

## North hands (Practice Page)

### Transfer after 1M (X)

Board: 1      ♠ KQ7  
Dealer: N      ♥ AKQ764  
Vul: None     ♦ 9  
HCP: 17      ♣ K92

East Doubles 1♥ if possible.  
West Bids 2♣ if possible.  
  
You bid first.

Board: 2      ♠ 983  
Dealer: S      ♥ KQ3  
Vul: NS       ♦ A43  
HCP: 9       ♣ 10974

West Doubles 1♥ if possible.  
West Doubles Pass if possible.  
East Bids 2♠ if possible.  
  
Partner bids first.

Board: 3      ♠ J2  
Dealer: N      ♥ K10764  
Vul: EW       ♦ AKQ7  
HCP: 16      ♣ K8

East Doubles 1♥ if possible.  
  
You bid first.

Board: 4      ♠ K1075  
Dealer: S      ♥ 1094  
Vul: Both     ♦ Q8752  
HCP: 6       ♣ J

West Doubles 1♠ if possible.  
West Doubles Pass if possible.  
East Bids 4♣ if possible.  
  
Partner bids first.

Board: 5      ♠ A4  
Dealer: N      ♥ AJ1085  
Vul: NS       ♦ Q75  
HCP: 12      ♣ J82

East Doubles 1♥ if possible.  
West Bids 1NT if possible.  
  
You bid first.

# Transfer after 1M (X) Both hands (Answers Page)

Board: 1	North:	South:	West	North	East	South
Dealer: N	♠ KQ7	♠ 1096		1♥	X	Pass
Vul: None	♥ AKQ764	♥ 1082	2♣	3♣ <sup>1</sup>	Pass	3♥
North HCP: 17	♦ 9	♦ AQ83	AP			
South HCP: 6	♣ K92	♣ 853	1. strength cue bid			
Contract: 3♥ N						

Board: 2	North:	South:	West	North	East	South
Dealer: S	♠ 983	♠ AQ				1♥
Vul: NS	♥ KQ3	♥ AJ975	X	2♥	Pass	Pass
North HCP: 9	♦ A43	♦ 102	X	Pass	2♠	Pass
South HCP: 12	♣ 10974	♣ J862	Pass	3♥	AP	
Contract: 3♥ S						

Board: 3	North:	South:	West	North	East	South
Dealer: N	♠ J2	♠ 76				
Vul: EW	♥ K10764	♥ Q952		1♥	X	3♥
North HCP: 16	♦ AKQ7	♦ 8642	AP			
South HCP: 4	♣ K8	♣ Q42				
Contract: 3♥ N						

Board: 4	North:	South:	West	North	East	South
Dealer: S	♠ K1075	♠ A8632				1♠
Vul: Both	♥ 1094	♥ AQ7	X	3♠	Pass	Pass
North HCP: 6	♦ Q8752	♦ A4	X	Pass	4♣	X
South HCP: 14	♣ J	♣ 1085	AP			
Contract: 4♣X E						

Board: 5	North:	South:	West	North	East	South
Dealer: N	♠ A4	♠ 109875				
Vul: NS	♥ AJ1085	♥ 63		1♥	X	Pass
North HCP: 12	♦ Q75	♦ 1062	1NT	AP		
South HCP: 4	♣ J82	♣ A43				
Contract: 1N W						

## South hands (Practice Page)

### Transfer after 1M (X)

Board: 1      ♠ 1096  
Dealer: N      ♥ 1082  
Vul: None     ♦ AQ83  
HCP: 6        ♣ 853

East Doubles 1♥ if possible.  
West Bids 2♣ if possible.  
  
Partner bids first.

Board: 2      ♠ AQ  
Dealer: S      ♥ AJ975  
Vul: NS       ♦ 102  
HCP: 12       ♣ J862

West Doubles 1♥ if possible.  
West Doubles Pass if possible.  
East Bids 2♠ if possible.  
  
You bid first.

Board: 3      ♠ 76  
Dealer: N      ♥ Q952  
Vul: EW       ♦ 8642  
HCP: 4        ♣ Q42

East Doubles 1♥ if possible.  
  
Partner bids first.

Board: 4      ♠ A8632  
Dealer: S      ♥ AQ7  
Vul: Both     ♦ A4  
HCP: 14       ♣ 1085

West Doubles 1♠ if possible.  
West Doubles Pass if possible.  
East Bids 4♣ if possible.  
  
You bid first.

Board: 5      ♠ 109875  
Dealer: N      ♥ 63  
Vul: NS       ♦ 1062  
HCP: 4        ♣ A43

East Doubles 1♥ if possible.  
West Bids 1NT if possible.  
  
Partner bids first.

# Transfer after 1M (X) Both hands (Answers Page)

Board: 1	North:	South:	West	North	East	South
Dealer: N	♠ KQ7	♠ 1096		1♥	X	Pass
Vul: None	♥ AKQ764	♥ 1082	2♣	3♣ <sup>1</sup>	Pass	3♥
North HCP: 17	♦ 9	♦ AQ83	AP			
South HCP: 6	♣ K92	♣ 853	1. strength cue bid			
Contract: 3♥ N						

Board: 2	North:	South:	West	North	East	South
Dealer: S	♠ 983	♠ AQ				1♥
Vul: NS	♥ KQ3	♥ AJ975	X	2♥	Pass	Pass
North HCP: 9	♦ A43	♦ 102	X	Pass	2♠	Pass
South HCP: 12	♣ 10974	♣ J862	Pass	3♥	AP	
Contract: 3♥ S						

Board: 3	North:	South:	West	North	East	South
Dealer: N	♠ J2	♠ 76				
Vul: EW	♥ K10764	♥ Q952		1♥	X	3♥
North HCP: 16	♦ AKQ7	♦ 8642	AP			
South HCP: 4	♣ K8	♣ Q42				
Contract: 3♥ N						

Board: 4	North:	South:	West	North	East	South
Dealer: S	♠ K1075	♠ A8632				1♠
Vul: Both	♥ 1094	♥ AQ7	X	3♠	Pass	Pass
North HCP: 6	♦ Q8752	♦ A4	X	Pass	4♣	X
South HCP: 14	♣ J	♣ 1085	AP			
Contract: 4♣X E						

Board: 5	North:	South:	West	North	East	South
Dealer: N	♠ A4	♠ 109875				
Vul: NS	♥ AJ1085	♥ 63		1♥	X	Pass
North HCP: 12	♦ Q75	♦ 1062	1NT	AP		
South HCP: 4	♣ J82	♣ A43				
Contract: 1N W						

## North hands (Practice Page)

### Transfer after 1M (X)

Board: 6	♠ 73	West Doubles 1♥ if possible.
Dealer: S	♥ Q43	
Vul: EW	♦ 3	Partner bids first.
HCP: 5	♣ QJ87654	
Board: 7	♠ Q10542	East Doubles 1♠ if possible.
Dealer: N	♥ A2	
Vul: Both	♦ AK95	You bid first.
HCP: 13	♣ 93	
Board: 8	♠ A76	West Doubles 1♥ if possible.
Dealer: S	♥ A865	West Doubles Pass if possible.
Vul: None	♦ 1098	East Bids 2♠ if possible.
HCP: 8	♣ 987	Partner bids first.
Board: 9	♠ J862	East Doubles 1♥ if possible.
Dealer: N	♥ KJ1092	
Vul: EW	♦ AK9	You bid first.
HCP: 12	♣ 9	
Board: 10	♠ J8	West Doubles 1♠ if possible.
Dealer: S	♥ J86542	East Bids 2♣ if possible.
Vul: Both	♦ 73	West Bids 3♣ if possible.
HCP: 5	♣ K96	Partner bids first.

## Transfer after 1M (X) Both hands (Answers Page)

Board: 6	North:	South:	West	North	East	South
Dealer: S	♠ 73	♠ J9				1♥
Vul: EW	♥ Q43	♥ AKJ987	X	3♥	Pass	4♥
North HCP: 5	♦ 3	♦ KQ75	AP			
South HCP: 18	♣ QJ87654	♣ A				
Contract: 4♥ S						

Board: 7	North:	South:	West	North	East	South
Dealer: N	♠ Q10542	♠ J93				
Vul: Both	♥ A2	♥ KQ543		1♠	X	2♠
North HCP: 13	♦ AK95	♦ 108	AP			
South HCP: 6	♣ 93	♣ 1072				
Contract: 2♠ N						

Board: 8	North:	South:	West	North	East	South
Dealer: S	♠ A76	♠ Q3				1♥
Vul: None	♥ A865	♥ KQ942	X	2♥	Pass	Pass
North HCP: 8	♦ 1098	♦ QJ73	X	Pass	2♠	Pass
South HCP: 12	♣ 987	♣ Q5	Pass	3♥	AP	
Contract: 3♥ S						

Board: 9	North:	South:	West	North	East	South
Dealer: N	♠ J862	♠ Q75				
Vul: EW	♥ KJ1092	♥ 8653		1♥	X	3♥
North HCP: 12	♦ AK9	♦ Q32	AP			
South HCP: 4	♣ 9	♣ 865				
Contract: 3♥ N						

Board: 10	North:	South:	West	North	East	South
Dealer: S	♠ J8	♠ A1096432				1♠
Vul: Both	♥ J86542	♥ 10	X	Pass	2♣	2♠
North HCP: 5	♦ 73	♦ AKJ5	3♣	AP		
South HCP: 14	♣ K96	♣ Q				
Contract: 3♣ E						

## South hands (Practice Page)

### Transfer after 1M (X)

Board: 6	♠ J9	West Doubles 1♥ if possible.
Dealer: S	♥ AKJ987	
Vul: EW	♦ KQ75	You bid first.
HCP: 18	♣ A	
Board: 7	♠ J93	East Doubles 1♠ if possible.
Dealer: N	♥ KQ543	
Vul: Both	♦ 108	Partner bids first.
HCP: 6	♣ 1072	
Board: 8	♠ Q3	West Doubles 1♥ if possible.
Dealer: S	♥ KQ942	West Doubles Pass if possible.
Vul: None	♦ QJ73	East Bids 2♠ if possible.
HCP: 12	♣ Q5	You bid first.
Board: 9	♠ Q75	East Doubles 1♥ if possible.
Dealer: N	♥ 8653	
Vul: EW	♦ Q32	Partner bids first.
HCP: 4	♣ 865	
Board: 10	♠ A1096432	West Doubles 1♠ if possible.
Dealer: S	♥ 10	East Bids 2♣ if possible.
Vul: Both	♦ AKJ5	West Bids 3♣ if possible.
HCP: 14	♣ Q	You bid first.

## Transfer after 1M (X) Both hands (Answers Page)

Board: 6	North:	South:	West	North	East	South
Dealer: S	♠ 73	♠ J9				1♥
Vul: EW	♥ Q43	♥ AKJ987	X	3♥	Pass	4♥
North HCP: 5	♦ 3	♦ KQ75	AP			
South HCP: 18	♣ QJ87654	♣ A				
Contract: 4♥ S						

Board: 7	North:	South:	West	North	East	South
Dealer: N	♠ Q10542	♠ J93				
Vul: Both	♥ A2	♥ KQ543		1♠	X	2♠
North HCP: 13	♦ AK95	♦ 108	AP			
South HCP: 6	♣ 93	♣ 1072				
Contract: 2♠ N						

Board: 8	North:	South:	West	North	East	South
Dealer: S	♠ A76	♠ Q3				1♥
Vul: None	♥ A865	♥ KQ942	X	2♥	Pass	Pass
North HCP: 8	♦ 1098	♦ QJ73	X	Pass	2♠	Pass
South HCP: 12	♣ 987	♣ Q5	Pass	3♥	AP	
Contract: 3♥ S						

Board: 9	North:	South:	West	North	East	South
Dealer: N	♠ J862	♠ Q75				
Vul: EW	♥ KJ1092	♥ 8653		1♥	X	3♥
North HCP: 12	♦ AK9	♦ Q32	AP			
South HCP: 4	♣ 9	♣ 865				
Contract: 3♥ N						

Board: 10	North:	South:	West	North	East	South
Dealer: S	♠ J8	♠ A1096432				1♠
Vul: Both	♥ J86542	♥ 10	X	Pass	2♣	2♠
North HCP: 5	♦ 73	♦ AKJ5	3♣	AP		
South HCP: 14	♣ K96	♣ Q				
Contract: 3♣ E						



## North hands (Practice Page)

### Transfer after 1M (X)

Board: 11      ♠ KJ      East Doubles 1♥ if possible.  
Dealer: N      ♥ AKQ854  
Vul: None      ♦ AJ2      You bid first.  
HCP: 18      ♣ 74

Board: 12      ♠ 95      West Doubles 1♥ if possible.  
Dealer: S      ♥ J987      East Bids 2♠ if possible.  
Vul: NS      ♦ AQ102      East Bids 3♠ if possible.  
HCP: 7      ♣ 976      Partner bids first.

Board: 13      ♠ KQJ105      East Doubles 1♠ if possible.  
Dealer: N      ♥ —      West Bids 2♣ if possible.  
Vul: Both      ♦ Q10975      East Bids 2NT if possible.  
HCP: 12      ♣ KJ6      You bid first.

Board: 14      ♠ 632      West Doubles 1♠ if possible.  
Dealer: S      ♥ J10      East Bids 2♦ if possible.  
Vul: None      ♦ 52      West Bids 3♦ if possible.  
HCP: 2      ♣ J109873      East Bids 3NT if possible.  
West Bids 5♦ if possible.  
Partner bids first.

Board: 15      ♠ A9      East Doubles 1♥ if possible.  
Dealer: N      ♥ A97654  
Vul: NS      ♦ 2      You bid first.  
HCP: 12      ♣ KJ103

# Transfer after 1M (X) Both hands (Answers Page)

Board: 11  
 Dealer: N  
 Vul: None  
 North HCP: 18  
 South HCP: 7  
 Contract: 4♥ N

North:  
 ♠ KJ  
 ♥ AKQ854  
 ♦ AJ2  
 ♣ 74

South:  
 ♠ A762  
 ♥ J10763  
 ♦ Q73  
 ♣ 10

West	North	East	South
	1♥	X	2♥
Pass	4♥	AP	

Board: 12  
 Dealer: S  
 Vul: NS  
 North HCP: 7  
 South HCP: 12  
 Contract: 3♠ E

North:  
 ♠ 95  
 ♥ J987  
 ♦ AQ102  
 ♣ 976

South:  
 ♠ Q7  
 ♥ AQ1042  
 ♦ 964  
 ♣ A52

West	North	East	South
			1♥
X	2♥	2♠	Pass
Pass	3♥	3♠	AP

Board: 13  
 Dealer: N  
 Vul: Both  
 North HCP: 12  
 South HCP: 5  
 Contract: 2N E

North:  
 ♠ KQJ105  
 ♥ —  
 ♦ Q10975  
 ♣ KJ6

South:  
 ♠ 97  
 ♥ AJ109652  
 ♦ 2  
 ♣ 1098

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

Board: 14  
 Dealer: S  
 Vul: None  
 North HCP: 2  
 South HCP: 13  
 Contract: 5♦ E

North:  
 ♠ 632  
 ♥ J10  
 ♦ 52  
 ♣ J109873

South:  
 ♠ AKJ74  
 ♥ K862  
 ♦ Q8  
 ♣ 65

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

Board: 15  
 Dealer: N  
 Vul: NS  
 North HCP: 12  
 South HCP: 10  
 Contract: 4♥ N

North:  
 ♠ A9  
 ♥ A97654  
 ♦ 2  
 ♣ KJ103

South:  
 ♠ J854  
 ♥ J832  
 ♦ AQ7  
 ♣ Q2

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

1. Jordan Truscott 2NT  
 2. Splinter

## South hands (Practice Page)

### Transfer after 1M (X)

Board: 11      ♠ A762  
Dealer: N      ♥ J10763  
Vul: None     ♦ Q73  
HCP: 7        ♣ 10

East Doubles 1♥ if possible.

Partner bids first.

Board: 12      ♠ Q7  
Dealer: S      ♥ AQ1042  
Vul: NS       ♦ 964  
HCP: 12       ♣ A52

West Doubles 1♥ if possible.

East Bids 2♠ if possible.

East Bids 3♠ if possible.

You bid first.

Board: 13      ♠ 97  
Dealer: N      ♥ AJ109652  
Vul: Both     ♦ 2  
HCP: 5        ♣ 1098

East Doubles 1♠ if possible.

West Bids 2♣ if possible.

East Bids 2NT if possible.

Partner bids first.

Board: 14      ♠ AKJ74  
Dealer: S      ♥ K862  
Vul: None     ♦ Q8  
HCP: 13       ♣ 65

West Doubles 1♠ if possible.

East Bids 2♦ if possible.

West Bids 3♦ if possible.

East Bids 3NT if possible.

West Bids 5♦ if possible.

You bid first.

Board: 15      ♠ J854  
Dealer: N      ♥ J832  
Vul: NS       ♦ AQ7  
HCP: 10       ♣ Q2

East Doubles 1♥ if possible.

Partner bids first.

# Transfer after 1M (X) Both hands (Answers Page)

Board: 11  
 Dealer: N  
 Vul: None  
 North HCP: 18  
 South HCP: 7  
 Contract: 4♥ N

North:  
 ♠ KJ  
 ♥ AKQ854  
 ♦ AJ2  
 ♣ 74

South:  
 ♠ A762  
 ♥ J10763  
 ♦ Q73  
 ♣ 10

West	North	East	South
	1♥	X	2♥
Pass	4♥	AP	

Board: 12  
 Dealer: S  
 Vul: NS  
 North HCP: 7  
 South HCP: 12  
 Contract: 3♠ E

North:  
 ♠ 95  
 ♥ J987  
 ♦ AQ102  
 ♣ 976

South:  
 ♠ Q7  
 ♥ AQ1042  
 ♦ 964  
 ♣ A52

West	North	East	South
			1♥
X	2♥	2♠	Pass
Pass	3♥	3♠	AP

Board: 13  
 Dealer: N  
 Vul: Both  
 North HCP: 12  
 South HCP: 5  
 Contract: 2N E

North:  
 ♠ KQJ105  
 ♥ —  
 ♦ Q10975  
 ♣ KJ6

South:  
 ♠ 97  
 ♥ AJ109652  
 ♦ 2  
 ♣ 1098

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

Board: 14  
 Dealer: S  
 Vul: None  
 North HCP: 2  
 South HCP: 13  
 Contract: 5♦ E

North:  
 ♠ 632  
 ♥ J10  
 ♦ 52  
 ♣ J109873

South:  
 ♠ AKJ74  
 ♥ K862  
 ♦ Q8  
 ♣ 65

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

Board: 15  
 Dealer: N  
 Vul: NS  
 North HCP: 12  
 South HCP: 10  
 Contract: 4♥ N

North:  
 ♠ A9  
 ♥ A97654  
 ♦ 2  
 ♣ KJ103

South:  
 ♠ J854  
 ♥ J832  
 ♦ AQ7  
 ♣ Q2

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

1. Jordan Truscott 2NT  
 2. Splinter

## North hands (Practice Page)

### Transfer after 1M (X)

Board: 16      ♠ A87  
Dealer: S      ♥ 9863  
Vul: EW      ♦ 972  
HCP: 4      ♣ 965

West Doubles 1♠ if possible.  
East Bids 2♣ if possible.  
West Bids 3♣ if possible.  
East Bids 3NT if possible.

Partner bids first.

Board: 17      ♠ AJ  
Dealer: N      ♥ K10953  
Vul: None      ♦ J2  
HCP: 12      ♣ QJ87

East Doubles 1♥ if possible.  
West Bids 3♦ if possible.  
East Bids 4♦ if possible.

You bid first.

Board: 18      ♠ K5  
Dealer: S      ♥ A65  
Vul: NS      ♦ AJ10763  
HCP: 13      ♣ J8

West Doubles 1♠ if possible.  
East Bids 2♥ if possible.

Partner bids first.

Board: 19      ♠ A42  
Dealer: N      ♥ KQJ52  
Vul: EW      ♦ K  
HCP: 13      ♣ 9874

East Doubles 1♥ if possible.  
West Bids 2♣ if possible.

You bid first.

Board: 20      ♠ K  
Dealer: S      ♥ A86  
Vul: Both      ♦ KQ10743  
HCP: 12      ♣ 753

West Doubles 1♥ if possible.  
East Bids 1♠ if possible.

Partner bids first.

## Transfer after 1M (X) Both hands (Answers Page)

Board: 16	North:	South:	West	North	East	South
Dealer: S	♠ A87	♠ KQ1052				1♠
Vul: EW	♥ 9863	♥ AJ54	X	Pass	2♣	2♥
North HCP: 4	♦ 972	♦ 1043	3♣	Pass	3NT	AP
South HCP: 14	♣ 965	♣ A				
Contract: 3N E						

Board: 17	North:	South:	West	North	East	South
Dealer: N	♠ AJ	♠ Q32		1♥	X	2♥
Vul: None	♥ K10953	♥ J762	3♦	Pass	Pass	3♥
North HCP: 12	♦ J2	♦ A6	Pass	Pass	4♦	Pass
South HCP: 7	♣ QJ87	♣ 10432	Pass	X	AP	
Contract: 4♦X W						

Board: 18	North:	South:	West	North	East	South
Dealer: S	♠ K5	♠ AQ10632				1♠
Vul: NS	♥ A65	♥ 93	X	XX	2♥	2♠
North HCP: 13	♦ AJ10763	♦ Q9	Pass	4♠	AP	
South HCP: 14	♣ J8	♣ AQ3				
Contract: 4♠ S						

Board: 19	North:	South:	West	North	East	South
Dealer: N	♠ A42	♠ QJ1073				
Vul: EW	♥ KQJ52	♥ A6		1♥	X	XX
North HCP: 13	♦ K	♦ QJ1094	2♣	X	AP	
South HCP: 10	♣ 9874	♣ 2				
Contract: 2♣X W						

Board: 20	North:	South:	West	North	East	South
Dealer: S	♠ K	♠ QJ76				1♥
Vul: Both	♥ A86	♥ KQ975	X	XX	1♠	1NT
North HCP: 12	♦ KQ10743	♦ 2	Pass	3♥	Pass	4♣ <sup>1</sup>
South HCP: 12	♣ 753	♣ A109	Pass	4♥	AP	
Contract: 4♥ S						

1. Cue bid, a ♣ stopper

## South hands (Practice Page)

### Transfer after 1M (X)

Board: 16      ♠ KQ1052  
Dealer: S      ♥ AJ54  
Vul: EW      ♦ 1043  
HCP: 14      ♣ A

West Doubles 1♠ if possible.  
East Bids 2♣ if possible.  
West Bids 3♣ if possible.  
East Bids 3NT if possible.

You bid first.

Board: 17      ♠ Q32  
Dealer: N      ♥ J762  
Vul: None      ♦ A6  
HCP: 7      ♣ 10432

East Doubles 1♥ if possible.  
West Bids 3♦ if possible.  
East Bids 4♦ if possible.

Partner bids first.

Board: 18      ♠ AQ10632  
Dealer: S      ♥ 93  
Vul: NS      ♦ Q9  
HCP: 14      ♣ AQ3

West Doubles 1♠ if possible.  
East Bids 2♥ if possible.

You bid first.

Board: 19      ♠ QJ1073  
Dealer: N      ♥ A6  
Vul: EW      ♦ QJ1094  
HCP: 10      ♣ 2

East Doubles 1♥ if possible.  
West Bids 2♣ if possible.

Partner bids first.

Board: 20      ♠ QJ76  
Dealer: S      ♥ KQ975  
Vul: Both      ♦ 2  
HCP: 12      ♣ A109

West Doubles 1♥ if possible.  
East Bids 1♠ if possible.

You bid first.

## Transfer after 1M (X) Both hands (Answers Page)

Board: 16  
 Dealer: S  
 Vul: EW  
 North HCP: 4  
 South HCP: 14  
 Contract: 3N E

North:  
 ♠ A87  
 ♥ 9863  
 ♦ 972  
 ♣ 965

South:  
 ♠ KQ1052  
 ♥ AJ54  
 ♦ 1043  
 ♣ A

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

Board: 17  
 Dealer: N  
 Vul: None  
 North HCP: 12  
 South HCP: 7  
 Contract: 4♦X W

North:  
 ♠ AJ  
 ♥ K10953  
 ♦ J2  
 ♣ QJ87

South:  
 ♠ Q32  
 ♥ J762  
 ♦ A6  
 ♣ 10432

West	North	East	South
	1♥	X	2♥
3♦	Pass	Pass	3♥
Pass	Pass	4♦	Pass
Pass	X	AP	

Board: 18  
 Dealer: S  
 Vul: NS  
 North HCP: 13  
 South HCP: 14  
 Contract: 4♠ S

North:  
 ♠ K5  
 ♥ A65  
 ♦ AJ10763  
 ♣ J8

South:  
 ♠ AQ10632  
 ♥ 93  
 ♦ Q9  
 ♣ AQ3

West	North	East	South
			1♠
X	XX	2♥	2♠
Pass	4♠	AP	

Board: 19  
 Dealer: N  
 Vul: EW  
 North HCP: 13  
 South HCP: 10  
 Contract: 2♣X W

North:  
 ♠ A42  
 ♥ KQJ52  
 ♦ K  
 ♣ 9874

South:  
 ♠ QJ1073  
 ♥ A6  
 ♦ QJ1094  
 ♣ 2

West	North	East	South
	1♥	X	XX
2♣	X	AP	

Board: 20  
 Dealer: S  
 Vul: Both  
 North HCP: 12  
 South HCP: 12  
 Contract: 4♥ S

North:  
 ♠ K  
 ♥ A86  
 ♦ KQ10743  
 ♣ 753

South:  
 ♠ QJ76  
 ♥ KQ975  
 ♦ 2  
 ♣ A109

West	North	East	South
			1♥
X	XX	1♠	1NT
Pass	3♥	Pass	4♣ <sup>1</sup>
Pass	4♥	AP	

1. Cue bid, a ♣ stopper



## North hands (Practice Page)

### Transfer after 1M (X)

Board: 21      ♠ AQ765  
Dealer: N      ♥ K32  
Vul: NS      ♦ 98  
HCP: 12      ♣ K83

East Doubles 1♠ if possible.  
West Bids 2♣ if possible.  
East Bids 3♣ if possible.  
West Bids 3♦ if possible.  
East Bids 3♥ if possible.  
West Bids 3NT if possible.

You bid first.

Board: 22      ♠ K106  
Dealer: S      ♥ K10876  
Vul: Both      ♦ 986  
HCP: 10      ♣ A5

West Doubles 1♥ if possible.  
East Bids 3♣ if possible.  
West Bids 4♣ if possible.

Partner bids first.

Board: 23      ♠ AQ1093  
Dealer: N      ♥ K6  
Vul: None      ♦ Q102  
HCP: 12      ♣ J64

East Doubles 1♠ if possible.  
West Doubles 3♠ if possible.  
East Bids 4♣ if possible.

You bid first.

Board: 24      ♠ 10763  
Dealer: S      ♥ Q6  
Vul: EW      ♦ 1097  
HCP: 2      ♣ 10954

West Doubles 1♥ if possible.

Partner bids first.

Board: 25      ♠ J102  
Dealer: N      ♥ AK987  
Vul: Both      ♦ 95  
HCP: 12      ♣ A106

East Doubles 1♥ if possible.  
East Bids 3♦ if possible.

You bid first.

## Transfer after 1M (X) Both hands (Answers Page)

Board: 21	North:	South:	West	North	East	South
Dealer: N	♠ AQ765	♠ J84		1♠	X	Pass
Vul: NS	♥ K32	♥ J97	2♣	Pass	3♣	Pass
North HCP: 12	♦ 98	♦ 107643	3♦	Pass	3♥	Pass
South HCP: 2	♣ K83	♣ 52	3NT	AP		
Contract: 3N W						

Board: 22	North:	South:	West	North	East	South
Dealer: S	♠ K106	♠ 4				1♥
Vul: Both	♥ K10876	♥ AQ943	X	2NT <sup>1</sup>	3♣	3♥
North HCP: 10	♦ 986	♦ QJ1072	4♣	4♥	AP	
South HCP: 12	♣ A5	♣ K9				
Contract: 4♥ S			1. Jordan Truscott 2NT			

Board: 23	North:	South:	West	North	East	South
Dealer: N	♠ AQ1093	♠ 8642		1♠	X	3♠
Vul: None	♥ K6	♥ 75432	X <sup>1</sup>	Pass	4♣	AP
North HCP: 12	♦ Q102	♦ 87				
South HCP: 0	♣ J64	♣ 72	1. Responsive double			
Contract: 4♣ E						

Board: 24	North:	South:	West	North	East	South
Dealer: S	♠ 10763	♠ 985				1♥
Vul: EW	♥ Q6	♥ AKJ72	X	AP		
North HCP: 2	♦ 1097	♦ Q83				
South HCP: 13	♣ 10954	♣ K7				
Contract: 1♥ X S						

Board: 25	North:	South:	West	North	East	South
Dealer: N	♠ J102	♠ Q973		1♥	X	2♥
Vul: Both	♥ AK987	♥ Q52	Pass	Pass	3♦	AP
North HCP: 12	♦ 95	♦ 8762				
South HCP: 5	♣ A106	♣ J7				
Contract: 3♦ E						

## South hands (Practice Page)

### Transfer after 1M (X)

Board: 21      ♠ J84  
Dealer: N      ♥ J97  
Vul: NS      ♦ 107643  
HCP: 2      ♣ 52

East Doubles 1♠ if possible.  
West Bids 2♣ if possible.  
East Bids 3♣ if possible.  
West Bids 3♦ if possible.  
East Bids 3♥ if possible.  
West Bids 3NT if possible.

Partner bids first.

Board: 22      ♠ 4  
Dealer: S      ♥ AQ943  
Vul: Both      ♦ QJ1072  
HCP: 12      ♣ K9

West Doubles 1♥ if possible.  
East Bids 3♣ if possible.  
West Bids 4♣ if possible.

You bid first.

Board: 23      ♠ 8642  
Dealer: N      ♥ 75432  
Vul: None      ♦ 87  
HCP: 0      ♣ 72

East Doubles 1♠ if possible.  
West Doubles 3♠ if possible.  
East Bids 4♣ if possible.

Partner bids first.

Board: 24      ♠ 985  
Dealer: S      ♥ AKJ72  
Vul: EW      ♦ Q83  
HCP: 13      ♣ K7

West Doubles 1♥ if possible.

You bid first.

Board: 25      ♠ Q973  
Dealer: N      ♥ Q52  
Vul: Both      ♦ 8762  
HCP: 5      ♣ J7

East Doubles 1♥ if possible.  
East Bids 3♦ if possible.

Partner bids first.

## Transfer after 1M (X) Both hands (Answers Page)

Board: 21	North:	South:	West	North	East	South
Dealer: N	♠ AQ765	♠ J84		1♠	X	Pass
Vul: NS	♥ K32	♥ J97	2♣	Pass	3♣	Pass
North HCP: 12	♦ 98	♦ 107643	3♦	Pass	3♥	Pass
South HCP: 2	♣ K83	♣ 52	3NT	AP		
Contract: 3N W						

Board: 22	North:	South:	West	North	East	South
Dealer: S	♠ K106	♠ 4				1♥
Vul: Both	♥ K10876	♥ AQ943	X	2NT <sup>1</sup>	3♣	3♥
North HCP: 10	♦ 986	♦ QJ1072	4♣	4♥	AP	
South HCP: 12	♣ A5	♣ K9				
Contract: 4♥ S						

1. Jordan Truscott 2NT

Board: 23	North:	South:	West	North	East	South
Dealer: N	♠ AQ1093	♠ 8642		1♠	X	3♠
Vul: None	♥ K6	♥ 75432	X <sup>1</sup>	Pass	4♣	AP
North HCP: 12	♦ Q102	♦ 87				
South HCP: 0	♣ J64	♣ 72				
Contract: 4♣ E						

1. Responsive double

Board: 24	North:	South:	West	North	East	South
Dealer: S	♠ 10763	♠ 985				1♥
Vul: EW	♥ Q6	♥ AKJ72	X	AP		
North HCP: 2	♦ 1097	♦ Q83				
South HCP: 13	♣ 10954	♣ K7				
Contract: 1♥ X S						

Board: 25	North:	South:	West	North	East	South
Dealer: N	♠ J102	♠ Q973		1♥	X	2♥
Vul: Both	♥ AK987	♥ Q52	Pass	Pass	3♦	AP
North HCP: 12	♦ 95	♦ 8762				
South HCP: 5	♣ A106	♣ J7				
Contract: 3♦ E						

## North hands (Practice Page)

### Transfer after 1M (X)

Board: 26	♠ A10942	West Doubles 1♠ if possible.
Dealer: S	♥ 5	
Vul: None	♦ Q1064	Partner bids first.
HCP: 9	♣ K54	
Board: 27	♠ A962	East Doubles 1♥ if possible.
Dealer: N	♥ A8732	West Bids 3♣ if possible.
Vul: NS	♦ A4	
HCP: 12	♣ 86	You bid first.
Board: 28	♠ Q7432	West Doubles 1♠ if possible.
Dealer: S	♥ KQ6	East Bids 3♣ if possible.
Vul: Both	♦ 10943	East Bids 5♥ if possible.
HCP: 7	♣ 2	Partner bids first.
Board: 29	♠ K	East Doubles 1♥ if possible.
Dealer: N	♥ KQ8743	West Bids 5♣ if possible.
Vul: None	♦ 972	
HCP: 13	♣ KQ3	You bid first.
Board: 30	♠ K109643	West Doubles 1♥ if possible.
Dealer: S	♥ 84	East Bids 2♣ if possible.
Vul: NS	♦ J102	West Bids 3♣ if possible.
HCP: 4	♣ 82	East Bids 5♣ if possible.
		Partner bids first.

## Transfer after 1M (X) Both hands (Answers Page)

Board: 26	North:	South:	West	North	East	South
Dealer: S	♠ A10942	♠ Q8753				1♠
Vul: None	♥ 5	♥ QJ87	X	2NT <sup>1</sup>	Pass	4♠
North HCP: 9	♦ Q1064	♦ A	AP			
South HCP: 13	♣ K54	♣ A76				
Contract: 4♠ S						1. Jordan Truscott 2NT

Board: 27	North:	South:	West	North	East	South
Dealer: N	♠ A962	♠ QJ874				
Vul: NS	♥ A8732	♥ K104		1♥	X	2♥
North HCP: 12	♦ A4	♦ 875	3♣	Pass	Pass	X
South HCP: 9	♣ 86	♣ K5	AP			
Contract: 3♣X W						

Board: 28	North:	South:	West	North	East	South
Dealer: S	♠ Q7432	♠ AKJ9865				1♠
Vul: Both	♥ KQ6	♥ —	X	2♠	3♣	4♥ <sup>1</sup>
North HCP: 7	♦ 10943	♦ Q52	Pass	4♠	5♥	5♠
South HCP: 13	♣ 2	♣ K73	AP			
Contract: 5♠ S						1. Splinter

Board: 29	North:	South:	West	North	East	South
Dealer: N	♠ K	♠ QJ86543				
Vul: None	♥ KQ8743	♥ J962		1♥	X	4♥
North HCP: 13	♦ 972	♦ J	5♣	AP		
South HCP: 5	♣ KQ3	♣ 7				
Contract: 5♣ W						

Board: 30	North:	South:	West	North	East	South
Dealer: S	♠ K109643	♠ 5				1♥
Vul: NS	♥ 84	♥ AKQ1062	X	Pass	2♣	2♦
North HCP: 4	♦ J102	♦ A9653	3♣	Pass	Pass	3♥
South HCP: 15	♣ 82	♣ Q	Pass	Pass	5♣	AP
Contract: 5♣ E						

## South hands (Practice Page)

### Transfer after 1M (X)

Board: 26	♠ Q8753	West Doubles 1♠ if possible.
Dealer: S	♥ QJ87	
Vul: None	♦ A	You bid first.
HCP: 13	♣ A76	
Board: 27	♠ QJ874	East Doubles 1♥ if possible.
Dealer: N	♥ K104	West Bids 3♣ if possible.
Vul: NS	♦ 875	
HCP: 9	♣ K5	Partner bids first.
Board: 28	♠ AKJ9865	West Doubles 1♠ if possible.
Dealer: S	♥ —	East Bids 3♣ if possible.
Vul: Both	♦ Q52	East Bids 5♥ if possible.
HCP: 13	♣ K73	You bid first.
Board: 29	♠ QJ86543	East Doubles 1♥ if possible.
Dealer: N	♥ J962	West Bids 5♣ if possible.
Vul: None	♦ J	
HCP: 5	♣ 7	Partner bids first.
Board: 30	♠ 5	West Doubles 1♥ if possible.
Dealer: S	♥ AKQ1062	East Bids 2♣ if possible.
Vul: NS	♦ A9653	West Bids 3♣ if possible.
HCP: 15	♣ Q	East Bids 5♣ if possible.
		You bid first.

# Transfer after 1M (X) Both hands (Answers Page)

Board: 26  
 Dealer: S  
 Vul: None  
 North HCP: 9  
 South HCP: 13  
 Contract: 4♠ S

North:  
 ♠ A10942  
 ♥ 5  
 ♦ Q1064  
 ♣ K54

South:  
 ♠ Q8753  
 ♥ QJ87  
 ♦ A  
 ♣ A76

West	North	East	South
			1♠
X	2NT <sup>1</sup>	Pass	4♠
AP			
1. Jordan Truscott 2NT			

Board: 27  
 Dealer: N  
 Vul: NS  
 North HCP: 12  
 South HCP: 9  
 Contract: 3♣X W

North:  
 ♠ A962  
 ♥ A8732  
 ♦ A4  
 ♣ 86

South:  
 ♠ QJ874  
 ♥ K104  
 ♦ 875  
 ♣ K5

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

Board: 28  
 Dealer: S  
 Vul: Both  
 North HCP: 7  
 South HCP: 13  
 Contract: 5♠ S

North:  
 ♠ Q7432  
 ♥ KQ6  
 ♦ 10943  
 ♣ 2

South:  
 ♠ AKJ9865  
 ♥ —  
 ♦ Q52  
 ♣ K73

West	North	East	South
			1♠
X	2♠	3♣	4♥ <sup>1</sup>
Pass	4♠	5♥	5♠
AP			
1. Splinter			

Board: 29  
 Dealer: N  
 Vul: None  
 North HCP: 13  
 South HCP: 5  
 Contract: 5♣ W

North:  
 ♠ K  
 ♥ KQ8743  
 ♦ 972  
 ♣ KQ3

South:  
 ♠ QJ86543  
 ♥ J962  
 ♦ J  
 ♣ 7

West	North	East	South
	1♥	X	4♥
5♣	AP		

Board: 30  
 Dealer: S  
 Vul: NS  
 North HCP: 4  
 South HCP: 15  
 Contract: 5♣ E

North:  
 ♠ K109643  
 ♥ 84  
 ♦ J102  
 ♣ 82

South:  
 ♠ 5  
 ♥ AKQ1062  
 ♦ A9653  
 ♣ Q

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



## North hands (Practice Page)

### Transfer after 1M (X)

Board: 31	♠ AQ10853	East Doubles 1♠ if possible.
Dealer: N	♥ 82	
Vul: EW	♦ K9	You bid first.
HCP: 13	♣ A104	

Board: 32	♠ J1074	West Doubles 1♠ if possible.
Dealer: S	♥ —	
Vul: None	♦ A9862	Partner bids first.
HCP: 8	♣ K643	

Board: 33	♠ Q103	East Doubles 1♥ if possible.
Dealer: N	♥ AKQJ975	West Bids 2♦ if possible.
Vul: NS	♦ 109	East Bids 4♦ if possible.
HCP: 13	♣ J	East Doubles 4♥ if possible.
		You bid first.

Board: 34	♠ 982	West Doubles 1♠ if possible.
Dealer: S	♥ J64	East Bids 2♦ if possible.
Vul: EW	♦ 107653	West Redoubles if possible.
HCP: 1	♣ 103	East Bids 3NT if possible.
		Partner bids first.

Board: 35	♠ AQ97542	East Doubles 1♠ if possible.
Dealer: N	♥ 92	West Bids 2♥ if possible.
Vul: Both	♦ QJ	
HCP: 13	♣ A2	You bid first.

# Transfer after 1M (X) Both hands (Answers Page)

Board: 31	North:	South:	West	North	East	South
Dealer: N	♠ AQ10853	♠ 9764		1♠	X	2NT <sup>1</sup>
Vul: EW	♥ 82	♥ J73				
North HCP: 13	♦ K9	♦ AQ3	Pass	4♠	AP	
South HCP: 9	♣ A104	♣ Q98				
Contract: 4♠ N						1. Jordan Truscott 2NT

Board: 32	North:	South:	West	North	East	South
Dealer: S	♠ J1074	♠ AKQ92				1♠
Vul: None	♥ —	♥ KQ74				
North HCP: 8	♦ A9862	♦ QJ	X	4♠	AP	
South HCP: 17	♣ K643	♣ 52				
Contract: 4♠ S						

Board: 33	North:	South:	West	North	East	South
Dealer: N	♠ Q103	♠ 9876		1♥	X	Pass
Vul: NS	♥ AKQJ975	♥ 1062				
North HCP: 13	♦ 109	♦ 4	2♦	2♥	4♦	Pass
South HCP: 4	♣ J	♣ A7654	Pass	4♥	X	AP
Contract: 4♥ X N						

Board: 34	North:	South:	West	North	East	South
Dealer: S	♠ 982	♠ QJ753				1♠
Vul: EW	♥ J64	♥ Q83				
North HCP: 1	♦ 107653	♦ 9	X	Pass	2♦	X
South HCP: 13	♣ 103	♣ AKJ9	XX	2♠	3NT	AP
Contract: 3N E						

Board: 35	North:	South:	West	North	East	South
Dealer: N	♠ AQ97542	♠ 3		1♠	X	Pass
Vul: Both	♥ 92	♥ 1083				
North HCP: 13	♦ QJ	♦ 9843	2♥	2♠	AP	
South HCP: 2	♣ A2	♣ Q8654				
Contract: 2♠ N						

## South hands (Practice Page)

### Transfer after 1M (X)

Board: 31      ♠ 9764  
Dealer: N      ♥ J73  
Vul: EW      ♦ AQ3  
HCP: 9      ♣ Q98

East Doubles 1♠ if possible.

Partner bids first.

Board: 32      ♠ AKQ92  
Dealer: S      ♥ KQ74  
Vul: None      ♦ QJ  
HCP: 17      ♣ 52

West Doubles 1♠ if possible.

You bid first.

Board: 33      ♠ 9876  
Dealer: N      ♥ 1062  
Vul: NS      ♦ 4  
HCP: 4      ♣ A7654

East Doubles 1♥ if possible.

West Bids 2♦ if possible.

East Bids 4♦ if possible.

East Doubles 4♥ if possible.

Partner bids first.

Board: 34      ♠ QJ753  
Dealer: S      ♥ Q83  
Vul: EW      ♦ 9  
HCP: 13      ♣ AKJ9

West Doubles 1♠ if possible.

East Bids 2♦ if possible.

West Redoubles if possible.

East Bids 3NT if possible.

You bid first.

Board: 35      ♠ 3  
Dealer: N      ♥ 1083  
Vul: Both      ♦ 9843  
HCP: 2      ♣ Q8654

East Doubles 1♠ if possible.

West Bids 2♥ if possible.

Partner bids first.

# Transfer after 1M (X) Both hands (Answers Page)

Board: 31	North:	South:	West	North	East	South
Dealer: N	♠ AQ10853	♠ 9764		1♠	X	2NT <sup>1</sup>
Vul: EW	♥ 82	♥ J73				
North HCP: 13	♦ K9	♦ AQ3	Pass	4♠	AP	
South HCP: 9	♣ A104	♣ Q98				
Contract: 4♠ N						1. Jordan Truscott 2NT

Board: 32	North:	South:	West	North	East	South
Dealer: S	♠ J1074	♠ AKQ92				1♠
Vul: None	♥ —	♥ KQ74				
North HCP: 8	♦ A9862	♦ QJ	X	4♠	AP	
South HCP: 17	♣ K643	♣ 52				
Contract: 4♠ S						

Board: 33	North:	South:	West	North	East	South
Dealer: N	♠ Q103	♠ 9876		1♥	X	Pass
Vul: NS	♥ AKQJ975	♥ 1062				
North HCP: 13	♦ 109	♦ 4	2♦	2♥	4♦	Pass
South HCP: 4	♣ J	♣ A7654	Pass	4♥	X	AP
Contract: 4♥ X N						

Board: 34	North:	South:	West	North	East	South
Dealer: S	♠ 982	♠ QJ753				1♠
Vul: EW	♥ J64	♥ Q83				
North HCP: 1	♦ 107653	♦ 9	X	Pass	2♦	X
South HCP: 13	♣ 103	♣ AKJ9	XX	2♠	3NT	AP
Contract: 3N E						

Board: 35	North:	South:	West	North	East	South
Dealer: N	♠ AQ97542	♠ 3		1♠	X	Pass
Vul: Both	♥ 92	♥ 1083				
North HCP: 13	♦ QJ	♦ 9843	2♥	2♠	AP	
South HCP: 2	♣ A2	♣ Q8654				
Contract: 2♠ N						

## North hands (Practice Page)

### Transfer after 1M (X)

Board: 36	♠ K974	West Doubles 1♠ if possible.
Dealer: S	♥ 103	
Vul: NS	♦ QJ10532	Partner bids first.
HCP: 6	♣ 5	
Board: 37	♠ AK8542	East Doubles 1♠ if possible.
Dealer: N	♥ AJ	
Vul: EW	♦ 973	You bid first.
HCP: 13	♣ J8	
Board: 38	♠ 74	West Doubles 1♠ if possible.
Dealer: S	♥ A9765	East Bids 2♦ if possible.
Vul: None	♦ 93	West Bids 3♦ if possible.
HCP: 7	♣ K942	Partner bids first.
Board: 39	♠ AQJ10842	East Doubles 1♠ if possible.
Dealer: N	♥ K	
Vul: EW	♦ A9	You bid first.
HCP: 15	♣ J103	
Board: 40	♠ Q1098	West Doubles 1♥ if possible.
Dealer: S	♥ J9643	
Vul: Both	♦ 62	Partner bids first.
HCP: 4	♣ J7	

## Transfer after 1M (X) Both hands (Answers Page)

Board: 36	North:	South:	West	North	East	South
Dealer: S	♠ K974	♠ AJ1083				1♠
Vul: NS	♥ 103	♥ A8	X	2♠	Pass	4♠
North HCP: 6	♦ QJ10532	♦ A6	AP			
South HCP: 18	♣ 5	♣ AJ86				
Contract: 4♠ S						

Board: 37	North:	South:	West	North	East	South
Dealer: N	♠ AK8542	♠ J10763				
Vul: EW	♥ AJ	♥ 87		1♠	X	4♠
North HCP: 13	♦ 973	♦ AK84	AP			
South HCP: 8	♣ J8	♣ 105				
Contract: 4♠ N						

Board: 38	North:	South:	West	North	East	South
Dealer: S	♠ 74	♠ KQJ82				1♠
Vul: None	♥ A9765	♥ KJ10	X	Pass	2♦	X
North HCP: 7	♦ 93	♦ 54	3♦	AP		
South HCP: 14	♣ K942	♣ A107				
Contract: 3♦ E						

Board: 39	North:	South:	West	North	East	South
Dealer: N	♠ AQJ10842	♠ K97				
Vul: EW	♥ K	♥ 742		1♠	X	2♠
North HCP: 15	♦ A9	♦ 864	Pass	3♠	AP	
South HCP: 7	♣ J103	♣ A965				
Contract: 3♠ N						

Board: 40	North:	South:	West	North	East	South
Dealer: S	♠ Q1098	♠ K				
Vul: Both	♥ J9643	♥ A10872				1♥
North HCP: 4	♦ 62	♦ J5	X	3♥	AP	
South HCP: 12	♣ J7	♣ A10985				
Contract: 3♥ S						

## South hands (Practice Page)

### Transfer after 1M (X)

Board: 36	♠ AJ1083	West Doubles 1♠ if possible.
Dealer: S	♥ A8	
Vul: NS	♦ A6	You bid first.
HCP: 18	♣ AJ86	
Board: 37	♠ J10763	East Doubles 1♠ if possible.
Dealer: N	♥ 87	
Vul: EW	♦ AK84	Partner bids first.
HCP: 8	♣ 105	
Board: 38	♠ KQJ82	West Doubles 1♠ if possible.
Dealer: S	♥ KJ10	East Bids 2♦ if possible.
Vul: None	♦ 54	West Bids 3♦ if possible.
HCP: 14	♣ A107	You bid first.
Board: 39	♠ K97	East Doubles 1♠ if possible.
Dealer: N	♥ 742	
Vul: EW	♦ 864	Partner bids first.
HCP: 7	♣ A965	
Board: 40	♠ K	West Doubles 1♥ if possible.
Dealer: S	♥ A10872	
Vul: Both	♦ J5	You bid first.
HCP: 12	♣ A10985	

## Transfer after 1M (X) Both hands (Answers Page)

Board: 36	North:	South:	West	North	East	South
Dealer: S	♠ K974	♠ AJ1083				1♠
Vul: NS	♥ 103	♥ A8	X	2♠	Pass	4♠
North HCP: 6	♦ QJ10532	♦ A6	AP			
South HCP: 18	♣ 5	♣ AJ86				
Contract: 4♠ S						

Board: 37	North:	South:	West	North	East	South
Dealer: N	♠ AK8542	♠ J10763				
Vul: EW	♥ AJ	♥ 87		1♠	X	4♠
North HCP: 13	♦ 973	♦ AK84	AP			
South HCP: 8	♣ J8	♣ 105				
Contract: 4♠ N						

Board: 38	North:	South:	West	North	East	South
Dealer: S	♠ 74	♠ KQJ82				1♠
Vul: None	♥ A9765	♥ KJ10	X	Pass	2♦	X
North HCP: 7	♦ 93	♦ 54	3♦	AP		
South HCP: 14	♣ K942	♣ A107				
Contract: 3♦ E						

Board: 39	North:	South:	West	North	East	South
Dealer: N	♠ AQJ10842	♠ K97				
Vul: EW	♥ K	♥ 742		1♠	X	2♠
North HCP: 15	♦ A9	♦ 864	Pass	3♠	AP	
South HCP: 7	♣ J103	♣ A965				
Contract: 3♠ N						

Board: 40	North:	South:	West	North	East	South
Dealer: S	♠ Q1098	♠ K				
Vul: Both	♥ J9643	♥ A10872				1♥
North HCP: 4	♦ 62	♦ J5	X	3♥	AP	
South HCP: 12	♣ J7	♣ A10985				
Contract: 3♥ S						



## North hands (Practice Page)

### Transfer after 1M (X)

Board: 41	♠ AKJ3	East Doubles 1♥ if possible.
Dealer: N	♥ AK862	
Vul: None	♦ 1076	You bid first.
HCP: 15	♣ 5	
Board: 42	♠ J983	West Doubles 1♥ if possible.
Dealer: S	♥ 10	East Bids 1NT if possible.
Vul: NS	♦ A1073	
HCP: 6	♣ J872	Partner bids first.
Board: 43	♠ AKQ643	East Doubles 1♠ if possible.
Dealer: N	♥ A4	West Bids 2♥ if possible.
Vul: Both	♦ Q752	
HCP: 17	♣ Q	You bid first.
Board: 44	♠ AJ87	West Doubles 1♠ if possible.
Dealer: S	♥ J32	
Vul: None	♦ 8	Partner bids first.
HCP: 13	♣ AK953	
Board: 45	♠ AKJ74	East Doubles 1♠ if possible.
Dealer: N	♥ J974	West Bids 2♥ if possible.
Vul: NS	♦ Q4	West Doubles 2♠ if possible.
HCP: 14	♣ K10	East Bids 4♥ if possible.
		East Redoubles if possible.
		You bid first.

