

## North hands

## Minor\_Suit\_Transfer

<b>Board: 1</b>	♠ KJ754	You bid first.
Dealer: North	♥ AQ2	The opponents are silent.
Vul: N-S	♦ K9	
HCP: 16+1	♣ KT3	

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<b>Board: 2</b>	♠ A6	Partner bids first.
Dealer: South	♥ QT6	The opponents are silent.
Vul: E-W	♦ 2	
HCP: 8+3	♣ QT98743	

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<b>Board: 3</b>	♠ AK4	You bid first.
Dealer: North	♥ 732	The opponents are silent.
Vul: Both	♦ KQT	
HCP: 15	♣ QJ54	

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<b>Board: 4</b>	♠ 7	Partner bids first.
Dealer: South	♥ KQ	The opponents are silent.
Vul: None	♦ AJT87643	
HCP: 14+4	♣ A9	

## Both hands (Answers Page)

### Board: 1

Dealer: North

Vul: N-S

North HCP: 16+1

South HCP: 10+2

Contract: 3NT South

North:

♠ KJ754

♥ AQ2

♦ K9

♣ KT3

South:

♠ Q8

♥ K3

♦ QT8642

♣ QJ5

W	N	E	S
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	1NT	Pass	3♣ <sup>1</sup>
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Pass	3♦ <sup>2</sup>	Pass	3NT
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All Pass

1. 1N-3C transfer to diamonds

2. automat

### Board: 2

Dealer: South

Vul: E-W

North HCP: 8+3

South HCP: 15+1

Contract: 3NT North

North:

♠ A6

♥ QT6

♦ 2

♣ QT98743

South:

♠ K2

♥ 874

♦ KQ863

♣ AK5

W	N	E	S
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1NT

Pass	2NT <sup>1</sup>	Pass	3♣ <sup>2</sup>
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Pass	3NT	All Pass	
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1. 1N-2N transfer to clubs

2. automat

### Board: 3

Dealer: North

Vul: Both

North HCP: 15

South HCP: 8+2

Contract: 4♦ North

North:

♠ AK4

♥ 732

♦ KQT

♣ QJ54

South:

♠ 852

♥ AK

♦ J87432

♣ 62

W	N	E	S
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	1NT	Pass	3♣ <sup>1</sup>
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Pass	3♦ <sup>2</sup>	Pass	3NT
------	-----------------	------	-----

Pass	4♦	All Pass	
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1. 1N-3C transfer to diamonds

2. automat

### Board: 4

Dealer: South

Vul: None

North HCP: 14+4

South HCP: 17

Contract: 6♦ North

North:

♠ 7

♥ KQ

♦ AJT87643

♣ A9

South:

♠ AKQT

♥ 76

♦ KQ9

♣ KT76

W	N	E	S
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1NT

Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
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Pass	4NT	Pass	5♠ <sup>3</sup>
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Pass	6♦	All Pass	
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1. 1N-3C transfer to diamonds

2. automat

3. A=2/5 or 5/5, Q(D)=1

## South hands

## Minor\_Suit\_Transfer

<b>Board: 1</b>	♠ Q8	Partner bids first.
Dealer: North	♥ K3	The opponents are silent.
Vul: N-S	♦ QT8642	
HCP: 10+2	♣ QJ5	

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<b>Board: 2</b>	♠ K2	You bid first.
Dealer: South	♥ 874	The opponents are silent.
Vul: E-W	♦ KQ863	
HCP: 15+1	♣ AK5	

---

<b>Board: 3</b>	♠ 852	Partner bids first.
Dealer: North	♥ AK	The opponents are silent.
Vul: Both	♦ J87432	
HCP: 8+2	♣ 62	

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<b>Board: 4</b>	♠ AKQT	You bid first.
Dealer: South	♥ 76	The opponents are silent.
Vul: None	♦ KQ9	
HCP: 17	♣ KT76	

## Both hands (Answers Page)

### Board: 1

Dealer: North

Vul: N-S

North HCP: 16+1

South HCP: 10+2

Contract: 3NT South

North:

♠ KJ754

♥ AQ2

♦ K9

♣ KT3

South:

♠ Q8

♥ K3

♦ QT8642

♣ QJ5

W	N	E	S
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	1NT	Pass	3♣ <sup>1</sup>
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Pass	3♦ <sup>2</sup>	Pass	3NT
------	-----------------	------	-----

All Pass

1. 1N-3C transfer to diamonds

2. automat

### Board: 2

Dealer: South

Vul: E-W

North HCP: 8+3

South HCP: 15+1

Contract: 3NT North

North:

♠ A6

♥ QT6

♦ 2

♣ QT98743

South:

♠ K2

♥ 874

♦ KQ863

♣ AK5

W	N	E	S
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1NT

Pass	2NT <sup>1</sup>	Pass	3♣ <sup>2</sup>
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Pass	3NT	All Pass	
------	-----	----------	--

1. 1N-2N transfer to clubs

2. automat

### Board: 3

Dealer: North

Vul: Both

North HCP: 15

South HCP: 8+2

Contract: 4♦ North

North:

♠ AK4

♥ 732

♦ KQT

♣ QJ54

South:

♠ 852

♥ AK

♦ J87432

♣ 62

W	N	E	S
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	1NT	Pass	3♣ <sup>1</sup>
--	-----	------	-----------------

Pass	3♦ <sup>2</sup>	Pass	3NT
------	-----------------	------	-----

Pass	4♦	All Pass	
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1. 1N-3C transfer to diamonds

2. automat

### Board: 4

Dealer: South

Vul: None

North HCP: 14+4

South HCP: 17

Contract: 6♦ North

North:

♠ 7

♥ KQ

♦ AJT87643

♣ A9

South:

♠ AKQT

♥ 76

♦ KQ9

♣ KT76

W	N	E	S
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1NT

Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
------	-----------------	------	-----------------

Pass	4NT	Pass	5♠ <sup>3</sup>
------	-----	------	-----------------

Pass	6♦	All Pass	
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1. 1N-3C transfer to diamonds

2. automat

3. A=2/5 or 5/5, Q(D)=1

## North hands

## Minor\_Suit\_Transfer

<b>Board: 5</b>	♠ KQ853	You bid first.
Dealer: North	♥ AKT	The opponents are silent.
Vul: N-S	♦ Q3	
HCP: 16+1	♣ QT4	

---

<b>Board: 6</b>	♠ K3	Partner bids first.
Dealer: South	♥ Q2	The opponents are silent.
Vul: Both	♦ 974	
HCP: 9+2	♣ KJ8632	

---

<b>Board: 7</b>	♠ A953	You bid first.
Dealer: North	♥ 952	The opponents are silent.
Vul: Both	♦ AQ2	
HCP: 15	♣ AJ3	

---

<b>Board: 8</b>	♠ K8	Partner bids first.
Dealer: South	♥ T6	The opponents are silent.
Vul: N-S	♦ K8	
HCP: 9+3	♣ K976432	

## Both hands (Answers Page)

### Board: 5

Dealer: North

Vul: N-S

North HCP: 16+1

South HCP: 12+4

Contract: 6♦ South

North:

♠ KQ853

♥ AKT

♦ Q3

♣ QT4

South:

♠ 9

♥ 4

♦ AKT87652

♣ AJ8

W	N	E	S
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	1NT	Pass	3♣ <sup>1</sup>
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Pass	3♦ <sup>2</sup>	Pass	4NT
------	-----------------	------	-----

Pass	5♦ <sup>3</sup>	Pass	6♦
------	-----------------	------	----

All Pass

1. 1N-3C transfer to diamonds

2. automat

3. A=1/5 or 4/5

### Board: 6

Dealer: South

Vul: Both

North HCP: 9+2

South HCP: 16+1

Contract: 3NT North

North:

♠ K3

♥ Q2

♦ 974

♣ KJ8632

South:

♠ Q6

♥ KT7

♦ AJT65

♣ AQT

W	N	E	S
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1NT

Pass	2NT <sup>1</sup>	Pass	3♣ <sup>2</sup>
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Pass	3NT	All Pass	
------	-----	----------	--

1. 1N-2N transfer to clubs

2. automat

### Board: 7

Dealer: North

Vul: Both

North HCP: 15

South HCP: 9+2

Contract: 3NT South

North:

♠ A953

♥ 952

♦ AQ2

♣ AJ3

South:

♠ K7

♥ 64

♦ J73

♣ KQT875

W	N	E	S
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	1NT	Pass	2NT <sup>1</sup>
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Pass	3♣ <sup>2</sup>	Pass	3NT
------	-----------------	------	-----

All Pass

1. 1N-2N transfer to clubs

2. automat

### Board: 8

Dealer: South

Vul: N-S

North HCP: 9+3

South HCP: 16

Contract: 3NT North

North:

♠ K8

♥ T6

♦ K8

♣ K976432

South:

♠ AT76

♥ AKJ7

♦ QT5

♣ QT

W	N	E	S
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1NT

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

Pass	3NT	All Pass	
------	-----	----------	--

1. 1N-2N transfer to clubs

2. automat

## South hands

## Minor\_Suit\_Transfer

<b>Board: 5</b>	♠ 9	Partner bids first.
Dealer: North	♥ 4	The opponents are silent.
Vul: N-S	♦ AKT87652	
HCP: 12+4	♣ AJ8	

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<b>Board: 6</b>	♠ Q6	You bid first.
Dealer: South	♥ KT7	The opponents are silent.
Vul: Both	♦ AJT65	
HCP: 16+1	♣ AQT	

---

<b>Board: 7</b>	♠ K7	Partner bids first.
Dealer: North	♥ 64	The opponents are silent.
Vul: Both	♦ J73	
HCP: 9+2	♣ KQT875	

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<b>Board: 8</b>	♠ AT76	You bid first.
Dealer: South	♥ AKJ7	The opponents are silent.
Vul: N-S	♦ QT5	
HCP: 16	♣ QT	

## Both hands (Answers Page)

### Board: 5

Dealer: North

Vul: N-S

North HCP: 16+1

South HCP: 12+4

Contract: 6♦ South

North:

♠ KQ853

♥ AKT

♦ Q3

♣ QT4

South:

♠ 9

♥ 4

♦ AKT87652

♣ AJ8

W	N	E	S
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	1NT	Pass	3♣ <sup>1</sup>
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Pass	3♦ <sup>2</sup>	Pass	4NT
------	-----------------	------	-----

Pass	5♦ <sup>3</sup>	Pass	6♦
------	-----------------	------	----

All Pass

1. 1N-3C transfer to diamonds

2. automat

3. A=1/5 or 4/5

### Board: 6

Dealer: South

Vul: Both

North HCP: 9+2

South HCP: 16+1

Contract: 3NT North

North:

♠ K3

♥ Q2

♦ 974

♣ KJ8632

South:

♠ Q6

♥ KT7

♦ AJT65

♣ AQT

W	N	E	S
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1NT

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

Pass	3NT	All Pass	
------	-----	----------	--

1. 1N-2N transfer to clubs

2. automat

### Board: 7

Dealer: North

Vul: Both

North HCP: 15

South HCP: 9+2

Contract: 3NT South

North:

♠ A953

♥ 952

♦ AQ2

♣ AJ3

South:

♠ K7

♥ 64

♦ J73

♣ KQT875

W	N	E	S
---	---	---	---

	1NT	Pass	2NT <sup>1</sup>
--	-----	------	------------------

Pass	3♣ <sup>2</sup>	Pass	3NT
------	-----------------	------	-----

All Pass

1. 1N-2N transfer to clubs

2. automat

### Board: 8

Dealer: South

Vul: N-S

North HCP: 9+3

South HCP: 16

Contract: 3NT North

North:

♠ K8

♥ T6

♦ K8

♣ K976432

South:

♠ AT76

♥ AKJ7

♦ QT5

♣ QT

W	N	E	S
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1NT

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

Pass	3NT	All Pass	
------	-----	----------	--

1. 1N-2N transfer to clubs

2. automat



# North hands

# Minor\_Suit\_Transfer

<b>Board: 9</b>	♠ A972	You bid first.
Dealer: North	♥ AQ7	The opponents are silent.
Vul: Both	♦ KQ72	
HCP: 15	♣ 93	

---

<b>Board: 10</b>	♠ K94	Partner bids first.
Dealer: South	♥ KQT	The opponents are silent.
Vul: None	♦ 6	
HCP: 16+2	♣ AKJT52	

---

<b>Board: 11</b>	♠ KQJ96	You bid first.
Dealer: North	♥ 42	The opponents are silent.
Vul: N-S	♦ A43	
HCP: 16+1	♣ AQ4	

---

<b>Board: 12</b>	♠ 43	Partner bids first.
Dealer: South	♥ Q83	The opponents are silent.
Vul: E-W	♦ QJ	
HCP: 9+2	♣ AT7652	

## Both hands (Answers Page)

### Board: 9

Dealer: North

Vul: Both

North HCP: 15

South HCP: 14+4

Contract: 5♣ South

North:

♠ A972

♥ AQ7

♦ KQ72

♣ 93

South:

♠ J4

♥ K

♦ A6

♣ KQJ87542

W N E S

1NT Pass 2NT<sup>1</sup>

Pass 3♣<sup>2</sup> Pass 4♦

Pass 4♥ Pass 5♣

All Pass

1. 1N-2N transfer to clubs

2. automat

### Board: 10

Dealer: South

Vul: None

North HCP: 16+2

South HCP: 15+1

Contract: 6NT North

North:

♠ K94

♥ KQT

♦ 6

♣ AKJT52

South:

♠ A87

♥ AJ653

♦ AQ2

♣ 84

W N E S

1NT

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

Pass 4NT Pass 5♣<sup>3</sup>

Pass 5♦ Pass 6♣<sup>4</sup>

Pass 6NT All Pass

1. 1N-2N transfer to clubs

2. automat

3. A=0/5 or 3/5

4. no !C queen

### Board: 11

Dealer: North

Vul: N-S

North HCP: 16+1

South HCP: 8+2

Contract: 3NT South

North:

♠ KQJ96

♥ 42

♦ A43

♣ AQ4

South:

♠ 852

♥ AT

♦ J9

♣ KT8632

W N E S

1NT Pass 2NT<sup>1</sup>

Pass 3♣<sup>2</sup> Pass 3NT

All Pass

1. 1N-2N transfer to clubs

2. automat

### Board: 12

Dealer: South

Vul: E-W

North HCP: 9+2

South HCP: 16

Contract: 3NT North

North:

♠ 43

♥ Q83

♦ QJ

♣ AT7652

South:

♠ Q872

♥ K9

♦ AKT7

♣ KJ9

W N E S

1NT

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

Pass 3NT All Pass

1. 1N-2N transfer to clubs

2. automat

## South hands

## Minor\_Suit\_Transfer

<b>Board: 9</b>	♠ J4	Partner bids first.
Dealer: North	♥ K	The opponents are silent.
Vul: Both	♦ A6	
HCP: 14+4	♣ KQJ87542	

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<b>Board: 10</b>	♠ A87	You bid first.
Dealer: South	♥ AJ653	The opponents are silent.
Vul: None	♦ AQ2	
HCP: 15+1	♣ 84	

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<b>Board: 11</b>	♠ 852	Partner bids first.
Dealer: North	♥ AT	The opponents are silent.
Vul: N-S	♦ J9	
HCP: 8+2	♣ KT8632	

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<b>Board: 12</b>	♠ Q872	You bid first.
Dealer: South	♥ K9	The opponents are silent.
Vul: E-W	♦ AKT7	
HCP: 16	♣ KJ9	

## Both hands (Answers Page)

### Board: 9

Dealer: North

Vul: Both

North HCP: 15

South HCP: 14+4

Contract: 5♣ South

North:

♠ A972

♥ AQ7

♦ KQ72

♣ 93

South:

♠ J4

♥ K

♦ A6

♣ KQJ87542

W N E S

1NT Pass 2NT<sup>1</sup>

Pass 3♣<sup>2</sup> Pass 4♦

Pass 4♥ Pass 5♣

All Pass

1. 1N-2N transfer to clubs

2. automat

### Board: 10

Dealer: South

Vul: None

North HCP: 16+2

South HCP: 15+1

Contract: 6NT North

North:

♠ K94

♥ KQT

♦ 6

♣ AKJT52

South:

♠ A87

♥ AJ653

♦ AQ2

♣ 84

W N E S

1NT

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

Pass 4NT Pass 5♣<sup>3</sup>

Pass 5♦ Pass 6♣<sup>4</sup>

Pass 6NT All Pass

1. 1N-2N transfer to clubs

2. automat

3. A=0/5 or 3/5

4. no !C queen

### Board: 11

Dealer: North

Vul: N-S

North HCP: 16+1

South HCP: 8+2

Contract: 3NT South

North:

♠ KQJ96

♥ 42

♦ A43

♣ AQ4

South:

♠ 852

♥ AT

♦ J9

♣ KT8632

W N E S

1NT Pass 2NT<sup>1</sup>

Pass 3♣<sup>2</sup> Pass 3NT

All Pass

1. 1N-2N transfer to clubs

2. automat

### Board: 12

Dealer: South

Vul: E-W

North HCP: 9+2

South HCP: 16

Contract: 3NT North

North:

♠ 43

♥ Q83

♦ QJ

♣ AT7652

South:

♠ Q872

♥ K9

♦ AKT7

♣ KJ9

W N E S

1NT

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

Pass 3NT All Pass

1. 1N-2N transfer to clubs

2. automat

## North hands

## Minor\_Suit\_Transfer

**Board: 13**

♠ A8

You bid first.

