Board: 1 Dealer: S Vul: None HCP: 6	♣72♥953♦ AQ9853♣ 32	The opponents are silent. Partner bids first.
Board: 2 Dealer: N Vul: None HCP: 15	♣ Q10✔ AK2♦ 1065♣ AQ986	The opponents are silent. You bid first.
Board: 3 Dealer: S Vul: None HCP: 8	★76★3★J1074★AK10643	East Doubles 2♠ if possible. Partner bids first.
Board: 4 Dealer: N Vul: NS HCP: 16	★ AKQ109▼ J2◆ Q84◆ A72	The opponents are silent. You bid first.
Board: 5 Dealer: S Vul: EW HCP: 13	★ KQ2★ 5★ 43★ AKJ9832	The opponents are silent. Partner bids first.

Board: 1 Dealer: S Vul: None North HCP: 6 South HCP: 15 Contract: 3 S	North: ♣ 72 ♥ 953 ♣ AQ9853 ♣ 32	South: ♠ AKQ6 ♥ AQ6 ♦ 107 ♠ 9764	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: ♠ Q10 ♥ AK2 ♠ 1065 ♣ AQ986	South: ◆ 432 ▼ Q4 ◆ AQ7432 ◆ J3	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: 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: 4 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: 5 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: 1 Dealer: S Vul: None HCP: 15	★ AKQ6▼ AQ6★ 107★ 9764	The opponents are silent. You bid first.
Board: 2 Dealer: N Vul: None HCP: 9	432♥ Q4♦ AQ7432♣ J3	The opponents are silent. Partner bids first.
Board: 3 Dealer: S Vul: None HCP: 15	▶ J9♥ AK107♦ AQ32♣ J87	East Doubles 2♠ if possible. You bid first.
Board: 4 Dealer: N Vul: NS HCP: 6	♦ 853 ♥ A93 ♦ 10 ♣ Q108653	The opponents are silent. Partner bids first.
Board: 5 Dealer: S Vul: EW HCP: 16	▲ AJ73✔ AQ84◆ QJ5▲ Q7	The opponents are silent. You bid first.

Board: 1 Dealer: S Vul: None North HCP: 6 South HCP: 15 Contract: 3 S	North: ♣ 72 ♥ 953 ♣ AQ9853 ♣ 32	South: ♠ AKQ6 ♥ AQ6 ♦ 107 ♠ 9764	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: ♠ Q10 ♥ AK2 ♠ 1065 ♣ AQ986	South: ◆ 432 ▼ Q4 ◆ AQ7432 ◆ J3	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: 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: 4 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: 5 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: 6 Dealer: N Vul: None HCP: 15	★ A87★ K54★ K10★ AJ984	The opponents are silent. You bid first.
Board: 7 Dealer: S Vul: Both HCP: 8	♣85♥Q97◆QJ10872♣K5	The opponents are silent. Partner bids first.
Board: 8 Dealer: N Vul: NS HCP: 15	★ KQ5▼ AQ◆ J63◆ QJ1095	The opponents are silent. You bid first.
Board: 9 Dealer: S Vul: EW HCP: 6	◆98♥Q109◆95◆KJ10865	West Doubles 3♣ if possible. East Bids 3♦ if possible. Partner bids first.
Board: 10 Dealer: N Vul: EW HCP: 15	AQ75✓ J952✓ KQ10✓ QJ	West Doubles 2♠ if possible. You bid first.

Board: 6 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: 7 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: 8 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: 9 Dealer: S Vul: EW North HCP: 6 South HCP: 17 Contract: 3•X E	North:	South: ♠ AJ42 ♥ K742 ♠ QJ7 ♣ AQ	West North East South $1NT$ Pass $2 \stackrel{1}{•}^1$ Pass $3 \stackrel{2}{•}^2$ X Pass $3 \stackrel{1}{•}$ Pass Pass X AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 10 Dealer: N Vul: EW North HCP: 15 South HCP: 7 Contract: 3 S	North: ♠ AQ75 ♥ J952 ♠ KQ10 ♠ QJ	South:	West North East South 1NT Pass 2♣¹ X Pass Pass 3♣ AP 1. Minor Suit Transfers after 1NT

Board: 6 Dealer: N Vul: None HCP: 9		The opponents are silent. Partner bids first.
Board: 7 Dealer: S Vul: Both HCP: 15	◆ Q1092♥ J8◆ AK◆ AJ432	The opponents are silent. You bid first.
Board: 8 Dealer: N Vul: NS HCP: 14	◆2▼ 74◆ AK75◆ AK8632	The opponents are silent. Partner bids first.
Board: 9 Dealer: S Vul: EW HCP: 17	♣ AJ42♥ K742◆ QJ7♣ AQ	West Doubles 3♣ if possible. East Bids 3♦ if possible. You bid first.
Board: 10 Dealer: N Vul: EW HCP: 7	1086✓ 64♦ 84♠ AK8742	West Doubles 2♠ if possible. Partner bids first.

Board: 6 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: 7 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: 8 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: 9 Dealer: S Vul: EW North HCP: 6 South HCP: 17 Contract: 3•X E	North:	South: ♠ AJ42 ♥ K742 ♠ QJ7 ♣ AQ	West North East South $1NT$ Pass $2 \stackrel{1}{•}^1$ Pass $3 \stackrel{2}{•}^2$ X Pass $3 \stackrel{1}{•}$ Pass Pass X AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 10 Dealer: N Vul: EW North HCP: 15 South HCP: 7 Contract: 3 S	North: ♠ AQ75 ♥ J952 ♠ KQ10 ♠ QJ	South:	West North East South 1NT Pass 2♣¹ X Pass Pass 3♣ AP 1. Minor Suit Transfers after 1NT

Board: 11 Dealer: S Vul: Both HCP: 7	109♥ Q95◆ QJ8653◆ Q9	The opponents are silent. Partner bids first.
Board: 12 Dealer: N Vul: EW HCP: 15	A942✓ A106AK106♣ 72	The opponents are silent. You bid first.
Board: 13 Dealer: S Vul: Both HCP: 5	◆ 98▼ 653◆ AJ9432◆ 82	The opponents are silent. Partner bids first.
Board: 14 Dealer: N Vul: None HCP: 16	AJ62✓ A753AK5№ 106	The opponents are silent. You bid first.
Board: 15 Dealer: S Vul: Both HCP: 9	★ K83▼ 102◆ A109832◆ Q6	The opponents are silent. Partner bids first.

Board: 11 Dealer: S Vul: Both North HCP: 7 South HCP: 17 Contract: 3 S	North: ♠ 109 ♥ Q95 ♠ QJ8653 ♠ Q9	South: ♠ K4 ♥ AK10 ♠ AK1094 ♣ 752	West North East South 1NT Pass 3♣¹ Pass 3♠² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 12 Dealer: N Vul: EW North HCP: 15 South HCP: 14 Contract: 6♣ N	North: ♠ A942 ♥ A106 ♠ AK106 ♣ 72	South: ♠ K63 ♥ K9 ♠ 7 ♣ AKJ9543	West North East South 1NT Pass 2♣¹ Pass 3♣² Pass 4NT³ Pass 5♣ Pass 5♦ Pass 6♣ AP 1. Minor Suit Transfers after 1NT 2. automat 3. Blackwood 0314, for ♣
Board: 13 Dealer: S Vul: Both North HCP: 5 South HCP: 16 Contract: 3 S	North:	South: ♠ AQJ42 ♥ A10 ♠ K87 ♣ Q65	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: None North HCP: 16 South HCP: 3 Contract: 3♣ N	North: ♠ AJ62 ♥ A753 ♠ AK5 ♠ 106	South:	West North East South 1NT Pass 2♣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: ♠ K83 ♥ 102 ♠ A109832 ♠ Q6	South: ♠ Q72 ♥ AK6 ♦ 54 ♠ AK872	West North East South 1NT Pass 3♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat

Board: 11 Dealer: S Vul: Both HCP: 17	★ K4✓ AK10◆ AK1094◆ 752	The opponents are silent. You bid first.
Board: 12 Dealer: N Vul: EW HCP: 14	★ K63★ K9★ 7★ AKJ9543	The opponents are silent. Partner bids first.
Board: 13 Dealer: S Vul: Both HCP: 16	AQJ42✓ A10K87Q65	The opponents are silent. You bid first.
Board: 14 Dealer: N Vul: None HCP: 3	★ 5♥ 92◆ 982◆ QJ98432	The opponents are silent. Partner bids first.
Board: 15 Dealer: S Vul: Both HCP: 16	♣ Q72♥ AK6◆ 54♣ AK872	The opponents are silent. You bid first.

Board: 11 Dealer: S Vul: Both North HCP: 7 South HCP: 17 Contract: 3 S	North: ♠ 109 ♥ Q95 ♠ QJ8653 ♠ Q9	South: ♠ K4 ♥ AK10 ♠ AK1094 ♣ 752	West North East South 1NT Pass 3♣¹ Pass 3♠² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 12 Dealer: N Vul: EW North HCP: 15 South HCP: 14 Contract: 6♣ N	North: ♠ A942 ♥ A106 ♠ AK106 ♣ 72	South: ♠ K63 ♥ K9 ♠ 7 ♣ AKJ9543	West North East South 1NT Pass 2♣¹ Pass 3♣² Pass 4NT³ Pass 5♣ Pass 5♦ Pass 6♣ AP 1. Minor Suit Transfers after 1NT 2. automat 3. Blackwood 0314, for ♣
Board: 13 Dealer: S Vul: Both North HCP: 5 South HCP: 16 Contract: 3 S	North:	South: ♠ AQJ42 ♥ A10 ♠ K87 ♣ Q65	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: None North HCP: 16 South HCP: 3 Contract: 3♣ N	North: ♠ AJ62 ♥ A753 ♠ AK5 ♠ 106	South:	West North East South 1NT Pass 2♣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: ♠ K83 ♥ 102 ♠ A109832 ♠ Q6	South: ♠ Q72 ♥ AK6 ♦ 54 ♠ AK872	West North East South 1NT Pass 3♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat

Board: 16 Dealer: N Vul: None HCP: 16	★ AK6▼ K872◆ KJ42★ Q2	The opponents are silent. You bid first.
Board: 17 Dealer: S Vul: NS HCP: 8	★ 32♥ J2♦ KQJ632★ J103	The opponents are silent. Partner bids first.
Board: 18 Dealer: N Vul: EW HCP: 15	★ AK962♥ KJ7♦ K5★ J108	The opponents are silent. You bid first.
Board: 19 Dealer: S Vul: Both HCP: 7	♣97♥Q3♦109♣KQ98742	East Doubles 2♠ if possible. Partner bids first.
Board: 20 Dealer: N Vul: None HCP: 15	AQ107♥ Q54★ K2★ KJ96	The opponents are silent. You bid first.

Board: 16 Dealer: N Vul: None North HCP: 16 South HCP: 9 Contract: 3 N	North: ♠ AK6 ♥ K872 ♠ KJ42 ♣ Q2	South: ♠ Q5 ♥ A10 ♦ 53 ♠ K987543	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: NS North HCP: 8 South HCP: 17 Contract: 3 S	North:	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
Board: 18 Dealer: N Vul: EW North HCP: 15 South HCP: 7 Contract: 3 N	North: ♠ AK962 ♥ KJ7 ♦ K5 ♣ J108	South: ♣ J5 ♥ 3 ♠ AQ8763 ♣ 9754	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: 7 South HCP: 16 Contract: 3 S	North:	South: ♠ A65 ♥ AK852 ♠ 87 ♣ AJ6	West North East South 1NT Pass 2♠¹ X 3♠² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 20 Dealer: N Vul: None 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: 16 Dealer: N Vul: None HCP: 9	♣ Q5♥ A10◆ 53♣ K987543	The opponents are silent. Partner bids first.
Board: 17 Dealer: S Vul: NS HCP: 17	AQJ6♥ 8653A5AQ5	The opponents are silent. You bid first.
Board: 18 Dealer: N Vul: EW HCP: 7	J5✓ 3AQ8763№ 9754	The opponents are silent. Partner bids first.
Board: 19 Dealer: S Vul: Both HCP: 16	▲ A65♥ AK852◆ 87▲ AJ6	East Doubles 2♠ if possible. You bid first.
Board: 20 Dealer: N Vul: None HCP: 8	♦ 3 ♥ K107 ♦ QJ8543 ♣ Q82	The opponents are silent. Partner bids first.

Board: 16 Dealer: N Vul: None North HCP: 16 South HCP: 9 Contract: 3 N	North: ♠ AK6 ♥ K872 ♠ KJ42 ♣ Q2	South: ♠ Q5 ♥ A10 ♦ 53 ♠ K987543	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: NS North HCP: 8 South HCP: 17 Contract: 3 S	North:	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
Board: 18 Dealer: N Vul: EW North HCP: 15 South HCP: 7 Contract: 3 N	North: ♠ AK962 ♥ KJ7 ♦ K5 ♣ J108	South: ♣ J5 ♥ 3 ♠ AQ8763 ♣ 9754	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: 7 South HCP: 16 Contract: 3 S	North:	South: ♠ A65 ♥ AK852 ♠ 87 ♣ AJ6	West North East South 1NT Pass 2♠¹ X 3♠² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 20 Dealer: N Vul: None 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: 21 Dealer: S Vul: Both HCP: 9	1063KQ62KJ5432	The opponents are silent. Partner bids first.
Board: 22 Dealer: N Vul: NS HCP: 16	♣ Q1073♥ A1082♦ AQ6♣ KJ	West Bids 3♥ if possible. You bid first.
Board: 23 Dealer: S Vul: Both HCP: 7	42✓ AJ8✓ Q106532♠ 86	East Doubles 3♣ if possible. Partner bids first.
Board: 24 Dealer: N Vul: None HCP: 16	♠ Q4♥ AQJ9♦ K84♠ KJ54	The opponents are silent. You bid first.
Board: 25 Dealer: S Vul: NS HCP: 9	◆ Q82▼ —◆ K98643◆ A875	The opponents are silent. Partner bids first.

