥
----	----	------	----

3♦	3♥	Pass	4NT ¹
----	----	------	------------------

Pass	5♣ ²	Pass	6♥
------	-----------------	------	----

X	AP		
---	----	--	--

1. Blackwood 0314, for ♥

2. A=0/5 or 3/5

Board: 300

Dealer: E

Vul: None

North HCP: 11

South HCP: 14

Contract: 4♠ S

North:

♠ A87

♥ KJ1093

♦ 104

♣ QJ3

South:

♠ KJ1052

♥ 87

♦ AK73

♣ K4

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

		1♣	1♠
--	--	----	----

Pass	2♠	Pass	3♠
------	----	------	----

Pass	4♠	AP	
------	----	----	--

Board: 301

Dealer: W

Vul: NS

North HCP: 13

South HCP: 11

Contract: 4♠ N

North:

♠ AQJ753

♥ Q62

♦ A6

♣ 64

South:

♠ K10

♥ 104

♦ Q10743

♣ AQ105

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

1♦	1♠	Pass	1NT
----	----	------	-----

Pass	2♠	Pass	3♦ ¹
------	----	------	-----------------

X	XX	Pass	3♠
---	----	------	----

Pass	4♠	AP	
------	----	----	--

1. limit raise or better in ♠

Board: 302

Dealer: E

Vul: Both

North HCP: 9

South HCP: 12

Contract: 2♦ S

North:

♠ A652

♥ Q5

♦ 62

♣ QJ963

South:

♠ J8

♥ K63

♦ KQ9843

♣ K10

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

		1♠	2♦
--	--	----	----

AP			
----	--	--	--

North hands (Practice Page)

Transfer Advances

Board: 303	♠ Q54	West Opens 1♣.
Dealer: W	♥ Q985	West Bids 2♥ if possible.
Vul: None	♦ AK864	
HCP: 11	♣ 5	You bid first.
Board: 304	♠ KQ1083	East Opens 1♠.
Dealer: E	♥ 108	
Vul: NS	♦ J965	Partner bids first.
HCP: 10	♣ A10	
Board: 305	♠ K96	West Opens 1♦.
Dealer: W	♥ K10875	
Vul: EW	♦ A	You bid first.
HCP: 11	♣ J983	
Board: 306	♠ J7	East Opens 1♥.
Dealer: E	♥ 65	East Bids 2♥ if possible.
Vul: EW	♦ AK1085	
HCP: 8	♣ 9853	Partner bids first.
Board: 307	♠ QJ743	West Opens 1♥.
Dealer: W	♥ A942	
Vul: Both	♦ 96	You bid first.
HCP: 11	♣ KJ	

Transfer Advances Both hands (Answers Page)

Board: 303

Dealer: W

Vul: None

North HCP: 11

South HCP: 10

Contract: 3♦ N

North:

♠ Q54

♥ Q985

♦ AK864

♣ 5

South:

♠ A73

♥ J6

♦ J1093

♣ A964

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

1♣	1♦	Pass	2♦
----	----	------	----

2♥	3♦	AP	
----	----	----	--

Board: 304

Dealer: E

Vul: NS

North HCP: 10

South HCP: 13

Contract: 4♥ S

North:

♠ KQ1083

♥ 108

♦ J965

♣ A10

South:

♠ 7

♥ KQ7532

♦ A72

♣ KJ9

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

		1♠	2♥
--	--	----	----

Pass	2NT	Pass	3♥
------	-----	------	----

Pass	4♥	AP	
------	----	----	--

Board: 305

Dealer: W

Vul: EW

North HCP: 11

South HCP: 10

Contract: 2♣ N

North:

♠ K96

♥ K10875

♦ A

♣ J983

South:

♠ A72

♥ J2

♦ Q873

♣ K754

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

1♦	1♥	Pass	1NT
----	----	------	-----

Pass	2♣	AP	
------	----	----	--

Board: 306

Dealer: E

Vul: EW

North HCP: 8

South HCP: 15

Contract: 2♥ E

North:

♠ J7

♥ 65

♦ AK1085

♣ 9853

South:

♠ KQ952

♥ AK4

♦ QJ63

♣ 6

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

		1♥	1♠
--	--	----	----

Pass	Pass	2♥	AP
------	------	----	----

Board: 307

Dealer: W

Vul: Both

North HCP: 11

South HCP: 12

Contract: 4♠ N

North:

♠ QJ743

♥ A942

♦ 96

♣ KJ

South:

♠ A852

♥ K87

♦ AJ10

♣ 1084

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

1♥	1♠	Pass	2♥ ¹
----	----	------	-----------------

Pass	4♠	AP	
------	----	----	--

1. limit raise or better in ♠

South hands (Practice Page)

Transfer Advances

Board: 303	♠ A73	West Opens 1♣.
Dealer: W	♥ J6	West Bids 2♥ if possible.
Vul: None	♦ J1093	
HCP: 10	♣ A964	Partner bids first.
Board: 304	♠ 7	East Opens 1♠.
Dealer: E	♥ KQ7532	
Vul: NS	♦ A72	You bid first.
HCP: 13	♣ KJ9	
Board: 305	♠ A72	West Opens 1♦.
Dealer: W	♥ J2	
Vul: EW	♦ Q873	Partner bids first.
HCP: 10	♣ K754	
Board: 306	♠ KQ952	East Opens 1♥.
Dealer: E	♥ AK4	East Bids 2♥ if possible.
Vul: EW	♦ QJ63	
HCP: 15	♣ 6	You bid first.
Board: 307	♠ A852	West Opens 1♥.
Dealer: W	♥ K87	
Vul: Both	♦ AJ10	Partner bids first.
HCP: 12	♣ 1084	

Transfer Advances Both hands (Answers Page)

Board: 303

Dealer: W

Vul: None

North HCP: 11

South HCP: 10

Contract: 3♦ N

North:

♠ Q54

♥ Q985

♦ AK864

♣ 5

South:

♠ A73

♥ J6

♦ J1093

♣ A964

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

1♣	1♦	Pass	2♦
----	----	------	----

2♥	3♦	AP	
----	----	----	--

Board: 304

Dealer: E

Vul: NS

North HCP: 10

South HCP: 13

Contract: 4♥ S

North:

♠ KQ1083

♥ 108

♦ J965

♣ A10

South:

♠ 7

♥ KQ7532

♦ A72

♣ KJ9

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

		1♠	2♥
--	--	----	----

Pass	2NT	Pass	3♥
------	-----	------	----

Pass	4♥	AP	
------	----	----	--

Board: 305

Dealer: W

Vul: EW

North HCP: 11

South HCP: 10

Contract: 2♣ N

North:

♠ K96

♥ K10875

♦ A

♣ J983

South:

♠ A72

♥ J2

♦ Q873

♣ K754

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

1♦	1♥	Pass	1NT
----	----	------	-----

Pass	2♣	AP	
------	----	----	--

Board: 306

Dealer: E

Vul: EW

North HCP: 8

South HCP: 15

Contract: 2♥ E

North:

♠ J7

♥ 65

♦ AK1085

♣ 9853

South:

♠ KQ952

♥ AK4

♦ QJ63

♣ 6

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

		1♥	1♠
--	--	----	----

Pass	Pass	2♥	AP
------	------	----	----

Board: 307

Dealer: W

Vul: Both

North HCP: 11

South HCP: 12

Contract: 4♠ N

North:

♠ QJ743

♥ A942

♦ 96

♣ KJ

South:

♠ A852

♥ K87

♦ AJ10

♣ 1084

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

1♥	1♠	Pass	2♥ ¹
----	----	------	-----------------

Pass	4♠	AP	
------	----	----	--

1. limit raise or better in ♠

North hands (Practice Page)

Transfer Advances

Board: 308	♠ K94	East Opens 1♥.
Dealer: E	♥ AQ1064	East Bids 3♥ if possible.
Vul: NS	♦ K1065	
HCP: 12	♣ 2	Partner bids first.

Board: 309	♠ KJ8742	West Opens 1♦.
Dealer: W	♥ KQ4	West Bids 2♦ if possible.
Vul: EW	♦ A6	East Bids 3♦ if possible.
HCP: 15	♣ Q3	You bid first.

Board: 310	♠ 9	East Opens 1♥.
Dealer: E	♥ K853	
Vul: Both	♦ Q10854	Partner bids first.
HCP: 9	♣ A107	

Board: 311	♠ KJ1075	West Opens 1♦.
Dealer: W	♥ AK85	West Doubles 2♦ if possible.
Vul: None	♦ 98	East Bids 3♦ if possible.
HCP: 11	♣ 85	You bid first.

Board: 312	♠ Q4	East Opens 1♠.
Dealer: E	♥ J8	East Bids 2♠ if possible.
Vul: EW	♦ A87642	
HCP: 8	♣ J107	Partner bids first.

Transfer Advances Both hands (Answers Page)

Board: 308	North:	South:	West	North	East	South
Dealer: E	♠ K94	♠ J10765			1♥	1♠
Vul: NS	♥ AQ1064	♥ 8	Pass	2♥ ¹	3♥	3♠
North HCP: 12	♦ K1065	♦ AQ4	AP			
South HCP: 9	♣ 2	♣ Q875	1. limit raise or better in ♠			
Contract: 3♠ S						

Board: 309	North:	South:	West	North	East	South
Dealer: W	♠ KJ8742	♠ A6	1♦	1♠	Pass	Pass
Vul: EW	♥ KQ4	♥ J10853	2♦	2♠	3♦	3♠
North HCP: 15	♦ A6	♦ 83	AP			
South HCP: 9	♣ Q3	♣ A976				
Contract: 3♠ N						

Board: 310	North:	South:	West	North	East	South
Dealer: E	♠ 9	♠ AK543			1♥	1♠
Vul: Both	♥ K853	♥ 762	AP			
North HCP: 9	♦ Q10854	♦ 63				
South HCP: 13	♣ A107	♣ KQJ				
Contract: 1♠ S						

Board: 311	North:	South:	West	North	East	South
Dealer: W	♠ KJ1075	♠ Q8432	1♦	1♠	Pass	2♦ ¹
Vul: None	♥ AK85	♥ J2	X	XX	3♦	3♠
North HCP: 11	♦ 98	♦ QJ3	AP			
South HCP: 12	♣ 85	♣ AQ3	1. limit raise or better in ♠			
Contract: 3♠ N						

Board: 312	North:	South:	West	North	East	South
Dealer: E	♠ Q4	♠ KJ5			1♠	2♥
Vul: EW	♥ J8	♥ AK10653	Pass	Pass	2♠	3♥
North HCP: 8	♦ A87642	♦ —	AP			
South HCP: 15	♣ J107	♣ A653				
Contract: 3♥ S						

South hands (Practice Page)

Transfer Advances

Board: 308 ♠ J10765
Dealer: E ♥ 8
Vul: NS ♦ AQ4
HCP: 9 ♣ Q875

East Opens 1♥.
East Bids 3♥ if possible.

You bid first.

Board: 309 ♠ A6
Dealer: W ♥ J10853
Vul: EW ♦ 83
HCP: 9 ♣ A976

West Opens 1♦.
West Bids 2♦ if possible.
East Bids 3♦ if possible.

Partner bids first.

Board: 310 ♠ AK543
Dealer: E ♥ 762
Vul: Both ♦ 63
HCP: 13 ♣ KQJ

East Opens 1♥.

You bid first.

Board: 311 ♠ Q8432
Dealer: W ♥ J2
Vul: None ♦ QJ3
HCP: 12 ♣ AQ3

West Opens 1♦.
West Doubles 2♦ if possible.
East Bids 3♦ if possible.

Partner bids first.

Board: 312 ♠ KJ5
Dealer: E ♥ AK10653
Vul: EW ♦ —
HCP: 15 ♣ A653

East Opens 1♠.
East Bids 2♠ if possible.

You bid first.

Transfer Advances Both hands (Answers Page)

Board: 308	North:	South:	West	North	East	South
Dealer: E	♠ K94	♠ J10765			1♥	1♠
Vul: NS	♥ AQ1064	♥ 8	Pass	2♥ ¹	3♥	3♠
North HCP: 12	♦ K1065	♦ AQ4	AP			
South HCP: 9	♣ 2	♣ Q875	1. limit raise or better in ♠			
Contract: 3♠ S						

Board: 309	North:	South:	West	North	East	South
Dealer: W	♠ KJ8742	♠ A6	1♦	1♠	Pass	Pass
Vul: EW	♥ KQ4	♥ J10853	2♦	2♠	3♦	3♠
North HCP: 15	♦ A6	♦ 83	AP			
South HCP: 9	♣ Q3	♣ A976				
Contract: 3♠ N						

Board: 310	North:	South:	West	North	East	South
Dealer: E	♠ 9	♠ AK543			1♥	1♠
Vul: Both	♥ K853	♥ 762	AP			
North HCP: 9	♦ Q10854	♦ 63				
South HCP: 13	♣ A107	♣ KQJ				
Contract: 1♠ S						

Board: 311	North:	South:	West	North	East	South
Dealer: W	♠ KJ1075	♠ Q8432	1♦	1♠	Pass	2♦ ¹
Vul: None	♥ AK85	♥ J2	X	XX	3♦	3♠
North HCP: 11	♦ 98	♦ QJ3	AP			
South HCP: 12	♣ 85	♣ AQ3	1. limit raise or better in ♠			
Contract: 3♠ N						

Board: 312	North:	South:	West	North	East	South
Dealer: E	♠ Q4	♠ KJ5			1♠	2♥
Vul: EW	♥ J8	♥ AK10653	Pass	Pass	2♠	3♥
North HCP: 8	♦ A87642	♦ —	AP			
South HCP: 15	♣ J107	♣ A653				
Contract: 3♥ S						

North hands (Practice Page)

Transfer Advances

Board: 313	♠ AJ542	West Opens 1♣.
Dealer: W	♥ 32	West Bids 3♣ if possible.
Vul: Both	♦ KJ85	
HCP: 9	♣ 76	You bid first.
Board: 314	♠ J7	East Opens 1♣.
Dealer: E	♥ AK94	
Vul: None	♦ QJ87	Partner bids first.
HCP: 11	♣ 543	
Board: 315	♠ K106	West Opens 1♠.
Dealer: W	♥ J	
Vul: Both	♦ A32	You bid first.
HCP: 12	♣ A106532	
Board: 316	♠ A832	East Opens 1♦.
Dealer: E	♥ 9642	East Bids 3♦ if possible.
Vul: None	♦ KJ3	
HCP: 9	♣ J7	Partner bids first.
Board: 317	♠ AKJ875	West Opens 1♦.
Dealer: W	♥ K94	West Bids 2♦ if possible.
Vul: NS	♦ 10	
HCP: 13	♣ Q104	You bid first.

Transfer Advances Both hands (Answers Page)

Board: 313	North:	South:	West	North	East	South
Dealer: W	♠ AJ542	♠ KQ103	1♣	1♠	Pass	2♣ ¹
Vul: Both	♥ 32	♥ AKJ76	3♣	3♠	Pass	4♠
North HCP: 9	♦ KJ85	♦ 76	AP			
South HCP: 13	♣ 76	♣ 108				
Contract: 4♠ N						1. limit raise or better in ♠

Board: 314	North:	South:	West	North	East	South
Dealer: E	♠ J7	♠ A832			1♣	1♦
Vul: None	♥ AK94	♥ Q6	Pass	1♥	Pass	1♠
North HCP: 11	♦ QJ87	♦ K10643	Pass	2♦	AP	
South HCP: 13	♣ 543	♣ A8				
Contract: 2♦ S						

Board: 315	North:	South:	West	North	East	South
Dealer: W	♠ K106	♠ AJ3	1♠	2♣	Pass	2♥
Vul: Both	♥ J	♥ KQ76432	Pass	3♣	Pass	3♥
North HCP: 12	♦ A32	♦ Q95	AP			
South HCP: 12	♣ A106532	♣ —				
Contract: 3♥ S						

Board: 316	North:	South:	West	North	East	South
Dealer: E	♠ A832	♠ KQJ109			1♦	1♠
Vul: None	♥ 9642	♥ QJ7	Pass	2♠	3♦	4♠
North HCP: 9	♦ KJ3	♦ 6	AP			
South HCP: 15	♣ J7	♣ AQ93				
Contract: 4♠ S						

Board: 317	North:	South:	West	North	East	South
Dealer: W	♠ AKJ875	♠ 109	1♦	1♠	Pass	Pass
Vul: NS	♥ K94	♥ A8753	2♦	2♠	Pass	3♦ ¹
North HCP: 13	♦ 10	♦ 972	Pass	4♠	AP	
South HCP: 9	♣ Q104	♣ AJ6				
Contract: 4♠ N						1. limit raise or better in ♠

South hands (Practice Page)

Transfer Advances

Board: 313	♠ KQ103	West Opens 1♣.
Dealer: W	♥ AKJ76	West Bids 3♣ if possible.
Vul: Both	♦ 76	
HCP: 13	♣ 108	Partner bids first.
Board: 314	♠ A832	East Opens 1♣.
Dealer: E	♥ Q6	
Vul: None	♦ K10643	You bid first.
HCP: 13	♣ A8	
Board: 315	♠ AJ3	West Opens 1♠.
Dealer: W	♥ KQ76432	
Vul: Both	♦ Q95	Partner bids first.
HCP: 12	♣ —	
Board: 316	♠ KQJ109	East Opens 1♦.
Dealer: E	♥ QJ7	East Bids 3♦ if possible.
Vul: None	♦ 6	
HCP: 15	♣ AQ93	You bid first.
Board: 317	♠ 109	West Opens 1♦.
Dealer: W	♥ A8753	West Bids 2♦ if possible.
Vul: NS	♦ 972	
HCP: 9	♣ AJ6	Partner bids first.

Transfer Advances Both hands (Answers Page)

Board: 313	North:	South:	West	North	East	South
Dealer: W	♠ AJ542	♠ KQ103	1♣	1♠	Pass	2♣ ¹
Vul: Both	♥ 32	♥ AKJ76	3♣	3♠	Pass	4♠
North HCP: 9	♦ KJ85	♦ 76	AP			
South HCP: 13	♣ 76	♣ 108				
Contract: 4♠ N						1. limit raise or better in ♠

Board: 314	North:	South:	West	North	East	South
Dealer: E	♠ J7	♠ A832			1♣	1♦
Vul: None	♥ AK94	♥ Q6	Pass	1♥	Pass	1♠
North HCP: 11	♦ QJ87	♦ K10643	Pass	2♦	AP	
South HCP: 13	♣ 543	♣ A8				
Contract: 2♦ S						

Board: 315	North:	South:	West	North	East	South
Dealer: W	♠ K106	♠ AJ3	1♠	2♣	Pass	2♥
Vul: Both	♥ J	♥ KQ76432	Pass	3♣	Pass	3♥
North HCP: 12	♦ A32	♦ Q95	AP			
South HCP: 12	♣ A106532	♣ —				
Contract: 3♥ S						

Board: 316	North:	South:	West	North	East	South
Dealer: E	♠ A832	♠ KQJ109			1♦	1♠
Vul: None	♥ 9642	♥ QJ7	Pass	2♠	3♦	4♠
North HCP: 9	♦ KJ3	♦ 6	AP			
South HCP: 15	♣ J7	♣ AQ93				
Contract: 4♠ S						

Board: 317	North:	South:	West	North	East	South
Dealer: W	♠ AKJ875	♠ 109	1♦	1♠	Pass	Pass
Vul: NS	♥ K94	♥ A8753	2♦	2♠	Pass	3♦ ¹
North HCP: 13	♦ 10	♦ 972	Pass	4♠	AP	
South HCP: 9	♣ Q104	♣ AJ6				
Contract: 4♠ N						1. limit raise or better in ♠

North hands (Practice Page)

Transfer Advances

Board: 318	♠ AQ2	East Opens 1♦.
Dealer: E	♥ 5	East Bids 2♦ if possible.
Vul: EW	♦ K10963	
HCP: 9	♣ 9843	Partner bids first.
Board: 319	♠ Q32	West Opens 1♣.
Dealer: W	♥ KJ975	
Vul: None	♦ AJ	You bid first.
HCP: 14	♣ QJ10	
Board: 320	♠ AQ1096	East Opens 1♣.
Dealer: E	♥ Q1096	
Vul: EW	♦ A	Partner bids first.
HCP: 15	♣ K73	
Board: 321	♠ AKJ932	West Opens 1♣.
Dealer: W	♥ J862	
Vul: Both	♦ Q6	You bid first.
HCP: 14	♣ K	

Transfer Advances Both hands (Answers Page)

Board: 318

Dealer: E

Vul: EW

North HCP: 9

South HCP: 13

Contract: 2♦X E

North:

♠ AQ2

♥ 5

♦ K10963

♣ 9843

South:

♠ 1083

♥ AK973

♦ J

♣ KQ76

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

		1♦	1♥
--	--	----	----

Pass	Pass	2♦	X
------	------	----	---

AP

Board: 319

Dealer: W

Vul: None

North HCP: 14

South HCP: 10

Contract: 2♥ N

North:

♠ Q32

♥ KJ975

♦ AJ

♣ QJ10

South:

♠ K109

♥ Q104

♦ Q1073

♣ K53

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

1♣	1♥	Pass	2♥
----	----	------	----

AP

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

		1♣	1♦
--	--	----	----

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

Pass	2♦ ²	Pass	2♠
------	-----------------	------	----

Pass	2NT ³	Pass	3♦ ⁴
------	------------------	------	-----------------

Pass	3♥ ⁵	Pass	4♠
------	-----------------	------	----

AP

1. limit raise or better in ♠

2. Cue bid, a ♦ stopper

3. Cue bid, a ♣ stopper

4. Cue bid, a ♦ stopper

5. Cue bid, a ♣ stopper

Board: 320

Dealer: E

Vul: EW

North HCP: 15

South HCP: 13

Contract: 4♠ N

North:

♠ AQ1096

♥ Q1096

♦ A

♣ K73

South:

♠ J842

♥ A7

♦ KQJ65

♣ Q10

Board: 321

Dealer: W

Vul: Both

North HCP: 14

South HCP: 13

Contract: 4♥ S

North:

♠ AKJ932

♥ J862

♦ Q6

♣ K

South:

♠ Q6

♥ A10975

♦ 73

♣ AQJ7

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

1♣	1♠	Pass	2♥
----	----	------	----

Pass	4♥	AP	
------	----	----	--

South hands (Practice Page)

Transfer Advances

Board: 318	♠ 1083	East Opens 1♦.
Dealer: E	♥ AK973	East Bids 2♦ if possible.
Vul: EW	♦ J	
HCP: 13	♣ KQ76	You bid first.
Board: 319	♠ K109	West Opens 1♣.
Dealer: W	♥ Q104	
Vul: None	♦ Q1073	Partner bids first.
HCP: 10	♣ K53	
Board: 320	♠ J842	East Opens 1♣.
Dealer: E	♥ A7	
Vul: EW	♦ KQJ65	You bid first.
HCP: 13	♣ Q10	
Board: 321	♠ Q6	West Opens 1♣.
Dealer: W	♥ A10975	
Vul: Both	♦ 73	Partner bids first.
HCP: 13	♣ AQJ7	

Transfer Advances Both hands (Answers Page)

Board: 318

Dealer: E

Vul: EW

North HCP: 9

South HCP: 13

Contract: 2♦X E

North:

♠ AQ2

♥ 5

♦ K10963

♣ 9843

South:

♠ 1083

♥ AK973

♦ J

♣ KQ76

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

		1♦	1♥
--	--	----	----

Pass	Pass	2♦	X
------	------	----	---

AP

Board: 319

Dealer: W

Vul: None

North HCP: 14

South HCP: 10

Contract: 2♥ N

North:

♠ Q32

♥ KJ975

♦ AJ

♣ QJ10

South:

♠ K109

♥ Q104

♦ Q1073

♣ K53

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

1♣	1♥	Pass	2♥
----	----	------	----

AP

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

		1♣	1♦
--	--	----	----

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

Pass	2♦ ²	Pass	2♠
------	-----------------	------	----

Pass	2NT ³	Pass	3♦ ⁴
------	------------------	------	-----------------

Pass	3♥ ⁵	Pass	4♠
------	-----------------	------	----

AP

1. limit raise or better in ♠

2. Cue bid, a ♦ stopper

3. Cue bid, a ♣ stopper

4. Cue bid, a ♦ stopper

5. Cue bid, a ♣ stopper

Board: 320

Dealer: E

Vul: EW

North HCP: 15

South HCP: 13

Contract: 4♠ N

North:

♠ AQ1096

♥ Q1096

♦ A

♣ K73

South:

♠ J842

♥ A7

♦ KQJ65

♣ Q10

Board: 321

Dealer: W

Vul: Both

North HCP: 14

South HCP: 13

Contract: 4♥ S

North:

♠ AKJ932

♥ J862

♦ Q6

♣ K

South:

♠ Q6

♥ A10975

♦ 73

♣ AQJ7

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

1♣	1♠	Pass	2♥
----	----	------	----

Pass	4♥	AP	
------	----	----	--

North hands (Practice Page)

Transfer Advances

Board: 322	♠ 103	East Opens 1♣.
Dealer: E	♥ A10976	East Bids 2♣ if possible.
Vul: NS	♦ 86	
HCP: 10	♣ AQ103	Partner bids first.
Board: 323	♠ AKQ97	West Opens 1♦.
Dealer: W	♥ K	West Doubles 2♠ if possible.
Vul: EW	♦ 1095	
HCP: 13	♣ J1095	You bid first.
Board: 324	♠ 9	East Opens 1♥.
Dealer: E	♥ 976	
Vul: Both	♦ A4	Partner bids first.
HCP: 9	♣ AJ109874	
Board: 325	♠ 964	West Opens 1♦.
Dealer: W	♥ AKJ76	
Vul: NS	♦ Q5	You bid first.
HCP: 15	♣ AJ4	
Board: 326	♠ AQ842	East Opens 1♠.
Dealer: E	♥ 106	
Vul: None	♦ J75	Partner bids first.
HCP: 9	♣ Q95	

Transfer Advances Both hands (Answers Page)

Board: 322

Dealer: E

Vul: NS

North HCP: 10

South HCP: 13

Contract: 2♥ N

North:

♠ 103

♥ A10976

♦ 86

♣ AQ103

South:

♠ J752

♥ KQ

♦ AK1043

♣ 84

West North East South

1♣ 1♦

Pass 1♥ 2♣ X

Pass 2♥ AP

Board: 323

Dealer: W

Vul: EW

North HCP: 13

South HCP: 10

Contract: 2♠X N

North:

♠ AKQ97

♥ K

♦ 1095

♣ J1095

South:

♠ J83

♥ Q982

♦ 873

♣ AK6

West North East South

1♦ 1♠ Pass 2♠

X AP

Board: 324

Dealer: E

Vul: Both

North HCP: 9

South HCP: 14

Contract: 1♠ S

North:

♠ 9

♥ 976

♦ A4

♣ AJ109874

South:

♠ KQ8742

♥ K52

♦ K103

♣ K

West North East South

1♥ 1♠

AP

Board: 325

Dealer: W

Vul: NS

North HCP: 15

South HCP: 8

Contract: 1N N

North:

♠ 964

♥ AKJ76

♦ Q5

♣ AJ4

South:

♠ QJ832

♥ 32

♦ 983

♣ KQ8

West North East South

1♦ 1♥ Pass 1♠

Pass 1NT AP

Board: 326

Dealer: E

Vul: None

North HCP: 9

South HCP: 15

Contract: 2♥ S

North:

♠ AQ842

♥ 106

♦ J75

♣ Q95

South:

♠ 10

♥ QJ8543

♦ AK

♣ AJ108

West North East South

1♠ 2♥

AP

South hands (Practice Page)

Transfer Advances

Board: 322	♠ J752	East Opens 1♣.
Dealer: E	♥ KQ	East Bids 2♣ if possible.
Vul: NS	♦ AK1043	
HCP: 13	♣ 84	You bid first.

Board: 323	♠ J83	West Opens 1♦.
Dealer: W	♥ Q982	West Doubles 2♠ if possible.
Vul: EW	♦ 873	
HCP: 10	♣ AK6	Partner bids first.

Board: 324	♠ KQ8742	East Opens 1♥.
Dealer: E	♥ K52	
Vul: Both	♦ K103	You bid first.
HCP: 14	♣ K	

Board: 325	♠ QJ832	West Opens 1♦.
Dealer: W	♥ 32	
Vul: NS	♦ 983	Partner bids first.
HCP: 8	♣ KQ8	

Board: 326	♠ 10	East Opens 1♠.
Dealer: E	♥ QJ8543	
Vul: None	♦ AK	You bid first.
HCP: 15	♣ AJ108	

Transfer Advances Both hands (Answers Page)

Board: 322

Dealer: E

Vul: NS

North HCP: 10

South HCP: 13

Contract: 2♥ N

North:

♠ 103

♥ A10976

♦ 86

♣ AQ103

South:

♠ J752

♥ KQ

♦ AK1043

♣ 84

West North East South

1♣ 1♦

Pass 1♥ 2♣ X

Pass 2♥ AP

Board: 323

Dealer: W

Vul: EW

North HCP: 13

South HCP: 10

Contract: 2♠X N

North:

♠ AKQ97

♥ K

♦ 1095

♣ J1095

South:

♠ J83

♥ Q982

♦ 873

♣ AK6

West North East South

1♦ 1♠ Pass 2♠

X AP

Board: 324

Dealer: E

Vul: Both

North HCP: 9

South HCP: 14

Contract: 1♠ S

North:

♠ 9

♥ 976

♦ A4

♣ AJ109874

South:

♠ KQ8742

♥ K52

♦ K103

♣ K

West North East South

1♥ 1♠

AP

Board: 325

Dealer: W

Vul: NS

North HCP: 15

South HCP: 8

Contract: 1N N

North:

♠ 964

♥ AKJ76

♦ Q5

♣ AJ4

South:

♠ QJ832

♥ 32

♦ 983

♣ KQ8

West North East South

1♦ 1♥ Pass 1♠

Pass 1NT AP

Board: 326

Dealer: E

Vul: None

North HCP: 9

South HCP: 15

Contract: 2♥ S

North:

♠ AQ842

♥ 106

♦ J75

♣ Q95

South:

♠ 10

♥ QJ8543

♦ AK

♣ AJ108

West North East South

1♠ 2♥

AP

North hands (Practice Page)

Transfer Advances

Board: 327 ♠ 10
Dealer: W ♥ AJ7
Vul: EW ♦ KQ1065
HCP: 10 ♣ 7543

West Opens 1♣.
West Bids 2♣ if possible.
You bid first.

Board: 328 ♠ AK83
Dealer: E ♥ Q108
Vul: None ♦ QJ
HCP: 12 ♣ 9873

East Opens 1♣.
West Bids 2♠ if possible.
East Bids 3♠ if possible.
Partner bids first.

Board: 329 ♠ KQ52
Dealer: W ♥ KJ973
Vul: NS ♦ 82
HCP: 10 ♣ J7

West Opens 1♦.
West Doubles 2♦ if possible.
You bid first.

Board: 330 ♠ Q76
Dealer: E ♥ KQ73
Vul: EW ♦ Q4
HCP: 13 ♣ KJ105

East Opens 1♥.
Partner bids first.

Board: 331 ♠ KQJ1053
Dealer: W ♥ A6
Vul: Both ♦ Q43
HCP: 15 ♣ QJ

West Opens 1♦.
West Doubles 2♦ if possible.
West Doubles 6♠ if possible.
You bid first.

Transfer Advances Both hands (Answers Page)

Board: 327

Dealer: W

Vul: EW

North HCP: 10

South HCP: 12

Contract: 2♥ S

North:

♠ 10

♥ AJ7

♦ KQ1065

♣ 7543

South:

♠ KQ8532

♥ 9542

♦ 9

♣ AK

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

1♣	1♦	Pass	1♠
----	----	------	----

2♣	Pass	Pass	2♥
----	------	------	----

AP

Board: 328

Dealer: E

Vul: None

North HCP: 12

South HCP: 9

Contract: 3♠ W

North:

♠ AK83

♥ Q108

♦ QJ

♣ 9873

South:

♠ 10

♥ AJ654

♦ A1094

♣ 654

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

		1♣	1♥
--	--	----	----

2♠ ¹	3♥	3♠	AP
-----------------	----	----	----

1. 1X-(1Y)-2Z weak

Board: 329

Dealer: W

Vul: NS

North HCP: 10

South HCP: 13

Contract: 3♥ N

North:

♠ KQ52

♥ KJ973

♦ 82

♣ J7

South:

♠ 1096

♥ A65

♦ A975

♣ KQ10

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

1♦	1♥	Pass	2♦ ¹
----	----	------	-----------------

X	XX	Pass	3♥
---	----	------	----

AP

1. limit raise or better in ♥

Board: 330

Dealer: E

Vul: EW

North HCP: 13

South HCP: 10

Contract: 3♠ S

North:

♠ Q76

♥ KQ73

♦ Q4

♣ KJ105

South:

♠ AK543

♥ 86

♦ K108

♣ 974

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

		1♥	1♠
--	--	----	----

Pass	2♥ ¹	Pass	3♠
------	-----------------	------	----

AP

1. limit raise or better in ♠

Board: 331

Dealer: W

Vul: Both

North HCP: 15

South HCP: 11

Contract: 6♠X N

North:

♠ KQJ1053

♥ A6

♦ Q43

♣ QJ

South:

♠ 762

♥ 52

♦ A

♣ AK98765

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

1♦	1♠	Pass	2♦ ¹
----	----	------	-----------------

X	2♥ ²	Pass	2♠
---	-----------------	------	----

Pass	4♠	Pass	4NT ³
------	----	------	------------------

Pass	5♠ ⁴	Pass	6♠
------	-----------------	------	----

X	AP		
---	----	--	--

1. limit raise or better in ♠

2. Cue bid, a ♥ stopper

3. Blackwood 0314, for ♠

4. A=2/5 or 5/5, Q(S)=1

South hands (Practice Page)

Transfer Advances

Board: 327 ♠ KQ8532
Dealer: W ♥ 9542
Vul: EW ♦ 9
HCP: 12 ♣ AK

West Opens 1♣.
West Bids 2♣ if possible.

Partner bids first.

Board: 328 ♠ 10
Dealer: E ♥ AJ654
Vul: None ♦ A1094
HCP: 9 ♣ 654

East Opens 1♣.
West Bids 2♠ if possible.
East Bids 3♠ if possible.

You bid first.

Board: 329 ♠ 1096
Dealer: W ♥ A65
Vul: NS ♦ A975
HCP: 13 ♣ KQ10

West Opens 1♦.
West Doubles 2♦ if possible.

Partner bids first.

Board: 330 ♠ AK543
Dealer: E ♥ 86
Vul: EW ♦ K108
HCP: 10 ♣ 974

East Opens 1♥.

You bid first.

Board: 331 ♠ 762
Dealer: W ♥ 52
Vul: Both ♦ A
HCP: 11 ♣ AK98765

West Opens 1♦.
West Doubles 2♦ if possible.
West Doubles 6♠ if possible.

Partner bids first.

Transfer Advances Both hands (Answers Page)

Board: 327

Dealer: W

Vul: EW

North HCP: 10

South HCP: 12

Contract: 2♥ S

North:

♠ 10

♥ AJ7

♦ KQ1065

♣ 7543

South:

♠ KQ8532

♥ 9542

♦ 9

♣ AK

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

1♣	1♦	Pass	1♠
----	----	------	----

2♣	Pass	Pass	2♥
----	------	------	----

AP

Board: 328

Dealer: E

Vul: None

North HCP: 12

South HCP: 9

Contract: 3♠ W

North:

♠ AK83

♥ Q108

♦ QJ

♣ 9873

South:

♠ 10

♥ AJ654

♦ A1094

♣ 654

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

		1♣	1♥
--	--	----	----

2♠ ¹	3♥	3♠	AP
-----------------	----	----	----

1. 1X-(1Y)-2Z weak

Board: 329

Dealer: W

Vul: NS

North HCP: 10

South HCP: 13

Contract: 3♥ N

North:

♠ KQ52

♥ KJ973

♦ 82

♣ J7

South:

♠ 1096

♥ A65

♦ A975

♣ KQ10

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

1♦	1♥	Pass	2♦ ¹
----	----	------	-----------------

X	XX	Pass	3♥
---	----	------	----

AP

1. limit raise or better in ♥

Board: 330

Dealer: E

Vul: EW

North HCP: 13

South HCP: 10

Contract: 3♠ S

North:

♠ Q76

♥ KQ73

♦ Q4

♣ KJ105

South:

♠ AK543

♥ 86

♦ K108

♣ 974

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

		1♥	1♠
--	--	----	----

Pass	2♥ ¹	Pass	3♠
------	-----------------	------	----

AP

1. limit raise or better in ♠

Board: 331

Dealer: W

Vul: Both

North HCP: 15

South HCP: 11

Contract: 6♠X N

North:

♠ KQJ1053

♥ A6

♦ Q43

♣ QJ

South:

♠ 762

♥ 52

♦ A

♣ AK98765

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

1♦	1♠	Pass	2♦ ¹
----	----	------	-----------------

X	2♥ ²	Pass	2♠
---	-----------------	------	----

Pass	4♠	Pass	4NT ³
------	----	------	------------------

Pass	5♠ ⁴	Pass	6♠
------	-----------------	------	----

X	AP		
---	----	--	--

1. limit raise or better in ♠

2. Cue bid, a ♥ stopper

3. Blackwood 0314, for ♠

4. A=2/5 or 5/5, Q(S)=1

North hands (Practice Page)

Transfer Advances

Board: 332 ♠ AJ32
Dealer: E ♥ 43
Vul: NS ♦ 10842
HCP: 9 ♣ A84

East Opens 1♦.
East Bids 2♣ if possible.
West Bids 3♣ if possible.

Partner bids first.

Board: 333 ♠ AQJ85
Dealer: W ♥ K3
Vul: EW ♦ Q1092
HCP: 12 ♣ 108

West Opens 1♦.
West Doubles 2♦ if possible.

You bid first.

Board: 334 ♠ QJ10
Dealer: E ♥ QJ
Vul: Both ♦ QJ86
HCP: 11 ♣ Q1042

East Opens 1♠.
East Bids 2♠ if possible.

Partner bids first.

Board: 335 ♠ KQ1053
Dealer: W ♥ 542
Vul: None ♦ Q96
HCP: 12 ♣ AJ

West Opens 1♣.

You bid first.

Board: 336 ♠ K109754
Dealer: E ♥ 107
Vul: EW ♦ QJ
HCP: 10 ♣ A65

East Opens 1♦.
East Bids 2♦ if possible.

Partner bids first.

Transfer Advances Both hands (Answers Page)

Board: 332

Dealer: E

Vul: NS

North HCP: 9

South HCP: 13

Contract: 3♥ S

North:

♠ AJ32

♥ 43

♦ 10842

♣ A84

South:

♠ KQ

♥ AJ10965

♦ J76

♣ Q10

West North East South

1♦ 1♥

Pass 1♠ 2♣ 2♥

3♣ 3♥ AP

Board: 333

Dealer: W

Vul: EW

North HCP: 12

South HCP: 11

Contract: 3♠ N

North:

♠ AQJ85

♥ K3

♦ Q1092

♣ 108

South:

♠ K72

♥ AQ972

♦ 5

♣ Q964

West North East South

1♦ 1♠ Pass 2♦¹

X XX Pass 2♠

Pass 3♠ AP

1. limit raise or better in ♠

Board: 334

Dealer: E

Vul: Both

North HCP: 11

South HCP: 14

Contract: 2N N

North:

♠ QJ10

♥ QJ

♦ QJ86

♣ Q1042

South:

♠ 64

♥ K

♦ AK10942

♣ A763

West North East South

1♠ 2♦

Pass Pass 2♠ Pass

Pass 2NT AP

Board: 335

Dealer: W

Vul: None

North HCP: 12

South HCP: 9

Contract: 2♠ N

North:

♠ KQ1053

♥ 542

♦ Q96

♣ AJ

South:

♠ J86

♥ AJ109

♦ K87

♣ 876

West North East South

1♣ 1♠ Pass 2♠

AP

Board: 336

Dealer: E

Vul: EW

North HCP: 10

South HCP: 15

Contract: 4♠ N

North:

♠ K109754

♥ 107

♦ QJ

♣ A65

South:

♠ A8

♥ AQJ96

♦ 83

♣ KJ98

West North East South

1♦ 1♥

Pass 1♠ 2♦ 3♣

Pass 3♠ Pass 4♦¹

Pass 4♠ AP

1. limit raise or better in ♠

South hands (Practice Page)

Transfer Advances

Board: 332 ♠ KQ
Dealer: E ♥ AJ10965
Vul: NS ♦ J76
HCP: 13 ♣ Q10

East Opens 1♦.
East Bids 2♣ if possible.
West Bids 3♣ if possible.

You bid first.

Board: 333 ♠ K72
Dealer: W ♥ AQ972
Vul: EW ♦ 5
HCP: 11 ♣ Q964

West Opens 1♦.
West Doubles 2♦ if possible.

Partner bids first.

Board: 334 ♠ 64
Dealer: E ♥ K
Vul: Both ♦ AK10942
HCP: 14 ♣ A763

East Opens 1♠.
East Bids 2♠ if possible.

You bid first.

Board: 335 ♠ J86
Dealer: W ♥ AJ109
Vul: None ♦ K87
HCP: 9 ♣ 876

West Opens 1♣.

Partner bids first.

Board: 336 ♠ A8
Dealer: E ♥ AQJ96
Vul: EW ♦ 83
HCP: 15 ♣ KJ98

East Opens 1♦.
East Bids 2♦ if possible.

You bid first.