## Transfer after 1M (X) Both hands (Answers Page)

Board: 41  
 Dealer: N  
 Vul: None  
 North HCP: 15  
 South HCP: 3  
 Contract: 4♥ N

North:  
 ♠ AKJ3  
 ♥ AK862  
 ♦ 1076  
 ♣ 5

South:  
 ♠ 9762  
 ♥ QJ1075  
 ♦ 2  
 ♣ 743

West	North	East	South
	1♥	X	4♥
AP			

Board: 42  
 Dealer: S  
 Vul: NS  
 North HCP: 6  
 South HCP: 12  
 Contract: 2♣ N

North:  
 ♠ J983  
 ♥ 10  
 ♦ A1073  
 ♣ J872

South:  
 ♠ AK2  
 ♥ Q8652  
 ♦ 542  
 ♣ K10

West	North	East	South
			1♥
X	1♠	1NT	X <sup>1</sup>
Pass	2♣	AP	
1. Support double redouble			

Board: 43  
 Dealer: N  
 Vul: Both  
 North HCP: 17  
 South HCP: 5  
 Contract: 3♠ N

North:  
 ♠ AKQ643  
 ♥ A4  
 ♦ Q752  
 ♣ Q

South:  
 ♠ J8  
 ♥ QJ2  
 ♦ J1093  
 ♣ 10842

West	North	East	South
	1♠	X	Pass
2♥	3♥ <sup>1</sup>	Pass	3♠
AP			
1. strength cue bid			

Board: 44  
 Dealer: S  
 Vul: None  
 North HCP: 13  
 South HCP: 13  
 Contract: 4♠ S

North:  
 ♠ AJ87  
 ♥ J32  
 ♦ 8  
 ♣ AK953

South:  
 ♠ K9632  
 ♥ Q85  
 ♦ AKJ4  
 ♣ 4

West	North	East	South
			1♠
X	4♦ <sup>1</sup>	Pass	4♠
AP			
1. Splinter			

Board: 45  
 Dealer: N  
 Vul: NS  
 North HCP: 14  
 South HCP: 1  
 Contract: 4♥XX W

North:  
 ♠ AKJ74  
 ♥ J974  
 ♦ Q4  
 ♣ K10

South:  
 ♠ 53  
 ♥ 6  
 ♦ 87652  
 ♣ J9853

West	North	East	South
	1♠	X	Pass
2♥	X	Pass	2♠
X	Pass	4♥	Pass
Pass	X	XX	AP

## South hands (Practice Page)

### Transfer after 1M (X)

Board: 41	♠ 9762	East Doubles 1♥ if possible.
Dealer: N	♥ QJ1075	
Vul: None	♦ 2	Partner bids first.
HCP: 3	♣ 743	
Board: 42	♠ AK2	West Doubles 1♥ if possible.
Dealer: S	♥ Q8652	East Bids 1NT if possible.
Vul: NS	♦ 542	
HCP: 12	♣ K10	You bid first.
Board: 43	♠ J8	East Doubles 1♠ if possible.
Dealer: N	♥ QJ2	West Bids 2♥ if possible.
Vul: Both	♦ J1093	
HCP: 5	♣ 10842	Partner bids first.
Board: 44	♠ K9632	West Doubles 1♠ if possible.
Dealer: S	♥ Q85	
Vul: None	♦ AKJ4	You bid first.
HCP: 13	♣ 4	
Board: 45	♠ 53	East Doubles 1♠ if possible.
Dealer: N	♥ 6	West Bids 2♥ if possible.
Vul: NS	♦ 87652	West Doubles 2♠ if possible.
HCP: 1	♣ J9853	East Bids 4♥ if possible.
		East Redoubles if possible.
		Partner bids first.

## Transfer after 1M (X) Both hands (Answers Page)

Board: 41  
 Dealer: N  
 Vul: None  
 North HCP: 15  
 South HCP: 3  
 Contract: 4♥ N

North:  
 ♠ AKJ3  
 ♥ AK862  
 ♦ 1076  
 ♣ 5

South:  
 ♠ 9762  
 ♥ QJ1075  
 ♦ 2  
 ♣ 743

West	North	East	South
	1♥	X	4♥
AP			

Board: 42  
 Dealer: S  
 Vul: NS  
 North HCP: 6  
 South HCP: 12  
 Contract: 2♣ N

North:  
 ♠ J983  
 ♥ 10  
 ♦ A1073  
 ♣ J872

South:  
 ♠ AK2  
 ♥ Q8652  
 ♦ 542  
 ♣ K10

West	North	East	South
			1♥
X	1♠	1NT	X <sup>1</sup>
Pass	2♣	AP	
1. Support double redouble			

Board: 43  
 Dealer: N  
 Vul: Both  
 North HCP: 17  
 South HCP: 5  
 Contract: 3♠ N

North:  
 ♠ AKQ643  
 ♥ A4  
 ♦ Q752  
 ♣ Q

South:  
 ♠ J8  
 ♥ QJ2  
 ♦ J1093  
 ♣ 10842

West	North	East	South
	1♠	X	Pass
2♥	3♥ <sup>1</sup>	Pass	3♠
AP			
1. strength cue bid			

Board: 44  
 Dealer: S  
 Vul: None  
 North HCP: 13  
 South HCP: 13  
 Contract: 4♠ S

North:  
 ♠ AJ87  
 ♥ J32  
 ♦ 8  
 ♣ AK953

South:  
 ♠ K9632  
 ♥ Q85  
 ♦ AKJ4  
 ♣ 4

West	North	East	South
			1♠
X	4♦ <sup>1</sup>	Pass	4♠
AP			
1. Splinter			

Board: 45  
 Dealer: N  
 Vul: NS  
 North HCP: 14  
 South HCP: 1  
 Contract: 4♥XX W

North:  
 ♠ AKJ74  
 ♥ J974  
 ♦ Q4  
 ♣ K10

South:  
 ♠ 53  
 ♥ 6  
 ♦ 87652  
 ♣ J9853

West	North	East	South
	1♠	X	Pass
2♥	X	Pass	2♠
X	Pass	4♥	Pass
Pass	X	XX	AP

## North hands (Practice Page)

### Transfer after 1M (X)

Board: 46	♠ J62	West Doubles 1♠ if possible.
Dealer: S	♥ Q10653	East Bids 2♣ if possible.
Vul: EW	♦ 10654	
HCP: 3	♣ 6	Partner bids first.
Board: 47	♠ AKQJ1076	East Doubles 1♠ if possible.
Dealer: N	♥ Q	
Vul: None	♦ 94	You bid first.
HCP: 17	♣ AJ8	
Board: 48	♠ Q65	West Doubles 1♠ if possible.
Dealer: S	♥ A73	West Doubles Pass if possible.
Vul: NS	♦ J84	East Bids 3♥ if possible.
HCP: 7	♣ 10754	Partner bids first.
Board: 49	♠ K53	East Doubles 1♥ if possible.
Dealer: N	♥ AK974	East Doubles Pass if possible.
Vul: EW	♦ KJ9	West Bids 2♠ if possible.
HCP: 14	♣ 62	You bid first.
Board: 50	♠ 743	West Doubles 1♥ if possible.
Dealer: S	♥ KJ1043	
Vul: Both	♦ J1052	Partner bids first.
HCP: 5	♣ 9	

## Transfer after 1M (X) Both hands (Answers Page)

Board: 46	North:	South:	West	North	East	South
Dealer: S	♠ J62	♠ AQ874				1♠
Vul: EW	♥ Q10653	♥ K2				
North HCP: 3	♦ 10654	♦ K3	X	Pass	2♣	AP
South HCP: 12	♣ 6	♣ 8542				
Contract: 2♣ E						

Board: 47	North:	South:	West	North	East	South
Dealer: N	♠ AKQJ1076	♠ 9842				
Vul: None	♥ Q	♥ K6		1♠	X	3♠
North HCP: 17	♦ 94	♦ Q75	AP			
South HCP: 5	♣ AJ8	♣ 10763				
Contract: 3♠ N						

Board: 48	North:	South:	West	North	East	South
Dealer: S	♠ Q65	♠ A10984				1♠
Vul: NS	♥ A73	♥ QJ	X	2♠	Pass	Pass
North HCP: 7	♦ J84	♦ AK106	X	Pass	3♥	X
South HCP: 14	♣ 10754	♣ 62	AP			
Contract: 3♥ X E						

Board: 49	North:	South:	West	North	East	South
Dealer: N	♠ K53	♠ A4				
Vul: EW	♥ AK974	♥ J1063		1♥	X	2♥
North HCP: 14	♦ KJ9	♦ 764	Pass	Pass	X	Pass
South HCP: 7	♣ 62	♣ Q1075	2♠	3♥	AP	
Contract: 3♥ N						

Board: 50	North:	South:	West	North	East	South
Dealer: S	♠ 743	♠ A98				
Vul: Both	♥ KJ1043	♥ A8765				1♥
North HCP: 5	♦ J1052	♦ 964	X	3♥	AP	
South HCP: 13	♣ 9	♣ KQ				
Contract: 3♥ S						

## South hands (Practice Page)

### Transfer after 1M (X)

Board: 46	♠ AQ874	West Doubles 1♠ if possible.
Dealer: S	♥ K2	East Bids 2♣ if possible.
Vul: EW	♦ K3	
HCP: 12	♣ 8542	You bid first.
Board: 47	♠ 9842	East Doubles 1♠ if possible.
Dealer: N	♥ K6	
Vul: None	♦ Q75	Partner bids first.
HCP: 5	♣ 10763	
Board: 48	♠ A10984	West Doubles 1♠ if possible.
Dealer: S	♥ QJ	West Doubles Pass if possible.
Vul: NS	♦ AK106	East Bids 3♥ if possible.
HCP: 14	♣ 62	You bid first.
Board: 49	♠ A4	East Doubles 1♥ if possible.
Dealer: N	♥ J1063	East Doubles Pass if possible.
Vul: EW	♦ 764	West Bids 2♠ if possible.
HCP: 7	♣ Q1075	Partner bids first.
Board: 50	♠ A98	West Doubles 1♥ if possible.
Dealer: S	♥ A8765	
Vul: Both	♦ 964	You bid first.
HCP: 13	♣ KQ	

## Transfer after 1M (X) Both hands (Answers Page)

Board: 46	North:	South:	West	North	East	South
Dealer: S	♠ J62	♠ AQ874				1♠
Vul: EW	♥ Q10653	♥ K2				
North HCP: 3	♦ 10654	♦ K3	X	Pass	2♣	AP
South HCP: 12	♣ 6	♣ 8542				
Contract: 2♣ E						

Board: 47	North:	South:	West	North	East	South
Dealer: N	♠ AKQJ1076	♠ 9842				
Vul: None	♥ Q	♥ K6		1♠	X	3♠
North HCP: 17	♦ 94	♦ Q75	AP			
South HCP: 5	♣ AJ8	♣ 10763				
Contract: 3♠ N						

Board: 48	North:	South:	West	North	East	South
Dealer: S	♠ Q65	♠ A10984				1♠
Vul: NS	♥ A73	♥ QJ	X	2♠	Pass	Pass
North HCP: 7	♦ J84	♦ AK106	X	Pass	3♥	X
South HCP: 14	♣ 10754	♣ 62	AP			
Contract: 3♥ X E						

Board: 49	North:	South:	West	North	East	South
Dealer: N	♠ K53	♠ A4				
Vul: EW	♥ AK974	♥ J1063		1♥	X	2♥
North HCP: 14	♦ KJ9	♦ 764	Pass	Pass	X	Pass
South HCP: 7	♣ 62	♣ Q1075	2♠	3♥	AP	
Contract: 3♥ N						

Board: 50	North:	South:	West	North	East	South
Dealer: S	♠ 743	♠ A98				
Vul: Both	♥ KJ1043	♥ A8765				1♥
North HCP: 5	♦ J1052	♦ 964	X	3♥	AP	
South HCP: 13	♣ 9	♣ KQ				
Contract: 3♥ S						



## North hands (Practice Page)

### Transfer after 1M (X)

Board: 51      ♠ AJ9843  
Dealer: N      ♥ Q  
Vul: NS      ♦ 63  
HCP: 13      ♣ AQ84

East Doubles 1♠ if possible.  
West Bids 2♦ if possible.  
East Doubles 2♠ if possible.

You bid first.

Board: 52      ♠ AK42  
Dealer: S      ♥ 85  
Vul: EW      ♦ Q987  
HCP: 9      ♣ 1087

West Doubles 1♠ if possible.

Partner bids first.

Board: 53      ♠ AJ3  
Dealer: N      ♥ AQ1092  
Vul: Both      ♦ 108  
HCP: 13      ♣ Q72

East Doubles 1♥ if possible.  
West Bids 2NT if possible.

You bid first.

Board: 54      ♠ 9865  
Dealer: S      ♥ 106  
Vul: None      ♦ A7  
HCP: 9      ♣ KQ1032

West Doubles 1♥ if possible.

Partner bids first.

Board: 55      ♠ AQJ543  
Dealer: N      ♥ Q7  
Vul: EW      ♦ K1054  
HCP: 14      ♣ Q

East Doubles 1♠ if possible.  
West Bids 2NT if possible.  
East Bids 3NT if possible.

You bid first.

# Transfer after 1M (X) Both hands (Answers Page)

Board: 51  
 Dealer: N  
 Vul: NS  
 North HCP: 13  
 South HCP: 4  
 Contract: 2♠X N

North:  
 ♠ AJ9843  
 ♥ Q  
 ♦ 63  
 ♣ AQ84

South:  
 ♠ 76  
 ♥ 106532  
 ♦ K7  
 ♣ J972

West	North	East	South
	1♠	X	Pass
2♦	2♠	X	AP

Board: 52  
 Dealer: S  
 Vul: EW  
 North HCP: 9  
 South HCP: 15  
 Contract: 4♠ S

North:  
 ♠ AK42  
 ♥ 85  
 ♦ Q987  
 ♣ 1087

South:  
 ♠ QJ1085  
 ♥ AK7  
 ♦ 10  
 ♣ KQ43

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

1. Jordan Truscott 2NT  
 2. Splinter

Board: 53  
 Dealer: N  
 Vul: Both  
 North HCP: 13  
 South HCP: 3  
 Contract: 2N W

North:  
 ♠ AJ3  
 ♥ AQ1092  
 ♦ 108  
 ♣ Q72

South:  
 ♠ 8652  
 ♥ J64  
 ♦ Q953  
 ♣ 93

West	North	East	South
	1♥	X	Pass
2NT	AP		

Board: 54  
 Dealer: S  
 Vul: None  
 North HCP: 9  
 South HCP: 12  
 Contract: 4♥ S

North:  
 ♠ 9865  
 ♥ 106  
 ♦ A7  
 ♣ KQ1032

South:  
 ♠ KQ10  
 ♥ KQ7542  
 ♦ Q94  
 ♣ 8

West	North	East	South
			1♥
X	1♠	Pass	2♥
Pass	3♥	Pass	4♥
AP			

Board: 55  
 Dealer: N  
 Vul: EW  
 North HCP: 14  
 South HCP: 0  
 Contract: 3N W

North:  
 ♠ AQJ543  
 ♥ Q7  
 ♦ K1054  
 ♣ Q

South:  
 ♠ 872  
 ♥ 10983  
 ♦ 932  
 ♣ 875

West	North	East	South
	1♠	X	Pass
2NT	Pass	3NT	AP

## South hands (Practice Page)

### Transfer after 1M (X)

Board: 51      ♠ 76  
Dealer: N      ♥ 106532  
Vul: NS      ♦ K7  
HCP: 4      ♣ J972

East Doubles 1♠ if possible.  
West Bids 2♦ if possible.  
East Doubles 2♠ if possible.

Partner bids first.

Board: 52      ♠ QJ1085  
Dealer: S      ♥ AK7  
Vul: EW      ♦ 10  
HCP: 15      ♣ KQ43

West Doubles 1♠ if possible.

You bid first.

Board: 53      ♠ 8652  
Dealer: N      ♥ J64  
Vul: Both      ♦ Q953  
HCP: 3      ♣ 93

East Doubles 1♥ if possible.  
West Bids 2NT if possible.

Partner bids first.

Board: 54      ♠ KQ10  
Dealer: S      ♥ KQ7542  
Vul: None      ♦ Q94  
HCP: 12      ♣ 8

West Doubles 1♥ if possible.

You bid first.

Board: 55      ♠ 872  
Dealer: N      ♥ 10983  
Vul: EW      ♦ 932  
HCP: 0      ♣ 875

East Doubles 1♠ if possible.  
West Bids 2NT if possible.  
East Bids 3NT if possible.

Partner bids first.

# Transfer after 1M (X) Both hands (Answers Page)

Board: 51  
 Dealer: N  
 Vul: NS  
 North HCP: 13  
 South HCP: 4  
 Contract: 2♠X N

North:  
 ♠ AJ9843  
 ♥ Q  
 ♦ 63  
 ♣ AQ84

South:  
 ♠ 76  
 ♥ 106532  
 ♦ K7  
 ♣ J972

West	North	East	South
	1♠	X	Pass
2♦	2♠	X	AP

Board: 52  
 Dealer: S  
 Vul: EW  
 North HCP: 9  
 South HCP: 15  
 Contract: 4♠ S

North:  
 ♠ AK42  
 ♥ 85  
 ♦ Q987  
 ♣ 1087

South:  
 ♠ QJ1085  
 ♥ AK7  
 ♦ 10  
 ♣ KQ43

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

1. Jordan Truscott 2NT  
 2. Splinter

Board: 53  
 Dealer: N  
 Vul: Both  
 North HCP: 13  
 South HCP: 3  
 Contract: 2N W

North:  
 ♠ AJ3  
 ♥ AQ1092  
 ♦ 108  
 ♣ Q72

South:  
 ♠ 8652  
 ♥ J64  
 ♦ Q953  
 ♣ 93

West	North	East	South
	1♥	X	Pass
2NT	AP		

Board: 54  
 Dealer: S  
 Vul: None  
 North HCP: 9  
 South HCP: 12  
 Contract: 4♥ S

North:  
 ♠ 9865  
 ♥ 106  
 ♦ A7  
 ♣ KQ1032

South:  
 ♠ KQ10  
 ♥ KQ7542  
 ♦ Q94  
 ♣ 8

West	North	East	South
			1♥
X	1♠	Pass	2♥
Pass	3♥	Pass	4♥
AP			

Board: 55  
 Dealer: N  
 Vul: EW  
 North HCP: 14  
 South HCP: 0  
 Contract: 3N W

North:  
 ♠ AQJ543  
 ♥ Q7  
 ♦ K1054  
 ♣ Q

South:  
 ♠ 872  
 ♥ 10983  
 ♦ 932  
 ♣ 875

West	North	East	South
	1♠	X	Pass
2NT	Pass	3NT	AP

## North hands (Practice Page)

### Transfer after 1M (X)

Board: 56      ♠ Q863  
Dealer: S      ♥ A83  
Vul: Both     ♦ Q10532  
HCP: 8        ♣ 7

West Doubles 1♠ if possible.

Partner bids first.

Board: 57      ♠ J965  
Dealer: N      ♥ AK7542  
Vul: None     ♦ A84  
HCP: 12       ♣ —

East Doubles 1♥ if possible.

East Bids 3♣ if possible.

West Bids 4♣ if possible.

West Bids 5♣ if possible.

You bid first.

Board: 58      ♠ K7432  
Dealer: S      ♥ 985  
Vul: NS       ♦ 1087  
HCP: 3        ♣ 96

West Doubles 1♠ if possible.

East Bids 2♣ if possible.

East Bids 3♣ if possible.

Partner bids first.

Board: 59      ♠ AKQ64  
Dealer: N      ♥ A109  
Vul: Both     ♦ K1054  
HCP: 16       ♣ 2

East Doubles 1♠ if possible.

You bid first.

Board: 60      ♠ 53  
Dealer: S      ♥ 8763  
Vul: NS       ♦ Q64  
HCP: 7        ♣ KQ52

West Doubles 1♠ if possible.

East Bids 2♣ if possible.

Partner bids first.

## Transfer after 1M (X) Both hands (Answers Page)

Board: 56

Dealer: S

Vul: Both

North HCP: 8

South HCP: 14

Contract: 4♠ S

North:

♠ Q863

♥ A83

♦ Q10532

♣ 7

South:

♠ AKJ52

♥ 96

♦ K9

♣ K854

West North East South

X 4♠ AP 1♠

Board: 57

Dealer: N

Vul: None

North HCP: 12

South HCP: 8

Contract: 5♣ X E

North:

♠ J965

♥ AK7542

♦ A84

♣ —

South:

♠ 832

♥ Q63

♦ K752

♣ QJ5

West North East South

Pass 1♥ X 2♥

4♣ Pass 3♣ 3♥

5♣ Pass Pass X

AP

Board: 58

Dealer: S

Vul: NS

North HCP: 3

South HCP: 14

Contract: 3♣ E

North:

♠ K7432

♥ 985

♦ 1087

♣ 96

South:

♠ AJ1096

♥ KQ74

♦ J9

♣ K4

West North East South

X Pass 2♣ 1♠

Pass 2♠ 3♣ Pass

AP

Board: 59

Dealer: N

Vul: Both

North HCP: 16

South HCP: 5

Contract: 1♠ X N

North:

♠ AKQ64

♥ A109

♦ K1054

♣ 2

South:

♠ 2

♥ J764

♦ 96

♣ A98653

West North East South

1♠ X AP

Board: 60

Dealer: S

Vul: NS

North HCP: 7

South HCP: 13

Contract: 2♠ S

North:

♠ 53

♥ 8763

♦ Q64

♣ KQ52

South:

♠ AKQ972

♥ A10

♦ 1095

♣ 103

West North East South

X Pass 2♣ 1♠

AP 2♠

## South hands (Practice Page)

### Transfer after 1M (X)

Board: 56      ♠ AKJ52  
Dealer: S      ♥ 96  
Vul: Both      ♦ K9  
HCP: 14      ♣ K854

West Doubles 1♠ if possible.

You bid first.

Board: 57      ♠ 832  
Dealer: N      ♥ Q63  
Vul: None      ♦ K752  
HCP: 8      ♣ QJ5

East Doubles 1♥ if possible.

East Bids 3♣ if possible.

West Bids 4♣ if possible.

West Bids 5♣ if possible.

Partner bids first.

Board: 58      ♠ AJ1096  
Dealer: S      ♥ KQ74  
Vul: NS      ♦ J9  
HCP: 14      ♣ K4

West Doubles 1♠ if possible.

East Bids 2♣ if possible.

East Bids 3♣ if possible.

You bid first.

Board: 59      ♠ 2  
Dealer: N      ♥ J764  
Vul: Both      ♦ 96  
HCP: 5      ♣ A98653

East Doubles 1♠ if possible.

Partner bids first.

Board: 60      ♠ AKQ972  
Dealer: S      ♥ A10  
Vul: NS      ♦ 1095  
HCP: 13      ♣ 103

West Doubles 1♠ if possible.

East Bids 2♣ if possible.

You bid first.

## Transfer after 1M (X) Both hands (Answers Page)

Board: 56

Dealer: S

Vul: Both

North HCP: 8

South HCP: 14

Contract: 4♠ S

North:

♠ Q863

♥ A83

♦ Q10532

♣ 7

South:

♠ AKJ52

♥ 96

♦ K9

♣ K854

West North East South

X 4♠ AP 1♠

Board: 57

Dealer: N

Vul: None

North HCP: 12

South HCP: 8

Contract: 5♣ X E

North:

♠ J965

♥ AK7542

♦ A84

♣ —

South:

♠ 832

♥ Q63

♦ K752

♣ QJ5

West North East South

Pass 1♥ X 2♥

4♣ Pass 3♣ 3♥

5♣ Pass Pass X

AP

Board: 58

Dealer: S

Vul: NS

North HCP: 3

South HCP: 14

Contract: 3♣ E

North:

♠ K7432

♥ 985

♦ 1087

♣ 96

South:

♠ AJ1096

♥ KQ74

♦ J9

♣ K4

West North East South

X Pass 2♣ 1♠

Pass 2♠ 3♣ Pass

AP

Board: 59

Dealer: N

Vul: Both

North HCP: 16

South HCP: 5

Contract: 1♠ X N

North:

♠ AKQ64

♥ A109

♦ K1054

♣ 2

South:

♠ 2

♥ J764

♦ 96

♣ A98653

West North East South

1♠ X AP

Board: 60

Dealer: S

Vul: NS

North HCP: 7

South HCP: 13

Contract: 2♠ S

North:

♠ 53

♥ 8763

♦ Q64

♣ KQ52

South:

♠ AKQ972

♥ A10

♦ 1095

♣ 103

West North East South

X Pass 2♣ 1♠

AP 2♠



## North hands (Practice Page)

### Transfer after 1M (X)

Board: 61	♠ 62	East Doubles 1♥ if possible.
Dealer: N	♥ QJ643	
Vul: EW	♦ Q3	You bid first.
HCP: 12	♣ AQJ4	
Board: 62	♠ 10643	West Doubles 1♠ if possible.
Dealer: S	♥ 2	East Bids 4♥ if possible.
Vul: None	♦ K1043	
HCP: 3	♣ 10974	Partner bids first.
Board: 63	♠ AKJ974	East Doubles 1♠ if possible.
Dealer: N	♥ K753	West Bids 2♣ if possible.
Vul: NS	♦ Q	East Doubles 2♠ if possible.
HCP: 15	♣ Q7	West Bids 2NT if possible.
		You bid first.
Board: 64	♠ 642	West Doubles 1♥ if possible.
Dealer: S	♥ K10	East Bids 2♣ if possible.
Vul: EW	♦ K873	
HCP: 9	♣ K873	Partner bids first.
Board: 65	♠ KQ7432	East Doubles 1♠ if possible.
Dealer: N	♥ K	East Doubles Pass if possible.
Vul: Both	♦ 10	West Bids 3♦ if possible.
HCP: 14	♣ KQJ108	You bid first.

## Transfer after 1M (X) Both hands (Answers Page)

Board: 61	North:	South:	West	North	East	South
Dealer: N	♠ 62	♠ Q10973		1♥	X	3♥
Vul: EW	♥ QJ643	♥ AK9				
North HCP: 12	♦ Q3	♦ 642	AP			
South HCP: 9	♣ AQJ4	♣ 83				
Contract: 3♥ N						

Board: 62	North:	South:	West	North	East	South
Dealer: S	♠ 10643	♠ KQJ97				1♠
Vul: None	♥ 2	♥ A10				
North HCP: 3	♦ K1043	♦ J76	X	3♠	4♥	AP
South HCP: 13	♣ 10974	♣ Q52				
Contract: 4♥ E						

Board: 63	North:	South:	West	North	East	South
Dealer: N	♠ AKJ974	♠ 1082		1♠	X	Pass
Vul: NS	♥ K753	♥ Q84				
North HCP: 15	♦ Q	♦ 8532	2♣	2♠	X	Pass
South HCP: 2	♣ Q7	♣ 1082	2NT	AP		
Contract: 2N W						

Board: 64	North:	South:	West	North	East	South
Dealer: S	♠ 642	♠ KQJ5				1♥
Vul: EW	♥ K10	♥ QJ985				
North HCP: 9	♦ K873	♦ 64	X	Pass	2♣	AP
South HCP: 13	♣ K873	♣ A5				
Contract: 2♣ E						

Board: 65	North:	South:	West	North	East	South
Dealer: N	♠ KQ7432	♠ A986		1♠	X	2♠
Vul: Both	♥ K	♥ Q10643				
North HCP: 14	♦ 10	♦ 52	Pass	Pass	X	Pass
South HCP: 6	♣ KQJ108	♣ 74	3♦	3♠	AP	
Contract: 3♠ N						

## South hands (Practice Page)

### Transfer after 1M (X)

Board: 61	♠ Q10973	East Doubles 1♥ if possible.
Dealer: N	♥ AK9	
Vul: EW	♦ 642	Partner bids first.
HCP: 9	♣ 83	

Board: 62	♠ KQJ97	West Doubles 1♠ if possible.
Dealer: S	♥ A10	East Bids 4♥ if possible.
Vul: None	♦ J76	
HCP: 13	♣ Q52	You bid first.

Board: 63	♠ 1082	East Doubles 1♠ if possible.
Dealer: N	♥ Q84	West Bids 2♣ if possible.
Vul: NS	♦ 8532	East Doubles 2♠ if possible.
HCP: 2	♣ 1082	West Bids 2NT if possible.
		Partner bids first.

Board: 64	♠ KQJ5	West Doubles 1♥ if possible.
Dealer: S	♥ QJ985	East Bids 2♣ if possible.
Vul: EW	♦ 64	
HCP: 13	♣ A5	You bid first.

Board: 65	♠ A986	East Doubles 1♠ if possible.
Dealer: N	♥ Q10643	East Doubles Pass if possible.
Vul: Both	♦ 52	West Bids 3♦ if possible.
HCP: 6	♣ 74	Partner bids first.

## Transfer after 1M (X) Both hands (Answers Page)

Board: 61	North:	South:	West	North	East	South
Dealer: N	♠ 62	♠ Q10973		1♥	X	3♥
Vul: EW	♥ QJ643	♥ AK9				
North HCP: 12	♦ Q3	♦ 642	AP			
South HCP: 9	♣ AQJ4	♣ 83				
Contract: 3♥ N						

Board: 62	North:	South:	West	North	East	South
Dealer: S	♠ 10643	♠ KQJ97				1♠
Vul: None	♥ 2	♥ A10				
North HCP: 3	♦ K1043	♦ J76	X	3♠	4♥	AP
South HCP: 13	♣ 10974	♣ Q52				
Contract: 4♥ E						

Board: 63	North:	South:	West	North	East	South
Dealer: N	♠ AKJ974	♠ 1082		1♠	X	Pass
Vul: NS	♥ K753	♥ Q84				
North HCP: 15	♦ Q	♦ 8532	2♣	2♠	X	Pass
South HCP: 2	♣ Q7	♣ 1082	2NT	AP		
Contract: 2N W						

Board: 64	North:	South:	West	North	East	South
Dealer: S	♠ 642	♠ KQJ5				1♥
Vul: EW	♥ K10	♥ QJ985				
North HCP: 9	♦ K873	♦ 64	X	Pass	2♣	AP
South HCP: 13	♣ K873	♣ A5				
Contract: 2♣ E						

Board: 65	North:	South:	West	North	East	South
Dealer: N	♠ KQ7432	♠ A986		1♠	X	2♠
Vul: Both	♥ K	♥ Q10643				
North HCP: 14	♦ 10	♦ 52	Pass	Pass	X	Pass
South HCP: 6	♣ KQJ108	♣ 74	3♦	3♠	AP	
Contract: 3♠ N						

## North hands (Practice Page)

### Transfer after 1M (X)

Board: 66	♠ 97	West Doubles 1♥ if possible.
Dealer: S	♥ J5	
Vul: NS	♦ AK987	Partner bids first.
HCP: 10	♣ Q1063	
Board: 67	♠ AKJ53	East Doubles 1♠ if possible.
Dealer: N	♥ AJ84	West Bids 2♥ if possible.
Vul: EW	♦ 7	
HCP: 15	♣ Q75	You bid first.
Board: 68	♠ 106	West Doubles 1♠ if possible.
Dealer: S	♥ A9	
Vul: Both	♦ 9865432	Partner bids first.
HCP: 5	♣ J2	
Board: 69	♠ AKJ53	East Doubles 1♠ if possible.
Dealer: N	♥ QJ43	
Vul: EW	♦ 873	You bid first.
HCP: 12	♣ J	
Board: 70	♠ K8762	West Doubles 1♥ if possible.
Dealer: S	♥ A42	
Vul: Both	♦ 1092	Partner bids first.
HCP: 11	♣ A5	

## Transfer after 1M (X) Both hands (Answers Page)

Board: 66  
 Dealer: S  
 Vul: NS  
 North HCP: 10  
 South HCP: 13  
 Contract: 1♥XX S

North:  
 ♠ 97  
 ♥ J5  
 ♦ AK987  
 ♣ Q1063

South:  
 ♠ K852  
 ♥ AK9732  
 ♦ 103  
 ♣ K

West	North	East	South
			1♥
X	XX	AP	

Board: 67  
 Dealer: N  
 Vul: EW  
 North HCP: 15  
 South HCP: 12  
 Contract: 3N N

North:  
 ♠ AKJ53  
 ♥ AJ84  
 ♦ 7  
 ♣ Q75

South:  
 ♠ Q9  
 ♥ Q  
 ♦ K96532  
 ♣ AJ62

West	North	East	South
	1♠	X	XX
2♥	X	Pass	3♦
Pass	3NT	AP	

Board: 68  
 Dealer: S  
 Vul: Both  
 North HCP: 5  
 South HCP: 13  
 Contract: 1♠X S

North:  
 ♠ 106  
 ♥ A9  
 ♦ 9865432  
 ♣ J2

South:  
 ♠ A9872  
 ♥ Q83  
 ♦ —  
 ♣ AK873

West	North	East	South
			1♠
X	AP		

Board: 69  
 Dealer: N  
 Vul: EW  
 North HCP: 12  
 South HCP: 7  
 Contract: 4♠ N

North:  
 ♠ AKJ53  
 ♥ QJ43  
 ♦ 873  
 ♣ J

South:  
 ♠ 109862  
 ♥ A862  
 ♦ K10  
 ♣ 98

West	North	East	South
	1♠	X	4♠
AP			

Board: 70  
 Dealer: S  
 Vul: Both  
 North HCP: 11  
 South HCP: 16  
 Contract: 1♥XX S

North:  
 ♠ K8762  
 ♥ A42  
 ♦ 1092  
 ♣ A5

South:  
 ♠ J  
 ♥ KJ1063  
 ♦ AK43  
 ♣ KJ2

West	North	East	South
			1♥
X	XX	AP	

## South hands (Practice Page)

### Transfer after 1M (X)

Board: 66	♠ K852	West Doubles 1♥ if possible.
Dealer: S	♥ AK9732	
Vul: NS	♦ 103	You bid first.
HCP: 13	♣ K	

Board: 67	♠ Q9	East Doubles 1♠ if possible.
Dealer: N	♥ Q	West Bids 2♥ if possible.
Vul: EW	♦ K96532	
HCP: 12	♣ AJ62	Partner bids first.

Board: 68	♠ A9872	West Doubles 1♠ if possible.
Dealer: S	♥ Q83	
Vul: Both	♦ —	You bid first.
HCP: 13	♣ AK873	

Board: 69	♠ 109862	East Doubles 1♠ if possible.
Dealer: N	♥ A862	
Vul: EW	♦ K10	Partner bids first.
HCP: 7	♣ 98	

Board: 70	♠ J	West Doubles 1♥ if possible.
Dealer: S	♥ KJ1063	
Vul: Both	♦ AK43	You bid first.
HCP: 16	♣ KJ2	

## Transfer after 1M (X) Both hands (Answers Page)

Board: 66  
 Dealer: S  
 Vul: NS  
 North HCP: 10  
 South HCP: 13  
 Contract: 1♥XX S

North:  
 ♠ 97  
 ♥ J5  
 ♦ AK987  
 ♣ Q1063

South:  
 ♠ K852  
 ♥ AK9732  
 ♦ 103  
 ♣ K

West	North	East	South
			1♥
X	XX	AP	

Board: 67  
 Dealer: N  
 Vul: EW  
 North HCP: 15  
 South HCP: 12  
 Contract: 3N N

North:  
 ♠ AKJ53  
 ♥ AJ84  
 ♦ 7  
 ♣ Q75

South:  
 ♠ Q9  
 ♥ Q  
 ♦ K96532  
 ♣ AJ62

West	North	East	South
	1♠	X	XX
2♥	X	Pass	3♦
Pass	3NT	AP	

Board: 68  
 Dealer: S  
 Vul: Both  
 North HCP: 5  
 South HCP: 13  
 Contract: 1♠X S

North:  
 ♠ 106  
 ♥ A9  
 ♦ 9865432  
 ♣ J2

South:  
 ♠ A9872  
 ♥ Q83  
 ♦ —  
 ♣ AK873

West	North	East	South
			1♠
X	AP		

Board: 69  
 Dealer: N  
 Vul: EW  
 North HCP: 12  
 South HCP: 7  
 Contract: 4♠ N

North:  
 ♠ AKJ53  
 ♥ QJ43  
 ♦ 873  
 ♣ J

South:  
 ♠ 109862  
 ♥ A862  
 ♦ K10  
 ♣ 98

West	North	East	South
	1♠	X	4♠
AP			

Board: 70  
 Dealer: S  
 Vul: Both  
 North HCP: 11  
 South HCP: 16  
 Contract: 1♥XX S

North:  
 ♠ K8762  
 ♥ A42  
 ♦ 1092  
 ♣ A5

South:  
 ♠ J  
 ♥ KJ1063  
 ♦ AK43  
 ♣ KJ2

West	North	East	South
			1♥
X	XX	AP	



## North hands (Practice Page)

### Transfer after 1M (X)

Board: 71      ♠ AJ965  
Dealer: N      ♥ K93  
Vul: None     ♦ KQ  
HCP: 19      ♣ AQ9

East Doubles 1♠ if possible.

You bid first.

Board: 72      ♠ 1085  
Dealer: S      ♥ Q1054  
Vul: NS      ♦ AKQ9  
HCP: 14      ♣ K5

West Doubles 1♠ if possible.

East Bids 2♣ if possible.

Partner bids first.

Board: 73      ♠ K7  
Dealer: N      ♥ KQ763  
Vul: Both     ♦ J5  
HCP: 12      ♣ QJ53

East Doubles 1♥ if possible.

East Doubles Pass if possible.

West Bids 3♦ if possible.

You bid first.

Board: 74      ♠ 965  
Dealer: S      ♥ KQ1093  
Vul: None     ♦ 1076  
HCP: 5      ♣ 73

West Doubles 1♥ if possible.

Partner bids first.

Board: 75      ♠ K432  
Dealer: N      ♥ AKQ432  
Vul: NS      ♦ K6  
HCP: 15      ♣ 2

East Doubles 1♥ if possible.

West Bids 2♣ if possible.

East Bids 5♣ if possible.

You bid first.

## Transfer after 1M (X) Both hands (Answers Page)

Board: 71	North:	South:	West	North	East	South
Dealer: N	♠ AJ965	♠ 87432		1♠	X	4♠
Vul: None	♥ K93	♥ QJ				
North HCP: 19	♦ KQ	♦ 9765	AP			
South HCP: 3	♣ AQ9	♣ 76				
Contract: 4♠ N						

Board: 72	North:	South:	West	North	East	South
Dealer: S	♠ 1085	♠ KQJ9743				1♠
Vul: NS	♥ Q1054	♥ 72	X	XX	2♣	4♠
North HCP: 14	♦ AKQ9	♦ 85	AP			
South HCP: 12	♣ K5	♣ AQ				
Contract: 4♠ S						

Board: 73	North:	South:	West	North	East	South
Dealer: N	♠ K7	♠ QJ96		1♥	X	2♥
Vul: Both	♥ KQ763	♥ 854	Pass	Pass	X	Pass
North HCP: 12	♦ J5	♦ AQ10	3♦	Pass	Pass	3♥
South HCP: 9	♣ QJ53	♣ 762	AP			
Contract: 3♥ N						

Board: 74	North:	South:	West	North	East	South
Dealer: S	♠ 965	♠ A108				1♥
Vul: None	♥ KQ1093	♥ J8765	X	3♥	AP	
North HCP: 5	♦ 1076	♦ A9				
South HCP: 13	♣ 73	♣ A42				
Contract: 3♥ S						

Board: 75	North:	South:	West	North	East	South
Dealer: N	♠ K432	♠ 87		1♥	X	Pass
Vul: NS	♥ AKQ432	♥ J95	2♣	2♠	5♣	AP
North HCP: 15	♦ K6	♦ J9743				
South HCP: 2	♣ 2	♣ 1065				
Contract: 5♣ W						

## South hands (Practice Page)

### Transfer after 1M (X)

Board: 71	♠ 87432	East Doubles 1♠ if possible.
Dealer: N	♥ QJ	
Vul: None	♦ 9765	Partner bids first.
HCP: 3	♣ 76	
Board: 72	♠ KQJ9743	West Doubles 1♠ if possible.
Dealer: S	♥ 72	East Bids 2♣ if possible.
Vul: NS	♦ 85	
HCP: 12	♣ AQ	You bid first.
Board: 73	♠ QJ96	East Doubles 1♥ if possible.
Dealer: N	♥ 854	East Doubles Pass if possible.
Vul: Both	♦ AQ10	West Bids 3♦ if possible.
HCP: 9	♣ 762	Partner bids first.
Board: 74	♠ A108	West Doubles 1♥ if possible.
Dealer: S	♥ J8765	
Vul: None	♦ A9	You bid first.
HCP: 13	♣ A42	
Board: 75	♠ 87	East Doubles 1♥ if possible.
Dealer: N	♥ J95	West Bids 2♣ if possible.
Vul: NS	♦ J9743	East Bids 5♣ if possible.
HCP: 2	♣ 1065	Partner bids first.

## Transfer after 1M (X) Both hands (Answers Page)

Board: 71	North:	South:	West	North	East	South
Dealer: N	♠ AJ965	♠ 87432		1♠	X	4♠
Vul: None	♥ K93	♥ QJ				
North HCP: 19	♦ KQ	♦ 9765	AP			
South HCP: 3	♣ AQ9	♣ 76				
Contract: 4♠ N						

Board: 72	North:	South:	West	North	East	South
Dealer: S	♠ 1085	♠ KQJ9743				1♠
Vul: NS	♥ Q1054	♥ 72	X	XX	2♣	4♠
North HCP: 14	♦ AKQ9	♦ 85	AP			
South HCP: 12	♣ K5	♣ AQ				
Contract: 4♠ S						

Board: 73	North:	South:	West	North	East	South
Dealer: N	♠ K7	♠ QJ96		1♥	X	2♥
Vul: Both	♥ KQ763	♥ 854	Pass	Pass	X	Pass
North HCP: 12	♦ J5	♦ AQ10	3♦	Pass	Pass	3♥
South HCP: 9	♣ QJ53	♣ 762	AP			
Contract: 3♥ N						

Board: 74	North:	South:	West	North	East	South
Dealer: S	♠ 965	♠ A108				1♥
Vul: None	♥ KQ1093	♥ J8765	X	3♥	AP	
North HCP: 5	♦ 1076	♦ A9				
South HCP: 13	♣ 73	♣ A42				
Contract: 3♥ S						

Board: 75	North:	South:	West	North	East	South
Dealer: N	♠ K432	♠ 87		1♥	X	Pass
Vul: NS	♥ AKQ432	♥ J95	2♣	2♠	5♣	AP
North HCP: 15	♦ K6	♦ J9743				
South HCP: 2	♣ 2	♣ 1065				
Contract: 5♣ W						

## North hands (Practice Page)

### Transfer after 1M (X)

Board: 76      ♠ J5  
Dealer: S      ♥ K10965  
Vul: EW      ♦ 5432  
HCP: 6      ♣ Q6

West Doubles 1♥ if possible.  
East Doubles 4♥ if possible.  
  
Partner bids first.

Board: 77      ♠ A6  
Dealer: N      ♥ KQJ842  
Vul: None      ♦ 72  
HCP: 13      ♣ K94

East Doubles 1♥ if possible.  
West Bids 2♥ if possible.  
East Bids 3NT if possible.  
  
You bid first.

Board: 78      ♠ J10842  
Dealer: S      ♥ 763  
Vul: NS      ♦ 7  
HCP: 5      ♣ A1076

West Doubles 1♠ if possible.  
  
Partner bids first.

Board: 79      ♠ K  
Dealer: N      ♥ AJ97654  
Vul: EW      ♦ Q52  
HCP: 12      ♣ Q2

East Doubles 1♥ if possible.  
East Doubles Pass if possible.  
West Bids 2♠ if possible.  
  
You bid first.

Board: 80      ♠ J86  
Dealer: S      ♥ 106  
Vul: Both      ♦ 65432  
HCP: 6      ♣ AJ7

West Doubles 1♠ if possible.  
West Doubles Pass if possible.  
East Bids 3♦ if possible.  
  
Partner bids first.

## Transfer after 1M (X) Both hands (Answers Page)

Board: 76  
 Dealer: S  
 Vul: EW  
 North HCP: 6  
 South HCP: 13  
 Contract: 4♥X S

North:  
 ♠ J5  
 ♥ K10965  
 ♦ 5432  
 ♣ Q6

South:  
 ♠ A94  
 ♥ AJ872  
 ♦ KJ6  
 ♣ 103

West	North	East	South
			1♥
X	4♥	X	AP

Board: 77  
 Dealer: N  
 Vul: None  
 North HCP: 13  
 South HCP: 2  
 Contract: 3N E

North:  
 ♠ A6  
 ♥ KQJ842  
 ♦ 72  
 ♣ K94

South:  
 ♠ 1085432  
 ♥ 1063  
 ♦ Q653  
 ♣ —

West	North	East	South
	1♥	X	Pass
2♥ <sup>1</sup>	X	3NT	AP

1. strength cue bid

Board: 78  
 Dealer: S  
 Vul: NS  
 North HCP: 5  
 South HCP: 12  
 Contract: 3♠ S

North:  
 ♠ J10842  
 ♥ 763  
 ♦ 7  
 ♣ A1076

South:  
 ♠ AKQ63  
 ♥ 1042  
 ♦ K1094  
 ♣ 2

West	North	East	South
			1♠
X	3♠	AP	

Board: 79  
 Dealer: N  
 Vul: EW  
 North HCP: 12  
 South HCP: 8  
 Contract: 3♥ N

North:  
 ♠ K  
 ♥ AJ97654  
 ♦ Q52  
 ♣ Q2

South:  
 ♠ Q1083  
 ♥ KQ8  
 ♦ 1043  
 ♣ J109

West	North	East	South
	1♥	X	2♥
Pass	Pass	X	Pass
2♠	3♥	AP	

Board: 80  
 Dealer: S  
 Vul: Both  
 North HCP: 6  
 South HCP: 15  
 Contract: 3♦X E

North:  
 ♠ J86  
 ♥ 106  
 ♦ 65432  
 ♣ AJ7

South:  
 ♠ A7543  
 ♥ AQ74  
 ♦ K  
 ♣ Q102

West	North	East	South
			1♠
X	2♠	Pass	Pass
X	Pass	3♦	X
AP			

## South hands (Practice Page)

### Transfer after 1M (X)

Board: 76  
Dealer: S  
Vul: EW  
HCP: 13

♠ A94  
♥ AJ872  
♦ KJ6  
♣ 103

West Doubles 1♥ if possible.  
East Doubles 4♥ if possible.  
  
You bid first.

Board: 77  
Dealer: N  
Vul: None  
HCP: 2

♠ 1085432  
♥ 1063  
♦ Q653  
♣ —

East Doubles 1♥ if possible.  
West Bids 2♥ if possible.  
East Bids 3NT if possible.  
  
Partner bids first.

Board: 78  
Dealer: S  
Vul: NS  
HCP: 12

♠ AKQ63  
♥ 1042  
♦ K1094  
♣ 2

West Doubles 1♠ if possible.  
  
You bid first.

Board: 79  
Dealer: N  
Vul: EW  
HCP: 8

♠ Q1083  
♥ KQ8  
♦ 1043  
♣ J109

East Doubles 1♥ if possible.  
East Doubles Pass if possible.  
West Bids 2♠ if possible.  
  
Partner bids first.

Board: 80  
Dealer: S  
Vul: Both  
HCP: 15

♠ A7543  
♥ AQ74  
♦ K  
♣ Q102

West Doubles 1♠ if possible.  
West Doubles Pass if possible.  
East Bids 3♦ if possible.  
  
You bid first.

## Transfer after 1M (X) Both hands (Answers Page)

Board: 76  
 Dealer: S  
 Vul: EW  
 North HCP: 6  
 South HCP: 13  
 Contract: 4♥X S

North:  
 ♠ J5  
 ♥ K10965  
 ♦ 5432  
 ♣ Q6

South:  
 ♠ A94  
 ♥ AJ872  
 ♦ KJ6  
 ♣ 103

West	North	East	South
			1♥
X	4♥	X	AP

Board: 77  
 Dealer: N  
 Vul: None  
 North HCP: 13  
 South HCP: 2  
 Contract: 3N E

North:  
 ♠ A6  
 ♥ KQJ842  
 ♦ 72  
 ♣ K94

South:  
 ♠ 1085432  
 ♥ 1063  
 ♦ Q653  
 ♣ —

West	North	East	South
	1♥	X	Pass
2♥ <sup>1</sup>	X	3NT	AP

1. strength cue bid

Board: 78  
 Dealer: S  
 Vul: NS  
 North HCP: 5  
 South HCP: 12  
 Contract: 3♠ S

North:  
 ♠ J10842  
 ♥ 763  
 ♦ 7  
 ♣ A1076

South:  
 ♠ AKQ63  
 ♥ 1042  
 ♦ K1094  
 ♣ 2

West	North	East	South
			1♠
X	3♠	AP	

Board: 79  
 Dealer: N  
 Vul: EW  
 North HCP: 12  
 South HCP: 8  
 Contract: 3♥ N

North:  
 ♠ K  
 ♥ AJ97654  
 ♦ Q52  
 ♣ Q2

South:  
 ♠ Q1083  
 ♥ KQ8  
 ♦ 1043  
 ♣ J109

West	North	East	South
	1♥	X	2♥
Pass	Pass	X	Pass
2♠	3♥	AP	

Board: 80  
 Dealer: S  
 Vul: Both  
 North HCP: 6  
 South HCP: 15  
 Contract: 3♦X E

North:  
 ♠ J86  
 ♥ 106  
 ♦ 65432  
 ♣ AJ7

South:  
 ♠ A7543  
 ♥ AQ74  
 ♦ K  
 ♣ Q102

West	North	East	South
			1♠
X	2♠	Pass	Pass
X	Pass	3♦	X
AP			



## North hands (Practice Page)

### Transfer after 1M (X)

Board: 81	♠ AK10752	East Doubles 1♠ if possible.
Dealer: N	♥ 1094	East Bids 3♣ if possible.
Vul: NS	♦ AK	
HCP: 14	♣ 96	You bid first.
Board: 82	♠ K10863	West Doubles 1♥ if possible.
Dealer: S	♥ 106	
Vul: EW	♦ K65	Partner bids first.
HCP: 9	♣ K104	
Board: 83	♠ J	East Doubles 1♥ if possible.
Dealer: N	♥ AQJ762	West Bids 1♠ if possible.
Vul: Both	♦ Q10	East Bids 2♠ if possible.
HCP: 14	♣ A965	West Bids 4♠ if possible.
		You bid first.
Board: 84	♠ Q10952	West Doubles 1♥ if possible.
Dealer: S	♥ K873	
Vul: None	♦ A108	Partner bids first.
HCP: 9	♣ 5	
Board: 85	♠ AKQJ6	East Doubles 1♠ if possible.
Dealer: N	♥ K73	
Vul: EW	♦ 8	You bid first.
HCP: 17	♣ A764	

## Transfer after 1M (X) Both hands (Answers Page)

Board: 81	North:	South:	West	North	East	South
Dealer: N	♠ AK10752	♠ Q63		1♠	X	2♠
Vul: NS	♥ 1094	♥ QJ86				
North HCP: 14	♦ AK	♦ 1063	Pass	Pass	3♣	Pass
South HCP: 5	♣ 96	♣ 542	Pass	4♠	AP	
Contract: 4♠ N						

Board: 82	North:	South:	West	North	East	South
Dealer: S	♠ K10863	♠ J92				1♥
Vul: EW	♥ 106	♥ AKQ92	X	1♠	Pass	2♣
North HCP: 9	♦ K65	♦ 8	Pass	2♥	Pass	2♠
South HCP: 12	♣ K104	♣ Q832	Pass	3♠	AP	
Contract: 3♠ N						

Board: 83	North:	South:	West	North	East	South
Dealer: N	♠ J	♠ K95		1♥	X	Pass
Vul: Both	♥ AQJ762	♥ 5	1♠	2♥	2♠	Pass
North HCP: 14	♦ Q10	♦ J8543	4♠	Pass	Pass	X
South HCP: 6	♣ A965	♣ Q843	AP			
Contract: 4♠X W						

Board: 84	North:	South:	West	North	East	South
Dealer: S	♠ Q10952	♠ 6				1♥
Vul: None	♥ K873	♥ AQJ642	X	2NT <sup>1</sup>	Pass	4♥
North HCP: 9	♦ A108	♦ K6	AP			
South HCP: 14	♣ 5	♣ KJ98				
Contract: 4♥ S						

1. Jordan Truscott 2NT

Board: 85	North:	South:	West	North	East	South
Dealer: N	♠ AKQJ6	♠ 10543		1♠	X	3♠
Vul: EW	♥ K73	♥ 52				
North HCP: 17	♦ 8	♦ 7	AP			
South HCP: 4	♣ A764	♣ KJ10532				
Contract: 3♠ N						

## South hands (Practice Page)

### Transfer after 1M (X)

Board: 81      ♠ Q63  
Dealer: N      ♥ QJ86  
Vul: NS      ♦ 1063  
HCP: 5      ♣ 542

East Doubles 1♠ if possible.  
East Bids 3♣ if possible.