Board: 21 Dealer: S	North: ♠ 106	South: ◆ 9542	West North East South 1NT Pass 2♠¹ Pass 3♣²
Vul: Both	♥ 3	♥ KQ87	Pass 4 v ³ Pass 5♣
North HCP: 9 South HCP: 15	♦ KQ62	♦ A9	AP
Contract: 5♣ S	♣ KJ5432	♣ AQ8	 Minor Suit Transfers after 1NT automat Splinter
Board: 22 Dealer: N	North:	South:	West North East South
Vul: NS	♦ Q1073 ♥ A1082	♦ 942 ∀ —	1NT Pass 2♠¹
North HCP: 16	• AQ6	→ 987	3♥ AP
South HCP: 0 Contract: 3♥ W	♣ KĴ	♣ 10976432	1. Minor Suit Transfers after 1NT
Board: 23	North:	South:	West North East South
Dealer: S Vul: Both North HCP: 7	♠ 42 ♥ AJ8	♠ AJ5 ♥ 10943	Pass $3 \clubsuit^1$ X $3 \spadesuit^2$ AP
South HCP: 15 Contract: 3♦ S	◆ Q106532 ♣ 86	◆ AK9 ◆ K95	 Minor Suit Transfers after 1NT automat
Board: 24	North:	South:	West North East South
Dealer: N Vul: None	♦ Q4	♣ J73	1NT Pass 2♠¹
North HCP: 16	♥ AQJ9 ♦ K84	♥ 43 ♦ Q6	Pass 3♣² AP 1. Minor Suit Transfers after 1NT
South HCP: 5 Contract: 3♣ N	♣ KJ54	♣ Q109632	2. automat
Board: 25	North:	South:	West North East South
Dealer: S	• Q82	AK1073	1NT
Vul: NS North HCP: 9	V —	♥ 865	Pass $3 \stackrel{1}{•} 1$ Pass $3 \stackrel{2}{•} 2$ AP
South HCP: 16	♦ K98643 • A875	♦ AQ2 • K9	1. Minor Suit Transfers after 1NT

Board: 21 Dealer: S Vul: Both HCP: 15	♦ 9542♥ KQ87♦ A9♦ AQ8	The opponents are silent. You bid first.
Board: 22 Dealer: N Vul: NS HCP: 0	◆942▼ —◆987◆10976432	West Bids 3♥ if possible. Partner bids first.
Board: 23 Dealer: S Vul: Both HCP: 15	AJ5▼ 10943◆ AK9◆ K95	East Doubles 3♣ if possible. You bid first.
Board: 24 Dealer: N Vul: None HCP: 5	♣ J73♥ 43♦ Q6♣ Q109632	The opponents are silent. Partner bids first.
Board: 25 Dealer: S Vul: NS HCP: 16	★ AK1073★ 865★ AQ2★ K9	The opponents are silent. You bid first.

Board: 21 Dealer: S	North: ♠ 106	South: ◆ 9542	West North East South 1NT Pass 2♠¹ Pass 3♣²
Vul: Both	♥ 3	♥ KQ87	Pass 4 v ³ Pass 5♣
North HCP: 9 South HCP: 15	♦ KQ62	♦ A9	AP
Contract: 5♣ S	♣ KJ5432	♣ AQ8	 Minor Suit Transfers after 1NT automat Splinter
Board: 22 Dealer: N	North:	South:	West North East South
Vul: NS	♦ Q1073 ♥ A1082	♦ 942 ∀ —	1NT Pass 2♠¹
North HCP: 16	• AQ6	→ 987	3♥ AP
South HCP: 0 Contract: 3♥ W	♣ KĴ	♣ 10976432	1. Minor Suit Transfers after 1NT
Board: 23	North:	South:	West North East South
Dealer: S Vul: Both North HCP: 7	♠ 42 ♥ AJ8	♠ AJ5 ♥ 10943	Pass $3 \clubsuit^1$ X $3 \spadesuit^2$ AP
South HCP: 15 Contract: 3♦ S	◆ Q106532 ♣ 86	◆ AK9 ◆ K95	 Minor Suit Transfers after 1NT automat
Board: 24	North:	South:	West North East South
Dealer: N Vul: None	♦ Q4	♣ J73	1NT Pass 2♠¹
North HCP: 16	♥ AQJ9 ♦ K84	♥ 43 ♦ Q6	Pass 3♣² AP 1. Minor Suit Transfers after 1NT
South HCP: 5 Contract: 3♣ N	♣ KJ54	♣ Q109632	2. automat
Board: 25	North:	South:	West North East South
Dealer: S	• Q82	AK1073	1NT
Vul: NS North HCP: 9	V —	♥ 865	Pass $3 \stackrel{1}{•} 1$ Pass $3 \stackrel{2}{•} 2$ AP
South HCP: 16	♦ K98643 • A875	♦ AQ2 • K9	1. Minor Suit Transfers after 1NT

Dealer: N ♥ Vul: None ♦	J75 AQ1093 A10 KQ8	The opponents are silent. You bid first.
Dealer: S ♥ Vul: NS ♦	J42 9 J96 J109643	The opponents are silent. Partner bids first.
Dealer: N ♥ Vul: NS ♦	A1087 Q42 AK82 A7	The opponents are silent. You bid first.
Dealer: S ♥ Vul: Both ♦	A6 A5 AQ76542 105	The opponents are silent. Partner bids first.
Dealer: N ♥ Vul: EW •	AK6 KJ942 K10 J83	The opponents are silent. You bid first.

Board: 26 Dealer: N Vul: None North HCP: 16 South HCP: 3 Contract: 3 N	North: ♣ J75 ♥ AQ1093 ♠ A10 ♣ KQ8	South: ♦ 862 7 • K98763 • 1063	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: NS North HCP: 3 South HCP: 16 Contract: 3 S	North:	South: ♠ AK107 ♥ 82 ♠ Q83 ♣ AK75	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: NS North HCP: 17 South HCP: 7 Contract: 3 N	North: ♠ A1087 ♥ Q42 ♠ AK82 ♣ A7	South: ♠ K5 ▼ 73 ◆ J94 ♣ QJ10942	West North East South 1NT Pass 2♠¹ Pass 3♠² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 29 Dealer: S Vul: Both North HCP: 14 South HCP: 16 Contract: 6 S	North: ♠ A6 ♥ A5 ♠ AQ76542 ♣ 105	South: ♠ KQJ3 ♥ KQJ9 ♠ KJ10 ♠ 87	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: 30 Dealer: N Vul: EW North HCP: 15 South HCP: 7 Contract: 3 N	North: ♠ AK6 ♥ KJ942 ♠ K10 ♣ J83	South:	West North East South 1NT Pass 3♣¹ Pass 3♠² AP 1. Minor Suit Transfers after 1NT 2. automat

Board: 26 Dealer: N Vul: None HCP: 3	★862∀7★K98763★1063	The opponents are silent. Partner bids first.
Board: 27 Dealer: S Vul: NS HCP: 16	★ AK107♥ 82◆ Q83◆ AK75	The opponents are silent. You bid first.
Board: 28 Dealer: N Vul: NS HCP: 7	★ K5▼ 73◆ J94◆ QJ10942	The opponents are silent. Partner bids first.
Board: 29 Dealer: S Vul: Both HCP: 16	★ KQJ3▼ KQJ9◆ KJ10◆ 87	The opponents are silent. You bid first.
Board: 30 Dealer: N Vul: EW HCP: 7	♦ 85♥ 6♦ A96532♦ K652	The opponents are silent. Partner bids first.

Board: 26 Dealer: N Vul: None North HCP: 16 South HCP: 3 Contract: 3 N	North: ♣ J75 ♥ AQ1093 ♠ A10 ♣ KQ8	South: ♦ 862 7 • K98763 • 1063	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: NS North HCP: 3 South HCP: 16 Contract: 3 S	North:	South: ♠ AK107 ♥ 82 ♠ Q83 ♣ AK75	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: NS North HCP: 17 South HCP: 7 Contract: 3 N	North: ♠ A1087 ♥ Q42 ♠ AK82 ♣ A7	South: ♠ K5 ▼ 73 ◆ J94 ♣ QJ10942	West North East South 1NT Pass 2♠¹ Pass 3♠² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 29 Dealer: S Vul: Both North HCP: 14 South HCP: 16 Contract: 6 S	North: ♠ A6 ♥ A5 ♠ AQ76542 ♣ 105	South: ♠ KQJ3 ♥ KQJ9 ♠ KJ10 ♠ 87	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: 30 Dealer: N Vul: EW North HCP: 15 South HCP: 7 Contract: 3 N	North: ♠ AK6 ♥ KJ942 ♠ K10 ♣ J83	South:	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: NS HCP: 7	★ 54♥ A65★ K108765★ 74	East Doubles 3♣ if possible. Partner bids first.
Board: 32 Dealer: N Vul: Both HCP: 15	◆ Q84♥ Q4◆ A853◆ AK75	The opponents are silent. You bid first.
Board: 33 Dealer: S Vul: NS HCP: 4	★ 106♥ J106◆ QJ8642★ 92	The opponents are silent. Partner bids first.
Board: 34 Dealer: N Vul: Both HCP: 16	AQ82KQ10Q973K2	The opponents are silent. You bid first.
Board: 35 Dealer: S Vul: Both HCP: 14	♣— ▼ A4 ◆ K652 ♣ AQJ7642	East Doubles 6♣ if possible. Partner bids first.

Board: 31 Dealer: S Vul: NS North HCP: 7 South HCP: 15 Contract: 3 S	North: ◆ 54 ▼ A65 ◆ K108765 ◆ 74	South: ♠ AK32 ♥ Q72 ♠ Q92 ♣ A98	West North East South 1NT Pass 3♣¹ X 3♠² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 32 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: 33 Dealer: S Vul: NS North HCP: 4 South HCP: 16 Contract: 3 S	North:	South: ♠ AK42 ♥ KQ83 ♠ A97 ♣ 103	West North East South 1NT Pass 3♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 34 Dealer: N Vul: Both North HCP: 16 South HCP: 6 Contract: 3 N	North: ♠ AQ82 ♥ KQ10 ♠ Q973 ♣ K2	South: ♠ 105 ♥ 86 ♠ AJ6542 ♣ J87	West North East South 1NT Pass 3♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 35 Dealer: S Vul: Both North HCP: 14 South HCP: 15 Contract: 6AX 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: 31 Dealer: S Vul: NS HCP: 15	♠ AK32♥ Q72♦ Q92♠ A98	East Doubles 3♣ if possible. You bid first.
Board: 32 Dealer: N Vul: Both HCP: 5	♣72✔A♦9762♣J98632	The opponents are silent. Partner bids first.
Board: 33 Dealer: S Vul: NS HCP: 16	AK42KQ83A97103	The opponents are silent. You bid first.
Board: 34 Dealer: N Vul: Both HCP: 6	10586AJ6542J87	The opponents are silent. Partner bids first.
Board: 35 Dealer: S Vul: Both HCP: 15	★ KQ97▼ KQJ6◆ J94◆ K5	East Doubles 6♣ if possible. You bid first.

Board: 31 Dealer: S Vul: NS North HCP: 7 South HCP: 15 Contract: 3 S	North: ◆ 54 ▼ A65 ◆ K108765 ◆ 74	South: ♠ AK32 ♥ Q72 ♠ Q92 ♣ A98	West North East South 1NT Pass 3♣¹ X 3♠² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 32 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: 33 Dealer: S Vul: NS North HCP: 4 South HCP: 16 Contract: 3 S	North:	South: ♠ AK42 ♥ KQ83 ♠ A97 ♣ 103	West North East South 1NT Pass 3♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 34 Dealer: N Vul: Both North HCP: 16 South HCP: 6 Contract: 3 N	North: ♠ AQ82 ♥ KQ10 ♠ Q973 ♣ K2	South: ♠ 105 ♥ 86 ♠ AJ6542 ♣ J87	West North East South 1NT Pass 3♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 35 Dealer: S Vul: Both North HCP: 14 South HCP: 15 Contract: 6AX 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: 36 Dealer: N Vul: None HCP: 16	★ A1096★ A3★ A3★ KJ1082	West Bids 3♥ if possible. You bid first.
Board: 37 Dealer: S Vul: NS HCP: 3	♦ 5 ♥ Q6 ♦ J109872 ♣ 10975	The opponents are silent. Partner bids first.
Board: 38 Dealer: N Vul: None HCP: 16	♣ A763♥ J3♦ AQJ6♣ A93	The opponents are silent. You bid first.
Board: 39 Dealer: S Vul: NS HCP: 5	1083102AJ1093293	East Bids 3♠ if possible. Partner bids first.
Board: 40 Dealer: N Vul: Both HCP: 15	★ K1054♥ QJ106◆ AKQ◆ 43	The opponents are silent. You bid first.

Board: 36 Dealer: N Vul: None North HCP: 16 South HCP: 4 Contract: 4 S	North: ♠ A1096 ♥ A3 ♠ A3 ♣ KJ1082	South:	West North East South 1NT Pass 3♣¹ 3♥ Pass Pass 4♦ AP 1. Minor Suit Transfers after 1NT
Board: 37 Dealer: S Vul: NS North HCP: 3 South HCP: 17 Contract: 3 S	North: ♠ 5 ♥ Q6 ♦ J109872 ♣ 10975	South: ♠ 1096 ♥ J7 ♠ AKQ6 ♠ AK83	West North East South 1NT Pass 3♣¹ Pass 3♠² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 38 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: 39 Dealer: S Vul: NS North HCP: 5 South HCP: 15 Contract: 4 S	North: • 1083 • 102 • AJ10932 • 93	South: ♠ K74 ✔ A65 ♠ Q8654 ♣ AQ	West North East South 1NT Pass 3♣¹ 3♣ Pass Pass X Pass 4◆ AP 1. Minor Suit Transfers after 1NT
Board: 40 Dealer: N Vul: Both North HCP: 15 South HCP: 6 Contract: 3 N	North: ♠ K1054 ♥ QJ106 ♠ AKQ ♠ 43	South: ◆ 83 ▼ K ◆ 1063 ◆ QJ109872	West North East South 1NT Pass 2♠¹ Pass 3♠² AP 1. Minor Suit Transfers after 1NT 2. automat

Board: 36 Dealer: N Vul: None HCP: 4	★ 53▼ 765◆ Q108762♣ Q5	West Bids 3♥ if possible. Partner bids first.
Board: 37 Dealer: S Vul: NS HCP: 17	1096J7AKQ6AK83	The opponents are silent. You bid first.
Board: 38 Dealer: N Vul: None HCP: 6	J2K41032Q108642	The opponents are silent. Partner bids first.
Board: 39 Dealer: S Vul: NS HCP: 15	★ K74★ A65◆ Q8654★ AQ	East Bids 3♠ if possible. You bid first.
Board: 40 Dealer: N Vul: Both HCP: 6	★83★ K★ 1063★ QJ109872	The opponents are silent. Partner bids first.