Transfer Advances Both hands (Answers Page)

Board: 332

Dealer: E

Vul: NS

North HCP: 9

South HCP: 13

Contract: 3♥ S

North:

♠ AJ32

♥ 43

♦ 10842

♣ A84

South:

♠ KQ

♥ AJ10965

♦ J76

♣ Q10

West North East South

1♦ 1♥

Pass 1♠ 2♣ 2♥

3♣ 3♥ AP

Board: 333

Dealer: W

Vul: EW

North HCP: 12

South HCP: 11

Contract: 3♠ N

North:

♠ AQJ85

♥ K3

♦ Q1092

♣ 108

South:

♠ K72

♥ AQ972

♦ 5

♣ Q964

West North East South

1♦ 1♠ Pass 2♦¹

X XX Pass 2♠

Pass 3♠ AP

1. limit raise or better in ♠

Board: 334

Dealer: E

Vul: Both

North HCP: 11

South HCP: 14

Contract: 2N N

North:

♠ QJ10

♥ QJ

♦ QJ86

♣ Q1042

South:

♠ 64

♥ K

♦ AK10942

♣ A763

West North East South

1♠ 2♦

Pass Pass 2♠ Pass

Pass 2NT AP

Board: 335

Dealer: W

Vul: None

North HCP: 12

South HCP: 9

Contract: 2♠ N

North:

♠ KQ1053

♥ 542

♦ Q96

♣ AJ

South:

♠ J86

♥ AJ109

♦ K87

♣ 876

West North East South

1♣ 1♠ Pass 2♠

AP

Board: 336

Dealer: E

Vul: EW

North HCP: 10

South HCP: 15

Contract: 4♠ N

North:

♠ K109754

♥ 107

♦ QJ

♣ A65

South:

♠ A8

♥ AQJ96

♦ 83

♣ KJ98

West North East South

1♦ 1♥

Pass 1♠ 2♦ 3♣

Pass 3♠ Pass 4♦¹

Pass 4♠ AP

1. limit raise or better in ♠

North hands (Practice Page)

Transfer Advances

Board: 337	♠ KQJ1093	West Opens 1♦.
Dealer: W	♥ KJ65	West Doubles 3♦ if possible.
Vul: Both	♦ 10	
HCP: 12	♣ Q10	You bid first.
Board: 338	♠ 1054	East Opens 1♠.
Dealer: E	♥ 105	East Bids 2♠ if possible.
Vul: None	♦ 93	
HCP: 8	♣ AKJ984	Partner bids first.
Board: 339	♠ 5	West Opens 1♠.
Dealer: W	♥ AQJ875	
Vul: NS	♦ Q943	You bid first.
HCP: 12	♣ K4	
Board: 340	♠ 1083	East Opens 1♥.
Dealer: E	♥ Q96	
Vul: Both	♦ AK7643	Partner bids first.
HCP: 12	♣ K	
Board: 341	♠ —	West Opens 1♠.
Dealer: W	♥ K102	
Vul: None	♦ AQ9874	You bid first.
HCP: 14	♣ KQ76	

Transfer Advances Both hands (Answers Page)

Board: 337
 Dealer: W
 Vul: Both
 North HCP: 12
 South HCP: 13
 Contract: 4♥ N

North:
 ♠ KQJ1093
 ♥ KJ65
 ♦ 10
 ♣ Q10

South:
 ♠ A8
 ♥ Q1072
 ♦ K963
 ♣ A54

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

1. limit raise or better in ♥
 2. Cue bid, a ♠ stopper
 3. Cue bid, a ♣ stopper

Board: 338
 Dealer: E
 Vul: None
 North HCP: 8
 South HCP: 15
 Contract: 3♥ S

North:
 ♠ 1054
 ♥ 105
 ♦ 93
 ♣ AKJ984

South:
 ♠ Q3
 ♥ KQJ984
 ♦ AK5
 ♣ 52

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

Board: 339
 Dealer: W
 Vul: NS
 North HCP: 12
 South HCP: 10
 Contract: 3♥ N

North:
 ♠ 5
 ♥ AQJ875
 ♦ Q943
 ♣ K4

South:
 ♠ K10764
 ♥ —
 ♦ K1086
 ♣ A1092

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

Board: 340
 Dealer: E
 Vul: Both
 North HCP: 12
 South HCP: 14
 Contract: 4♠ S

North:
 ♠ 1083
 ♥ Q96
 ♦ AK7643
 ♣ K

South:
 ♠ AK974
 ♥ 874
 ♦ 2
 ♣ AQJ4

West	North	East	South
		1♥	1♠
Pass	2♥ ¹	Pass	4♦ ²
Pass	4♠	AP	

1. limit raise or better in ♠
 2. Splinter

Board: 341
 Dealer: W
 Vul: None
 North HCP: 14
 South HCP: 10
 Contract: 5♦ N

North:
 ♠ —
 ♥ K102
 ♦ AQ9874
 ♣ KQ76

South:
 ♠ KQJ943
 ♥ 76
 ♦ KJ6
 ♣ 93

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

South hands (Practice Page)

Transfer Advances

Board: 337	♠ A8	West Opens 1♦.
Dealer: W	♥ Q1072	West Doubles 3♦ if possible.
Vul: Both	♦ K963	
HCP: 13	♣ A54	Partner bids first.
Board: 338	♠ Q3	East Opens 1♠.
Dealer: E	♥ KQJ984	East Bids 2♠ if possible.
Vul: None	♦ AK5	
HCP: 15	♣ 52	You bid first.
Board: 339	♠ K10764	West Opens 1♠.
Dealer: W	♥ —	
Vul: NS	♦ K1086	Partner bids first.
HCP: 10	♣ A1092	
Board: 340	♠ AK974	East Opens 1♥.
Dealer: E	♥ 874	
Vul: Both	♦ 2	You bid first.
HCP: 14	♣ AQJ4	
Board: 341	♠ KQJ943	West Opens 1♠.
Dealer: W	♥ 76	
Vul: None	♦ KJ6	Partner bids first.
HCP: 10	♣ 93	

Transfer Advances Both hands (Answers Page)

Board: 337
 Dealer: W
 Vul: Both
 North HCP: 12
 South HCP: 13
 Contract: 4♥ N

North:
 ♠ KQJ1093
 ♥ KJ65
 ♦ 10
 ♣ Q10

South:
 ♠ A8
 ♥ Q1072
 ♦ K963
 ♣ A54

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

1. limit raise or better in ♥
 2. Cue bid, a ♠ stopper
 3. Cue bid, a ♣ stopper

Board: 338
 Dealer: E
 Vul: None
 North HCP: 8
 South HCP: 15
 Contract: 3♥ S

North:
 ♠ 1054
 ♥ 105
 ♦ 93
 ♣ AKJ984

South:
 ♠ Q3
 ♥ KQJ984
 ♦ AK5
 ♣ 52

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

Board: 339
 Dealer: W
 Vul: NS
 North HCP: 12
 South HCP: 10
 Contract: 3♥ N

North:
 ♠ 5
 ♥ AQJ875
 ♦ Q943
 ♣ K4

South:
 ♠ K10764
 ♥ —
 ♦ K1086
 ♣ A1092

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

Board: 340
 Dealer: E
 Vul: Both
 North HCP: 12
 South HCP: 14
 Contract: 4♠ S

North:
 ♠ 1083
 ♥ Q96
 ♦ AK7643
 ♣ K

South:
 ♠ AK974
 ♥ 874
 ♦ 2
 ♣ AQJ4

West	North	East	South
		1♥	1♠
Pass	2♥ ¹	Pass	4♦ ²
Pass	4♠	AP	

1. limit raise or better in ♠
 2. Splinter

Board: 341
 Dealer: W
 Vul: None
 North HCP: 14
 South HCP: 10
 Contract: 5♦ N

North:
 ♠ —
 ♥ K102
 ♦ AQ9874
 ♣ KQ76

South:
 ♠ KQJ943
 ♥ 76
 ♦ KJ6
 ♣ 93

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

North hands (Practice Page)

Transfer Advances

Board: 342	♠ A	East Opens 1♥.
Dealer: E	♥ Q765	East Bids 2♣ if possible.
Vul: NS	♦ 1083	
HCP: 9	♣ K10987	Partner bids first.
Board: 343	♠ AK853	West Opens 1♣.
Dealer: W	♥ J7	
Vul: EW	♦ AQ	You bid first.
HCP: 14	♣ 8543	
Board: 344	♠ AK10843	East Opens 1♣.
Dealer: E	♥ K53	
Vul: None	♦ Q	Partner bids first.
HCP: 14	♣ Q98	
Board: 345	♠ AKJ107	West Opens 1♥.
Dealer: W	♥ Q3	West Bids 2♥ if possible.
Vul: NS	♦ J42	
HCP: 13	♣ Q96	You bid first.
Board: 346	♠ J4	East Opens 1♥.
Dealer: E	♥ KJ754	East Doubles Pass if possible.
Vul: EW	♦ Q	
HCP: 11	♣ A10764	Partner bids first.

Transfer Advances Both hands (Answers Page)

Board: 342

Dealer: E

Vul: NS

North HCP: 9

South HCP: 14

Contract: 2♠ S

North:

♠ A
♥ Q765
♦ 1083
♣ K10987

South:

♠ QJ10742
♥ 843
♦ AK6
♣ A

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

Board: 343

Dealer: W

Vul: EW

North HCP: 14

South HCP: 10

Contract: 2♠ N

North:

♠ AK853
♥ J7
♦ AQ
♣ 8543

South:

♠ 9
♥ AQ10983
♦ J64
♣ QJ7

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

Board: 344

Dealer: E

Vul: None

North HCP: 14

South HCP: 12

Contract: 3N S

North:

♠ AK10843
♥ K53
♦ Q
♣ Q98

South:

♠ 2
♥ AQJ10
♦ A10964
♣ J65

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

Board: 345

Dealer: W

Vul: NS

North HCP: 13

South HCP: 11

Contract: 3N S

North:

♠ AKJ107
♥ Q3
♦ J42
♣ Q96

South:

♠ Q
♥ A975
♦ A10853
♣ J104

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

Board: 346

Dealer: E

Vul: EW

North HCP: 11

South HCP: 13

Contract: 3N N

North:

♠ J4
♥ KJ754
♦ Q
♣ A10764

South:

♠ AQ853
♥ 8
♦ K976
♣ KJ3

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

South hands (Practice Page)

Transfer Advances

Board: 342	♠ QJ10742	East Opens 1♥.
Dealer: E	♥ 843	East Bids 2♣ if possible.
Vul: NS	♦ AK6	
HCP: 14	♣ A	You bid first.
Board: 343	♠ 9	West Opens 1♣.
Dealer: W	♥ AQ10983	
Vul: EW	♦ J64	Partner bids first.
HCP: 10	♣ QJ7	
Board: 344	♠ 2	East Opens 1♣.
Dealer: E	♥ AQJ10	
Vul: None	♦ A10964	You bid first.
HCP: 12	♣ J65	
Board: 345	♠ Q	West Opens 1♥.
Dealer: W	♥ A975	West Bids 2♥ if possible.
Vul: NS	♦ A10853	
HCP: 11	♣ J104	Partner bids first.
Board: 346	♠ AQ853	East Opens 1♥.
Dealer: E	♥ 8	East Doubles Pass if possible.
Vul: EW	♦ K976	
HCP: 13	♣ KJ3	You bid first.

Transfer Advances Both hands (Answers Page)

Board: 342

Dealer: E

Vul: NS

North HCP: 9

South HCP: 14

Contract: 2♠ S

North:

♠ A
♥ Q765
♦ 1083
♣ K10987

South:

♠ QJ10742
♥ 843
♦ AK6
♣ A

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

Board: 343

Dealer: W

Vul: EW

North HCP: 14

South HCP: 10

Contract: 2♠ N

North:

♠ AK853
♥ J7
♦ AQ
♣ 8543

South:

♠ 9
♥ AQ10983
♦ J64
♣ QJ7

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

Board: 344

Dealer: E

Vul: None

North HCP: 14

South HCP: 12

Contract: 3N S

North:

♠ AK10843
♥ K53
♦ Q
♣ Q98

South:

♠ 2
♥ AQJ10
♦ A10964
♣ J65

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

Board: 345

Dealer: W

Vul: NS

North HCP: 13

South HCP: 11

Contract: 3N S

North:

♠ AKJ107
♥ Q3
♦ J42
♣ Q96

South:

♠ Q
♥ A975
♦ A10853
♣ J104

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

Board: 346

Dealer: E

Vul: EW

North HCP: 11

South HCP: 13

Contract: 3N N

North:

♠ J4
♥ KJ754
♦ Q
♣ A10764

South:

♠ AQ853
♥ 8
♦ K976
♣ KJ3

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

North hands (Practice Page)

Transfer Advances

Board: 347	♠ A10	West Opens 1♣.
Dealer: W	♥ K6	West Bids 1♠ if possible.
Vul: Both	♦ A10973	
HCP: 14	♣ K763	You bid first.
Board: 348	♠ —	East Opens 1♦.
Dealer: E	♥ A9543	
Vul: NS	♦ 10865	Partner bids first.
HCP: 10	♣ AQ53	
Board: 349	♠ 6	West Opens 1♣.
Dealer: W	♥ K106	West Bids 1♠ if possible.
Vul: EW	♦ KJ743	East Bids 2♠ if possible.
HCP: 12	♣ AJ54	You bid first.
Board: 350	♠ Q6	East Opens 1♣.
Dealer: E	♥ A542	West Bids 2♠ if possible.
Vul: Both	♦ A97	
HCP: 11	♣ J653	Partner bids first.
Board: 351	♠ J95	West Opens 1♠.
Dealer: W	♥ J9	
Vul: None	♦ AK	You bid first.
HCP: 15	♣ KQJ1074	

Transfer Advances Both hands (Answers Page)

Board: 347

Dealer: W

Vul: Both

North HCP: 14

South HCP: 11

Contract: 3N N

North:

♠ A10

♥ K6

♦ A10973

♣ K763

South:

♠ QJ8

♥ QJ1073

♦ 84

♣ AJ10

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

Board: 348

Dealer: E

Vul: NS

North HCP: 10

South HCP: 12

Contract: 3♥ N

North:

♠ —

♥ A9543

♦ 10865

♣ AQ53

South:

♠ AKJ86

♥ 862

♦ 2

♣ KJ86

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

Board: 349

Dealer: W

Vul: EW

North HCP: 12

South HCP: 13

Contract: 3♦ N

North:

♠ 6

♥ K106

♦ KJ743

♣ AJ54

South:

♠ AK5

♥ 9543

♦ AQ98

♣ 103

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

Board: 350

Dealer: E

Vul: Both

North HCP: 11

South HCP: 12

Contract: 2♠ W

North:

♠ Q6

♥ A542

♦ A97

♣ J653

South:

♠ K97

♥ J107

♦ KQJ108

♣ Q7

West	North	East	South
		1♣	1♦
2♠ ¹	AP		
1. 1X-(1Y)-2Z weak			

Board: 351

Dealer: W

Vul: None

North HCP: 15

South HCP: 9

Contract: 2♣ N

North:

♠ J95

♥ J9

♦ AK

♣ KQJ1074

South:

♠ AQ6

♥ 432

♦ QJ64

♣ 652

West	North	East	South
1♠	2♣	AP	

South hands (Practice Page)

Transfer Advances

Board: 347	♠ QJ8	West Opens 1♣.
Dealer: W	♥ QJ1073	West Bids 1♠ if possible.
Vul: Both	♦ 84	
HCP: 11	♣ AJ10	Partner bids first.

Board: 348	♠ AKJ86	East Opens 1♦.
Dealer: E	♥ 862	
Vul: NS	♦ 2	You bid first.
HCP: 12	♣ KJ86	

Board: 349	♠ AK5	West Opens 1♣.
Dealer: W	♥ 9543	West Bids 1♠ if possible.
Vul: EW	♦ AQ98	East Bids 2♠ if possible.
HCP: 13	♣ 103	Partner bids first.

Board: 350	♠ K97	East Opens 1♣.
Dealer: E	♥ J107	West Bids 2♠ if possible.
Vul: Both	♦ KQJ108	
HCP: 12	♣ Q7	You bid first.

Board: 351	♠ AQ6	West Opens 1♠.
Dealer: W	♥ 432	
Vul: None	♦ QJ64	Partner bids first.
HCP: 9	♣ 652	

Transfer Advances Both hands (Answers Page)

Board: 347

Dealer: W

Vul: Both

North HCP: 14

South HCP: 11

Contract: 3N N

North:

♠ A10

♥ K6

♦ A10973

♣ K763

South:

♠ QJ8

♥ QJ1073

♦ 84

♣ AJ10

West North East South

1♣

1♦

Pass

1♥

1♠

2♣

Pass

2♥

Pass

3NT

AP

Board: 348

Dealer: E

Vul: NS

North HCP: 10

South HCP: 12

Contract: 3♥ N

North:

♠ —

♥ A9543

♦ 10865

♣ AQ53

South:

♠ AKJ86

♥ 862

♦ 2

♣ KJ86

West North East South

Pass

2♥

Pass

3♥

AP

Board: 349

Dealer: W

Vul: EW

North HCP: 12

South HCP: 13

Contract: 3♦ N

North:

♠ 6

♥ K106

♦ KJ743

♣ AJ54

South:

♠ AK5

♥ 9543

♦ AQ98

♣ 103

West North East South

1♣

1♦

Pass

1♥

1♠

2♣

2♠

3♦

AP

Board: 350

Dealer: E

Vul: Both

North HCP: 11

South HCP: 12

Contract: 2♠ W

North:

♠ Q6

♥ A542

♦ A97

♣ J653

South:

♠ K97

♥ J107

♦ KQJ108

♣ Q7

West North East South

2♠¹

AP

1♣

1♦

1. 1X-(1Y)-2Z weak

Board: 351

Dealer: W

Vul: None

North HCP: 15

South HCP: 9

Contract: 2♣ N

North:

♠ J95

♥ J9

♦ AK

♣ KQJ1074

South:

♠ AQ6

♥ 432

♦ QJ64

♣ 652

West North East South

1♠

2♣

AP

North hands (Practice Page)

Transfer Advances

Board: 352 ♠ A63
Dealer: E ♥ Q954
Vul: EW ♦ K987
HCP: 11 ♣ Q10

East Opens 1♥.

Partner bids first.

Board: 353 ♠ K8
Dealer: W ♥ A73
Vul: Both ♦ K2
HCP: 13 ♣ QJ7543

West Opens 1♥.

You bid first.

Board: 354 ♠ AK743
Dealer: E ♥ J876
Vul: None ♦ Q93
HCP: 10 ♣ 5

East Opens 1♦.

Partner bids first.

Board: 355 ♠ A75
Dealer: W ♥ KQ742
Vul: NS ♦ K1054
HCP: 13 ♣ J

West Opens 1♦.

You bid first.

Board: 356 ♠ 982
Dealer: E ♥ AK82
Vul: Both ♦ K83
HCP: 12 ♣ Q53

East Opens 1♦.

East Doubles 2♦ if possible.

West Bids 3♦ if possible.

Partner bids first.

Transfer Advances Both hands (Answers Page)

Board: 352

Dealer: E

Vul: EW

North HCP: 11

South HCP: 13

Contract: 2♠ S

North:

♠ A63

♥ Q954

♦ K987

♣ Q10

South:

♠ KQJ1085

♥ J7

♦ Q65

♣ A5

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

		1♥	1♠
--	--	----	----

Pass	2♠	AP	
------	----	----	--

Board: 353

Dealer: W

Vul: Both

North HCP: 13

South HCP: 11

Contract: 3N N

North:

♠ K8

♥ A73

♦ K2

♣ QJ7543

South:

♠ Q6542

♥ Q92

♦ AQJ95

♣ —

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

1♥	2♣	Pass	2♠
----	----	------	----

Pass	3♣	Pass	3♦
------	----	------	----

Pass	3NT	AP	
------	-----	----	--

Board: 354

Dealer: E

Vul: None

North HCP: 10

South HCP: 13

Contract: 3♣ S

North:

♠ AK743

♥ J876

♦ Q93

♣ 5

South:

♠ QJ

♥ 932

♦ J10

♣ AKQ1098

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

		1♦	2♣
--	--	----	----

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

AP

Board: 355

Dealer: W

Vul: NS

North HCP: 13

South HCP: 12

Contract: 4♥ N

North:

♠ A75

♥ KQ742

♦ K1054

♣ J

South:

♠ Q10862

♥ 865

♦ AQ9

♣ A7

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

1♦	1♥	Pass	2♦ ¹
----	----	------	-----------------

Pass	4♣ ²	Pass	4♥
------	-----------------	------	----

AP

1. limit raise or better in ♥

2. Splinter

Board: 356

Dealer: E

Vul: Both

North HCP: 12

South HCP: 11

Contract: 4♥ S

North:

♠ 982

♥ AK82

♦ K83

♣ Q53

South:

♠ AJ

♥ QJ1053

♦ Q10

♣ J976

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

		1♦	1♥
--	--	----	----

Pass	2♦ ¹	X	XX
------	-----------------	---	----

3♦	4♥	AP	
----	----	----	--

1. limit raise or better in ♥

South hands (Practice Page)

Transfer Advances

Board: 352 ♠ KQJ1085 East Opens 1♥.
Dealer: E ♥ J7
Vul: EW ♦ Q65 You bid first.
HCP: 13 ♣ A5

Board: 353 ♠ Q6542 West Opens 1♥.
Dealer: W ♥ Q92
Vul: Both ♦ AQJ95 Partner bids first.
HCP: 11 ♣ —

Board: 354 ♠ QJ East Opens 1♦.
Dealer: E ♥ 932
Vul: None ♦ J10 You bid first.
HCP: 13 ♣ AKQ1098

Board: 355 ♠ Q10862 West Opens 1♦.
Dealer: W ♥ 865
Vul: NS ♦ AQ9 Partner bids first.
HCP: 12 ♣ A7

Board: 356 ♠ AJ East Opens 1♦.
Dealer: E ♥ QJ1053 East Doubles 2♦ if possible.
Vul: Both ♦ Q10 West Bids 3♦ if possible.
HCP: 11 ♣ J976 You bid first.