Partner bids first.

Board: 82      ♠ J92  
Dealer: S      ♥ AKQ92  
Vul: EW      ♦ 8  
HCP: 12      ♣ Q832

West Doubles 1♥ if possible.

You bid first.

Board: 83      ♠ K95  
Dealer: N      ♥ 5  
Vul: Both      ♦ J8543  
HCP: 6      ♣ Q843

East Doubles 1♥ if possible.  
West Bids 1♠ if possible.  
East Bids 2♠ if possible.  
West Bids 4♠ if possible.

Partner bids first.

Board: 84      ♠ 6  
Dealer: S      ♥ AQJ642  
Vul: None      ♦ K6  
HCP: 14      ♣ KJ98

West Doubles 1♥ if possible.

You bid first.

Board: 85      ♠ 10543  
Dealer: N      ♥ 52  
Vul: EW      ♦ 7  
HCP: 4      ♣ KJ10532

East Doubles 1♠ if possible.

Partner bids first.

## Transfer after 1M (X) Both hands (Answers Page)

Board: 81	North:	South:	West	North	East	South
Dealer: N	♠ AK10752	♠ Q63		1♠	X	2♠
Vul: NS	♥ 1094	♥ QJ86	Pass	Pass	3♣	Pass
North HCP: 14	♦ AK	♦ 1063	Pass	4♠	AP	
South HCP: 5	♣ 96	♣ 542				
Contract: 4♠ N						

Board: 82	North:	South:	West	North	East	South
Dealer: S	♠ K10863	♠ J92				1♥
Vul: EW	♥ 106	♥ AKQ92	X	1♠	Pass	2♣
North HCP: 9	♦ K65	♦ 8	Pass	2♥	Pass	2♠
South HCP: 12	♣ K104	♣ Q832	Pass	3♠	AP	
Contract: 3♠ N						

Board: 83	North:	South:	West	North	East	South
Dealer: N	♠ J	♠ K95		1♥	X	Pass
Vul: Both	♥ AQJ762	♥ 5	1♠	2♥	2♠	Pass
North HCP: 14	♦ Q10	♦ J8543	4♠	Pass	Pass	X
South HCP: 6	♣ A965	♣ Q843	AP			
Contract: 4♠X W						

Board: 84	North:	South:	West	North	East	South
Dealer: S	♠ Q10952	♠ 6				1♥
Vul: None	♥ K873	♥ AQJ642	X	2NT <sup>1</sup>	Pass	4♥
North HCP: 9	♦ A108	♦ K6	AP			
South HCP: 14	♣ 5	♣ KJ98	1. Jordan Truscott	2NT		
Contract: 4♥ S						

Board: 85	North:	South:	West	North	East	South
Dealer: N	♠ AKQJ6	♠ 10543		1♠	X	3♠
Vul: EW	♥ K73	♥ 52				
North HCP: 17	♦ 8	♦ 7	AP			
South HCP: 4	♣ A764	♣ KJ10532				
Contract: 3♠ N						

## North hands (Practice Page)

### Transfer after 1M (X)

Board: 86	♠ 963	West Doubles 1♥ if possible.
Dealer: S	♥ J107654	East Bids 5♣ if possible.
Vul: Both	♦ J	
HCP: 2	♣ 542	Partner bids first.

Board: 87	♠ A	East Doubles 1♥ if possible.
Dealer: N	♥ AK109864	
Vul: None	♦ Q93	You bid first.
HCP: 17	♣ KJ	

Board: 88	♠ K852	West Doubles 1♥ if possible.
Dealer: S	♥ J10765	
Vul: NS	♦ J103	Partner bids first.
HCP: 5	♣ 6	

Board: 89	♠ AK9752	East Doubles 1♠ if possible.
Dealer: N	♥ K72	East Doubles Pass if possible.
Vul: Both	♦ A32	
HCP: 14	♣ 3	You bid first.

Board: 90	♠ KQ87	West Doubles 1♠ if possible.
Dealer: S	♥ J54	
Vul: None	♦ 1085	Partner bids first.
HCP: 10	♣ A72	

## Transfer after 1M (X) Both hands (Answers Page)

Board: 86  
 Dealer: S  
 Vul: Both  
 North HCP: 2  
 South HCP: 12  
 Contract: 5♣ E

North:  
 ♠ 963  
 ♥ J107654  
 ♦ J  
 ♣ 542

South:  
 ♠ AJ2  
 ♥ AK983  
 ♦ 6432  
 ♣ 7

West	North	East	South
			1♥
X	4♥	5♣	AP

Board: 87  
 Dealer: N  
 Vul: None  
 North HCP: 17  
 South HCP: 8  
 Contract: 4♥ N

North:  
 ♠ A  
 ♥ AK109864  
 ♦ Q93  
 ♣ KJ

South:  
 ♠ Q9843  
 ♥ Q73  
 ♦ 76  
 ♣ A54

West	North	East	South
	1♥	X	2♥
Pass	3♠ <sup>1</sup>	Pass	4♣ <sup>2</sup>
Pass	4♥	AP	

1. Splinter  
 2. Cue bid, a ♣ stopper

Board: 88  
 Dealer: S  
 Vul: NS  
 North HCP: 5  
 South HCP: 13  
 Contract: 3♥ S

North:  
 ♠ K852  
 ♥ J10765  
 ♦ J103  
 ♣ 6

South:  
 ♠ 63  
 ♥ AQ932  
 ♦ A5  
 ♣ K1074

West	North	East	South
			1♥
X	3♥	AP	

Board: 89  
 Dealer: N  
 Vul: Both  
 North HCP: 14  
 South HCP: 9  
 Contract: 2♠X N

North:  
 ♠ AK9752  
 ♥ K72  
 ♦ A32  
 ♣ 3

South:  
 ♠ Q43  
 ♥ 84  
 ♦ KQJ87  
 ♣ J65

West	North	East	South
	1♠	X	2♠
Pass	Pass	X	AP

Board: 90  
 Dealer: S  
 Vul: None  
 North HCP: 10  
 South HCP: 12  
 Contract: 4♠ S

North:  
 ♠ KQ87  
 ♥ J54  
 ♦ 1085  
 ♣ A72

South:  
 ♠ AJ9432  
 ♥ K109  
 ♦ KJ  
 ♣ 103

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

1. Jordan Truscott 2NT

## South hands (Practice Page)

### Transfer after 1M (X)

Board: 86	♠ AJ2	West Doubles 1♥ if possible.
Dealer: S	♥ AK983	East Bids 5♣ if possible.
Vul: Both	♦ 6432	
HCP: 12	♣ 7	You bid first.

Board: 87	♠ Q9843	East Doubles 1♥ if possible.
Dealer: N	♥ Q73	
Vul: None	♦ 76	Partner bids first.
HCP: 8	♣ A54	

Board: 88	♠ 63	West Doubles 1♥ if possible.
Dealer: S	♥ AQ932	
Vul: NS	♦ A5	You bid first.
HCP: 13	♣ K1074	

Board: 89	♠ Q43	East Doubles 1♠ if possible.
Dealer: N	♥ 84	East Doubles Pass if possible.
Vul: Both	♦ KQJ87	
HCP: 9	♣ J65	Partner bids first.

Board: 90	♠ AJ9432	West Doubles 1♠ if possible.
Dealer: S	♥ K109	
Vul: None	♦ KJ	You bid first.
HCP: 12	♣ 103	

## Transfer after 1M (X) Both hands (Answers Page)

Board: 86  
 Dealer: S  
 Vul: Both  
 North HCP: 2  
 South HCP: 12  
 Contract: 5♣ E

North:  
 ♠ 963  
 ♥ J107654  
 ♦ J  
 ♣ 542

South:  
 ♠ AJ2  
 ♥ AK983  
 ♦ 6432  
 ♣ 7

West	North	East	South
			1♥
X	4♥	5♣	AP

Board: 87  
 Dealer: N  
 Vul: None  
 North HCP: 17  
 South HCP: 8  
 Contract: 4♥ N

North:  
 ♠ A  
 ♥ AK109864  
 ♦ Q93  
 ♣ KJ

South:  
 ♠ Q9843  
 ♥ Q73  
 ♦ 76  
 ♣ A54

West	North	East	South
	1♥	X	2♥
Pass	3♠ <sup>1</sup>	Pass	4♣ <sup>2</sup>
Pass	4♥	AP	

1. Splinter  
 2. Cue bid, a ♣ stopper

Board: 88  
 Dealer: S  
 Vul: NS  
 North HCP: 5  
 South HCP: 13  
 Contract: 3♥ S

North:  
 ♠ K852  
 ♥ J10765  
 ♦ J103  
 ♣ 6

South:  
 ♠ 63  
 ♥ AQ932  
 ♦ A5  
 ♣ K1074

West	North	East	South
			1♥
X	3♥	AP	

Board: 89  
 Dealer: N  
 Vul: Both  
 North HCP: 14  
 South HCP: 9  
 Contract: 2♠X N

North:  
 ♠ AK9752  
 ♥ K72  
 ♦ A32  
 ♣ 3

South:  
 ♠ Q43  
 ♥ 84  
 ♦ KQJ87  
 ♣ J65

West	North	East	South
	1♠	X	2♠
Pass	Pass	X	AP

Board: 90  
 Dealer: S  
 Vul: None  
 North HCP: 10  
 South HCP: 12  
 Contract: 4♠ S

North:  
 ♠ KQ87  
 ♥ J54  
 ♦ 1085  
 ♣ A72

South:  
 ♠ AJ9432  
 ♥ K109  
 ♦ KJ  
 ♣ 103

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

1. Jordan Truscott 2NT



## North hands (Practice Page)

### Transfer after 1M (X)

Board: 91	♠ Q9	East Doubles 1♥ if possible.
Dealer: N	♥ K10754	
Vul: NS	♦ AJ7	You bid first.
HCP: 13	♣ K105	

Board: 92	♠ AQ10983	West Doubles 1♠ if possible.
Dealer: S	♥ K94	East Bids 3♣ if possible.
Vul: EW	♦ 632	
HCP: 12	♣ K	Partner bids first.

Board: 93	♠ KQJ32	East Doubles 1♠ if possible.
Dealer: N	♥ A	
Vul: None	♦ A4	You bid first.
HCP: 18	♣ KJ843	

Board: 94	♠ J72	West Doubles 1♥ if possible.
Dealer: S	♥ KJ732	East Bids 2♠ if possible.
Vul: NS	♦ —	West Bids 3♠ if possible.
HCP: 7	♣ Q9862	West Bids 4♠ if possible.
		Partner bids first.

Board: 95	♠ 5	East Doubles 1♥ if possible.
Dealer: N	♥ 98765	
Vul: EW	♦ AQJ10	You bid first.
HCP: 12	♣ KQ8	

# Transfer after 1M (X) Both hands (Answers Page)

Board: 91  
 Dealer: N  
 Vul: NS  
 North HCP: 13  
 South HCP: 9  
 Contract: 1N N

North:  
 ♠ Q9  
 ♥ K10754  
 ♦ AJ7  
 ♣ K105

South:  
 ♠ J87654  
 ♥ A9  
 ♦ Q2  
 ♣ Q63

West	North	East	South
	1♥	X	1♠
Pass	1NT	AP	

Board: 92  
 Dealer: S  
 Vul: EW  
 North HCP: 12  
 South HCP: 12  
 Contract: 4♠ S

North:  
 ♠ AQ10983  
 ♥ K94  
 ♦ 632  
 ♣ K

South:  
 ♠ KJ762  
 ♥ A1087  
 ♦ K107  
 ♣ J

West	North	East	South
			1♠
X	2NT <sup>1</sup>	3♣	4♠
AP			
1. Jordan Truscott 2NT			

Board: 93  
 Dealer: N  
 Vul: None  
 North HCP: 18  
 South HCP: 5  
 Contract: 4♠ N

North:  
 ♠ KQJ32  
 ♥ A  
 ♦ A4  
 ♣ KJ843

South:  
 ♠ 9876  
 ♥ Q865  
 ♦ QJ10  
 ♣ 107

West	North	East	South
	1♠	X	2♠
Pass	4♥ <sup>1</sup>	Pass	4♠
AP			
1. Splinter			

Board: 94  
 Dealer: S  
 Vul: NS  
 North HCP: 7  
 South HCP: 15  
 Contract: 5♥ S

North:  
 ♠ J72  
 ♥ KJ732  
 ♦ —  
 ♣ Q9862

South:  
 ♠ K  
 ♥ Q10985  
 ♦ AK83  
 ♣ K103

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

Board: 95  
 Dealer: N  
 Vul: EW  
 North HCP: 12  
 South HCP: 11  
 Contract: 4♥ N

North:  
 ♠ 5  
 ♥ 98765  
 ♦ AQJ10  
 ♣ KQ8

South:  
 ♠ K92  
 ♥ KJ103  
 ♦ 62  
 ♣ A932

West	North	East	South
	1♥	X	2NT <sup>1</sup>
Pass	4♥	AP	
1. Jordan Truscott 2NT			

## South hands (Practice Page)

### Transfer after 1M (X)

Board: 91	♠ J87654	East Doubles 1♥ if possible.
Dealer: N	♥ A9	
Vul: NS	♦ Q2	Partner bids first.
HCP: 9	♣ Q63	

Board: 92	♠ KJ762	West Doubles 1♠ if possible.
Dealer: S	♥ A1087	East Bids 3♣ if possible.
Vul: EW	♦ K107	
HCP: 12	♣ J	You bid first.

Board: 93	♠ 9876	East Doubles 1♠ if possible.
Dealer: N	♥ Q865	
Vul: None	♦ QJ10	Partner bids first.
HCP: 5	♣ 107	

Board: 94	♠ K	West Doubles 1♥ if possible.
Dealer: S	♥ Q10985	East Bids 2♠ if possible.
Vul: NS	♦ AK83	West Bids 3♠ if possible.
HCP: 15	♣ K103	West Bids 4♠ if possible.
		You bid first.

Board: 95	♠ K92	East Doubles 1♥ if possible.
Dealer: N	♥ KJ103	
Vul: EW	♦ 62	Partner bids first.
HCP: 11	♣ A932	

# Transfer after 1M (X) Both hands (Answers Page)

Board: 91  
Dealer: N  
Vul: NS  
North HCP: 13  
South HCP: 9  
Contract: 1N N

North:  
♠ Q9  
♥ K10754  
♦ AJ7  
♣ K105

South:  
♠ J87654  
♥ A9  
♦ Q2  
♣ Q63

West	North	East	South
	1♥	X	1♠
Pass	1NT	AP	

Board: 92  
Dealer: S  
Vul: EW  
North HCP: 12  
South HCP: 12  
Contract: 4♠ S

North:  
♠ AQ10983  
♥ K94  
♦ 632  
♣ K

South:  
♠ KJ762  
♥ A1087  
♦ K107  
♣ J

West	North	East	South
			1♠
X	2NT <sup>1</sup>	3♣	4♠
AP			
1. Jordan Truscott 2NT			

Board: 93  
Dealer: N  
Vul: None  
North HCP: 18  
South HCP: 5  
Contract: 4♠ N

North:  
♠ KQJ32  
♥ A  
♦ A4  
♣ KJ843

South:  
♠ 9876  
♥ Q865  
♦ QJ10  
♣ 107

West	North	East	South
	1♠	X	2♠
Pass	4♥ <sup>1</sup>	Pass	4♠
AP			
1. Splinter			

Board: 94  
Dealer: S  
Vul: NS  
North HCP: 7  
South HCP: 15  
Contract: 5♥ S

North:  
♠ J72  
♥ KJ732  
♦ —  
♣ Q9862

South:  
♠ K  
♥ Q10985  
♦ AK83  
♣ K103

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

Board: 95  
Dealer: N  
Vul: EW  
North HCP: 12  
South HCP: 11  
Contract: 4♥ N

North:  
♠ 5  
♥ 98765  
♦ AQJ10  
♣ KQ8

South:  
♠ K92  
♥ KJ103  
♦ 62  
♣ A932

West	North	East	South
	1♥	X	2NT <sup>1</sup>
Pass	4♥	AP	
1. Jordan Truscott 2NT			

## North hands (Practice Page)

### Transfer after 1M (X)

Board: 96  
Dealer: S  
Vul: Both  
HCP: 4

♠ J976  
♥ 105  
♦ 1085  
♣ K932

West Doubles 1♠ if possible.  
East Bids 2♥ if possible.  
West Doubles Pass if possible.  
East Bids 3♣ if possible.  
West Bids 3♥ if possible.

Partner bids first.

Board: 97  
Dealer: N  
Vul: NS  
HCP: 17

♠ AK54  
♥ AJ1062  
♦ 10  
♣ KQ9

East Doubles 1♥ if possible.  
West Bids 1♠ if possible.

You bid first.

Board: 98  
Dealer: S  
Vul: EW  
HCP: 7

♠ Q765  
♥ AJ96  
♦ 985  
♣ 72

West Doubles 1♠ if possible.  
West Doubles Pass if possible.  
East Bids 3♣ if possible.

Partner bids first.

Board: 99  
Dealer: N  
Vul: Both  
HCP: 12

♠ 63  
♥ AKJ986  
♦ A7  
♣ 842

East Doubles 1♥ if possible.

You bid first.

Board: 100  
Dealer: S  
Vul: None  
HCP: 9

♠ AQ9754  
♥ 654  
♦ 96  
♣ K5

West Doubles 1♠ if possible.

Partner bids first.

## Transfer after 1M (X) Both hands (Answers Page)

Board: 96	North:	South:	West	North	East	South
Dealer: S	♠ J976	♠ K10532				1♠
Vul: Both	♥ 105	♥ AJ9	X	Pass	2♥	Pass
North HCP: 4	♦ 1085	♦ QJ2	Pass	2♠	Pass	Pass
South HCP: 12	♣ K932	♣ J10	X	Pass	3♣	Pass
Contract: 3♥ E			3♥	AP		

Board: 97	North:	South:	West	North	East	South
Dealer: N	♠ AK54	♠ 6				
Vul: NS	♥ AJ1062	♥ 843		1♥	X	Pass
North HCP: 17	♦ 10	♦ Q9653	1♠	AP		
South HCP: 3	♣ KQ9	♣ J832				
Contract: 1♠ W						

Board: 98	North:	South:	West	North	East	South
Dealer: S	♠ Q765	♠ K10942				1♠
Vul: EW	♥ AJ96	♥ 10752	X	2♠	Pass	Pass
North HCP: 7	♦ 985	♦ A	X	Pass	3♣	X
South HCP: 13	♣ 72	♣ AQ5	Pass	3♠	AP	
Contract: 3♠ S						

Board: 99	North:	South:	West	North	East	South
Dealer: N	♠ 63	♠ J542				
Vul: Both	♥ AKJ986	♥ 102		1♥	X	1♠
North HCP: 12	♦ A7	♦ K1084	Pass	2♥	Pass	3♥
South HCP: 8	♣ 842	♣ A93	AP			
Contract: 3♥ N						

Board: 100	North:	South:	West	North	East	South
Dealer: S	♠ AQ9754	♠ KJ632				1♠
Vul: None	♥ 654	♥ AQ87	X	2NT <sup>1</sup>	Pass	4♣ <sup>2</sup>
North HCP: 9	♦ 96	♦ QJ2	Pass	4♠	AP	
South HCP: 13	♣ K5	♣ 2				
Contract: 4♠ S						

1. Jordan Truscott 2NT
2. Splinter

## South hands (Practice Page)

### Transfer after 1M (X)

Board: 96      ♠ K10532  
Dealer: S      ♥ AJ9  
Vul: Both     ♦ QJ2  
HCP: 12      ♣ J10

West Doubles 1♠ if possible.  
East Bids 2♥ if possible.  
West Doubles Pass if possible.  
East Bids 3♣ if possible.  
West Bids 3♥ if possible.

You bid first.

Board: 97      ♠ 6  
Dealer: N      ♥ 843  
Vul: NS      ♦ Q9653  
HCP: 3      ♣ J832

East Doubles 1♥ if possible.  
West Bids 1♠ if possible.

Partner bids first.

Board: 98      ♠ K10942  
Dealer: S      ♥ 10752  
Vul: EW      ♦ A  
HCP: 13      ♣ AQ5

West Doubles 1♠ if possible.  
West Doubles Pass if possible.  
East Bids 3♣ if possible.

You bid first.

Board: 99      ♠ J542  
Dealer: N      ♥ 102  
Vul: Both     ♦ K1084  
HCP: 8      ♣ A93

East Doubles 1♥ if possible.

Partner bids first.

Board: 100     ♠ KJ632  
Dealer: S      ♥ AQ87  
Vul: None     ♦ QJ2  
HCP: 13      ♣ 2

West Doubles 1♠ if possible.

You bid first.

## Transfer after 1M (X) Both hands (Answers Page)

Board: 96	North:	South:	West	North	East	South
Dealer: S	♠ J976	♠ K10532				1♠
Vul: Both	♥ 105	♥ AJ9	X	Pass	2♥	Pass
North HCP: 4	♦ 1085	♦ QJ2	Pass	2♠	Pass	Pass
South HCP: 12	♣ K932	♣ J10	X	Pass	3♣	Pass
Contract: 3♥ E			3♥	AP		

Board: 97	North:	South:	West	North	East	South
Dealer: N	♠ AK54	♠ 6				
Vul: NS	♥ AJ1062	♥ 843		1♥	X	Pass
North HCP: 17	♦ 10	♦ Q9653	1♠	AP		
South HCP: 3	♣ KQ9	♣ J832				
Contract: 1♠ W						

Board: 98	North:	South:	West	North	East	South
Dealer: S	♠ Q765	♠ K10942				1♠
Vul: EW	♥ AJ96	♥ 10752	X	2♠	Pass	Pass
North HCP: 7	♦ 985	♦ A	X	Pass	3♣	X
South HCP: 13	♣ 72	♣ AQ5	Pass	3♠	AP	
Contract: 3♠ S						

Board: 99	North:	South:	West	North	East	South
Dealer: N	♠ 63	♠ J542				
Vul: Both	♥ AKJ986	♥ 102		1♥	X	1♠
North HCP: 12	♦ A7	♦ K1084	Pass	2♥	Pass	3♥
South HCP: 8	♣ 842	♣ A93	AP			
Contract: 3♥ N						

Board: 100	North:	South:	West	North	East	South
Dealer: S	♠ AQ9754	♠ KJ632				1♠
Vul: None	♥ 654	♥ AQ87	X	2NT <sup>1</sup>	Pass	4♣ <sup>2</sup>
North HCP: 9	♦ 96	♦ QJ2	Pass	4♠	AP	
South HCP: 13	♣ K5	♣ 2				
Contract: 4♠ S						

1. Jordan Truscott 2NT
2. Splinter



## North hands (Practice Page)

### Transfer after 1M (X)

Board: 101	♠ QJ7	East Doubles 1♥ if possible.
Dealer: N	♥ AQ832	
Vul: EW	♦ K	You bid first.
HCP: 15	♣ K543	

Board: 102	♠ A62	West Doubles 1♥ if possible.
Dealer: S	♥ J632	East Bids 3♦ if possible.
Vul: Both	♦ J103	
HCP: 7	♣ J109	Partner bids first.

Board: 103	♠ A10962	East Doubles 1♠ if possible.
Dealer: N	♥ AK73	
Vul: None	♦ 9	You bid first.
HCP: 12	♣ J52	

Board: 104	♠ Q4	West Doubles 1♥ if possible.
Dealer: S	♥ 863	West Doubles Pass if possible.
Vul: NS	♦ KJ832	East Bids 2♠ if possible.
HCP: 9	♣ K105	Partner bids first.

Board: 105	♠ AKQ10986	East Doubles 1♠ if possible.
Dealer: N	♥ 10	
Vul: Both	♦ KJ10	You bid first.
HCP: 14	♣ J4	

## Transfer after 1M (X) Both hands (Answers Page)

Board: 101  
 Dealer: N  
 Vul: EW  
 North HCP: 15  
 South HCP: 2  
 Contract: 3♥ N

North:  
 ♠ QJ7  
 ♥ AQ832  
 ♦ K  
 ♣ K543

South:  
 ♠ 98  
 ♥ 10975  
 ♦ 652  
 ♣ Q1098

West	North	East	South
	1♥	X	3♥
AP			

Board: 102  
 Dealer: S  
 Vul: Both  
 North HCP: 7  
 South HCP: 13  
 Contract: 3♥ S

North:  
 ♠ A62  
 ♥ J632  
 ♦ J103  
 ♣ J109

South:  
 ♠ KJ  
 ♥ AK974  
 ♦ 52  
 ♣ Q752

West	North	East	South
			1♥
X	2♥	3♦	Pass
Pass	3♥	AP	

Board: 103  
 Dealer: N  
 Vul: None  
 North HCP: 12  
 South HCP: 13  
 Contract: 1N N

North:  
 ♠ A10962  
 ♥ AK73  
 ♦ 9  
 ♣ J52

South:  
 ♠ K83  
 ♥ Q8  
 ♦ AQ1075  
 ♣ Q98

West	North	East	South
	1♠	X	XX
Pass	1NT	AP	

Board: 104  
 Dealer: S  
 Vul: NS  
 North HCP: 9  
 South HCP: 12  
 Contract: 3♥ S

North:  
 ♠ Q4  
 ♥ 863  
 ♦ KJ832  
 ♣ K105

South:  
 ♠ A93  
 ♥ AQ9542  
 ♦ 96  
 ♣ Q2

West	North	East	South
			1♥
X	2♥	Pass	Pass
X	Pass	2♠	3♥
AP			

Board: 105  
 Dealer: N  
 Vul: Both  
 North HCP: 14  
 South HCP: 8  
 Contract: 3♠ N

North:  
 ♠ AKQ10986  
 ♥ 10  
 ♦ KJ10  
 ♣ J4

South:  
 ♠ 7542  
 ♥ A63  
 ♦ 982  
 ♣ A97

West	North	East	South
	1♠	X	3♠
AP			

## South hands (Practice Page)

### Transfer after 1M (X)

Board: 101	♠ 98	East Doubles 1♥ if possible.
Dealer: N	♥ 10975	
Vul: EW	♦ 652	Partner bids first.
HCP: 2	♣ Q1098	
Board: 102	♠ KJ	West Doubles 1♥ if possible.
Dealer: S	♥ AK974	East Bids 3♦ if possible.
Vul: Both	♦ 52	
HCP: 13	♣ Q752	You bid first.
Board: 103	♠ K83	East Doubles 1♠ if possible.
Dealer: N	♥ Q8	
Vul: None	♦ AQ1075	Partner bids first.
HCP: 13	♣ Q98	
Board: 104	♠ A93	West Doubles 1♥ if possible.
Dealer: S	♥ AQ9542	West Doubles Pass if possible.
Vul: NS	♦ 96	East Bids 2♠ if possible.
HCP: 12	♣ Q2	You bid first.
Board: 105	♠ 7542	East Doubles 1♠ if possible.
Dealer: N	♥ A63	
Vul: Both	♦ 982	Partner bids first.
HCP: 8	♣ A97	

## Transfer after 1M (X) Both hands (Answers Page)

Board: 101  
 Dealer: N  
 Vul: EW  
 North HCP: 15  
 South HCP: 2  
 Contract: 3♥ N

North:  
 ♠ QJ7  
 ♥ AQ832  
 ♦ K  
 ♣ K543

South:  
 ♠ 98  
 ♥ 10975  
 ♦ 652  
 ♣ Q1098

West	North	East	South
	1♥	X	3♥
AP			

Board: 102  
 Dealer: S  
 Vul: Both  
 North HCP: 7  
 South HCP: 13  
 Contract: 3♥ S

North:  
 ♠ A62  
 ♥ J632  
 ♦ J103  
 ♣ J109

South:  
 ♠ KJ  
 ♥ AK974  
 ♦ 52  
 ♣ Q752

West	North	East	South
			1♥
X	2♥	3♦	Pass
Pass	3♥	AP	

Board: 103  
 Dealer: N  
 Vul: None  
 North HCP: 12  
 South HCP: 13  
 Contract: 1N N

North:  
 ♠ A10962  
 ♥ AK73  
 ♦ 9  
 ♣ J52

South:  
 ♠ K83  
 ♥ Q8  
 ♦ AQ1075  
 ♣ Q98

West	North	East	South
	1♠	X	XX
Pass	1NT	AP	

Board: 104  
 Dealer: S  
 Vul: NS  
 North HCP: 9  
 South HCP: 12  
 Contract: 3♥ S

North:  
 ♠ Q4  
 ♥ 863  
 ♦ KJ832  
 ♣ K105

South:  
 ♠ A93  
 ♥ AQ9542  
 ♦ 96  
 ♣ Q2

West	North	East	South
			1♥
X	2♥	Pass	Pass
X	Pass	2♠	3♥
AP			

Board: 105  
 Dealer: N  
 Vul: Both  
 North HCP: 14  
 South HCP: 8  
 Contract: 3♠ N

North:  
 ♠ AKQ10986  
 ♥ 10  
 ♦ KJ10  
 ♣ J4

South:  
 ♠ 7542  
 ♥ A63  
 ♦ 982  
 ♣ A97

West	North	East	South
	1♠	X	3♠
AP			

## North hands (Practice Page)

### Transfer after 1M (X)

Board: 106  
Dealer: S  
Vul: None  
HCP: 6

♠ J983  
♥ K6  
♦ Q10863  
♣ 106

West Doubles 1♠ if possible.  
West Doubles Pass if possible.  
East Bids 3♥ if possible.

Partner bids first.

Board: 107  
Dealer: N  
Vul: NS  
HCP: 14

♠ AQJ102  
♥ Q6  
♦ K742  
♣ Q9

East Doubles 1♠ if possible.  
West Bids 2♥ if possible.  
West Doubles 4♠ if possible.

You bid first.

Board: 108  
Dealer: S  
Vul: EW  
HCP: 10

♠ AQ97  
♥ KJ765  
♦ 85  
♣ 95

West Doubles 1♥ if possible.

Partner bids first.

Board: 109  
Dealer: N  
Vul: None  
HCP: 15

♠ K  
♥ AQ974  
♦ J9  
♣ KQ1063

East Doubles 1♥ if possible.  
West Bids 2♣ if possible.

You bid first.

Board: 110  
Dealer: S  
Vul: NS  
HCP: 8

♠ 93  
♥ 1064  
♦ AKJ10962  
♣ 3

West Doubles 1♥ if possible.

Partner bids first.

## Transfer after 1M (X) Both hands (Answers Page)

Board: 106	North:	South:	West	North	East	South
Dealer: S	♠ J983	♠ AK1075				1♠
Vul: None	♥ K6	♥ 105	X	2♠	Pass	Pass
North HCP: 6	♦ Q10863	♦ J	X	Pass	3♥	3♠
South HCP: 12	♣ 106	♣ KJ984	AP			
Contract: 3♠ S						

Board: 107	North:	South:	West	North	East	South
Dealer: N	♠ AQJ102	♠ K9643		1♠	X	Pass
Vul: NS	♥ Q6	♥ J105	2♥	X	Pass	4♠
North HCP: 14	♦ K742	♦ 86	X	AP		
South HCP: 4	♣ Q9	♣ 853				
Contract: 4♠X N						

Board: 108	North:	South:	West	North	East	South
Dealer: S	♠ AQ97	♠ K1053				1♥
Vul: EW	♥ KJ765	♥ A10984	X	2NT <sup>1</sup>	Pass	4♥
North HCP: 10	♦ 85	♦ K	AP			
South HCP: 13	♣ 95	♣ K86				
Contract: 4♥ S			1. Jordan Truscott 2NT			

Board: 109	North:	South:	West	North	East	South
Dealer: N	♠ K	♠ QJ1082		1♥	X	Pass
Vul: None	♥ AQ974	♥ 852	2♣	AP		
North HCP: 15	♦ J9	♦ 832				
South HCP: 3	♣ KQ1063	♣ 75				
Contract: 2♣ W						

Board: 110	North:	South:	West	North	East	South
Dealer: S	♠ 93	♠ K52				1♥
Vul: NS	♥ 1064	♥ AK8732	X	3♥	AP	
North HCP: 8	♦ AKJ10962	♦ 54				
South HCP: 14	♣ 3	♣ A9				
Contract: 3♥ S						

## South hands (Practice Page)

### Transfer after 1M (X)

Board: 106      ♠ AK1075  
Dealer: S        ♥ 105  
Vul: None       ♦ J  
HCP: 12         ♣ KJ984

West Doubles 1♠ if possible.  
West Doubles Pass if possible.  
East Bids 3♥ if possible.

You bid first.

Board: 107      ♠ K9643  
Dealer: N        ♥ J105  
Vul: NS         ♦ 86  
HCP: 4          ♣ 853

East Doubles 1♠ if possible.  
West Bids 2♥ if possible.  
West Doubles 4♠ if possible.

Partner bids first.

Board: 108      ♠ K1053  
Dealer: S        ♥ A10984  
Vul: EW         ♦ K  
HCP: 13         ♣ K86

West Doubles 1♥ if possible.

You bid first.

Board: 109      ♠ QJ1082  
Dealer: N        ♥ 852  
Vul: None       ♦ 832  
HCP: 3          ♣ 75

East Doubles 1♥ if possible.  
West Bids 2♣ if possible.

Partner bids first.

Board: 110      ♠ K52  
Dealer: S        ♥ AK8732  
Vul: NS         ♦ 54  
HCP: 14         ♣ A9

West Doubles 1♥ if possible.

You bid first.

## Transfer after 1M (X) Both hands (Answers Page)

Board: 106	North:	South:	West	North	East	South
Dealer: S	♠ J983	♠ AK1075				1♠
Vul: None	♥ K6	♥ 105	X	2♠	Pass	Pass
North HCP: 6	♦ Q10863	♦ J	X	Pass	3♥	3♠
South HCP: 12	♣ 106	♣ KJ984	AP			
Contract: 3♠ S						

Board: 107	North:	South:	West	North	East	South
Dealer: N	♠ AQJ102	♠ K9643		1♠	X	Pass
Vul: NS	♥ Q6	♥ J105	2♥	X	Pass	4♠
North HCP: 14	♦ K742	♦ 86	X	AP		
South HCP: 4	♣ Q9	♣ 853				
Contract: 4♠X N						

Board: 108	North:	South:	West	North	East	South
Dealer: S	♠ AQ97	♠ K1053				1♥
Vul: EW	♥ KJ765	♥ A10984	X	2NT <sup>1</sup>	Pass	4♥
North HCP: 10	♦ 85	♦ K	AP			
South HCP: 13	♣ 95	♣ K86				
Contract: 4♥ S			1. Jordan Truscott 2NT			

Board: 109	North:	South:	West	North	East	South
Dealer: N	♠ K	♠ QJ1082		1♥	X	Pass
Vul: None	♥ AQ974	♥ 852	2♣	AP		
North HCP: 15	♦ J9	♦ 832				
South HCP: 3	♣ KQ1063	♣ 75				
Contract: 2♣ W						

Board: 110	North:	South:	West	North	East	South
Dealer: S	♠ 93	♠ K52				1♥
Vul: NS	♥ 1064	♥ AK8732	X	3♥	AP	
North HCP: 8	♦ AKJ10962	♦ 54				
South HCP: 14	♣ 3	♣ A9				
Contract: 3♥ S						



## North hands (Practice Page)

### Transfer after 1M (X)

Board: 111	♠ 4	East Doubles 1♥ if possible.
Dealer: N	♥ AKQ875	West Bids 1♠ if possible.
Vul: EW	♦ K32	
HCP: 15	♣ K93	You bid first.
Board: 112	♠ A1095	West Doubles 1♥ if possible.
Dealer: S	♥ QJ764	
Vul: Both	♦ 8	Partner bids first.
HCP: 7	♣ 1083	
Board: 113	♠ K9	East Doubles 1♥ if possible.
Dealer: N	♥ AKQ72	West Bids 2♦ if possible.
Vul: NS	♦ J65	
HCP: 13	♣ 932	You bid first.
Board: 114	♠ AKQ62	West Doubles 1♠ if possible.
Dealer: S	♥ K952	
Vul: EW	♦ 53	Partner bids first.
HCP: 12	♣ 87	
Board: 115	♠ KQ7	East Doubles 1♥ if possible.
Dealer: N	♥ AKJ8763	West Bids 2♣ if possible.
Vul: Both	♦ K	
HCP: 16	♣ 85	You bid first.

Board: 111	North:	South:	West	North	East	South
Dealer: N	♠ 4	♠ A962		1♥	X	Pass
Vul: EW	♥ AKQ875	♥ 96				
North HCP: 15	♦ K32	♦ J876	1♠	2♥	AP	
South HCP: 5	♣ K93	♣ 1076				
Contract: 2♥ N						
Board: 112	North:	South:	West	North	East	South
Dealer: S	♠ A1095	♠ 42				1♥
Vul: Both	♥ QJ764	♥ AK1053				
North HCP: 7	♦ 8	♦ A9	X	4♥	AP	
South HCP: 12	♣ 1083	♣ J654				
Contract: 4♥ S						
Board: 113	North:	South:	West	North	East	South
Dealer: N	♠ K9	♠ AQ54		1♥	X	XX
Vul: NS	♥ AKQ72	♥ J94				
North HCP: 13	♦ J65	♦ 83	2♦	2NT	Pass	4♥
South HCP: 10	♣ 932	♣ QJ75	AP			
Contract: 4♥ N						
Board: 114	North:	South:	West	North	East	South
Dealer: S	♠ AKQ62	♠ J109543				1♠
Vul: EW	♥ K952	♥ Q107	X	2NT <sup>1</sup>	Pass	4♠
North HCP: 12	♦ 53	♦ AK	AP			
South HCP: 12	♣ 87	♣ Q3				
Contract: 4♠ S						
			1. Jordan Truscott 2NT			
Board: 115	North:	South:	West	North	East	South
Dealer: N	♠ KQ7	♠ J104		1♥	X	XX
Vul: Both	♥ AKJ8763	♥ Q95				
North HCP: 16	♦ K	♦ QJ1093	2♣	3♣ <sup>1</sup>	Pass	4♥
South HCP: 11	♣ 85	♣ AJ	AP			
Contract: 4♥ N						
			1. strength cue bid			

## South hands (Practice Page)

### Transfer after 1M (X)

Board: 111	♠ A962	East Doubles 1♥ if possible.
Dealer: N	♥ 96	West Bids 1♠ if possible.
Vul: EW	♦ J876	
HCP: 5	♣ 1076	Partner bids first.
Board: 112	♠ 42	West Doubles 1♥ if possible.
Dealer: S	♥ AK1053	
Vul: Both	♦ A9	You bid first.
HCP: 12	♣ J654	
Board: 113	♠ AQ54	East Doubles 1♥ if possible.
Dealer: N	♥ J94	West Bids 2♦ if possible.
Vul: NS	♦ 83	
HCP: 10	♣ QJ75	Partner bids first.
Board: 114	♠ J109543	West Doubles 1♠ if possible.
Dealer: S	♥ Q107	
Vul: EW	♦ AK	You bid first.
HCP: 12	♣ Q3	
Board: 115	♠ J104	East Doubles 1♥ if possible.
Dealer: N	♥ Q95	West Bids 2♣ if possible.
Vul: Both	♦ QJ1093	
HCP: 11	♣ AJ	Partner bids first.

Board: 111	North:	South:	West	North	East	South
Dealer: N	♠ 4	♠ A962		1♥	X	Pass
Vul: EW	♥ AKQ875	♥ 96				
North HCP: 15	♦ K32	♦ J876	1♠	2♥	AP	
South HCP: 5	♣ K93	♣ 1076				
Contract: 2♥ N						
Board: 112	North:	South:	West	North	East	South
Dealer: S	♠ A1095	♠ 42				1♥
Vul: Both	♥ QJ764	♥ AK1053				
North HCP: 7	♦ 8	♦ A9	X	4♥	AP	
South HCP: 12	♣ 1083	♣ J654				
Contract: 4♥ S						
Board: 113	North:	South:	West	North	East	South
Dealer: N	♠ K9	♠ AQ54		1♥	X	XX
Vul: NS	♥ AKQ72	♥ J94				
North HCP: 13	♦ J65	♦ 83	2♦	2NT	Pass	4♥
South HCP: 10	♣ 932	♣ QJ75	AP			
Contract: 4♥ N						
Board: 114	North:	South:	West	North	East	South
Dealer: S	♠ AKQ62	♠ J109543				1♠
Vul: EW	♥ K952	♥ Q107	X	2NT <sup>1</sup>	Pass	4♠
North HCP: 12	♦ 53	♦ AK	AP			
South HCP: 12	♣ 87	♣ Q3				
Contract: 4♠ S						
			1. Jordan Truscott 2NT			
Board: 115	North:	South:	West	North	East	South
Dealer: N	♠ KQ7	♠ J104		1♥	X	XX
Vul: Both	♥ AKJ8763	♥ Q95				
North HCP: 16	♦ K	♦ QJ1093	2♣	3♣ <sup>1</sup>	Pass	4♥
South HCP: 11	♣ 85	♣ AJ	AP			
Contract: 4♥ N						
			1. strength cue bid			

## North hands (Practice Page)

### Transfer after 1M (X)

Board: 116      ♠ 865  
Dealer: S        ♥ 753  
Vul: None        ♦ Q752  
HCP: 3           ♣ J63

West Doubles 1♠ if possible.  
East Bids 2♦ if possible.  
  
Partner bids first.

Board: 117      ♠ KQ10964  
Dealer: N        ♥ AK  
Vul: EW         ♦ 8  
HCP: 14          ♣ Q864

East Doubles 1♠ if possible.  
West Bids 2♣ if possible.  
East Doubles 2♠ if possible.  
  
You bid first.

Board: 118      ♠ J975  
Dealer: S        ♥ J62  
Vul: Both       ♦ KJ  
HCP: 6           ♣ 10973

West Doubles 1♥ if possible.  
  
Partner bids first.

Board: 119      ♠ AKQ72  
Dealer: N        ♥ J42  
Vul: None       ♦ KJ  
HCP: 14          ♣ 1076

East Doubles 1♠ if possible.  
East Doubles Pass if possible.  
  
You bid first.

Board: 120      ♠ 864  
Dealer: S        ♥ 852  
Vul: NS         ♦ 94  
HCP: 3           ♣ K7632

West Doubles 1♥ if possible.  
East Bids 2♦ if possible.  
West Bids 3♦ if possible.  
East Bids 3NT if possible.  
  
Partner bids first.

## Transfer after 1M (X) Both hands (Answers Page)

Board: 116

Dealer: S

Vul: None

North HCP: 3

South HCP: 15

Contract: 2♠ S

North:

♠ 865

♥ 753

♦ Q752

♣ J63

South:

♠ AKJ1043

♥ AK2

♦ 8

♣ 752

West North East South

1♠

X Pass 2♦ 2♠

AP

Board: 117

Dealer: N

Vul: EW

North HCP: 14

South HCP: 4

Contract: 2♠X N

North:

♠ KQ10964

♥ AK

♦ 8

♣ Q864

South:

♠ A3

♥ 98753

♦ 9543

♣ 103

West North East South

1♠ X Pass

2♣ 2♠ X AP

Board: 118

Dealer: S

Vul: Both

North HCP: 6

South HCP: 17

Contract: 4♥ S

North:

♠ J975

♥ J62

♦ KJ

♣ 10973

South:

♠ 8

♥ A10754

♦ A1093

♣ AKQ

West North East South

1♥

X 2♥ Pass 4♥

AP

Board: 119

Dealer: N

Vul: None

North HCP: 14

South HCP: 1

Contract: 4♠X N

North:

♠ AKQ72

♥ J42

♦ KJ

♣ 1076

South:

♠ J108654

♥ 73

♦ 963

♣ 83

West North East South

1♠ X 4♠

Pass Pass X AP

Board: 120

Dealer: S

Vul: NS

North HCP: 3

South HCP: 12

Contract: 3N E

North:

♠ 864

♥ 852

♦ 94

♣ K7632

South:

♠ QJ9

♥ AKQ964

♦ 75

♣ 94

West North East South

1♥

X Pass 2♦ 2♥

3♦ Pass 3NT AP

## South hands (Practice Page)

### Transfer after 1M (X)

Board: 116	♠ AKJ1043	West Doubles 1♠ if possible.
Dealer: S	♥ AK2	East Bids 2♦ if possible.
Vul: None	♦ 8	
HCP: 15	♣ 752	You bid first.
Board: 117	♠ A3	East Doubles 1♠ if possible.
Dealer: N	♥ 98753	West Bids 2♣ if possible.
Vul: EW	♦ 9543	East Doubles 2♠ if possible.
HCP: 4	♣ 103	Partner bids first.
Board: 118	♠ 8	West Doubles 1♥ if possible.
Dealer: S	♥ A10754	
Vul: Both	♦ A1093	You bid first.
HCP: 17	♣ AKQ	
Board: 119	♠ J108654	East Doubles 1♠ if possible.
Dealer: N	♥ 73	East Doubles Pass if possible.
Vul: None	♦ 963	
HCP: 1	♣ 83	Partner bids first.
Board: 120	♠ QJ9	West Doubles 1♥ if possible.
Dealer: S	♥ AKQ964	East Bids 2♦ if possible.
Vul: NS	♦ 75	West Bids 3♦ if possible.
HCP: 12	♣ 94	East Bids 3NT if possible.
		You bid first.

## Transfer after 1M (X) Both hands (Answers Page)

Board: 116

Dealer: S

Vul: None

North HCP: 3

South HCP: 15

Contract: 2♠ S

North:

♠ 865

♥ 753

♦ Q752

♣ J63

South:

♠ AKJ1043

♥ AK2

♦ 8

♣ 752

West North East South

1♠

X Pass 2♦ 2♠

AP

Board: 117

Dealer: N

Vul: EW

North HCP: 14

South HCP: 4

Contract: 2♠X N

North:

♠ KQ10964

♥ AK

♦ 8

♣ Q864

South:

♠ A3

♥ 98753

♦ 9543

♣ 103

West North East South

1♠ X Pass

2♣ 2♠ X AP

Board: 118

Dealer: S

Vul: Both

North HCP: 6

South HCP: 17

Contract: 4♥ S

North:

♠ J975

♥ J62

♦ KJ

♣ 10973

South:

♠ 8

♥ A10754

♦ A1093

♣ AKQ

West North East South

1♥

X 2♥ Pass 4♥

AP

Board: 119

Dealer: N

Vul: None

North HCP: 14

South HCP: 1

Contract: 4♠X N

North:

♠ AKQ72

♥ J42

♦ KJ

♣ 1076

South:

♠ J108654

♥ 73

♦ 963

♣ 83

West North East South

1♠ X 4♠

Pass Pass X AP

Board: 120

Dealer: S

Vul: NS

North HCP: 3

South HCP: 12

Contract: 3N E

North:

♠ 864

♥ 852

♦ 94

♣ K7632

South:

♠ QJ9

♥ AKQ964

♦ 75

♣ 94

West North East South

1♥

X Pass 2♦ 2♥

3♦ Pass 3NT AP



## North hands (Practice Page)

### Transfer after 1M (X)

Board: 121      ♠ 65  
Dealer: N      ♥ AK874  
Vul: Both      ♦ Q53  
HCP: 14      ♣ AJ5

East Doubles 1♥ if possible.  
West Bids 3♠ if possible.  
  
You bid first.

Board: 122      ♠ K975  
Dealer: S      ♥ K54  
Vul: None      ♦ 1093  
HCP: 9      ♣ K108

West Doubles 1♥ if possible.  
West Doubles Pass if possible.  
  
Partner bids first.

Board: 123      ♠ AKQ987  
Dealer: N      ♥ Q  
Vul: NS      ♦ K1085  
HCP: 14      ♣ 94

East Doubles 1♠ if possible.  
West Bids 2♠ if possible.  
East Bids 3♣ if possible.  
West Bids 3♥ if possible.  
East Bids 4♥ if possible.  
  
You bid first.

Board: 124      ♠ 105  
Dealer: S      ♥ 53  
Vul: EW      ♦ KJ107  
HCP: 6      ♣ Q8743

West Doubles 1♠ if possible.  
East Bids 2♥ if possible.  
  
Partner bids first.

Board: 125      ♠ 542  
Dealer: N      ♥ AKJ52  
Vul: None      ♦ J7  
HCP: 13      ♣ A65

East Doubles 1♥ if possible.  
West Bids 2♣ if possible.  
West Bids 3♣ if possible.  
East Bids 4♣ if possible.  
  
You bid first.