Board: 36 Dealer: N Vul: None North HCP: 16 South HCP: 4 Contract: 4 S	North: ♠ A1096 ♥ A3 ♠ A3 ♣ KJ1082	South:	West North East South 1NT Pass 3♣¹ 3♥ Pass Pass 4♦ AP 1. Minor Suit Transfers after 1NT
Board: 37 Dealer: S Vul: NS North HCP: 3 South HCP: 17 Contract: 3 S	North: ♠ 5 ♥ Q6 ♦ J109872 ♣ 10975	South: ♠ 1096 ♥ J7 ♠ AKQ6 ♠ AK83	West North East South 1NT Pass 3♣¹ Pass 3♠² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 38 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: 39 Dealer: S Vul: NS North HCP: 5 South HCP: 15 Contract: 4 S	North: • 1083 • 102 • AJ10932 • 93	South: ♠ K74 ✔ A65 ♠ Q8654 ♣ AQ	West North East South 1NT Pass 3♣¹ 3♣ Pass Pass X Pass 4◆ AP 1. Minor Suit Transfers after 1NT
Board: 40 Dealer: N Vul: Both North HCP: 15 South HCP: 6 Contract: 3 N	North: ♠ K1054 ♥ QJ106 ♠ AKQ ♠ 43	South: ◆ 83 ▼ K ◆ 1063 ◆ QJ109872	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: Both HCP: 4	♦ 94♥ Q♦ 10542♠ Q98642	The opponents are silent. Partner bids first.
Board: 42 Dealer: N Vul: NS HCP: 16	♣ J108♥ A1084◆ Q52♣ AKQ	West Bids 3♠ if possible. You bid first.
Board: 43 Dealer: S Vul: None HCP: 2	♦8 ♥ 93 ♦ 7542 • Q95432	East Bids 3♠ if possible. Partner bids first.
Board: 44 Dealer: N Vul: Both HCP: 15	★ A1064♥ KJ8◆ KQ109◆ Q4	West Bids 3♥ if possible. You bid first.
Board: 45 Dealer: S Vul: EW HCP: 7	♦ Q10 ♥ K62 ♦ Q65432 ♣ 76	The opponents are silent. Partner bids first.

Board: 41 Dealer: S Vul: Both North HCP: 4 South HCP: 16 Contract: 3 S	North:	South: ♠ AQJ2 ♥ K974 ♠ K87 ♣ K3	West North East South 1NT Pass 2♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 42 Dealer: N Vul: NS North HCP: 16 South HCP: 8 Contract: 4 S	North:	South: ◆ 5 ▼ K65 ◆ AJ9863 ◆ 964	West North East South 1NT Pass 3♣¹ 3♠ Pass Pass 4♠ AP 1. Minor Suit Transfers after 1NT
Board: 43 Dealer: S Vul: None North HCP: 2 South HCP: 17 Contract: 44 S	North:	South: ♠ A65 ♥ AK7 ♠ Q1086 ♣ A86	West North East South 1NT Pass 2♠¹ 3♠ 4♠ AP 1. Minor Suit Transfers after 1NT
Board: 44 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: 45 Dealer: S Vul: EW North HCP: 7 South HCP: 15 Contract: 3 • S	North: ♠ Q10 ♥ K62 ♠ Q65432 ♠ 76	South: ♠ K9 ♥ Q843 ♠ AKJ7 ♣ Q104	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: Both HCP: 16	AQJ2K974K87K3	The opponents are silent. You bid first.
Board: 42 Dealer: N Vul: NS HCP: 8	♦ 5 ♥ K65 ♦ AJ9863 ♣ 964	West Bids 3♠ if possible. Partner bids first.
Board: 43 Dealer: S Vul: None HCP: 17	▲ A65✓ AK7◆ Q1086▲ A86	East Bids 3♠ if possible. You bid first.
Board: 44 Dealer: N Vul: Both HCP: 8	★ KJ2★ 43★ 75★ A98632	West Bids 3♥ if possible. Partner bids first.
Board: 45 Dealer: S Vul: EW HCP: 15	★ K9♥ Q843◆ AKJ7◆ Q104	The opponents are silent. You bid first.

Board: 41 Dealer: S Vul: Both North HCP: 4 South HCP: 16 Contract: 3 S	North:	South: ♠ AQJ2 ♥ K974 ♠ K87 ♣ K3	West North East South 1NT Pass 2♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 42 Dealer: N Vul: NS North HCP: 16 South HCP: 8 Contract: 4 S	North:	South: ◆ 5 ▼ K65 ◆ AJ9863 ◆ 964	West North East South 1NT Pass 3♣¹ 3♠ Pass Pass 4♠ AP 1. Minor Suit Transfers after 1NT
Board: 43 Dealer: S Vul: None North HCP: 2 South HCP: 17 Contract: 44 S	North:	South: ♠ A65 ♥ AK7 ♠ Q1086 ♣ A86	West North East South 1NT Pass 2♠¹ 3♠ 4♠ AP 1. Minor Suit Transfers after 1NT
Board: 44 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: 45 Dealer: S Vul: EW North HCP: 7 South HCP: 15 Contract: 3 • S	North: ♠ Q10 ♥ K62 ♠ Q65432 ♠ 76	South: ♠ K9 ♥ Q843 ♠ AKJ7 ♣ Q104	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: Both HCP: 15	★ KQJ95♥ QJ2◆ QJ★ K73	The opponents are silent. You bid first.
Board: 47 Dealer: S Vul: NS HCP: 6	★ 52★ 632◆ QJ9742★ K8	East Bids 3♠ if possible. West Bids 4♠ if possible. Partner bids first.
Board: 48 Dealer: N Vul: NS HCP: 16	★ A9543▼ 76◆ AK9★ KQ7	West Doubles 3♣ if possible. You bid first.
Board: 49 Dealer: S Vul: None HCP: 7	♦ 865 ♥ Q96 • 7 ♣ KQ10765	East Bids 3♦ if possible. Partner bids first.
Board: 50 Dealer: N Vul: EW HCP: 15	AJ654♥ Q106★ K6AJ10	The opponents are silent. You bid first.

Board: 46 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 3 N	North: ♠ KQJ95 ♥ QJ2 ♠ QJ ♣ K73	South: ♠ A104 ♥ A7 ♦ 93 ♣ J98642	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: NS North HCP: 6 South HCP: 15 Contract: 4♠ E	North:	South: ♠ 107 ▼ KQ108 ♠ AK8 ♠ QJ32	West North East South 1NT Pass 3♣¹ 3♠ Pass 4♠ AP 1. Minor Suit Transfers after 1NT
Board: 48 Dealer: N Vul: NS 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
Board: 49 Dealer: S Vul: None North HCP: 7 South HCP: 15 Contract: 4 N	North: ♦ 865 ♥ Q96 ↑ 7 ♣ KQ10765	South: ♠ AK73 ♥ A72 ♠ K1062 ♣ J2	West North East South 1NT Pass 2♠¹ 3♠ Pass Pass 4♠ AP 1. Minor Suit Transfers after 1NT
Board: 50 Dealer: N Vul: EW North HCP: 15 South HCP: 7 Contract: 3 N	North: ♠ AJ654 ♥ Q106 ♠ K6 ♠ AJ10	South:	West North East South 1NT Pass 3♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat

Board: 46	The opponents are silent. Partner bids first.
Board: 47	East Bids 3♠ if possible. West Bids 4♠ if possible. You bid first.
Board: 48	West Doubles 3♣ if possible. Partner bids first.
Board: 49	East Bids 3♦ if possible. You bid first.
Board: 50	The opponents are silent. Partner bids first.

Board: 46 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 3 N	North: ♠ KQJ95 ♥ QJ2 ♠ QJ ♣ K73	South: ♠ A104 ♥ A7 ♦ 93 ♣ J98642	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: NS North HCP: 6 South HCP: 15 Contract: 4♠ E	North:	South: ♠ 107 ▼ KQ108 ♠ AK8 ♠ QJ32	West North East South 1NT Pass 3♣¹ 3♠ Pass 4♠ AP 1. Minor Suit Transfers after 1NT
Board: 48 Dealer: N Vul: NS 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
Board: 49 Dealer: S Vul: None North HCP: 7 South HCP: 15 Contract: 4 N	North: ♦ 865 ♥ Q96 ↑ 7 ♣ KQ10765	South: ♠ AK73 ♥ A72 ♠ K1062 ♣ J2	West North East South 1NT Pass 2♠¹ 3♠ Pass Pass 4♠ AP 1. Minor Suit Transfers after 1NT
Board: 50 Dealer: N Vul: EW North HCP: 15 South HCP: 7 Contract: 3 N	North: ♠ AJ654 ♥ Q106 ♠ K6 ♠ AJ10	South:	West North East South 1NT Pass 3♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat

Board: 51 Dealer: S Vul: EW HCP: 7	♣ Q54 ♥ 85 ♦ K87653 ♣ Q10	The opponents are silent. Partner bids first.
Board: 52 Dealer: N Vul: Both HCP: 17	▲ A975✔ AKQ9◆ J53♣ K8	West Doubles 2♠ if possible. You bid first.
Board: 53 Dealer: S Vul: EW HCP: 7	★K104▼105◆62★A76532	The opponents are silent. Partner bids first.
Board: 54 Dealer: N Vul: Both HCP: 16	★ A1042★ AJ4★ A8★ K632	The opponents are silent. You bid first.
Board: 55 Dealer: S Vul: NS HCP: 7	105465QJ8762A8	East Bids 4♣ if possible. Partner bids first.

Board: 51 Dealer: S	North: ♠ Q54	South: ♠ AK97		North		1NT
Vul: EW North HCP: 7 South HCP: 16	▼ 85 ◆ K87653	✓ J102✓ AJ	Pass AP	3 ♣ ¹	Pass	3 ♦ ²
Contract: 3♦ S	♣ () () ♣ K X43	1. Mino 2. autor		ransfei	rs after 1NT	
Board: 52 Dealer: N	North:	South:	West	North	East	South
Vul: Both	♦ A975	♦ 84		1NT	Pass	2 ♠ ¹
North HCP: 17	♥ AKQ9	♥ J62	X	Pass	Pass	3♣
South HCP: 6	♦ J53 ♣ K8	♦ 64 ♣ AJ7532	AP			_
Contract: 3♣ S	₹ No	₹ AJ/332	1. Mino	r Suit T	ransfei	rs after 1NT
Board: 53	North:	South:	West	North	East	
Dealer: S	★ K104	♦ 96	D	- 1	D	1NT
Vul: EW North HCP: 7	v 105	♥ AKJ32		2 ♠ ¹	Pass	3 4 ²
South HCP: 15	♦ 62 • A76533	♦ A108	AP	r Cuit T	ranafai	rs after 1NT
Contract: 3♣ S	♣ A76532	♣ K84	2. autor		i ai isiCi	is and Tivi
Board: 54	North:	South:	West	North	East	South
Dealer: N	• A1042	50un. ♠ J96		1NT	Pass	3♣ ¹
Vul: Both North HCP: 16	♥ AJ4	♥ 752	Pass	3 ♦ ²	AP	
South HCP: 1	◆ A8	◆ 1097432			ransfei	rs after 1NT
Contract: 3♦ N	♣ K632	♣ 10	2. autor	nat		
Board: 55	North:	South:	West	North	East	South
Dealer: S	★ 1054	★ A32				1NT
Vul: NS North HCP: 7	♥ 65	♥ QJ1084	Pass	3♣ ¹	4♣	Pass
South HCP: 15	• QJ8762	♦ K4	Pass	4 ♦	AP	
Contract: 4♦ N	♣ A8	♣ KQ6	1. Mino	r Suit T	ransfei	rs after 1NT

Board: 51 Dealer: S Vul: EW HCP: 16	AK97✓ J102✓ AJ✓ K843	The opponents are silent. You bid first.
Board: 52 Dealer: N Vul: Both HCP: 6	♥ J62	West Doubles 2♠ if possible. Partner bids first.
Board: 53 Dealer: S Vul: EW HCP: 15	◆96▼ AKJ32◆ A108◆ K84	The opponents are silent. You bid first.
Board: 54 Dealer: N Vul: Both HCP: 1		The opponents are silent. Partner bids first.
Board: 55 Dealer: S Vul: NS HCP: 15	A32♥ QJ1084★ K4★ KQ6	East Bids 4♣ if possible. You bid first.

Board: 51 Dealer: S	North: ♠ Q54	South: ♠ AK97		North		1NT
Vul: EW North HCP: 7 South HCP: 16	▼ 85 ◆ K87653	✓ J102✓ AJ	Pass AP	3 ♣ ¹	Pass	3 ♦ ²
Contract: 3♦ S	♣ () () ♣ K X43	1. Mino 2. autor		ransfei	rs after 1NT	
Board: 52 Dealer: N	North:	South:	West	North	East	South
Vul: Both	♦ A975	♦ 84		1NT	Pass	2 ♠ ¹
North HCP: 17	♥ AKQ9	♥ J62	X	Pass	Pass	3♣
South HCP: 6	♦ J53 ♣ K8	♦ 64 ♣ AJ7532	AP			_
Contract: 3♣ S	₹ No	₹ AJ/332	1. Mino	r Suit T	ransfei	rs after 1NT
Board: 53	North:	South:	West	North	East	
Dealer: S	★ K104	♦ 96	D	- 1	D	1NT
Vul: EW North HCP: 7	v 105	♥ AKJ32		2 ♠ ¹	Pass	3 4 ²
South HCP: 15	♦ 62 • A76533	♦ A108	AP	r Cuit T	ranafai	rs after 1NT
Contract: 3♣ S	♣ A76532	♣ K84	2. autor		i ai isiCi	is and Tivi
Board: 54	North:	South:	West	North	East	South
Dealer: N	• A1042	50un. ♠ J96		1NT	Pass	3♣ ¹
Vul: Both North HCP: 16	♥ AJ4	♥ 752	Pass	3 ♦ ²	AP	
South HCP: 1	◆ A8	◆ 1097432			ransfei	rs after 1NT
Contract: 3♦ N	♣ K632	♣ 10	2. autor	nat		
Board: 55	North:	South:	West	North	East	South
Dealer: S	★ 1054	★ A32				1NT
Vul: NS North HCP: 7	♥ 65	♥ QJ1084	Pass	3♣ ¹	4♣	Pass
South HCP: 15	• QJ8762	♦ K4	Pass	4 ♦	AP	
Contract: 4♦ N	♣ A8	♣ KQ6	1. Mino	r Suit T	ransfei	rs after 1NT

Board: 56 Dealer: N Vul: None HCP: 15		The opponents are silent. You bid first.
Board: 57 Dealer: S Vul: Both HCP: 3	★ 10▼ 74◆ K103◆ 10876432	East Bids 3♥ if possible. Partner bids first.
Board: 58 Dealer: N Vul: NS HCP: 15	★ K6▼ K96◆ AJ963◆ A65	The opponents are silent. You bid first.
Board: 59 Dealer: S Vul: NS HCP: 18	★ K8★ K9★ A105★ AKJ1064	The opponents are silent. Partner bids first.
Board: 60 Dealer: N Vul: EW HCP: 17	A95✓ 43→ A975→ AKQ3	West Bids 3♦ if possible. You bid first.