Transfer Advances Both hands (Answers Page)

Board: 352

Dealer: E

Vul: EW

North HCP: 11

South HCP: 13

Contract: 2♠ S

North:

♠ A63

♥ Q954

♦ K987

♣ Q10

South:

♠ KQJ1085

♥ J7

♦ Q65

♣ A5

West	North	East	South
		1♥	1♠
Pass	2♠	AP	

Board: 353

Dealer: W

Vul: Both

North HCP: 13

South HCP: 11

Contract: 3N N

North:

♠ K8

♥ A73

♦ K2

♣ QJ7543

South:

♠ Q6542

♥ Q92

♦ AQJ95

♣ —

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

Board: 354

Dealer: E

Vul: None

North HCP: 10

South HCP: 13

Contract: 3♣ S

North:

♠ AK743

♥ J876

♦ Q93

♣ 5

South:

♠ QJ

♥ 932

♦ J10

♣ AKQ1098

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

Board: 355

Dealer: W

Vul: NS

North HCP: 13

South HCP: 12

Contract: 4♥ N

North:

♠ A75

♥ KQ742

♦ K1054

♣ J

South:

♠ Q10862

♥ 865

♦ AQ9

♣ A7

West	North	East	South
1♦	1♥	Pass	2♦ ¹
Pass	4♣ ²	Pass	4♥
AP			

1. limit raise or better in ♥

2. Splinter

Board: 356

Dealer: E

Vul: Both

North HCP: 12

South HCP: 11

Contract: 4♥ S

North:

♠ 982

♥ AK82

♦ K83

♣ Q53

South:

♠ AJ

♥ QJ1053

♦ Q10

♣ J976

West	North	East	South
		1♦	1♥
Pass	2♦ ¹	X	XX
3♦	4♥	AP	

1. limit raise or better in ♥

North hands (Practice Page)

Transfer Advances

Board: 357 ♠ KJ4
Dealer: W ♥ Q10952
Vul: None ♦ KJ
HCP: 13 ♣ K84

West Opens 1♦.

You bid first.

Board: 358 ♠ 72
Dealer: E ♥ J8
Vul: EW ♦ Q1043
HCP: 10 ♣ AQJ82

East Opens 1♠.

East Bids 2♠ if possible.

Partner bids first.

Board: 359 ♠ A6
Dealer: W ♥ K52
Vul: None ♦ J4
HCP: 15 ♣ AK9874

West Opens 1♠.

West Bids 2♠ if possible.

East Bids 3♠ if possible.

You bid first.

Board: 360 ♠ K976
Dealer: E ♥ K1097
Vul: NS ♦ —
HCP: 9 ♣ QJ643

East Opens 1♠.

East Bids 2♠ if possible.

Partner bids first.

Board: 361 ♠ K73
Dealer: W ♥ KQ10
Vul: EW ♦ KQJ985
HCP: 14 ♣ 7

West Opens 1♠.

You bid first.

Transfer Advances Both hands (Answers Page)

Board: 357

Dealer: W

Vul: None

North HCP: 13

South HCP: 10

Contract: 4♥ N

North:

♠ KJ4

♥ Q10952

♦ KJ

♣ K84

South:

♠ 95

♥ KJ87

♦ 1082

♣ AQ97

West North East South

1♦ 1♥ Pass 2♦¹

Pass 4♥ AP

1. limit raise or better in ♥

Board: 358

Dealer: E

Vul: EW

North HCP: 10

South HCP: 14

Contract: 4♥ S

North:

♠ 72

♥ J8

♦ Q1043

♣ AQJ82

South:

♠ 1084

♥ AQ10964

♦ AKJ

♣ 9

West North East South

Pass Pass 1♠ 2♥

Pass Pass 2♠ 3♥

Pass 4♥ AP

Board: 359

Dealer: W

Vul: None

North HCP: 15

South HCP: 8

Contract: 3♠ W

North:

♠ A6

♥ K52

♦ J4

♣ AK9874

South:

♠ J103

♥ 1064

♦ A9632

♣ QJ

West North East South

1♠ 2♣ Pass Pass

2♠ 3♣ 3♠ AP

Board: 360

Dealer: E

Vul: NS

North HCP: 9

South HCP: 12

Contract: 3♣ N

North:

♠ K976

♥ K1097

♦ —

♣ QJ643

South:

♠ A

♥ J862

♦ AK10964

♣ 102

West North East South

Pass Pass 1♠ 2♦

Pass Pass 2♠ Pass

Pass 3♣ AP

Board: 361

Dealer: W

Vul: EW

North HCP: 14

South HCP: 10

Contract: 2♦ N

North:

♠ K73

♥ KQ10

♦ KQJ985

♣ 7

South:

♠ AJ98

♥ J962

♦ 6

♣ A642

West North East South

1♠ 2♦ AP

South hands (Practice Page)

Transfer Advances

Board: 357 ♠ 95
Dealer: W ♥ KJ87
Vul: None ♦ 1082
HCP: 10 ♣ AQ97

West Opens 1♦.

Partner bids first.

Board: 358 ♠ 1084
Dealer: E ♥ AQ10964
Vul: EW ♦ AKJ
HCP: 14 ♣ 9

East Opens 1♠.

East Bids 2♠ if possible.

You bid first.

Board: 359 ♠ J103
Dealer: W ♥ 1064
Vul: None ♦ A9632
HCP: 8 ♣ QJ

West Opens 1♠.

West Bids 2♠ if possible.

East Bids 3♠ if possible.

Partner bids first.

Board: 360 ♠ A
Dealer: E ♥ J862
Vul: NS ♦ AK10964
HCP: 12 ♣ 102

East Opens 1♠.

East Bids 2♠ if possible.

You bid first.

Board: 361 ♠ AJ98
Dealer: W ♥ J962
Vul: EW ♦ 6
HCP: 10 ♣ A642

West Opens 1♠.

Partner bids first.

Transfer Advances Both hands (Answers Page)

Board: 357

Dealer: W

Vul: None

North HCP: 13

South HCP: 10

Contract: 4♥ N

North:

♠ KJ4

♥ Q10952

♦ KJ

♣ K84

South:

♠ 95

♥ KJ87

♦ 1082

♣ AQ97

West North East South

1♦ 1♥ Pass 2♦¹

Pass 4♥ AP

1. limit raise or better in ♥

Board: 358

Dealer: E

Vul: EW

North HCP: 10

South HCP: 14

Contract: 4♥ S

North:

♠ 72

♥ J8

♦ Q1043

♣ AQJ82

South:

♠ 1084

♥ AQ10964

♦ AKJ

♣ 9

West North East South

Pass Pass 1♠ 2♥

Pass Pass 2♠ 3♥

Pass 4♥ AP

Board: 359

Dealer: W

Vul: None

North HCP: 15

South HCP: 8

Contract: 3♠ W

North:

♠ A6

♥ K52

♦ J4

♣ AK9874

South:

♠ J103

♥ 1064

♦ A9632

♣ QJ

West North East South

1♠ 2♣ Pass Pass

2♠ 3♣ 3♠ AP

Board: 360

Dealer: E

Vul: NS

North HCP: 9

South HCP: 12

Contract: 3♣ N

North:

♠ K976

♥ K1097

♦ —

♣ QJ643

South:

♠ A

♥ J862

♦ AK10964

♣ 102

West North East South

Pass Pass 1♠ 2♦

Pass Pass 2♠ Pass

Pass 3♣ AP

Board: 361

Dealer: W

Vul: EW

North HCP: 14

South HCP: 10

Contract: 2♦ N

North:

♠ K73

♥ KQ10

♦ KQJ985

♣ 7

South:

♠ AJ98

♥ J962

♦ 6

♣ A642

West North East South

1♠ 2♦ AP

North hands (Practice Page)

Transfer Advances

Board: 362	♠ A5	East Opens 1♣.
Dealer: E	♥ QJ753	
Vul: Both	♦ K43	Partner bids first.
HCP: 14	♣ A109	
Board: 363	♠ —	West Opens 1♠.
Dealer: W	♥ AQ98	
Vul: NS	♦ AQ9863	You bid first.
HCP: 12	♣ 1085	
Board: 364	♠ QJ3	East Opens 1♠.
Dealer: E	♥ KQ76	
Vul: EW	♦ Q942	Partner bids first.
HCP: 11	♣ J4	
Board: 365	♠ 65	West Opens 1♠.
Dealer: W	♥ AQ10976	
Vul: Both	♦ A3	You bid first.
HCP: 13	♣ K108	
Board: 366	♠ AKQ983	East Opens 1♦.
Dealer: E	♥ —	East Doubles 1♠ if possible.
Vul: None	♦ Q984	
HCP: 11	♣ 1086	Partner bids first.

Transfer Advances Both hands (Answers Page)

Board: 362	North:	South:	West	North	East	South
Dealer: E	♠ A5	♠ KQJ43			1♣	1♠
Vul: Both	♥ QJ753	♥ K9	Pass	2♥	Pass	2♠
North HCP: 14	♦ K43	♦ 105	Pass	2NT	Pass	3♥
South HCP: 9	♣ A109	♣ 8743	AP			
Contract: 3♥ N						

Board: 363	North:	South:	West	North	East	South
Dealer: W	♠ —	♠ A108754	1♠	2♦	Pass	3NT
Vul: NS	♥ AQ98	♥ 54	AP			
North HCP: 12	♦ AQ9863	♦ K7				
South HCP: 11	♣ 1085	♣ A42				
Contract: 3N S						

Board: 364	North:	South:	West	North	East	South
Dealer: E	♠ QJ3	♠ 105			1♠	2♣
Vul: EW	♥ KQ76	♥ A4	Pass	3NT	AP	
North HCP: 11	♦ Q942	♦ AK10				
South HCP: 14	♣ J4	♣ K109875				
Contract: 3N N						

Board: 365	North:	South:	West	North	East	South
Dealer: W	♠ 65	♠ K1097	1♠	2♥	Pass	3NT
Vul: Both	♥ AQ10976	♥ K	AP			
North HCP: 13	♦ A3	♦ KQ8				
South HCP: 14	♣ K108	♣ QJ965				
Contract: 3N S						

Board: 366	North:	South:	West	North	East	South
Dealer: E	♠ AKQ983	♠ J			1♦	1♥
Vul: None	♥ —	♥ A109653	Pass	1♠	X	2♥
North HCP: 11	♦ Q984	♦ A7	Pass	2♠	Pass	3NT
South HCP: 13	♣ 1086	♣ A943	Pass	4♠	AP	
Contract: 4♠ N						

South hands (Practice Page)

Transfer Advances

Board: 362	♠ KQJ43	East Opens 1♣.
Dealer: E	♥ K9	
Vul: Both	♦ 105	You bid first.
HCP: 9	♣ 8743	
Board: 363	♠ A108754	West Opens 1♠.
Dealer: W	♥ 54	
Vul: NS	♦ K7	Partner bids first.
HCP: 11	♣ A42	
Board: 364	♠ 105	East Opens 1♠.
Dealer: E	♥ A4	
Vul: EW	♦ AK10	You bid first.
HCP: 14	♣ K109875	
Board: 365	♠ K1097	West Opens 1♠.
Dealer: W	♥ K	
Vul: Both	♦ KQ8	Partner bids first.
HCP: 14	♣ QJ965	
Board: 366	♠ J	East Opens 1♦.
Dealer: E	♥ A109653	East Doubles 1♠ if possible.
Vul: None	♦ A7	
HCP: 13	♣ A943	You bid first.

Transfer Advances Both hands (Answers Page)

Board: 362	North:	South:	West	North	East	South
Dealer: E	♠ A5	♠ KQJ43			1♣	1♠
Vul: Both	♥ QJ753	♥ K9	Pass	2♥	Pass	2♠
North HCP: 14	♦ K43	♦ 105	Pass	2NT	Pass	3♥
South HCP: 9	♣ A109	♣ 8743	AP			
Contract: 3♥ N						

Board: 363	North:	South:	West	North	East	South
Dealer: W	♠ —	♠ A108754	1♠	2♦	Pass	3NT
Vul: NS	♥ AQ98	♥ 54	AP			
North HCP: 12	♦ AQ9863	♦ K7				
South HCP: 11	♣ 1085	♣ A42				
Contract: 3N S						

Board: 364	North:	South:	West	North	East	South
Dealer: E	♠ QJ3	♠ 105			1♠	2♣
Vul: EW	♥ KQ76	♥ A4	Pass	3NT	AP	
North HCP: 11	♦ Q942	♦ AK10				
South HCP: 14	♣ J4	♣ K109875				
Contract: 3N N						

Board: 365	North:	South:	West	North	East	South
Dealer: W	♠ 65	♠ K1097	1♠	2♥	Pass	3NT
Vul: Both	♥ AQ10976	♥ K	AP			
North HCP: 13	♦ A3	♦ KQ8				
South HCP: 14	♣ K108	♣ QJ965				
Contract: 3N S						

Board: 366	North:	South:	West	North	East	South
Dealer: E	♠ AKQ983	♠ J			1♦	1♥
Vul: None	♥ —	♥ A109653	Pass	1♠	X	2♥
North HCP: 11	♦ Q984	♦ A7	Pass	2♠	Pass	3NT
South HCP: 13	♣ 1086	♣ A943	Pass	4♠	AP	
Contract: 4♠ N						

North hands (Practice Page)

Transfer Advances

Board: 367	♠ AQJ106	West Opens 1♣.
Dealer: W	♥ 864	West Doubles 2♣ if possible.
Vul: EW	♦ J98	
HCP: 11	♣ K5	You bid first.
Board: 368	♠ 104	East Opens 1♣.
Dealer: E	♥ QJ1042	
Vul: None	♦ 864	Partner bids first.
HCP: 7	♣ A85	
Board: 369	♠ 6	West Opens 1♠.
Dealer: W	♥ 106	
Vul: NS	♦ KQJ1083	You bid first.
HCP: 13	♣ AK43	
Board: 370	♠ J62	East Opens 1♠.
Dealer: E	♥ Q543	
Vul: Both	♦ QJ8	Partner bids first.
HCP: 12	♣ AQ2	
Board: 371	♠ KJ876	West Opens 1♣.
Dealer: W	♥ Q632	West Doubles 2♣ if possible.
Vul: None	♦ K10	East Bids 3♣ if possible.
HCP: 9	♣ 87	West Doubles 6♠ if possible.
		You bid first.

Transfer Advances Both hands (Answers Page)

Board: 367

Dealer: W

Vul: EW

North HCP: 11

South HCP: 13

Contract: 3♠ N

North:

♠ AQJ106

♥ 864

♦ J98

♣ K5

South:

♠ K94

♥ KJ109

♦ AQ10

♣ 1063

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

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

X	XX	Pass	3♠
---	----	------	----

AP

1. limit raise or better in ♠

Board: 368

Dealer: E

Vul: None

North HCP: 7

South HCP: 14

Contract: 1♠ S

North:

♠ 104

♥ QJ1042

♦ 864

♣ A85

South:

♠ AQJ53

♥ A

♦ K95

♣ 10943

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

		1♣	1♠
--	--	----	----

AP

Board: 369

Dealer: W

Vul: NS

North HCP: 13

South HCP: 12

Contract: 3N S

North:

♠ 6

♥ 106

♦ KQJ1083

♣ AK43

South:

♠ AJ742

♥ K4

♦ A6

♣ 9865

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

1♠	2♦	Pass	3NT
----	----	------	-----

AP

Board: 370

Dealer: E

Vul: Both

North HCP: 12

South HCP: 12

Contract: 3♦ S

North:

♠ J62

♥ Q543

♦ QJ8

♣ AQ2

South:

♠ KQ84

♥ 9

♦ AK9762

♣ 63

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

		1♠	2♦
--	--	----	----

Pass	2♠ ¹	Pass	3♦
------	-----------------	------	----

AP

1. strength cue bid

Board: 371

Dealer: W

Vul: None

North HCP: 9

South HCP: 19

Contract: 6♠X N

North:

♠ KJ876

♥ Q632

♦ K10

♣ 87

South:

♠ AQ42

♥ A9

♦ AQ973

♣ K4

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

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

X	Pass	3♣	4NT ²
---	------	----	------------------

Pass	5♦ ³	Pass	6♠
------	-----------------	------	----

X	AP		
---	----	--	--

1. limit raise or better in ♠

2. Blackwood 0314, for ♠

3. A=1/5 or 4/5

South hands (Practice Page)

Transfer Advances

Board: 367	♠ K94	West Opens 1♣.
Dealer: W	♥ KJ109	West Doubles 2♣ if possible.
Vul: EW	♦ AQ10	
HCP: 13	♣ 1063	Partner bids first.
Board: 368	♠ AQJ53	East Opens 1♣.
Dealer: E	♥ A	
Vul: None	♦ K95	You bid first.
HCP: 14	♣ 10943	
Board: 369	♠ AJ742	West Opens 1♠.
Dealer: W	♥ K4	
Vul: NS	♦ A6	Partner bids first.
HCP: 12	♣ 9865	
Board: 370	♠ KQ84	East Opens 1♠.
Dealer: E	♥ 9	
Vul: Both	♦ AK9762	You bid first.
HCP: 12	♣ 63	
Board: 371	♠ AQ42	West Opens 1♣.
Dealer: W	♥ A9	West Doubles 2♣ if possible.
Vul: None	♦ AQ973	East Bids 3♣ if possible.
HCP: 19	♣ K4	West Doubles 6♠ if possible.
		Partner bids first.

Transfer Advances Both hands (Answers Page)

Board: 367

Dealer: W

Vul: EW

North HCP: 11

South HCP: 13

Contract: 3♠ N

North:

♠ AQJ106

♥ 864

♦ J98

♣ K5

South:

♠ K94

♥ KJ109

♦ AQ10

♣ 1063

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

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

X	XX	Pass	3♠
---	----	------	----

AP

1. limit raise or better in ♠

Board: 368

Dealer: E

Vul: None

North HCP: 7

South HCP: 14

Contract: 1♠ S

North:

♠ 104

♥ QJ1042

♦ 864

♣ A85

South:

♠ AQJ53

♥ A

♦ K95

♣ 10943

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

		1♣	1♠
--	--	----	----

AP

Board: 369

Dealer: W

Vul: NS

North HCP: 13

South HCP: 12

Contract: 3N S

North:

♠ 6

♥ 106

♦ KQJ1083

♣ AK43

South:

♠ AJ742

♥ K4

♦ A6

♣ 9865

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

1♠	2♦	Pass	3NT
----	----	------	-----

AP

Board: 370

Dealer: E

Vul: Both

North HCP: 12

South HCP: 12

Contract: 3♦ S

North:

♠ J62

♥ Q543

♦ QJ8

♣ AQ2

South:

♠ KQ84

♥ 9

♦ AK9762

♣ 63

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

		1♠	2♦
--	--	----	----

Pass	2♠ ¹	Pass	3♦
------	-----------------	------	----

AP

1. strength cue bid

Board: 371

Dealer: W

Vul: None

North HCP: 9

South HCP: 19

Contract: 6♠X N

North:

♠ KJ876

♥ Q632

♦ K10

♣ 87

South:

♠ AQ42

♥ A9

♦ AQ973

♣ K4

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

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

X	Pass	3♣	4NT ²
---	------	----	------------------

Pass	5♦ ³	Pass	6♠
------	-----------------	------	----

X	AP		
---	----	--	--

1. limit raise or better in ♠

2. Blackwood 0314, for ♠

3. A=1/5 or 4/5

North hands (Practice Page)

Transfer Advances

Board: 372	♠ A72	East Opens 1♦.
Dealer: E	♥ QJ	East Bids 2♦ if possible.
Vul: NS	♦ Q765	
HCP: 12	♣ QJ107	Partner bids first.

Board: 373	♠ 74	West Opens 1♠.
Dealer: W	♥ A9	West Bids 2♠ if possible.
Vul: EW	♦ Q43	
HCP: 14	♣ AKJ985	You bid first.

