#### **Two-Way Size Ask**

Board: 1 ♠ 76
Dealer: S ♥ 3

East Doubles 2♠ if possible.

Vul: None → J1074 HCP: 8 → AK10643 Partner bids first.

Board: 3 ♠ KQ2 The opponents are silent.

Dealer: N 

Vul: NS 

✓ AQ 

Vul: NS 

✓ J63 

Vul: 1:1 C

HCP: 15 ♣ QJ1095 You bid first.

Board: 1 Dealer: S Vul: None North HCP: 8 South HCP: 15 Contract: 5♣ S	North:  ♣ 76  ♥ 3  ♦ J1074  ♣ AK10643	South:  ♣ J9  ♥ AK107  ♠ AQ32  ♣ J87	West North East South  1NT  Pass 2♣¹ X 3♣²  Pass 4♥³ Pass 5♣  AP  1. Minor Suit Transfers after 1NT 2. automat 3. Splinter
Board: 2 Dealer: N Vul: NS North HCP: 16 South HCP: 6 Contract: 3 N	North:  ♠ AKQ109  ♥ J2  ♦ Q84  ♣ A72	South:  ♦ 853  ▼ A93  • 10  • Q108653	West North East South  1NT Pass 2♠¹  Pass 3♠² AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 3 Dealer: S Vul: EW North HCP: 13 South HCP: 16 Contract: 6 S	North:  ♠ KQ2  ♥ 5  • 43  ♣ AKJ9832	South:  ♠ AJ73  ♥ AQ84  ♠ QJ5  ♠ Q7	West North East South  1NT  Pass 2♣¹ Pass 3♣²  Pass 4NT³ Pass 5♠  Pass 6♣ AP  1. Minor Suit Transfers after 1NT  2. automat  3. Blackwood 0314, for ♣
Board: 4 Dealer: N Vul: NS North HCP: 15 South HCP: 14 Contract: 5♣ N	North:  ♠ KQ5  ♥ AQ  ♦ J63  ♣ QJ1095	South:  ♠ 2  ♥ 74  ♠ AK75  ♠ AK8632	West North East South  1NT Pass 2♠¹  Pass 3♠² Pass 4♠³  Pass 5♠ AP  1. Minor Suit Transfers after 1NT  2. automat  3. Cue bid, a ♠ stopper

**v** 74

**♦** AK75

**♣** AK8632

Dealer: N Vul: NS

HCP: 14

#### **Two-Way Size Ask**

Board: 1 Dealer: S Vul: None HCP: 15	<ul><li></li></ul>	East Doubles 2♠ if possible.  You bid first.
Board: 2 Dealer: N Vul: NS HCP: 6	♦ 853 ▼ A93 • 10 • Q108653	The opponents are silent.  Partner bids first.
Board: 3 Dealer: S Vul: EW HCP: 16	<ul><li>▲ AJ73</li><li>▼ AQ84</li><li>◆ QJ5</li><li>▲ Q7</li></ul>	The opponents are silent.  You bid first.
Board: 4	<b>♠</b> 2	The empenents are silent

The opponents are silent.

Partner bids first.

Board: 1 Dealer: S Vul: None North HCP: 8 South HCP: 15 Contract: 5♣ S	North:  ♣ 76  ♥ 3  ♦ J1074  ♣ AK10643	South:  ♣ J9  ♥ AK107  ♠ AQ32  ♣ J87	West North East South  1NT  Pass 2♣¹ X 3♣²  Pass 4♥³ Pass 5♣  AP  1. Minor Suit Transfers after 1NT 2. automat 3. Splinter
Board: 2 Dealer: N Vul: NS North HCP: 16 South HCP: 6 Contract: 3 N	North:  ♠ AKQ109  ♥ J2  ♦ Q84  ♣ A72	South:  ♦ 853  ▼ A93  • 10  • Q108653	West North East South  1NT Pass 2♠¹  Pass 3♠² AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 3 Dealer: S Vul: EW North HCP: 13 South HCP: 16 Contract: 6 S	North:  ♠ KQ2  ♥ 5  • 43  ♣ AKJ9832	South:  ♠ AJ73  ♥ AQ84  ♠ QJ5  ♠ Q7	West North East South  1NT  Pass 2♣¹ Pass 3♣²  Pass 4NT³ Pass 5♠  Pass 6♣ AP  1. Minor Suit Transfers after 1NT  2. automat  3. Blackwood 0314, for ♣
Board: 4 Dealer: N Vul: NS North HCP: 15 South HCP: 14 Contract: 5♣ N	North:  ♠ KQ5  ♥ AQ  ♦ J63  ♣ QJ1095	South:  ♠ 2  ♥ 74  ♠ AK75  ♠ AK8632	West North East South  1NT Pass 2♠¹  Pass 3♠² Pass 4♠³  Pass 5♠ AP  1. Minor Suit Transfers after 1NT  2. automat  3. Cue bid, a ♠ stopper

Board: 5 Dealer: S	<b>♦</b> 98 <b>♥</b> Q109	West Doubles 3♣ if possible. East Bids 3♦ if possible.
Vul: EW	<b>♦</b> 95	East Blas 5 v II possible.
HCP: 6	<b>♣</b> KJ10865	Partner bids first.
Board: 6 Dealer: N	<b>♠</b> AQ75 <b>♥</b> J952	West Doubles 2♠ if possible.
Vul: EW HCP: 15	<ul><li>KQ10</li><li>QJ</li></ul>	You bid first.
Board: 7 Dealer: S	<b>♦</b> K63 <b>♥</b> K9	The opponents are silent.
Vul: EW HCP: 14	<ul><li>↑ 7</li><li>♠ AKJ9543</li></ul>	Partner bids first.
Board: 8 Dealer: N	<b>♠</b> AJ62 <b>♥</b> A753	The opponents are silent.
Vul: None HCP: 16	◆ AK5 ◆ 106	You bid first.
Board: 9	<b>♠</b> Q5 <b>♥</b> A10	The opponents are silent.
Dealer: S Vul: None HCP: 9	◆ 53 ◆ K987543	Partner bids first.

			West North East South
Board: 5	North:	South:	1NT
Dealer: S	• 98	<b>♦</b> AJ42	Pass $2 \stackrel{1}{\diamond}^1$ Pass $3 \stackrel{2}{\diamond}^2$
Vul: EW	<b>♥</b> Q109	<b>♥</b> K742	X Pass 3 Pass
North HCP: 6 South HCP: 17	<b>♦</b> 95	<b>♦</b> QJ7	Pass X AP
Contract: 3•X E	<b>♣</b> KJ10865	<b>♣</b> AQ	<ol> <li>Minor Suit Transfers after 1NT</li> <li>automat</li> </ol>
Board: 6	North:	South:	West North East South
Dealer: N	<b>AQ75</b>	<b>★</b> 1086	1NT Pass 2♠¹
Vul: EW North HCP: 15	▼ J952 ◆ KQ10	♥ 64 ♦ 84	X Pass Pass 3♣ AP
South HCP: 7 Contract: 3♣ S	<b>♠</b> QJ	♣ AK8742	1. Minor Suit Transfers after 1NT
			West North East South
Board: 7	North:	South:	Pass $2 \stackrel{1}{•}^1$ Pass $3 \stackrel{2}{•}^2$
Dealer: S Vul: EW	<b>♦</b> K63	<b>♦</b> A942	Pass 4NT <sup>3</sup> Pass 5♣
North HCP: 14 South HCP: 15	<b>∨</b> K9 <b>→</b> 7	<b>♥</b> A106 <b>♦</b> AK106	Pass 5♦ Pass 6♣ AP
Contract: 6♣ S	<b>♣</b> AKJ9543	<b>♣</b> 72	Minor Suit Transfers after 1NT     automat
			3. Blackwood 0314, for ♣
Board: 8 Dealer: N	North:	South:	West North East South
Vul: None	<b>♠</b> AJ62	<b>♦</b> 5	1NT Pass 2♠¹
North HCP: 16	<b>♥</b> A753	<b>♥</b> 92	Pass $3 \clubsuit^2$ AP
South HCP: 3 Contract: 3♣ N	◆ AK5 ◆ 106	◆ 982 ◆ QJ98432	<ol> <li>Minor Suit Transfers after 1NT</li> <li>automat</li> </ol>
Board: 9 Dealer: S	North:	South:	West North East South
Vul: None North HCP: 9	<b>♦</b> Q5 <b>♥</b> A10	<b>♦</b> AK6 <b>♥</b> K872	Pass $2 \stackrel{1}{•}^1$ Pass $3 \stackrel{2}{•}^2$ AP
South HCP: 16 Contract: 3♣ S	◆ 53 ◆ K987543	◆ KJ42 <b>◆</b> Q2	1. Minor Suit Transfers after 1NT 2. automat

Board: 5 Dealer: S	<b>♠</b> AJ42 <b>♥</b> K742	West Doubles 3♣ if possible. East Bids 3♦ if possible.
Vul: EW	<b>♦</b> QJ7	-
HCP: 17	<b>♣</b> ÂQ	You bid first.
Board: 6 Dealer: N	<b>★</b> 1086 <b>♥</b> 64	West Doubles 2♠ if possible.
Vul: EW HCP: 7	♦ 84 • AK8742	Partner bids first.
Board: 7 Dealer: S	<b>♠</b> A942 <b>♥</b> A106	The opponents are silent.
Vul: EW HCP: 15	◆ AK106 ◆ AK106 ◆ 72	You bid first.
Board: 8 Dealer: N	<b>★</b> 5 <b>∀</b> 92	The opponents are silent.
Vul: None HCP: 3	◆ 982 ◆ QJ98432	Partner bids first.
Board: 9 Dealer: S	<b>♠</b> AK6 <b>♥</b> K872	The opponents are silent.
Vul: None HCP: 16	<ul><li>★ KJ42</li><li>♣ Q2</li></ul>	You bid first.