Board: 56 Dealer: N Vul: None North HCP: 15 South HCP: 3 Contract: 3 N	North:	South: ♠ K106 ♥ 82 ♠ 73 ♣ 875432	West North East South 1NT Pass 2♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 57 Dealer: S Vul: Both North HCP: 3 South HCP: 16 Contract: 3 E	North: 10 74 K103 10876432	South: ♠ KQJ4 ♥ Q96 ♠ Q98 ♣ KQJ	West North East South 1NT Pass 2♠¹ 3♥ AP 1. Minor Suit Transfers after 1NT
Board: 58 Dealer: N Vul: NS North HCP: 15 South HCP: 7 Contract: 3 N	North: ♠ K6 ♥ K96 ♠ AJ963 ♣ A65	South: ♠ 3 ♥ J75 ♠ K107 ♠ QJ9842	West North East South 1NT Pass 2♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 59 Dealer: S Vul: NS North HCP: 18 South HCP: 15 Contract: 6N S	North: ♠ K8 ♥ K9 ♠ A105 ♣ AKJ1064	South: ♠ A9432 ♥ QJ8 ♠ KQJ ♣ Q2	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: 60 Dealer: N Vul: EW North HCP: 17 South HCP: 2 Contract: 4 N	North: ♠ A95 ♥ 43 ♠ A975 ♣ AKQ3	South: ♠ Q72 ♥ 1072 ♠ 1098652	West North East South 1NT Pass 2♣¹ 3♦ 4♣ AP 1. Minor Suit Transfers after 1NT

Board: 56 Dealer: N Vul: None HCP: 3	★ K106▼ 82◆ 73◆ 875432	The opponents are silent. Partner bids first.
Board: 57 Dealer: S Vul: Both HCP: 16	★ KQJ4♥ Q96◆ Q98◆ KQJ	East Bids 3♥ if possible. You bid first.
Board: 58 Dealer: N Vul: NS HCP: 7	★3♥ J75◆ K107★ QJ9842	The opponents are silent. Partner bids first.
Board: 59 Dealer: S Vul: NS HCP: 15	♠ A9432♥ QJ8♦ KQJ♠ Q2	The opponents are silent. You bid first.
Board: 60 Dealer: N Vul: EW HCP: 2	Q721072101098652	West Bids 3♦ if possible. Partner bids first.

Board: 56 Dealer: N Vul: None North HCP: 15 South HCP: 3 Contract: 3 N	North:	South: ♠ K106 ♥ 82 ♠ 73 ♣ 875432	West North East South 1NT Pass 2♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 57 Dealer: S Vul: Both North HCP: 3 South HCP: 16 Contract: 3 E	North: 10 74 K103 10876432	South: ♠ KQJ4 ♥ Q96 ♠ Q98 ♣ KQJ	West North East South 1NT Pass 2♠¹ 3♥ AP 1. Minor Suit Transfers after 1NT
Board: 58 Dealer: N Vul: NS North HCP: 15 South HCP: 7 Contract: 3 N	North: ♠ K6 ♥ K96 ♠ AJ963 ♣ A65	South: ♠ 3 ♥ J75 ♠ K107 ♠ QJ9842	West North East South 1NT Pass 2♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 59 Dealer: S Vul: NS North HCP: 18 South HCP: 15 Contract: 6N S	North: ♠ K8 ♥ K9 ♠ A105 ♣ AKJ1064	South: ♠ A9432 ♥ QJ8 ♠ KQJ ♣ Q2	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: 60 Dealer: N Vul: EW North HCP: 17 South HCP: 2 Contract: 4 N	North: ♠ A95 ♥ 43 ♠ A975 ♣ AKQ3	South: ♠ Q72 ♥ 1072 ♠ 1098652	West North East South 1NT Pass 2♣¹ 3♦ 4♣ AP 1. Minor Suit Transfers after 1NT

Vul: NS ◆ QJ9875

♣ 83

HCP: 5

Two-Way Size Ask

Board: 61 Dealer: S Vul: None HCP: 6	\$85♥65★KJ10974◆Q82	The opponents are silent. Partner bids first.
Board: 62 Dealer: N Vul: EW HCP: 17	♣ QJ93♥ A94◆ A32♣ KQJ	The opponents are silent. You bid first.
Board: 63 Dealer: S Vul: NS HCP: 8	J527K42A98765	East Doubles 2♠ if possible. Partner bids first.
Board: 64 Dealer: N Vul: None HCP: 17	♣ Q73♥ J9♦ AKQ♣ AJ832	The opponents are silent. You bid first.
Board: 65 Dealer: S	≜ J6 ♥ J97	The opponents are silent.

Partner bids first.

Board: 61 Dealer: S Vul: None North HCP: 6 South HCP: 16 Contract: 3 S	North: ♠ 85 ♥ 65 ♠ KJ10974 ♠ Q82	South: ♠ K6 ♥ QJ87 ♠ AQ2 ♣ KJ97	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: 17 South HCP: 4 Contract: 3 N	North: ♠ QJ93 ♥ A94 ♠ A32 ♣ KQJ	South:	West North East South 1NT Pass 3♣¹ Pass 3♠² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 63 Dealer: S Vul: NS North HCP: 8 South HCP: 16 Contract: 3♣ S	North:	South: ♠ K6 ♥ KQ1064 ♠ A83 ♣ KJ4	West North East South 1NT Pass 2♠¹ X 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 64 Dealer: N Vul: None North HCP: 17 South HCP: 5 Contract: 3 N	North: ♠ Q73 ♥ J9 ♠ AKQ ♠ AJ832	South: ♠ 1096 ♥ Q52 ♦ J87654 ♠ Q	West North East South 1NT Pass 3♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 65 Dealer: S Vul: NS North HCP: 5 South HCP: 15 Contract: 3 S	North: ♣ J6 ♥ J97 • QJ9875 ♣ 83	South: ♠ Q83 ♥ KQ54 ♠ A4 ♣ KJ42	West North East South 1NT Pass 3♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat

Board: 61 Dealer: S Vul: None HCP: 16	★ K6♥ QJ87◆ AQ2★ KJ97	The opponents are silent. You bid first.
Board: 62 Dealer: N Vul: EW HCP: 4	♣5 ♥Q10 •Q1098754 ♣1095	The opponents are silent. Partner bids first.
Board: 63 Dealer: S Vul: NS HCP: 16	★ K6▼ KQ1064◆ A83◆ KJ4	East Doubles 2♠ if possible. You bid first.
Board: 64 Dealer: N Vul: None HCP: 5	1096✓ Q52J87654Q	The opponents are silent. Partner bids first.
Board: 65 Dealer: S Vul: NS HCP: 15	◆ Q83◆ KQ54◆ A4◆ KJ42	The opponents are silent. You bid first.

Board: 61 Dealer: S Vul: None North HCP: 6 South HCP: 16 Contract: 3 S	North: ♠ 85 ♥ 65 ♠ KJ10974 ♠ Q82	South: ♠ K6 ♥ QJ87 ♠ AQ2 ♣ KJ97	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: 17 South HCP: 4 Contract: 3 N	North: ♠ QJ93 ♥ A94 ♠ A32 ♣ KQJ	South:	West North East South 1NT Pass 3♣¹ Pass 3♠² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 63 Dealer: S Vul: NS North HCP: 8 South HCP: 16 Contract: 3♣ S	North:	South: ♠ K6 ♥ KQ1064 ♠ A83 ♣ KJ4	West North East South 1NT Pass 2♠¹ X 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 64 Dealer: N Vul: None North HCP: 17 South HCP: 5 Contract: 3 N	North: ♠ Q73 ♥ J9 ♠ AKQ ♠ AJ832	South: ♠ 1096 ♥ Q52 ♦ J87654 ♠ Q	West North East South 1NT Pass 3♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 65 Dealer: S Vul: NS North HCP: 5 South HCP: 15 Contract: 3 S	North: ♣ J6 ♥ J97 • QJ9875 ♣ 83	South: ♠ Q83 ♥ KQ54 ♠ A4 ♣ KJ42	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: Both HCP: 16	AQJ6✓ AQ94Q62J6	The opponents are silent. You bid first.
Board: 67 Dealer: S Vul: EW HCP: 17	♣ 8 ♥ K7 ♦ A975 ♣ AKQJ97	The opponents are silent. Partner bids first.
Board: 68 Dealer: N Vul: EW HCP: 17	▲ AJ5♥ QJ6◆ K976▲ AQ7	The opponents are silent. You bid first.
Board: 69 Dealer: S Vul: NS HCP: 5	107J109542A7632	The opponents are silent. Partner bids first.
Board: 70 Dealer: N Vul: Both HCP: 15		West Bids 3♠ if possible. You bid first.

Board: 66 Dealer: N Vul: Both North HCP: 16 South HCP: 6 Contract: 3♣ N	North: ♠ AQJ6 ♥ AQ94 ♠ Q62 ♣ J6	South:	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: EW North HCP: 17 South HCP: 16 Contract: 6N S	North: ♠ 8 ♥ K7 ♠ A975 ♣ AKQJ97	South: ♠ A94 ♥ AQJ42 ♠ KQ3 ♣ 52	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: 68 Dealer: N Vul: EW North HCP: 17 South HCP: 9 Contract: 5 N	North: ♠ AJ5 ♥ QJ6 ♠ K976 ♠ AQ7	South: ♠ Q ♥ A93 ♠ QJ10542 ♠ 843	West North East South 1NT Pass 3♣¹ Pass 3♣² Pass 5♦ AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 69 Dealer: S Vul: NS North HCP: 5 South HCP: 15 Contract: 3 S	North:	South:	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: Both North HCP: 15 South HCP: 0 Contract: 3♠ W	North:	South:	West North East South 1NT Pass 2♠¹ 3♠ AP 1. Minor Suit Transfers after 1NT

Board: 66 Dealer: N Vul: Both HCP: 6	10265A98Q109754	The opponents are silent. Partner bids first.
Board: 67 Dealer: S Vul: EW HCP: 16	★ A94▼ AQJ42◆ KQ3◆ 52	The opponents are silent. You bid first.
Board: 68 Dealer: N Vul: EW HCP: 9	♠ Q ♥ A93 ♦ QJ10542 ♣ 843	The opponents are silent. Partner bids first.
Board: 69 Dealer: S Vul: NS HCP: 15	♦ 962♥ AK62♦ AQ6♠ Q98	The opponents are silent. You bid first.
Board: 70 Dealer: N Vul: Both HCP: 0	◆ 93▼ 1032◆ 106◆ 1065432	West Bids 3♠ if possible. Partner bids first.

Board: 66 Dealer: N Vul: Both North HCP: 16 South HCP: 6 Contract: 3♣ N	North: ♠ AQJ6 ♥ AQ94 ♠ Q62 ♣ J6	South:	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: EW North HCP: 17 South HCP: 16 Contract: 6N S	North: ♠ 8 ♥ K7 ♠ A975 ♣ AKQJ97	South: ♠ A94 ♥ AQJ42 ♠ KQ3 ♣ 52	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: 68 Dealer: N Vul: EW North HCP: 17 South HCP: 9 Contract: 5 N	North: ♠ AJ5 ♥ QJ6 ♠ K976 ♠ AQ7	South: ♠ Q ♥ A93 ♠ QJ10542 ♠ 843	West North East South 1NT Pass 3♣¹ Pass 3♣² Pass 5♦ AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 69 Dealer: S Vul: NS North HCP: 5 South HCP: 15 Contract: 3 S	North:	South:	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: Both North HCP: 15 South HCP: 0 Contract: 3♠ W	North:	South:	West North East South 1NT Pass 2♠¹ 3♠ AP 1. Minor Suit Transfers after 1NT

Two-Way Size Ask

Board: 73
Dealer: S

A6
The opponents are silent.

Board: 74 ♠ AKJ93 East Doubles 4♥ if possible.

Dealer: N ♥ A94 East Doubles Pass if possible.

Vul: NS

◆ QJ

HCP: 15 ♣ 762 You bid first.

Board: 71 Dealer: S Vul: Both North HCP: 3 South HCP: 16 Contract: 3 S	North: ♣ J8 ♥ 83 ♦ Q108742 ♣ 642	South: ♠ K95 ♥ KQ95 ♠ A96 ♣ KJ3	West North East South 1NT Pass 3♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 72 Dealer: N Vul: None North HCP: 16 South HCP: 7 Contract: 3 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: 73 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: 74 Dealer: N Vul: NS 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 4NT⁵ 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: 71 Dealer: S Vul: Both HCP: 16	★ K95★ KQ95★ A96★ KJ3	The opponents are silent. You bid first.
Board: 72 Dealer: N Vul: None HCP: 7	♠ A7♥ J5♦ 732♠ Q107643	The opponents are silent. Partner bids first.
Board: 73 Dealer: S Vul: Both HCP: 15	♣ QJ5♥ A102◆ AQJ92♣ J4	The opponents are silent. You bid first.
Board: 74 Dealer: N Vul: NS HCP: 18	♣—✓ J3◆ AK9765◆ AKQJ4	East Doubles 4♥ if possible. East Doubles Pass if possible. Partner bids first.