Board: 374	♠ Q92	East Opens 1♥.
Dealer: E	♥ QJ	
Vul: None	♦ K83	Partner bids first.
HCP: 10	♣ Q8654	

Board: 375	♠ K92	West Opens 1♦.
Dealer: W	♥ QJ987	West Bids 2♦ if possible.
Vul: NS	♦ K3	East Bids 3♦ if possible.
HCP: 12	♣ K85	You bid first.

Board: 376	♠ J2	East Opens 1♥.
Dealer: E	♥ K75	
Vul: EW	♦ 1042	Partner bids first.
HCP: 12	♣ AKJ109	

Transfer Advances Both hands (Answers Page)

Board: 372

Dealer: E

Vul: NS

North HCP: 12

South HCP: 12

Contract: 2N N

North:

♠ A72

♥ QJ

♦ Q765

♣ QJ107

South:

♠ KQ104

♥ AK632

♦ 3

♣ 986

West North East South

1♦ 1♥

Pass 1NT 2♦ X

Pass 2NT AP

Board: 373

Dealer: W

Vul: EW

North HCP: 14

South HCP: 9

Contract: 3♣ N

North:

♠ 74

♥ A9

♦ Q43

♣ AKJ985

South:

♠ K1098

♥ KQ105

♦ J1052

♣ 2

West North East South

1♠ 2♣ Pass Pass

2♠ 3♣ AP

Board: 374

Dealer: E

Vul: None

North HCP: 10

South HCP: 13

Contract: 1♠ S

North:

♠ Q92

♥ QJ

♦ K83

♣ Q8654

South:

♠ A10643

♥ 10764

♦ AJ

♣ KJ

West North East South

1♥ 1♠

AP

Board: 375

Dealer: W

Vul: NS

North HCP: 12

South HCP: 10

Contract: 3♦ W

North:

♠ K92

♥ QJ987

♦ K3

♣ K85

South:

♠ 6543

♥ A10

♦ Q95

♣ A1063

West North East South

1♦ 1♥ Pass 1♠

2♦ Pass Pass 2♥

Pass Pass 3♦ AP

Board: 376

Dealer: E

Vul: EW

North HCP: 12

South HCP: 12

Contract: 2♠ S

North:

♠ J2

♥ K75

♦ 1042

♣ AKJ109

South:

♠ A10975

♥ A83

♦ Q953

♣ Q

West North East South

1♥ 1♠

Pass 1NT Pass 2♦

Pass 2♠ AP

South hands (Practice Page)

Transfer Advances

Board: 372	♠ KQ104	East Opens 1♦.
Dealer: E	♥ AK632	East Bids 2♦ if possible.
Vul: NS	♦ 3	
HCP: 12	♣ 986	You bid first.

Board: 373	♠ K1098	West Opens 1♠.
Dealer: W	♥ KQ105	West Bids 2♠ if possible.
Vul: EW	♦ J1052	
HCP: 9	♣ 2	Partner bids first.

Board: 374	♠ A10643	East Opens 1♥.
Dealer: E	♥ 10764	
Vul: None	♦ AJ	You bid first.
HCP: 13	♣ KJ	

Board: 375	♠ 6543	West Opens 1♦.
Dealer: W	♥ A10	West Bids 2♦ if possible.
Vul: NS	♦ Q95	East Bids 3♦ if possible.
HCP: 10	♣ A1063	Partner bids first.

Board: 376	♠ A10975	East Opens 1♥.
Dealer: E	♥ A83	
Vul: EW	♦ Q953	You bid first.
HCP: 12	♣ Q	

Transfer Advances Both hands (Answers Page)

Board: 372

Dealer: E

Vul: NS

North HCP: 12

South HCP: 12

Contract: 2N N

North:

♠ A72

♥ QJ

♦ Q765

♣ QJ107

South:

♠ KQ104

♥ AK632

♦ 3

♣ 986

West North East South

1♦ 1♥

Pass 1NT 2♦ X

Pass 2NT AP

Board: 373

Dealer: W

Vul: EW

North HCP: 14

South HCP: 9

Contract: 3♣ N

North:

♠ 74

♥ A9

♦ Q43

♣ AKJ985

South:

♠ K1098

♥ KQ105

♦ J1052

♣ 2

West North East South

1♠ 2♣ Pass Pass

2♠ 3♣ AP

Board: 374

Dealer: E

Vul: None

North HCP: 10

South HCP: 13

Contract: 1♠ S

North:

♠ Q92

♥ QJ

♦ K83

♣ Q8654

South:

♠ A10643

♥ 10764

♦ AJ

♣ KJ

West North East South

1♥ 1♠

AP

Board: 375

Dealer: W

Vul: NS

North HCP: 12

South HCP: 10

Contract: 3♦ W

North:

♠ K92

♥ QJ987

♦ K3

♣ K85

South:

♠ 6543

♥ A10

♦ Q95

♣ A1063

West North East South

1♦ 1♥ Pass 1♠

2♦ Pass Pass 2♥

Pass Pass 3♦ AP

Board: 376

Dealer: E

Vul: EW

North HCP: 12

South HCP: 12

Contract: 2♠ S

North:

♠ J2

♥ K75

♦ 1042

♣ AKJ109

South:

♠ A10975

♥ A83

♦ Q953

♣ Q

West North East South

1♥ 1♠

Pass 1NT Pass 2♦

Pass 2♠ AP

North hands (Practice Page)

Transfer Advances

Board: 377	♠ Q862	West Opens 1♠.
Dealer: W	♥ AQJ432	
Vul: Both	♦ K3	You bid first.
HCP: 12	♣ 6	
Board: 378	♠ K875	East Opens 1♣.
Dealer: E	♥ K3	West Bids 1♠ if possible.
Vul: NS	♦ 10954	
HCP: 9	♣ K53	Partner bids first.
Board: 379	♠ KQ753	West Opens 1♥.
Dealer: W	♥ J965	
Vul: EW	♦ K84	You bid first.
HCP: 12	♣ K	
Board: 380	♠ AQ3	East Opens 1♣.
Dealer: E	♥ K10852	
Vul: None	♦ J1094	Partner bids first.
HCP: 10	♣ 10	
Board: 381	♠ A8	West Opens 1♣.
Dealer: W	♥ 953	East Bids 1♠ if possible.
Vul: EW	♦ AKJ854	West Redoubles if possible.
HCP: 12	♣ 109	East Bids 2♠ if possible.
		You bid first.

Transfer Advances Both hands (Answers Page)

Board: 377

Dealer: W

Vul: Both

North HCP: 12

South HCP: 11

Contract: 3N S

North:

♠ Q862

♥ AQJ432

♦ K3

♣ 6

South:

♠ AK

♥ 6

♦ J1094

♣ QJ8753

West North East South

1♠ 2♥ Pass 3♣

Pass 3♥ Pass 3NT

AP

Board: 378

Dealer: E

Vul: NS

North HCP: 9

South HCP: 13

Contract: 2♦ S

North:

♠ K875

♥ K3

♦ 10954

♣ K53

South:

♠ Q9

♥ J97

♦ KQJ873

♣ A10

West North East South

1♣ 1♦

1♠ 2♦ Pass¹ Pass

Pass

1. max 2 ♠

Board: 379

Dealer: W

Vul: EW

North HCP: 12

South HCP: 12

Contract: 1N S

North:

♠ KQ753

♥ J965

♦ K84

♣ K

South:

♠ A6

♥ Q873

♦ J75

♣ AJ97

West North East South

1♥ 1♠ Pass 1NT

AP

Board: 380

Dealer: E

Vul: None

North HCP: 10

South HCP: 12

Contract: 4♥ S

North:

♠ AQ3

♥ K10852

♦ J1094

♣ 10

South:

♠ 109

♥ AQJ943

♦ Q

♣ K873

West North East South

1♣ 1♥

Pass 4♥ AP

Board: 381

Dealer: W

Vul: EW

North HCP: 12

South HCP: 12

Contract: 3♦ N

North:

♠ A8

♥ 953

♦ AKJ854

♣ 109

South:

♠ QJ6

♥ AK84

♦ Q976

♣ 84

West North East South

1♣ 1♦ 1♠ X

XX¹ 2♦ 2♠ 3♣²

Pass 3♦ AP

1. Support double redouble

2. limit raise or better in ♦

South hands (Practice Page)

Transfer Advances

Board: 377 ♠ AK
Dealer: W ♥ 6
Vul: Both ♦ J1094
HCP: 11 ♣ QJ8753

West Opens 1♠.

Partner bids first.

Board: 378 ♠ Q9
Dealer: E ♥ J97
Vul: NS ♦ KQJ873
HCP: 13 ♣ A10

East Opens 1♣.

West Bids 1♠ if possible.

You bid first.

Board: 379 ♠ A6
Dealer: W ♥ Q873
Vul: EW ♦ J75
HCP: 12 ♣ AJ97

West Opens 1♥.

Partner bids first.

Board: 380 ♠ 109
Dealer: E ♥ AQJ943
Vul: None ♦ Q
HCP: 12 ♣ K873

East Opens 1♣.

You bid first.

Board: 381 ♠ QJ6
Dealer: W ♥ AK84
Vul: EW ♦ Q976
HCP: 12 ♣ 84

West Opens 1♣.

East Bids 1♠ if possible.

West Redoubles if possible.

East Bids 2♠ if possible.

Partner bids first.

Transfer Advances Both hands (Answers Page)

Board: 377

Dealer: W

Vul: Both

North HCP: 12

South HCP: 11

Contract: 3N S

North:

♠ Q862

♥ AQJ432

♦ K3

♣ 6

South:

♠ AK

♥ 6

♦ J1094

♣ QJ8753

West North East South

1♠ 2♥ Pass 3♣

Pass 3♥ Pass 3NT

AP

Board: 378

Dealer: E

Vul: NS

North HCP: 9

South HCP: 13

Contract: 2♦ S

North:

♠ K875

♥ K3

♦ 10954

♣ K53

South:

♠ Q9

♥ J97

♦ KQJ873

♣ A10

West North East South

1♣ 1♦

1♠ 2♦ Pass¹ Pass

Pass

1. max 2 ♠

Board: 379

Dealer: W

Vul: EW

North HCP: 12

South HCP: 12

Contract: 1N S

North:

♠ KQ753

♥ J965

♦ K84

♣ K

South:

♠ A6

♥ Q873

♦ J75

♣ AJ97

West North East South

1♥ 1♠ Pass 1NT

AP

Board: 380

Dealer: E

Vul: None

North HCP: 10

South HCP: 12

Contract: 4♥ S

North:

♠ AQ3

♥ K10852

♦ J1094

♣ 10

South:

♠ 109

♥ AQJ943

♦ Q

♣ K873

West North East South

1♣ 1♥

Pass 4♥ AP

Board: 381

Dealer: W

Vul: EW

North HCP: 12

South HCP: 12

Contract: 3♦ N

North:

♠ A8

♥ 953

♦ AKJ854

♣ 109

South:

♠ QJ6

♥ AK84

♦ Q976

♣ 84

West North East South

1♣ 1♦ 1♠ X

XX¹ 2♦ 2♠ 3♣²

Pass 3♦ AP

1. Support double redouble

2. limit raise or better in ♦

North hands (Practice Page)

Transfer Advances

Board: 382	♠ KJ103	East Opens 1♣.
Dealer: E	♥ AJ1084	East Bids 1♠ if possible.
Vul: Both	♦ Q10	
HCP: 11	♣ 64	Partner bids first.
Board: 383	♠ J108	West Opens 1♣.
Dealer: W	♥ AQ643	
Vul: None	♦ AQ107	You bid first.
HCP: 15	♣ Q	
Board: 384	♠ A82	East Opens 1♣.
Dealer: E	♥ 86432	
Vul: None	♦ AJ8	Partner bids first.
HCP: 12	♣ K3	
Board: 385	♠ KQ6	West Opens 1♣.
Dealer: W	♥ AJ1075	
Vul: NS	♦ K65	You bid first.
HCP: 13	♣ 103	

Transfer Advances Both hands (Answers Page)

Board: 382

Dealer: E

Vul: Both

North HCP: 11

South HCP: 12

Contract: 4♦ S

North:

♠ KJ103

♥ AJ1084

♦ Q10

♣ 64

South:

♠ Q

♥ 962

♦ AK8754

♣ K83

West North East South

1♣ 1♦

Pass 1♥ 1♠ 2♦

Pass 2♠¹ Pass 3♣

Pass 4♦ AP

1. limit raise or better in ♦

Board: 383

Dealer: W

Vul: None

North HCP: 15

South HCP: 11

Contract: 2♦ N

North:

♠ J108

♥ AQ643

♦ AQ107

♣ Q

South:

♠ AQ73

♥ 9

♦ J8

♣ KJ10963

West North East South

1♣ 1♥ Pass 1♠

Pass 2♦ AP

West North East South

1♣ 1♥

Pass 2♣¹ Pass 2♦²

Pass 2♠³ Pass 2NT⁴

Pass 3♣⁵ Pass 3♠⁶

Pass 4♦⁷ Pass 4♥

AP

1. limit raise or better in ♥

2. Cue bid, a ♦ stopper

3. Cue bid, a ♠ stopper

4. Cue bid, a ♣ stopper

5. Cue bid, a ♣ stopper

6. Cue bid, a ♠ stopper

7. Cue bid, a ♦ stopper

Board: 384

Dealer: E

Vul: None

North HCP: 12

South HCP: 14

Contract: 4♥ S

North:

♠ A82

♥ 86432

♦ AJ8

♣ K3

South:

♠ K973

♥ KJ975

♦ K

♣ A108

Board: 385

Dealer: W

Vul: NS

North HCP: 13

South HCP: 10

Contract: 2N S

North:

♠ KQ6

♥ AJ1075

♦ K65

♣ 103

South:

♠ A84

♥ 86

♦ QJ98

♣ K986

West North East South

1♣ 1♥ Pass 1NT

Pass 2NT AP

South hands (Practice Page)

Transfer Advances

Board: 382	♠ Q	East Opens 1♣.
Dealer: E	♥ 962	East Bids 1♠ if possible.
Vul: Both	♦ AK8754	
HCP: 12	♣ K83	You bid first.
Board: 383	♠ AQ73	West Opens 1♣.
Dealer: W	♥ 9	
Vul: None	♦ J8	Partner bids first.
HCP: 11	♣ KJ10963	
Board: 384	♠ K973	East Opens 1♣.
Dealer: E	♥ KJ975	
Vul: None	♦ K	You bid first.
HCP: 14	♣ A108	
Board: 385	♠ A84	West Opens 1♣.
Dealer: W	♥ 86	
Vul: NS	♦ QJ98	Partner bids first.
HCP: 10	♣ K986	

Transfer Advances Both hands (Answers Page)

Board: 382

Dealer: E

Vul: Both

North HCP: 11

South HCP: 12

Contract: 4♦ S

North:

♠ KJ103

♥ AJ1084

♦ Q10

♣ 64

South:

♠ Q

♥ 962

♦ AK8754

♣ K83

West North East South

1♣ 1♦

Pass 1♥ 1♠ 2♦

Pass 2♠¹ Pass 3♣

Pass 4♦ AP

1. limit raise or better in ♦

Board: 383

Dealer: W

Vul: None

North HCP: 15

South HCP: 11

Contract: 2♦ N

North:

♠ J108

♥ AQ643

♦ AQ107

♣ Q

South:

♠ AQ73

♥ 9

♦ J8

♣ KJ10963

West North East South

1♣ 1♥ Pass 1♠

Pass 2♦ AP

West North East South

1♣ 1♥

Pass 2♣¹ Pass 2♦²

Pass 2♠³ Pass 2NT⁴

Pass 3♣⁵ Pass 3♠⁶

Pass 4♦⁷ Pass 4♥

AP

1. limit raise or better in ♥

2. Cue bid, a ♦ stopper

3. Cue bid, a ♠ stopper

4. Cue bid, a ♣ stopper

5. Cue bid, a ♣ stopper

6. Cue bid, a ♠ stopper

7. Cue bid, a ♦ stopper

Board: 384

Dealer: E

Vul: None

North HCP: 12

South HCP: 14

Contract: 4♥ S

North:

♠ A82

♥ 86432

♦ AJ8

♣ K3

South:

♠ K973

♥ KJ975

♦ K

♣ A108

Board: 385

Dealer: W

Vul: NS

North HCP: 13

South HCP: 10

Contract: 2N S

North:

♠ KQ6

♥ AJ1075

♦ K65

♣ 103

South:

♠ A84

♥ 86

♦ QJ98

♣ K986

West North East South

1♣ 1♥ Pass 1NT

Pass 2NT AP

North hands (Practice Page)

Transfer Advances

Board: 386 ♠ Q42
Dealer: E ♥ Q
Vul: EW ♦ 963
HCP: 10 ♣ AQ10432

East Opens 1♠.

Partner bids first.

Board: 387 ♠ 943
Dealer: W ♥ K8
Vul: None ♦ KJ10974
HCP: 14 ♣ AK

West Opens 1♥.

West Doubles Pass if possible.

East Bids 3♣ if possible.

You bid first.

Board: 388 ♠ AJ1054
Dealer: E ♥ J
Vul: NS ♦ 53
HCP: 16 ♣ AKQJ9

East Opens 1♦.

Partner bids first.

Board: 389 ♠ AJ9
Dealer: W ♥ AQ9853
Vul: EW ♦ A9
HCP: 15 ♣ 84

West Opens 1♦.

You bid first.

Board: 390 ♠ 62
Dealer: E ♥ Q3
Vul: Both ♦ AQ72
HCP: 13 ♣ AJ863

East Opens 1♦.

East Bids 2♦ if possible.

Partner bids first.

Transfer Advances Both hands (Answers Page)

Board: 386	North:	South:	West	North	East	South
Dealer: E	♠ Q42	♠ 1098			1♠	2♦
Vul: EW	♥ Q	♥ A5				
North HCP: 10	♦ 963	♦ AQJ1074	AP			
South HCP: 14	♣ AQ10432	♣ K6				
Contract: 2♦ S						

Board: 387	North:	South:	West	North	East	South
Dealer: W	♠ 943	♠ K85	1♥	2♦	Pass	Pass
Vul: None	♥ K8	♥ J7542	X	Pass	3♣	3♦
North HCP: 14	♦ KJ10974	♦ A86	AP			
South HCP: 10	♣ AK	♣ Q5				
Contract: 3♦ N						

Board: 388	North:	South:	West	North	East	South
Dealer: E	♠ AJ1054	♠ Q8			1♦	1♥
Vul: NS	♥ J	♥ AQ1084	Pass	1♠	Pass	1NT
North HCP: 16	♦ 53	♦ Q1097	Pass	2♠	Pass	2NT
South HCP: 10	♣ AKQJ9	♣ 43	Pass	3NT	AP	
Contract: 3N S						

Board: 389	North:	South:	West	North	East	South
Dealer: W	♠ AJ9	♠ 63	1♦	1♥	Pass	4♥
Vul: EW	♥ AQ9853	♥ KJ742				
North HCP: 15	♦ A9	♦ K105	AP			
South HCP: 10	♣ 84	♣ K95				
Contract: 4♥ N						

Board: 390	North:	South:	West	North	East	South
Dealer: E	♠ 62	♠ K95			1♦	1♥
Vul: Both	♥ Q3	♥ AJ986				
North HCP: 13	♦ AQ72	♦ 108	Pass	1NT	2♦	AP
South HCP: 10	♣ AJ863	♣ Q94				
Contract: 2♦ E						

South hands (Practice Page)

Transfer Advances

Board: 386
Dealer: E
Vul: EW
HCP: 14

♠ 1098
♥ A5
♦ AQJ1074
♣ K6

East Opens 1♠.

You bid first.

Board: 387
Dealer: W
Vul: None
HCP: 10

♠ K85
♥ J7542
♦ A86
♣ Q5

West Opens 1♥.

West Doubles Pass if possible.

East Bids 3♣ if possible.

Partner bids first.

Board: 388
Dealer: E
Vul: NS
HCP: 10

♠ Q8
♥ AQ1084
♦ Q1097
♣ 43

East Opens 1♦.

You bid first.

Board: 389
Dealer: W
Vul: EW
HCP: 10

♠ 63
♥ KJ742
♦ K105
♣ K95

West Opens 1♦.

Partner bids first.

Board: 390
Dealer: E
Vul: Both
HCP: 10

♠ K95
♥ AJ986
♦ 108
♣ Q94

East Opens 1♦.

East Bids 2♦ if possible.

You bid first.

