

## North hands (Practice Page)

### Transfers to 2NT

Board: 1	♠ AQ753	The opponents are silent.
Dealer: S	♥ J43	
Vul: None	♦ 105	Partner bids first.
HCP: 11	♣ KJ6	

Board: 2	♠ AK104	The opponents are silent.
Dealer: N	♥ Q72	
Vul: NS	♦ A97	You bid first.
HCP: 20	♣ AK7	

Board: 3	♠ 985	The opponents are silent.
Dealer: S	♥ AQJ854	
Vul: EW	♦ 87	Partner bids first.
HCP: 8	♣ J3	

Board: 4	♠ Q832	The opponents are silent.
Dealer: N	♥ AKJ7	
Vul: Both	♦ AK5	You bid first.
HCP: 20	♣ K6	

Board: 5	♠ KQ862	The opponents are silent.
Dealer: S	♥ A8	
Vul: NS	♦ 42	Partner bids first.
HCP: 13	♣ A832	

Board: 6	♠ QJ32	The opponents are silent.
Dealer: N	♥ AQ8	
Vul: EW	♦ AJ9	You bid first.
HCP: 20	♣ AQ10	

## Transfers to 2NT Both hands (Answers Page)

Board: 1			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: None	♠ AQ753	♠ K64	Pass	3♥	Pass	3♠
North HCP: 11	♥ J43	♥ AKQ8	Pass	4NT <sup>1</sup>	Pass	6♠
South HCP: 20	♦ 105	♦ KJ8	AP			
Contract: 6♠ S	♣ KJ6	♣ A97	1. Quantitative 4NT			

Board: 2			West	North	East	South
Dealer: N	North:	South:				
Vul: NS	♠ AK104	♠ Q9865		2NT	Pass	3♥
North HCP: 20	♥ Q72	♥ KJ10	Pass	3♠	Pass	5NT
South HCP: 13	♦ A97	♦ KQ3	Pass	6NT	AP	
Contract: 6N N	♣ AK7	♣ Q10				

Board: 3			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: EW	♠ 985	♠ KJ63	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 8	♥ AQJ854	♥ K9	AP			
South HCP: 20	♦ 87	♦ KQJ5	1. Texas			
Contract: 4♥ S	♣ J3	♣ AK9				

Board: 4			West	North	East	South
Dealer: N	North:	South:				
Vul: Both	♠ Q832	♠ A109764		2NT	Pass	4♥ <sup>1</sup>
North HCP: 20	♥ AKJ7	♥ 853	Pass	4♠	AP	
South HCP: 6	♦ AK5	♦ Q	1. Texas			
Contract: 4♠ N	♣ K6	♣ 1073				

			West	North	East	South
						2NT
Board: 5			Pass	3♥	Pass	3NT <sup>1</sup>
Dealer: S	North:	South:	Pass	4♠ <sup>2</sup>	Pass	4♦ <sup>3</sup>
Vul: NS	♠ KQ862	♠ AJ107	Pass	4NT <sup>4</sup>	Pass	5♠
North HCP: 13	♥ A8	♥ K102	Pass	7♠	AP	
South HCP: 20	♦ 42	♦ AKJ5	1. Extended acceptance after NT			
Contract: 7♠ S	♣ A832	♣ KJ	2. Cue bid, a ♣ stopper			
			3. Cue bid, a ♦ stopper			
			4. Blackwood 0314, for ♠			

Board: 6			West	North	East	South
Dealer: N	North:	South:				
Vul: EW	♠ QJ32	♠ AK10		2NT	Pass	3♦
North HCP: 20	♥ AQ8	♥ 109532	Pass	3♥	Pass	6NT
South HCP: 12	♦ AJ9	♦ KQ52	AP			
Contract: 6N N	♣ AQ10	♣ 8				

## South hands (Practice Page)

### Transfers to 2NT

Board: 1	♠ K64	The opponents are silent.
Dealer: S	♥ AKQ8	
Vul: None	♦ KJ8	You bid first.
HCP: 20	♣ A97	

Board: 2	♠ Q9865	The opponents are silent.
Dealer: N	♥ KJ10	
Vul: NS	♦ KQ3	Partner bids first.
HCP: 13	♣ Q10	

Board: 3	♠ KJ63	The opponents are silent.
Dealer: S	♥ K9	
Vul: EW	♦ KQJ5	You bid first.
HCP: 20	♣ AK9	

Board: 4	♠ A109764	The opponents are silent.
Dealer: N	♥ 853	
Vul: Both	♦ Q	Partner bids first.
HCP: 6	♣ 1073	

Board: 5	♠ AJ107	The opponents are silent.
Dealer: S	♥ K102	
Vul: NS	♦ AKJ5	You bid first.
HCP: 20	♣ KJ	

Board: 6	♠ AK10	The opponents are silent.
Dealer: N	♥ 109532	
Vul: EW	♦ KQ52	Partner bids first.
HCP: 12	♣ 8	

## Transfers to 2NT Both hands (Answers Page)

Board: 1			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: None	♠ AQ753	♠ K64	Pass	3♥	Pass	3♠
North HCP: 11	♥ J43	♥ AKQ8	Pass	4NT <sup>1</sup>	Pass	6♠
South HCP: 20	♦ 105	♦ KJ8	AP			
Contract: 6♠ S	♣ KJ6	♣ A97	1. Quantitative 4NT			

Board: 2			West	North	East	South
Dealer: N	North:	South:				
Vul: NS	♠ AK104	♠ Q9865		2NT	Pass	3♥
North HCP: 20	♥ Q72	♥ KJ10	Pass	3♠	Pass	5NT
South HCP: 13	♦ A97	♦ KQ3	Pass	6NT	AP	
Contract: 6N N	♣ AK7	♣ Q10				

Board: 3			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: EW	♠ 985	♠ KJ63	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 8	♥ AQJ854	♥ K9	AP			
South HCP: 20	♦ 87	♦ KQJ5	1. Texas			
Contract: 4♥ S	♣ J3	♣ AK9				

Board: 4			West	North	East	South
Dealer: N	North:	South:				
Vul: Both	♠ Q832	♠ A109764		2NT	Pass	4♥ <sup>1</sup>
North HCP: 20	♥ AKJ7	♥ 853	Pass	4♠	AP	
South HCP: 6	♦ AK5	♦ Q	1. Texas			
Contract: 4♠ N	♣ K6	♣ 1073				

			West	North	East	South
						2NT
Board: 5			Pass	3♥	Pass	3NT <sup>1</sup>
Dealer: S	North:	South:	Pass	4♠ <sup>2</sup>	Pass	4♦ <sup>3</sup>
Vul: NS	♠ KQ862	♠ AJ107	Pass	4NT <sup>4</sup>	Pass	5♠
North HCP: 13	♥ A8	♥ K102	Pass	7♠	AP	
South HCP: 20	♦ 42	♦ AKJ5	1. Extended acceptance after NT			
Contract: 7♠ S	♣ A832	♣ KJ	2. Cue bid, a ♣ stopper			
			3. Cue bid, a ♦ stopper			
			4. Blackwood 0314, for ♠			

Board: 6			West	North	East	South
Dealer: N	North:	South:				
Vul: EW	♠ QJ32	♠ AK10		2NT	Pass	3♦
North HCP: 20	♥ AQ8	♥ 109532	Pass	3♥	Pass	6NT
South HCP: 12	♦ AJ9	♦ KQ52	AP			
Contract: 6N N	♣ AQ10	♣ 8				

## North hands (Practice Page)

### Transfers to 2NT

Board: 7	♠ AKJ53	The opponents are silent.
Dealer: S	♥ 974	
Vul: Both	♦ A7	Partner bids first.
HCP: 15	♣ QJ4	

Board: 8	♠ AK8	The opponents are silent.
Dealer: N	♥ 932	
Vul: EW	♦ KQJ6	You bid first.
HCP: 20	♣ AK8	

Board: 9	♠ Q98	The opponents are silent.
Dealer: S	♥ KQJ98	
Vul: NS	♦ 5	Partner bids first.
HCP: 8	♣ 9874	

Board: 10	♠ AK9	The opponents are silent.
Dealer: N	♥ AK73	
Vul: None	♦ J5	You bid first.
HCP: 21	♣ AQ53	

Board: 11	♠ K2	The opponents are silent.
Dealer: S	♥ KQ1065	
Vul: NS	♦ J107	Partner bids first.
HCP: 9	♣ 1073	

Board: 12	♠ AK93	The opponents are silent.
Dealer: N	♥ KQ53	
Vul: EW	♦ AJ3	You bid first.
HCP: 20	♣ K3	

## Transfers to 2NT Both hands (Answers Page)

Board: 7	North:	South:	West	North	East	South
Dealer: S	♠ AKJ53	♠ Q6				2NT
Vul: Both	♥ 974	♥ AK	Pass	3♥	Pass	3♠
North HCP: 15	♦ A7	♦ KQ654	Pass	7NT	AP	
South HCP: 21	♣ QJ4	♣ AK65				
Contract: 7N S						

Board: 8	North:	South:	West	North	East	South
Dealer: N	♠ AK8	♠ Q6		2NT	Pass	4♦ <sup>1</sup>
Vul: EW	♥ 932	♥ AKQ1064	Pass	4♥	Pass	4NT <sup>2</sup>
North HCP: 20	♦ KQJ6	♦ 43	Pass	5♥	Pass	6NT
South HCP: 11	♣ AK8	♣ 1094	AP			
Contract: 6N N			1. Texas			
			2. Blackwood 0314, for ♥			

Board: 9	North:	South:	West	North	East	South
Dealer: S	♠ Q98	♠ AK76				2NT
Vul: NS	♥ KQJ98	♥ 102	Pass	3♦	Pass	3♥
North HCP: 8	♦ 5	♦ AJ82	Pass	3NT	AP	
South HCP: 20	♣ 9874	♣ AKJ				
Contract: 3N S						

Board: 10	North:	South:	West	North	East	South
Dealer: N	♠ AK9	♠ QJ7543		2NT	Pass	3♥
Vul: None	♥ AK73	♥ QJ	Pass	3♠	Pass	4NT <sup>1</sup>
North HCP: 21	♦ J5	♦ K3	Pass	6♠	AP	
South HCP: 13	♣ AQ53	♣ KJ7	1. Quantitative 4NT			
Contract: 6♠ N						

Board: 11	North:	South:	West	North	East	South
Dealer: S	♠ K2	♠ A105				2NT
Vul: NS	♥ KQ1065	♥ A8	Pass	3♦	Pass	3♥
North HCP: 9	♦ J107	♦ AQ86	Pass	3NT	AP	
South HCP: 20	♣ 1073	♣ AQ95				
Contract: 3N S						

Board: 12	North:	South:	West	North	East	South
Dealer: N	♠ AK93	♠ 764		2NT	Pass	4♦ <sup>1</sup>
Vul: EW	♥ KQ53	♥ AJ9876	Pass	4♥	AP	
North HCP: 20	♦ AJ3	♦ 976	1. Texas			
South HCP: 5	♣ K3	♣ 7				
Contract: 4♥ N						

## South hands (Practice Page)

### Transfers to 2NT

Board: 7	♠ Q6	The opponents are silent.
Dealer: S	♥ AK	
Vul: Both	♦ KQ654	You bid first.
HCP: 21	♣ AK65	

Board: 8	♠ Q6	The opponents are silent.
Dealer: N	♥ AKQ1064	
Vul: EW	♦ 43	Partner bids first.
HCP: 11	♣ 1094	

Board: 9	♠ AK76	The opponents are silent.
Dealer: S	♥ 102	
Vul: NS	♦ AJ82	You bid first.
HCP: 20	♣ AKJ	

Board: 10	♠ QJ7543	The opponents are silent.
Dealer: N	♥ QJ	
Vul: None	♦ K3	Partner bids first.
HCP: 13	♣ KJ7	

Board: 11	♠ A105	The opponents are silent.
Dealer: S	♥ A8	
Vul: NS	♦ AQ86	You bid first.
HCP: 20	♣ AQ95	

Board: 12	♠ 764	The opponents are silent.
Dealer: N	♥ AJ9876	
Vul: EW	♦ 976	Partner bids first.
HCP: 5	♣ 7	

## Transfers to 2NT Both hands (Answers Page)

Board: 7	North:	South:	West	North	East	South
Dealer: S	♠ AKJ53	♠ Q6				2NT
Vul: Both	♥ 974	♥ AK	Pass	3♥	Pass	3♠
North HCP: 15	♦ A7	♦ KQ654	Pass	7NT	AP	
South HCP: 21	♣ QJ4	♣ AK65				
Contract: 7N S						

Board: 8	North:	South:	West	North	East	South
Dealer: N	♠ AK8	♠ Q6		2NT	Pass	4♦ <sup>1</sup>
Vul: EW	♥ 932	♥ AKQ1064	Pass	4♥	Pass	4NT <sup>2</sup>
North HCP: 20	♦ KQJ6	♦ 43	Pass	5♥	Pass	6NT
South HCP: 11	♣ AK8	♣ 1094	AP			
Contract: 6N N			1. Texas			
			2. Blackwood 0314, for ♥			

Board: 9	North:	South:	West	North	East	South
Dealer: S	♠ Q98	♠ AK76				2NT
Vul: NS	♥ KQJ98	♥ 102	Pass	3♦	Pass	3♥
North HCP: 8	♦ 5	♦ AJ82	Pass	3NT	AP	
South HCP: 20	♣ 9874	♣ AKJ				
Contract: 3N S						

Board: 10	North:	South:	West	North	East	South
Dealer: N	♠ AK9	♠ QJ7543		2NT	Pass	3♥
Vul: None	♥ AK73	♥ QJ	Pass	3♠	Pass	4NT <sup>1</sup>
North HCP: 21	♦ J5	♦ K3	Pass	6♠	AP	
South HCP: 13	♣ AQ53	♣ KJ7	1. Quantitative 4NT			
Contract: 6♠ N						

Board: 11	North:	South:	West	North	East	South
Dealer: S	♠ K2	♠ A105				2NT
Vul: NS	♥ KQ1065	♥ A8	Pass	3♦	Pass	3♥
North HCP: 9	♦ J107	♦ AQ86	Pass	3NT	AP	
South HCP: 20	♣ 1073	♣ AQ95				
Contract: 3N S						

Board: 12	North:	South:	West	North	East	South
Dealer: N	♠ AK93	♠ 764		2NT	Pass	4♦ <sup>1</sup>
Vul: EW	♥ KQ53	♥ AJ9876	Pass	4♥	AP	
North HCP: 20	♦ AJ3	♦ 976	1. Texas			
South HCP: 5	♣ K3	♣ 7				
Contract: 4♥ N						



## North hands (Practice Page)

### Transfers to 2NT

Board: 13	♠ 98762	The opponents are silent.
Dealer: S	♥ K3	
Vul: NS	♦ K32	Partner bids first.
HCP: 9	♣ K86	
Board: 14	♠ Q92	The opponents are silent.
Dealer: N	♥ AK4	
Vul: EW	♦ AK65	You bid first.
HCP: 20	♣ KJ5	
Board: 15	♠ 982	The opponents are silent.
Dealer: S	♥ AQ1064	
Vul: Both	♦ KQ86	Partner bids first.
HCP: 11	♣ 9	
Board: 16	♠ J3	The opponents are silent.
Dealer: N	♥ AK	
Vul: NS	♦ AKJ9	You bid first.
HCP: 21	♣ KQ1093	
Board: 17	♠ A	The opponents are silent.
Dealer: S	♥ A10532	
Vul: EW	♦ QJ106	Partner bids first.
HCP: 15	♣ A94	
Board: 18	♠ AKQ8	West Doubles 3♦ if possible.
Dealer: N	♥ 109	
Vul: Both	♦ Q2	You bid first.
HCP: 20	♣ AKQ87	

## Transfers to 2NT Both hands (Answers Page)

Board: 13	North:	South:	West	North	East	South
Dealer: S	♠ 98762	♠ QJ10				2NT
Vul: NS	♥ K3	♥ A97	Pass	3♥	Pass	3♠
North HCP: 9	♦ K32	♦ AQJ9	Pass	3NT	Pass	4♠
South HCP: 21	♣ K86	♣ AQJ	AP			
Contract: 4♠ S						

Board: 14	North:	South:	West	North	East	South
Dealer: N	♠ Q92	♠ KJ106		2NT	Pass	3♦
Vul: EW	♥ AK4	♥ J97532	Pass	3♥	Pass	4♥
North HCP: 20	♦ AK65	♦ 103	AP			
South HCP: 5	♣ KJ5	♣ 6				
Contract: 4♥ N						

Board: 15	North:	South:	West	North	East	South
Dealer: S	♠ 982	♠ AK				2NT
Vul: Both	♥ AQ1064	♥ K52	Pass	3♦	Pass	3♥
North HCP: 11	♦ KQ86	♦ A1095	Pass	4NT <sup>1</sup>	Pass	6♥
South HCP: 21	♣ 9	♣ AQJ7	AP			
Contract: 6♥ S			1. Quantitative 4NT			

Board: 16	North:	South:	West	North	East	South
Dealer: N	♠ J3	♠ AK974		2NT	Pass	3♥
Vul: NS	♥ AK	♥ 84	Pass	3♠	Pass	6NT
North HCP: 21	♦ AKJ9	♦ 86	AP			
South HCP: 12	♣ KQ1093	♣ AJ86				
Contract: 6N N						

Board: 17	North:	South:	West	North	East	South
Dealer: S	♠ A	♠ KQ6				2NT
Vul: EW	♥ A10532	♥ K974	Pass	3♦	Pass	3NT <sup>1</sup>
North HCP: 15	♦ QJ106	♦ AK	Pass	7NT	AP	
South HCP: 20	♣ A94	♣ KQ106	1. Extended acceptance after NT			
Contract: 7N S						

Board: 18	North:	South:	West	North	East	South
Dealer: N	♠ AKQ8	♠ 542		2NT	Pass	3♦
Vul: Both	♥ 109	♥ KJ763	X	Pass <sup>1</sup>	Pass	3♥
North HCP: 20	♦ Q2	♦ J7	AP			
South HCP: 6	♣ AKQ87	♣ J95	1. artificial			
Contract: 3♥ S						

## South hands (Practice Page)

### Transfers to 2NT

Board: 13	♠ QJ10	The opponents are silent.
Dealer: S	♥ A97	
Vul: NS	♦ AQJ9	You bid first.
HCP: 21	♣ AQJ	
Board: 14	♠ KJ106	The opponents are silent.
Dealer: N	♥ J97532	
Vul: EW	♦ 103	Partner bids first.
HCP: 5	♣ 6	
Board: 15	♠ AK	The opponents are silent.
Dealer: S	♥ K52	
Vul: Both	♦ A1095	You bid first.
HCP: 21	♣ AQJ7	
Board: 16	♠ AK974	The opponents are silent.
Dealer: N	♥ 84	
Vul: NS	♦ 86	Partner bids first.
HCP: 12	♣ AJ86	
Board: 17	♠ KQ6	The opponents are silent.
Dealer: S	♥ K974	
Vul: EW	♦ AK	You bid first.
HCP: 20	♣ KQ106	
Board: 18	♠ 542	West Doubles 3♦ if possible.
Dealer: N	♥ KJ763	
Vul: Both	♦ J7	Partner bids first.
HCP: 6	♣ J95	

## Transfers to 2NT Both hands (Answers Page)

Board: 13	North:	South:	West	North	East	South
Dealer: S	♠ 98762	♠ QJ10				2NT
Vul: NS	♥ K3	♥ A97	Pass	3♥	Pass	3♠
North HCP: 9	♦ K32	♦ AQJ9	Pass	3NT	Pass	4♠
South HCP: 21	♣ K86	♣ AQJ	AP			
Contract: 4♠ S						

Board: 14	North:	South:	West	North	East	South
Dealer: N	♠ Q92	♠ KJ106		2NT	Pass	3♦
Vul: EW	♥ AK4	♥ J97532	Pass	3♥	Pass	4♥
North HCP: 20	♦ AK65	♦ 103	AP			
South HCP: 5	♣ KJ5	♣ 6				
Contract: 4♥ N						

Board: 15	North:	South:	West	North	East	South
Dealer: S	♠ 982	♠ AK				2NT
Vul: Both	♥ AQ1064	♥ K52	Pass	3♦	Pass	3♥
North HCP: 11	♦ KQ86	♦ A1095	Pass	4NT <sup>1</sup>	Pass	6♥
South HCP: 21	♣ 9	♣ AQJ7	AP			
Contract: 6♥ S			1. Quantitative 4NT			

Board: 16	North:	South:	West	North	East	South
Dealer: N	♠ J3	♠ AK974		2NT	Pass	3♥
Vul: NS	♥ AK	♥ 84	Pass	3♠	Pass	6NT
North HCP: 21	♦ AKJ9	♦ 86	AP			
South HCP: 12	♣ KQ1093	♣ AJ86				
Contract: 6N N						

Board: 17	North:	South:	West	North	East	South
Dealer: S	♠ A	♠ KQ6				2NT
Vul: EW	♥ A10532	♥ K974	Pass	3♦	Pass	3NT <sup>1</sup>
North HCP: 15	♦ QJ106	♦ AK	Pass	7NT	AP	
South HCP: 20	♣ A94	♣ KQ106	1. Extended acceptance after NT			
Contract: 7N S						

Board: 18	North:	South:	West	North	East	South
Dealer: N	♠ AKQ8	♠ 542		2NT	Pass	3♦
Vul: Both	♥ 109	♥ KJ763	X	Pass <sup>1</sup>	Pass	3♥
North HCP: 20	♦ Q2	♦ J7	AP			
South HCP: 6	♣ AKQ87	♣ J95	1. artificial			
Contract: 3♥ S						

## North hands (Practice Page)

### Transfers to 2NT

Board: 19	♠ A1054	East Doubles 3♦ if possible.
Dealer: S	♥ 109743	
Vul: None	♦ 8	Partner bids first.
HCP: 4	♣ 974	

Board: 20	♠ KJ	The opponents are silent.
Dealer: N	♥ AJ54	
Vul: EW	♦ A104	You bid first.
HCP: 20	♣ AK73	

Board: 21	♠ 1073	The opponents are silent.
Dealer: S	♥ Q10875	
Vul: None	♦ K	Partner bids first.
HCP: 6	♣ J1065	

Board: 22	♠ QJ6	The opponents are silent.
Dealer: N	♥ AK63	
Vul: NS	♦ AK107	You bid first.
HCP: 21	♣ A6	

Board: 23	♠ K52	The opponents are silent.
Dealer: S	♥ K10832	
Vul: Both	♦ J108	Partner bids first.
HCP: 12	♣ KQ	

Board: 24	♠ AJ2	The opponents are silent.
Dealer: N	♥ AK63	
Vul: None	♦ AQ9	You bid first.
HCP: 20	♣ Q73	

## Transfers to 2NT Both hands (Answers Page)

Board: 19	North:	South:	West	North	East	South
Dealer: S	♠ A1054	♠ QJ3				2NT
Vul: None	♥ 109743	♥ AKQ5	Pass	3♦	X	3NT <sup>1</sup>
North HCP: 4	♦ 8	♦ AJ52	Pass	4♥	AP	
South HCP: 21	♣ 974	♣ A5				
Contract: 4♥ N			1. Extended acceptance after NT			

Board: 20	North:	South:	West	North	East	South
Dealer: N	♠ KJ	♠ A8732		2NT	Pass	3♥
Vul: EW	♥ AJ54	♥ K98	Pass	3♠	Pass	4NT <sup>1</sup>
North HCP: 20	♦ A104	♦ K62	Pass	6NT	AP	
South HCP: 11	♣ AK73	♣ J5				
Contract: 6N N			1. Quantitative 4NT			

Board: 21	North:	South:	West	North	East	South
Dealer: S	♠ 1073	♠ A965				2NT
Vul: None	♥ Q10875	♥ A2	Pass	3♦	Pass	3♥
North HCP: 6	♦ K	♦ AQ82	Pass	3NT	AP	
South HCP: 21	♣ J1065	♣ AK7				
Contract: 3N S						

Board: 22	North:	South:	West	North	East	South
Dealer: N	♠ QJ6	♠ K432		2NT	Pass	3♦
Vul: NS	♥ AK63	♥ Q109872	Pass	3NT <sup>1</sup>	Pass	4♥
North HCP: 21	♦ AK107	♦ 542	AP			
South HCP: 5	♣ A6	♣ —				
Contract: 4♥ S			1. Extended acceptance after NT			

Board: 23	North:	South:	West	North	East	South
Dealer: S	♠ K52	♠ AQ				2NT
Vul: Both	♥ K10832	♥ QJ5	Pass	3♦	Pass	3♥
North HCP: 12	♦ J108	♦ AK65	Pass	6NT	AP	
South HCP: 20	♣ KQ	♣ A876				
Contract: 6N S						

Board: 24	North:	South:	West	North	East	South
Dealer: N	♠ AJ2	♠ KQ1096		2NT	Pass	3♥
Vul: None	♥ AK63	♥ 95	Pass	3♠	Pass	3NT
North HCP: 20	♦ AQ9	♦ 542	Pass	4♠	AP	
South HCP: 9	♣ Q73	♣ KJ8				
Contract: 4♠ N						

## South hands (Practice Page)

### Transfers to 2NT

Board: 19	♠ QJ3	East Doubles 3♦ if possible.
Dealer: S	♥ AKQ5	
Vul: None	♦ AJ52	You bid first.
HCP: 21	♣ A5	
Board: 20	♠ A8732	The opponents are silent.
Dealer: N	♥ K98	
Vul: EW	♦ K62	Partner bids first.
HCP: 11	♣ J5	
Board: 21	♠ A965	The opponents are silent.
Dealer: S	♥ A2	
Vul: None	♦ AQ82	You bid first.
HCP: 21	♣ AK7	
Board: 22	♠ K432	The opponents are silent.
Dealer: N	♥ Q109872	
Vul: NS	♦ 542	Partner bids first.
HCP: 5	♣ —	
Board: 23	♠ AQ	The opponents are silent.
Dealer: S	♥ QJ5	
Vul: Both	♦ AK65	You bid first.
HCP: 20	♣ A876	
Board: 24	♠ KQ1096	The opponents are silent.
Dealer: N	♥ 95	
Vul: None	♦ 542	Partner bids first.
HCP: 9	♣ KJ8	

## Transfers to 2NT Both hands (Answers Page)

Board: 19	North:	South:	West	North	East	South
Dealer: S	♠ A1054	♠ QJ3				2NT
Vul: None	♥ 109743	♥ AKQ5	Pass	3♦	X	3NT <sup>1</sup>
North HCP: 4	♦ 8	♦ AJ52	Pass	4♥	AP	
South HCP: 21	♣ 974	♣ A5				
Contract: 4♥ N			1. Extended acceptance after NT			

Board: 20	North:	South:	West	North	East	South
Dealer: N	♠ KJ	♠ A8732		2NT	Pass	3♥
Vul: EW	♥ AJ54	♥ K98	Pass	3♠	Pass	4NT <sup>1</sup>
North HCP: 20	♦ A104	♦ K62	Pass	6NT	AP	
South HCP: 11	♣ AK73	♣ J5				
Contract: 6N N			1. Quantitative 4NT			

Board: 21	North:	South:	West	North	East	South
Dealer: S	♠ 1073	♠ A965				2NT
Vul: None	♥ Q10875	♥ A2	Pass	3♦	Pass	3♥
North HCP: 6	♦ K	♦ AQ82	Pass	3NT	AP	
South HCP: 21	♣ J1065	♣ AK7				
Contract: 3N S						

Board: 22	North:	South:	West	North	East	South
Dealer: N	♠ QJ6	♠ K432		2NT	Pass	3♦
Vul: NS	♥ AK63	♥ Q109872	Pass	3NT <sup>1</sup>	Pass	4♥
North HCP: 21	♦ AK107	♦ 542	AP			
South HCP: 5	♣ A6	♣ —				
Contract: 4♥ S			1. Extended acceptance after NT			

Board: 23	North:	South:	West	North	East	South
Dealer: S	♠ K52	♠ AQ				2NT
Vul: Both	♥ K10832	♥ QJ5	Pass	3♦	Pass	3♥
North HCP: 12	♦ J108	♦ AK65	Pass	6NT	AP	
South HCP: 20	♣ KQ	♣ A876				
Contract: 6N S						

Board: 24	North:	South:	West	North	East	South
Dealer: N	♠ AJ2	♠ KQ1096		2NT	Pass	3♥
Vul: None	♥ AK63	♥ 95	Pass	3♠	Pass	3NT
North HCP: 20	♦ AQ9	♦ 542	Pass	4♠	AP	
South HCP: 9	♣ Q73	♣ KJ8				
Contract: 4♠ N						



## North hands (Practice Page)

### Transfers to 2NT

Board: 25	♠ J32	The opponents are silent.
Dealer: S	♥ K10632	
Vul: EW	♦ 107	Partner bids first.
HCP: 4	♣ 1087	

Board: 26	♠ K2	The opponents are silent.
Dealer: N	♥ AK7	
Vul: None	♦ Q87	You bid first.
HCP: 20	♣ AKJ54	

Board: 27	♠ Q10542	The opponents are silent.
Dealer: S	♥ K64	
Vul: EW	♦ 86	Partner bids first.
HCP: 5	♣ 543	

Board: 28	♠ AK7	The opponents are silent.
Dealer: N	♥ 753	
Vul: Both	♦ AKQJ9	You bid first.
HCP: 20	♣ K10	

Board: 29	♠ KQ8765	The opponents are silent.
Dealer: S	♥ 1098	
Vul: NS	♦ 53	Partner bids first.
HCP: 9	♣ A9	

Board: 30	♠ KJ105	The opponents are silent.
Dealer: N	♥ AKQ5	
Vul: Both	♦ A98	You bid first.
HCP: 20	♣ QJ	

## Transfers to 2NT Both hands (Answers Page)

Board: 25	North:	South:	West	North	East	South
Dealer: S	♠ J32	♠ A10				2NT
Vul: EW	♥ K10632	♥ AQ4	Pass	3♦	Pass	3♥
North HCP: 4	♦ 107	♦ KQJ94	AP			
South HCP: 20	♣ 1087	♣ KJ4				
Contract: 3♥ S						

Board: 26	North:	South:	West	North	East	South
Dealer: N	♠ K2	♠ 1084		2NT	Pass	3♦
Vul: None	♥ AK7	♥ QJ10432	Pass	3♥	Pass	4♥
North HCP: 20	♦ Q87	♦ K10	AP			
South HCP: 6	♣ AKJ54	♣ 108				
Contract: 4♥ N						

Board: 27	North:	South:	West	North	East	South
Dealer: S	♠ Q10542	♠ A9				2NT
Vul: EW	♥ K64	♥ J87	Pass	3♥	Pass	3♠
North HCP: 5	♦ 86	♦ AK75	Pass	3NT	AP	
South HCP: 20	♣ 543	♣ AKJ7				
Contract: 3N S						

Board: 28	North:	South:	West	North	East	South
Dealer: N	♠ AK7	♠ 653		2NT	Pass	4♦ <sup>1</sup>
Vul: Both	♥ 753	♥ KQJ842	Pass	4♥	Pass	5♦ <sup>2</sup>
North HCP: 20	♦ AKQJ9	♦ —	Pass	5♠	Pass	6♥
South HCP: 11	♣ K10	♣ AJ83	AP			
Contract: 6♥ N			1. Texas			
			2. Exclusion, for ♥			

Board: 29	North:	South:	West	North	East	South
Dealer: S	♠ KQ8765	♠ A43				2NT
Vul: NS	♥ 1098	♥ KQJ	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 9	♦ 53	♦ AK	Pass	4NT <sup>2</sup>	Pass	5♥
South HCP: 20	♣ A9	♣ K10863	Pass	6NT	AP	
Contract: 6N S			1. Texas			
			2. Blackwood 0314, for ♠			

Board: 30	North:	South:	West	North	East	South
Dealer: N	♠ KJ105	♠ 86432		2NT	Pass	3♥
Vul: Both	♥ AKQ5	♥ 9	Pass	3♠	Pass	3NT
North HCP: 20	♦ A98	♦ Q42	Pass	4♠	AP	
South HCP: 6	♣ QJ	♣ A853				
Contract: 4♠ N						

## South hands (Practice Page)

### Transfers to 2NT

Board: 25	♠ A10	The opponents are silent.
Dealer: S	♥ AQ4	
Vul: EW	♦ KQJ94	You bid first.
HCP: 20	♣ KJ4	

Board: 26	♠ 1084	The opponents are silent.
Dealer: N	♥ QJ10432	
Vul: None	♦ K10	Partner bids first.
HCP: 6	♣ 108	

Board: 27	♠ A9	The opponents are silent.
Dealer: S	♥ J87	
Vul: EW	♦ AK75	You bid first.
HCP: 20	♣ AKJ7	

Board: 28	♠ 653	The opponents are silent.
Dealer: N	♥ KQJ842	
Vul: Both	♦ —	Partner bids first.
HCP: 11	♣ AJ83	

Board: 29	♠ A43	The opponents are silent.
Dealer: S	♥ KQJ	
Vul: NS	♦ AK	You bid first.
HCP: 20	♣ K10863	

Board: 30	♠ 86432	The opponents are silent.
Dealer: N	♥ 9	
Vul: Both	♦ Q42	Partner bids first.
HCP: 6	♣ A853	

## Transfers to 2NT Both hands (Answers Page)

Board: 25	North:	South:	West	North	East	South
Dealer: S	♠ J32	♠ A10				2NT
Vul: EW	♥ K10632	♥ AQ4	Pass	3♦	Pass	3♥
North HCP: 4	♦ 107	♦ KQJ94	AP			
South HCP: 20	♣ 1087	♣ KJ4				
Contract: 3♥ S						

Board: 26	North:	South:	West	North	East	South
Dealer: N	♠ K2	♠ 1084		2NT	Pass	3♦
Vul: None	♥ AK7	♥ QJ10432	Pass	3♥	Pass	4♥
North HCP: 20	♦ Q87	♦ K10	AP			
South HCP: 6	♣ AKJ54	♣ 108				
Contract: 4♥ N						

Board: 27	North:	South:	West	North	East	South
Dealer: S	♠ Q10542	♠ A9				2NT
Vul: EW	♥ K64	♥ J87	Pass	3♥	Pass	3♠
North HCP: 5	♦ 86	♦ AK75	Pass	3NT	AP	
South HCP: 20	♣ 543	♣ AKJ7				
Contract: 3N S						

Board: 28	North:	South:	West	North	East	South
Dealer: N	♠ AK7	♠ 653		2NT	Pass	4♦ <sup>1</sup>
Vul: Both	♥ 753	♥ KQJ842	Pass	4♥	Pass	5♦ <sup>2</sup>
North HCP: 20	♦ AKQJ9	♦ —	Pass	5♠	Pass	6♥
South HCP: 11	♣ K10	♣ AJ83	AP			
Contract: 6♥ N			1. Texas			
			2. Exclusion, for ♥			

Board: 29	North:	South:	West	North	East	South
Dealer: S	♠ KQ8765	♠ A43				2NT
Vul: NS	♥ 1098	♥ KQJ	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 9	♦ 53	♦ AK	Pass	4NT <sup>2</sup>	Pass	5♥
South HCP: 20	♣ A9	♣ K10863	Pass	6NT	AP	
Contract: 6N S			1. Texas			
			2. Blackwood 0314, for ♠			

Board: 30	North:	South:	West	North	East	South
Dealer: N	♠ KJ105	♠ 86432		2NT	Pass	3♥
Vul: Both	♥ AKQ5	♥ 9	Pass	3♠	Pass	3NT
North HCP: 20	♦ A98	♦ Q42	Pass	4♠	AP	
South HCP: 6	♣ QJ	♣ A853				
Contract: 4♠ N						

## North hands (Practice Page)

### Transfers to 2NT

Board: 31	♠ AJ1043	The opponents are silent.
Dealer: S	♥ 74	
Vul: None	♦ Q52	Partner bids first.
HCP: 11	♣ A92	
Board: 32	♠ AK	The opponents are silent.
Dealer: N	♥ J2	
Vul: EW	♦ AK84	You bid first.
HCP: 21	♣ AQ985	
Board: 33	♠ J9842	The opponents are silent.
Dealer: S	♥ 983	
Vul: None	♦ AK4	Partner bids first.
HCP: 8	♣ 54	
Board: 34	♠ 92	The opponents are silent.
Dealer: N	♥ AK6	
Vul: NS	♦ AK1098	You bid first.
HCP: 20	♣ AQ5	
Board: 35	♠ QJ532	East Doubles 3♥ if possible.
Dealer: S	♥ 42	
Vul: Both	♦ AQ85	Partner bids first.
HCP: 12	♣ K2	

## Transfers to 2NT Both hands (Answers Page)

Board: 31			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: None	♠ AJ1043	♠ K82	Pass	3♥	Pass	3♠
North HCP: 11	♥ 74	♥ AKJ2	Pass	4NT <sup>1</sup>	Pass	6♠
South HCP: 20	♦ Q52	♦ AK	AP			
Contract: 6♠ S	♣ A92	♣ Q1074	1. Quantitative 4NT			
Board: 32			West	North	East	South
Dealer: N	North:	South:		2NT	Pass	4♦ <sup>1</sup>
Vul: EW	♠ AK	♠ Q106	Pass	4♥	Pass	4NT <sup>2</sup>
North HCP: 21	♥ J2	♥ AKQ853	Pass	5♣	Pass	7NT
South HCP: 15	♦ AK84	♦ 65	AP			
Contract: 7N N	♣ AQ985	♣ KJ	1. Texas			
			2. Blackwood 0314, for ♥			
Board: 33			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: None	♠ J9842	♠ AK5	Pass	3♥	Pass	3♠
North HCP: 8	♥ 983	♥ KQ74	Pass	3NT	Pass	4♠
South HCP: 20	♦ AK4	♦ J62	AP			
Contract: 4♠ S	♣ 54	♣ AK8				
Board: 34			West	North	East	South
Dealer: N	North:	South:		2NT	Pass	4♦ <sup>1</sup>
Vul: NS	♠ 92	♠ K84	Pass	4♥	AP	
North HCP: 20	♥ AK6	♥ J109843	1. Texas			
South HCP: 4	♦ AK1098	♦ 2				
Contract: 4♥ N	♣ AQ5	♣ 973				
Board: 35			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: Both	♠ QJ532	♠ AK76	Pass	3♥	X	3NT <sup>1</sup>
North HCP: 12	♥ 42	♥ AJ7	Pass	4♠ <sup>2</sup>	Pass	4♦ <sup>3</sup>
South HCP: 20	♦ AQ85	♦ KJ102	Pass	4♥ <sup>4</sup>	Pass	4NT <sup>5</sup>
Contract: 6♠ S	♣ K2	♣ A9	Pass	5♦	Pass	5♥
			Pass	6♣	Pass	6♠
			AP			
			1. Extended acceptance after NT			
			2. Cue bid, a ♣ stopper			
			3. Cue bid, a ♦ stopper			
			4. Cue bid, surplus			
			5. Blackwood 0314, for ♠			

## South hands (Practice Page)

### Transfers to 2NT

Board: 31	♠ K82	The opponents are silent.
Dealer: S	♥ AKJ2	
Vul: None	♦ AK	You bid first.
HCP: 20	♣ Q1074	
Board: 32	♠ Q106	The opponents are silent.
Dealer: N	♥ AKQ853	
Vul: EW	♦ 65	Partner bids first.
HCP: 15	♣ KJ	
Board: 33	♠ AK5	The opponents are silent.
Dealer: S	♥ KQ74	
Vul: None	♦ J62	You bid first.
HCP: 20	♣ AK8	
Board: 34	♠ K84	The opponents are silent.
Dealer: N	♥ J109843	
Vul: NS	♦ 2	Partner bids first.
HCP: 4	♣ 973	
Board: 35	♠ AK76	East Doubles 3♥ if possible.
Dealer: S	♥ AJ7	
Vul: Both	♦ KJ102	You bid first.
HCP: 20	♣ A9	

## Transfers to 2NT Both hands (Answers Page)

Board: 31			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: None	♠ AJ1043	♠ K82	Pass	3♥	Pass	3♠
North HCP: 11	♥ 74	♥ AKJ2	Pass	4NT <sup>1</sup>	Pass	6♠
South HCP: 20	♦ Q52	♦ AK	AP			
Contract: 6♠ S	♣ A92	♣ Q1074	1. Quantitative 4NT			
Board: 32			West	North	East	South
Dealer: N	North:	South:		2NT	Pass	4♦ <sup>1</sup>
Vul: EW	♠ AK	♠ Q106	Pass	4♥	Pass	4NT <sup>2</sup>
North HCP: 21	♥ J2	♥ AKQ853	Pass	5♣	Pass	7NT
South HCP: 15	♦ AK84	♦ 65	AP			
Contract: 7N N	♣ AQ985	♣ KJ	1. Texas			
			2. Blackwood 0314, for ♥			
Board: 33			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: None	♠ J9842	♠ AK5	Pass	3♥	Pass	3♠
North HCP: 8	♥ 983	♥ KQ74	Pass	3NT	Pass	4♠
South HCP: 20	♦ AK4	♦ J62	AP			
Contract: 4♠ S	♣ 54	♣ AK8				
Board: 34			West	North	East	South
Dealer: N	North:	South:		2NT	Pass	4♦ <sup>1</sup>
Vul: NS	♠ 92	♠ K84	Pass	4♥	AP	
North HCP: 20	♥ AK6	♥ J109843	1. Texas			
South HCP: 4	♦ AK1098	♦ 2				
Contract: 4♥ N	♣ AQ5	♣ 973				
Board: 35			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: Both	♠ QJ532	♠ AK76	Pass	3♥	X	3NT <sup>1</sup>
North HCP: 12	♥ 42	♥ AJ7	Pass	4♠ <sup>2</sup>	Pass	4♦ <sup>3</sup>
South HCP: 20	♦ AQ85	♦ KJ102	Pass	4♥ <sup>4</sup>	Pass	4NT <sup>5</sup>
Contract: 6♠ S	♣ K2	♣ A9	Pass	5♦	Pass	5♥
			Pass	6♣	Pass	6♠
			AP			
			1. Extended acceptance after NT			
			2. Cue bid, a ♣ stopper			
			3. Cue bid, a ♦ stopper			
			4. Cue bid, surplus			
			5. Blackwood 0314, for ♠			



## North hands (Practice Page)

### Transfers to 2NT

Board: 36	♠ KJ	The opponents are silent.
Dealer: N	♥ AJ	
Vul: NS	♦ KQJ85	You bid first.
HCP: 20	♣ KQ85	

Board: 37	♠ J109752	The opponents are silent.
Dealer: S	♥ 6	
Vul: None	♦ J10	Partner bids first.
HCP: 3	♣ J1086	

Board: 38	♠ KJ10	The opponents are silent.
Dealer: N	♥ AKJ	
Vul: EW	♦ KJ984	You bid first.
HCP: 20	♣ A4	

Board: 39	♠ AQ72	The opponents are silent.
Dealer: S	♥ A109863	
Vul: Both	♦ J9	Partner bids first.
HCP: 12	♣ J	

Board: 40	♠ Q872	The opponents are silent.
Dealer: N	♥ KQ	
Vul: NS	♦ A2	You bid first.
HCP: 20	♣ AKQ62	

Board: 41	♠ K97532	The opponents are silent.
Dealer: S	♥ A	
Vul: EW	♦ Q3	Partner bids first.
HCP: 12	♣ K864	

## Transfers to 2NT Both hands (Answers Page)

Board: 36			West	North	East	South
Dealer: N	North:	South:		2NT	Pass	4♦ <sup>1</sup>
Vul: NS	♠ KJ	♠ A3	Pass	4♥	Pass	4NT <sup>2</sup>
North HCP: 20	♥ AJ	♥ KQ9872	Pass	5♦	Pass	6NT
South HCP: 14	♦ KQJ85	♦ A3	AP			
Contract: 6N N	♣ KQ85	♣ J43	1. Texas			
			2. Blackwood 0314, for ♥			

Board: 37			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: None	♠ J109752	♠ AK64	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 3	♥ 6	♥ AK	AP			
South HCP: 21	♦ J10	♦ 9875	1. Texas			
Contract: 4♠ S	♣ J1086	♣ AK7				

Board: 38			West	North	East	South
Dealer: N	North:	South:		2NT	Pass	3♥
Vul: EW	♠ KJ10	♠ 98543	Pass	3♠	Pass	3NT
North HCP: 20	♥ AKJ	♥ 1052	Pass	4♠	AP	
South HCP: 6	♦ KJ984	♦ AQ52				
Contract: 4♠ N	♣ A4	♣ 9				

Board: 39			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: Both	♠ AQ72	♠ K863	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 12	♥ A109863	♥ KJ	Pass	4NT <sup>2</sup>	Pass	5♣
South HCP: 20	♦ J9	♦ AQ4	Pass	5♦	Pass	5♥
Contract: 6N S	♣ J	♣ AK98	Pass	6NT	AP	
			1. Texas			
			2. Blackwood 0314, for ♥			

Board: 40			West	North	East	South
Dealer: N	North:	South:		2NT	Pass	3♥
Vul: NS	♠ Q872	♠ AJ1065	Pass	3♠	Pass	5NT
North HCP: 20	♥ KQ	♥ AJ8	Pass	6NT	AP	
South HCP: 13	♦ A2	♦ Q96				
Contract: 6N N	♣ AKQ62	♣ J7				

Board: 41			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: EW	♠ K97532	♠ QJ	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 12	♥ A	♥ K4	Pass	4NT <sup>2</sup>	Pass	5♠
South HCP: 20	♦ Q3	♦ AKJ98	Pass	6NT	AP	
Contract: 6N S	♣ K864	♣ AQ97	1. Texas			
			2. Blackwood 0314, for ♠			

## South hands (Practice Page)

### Transfers to 2NT

Board: 36	♠ A3	The opponents are silent.
Dealer: N	♥ KQ9872	
Vul: NS	♦ A3	Partner bids first.
HCP: 14	♣ J43	

Board: 37	♠ AK64	The opponents are silent.
Dealer: S	♥ AK	
Vul: None	♦ 9875	You bid first.
HCP: 21	♣ AK7	

Board: 38	♠ 98543	The opponents are silent.
Dealer: N	♥ 1052	
Vul: EW	♦ AQ52	Partner bids first.
HCP: 6	♣ 9	

Board: 39	♠ K863	The opponents are silent.
Dealer: S	♥ KJ	
Vul: Both	♦ AQ4	You bid first.
HCP: 20	♣ AK98	

Board: 40	♠ AJ1065	The opponents are silent.
Dealer: N	♥ AJ8	
Vul: NS	♦ Q96	Partner bids first.
HCP: 13	♣ J7	

Board: 41	♠ QJ	The opponents are silent.
Dealer: S	♥ K4	
Vul: EW	♦ AKJ98	You bid first.
HCP: 20	♣ AQ97	

## Transfers to 2NT Both hands (Answers Page)

Board: 36	North:	South:	West	North	East	South
Dealer: N	♠ KJ	♠ A3		2NT	Pass	4♦ <sup>1</sup>
Vul: NS	♥ AJ	♥ KQ9872	Pass	4♥	Pass	4NT <sup>2</sup>
North HCP: 20	♦ KQJ85	♦ A3	Pass	5♦	Pass	6NT
South HCP: 14	♣ KQ85	♣ J43	AP			
Contract: 6N N			1. Texas			
			2. Blackwood 0314, for ♥			

Board: 37	North:	South:	West	North	East	South
Dealer: S	♠ J109752	♠ AK64				2NT
Vul: None	♥ 6	♥ AK	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 3	♦ J10	♦ 9875	AP			
South HCP: 21	♣ J1086	♣ AK7	1. Texas			
Contract: 4♠ S						

Board: 38	North:	South:	West	North	East	South
Dealer: N	♠ KJ10	♠ 98543		2NT	Pass	3♥
Vul: EW	♥ AKJ	♥ 1052	Pass	3♠	Pass	3NT
North HCP: 20	♦ KJ984	♦ AQ52	Pass	4♠	AP	
South HCP: 6	♣ A4	♣ 9				
Contract: 4♠ N						

Board: 39	North:	South:	West	North	East	South
Dealer: S	♠ AQ72	♠ K863				2NT
Vul: Both	♥ A109863	♥ KJ	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 12	♦ J9	♦ AQ4	Pass	4NT <sup>2</sup>	Pass	5♣
South HCP: 20	♣ J	♣ AK98	Pass	5♦	Pass	5♥
Contract: 6N S			Pass	6NT	AP	
			1. Texas			
			2. Blackwood 0314, for ♥			

Board: 40	North:	South:	West	North	East	South
Dealer: N	♠ Q872	♠ AJ1065		2NT	Pass	3♥
Vul: NS	♥ KQ	♥ AJ8	Pass	3♠	Pass	5NT
North HCP: 20	♦ A2	♦ Q96	Pass	6NT	AP	
South HCP: 13	♣ AKQ62	♣ J7				
Contract: 6N N						

Board: 41	North:	South:	West	North	East	South
Dealer: S	♠ K97532	♠ QJ				2NT
Vul: EW	♥ A	♥ K4	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 12	♦ Q3	♦ AKJ98	Pass	4NT <sup>2</sup>	Pass	5♠
South HCP: 20	♣ K864	♣ AQ97	Pass	6NT	AP	
Contract: 6N S			1. Texas			
			2. Blackwood 0314, for ♠			

## North hands (Practice Page)

### Transfers to 2NT

Board: 42	♠ AK4	The opponents are silent.
Dealer: N	♥ KJ53	
Vul: Both	♦ K9	You bid first.
HCP: 20	♣ AQ64	

Board: 43	♠ K108	The opponents are silent.
Dealer: S	♥ KQJ852	
Vul: None	♦ J986	Partner bids first.
HCP: 10	♣ —	

Board: 44	♠ QJ109	The opponents are silent.
Dealer: N	♥ AK97	
Vul: EW	♦ KQJ	You bid first.
HCP: 20	♣ A10	

Board: 45	♠ Q10764	The opponents are silent.
Dealer: S	♥ A105	
Vul: Both	♦ Q9	Partner bids first.
HCP: 9	♣ J84	

Board: 46	♠ AKQ2	The opponents are silent.
Dealer: N	♥ J3	
Vul: NS	♦ KJ5	You bid first.
HCP: 21	♣ AK105	

Board: 47	♠ KJ9654	The opponents are silent.
Dealer: S	♥ J43	
Vul: Both	♦ K6	Partner bids first.
HCP: 10	♣ Q6	

## Transfers to 2NT Both hands (Answers Page)

Board: 42	North:	South:	West	North	East	South
Dealer: N	♠ AK4	♠ Q8652		2NT	Pass	3♥
Vul: Both	♥ KJ53	♥ Q104	Pass	3♠	Pass	3NT
North HCP: 20	♦ K9	♦ Q2	Pass	4♠	AP	
South HCP: 10	♣ AQ64	♣ KJ8				
Contract: 4♠ N						

Board: 43	North:	South:	West	North	East	South
Dealer: S	♠ K108	♠ AQ92				2NT
Vul: None	♥ KQJ852	♥ A9	Pass	3♦	Pass	3♥
North HCP: 10	♦ J986	♦ AQ753	Pass	4♥	AP	
South HCP: 20	♣ —	♣ A5				
Contract: 4♥ S						

Board: 44	North:	South:	West	North	East	South
Dealer: N	♠ QJ109	♠ AK8764		2NT	Pass	4♥ <sup>1</sup>
Vul: EW	♥ AK97	♥ 103	Pass	4♠	Pass	4NT <sup>2</sup>
North HCP: 20	♦ KQJ	♦ 103	Pass	5♠	AP	
South HCP: 9	♣ A10	♣ Q43				
Contract: 5♠ N			1. Texas			
			2. Blackwood 0314, for ♠			

Board: 45	North:	South:	West	North	East	South
Dealer: S	♠ Q10764	♠ KJ				2NT
Vul: Both	♥ A105	♥ K4	Pass	3♥	Pass	3♠
North HCP: 9	♦ Q9	♦ A10853	Pass	3NT	AP	
South HCP: 20	♣ J84	♣ AKQ5				
Contract: 3N S						

Board: 46	North:	South:	West	North	East	South
Dealer: N	♠ AKQ2	♠ 1076543		2NT	Pass	4♥ <sup>1</sup>
Vul: NS	♥ J3	♥ AK42	Pass	4♠	AP	
North HCP: 21	♦ KJ5	♦ 64	1. Texas			
South HCP: 7	♣ AK105	♣ 3				
Contract: 4♠ N						

Board: 47	North:	South:	West	North	East	South
Dealer: S	♠ KJ9654	♠ AQ82				2NT
Vul: Both	♥ J43	♥ AQ108	Pass	3♥	Pass	3♠
North HCP: 10	♦ K6	♦ J98	Pass	6♠	AP	
South HCP: 20	♣ Q6	♣ AK				
Contract: 6♠ S						

## South hands (Practice Page)

### Transfers to 2NT

Board: 42	♠ Q8652	The opponents are silent.
Dealer: N	♥ Q104	
Vul: Both	♦ Q2	Partner bids first.
HCP: 10	♣ KJ8	

Board: 43	♠ AQ92	The opponents are silent.
Dealer: S	♥ A9	
Vul: None	♦ AQ753	You bid first.
HCP: 20	♣ A5	

Board: 44	♠ AK8764	The opponents are silent.
Dealer: N	♥ 103	
Vul: EW	♦ 103	Partner bids first.
HCP: 9	♣ Q43	

Board: 45	♠ KJ	The opponents are silent.
Dealer: S	♥ K4	
Vul: Both	♦ A10853	You bid first.
HCP: 20	♣ AKQ5	

Board: 46	♠ 1076543	The opponents are silent.
Dealer: N	♥ AK42	
Vul: NS	♦ 64	Partner bids first.
HCP: 7	♣ 3	

Board: 47	♠ AQ82	The opponents are silent.
Dealer: S	♥ AQ108	
Vul: Both	♦ J98	You bid first.
HCP: 20	♣ AK	

## Transfers to 2NT Both hands (Answers Page)

Board: 42	North:	South:	West	North	East	South
Dealer: N	♠ AK4	♠ Q8652		2NT	Pass	3♥
Vul: Both	♥ KJ53	♥ Q104	Pass	3♠	Pass	3NT
North HCP: 20	♦ K9	♦ Q2	Pass	4♠	AP	
South HCP: 10	♣ AQ64	♣ KJ8				
Contract: 4♠ N						

Board: 43	North:	South:	West	North	East	South
Dealer: S	♠ K108	♠ AQ92				2NT
Vul: None	♥ KQJ852	♥ A9	Pass	3♦	Pass	3♥
North HCP: 10	♦ J986	♦ AQ753	Pass	4♥	AP	
South HCP: 20	♣ —	♣ A5				
Contract: 4♥ S						

Board: 44	North:	South:	West	North	East	South
Dealer: N	♠ QJ109	♠ AK8764		2NT	Pass	4♥ <sup>1</sup>
Vul: EW	♥ AK97	♥ 103	Pass	4♠	Pass	4NT <sup>2</sup>
North HCP: 20	♦ KQJ	♦ 103	Pass	5♠	AP	
South HCP: 9	♣ A10	♣ Q43				
Contract: 5♠ N			1. Texas			
			2. Blackwood 0314, for ♠			

Board: 45	North:	South:	West	North	East	South
Dealer: S	♠ Q10764	♠ KJ				2NT
Vul: Both	♥ A105	♥ K4	Pass	3♥	Pass	3♠
North HCP: 9	♦ Q9	♦ A10853	Pass	3NT	AP	
South HCP: 20	♣ J84	♣ AKQ5				
Contract: 3N S						

Board: 46	North:	South:	West	North	East	South
Dealer: N	♠ AKQ2	♠ 1076543		2NT	Pass	4♥ <sup>1</sup>
Vul: NS	♥ J3	♥ AK42	Pass	4♠	AP	
North HCP: 21	♦ KJ5	♦ 64	1. Texas			
South HCP: 7	♣ AK105	♣ 3				
Contract: 4♠ N						

Board: 47	North:	South:	West	North	East	South
Dealer: S	♠ KJ9654	♠ AQ82				2NT
Vul: Both	♥ J43	♥ AQ108	Pass	3♥	Pass	3♠
North HCP: 10	♦ K6	♦ J98	Pass	6♠	AP	
South HCP: 20	♣ Q6	♣ AK				
Contract: 6♠ S						



## North hands (Practice Page)

### Transfers to 2NT

Board: 48	♠ A3	The opponents are silent.
Dealer: N	♥ A1096	
Vul: None	♦ AQ2	You bid first.
HCP: 21	♣ AK108	

Board: 49	♠ KQJ986	The opponents are silent.
Dealer: S	♥ A52	
Vul: NS	♦ 63	Partner bids first.
HCP: 10	♣ 72	

Board: 50	♠ K95	The opponents are silent.
Dealer: N	♥ AJ7	
Vul: EW	♦ K3	You bid first.
HCP: 20	♣ AKQ87	

Board: 51	♠ J76432	The opponents are silent.
Dealer: S	♥ —	
Vul: EW	♦ 743	Partner bids first.
HCP: 5	♣ A985	

Board: 52	♠ AK	The opponents are silent.
Dealer: N	♥ A42	
Vul: Both	♦ KJ105	You bid first.
HCP: 20	♣ AJ108	

## Transfers to 2NT Both hands (Answers Page)

Board: 48  
Dealer: N  
Vul: None  
North HCP: 21  
South HCP: 12  
Contract: 6♥ N

North:  
♠ A3  
♥ A1096  
♦ AQ2  
♣ AK108

South:  
♠ K  
♥ K8754  
♦ K864  
♣ QJ5

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

1. Extended acceptance after NT
2. Cue bid, surplus
3. Cue bid, a ♣ stopper
4. Blackwood 0314, for ♥

Board: 49  
Dealer: S  
Vul: NS  
North HCP: 10  
South HCP: 20  
Contract: 6♠ S

North:  
♠ KQJ986  
♥ A52  
♦ 63  
♣ 72

South:  
♠ A5  
♥ KQJ7  
♦ A92  
♣ AQ94

West	North	East	South
			2NT
Pass	4♥ <sup>1</sup>	Pass	4♠
Pass	4NT <sup>2</sup>	Pass	5♣
Pass	6♠	AP	

1. Texas
2. Blackwood 0314, for ♠

Board: 50  
Dealer: N  
Vul: EW  
North HCP: 20  
South HCP: 6  
Contract: 4♥ N

North:  
♠ K95  
♥ AJ7  
♦ K3  
♣ AKQ87

South:  
♠ Q7  
♥ K8632  
♦ J964  
♣ 106

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

Board: 51  
Dealer: S  
Vul: EW  
North HCP: 5  
South HCP: 21  
Contract: 4♠ S

North:  
♠ J76432  
♥ —  
♦ 743  
♣ A985

South:  
♠ AKQ  
♥ AKQ6  
♦ K982  
♣ 76

West	North	East	South
			2NT
Pass	4♥ <sup>1</sup>	Pass	4♠
AP			

1. Texas

Board: 52  
Dealer: N  
Vul: Both  
North HCP: 20  
South HCP: 10  
Contract: 6♠ N

North:  
♠ AK  
♥ A42  
♦ KJ105  
♣ AJ108

South:  
♠ Q109754  
♥ KJ  
♦ A832  
♣ 9

West	North	East	South
	2NT	Pass	4♥ <sup>1</sup>
Pass	4♠	Pass	4NT <sup>2</sup>
Pass	5♦	Pass	6♠
AP			

1. Texas
2. Blackwood 0314, for ♠

## South hands (Practice Page)

### Transfers to 2NT

Board: 48	♠ K	The opponents are silent.
Dealer: N	♥ K8754	
Vul: None	♦ K864	Partner bids first.
HCP: 12	♣ QJ5	

