

North hands (Practice Page)

Minor Suit Transfer

Board: 1	♠ 432	The opponents are silent.
Dealer: S	♥ Q4	
Vul: Both	♦ AQ7432	Partner bids first.
HCP: 9	♣ J3	

Board: 2	♠ A87	The opponents are silent.
Dealer: N	♥ K54	
Vul: None	♦ K10	You bid first.
HCP: 15	♣ AJ984	

Board: 3	♠ 85	The opponents are silent.
Dealer: S	♥ Q97	
Vul: Both	♦ QJ10872	Partner bids first.
HCP: 8	♣ K5	

Board: 4	♠ Q72	The opponents are silent.
Dealer: N	♥ AK6	
Vul: None	♦ 54	You bid first.
HCP: 16	♣ AK872	

Board: 5	♠ 32	The opponents are silent.
Dealer: S	♥ J2	
Vul: EW	♦ KQJ632	Partner bids first.
HCP: 8	♣ J103	

Minor Suit Transfer Both hands (Answers Page)

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

North:
♠ 432
♥ Q4
♦ AQ7432
♣ J3

South:
♠ Q10
♥ AK2
♦ 1065
♣ AQ986

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

Board: 2
Dealer: N
Vul: None
North HCP: 15
South HCP: 9
Contract: 3♦ N

North:
♠ A87
♥ K54
♦ K10
♣ AJ984

South:
♠ J96
♥ Q32
♦ AQ9762
♣ 10

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

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

North:
♠ 85
♥ Q97
♦ QJ10872
♣ K5

South:
♠ Q1092
♥ J8
♦ AK
♣ AJ432

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

Board: 4
Dealer: N
Vul: None
North HCP: 16
South HCP: 9
Contract: 3♦ N

North:
♠ Q72
♥ AK6
♦ 54
♣ AK872

South:
♠ K83
♥ 102
♦ A109832
♣ Q6

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

Board: 5
Dealer: S
Vul: EW
North HCP: 8
South HCP: 17
Contract: 3♦ S

North:
♠ 32
♥ J2
♦ KQJ632
♣ J103

South:
♠ AQJ6
♥ 8653
♦ A5
♣ AQ5

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

South hands (Practice Page)

Minor Suit Transfer

Board: 1	♠ Q10	The opponents are silent.
Dealer: S	♥ AK2	
Vul: Both	♦ 1065	You bid first.
HCP: 15	♣ AQ986	

Board: 2	♠ J96	The opponents are silent.
Dealer: N	♥ Q32	
Vul: None	♦ AQ9762	Partner bids first.
HCP: 9	♣ 10	

Board: 3	♠ Q1092	The opponents are silent.
Dealer: S	♥ J8	
Vul: Both	♦ AK	You bid first.
HCP: 15	♣ AJ432	

Board: 4	♠ K83	The opponents are silent.
Dealer: N	♥ 102	
Vul: None	♦ A109832	Partner bids first.
HCP: 9	♣ Q6	

Board: 5	♠ AQJ6	The opponents are silent.
Dealer: S	♥ 8653	
Vul: EW	♦ A5	You bid first.
HCP: 17	♣ AQ5	

Minor Suit Transfer Both hands (Answers Page)

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

North:
♠ 432
♥ Q4
♦ AQ7432
♣ J3

South:
♠ Q10
♥ AK2
♦ 1065
♣ AQ986

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

Board: 2
Dealer: N
Vul: None
North HCP: 15
South HCP: 9
Contract: 3♦ N

North:
♠ A87
♥ K54
♦ K10
♣ AJ984

South:
♠ J96
♥ Q32
♦ AQ9762
♣ 10

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

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

North:
♠ 85
♥ Q97
♦ QJ10872
♣ K5

South:
♠ Q1092
♥ J8
♦ AK
♣ AJ432

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

Board: 4
Dealer: N
Vul: None
North HCP: 16
South HCP: 9
Contract: 3♦ N

North:
♠ Q72
♥ AK6
♦ 54
♣ AK872

South:
♠ K83
♥ 102
♦ A109832
♣ Q6

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

Board: 5
Dealer: S
Vul: EW
North HCP: 8
South HCP: 17
Contract: 3♦ S

North:
♠ 32
♥ J2
♦ KQJ632
♣ J103

South:
♠ AQJ6
♥ 8653
♦ A5
♣ AQ5

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

North hands (Practice Page)

Minor Suit Transfer

Board: 6	♠ AQ107	The opponents are silent.
Dealer: N	♥ Q54	
Vul: EW	♦ K2	You bid first.
HCP: 15	♣ KJ96	
Board: 7	♠ Q82	The opponents are silent.
Dealer: S	♥ —	
Vul: Both	♦ K98643	Partner bids first.
HCP: 9	♣ A875	
Board: 8	♠ KQJ3	The opponents are silent.
Dealer: N	♥ KQJ9	
Vul: NS	♦ KJ10	You bid first.
HCP: 16	♣ 87	
Board: 9	♠ 5	The opponents are silent.
Dealer: S	♥ K65	
Vul: EW	♦ AJ9863	Partner bids first.
HCP: 8	♣ 964	
Board: 10	♠ A9543	West Doubles 3♣ if possible.
Dealer: N	♥ 76	
Vul: Both	♦ AK9	You bid first.
HCP: 16	♣ KQ7	

Minor Suit Transfer Both hands (Answers Page)

Board: 6
Dealer: N
Vul: EW
North HCP: 15
South HCP: 8
Contract: 3♦ N

North:
♠ AQ107
♥ Q54
♦ K2
♣ KJ96

South:
♠ 3
♥ K107
♦ QJ8543
♣ Q82

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

1. Minor Suit Transfers after 1NT
2. automat

Board: 7
Dealer: S
Vul: Both
North HCP: 9
South HCP: 16
Contract: 3♦ S

North:
♠ Q82
♥ —
♦ K98643
♣ A875

South:
♠ AK1073
♥ 865
♦ AQ2
♣ K9

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

1. Minor Suit Transfers after 1NT
2. automat

Board: 8
Dealer: N
Vul: NS
North HCP: 16
South HCP: 14
Contract: 6♦ N

North:
♠ KQJ3
♥ KQJ9
♦ KJ10
♣ 87

South:
♠ A6
♥ A5
♦ AQ76542
♣ 105

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

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

Board: 9
Dealer: S
Vul: EW
North HCP: 8
South HCP: 16
Contract: 3♦ S

North:
♠ 5
♥ K65
♦ AJ9863
♣ 964

South:
♠ J108
♥ A1084
♦ Q52
♣ AKQ

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

1. Minor Suit Transfers after 1NT
2. automat

Board: 10
Dealer: N
Vul: Both
North HCP: 16
South HCP: 8
Contract: 3♦ N

North:
♠ A9543
♥ 76
♦ AK9
♣ KQ7

South:
♠ K
♥ Q95
♦ QJ107654
♣ 96

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

1. Minor Suit Transfers after 1NT
2. automat

South hands (Practice Page)

Minor Suit Transfer

Board: 6	♠ 3	The opponents are silent.
Dealer: N	♥ K107	
Vul: EW	♦ QJ8543	Partner bids first.
HCP: 8	♣ Q82	
Board: 7	♠ AK1073	The opponents are silent.
Dealer: S	♥ 865	
Vul: Both	♦ AQ2	You bid first.
HCP: 16	♣ K9	
Board: 8	♠ A6	The opponents are silent.
Dealer: N	♥ A5	
Vul: NS	♦ AQ76542	Partner bids first.
HCP: 14	♣ 105	
Board: 9	♠ J108	The opponents are silent.
Dealer: S	♥ A1084	
Vul: EW	♦ Q52	You bid first.
HCP: 16	♣ AKQ	
Board: 10	♠ K	West Doubles 3♣ if possible.
Dealer: N	♥ Q95	
Vul: Both	♦ QJ107654	Partner bids first.
HCP: 8	♣ 96	

Minor Suit Transfer Both hands (Answers Page)

Board: 6
Dealer: N
Vul: EW
North HCP: 15
South HCP: 8
Contract: 3♦ N

North:
♠ AQ107
♥ Q54
♦ K2
♣ KJ96

South:
♠ 3
♥ K107
♦ QJ8543
♣ Q82

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

1. Minor Suit Transfers after 1NT
2. automat

Board: 7
Dealer: S
Vul: Both
North HCP: 9
South HCP: 16
Contract: 3♦ S

North:
♠ Q82
♥ —
♦ K98643
♣ A875

South:
♠ AK1073
♥ 865
♦ AQ2
♣ K9

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

1. Minor Suit Transfers after 1NT
2. automat

Board: 8
Dealer: N
Vul: NS
North HCP: 16
South HCP: 14
Contract: 6♦ N

North:
♠ KQJ3
♥ KQJ9
♦ KJ10
♣ 87

South:
♠ A6
♥ A5
♦ AQ76542
♣ 105

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

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

Board: 9
Dealer: S
Vul: EW
North HCP: 8
South HCP: 16
Contract: 3♦ S

North:
♠ 5
♥ K65
♦ AJ9863
♣ 964

South:
♠ J108
♥ A1084
♦ Q52
♣ AKQ

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

1. Minor Suit Transfers after 1NT
2. automat

Board: 10
Dealer: N
Vul: Both
North HCP: 16
South HCP: 8
Contract: 3♦ N

North:
♠ A9543
♥ 76
♦ AK9
♣ KQ7

South:
♠ K
♥ Q95
♦ QJ107654
♣ 96

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

1. Minor Suit Transfers after 1NT
2. automat

North hands (Practice Page)

Minor Suit Transfer

Board: 11	♠ Q	The opponents are silent.
Dealer: S	♥ A93	
Vul: Both	♦ QJ10542	Partner bids first.
HCP: 9	♣ 843	
Board: 12	♠ AKJ93	East Doubles 4♥ if possible.
Dealer: N	♥ A94	East Doubles Pass if possible.
Vul: None	♦ QJ	
HCP: 15	♣ 762	You bid first.
Board: 13	♠ K	The opponents are silent.
Dealer: S	♥ Q52	
Vul: Both	♦ QJ10532	Partner bids first.
HCP: 9	♣ J102	
Board: 14	♠ Q32	The opponents are silent.
Dealer: N	♥ K86	
Vul: EW	♦ A85	You bid first.
HCP: 16	♣ AK85	
Board: 15	♠ 105	The opponents are silent.
Dealer: S	♥ Q4	
Vul: Both	♦ KQJ1062	Partner bids first.
HCP: 9	♣ J87	

Minor Suit Transfer Both hands (Answers Page)

Board: 11
Dealer: S
Vul: Both
North HCP: 9
South HCP: 17
Contract: 5♦ S

North:
♠ Q
♥ A93
♦ QJ10542
♣ 843

South:
♠ AJ5
♥ QJ6
♦ K976
♣ AQ7

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

1. Minor Suit Transfers after 1NT
2. automat

Board: 12
Dealer: N
Vul: None
North HCP: 15
South HCP: 18
Contract: 7NX N

North:
♠ AKJ93
♥ A94
♦ QJ
♣ 762

South:
♠ —
♥ J3
♦ AK9765
♣ AKQJ4

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

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

Board: 13
Dealer: S
Vul: Both
North HCP: 9
South HCP: 17
Contract: 3♦ S

North:
♠ K
♥ Q52
♦ QJ10532
♣ J102

South:
♠ A732
♥ K4
♦ AK76
♣ K96

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

1. Minor Suit Transfers after 1NT
2. automat

Board: 14
Dealer: N
Vul: EW
North HCP: 16
South HCP: 8
Contract: 3♦ N

North:
♠ Q32
♥ K86
♦ A85
♣ AK85

South:
♠ KJ8
♥ 5
♦ KJ10742
♣ 732

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

1. Minor Suit Transfers after 1NT
2. automat

Board: 15

Dealer: S

Vul: Both

North HCP: 9

South HCP: 16

Contract: 3♦ S

North:

♠ 105

♥ Q4

♦ KQJ1062

♣ J87

South:

♠ J974

♥ A1098

♦ A8

♣ AK6

West North East South

1NT

Pass 3♣¹ Pass 3♦²

AP

1. Minor Suit Transfers after 1NT

2. automat

South hands (Practice Page)

Minor Suit Transfer

Board: 11	♠ AJ5	The opponents are silent.
Dealer: S	♥ QJ6	
Vul: Both	♦ K976	You bid first.
HCP: 17	♣ AQ7	
Board: 12	♠ —	East Doubles 4♥ if possible.
Dealer: N	♥ J3	East Doubles Pass if possible.
Vul: None	♦ AK9765	
HCP: 18	♣ AKQJ4	Partner bids first.
Board: 13	♠ A732	The opponents are silent.
Dealer: S	♥ K4	
Vul: Both	♦ AK76	You bid first.
HCP: 17	♣ K96	
Board: 14	♠ KJ8	The opponents are silent.
Dealer: N	♥ 5	
Vul: EW	♦ KJ10742	Partner bids first.
HCP: 8	♣ 732	
Board: 15	♠ J974	The opponents are silent.
Dealer: S	♥ A1098	
Vul: Both	♦ A8	You bid first.
HCP: 16	♣ AK6	

Minor Suit Transfer Both hands (Answers Page)

Board: 11
Dealer: S
Vul: Both
North HCP: 9
South HCP: 17
Contract: 5♦ S

North:
♠ Q
♥ A93
♦ QJ10542
♣ 843

South:
♠ AJ5
♥ QJ6
♦ K976
♣ AQ7

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

1. Minor Suit Transfers after 1NT
2. automat

Board: 12
Dealer: N
Vul: None
North HCP: 15
South HCP: 18
Contract: 7NX N

North:
♠ AKJ93
♥ A94
♦ QJ
♣ 762

South:
♠ —
♥ J3
♦ AK9765
♣ AKQJ4

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

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

Board: 13
Dealer: S
Vul: Both
North HCP: 9
South HCP: 17
Contract: 3♦ S

North:
♠ K
♥ Q52
♦ QJ10532
♣ J102

South:
♠ A732
♥ K4
♦ AK76
♣ K96

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

1. Minor Suit Transfers after 1NT
2. automat

Board: 14
Dealer: N
Vul: EW
North HCP: 16
South HCP: 8
Contract: 3♦ N

North:
♠ Q32
♥ K86
♦ A85
♣ AK85

South:
♠ KJ8
♥ 5
♦ KJ10742
♣ 732

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

1. Minor Suit Transfers after 1NT
2. automat

Board: 15

Dealer: S

Vul: Both

North HCP: 9

South HCP: 16

Contract: 3♦ S

North:

♠ 105

♥ Q4

♦ KQJ1062

♣ J87

South:

♠ J974

♥ A1098

♦ A8

♣ AK6

West North East South

1NT

Pass 3♣¹ Pass 3♦²

AP

1. Minor Suit Transfers after 1NT

2. automat

North hands (Practice Page)

Minor Suit Transfer

Board: 16	♠ KQJ6	The opponents are silent.
Dealer: N	♥ Q6	
Vul: NS	♦ K7	You bid first.
HCP: 16	♣ KQ654	

Board: 17	♠ Q	The opponents are silent.
Dealer: S	♥ 983	
Vul: EW	♦ A86543	Partner bids first.
HCP: 9	♣ K64	

Board: 18	♠ AQ86	The opponents are silent.
Dealer: N	♥ KQ84	
Vul: NS	♦ 86	You bid first.
HCP: 16	♣ AJ6	

Board: 19	♠ J10	The opponents are silent.
Dealer: S	♥ J93	
Vul: Both	♦ K107632	Partner bids first.
HCP: 8	♣ K5	

Board: 20	♠ KQ72	The opponents are silent.
Dealer: N	♥ AJ109	
Vul: None	♦ AK10	You bid first.
HCP: 17	♣ 103	

Minor Suit Transfer Both hands (Answers Page)

Board: 16
Dealer: N
Vul: NS
North HCP: 16
South HCP: 8
Contract: 3♦ N

North:
♠ KQJ6
♥ Q6
♦ K7
♣ KQ654

South:
♠ 83
♥ AK8
♦ 1085432
♣ J3

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

1. Minor Suit Transfers after 1NT
2. automat

Board: 17
Dealer: S
Vul: EW
North HCP: 9
South HCP: 15
Contract: 3♦ S

North:
♠ Q
♥ 983
♦ A86543
♣ K64

South:
♠ A98
♥ AK762
♦ K7
♣ J97

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

1. Minor Suit Transfers after 1NT
2. automat

Board: 18
Dealer: N
Vul: NS
North HCP: 16
South HCP: 8
Contract: 3♦ N

North:
♠ AQ86
♥ KQ84
♦ 86
♣ AJ6

South:
♠ 74
♥ J3
♦ KJ10753
♣ K85

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

1. Minor Suit Transfers after 1NT
2. automat

Board: 19
Dealer: S
Vul: Both
North HCP: 8
South HCP: 16
Contract: 3♦ S

North:
♠ J10
♥ J93
♦ K107632
♣ K5

South:
♠ Q74
♥ AQ52
♦ AQJ
♣ J103

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

1. Minor Suit Transfers after 1NT
2. automat

Board: 20
Dealer: N
Vul: None
North HCP: 17
South HCP: 9
Contract: 5♦ N

North:
♠ KQ72
♥ AJ109
♦ AK10
♣ 103

South:
♠ A
♥ 52
♦ J976432
♣ A65

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

1. Minor Suit Transfers after 1NT
2. automat

South hands (Practice Page)

Minor Suit Transfer

Board: 16	♠ 83	The opponents are silent.
Dealer: N	♥ AK8	
Vul: NS	♦ 1085432	Partner bids first.
HCP: 8	♣ J3	

Board: 17	♠ A98	The opponents are silent.
Dealer: S	♥ AK762	
Vul: EW	♦ K7	You bid first.
HCP: 15	♣ J97	

Board: 18	♠ 74	The opponents are silent.
Dealer: N	♥ J3	
Vul: NS	♦ KJ10753	Partner bids first.
HCP: 8	♣ K85	

Board: 19	♠ Q74	The opponents are silent.
Dealer: S	♥ AQ52	
Vul: Both	♦ AQJ	You bid first.
HCP: 16	♣ J103	

Board: 20	♠ A	The opponents are silent.
Dealer: N	♥ 52	
Vul: None	♦ J976432	Partner bids first.
HCP: 9	♣ A65	

Minor Suit Transfer Both hands (Answers Page)

Board: 16
Dealer: N
Vul: NS
North HCP: 16
South HCP: 8
Contract: 3♦ N

North:
♠ KQJ6
♥ Q6
♦ K7
♣ KQ654

South:
♠ 83
♥ AK8
♦ 1085432
♣ J3

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

1. Minor Suit Transfers after 1NT
2. automat

Board: 17
Dealer: S
Vul: EW
North HCP: 9
South HCP: 15
Contract: 3♦ S

North:
♠ Q
♥ 983
♦ A86543
♣ K64

South:
♠ A98
♥ AK762
♦ K7
♣ J97

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

1. Minor Suit Transfers after 1NT
2. automat

Board: 18
Dealer: N
Vul: NS
North HCP: 16
South HCP: 8
Contract: 3♦ N

North:
♠ AQ86
♥ KQ84
♦ 86
♣ AJ6

South:
♠ 74
♥ J3
♦ KJ10753
♣ K85

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

1. Minor Suit Transfers after 1NT
2. automat

Board: 19
Dealer: S
Vul: Both
North HCP: 8
South HCP: 16
Contract: 3♦ S

North:
♠ J10
♥ J93
♦ K107632
♣ K5

South:
♠ Q74
♥ AQ52
♦ AQJ
♣ J103

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

1. Minor Suit Transfers after 1NT
2. automat

Board: 20
Dealer: N
Vul: None
North HCP: 17
South HCP: 9
Contract: 5♦ N

North:
♠ KQ72
♥ AJ109
♦ AK10
♣ 103

South:
♠ A
♥ 52
♦ J976432
♣ A65

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

1. Minor Suit Transfers after 1NT
2. automat

North hands (Practice Page)

Minor Suit Transfer

Board: 21	♠ K42	The opponents are silent.
Dealer: S	♥ 7	
Vul: EW	♦ AKQ8632	Partner bids first.
HCP: 12	♣ 43	
Board: 22	♠ AQ42	The opponents are silent.
Dealer: N	♥ AJ3	
Vul: EW	♦ 63	You bid first.
HCP: 15	♣ A843	
Board: 23	♠ 975	The opponents are silent.
Dealer: S	♥ 97	
Vul: Both	♦ AKJ532	Partner bids first.
HCP: 8	♣ 107	
Board: 24	♠ J1095	The opponents are silent.
Dealer: N	♥ AK43	
Vul: NS	♦ AQ	You bid first.
HCP: 15	♣ J75	
Board: 25	♠ K2	East Bids 3♥ if possible.
Dealer: S	♥ 842	
Vul: None	♦ QJ10954	Partner bids first.
HCP: 8	♣ Q6	

Minor Suit Transfer Both hands (Answers Page)

Board: 21
Dealer: S
Vul: EW
North HCP: 12
South HCP: 15
Contract: 6♦ S

North:
♠ K42
♥ 7
♦ AKQ8632
♣ 43

South:
♠ A105
♥ KQJ9
♦ 105
♣ AJ106

West North East South
1NT

Pass 3♣¹ Pass 3♦²

Pass 4NT³ Pass 5♥

Pass 6♦ AP

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

Board: 22
Dealer: N
Vul: EW
North HCP: 15
South HCP: 9
Contract: 3♦ N

North:
♠ AQ42
♥ AJ3
♦ 63
♣ A843

South:
♠ J9
♥ 984
♦ AK10542
♣ J6

West North East South
1NT Pass 3♣¹

Pass 3♦² AP

1. Minor Suit Transfers after 1NT
2. automat

Board: 23
Dealer: S
Vul: Both
North HCP: 8
South HCP: 15
Contract: 3♦ S

North:
♠ 975
♥ 97
♦ AKJ532
♣ 107

South:
♠ AQ3
♥ Q65
♦ 94
♣ AK962

West North East South
1NT

Pass 3♣¹ Pass 3♦²

AP

1. Minor Suit Transfers after 1NT
2. automat

Board: 24
Dealer: N
Vul: NS
North HCP: 15
South HCP: 8
Contract: 5♦ N

North:
♠ J1095
♥ AK43
♦ AQ
♣ J75

South:
♠ A
♥ 96
♦ KJ9653
♣ 10964

West North East South
1NT Pass 3♣¹

Pass 3♦² Pass 5♦

AP

1. Minor Suit Transfers after 1NT
2. automat

Board: 25
Dealer: S
Vul: None
North HCP: 8
South HCP: 15
Contract: 4♦ N

North:
♠ K2
♥ 842
♦ QJ10954
♣ Q6

South:
♠ J654
♥ A65
♦ AK
♣ K1075

West North East South
1NT

Pass 3♣¹ 3♥ Pass

Pass 4♦ AP

1. Minor Suit Transfers after 1NT

South hands (Practice Page)

Minor Suit Transfer

Board: 21	♠ A105	The opponents are silent.
Dealer: S	♥ KQJ9	
Vul: EW	♦ 105	You bid first.
HCP: 15	♣ AJ106	