Transfer Advances Both hands (Answers Page)

Board: 386	North:	South:	West	North	East	South
Dealer: E	♠ Q42	♠ 1098			1♠	2♦
Vul: EW	♥ Q	♥ A5				
North HCP: 10	♦ 963	♦ AQJ1074	AP			
South HCP: 14	♣ AQ10432	♣ K6				
Contract: 2♦ S						

Board: 387	North:	South:	West	North	East	South
Dealer: W	♠ 943	♠ K85	1♥	2♦	Pass	Pass
Vul: None	♥ K8	♥ J7542	X	Pass	3♣	3♦
North HCP: 14	♦ KJ10974	♦ A86	AP			
South HCP: 10	♣ AK	♣ Q5				
Contract: 3♦ N						

Board: 388	North:	South:	West	North	East	South
Dealer: E	♠ AJ1054	♠ Q8			1♦	1♥
Vul: NS	♥ J	♥ AQ1084	Pass	1♠	Pass	1NT
North HCP: 16	♦ 53	♦ Q1097	Pass	2♠	Pass	2NT
South HCP: 10	♣ AKQJ9	♣ 43	Pass	3NT	AP	
Contract: 3N S						

Board: 389	North:	South:	West	North	East	South
Dealer: W	♠ AJ9	♠ 63	1♦	1♥	Pass	4♥
Vul: EW	♥ AQ9853	♥ KJ742				
North HCP: 15	♦ A9	♦ K105	AP			
South HCP: 10	♣ 84	♣ K95				
Contract: 4♥ N						

Board: 390	North:	South:	West	North	East	South
Dealer: E	♠ 62	♠ K95			1♦	1♥
Vul: Both	♥ Q3	♥ AJ986				
North HCP: 13	♦ AQ72	♦ 108	Pass	1NT	2♦	AP
South HCP: 10	♣ AJ863	♣ Q94				
Contract: 2♦ E						

North hands (Practice Page)

Transfer Advances

Board: 391 ♠ KQJ54
Dealer: W ♥ 854
Vul: NS ♦ QJ3
HCP: 13 ♣ A7

West Opens 1♣.

You bid first.

Board: 392 ♠ A52
Dealer: E ♥ K874
Vul: EW ♦ K98
HCP: 10 ♣ 763

East Opens 1♠.

East Doubles Pass if possible.

West Bids 2♠ if possible.

Partner bids first.

Board: 393 ♠ J1052
Dealer: W ♥ AQ642
Vul: EW ♦ 943
HCP: 9 ♣ Q

West Opens 1♣.

You bid first.

Board: 394 ♠ J4
Dealer: E ♥ J842
Vul: Both ♦ A97
HCP: 10 ♣ A853

East Opens 1♣.

East Doubles 2♣ if possible.

Partner bids first.

Board: 395 ♠ Q8
Dealer: W ♥ K63
Vul: None ♦ AJ8732
HCP: 13 ♣ K6

West Opens 1♠.

You bid first.

Transfer Advances Both hands (Answers Page)

Board: 391	North:	South:	West	North	East	South
Dealer: W	♠ KQJ54	♠ A10	1♣	1♠	Pass	1NT
Vul: NS	♥ 854	♥ A732	Pass	2NT	Pass	3NT
North HCP: 13	♦ QJ3	♦ 1097	AP			
South HCP: 12	♣ A7	♣ KJ108				
Contract: 3N S						

Board: 392	North:	South:	West	North	East	South
Dealer: E	♠ A52	♠ KQ9			1♠	2♦
Vul: EW	♥ K874	♥ Q10	Pass	Pass	X	Pass
North HCP: 10	♦ K98	♦ AJ10732	2♠	3♦	AP	
South HCP: 14	♣ 763	♣ Q8				
Contract: 3♦ S						

Board: 393	North:	South:	West	North	East	South
Dealer: W	♠ J1052	♠ A7	1♣	1♥	Pass	3NT
Vul: EW	♥ AQ642	♥ 107	AP			
North HCP: 9	♦ 943	♦ AKQ65				
South HCP: 16	♣ Q	♣ K975				
Contract: 3N S						

Board: 394	North:	South:	West	North	East	South
Dealer: E	♠ J4	♠ Q962			1♣	1♥
Vul: Both	♥ J842	♥ AKQ76	Pass	2♣ ¹	X	XX
North HCP: 10	♦ A97	♦ Q10	Pass	2♥	Pass	4♥
South HCP: 15	♣ A853	♣ Q6	AP			
Contract: 4♥ S						

1. limit raise or better in ♥

Board: 395	North:	South:	West	North	East	South
Dealer: W	♠ Q8	♠ A1074	1♠	2♦	Pass	3NT
Vul: None	♥ K63	♥ A1092	AP			
North HCP: 13	♦ AJ8732	♦ Q5				
South HCP: 11	♣ K6	♣ J82				
Contract: 3N S						

South hands (Practice Page)

Transfer Advances

Board: 391
Dealer: W
Vul: NS
HCP: 12

♠ A10
♥ A732
♦ 1097
♣ KJ108

West Opens 1♣.

Partner bids first.

Board: 392
Dealer: E
Vul: EW
HCP: 14

♠ KQ9
♥ Q10
♦ AJ10732
♣ Q8

East Opens 1♠.
East Doubles Pass if possible.
West Bids 2♠ if possible.

You bid first.

Board: 393
Dealer: W
Vul: EW
HCP: 16

♠ A7
♥ 107
♦ AKQ65
♣ K975

West Opens 1♣.

Partner bids first.

Board: 394
Dealer: E
Vul: Both
HCP: 15

♠ Q962
♥ AKQ76
♦ Q10
♣ Q6

East Opens 1♣.
East Doubles 2♣ if possible.

You bid first.

Board: 395
Dealer: W
Vul: None
HCP: 11

♠ A1074
♥ A1092
♦ Q5
♣ J82

West Opens 1♠.

Partner bids first.

Transfer Advances Both hands (Answers Page)

Board: 391	North:	South:	West	North	East	South
Dealer: W	♠ KQJ54	♠ A10	1♣	1♠	Pass	1NT
Vul: NS	♥ 854	♥ A732	Pass	2NT	Pass	3NT
North HCP: 13	♦ QJ3	♦ 1097	AP			
South HCP: 12	♣ A7	♣ KJ108				
Contract: 3N S						

Board: 392	North:	South:	West	North	East	South
Dealer: E	♠ A52	♠ KQ9			1♠	2♦
Vul: EW	♥ K874	♥ Q10	Pass	Pass	X	Pass
North HCP: 10	♦ K98	♦ AJ10732	2♠	3♦	AP	
South HCP: 14	♣ 763	♣ Q8				
Contract: 3♦ S						

Board: 393	North:	South:	West	North	East	South
Dealer: W	♠ J1052	♠ A7	1♣	1♥	Pass	3NT
Vul: EW	♥ AQ642	♥ 107	AP			
North HCP: 9	♦ 943	♦ AKQ65				
South HCP: 16	♣ Q	♣ K975				
Contract: 3N S						

Board: 394	North:	South:	West	North	East	South
Dealer: E	♠ J4	♠ Q962			1♣	1♥
Vul: Both	♥ J842	♥ AKQ76	Pass	2♣ ¹	X	XX
North HCP: 10	♦ A97	♦ Q10	Pass	2♥	Pass	4♥
South HCP: 15	♣ A853	♣ Q6	AP			
Contract: 4♥ S						

1. limit raise or better in ♥

Board: 395	North:	South:	West	North	East	South
Dealer: W	♠ Q8	♠ A1074	1♠	2♦	Pass	3NT
Vul: None	♥ K63	♥ A1092	AP			
North HCP: 13	♦ AJ8732	♦ Q5				
South HCP: 11	♣ K6	♣ J82				
Contract: 3N S						

North hands (Practice Page)

Transfer Advances

Board: 396	♠ J108	East Opens 1♦.
Dealer: E	♥ AK873	
Vul: NS	♦ Q76	Partner bids first.
HCP: 11	♣ J6	

Board: 397	♠ KQJ1042	West Opens 1♣.
Dealer: W	♥ K	
Vul: None	♦ AQ53	You bid first.
HCP: 15	♣ 53	

Board: 398	♠ 102	East Opens 1♣.
Dealer: E	♥ A8	
Vul: NS	♦ KJ106	Partner bids first.
HCP: 11	♣ QJ983	

Board: 399	♠ KQ97	West Opens 1♠.
Dealer: W	♥ 8	West Bids 2♥ if possible.
Vul: None	♦ KJ10873	
HCP: 14	♣ AJ	You bid first.

Transfer Advances Both hands (Answers Page)

Board: 396

Dealer: E

Vul: NS

North HCP: 11

South HCP: 13

Contract: 4♠ S

North:

♠ J108

♥ AK873

♦ Q76

♣ J6

South:

♠ AKQ543

♥ 1095

♦ A109

♣ 8

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

Board: 397

Dealer: W

Vul: None

North HCP: 15

South HCP: 12

Contract: 5♠ N

North:

♠ KQJ1042

♥ K

♦ AQ53

♣ 53

South:

♠ A93

♥ Q76432

♦ 4

♣ KQJ

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

1. limit raise or better in ♠

2. Cue bid, a ♦ stopper

3. Cue bid, a ♥ stopper

4. Cue bid, a ♣ stopper

5. Blackwood 0314, for ♠

6. A=1/5 or 4/5

Board: 398

Dealer: E

Vul: NS

North HCP: 11

South HCP: 15

Contract: 4♠ S

North:

♠ 102

♥ A8

♦ KJ106

♣ QJ983

South:

♠ AQ9654

♥ K106

♦ Q85

♣ A

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

Board: 399

Dealer: W

Vul: None

North HCP: 14

South HCP: 8

Contract: 3♦ N

North:

♠ KQ97

♥ 8

♦ KJ10873

♣ AJ

South:

♠ 53

♥ KQ102

♦ 962

♣ K1073

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

South hands (Practice Page)

Transfer Advances

Board: 396	♠ AKQ543	East Opens 1♦.
Dealer: E	♥ 1095	
Vul: NS	♦ A109	You bid first.
HCP: 13	♣ 8	
Board: 397	♠ A93	West Opens 1♣.
Dealer: W	♥ Q76432	
Vul: None	♦ 4	Partner bids first.
HCP: 12	♣ KQJ	
Board: 398	♠ AQ9654	East Opens 1♣.
Dealer: E	♥ K106	
Vul: NS	♦ Q85	You bid first.
HCP: 15	♣ A	
Board: 399	♠ 53	West Opens 1♠.
Dealer: W	♥ KQ102	West Bids 2♥ if possible.
Vul: None	♦ 962	
HCP: 8	♣ K1073	Partner bids first.

Transfer Advances Both hands (Answers Page)

Board: 396

Dealer: E

Vul: NS

North HCP: 11

South HCP: 13

Contract: 4♠ S

North:

♠ J108

♥ AK873

♦ Q76

♣ J6

South:

♠ AKQ543

♥ 1095

♦ A109

♣ 8

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

Board: 397

Dealer: W

Vul: None

North HCP: 15

South HCP: 12

Contract: 5♠ N

North:

♠ KQJ1042

♥ K

♦ AQ53

♣ 53

South:

♠ A93

♥ Q76432

♦ 4

♣ KQJ

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

1. limit raise or better in ♠

2. Cue bid, a ♦ stopper

3. Cue bid, a ♥ stopper

4. Cue bid, a ♣ stopper

5. Blackwood 0314, for ♠

6. A=1/5 or 4/5

Board: 398

Dealer: E

Vul: NS

North HCP: 11

South HCP: 15

Contract: 4♠ S

North:

♠ 102

♥ A8

♦ KJ106

♣ QJ983

South:

♠ AQ9654

♥ K106

♦ Q85

♣ A

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

Board: 399

Dealer: W

Vul: None

North HCP: 14

South HCP: 8

Contract: 3♦ N

North:

♠ KQ97

♥ 8

♦ KJ10873

♣ AJ

South:

♠ 53

♥ KQ102

♦ 962

♣ K1073

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

North hands (Practice Page)

Transfer Advances

Board: 400	♠ KQJ854	East Opens 1♠.
Dealer: E	♥ A93	
Vul: NS	♦ 108	Partner bids first.
HCP: 10	♣ 105	

Board: 401	♠ AK765	West Opens 1♣.
Dealer: W	♥ Q853	
Vul: Both	♦ K4	You bid first.
HCP: 14	♣ Q5	

Board: 402	♠ K8632	East Opens 1♠.
Dealer: E	♥ A62	
Vul: NS	♦ J87	Partner bids first.
HCP: 12	♣ A5	

Board: 403	♠ 7	West Opens 1♣.
Dealer: W	♥ KQ874	
Vul: EW	♦ 1097	You bid first.
HCP: 13	♣ AKJ6	

Board: 404	♠ AKQ4	East Opens 1♥.
Dealer: E	♥ 8653	
Vul: Both	♦ K75	Partner bids first.
HCP: 12	♣ 95	

Transfer Advances Both hands (Answers Page)

Board: 400	North:	South:	West	North	East	South
Dealer: E	♠ KQJ854	♠ 3			1♠	2♥
Vul: NS	♥ A93	♥ QJ10762	Pass	2♠ ¹	Pass	4♥
North HCP: 10	♦ 108	♦ AK	AP			
South HCP: 14	♣ 105	♣ A876				
Contract: 4♥ S						1. limit raise or better in ♥

Board: 401	North:	South:	West	North	East	South
Dealer: W	♠ AK765	♠ QJ109	1♣	1♠	Pass	2♣ ¹
Vul: Both	♥ Q853	♥ 4	Pass	4♠	AP	
North HCP: 14	♦ K4	♦ 987				
South HCP: 11	♣ Q5	♣ AKJ86				
Contract: 4♠ N						1. limit raise or better in ♠

Board: 402	North:	South:	West	North	East	South
Dealer: E	♠ K8632	♠ 10			1♠	2♦
Vul: NS	♥ A62	♥ KJ93	Pass	3NT	AP	
North HCP: 12	♦ J87	♦ AQ10642				
South HCP: 13	♣ A5	♣ K7				
Contract: 3N N						

Board: 403	North:	South:	West	North	East	South
Dealer: W	♠ 7	♠ K843	1♣	1♥	Pass	4♣ ¹
Vul: EW	♥ KQ874	♥ AJ109532	Pass	4♦ ²	Pass	4♥
North HCP: 13	♦ 1097	♦ K3	Pass	4NT ³	Pass	5♦ ⁴
South HCP: 11	♣ AKJ6	♣ —	Pass	5♥	AP	
Contract: 5♥ N						

1. Splinter
2. Cue bid, surplus
3. Blackwood 0314, for ♥
4. A=1/5 or 4/5

Board: 404	North:	South:	West	North	East	South
Dealer: E	♠ AKQ4	♠ 73			1♥	2♣
Vul: Both	♥ 8653	♥ J4	Pass	2♥ ¹	Pass	3♣
North HCP: 12	♦ K75	♦ AQ3	AP			
South HCP: 12	♣ 95	♣ AJ10764				
Contract: 3♣ S						1. strength cue bid

South hands (Practice Page)

Transfer Advances

Board: 400	♠ 3	East Opens 1♠.
Dealer: E	♥ QJ10762	
Vul: NS	♦ AK	You bid first.
HCP: 14	♣ A876	
Board: 401	♠ QJ109	West Opens 1♣.
Dealer: W	♥ 4	
Vul: Both	♦ 987	Partner bids first.
HCP: 11	♣ AKJ86	
Board: 402	♠ 10	East Opens 1♠.
Dealer: E	♥ KJ93	
Vul: NS	♦ AQ10642	You bid first.
HCP: 13	♣ K7	
Board: 403	♠ K843	West Opens 1♣.
Dealer: W	♥ AJ109532	
Vul: EW	♦ K3	Partner bids first.
HCP: 11	♣ —	
Board: 404	♠ 73	East Opens 1♥.
Dealer: E	♥ J4	
Vul: Both	♦ AQ3	You bid first.
HCP: 12	♣ AJ10764	

Transfer Advances Both hands (Answers Page)

Board: 400	North:	South:	West	North	East	South
Dealer: E	♠ KQJ854	♠ 3			1♠	2♥
Vul: NS	♥ A93	♥ QJ10762	Pass	2♠ ¹	Pass	4♥
North HCP: 10	♦ 108	♦ AK	AP			
South HCP: 14	♣ 105	♣ A876				
Contract: 4♥ S						1. limit raise or better in ♥

Board: 401	North:	South:	West	North	East	South
Dealer: W	♠ AK765	♠ QJ109	1♣	1♠	Pass	2♣ ¹
Vul: Both	♥ Q853	♥ 4	Pass	4♠	AP	
North HCP: 14	♦ K4	♦ 987				
South HCP: 11	♣ Q5	♣ AKJ86				
Contract: 4♠ N						1. limit raise or better in ♠

Board: 402	North:	South:	West	North	East	South
Dealer: E	♠ K8632	♠ 10			1♠	2♦
Vul: NS	♥ A62	♥ KJ93	Pass	3NT	AP	
North HCP: 12	♦ J87	♦ AQ10642				
South HCP: 13	♣ A5	♣ K7				
Contract: 3N N						

Board: 403	North:	South:	West	North	East	South
Dealer: W	♠ 7	♠ K843	1♣	1♥	Pass	4♣ ¹
Vul: EW	♥ KQ874	♥ AJ109532	Pass	4♦ ²	Pass	4♥
North HCP: 13	♦ 1097	♦ K3	Pass	4NT ³	Pass	5♦ ⁴
South HCP: 11	♣ AKJ6	♣ —	Pass	5♥	AP	
Contract: 5♥ N						

1. Splinter
2. Cue bid, surplus
3. Blackwood 0314, for ♥
4. A=1/5 or 4/5

Board: 404	North:	South:	West	North	East	South
Dealer: E	♠ AKQ4	♠ 73			1♥	2♣
Vul: Both	♥ 8653	♥ J4	Pass	2♥ ¹	Pass	3♣
North HCP: 12	♦ K75	♦ AQ3	AP			
South HCP: 12	♣ 95	♣ AJ10764				
Contract: 3♣ S						1. strength cue bid

North hands (Practice Page)

Transfer Advances

Board: 405	♠ KJ5	West Opens 1♠.
Dealer: W	♥ 954	
Vul: None	♦ K	You bid first.
HCP: 14	♣ AQJ1065	
Board: 406	♠ K9742	East Opens 1♠.
Dealer: E	♥ A982	
Vul: EW	♦ 1084	Partner bids first.
HCP: 9	♣ Q	
Board: 407	♠ QJ10985	West Opens 1♥.
Dealer: W	♥ K8	West Doubles 6♣ if possible.
Vul: Both	♦ KQ9	
HCP: 12	♣ J4	You bid first.
Board: 408	♠ K4	East Opens 1♥.
Dealer: E	♥ J76	East Doubles Pass if possible.
Vul: None	♦ KQJ10	West Bids 2♥ if possible.
HCP: 12	♣ Q654	Partner bids first.
Board: 409	♠ AJ986	West Opens 1♦.
Dealer: W	♥ AQ103	
Vul: Both	♦ K6	You bid first.
HCP: 15	♣ J7	

Transfer Advances Both hands (Answers Page)

Board: 405

Dealer: W

Vul: None

North HCP: 14

South HCP: 11

Contract: 4♥ S

North:

♠ KJ5

♥ 954

♦ K

♣ AQJ1065

South:

♠ Q84

♥ KQ873

♦ A1062

♣ 8

West North East South

1♠

2♣

Pass

2♥

Pass

3♥

Pass

4♥

AP

Board: 406

Dealer: E

Vul: EW

North HCP: 9

South HCP: 14

Contract: 2♣ S

North:

♠ K9742

♥ A982

♦ 1084

♣ Q

South:

♠ AJ

♥ QJ53

♦ J

♣ AJ10542

West North East South

1♠

2♣

AP

Board: 407

Dealer: W

Vul: Both

North HCP: 12

South HCP: 13

Contract: 6♣X S

North:

♠ QJ10985

♥ K8

♦ KQ9

♣ J4

South:

♠ 4

♥ A1043

♦ 3

♣ AKQ10986

West North East South

1♥

1♠

Pass

2♣

Pass

3♠

Pass

4♣

Pass

5♣

Pass

6♣

X

AP

Board: 408

Dealer: E

Vul: None

North HCP: 12

South HCP: 9

Contract: 2♥ E

North:

♠ K4

♥ J76

♦ KQJ10

♣ Q654

South:

♠ AQ1065

♥ 984

♦ 986

♣ K8

West North East South

1♥

1♠

Pass

Pass

X

Pass

2♥

AP

Board: 409

Dealer: W

Vul: Both

North HCP: 15

South HCP: 8

Contract: 1♠ N

North:

♠ AJ986

♥ AQ103

♦ K6

♣ J7

South:

♠ K754

♥ J94

♦ J1097

♣ K4

West North East South

1♦

1♠

AP

South hands (Practice Page)

Transfer Advances

Board: 405	♠ Q84	West Opens 1♠.
Dealer: W	♥ KQ873	
Vul: None	♦ A1062	Partner bids first.
HCP: 11	♣ 8	
Board: 406	♠ AJ	East Opens 1♠.
Dealer: E	♥ QJ53	
Vul: EW	♦ J	You bid first.
HCP: 14	♣ AJ10542	
Board: 407	♠ 4	West Opens 1♥.
Dealer: W	♥ A1043	West Doubles 6♣ if possible.
Vul: Both	♦ 3	
HCP: 13	♣ AKQ10986	Partner bids first.
Board: 408	♠ AQ1065	East Opens 1♥.
Dealer: E	♥ 984	East Doubles Pass if possible.
Vul: None	♦ 986	West Bids 2♥ if possible.
HCP: 9	♣ K8	You bid first.
Board: 409	♠ K754	West Opens 1♦.
Dealer: W	♥ J94	
Vul: Both	♦ J1097	Partner bids first.
HCP: 8	♣ K4	

Transfer Advances Both hands (Answers Page)

Board: 405

Dealer: W

Vul: None

North HCP: 14

South HCP: 11

Contract: 4♥ S

North:

♠ KJ5

♥ 954

♦ K

♣ AQJ1065

South:

♠ Q84

♥ KQ873

♦ A1062

♣ 8

West North East South

1♠

2♣

Pass

2♥

Pass

3♥

Pass

4♥

AP

Board: 406

Dealer: E

Vul: EW

North HCP: 9

South HCP: 14

Contract: 2♣ S

North:

♠ K9742

♥ A982

♦ 1084

♣ Q

South:

♠ AJ

♥ QJ53

♦ J

♣ AJ10542

West North East South

1♠

2♣

AP

Board: 407

Dealer: W

Vul: Both

North HCP: 12

South HCP: 13

Contract: 6♣X S

North:

♠ QJ10985

♥ K8

♦ KQ9

♣ J4

South:

♠ 4

♥ A1043

♦ 3

♣ AKQ10986

West North East South

1♥

1♠

Pass

2♣

Pass

3♠

Pass

4♣

Pass

5♣

Pass

6♣

X

AP

Board: 408

Dealer: E

Vul: None

North HCP: 12

South HCP: 9

Contract: 2♥ E

North:

♠ K4

♥ J76

♦ KQJ10

♣ Q654

South:

♠ AQ1065

♥ 984

♦ 986

♣ K8

West North East South

1♥

1♠

Pass

Pass

X

Pass

2♥

AP

Board: 409

Dealer: W

Vul: Both

North HCP: 15

South HCP: 8

Contract: 1♠ N

North:

♠ AJ986

♥ AQ103

♦ K6

♣ J7

South:

♠ K754

♥ J94

♦ J1097

♣ K4

West North East South

1♦

1♠

AP

North hands (Practice Page)

Transfer Advances

Board: 410	♠ KJ109	East Opens 1♠.
Dealer: E	♥ QJ8	
Vul: None	♦ AJ6	Partner bids first.
HCP: 12	♣ 863	
Board: 411	♠ Q105	West Opens 1♦.
Dealer: W	♥ AJ9432	
Vul: NS	♦ AK10	You bid first.
HCP: 14	♣ 6	
Board: 412	♠ A98	East Opens 1♦.
Dealer: E	♥ QJ10654	
Vul: EW	♦ A3	Partner bids first.
HCP: 11	♣ 109	
Board: 413	♠ K952	West Opens 1♠.
Dealer: W	♥ —	
Vul: None	♦ AKJ1072	You bid first.
HCP: 14	♣ K82	
Board: 414	♠ J96	East Opens 1♠.
Dealer: E	♥ A7	East Bids 2♠ if possible.
Vul: NS	♦ KJ763	
HCP: 9	♣ 1062	Partner bids first.