# Transfer after 1M (X) Both hands (Answers Page)

Board: 121  
Dealer: N  
Vul: Both  
North HCP: 14  
South HCP: 4  
Contract: 3♠ W

North:  
♠ 65  
♥ AK874  
♦ Q53  
♣ AJ5

South:  
♠ J7  
♥ 106532  
♦ K86  
♣ 1064

West	North	East	South
	1♥	X	3♥
3♠	AP		

Board: 122  
Dealer: S  
Vul: None  
North HCP: 9  
South HCP: 13  
Contract: 2♥ X S

North:  
♠ K975  
♥ K54  
♦ 1093  
♣ K108

South:  
♠ A3  
♥ QJ1076  
♦ A84  
♣ Q65

West	North	East	South
			1♥
X	2♥	Pass	Pass
X	AP		

Board: 123  
Dealer: N  
Vul: NS  
North HCP: 14  
South HCP: 0  
Contract: 4♥ W

North:  
♠ AKQ987  
♥ Q  
♦ K1085  
♣ 94

South:  
♠ 6432  
♥ 8654  
♦ 763  
♣ 87

West	North	East	South
	1♠	X	Pass
2♠ <sup>1</sup>	X	3♣	Pass
3♥	Pass	4♥	AP

1. strength cue bid

Board: 124  
Dealer: S  
Vul: EW  
North HCP: 6  
South HCP: 12  
Contract: 2♥ E

North:  
♠ 105  
♥ 53  
♦ KJ107  
♣ Q8743

South:  
♠ AK962  
♥ AJ9  
♦ 32  
♣ 1092

West	North	East	South
			1♠
X	Pass	2♥	AP

Board: 125  
Dealer: N  
Vul: None  
North HCP: 13  
South HCP: 7  
Contract: 4♣ X W

North:  
♠ 542  
♥ AKJ52  
♦ J7  
♣ A65

South:  
♠ KQJ63  
♥ 74  
♦ 6542  
♣ J9

West	North	East	South
	1♥	X	1♠
2♣	X <sup>1</sup>	Pass	2♠
3♣	Pass	Pass	3♠
Pass	Pass	4♣	X
AP			

1. Support double redouble

## South hands (Practice Page)

### Transfer after 1M (X)

Board: 121	♠ J7	East Doubles 1♥ if possible.
Dealer: N	♥ 106532	West Bids 3♠ if possible.
Vul: Both	♦ K86	
HCP: 4	♣ 1064	Partner bids first.
Board: 122	♠ A3	West Doubles 1♥ if possible.
Dealer: S	♥ QJ1076	West Doubles Pass if possible.
Vul: None	♦ A84	
HCP: 13	♣ Q65	You bid first.
Board: 123	♠ 6432	East Doubles 1♠ if possible.
Dealer: N	♥ 8654	West Bids 2♠ if possible.
Vul: NS	♦ 763	East Bids 3♣ if possible.
HCP: 0	♣ 87	West Bids 3♥ if possible.
		East Bids 4♥ if possible.
		Partner bids first.
Board: 124	♠ AK962	West Doubles 1♠ if possible.
Dealer: S	♥ AJ9	East Bids 2♥ if possible.
Vul: EW	♦ 32	
HCP: 12	♣ 1092	You bid first.
Board: 125	♠ KQJ63	East Doubles 1♥ if possible.
Dealer: N	♥ 74	West Bids 2♣ if possible.
Vul: None	♦ 6542	West Bids 3♣ if possible.
HCP: 7	♣ J9	East Bids 4♣ if possible.
		Partner bids first.

# Transfer after 1M (X) Both hands (Answers Page)

Board: 121  
 Dealer: N  
 Vul: Both  
 North HCP: 14  
 South HCP: 4  
 Contract: 3♠ W

North:  
 ♠ 65  
 ♥ AK874  
 ♦ Q53  
 ♣ AJ5

South:  
 ♠ J7  
 ♥ 106532  
 ♦ K86  
 ♣ 1064

West	North	East	South
	1♥	X	3♥
3♠	AP		

Board: 122  
 Dealer: S  
 Vul: None  
 North HCP: 9  
 South HCP: 13  
 Contract: 2♥ X S

North:  
 ♠ K975  
 ♥ K54  
 ♦ 1093  
 ♣ K108

South:  
 ♠ A3  
 ♥ QJ1076  
 ♦ A84  
 ♣ Q65

West	North	East	South
			1♥
X	2♥	Pass	Pass
X	AP		

Board: 123  
 Dealer: N  
 Vul: NS  
 North HCP: 14  
 South HCP: 0  
 Contract: 4♥ W

North:  
 ♠ AKQ987  
 ♥ Q  
 ♦ K1085  
 ♣ 94

South:  
 ♠ 6432  
 ♥ 8654  
 ♦ 763  
 ♣ 87

West	North	East	South
	1♠	X	Pass
2♠ <sup>1</sup>	X	3♣	Pass
3♥	Pass	4♥	AP

1. strength cue bid

Board: 124  
 Dealer: S  
 Vul: EW  
 North HCP: 6  
 South HCP: 12  
 Contract: 2♥ E

North:  
 ♠ 105  
 ♥ 53  
 ♦ KJ107  
 ♣ Q8743

South:  
 ♠ AK962  
 ♥ AJ9  
 ♦ 32  
 ♣ 1092

West	North	East	South
			1♠
X	Pass	2♥	AP

Board: 125  
 Dealer: N  
 Vul: None  
 North HCP: 13  
 South HCP: 7  
 Contract: 4♣ X W

North:  
 ♠ 542  
 ♥ AKJ52  
 ♦ J7  
 ♣ A65

South:  
 ♠ KQJ63  
 ♥ 74  
 ♦ 6542  
 ♣ J9

West	North	East	South
	1♥	X	1♠
2♣	X <sup>1</sup>	Pass	2♠
3♣	Pass	Pass	3♠
Pass	Pass	4♣	X
AP			

1. Support double redouble

## North hands (Practice Page)

### Transfer after 1M (X)

Board: 126	♠ J10762	West Doubles 1♠ if possible.
Dealer: S	♥ 53	East Bids 4♥ if possible.
Vul: NS	♦ QJ72	
HCP: 4	♣ 65	Partner bids first.
Board: 127	♠ 9	East Doubles 1♥ if possible.
Dealer: N	♥ AKQ10764	West Bids 1♠ if possible.
Vul: EW	♦ 2	
HCP: 13	♣ A1094	You bid first.
Board: 128	♠ AJ9	West Doubles 1♥ if possible.
Dealer: S	♥ 8652	
Vul: Both	♦ J73	Partner bids first.
HCP: 6	♣ 865	
Board: 129	♠ A32	East Doubles 1♥ if possible.
Dealer: N	♥ A10963	West Bids 3♣ if possible.
Vul: NS	♦ KQ3	
HCP: 13	♣ 105	You bid first.
Board: 130	♠ A9643	West Doubles 1♠ if possible.
Dealer: S	♥ 9	
Vul: EW	♦ A7	Partner bids first.
HCP: 8	♣ 97432	

## Transfer after 1M (X) Both hands (Answers Page)

Board: 126

Dealer: S

Vul: NS

North HCP: 4

South HCP: 15

Contract: 4♥ E

North:

♠ J10762

♥ 53

♦ QJ72

♣ 65

South:

♠ AKQ943

♥ Q7

♦ K6

♣ J84

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

			1♠
--	--	--	----

X	Pass	4♥	AP
---	------	----	----

Board: 127

Dealer: N

Vul: EW

North HCP: 13

South HCP: 10

Contract: 4♥ N

North:

♠ 9

♥ AKQ10764

♦ 2

♣ A1094

South:

♠ QJ3

♥ 98

♦ Q1095

♣ KQ32

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

	1♥	X	XX
--	----	---	----

1♠	4♥	AP	
----	----	----	--

Board: 128

Dealer: S

Vul: Both

North HCP: 6

South HCP: 12

Contract: 2♥ S

North:

♠ AJ9

♥ 8652

♦ J73

♣ 865

South:

♠ Q105

♥ A10973

♦ Q8

♣ A93

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

			1♥
--	--	--	----

X	2♥	AP	
---	----	----	--

Board: 129

Dealer: N

Vul: NS

North HCP: 13

South HCP: 7

Contract: 3♣ W

North:

♠ A32

♥ A10963

♦ KQ3

♣ 105

South:

♠ KJ104

♥ Q74

♦ J8762

♣ 6

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

	1♥	X	2♥
--	----	---	----

3♣	AP		
----	----	--	--

Board: 130

Dealer: S

Vul: EW

North HCP: 8

South HCP: 13

Contract: 4♠ S

North:

♠ A9643

♥ 9

♦ A7

♣ 97432

South:

♠ KQ1075

♥ KQ72

♦ J65

♣ Q

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

			1♠
--	--	--	----

X	4♠	AP	
---	----	----	--

## South hands (Practice Page)

### Transfer after 1M (X)

Board: 126	♠ AKQ943	West Doubles 1♠ if possible.
Dealer: S	♥ Q7	East Bids 4♥ if possible.
Vul: NS	♦ K6	
HCP: 15	♣ J84	You bid first.

Board: 127	♠ QJ3	East Doubles 1♥ if possible.
Dealer: N	♥ 98	West Bids 1♠ if possible.
Vul: EW	♦ Q1095	
HCP: 10	♣ KQ32	Partner bids first.

Board: 128	♠ Q105	West Doubles 1♥ if possible.
Dealer: S	♥ A10973	
Vul: Both	♦ Q8	You bid first.
HCP: 12	♣ A93	

Board: 129	♠ KJ104	East Doubles 1♥ if possible.
Dealer: N	♥ Q74	West Bids 3♣ if possible.
Vul: NS	♦ J8762	
HCP: 7	♣ 6	Partner bids first.

Board: 130	♠ KQ1075	West Doubles 1♠ if possible.
Dealer: S	♥ KQ72	
Vul: EW	♦ J65	You bid first.
HCP: 13	♣ Q	

## Transfer after 1M (X) Both hands (Answers Page)

Board: 126

Dealer: S

Vul: NS

North HCP: 4

South HCP: 15

Contract: 4♥ E

North:

♠ J10762

♥ 53

♦ QJ72

♣ 65

South:

♠ AKQ943

♥ Q7

♦ K6

♣ J84

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

			1♠
--	--	--	----

X	Pass	4♥	AP
---	------	----	----

Board: 127

Dealer: N

Vul: EW

North HCP: 13

South HCP: 10

Contract: 4♥ N

North:

♠ 9

♥ AKQ10764

♦ 2

♣ A1094

South:

♠ QJ3

♥ 98

♦ Q1095

♣ KQ32

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

	1♥	X	XX
--	----	---	----

1♠	4♥	AP	
----	----	----	--

Board: 128

Dealer: S

Vul: Both

North HCP: 6

South HCP: 12

Contract: 2♥ S

North:

♠ AJ9

♥ 8652

♦ J73

♣ 865

South:

♠ Q105

♥ A10973

♦ Q8

♣ A93

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

			1♥
--	--	--	----

X	2♥	AP	
---	----	----	--

Board: 129

Dealer: N

Vul: NS

North HCP: 13

South HCP: 7

Contract: 3♣ W

North:

♠ A32

♥ A10963

♦ KQ3

♣ 105

South:

♠ KJ104

♥ Q74

♦ J8762

♣ 6

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

	1♥	X	2♥
--	----	---	----

3♣	AP		
----	----	--	--

Board: 130

Dealer: S

Vul: EW

North HCP: 8

South HCP: 13

Contract: 4♠ S

North:

♠ A9643

♥ 9

♦ A7

♣ 97432

South:

♠ KQ1075

♥ KQ72

♦ J65

♣ Q

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

			1♠
--	--	--	----

X	4♠	AP	
---	----	----	--



## North hands (Practice Page)

### Transfer after 1M (X)

Board: 131      ♠ Q10852  
Dealer: N        ♥ KJ73  
Vul: Both        ♦ AQ  
HCP: 12         ♣ 54

East Doubles 1♠ if possible.  
East Doubles Pass if possible.  
West Bids 3♣ if possible.

You bid first.

Board: 132      ♠ J63  
Dealer: S        ♥ 94  
Vul: None        ♦ J1052  
HCP: 5          ♣ K542

West Doubles 1♠ if possible.  
East Bids 4♥ if possible.

Partner bids first.

Board: 133      ♠ KQJ97  
Dealer: N        ♥ KQ  
Vul: EW         ♦ 963  
HCP: 14         ♣ K32

East Doubles 1♠ if possible.  
West Bids 2♥ if possible.

You bid first.

Board: 134      ♠ 97  
Dealer: S        ♥ Q87  
Vul: Both        ♦ 8643  
HCP: 3          ♣ J832

West Doubles 1♥ if possible.  
East Bids 1♠ if possible.  
West Bids 2♠ if possible.  
East Bids 3♠ if possible.

Partner bids first.

Board: 135      ♠ A109  
Dealer: N        ♥ KQ1065  
Vul: None        ♦ Q98  
HCP: 12         ♣ J3

East Doubles 1♥ if possible.  
West Bids 2♠ if possible.  
East Bids 3♠ if possible.

You bid first.

## Transfer after 1M (X) Both hands (Answers Page)

Board: 131	North:	South:	West	North	East	South
Dealer: N	♠ Q10852	♠ AJ93		1♠	X	2♠
Vul: Both	♥ KJ73	♥ 982	Pass	Pass	X	Pass
North HCP: 12	♦ AQ	♦ J862	3♣	Pass	Pass	3♠
South HCP: 7	♣ 54	♣ J7	AP			
Contract: 3♠ N						

Board: 132	North:	South:	West	North	East	South
Dealer: S	♠ J63	♠ AQ98542				1♠
Vul: None	♥ 94	♥ A	X	2♠	Pass	3♠
North HCP: 5	♦ J1052	♦ K6	Pass	Pass	4♥	4♠
South HCP: 15	♣ K542	♣ Q86	AP			
Contract: 4♠ S						

Board: 133	North:	South:	West	North	East	South
Dealer: N	♠ KQJ97	♠ 63		1♠	X	Pass
Vul: EW	♥ KQ	♥ 1052	2♥	X	Pass	3♦
North HCP: 14	♦ 963	♦ AJ1075	AP			
South HCP: 5	♣ K32	♣ 764				
Contract: 3♦ S						

Board: 134	North:	South:	West	North	East	South
Dealer: S	♠ 97	♠ A53				1♥
Vul: Both	♥ Q87	♥ A106532	X	Pass	1♠	2♥
North HCP: 3	♦ 8643	♦ K7	2♠	Pass	3♠	AP
South HCP: 15	♣ J832	♣ A10				
Contract: 3♠ E						

Board: 135	North:	South:	West	North	East	South
Dealer: N	♠ A109	♠ 3				
Vul: None	♥ KQ1065	♥ 43		1♥	X	2♦
North HCP: 12	♦ Q98	♦ K10654	2♠	3♦	3♠	AP
South HCP: 9	♣ J3	♣ AQ872				
Contract: 3♠ W						

## South hands (Practice Page)

### Transfer after 1M (X)

Board: 131      ♠ AJ93  
Dealer: N        ♥ 982  
Vul: Both       ♦ J862  
HCP: 7           ♣ J7

East Doubles 1♠ if possible.  
East Doubles Pass if possible.  
West Bids 3♣ if possible.

Partner bids first.

Board: 132      ♠ AQ98542  
Dealer: S        ♥ A  
Vul: None       ♦ K6  
HCP: 15          ♣ Q86

West Doubles 1♠ if possible.  
East Bids 4♥ if possible.

You bid first.

Board: 133      ♠ 63  
Dealer: N        ♥ 1052  
Vul: EW         ♦ AJ1075  
HCP: 5           ♣ 764

East Doubles 1♠ if possible.  
West Bids 2♥ if possible.

Partner bids first.

Board: 134      ♠ A53  
Dealer: S        ♥ A106532  
Vul: Both       ♦ K7  
HCP: 15          ♣ A10

West Doubles 1♥ if possible.  
East Bids 1♠ if possible.  
West Bids 2♠ if possible.  
East Bids 3♠ if possible.

You bid first.

Board: 135      ♠ 3  
Dealer: N        ♥ 43  
Vul: None       ♦ K10654  
HCP: 9           ♣ AQ872

East Doubles 1♥ if possible.  
West Bids 2♠ if possible.  
East Bids 3♠ if possible.

Partner bids first.

## Transfer after 1M (X) Both hands (Answers Page)

Board: 131	North:	South:	West	North	East	South
Dealer: N	♠ Q10852	♠ AJ93		1♠	X	2♠
Vul: Both	♥ KJ73	♥ 982	Pass	Pass	X	Pass
North HCP: 12	♦ AQ	♦ J862	3♣	Pass	Pass	3♠
South HCP: 7	♣ 54	♣ J7	AP			
Contract: 3♠ N						

Board: 132	North:	South:	West	North	East	South
Dealer: S	♠ J63	♠ AQ98542				1♠
Vul: None	♥ 94	♥ A	X	2♠	Pass	3♠
North HCP: 5	♦ J1052	♦ K6	Pass	Pass	4♥	4♠
South HCP: 15	♣ K542	♣ Q86	AP			
Contract: 4♠ S						

Board: 133	North:	South:	West	North	East	South
Dealer: N	♠ KQJ97	♠ 63		1♠	X	Pass
Vul: EW	♥ KQ	♥ 1052	2♥	X	Pass	3♦
North HCP: 14	♦ 963	♦ AJ1075	AP			
South HCP: 5	♣ K32	♣ 764				
Contract: 3♦ S						

Board: 134	North:	South:	West	North	East	South
Dealer: S	♠ 97	♠ A53				1♥
Vul: Both	♥ Q87	♥ A106532	X	Pass	1♠	2♥
North HCP: 3	♦ 8643	♦ K7	2♠	Pass	3♠	AP
South HCP: 15	♣ J832	♣ A10				
Contract: 3♠ E						

Board: 135	North:	South:	West	North	East	South
Dealer: N	♠ A109	♠ 3				
Vul: None	♥ KQ1065	♥ 43		1♥	X	2♦
North HCP: 12	♦ Q98	♦ K10654	2♠	3♦	3♠	AP
South HCP: 9	♣ J3	♣ AQ872				
Contract: 3♠ W						

## North hands (Practice Page)

### Transfer after 1M (X)

Board: 136      ♠ J1082  
Dealer: S        ♥ Q1074  
Vul: NS         ♦ 432  
HCP: 6          ♣ K3

West Doubles 1♠ if possible.  
East Bids 3♣ if possible.

Partner bids first.

Board: 137      ♠ AJ2  
Dealer: N        ♥ K9862  
Vul: Both       ♦ KQ  
HCP: 13         ♣ 1074

East Doubles 1♥ if possible.  
East Doubles Pass if possible.  
West Bids 3♦ if possible.

You bid first.

Board: 138      ♠ Q9843  
Dealer: S        ♥ 83  
Vul: None       ♦ 9875  
HCP: 3          ♣ J8

West Doubles 1♠ if possible.  
West Doubles Pass if possible.  
East Bids 6♥ if possible.

Partner bids first.

Board: 139      ♠ KQ942  
Dealer: N        ♥ 632  
Vul: NS         ♦ A92  
HCP: 13         ♣ A10

East Doubles 1♠ if possible.

You bid first.

Board: 140      ♠ 6  
Dealer: S        ♥ 54  
Vul: EW         ♦ 1042  
HCP: 4          ♣ KJ108763

West Doubles 1♥ if possible.  
East Bids 1♠ if possible.  
East Bids 3NT if possible.  
East Doubles Pass if possible.

Partner bids first.

## Transfer after 1M (X) Both hands (Answers Page)

Board: 136

Dealer: S

Vul: NS

North HCP: 6

South HCP: 14

Contract: 4♠ S

North:

♠ J1082

♥ Q1074

♦ 432

♣ K3

South:

♠ AKQ7643

♥ A

♦ J10

♣ 1075

West	North	East	South
			1♠
X	2♠	3♣	4♠
AP			

Board: 137

Dealer: N

Vul: Both

North HCP: 13

South HCP: 6

Contract: 3♥ N

North:

♠ AJ2

♥ K9862

♦ KQ

♣ 1074

South:

♠ Q107

♥ QJ753

♦ 96

♣ J65

West	North	East	South
	1♥	X	2♥
Pass	Pass	X	Pass
3♦	Pass	Pass	3♥
AP			

Board: 138

Dealer: S

Vul: None

North HCP: 3

South HCP: 12

Contract: 6♥ E

North:

♠ Q9843

♥ 83

♦ 9875

♣ J8

South:

♠ KJ10652

♥ K

♦ K

♣ Q10653

West	North	East	South
			1♠
X	4♠	Pass	Pass
X	Pass	6♥	AP

Board: 139

Dealer: N

Vul: NS

North HCP: 13

South HCP: 6

Contract: 3♠ N

North:

♠ KQ942

♥ 632

♦ A92

♣ A10

South:

♠ J8653

♥ Q854

♦ —

♣ QJ52

West	North	East	South
	1♠	X	3♠
AP			

Board: 140

Dealer: S

Vul: EW

North HCP: 4

South HCP: 13

Contract: 4♥ X S

North:

♠ 6

♥ 54

♦ 1042

♣ KJ108763

South:

♠ K972

♥ KQ108632

♦ J

♣ A

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

## South hands (Practice Page)

### Transfer after 1M (X)

Board: 136	♠ AKQ7643	West Doubles 1♠ if possible.
Dealer: S	♥ A	East Bids 3♣ if possible.
Vul: NS	♦ J10	
HCP: 14	♣ 1075	You bid first.
Board: 137	♠ Q107	East Doubles 1♥ if possible.
Dealer: N	♥ QJ753	East Doubles Pass if possible.
Vul: Both	♦ 96	West Bids 3♦ if possible.
HCP: 6	♣ J65	Partner bids first.
Board: 138	♠ KJ10652	West Doubles 1♠ if possible.
Dealer: S	♥ K	West Doubles Pass if possible.
Vul: None	♦ K	East Bids 6♥ if possible.
HCP: 12	♣ Q10653	You bid first.
Board: 139	♠ J8653	East Doubles 1♠ if possible.
Dealer: N	♥ Q854	
Vul: NS	♦ —	Partner bids first.
HCP: 6	♣ QJ52	
Board: 140	♠ K972	West Doubles 1♥ if possible.
Dealer: S	♥ KQ108632	East Bids 1♠ if possible.
Vul: EW	♦ J	East Bids 3NT if possible.
HCP: 13	♣ A	East Doubles Pass if possible.
		You bid first.

## Transfer after 1M (X) Both hands (Answers Page)

Board: 136

Dealer: S

Vul: NS

North HCP: 6

South HCP: 14

Contract: 4♠ S

North:

♠ J1082

♥ Q1074

♦ 432

♣ K3

South:

♠ AKQ7643

♥ A

♦ J10

♣ 1075

West North East South

1♠

X 2♠ 3♣ 4♠

AP

Board: 137

Dealer: N

Vul: Both

North HCP: 13

South HCP: 6

Contract: 3♥ N

North:

♠ AJ2

♥ K9862

♦ KQ

♣ 1074

South:

♠ Q107

♥ QJ753

♦ 96

♣ J65

West North East South

1♥ X 2♥

Pass Pass X Pass

3♦ Pass Pass 3♥

AP

Board: 138

Dealer: S

Vul: None

North HCP: 3

South HCP: 12

Contract: 6♥ E

North:

♠ Q9843

♥ 83

♦ 9875

♣ J8

South:

♠ KJ10652

♥ K

♦ K

♣ Q10653

West North East South

1♠

X 4♠ Pass Pass

X Pass 6♥ AP

Board: 139

Dealer: N

Vul: NS

North HCP: 13

South HCP: 6

Contract: 3♠ N

North:

♠ KQ942

♥ 632

♦ A92

♣ A10

South:

♠ J8653

♥ Q854

♦ —

♣ QJ52

West North East South

1♠ X 3♠

AP

Board: 140

Dealer: S

Vul: EW

North HCP: 4

South HCP: 13

Contract: 4♥ X S

North:

♠ 6

♥ 54

♦ 1042

♣ KJ108763

South:

♠ K972

♥ KQ108632

♦ J

♣ A

West North East South

1♥

X Pass 1♠ 2♥

Pass Pass 3NT 4♥

Pass Pass X AP



## North hands (Practice Page)

### Transfer after 1M (X)

Board: 141      ♠ J2  
Dealer: N        ♥ AK10843  
Vul: None        ♦ 4  
HCP: 13         ♣ AJ97

East Doubles 1♥ if possible.  
West Bids 2♦ if possible.  
East Bids 3♦ if possible.  
West Bids 4♦ if possible.

You bid first.

Board: 142      ♠ K10542  
Dealer: S        ♥ J95  
Vul: NS         ♦ J10  
HCP: 5         ♣ 762

West Doubles 1♠ if possible.  
West Doubles Pass if possible.  
East Bids 3♣ if possible.

Partner bids first.

Board: 143      ♠ 984  
Dealer: N        ♥ AKQ63  
Vul: EW         ♦ QJ65  
HCP: 15         ♣ K

East Doubles 1♥ if possible.

You bid first.

Board: 144      ♠ 105  
Dealer: S        ♥ Q975  
Vul: Both       ♦ 953  
HCP: 2         ♣ 9832

West Doubles 1♠ if possible.  
East Bids 1NT if possible.

Partner bids first.

Board: 145      ♠ AQ1042  
Dealer: N        ♥ 8  
Vul: NS         ♦ KQJ102  
HCP: 12         ♣ 62

East Doubles 1♠ if possible.

You bid first.

# Transfer after 1M (X) Both hands (Answers Page)

Board: 141  
 Dealer: N  
 Vul: None  
 North HCP: 13  
 South HCP: 7  
 Contract: 4♦X W

North:  
 ♠ J2  
 ♥ AK10843  
 ♦ 4  
 ♣ AJ97

South:  
 ♠ A1083  
 ♥ 76  
 ♦ 1052  
 ♣ K1064

West	North	East	South
	1♥	X	1♠
2♦	2♥	3♦	3♥
4♦	X	AP	

Board: 142  
 Dealer: S  
 Vul: NS  
 North HCP: 5  
 South HCP: 12  
 Contract: 3♠ S

North:  
 ♠ K10542  
 ♥ J95  
 ♦ J10  
 ♣ 762

South:  
 ♠ AQ983  
 ♥ K103  
 ♦ Q43  
 ♣ J3

West	North	East	South
			1♠
X	2♠	Pass	Pass
X	Pass	3♣	Pass
Pass	3♠	AP	

Board: 143  
 Dealer: N  
 Vul: EW  
 North HCP: 15  
 South HCP: 7  
 Contract: 2♦ N

North:  
 ♠ 984  
 ♥ AKQ63  
 ♦ QJ65  
 ♣ K

South:  
 ♠ QJ1065  
 ♥ 2  
 ♦ K8  
 ♣ J10932

West	North	East	South
	1♥	X	1♠
Pass	2♦	AP	

Board: 144  
 Dealer: S  
 Vul: Both  
 North HCP: 2  
 South HCP: 14  
 Contract: 1N E

North:  
 ♠ 105  
 ♥ Q975  
 ♦ 953  
 ♣ 9832

South:  
 ♠ AJ863  
 ♥ A3  
 ♦ J106  
 ♣ KJ5

West	North	East	South
			1♠
X	Pass	1NT	AP

Board: 145  
 Dealer: N  
 Vul: NS  
 North HCP: 12  
 South HCP: 9  
 Contract: 4♠ N

North:  
 ♠ AQ1042  
 ♥ 8  
 ♦ KQJ102  
 ♣ 62

South:  
 ♠ KJ93  
 ♥ J1043  
 ♦ A9  
 ♣ 983

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

1. Jordan Truscott 2NT
2. Splinter

## South hands (Practice Page)

### Transfer after 1M (X)

Board: 141      ♠ A1083  
Dealer: N        ♥ 76  
Vul: None        ♦ 1052  
HCP: 7           ♣ K1064

East Doubles 1♥ if possible.  
West Bids 2♦ if possible.  
East Bids 3♦ if possible.  
West Bids 4♦ if possible.

Partner bids first.

Board: 142      ♠ AQ983  
Dealer: S        ♥ K103  
Vul: NS          ♦ Q43  
HCP: 12         ♣ J3

West Doubles 1♠ if possible.  
West Doubles Pass if possible.  
East Bids 3♣ if possible.

You bid first.

Board: 143      ♠ QJ1065  
Dealer: N        ♥ 2  
Vul: EW         ♦ K8  
HCP: 7           ♣ J10932

East Doubles 1♥ if possible.

Partner bids first.

Board: 144      ♠ AJ863  
Dealer: S        ♥ A3  
Vul: Both       ♦ J106  
HCP: 14         ♣ KJ5

West Doubles 1♠ if possible.  
East Bids 1NT if possible.

You bid first.

Board: 145      ♠ KJ93  
Dealer: N        ♥ J1043  
Vul: NS          ♦ A9  
HCP: 9           ♣ 983

East Doubles 1♠ if possible.

Partner bids first.

# Transfer after 1M (X) Both hands (Answers Page)

Board: 141  
 Dealer: N  
 Vul: None  
 North HCP: 13  
 South HCP: 7  
 Contract: 4♦X W

North:  
 ♠ J2  
 ♥ AK10843  
 ♦ 4  
 ♣ AJ97

South:  
 ♠ A1083  
 ♥ 76  
 ♦ 1052  
 ♣ K1064

West	North	East	South
	1♥	X	1♠
2♦	2♥	3♦	3♥
4♦	X	AP	

Board: 142  
 Dealer: S  
 Vul: NS  
 North HCP: 5  
 South HCP: 12  
 Contract: 3♠ S

North:  
 ♠ K10542  
 ♥ J95  
 ♦ J10  
 ♣ 762

South:  
 ♠ AQ983  
 ♥ K103  
 ♦ Q43  
 ♣ J3

West	North	East	South
			1♠
X	2♠	Pass	Pass
X	Pass	3♣	Pass
Pass	3♠	AP	

Board: 143  
 Dealer: N  
 Vul: EW  
 North HCP: 15  
 South HCP: 7  
 Contract: 2♦ N

North:  
 ♠ 984  
 ♥ AKQ63  
 ♦ QJ65  
 ♣ K

South:  
 ♠ QJ1065  
 ♥ 2  
 ♦ K8  
 ♣ J10932

West	North	East	South
	1♥	X	1♠
Pass	2♦	AP	

Board: 144  
 Dealer: S  
 Vul: Both  
 North HCP: 2  
 South HCP: 14  
 Contract: 1N E

North:  
 ♠ 105  
 ♥ Q975  
 ♦ 953  
 ♣ 9832

South:  
 ♠ AJ863  
 ♥ A3  
 ♦ J106  
 ♣ KJ5

West	North	East	South
			1♠
X	Pass	1NT	AP

Board: 145  
 Dealer: N  
 Vul: NS  
 North HCP: 12  
 South HCP: 9  
 Contract: 4♠ N

North:  
 ♠ AQ1042  
 ♥ 8  
 ♦ KQJ102  
 ♣ 62

South:  
 ♠ KJ93  
 ♥ J1043  
 ♦ A9  
 ♣ 983

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

1. Jordan Truscott 2NT
2. Splinter

## North hands (Practice Page)

### Transfer after 1M (X)

Board: 146      ♠ Q64  
Dealer: S        ♥ K10942  
Vul: EW        ♦ J52  
HCP: 9          ♣ K8

West Doubles 1♠ if possible.  
West Doubles Pass if possible.  
East Bids 3♣ if possible.

Partner bids first.

Board: 147      ♠ —  
Dealer: N        ♥ A109732  
Vul: Both      ♦ A9643  
HCP: 12        ♣ A3

East Doubles 1♥ if possible.

You bid first.

Board: 148      ♠ Q62  
Dealer: S        ♥ 109874  
Vul: None      ♦ A8  
HCP: 9          ♣ K94

West Doubles 1♥ if possible.  
East Bids 4♠ if possible.

Partner bids first.

Board: 149      ♠ AQ1063  
Dealer: N        ♥ A10  
Vul: EW        ♦ K1073  
HCP: 16        ♣ K8

East Doubles 1♠ if possible.  
West Bids 2♥ if possible.  
West Doubles 3♠ if possible.

You bid first.

Board: 150      ♠ 7432  
Dealer: S        ♥ 5  
Vul: Both      ♦ 9765  
HCP: 3          ♣ QJ65

West Doubles 1♠ if possible.  
East Bids 2♥ if possible.  
East Bids 2NT if possible.  
West Bids 4♥ if possible.

Partner bids first.

# Transfer after 1M (X) Both hands (Answers Page)

Board: 146

Dealer: S

Vul: EW

North HCP: 9

South HCP: 13

Contract: 3♠ S

North:

♠ Q64

♥ K10942

♦ J52

♣ K8

South:

♠ AJ1082

♥ Q3

♦ AQ103

♣ 73

West North East South

X 2♠ Pass 1♠

X Pass 3♣ Pass

AP

Board: 147

Dealer: N

Vul: Both

North HCP: 12

South HCP: 9

Contract: 6♥ N

North:

♠ —

♥ A109732

♦ A9643

♣ A3

South:

♠ KQJ865

♥ K865

♦ 102

♣ 2

West North East South

1♥ X 2NT<sup>1</sup>

Pass 4NT<sup>2</sup> Pass 5♦<sup>3</sup>

Pass 6♥ AP

1. Jordan Truscott 2NT

2. Blackwood 0314, for ♥

3. A=1/5 or 4/5

Board: 148

Dealer: S

Vul: None

North HCP: 9

South HCP: 13

Contract: 5♥ S

North:

♠ Q62

♥ 109874

♦ A8

♣ K94

South:

♠ —

♥ AKQJ65

♦ K764

♣ 1063

West North East South

X 2NT<sup>1</sup> Pass 1♥

Pass Pass 4♥

AP 4♠ 5♥

1. Jordan Truscott 2NT

Board: 149

Dealer: N

Vul: EW

North HCP: 16

South HCP: 3

Contract: 3♠X N

North:

♠ AQ1063

♥ A10

♦ K1073

♣ K8

South:

♠ J8

♥ 962

♦ Q95

♣ 75432

West North East South

X 1♠ X Pass

2♥ 3♦ Pass 3♠

X AP

Board: 150

Dealer: S

Vul: Both

North HCP: 3

South HCP: 12

Contract: 4♥ E

North:

♠ 7432

♥ 5

♦ 9765

♣ QJ65

South:

♠ KJ10985

♥ A874

♦ 10

♣ A3

West North East South

X Pass 2♥ 1♠

Pass Pass 2NT 2♠

4♥ AP

## South hands (Practice Page)

### Transfer after 1M (X)

Board: 146      ♠ AJ1082  
Dealer: S        ♥ Q3  
Vul: EW        ♦ AQ103  
HCP: 13        ♣ 73

West Doubles 1♠ if possible.  
West Doubles Pass if possible.  
East Bids 3♣ if possible.

You bid first.

Board: 147      ♠ KQJ865  
Dealer: N        ♥ K865  
Vul: Both       ♦ 102  
HCP: 9        ♣ 2

East Doubles 1♥ if possible.

Partner bids first.

Board: 148      ♠ —  
Dealer: S        ♥ AKQJ65  
Vul: None       ♦ K764  
HCP: 13        ♣ 1063

West Doubles 1♥ if possible.  
East Bids 4♠ if possible.

You bid first.

Board: 149      ♠ J8  
Dealer: N        ♥ 962  
Vul: EW        ♦ Q95  
HCP: 3        ♣ 75432

East Doubles 1♠ if possible.  
West Bids 2♥ if possible.  
West Doubles 3♠ if possible.

Partner bids first.

Board: 150      ♠ KJ10985  
Dealer: S        ♥ A874  
Vul: Both       ♦ 10  
HCP: 12        ♣ A3

West Doubles 1♠ if possible.  
East Bids 2♥ if possible.  
East Bids 2NT if possible.  
West Bids 4♥ if possible.

You bid first.

# Transfer after 1M (X) Both hands (Answers Page)

Board: 146

Dealer: S

Vul: EW

North HCP: 9

South HCP: 13

Contract: 3♠ S

North:

♠ Q64

♥ K10942

♦ J52

♣ K8

South:

♠ AJ1082

♥ Q3

♦ AQ103

♣ 73

West North East South

X 2♠ Pass 1♠

X Pass 3♣ Pass

AP

Board: 147

Dealer: N

Vul: Both

North HCP: 12

South HCP: 9

Contract: 6♥ N

North:

♠ —

♥ A109732

♦ A9643

♣ A3

South:

♠ KQJ865

♥ K865

♦ 102

♣ 2

West North East South

1♥ X 2NT<sup>1</sup>

Pass 4NT<sup>2</sup> Pass 5♦<sup>3</sup>

Pass 6♥ AP

1. Jordan Truscott 2NT
2. Blackwood 0314, for ♥
3. A=1/5 or 4/5

Board: 148

Dealer: S

Vul: None

North HCP: 9

South HCP: 13

Contract: 5♥ S

North:

♠ Q62

♥ 109874

♦ A8

♣ K94

South:

♠ —

♥ AKQJ65

♦ K764

♣ 1063

West North East South

X 2NT<sup>1</sup> Pass 1♥

Pass Pass 4♥

AP 5♥

1. Jordan Truscott 2NT

Board: 149

Dealer: N

Vul: EW

North HCP: 16

South HCP: 3

Contract: 3♠X N

North:

♠ AQ1063

♥ A10

♦ K1073

♣ K8

South:

♠ J8

♥ 962

♦ Q95

♣ 75432

West North East South

X 1♠ X Pass

2♥ 3♦ Pass 3♠

X AP

Board: 150

Dealer: S

Vul: Both

North HCP: 3

South HCP: 12

Contract: 4♥ E

North:

♠ 7432

♥ 5

♦ 9765

♣ QJ65

South:

♠ KJ10985

♥ A874

♦ 10

♣ A3

West North East South

X Pass 2♥ 1♠

Pass Pass 2NT 2♠

4♥ AP



## North hands (Practice Page)

### Transfer after 1M (X)

Board: 151      ♠ AQ1043  
Dealer: N        ♥ KJ2  
Vul: None        ♦ 6  
HCP: 12         ♣ Q742

East Doubles 1♠ if possible.  
West Doubles 4♠ if possible.  
  
You bid first.

Board: 152      ♠ A1075  
Dealer: S        ♥ 864  
Vul: NS         ♦ K532  
HCP: 7         ♣ 74

West Doubles 1♥ if possible.  
West Doubles Pass if possible.  
East Bids 2♠ if possible.  
  
Partner bids first.

Board: 153      ♠ 9753  
Dealer: N        ♥ AK762  
Vul: Both       ♦ —  
HCP: 15        ♣ AKJ7

East Doubles 1♥ if possible.  
West Bids 2♦ if possible.  
East Bids 3♦ if possible.  
West Bids 5♦ if possible.  
  
You bid first.

Board: 154      ♠ 5  
Dealer: S        ♥ J10873  
Vul: None       ♦ 10874  
HCP: 8         ♣ AK2

West Doubles 1♥ if possible.  
  
Partner bids first.

Board: 155      ♠ KJ632  
Dealer: N        ♥ A84  
Vul: NS         ♦ A52  
HCP: 12        ♣ 53

East Doubles 1♠ if possible.  
  
You bid first.

## Transfer after 1M (X) Both hands (Answers Page)

Board: 151  
 Dealer: N  
 Vul: None  
 North HCP: 12  
 South HCP: 4  
 Contract: 4♠X N

North:  
 ♠ AQ1043  
 ♥ KJ2  
 ♦ 6  
 ♣ Q742

South:  
 ♠ J9765  
 ♥ 93  
 ♦ K1032  
 ♣ 83

West	North	East	South
	1♠	X	4♠
X	AP		

Board: 152  
 Dealer: S  
 Vul: NS  
 North HCP: 7  
 South HCP: 14  
 Contract: 4♥ S

North:  
 ♠ A1075  
 ♥ 864  
 ♦ K532  
 ♣ 74

South:  
 ♠ 4  
 ♥ AKJ10973  
 ♦ Q7  
 ♣ A95

West	North	East	South
			1♥
X	2♥	Pass	Pass
X	Pass	2♠	4♥
AP			

Board: 153  
 Dealer: N  
 Vul: Both  
 North HCP: 15  
 South HCP: 4  
 Contract: 5♦X W

North:  
 ♠ 9753  
 ♥ AK762  
 ♦ —  
 ♣ AKJ7

South:  
 ♠ 108  
 ♥ J983  
 ♦ QJ54  
 ♣ 1082

West	North	East	South
	1♥	X	Pass
2♦	X	3♦	3♥
5♦	X	AP	

Board: 154  
 Dealer: S  
 Vul: None  
 North HCP: 8  
 South HCP: 14  
 Contract: 3♥ S

North:  
 ♠ 5  
 ♥ J10873  
 ♦ 10874  
 ♣ AK2

South:  
 ♠ J763  
 ♥ AQ952  
 ♦ AK9  
 ♣ 5

West	North	East	South
			1♥
X	3♥	AP	

Board: 155  
 Dealer: N  
 Vul: NS  
 North HCP: 12  
 South HCP: 9  
 Contract: 2♦ S

North:  
 ♠ KJ632  
 ♥ A84  
 ♦ A52  
 ♣ 53

South:  
 ♠ A  
 ♥ Q109  
 ♦ QJ943  
 ♣ 9874

West	North	East	South
	1♠	X	2♦
AP			

## South hands (Practice Page)

### Transfer after 1M (X)

Board: 151      ♠ J9765  
Dealer: N        ♥ 93  
Vul: None       ♦ K1032  
HCP: 4           ♣ 83

East Doubles 1♠ if possible.  
West Doubles 4♠ if possible.

Partner bids first.

Board: 152      ♠ 4  
Dealer: S        ♥ AKJ10973  
Vul: NS          ♦ Q7  
HCP: 14          ♣ A95

West Doubles 1♥ if possible.  
West Doubles Pass if possible.  
East Bids 2♠ if possible.

You bid first.

Board: 153      ♠ 108  
Dealer: N        ♥ J983  
Vul: Both       ♦ QJ54  
HCP: 4           ♣ 1082

East Doubles 1♥ if possible.  
West Bids 2♦ if possible.  
East Bids 3♦ if possible.  
West Bids 5♦ if possible.

Partner bids first.

Board: 154      ♠ J763  
Dealer: S        ♥ AQ952  
Vul: None       ♦ AK9  
HCP: 14          ♣ 5

West Doubles 1♥ if possible.

You bid first.

Board: 155      ♠ A  
Dealer: N        ♥ Q109  
Vul: NS          ♦ QJ943  
HCP: 9           ♣ 9874

East Doubles 1♠ if possible.

Partner bids first.

## Transfer after 1M (X) Both hands (Answers Page)

Board: 151  
 Dealer: N  
 Vul: None  
 North HCP: 12  
 South HCP: 4  
 Contract: 4♠X N

North:  
 ♠ AQ1043  
 ♥ KJ2  
 ♦ 6  
 ♣ Q742

South:  
 ♠ J9765  
 ♥ 93  
 ♦ K1032  
 ♣ 83

West	North	East	South
	1♠	X	4♠
X	AP		

Board: 152  
 Dealer: S  
 Vul: NS  
 North HCP: 7  
 South HCP: 14  
 Contract: 4♥ S

North:  
 ♠ A1075  
 ♥ 864  
 ♦ K532  
 ♣ 74

South:  
 ♠ 4  
 ♥ AKJ10973  
 ♦ Q7  
 ♣ A95

West	North	East	South
			1♥
X	2♥	Pass	Pass
X	Pass	2♠	4♥
AP			

Board: 153  
 Dealer: N  
 Vul: Both  
 North HCP: 15  
 South HCP: 4  
 Contract: 5♦X W

North:  
 ♠ 9753  
 ♥ AK762  
 ♦ —  
 ♣ AKJ7

South:  
 ♠ 108  
 ♥ J983  
 ♦ QJ54  
 ♣ 1082

West	North	East	South
	1♥	X	Pass
2♦	X	3♦	3♥
5♦	X	AP	

Board: 154  
 Dealer: S  
 Vul: None  
 North HCP: 8  
 South HCP: 14  
 Contract: 3♥ S

North:  
 ♠ 5  
 ♥ J10873  
 ♦ 10874  
 ♣ AK2

South:  
 ♠ J763  
 ♥ AQ952  
 ♦ AK9  
 ♣ 5

West	North	East	South
			1♥
X	3♥	AP	

Board: 155  
 Dealer: N  
 Vul: NS  
 North HCP: 12  
 South HCP: 9  
 Contract: 2♦ S

North:  
 ♠ KJ632  
 ♥ A84  
 ♦ A52  
 ♣ 53

South:  
 ♠ A  
 ♥ Q109  
 ♦ QJ943  
 ♣ 9874

West	North	East	South
	1♠	X	2♦
AP			

## North hands (Practice Page)

### Transfer after 1M (X)

Board: 156      ♠ K108752  
Dealer: S        ♥ J109  
Vul: EW         ♦ 105  
HCP: 4           ♣ 106

West Doubles 1♥ if possible.  
East Bids 2NT if possible.  
West Bids 3NT if possible.

Partner bids first.

Board: 157      ♠ AQJ843  
Dealer: N        ♥ 7  
Vul: None       ♦ A6  
HCP: 12          ♣ J987

East Doubles 1♠ if possible.  
East Doubles Pass if possible.  
West Bids 3♦ if possible.

You bid first.

Board: 158      ♠ 72  
Dealer: S        ♥ 1083  
Vul: NS         ♦ AJ84  
HCP: 9           ♣ A1062

West Doubles 1♠ if possible.  
East Bids 1NT if possible.

Partner bids first.

Board: 159      ♠ A6  
Dealer: N        ♥ AKQ7542  
Vul: EW         ♦ 92  
HCP: 14          ♣ J5

East Doubles 1♥ if possible.  
East Doubles Pass if possible.  
West Bids 3♦ if possible.

You bid first.

Board: 160      ♠ J985  
Dealer: S        ♥ Q73  
Vul: Both       ♦ K432  
HCP: 6           ♣ 96

West Doubles 1♥ if possible.  
East Bids 3♣ if possible.  
East Doubles Pass if possible.  
West Bids 4♣ if possible.

Partner bids first.

## Transfer after 1M (X) Both hands (Answers Page)

Board: 156	North:	South:	West	North	East	South
Dealer: S	♠ K108752	♠ A				1♥
Vul: EW	♥ J109	♥ A8752	X	Pass	2NT	Pass
North HCP: 4	♦ 105	♦ J832	3NT	AP		
South HCP: 12	♣ 106	♣ K74				
Contract: 3N E						

Board: 157	North:	South:	West	North	East	South
Dealer: N	♠ AQJ843	♠ K109		1♠	X	2♠
Vul: None	♥ 7	♥ J9542	Pass	Pass	X	Pass
North HCP: 12	♦ A6	♦ Q10	3♦	3♠	AP	
South HCP: 6	♣ J987	♣ 1042				
Contract: 3♠ N						

Board: 158	North:	South:	West	North	East	South
Dealer: S	♠ 72	♠ AKQ85				1♠
Vul: NS	♥ 1083	♥ J764	X	Pass	1NT	AP
North HCP: 9	♦ AJ84	♦ Q93				
South HCP: 12	♣ A1062	♣ 4				
Contract: 1N E						

Board: 159	North:	South:	West	North	East	South
Dealer: N	♠ A6	♠ Q10943		1♥	X	2♥
Vul: EW	♥ AKQ7542	♥ J63	Pass	Pass	X	Pass
North HCP: 14	♦ 92	♦ K63	3♦	3♥	AP	
South HCP: 6	♣ J5	♣ 74				
Contract: 3♥ N						

Board: 160	North:	South:	West	North	East	South
Dealer: S	♠ J985	♠ KQ106				1♥
Vul: Both	♥ Q73	♥ A9852	X	2♥	3♣	3♥
North HCP: 6	♦ K432	♦ 987	Pass	Pass	X	Pass
South HCP: 13	♣ 96	♣ A	4♣	AP		
Contract: 4♣ E						

## South hands (Practice Page)

### Transfer after 1M (X)

Board: 156      ♠ A  
Dealer: S        ♥ A8752  
Vul: EW         ♦ J832  
HCP: 12         ♣ K74

West Doubles 1♥ if possible.  
East Bids 2NT if possible.  
West Bids 3NT if possible.

You bid first.

Board: 157      ♠ K109  
Dealer: N        ♥ J9542  
Vul: None       ♦ Q10  
HCP: 6           ♣ 1042

East Doubles 1♠ if possible.  
East Doubles Pass if possible.  
West Bids 3♦ if possible.

Partner bids first.

Board: 158      ♠ AKQ85  
Dealer: S        ♥ J764  
Vul: NS         ♦ Q93  
HCP: 12         ♣ 4

West Doubles 1♠ if possible.  
East Bids 1NT if possible.

You bid first.

Board: 159      ♠ Q10943  
Dealer: N        ♥ J63  
Vul: EW         ♦ K63  
HCP: 6           ♣ 74

East Doubles 1♥ if possible.  
East Doubles Pass if possible.  
West Bids 3♦ if possible.

Partner bids first.

Board: 160      ♠ KQ106  
Dealer: S        ♥ A9852  
Vul: Both       ♦ 987  
HCP: 13         ♣ A

West Doubles 1♥ if possible.  
East Bids 3♣ if possible.  
East Doubles Pass if possible.  
West Bids 4♣ if possible.

You bid first.

## Transfer after 1M (X) Both hands (Answers Page)

Board: 156	North:	South:	West	North	East	South
Dealer: S	♠ K108752	♠ A				1♥
Vul: EW	♥ J109	♥ A8752	X	Pass	2NT	Pass
North HCP: 4	♦ 105	♦ J832	3NT	AP		
South HCP: 12	♣ 106	♣ K74				
Contract: 3N E						

Board: 157	North:	South:	West	North	East	South
Dealer: N	♠ AQJ843	♠ K109		1♠	X	2♠
Vul: None	♥ 7	♥ J9542	Pass	Pass	X	Pass
North HCP: 12	♦ A6	♦ Q10	3♦	3♠	AP	
South HCP: 6	♣ J987	♣ 1042				
Contract: 3♠ N						

Board: 158	North:	South:	West	North	East	South
Dealer: S	♠ 72	♠ AKQ85				1♠
Vul: NS	♥ 1083	♥ J764	X	Pass	1NT	AP
North HCP: 9	♦ AJ84	♦ Q93				
South HCP: 12	♣ A1062	♣ 4				
Contract: 1N E						

Board: 159	North:	South:	West	North	East	South
Dealer: N	♠ A6	♠ Q10943		1♥	X	2♥
Vul: EW	♥ AKQ7542	♥ J63	Pass	Pass	X	Pass
North HCP: 14	♦ 92	♦ K63	3♦	3♥	AP	
South HCP: 6	♣ J5	♣ 74				
Contract: 3♥ N						

Board: 160	North:	South:	West	North	East	South
Dealer: S	♠ J985	♠ KQ106				1♥
Vul: Both	♥ Q73	♥ A9852	X	2♥	3♣	3♥
North HCP: 6	♦ K432	♦ 987	Pass	Pass	X	Pass
South HCP: 13	♣ 96	♣ A	4♣	AP		
Contract: 4♣ E						



## North hands (Practice Page)

### Transfer after 1M (X)

Board: 161	♠ A108	East Doubles 1♥ if possible.
Dealer: N	♥ AJ974	West Bids 3NT if possible.
Vul: NS	♦ A10	
HCP: 13	♣ 862	You bid first.
Board: 162	♠ 102	West Doubles 1♥ if possible.
Dealer: S	♥ 108	East Bids 1NT if possible.
Vul: EW	♦ QJ82	
HCP: 7	♣ KJ986	Partner bids first.
Board: 163	♠ Q10652	East Doubles 1♠ if possible.
Dealer: N	♥ A54	West Bids 2♥ if possible.
Vul: Both	♦ AK5	
HCP: 14	♣ J5	You bid first.
Board: 164	♠ 1087	West Doubles 1♠ if possible.
Dealer: S	♥ 9765	East Bids 2♣ if possible.
Vul: None	♦ J2	West Bids 2♦ if possible.
HCP: 1	♣ 10762	East Bids 2♠ if possible.
		West Bids 3♥ if possible.
		East Bids 3NT if possible.
		Partner bids first.
Board: 165	♠ AJ962	East Doubles 1♠ if possible.
Dealer: N	♥ 9	West Bids 1NT if possible.
Vul: EW	♦ K74	
HCP: 12	♣ KJ72	You bid first.