Board: 49	♠ A5	The opponents are silent.
Dealer: S	♥ KQJ7	
Vul: NS	♦ A92	You bid first.
HCP: 20	♣ AQ94	

Board: 50	♠ Q7	The opponents are silent.
Dealer: N	♥ K8632	
Vul: EW	♦ J964	Partner bids first.
HCP: 6	♣ 106	

Board: 51	♠ AKQ	The opponents are silent.
Dealer: S	♥ AKQ6	
Vul: EW	♦ K982	You bid first.
HCP: 21	♣ 76	

Board: 52	♠ Q109754	The opponents are silent.
Dealer: N	♥ KJ	
Vul: Both	♦ A832	Partner bids first.
HCP: 10	♣ 9	

## Transfers to 2NT Both hands (Answers Page)

Board: 48  
Dealer: N  
Vul: None  
North HCP: 21  
South HCP: 12  
Contract: 6♥ N

North:  
♠ A3  
♥ A1096  
♦ AQ2  
♣ AK108

South:  
♠ K  
♥ K8754  
♦ K864  
♣ QJ5

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

1. Extended acceptance after NT
2. Cue bid, surplus
3. Cue bid, a ♣ stopper
4. Blackwood 0314, for ♥

Board: 49  
Dealer: S  
Vul: NS  
North HCP: 10  
South HCP: 20  
Contract: 6♠ S

North:  
♠ KQJ986  
♥ A52  
♦ 63  
♣ 72

South:  
♠ A5  
♥ KQJ7  
♦ A92  
♣ AQ94

West	North	East	South
			2NT
Pass	4♥ <sup>1</sup>	Pass	4♠
Pass	4NT <sup>2</sup>	Pass	5♣
Pass	6♠	AP	

1. Texas
2. Blackwood 0314, for ♠

Board: 50  
Dealer: N  
Vul: EW  
North HCP: 20  
South HCP: 6  
Contract: 4♥ N

North:  
♠ K95  
♥ AJ7  
♦ K3  
♣ AKQ87

South:  
♠ Q7  
♥ K8632  
♦ J964  
♣ 106

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

Board: 51  
Dealer: S  
Vul: EW  
North HCP: 5  
South HCP: 21  
Contract: 4♠ S

North:  
♠ J76432  
♥ —  
♦ 743  
♣ A985

South:  
♠ AKQ  
♥ AKQ6  
♦ K982  
♣ 76

West	North	East	South
			2NT
Pass	4♥ <sup>1</sup>	Pass	4♠
AP			

1. Texas

Board: 52  
Dealer: N  
Vul: Both  
North HCP: 20  
South HCP: 10  
Contract: 6♠ N

North:  
♠ AK  
♥ A42  
♦ KJ105  
♣ AJ108

South:  
♠ Q109754  
♥ KJ  
♦ A832  
♣ 9

West	North	East	South
	2NT	Pass	4♥ <sup>1</sup>
Pass	4♠	Pass	4NT <sup>2</sup>
Pass	5♦	Pass	6♠
AP			

1. Texas
2. Blackwood 0314, for ♠

## North hands (Practice Page)

### Transfers to 2NT

Board: 53	♠ J9643	The opponents are silent.
Dealer: S	♥ 32	
Vul: EW	♦ A2	Partner bids first.
HCP: 12	♣ AK96	
Board: 54	♠ AKJ8	East Doubles 5♣ if possible.
Dealer: N	♥ AK9	
Vul: Both	♦ K6	You bid first.
HCP: 21	♣ K974	
Board: 55	♠ 109	The opponents are silent.
Dealer: S	♥ QJ532	
Vul: EW	♦ A82	Partner bids first.
HCP: 8	♣ J53	
Board: 56	♠ AJ94	The opponents are silent.
Dealer: N	♥ AJ	
Vul: None	♦ AQJ5	You bid first.
HCP: 21	♣ A94	
Board: 57	♠ QJ1086	The opponents are silent.
Dealer: S	♥ A108	
Vul: NS	♦ 6	Partner bids first.
HCP: 7	♣ 7643	
Board: 58	♠ AKQ4	The opponents are silent.
Dealer: N	♥ AKQ5	
Vul: Both	♦ K95	You bid first.
HCP: 21	♣ 86	

## Transfers to 2NT Both hands (Answers Page)

Board: 53	North:	South:	West	North	East	South
Dealer: S	♠ J9643	♠ AKQ5				2NT
Vul: EW	♥ 32	♥ AK10	Pass	3♥	Pass	3♠
North HCP: 12	♦ A2	♦ K876	Pass	6NT	AP	
South HCP: 21	♣ AK96	♣ Q8				
Contract: 6N S						

Board: 54	North:	South:	West	North	East	South
Dealer: N	♠ AKJ8	♠ 107		2NT	Pass	4♦ <sup>1</sup>
Vul: Both	♥ AK9	♥ Q106542	Pass	4♥	Pass	4NT <sup>2</sup>
North HCP: 21	♦ K6	♦ AJ72	Pass	5♣	X	Pass
South HCP: 7	♣ K974	♣ 5	Pass	5♥	Pass	6♥
Contract: 6♥ N			AP			
			1. Texas			
			2. Blackwood 0314, for ♥			

Board: 55	North:	South:	West	North	East	South
Dealer: S	♠ 109	♠ AJ6				1♦
Vul: EW	♥ QJ532	♥ AK	Pass	1♥	Pass	2NT
North HCP: 8	♦ A82	♦ KJ1054	Pass	3♥	Pass	3NT
South HCP: 19	♣ J53	♣ K86	AP			
Contract: 3N S						

Board: 56	North:	South:	West	North	East	South
Dealer: N	♠ AJ94	♠ KQ7		2NT	Pass	3♦
Vul: None	♥ AJ	♥ K96432	Pass	3♥	Pass	6♥
North HCP: 21	♦ AQJ5	♦ 93	AP			
South HCP: 10	♣ A94	♣ Q6				
Contract: 6♥ N						

Board: 57	North:	South:	West	North	East	South
Dealer: S	♠ QJ1086	♠ AK3				2NT
Vul: NS	♥ A108	♥ KQ63	Pass	3♥	Pass	3♠
North HCP: 7	♦ 6	♦ KJ82	Pass	3NT	Pass	4♠
South HCP: 20	♣ 7643	♣ KJ	AP			
Contract: 4♠ S						

Board: 58	North:	South:	West	North	East	South
Dealer: N	♠ AKQ4	♠ 102		2NT	Pass	3♦
Vul: Both	♥ AKQ5	♥ 98642	Pass	3NT <sup>1</sup>	Pass	4♥
North HCP: 21	♦ K95	♦ 1076	AP			
South HCP: 5	♣ 86	♣ KQ5				
Contract: 4♥ S			1. Extended acceptance after NT			

## South hands (Practice Page)

### Transfers to 2NT

Board: 53	♠ AKQ5	The opponents are silent.
Dealer: S	♥ AK10	
Vul: EW	♦ K876	You bid first.
HCP: 21	♣ Q8	
Board: 54	♠ 107	East Doubles 5♣ if possible.
Dealer: N	♥ Q106542	
Vul: Both	♦ AJ72	Partner bids first.
HCP: 7	♣ 5	
Board: 55	♠ AJ6	The opponents are silent.
Dealer: S	♥ AK	
Vul: EW	♦ KJ1054	You bid first.
HCP: 19	♣ K86	
Board: 56	♠ KQ7	The opponents are silent.
Dealer: N	♥ K96432	
Vul: None	♦ 93	Partner bids first.
HCP: 10	♣ Q6	
Board: 57	♠ AK3	The opponents are silent.
Dealer: S	♥ KQ63	
Vul: NS	♦ KJ82	You bid first.
HCP: 20	♣ KJ	
Board: 58	♠ 102	The opponents are silent.
Dealer: N	♥ 98642	
Vul: Both	♦ 1076	Partner bids first.
HCP: 5	♣ KQ5	

## Transfers to 2NT Both hands (Answers Page)

Board: 53	North:	South:	West	North	East	South
Dealer: S	♠ J9643	♠ AKQ5				2NT
Vul: EW	♥ 32	♥ AK10	Pass	3♥	Pass	3♠
North HCP: 12	♦ A2	♦ K876	Pass	6NT	AP	
South HCP: 21	♣ AK96	♣ Q8				
Contract: 6N S						

Board: 54	North:	South:	West	North	East	South
Dealer: N	♠ AKJ8	♠ 107		2NT	Pass	4♦ <sup>1</sup>
Vul: Both	♥ AK9	♥ Q106542	Pass	4♥	Pass	4NT <sup>2</sup>
North HCP: 21	♦ K6	♦ AJ72	Pass	5♣	X	Pass
South HCP: 7	♣ K974	♣ 5	Pass	5♥	Pass	6♥
Contract: 6♥ N			AP			
			1. Texas			
			2. Blackwood 0314, for ♥			

Board: 55	North:	South:	West	North	East	South
Dealer: S	♠ 109	♠ AJ6				1♦
Vul: EW	♥ QJ532	♥ AK	Pass	1♥	Pass	2NT
North HCP: 8	♦ A82	♦ KJ1054	Pass	3♥	Pass	3NT
South HCP: 19	♣ J53	♣ K86	AP			
Contract: 3N S						

Board: 56	North:	South:	West	North	East	South
Dealer: N	♠ AJ94	♠ KQ7		2NT	Pass	3♦
Vul: None	♥ AJ	♥ K96432	Pass	3♥	Pass	6♥
North HCP: 21	♦ AQJ5	♦ 93	AP			
South HCP: 10	♣ A94	♣ Q6				
Contract: 6♥ N						

Board: 57	North:	South:	West	North	East	South
Dealer: S	♠ QJ1086	♠ AK3				2NT
Vul: NS	♥ A108	♥ KQ63	Pass	3♥	Pass	3♠
North HCP: 7	♦ 6	♦ KJ82	Pass	3NT	Pass	4♠
South HCP: 20	♣ 7643	♣ KJ	AP			
Contract: 4♠ S						

Board: 58	North:	South:	West	North	East	South
Dealer: N	♠ AKQ4	♠ 102		2NT	Pass	3♦
Vul: Both	♥ AKQ5	♥ 98642	Pass	3NT <sup>1</sup>	Pass	4♥
North HCP: 21	♦ K95	♦ 1076	AP			
South HCP: 5	♣ 86	♣ KQ5				
Contract: 4♥ S			1. Extended acceptance after NT			



## North hands (Practice Page)

### Transfers to 2NT

Board: 59	♠ KQ872	The opponents are silent.
Dealer: S	♥ AKQ	
Vul: None	♦ 543	Partner bids first.
HCP: 17	♣ QJ	

Board: 60	♠ J4	The opponents are silent.
Dealer: N	♥ AQ7	
Vul: NS	♦ AK93	You bid first.
HCP: 21	♣ AK109	

Board: 61	♠ AQJ876	The opponents are silent.
Dealer: S	♥ K	
Vul: EW	♦ Q643	Partner bids first.
HCP: 12	♣ 83	

Board: 62	♠ AJ42	The opponents are silent.
Dealer: N	♥ AK2	
Vul: None	♦ K83	You bid first.
HCP: 21	♣ AQ3	

Board: 63	♠ AK7632	The opponents are silent.
Dealer: S	♥ J10	
Vul: EW	♦ Q	Partner bids first.
HCP: 13	♣ K643	

## Transfers to 2NT Both hands (Answers Page)

Board: 59	North:	South:	West	North	East	South
Dealer: S	♠ KQ872	♠ A3				2NT
Vul: None	♥ AKQ	♥ 9542	Pass	3♥	Pass	3♠
North HCP: 17	♦ 543	♦ AKQ8	Pass	7NT	AP	
South HCP: 20	♣ QJ	♣ AK2				
Contract: 7N S						

Board: 60	North:	South:	West	North	East	South
Dealer: N	♠ J4	♠ AKQ1085		2NT	Pass	4♥ <sup>1</sup>
Vul: NS	♥ AQ7	♥ 8	Pass	4♠	Pass	4NT <sup>2</sup>
North HCP: 21	♦ AK93	♦ Q107	Pass	5♣	Pass	6NT
South HCP: 11	♣ AK109	♣ 765	AP			
Contract: 6N N			1. Texas			
			2. Blackwood 0314, for ♠			

Board: 61	North:	South:	West	North	East	South
Dealer: S	♠ AQJ876	♠ K2				2NT
Vul: EW	♥ K	♥ AQ84	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 12	♦ Q643	♦ AK9	Pass	4NT <sup>2</sup>	Pass	5♦
South HCP: 20	♣ 83	♣ A975	Pass	6NT	AP	
Contract: 6N S			1. Texas			
			2. Blackwood 0314, for ♠			

Board: 62	North:	South:	West	North	East	South
Dealer: N	♠ AJ42	♠ KQ8765		2NT	Pass	4♥ <sup>1</sup>
Vul: None	♥ AK2	♥ 853	Pass	4♠	Pass	4NT <sup>2</sup>
North HCP: 21	♦ K83	♦ A	Pass	5♣	Pass	7NT
South HCP: 12	♣ AQ3	♣ K95	AP			
Contract: 7N N			1. Texas			
			2. Blackwood 0314, for ♠			

Board: 63	North:	South:	West	North	East	South
Dealer: S	♠ AK7632	♠ QJ9				2NT
Vul: EW	♥ J10	♥ AQ82	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 13	♦ Q	♦ AK53	Pass	4NT <sup>2</sup>	Pass	5♣
South HCP: 20	♣ K643	♣ A10	Pass	5♦	Pass	6♦
Contract: 7N S			Pass	7NT	AP	
			1. Texas			
			2. Blackwood 0314, for ♠			

## South hands (Practice Page)

### Transfers to 2NT

Board: 59	♠ A3	The opponents are silent.
Dealer: S	♥ 9542	
Vul: None	♦ AKQ8	You bid first.
HCP: 20	♣ AK2	

Board: 60	♠ AKQ1085	The opponents are silent.
Dealer: N	♥ 8	
Vul: NS	♦ Q107	Partner bids first.
HCP: 11	♣ 765	

Board: 61	♠ K2	The opponents are silent.
Dealer: S	♥ AQ84	
Vul: EW	♦ AK9	You bid first.
HCP: 20	♣ A975	

Board: 62	♠ KQ8765	The opponents are silent.
Dealer: N	♥ 853	
Vul: None	♦ A	Partner bids first.
HCP: 12	♣ K95	

Board: 63	♠ QJ9	The opponents are silent.
Dealer: S	♥ AQ82	
Vul: EW	♦ AK53	You bid first.
HCP: 20	♣ A10	

## Transfers to 2NT Both hands (Answers Page)

Board: 59	North:	South:	West	North	East	South
Dealer: S	♠ KQ872	♠ A3				2NT
Vul: None	♥ AKQ	♥ 9542	Pass	3♥	Pass	3♠
North HCP: 17	♦ 543	♦ AKQ8	Pass	7NT	AP	
South HCP: 20	♣ QJ	♣ AK2				
Contract: 7N S						

Board: 60	North:	South:	West	North	East	South
Dealer: N	♠ J4	♠ AKQ1085		2NT	Pass	4♥ <sup>1</sup>
Vul: NS	♥ AQ7	♥ 8	Pass	4♠	Pass	4NT <sup>2</sup>
North HCP: 21	♦ AK93	♦ Q107	Pass	5♣	Pass	6NT
South HCP: 11	♣ AK109	♣ 765	AP			
Contract: 6N N			1. Texas			
			2. Blackwood 0314, for ♠			

Board: 61	North:	South:	West	North	East	South
Dealer: S	♠ AQJ876	♠ K2				2NT
Vul: EW	♥ K	♥ AQ84	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 12	♦ Q643	♦ AK9	Pass	4NT <sup>2</sup>	Pass	5♦
South HCP: 20	♣ 83	♣ A975	Pass	6NT	AP	
Contract: 6N S			1. Texas			
			2. Blackwood 0314, for ♠			

Board: 62	North:	South:	West	North	East	South
Dealer: N	♠ AJ42	♠ KQ8765		2NT	Pass	4♥ <sup>1</sup>
Vul: None	♥ AK2	♥ 853	Pass	4♠	Pass	4NT <sup>2</sup>
North HCP: 21	♦ K83	♦ A	Pass	5♣	Pass	7NT
South HCP: 12	♣ AQ3	♣ K95	AP			
Contract: 7N N			1. Texas			
			2. Blackwood 0314, for ♠			

Board: 63	North:	South:	West	North	East	South
Dealer: S	♠ AK7632	♠ QJ9				2NT
Vul: EW	♥ J10	♥ AQ82	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 13	♦ Q	♦ AK53	Pass	4NT <sup>2</sup>	Pass	5♣
South HCP: 20	♣ K643	♣ A10	Pass	5♦	Pass	6♦
Contract: 7N S			Pass	7NT	AP	
			1. Texas			
			2. Blackwood 0314, for ♠			

## North hands (Practice Page)

### Transfers to 2NT

Board: 64	♠ AK	The opponents are silent.
Dealer: N	♥ AQ5	
Vul: EW	♦ AQ86	You bid first.
HCP: 20	♣ J1076	

Board: 65	♠ KJ965	The opponents are silent.
Dealer: S	♥ AJ2	
Vul: Both	♦ 105	Partner bids first.
HCP: 10	♣ J85	

Board: 66	♠ AQ7	The opponents are silent.
Dealer: N	♥ A65	
Vul: None	♦ AKQJ2	You bid first.
HCP: 20	♣ 106	

Board: 67	♠ J9863	The opponents are silent.
Dealer: S	♥ J	
Vul: EW	♦ KQ42	Partner bids first.
HCP: 9	♣ Q109	

Board: 68	♠ AJ	The opponents are silent.
Dealer: N	♥ A10	
Vul: Both	♦ AK86	You bid first.
HCP: 19	♣ QJ976	

Board: 69	♠ J832	The opponents are silent.
Dealer: S	♥ AQ9532	
Vul: None	♦ 2	Partner bids first.
HCP: 10	♣ K8	

## Transfers to 2NT Both hands (Answers Page)

Board: 64	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ J4		2NT	Pass	3♦
Vul: EW	♥ AQ5	♥ J10764	Pass	3♥	Pass	3NT
North HCP: 20	♦ AQ86	♦ KJ102	Pass	4♥	AP	
South HCP: 9	♣ J1076	♣ K5				
Contract: 4♥ N						

Board: 65	North:	South:	West	North	East	South
Dealer: S	♠ KJ965	♠ Q3				2NT
Vul: Both	♥ AJ2	♥ K1054	Pass	3♥	Pass	3♠
North HCP: 10	♦ 105	♦ AKQ96	Pass	3NT	AP	
South HCP: 21	♣ J85	♣ AK				
Contract: 3N S						

Board: 66	North:	South:	West	North	East	South
Dealer: N	♠ AQ7	♠ 532		2NT	Pass	3♦
Vul: None	♥ A65	♥ KQJ1072	Pass	3♥	Pass	4♥
North HCP: 20	♦ AKQJ2	♦ 64	AP			
South HCP: 9	♣ 106	♣ K5				
Contract: 4♥ N						

Board: 67	North:	South:	West	North	East	South
Dealer: S	♠ J9863	♠ AK10				2NT
Vul: EW	♥ J	♥ KQ106	Pass	3♥	Pass	3♠
North HCP: 9	♦ KQ42	♦ AJ87	Pass	3NT	Pass	4♠
South HCP: 21	♣ Q109	♣ A4	AP			
Contract: 4♠ S						

Board: 68	North:	South:	West	North	East	South
Dealer: N	♠ AJ	♠ KQ10		1♣	Pass	1♥
Vul: Both	♥ A10	♥ Q9642	Pass	2NT	Pass	3♥
North HCP: 19	♦ AK86	♦ J105	Pass	3NT	AP	
South HCP: 11	♣ QJ976	♣ K4				
Contract: 3N N						

Board: 69	North:	South:	West	North	East	South
Dealer: S	♠ J832	♠ AK6				2NT
Vul: None	♥ AQ9532	♥ K10	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 10	♦ 2	♦ AJ87	Pass	4NT <sup>2</sup>	Pass	5♦
South HCP: 21	♣ K8	♣ AQ75	Pass	6♥	AP	
Contract: 6♥ S						

1. Texas  
2. Blackwood 0314, for ♥

## South hands (Practice Page)

### Transfers to 2NT

Board: 64	♠ J4	The opponents are silent.
Dealer: N	♥ J10764	
Vul: EW	♦ KJ102	Partner bids first.
HCP: 9	♣ K5	

Board: 65	♠ Q3	The opponents are silent.
Dealer: S	♥ K1054	
Vul: Both	♦ AKQ96	You bid first.
HCP: 21	♣ AK	

Board: 66	♠ 532	The opponents are silent.
Dealer: N	♥ KQJ1072	
Vul: None	♦ 64	Partner bids first.
HCP: 9	♣ K5	

Board: 67	♠ AK10	The opponents are silent.
Dealer: S	♥ KQ106	
Vul: EW	♦ AJ87	You bid first.
HCP: 21	♣ A4	

Board: 68	♠ KQ10	The opponents are silent.
Dealer: N	♥ Q9642	
Vul: Both	♦ J105	Partner bids first.
HCP: 11	♣ K4	

Board: 69	♠ AK6	The opponents are silent.
Dealer: S	♥ K10	
Vul: None	♦ AJ87	You bid first.
HCP: 21	♣ AQ75	

## Transfers to 2NT Both hands (Answers Page)

Board: 64	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ J4		2NT	Pass	3♦
Vul: EW	♥ AQ5	♥ J10764	Pass	3♥	Pass	3NT
North HCP: 20	♦ AQ86	♦ KJ102	Pass	4♥	AP	
South HCP: 9	♣ J1076	♣ K5				
Contract: 4♥ N						

Board: 65	North:	South:	West	North	East	South
Dealer: S	♠ KJ965	♠ Q3				2NT
Vul: Both	♥ AJ2	♥ K1054	Pass	3♥	Pass	3♠
North HCP: 10	♦ 105	♦ AKQ96	Pass	3NT	AP	
South HCP: 21	♣ J85	♣ AK				
Contract: 3N S						

Board: 66	North:	South:	West	North	East	South
Dealer: N	♠ AQ7	♠ 532		2NT	Pass	3♦
Vul: None	♥ A65	♥ KQJ1072	Pass	3♥	Pass	4♥
North HCP: 20	♦ AKQJ2	♦ 64	AP			
South HCP: 9	♣ 106	♣ K5				
Contract: 4♥ N						

Board: 67	North:	South:	West	North	East	South
Dealer: S	♠ J9863	♠ AK10				2NT
Vul: EW	♥ J	♥ KQ106	Pass	3♥	Pass	3♠
North HCP: 9	♦ KQ42	♦ AJ87	Pass	3NT	Pass	4♠
South HCP: 21	♣ Q109	♣ A4	AP			
Contract: 4♠ S						

Board: 68	North:	South:	West	North	East	South
Dealer: N	♠ AJ	♠ KQ10		1♣	Pass	1♥
Vul: Both	♥ A10	♥ Q9642	Pass	2NT	Pass	3♥
North HCP: 19	♦ AK86	♦ J105	Pass	3NT	AP	
South HCP: 11	♣ QJ976	♣ K4				
Contract: 3N N						

Board: 69	North:	South:	West	North	East	South
Dealer: S	♠ J832	♠ AK6				2NT
Vul: None	♥ AQ9532	♥ K10	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 10	♦ 2	♦ AJ87	Pass	4NT <sup>2</sup>	Pass	5♦
South HCP: 21	♣ K8	♣ AQ75	Pass	6♥	AP	
Contract: 6♥ S						

1. Texas
2. Blackwood 0314, for ♥



## North hands (Practice Page)

### Transfers to 2NT

Board: 70	♠ K4	West Bids 4♦ if possible.
Dealer: N	♥ A96	
Vul: NS	♦ AKJ8	You bid first.
HCP: 20	♣ KQ108	

Board: 71	♠ J984	The opponents are silent.
Dealer: S	♥ J98653	
Vul: Both	♦ A2	Partner bids first.
HCP: 6	♣ 3	

Board: 72	♠ AK2	The opponents are silent.
Dealer: N	♥ AK10	
Vul: NS	♦ KJ965	You bid first.
HCP: 21	♣ K3	

Board: 73	♠ J9	The opponents are silent.
Dealer: S	♥ KJ10976	
Vul: EW	♦ A	Partner bids first.
HCP: 13	♣ A1072	

Board: 74	♠ K7	The opponents are silent.
Dealer: N	♥ A10	
Vul: None	♦ KJ852	You bid first.
HCP: 20	♣ AKQ4	

Board: 75	♠ 763	The opponents are silent.
Dealer: S	♥ KJ7632	
Vul: NS	♦ K2	Partner bids first.
HCP: 7	♣ 108	

## Transfers to 2NT Both hands (Answers Page)

Board: 70	North:	South:	West	North	East	South
Dealer: N	♠ K4	♠ 109832		2NT	Pass	3♥
Vul: NS	♥ A96	♥ Q107	4♦	Pass	Pass	X
North HCP: 20	♦ AKJ8	♦ 4	AP			
South HCP: 7	♣ KQ108	♣ AJ75				
Contract: 4♦X W						

Board: 71	North:	South:	West	North	East	South
Dealer: S	♠ J984	♠ AKQ10				2NT
Vul: Both	♥ J98653	♥ AQ	Pass	3♦	Pass	3♥
North HCP: 6	♦ A2	♦ J6	Pass	4♥	AP	
South HCP: 21	♣ 3	♣ KQ1086				
Contract: 4♥ S						

Board: 72	North:	South:	West	North	East	South
Dealer: N	♠ AK2	♠ J9843		2NT	Pass	3♥
Vul: NS	♥ AK10	♥ 4	Pass	3♠	Pass	4NT <sup>1</sup>
North HCP: 21	♦ KJ965	♦ A72	Pass	7NT	AP	
South HCP: 11	♣ K3	♣ AQ109	1. Quantitative 4NT			
Contract: 7N N						

Board: 73	North:	South:	West	North	East	South
Dealer: S	♠ J9	♠ A3				2NT
Vul: EW	♥ KJ10976	♥ AQ82	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 13	♦ A	♦ KQ10	Pass	4NT <sup>2</sup>	Pass	5♠
South HCP: 20	♣ A1072	♣ KQ96	Pass	7♥	AP	
Contract: 7♥ S			1. Texas			
			2. Blackwood 0314, for ♥			

Board: 74	North:	South:	West	North	East	South
Dealer: N	♠ K7	♠ A10852		2NT	Pass	3♥
Vul: None	♥ A10	♥ KQ7	Pass	3♠	Pass	5NT
North HCP: 20	♦ KJ852	♦ A1076	Pass	6NT	AP	
South HCP: 13	♣ AKQ4	♣ 10				
Contract: 6N N						

Board: 75	North:	South:	West	North	East	South
Dealer: S	♠ 763	♠ KQJ5				2NT
Vul: NS	♥ KJ7632	♥ AQ	Pass	3♦	Pass	3♥
North HCP: 7	♦ K2	♦ A1083	Pass	4♥	AP	
South HCP: 20	♣ 108	♣ KJ6				
Contract: 4♥ S						

## South hands (Practice Page)

### Transfers to 2NT

Board: 70	♠ 109832	West Bids 4♦ if possible.
Dealer: N	♥ Q107	
Vul: NS	♦ 4	Partner bids first.
HCP: 7	♣ AJ75	

Board: 71	♠ AKQ10	The opponents are silent.
Dealer: S	♥ AQ	
Vul: Both	♦ J6	You bid first.
HCP: 21	♣ KQ1086	

Board: 72	♠ J9843	The opponents are silent.
Dealer: N	♥ 4	
Vul: NS	♦ A72	Partner bids first.
HCP: 11	♣ AQ109	

Board: 73	♠ A3	The opponents are silent.
Dealer: S	♥ AQ82	
Vul: EW	♦ KQ10	You bid first.
HCP: 20	♣ KQ96	

Board: 74	♠ A10852	The opponents are silent.
Dealer: N	♥ KQ7	
Vul: None	♦ A1076	Partner bids first.
HCP: 13	♣ 10	

Board: 75	♠ KQJ5	The opponents are silent.
Dealer: S	♥ AQ	
Vul: NS	♦ A1083	You bid first.
HCP: 20	♣ KJ6	

## Transfers to 2NT Both hands (Answers Page)

Board: 70	North:	South:	West	North	East	South
Dealer: N	♠ K4	♠ 109832		2NT	Pass	3♥
Vul: NS	♥ A96	♥ Q107	4♦	Pass	Pass	X
North HCP: 20	♦ AKJ8	♦ 4	AP			
South HCP: 7	♣ KQ108	♣ AJ75				
Contract: 4♦X W						

Board: 71	North:	South:	West	North	East	South
Dealer: S	♠ J984	♠ AKQ10				2NT
Vul: Both	♥ J98653	♥ AQ	Pass	3♦	Pass	3♥
North HCP: 6	♦ A2	♦ J6	Pass	4♥	AP	
South HCP: 21	♣ 3	♣ KQ1086				
Contract: 4♥ S						

Board: 72	North:	South:	West	North	East	South
Dealer: N	♠ AK2	♠ J9843		2NT	Pass	3♥
Vul: NS	♥ AK10	♥ 4	Pass	3♠	Pass	4NT <sup>1</sup>
North HCP: 21	♦ KJ965	♦ A72	Pass	7NT	AP	
South HCP: 11	♣ K3	♣ AQ109	1. Quantitative 4NT			
Contract: 7N N						

Board: 73	North:	South:	West	North	East	South
Dealer: S	♠ J9	♠ A3				2NT
Vul: EW	♥ KJ10976	♥ AQ82	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 13	♦ A	♦ KQ10	Pass	4NT <sup>2</sup>	Pass	5♠
South HCP: 20	♣ A1072	♣ KQ96	Pass	7♥	AP	
Contract: 7♥ S			1. Texas			
			2. Blackwood 0314, for ♥			

Board: 74	North:	South:	West	North	East	South
Dealer: N	♠ K7	♠ A10852		2NT	Pass	3♥
Vul: None	♥ A10	♥ KQ7	Pass	3♠	Pass	5NT
North HCP: 20	♦ KJ852	♦ A1076	Pass	6NT	AP	
South HCP: 13	♣ AKQ4	♣ 10				
Contract: 6N N						

Board: 75	North:	South:	West	North	East	South
Dealer: S	♠ 763	♠ KQJ5				2NT
Vul: NS	♥ KJ7632	♥ AQ	Pass	3♦	Pass	3♥
North HCP: 7	♦ K2	♦ A1083	Pass	4♥	AP	
South HCP: 20	♣ 108	♣ KJ6				
Contract: 4♥ S						

## North hands (Practice Page)

### Transfers to 2NT

Board: 76	♠ K4	The opponents are silent.
Dealer: N	♥ AQ10	
Vul: Both	♦ AK52	You bid first.
HCP: 20	♣ A1053	
Board: 77	♠ Q9853	The opponents are silent.
Dealer: S	♥ 95	
Vul: NS	♦ K1065	Partner bids first.
HCP: 11	♣ AQ	
Board: 78	♠ AQ	The opponents are silent.
Dealer: N	♥ KQ92	
Vul: Both	♦ Q65	You bid first.
HCP: 20	♣ AK105	
Board: 79	♠ AQ10984	East Doubles 5♦ if possible.
Dealer: S	♥ K753	
Vul: None	♦ —	Partner bids first.
HCP: 10	♣ J104	
Board: 80	♠ AJ7	The opponents are silent.
Dealer: N	♥ Q2	
Vul: Both	♦ AK87	You bid first.
HCP: 20	♣ AQ109	

## Transfers to 2NT Both hands (Answers Page)

Board: 76	North:	South:	West	North	East	South
Dealer: N	♠ K4	♠ AQ986		2NT	Pass	3♥
Vul: Both	♥ AQ10	♥ 832	Pass	3♠	Pass	6NT
North HCP: 20	♦ AK52	♦ QJ10	AP			
South HCP: 12	♣ A1053	♣ K4				
Contract: 6N N						

Board: 77	North:	South:	West	North	East	South
Dealer: S	♠ Q9853	♠ AJ7				2NT
Vul: NS	♥ 95	♥ AJ104	Pass	3♥	Pass	3♠
North HCP: 11	♦ K1065	♦ AQJ8	Pass	4NT <sup>1</sup>	Pass	6♣
South HCP: 20	♣ AQ	♣ K8	AP			
Contract: 6♠ S			1. Quantitative 4NT			

Board: 78	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ J9873		2NT	Pass	3♥
Vul: Both	♥ KQ92	♥ 1086	Pass	3♠	Pass	3NT
North HCP: 20	♦ Q65	♦ K1087	AP			
South HCP: 5	♣ AK105	♣ J				
Contract: 3N N						

Board: 79	North:	South:	West	North	East	South
Dealer: S	♠ AQ10984	♠ K75				2NT
Vul: None	♥ K753	♥ AQ8	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 10	♦ —	♦ Q6	Pass	5♦ <sup>2</sup>	X	5♠
South HCP: 20	♣ J104	♣ AKQ53	Pass	7♠	AP	
Contract: 7♠ S			1. Texas			
			2. Exclusion, for ♠			

Board: 80	North:	South:	West	North	East	South
Dealer: N	♠ AJ7	♠ Q432		2NT	Pass	4♦ <sup>1</sup>
Vul: Both	♥ Q2	♥ AK9654	Pass	4♥	Pass	4NT <sup>2</sup>
North HCP: 20	♦ AK87	♦ 10	Pass	5♣	Pass	5♦
South HCP: 10	♣ AQ109	♣ J6	Pass	6♦	Pass	6♥
Contract: 6♥ N			AP			
			1. Texas			
			2. Blackwood 0314, for ♥			

## South hands (Practice Page)

### Transfers to 2NT

Board: 76	♠ AQ986	The opponents are silent.
Dealer: N	♥ 832	
Vul: Both	♦ QJ10	Partner bids first.
HCP: 12	♣ K4	
Board: 77	♠ AJ7	The opponents are silent.
Dealer: S	♥ AJ104	
Vul: NS	♦ AQJ8	You bid first.
HCP: 20	♣ K8	
Board: 78	♠ J9873	The opponents are silent.
Dealer: N	♥ 1086	
Vul: Both	♦ K1087	Partner bids first.
HCP: 5	♣ J	
Board: 79	♠ K75	East Doubles 5♦ if possible.
Dealer: S	♥ AQ8	
Vul: None	♦ Q6	You bid first.
HCP: 20	♣ AKQ53	
Board: 80	♠ Q432	The opponents are silent.
Dealer: N	♥ AK9654	
Vul: Both	♦ 10	Partner bids first.
HCP: 10	♣ J6	

## Transfers to 2NT Both hands (Answers Page)

Board: 76	North:	South:	West	North	East	South
Dealer: N	♠ K4	♠ AQ986		2NT	Pass	3♥
Vul: Both	♥ AQ10	♥ 832	Pass	3♠	Pass	6NT
North HCP: 20	♦ AK52	♦ QJ10	AP			
South HCP: 12	♣ A1053	♣ K4				
Contract: 6N N						

Board: 77	North:	South:	West	North	East	South
Dealer: S	♠ Q9853	♠ AJ7				2NT
Vul: NS	♥ 95	♥ AJ104	Pass	3♥	Pass	3♠
North HCP: 11	♦ K1065	♦ AQJ8	Pass	4NT <sup>1</sup>	Pass	6♣
South HCP: 20	♣ AQ	♣ K8	AP			
Contract: 6♠ S			1. Quantitative 4NT			

Board: 78	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ J9873		2NT	Pass	3♥
Vul: Both	♥ KQ92	♥ 1086	Pass	3♠	Pass	3NT
North HCP: 20	♦ Q65	♦ K1087	AP			
South HCP: 5	♣ AK105	♣ J				
Contract: 3N N						

Board: 79	North:	South:	West	North	East	South
Dealer: S	♠ AQ10984	♠ K75				2NT
Vul: None	♥ K753	♥ AQ8	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 10	♦ —	♦ Q6	Pass	5♦ <sup>2</sup>	X	5♠
South HCP: 20	♣ J104	♣ AKQ53	Pass	7♠	AP	
Contract: 7♠ S			1. Texas			
			2. Exclusion, for ♠			

Board: 80	North:	South:	West	North	East	South
Dealer: N	♠ AJ7	♠ Q432		2NT	Pass	4♦ <sup>1</sup>
Vul: Both	♥ Q2	♥ AK9654	Pass	4♥	Pass	4NT <sup>2</sup>
North HCP: 20	♦ AK87	♦ 10	Pass	5♣	Pass	5♦
South HCP: 10	♣ AQ109	♣ J6	Pass	6♦	Pass	6♥
Contract: 6♥ N			AP			
			1. Texas			
			2. Blackwood 0314, for ♥			



## North hands (Practice Page)

### Transfers to 2NT

Board: 81	♠ J8	The opponents are silent.
Dealer: S	♥ K10974	
Vul: None	♦ A9	Partner bids first.
HCP: 11	♣ K975	

Board: 82	♠ Q5	The opponents are silent.
Dealer: N	♥ AK73	
Vul: NS	♦ AQ	You bid first.
HCP: 21	♣ AQ1095	

Board: 83	♠ AQ542	The opponents are silent.
Dealer: S	♥ 943	
Vul: Both	♦ 7	Partner bids first.
HCP: 10	♣ KJ65	

Board: 84	♠ AKJ7	The opponents are silent.
Dealer: N	♥ KQJ10	
Vul: None	♦ 87	You bid first.
HCP: 21	♣ AK4	

Board: 85	♠ —	The opponents are silent.
Dealer: S	♥ AJ9543	
Vul: EW	♦ J974	Partner bids first.
HCP: 7	♣ J96	

## Transfers to 2NT Both hands (Answers Page)

Board: 81			West	North	East	South
Dealer: S						2NT
Vul: None	North:	South:	Pass	3♦	Pass	3NT <sup>1</sup>
North HCP: 11	♠ J8	♠ A32	Pass	4♣ <sup>2</sup>	Pass	4♥
South HCP: 20	♥ K10974	♥ AQJ3	Pass	4NT <sup>3</sup>	Pass	5♣
Contract: 7♥ S	♦ A9	♦ K2	Pass	5♦	Pass	6♦
	♣ K975	♣ AQ108	Pass	7♥	AP	
						1. Extended acceptance after NT
						2. Cue bid, a ♣ stopper
						3. Blackwood 0314, for ♥

Board: 82			West	North	East	South
Dealer: N				2NT	Pass	4♥ <sup>1</sup>
Vul: NS	North:	South:	Pass	4♠	Pass	4NT <sup>2</sup>
North HCP: 21	♠ Q5	♠ A106432	Pass	5♣	Pass	6NT
South HCP: 9	♥ AK73	♥ Q9	AP			
Contract: 6N N	♦ AQ	♦ 65				
	♣ AQ1095	♣ K73				
						1. Texas
						2. Blackwood 0314, for ♠

Board: 83			West	North	East	South
Dealer: S						2NT
Vul: Both	North:	South:	Pass	3♥	Pass	3♠
North HCP: 10	♠ AQ542	♠ K3	Pass	3NT	AP	
South HCP: 21	♥ 943	♥ AQ76				
Contract: 3N S	♦ 7	♦ AQ6				
	♣ KJ65	♣ AQ109				

Board: 84			West	North	East	South
Dealer: N				2NT	Pass	3♦
Vul: None	North:	South:	Pass	3NT <sup>1</sup>	Pass	6NT
North HCP: 21	♠ AKJ7	♠ 64	AP			
South HCP: 13	♥ KQJ10	♥ A9532				
Contract: 6N N	♦ 87	♦ AK105				
	♣ AK4	♣ Q10				
						1. Extended acceptance after NT

Board: 85			West	North	East	South
Dealer: S						2NT
Vul: EW	North:	South:	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 7	♠ —	♠ A64	AP			
South HCP: 20	♥ AJ9543	♥ K7				
Contract: 4♥ S	♦ J974	♦ AK82				
	♣ J96	♣ AQ43				
						1. Texas

## South hands (Practice Page)

### Transfers to 2NT

Board: 81	♠ A32	The opponents are silent.
Dealer: S	♥ AQJ3	
Vul: None	♦ K2	You bid first.
HCP: 20	♣ AQ108	

Board: 82	♠ A106432	The opponents are silent.
Dealer: N	♥ Q9	
Vul: NS	♦ 65	Partner bids first.
HCP: 9	♣ K73	

Board: 83	♠ K3	The opponents are silent.
Dealer: S	♥ AQ76	
Vul: Both	♦ AQ6	You bid first.
HCP: 21	♣ AQ109	

Board: 84	♠ 64	The opponents are silent.
Dealer: N	♥ A9532	
Vul: None	♦ AK105	Partner bids first.
HCP: 13	♣ Q10	

Board: 85	♠ A64	The opponents are silent.
Dealer: S	♥ K7	
Vul: EW	♦ AK82	You bid first.
HCP: 20	♣ AQ43	

## Transfers to 2NT Both hands (Answers Page)

Board: 81  
Dealer: S  
Vul: None  
North HCP: 11  
South HCP: 20  
Contract: 7♥ S

North:  
♠ J8  
♥ K10974  
♦ A9  
♣ K975

South:  
♠ A32  
♥ AQJ3  
♦ K2  
♣ AQ108

West North East South  
2NT

Pass 3♦ Pass 3NT<sup>1</sup>  
Pass 4♣<sup>2</sup> Pass 4♥  
Pass 4NT<sup>3</sup> Pass 5♣  
Pass 5♦ Pass 6♦  
Pass 7♥ AP

1. Extended acceptance after NT
2. Cue bid, a ♣ stopper
3. Blackwood 0314, for ♥

Board: 82  
Dealer: N  
Vul: NS  
North HCP: 21  
South HCP: 9  
Contract: 6N N

North:  
♠ Q5  
♥ AK73  
♦ AQ  
♣ AQ1095

South:  
♠ A106432  
♥ Q9  
♦ 65  
♣ K73

West North East South  
2NT Pass 4♥<sup>1</sup>

Pass 4♠ Pass 4NT<sup>2</sup>  
Pass 5♣ Pass 6NT  
AP

1. Texas
2. Blackwood 0314, for ♠

Board: 83  
Dealer: S  
Vul: Both  
North HCP: 10  
South HCP: 21  
Contract: 3N S

North:  
♠ AQ542  
♥ 943  
♦ 7  
♣ KJ65

South:  
♠ K3  
♥ AQ76  
♦ AQ6  
♣ AQ109

West North East South  
2NT

Pass 3♥ Pass 3♠  
Pass 3NT AP

Board: 84  
Dealer: N  
Vul: None  
North HCP: 21  
South HCP: 13  
Contract: 6N N

North:  
♠ AKJ7  
♥ KQJ10  
♦ 87  
♣ AK4

South:  
♠ 64  
♥ A9532  
♦ AK105  
♣ Q10

West North East South  
2NT Pass 3♦

Pass 3NT<sup>1</sup> Pass 6NT  
AP

1. Extended acceptance after NT

Board: 85  
Dealer: S  
Vul: EW  
North HCP: 7  
South HCP: 20  
Contract: 4♥ S

North:  
♠ —  
♥ AJ9543  
♦ J974  
♣ J96

South:  
♠ A64  
♥ K7  
♦ AK82  
♣ AQ43

West North East South  
2NT

Pass 4♦<sup>1</sup> Pass 4♥  
AP

1. Texas

## North hands (Practice Page)

### Transfers to 2NT

Board: 86	♠ K72	The opponents are silent.
Dealer: N	♥ AKQ8	
Vul: EW	♦ AK9	You bid first.
HCP: 21	♣ Q104	

Board: 87	♠ J52	The opponents are silent.
Dealer: S	♥ KQJ84	
Vul: Both	♦ Q964	Partner bids first.
HCP: 9	♣ 7	

Board: 88	♠ A1076	The opponents are silent.
Dealer: N	♥ AKJ	
Vul: NS	♦ KQ92	You bid first.
HCP: 21	♣ A10	

Board: 89	♠ 98742	The opponents are silent.
Dealer: S	♥ 10843	
Vul: EW	♦ 105	Partner bids first.
HCP: 4	♣ A9	

Board: 90	♠ KJ102	The opponents are silent.
Dealer: N	♥ A98	
Vul: Both	♦ AKQJ	You bid first.
HCP: 21	♣ K10	

## Transfers to 2NT Both hands (Answers Page)

Board: 86	North:	South:	West	North	East	South
Dealer: N	♠ K72	♠ J		2NT	Pass	4♦ <sup>1</sup>
Vul: EW	♥ AKQ8	♥ J109652	Pass	4♥	AP	
North HCP: 21	♦ AK9	♦ Q52	1. Texas			
South HCP: 4	♣ Q104	♣ 976				
Contract: 4♥ N						

Board: 87	North:	South:	West	North	East	South
Dealer: S	♠ J52	♠ AK8				2NT
Vul: Both	♥ KQJ84	♥ A3	Pass	3♦	Pass	3♥
North HCP: 9	♦ Q964	♦ K852	Pass	3NT	AP	
South HCP: 21	♣ 7	♣ AQJ6				
Contract: 3N S						

Board: 88	North:	South:	West	North	East	South
Dealer: N	♠ A1076	♠ K8532		2NT	Pass	3♥
Vul: NS	♥ AKJ	♥ 975	Pass	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>
North HCP: 21	♦ KQ92	♦ J765	Pass	4♦ <sup>3</sup>	Pass	4♠
South HCP: 4	♣ A10	♣ 6	AP			
Contract: 4♠ S			1. Extended acceptance after NT			
			2. Cue bid, a ♣ stopper			
			3. Cue bid, a ♦ stopper			

Board: 89	North:	South:	West	North	East	South
Dealer: S	♠ 98742	♠ J5				2NT
Vul: EW	♥ 10843	♥ AKJ7	Pass	3♥	Pass	3♠
North HCP: 4	♦ 105	♦ KQ42	AP			
South HCP: 20	♣ A9	♣ KQJ				
Contract: 3♠ S						

Board: 90	North:	South:	West	North	East	South
Dealer: N	♠ KJ102	♠ Q9853		2NT	Pass	3♥
Vul: Both	♥ A98	♥ KQ4	Pass	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>
North HCP: 21	♦ AKQJ	♦ 943	Pass	4♦ <sup>3</sup>	Pass	4♥ <sup>4</sup>
South HCP: 11	♣ K10	♣ A8	Pass	4NT <sup>5</sup>	Pass	5♦
Contract: 5♠ N			Pass	5♠	AP	
			1. Extended acceptance after NT			
			2. Cue bid, a ♣ stopper			
			3. Cue bid, a ♦ stopper			
			4. Cue bid, surplus			
			5. Blackwood 0314, for ♠			

## South hands (Practice Page)

### Transfers to 2NT

Board: 86	♠ J	The opponents are silent.
Dealer: N	♥ J109652	
Vul: EW	♦ Q52	Partner bids first.
HCP: 4	♣ 976	

Board: 87	♠ AK8	The opponents are silent.
Dealer: S	♥ A3	
Vul: Both	♦ K852	You bid first.
HCP: 21	♣ AQJ6	

Board: 88	♠ K8532	The opponents are silent.
Dealer: N	♥ 975	
Vul: NS	♦ J765	Partner bids first.
HCP: 4	♣ 6	

Board: 89	♠ J5	The opponents are silent.
Dealer: S	♥ AKJ7	
Vul: EW	♦ KQ42	You bid first.
HCP: 20	♣ KQJ	

Board: 90	♠ Q9853	The opponents are silent.
Dealer: N	♥ KQ4	
Vul: Both	♦ 943	Partner bids first.
HCP: 11	♣ A8	

## Transfers to 2NT Both hands (Answers Page)

Board: 86	North:	South:	West	North	East	South
Dealer: N	♠ K72	♠ J		2NT	Pass	4♦ <sup>1</sup>
Vul: EW	♥ AKQ8	♥ J109652	Pass	4♥	AP	
North HCP: 21	♦ AK9	♦ Q52	1. Texas			
South HCP: 4	♣ Q104	♣ 976				
Contract: 4♥ N						

Board: 87	North:	South:	West	North	East	South
Dealer: S	♠ J52	♠ AK8				2NT
Vul: Both	♥ KQJ84	♥ A3	Pass	3♦	Pass	3♥
North HCP: 9	♦ Q964	♦ K852	Pass	3NT	AP	
South HCP: 21	♣ 7	♣ AQJ6				
Contract: 3N S						

Board: 88	North:	South:	West	North	East	South
Dealer: N	♠ A1076	♠ K8532		2NT	Pass	3♥
Vul: NS	♥ AKJ	♥ 975	Pass	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>
North HCP: 21	♦ KQ92	♦ J765	Pass	4♦ <sup>3</sup>	Pass	4♠
South HCP: 4	♣ A10	♣ 6	AP			
Contract: 4♠ S			1. Extended acceptance after NT			
			2. Cue bid, a ♣ stopper			
			3. Cue bid, a ♦ stopper			

Board: 89	North:	South:	West	North	East	South
Dealer: S	♠ 98742	♠ J5				2NT
Vul: EW	♥ 10843	♥ AKJ7	Pass	3♥	Pass	3♠
North HCP: 4	♦ 105	♦ KQ42	AP			
South HCP: 20	♣ A9	♣ KQJ				
Contract: 3♠ S						

Board: 90	North:	South:	West	North	East	South
Dealer: N	♠ KJ102	♠ Q9853		2NT	Pass	3♥
Vul: Both	♥ A98	♥ KQ4	Pass	3NT <sup>1</sup>	Pass	4♣ <sup>2</sup>
North HCP: 21	♦ AKQJ	♦ 943	Pass	4♦ <sup>3</sup>	Pass	4♥ <sup>4</sup>
South HCP: 11	♣ K10	♣ A8	Pass	4NT <sup>5</sup>	Pass	5♦
Contract: 5♠ N			Pass	5♠	AP	
			1. Extended acceptance after NT			
			2. Cue bid, a ♣ stopper			
			3. Cue bid, a ♦ stopper			
			4. Cue bid, surplus			
			5. Blackwood 0314, for ♠			



## North hands (Practice Page)

### Transfers to 2NT

Board: 91	♠ —	The opponents are silent.
Dealer: S	♥ J76432	
Vul: None	♦ A92	Partner bids first.
HCP: 7	♣ Q986	
Board: 92	♠ K862	West Doubles 3♥ if possible.
Dealer: N	♥ AQ2	
Vul: EW	♦ AK4	You bid first.
HCP: 21	♣ AJ9	
Board: 93	♠ 2	The opponents are silent.
Dealer: S	♥ Q109542	
Vul: Both	♦ 10864	Partner bids first.
HCP: 4	♣ Q4	
Board: 94	♠ AKJ4	The opponents are silent.
Dealer: N	♥ AJ	
Vul: None	♦ QJ6	You bid first.
HCP: 21	♣ AJ104	
Board: 95	♠ 85	The opponents are silent.
Dealer: S	♥ K9652	
Vul: NS	♦ AQ4	Partner bids first.
HCP: 12	♣ K105	
Board: 96	♠ AK64	The opponents are silent.
Dealer: N	♥ K6	
Vul: None	♦ KQ95	You bid first.
HCP: 21	♣ AQ4	

## Transfers to 2NT Both hands (Answers Page)

Board: 91	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ KQ10				2NT
Vul: None	♥ J76432	♥ AQ	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 7	♦ A92	♦ KQJ86	AP			
South HCP: 20	♣ Q986	♣ K43	1. Texas			
Contract: 4♥ S						

Board: 92	North:	South:	West	North	East	South
Dealer: N	♠ K862	♠ QJ953		2NT	Pass	3♥
Vul: EW	♥ AQ2	♥ J7	X	3♠	Pass	4♠
North HCP: 21	♦ AK4	♦ Q952	AP			
South HCP: 8	♣ AJ9	♣ Q7				
Contract: 4♠ N						

Board: 93	North:	South:	West	North	East	South
Dealer: S	♠ 2	♠ KQ9				2NT
Vul: Both	♥ Q109542	♥ AK3	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 4	♦ 10864	♦ AJ32	AP			
South HCP: 20	♣ Q4	♣ K76	1. Texas			
Contract: 4♥ S						

			West	North	East	South
				2NT	Pass	3♥
Board: 94	North:	South:	Pass	3NT <sup>1</sup>	Pass	4♠ <sup>2</sup>
Dealer: N	♠ AKJ4	♠ Q10765	Pass	4♠	Pass	4NT <sup>3</sup>
Vul: None	♥ AJ	♥ 76	Pass	5♦	Pass	6NT
North HCP: 21	♦ QJ6	♦ AK10	Pass	7♠	AP	
South HCP: 12	♣ AJ104	♣ K76	1. Extended acceptance after NT			
Contract: 7♠ N			2. Cue bid, a ♣ stopper			
			3. Blackwood 0314, for ♠			

Board: 95	North:	South:	West	North	East	South
Dealer: S	♠ 85	♠ AK109				2NT
Vul: NS	♥ K9652	♥ AQ	Pass	3♦	Pass	3♥
North HCP: 12	♦ AQ4	♦ K107	Pass	6NT	AP	
South HCP: 21	♣ K105	♣ AJ72				
Contract: 6N S						

Board: 96	North:	South:	West	North	East	South
Dealer: N	♠ AK64	♠ 9		2NT	Pass	3♦
Vul: None	♥ K6	♥ Q9753	Pass	3♥	Pass	3NT
North HCP: 21	♦ KQ95	♦ AJ2	AP			
South HCP: 7	♣ AQ4	♣ 10985				
Contract: 3N N						

## South hands (Practice Page)

### Transfers to 2NT

Board: 91	♠ KQ10	The opponents are silent.
Dealer: S	♥ AQ	
Vul: None	♦ KQJ86	You bid first.
HCP: 20	♣ K43	
Board: 92	♠ QJ953	West Doubles 3♥ if possible.
Dealer: N	♥ J7	
Vul: EW	♦ Q952	Partner bids first.
HCP: 8	♣ Q7	
Board: 93	♠ KQ9	The opponents are silent.
Dealer: S	♥ AK3	
Vul: Both	♦ AJ32	You bid first.
HCP: 20	♣ K76	
Board: 94	♠ Q10765	The opponents are silent.
Dealer: N	♥ 76	
Vul: None	♦ AK10	Partner bids first.
HCP: 12	♣ K76	
Board: 95	♠ AK109	The opponents are silent.
Dealer: S	♥ AQ	
Vul: NS	♦ K107	You bid first.
HCP: 21	♣ AJ72	
Board: 96	♠ 9	The opponents are silent.
Dealer: N	♥ Q9753	
Vul: None	♦ AJ2	Partner bids first.
HCP: 7	♣ 10985	

## Transfers to 2NT Both hands (Answers Page)

Board: 91	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ KQ10				2NT
Vul: None	♥ J76432	♥ AQ	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 7	♦ A92	♦ KQJ86	AP			
South HCP: 20	♣ Q986	♣ K43	1. Texas			
Contract: 4♥ S						

Board: 92	North:	South:	West	North	East	South
Dealer: N	♠ K862	♠ QJ953		2NT	Pass	3♥
Vul: EW	♥ AQ2	♥ J7	X	3♠	Pass	4♠
North HCP: 21	♦ AK4	♦ Q952	AP			
South HCP: 8	♣ AJ9	♣ Q7				
Contract: 4♠ N						

Board: 93	North:	South:	West	North	East	South
Dealer: S	♠ 2	♠ KQ9				2NT
Vul: Both	♥ Q109542	♥ AK3	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 4	♦ 10864	♦ AJ32	AP			
South HCP: 20	♣ Q4	♣ K76	1. Texas			
Contract: 4♥ S						

			West	North	East	South
				2NT	Pass	3♥
Board: 94	North:	South:	Pass	3NT <sup>1</sup>	Pass	4♠ <sup>2</sup>
Dealer: N	♠ AKJ4	♠ Q10765	Pass	4♠	Pass	4NT <sup>3</sup>
Vul: None	♥ AJ	♥ 76	Pass	5♦	Pass	6NT
North HCP: 21	♦ QJ6	♦ AK10	Pass	7♠	AP	
South HCP: 12	♣ AJ104	♣ K76	1. Extended acceptance after NT			
Contract: 7♠ N			2. Cue bid, a ♣ stopper			
			3. Blackwood 0314, for ♠			

Board: 95	North:	South:	West	North	East	South
Dealer: S	♠ 85	♠ AK109				2NT
Vul: NS	♥ K9652	♥ AQ	Pass	3♦	Pass	3♥
North HCP: 12	♦ AQ4	♦ K107	Pass	6NT	AP	
South HCP: 21	♣ K105	♣ AJ72				
Contract: 6N S						

Board: 96	North:	South:	West	North	East	South
Dealer: N	♠ AK64	♠ 9		2NT	Pass	3♦
Vul: None	♥ K6	♥ Q9753	Pass	3♥	Pass	3NT
North HCP: 21	♦ KQ95	♦ AJ2	AP			
South HCP: 7	♣ AQ4	♣ 10985				
Contract: 3N N						

## North hands (Practice Page)

### Transfers to 2NT

Board: 97	♠ AQJ972	The opponents are silent.
Dealer: S	♥ K6	
Vul: NS	♦ 43	Partner bids first.
HCP: 11	♣ J73	

Board: 98	♠ AJ104	The opponents are silent.
Dealer: N	♥ A4	
Vul: EW	♦ A9	You bid first.
HCP: 20	♣ AK964	

Board: 99	♠ 3	The opponents are silent.
Dealer: S	♥ KQ9543	
Vul: None	♦ K954	Partner bids first.
HCP: 9	♣ J7	

Board: 100	♠ KJ64	The opponents are silent.
Dealer: N	♥ AK2	
Vul: NS	♦ AJ75	You bid first.
HCP: 21	♣ KQ	

## Transfers to 2NT Both hands (Answers Page)

Board: 97

Dealer: S

Vul: NS

North HCP: 11

South HCP: 20

Contract: 6N S

North:

♠ AQJ972

♥ K6

♦ 43

♣ J73

South:

♠ K1084

♥ A954

♦ AK2

♣ AQ

West North East South

2NT

Pass 4♥<sup>1</sup> Pass 4♠

Pass 4NT<sup>2</sup> Pass 5♦

Pass 6NT AP

1. Texas

2. Blackwood 0314, for ♠

Board: 98

Dealer: N

Vul: EW

North HCP: 20

South HCP: 12

Contract: 6♠ N

North:

♠ AJ104

♥ A4

♦ A9

♣ AK964

South:

♠ KQ9853

♥ QJ

♦ KJ62

♣ 3

West North East South

2NT Pass 3♥

Pass 3NT<sup>1</sup> Pass 4♣<sup>2</sup>

Pass 4♦<sup>3</sup> Pass 4♥<sup>4</sup>

Pass 4NT<sup>5</sup> Pass 5♦

Pass 5♥ Pass 6♦

Pass 6♠ AP

1. Extended acceptance after NT

2. Cue bid, a ♣ stopper

3. Cue bid, a ♦ stopper

4. Cue bid, surplus

5. Blackwood 0314, for ♠

Board: 99

Dealer: S

Vul: None

North HCP: 9

South HCP: 20

Contract: 6♥ N

North:

♠ 3

♥ KQ9543

♦ K954

♣ J7

South:

♠ AQ82

♥ A862

♦ A2

♣ AQ3

West North East South

2NT

Pass 3♦ Pass 3NT<sup>1</sup>

Pass 6♥ AP

1. Extended acceptance after NT

Board: 100

Dealer: N

Vul: NS

North HCP: 21

South HCP: 9

Contract: 6♠ S

North:

♠ KJ64

♥ AK2

♦ AJ75

♣ KQ

South:

♠ A10932

♥ 5

♦ 1032

♣ AJ74

West North East South

2NT Pass 3♥

Pass 3NT<sup>1</sup> Pass 4♣<sup>2</sup>

Pass 4♦<sup>3</sup> Pass 4NT<sup>4</sup>

Pass 5♣ Pass 5♦

Pass 5♥ Pass 6♠

AP

1. Extended acceptance after NT

2. Cue bid, a ♣ stopper

3. Cue bid, a ♦ stopper

4. Blackwood 0314, for ♠

## South hands (Practice Page)

### Transfers to 2NT

Board: 97	♠ K1084	The opponents are silent.
Dealer: S	♥ A954	
Vul: NS	♦ AK2	You bid first.
HCP: 20	♣ AQ	

Board: 98	♠ KQ9853	The opponents are silent.
Dealer: N	♥ QJ	
Vul: EW	♦ KJ62	Partner bids first.
HCP: 12	♣ 3	

Board: 99	♠ AQ82	The opponents are silent.
Dealer: S	♥ A862	
Vul: None	♦ A2	You bid first.
HCP: 20	♣ AQ3	

Board: 100	♠ A10932	The opponents are silent.
Dealer: N	♥ 5	
Vul: NS	♦ 1032	Partner bids first.
HCP: 9	♣ AJ74	

## Transfers to 2NT Both hands (Answers Page)

Board: 97

Dealer: S

Vul: NS

North HCP: 11

South HCP: 20

Contract: 6N S

North:

♠ AQJ972

♥ K6

♦ 43

♣ J73

South:

♠ K1084

♥ A954

♦ AK2

♣ AQ

West North East South

2NT

Pass 4♥<sup>1</sup> Pass 4♠

Pass 4NT<sup>2</sup> Pass 5♦

Pass 6NT AP

1. Texas

2. Blackwood 0314, for ♠

Board: 98

Dealer: N

Vul: EW

North HCP: 20

South HCP: 12

Contract: 6♠ N

North:

♠ AJ104

♥ A4

♦ A9

♣ AK964

South:

♠ KQ9853

♥ QJ

♦ KJ62

♣ 3

West North East South

2NT Pass 3♥

Pass 3NT<sup>1</sup> Pass 4♣<sup>2</sup>

Pass 4♦<sup>3</sup> Pass 4♥<sup>4</sup>

Pass 4NT<sup>5</sup> Pass 5♦

Pass 5♥ Pass 6♦

Pass 6♠ AP

1. Extended acceptance after NT

2. Cue bid, a ♣ stopper

3. Cue bid, a ♦ stopper

4. Cue bid, surplus

5. Blackwood 0314, for ♠

Board: 99

Dealer: S

Vul: None

North HCP: 9

South HCP: 20

Contract: 6♥ N

North:

♠ 3

♥ KQ9543

♦ K954

♣ J7

South:

♠ AQ82

♥ A862

♦ A2

♣ AQ3

West North East South

2NT

Pass 3♦ Pass 3NT<sup>1</sup>

Pass 6♥ AP

1. Extended acceptance after NT

Board: 100

Dealer: N

Vul: NS

North HCP: 21

South HCP: 9

Contract: 6♠ S

North:

♠ KJ64

♥ AK2

♦ AJ75

♣ KQ

South:

♠ A10932

♥ 5

♦ 1032

♣ AJ74

West North East South

2NT Pass 3♥

Pass 3NT<sup>1</sup> Pass 4♣<sup>2</sup>

Pass 4♦<sup>3</sup> Pass 4NT<sup>4</sup>

Pass 5♣ Pass 5♦

Pass 5♥ Pass 6♠

AP

1. Extended acceptance after NT

2. Cue bid, a ♣ stopper

3. Cue bid, a ♦ stopper

4. Blackwood 0314, for ♠



## North hands (Practice Page)

### Transfers to 2NT

Board: 101	♠ Q96	The opponents are silent.
Dealer: S	♥ 108752	
Vul: NS	♦ KQ9	Partner bids first.
HCP: 11	♣ A3	

Board: 102	♠ Q82	The opponents are silent.
Dealer: N	♥ AKQJ	
Vul: EW	♦ A52	You bid first.
HCP: 21	♣ AJ8	

Board: 103	♠ A95	The opponents are silent.
Dealer: S	♥ KQJ54	
Vul: Both	♦ A97	Partner bids first.
HCP: 14	♣ 95	

Board: 104	♠ KJ	The opponents are silent.
Dealer: N	♥ AQJ	
Vul: None	♦ AJ9	You bid first.
HCP: 21	♣ AJ985	

Board: 105	♠ 102	The opponents are silent.
Dealer: S	♥ KQ9872	
Vul: EW	♦ J4	Partner bids first.
HCP: 7	♣ J105	

Board: 106	♠ AK53	The opponents are silent.
Dealer: N	♥ AK4	
Vul: Both	♦ AQ6	You bid first.
HCP: 21	♣ J54	

## Transfers to 2NT Both hands (Answers Page)

Board: 101	North:	South:	West	North	East	South
Dealer: S	♠ Q96	♠ AKJ10				2NT
Vul: NS	♥ 108752	♥ AJ6	Pass	3♦	Pass	3♥
North HCP: 11	♦ KQ9	♦ J7	Pass	4NT <sup>1</sup>	Pass	6♥
South HCP: 20	♣ A3	♣ KQJ5	AP			
Contract: 6♥ S			1. Quantitative 4NT			

Board: 102	North:	South:	West	North	East	South
Dealer: N	♠ Q82	♠ KJ9		2NT	Pass	3♦
Vul: EW	♥ AKQJ	♥ 109764	Pass	3♥	Pass	3NT
North HCP: 21	♦ A52	♦ J73	Pass	4♥	AP	
South HCP: 5	♣ AJ8	♣ 106				
Contract: 4♥ N						

Board: 103	North:	South:	West	North	East	South
Dealer: S	♠ A95	♠ KQ				2NT
Vul: Both	♥ KQJ54	♥ A103	Pass	3♦	Pass	3♥
North HCP: 14	♦ A97	♦ Q54	Pass	5NT	Pass	6NT
South HCP: 20	♣ 95	♣ AKQ64	AP			
Contract: 6N S						

Board: 104	North:	South:	West	North	East	South
Dealer: N	♠ KJ	♠ A106543		2NT	Pass	3♥
Vul: None	♥ AQJ	♥ 1064	Pass	3♠	Pass	4♠
North HCP: 21	♦ AJ9	♦ Q5	AP			
South HCP: 6	♣ AJ985	♣ 103				
Contract: 4♠ N						

Board: 105	North:	South:	West	North	East	South
Dealer: S	♠ 102	♠ AQ4				2NT
Vul: EW	♥ KQ9872	♥ A10	Pass	3♦	Pass	3♥
North HCP: 7	♦ J4	♦ A9872	Pass	4♥	AP	
South HCP: 20	♣ J105	♣ AQ6				
Contract: 4♥ S						

Board: 106	North:	South:	West	North	East	South
Dealer: N	♠ AK53	♠ 1096		2NT	Pass	3♦
Vul: Both	♥ AK4	♥ QJ10832	Pass	3♥	Pass	4♥
North HCP: 21	♦ AQ6	♦ K	AP			
South HCP: 8	♣ J54	♣ Q93				
Contract: 4♥ N						

## South hands (Practice Page)

### Transfers to 2NT

Board: 101	♠ AKJ10	The opponents are silent.
Dealer: S	♥ AJ6	
Vul: NS	♦ J7	You bid first.
HCP: 20	♣ KQJ5	

Board: 102	♠ KJ9	The opponents are silent.
Dealer: N	♥ 109764	
Vul: EW	♦ J73	Partner bids first.
HCP: 5	♣ 106	

Board: 103	♠ KQ	The opponents are silent.
Dealer: S	♥ A103	
Vul: Both	♦ Q54	You bid first.
HCP: 20	♣ AKQ64	

Board: 104	♠ A106543	The opponents are silent.
Dealer: N	♥ 1064	
Vul: None	♦ Q5	Partner bids first.
HCP: 6	♣ 103	

Board: 105	♠ AQ4	The opponents are silent.
Dealer: S	♥ A10	
Vul: EW	♦ A9872	You bid first.
HCP: 20	♣ AQ6	

Board: 106	♠ 1096	The opponents are silent.
Dealer: N	♥ QJ10832	
Vul: Both	♦ K	Partner bids first.
HCP: 8	♣ Q93	

## Transfers to 2NT Both hands (Answers Page)

Board: 101	North:	South:	West	North	East	South
Dealer: S	♠ Q96	♠ AKJ10				2NT
Vul: NS	♥ 108752	♥ AJ6	Pass	3♦	Pass	3♥
North HCP: 11	♦ KQ9	♦ J7	Pass	4NT <sup>1</sup>	Pass	6♥
South HCP: 20	♣ A3	♣ KQJ5	AP			
Contract: 6♥ S			1. Quantitative 4NT			

Board: 102	North:	South:	West	North	East	South
Dealer: N	♠ Q82	♠ KJ9		2NT	Pass	3♦
Vul: EW	♥ AKQJ	♥ 109764	Pass	3♥	Pass	3NT
North HCP: 21	♦ A52	♦ J73	Pass	4♥	AP	
South HCP: 5	♣ AJ8	♣ 106				
Contract: 4♥ N						

Board: 103	North:	South:	West	North	East	South
Dealer: S	♠ A95	♠ KQ				2NT
Vul: Both	♥ KQJ54	♥ A103	Pass	3♦	Pass	3♥
North HCP: 14	♦ A97	♦ Q54	Pass	5NT	Pass	6NT
South HCP: 20	♣ 95	♣ AKQ64	AP			
Contract: 6N S						

Board: 104	North:	South:	West	North	East	South
Dealer: N	♠ KJ	♠ A106543		2NT	Pass	3♥
Vul: None	♥ AQJ	♥ 1064	Pass	3♠	Pass	4♠
North HCP: 21	♦ AJ9	♦ Q5	AP			
South HCP: 6	♣ AJ985	♣ 103				
Contract: 4♠ N						

Board: 105	North:	South:	West	North	East	South
Dealer: S	♠ 102	♠ AQ4				2NT
Vul: EW	♥ KQ9872	♥ A10	Pass	3♦	Pass	3♥
North HCP: 7	♦ J4	♦ A9872	Pass	4♥	AP	
South HCP: 20	♣ J105	♣ AQ6				
Contract: 4♥ S						

Board: 106	North:	South:	West	North	East	South
Dealer: N	♠ AK53	♠ 1096		2NT	Pass	3♦
Vul: Both	♥ AK4	♥ QJ10832	Pass	3♥	Pass	4♥
North HCP: 21	♦ AQ6	♦ K	AP			
South HCP: 8	♣ J54	♣ Q93				
Contract: 4♥ N						

## North hands (Practice Page)

### Transfers to 2NT

Board: 107	♠ 98	The opponents are silent.
Dealer: S	♥ QJ1083	
Vul: None	♦ Q754	Partner bids first.
HCP: 5	♣ 96	

Board: 108	♠ K8	The opponents are silent.
Dealer: N	♥ AQ9	
Vul: NS	♦ KQ92	You bid first.
HCP: 21	♣ AK96	

Board: 109	♠ Q32	The opponents are silent.
Dealer: S	♥ AKJ85	
Vul: Both	♦ K73	Partner bids first.
HCP: 13	♣ 86	

Board: 110	♠ AJ10	The opponents are silent.
Dealer: N	♥ A109	
Vul: NS	♦ A75	You bid first.
HCP: 20	♣ AK94	

Board: 111	♠ A109653	The opponents are silent.
Dealer: S	♥ 9852	
Vul: EW	♦ 106	Partner bids first.
HCP: 8	♣ A	

Board: 112	♠ AJ104	The opponents are silent.
Dealer: N	♥ AK	
Vul: Both	♦ A1042	You bid first.
HCP: 20	♣ A103	

## Transfers to 2NT Both hands (Answers Page)

Board: 107	North:	South:	West	North	East	South
Dealer: S	♠ 98	♠ AJ75				2NT
Vul: None	♥ QJ1083	♥ A6	Pass	3♦	Pass	3♥
North HCP: 5	♦ Q754	♦ AK9	Pass	3NT	AP	
South HCP: 21	♣ 96	♣ AJ85				
Contract: 3N S						

Board: 108	North:	South:	West	North	East	South
Dealer: N	♠ K8	♠ AQ963		2NT	Pass	3♥
Vul: NS	♥ AQ9	♥ K8	Pass	3♠	Pass	6NT
North HCP: 21	♦ KQ92	♦ 764	AP			
South HCP: 12	♣ AK96	♣ QJ5				
Contract: 6N N						

Board: 109	North:	South:	West	North	East	South
Dealer: S	♠ Q32	♠ AK108				2NT
Vul: Both	♥ AKJ85	♥ 102	Pass	3♦	Pass	3♥
North HCP: 13	♦ K73	♦ A102	Pass	5NT	Pass	6NT
South HCP: 20	♣ 86	♣ AKQ9	AP			
Contract: 6N S						

Board: 110	North:	South:	West	North	East	South
Dealer: N	♠ AJ10	♠ KQ742		2NT	Pass	3♥
Vul: NS	♥ A109	♥ Q3	Pass	3♠	Pass	4NT <sup>1</sup>
North HCP: 20	♦ A75	♦ Q4	Pass	6♠	AP	
South HCP: 11	♣ AK94	♣ Q832	1. Quantitative 4NT			
Contract: 6♠ N						

Board: 111	North:	South:	West	North	East	South
Dealer: S	♠ A109653	♠ K2				2NT
Vul: EW	♥ 9852	♥ K73	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 8	♦ 106	♦ AKQ2	AP			
South HCP: 20	♣ A	♣ KQ83	1. Texas			
Contract: 4♠ S						

Board: 112	North:	South:	West	North	East	South
Dealer: N	♠ AJ104	♠ 765		2NT	Pass	3♦
Vul: Both	♥ AK	♥ Q86542	Pass	3♥	Pass	4♥
North HCP: 20	♦ A1042	♦ 86	AP			
South HCP: 7	♣ A103	♣ KQ				
Contract: 4♥ N						

## South hands (Practice Page)

### Transfers to 2NT

Board: 107	♠ AJ75	The opponents are silent.
Dealer: S	♥ A6	
Vul: None	♦ AK9	You bid first.
HCP: 21	♣ AJ85	

Board: 108	♠ AQ963	The opponents are silent.
Dealer: N	♥ K8	
Vul: NS	♦ 764	Partner bids first.
HCP: 12	♣ QJ5	

Board: 109	♠ AK108	The opponents are silent.
Dealer: S	♥ 102	
Vul: Both	♦ A102	You bid first.
HCP: 20	♣ AKQ9	

Board: 110	♠ KQ742	The opponents are silent.
Dealer: N	♥ Q3	
Vul: NS	♦ Q4	Partner bids first.
HCP: 11	♣ Q832	

Board: 111	♠ K2	The opponents are silent.
Dealer: S	♥ K73	
Vul: EW	♦ AKQ2	You bid first.
HCP: 20	♣ KQ83	

Board: 112	♠ 765	The opponents are silent.
Dealer: N	♥ Q86542	
Vul: Both	♦ 86	Partner bids first.
HCP: 7	♣ KQ	

## Transfers to 2NT Both hands (Answers Page)

Board: 107	North:	South:	West	North	East	South
Dealer: S	♠ 98	♠ AJ75				2NT
Vul: None	♥ QJ1083	♥ A6	Pass	3♦	Pass	3♥
North HCP: 5	♦ Q754	♦ AK9	Pass	3NT	AP	
South HCP: 21	♣ 96	♣ AJ85				
Contract: 3N S						

Board: 108	North:	South:	West	North	East	South
Dealer: N	♠ K8	♠ AQ963		2NT	Pass	3♥
Vul: NS	♥ AQ9	♥ K8	Pass	3♠	Pass	6NT
North HCP: 21	♦ KQ92	♦ 764	AP			
South HCP: 12	♣ AK96	♣ QJ5				
Contract: 6N N						

Board: 109	North:	South:	West	North	East	South
Dealer: S	♠ Q32	♠ AK108				2NT
Vul: Both	♥ AKJ85	♥ 102	Pass	3♦	Pass	3♥
North HCP: 13	♦ K73	♦ A102	Pass	5NT	Pass	6NT
South HCP: 20	♣ 86	♣ AKQ9	AP			
Contract: 6N S						

Board: 110	North:	South:	West	North	East	South
Dealer: N	♠ AJ10	♠ KQ742		2NT	Pass	3♥
Vul: NS	♥ A109	♥ Q3	Pass	3♠	Pass	4NT <sup>1</sup>
North HCP: 20	♦ A75	♦ Q4	Pass	6♠	AP	
South HCP: 11	♣ AK94	♣ Q832	1. Quantitative 4NT			
Contract: 6♠ N						

Board: 111	North:	South:	West	North	East	South
Dealer: S	♠ A109653	♠ K2				2NT
Vul: EW	♥ 9852	♥ K73	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 8	♦ 106	♦ AKQ2	AP			
South HCP: 20	♣ A	♣ KQ83	1. Texas			
Contract: 4♠ S						

Board: 112	North:	South:	West	North	East	South
Dealer: N	♠ AJ104	♠ 765		2NT	Pass	3♦
Vul: Both	♥ AK	♥ Q86542	Pass	3♥	Pass	4♥
North HCP: 20	♦ A1042	♦ 86	AP			
South HCP: 7	♣ A103	♣ KQ				
Contract: 4♥ N						



## North hands (Practice Page)

### Transfers to 2NT

Board: 113	♠ J96	The opponents are silent.
Dealer: S	♥ A96542	
Vul: NS	♦ 1073	Partner bids first.
HCP: 5	♣ 8	

Board: 114	♠ AK7	The opponents are silent.
Dealer: N	♥ AJ4	
Vul: Both	♦ A106	You bid first.
HCP: 20	♣ KJ108	

Board: 115	♠ KJ832	The opponents are silent.
Dealer: S	♥ Q873	
Vul: None	♦ A	Partner bids first.
HCP: 14	♣ A76	

Board: 116	♠ AKJ3	The opponents are silent.
Dealer: N	♥ 65	
Vul: EW	♦ AKQ2	You bid first.
HCP: 20	♣ K84	

Board: 117	♠ AJ8762	The opponents are silent.
Dealer: S	♥ 7	
Vul: Both	♦ 984	Partner bids first.
HCP: 9	♣ KJ10	

Board: 118	♠ A32	The opponents are silent.
Dealer: N	♥ AK9	
Vul: NS	♦ AK2	You bid first.
HCP: 21	♣ QJ103	

## Transfers to 2NT Both hands (Answers Page)

Board: 113	North:	South:	West	North	East	South
Dealer: S	♠ J96	♠ KQ5				2NT
Vul: NS	♥ A96542	♥ KJ8	Pass	3♦	Pass	3♥
North HCP: 5	♦ 1073	♦ A65	Pass	4♥	AP	
South HCP: 21	♣ 8	♣ AKJ6				
Contract: 4♥ S						

Board: 114	North:	South:	West	North	East	South
Dealer: N	♠ AK7	♠ 92		2NT	Pass	3♦
Vul: Both	♥ AJ4	♥ Q109862	Pass	3♥	Pass	4♥
North HCP: 20	♦ A106	♦ J84	AP			
South HCP: 5	♣ KJ108	♣ Q3				
Contract: 4♥ N						

Board: 115	North:	South:	West	North	East	South
Dealer: S	♠ KJ832	♠ AQ				1♣
Vul: None	♥ Q873	♥ AK	Pass	1♠	Pass	2NT
North HCP: 14	♦ A	♦ Q864	Pass	3♥	Pass	3NT
South HCP: 19	♣ A76	♣ KJ1053	Pass	6NT	AP	
Contract: 6N S						

Board: 116	North:	South:	West	North	East	South
Dealer: N	♠ AKJ3	♠ 10764		2NT	Pass	4♦ <sup>1</sup>
Vul: EW	♥ 65	♥ AKQJ108	Pass	4♥	Pass	4NT <sup>2</sup>
North HCP: 20	♦ AKQ2	♦ 108	Pass	5♥	Pass	7NT
South HCP: 14	♣ K84	♣ A	AP			
Contract: 7N N			1. Texas			
			2. Blackwood 0314, for ♥			

Board: 117	North:	South:	West	North	East	South
Dealer: S	♠ AJ8762	♠ KQ5				2NT
Vul: Both	♥ 7	♥ A42	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 9	♦ 984	♦ KQ52	Pass	4NT <sup>2</sup>	Pass	5♣
South HCP: 20	♣ KJ10	♣ AQ8	Pass	6♠	AP	
Contract: 6♠ S			1. Texas			
			2. Blackwood 0314, for ♠			

Board: 118	North:	South:	West	North	East	South
Dealer: N	♠ A32	♠ KQJ975		2NT	Pass	3♥
Vul: NS	♥ AK9	♥ 7	Pass	3♠	Pass	4♠
North HCP: 21	♦ AK2	♦ 1097	AP			
South HCP: 6	♣ QJ103	♣ 976				
Contract: 4♠ N						

## South hands (Practice Page)

### Transfers to 2NT

Board: 113	♠ KQ5	The opponents are silent.
Dealer: S	♥ KJ8	
Vul: NS	♦ A65	You bid first.
HCP: 21	♣ AKJ6	

Board: 114	♠ 92	The opponents are silent.
Dealer: N	♥ Q109862	
Vul: Both	♦ J84	Partner bids first.
HCP: 5	♣ Q3	

Board: 115	♠ AQ	The opponents are silent.
Dealer: S	♥ AK	
Vul: None	♦ Q864	You bid first.
HCP: 19	♣ KJ1053	

Board: 116	♠ 10764	The opponents are silent.
Dealer: N	♥ AKQJ108	
Vul: EW	♦ 108	Partner bids first.
HCP: 14	♣ A	

Board: 117	♠ KQ5	The opponents are silent.
Dealer: S	♥ A42	
Vul: Both	♦ KQ52	You bid first.
HCP: 20	♣ AQ8	

Board: 118	♠ KQJ975	The opponents are silent.
Dealer: N	♥ 7	
Vul: NS	♦ 1097	Partner bids first.
HCP: 6	♣ 976	

## Transfers to 2NT Both hands (Answers Page)

Board: 113	North:	South:	West	North	East	South
Dealer: S	♠ J96	♠ KQ5				2NT
Vul: NS	♥ A96542	♥ KJ8	Pass	3♦	Pass	3♥
North HCP: 5	♦ 1073	♦ A65	Pass	4♥	AP	
South HCP: 21	♣ 8	♣ AKJ6				
Contract: 4♥ S						

Board: 114	North:	South:	West	North	East	South
Dealer: N	♠ AK7	♠ 92		2NT	Pass	3♦
Vul: Both	♥ AJ4	♥ Q109862	Pass	3♥	Pass	4♥
North HCP: 20	♦ A106	♦ J84	AP			
South HCP: 5	♣ KJ108	♣ Q3				
Contract: 4♥ N						

Board: 115	North:	South:	West	North	East	South
Dealer: S	♠ KJ832	♠ AQ				1♣
Vul: None	♥ Q873	♥ AK	Pass	1♠	Pass	2NT
North HCP: 14	♦ A	♦ Q864	Pass	3♥	Pass	3NT
South HCP: 19	♣ A76	♣ KJ1053	Pass	6NT	AP	
Contract: 6N S						

Board: 116	North:	South:	West	North	East	South
Dealer: N	♠ AKJ3	♠ 10764		2NT	Pass	4♦ <sup>1</sup>
Vul: EW	♥ 65	♥ AKQJ108	Pass	4♥	Pass	4NT <sup>2</sup>
North HCP: 20	♦ AKQ2	♦ 108	Pass	5♥	Pass	7NT
South HCP: 14	♣ K84	♣ A	AP			
Contract: 7N N			1. Texas			
			2. Blackwood 0314, for ♥			

Board: 117	North:	South:	West	North	East	South
Dealer: S	♠ AJ8762	♠ KQ5				2NT
Vul: Both	♥ 7	♥ A42	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 9	♦ 984	♦ KQ52	Pass	4NT <sup>2</sup>	Pass	5♣
South HCP: 20	♣ KJ10	♣ AQ8	Pass	6♠	AP	
Contract: 6♠ S			1. Texas			
			2. Blackwood 0314, for ♠			

Board: 118	North:	South:	West	North	East	South
Dealer: N	♠ A32	♠ KQJ975		2NT	Pass	3♥
Vul: NS	♥ AK9	♥ 7	Pass	3♠	Pass	4♠
North HCP: 21	♦ AK2	♦ 1097	AP			
South HCP: 6	♣ QJ103	♣ 976				
Contract: 4♠ N						

## North hands (Practice Page)

### Transfers to 2NT

Board: 119	♠ K107	The opponents are silent.
Dealer: S	♥ QJ763	
Vul: Both	♦ 2	Partner bids first.
HCP: 7	♣ J1098	

Board: 120	♠ AK107	The opponents are silent.
Dealer: N	♥ K72	
Vul: None	♦ AK9	You bid first.
HCP: 20	♣ QJ5	

Board: 121	♠ QJ	The opponents are silent.
Dealer: S	♥ K87643	
Vul: NS	♦ Q4	Partner bids first.
HCP: 10	♣ Q87	

Board: 122	♠ AQJ2	The opponents are silent.
Dealer: N	♥ KJ4	
Vul: EW	♦ AK7	You bid first.
HCP: 20	♣ Q93	

Board: 123	♠ A2	The opponents are silent.
Dealer: S	♥ KQ7542	
Vul: EW	♦ 105	Partner bids first.
HCP: 12	♣ K72	

## Transfers to 2NT Both hands (Answers Page)

Board: 119	North:	South:	West	North	East	South
Dealer: S	♠ K107	♠ AQ43				2NT
Vul: Both	♥ QJ763	♥ A5	Pass	3♦	Pass	3♥
North HCP: 7	♦ 2	♦ AK765	Pass	3NT	AP	
South HCP: 20	♣ J1098	♣ K7				
Contract: 3N S						

Board: 120	North:	South:	West	North	East	South
Dealer: N	♠ AK107	♠ J64		2NT	Pass	3♦
Vul: None	♥ K72	♥ AJ1054	Pass	3♥	Pass	3NT
North HCP: 20	♦ AK9	♦ 5	Pass	4♥	Pass	4NT <sup>1</sup>
South HCP: 9	♣ QJ5	♣ K986	Pass	5♣	Pass	5♦
Contract: 5♥ N			Pass	5♥	AP	
			1. Blackwood 0314, for ♥			

Board: 121	North:	South:	West	North	East	South
Dealer: S	♠ QJ	♠ AK86				2NT
Vul: NS	♥ K87643	♥ AJ5	Pass	3♦	Pass	3♥
North HCP: 10	♦ Q4	♦ AJ63	Pass	4♥	AP	
South HCP: 20	♣ Q87	♣ K5				
Contract: 4♥ S						

Board: 122	North:	South:	West	North	East	South
Dealer: N	♠ AQJ2	♠ 654		2NT	Pass	3♦
Vul: EW	♥ KJ4	♥ AQ1098	Pass	3♥	Pass	5NT
North HCP: 20	♦ AK7	♦ 8	Pass	6NT	AP	
South HCP: 13	♣ Q93	♣ AK105				
Contract: 6N N						

Board: 123	North:	South:	West	North	East	South
Dealer: S	♠ A2	♠ KQ95				2NT
Vul: EW	♥ KQ7542	♥ A8	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 12	♦ 105	♦ KQ8	Pass	4NT <sup>2</sup>	Pass	5♥
South HCP: 20	♣ K72	♣ AQ109	Pass	6NT	AP	
Contract: 6N S			1. Texas			
			2. Blackwood 0314, for ♥			

## South hands (Practice Page)

### Transfers to 2NT

Board: 119	♠ AQ43	The opponents are silent.
Dealer: S	♥ A5	
Vul: Both	♦ AK765	You bid first.
HCP: 20	♣ K7	

Board: 120	♠ J64	The opponents are silent.
Dealer: N	♥ AJ1054	
Vul: None	♦ 5	Partner bids first.
HCP: 9	♣ K986	

Board: 121	♠ AK86	The opponents are silent.
Dealer: S	♥ AJ5	
Vul: NS	♦ AJ63	You bid first.
HCP: 20	♣ K5	

Board: 122	♠ 654	The opponents are silent.
Dealer: N	♥ AQ1098	
Vul: EW	♦ 8	Partner bids first.
HCP: 13	♣ AK105	

Board: 123	♠ KQ95	The opponents are silent.
Dealer: S	♥ A8	
Vul: EW	♦ KQ8	You bid first.
HCP: 20	♣ AQ109	

## Transfers to 2NT Both hands (Answers Page)

Board: 119	North:	South:	West	North	East	South
Dealer: S	♠ K107	♠ AQ43				2NT
Vul: Both	♥ QJ763	♥ A5	Pass	3♦	Pass	3♥
North HCP: 7	♦ 2	♦ AK765	Pass	3NT	AP	
South HCP: 20	♣ J1098	♣ K7				
Contract: 3N S						

Board: 120	North:	South:	West	North	East	South
Dealer: N	♠ AK107	♠ J64		2NT	Pass	3♦
Vul: None	♥ K72	♥ AJ1054	Pass	3♥	Pass	3NT
North HCP: 20	♦ AK9	♦ 5	Pass	4♥	Pass	4NT <sup>1</sup>
South HCP: 9	♣ QJ5	♣ K986	Pass	5♣	Pass	5♦
Contract: 5♥ N			Pass	5♥	AP	
			1. Blackwood 0314, for ♥			

Board: 121	North:	South:	West	North	East	South
Dealer: S	♠ QJ	♠ AK86				2NT
Vul: NS	♥ K87643	♥ AJ5	Pass	3♦	Pass	3♥
North HCP: 10	♦ Q4	♦ AJ63	Pass	4♥	AP	
South HCP: 20	♣ Q87	♣ K5				
Contract: 4♥ S						

Board: 122	North:	South:	West	North	East	South
Dealer: N	♠ AQJ2	♠ 654		2NT	Pass	3♦
Vul: EW	♥ KJ4	♥ AQ1098	Pass	3♥	Pass	5NT
North HCP: 20	♦ AK7	♦ 8	Pass	6NT	AP	
South HCP: 13	♣ Q93	♣ AK105				
Contract: 6N N						

Board: 123	North:	South:	West	North	East	South
Dealer: S	♠ A2	♠ KQ95				2NT
Vul: EW	♥ KQ7542	♥ A8	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 12	♦ 105	♦ KQ8	Pass	4NT <sup>2</sup>	Pass	5♥
South HCP: 20	♣ K72	♣ AQ109	Pass	6NT	AP	
Contract: 6N S			1. Texas			
			2. Blackwood 0314, for ♥			



## North hands (Practice Page)

### Transfers to 2NT

Board: 124	♠ AQ92	The opponents are silent.
Dealer: N	♥ K4	
Vul: NS	♦ AKJ104	You bid first.
HCP: 21	♣ A10	

Board: 125	♠ 9	The opponents are silent.
Dealer: S	♥ KQ9863	
Vul: EW	♦ Q42	Partner bids first.
HCP: 8	♣ J53	

Board: 126	♠ KQ75	The opponents are silent.
Dealer: N	♥ 1093	
Vul: Both	♦ AK	You bid first.
HCP: 21	♣ AKQ4	

Board: 127	♠ Q3	The opponents are silent.
Dealer: S	♥ Q8643	
Vul: None	♦ 10954	Partner bids first.
HCP: 8	♣ A9	

Board: 128	♠ KJ92	The opponents are silent.
Dealer: N	♥ A109	
Vul: EW	♦ AKQ	You bid first.
HCP: 20	♣ K109	

## Transfers to 2NT Both hands (Answers Page)

Board: 124  
Dealer: N  
Vul: NS  
North HCP: 21  
South HCP: 11  
Contract: 6♠ S

North:  
♠ AQ92  
♥ K4  
♦ AKJ104  
♣ A10

South:  
♠ KJ876  
♥ A87  
♦ 92  
♣ K96

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

1. Extended acceptance after NT  
2. Cue bid, a ♣ stopper  
3. Cue bid, a ♦ stopper  
4. Blackwood 0314, for ♠

Board: 125  
Dealer: S  
Vul: EW  
North HCP: 8  
South HCP: 21  
Contract: 4♥ S

North:  
♠ 9  
♥ KQ9863  
♦ Q42  
♣ J53

South:  
♠ K872  
♥ A7  
♦ AK65  
♣ AK8

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

Board: 126  
Dealer: N  
Vul: Both  
North HCP: 21  
South HCP: 11  
Contract: 6N N

North:  
♠ KQ75  
♥ 1093  
♦ AK  
♣ AKQ4

South:  
♠ A4  
♥ AQ864  
♦ J954  
♣ 32

West	North	East	South
	2NT	Pass	3♦
Pass	3♥	Pass	4NT <sup>1</sup>
Pass	6NT	AP	

1. Quantitative 4NT

Board: 127  
Dealer: S  
Vul: None  
North HCP: 8  
South HCP: 20  
Contract: 4♥ S

North:  
♠ Q3  
♥ Q8643  
♦ 10954  
♣ A9

South:  
♠ A109  
♥ A92  
♦ AKQJ2  
♣ Q10

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

Board: 128  
Dealer: N  
Vul: EW  
North HCP: 20  
South HCP: 9  
Contract: 4♠ N

North:  
♠ KJ92  
♥ A109  
♦ AKQ  
♣ K109

South:  
♠ AQ10754  
♥ Q8  
♦ J86  
♣ 65

West	North	East	South
	2NT	Pass	4♥ <sup>1</sup>
Pass	4♠	AP	

1. Texas

## South hands (Practice Page)

### Transfers to 2NT

Board: 124	♠ KJ876	The opponents are silent.
Dealer: N	♥ A87	
Vul: NS	♦ 92	Partner bids first.
HCP: 11	♣ K96	

Board: 125	♠ K872	The opponents are silent.
Dealer: S	♥ A7	
Vul: EW	♦ AK65	You bid first.
HCP: 21	♣ AK8	

Board: 126	♠ A4	The opponents are silent.
Dealer: N	♥ AQ864	
Vul: Both	♦ J954	Partner bids first.
HCP: 11	♣ 32	

Board: 127	♠ A109	The opponents are silent.
Dealer: S	♥ A92	
Vul: None	♦ AKQJ2	You bid first.
HCP: 20	♣ Q10	

Board: 128	♠ AQ10754	The opponents are silent.
Dealer: N	♥ Q8	
Vul: EW	♦ J86	Partner bids first.
HCP: 9	♣ 65	

## Transfers to 2NT Both hands (Answers Page)

Board: 124  
Dealer: N  
Vul: NS  
North HCP: 21  
South HCP: 11  
Contract: 6♠ S

North:  
♠ AQ92  
♥ K4  
♦ AKJ104  
♣ A10

South:  
♠ KJ876  
♥ A87  
♦ 92  
♣ K96

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

1. Extended acceptance after NT  
2. Cue bid, a ♣ stopper  
3. Cue bid, a ♦ stopper  
4. Blackwood 0314, for ♠

Board: 125  
Dealer: S  
Vul: EW  
North HCP: 8  
South HCP: 21  
Contract: 4♥ S

North:  
♠ 9  
♥ KQ9863  
♦ Q42  
♣ J53

South:  
♠ K872  
♥ A7  
♦ AK65  
♣ AK8

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

Board: 126  
Dealer: N  
Vul: Both  
North HCP: 21  
South HCP: 11  
Contract: 6N N

North:  
♠ KQ75  
♥ 1093  
♦ AK  
♣ AKQ4

South:  
♠ A4  
♥ AQ864  
♦ J954  
♣ 32

West	North	East	South
	2NT	Pass	3♦
Pass	3♥	Pass	4NT <sup>1</sup>
Pass	6NT	AP	

1. Quantitative 4NT

Board: 127  
Dealer: S  
Vul: None  
North HCP: 8  
South HCP: 20  
Contract: 4♥ S

North:  
♠ Q3  
♥ Q8643  
♦ 10954  
♣ A9

South:  
♠ A109  
♥ A92  
♦ AKQJ2  
♣ Q10

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

Board: 128  
Dealer: N  
Vul: EW  
North HCP: 20  
South HCP: 9  
Contract: 4♠ N

North:  
♠ KJ92  
♥ A109  
♦ AKQ  
♣ K109

South:  
♠ AQ10754  
♥ Q8  
♦ J86  
♣ 65

West	North	East	South
	2NT	Pass	4♥ <sup>1</sup>
Pass	4♠	AP	

1. Texas

## North hands (Practice Page)

### Transfers to 2NT

Board: 129	♠ 104	The opponents are silent.
Dealer: S	♥ J97642	
Vul: Both	♦ J	Partner bids first.
HCP: 5	♣ K983	

Board: 130	♠ KJ	The opponents are silent.
Dealer: N	♥ AKJ5	
Vul: Both	♦ A5	You bid first.
HCP: 21	♣ AJ1087	

Board: 131	♠ K105	The opponents are silent.
Dealer: S	♥ QJ8762	
Vul: None	♦ K	Partner bids first.
HCP: 12	♣ K94	

Board: 132	♠ A62	The opponents are silent.
Dealer: N	♥ 63	
Vul: NS	♦ AKQJ4	You bid first.
HCP: 19	♣ AJ6	

Board: 133	♠ J97	The opponents are silent.
Dealer: S	♥ J7532	
Vul: EW	♦ A1096	Partner bids first.
HCP: 6	♣ 7	

Board: 134	♠ AK10	The opponents are silent.
Dealer: N	♥ AQ83	
Vul: None	♦ KJ10	You bid first.
HCP: 20	♣ K93	

## Transfers to 2NT Both hands (Answers Page)

Board: 129	North:	South:	West	North	East	South
Dealer: S	♠ 104	♠ AJ62				2NT
Vul: Both	♥ J97642	♥ AQ	Pass	3♦	Pass	3♥
North HCP: 5	♦ J	♦ AQ963	Pass	4♥	AP	
South HCP: 20	♣ K983	♣ QJ				
Contract: 4♥ S						

Board: 130	North:	South:	West	North	East	South
Dealer: N	♠ KJ	♠ Q98642		2NT	Pass	3♥
Vul: Both	♥ AKJ5	♥ 2	Pass	3♠	Pass	6♠
North HCP: 21	♦ A5	♦ KJ107	AP			
South HCP: 6	♣ AJ1087	♣ 63				
Contract: 6♠ N						

Board: 131	North:	South:	West	North	East	South
Dealer: S	♠ K105	♠ AQ43				2NT
Vul: None	♥ QJ8762	♥ AK9	Pass	3♦	Pass	3♥
North HCP: 12	♦ K	♦ 764	Pass	6♥	AP	
South HCP: 20	♣ K94	♣ AQJ				
Contract: 6♥ S						

Board: 132	North:	South:	West	North	East	South
Dealer: N	♠ A62	♠ J10		1♦	Pass	1♥
Vul: NS	♥ 63	♥ AK9872	Pass	2NT	Pass	3♥
North HCP: 19	♦ AKQJ4	♦ 5	Pass	3NT	Pass	4♥
South HCP: 10	♣ AJ6	♣ Q1032	AP			
Contract: 4♥ S						

Board: 133	North:	South:	West	North	East	South
Dealer: S	♠ J97	♠ AQ6				2NT
Vul: EW	♥ J7532	♥ KQ4	Pass	3♦	Pass	3♥
North HCP: 6	♦ A1096	♦ Q72	Pass	3NT	Pass	4♥
South HCP: 20	♣ 7	♣ AQJ8	AP			
Contract: 4♥ S						

Board: 134	North:	South:	West	North	East	South
Dealer: N	♠ AK10	♠ 95		2NT	Pass	3♦
Vul: None	♥ AQ83	♥ KJ9654	Pass	3♥	Pass	4♥
North HCP: 20	♦ KJ10	♦ Q62	AP			
South HCP: 8	♣ K93	♣ Q8				
Contract: 4♥ N						

## South hands (Practice Page)

### Transfers to 2NT

Board: 129	♠ AJ62	The opponents are silent.
Dealer: S	♥ AQ	
Vul: Both	♦ AQ963	You bid first.
HCP: 20	♣ QJ	

Board: 130	♠ Q98642	The opponents are silent.
Dealer: N	♥ 2	
Vul: Both	♦ KJ107	Partner bids first.
HCP: 6	♣ 63	

Board: 131	♠ AQ43	The opponents are silent.
Dealer: S	♥ AK9	
Vul: None	♦ 764	You bid first.
HCP: 20	♣ AQJ	

Board: 132	♠ J10	The opponents are silent.
Dealer: N	♥ AK9872	
Vul: NS	♦ 5	Partner bids first.
HCP: 10	♣ Q1032	

Board: 133	♠ AQ6	The opponents are silent.
Dealer: S	♥ KQ4	
Vul: EW	♦ Q72	You bid first.
HCP: 20	♣ AQJ8	

Board: 134	♠ 95	The opponents are silent.
Dealer: N	♥ KJ9654	
Vul: None	♦ Q62	Partner bids first.
HCP: 8	♣ Q8	

## Transfers to 2NT Both hands (Answers Page)

Board: 129	North:	South:	West	North	East	South
Dealer: S	♠ 104	♠ AJ62				2NT
Vul: Both	♥ J97642	♥ AQ	Pass	3♦	Pass	3♥
North HCP: 5	♦ J	♦ AQ963	Pass	4♥	AP	
South HCP: 20	♣ K983	♣ QJ				
Contract: 4♥ S						

Board: 130	North:	South:	West	North	East	South
Dealer: N	♠ KJ	♠ Q98642		2NT	Pass	3♥
Vul: Both	♥ AKJ5	♥ 2	Pass	3♠	Pass	6♠
North HCP: 21	♦ A5	♦ KJ107	AP			
South HCP: 6	♣ AJ1087	♣ 63				
Contract: 6♠ N						

Board: 131	North:	South:	West	North	East	South
Dealer: S	♠ K105	♠ AQ43				2NT
Vul: None	♥ QJ8762	♥ AK9	Pass	3♦	Pass	3♥
North HCP: 12	♦ K	♦ 764	Pass	6♥	AP	
South HCP: 20	♣ K94	♣ AQJ				
Contract: 6♥ S						

Board: 132	North:	South:	West	North	East	South
Dealer: N	♠ A62	♠ J10		1♦	Pass	1♥
Vul: NS	♥ 63	♥ AK9872	Pass	2NT	Pass	3♥
North HCP: 19	♦ AKQJ4	♦ 5	Pass	3NT	Pass	4♥
South HCP: 10	♣ AJ6	♣ Q1032	AP			
Contract: 4♥ S						

Board: 133	North:	South:	West	North	East	South
Dealer: S	♠ J97	♠ AQ6				2NT
Vul: EW	♥ J7532	♥ KQ4	Pass	3♦	Pass	3♥
North HCP: 6	♦ A1096	♦ Q72	Pass	3NT	Pass	4♥
South HCP: 20	♣ 7	♣ AQJ8	AP			
Contract: 4♥ S						

Board: 134	North:	South:	West	North	East	South
Dealer: N	♠ AK10	♠ 95		2NT	Pass	3♦
Vul: None	♥ AQ83	♥ KJ9654	Pass	3♥	Pass	4♥
North HCP: 20	♦ KJ10	♦ Q62	AP			
South HCP: 8	♣ K93	♣ Q8				
Contract: 4♥ N						



## North hands (Practice Page)

### Transfers to 2NT

Board: 135	♠ J53	The opponents are silent.
Dealer: S	♥ 106542	
Vul: NS	♦ A8	Partner bids first.
HCP: 6	♣ J108	

Board: 136	♠ K652	The opponents are silent.
Dealer: N	♥ KJ	
Vul: EW	♦ AK87	You bid first.
HCP: 21	♣ AK6	

Board: 137	♠ J10986	The opponents are silent.
Dealer: S	♥ KQ9	
Vul: Both	♦ K109	Partner bids first.
HCP: 13	♣ A6	

Board: 138	♠ K965	The opponents are silent.
Dealer: N	♥ A73	
Vul: Both	♦ AJ5	You bid first.
HCP: 21	♣ AKQ	

Board: 139	♠ KQ9642	The opponents are silent.
Dealer: S	♥ Q65	
Vul: None	♦ 4	Partner bids first.
HCP: 10	♣ QJ9	

Board: 140	♠ AK95	The opponents are silent.
Dealer: N	♥ AJ5	
Vul: EW	♦ Q82	You bid first.
HCP: 21	♣ AK10	

## Transfers to 2NT Both hands (Answers Page)

Board: 135	North:	South:	West	North	East	South
Dealer: S	♠ J53	♠ KQ8				2NT
Vul: NS	♥ 106542	♥ AK	Pass	3♦	Pass	3♥
North HCP: 6	♦ A8	♦ QJ104	Pass	3NT	AP	
South HCP: 21	♣ J108	♣ AQ65				
Contract: 3N S						

Board: 136	North:	South:	West	North	East	South
Dealer: N	♠ K652	♠ A4		2NT	Pass	4♦ <sup>1</sup>
Vul: EW	♥ KJ	♥ A109764	Pass	4♥	Pass	4NT <sup>2</sup>
North HCP: 21	♦ AK87	♦ 4	Pass	5♣	Pass	5♦
South HCP: 11	♣ AK6	♣ QJ85	Pass	5♥	Pass	6NT
Contract: 6N N			AP			
			1. Texas			
			2. Blackwood 0314, for ♥			

Board: 137	North:	South:	West	North	East	South
Dealer: S	♠ J10986	♠ KQ2				2NT
Vul: Both	♥ KQ9	♥ AJ6	Pass	3♥	Pass	3♠
North HCP: 13	♦ K109	♦ AQJ85	Pass	5NT	Pass	6NT
South HCP: 20	♣ A6	♣ K10	AP			
Contract: 6N S						

Board: 138	North:	South:	West	North	East	South
Dealer: N	♠ K965	♠ AQJ74		2NT	Pass	3♥
Vul: Both	♥ A73	♥ K102	Pass	3♠	Pass	4NT <sup>1</sup>
North HCP: 21	♦ AJ5	♦ 43	Pass	6♠	AP	
South HCP: 11	♣ AKQ	♣ J102				
Contract: 6♠ N			1. Quantitative 4NT			

Board: 139	North:	South:	West	North	East	South
Dealer: S	♠ KQ9642	♠ A105				2NT
Vul: None	♥ Q65	♥ A1083	Pass	3♥	Pass	3♠
North HCP: 10	♦ 4	♦ AKJ	Pass	4♠	AP	
South HCP: 20	♣ QJ9	♣ A52				
Contract: 4♠ S						

Board: 140	North:	South:	West	North	East	South
Dealer: N	♠ AK95	♠ 3		2NT	Pass	3♦
Vul: EW	♥ AJ5	♥ K10932	Pass	3♥	Pass	3NT
North HCP: 21	♦ Q82	♦ K107	Pass	4♥	AP	
South HCP: 7	♣ AK10	♣ J654				
Contract: 4♥ N						

## South hands (Practice Page)

### Transfers to 2NT

Board: 135	♠ KQ8	The opponents are silent.
Dealer: S	♥ AK	
Vul: NS	♦ QJ104	You bid first.
HCP: 21	♣ AQ65	

Board: 136	♠ A4	The opponents are silent.
Dealer: N	♥ A109764	
Vul: EW	♦ 4	Partner bids first.
HCP: 11	♣ QJ85	

Board: 137	♠ KQ2	The opponents are silent.
Dealer: S	♥ AJ6	
Vul: Both	♦ AQJ85	You bid first.
HCP: 20	♣ K10	

Board: 138	♠ AQJ74	The opponents are silent.
Dealer: N	♥ K102	
Vul: Both	♦ 43	Partner bids first.
HCP: 11	♣ J102	

Board: 139	♠ A105	The opponents are silent.
Dealer: S	♥ A1083	
Vul: None	♦ AKJ	You bid first.
HCP: 20	♣ A52	

Board: 140	♠ 3	The opponents are silent.
Dealer: N	♥ K10932	
Vul: EW	♦ K107	Partner bids first.
HCP: 7	♣ J654	

## Transfers to 2NT Both hands (Answers Page)

Board: 135	North:	South:	West	North	East	South
Dealer: S	♠ J53	♠ KQ8				2NT
Vul: NS	♥ 106542	♥ AK	Pass	3♦	Pass	3♥
North HCP: 6	♦ A8	♦ QJ104	Pass	3NT	AP	
South HCP: 21	♣ J108	♣ AQ65				
Contract: 3N S						

Board: 136	North:	South:	West	North	East	South
Dealer: N	♠ K652	♠ A4		2NT	Pass	4♦ <sup>1</sup>
Vul: EW	♥ KJ	♥ A109764	Pass	4♥	Pass	4NT <sup>2</sup>
North HCP: 21	♦ AK87	♦ 4	Pass	5♣	Pass	5♦
South HCP: 11	♣ AK6	♣ QJ85	Pass	5♥	Pass	6NT
Contract: 6N N			AP			
			1. Texas			
			2. Blackwood 0314, for ♥			

Board: 137	North:	South:	West	North	East	South
Dealer: S	♠ J10986	♠ KQ2				2NT
Vul: Both	♥ KQ9	♥ AJ6	Pass	3♥	Pass	3♠
North HCP: 13	♦ K109	♦ AQJ85	Pass	5NT	Pass	6NT
South HCP: 20	♣ A6	♣ K10	AP			
Contract: 6N S						

Board: 138	North:	South:	West	North	East	South
Dealer: N	♠ K965	♠ AQJ74		2NT	Pass	3♥
Vul: Both	♥ A73	♥ K102	Pass	3♠	Pass	4NT <sup>1</sup>
North HCP: 21	♦ AJ5	♦ 43	Pass	6♠	AP	
South HCP: 11	♣ AKQ	♣ J102				
Contract: 6♠ N			1. Quantitative 4NT			

Board: 139	North:	South:	West	North	East	South
Dealer: S	♠ KQ9642	♠ A105				2NT
Vul: None	♥ Q65	♥ A1083	Pass	3♥	Pass	3♠
North HCP: 10	♦ 4	♦ AKJ	Pass	4♠	AP	
South HCP: 20	♣ QJ9	♣ A52				
Contract: 4♠ S						

Board: 140	North:	South:	West	North	East	South
Dealer: N	♠ AK95	♠ 3		2NT	Pass	3♦
Vul: EW	♥ AJ5	♥ K10932	Pass	3♥	Pass	3NT
North HCP: 21	♦ Q82	♦ K107	Pass	4♥	AP	
South HCP: 7	♣ AK10	♣ J654				
Contract: 4♥ N						

## North hands (Practice Page)

### Transfers to 2NT

Board: 141	♠ AJ	The opponents are silent.
Dealer: S	♥ KQJ72	
Vul: Both	♦ J73	Partner bids first.
HCP: 14	♣ Q62	

Board: 142	♠ AK	The opponents are silent.
Dealer: N	♥ AKJ6	
Vul: None	♦ KJ852	You bid first.
HCP: 20	♣ J9	

Board: 143	♠ J98	The opponents are silent.
Dealer: S	♥ Q10862	
Vul: NS	♦ KJ3	Partner bids first.
HCP: 7	♣ 109	

Board: 144	♠ AJ42	The opponents are silent.
Dealer: N	♥ Q7	
Vul: Both	♦ AKQJ7	You bid first.
HCP: 21	♣ A9	

Board: 145	♠ 86	The opponents are silent.
Dealer: S	♥ 97643	
Vul: None	♦ KQ86	Partner bids first.
HCP: 5	♣ 54	

Board: 146	♠ A10	The opponents are silent.
Dealer: N	♥ 1032	
Vul: NS	♦ AKQ103	You bid first.
HCP: 20	♣ AK8	

## Transfers to 2NT Both hands (Answers Page)

Board: 141	North:	South:	West	North	East	South
Dealer: S	♠ AJ	♠ K854				2NT
Vul: Both	♥ KQJ72	♥ A9	Pass	3♦	Pass	3♥
North HCP: 14	♦ J73	♦ AKQ4	Pass	5NT	Pass	6NT
South HCP: 20	♣ Q62	♣ A97	AP			
Contract: 6N S						

Board: 142	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ J		2NT	Pass	3♦
Vul: None	♥ AKJ6	♥ Q109532	Pass	3♥	Pass	4♥
North HCP: 20	♦ KJ852	♦ 1096	AP			
South HCP: 5	♣ J9	♣ Q83				
Contract: 4♥ N						

Board: 143	North:	South:	West	North	East	South
Dealer: S	♠ J98	♠ AK74				2NT
Vul: NS	♥ Q10862	♥ K43	Pass	3♦	Pass	3♥
North HCP: 7	♦ KJ3	♦ AQ5	Pass	3NT	Pass	4♥
South HCP: 20	♣ 109	♣ KJ8	AP			
Contract: 4♥ S						

Board: 144	North:	South:	West	North	East	South
Dealer: N	♠ AJ42	♠ K3		2NT	Pass	3♦
Vul: Both	♥ Q7	♥ A109652	Pass	3♥	Pass	4♥
North HCP: 21	♦ AKQJ7	♦ 1093	AP			
South HCP: 10	♣ A9	♣ K6				
Contract: 4♥ N						

Board: 145	North:	South:	West	North	East	South
Dealer: S	♠ 86	♠ AK3				2NT
Vul: None	♥ 97643	♥ AQJ10	Pass	3♦	Pass	3♥
North HCP: 5	♦ KQ86	♦ A1042	Pass	3NT	Pass	4♥
South HCP: 20	♣ 54	♣ Q3	AP			
Contract: 4♥ S						

Board: 146	North:	South:	West	North	East	South
Dealer: N	♠ A10	♠ KQ873		2NT	Pass	3♥
Vul: NS	♥ 1032	♥ K9	Pass	3♠	Pass	4NT <sup>1</sup>
North HCP: 20	♦ AKQ103	♦ 987	Pass	6NT	AP	
South HCP: 11	♣ AK8	♣ QJ4	1. Quantitative	4NT		
Contract: 6N N						

## South hands (Practice Page)

### Transfers to 2NT

Board: 141	♠ K854	The opponents are silent.
Dealer: S	♥ A9	
Vul: Both	♦ AKQ4	You bid first.
HCP: 20	♣ A97	

Board: 142	♠ J	The opponents are silent.
Dealer: N	♥ Q109532	
Vul: None	♦ 1096	Partner bids first.
HCP: 5	♣ Q83	

Board: 143	♠ AK74	The opponents are silent.
Dealer: S	♥ K43	
Vul: NS	♦ AQ5	You bid first.
HCP: 20	♣ KJ8	

Board: 144	♠ K3	The opponents are silent.
Dealer: N	♥ A109652	
Vul: Both	♦ 1093	Partner bids first.
HCP: 10	♣ K6	

Board: 145	♠ AK3	The opponents are silent.
Dealer: S	♥ AQJ10	
Vul: None	♦ A1042	You bid first.
HCP: 20	♣ Q3	

Board: 146	♠ KQ873	The opponents are silent.
Dealer: N	♥ K9	
Vul: NS	♦ 987	Partner bids first.
HCP: 11	♣ QJ4	

## Transfers to 2NT Both hands (Answers Page)

Board: 141	North:	South:	West	North	East	South
Dealer: S	♠ AJ	♠ K854				2NT
Vul: Both	♥ KQJ72	♥ A9	Pass	3♦	Pass	3♥
North HCP: 14	♦ J73	♦ AKQ4	Pass	5NT	Pass	6NT
South HCP: 20	♣ Q62	♣ A97	AP			
Contract: 6N S						

Board: 142	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ J		2NT	Pass	3♦
Vul: None	♥ AKJ6	♥ Q109532	Pass	3♥	Pass	4♥
North HCP: 20	♦ KJ852	♦ 1096	AP			
South HCP: 5	♣ J9	♣ Q83				
Contract: 4♥ N						

Board: 143	North:	South:	West	North	East	South
Dealer: S	♠ J98	♠ AK74				2NT
Vul: NS	♥ Q10862	♥ K43	Pass	3♦	Pass	3♥
North HCP: 7	♦ KJ3	♦ AQ5	Pass	3NT	Pass	4♥
South HCP: 20	♣ 109	♣ KJ8	AP			
Contract: 4♥ S						

Board: 144	North:	South:	West	North	East	South
Dealer: N	♠ AJ42	♠ K3		2NT	Pass	3♦
Vul: Both	♥ Q7	♥ A109652	Pass	3♥	Pass	4♥
North HCP: 21	♦ AKQJ7	♦ 1093	AP			
South HCP: 10	♣ A9	♣ K6				
Contract: 4♥ N						

Board: 145	North:	South:	West	North	East	South
Dealer: S	♠ 86	♠ AK3				2NT
Vul: None	♥ 97643	♥ AQJ10	Pass	3♦	Pass	3♥
North HCP: 5	♦ KQ86	♦ A1042	Pass	3NT	Pass	4♥
South HCP: 20	♣ 54	♣ Q3	AP			
Contract: 4♥ S						

Board: 146	North:	South:	West	North	East	South
Dealer: N	♠ A10	♠ KQ873		2NT	Pass	3♥
Vul: NS	♥ 1032	♥ K9	Pass	3♠	Pass	4NT <sup>1</sup>
North HCP: 20	♦ AKQ103	♦ 987	Pass	6NT	AP	
South HCP: 11	♣ AK8	♣ QJ4	1. Quantitative	4NT		
Contract: 6N N						



## North hands (Practice Page)

### Transfers to 2NT

Board: 147	♠ Q2	The opponents are silent.
Dealer: S	♥ AKQJ8	
Vul: EW	♦ J75	Partner bids first.
HCP: 13	♣ 1096	

Board: 148	♠ A954	The opponents are silent.
Dealer: N	♥ AQ	
Vul: None	♦ AJ932	You bid first.
HCP: 20	♣ AJ	

Board: 149	♠ AKJ108	The opponents are silent.
Dealer: S	♥ 7	
Vul: NS	♦ J1072	Partner bids first.
HCP: 9	♣ 1075	

Board: 150	♠ KJ32	The opponents are silent.
Dealer: N	♥ AKJ	
Vul: EW	♦ K7	You bid first.
HCP: 21	♣ AQ98	

Board: 151	♠ J103	The opponents are silent.
Dealer: S	♥ Q108765	
Vul: Both	♦ 42	Partner bids first.
HCP: 7	♣ KJ	

Board: 152	♠ K76	The opponents are silent.
Dealer: N	♥ K8	
Vul: EW	♦ AKQJ5	You bid first.
HCP: 20	♣ KJ8	

## Transfers to 2NT Both hands (Answers Page)

Board: 147	North:	South:	West	North	East	South
Dealer: S	♠ Q2	♠ AK3				2NT
Vul: EW	♥ AKQJ8	♥ 974	Pass	3♦	Pass	3♥
North HCP: 13	♦ J75	♦ A32	Pass	5NT	Pass	6NT
South HCP: 20	♣ 1096	♣ AKQ2	AP			
Contract: 6N S						

Board: 148	North:	South:	West	North	East	South
Dealer: N	♠ A954	♠ KJ10763		2NT	Pass	4♥ <sup>1</sup>
Vul: None	♥ AQ	♥ 5	Pass	4♠	AP	
North HCP: 20	♦ AJ932	♦ 1074	1. Texas			
South HCP: 4	♣ AJ	♣ 654				
Contract: 4♠ N						

Board: 149	North:	South:	West	North	East	South
Dealer: S	♠ AKJ108	♠ Q5				2NT
Vul: NS	♥ 7	♥ AK109	Pass	3♥	Pass	3♠
North HCP: 9	♦ J1072	♦ AKQ6	Pass	3NT	AP	
South HCP: 21	♣ 1075	♣ K94				
Contract: 3N S						