Board: 22	♠ J9	The opponents are silent.
Dealer: N	♥ 984	
Vul: EW	♦ AK10542	Partner bids first.
HCP: 9	♣ J6	

Board: 23	♠ AQ3	The opponents are silent.
Dealer: S	♥ Q65	
Vul: Both	♦ 94	You bid first.
HCP: 15	♣ AK962	

Board: 24	♠ A	The opponents are silent.
Dealer: N	♥ 96	
Vul: NS	♦ KJ9653	Partner bids first.
HCP: 8	♣ 10964	

Board: 25	♠ J654	East Bids 3♥ if possible.
Dealer: S	♥ A65	
Vul: None	♦ AK	You bid first.
HCP: 15	♣ K1075	

Minor Suit Transfer Both hands (Answers Page)

Board: 21
Dealer: S
Vul: EW
North HCP: 12
South HCP: 15
Contract: 6♦ S

North:
♠ K42
♥ 7
♦ AKQ8632
♣ 43

South:
♠ A105
♥ KQJ9
♦ 105
♣ AJ106

West North East South
1NT

Pass 3♣¹ Pass 3♦²

Pass 4NT³ Pass 5♥

Pass 6♦ AP

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

Board: 22
Dealer: N
Vul: EW
North HCP: 15
South HCP: 9
Contract: 3♦ N

North:
♠ AQ42
♥ AJ3
♦ 63
♣ A843

South:
♠ J9
♥ 984
♦ AK10542
♣ J6

West North East South
1NT Pass 3♣¹

Pass 3♦² AP

1. Minor Suit Transfers after 1NT
2. automat

Board: 23
Dealer: S
Vul: Both
North HCP: 8
South HCP: 15
Contract: 3♦ S

North:
♠ 975
♥ 97
♦ AKJ532
♣ 107

South:
♠ AQ3
♥ Q65
♦ 94
♣ AK962

West North East South
1NT

Pass 3♣¹ Pass 3♦²

AP

1. Minor Suit Transfers after 1NT
2. automat

Board: 24
Dealer: N
Vul: NS
North HCP: 15
South HCP: 8
Contract: 5♦ N

North:
♠ J1095
♥ AK43
♦ AQ
♣ J75

South:
♠ A
♥ 96
♦ KJ9653
♣ 10964

West North East South
1NT Pass 3♣¹

Pass 3♦² Pass 5♦

AP

1. Minor Suit Transfers after 1NT
2. automat

Board: 25
Dealer: S
Vul: None
North HCP: 8
South HCP: 15
Contract: 4♦ N

North:
♠ K2
♥ 842
♦ QJ10954
♣ Q6

South:
♠ J654
♥ A65
♦ AK
♣ K1075

West North East South
1NT

Pass 3♣¹ 3♥ Pass

Pass 4♦ AP

1. Minor Suit Transfers after 1NT

North hands (Practice Page)

Minor Suit Transfer

Board: 26	♠ K764	The opponents are silent.
Dealer: N	♥ AQ	
Vul: Both	♦ AK97	You bid first.
HCP: 17	♣ J76	

Board: 27	♠ 73	The opponents are silent.
Dealer: S	♥ K3	
Vul: None	♦ QJ9832	Partner bids first.
HCP: 9	♣ K97	

Board: 28	♠ 62	The opponents are silent.
Dealer: N	♥ KQ108	
Vul: EW	♦ J843	You bid first.
HCP: 15	♣ AKQ	

Board: 29	♠ 83	The opponents are silent.
Dealer: S	♥ J9	
Vul: NS	♦ AK9875	Partner bids first.
HCP: 15	♣ AK8	

Minor Suit Transfer Both hands (Answers Page)

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

North:
♠ K764
♥ AQ
♦ AK97
♣ J76

South:
♠ 32
♥ K10
♦ J108432
♣ KQ5

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

1. Minor Suit Transfers after 1NT
2. automat

Board: 27
Dealer: S
Vul: None
North HCP: 9
South HCP: 15
Contract: 5♦ S

North:
♠ 73
♥ K3
♦ QJ9832
♣ K97

South:
♠ J42
♥ QJ109
♦ A6
♣ AQJ8

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

1. Minor Suit Transfers after 1NT
2. automat

Board: 28
Dealer: N
Vul: EW
North HCP: 15
South HCP: 20
Contract: 7N N

North:
♠ 62
♥ KQ108
♦ J843
♣ AKQ

South:
♠ AQ
♥ AJ6
♦ AKQ952
♣ 97

West	North	East	South
	1NT	Pass	3♣ ¹
Pass	3♦ ²	Pass	4NT ³
Pass	5♦	Pass	7NT
	AP		

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

Board: 29
Dealer: S
Vul: NS
North HCP: 15
South HCP: 15
Contract: 6♦ S

North:
♠ 83
♥ J9
♦ AK9875
♣ AK8

South:
♠ A1092
♥ AK85
♦ Q4
♣ Q104

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

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

South hands (Practice Page)

Minor Suit Transfer

Board: 26	♠ 32	The opponents are silent.
Dealer: N	♥ K10	
Vul: Both	♦ J108432	Partner bids first.
HCP: 9	♣ KQ5	

Board: 27	♠ J42	The opponents are silent.
Dealer: S	♥ QJ109	
Vul: None	♦ A6	You bid first.
HCP: 15	♣ AQJ8	

Board: 28	♠ AQ	The opponents are silent.
Dealer: N	♥ AJ6	
Vul: EW	♦ AKQ952	Partner bids first.
HCP: 20	♣ 97	

Board: 29	♠ A1092	The opponents are silent.
Dealer: S	♥ AK85	
Vul: NS	♦ Q4	You bid first.
HCP: 15	♣ Q104	

Minor Suit Transfer Both hands (Answers Page)

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

North:
♠ K764
♥ AQ
♦ AK97
♣ J76

South:
♠ 32
♥ K10
♦ J108432
♣ KQ5

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

1. Minor Suit Transfers after 1NT
2. automat

Board: 27
Dealer: S
Vul: None
North HCP: 9
South HCP: 15
Contract: 5♦ S

North:
♠ 73
♥ K3
♦ QJ9832
♣ K97

South:
♠ J42
♥ QJ109
♦ A6
♣ AQJ8

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

1. Minor Suit Transfers after 1NT
2. automat

Board: 28
Dealer: N
Vul: EW
North HCP: 15
South HCP: 20
Contract: 7N N

North:
♠ 62
♥ KQ108
♦ J843
♣ AKQ

South:
♠ AQ
♥ AJ6
♦ AKQ952
♣ 97

West	North	East	South
	1NT	Pass	3♣ ¹
Pass	3♦ ²	Pass	4NT ³
Pass	5♦	Pass	7NT
	AP		

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

Board: 29
Dealer: S
Vul: NS
North HCP: 15
South HCP: 15
Contract: 6♦ S

North:
♠ 83
♥ J9
♦ AK9875
♣ AK8

South:
♠ A1092
♥ AK85
♦ Q4
♣ Q104

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

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

North hands (Practice Page)

Minor Suit Transfer

Board: 30	♠ AQ5	The opponents are silent.
Dealer: N	♥ AQ9	
Vul: EW	♦ 764	You bid first.
HCP: 17	♣ KQ108	

Board: 31	♠ 104	The opponents are silent.
Dealer: S	♥ J72	
Vul: None	♦ 1098764	Partner bids first.
HCP: 8	♣ AK	

Board: 32	♠ AK7	The opponents are silent.
Dealer: N	♥ K1065	
Vul: None	♦ K64	You bid first.
HCP: 15	♣ Q73	

Board: 33	♠ 85	The opponents are silent.
Dealer: S	♥ 92	
Vul: NS	♦ AKJ108752	Partner bids first.
HCP: 8	♣ 3	

Board: 34	♠ Q85	The opponents are silent.
Dealer: N	♥ KQ8	
Vul: Both	♦ KJ6	You bid first.
HCP: 17	♣ AQ76	

Minor Suit Transfer Both hands (Answers Page)

Board: 30
Dealer: N
Vul: EW
North HCP: 17
South HCP: 9
Contract: 3♦ N

North:
♠ AQ5
♥ AQ9
♦ 764
♣ KQ108

South:
♠ —
♥ J6
♦ AQJ1093
♣ J6532

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

1. Minor Suit Transfers after 1NT
2. automat

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

North:
♠ 104
♥ J72
♦ 1098764
♣ AK

South:
♠ Q2
♥ A93
♦ AKQ5
♣ J965

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

1. Minor Suit Transfers after 1NT
2. automat

Board: 32
Dealer: N
Vul: None
North HCP: 15
South HCP: 9
Contract: 3♦ N

North:
♠ AK7
♥ K1065
♦ K64
♣ Q73

South:
♠ Q2
♥ 3
♦ QJ109875
♣ A42

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

1. Minor Suit Transfers after 1NT
2. automat

Board: 33
Dealer: S
Vul: NS
North HCP: 8
South HCP: 17
Contract: 5♦ S

North:
♠ 85
♥ 92
♦ AKJ108752
♣ 3

South:
♠ AJ6
♥ KJ6
♦ Q3
♣ AQ1098

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

1. Minor Suit Transfers after 1NT
2. automat

Board: 34
Dealer: N
Vul: Both
North HCP: 17
South HCP: 8
Contract: 3♦ N

North:
♠ Q85
♥ KQ8
♦ KJ6
♣ AQ76

South:
♠ A3
♥ J2
♦ Q98543
♣ J42

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

1. Minor Suit Transfers after 1NT
2. automat

South hands (Practice Page)

Minor Suit Transfer

Board: 30	♠ —	The opponents are silent.
Dealer: N	♥ J6	
Vul: EW	♦ AQJ1093	Partner bids first.
HCP: 9	♣ J6532	
Board: 31	♠ Q2	The opponents are silent.
Dealer: S	♥ A93	
Vul: None	♦ AKQ5	You bid first.
HCP: 16	♣ J965	
Board: 32	♠ Q2	The opponents are silent.
Dealer: N	♥ 3	
Vul: None	♦ QJ109875	Partner bids first.
HCP: 9	♣ A42	
Board: 33	♠ AJ6	The opponents are silent.
Dealer: S	♥ KJ6	
Vul: NS	♦ Q3	You bid first.
HCP: 17	♣ AQ1098	
Board: 34	♠ A3	The opponents are silent.
Dealer: N	♥ J2	
Vul: Both	♦ Q98543	Partner bids first.
HCP: 8	♣ J42	

Minor Suit Transfer Both hands (Answers Page)

Board: 30
Dealer: N
Vul: EW
North HCP: 17
South HCP: 9
Contract: 3♦ N

North:
♠ AQ5
♥ AQ9
♦ 764
♣ KQ108

South:
♠ —
♥ J6
♦ AQJ1093
♣ J6532

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

1. Minor Suit Transfers after 1NT
2. automat

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

North:
♠ 104
♥ J72
♦ 1098764
♣ AK

South:
♠ Q2
♥ A93
♦ AKQ5
♣ J965

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

1. Minor Suit Transfers after 1NT
2. automat

Board: 32
Dealer: N
Vul: None
North HCP: 15
South HCP: 9
Contract: 3♦ N

North:
♠ AK7
♥ K1065
♦ K64
♣ Q73

South:
♠ Q2
♥ 3
♦ QJ109875
♣ A42

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

1. Minor Suit Transfers after 1NT
2. automat

Board: 33
Dealer: S
Vul: NS
North HCP: 8
South HCP: 17
Contract: 5♦ S

North:
♠ 85
♥ 92
♦ AKJ108752
♣ 3

South:
♠ AJ6
♥ KJ6
♦ Q3
♣ AQ1098

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

1. Minor Suit Transfers after 1NT
2. automat

Board: 34
Dealer: N
Vul: Both
North HCP: 17
South HCP: 8
Contract: 3♦ N

North:
♠ Q85
♥ KQ8
♦ KJ6
♣ AQ76

South:
♠ A3
♥ J2
♦ Q98543
♣ J42

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

1. Minor Suit Transfers after 1NT
2. automat

North hands (Practice Page)