			West North East South
Board: 5	North:	South:	1NT
Dealer: S	• 98	<b>♦</b> AJ42	Pass $2 \stackrel{1}{\diamond}^1$ Pass $3 \stackrel{2}{\diamond}^2$
Vul: EW	<b>♥</b> Q109	<b>♥</b> K742	X Pass 3 Pass
North HCP: 6 South HCP: 17	<b>♦</b> 95	<b>♦</b> QJ7	Pass X AP
Contract: 3•X E	<b>♣</b> KJ10865	<b>♣</b> AQ	<ol> <li>Minor Suit Transfers after 1NT</li> <li>automat</li> </ol>
Board: 6	North:	South:	West North East South
Dealer: N	<b>AQ75</b>	<b>★</b> 1086	1NT Pass 2♠¹
Vul: EW North HCP: 15	▼ J952 • KQ10	♥ 64 ♦ 84	X Pass Pass 3♣ AP
South HCP: 7 Contract: 3♣ S	<b>♠</b> QJ	♣ AK8742	1. Minor Suit Transfers after 1NT
			West North East South
Board: 7	North:	South:	Pass $2 \stackrel{1}{•}^1$ Pass $3 \stackrel{2}{•}^2$
Dealer: S Vul: EW	<b>♦</b> K63	<b>♦</b> A942	Pass 4NT <sup>3</sup> Pass 5♣
North HCP: 14 South HCP: 15	<b>∨</b> K9 <b>→</b> 7	<b>♥</b> A106 <b>♦</b> AK106	Pass 5♦ Pass 6♣ AP
Contract: 6♣ S	<b>♣</b> AKJ9543	<b>♣</b> 72	Minor Suit Transfers after 1NT     automat
			3. Blackwood 0314, for ♣
Board: 8 Dealer: N	North:	South:	West North East South
Vul: None	<b>♠</b> AJ62	<b>♦</b> 5	1NT Pass 2♠¹
North HCP: 16	<b>♥</b> A753	<b>♥</b> 92	Pass $3 \clubsuit^2$ AP
South HCP: 3 Contract: 3♣ N	◆ AK5 ◆ 106	◆ 982 ◆ QJ98432	<ol> <li>Minor Suit Transfers after 1NT</li> <li>automat</li> </ol>
Board: 9 Dealer: S	North:	South:	West North East South
Vul: None North HCP: 9	<b>♦</b> Q5 <b>♥</b> A10	<b>♦</b> AK6 <b>♥</b> K872	Pass $2 \stackrel{1}{•}^1$ Pass $3 \stackrel{2}{•}^2$ AP
South HCP: 16 Contract: 3♣ S	◆ 53 ◆ K987543	◆ KJ42 <b>◆</b> Q2	1. Minor Suit Transfers after 1NT 2. automat

Board: 10 Dealer: N Vul: Both HCP: 16	<ul><li>▲ A65</li><li>▼ AK852</li><li>◆ 87</li><li>▲ AJ6</li></ul>	West Doubles 2♠ if possible.  You bid first.
Board: 11 Dealer: S Vul: Both HCP: 9	<ul><li>▲ 106</li><li>♥ 3</li><li>◆ KQ62</li><li>♣ KJ5432</li></ul>	The opponents are silent.  Partner bids first.
Board: 12 Dealer: N Vul: NS HCP: 16	<ul><li>♣ Q1073</li><li>♥ A1082</li><li>♦ AQ6</li><li>♣ KJ</li></ul>	West Bids 3♥ if possible.  You bid first.
Board: 13 Dealer: S Vul: None HCP: 5	<ul><li>♣ J73</li><li>♥ 43</li><li>♦ Q6</li><li>♣ Q109632</li></ul>	The opponents are silent.  Partner bids first.
Board: 14 Dealer: N Vul: NS HCP: 16	<ul><li>★ AK107</li><li>▼ 82</li><li>◆ Q83</li><li>◆ AK75</li></ul>	The opponents are silent.  You bid first.

Board: 10 Dealer: N Vul: Both North HCP: 16 South HCP: 7 Contract: 3 N	North:  ♠ A65  ♥ AK852  ♠ 87  ♣ AJ6	South:	West North East South  1NT Pass 2♣¹  X 3♣² AP  1. Minor Suit Transfers after 1NT 2. automat
Board: 11 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 5♣ S	North:  ♠ 106  ♥ 3  ♠ KQ62  ♠ KJ5432	South:	West North East South  1NT  Pass 2♣¹ Pass 3♣²  Pass 4♥³ Pass 5♣  AP  1. Minor Suit Transfers after 1NT 2. automat 3. Splinter
Board: 12 Dealer: N Vul: NS North HCP: 16 South HCP: 0 Contract: 3 W	North:  ♠ Q1073  ♥ A1082  ♠ AQ6  ♣ KJ	South:  ◆ 942  ▼ —  ◆ 987  ◆ 10976432	West North East South  1NT Pass 2♣¹  3♥ AP  1. Minor Suit Transfers after 1NT
Board: 13 Dealer: S Vul: None North HCP: 5 South HCP: 16 Contract: 3 S	North:  ♣ J73  ♥ 43  ♦ Q6  ♣ Q109632	South:  ♠ Q4  ♥ AQJ9  ♦ K84  ♣ KJ54	West North East South  1NT  Pass 2♠¹ Pass 3♣²  AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 14 Dealer: N Vul: NS North HCP: 16 South HCP: 3 Contract: 3 N	North:  ♠ AK107  ♥ 82  ♠ Q83  ♠ AK75	South:  ♠ J42  ♥ 9  ♦ J96  ♣ J109643	West North East South  1NT Pass 2♣¹  Pass 3♣² AP  1. Minor Suit Transfers after 1NT  2. automat

#### **Two-Way Size Ask**

Board: 10 **◆**97 West Doubles 2♠ if possible. Dealer: N **♥** Q3 Vul: Both **♦** 109 Partner bids first. HCP: 7 ♣ KQ98742 Board: 11 **◆**9542 The opponents are silent. Dealer: S **♥** KQ87 Vul: Both **♦** A9 You bid first. HCP: 15 **♣** AQ8 Board: 12 **♦** 942 West Bids 3♥ if possible. Dealer: N **Y** \_\_\_ Vul: NS **♦** 987 Partner bids first. **♣** 10976432 HCP: 0 Board: 13 **♦** Q4 The opponents are silent. Dealer: S ♥ AQJ9 Vul: None **♦** K84 You bid first. HCP: 16 **♣** KJ54 Board: 14 **♦** J42 The opponents are silent. Dealer: N **y** 9 Vul: NS **♦** J96 Partner bids first.

**♣** J109643

HCP: 3

Board: 10 Dealer: N Vul: Both North HCP: 16 South HCP: 7 Contract: 3 N	North:  ♠ A65  ♥ AK852  ♠ 87  ♣ AJ6	South:	West North East South  1NT Pass 2♣¹  X 3♣² AP  1. Minor Suit Transfers after 1NT 2. automat
Board: 11 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 5♣ S	North:  ♠ 106  ♥ 3  ♠ KQ62  ♠ KJ5432	South:	West North East South  1NT  Pass 2♣¹ Pass 3♣²  Pass 4♥³ Pass 5♣  AP  1. Minor Suit Transfers after 1NT 2. automat 3. Splinter
Board: 12 Dealer: N Vul: NS North HCP: 16 South HCP: 0 Contract: 3 W	North:  ♠ Q1073  ♥ A1082  ♠ AQ6  ♣ KJ	South:  ◆ 942  ▼ —  ◆ 987  ◆ 10976432	West North East South  1NT Pass 2♣¹  3♥ AP  1. Minor Suit Transfers after 1NT
Board: 13 Dealer: S Vul: None North HCP: 5 South HCP: 16 Contract: 3 S	North:  ♣ J73  ♥ 43  ♦ Q6  ♣ Q109632	South:  ♠ Q4  ♥ AQJ9  ♦ K84  ♣ KJ54	West North East South  1NT  Pass 2♠¹ Pass 3♣²  AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 14 Dealer: N Vul: NS North HCP: 16 South HCP: 3 Contract: 3 N	North:  ♠ AK107  ♥ 82  ♠ Q83  ♠ AK75	South:  ♠ J42  ♥ 9  ♦ J96  ♣ J109643	West North East South  1NT Pass 2♣¹  Pass 3♣² AP  1. Minor Suit Transfers after 1NT  2. automat

#### **Two-Way Size Ask**

HCP: 16

Board: 15 **♦** K5 The opponents are silent. Dealer: S **7**3 **♦** J94 Vul: NS Partner bids first. HCP: 7 ♣ QJ10942 Board: 16 **♦** Q84 The opponents are silent. Dealer: N **♥** Q4 Vul: Both ♦ A853 You bid first. HCP: 15 **♣** AK75 Board: 17 ♠ ---East Doubles 6♣ if possible. Dealer: S **Y** A4 Vul: Both ♦ K652 Partner bids first. ♣ AQJ7642 HCP: 14 Board: 18 **♦** A763 The opponents are silent. Dealer: N **y** J3 Vul: None ♦ AQJ6 You bid first.

♣ A93

Board: 15 Dealer: S Vul: NS North HCP: 7 South HCP: 17 Contract: 3 S	North:  ♠ K5  ▼ 73  ◆ J94  ♣ QJ10942	South:  ♠ A1087  ♥ Q42  ♠ AK82  ♣ A7	West North East South  1NT  Pass 2♠¹ Pass 3♣²  AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 16 Dealer: N Vul: Both North HCP: 15 South HCP: 5 Contract: 3♣ N	North:  ♠ Q84  ♥ Q4  ♠ A853  ♣ AK75	South:  ♠ 72  ♥ A  ♦ 9762  ♣ J98632	West North East South  1NT Pass 2♠¹  Pass 3♠² AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 17 Dealer: S Vul: Both North HCP: 14 South HCP: 15 Contract: 6♣X S	North:  ♠ —  ▼ A4  • K652  ♣ AQJ7642	South:  ♠ KQ97  ♥ KQJ6  ♦ J94  ♣ K5	West North East South  1NT  Pass 2♠¹ Pass 3♠²  Pass 4NT³ Pass 5♦  Pass 6♠ X AP  1. Minor Suit Transfers after 1NT  2. automat  3. Blackwood 0314, for ♠
Board: 18 Dealer: N Vul: None North HCP: 16 South HCP: 6 Contract: 3♣ N	North:  ♠ A763  ♥ J3  ♠ AQJ6  ♠ A93	South:  ♣ J2  ♥ K4  ♦ 1032  ♣ Q108642	West North East South  1NT Pass 2♠¹  Pass 3♠² AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 19 Dealer: S Vul: Both North HCP: 6 South HCP: 15 Contract: 3  S	North:	South:  ♠ K1054  ♥ QJ106  ♠ AKQ  ♣ 43	West North East South  1NT  Pass 2♠¹ Pass 3♠²  AP  1. Minor Suit Transfers after 1NT  2. automat

De Vi	oard: 15 ealer: S ul: NS CP: 17	<ul><li>★ A1087</li><li>♥ Q42</li><li>◆ AK82</li><li>★ A7</li></ul>	The opponents are silent. You bid first.
De Vi	oard: 16 ealer: N ul: Both CP: 5	<ul><li>↑72</li><li>↑ A</li><li>◆9762</li><li>◆ J98632</li></ul>	The opponents are silent.  Partner bids first.
De Vi	oard: 17 ealer: S ul: Both CP: 15	<ul><li>★ KQ97</li><li>▼ KQJ6</li><li>◆ J94</li><li>◆ K5</li></ul>	East Doubles 6♣ if possible.  You bid first.
De Vi	oard: 18 ealer: N ul: None CP: 6	<ul><li>J2</li><li>K4</li><li>1032</li><li>Q108642</li></ul>	The opponents are silent.  Partner bids first.
De Vi	oard: 19 ealer: S ul: Both CP: 15	<ul><li>★ K1054</li><li>♥ QJ106</li><li>◆ AKQ</li><li>★ 43</li></ul>	The opponents are silent. You bid first.