## Transfer after 1M (X) Both hands (Answers Page)

Board: 161  
 Dealer: N  
 Vul: NS  
 North HCP: 13  
 South HCP: 0  
 Contract: 3N W

North:  
 ♠ A108  
 ♥ AJ974  
 ♦ A10  
 ♣ 862

South:  
 ♠ 7542  
 ♥ 108653  
 ♦ 87  
 ♣ 73

West	North	East	South
	1♥	X	3♥
3NT	AP		

Board: 162  
 Dealer: S  
 Vul: EW  
 North HCP: 7  
 South HCP: 13  
 Contract: 1N E

North:  
 ♠ 102  
 ♥ 108  
 ♦ QJ82  
 ♣ KJ986

South:  
 ♠ Q76  
 ♥ KJ975  
 ♦ K75  
 ♣ A5

West	North	East	South
			1♥
X	Pass	1NT	AP

Board: 163  
 Dealer: N  
 Vul: Both  
 North HCP: 14  
 South HCP: 11  
 Contract: 4♠ N

North:  
 ♠ Q10652  
 ♥ A54  
 ♦ AK5  
 ♣ J5

South:  
 ♠ K84  
 ♥ Q2  
 ♦ J10432  
 ♣ KQ8

West	North	East	South
	1♠	X	XX
2♥	X	Pass	4♠
AP			

Board: 164  
 Dealer: S  
 Vul: None  
 North HCP: 1  
 South HCP: 13  
 Contract: 3N E

North:  
 ♠ 1087  
 ♥ 9765  
 ♦ J2  
 ♣ 10762

South:  
 ♠ AQJ92  
 ♥ J8  
 ♦ 763  
 ♣ KQ5

West	North	East	South
			1♠
X	Pass	2♣	Pass
2♦	Pass	2♠ <sup>1</sup>	Pass
3♥	Pass	3NT	AP
1. limit raise or better in ♦			

Board: 165  
 Dealer: N  
 Vul: EW  
 North HCP: 12  
 South HCP: 3  
 Contract: 1N W

North:  
 ♠ AJ962  
 ♥ 9  
 ♦ K74  
 ♣ KJ72

South:  
 ♠ 53  
 ♥ QJ1032  
 ♦ 10853  
 ♣ 98

West	North	East	South
	1♠	X	Pass
1NT	AP		

## South hands (Practice Page)

### Transfer after 1M (X)

Board: 161	♠ 7542	East Doubles 1♥ if possible.
Dealer: N	♥ 108653	West Bids 3NT if possible.
Vul: NS	♦ 87	
HCP: 0	♣ 73	Partner bids first.
Board: 162	♠ Q76	West Doubles 1♥ if possible.
Dealer: S	♥ KJ975	East Bids 1NT if possible.
Vul: EW	♦ K75	
HCP: 13	♣ A5	You bid first.
Board: 163	♠ K84	East Doubles 1♠ if possible.
Dealer: N	♥ Q2	West Bids 2♥ if possible.
Vul: Both	♦ J10432	
HCP: 11	♣ KQ8	Partner bids first.
Board: 164	♠ AQJ92	West Doubles 1♠ if possible.
Dealer: S	♥ J8	East Bids 2♣ if possible.
Vul: None	♦ 763	West Bids 2♦ if possible.
HCP: 13	♣ KQ5	East Bids 2♠ if possible.
		West Bids 3♥ if possible.
		East Bids 3NT if possible.
		You bid first.
Board: 165	♠ 53	East Doubles 1♠ if possible.
Dealer: N	♥ QJ1032	West Bids 1NT if possible.
Vul: EW	♦ 10853	
HCP: 3	♣ 98	Partner bids first.

## Transfer after 1M (X) Both hands (Answers Page)

Board: 161  
 Dealer: N  
 Vul: NS  
 North HCP: 13  
 South HCP: 0  
 Contract: 3N W

North:  
 ♠ A108  
 ♥ AJ974  
 ♦ A10  
 ♣ 862

South:  
 ♠ 7542  
 ♥ 108653  
 ♦ 87  
 ♣ 73

West	North	East	South
	1♥	X	3♥
3NT	AP		

Board: 162  
 Dealer: S  
 Vul: EW  
 North HCP: 7  
 South HCP: 13  
 Contract: 1N E

North:  
 ♠ 102  
 ♥ 108  
 ♦ QJ82  
 ♣ KJ986

South:  
 ♠ Q76  
 ♥ KJ975  
 ♦ K75  
 ♣ A5

West	North	East	South
			1♥
X	Pass	1NT	AP

Board: 163  
 Dealer: N  
 Vul: Both  
 North HCP: 14  
 South HCP: 11  
 Contract: 4♠ N

North:  
 ♠ Q10652  
 ♥ A54  
 ♦ AK5  
 ♣ J5

South:  
 ♠ K84  
 ♥ Q2  
 ♦ J10432  
 ♣ KQ8

West	North	East	South
	1♠	X	XX
2♥	X	Pass	4♠
AP			

Board: 164  
 Dealer: S  
 Vul: None  
 North HCP: 1  
 South HCP: 13  
 Contract: 3N E

North:  
 ♠ 1087  
 ♥ 9765  
 ♦ J2  
 ♣ 10762

South:  
 ♠ AQJ92  
 ♥ J8  
 ♦ 763  
 ♣ KQ5

West	North	East	South
			1♠
X	Pass	2♣	Pass
2♦	Pass	2♠ <sup>1</sup>	Pass
3♥	Pass	3NT	AP
1. limit raise or better in ♦			

Board: 165  
 Dealer: N  
 Vul: EW  
 North HCP: 12  
 South HCP: 3  
 Contract: 1N W

North:  
 ♠ AJ962  
 ♥ 9  
 ♦ K74  
 ♣ KJ72

South:  
 ♠ 53  
 ♥ QJ1032  
 ♦ 10853  
 ♣ 98

West	North	East	South
	1♠	X	Pass
1NT	AP		

## North hands (Practice Page)

### Transfer after 1M (X)

Board: 166	♠ 542	West Doubles 1♥ if possible.
Dealer: S	♥ AJ43	East Bids 2♠ if possible.
Vul: Both	♦ 92	
HCP: 5	♣ 10984	Partner bids first.
Board: 167	♠ AQ1084	East Doubles 1♠ if possible.
Dealer: N	♥ Q	West Bids 4♥ if possible.
Vul: None	♦ AJ1043	
HCP: 13	♣ 103	You bid first.
Board: 168	♠ 32	West Doubles 1♠ if possible.
Dealer: S	♥ K87	East Bids 2♦ if possible.
Vul: NS	♦ 1097	East Bids 3♦ if possible.
HCP: 6	♣ QJ952	Partner bids first.
Board: 169	♠ AK632	East Doubles 1♠ if possible.
Dealer: N	♥ QJ8	West Bids 2♥ if possible.
Vul: Both	♦ K987	
HCP: 15	♣ Q	You bid first.
Board: 170	♠ 86432	West Doubles 1♠ if possible.
Dealer: S	♥ QJ52	
Vul: None	♦ 9	Partner bids first.
HCP: 3	♣ 1084	

## Transfer after 1M (X) Both hands (Answers Page)

Board: 166	North:	South:	West	North	East	South
Dealer: S	♠ 542	♠ 6				1♥
Vul: Both	♥ AJ43	♥ 108652				
North HCP: 5	♦ 92	♦ AQ8	X	2♥	2♠	AP
South HCP: 13	♣ 10984	♣ AK52				
Contract: 2♠ E						

Board: 167	North:	South:	West	North	East	South
Dealer: N	♠ AQ1084	♠ 9532				
Vul: None	♥ Q	♥ 985		1♠	X	3♠
North HCP: 13	♦ AJ1043	♦ Q872	4♥	AP		
South HCP: 2	♣ 103	♣ 65				
Contract: 4♥ W						

Board: 168	North:	South:	West	North	East	South
Dealer: S	♠ 32	♠ AKJ876				1♠
Vul: NS	♥ K87	♥ A5				
North HCP: 6	♦ 1097	♦ 4	X	Pass	2♦	2♠
South HCP: 12	♣ QJ952	♣ 8743	Pass	Pass	3♦	AP
Contract: 3♦ E						

Board: 169	North:	South:	West	North	East	South
Dealer: N	♠ AK632	♠ J98				
Vul: Both	♥ QJ8	♥ 95		1♠	X	Pass
North HCP: 15	♦ K987	♦ J63	2♥	AP		
South HCP: 2	♣ Q	♣ 109832				
Contract: 2♥ W						

Board: 170	North:	South:	West	North	East	South
Dealer: S	♠ 86432	♠ AK1075				
Vul: None	♥ QJ52	♥ K3				1♠
North HCP: 3	♦ 9	♦ AQJ3	X	4♠	AP	
South HCP: 17	♣ 1084	♣ 32				
Contract: 4♠ S						

## South hands (Practice Page)

### Transfer after 1M (X)

Board: 166	♠ 6	West Doubles 1♥ if possible.
Dealer: S	♥ 108652	East Bids 2♠ if possible.
Vul: Both	♦ AQ8	
HCP: 13	♣ AK52	You bid first.
Board: 167	♠ 9532	East Doubles 1♠ if possible.
Dealer: N	♥ 985	West Bids 4♥ if possible.
Vul: None	♦ Q872	
HCP: 2	♣ 65	Partner bids first.
Board: 168	♠ AKJ876	West Doubles 1♠ if possible.
Dealer: S	♥ A5	East Bids 2♦ if possible.
Vul: NS	♦ 4	East Bids 3♦ if possible.
HCP: 12	♣ 8743	You bid first.
Board: 169	♠ J98	East Doubles 1♠ if possible.
Dealer: N	♥ 95	West Bids 2♥ if possible.
Vul: Both	♦ J63	
HCP: 2	♣ 109832	Partner bids first.
Board: 170	♠ AK1075	West Doubles 1♠ if possible.
Dealer: S	♥ K3	
Vul: None	♦ AQJ3	You bid first.
HCP: 17	♣ 32	

## Transfer after 1M (X) Both hands (Answers Page)

Board: 166	North:	South:	West	North	East	South
Dealer: S	♠ 542	♠ 6				1♥
Vul: Both	♥ AJ43	♥ 108652				
North HCP: 5	♦ 92	♦ AQ8	X	2♥	2♠	AP
South HCP: 13	♣ 10984	♣ AK52				
Contract: 2♠ E						

Board: 167	North:	South:	West	North	East	South
Dealer: N	♠ AQ1084	♠ 9532				
Vul: None	♥ Q	♥ 985		1♠	X	3♠
North HCP: 13	♦ AJ1043	♦ Q872	4♥	AP		
South HCP: 2	♣ 103	♣ 65				
Contract: 4♥ W						

Board: 168	North:	South:	West	North	East	South
Dealer: S	♠ 32	♠ AKJ876				1♠
Vul: NS	♥ K87	♥ A5				
North HCP: 6	♦ 1097	♦ 4	X	Pass	2♦	2♠
South HCP: 12	♣ QJ952	♣ 8743	Pass	Pass	3♦	AP
Contract: 3♦ E						

Board: 169	North:	South:	West	North	East	South
Dealer: N	♠ AK632	♠ J98				
Vul: Both	♥ QJ8	♥ 95		1♠	X	Pass
North HCP: 15	♦ K987	♦ J63	2♥	AP		
South HCP: 2	♣ Q	♣ 109832				
Contract: 2♥ W						

Board: 170	North:	South:	West	North	East	South
Dealer: S	♠ 86432	♠ AK1075				
Vul: None	♥ QJ52	♥ K3				1♠
North HCP: 3	♦ 9	♦ AQJ3	X	4♠	AP	
South HCP: 17	♣ 1084	♣ 32				
Contract: 4♠ S						



## North hands (Practice Page)

### Transfer after 1M (X)

Board: 171      ♠ AQ9532  
Dealer: N        ♥ 102  
Vul: NS         ♦ KJ  
HCP: 14         ♣ A73

East Doubles 1♠ if possible.  
West Bids 3♥ if possible.  
East Bids 4♥ if possible.

You bid first.

Board: 172      ♠ J1072  
Dealer: S        ♥ A1073  
Vul: EW         ♦ 93  
HCP: 7           ♣ Q95

West Doubles 1♥ if possible.  
West Doubles Pass if possible.  
East Bids 2♠ if possible.

Partner bids first.

Board: 173      ♠ 104  
Dealer: N        ♥ KQJ10854  
Vul: None       ♦ AQ  
HCP: 12         ♣ 85

East Doubles 1♥ if possible.  
West Bids 2♦ if possible.  
West Bids 5♦ if possible.

You bid first.

Board: 174      ♠ 64  
Dealer: S        ♥ Q52  
Vul: NS         ♦ 95  
HCP: 6           ♣ KJ10962

West Doubles 1♥ if possible.  
East Bids 3♦ if possible.  
West Bids 4♦ if possible.

Partner bids first.

Board: 175      ♠ AJ1074  
Dealer: N        ♥ J9  
Vul: EW         ♦ Q96  
HCP: 13         ♣ AJ7

East Doubles 1♠ if possible.

You bid first.

## Transfer after 1M (X) Both hands (Answers Page)

Board: 171  
 Dealer: N  
 Vul: NS  
 North HCP: 14  
 South HCP: 5  
 Contract: 4♥ W

North:  
 ♠ AQ9532  
 ♥ 102  
 ♦ KJ  
 ♣ A73

South:  
 ♠ J764  
 ♥ KJ  
 ♦ 1094  
 ♣ 10965

West	North	East	South
	1♠	X	2♠
3♥	3♠	4♥	AP

Board: 172  
 Dealer: S  
 Vul: EW  
 North HCP: 7  
 South HCP: 13  
 Contract: 3♥ S

North:  
 ♠ J1072  
 ♥ A1073  
 ♦ 93  
 ♣ Q95

South:  
 ♠ 9  
 ♥ KQJ65  
 ♦ AK82  
 ♣ 863

West	North	East	South
			1♥
X	2♥	Pass	Pass
X	Pass	2♠	3♥
AP			

Board: 173  
 Dealer: N  
 Vul: None  
 North HCP: 12  
 South HCP: 10  
 Contract: 5♦ X W

North:  
 ♠ 104  
 ♥ KQJ10854  
 ♦ AQ  
 ♣ 85

South:  
 ♠ KQJ875  
 ♥ A3  
 ♦ 94  
 ♣ 1073

West	North	East	South
	1♥	X	XX
2♦	4♥	Pass	Pass
5♦	X	AP	

Board: 174  
 Dealer: S  
 Vul: NS  
 North HCP: 6  
 South HCP: 14  
 Contract: 4♦ X E

North:  
 ♠ 64  
 ♥ Q52  
 ♦ 95  
 ♣ KJ10962

South:  
 ♠ AQ109  
 ♥ AKJ103  
 ♦ 10  
 ♣ 875

West	North	East	South
			1♥
X	2♥	3♦	3♥
4♦	Pass	Pass	X
AP			

Board: 175  
 Dealer: N  
 Vul: EW  
 North HCP: 13  
 South HCP: 11  
 Contract: 4♠ N

North:  
 ♠ AJ1074  
 ♥ J9  
 ♦ Q96  
 ♣ AJ7

South:  
 ♠ K9832  
 ♥ Q1074  
 ♦ A2  
 ♣ Q6

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

1. Jordan Truscott 2NT

## South hands (Practice Page)

### Transfer after 1M (X)

Board: 171      ♠ J764  
Dealer: N        ♥ KJ  
Vul: NS         ♦ 1094  
HCP: 5          ♣ 10965

East Doubles 1♠ if possible.  
West Bids 3♥ if possible.  
East Bids 4♥ if possible.

Partner bids first.

Board: 172      ♠ 9  
Dealer: S        ♥ KQJ65  
Vul: EW         ♦ AK82  
HCP: 13        ♣ 863

West Doubles 1♥ if possible.  
West Doubles Pass if possible.  
East Bids 2♠ if possible.

You bid first.

Board: 173      ♠ KQJ875  
Dealer: N        ♥ A3  
Vul: None       ♦ 94  
HCP: 10        ♣ 1073

East Doubles 1♥ if possible.  
West Bids 2♦ if possible.  
West Bids 5♦ if possible.

Partner bids first.

Board: 174      ♠ AQ109  
Dealer: S        ♥ AKJ103  
Vul: NS         ♦ 10  
HCP: 14        ♣ 875

West Doubles 1♥ if possible.  
East Bids 3♦ if possible.  
West Bids 4♦ if possible.

You bid first.

Board: 175      ♠ K9832  
Dealer: N        ♥ Q1074  
Vul: EW         ♦ A2  
HCP: 11        ♣ Q6

East Doubles 1♠ if possible.

Partner bids first.

## Transfer after 1M (X) Both hands (Answers Page)

Board: 171  
 Dealer: N  
 Vul: NS  
 North HCP: 14  
 South HCP: 5  
 Contract: 4♥ W

North:  
 ♠ AQ9532  
 ♥ 102  
 ♦ KJ  
 ♣ A73

South:  
 ♠ J764  
 ♥ KJ  
 ♦ 1094  
 ♣ 10965

West	North	East	South
	1♠	X	2♠
3♥	3♠	4♥	AP

Board: 172  
 Dealer: S  
 Vul: EW  
 North HCP: 7  
 South HCP: 13  
 Contract: 3♥ S

North:  
 ♠ J1072  
 ♥ A1073  
 ♦ 93  
 ♣ Q95

South:  
 ♠ 9  
 ♥ KQJ65  
 ♦ AK82  
 ♣ 863

West	North	East	South
			1♥
X	2♥	Pass	Pass
X	Pass	2♠	3♥
AP			

Board: 173  
 Dealer: N  
 Vul: None  
 North HCP: 12  
 South HCP: 10  
 Contract: 5♦ X W

North:  
 ♠ 104  
 ♥ KQJ10854  
 ♦ AQ  
 ♣ 85

South:  
 ♠ KQJ875  
 ♥ A3  
 ♦ 94  
 ♣ 1073

West	North	East	South
	1♥	X	XX
2♦	4♥	Pass	Pass
5♦	X	AP	

Board: 174  
 Dealer: S  
 Vul: NS  
 North HCP: 6  
 South HCP: 14  
 Contract: 4♦ X E

North:  
 ♠ 64  
 ♥ Q52  
 ♦ 95  
 ♣ KJ10962

South:  
 ♠ AQ109  
 ♥ AKJ103  
 ♦ 10  
 ♣ 875

West	North	East	South
			1♥
X	2♥	3♦	3♥
4♦	Pass	Pass	X
AP			

Board: 175  
 Dealer: N  
 Vul: EW  
 North HCP: 13  
 South HCP: 11  
 Contract: 4♠ N

North:  
 ♠ AJ1074  
 ♥ J9  
 ♦ Q96  
 ♣ AJ7

South:  
 ♠ K9832  
 ♥ Q1074  
 ♦ A2  
 ♣ Q6

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

1. Jordan Truscott 2NT

## North hands (Practice Page)

### Transfer after 1M (X)

Board: 176	♠ 10432	West Doubles 1♥ if possible.
Dealer: S	♥ AQJ63	
Vul: Both	♦ 9	Partner bids first.
HCP: 8	♣ J62	

Board: 177	♠ QJ5	East Doubles 1♥ if possible.
Dealer: N	♥ AKQJ4	East Doubles Pass if possible.
Vul: NS	♦ J	West Bids 2♠ if possible.
HCP: 14	♣ 9853	You bid first.

Board: 178	♠ 752	West Doubles 1♠ if possible.
Dealer: S	♥ 8652	East Bids 2♥ if possible.
Vul: EW	♦ Q106	
HCP: 6	♣ A62	Partner bids first.

Board: 179	♠ AJ852	East Doubles 1♠ if possible.
Dealer: N	♥ KJ1097	
Vul: Both	♦ J9	You bid first.
HCP: 14	♣ A	

Board: 180	♠ Q85	West Doubles 1♥ if possible.
Dealer: S	♥ QJ	East Bids 1♠ if possible.
Vul: None	♦ J7632	
HCP: 6	♣ 874	Partner bids first.

## Transfer after 1M (X) Both hands (Answers Page)

Board: 176	North:	South:	West	North	East	South
Dealer: S	♠ 10432	♠ J				1♥
Vul: Both	♥ AQJ63	♥ K10987542				
North HCP: 8	♦ 9	♦ A8	X	4♥	AP	
South HCP: 12	♣ J62	♣ A4				
Contract: 4♥ S						

Board: 177	North:	South:	West	North	East	South
Dealer: N	♠ QJ5	♠ 43		1♥	X	2♥
Vul: NS	♥ AKQJ4	♥ 9862				
North HCP: 14	♦ J	♦ Q10643	Pass	Pass	X	Pass
South HCP: 5	♣ 9853	♣ K2	2♣	AP		
Contract: 2♠ W						

Board: 178	North:	South:	West	North	East	South
Dealer: S	♠ 752	♠ AQ109843				1♠
Vul: EW	♥ 8652	♥ K				
North HCP: 6	♦ Q106	♦ 54	X	Pass	2♥	2♠
South HCP: 14	♣ A62	♣ KQ4	Pass	3♠	AP	
Contract: 3♠ S						

Board: 179	North:	South:	West	North	East	South
Dealer: N	♠ AJ852	♠ Q10743		1♠	X	3♠
Vul: Both	♥ KJ1097	♥ 82				
North HCP: 14	♦ J9	♦ K652	AP			
South HCP: 5	♣ A	♣ 64				
Contract: 3♠ N						

Board: 180	North:	South:	West	North	East	South
Dealer: S	♠ Q85	♠ A10				1♥
Vul: None	♥ QJ	♥ A108432				
North HCP: 6	♦ J7632	♦ KQ54	X	Pass	1♠	2♥
South HCP: 13	♣ 874	♣ 2	AP			
Contract: 2♥ S						

## South hands (Practice Page)

### Transfer after 1M (X)

Board: 176	♠ J	West Doubles 1♥ if possible.
Dealer: S	♥ K10987542	
Vul: Both	♦ A8	You bid first.
HCP: 12	♣ A4	

Board: 177	♠ 43	East Doubles 1♥ if possible.
Dealer: N	♥ 9862	East Doubles Pass if possible.
Vul: NS	♦ Q10643	West Bids 2♠ if possible.
HCP: 5	♣ K2	Partner bids first.

Board: 178	♠ AQ109843	West Doubles 1♠ if possible.
Dealer: S	♥ K	East Bids 2♥ if possible.
Vul: EW	♦ 54	
HCP: 14	♣ KQ4	You bid first.

Board: 179	♠ Q10743	East Doubles 1♠ if possible.
Dealer: N	♥ 82	
Vul: Both	♦ K652	Partner bids first.
HCP: 5	♣ 64	

Board: 180	♠ A10	West Doubles 1♥ if possible.
Dealer: S	♥ A108432	East Bids 1♠ if possible.
Vul: None	♦ KQ54	
HCP: 13	♣ 2	You bid first.

## Transfer after 1M (X) Both hands (Answers Page)

Board: 176	North:	South:	West	North	East	South
Dealer: S	♠ 10432	♠ J				1♥
Vul: Both	♥ AQJ63	♥ K10987542				
North HCP: 8	♦ 9	♦ A8	X	4♥	AP	
South HCP: 12	♣ J62	♣ A4				
Contract: 4♥ S						

Board: 177	North:	South:	West	North	East	South
Dealer: N	♠ QJ5	♠ 43		1♥	X	2♥
Vul: NS	♥ AKQJ4	♥ 9862				
North HCP: 14	♦ J	♦ Q10643	Pass	Pass	X	Pass
South HCP: 5	♣ 9853	♣ K2	2♣	AP		
Contract: 2♠ W						

Board: 178	North:	South:	West	North	East	South
Dealer: S	♠ 752	♠ AQ109843				1♠
Vul: EW	♥ 8652	♥ K				
North HCP: 6	♦ Q106	♦ 54	X	Pass	2♥	2♠
South HCP: 14	♣ A62	♣ KQ4	Pass	3♠	AP	
Contract: 3♠ S						

Board: 179	North:	South:	West	North	East	South
Dealer: N	♠ AJ852	♠ Q10743		1♠	X	3♠
Vul: Both	♥ KJ1097	♥ 82				
North HCP: 14	♦ J9	♦ K652	AP			
South HCP: 5	♣ A	♣ 64				
Contract: 3♠ N						

Board: 180	North:	South:	West	North	East	South
Dealer: S	♠ Q85	♠ A10				1♥
Vul: None	♥ QJ	♥ A108432				
North HCP: 6	♦ J7632	♦ KQ54	X	Pass	1♠	2♥
South HCP: 13	♣ 874	♣ 2	AP			
Contract: 2♥ S						



## North hands (Practice Page)

### Transfer after 1M (X)

Board: 181	♠ AK10853	East Doubles 1♠ if possible.
Dealer: N	♥ Q862	
Vul: EW	♦ 2	You bid first.
HCP: 12	♣ QJ	

Board: 182	♠ 103	West Doubles 1♠ if possible.
Dealer: S	♥ 93	
Vul: Both	♦ QJ1098543	Partner bids first.
HCP: 3	♣ 6	

Board: 183	♠ KJ832	East Doubles 1♠ if possible.
Dealer: N	♥ Q76	
Vul: None	♦ A9	You bid first.
HCP: 13	♣ QJ8	

Board: 184	♠ Q4	West Doubles 1♠ if possible.
Dealer: S	♥ KJ973	East Bids 1NT if possible.
Vul: NS	♦ 63	
HCP: 6	♣ 10964	Partner bids first.

Board: 185	♠ K53	East Doubles 1♥ if possible.
Dealer: N	♥ A8762	
Vul: Both	♦ K6	You bid first.
HCP: 12	♣ Q76	

## Transfer after 1M (X) Both hands (Answers Page)

Board: 181  
 Dealer: N  
 Vul: EW  
 North HCP: 12  
 South HCP: 9  
 Contract: 4♠ N

North:  
 ♠ AK10853  
 ♥ Q862  
 ♦ 2  
 ♣ QJ

South:  
 ♠ Q762  
 ♥ A94  
 ♦ K986  
 ♣ 62

West	North	East	South
	1♠	X	2NT <sup>1</sup>
Pass	4♦ <sup>2</sup>	Pass	4♠
AP			
1. Jordan Truscott 2NT			
2. Splinter			

Board: 182  
 Dealer: S  
 Vul: Both  
 North HCP: 3  
 South HCP: 18  
 Contract: 4♠ S

North:  
 ♠ 103  
 ♥ 93  
 ♦ QJ1098543  
 ♣ 6

South:  
 ♠ AKQJ752  
 ♥ KQ4  
 ♦ K  
 ♣ 108

West	North	East	South
			1♠
X	3♦	Pass	4♠
AP			

Board: 183  
 Dealer: N  
 Vul: None  
 North HCP: 13  
 South HCP: 1  
 Contract: 4♠ N

North:  
 ♠ KJ832  
 ♥ Q76  
 ♦ A9  
 ♣ QJ8

South:  
 ♠ 97654  
 ♥ 9  
 ♦ J876  
 ♣ 532

West	North	East	South
	1♠	X	4♠
AP			

Board: 184  
 Dealer: S  
 Vul: NS  
 North HCP: 6  
 South HCP: 14  
 Contract: 1N E

North:  
 ♠ Q4  
 ♥ KJ973  
 ♦ 63  
 ♣ 10964

South:  
 ♠ AJ932  
 ♥ 8  
 ♦ QJ98  
 ♣ AQ3

West	North	East	South
			1♠
X	Pass	1NT	AP

Board: 185  
 Dealer: N  
 Vul: Both  
 North HCP: 12  
 South HCP: 5  
 Contract: 1♥X N

North:  
 ♠ K53  
 ♥ A8762  
 ♦ K6  
 ♣ Q76

South:  
 ♠ J64  
 ♥ J5  
 ♦ QJ952  
 ♣ 1052

West	North	East	South
	1♥	X	AP

## South hands (Practice Page)

### Transfer after 1M (X)

Board: 181	♠ Q762	East Doubles 1♠ if possible.
Dealer: N	♥ A94	
Vul: EW	♦ K986	Partner bids first.
HCP: 9	♣ 62	
Board: 182	♠ AKQJ752	West Doubles 1♠ if possible.
Dealer: S	♥ KQ4	
Vul: Both	♦ K	You bid first.
HCP: 18	♣ 108	
Board: 183	♠ 97654	East Doubles 1♠ if possible.
Dealer: N	♥ 9	
Vul: None	♦ J876	Partner bids first.
HCP: 1	♣ 532	
Board: 184	♠ AJ932	West Doubles 1♠ if possible.
Dealer: S	♥ 8	East Bids 1NT if possible.
Vul: NS	♦ QJ98	
HCP: 14	♣ AQ3	You bid first.
Board: 185	♠ J64	East Doubles 1♥ if possible.
Dealer: N	♥ J5	
Vul: Both	♦ QJ952	Partner bids first.
HCP: 5	♣ 1052	

## Transfer after 1M (X) Both hands (Answers Page)

Board: 181  
 Dealer: N  
 Vul: EW  
 North HCP: 12  
 South HCP: 9  
 Contract: 4♠ N

North:  
 ♠ AK10853  
 ♥ Q862  
 ♦ 2  
 ♣ QJ

South:  
 ♠ Q762  
 ♥ A94  
 ♦ K986  
 ♣ 62

West	North	East	South
	1♠	X	2NT <sup>1</sup>
Pass	4♦ <sup>2</sup>	Pass	4♠
AP			
1. Jordan Truscott 2NT			
2. Splinter			

Board: 182  
 Dealer: S  
 Vul: Both  
 North HCP: 3  
 South HCP: 18  
 Contract: 4♠ S

North:  
 ♠ 103  
 ♥ 93  
 ♦ QJ1098543  
 ♣ 6

South:  
 ♠ AKQJ752  
 ♥ KQ4  
 ♦ K  
 ♣ 108

West	North	East	South
			1♠
X	3♦	Pass	4♠
AP			

Board: 183  
 Dealer: N  
 Vul: None  
 North HCP: 13  
 South HCP: 1  
 Contract: 4♠ N

North:  
 ♠ KJ832  
 ♥ Q76  
 ♦ A9  
 ♣ QJ8

South:  
 ♠ 97654  
 ♥ 9  
 ♦ J876  
 ♣ 532

West	North	East	South
	1♠	X	4♠
AP			

Board: 184  
 Dealer: S  
 Vul: NS  
 North HCP: 6  
 South HCP: 14  
 Contract: 1N E

North:  
 ♠ Q4  
 ♥ KJ973  
 ♦ 63  
 ♣ 10964

South:  
 ♠ AJ932  
 ♥ 8  
 ♦ QJ98  
 ♣ AQ3

West	North	East	South
			1♠
X	Pass	1NT	AP

Board: 185  
 Dealer: N  
 Vul: Both  
 North HCP: 12  
 South HCP: 5  
 Contract: 1♥ X N

North:  
 ♠ K53  
 ♥ A8762  
 ♦ K6  
 ♣ Q76

South:  
 ♠ J64  
 ♥ J5  
 ♦ QJ952  
 ♣ 1052

West	North	East	South
	1♥	X	AP

## North hands (Practice Page)

### Transfer after 1M (X)

Board: 186      ♠ KQ109  
Dealer: S        ♥ 86  
Vul: None        ♦ K7  
HCP: 9           ♣ J9732

West Doubles 1♠ if possible.

Partner bids first.

Board: 187      ♠ 4  
Dealer: N        ♥ AK10942  
Vul: NS          ♦ A87  
HCP: 13          ♣ Q85

East Doubles 1♥ if possible.  
East Doubles Pass if possible.  
West Bids 2♠ if possible.

You bid first.

Board: 188      ♠ —  
Dealer: S        ♥ 982  
Vul: EW          ♦ QJ104  
HCP: 8           ♣ KQ9753

West Doubles 1♠ if possible.

Partner bids first.

Board: 189      ♠ K106  
Dealer: N        ♥ AQ652  
Vul: None        ♦ AJ54  
HCP: 16          ♣ Q

East Doubles 1♥ if possible.

You bid first.

Board: 190      ♠ J3  
Dealer: S        ♥ 962  
Vul: NS          ♦ 109  
HCP: 9           ♣ AKJ986

West Doubles 1♥ if possible.  
East Bids 3♦ if possible.  
West Bids 4♦ if possible.

Partner bids first.

## Transfer after 1M (X) Both hands (Answers Page)

Board: 186	North:	South:	West	North	East	South
Dealer: S	♠ KQ109	♠ AJ743				1♠
Vul: None	♥ 86	♥ 43	X	2NT <sup>1</sup>	Pass	4♠
North HCP: 9	♦ K7	♦ AQJ9	AP			
South HCP: 14	♣ J9732	♣ Q6				
Contract: 4♠ S			1. Jordan Truscott 2NT			

Board: 187	North:	South:	West	North	East	South
Dealer: N	♠ 4	♠ 10982		1♥	X	2♥
Vul: NS	♥ AK10942	♥ 876	Pass	Pass	X	Pass
North HCP: 13	♦ A87	♦ KQ6	2♠	3♥	AP	
South HCP: 8	♣ Q85	♣ K63				
Contract: 3♥ N						

Board: 188	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ KQJ109764				1♠
Vul: EW	♥ 982	♥ QJ6	X	2♣	Pass	4♠
North HCP: 8	♦ QJ104	♦ 9	AP			
South HCP: 13	♣ KQ9753	♣ A				
Contract: 4♠ S						

Board: 189	North:	South:	West	North	East	South
Dealer: N	♠ K106	♠ A9		1♥	X	2♥
Vul: None	♥ AQ652	♥ K43	Pass	3♥	Pass	4♥
North HCP: 16	♦ AJ54	♦ 10987	AP			
South HCP: 7	♣ Q	♣ 10764				
Contract: 4♥ N						

Board: 190	North:	South:	West	North	East	South
Dealer: S	♠ J3	♠ K654				1♥
Vul: NS	♥ 962	♥ KJ10843	X	2♥	3♦	3♥
North HCP: 9	♦ 109	♦ A2	4♦	X	AP	
South HCP: 13	♣ AKJ986	♣ Q				
Contract: 4♦ X E						

## South hands (Practice Page)

### Transfer after 1M (X)

Board: 186      ♠ AJ743  
Dealer: S        ♥ 43  
Vul: None        ♦ AQJ9  
HCP: 14         ♣ Q6

West Doubles 1♠ if possible.

You bid first.

Board: 187      ♠ 10982  
Dealer: N        ♥ 876  
Vul: NS         ♦ KQ6  
HCP: 8         ♣ K63

East Doubles 1♥ if possible.  
East Doubles Pass if possible.  
West Bids 2♠ if possible.

Partner bids first.

Board: 188      ♠ KQJ109764  
Dealer: S        ♥ QJ6  
Vul: EW         ♦ 9  
HCP: 13         ♣ A

West Doubles 1♠ if possible.

You bid first.

Board: 189      ♠ A9  
Dealer: N        ♥ K43  
Vul: None        ♦ 10987  
HCP: 7         ♣ 10764

East Doubles 1♥ if possible.

Partner bids first.

Board: 190      ♠ K654  
Dealer: S        ♥ KJ10843  
Vul: NS         ♦ A2  
HCP: 13         ♣ Q

West Doubles 1♥ if possible.  
East Bids 3♦ if possible.  
West Bids 4♦ if possible.

You bid first.

## Transfer after 1M (X) Both hands (Answers Page)

Board: 186	North:	South:	West	North	East	South
Dealer: S	♠ KQ109	♠ AJ743				1♠
Vul: None	♥ 86	♥ 43	X	2NT <sup>1</sup>	Pass	4♠
North HCP: 9	♦ K7	♦ AQJ9	AP			
South HCP: 14	♣ J9732	♣ Q6	1. Jordan Truscott	2NT		
Contract: 4♠ S						

Board: 187	North:	South:	West	North	East	South
Dealer: N	♠ 4	♠ 10982		1♥	X	2♥
Vul: NS	♥ AK10942	♥ 876	Pass	Pass	X	Pass
North HCP: 13	♦ A87	♦ KQ6	2♠	3♥	AP	
South HCP: 8	♣ Q85	♣ K63				
Contract: 3♥ N						

Board: 188	North:	South:	West	North	East	South
Dealer: S	♠ —	♠ KQJ109764				1♠
Vul: EW	♥ 982	♥ QJ6	X	2♣	Pass	4♠
North HCP: 8	♦ QJ104	♦ 9	AP			
South HCP: 13	♣ KQ9753	♣ A				
Contract: 4♠ S						

Board: 189	North:	South:	West	North	East	South
Dealer: N	♠ K106	♠ A9		1♥	X	2♥
Vul: None	♥ AQ652	♥ K43	Pass	3♥	Pass	4♥
North HCP: 16	♦ AJ54	♦ 10987	AP			
South HCP: 7	♣ Q	♣ 10764				
Contract: 4♥ N						

Board: 190	North:	South:	West	North	East	South
Dealer: S	♠ J3	♠ K654				1♥
Vul: NS	♥ 962	♥ KJ10843	X	2♥	3♦	3♥
North HCP: 9	♦ 109	♦ A2	4♦	X	AP	
South HCP: 13	♣ AKJ986	♣ Q				
Contract: 4♦ X E						



## North hands (Practice Page)

### Transfer after 1M (X)

Board: 191	♠ AQ1096	East Doubles 1♠ if possible.
Dealer: N	♥ A102	
Vul: EW	♦ Q	You bid first.
HCP: 13	♣ J863	
Board: 192	♠ J1062	West Doubles 1♠ if possible.
Dealer: S	♥ KQ97	
Vul: Both	♦ 10852	Partner bids first.
HCP: 6	♣ 2	
Board: 193	♠ K86	East Doubles 1♥ if possible.
Dealer: N	♥ AQJ97654	West Bids 3♣ if possible.
Vul: NS	♦ K4	
HCP: 13	♣ —	You bid first.
Board: 194	♠ 982	West Doubles 1♥ if possible.
Dealer: S	♥ 10853	
Vul: EW	♦ K9653	Partner bids first.
HCP: 3	♣ 10	
Board: 195	♠ K6	East Doubles 1♥ if possible.
Dealer: N	♥ KQ7652	
Vul: Both	♦ 5	You bid first.
HCP: 12	♣ KJ62	

## Transfer after 1M (X) Both hands (Answers Page)

Board: 191	North:	South:	West	North	East	South
Dealer: N	♠ AQ1096	♠ KJ		1♠	X	2♦
Vul: EW	♥ A102	♥ J8765				
North HCP: 13	♦ Q	♦ K10943	AP			
South HCP: 8	♣ J863	♣ 7				
Contract: 2♦ S						

Board: 192	North:	South:	West	North	East	South
Dealer: S	♠ J1062	♠ AKQ87				1♠
Vul: Both	♥ KQ97	♥ —	X	2♠	Pass	4♠
North HCP: 6	♦ 10852	♦ AQJ76	AP			
South HCP: 16	♣ 2	♣ 654				
Contract: 4♠ S						

Board: 193	North:	South:	West	North	East	South
Dealer: N	♠ K86	♠ Q753		1♥	X	2♥
Vul: NS	♥ AQJ97654	♥ K32				
North HCP: 13	♦ K4	♦ 85	3♣	4♥	AP	
South HCP: 5	♣ —	♣ 10962				
Contract: 4♥ N						

Board: 194	North:	South:	West	North	East	South
Dealer: S	♠ 982	♠ AQ6				1♥
Vul: EW	♥ 10853	♥ KQJ42				
North HCP: 3	♦ K9653	♦ 8	X	3♥	AP	
South HCP: 12	♣ 10	♣ 9863				
Contract: 3♥ S						

Board: 195	North:	South:	West	North	East	South
Dealer: N	♠ K6	♠ 10542		1♥	X	3♥
Vul: Both	♥ KQ7652	♥ 1093				
North HCP: 12	♦ 5	♦ A8732	AP			
South HCP: 8	♣ KJ62	♣ A				
Contract: 3♥ N						

## South hands (Practice Page)

### Transfer after 1M (X)

Board: 191	♠ KJ	East Doubles 1♠ if possible.
Dealer: N	♥ J8765	
Vul: EW	♦ K10943	Partner bids first.
HCP: 8	♣ 7	
Board: 192	♠ AKQ87	West Doubles 1♠ if possible.
Dealer: S	♥ —	
Vul: Both	♦ AQJ76	You bid first.
HCP: 16	♣ 654	
Board: 193	♠ Q753	East Doubles 1♥ if possible.
Dealer: N	♥ K32	West Bids 3♣ if possible.
Vul: NS	♦ 85	
HCP: 5	♣ 10962	Partner bids first.
Board: 194	♠ AQ6	West Doubles 1♥ if possible.
Dealer: S	♥ KQJ42	
Vul: EW	♦ 8	You bid first.
HCP: 12	♣ 9863	
Board: 195	♠ 10542	East Doubles 1♥ if possible.
Dealer: N	♥ 1093	
Vul: Both	♦ A8732	Partner bids first.
HCP: 8	♣ A	

## Transfer after 1M (X) Both hands (Answers Page)

Board: 191	North:	South:	West	North	East	South
Dealer: N	♠ AQ1096	♠ KJ		1♠	X	2♦
Vul: EW	♥ A102	♥ J8765				
North HCP: 13	♦ Q	♦ K10943	AP			
South HCP: 8	♣ J863	♣ 7				
Contract: 2♦ S						

Board: 192	North:	South:	West	North	East	South
Dealer: S	♠ J1062	♠ AKQ87				1♠
Vul: Both	♥ KQ97	♥ —	X	2♠	Pass	4♠
North HCP: 6	♦ 10852	♦ AQJ76	AP			
South HCP: 16	♣ 2	♣ 654				
Contract: 4♠ S						

Board: 193	North:	South:	West	North	East	South
Dealer: N	♠ K86	♠ Q753		1♥	X	2♥
Vul: NS	♥ AQJ97654	♥ K32				
North HCP: 13	♦ K4	♦ 85	3♣	4♥	AP	
South HCP: 5	♣ —	♣ 10962				
Contract: 4♥ N						

Board: 194	North:	South:	West	North	East	South
Dealer: S	♠ 982	♠ AQ6				1♥
Vul: EW	♥ 10853	♥ KQJ42				
North HCP: 3	♦ K9653	♦ 8	X	3♥	AP	
South HCP: 12	♣ 10	♣ 9863				
Contract: 3♥ S						

Board: 195	North:	South:	West	North	East	South
Dealer: N	♠ K6	♠ 10542		1♥	X	3♥
Vul: Both	♥ KQ7652	♥ 1093				
North HCP: 12	♦ 5	♦ A8732	AP			
South HCP: 8	♣ KJ62	♣ A				
Contract: 3♥ N						

## North hands (Practice Page)

### Transfer after 1M (X)

Board: 196	♠ 982	West Doubles 1♥ if possible.
Dealer: S	♥ J9532	East Bids 5♣ if possible.
Vul: None	♦ QJ7	
HCP: 4	♣ 98	Partner bids first.
Board: 197	♠ 7	East Doubles 1♥ if possible.
Dealer: N	♥ A9652	West Bids 1♠ if possible.
Vul: EW	♦ AQ	
HCP: 13	♣ K8632	You bid first.
Board: 198	♠ 7	West Doubles 1♥ if possible.
Dealer: S	♥ 743	East Bids 2♠ if possible.
Vul: Both	♦ 98762	
HCP: 2	♣ Q983	Partner bids first.
Board: 199	♠ AJ	East Doubles 1♥ if possible.
Dealer: N	♥ QJ9843	West Bids 2♦ if possible.
Vul: None	♦ 1063	
HCP: 14	♣ AQ	You bid first.
Board: 200	♠ J8764	West Doubles 1♠ if possible.
Dealer: S	♥ 2	East Bids 5♦ if possible.
Vul: NS	♦ J4	West Bids 6♦ if possible.
HCP: 2	♣ 109753	Partner bids first.

## Transfer after 1M (X) Both hands (Answers Page)

Board: 196	North:	South:	West	North	East	South
Dealer: S	♠ 982	♠ Q75				1♥
Vul: None	♥ J9532	♥ KQ10876				
North HCP: 4	♦ QJ7	♦ 82	X	4♥	5♣	AP
South HCP: 12	♣ 98	♣ KQ				
Contract: 5♣ E						

Board: 197	North:	South:	West	North	East	South
Dealer: N	♠ 7	♠ AJ63		1♥	X	XX
Vul: EW	♥ A9652	♥ KJ7				
North HCP: 13	♦ AQ	♦ J832	1♠	2♣	Pass	4♥
South HCP: 10	♣ K8632	♣ 75	AP			
Contract: 4♥ N						

Board: 198	North:	South:	West	North	East	South
Dealer: S	♠ 7	♠ QJ8				1♥
Vul: Both	♥ 743	♥ AKQJ986				
North HCP: 2	♦ 98762	♦ K10	X	Pass	2♠	4♥
South HCP: 17	♣ Q983	♣ J	AP			
Contract: 4♥ S						

Board: 199	North:	South:	West	North	East	South
Dealer: N	♠ AJ	♠ 9843				
Vul: None	♥ QJ9843	♥ K107		1♥	X	Pass
North HCP: 14	♦ 1063	♦ 82	2♦	2♥	AP	
South HCP: 3	♣ AQ	♣ 10762				
Contract: 2♥ N						

Board: 200	North:	South:	West	North	East	South
Dealer: S	♠ J8764	♠ KQ1093				1♠
Vul: NS	♥ 2	♥ Q107	X	4♠	5♦	Pass
North HCP: 2	♦ J4	♦ A65	6♦	Pass	Pass	X
South HCP: 12	♣ 109753	♣ J2	AP			
Contract: 6♦ X E						

## South hands (Practice Page)

### Transfer after 1M (X)

Board: 196	♠ Q75	West Doubles 1♥ if possible.
Dealer: S	♥ KQ10876	East Bids 5♣ if possible.
Vul: None	♦ 82	
HCP: 12	♣ KQ	You bid first.
Board: 197	♠ AJ63	East Doubles 1♥ if possible.
Dealer: N	♥ KJ7	West Bids 1♠ if possible.
Vul: EW	♦ J832	
HCP: 10	♣ 75	Partner bids first.
Board: 198	♠ QJ8	West Doubles 1♥ if possible.
Dealer: S	♥ AKQJ986	East Bids 2♠ if possible.
Vul: Both	♦ K10	
HCP: 17	♣ J	You bid first.
Board: 199	♠ 9843	East Doubles 1♥ if possible.
Dealer: N	♥ K107	West Bids 2♦ if possible.
Vul: None	♦ 82	
HCP: 3	♣ 10762	Partner bids first.
Board: 200	♠ KQ1093	West Doubles 1♠ if possible.
Dealer: S	♥ Q107	East Bids 5♦ if possible.
Vul: NS	♦ A65	West Bids 6♦ if possible.
HCP: 12	♣ J2	You bid first.

## Transfer after 1M (X) Both hands (Answers Page)

Board: 196

Dealer: S

Vul: None

North HCP: 4

South HCP: 12

Contract: 5♣ E

North:

♠ 982

♥ J9532

♦ QJ7

♣ 98

South:

♠ Q75

♥ KQ10876

♦ 82

♣ KQ

West North East South

X 4♥ 5♣ 1♥

AP

Board: 197

Dealer: N

Vul: EW

North HCP: 13

South HCP: 10

Contract: 4♥ N

North:

♠ 7

♥ A9652

♦ AQ

♣ K8632

South:

♠ AJ63

♥ KJ7

♦ J832

♣ 75

West North East South

1♥ X XX

1♠ 2♣ Pass 4♥

AP

Board: 198

Dealer: S

Vul: Both

North HCP: 2

South HCP: 17

Contract: 4♥ S

North:

♠ 7

♥ 743

♦ 98762

♣ Q983

South:

♠ QJ8

♥ AKQJ986

♦ K10

♣ J

West North East South

X Pass 2♠ 1♥

AP 4♥

Board: 199

Dealer: N

Vul: None

North HCP: 14

South HCP: 3

Contract: 2♥ N

North:

♠ AJ

♥ QJ9843

♦ 1063

♣ AQ

South:

♠ 9843

♥ K107

♦ 82

♣ 10762

West North East South

2♦ 1♥ X Pass

2♥ AP

Board: 200

Dealer: S

Vul: NS

North HCP: 2

South HCP: 12

Contract: 6♦ X E

North:

♠ J8764

♥ 2

♦ J4

♣ 109753

South:

♠ KQ1093

♥ Q107

♦ A65

♣ J2

West North East South

X 4♠ 5♦ 1♠

6♦ Pass Pass Pass

AP X



## North hands (Practice Page)

### Transfer after 1M (X)

Board: 201	♠ AKQ853	East Doubles 1♠ if possible.
Dealer: N	♥ K73	West Bids 5♣ if possible.
Vul: Both	♦ 832	
HCP: 12	♣ 6	You bid first.
Board: 202	♠ 732	West Doubles 1♥ if possible.
Dealer: S	♥ 102	
Vul: None	♦ 1065	Partner bids first.
HCP: 0	♣ 108632	
Board: 203	♠ KQ103	East Doubles 1♥ if possible.
Dealer: N	♥ J9732	West Bids 3♦ if possible.
Vul: NS	♦ AQ9	
HCP: 16	♣ A	You bid first.
Board: 204	♠ KQ3	West Doubles 1♠ if possible.
Dealer: S	♥ 9	East Bids 2♣ if possible.
Vul: EW	♦ J8764	
HCP: 10	♣ KJ96	Partner bids first.
Board: 205	♠ 75	East Doubles 1♥ if possible.
Dealer: N	♥ KQ1082	East Doubles Pass if possible.
Vul: None	♦ AKQ104	West Bids 4♣ if possible.
HCP: 14	♣ 7	West Doubles Pass if possible.
		You bid first.

## Transfer after 1M (X) Both hands (Answers Page)

Board: 201	North:	South:	West	North	East	South
Dealer: N	♠ AKQ853	♠ 94		1♠	X	Pass
Vul: Both	♥ K73	♥ J864				
North HCP: 12	♦ 832	♦ Q765	5♣	AP		
South HCP: 5	♣ 6	♣ Q82				
Contract: 5♣ W						

Board: 202	North:	South:	West	North	East	South
Dealer: S	♠ 732	♠ K64				1♥
Vul: None	♥ 102	♥ AQ874				
North HCP: 0	♦ 1065	♦ 432	X	AP		
South HCP: 13	♣ 108632	♣ A4				
Contract: 1♥ X S						

Board: 203	North:	South:	West	North	East	South
Dealer: N	♠ KQ103	♠ J952		1♥	X	2♥
Vul: NS	♥ J9732	♥ K104				
North HCP: 16	♦ AQ9	♦ 4	3♦	3♥	AP	
South HCP: 5	♣ A	♣ J9865				
Contract: 3♥ N						

Board: 204	North:	South:	West	North	East	South
Dealer: S	♠ KQ3	♠ AJ862				1♠
Vul: EW	♥ 9	♥ K7652	X	XX	2♣	4♥
North HCP: 10	♦ J8764	♦ K10	Pass	4♠	AP	
South HCP: 13	♣ KJ96	♣ Q				
Contract: 4♠ S						

Board: 205	North:	South:	West	North	East	South
Dealer: N	♠ 75	♠ Q9864		1♥	X	3♥
Vul: None	♥ KQ1082	♥ J543	Pass	Pass	X	Pass
North HCP: 14	♦ AKQ104	♦ 75	4♣	4♥	Pass	Pass
South HCP: 3	♣ 7	♣ 83	X	AP		
Contract: 4♥ X N						

## South hands (Practice Page)

### Transfer after 1M (X)

Board: 201      ♠ 94  
Dealer: N        ♥ J864  
Vul: Both       ♦ Q765  
HCP: 5          ♣ Q82

East Doubles 1♠ if possible.  
West Bids 5♣ if possible.  
  
Partner bids first.

Board: 202      ♠ K64  
Dealer: S        ♥ AQ874  
Vul: None       ♦ 432  
HCP: 13        ♣ A4

West Doubles 1♥ if possible.  
  
You bid first.

Board: 203      ♠ J952  
Dealer: N        ♥ K104  
Vul: NS          ♦ 4  
HCP: 5          ♣ J9865

East Doubles 1♥ if possible.  
West Bids 3♦ if possible.  
  
Partner bids first.

Board: 204      ♠ AJ862  
Dealer: S        ♥ K7652  
Vul: EW          ♦ K10  
HCP: 13        ♣ Q

West Doubles 1♠ if possible.  
East Bids 2♣ if possible.  
  