Minor Suit Transfer

Board: 35	♠ KQ5	The opponents are silent.
Dealer: S	♥ 952	
Vul: EW	♦ A109432	Partner bids first.
HCP: 9	♣ 2	

Board: 36	♠ KJ2	The opponents are silent.
Dealer: N	♥ K95	
Vul: Both	♦ A1082	You bid first.
HCP: 15	♣ KJ10	

Board: 37	♠ —	The opponents are silent.
Dealer: S	♥ AJ7	
Vul: EW	♦ J987543	Partner bids first.
HCP: 9	♣ K62	

Board: 38	♠ AQ4	The opponents are silent.
Dealer: N	♥ A1053	
Vul: Both	♦ 92	You bid first.
HCP: 16	♣ KQJ9	

Minor Suit Transfer Both hands (Answers Page)

Board: 35

Dealer: S

Vul: EW

North HCP: 9

South HCP: 15

Contract: 5♦ S

North:

♠ KQ5

♥ 952

♦ A109432

♣ 2

South:

♠ 109874

♥ AKJ

♦ K7

♣ A83

West North East South

1NT

Pass 3♣¹ Pass 3♦²

Pass 5♦ AP

1. Minor Suit Transfers after 1NT

2. automat

Board: 36

Dealer: N

Vul: Both

North HCP: 15

South HCP: 17

Contract: 6N N

North:

♠ KJ2

♥ K95

♦ A1082

♣ KJ10

South:

♠ A95

♥ AJ

♦ KJ9653

♣ A5

West North East South

1NT Pass 3♣¹

Pass 3♦² Pass 4NT³

Pass 5♦ Pass 5♥

Pass 5♠ Pass 6NT

AP

1. Minor Suit Transfers after 1NT

2. automat

3. Blackwood 0314, for ♦

Board: 37

Dealer: S

Vul: EW

North HCP: 9

South HCP: 17

Contract: 5♦ S

North:

♠ —

♥ AJ7

♦ J987543

♣ K62

South:

♠ K543

♥ KQ10

♦ AK

♣ Q984

West North East South

1NT

Pass 3♣¹ Pass 3♦²

Pass 5♦ AP

1. Minor Suit Transfers after 1NT

2. automat

Board: 38

Dealer: N

Vul: Both

North HCP: 16

South HCP: 15

Contract: 6♦ N

North:

♠ AQ4

♥ A1053

♦ 92

♣ KQJ9

South:

♠ 108

♥ KQ

♦ AKQJ6543

♣ 10

West North East South

1NT Pass 3♣¹

Pass 3♦² Pass 4♣³

Pass 4♥⁴ Pass 4NT⁵

Pass 5♥ Pass 6♦

AP

1. Minor Suit Transfers after 1NT

2. automat

3. Cue bid, a ♣ stopper

4. Cue bid, a ♥ stopper

5. Blackwood 0314, for ♦

South hands (Practice Page)

Minor Suit Transfer

Board: 35	♠ 109874	The opponents are silent.
Dealer: S	♥ AKJ	
Vul: EW	♦ K7	You bid first.
HCP: 15	♣ A83	

Board: 36	♠ A95	The opponents are silent.
Dealer: N	♥ AJ	
Vul: Both	♦ KJ9653	Partner bids first.
HCP: 17	♣ A5	

Board: 37	♠ K543	The opponents are silent.
Dealer: S	♥ KQ10	
Vul: EW	♦ AK	You bid first.
HCP: 17	♣ Q984	

Board: 38	♠ 108	The opponents are silent.
Dealer: N	♥ KQ	
Vul: Both	♦ AKQJ6543	Partner bids first.
HCP: 15	♣ 10	

Minor Suit Transfer Both hands (Answers Page)

Board: 35

Dealer: S

Vul: EW

North HCP: 9

South HCP: 15

Contract: 5♦ S

North:

♠ KQ5

♥ 952

♦ A109432

♣ 2

South:

♠ 109874

♥ AKJ

♦ K7

♣ A83

West North East South

1NT

Pass 3♣¹ Pass 3♦²

Pass 5♦ AP

1. Minor Suit Transfers after 1NT

2. automat

Board: 36

Dealer: N

Vul: Both

North HCP: 15

South HCP: 17

Contract: 6N N

North:

♠ KJ2

♥ K95

♦ A1082

♣ KJ10

South:

♠ A95

♥ AJ

♦ KJ9653

♣ A5

West North East South

1NT Pass 3♣¹

Pass 3♦² Pass 4NT³

Pass 5♦ Pass 5♥

Pass 5♠ Pass 6NT

AP

1. Minor Suit Transfers after 1NT

2. automat

3. Blackwood 0314, for ♦

Board: 37

Dealer: S

Vul: EW

North HCP: 9

South HCP: 17

Contract: 5♦ S

North:

♠ —

♥ AJ7

♦ J987543

♣ K62

South:

♠ K543

♥ KQ10

♦ AK

♣ Q984

West North East South

1NT

Pass 3♣¹ Pass 3♦²

Pass 5♦ AP

1. Minor Suit Transfers after 1NT

2. automat

Board: 38

Dealer: N

Vul: Both

North HCP: 16

South HCP: 15

Contract: 6♦ N

North:

♠ AQ4

♥ A1053

♦ 92

♣ KQJ9

South:

♠ 108

♥ KQ

♦ AKQJ6543

♣ 10

West North East South

1NT Pass 3♣¹

Pass 3♦² Pass 4♣³

Pass 4♥⁴ Pass 4NT⁵

Pass 5♥ Pass 6♦

AP

1. Minor Suit Transfers after 1NT

2. automat

3. Cue bid, a ♣ stopper

4. Cue bid, a ♥ stopper

5. Blackwood 0314, for ♦

North hands (Practice Page)

Minor Suit Transfer

Board: 39	♠ 95	The opponents are silent.
Dealer: S	♥ J96	
Vul: NS	♦ KJ10932	Partner bids first.
HCP: 9	♣ A9	
Board: 40	♠ AK2	The opponents are silent.
Dealer: N	♥ Q1072	
Vul: EW	♦ AJ4	You bid first.
HCP: 17	♣ K109	
Board: 41	♠ A98	The opponents are silent.
Dealer: S	♥ 872	
Vul: None	♦ QJ7642	Partner bids first.
HCP: 9	♣ Q	
Board: 42	♠ AQ103	The opponents are silent.
Dealer: N	♥ QJ	
Vul: NS	♦ A76	You bid first.
HCP: 15	♣ Q984	
Board: 43	♠ 103	West Doubles Pass if possible.
Dealer: S	♥ K9	
Vul: EW	♦ KQ987542	Partner bids first.
HCP: 9	♣ J	

Minor Suit Transfer Both hands (Answers Page)

Board: 39

Dealer: S

Vul: NS

North HCP: 9

South HCP: 15

Contract: 3♦ S

North:

♠ 95

♥ J96

♦ KJ10932

♣ A9

South:

♠ KQJ4

♥ KQ104

♦ 76

♣ KJ6

West North East South

1NT

Pass 3♣¹ Pass 3♦²

AP

1. Minor Suit Transfers after 1NT

2. automat

Board: 40

Dealer: N

Vul: EW

North HCP: 17

South HCP: 9

Contract: 3♦ N

North:

♠ AK2

♥ Q1072

♦ AJ4

♣ K109

South:

♠ 743

♥ A9

♦ KQ1098765

♣ —

West North East South

1NT Pass 3♣¹

Pass 3♦² AP

1. Minor Suit Transfers after 1NT

2. automat

Board: 41

Dealer: S

Vul: None

North HCP: 9

South HCP: 15

Contract: 5♦ S

North:

♠ A98

♥ 872

♦ QJ7642

♣ Q

South:

♠ K10654

♥ 965

♦ AK8

♣ AJ

West North East South

1NT

Pass 3♣¹ Pass 3♦²

Pass 5♦ AP

1. Minor Suit Transfers after 1NT

2. automat

Board: 42

Dealer: N

Vul: NS

North HCP: 15

South HCP: 9

Contract: 3♦ N

North:

♠ AQ103

♥ QJ

♦ A76

♣ Q984

South:

♠ 4

♥ AK

♦ J1098543

♣ J63

West North East South

1NT Pass 3♣¹

Pass 3♦² AP

1. Minor Suit Transfers after 1NT

2. automat

Board: 43

Dealer: S

Vul: EW

North HCP: 9

South HCP: 16

Contract: 6♦ X S

North:

♠ 103

♥ K9

♦ KQ987542

♣ J

South:

♠ Q97

♥ AJ3

♦ A103

♣ KQ85

West North East South

1NT

Pass 3♣¹ Pass 3♦²

Pass 4NT³ Pass 5♥

Pass 6♦ Pass Pass

X AP

1. Minor Suit Transfers after 1NT

2. automat

3. Blackwood 0314, for ♦

South hands (Practice Page)

Minor Suit Transfer

Board: 39	♠ KQJ4	The opponents are silent.
Dealer: S	♥ KQ104	
Vul: NS	♦ 76	You bid first.
HCP: 15	♣ KJ6	
Board: 40	♠ 743	The opponents are silent.
Dealer: N	♥ A9	
Vul: EW	♦ KQ1098765	Partner bids first.
HCP: 9	♣ —	
Board: 41	♠ K10654	The opponents are silent.
Dealer: S	♥ 965	
Vul: None	♦ AK8	You bid first.
HCP: 15	♣ AJ	
Board: 42	♠ 4	The opponents are silent.
Dealer: N	♥ AK	
Vul: NS	♦ J1098543	Partner bids first.
HCP: 9	♣ J63	
Board: 43	♠ Q97	West Doubles Pass if possible.
Dealer: S	♥ AJ3	
Vul: EW	♦ A103	You bid first.
HCP: 16	♣ KQ85	

Minor Suit Transfer Both hands (Answers Page)

Board: 39
Dealer: S
Vul: NS
North HCP: 9
South HCP: 15
Contract: 3♦ S

North:
♠ 95
♥ J96
♦ KJ10932
♣ A9

South:
♠ KQJ4
♥ KQ104
♦ 76
♣ KJ6

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

Board: 40
Dealer: N
Vul: EW
North HCP: 17
South HCP: 9
Contract: 3♦ N

North:
♠ AK2
♥ Q1072
♦ AJ4
♣ K109

South:
♠ 743
♥ A9
♦ KQ1098765
♣ —

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

Board: 41
Dealer: S
Vul: None
North HCP: 9
South HCP: 15
Contract: 5♦ S

North:
♠ A98
♥ 872
♦ QJ7642
♣ Q

South:
♠ K10654
♥ 965
♦ AK8
♣ AJ

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

Board: 42
Dealer: N
Vul: NS
North HCP: 15
South HCP: 9
Contract: 3♦ N

North:
♠ AQ103
♥ QJ
♦ A76
♣ Q984

South:
♠ 4
♥ AK
♦ J1098543
♣ J63

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

Board: 43
Dealer: S
Vul: EW
North HCP: 9
South HCP: 16
Contract: 6♦ X S

North:
♠ 103
♥ K9
♦ KQ987542
♣ J

South:
♠ Q97
♥ AJ3
♦ A103
♣ KQ85

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

North hands (Practice Page)

Minor Suit Transfer

Board: 44	♠ Q4	The opponents are silent.
Dealer: N	♥ KQ764	
Vul: EW	♦ KQ7	You bid first.
HCP: 16	♣ A65	