Board: 15 Dealer: S Vul: NS North HCP: 7 South HCP: 17 Contract: 3 S	North:  ♠ K5  ▼ 73  ◆ J94  ♣ QJ10942	South:  ♠ A1087  ♥ Q42  ♠ AK82  ♣ A7	West North East South  1NT  Pass 2♠¹ Pass 3♣²  AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 16 Dealer: N Vul: Both North HCP: 15 South HCP: 5 Contract: 3♣ N	North:  ♠ Q84  ♥ Q4  ♠ A853  ♣ AK75	South:  ♠ 72  ♥ A  ♦ 9762  ♣ J98632	West North East South  1NT Pass 2♠¹  Pass 3♠² AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 17 Dealer: S Vul: Both North HCP: 14 South HCP: 15 Contract: 6♣X S	North:  ♠ —  ▼ A4  • K652  ♣ AQJ7642	South:  ♠ KQ97  ♥ KQJ6  ♦ J94  ♣ K5	West North East South  1NT  Pass 2♠¹ Pass 3♠²  Pass 4NT³ Pass 5♦  Pass 6♠ X AP  1. Minor Suit Transfers after 1NT  2. automat  3. Blackwood 0314, for ♠
Board: 18 Dealer: N Vul: None North HCP: 16 South HCP: 6 Contract: 3♣ N	North:  ♠ A763  ♥ J3  ♠ AQJ6  ♠ A93	South:  ♣ J2  ♥ K4  ♦ 1032  ♣ Q108642	West North East South  1NT Pass 2♠¹  Pass 3♠² AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 19 Dealer: S Vul: Both North HCP: 6 South HCP: 15 Contract: 3  S	North:	South:  ♠ K1054  ♥ QJ106  ♠ AKQ  ♣ 43	West North East South  1NT  Pass 2♠¹ Pass 3♠²  AP  1. Minor Suit Transfers after 1NT  2. automat

Board: 20 Dealer: N Vul: Both HCP: 16	<ul><li>AQJ2</li><li>K974</li><li>K87</li><li>K3</li></ul>	The opponents are silent. You bid first.
Board: 21 Dealer: S Vul: None HCP: 2	<b>♣</b> 8 <b>♥</b> 93 <b>♦</b> 7542 <b>♣</b> Q95432	East Bids 3♠ if possible.  Partner bids first.
Board: 22 Dealer: N Vul: Both HCP: 15	<ul><li>▲ A1064</li><li>♥ KJ8</li><li>◆ KQ109</li><li>▲ Q4</li></ul>	West Bids 3♥ if possible.  You bid first.
Board: 23 Dealer: S Vul: Both HCP: 9	<ul><li>★ A104</li><li>★ A7</li><li>◆ 93</li><li>★ J98642</li></ul>	The opponents are silent.  Partner bids first.
Board: 24 Dealer: N Vul: None HCP: 15	<ul><li>★ AK73</li><li>★ A72</li><li>★ K1062</li><li>★ J2</li></ul>	West Bids 3♦ if possible.  You bid first.

Board: 20 Dealer: N Vul: Both North HCP: 16 South HCP: 4 Contract: 3♣ N	North:  ♠ AQJ2  ♥ K974  ♠ K87  ♠ K3	South:	West North East South  1NT Pass 2♣¹  Pass 3♣² AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 21 Dealer: S Vul: None North HCP: 2 South HCP: 17 Contract: 4 S	North:  ♠ 8  ♥ 93  ♠ 7542  ♣ Q95432	South:  ♠ A65  ♥ AK7  • Q1086  ♠ A86	West North East South  1NT  Pass 2♠¹ 3♠ 4♠  AP  1. Minor Suit Transfers after 1NT
Board: 22 Dealer: N Vul: Both North HCP: 15 South HCP: 8 Contract: 3 VX W	North:  ♠ A1064  ♥ KJ8  ♠ KQ109  ♠ Q4	South:  ♠ KJ2  ♥ 43  ♦ 75  ♣ A98632	West North East South  1NT Pass 2♠¹  3♥ Pass Pass X  AP  1. Minor Suit Transfers after 1NT
Board: 23 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 3  S	North:  ♠ A104  ♥ A7  • 93  ♣ J98642	South:  ♠ KQJ95  ♥ QJ2  ♠ QJ  ♣ K73	West North East South  1NT  Pass 2♠¹ Pass 3♣²  AP  1. Minor Suit Transfers after 1NT 2. automat
Board: 24 Dealer: N Vul: None North HCP: 15 South HCP: 7 Contract: 4 S	North:  ♠ AK73  ♥ A72  ♠ K1062  ♣ J2	South:	West North East South  1NT Pass 2♣¹  3♦ Pass Pass 4♣  AP  1. Minor Suit Transfers after 1NT

Board: 20 Dealer: N Vul: Both HCP: 4	<ul><li>◆ 94</li><li>♥ Q</li><li>◆ 10542</li><li>◆ Q98642</li></ul>	The opponents are silent.  Partner bids first.
Board: 21 Dealer: S Vul: None HCP: 17	<ul><li>▲ A65</li><li>✓ AK7</li><li>◆ Q1086</li><li>▲ A86</li></ul>	East Bids 3♠ if possible.  You bid first.
Board: 22 Dealer: N Vul: Both HCP: 8	<ul><li>★ KJ2</li><li>★ 43</li><li>★ 75</li><li>★ A98632</li></ul>	West Bids 3♥ if possible.  Partner bids first.
Board: 23 Dealer: S Vul: Both HCP: 15	<ul><li>★ KQJ95</li><li>♥ QJ2</li><li>◆ QJ</li><li>◆ K73</li></ul>	The opponents are silent.  You bid first.
Board: 24 Dealer: N Vul: None HCP: 7	<ul><li>\$865</li><li>♥ Q96</li><li>↑ 7</li><li>★ KQ10765</li></ul>	West Bids 3♦ if possible.  Partner bids first.

Board: 20 Dealer: N Vul: Both North HCP: 16 South HCP: 4 Contract: 3♣ N	North:  ♠ AQJ2  ♥ K974  ♠ K87  ♠ K3	South:	West North East South  1NT Pass 2♣¹  Pass 3♣² AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 21 Dealer: S Vul: None North HCP: 2 South HCP: 17 Contract: 4 S	North:  ♠ 8  ♥ 93  ♠ 7542  ♣ Q95432	South:  ♠ A65  ♥ AK7  • Q1086  ♠ A86	West North East South  1NT  Pass 2♠¹ 3♠ 4♠  AP  1. Minor Suit Transfers after 1NT
Board: 22 Dealer: N Vul: Both North HCP: 15 South HCP: 8 Contract: 3 VX W	North:  ♠ A1064  ♥ KJ8  ♠ KQ109  ♠ Q4	South:  ♠ KJ2  ♥ 43  ♦ 75  ♣ A98632	West North East South  1NT Pass 2♠¹  3♥ Pass Pass X  AP  1. Minor Suit Transfers after 1NT
Board: 23 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 3  S	North:  ♠ A104  ♥ A7  • 93  ♣ J98642	South:  ♠ KQJ95  ♥ QJ2  ♠ QJ  ♣ K73	West North East South  1NT  Pass 2♠¹ Pass 3♣²  AP  1. Minor Suit Transfers after 1NT 2. automat
Board: 24 Dealer: N Vul: None North HCP: 15 South HCP: 7 Contract: 4 S	North:  ♠ AK73  ♥ A72  ♠ K1062  ♣ J2	South:	West North East South  1NT Pass 2♣¹  3♦ Pass Pass 4♣  AP  1. Minor Suit Transfers after 1NT

Board: 25 Dealer: S Vul: Both HCP: 6	<ul><li>♣84</li><li>✔ J62</li><li>♦ 64</li><li>♣ AJ7532</li></ul>	East Doubles 2♠ if possible.  Partner bids first.
Board: 26 Dealer: N Vul: EW HCP: 15	<ul><li>◆96</li><li>▼ AKJ32</li><li>◆ A108</li><li>◆ K84</li></ul>	The opponents are silent. You bid first.
Board: 27 Dealer: S Vul: None HCP: 3	<ul><li>★K106</li><li>▼82</li><li>◆73</li><li>◆875432</li></ul>	The opponents are silent.  Partner bids first.
Board: 28 Dealer: N Vul: Both HCP: 16	<ul><li>★ KQJ4</li><li>♥ Q96</li><li>◆ Q98</li><li>◆ KQJ</li></ul>	West Bids 3♥ if possible.  You bid first.
Board: 29 Dealer: S Vul: NS HCP: 7	<b>★</b> 3 <b>▼</b> J75 <b>♦</b> K107 <b>♣</b> QJ9842	The opponents are silent.  Partner bids first.