Board: 150	North:	South:	West	North	East	South
Dealer: N	♠ KJ32	♠ A9875		2NT	Pass	3♥
Vul: EW	♥ AKJ	♥ 103	Pass	3NT <sup>1</sup>	Pass	4♠
North HCP: 21	♦ K7	♦ 1052	AP			
South HCP: 4	♣ AQ98	♣ 1065	1. Extended acceptance after NT			
Contract: 4♠ S						

Board: 151	North:	South:	West	North	East	South
Dealer: S	♠ J103	♠ K62				2NT
Vul: Both	♥ Q108765	♥ AK9	Pass	3♦	Pass	3♥
North HCP: 7	♦ 42	♦ AQ1063	Pass	4♥	AP	
South HCP: 20	♣ KJ	♣ A10				
Contract: 4♥ S						

Board: 152	North:	South:	West	North	East	South
Dealer: N	♠ K76	♠ AQ9		2NT	Pass	3♦
Vul: EW	♥ K8	♥ A9654	Pass	3♥	Pass	3NT
North HCP: 20	♦ AKQJ5	♦ 9	AP			
South HCP: 10	♣ KJ8	♣ 10973				
Contract: 3N N						

## South hands (Practice Page)

### Transfers to 2NT

Board: 147	♠ AK3	The opponents are silent.
Dealer: S	♥ 974	
Vul: EW	♦ A32	You bid first.
HCP: 20	♣ AKQ2	

Board: 148	♠ KJ10763	The opponents are silent.
Dealer: N	♥ 5	
Vul: None	♦ 1074	Partner bids first.
HCP: 4	♣ 654	

Board: 149	♠ Q5	The opponents are silent.
Dealer: S	♥ AK109	
Vul: NS	♦ AKQ6	You bid first.
HCP: 21	♣ K94	

Board: 150	♠ A9875	The opponents are silent.
Dealer: N	♥ 103	
Vul: EW	♦ 1052	Partner bids first.
HCP: 4	♣ 1065	

Board: 151	♠ K62	The opponents are silent.
Dealer: S	♥ AK9	
Vul: Both	♦ AQ1063	You bid first.
HCP: 20	♣ A10	

Board: 152	♠ AQ9	The opponents are silent.
Dealer: N	♥ A9654	
Vul: EW	♦ 9	Partner bids first.
HCP: 10	♣ 10973	

## Transfers to 2NT Both hands (Answers Page)

Board: 147	North:	South:	West	North	East	South
Dealer: S	♠ Q2	♠ AK3				2NT
Vul: EW	♥ AKQJ8	♥ 974	Pass	3♦	Pass	3♥
North HCP: 13	♦ J75	♦ A32	Pass	5NT	Pass	6NT
South HCP: 20	♣ 1096	♣ AKQ2	AP			
Contract: 6N S						

Board: 148	North:	South:	West	North	East	South
Dealer: N	♠ A954	♠ KJ10763		2NT	Pass	4♥ <sup>1</sup>
Vul: None	♥ AQ	♥ 5	Pass	4♠	AP	
North HCP: 20	♦ AJ932	♦ 1074	1. Texas			
South HCP: 4	♣ AJ	♣ 654				
Contract: 4♠ N						

Board: 149	North:	South:	West	North	East	South
Dealer: S	♠ AKJ108	♠ Q5				2NT
Vul: NS	♥ 7	♥ AK109	Pass	3♥	Pass	3♠
North HCP: 9	♦ J1072	♦ AKQ6	Pass	3NT	AP	
South HCP: 21	♣ 1075	♣ K94				
Contract: 3N S						

Board: 150	North:	South:	West	North	East	South
Dealer: N	♠ KJ32	♠ A9875		2NT	Pass	3♥
Vul: EW	♥ AKJ	♥ 103	Pass	3NT <sup>1</sup>	Pass	4♠
North HCP: 21	♦ K7	♦ 1052	AP			
South HCP: 4	♣ AQ98	♣ 1065	1. Extended acceptance after NT			
Contract: 4♠ S						

Board: 151	North:	South:	West	North	East	South
Dealer: S	♠ J103	♠ K62				2NT
Vul: Both	♥ Q108765	♥ AK9	Pass	3♦	Pass	3♥
North HCP: 7	♦ 42	♦ AQ1063	Pass	4♥	AP	
South HCP: 20	♣ KJ	♣ A10				
Contract: 4♥ S						

Board: 152	North:	South:	West	North	East	South
Dealer: N	♠ K76	♠ AQ9		2NT	Pass	3♦
Vul: EW	♥ K8	♥ A9654	Pass	3♥	Pass	3NT
North HCP: 20	♦ AKQJ5	♦ 9	AP			
South HCP: 10	♣ KJ8	♣ 10973				
Contract: 3N N						

## North hands (Practice Page)

### Transfers to 2NT

Board: 153	♠ 976	The opponents are silent.
Dealer: S	♥ Q9754	
Vul: Both	♦ A9	Partner bids first.
HCP: 6	♣ 743	

Board: 154	♠ AK	The opponents are silent.
Dealer: N	♥ AJ76	
Vul: None	♦ KJ86	You bid first.
HCP: 21	♣ KQ6	

Board: 155	♠ A9642	The opponents are silent.
Dealer: S	♥ 94	
Vul: EW	♦ 6532	Partner bids first.
HCP: 7	♣ QJ	

Board: 156	♠ AJ8	The opponents are silent.
Dealer: N	♥ AK84	
Vul: Both	♦ A107	You bid first.
HCP: 21	♣ KQ5	

Board: 157	♠ AJ1063	The opponents are silent.
Dealer: S	♥ K5	
Vul: None	♦ J42	Partner bids first.
HCP: 11	♣ Q64	

Board: 158	♠ AK107	The opponents are silent.
Dealer: N	♥ AK6	
Vul: NS	♦ A532	You bid first.
HCP: 20	♣ Q10	

## Transfers to 2NT Both hands (Answers Page)

Board: 153	North:	South:	West	North	East	South
Dealer: S	♠ 976	♠ AQ32				2NT
Vul: Both	♥ Q9754	♥ A8	Pass	3♦	Pass	3♥
North HCP: 6	♦ A9	♦ KJ8	Pass	3NT	AP	
South HCP: 21	♣ 743	♣ AK86				
Contract: 3N S						

Board: 154	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ J87		2NT	Pass	4♦ <sup>1</sup>
Vul: None	♥ AJ76	♥ KQ10985	Pass	4♥	Pass	4NT <sup>2</sup>
North HCP: 21	♦ KJ86	♦ Q	Pass	5♠	Pass	6♥
South HCP: 12	♣ KQ6	♣ A93	AP			
Contract: 6♥ N			1. Texas			
			2. Blackwood 0314, for ♥			

Board: 155	North:	South:	West	North	East	South
Dealer: S	♠ A9642	♠ KQ				2NT
Vul: EW	♥ 94	♥ K53	Pass	3♥	Pass	3♠
North HCP: 7	♦ 6532	♦ AKQ10	Pass	3NT	AP	
South HCP: 21	♣ QJ	♣ A874				
Contract: 3N S						

Board: 156	North:	South:	West	North	East	South
Dealer: N	♠ AJ8	♠ K7654		2NT	Pass	3♥
Vul: Both	♥ AK84	♥ Q63	Pass	3♠	Pass	4NT <sup>1</sup>
North HCP: 21	♦ A107	♦ Q	Pass	6♠	AP	
South HCP: 12	♣ KQ5	♣ AJ82	1. Quantitative 4NT			
Contract: 6♠ N						

Board: 157	North:	South:	West	North	East	South
Dealer: S	♠ AJ1063	♠ K52				2NT
Vul: None	♥ K5	♥ QJ4	Pass	3♥	Pass	3♠
North HCP: 11	♦ J42	♦ AKQ	Pass	4NT <sup>1</sup>	Pass	6♠
South HCP: 20	♣ Q64	♣ AJ75	AP			
Contract: 6♠ S			1. Quantitative 4NT			

Board: 158	North:	South:	West	North	East	South
Dealer: N	♠ AK107	♠ —		2NT	Pass	3♦
Vul: NS	♥ AK6	♥ 109873	Pass	3♥	Pass	4NT <sup>1</sup>
North HCP: 20	♦ A532	♦ QJ108	Pass	6♥	AP	
South HCP: 11	♣ Q10	♣ AKJ9	1. Quantitative 4NT			
Contract: 6♥ N						

## South hands (Practice Page)

### Transfers to 2NT

Board: 153	♠ AQ32	The opponents are silent.
Dealer: S	♥ A8	
Vul: Both	♦ KJ8	You bid first.
HCP: 21	♣ AK86	

Board: 154	♠ J87	The opponents are silent.
Dealer: N	♥ KQ10985	
Vul: None	♦ Q	Partner bids first.
HCP: 12	♣ A93	

Board: 155	♠ KQ	The opponents are silent.
Dealer: S	♥ K53	
Vul: EW	♦ AKQ10	You bid first.
HCP: 21	♣ A874	

Board: 156	♠ K7654	The opponents are silent.
Dealer: N	♥ Q63	
Vul: Both	♦ Q	Partner bids first.
HCP: 12	♣ AJ82	

Board: 157	♠ K52	The opponents are silent.
Dealer: S	♥ QJ4	
Vul: None	♦ AKQ	You bid first.
HCP: 20	♣ AJ75	

Board: 158	♠ —	The opponents are silent.
Dealer: N	♥ 109873	
Vul: NS	♦ QJ108	Partner bids first.
HCP: 11	♣ AKJ9	

## Transfers to 2NT Both hands (Answers Page)

Board: 153	North:	South:	West	North	East	South
Dealer: S	♠ 976	♠ AQ32				2NT
Vul: Both	♥ Q9754	♥ A8	Pass	3♦	Pass	3♥
North HCP: 6	♦ A9	♦ KJ8	Pass	3NT	AP	
South HCP: 21	♣ 743	♣ AK86				
Contract: 3N S						

Board: 154	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ J87		2NT	Pass	4♦ <sup>1</sup>
Vul: None	♥ AJ76	♥ KQ10985	Pass	4♥	Pass	4NT <sup>2</sup>
North HCP: 21	♦ KJ86	♦ Q	Pass	5♠	Pass	6♥
South HCP: 12	♣ KQ6	♣ A93	AP			
Contract: 6♥ N			1. Texas			
			2. Blackwood 0314, for ♥			

Board: 155	North:	South:	West	North	East	South
Dealer: S	♠ A9642	♠ KQ				2NT
Vul: EW	♥ 94	♥ K53	Pass	3♥	Pass	3♠
North HCP: 7	♦ 6532	♦ AKQ10	Pass	3NT	AP	
South HCP: 21	♣ QJ	♣ A874				
Contract: 3N S						

Board: 156	North:	South:	West	North	East	South
Dealer: N	♠ AJ8	♠ K7654		2NT	Pass	3♥
Vul: Both	♥ AK84	♥ Q63	Pass	3♠	Pass	4NT <sup>1</sup>
North HCP: 21	♦ A107	♦ Q	Pass	6♠	AP	
South HCP: 12	♣ KQ5	♣ AJ82	1. Quantitative 4NT			
Contract: 6♠ N						

Board: 157	North:	South:	West	North	East	South
Dealer: S	♠ AJ1063	♠ K52				2NT
Vul: None	♥ K5	♥ QJ4	Pass	3♥	Pass	3♠
North HCP: 11	♦ J42	♦ AKQ	Pass	4NT <sup>1</sup>	Pass	6♠
South HCP: 20	♣ Q64	♣ AJ75	AP			
Contract: 6♠ S			1. Quantitative 4NT			

Board: 158	North:	South:	West	North	East	South
Dealer: N	♠ AK107	♠ —		2NT	Pass	3♦
Vul: NS	♥ AK6	♥ 109873	Pass	3♥	Pass	4NT <sup>1</sup>
North HCP: 20	♦ A532	♦ QJ108	Pass	6♥	AP	
South HCP: 11	♣ Q10	♣ AKJ9	1. Quantitative 4NT			
Contract: 6♥ N						



## North hands (Practice Page)

### Transfers to 2NT

Board: 159	♠ AQJ84	The opponents are silent.
Dealer: S	♥ K4	
Vul: Both	♦ J108	Partner bids first.
HCP: 15	♣ KJ7	

Board: 160	♠ AJ6	The opponents are silent.
Dealer: N	♥ KJ8	
Vul: None	♦ AK53	You bid first.
HCP: 20	♣ A98	

Board: 161	♠ 62	The opponents are silent.
Dealer: S	♥ AQJ874	
Vul: NS	♦ 1092	Partner bids first.
HCP: 9	♣ Q10	

Board: 162	♠ KQJ5	The opponents are silent.
Dealer: N	♥ K6	
Vul: EW	♦ AJ	You bid first.
HCP: 20	♣ AQ865	

Board: 163	♠ KJ10752	The opponents are silent.
Dealer: S	♥ K1082	
Vul: None	♦ Q8	Partner bids first.
HCP: 13	♣ A	

## Transfers to 2NT Both hands (Answers Page)

Board: 159	North:	South:	West	North	East	South
Dealer: S	♠ AQJ84	♠ K2				2NT
Vul: Both	♥ K4	♥ A5	Pass	3♥	Pass	3♠
North HCP: 15	♦ J108	♦ AK965	Pass	5NT	Pass	6NT
South HCP: 20	♣ KJ7	♣ AQ63	AP			
Contract: 6N S						

Board: 160	North:	South:	West	North	East	South
Dealer: N	♠ AJ6	♠ KQ742		2NT	Pass	3♥
Vul: None	♥ KJ8	♥ A103	Pass	3♠	Pass	7NT
North HCP: 20	♦ AK53	♦ Q7	AP			
South HCP: 16	♣ A98	♣ KQ6				
Contract: 7N N						

Board: 161	North:	South:	West	North	East	South
Dealer: S	♠ 62	♠ K943				2NT
Vul: NS	♥ AQJ874	♥ K93	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 9	♦ 1092	♦ AK	AP			
South HCP: 21	♣ Q10	♣ AKJ6	1. Texas			
Contract: 4♥ S						

			West	North	East	South
				2NT	Pass	3♥
			Pass	3NT <sup>1</sup>	Pass	4♦ <sup>2</sup>
Board: 162	North:	South:	Pass	4♥ <sup>3</sup>	Pass	4NT <sup>4</sup>
Dealer: N	♠ KQJ5	♠ 1076432	Pass	5♣	Pass	6♠
Vul: EW	♥ K6	♥ A3	AP			
North HCP: 20	♦ AJ	♦ K95	1. Extended acceptance after NT			
South HCP: 8	♣ AQ865	♣ J7	2. Cue bid, a ♦ stopper			
Contract: 6♠ S			3. Cue bid, a ♣ stopper			
			4. Blackwood 0314, for ♠			

			West	North	East	South
						2NT
Board: 163	North:	South:	Pass	4♥ <sup>1</sup>	Pass	4♠
Dealer: S	♠ KJ10752	♠ AQ63	Pass	4NT <sup>2</sup>	Pass	5♣
Vul: None	♥ K1082	♥ A4	Pass	5♦	Pass	6♣
North HCP: 13	♦ Q8	♦ AK109	Pass	7♠	AP	
South HCP: 20	♣ A	♣ K86	1. Texas			
Contract: 7♠ S			2. Blackwood 0314, for ♠			

## South hands (Practice Page)

### Transfers to 2NT

Board: 159	♠ K2	The opponents are silent.
Dealer: S	♥ A5	
Vul: Both	♦ AK965	You bid first.
HCP: 20	♣ AQ63	

Board: 160	♠ KQ742	The opponents are silent.
Dealer: N	♥ A103	
Vul: None	♦ Q7	Partner bids first.
HCP: 16	♣ KQ6	

Board: 161	♠ K943	The opponents are silent.
Dealer: S	♥ K93	
Vul: NS	♦ AK	You bid first.
HCP: 21	♣ AKJ6	

Board: 162	♠ 1076432	The opponents are silent.
Dealer: N	♥ A3	
Vul: EW	♦ K95	Partner bids first.
HCP: 8	♣ J7	

Board: 163	♠ AQ63	The opponents are silent.
Dealer: S	♥ A4	
Vul: None	♦ AK109	You bid first.
HCP: 20	♣ K86	

## Transfers to 2NT Both hands (Answers Page)

Board: 159	North:	South:	West	North	East	South
Dealer: S	♠ AQJ84	♠ K2				2NT
Vul: Both	♥ K4	♥ A5	Pass	3♥	Pass	3♠
North HCP: 15	♦ J108	♦ AK965	Pass	5NT	Pass	6NT
South HCP: 20	♣ KJ7	♣ AQ63	AP			
Contract: 6N S						

Board: 160	North:	South:	West	North	East	South
Dealer: N	♠ AJ6	♠ KQ742		2NT	Pass	3♥
Vul: None	♥ KJ8	♥ A103	Pass	3♠	Pass	7NT
North HCP: 20	♦ AK53	♦ Q7	AP			
South HCP: 16	♣ A98	♣ KQ6				
Contract: 7N N						

Board: 161	North:	South:	West	North	East	South
Dealer: S	♠ 62	♠ K943				2NT
Vul: NS	♥ AQJ874	♥ K93	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 9	♦ 1092	♦ AK	AP			
South HCP: 21	♣ Q10	♣ AKJ6	1. Texas			
Contract: 4♥ S						

			West	North	East	South
				2NT	Pass	3♥
			Pass	3NT <sup>1</sup>	Pass	4♦ <sup>2</sup>
			Pass	4♥ <sup>3</sup>	Pass	4NT <sup>4</sup>
			Pass	5♣	Pass	6♠
			AP			
			1. Extended acceptance after NT			
			2. Cue bid, a ♦ stopper			
			3. Cue bid, a ♣ stopper			
			4. Blackwood 0314, for ♠			

			West	North	East	South
						2NT
			Pass	4♥ <sup>1</sup>	Pass	4♠
			Pass	4NT <sup>2</sup>	Pass	5♣
			Pass	5♦	Pass	6♣
			Pass	7♠	AP	
			1. Texas			
			2. Blackwood 0314, for ♠			

Board: 163	North:	South:
Dealer: S	♠ KJ10752	♠ AQ63
Vul: None	♥ K1082	♥ A4
North HCP: 13	♦ Q8	♦ AK109
South HCP: 20	♣ A	♣ K86
Contract: 7♠ S		

## North hands (Practice Page)

### Transfers to 2NT

Board: 164	♠ Q108	The opponents are silent.
Dealer: N	♥ AK86	
Vul: EW	♦ AQ108	You bid first.
HCP: 20	♣ AJ	

Board: 165	♠ KJ8652	The opponents are silent.
Dealer: S	♥ 987	
Vul: NS	♦ Q86	Partner bids first.
HCP: 6	♣ 8	

Board: 166	♠ AQ	The opponents are silent.
Dealer: N	♥ Q4	
Vul: EW	♦ K10743	You bid first.
HCP: 20	♣ AKQ10	

Board: 167	♠ A8732	The opponents are silent.
Dealer: S	♥ —	
Vul: None	♦ A854	Partner bids first.
HCP: 12	♣ A843	

Board: 168	♠ Q4	The opponents are silent.
Dealer: N	♥ AQJ	
Vul: EW	♦ AK109	You bid first.
HCP: 20	♣ A1064	

Board: 169	♠ 97	The opponents are silent.
Dealer: S	♥ K109764	
Vul: Both	♦ 92	Partner bids first.
HCP: 5	♣ Q73	

## Transfers to 2NT Both hands (Answers Page)

Board: 164	North:	South:	West	North	East	South
Dealer: N	♠ Q108	♠ 54		2NT	Pass	3♦
Vul: EW	♥ AK86	♥ 109732	Pass	3NT <sup>1</sup>	Pass	4♥
North HCP: 20	♦ AQ108	♦ J943	AP			
South HCP: 4	♣ AJ	♣ K8				
Contract: 4♥ S						1. Extended acceptance after NT

Board: 165	North:	South:	West	North	East	South
Dealer: S	♠ KJ8652	♠ AQ3				2NT
Vul: NS	♥ 987	♥ AKQJ	Pass	3♥	Pass	3♠
North HCP: 6	♦ Q86	♦ J3	Pass	4♠	AP	
South HCP: 20	♣ 8	♣ QJ73				
Contract: 4♠ S						

Board: 166	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ KJ6532		2NT	Pass	4♥ <sup>1</sup>
Vul: EW	♥ Q4	♥ A2	Pass	4♠	Pass	4NT <sup>2</sup>
North HCP: 20	♦ K10743	♦ Q2	Pass	5♠	Pass	6♠
South HCP: 10	♣ AKQ10	♣ 653	AP			
Contract: 6♠ N						1. Texas
						2. Blackwood 0314, for ♠

Board: 167	North:	South:	West	North	East	South
Dealer: S	♠ A8732	♠ K109				2NT
Vul: None	♥ —	♥ AKJ4	Pass	3♥	Pass	3♠
North HCP: 12	♦ A854	♦ K7	Pass	6NT	AP	
South HCP: 20	♣ A843	♣ KQJ7				
Contract: 6N S						

Board: 168	North:	South:	West	North	East	South
Dealer: N	♠ Q4	♠ AK10973		2NT	Pass	4♥ <sup>1</sup>
Vul: EW	♥ AQJ	♥ 1054	Pass	4♠	Pass	4NT <sup>2</sup>
North HCP: 20	♦ AK109	♦ 5	Pass	5♣	Pass	5♦
South HCP: 13	♣ A1064	♣ KQJ	Pass	6♦	Pass	7NT
Contract: 7N N			AP			
						1. Texas
						2. Blackwood 0314, for ♠

Board: 169	North:	South:	West	North	East	South
Dealer: S	♠ 97	♠ KJ6				2NT
Vul: Both	♥ K109764	♥ Q8	Pass	3♦	Pass	3♥
North HCP: 5	♦ 92	♦ AKQJ3	Pass	4♥	AP	
South HCP: 21	♣ Q73	♣ AJ9				
Contract: 4♥ S						

## South hands (Practice Page)

### Transfers to 2NT

Board: 164	♠ 54	The opponents are silent.
Dealer: N	♥ 109732	
Vul: EW	♦ J943	Partner bids first.
HCP: 4	♣ K8	

Board: 165	♠ AQ3	The opponents are silent.
Dealer: S	♥ AKQJ	
Vul: NS	♦ J3	You bid first.
HCP: 20	♣ QJ73	

Board: 166	♠ KJ6532	The opponents are silent.
Dealer: N	♥ A2	
Vul: EW	♦ Q2	Partner bids first.
HCP: 10	♣ 653	

Board: 167	♠ K109	The opponents are silent.
Dealer: S	♥ AKJ4	
Vul: None	♦ K7	You bid first.
HCP: 20	♣ KQJ7	

Board: 168	♠ AK10973	The opponents are silent.
Dealer: N	♥ 1054	
Vul: EW	♦ 5	Partner bids first.
HCP: 13	♣ KQJ	

Board: 169	♠ KJ6	The opponents are silent.
Dealer: S	♥ Q8	
Vul: Both	♦ AKQJ3	You bid first.
HCP: 21	♣ AJ9	

## Transfers to 2NT Both hands (Answers Page)

Board: 164	North:	South:	West	North	East	South
Dealer: N	♠ Q108	♠ 54		2NT	Pass	3♦
Vul: EW	♥ AK86	♥ 109732	Pass	3NT <sup>1</sup>	Pass	4♥
North HCP: 20	♦ AQ108	♦ J943	AP			
South HCP: 4	♣ AJ	♣ K8				
Contract: 4♥ S						1. Extended acceptance after NT

Board: 165	North:	South:	West	North	East	South
Dealer: S	♠ KJ8652	♠ AQ3				2NT
Vul: NS	♥ 987	♥ AKQJ	Pass	3♥	Pass	3♠
North HCP: 6	♦ Q86	♦ J3	Pass	4♠	AP	
South HCP: 20	♣ 8	♣ QJ73				
Contract: 4♠ S						

Board: 166	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ KJ6532		2NT	Pass	4♥ <sup>1</sup>
Vul: EW	♥ Q4	♥ A2	Pass	4♠	Pass	4NT <sup>2</sup>
North HCP: 20	♦ K10743	♦ Q2	Pass	5♠	Pass	6♠
South HCP: 10	♣ AKQ10	♣ 653	AP			
Contract: 6♠ N						1. Texas
						2. Blackwood 0314, for ♠

Board: 167	North:	South:	West	North	East	South
Dealer: S	♠ A8732	♠ K109				2NT
Vul: None	♥ —	♥ AKJ4	Pass	3♥	Pass	3♠
North HCP: 12	♦ A854	♦ K7	Pass	6NT	AP	
South HCP: 20	♣ A843	♣ KQJ7				
Contract: 6N S						

Board: 168	North:	South:	West	North	East	South
Dealer: N	♠ Q4	♠ AK10973		2NT	Pass	4♥ <sup>1</sup>
Vul: EW	♥ AQJ	♥ 1054	Pass	4♠	Pass	4NT <sup>2</sup>
North HCP: 20	♦ AK109	♦ 5	Pass	5♣	Pass	5♦
South HCP: 13	♣ A1064	♣ KQJ	Pass	6♦	Pass	7NT
Contract: 7N N			AP			
						1. Texas
						2. Blackwood 0314, for ♠

Board: 169	North:	South:	West	North	East	South
Dealer: S	♠ 97	♠ KJ6				2NT
Vul: Both	♥ K109764	♥ Q8	Pass	3♦	Pass	3♥
North HCP: 5	♦ 92	♦ AKQJ3	Pass	4♥	AP	
South HCP: 21	♣ Q73	♣ AJ9				
Contract: 4♥ S						



## North hands (Practice Page)

### Transfers to 2NT

Board: 170	♠ AK	The opponents are silent.
Dealer: N	♥ A976	
Vul: None	♦ A752	You bid first.
HCP: 21	♣ AQ6	
Board: 171	♠ 107	The opponents are silent.
Dealer: S	♥ 97653	
Vul: None	♦ AK2	Partner bids first.
HCP: 7	♣ 985	
Board: 172	♠ AK	West Doubles 6♥ if possible.
Dealer: N	♥ Q9	
Vul: NS	♦ KJ64	You bid first.
HCP: 20	♣ AQJ86	
Board: 173	♠ 3	The opponents are silent.
Dealer: S	♥ Q108753	
Vul: EW	♦ J65	Partner bids first.
HCP: 6	♣ QJ5	
Board: 174	♠ Q53	The opponents are silent.
Dealer: N	♥ A3	
Vul: None	♦ AK97	You bid first.
HCP: 20	♣ AK43	
Board: 175	♠ A97542	The opponents are silent.
Dealer: S	♥ J98	
Vul: NS	♦ 86	Partner bids first.
HCP: 6	♣ J3	

## Transfers to 2NT Both hands (Answers Page)

Board: 170	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ QJ9752		2NT	Pass	3♥
Vul: None	♥ A976	♥ 3	Pass	3♠	Pass	6♠
North HCP: 21	♦ A752	♦ KJ	AP			
South HCP: 10	♣ AQ6	♣ K942				
Contract: 6♠ N						

Board: 171	North:	South:	West	North	East	South
Dealer: S	♠ 107	♠ AK				2NT
Vul: None	♥ 97653	♥ K8	Pass	3♦	Pass	3♥
North HCP: 7	♦ AK2	♦ Q9874	Pass	3NT	AP	
South HCP: 21	♣ 985	♣ AKQ3				
Contract: 3N S						

Board: 172	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ Q7		2NT	Pass	3♦
Vul: NS	♥ Q9	♥ KJ10752	Pass	3♥	Pass	6♥
North HCP: 20	♦ KJ64	♦ 5	X	AP		
South HCP: 9	♣ AQJ86	♣ K1093				
Contract: 6♥X N						

Board: 173	North:	South:	West	North	East	South
Dealer: S	♠ 3	♠ AQ5				2NT
Vul: EW	♥ Q108753	♥ AK6	Pass	3♦	Pass	3♥
North HCP: 6	♦ J65	♦ A74	Pass	4♥	AP	
South HCP: 20	♣ QJ5	♣ K1043				
Contract: 4♥ S						

Board: 174	North:	South:	West	North	East	South
Dealer: N	♠ Q53	♠ AKJ1096		2NT	Pass	4♥ <sup>1</sup>
Vul: None	♥ A3	♥ 986	Pass	4♠	Pass	4NT <sup>2</sup>
North HCP: 20	♦ AK97	♦ Q5	Pass	5♣	Pass	5♦
South HCP: 10	♣ AK43	♣ 109	Pass	6♣	Pass	6NT
Contract: 6N N			AP			

1. Texas  
2. Blackwood 0314, for ♠

Board: 175	North:	South:	West	North	East	South
Dealer: S	♠ A97542	♠ KJ				2NT
Vul: NS	♥ J98	♥ AQ2	Pass	3♥	Pass	3♠
North HCP: 6	♦ 86	♦ K5432	Pass	4♠	AP	
South HCP: 20	♣ J3	♣ AK9				
Contract: 4♠ S						

## South hands (Practice Page)

### Transfers to 2NT

Board: 170	♠ QJ9752	The opponents are silent.
Dealer: N	♥ 3	
Vul: None	♦ KJ	Partner bids first.
HCP: 10	♣ K942	
Board: 171	♠ AK	The opponents are silent.
Dealer: S	♥ K8	
Vul: None	♦ Q9874	You bid first.
HCP: 21	♣ AKQ3	
Board: 172	♠ Q7	West Doubles 6♥ if possible.
Dealer: N	♥ KJ10752	
Vul: NS	♦ 5	Partner bids first.
HCP: 9	♣ K1093	
Board: 173	♠ AQ5	The opponents are silent.
Dealer: S	♥ AK6	
Vul: EW	♦ A74	You bid first.
HCP: 20	♣ K1043	
Board: 174	♠ AKJ1096	The opponents are silent.
Dealer: N	♥ 986	
Vul: None	♦ Q5	Partner bids first.
HCP: 10	♣ 109	
Board: 175	♠ KJ	The opponents are silent.
Dealer: S	♥ AQ2	
Vul: NS	♦ K5432	You bid first.
HCP: 20	♣ AK9	

## Transfers to 2NT Both hands (Answers Page)

Board: 170	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ QJ9752		2NT	Pass	3♥
Vul: None	♥ A976	♥ 3	Pass	3♠	Pass	6♠
North HCP: 21	♦ A752	♦ KJ	AP			
South HCP: 10	♣ AQ6	♣ K942				
Contract: 6♠ N						

Board: 171	North:	South:	West	North	East	South
Dealer: S	♠ 107	♠ AK				2NT
Vul: None	♥ 97653	♥ K8	Pass	3♦	Pass	3♥
North HCP: 7	♦ AK2	♦ Q9874	Pass	3NT	AP	
South HCP: 21	♣ 985	♣ AKQ3				
Contract: 3N S						

Board: 172	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ Q7		2NT	Pass	3♦
Vul: NS	♥ Q9	♥ KJ10752	Pass	3♥	Pass	6♥
North HCP: 20	♦ KJ64	♦ 5	X	AP		
South HCP: 9	♣ AQJ86	♣ K1093				
Contract: 6♥X N						

Board: 173	North:	South:	West	North	East	South
Dealer: S	♠ 3	♠ AQ5				2NT
Vul: EW	♥ Q108753	♥ AK6	Pass	3♦	Pass	3♥
North HCP: 6	♦ J65	♦ A74	Pass	4♥	AP	
South HCP: 20	♣ QJ5	♣ K1043				
Contract: 4♥ S						

Board: 174	North:	South:	West	North	East	South
Dealer: N	♠ Q53	♠ AKJ1096		2NT	Pass	4♥ <sup>1</sup>
Vul: None	♥ A3	♥ 986	Pass	4♠	Pass	4NT <sup>2</sup>
North HCP: 20	♦ AK97	♦ Q5	Pass	5♣	Pass	5♦
South HCP: 10	♣ AK43	♣ 109	Pass	6♣	Pass	6NT
Contract: 6N N			AP			

1. Texas  
2. Blackwood 0314, for ♠

Board: 175	North:	South:	West	North	East	South
Dealer: S	♠ A97542	♠ KJ				2NT
Vul: NS	♥ J98	♥ AQ2	Pass	3♥	Pass	3♠
North HCP: 6	♦ 86	♦ K5432	Pass	4♠	AP	
South HCP: 20	♣ J3	♣ AK9				
Contract: 4♠ S						

## North hands (Practice Page)

### Transfers to 2NT

Board: 176	♠ AJ8	The opponents are silent.
Dealer: N	♥ KJ98	
Vul: EW	♦ A42	You bid first.
HCP: 21	♣ AKJ	

Board: 177	♠ Q93	The opponents are silent.
Dealer: S	♥ KJ10853	
Vul: Both	♦ J	Partner bids first.
HCP: 10	♣ K73	

Board: 178	♠ AKQ4	The opponents are silent.
Dealer: N	♥ K7	
Vul: Both	♦ A8	You bid first.
HCP: 20	♣ A9864	

Board: 179	♠ K75	The opponents are silent.
Dealer: S	♥ QJ932	
Vul: None	♦ 872	Partner bids first.
HCP: 6	♣ 84	

Board: 180	♠ AQJ10	The opponents are silent.
Dealer: N	♥ AK6	
Vul: EW	♦ AK4	You bid first.
HCP: 21	♣ 1042	

## Transfers to 2NT Both hands (Answers Page)

Board: 176	North:	South:	West	North	East	South
Dealer: N	♠ AJ8	♠ 1053		2NT	Pass	3♦
Vul: EW	♥ KJ98	♥ A10652	Pass	3♥	AP	
North HCP: 21	♦ A42	♦ 987				
South HCP: 4	♣ AKJ	♣ 107				
Contract: 3♥ N						

Board: 177	North:	South:	West	North	East	South
Dealer: S	♠ Q93	♠ AJ5				2NT
Vul: Both	♥ KJ10853	♥ AQ4	Pass	3♦	Pass	3♥
North HCP: 10	♦ J	♦ KQ86	Pass	6♥	AP	
South HCP: 20	♣ K73	♣ A102				
Contract: 6♥ S						

Board: 178	North:	South:	West	North	East	South
Dealer: N	♠ AKQ4	♠ 109863		2NT	Pass	3♥
Vul: Both	♥ K7	♥ AJ	Pass	3NT <sup>1</sup>	Pass	4♦ <sup>2</sup>
North HCP: 20	♦ A8	♦ K10	Pass	4♥ <sup>3</sup>	Pass	4NT <sup>4</sup>
South HCP: 11	♣ A9864	♣ QJ102	Pass	5♦	Pass	5♥
Contract: 7♠ S			Pass	6♥	Pass	7♠
			AP			

1. Extended acceptance after NT  
2. Cue bid, a ♦ stopper  
3. Cue bid, a ♠ stopper  
4. Blackwood 0314, for ♠

Board: 179	North:	South:	West	North	East	South
Dealer: S	♠ K75	♠ AQ84				2NT
Vul: None	♥ QJ932	♥ A5	Pass	3♦	Pass	3♥
North HCP: 6	♦ 872	♦ K96	Pass	3NT	AP	
South HCP: 20	♣ 84	♣ AK76				
Contract: 3N S						

Board: 180	North:	South:	West	North	East	South
Dealer: N	♠ AQJ10	♠ K7432		2NT	Pass	3♥
Vul: EW	♥ AK6	♥ Q5	Pass	3♠	Pass	5NT
North HCP: 21	♦ AK4	♦ QJ109	Pass	6♠	Pass	6NT
South HCP: 13	♣ 1042	♣ KQ	AP			
Contract: 6N N						

## South hands (Practice Page)

### Transfers to 2NT

Board: 176	♠ 1053	The opponents are silent.
Dealer: N	♥ A10652	
Vul: EW	♦ 987	Partner bids first.
HCP: 4	♣ 107	

Board: 177	♠ AJ5	The opponents are silent.
Dealer: S	♥ AQ4	
Vul: Both	♦ KQ86	You bid first.
HCP: 20	♣ A102	

Board: 178	♠ 109863	The opponents are silent.
Dealer: N	♥ AJ	
Vul: Both	♦ K10	Partner bids first.
HCP: 11	♣ QJ102	

Board: 179	♠ AQ84	The opponents are silent.
Dealer: S	♥ A5	
Vul: None	♦ K96	You bid first.
HCP: 20	♣ AK76	

Board: 180	♠ K7432	The opponents are silent.
Dealer: N	♥ Q5	
Vul: EW	♦ QJ109	Partner bids first.
HCP: 13	♣ KQ	

## Transfers to 2NT Both hands (Answers Page)

Board: 176	North:	South:	West	North	East	South
Dealer: N	♠ AJ8	♠ 1053		2NT	Pass	3♦
Vul: EW	♥ KJ98	♥ A10652	Pass	3♥	AP	
North HCP: 21	♦ A42	♦ 987				
South HCP: 4	♣ AKJ	♣ 107				
Contract: 3♥ N						

Board: 177	North:	South:	West	North	East	South
Dealer: S	♠ Q93	♠ AJ5				2NT
Vul: Both	♥ KJ10853	♥ AQ4	Pass	3♦	Pass	3♥
North HCP: 10	♦ J	♦ KQ86	Pass	6♥	AP	
South HCP: 20	♣ K73	♣ A102				
Contract: 6♥ S						

Board: 178	North:	South:	West	North	East	South
Dealer: N	♠ AKQ4	♠ 109863		2NT	Pass	3♥
Vul: Both	♥ K7	♥ AJ	Pass	3NT <sup>1</sup>	Pass	4♦ <sup>2</sup>
North HCP: 20	♦ A8	♦ K10	Pass	4♥ <sup>3</sup>	Pass	4NT <sup>4</sup>
South HCP: 11	♣ A9864	♣ QJ102	Pass	5♦	Pass	5♥
Contract: 7♠ S			Pass	6♥	Pass	7♠
			AP			

1. Extended acceptance after NT  
2. Cue bid, a ♦ stopper  
3. Cue bid, a ♣ stopper  
4. Blackwood 0314, for ♠

Board: 179	North:	South:	West	North	East	South
Dealer: S	♠ K75	♠ AQ84				2NT
Vul: None	♥ QJ932	♥ A5	Pass	3♦	Pass	3♥
North HCP: 6	♦ 872	♦ K96	Pass	3NT	AP	
South HCP: 20	♣ 84	♣ AK76				
Contract: 3N S						

Board: 180	North:	South:	West	North	East	South
Dealer: N	♠ AQJ10	♠ K7432		2NT	Pass	3♥
Vul: EW	♥ AK6	♥ Q5	Pass	3♠	Pass	5NT
North HCP: 21	♦ AK4	♦ QJ109	Pass	6♠	Pass	6NT
South HCP: 13	♣ 1042	♣ KQ	AP			
Contract: 6N N						



## North hands (Practice Page)

### Transfers to 2NT

Board: 181	♠ QJ7632	West Doubles 5♦ if possible.
Dealer: S	♥ AK95	
Vul: None	♦ 95	Partner bids first.
HCP: 10	♣ 7	
Board: 182	♠ AQ9	The opponents are silent.
Dealer: N	♥ KJ6	
Vul: NS	♦ AKQ4	You bid first.
HCP: 20	♣ J106	
Board: 183	♠ 1085	The opponents are silent.
Dealer: S	♥ KJ7654	
Vul: Both	♦ KQJ	Partner bids first.
HCP: 10	♣ 4	
Board: 184	♠ A1096	West Doubles 3♦ if possible.
Dealer: N	♥ AQ87	
Vul: None	♦ K4	You bid first.
HCP: 20	♣ AK9	
Board: 185	♠ AKQ42	The opponents are silent.
Dealer: S	♥ J9	
Vul: NS	♦ Q96	Partner bids first.
HCP: 12	♣ 1086	
Board: 186	♠ A84	The opponents are silent.
Dealer: N	♥ AKQ	
Vul: EW	♦ 6432	You bid first.
HCP: 20	♣ AK10	

## Transfers to 2NT Both hands (Answers Page)

Board: 181			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: None	♠ QJ7632	♠ AK9	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 10	♥ AK95	♥ Q3	Pass	4NT <sup>2</sup>	Pass	5♦
South HCP: 20	♦ 95	♦ A84	X	XX	Pass	5♠
Contract: 6♠ S	♣ 7	♣ AK1092	Pass	6♠	AP	

1. Texas
2. Blackwood 0314, for ♠

Board: 182			West	North	East	South
Dealer: N	North:	South:				
Vul: NS	♠ AQ9	♠ 632		2NT	Pass	4♦ <sup>1</sup>
North HCP: 20	♥ KJ6	♥ AQ9832	Pass	4♥	AP	
South HCP: 6	♦ AKQ4	♦ 982				
Contract: 4♥ N	♣ J106	♣ 8				

1. Texas

Board: 183			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: Both	♠ 1085	♠ AKQ				
North HCP: 10	♥ KJ7654	♥ A82	Pass	3♦	Pass	3♥
South HCP: 21	♦ KQJ	♦ A865	Pass	6♥	AP	
Contract: 6♥ S	♣ 4	♣ KJ10				

Board: 184			West	North	East	South
Dealer: N	North:	South:				
Vul: None	♠ A1096	♠ K3		2NT	Pass	3♦
North HCP: 20	♥ AQ87	♥ J10932	X	3NT <sup>1</sup>	Pass	4♥
South HCP: 5	♦ K4	♦ 6532	AP			
Contract: 4♥ S	♣ AK9	♣ J8				

1. Extended acceptance after NT

Board: 185			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: NS	♠ AKQ42	♠ J83				
North HCP: 12	♥ J9	♥ AK2	Pass	3♥	Pass	3♠
South HCP: 20	♦ Q96	♦ AK74	Pass	6NT	AP	
Contract: 6N S	♣ 1086	♣ AJ2				

Board: 186			West	North	East	South
Dealer: N	North:	South:				
Vul: EW	♠ A84	♠ KJ10763		2NT	Pass	4♥ <sup>1</sup>
North HCP: 20	♥ AKQ	♥ 953	Pass	4♠	Pass	4NT <sup>2</sup>
South HCP: 11	♦ 6432	♦ AK8	Pass	5♣	Pass	5♦
Contract: 6♠ N	♣ AK10	♣ 6	Pass	5♠	Pass	6♠

1. Texas
2. Blackwood 0314, for ♠

## South hands (Practice Page)

### Transfers to 2NT

Board: 181	♠ AK9	West Doubles 5♦ if possible.
Dealer: S	♥ Q3	
Vul: None	♦ A84	You bid first.
HCP: 20	♣ AK1092	
Board: 182	♠ 632	The opponents are silent.
Dealer: N	♥ AQ9832	
Vul: NS	♦ 982	Partner bids first.
HCP: 6	♣ 8	
Board: 183	♠ AKQ	The opponents are silent.
Dealer: S	♥ A82	
Vul: Both	♦ A865	You bid first.
HCP: 21	♣ KJ10	
Board: 184	♠ K3	West Doubles 3♦ if possible.
Dealer: N	♥ J10932	
Vul: None	♦ 6532	Partner bids first.
HCP: 5	♣ J8	
Board: 185	♠ J83	The opponents are silent.
Dealer: S	♥ AK2	
Vul: NS	♦ AK74	You bid first.
HCP: 20	♣ AJ2	
Board: 186	♠ KJ10763	The opponents are silent.
Dealer: N	♥ 953	
Vul: EW	♦ AK8	Partner bids first.
HCP: 11	♣ 6	

## Transfers to 2NT Both hands (Answers Page)

Board: 181			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: None	♠ QJ7632	♠ AK9	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 10	♥ AK95	♥ Q3	Pass	4NT <sup>2</sup>	Pass	5♦
South HCP: 20	♦ 95	♦ A84	X	XX	Pass	5♠
Contract: 6♠ S	♣ 7	♣ AK1092	Pass	6♠	AP	

1. Texas
2. Blackwood 0314, for ♠

Board: 182			West	North	East	South
Dealer: N	North:	South:				
Vul: NS	♠ AQ9	♠ 632		2NT	Pass	4♦ <sup>1</sup>
North HCP: 20	♥ KJ6	♥ AQ9832	Pass	4♥	AP	
South HCP: 6	♦ AKQ4	♦ 982				
Contract: 4♥ N	♣ J106	♣ 8				

1. Texas

Board: 183			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: Both	♠ 1085	♠ AKQ				
North HCP: 10	♥ KJ7654	♥ A82	Pass	3♦	Pass	3♥
South HCP: 21	♦ KQJ	♦ A865	Pass	6♥	AP	
Contract: 6♥ S	♣ 4	♣ KJ10				

Board: 184			West	North	East	South
Dealer: N	North:	South:				
Vul: None	♠ A1096	♠ K3		2NT	Pass	3♦
North HCP: 20	♥ AQ87	♥ J10932	X	3NT <sup>1</sup>	Pass	4♥
South HCP: 5	♦ K4	♦ 6532	AP			
Contract: 4♥ S	♣ AK9	♣ J8				

1. Extended acceptance after NT

Board: 185			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: NS	♠ AKQ42	♠ J83				
North HCP: 12	♥ J9	♥ AK2	Pass	3♥	Pass	3♠
South HCP: 20	♦ Q96	♦ AK74	Pass	6NT	AP	
Contract: 6N S	♣ 1086	♣ AJ2				

Board: 186			West	North	East	South
Dealer: N	North:	South:				
Vul: EW	♠ A84	♠ KJ10763		2NT	Pass	4♥ <sup>1</sup>
North HCP: 20	♥ AKQ	♥ 953	Pass	4♠	Pass	4NT <sup>2</sup>
South HCP: 11	♦ 6432	♦ AK8	Pass	5♣	Pass	5♦
Contract: 6♠ N	♣ AK10	♣ 6	Pass	5♠	Pass	6♠

1. Texas
2. Blackwood 0314, for ♠

## North hands (Practice Page)

### Transfers to 2NT

Board: 187	♠ KJ	The opponents are silent.
Dealer: S	♥ Q10652	
Vul: None	♦ 76	Partner bids first.
HCP: 11	♣ KQ65	
Board: 188	♠ KJ52	East Doubles Pass if possible.
Dealer: N	♥ AQJ9	
Vul: NS	♦ KJ	You bid first.
HCP: 20	♣ KQ3	
Board: 189	♠ AJ10972	East Doubles 5♦ if possible.
Dealer: S	♥ AJ43	
Vul: EW	♦ 3	Partner bids first.
HCP: 10	♣ 84	
Board: 190	♠ AK95	The opponents are silent.
Dealer: N	♥ A2	
Vul: Both	♦ AK1052	You bid first.
HCP: 20	♣ Q5	
Board: 191	♠ KQ9876	The opponents are silent.
Dealer: S	♥ K9	
Vul: NS	♦ J64	Partner bids first.
HCP: 11	♣ Q5	

## Transfers to 2NT Both hands (Answers Page)

Board: 187  
Dealer: S  
Vul: None  
North HCP: 11  
South HCP: 21  
Contract: 6♥ N

North:  
♠ KJ  
♥ Q10652  
♦ 76  
♣ KQ65

South:  
♠ A10  
♥ AKJ8  
♦ A952  
♣ AJ8

West North East South  
2NT

Pass 3♦ Pass 3♠<sup>1</sup>  
Pass 3NT<sup>2</sup> Pass 4♣<sup>3</sup>  
Pass 4NT<sup>4</sup> Pass 5♠  
Pass 6♥ AP

1. Extended acceptance after NT
2. Cue bid, surplus
3. Cue bid, a ♣ stopper
4. Blackwood 0314, for ♥

Board: 188  
Dealer: N  
Vul: NS  
North HCP: 20  
South HCP: 5  
Contract: 6♥X N

North:  
♠ KJ52  
♥ AQJ9  
♦ KJ  
♣ KQ3

South:  
♠ 43  
♥ K108654  
♦ Q542  
♣ 10

West North East South  
2NT Pass 3♦

Pass 3NT<sup>1</sup> Pass 4♣<sup>2</sup>  
Pass 4♥ Pass 4NT<sup>3</sup>  
Pass 5♦ Pass 6♥  
Pass Pass X AP

1. Extended acceptance after NT
2. Cue bid, a ♣ stopper
3. Blackwood 0314, for ♥

Board: 189  
Dealer: S  
Vul: EW  
North HCP: 10  
South HCP: 21  
Contract: 7♠ S

North:  
♠ AJ10972  
♥ AJ43  
♦ 3  
♣ 84

South:  
♠ KQ  
♥ Q982  
♦ A5  
♣ AKQJ3

West North East South  
2NT

Pass 4♥<sup>1</sup> Pass 4♠  
Pass 4NT<sup>2</sup> Pass 5♣  
Pass 5♦ X 6♣  
Pass 7♠ AP

1. Texas
2. Blackwood 0314, for ♠

Board: 190  
Dealer: N  
Vul: Both  
North HCP: 20  
South HCP: 12  
Contract: 6N N

North:  
♠ AK95  
♥ A2  
♦ AK1052  
♣ Q5

South:  
♠ Q3  
♥ QJ9754  
♦ 3  
♣ AK84

West North East South  
2NT Pass 4♦<sup>1</sup>

Pass 4♥ Pass 4NT<sup>2</sup>  
Pass 5♣ Pass 6NT  
AP

1. Texas
2. Blackwood 0314, for ♥

Board: 191  
Dealer: S  
Vul: NS  
North HCP: 11  
South HCP: 20  
Contract: 6N S

North:  
♠ KQ9876  
♥ K9  
♦ J64  
♣ Q5

South:  
♠ A2  
♥ A102  
♦ AK53  
♣ AJ84

West North East South  
2NT

Pass 3♥ Pass 3♠  
Pass 4NT<sup>1</sup> Pass 6NT  
AP

1. Quantitative 4NT

## South hands (Practice Page)

### Transfers to 2NT

Board: 187	♠ A10	The opponents are silent.
Dealer: S	♥ AKJ8	
Vul: None	♦ A952	You bid first.
HCP: 21	♣ AJ8	
Board: 188	♠ 43	East Doubles Pass if possible.
Dealer: N	♥ K108654	
Vul: NS	♦ Q542	Partner bids first.
HCP: 5	♣ 10	
Board: 189	♠ KQ	East Doubles 5♦ if possible.
Dealer: S	♥ Q982	
Vul: EW	♦ A5	You bid first.
HCP: 21	♣ AKQJ3	
Board: 190	♠ Q3	The opponents are silent.
Dealer: N	♥ QJ9754	
Vul: Both	♦ 3	Partner bids first.
HCP: 12	♣ AK84	
Board: 191	♠ A2	The opponents are silent.
Dealer: S	♥ A102	
Vul: NS	♦ AK53	You bid first.
HCP: 20	♣ AJ84	

## Transfers to 2NT Both hands (Answers Page)

Board: 187  
Dealer: S  
Vul: None  
North HCP: 11  
South HCP: 21  
Contract: 6♥ N

North:  
♠ KJ  
♥ Q10652  
♦ 76  
♣ KQ65

South:  
♠ A10  
♥ AKJ8  
♦ A952  
♣ AJ8

West North East South  
2NT

Pass 3♦ Pass 3♠<sup>1</sup>  
Pass 3NT<sup>2</sup> Pass 4♣<sup>3</sup>  
Pass 4NT<sup>4</sup> Pass 5♠  
Pass 6♥ AP

1. Extended acceptance after NT
2. Cue bid, surplus
3. Cue bid, a ♣ stopper
4. Blackwood 0314, for ♥

Board: 188  
Dealer: N  
Vul: NS  
North HCP: 20  
South HCP: 5  
Contract: 6♥X N

North:  
♠ KJ52  
♥ AQJ9  
♦ KJ  
♣ KQ3

South:  
♠ 43  
♥ K108654  
♦ Q542  
♣ 10

West North East South  
2NT Pass 3♦

Pass 3NT<sup>1</sup> Pass 4♣<sup>2</sup>  
Pass 4♥ Pass 4NT<sup>3</sup>  
Pass 5♦ Pass 6♥  
Pass Pass X AP

1. Extended acceptance after NT
2. Cue bid, a ♣ stopper
3. Blackwood 0314, for ♥

Board: 189  
Dealer: S  
Vul: EW  
North HCP: 10  
South HCP: 21  
Contract: 7♠ S

North:  
♠ AJ10972  
♥ AJ43  
♦ 3  
♣ 84

South:  
♠ KQ  
♥ Q982  
♦ A5  
♣ AKQJ3

West North East South  
2NT

Pass 4♥<sup>1</sup> Pass 4♠  
Pass 4NT<sup>2</sup> Pass 5♣  
Pass 5♦ X 6♣  
Pass 7♠ AP

1. Texas
2. Blackwood 0314, for ♠

Board: 190  
Dealer: N  
Vul: Both  
North HCP: 20  
South HCP: 12  
Contract: 6N N

North:  
♠ AK95  
♥ A2  
♦ AK1052  
♣ Q5

South:  
♠ Q3  
♥ QJ9754  
♦ 3  
♣ AK84

West North East South  
2NT Pass 4♦<sup>1</sup>

Pass 4♥ Pass 4NT<sup>2</sup>  
Pass 5♣ Pass 6NT  
AP

1. Texas
2. Blackwood 0314, for ♥

Board: 191  
Dealer: S  
Vul: NS  
North HCP: 11  
South HCP: 20  
Contract: 6N S

North:  
♠ KQ9876  
♥ K9  
♦ J64  
♣ Q5

South:  
♠ A2  
♥ A102  
♦ AK53  
♣ AJ84

West North East South  
2NT

Pass 3♥ Pass 3♠  
Pass 4NT<sup>1</sup> Pass 6NT  
AP

1. Quantitative 4NT



## North hands (Practice Page)

### Transfers to 2NT

Board: 192	♠ 103	The opponents are silent.
Dealer: N	♥ KQ8	
Vul: EW	♦ AKJ8	You bid first.
HCP: 21	♣ AKJ6	

Board: 193	♠ Q9654	The opponents are silent.
Dealer: S	♥ AK	
Vul: Both	♦ J9	Partner bids first.
HCP: 11	♣ J1096	

Board: 194	♠ AJ52	The opponents are silent.
Dealer: N	♥ Q10	
Vul: None	♦ KQJ	You bid first.
HCP: 20	♣ AK109	

Board: 195	♠ A98543	The opponents are silent.
Dealer: S	♥ KQ95	
Vul: Both	♦ J4	Partner bids first.
HCP: 10	♣ 6	

Board: 196	♠ K2	The opponents are silent.
Dealer: N	♥ AK109	
Vul: None	♦ AK54	You bid first.
HCP: 21	♣ A43	

Board: 197	♠ KQJ942	The opponents are silent.
Dealer: S	♥ A95	
Vul: NS	♦ Q75	Partner bids first.
HCP: 12	♣ 3	

## Transfers to 2NT Both hands (Answers Page)

Board: 192	North:	South:	West	North	East	South
Dealer: N	♠ 103	♠ KQ8		2NT	Pass	3♦
Vul: EW	♥ KQ8	♥ A10972	Pass	3♥	Pass	5NT
North HCP: 21	♦ AKJ8	♦ Q94	Pass	6NT	AP	
South HCP: 13	♣ AKJ6	♣ Q2				
Contract: 6N N						

Board: 193	North:	South:	West	North	East	South
Dealer: S	♠ Q9654	♠ A3				2NT
Vul: Both	♥ AK	♥ 32	Pass	3♥	Pass	3♠
North HCP: 11	♦ J9	♦ AKQ74	Pass	4NT <sup>1</sup>	Pass	6NT
South HCP: 20	♣ J1096	♣ AK52	AP			
Contract: 6N S			1. Quantitative 4NT			

Board: 194	North:	South:	West	North	East	South
Dealer: N	♠ AJ52	♠ KQ10764		2NT	Pass	4♥ <sup>1</sup>
Vul: None	♥ Q10	♥ AK9	Pass	4♠	Pass	4NT <sup>2</sup>
North HCP: 20	♦ KQJ	♦ 764	Pass	5♠	Pass	6♠
South HCP: 13	♣ AK109	♣ J	AP			
Contract: 6♠ N			1. Texas			
			2. Blackwood 0314, for ♠			

Board: 195	North:	South:	West	North	East	South
Dealer: S	♠ A98543	♠ Q7				2NT
Vul: Both	♥ KQ95	♥ AJ10	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 10	♦ J4	♦ K87	Pass	4NT <sup>2</sup>	Pass	5♠
South HCP: 20	♣ 6	♣ AKQJ10	AP			
Contract: 5♠ S			1. Texas			
			2. Blackwood 0314, for ♠			

Board: 196	North:	South:	West	North	East	South
Dealer: N	♠ K2	♠ 1098743		2NT	Pass	4♥ <sup>1</sup>
Vul: None	♥ AK109	♥ J642	Pass	4♠	AP	
North HCP: 21	♦ AK54	♦ 96	1. Texas			
South HCP: 4	♣ A43	♣ K				
Contract: 4♠ N						

Board: 197	North:	South:	West	North	East	South
Dealer: S	♠ KQJ942	♠ A10				2NT
Vul: NS	♥ A95	♥ KQJ4	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 12	♦ Q75	♦ K1093	Pass	4NT <sup>2</sup>	Pass	5♥
South HCP: 20	♣ 3	♣ AK5	Pass	6♠	AP	
Contract: 6♠ S			1. Texas			
			2. Blackwood 0314, for ♠			

## South hands (Practice Page)

### Transfers to 2NT

Board: 192	♠ KQ8	The opponents are silent.
Dealer: N	♥ A10972	
Vul: EW	♦ Q94	Partner bids first.
HCP: 13	♣ Q2	

Board: 193	♠ A3	The opponents are silent.
Dealer: S	♥ 32	
Vul: Both	♦ AKQ74	You bid first.
HCP: 20	♣ AK52	

Board: 194	♠ KQ10764	The opponents are silent.
Dealer: N	♥ AK9	
Vul: None	♦ 764	Partner bids first.
HCP: 13	♣ J	

Board: 195	♠ Q7	The opponents are silent.
Dealer: S	♥ AJ10	
Vul: Both	♦ K87	You bid first.
HCP: 20	♣ AKQJ10	

Board: 196	♠ 1098743	The opponents are silent.
Dealer: N	♥ J642	
Vul: None	♦ 96	Partner bids first.
HCP: 4	♣ K	

Board: 197	♠ A10	The opponents are silent.
Dealer: S	♥ KQJ4	
Vul: NS	♦ K1093	You bid first.
HCP: 20	♣ AK5	

## Transfers to 2NT Both hands (Answers Page)

Board: 192  
Dealer: N  
Vul: EW  
North HCP: 21  
South HCP: 13  
Contract: 6N N

North:  
♠ 103  
♥ KQ8  
♦ AKJ8  
♣ AKJ6

South:  
♠ KQ8  
♥ A10972  
♦ Q94  
♣ Q2

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

Board: 193  
Dealer: S  
Vul: Both  
North HCP: 11  
South HCP: 20  
Contract: 6N S

North:  
♠ Q9654  
♥ AK  
♦ J9  
♣ J1096

South:  
♠ A3  
♥ 32  
♦ AKQ74  
♣ AK52

West	North	East	South
			2NT
Pass	3♥	Pass	3♠
Pass	4NT <sup>1</sup>	Pass	6NT
AP			

1. Quantitative 4NT

Board: 194  
Dealer: N  
Vul: None  
North HCP: 20  
South HCP: 13  
Contract: 6♠ N

North:  
♠ AJ52  
♥ Q10  
♦ KQJ  
♣ AK109

South:  
♠ KQ10764  
♥ AK9  
♦ 764  
♣ J

West	North	East	South
	2NT	Pass	4♥ <sup>1</sup>
Pass	4♠	Pass	4NT <sup>2</sup>
Pass	5♠	Pass	6♠
AP			

1. Texas  
2. Blackwood 0314, for ♠

Board: 195  
Dealer: S  
Vul: Both  
North HCP: 10  
South HCP: 20  
Contract: 5♠ S