Board: 45	♠ 854	The opponents are silent.
Dealer: S	♥ —	
Vul: None	♦ KQ8643	Partner bids first.
HCP: 9	♣ A943	

Board: 46	♠ K3	The opponents are silent.
Dealer: N	♥ KQ2	
Vul: NS	♦ AK65	You bid first.
HCP: 15	♣ 8532	

Board: 47	♠ K72	The opponents are silent.
Dealer: S	♥ 543	
Vul: Both	♦ AJ9765	Partner bids first.
HCP: 8	♣ 2	

Board: 48	♠ Q9	The opponents are silent.
Dealer: N	♥ AQ1042	
Vul: None	♦ 1064	You bid first.
HCP: 15	♣ AK2	

Minor Suit Transfer Both hands (Answers Page)

Board: 44
 Dealer: N
 Vul: EW
 North HCP: 16
 South HCP: 9
 Contract: 3♦ N

North:
 ♠ Q4
 ♥ KQ764
 ♦ KQ7
 ♣ A65

South:
 ♠ A10
 ♥ 32
 ♦ AJ10842
 ♣ 1043

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

1. Minor Suit Transfers after 1NT
 2. automat

Board: 45
 Dealer: S
 Vul: None
 North HCP: 9
 South HCP: 15
 Contract: 3♦ S

North:
 ♠ 854
 ♥ —
 ♦ KQ8643
 ♣ A943

South:
 ♠ AK102
 ♥ K82
 ♦ AJ2
 ♣ 1062

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

1. Minor Suit Transfers after 1NT
 2. automat

Board: 46
 Dealer: N
 Vul: NS
 North HCP: 15
 South HCP: 9
 Contract: 3♦ N

North:
 ♠ K3
 ♥ KQ2
 ♦ AK65
 ♣ 8532

South:
 ♠ QJ7
 ♥ A6
 ♦ J109842
 ♣ J9

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

1. Minor Suit Transfers after 1NT
 2. automat

Board: 47
 Dealer: S
 Vul: Both
 North HCP: 8
 South HCP: 16
 Contract: 3♦ S

North:
 ♠ K72
 ♥ 543
 ♦ AJ9765
 ♣ 2

South:
 ♠ Q3
 ♥ Q8
 ♦ KQ42
 ♣ AK1084

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

1. Minor Suit Transfers after 1NT
 2. automat

Board: 48
 Dealer: N
 Vul: None
 North HCP: 15
 South HCP: 13
 Contract: 6♦ N

North:
 ♠ Q9
 ♥ AQ1042
 ♦ 1064
 ♣ AK2

South:
 ♠ A83
 ♥ 93
 ♦ AKJ752
 ♣ J4

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

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

South hands (Practice Page)

Minor Suit Transfer

Board: 44	♠ A10	The opponents are silent.
Dealer: N	♥ 32	
Vul: EW	♦ AJ10842	Partner bids first.
HCP: 9	♣ 1043	

Board: 45	♠ AK102	The opponents are silent.
Dealer: S	♥ K82	
Vul: None	♦ AJ2	You bid first.
HCP: 15	♣ 1062	

Board: 46	♠ QJ7	The opponents are silent.
Dealer: N	♥ A6	
Vul: NS	♦ J109842	Partner bids first.
HCP: 9	♣ J9	

Board: 47	♠ Q3	The opponents are silent.
Dealer: S	♥ Q8	
Vul: Both	♦ KQ42	You bid first.
HCP: 16	♣ AK1084	

Board: 48	♠ A83	The opponents are silent.
Dealer: N	♥ 93	
Vul: None	♦ AKJ752	Partner bids first.
HCP: 13	♣ J4	

Minor Suit Transfer Both hands (Answers Page)

Board: 44
 Dealer: N
 Vul: EW
 North HCP: 16
 South HCP: 9
 Contract: 3♦ N

North:
 ♠ Q4
 ♥ KQ764
 ♦ KQ7
 ♣ A65

South:
 ♠ A10
 ♥ 32
 ♦ AJ10842
 ♣ 1043

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

1. Minor Suit Transfers after 1NT
 2. automat

Board: 45
 Dealer: S
 Vul: None
 North HCP: 9
 South HCP: 15
 Contract: 3♦ S

North:
 ♠ 854
 ♥ —
 ♦ KQ8643
 ♣ A943

South:
 ♠ AK102
 ♥ K82
 ♦ AJ2
 ♣ 1062

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

1. Minor Suit Transfers after 1NT
 2. automat

Board: 46
 Dealer: N
 Vul: NS
 North HCP: 15
 South HCP: 9
 Contract: 3♦ N

North:
 ♠ K3
 ♥ KQ2
 ♦ AK65
 ♣ 8532

South:
 ♠ QJ7
 ♥ A6
 ♦ J109842
 ♣ J9

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

1. Minor Suit Transfers after 1NT
 2. automat

Board: 47
 Dealer: S
 Vul: Both
 North HCP: 8
 South HCP: 16
 Contract: 3♦ S

North:
 ♠ K72
 ♥ 543
 ♦ AJ9765
 ♣ 2

South:
 ♠ Q3
 ♥ Q8
 ♦ KQ42
 ♣ AK1084

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

1. Minor Suit Transfers after 1NT
 2. automat

Board: 48
 Dealer: N
 Vul: None
 North HCP: 15
 South HCP: 13
 Contract: 6♦ N

North:
 ♠ Q9
 ♥ AQ1042
 ♦ 1064
 ♣ AK2

South:
 ♠ A83
 ♥ 93
 ♦ AKJ752
 ♣ J4

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

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

North hands (Practice Page)

Minor Suit Transfer

Board: 49 ♠ 105
Dealer: S ♥ K7
Vul: Both ♦ AQ98765
HCP: 9 ♣ 96

The opponents are silent.

Partner bids first.

Board: 50 ♠ AQJ2
Dealer: N ♥ K1095
Vul: NS ♦ 83
HCP: 15 ♣ AJ6

West Doubles Pass if possible.

East Bids 3♥ if possible.

You bid first.

Board: 51 ♠ —
Dealer: S ♥ 864
Vul: EW ♦ KQ10643
HCP: 9 ♣ A732

The opponents are silent.

Partner bids first.

Board: 52 ♠ Q106
Dealer: N ♥ AQJ97
Vul: NS ♦ Q5
HCP: 15 ♣ KJ8

The opponents are silent.

You bid first.

Board: 53 ♠ K53
Dealer: S ♥ —
Vul: NS ♦ AKQ9863
HCP: 12 ♣ 852

East Doubles 3♣ if possible.

East Doubles 6♦ if possible.

Partner bids first.

Minor Suit Transfer Both hands (Answers Page)

Board: 49

Dealer: S

Vul: Both

North HCP: 9

South HCP: 15

Contract: 3♦ S

North:

♠ 105

♥ K7

♦ AQ98765

♣ 96

South:

♠ A8

♥ 965

♦ J104

♣ AKQJ3

West North East South

1NT

Pass 3♣¹ Pass 3♦²

AP

1. Minor Suit Transfers after 1NT

2. automat

Board: 50

Dealer: N

Vul: NS

North HCP: 15

South HCP: 8

Contract: 4♦ N

North:

♠ AQJ2

♥ K1095

♦ 83

♣ AJ6

South:

♠ 954

♥ 82

♦ AKJ1097

♣ 104

West North East South

1NT Pass 3♣¹

Pass 3♦² Pass Pass

X Pass 3♥ 4♦

AP

1. Minor Suit Transfers after 1NT

2. automat

Board: 51

Dealer: S

Vul: EW

North HCP: 9

South HCP: 16

Contract: 3♦ S

North:

♠ —

♥ 864

♦ KQ10643

♣ A732

South:

♠ J1093

♥ AKQ7

♦ J7

♣ KQ6

West North East South

1NT

Pass 3♣¹ Pass 3♦²

AP

1. Minor Suit Transfers after 1NT

2. automat

Board: 52

Dealer: N

Vul: NS

North HCP: 15

South HCP: 18

Contract: 6♦ N

North:

♠ Q106

♥ AQJ97

♦ Q5

♣ KJ8

South:

♠ K

♥ K

♦ AKJ98764

♣ A92

West North East South

1NT Pass 3♣¹

Pass 3♦² Pass 4NT³

Pass 5♦ Pass 6♦

AP

1. Minor Suit Transfers after 1NT

2. automat

3. Blackwood 0314, for ♦

Board: 53
Dealer: S
Vul: NS
North HCP: 12
South HCP: 16
Contract: 6♦X S

North:

♠ K53

♥ —

♦ AKQ9863

♣ 852

South:

♠ AJ6

♥ AQJ96

♦ J7

♣ QJ3

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

			1NT
--	--	--	-----

Pass	3♣ ¹	X	Pass
------	-----------------	---	------

Pass	4♥ ²	Pass	5♦
------	-----------------	------	----

Pass	6♦	X	AP
------	----	---	----

1. Minor Suit Transfers after 1NT

2. Splinter

South hands (Practice Page)

Minor Suit Transfer

Board: 49	♠ A8	The opponents are silent.
Dealer: S	♥ 965	
Vul: Both	♦ J104	You bid first.
HCP: 15	♣ AKQJ3	
Board: 50	♠ 954	West Doubles Pass if possible.
Dealer: N	♥ 82	East Bids 3♥ if possible.
Vul: NS	♦ AKJ1097	
HCP: 8	♣ 104	Partner bids first.
Board: 51	♠ J1093	The opponents are silent.
Dealer: S	♥ AKQ7	
Vul: EW	♦ J7	You bid first.
HCP: 16	♣ KQ6	
Board: 52	♠ K	The opponents are silent.
Dealer: N	♥ K	
Vul: NS	♦ AKJ98764	Partner bids first.
HCP: 18	♣ A92	
Board: 53	♠ AJ6	East Doubles 3♣ if possible.
Dealer: S	♥ AQJ96	East Doubles 6♦ if possible.
Vul: NS	♦ J7	
HCP: 16	♣ QJ3	You bid first.