You bid first.

Board: 205      ♠ Q9864  
Dealer: N        ♥ J543  
Vul: None       ♦ 75  
HCP: 3          ♣ 83

East Doubles 1♥ if possible.  
East Doubles Pass if possible.  
West Bids 4♣ if possible.  
West Doubles Pass if possible.  
  
Partner bids first.

# Transfer after 1M (X) Both hands (Answers Page)

Board: 201	North:	South:	West	North	East	South
Dealer: N	♠ AKQ853	♠ 94		1♠	X	Pass
Vul: Both	♥ K73	♥ J864				
North HCP: 12	♦ 832	♦ Q765	5♣	AP		
South HCP: 5	♣ 6	♣ Q82				
Contract: 5♣ W						

Board: 202	North:	South:	West	North	East	South
Dealer: S	♠ 732	♠ K64				1♥
Vul: None	♥ 102	♥ AQ874				
North HCP: 0	♦ 1065	♦ 432	X	AP		
South HCP: 13	♣ 108632	♣ A4				
Contract: 1♥ X S						

Board: 203	North:	South:	West	North	East	South
Dealer: N	♠ KQ103	♠ J952		1♥	X	2♥
Vul: NS	♥ J9732	♥ K104				
North HCP: 16	♦ AQ9	♦ 4	3♦	3♥	AP	
South HCP: 5	♣ A	♣ J9865				
Contract: 3♥ N						

Board: 204	North:	South:	West	North	East	South
Dealer: S	♠ KQ3	♠ AJ862				1♠
Vul: EW	♥ 9	♥ K7652	X	XX	2♣	4♥
North HCP: 10	♦ J8764	♦ K10	Pass	4♠	AP	
South HCP: 13	♣ KJ96	♣ Q				
Contract: 4♠ S						

Board: 205	North:	South:	West	North	East	South
Dealer: N	♠ 75	♠ Q9864		1♥	X	3♥
Vul: None	♥ KQ1082	♥ J543	Pass	Pass	X	Pass
North HCP: 14	♦ AKQ104	♦ 75	4♣	4♥	Pass	Pass
South HCP: 3	♣ 7	♣ 83	X	AP		
Contract: 4♥ X N						

## North hands (Practice Page)

### Transfer after 1M (X)

Board: 206      ♠ Q653  
Dealer: S        ♥ AJ975  
Vul: NS         ♦ —  
HCP: 10        ♣ K742

West Doubles 1♥ if possible.  
East Bids 5♦ if possible.

Partner bids first.

Board: 207      ♠ 8  
Dealer: N        ♥ KQ10764  
Vul: EW         ♦ A42  
HCP: 14        ♣ KQ9

East Doubles 1♥ if possible.  
East Doubles Pass if possible.  
West Bids 2♠ if possible.

You bid first.

Board: 208      ♠ 82  
Dealer: S        ♥ KQ  
Vul: Both       ♦ J865  
HCP: 11        ♣ AJ942

West Doubles 1♠ if possible.  
East Bids 2♥ if possible.

Partner bids first.

Board: 209      ♠ KJ  
Dealer: N        ♥ AKQJ1074  
Vul: NS         ♦ 10  
HCP: 18        ♣ A98

East Doubles 1♥ if possible.  
West Bids 2♣ if possible.  
West Doubles 3♠ if possible.  
West Doubles Pass if possible.

You bid first.

Board: 210      ♠ KQJ10  
Dealer: S        ♥ K872  
Vul: EW         ♦ 986  
HCP: 13        ♣ A7

West Doubles 1♠ if possible.

Partner bids first.

# Transfer after 1M (X) Both hands (Answers Page)

Board: 206  
Dealer: S  
Vul: NS  
North HCP: 10  
South HCP: 13  
Contract: 5♥ S

North:  
♠ Q653  
♥ AJ975  
♦ —  
♣ K742

South:  
♠ J  
♥ K8632  
♦ QJ10  
♣ AQ95

West	North	East	South
			1♥
X	4♦ <sup>1</sup>	Pass	4♥
Pass	Pass	5♦	5♥
AP			
1. Splinter			

Board: 207  
Dealer: N  
Vul: EW  
North HCP: 14  
South HCP: 5  
Contract: 3♥ N

North:  
♠ 8  
♥ KQ10764  
♦ A42  
♣ KQ9

South:  
♠ 10973  
♥ A83  
♦ J1053  
♣ 82

West	North	East	South
	1♥	X	2♥
Pass	Pass	X	Pass
2♠	3♥	AP	

Board: 208  
Dealer: S  
Vul: Both  
North HCP: 11  
South HCP: 12  
Contract: 3♣ S

North:  
♠ 82  
♥ KQ  
♦ J865  
♣ AJ942

South:  
♠ AJ1076  
♥ J62  
♦ K  
♣ K863

West	North	East	South
			1♠
X	XX	2♥	3♣
AP			

Board: 209  
Dealer: N  
Vul: NS  
North HCP: 18  
South HCP: 0  
Contract: 4♥X N

North:  
♠ KJ  
♥ AKQJ1074  
♦ 10  
♣ A98

South:  
♠ 10862  
♥ 9  
♦ 98643  
♣ 543

West	North	East	South
	1♥	X	Pass
2♣	3♣ <sup>1</sup>	Pass	3♠
X	4♥	Pass	Pass
X	AP		
1. strength cue bid			

Board: 210  
Dealer: S  
Vul: EW  
North HCP: 13  
South HCP: 13  
Contract: 5♠ S

North:  
♠ KQJ10  
♥ K872  
♦ 986  
♣ A7

South:  
♠ A87652  
♥ 654  
♦ AKQ7  
♣ —

West	North	East	South
			1♠
X	2NT <sup>1</sup>	Pass	4♣ <sup>2</sup>
Pass	4♥ <sup>3</sup>	Pass	4NT <sup>4</sup>
Pass	5♠ <sup>5</sup>	AP	
1. Jordan Truscott 2NT			
2. Splinter			
3. Cue bid, surplus			
4. Blackwood 0314, for ♠			
5. A=2/5 or 5/5, Q(S)=1			

## South hands (Practice Page)

### Transfer after 1M (X)

Board: 206      ♠ J  
Dealer: S        ♥ K8632  
Vul: NS         ♦ QJ10  
HCP: 13         ♣ AQ95

West Doubles 1♥ if possible.  
East Bids 5♦ if possible.  
You bid first.

Board: 207      ♠ 10973  
Dealer: N        ♥ A83  
Vul: EW         ♦ J1053  
HCP: 5          ♣ 82

East Doubles 1♥ if possible.  
East Doubles Pass if possible.  
West Bids 2♠ if possible.  
Partner bids first.

Board: 208      ♠ AJ1076  
Dealer: S        ♥ J62  
Vul: Both       ♦ K  
HCP: 12         ♣ K863

West Doubles 1♠ if possible.  
East Bids 2♥ if possible.  
You bid first.

Board: 209      ♠ 10862  
Dealer: N        ♥ 9  
Vul: NS         ♦ 98643  
HCP: 0          ♣ 543

East Doubles 1♥ if possible.  
West Bids 2♣ if possible.  
West Doubles 3♠ if possible.  
West Doubles Pass if possible.  
Partner bids first.

Board: 210      ♠ A87652  
Dealer: S        ♥ 654  
Vul: EW         ♦ AKQ7  
HCP: 13         ♣ —

West Doubles 1♠ if possible.  
You bid first.

# Transfer after 1M (X) Both hands (Answers Page)

Board: 206  
Dealer: S  
Vul: NS  
North HCP: 10  
South HCP: 13  
Contract: 5♥ S

North:  
♠ Q653  
♥ AJ975  
♦ —  
♣ K742

South:  
♠ J  
♥ K8632  
♦ QJ10  
♣ AQ95

West	North	East	South
			1♥
X	4♦ <sup>1</sup>	Pass	4♥
Pass	Pass	5♦	5♥
AP			

1. Splinter

Board: 207  
Dealer: N  
Vul: EW  
North HCP: 14  
South HCP: 5  
Contract: 3♥ N

North:  
♠ 8  
♥ KQ10764  
♦ A42  
♣ KQ9

South:  
♠ 10973  
♥ A83  
♦ J1053  
♣ 82

West	North	East	South
	1♥	X	2♥
Pass	Pass	X	Pass
2♠	3♥	AP	

Board: 208  
Dealer: S  
Vul: Both  
North HCP: 11  
South HCP: 12  
Contract: 3♣ S

North:  
♠ 82  
♥ KQ  
♦ J865  
♣ AJ942

South:  
♠ AJ1076  
♥ J62  
♦ K  
♣ K863

West	North	East	South
			1♠
X	XX	2♥	3♣
AP			

Board: 209  
Dealer: N  
Vul: NS  
North HCP: 18  
South HCP: 0  
Contract: 4♥X N

North:  
♠ KJ  
♥ AKQJ1074  
♦ 10  
♣ A98

South:  
♠ 10862  
♥ 9  
♦ 98643  
♣ 543

West	North	East	South
	1♥	X	Pass
2♣	3♣ <sup>1</sup>	Pass	3♠
X	4♥	Pass	Pass
X	AP		

1. strength cue bid

Board: 210  
Dealer: S  
Vul: EW  
North HCP: 13  
South HCP: 13  
Contract: 5♠ S

North:  
♠ KQJ10  
♥ K872  
♦ 986  
♣ A7

South:  
♠ A87652  
♥ 654  
♦ AKQ7  
♣ —

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

1. Jordan Truscott 2NT  
2. Splinter  
3. Cue bid, surplus  
4. Blackwood 0314, for ♠  
5. A=2/5 or 5/5, Q(S)=1



## North hands (Practice Page)

### Transfer after 1M (X)

Board: 211	♠ KQ9843	East Doubles 1♠ if possible.
Dealer: N	♥ A62	
Vul: Both	♦ KJ	You bid first.
HCP: 15	♣ Q10	
Board: 212	♠ Q32	West Doubles 1♠ if possible.
Dealer: S	♥ 4	
Vul: None	♦ A103	Partner bids first.
HCP: 10	♣ A98732	
Board: 213	♠ A	East Doubles 1♥ if possible.
Dealer: N	♥ AJ974	West Doubles 4♥ if possible.
Vul: EW	♦ KQ4	
HCP: 16	♣ Q762	You bid first.
Board: 214	♠ 53	West Doubles 1♥ if possible.
Dealer: S	♥ K8	East Doubles 3♣ if possible.
Vul: Both	♦ 52	
HCP: 6	♣ K987532	Partner bids first.
Board: 215	♠ KQJ865	East Doubles 1♠ if possible.
Dealer: N	♥ —	West Bids 2♣ if possible.
Vul: None	♦ KQ3	East Doubles 2♠ if possible.
HCP: 13	♣ Q942	West Bids 2NT if possible.
		East Bids 3♣ if possible.
		You bid first.

# Transfer after 1M (X) Both hands (Answers Page)

Board: 211  
 Dealer: N  
 Vul: Both  
 North HCP: 15  
 South HCP: 10  
 Contract: 1♠XX N

North:  
 ♠ KQ9843  
 ♥ A62  
 ♦ KJ  
 ♣ Q10

South:  
 ♠ A  
 ♥ Q854  
 ♦ 10976  
 ♣ KJ97

West	North	East	South
	1♠	X	XX
AP			

Board: 212  
 Dealer: S  
 Vul: None  
 North HCP: 10  
 South HCP: 15  
 Contract: 1♠XX S

North:  
 ♠ Q32  
 ♥ 4  
 ♦ A103  
 ♣ A98732

South:  
 ♠ AKJ104  
 ♥ QJ1076  
 ♦ KJ  
 ♣ 10

West	North	East	South
			1♠
X	XX	AP	

Board: 213  
 Dealer: N  
 Vul: EW  
 North HCP: 16  
 South HCP: 6  
 Contract: 4♥X N

North:  
 ♠ A  
 ♥ AJ974  
 ♦ KQ4  
 ♣ Q762

South:  
 ♠ 10982  
 ♥ KQ1062  
 ♦ J6  
 ♣ 104

West	North	East	South
	1♥	X	4♥
X	AP		

Board: 214  
 Dealer: S  
 Vul: Both  
 North HCP: 6  
 South HCP: 12  
 Contract: 3♣X N

North:  
 ♠ 53  
 ♥ K8  
 ♦ 52  
 ♣ K987532

South:  
 ♠ J92  
 ♥ A76542  
 ♦ AK3  
 ♣ 10

West	North	East	South
			1♥
X	3♣	X	AP

Board: 215  
 Dealer: N  
 Vul: None  
 North HCP: 13  
 South HCP: 6  
 Contract: 3♣ W

North:  
 ♠ KQJ865  
 ♥ —  
 ♦ KQ3  
 ♣ Q942

South:  
 ♠ 109  
 ♥ KJ7632  
 ♦ J852  
 ♣ J

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

## South hands (Practice Page)

### Transfer after 1M (X)

Board: 211	♠ A	East Doubles 1♠ if possible.
Dealer: N	♥ Q854	
Vul: Both	♦ 10976	Partner bids first.
HCP: 10	♣ KJ97	
Board: 212	♠ AKJ104	West Doubles 1♠ if possible.
Dealer: S	♥ QJ1076	
Vul: None	♦ KJ	You bid first.
HCP: 15	♣ 10	
Board: 213	♠ 10982	East Doubles 1♥ if possible.
Dealer: N	♥ KQ1062	West Doubles 4♥ if possible.
Vul: EW	♦ J6	
HCP: 6	♣ 104	Partner bids first.
Board: 214	♠ J92	West Doubles 1♥ if possible.
Dealer: S	♥ A76542	East Doubles 3♣ if possible.
Vul: Both	♦ AK3	
HCP: 12	♣ 10	You bid first.
Board: 215	♠ 109	East Doubles 1♠ if possible.
Dealer: N	♥ KJ7632	West Bids 2♣ if possible.
Vul: None	♦ J852	East Doubles 2♠ if possible.
HCP: 6	♣ J	West Bids 2NT if possible.
		East Bids 3♣ if possible.
		Partner bids first.

## Transfer after 1M (X) Both hands (Answers Page)

Board: 211  
 Dealer: N  
 Vul: Both  
 North HCP: 15  
 South HCP: 10  
 Contract: 1♠XX N

North:  
 ♠ KQ9843  
 ♥ A62  
 ♦ KJ  
 ♣ Q10

South:  
 ♠ A  
 ♥ Q854  
 ♦ 10976  
 ♣ KJ97

West	North	East	South
	1♠	X	XX
AP			

Board: 212  
 Dealer: S  
 Vul: None  
 North HCP: 10  
 South HCP: 15  
 Contract: 1♠XX S

North:  
 ♠ Q32  
 ♥ 4  
 ♦ A103  
 ♣ A98732

South:  
 ♠ AKJ104  
 ♥ QJ1076  
 ♦ KJ  
 ♣ 10

West	North	East	South
			1♠
X	XX	AP	

Board: 213  
 Dealer: N  
 Vul: EW  
 North HCP: 16  
 South HCP: 6  
 Contract: 4♥X N

North:  
 ♠ A  
 ♥ AJ974  
 ♦ KQ4  
 ♣ Q762

South:  
 ♠ 10982  
 ♥ KQ1062  
 ♦ J6  
 ♣ 104

West	North	East	South
	1♥	X	4♥
X	AP		

Board: 214  
 Dealer: S  
 Vul: Both  
 North HCP: 6  
 South HCP: 12  
 Contract: 3♣X N

North:  
 ♠ 53  
 ♥ K8  
 ♦ 52  
 ♣ K987532

South:  
 ♠ J92  
 ♥ A76542  
 ♦ AK3  
 ♣ 10

West	North	East	South
			1♥
X	3♣	X	AP

Board: 215  
 Dealer: N  
 Vul: None  
 North HCP: 13  
 South HCP: 6  
 Contract: 3♣ W

North:  
 ♠ KQJ865  
 ♥ —  
 ♦ KQ3  
 ♣ Q942

South:  
 ♠ 109  
 ♥ KJ7632  
 ♦ J852  
 ♣ J

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

## North hands (Practice Page)

### Transfer after 1M (X)

Board: 216      ♠ A97  
Dealer: S        ♥ K10865  
Vul: NS         ♦ 74  
HCP: 11         ♣ A96

West Doubles 1♠ if possible.  
East Bids 2♦ if possible.

Partner bids first.

Board: 217      ♠ KQ965  
Dealer: N        ♥ KJ  
Vul: Both       ♦ J5  
HCP: 13         ♣ K742

East Doubles 1♠ if possible.  
West Bids 2NT if possible.  
East Bids 3NT if possible.

You bid first.

Board: 218      ♠ K10984  
Dealer: S        ♥ J73  
Vul: None       ♦ A10  
HCP: 8           ♣ 1054

West Doubles 1♠ if possible.

Partner bids first.

Board: 219      ♠ AJ  
Dealer: N        ♥ A1076542  
Vul: NS         ♦ J5  
HCP: 14         ♣ KJ

East Doubles 1♥ if possible.  
East Doubles Pass if possible.  
West Bids 2♠ if possible.

You bid first.

Board: 220      ♠ AQ83  
Dealer: S        ♥ K8  
Vul: EW         ♦ 6  
HCP: 10         ♣ J107654

West Doubles 1♠ if possible.  
East Bids 3♦ if possible.

Partner bids first.

# Transfer after 1M (X) Both hands (Answers Page)

Board: 216

Dealer: S

Vul: NS

North HCP: 11

South HCP: 13

Contract: 4♠ S

North:

♠ A97

♥ K10865

♦ 74

♣ A96

South:

♠ KQ842

♥ 4

♦ A95

♣ KJ104

West North East South

X XX 2♦ 1♠

Pass 4♠ AP 3♣

Board: 217

Dealer: N

Vul: Both

North HCP: 13

South HCP: 2

Contract: 3N W

North:

♠ KQ965

♥ KJ

♦ J5

♣ K742

South:

♠ 1074

♥ Q1095

♦ 10974

♣ 95

West North East South

1♠ X Pass

2NT Pass 3NT AP

Board: 218

Dealer: S

Vul: None

North HCP: 8

South HCP: 12

Contract: 3♠ S

North:

♠ K10984

♥ J73

♦ A10

♣ 1054

South:

♠ QJ532

♥ A108

♦ 85

♣ KQ2

West North East South

X 3♠ AP 1♠

Board: 219

Dealer: N

Vul: NS

North HCP: 14

South HCP: 9

Contract: 3♥ N

North:

♠ AJ

♥ A1076542

♦ J5

♣ KJ

South:

♠ 1052

♥ K93

♦ A83

♣ Q1075

West North East South

1♥ X 2♥

Pass Pass X Pass

2♠ 3♥ AP

Board: 220

Dealer: S

Vul: EW

North HCP: 10

South HCP: 12

Contract: 4♠ S

North:

♠ AQ83

♥ K8

♦ 6

♣ J107654

South:

♠ K76542

♥ A7

♦ K104

♣ Q2

West North East South

X 2NT<sup>1</sup> 3♦ 1♠

Pass 4♠ AP 3♠

1. Jordan Truscott 2NT

## South hands (Practice Page)

### Transfer after 1M (X)

Board: 216	♠ KQ842	West Doubles 1♠ if possible.
Dealer: S	♥ 4	East Bids 2♦ if possible.
Vul: NS	♦ A95	
HCP: 13	♣ KJ104	You bid first.

Board: 217	♠ 1074	East Doubles 1♠ if possible.
Dealer: N	♥ Q1095	West Bids 2NT if possible.
Vul: Both	♦ 10974	East Bids 3NT if possible.
HCP: 2	♣ 95	Partner bids first.

Board: 218	♠ QJ532	West Doubles 1♠ if possible.
Dealer: S	♥ A108	
Vul: None	♦ 85	You bid first.
HCP: 12	♣ KQ2	

Board: 219	♠ 1052	East Doubles 1♥ if possible.
Dealer: N	♥ K93	East Doubles Pass if possible.
Vul: NS	♦ A83	West Bids 2♠ if possible.
HCP: 9	♣ Q1075	Partner bids first.

Board: 220	♠ K76542	West Doubles 1♠ if possible.
Dealer: S	♥ A7	East Bids 3♦ if possible.
Vul: EW	♦ K104	
HCP: 12	♣ Q2	You bid first.

## Transfer after 1M (X) Both hands (Answers Page)

Board: 216

Dealer: S

Vul: NS

North HCP: 11

South HCP: 13

Contract: 4♠ S

North:

♠ A97

♥ K10865

♦ 74

♣ A96

South:

♠ KQ842

♥ 4

♦ A95

♣ KJ104

West North East South

X XX 2♦ 1♠

Pass 4♠ AP 3♣

Board: 217

Dealer: N

Vul: Both

North HCP: 13

South HCP: 2

Contract: 3N W

North:

♠ KQ965

♥ KJ

♦ J5

♣ K742

South:

♠ 1074

♥ Q1095

♦ 10974

♣ 95

West North East South

2NT 1♠ X Pass

Pass 3NT AP

Board: 218

Dealer: S

Vul: None

North HCP: 8

South HCP: 12

Contract: 3♠ S

North:

♠ K10984

♥ J73

♦ A10

♣ 1054

South:

♠ QJ532

♥ A108

♦ 85

♣ KQ2

West North East South

X 3♠ AP 1♠

Board: 219

Dealer: N

Vul: NS

North HCP: 14

South HCP: 9

Contract: 3♥ N

North:

♠ AJ

♥ A1076542

♦ J5

♣ KJ

South:

♠ 1052

♥ K93

♦ A83

♣ Q1075

West North East South

Pass 1♥ X 2♥

2♠ Pass X Pass

3♥ AP

Board: 220

Dealer: S

Vul: EW

North HCP: 10

South HCP: 12

Contract: 4♠ S

North:

♠ AQ83

♥ K8

♦ 6

♣ J107654

South:

♠ K76542

♥ A7

♦ K104

♣ Q2

West North East South

X 2NT<sup>1</sup> 3♦ 1♠

Pass 4♠ AP 3♠

1. Jordan Truscott 2NT



## North hands (Practice Page)

### Transfer after 1M (X)

Board: 221	♠ KQ3	East Doubles 1♥ if possible.
Dealer: N	♥ AQ952	
Vul: None	♦ J1097	You bid first.
HCP: 12	♣ 7	
Board: 222	♠ A104	West Doubles 1♥ if possible.
Dealer: S	♥ Q953	
Vul: NS	♦ 10984	Partner bids first.
HCP: 6	♣ 64	
Board: 223	♠ AK732	East Doubles 1♠ if possible.
Dealer: N	♥ 54	
Vul: Both	♦ AJ1084	You bid first.
HCP: 12	♣ 9	
Board: 224	♠ AJ	West Doubles 1♠ if possible.
Dealer: S	♥ AJ3	East Bids 2♣ if possible.
Vul: NS	♦ 98742	
HCP: 10	♣ 763	Partner bids first.
Board: 225	♠ Q532	East Doubles 1♥ if possible.
Dealer: N	♥ AQ973	East Doubles Pass if possible.
Vul: EW	♦ K105	West Bids 4♣ if possible.
HCP: 14	♣ K	You bid first.

# Transfer after 1M (X) Both hands (Answers Page)

Board: 221

Dealer: N

Vul: None

North HCP: 12

South HCP: 4

Contract: 3♥ N

North:

♠ KQ3

♥ AQ952

♦ J1097

♣ 7

South:

♠ 109865

♥ KJ76

♦ 82

♣ 96

West North East South

1♥ X 3♥

AP

Board: 222

Dealer: S

Vul: NS

North HCP: 6

South HCP: 15

Contract: 4♥ S

North:

♠ A104

♥ Q953

♦ 10984

♣ 64

South:

♠ 8

♥ AK8764

♦ AQ6

♣ Q85

West North East South

1♥

X 2♥ Pass 3♥

Pass 4♥ AP

Board: 223

Dealer: N

Vul: Both

North HCP: 12

South HCP: 4

Contract: 3♠ N

North:

♠ AK732

♥ 54

♦ AJ1084

♣ 9

South:

♠ J10986

♥ J63

♦ 32

♣ Q42

West North East South

1♠ X 3♠

AP

Board: 224

Dealer: S

Vul: NS

North HCP: 10

South HCP: 14

Contract: 2♣ X E

North:

♠ AJ

♥ AJ3

♦ 98742

♣ 763

South:

♠ K10632

♥ K65

♦ AQ6

♣ Q9

West North East South

1♠

X XX 2♣ X

AP

Board: 225

Dealer: N

Vul: EW

North HCP: 14

South HCP: 4

Contract: 4♣ W

North:

♠ Q532

♥ AQ973

♦ K105

♣ K

South:

♠ 764

♥ 8652

♦ 2

♣ A9765

West North East South

1♥ X 3♥

Pass Pass X Pass

4♣ AP

## South hands (Practice Page)

### Transfer after 1M (X)

Board: 221	♠ 109865	East Doubles 1♥ if possible.
Dealer: N	♥ KJ76	
Vul: None	♦ 82	Partner bids first.
HCP: 4	♣ 96	
Board: 222	♠ 8	West Doubles 1♥ if possible.
Dealer: S	♥ AK8764	
Vul: NS	♦ AQ6	You bid first.
HCP: 15	♣ Q85	
Board: 223	♠ J10986	East Doubles 1♠ if possible.
Dealer: N	♥ J63	
Vul: Both	♦ 32	Partner bids first.
HCP: 4	♣ Q42	
Board: 224	♠ K10632	West Doubles 1♠ if possible.
Dealer: S	♥ K65	East Bids 2♣ if possible.
Vul: NS	♦ AQ6	
HCP: 14	♣ Q9	You bid first.
Board: 225	♠ 764	East Doubles 1♥ if possible.
Dealer: N	♥ 8652	East Doubles Pass if possible.
Vul: EW	♦ 2	West Bids 4♣ if possible.
HCP: 4	♣ A9765	Partner bids first.

## Transfer after 1M (X) Both hands (Answers Page)

Board: 221

Dealer: N

Vul: None

North HCP: 12

South HCP: 4

Contract: 3♥ N

North:

♠ KQ3

♥ AQ952

♦ J1097

♣ 7

South:

♠ 109865

♥ KJ76

♦ 82

♣ 96

West North East South

1♥ X 3♥

AP

Board: 222

Dealer: S

Vul: NS

North HCP: 6

South HCP: 15

Contract: 4♥ S

North:

♠ A104

♥ Q953

♦ 10984

♣ 64

South:

♠ 8

♥ AK8764

♦ AQ6

♣ Q85

West North East South

1♥

X 2♥ Pass 3♥

Pass 4♥ AP

Board: 223

Dealer: N

Vul: Both

North HCP: 12

South HCP: 4

Contract: 3♠ N

North:

♠ AK732

♥ 54

♦ AJ1084

♣ 9

South:

♠ J10986

♥ J63

♦ 32

♣ Q42

West North East South

1♠ X 3♠

AP

Board: 224

Dealer: S

Vul: NS

North HCP: 10

South HCP: 14

Contract: 2♣ X E

North:

♠ AJ

♥ AJ3

♦ 98742

♣ 763

South:

♠ K10632

♥ K65

♦ AQ6

♣ Q9

West North East South

1♠

X XX 2♣ X

AP

Board: 225

Dealer: N

Vul: EW

North HCP: 14

South HCP: 4

Contract: 4♣ W

North:

♠ Q532

♥ AQ973

♦ K105

♣ K

South:

♠ 764

♥ 8652

♦ 2

♣ A9765

West North East South

1♥ X 3♥

Pass Pass X Pass

4♣ AP

## North hands (Practice Page)

### Transfer after 1M (X)

Board: 226	♠ 9843	West Doubles 1♥ if possible.
Dealer: S	♥ 76	
Vul: Both	♦ 965	Partner bids first.
HCP: 0	♣ 10872	

Board: 227	♠ AKQ92	East Doubles 1♠ if possible.
Dealer: N	♥ A7	
Vul: None	♦ Q84	You bid first.
HCP: 18	♣ QJ8	

Board: 228	♠ K962	West Doubles 1♥ if possible.
Dealer: S	♥ 86	
Vul: EW	♦ 109876	Partner bids first.
HCP: 7	♣ A8	

Board: 229	♠ A109876	East Doubles 1♠ if possible.
Dealer: N	♥ Q	East Doubles Pass if possible.
Vul: Both	♦ AQJ10	West Bids 3♥ if possible.
HCP: 15	♣ Q4	You bid first.

Board: 230	♠ A42	West Doubles 1♠ if possible.
Dealer: S	♥ AQJ865	East Bids 2♣ if possible.
Vul: NS	♦ 94	
HCP: 11	♣ 107	Partner bids first.

## Transfer after 1M (X) Both hands (Answers Page)

Board: 226	North:	South:	West	North	East	South
Dealer: S	♠ 9843	♠ KQ				1♥
Vul: Both	♥ 76	♥ KJ532				
North HCP: 0	♦ 965	♦ AKJ	X	AP		
South HCP: 19	♣ 10872	♣ Q53				
Contract: 1♥X S						

Board: 227	North:	South:	West	North	East	South
Dealer: N	♠ AKQ92	♠ J543		1♠	X	2♠
Vul: None	♥ A7	♥ QJ104				
North HCP: 18	♦ Q84	♦ 5	Pass	3♠	AP	
South HCP: 8	♣ QJ8	♣ A532				
Contract: 3♠ N						

Board: 228	North:	South:	West	North	East	South
Dealer: S	♠ K962	♠ 874				1♥
Vul: EW	♥ 86	♥ AKQ53				
North HCP: 7	♦ 109876	♦ Q	X	1♠	Pass	2♣
South HCP: 14	♣ A8	♣ K743	Pass	2♥	AP	
Contract: 2♥ S						

Board: 229	North:	South:	West	North	East	South
Dealer: N	♠ A109876	♠ J53		1♠	X	2♠
Vul: Both	♥ Q	♥ K1064	Pass	Pass	X	Pass
North HCP: 15	♦ AQJ10	♦ K6	3♥	3♠	AP	
South HCP: 8	♣ Q4	♣ J952				
Contract: 3♠ N						

Board: 230	North:	South:	West	North	East	South
Dealer: S	♠ A42	♠ KQJ98				1♠
Vul: NS	♥ AQJ865	♥ 942				
North HCP: 11	♦ 94	♦ J108	X	XX	2♣	X
South HCP: 12	♣ 107	♣ KQ	Pass	3♠	AP	
Contract: 3♠ S						

## South hands (Practice Page)

### Transfer after 1M (X)

Board: 226	♠ KQ	West Doubles 1♥ if possible.
Dealer: S	♥ KJ532	
Vul: Both	♦ AKJ	You bid first.
HCP: 19	♣ Q53	

Board: 227	♠ J543	East Doubles 1♠ if possible.
Dealer: N	♥ QJ104	
Vul: None	♦ 5	Partner bids first.
HCP: 8	♣ A532	

Board: 228	♠ 874	West Doubles 1♥ if possible.
Dealer: S	♥ AKQ53	
Vul: EW	♦ Q	You bid first.
HCP: 14	♣ K743	

Board: 229	♠ J53	East Doubles 1♠ if possible.
Dealer: N	♥ K1064	East Doubles Pass if possible.
Vul: Both	♦ K6	West Bids 3♥ if possible.
HCP: 8	♣ J952	Partner bids first.

Board: 230	♠ KQJ98	West Doubles 1♠ if possible.
Dealer: S	♥ 942	East Bids 2♣ if possible.
Vul: NS	♦ J108	
HCP: 12	♣ KQ	You bid first.

## Transfer after 1M (X) Both hands (Answers Page)

Board: 226	North:	South:	West	North	East	South
Dealer: S	♠ 9843	♠ KQ				1♥
Vul: Both	♥ 76	♥ KJ532				
North HCP: 0	♦ 965	♦ AKJ	X	AP		
South HCP: 19	♣ 10872	♣ Q53				
Contract: 1♥X S						

Board: 227	North:	South:	West	North	East	South
Dealer: N	♠ AKQ92	♠ J543		1♠	X	2♠
Vul: None	♥ A7	♥ QJ104				
North HCP: 18	♦ Q84	♦ 5	Pass	3♠	AP	
South HCP: 8	♣ QJ8	♣ A532				
Contract: 3♠ N						

Board: 228	North:	South:	West	North	East	South
Dealer: S	♠ K962	♠ 874				1♥
Vul: EW	♥ 86	♥ AKQ53				
North HCP: 7	♦ 109876	♦ Q	X	1♠	Pass	2♣
South HCP: 14	♣ A8	♣ K743	Pass	2♥	AP	
Contract: 2♥ S						

Board: 229	North:	South:	West	North	East	South
Dealer: N	♠ A109876	♠ J53		1♠	X	2♠
Vul: Both	♥ Q	♥ K1064	Pass	Pass	X	Pass
North HCP: 15	♦ AQJ10	♦ K6	3♥	3♠	AP	
South HCP: 8	♣ Q4	♣ J952				
Contract: 3♠ N						

Board: 230	North:	South:	West	North	East	South
Dealer: S	♠ A42	♠ KQJ98				1♠
Vul: NS	♥ AQJ865	♥ 942				
North HCP: 11	♦ 94	♦ J108	X	XX	2♣	X
South HCP: 12	♣ 107	♣ KQ	Pass	3♠	AP	
Contract: 3♠ S						



## North hands (Practice Page)

### Transfer after 1M (X)

Board: 231	♠ AK102	East Doubles 1♥ if possible.
Dealer: N	♥ Q10852	
Vul: Both	♦ 10	You bid first.
HCP: 13	♣ A42	
Board: 232	♠ KQJ107	West Doubles 1♠ if possible.
Dealer: S	♥ K632	
Vul: None	♦ —	Partner bids first.
HCP: 9	♣ 10832	
Board: 233	♠ AKQ83	East Doubles 1♠ if possible.
Dealer: N	♥ 109	
Vul: NS	♦ K4	You bid first.
HCP: 12	♣ 9843	
Board: 234	♠ 10875	West Doubles 1♠ if possible.
Dealer: S	♥ AJ1075	
Vul: EW	♦ 6	Partner bids first.
HCP: 5	♣ 1092	
Board: 235	♠ AKJ10974	East Doubles 1♠ if possible.
Dealer: N	♥ J42	West Bids 2♣ if possible.
Vul: None	♦ AK3	
HCP: 16	♣ —	You bid first.

## Transfer after 1M (X) Both hands (Answers Page)

Board: 231	North:	South:	West	North	East	South
Dealer: N	♠ AK102	♠ J54		1♥	X	2♥
Vul: Both	♥ Q10852	♥ A74				
North HCP: 13	♦ 10	♦ J954	AP			
South HCP: 6	♣ A42	♣ 863				
Contract: 2♥ N						

Board: 232	North:	South:	West	North	East	South
Dealer: S	♠ KQJ107	♠ 98642				1♠
Vul: None	♥ K632	♥ AQ	X	4♦ <sup>1</sup>	Pass	4♠
North HCP: 9	♦ —	♦ AQ72	AP			
South HCP: 12	♣ 10832	♣ 76	1. Splinter			
Contract: 4♠ S						

Board: 233	North:	South:	West	North	East	South
Dealer: N	♠ AKQ83	♠ 97		1♠	X	XX
Vul: NS	♥ 109	♥ K642	Pass	1NT	Pass	2♦
North HCP: 12	♦ K4	♦ A9762	Pass	2NT	AP	
South HCP: 11	♣ 9843	♣ A10				
Contract: 2N N						

Board: 234	North:	South:	West	North	East	South
Dealer: S	♠ 10875	♠ AQ432				1♠
Vul: EW	♥ AJ1075	♥ Q6	X	3♠	AP	
North HCP: 5	♦ 6	♦ AKJ7				
South HCP: 16	♣ 1092	♣ 54				
Contract: 3♠ S						

Board: 235	North:	South:	West	North	East	South
Dealer: N	♠ AKJ10974	♠ 86		1♠	X	Pass
Vul: None	♥ J42	♥ 109873	2♣	4♠	AP	
North HCP: 16	♦ AK3	♦ 972				
South HCP: 0	♣ —	♣ 1063				
Contract: 4♠ N						

## South hands (Practice Page)

### Transfer after 1M (X)

Board: 231	♠ J54	East Doubles 1♥ if possible.
Dealer: N	♥ A74	
Vul: Both	♦ J954	Partner bids first.
HCP: 6	♣ 863	
Board: 232	♠ 98642	West Doubles 1♠ if possible.
Dealer: S	♥ AQ	
Vul: None	♦ AQ72	You bid first.
HCP: 12	♣ 76	
Board: 233	♠ 97	East Doubles 1♠ if possible.
Dealer: N	♥ K642	
Vul: NS	♦ A9762	Partner bids first.
HCP: 11	♣ A10	
Board: 234	♠ AQ432	West Doubles 1♠ if possible.
Dealer: S	♥ Q6	
Vul: EW	♦ AKJ7	You bid first.
HCP: 16	♣ 54	
Board: 235	♠ 86	East Doubles 1♠ if possible.
Dealer: N	♥ 109873	West Bids 2♣ if possible.
Vul: None	♦ 972	
HCP: 0	♣ 1063	Partner bids first.

## Transfer after 1M (X) Both hands (Answers Page)

Board: 231	North:	South:	West	North	East	South
Dealer: N	♠ AK102	♠ J54		1♥	X	2♥
Vul: Both	♥ Q10852	♥ A74				
North HCP: 13	♦ 10	♦ J954	AP			
South HCP: 6	♣ A42	♣ 863				
Contract: 2♥ N						

Board: 232	North:	South:	West	North	East	South
Dealer: S	♠ KQJ107	♠ 98642				1♠
Vul: None	♥ K632	♥ AQ	X	4♦ <sup>1</sup>	Pass	4♠
North HCP: 9	♦ —	♦ AQ72	AP			
South HCP: 12	♣ 10832	♣ 76	1. Splinter			
Contract: 4♠ S						

Board: 233	North:	South:	West	North	East	South
Dealer: N	♠ AKQ83	♠ 97		1♠	X	XX
Vul: NS	♥ 109	♥ K642	Pass	1NT	Pass	2♦
North HCP: 12	♦ K4	♦ A9762	Pass	2NT	AP	
South HCP: 11	♣ 9843	♣ A10				
Contract: 2N N						

Board: 234	North:	South:	West	North	East	South
Dealer: S	♠ 10875	♠ AQ432				1♠
Vul: EW	♥ AJ1075	♥ Q6	X	3♠	AP	
North HCP: 5	♦ 6	♦ AKJ7				
South HCP: 16	♣ 1092	♣ 54				
Contract: 3♠ S						

Board: 235	North:	South:	West	North	East	South
Dealer: N	♠ AKJ10974	♠ 86		1♠	X	Pass
Vul: None	♥ J42	♥ 109873	2♣	4♠	AP	
North HCP: 16	♦ AK3	♦ 972				
South HCP: 0	♣ —	♣ 1063				
Contract: 4♠ N						

## North hands (Practice Page)

### Transfer after 1M (X)

Board: 236	♠ AJ104	West Doubles 1♥ if possible.
Dealer: S	♥ 3	
Vul: NS	♦ A9865	Partner bids first.
HCP: 9	♣ 1053	
Board: 237	♠ AKQJ1097	East Doubles 1♠ if possible.
Dealer: N	♥ 104	West Bids 4♥ if possible.
Vul: EW	♦ J4	
HCP: 12	♣ J2	You bid first.
Board: 238	♠ 63	West Doubles 1♥ if possible.
Dealer: S	♥ Q863	East Bids 2♦ if possible.
Vul: NS	♦ 9862	West Bids 3♦ if possible.
HCP: 4	♣ Q85	East Doubles 3♥ if possible.
		Partner bids first.
Board: 239	♠ KQ96	East Doubles 1♥ if possible.
Dealer: N	♥ 109873	
Vul: EW	♦ —	You bid first.
HCP: 14	♣ AKQ10	
Board: 240	♠ 8764	West Doubles 1♥ if possible.
Dealer: S	♥ Q108754	
Vul: Both	♦ Q	Partner bids first.
HCP: 7	♣ K2	

# Transfer after 1M (X) Both hands (Answers Page)

Board: 236

Dealer: S

Vul: NS

North HCP: 9

South HCP: 14

Contract: 2♥ S

North:

♠ AJ104

♥ 3

♦ A9865

♣ 1053

South:

♠ 752

♥ AK10854

♦ 10

♣ AK8

West North East South

1♥

X 1♠ Pass 2♥

AP

Board: 237

Dealer: N

Vul: EW

North HCP: 12

South HCP: 4

Contract: 4♥ W

North:

♠ AKQJ1097

♥ 104

♦ J4

♣ J2

South:

♠ —

♥ 8

♦ A987653

♣ 109874

West North East South

1♠ X 3♦

4♥ AP

Board: 238

Dealer: S

Vul: NS

North HCP: 4

South HCP: 14

Contract: 3♥ X S

North:

♠ 63

♥ Q863

♦ 9862

♣ Q85

South:

♠ AKJ2

♥ K10752

♦ —

♣ K642

West North East South

1♥

X Pass 2♦ X

3♦ 3♥ X AP

Board: 239

Dealer: N

Vul: EW

North HCP: 14

South HCP: 12

Contract: 5♥ N

North:

♠ KQ96

♥ 109873

♦ —

♣ AKQ10

South:

♠ 4

♥ AKQ65

♦ Q107652

♣ J

West North East South

1♥ X 4♣<sup>1</sup>

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

Pass 5♦<sup>4</sup> Pass 5♥

AP

1. Splinter
2. Cue bid, surplus
3. Blackwood 0314, for ♥
4. A=1/5 or 4/5

Board: 240

Dealer: S

Vul: Both

North HCP: 7

South HCP: 14

Contract: 4♥ S

North:

♠ 8764

♥ Q108754

♦ Q

♣ K2

South:

♠ K95

♥ AKJ963

♦ J93

♣ Q

West North East South

1♥

X 4♥ AP

## South hands (Practice Page)

### Transfer after 1M (X)

Board: 236	♠ 752	West Doubles 1♥ if possible.
Dealer: S	♥ AK10854	
Vul: NS	♦ 10	You bid first.
HCP: 14	♣ AK8	
Board: 237	♠ —	East Doubles 1♠ if possible.
Dealer: N	♥ 8	West Bids 4♥ if possible.
Vul: EW	♦ A987653	
HCP: 4	♣ 109874	Partner bids first.
Board: 238	♠ AKJ2	West Doubles 1♥ if possible.
Dealer: S	♥ K10752	East Bids 2♦ if possible.
Vul: NS	♦ —	West Bids 3♦ if possible.
HCP: 14	♣ K642	East Doubles 3♥ if possible.
		You bid first.
Board: 239	♠ 4	East Doubles 1♥ if possible.
Dealer: N	♥ AKQ65	
Vul: EW	♦ Q107652	Partner bids first.
HCP: 12	♣ J	
Board: 240	♠ K95	West Doubles 1♥ if possible.
Dealer: S	♥ AKJ963	
Vul: Both	♦ J93	You bid first.
HCP: 14	♣ Q	

# Transfer after 1M (X) Both hands (Answers Page)

Board: 236

Dealer: S

Vul: NS

North HCP: 9

South HCP: 14

Contract: 2♥ S

North:

♠ AJ104

♥ 3

♦ A9865

♣ 1053

South:

♠ 752

♥ AK10854

♦ 10

♣ AK8

West North East South

1♥

X 1♠ Pass 2♥

AP

Board: 237

Dealer: N

Vul: EW

North HCP: 12

South HCP: 4

Contract: 4♥ W

North:

♠ AKQJ1097

♥ 104

♦ J4

♣ J2

South:

♠ —

♥ 8

♦ A987653

♣ 109874

West North East South

1♠ X 3♦

4♥ AP

Board: 238

Dealer: S

Vul: NS

North HCP: 4

South HCP: 14

Contract: 3♥ X S

North:

♠ 63

♥ Q863

♦ 9862

♣ Q85

South:

♠ AKJ2

♥ K10752

♦ —

♣ K642

West North East South

1♥

X Pass 2♦ X

3♦ 3♥ X AP

Board: 239

Dealer: N

Vul: EW

North HCP: 14

South HCP: 12

Contract: 5♥ N

North:

♠ KQ96

♥ 109873

♦ —

♣ AKQ10

South:

♠ 4

♥ AKQ65

♦ Q107652

♣ J

West North East South

1♥ X 4♣<sup>1</sup>

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

Pass 5♦<sup>4</sup> Pass 5♥

AP

1. Splinter
2. Cue bid, surplus
3. Blackwood 0314, for ♥
4. A=1/5 or 4/5

Board: 240

Dealer: S

Vul: Both

North HCP: 7

South HCP: 14

Contract: 4♥ S

North:

♠ 8764

♥ Q108754

♦ Q

♣ K2

South:

♠ K95

♥ AKJ963

♦ J93

♣ Q

West North East South

1♥

X 4♥ AP



## North hands (Practice Page)

### Transfer after 1M (X)

Board: 241	♠ AQ3	East Doubles 1♥ if possible.
Dealer: N	♥ AQJ96542	West Bids 2♦ if possible.
Vul: None	♦ 52	
HCP: 13	♣ —	You bid first.

Board: 242	♠ K1075	West Doubles 1♠ if possible.
Dealer: S	♥ J10	
Vul: EW	♦ A876	Partner bids first.
HCP: 8	♣ 763	

Board: 243	♠ KQ9832	East Doubles 1♠ if possible.
Dealer: N	♥ KJ	
Vul: Both	♦ K94	You bid first.
HCP: 14	♣ Q7	

Board: 244	♠ 98762	West Doubles 1♥ if possible.
Dealer: S	♥ 9765	East Bids 4♣ if possible.
Vul: None	♦ 5	
HCP: 0	♣ 653	Partner bids first.

Board: 245	♠ A7	East Doubles 1♥ if possible.
Dealer: N	♥ AQJ1098	West Bids 2♦ if possible.
Vul: NS	♦ —	East Bids 5♦ if possible.
HCP: 12	♣ J10752	You bid first.

# Transfer after 1M (X) Both hands (Answers Page)

Board: 241

Dealer: N

Vul: None

North HCP: 13

South HCP: 6

Contract: 4♥ N

North:

♠ AQ3

♥ AQJ96542

♦ 52

♣ —

South:

♠ J64

♥ 10

♦ A73

♣ J97643

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

	1♥	X	Pass
--	----	---	------

2♦	4♥	AP	
----	----	----	--

Board: 242

Dealer: S

Vul: EW

North HCP: 8

South HCP: 12

Contract: 3♠ S

North:

♠ K1075

♥ J10

♦ A876

♣ 763

South:

♠ QJ9643

♥ K632

♦ QJ

♣ K

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

1♠

X	3♠	AP	
---	----	----	--

Board: 243

Dealer: N

Vul: Both

North HCP: 14

South HCP: 2

Contract: 3♠ N

North:

♠ KQ9832

♥ KJ

♦ K94

♣ Q7

South:

♠ J7654

♥ 85

♦ 1085

♣ J53

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

	1♠	X	3♠
--	----	---	----

AP

Board: 244

Dealer: S

Vul: None

North HCP: 0

South HCP: 15

Contract: 4♣ E

North:

♠ 98762

♥ 9765

♦ 5

♣ 653

South:

♠ AQ

♥ Q8432

♦ A9864

♣ K

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

1♥

X	3♥	4♣	AP
---	----	----	----

Board: 245

Dealer: N

Vul: NS

North HCP: 12

South HCP: 10

Contract: 5♦ X W

North:

♠ A7

♥ AQJ1098

♦ —

♣ J10752

South:

♠ J10982

♥ K2

♦ Q876

♣ A9

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

	1♥	X	XX
--	----	---	----

2♦	3♣	Pass	3♥
----	----	------	----

Pass	4♥	5♦	X
------	----	----	---

AP

## South hands (Practice Page)

### Transfer after 1M (X)

Board: 241	♠ J64	East Doubles 1♥ if possible.
Dealer: N	♥ 10	West Bids 2♦ if possible.
Vul: None	♦ A73	
HCP: 6	♣ J97643	Partner bids first.
Board: 242	♠ QJ9643	West Doubles 1♠ if possible.
Dealer: S	♥ K632	
Vul: EW	♦ QJ	You bid first.
HCP: 12	♣ K	
Board: 243	♠ J7654	East Doubles 1♠ if possible.
Dealer: N	♥ 85	
Vul: Both	♦ 1085	Partner bids first.
HCP: 2	♣ J53	
Board: 244	♠ AQ	West Doubles 1♥ if possible.
Dealer: S	♥ Q8432	East Bids 4♣ if possible.
Vul: None	♦ A9864	
HCP: 15	♣ K	You bid first.
Board: 245	♠ J10982	East Doubles 1♥ if possible.
Dealer: N	♥ K2	West Bids 2♦ if possible.
Vul: NS	♦ Q876	East Bids 5♦ if possible.
HCP: 10	♣ A9	Partner bids first.

## Transfer after 1M (X) Both hands (Answers Page)

Board: 241

Dealer: N

Vul: None

North HCP: 13

South HCP: 6

Contract: 4♥ N

North:

♠ AQ3

♥ AQJ96542

♦ 52

♣ —

South:

♠ J64

♥ 10

♦ A73

♣ J97643

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

	1♥	X	Pass
--	----	---	------

2♦	4♥	AP	
----	----	----	--

Board: 242

Dealer: S

Vul: EW

North HCP: 8

South HCP: 12

Contract: 3♠ S

North:

♠ K1075

♥ J10

♦ A876

♣ 763

South:

♠ QJ9643

♥ K632

♦ QJ

♣ K

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

1♠

X	3♠	AP	
---	----	----	--

Board: 243

Dealer: N

Vul: Both

North HCP: 14

South HCP: 2

Contract: 3♠ N

North:

♠ KQ9832

♥ KJ

♦ K94

♣ Q7

South:

♠ J7654

♥ 85

♦ 1085

♣ J53

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

	1♠	X	3♠
--	----	---	----

AP

Board: 244

Dealer: S

Vul: None

North HCP: 0

South HCP: 15

Contract: 4♣ E

North:

♠ 98762

♥ 9765

♦ 5

♣ 653

South:

♠ AQ

♥ Q8432

♦ A9864

♣ K

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

1♥

X	3♥	4♣	AP
---	----	----	----

Board: 245

Dealer: N

Vul: NS

North HCP: 12

South HCP: 10

Contract: 5♦ X W

North:

♠ A7

♥ AQJ1098

♦ —

♣ J10752

South:

♠ J10982

♥ K2

♦ Q876

♣ A9

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

	1♥	X	XX
--	----	---	----

2♦	3♣	Pass	3♥
----	----	------	----

Pass	4♥	5♦	X
------	----	----	---

AP

## North hands (Practice Page)

### Transfer after 1M (X)

Board: 246      ♠ 753  
Dealer: S        ♥ Q876  
Vul: Both        ♦ 95  
HCP: 3           ♣ J987

West Doubles 1♠ if possible.  
East Bids 2♦ if possible.  
West Bids 3♦ if possible.  
East Bids 3NT if possible.  
West Bids 4♦ if possible.  
East Bids 5♦ if possible.

Partner bids first.

Board: 247      ♠ Q7532  
Dealer: N        ♥ 4  
Vul: None        ♦ Q7  
HCP: 13          ♣ AKQ84

East Doubles 1♠ if possible.  
You bid first.

Board: 248      ♠ 9  
Dealer: S        ♥ 9732  
Vul: NS          ♦ QJ96  
HCP: 6           ♣ K1062

West Doubles 1♥ if possible.  
East Bids 2♠ if possible.  
West Bids 3♠ if possible.

Partner bids first.