North:  
♠ A98543  
♥ KQ95  
♦ J4  
♣ 6

South:  
♠ Q7  
♥ AJ10  
♦ K87  
♣ AKQJ10

West	North	East	South
			2NT
Pass	4♥ <sup>1</sup>	Pass	4♠
Pass	4NT <sup>2</sup>	Pass	5♠
AP			

1. Texas  
2. Blackwood 0314, for ♠

Board: 196  
Dealer: N  
Vul: None  
North HCP: 21  
South HCP: 4  
Contract: 4♠ N

North:  
♠ K2  
♥ AK109  
♦ AK54  
♣ A43

South:  
♠ 1098743  
♥ J642  
♦ 96  
♣ K

West	North	East	South
	2NT	Pass	4♥ <sup>1</sup>
Pass	4♠	AP	

1. Texas

Board: 197  
Dealer: S  
Vul: NS  
North HCP: 12  
South HCP: 20  
Contract: 6♠ S

North:  
♠ KQJ942  
♥ A95  
♦ Q75  
♣ 3

South:  
♠ A10  
♥ KQJ4  
♦ K1093  
♣ AK5

West	North	East	South
			2NT
Pass	4♥ <sup>1</sup>	Pass	4♠
Pass	4NT <sup>2</sup>	Pass	5♥
Pass	6♠	AP	

1. Texas  
2. Blackwood 0314, for ♠

## North hands (Practice Page)

### Transfers to 2NT

Board: 198	♠ AJ7	The opponents are silent.
Dealer: N	♥ K973	
Vul: Both	♦ AK4	You bid first.
HCP: 20	♣ AJ5	

Board: 199	♠ J10862	The opponents are silent.
Dealer: S	♥ 7	
Vul: None	♦ J85	Partner bids first.
HCP: 9	♣ AK63	

Board: 200	♠ K5	The opponents are silent.
Dealer: N	♥ A10	
Vul: NS	♦ A965	You bid first.
HCP: 20	♣ AKQ94	

Board: 201	♠ K8742	The opponents are silent.
Dealer: S	♥ J109	
Vul: EW	♦ 10842	Partner bids first.
HCP: 4	♣ 8	

Board: 202	♠ AQ109	The opponents are silent.
Dealer: N	♥ A72	
Vul: EW	♦ AQ97	You bid first.
HCP: 20	♣ A6	

Board: 203	♠ KQ962	The opponents are silent.
Dealer: S	♥ J103	
Vul: NS	♦ AJ62	Partner bids first.
HCP: 11	♣ 3	

## Transfers to 2NT Both hands (Answers Page)

Board: 198	North:	South:	West	North	East	South
Dealer: N	♠ AJ7	♠ K10865		2NT	Pass	3♥
Vul: Both	♥ K973	♥ J	Pass	3♠	Pass	3NT
North HCP: 20	♦ AK4	♦ J72	Pass	4♠	AP	
South HCP: 8	♣ AJ5	♣ K1084				
Contract: 4♠ N						

Board: 199	North:	South:	West	North	East	South
Dealer: S	♠ J10862	♠ AQ9				2NT
Vul: None	♥ 7	♥ AQ3	Pass	3♥	Pass	3♠
North HCP: 9	♦ J85	♦ AK72	Pass	3NT	Pass	4♠
South HCP: 21	♣ AK63	♣ Q108	AP			
Contract: 4♠ S						

Board: 200	North:	South:	West	North	East	South
Dealer: N	♠ K5	♠ QJ9863		2NT	Pass	4♥ <sup>1</sup>
Vul: NS	♥ A10	♥ 3	Pass	4♠	AP	
North HCP: 20	♦ A965	♦ 1082	1. Texas			
South HCP: 3	♣ AKQ94	♣ 1076				
Contract: 4♠ N						

Board: 201	North:	South:	West	North	East	South
Dealer: S	♠ K8742	♠ AJ				2NT
Vul: EW	♥ J109	♥ AQ32	Pass	3♥	Pass	3♠
North HCP: 4	♦ 10842	♦ AKQ	AP			
South HCP: 21	♣ 8	♣ J963				
Contract: 3♠ S						

Board: 202	North:	South:	West	North	East	South
Dealer: N	♠ AQ109	♠ KJ6		2NT	Pass	3♦
Vul: EW	♥ A72	♥ KJ986	Pass	3♥	Pass	4NT <sup>1</sup>
North HCP: 20	♦ AQ97	♦ K103	Pass	6♥	AP	
South HCP: 11	♣ A6	♣ 102	1. Quantitative 4NT			
Contract: 6♥ N						

Board: 203	North:	South:	West	North	East	South
Dealer: S	♠ KQ962	♠ A3				2NT
Vul: NS	♥ J103	♥ A62	Pass	3♥	Pass	3♠
North HCP: 11	♦ AJ62	♦ KQ7	Pass	4NT <sup>1</sup>	Pass	6NT
South HCP: 20	♣ 3	♣ AK1084	AP			
Contract: 6N S			1. Quantitative 4NT			

## South hands (Practice Page)

### Transfers to 2NT

Board: 198	♠ K10865	The opponents are silent.
Dealer: N	♥ J	
Vul: Both	♦ J72	Partner bids first.
HCP: 8	♣ K1084	

Board: 199	♠ AQ9	The opponents are silent.
Dealer: S	♥ AQ3	
Vul: None	♦ AK72	You bid first.
HCP: 21	♣ Q108	

Board: 200	♠ QJ9863	The opponents are silent.
Dealer: N	♥ 3	
Vul: NS	♦ 1082	Partner bids first.
HCP: 3	♣ 1076	

Board: 201	♠ AJ	The opponents are silent.
Dealer: S	♥ AQ32	
Vul: EW	♦ AKQ	You bid first.
HCP: 21	♣ J963	

Board: 202	♠ KJ6	The opponents are silent.
Dealer: N	♥ KJ986	
Vul: EW	♦ K103	Partner bids first.
HCP: 11	♣ 102	

Board: 203	♠ A3	The opponents are silent.
Dealer: S	♥ A62	
Vul: NS	♦ KQ7	You bid first.
HCP: 20	♣ AK1084	

## Transfers to 2NT Both hands (Answers Page)

Board: 198	North:	South:	West	North	East	South
Dealer: N	♠ AJ7	♠ K10865		2NT	Pass	3♥
Vul: Both	♥ K973	♥ J	Pass	3♠	Pass	3NT
North HCP: 20	♦ AK4	♦ J72	Pass	4♠	AP	
South HCP: 8	♣ AJ5	♣ K1084				
Contract: 4♠ N						

Board: 199	North:	South:	West	North	East	South
Dealer: S	♠ J10862	♠ AQ9				2NT
Vul: None	♥ 7	♥ AQ3	Pass	3♥	Pass	3♠
North HCP: 9	♦ J85	♦ AK72	Pass	3NT	Pass	4♠
South HCP: 21	♣ AK63	♣ Q108	AP			
Contract: 4♠ S						

Board: 200	North:	South:	West	North	East	South
Dealer: N	♠ K5	♠ QJ9863		2NT	Pass	4♥ <sup>1</sup>
Vul: NS	♥ A10	♥ 3	Pass	4♠	AP	
North HCP: 20	♦ A965	♦ 1082	1. Texas			
South HCP: 3	♣ AKQ94	♣ 1076				
Contract: 4♠ N						

Board: 201	North:	South:	West	North	East	South
Dealer: S	♠ K8742	♠ AJ				2NT
Vul: EW	♥ J109	♥ AQ32	Pass	3♥	Pass	3♠
North HCP: 4	♦ 10842	♦ AKQ	AP			
South HCP: 21	♣ 8	♣ J963				
Contract: 3♠ S						

Board: 202	North:	South:	West	North	East	South
Dealer: N	♠ AQ109	♠ KJ6		2NT	Pass	3♦
Vul: EW	♥ A72	♥ KJ986	Pass	3♥	Pass	4NT <sup>1</sup>
North HCP: 20	♦ AQ97	♦ K103	Pass	6♥	AP	
South HCP: 11	♣ A6	♣ 102	1. Quantitative 4NT			
Contract: 6♥ N						

Board: 203	North:	South:	West	North	East	South
Dealer: S	♠ KQ962	♠ A3				2NT
Vul: NS	♥ J103	♥ A62	Pass	3♥	Pass	3♠
North HCP: 11	♦ AJ62	♦ KQ7	Pass	4NT <sup>1</sup>	Pass	6NT
South HCP: 20	♣ 3	♣ AK1084	AP			
Contract: 6N S			1. Quantitative 4NT			



## North hands (Practice Page)

### Transfers to 2NT

Board: 204	♠ A6	The opponents are silent.
Dealer: N	♥ KJ	
Vul: EW	♦ AK85	You bid first.
HCP: 20	♣ KQ987	

Board: 205	♠ K	The opponents are silent.
Dealer: S	♥ K8752	
Vul: Both	♦ 10432	Partner bids first.
HCP: 8	♣ Q85	

Board: 206	♠ AK3	The opponents are silent.
Dealer: N	♥ K874	
Vul: EW	♦ K102	You bid first.
HCP: 20	♣ AK6	

Board: 207	♠ QJ10643	The opponents are silent.
Dealer: S	♥ 106	
Vul: Both	♦ J96	Partner bids first.
HCP: 7	♣ K8	

Board: 208	♠ K632	The opponents are silent.
Dealer: N	♥ A6	
Vul: None	♦ AKQJ	You bid first.
HCP: 20	♣ K85	

Board: 209	♠ KJ982	The opponents are silent.
Dealer: S	♥ 97	
Vul: NS	♦ 106	Partner bids first.
HCP: 4	♣ 9874	

## Transfers to 2NT Both hands (Answers Page)

Board: 204	North:	South:	West	North	East	South
Dealer: N	♠ A6	♠ QJ952		2NT	Pass	3♥
Vul: EW	♥ KJ	♥ A65	Pass	3♠	Pass	4NT <sup>1</sup>
North HCP: 20	♦ AK85	♦ J10	Pass	6NT	AP	
South HCP: 12	♣ KQ987	♣ A104	1. Quantitative	4NT		
Contract: 6N N						

Board: 205	North:	South:	West	North	East	South
Dealer: S	♠ K	♠ A63				2NT
Vul: Both	♥ K8752	♥ A96	Pass	3♦	Pass	3♥
North HCP: 8	♦ 10432	♦ KQ7	Pass	3NT	Pass	4♥
South HCP: 20	♣ Q85	♣ AK64	AP			
Contract: 4♥ S						

Board: 206	North:	South:	West	North	East	South
Dealer: N	♠ AK3	♠ Q10986		2NT	Pass	3♥
Vul: EW	♥ K874	♥ Q9	Pass	3♠	Pass	4♠
North HCP: 20	♦ K102	♦ A874	AP			
South HCP: 8	♣ AK6	♣ 103				
Contract: 4♠ N						

Board: 207	North:	South:	West	North	East	South
Dealer: S	♠ QJ10643	♠ AK				2NT
Vul: Both	♥ 106	♥ AQ82	Pass	3♥	Pass	3♠
North HCP: 7	♦ J96	♦ K82	Pass	4♠	AP	
South HCP: 20	♣ K8	♣ A543				
Contract: 4♠ S						

Board: 208	North:	South:	West	North	East	South
Dealer: N	♠ K632	♠ AQ8754		2NT	Pass	4♥ <sup>1</sup>
Vul: None	♥ A6	♥ 7	Pass	4♠	Pass	4NT <sup>2</sup>
North HCP: 20	♦ AKQJ	♦ 1052	Pass	5♣	Pass	6NT
South HCP: 10	♣ K85	♣ A92	AP			
Contract: 6N N			1. Texas			
			2. Blackwood 0314, for ♠			

Board: 209	North:	South:	West	North	East	South
Dealer: S	♠ KJ982	♠ AQ7				2NT
Vul: NS	♥ 97	♥ A83	Pass	3♥	Pass	3♠
North HCP: 4	♦ 106	♦ AKJ42	AP			
South HCP: 21	♣ 9874	♣ QJ				
Contract: 3♠ S						

## South hands (Practice Page)

### Transfers to 2NT

Board: 204	♠ QJ952	The opponents are silent.
Dealer: N	♥ A65	
Vul: EW	♦ J10	Partner bids first.
HCP: 12	♣ A104	

Board: 205	♠ A63	The opponents are silent.
Dealer: S	♥ A96	
Vul: Both	♦ KQ7	You bid first.
HCP: 20	♣ AK64	

Board: 206	♠ Q10986	The opponents are silent.
Dealer: N	♥ Q9	
Vul: EW	♦ A874	Partner bids first.
HCP: 8	♣ 103	

Board: 207	♠ AK	The opponents are silent.
Dealer: S	♥ AQ82	
Vul: Both	♦ K82	You bid first.
HCP: 20	♣ A543	

Board: 208	♠ AQ8754	The opponents are silent.
Dealer: N	♥ 7	
Vul: None	♦ 1052	Partner bids first.
HCP: 10	♣ A92	

Board: 209	♠ AQ7	The opponents are silent.
Dealer: S	♥ A83	
Vul: NS	♦ AKJ42	You bid first.
HCP: 21	♣ QJ	

## Transfers to 2NT Both hands (Answers Page)

Board: 204	North:	South:	West	North	East	South
Dealer: N	♠ A6	♠ QJ952		2NT	Pass	3♥
Vul: EW	♥ KJ	♥ A65	Pass	3♠	Pass	4NT <sup>1</sup>
North HCP: 20	♦ AK85	♦ J10	Pass	6NT	AP	
South HCP: 12	♣ KQ987	♣ A104	1. Quantitative	4NT		
Contract: 6N N						

Board: 205	North:	South:	West	North	East	South
Dealer: S	♠ K	♠ A63				2NT
Vul: Both	♥ K8752	♥ A96	Pass	3♦	Pass	3♥
North HCP: 8	♦ 10432	♦ KQ7	Pass	3NT	Pass	4♥
South HCP: 20	♣ Q85	♣ AK64	AP			
Contract: 4♥ S						

Board: 206	North:	South:	West	North	East	South
Dealer: N	♠ AK3	♠ Q10986		2NT	Pass	3♥
Vul: EW	♥ K874	♥ Q9	Pass	3♠	Pass	4♠
North HCP: 20	♦ K102	♦ A874	AP			
South HCP: 8	♣ AK6	♣ 103				
Contract: 4♠ N						

Board: 207	North:	South:	West	North	East	South
Dealer: S	♠ QJ10643	♠ AK				2NT
Vul: Both	♥ 106	♥ AQ82	Pass	3♥	Pass	3♠
North HCP: 7	♦ J96	♦ K82	Pass	4♠	AP	
South HCP: 20	♣ K8	♣ A543				
Contract: 4♠ S						

Board: 208	North:	South:	West	North	East	South
Dealer: N	♠ K632	♠ AQ8754		2NT	Pass	4♥ <sup>1</sup>
Vul: None	♥ A6	♥ 7	Pass	4♠	Pass	4NT <sup>2</sup>
North HCP: 20	♦ AKQJ	♦ 1052	Pass	5♣	Pass	6NT
South HCP: 10	♣ K85	♣ A92	AP			
Contract: 6N N			1. Texas			
			2. Blackwood 0314, for ♠			

Board: 209	North:	South:	West	North	East	South
Dealer: S	♠ KJ982	♠ AQ7				2NT
Vul: NS	♥ 97	♥ A83	Pass	3♥	Pass	3♠
North HCP: 4	♦ 106	♦ AKJ42	AP			
South HCP: 21	♣ 9874	♣ QJ				
Contract: 3♠ S						

## North hands (Practice Page)

### Transfers to 2NT

Board: 210	♠ AQ10	The opponents are silent.
Dealer: N	♥ AK6	
Vul: Both	♦ A76	You bid first.
HCP: 20	♣ K987	

Board: 211	♠ Q85	The opponents are silent.
Dealer: S	♥ KQ963	
Vul: None	♦ 865	Partner bids first.
HCP: 12	♣ AJ	

Board: 212	♠ KQ	The opponents are silent.
Dealer: N	♥ QJ9	
Vul: NS	♦ AK7	You bid first.
HCP: 20	♣ AJ943	

Board: 213	♠ Q3	The opponents are silent.
Dealer: S	♥ J108654	
Vul: EW	♦ A53	Partner bids first.
HCP: 11	♣ A3	

Board: 214	♠ 82	The opponents are silent.
Dealer: N	♥ AQ3	
Vul: None	♦ AQ983	You bid first.
HCP: 19	♣ AK4	

## Transfers to 2NT Both hands (Answers Page)

Board: 210	North:	South:	West	North	East	South
Dealer: N	♠ AQ10	♠ K8632		2NT	Pass	3♥
Vul: Both	♥ AK6	♥ 974	Pass	3♠	Pass	3NT
North HCP: 20	♦ A76	♦ 108	Pass	4♠	AP	
South HCP: 5	♣ K987	♣ Q106				
Contract: 4♠ N						

Board: 211	North:	South:	West	North	East	South
Dealer: S	♠ Q85	♠ A3				1♦
Vul: None	♥ KQ963	♥ A52	Pass	1♥	Pass	2NT
North HCP: 12	♦ 865	♦ AKQ109	Pass	3♥	Pass	4♥
South HCP: 19	♣ AJ	♣ Q64	AP			
Contract: 4♥ N						

Board: 212	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ 9764		2NT	Pass	3♦
Vul: NS	♥ QJ9	♥ A7542	Pass	3♥	AP	
North HCP: 20	♦ AK7	♦ 6				
South HCP: 4	♣ AJ943	♣ 1087				
Contract: 3♥ N						

Board: 213	North:	South:	West	North	East	South
Dealer: S	♠ Q3	♠ AKJ10				2NT
Vul: EW	♥ J108654	♥ AKQ	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 11	♦ A53	♦ 9874	Pass	4NT <sup>2</sup>	Pass	5♣
South HCP: 20	♣ A3	♣ K9	Pass	5♦	Pass	5♠
Contract: 6N S			Pass	6NT	AP	

1. Texas  
2. Blackwood 0314, for ♥

Board: 214	North:	South:	West	North	East	South
Dealer: N	♠ 82	♠ AKQJ103		1♦	Pass	1♠
Vul: None	♥ AQ3	♥ J962	Pass	2NT	Pass	3♥
North HCP: 19	♦ AQ983	♦ 2	Pass	3NT	Pass	4♠
South HCP: 11	♣ AK4	♣ 76	Pass	4NT <sup>1</sup>	Pass	5♠
Contract: 6♠ S			Pass	5NT <sup>2</sup>	Pass	6♣
			Pass	6♠	AP	

1. Blackwood 0314, for ♠  
2. King ask by 5NT

## South hands (Practice Page)

### Transfers to 2NT

Board: 210	♠ K8632	The opponents are silent.
Dealer: N	♥ 974	
Vul: Both	♦ 108	Partner bids first.
HCP: 5	♣ Q106	

Board: 211	♠ A3	The opponents are silent.
Dealer: S	♥ A52	
Vul: None	♦ AKQ109	You bid first.
HCP: 19	♣ Q64	

Board: 212	♠ 9764	The opponents are silent.
Dealer: N	♥ A7542	
Vul: NS	♦ 6	Partner bids first.
HCP: 4	♣ 1087	

Board: 213	♠ AKJ10	The opponents are silent.
Dealer: S	♥ AKQ	
Vul: EW	♦ 9874	You bid first.
HCP: 20	♣ K9	

Board: 214	♠ AKQJ103	The opponents are silent.
Dealer: N	♥ J962	
Vul: None	♦ 2	Partner bids first.
HCP: 11	♣ 76	

## Transfers to 2NT Both hands (Answers Page)

Board: 210	North:	South:	West	North	East	South
Dealer: N	♠ AQ10	♠ K8632		2NT	Pass	3♥
Vul: Both	♥ AK6	♥ 974	Pass	3♠	Pass	3NT
North HCP: 20	♦ A76	♦ 108	Pass	4♠	AP	
South HCP: 5	♣ K987	♣ Q106				
Contract: 4♠ N						

Board: 211	North:	South:	West	North	East	South
Dealer: S	♠ Q85	♠ A3				1♦
Vul: None	♥ KQ963	♥ A52	Pass	1♥	Pass	2NT
North HCP: 12	♦ 865	♦ AKQ109	Pass	3♥	Pass	4♥
South HCP: 19	♣ AJ	♣ Q64	AP			
Contract: 4♥ N						

Board: 212	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ 9764		2NT	Pass	3♦
Vul: NS	♥ QJ9	♥ A7542	Pass	3♥	AP	
North HCP: 20	♦ AK7	♦ 6				
South HCP: 4	♣ AJ943	♣ 1087				
Contract: 3♥ N						

Board: 213	North:	South:	West	North	East	South
Dealer: S	♠ Q3	♠ AKJ10				2NT
Vul: EW	♥ J108654	♥ AKQ	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 11	♦ A53	♦ 9874	Pass	4NT <sup>2</sup>	Pass	5♣
South HCP: 20	♣ A3	♣ K9	Pass	5♦	Pass	5♠
Contract: 6N S			Pass	6NT	AP	

1. Texas  
2. Blackwood 0314, for ♥

Board: 214	North:	South:	West	North	East	South
Dealer: N	♠ 82	♠ AKQJ103		1♦	Pass	1♠
Vul: None	♥ AQ3	♥ J962	Pass	2NT	Pass	3♥
North HCP: 19	♦ AQ983	♦ 2	Pass	3NT	Pass	4♠
South HCP: 11	♣ AK4	♣ 76	Pass	4NT <sup>1</sup>	Pass	5♠
Contract: 6♠ S			Pass	5NT <sup>2</sup>	Pass	6♣
			Pass	6♠	AP	

1. Blackwood 0314, for ♠  
2. King ask by 5NT



## North hands (Practice Page)

### Transfers to 2NT

Board: 215	♠ A1032	The opponents are silent.
Dealer: S	♥ AKJ943	
Vul: NS	♦ J3	Partner bids first.
HCP: 13	♣ 6	
Board: 216	♠ J8	The opponents are silent.
Dealer: N	♥ AJ	
Vul: Both	♦ AKJ83	You bid first.
HCP: 21	♣ AK65	
Board: 217	♠ Q	The opponents are silent.
Dealer: S	♥ K9765	
Vul: EW	♦ Q105	Partner bids first.
HCP: 12	♣ AJ104	
Board: 218	♠ A976	The opponents are silent.
Dealer: N	♥ AQ102	
Vul: Both	♦ AQ	You bid first.
HCP: 20	♣ A96	
Board: 219	♠ J74	East Doubles 4♦ if possible.
Dealer: S	♥ Q76542	
Vul: None	♦ 964	Partner bids first.
HCP: 3	♣ 4	
Board: 220	♠ KQ	The opponents are silent.
Dealer: N	♥ AQ75	
Vul: EW	♦ AQJ10	You bid first.
HCP: 20	♣ Q96	

## Transfers to 2NT Both hands (Answers Page)

Board: 215			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: NS	♠ A1032	♠ K4	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 13	♥ AKJ943	♥ Q8	Pass	4NT <sup>2</sup>	Pass	5♠
South HCP: 20	♦ J3	♦ AQ102	Pass	7♥	AP	
Contract: 7♥ S	♣ 6	♣ AKQ42	1. Texas			
			2. Blackwood 0314, for ♥			

Board: 216			West	North	East	South
Dealer: N	North:	South:				
Vul: Both	♠ J8	♠ KQ10732		2NT	Pass	3♥
North HCP: 21	♥ AJ	♥ K96	Pass	3♠	Pass	6♠
South HCP: 12	♦ AKJ83	♦ Q	AP			
Contract: 6♠ N	♣ AK65	♣ Q83				

Board: 217			West	North	East	South
Dealer: S	North:	South:				1♦
Vul: EW	♠ Q	♠ A2	Pass	1♥	Pass	2NT
North HCP: 12	♥ K9765	♥ AQ8	Pass	3♥	Pass	4♥
South HCP: 19	♦ Q105	♦ AK832	AP			
Contract: 4♥ N	♣ AJ104	♣ Q96				

Board: 218			West	North	East	South
Dealer: N	North:	South:				
Vul: Both	♠ A976	♠ Q8		2NT	Pass	3♦
North HCP: 20	♥ AQ102	♥ J98743	Pass	3NT <sup>1</sup>	Pass	4♥
South HCP: 5	♦ AQ	♦ 863	AP			
Contract: 4♥ S	♣ A96	♣ Q5	1. Extended acceptance after NT			

Board: 219			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: None	♠ J74	♠ AQ6	Pass	4♦ <sup>1</sup>	X	4♥
North HCP: 3	♥ Q76542	♥ AKJ	AP			
South HCP: 21	♦ 964	♦ Q3	1. Texas			
Contract: 4♥ S	♣ 4	♣ AJ865				

Board: 220			West	North	East	South
Dealer: N	North:	South:				
Vul: EW	♠ KQ	♠ A85432		2NT	Pass	4♥ <sup>1</sup>
North HCP: 20	♥ AQ75	♥ 963	Pass	4♠	Pass	4NT <sup>2</sup>
South HCP: 12	♦ AQJ10	♦ K	Pass	5♣	Pass	5♦
Contract: 7N N	♣ Q96	♣ AJ2	Pass	5NT	Pass	7NT
			AP			
			1. Texas			
			2. Blackwood 0314, for ♠			

## South hands (Practice Page)

### Transfers to 2NT

Board: 215	♠ K4	The opponents are silent.
Dealer: S	♥ Q8	
Vul: NS	♦ AQ102	You bid first.
HCP: 20	♣ AKQ42	
Board: 216	♠ KQ10732	The opponents are silent.
Dealer: N	♥ K96	
Vul: Both	♦ Q	Partner bids first.
HCP: 12	♣ Q83	
Board: 217	♠ A2	The opponents are silent.
Dealer: S	♥ AQ8	
Vul: EW	♦ AK832	You bid first.
HCP: 19	♣ Q96	
Board: 218	♠ Q8	The opponents are silent.
Dealer: N	♥ J98743	
Vul: Both	♦ 863	Partner bids first.
HCP: 5	♣ Q5	
Board: 219	♠ AQ6	East Doubles 4♦ if possible.
Dealer: S	♥ AKJ	
Vul: None	♦ Q3	You bid first.
HCP: 21	♣ AJ865	
Board: 220	♠ A85432	The opponents are silent.
Dealer: N	♥ 963	
Vul: EW	♦ K	Partner bids first.
HCP: 12	♣ AJ2	

## Transfers to 2NT Both hands (Answers Page)

Board: 215			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: NS	♠ A1032	♠ K4	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 13	♥ AKJ943	♥ Q8	Pass	4NT <sup>2</sup>	Pass	5♠
South HCP: 20	♦ J3	♦ AQ102	Pass	7♥	AP	
Contract: 7♥ S	♣ 6	♣ AKQ42	1. Texas			
			2. Blackwood 0314, for ♥			

Board: 216			West	North	East	South
Dealer: N	North:	South:				
Vul: Both	♠ J8	♠ KQ10732		2NT	Pass	3♥
North HCP: 21	♥ AJ	♥ K96	Pass	3♠	Pass	6♠
South HCP: 12	♦ AKJ83	♦ Q	AP			
Contract: 6♠ N	♣ AK65	♣ Q83				

Board: 217			West	North	East	South
Dealer: S	North:	South:				1♦
Vul: EW	♠ Q	♠ A2	Pass	1♥	Pass	2NT
North HCP: 12	♥ K9765	♥ AQ8	Pass	3♥	Pass	4♥
South HCP: 19	♦ Q105	♦ AK832	AP			
Contract: 4♥ N	♣ AJ104	♣ Q96				

Board: 218			West	North	East	South
Dealer: N	North:	South:				
Vul: Both	♠ A976	♠ Q8		2NT	Pass	3♦
North HCP: 20	♥ AQ102	♥ J98743	Pass	3NT <sup>1</sup>	Pass	4♥
South HCP: 5	♦ AQ	♦ 863	AP			
Contract: 4♥ S	♣ A96	♣ Q5	1. Extended acceptance after NT			

Board: 219			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: None	♠ J74	♠ AQ6	Pass	4♦ <sup>1</sup>	X	4♥
North HCP: 3	♥ Q76542	♥ AKJ	AP			
South HCP: 21	♦ 964	♦ Q3	1. Texas			
Contract: 4♥ S	♣ 4	♣ AJ865				

Board: 220			West	North	East	South
Dealer: N	North:	South:				
Vul: EW	♠ KQ	♠ A85432		2NT	Pass	4♥ <sup>1</sup>
North HCP: 20	♥ AQ75	♥ 963	Pass	4♠	Pass	4NT <sup>2</sup>
South HCP: 12	♦ AQJ10	♦ K	Pass	5♣	Pass	5♦
Contract: 7N N	♣ Q96	♣ AJ2	Pass	5NT	Pass	7NT
			AP			
			1. Texas			
			2. Blackwood 0314, for ♠			

## North hands (Practice Page)

### Transfers to 2NT

Board: 221	♠ J97	The opponents are silent.
Dealer: S	♥ Q9542	
Vul: Both	♦ 1072	Partner bids first.
HCP: 4	♣ J9	

Board: 222	♠ K109	The opponents are silent.
Dealer: N	♥ 1032	
Vul: None	♦ AKQJ3	You bid first.
HCP: 20	♣ AK	

Board: 223	♠ KJ1075	The opponents are silent.
Dealer: S	♥ K64	
Vul: NS	♦ J98	Partner bids first.
HCP: 10	♣ Q10	

Board: 224	♠ AKJ	West Bids 4♦ if possible.
Dealer: N	♥ KJ8	
Vul: Both	♦ 109	You bid first.
HCP: 20	♣ AKJ98	

Board: 225	♠ KQ8742	The opponents are silent.
Dealer: S	♥ J64	
Vul: None	♦ 3	Partner bids first.
HCP: 9	♣ K87	

Board: 226	♠ AJ2	The opponents are silent.
Dealer: N	♥ AK105	
Vul: NS	♦ A9	You bid first.
HCP: 20	♣ A1073	

## Transfers to 2NT Both hands (Answers Page)

Board: 221	North:	South:	West	North	East	South
Dealer: S	♠ J97	♠ KQ106				2NT
Vul: Both	♥ Q9542	♥ AK83	Pass	3♦	Pass	3NT <sup>1</sup>
North HCP: 4	♦ 1072	♦ A64	Pass	4♥	AP	
South HCP: 20	♣ J9	♣ A6				
Contract: 4♥ N						1. Extended acceptance after NT

Board: 222	North:	South:	West	North	East	South
Dealer: N	♠ K109	♠ AJ8653		2NT	Pass	4♥ <sup>1</sup>
Vul: None	♥ 1032	♥ AQJ5	Pass	4♠	Pass	4NT <sup>2</sup>
North HCP: 20	♦ AKQJ3	♦ 106	Pass	5♣	Pass	5♦
South HCP: 12	♣ AK	♣ 3	Pass	5♠	Pass	6♠
Contract: 6♠ N			AP			
						1. Texas
						2. Blackwood 0314, for ♠

Board: 223	North:	South:	West	North	East	South
Dealer: S	♠ KJ1075	♠ A4				2NT
Vul: NS	♥ K64	♥ AQJ5	Pass	3♥	Pass	3♠
North HCP: 10	♦ J98	♦ AQ6	Pass	3NT	AP	
South HCP: 20	♣ Q10	♣ K764				
Contract: 3N S						

Board: 224	North:	South:	West	North	East	South
Dealer: N	♠ AKJ	♠ Q9764		2NT	Pass	3♥
Vul: Both	♥ KJ8	♥ Q42	4♦	Pass	Pass	X
North HCP: 20	♦ 109	♦ J2	Pass	4♠	AP	
South HCP: 5	♣ AKJ98	♣ 764				
Contract: 4♠ N						

Board: 225	North:	South:	West	North	East	South
Dealer: S	♠ KQ8742	♠ A9				2NT
Vul: None	♥ J64	♥ A107	Pass	3♥	Pass	3♠
North HCP: 9	♦ 3	♦ AKQ106	Pass	4♠	AP	
South HCP: 20	♣ K87	♣ QJ9				
Contract: 4♠ S						

Board: 226	North:	South:	West	North	East	South
Dealer: N	♠ AJ2	♠ K109764		2NT	Pass	3♥
Vul: NS	♥ AK105	♥ QJ7	Pass	3♠	Pass	4♠
North HCP: 20	♦ A9	♦ Q84	AP			
South HCP: 8	♣ A1073	♣ 6				
Contract: 4♠ N						

## South hands (Practice Page)

### Transfers to 2NT

Board: 221	♠ KQ106	The opponents are silent.
Dealer: S	♥ AK83	
Vul: Both	♦ A64	You bid first.
HCP: 20	♣ A6	

Board: 222	♠ AJ8653	The opponents are silent.
Dealer: N	♥ AQJ5	
Vul: None	♦ 106	Partner bids first.
HCP: 12	♣ 3	

Board: 223	♠ A4	The opponents are silent.
Dealer: S	♥ AQJ5	
Vul: NS	♦ AQ6	You bid first.
HCP: 20	♣ K764	

Board: 224	♠ Q9764	West Bids 4♦ if possible.
Dealer: N	♥ Q42	
Vul: Both	♦ J2	Partner bids first.
HCP: 5	♣ 764	

Board: 225	♠ A9	The opponents are silent.
Dealer: S	♥ A107	
Vul: None	♦ AKQ106	You bid first.
HCP: 20	♣ QJ9	

Board: 226	♠ K109764	The opponents are silent.
Dealer: N	♥ QJ7	
Vul: NS	♦ Q84	Partner bids first.
HCP: 8	♣ 6	

## Transfers to 2NT Both hands (Answers Page)

Board: 221	North:	South:	West	North	East	South
Dealer: S	♠ J97	♠ KQ106				2NT
Vul: Both	♥ Q9542	♥ AK83	Pass	3♦	Pass	3NT <sup>1</sup>
North HCP: 4	♦ 1072	♦ A64	Pass	4♥	AP	
South HCP: 20	♣ J9	♣ A6				
Contract: 4♥ N						1. Extended acceptance after NT

Board: 222	North:	South:	West	North	East	South
Dealer: N	♠ K109	♠ AJ8653		2NT	Pass	4♥ <sup>1</sup>
Vul: None	♥ 1032	♥ AQJ5	Pass	4♠	Pass	4NT <sup>2</sup>
North HCP: 20	♦ AKQJ3	♦ 106	Pass	5♣	Pass	5♦
South HCP: 12	♣ AK	♣ 3	Pass	5♠	Pass	6♠
Contract: 6♠ N			AP			
						1. Texas
						2. Blackwood 0314, for ♠

Board: 223	North:	South:	West	North	East	South
Dealer: S	♠ KJ1075	♠ A4				2NT
Vul: NS	♥ K64	♥ AQJ5	Pass	3♥	Pass	3♠
North HCP: 10	♦ J98	♦ AQ6	Pass	3NT	AP	
South HCP: 20	♣ Q10	♣ K764				
Contract: 3N S						

Board: 224	North:	South:	West	North	East	South
Dealer: N	♠ AKJ	♠ Q9764		2NT	Pass	3♥
Vul: Both	♥ KJ8	♥ Q42	4♦	Pass	Pass	X
North HCP: 20	♦ 109	♦ J2	Pass	4♠	AP	
South HCP: 5	♣ AKJ98	♣ 764				
Contract: 4♠ N						

Board: 225	North:	South:	West	North	East	South
Dealer: S	♠ KQ8742	♠ A9				2NT
Vul: None	♥ J64	♥ A107	Pass	3♥	Pass	3♠
North HCP: 9	♦ 3	♦ AKQ106	Pass	4♠	AP	
South HCP: 20	♣ K87	♣ QJ9				
Contract: 4♠ S						

Board: 226	North:	South:	West	North	East	South
Dealer: N	♠ AJ2	♠ K109764		2NT	Pass	3♥
Vul: NS	♥ AK105	♥ QJ7	Pass	3♠	Pass	4♠
North HCP: 20	♦ A9	♦ Q84	AP			
South HCP: 8	♣ A1073	♣ 6				
Contract: 4♠ N						



## North hands (Practice Page)

### Transfers to 2NT

Board: 227	♠ J9832	The opponents are silent.
Dealer: S	♥ AK8	
Vul: EW	♦ K2	Partner bids first.
HCP: 18	♣ AK9	

Board: 228	♠ A10	The opponents are silent.
Dealer: N	♥ AK82	
Vul: None	♦ J10	You bid first.
HCP: 20	♣ AKJ96	

Board: 229	♠ 64	The opponents are silent.
Dealer: S	♥ J98654	
Vul: NS	♦ K82	Partner bids first.
HCP: 10	♣ AQ	

Board: 230	♠ KQJ	The opponents are silent.
Dealer: N	♥ A73	
Vul: EW	♦ A4	You bid first.
HCP: 20	♣ AQ543	

Board: 231	♠ Q8752	The opponents are silent.
Dealer: S	♥ J107	
Vul: Both	♦ A104	Partner bids first.
HCP: 10	♣ K8	

Board: 232	♠ AKQ8	The opponents are silent.
Dealer: N	♥ Q3	
Vul: EW	♦ AQJ3	You bid first.
HCP: 21	♣ K75	

## Transfers to 2NT Both hands (Answers Page)

Board: 227	North:	South:	West	North	East	South
Dealer: S	♠ J9832	♠ AKQ				2NT
Vul: EW	♥ AK8	♥ J109	Pass	3♥	Pass	3♠
North HCP: 18	♦ K2	♦ AQJ	Pass	7NT	AP	
South HCP: 20	♣ AK9	♣ QJ63				
Contract: 7N S						

Board: 228	North:	South:	West	North	East	South
Dealer: N	♠ A10	♠ KQ843		2NT	Pass	3♥
Vul: None	♥ AK82	♥ Q95	Pass	3♠	Pass	3NT
North HCP: 20	♦ J10	♦ 875	AP			
South HCP: 7	♣ AKJ96	♣ 54				
Contract: 3N N						

Board: 229	North:	South:	West	North	East	South
Dealer: S	♠ 64	♠ A82				2NT
Vul: NS	♥ J98654	♥ KQ3	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 10	♦ K82	♦ AQJ	Pass	4NT <sup>2</sup>	Pass	5♣
South HCP: 20	♣ AQ	♣ KJ108	Pass	5♦	Pass	6♣
Contract: 6N S			Pass	6NT	AP	
			1. Texas			
			2. Blackwood 0314, for ♥			

Board: 230	North:	South:	West	North	East	South
Dealer: N	♠ KQJ	♠ A62		2NT	Pass	4♦ <sup>1</sup>
Vul: EW	♥ A73	♥ KQ10964	Pass	4♥	Pass	4NT <sup>2</sup>
North HCP: 20	♦ A4	♦ J6	Pass	5♣	Pass	6♥
South HCP: 11	♣ AQ543	♣ J2	AP			
Contract: 6♥ N			1. Texas			
			2. Blackwood 0314, for ♥			

Board: 231	North:	South:	West	North	East	South
Dealer: S	♠ Q8752	♠ AKJ6				2NT
Vul: Both	♥ J107	♥ A52	Pass	3♥	Pass	3♠
North HCP: 10	♦ A104	♦ Q72	Pass	3NT	Pass	4♠
South HCP: 20	♣ K8	♣ AQ10	AP			
Contract: 4♠ S						

Board: 232	North:	South:	West	North	East	South
Dealer: N	♠ AKQ8	♠ 6		2NT	Pass	3♦
Vul: EW	♥ Q3	♥ AKJ76	Pass	3♥	Pass	5NT
North HCP: 21	♦ AQJ3	♦ 1095	Pass	6NT	AP	
South HCP: 14	♣ K75	♣ AQ84				
Contract: 6N N						

## South hands (Practice Page)

### Transfers to 2NT

Board: 227	♠ AKQ	The opponents are silent.
Dealer: S	♥ J109	
Vul: EW	♦ AQJ	You bid first.
HCP: 20	♣ QJ63	

Board: 228	♠ KQ843	The opponents are silent.
Dealer: N	♥ Q95	
Vul: None	♦ 875	Partner bids first.
HCP: 7	♣ 54	

Board: 229	♠ A82	The opponents are silent.
Dealer: S	♥ KQ3	
Vul: NS	♦ AQJ	You bid first.
HCP: 20	♣ KJ108	

Board: 230	♠ A62	The opponents are silent.
Dealer: N	♥ KQ10964	
Vul: EW	♦ J6	Partner bids first.
HCP: 11	♣ J2	

Board: 231	♠ AKJ6	The opponents are silent.
Dealer: S	♥ A52	
Vul: Both	♦ Q72	You bid first.
HCP: 20	♣ AQ10	

Board: 232	♠ 6	The opponents are silent.
Dealer: N	♥ AKJ76	
Vul: EW	♦ 1095	Partner bids first.
HCP: 14	♣ AQ84	

## Transfers to 2NT Both hands (Answers Page)

Board: 227	North:	South:	West	North	East	South
Dealer: S	♠ J9832	♠ AKQ				2NT
Vul: EW	♥ AK8	♥ J109	Pass	3♥	Pass	3♠
North HCP: 18	♦ K2	♦ AQJ	Pass	7NT	AP	
South HCP: 20	♣ AK9	♣ QJ63				
Contract: 7N S						

Board: 228	North:	South:	West	North	East	South
Dealer: N	♠ A10	♠ KQ843		2NT	Pass	3♥
Vul: None	♥ AK82	♥ Q95	Pass	3♠	Pass	3NT
North HCP: 20	♦ J10	♦ 875	AP			
South HCP: 7	♣ AKJ96	♣ 54				
Contract: 3N N						

Board: 229	North:	South:	West	North	East	South
Dealer: S	♠ 64	♠ A82				2NT
Vul: NS	♥ J98654	♥ KQ3	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 10	♦ K82	♦ AQJ	Pass	4NT <sup>2</sup>	Pass	5♣
South HCP: 20	♣ AQ	♣ KJ108	Pass	5♦	Pass	6♣
Contract: 6N S			Pass	6NT	AP	
			1. Texas			
			2. Blackwood 0314, for ♥			

Board: 230	North:	South:	West	North	East	South
Dealer: N	♠ KQJ	♠ A62		2NT	Pass	4♦ <sup>1</sup>
Vul: EW	♥ A73	♥ KQ10964	Pass	4♥	Pass	4NT <sup>2</sup>
North HCP: 20	♦ A4	♦ J6	Pass	5♣	Pass	6♥
South HCP: 11	♣ AQ543	♣ J2	AP			
Contract: 6♥ N			1. Texas			
			2. Blackwood 0314, for ♥			

Board: 231	North:	South:	West	North	East	South
Dealer: S	♠ Q8752	♠ AKJ6				2NT
Vul: Both	♥ J107	♥ A52	Pass	3♥	Pass	3♠
North HCP: 10	♦ A104	♦ Q72	Pass	3NT	Pass	4♠
South HCP: 20	♣ K8	♣ AQ10	AP			
Contract: 4♠ S						

Board: 232	North:	South:	West	North	East	South
Dealer: N	♠ AKQ8	♠ 6		2NT	Pass	3♦
Vul: EW	♥ Q3	♥ AKJ76	Pass	3♥	Pass	5NT
North HCP: 21	♦ AQJ3	♦ 1095	Pass	6NT	AP	
South HCP: 14	♣ K75	♣ AQ84				
Contract: 6N N						

## North hands (Practice Page)

### Transfers to 2NT

Board: 233	♠ J97	The opponents are silent.
Dealer: S	♥ KQ743	
Vul: None	♦ Q82	Partner bids first.
HCP: 8	♣ 107	

Board: 234	♠ AKJ10	The opponents are silent.
Dealer: N	♥ AKQ8	
Vul: EW	♦ 74	You bid first.
HCP: 20	♣ K108	

Board: 235	♠ AJ874	The opponents are silent.
Dealer: S	♥ 53	
Vul: Both	♦ A4	Partner bids first.
HCP: 11	♣ Q1075	

Board: 236	♠ Q52	The opponents are silent.
Dealer: N	♥ AK	
Vul: None	♦ AQJ74	You bid first.
HCP: 20	♣ KJ6	

Board: 237	♠ KJ763	The opponents are silent.
Dealer: S	♥ A2	
Vul: NS	♦ Q1098	Partner bids first.
HCP: 10	♣ 104	

Board: 238	♠ AK107	The opponents are silent.
Dealer: N	♥ J6	
Vul: Both	♦ AK43	You bid first.
HCP: 20	♣ AJ9	

## Transfers to 2NT Both hands (Answers Page)

Board: 233	North:	South:	West	North	East	South
Dealer: S	♠ J97	♠ K52				2NT
Vul: None	♥ KQ743	♥ AJ102	Pass	3♦	Pass	3♥
North HCP: 8	♦ Q82	♦ A73	Pass	3NT	Pass	4♥
South HCP: 21	♣ 107	♣ AKQ	AP			
Contract: 4♥ S						

Board: 234	North:	South:	West	North	East	South
Dealer: N	♠ AKJ10	♠ 54		2NT	Pass	4♦ <sup>1</sup>
Vul: EW	♥ AKQ8	♥ J107543	Pass	4♥	AP	
North HCP: 20	♦ 74	♦ Q103	1. Texas			
South HCP: 3	♣ K108	♣ 74				
Contract: 4♥ N						

Board: 235	North:	South:	West	North	East	South
Dealer: S	♠ AJ874	♠ Q5				2NT
Vul: Both	♥ 53	♥ AQ6	Pass	3♥	Pass	3♠
North HCP: 11	♦ A4	♦ KQ5	Pass	4NT <sup>1</sup>	Pass	6NT
South HCP: 20	♣ Q1075	♣ AK864	AP			
Contract: 6N S			1. Quantitative 4NT			

Board: 236	North:	South:	West	North	East	South
Dealer: N	♠ Q52	♠ 974		2NT	Pass	3♦
Vul: None	♥ AK	♥ 98763	Pass	3♥	AP	
North HCP: 20	♦ AQJ74	♦ 8				
South HCP: 4	♣ KJ6	♣ A984				
Contract: 3♥ N						

Board: 237	North:	South:	West	North	East	South
Dealer: S	♠ KJ763	♠ AQ9				2NT
Vul: NS	♥ A2	♥ J9	Pass	3♥	Pass	3♠
North HCP: 10	♦ Q1098	♦ AKJ7	Pass	3NT	Pass	4♠
South HCP: 21	♣ 104	♣ AQ73	Pass	4NT <sup>1</sup>	Pass	5♣
Contract: 6♠ S			Pass	5♦	Pass	6♦
			Pass	6♠	AP	
			1. Blackwood 0314, for ♠			

Board: 238	North:	South:	West	North	East	South
Dealer: N	♠ AK107	♠ Q954				
Vul: Both	♥ J6	♥ Q7432		2NT	Pass	3♦
North HCP: 20	♦ AK43	♦ 97	Pass	3♥	AP	
South HCP: 4	♣ AJ9	♣ 85				
Contract: 3♥ N						

## South hands (Practice Page)

### Transfers to 2NT

Board: 233	♠ K52	The opponents are silent.
Dealer: S	♥ AJ102	
Vul: None	♦ A73	You bid first.
HCP: 21	♣ AKQ	

Board: 234	♠ 54	The opponents are silent.
Dealer: N	♥ J107543	
Vul: EW	♦ Q103	Partner bids first.
HCP: 3	♣ 74	

Board: 235	♠ Q5	The opponents are silent.
Dealer: S	♥ AQ6	
Vul: Both	♦ KQ5	You bid first.
HCP: 20	♣ AK864	

Board: 236	♠ 974	The opponents are silent.
Dealer: N	♥ 98763	
Vul: None	♦ 8	Partner bids first.
HCP: 4	♣ A984	

Board: 237	♠ AQ9	The opponents are silent.
Dealer: S	♥ J9	
Vul: NS	♦ AKJ7	You bid first.
HCP: 21	♣ AQ73	

Board: 238	♠ Q954	The opponents are silent.
Dealer: N	♥ Q7432	
Vul: Both	♦ 97	Partner bids first.
HCP: 4	♣ 85	

## Transfers to 2NT Both hands (Answers Page)

Board: 233	North:	South:	West	North	East	South
Dealer: S	♠ J97	♠ K52				2NT
Vul: None	♥ KQ743	♥ AJ102	Pass	3♦	Pass	3♥
North HCP: 8	♦ Q82	♦ A73	Pass	3NT	Pass	4♥
South HCP: 21	♣ 107	♣ AKQ	AP			
Contract: 4♥ S						

Board: 234	North:	South:	West	North	East	South
Dealer: N	♠ AKJ10	♠ 54		2NT	Pass	4♦ <sup>1</sup>
Vul: EW	♥ AKQ8	♥ J107543	Pass	4♥	AP	
North HCP: 20	♦ 74	♦ Q103	1. Texas			
South HCP: 3	♣ K108	♣ 74				
Contract: 4♥ N						

Board: 235	North:	South:	West	North	East	South
Dealer: S	♠ AJ874	♠ Q5				2NT
Vul: Both	♥ 53	♥ AQ6	Pass	3♥	Pass	3♠
North HCP: 11	♦ A4	♦ KQ5	Pass	4NT <sup>1</sup>	Pass	6NT
South HCP: 20	♣ Q1075	♣ AK864	AP			
Contract: 6N S			1. Quantitative 4NT			

Board: 236	North:	South:	West	North	East	South
Dealer: N	♠ Q52	♠ 974		2NT	Pass	3♦
Vul: None	♥ AK	♥ 98763	Pass	3♥	AP	
North HCP: 20	♦ AQJ74	♦ 8				
South HCP: 4	♣ KJ6	♣ A984				
Contract: 3♥ N						

Board: 237	North:	South:	West	North	East	South
Dealer: S	♠ KJ763	♠ AQ9				2NT
Vul: NS	♥ A2	♥ J9	Pass	3♥	Pass	3♠
North HCP: 10	♦ Q1098	♦ AKJ7	Pass	3NT	Pass	4♠
South HCP: 21	♣ 104	♣ AQ73	Pass	4NT <sup>1</sup>	Pass	5♣
Contract: 6♠ S			Pass	5♦	Pass	6♦
			Pass	6♠	AP	
			1. Blackwood 0314, for ♠			

Board: 238	North:	South:	West	North	East	South
Dealer: N	♠ AK107	♠ Q954				
Vul: Both	♥ J6	♥ Q7432		2NT	Pass	3♦
North HCP: 20	♦ AK43	♦ 97	Pass	3♥	AP	
South HCP: 4	♣ AJ9	♣ 85				
Contract: 3♥ N						



## North hands (Practice Page)

### Transfers to 2NT

Board: 239	♠ Q9762	The opponents are silent.
Dealer: S	♥ A5	
Vul: EW	♦ AQ8	Partner bids first.
HCP: 12	♣ 842	

Board: 240	♠ AKQ	The opponents are silent.
Dealer: N	♥ KJ74	
Vul: EW	♦ A1054	You bid first.
HCP: 21	♣ A7	

Board: 241	♠ Q2	The opponents are silent.
Dealer: S	♥ QJ974	
Vul: Both	♦ KJ4	Partner bids first.
HCP: 13	♣ A73	

Board: 242	♠ AJ52	The opponents are silent.
Dealer: N	♥ 975	
Vul: NS	♦ AKQ	You bid first.
HCP: 20	♣ AQ7	

Board: 243	♠ J72	The opponents are silent.
Dealer: S	♥ 109765	
Vul: EW	♦ A106	Partner bids first.
HCP: 6	♣ J10	

Board: 244	♠ AK	The opponents are silent.
Dealer: N	♥ J4	
Vul: EW	♦ AJ862	You bid first.
HCP: 21	♣ AKJ9	

## Transfers to 2NT Both hands (Answers Page)

Board: 239	North:	South:	West	North	East	South
Dealer: S	♠ Q9762	♠ AKJ				2NT
Vul: EW	♥ A5	♥ K632	Pass	3♥	Pass	3♠
North HCP: 12	♦ AQ8	♦ K10	Pass	6NT	AP	
South HCP: 20	♣ 842	♣ AQ107				
Contract: 6N S						

Board: 240	North:	South:	West	North	East	South
Dealer: N	♠ AKQ	♠ 1097643		2NT	Pass	3♥
Vul: EW	♥ KJ74	♥ A2	Pass	3♠	Pass	4NT <sup>1</sup>
North HCP: 21	♦ A1054	♦ K7	Pass	6♠	AP	
South HCP: 11	♣ A7	♣ KJ3	1. Quantitative	4NT		
Contract: 6♠ N						

Board: 241	North:	South:	West	North	East	South
Dealer: S	♠ Q2	♠ AK108				2NT
Vul: Both	♥ QJ974	♥ AK	Pass	3♦	Pass	3♥
North HCP: 13	♦ KJ4	♦ AQ96	Pass	5NT	Pass	6NT
South HCP: 20	♣ A73	♣ 1082	AP			
Contract: 6N S						

Board: 242	North:	South:	West	North	East	South
Dealer: N	♠ AJ52	♠ Q9		2NT	Pass	3♦
Vul: NS	♥ 975	♥ AKQ84	Pass	3♥	Pass	4NT <sup>1</sup>
North HCP: 20	♦ AKQ	♦ 52	Pass	6♥	AP	
South HCP: 11	♣ AQ7	♣ 10954	1. Quantitative	4NT		
Contract: 6♥ N						

Board: 243	North:	South:	West	North	East	South
Dealer: S	♠ J72	♠ AK103				2NT
Vul: EW	♥ 109765	♥ J43	Pass	3♦	Pass	3♥
North HCP: 6	♦ A106	♦ KQ2	Pass	3NT	Pass	4♥
South HCP: 20	♣ J10	♣ AK9	AP			
Contract: 4♥ S						

Board: 244	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ Q109652		2NT	Pass	3♥
Vul: EW	♥ J4	♥ Q10	Pass	3♠	Pass	4♠
North HCP: 21	♦ AJ862	♦ Q10	AP			
South HCP: 6	♣ AKJ9	♣ 653				
Contract: 4♠ N						

## South hands (Practice Page)

### Transfers to 2NT

Board: 239	♠ AKJ	The opponents are silent.
Dealer: S	♥ K632	
Vul: EW	♦ K10	You bid first.
HCP: 20	♣ AQ107	

Board: 240	♠ 1097643	The opponents are silent.
Dealer: N	♥ A2	
Vul: EW	♦ K7	Partner bids first.
HCP: 11	♣ KJ3	

Board: 241	♠ AK108	The opponents are silent.
Dealer: S	♥ AK	
Vul: Both	♦ AQ96	You bid first.
HCP: 20	♣ 1082	

Board: 242	♠ Q9	The opponents are silent.
Dealer: N	♥ AKQ84	
Vul: NS	♦ 52	Partner bids first.
HCP: 11	♣ 10954	

Board: 243	♠ AK103	The opponents are silent.
Dealer: S	♥ J43	
Vul: EW	♦ KQ2	You bid first.
HCP: 20	♣ AK9	

Board: 244	♠ Q109652	The opponents are silent.
Dealer: N	♥ Q10	
Vul: EW	♦ Q10	Partner bids first.
HCP: 6	♣ 653	

## Transfers to 2NT Both hands (Answers Page)

Board: 239	North:	South:	West	North	East	South
Dealer: S	♠ Q9762	♠ AKJ				2NT
Vul: EW	♥ A5	♥ K632	Pass	3♥	Pass	3♠
North HCP: 12	♦ AQ8	♦ K10	Pass	6NT	AP	
South HCP: 20	♣ 842	♣ AQ107				
Contract: 6N S						

Board: 240	North:	South:	West	North	East	South
Dealer: N	♠ AKQ	♠ 1097643		2NT	Pass	3♥
Vul: EW	♥ KJ74	♥ A2	Pass	3♠	Pass	4NT <sup>1</sup>
North HCP: 21	♦ A1054	♦ K7	Pass	6♠	AP	
South HCP: 11	♣ A7	♣ KJ3	1. Quantitative	4NT		
Contract: 6♠ N						

Board: 241	North:	South:	West	North	East	South
Dealer: S	♠ Q2	♠ AK108				2NT
Vul: Both	♥ QJ974	♥ AK	Pass	3♦	Pass	3♥
North HCP: 13	♦ KJ4	♦ AQ96	Pass	5NT	Pass	6NT
South HCP: 20	♣ A73	♣ 1082	AP			
Contract: 6N S						

Board: 242	North:	South:	West	North	East	South
Dealer: N	♠ AJ52	♠ Q9		2NT	Pass	3♦
Vul: NS	♥ 975	♥ AKQ84	Pass	3♥	Pass	4NT <sup>1</sup>
North HCP: 20	♦ AKQ	♦ 52	Pass	6♥	AP	
South HCP: 11	♣ AQ7	♣ 10954	1. Quantitative	4NT		
Contract: 6♥ N						

Board: 243	North:	South:	West	North	East	South
Dealer: S	♠ J72	♠ AK103				2NT
Vul: EW	♥ 109765	♥ J43	Pass	3♦	Pass	3♥
North HCP: 6	♦ A106	♦ KQ2	Pass	3NT	Pass	4♥
South HCP: 20	♣ J10	♣ AK9	AP			
Contract: 4♥ S						

Board: 244	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ Q109652		2NT	Pass	3♥
Vul: EW	♥ J4	♥ Q10	Pass	3♠	Pass	4♠
North HCP: 21	♦ AJ862	♦ Q10	AP			
South HCP: 6	♣ AKJ9	♣ 653				
Contract: 4♠ N						

## North hands (Practice Page)

### Transfers to 2NT

Board: 245	♠ —	The opponents are silent.
Dealer: S	♥ Q10852	
Vul: Both	♦ AKQJ	Partner bids first.
HCP: 13	♣ J862	

Board: 246	♠ AK3	The opponents are silent.
Dealer: N	♥ AKJ6	
Vul: None	♦ QJ8	You bid first.
HCP: 20	♣ Q96	

Board: 247	♠ 1095	The opponents are silent.
Dealer: S	♥ 97632	
Vul: NS	♦ A4	Partner bids first.
HCP: 5	♣ J104	

Board: 248	♠ AJ	The opponents are silent.
Dealer: N	♥ AQ96	
Vul: None	♦ QJ	You bid first.
HCP: 21	♣ AK732	

Board: 249	♠ 87543	The opponents are silent.
Dealer: S	♥ 62	
Vul: NS	♦ AK97	Partner bids first.
HCP: 8	♣ J8	

Board: 250	♠ K104	The opponents are silent.
Dealer: N	♥ AQJ10	
Vul: EW	♦ AQ4	You bid first.
HCP: 20	♣ A94	

## Transfers to 2NT Both hands (Answers Page)

Board: 245	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ AKJ				2NT
Vul: Both	♥ Q10852	♥ AKJ4	Pass	3♦	Pass	3♥
North HCP: 13	♦ AKQJ	♦ 1096	Pass	5NT	Pass	7♥
South HCP: 20	♣ J862	♣ A54	AP			
Contract: 7♥ S						

Board: 246	North:	South:	West	North	East	South
Dealer: N	♠ AK3	♠ QJ10972		2NT	Pass	4♥ <sup>1</sup>
Vul: None	♥ AKJ6	♥ 5	Pass	4♠	Pass	4NT <sup>2</sup>
North HCP: 20	♦ QJ8	♦ K974	Pass	5♣	Pass	6♠
South HCP: 10	♣ Q96	♣ A5	AP			
Contract: 6♠ N			1. Texas			
			2. Blackwood 0314, for ♠			

Board: 247	North:	South:	West	North	East	South
Dealer: S	♠ 1095	♠ AK8				2NT
Vul: NS	♥ 97632	♥ AQ	Pass	3♦	Pass	3♥
North HCP: 5	♦ A4	♦ K1082	Pass	3NT	AP	
South HCP: 21	♣ J104	♣ KQ76				
Contract: 3N S						