Transfer Advances Both hands (Answers Page)

Board: 410
 Dealer: E
 Vul: None
 North HCP: 12
 South HCP: 14
 Contract: 3N N

North:
 ♠ KJ109
 ♥ QJ8
 ♦ AJ6
 ♣ 863

South:
 ♠ Q8
 ♥ A542
 ♦ 7
 ♣ AKJ1072

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

Board: 411
 Dealer: W
 Vul: NS
 North HCP: 14
 South HCP: 11
 Contract: 4♥ N

North:
 ♠ Q105
 ♥ AJ9432
 ♦ AK10
 ♣ 6

South:
 ♠ J42
 ♥ K105
 ♦ 92
 ♣ AK1098

West	North	East	South
1♦	1♥	Pass	2♦ ¹
Pass	4♣ ²	Pass	4♥
AP			
1. limit raise or better in ♥			
2. Splinter			

Board: 412
 Dealer: E
 Vul: EW
 North HCP: 11
 South HCP: 12
 Contract: 4♥ N

North:
 ♠ A98
 ♥ QJ10654
 ♦ A3
 ♣ 109

South:
 ♠ 4
 ♥ 82
 ♦ Q1075
 ♣ AKQJ86

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

Board: 413
 Dealer: W
 Vul: None
 North HCP: 14
 South HCP: 10
 Contract: 3♦ N

North:
 ♠ K952
 ♥ —
 ♦ AKJ1072
 ♣ K82

South:
 ♠ 87
 ♥ AQ854
 ♦ Q5
 ♣ Q974

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

Board: 414
 Dealer: E
 Vul: NS
 North HCP: 9
 South HCP: 12
 Contract: 3♣ S

North:
 ♠ J96
 ♥ A7
 ♦ KJ763
 ♣ 1062

South:
 ♠ 1052
 ♥ K98
 ♦ 10
 ♣ AKQ954

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

South hands (Practice Page)

Transfer Advances

Board: 410	♠ Q8	East Opens 1♠.
Dealer: E	♥ A542	
Vul: None	♦ 7	You bid first.
HCP: 14	♣ AKJ1072	
Board: 411	♠ J42	West Opens 1♦.
Dealer: W	♥ K105	
Vul: NS	♦ 92	Partner bids first.
HCP: 11	♣ AK1098	
Board: 412	♠ 4	East Opens 1♦.
Dealer: E	♥ 82	
Vul: EW	♦ Q1075	You bid first.
HCP: 12	♣ AKQJ86	
Board: 413	♠ 87	West Opens 1♠.
Dealer: W	♥ AQ854	
Vul: None	♦ Q5	Partner bids first.
HCP: 10	♣ Q974	
Board: 414	♠ 1052	East Opens 1♠.
Dealer: E	♥ K98	East Bids 2♠ if possible.
Vul: NS	♦ 10	
HCP: 12	♣ AKQ954	You bid first.

Transfer Advances Both hands (Answers Page)

Board: 410
 Dealer: E
 Vul: None
 North HCP: 12
 South HCP: 14
 Contract: 3N N

North:
 ♠ KJ109
 ♥ QJ8
 ♦ AJ6
 ♣ 863

South:
 ♠ Q8
 ♥ A542
 ♦ 7
 ♣ AKJ1072

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

Board: 411
 Dealer: W
 Vul: NS
 North HCP: 14
 South HCP: 11
 Contract: 4♥ N

North:
 ♠ Q105
 ♥ AJ9432
 ♦ AK10
 ♣ 6

South:
 ♠ J42
 ♥ K105
 ♦ 92
 ♣ AK1098

West	North	East	South
1♦	1♥	Pass	2♦ ¹
Pass	4♣ ²	Pass	4♥
AP			
1. limit raise or better in ♥			
2. Splinter			

Board: 412
 Dealer: E
 Vul: EW
 North HCP: 11
 South HCP: 12
 Contract: 4♥ N

North:
 ♠ A98
 ♥ QJ10654
 ♦ A3
 ♣ 109

South:
 ♠ 4
 ♥ 82
 ♦ Q1075
 ♣ AKQJ86

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

Board: 413
 Dealer: W
 Vul: None
 North HCP: 14
 South HCP: 10
 Contract: 3♦ N

North:
 ♠ K952
 ♥ —
 ♦ AKJ1072
 ♣ K82

South:
 ♠ 87
 ♥ AQ854
 ♦ Q5
 ♣ Q974

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

Board: 414
 Dealer: E
 Vul: NS
 North HCP: 9
 South HCP: 12
 Contract: 3♣ S

North:
 ♠ J96
 ♥ A7
 ♦ KJ763
 ♣ 1062

South:
 ♠ 1052
 ♥ K98
 ♦ 10
 ♣ AKQ954

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

North hands (Practice Page)

Transfer Advances

Board: 415 ♠ AK10763
Dealer: W ♥ 64
Vul: EW ♦ QJ
HCP: 15 ♣ KQ5

West Opens 1♥.

You bid first.

Board: 416 ♠ AQJ8
Dealer: E ♥ 106432
Vul: Both ♦ 107
HCP: 10 ♣ K3

East Opens 1♣.

East Bids 2♣ if possible.

Partner bids first.

Board: 417 ♠ QJ1098
Dealer: W ♥ J642
Vul: NS ♦ KQJ
HCP: 10 ♣ 5

West Opens 1♥.

You bid first.

Board: 418 ♠ K2
Dealer: E ♥ A10976
Vul: EW ♦ 106
HCP: 11 ♣ KJ85

East Opens 1♦.

Partner bids first.

Board: 419 ♠ 7
Dealer: W ♥ AKJ109
Vul: Both ♦ Q873
HCP: 14 ♣ KJ4

West Opens 1♦.

You bid first.

Transfer Advances Both hands (Answers Page)

Board: 415

Dealer: W

Vul: EW

North HCP: 15

South HCP: 8

Contract: 1♠ N

North:

♠ AK10763

♥ 64

♦ QJ

♣ KQ5

South:

♠ 85

♥ KQ107

♦ K8543

♣ 64

West North East South

1♥ 1♠ AP

Board: 416

Dealer: E

Vul: Both

North HCP: 10

South HCP: 13

Contract: 2♣ E

North:

♠ AQJ8

♥ 106432

♦ 107

♣ K3

South:

♠ 107

♥ AQ7

♦ KQJ85

♣ J95

West North East South

Pass 1♥ 1♣ 1♦

Pass 1♥ 2♣ AP

Board: 417

Dealer: W

Vul: NS

North HCP: 10

South HCP: 14

Contract: 2N S

North:

♠ QJ1098

♥ J642

♦ KQJ

♣ 5

South:

♠ K6

♥ K95

♦ A986

♣ KJ42

West North East South

1♥ 1♠ Pass 2NT

AP

Board: 418

Dealer: E

Vul: EW

North HCP: 11

South HCP: 14

Contract: 4♥ N

North:

♠ K2

♥ A10976

♦ 106

♣ KJ85

South:

♠ QJ9865

♥ KQJ

♦ J7

♣ A10

West North East South

Pass 2♥ 1♦ 1♠

Pass 4♥ Pass 3♦¹

Pass 4♥ AP

1. limit raise or better in ♥

Board: 419

Dealer: W

Vul: Both

North HCP: 14

South HCP: 8

Contract: 2N N

North:

♠ 7

♥ AKJ109

♦ Q873

♣ KJ4

South:

♠ A863

♥ 53

♦ 964

♣ A863

West North East South

1♦ 1♥ Pass 1♠

Pass 2NT AP

South hands (Practice Page)

Transfer Advances

Board: 415	♠ 85	West Opens 1♥.
Dealer: W	♥ KQ107	
Vul: EW	♦ K8543	Partner bids first.
HCP: 8	♣ 64	
Board: 416	♠ 107	East Opens 1♣.
Dealer: E	♥ AQ7	East Bids 2♣ if possible.
Vul: Both	♦ KQJ85	
HCP: 13	♣ J95	You bid first.
Board: 417	♠ K6	West Opens 1♥.
Dealer: W	♥ K95	
Vul: NS	♦ A986	Partner bids first.
HCP: 14	♣ KJ42	
Board: 418	♠ QJ9865	East Opens 1♦.
Dealer: E	♥ KQJ	
Vul: EW	♦ J7	You bid first.
HCP: 14	♣ A10	
Board: 419	♠ A863	West Opens 1♦.
Dealer: W	♥ 53	
Vul: Both	♦ 964	Partner bids first.
HCP: 8	♣ A863	

Transfer Advances Both hands (Answers Page)

Board: 415

Dealer: W

Vul: EW

North HCP: 15

South HCP: 8

Contract: 1♠ N

North:

♠ AK10763

♥ 64

♦ QJ

♣ KQ5

South:

♠ 85

♥ KQ107

♦ K8543

♣ 64

West North East South

1♥ 1♠ AP

Board: 416

Dealer: E

Vul: Both

North HCP: 10

South HCP: 13

Contract: 2♣ E

North:

♠ AQJ8

♥ 106432

♦ 107

♣ K3

South:

♠ 107

♥ AQ7

♦ KQJ85

♣ J95

West North East South

Pass 1♥ 1♣ 1♦

Pass 1♥ 2♣ AP

Board: 417

Dealer: W

Vul: NS

North HCP: 10

South HCP: 14

Contract: 2N S

North:

♠ QJ1098

♥ J642

♦ KQJ

♣ 5

South:

♠ K6

♥ K95

♦ A986

♣ KJ42

West North East South

1♥ 1♠ Pass 2NT

AP

Board: 418

Dealer: E

Vul: EW

North HCP: 11

South HCP: 14

Contract: 4♥ N

North:

♠ K2

♥ A10976

♦ 106

♣ KJ85

South:

♠ QJ9865

♥ KQJ

♦ J7

♣ A10

West North East South

Pass 2♥ 1♦ 1♠

Pass 4♥ Pass 3♦¹

Pass 4♥ AP

1. limit raise or better in ♥

Board: 419

Dealer: W

Vul: Both

North HCP: 14

South HCP: 8

Contract: 2N N

North:

♠ 7

♥ AKJ109

♦ Q873

♣ KJ4

South:

♠ A863

♥ 53

♦ 964

♣ A863

West North East South

1♦ 1♥ Pass 1♠

Pass 2NT AP

North hands (Practice Page)

Transfer Advances

Board: 420	♠ —	East Opens 1♦.
Dealer: E	♥ A7643	East Bids 3♦ if possible.
Vul: None	♦ K76	
HCP: 10	♣ QJ1053	Partner bids first.
Board: 421	♠ AKQ	West Opens 1♦.
Dealer: W	♥ J10753	
Vul: Both	♦ 42	You bid first.
HCP: 13	♣ K95	
Board: 422	♠ K76	East Opens 1♥.
Dealer: E	♥ A96	
Vul: None	♦ J2	Partner bids first.
HCP: 12	♣ A8743	
Board: 423	♠ Q7	West Opens 1♦.
Dealer: W	♥ K10852	
Vul: NS	♦ KQ3	You bid first.
HCP: 12	♣ Q65	
Board: 424	♠ A84	East Opens 1♠.
Dealer: E	♥ 84	
Vul: Both	♦ Q1094	Partner bids first.
HCP: 10	♣ A1052	

Transfer Advances Both hands (Answers Page)

Board: 420

Dealer: E

Vul: None

North HCP: 10

South HCP: 12

Contract: 3♥ N

North:

♠ —

♥ A7643

♦ K76

♣ QJ1053

South:

♠ KQ872

♥ KQ95

♦ Q5

♣ 96

West North East South

1♦ 1♥ 1♠

Pass 2♥ 3♦ 3♥

AP

Board: 421

Dealer: W

Vul: Both

North HCP: 13

South HCP: 12

Contract: 4♠ S

North:

♠ AKQ

♥ J10753

♦ 42

♣ K95

South:

♠ J9763

♥ A6

♦ K53

♣ A86

West North East South

1♦ 1♥ Pass 1♠

Pass 1NT Pass 2♠

Pass 3♦¹ Pass 3♠

Pass 4♠ AP

1. limit raise or better in ♠

Board: 422

Dealer: E

Vul: None

North HCP: 12

South HCP: 12

Contract: 4♠ S

North:

♠ K76

♥ A96

♦ J2

♣ A8743

South:

♠ AQ9543

♥ 542

♦ K103

♣ K

West North East South

1♥ 1♠

Pass 2♥¹ Pass 4♠

AP

1. limit raise or better in ♠

Board: 423

Dealer: W

Vul: NS

North HCP: 12

South HCP: 12

Contract: 4♥ N

North:

♠ Q7

♥ K10852

♦ KQ3

♣ Q65

South:

♠ AKJ95

♥ J74

♦ 72

♣ K97

West North East South

1♦ 1♥ Pass 2♦¹

Pass 4♥ AP

1. limit raise or better in ♥

Board: 424

Dealer: E

Vul: Both

North HCP: 10

South HCP: 15

Contract: 3♦ S

North:

♠ A84

♥ 84

♦ Q1094

♣ A1052

South:

♠ KJ7

♥ K9

♦ AKJ762

♣ 98

West North East South

1♠ 2♦

Pass 3♦ AP

South hands (Practice Page)

Transfer Advances

Board: 420	♠ KQ872	East Opens 1♦.
Dealer: E	♥ KQ95	East Bids 3♦ if possible.
Vul: None	♦ Q5	
HCP: 12	♣ 96	You bid first.
Board: 421	♠ J9763	West Opens 1♦.
Dealer: W	♥ A6	
Vul: Both	♦ K53	Partner bids first.
HCP: 12	♣ A86	
Board: 422	♠ AQ9543	East Opens 1♥.
Dealer: E	♥ 542	
Vul: None	♦ K103	You bid first.
HCP: 12	♣ K	
Board: 423	♠ AKJ95	West Opens 1♦.
Dealer: W	♥ J74	
Vul: NS	♦ 72	Partner bids first.
HCP: 12	♣ K97	
Board: 424	♠ KJ7	East Opens 1♠.
Dealer: E	♥ K9	
Vul: Both	♦ AKJ762	You bid first.
HCP: 15	♣ 98	

Transfer Advances Both hands (Answers Page)

Board: 420

Dealer: E

Vul: None

North HCP: 10

South HCP: 12

Contract: 3♥ N

North:

♠ —

♥ A7643

♦ K76

♣ QJ1053

South:

♠ KQ872

♥ KQ95

♦ Q5

♣ 96

West North East South

1♦ 1♥ 1♠

Pass 2♥ 3♦ 3♥

AP

Board: 421

Dealer: W

Vul: Both

North HCP: 13

South HCP: 12

Contract: 4♠ S

North:

♠ AKQ

♥ J10753

♦ 42

♣ K95

South:

♠ J9763

♥ A6

♦ K53

♣ A86

West North East South

1♦ 1♥ Pass 1♠

Pass 1NT Pass 2♠

Pass 3♦¹ Pass 3♠

Pass 4♠ AP

1. limit raise or better in ♠

Board: 422

Dealer: E

Vul: None

North HCP: 12

South HCP: 12

Contract: 4♠ S

North:

♠ K76

♥ A96

♦ J2

♣ A8743

South:

♠ AQ9543

♥ 542

♦ K103

♣ K

West North East South

1♥ 1♠

Pass 2♥¹ Pass 4♠

AP

1. limit raise or better in ♠

Board: 423

Dealer: W

Vul: NS

North HCP: 12

South HCP: 12

Contract: 4♥ N

North:

♠ Q7

♥ K10852

♦ KQ3

♣ Q65

South:

♠ AKJ95

♥ J74

♦ 72

♣ K97

West North East South

1♦ 1♥ Pass 2♦¹

Pass 4♥ AP

1. limit raise or better in ♥

Board: 424

Dealer: E

Vul: Both

North HCP: 10

South HCP: 15

Contract: 3♦ S

North:

♠ A84

♥ 84

♦ Q1094

♣ A1052

South:

♠ KJ7

♥ K9

♦ AKJ762

♣ 98

West North East South

1♠ 2♦

Pass 3♦ AP

North hands (Practice Page)

Transfer Advances

Board: 425 ♠ A843
Dealer: W ♥ QJ6432
Vul: None ♦ —
HCP: 13 ♣ AQ4

West Opens 1♠.

You bid first.

Board: 426 ♠ KJ876
Dealer: E ♥ 1053
Vul: NS ♦ K63
HCP: 9 ♣ Q3

East Opens 1♣.

East Bids 3♣ if possible.

Partner bids first.

Board: 427 ♠ K
Dealer: W ♥ 743
Vul: EW ♦ AQJ543
HCP: 14 ♣ KJ10

West Opens 1♣.

You bid first.

Board: 428 ♠ J87
Dealer: E ♥ 864
Vul: None ♦ 8763
HCP: 7 ♣ AQ7

East Opens 1♦.

East Doubles Pass if possible.

West Bids 1♠ if possible.

East Bids 3♦ if possible.

West Bids 3♠ if possible.

Partner bids first.

Board: 429 ♠ J
Dealer: W ♥ KQ10863
Vul: EW ♦ 7532
HCP: 12 ♣ AQ

West Opens 1♠.

You bid first.