Board: 25 Dealer: S Vul: Both North HCP: 6 South HCP: 17 Contract: 3 N	North:  ♣ 84  ♥ J62  ♦ 64  ♣ AJ7532	South:  ♠ A975  ♥ AKQ9  ♦ J53  ♣ K8	West North East South  1NT  Pass 2♠¹ X Pass  Pass 3♣ AP  1. Minor Suit Transfers after 1NT
Board: 26 Dealer: N Vul: EW North HCP: 15 South HCP: 7 Contract: 3 N	North:	South:  ♠ K104  ♥ 105  ♠ 62  ♣ A76532	West North East South  1NT Pass 2♠¹  Pass 3♠² AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 27 Dealer: S Vul: None North HCP: 3 South HCP: 15 Contract: 3♣ S	North:  ♠ K106  ♥ 82  • 73  ♣ 875432	South:	West North East South  1NT  Pass 2♣¹ Pass 3♣²  AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 28 Dealer: N Vul: Both North HCP: 16 South HCP: 3 Contract: 3 W	North:  ♠ KQJ4  ♥ Q96  • Q98  ♣ KQJ	South:	West North East South  1NT Pass 2♠¹  3♥ AP  1. Minor Suit Transfers after 1NT
Board: 29 Dealer: S Vul: NS North HCP: 7 South HCP: 15 Contract: 3♣ S	North:  ♠ 3  ♥ J75  ♠ K107  ♣ QJ9842	South:  ♠ K6  ♥ K96  ♠ AJ963  ♣ A65	West North East South  1NT  Pass 2♠¹ Pass 3♣²  AP  1. Minor Suit Transfers after 1NT  2. automat

Board: 25 Dealer: S Vul: Both HCP: 17	<ul><li>▲ A975</li><li>♥ AKQ9</li><li>♦ J53</li><li>♣ K8</li></ul>	East Doubles 2♠ if possible.  You bid first.
Board: 26 Dealer: N Vul: EW HCP: 7	<ul><li>★ K104</li><li>▼ 105</li><li>◆ 62</li><li>◆ A76532</li></ul>	The opponents are silent.  Partner bids first.
Board: 27 Dealer: S Vul: None HCP: 15	<ul><li>▶ J8</li><li>♥ AKJ10</li><li>◆ QJ9</li><li>♠ QJ96</li></ul>	The opponents are silent.  You bid first.
Board: 28 Dealer: N Vul: Both HCP: 3	<ul><li>10</li><li>74</li><li>K103</li><li>10876432</li></ul>	West Bids 3♥ if possible.  Partner bids first.
Board: 29 Dealer: S Vul: NS HCP: 15	<ul><li>★ K6</li><li>▼ K96</li><li>◆ AJ963</li><li>◆ A65</li></ul>	The opponents are silent.  You bid first.

Board: 25 Dealer: S Vul: Both North HCP: 6 South HCP: 17 Contract: 3 N	North:  ♣ 84  ♥ J62  ♦ 64  ♣ AJ7532	South:  ♠ A975  ♥ AKQ9  ♦ J53  ♣ K8	West North East South  1NT  Pass 2♠¹ X Pass  Pass 3♣ AP  1. Minor Suit Transfers after 1NT
Board: 26 Dealer: N Vul: EW North HCP: 15 South HCP: 7 Contract: 3 N	North:	South:  ♠ K104  ♥ 105  ♠ 62  ♣ A76532	West North East South  1NT Pass 2♠¹  Pass 3♠² AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 27 Dealer: S Vul: None North HCP: 3 South HCP: 15 Contract: 3♣ S	North:  ♠ K106  ♥ 82  • 73  ♣ 875432	South:	West North East South  1NT  Pass 2♣¹ Pass 3♣²  AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 28 Dealer: N Vul: Both North HCP: 16 South HCP: 3 Contract: 3 W	North:  ♠ KQJ4  ♥ Q96  • Q98  ♣ KQJ	South:	West North East South  1NT Pass 2♠¹  3♥ AP  1. Minor Suit Transfers after 1NT
Board: 29 Dealer: S Vul: NS North HCP: 7 South HCP: 15 Contract: 3♣ S	North:  ♠ 3  ♥ J75  ♠ K107  ♣ QJ9842	South:  ♠ K6  ♥ K96  ♠ AJ963  ♣ A65	West North East South  1NT  Pass 2♠¹ Pass 3♣²  AP  1. Minor Suit Transfers after 1NT  2. automat

Board: 30 Dealer: N Vul: NS HCP: 15	<ul><li>▲ A9432</li><li>♥ QJ8</li><li>◆ KQJ</li><li>▲ Q2</li></ul>	The opponents are silent. You bid first.
Board: 31 Dealer: S Vul: EW HCP: 2	<ul> <li>♣ Q72</li> <li>▼ 1072</li> <li>◆ 10</li> <li>♣ 1098652</li> </ul>	East Bids 3♦ if possible.  Partner bids first.
Board: 32 Dealer: N Vul: NS HCP: 16	<ul><li>★ K6</li><li>▼ KQ1064</li><li>◆ A83</li><li>◆ KJ4</li></ul>	West Doubles 2♠ if possible.  You bid first.
Board: 33 Dealer: S Vul: Both HCP: 6	<ul><li>102</li><li>65</li><li>A98</li><li>Q109754</li></ul>	The opponents are silent.  Partner bids first.
Board: 34 Dealer: N Vul: EW HCP: 16	<ul><li>★ A94</li><li>▼ AQJ42</li><li>◆ KQ3</li><li>◆ 52</li></ul>	The opponents are silent. You bid first.

Board: 30 Dealer: N Vul: NS North HCP: 15 South HCP: 18 Contract: 6N N	North:  ♠ A9432  ♥ QJ8  ♠ KQJ  ♣ Q2	South:  ♠ K8  ♥ K9  ♠ A105  ♣ AKJ1064	West North East South  1NT Pass 2♣¹  Pass 3♣² Pass 4NT³  Pass 5♠ Pass 6NT  AP  1. Minor Suit Transfers after 1NT 2. automat 3. Phalayand 0314 for ♣
Board: 31 Dealer: S Vul: EW North HCP: 2 South HCP: 17 Contract: 4 S	North:  ♠ Q72  ♥ 1072  ♦ 10  ♣ 1098652	South:  ♠ A95  ♥ 43  ♠ A975  ♣ AKQ3	3. Blackwood 0314, for ♣  West North East South  1NT  Pass 2♠¹ 3♠ 4♠  AP  1. Minor Suit Transfers after 1NT
Board: 32 Dealer: N Vul: NS North HCP: 16 South HCP: 8 Contract: 3 N	North:  ♠ K6  ♥ KQ1064  ♠ A83  ♣ KJ4	South:  ♣ J52  ♥ 7  • K42  ♣ A98765	West North East South  1NT Pass 2♠¹  X 3♠² AP  1. Minor Suit Transfers after 1NT 2. automat
Board: 33 Dealer: S Vul: Both North HCP: 6 South HCP: 16 Contract: 3♣ S	North:  ♠ 102  ♥ 65  ♠ A98  ♣ Q109754	South:  ♠ AQJ6  ♥ AQ94  ♠ Q62  ♣ J6	West North East South  1NT  Pass 2♣¹ Pass 3♣²  AP  1. Minor Suit Transfers after 1NT 2. automat
Board: 34 Dealer: N Vul: EW North HCP: 16 South HCP: 17 Contract: 6N N	North:  ♠ A94  ♥ AQJ42  ♠ KQ3  ♣ 52	South:  ♣ 8  ♥ K7  ♠ A975  ♣ AKQJ97	West North East South  1NT Pass 2♣¹  Pass 3♣² Pass 4NT³  Pass 5♥ Pass 6NT  AP  1. Minor Suit Transfers after 1NT 2. automat 3. Blackwood 0314, for ♣

Board: 30 Dealer: N Vul: NS HCP: 18	<ul><li>★ K8</li><li>▼ K9</li><li>◆ A105</li><li>◆ AKJ1064</li></ul>	The opponents are silent.  Partner bids first.
Board: 31 Dealer: S Vul: EW HCP: 17	<ul><li>♠ A95</li><li>♥ 43</li><li>♠ A975</li><li>♠ AKQ3</li></ul>	East Bids 3♦ if possible.  You bid first.
Board: 32 Dealer: N Vul: NS HCP: 8	<ul><li>J52</li><li>√7</li><li>K42</li><li>A98765</li></ul>	West Doubles 2♠ if possible.  Partner bids first.
Board: 33 Dealer: S Vul: Both HCP: 16	<ul><li>AQJ6</li><li>✓ AQ94</li><li>Q62</li><li>J6</li></ul>	The opponents are silent.  You bid first.
Board: 34 Dealer: N Vul: EW HCP: 17	<ul><li>♠ 8</li><li>♥ K7</li><li>♠ A975</li><li>♠ AKQJ97</li></ul>	The opponents are silent.  Partner bids first.

Board: 30 Dealer: N Vul: NS North HCP: 15 South HCP: 18 Contract: 6N N	North:  ♠ A9432  ♥ QJ8  ♠ KQJ  ♣ Q2	South:  ♠ K8  ♥ K9  ♠ A105  ♣ AKJ1064	West North East South  1NT Pass 2♣¹  Pass 3♣² Pass 4NT³  Pass 5♠ Pass 6NT  AP  1. Minor Suit Transfers after 1NT 2. automat 3. Phalayand 0314 for ♣
Board: 31 Dealer: S Vul: EW North HCP: 2 South HCP: 17 Contract: 4 S	North:  ♠ Q72  ♥ 1072  ♦ 10  ♣ 1098652	South:  ♠ A95  ♥ 43  ♠ A975  ♣ AKQ3	3. Blackwood 0314, for ♣  West North East South  1NT  Pass 2♠¹ 3♠ 4♠  AP  1. Minor Suit Transfers after 1NT
Board: 32 Dealer: N Vul: NS North HCP: 16 South HCP: 8 Contract: 3 N	North:  ♠ K6  ♥ KQ1064  ♠ A83  ♣ KJ4	South:  ♣ J52  ♥ 7  • K42  ♣ A98765	West North East South  1NT Pass 2♠¹  X 3♠² AP  1. Minor Suit Transfers after 1NT 2. automat
Board: 33 Dealer: S Vul: Both North HCP: 6 South HCP: 16 Contract: 3♣ S	North:  ♠ 102  ♥ 65  ♠ A98  ♣ Q109754	South:  ♠ AQJ6  ♥ AQ94  ♠ Q62  ♣ J6	West North East South  1NT  Pass 2♣¹ Pass 3♣²  AP  1. Minor Suit Transfers after 1NT 2. automat
Board: 34 Dealer: N Vul: EW North HCP: 16 South HCP: 17 Contract: 6N N	North:  ♠ A94  ♥ AQJ42  ♠ KQ3  ♣ 52	South:  ♣ 8  ♥ K7  ♠ A975  ♣ AKQJ97	West North East South  1NT Pass 2♣¹  Pass 3♣² Pass 4NT³  Pass 5♥ Pass 6NT  AP  1. Minor Suit Transfers after 1NT 2. automat 3. Blackwood 0314, for ♣

Board: 35 Dealer: S Vul: Both HCP: 0	<ul><li>♦ 93</li><li>▼ 1032</li><li>♦ 106</li><li>♣ 1065432</li></ul>	East Bids 3♠ if possible.  Partner bids first.
Board: 36 Dealer: N Vul: None HCP: 16	<ul><li>♣ Q1065</li><li>♥ AK72</li><li>◆ A8</li><li>♣ K95</li></ul>	The opponents are silent. You bid first.
Board: 37 Dealer: S Vul: Both HCP: 14	<ul><li>▲ A6</li><li>▼ 5</li><li>◆ K643</li><li>◆ AK10976</li></ul>	The opponents are silent.  Partner bids first.
Board: 38 Dealer: N Vul: None HCP: 15	<ul><li>★ KQJ96</li><li>▼ AQ7</li><li>◆ K107</li><li>◆ 52</li></ul>	The opponents are silent. You bid first.
Board: 39 Dealer: S Vul: Both HCP: 9	<ul><li>♣873</li><li>♥43</li><li>♠A9</li><li>♣AJ9876</li></ul>	The opponents are silent.  Partner bids first.