Dealer: North

♥ K943

The opponents are silent.

Vul: Both

♦ J94

HCP: 15

♣ AQJ4

**Board: 14**

♠ 96

Partner bids first.

Dealer: South

♥ K8

The opponents are silent.

Vul: None

♦ JT9

HCP: 9+2

♣ AJ8643

**Board: 15**

♠ Q876

You bid first.

Dealer: North

♥ AKJT

The opponents are silent.

Vul: E-W

♦ 53

HCP: 17

♣ AK6

**Board: 16**

♠ K932

You bid first.

Dealer: North

♥ AJ

West (RHO) bids 3♠ if possible.

Vul: None

♦ AKT

HCP: 15

♣ 9754

## Both hands (Answers Page)

### Board: 13

Dealer: North

Vul: Both

North HCP: 15

South HCP: 13+4

Contract: 6♦ South

North:

♠ A8

♥ K943

♦ J94

♣ AQJ4

South:

♠ KT

♥ Q

♦ KQT87532

♣ K8

W	N	E	S
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	1NT	Pass	3♣ <sup>1</sup>
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Pass	3♦ <sup>2</sup>	Pass	4NT
------	-----------------	------	-----

Pass	5♥ <sup>3</sup>	Pass	6♦
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All Pass

1. 1N-3C transfer to diamonds

2. automat

3. A=2/5 or 5/5, Q(D)=0

### Board: 14

Dealer: South

Vul: None

North HCP: 9+2

South HCP: 17

Contract: 3NT North

North:

♠ 96

♥ K8

♦ JT9

♣ AJ8643

South:

♠ AQT

♥ QJ94

♦ K863

♣ KQ

W	N	E	S
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			1NT
--	--	--	-----

Pass	2NT <sup>1</sup>	Pass	3♣ <sup>2</sup>
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Pass	3NT	All Pass	
------	-----	----------	--

1. 1N-2N transfer to clubs

2. automat

### Board: 15

Dealer: North

Vul: E-W

North HCP: 17

South HCP: 13+3

Contract: 6♦ South

North:

♠ Q876

♥ AKJT

♦ 53

♣ AK6

South:

♠ K4

♥ Q3

♦ AKJ9642

♣ 82

W	N	E	S
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	1NT	Pass	3♣ <sup>1</sup>
--	-----	------	-----------------

Pass	3♦ <sup>2</sup>	Pass	4NT
------	-----------------	------	-----

Pass	5♥ <sup>3</sup>	Pass	6♦
------	-----------------	------	----

All Pass

1. 1N-3C transfer to diamonds

2. automat

3. A=2/5 or 5/5, Q(D)=0

### Board: 16

Dealer: North

Vul: None

North HCP: 15

South HCP: 10+2

Contract: 5♦ South

North:

♠ K932

♥ AJ

♦ AKT

♣ 9754

South:

♠ J

♥ 984

♦ QJ9862

♣ AQ6

W	N	E	S
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	1NT	Pass	3♣ <sup>1</sup>
--	-----	------	-----------------

3♠	Pass	Pass	5♦
----	------	------	----

All Pass

1. 1N-3C transfer to diamonds

## South hands

## Minor\_Suit\_Transfer

**Board: 13**      ♠ KT      Partner bids first.  
 Dealer: North      ♥ Q      The opponents are silent.  
 Vul: Both      ♦ KQT87532  
 HCP: 13+4      ♣ K8

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**Board: 14**      ♠ AQT      You bid first.  
 Dealer: South      ♥ QJ94      The opponents are silent.  
 Vul: None      ♦ K863  
 HCP: 17      ♣ KQ

---

**Board: 15**      ♠ K4      Partner bids first.  
 Dealer: North      ♥ Q3      The opponents are silent.  
 Vul: E-W      ♦ AKJ9642  
 HCP: 13+3      ♣ 82

---

**Board: 16**      ♠ J      Partner bids first.  
 Dealer: North      ♥ 984      West (LHO) bids 3 ♠ if possible.  
 Vul: None      ♦ QJ9862  
 HCP: 10+2      ♣ AQ6

## Both hands (Answers Page)

### Board: 13

Dealer: North

Vul: Both

North HCP: 15

South HCP: 13+4

Contract: 6 ♦ South

North:

♠ A8

♥ K943

♦ J94

♣ AQJ4

South:

♠ KT

♥ Q

♦ KQT87532

♣ K8

W	N	E	S
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	1NT	Pass	3 ♣ <sup>1</sup>
--	-----	------	------------------

Pass	3 ♦ <sup>2</sup>	Pass	4NT
------	------------------	------	-----

Pass	5 ♥ <sup>3</sup>	Pass	6 ♦
------	------------------	------	-----

All Pass

1. 1N-3C transfer to diamonds

2. automat

3. A=2/5 or 5/5, Q(D)=0

### Board: 14

Dealer: South

Vul: None

North HCP: 9+2

South HCP: 17

Contract: 3NT North

North:

♠ 96

♥ K8

♦ JT9

♣ AJ8643

South:

♠ AQT

♥ QJ94

♦ K863

♣ KQ

W	N	E	S
---	---	---	---

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

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

Pass	3NT	All Pass	
------	-----	----------	--

1. 1N-2N transfer to clubs

2. automat

### Board: 15

Dealer: North

Vul: E-W

North HCP: 17

South HCP: 13+3

Contract: 6 ♦ South

North:

♠ Q876

♥ AKJT

♦ 53

♣ AK6

South:

♠ K4

♥ Q3

♦ AKJ9642

♣ 82

W	N	E	S
---	---	---	---

	1NT	Pass	3 ♣ <sup>1</sup>
--	-----	------	------------------

Pass	3 ♦ <sup>2</sup>	Pass	4NT
------	------------------	------	-----

Pass	5 ♥ <sup>3</sup>	Pass	6 ♦
------	------------------	------	-----

All Pass

1. 1N-3C transfer to diamonds

2. automat

3. A=2/5 or 5/5, Q(D)=0

### Board: 16

Dealer: North

Vul: None

North HCP: 15

South HCP: 10+2

Contract: 5 ♦ South

North:

♠ K932

♥ AJ

♦ AKT

♣ 9754

South:

♠ J

♥ 984

♦ QJ9862

♣ AQ6

W	N	E	S
---	---	---	---

	1NT	Pass	3 ♣ <sup>1</sup>
--	-----	------	------------------

3 ♠	Pass	Pass	5 ♦
-----	------	------	-----

All Pass

1. 1N-3C transfer to diamonds



# North hands

# Minor\_Suit\_Transfer

## Board: 17

♠ K96

You bid first.

Dealer: North

♥ A83

The opponents are silent.

Vul: Both

♦ AKT6

HCP: 15

♣ J96

## Board: 18

♠ AK7

You bid first.

Dealer: North

♥ KQ8

West (RHO) bids 3♥ if possible.

Vul: None

♦ Q3

HCP: 15+1

♣ J8432

## Board: 19

♠ K75

You bid first.

Dealer: North

♥ AJ65

West (RHO) Doubles 3♣ if possible.

Vul: N-S

♦ AT74

HCP: 16

♣ A5

## Board: 20

♠ 8

Partner bids first.

Dealer: South

♥ AT4

The opponents are silent.

Vul: None

♦ KQJ972

HCP: 13+2

♣ K85

## Both hands (Answers Page)

### Board: 17

Dealer: North

Vul: Both

North HCP: 15

South HCP: 16+2

Contract: 6NT South

North:

♠ K96

♥ A83

♦ AKT6

♣ J96

South:

♠ AQ

♥ QT7

♦ J9

♣ AK5432

W	N	E	S
	1NT	Pass	2NT <sup>1</sup>
Pass	3♣ <sup>2</sup>	Pass	4NT
Pass	5♥ <sup>3</sup>	Pass	6NT
All Pass			

1. 1N-2N transfer to clubs

2. automat

3. A=2/5 or 5/5, Q(C)=0

### Board: 18

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 9+2

Contract: 4♦ South

North:

♠ AK7

♥ KQ8

♦ Q3

♣ J8432

South:

♠ Q83

♥ A2

♦ KT9842

♣ 76

W	N	E	S
	1NT	Pass	3♣ <sup>1</sup>
3♥	Pass	Pass	4♦
All Pass			

1. 1N-3C transfer to diamonds

### Board: 19

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 8+2

Contract: 3NT South

North:

♠ K75

♥ AJ65

♦ AT74

♣ A5

South:

♠ 842

♥ Q92

♦ KQJ865

♣ 7

W	N	E	S
	1NT	Pass	3♣ <sup>1</sup>
X	3♦	Pass	3NT
All Pass			

1. 1N-3C transfer to diamonds

### Board: 20

Dealer: South

Vul: None

North HCP: 13+2

South HCP: 16

Contract: 6♦ North

North:

♠ 8

♥ AT4

♦ KQJ972

♣ K85

South:

♠ AKQ5

♥ QJ93

♦ A84

♣ 72

W	N	E	S
			1NT
Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
Pass	4NT	Pass	5♥ <sup>3</sup>
Pass	6♦	All Pass	

1. 1N-3C transfer to diamonds

2. automat

3. A=2/5 or 5/5, Q(D)=0

## South hands

## Minor\_Suit\_Transfer

<b>Board: 17</b>	♠ AQ	Partner bids first.
Dealer: North	♥ QT7	The opponents are silent.
Vul: Both	♦ J9	
HCP: 16+2	♣ AK5432	
<hr/>		
<b>Board: 18</b>	♠ Q83	Partner bids first.
Dealer: North	♥ A2	West (LHO) bids 3♥ if possible.
Vul: None	♦ KT9842	
HCP: 9+2	♣ 76	
<hr/>		
<b>Board: 19</b>	♠ 842	Partner bids first.
Dealer: North	♥ Q92	West (LHO) Doubles 3♣ if possible.
Vul: N-S	♦ KQJ865	
HCP: 8+2	♣ 7	
<hr/>		
<b>Board: 20</b>	♠ AKQ5	You bid first.
Dealer: South	♥ QJ93	The opponents are silent.
Vul: None	♦ A84	
HCP: 16	♣ 72	

## Both hands (Answers Page)

### Board: 17

Dealer: North

Vul: Both

North HCP: 15

South HCP: 16+2

Contract: 6NT South

North:

♠ K96

♥ A83

♦ AKT6

♣ J96

South:

♠ AQ

♥ QT7

♦ J9

♣ AK5432

W	N	E	S
	1NT	Pass	2NT <sup>1</sup>
Pass	3♣ <sup>2</sup>	Pass	4NT
Pass	5♥ <sup>3</sup>	Pass	6NT
All Pass			

1. 1N-2N transfer to clubs

2. automat

3. A=2/5 or 5/5, Q(C)=0

### Board: 18

Dealer: North

Vul: None

North HCP: 15+1

South HCP: 9+2

Contract: 4♦ South

North:

♠ AK7

♥ KQ8

♦ Q3

♣ J8432

South:

♠ Q83

♥ A2

♦ KT9842

♣ 76

W	N	E	S
	1NT	Pass	3♣ <sup>1</sup>
3♥	Pass	Pass	4♦
All Pass			

1. 1N-3C transfer to diamonds

### Board: 19

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 8+2

Contract: 3NT South

North:

♠ K75

♥ AJ65

♦ AT74

♣ A5

South:

♠ 842

♥ Q92

♦ KQJ865

♣ 7

W	N	E	S
	1NT	Pass	3♣ <sup>1</sup>
X	3♦	Pass	3NT
All Pass			

1. 1N-3C transfer to diamonds

### Board: 20

Dealer: South

Vul: None

North HCP: 13+2

South HCP: 16

Contract: 6♦ North

North:

♠ 8

♥ AT4

♦ KQJ972

♣ K85

South:

♠ AKQ5

♥ QJ93

♦ A84

♣ 72

W	N	E	S
			1NT
Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
Pass	4NT	Pass	5♥ <sup>3</sup>
Pass	6♦	All Pass	

1. 1N-3C transfer to diamonds

2. automat

3. A=2/5 or 5/5, Q(D)=0

## North hands

## Minor\_Suit\_Transfer

<b>Board: 21</b>	♠ K84	You bid first.
Dealer: North	♥ K974	The opponents are silent.
Vul: E-W	♦ QJ9	
HCP: 15	♣ AQ3	

---

<b>Board: 22</b>	♠ J8	Partner bids first.
Dealer: South	♥ Q9	The opponents are silent.
Vul: N-S	♦ AQT	
HCP: 9+2	♣ 987652	

---

<b>Board: 23</b>	♠ Q863	You bid first.
Dealer: North	♥ KQ75	The opponents are silent.
Vul: Both	♦ A3	
HCP: 15	♣ AT5	

---

<b>Board: 24</b>	♠ 82	Partner bids first.
Dealer: South	♥ JT	The opponents are silent.
Vul: Both	♦ KQJT75	
HCP: 8+2	♣ J95	

## Both hands (Answers Page)

### Board: 21

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 8+2

Contract: 3NT South

North:

♠ K84

♥ K974

♦ QJ9

♣ AQ3

South:

♠ A75

♥ 62

♦ AT6532

♣ 72

W N E S

1NT Pass 3♣<sup>1</sup>

Pass 3♦<sup>2</sup> Pass 3NT

All Pass

1. 1N-3C transfer to diamonds

2. automat

### Board: 22

Dealer: South

Vul: N-S

North HCP: 9+2

South HCP: 15

Contract: 3NT North

North:

♠ J8

♥ Q9

♦ AQT

♣ 987652

South:

♠ AK

♥ 6542

♦ KJ6

♣ KJT4

W N E S

1NT

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

Pass 3NT All Pass

1. 1N-2N transfer to clubs

2. automat

### Board: 23

Dealer: North

Vul: Both

North HCP: 15

South HCP: 16+2

Contract: 6♦ South

North:

♠ Q863

♥ KQ75

♦ A3

♣ AT5

South:

♠ KT

♥ AT

♦ KQT762

♣ KJ8

W N E S

1NT Pass 3♣<sup>1</sup>

Pass 3♦<sup>2</sup> Pass 4NT

Pass 5♥<sup>3</sup> Pass 6♦

All Pass

1. 1N-3C transfer to diamonds

2. automat

3. A=2/5 or 5/5, Q(D)=0

### Board: 24

Dealer: South

Vul: Both

North HCP: 8+2

South HCP: 17

Contract: 3NT North

North:

♠ 82

♥ JT

♦ KQJT75

♣ J95

South:

♠ AT75

♥ K43

♦ A94

♣ AQ7

W N E S

1NT

Pass 3♣<sup>1</sup> Pass 3♦<sup>2</sup>

Pass 3NT All Pass

1. 1N-3C transfer to diamonds

2. automat

## South hands

## Minor\_Suit\_Transfer

<b>Board: 21</b>	♠ A75	Partner bids first.
Dealer: North	♥ 62	The opponents are silent.
Vul: E-W	♦ AT6532	
HCP: 8+2	♣ 72	

---

<b>Board: 22</b>	♠ AK	You bid first.
Dealer: South	♥ 6542	The opponents are silent.
Vul: N-S	♦ KJ6	
HCP: 15	♣ KJT4	

---

<b>Board: 23</b>	♠ KT	Partner bids first.
Dealer: North	♥ AT	The opponents are silent.
Vul: Both	♦ KQT762	
HCP: 16+2	♣ KJ8	

---

<b>Board: 24</b>	♠ AT75	You bid first.
Dealer: South	♥ K43	The opponents are silent.
Vul: Both	♦ A94	
HCP: 17	♣ AQ7	

## Both hands (Answers Page)

### Board: 21

Dealer: North

Vul: E-W

North HCP: 15

South HCP: 8+2

Contract: 3NT South

North:

♠ K84

♥ K974

♦ QJ9

♣ AQ3

South:

♠ A75

♥ 62

♦ AT6532

♣ 72

W N E S

1NT Pass 3♣<sup>1</sup>

Pass 3♦<sup>2</sup> Pass 3NT

All Pass

1. 1N-3C transfer to diamonds

2. automat

### Board: 22

Dealer: South

Vul: N-S

North HCP: 9+2

South HCP: 15

Contract: 3NT North

North:

♠ J8

♥ Q9

♦ AQT

♣ 987652

South:

♠ AK

♥ 6542

♦ KJ6

♣ KJT4

W N E S

1NT

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

Pass 3NT All Pass

1. 1N-2N transfer to clubs

2. automat

### Board: 23

Dealer: North

Vul: Both

North HCP: 15

South HCP: 16+2

Contract: 6♦ South

North:

♠ Q863

♥ KQ75

♦ A3

♣ AT5

South:

♠ KT

♥ AT

♦ KQT762

♣ KJ8

W N E S

1NT Pass 3♣<sup>1</sup>

Pass 3♦<sup>2</sup> Pass 4NT

Pass 5♥<sup>3</sup> Pass 6♦

All Pass

1. 1N-3C transfer to diamonds

2. automat

3. A=2/5 or 5/5, Q(D)=0

### Board: 24

Dealer: South

Vul: Both

North HCP: 8+2

South HCP: 17

Contract: 3NT North

North:

♠ 82

♥ JT

♦ KQJT75

♣ J95

South:

♠ AT75

♥ K43

♦ A94

♣ AQ7

W N E S

1NT

Pass 3♣<sup>1</sup> Pass 3♦<sup>2</sup>

Pass 3NT All Pass

1. 1N-3C transfer to diamonds

2. automat



# North hands

# Minor\_Suit\_Transfer

<b>Board: 25</b>	♠ AK95	You bid first.
Dealer: North	♥ 8653	The opponents are silent.
Vul: N-S	♦ AK5	
HCP: 16	♣ Q6	

<b>Board: 26</b>	♠ K4	Partner bids first.
Dealer: South	♥ J5	The opponents are silent.
Vul: None	♦ K72	
HCP: 10+2	♣ QJT742	

<b>Board: 27</b>	♠ AKT54	You bid first.
Dealer: North	♥ JT7	The opponents are silent.
Vul: E-W	♦ K6	
HCP: 15+1	♣ A83	

<b>Board: 28</b>	♠ A9	Partner bids first.
Dealer: South	♥ JT	The opponents are silent.
Vul: N-S	♦ Q63	
HCP: 9+2	♣ QT5432	

<b>Board: 29</b>	♠ K95	You bid first.
Dealer: North	♥ AKQ3	The opponents are silent.
Vul: Both	♦ T7	
HCP: 17	♣ AJT7	

## Both hands (Answers Page)

### Board: 25

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 10+2

Contract: 3NT South

North:

♠ AK95

♥ 8653

♦ AK5

♣ Q6

South:

♠ Q7

♥ J2

♦ Q63

♣ AJT874

W N E S

1NT Pass 2NT<sup>1</sup>

Pass 3♣<sup>2</sup> Pass 3NT

All Pass

1. 1N-2N transfer to clubs

2. automat

### Board: 26

Dealer: South

Vul: None

North HCP: 10+2

South HCP: 16+1

Contract: 3NT North

North:

♠ K4

♥ J5

♦ K72

♣ QJT742

South:

♠ A72

♥ AKT72

♦ J9

♣ A53

W N E S

1NT

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

Pass 3NT All Pass

1. 1N-2N transfer to clubs

2. automat

### Board: 27

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 9+2

Contract: 4♦ North

North:

♠ AKT54

♥ JT7

♦ K6

♣ A83

South:

♠ 9

♥ AK4

♦ 987542

♣ QT2

W N E S

1NT Pass 3♣<sup>1</sup>

Pass 3♦<sup>2</sup> Pass 3NT

Pass 4♦ All Pass

1. 1N-3C transfer to diamonds

2. automat

### Board: 28

Dealer: South

Vul: N-S

North HCP: 9+2

South HCP: 16

Contract: 3NT North

North:

♠ A9

♥ JT

♦ Q63

♣ QT5432

South:

♠ KQJ

♥ Q964

♦ A4

♣ KJ86

W N E S

1NT

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

Pass 3NT All Pass

1. 1N-2N transfer to clubs

2. automat

### Board: 29

Dealer: North

Vul: Both

North HCP: 17

South HCP: 10+2

Contract: 3NT South

North:

♠ K95

♥ AKQ3

♦ T7

♣ AJT7

South:

♠ 43

♥ J5

♦ KQJ853

♣ K83

W N E S

1NT Pass 3♣<sup>1</sup>

Pass 3♦<sup>2</sup> Pass 3NT

All Pass

1. 1N-3C transfer to diamonds

2. automat

## South hands

## Minor\_Suit\_Transfer

**Board: 25**      ♠ Q7      Partner bids first.  
 Dealer: North      ♥ J2      The opponents are silent.  
 Vul: N-S      ♦ Q63  
 HCP: 10+2      ♣ AJT874

---

**Board: 26**      ♠ A72      You bid first.  
 Dealer: South      ♥ AKT72      The opponents are silent.  
 Vul: None      ♦ J9  
 HCP: 16+1      ♣ A53

---

**Board: 27**      ♠ 9      Partner bids first.  
 Dealer: North      ♥ AK4      The opponents are silent.  
 Vul: E-W      ♦ 987542  
 HCP: 9+2      ♣ QT2

---

**Board: 28**      ♠ KQJ      You bid first.  
 Dealer: South      ♥ Q964      The opponents are silent.  
 Vul: N-S      ♦ A4  
 HCP: 16      ♣ KJ86

---

**Board: 29**      ♠ 43      Partner bids first.  
 Dealer: North      ♥ J5      The opponents are silent.  
 Vul: Both      ♦ KQJ853  
 HCP: 10+2      ♣ K83

## Both hands (Answers Page)

### Board: 25

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 10+2

Contract: 3NT South

North:

♠ AK95

♥ 8653

♦ AK5

♣ Q6

South:

♠ Q7

♥ J2

♦ Q63

♣ AJT874

W N E S

1NT Pass 2NT<sup>1</sup>

Pass 3♣<sup>2</sup> Pass 3NT

All Pass

1. 1N-2N transfer to clubs

2. automat

### Board: 26

Dealer: South

Vul: None

North HCP: 10+2

South HCP: 16+1

Contract: 3NT North

North:

♠ K4

♥ J5

♦ K72

♣ QJT742

South:

♠ A72

♥ AKT72

♦ J9

♣ A53

W N E S

1NT

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

Pass 3NT All Pass

1. 1N-2N transfer to clubs

2. automat

### Board: 27

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 9+2

Contract: 4♦ North

North:

♠ AKT54

♥ JT7

♦ K6

♣ A83

South:

♠ 9

♥ AK4

♦ 987542

♣ QT2

W N E S

1NT Pass 3♣<sup>1</sup>

Pass 3♦<sup>2</sup> Pass 3NT

Pass 4♦ All Pass

1. 1N-3C transfer to diamonds

2. automat

### Board: 28

Dealer: South

Vul: N-S

North HCP: 9+2

South HCP: 16

Contract: 3NT North

North:

♠ A9

♥ JT

♦ Q63

♣ QT5432

South:

♠ KQJ

♥ Q964

♦ A4

♣ KJ86

W N E S

1NT

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

Pass 3NT All Pass

1. 1N-2N transfer to clubs

2. automat

### Board: 29

Dealer: North

Vul: Both

North HCP: 17

South HCP: 10+2

Contract: 3NT South

North:

♠ K95

♥ AKQ3

♦ T7

♣ AJT7

South:

♠ 43

♥ J5

♦ KQJ853

♣ K83

W N E S

1NT Pass 3♣<sup>1</sup>

Pass 3♦<sup>2</sup> Pass 3NT

All Pass

1. 1N-3C transfer to diamonds

2. automat

# North hands

# Minor\_Suit\_Transfer

## Board: 30

♠ T53

Partner bids first.

Dealer: South

♥ QJ

The opponents are silent.

Vul: Both

♦ 6

HCP: 8+3

♣ AJT9764

## Board: 31

♠ QJ

You bid first.

Dealer: North

♥ Q9753

West (RHO) Doubles 2NT if possible.

Vul: N-S

♦ AJ3

HCP: 16+1

♣ AQ7

## Board: 32

♠ -

Partner bids first.

Dealer: South

♥ 63

The opponents are silent.

Vul: None

♦ KJ8643

HCP: 9+3

♣ KQT95

## Board: 33

♠ KQ53

You bid first.

Dealer: North

♥ 874

The opponents are silent.

Vul: N-S

♦ AK3

HCP: 16

♣ A84

## Both hands (Answers Page)

### Board: 30

Dealer: South

Vul: Both

North HCP: 8+3

South HCP: 15+1

Contract: 3NT North

North:

♠ T53

♥ QJ

♦ 6

♣ AJT9764

South:

♠ AK972

♥ K96

♦ 93

♣ KQ3

W N E S

1NT

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

Pass 3NT All Pass

1. 1N-2N transfer to clubs

2. automat

### Board: 31

Dealer: North

Vul: N-S

North HCP: 16+1

South HCP: 8+2

Contract: 4♣ North

North:

♠ QJ

♥ Q9753

♦ AJ3

♣ AQ7

South:

♠ T74

♥ AT4

♦ 8

♣ KJT842

W N E S

1NT Pass 2NT<sup>1</sup>

X 4♣ All Pass

1. 1N-2N transfer to clubs

### Board: 32

Dealer: South

Vul: None

North HCP: 9+3

South HCP: 17

Contract: 5♦ North

North:

♠ -

♥ 63

♦ KJ8643

♣ KQT95

South:

♠ AKQJ

♥ Q42

♦ T5

♣ AJ63

W N E S

1NT

Pass 3♣<sup>1</sup> Pass 3♦<sup>2</sup>

Pass 4♠ Pass 5♣<sup>3</sup>

Pass 5♦ All Pass

1. 1N-3C transfer to diamonds

2. automat

3. 1 out of 4

### Board: 33

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 8+2

Contract: 3NT South

North:

♠ KQ53

♥ 874

♦ AK3

♣ A84

South:

♠ 42

♥ AQ9

♦ T98754

♣ Q3

W N E S

1NT Pass 3♣<sup>1</sup>

Pass 3♦<sup>2</sup> Pass 3NT

All Pass

1. 1N-3C transfer to diamonds

2. automat

## South hands

## Minor\_Suit\_Transfer

**Board: 30**      ♠ AK972      You bid first.  
 Dealer: South      ♥ K96      The opponents are silent.  
 Vul: Both      ♦ 93  
 HCP: 15+1      ♣ KQ3

---

**Board: 31**      ♠ T74      Partner bids first.  
 Dealer: North      ♥ AT4      West (LHO) Doubles 2NT if possible.  
 Vul: N-S      ♦ 8  
 HCP: 8+2      ♣ KJT842

---

**Board: 32**      ♠ AKQJ      You bid first.  
 Dealer: South      ♥ Q42      The opponents are silent.  
 Vul: None      ♦ T5  
 HCP: 17      ♣ AJ63

---

**Board: 33**      ♠ 42      Partner bids first.  
 Dealer: North      ♥ AQ9      The opponents are silent.  
 Vul: N-S      ♦ T98754  
 HCP: 8+2      ♣ Q3

## Both hands (Answers Page)

### Board: 30

Dealer: South

Vul: Both

North HCP: 8+3

South HCP: 15+1

Contract: 3NT North

North:

♠ T53

♥ QJ

♦ 6

♣ AJT9764

South:

♠ AK972

♥ K96

♦ 93

♣ KQ3

W N E S

1NT

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

Pass 3NT All Pass

1. 1N-2N transfer to clubs

2. automat

### Board: 31

Dealer: North

Vul: N-S

North HCP: 16+1

South HCP: 8+2

Contract: 4♣ North

North:

♠ QJ

♥ Q9753

♦ AJ3

♣ AQ7

South:

♠ T74

♥ AT4

♦ 8

♣ KJT842

W N E S

1NT Pass 2NT<sup>1</sup>

X 4♣ All Pass

1. 1N-2N transfer to clubs

### Board: 32

Dealer: South

Vul: None

North HCP: 9+3

South HCP: 17

Contract: 5♦ North

North:

♠ -

♥ 63

♦ KJ8643

♣ KQT95

South:

♠ AKQJ

♥ Q42

♦ T5

♣ AJ63

W N E S

1NT

Pass 3♣<sup>1</sup> Pass 3♦<sup>2</sup>

Pass 4♠ Pass 5♣<sup>3</sup>

Pass 5♦ All Pass

1. 1N-3C transfer to diamonds

2. automat

3. 1 out of 4

### Board: 33

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 8+2

Contract: 3NT South

North:

♠ KQ53

♥ 874

♦ AK3

♣ A84

South:

♠ 42

♥ AQ9

♦ T98754

♣ Q3

W N E S

1NT Pass 3♣<sup>1</sup>

Pass 3♦<sup>2</sup> Pass 3NT

All Pass

1. 1N-3C transfer to diamonds

2. automat



## North hands

## Minor\_Suit\_Transfer

<b>Board: 34</b>	♠ -	Partner bids first.
Dealer: South	♥ K72	The opponents are silent.
Vul: N-S	♦ 9652	
HCP: 9+2	♣ AQ8732	
<hr/>		
<b>Board: 35</b>	♠ KJ	LHO opens the bidding 1NT.
Dealer: East	♥ KT976542	Partner bids next.
Vul: E-W	♦ 76	West (RHO) bids 3♣ if possible.
HCP: 7+4	♣ 2	West (RHO) Doubles 4♥ if possible.
<hr/>		
<b>Board: 36</b>	♠ AJ2	Partner bids first.
Dealer: South	♥ J	The opponents are silent.
Vul: None	♦ JT87643	
HCP: 9+3	♣ QT	
<hr/>		
<b>Board: 37</b>	♠ K3	You bid first.
Dealer: North	♥ KQ96	The opponents are silent.
Vul: Both	♦ A54	
HCP: 16	♣ AT95	

## Both hands (Answers Page)

### Board: 34

Dealer: South

Vul: N-S

North HCP: 9+2

South HCP: 15+1

Contract: 5 ♣ North

North:

♠ -

♥ K72

♦ 9652

♣ AQ8732

South:

♠ A9

♥ QJ96

♦ AJ874

♣ K5

W N E S

1NT

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

Pass 5♣ All Pass

1. 1N-2N transfer to clubs

2. automat

### Board: 35

Dealer: East

Vul: E-W

North HCP: 7+4

South HCP: 9+2

Contract: 4♥X North

North:

♠ KJ

♥ KT976542

♦ 76

♣ 2

South:

♠ T9764

♥ -

♦ K83

♣ AQ953

W N E S

1NT Pass

3♣<sup>1</sup> 4♥ Pass Pass

X All Pass

1. 1N-3C transfer to diamonds

### Board: 36

Dealer: South

Vul: None

North HCP: 9+3

South HCP: 16

Contract: 5♦ North

North:

♠ AJ2

♥ J

♦ JT87643

♣ QT

South:

♠ KT3

♥ T3

♦ AKQ2

♣ KJ32

W N E S

1NT

Pass 3♣<sup>1</sup> Pass 3♦<sup>2</sup>

Pass 5♦ All Pass

1. 1N-3C transfer to diamonds

2. automat

### Board: 37

Dealer: North

Vul: Both

North HCP: 16

South HCP: 12+2

Contract: 3NT South

North:

♠ K3

♥ KQ96

♦ A54

♣ AT95

South:

♠ Q4

♥ A73

♦ QJ9876

♣ K4

W N E S

1NT Pass 3♣<sup>1</sup>

Pass 3♦<sup>2</sup> Pass 3NT

All Pass

1. 1N-3C transfer to diamonds

2. automat

## South hands

## Minor\_Suit\_Transfer

<b>Board: 34</b>	♠ A9	You bid first.
Dealer: South	♥ QJ96	The opponents are silent.
Vul: N-S	♦ AJ874	
HCP: 15+1	♣ K5	
<b>Board: 35</b>	♠ T9764	RHO opens the bidding 1NT.
Dealer: East	♥ -	You bid next.
Vul: E-W	♦ K83	West (LHO) bids 3♣ if possible.
HCP: 9+2	♣ AQ953	West (LHO) Doubles 4♥ if possible.
<b>Board: 36</b>	♠ KT3	You bid first.
Dealer: South	♥ T3	The opponents are silent.
Vul: None	♦ AKQ2	
HCP: 16	♣ KJ32	
<b>Board: 37</b>	♠ Q4	Partner bids first.
Dealer: North	♥ A73	The opponents are silent.
Vul: Both	♦ QJ9876	
HCP: 12+2	♣ K4	

## Both hands (Answers Page)

### Board: 34

Dealer: South

Vul: N-S

North HCP: 9+2

South HCP: 15+1

Contract: 5 ♣ North

North:

♠ -

♥ K72

♦ 9652

♣ AQ8732

South:

♠ A9

♥ QJ96

♦ AJ874

♣ K5

W N E S

1NT

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

Pass 5 ♣ All Pass

1. 1N-2N transfer to clubs

2. automat

### Board: 35

Dealer: East

Vul: E-W

North HCP: 7+4

South HCP: 9+2

Contract: 4 ♥ X North

North:

♠ KJ

♥ KT976542

♦ 76

♣ 2

South:

♠ T9764

♥ -

♦ K83

♣ AQ953

W N E S

1NT Pass

3 ♣<sup>1</sup> 4 ♥ Pass Pass

X All Pass

1. 1N-3C transfer to diamonds

### Board: 36

Dealer: South

Vul: None

North HCP: 9+3

South HCP: 16

Contract: 5 ♦ North

North:

♠ AJ2

♥ J

♦ JT87643

♣ QT

South:

♠ KT3

♥ T3

♦ AKQ2

♣ KJ32

W N E S

1NT

Pass 3 ♣<sup>1</sup> Pass 3 ♦<sup>2</sup>

Pass 5 ♦ All Pass

1. 1N-3C transfer to diamonds

2. automat

### Board: 37

Dealer: North

Vul: Both

North HCP: 16

South HCP: 12+2

Contract: 3NT South

North:

♠ K3

♥ KQ96

♦ A54

♣ AT95

South:

♠ Q4

♥ A73

♦ QJ9876

♣ K4

W N E S

1NT Pass 3 ♣<sup>1</sup>

Pass 3 ♦<sup>2</sup> Pass 3NT

All Pass

1. 1N-3C transfer to diamonds

2. automat

## North hands

## Minor\_Suit\_Transfer

**Board: 38**

♠ Q2

Partner bids first.

Dealer: South

♥ T4

The opponents are silent.

Vul: None

♦ AKJ543

HCP: 15+2

♣ KQ9

**Board: 39**

♠ A6

You bid first.

Dealer: North

♥ AJ73

The opponents are silent.

Vul: N-S

♦ K65

HCP: 16

♣ KJ94

**Board: 40**

♠ 54

Partner bids first.