Board: 248	North:	South:	West	North	East	South
Dealer: N	♠ AJ	♠ KQ10952		2NT	Pass	4♥ <sup>1</sup>
Vul: None	♥ AQ96	♥ 7	Pass	4♠	Pass	4NT <sup>2</sup>
North HCP: 21	♦ QJ	♦ AK104	Pass	5♣	Pass	7NT
South HCP: 12	♣ AK732	♣ 84	AP			
Contract: 7N N			1. Texas			
			2. Blackwood 0314, for ♠			

Board: 249	North:	South:	West	North	East	South
Dealer: S	♠ 87543	♠ AKQJ				2NT
Vul: NS	♥ 62	♥ K10	Pass	3♥	Pass	3NT <sup>1</sup>
North HCP: 8	♦ AK97	♦ Q862	Pass	4♠	AP	
South HCP: 20	♣ J8	♣ KQ4	1. Extended acceptance after NT			
Contract: 4♠ N						

Board: 250	North:	South:	West	North	East	South
Dealer: N	♠ K104	♠ QJ863		2NT	Pass	3♥
Vul: EW	♥ AQJ10	♥ 963	Pass	3♠	Pass	6NT
North HCP: 20	♦ AQ4	♦ K	AP			
South HCP: 12	♣ A94	♣ KQJ6				
Contract: 6N N						

## South hands (Practice Page)

### Transfers to 2NT

Board: 245	♠ AKJ	The opponents are silent.
Dealer: S	♥ AKJ4	
Vul: Both	♦ 1096	You bid first.
HCP: 20	♣ A54	

Board: 246	♠ QJ10972	The opponents are silent.
Dealer: N	♥ 5	
Vul: None	♦ K974	Partner bids first.
HCP: 10	♣ A5	

Board: 247	♠ AK8	The opponents are silent.
Dealer: S	♥ AQ	
Vul: NS	♦ K1082	You bid first.
HCP: 21	♣ KQ76	

Board: 248	♠ KQ10952	The opponents are silent.
Dealer: N	♥ 7	
Vul: None	♦ AK104	Partner bids first.
HCP: 12	♣ 84	

Board: 249	♠ AKQJ	The opponents are silent.
Dealer: S	♥ K10	
Vul: NS	♦ Q862	You bid first.
HCP: 20	♣ KQ4	

Board: 250	♠ QJ863	The opponents are silent.
Dealer: N	♥ 963	
Vul: EW	♦ K	Partner bids first.
HCP: 12	♣ KQJ6	

## Transfers to 2NT Both hands (Answers Page)

Board: 245	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ AKJ				2NT
Vul: Both	♥ Q10852	♥ AKJ4	Pass	3♦	Pass	3♥
North HCP: 13	♦ AKQJ	♦ 1096	Pass	5NT	Pass	7♥
South HCP: 20	♣ J862	♣ A54	AP			
Contract: 7♥ S						

Board: 246	North:	South:	West	North	East	South
Dealer: N	♠ AK3	♠ QJ10972		2NT	Pass	4♥ <sup>1</sup>
Vul: None	♥ AKJ6	♥ 5	Pass	4♠	Pass	4NT <sup>2</sup>
North HCP: 20	♦ QJ8	♦ K974	Pass	5♣	Pass	6♠
South HCP: 10	♣ Q96	♣ A5	AP			
Contract: 6♠ N			1. Texas			
			2. Blackwood 0314, for ♠			

Board: 247	North:	South:	West	North	East	South
Dealer: S	♠ 1095	♠ AK8				2NT
Vul: NS	♥ 97632	♥ AQ	Pass	3♦	Pass	3♥
North HCP: 5	♦ A4	♦ K1082	Pass	3NT	AP	
South HCP: 21	♣ J104	♣ KQ76				
Contract: 3N S						

Board: 248	North:	South:	West	North	East	South
Dealer: N	♠ AJ	♠ KQ10952		2NT	Pass	4♥ <sup>1</sup>
Vul: None	♥ AQ96	♥ 7	Pass	4♠	Pass	4NT <sup>2</sup>
North HCP: 21	♦ QJ	♦ AK104	Pass	5♣	Pass	7NT
South HCP: 12	♣ AK732	♣ 84	AP			
Contract: 7N N			1. Texas			
			2. Blackwood 0314, for ♠			

Board: 249	North:	South:	West	North	East	South
Dealer: S	♠ 87543	♠ AKQJ				2NT
Vul: NS	♥ 62	♥ K10	Pass	3♥	Pass	3NT <sup>1</sup>
North HCP: 8	♦ AK97	♦ Q862	Pass	4♠	AP	
South HCP: 20	♣ J8	♣ KQ4	1. Extended acceptance after NT			
Contract: 4♠ N						

Board: 250	North:	South:	West	North	East	South
Dealer: N	♠ K104	♠ QJ863		2NT	Pass	3♥
Vul: EW	♥ AQJ10	♥ 963	Pass	3♠	Pass	6NT
North HCP: 20	♦ AQ4	♦ K	AP			
South HCP: 12	♣ A94	♣ KQJ6				
Contract: 6N N						



## North hands (Practice Page)

### Transfers to 2NT

Board: 251	♠ KJ9864	The opponents are silent.
Dealer: S	♥ Q	
Vul: None	♦ 9754	Partner bids first.
HCP: 10	♣ A10	

Board: 252	♠ AQ9	The opponents are silent.
Dealer: N	♥ Q987	
Vul: NS	♦ A2	You bid first.
HCP: 21	♣ AKQ7	

Board: 253	♠ 853	The opponents are silent.
Dealer: S	♥ KJ754	
Vul: EW	♦ 94	Partner bids first.
HCP: 4	♣ 1053	

Board: 254	♠ AK98	The opponents are silent.
Dealer: N	♥ A4	
Vul: NS	♦ Q43	You bid first.
HCP: 20	♣ AK74	

Board: 255	♠ 987432	The opponents are silent.
Dealer: S	♥ Q6	
Vul: Both	♦ K8	Partner bids first.
HCP: 7	♣ Q43	

## Transfers to 2NT Both hands (Answers Page)

Board: 251			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: None	♠ KJ9864	♠ A75	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 10	♥ Q	♥ A962	Pass	4NT <sup>2</sup>	Pass	5♣
South HCP: 20	♦ 9754	♦ AK	Pass	5♦	Pass	5♠
Contract: 6♠ S	♣ A10	♣ KQ43	Pass	6♠	AP	

1. Texas
2. Blackwood 0314, for ♠

Board: 252			West	North	East	South
Dealer: N	North:	South:				
Vul: NS	♠ AQ9	♠ J86543		2NT	Pass	4♥ <sup>1</sup>
North HCP: 21	♥ Q987	♥ 43	Pass	4♠	AP	
South HCP: 4	♦ A2	♦ K753	1. Texas			
Contract: 4♠ N	♣ AKQ7	♣ 8				

Board: 253			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: EW	♠ 853	♠ QJ109	Pass	3♦	Pass	3♥
North HCP: 4	♥ KJ754	♥ A10	AP			
South HCP: 20	♦ 94	♦ AQ2				
Contract: 3♥ S	♣ 1053	♣ AQJ8				

Board: 254			West	North	East	South
Dealer: N	North:	South:		2NT	Pass	4♦ <sup>1</sup>
Vul: NS	♠ AK98	♠ 652	Pass	4♥	Pass	4NT <sup>2</sup>
North HCP: 20	♥ A4	♥ QJ9862	Pass	5♣	Pass	6NT
South HCP: 10	♦ Q43	♦ AK10	AP			
Contract: 6N N	♣ AK74	♣ 2	1. Texas			
			2. Blackwood 0314, for ♥			

Board: 255			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: Both	♠ 987432	♠ A10	Pass	3♥	Pass	3♠
North HCP: 7	♥ Q6	♥ AK107	Pass	4♠	AP	
South HCP: 20	♦ K8	♦ AJ764				
Contract: 4♠ S	♣ Q43	♣ A6				

## South hands (Practice Page)

### Transfers to 2NT

Board: 251	♠ A75	The opponents are silent.
Dealer: S	♥ A962	
Vul: None	♦ AK	You bid first.
HCP: 20	♣ KQ43	

Board: 252	♠ J86543	The opponents are silent.
Dealer: N	♥ 43	
Vul: NS	♦ K753	Partner bids first.
HCP: 4	♣ 8	

Board: 253	♠ QJ109	The opponents are silent.
Dealer: S	♥ A10	
Vul: EW	♦ AQ2	You bid first.
HCP: 20	♣ AQJ8	

Board: 254	♠ 652	The opponents are silent.
Dealer: N	♥ QJ9862	
Vul: NS	♦ AK10	Partner bids first.
HCP: 10	♣ 2	

Board: 255	♠ A10	The opponents are silent.
Dealer: S	♥ AK107	
Vul: Both	♦ AJ764	You bid first.
HCP: 20	♣ A6	

## Transfers to 2NT Both hands (Answers Page)

Board: 251			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: None	♠ KJ9864	♠ A75	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 10	♥ Q	♥ A962	Pass	4NT <sup>2</sup>	Pass	5♣
South HCP: 20	♦ 9754	♦ AK	Pass	5♦	Pass	5♠
Contract: 6♠ S	♣ A10	♣ KQ43	Pass	6♠	AP	

1. Texas
2. Blackwood 0314, for ♠

Board: 252			West	North	East	South
Dealer: N	North:	South:				
Vul: NS	♠ AQ9	♠ J86543		2NT	Pass	4♥ <sup>1</sup>
North HCP: 21	♥ Q987	♥ 43	Pass	4♠	AP	
South HCP: 4	♦ A2	♦ K753	1. Texas			
Contract: 4♠ N	♣ AKQ7	♣ 8				

Board: 253			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: EW	♠ 853	♠ QJ109	Pass	3♦	Pass	3♥
North HCP: 4	♥ KJ754	♥ A10	AP			
South HCP: 20	♦ 94	♦ AQ2				
Contract: 3♥ S	♣ 1053	♣ AQJ8				

Board: 254			West	North	East	South
Dealer: N	North:	South:		2NT	Pass	4♦ <sup>1</sup>
Vul: NS	♠ AK98	♠ 652	Pass	4♥	Pass	4NT <sup>2</sup>
North HCP: 20	♥ A4	♥ QJ9862	Pass	5♣	Pass	6NT
South HCP: 10	♦ Q43	♦ AK10	AP			
Contract: 6N N	♣ AK74	♣ 2	1. Texas			
			2. Blackwood 0314, for ♥			

Board: 255			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: Both	♠ 987432	♠ A10	Pass	3♥	Pass	3♠
North HCP: 7	♥ Q6	♥ AK107	Pass	4♠	AP	
South HCP: 20	♦ K8	♦ AJ764				
Contract: 4♠ S	♣ Q43	♣ A6				

## North hands (Practice Page)

### Transfers to 2NT

Board: 256	♠ KJ	West Doubles 4♥ if possible.
Dealer: N	♥ 42	West Doubles 6♠ if possible.
Vul: None	♦ AK93	
HCP: 20	♣ AKQ64	You bid first.
Board: 257	♠ A	East Doubles 5♦ if possible.
Dealer: S	♥ KJ8543	
Vul: EW	♦ 42	Partner bids first.
HCP: 10	♣ Q632	
Board: 258	♠ KJ109	The opponents are silent.
Dealer: N	♥ AQ	
Vul: Both	♦ AQ742	You bid first.
HCP: 20	♣ A2	
Board: 259	♠ AQ10862	The opponents are silent.
Dealer: S	♥ 852	
Vul: None	♦ KJ7	Partner bids first.
HCP: 10	♣ 7	
Board: 260	♠ KQ3	The opponents are silent.
Dealer: N	♥ AJ64	
Vul: NS	♦ AK85	You bid first.
HCP: 21	♣ A6	

## Transfers to 2NT Both hands (Answers Page)

Board: 256			West	North	East	South
Dealer: N	North:	South:		2NT	Pass	4♥ <sup>1</sup>
Vul: None	♠ KJ	♠ AQ9654	X	Pass <sup>2</sup>	Pass	4NT <sup>3</sup>
North HCP: 20	♥ 42	♥ 3	Pass	5♣	Pass	6♣
South HCP: 6	♦ AK93	♦ 10642	X	AP		
Contract: 6♠X S	♣ AKQ64	♣ 105	1. Texas			
			2. denies a ♥ stopper			
			3. Blackwood 0314, for ♣			

Board: 257			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: EW	♠ A	♠ KQ97	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 10	♥ KJ8543	♥ A2	Pass	4NT <sup>2</sup>	Pass	5♣
South HCP: 21	♦ 42	♦ A86	Pass	5♦	X	5♥
Contract: 6♥ S	♣ Q632	♣ AKJ4	Pass	6♥	AP	
			1. Texas			
			2. Blackwood 0314, for ♥			

Board: 258			West	North	East	South
Dealer: N	North:	South:		2NT	Pass	3♦
Vul: Both	♠ KJ109	♠ A8	Pass	3♥	Pass	4NT <sup>1</sup>
North HCP: 20	♥ AQ	♥ KJ732	Pass	6NT	AP	
South HCP: 11	♦ AQ742	♦ K3	Pass			
Contract: 6N N	♣ A2	♣ 10965	1. Quantitative 4NT			

Board: 259			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: None	♠ AQ10862	♠ KJ	Pass	4♥ <sup>1</sup>	Pass	4♣
North HCP: 10	♥ 852	♥ AJ9	Pass	4NT <sup>2</sup>	Pass	5♦
South HCP: 21	♦ KJ7	♦ A63	Pass	6♣	AP	
Contract: 6♠ S	♣ 7	♣ AKJ43	1. Texas			
			2. Blackwood 0314, for ♣			

Board: 260			West	North	East	South
Dealer: N	North:	South:		2NT	Pass	3♥
Vul: NS	♠ KQ3	♠ A9642	Pass	3♠	Pass	3NT
North HCP: 21	♥ AJ64	♥ KQ7	Pass	4♣	Pass	4NT <sup>1</sup>
South HCP: 9	♦ AK85	♦ 942	Pass	5♦	Pass	5♥
Contract: 6♠ N	♣ A6	♣ 103	Pass	6♦	Pass	6♣
			AP			
			1. Blackwood 0314, for ♣			

## South hands (Practice Page)

### Transfers to 2NT

Board: 256	♠ AQ9654	West Doubles 4♥ if possible.
Dealer: N	♥ 3	West Doubles 6♠ if possible.
Vul: None	♦ 10642	
HCP: 6	♣ 105	Partner bids first.
Board: 257	♠ KQ97	
Dealer: S	♥ A2	East Doubles 5♦ if possible.
Vul: EW	♦ A86	
HCP: 21	♣ AKJ4	You bid first.
Board: 258	♠ A8	
Dealer: N	♥ KJ732	The opponents are silent.
Vul: Both	♦ K3	
HCP: 11	♣ 10965	Partner bids first.
Board: 259	♠ KJ	
Dealer: S	♥ AJ9	The opponents are silent.
Vul: None	♦ A63	
HCP: 21	♣ AKJ43	You bid first.
Board: 260	♠ A9642	
Dealer: N	♥ KQ7	The opponents are silent.
Vul: NS	♦ 942	
HCP: 9	♣ 103	Partner bids first.

## Transfers to 2NT Both hands (Answers Page)

Board: 256			West	North	East	South
Dealer: N	North:	South:		2NT	Pass	4♥ <sup>1</sup>
Vul: None	♠ KJ	♠ AQ9654	X	Pass <sup>2</sup>	Pass	4NT <sup>3</sup>
North HCP: 20	♥ 42	♥ 3	Pass	5♣	Pass	6♣
South HCP: 6	♦ AK93	♦ 10642	X	AP		
Contract: 6♠X S	♣ AKQ64	♣ 105	1. Texas			
			2. denies a ♥ stopper			
			3. Blackwood 0314, for ♣			

Board: 257			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: EW	♠ A	♠ KQ97	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 10	♥ KJ8543	♥ A2	Pass	4NT <sup>2</sup>	Pass	5♣
South HCP: 21	♦ 42	♦ A86	Pass	5♦	X	5♥
Contract: 6♥ S	♣ Q632	♣ AKJ4	Pass	6♥	AP	
			1. Texas			
			2. Blackwood 0314, for ♥			

Board: 258			West	North	East	South
Dealer: N	North:	South:		2NT	Pass	3♦
Vul: Both	♠ KJ109	♠ A8	Pass	3♥	Pass	4NT <sup>1</sup>
North HCP: 20	♥ AQ	♥ KJ732	Pass	6NT	AP	
South HCP: 11	♦ AQ742	♦ K3	1. Quantitative 4NT			
Contract: 6N N	♣ A2	♣ 10965				

Board: 259			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: None	♠ AQ10862	♠ KJ	Pass	4♥ <sup>1</sup>	Pass	4♣
North HCP: 10	♥ 852	♥ AJ9	Pass	4NT <sup>2</sup>	Pass	5♦
South HCP: 21	♦ KJ7	♦ A63	Pass	6♣	AP	
Contract: 6♠ S	♣ 7	♣ AKJ43	1. Texas			
			2. Blackwood 0314, for ♣			

Board: 260			West	North	East	South
Dealer: N	North:	South:		2NT	Pass	3♥
Vul: NS	♠ KQ3	♠ A9642	Pass	3♠	Pass	3NT
North HCP: 21	♥ AJ64	♥ KQ7	Pass	4♣	Pass	4NT <sup>1</sup>
South HCP: 9	♦ AK85	♦ 942	Pass	5♦	Pass	5♥
Contract: 6♠ N	♣ A6	♣ 103	Pass	6♦	Pass	6♣
			AP			
			1. Blackwood 0314, for ♠			



## North hands (Practice Page)

### Transfers to 2NT

Board: 261	♠ A10	East Doubles Pass if possible.
Dealer: S	♥ K9875	
Vul: Both	♦ KJ	Partner bids first.
HCP: 11	♣ 8532	

Board: 262	♠ A65	The opponents are silent.
Dealer: N	♥ A75	
Vul: None	♦ A6	You bid first.
HCP: 20	♣ AKJ54	

Board: 263	♠ Q10872	The opponents are silent.
Dealer: S	♥ Q87	
Vul: EW	♦ A2	Partner bids first.
HCP: 8	♣ 1054	

Board: 264	♠ KQJ6	The opponents are silent.
Dealer: N	♥ K92	
Vul: None	♦ AKJ6	You bid first.
HCP: 20	♣ K3	

Board: 265	♠ AKJ842	The opponents are silent.
Dealer: S	♥ 8	
Vul: NS	♦ 963	Partner bids first.
HCP: 10	♣ Q74	

Board: 266	♠ A3	The opponents are silent.
Dealer: N	♥ AK84	
Vul: EW	♦ AKJ4	You bid first.
HCP: 20	♣ J52	

## Transfers to 2NT Both hands (Answers Page)

Board: 261	North:	South:	West	North	East	South
Dealer: S	♠ A10	♠ KJ7				2NT
Vul: Both	♥ K9875	♥ AQ32	Pass	3♦	Pass	3♥
North HCP: 11	♦ KJ	♦ AQ2	Pass	4NT <sup>1</sup>	Pass	6♥
South HCP: 20	♣ 8532	♣ KJ7	Pass	Pass	X	AP
Contract: 6♥X S			1. Quantitative 4NT			

Board: 262	North:	South:	West	North	East	South
Dealer: N	♠ A65	♠ 7		2NT	Pass	3♦
Vul: None	♥ A75	♥ KJ9643	Pass	3♥	Pass	6♥
North HCP: 20	♦ A6	♦ KJ4	AP			
South HCP: 10	♣ AKJ54	♣ Q93				
Contract: 6♥ N						

Board: 263	North:	South:	West	North	East	South
Dealer: S	♠ Q10872	♠ A94				2NT
Vul: EW	♥ Q87	♥ AK10	Pass	3♥	Pass	3♠
North HCP: 8	♦ A2	♦ Q84	Pass	3NT	Pass	4♠
South HCP: 20	♣ 1054	♣ AQJ9	AP			
Contract: 4♠ S						

Board: 264	North:	South:	West	North	East	South
Dealer: N	♠ KQJ6	♠ 85		2NT	Pass	3♦
Vul: None	♥ K92	♥ AQ1065	Pass	3♥	Pass	4NT <sup>1</sup>
North HCP: 20	♦ AKJ6	♦ 1042	Pass	6♥	AP	
South HCP: 11	♣ K3	♣ AJ7	1. Quantitative 4NT			
Contract: 6♥ N						

Board: 265	North:	South:	West	North	East	South
Dealer: S	♠ AKJ842	♠ 109				2NT
Vul: NS	♥ 8	♥ AQJ3	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 10	♦ 963	♦ AKQ	Pass	4NT <sup>2</sup>	Pass	5♠
South HCP: 21	♣ Q74	♣ AJ85	Pass	5♦	Pass	5♠
Contract: 6♠ S			Pass	6♠	AP	
			1. Texas			
			2. Blackwood 0314, for ♠			

Board: 266	North:	South:	West	North	East	South
Dealer: N	♠ A3	♠ KQJ1087		2NT	Pass	4♥ <sup>1</sup>
Vul: EW	♥ AK84	♥ J9	Pass	4♠	Pass	4NT <sup>2</sup>
North HCP: 20	♦ AKJ4	♦ 10	Pass	5♠	Pass	7NT
South HCP: 14	♣ J52	♣ AK97	AP			
Contract: 7N N			1. Texas			
			2. Blackwood 0314, for ♠			

## South hands (Practice Page)

### Transfers to 2NT

Board: 261	♠ KJ7	East Doubles Pass if possible.
Dealer: S	♥ AQ32	
Vul: Both	♦ AQ2	You bid first.
HCP: 20	♣ KJ7	

Board: 262	♠ 7	The opponents are silent.
Dealer: N	♥ KJ9643	
Vul: None	♦ KJ4	Partner bids first.
HCP: 10	♣ Q93	

Board: 263	♠ A94	The opponents are silent.
Dealer: S	♥ AK10	
Vul: EW	♦ Q84	You bid first.
HCP: 20	♣ AQJ9	

Board: 264	♠ 85	The opponents are silent.
Dealer: N	♥ AQ1065	
Vul: None	♦ 1042	Partner bids first.
HCP: 11	♣ AJ7	

Board: 265	♠ 109	The opponents are silent.
Dealer: S	♥ AQJ3	
Vul: NS	♦ AKQ	You bid first.
HCP: 21	♣ AJ85	

Board: 266	♠ KQJ1087	The opponents are silent.
Dealer: N	♥ J9	
Vul: EW	♦ 10	Partner bids first.
HCP: 14	♣ AK97	

## Transfers to 2NT Both hands (Answers Page)

Board: 261	North:	South:	West	North	East	South
Dealer: S	♠ A10	♠ KJ7				2NT
Vul: Both	♥ K9875	♥ AQ32	Pass	3♦	Pass	3♥
North HCP: 11	♦ KJ	♦ AQ2	Pass	4NT <sup>1</sup>	Pass	6♥
South HCP: 20	♣ 8532	♣ KJ7	Pass	Pass	X	AP
Contract: 6♥X S			1. Quantitative 4NT			

Board: 262	North:	South:	West	North	East	South
Dealer: N	♠ A65	♠ 7		2NT	Pass	3♦
Vul: None	♥ A75	♥ KJ9643	Pass	3♥	Pass	6♥
North HCP: 20	♦ A6	♦ KJ4	AP			
South HCP: 10	♣ AKJ54	♣ Q93				
Contract: 6♥ N						

Board: 263	North:	South:	West	North	East	South
Dealer: S	♠ Q10872	♠ A94				2NT
Vul: EW	♥ Q87	♥ AK10	Pass	3♥	Pass	3♠
North HCP: 8	♦ A2	♦ Q84	Pass	3NT	Pass	4♠
South HCP: 20	♣ 1054	♣ AQJ9	AP			
Contract: 4♠ S						

Board: 264	North:	South:	West	North	East	South
Dealer: N	♠ KQJ6	♠ 85		2NT	Pass	3♦
Vul: None	♥ K92	♥ AQ1065	Pass	3♥	Pass	4NT <sup>1</sup>
North HCP: 20	♦ AKJ6	♦ 1042	Pass	6♥	AP	
South HCP: 11	♣ K3	♣ AJ7	1. Quantitative 4NT			
Contract: 6♥ N						

Board: 265	North:	South:	West	North	East	South
Dealer: S	♠ AKJ842	♠ 109				2NT
Vul: NS	♥ 8	♥ AQJ3	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 10	♦ 963	♦ AKQ	Pass	4NT <sup>2</sup>	Pass	5♣
South HCP: 21	♣ Q74	♣ AJ85	Pass	5♦	Pass	5♠
Contract: 6♠ S			Pass	6♠	AP	
			1. Texas			
			2. Blackwood 0314, for ♠			

Board: 266	North:	South:	West	North	East	South
Dealer: N	♠ A3	♠ KQJ1087		2NT	Pass	4♥ <sup>1</sup>
Vul: EW	♥ AK84	♥ J9	Pass	4♠	Pass	4NT <sup>2</sup>
North HCP: 20	♦ AKJ4	♦ 10	Pass	5♣	Pass	7NT
South HCP: 14	♣ J52	♣ AK97	AP			
Contract: 7N N			1. Texas			
			2. Blackwood 0314, for ♠			

## North hands (Practice Page)

### Transfers to 2NT

Board: 267	♠ —	The opponents are silent.
Dealer: S	♥ AK10973	
Vul: Both	♦ 976	Partner bids first.
HCP: 12	♣ KQ107	

Board: 268	♠ A43	The opponents are silent.
Dealer: N	♥ K6	
Vul: NS	♦ AQ102	You bid first.
HCP: 20	♣ AQJ3	

Board: 269	♠ K85	The opponents are silent.
Dealer: S	♥ J10975	
Vul: EW	♦ Q72	Partner bids first.
HCP: 11	♣ KQ	

Board: 270	♠ Q52	The opponents are silent.
Dealer: N	♥ AK7	
Vul: Both	♦ A632	You bid first.
HCP: 20	♣ AQJ	

Board: 271	♠ 95	The opponents are silent.
Dealer: S	♥ AQ1062	
Vul: None	♦ KQJ5	Partner bids first.
HCP: 16	♣ A8	

Board: 272	♠ A97	The opponents are silent.
Dealer: N	♥ 42	
Vul: EW	♦ AKQ4	You bid first.
HCP: 21	♣ AKJ6	

## Transfers to 2NT Both hands (Answers Page)

Board: 267			West	North	East	South
Dealer: S	North:	South:				1♦
Vul: Both	♠ —	♠ AK7	Pass	1♥	Pass	2NT
North HCP: 12	♥ AK10973	♥ J65	Pass	3♥	Pass	4♥
South HCP: 19	♦ 976	♦ AK852	Pass	5♠ <sup>1</sup>	Pass	6♦
Contract: 6♥ N	♣ KQ107	♣ A3	Pass	6♥	AP	
1. Exclusion, for ♥						

Board: 268			West	North	East	South
Dealer: N	North:	South:				
Vul: NS	♠ A43	♠ KQJ972		2NT	Pass	3♥
North HCP: 20	♥ K6	♥ Q942	Pass	3♠	Pass	4NT <sup>1</sup>
South HCP: 11	♦ AQ102	♦ —	Pass	6♠	AP	
Contract: 6♠ N	♣ AQJ3	♣ K97	1. Quantitative 4NT			

Board: 269			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: EW	♠ K85	♠ AQ2	Pass	3♦	Pass	3♥
North HCP: 11	♥ J10975	♥ A83	Pass	4NT <sup>1</sup>	Pass	6♥
South HCP: 20	♦ Q72	♦ AJ3	AP			
Contract: 6♥ S	♣ KQ	♣ AJ94	1. Quantitative 4NT			

Board: 270			West	North	East	South
Dealer: N	North:	South:				
Vul: Both	♠ Q52	♠ A108643		2NT	Pass	3♥
North HCP: 20	♥ AK7	♥ Q432	Pass	3♠	Pass	4♠
South HCP: 6	♦ A632	♦ —	AP			
Contract: 4♠ N	♣ AQJ	♣ 973				

Board: 271			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: None	♠ 95	♠ AKQJ				
North HCP: 16	♥ AQ1062	♥ KJ9	Pass	3♦	Pass	3♥
South HCP: 21	♦ KQJ5	♦ A642	Pass	7NT	AP	
Contract: 7N S	♣ A8	♣ K5				

Board: 272			West	North	East	South
Dealer: N	North:	South:				
Vul: EW	♠ A97	♠ Q63		2NT	Pass	3♦
North HCP: 21	♥ 42	♥ AKQ93	Pass	3♥	Pass	5NT
South HCP: 13	♦ AKQ4	♦ 72	Pass	6NT	AP	
Contract: 6N N	♣ AKJ6	♣ Q93				

## South hands (Practice Page)

### Transfers to 2NT

Board: 267	♠ AK7	The opponents are silent.
Dealer: S	♥ J65	
Vul: Both	♦ AK852	You bid first.
HCP: 19	♣ A3	

Board: 268	♠ KQJ972	The opponents are silent.
Dealer: N	♥ Q942	
Vul: NS	♦ —	Partner bids first.
HCP: 11	♣ K97	

Board: 269	♠ AQ2	The opponents are silent.
Dealer: S	♥ A83	
Vul: EW	♦ AJ3	You bid first.
HCP: 20	♣ AJ94	

Board: 270	♠ A108643	The opponents are silent.
Dealer: N	♥ Q432	
Vul: Both	♦ —	Partner bids first.
HCP: 6	♣ 973	

Board: 271	♠ AKQJ	The opponents are silent.
Dealer: S	♥ KJ9	
Vul: None	♦ A642	You bid first.
HCP: 21	♣ K5	

Board: 272	♠ Q63	The opponents are silent.
Dealer: N	♥ AKQ93	
Vul: EW	♦ 72	Partner bids first.
HCP: 13	♣ Q93	

## Transfers to 2NT Both hands (Answers Page)

Board: 267			West	North	East	South
Dealer: S	North:	South:				1♦
Vul: Both	♠ —	♠ AK7	Pass	1♥	Pass	2NT
North HCP: 12	♥ AK10973	♥ J65	Pass	3♥	Pass	4♥
South HCP: 19	♦ 976	♦ AK852	Pass	5♠ <sup>1</sup>	Pass	6♦
Contract: 6♥ N	♣ KQ107	♣ A3	Pass	6♥	AP	
1. Exclusion, for ♥						

Board: 268			West	North	East	South
Dealer: N	North:	South:				
Vul: NS	♠ A43	♠ KQJ972		2NT	Pass	3♥
North HCP: 20	♥ K6	♥ Q942	Pass	3♠	Pass	4NT <sup>1</sup>
South HCP: 11	♦ AQ102	♦ —	Pass	6♠	AP	
Contract: 6♠ N	♣ AQJ3	♣ K97	1. Quantitative 4NT			

Board: 269			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: EW	♠ K85	♠ AQ2	Pass	3♦	Pass	3♥
North HCP: 11	♥ J10975	♥ A83	Pass	4NT <sup>1</sup>	Pass	6♥
South HCP: 20	♦ Q72	♦ AJ3	AP			
Contract: 6♥ S	♣ KQ	♣ AJ94	1. Quantitative 4NT			

Board: 270			West	North	East	South
Dealer: N	North:	South:				
Vul: Both	♠ Q52	♠ A108643		2NT	Pass	3♥
North HCP: 20	♥ AK7	♥ Q432	Pass	3♠	Pass	4♠
South HCP: 6	♦ A632	♦ —	AP			
Contract: 4♠ N	♣ AQJ	♣ 973				

Board: 271			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: None	♠ 95	♠ AKQJ				
North HCP: 16	♥ AQ1062	♥ KJ9	Pass	3♦	Pass	3♥
South HCP: 21	♦ KQJ5	♦ A642	Pass	7NT	AP	
Contract: 7N S	♣ A8	♣ K5				

Board: 272			West	North	East	South
Dealer: N	North:	South:				
Vul: EW	♠ A97	♠ Q63		2NT	Pass	3♦
North HCP: 21	♥ 42	♥ AKQ93	Pass	3♥	Pass	5NT
South HCP: 13	♦ AKQ4	♦ 72	Pass	6NT	AP	
Contract: 6N N	♣ AKJ6	♣ Q93				



## North hands (Practice Page)

### Transfers to 2NT

Board: 273	♠ Q104	The opponents are silent.
Dealer: S	♥ J10872	
Vul: Both	♦ K9	Partner bids first.
HCP: 11	♣ AJ6	

Board: 274	♠ K974	The opponents are silent.
Dealer: N	♥ AK9	
Vul: None	♦ K2	You bid first.
HCP: 21	♣ AKJ3	

Board: 275	♠ Q10962	The opponents are silent.
Dealer: S	♥ 862	
Vul: NS	♦ AQJ	Partner bids first.
HCP: 11	♣ Q8	

Board: 276	♠ A64	The opponents are silent.
Dealer: N	♥ AKJ	
Vul: None	♦ AJ6	You bid first.
HCP: 20	♣ QJ105	

Board: 277	♠ QJ8542	The opponents are silent.
Dealer: S	♥ AK7	
Vul: NS	♦ 86	Partner bids first.
HCP: 10	♣ 105	

## Transfers to 2NT Both hands (Answers Page)

Board: 273			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: Both	♠ Q104	♠ AK95	Pass	3♦	Pass	3♥
North HCP: 11	♥ J10872	♥ A93	Pass	4NT <sup>1</sup>	Pass	6♥
South HCP: 20	♦ K9	♦ AQ	AP			
Contract: 6♥ S	♣ AJ6	♣ K832	1. Quantitative 4NT			

Board: 274			West	North	East	South
Dealer: N	North:	South:				
Vul: None	♠ K974	♠ A10		2NT	Pass	3♦
North HCP: 21	♥ AK9	♥ J8652	Pass	3♥	Pass	3NT
South HCP: 6	♦ K2	♦ J987	Pass	4♥	AP	
Contract: 4♥ N	♣ AKJ3	♣ 95				

			West	North	East	South
						2NT
Board: 275	North:	South:	Pass	3♥	Pass	3NT <sup>1</sup>
Dealer: S	♠ Q10962	♠ AK54	Pass	4♦ <sup>2</sup>	Pass	4♥ <sup>3</sup>
Vul: NS	♥ 862	♥ AK9	Pass	4NT <sup>4</sup>	Pass	5♦
North HCP: 11	♦ AQJ	♦ K2	Pass	6♠	AP	
South HCP: 21	♣ Q8	♣ A643	1. Extended acceptance after NT			
Contract: 6♠ N			2. Cue bid, a ♦ stopper			
			3. Cue bid, a ♣ stopper			
			4. Blackwood 0314, for ♠			

Board: 276			West	North	East	South
Dealer: N	North:	South:				
Vul: None	♠ A64	♠ —		2NT	Pass	3♦
North HCP: 20	♥ AKJ	♥ Q86542	Pass	3♥	Pass	6♥
South HCP: 7	♦ AJ6	♦ KQ10943	AP			
Contract: 6♥ N	♣ QJ105	♣ 9				

			West	North	East	South
						2NT
Board: 277	North:	South:	Pass	4♥ <sup>1</sup>	Pass	4♠
Dealer: S	♠ QJ8542	♠ AK93	Pass	4NT <sup>2</sup>	Pass	5♦
Vul: NS	♥ AK7	♥ Q543	Pass	6♠	AP	
North HCP: 10	♦ 86	♦ A7	1. Texas			
South HCP: 20	♣ 105	♣ AK3	2. Blackwood 0314, for ♠			
Contract: 6♠ S						

## South hands (Practice Page)

### Transfers to 2NT

Board: 273	♠ AK95	The opponents are silent.
Dealer: S	♥ A93	
Vul: Both	♦ AQ	You bid first.
HCP: 20	♣ K832	

Board: 274	♠ A10	The opponents are silent.
Dealer: N	♥ J8652	
Vul: None	♦ J987	Partner bids first.
HCP: 6	♣ 95	

Board: 275	♠ AK54	The opponents are silent.
Dealer: S	♥ AK9	
Vul: NS	♦ K2	You bid first.
HCP: 21	♣ A643	

Board: 276	♠ —	The opponents are silent.
Dealer: N	♥ Q86542	
Vul: None	♦ KQ10943	Partner bids first.
HCP: 7	♣ 9	

Board: 277	♠ AK93	The opponents are silent.
Dealer: S	♥ Q543	
Vul: NS	♦ A7	You bid first.
HCP: 20	♣ AK3	

## Transfers to 2NT Both hands (Answers Page)

Board: 273			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: Both	♠ Q104	♠ AK95	Pass	3♦	Pass	3♥
North HCP: 11	♥ J10872	♥ A93	Pass	4NT <sup>1</sup>	Pass	6♥
South HCP: 20	♦ K9	♦ AQ	AP			
Contract: 6♥ S	♣ AJ6	♣ K832	1. Quantitative 4NT			

Board: 274			West	North	East	South
Dealer: N	North:	South:				
Vul: None	♠ K974	♠ A10		2NT	Pass	3♦
North HCP: 21	♥ AK9	♥ J8652	Pass	3♥	Pass	3NT
South HCP: 6	♦ K2	♦ J987	Pass	4♥	AP	
Contract: 4♥ N	♣ AKJ3	♣ 95				

			West	North	East	South
						2NT
Board: 275	North:	South:	Pass	3♥	Pass	3NT <sup>1</sup>
Dealer: S	♠ Q10962	♠ AK54	Pass	4♦ <sup>2</sup>	Pass	4♥ <sup>3</sup>
Vul: NS	♥ 862	♥ AK9	Pass	4NT <sup>4</sup>	Pass	5♦
North HCP: 11	♦ AQJ	♦ K2	Pass	6♠	AP	
South HCP: 21	♣ Q8	♣ A643	1. Extended acceptance after NT			
Contract: 6♠ N			2. Cue bid, a ♦ stopper			
			3. Cue bid, a ♣ stopper			
			4. Blackwood 0314, for ♠			

Board: 276			West	North	East	South
Dealer: N	North:	South:				
Vul: None	♠ A64	♠ —		2NT	Pass	3♦
North HCP: 20	♥ AKJ	♥ Q86542	Pass	3♥	Pass	6♥
South HCP: 7	♦ AJ6	♦ KQ10943	AP			
Contract: 6♥ N	♣ QJ105	♣ 9				

			West	North	East	South
						2NT
Board: 277	North:	South:	Pass	4♥ <sup>1</sup>	Pass	4♠
Dealer: S	♠ QJ8542	♠ AK93	Pass	4NT <sup>2</sup>	Pass	5♦
Vul: NS	♥ AK7	♥ Q543	Pass	6♠	AP	
North HCP: 10	♦ 86	♦ A7	1. Texas			
South HCP: 20	♣ 105	♣ AK3	2. Blackwood 0314, for ♠			
Contract: 6♠ S						

## North hands (Practice Page)

### Transfers to 2NT

Board: 278	♠ AK84	The opponents are silent.
Dealer: N	♥ KQ3	
Vul: EW	♦ AQ	You bid first.
HCP: 21	♣ K1096	
Board: 279	♠ AKJ1082	The opponents are silent.
Dealer: S	♥ J4	
Vul: None	♦ K10	Partner bids first.
HCP: 13	♣ J95	
Board: 280	♠ 65	The opponents are silent.
Dealer: N	♥ AKQ10	
Vul: NS	♦ Q852	You bid first.
HCP: 20	♣ AKQ	
Board: 281	♠ KJ974	East Doubles 3♥ if possible.
Dealer: S	♥ 8	
Vul: EW	♦ 952	Partner bids first.
HCP: 6	♣ Q765	
Board: 282	♠ AQ8	The opponents are silent.
Dealer: N	♥ A1042	
Vul: EW	♦ K94	You bid first.
HCP: 21	♣ AKJ	
Board: 283	♠ J98642	The opponents are silent.
Dealer: S	♥ 3	
Vul: Both	♦ K954	Partner bids first.
HCP: 6	♣ Q9	

## Transfers to 2NT Both hands (Answers Page)

Board: 278	North:	South:	West	North	East	South
Dealer: N	♠ AK84	♠ 532		2NT	Pass	4♦ <sup>1</sup>
Vul: EW	♥ KQ3	♥ AJ10652	Pass	4♥	Pass	4NT <sup>2</sup>
North HCP: 21	♦ AQ	♦ K92	Pass	5♣	Pass	6♥
South HCP: 10	♣ K1096	♣ Q	AP			
Contract: 6♥ N			1. Texas			
			2. Blackwood 0314, for ♥			

Board: 279	North:	South:	West	North	East	South
Dealer: S	♠ AKJ1082	♠ Q6				2NT
Vul: None	♥ J4	♥ AKQ	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 13	♦ K10	♦ QJ6	Pass	4NT <sup>2</sup>	Pass	5♠
South HCP: 21	♣ J95	♣ AK732	Pass	6♠	AP	
Contract: 6♠ S			1. Texas			
			2. Blackwood 0314, for ♠			

Board: 280	North:	South:	West	North	East	South
Dealer: N	♠ 65	♠ J9832				
Vul: NS	♥ AKQ10	♥ 6		2NT	Pass	3♥
North HCP: 20	♦ Q852	♦ AKJ	Pass	3♠	Pass	3NT
South HCP: 10	♣ AKQ	♣ J1085	AP			
Contract: 3N N						

Board: 281	North:	South:	West	North	East	South
Dealer: S	♠ KJ974	♠ AQ				2NT
Vul: EW	♥ 8	♥ K9	Pass	3♥	X	XX <sup>1</sup>
North HCP: 6	♦ 952	♦ AK106	Pass	3NT	AP	
South HCP: 20	♣ Q765	♣ KJ1094	1. artificial			
Contract: 3N S						

Board: 282	North:	South:	West	North	East	South
Dealer: N	♠ AQ8	♠ K7				
Vul: EW	♥ A1042	♥ KJ7653		2NT	Pass	3♦
North HCP: 21	♦ K94	♦ 1072	Pass	3♥	Pass	4♥
South HCP: 7	♣ AKJ	♣ 104	AP			
Contract: 4♥ N						

Board: 283	North:	South:	West	North	East	South
Dealer: S	♠ J98642	♠ AK5				2NT
Vul: Both	♥ 3	♥ K10	Pass	3♥	Pass	3♠
North HCP: 6	♦ K954	♦ QJ1082	Pass	4♠	AP	
South HCP: 20	♣ Q9	♣ AK10				
Contract: 4♠ S						

## South hands (Practice Page)

### Transfers to 2NT

Board: 278	♠ 532	The opponents are silent.
Dealer: N	♥ AJ10652	
Vul: EW	♦ K92	Partner bids first.
HCP: 10	♣ Q	
Board: 279	♠ Q6	The opponents are silent.
Dealer: S	♥ AKQ	
Vul: None	♦ QJ6	You bid first.
HCP: 21	♣ AK732	
Board: 280	♠ J9832	The opponents are silent.
Dealer: N	♥ 6	
Vul: NS	♦ AKJ	Partner bids first.
HCP: 10	♣ J1085	
Board: 281	♠ AQ	East Doubles 3♥ if possible.
Dealer: S	♥ K9	
Vul: EW	♦ AK106	You bid first.
HCP: 20	♣ KJ1094	
Board: 282	♠ K7	The opponents are silent.
Dealer: N	♥ KJ7653	
Vul: EW	♦ 1072	Partner bids first.
HCP: 7	♣ 104	
Board: 283	♠ AK5	The opponents are silent.
Dealer: S	♥ K10	
Vul: Both	♦ QJ1082	You bid first.
HCP: 20	♣ AK10	

## Transfers to 2NT Both hands (Answers Page)

Board: 278	North:	South:	West	North	East	South
Dealer: N	♠ AK84	♠ 532		2NT	Pass	4♦ <sup>1</sup>
Vul: EW	♥ KQ3	♥ AJ10652	Pass	4♥	Pass	4NT <sup>2</sup>
North HCP: 21	♦ AQ	♦ K92	Pass	5♣	Pass	6♥
South HCP: 10	♣ K1096	♣ Q	AP			
Contract: 6♥ N			1. Texas			
			2. Blackwood 0314, for ♥			

Board: 279	North:	South:	West	North	East	South
Dealer: S	♠ AKJ1082	♠ Q6				2NT
Vul: None	♥ J4	♥ AKQ	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 13	♦ K10	♦ QJ6	Pass	4NT <sup>2</sup>	Pass	5♠
South HCP: 21	♣ J95	♣ AK732	Pass	6♠	AP	
Contract: 6♠ S			1. Texas			
			2. Blackwood 0314, for ♠			

Board: 280	North:	South:	West	North	East	South
Dealer: N	♠ 65	♠ J9832				
Vul: NS	♥ AKQ10	♥ 6		2NT	Pass	3♥
North HCP: 20	♦ Q852	♦ AKJ	Pass	3♠	Pass	3NT
South HCP: 10	♣ AKQ	♣ J1085	AP			
Contract: 3N N						

Board: 281	North:	South:	West	North	East	South
Dealer: S	♠ KJ974	♠ AQ				2NT
Vul: EW	♥ 8	♥ K9	Pass	3♥	X	XX <sup>1</sup>
North HCP: 6	♦ 952	♦ AK106	Pass	3NT	AP	
South HCP: 20	♣ Q765	♣ KJ1094	1. artificial			
Contract: 3N S						

Board: 282	North:	South:	West	North	East	South
Dealer: N	♠ AQ8	♠ K7				
Vul: EW	♥ A1042	♥ KJ7653		2NT	Pass	3♦
North HCP: 21	♦ K94	♦ 1072	Pass	3♥	Pass	4♥
South HCP: 7	♣ AKJ	♣ 104	AP			
Contract: 4♥ N						

Board: 283	North:	South:	West	North	East	South
Dealer: S	♠ J98642	♠ AK5				2NT
Vul: Both	♥ 3	♥ K10	Pass	3♥	Pass	3♠
North HCP: 6	♦ K954	♦ QJ1082	Pass	4♠	AP	
South HCP: 20	♣ Q9	♣ AK10				
Contract: 4♠ S						



## North hands (Practice Page)

### Transfers to 2NT

Board: 284	♠ QJ	The opponents are silent.
Dealer: N	♥ AK84	
Vul: None	♦ AK96	You bid first.
HCP: 20	♣ K43	

Board: 285	♠ K	The opponents are silent.
Dealer: S	♥ Q75432	
Vul: EW	♦ K874	Partner bids first.
HCP: 10	♣ Q7	

Board: 286	♠ 106	The opponents are silent.
Dealer: N	♥ AKQ7	
Vul: Both	♦ K72	You bid first.
HCP: 21	♣ AKQ9	

Board: 287	♠ KQ965	The opponents are silent.
Dealer: S	♥ J	
Vul: None	♦ 1092	Partner bids first.
HCP: 8	♣ Q865	

Board: 288	♠ AK	The opponents are silent.
Dealer: N	♥ AQJ4	
Vul: Both	♦ 54	You bid first.
HCP: 20	♣ KQJ84	

Board: 289	♠ 109762	The opponents are silent.
Dealer: S	♥ J54	
Vul: None	♦ 8	Partner bids first.
HCP: 5	♣ A987	

## Transfers to 2NT Both hands (Answers Page)

Board: 284			West	North	East	South
Dealer: N	North:	South:		2NT	Pass	4♥ <sup>1</sup>
Vul: None	♠ QJ	♠ A109542	Pass	4♠	Pass	4NT <sup>2</sup>
North HCP: 20	♥ AK84	♥ Q3	Pass	5♠	Pass	6NT
South HCP: 10	♦ AK96	♦ 84	AP			
Contract: 6N N	♣ K43	♣ A96	1. Texas			
			2. Blackwood 0314, for ♠			

Board: 285			West	North	East	South
Dealer: S	North:	South:				1♦
Vul: EW	♠ K	♠ A4	Pass	1♥	Pass	2NT
North HCP: 10	♥ Q75432	♥ AJ	Pass	3♥	Pass	3NT
South HCP: 19	♦ K874	♦ AQ1095	AP			
Contract: 3N S	♣ Q7	♣ KJ54				

Board: 286			West	North	East	South
Dealer: N	North:	South:		2NT	Pass	3♥
Vul: Both	♠ 106	♠ QJ875	Pass	3♠	Pass	3NT
North HCP: 21	♥ AKQ7	♥ 65	AP			
South HCP: 9	♦ K72	♦ AQ5				
Contract: 3N N	♣ AKQ9	♣ 865				

Board: 287			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: None	♠ KQ965	♠ A103	Pass	3♥	Pass	3♠
North HCP: 8	♥ J	♥ Q108	Pass	3NT	Pass	4♠
South HCP: 20	♦ 1092	♦ AK73	AP			
Contract: 4♠ S	♣ Q865	♣ AK9				

Board: 288			West	North	East	South
Dealer: N	North:	South:		2NT	Pass	4♥ <sup>1</sup>
Vul: Both	♠ AK	♠ J108643	Pass	4♠	Pass	4NT <sup>2</sup>
North HCP: 20	♥ AQJ4	♥ 7	Pass	5♣	Pass	6♠
South HCP: 9	♦ 54	♦ KJ107	AP			
Contract: 6♠ N	♣ KQJ84	♣ A3	1. Texas			
			2. Blackwood 0314, for ♠			

Board: 289			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: None	♠ 109762	♠ AJ8	Pass	3♥	Pass	3♠
North HCP: 5	♥ J54	♥ Q82	Pass	3NT	Pass	4♠
South HCP: 20	♦ 8	♦ AKQ92	AP			
Contract: 4♠ S	♣ A987	♣ KJ				

## South hands (Practice Page)

### Transfers to 2NT

Board: 284	♠ A109542	The opponents are silent.
Dealer: N	♥ Q3	
Vul: None	♦ 84	Partner bids first.
HCP: 10	♣ A96	

Board: 285	♠ A4	The opponents are silent.
Dealer: S	♥ AJ	
Vul: EW	♦ AQ1095	You bid first.
HCP: 19	♣ KJ54	

Board: 286	♠ QJ875	The opponents are silent.
Dealer: N	♥ 65	
Vul: Both	♦ AQ5	Partner bids first.
HCP: 9	♣ 865	

Board: 287	♠ A103	The opponents are silent.
Dealer: S	♥ Q108	
Vul: None	♦ AK73	You bid first.
HCP: 20	♣ AK9	

Board: 288	♠ J108643	The opponents are silent.
Dealer: N	♥ 7	
Vul: Both	♦ KJ107	Partner bids first.
HCP: 9	♣ A3	

Board: 289	♠ AJ8	The opponents are silent.
Dealer: S	♥ Q82	
Vul: None	♦ AKQ92	You bid first.
HCP: 20	♣ KJ	

## Transfers to 2NT Both hands (Answers Page)

Board: 284			West	North	East	South
Dealer: N	North:	South:		2NT	Pass	4♥ <sup>1</sup>
Vul: None	♠ QJ	♠ A109542	Pass	4♠	Pass	4NT <sup>2</sup>
North HCP: 20	♥ AK84	♥ Q3	Pass	5♠	Pass	6NT
South HCP: 10	♦ AK96	♦ 84	AP			
Contract: 6N N	♣ K43	♣ A96	1. Texas			
			2. Blackwood 0314, for ♠			

Board: 285			West	North	East	South
Dealer: S	North:	South:				1♦
Vul: EW	♠ K	♠ A4	Pass	1♥	Pass	2NT
North HCP: 10	♥ Q75432	♥ AJ	Pass	3♥	Pass	3NT
South HCP: 19	♦ K874	♦ AQ1095	AP			
Contract: 3N S	♣ Q7	♣ KJ54				

Board: 286			West	North	East	South
Dealer: N	North:	South:		2NT	Pass	3♥
Vul: Both	♠ 106	♠ QJ875	Pass	3♠	Pass	3NT
North HCP: 21	♥ AKQ7	♥ 65	AP			
South HCP: 9	♦ K72	♦ AQ5				
Contract: 3N N	♣ AKQ9	♣ 865				

Board: 287			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: None	♠ KQ965	♠ A103	Pass	3♥	Pass	3♠
North HCP: 8	♥ J	♥ Q108	Pass	3NT	Pass	4♠
South HCP: 20	♦ 1092	♦ AK73	AP			
Contract: 4♠ S	♣ Q865	♣ AK9				

Board: 288			West	North	East	South
Dealer: N	North:	South:		2NT	Pass	4♥ <sup>1</sup>
Vul: Both	♠ AK	♠ J108643	Pass	4♠	Pass	4NT <sup>2</sup>
North HCP: 20	♥ AQJ4	♥ 7	Pass	5♣	Pass	6♠
South HCP: 9	♦ 54	♦ KJ107	AP			
Contract: 6♠ N	♣ KQJ84	♣ A3	1. Texas			
			2. Blackwood 0314, for ♠			

Board: 289			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: None	♠ 109762	♠ AJ8	Pass	3♥	Pass	3♠
North HCP: 5	♥ J54	♥ Q82	Pass	3NT	Pass	4♠
South HCP: 20	♦ 8	♦ AKQ92	AP			
Contract: 4♠ S	♣ A987	♣ KJ				

## North hands (Practice Page)

### Transfers to 2NT

Board: 290	♠ A92	The opponents are silent.
Dealer: N	♥ KQ	
Vul: NS	♦ AQ5	You bid first.
HCP: 20	♣ KQ1052	

Board: 291	♠ 104	The opponents are silent.
Dealer: S	♥ AKQ1054	
Vul: None	♦ K109	Partner bids first.
HCP: 12	♣ 72	

Board: 292	♠ KQ93	The opponents are silent.
Dealer: N	♥ AQ8	
Vul: EW	♦ 95	You bid first.
HCP: 21	♣ AKQJ	

Board: 293	♠ 4	The opponents are silent.
Dealer: S	♥ Q96543	
Vul: Both	♦ A2	Partner bids first.
HCP: 8	♣ Q975	

Board: 294	♠ AK	The opponents are silent.
Dealer: N	♥ 103	
Vul: NS	♦ K542	You bid first.
HCP: 19	♣ AKQ97	

Board: 295	♠ K8	The opponents are silent.
Dealer: S	♥ QJ10432	
Vul: EW	♦ 84	Partner bids first.
HCP: 7	♣ J104	

## Transfers to 2NT Both hands (Answers Page)

Board: 290	North:	South:	West	North	East	South
Dealer: N	♠ A92	♠ K10863		2NT	Pass	3♥
Vul: NS	♥ KQ	♥ A3	Pass	3♠	Pass	6NT
North HCP: 20	♦ AQ5	♦ 42	AP			
South HCP: 12	♣ KQ1052	♣ AJ84				
Contract: 6N N						

Board: 291	North:	South:	West	North	East	South
Dealer: S	♠ 104	♠ AK				2NT
Vul: None	♥ AKQ1054	♥ 763	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 12	♦ K109	♦ AJ75	Pass	4NT <sup>2</sup>	Pass	5♣
South HCP: 20	♣ 72	♣ AKJ8	Pass	7NT	AP	
Contract: 7N S			1. Texas			
			2. Blackwood 0314, for ♥			

Board: 292	North:	South:	West	North	East	South
Dealer: N	♠ KQ93	♠ A2		2NT	Pass	4♦ <sup>1</sup>
Vul: EW	♥ AQ8	♥ K65432	Pass	4♥	Pass	4NT <sup>2</sup>
North HCP: 21	♦ 95	♦ AK43	Pass	5♠	Pass	7NT
South HCP: 14	♣ AKQJ	♣ 7	AP			
Contract: 7N N			1. Texas			
			2. Blackwood 0314, for ♥			

Board: 293	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ A92				2NT
Vul: Both	♥ Q96543	♥ KJ	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 8	♦ A2	♦ KQ1096	AP			
South HCP: 20	♣ Q975	♣ AK10	1. Texas			
Contract: 4♥ S						

Board: 294	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ Q10753		1♣	Pass	1♠
Vul: NS	♥ 103	♥ AQ64	Pass	2NT	Pass	3♥
North HCP: 19	♦ K542	♦ 73	Pass	3NT	AP	
South HCP: 8	♣ AKQ97	♣ 54				
Contract: 3N N						

Board: 295	North:	South:	West	North	East	South
Dealer: S	♠ K8	♠ A94				2NT
Vul: EW	♥ QJ10432	♥ A9	Pass	3♦	Pass	3♥
North HCP: 7	♦ 84	♦ AJ2	Pass	4♥	AP	
South HCP: 20	♣ J104	♣ AK875				
Contract: 4♥ S						

## South hands (Practice Page)

### Transfers to 2NT

Board: 290	♠ K10863	The opponents are silent.
Dealer: N	♥ A3	
Vul: NS	♦ 42	Partner bids first.
HCP: 12	♣ AJ84	

Board: 291	♠ AK	The opponents are silent.
Dealer: S	♥ 763	
Vul: None	♦ AJ75	You bid first.
HCP: 20	♣ AKJ8	

Board: 292	♠ A2	The opponents are silent.
Dealer: N	♥ K65432	
Vul: EW	♦ AK43	Partner bids first.
HCP: 14	♣ 7	

Board: 293	♠ A92	The opponents are silent.
Dealer: S	♥ KJ	
Vul: Both	♦ KQ1096	You bid first.
HCP: 20	♣ AK10	

Board: 294	♠ Q10753	The opponents are silent.
Dealer: N	♥ AQ64	
Vul: NS	♦ 73	Partner bids first.
HCP: 8	♣ 54	

Board: 295	♠ A94	The opponents are silent.
Dealer: S	♥ A9	
Vul: EW	♦ AJ2	You bid first.
HCP: 20	♣ AK875	

## Transfers to 2NT Both hands (Answers Page)

Board: 290	North:	South:	West	North	East	South
Dealer: N	♠ A92	♠ K10863		2NT	Pass	3♥
Vul: NS	♥ KQ	♥ A3	Pass	3♠	Pass	6NT
North HCP: 20	♦ AQ5	♦ 42	AP			
South HCP: 12	♣ KQ1052	♣ AJ84				
Contract: 6N N						

Board: 291	North:	South:	West	North	East	South
Dealer: S	♠ 104	♠ AK				2NT
Vul: None	♥ AKQ1054	♥ 763	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 12	♦ K109	♦ AJ75	Pass	4NT <sup>2</sup>	Pass	5♣
South HCP: 20	♣ 72	♣ AKJ8	Pass	7NT	AP	
Contract: 7N S			1. Texas			
			2. Blackwood 0314, for ♥			

Board: 292	North:	South:	West	North	East	South
Dealer: N	♠ KQ93	♠ A2		2NT	Pass	4♦ <sup>1</sup>
Vul: EW	♥ AQ8	♥ K65432	Pass	4♥	Pass	4NT <sup>2</sup>
North HCP: 21	♦ 95	♦ AK43	Pass	5♠	Pass	7NT
South HCP: 14	♣ AKQJ	♣ 7	AP			
Contract: 7N N			1. Texas			
			2. Blackwood 0314, for ♥			

Board: 293	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ A92				2NT
Vul: Both	♥ Q96543	♥ KJ	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 8	♦ A2	♦ KQ1096	AP			
South HCP: 20	♣ Q975	♣ AK10	1. Texas			
Contract: 4♥ S						

Board: 294	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ Q10753		1♣	Pass	1♠
Vul: NS	♥ 103	♥ AQ64	Pass	2NT	Pass	3♥
North HCP: 19	♦ K542	♦ 73	Pass	3NT	AP	
South HCP: 8	♣ AKQ97	♣ 54				
Contract: 3N N						

Board: 295	North:	South:	West	North	East	South
Dealer: S	♠ K8	♠ A94				2NT
Vul: EW	♥ QJ10432	♥ A9	Pass	3♦	Pass	3♥
North HCP: 7	♦ 84	♦ AJ2	Pass	4♥	AP	
South HCP: 20	♣ J104	♣ AK875				
Contract: 4♥ S						



## North hands (Practice Page)

### Transfers to 2NT

Board: 296	♠ K42	The opponents are silent.
Dealer: N	♥ K3	
Vul: Both	♦ AKQ7	You bid first.
HCP: 20	♣ KQ109	