Minor Suit Transfer Both hands (Answers Page)

Board: 49

Dealer: S

Vul: Both

North HCP: 9

South HCP: 15

Contract: 3♦ S

North:

♠ 105

♥ K7

♦ AQ98765

♣ 96

South:

♠ A8

♥ 965

♦ J104

♣ AKQJ3

West North East South

1NT

Pass 3♣¹ Pass 3♦²

AP

1. Minor Suit Transfers after 1NT

2. automat

Board: 50

Dealer: N

Vul: NS

North HCP: 15

South HCP: 8

Contract: 4♦ N

North:

♠ AQJ2

♥ K1095

♦ 83

♣ AJ6

South:

♠ 954

♥ 82

♦ AKJ1097

♣ 104

West North East South

1NT Pass 3♣¹

Pass 3♦² Pass Pass

X Pass 3♥ 4♦

AP

1. Minor Suit Transfers after 1NT

2. automat

Board: 51

Dealer: S

Vul: EW

North HCP: 9

South HCP: 16

Contract: 3♦ S

North:

♠ —

♥ 864

♦ KQ10643

♣ A732

South:

♠ J1093

♥ AKQ7

♦ J7

♣ KQ6

West North East South

1NT

Pass 3♣¹ Pass 3♦²

AP

1. Minor Suit Transfers after 1NT

2. automat

Board: 52

Dealer: N

Vul: NS

North HCP: 15

South HCP: 18

Contract: 6♦ N

North:

♠ Q106

♥ AQJ97

♦ Q5

♣ KJ8

South:

♠ K

♥ K

♦ AKJ98764

♣ A92

West North East South

1NT Pass 3♣¹

Pass 3♦² Pass 4NT³

Pass 5♦ Pass 6♦

AP

1. Minor Suit Transfers after 1NT

2. automat

3. Blackwood 0314, for ♦

Board: 53
Dealer: S
Vul: NS
North HCP: 12
South HCP: 16
Contract: 6♦X S

North:

♠ K53

♥ —

♦ AKQ9863

♣ 852

South:

♠ AJ6

♥ AQJ96

♦ J7

♣ QJ3

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

1NT

Pass	3♣ ¹	X	Pass
------	-----------------	---	------

Pass	4♥ ²	Pass	5♦
------	-----------------	------	----

Pass	6♦	X	AP
------	----	---	----

1. Minor Suit Transfers after 1NT

2. Splinter

North hands (Practice Page)

Minor Suit Transfer

Board: 54	♠ A102	West Bids 4NT if possible.
Dealer: N	♥ K752	East Bids 5♣ if possible.
Vul: Both	♦ A1095	
HCP: 15	♣ KJ	You bid first.
Board: 55	♠ 75	The opponents are silent.
Dealer: S	♥ K	
Vul: NS	♦ AQ9852	Partner bids first.
HCP: 9	♣ 10843	
Board: 56	♠ A3	The opponents are silent.
Dealer: N	♥ AK62	
Vul: Both	♦ 973	You bid first.
HCP: 15	♣ A743	
Board: 57	♠ 954	East Bids 3♥ if possible.
Dealer: S	♥ K7	
Vul: NS	♦ KJ10984	Partner bids first.
HCP: 9	♣ Q8	
Board: 58	♠ AKQ9	The opponents are silent.
Dealer: N	♥ Q1096	
Vul: Both	♦ KQ2	You bid first.
HCP: 17	♣ J10	

Minor Suit Transfer Both hands (Answers Page)

Board: 54
Dealer: N
Vul: Both
North HCP: 15
South HCP: 8
Contract: 5♣X E

North:
♠ A102
♥ K752
♦ A1095
♣ KJ

South:
♠ 984
♥ —
♦ KQJ832
♣ Q1092

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

1. Minor Suit Transfers after 1NT
2. Unusual 4NT
3. bidable suit

Board: 55
Dealer: S
Vul: NS
North HCP: 9
South HCP: 17
Contract: 3♦ S

North:
♠ 75
♥ K
♦ AQ9852
♣ 10843

South:
♠ AQJ4
♥ 10742
♦ K104
♣ AK

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

1. Minor Suit Transfers after 1NT
2. automat

Board: 56
Dealer: N
Vul: Both
North HCP: 15
South HCP: 9
Contract: 3♦ N

North:
♠ A3
♥ AK62
♦ 973
♣ A743

South:
♠ 2
♥ J98
♦ AQJ642
♣ J109

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

1. Minor Suit Transfers after 1NT
2. automat

Board: 57
Dealer: S
Vul: NS
North HCP: 9
South HCP: 16
Contract: 5♦ N

North:
♠ 954
♥ K7
♦ KJ10984
♣ Q8

South:
♠ 72
♥ Q10854
♦ AQ7
♣ AKJ

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

1. Minor Suit Transfers after 1NT

Board: 58
Dealer: N
Vul: Both
North HCP: 17
South HCP: 8
Contract: 3♦ N

North:
♠ AKQ9
♥ Q1096
♦ KQ2
♣ J10

South:
♠ 6
♥ 532
♦ A96543
♣ A93

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

1. Minor Suit Transfers after 1NT
2. automat

South hands (Practice Page)

Minor Suit Transfer

Board: 54	♠ 984	West Bids 4NT if possible.
Dealer: N	♥ —	East Bids 5♣ if possible.
Vul: Both	♦ KQJ832	
HCP: 8	♣ Q1092	Partner bids first.
Board: 55	♠ AQJ4	The opponents are silent.
Dealer: S	♥ 10742	
Vul: NS	♦ K104	You bid first.
HCP: 17	♣ AK	
Board: 56	♠ 2	The opponents are silent.
Dealer: N	♥ J98	
Vul: Both	♦ AQJ642	Partner bids first.
HCP: 9	♣ J109	
Board: 57	♠ 72	East Bids 3♥ if possible.
Dealer: S	♥ Q10854	
Vul: NS	♦ AQ7	You bid first.
HCP: 16	♣ AKJ	
Board: 58	♠ 6	The opponents are silent.
Dealer: N	♥ 532	
Vul: Both	♦ A96543	Partner bids first.
HCP: 8	♣ A93	

Minor Suit Transfer Both hands (Answers Page)

Board: 54
 Dealer: N
 Vul: Both
 North HCP: 15
 South HCP: 8
 Contract: 5♣X E

North:
 ♠ A102
 ♥ K752
 ♦ A1095
 ♣ KJ

South:
 ♠ 984
 ♥ —
 ♦ KQJ832
 ♣ Q1092

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

1. Minor Suit Transfers after 1NT
 2. Unusual 4NT
 3. bidable suit

Board: 55
 Dealer: S
 Vul: NS
 North HCP: 9
 South HCP: 17
 Contract: 3♦ S

North:
 ♠ 75
 ♥ K
 ♦ AQ9852
 ♣ 10843

South:
 ♠ AQJ4
 ♥ 10742
 ♦ K104
 ♣ AK

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

1. Minor Suit Transfers after 1NT
 2. automat

Board: 56
 Dealer: N
 Vul: Both
 North HCP: 15
 South HCP: 9
 Contract: 3♦ N

North:
 ♠ A3
 ♥ AK62
 ♦ 973
 ♣ A743

South:
 ♠ 2
 ♥ J98
 ♦ AQJ642
 ♣ J109

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

1. Minor Suit Transfers after 1NT
 2. automat

Board: 57
 Dealer: S
 Vul: NS
 North HCP: 9
 South HCP: 16
 Contract: 5♦ N

North:
 ♠ 954
 ♥ K7
 ♦ KJ10984
 ♣ Q8

South:
 ♠ 72
 ♥ Q10854
 ♦ AQ7
 ♣ AKJ

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

1. Minor Suit Transfers after 1NT

Board: 58
 Dealer: N
 Vul: Both
 North HCP: 17
 South HCP: 8
 Contract: 3♦ N

North:
 ♠ AKQ9
 ♥ Q1096
 ♦ KQ2
 ♣ J10

South:
 ♠ 6
 ♥ 532
 ♦ A96543
 ♣ A93

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

1. Minor Suit Transfers after 1NT
 2. automat

North hands (Practice Page)

Minor Suit Transfer

Board: 59	♠ 75	The opponents are silent.
Dealer: S	♥ K85	
Vul: None	♦ A108765	Partner bids first.
HCP: 9	♣ Q3	

Board: 60	♠ A7643	The opponents are silent.
Dealer: N	♥ AJ5	
Vul: NS	♦ 97	You bid first.
HCP: 15	♣ AQ7	

Board: 61	♠ J95	The opponents are silent.
Dealer: S	♥ Q7	
Vul: Both	♦ KQ10954	Partner bids first.
HCP: 8	♣ 106	

Board: 62	♠ 75	The opponents are silent.
Dealer: N	♥ KQ2	
Vul: EW	♦ AK32	You bid first.
HCP: 15	♣ QJ74	

Minor Suit Transfer Both hands (Answers Page)

Board: 59

Dealer: S

Vul: None

North HCP: 9

South HCP: 15

Contract: 3♦ S

North:

♠ 75

♥ K85

♦ A108765

♣ Q3

South:

♠ AQ84

♥ A92

♦ KJ9

♣ J98

West North East South

1NT

Pass 3♣¹ Pass 3♦²

AP

1. Minor Suit Transfers after 1NT

2. automat

Board: 60

Dealer: N

Vul: NS

North HCP: 15

South HCP: 12

Contract: 6♦ N

North:

♠ A7643

♥ AJ5

♦ 97

♣ AQ7

South:

♠ Q5

♥ 9

♦ AKQ108543

♣ J8

West North East South

1NT Pass 3♣¹

Pass 3♦² Pass 4♥³

Pass 4♠⁴ Pass 4NT⁵

Pass 5♣ Pass 6♦

AP

1. Minor Suit Transfers after 1NT

2. automat

3. Splinter

4. Cue bid, a ♠ stopper

5. Blackwood 0314, for ♦

Board: 61

Dealer: S

Vul: Both

North HCP: 8

South HCP: 15

Contract: 3♦ S

North:

♠ J95

♥ Q7

♦ KQ10954

♣ 106

South:

♠ AQ102

♥ 1093

♦ A2

♣ AJ87

West North East South

1NT

Pass 3♣¹ Pass 3♦²

AP

1. Minor Suit Transfers after 1NT

2. automat

Board: 62

Dealer: N

Vul: EW

North HCP: 15

South HCP: 9

Contract: 3♦ N

North:

♠ 75

♥ KQ2

♦ AK32

♣ QJ74

South:

♠ Q6

♥ A95

♦ QJ10865

♣ 62

West North East South

1NT Pass 3♣¹

Pass 3♦² AP

1. Minor Suit Transfers after 1NT

2. automat

South hands (Practice Page)

Minor Suit Transfer

Board: 59	♠ AQ84	The opponents are silent.
Dealer: S	♥ A92	
Vul: None	♦ KJ9	You bid first.
HCP: 15	♣ J98	

Board: 60	♠ Q5	The opponents are silent.
Dealer: N	♥ 9	
Vul: NS	♦ AKQ108543	Partner bids first.
HCP: 12	♣ J8	

Board: 61	♠ AQ102	The opponents are silent.
Dealer: S	♥ 1093	
Vul: Both	♦ A2	You bid first.
HCP: 15	♣ AJ87	

Board: 62	♠ Q6	The opponents are silent.
Dealer: N	♥ A95	
Vul: EW	♦ QJ10865	Partner bids first.
HCP: 9	♣ 62	

Minor Suit Transfer Both hands (Answers Page)

Board: 59

Dealer: S

Vul: None

North HCP: 9

South HCP: 15

Contract: 3♦ S

North:

♠ 75

♥ K85

♦ A108765

♣ Q3

South:

♠ AQ84

♥ A92

♦ KJ9

♣ J98

West North East South

1NT

Pass 3♣¹ Pass 3♦²

AP

1. Minor Suit Transfers after 1NT

2. automat

Board: 60

Dealer: N

Vul: NS

North HCP: 15

South HCP: 12

Contract: 6♦ N

North:

♠ A7643

♥ AJ5

♦ 97

♣ AQ7

South:

♠ Q5

♥ 9

♦ AKQ108543

♣ J8

West North East South

1NT Pass 3♣¹

Pass 3♦² Pass 4♥³

Pass 4♠⁴ Pass 4NT⁵

Pass 5♣ Pass 6♦

AP

1. Minor Suit Transfers after 1NT

2. automat

3. Splinter

4. Cue bid, a ♠ stopper

5. Blackwood 0314, for ♦

Board: 61

Dealer: S

Vul: Both

North HCP: 8

South HCP: 15

Contract: 3♦ S

North:

♠ J95

♥ Q7

♦ KQ10954

♣ 106

South:

♠ AQ102

♥ 1093

♦ A2

♣ AJ87

West North East South

1NT

Pass 3♣¹ Pass 3♦²

AP

1. Minor Suit Transfers after 1NT

2. automat

Board: 62

Dealer: N

Vul: EW

North HCP: 15

South HCP: 9

Contract: 3♦ N

North:

♠ 75

♥ KQ2

♦ AK32

♣ QJ74

South:

♠ Q6

♥ A95

♦ QJ10865

♣ 62

West North East South

1NT Pass 3♣¹

Pass 3♦² AP

1. Minor Suit Transfers after 1NT

2. automat

North hands (Practice Page)