Board: 249      ♠ A6  
Dealer: N        ♥ KQ854  
Vul: EW          ♦ 102  
HCP: 13          ♣ KJ95

East Doubles 1♥ if possible.  
You bid first.

Board: 250      ♠ A92  
Dealer: S        ♥ 632  
Vul: None        ♦ 1042  
HCP: 8           ♣ KJ93

West Doubles 1♠ if possible.  
West Doubles Pass if possible.  
East Bids 3♦ if possible.

Partner bids first.

## Transfer after 1M (X) Both hands (Answers Page)

Board: 246	North:	South:	West	North	East	South
Dealer: S	♠ 753	♠ Q9862				1♠
Vul: Both	♥ Q876	♥ J2	X	Pass	2♦	Pass
North HCP: 3	♦ 95	♦ AQ6	3♦	Pass	3NT	Pass
South HCP: 12	♣ J987	♣ K105	4♦	Pass	5♦	AP
Contract: 5♦ E						

Board: 247	North:	South:	West	North	East	South
Dealer: N	♠ Q7532	♠ AKJ8		1♠	X	2NT <sup>1</sup>
Vul: None	♥ 4	♥ J75	Pass	4♥ <sup>2</sup>	Pass	4♠
North HCP: 13	♦ Q7	♦ A82	AP			
South HCP: 13	♣ AKQ84	♣ 973				
Contract: 4♠ N						

1. Jordan Truscott 2NT  
2. Splinter

Board: 248	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ AJ				1♥
Vul: NS	♥ 9732	♥ AQ10654	X	2♥	2♠	3♥
North HCP: 6	♦ QJ96	♦ 10	3♠	AP		
South HCP: 13	♣ K1062	♣ Q843				
Contract: 3♠ E						

Board: 249	North:	South:	West	North	East	South
Dealer: N	♠ A6	♠ 8532				
Vul: EW	♥ KQ854	♥ J932		1♥	X	3♥
North HCP: 13	♦ 102	♦ KJ9	AP			
South HCP: 5	♣ KJ95	♣ 73				
Contract: 3♥ N						

Board: 250	North:	South:	West	North	East	South
Dealer: S	♠ A92	♠ KQ7654				1♠
Vul: None	♥ 632	♥ KJ5	X	2♠	Pass	Pass
North HCP: 8	♦ 1042	♦ K87	X	Pass	3♦	3♠
South HCP: 12	♣ KJ93	♣ 6	AP			
Contract: 3♠ S						

## South hands (Practice Page)

### Transfer after 1M (X)

Board: 246      ♠ Q9862  
Dealer: S        ♥ J2  
Vul: Both       ♦ AQ6  
HCP: 12         ♣ K105

West Doubles 1♠ if possible.  
East Bids 2♦ if possible.  
West Bids 3♦ if possible.  
East Bids 3NT if possible.  
West Bids 4♦ if possible.  
East Bids 5♦ if possible.

You bid first.

Board: 247      ♠ AKJ8  
Dealer: N        ♥ J75  
Vul: None       ♦ A82  
HCP: 13         ♣ 973

East Doubles 1♠ if possible.

Partner bids first.

Board: 248      ♠ AJ  
Dealer: S        ♥ AQ10654  
Vul: NS         ♦ 10  
HCP: 13         ♣ Q843

West Doubles 1♥ if possible.  
East Bids 2♠ if possible.  
West Bids 3♠ if possible.

You bid first.

Board: 249      ♠ 8532  
Dealer: N        ♥ J932  
Vul: EW         ♦ KJ9  
HCP: 5         ♣ 73

East Doubles 1♥ if possible.

Partner bids first.

Board: 250      ♠ KQ7654  
Dealer: S        ♥ KJ5  
Vul: None       ♦ K87  
HCP: 12         ♣ 6

West Doubles 1♠ if possible.  
West Doubles Pass if possible.  
East Bids 3♦ if possible.

You bid first.

## Transfer after 1M (X) Both hands (Answers Page)

Board: 246	North:	South:	West	North	East	South
Dealer: S	♠ 753	♠ Q9862				1♠
Vul: Both	♥ Q876	♥ J2	X	Pass	2♦	Pass
North HCP: 3	♦ 95	♦ AQ6	3♦	Pass	3NT	Pass
South HCP: 12	♣ J987	♣ K105	4♦	Pass	5♦	AP
Contract: 5♦ E						

Board: 247	North:	South:	West	North	East	South
Dealer: N	♠ Q7532	♠ AKJ8		1♠	X	2NT <sup>1</sup>
Vul: None	♥ 4	♥ J75	Pass	4♥ <sup>2</sup>	Pass	4♠
North HCP: 13	♦ Q7	♦ A82	AP			
South HCP: 13	♣ AKQ84	♣ 973				
Contract: 4♠ N						

1. Jordan Truscott 2NT  
2. Splinter

Board: 248	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ AJ				1♥
Vul: NS	♥ 9732	♥ AQ10654	X	2♥	2♠	3♥
North HCP: 6	♦ QJ96	♦ 10	3♠	AP		
South HCP: 13	♣ K1062	♣ Q843				
Contract: 3♠ E						

Board: 249	North:	South:	West	North	East	South
Dealer: N	♠ A6	♠ 8532				
Vul: EW	♥ KQ854	♥ J932		1♥	X	3♥
North HCP: 13	♦ 102	♦ KJ9	AP			
South HCP: 5	♣ KJ95	♣ 73				
Contract: 3♥ N						

Board: 250	North:	South:	West	North	East	South
Dealer: S	♠ A92	♠ KQ7654				1♠
Vul: None	♥ 632	♥ KJ5	X	2♠	Pass	Pass
North HCP: 8	♦ 1042	♦ K87	X	Pass	3♦	3♠
South HCP: 12	♣ KJ93	♣ 6	AP			
Contract: 3♠ S						



## North hands (Practice Page)

### Transfer after 1M (X)

Board: 251      ♠ Q  
Dealer: N        ♥ AKQJ982  
Vul: NS         ♦ 2  
HCP: 14         ♣ Q963

East Doubles 1♥ if possible.  
West Bids 2♦ if possible.  
West Bids 3♦ if possible.  
West Doubles Pass if possible.

You bid first.

Board: 252      ♠ 8732  
Dealer: S        ♥ 9432  
Vul: EW         ♦ Q107  
HCP: 2          ♣ 42

West Doubles 1♥ if possible.  
West Doubles Pass if possible.  
East Bids 3♠ if possible.  
East Doubles Pass if possible.

Partner bids first.

Board: 253      ♠ 3  
Dealer: N        ♥ AKJ53  
Vul: Both       ♦ Q543  
HCP: 13         ♣ QJ7

East Doubles 1♥ if possible.

You bid first.

Board: 254      ♠ KQ987  
Dealer: S        ♥ K10875  
Vul: NS         ♦ 109  
HCP: 8          ♣ 9

West Doubles 1♥ if possible.

Partner bids first.

Board: 255      ♠ K10952  
Dealer: N        ♥ A74  
Vul: EW         ♦ A1095  
HCP: 13         ♣ Q

East Doubles 1♠ if possible.

You bid first.

## Transfer after 1M (X) Both hands (Answers Page)

Board: 251	North:	South:	West	North	East	South
Dealer: N	♠ Q	♠ J106542		1♥	X	Pass
Vul: NS	♥ AKQJ982	♥ 75	2♦	2♥	Pass	Pass
North HCP: 14	♦ 2	♦ 764	3♦	3♥	Pass	Pass
South HCP: 1	♣ Q963	♣ 104	X	AP		
Contract: 3♥X N						

Board: 252	North:	South:	West	North	East	South
Dealer: S	♠ 8732	♠ 6				1♥
Vul: EW	♥ 9432	♥ AKQJ105	X	3♥	Pass	Pass
North HCP: 2	♦ Q107	♦ A943	X	Pass	3♠	4♥
South HCP: 15	♣ 42	♣ J7	Pass	Pass	X	AP
Contract: 4♥X S						

Board: 253	North:	South:	West	North	East	South
Dealer: N	♠ 3	♠ Q9875				
Vul: Both	♥ AKJ53	♥ Q942		1♥	X	3♥
North HCP: 13	♦ Q543	♦ 987	AP			
South HCP: 4	♣ QJ7	♣ 8				
Contract: 3♥ N						

Board: 254	North:	South:	West	North	East	South
Dealer: S	♠ KQ987	♠ A106				1♥
Vul: NS	♥ K10875	♥ AQ943				
North HCP: 8	♦ 109	♦ KQ73	X	4♥	AP	
South HCP: 15	♣ 9	♣ 4				
Contract: 4♥ S						

Board: 255	North:	South:	West	North	East	South
Dealer: N	♠ K10952	♠ J86				
Vul: EW	♥ A74	♥ K93		1♠	X	XX
North HCP: 13	♦ A1095	♦ Q74	Pass	1NT	AP	
South HCP: 11	♣ Q	♣ AJ97				
Contract: 1N N						

## South hands (Practice Page)

### Transfer after 1M (X)

Board: 251      ♠ J106542  
Dealer: N        ♥ 75  
Vul: NS         ♦ 764  
HCP: 1          ♣ 104

East Doubles 1♥ if possible.  
West Bids 2♦ if possible.  
West Bids 3♦ if possible.  
West Doubles Pass if possible.

Partner bids first.

Board: 252      ♠ 6  
Dealer: S        ♥ AKQJ105  
Vul: EW         ♦ A943  
HCP: 15         ♣ J7

West Doubles 1♥ if possible.  
West Doubles Pass if possible.  
East Bids 3♠ if possible.  
East Doubles Pass if possible.

You bid first.

Board: 253      ♠ Q9875  
Dealer: N        ♥ Q942  
Vul: Both       ♦ 987  
HCP: 4          ♣ 8

East Doubles 1♥ if possible.

Partner bids first.

Board: 254      ♠ A106  
Dealer: S        ♥ AQ943  
Vul: NS         ♦ KQ73  
HCP: 15         ♣ 4

West Doubles 1♥ if possible.

You bid first.

Board: 255      ♠ J86  
Dealer: N        ♥ K93  
Vul: EW         ♦ Q74  
HCP: 11         ♣ AJ97

East Doubles 1♠ if possible.

Partner bids first.

## Transfer after 1M (X) Both hands (Answers Page)

Board: 251	North:	South:	West	North	East	South
Dealer: N	♠ Q	♠ J106542		1♥	X	Pass
Vul: NS	♥ AKQJ982	♥ 75	2♦	2♥	Pass	Pass
North HCP: 14	♦ 2	♦ 764	3♦	3♥	Pass	Pass
South HCP: 1	♣ Q963	♣ 104	X	AP		
Contract: 3♥X N						

Board: 252	North:	South:	West	North	East	South
Dealer: S	♠ 8732	♠ 6				1♥
Vul: EW	♥ 9432	♥ AKQJ105	X	3♥	Pass	Pass
North HCP: 2	♦ Q107	♦ A943	X	Pass	3♠	4♥
South HCP: 15	♣ 42	♣ J7	Pass	Pass	X	AP
Contract: 4♥X S						

Board: 253	North:	South:	West	North	East	South
Dealer: N	♠ 3	♠ Q9875				
Vul: Both	♥ AKJ53	♥ Q942		1♥	X	3♥
North HCP: 13	♦ Q543	♦ 987	AP			
South HCP: 4	♣ QJ7	♣ 8				
Contract: 3♥ N						

Board: 254	North:	South:	West	North	East	South
Dealer: S	♠ KQ987	♠ A106				1♥
Vul: NS	♥ K10875	♥ AQ943				
North HCP: 8	♦ 109	♦ KQ73	X	4♥	AP	
South HCP: 15	♣ 9	♣ 4				
Contract: 4♥ S						

Board: 255	North:	South:	West	North	East	South
Dealer: N	♠ K10952	♠ J86				
Vul: EW	♥ A74	♥ K93		1♠	X	XX
North HCP: 13	♦ A1095	♦ Q74	Pass	1NT	AP	
South HCP: 11	♣ Q	♣ AJ97				
Contract: 1N N						

## North hands (Practice Page)

### Transfer after 1M (X)

Board: 256      ♠ J97  
Dealer: S        ♥ AJ64  
Vul: Both       ♦ 954  
HCP: 6           ♣ 1086

West Doubles 1♥ if possible.

Partner bids first.

Board: 257      ♠ Q8  
Dealer: N        ♥ J1098753  
Vul: None       ♦ A  
HCP: 12          ♣ AJ10

East Doubles 1♥ if possible.

West Bids 2♠ if possible.

East Bids 3♠ if possible.

You bid first.

Board: 258      ♠ 98  
Dealer: S        ♥ A984  
Vul: EW         ♦ QJ86  
HCP: 11          ♣ A92

West Doubles 1♥ if possible.

Partner bids first.

Board: 259      ♠ AKJ85  
Dealer: N        ♥ 84  
Vul: Both       ♦ A873  
HCP: 12          ♣ 74

East Doubles 1♠ if possible.

West Bids 2♥ if possible.

East Bids 3♥ if possible.

West Bids 4♥ if possible.

You bid first.

Board: 260      ♠ QJ75  
Dealer: S        ♥ Q102  
Vul: None       ♦ 1065  
HCP: 8           ♣ K75

West Doubles 1♠ if possible.

West Doubles Pass if possible.

East Bids 3♥ if possible.

Partner bids first.

## Transfer after 1M (X) Both hands (Answers Page)

Board: 256

Dealer: S

Vul: Both

North HCP: 6

South HCP: 14

Contract: 4♥ S

North:

♠ J97

♥ AJ64

♦ 954

♣ 1086

South:

♠ AK8

♥ KQ109832

♦ Q7

♣ 5

West North East South

X 2♥ Pass 1♥

AP 4♥

AP

Board: 257

Dealer: N

Vul: None

North HCP: 12

South HCP: 7

Contract: 4♥ N

North:

♠ Q8

♥ J1098753

♦ A

♣ AJ10

South:

♠ K6

♥ Q62

♦ Q53

♣ 75432

West North East South

1♥ X 2♥

2♠ 3♥ 3♠ Pass

Pass 4♥ AP

Board: 258

Dealer: S

Vul: EW

North HCP: 11

South HCP: 12

Contract: 4♥ S

North:

♠ 98

♥ A984

♦ QJ86

♣ A92

South:

♠ KJ2

♥ KQJ6532

♦ —

♣ Q54

West North East South

1♥

X 2NT<sup>1</sup> Pass 4♦<sup>2</sup>

Pass 4♥ AP

1. Jordan Truscott 2NT

2. Splinter

Board: 259

Dealer: N

Vul: Both

North HCP: 12

South HCP: 4

Contract: 4♥ W

North:

♠ AKJ85

♥ 84

♦ A873

♣ 74

South:

♠ 94

♥ J53

♦ J654

♣ Q963

West North East South

1♠ X Pass

2♥ Pass 3♥ Pass

4♥ AP

Board: 260

Dealer: S

Vul: None

North HCP: 8

South HCP: 12

Contract: 3♠ S

North:

♠ QJ75

♥ Q102

♦ 1065

♣ K75

South:

♠ AK8642

♥ 73

♦ KQ3

♣ 32

West North East South

1♠

X 2♠ Pass Pass

X Pass 3♥ 3♠

AP

## South hands (Practice Page)

### Transfer after 1M (X)

Board: 256	♠ AK8	West Doubles 1♥ if possible.
Dealer: S	♥ KQ109832	
Vul: Both	♦ Q7	You bid first.
HCP: 14	♣ 5	

Board: 257	♠ K6	East Doubles 1♥ if possible.
Dealer: N	♥ Q62	West Bids 2♠ if possible.
Vul: None	♦ Q53	East Bids 3♠ if possible.
HCP: 7	♣ 75432	Partner bids first.

Board: 258	♠ KJ2	West Doubles 1♥ if possible.
Dealer: S	♥ KQJ6532	
Vul: EW	♦ —	You bid first.
HCP: 12	♣ Q54	

Board: 259	♠ 94	East Doubles 1♠ if possible.
Dealer: N	♥ J53	West Bids 2♥ if possible.
Vul: Both	♦ J654	East Bids 3♥ if possible.
HCP: 4	♣ Q963	West Bids 4♥ if possible.
		Partner bids first.

Board: 260	♠ AK8642	West Doubles 1♠ if possible.
Dealer: S	♥ 73	West Doubles Pass if possible.
Vul: None	♦ KQ3	East Bids 3♥ if possible.
HCP: 12	♣ 32	You bid first.

## Transfer after 1M (X) Both hands (Answers Page)

Board: 256

Dealer: S

Vul: Both

North HCP: 6

South HCP: 14

Contract: 4♥ S

North:

♠ J97

♥ AJ64

♦ 954

♣ 1086

South:

♠ AK8

♥ KQ109832

♦ Q7

♣ 5

West North East South

X 2♥ Pass 1♥

AP 4♥

AP

Board: 257

Dealer: N

Vul: None

North HCP: 12

South HCP: 7

Contract: 4♥ N

North:

♠ Q8

♥ J1098753

♦ A

♣ AJ10

South:

♠ K6

♥ Q62

♦ Q53

♣ 75432

West North East South

1♥ X 2♥

2♠ 3♥ 3♠ Pass

Pass 4♥ AP

Board: 258

Dealer: S

Vul: EW

North HCP: 11

South HCP: 12

Contract: 4♥ S

North:

♠ 98

♥ A984

♦ QJ86

♣ A92

South:

♠ KJ2

♥ KQJ6532

♦ —

♣ Q54

West North East South

1♥

X 2NT<sup>1</sup> Pass 4♦<sup>2</sup>

Pass 4♥ AP

1. Jordan Truscott 2NT

2. Splinter

Board: 259

Dealer: N

Vul: Both

North HCP: 12

South HCP: 4

Contract: 4♥ W

North:

♠ AKJ85

♥ 84

♦ A873

♣ 74

South:

♠ 94

♥ J53

♦ J654

♣ Q963

West North East South

1♠ X Pass

2♥ Pass 3♥ Pass

4♥ AP

Board: 260

Dealer: S

Vul: None

North HCP: 8

South HCP: 12

Contract: 3♠ S

North:

♠ QJ75

♥ Q102

♦ 1065

♣ K75

South:

♠ AK8642

♥ 73

♦ KQ3

♣ 32

West North East South

1♠

X 2♠ Pass Pass

X Pass 3♥ 3♠

AP



## North hands (Practice Page)

### Transfer after 1M (X)

Board: 261      ♠ A96  
Dealer: N        ♥ AQ953  
Vul: NS         ♦ Q82  
HCP: 12         ♣ 72

East Doubles 1♥ if possible.  
West Bids 1♠ if possible.  
East Bids 3♠ if possible.  
West Bids 4♠ if possible.

You bid first.

Board: 262      ♠ J  
Dealer: S        ♥ 9753  
Vul: Both       ♦ 10432  
HCP: 7          ♣ AQ32

West Doubles 1♥ if possible.

Partner bids first.

Board: 263      ♠ 2  
Dealer: N        ♥ AJ109653  
Vul: None       ♦ AK  
HCP: 16         ♣ A32

East Doubles 1♥ if possible.  
West Bids 4♠ if possible.

You bid first.

Board: 264      ♠ A875  
Dealer: S        ♥ K7432  
Vul: NS         ♦ 2  
HCP: 9          ♣ Q108

West Doubles 1♠ if possible.

Partner bids first.

Board: 265      ♠ AJ10865  
Dealer: N        ♥ A  
Vul: EW         ♦ Q6  
HCP: 12         ♣ J863

East Doubles 1♠ if possible.  
West Bids 2♥ if possible.

You bid first.

# Transfer after 1M (X) Both hands (Answers Page)

Board: 261  
Dealer: N  
Vul: NS  
North HCP: 12  
South HCP: 1  
Contract: 4♠ W

North:  
♠ A96  
♥ AQ953  
♦ Q82  
♣ 72

South:  
♠ 82  
♥ J10764  
♦ 953  
♣ 1064

West	North	East	South
	1♥	X	Pass
1♠	Pass	3♠	Pass
4♠	AP		

Board: 262  
Dealer: S  
Vul: Both  
North HCP: 7  
South HCP: 13  
Contract: 6♥ S

North:  
♠ J  
♥ 9753  
♦ 10432  
♣ AQ32

South:  
♠ KQ1095  
♥ AKJ108642  
♦ —  
♣ —

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

1. Splinter  
2. Blackwood 0314, for ♥  
3. A=1/5 or 4/5

Board: 263  
Dealer: N  
Vul: None  
North HCP: 16  
South HCP: 3  
Contract: 4♠ W

North:  
♠ 2  
♥ AJ109653  
♦ AK  
♣ A32

South:  
♠ 4  
♥ 87  
♦ J107653  
♣ Q1064

West	North	East	South
	1♥	X	Pass
4♠	AP		

Board: 264  
Dealer: S  
Vul: NS  
North HCP: 9  
South HCP: 12  
Contract: 4♠ S

North:  
♠ A875  
♥ K7432  
♦ 2  
♣ Q108

South:  
♠ 96432  
♥ 10  
♦ KQ87  
♣ AK4

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

1. Jordan Truscott 2NT  
2. Splinter

Board: 265  
Dealer: N  
Vul: EW  
North HCP: 12  
South HCP: 6  
Contract: 2♠ N

North:  
♠ AJ10865  
♥ A  
♦ Q6  
♣ J863

South:  
♠ Q3  
♥ 10875  
♦ A10732  
♣ 109

West	North	East	South
	1♠	X	Pass
2♥	2♠	AP	

## South hands (Practice Page)

### Transfer after 1M (X)

Board: 261      ♠ 82  
Dealer: N        ♥ J10764  
Vul: NS         ♦ 953  
HCP: 1          ♣ 1064

East Doubles 1♥ if possible.  
West Bids 1♠ if possible.  
East Bids 3♠ if possible.  
West Bids 4♠ if possible.

Partner bids first.

Board: 262      ♠ KQ1095  
Dealer: S        ♥ AKJ108642  
Vul: Both       ♦ —  
HCP: 13         ♣ —

West Doubles 1♥ if possible.

You bid first.

Board: 263      ♠ 4  
Dealer: N        ♥ 87  
Vul: None       ♦ J107653  
HCP: 3          ♣ Q1064

East Doubles 1♥ if possible.  
West Bids 4♠ if possible.

Partner bids first.

Board: 264      ♠ 96432  
Dealer: S        ♥ 10  
Vul: NS         ♦ KQ87  
HCP: 12         ♣ AK4

West Doubles 1♠ if possible.

You bid first.

Board: 265      ♠ Q3  
Dealer: N        ♥ 10875  
Vul: EW         ♦ A10732  
HCP: 6          ♣ 109

East Doubles 1♠ if possible.  
West Bids 2♥ if possible.

Partner bids first.

# Transfer after 1M (X) Both hands (Answers Page)

Board: 261  
Dealer: N  
Vul: NS  
North HCP: 12  
South HCP: 1  
Contract: 4♠ W

North:  
♠ A96  
♥ AQ953  
♦ Q82  
♣ 72

South:  
♠ 82  
♥ J10764  
♦ 953  
♣ 1064

West	North	East	South
	1♥	X	Pass
1♠	Pass	3♠	Pass
4♠	AP		

Board: 262  
Dealer: S  
Vul: Both  
North HCP: 7  
South HCP: 13  
Contract: 6♥ S

North:  
♠ J  
♥ 9753  
♦ 10432  
♣ AQ32

South:  
♠ KQ1095  
♥ AKJ108642  
♦ —  
♣ —

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

1. Splinter  
2. Blackwood 0314, for ♥  
3. A=1/5 or 4/5

Board: 263  
Dealer: N  
Vul: None  
North HCP: 16  
South HCP: 3  
Contract: 4♠ W

North:  
♠ 2  
♥ AJ109653  
♦ AK  
♣ A32

South:  
♠ 4  
♥ 87  
♦ J107653  
♣ Q1064

West	North	East	South
	1♥	X	Pass
4♠	AP		

Board: 264  
Dealer: S  
Vul: NS  
North HCP: 9  
South HCP: 12  
Contract: 4♠ S

North:  
♠ A875  
♥ K7432  
♦ 2  
♣ Q108

South:  
♠ 96432  
♥ 10  
♦ KQ87  
♣ AK4

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

1. Jordan Truscott 2NT  
2. Splinter

Board: 265  
Dealer: N  
Vul: EW  
North HCP: 12  
South HCP: 6  
Contract: 2♠ N

North:  
♠ AJ10865  
♥ A  
♦ Q6  
♣ J863

South:  
♠ Q3  
♥ 10875  
♦ A10732  
♣ 109

West	North	East	South
	1♠	X	Pass
2♥	2♠	AP	

## North hands (Practice Page)

### Transfer after 1M (X)

Board: 266	♠ 1054	West Doubles 1♥ if possible.
Dealer: S	♥ 109875	East Doubles 4♥ if possible.
Vul: None	♦ J3	
HCP: 1	♣ 543	Partner bids first.
Board: 267	♠ 62	East Doubles 1♥ if possible.
Dealer: N	♥ A109876	West Bids 2♠ if possible.
Vul: NS	♦ AK5	East Bids 3♠ if possible.
HCP: 13	♣ Q2	You bid first.
Board: 268	♠ J985	West Doubles 1♠ if possible.
Dealer: S	♥ J532	
Vul: EW	♦ 982	Partner bids first.
HCP: 2	♣ 86	
Board: 269	♠ Q53	East Doubles 1♥ if possible.
Dealer: N	♥ AKQ1065	West Bids 2♣ if possible.
Vul: Both	♦ J87	
HCP: 12	♣ 4	You bid first.
Board: 270	♠ 53	West Doubles 1♠ if possible.
Dealer: S	♥ 93	East Bids 1NT if possible.
Vul: EW	♦ A10654	
HCP: 4	♣ 8754	Partner bids first.

## Transfer after 1M (X) Both hands (Answers Page)

Board: 266  
 Dealer: S  
 Vul: None  
 North HCP: 1  
 South HCP: 12  
 Contract: 4♥X S

North:  
 ♠ 1054  
 ♥ 109875  
 ♦ J3  
 ♣ 543

South:  
 ♠ 6  
 ♥ AKQ42  
 ♦ K9642  
 ♣ 76

West	North	East	South
			1♥
X	4♥	X	AP

Board: 267  
 Dealer: N  
 Vul: NS  
 North HCP: 13  
 South HCP: 6  
 Contract: 3♠ W

North:  
 ♠ 62  
 ♥ A109876  
 ♦ AK5  
 ♣ Q2

South:  
 ♠ 43  
 ♥ KQ43  
 ♦ J10872  
 ♣ 106

West	North	East	South
	1♥	X	2♥
2♠	3♥	3♠	AP

Board: 268  
 Dealer: S  
 Vul: EW  
 North HCP: 2  
 South HCP: 14  
 Contract: 3♠ S

North:  
 ♠ J985  
 ♥ J532  
 ♦ 982  
 ♣ 86

South:  
 ♠ AKQ1072  
 ♥ 86  
 ♦ K64  
 ♣ Q2

West	North	East	South
			1♠
X	3♠	AP	

Board: 269  
 Dealer: N  
 Vul: Both  
 North HCP: 12  
 South HCP: 5  
 Contract: 2♥ N

North:  
 ♠ Q53  
 ♥ AKQ1065  
 ♦ J87  
 ♣ 4

South:  
 ♠ J76  
 ♥ J3  
 ♦ Q109  
 ♣ J10952

West	North	East	South
	1♥	X	Pass
2♣	2♥	AP	

Board: 270  
 Dealer: S  
 Vul: EW  
 North HCP: 4  
 South HCP: 12  
 Contract: 1N E

North:  
 ♠ 53  
 ♥ 93  
 ♦ A10654  
 ♣ 8754

South:  
 ♠ Q9642  
 ♥ QJ87  
 ♦ K7  
 ♣ A6

West	North	East	South
			1♠
X	Pass	1NT	AP

## South hands (Practice Page)

### Transfer after 1M (X)

Board: 266      ♠ 6  
Dealer: S      ♥ AKQ42  
Vul: None      ♦ K9642  
HCP: 12      ♣ 76

West Doubles 1♥ if possible.  
East Doubles 4♥ if possible.  
  
You bid first.

Board: 267      ♠ 43  
Dealer: N      ♥ KQ43  
Vul: NS      ♦ J10872  
HCP: 6      ♣ 106

East Doubles 1♥ if possible.  
West Bids 2♠ if possible.  
East Bids 3♠ if possible.  
  
Partner bids first.

Board: 268      ♠ AKQ1072  
Dealer: S      ♥ 86  
Vul: EW      ♦ K64  
HCP: 14      ♣ Q2

West Doubles 1♠ if possible.  
  
You bid first.

Board: 269      ♠ J76  
Dealer: N      ♥ J3  
Vul: Both      ♦ Q109  
HCP: 5      ♣ J10952

East Doubles 1♥ if possible.  
West Bids 2♣ if possible.  
  
Partner bids first.

Board: 270      ♠ Q9642  
Dealer: S      ♥ QJ87  
Vul: EW      ♦ K7  
HCP: 12      ♣ A6

West Doubles 1♠ if possible.  
East Bids 1NT if possible.  
  
You bid first.

## Transfer after 1M (X) Both hands (Answers Page)

Board: 266  
 Dealer: S  
 Vul: None  
 North HCP: 1  
 South HCP: 12  
 Contract: 4♥X S

North:  
 ♠ 1054  
 ♥ 109875  
 ♦ J3  
 ♣ 543

South:  
 ♠ 6  
 ♥ AKQ42  
 ♦ K9642  
 ♣ 76

West	North	East	South
			1♥
X	4♥	X	AP

Board: 267  
 Dealer: N  
 Vul: NS  
 North HCP: 13  
 South HCP: 6  
 Contract: 3♠ W

North:  
 ♠ 62  
 ♥ A109876  
 ♦ AK5  
 ♣ Q2

South:  
 ♠ 43  
 ♥ KQ43  
 ♦ J10872  
 ♣ 106

West	North	East	South
	1♥	X	2♥
2♠	3♥	3♠	AP

Board: 268  
 Dealer: S  
 Vul: EW  
 North HCP: 2  
 South HCP: 14  
 Contract: 3♠ S

North:  
 ♠ J985  
 ♥ J532  
 ♦ 982  
 ♣ 86

South:  
 ♠ AKQ1072  
 ♥ 86  
 ♦ K64  
 ♣ Q2

West	North	East	South
			1♠
X	3♠	AP	

Board: 269  
 Dealer: N  
 Vul: Both  
 North HCP: 12  
 South HCP: 5  
 Contract: 2♥ N

North:  
 ♠ Q53  
 ♥ AKQ1065  
 ♦ J87  
 ♣ 4

South:  
 ♠ J76  
 ♥ J3  
 ♦ Q109  
 ♣ J10952

West	North	East	South
	1♥	X	Pass
2♣	2♥	AP	

Board: 270  
 Dealer: S  
 Vul: EW  
 North HCP: 4  
 South HCP: 12  
 Contract: 1N E

North:  
 ♠ 53  
 ♥ 93  
 ♦ A10654  
 ♣ 8754

South:  
 ♠ Q9642  
 ♥ QJ87  
 ♦ K7  
 ♣ A6

West	North	East	South
			1♠
X	Pass	1NT	AP



## North hands (Practice Page)

### Transfer after 1M (X)

Board: 271	♠ 5	East Doubles 1♥ if possible.
Dealer: N	♥ AK1096	
Vul: Both	♦ A73	You bid first.
HCP: 12	♣ J865	
Board: 272	♠ 85	West Doubles 1♥ if possible.
Dealer: S	♥ 1075	West Doubles Pass if possible.
Vul: None	♦ QJ1086	East Bids 2♠ if possible.
HCP: 7	♣ KJ6	Partner bids first.
Board: 273	♠ AJ854	East Doubles 1♠ if possible.
Dealer: N	♥ K	
Vul: EW	♦ A9	You bid first.
HCP: 15	♣ QJ876	
Board: 274	♠ 87	West Doubles 1♥ if possible.
Dealer: S	♥ J5	East Bids 2♣ if possible.
Vul: Both	♦ QJ853	West Bids 3♣ if possible.
HCP: 5	♣ J865	East Bids 3NT if possible.
		Partner bids first.
Board: 275	♠ A9765	East Doubles 1♠ if possible.
Dealer: N	♥ A107	
Vul: NS	♦ A	You bid first.
HCP: 12	♣ 9754	

## Transfer after 1M (X) Both hands (Answers Page)

Board: 271	North:	South:	West	North	East	South
Dealer: N	♠ 5	♠ AJ92		1♥	X	4♣ <sup>1</sup>
Vul: Both	♥ AK1096	♥ Q87542	Pass	4♥	AP	
North HCP: 12	♦ A73	♦ 94	1. Splinter			
South HCP: 11	♣ J865	♣ A				
Contract: 4♥ N						

Board: 272	North:	South:	West	North	East	South
Dealer: S	♠ 85	♠ Q93				1♥
Vul: None	♥ 1075	♥ KQJ86	X	2♥	Pass	Pass
North HCP: 7	♦ QJ1086	♦ 95	X	Pass	2♠	AP
South HCP: 12	♣ KJ6	♣ A97				
Contract: 2♠ E						

Board: 273	North:	South:	West	North	East	South
Dealer: N	♠ AJ854	♠ 10632		1♠	X	3♠
Vul: EW	♥ K	♥ 9754	AP			
North HCP: 15	♦ A9	♦ J8642				
South HCP: 1	♣ QJ876	♣ —				
Contract: 3♠ N						

Board: 274	North:	South:	West	North	East	South
Dealer: S	♠ 87	♠ KJ92				1♥
Vul: Both	♥ J5	♥ AQ10984	X	Pass	2♣	2♥
North HCP: 5	♦ QJ853	♦ 4	3♣	Pass	3NT	AP
South HCP: 13	♣ J865	♣ K4				
Contract: 3N E						

Board: 275	North:	South:	West	North	East	South
Dealer: N	♠ A9765	♠ QJ10432		1♠	X	3♠
Vul: NS	♥ A107	♥ 64	AP			
North HCP: 12	♦ A	♦ 62				
South HCP: 5	♣ 9754	♣ Q62				
Contract: 3♠ N						

## South hands (Practice Page)

### Transfer after 1M (X)

Board: 271      ♠ AJ92  
Dealer: N        ♥ Q87542  
Vul: Both        ♦ 94  
HCP: 11          ♣ A

East Doubles 1♥ if possible.

Partner bids first.

Board: 272      ♠ Q93  
Dealer: S        ♥ KQJ86  
Vul: None        ♦ 95  
HCP: 12          ♣ A97

West Doubles 1♥ if possible.  
West Doubles Pass if possible.  
East Bids 2♠ if possible.

You bid first.

Board: 273      ♠ 10632  
Dealer: N        ♥ 9754  
Vul: EW         ♦ J8642  
HCP: 1           ♣ —

East Doubles 1♠ if possible.

Partner bids first.

Board: 274      ♠ KJ92  
Dealer: S        ♥ AQ10984  
Vul: Both        ♦ 4  
HCP: 13          ♣ K4

West Doubles 1♥ if possible.  
East Bids 2♣ if possible.  
West Bids 3♣ if possible.  
East Bids 3NT if possible.

You bid first.

Board: 275      ♠ QJ10432  
Dealer: N        ♥ 64  
Vul: NS         ♦ 62  
HCP: 5           ♣ Q62

East Doubles 1♠ if possible.

Partner bids first.

## Transfer after 1M (X) Both hands (Answers Page)

Board: 271	North:	South:	West	North	East	South
Dealer: N	♠ 5	♠ AJ92		1♥	X	4♣ <sup>1</sup>
Vul: Both	♥ AK1096	♥ Q87542	Pass	4♥	AP	
North HCP: 12	♦ A73	♦ 94	1. Splinter			
South HCP: 11	♣ J865	♣ A				
Contract: 4♥ N						

Board: 272	North:	South:	West	North	East	South
Dealer: S	♠ 85	♠ Q93				1♥
Vul: None	♥ 1075	♥ KQJ86	X	2♥	Pass	Pass
North HCP: 7	♦ QJ1086	♦ 95	X	Pass	2♠	AP
South HCP: 12	♣ KJ6	♣ A97				
Contract: 2♠ E						

Board: 273	North:	South:	West	North	East	South
Dealer: N	♠ AJ854	♠ 10632		1♠	X	3♠
Vul: EW	♥ K	♥ 9754	AP			
North HCP: 15	♦ A9	♦ J8642				
South HCP: 1	♣ QJ876	♣ —				
Contract: 3♠ N						

Board: 274	North:	South:	West	North	East	South
Dealer: S	♠ 87	♠ KJ92				1♥
Vul: Both	♥ J5	♥ AQ10984	X	Pass	2♣	2♥
North HCP: 5	♦ QJ853	♦ 4	3♣	Pass	3NT	AP
South HCP: 13	♣ J865	♣ K4				
Contract: 3N E						

Board: 275	North:	South:	West	North	East	South
Dealer: N	♠ A9765	♠ QJ10432		1♠	X	3♠
Vul: NS	♥ A107	♥ 64	AP			
North HCP: 12	♦ A	♦ 62				
South HCP: 5	♣ 9754	♣ Q62				
Contract: 3♠ N						

## North hands (Practice Page)

### Transfer after 1M (X)

Board: 276      ♠ A752  
Dealer: S        ♥ 9876  
Vul: Both       ♦ Q987  
HCP: 6          ♣ 5

West Doubles 1♥ if possible.  
East Bids 3♣ if possible.  
East Bids 4♣ if possible.

Partner bids first.

Board: 277      ♠ 1075  
Dealer: N        ♥ AK1075  
Vul: None       ♦ K  
HCP: 13        ♣ K765

East Doubles 1♥ if possible.  
East Bids 3♦ if possible.

You bid first.

Board: 278      ♠ 932  
Dealer: S        ♥ A97  
Vul: NS         ♦ KJ93  
HCP: 10        ♣ Q73

West Doubles 1♥ if possible.

Partner bids first.

Board: 279      ♠ QJ9632  
Dealer: N        ♥ 76  
Vul: EW         ♦ KQ9  
HCP: 12        ♣ A8

East Doubles 1♠ if possible.  
West Bids 2♥ if possible.

You bid first.

Board: 280      ♠ 65  
Dealer: S        ♥ 65  
Vul: None       ♦ Q972  
HCP: 5          ♣ K9652

West Doubles 1♥ if possible.  
East Bids 3♠ if possible.  
West Bids 4♥ if possible.  
East Bids 4♠ if possible.

Partner bids first.

## Transfer after 1M (X) Both hands (Answers Page)

Board: 276

Dealer: S

Vul: Both

North HCP: 6

South HCP: 14

Contract: 4♣ E

North:

♠ A752

♥ 9876

♦ Q987

♣ 5

South:

♠ 84

♥ AKQJ103

♦ J3

♣ K107

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

			1♥
--	--	--	----

X	2♥	3♣	3♥
---	----	----	----

Pass	Pass	4♣	AP
------	------	----	----

Board: 277

Dealer: N

Vul: None

North HCP: 13

South HCP: 7

Contract: 3♥ N

North:

♠ 1075

♥ AK1075

♦ K

♣ K765

South:

♠ Q962

♥ QJ98

♦ J932

♣ J

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

	1♥	X	2♥
--	----	---	----

Pass	Pass	3♦	3♥
------	------	----	----

AP			
----	--	--	--

Board: 278

Dealer: S

Vul: NS

North HCP: 10

South HCP: 14

Contract: 1♥XX S

North:

♠ 932

♥ A97

♦ KJ93

♣ Q73

South:

♠ A87

♥ KQJ654

♦ 106

♣ A4

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

			1♥
--	--	--	----

X	XX	AP	
---	----	----	--

Board: 279

Dealer: N

Vul: EW

North HCP: 12

South HCP: 13

Contract: 4♠ N

North:

♠ QJ9632

♥ 76

♦ KQ9

♣ A8

South:

♠ AK4

♥ Q84

♦ A53

♣ 9632

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

	1♠	X	XX
--	----	---	----

2♥	2♠	Pass	4♠
----	----	------	----

AP			
----	--	--	--

Board: 280

Dealer: S

Vul: None

North HCP: 5

South HCP: 12

Contract: 4♠ E

North:

♠ 65

♥ 65

♦ Q972

♣ K9652

South:

♠ Q10

♥ AJ973

♦ AJ

♣ 10843

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

			1♥
--	--	--	----

X	Pass	3♠	Pass
---	------	----	------

4♥	Pass	4♠	AP
----	------	----	----

## South hands (Practice Page)

### Transfer after 1M (X)

Board: 276      ♠ 84  
Dealer: S        ♥ AKQJ103  
Vul: Both        ♦ J3  
HCP: 14         ♣ K107

West Doubles 1♥ if possible.  
East Bids 3♣ if possible.  
East Bids 4♣ if possible.  
  
You bid first.

Board: 277      ♠ Q962  
Dealer: N        ♥ QJ98  
Vul: None        ♦ J932  
HCP: 7          ♣ J

East Doubles 1♥ if possible.  
East Bids 3♦ if possible.  
  
Partner bids first.

Board: 278      ♠ A87  
Dealer: S        ♥ KQJ654  
Vul: NS         ♦ 106  
HCP: 14         ♣ A4

West Doubles 1♥ if possible.  
  
You bid first.

Board: 279      ♠ AK4  
Dealer: N        ♥ Q84  
Vul: EW         ♦ A53  
HCP: 13         ♣ 9632

East Doubles 1♠ if possible.  
West Bids 2♥ if possible.  
  
Partner bids first.

Board: 280      ♠ Q10  
Dealer: S        ♥ AJ973  
Vul: None        ♦ AJ  
HCP: 12         ♣ 10843

West Doubles 1♥ if possible.  
East Bids 3♠ if possible.  
West Bids 4♥ if possible.  
East Bids 4♠ if possible.  
  
You bid first.

## Transfer after 1M (X) Both hands (Answers Page)

Board: 276

Dealer: S

Vul: Both

North HCP: 6

South HCP: 14

Contract: 4♣ E

North:

♠ A752

♥ 9876

♦ Q987

♣ 5

South:

♠ 84

♥ AKQJ103

♦ J3

♣ K107

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

			1♥
--	--	--	----

X	2♥	3♣	3♥
---	----	----	----

Pass	Pass	4♣	AP
------	------	----	----

Board: 277

Dealer: N

Vul: None

North HCP: 13

South HCP: 7

Contract: 3♥ N

North:

♠ 1075

♥ AK1075

♦ K

♣ K765

South:

♠ Q962

♥ QJ98

♦ J932

♣ J

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

	1♥	X	2♥
--	----	---	----

Pass	Pass	3♦	3♥
------	------	----	----

AP			
----	--	--	--

Board: 278

Dealer: S

Vul: NS

North HCP: 10

South HCP: 14

Contract: 1♥XX S

North:

♠ 932

♥ A97

♦ KJ93

♣ Q73

South:

♠ A87

♥ KQJ654

♦ 106

♣ A4

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

			1♥
--	--	--	----

X	XX	AP	
---	----	----	--

Board: 279

Dealer: N

Vul: EW

North HCP: 12

South HCP: 13

Contract: 4♠ N

North:

♠ QJ9632

♥ 76

♦ KQ9

♣ A8

South:

♠ AK4

♥ Q84

♦ A53

♣ 9632

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

	1♠	X	XX
--	----	---	----

2♥	2♠	Pass	4♠
----	----	------	----

AP			
----	--	--	--

Board: 280

Dealer: S

Vul: None

North HCP: 5

South HCP: 12

Contract: 4♠ E

North:

♠ 65

♥ 65

♦ Q972

♣ K9652

South:

♠ Q10

♥ AJ973

♦ AJ

♣ 10843

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

			1♥
--	--	--	----

X	Pass	3♠	Pass
---	------	----	------

4♥	Pass	4♠	AP
----	------	----	----



## North hands (Practice Page)

### Transfer after 1M (X)

Board: 281	♠ Q974	East Doubles 1♥ if possible.
Dealer: N	♥ AK10752	West Bids 3♣ if possible.
Vul: NS	♦ J3	
HCP: 14	♣ A	You bid first.
Board: 282	♠ AJ107	West Doubles 1♥ if possible.
Dealer: S	♥ J	East Bids 1♠ if possible.
Vul: EW	♦ 86	
HCP: 10	♣ A87654	Partner bids first.
Board: 283	♠ AK764	East Doubles 1♠ if possible.
Dealer: N	♥ 96	
Vul: Both	♦ K7	You bid first.
HCP: 16	♣ AQ96	
Board: 284	♠ 1086	West Doubles 1♥ if possible.
Dealer: S	♥ K962	
Vul: NS	♦ 543	Partner bids first.
HCP: 10	♣ AK10	
Board: 285	♠ AK1075	East Doubles 1♠ if possible.
Dealer: N	♥ 87	
Vul: Both	♦ K63	You bid first.
HCP: 13	♣ K106	

## Transfer after 1M (X) Both hands (Answers Page)

Board: 281

Dealer: N

Vul: NS

North HCP: 14

South HCP: 7

Contract: 4♥ N

North:

♠ Q974

♥ AK10752

♦ J3

♣ A

South:

♠ 32

♥ QJ4

♦ K1076

♣ J763

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

	1♥	X	2♥
--	----	---	----

3♣	4♥	AP	
----	----	----	--

Board: 282

Dealer: S

Vul: EW

North HCP: 10

South HCP: 12

Contract: 2♥ S

North:

♠ AJ107

♥ J

♦ 86

♣ A87654

South:

♠ K

♥ KQ9762

♦ Q54

♣ Q109

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

			1♥
--	--	--	----

X	XX	1♠	2♥
---	----	----	----

AP

Board: 283

Dealer: N

Vul: Both

North HCP: 16

South HCP: 5

Contract: 3♠ N

North:

♠ AK764

♥ 96

♦ K7

♣ AQ96

South:

♠ 852

♥ K7

♦ J1093

♣ J1074

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

	1♠	X	2♠
--	----	---	----

Pass	3♠	AP	
------	----	----	--

Board: 284

Dealer: S

Vul: NS

North HCP: 10

South HCP: 12

Contract: 4♥ S

North:

♠ 1086

♥ K962

♦ 543

♣ AK10

South:

♠ J4

♥ AQ543

♦ AJ96

♣ 42

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

			1♥
--	--	--	----

X	2NT <sup>1</sup>	Pass	4♥
---	------------------	------	----

AP

1. Jordan Truscott 2NT

Board: 285

Dealer: N

Vul: Both

North HCP: 13

South HCP: 10

Contract: 4♠ N

North:

♠ AK1075

♥ 87

♦ K63

♣ K106

South:

♠ Q983

♥ AJ

♦ QJ

♣ 97432

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

	1♠	X	2NT <sup>1</sup>
--	----	---	------------------

Pass	4♠	AP	
------	----	----	--

1. Jordan Truscott 2NT

## South hands (Practice Page)

### Transfer after 1M (X)

Board: 281	♠ 32	East Doubles 1♥ if possible.
Dealer: N	♥ QJ4	West Bids 3♣ if possible.
Vul: NS	♦ K1076	
HCP: 7	♣ J763	Partner bids first.
Board: 282	♠ K	West Doubles 1♥ if possible.
Dealer: S	♥ KQ9762	East Bids 1♠ if possible.
Vul: EW	♦ Q54	
HCP: 12	♣ Q109	You bid first.
Board: 283	♠ 852	East Doubles 1♠ if possible.
Dealer: N	♥ K7	
Vul: Both	♦ J1093	Partner bids first.
HCP: 5	♣ J1074	
Board: 284	♠ J4	West Doubles 1♥ if possible.
Dealer: S	♥ AQ543	
Vul: NS	♦ AJ96	You bid first.
HCP: 12	♣ 42	
Board: 285	♠ Q983	East Doubles 1♠ if possible.
Dealer: N	♥ AJ	
Vul: Both	♦ QJ	Partner bids first.
HCP: 10	♣ 97432	

# Transfer after 1M (X) Both hands (Answers Page)

Board: 281  
 Dealer: N  
 Vul: NS  
 North HCP: 14  
 South HCP: 7  
 Contract: 4♥ N

North:  
 ♠ Q974  
 ♥ AK10752  
 ♦ J3  
 ♣ A

South:  
 ♠ 32  
 ♥ QJ4  
 ♦ K1076  
 ♣ J763

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

Board: 282  
 Dealer: S  
 Vul: EW  
 North HCP: 10  
 South HCP: 12  
 Contract: 2♥ S

North:  
 ♠ AJ107  
 ♥ J  
 ♦ 86  
 ♣ A87654

South:  
 ♠ K  
 ♥ KQ9762  
 ♦ Q54  
 ♣ Q109

West	North	East	South
			1♥
X	XX	1♠	2♥
AP			

Board: 283  
 Dealer: N  
 Vul: Both  
 North HCP: 16  
 South HCP: 5  
 Contract: 3♠ N

North:  
 ♠ AK764  
 ♥ 96  
 ♦ K7  
 ♣ AQ96

South:  
 ♠ 852  
 ♥ K7  
 ♦ J1093  
 ♣ J1074

West	North	East	South
	1♠	X	2♠
Pass	3♠	AP	

Board: 284  
 Dealer: S  
 Vul: NS  
 North HCP: 10  
 South HCP: 12  
 Contract: 4♥ S

North:  
 ♠ 1086  
 ♥ K962  
 ♦ 543  
 ♣ AK10

South:  
 ♠ J4  
 ♥ AQ543  
 ♦ AJ96  
 ♣ 42

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

1. Jordan Truscott 2NT

Board: 285  
 Dealer: N  
 Vul: Both  
 North HCP: 13  
 South HCP: 10  
 Contract: 4♠ N

North:  
 ♠ AK1075  
 ♥ 87  
 ♦ K63  
 ♣ K106

South:  
 ♠ Q983  
 ♥ AJ  
 ♦ QJ  
 ♣ 97432

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

1. Jordan Truscott 2NT

## North hands (Practice Page)

### Transfer after 1M (X)

Board: 286      ♠ Q943  
Dealer: S        ♥ J5  
Vul: None       ♦ 9876  
HCP: 3           ♣ 986

West Doubles 1♥ if possible.  
East Bids 2♣ if possible.  
West Doubles 2♥ if possible.  
East Bids 2NT if possible.  
West Bids 3♣ if possible.  
East Bids 3♦ if possible.  
West Bids 3♠ if possible.  
East Bids 3NT if possible.

Partner bids first.

Board: 287      ♠ QJ  
Dealer: N        ♥ AQJ84  
Vul: EW         ♦ J10  
HCP: 14          ♣ K1072

East Doubles 1♥ if possible.  
West Doubles 4♥ if possible.  
You bid first.

Board: 288      ♠ 108743  
Dealer: S        ♥ QJ8  
Vul: Both       ♦ 87  
HCP: 4           ♣ J108

West Doubles 1♠ if possible.  
East Bids 5♣ if possible.  
Partner bids first.

Board: 289      ♠ K96  
Dealer: N        ♥ A6532  
Vul: None       ♦ A1096  
HCP: 13          ♣ Q

East Doubles 1♥ if possible.  
East Doubles Pass if possible.  
West Bids 3♣ if possible.  
You bid first.

Board: 290      ♠ J74  
Dealer: S        ♥ 74  
Vul: NS         ♦ QJ1053  
HCP: 4           ♣ 1098

West Doubles 1♠ if possible.  
East Bids 2♥ if possible.  
East Doubles 2♠ if possible.  
West Bids 4♥ if possible.  
Partner bids first.