Dealer: South

♥ 5

The opponents are silent.

Vul: E-W

♦ 873

HCP: 9+3

♣ AKQ7542

**Board: 41**

♠ QT

Partner bids first.

Dealer: South

♥ K74

East (LHO) Doubles 3♣ if possible.

Vul: N-S

♦ KT9832

HCP: 8+2

♣ 93

## Both hands (Answers Page)

### Board: 38

Dealer: South

Vul: None

North HCP: 15+2

South HCP: 15

Contract: 6 ♦ North

North:

♠ Q2

♥ T4

♦ AKJ543

♣ KQ9

South:

♠ K94

♥ AQ75

♦ Q62

♣ A73

W N E S

1NT

Pass 3 ♣<sup>1</sup> Pass 3 ♦<sup>2</sup>

Pass 4 ♣ Pass 4 ♥

Pass 4NT Pass 5 ♠<sup>3</sup>

Pass 6 ♦ All Pass

1. 1N-3C transfer to diamonds

2. automat

3. A=2/5 or 5/5, Q(D)=1

### Board: 39

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 8+2

Contract: 3NT South

North:

♠ A6

♥ AJ73

♦ K65

♣ KJ94

South:

♠ Q9

♥ K8

♦ J73

♣ QT8632

W N E S

1NT Pass 2NT<sup>1</sup>

Pass 3 ♣<sup>2</sup> Pass 3NT

All Pass

1. 1N-2N transfer to clubs

2. automat

### Board: 40

Dealer: South

Vul: E-W

North HCP: 9+3

South HCP: 16+1

Contract: 5 ♣ North

North:

♠ 54

♥ 5

♦ 873

♣ AKQ7542

South:

♠ AKQ63

♥ KQ7

♦ Q6

♣ T86

W N E S

1NT

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

Pass 5 ♣ All Pass

1. 1N-2N transfer to clubs

2. automat

### Board: 41

Dealer: South

Vul: N-S

North HCP: 8+2

South HCP: 16+1

Contract: 3 ♦ North

North:

♠ QT

♥ K74

♦ KT9832

♣ 93

South:

♠ J9865

♥ AQ3

♦ AQ

♣ QJ7

W N E S

1NT

Pass 3 ♣<sup>1</sup> X Pass

Pass 3 ♦ All Pass

1. 1N-3C transfer to diamonds

## South hands

## Minor\_Suit\_Transfer

### Board: 38

♠ K94

You bid first.

Dealer: South

♥ AQ75

The opponents are silent.

Vul: None

♦ Q62

HCP: 15

♣ A73

### Board: 39

♠ Q9

Partner bids first.

Dealer: North

♥ K8

The opponents are silent.

Vul: N-S

♦ J73

HCP: 8+2

♣ QT8632

### Board: 40

♠ AKQ63

You bid first.

Dealer: South

♥ KQ7

The opponents are silent.

Vul: E-W

♦ Q6

HCP: 16+1

♣ T86

### Board: 41

♠ J9865

You bid first.

Dealer: South

♥ AQ3

East (RHO) Doubles 3♣ if possible.

Vul: N-S

♦ AQ

HCP: 16+1

♣ QJ7

## Both hands (Answers Page)

### Board: 38

Dealer: South

Vul: None

North HCP: 15+2

South HCP: 15

Contract: 6 ♦ North

North:

♠ Q2

♥ T4

♦ AKJ543

♣ KQ9

South:

♠ K94

♥ AQ75

♦ Q62

♣ A73

W N E S

1NT

Pass 3 ♣<sup>1</sup> Pass 3 ♦<sup>2</sup>

Pass 4 ♣ Pass 4 ♥

Pass 4NT Pass 5 ♠<sup>3</sup>

Pass 6 ♦ All Pass

1. 1N-3C transfer to diamonds

2. automat

3. A=2/5 or 5/5, Q(D)=1

### Board: 39

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 8+2

Contract: 3NT South

North:

♠ A6

♥ AJ73

♦ K65

♣ KJ94

South:

♠ Q9

♥ K8

♦ J73

♣ QT8632

W N E S

1NT Pass 2NT<sup>1</sup>

Pass 3 ♣<sup>2</sup> Pass 3NT

All Pass

1. 1N-2N transfer to clubs

2. automat

### Board: 40

Dealer: South

Vul: E-W

North HCP: 9+3

South HCP: 16+1

Contract: 5 ♣ North

North:

♠ 54

♥ 5

♦ 873

♣ AKQ7542

South:

♠ AKQ63

♥ KQ7

♦ Q6

♣ T86

W N E S

1NT

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

Pass 5 ♣ All Pass

1. 1N-2N transfer to clubs

2. automat

### Board: 41

Dealer: South

Vul: N-S

North HCP: 8+2

South HCP: 16+1

Contract: 3 ♦ North

North:

♠ QT

♥ K74

♦ KT9832

♣ 93

South:

♠ J9865

♥ AQ3

♦ AQ

♣ QJ7

W N E S

1NT

Pass 3 ♣<sup>1</sup> X Pass

Pass 3 ♦ All Pass

1. 1N-3C transfer to diamonds



## North hands

## Minor\_Suit\_Transfer

**Board: 42**      ♠ A72      Partner bids first.  
 Dealer: South      ♥ Q7      The opponents are silent.  
 Vul: Both      ♦ QJ9653  
 HCP: 13+2      ♣ A9

---

**Board: 43**      ♠ J64      You bid first.  
 Dealer: North      ♥ QJT9      The opponents are silent.  
 Vul: N-S      ♦ A75  
 HCP: 15      ♣ AK6

---

**Board: 44**      ♠ A      Partner bids first.  
 Dealer: South      ♥ T8      The opponents are silent.  
 Vul: E-W      ♦ A983  
 HCP: 8+2      ♣ 876432

---

**Board: 45**      ♠ JT76      You bid first.  
 Dealer: North      ♥ AT      The opponents are silent.  
 Vul: N-S      ♦ AJ74  
 HCP: 17      ♣ AK6

## Both hands (Answers Page)

### Board: 42

Dealer: South

Vul: Both

North HCP: 13+2

South HCP: 15

Contract: 6 ♦ South

North:

♠ A72

♥ Q7

♦ QJ9653

♣ A9

South:

♠ T83

♥ AKJ8

♦ AK87

♣ 76

W N E S

1NT

Pass 3 ♣<sup>1</sup> Pass 3 ♦<sup>2</sup>

Pass 4 ♣ Pass 4 ♥

Pass 5 ♣ Pass 6 ♦

All Pass

1. 1N-3C transfer to diamonds

2. automat

### Board: 43

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 8+2

Contract: 3NT South

North:

♠ J64

♥ QJT9

♦ A75

♣ AK6

South:

♠ 32

♥ AK2

♦ 43

♣ JT9732

W N E S

1NT Pass 2NT<sup>1</sup>

Pass 3 ♣<sup>2</sup> Pass 3NT

All Pass

1. 1N-2N transfer to clubs

2. automat

### Board: 44

Dealer: South

Vul: E-W

North HCP: 8+2

South HCP: 15

Contract: 3NT North

North:

♠ A

♥ T8

♦ A983

♣ 876432

South:

♠ J6

♥ AQ53

♦ QT65

♣ KQJ

W N E S

1NT

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

Pass 3NT All Pass

1. 1N-2N transfer to clubs

2. automat

### Board: 45

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 10+3

Contract: 5 ♣ South

North:

♠ JT76

♥ AT

♦ AJ74

♣ AK6

South:

♠ K83

♥ J

♦ K8

♣ QJ95432

W N E S

1NT Pass 2NT<sup>1</sup>

Pass 3 ♣<sup>2</sup> Pass 5 ♣

All Pass

1. 1N-2N transfer to clubs

2. automat

## South hands

## Minor\_Suit\_Transfer

<b>Board: 42</b>	♠ T83	You bid first.
Dealer: South	♥ AKJ8	The opponents are silent.
Vul: Both	♦ AK87	
HCP: 15	♣ 76	

---

<b>Board: 43</b>	♠ 32	Partner bids first.
Dealer: North	♥ AK2	The opponents are silent.
Vul: N-S	♦ 43	
HCP: 8+2	♣ JT9732	

---

<b>Board: 44</b>	♠ J6	You bid first.
Dealer: South	♥ AQ53	The opponents are silent.
Vul: E-W	♦ QT65	
HCP: 15	♣ KQJ	

---

<b>Board: 45</b>	♠ K83	Partner bids first.
Dealer: North	♥ J	The opponents are silent.
Vul: N-S	♦ K8	
HCP: 10+3	♣ QJ95432	

## Both hands (Answers Page)

### Board: 42

Dealer: South

Vul: Both

North HCP: 13+2

South HCP: 15

Contract: 6 ♦ South

North:

♠ A72

♥ Q7

♦ QJ9653

♣ A9

South:

♠ T83

♥ AKJ8

♦ AK87

♣ 76

W N E S

1NT

Pass 3 ♣<sup>1</sup> Pass 3 ♦<sup>2</sup>

Pass 4 ♣ Pass 4 ♥

Pass 5 ♣ Pass 6 ♦

All Pass

1. 1N-3C transfer to diamonds

2. automat

### Board: 43

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 8+2

Contract: 3NT South

North:

♠ J64

♥ QJT9

♦ A75

♣ AK6

South:

♠ 32

♥ AK2

♦ 43

♣ JT9732

W N E S

1NT Pass 2NT<sup>1</sup>

Pass 3 ♣<sup>2</sup> Pass 3NT

All Pass

1. 1N-2N transfer to clubs

2. automat

### Board: 44

Dealer: South

Vul: E-W

North HCP: 8+2

South HCP: 15

Contract: 3NT North

North:

♠ A

♥ T8

♦ A983

♣ 876432

South:

♠ J6

♥ AQ53

♦ QT65

♣ KQJ

W N E S

1NT

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

Pass 3NT All Pass

1. 1N-2N transfer to clubs

2. automat

### Board: 45

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 10+3

Contract: 5 ♣ South

North:

♠ JT76

♥ AT

♦ AJ74

♣ AK6

South:

♠ K83

♥ J

♦ K8

♣ QJ95432

W N E S

1NT Pass 2NT<sup>1</sup>

Pass 3 ♣<sup>2</sup> Pass 5 ♣

All Pass

1. 1N-2N transfer to clubs

2. automat

# North hands

# Minor\_Suit\_Transfer

## Board: 46

♠ Q6

Partner bids first.

Dealer: South

♥ J84

The opponents are silent.

Vul: E-W

♦ AJ8763

HCP: 11+2

♣ QJ

## Board: 47

♠ AJ4

You bid first.

Dealer: North

♥ KJ92

The opponents are silent.

Vul: None

♦ KJ95

HCP: 16

♣ K6

## Board: 48

♠ 96

Partner bids first.

Dealer: South

♥ 87

The opponents are silent.

Vul: E-W

♦ K52

HCP: 8+2

♣ AJT653

## Board: 49

♠ K7

Partner bids first.

Dealer: South

♥ J9

East (LHO) bids 4♣ if possible.

Vul: E-W

♦ QJT97542

HCP: 7+4

♣ 4

## Both hands (Answers Page)

### Board: 46

Dealer: South  
Vul: E-W  
North HCP: 11+2  
South HCP: 15  
Contract: 3NT North

#### North:

♠ Q6  
♥ J84  
♦ AJ8763  
♣ QJ

#### South:

♠ A43  
♥ AT92  
♦ 954  
♣ AK5

W	N	E	S
			1NT
Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
Pass	3NT	All Pass	

1. 1N-3C transfer to diamonds
2. automat

### Board: 47

Dealer: North  
Vul: None  
North HCP: 16  
South HCP: 9+2  
Contract: 3NT South

#### North:

♠ AJ4  
♥ KJ92  
♦ KJ95  
♣ K6

#### South:

♠ 65  
♥ A4  
♦ Q76  
♣ QJT732

W	N	E	S
	1NT	Pass	2NT <sup>1</sup>
Pass	3♣ <sup>2</sup>	Pass	3NT
All Pass			

1. 1N-2N transfer to clubs
2. automat

### Board: 48

Dealer: South  
Vul: E-W  
North HCP: 8+2  
South HCP: 15  
Contract: 3NT North

#### North:

♠ 96  
♥ 87  
♦ K52  
♣ AJT653

#### South:

♠ A742  
♥ AJ4  
♦ AQT7  
♣ 74

W	N	E	S
			1NT
Pass	2NT <sup>1</sup>	Pass	3♣ <sup>2</sup>
Pass	3NT	All Pass	

1. 1N-2N transfer to clubs
2. automat

### Board: 49

Dealer: South  
Vul: E-W  
North HCP: 7+4  
South HCP: 16+1  
Contract: 4♦ North

#### North:

♠ K7  
♥ J9  
♦ QJT97542  
♣ 4

#### South:

♠ J62  
♥ AKQ82  
♦ K3  
♣ K92

W	N	E	S
			1NT
Pass	3♣ <sup>1</sup>	4♣	Pass
Pass	4♦	All Pass	

1. 1N-3C transfer to diamonds

## South hands

## Minor\_Suit\_Transfer

<b>Board: 46</b>	♠ A43	You bid first.
Dealer: South	♥ AT92	The opponents are silent.
Vul: E-W	♦ 954	
HCP: 15	♣ AK5	

---

<b>Board: 47</b>	♠ 65	Partner bids first.
Dealer: North	♥ A4	The opponents are silent.
Vul: None	♦ Q76	
HCP: 9+2	♣ QJT732	

---

<b>Board: 48</b>	♠ A742	You bid first.
Dealer: South	♥ AJ4	The opponents are silent.
Vul: E-W	♦ AQT7	
HCP: 15	♣ 74	

---

<b>Board: 49</b>	♠ J62	You bid first.
Dealer: South	♥ AKQ82	East (RHO) bids 4♣ if possible.
Vul: E-W	♦ K3	
HCP: 16+1	♣ K92	

## Both hands (Answers Page)

### Board: 46

Dealer: South  
Vul: E-W  
North HCP: 11+2  
South HCP: 15  
Contract: 3NT North

#### North:

♠ Q6  
♥ J84  
♦ AJ8763  
♣ QJ

#### South:

♠ A43  
♥ AT92  
♦ 954  
♣ AK5

W	N	E	S
			1NT
Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
Pass	3NT	All Pass	

1. 1N-3C transfer to diamonds
2. automat

### Board: 47

Dealer: North  
Vul: None  
North HCP: 16  
South HCP: 9+2  
Contract: 3NT South

#### North:

♠ AJ4  
♥ KJ92  
♦ KJ95  
♣ K6

#### South:

♠ 65  
♥ A4  
♦ Q76  
♣ QJT732

W	N	E	S
	1NT	Pass	2NT <sup>1</sup>
Pass	3♣ <sup>2</sup>	Pass	3NT
All Pass			

1. 1N-2N transfer to clubs
2. automat

### Board: 48

Dealer: South  
Vul: E-W  
North HCP: 8+2  
South HCP: 15  
Contract: 3NT North

#### North:

♠ 96  
♥ 87  
♦ K52  
♣ AJT653

#### South:

♠ A742  
♥ AJ4  
♦ AQT7  
♣ 74

W	N	E	S
			1NT
Pass	2NT <sup>1</sup>	Pass	3♣ <sup>2</sup>
Pass	3NT	All Pass	

1. 1N-2N transfer to clubs
2. automat

### Board: 49

Dealer: South  
Vul: E-W  
North HCP: 7+4  
South HCP: 16+1  
Contract: 4♦ North

#### North:

♠ K7  
♥ J9  
♦ QJT97542  
♣ 4

#### South:

♠ J62  
♥ AKQ82  
♦ K3  
♣ K92

W	N	E	S
			1NT
Pass	3♣ <sup>1</sup>	4♣	Pass
Pass	4♦	All Pass	

1. 1N-3C transfer to diamonds



**Board: 50**

♠ T7

Partner bids first.

Dealer: South

♥ 93

The opponents are silent.

Vul: N-S

♦ AKQ853

HCP: 16+2

♣ AK9

## Both hands (Answers Page)

**Board: 50**

Dealer: South

Vul: N-S

North HCP: 16+2

South HCP: 15

Contract: 7NT North

**North:**

♠ T7

♥ 93

♦ AKQ853

♣ AK9

**South:**

♠ AQ5

♥ AKJ2

♦ 72

♣ JT63

W	N	E	S
			1NT
Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
Pass	4♣	Pass	4♥
Pass	4NT	Pass	5♥ <sup>3</sup>
Pass	7NT	All Pass	

1. 1N-3C transfer to diamonds
2. automat
3. A=2/5 or 5/5, Q(D)=0

**Board: 50**

♠ AQ5

You bid first.

Dealer: South

♥ AKJ2

The opponents are silent.

Vul: N-S

♦ 72

HCP: 15

♣ JT63

## Both hands (Answers Page)

**Board: 50**

Dealer: South

Vul: N-S

North HCP: 16+2

South HCP: 15

Contract: 7NT North

**North:**

♠ T7

♥ 93

♦ AKQ853

♣ AK9

**South:**

♠ AQ5

♥ AKJ2

♦ 72

♣ JT63

W	N	E	S
			1NT
Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
Pass	4♣	Pass	4♥
Pass	4NT	Pass	5♥ <sup>3</sup>
Pass	7NT	All Pass	

1. 1N-3C transfer to diamonds
2. automat
3. A=2/5 or 5/5, Q(D)=0