Transfer Advances Both hands (Answers Page)

Board: 425

Dealer: W

Vul: None

North HCP: 13

South HCP: 15

Contract: 4♥ N

North:

♠ A843

♥ QJ6432

♦ —

♣ AQ4

South:

♠ K9

♥ K9

♦ KQJ10763

♣ K6

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

1♠	2♥	Pass	3NT
----	----	------	-----

Pass	4♥	AP	
------	----	----	--

Board: 426

Dealer: E

Vul: NS

North HCP: 9

South HCP: 13

Contract: 3♥ S

North:

♠ KJ876

♥ 1053

♦ K63

♣ Q3

South:

♠ 5

♥ KJ964

♦ Q1087

♣ AK6

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

		1♣	1♥
--	--	----	----

Pass	2♥	3♣	3♥
------	----	----	----

AP			
----	--	--	--

Board: 427

Dealer: W

Vul: EW

North HCP: 14

South HCP: 9

Contract: 2♦ N

North:

♠ K

♥ 743

♦ AQJ543

♣ KJ10

South:

♠ Q86

♥ KJ85

♦ K97

♣ 987

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

1♣	1♦	Pass	1♥
----	----	------	----

Pass	2♦	AP	
------	----	----	--

Board: 428

Dealer: E

Vul: None

North HCP: 7

South HCP: 14

Contract: 3♠ W

North:

♠ J87

♥ 864

♦ 8763

♣ AQ7

South:

♠ Q2

♥ KQ1095

♦ A54

♣ K106

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

		1♦	1♥
--	--	----	----

Pass	Pass	X	Pass
------	------	---	------

1♠	Pass	Pass	X
----	------	------	---

Pass	2♥	3♦	Pass
------	----	----	------

3♠	AP		
----	----	--	--

Board: 429

Dealer: W

Vul: EW

North HCP: 12

South HCP: 11

Contract: 3♥ N

North:

♠ J

♥ KQ10863

♦ 7532

♣ AQ

South:

♠ K5432

♥ —

♦ KJ

♣ KJ10852

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

1♠	2♥	Pass	3♣
----	----	------	----

Pass	3♥	AP	
------	----	----	--

South hands (Practice Page)

Transfer Advances

Board: 425 ♠ K9 West Opens 1♠.
Dealer: W ♥ K9
Vul: None ♦ KQJ10763 Partner bids first.
HCP: 15 ♣ K6

Board: 426 ♠ 5 East Opens 1♣.
Dealer: E ♥ KJ964 East Bids 3♣ if possible.
Vul: NS ♦ Q1087
HCP: 13 ♣ AK6 You bid first.

Board: 427 ♠ Q86 West Opens 1♣.
Dealer: W ♥ KJ85
Vul: EW ♦ K97 Partner bids first.
HCP: 9 ♣ 987

Board: 428 ♠ Q2 East Opens 1♦.
Dealer: E ♥ KQ1095 East Doubles Pass if possible.
Vul: None ♦ A54 West Bids 1♠ if possible.
HCP: 14 ♣ K106 East Bids 3♦ if possible.
West Bids 3♠ if possible.
You bid first.

Board: 429 ♠ K5432 West Opens 1♠.
Dealer: W ♥ —
Vul: EW ♦ KJ Partner bids first.
HCP: 11 ♣ KJ10852

Transfer Advances Both hands (Answers Page)

Board: 425

Dealer: W

Vul: None

North HCP: 13

South HCP: 15

Contract: 4♥ N

North:

♠ A843

♥ QJ6432

♦ —

♣ AQ4

South:

♠ K9

♥ K9

♦ KQJ10763

♣ K6

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

1♠	2♥	Pass	3NT
----	----	------	-----

Pass	4♥	AP	
------	----	----	--

Board: 426

Dealer: E

Vul: NS

North HCP: 9

South HCP: 13

Contract: 3♥ S

North:

♠ KJ876

♥ 1053

♦ K63

♣ Q3

South:

♠ 5

♥ KJ964

♦ Q1087

♣ AK6

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

		1♣	1♥
--	--	----	----

Pass	2♥	3♣	3♥
------	----	----	----

AP			
----	--	--	--

Board: 427

Dealer: W

Vul: EW

North HCP: 14

South HCP: 9

Contract: 2♦ N

North:

♠ K

♥ 743

♦ AQJ543

♣ KJ10

South:

♠ Q86

♥ KJ85

♦ K97

♣ 987

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

1♣	1♦	Pass	1♥
----	----	------	----

Pass	2♦	AP	
------	----	----	--

Board: 428

Dealer: E

Vul: None

North HCP: 7

South HCP: 14

Contract: 3♠ W

North:

♠ J87

♥ 864

♦ 8763

♣ AQ7

South:

♠ Q2

♥ KQ1095

♦ A54

♣ K106

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

		1♦	1♥
--	--	----	----

Pass	Pass	X	Pass
------	------	---	------

1♠	Pass	Pass	X
----	------	------	---

Pass	2♥	3♦	Pass
------	----	----	------

3♠	AP		
----	----	--	--

Board: 429

Dealer: W

Vul: EW

North HCP: 12

South HCP: 11

Contract: 3♥ N

North:

♠ J

♥ KQ10863

♦ 7532

♣ AQ

South:

♠ K5432

♥ —

♦ KJ

♣ KJ10852

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

1♠	2♥	Pass	3♣
----	----	------	----

Pass	3♥	AP	
------	----	----	--

North hands (Practice Page)

Transfer Advances

Board: 430	♠ AKQ9542	East Opens 1♦.
Dealer: E	♥ 5	
Vul: NS	♦ K94	Partner bids first.
HCP: 15	♣ K5	
Board: 431	♠ K43	West Opens 1♠.
Dealer: W	♥ 86	
Vul: EW	♦ AQ10964	You bid first.
HCP: 12	♣ K4	
Board: 432	♠ K10974	East Opens 1♣.
Dealer: E	♥ 1054	
Vul: Both	♦ K9	Partner bids first.
HCP: 14	♣ AKJ	
Board: 433	♠ A53	West Opens 1♠.
Dealer: W	♥ AJ10743	
Vul: None	♦ QJ10	You bid first.
HCP: 12	♣ 9	
Board: 434	♠ A3	East Opens 1♣.
Dealer: E	♥ AK93	East Doubles Pass if possible.
Vul: EW	♦ 10754	West Bids 2♥ if possible.
HCP: 11	♣ 843	Partner bids first.

Transfer Advances Both hands (Answers Page)

Board: 430

Dealer: E

Vul: NS

North HCP: 15

South HCP: 10

Contract: 4♠ N

North:

♠ AKQ9542

♥ 5

♦ K94

♣ K5

South:

♠ 3

♥ Q10642

♦ Q32

♣ AQ83

West North East South

Pass 4♠ 1♦ 1♥

Pass 4♠ AP

Board: 431

Dealer: W

Vul: EW

North HCP: 12

South HCP: 12

Contract: 3N S

North:

♠ K43

♥ 86

♦ AQ10964

♣ K4

South:

♠ QJ2

♥ J953

♦ J7

♣ AQJ7

West North East South

1♠ 2♦ Pass 3NT

AP

Board: 432

Dealer: E

Vul: Both

North HCP: 14

South HCP: 11

Contract: 4♠ S

North:

♠ K10974

♥ 1054

♦ K9

♣ AKJ

South:

♠ AQ863

♥ K32

♦ Q43

♣ 76

West North East South

Pass 2♣¹ 1♣ 1♠

Pass 4♠ Pass 3♠

Pass 4♠ AP

1. limit raise or better in ♠

Board: 433

Dealer: W

Vul: None

North HCP: 12

South HCP: 10

Contract: 2♥ N

North:

♠ A53

♥ AJ10743

♦ QJ10

♣ 9

South:

♠ 742

♥ K2

♦ A732

♣ K842

West North East South

1♠ 2♥ AP

Board: 434

Dealer: E

Vul: EW

North HCP: 11

South HCP: 12

Contract: 2♥ W

North:

♠ A3

♥ AK93

♦ 10754

♣ 843

South:

♠ KJ954

♥ 2

♦ AJ8

♣ QJ96

West North East South

Pass 1♣ 1♠

Pass Pass X Pass

2♥ AP

South hands (Practice Page)

Transfer Advances

Board: 430	♠ 3	East Opens 1♦.
Dealer: E	♥ Q10642	
Vul: NS	♦ Q32	You bid first.
HCP: 10	♣ AQ83	
Board: 431	♠ QJ2	West Opens 1♠.
Dealer: W	♥ J953	
Vul: EW	♦ J7	Partner bids first.
HCP: 12	♣ AQJ7	
Board: 432	♠ AQ863	East Opens 1♣.
Dealer: E	♥ K32	
Vul: Both	♦ Q43	You bid first.
HCP: 11	♣ 76	
Board: 433	♠ 742	West Opens 1♠.
Dealer: W	♥ K2	
Vul: None	♦ A732	Partner bids first.
HCP: 10	♣ K842	
Board: 434	♠ KJ954	East Opens 1♣.
Dealer: E	♥ 2	East Doubles Pass if possible.
Vul: EW	♦ AJ8	West Bids 2♥ if possible.
HCP: 12	♣ QJ96	You bid first.

Transfer Advances Both hands (Answers Page)

Board: 430

Dealer: E

Vul: NS

North HCP: 15

South HCP: 10

Contract: 4♠ N

North:

♠ AKQ9542

♥ 5

♦ K94

♣ K5

South:

♠ 3

♥ Q10642

♦ Q32

♣ AQ83

West North East South

Pass 4♠ 1♦ 1♥

Pass 4♠ AP

Board: 431

Dealer: W

Vul: EW

North HCP: 12

South HCP: 12

Contract: 3N S

North:

♠ K43

♥ 86

♦ AQ10964

♣ K4

South:

♠ QJ2

♥ J953

♦ J7

♣ AQJ7

West North East South

1♠ 2♦ Pass 3NT

AP

Board: 432

Dealer: E

Vul: Both

North HCP: 14

South HCP: 11

Contract: 4♠ S

North:

♠ K10974

♥ 1054

♦ K9

♣ AKJ

South:

♠ AQ863

♥ K32

♦ Q43

♣ 76

West North East South

Pass 2♣¹ 1♣ 1♠

Pass 4♠ Pass 3♠

Pass 4♠ AP

1. limit raise or better in ♠

Board: 433

Dealer: W

Vul: None

North HCP: 12

South HCP: 10

Contract: 2♥ N

North:

♠ A53

♥ AJ10743

♦ QJ10

♣ 9

South:

♠ 742

♥ K2

♦ A732

♣ K842

West North East South

1♠ 2♥ AP

Board: 434

Dealer: E

Vul: EW

North HCP: 11

South HCP: 12

Contract: 2♥ W

North:

♠ A3

♥ AK93

♦ 10754

♣ 843

South:

♠ KJ954

♥ 2

♦ AJ8

♣ QJ96

West North East South

Pass 1♣ 1♠

Pass Pass X Pass

2♥ AP

North hands (Practice Page)

Transfer Advances

Board: 435	♠ 9763	West Opens 1♣.
Dealer: W	♥ AKQ104	
Vul: Both	♦ A75	You bid first.
HCP: 13	♣ 10	
Board: 436	♠ 103	East Opens 1♥.
Dealer: E	♥ 9875	East Bids 2♣ if possible.
Vul: None	♦ KJ65	
HCP: 10	♣ AQ5	Partner bids first.
Board: 437	♠ KJ8	West Opens 1♣.
Dealer: W	♥ Q1064	West Bids 1♥ if possible.
Vul: NS	♦ AKQ107	
HCP: 15	♣ 5	You bid first.
Board: 438	♠ K32	East Opens 1♦.
Dealer: E	♥ Q	West Bids 1♠ if possible.
Vul: None	♦ 8653	East Bids 2♣ if possible.
HCP: 9	♣ A8764	Partner bids first.
Board: 439	♠ Q9	West Opens 1♠.
Dealer: W	♥ AKJ872	
Vul: NS	♦ 10	You bid first.
HCP: 15	♣ AJ86	

Transfer Advances Both hands (Answers Page)

Board: 435	North:	South:	West	North	East	South
Dealer: W	♠ 9763	♠ AJ8	1♣	1♥	Pass	1NT
Vul: Both	♥ AKQ104	♥ 32	Pass	2NT	Pass	3NT
North HCP: 13	♦ A75	♦ Q986	AP			
South HCP: 13	♣ 10	♣ AQ84				
Contract: 3N S						

Board: 436	North:	South:	West	North	East	South
Dealer: E	♠ 103	♠ KQJ86			1♥	1♠
Vul: None	♥ 9875	♥ K43	Pass	Pass	2♣	X
North HCP: 10	♦ KJ65	♦ A97	Pass	2♦	AP	
South HCP: 13	♣ AQ5	♣ 94				
Contract: 2♦ N						

Board: 437	North:	South:	West	North	East	South
Dealer: W	♠ KJ8	♠ Q92	1♣	1♦	Pass	Pass
Vul: NS	♥ Q1064	♥ K53	1♥	Pass	Pass	2♣
North HCP: 15	♦ AKQ107	♦ 85	Pass	2NT	Pass	3NT
South HCP: 11	♣ 5	♣ KQJ97	AP			
Contract: 3N N						

Board: 438	North:	South:	West	North	East	South
Dealer: E	♠ K32	♠ 1097			1♦	1♥
Vul: None	♥ Q	♥ AK9432	1♠	Pass	2♣	2♥
North HCP: 9	♦ 8653	♦ AQ	AP			
South HCP: 14	♣ A8764	♣ J5				
Contract: 2♥ S						

Board: 439	North:	South:	West	North	East	South
Dealer: W	♠ Q9	♠ KJ1042	1♠	2♥	Pass	4♣ ¹
Vul: NS	♥ AKJ872	♥ 1093	Pass	4♦ ²	Pass	4♥
North HCP: 15	♦ 10	♦ AQJ53	Pass	4NT ³	Pass	5♦ ⁴
South HCP: 11	♣ AJ86	♣ —	Pass	6♥	AP	
Contract: 6♥ N						

1. Splinter
2. Cue bid, surplus
3. Blackwood 0314, for ♥
4. A=1/5 or 4/5

South hands (Practice Page)

Transfer Advances

Board: 435
Dealer: W
Vul: Both
HCP: 13

♠ AJ8
♥ 32
♦ Q986
♣ AQ84

West Opens 1♣.

Partner bids first.

Board: 436
Dealer: E
Vul: None
HCP: 13

♠ KQJ86
♥ K43
♦ A97
♣ 94

East Opens 1♥.

East Bids 2♣ if possible.

You bid first.

Board: 437
Dealer: W
Vul: NS
HCP: 11

♠ Q92
♥ K53
♦ 85
♣ KQJ97

West Opens 1♣.

West Bids 1♥ if possible.

Partner bids first.

Board: 438
Dealer: E
Vul: None
HCP: 14

♠ 1097
♥ AK9432
♦ AQ
♣ J5

East Opens 1♦.

West Bids 1♠ if possible.

East Bids 2♣ if possible.

You bid first.

Board: 439
Dealer: W
Vul: NS
HCP: 11

♠ KJ1042
♥ 1093
♦ AQJ53
♣ —

West Opens 1♠.

Partner bids first.

Transfer Advances Both hands (Answers Page)

Board: 435	North:	South:	West	North	East	South
Dealer: W	♠ 9763	♠ AJ8	1♣	1♥	Pass	1NT
Vul: Both	♥ AKQ104	♥ 32	Pass	2NT	Pass	3NT
North HCP: 13	♦ A75	♦ Q986	AP			
South HCP: 13	♣ 10	♣ AQ84				
Contract: 3N S						

Board: 436	North:	South:	West	North	East	South
Dealer: E	♠ 103	♠ KQJ86			1♥	1♠
Vul: None	♥ 9875	♥ K43	Pass	Pass	2♣	X
North HCP: 10	♦ KJ65	♦ A97	Pass	2♦	AP	
South HCP: 13	♣ AQ5	♣ 94				
Contract: 2♦ N						

Board: 437	North:	South:	West	North	East	South
Dealer: W	♠ KJ8	♠ Q92	1♣	1♦	Pass	Pass
Vul: NS	♥ Q1064	♥ K53	1♥	Pass	Pass	2♣
North HCP: 15	♦ AKQ107	♦ 85	Pass	2NT	Pass	3NT
South HCP: 11	♣ 5	♣ KQJ97	AP			
Contract: 3N N						

Board: 438	North:	South:	West	North	East	South
Dealer: E	♠ K32	♠ 1097			1♦	1♥
Vul: None	♥ Q	♥ AK9432	1♠	Pass	2♣	2♥
North HCP: 9	♦ 8653	♦ AQ	AP			
South HCP: 14	♣ A8764	♣ J5				
Contract: 2♥ S						

Board: 439	North:	South:	West	North	East	South
Dealer: W	♠ Q9	♠ KJ1042	1♠	2♥	Pass	4♣ ¹
Vul: NS	♥ AKJ872	♥ 1093	Pass	4♦ ²	Pass	4♥
North HCP: 15	♦ 10	♦ AQJ53	Pass	4NT ³	Pass	5♦ ⁴
South HCP: 11	♣ AJ86	♣ —	Pass	6♥	AP	
Contract: 6♥ N						

1. Splinter
2. Cue bid, surplus
3. Blackwood 0314, for ♥
4. A=1/5 or 4/5

North hands (Practice Page)

Transfer Advances

Board: 440	♠ Q43	East Opens 1♦.
Dealer: E	♥ KQ54	East Doubles 2♦ if possible.
Vul: EW	♦ KJ92	
HCP: 11	♣ 107	Partner bids first.
Board: 441	♠ K52	West Opens 1♠.
Dealer: W	♥ J102	
Vul: None	♦ A	You bid first.
HCP: 15	♣ AK8753	
Board: 442	♠ Q2	East Opens 1♥.
Dealer: E	♥ Q109	
Vul: EW	♦ Q65	Partner bids first.
HCP: 11	♣ KQ1073	
Board: 443	♠ 64	West Opens 1♠.
Dealer: W	♥ K8	
Vul: Both	♦ AKQJ95	You bid first.
HCP: 13	♣ 1032	

Transfer Advances Both hands (Answers Page)

Board: 440

Dealer: E

Vul: EW

North HCP: 11

South HCP: 14

Contract: 4♥ S

North:

♠ Q43

♥ KQ54

♦ KJ92

♣ 107

South:

♠ K95

♥ A10863

♦ 10

♣ AK93

West North East South

1♦ 1♥

Pass 2♦¹ X 4♦²

Pass 4♥ AP

1. limit raise or better in ♥

2. Splinter

Board: 441

Dealer: W

Vul: None

North HCP: 15

South HCP: 9

Contract: 2♣ N

North:

♠ K52

♥ J102

♦ A

♣ AK8753

South:

♠ J1064

♥ A9

♦ QJ1054

♣ J2

West North East South

1♠ 2♣ AP

Board: 442

Dealer: E

Vul: EW

North HCP: 11

South HCP: 11

Contract: 2♠ S

North:

♠ Q2

♥ Q109

♦ Q65

♣ KQ1073

South:

♠ KJ854

♥ 842

♦ AK92

♣ 8

West North East South

1♥ 1♠

Pass 1NT Pass 2♦

Pass 2♠ AP

Board: 443

Dealer: W

Vul: Both

North HCP: 13

South HCP: 11

Contract: 3♦ N

North:

♠ 64

♥ K8

♦ AKQJ95

♣ 1032

South:

♠ 9872

♥ AQJ4

♦ 102

♣ KJ8

West North East South

1♠ 2♦ Pass 2♠¹

Pass 3♦ AP

1. strength cue bid

South hands (Practice Page)

Transfer Advances

Board: 440	♠ K95	East Opens 1♦.
Dealer: E	♥ A10863	East Doubles 2♦ if possible.
Vul: EW	♦ 10	
HCP: 14	♣ AK93	You bid first.
Board: 441	♠ J1064	West Opens 1♠.
Dealer: W	♥ A9	
Vul: None	♦ QJ1054	Partner bids first.
HCP: 9	♣ J2	
Board: 442	♠ KJ854	East Opens 1♥.
Dealer: E	♥ 842	
Vul: EW	♦ AK92	You bid first.
HCP: 11	♣ 8	
Board: 443	♠ 9872	West Opens 1♠.
Dealer: W	♥ AQJ4	
Vul: Both	♦ 102	Partner bids first.
HCP: 11	♣ KJ8	

Transfer Advances Both hands (Answers Page)

Board: 440

Dealer: E

Vul: EW

North HCP: 11

South HCP: 14

Contract: 4♥ S

North:

♠ Q43

♥ KQ54

♦ KJ92

♣ 107

South:

♠ K95

♥ A10863

♦ 10

♣ AK93

West North East South

1♦ 1♥

Pass 2♦¹ X 4♦²

Pass 4♥ AP

1. limit raise or better in ♥

2. Splinter

Board: 441

Dealer: W

Vul: None

North HCP: 15

South HCP: 9

Contract: 2♣ N

North:

♠ K52

♥ J102

♦ A

♣ AK8753

South:

♠ J1064

♥ A9

♦ QJ1054

♣ J2

West North East South

1♠ 2♣ AP

Board: 442

Dealer: E

Vul: EW

North HCP: 11

South HCP: 11

Contract: 2♠ S

North:

♠ Q2

♥ Q109

♦ Q65

♣ KQ1073

South:

♠ KJ854

♥ 842

♦ AK92

♣ 8

West North East South

1♥ 1♠

Pass 1NT Pass 2♦

Pass 2♠ AP

Board: 443

Dealer: W

Vul: Both

North HCP: 13

South HCP: 11

Contract: 3♦ N

North:

♠ 64

♥ K8

♦ AKQJ95

♣ 1032

South:

♠ 9872

♥ AQJ4

♦ 102

♣ KJ8

West North East South

1♠ 2♦ Pass 2♠¹

Pass 3♦ AP

1. strength cue bid