Board: 71 Dealer: S Vul: Both North HCP: 3 South HCP: 16 Contract: 3 S	North: ♣ J8 ♥ 83 ♦ Q108742 ♣ 642	South: ♠ K95 ♥ KQ95 ♠ A96 ♣ KJ3	West North East South 1NT Pass 3♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 72 Dealer: N Vul: None North HCP: 16 South HCP: 7 Contract: 3 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: 73 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: 74 Dealer: N Vul: NS 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 4NT⁵ 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: 75 Dealer: S Vul: None HCP: 10	♣—▼ J84◆ J942♣ AKJ863	The opponents are silent. Partner bids first.
Board: 76 Dealer: N Vul: Both HCP: 15	★ AK102★ KQ87★ K2★ 543	The opponents are silent. You bid first.
Board: 77 Dealer: S Vul: None HCP: 4	♣—¥ 432♦ 1075♣ KJ98742	The opponents are silent. Partner bids first.
Board: 78 Dealer: N Vul: NS HCP: 17	★ A732★ K4★ AK76★ K96	The opponents are silent. You bid first.
Board: 79 Dealer: S Vul: NS HCP: 13	★ AK▼ 5★ A854★ Q108763	East Doubles 2♠ if possible. Partner bids first.

Board: 75 Dealer: S Vul: None North HCP: 10 South HCP: 15 Contract: 3N S	North: ♣— ▼ J84 ◆ J942 ♣ AKJ863	South: ♠ KQJ96 ♥ AQ7 ♠ K107 ♣ 52	West North East South 1NT Pass 2♣¹ Pass 3♣² Pass 3NT AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 76 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 3 N	North: ♠ AK102 ♥ KQ87 ♠ K2 ♣ 543	South: ♠ 873 ♥ 43 ♠ A9 ♣ AJ9876	West North East South 1NT Pass 2♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 77 Dealer: S Vul: None North HCP: 4 South HCP: 16 Contract: 3 S	North:	South: ♠ K873 ♥ QJ7 ♠ AQ4 ♣ A103	West North East South 1NT Pass 2♠¹ Pass 3♠² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 78 Dealer: N Vul: NS North HCP: 17 South HCP: 9 Contract: 3 N	North: ♠ A732 ♥ K4 ♠ AK76 ♣ K96	South: ♠ K ♥ Q52 ♦ QJ10532 ♣ J102	West North East South 1NT Pass 3♣¹ Pass 3♠² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 79 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: 75 Dealer: S Vul: None HCP: 15	★ KQJ96▼ AQ7◆ K107◆ 52	The opponents are silent. You bid first.
Board: 76 Dealer: N Vul: Both HCP: 9	♣ 873♥ 43♦ A9♣ AJ9876	The opponents are silent. Partner bids first.
Board: 77 Dealer: S Vul: None HCP: 16	★ K873♥ QJ7◆ AQ4◆ A103	The opponents are silent. You bid first.
Board: 78 Dealer: N Vul: NS HCP: 9	♠ K ♥ Q52 ♦ QJ10532 ♣ J102	The opponents are silent. Partner bids first.
Board: 79 Dealer: S Vul: NS HCP: 16	1042✓ K9863✓ KQ✓ AKJ	East Doubles 2♠ if possible. You bid first.

Board: 75 Dealer: S Vul: None North HCP: 10 South HCP: 15 Contract: 3N S	North: ♣— ▼ J84 ◆ J942 ♣ AKJ863	South: ♠ KQJ96 ♥ AQ7 ♠ K107 ♣ 52	West North East South 1NT Pass 2♣¹ Pass 3♣² Pass 3NT AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 76 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 3 N	North: ♠ AK102 ♥ KQ87 ♠ K2 ♣ 543	South: ♠ 873 ♥ 43 ♠ A9 ♣ AJ9876	West North East South 1NT Pass 2♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 77 Dealer: S Vul: None North HCP: 4 South HCP: 16 Contract: 3 S	North:	South: ♠ K873 ♥ QJ7 ♠ AQ4 ♣ A103	West North East South 1NT Pass 2♠¹ Pass 3♠² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 78 Dealer: N Vul: NS North HCP: 17 South HCP: 9 Contract: 3 N	North: ♠ A732 ♥ K4 ♠ AK76 ♣ K96	South: ♠ K ♥ Q52 ♦ QJ10532 ♣ J102	West North East South 1NT Pass 3♣¹ Pass 3♠² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 79 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: 80 Dealer: N Vul: EW HCP: 16	♠ AKQ3♥ 9653♦ A42♠ K9	West Bids 3♥ if possible. You bid first.
Board: 81 Dealer: S Vul: Both HCP: 6	♣ 7 ♥ K8 ♦ K108542 ♣ 9543	The opponents are silent. Partner bids first.
Board: 82 Dealer: N Vul: None HCP: 16	♣ Q32♥ K86◆ A85♣ AK85	The opponents are silent. You bid first.
Board: 83 Dealer: S Vul: None HCP: 7	104★ A5★ K109876★ 987	The opponents are silent. Partner bids first.
Board: 84 Dealer: N Vul: None HCP: 16	A65★ K54AJ93A74	The opponents are silent. You bid first.

Board: 80 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: 81 Dealer: S Vul: Both North HCP: 6 South HCP: 16 Contract: 3 S	North: ♣ 7 ▼ K8 ♣ K108542 ♣ 9543	South: ♠ AQ8 ♥ J754 ♠ AQ ♠ QJ86	West North East South 1NT Pass 3♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 82 Dealer: N Vul: None 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: 83 Dealer: S Vul: None North HCP: 7 South HCP: 15 Contract: 3 S	North: ♠ 104 ♥ A5 ♠ K109876 ♣ 987	South: ♠ A96 ♥ KQ87 ♦ 52 ♠ AQ43	West North East South 1NT Pass 3♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 84 Dealer: N Vul: None North HCP: 16 South HCP: 6 Contract: 3 N	North: ♠ A65 ♥ K54 ♠ AJ93 ♠ A74	South:	West North East South 1NT Pass 3♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat

Board: 80 Dealer: N Vul: EW HCP: 7	1065✓ J8✓ J10✓ AJ7632	West Bids 3♥ if possible. Partner bids first.
Board: 81 Dealer: S Vul: Both HCP: 16	AQ8✓ J754AQQJ86	The opponents are silent. You bid first.
Board: 82 Dealer: N Vul: None HCP: 8	★ KJ8▼ 5◆ KJ10742◆ 732	The opponents are silent. Partner bids first.
Board: 83 Dealer: S Vul: None HCP: 15	★ A96▼ KQ87◆ 52★ AQ43	The opponents are silent. You bid first.
Board: 84 Dealer: N Vul: None HCP: 6	♦ 8 ♥ Q10 ♦ K76542 ♣ J1085	The opponents are silent. Partner bids first.

Board: 80 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: 81 Dealer: S Vul: Both North HCP: 6 South HCP: 16 Contract: 3 S	North: ♣ 7 ▼ K8 ♣ K108542 ♣ 9543	South: ♠ AQ8 ♥ J754 ♠ AQ ♠ QJ86	West North East South 1NT Pass 3♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 82 Dealer: N Vul: None 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: 83 Dealer: S Vul: None North HCP: 7 South HCP: 15 Contract: 3 S	North: ♠ 104 ♥ A5 ♠ K109876 ♣ 987	South: ♠ A96 ♥ KQ87 ♦ 52 ♠ AQ43	West North East South 1NT Pass 3♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 84 Dealer: N Vul: None North HCP: 16 South HCP: 6 Contract: 3 N	North: ♠ A65 ♥ K54 ♠ AJ93 ♠ A74	South:	West North East South 1NT Pass 3♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat

Board: 85 Dealer: S Vul: EW HCP: 4	4♥ J32◆ Q54♣ J109862	East Bids 3♠ if possible. Partner bids first.
Board: 86 Dealer: N Vul: Both HCP: 16	J974✓ A1098A8AK6	The opponents are silent. You bid first.
Board: 87 Dealer: S Vul: Both HCP: 3	♣ 5 ♥ Q10 ♦ 1098542 ♣ J987	The opponents are silent. Partner bids first.
Board: 88 Dealer: N Vul: NS HCP: 16	★ K5♥ 987★ K93★ AKQJ8	West Bids 3♥ if possible. You bid first.
Board: 89 Dealer: S Vul: EW HCP: 3	◆ Q64 ▼ — • 10874 • J108763	The opponents are silent. Partner bids first.

Board: 85 Dealer: S Vul: EW	North: ♠ 4 ♥ J32	South: ♠ AJ65 ♥ K54	West North East South 1NT Pass 2♠¹ 3♠ Pass
North HCP: 4 South HCP: 16	♦ Q54	♦ KJ108	Pass 4♣ AP
Contract: 4♣ N	♣ J109862	♣ A7	1. Minor Suit Transfers after 1NT
Board: 86 Dealer: N	North: ♠ J974	South: ♠ 105	West North East South 1NT Pass 3♣¹
Vul: Both North HCP: 16	♥ A1098	♥ Q4	Pass $3 \stackrel{?}{\bullet}^2$ AP
South HCP: 9 Contract: 3♦ N	◆ A8 ◆ AK6	◆ KQJ1062 ◆ J87	 Minor Suit Transfers after 1NT automat
Board: 87 Dealer: S	North:	South:	West North East South
Vul: Both	♦ 5	♦ A962 ♥ KJ5	Pass $3 \stackrel{1}{•}^1$ Pass $3 \stackrel{2}{•}^2$
North HCP: 3	♥ Q10 ♦ 1098542	◆ AJ63	AP
South HCP: 16 Contract: 3♦ S	♣ J987	♣ K5	 Minor Suit Transfers after 1NT automat
Board: 88 Dealer: N Vul: NS	North: ♠ K5	South: ♠ 964	West North East South 1NT Pass 3♣¹
North HCP: 16	♥ 987 ♦ K93	♥ Q ♦ AJ10862	3♥ AP
South HCP: 7 Contract: 3♥ W	◆ AKQJ8	◆ 973	1. Minor Suit Transfers after 1NT
Board: 89 Dealer: S	North:	South:	West North East South 1NT
Vul: EW	♦ Q64 ∀ —	♦ K2 ♥ K986	Pass $2 \stackrel{1}{•}^1$ Pass $3 \stackrel{2}{•}^2$
North HCP: 3 South HCP: 17	♦ 10874	♦ KQ6	AP
Contract: 3 s	♣ J108763	♣ AQ54	 Minor Suit Transfers after 1NT automat

Dealer: S Vul: EW	AJ65 K54 KJ108 A7	East Bids 3♠ if possible. You bid first.
Dealer: N Vul: Both	105 Q4 KQJ1062 J87	The opponents are silent. Partner bids first.
Dealer: S Vul: Both	A962 KJ5 AJ63 K5	The opponents are silent. You bid first.
Dealer: N Vul: NS	964 Q AJ10862 973	West Bids 3♥ if possible. Partner bids first.
Dealer: S Vul: EW	K2 K986 KQ6 AQ54	The opponents are silent. You bid first.

Board: 85 Dealer: S Vul: EW	North: ♠ 4 ♥ J32	South: ♠ AJ65 ♥ K54	West North East South 1NT Pass 2♠¹ 3♠ Pass
North HCP: 4 South HCP: 16	♦ Q54	♦ KJ108	Pass 4♣ AP
Contract: 4♣ N	♣ J109862	♣ A7	1. Minor Suit Transfers after 1NT
Board: 86 Dealer: N	North: ♠ J974	South: ♠ 105	West North East South 1NT Pass 3♣¹
Vul: Both North HCP: 16	♥ A1098	♥ Q4	Pass $3 \stackrel{?}{\bullet}^2$ AP
South HCP: 9 Contract: 3♦ N	◆ A8 ◆ AK6	◆ KQJ1062 ◆ J87	 Minor Suit Transfers after 1NT automat
Board: 87 Dealer: S	North:	South:	West North East South
Vul: Both	♦ 5	♦ A962 ♥ KJ5	Pass $3 \stackrel{1}{•}^1$ Pass $3 \stackrel{2}{•}^2$
North HCP: 3	♥ Q10 ♦ 1098542	◆ AJ63	AP
South HCP: 16 Contract: 3♦ S	♣ J987	♣ K5	 Minor Suit Transfers after 1NT automat
Board: 88 Dealer: N Vul: NS	North: ♠ K5	South: ♠ 964	West North East South 1NT Pass 3♣¹
North HCP: 16	♥ 987 ♦ K93	♥ Q ♦ AJ10862	3♥ AP
South HCP: 7 Contract: 3♥ W	◆ AKQJ8	◆ 973	1. Minor Suit Transfers after 1NT
Board: 89 Dealer: S	North:	South:	West North East South 1NT
Vul: EW	♦ Q64 ∀ —	♦ K2 ♥ K986	Pass $2 \stackrel{1}{•}^1$ Pass $3 \stackrel{2}{•}^2$
North HCP: 3 South HCP: 17	♦ 10874	♦ KQ6	AP
Contract: 3 s	♣ J108763	♣ AQ54	 Minor Suit Transfers after 1NT automat

Board: 90 Dealer: N Vul: None HCP: 16	▶ J63♥ AKQ5♦ A4▶ Q1096	The opponents are silent. You bid first.
Board: 91 Dealer: S Vul: Both HCP: 7	♣9 ♥ Q86 ♦ J98 ♣ A98762	The opponents are silent. Partner bids first.
Board: 92 Dealer: N Vul: EW HCP: 15	★ AKQ96♥ Q107◆ J52◆ K7	The opponents are silent. You bid first.
Board: 93 Dealer: S Vul: Both HCP: 8	♦ 83 ▼ AK8 ♦ 1085432 ♣ J3	The opponents are silent. Partner bids first.
Board: 94 Dealer: N Vul: None HCP: 17	★842★ AK★ A1083★ AQ82	The opponents are silent. You bid first.

Board: 90 Dealer: N Vul: None North HCP: 16 South HCP: 6 Contract: 3 • N	North: ♣ J63 ♥ AKQ5 ♠ A4 ♣ Q1096	South: ♠ K5 ♥ 764 ♠ K109765 ♣ 73	West North East South 1NT Pass 3♣¹ Pass 3♠² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 91 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: 92 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: 93 Dealer: S Vul: Both North HCP: 8 South HCP: 16 Contract: 3 S	North: ♠ 83 ♥ AK8 ♦ 1085432 ♣ J3	South: ♠ KQJ6 ♥ Q6 ♠ K7 ♣ KQ654	West North East South 1NT Pass 3♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 94 Dealer: N Vul: None North HCP: 17 South HCP: 7 Contract: 3 N	North: ♠ 842 ♥ AK ♠ A1083 ♣ AQ82	South: ♠ Q ♥ 842 ♦ J64 ♣ KJ10954	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: 7

Board: 9 Dealer: Vul: No HCP: 6	N ♥ 764 one • K109765	The opponents are silent. Partner bids first.
Board: 9 Dealer: Vul: Bo HCP: 1:	S	The opponents are silent. You bid first.
Board: 9 Dealer: Vul: EV HCP: 8	N •—	The opponents are silent. Partner bids first.
Board: 9 Dealer: Vul: Bo HCP: 10	S ♥ Q6 oth • K7	The opponents are silent. You bid first.
Board: 9 Dealer: Vul: No	N ♥842	The opponents are silent.