Minor Suit Transfer

Board: 63	♠ 96	The opponents are silent.
Dealer: S	♥ Q9	
Vul: NS	♦ AKQJ732	Partner bids first.
HCP: 17	♣ AJ	

Board: 64	♠ A10	The opponents are silent.
Dealer: N	♥ J105	
Vul: Both	♦ K108	You bid first.
HCP: 15	♣ AK975	

Board: 65	♠ 75	The opponents are silent.
Dealer: S	♥ 643	
Vul: Both	♦ KJ10973	Partner bids first.
HCP: 8	♣ A7	

Board: 66	♠ AKQ2	The opponents are silent.
Dealer: N	♥ 1087	
Vul: None	♦ 52	You bid first.
HCP: 15	♣ AQ64	

Minor Suit Transfer Both hands (Answers Page)

Board: 63
Dealer: S
Vul: NS
North HCP: 17
South HCP: 16
Contract: 6♦ S

North:
♠ 96
♥ Q9
♦ AKQJ732
♣ AJ

South:
♠ A53
♥ AK6
♦ 954
♣ KQ109

West	North	East	South
			1NT

Pass	3♣ ¹	Pass	3♦ ²
Pass	4♣ ³	Pass	4NT ⁴
Pass	5♣	Pass	5♦
Pass	6♦	AP	

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

Board: 64
Dealer: N
Vul: Both
North HCP: 15
South HCP: 17
Contract: 6N N

North:
♠ A10
♥ J105
♦ K108
♣ AK975

South:
♠ KJ
♥ AQ
♦ AJ9432
♣ Q43

West	North	East	South
	1NT	Pass	3♣ ¹

Pass	3♦ ²	Pass	4NT ³
Pass	5♣	Pass	6NT
AP			

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

Board: 65
Dealer: S
Vul: Both
North HCP: 8
South HCP: 17
Contract: 3♦ S

North:
♠ 75
♥ 643
♦ KJ10973
♣ A7

South:
♠ KJ64
♥ AQ95
♦ AQ
♣ J104

West	North	East	South
			1NT

Pass	3♣ ¹	Pass	3♦ ²
AP			

1. Minor Suit Transfers after 1NT
2. automat

Board: 66
Dealer: N
Vul: None
North HCP: 15
South HCP: 19
Contract: 7N N

North:
♠ AKQ2
♥ 1087
♦ 52
♣ AQ64

South:
♠ 74
♥ AQJ
♦ AKQ743
♣ K9

West	North	East	South
	1NT	Pass	3♣ ¹

Pass	3♦ ²	Pass	4NT ³
Pass	5♥	Pass	7NT
AP			

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

South hands (Practice Page)

Minor Suit Transfer

Board: 63	♠ A53	The opponents are silent.
Dealer: S	♥ AK6	
Vul: NS	♦ 954	You bid first.
HCP: 16	♣ KQ109	

Board: 64	♠ KJ	The opponents are silent.
Dealer: N	♥ AQ	
Vul: Both	♦ AJ9432	Partner bids first.
HCP: 17	♣ Q43	

Board: 65	♠ KJ64	The opponents are silent.
Dealer: S	♥ AQ95	
Vul: Both	♦ AQ	You bid first.
HCP: 17	♣ J104	

Board: 66	♠ 74	The opponents are silent.
Dealer: N	♥ AQJ	
Vul: None	♦ AKQ743	Partner bids first.
HCP: 19	♣ K9	

Minor Suit Transfer Both hands (Answers Page)

Board: 63
Dealer: S
Vul: NS
North HCP: 17
South HCP: 16
Contract: 6♦ S

North:
♠ 96
♥ Q9
♦ AKQJ732
♣ AJ

South:
♠ A53
♥ AK6
♦ 954
♣ KQ109

West	North	East	South
			1NT

Pass	3♣ ¹	Pass	3♦ ²
Pass	4♣ ³	Pass	4NT ⁴
Pass	5♣	Pass	5♦
Pass	6♦	AP	

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

Board: 64
Dealer: N
Vul: Both
North HCP: 15
South HCP: 17
Contract: 6N N

North:
♠ A10
♥ J105
♦ K108
♣ AK975

South:
♠ KJ
♥ AQ
♦ AJ9432
♣ Q43

West	North	East	South
	1NT	Pass	3♣ ¹

Pass	3♦ ²	Pass	4NT ³
Pass	5♣	Pass	6NT
AP			

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

Board: 65
Dealer: S
Vul: Both
North HCP: 8
South HCP: 17
Contract: 3♦ S

North:
♠ 75
♥ 643
♦ KJ10973
♣ A7

South:
♠ KJ64
♥ AQ95
♦ AQ
♣ J104

West	North	East	South
			1NT

Pass	3♣ ¹	Pass	3♦ ²
AP			

1. Minor Suit Transfers after 1NT
2. automat

Board: 66
Dealer: N
Vul: None
North HCP: 15
South HCP: 19
Contract: 7N N

North:
♠ AKQ2
♥ 1087
♦ 52
♣ AQ64

South:
♠ 74
♥ AQJ
♦ AKQ743
♣ K9

West	North	East	South
	1NT	Pass	3♣ ¹

Pass	3♦ ²	Pass	4NT ³
Pass	5♥	Pass	7NT
AP			

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

North hands (Practice Page)

Minor Suit Transfer

Board: 67	♠ 98	East Doubles 3♣ if possible.
Dealer: S	♥ AJ9	West Doubles 5♠ if possible.
Vul: EW	♦ KJ10983	
HCP: 9	♣ 92	Partner bids first.
Board: 68	♠ J106	The opponents are silent.
Dealer: N	♥ AJ3	
Vul: NS	♦ Q10	You bid first.
HCP: 17	♣ AKQ108	
Board: 69	♠ J63	The opponents are silent.
Dealer: S	♥ 3	
Vul: None	♦ J97432	Partner bids first.
HCP: 8	♣ AQ3	
Board: 70	♠ KQJ9	West Bids 4NT if possible.
Dealer: N	♥ 43	East Bids 5♥ if possible.
Vul: NS	♦ K43	
HCP: 15	♣ AQ92	You bid first.
Board: 71	♠ 752	East Bids 4♣ if possible.
Dealer: S	♥ KJ	
Vul: NS	♦ KQJ862	Partner bids first.
HCP: 10	♣ 105	

Minor Suit Transfer Both hands (Answers Page)

Board: 67
Dealer: S
Vul: EW
North HCP: 9
South HCP: 17
Contract: 6♦ N

North:
♠ 98
♥ AJ9
♦ KJ10983
♣ 92

South:
♠ KQ4
♥ Q108
♦ AQ62
♣ A108

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

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

Board: 68
Dealer: N
Vul: NS
North HCP: 17
South HCP: 8
Contract: 3♦ N

North:
♠ J106
♥ AJ3
♦ Q10
♣ AKQ108

South:
♠ A
♥ 875
♦ A97532
♣ 765

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

1. Minor Suit Transfers after 1NT
2. automat

Board: 69
Dealer: S
Vul: None
North HCP: 8
South HCP: 16
Contract: 3♦ S

North:
♠ J63
♥ 3
♦ J97432
♣ AQ3

South:
♠ AK9
♥ K876
♦ AQ86
♣ 98

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

1. Minor Suit Transfers after 1NT
2. automat

Board: 70
Dealer: N
Vul: NS
North HCP: 15
South HCP: 9
Contract: 5♥ X E

North:
♠ KQJ9
♥ 43
♦ K43
♣ AQ92

South:
♠ 87
♥ K92
♦ AQ7652
♣ 63

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

1. Minor Suit Transfers after 1NT
2. Unusual 4NT

Board: 71
Dealer: S
Vul: NS
North HCP: 10
South HCP: 17
Contract: 4♣ X E

North:
♠ 752
♥ KJ
♦ KQJ862
♣ 105

South:
♠ AK43
♥ AQ107
♦ A94
♣ 42

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

1. Minor Suit Transfers after 1NT

South hands (Practice Page)

Minor Suit Transfer

Board: 67	♠ KQ4	East Doubles 3♣ if possible.
Dealer: S	♥ Q108	West Doubles 5♠ if possible.
Vul: EW	♦ AQ62	
HCP: 17	♣ A108	You bid first.

Board: 68	♠ A	The opponents are silent.
Dealer: N	♥ 875	
Vul: NS	♦ A97532	Partner bids first.
HCP: 8	♣ 765	

Board: 69	♠ AK9	The opponents are silent.
Dealer: S	♥ K876	
Vul: None	♦ AQ86	You bid first.
HCP: 16	♣ 98	

Board: 70	♠ 87	West Bids 4NT if possible.
Dealer: N	♥ K92	East Bids 5♥ if possible.
Vul: NS	♦ AQ7652	
HCP: 9	♣ 63	Partner bids first.

Board: 71	♠ AK43	East Bids 4♣ if possible.
Dealer: S	♥ AQ107	
Vul: NS	♦ A94	You bid first.
HCP: 17	♣ 42	

Minor Suit Transfer Both hands (Answers Page)

Board: 67
Dealer: S
Vul: EW
North HCP: 9
South HCP: 17
Contract: 6♦ N

North:
♠ 98
♥ AJ9
♦ KJ10983
♣ 92

South:
♠ KQ4
♥ Q108
♦ AQ62
♣ A108

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

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

Board: 68
Dealer: N
Vul: NS
North HCP: 17
South HCP: 8
Contract: 3♦ N

North:
♠ J106
♥ AJ3
♦ Q10
♣ AKQ108

South:
♠ A
♥ 875
♦ A97532
♣ 765

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

1. Minor Suit Transfers after 1NT
2. automat

Board: 69
Dealer: S
Vul: None
North HCP: 8
South HCP: 16
Contract: 3♦ S

North:
♠ J63
♥ 3
♦ J97432
♣ AQ3

South:
♠ AK9
♥ K876
♦ AQ86
♣ 98

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

1. Minor Suit Transfers after 1NT
2. automat

Board: 70
Dealer: N
Vul: NS
North HCP: 15
South HCP: 9
Contract: 5♥ X E

North:
♠ KQJ9
♥ 43
♦ K43
♣ AQ92

South:
♠ 87
♥ K92
♦ AQ7652
♣ 63

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

1. Minor Suit Transfers after 1NT
2. Unusual 4NT

Board: 71
Dealer: S
Vul: NS
North HCP: 10
South HCP: 17
Contract: 4♣ X E

North:
♠ 752
♥ KJ
♦ KQJ862
♣ 105

South:
♠ AK43
♥ AQ107
♦ A94
♣ 42

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

1. Minor Suit Transfers after 1NT

North hands (Practice Page)

Minor Suit Transfer

Board: 72	♠ QJ8	The opponents are silent.
Dealer: N	♥ J53	
Vul: Both	♦ AKQ42	You bid first.
HCP: 15	♣ Q6	

Board: 73	♠ 43	East Bids 4♣ if possible.
Dealer: S	♥ 942	
Vul: EW	♦ KQJ876	Partner bids first.
HCP: 8	♣ Q4	

Board: 74	♠ A82	The opponents are silent.
Dealer: N	♥ AJ7	
Vul: Both	♦ A1087	You bid first.
HCP: 15	♣ Q65	

Board: 75	♠ 92	The opponents are silent.
Dealer: S	♥ KJ7	
Vul: None	♦ A107432	Partner bids first.
HCP: 8	♣ 72	

Board: 76	♠ KQ2	The opponents are silent.
Dealer: N	♥ A9	
Vul: EW	♦ AK75	You bid first.
HCP: 16	♣ 8742	

Minor Suit Transfer Both hands (Answers Page)