Board: 35 Dealer: S Vul: Both North HCP: 0 South HCP: 15 Contract: 3♠ E	North:	South:	West North East South  1NT  Pass 2♠¹ 3♠ AP  1. Minor Suit Transfers after 1NT
Board: 36 Dealer: N Vul: None North HCP: 16 South HCP: 7 Contract: 34 N	North:  ♠ Q1065  ♥ AK72  ♠ A8  ♠ K95	South:  ♣ A7  ▼ J5  ◆ 732  ♣ Q107643	West North East South  1NT Pass 2♣¹  Pass 3♣² AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 37 Dealer: S Vul: Both North HCP: 14 South HCP: 15 Contract: 6N S	North:  ♠ A6  ♥ 5  ♠ K643  ♣ AK10976	South:  ♠ QJ5  ♥ A102  ♠ AQJ92  ♣ J4	West North East South  1NT  Pass 2♣¹ Pass 3♣²  Pass 4NT³ Pass 5♥  Pass 6NT AP  1. Minor Suit Transfers after 1NT  2. automat  3. Blackwood 0314, for ♣
Board: 38 Dealer: N Vul: None North HCP: 15 South HCP: 10 Contract: 3N N	North:  ♠ KQJ96  ♥ AQ7  ♠ K107  ♣ 52	South:  ♣ —  ▼ J84  ◆ J942  ♣ AKJ863	West North East South  1NT Pass 2♣¹  Pass 3♣² Pass 3NT  AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 39 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 3♣ S	North:	South:  ♠ AK102  ♥ KQ87  ♠ K2  ♣ 543	West North East South  1NT  Pass 2♣¹ Pass 3♣²  AP  1. Minor Suit Transfers after 1NT  2. automat

Board: 35 Dealer: S Vul: Both HCP: 15	<ul><li></li></ul>	East Bids 3♠ if possible.  You bid first.
Board: 36 Dealer: N Vul: None HCP: 7	<ul><li>♠ A7</li><li>♥ J5</li><li>♦ 732</li><li>♠ Q107643</li></ul>	The opponents are silent.  Partner bids first.
Board: 37 Dealer: S Vul: Both HCP: 15	<ul><li>♣ QJ5</li><li>♥ A102</li><li>◆ AQJ92</li><li>♣ J4</li></ul>	The opponents are silent. You bid first.
Board: 38 Dealer: N Vul: None HCP: 10	<ul><li>♣—</li><li>✓ J84</li><li>◆ J942</li><li>◆ AKJ863</li></ul>	The opponents are silent.  Partner bids first.
Board: 39 Dealer: S Vul: Both HCP: 15	<ul><li>★ AK102</li><li>▼ KQ87</li><li>◆ K2</li><li>◆ 543</li></ul>	The opponents are silent. You bid first.

Board: 35 Dealer: S Vul: Both North HCP: 0 South HCP: 15 Contract: 3♠ E	North:	South:	West North East South  1NT  Pass 2♠¹ 3♠ AP  1. Minor Suit Transfers after 1NT
Board: 36 Dealer: N Vul: None North HCP: 16 South HCP: 7 Contract: 34 N	North:  ♠ Q1065  ♥ AK72  ♠ A8  ♠ K95	South:  ♣ A7  ▼ J5  ◆ 732  ♣ Q107643	West North East South  1NT Pass 2♣¹  Pass 3♣² AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 37 Dealer: S Vul: Both North HCP: 14 South HCP: 15 Contract: 6N S	North:  ♣ A6  ♥ 5  • K643  ♣ AK10976	South:  ♠ QJ5  ♥ A102  ♠ AQJ92  ♣ J4	West North East South  1NT  Pass 2♣¹ Pass 3♣²  Pass 4NT³ Pass 5♥  Pass 6NT AP  1. Minor Suit Transfers after 1NT  2. automat  3. Blackwood 0314, for ♣
Board: 38 Dealer: N Vul: None North HCP: 15 South HCP: 10 Contract: 3N N	North:  ♠ KQJ96  ♥ AQ7  ♠ K107  ♣ 52	South:  ♣ —  ▼ J84  ◆ J942  ♣ AKJ863	West North East South  1NT Pass 2♣¹  Pass 3♣² Pass 3NT  AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 39 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 3♣ S	North:	South:  ♠ AK102  ♥ KQ87  ♠ K2  ♣ 543	West North East South  1NT  Pass 2♣¹ Pass 3♣²  AP  1. Minor Suit Transfers after 1NT  2. automat

Board: 40 Dealer: N Vul: None HCP: 16	<ul><li>★ K873</li><li>♥ QJ7</li><li>◆ AQ4</li><li>◆ A103</li></ul>	The opponents are silent. You bid first.
Board: 41 Dealer: S Vul: NS HCP: 13	<ul><li>♠ AK</li><li>♥ 5</li><li>♦ A854</li><li>♠ Q108763</li></ul>	East Doubles 2♠ if possible.  Partner bids first.
Board: 42 Dealer: N Vul: EW HCP: 16	<ul><li>★ AKQ3</li><li>▼ 9653</li><li>★ A42</li><li>★ K9</li></ul>	West Bids 3♥ if possible.  You bid first.
Board: 43 Dealer: S Vul: EW HCP: 4	<ul><li>4</li><li>✓ J32</li><li>✓ Q54</li><li>✓ J109862</li></ul>	East Bids 3♠ if possible.  Partner bids first.
Board: 44 Dealer: N Vul: EW HCP: 17	<ul><li>★ K2</li><li>▼ K986</li><li>◆ KQ6</li><li>◆ AQ54</li></ul>	The opponents are silent. You bid first.

Board: 40 Dealer: N Vul: None North HCP: 16 South HCP: 4 Contract: 3 N	North:  ♠ K873  ♥ QJ7  ♠ AQ4  ♣ A103	South:  ◆ —  ▼ 432  • 1075  • KJ98742	West North East South  1NT Pass 2♣¹  Pass 3♣² AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 41 Dealer: S Vul: NS North HCP: 13 South HCP: 16 Contract: 5♣ S	North:  ♠ AK  ♥ 5  ♠ A854  ♣ Q108763	South:  ♠ 1042  ♥ K9863  ♠ KQ  ♠ AKJ	West North East South  1NT  Pass 2♠¹ X 3♣²  Pass 4♠³ Pass 5♠  AP  1. Minor Suit Transfers after 1NT 2. automat 3. Cue bid, a ♠ stopper
Board: 42 Dealer: N Vul: EW North HCP: 16 South HCP: 7 Contract: 4 N	North:  ♠ AKQ3  ♥ 9653  ♠ A42  ♣ K9	South:  ♠ 1065  ♥ J8  ♦ J10  ♠ AJ7632	West North East South  1NT Pass 2♣¹  3♥ 4♣ AP  1. Minor Suit Transfers after 1NT
Board: 43 Dealer: S Vul: EW North HCP: 4 South HCP: 16 Contract: 4 N	North:  ♣ 4  ▼ J32  ◆ Q54  ♣ J109862	South:  ♠ AJ65  ♥ K54  ♠ KJ108  ♣ A7	West North East South  1NT  Pass 2♠¹ 3♠ Pass  Pass 4♠ AP  1. Minor Suit Transfers after 1NT
Board: 44 Dealer: N Vul: EW North HCP: 17 South HCP: 3 Contract: 3♣ N	North:  ♠ K2  ♥ K986  ♠ KQ6  ♣ AQ54	South:  ♠ Q64  ♥ —  ♦ 10874  ♣ J108763	West North East South  1NT Pass 2♣¹  Pass 3♣² AP  1. Minor Suit Transfers after 1NT  2. automat

Board: 40 Dealer: N Vul: None HCP: 4	♣— ♥ 432 ♦ 1075 ♣ KJ98742	The opponents are silent.  Partner bids first.
Board: 41 Dealer: S Vul: NS HCP: 16	<ul><li>1042</li><li>★ K9863</li><li>★ KQ</li><li>★ AKJ</li></ul>	East Doubles 2♠ if possible.  You bid first.
Board: 42 Dealer: N Vul: EW HCP: 7	<ul><li>▲ 1065</li><li>♥ J8</li><li>◆ J10</li><li>▲ AJ7632</li></ul>	West Bids 3♥ if possible.  Partner bids first.
Board: 43 Dealer: S Vul: EW HCP: 16	<ul><li>▲ AJ65</li><li>♥ K54</li><li>◆ KJ108</li><li>◆ A7</li></ul>	East Bids 3♠ if possible.  You bid first.
Board: 44 Dealer: N Vul: EW HCP: 3	◆ Q64 ▼ — • 10874 • J108763	The opponents are silent.  Partner bids first.