♣ KJ10954

Partner bids first.

Board: 90 Dealer: N Vul: None North HCP: 16 South HCP: 6 Contract: 3 • N	North: ♣ J63 ♥ AKQ5 ♠ A4 ♣ Q1096	South: ♠ K5 ♥ 764 ♠ K109765 ♣ 73	West North East South 1NT Pass 3♣¹ Pass 3♠² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 91 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: 92 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: 93 Dealer: S Vul: Both North HCP: 8 South HCP: 16 Contract: 3 S	North: ♠ 83 ♥ AK8 ♦ 1085432 ♣ J3	South: ♠ KQJ6 ♥ Q6 ♠ K7 ♣ KQ654	West North East South 1NT Pass 3♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 94 Dealer: N Vul: None North HCP: 17 South HCP: 7 Contract: 3 N	North: ♠ 842 ♥ AK ♠ A1083 ♣ AQ82	South: ♠ Q ♥ 842 ♦ J64 ♣ KJ10954	West North East South 1NT Pass 2♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat

Board: 95	East Bids 3♠ if possible. Partner bids first.
Board: 96	East Doubles 5♥ if possible. You bid first.
Board: 97 Dealer: S Vul: None HCP: 9	East Bids 3♠ if possible. Partner bids first.
Board: 98	The opponents are silent. You bid first.
Board: 99	The opponents are silent. Partner bids first.

Board: 95 Dealer: S	North: ◆ 98	South: ♠ 643	West North East South 1NT
Vul: None North HCP: 7	♥ J4	♥ KQ	Pass $2 \stackrel{1}{•} 1$ 3 Pass
South HCP: 15	◆ Q42	◆ A8763	Pass 4♣ AP
Contract: 4♣ N	♣ A97642	♠ KQJ	1. Minor Suit Transfers after 1NT
			West North East South
Board: 96	North:	South:	1NT Pass $2 \stackrel{1}{•}$
Dealer: N	AQ10	30un. ♠ 2	Pass $3 \clubsuit^2$ Pass $4NT^3$
Vul: NS	♥ KQ9	▼ 104	Pass 5♥ X 6♣
North HCP: 16 South HCP: 15	♦ AJ84	♦ KQ106	AP
Contract: 6♣ N	♣ 1064	♣ AKQJ83	1. Minor Suit Transfers after 1NT
			2. automat3. Blackwood 0314, for ◆
			3. Dackwood 0311, 101 2
Board: 97 Dealer: S	North:	South:	West North East South
Vul: None	♠ Q	♦ A98	1NT
North HCP: 9	♥ 983 ♦ A86543	♥ AK762 ♦ K7	Pass 3♣¹ 3♠ Pass
South HCP: 15	◆ K64	▼ № / ♣ J97	Pass 4♦ AP
Contract: 4♦ N	_ 120 .	_ 0,,	1. Minor Suit Transfers after 1NT
Board: 98	North:	South:	West North East South
Dealer: N	♠ AQ86	★ 74	1NT Pass 3♣¹
Vul: EW North HCP: 16	♥ KQ84	♥ J3	Pass $3 \stackrel{?}{\bullet}^2$ AP
South HCP: 8 Contract: 3♦ N	◆ 86 ◆ AJ6	◆ KJ10753 ◆ K85	 Minor Suit Transfers after 1NT automat
Board: 99	North:	South:	West North East South
Dealer: S	Norun: ♦ 54	Soun: ♠ K76	1NT
Vul: Both	♥ 982	♥ J64	Pass $3 \stackrel{1}{•}^1$ Pass $3 \stackrel{2}{•}^2$
North HCP: 2 South HCP: 15	◆ Q108632	♦ A5	AP
Contract: 3 S	♣ 72	♣ AK543	1. Minor Suit Transfers after 1NT

Board: 95 Dealer: S Vul: None HCP: 15	♠ 643♥ KQ♠ A8763♠ KQJ	East Bids 3♠ if possible. You bid first.
Board: 96 Dealer: N Vul: NS HCP: 15	★ 2 ▼ 104 ♦ KQ106 ♣ AKQJ83	East Doubles 5♥ if possible. Partner bids first.
Board: 97 Dealer: S Vul: None HCP: 15	★ A98▼ AK762◆ K7★ J97	East Bids 3♠ if possible. You bid first.
Board: 98 Dealer: N Vul: EW HCP: 8	★74▼ J3◆ KJ10753◆ K85	The opponents are silent. Partner bids first.
Board: 99 Dealer: S Vul: Both HCP: 15	★ K76▼ J64◆ A5◆ AK543	The opponents are silent. You bid first.

Board: 95 Dealer: S	North: ◆ 98	South: ♠ 643	West North East South 1NT
Vul: None North HCP: 7	♥ J4	♥ KQ	Pass $2 \stackrel{1}{•} 1$ 3 Pass
South HCP: 15	◆ Q42	◆ A8763	Pass 4♣ AP
Contract: 4♣ N	♣ A97642	♠ KQJ	1. Minor Suit Transfers after 1NT
			West North East South
Board: 96	North:	South:	1NT Pass $2 \stackrel{1}{•}$
Dealer: N	AQ10	30un. ♠ 2	Pass $3 \clubsuit^2$ Pass $4NT^3$
Vul: NS	♥ KQ9	▼ 104	Pass 5♥ X 6♣
North HCP: 16 South HCP: 15	♦ AJ84	♦ KQ106	AP
Contract: 6♣ N	♣ 1064	♣ AKQJ83	1. Minor Suit Transfers after 1NT
			2. automat3. Blackwood 0314, for ◆
			3. Dackwood 0311, 101 2
Board: 97 Dealer: S	North:	South:	West North East South
Vul: None	♠ Q	♦ A98	1NT
North HCP: 9	♥ 983 ♦ A86543	♥ AK762 ♦ K7	Pass 3♣¹ 3♠ Pass
South HCP: 15	◆ K64	▼ № / ♣ J97	Pass 4♦ AP
Contract: 4♦ N	_ 120 .	_ 0,,	1. Minor Suit Transfers after 1NT
Board: 98	North:	South:	West North East South
Dealer: N	♠ AQ86	★ 74	1NT Pass 3♣¹
Vul: EW North HCP: 16	♥ KQ84	♥ J3	Pass $3 \stackrel{?}{\bullet}^2$ AP
South HCP: 8 Contract: 3♦ N	◆ 86 ◆ AJ6	◆ KJ10753 ◆ K85	 Minor Suit Transfers after 1NT automat
Board: 99	North:	South:	West North East South
Dealer: S	Norun: ♦ 54	Soun: ♠ K76	1NT
Vul: Both	♥ 982	♥ J64	Pass $3 \stackrel{1}{•}^1$ Pass $3 \stackrel{2}{•}^2$
North HCP: 2 South HCP: 15	◆ Q108632	♦ A5	AP
Contract: 3 S	♣ 72	♣ AK543	1. Minor Suit Transfers after 1NT

Board: 100 Dealer: N Vul: None HCP: 16	AQJ9✓ 1083AJ54▲ A7	The opponents are silent. You bid first.
Board: 101 Dealer: S Vul: NS HCP: 8	♣ J10♥ J93♦ K107632♣ K5	The opponents are silent. Partner bids first.
Board: 102 Dealer: N Vul: EW HCP: 16	AQ53A9KQJ101052	West Doubles 2♠ if possible. You bid first.
Board: 103 Dealer: S Vul: Both HCP: 5	♣7 ▼84 ◆ J98765 ♣ A743	The opponents are silent. Partner bids first.
Board: 104 Dealer: N Vul: NS HCP: 15	♣ QJ★ A952◆ AQ74♣ Q93	The opponents are silent. You bid first.

Board: 100 Dealer: N Vul: None North HCP: 16 South HCP: 4 Contract: 3 N	North: ♠ AQJ9 ♥ 1083 ♠ AJ54 ♣ A7	South: ♣ 74 ♥ J96 • Q109863 ♣ J8	West North East South 1NT Pass 3♣¹ Pass 3♠² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 101 Dealer: S Vul: NS 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: 102 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: 103 Dealer: S Vul: Both North HCP: 5 South HCP: 16 Contract: 3 S	North: ♣ 7 ♥ 84 ♣ J98765 ♣ A743	South: ♠ AK6 ♥ AK752 ♦ 42 ♣ Q106	West North East South 1NT Pass 3♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 104 Dealer: N Vul: NS North HCP: 15 South HCP: 7 Contract: 3 N	North: ♠ QJ ♥ A952 ♠ AQ74 ♠ Q93	South:	West North East South 1NT Pass 2♠¹ Pass 3♠² AP 1. Minor Suit Transfers after 1NT 2. automat

Board: 100 Dealer: N Vul: None HCP: 4	★74♥ J96◆ Q109863◆ J8	The opponents are silent. Partner bids first.
Board: 101 Dealer: S Vul: NS HCP: 16	♣ Q74♥ AQ52◆ AQJ♣ J103	The opponents are silent. You bid first.
Board: 102 Dealer: N Vul: EW HCP: 8	★ 74♥ Q84◆ 83◆ KQJ974	West Doubles 2♠ if possible. Partner bids first.
Board: 103 Dealer: S Vul: Both HCP: 16	★ AK6▼ AK752★ 42★ Q106	The opponents are silent. You bid first.
Board: 104 Dealer: N Vul: NS HCP: 7	♠ 98♥ Q4♦ KJ3♠ J87642	The opponents are silent. Partner bids first.

Board: 100 Dealer: N Vul: None North HCP: 16 South HCP: 4 Contract: 3 N	North: ♠ AQJ9 ♥ 1083 ♠ AJ54 ♣ A7	South: ♣ 74 ♥ J96 • Q109863 ♣ J8	West North East South 1NT Pass 3♣¹ Pass 3♠² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 101 Dealer: S Vul: NS 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: 102 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: 103 Dealer: S Vul: Both North HCP: 5 South HCP: 16 Contract: 3 S	North: ♣ 7 ♥ 84 ♣ J98765 ♣ A743	South: ♠ AK6 ♥ AK752 ♦ 42 ♣ Q106	West North East South 1NT Pass 3♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 104 Dealer: N Vul: NS North HCP: 15 South HCP: 7 Contract: 3 N	North: ♠ QJ ♥ A952 ♠ AQ74 ♠ Q93	South:	West North East South 1NT Pass 2♠¹ Pass 3♠² AP 1. Minor Suit Transfers after 1NT 2. automat

Board: 105 Dealer: S Vul: Both HCP: 9	♠ A♥ 52♦ J976432♠ A65	The opponents are silent. Partner bids first.
Board: 106 Dealer: N Vul: Both HCP: 15	★ A105▼ KQJ9★ 105★ AJ106	The opponents are silent. You bid first.
Board: 107 Dealer: S Vul: None HCP: 9	♣875♥72◆75♣AKQ542	The opponents are silent. Partner bids first.
Board: 108 Dealer: N Vul: EW HCP: 15	▲ J4♥ A104◆ AQJ♣ K5432	West Bids 3♥ if possible. West Bids 4♥ if possible. You bid first.
Board: 109 Dealer: S Vul: None HCP: 7	★ 84♥ Q102◆ A87652★ J3	The opponents are silent. Partner bids first.

Board: 105 Dealer: S Vul: Both North HCP: 9 South HCP: 17 Contract: 5 S	North: ♠ A ♥ 52 ♦ J976432 ♠ A65	South: ♠ KQ72 ♥ AJ109 ♠ AK10 ♣ 103	West North East South 1NT Pass 3♣¹ Pass 3♠² Pass 5♠ AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 106 Dealer: N Vul: Both North HCP: 15 South HCP: 12 Contract: 6 N	North: ♠ A105 ♥ KQJ9 ♦ 105 ♣ AJ106	South: ♠ K42 ▼ 7 ◆ AKQ8632 ♣ 43	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: 107 Dealer: S Vul: None North HCP: 9 South HCP: 17 Contract: 3♣ S	North: ◆ 875 ▼ 72 ◆ 75 ◆ AKQ542	South: ♠ K63 ♥ AQ10 ♠ AQJ2 ♣ J98	West North East South 1NT Pass 2♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 108 Dealer: N Vul: EW North HCP: 15 South HCP: 3 Contract: 4 W	North: ◆ J4 ▼ A104 ◆ AQJ ◆ K5432	South:	West North East South 1NT Pass 3♣¹ 3♥ Pass Pass 4♦ 4♥ AP 1. Minor Suit Transfers after 1NT
Board: 109 Dealer: S Vul: None North HCP: 7 South HCP: 15 Contract: 3 S	North:	South: • 109 • AK6 • KQ93 • K862	West North East South 1NT Pass 3♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat

Board: 105 Dealer: S Vul: Both HCP: 17	★ KQ72▼ AJ109◆ AK10◆ 103	The opponents are silent. You bid first.
Board: 106 Dealer: N Vul: Both HCP: 12	★ K42▼ 7◆ AKQ8632◆ 43	The opponents are silent. Partner bids first.
Board: 107 Dealer: S Vul: None HCP: 17	★ K63▼ AQ10◆ AQJ2♣ J98	The opponents are silent. You bid first.
Board: 108 Dealer: N Vul: EW HCP: 3	♠ 62♥ 53♦ K965432♠ 97	West Bids 3♥ if possible. West Bids 4♥ if possible. Partner bids first.
Board: 109 Dealer: S Vul: None HCP: 15	★ 109★ AK6★ KQ93★ K862	The opponents are silent. You bid first.