Board: 297	♠ AJ10987	The opponents are silent.
Dealer: S	♥ KJ92	
Vul: None	♦ Q7	Partner bids first.
HCP: 11	♣ 3	

Board: 298	♠ A76	The opponents are silent.
Dealer: N	♥ AK87	
Vul: EW	♦ KJ	You bid first.
HCP: 20	♣ AJ75	

Board: 299	♠ 1098742	The opponents are silent.
Dealer: S	♥ 64	
Vul: Both	♦ J5	Partner bids first.
HCP: 4	♣ QJ9	

Board: 300	♠ A104	The opponents are silent.
Dealer: N	♥ AK94	
Vul: NS	♦ K5	You bid first.
HCP: 21	♣ AK84	

Board: 301	♠ J109753	The opponents are silent.
Dealer: S	♥ AK7	
Vul: Both	♦ K	Partner bids first.
HCP: 13	♣ Q86	

## Transfers to 2NT Both hands (Answers Page)

Board: 296	North:	South:	West	North	East	South
Dealer: N	♠ K42	♠ Q10986		2NT	Pass	3♥
Vul: Both	♥ K3	♥ A2	Pass	3♠	Pass	3NT
North HCP: 20	♦ AKQ7	♦ 85	Pass	4♠	AP	
South HCP: 6	♣ KQ109	♣ 8743				
Contract: 4♠ N						

Board: 297	North:	South:	West	North	East	South
Dealer: S	♠ AJ10987	♠ K52				2NT
Vul: None	♥ KJ92	♥ A85	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 11	♦ Q7	♦ KJ10	Pass	4NT <sup>2</sup>	Pass	5♣
South HCP: 20	♣ 3	♣ AKQ9	Pass	6♠	AP	
Contract: 6♠ S			1. Texas			
			2. Blackwood 0314, for ♠			

Board: 298	North:	South:	West	North	East	South
Dealer: N	♠ A76	♠ QJ1095		2NT	Pass	3♥
Vul: EW	♥ AK87	♥ 1092	Pass	3♠	Pass	3NT
North HCP: 20	♦ KJ	♦ Q872	Pass	4♠	AP	
South HCP: 5	♣ AJ75	♣ 9				
Contract: 4♠ N						

Board: 299	North:	South:	West	North	East	South
Dealer: S	♠ 1098742	♠ AQJ6				2NT
Vul: Both	♥ 64	♥ K10	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 4	♦ J5	♦ AK83	AP			
South HCP: 20	♣ QJ9	♣ K84	1. Texas			
Contract: 4♠ S						

Board: 300	North:	South:	West	North	East	South
Dealer: N	♠ A104	♠ K8653		2NT	Pass	3♥
Vul: NS	♥ AK94	♥ QJ6	Pass	3♠	Pass	3NT
North HCP: 21	♦ K5	♦ 9873	Pass	4♠	AP	
South HCP: 6	♣ AK84	♣ 7				
Contract: 4♠ N						

Board: 301	North:	South:	West	North	East	South
Dealer: S	♠ J109753	♠ AQ2				2NT
Vul: Both	♥ AK7	♥ J63	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 13	♦ K	♦ AQ1076	Pass	4NT <sup>2</sup>	Pass	5♣
South HCP: 20	♣ Q86	♣ AK	Pass	6♠	AP	
Contract: 6♠ S			1. Texas			
			2. Blackwood 0314, for ♠			

## South hands (Practice Page)

### Transfers to 2NT

Board: 296	♠ Q10986	The opponents are silent.
Dealer: N	♥ A2	
Vul: Both	♦ 85	Partner bids first.
HCP: 6	♣ 8743	

Board: 297	♠ K52	The opponents are silent.
Dealer: S	♥ A85	
Vul: None	♦ KJ10	You bid first.
HCP: 20	♣ AKQ9	

Board: 298	♠ QJ1095	The opponents are silent.
Dealer: N	♥ 1092	
Vul: EW	♦ Q872	Partner bids first.
HCP: 5	♣ 9	

Board: 299	♠ AQJ6	The opponents are silent.
Dealer: S	♥ K10	
Vul: Both	♦ AK83	You bid first.
HCP: 20	♣ K84	

Board: 300	♠ K8653	The opponents are silent.
Dealer: N	♥ QJ6	
Vul: NS	♦ 9873	Partner bids first.
HCP: 6	♣ 7	

Board: 301	♠ AQ2	The opponents are silent.
Dealer: S	♥ J63	
Vul: Both	♦ AQ1076	You bid first.
HCP: 20	♣ AK	

## Transfers to 2NT Both hands (Answers Page)

Board: 296	North:	South:	West	North	East	South
Dealer: N	♠ K42	♠ Q10986		2NT	Pass	3♥
Vul: Both	♥ K3	♥ A2	Pass	3♣	Pass	3NT
North HCP: 20	♦ AKQ7	♦ 85	Pass	4♣	AP	
South HCP: 6	♣ KQ109	♣ 8743				
Contract: 4♠ N						

Board: 297	North:	South:	West	North	East	South
Dealer: S	♠ AJ10987	♠ K52				2NT
Vul: None	♥ KJ92	♥ A85	Pass	4♥ <sup>1</sup>	Pass	4♣
North HCP: 11	♦ Q7	♦ KJ10	Pass	4NT <sup>2</sup>	Pass	5♣
South HCP: 20	♣ 3	♣ AKQ9	Pass	6♣	AP	
Contract: 6♠ S			1. Texas			
			2. Blackwood 0314, for ♠			

Board: 298	North:	South:	West	North	East	South
Dealer: N	♠ A76	♠ QJ1095		2NT	Pass	3♥
Vul: EW	♥ AK87	♥ 1092	Pass	3♣	Pass	3NT
North HCP: 20	♦ KJ	♦ Q872	Pass	4♣	AP	
South HCP: 5	♣ AJ75	♣ 9				
Contract: 4♠ N						

Board: 299	North:	South:	West	North	East	South
Dealer: S	♠ 1098742	♠ AQJ6				2NT
Vul: Both	♥ 64	♥ K10	Pass	4♥ <sup>1</sup>	Pass	4♣
North HCP: 4	♦ J5	♦ AK83	AP			
South HCP: 20	♣ QJ9	♣ K84	1. Texas			
Contract: 4♠ S						

Board: 300	North:	South:	West	North	East	South
Dealer: N	♠ A104	♠ K8653		2NT	Pass	3♥
Vul: NS	♥ AK94	♥ QJ6	Pass	3♣	Pass	3NT
North HCP: 21	♦ K5	♦ 9873	Pass	4♣	AP	
South HCP: 6	♣ AK84	♣ 7				
Contract: 4♠ N						

Board: 301	North:	South:	West	North	East	South
Dealer: S	♠ J109753	♠ AQ2				2NT
Vul: Both	♥ AK7	♥ J63	Pass	4♥ <sup>1</sup>	Pass	4♣
North HCP: 13	♦ K	♦ AQ1076	Pass	4NT <sup>2</sup>	Pass	5♣
South HCP: 20	♣ Q86	♣ AK	Pass	6♣	AP	
Contract: 6♠ S			1. Texas			
			2. Blackwood 0314, for ♠			

## North hands (Practice Page)

### Transfers to 2NT

Board: 302	♠ AK9	The opponents are silent.
Dealer: N	♥ KJ7	
Vul: NS	♦ AJ102	You bid first.
HCP: 21	♣ KQ6	

Board: 303	♠ J98542	The opponents are silent.
Dealer: S	♥ K9	
Vul: EW	♦ 987	Partner bids first.
HCP: 5	♣ J10	

Board: 304	♠ A1086	The opponents are silent.
Dealer: N	♥ A64	
Vul: NS	♦ AK	You bid first.
HCP: 21	♣ AQ63	

Board: 305	♠ AJ8542	The opponents are silent.
Dealer: S	♥ —	
Vul: Both	♦ AJ76	Partner bids first.
HCP: 14	♣ A107	

Board: 306	♠ AJ	The opponents are silent.
Dealer: N	♥ AQ85	
Vul: NS	♦ KJ98	You bid first.
HCP: 20	♣ AJ8	

Board: 307	♠ A108764	The opponents are silent.
Dealer: S	♥ 763	
Vul: EW	♦ 4	Partner bids first.
HCP: 4	♣ 984	

## Transfers to 2NT Both hands (Answers Page)

Board: 302 Dealer: N Vul: NS North HCP: 21 South HCP: 4 Contract: 4♥ N	North: ♠ AK9 ♥ KJ7 ♦ AJ102 ♣ KQ6	South: ♠ Q62 ♥ 1098543 ♦ Q75 ♣ 9	West Pass 1. Texas	North 2NT 4♥ AP	East Pass AP	South 4♦ <sup>1</sup>
Board: 303 Dealer: S Vul: EW North HCP: 5 South HCP: 21 Contract: 4♠ S	North: ♠ J98542 ♥ K9 ♦ 987 ♣ J10	South: ♠ AK ♥ AQ72 ♦ A52 ♣ A875	West Pass Pass	North 3♥ 4♠	East Pass AP	South 2NT 3♠
Board: 304 Dealer: N Vul: NS North HCP: 21 South HCP: 10 Contract: 4♠ S	North: ♠ A1086 ♥ A64 ♦ AK ♣ AQ63	South: ♠ QJ9753 ♥ KJ ♦ Q75 ♣ J7	West Pass AP 1. Extended acceptance after NT	North 2NT 3NT <sup>1</sup>	East Pass Pass	South 3♥ 4♠
Board: 305 Dealer: S Vul: Both North HCP: 14 South HCP: 20 Contract: 7♠ S	North: ♠ AJ8542 ♥ — ♦ AJ76 ♣ A107	South: ♠ KQ ♥ AJ74 ♦ KQ103 ♣ KQ3	West Pass Pass Pass 1. Texas 2. Exclusion, for ♠	North 4♥ <sup>1</sup> 5♥ <sup>2</sup> 6♣ 7♠	East Pass Pass Pass AP	South 2NT 4♠ 5NT 6♦
Board: 306 Dealer: N Vul: NS North HCP: 20 South HCP: 5 Contract: 3N N	North: ♠ AJ ♥ AQ85 ♦ KJ98 ♣ AJ8	South: ♠ 108654 ♥ J3 ♦ A52 ♣ 543	West Pass AP	North 2NT 3♠	East Pass Pass	South 3♥ 3NT
Board: 307 Dealer: S Vul: EW North HCP: 4 South HCP: 20 Contract: 4♠ S	North: ♠ A108764 ♥ 763 ♦ 4 ♣ 984	South: ♠ KQ ♥ KQ108 ♦ A95 ♣ AQ73	West Pass AP 1. Texas	North 4♥ <sup>1</sup>	East Pass	South 2NT 4♠

## South hands (Practice Page)

### Transfers to 2NT

Board: 302	♠ Q62	The opponents are silent.
Dealer: N	♥ 1098543	
Vul: NS	♦ Q75	Partner bids first.
HCP: 4	♣ 9	

Board: 303	♠ AK	The opponents are silent.
Dealer: S	♥ AQ72	
Vul: EW	♦ A52	You bid first.
HCP: 21	♣ A875	

Board: 304	♠ QJ9753	The opponents are silent.
Dealer: N	♥ KJ	
Vul: NS	♦ Q75	Partner bids first.
HCP: 10	♣ J7	

Board: 305	♠ KQ	The opponents are silent.
Dealer: S	♥ AJ74	
Vul: Both	♦ KQ103	You bid first.
HCP: 20	♣ KQ3	

Board: 306	♠ 108654	The opponents are silent.
Dealer: N	♥ J3	
Vul: NS	♦ A52	Partner bids first.
HCP: 5	♣ 543	

Board: 307	♠ KQ	The opponents are silent.
Dealer: S	♥ KQ108	
Vul: EW	♦ A95	You bid first.
HCP: 20	♣ AQ73	

## Transfers to 2NT Both hands (Answers Page)

Board: 302 Dealer: N Vul: NS North HCP: 21 South HCP: 4 Contract: 4♥ N	North: ♠ AK9 ♥ KJ7 ♦ AJ102 ♣ KQ6	South: ♠ Q62 ♥ 1098543 ♦ Q75 ♣ 9	West Pass 1. Texas	North 2NT 4♥ AP	East Pass AP	South 4♦ <sup>1</sup>
Board: 303 Dealer: S Vul: EW North HCP: 5 South HCP: 21 Contract: 4♠ S	North: ♠ J98542 ♥ K9 ♦ 987 ♣ J10	South: ♠ AK ♥ AQ72 ♦ A52 ♣ A875	West Pass Pass	North 3♥ 4♠	East Pass AP	South 2NT 3♠
Board: 304 Dealer: N Vul: NS North HCP: 21 South HCP: 10 Contract: 4♠ S	North: ♠ A1086 ♥ A64 ♦ AK ♣ AQ63	South: ♠ QJ9753 ♥ KJ ♦ Q75 ♣ J7	West Pass AP 1. Extended acceptance after NT	North 2NT 3NT <sup>1</sup>	East Pass Pass	South 3♥ 4♠
Board: 305 Dealer: S Vul: Both North HCP: 14 South HCP: 20 Contract: 7♠ S	North: ♠ AJ8542 ♥ — ♦ AJ76 ♣ A107	South: ♠ KQ ♥ AJ74 ♦ KQ103 ♣ KQ3	West Pass Pass Pass 1. Texas 2. Exclusion, for ♠	North 4♥ <sup>1</sup> 5♥ <sup>2</sup> 6♣ 7♠	East Pass Pass Pass AP	South 2NT 4♠ 5NT 6♦
Board: 306 Dealer: N Vul: NS North HCP: 20 South HCP: 5 Contract: 3N N	North: ♠ AJ ♥ AQ85 ♦ KJ98 ♣ AJ8	South: ♠ 108654 ♥ J3 ♦ A52 ♣ 543	West Pass AP	North 2NT 3♠	East Pass Pass	South 3♥ 3NT
Board: 307 Dealer: S Vul: EW North HCP: 4 South HCP: 20 Contract: 4♠ S	North: ♠ A108764 ♥ 763 ♦ 4 ♣ 984	South: ♠ KQ ♥ KQ108 ♦ A95 ♣ AQ73	West Pass AP 1. Texas	North 4♥ <sup>1</sup>	East Pass	South 2NT 4♠



## North hands (Practice Page)

### Transfers to 2NT

Board: 308	♠ AJ5	The opponents are silent.
Dealer: N	♥ Q53	
Vul: Both	♦ A7	You bid first.
HCP: 19	♣ AKJ108	

Board: 309	♠ A9754	The opponents are silent.
Dealer: S	♥ J3	
Vul: None	♦ A94	Partner bids first.
HCP: 12	♣ K92	

Board: 310	♠ AKJ9	The opponents are silent.
Dealer: N	♥ KJ	
Vul: EW	♦ K954	You bid first.
HCP: 20	♣ KQ4	

Board: 311	♠ J32	The opponents are silent.
Dealer: S	♥ QJ1094	
Vul: Both	♦ J982	Partner bids first.
HCP: 5	♣ 10	

Board: 312	♠ A5	The opponents are silent.
Dealer: N	♥ AJ7	
Vul: NS	♦ AJ43	You bid first.
HCP: 21	♣ AK94	

## Transfers to 2NT Both hands (Answers Page)

Board: 308  
Dealer: N  
Vul: Both  
North HCP: 19  
South HCP: 11  
Contract: 6♠ S

North:  
♠ AJ5  
♥ Q53  
♦ A7  
♣ AKJ108

South:  
♠ KQ432  
♥ AJ72  
♦ J92  
♣ 4

West	North	East	South
	1♣	Pass	1♠
Pass	2NT	Pass	3♥
Pass	3♠	Pass	3NT <sup>1</sup>
Pass	4♣ <sup>2</sup>	Pass	4♥ <sup>3</sup>
Pass	4NT <sup>4</sup>	Pass	5♠
Pass	6♠	AP	

1. Cue bid, surplus  
2. Cue bid, a ♣ stopper  
3. Cue bid, a ♥ stopper  
4. Blackwood 0314, for ♠

Board: 309  
Dealer: S  
Vul: None  
North HCP: 12  
South HCP: 20  
Contract: 6N S

North:  
♠ A9754  
♥ J3  
♦ A94  
♣ K92

South:  
♠ QJ83  
♥ AQ2  
♦ KQ2  
♣ AQ3

West	North	East	South
			2NT
Pass	3♥	Pass	3♠
Pass	6NT	AP	

Board: 310  
Dealer: N  
Vul: EW  
North HCP: 20  
South HCP: 5  
Contract: 4♠ N

North:  
♠ AKJ9  
♥ KJ  
♦ K954  
♣ KQ4

South:  
♠ 107642  
♥ 87  
♦ 872  
♣ AJ3

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

Board: 311  
Dealer: S  
Vul: Both  
North HCP: 5  
South HCP: 21  
Contract: 4♥ S

North:  
♠ J32  
♥ QJ1094  
♦ J982  
♣ 10

South:  
♠ AK7  
♥ AK52  
♦ AQ10  
♣ J63

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

Board: 312  
Dealer: N  
Vul: NS  
North HCP: 21  
South HCP: 5  
Contract: 4♥ N

North:  
♠ A5  
♥ AJ7  
♦ AJ43  
♣ AK94

South:  
♠ 7632  
♥ KQ9542  
♦ 765  
♣ —

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

## South hands (Practice Page)

### Transfers to 2NT

Board: 308	♠ KQ432	The opponents are silent.
Dealer: N	♥ AJ72	
Vul: Both	♦ J92	Partner bids first.
HCP: 11	♣ 4	

Board: 309	♠ QJ83	The opponents are silent.
Dealer: S	♥ AQ2	
Vul: None	♦ KQ2	You bid first.
HCP: 20	♣ AQ3	

Board: 310	♠ 107642	The opponents are silent.
Dealer: N	♥ 87	
Vul: EW	♦ 872	Partner bids first.
HCP: 5	♣ AJ3	

Board: 311	♠ AK7	The opponents are silent.
Dealer: S	♥ AK52	
Vul: Both	♦ AQ10	You bid first.
HCP: 21	♣ J63	

Board: 312	♠ 7632	The opponents are silent.
Dealer: N	♥ KQ9542	
Vul: NS	♦ 765	Partner bids first.
HCP: 5	♣ —	

## Transfers to 2NT Both hands (Answers Page)

Board: 308  
Dealer: N  
Vul: Both  
North HCP: 19  
South HCP: 11  
Contract: 6♠ S

North:  
♠ AJ5  
♥ Q53  
♦ A7  
♣ AKJ108

South:  
♠ KQ432  
♥ AJ72  
♦ J92  
♣ 4

West	North	East	South
	1♣	Pass	1♠
Pass	2NT	Pass	3♥
Pass	3♠	Pass	3NT <sup>1</sup>
Pass	4♣ <sup>2</sup>	Pass	4♥ <sup>3</sup>
Pass	4NT <sup>4</sup>	Pass	5♠
Pass	6♠	AP	

1. Cue bid, surplus  
2. Cue bid, a ♣ stopper  
3. Cue bid, a ♥ stopper  
4. Blackwood 0314, for ♠

Board: 309  
Dealer: S  
Vul: None  
North HCP: 12  
South HCP: 20  
Contract: 6N S

North:  
♠ A9754  
♥ J3  
♦ A94  
♣ K92

South:  
♠ QJ83  
♥ AQ2  
♦ KQ2  
♣ AQ3

West	North	East	South
			2NT
Pass	3♥	Pass	3♠
Pass	6NT	AP	

Board: 310  
Dealer: N  
Vul: EW  
North HCP: 20  
South HCP: 5  
Contract: 4♠ N

North:  
♠ AKJ9  
♥ KJ  
♦ K954  
♣ KQ4

South:  
♠ 107642  
♥ 87  
♦ 872  
♣ AJ3

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

Board: 311  
Dealer: S  
Vul: Both  
North HCP: 5  
South HCP: 21  
Contract: 4♥ S

North:  
♠ J32  
♥ QJ1094  
♦ J982  
♣ 10

South:  
♠ AK7  
♥ AK52  
♦ AQ10  
♣ J63

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

Board: 312  
Dealer: N  
Vul: NS  
North HCP: 21  
South HCP: 5  
Contract: 4♥ N

North:  
♠ A5  
♥ AJ7  
♦ AJ43  
♣ AK94

South:  
♠ 7632  
♥ KQ9542  
♦ 765  
♣ —

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

## North hands (Practice Page)

### Transfers to 2NT

Board: 313	♠ J10762	The opponents are silent.
Dealer: S	♥ 854	
Vul: Both	♦ 103	Partner bids first.
HCP: 5	♣ A107	

Board: 314	♠ AQ95	The opponents are silent.
Dealer: N	♥ A10	
Vul: None	♦ K5	You bid first.
HCP: 20	♣ AK983	

Board: 315	♠ 103	The opponents are silent.
Dealer: S	♥ AKQ854	
Vul: NS	♦ 9632	Partner bids first.
HCP: 9	♣ 4	

Board: 316	♠ A74	The opponents are silent.
Dealer: N	♥ AK43	
Vul: None	♦ 742	You bid first.
HCP: 20	♣ AKQ	

Board: 317	♠ 1053	The opponents are silent.
Dealer: S	♥ QJ9754	
Vul: NS	♦ K92	Partner bids first.
HCP: 7	♣ J	

Board: 318	♠ AKQ4	The opponents are silent.
Dealer: N	♥ AJ9	
Vul: EW	♦ Q8	You bid first.
HCP: 20	♣ A986	

## Transfers to 2NT Both hands (Answers Page)

Board: 313 Dealer: S Vul: Both North HCP: 5 South HCP: 21 Contract: 4♠ S	North: ♠ J10762 ♥ 854 ♦ 103 ♣ A107	South: ♠ AQ8 ♥ AKQ7 ♦ J82 ♣ KQ8	West Pass Pass AP	North 3♥ 3NT	East Pass Pass	South 2NT 3♠ 4♠
Board: 314 Dealer: N Vul: None North HCP: 20 South HCP: 3 Contract: 4♠ S	North: ♠ AQ95 ♥ A10 ♦ K5 ♣ AK983	South: ♠ 1087642 ♥ 95 ♦ Q62 ♣ J10	West Pass AP 1. Extended acceptance after NT	North 2NT 3NT <sup>1</sup>	East Pass Pass	South 3♥ 4♠
Board: 315 Dealer: S Vul: NS North HCP: 9 South HCP: 20 Contract: 6♥ S	North: ♠ 103 ♥ AKQ854 ♦ 9632 ♣ 4	South: ♠ A98 ♥ 72 ♦ AKQ ♣ AQJ65	West Pass Pass Pass 1. Texas 2. Blackwood 0314, for ♥	North 4♦ <sup>1</sup> 4NT <sup>2</sup> 6♥	East Pass Pass AP	South 2NT 4♥ 5♣
Board: 316 Dealer: N Vul: None North HCP: 20 South HCP: 11 Contract: 6♠ N	North: ♠ A74 ♥ AK43 ♦ 742 ♣ AKQ	South: ♠ K10952 ♥ J9 ♦ AK ♣ 9862	West Pass Pass 1. Quantitative 4NT	North 2NT 3♠ 6♠	East Pass Pass AP	South 3♥ 4NT <sup>1</sup>
Board: 317 Dealer: S Vul: NS North HCP: 7 South HCP: 20 Contract: 4♥ S	North: ♠ 1053 ♥ QJ9754 ♦ K92 ♣ J	South: ♠ KQ4 ♥ AK10 ♦ AJ5 ♣ K763	West Pass Pass	North 3♦ 4♥	East Pass AP	South 2NT 3♥
Board: 318 Dealer: N Vul: EW North HCP: 20 South HCP: 4 Contract: 4♥ N	North: ♠ AKQ4 ♥ AJ9 ♦ Q8 ♣ A986	South: ♠ 96 ♥ Q85432 ♦ 1092 ♣ Q10	West Pass 1. Texas	North 2NT 4♥	East Pass AP	South 4♦ <sup>1</sup>

## South hands (Practice Page)

### Transfers to 2NT

Board: 313	♠ AQ8	The opponents are silent.
Dealer: S	♥ AKQ7	
Vul: Both	♦ J82	You bid first.
HCP: 21	♣ KQ8	

Board: 314	♠ 1087642	The opponents are silent.
Dealer: N	♥ 95	
Vul: None	♦ Q62	Partner bids first.
HCP: 3	♣ J10	

Board: 315	♠ A98	The opponents are silent.
Dealer: S	♥ 72	
Vul: NS	♦ AKQ	You bid first.
HCP: 20	♣ AQJ65	

Board: 316	♠ K10952	The opponents are silent.
Dealer: N	♥ J9	
Vul: None	♦ AK	Partner bids first.
HCP: 11	♣ 9862	

Board: 317	♠ KQ4	The opponents are silent.
Dealer: S	♥ AK10	
Vul: NS	♦ AJ5	You bid first.
HCP: 20	♣ K763	

Board: 318	♠ 96	The opponents are silent.
Dealer: N	♥ Q85432	
Vul: EW	♦ 1092	Partner bids first.
HCP: 4	♣ Q10	

## Transfers to 2NT Both hands (Answers Page)

Board: 313 Dealer: S Vul: Both North HCP: 5 South HCP: 21 Contract: 4♠ S	North: ♠ J10762 ♥ 854 ♦ 103 ♣ A107	South: ♠ AQ8 ♥ AKQ7 ♦ J82 ♣ KQ8	West Pass Pass AP	North 3♥ 3NT	East Pass Pass	South 2NT 3♠ 4♠
Board: 314 Dealer: N Vul: None North HCP: 20 South HCP: 3 Contract: 4♠ S	North: ♠ AQ95 ♥ A10 ♦ K5 ♣ AK983	South: ♠ 1087642 ♥ 95 ♦ Q62 ♣ J10	West Pass AP 1. Extended acceptance after NT	North 2NT 3NT <sup>1</sup>	East Pass Pass	South 3♥ 4♠
Board: 315 Dealer: S Vul: NS North HCP: 9 South HCP: 20 Contract: 6♥ S	North: ♠ 103 ♥ AKQ854 ♦ 9632 ♣ 4	South: ♠ A98 ♥ 72 ♦ AKQ ♣ AQJ65	West Pass Pass Pass 1. Texas 2. Blackwood 0314, for ♥	North 4♦ <sup>1</sup> 4NT <sup>2</sup> 6♥	East Pass Pass AP	South 2NT 4♥ 5♣
Board: 316 Dealer: N Vul: None North HCP: 20 South HCP: 11 Contract: 6♠ N	North: ♠ A74 ♥ AK43 ♦ 742 ♣ AKQ	South: ♠ K10952 ♥ J9 ♦ AK ♣ 9862	West Pass Pass 1. Quantitative 4NT	North 2NT 3♠ 6♠	East Pass Pass AP	South 3♥ 4NT <sup>1</sup>
Board: 317 Dealer: S Vul: NS North HCP: 7 South HCP: 20 Contract: 4♥ S	North: ♠ 1053 ♥ QJ9754 ♦ K92 ♣ J	South: ♠ KQ4 ♥ AK10 ♦ AJ5 ♣ K763	West Pass Pass	North 3♦ 4♥	East Pass AP	South 2NT 3♥
Board: 318 Dealer: N Vul: EW North HCP: 20 South HCP: 4 Contract: 4♥ N	North: ♠ AKQ4 ♥ AJ9 ♦ Q8 ♣ A986	South: ♠ 96 ♥ Q85432 ♦ 1092 ♣ Q10	West Pass 1. Texas	North 2NT 4♥	East Pass AP	South 4♦ <sup>1</sup>



## North hands (Practice Page)

### Transfers to 2NT

Board: 319	♠ AKJ95	The opponents are silent.
Dealer: S	♥ 652	
Vul: Both	♦ 84	Partner bids first.
HCP: 11	♣ K82	

Board: 320	♠ Q107	The opponents are silent.
Dealer: N	♥ A82	
Vul: NS	♦ AKQ10	You bid first.
HCP: 20	♣ AJ7	

Board: 321	♠ J8653	The opponents are silent.
Dealer: S	♥ 952	
Vul: Both	♦ J2	Partner bids first.
HCP: 4	♣ Q94	

Board: 322	♠ A94	The opponents are silent.
Dealer: N	♥ AKJ	
Vul: Both	♦ A53	You bid first.
HCP: 21	♣ KQ54	

Board: 323	♠ J3	The opponents are silent.
Dealer: S	♥ Q8654	
Vul: None	♦ J652	Partner bids first.
HCP: 5	♣ J3	

Board: 324	♠ K10	The opponents are silent.
Dealer: N	♥ AKQ6	
Vul: NS	♦ A872	You bid first.
HCP: 21	♣ KQ8	

## Transfers to 2NT Both hands (Answers Page)

Board: 319	North:	South:	West	North	East	South
Dealer: S	♠ AKJ95	♠ 82				2NT
Vul: Both	♥ 652	♥ AQJ8	Pass	3♥	Pass	3♠
North HCP: 11	♦ 84	♦ AKQ	Pass	4NT <sup>1</sup>	Pass	6NT
South HCP: 20	♣ K82	♣ A753	AP			
Contract: 6N S			1. Quantitative 4NT			

Board: 320	North:	South:	West	North	East	South
Dealer: N	♠ Q107	♠ AK942		2NT	Pass	3♥
Vul: NS	♥ A82	♥ KJ	Pass	3♠	Pass	5NT
North HCP: 20	♦ AKQ10	♦ J73	Pass	6NT	AP	
South HCP: 15	♣ AJ7	♣ K84				
Contract: 6N N						

Board: 321	North:	South:	West	North	East	South
Dealer: S	♠ J8653	♠ Q9				2NT
Vul: Both	♥ 952	♥ AK7	Pass	3♥	Pass	3♠
North HCP: 4	♦ J2	♦ K83	AP			
South HCP: 20	♣ Q94	♣ AKJ76				
Contract: 3♠ S						

Board: 322	North:	South:	West	North	East	South
Dealer: N	♠ A94	♠ J108765		2NT	Pass	3♥
Vul: Both	♥ AKJ	♥ Q4	Pass	3♠	Pass	4♠
North HCP: 21	♦ A53	♦ Q82	AP			
South HCP: 5	♣ KQ54	♣ 106				
Contract: 4♠ N						

Board: 323	North:	South:	West	North	East	South
Dealer: S	♠ J3	♠ A752				2NT
Vul: None	♥ Q8654	♥ AK32	Pass	3♦	Pass	3NT <sup>1</sup>
North HCP: 5	♦ J652	♦ A94	Pass	4♥	AP	
South HCP: 20	♣ J3	♣ KQ	1. Extended acceptance after NT			
Contract: 4♥ N						

Board: 324	North:	South:	West	North	East	South
Dealer: N	♠ K10	♠ AQ874		2NT	Pass	3♥
Vul: NS	♥ AKQ6	♥ J94	Pass	3♠	Pass	3NT
North HCP: 21	♦ A872	♦ 1063	AP			
South HCP: 7	♣ KQ8	♣ 74				
Contract: 3N N						

## South hands (Practice Page)

### Transfers to 2NT

Board: 319	♠ 82	The opponents are silent.
Dealer: S	♥ AQJ8	
Vul: Both	♦ AKQ	You bid first.
HCP: 20	♣ A753	

Board: 320	♠ AK942	The opponents are silent.
Dealer: N	♥ KJ	
Vul: NS	♦ J73	Partner bids first.
HCP: 15	♣ K84	

Board: 321	♠ Q9	The opponents are silent.
Dealer: S	♥ AK7	
Vul: Both	♦ K83	You bid first.
HCP: 20	♣ AKJ76	

Board: 322	♠ J108765	The opponents are silent.
Dealer: N	♥ Q4	
Vul: Both	♦ Q82	Partner bids first.
HCP: 5	♣ 106	

Board: 323	♠ A752	The opponents are silent.
Dealer: S	♥ AK32	
Vul: None	♦ A94	You bid first.
HCP: 20	♣ KQ	

Board: 324	♠ AQ874	The opponents are silent.
Dealer: N	♥ J94	
Vul: NS	♦ 1063	Partner bids first.
HCP: 7	♣ 74	

## Transfers to 2NT Both hands (Answers Page)

Board: 319	North:	South:	West	North	East	South
Dealer: S	♠ AKJ95	♠ 82				2NT
Vul: Both	♥ 652	♥ AQJ8	Pass	3♥	Pass	3♠
North HCP: 11	♦ 84	♦ AKQ	Pass	4NT <sup>1</sup>	Pass	6NT
South HCP: 20	♣ K82	♣ A753	AP			
Contract: 6N S			1. Quantitative 4NT			

Board: 320	North:	South:	West	North	East	South
Dealer: N	♠ Q107	♠ AK942		2NT	Pass	3♥
Vul: NS	♥ A82	♥ KJ	Pass	3♠	Pass	5NT
North HCP: 20	♦ AKQ10	♦ J73	Pass	6NT	AP	
South HCP: 15	♣ AJ7	♣ K84				
Contract: 6N N						

Board: 321	North:	South:	West	North	East	South
Dealer: S	♠ J8653	♠ Q9				2NT
Vul: Both	♥ 952	♥ AK7	Pass	3♥	Pass	3♠
North HCP: 4	♦ J2	♦ K83	AP			
South HCP: 20	♣ Q94	♣ AKJ76				
Contract: 3♠ S						

Board: 322	North:	South:	West	North	East	South
Dealer: N	♠ A94	♠ J108765		2NT	Pass	3♥
Vul: Both	♥ AKJ	♥ Q4	Pass	3♠	Pass	4♠
North HCP: 21	♦ A53	♦ Q82	AP			
South HCP: 5	♣ KQ54	♣ 106				
Contract: 4♠ N						

Board: 323	North:	South:	West	North	East	South
Dealer: S	♠ J3	♠ A752				2NT
Vul: None	♥ Q8654	♥ AK32	Pass	3♦	Pass	3NT <sup>1</sup>
North HCP: 5	♦ J652	♦ A94	Pass	4♥	AP	
South HCP: 20	♣ J3	♣ KQ	1. Extended acceptance after NT			
Contract: 4♥ N						

Board: 324	North:	South:	West	North	East	South
Dealer: N	♠ K10	♠ AQ874		2NT	Pass	3♥
Vul: NS	♥ AKQ6	♥ J94	Pass	3♠	Pass	3NT
North HCP: 21	♦ A872	♦ 1063	AP			
South HCP: 7	♣ KQ8	♣ 74				
Contract: 3N N						

## North hands (Practice Page)

### Transfers to 2NT

Board: 325	♠ J87	The opponents are silent.
Dealer: S	♥ KQ965	
Vul: Both	♦ KQ10	Partner bids first.
HCP: 11	♣ 108	

Board: 326	♠ AK10	The opponents are silent.
Dealer: N	♥ K6	
Vul: NS	♦ AK74	You bid first.
HCP: 20	♣ K743	

Board: 327	♠ Q42	The opponents are silent.
Dealer: S	♥ A8632	
Vul: EW	♦ J9	Partner bids first.
HCP: 11	♣ A95	

Board: 328	♠ K53	The opponents are silent.
Dealer: N	♥ A9	
Vul: None	♦ AKQ8	You bid first.
HCP: 21	♣ AJ96	

Board: 329	♠ KQ10952	The opponents are silent.
Dealer: S	♥ 8743	
Vul: NS	♦ 83	Partner bids first.
HCP: 5	♣ 9	

## Transfers to 2NT Both hands (Answers Page)

Board: 325	North:	South:	West	North	East	South
Dealer: S	♠ J87	♠ KQ5				2NT
Vul: Both	♥ KQ965	♥ A4	Pass	3♦	Pass	3♥
North HCP: 11	♦ KQ10	♦ AJ62	Pass	4NT <sup>1</sup>	Pass	6NT
South HCP: 21	♣ 108	♣ AK95	AP			
Contract: 6N S			1. Quantitative 4NT			

Board: 326	North:	South:	West	North	East	South
Dealer: N	♠ AK10	♠ 54		2NT	Pass	4♦ <sup>1</sup>
Vul: NS	♥ K6	♥ A109854	Pass	4♥	Pass	4NT <sup>2</sup>
North HCP: 20	♦ AK74	♦ J	Pass	5♣	Pass	5♦
South HCP: 11	♣ K743	♣ AQ52	Pass	5♥	Pass	6NT
Contract: 6N N			AP			
			1. Texas			
			2. Blackwood 0314, for ♥			

Board: 327	North:	South:	West	North	East	South
Dealer: S	♠ Q42	♠ AKJ				2NT
Vul: EW	♥ A8632	♥ KQ9	Pass	3♦	Pass	3♥
North HCP: 11	♦ J9	♦ AK107	Pass	4NT <sup>1</sup>	Pass	6♥
South HCP: 20	♣ A95	♣ 1076	AP			
Contract: 6♥ S			1. Quantitative 4NT			

Board: 328	North:	South:	West	North	East	South
Dealer: N	♠ K53	♠ Q1097		2NT	Pass	3♦
Vul: None	♥ A9	♥ QJ7643	Pass	3♥	Pass	4♥
North HCP: 21	♦ AKQ8	♦ 2	AP			
South HCP: 7	♣ AJ96	♣ Q8				
Contract: 4♥ N						

Board: 329	North:	South:	West	North	East	South
Dealer: S	♠ KQ10952	♠ J64				2NT
Vul: NS	♥ 8743	♥ AJ10	Pass	3♥	Pass	3♠
North HCP: 5	♦ 83	♦ AKQ	Pass	4♠	AP	
South HCP: 21	♣ 9	♣ KQJ4				
Contract: 4♠ S						

## South hands (Practice Page)

### Transfers to 2NT

Board: 325	♠ KQ5	The opponents are silent.
Dealer: S	♥ A4	
Vul: Both	♦ AJ62	You bid first.
HCP: 21	♣ AK95	

Board: 326	♠ 54	The opponents are silent.
Dealer: N	♥ A109854	
Vul: NS	♦ J	Partner bids first.
HCP: 11	♣ AQ52	

Board: 327	♠ AKJ	The opponents are silent.
Dealer: S	♥ KQ9	
Vul: EW	♦ AK107	You bid first.
HCP: 20	♣ 1076	

Board: 328	♠ Q1097	The opponents are silent.
Dealer: N	♥ QJ7643	
Vul: None	♦ 2	Partner bids first.
HCP: 7	♣ Q8	

Board: 329	♠ J64	The opponents are silent.
Dealer: S	♥ AJ10	
Vul: NS	♦ AKQ	You bid first.
HCP: 21	♣ KQJ4	

## Transfers to 2NT Both hands (Answers Page)

Board: 325	North:	South:	West	North	East	South
Dealer: S	♠ J87	♠ KQ5				2NT
Vul: Both	♥ KQ965	♥ A4	Pass	3♦	Pass	3♥
North HCP: 11	♦ KQ10	♦ AJ62	Pass	4NT <sup>1</sup>	Pass	6NT
South HCP: 21	♣ 108	♣ AK95	AP			
Contract: 6N S			1. Quantitative 4NT			

Board: 326	North:	South:	West	North	East	South
Dealer: N	♠ AK10	♠ 54		2NT	Pass	4♦ <sup>1</sup>
Vul: NS	♥ K6	♥ A109854	Pass	4♥	Pass	4NT <sup>2</sup>
North HCP: 20	♦ AK74	♦ J	Pass	5♣	Pass	5♦
South HCP: 11	♣ K743	♣ AQ52	Pass	5♥	Pass	6NT
Contract: 6N N			AP			
			1. Texas			
			2. Blackwood 0314, for ♥			

Board: 327	North:	South:	West	North	East	South
Dealer: S	♠ Q42	♠ AKJ				2NT
Vul: EW	♥ A8632	♥ KQ9	Pass	3♦	Pass	3♥
North HCP: 11	♦ J9	♦ AK107	Pass	4NT <sup>1</sup>	Pass	6♥
South HCP: 20	♣ A95	♣ 1076	AP			
Contract: 6♥ S			1. Quantitative 4NT			

Board: 328	North:	South:	West	North	East	South
Dealer: N	♠ K53	♠ Q1097		2NT	Pass	3♦
Vul: None	♥ A9	♥ QJ7643	Pass	3♥	Pass	4♥
North HCP: 21	♦ AKQ8	♦ 2	AP			
South HCP: 7	♣ AJ96	♣ Q8				
Contract: 4♥ N						

Board: 329	North:	South:	West	North	East	South
Dealer: S	♠ KQ10952	♠ J64				2NT
Vul: NS	♥ 8743	♥ AJ10	Pass	3♥	Pass	3♠
North HCP: 5	♦ 83	♦ AKQ	Pass	4♠	AP	
South HCP: 21	♣ 9	♣ KQJ4				
Contract: 4♠ S						



## North hands (Practice Page)

### Transfers to 2NT

Board: 330	♠ AJ83	The opponents are silent.
Dealer: N	♥ K6	
Vul: EW	♦ AK8	You bid first.
HCP: 20	♣ AJ98	

Board: 331	♠ AK10942	The opponents are silent.
Dealer: S	♥ QJ2	
Vul: Both	♦ J10	Partner bids first.
HCP: 11	♣ 108	

Board: 332	♠ A86	The opponents are silent.
Dealer: N	♥ AJ	
Vul: NS	♦ AQ108	You bid first.
HCP: 20	♣ AJ104	

Board: 333	♠ KQ10984	The opponents are silent.
Dealer: S	♥ 6	
Vul: EW	♦ KJ	Partner bids first.
HCP: 15	♣ AQ94	

Board: 334	♠ 74	The opponents are silent.
Dealer: N	♥ AJ5	
Vul: Both	♦ AQJ84	You bid first.
HCP: 19	♣ AK2	

## Transfers to 2NT Both hands (Answers Page)

Board: 330  
Dealer: N  
Vul: EW  
North HCP: 20  
South HCP: 7  
Contract: 6♠ N

North:  
♠ AJ83  
♥ K6  
♦ AK8  
♣ AJ98

South:  
♠ KQ964  
♥ Q102  
♦ 10962  
♣ 4

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

1. Extended acceptance after NT
2. Cue bid, a ♣ stopper
3. Cue bid, a ♦ stopper
4. Cue bid, surplus
5. Blackwood 0314, for ♠

Board: 331  
Dealer: S  
Vul: Both  
North HCP: 11  
South HCP: 21  
Contract: 6N S

North:  
♠ AK10942  
♥ QJ2  
♦ J10  
♣ 108

South:  
♠ QJ  
♥ K10  
♦ AQ864  
♣ AKQ5

West	North	East	South
			2NT
Pass	4♥ <sup>1</sup>	Pass	4♠
Pass	4NT <sup>2</sup>	Pass	5♠
Pass	6NT	AP	

1. Texas
2. Blackwood 0314, for ♠

Board: 332  
Dealer: N  
Vul: NS  
North HCP: 20  
South HCP: 4  
Contract: 4♥ N

North:  
♠ A86  
♥ AJ  
♦ AQ108  
♣ AJ104

South:  
♠ 1053  
♥ K109762  
♦ J96  
♣ 3

West	North	East	South
	2NT	Pass	4♦ <sup>1</sup>
Pass	4♥	AP	

1. Texas

Board: 333  
Dealer: S  
Vul: EW  
North HCP: 15  
South HCP: 20  
Contract: 7N S

North:  
♠ KQ10984  
♥ 6  
♦ KJ  
♣ AQ94

South:  
♠ A52  
♥ AKQ10  
♦ A3  
♣ K1083

West	North	East	South
			2NT
Pass	4♥ <sup>1</sup>	Pass	4♠
Pass	4NT <sup>2</sup>	Pass	5♣
Pass	7NT	AP	

1. Texas
2. Blackwood 0314, for ♠

Board: 334  
Dealer: N  
Vul: Both  
North HCP: 19  
South HCP: 10  
Contract: 3N N

North:  
♠ 74  
♥ AJ5  
♦ AQJ84  
♣ AK2

South:  
♠ AJ10862  
♥ KQ108  
♦ 6  
♣ 63

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

## South hands (Practice Page)

### Transfers to 2NT

Board: 330	♠ KQ964	The opponents are silent.
Dealer: N	♥ Q102	
Vul: EW	♦ 10962	Partner bids first.
HCP: 7	♣ 4	

Board: 331	♠ QJ	The opponents are silent.
Dealer: S	♥ K10	
Vul: Both	♦ AQ864	You bid first.
HCP: 21	♣ AKQ5	

Board: 332	♠ 1053	The opponents are silent.
Dealer: N	♥ K109762	
Vul: NS	♦ J96	Partner bids first.
HCP: 4	♣ 3	

Board: 333	♠ A52	The opponents are silent.
Dealer: S	♥ AKQ10	
Vul: EW	♦ A3	You bid first.
HCP: 20	♣ K1083	

Board: 334	♠ AJ10862	The opponents are silent.
Dealer: N	♥ KQ108	
Vul: Both	♦ 6	Partner bids first.
HCP: 10	♣ 63	

## Transfers to 2NT Both hands (Answers Page)

Board: 330  
Dealer: N  
Vul: EW  
North HCP: 20  
South HCP: 7  
Contract: 6♠ N

North:  
♠ AJ83  
♥ K6  
♦ AK8  
♣ AJ98

South:  
♠ KQ964  
♥ Q102  
♦ 10962  
♣ 4

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

1. Extended acceptance after NT
2. Cue bid, a ♣ stopper
3. Cue bid, a ♦ stopper
4. Cue bid, surplus
5. Blackwood 0314, for ♠

Board: 331  
Dealer: S  
Vul: Both  
North HCP: 11  
South HCP: 21  
Contract: 6N S

North:  
♠ AK10942  
♥ QJ2  
♦ J10  
♣ 108

South:  
♠ QJ  
♥ K10  
♦ AQ864  
♣ AKQ5

West	North	East	South
			2NT
Pass	4♥ <sup>1</sup>	Pass	4♠
Pass	4NT <sup>2</sup>	Pass	5♠
Pass	6NT	AP	

1. Texas
2. Blackwood 0314, for ♠

Board: 332  
Dealer: N  
Vul: NS  
North HCP: 20  
South HCP: 4  
Contract: 4♥ N

North:  
♠ A86  
♥ AJ  
♦ AQ108  
♣ AJ104

South:  
♠ 1053  
♥ K109762  
♦ J96  
♣ 3

West	North	East	South
	2NT	Pass	4♦ <sup>1</sup>
Pass	4♥	AP	

1. Texas

Board: 333  
Dealer: S  
Vul: EW  
North HCP: 15  
South HCP: 20  
Contract: 7N S

North:  
♠ KQ10984  
♥ 6  
♦ KJ  
♣ AQ94

South:  
♠ A52  
♥ AKQ10  
♦ A3  
♣ K1083

West	North	East	South
			2NT
Pass	4♥ <sup>1</sup>	Pass	4♠
Pass	4NT <sup>2</sup>	Pass	5♣
Pass	7NT	AP	

1. Texas
2. Blackwood 0314, for ♠

Board: 334  
Dealer: N  
Vul: Both  
North HCP: 19  
South HCP: 10  
Contract: 3N N

North:  
♠ 74  
♥ AJ5  
♦ AQJ84  
♣ AK2

South:  
♠ AJ10862  
♥ KQ108  
♦ 6  
♣ 63

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

## North hands (Practice Page)

### Transfers to 2NT

Board: 335	♠ KJ8543	The opponents are silent.
Dealer: S	♥ 7	
Vul: None	♦ K852	Partner bids first.
HCP: 13	♣ AQ	
Board: 336	♠ K97	West Doubles 4♦ if possible.
Dealer: N	♥ AK74	
Vul: EW	♦ KJ10	You bid first.
HCP: 21	♣ AK2	
Board: 337	♠ 542	The opponents are silent.
Dealer: S	♥ AJ1053	
Vul: Both	♦ K75	Partner bids first.
HCP: 8	♣ 97	
Board: 338	♠ A764	The opponents are silent.
Dealer: N	♥ Q4	
Vul: None	♦ AK2	You bid first.
HCP: 20	♣ AK64	
Board: 339	♠ AKJ954	The opponents are silent.
Dealer: S	♥ 962	
Vul: Both	♦ —	Partner bids first.
HCP: 10	♣ Q972	

## Transfers to 2NT Both hands (Answers Page)

Board: 335			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: None	♠ KJ8543	♠ AQ72	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 13	♥ 7	♥ AQ84	Pass	4NT <sup>2</sup>	Pass	5♣
South HCP: 20	♦ K852	♦ AJ6	Pass	5♦	Pass	6♣
Contract: 7N S	♣ AQ	♣ K6	Pass	7NT	AP	

1. Texas
2. Blackwood 0314, for ♠

Board: 336			West	North	East	South
Dealer: N	North:	South:		2NT	Pass	4♦ <sup>1</sup>
Vul: EW	♠ K97	♠ AJ86	X	4♥	Pass	5♦ <sup>2</sup>
North HCP: 21	♥ AK74	♥ QJ9832	Pass	6♣	Pass	6♥
South HCP: 10	♦ KJ10	♦ —	AP			
Contract: 6♥ N	♣ AK2	♣ Q53				

1. Texas
2. Exclusion, for ♥

Board: 337			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: Both	♠ 542	♠ AQ109	Pass	3♦	Pass	3♥
North HCP: 8	♥ AJ1053	♥ KQ8	Pass	3NT	Pass	4♥
South HCP: 21	♦ K75	♦ Q102	AP			
Contract: 4♥ S	♣ 97	♣ AKJ				

Board: 338			West	North	East	South
Dealer: N	North:	South:		2NT	Pass	4♦ <sup>1</sup>
Vul: None	♠ A764	♠ 95	Pass	4♥	Pass	4NT <sup>2</sup>
North HCP: 20	♥ Q4	♥ AKJ1097	Pass	5♣	Pass	5♦
South HCP: 10	♦ AK2	♦ Q85	Pass	6♣	Pass	6♥
Contract: 6♥ N	♣ AK64	♣ 72	AP			

1. Texas
2. Blackwood 0314, for ♥

Board: 339			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: Both	♠ AKJ954	♠ Q763	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 10	♥ 962	♥ AKQ	Pass	5♦ <sup>2</sup>	Pass	5NT
South HCP: 20	♦ —	♦ J6	Pass	6♣	Pass	6♥
Contract: 6♠ S	♣ Q972	♣ AKJ4	Pass	6♠	AP	

1. Texas
2. Exclusion, for ♠

## South hands (Practice Page)

### Transfers to 2NT

Board: 335	♠ AQ72	The opponents are silent.
Dealer: S	♥ AQ84	
Vul: None	♦ AJ6	You bid first.
HCP: 20	♣ K6	
Board: 336	♠ AJ86	West Doubles 4♦ if possible.
Dealer: N	♥ QJ9832	
Vul: EW	♦ —	Partner bids first.
HCP: 10	♣ Q53	
Board: 337	♠ AQ109	The opponents are silent.
Dealer: S	♥ KQ8	
Vul: Both	♦ Q102	You bid first.
HCP: 21	♣ AKJ	
Board: 338	♠ 95	The opponents are silent.
Dealer: N	♥ AKJ1097	
Vul: None	♦ Q85	Partner bids first.
HCP: 10	♣ 72	
Board: 339	♠ Q763	The opponents are silent.
Dealer: S	♥ AKQ	
Vul: Both	♦ J6	You bid first.
HCP: 20	♣ AKJ4	

## Transfers to 2NT Both hands (Answers Page)

Board: 335			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: None	♠ KJ8543	♠ AQ72	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 13	♥ 7	♥ AQ84	Pass	4NT <sup>2</sup>	Pass	5♣
South HCP: 20	♦ K852	♦ AJ6	Pass	5♦	Pass	6♣
Contract: 7N S	♣ AQ	♣ K6	Pass	7NT	AP	

1. Texas
2. Blackwood 0314, for ♠

Board: 336			West	North	East	South
Dealer: N	North:	South:		2NT	Pass	4♦ <sup>1</sup>
Vul: EW	♠ K97	♠ AJ86	X	4♥	Pass	5♦ <sup>2</sup>
North HCP: 21	♥ AK74	♥ QJ9832	Pass	6♣	Pass	6♥
South HCP: 10	♦ KJ10	♦ —	AP			
Contract: 6♥ N	♣ AK2	♣ Q53				

1. Texas
2. Exclusion, for ♥

Board: 337			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: Both	♠ 542	♠ AQ109	Pass	3♦	Pass	3♥
North HCP: 8	♥ AJ1053	♥ KQ8	Pass	3NT	Pass	4♥
South HCP: 21	♦ K75	♦ Q102	AP			
Contract: 4♥ S	♣ 97	♣ AKJ				

Board: 338			West	North	East	South
Dealer: N	North:	South:		2NT	Pass	4♦ <sup>1</sup>
Vul: None	♠ A764	♠ 95	Pass	4♥	Pass	4NT <sup>2</sup>
North HCP: 20	♥ Q4	♥ AKJ1097	Pass	5♣	Pass	5♦
South HCP: 10	♦ AK2	♦ Q85	Pass	6♣	Pass	6♥
Contract: 6♥ N	♣ AK64	♣ 72	AP			

1. Texas
2. Blackwood 0314, for ♥

Board: 339			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: Both	♠ AKJ954	♠ Q763	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 10	♥ 962	♥ AKQ	Pass	5♦ <sup>2</sup>	Pass	5NT
South HCP: 20	♦ —	♦ J6	Pass	6♣	Pass	6♥
Contract: 6♠ S	♣ Q972	♣ AKJ4	Pass	6♠	AP	

1. Texas
2. Exclusion, for ♠



## North hands (Practice Page)

### Transfers to 2NT

Board: 340	♠ AQJ7	The opponents are silent.
Dealer: N	♥ K82	
Vul: None	♦ AKJ6	You bid first.
HCP: 20	♣ Q3	
Board: 341	♠ AK1043	The opponents are silent.
Dealer: S	♥ 964	
Vul: NS	♦ 3	Partner bids first.
HCP: 10	♣ QJ86	
Board: 342	♠ KJ92	The opponents are silent.
Dealer: N	♥ AK6	
Vul: NS	♦ Q104	You bid first.
HCP: 20	♣ AK9	
Board: 343	♠ J10864	The opponents are silent.
Dealer: S	♥ KJ5	
Vul: EW	♦ K9	Partner bids first.
HCP: 13	♣ AJ7	
Board: 344	♠ A52	The opponents are silent.
Dealer: N	♥ AKJ10	
Vul: Both	♦ K82	You bid first.
HCP: 20	♣ KQ7	
Board: 345	♠ 4	East Doubles 3♦ if possible.
Dealer: S	♥ KJ1093	
Vul: NS	♦ 10754	Partner bids first.
HCP: 6	♣ Q107	

## Transfers to 2NT Both hands (Answers Page)

Board: 340	North:	South:	West	North	East	South
Dealer: N	♠ AQJ7	♠ K98532		2NT	Pass	4♥ <sup>1</sup>
Vul: None	♥ K82	♥ —	Pass	4♠	AP	
North HCP: 20	♦ AKJ6	♦ 875	1. Texas			
South HCP: 8	♣ Q3	♣ AJ94				
Contract: 4♠ N						

Board: 341	North:	South:	West	North	East	South
Dealer: S	♠ AK1043	♠ J5				2NT
Vul: NS	♥ 964	♥ AKJ2	Pass	3♥	Pass	3♠
North HCP: 10	♦ 3	♦ AK972	Pass	3NT	AP	
South HCP: 20	♣ QJ86	♣ A4				
Contract: 3N S						

Board: 342	North:	South:	West	North	East	South
Dealer: N	♠ KJ92	♠ Q10873		2NT	Pass	3♥
Vul: NS	♥ AK6	♥ Q8	Pass	3♠	Pass	4NT <sup>1</sup>
North HCP: 20	♦ Q104	♦ A32	Pass	6♠	AP	
South HCP: 11	♣ AK9	♣ QJ4	1. Quantitative 4NT			
Contract: 6♠ N						

Board: 343	North:	South:	West	North	East	South
Dealer: S	♠ J10864	♠ AKQ				2NT
Vul: EW	♥ KJ5	♥ Q6	Pass	3♥	Pass	3♠
North HCP: 13	♦ K9	♦ AQ42	Pass	5NT	Pass	6NT
South HCP: 20	♣ AJ7	♣ K532	AP			
Contract: 6N S						

Board: 344	North:	South:	West	North	East	South
Dealer: N	♠ A52	♠ 10		2NT	Pass	3♦
Vul: Both	♥ AKJ10	♥ Q9642	Pass	3♥	Pass	3NT
North HCP: 20	♦ K82	♦ A54	Pass	4♥	Pass	4NT <sup>1</sup>
South HCP: 10	♣ KQ7	♣ A843	Pass	5♣	Pass	6♥
Contract: 6♥ N			AP			
			1. Blackwood 0314, for ♥			

Board: 345	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ AKQ5				2NT
Vul: NS	♥ KJ1093	♥ A86	Pass	3♦	X	3♥
North HCP: 6	♦ 10754	♦ K2	Pass	3♠ <sup>1</sup>	Pass	4♣ <sup>2</sup>
South HCP: 21	♣ Q107	♣ AJ84	Pass	4♥	AP	
Contract: 4♥ S			1. Cue bid, a ♠ stopper			
			2. Cue bid, a ♣ stopper			

## South hands (Practice Page)

### Transfers to 2NT

Board: 340	♠ K98532	The opponents are silent.
Dealer: N	♥ —	
Vul: None	♦ 875	Partner bids first.
HCP: 8	♣ AJ94	
Board: 341	♠ J5	The opponents are silent.
Dealer: S	♥ AKJ2	
Vul: NS	♦ AK972	You bid first.
HCP: 20	♣ A4	
Board: 342	♠ Q10873	The opponents are silent.
Dealer: N	♥ Q8	
Vul: NS	♦ A32	Partner bids first.
HCP: 11	♣ QJ4	
Board: 343	♠ AKQ	The opponents are silent.
Dealer: S	♥ Q6	
Vul: EW	♦ AQ42	You bid first.
HCP: 20	♣ K532	
Board: 344	♠ 10	The opponents are silent.
Dealer: N	♥ Q9642	
Vul: Both	♦ A54	Partner bids first.
HCP: 10	♣ A843	
Board: 345	♠ AKQ5	East Doubles 3♦ if possible.
Dealer: S	♥ A86	
Vul: NS	♦ K2	You bid first.
HCP: 21	♣ AJ84	

## Transfers to 2NT Both hands (Answers Page)

Board: 340	North:	South:	West	North	East	South
Dealer: N	♠ AQJ7	♠ K98532		2NT	Pass	4♥ <sup>1</sup>
Vul: None	♥ K82	♥ —	Pass	4♠	AP	
North HCP: 20	♦ AKJ6	♦ 875	1. Texas			
South HCP: 8	♣ Q3	♣ AJ94				
Contract: 4♠ N						

Board: 341	North:	South:	West	North	East	South
Dealer: S	♠ AK1043	♠ J5				2NT
Vul: NS	♥ 964	♥ AKJ2	Pass	3♥	Pass	3♠
North HCP: 10	♦ 3	♦ AK972	Pass	3NT	AP	
South HCP: 20	♣ QJ86	♣ A4				
Contract: 3N S						

Board: 342	North:	South:	West	North	East	South
Dealer: N	♠ KJ92	♠ Q10873		2NT	Pass	3♥
Vul: NS	♥ AK6	♥ Q8	Pass	3♠	Pass	4NT <sup>1</sup>
North HCP: 20	♦ Q104	♦ A32	Pass	6♠	AP	
South HCP: 11	♣ AK9	♣ QJ4	1. Quantitative 4NT			
Contract: 6♠ N						

Board: 343	North:	South:	West	North	East	South
Dealer: S	♠ J10864	♠ AKQ				2NT
Vul: EW	♥ KJ5	♥ Q6	Pass	3♥	Pass	3♠
North HCP: 13	♦ K9	♦ AQ42	Pass	5NT	Pass	6NT
South HCP: 20	♣ AJ7	♣ K532	AP			
Contract: 6N S						