Board: 72
 Dealer: N
 Vul: Both
 North HCP: 15
 South HCP: 8
 Contract: 3♦ N

North:
 ♠ QJ8
 ♥ J53
 ♦ AKQ42
 ♣ Q6

South:
 ♠ 94
 ♥ A82
 ♦ 1098753
 ♣ A8

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

1. Minor Suit Transfers after 1NT
 2. automat

Board: 73
 Dealer: S
 Vul: EW
 North HCP: 8
 South HCP: 16
 Contract: 4♣ X E

North:
 ♠ 43
 ♥ 942
 ♦ KQJ876
 ♣ Q4

South:
 ♠ AJ876
 ♥ AQ8
 ♦ 42
 ♣ AJ7

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

1. Minor Suit Transfers after 1NT

Board: 74
 Dealer: N
 Vul: Both
 North HCP: 15
 South HCP: 9
 Contract: 3♦ N

North:
 ♠ A82
 ♥ AJ7
 ♦ A1087
 ♣ Q65

South:
 ♠ Q6
 ♥ 632
 ♦ KJ9652
 ♣ K9

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

1. Minor Suit Transfers after 1NT
 2. automat

Board: 75
 Dealer: S
 Vul: None
 North HCP: 8
 South HCP: 15
 Contract: 3♦ S

North:
 ♠ 92
 ♥ KJ7
 ♦ A107432
 ♣ 72

South:
 ♠ Q105
 ♥ AQ83
 ♦ KJ95
 ♣ K8

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

1. Minor Suit Transfers after 1NT
 2. automat

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

North:
 ♠ KQ2
 ♥ A9
 ♦ AK75
 ♣ 8742

South:
 ♠ J105
 ♥ 5
 ♦ QJ9862
 ♣ A96

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

1. Minor Suit Transfers after 1NT
 2. automat

South hands (Practice Page)

Minor Suit Transfer

Board: 72	♠ 94	The opponents are silent.
Dealer: N	♥ A82	
Vul: Both	♦ 1098753	Partner bids first.
HCP: 8	♣ A8	

Board: 73	♠ AJ876	East Bids 4♣ if possible.
Dealer: S	♥ AQ8	
Vul: EW	♦ 42	You bid first.
HCP: 16	♣ AJ7	

Board: 74	♠ Q6	The opponents are silent.
Dealer: N	♥ 632	
Vul: Both	♦ KJ9652	Partner bids first.
HCP: 9	♣ K9	

Board: 75	♠ Q105	The opponents are silent.
Dealer: S	♥ AQ83	
Vul: None	♦ KJ95	You bid first.
HCP: 15	♣ K8	

Board: 76	♠ J105	The opponents are silent.
Dealer: N	♥ 5	
Vul: EW	♦ QJ9862	Partner bids first.
HCP: 8	♣ A96	

Minor Suit Transfer Both hands (Answers Page)

Board: 72
 Dealer: N
 Vul: Both
 North HCP: 15
 South HCP: 8
 Contract: 3♦ N

North:
 ♠ QJ8
 ♥ J53
 ♦ AKQ42
 ♣ Q6

South:
 ♠ 94
 ♥ A82
 ♦ 1098753
 ♣ A8

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

1. Minor Suit Transfers after 1NT
 2. automat

Board: 73
 Dealer: S
 Vul: EW
 North HCP: 8
 South HCP: 16
 Contract: 4♣ X E

North:
 ♠ 43
 ♥ 942
 ♦ KQJ876
 ♣ Q4

South:
 ♠ AJ876
 ♥ AQ8
 ♦ 42
 ♣ AJ7

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

1. Minor Suit Transfers after 1NT

Board: 74
 Dealer: N
 Vul: Both
 North HCP: 15
 South HCP: 9
 Contract: 3♦ N

North:
 ♠ A82
 ♥ AJ7
 ♦ A1087
 ♣ Q65

South:
 ♠ Q6
 ♥ 632
 ♦ KJ9652
 ♣ K9

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

1. Minor Suit Transfers after 1NT
 2. automat

Board: 75
 Dealer: S
 Vul: None
 North HCP: 8
 South HCP: 15
 Contract: 3♦ S

North:
 ♠ 92
 ♥ KJ7
 ♦ A107432
 ♣ 72

South:
 ♠ Q105
 ♥ AQ83
 ♦ KJ95
 ♣ K8

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

1. Minor Suit Transfers after 1NT
 2. automat

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

North:
 ♠ KQ2
 ♥ A9
 ♦ AK75
 ♣ 8742

South:
 ♠ J105
 ♥ 5
 ♦ QJ9862
 ♣ A96

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

1. Minor Suit Transfers after 1NT
 2. automat

North hands (Practice Page)

Minor Suit Transfer

Board: 77 ♠ J10
Dealer: S ♥ J
Vul: None ♦ AQJ975
HCP: 9 ♣ 10964

The opponents are silent.

Partner bids first.

Board: 78 ♠ Q76
Dealer: N ♥ AQ94
Vul: EW ♦ A95
HCP: 15 ♣ K107

East Doubles 4♥ if possible.
West Doubles 7♦ if possible.

You bid first.

Board: 79 ♠ —
Dealer: S ♥ —
Vul: EW ♦ AKQ1098764
HCP: 13 ♣ A762

East Doubles 7♦ if possible.

Partner bids first.

Board: 80 ♠ AKQJ2
Dealer: N ♥ 754
Vul: None ♦ Q3
HCP: 15 ♣ K73

The opponents are silent.

You bid first.

Minor Suit Transfer Both hands (Answers Page)

Board: 77

Dealer: S

Vul: None

North HCP: 9

South HCP: 15

Contract: 3♦ S

North:

♠ J10

♥ J

♦ AQJ975

♣ 10964

South:

♠ AK5

♥ K1032

♦ 106

♣ KQ87

West North East South

1NT

Pass 3♣¹ Pass 3♦²

AP

1. Minor Suit Transfers after 1NT

2. automat

Board: 78

Dealer: N

Vul: EW

North HCP: 15

South HCP: 15

Contract: 7♦X N

North:

♠ Q76

♥ AQ94

♦ A95

♣ K107

South:

♠ A

♥ 105

♦ KQ10763

♣ AQ32

West North East South

1NT Pass 3♣¹

Pass 3♦² Pass 4♣³

Pass 4♥⁴ X 4NT⁵

Pass 5♥ Pass 7♦

X AP

1. Minor Suit Transfers after 1NT

2. automat

3. Cue bid, a ♣ stopper

4. Cue bid, a ♥ stopper

5. Blackwood 0314, for ♦

Board: 79

Dealer: S

Vul: EW

North HCP: 13

South HCP: 15

Contract: 7♦X S

North:

♠ —

♥ —

♦ AKQ1098764

♣ A762

South:

♠ KJ108

♥ AK75

♦ J32

♣ K4

West North East South

1NT

Pass 3♣¹ Pass 3♦²

Pass 4♥³ Pass 4♠⁴

Pass 4NT⁵ Pass 5♦

Pass 7♦ X AP

1. Minor Suit Transfers after 1NT

2. automat

3. Splinter

4. Cue bid, a ♠ stopper

5. Blackwood 0314, for ♦

Board: 80

Dealer: N

Vul: None

North HCP: 15

South HCP: 9

Contract: 3♦ N

North:

♠ AKQJ2

♥ 754

♦ Q3

♣ K73

South:

♠ 863

♥ J9

♦ AKJ865

♣ 64

West North East South

1NT Pass 3♣¹

Pass 3♦² AP

1. Minor Suit Transfers after 1NT

2. automat

South hands (Practice Page)

Minor Suit Transfer

Board: 77	♠ AK5	The opponents are silent.
Dealer: S	♥ K1032	
Vul: None	♦ 106	You bid first.
HCP: 15	♣ KQ87	
Board: 78	♠ A	East Doubles 4♥ if possible.
Dealer: N	♥ 105	West Doubles 7♦ if possible.
Vul: EW	♦ KQ10763	
HCP: 15	♣ AQ32	Partner bids first.
Board: 79	♠ KJ108	East Doubles 7♦ if possible.
Dealer: S	♥ AK75	
Vul: EW	♦ J32	You bid first.
HCP: 15	♣ K4	
Board: 80	♠ 863	The opponents are silent.
Dealer: N	♥ J9	
Vul: None	♦ AKJ865	Partner bids first.
HCP: 9	♣ 64	

Minor Suit Transfer Both hands (Answers Page)

Board: 77

Dealer: S

Vul: None

North HCP: 9

South HCP: 15

Contract: 3♦ S

North:

♠ J10

♥ J

♦ AQJ975

♣ 10964

South:

♠ AK5

♥ K1032

♦ 106

♣ KQ87

West North East South

1NT

Pass 3♣¹ Pass 3♦²

AP

1. Minor Suit Transfers after 1NT

2. automat

Board: 78

Dealer: N

Vul: EW

North HCP: 15

South HCP: 15

Contract: 7♦X N

North:

♠ Q76

♥ AQ94

♦ A95

♣ K107

South:

♠ A

♥ 105

♦ KQ10763

♣ AQ32

West North East South

1NT Pass 3♣¹

Pass 3♦² Pass 4♣³

Pass 4♥⁴ X 4NT⁵

Pass 5♥ Pass 7♦

X AP

1. Minor Suit Transfers after 1NT

2. automat

3. Cue bid, a ♣ stopper

4. Cue bid, a ♥ stopper

5. Blackwood 0314, for ♦

Board: 79

Dealer: S

Vul: EW

North HCP: 13

South HCP: 15

Contract: 7♦X S

North:

♠ —

♥ —

♦ AKQ1098764

♣ A762

South:

♠ KJ108

♥ AK75

♦ J32

♣ K4

West North East South

1NT

Pass 3♣¹ Pass 3♦²

Pass 4♥³ Pass 4♠⁴

Pass 4NT⁵ Pass 5♦

Pass 7♦ X AP

1. Minor Suit Transfers after 1NT

2. automat

3. Splinter

4. Cue bid, a ♠ stopper

5. Blackwood 0314, for ♦

Board: 80

Dealer: N

Vul: None

North HCP: 15

South HCP: 9

Contract: 3♦ N

North:

♠ AKQJ2

♥ 754

♦ Q3

♣ K73

South:

♠ 863

♥ J9

♦ AKJ865

♣ 64

West North East South

1NT Pass 3♣¹

Pass 3♦² AP

1. Minor Suit Transfers after 1NT

2. automat

North hands (Practice Page)

Minor Suit Transfer

Board: 81	♠ A7	East Doubles 3♣ if possible.
Dealer: S	♥ J10	
Vul: Both	♦ KJ7532	Partner bids first.
HCP: 9	♣ 863	

Minor Suit Transfer Both hands (Answers Page)

Board: 81

Dealer: S

Vul: Both

North HCP: 9

South HCP: 17

Contract: 3♦ N

North:

♠ A7

♥ J10

♦ KJ7532

♣ 863

South:

♠ K432

♥ KQ72

♦ AQ

♣ K92

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

1NT

Pass	3♣ ¹	X	XX
------	-----------------	---	----

Pass	3♦	AP	
------	----	----	--

1. Minor Suit Transfers after 1NT

South hands (Practice Page)

Minor Suit Transfer

Board: 81	♠ K432	East Doubles 3♣ if possible.
Dealer: S	♥ KQ72	
Vul: Both	♦ AQ	You bid first.
HCP: 17	♣ K92	

Minor Suit Transfer Both hands (Answers Page)

Board: 81

Dealer: S

Vul: Both

North HCP: 9

South HCP: 17

Contract: 3♦ N

North:

♠ A7

♥ J10

♦ KJ7532

♣ 863

South:

♠ K432

♥ KQ72

♦ AQ

♣ K92

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

1NT

Pass	3♣ ¹	X	XX
------	-----------------	---	----

Pass	3♦	AP	
------	----	----	--

1. Minor Suit Transfers after 1NT