Board: 105 Dealer: S Vul: Both North HCP: 9 South HCP: 17 Contract: 5 S	North: ♠ A ♥ 52 ♦ J976432 ♠ A65	South: ♠ KQ72 ♥ AJ109 ♠ AK10 ♣ 103	West North East South 1NT Pass 3♣¹ Pass 3♠² Pass 5♠ AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 106 Dealer: N Vul: Both North HCP: 15 South HCP: 12 Contract: 6 N	North: ♠ A105 ♥ KQJ9 ♦ 105 ♣ AJ106	South: ♠ K42 ▼ 7 ◆ AKQ8632 ♣ 43	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: 107 Dealer: S Vul: None North HCP: 9 South HCP: 17 Contract: 3♣ S	North: ◆ 875 ▼ 72 ◆ 75 ◆ AKQ542	South: ♠ K63 ♥ AQ10 ♠ AQJ2 ♣ J98	West North East South 1NT Pass 2♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 108 Dealer: N Vul: EW North HCP: 15 South HCP: 3 Contract: 4 W	North: ◆ J4 ▼ A104 ◆ AQJ ◆ K5432	South:	West North East South 1NT Pass 3♣¹ 3♥ Pass Pass 4♦ 4♥ AP 1. Minor Suit Transfers after 1NT
Board: 109 Dealer: S Vul: None North HCP: 7 South HCP: 15 Contract: 3 S	North:	South: • 109 • AK6 • KQ93 • K862	West North East South 1NT Pass 3♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat

Board: 110 Dealer: N Vul: NS HCP: 16	★ K842★ K53◆ AK9★ K82	West Bids 3♦ if possible. You bid first.
Board: 111 Dealer: S Vul: EW HCP: 6	▶ J85♥ 987◆ J108643◆ A	The opponents are silent. Partner bids first.
Board: 112 Dealer: N Vul: EW HCP: 15	J54✓ AKJ10✓ A1094✓ Q10	The opponents are silent. You bid first.
Board: 113 Dealer: S Vul: EW HCP: 8	▶ J6♥ 85◆ K97♣ A109872	East Bids 3♦ if possible. Partner bids first.
Board: 114 Dealer: N Vul: Both HCP: 16	★ AKQ▼ A10942◆ K42◆ 62	The opponents are silent. You bid first.

Board: 110 Dealer: N Vul: NS North HCP: 16 South HCP: 1 Contract: 3 • W	North: ♠ K842 ♥ K53 ♠ AK9 ♠ K82	South: ♠ 105 ♥ 1094 ♦ 108 ♠ J97643	West North East South 1NT Pass 2♣¹ 3 AP 1. Minor Suit Transfers after 1NT
Board: 111 Dealer: S Vul: EW North HCP: 6 South HCP: 15 Contract: 3 S	North: ♣ J85 ♥ 987 • J108643 ♣ A	South: ♠ K76 ♥ AJ106 ♠ A7 ♣ K953	West North East South 1NT Pass 3♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 112 Dealer: N Vul: EW North HCP: 15 South HCP: 4 Contract: 3 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: 113 Dealer: S Vul: EW North HCP: 8 South HCP: 16 Contract: 4 S	North:	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: 114 Dealer: N Vul: Both North HCP: 16 South HCP: 5 Contract: 3 N	North: ♠ AKQ ♥ A10942 ♠ K42 ♠ 62	South:	West North East South 1NT Pass 3♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat

Board: 110 Dealer: N Vul: NS HCP: 1	1051094108J97643	West Bids 3♦ if possible. Partner bids first.
Board: 111 Dealer: S Vul: EW HCP: 15	★ K76▼ AJ106◆ A7◆ K953	The opponents are silent. You bid first.
Board: 112 Dealer: N Vul: EW HCP: 4	♦ 6 ♥ 43 ♦ 832 ♣ KJ87542	The opponents are silent. Partner bids first.
Board: 113 Dealer: S Vul: EW HCP: 16	★ K75▼ A943◆ QJ◆ KQJ4	East Bids 3♦ if possible. You bid first.
Board: 114 Dealer: N Vul: Both HCP: 5	♦ 985♥ K♦ J109765♦ J97	The opponents are silent. Partner bids first.

Board: 110 Dealer: N Vul: NS North HCP: 16 South HCP: 1 Contract: 3 • W	North: ♠ K842 ♥ K53 ♠ AK9 ♠ K82	South: ♠ 105 ♥ 1094 ♦ 108 ♠ J97643	West North East South 1NT Pass 2♣¹ 3 AP 1. Minor Suit Transfers after 1NT
Board: 111 Dealer: S Vul: EW North HCP: 6 South HCP: 15 Contract: 3 S	North: ♣ J85 ♥ 987 • J108643 ♣ A	South: ♠ K76 ♥ AJ106 ♠ A7 ♣ K953	West North East South 1NT Pass 3♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 112 Dealer: N Vul: EW North HCP: 15 South HCP: 4 Contract: 3 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: 113 Dealer: S Vul: EW North HCP: 8 South HCP: 16 Contract: 4 S	North:	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: 114 Dealer: N Vul: Both North HCP: 16 South HCP: 5 Contract: 3 N	North: ♠ AKQ ♥ A10942 ♠ K42 ♠ 62	South:	West North East South 1NT Pass 3♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat

Board: 115 Dealer: S Vul: NS HCP: 9		The opponents are silent. Partner bids first.
Board: 116 Dealer: N Vul: NS HCP: 15	AQ3Q6594AK962	The opponents are silent. You bid first.
Board: 117 Dealer: S Vul: Both HCP: 5	♠ 965♥ AJ♦ 986432♠ 86	The opponents are silent. Partner bids first.
Board: 118 Dealer: N Vul: EW HCP: 17	▶ J73♥ A108◆ AK42♣ KQ3	West Doubles 2♠ if possible. You bid first.
Board: 119 Dealer: S Vul: EW HCP: 5		East Bids 3♠ if possible. West Doubles 4♠ if possible. Partner bids first.

Board: 115 Dealer: S Vul: NS North HCP: 9	North: ♣ J9 ♥ 984	South: ♠ AQ42 ♥ AJ3	West North East South 1NT Pass 3♣¹ Pass 3♣² AP
South HCP: 15 Contract: 3♦ S	◆ AK10542 ◆ J6	◆ 63 ◆ A843	1. Minor Suit Transfers after 1NT 2. automat
Board: 116 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 3 • N	North: ♠ AQ3 ♥ Q65 ♦ 94 ♣ AK962	South: ◆ 975 ▼ 97 ◆ AKJ532 ◆ 107	West North East South 1NT Pass 3♣¹ Pass 3♠² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 117 Dealer: S Vul: Both North HCP: 5 South HCP: 15 Contract: 3 S	North:	South: ♠ A832 ♥ 8642 ♠ AQ10 ♠ AJ	West North East South 1NT Pass 3♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 118 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: 119 Dealer: S Vul: EW North HCP: 5 South HCP: 17 Contract: 4*X S	North: ◆ J62 ◆ J107 ◆ 6 ◆ K109543	South: ♠ A84 ♥ A85 ♠ AJ87 ♣ A72	West North East South 1NT Pass 2♠¹ 3♠ 4♠ X AP 1. Minor Suit Transfers after 1NT

Board: 115 Dealer: S Vul: NS HCP: 15	AQ42✓ AJ363▲ A843	The opponents are silent. You bid first.
Board: 116 Dealer: N Vul: NS HCP: 8	♦ 975♥ 97♦ AKJ532♠ 107	The opponents are silent. Partner bids first.
Board: 117 Dealer: S Vul: Both HCP: 15	★ A832★ 8642★ AQ10★ AJ	The opponents are silent. You bid first.
Board: 118 Dealer: N Vul: EW HCP: 9	◆ 54♥ Q2◆ Q5◆ AJ109854	West Doubles 2♠ if possible. Partner bids first.
Board: 119 Dealer: S Vul: EW HCP: 17	A84✓ A85AJ87A72	East Bids 3♠ if possible. West Doubles 4♠ if possible. You bid first.

Board: 115 Dealer: S Vul: NS North HCP: 9	North: ♣ J9 ♥ 984	South: ♠ AQ42 ♥ AJ3	West North East South 1NT Pass 3♣¹ Pass 3♣² AP
South HCP: 15 Contract: 3♦ S	◆ AK10542 ◆ J6	◆ 63 ◆ A843	1. Minor Suit Transfers after 1NT 2. automat
Board: 116 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 3 • N	North: ♠ AQ3 ♥ Q65 ♦ 94 ♣ AK962	South: ◆ 975 ▼ 97 ◆ AKJ532 ◆ 107	West North East South 1NT Pass 3♣¹ Pass 3♠² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 117 Dealer: S Vul: Both North HCP: 5 South HCP: 15 Contract: 3 S	North:	South: ♠ A832 ♥ 8642 ♠ AQ10 ♠ AJ	West North East South 1NT Pass 3♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 118 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: 119 Dealer: S Vul: EW North HCP: 5 South HCP: 17 Contract: 4*X S	North: ◆ J62 ◆ J107 ◆ 6 ◆ K109543	South: ♠ A84 ♥ A85 ♠ AJ87 ♣ A72	West North East South 1NT Pass 2♠¹ 3♠ 4♠ X AP 1. Minor Suit Transfers after 1NT

Board: 120 Dealer: N Vul: Both HCP: 16	♠ Q94♥ AKJ4♠ AJ6♠ J94	The opponents are silent. You bid first.
Board: 121 Dealer: S Vul: None HCP: 5	10✓ KJ2743✓ J96432	East Bids 3♠ if possible. Partner bids first.
Board: 122 Dealer: N Vul: Both HCP: 15	AQ5✓ A1075✓ Q75✓ K82	West Doubles 2♠ if possible. You bid first.
Board: 123 Dealer: S Vul: NS HCP: 4	A2♥ 9834♣ 10987542	The opponents are silent. Partner bids first.
Board: 124 Dealer: N Vul: EW HCP: 15	▲ A1053♥ 93◆ AK97◆ KJ5	The opponents are silent. You bid first.

Board: 120 Dealer: N Vul: Both North HCP: 16 South HCP: 7 Contract: 3 N	North: ♠ Q94 ♥ AKJ4 ♠ AJ6 ♣ J94	South: ♠ K7 ♥ 9 • Q107543 ♣ Q1075	West North East South 1NT Pass 3♣¹ Pass 3♠² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 121 Dealer: S Vul: None North HCP: 5 South HCP: 16 Contract: 3♠ E	North:	South: ♠ Q54 ♥ 74 ♠ AJ62 ♣ AKQ8	West North East South 1NT Pass 2♠¹ 3♠ AP 1. Minor Suit Transfers after 1NT
Board: 122 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 5♣ N	North: ♠ AQ5 ♥ A1075 ♠ Q75 ♠ K82	South: ♠ 4 ♥ KQ2 ♠ 982 ♣ A109753	West North East South 1NT Pass 2♠¹ X 3♠² Pass 5♠ AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 123 Dealer: S Vul: NS North HCP: 4 South HCP: 16 Contract: 3 S	North: ♠ A2 ♥ 983 ♦ 4 ♣ 10987542	South:	West North East South 1NT Pass 2♠¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 124 Dealer: N Vul: EW North HCP: 15 South HCP: 9 Contract: 3♣ N	North: ♠ A1053 ♥ 93 ♠ AK97 ♣ KJ5	South: ♠ K2 ♥ K62 ♦ J2 ♣ Q87632	West North East South 1NT Pass 2♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat

Board: 120 Dealer: N Vul: Both HCP: 7	♦ K7 ♥ 9 ♦ Q107543 ♣ Q1075	The opponents are silent. Partner bids first.
Board: 121 Dealer: S Vul: None HCP: 16	♣ Q54♥ 74◆ AJ62♣ AKQ8	East Bids 3♠ if possible. You bid first.
Board: 122 Dealer: N Vul: Both HCP: 9	★ 4♥ KQ2◆ 982◆ A109753	West Doubles 2♠ if possible. Partner bids first.
Board: 123 Dealer: S Vul: NS HCP: 16	♣ J95♥ AKQ75♦ 102♣ KQJ	The opponents are silent. You bid first.
Board: 124 Dealer: N Vul: EW HCP: 9	★ K2▼ K62◆ J2◆ Q87632	The opponents are silent. Partner bids first.

Board: 120 Dealer: N Vul: Both North HCP: 16 South HCP: 7 Contract: 3 N	North: ♠ Q94 ♥ AKJ4 ♠ AJ6 ♣ J94	South: ♠ K7 ♥ 9 • Q107543 ♣ Q1075	West North East South 1NT Pass 3♣¹ Pass 3♠² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 121 Dealer: S Vul: None North HCP: 5 South HCP: 16 Contract: 3♠ E	North:	South: ♠ Q54 ♥ 74 ♠ AJ62 ♣ AKQ8	West North East South 1NT Pass 2♠¹ 3♠ AP 1. Minor Suit Transfers after 1NT
Board: 122 Dealer: N Vul: Both North HCP: 15 South HCP: 9 Contract: 5♣ N	North: ♠ AQ5 ♥ A1075 ♠ Q75 ♠ K82	South: ♠ 4 ♥ KQ2 ♠ 982 ♣ A109753	West North East South 1NT Pass 2♠¹ X 3♠² Pass 5♠ AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 123 Dealer: S Vul: NS North HCP: 4 South HCP: 16 Contract: 3 S	North: ♠ A2 ♥ 983 ♦ 4 ♣ 10987542	South:	West North East South 1NT Pass 2♠¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 124 Dealer: N Vul: EW North HCP: 15 South HCP: 9 Contract: 3♣ N	North: ♠ A1053 ♥ 93 ♠ AK97 ♣ KJ5	South: ♠ K2 ♥ K62 ♦ J2 ♣ Q87632	West North East South 1NT Pass 2♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat

Board: 125 Dealer: S Vul: EW HCP: 5	◆— ▼ 32 ◆ KQ542 ◆ 876543	The opponents are silent. Partner bids first.
Board: 126 Dealer: N Vul: None HCP: 16	★ A10764★ AK6★ KQ★ 874	The opponents are silent. You bid first.
Board: 127 Dealer: S Vul: None HCP: 7	★ 4★ 62★ AQ73★ J109632	East Doubles 2♠ if possible. Partner bids first.
Board: 128 Dealer: N Vul: NS HCP: 17	AJ64✓ K4✓ K1043AQ5	The opponents are silent. You bid first.
Board: 129 Dealer: S Vul: Both HCP: 6	◆ 98♥ 87◆ 752◆ KQJ643	The opponents are silent. Partner bids first.