Board: 344	North:	South:	West	North	East	South
Dealer: N	♠ A52	♠ 10		2NT	Pass	3♦
Vul: Both	♥ AKJ10	♥ Q9642	Pass	3♥	Pass	3NT
North HCP: 20	♦ K82	♦ A54	Pass	4♥	Pass	4NT <sup>1</sup>
South HCP: 10	♣ KQ7	♣ A843	Pass	5♣	Pass	6♥
Contract: 6♥ N			AP			
			1. Blackwood 0314, for ♥			

Board: 345	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ AKQ5				2NT
Vul: NS	♥ KJ1093	♥ A86	Pass	3♦	X	3♥
North HCP: 6	♦ 10754	♦ K2	Pass	3♠ <sup>1</sup>	Pass	4♣ <sup>2</sup>
South HCP: 21	♣ Q107	♣ AJ84	Pass	4♥	AP	
Contract: 4♥ S			1. Cue bid, a ♠ stopper			
			2. Cue bid, a ♣ stopper			

## North hands (Practice Page)

### Transfers to 2NT

Board: 346	♠ QJ8	The opponents are silent.
Dealer: N	♥ AK9	
Vul: EW	♦ AKQ7	You bid first.
HCP: 20	♣ J107	

Board: 347	♠ KQ10743	The opponents are silent.
Dealer: S	♥ K	
Vul: Both	♦ 9863	Partner bids first.
HCP: 10	♣ Q8	

Board: 348	♠ A8	The opponents are silent.
Dealer: N	♥ K7	
Vul: None	♦ A543	You bid first.
HCP: 21	♣ AKQJ3	

Board: 349	♠ 1065	The opponents are silent.
Dealer: S	♥ KJ1062	
Vul: EW	♦ K52	Partner bids first.
HCP: 7	♣ 84	

Board: 350	♠ AQ83	The opponents are silent.
Dealer: N	♥ KQ43	
Vul: Both	♦ A105	You bid first.
HCP: 20	♣ AJ	

Board: 351	♠ QJ6	The opponents are silent.
Dealer: S	♥ Q8654	
Vul: None	♦ A3	Partner bids first.
HCP: 12	♣ K76	

Board: 346	North:	South:	West	North	East	South
Dealer: N	♠ QJ8	♠ AK965		2NT	Pass	3♥
Vul: EW	♥ AK9	♥ 43	Pass	3♠	Pass	5NT
North HCP: 20	♦ AKQ7	♦ 10862	Pass	6♠	AP	
South HCP: 13	♣ J107	♣ AQ				
Contract: 6♠ N						
Board: 347	North:	South:	West	North	East	South
Dealer: S	♠ KQ10743	♠ AJ5				2NT
Vul: Both	♥ K	♥ AQJ3	Pass	3♥	Pass	3♠
North HCP: 10	♦ 9863	♦ AKJ	Pass	6♠	AP	
South HCP: 20	♣ Q8	♣ 743				
Contract: 6♠ S						
Board: 348	North:	South:	West	North	East	South
Dealer: N	♠ A8	♠ KQ10975		2NT	Pass	3♥
Vul: None	♥ K7	♥ —	Pass	3♠	Pass	6♠
North HCP: 21	♦ A543	♦ KJ9876	AP			
South HCP: 9	♣ AKQJ3	♣ 8				
Contract: 6♠ N						
Board: 349	North:	South:	West	North	East	South
Dealer: S	♠ 1065	♠ QJ7				2NT
Vul: EW	♥ KJ1062	♥ A954	Pass	3♦	Pass	3♥
North HCP: 7	♦ K52	♦ AQ4	Pass	3NT	Pass	4♥
South HCP: 20	♣ 84	♣ AK3	AP			
Contract: 4♥ S						
Board: 350	North:	South:	West	North	East	South
Dealer: N	♠ AQ83	♠ K4		2NT	Pass	3♦
Vul: Both	♥ KQ43	♥ A10972	Pass	3NT <sup>1</sup>	Pass	6NT
North HCP: 20	♦ A105	♦ K3	AP			
South HCP: 13	♣ AJ	♣ K985	1. Extended acceptance after NT			
Contract: 6N N						
Board: 351	North:	South:	West	North	East	South
Dealer: S	♠ QJ6	♠ K102				2NT
Vul: None	♥ Q8654	♥ AK9	Pass	3♦	Pass	3♥
North HCP: 12	♦ A3	♦ K98	Pass	4NT <sup>1</sup>	Pass	6♥
South HCP: 20	♣ K76	♣ AQJ2	AP			
Contract: 6♥ S			1. Quantitative 4NT			

## South hands (Practice Page)

### Transfers to 2NT

Board: 346	♠ AK965	The opponents are silent.
Dealer: N	♥ 43	
Vul: EW	♦ 10862	Partner bids first.
HCP: 13	♣ AQ	

Board: 347	♠ AJ5	The opponents are silent.
Dealer: S	♥ AQJ3	
Vul: Both	♦ AKJ	You bid first.
HCP: 20	♣ 743	

Board: 348	♠ KQ10975	The opponents are silent.
Dealer: N	♥ —	
Vul: None	♦ KJ9876	Partner bids first.
HCP: 9	♣ 8	

Board: 349	♠ QJ7	The opponents are silent.
Dealer: S	♥ A954	
Vul: EW	♦ AQ4	You bid first.
HCP: 20	♣ AK3	

Board: 350	♠ K4	The opponents are silent.
Dealer: N	♥ A10972	
Vul: Both	♦ K3	Partner bids first.
HCP: 13	♣ K985	

Board: 351	♠ K102	The opponents are silent.
Dealer: S	♥ AK9	
Vul: None	♦ K98	You bid first.
HCP: 20	♣ AQJ2	

Board: 346	North:	South:	West	North	East	South
Dealer: N	♠ QJ8	♠ AK965		2NT	Pass	3♥
Vul: EW	♥ AK9	♥ 43	Pass	3♠	Pass	5NT
North HCP: 20	♦ AKQ7	♦ 10862	Pass	6♠	AP	
South HCP: 13	♣ J107	♣ AQ				
Contract: 6♠ N						
Board: 347	North:	South:	West	North	East	South
Dealer: S	♠ KQ10743	♠ AJ5				2NT
Vul: Both	♥ K	♥ AQJ3	Pass	3♥	Pass	3♠
North HCP: 10	♦ 9863	♦ AKJ	Pass	6♠	AP	
South HCP: 20	♣ Q8	♣ 743				
Contract: 6♠ S						
Board: 348	North:	South:	West	North	East	South
Dealer: N	♠ A8	♠ KQ10975		2NT	Pass	3♥
Vul: None	♥ K7	♥ —	Pass	3♠	Pass	6♠
North HCP: 21	♦ A543	♦ KJ9876	AP			
South HCP: 9	♣ AKQJ3	♣ 8				
Contract: 6♠ N						
Board: 349	North:	South:	West	North	East	South
Dealer: S	♠ 1065	♠ QJ7				2NT
Vul: EW	♥ KJ1062	♥ A954	Pass	3♦	Pass	3♥
North HCP: 7	♦ K52	♦ AQ4	Pass	3NT	Pass	4♥
South HCP: 20	♣ 84	♣ AK3	AP			
Contract: 4♥ S						
Board: 350	North:	South:	West	North	East	South
Dealer: N	♠ AQ83	♠ K4		2NT	Pass	3♦
Vul: Both	♥ KQ43	♥ A10972	Pass	3NT <sup>1</sup>	Pass	6NT
North HCP: 20	♦ A105	♦ K3	AP			
South HCP: 13	♣ AJ	♣ K985				
Contract: 6N N						
						1. Extended acceptance after NT
Board: 351	North:	South:	West	North	East	South
Dealer: S	♠ QJ6	♠ K102				2NT
Vul: None	♥ Q8654	♥ AK9	Pass	3♦	Pass	3♥
North HCP: 12	♦ A3	♦ K98	Pass	4NT <sup>1</sup>	Pass	6♥
South HCP: 20	♣ K76	♣ AQJ2	AP			
Contract: 6♥ S						
						1. Quantitative 4NT



## North hands (Practice Page)

### Transfers to 2NT

Board: 352	♠ A42	The opponents are silent.
Dealer: N	♥ AJ8	
Vul: Both	♦ AK62	You bid first.
HCP: 20	♣ A74	

Board: 353	♠ J94	The opponents are silent.
Dealer: S	♥ 1065432	
Vul: None	♦ J	Partner bids first.
HCP: 7	♣ AJ5	

Board: 354	♠ K8	The opponents are silent.
Dealer: N	♥ AQ86	
Vul: NS	♦ AK652	You bid first.
HCP: 21	♣ AJ	

Board: 355	♠ 75	The opponents are silent.
Dealer: S	♥ AKQ975	
Vul: None	♦ 95	Partner bids first.
HCP: 13	♣ KJ3	

Board: 356	♠ KQ103	The opponents are silent.
Dealer: N	♥ KJ5	
Vul: NS	♦ K107	You bid first.
HCP: 20	♣ AKJ	

Board: 357	♠ J10764	The opponents are silent.
Dealer: S	♥ 632	
Vul: EW	♦ K8	Partner bids first.
HCP: 11	♣ AK8	

## Transfers to 2NT Both hands (Answers Page)

Board: 352	North:	South:	West	North	East	South
Dealer: N	♠ A42	♠ Q9763		2NT	Pass	3♥
Vul: Both	♥ AJ8	♥ 5	Pass	3♠	Pass	3NT
North HCP: 20	♦ AK62	♦ QJ84	Pass	4♠	AP	
South HCP: 5	♣ A74	♣ 983				
Contract: 4♠ N						

Board: 353	North:	South:	West	North	East	South
Dealer: S	♠ J94	♠ AK6				2NT
Vul: None	♥ 1065432	♥ AQ	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 7	♦ J	♦ A942	AP			
South HCP: 20	♣ AJ5	♣ K743	1. Texas			
Contract: 4♥ S						

Board: 354	North:	South:	West	North	East	South
Dealer: N	♠ K8	♠ QJ6432		2NT	Pass	4♥ <sup>1</sup>
Vul: NS	♥ AQ86	♥ 1042	Pass	4♠	AP	
North HCP: 21	♦ AK652	♦ 9	1. Texas			
South HCP: 3	♣ AJ	♣ 853				
Contract: 4♠ N						

Board: 355	North:	South:	West	North	East	South
Dealer: S	♠ 75	♠ AKQ8				2NT
Vul: None	♥ AKQ975	♥ J103	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 13	♦ 95	♦ AQ87	Pass	4NT <sup>2</sup>	Pass	5♣
South HCP: 20	♣ KJ3	♣ A2	Pass	7NT	AP	
Contract: 7N S			1. Texas			
			2. Blackwood 0314, for ♥			

Board: 356	North:	South:	West	North	East	South
Dealer: N	♠ KQ103	♠ 52		2NT	Pass	4♦ <sup>1</sup>
Vul: NS	♥ KJ5	♥ 876432	Pass	4♥	AP	
North HCP: 20	♦ K107	♦ AJ52	1. Texas			
South HCP: 5	♣ AKJ	♣ 9				
Contract: 4♥ N						

Board: 357	North:	South:	West	North	East	South
Dealer: S	♠ J10764	♠ AKQ				2NT
Vul: EW	♥ 632	♥ AJ84	Pass	3♥	Pass	3♠
North HCP: 11	♦ K8	♦ AQ103	Pass	4NT <sup>1</sup>	Pass	6♠
South HCP: 20	♣ AK8	♣ 76	AP			
Contract: 6♠ S			1. Quantitative 4NT			

## South hands (Practice Page)

### Transfers to 2NT

Board: 352	♠ Q9763	The opponents are silent.
Dealer: N	♥ 5	
Vul: Both	♦ QJ84	Partner bids first.
HCP: 5	♣ 983	

Board: 353	♠ AK6	The opponents are silent.
Dealer: S	♥ AQ	
Vul: None	♦ A942	You bid first.
HCP: 20	♣ K743	

Board: 354	♠ QJ6432	The opponents are silent.
Dealer: N	♥ 1042	
Vul: NS	♦ 9	Partner bids first.
HCP: 3	♣ 853	

Board: 355	♠ AKQ8	The opponents are silent.
Dealer: S	♥ J103	
Vul: None	♦ AQ87	You bid first.
HCP: 20	♣ A2	

Board: 356	♠ 52	The opponents are silent.
Dealer: N	♥ 876432	
Vul: NS	♦ AJ52	Partner bids first.
HCP: 5	♣ 9	

Board: 357	♠ AKQ	The opponents are silent.
Dealer: S	♥ AJ84	
Vul: EW	♦ AQ103	You bid first.
HCP: 20	♣ 76	

## Transfers to 2NT Both hands (Answers Page)

Board: 352	North:	South:	West	North	East	South
Dealer: N	♠ A42	♠ Q9763		2NT	Pass	3♥
Vul: Both	♥ AJ8	♥ 5	Pass	3♠	Pass	3NT
North HCP: 20	♦ AK62	♦ QJ84	Pass	4♠	AP	
South HCP: 5	♣ A74	♣ 983				
Contract: 4♠ N						

Board: 353	North:	South:	West	North	East	South
Dealer: S	♠ J94	♠ AK6				2NT
Vul: None	♥ 1065432	♥ AQ	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 7	♦ J	♦ A942	AP			
South HCP: 20	♣ AJ5	♣ K743	1. Texas			
Contract: 4♥ S						

Board: 354	North:	South:	West	North	East	South
Dealer: N	♠ K8	♠ QJ6432		2NT	Pass	4♥ <sup>1</sup>
Vul: NS	♥ AQ86	♥ 1042	Pass	4♠	AP	
North HCP: 21	♦ AK652	♦ 9	1. Texas			
South HCP: 3	♣ AJ	♣ 853				
Contract: 4♠ N						

Board: 355	North:	South:	West	North	East	South
Dealer: S	♠ 75	♠ AKQ8				2NT
Vul: None	♥ AKQ975	♥ J103	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 13	♦ 95	♦ AQ87	Pass	4NT <sup>2</sup>	Pass	5♣
South HCP: 20	♣ KJ3	♣ A2	Pass	7NT	AP	
Contract: 7N S			1. Texas			
			2. Blackwood 0314, for ♥			

Board: 356	North:	South:	West	North	East	South
Dealer: N	♠ KQ103	♠ 52		2NT	Pass	4♦ <sup>1</sup>
Vul: NS	♥ KJ5	♥ 876432	Pass	4♥	AP	
North HCP: 20	♦ K107	♦ AJ52	1. Texas			
South HCP: 5	♣ AKJ	♣ 9				
Contract: 4♥ N						

Board: 357	North:	South:	West	North	East	South
Dealer: S	♠ J10764	♠ AKQ				2NT
Vul: EW	♥ 632	♥ AJ84	Pass	3♥	Pass	3♠
North HCP: 11	♦ K8	♦ AQ103	Pass	4NT <sup>1</sup>	Pass	6♠
South HCP: 20	♣ AK8	♣ 76	AP			
Contract: 6♠ S			1. Quantitative 4NT			

## North hands (Practice Page)

### Transfers to 2NT

Board: 358	♠ AJ106	The opponents are silent.
Dealer: N	♥ K7	
Vul: EW	♦ A105	You bid first.
HCP: 21	♣ AKQ7	

Board: 359	♠ A4	The opponents are silent.
Dealer: S	♥ AK1042	
Vul: Both	♦ 875	Partner bids first.
HCP: 11	♣ 1085	

Board: 360	♠ 54	The opponents are silent.
Dealer: N	♥ AK72	
Vul: None	♦ AK73	You bid first.
HCP: 21	♣ AK5	

Board: 361	♠ K9	The opponents are silent.
Dealer: S	♥ AK7642	
Vul: EW	♦ J1095	Partner bids first.
HCP: 11	♣ 9	

Board: 362	♠ AKJ	The opponents are silent.
Dealer: N	♥ QJ	
Vul: Both	♦ K976	You bid first.
HCP: 21	♣ AK85	

Board: 363	♠ 4	The opponents are silent.
Dealer: S	♥ KJ7643	
Vul: None	♦ QJ103	Partner bids first.
HCP: 10	♣ K4	

## Transfers to 2NT Both hands (Answers Page)

Board: 358	North:	South:	West	North	East	South
Dealer: N	♠ AJ106	♠ KQ		2NT	Pass	3♦
Vul: EW	♥ K7	♥ AQ964	Pass	3♥	Pass	4NT <sup>1</sup>
North HCP: 21	♦ A105	♦ 9764	Pass	6NT	AP	
South HCP: 11	♣ AKQ7	♣ 83	1. Quantitative	4NT		
Contract: 6N N						

Board: 359	North:	South:	West	North	East	South
Dealer: S	♠ A4	♠ QJ9				2NT
Vul: Both	♥ AK1042	♥ QJ	Pass	3♦	Pass	3♥
North HCP: 11	♦ 875	♦ A93	Pass	6NT	AP	
South HCP: 20	♣ 1085	♣ AKQJ7				
Contract: 6N S						

Board: 360	North:	South:	West	North	East	South
Dealer: N	♠ 54	♠ KQ9862		2NT	Pass	3♥
Vul: None	♥ AK72	♥ J	Pass	3♠	Pass	4♣
North HCP: 21	♦ AK73	♦ Q1062	AP			
South HCP: 8	♣ AK5	♣ 43				
Contract: 4♠ N						

Board: 361	North:	South:	West	North	East	South
Dealer: S	♠ K9	♠ A10				2NT
Vul: EW	♥ AK7642	♥ QJ10	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 11	♦ J1095	♦ A764	Pass	4NT <sup>2</sup>	Pass	5♣
South HCP: 20	♣ 9	♣ AKQ7	Pass	5♦	Pass	6♣
Contract: 6N S			Pass	6NT	AP	
			1. Texas			
			2. Blackwood 0314, for ♥			

Board: 362	North:	South:	West	North	East	South
Dealer: N	♠ AKJ	♠ 1082		2NT	Pass	4♦ <sup>1</sup>
Vul: Both	♥ QJ	♥ AK10652	Pass	4♥	Pass	4NT <sup>2</sup>
North HCP: 21	♦ K976	♦ A	Pass	5♠	Pass	7NT
South HCP: 13	♣ AK85	♣ Q107	AP			
Contract: 7N N			1. Texas			
			2. Blackwood 0314, for ♥			

Board: 363	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ K97				1♣
Vul: None	♥ KJ7643	♥ AQ	Pass	1♥	Pass	2NT
North HCP: 10	♦ QJ103	♦ A96	Pass	3♥	Pass	3NT
South HCP: 19	♣ K4	♣ AQ973	Pass	4♥	AP	
Contract: 4♥ N						

## South hands (Practice Page)

### Transfers to 2NT

Board: 358	♠ KQ	The opponents are silent.
Dealer: N	♥ AQ964	
Vul: EW	♦ 9764	Partner bids first.
HCP: 11	♣ 83	

Board: 359	♠ QJ9	The opponents are silent.
Dealer: S	♥ QJ	
Vul: Both	♦ A93	You bid first.
HCP: 20	♣ AKQJ7	

Board: 360	♠ KQ9862	The opponents are silent.
Dealer: N	♥ J	
Vul: None	♦ Q1062	Partner bids first.
HCP: 8	♣ 43	

Board: 361	♠ A10	The opponents are silent.
Dealer: S	♥ QJ10	
Vul: EW	♦ A764	You bid first.
HCP: 20	♣ AKQ7	

Board: 362	♠ 1082	The opponents are silent.
Dealer: N	♥ AK10652	
Vul: Both	♦ A	Partner bids first.
HCP: 13	♣ Q107	

Board: 363	♠ K97	The opponents are silent.
Dealer: S	♥ AQ	
Vul: None	♦ A96	You bid first.
HCP: 19	♣ AQ973	

## Transfers to 2NT Both hands (Answers Page)

Board: 358	North:	South:	West	North	East	South
Dealer: N	♠ AJ106	♠ KQ		2NT	Pass	3♦
Vul: EW	♥ K7	♥ AQ964	Pass	3♥	Pass	4NT <sup>1</sup>
North HCP: 21	♦ A105	♦ 9764	Pass	6NT	AP	
South HCP: 11	♣ AKQ7	♣ 83	1. Quantitative	4NT		
Contract: 6N N						

Board: 359	North:	South:	West	North	East	South
Dealer: S	♠ A4	♠ QJ9				2NT
Vul: Both	♥ AK1042	♥ QJ	Pass	3♦	Pass	3♥
North HCP: 11	♦ 875	♦ A93	Pass	6NT	AP	
South HCP: 20	♣ 1085	♣ AKQJ7				
Contract: 6N S						

Board: 360	North:	South:	West	North	East	South
Dealer: N	♠ 54	♠ KQ9862		2NT	Pass	3♥
Vul: None	♥ AK72	♥ J	Pass	3♠	Pass	4♣
North HCP: 21	♦ AK73	♦ Q1062	AP			
South HCP: 8	♣ AK5	♣ 43				
Contract: 4♠ N						

Board: 361	North:	South:	West	North	East	South
Dealer: S	♠ K9	♠ A10				2NT
Vul: EW	♥ AK7642	♥ QJ10	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 11	♦ J1095	♦ A764	Pass	4NT <sup>2</sup>	Pass	5♣
South HCP: 20	♣ 9	♣ AKQ7	Pass	5♦	Pass	6♣
Contract: 6N S			Pass	6NT	AP	
			1. Texas			
			2. Blackwood 0314, for ♥			

Board: 362	North:	South:	West	North	East	South
Dealer: N	♠ AKJ	♠ 1082		2NT	Pass	4♦ <sup>1</sup>
Vul: Both	♥ QJ	♥ AK10652	Pass	4♥	Pass	4NT <sup>2</sup>
North HCP: 21	♦ K976	♦ A	Pass	5♠	Pass	7NT
South HCP: 13	♣ AK85	♣ Q107	AP			
Contract: 7N N			1. Texas			
			2. Blackwood 0314, for ♥			

Board: 363	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ K97				1♣
Vul: None	♥ KJ7643	♥ AQ	Pass	1♥	Pass	2NT
North HCP: 10	♦ QJ103	♦ A96	Pass	3♥	Pass	3NT
South HCP: 19	♣ K4	♣ AQ973	Pass	4♥	AP	
Contract: 4♥ N						



## North hands (Practice Page)

### Transfers to 2NT

Board: 364	♠ KJ65	The opponents are silent.
Dealer: N	♥ KJ7	
Vul: NS	♦ A2	You bid first.
HCP: 20	♣ AKJ2	

Board: 365	♠ K2	The opponents are silent.
Dealer: S	♥ AKJ52	
Vul: None	♦ 108	Partner bids first.
HCP: 11	♣ 9843	

Board: 366	♠ KQ	The opponents are silent.
Dealer: N	♥ A3	
Vul: NS	♦ AQ986	You bid first.
HCP: 21	♣ AQ107	

Board: 367	♠ 942	The opponents are silent.
Dealer: S	♥ KQ1062	
Vul: None	♦ J98	Partner bids first.
HCP: 7	♣ J5	

Board: 368	♠ AK3	The opponents are silent.
Dealer: N	♥ A85	
Vul: NS	♦ AK962	You bid first.
HCP: 21	♣ K5	

## Transfers to 2NT Both hands (Answers Page)

Board: 364  
Dealer: N  
Vul: NS  
North HCP: 20  
South HCP: 14  
Contract: 7N N

North:  
♠ KJ65  
♥ KJ7  
♦ A2  
♣ AKJ2

South:  
♠ AQ9874  
♥ AQ  
♦ 75  
♣ Q76

West	North	East	South
	2NT	Pass	4♥ <sup>1</sup>
Pass	4♠	Pass	4NT <sup>2</sup>
Pass	5♣	Pass	7NT
AP			
1. Texas			
2. Blackwood 0314, for ♠			

Board: 365  
Dealer: S  
Vul: None  
North HCP: 11  
South HCP: 20  
Contract: 7♥ N

North:  
♠ K2  
♥ AKJ52  
♦ 108  
♣ 9843

South:  
♠ A10  
♥ Q1096  
♦ AQJ  
♣ AK102

West	North	East	South
			2NT
Pass	3♦	Pass	3♠ <sup>1</sup>
Pass	3NT <sup>2</sup>	Pass	4♣ <sup>3</sup>
Pass	4NT <sup>4</sup>	Pass	5♣
Pass	5♦	Pass	6♣
Pass	7♥	AP	
1. Extended acceptance after NT			
2. Cue bid, surplus			
3. Cue bid, a ♣ stopper			
4. Blackwood 0314, for ♥			

Board: 366  
Dealer: N  
Vul: NS  
North HCP: 21  
South HCP: 11  
Contract: 7♠ N

North:  
♠ KQ  
♥ A3  
♦ AQ986  
♣ AQ107

South:  
♠ AJ9732  
♥ K4  
♦ 5  
♣ K652

West	North	East	South
	2NT	Pass	4♥ <sup>1</sup>
Pass	4♠	Pass	4NT <sup>2</sup>
Pass	5♦	Pass	5♥
Pass	5NT	Pass	7♠
AP			
1. Texas			
2. Blackwood 0314, for ♠			

Board: 367  
Dealer: S  
Vul: None  
North HCP: 7  
South HCP: 20  
Contract: 3N S

North:  
♠ 942  
♥ KQ1062  
♦ J98  
♣ J5

South:  
♠ KQJ8  
♥ AJ  
♦ AKQ73  
♣ 108

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

Board: 368  
Dealer: N  
Vul: NS  
North HCP: 21  
South HCP: 10  
Contract: 4♠ N

North:  
♠ AK3  
♥ A85  
♦ AK962  
♣ K5

South:  
♠ 108652  
♥ Q102  
♦ Q  
♣ AQ73

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

## South hands (Practice Page)

### Transfers to 2NT

Board: 364	♠ AQ9874	The opponents are silent.
Dealer: N	♥ AQ	
Vul: NS	♦ 75	Partner bids first.
HCP: 14	♣ Q76	

Board: 365	♠ A10	The opponents are silent.
Dealer: S	♥ Q1096	
Vul: None	♦ AQJ	You bid first.
HCP: 20	♣ AK102	

Board: 366	♠ AJ9732	The opponents are silent.
Dealer: N	♥ K4	
Vul: NS	♦ 5	Partner bids first.
HCP: 11	♣ K652	

Board: 367	♠ KQJ8	The opponents are silent.
Dealer: S	♥ AJ	
Vul: None	♦ AKQ73	You bid first.
HCP: 20	♣ 108	

Board: 368	♠ 108652	The opponents are silent.
Dealer: N	♥ Q102	
Vul: NS	♦ Q	Partner bids first.
HCP: 10	♣ AQ73	

## Transfers to 2NT Both hands (Answers Page)

Board: 364  
Dealer: N  
Vul: NS  
North HCP: 20  
South HCP: 14  
Contract: 7N N

North:  
♠ KJ65  
♥ KJ7  
♦ A2  
♣ AKJ2

South:  
♠ AQ9874  
♥ AQ  
♦ 75  
♣ Q76

West	North	East	South
	2NT	Pass	4♥ <sup>1</sup>
Pass	4♠	Pass	4NT <sup>2</sup>
Pass	5♣	Pass	7NT
AP			
1. Texas			
2. Blackwood 0314, for ♠			

Board: 365  
Dealer: S  
Vul: None  
North HCP: 11  
South HCP: 20  
Contract: 7♥ N

North:  
♠ K2  
♥ AKJ52  
♦ 108  
♣ 9843

South:  
♠ A10  
♥ Q1096  
♦ AQJ  
♣ AK102

West	North	East	South
			2NT
Pass	3♦	Pass	3♠ <sup>1</sup>
Pass	3NT <sup>2</sup>	Pass	4♣ <sup>3</sup>
Pass	4NT <sup>4</sup>	Pass	5♣
Pass	5♦	Pass	6♣
Pass	7♥	AP	
1. Extended acceptance after NT			
2. Cue bid, surplus			
3. Cue bid, a ♣ stopper			
4. Blackwood 0314, for ♥			

Board: 366  
Dealer: N  
Vul: NS  
North HCP: 21  
South HCP: 11  
Contract: 7♠ N

North:  
♠ KQ  
♥ A3  
♦ AQ986  
♣ AQ107

South:  
♠ AJ9732  
♥ K4  
♦ 5  
♣ K652

West	North	East	South
	2NT	Pass	4♥ <sup>1</sup>
Pass	4♠	Pass	4NT <sup>2</sup>
Pass	5♦	Pass	5♥
Pass	5NT	Pass	7♠
AP			
1. Texas			
2. Blackwood 0314, for ♠			

Board: 367  
Dealer: S  
Vul: None  
North HCP: 7  
South HCP: 20  
Contract: 3N S

North:  
♠ 942  
♥ KQ1062  
♦ J98  
♣ J5

South:  
♠ KQJ8  
♥ AJ  
♦ AKQ73  
♣ 108

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

Board: 368  
Dealer: N  
Vul: NS  
North HCP: 21  
South HCP: 10  
Contract: 4♠ N

North:  
♠ AK3  
♥ A85  
♦ AK962  
♣ K5

South:  
♠ 108652  
♥ Q102  
♦ Q  
♣ AQ73

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

## North hands (Practice Page)

### Transfers to 2NT

Board: 369	♠ AKQ652	The opponents are silent.
Dealer: S	♥ K1064	
Vul: EW	♦ Q	Partner bids first.
HCP: 17	♣ K4	

Board: 370	♠ AQJ	The opponents are silent.
Dealer: N	♥ KQ4	
Vul: Both	♦ AKJ84	You bid first.
HCP: 20	♣ 102	

Board: 371	♠ —	The opponents are silent.
Dealer: S	♥ AKJ1087	
Vul: NS	♦ 1053	Partner bids first.
HCP: 10	♣ Q876	

Board: 372	♠ AK54	The opponents are silent.
Dealer: N	♥ Q5	
Vul: EW	♦ AJ	You bid first.
HCP: 20	♣ AQ1097	

Board: 373	♠ J93	The opponents are silent.
Dealer: S	♥ KJ1093	
Vul: Both	♦ 52	Partner bids first.
HCP: 7	♣ Q95	

## Transfers to 2NT Both hands (Answers Page)

Board: 369	North:	South:	West	North	East	South
Dealer: S	♠ AKQ652	♠ 104	Pass	1♠	Pass	1♦
Vul: EW	♥ K1064	♥ AQ7	Pass	3♥	Pass	2NT
North HCP: 17	♦ Q	♦ AKJ65	Pass	5NT	Pass	3NT
South HCP: 19	♣ K4	♣ AJ2	Pass		Pass	6NT
Contract: 6N S			AP			

Board: 370	North:	South:	West	North	East	South
Dealer: N	♠ AQJ	♠ K		2NT	Pass	4♦ <sup>1</sup>
Vul: Both	♥ KQ4	♥ AJ10976	Pass	4♥	Pass	4NT <sup>2</sup>
North HCP: 20	♦ AKJ84	♦ 62	Pass	5♣	Pass	6♥
South HCP: 11	♣ 102	♣ QJ87	AP			
Contract: 6♥ N			1. Texas			
			2. Blackwood 0314, for ♥			

Board: 371	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ AK72				2NT
Vul: NS	♥ AKJ1087	♥ Q4	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 10	♦ 1053	♦ A98	Pass	5♠ <sup>2</sup>	Pass	6♦
South HCP: 21	♣ Q876	♣ AKJ3	Pass	6♣	Pass	7♣
Contract: 7♥ S			Pass	7♥	AP	
			1. Texas			
			2. Exclusion, for ♥			

Board: 372	North:	South:	West	North	East	South
Dealer: N	♠ AK54	♠ 9		2NT	Pass	4♦ <sup>1</sup>
Vul: EW	♥ Q5	♥ AJ10763	Pass	4♥	Pass	4NT <sup>2</sup>
North HCP: 20	♦ AJ	♦ K108	Pass	5♣	Pass	6♥
South HCP: 11	♣ AQ1097	♣ K84	AP			
Contract: 6♥ N			1. Texas			
			2. Blackwood 0314, for ♥			

Board: 373	North:	South:	West	North	East	South
Dealer: S	♠ J93	♠ AK8				2NT
Vul: Both	♥ KJ1093	♥ Q54	Pass	3♦	Pass	3♥
North HCP: 7	♦ 52	♦ KQ4	Pass	3NT	Pass	4♥
South HCP: 21	♣ Q95	♣ AK74	AP			
Contract: 4♥ S						

## South hands (Practice Page)

### Transfers to 2NT

Board: 369	♠ 104	The opponents are silent.
Dealer: S	♥ AQ7	
Vul: EW	♦ AKJ65	You bid first.
HCP: 19	♣ AJ2	

Board: 370	♠ K	The opponents are silent.
Dealer: N	♥ AJ10976	
Vul: Both	♦ 62	Partner bids first.
HCP: 11	♣ QJ87	

Board: 371	♠ AK72	The opponents are silent.
Dealer: S	♥ Q4	
Vul: NS	♦ A98	You bid first.
HCP: 21	♣ AKJ3	

Board: 372	♠ 9	The opponents are silent.
Dealer: N	♥ AJ10763	
Vul: EW	♦ K108	Partner bids first.
HCP: 11	♣ K84	

Board: 373	♠ AK8	The opponents are silent.
Dealer: S	♥ Q54	
Vul: Both	♦ KQ4	You bid first.
HCP: 21	♣ AK74	

## Transfers to 2NT Both hands (Answers Page)

Board: 369	North:	South:	West	North	East	South
Dealer: S	♠ AKQ652	♠ 104				1♦
Vul: EW	♥ K1064	♥ AQ7	Pass	1♠	Pass	2NT
North HCP: 17	♦ Q	♦ AKJ65	Pass	3♥	Pass	3NT
South HCP: 19	♣ K4	♣ AJ2	Pass	5NT	Pass	6NT
Contract: 6N S			AP			

Board: 370	North:	South:	West	North	East	South
Dealer: N	♠ AQJ	♠ K		2NT	Pass	4♦ <sup>1</sup>
Vul: Both	♥ KQ4	♥ AJ10976	Pass	4♥	Pass	4NT <sup>2</sup>
North HCP: 20	♦ AKJ84	♦ 62	Pass	5♣	Pass	6♥
South HCP: 11	♣ 102	♣ QJ87	AP			
Contract: 6♥ N			1. Texas			
			2. Blackwood 0314, for ♥			

Board: 371	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ AK72				2NT
Vul: NS	♥ AKJ1087	♥ Q4	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 10	♦ 1053	♦ A98	Pass	5♠ <sup>2</sup>	Pass	6♦
South HCP: 21	♣ Q876	♣ AKJ3	Pass	6♣	Pass	7♣
Contract: 7♥ S			Pass	7♥	AP	
			1. Texas			
			2. Exclusion, for ♥			

Board: 372	North:	South:	West	North	East	South
Dealer: N	♠ AK54	♠ 9		2NT	Pass	4♦ <sup>1</sup>
Vul: EW	♥ Q5	♥ AJ10763	Pass	4♥	Pass	4NT <sup>2</sup>
North HCP: 20	♦ AJ	♦ K108	Pass	5♣	Pass	6♥
South HCP: 11	♣ AQ1097	♣ K84	AP			
Contract: 6♥ N			1. Texas			
			2. Blackwood 0314, for ♥			

Board: 373	North:	South:	West	North	East	South
Dealer: S	♠ J93	♠ AK8				2NT
Vul: Both	♥ KJ1093	♥ Q54	Pass	3♦	Pass	3♥
North HCP: 7	♦ 52	♦ KQ4	Pass	3NT	Pass	4♥
South HCP: 21	♣ Q95	♣ AK74	AP			
Contract: 4♥ S						



## North hands (Practice Page)

### Transfers to 2NT

Board: 374	♠ AKJ3	The opponents are silent.
Dealer: N	♥ QJ63	
Vul: None	♦ A5	You bid first.
HCP: 20	♣ KQ5	
Board: 375	♠ KJ964	The opponents are silent.
Dealer: S	♥ J3	
Vul: EW	♦ KQJ2	Partner bids first.
HCP: 14	♣ K6	
Board: 376	♠ AQ5	The opponents are silent.
Dealer: N	♥ A53	
Vul: Both	♦ A753	You bid first.
HCP: 20	♣ AQ9	
Board: 377	♠ Q965	East Doubles 7♥ if possible.
Dealer: S	♥ AKQ742	
Vul: NS	♦ —	Partner bids first.
HCP: 11	♣ 1064	
Board: 378	♠ A98	The opponents are silent.
Dealer: N	♥ K6	
Vul: Both	♦ AK84	You bid first.
HCP: 20	♣ AQ72	
Board: 379	♠ 1052	The opponents are silent.
Dealer: S	♥ KQ763	
Vul: NS	♦ A87	Partner bids first.
HCP: 9	♣ 95	

## Transfers to 2NT Both hands (Answers Page)

Board: 374			West	North	East	South
Dealer: N	North:	South:		2NT	Pass	4♦ <sup>1</sup>
Vul: None	♠ AKJ3	♠ Q2	Pass	4♥	Pass	4NT <sup>2</sup>
North HCP: 20	♥ QJ63	♥ AK10742	Pass	5♠	Pass	6NT
South HCP: 11	♦ A5	♦ J6	AP			
Contract: 6N N	♣ KQ5	♣ J84	1. Texas			
			2. Blackwood 0314, for ♥			

Board: 375			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: EW	♠ KJ964	♠ A1075	Pass	3♥	Pass	3NT <sup>1</sup>
North HCP: 14	♥ J3	♥ AK9	Pass	6NT	AP	
South HCP: 21	♦ KQJ2	♦ A10	1. Extended acceptance after NT			
Contract: 6N S	♣ K6	♣ AQ102				

Board: 376			West	North	East	South
Dealer: N	North:	South:		2NT	Pass	3♦
Vul: Both	♠ AQ5	♠ 62	Pass	3♥	Pass	4♥
North HCP: 20	♥ A53	♥ KJ10982	AP			
South HCP: 6	♦ A753	♦ Q62				
Contract: 4♥ N	♣ AQ9	♣ 103				

Board: 377			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: NS	♠ Q965	♠ AJ74	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 11	♥ AKQ742	♥ 109	Pass	5♦ <sup>2</sup>	Pass	5NT
South HCP: 20	♦ —	♦ AK105	Pass	7♥	X	AP
Contract: 7♥ X S	♣ 1064	♣ AKJ	1. Texas			
			2. Exclusion, for ♥			

Board: 378			West	North	East	South
Dealer: N	North:	South:		2NT	Pass	4♦ <sup>1</sup>
Vul: Both	♠ A98	♠ K64	Pass	4♥	Pass	4NT <sup>2</sup>
North HCP: 20	♥ K6	♥ AJ8542	Pass	5♦	Pass	6♥
South HCP: 10	♦ AK84	♦ Q7	AP			
Contract: 6♥ N	♣ AQ72	♣ 109	1. Texas			
			2. Blackwood 0314, for ♥			

Board: 379			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: NS	♠ 1052	♠ A73	Pass	3♦	Pass	3♥
North HCP: 9	♥ KQ763	♥ A10	Pass	3NT	AP	
South HCP: 20	♦ A87	♦ KQ1093				
Contract: 3N S	♣ 95	♣ AK7				

## South hands (Practice Page)

### Transfers to 2NT

Board: 374	♠ Q2	The opponents are silent.
Dealer: N	♥ AK10742	
Vul: None	♦ J6	Partner bids first.
HCP: 11	♣ J84	
Board: 375	♠ A1075	The opponents are silent.
Dealer: S	♥ AK9	
Vul: EW	♦ A10	You bid first.
HCP: 21	♣ AQ102	
Board: 376	♠ 62	The opponents are silent.
Dealer: N	♥ KJ10982	
Vul: Both	♦ Q62	Partner bids first.
HCP: 6	♣ 103	
Board: 377	♠ AJ74	East Doubles 7♥ if possible.
Dealer: S	♥ 109	
Vul: NS	♦ AK105	You bid first.
HCP: 20	♣ AKJ	
Board: 378	♠ K64	The opponents are silent.
Dealer: N	♥ AJ8542	
Vul: Both	♦ Q7	Partner bids first.
HCP: 10	♣ 109	
Board: 379	♠ A73	The opponents are silent.
Dealer: S	♥ A10	
Vul: NS	♦ KQ1093	You bid first.
HCP: 20	♣ AK7	

## Transfers to 2NT Both hands (Answers Page)

Board: 374			West	North	East	South
Dealer: N	North:	South:		2NT	Pass	4♦ <sup>1</sup>
Vul: None	♠ AKJ3	♠ Q2	Pass	4♥	Pass	4NT <sup>2</sup>
North HCP: 20	♥ QJ63	♥ AK10742	Pass	5♠	Pass	6NT
South HCP: 11	♦ A5	♦ J6	AP			
Contract: 6N N	♣ KQ5	♣ J84	1. Texas			
			2. Blackwood 0314, for ♥			

Board: 375			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: EW	♠ KJ964	♠ A1075	Pass	3♥	Pass	3NT <sup>1</sup>
North HCP: 14	♥ J3	♥ AK9	Pass	6NT	AP	
South HCP: 21	♦ KQJ2	♦ A10	1. Extended acceptance after NT			
Contract: 6N S	♣ K6	♣ AQ102				

Board: 376			West	North	East	South
Dealer: N	North:	South:		2NT	Pass	3♦
Vul: Both	♠ AQ5	♠ 62	Pass	3♥	Pass	4♥
North HCP: 20	♥ A53	♥ KJ10982	AP			
South HCP: 6	♦ A753	♦ Q62				
Contract: 4♥ N	♣ AQ9	♣ 103				

Board: 377			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: NS	♠ Q965	♠ AJ74	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 11	♥ AKQ742	♥ 109	Pass	5♦ <sup>2</sup>	Pass	5NT
South HCP: 20	♦ —	♦ AK105	Pass	7♥	X	AP
Contract: 7♥ X S	♣ 1064	♣ AKJ	1. Texas			
			2. Exclusion, for ♥			

Board: 378			West	North	East	South
Dealer: N	North:	South:		2NT	Pass	4♦ <sup>1</sup>
Vul: Both	♠ A98	♠ K64	Pass	4♥	Pass	4NT <sup>2</sup>
North HCP: 20	♥ K6	♥ AJ8542	Pass	5♦	Pass	6♥
South HCP: 10	♦ AK84	♦ Q7	AP			
Contract: 6♥ N	♣ AQ72	♣ 109	1. Texas			
			2. Blackwood 0314, for ♥			

Board: 379			West	North	East	South
Dealer: S	North:	South:				2NT
Vul: NS	♠ 1052	♠ A73	Pass	3♦	Pass	3♥
North HCP: 9	♥ KQ763	♥ A10	Pass	3NT	AP	
South HCP: 20	♦ A87	♦ KQ1093				
Contract: 3N S	♣ 95	♣ AK7				

## North hands (Practice Page)

### Transfers to 2NT

Board: 380	♠ K109	The opponents are silent.
Dealer: N	♥ AQJ8	
Vul: EW	♦ K105	You bid first.
HCP: 20	♣ AK10	

Board: 381	♠ K107654	The opponents are silent.
Dealer: S	♥ K	
Vul: NS	♦ 52	Partner bids first.
HCP: 11	♣ AJ63	

Board: 382	♠ AKQ9	The opponents are silent.
Dealer: N	♥ A6	
Vul: EW	♦ 92	You bid first.
HCP: 20	♣ AQJ74	

Board: 383	♠ J108653	The opponents are silent.
Dealer: S	♥ 8753	
Vul: Both	♦ A32	Partner bids first.
HCP: 5	♣ —	

Board: 384	♠ AK10	The opponents are silent.
Dealer: N	♥ AK	
Vul: EW	♦ K764	You bid first.
HCP: 21	♣ A964	

Board: 385	♠ Q98	The opponents are silent.
Dealer: S	♥ AK8743	
Vul: Both	♦ Q6	Partner bids first.
HCP: 15	♣ A5	

## Transfers to 2NT Both hands (Answers Page)

Board: 380	North:	South:	West	North	East	South
Dealer: N	♠ K109	♠ AJ854		2NT	Pass	3♥
Vul: EW	♥ AQJ8	♥ K42	Pass	3♠	Pass	5NT
North HCP: 20	♦ K105	♦ AJ76	Pass	6NT	AP	
South HCP: 15	♣ AK10	♣ Q				
Contract: 6N N						

Board: 381	North:	South:	West	North	East	South
Dealer: S	♠ K107654	♠ AQJ2				2NT
Vul: NS	♥ K	♥ AQJ8	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 11	♦ 52	♦ AK7	Pass	4NT <sup>2</sup>	Pass	5♣
South HCP: 21	♣ AJ63	♣ 42	Pass	5♦	Pass	6♦
Contract: 7♠ S			Pass	7♠	AP	
			1. Texas			
			2. Blackwood 0314, for ♠			

Board: 382	North:	South:	West	North	East	South
Dealer: N	♠ AKQ9	♠ 83		2NT	Pass	3♦
Vul: EW	♥ A6	♥ 109832	Pass	3♥	AP	
North HCP: 20	♦ 92	♦ KJ6				
South HCP: 4	♣ AQJ74	♣ 1093				
Contract: 3♥ N						

Board: 383	North:	South:	West	North	East	South
Dealer: S	♠ J108653	♠ AK7				2NT
Vul: Both	♥ 8753	♥ AK62	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 5	♦ A32	♦ KJ5	AP			
South HCP: 20	♣ —	♣ Q107	1. Texas			
Contract: 4♠ S						

Board: 384	North:	South:	West	North	East	South
Dealer: N	♠ AK10	♠ QJ7432		2NT	Pass	4♥ <sup>1</sup>
Vul: EW	♥ AK	♥ 8432	Pass	4♠	AP	
North HCP: 21	♦ K764	♦ 8	1. Texas			
South HCP: 4	♣ A964	♣ J7				
Contract: 4♠ N						

Board: 385	North:	South:	West	North	East	South
Dealer: S	♠ Q98	♠ AK5				2NT
Vul: Both	♥ AK8743	♥ J106	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 15	♦ Q6	♦ AK109	Pass	4NT <sup>2</sup>	Pass	5♠
South HCP: 21	♣ A5	♣ KQJ	Pass	7NT	AP	
Contract: 7N S			1. Texas			
			2. Blackwood 0314, for ♥			

## South hands (Practice Page)

### Transfers to 2NT

Board: 380	♠ AJ854	The opponents are silent.
Dealer: N	♥ K42	
Vul: EW	♦ AJ76	Partner bids first.
HCP: 15	♣ Q	

Board: 381	♠ AQJ2	The opponents are silent.
Dealer: S	♥ AQJ8	
Vul: NS	♦ AK7	You bid first.
HCP: 21	♣ 42	

Board: 382	♠ 83	The opponents are silent.
Dealer: N	♥ 109832	
Vul: EW	♦ KJ6	Partner bids first.
HCP: 4	♣ 1093	

Board: 383	♠ AK7	The opponents are silent.
Dealer: S	♥ AK62	
Vul: Both	♦ KJ5	You bid first.
HCP: 20	♣ Q107	

Board: 384	♠ QJ7432	The opponents are silent.
Dealer: N	♥ 8432	
Vul: EW	♦ 8	Partner bids first.
HCP: 4	♣ J7	

Board: 385	♠ AK5	The opponents are silent.
Dealer: S	♥ J106	
Vul: Both	♦ AK109	You bid first.
HCP: 21	♣ KQJ	

## Transfers to 2NT Both hands (Answers Page)

Board: 380	North:	South:	West	North	East	South
Dealer: N	♠ K109	♠ AJ854		2NT	Pass	3♥
Vul: EW	♥ AQJ8	♥ K42	Pass	3♠	Pass	5NT
North HCP: 20	♦ K105	♦ AJ76	Pass	6NT	AP	
South HCP: 15	♣ AK10	♣ Q				
Contract: 6N N						

Board: 381	North:	South:	West	North	East	South
Dealer: S	♠ K107654	♠ AQJ2				2NT
Vul: NS	♥ K	♥ AQJ8	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 11	♦ 52	♦ AK7	Pass	4NT <sup>2</sup>	Pass	5♣
South HCP: 21	♣ AJ63	♣ 42	Pass	5♦	Pass	6♦
Contract: 7♠ S			Pass	7♠	AP	
			1. Texas			
			2. Blackwood 0314, for ♠			

Board: 382	North:	South:	West	North	East	South
Dealer: N	♠ AKQ9	♠ 83		2NT	Pass	3♦
Vul: EW	♥ A6	♥ 109832	Pass	3♥	AP	
North HCP: 20	♦ 92	♦ KJ6				
South HCP: 4	♣ AQJ74	♣ 1093				
Contract: 3♥ N						

Board: 383	North:	South:	West	North	East	South
Dealer: S	♠ J108653	♠ AK7				2NT
Vul: Both	♥ 8753	♥ AK62	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 5	♦ A32	♦ KJ5	AP			
South HCP: 20	♣ —	♣ Q107	1. Texas			
Contract: 4♠ S						

Board: 384	North:	South:	West	North	East	South
Dealer: N	♠ AK10	♠ QJ7432		2NT	Pass	4♥ <sup>1</sup>
Vul: EW	♥ AK	♥ 8432	Pass	4♠	AP	
North HCP: 21	♦ K764	♦ 8	1. Texas			
South HCP: 4	♣ A964	♣ J7				
Contract: 4♠ N						

Board: 385	North:	South:	West	North	East	South
Dealer: S	♠ Q98	♠ AK5				2NT
Vul: Both	♥ AK8743	♥ J106	Pass	4♦ <sup>1</sup>	Pass	4♥
North HCP: 15	♦ Q6	♦ AK109	Pass	4NT <sup>2</sup>	Pass	5♠
South HCP: 21	♣ A5	♣ KQJ	Pass	7NT	AP	
Contract: 7N S			1. Texas			
			2. Blackwood 0314, for ♥			



## North hands (Practice Page)

### Transfers to 2NT

Board: 386	♠ K32	The opponents are silent.
Dealer: N	♥ AKQ	
Vul: Both	♦ KQ10	You bid first.
HCP: 20	♣ K976	

Board: 387	♠ 86	The opponents are silent.
Dealer: S	♥ QJ9763	
Vul: NS	♦ Q3	Partner bids first.
HCP: 5	♣ 1085	

Board: 388	♠ Q3	The opponents are silent.
Dealer: N	♥ AQ75	
Vul: Both	♦ AQ9	You bid first.
HCP: 21	♣ AK105	

Board: 389	♠ QJ10976	The opponents are silent.
Dealer: S	♥ K102	
Vul: None	♦ 872	Partner bids first.
HCP: 10	♣ A	

Board: 390	♠ AK10	The opponents are silent.
Dealer: N	♥ AJ2	
Vul: NS	♦ Q72	You bid first.
HCP: 21	♣ AK92	

Board: 391	♠ 986	The opponents are silent.
Dealer: S	♥ AQJ108	
Vul: EW	♦ QJ5	Partner bids first.
HCP: 10	♣ 86	

## Transfers to 2NT Both hands (Answers Page)

Board: 386	North:	South:	West	North	East	South
Dealer: N	♠ K32	♠ QJ6		2NT	Pass	3♦
Vul: Both	♥ AKQ	♥ 109832	Pass	3♥	Pass	3NT
North HCP: 20	♦ KQ10	♦ J	Pass	4♥	AP	
South HCP: 8	♣ K976	♣ A543				
Contract: 4♥ N						

Board: 387	North:	South:	West	North	East	South
Dealer: S	♠ 86	♠ AKJ4				2NT
Vul: NS	♥ QJ9763	♥ 84	Pass	3♦	Pass	3♥
North HCP: 5	♦ Q3	♦ KJ7	Pass	4♥	AP	
South HCP: 21	♣ 1085	♣ AKQ9				
Contract: 4♥ S						

Board: 388	North:	South:	West	North	East	South
Dealer: N	♠ Q3	♠ AJ1062		2NT	Pass	3♥
Vul: Both	♥ AQ75	♥ K3	Pass	3♠	Pass	4NT <sup>1</sup>
North HCP: 21	♦ AQ9	♦ 52	Pass	6NT	AP	
South HCP: 11	♣ AK105	♣ QJ64				
Contract: 6N N						

1. Quantitative 4NT

Board: 389	North:	South:	West	North	East	South
Dealer: S	♠ QJ10976	♠ AK2				2NT
Vul: None	♥ K102	♥ A4	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 10	♦ 872	♦ KQ103	Pass	4NT <sup>2</sup>	Pass	5♣
South HCP: 20	♣ A	♣ KJ63	Pass	6♠	AP	
Contract: 6♠ S						

1. Texas  
2. Blackwood 0314, for ♠

Board: 390	North:	South:	West	North	East	South
Dealer: N	♠ AK10	♠ QJ9752		2NT	Pass	4♥ <sup>1</sup>
Vul: NS	♥ AJ2	♥ 98	Pass	4♠	Pass	4NT <sup>2</sup>
North HCP: 21	♦ Q72	♦ AKJ8	Pass	5♦	Pass	6♠
South HCP: 11	♣ AK92	♣ 7	AP			
Contract: 6♠ N						

1. Texas  
2. Blackwood 0314, for ♠

Board: 391	North:	South:	West	North	East	South
Dealer: S	♠ 986	♠ AQ				2NT
Vul: EW	♥ AQJ108	♥ K9	Pass	3♦	Pass	3♥
North HCP: 10	♦ QJ5	♦ AK964	Pass	3NT	AP	
South HCP: 20	♣ 86	♣ A1075				
Contract: 3N S						

## South hands (Practice Page)

### Transfers to 2NT

Board: 386	♠ QJ6	The opponents are silent.
Dealer: N	♥ 109832	
Vul: Both	♦ J	Partner bids first.
HCP: 8	♣ A543	

Board: 387	♠ AKJ4	The opponents are silent.
Dealer: S	♥ 84	
Vul: NS	♦ KJ7	You bid first.
HCP: 21	♣ AKQ9	

Board: 388	♠ AJ1062	The opponents are silent.
Dealer: N	♥ K3	
Vul: Both	♦ 52	Partner bids first.
HCP: 11	♣ QJ64	

Board: 389	♠ AK2	The opponents are silent.
Dealer: S	♥ A4	
Vul: None	♦ KQ103	You bid first.
HCP: 20	♣ KJ63	

Board: 390	♠ QJ9752	The opponents are silent.
Dealer: N	♥ 98	
Vul: NS	♦ AKJ8	Partner bids first.
HCP: 11	♣ 7	

Board: 391	♠ AQ	The opponents are silent.
Dealer: S	♥ K9	
Vul: EW	♦ AK964	You bid first.
HCP: 20	♣ A1075	

## Transfers to 2NT Both hands (Answers Page)

Board: 386	North:	South:	West	North	East	South
Dealer: N	♠ K32	♠ QJ6		2NT	Pass	3♦
Vul: Both	♥ AKQ	♥ 109832	Pass	3♥	Pass	3NT
North HCP: 20	♦ KQ10	♦ J	Pass	4♥	AP	
South HCP: 8	♣ K976	♣ A543				
Contract: 4♥ N						

Board: 387	North:	South:	West	North	East	South
Dealer: S	♠ 86	♠ AKJ4				2NT
Vul: NS	♥ QJ9763	♥ 84	Pass	3♦	Pass	3♥
North HCP: 5	♦ Q3	♦ KJ7	Pass	4♥	AP	
South HCP: 21	♣ 1085	♣ AKQ9				
Contract: 4♥ S						

Board: 388	North:	South:	West	North	East	South
Dealer: N	♠ Q3	♠ AJ1062		2NT	Pass	3♥
Vul: Both	♥ AQ75	♥ K3	Pass	3♠	Pass	4NT <sup>1</sup>
North HCP: 21	♦ AQ9	♦ 52	Pass	6NT	AP	
South HCP: 11	♣ AK105	♣ QJ64				
Contract: 6N N						

1. Quantitative 4NT

Board: 389	North:	South:	West	North	East	South
Dealer: S	♠ QJ10976	♠ AK2				2NT
Vul: None	♥ K102	♥ A4	Pass	4♥ <sup>1</sup>	Pass	4♠
North HCP: 10	♦ 872	♦ KQ103	Pass	4NT <sup>2</sup>	Pass	5♣
South HCP: 20	♣ A	♣ KJ63	Pass	6♠	AP	
Contract: 6♠ S						

1. Texas  
2. Blackwood 0314, for ♠

Board: 390	North:	South:	West	North	East	South
Dealer: N	♠ AK10	♠ QJ9752		2NT	Pass	4♥ <sup>1</sup>
Vul: NS	♥ AJ2	♥ 98	Pass	4♠	Pass	4NT <sup>2</sup>
North HCP: 21	♦ Q72	♦ AKJ8	Pass	5♦	Pass	6♠
South HCP: 11	♣ AK92	♣ 7	AP			
Contract: 6♠ N						

1. Texas  
2. Blackwood 0314, for ♠

Board: 391	North:	South:	West	North	East	South
Dealer: S	♠ 986	♠ AQ				2NT
Vul: EW	♥ AQJ108	♥ K9	Pass	3♦	Pass	3♥
North HCP: 10	♦ QJ5	♦ AK964	Pass	3NT	AP	
South HCP: 20	♣ 86	♣ A1075				
Contract: 3N S						

### Transfers to 2NT

Board: 392	♠ AQ	The opponents are silent.
Dealer: N	♥ AK52	
Vul: None	♦ K86	You bid first.
HCP: 21	♣ AJ86	

Board: 393	♠ K2	The opponents are silent.
Dealer: S	♥ 95432	
Vul: EW	♦ J86	Partner bids first.
HCP: 9	♣ AJ9	

## Transfers to 2NT Both hands (Answers Page)

Board: 392

Dealer: N

Vul: None

North HCP: 21

South HCP: 7

Contract: 3N N

North:

♠ AQ

♥ AK52

♦ K86

♣ AJ86

South:

♠ 85432

♥ QJ

♦ Q1092

♣ Q3

West

North

East

South

2NT

Pass

3♥

Pass

3♠

Pass

3NT

AP

Board: 393

Dealer: S

Vul: EW

North HCP: 9

South HCP: 21

Contract: 4♥ N

North:

♠ K2

♥ 95432

♦ J86

♣ AJ9

South:

♠ AQJ5

♥ AK87

♦ A52

♣ K4

West

North

East

South

2NT

Pass

3♦

Pass

3NT<sup>1</sup>

Pass

4♥

AP

1. Extended acceptance after NT

## South hands (Practice Page)

### Transfers to 2NT

Board: 392	♠ 85432	The opponents are silent.
Dealer: N	♥ QJ	
Vul: None	♦ Q1092	Partner bids first.
HCP: 7	♣ Q3	

Board: 393	♠ AQJ5	The opponents are silent.
Dealer: S	♥ AK87	
Vul: EW	♦ A52	You bid first.
HCP: 21	♣ K4	

## Transfers to 2NT Both hands (Answers Page)

Board: 392

Dealer: N

Vul: None

North HCP: 21

South HCP: 7

Contract: 3N N

North:

♠ AQ

♥ AK52

♦ K86

♣ AJ86

South:

♠ 85432

♥ QJ

♦ Q1092

♣ Q3

West

North

East

South

2NT

Pass

3♥

Pass

3♠

Pass

3NT

AP

Board: 393

Dealer: S

Vul: EW

North HCP: 9

South HCP: 21

Contract: 4♥ N

North:

♠ K2

♥ 95432

♦ J86

♣ AJ9

South:

♠ AQJ5

♥ AK87

♦ A52

♣ K4

West

North

East

South

2NT

Pass

3♦

Pass

3NT<sup>1</sup>

Pass

4♥

AP

1. Extended acceptance after NT