Board: 40 Dealer: N Vul: None North HCP: 16 South HCP: 4 Contract: 3 N	North:  ♠ K873  ♥ QJ7  ♠ AQ4  ♣ A103	South:  ◆ —  ▼ 432  • 1075  • KJ98742	West North East South  1NT Pass 2♣¹  Pass 3♣² AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 41 Dealer: S Vul: NS North HCP: 13 South HCP: 16 Contract: 5♣ S	North:  ♠ AK  ♥ 5  ♠ A854  ♣ Q108763	South:  ♠ 1042  ♥ K9863  ♠ KQ  ♠ AKJ	West North East South  1NT  Pass 2♠¹ X 3♣²  Pass 4♠³ Pass 5♠  AP  1. Minor Suit Transfers after 1NT 2. automat 3. Cue bid, a ♠ stopper
Board: 42 Dealer: N Vul: EW North HCP: 16 South HCP: 7 Contract: 4 N	North:  ♠ AKQ3  ♥ 9653  ♠ A42  ♣ K9	South:  ♠ 1065  ♥ J8  ♦ J10  ♠ AJ7632	West North East South  1NT Pass 2♣¹  3♥ 4♣ AP  1. Minor Suit Transfers after 1NT
Board: 43 Dealer: S Vul: EW North HCP: 4 South HCP: 16 Contract: 4 N	North:  ♣ 4  ▼ J32  ◆ Q54  ♣ J109862	South:  ♠ AJ65  ♥ K54  ♠ KJ108  ♣ A7	West North East South  1NT  Pass 2♠¹ 3♠ Pass  Pass 4♠ AP  1. Minor Suit Transfers after 1NT
Board: 44 Dealer: N Vul: EW North HCP: 17 South HCP: 3 Contract: 3♣ N	North:  ♠ K2  ♥ K986  ♠ KQ6  ♣ AQ54	South:  ♠ Q64  ♥ —  ♦ 10874  ♣ J108763	West North East South  1NT Pass 2♣¹  Pass 3♣² AP  1. Minor Suit Transfers after 1NT  2. automat

Board: 45 Dealer: S Vul: Both HCP: 7	<ul><li>◆ 9</li><li>♥ Q86</li><li>◆ J98</li><li>◆ A98762</li></ul>	The opponents are silent.  Partner bids first.
Board: 46 Dealer: N Vul: EW HCP: 15	<ul><li>AKQ96</li><li>♥ Q107</li><li>J52</li><li>♣ K7</li></ul>	The opponents are silent. You bid first.
Board: 47 Dealer: S Vul: None HCP: 7	<b>♠</b> Q ♥ 842 ♦ J64 <b>♣</b> KJ10954	The opponents are silent.  Partner bids first.
Board: 48 Dealer: N Vul: None HCP: 15	<ul><li>♠ 643</li><li>♥ KQ</li><li>♠ A8763</li><li>♠ KQJ</li></ul>	West Bids 3♠ if possible.  You bid first.
Board: 49 Dealer: S Vul: NS HCP: 15	<ul><li>◆ 2</li><li>▼ 104</li><li>◆ KQ106</li><li>◆ AKQJ83</li></ul>	West Doubles 5♥ if possible.  Partner bids first.

Board: 45 Dealer: S Vul: Both North HCP: 7 South HCP: 15 Contract: 3 S	North:	South:  ♠ J742  ♥ AK97  ♠ A42  ♣ K3	West North East South  1NT  Pass 2♠¹ Pass 3♣²  AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 46 Dealer: N Vul: EW North HCP: 15 South HCP: 8 Contract: 3♣ N	North:  ♠ AKQ96  ♥ Q107  ♦ J52  ♣ K7	South:  ♠ 1072  ♥ —  • Q103  ♣ AQ109652	West North East South  1NT Pass 2♠¹  Pass 3♠² AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 47 Dealer: S Vul: None North HCP: 7 South HCP: 17 Contract: 3♣ S	North:  ♠ Q  ♥ 842  ♦ J64  ♣ KJ10954	South:  ♠ 842  ♥ AK  ♠ A1083  ♣ AQ82	West North East South  1NT  Pass 2♠¹ Pass 3♣²  AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 48 Dealer: N Vul: None North HCP: 15 South HCP: 7 Contract: 4 S	North:	South:	West North East South  1NT Pass 2♠¹  3♠ Pass Pass 4♣  AP  1. Minor Suit Transfers after 1NT
Board: 49 Dealer: S Vul: NS North HCP: 15 South HCP: 16 Contract: 6♣ S	North:  ♠ 2  ♥ 104  ♠ KQ106  ♠ AKQJ83	South:  ♠ AQ10  ♥ KQ9  ♠ AJ84  ♣ 1064	West North East South  1NT  Pass 2♠¹ Pass 3♠²  Pass 4NT³ Pass 5♥  X 6♠ AP  1. Minor Suit Transfers after 1NT  2. automat  3. Blackwood 0314, for ♠

Board: 45 Dealer: S Vul: Both HCP: 15	<b>▼</b> AK97	The opponents are silent. You bid first.
Board: 46 Dealer: N Vul: EW HCP: 8	<ul><li>1072</li><li>✓—</li><li>Q103</li><li>AQ109652</li></ul>	The opponents are silent.  Partner bids first.
Board: 47 Dealer: S Vul: None HCP: 17	_	The opponents are silent. You bid first.
Board: 48 Dealer: N Vul: None HCP: 7	<ul><li>◆ 98</li><li>♥ J4</li><li>◆ Q42</li><li>◆ A97642</li></ul>	West Bids 3♠ if possible.  Partner bids first.
Board: 49 Dealer: S Vul: NS HCP: 16	<ul><li>AQ10</li><li>KQ9</li><li>AJ84</li><li>1064</li></ul>	West Doubles 5♥ if possible.  You bid first.

Board: 45 Dealer: S Vul: Both North HCP: 7 South HCP: 15 Contract: 3 S	North:	South:  ♠ J742  ♥ AK97  ♠ A42  ♣ K3	West North East South  1NT  Pass 2♠¹ Pass 3♣²  AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 46 Dealer: N Vul: EW North HCP: 15 South HCP: 8 Contract: 3♣ N	North:  ♠ AKQ96  ♥ Q107  ♦ J52  ♣ K7	South:  ♠ 1072  ♥ —  • Q103  ♣ AQ109652	West North East South  1NT Pass 2♠¹  Pass 3♠² AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 47 Dealer: S Vul: None North HCP: 7 South HCP: 17 Contract: 3♣ S	North:  ♠ Q  ♥ 842  ♦ J64  ♣ KJ10954	South:  ♠ 842  ♥ AK  ♠ A1083  ♣ AQ82	West North East South  1NT  Pass 2♠¹ Pass 3♣²  AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 48 Dealer: N Vul: None North HCP: 15 South HCP: 7 Contract: 4 S	North:	South:	West North East South  1NT Pass 2♠¹  3♠ Pass Pass 4♣  AP  1. Minor Suit Transfers after 1NT
Board: 49 Dealer: S Vul: NS North HCP: 15 South HCP: 16 Contract: 6♣ S	North:  ♠ 2  ♥ 104  ♠ KQ106  ♠ AKQJ83	South:  ♠ AQ10  ♥ KQ9  ♠ AJ84  ♣ 1064	West North East South  1NT  Pass 2♠¹ Pass 3♠²  Pass 4NT³ Pass 5♥  X 6♠ AP  1. Minor Suit Transfers after 1NT  2. automat  3. Blackwood 0314, for ♠

Board: 50 Dealer: N Vul: EW HCP: 16	<ul><li>AQ53</li><li>A9</li><li>KQJ10</li><li>1052</li></ul>	West Doubles 2♠ if possible.  You bid first.
Board: 51 Dealer: S Vul: NS HCP: 7	<ul><li>◆ 98</li><li>♥ Q4</li><li>◆ KJ3</li><li>◆ J87642</li></ul>	The opponents are silent.  Partner bids first.
Board: 52 Dealer: N Vul: None HCP: 17	<ul><li>★ K63</li><li>♥ AQ10</li><li>◆ AQJ2</li><li>◆ J98</li></ul>	The opponents are silent. You bid first.
Board: 53 Dealer: S Vul: NS HCP: 1	<ul><li>105</li><li>1094</li><li>108</li><li>J97643</li></ul>	East Bids 3♦ if possible.  Partner bids first.
Board: 54 Dealer: N Vul: EW HCP: 15	<ul><li> ♣ J54</li><li> ♥ AKJ10</li><li> ♠ A1094</li><li> ♣ Q10</li></ul>	The opponents are silent. You bid first.

Board: 50 Dealer: N Vul: EW North HCP: 16 South HCP: 8 Contract: 3 N	North:  ♠ AQ53  ♥ A9  ♠ KQJ10  ♠ 1052	South:  ♣ 74  ♥ Q84  ♦ 83  ♣ KQJ974	West North East South  1NT Pass 2♠¹  X 3♠² AP  1. Minor Suit Transfers after 1NT 2. automat
Board: 51 Dealer: S Vul: NS North HCP: 7 South HCP: 15 Contract: 3 S	North: ◆ 98 ♥ Q4 ◆ KJ3 ◆ J87642	South:  ♠ QJ  ♥ A952  ♠ AQ74  ♠ Q93	West North East South  1NT  Pass 2♠¹ Pass 3♠²  AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 52 Dealer: N Vul: None North HCP: 17 South HCP: 9 Contract: 3 N	North:  ♠ K63  ✔ AQ10  ♠ AQJ2  ♣ J98	South:  ◆ 875  ▼ 72  ◆ 75  ◆ AKQ542	West North East South  1NT Pass 2♣¹  Pass 3♣² AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 53 Dealer: S Vul: NS North HCP: 1 South HCP: 16 Contract: 3 • E	North:	South:  ♠ K842  ♥ K53  ♠ AK9  ♣ K82	West North East South  1NT  Pass 2♠¹ 3♠ AP  1. Minor Suit Transfers after 1NT
Board: 54 Dealer: N Vul: EW North HCP: 15 South HCP: 4 Contract: 34 N	North:  ♣ J54  ♥ AKJ10  ♠ A1094  ♣ Q10	South:	West North East South  1NT Pass 2♠¹  Pass 3♠² AP  1. Minor Suit Transfers after 1NT  2. automat

Board: 50 Dealer: N Vul: EW HCP: 8	<ul><li>★ 74</li><li>♥ Q84</li><li>◆ 83</li><li>◆ KQJ974</li></ul>	West Doubles 2♠ if possible.  Partner bids first.
Board: 51 Dealer: S Vul: NS HCP: 15	<ul><li>♣ QJ</li><li>♥ A952</li><li>◆ AQ74</li><li>♣ Q93</li></ul>	The opponents are silent. You bid first.
Board: 52 Dealer: N Vul: None HCP: 9	<ul><li>♣ 875</li><li>♥ 72</li><li>♦ 75</li><li>♣ AKQ542</li></ul>	The opponents are silent.  Partner bids first.
Board: 53 Dealer: S Vul: NS HCP: 16	<ul><li>★ K842</li><li>★ K53</li><li>★ AK9</li><li>★ K82</li></ul>	East Bids 3♦ if possible.  You bid first.
Board: 54 Dealer: N Vul: EW HCP: 4	<b>♦</b> 6 <b>♥</b> 43 <b>♦</b> 832 <b>♣</b> KJ87542	The opponents are silent.  Partner bids first.