Board: 125 Dealer: S Vul: EW North HCP: 5 South HCP: 15 Contract: 3 S	North:	South: ♠ AK 1094 ♥ K 107 ♠ 103 ♠ AJ9	West North East South 1NT Pass 2♠¹ Pass 3♠² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 126 Dealer: N Vul: None North HCP: 16 South HCP: 7 Contract: 3 N	North: ♠ A10764 ♥ AK6 ♠ KQ ♣ 874	South: ♠ 3 ♥ QJ4 ♦ J107652 ♠ QJ3	West North East South 1NT Pass 3♣¹ Pass 3♠² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 127 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: 128 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: 129 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: 125 Dealer: S Vul: EW HCP: 15	★ AK1094▼ K107◆ 103◆ AJ9	The opponents are silent. You bid first.
Board: 126 Dealer: N Vul: None HCP: 7	♦ 3 ♥ QJ4 ♦ J107652 ♣ QJ3	The opponents are silent. Partner bids first.
Board: 127 Dealer: S Vul: None HCP: 16	▲ A1087♥ AKQ◆ J95▲ Q87	East Doubles 2♠ if possible. You bid first.
Board: 128 Dealer: N Vul: NS HCP: 1	♦ 873 ▼ 985 ♦ 6 ♣ J109732	The opponents are silent. Partner bids first.
Board: 129 Dealer: S Vul: Both HCP: 16	★ K763▼ KJ3◆ AJ98◆ A5	The opponents are silent. You bid first.

Board: 125 Dealer: S Vul: EW North HCP: 5 South HCP: 15 Contract: 3 S	North:	South: ♠ AK 1094 ♥ K 107 ♠ 103 ♠ AJ9	West North East South 1NT Pass 2♠¹ Pass 3♠² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 126 Dealer: N Vul: None North HCP: 16 South HCP: 7 Contract: 3 N	North: ♠ A10764 ♥ AK6 ♠ KQ ♣ 874	South: ♠ 3 ♥ QJ4 ♦ J107652 ♠ QJ3	West North East South 1NT Pass 3♣¹ Pass 3♠² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 127 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: 128 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: 129 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: 130 Dealer: N Vul: EW HCP: 17		The opponents are silent. You bid first.
Board: 131 Dealer: S Vul: None HCP: 8	♣ Q107♥ J5◆ Q4♣ QJ9732	The opponents are silent. Partner bids first.
Board: 132 Dealer: N Vul: None HCP: 15	AJ95K6Q1075AJ2	The opponents are silent. You bid first.
Board: 133 Dealer: S Vul: None HCP: 4	10989395KJ9652	The opponents are silent. Partner bids first.
Board: 134 Dealer: N Vul: None HCP: 15	★ K942★ A4★ 53★ AKJ87	The opponents are silent. You bid first.

Board: 130 Dealer: N Vul: EW North HCP: 17 South HCP: 7 Contract: 3 N	North: ♣ J106 ♥ A98 • K82 ♣ AKQ6	South: ♠ A9 ♥ J10 ♦ J109643 ♣ J42	West North East South 1NT Pass 3♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 131 Dealer: S Vul: None North HCP: 8 South HCP: 15 Contract: 3 S	North: ♠ Q107 ♥ J5 ♦ Q4 ♠ QJ9732	South: ♠ AJ3 ♥ K76 ♠ AK53 ♠ 865	West North East South 1NT Pass 2♠¹ Pass 3♠² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 132 Dealer: N Vul: None North HCP: 15 South HCP: 9 Contract: 3♣ N	North: ♠ AJ95 ♥ K6 ♦ Q1075 ♠ AJ2	South: ♠ Q ♥ Q107 • 932 ♠ KQ10987	West North East South 1NT Pass 2♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 133 Dealer: S Vul: None North HCP: 4 South HCP: 15 Contract: 3 S	North: • 1098 • 93 • 95 • KJ9652	South: ♠ AK54 ♥ K762 ♠ K87 ♣ Q7	West North East South 1NT Pass 2♠¹ Pass 3♠² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 134 Dealer: N Vul: None North HCP: 15 South HCP: 6 Contract: 3 N	North: ♠ K942 ♥ A4 ♦ 53 ♣ AKJ87	South: ♠ A85 ♥ 632 ♠ Q87642 ♣ 10	West North East South 1NT Pass 3♣¹ Pass 3♠² AP 1. Minor Suit Transfers after 1NT 2. automat

Board: 130 Dealer: N Vul: EW HCP: 7	♠ A9♥ J10♦ J109643♠ J42	The opponents are silent. Partner bids first.
Board: 131 Dealer: S Vul: None HCP: 15	▲ AJ3♥ K76◆ AK53◆ 865	The opponents are silent. You bid first.
Board: 132 Dealer: N Vul: None HCP: 9	♣ Q ♥ Q107 ♦ 932 ♣ KQ10987	The opponents are silent. Partner bids first.
Board: 133 Dealer: S Vul: None HCP: 15	★ AK54▼ K762◆ K87◆ Q7	The opponents are silent. You bid first.
Board: 134 Dealer: N Vul: None HCP: 6	★ A85★ 632★ Q87642★ 10	The opponents are silent. Partner bids first.

Board: 130 Dealer: N Vul: EW North HCP: 17 South HCP: 7 Contract: 3 N	North: ♣ J106 ♥ A98 • K82 ♣ AKQ6	South: ♠ A9 ♥ J10 ♦ J109643 ♣ J42	West North East South 1NT Pass 3♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 131 Dealer: S Vul: None North HCP: 8 South HCP: 15 Contract: 3 S	North: ♠ Q107 ♥ J5 ♦ Q4 ♠ QJ9732	South: ♠ AJ3 ♥ K76 ♠ AK53 ♠ 865	West North East South 1NT Pass 2♠¹ Pass 3♠² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 132 Dealer: N Vul: None North HCP: 15 South HCP: 9 Contract: 3♣ N	North: ♠ AJ95 ♥ K6 ♦ Q1075 ♠ AJ2	South: ♠ Q ♥ Q107 • 932 ♠ KQ10987	West North East South 1NT Pass 2♣¹ Pass 3♣² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 133 Dealer: S Vul: None North HCP: 4 South HCP: 15 Contract: 3 S	North: • 1098 • 93 • 95 • KJ9652	South: ♠ AK54 ♥ K762 ♠ K87 ♣ Q7	West North East South 1NT Pass 2♠¹ Pass 3♠² AP 1. Minor Suit Transfers after 1NT 2. automat
Board: 134 Dealer: N Vul: None North HCP: 15 South HCP: 6 Contract: 3 N	North: ♠ K942 ♥ A4 ♦ 53 ♣ AKJ87	South: ♠ A85 ♥ 632 ♠ Q87642 ♣ 10	West North East South 1NT Pass 3♣¹ Pass 3♠² AP 1. Minor Suit Transfers after 1NT 2. automat

Board: 135 Dealer: S Vul: EW HCP: 6	A5♥ 963♦ 106♠ Q109743	The opponents are silent. Partner bids first.
Board: 136 Dealer: N Vul: Both HCP: 15	▲ J1095✔ AK43◆ AQ♣ J75	The opponents are silent. You bid first.
Board: 137 Dealer: S Vul: NS HCP: 8	★ K93♥ Q96◆ 7◆ QJ9652	West Doubles 3♣ if possible. East Bids 3♥ if possible. Partner bids first.
Board: 138 Dealer: N Vul: NS HCP: 15	▶ J654♥ A65♦ AK♣ K1075	West Bids 3♥ if possible. You bid first.
Board: 139 Dealer: S Vul: Both HCP: 9	★ 32▼ K10◆ J108432◆ KQ5	The opponents are silent. Partner bids first.

Board: 135 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: 136 Dealer: N Vul: Both 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: 137 Dealer: S Vul: NS North HCP: 8 South HCP: 15 Contract: 4 S	North: ♠ K93 ♥ Q96 • 7 ♣ QJ9652	South: ♠ AJ105 ♥ 104 ♠ AQJ52 ♠ K10	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: 138 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 4 S	North: ♣ J654 ♥ A65 • AK ♣ K1075	South: ♠ K2 ♥ 842 • QJ10954 ♣ Q6	West North East South 1NT Pass 3♣¹ 3♥ Pass Pass 4◆ AP 1. Minor Suit Transfers after 1NT
Board: 139 Dealer: S Vul: Both North HCP: 9 South HCP: 17 Contract: 3 S	North: ◆ 32 ▼ K10 ◆ J108432 ◆ KQ5	South: ♠ K764 ♥ AQ ♠ AK97 ♣ J76	West North East South 1NT Pass 3♣¹ Pass 3♠² AP 1. Minor Suit Transfers after 1NT 2. automat

Board: 135 Dealer: S Vul: EW HCP: 15	★ K9▼ J85◆ AQ9◆ AJ652	The opponents are silent. You bid first.
Board: 136 Dealer: N Vul: Both HCP: 8	♣ A ♥ 96 ♦ KJ9653 ♣ 10964	The opponents are silent. Partner bids first.
Board: 137 Dealer: S Vul: NS HCP: 15	▲ AJ105▼ 104◆ AQJ52◆ K10	West Doubles 3♣ if possible. East Bids 3♥ if possible. You bid first.
Board: 138 Dealer: N Vul: NS HCP: 8	★K2▼842◆QJ10954◆Q6	West Bids 3♥ if possible. Partner bids first.
Board: 139 Dealer: S Vul: Both HCP: 17	★ K764★ AQ◆ AK97★ J76	The opponents are silent. You bid first.

Board: 135 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: 136 Dealer: N Vul: Both 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: 137 Dealer: S Vul: NS North HCP: 8 South HCP: 15 Contract: 4 S	North: ♠ K93 ♥ Q96 • 7 ♣ QJ9652	South: ♠ AJ105 ♥ 104 ♠ AQJ52 ♠ K10	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: 138 Dealer: N Vul: NS North HCP: 15 South HCP: 8 Contract: 4 S	North: ♣ J654 ♥ A65 • AK ♣ K1075	South: ♠ K2 ♥ 842 • QJ10954 ♣ Q6	West North East South 1NT Pass 3♣¹ 3♥ Pass Pass 4◆ AP 1. Minor Suit Transfers after 1NT
Board: 139 Dealer: S Vul: Both North HCP: 9 South HCP: 17 Contract: 3 S	North: ◆ 32 ▼ K10 ◆ J108432 ◆ KQ5	South: ♠ K764 ♥ AQ ♠ AK97 ♣ J76	West North East South 1NT Pass 3♣¹ Pass 3♠² AP 1. Minor Suit Transfers after 1NT 2. automat

Board: 140 Dealer: N Vul: EW HCP: 15	★ KJ62▼ AQ2◆ A6◆ J1052	The opponents are silent. You bid first.
Board: 141 Dealer: S Vul: Both HCP: 9	★ 73★ K3◆ QJ9832★ K97	The opponents are silent. Partner bids first.
Board: 142 Dealer: N Vul: None HCP: 16	★ A102▼ A954◆ A92◆ KJ8	The opponents are silent. You bid first.
Board: 143 Dealer: S Vul: NS HCP: 9		The opponents are silent. Partner bids first.

Board: 140 Dealer: N Vul: EW North HCP: 15 South HCP: 7	North: ♠ KJ62 ♥ AQ2 ♠ A6 ♣ J1052	South: ♠ Q93 ♥ J ♦ KJ10972 ♣ 983	West North East South 1NT Pass 3♣¹ Pass 3♠² AP 1. Minor Suit Transfers after 1N	
Contract: 3♦ N	₩ J1U3Z	☆ 703	2. automat	
Board: 141 Dealer: S	North:	South:	West North East South 1NT	
Vul: Both	★ 73 ∀ K3	♦ J42 ♥ QJ109	Pass $3 \stackrel{1}{•}^1$ Pass $3 \stackrel{2}{•}^2$	
North HCP: 9	◆ QJ9832	♦ A6	Pass 5♦ AP	
South HCP: 15	♣ K97	♣ AQJ8	 Minor Suit Transfers after 1NT automat 	
Board: 142	North:	South:	West North East South	
Dealer: N Vul: None	♠ A102	♠ J75	1NT Pass 2♠¹	
North HCP: 16	♥ A954	♥ 6	Pass $3 \clubsuit^2$ AP	
South HCP: 4 Contract: 3♣ N A92 ♣ KJ8	◆ K10 ◆ 10965432	 Minor Suit Transfers after 1N automat 		
Board: 143 Dealer: S	North:	South:	West North East South 1NT	
Vul: NS North HCP: 9	♦ J86 ♥ 96 ♦ J7	★ A1095★ AJ105★ KQ6	Pass 2♠¹ Pass 3♣² AP	
South HCP: 15 Contract: 3♣ S	♣ AK10832	♣ J4	Minor Suit Transfers after 1N automat	

Two-Way Size Ask

Board: 140
Dealer: N

Vul: EW
HCP: 7

Board: 141

Board: 141

Peolem S

Dealer: S

Deal

Dealer: S ♥ QJ109

Vul: Both
HCP: 15 ♣ AQJ8

The opponents
You bid first.

Board: 142 ♣ J75
Dealer: N ♥ 6

Vul: None ♦ K10

HCP: 4 ♣ 10965432 Partner bids first.

Board: 143 ♠ A1095
Dealer: S ▼ AJ105

The opponents are silent.

Board: 140 Dealer: N Vul: EW North HCP: 15 South HCP: 7	North: ♠ KJ62 ♥ AQ2 ♠ A6 ♣ J1052	South: ♠ Q93 ♥ J ♦ KJ10972 ♣ 983	West North East South 1NT Pass 3♣¹ Pass 3♠² AP 1. Minor Suit Transfers after 1N	
Contract: 3♦ N	₩ J1U3Z	☆ 703	2. automat	
Board: 141 Dealer: S	North:	South:	West North East South 1NT	
Vul: Both	★ 73 ∀ K3	♦ J42 ♥ QJ109	Pass $3 \stackrel{1}{•}^1$ Pass $3 \stackrel{2}{•}^2$	
North HCP: 9	◆ QJ9832	♦ A6	Pass 5♦ AP	
South HCP: 15	♣ K97	♣ AQJ8	 Minor Suit Transfers after 1NT automat 	
Board: 142	North:	South:	West North East South	
Dealer: N Vul: None	♠ A102	♠ J75	1NT Pass 2♠¹	
North HCP: 16	♥ A954	♥ 6	Pass $3 \clubsuit^2$ AP	
South HCP: 4 Contract: 3♣ N A92 ♣ KJ8	◆ K10 ◆ 10965432	 Minor Suit Transfers after 1N automat 		
Board: 143 Dealer: S	North:	South:	West North East South 1NT	
Vul: NS North HCP: 9	♦ J86 ♥ 96 ♦ J7	★ A1095★ AJ105★ KQ6	Pass 2♠¹ Pass 3♣² AP	
South HCP: 15 Contract: 3♣ S	♣ AK10832	♣ J4	Minor Suit Transfers after 1N automat	