Board: 50 Dealer: N Vul: EW North HCP: 16 South HCP: 8 Contract: 3 N	North:  ♠ AQ53  ♥ A9  ♠ KQJ10  ♠ 1052	South:  ♣ 74  ♥ Q84  ♦ 83  ♣ KQJ974	West North East South  1NT Pass 2♠¹  X 3♠² AP  1. Minor Suit Transfers after 1NT 2. automat
Board: 51 Dealer: S Vul: NS North HCP: 7 South HCP: 15 Contract: 3 S	North: ◆ 98 ♥ Q4 ◆ KJ3 ◆ J87642	South:  ♠ QJ  ♥ A952  ♠ AQ74  ♠ Q93	West North East South  1NT  Pass 2♠¹ Pass 3♠²  AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 52 Dealer: N Vul: None North HCP: 17 South HCP: 9 Contract: 3 N	North:  ♠ K63  ✔ AQ10  ♠ AQJ2  ♣ J98	South:  ◆ 875  ▼ 72  ◆ 75  ◆ AKQ542	West North East South  1NT Pass 2♣¹  Pass 3♣² AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 53 Dealer: S Vul: NS North HCP: 1 South HCP: 16 Contract: 3 • E	North:	South:  ♠ K842  ♥ K53  ♠ AK9  ♣ K82	West North East South  1NT  Pass 2♠¹ 3♠ AP  1. Minor Suit Transfers after 1NT
Board: 54 Dealer: N Vul: EW North HCP: 15 South HCP: 4 Contract: 34 N	North:  ♣ J54  ♥ AKJ10  ♠ A1094  ♣ Q10	South:	West North East South  1NT Pass 2♠¹  Pass 3♠² AP  1. Minor Suit Transfers after 1NT  2. automat

Board: 55 Dealer: S Vul: EW HCP: 8	<ul><li>♣ J6</li><li>♥ 85</li><li>♦ K97</li><li>♣ A109872</li></ul>	East Bids 3♦ if possible.  Partner bids first.
Board: 56 Dealer: N Vul: EW HCP: 17	<ul><li>♣ J73</li><li>♥ A108</li><li>♦ AK42</li><li>♣ KQ3</li></ul>	West Doubles 2♠ if possible.  You bid first.
Board: 57 Dealer: S Vul: EW HCP: 5	<ul><li></li></ul>	East Bids 3♠ if possible. West Doubles 4♠ if possible. Partner bids first.
Board: 58 Dealer: N Vul: None HCP: 16	<ul><li>♣ Q54</li><li>♥ 74</li><li>◆ AJ62</li><li>♣ AKQ8</li></ul>	West Bids 3♠ if possible.  You bid first.
Board: 59 Dealer: S Vul: Both HCP: 9	<ul><li>★ 4</li><li>♥ KQ2</li><li>◆ 982</li><li>◆ A109753</li></ul>	East Doubles 2♠ if possible.  Partner bids first.

Board: 55 Dealer: S Vul: EW North HCP: 8 South HCP: 16 Contract: 4 S	North:  ♣ J6  ♥ 85  • K97  ♣ A109872	South:  ♠ K75  ♥ A943  • QJ  ♣ KQJ4	West North East South 1NT  Pass 2♣¹ 3♣ Pass  Pass X Pass 4♣  AP  1. Minor Suit Transfers after 1NT
Board: 56 Dealer: N Vul: EW North HCP: 17 South HCP: 9 Contract: 3♣ N	North:  ♣ J73  ♥ A108  ♠ AK42  ♣ KQ3	South:	West North East South  1NT Pass 2♣¹  X 3♣² AP  1. Minor Suit Transfers after 1NT 2. automat
Board: 57 Dealer: S Vul: EW North HCP: 5 South HCP: 17 Contract: 4*X S	North:	South:  ◆ A84  ▼ A85  ◆ AJ87  ◆ A72	West North East South  1NT  Pass 2♠¹ 3♠ 4♠  X AP  1. Minor Suit Transfers after 1NT
Board: 58 Dealer: N Vul: None North HCP: 16 South HCP: 5 Contract: 3 W	North:  ♠ Q54  ♥ 74  ♠ AJ62  ♣ AKQ8	South:	West North East South  1NT Pass 2♠¹  3♠ AP  1. Minor Suit Transfers after 1NT
Board: 59 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 5 S	North:	South:  ♠ AQ5  ♥ A1075  • Q75  ♣ K82	West North East South  1NT  Pass $2 \stackrel{1}{•} 1$ X $3 \stackrel{2}{•} 2$ Pass $5 \stackrel{4}{•} AP$ 1. Minor Suit Transfers after 1NT  2. automat

Board: 55 Dealer: S Vul: EW HCP: 16	<ul><li>★ K75</li><li>★ A943</li><li>◆ QJ</li><li>★ KQJ4</li></ul>	East Bids 3♦ if possible.  You bid first.
Board: 56 Dealer: N Vul: EW HCP: 9	<ul><li>★ 54</li><li>♥ Q2</li><li>◆ Q5</li><li>★ AJ109854</li></ul>	West Doubles 2♠ if possible.  Partner bids first.
Board: 57 Dealer: S Vul: EW HCP: 17	<ul><li>A84</li><li>✓ A85</li><li>AJ87</li><li>A72</li></ul>	East Bids 3♠ if possible. West Doubles 4♠ if possible. You bid first.
Board: 58 Dealer: N Vul: None HCP: 5	<ul><li>★ 10</li><li>★ KJ2</li><li>★ 743</li><li>★ J96432</li></ul>	West Bids 3♠ if possible.  Partner bids first.
Board: 59 Dealer: S Vul: Both HCP: 15	<ul><li>AQ5</li><li>✓ A1075</li><li>✓ Q75</li><li>✓ K82</li></ul>	East Doubles 2♠ if possible.  You bid first.

Board: 55 Dealer: S Vul: EW North HCP: 8 South HCP: 16 Contract: 4 S	North:  ♣ J6  ♥ 85  • K97  ♣ A109872	South:  ♠ K75  ♥ A943  • QJ  ♣ KQJ4	West North East South 1NT  Pass 2♣¹ 3♣ Pass  Pass X Pass 4♣  AP  1. Minor Suit Transfers after 1NT
Board: 56 Dealer: N Vul: EW North HCP: 17 South HCP: 9 Contract: 3♣ N	North:  ♣ J73  ♥ A108  ♠ AK42  ♣ KQ3	South:	West North East South  1NT Pass 2♣¹  X 3♣² AP  1. Minor Suit Transfers after 1NT 2. automat
Board: 57 Dealer: S Vul: EW North HCP: 5 South HCP: 17 Contract: 4*X S	North:	South:  ◆ A84  ▼ A85  ◆ AJ87  ◆ A72	West North East South  1NT  Pass 2♠¹ 3♠ 4♠  X AP  1. Minor Suit Transfers after 1NT
Board: 58 Dealer: N Vul: None North HCP: 16 South HCP: 5 Contract: 3 W	North:  ♠ Q54  ♥ 74  ♠ AJ62  ♣ AKQ8	South:	West North East South  1NT Pass 2♠¹  3♠ AP  1. Minor Suit Transfers after 1NT
Board: 59 Dealer: S Vul: Both North HCP: 9 South HCP: 15 Contract: 5 S	North:	South:  ♠ AQ5  ♥ A1075  • Q75  ♣ K82	West North East South  1NT  Pass $2 \stackrel{1}{•} 1$ X $3 \stackrel{2}{•} 2$ Pass $5 \stackrel{4}{•} AP$ 1. Minor Suit Transfers after 1NT  2. automat

Board: 60 Dealer: N Vul: NS HCP: 16	<ul><li></li></ul>	The opponents are silent. You bid first.
Board: 61 Dealer: S Vul: EW HCP: 9	<b>♣</b> K2 <b>♥</b> K62 <b>♦</b> J2 <b>♣</b> Q87632	The opponents are silent.  Partner bids first.
Board: 62 Dealer: N Vul: EW HCP: 15	<ul><li>★ AK1094</li><li>▼ K107</li><li>◆ 103</li><li>◆ AJ9</li></ul>	The opponents are silent. You bid first.
Board: 63 Dealer: S Vul: None HCP: 7	<ul><li>4</li><li>✓ 62</li><li>✓ AQ73</li><li>✓ J109632</li></ul>	East Doubles 2♠ if possible.  Partner bids first.
Board: 64 Dealer: N Vul: NS HCP: 17	<ul><li>AJ64</li><li>✓ K4</li><li>✓ K1043</li><li>AQ5</li></ul>	The opponents are silent. You bid first.

Board: 60 Dealer: N Vul: NS North HCP: 16 South HCP: 4 Contract: 3♣ N	North:	South:  ♠ A2  ♥ 983  ♦ 4  ♣ 10987542	West North East South  1NT Pass 2♣¹  Pass 3♣² AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 61 Dealer: S Vul: EW North HCP: 9 South HCP: 15 Contract: 3♣ S	North:  ♠ K2  ♥ K62  ♦ J2  ♣ Q87632	South:  ♠ A1053  ♥ 93  ♠ AK97  ♠ KJ5	West North East South  1NT  Pass 2♣¹ Pass 3♣²  AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 62 Dealer: N Vul: EW North HCP: 15 South HCP: 5 Contract: 3♣ N	North:  ♠ AK1094  ♥ K107  ♦ 103  ♣ AJ9	South:	West North East South  1NT Pass 2♠¹  Pass 3♠² AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 63 Dealer: S Vul: None North HCP: 7 South HCP: 16 Contract: 5♣ S	North:  ◆ 4  ▼ 62  ◆ AQ73  ♣ J109632	South:  ♠ A1087  ♥ AKQ  ♦ J95  ♠ Q87	West North East South  1NT  Pass 2♠¹ X 3♠²  Pass 5♠ AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 64 Dealer: N Vul: NS North HCP: 17 South HCP: 1 Contract: 3♣ N	North:  ♠ AJ64  ♥ K4  ♠ K1043  ♣ AQ5	South:	West North East South  1NT Pass 2♣¹  Pass 3♣² AP  1. Minor Suit Transfers after 1NT  2. automat

Board: 60 Dealer: N Vul: NS HCP: 4	<ul><li>A2</li><li>♥ 983</li><li>4</li><li>♣ 10987542</li></ul>	The opponents are silent.  Partner bids first.
Board: 61 Dealer: S Vul: EW HCP: 15	<ul><li>★ A1053</li><li>♥ 93</li><li>◆ AK97</li><li>◆ KJ5</li></ul>	The opponents are silent. You bid first.
Board: 62 Dealer: N Vul: EW HCP: 5	◆— ▼ 32 ◆ KQ542 ◆ 876543	The opponents are silent.  Partner bids first.
Board: 63 Dealer: S Vul: None HCP: 16	<ul><li>▲ A1087</li><li>♥ AKQ</li><li>◆ J95</li><li>▲ Q87</li></ul>	East Doubles 2♠ if possible.  You bid first.
Board: 64 Dealer: N Vul: NS HCP: 1	<ul><li>♦ 873</li><li>♥ 985</li><li>♦ 6</li><li>♣ J109732</li></ul>	The opponents are silent.  Partner bids first.

Board: 60 Dealer: N Vul: NS North HCP: 16 South HCP: 4 Contract: 3♣ N	North:	South:  ♠ A2  ♥ 983  ♦ 4  ♣ 10987542	West North East South  1NT Pass 2♣¹  Pass 3♣² AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 61 Dealer: S Vul: EW North HCP: 9 South HCP: 15 Contract: 3♣ S	North:  ♠ K2  ♥ K62  ♦ J2  ♣ Q87632	South:  ♠ A1053  ♥ 93  ♠ AK97  ♠ KJ5	West North East South  1NT  Pass 2♣¹ Pass 3♣²  AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 62 Dealer: N Vul: EW North HCP: 15 South HCP: 5 Contract: 3♣ N	North:  ♠ AK1094  ♥ K107  ♦ 103  ♣ AJ9	South:	West North East South  1NT Pass 2♠¹  Pass 3♠² AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 63 Dealer: S Vul: None North HCP: 7 South HCP: 16 Contract: 5♣ S	North:  ◆ 4  ▼ 62  ◆ AQ73  ♣ J109632	South:  ♠ A1087  ♥ AKQ  ♦ J95  ♠ Q87	West North East South  1NT  Pass 2♠¹ X 3♠²  Pass 5♠ AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 64 Dealer: N Vul: NS North HCP: 17 South HCP: 1 Contract: 3♣ N	North:  ♠ AJ64  ♥ K4  ♠ K1043  ♣ AQ5	South:	West North East South  1NT Pass 2♣¹  Pass 3♣² AP  1. Minor Suit Transfers after 1NT  2. automat

Board: 65 Dealer: S Vul: Both HCP: 6	<ul><li>◆ 98</li><li>♥ 87</li><li>◆ 752</li><li>◆ KQJ643</li></ul>	The opponents are silent.  Partner bids first.
Board: 66 Dealer: N Vul: None HCP: 15	<ul><li>♣ AJ3</li><li>♥ K76</li><li>♦ AK53</li><li>♣ 865</li></ul>	The opponents are silent. You bid first.
Board: 67 Dealer: S Vul: None HCP: 9	♣ Q ♥ Q107 ♦ 932 ♣ KQ10987	The opponents are silent.  Partner bids first.
Board: 68 Dealer: N Vul: None HCP: 15	<ul><li>★ AK54</li><li>▼ K762</li><li>◆ K87</li><li>◆ Q7</li></ul>	The opponents are silent. You bid first.
Board: 69 Dealer: S Vul: EW HCP: 6	<ul> <li>A5</li> <li>♥ 963</li> <li>106</li> <li>♥ Q109743</li> </ul>	The opponents are silent.  Partner bids first.

Board: 65 Dealer: S Vul: Both North HCP: 6 South HCP: 16 Contract: 3 S	North:	South:  ♠ K763  ♥ KJ3  ♠ AJ98  ♣ A5	West North East South  1NT  Pass 2♠¹ Pass 3♣²  AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 66 Dealer: N Vul: None North HCP: 15 South HCP: 8 Contract: 3 N	North:  ♠ AJ3  ♥ K76  ♠ AK53  ♣ 865	South:  ♠ Q107  ♥ J5  ♦ Q4  ♠ QJ9732	West North East South  1NT Pass 2♣¹  Pass 3♣² AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 67 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 3 S	North:  ♠ Q  ♥ Q107  • 932  ♣ KQ10987	South:  ♠ AJ95  ♥ K6  ♦ Q1075  ♠ AJ2	West North East South  1NT  Pass 2♠¹ Pass 3♠²  AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 68 Dealer: N Vul: None North HCP: 15 South HCP: 4 Contract: 34 N	North:  ♠ AK54  ♥ K762  ♠ K87  ♣ Q7	South:	West North East South  1NT Pass 2♣¹  Pass 3♣² AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 69 Dealer: S Vul: EW North HCP: 6 South HCP: 15 Contract: 3 S	North:  ♠ A5  ♥ 963  • 106  ♠ Q109743	South:  ♠ K9  ♥ J85  ♠ AQ9  ♣ AJ652	West North East South  1NT  Pass 2♠¹ Pass 3♣²  AP  1. Minor Suit Transfers after 1NT  2. automat

Board: 65 Dealer: S Vul: Both HCP: 16	<ul><li>★ K763</li><li>★ KJ3</li><li>★ AJ98</li><li>★ A5</li></ul>	The opponents are silent.  You bid first.
Board: 66 Dealer: N Vul: None HCP: 8	<ul><li>♣ Q107</li><li>♥ J5</li><li>◆ Q4</li><li>♣ QJ9732</li></ul>	The opponents are silent.  Partner bids first.
Board: 67 Dealer: S Vul: None HCP: 15	<ul><li>▲ AJ95</li><li>♥ K6</li><li>◆ Q1075</li><li>▲ AJ2</li></ul>	The opponents are silent. You bid first.
Board: 68 Dealer: N Vul: None HCP: 4	<ul><li>1098</li><li>♥ 93</li><li>♦ 95</li><li>★ KJ9652</li></ul>	The opponents are silent.  Partner bids first.
Board: 69 Dealer: S Vul: EW HCP: 15	<ul><li>★ K9</li><li>▼ J85</li><li>◆ AQ9</li><li>◆ AJ652</li></ul>	The opponents are silent. You bid first.

Board: 65 Dealer: S Vul: Both North HCP: 6 South HCP: 16 Contract: 3 S	North:	South:  ♠ K763  ♥ KJ3  ♠ AJ98  ♣ A5	West North East South  1NT  Pass 2♠¹ Pass 3♣²  AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 66 Dealer: N Vul: None North HCP: 15 South HCP: 8 Contract: 3 N	North:  ♠ AJ3  ♥ K76  ♠ AK53  ♣ 865	South:  ♠ Q107  ♥ J5  ♦ Q4  ♠ QJ9732	West North East South  1NT Pass 2♣¹  Pass 3♣² AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 67 Dealer: S Vul: None North HCP: 9 South HCP: 15 Contract: 3 S	North:  ♠ Q  ♥ Q107  • 932  ♣ KQ10987	South:  ♠ AJ95  ♥ K6  ♦ Q1075  ♠ AJ2	West North East South  1NT  Pass 2♠¹ Pass 3♠²  AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 68 Dealer: N Vul: None North HCP: 15 South HCP: 4 Contract: 34 N	North:  ♠ AK54  ♥ K762  ♠ K87  ♣ Q7	South:	West North East South  1NT Pass 2♣¹  Pass 3♣² AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 69 Dealer: S Vul: EW North HCP: 6 South HCP: 15 Contract: 3 S	North:  ♠ A5  ♥ 963  • 106  ♠ Q109743	South:  ♠ K9  ♥ J85  ♠ AQ9  ♣ AJ652	West North East South  1NT  Pass 2♠¹ Pass 3♣²  AP  1. Minor Suit Transfers after 1NT  2. automat

#### **Two-Way Size Ask**

Board: 70 ♠ AJ105 East Doubles 3♣ if possible.

Dealer: N ♥ 104 West Bids 3♥ if possible.

Vul: NS ♠ AQJ52

HCP: 15 ♠ K10 You bid first.

Board: 72 ♠ A1095 The opponents are silent.

Vul: NS ♦ KQ6

Board: 70 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 44 N	North:  ♠ AJ105  ♥ 104  ♠ AQJ52  ♠ K10	South:  ♠ K93  ♥ Q96  ♦ 7  ♣ QJ9652	West North East South  1NT Pass 2♣¹  Pass 3♣² X Pass  3♥ Pass Pass 4♣  AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 71 Dealer: S Vul: None North HCP: 4 South HCP: 16 Contract: 3 S	North:  ♣ J75  ♥ 6  • K10  ♣ 10965432	South:  ♠ A102  ♥ A954  ♠ A92  ♣ KJ8	West North East South  1NT  Pass 2♣¹ Pass 3♣²  AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 72 Dealer: N Vul: NS North HCP: 15 South HCP: 9 Contract: 3♣ N	North:  ♠ A1095  ♥ AJ105  ♠ KQ6  ♣ J4	South:	West North East South  1NT Pass 2♠¹  Pass 3♠² AP  1. Minor Suit Transfers after 1NT  2. automat

#### **Two-Way Size Ask**

Board: 70 ♠ K93 East Doubles 3♣ if possible.

Dealer: N ♥ Q96 West Bids 3♥ if possible.

Vul: NS ↑ 7

HCP: 8 ♣ QJ9652 Partner bids first.

Board: 71 ♠ A102
Dealer: S ♥ A954

The opponents are silent.

Board: 70 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 44 N	North:  ♠ AJ105  ♥ 104  ♠ AQJ52  ♠ K10	South:  ♠ K93  ♥ Q96  ♦ 7  ♣ QJ9652	West North East South  1NT Pass 2♣¹  Pass 3♣² X Pass  3♥ Pass Pass 4♣  AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 71 Dealer: S Vul: None North HCP: 4 South HCP: 16 Contract: 3 S	North:  ♣ J75  ♥ 6  • K10  ♣ 10965432	South:  ♠ A102  ♥ A954  ♠ A92  ♣ KJ8	West North East South  1NT  Pass 2♣¹ Pass 3♣²  AP  1. Minor Suit Transfers after 1NT  2. automat
Board: 72 Dealer: N Vul: NS North HCP: 15 South HCP: 9 Contract: 3♣ N	North:  ♠ A1095  ♥ AJ105  ♠ KQ6  ♣ J4	South:	West North East South  1NT Pass 2♠¹  Pass 3♠² AP  1. Minor Suit Transfers after 1NT  2. automat