## Transfer after 1M (X) Both hands (Answers Page)

Board: 286	North:	South:	West	North	East	South
Dealer: S	♠ Q943	♠ 76				1♥
Vul: None	♥ J5	♥ AKQ643	X	Pass	2♣	2♥
North HCP: 3	♦ 9876	♦ 52	X	Pass	2NT	Pass
South HCP: 12	♣ 986	♣ K107	3♣	Pass	3♦	Pass
Contract: 3N E			3♠	Pass	3NT	AP

Board: 287	North:	South:	West	North	East	South
Dealer: N	♠ QJ	♠ 1095				
Vul: EW	♥ AQJ84	♥ K10972		1♥	X	4♥
North HCP: 14	♦ J10	♦ A98	X	AP		
South HCP: 7	♣ K1072	♣ 95				
Contract: 4♥X N						

Board: 288	North:	South:	West	North	East	South
Dealer: S	♠ 108743	♠ KQJ62				1♠
Vul: Both	♥ QJ8	♥ AK1052	X	3♠	Pass	4♠
North HCP: 4	♦ 87	♦ A9	Pass	Pass	5♣	X
South HCP: 17	♣ J108	♣ 5	AP			
Contract: 5♣X E						

Board: 289	North:	South:	West	North	East	South
Dealer: N	♠ K96	♠ A87		1♥	X	2♥
Vul: None	♥ A6532	♥ K107	Pass	Pass	X	Pass
North HCP: 13	♦ A1096	♦ J7543	3♣	Pass	Pass	3♥
South HCP: 8	♣ Q	♣ 109	AP			
Contract: 3♥ N						

Board: 290	North:	South:	West	North	East	South
Dealer: S	♠ J74	♠ AK1082				1♠
Vul: NS	♥ 74	♥ A93	X	Pass	2♥	Pass
North HCP: 4	♦ QJ1053	♦ 984	Pass	2♠	X	Pass
South HCP: 12	♣ 1098	♣ J3	4♥	AP		
Contract: 4♥ E						

## South hands (Practice Page)

### Transfer after 1M (X)

Board: 286      ♠ 76  
Dealer: S        ♥ AKQ643  
Vul: None        ♦ 52  
HCP: 12         ♣ K107

West Doubles 1♥ if possible.  
East Bids 2♣ if possible.  
West Doubles 2♥ if possible.  
East Bids 2NT if possible.  
West Bids 3♣ if possible.  
East Bids 3♦ if possible.  
West Bids 3♠ if possible.  
East Bids 3NT if possible.

You bid first.

Board: 287      ♠ 1095  
Dealer: N        ♥ K10972  
Vul: EW         ♦ A98  
HCP: 7          ♣ 95

East Doubles 1♥ if possible.  
West Doubles 4♥ if possible.

Partner bids first.

Board: 288      ♠ KQJ62  
Dealer: S        ♥ AK1052  
Vul: Both        ♦ A9  
HCP: 17         ♣ 5

West Doubles 1♠ if possible.  
East Bids 5♣ if possible.

You bid first.

Board: 289      ♠ A87  
Dealer: N        ♥ K107  
Vul: None        ♦ J7543  
HCP: 8          ♣ 109

East Doubles 1♥ if possible.  
East Doubles Pass if possible.  
West Bids 3♣ if possible.

Partner bids first.

Board: 290      ♠ AK1082  
Dealer: S        ♥ A93  
Vul: NS         ♦ 984  
HCP: 12         ♣ J3

West Doubles 1♠ if possible.  
East Bids 2♥ if possible.  
East Doubles 2♠ if possible.  
West Bids 4♥ if possible.

You bid first.

## Transfer after 1M (X) Both hands (Answers Page)

Board: 286	North:	South:	West	North	East	South
Dealer: S	♠ Q943	♠ 76				1♥
Vul: None	♥ J5	♥ AKQ643	X	Pass	2♣	2♥
North HCP: 3	♦ 9876	♦ 52	X	Pass	2NT	Pass
South HCP: 12	♣ 986	♣ K107	3♣	Pass	3♦	Pass
Contract: 3N E			3♠	Pass	3NT	AP

Board: 287	North:	South:	West	North	East	South
Dealer: N	♠ QJ	♠ 1095				
Vul: EW	♥ AQJ84	♥ K10972		1♥	X	4♥
North HCP: 14	♦ J10	♦ A98	X	AP		
South HCP: 7	♣ K1072	♣ 95				
Contract: 4♥ X N						

Board: 288	North:	South:	West	North	East	South
Dealer: S	♠ 108743	♠ KQJ62				1♠
Vul: Both	♥ QJ8	♥ AK1052	X	3♠	Pass	4♠
North HCP: 4	♦ 87	♦ A9	Pass	Pass	5♣	X
South HCP: 17	♣ J108	♣ 5	AP			
Contract: 5♣ X E						

Board: 289	North:	South:	West	North	East	South
Dealer: N	♠ K96	♠ A87		1♥	X	2♥
Vul: None	♥ A6532	♥ K107	Pass	Pass	X	Pass
North HCP: 13	♦ A1096	♦ J7543	3♣	Pass	Pass	3♥
South HCP: 8	♣ Q	♣ 109	AP			
Contract: 3♥ N						

Board: 290	North:	South:	West	North	East	South
Dealer: S	♠ J74	♠ AK1082				1♠
Vul: NS	♥ 74	♥ A93	X	Pass	2♥	Pass
North HCP: 4	♦ QJ1053	♦ 984	Pass	2♠	X	Pass
South HCP: 12	♣ 1098	♣ J3	4♥	AP		
Contract: 4♥ E						



## North hands (Practice Page)

### Transfer after 1M (X)

Board: 291      ♠ AQJ105  
Dealer: N        ♥ A8  
Vul: Both        ♦ A102  
HCP: 19         ♣ A92

East Doubles 1♠ if possible.  
West Bids 2♣ if possible.

You bid first.

Board: 292      ♠ K10942  
Dealer: S        ♥ 843  
Vul: None        ♦ 98  
HCP: 5          ♣ Q76

West Doubles 1♥ if possible.  
West Doubles Pass if possible.  
East Bids 2♠ if possible.

Partner bids first.

Board: 293      ♠ 8  
Dealer: N        ♥ AKJ10875  
Vul: NS         ♦ J  
HCP: 12         ♣ QJ93

East Doubles 1♥ if possible.  
West Bids 3♦ if possible.  
East Bids 5♦ if possible.

You bid first.

Board: 294      ♠ 10864  
Dealer: S        ♥ 84  
Vul: EW         ♦ A764  
HCP: 10         ♣ AQ10

West Doubles 1♥ if possible.  
East Bids 1♠ if possible.

Partner bids first.

Board: 295      ♠ A95432  
Dealer: N        ♥ KQ  
Vul: None        ♦ QJ7  
HCP: 12         ♣ 96

East Doubles 1♠ if possible.

You bid first.

## Transfer after 1M (X) Both hands (Answers Page)

Board: 291	North:	South:	West	North	East	South
Dealer: N	♠ AQJ105	♠ 762		1♠	X	Pass
Vul: Both	♥ A8	♥ 109754				
North HCP: 19	♦ A102	♦ 963	2♣	2NT	Pass	3♠
South HCP: 1	♣ A92	♣ J3	AP			
Contract: 3♠ N						

Board: 292	North:	South:	West	North	East	South
Dealer: S	♠ K10942	♠ —				1♥
Vul: None	♥ 843	♥ AQJ762	X	2♥	Pass	Pass
North HCP: 5	♦ 98	♦ 762	X	Pass	2♠	3♥
South HCP: 12	♣ Q76	♣ AJ103	AP			
Contract: 3♥ S						

Board: 293	North:	South:	West	North	East	South
Dealer: N	♠ 8	♠ KJ10943				
Vul: NS	♥ AKJ10875	♥ 642		1♥	X	2♥
North HCP: 12	♦ J	♦ 4	3♦	3♥	5♦	AP
South HCP: 7	♣ QJ93	♣ K106				
Contract: 5♦ W						

Board: 294	North:	South:	West	North	East	South
Dealer: S	♠ 10864	♠ Q				1♥
Vul: EW	♥ 84	♥ AK96532	X	XX	1♠	4♥
North HCP: 10	♦ A764	♦ K108	AP			
South HCP: 12	♣ AQ10	♣ 82				
Contract: 4♥ S						

Board: 295	North:	South:	West	North	East	South
Dealer: N	♠ A95432	♠ K107				
Vul: None	♥ KQ	♥ 4		1♠	X	3♠
North HCP: 12	♦ QJ7	♦ K1094	AP			
South HCP: 9	♣ 96	♣ QJ873				
Contract: 3♠ N						

## South hands (Practice Page)

### Transfer after 1M (X)

Board: 291      ♠ 762  
Dealer: N        ♥ 109754  
Vul: Both        ♦ 963  
HCP: 1           ♣ J3

East Doubles 1♠ if possible.  
West Bids 2♣ if possible.

Partner bids first.

Board: 292      ♠ —  
Dealer: S        ♥ AQJ762  
Vul: None        ♦ 762  
HCP: 12          ♣ AJ103

West Doubles 1♥ if possible.  
West Doubles Pass if possible.  
East Bids 2♠ if possible.

You bid first.

Board: 293      ♠ KJ10943  
Dealer: N        ♥ 642  
Vul: NS          ♦ 4  
HCP: 7           ♣ K106

East Doubles 1♥ if possible.  
West Bids 3♦ if possible.  
East Bids 5♦ if possible.

Partner bids first.

Board: 294      ♠ Q  
Dealer: S        ♥ AK96532  
Vul: EW        ♦ K108  
HCP: 12        ♣ 82

West Doubles 1♥ if possible.  
East Bids 1♠ if possible.

You bid first.

Board: 295      ♠ K107  
Dealer: N        ♥ 4  
Vul: None        ♦ K1094  
HCP: 9           ♣ QJ873

East Doubles 1♠ if possible.

Partner bids first.

## Transfer after 1M (X) Both hands (Answers Page)

Board: 291	North:	South:	West	North	East	South
Dealer: N	♠ AQJ105	♠ 762		1♠	X	Pass
Vul: Both	♥ A8	♥ 109754				
North HCP: 19	♦ A102	♦ 963	2♣	2NT	Pass	3♠
South HCP: 1	♣ A92	♣ J3	AP			
Contract: 3♠ N						

Board: 292	North:	South:	West	North	East	South
Dealer: S	♠ K10942	♠ —				1♥
Vul: None	♥ 843	♥ AQJ762	X	2♥	Pass	Pass
North HCP: 5	♦ 98	♦ 762	X	Pass	2♠	3♥
South HCP: 12	♣ Q76	♣ AJ103	AP			
Contract: 3♥ S						

Board: 293	North:	South:	West	North	East	South
Dealer: N	♠ 8	♠ KJ10943				
Vul: NS	♥ AKJ10875	♥ 642		1♥	X	2♥
North HCP: 12	♦ J	♦ 4	3♦	3♥	5♦	AP
South HCP: 7	♣ QJ93	♣ K106				
Contract: 5♦ W						

Board: 294	North:	South:	West	North	East	South
Dealer: S	♠ 10864	♠ Q				1♥
Vul: EW	♥ 84	♥ AK96532	X	XX	1♠	4♥
North HCP: 10	♦ A764	♦ K108	AP			
South HCP: 12	♣ AQ10	♣ 82				
Contract: 4♥ S						

Board: 295	North:	South:	West	North	East	South
Dealer: N	♠ A95432	♠ K107				
Vul: None	♥ KQ	♥ 4		1♠	X	3♠
North HCP: 12	♦ QJ7	♦ K1094	AP			
South HCP: 9	♣ 96	♣ QJ873				
Contract: 3♠ N						

## North hands (Practice Page)

### Transfer after 1M (X)

Board: 296      ♠ 953  
Dealer: S        ♥ KJ8754  
Vul: NS         ♦ 82  
HCP: 6          ♣ Q8

West Doubles 1♠ if possible.  
East Bids 3♦ if possible.

Partner bids first.

Board: 297      ♠ AQ1074  
Dealer: N        ♥ K102  
Vul: EW         ♦ 7  
HCP: 12        ♣ K952

East Doubles 1♠ if possible.  
West Bids 2♥ if possible.  
East Bids 3♥ if possible.  
West Bids 4♥ if possible.

You bid first.

Board: 298      ♠ KJ4  
Dealer: S        ♥ Q42  
Vul: Both       ♦ K1074  
HCP: 9          ♣ 964

West Doubles 1♥ if possible.  
West Doubles Pass if possible.  
East Bids 3♣ if possible.

Partner bids first.

Board: 299      ♠ K10876  
Dealer: N        ♥ J  
Vul: NS         ♦ K984  
HCP: 12        ♣ AJ9

East Doubles 1♠ if possible.

You bid first.

Board: 300      ♠ 1085  
Dealer: S        ♥ 2  
Vul: EW         ♦ Q973  
HCP: 4          ♣ Q10873

West Doubles 1♥ if possible.

Partner bids first.

# Transfer after 1M (X) Both hands (Answers Page)

Board: 296	North:	South:	West	North	East	South
Dealer: S	♠ 953	♠ AKJ1074				1♠
Vul: NS	♥ KJ8754	♥ 3	X	2♠	3♦	4♥ <sup>1</sup>
North HCP: 6	♦ 82	♦ AK6	Pass	4♠	AP	
South HCP: 15	♣ Q8	♣ 752				
Contract: 4♠ S			1. Splinter			

Board: 297	North:	South:	West	North	East	South
Dealer: N	♠ AQ1074	♠ 853		1♠	X	Pass
Vul: EW	♥ K102	♥ 85	2♥	Pass	3♥	Pass
North HCP: 12	♦ 7	♦ J9865	4♥	AP		
South HCP: 1	♣ K952	♣ 876				
Contract: 4♥ W						

Board: 298	North:	South:	West	North	East	South
Dealer: S	♠ KJ4	♠ Q62				1♥
Vul: Both	♥ Q42	♥ AJ863	X	2♥	Pass	Pass
North HCP: 9	♦ K1074	♦ AJ5	X	Pass	3♣	Pass
South HCP: 12	♣ 964	♣ 72	Pass	3♥	AP	
Contract: 3♥ S						

Board: 299	North:	South:	West	North	East	South
Dealer: N	♠ K10876	♠ QJ542		1♠	X	3♠
Vul: NS	♥ J	♥ K1094				
North HCP: 12	♦ K984	♦ —	AP			
South HCP: 6	♣ AJ9	♣ 7543				
Contract: 3♠ N						

Board: 300	North:	South:	West	North	East	South
Dealer: S	♠ 1085	♠ A72				1♥
Vul: EW	♥ 2	♥ A10843				
North HCP: 4	♦ Q973	♦ J85	X	AP		
South HCP: 12	♣ Q10873	♣ K9				
Contract: 1♥ X S						

## South hands (Practice Page)

### Transfer after 1M (X)

Board: 296	♠ AKJ1074	West Doubles 1♠ if possible.
Dealer: S	♥ 3	East Bids 3♦ if possible.
Vul: NS	♦ AK6	
HCP: 15	♣ 752	You bid first.

Board: 297	♠ 853	East Doubles 1♠ if possible.
Dealer: N	♥ 85	West Bids 2♥ if possible.
Vul: EW	♦ J9865	East Bids 3♥ if possible.
HCP: 1	♣ 876	West Bids 4♥ if possible.
		Partner bids first.

Board: 298	♠ Q62	West Doubles 1♥ if possible.
Dealer: S	♥ AJ863	West Doubles Pass if possible.
Vul: Both	♦ AJ5	East Bids 3♣ if possible.
HCP: 12	♣ 72	You bid first.

Board: 299	♠ QJ542	East Doubles 1♠ if possible.
Dealer: N	♥ K1094	
Vul: NS	♦ —	Partner bids first.
HCP: 6	♣ 7543	

Board: 300	♠ A72	West Doubles 1♥ if possible.
Dealer: S	♥ A10843	
Vul: EW	♦ J85	You bid first.
HCP: 12	♣ K9	

## Transfer after 1M (X) Both hands (Answers Page)

Board: 296	North:	South:	West	North	East	South
Dealer: S	♠ 953	♠ AKJ1074				1♠
Vul: NS	♥ KJ8754	♥ 3	X	2♠	3♦	4♥ <sup>1</sup>
North HCP: 6	♦ 82	♦ AK6	Pass	4♠	AP	
South HCP: 15	♣ Q8	♣ 752				
Contract: 4♠ S			1. Splinter			

Board: 297	North:	South:	West	North	East	South
Dealer: N	♠ AQ1074	♠ 853		1♠	X	Pass
Vul: EW	♥ K102	♥ 85	2♥	Pass	3♥	Pass
North HCP: 12	♦ 7	♦ J9865	4♥	AP		
South HCP: 1	♣ K952	♣ 876				
Contract: 4♥ W						

Board: 298	North:	South:	West	North	East	South
Dealer: S	♠ KJ4	♠ Q62				1♥
Vul: Both	♥ Q42	♥ AJ863	X	2♥	Pass	Pass
North HCP: 9	♦ K1074	♦ AJ5	X	Pass	3♣	Pass
South HCP: 12	♣ 964	♣ 72	Pass	3♥	AP	
Contract: 3♥ S						

Board: 299	North:	South:	West	North	East	South
Dealer: N	♠ K10876	♠ QJ542		1♠	X	3♠
Vul: NS	♥ J	♥ K1094				
North HCP: 12	♦ K984	♦ —	AP			
South HCP: 6	♣ AJ9	♣ 7543				
Contract: 3♠ N						

Board: 300	North:	South:	West	North	East	South
Dealer: S	♠ 1085	♠ A72				1♥
Vul: EW	♥ 2	♥ A10843				
North HCP: 4	♦ Q973	♦ J85	X	AP		
South HCP: 12	♣ Q10873	♣ K9				
Contract: 1♥ X S						



## North hands (Practice Page)

### Transfer after 1M (X)

Board: 301      ♠ A9  
Dealer: N        ♥ AQJ875  
Vul: Both        ♦ KQ  
HCP: 17         ♣ J73

East Doubles 1♥ if possible.  
West Bids 1♠ if possible.  
  
You bid first.

Board: 302      ♠ 943  
Dealer: S        ♥ Q832  
Vul: None       ♦ 53  
HCP: 2          ♣ 8652

West Doubles 1♠ if possible.  
East Bids 2♥ if possible.  
  
Partner bids first.

Board: 303      ♠ AKJ72  
Dealer: N        ♥ Q10  
Vul: EW         ♦ 92  
HCP: 14         ♣ A653

East Doubles 1♠ if possible.  
  
You bid first.

Board: 304      ♠ K63  
Dealer: S        ♥ 865  
Vul: Both        ♦ J863  
HCP: 4          ♣ 842

West Doubles 1♥ if possible.  
East Bids 1♠ if possible.  
West Bids 2♠ if possible.  
East Bids 4♠ if possible.  
  
Partner bids first.

Board: 305      ♠ 7  
Dealer: N        ♥ AKJ1098  
Vul: None       ♦ 1094  
HCP: 12         ♣ KJ9

East Doubles 1♥ if possible.  
West Bids 3NT if possible.  
  
You bid first.

## Transfer after 1M (X) Both hands (Answers Page)

Board: 301	North:	South:	West	North	East	South
Dealer: N	♠ A9	♠ J104		1♥	X	Pass
Vul: Both	♥ AQJ875	♥ 1043				
North HCP: 17	♦ KQ	♦ 10642	1♠	3♥	AP	
South HCP: 4	♣ J73	♣ K52				
Contract: 3♥ N						

Board: 302	North:	South:	West	North	East	South
Dealer: S	♠ 943	♠ AJ862				1♠
Vul: None	♥ Q832	♥ 10	X	Pass	2♥	3♦
North HCP: 2	♦ 53	♦ AK92	Pass	3♠	AP	
South HCP: 18	♣ 8652	♣ AQ4				
Contract: 3♠ S						

Board: 303	North:	South:	West	North	East	South
Dealer: N	♠ AKJ72	♠ 108543		1♠	X	4♠
Vul: EW	♥ Q10	♥ 52				
North HCP: 14	♦ 92	♦ Q8	AP			
South HCP: 3	♣ A653	♣ J1098				
Contract: 4♠ N						

Board: 304	North:	South:	West	North	East	South
Dealer: S	♠ K63	♠ 95				1♥
Vul: Both	♥ 865	♥ KQ1093	X	Pass	1♠	X
North HCP: 4	♦ J863	♦ AK52	2♠	Pass	4♠	Pass
South HCP: 14	♣ 842	♣ Q7				
Contract: 4♠ X E			Pass	X	AP	

Board: 305	North:	South:	West	North	East	South
Dealer: N	♠ 7	♠ 106432				
Vul: None	♥ AKJ1098	♥ 432		1♥	X	Pass
North HCP: 12	♦ 1094	♦ J	3NT	AP		
South HCP: 1	♣ KJ9	♣ 8732				
Contract: 3N W						

## South hands (Practice Page)

### Transfer after 1M (X)

Board: 301      ♠ J104  
Dealer: N        ♥ 1043  
Vul: Both       ♦ 10642  
HCP: 4           ♣ K52

East Doubles 1♥ if possible.  
West Bids 1♠ if possible.

Partner bids first.

Board: 302      ♠ AJ862  
Dealer: S        ♥ 10  
Vul: None       ♦ AK92  
HCP: 18          ♣ AQ4

West Doubles 1♠ if possible.  
East Bids 2♥ if possible.

You bid first.

Board: 303      ♠ 108543  
Dealer: N        ♥ 52  
Vul: EW         ♦ Q8  
HCP: 3           ♣ J1098

East Doubles 1♠ if possible.

Partner bids first.

Board: 304      ♠ 95  
Dealer: S        ♥ KQ1093  
Vul: Both       ♦ AK52  
HCP: 14          ♣ Q7

West Doubles 1♥ if possible.  
East Bids 1♠ if possible.  
West Bids 2♠ if possible.  
East Bids 4♠ if possible.

You bid first.

Board: 305      ♠ 106432  
Dealer: N        ♥ 432  
Vul: None       ♦ J  
HCP: 1           ♣ 8732

East Doubles 1♥ if possible.  
West Bids 3NT if possible.

Partner bids first.

## Transfer after 1M (X) Both hands (Answers Page)

Board: 301  
 Dealer: N  
 Vul: Both  
 North HCP: 17  
 South HCP: 4  
 Contract: 3♥ N

North:  
 ♠ A9  
 ♥ AQJ875  
 ♦ KQ  
 ♣ J73

South:  
 ♠ J104  
 ♥ 1043  
 ♦ 10642  
 ♣ K52

West	North	East	South
	1♥	X	Pass
1♠	3♥	AP	

Board: 302  
 Dealer: S  
 Vul: None  
 North HCP: 2  
 South HCP: 18  
 Contract: 3♠ S

North:  
 ♠ 943  
 ♥ Q832  
 ♦ 53  
 ♣ 8652

South:  
 ♠ AJ862  
 ♥ 10  
 ♦ AK92  
 ♣ AQ4

West	North	East	South
			1♠
X	Pass	2♥	3♦
Pass	3♠	AP	

Board: 303  
 Dealer: N  
 Vul: EW  
 North HCP: 14  
 South HCP: 3  
 Contract: 4♠ N

North:  
 ♠ AKJ72  
 ♥ Q10  
 ♦ 92  
 ♣ A653

South:  
 ♠ 108543  
 ♥ 52  
 ♦ Q8  
 ♣ J1098

West	North	East	South
	1♠	X	4♠
AP			

Board: 304  
 Dealer: S  
 Vul: Both  
 North HCP: 4  
 South HCP: 14  
 Contract: 4♠X E

North:  
 ♠ K63  
 ♥ 865  
 ♦ J863  
 ♣ 842

South:  
 ♠ 95  
 ♥ KQ1093  
 ♦ AK52  
 ♣ Q7

West	North	East	South
			1♥
X	Pass	1♠	X
2♠	Pass	4♠	Pass
Pass	X	AP	

Board: 305  
 Dealer: N  
 Vul: None  
 North HCP: 12  
 South HCP: 1  
 Contract: 3N W

North:  
 ♠ 7  
 ♥ AKJ1098  
 ♦ 1094  
 ♣ KJ9

South:  
 ♠ 106432  
 ♥ 432  
 ♦ J  
 ♣ 8732

West	North	East	South
	1♥	X	Pass
3NT	AP		

## North hands (Practice Page)

### Transfer after 1M (X)

Board: 306	♠ 6	West Doubles 1♥ if possible.
Dealer: S	♥ AQ9	East Bids 1♠ if possible.
Vul: NS	♦ A10765	
HCP: 10	♣ 9862	Partner bids first.
Board: 307	♠ 87	East Doubles 1♥ if possible.
Dealer: N	♥ AKJ1092	West Bids 1♠ if possible.
Vul: Both	♦ 5	
HCP: 13	♣ KQ85	You bid first.
Board: 308	♠ 1042	West Doubles 1♥ if possible.
Dealer: S	♥ 4	East Bids 2♣ if possible.
Vul: None	♦ J982	
HCP: 4	♣ K10987	Partner bids first.
Board: 309	♠ A108	East Doubles 1♥ if possible.
Dealer: N	♥ AK1076	
Vul: NS	♦ A65	You bid first.
HCP: 18	♣ K9	
Board: 310	♠ KQ	West Doubles 1♥ if possible.
Dealer: S	♥ A7542	
Vul: EW	♦ J4	Partner bids first.
HCP: 10	♣ 10942	

## Transfer after 1M (X) Both hands (Answers Page)

Board: 306	North:	South:	West	North	East	South
Dealer: S	♠ 6	♠ AKQ9				1♥
Vul: NS	♥ AQ9	♥ 65432	X	XX	1♠	1NT
North HCP: 10	♦ A10765	♦ K3	Pass	4♥	AP	
South HCP: 12	♣ 9862	♣ 75				
Contract: 4♥ S						

Board: 307	North:	South:	West	North	East	South
Dealer: N	♠ 87	♠ AK4		1♥	X	XX
Vul: Both	♥ AKJ1092	♥ 84	1♠	2♥	Pass	4♥
North HCP: 13	♦ 5	♦ AJ102	AP			
South HCP: 13	♣ KQ85	♣ J1063				
Contract: 4♥ N						

Board: 308	North:	South:	West	North	East	South
Dealer: S	♠ 1042	♠ A953				1♥
Vul: None	♥ 4	♥ KQ9652	X	Pass	2♣	2♥
North HCP: 4	♦ J982	♦ 76	AP			
South HCP: 13	♣ K10987	♣ A				
Contract: 2♥ S						

Board: 309	North:	South:	West	North	East	South
Dealer: N	♠ A108	♠ J43		1♥	X	2♥
Vul: NS	♥ AK1076	♥ J94	Pass	4♥	AP	
North HCP: 18	♦ A65	♦ K84				
South HCP: 6	♣ K9	♣ J765				
Contract: 4♥ N						

Board: 310	North:	South:	West	North	East	South
Dealer: S	♠ KQ	♠ A109				1♥
Vul: EW	♥ A7542	♥ Q10863	X	2NT <sup>1</sup>	Pass	4♥
North HCP: 10	♦ J4	♦ AK7	AP			
South HCP: 13	♣ 10942	♣ 53				
Contract: 4♥ S						

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## South hands (Practice Page)

### Transfer after 1M (X)

Board: 306	♠ AKQ9	West Doubles 1♥ if possible.
Dealer: S	♥ 65432	East Bids 1♠ if possible.
Vul: NS	♦ K3	
HCP: 12	♣ 75	You bid first.
Board: 307	♠ AK4	East Doubles 1♥ if possible.
Dealer: N	♥ 84	West Bids 1♠ if possible.
Vul: Both	♦ AJ102	
HCP: 13	♣ J1063	Partner bids first.
Board: 308	♠ A953	West Doubles 1♥ if possible.
Dealer: S	♥ KQ9652	East Bids 2♣ if possible.
Vul: None	♦ 76	
HCP: 13	♣ A	You bid first.
Board: 309	♠ J43	East Doubles 1♥ if possible.
Dealer: N	♥ J94	
Vul: NS	♦ K84	Partner bids first.
HCP: 6	♣ J765	
Board: 310	♠ A109	West Doubles 1♥ if possible.
Dealer: S	♥ Q10863	
Vul: EW	♦ AK7	You bid first.
HCP: 13	♣ 53	

# Transfer after 1M (X) Both hands (Answers Page)

Board: 306	North:	South:	West	North	East	South
Dealer: S	♠ 6	♠ AKQ9				1♥
Vul: NS	♥ AQ9	♥ 65432	X	XX	1♠	1NT
North HCP: 10	♦ A10765	♦ K3	Pass	4♥	AP	
South HCP: 12	♣ 9862	♣ 75				
Contract: 4♥ S						

Board: 307	North:	South:	West	North	East	South
Dealer: N	♠ 87	♠ AK4		1♥	X	XX
Vul: Both	♥ AKJ1092	♥ 84	1♠	2♥	Pass	4♥
North HCP: 13	♦ 5	♦ AJ102	AP			
South HCP: 13	♣ KQ85	♣ J1063				
Contract: 4♥ N						

Board: 308	North:	South:	West	North	East	South
Dealer: S	♠ 1042	♠ A953				1♥
Vul: None	♥ 4	♥ KQ9652	X	Pass	2♣	2♥
North HCP: 4	♦ J982	♦ 76	AP			
South HCP: 13	♣ K10987	♣ A				
Contract: 2♥ S						

Board: 309	North:	South:	West	North	East	South
Dealer: N	♠ A108	♠ J43		1♥	X	2♥
Vul: NS	♥ AK1076	♥ J94	Pass	4♥	AP	
North HCP: 18	♦ A65	♦ K84				
South HCP: 6	♣ K9	♣ J765				
Contract: 4♥ N						

Board: 310	North:	South:	West	North	East	South
Dealer: S	♠ KQ	♠ A109				1♥
Vul: EW	♥ A7542	♥ Q10863	X	2NT <sup>1</sup>	Pass	4♥
North HCP: 10	♦ J4	♦ AK7	AP			
South HCP: 13	♣ 10942	♣ 53				
Contract: 4♥ S						

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## North hands (Practice Page)

### Transfer after 1M (X)

Board: 311      ♠ 42  
Dealer: N      ♥ AQJ763  
Vul: None      ♦ J2  
HCP: 12      ♣ A52

East Doubles 1♥ if possible.  
West Bids 3♦ if possible.  
East Bids 4♦ if possible.

You bid first.

Board: 312      ♠ A9843  
Dealer: S      ♥ 103  
Vul: NS      ♦ 108  
HCP: 5      ♣ J973

West Doubles 1♠ if possible.  
East Bids 3♦ if possible.  
West Bids 4♦ if possible.

Partner bids first.

Board: 313      ♠ 432  
Dealer: N      ♥ AK653  
Vul: EW      ♦ K875  
HCP: 12      ♣ Q

East Doubles 1♥ if possible.  
West Bids 1♠ if possible.  
West Bids 4♠ if possible.

You bid first.

Board: 314      ♠ 832  
Dealer: S      ♥ 8762  
Vul: Both      ♦ 874  
HCP: 2      ♣ Q106

West Doubles 1♥ if possible.  
East Bids 3NT if possible.

Partner bids first.

Board: 315      ♠ AJ9842  
Dealer: N      ♥ Q2  
Vul: NS      ♦ 9  
HCP: 12      ♣ AJ109

East Doubles 1♠ if possible.  
East Doubles Pass if possible.  
West Bids 3♥ if possible.

You bid first.

## Transfer after 1M (X) Both hands (Answers Page)

Board: 311

Dealer: N

Vul: None

North HCP: 12

South HCP: 5

Contract: 4♦ W

North:

♠ 42

♥ AQJ763

♦ J2

♣ A52

South:

♠ Q10765

♥ 1092

♦ 63

♣ K93

West North East South

1♥ X 2♥

3♦ 3♥ 4♦ AP

Board: 312

Dealer: S

Vul: NS

North HCP: 5

South HCP: 15

Contract: 4♦ X E

North:

♠ A9843

♥ 103

♦ 108

♣ J973

South:

♠ KQ652

♥ A82

♦ 2

♣ AQ65

West North East South

1♠

X 2♠ 3♦ 3♠

4♦ Pass Pass X

AP

Board: 313

Dealer: N

Vul: EW

North HCP: 12

South HCP: 10

Contract: 4♠ X W

North:

♠ 432

♥ AK653

♦ K875

♣ Q

South:

♠ —

♥ J72

♦ A109

♣ AJ109543

West North East South

1♥ X XX

1♠ 2♦ Pass 4♥

4♠ X AP

Board: 314

Dealer: S

Vul: Both

North HCP: 2

South HCP: 13

Contract: 3N E

North:

♠ 832

♥ 8762

♦ 874

♣ Q106

South:

♠ A97

♥ J10953

♦ A

♣ KJ75

West North East South

1♥

X Pass 3NT AP

Board: 315

Dealer: N

Vul: NS

North HCP: 12

South HCP: 6

Contract: 3♠ N

North:

♠ AJ9842

♥ Q2

♦ 9

♣ AJ109

South:

♠ 1073

♥ K54

♦ QJ862

♣ 65

West North East South

1♠ X 2♠

Pass Pass X Pass

3♥ 3♠ AP

## South hands (Practice Page)

### Transfer after 1M (X)

Board: 311      ♠ Q10765  
Dealer: N        ♥ 1092  
Vul: None       ♦ 63  
HCP: 5           ♣ K93

East Doubles 1♥ if possible.  
West Bids 3♦ if possible.  
East Bids 4♦ if possible.

Partner bids first.

Board: 312      ♠ KQ652  
Dealer: S        ♥ A82  
Vul: NS          ♦ 2  
HCP: 15          ♣ AQ65

West Doubles 1♠ if possible.  
East Bids 3♦ if possible.  
West Bids 4♦ if possible.

You bid first.

Board: 313      ♠ —  
Dealer: N        ♥ J72  
Vul: EW         ♦ A109  
HCP: 10          ♣ AJ109543

East Doubles 1♥ if possible.  
West Bids 1♠ if possible.  
West Bids 4♠ if possible.

Partner bids first.

Board: 314      ♠ A97  
Dealer: S        ♥ J10953  
Vul: Both       ♦ A  
HCP: 13          ♣ KJ75

West Doubles 1♥ if possible.  
East Bids 3NT if possible.

You bid first.

Board: 315      ♠ 1073  
Dealer: N        ♥ K54  
Vul: NS          ♦ QJ862  
HCP: 6           ♣ 65

East Doubles 1♠ if possible.  
East Doubles Pass if possible.  
West Bids 3♥ if possible.

Partner bids first.

# Transfer after 1M (X) Both hands (Answers Page)

Board: 311  
 Dealer: N  
 Vul: None  
 North HCP: 12  
 South HCP: 5  
 Contract: 4♦ W

North:  
 ♠ 42  
 ♥ AQJ763  
 ♦ J2  
 ♣ A52

South:  
 ♠ Q10765  
 ♥ 1092  
 ♦ 63  
 ♣ K93

West	North	East	South
	1♥	X	2♥
3♦	3♥	4♦	AP

Board: 312  
 Dealer: S  
 Vul: NS  
 North HCP: 5  
 South HCP: 15  
 Contract: 4♦ X E

North:  
 ♠ A9843  
 ♥ 103  
 ♦ 108  
 ♣ J973

South:  
 ♠ KQ652  
 ♥ A82  
 ♦ 2  
 ♣ AQ65

West	North	East	South
			1♠
X	2♠	3♦	3♠
4♦	Pass	Pass	X
AP			

Board: 313  
 Dealer: N  
 Vul: EW  
 North HCP: 12  
 South HCP: 10  
 Contract: 4♠ X W

North:  
 ♠ 432  
 ♥ AK653  
 ♦ K875  
 ♣ Q

South:  
 ♠ —  
 ♥ J72  
 ♦ A109  
 ♣ AJ109543

West	North	East	South
	1♥	X	XX
1♠	2♦	Pass	4♥
4♠	X	AP	

Board: 314  
 Dealer: S  
 Vul: Both  
 North HCP: 2  
 South HCP: 13  
 Contract: 3N E

North:  
 ♠ 832  
 ♥ 8762  
 ♦ 874  
 ♣ Q106

South:  
 ♠ A97  
 ♥ J10953  
 ♦ A  
 ♣ KJ75

West	North	East	South
			1♥
X	Pass	3NT	AP

Board: 315  
 Dealer: N  
 Vul: NS  
 North HCP: 12  
 South HCP: 6  
 Contract: 3♠ N

North:  
 ♠ AJ9842  
 ♥ Q2  
 ♦ 9  
 ♣ AJ109

South:  
 ♠ 1073  
 ♥ K54  
 ♦ QJ862  
 ♣ 65

West	North	East	South
	1♠	X	2♠
Pass	Pass	X	Pass
3♥	3♠	AP	

## North hands (Practice Page)

### Transfer after 1M (X)

Board: 316      ♠ J432  
Dealer: S        ♥ A932  
Vul: Both        ♦ AQ  
HCP: 12         ♣ J54

West Doubles 1♠ if possible.

Partner bids first.

Board: 317      ♠ Q54  
Dealer: N        ♥ AKQ85  
Vul: None        ♦ K94  
HCP: 14         ♣ 53

East Doubles 1♥ if possible.  
East Doubles Pass if possible.  
West Bids 3♦ if possible.

You bid first.

Board: 318      ♠ J103  
Dealer: S        ♥ 8  
Vul: EW         ♦ 10943  
HCP: 2          ♣ J10862

West Doubles 1♠ if possible.

Partner bids first.

Board: 319      ♠ AKJ7  
Dealer: N        ♥ AJ986  
Vul: None        ♦ 98  
HCP: 16         ♣ QJ

East Doubles 1♥ if possible.  
West Bids 1NT if possible.

You bid first.

Board: 320      ♠ 762  
Dealer: S        ♥ K  
Vul: NS         ♦ AQJ1064  
HCP: 10         ♣ 652

West Doubles 1♠ if possible.  
East Bids 2♥ if possible.  
East Bids 5♣ if possible.

Partner bids first.

# Transfer after 1M (X) Both hands (Answers Page)

Board: 316

Dealer: S

Vul: Both

North HCP: 12

South HCP: 13

Contract: 4♠ S

North:

♠ J432

♥ A932

♦ AQ

♣ J54

South:

♠ AKQ98

♥ K108

♦ J3

♣ 987

West North East South

1♠

X 2NT<sup>1</sup> Pass 3♠

Pass 4♠ AP

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Board: 317

Dealer: N

Vul: None

North HCP: 14

South HCP: 7

Contract: 3♥ N

North:

♠ Q54

♥ AKQ85

♦ K94

♣ 53

South:

♠ J1076

♥ 1074

♦ J

♣ AJ962

West North East South

1♥ X 2♥

Pass Pass X Pass

3♦ 3♥ AP

Board: 318

Dealer: S

Vul: EW

North HCP: 2

South HCP: 14

Contract: 3♠ S

North:

♠ J103

♥ 8

♦ 10943

♣ J10862

South:

♠ AK9654

♥ A92

♦ 876

♣ K

West North East South

1♠

X 3♠ AP

Board: 319

Dealer: N

Vul: None

North HCP: 16

South HCP: 3

Contract: 1N W

North:

♠ AKJ7

♥ AJ986

♦ 98

♣ QJ

South:

♠ 953

♥ 2

♦ K742

♣ 98763

West North East South

1♥ X Pass

Pass 1♠ Pass Pass

1NT AP

Board: 320

Dealer: S

Vul: NS

North HCP: 10

South HCP: 15

Contract: 5♠ S

North:

♠ 762

♥ K

♦ AQJ1064

♣ 652

South:

♠ AKQJ1085

♥ J86

♦ 95

♣ A

West North East South

1♠

X XX 2♥ 3♥<sup>1</sup>

Pass 4♠ 5♣ 5♠

AP

1. strength cue bid

## South hands (Practice Page)

### Transfer after 1M (X)

Board: 316      ♠ AKQ98  
Dealer: S        ♥ K108  
Vul: Both        ♦ J3  
HCP: 13         ♣ 987

West Doubles 1♠ if possible.

You bid first.

Board: 317      ♠ J1076  
Dealer: N        ♥ 1074  
Vul: None        ♦ J  
HCP: 7           ♣ AJ962

East Doubles 1♥ if possible.  
East Doubles Pass if possible.  
West Bids 3♦ if possible.

Partner bids first.

Board: 318      ♠ AK9654  
Dealer: S        ♥ A92  
Vul: EW         ♦ 876  
HCP: 14         ♣ K

West Doubles 1♠ if possible.

You bid first.

Board: 319      ♠ 953  
Dealer: N        ♥ 2  
Vul: None        ♦ K742  
HCP: 3           ♣ 98763

East Doubles 1♥ if possible.  
West Bids 1NT if possible.

Partner bids first.

Board: 320      ♠ AKQJ1085  
Dealer: S        ♥ J86  
Vul: NS         ♦ 95  
HCP: 15         ♣ A

West Doubles 1♠ if possible.  
East Bids 2♥ if possible.  
East Bids 5♣ if possible.

You bid first.

# Transfer after 1M (X) Both hands (Answers Page)

Board: 316

Dealer: S

Vul: Both

North HCP: 12

South HCP: 13

Contract: 4♠ S

North:

♠ J432

♥ A932

♦ AQ

♣ J54

South:

♠ AKQ98

♥ K108

♦ J3

♣ 987

West North East South

1♠

X 2NT<sup>1</sup> Pass 3♠

Pass 4♠ AP

1. Jordan Truscott 2NT

Board: 317

Dealer: N

Vul: None

North HCP: 14

South HCP: 7

Contract: 3♥ N

North:

♠ Q54

♥ AKQ85

♦ K94

♣ 53

South:

♠ J1076

♥ 1074

♦ J

♣ AJ962

West North East South

1♥

X

2♥

Pass Pass X Pass

3♦ 3♥ AP

Board: 318

Dealer: S

Vul: EW

North HCP: 2

South HCP: 14

Contract: 3♠ S

North:

♠ J103

♥ 8

♦ 10943

♣ J10862

South:

♠ AK9654

♥ A92

♦ 876

♣ K

West North East South

1♠

X 3♠ AP

Board: 319

Dealer: N

Vul: None

North HCP: 16

South HCP: 3

Contract: 1N W

North:

♠ AKJ7

♥ AJ986

♦ 98

♣ QJ

South:

♠ 953

♥ 2

♦ K742

♣ 98763

West North East South

1♥

X

Pass

Pass 1♠ Pass Pass

1NT AP

Board: 320

Dealer: S

Vul: NS

North HCP: 10

South HCP: 15

Contract: 5♠ S

North:

♠ 762

♥ K

♦ AQJ1064

♣ 652

South:

♠ AKQJ1085

♥ J86

♦ 95

♣ A

West North East South

1♠

X XX 2♥ 3♥<sup>1</sup>

Pass 4♠ 5♣ 5♠

AP

1. strength cue bid



## North hands (Practice Page)

### Transfer after 1M (X)

Board: 321	♠ Q85	East Doubles 1♥ if possible.
Dealer: N	♥ K10952	
Vul: Both	♦ Q6	You bid first.
HCP: 13	♣ AQ8	

Board: 322	♠ 10985	West Doubles 1♥ if possible.
Dealer: S	♥ J8	East Bids 1♠ if possible.
Vul: None	♦ 92	
HCP: 5	♣ A9875	Partner bids first.

Board: 323	♠ 8	East Doubles 1♥ if possible.
Dealer: N	♥ AK984	West Bids 4♠ if possible.
Vul: NS	♦ Q543	
HCP: 13	♣ A86	You bid first.

Board: 324	♠ 10952	West Doubles 1♥ if possible.
Dealer: S	♥ A642	East Bids 4♣ if possible.
Vul: EW	♦ 763	West Bids 4♥ if possible.
HCP: 4	♣ 76	East Bids 5♣ if possible.
		Partner bids first.

Board: 325	♠ AK8763	East Doubles 1♠ if possible.
Dealer: N	♥ —	
Vul: None	♦ K654	You bid first.
HCP: 15	♣ AJ9	

## Transfer after 1M (X) Both hands (Answers Page)

Board: 321  
 Dealer: N  
 Vul: Both  
 North HCP: 13  
 South HCP: 8  
 Contract: 4♥ N

North:  
 ♠ Q85  
 ♥ K10952  
 ♦ Q6  
 ♣ AQ8

South:  
 ♠ 3  
 ♥ A764  
 ♦ A753  
 ♣ 10954

West	North	East	South
	1♥	X	4♥
AP			

Board: 322  
 Dealer: S  
 Vul: None  
 North HCP: 5  
 South HCP: 14  
 Contract: 2♥ S

North:  
 ♠ 10985  
 ♥ J8  
 ♦ 92  
 ♣ A9875

South:  
 ♠ Q  
 ♥ AQ9742  
 ♦ AJ63  
 ♣ J10

West	North	East	South
			1♥
X	Pass	1♠	2♥
AP			

Board: 323  
 Dealer: N  
 Vul: NS  
 North HCP: 13  
 South HCP: 6  
 Contract: 4♠ W

North:  
 ♠ 8  
 ♥ AK984  
 ♦ Q543  
 ♣ A86

South:  
 ♠ 654  
 ♥ Q53  
 ♦ 987  
 ♣ KJ52

West	North	East	South
	1♥	X	Pass
4♠	AP		

Board: 324  
 Dealer: S  
 Vul: EW  
 North HCP: 4  
 South HCP: 12  
 Contract: 5♣ E

North:  
 ♠ 10952  
 ♥ A642  
 ♦ 763  
 ♣ 76

South:  
 ♠ Q83  
 ♥ KQJ108  
 ♦ K108  
 ♣ J5

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

Board: 325  
 Dealer: N  
 Vul: None  
 North HCP: 15  
 South HCP: 10  
 Contract: 4♠ N

North:  
 ♠ AK8763  
 ♥ —  
 ♦ K654  
 ♣ AJ9

South:  
 ♠ QJ94  
 ♥ AJ86  
 ♦ 873  
 ♣ Q4

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

1. Jordan Truscott 2NT  
 2. Splinter

## South hands (Practice Page)

### Transfer after 1M (X)

Board: 321	♠ 3	East Doubles 1♥ if possible.
Dealer: N	♥ A764	
Vul: Both	♦ A753	Partner bids first.
HCP: 8	♣ 10954	

Board: 322	♠ Q	West Doubles 1♥ if possible.
Dealer: S	♥ AQ9742	East Bids 1♠ if possible.
Vul: None	♦ AJ63	
HCP: 14	♣ J10	You bid first.

Board: 323	♠ 654	East Doubles 1♥ if possible.
Dealer: N	♥ Q53	West Bids 4♠ if possible.
Vul: NS	♦ 987	
HCP: 6	♣ KJ52	Partner bids first.

Board: 324	♠ Q83	West Doubles 1♥ if possible.
Dealer: S	♥ KQJ108	East Bids 4♣ if possible.
Vul: EW	♦ K108	West Bids 4♥ if possible.
HCP: 12	♣ J5	East Bids 5♣ if possible.
		You bid first.

Board: 325	♠ QJ94	East Doubles 1♠ if possible.
Dealer: N	♥ AJ86	
Vul: None	♦ 873	Partner bids first.
HCP: 10	♣ Q4	

# Transfer after 1M (X) Both hands (Answers Page)

Board: 321  
 Dealer: N  
 Vul: Both  
 North HCP: 13  
 South HCP: 8  
 Contract: 4♥ N

North:  
 ♠ Q85  
 ♥ K10952  
 ♦ Q6  
 ♣ AQ8

South:  
 ♠ 3  
 ♥ A764  
 ♦ A753  
 ♣ 10954

West	North	East	South
	1♥	X	4♥
AP			

Board: 322  
 Dealer: S  
 Vul: None  
 North HCP: 5  
 South HCP: 14  
 Contract: 2♥ S

North:  
 ♠ 10985  
 ♥ J8  
 ♦ 92  
 ♣ A9875

South:  
 ♠ Q  
 ♥ AQ9742  
 ♦ AJ63  
 ♣ J10

West	North	East	South
			1♥
X	Pass	1♠	2♥
AP			

Board: 323  
 Dealer: N  
 Vul: NS  
 North HCP: 13  
 South HCP: 6  
 Contract: 4♠ W

North:  
 ♠ 8  
 ♥ AK984  
 ♦ Q543  
 ♣ A86

South:  
 ♠ 654  
 ♥ Q53  
 ♦ 987  
 ♣ KJ52

West	North	East	South
	1♥	X	Pass
4♠	AP		

Board: 324  
 Dealer: S  
 Vul: EW  
 North HCP: 4  
 South HCP: 12  
 Contract: 5♣ E

North:  
 ♠ 10952  
 ♥ A642  
 ♦ 763  
 ♣ 76

South:  
 ♠ Q83  
 ♥ KQJ108  
 ♦ K108  
 ♣ J5

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

Board: 325  
 Dealer: N  
 Vul: None  
 North HCP: 15  
 South HCP: 10  
 Contract: 4♠ N

North:  
 ♠ AK8763  
 ♥ —  
 ♦ K654  
 ♣ AJ9

South:  
 ♠ QJ94  
 ♥ AJ86  
 ♦ 873  
 ♣ Q4

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

1. Jordan Truscott 2NT  
 2. Splinter

## North hands (Practice Page)

### Transfer after 1M (X)

Board: 326      ♠ QJ93  
Dealer: S        ♥ —  
Vul: NS         ♦ KJ97653  
HCP: 7          ♣ 54

West Doubles 1♠ if possible.  
East Doubles 4♠ if possible.

Partner bids first.

Board: 327      ♠ —  
Dealer: N        ♥ AKQ10432  
Vul: EW         ♦ 976  
HCP: 12        ♣ QJ8

East Doubles 1♥ if possible.  
East Doubles Pass if possible.  
West Bids 2♠ if possible.

You bid first.

Board: 328      ♠ K1096  
Dealer: S        ♥ 9873  
Vul: Both       ♦ 1098  
HCP: 5          ♣ Q9

West Doubles 1♥ if possible.  
East Bids 4♠ if possible.

Partner bids first.

Board: 329      ♠ KJ  
Dealer: N        ♥ AQJ964  
Vul: NS         ♦ Q5  
HCP: 17        ♣ A108

East Doubles 1♥ if possible.  
West Bids 2♠ if possible.  
East Bids 3♠ if possible.  
West Bids 4♠ if possible.

You bid first.

Board: 330      ♠ KQJ5  
Dealer: S        ♥ Q96  
Vul: EW         ♦ A97  
HCP: 12        ♣ 964

West Doubles 1♠ if possible.

Partner bids first.

## Transfer after 1M (X) Both hands (Answers Page)

Board: 326  
 Dealer: S  
 Vul: NS  
 North HCP: 7  
 South HCP: 12  
 Contract: 4♠X S

North:  
 ♠ QJ93  
 ♥ —  
 ♦ KJ97653  
 ♣ 54

South:  
 ♠ AK1074  
 ♥ J10864  
 ♦ —  
 ♣ A93

West	North	East	South
			1♠
X	4♠	X	AP

Board: 327  
 Dealer: N  
 Vul: EW  
 North HCP: 12  
 South HCP: 8  
 Contract: 3♥ N

North:  
 ♠ —  
 ♥ AKQ10432  
 ♦ 976  
 ♣ QJ8

South:  
 ♠ Q7642  
 ♥ 965  
 ♦ AQ10  
 ♣ 65

West	North	East	South
	1♥	X	2♥
Pass	Pass	X	Pass
2♠	3♥	AP	

Board: 328  
 Dealer: S  
 Vul: Both  
 North HCP: 5  
 South HCP: 12  
 Contract: 4♠ E

North:  
 ♠ K1096  
 ♥ 9873  
 ♦ 1098  
 ♣ Q9

South:  
 ♠ —  
 ♥ AJ1052  
 ♦ A642  
 ♣ K642

West	North	East	South
			1♥
X	2♥	4♠	AP

Board: 329  
 Dealer: N  
 Vul: NS  
 North HCP: 17  
 South HCP: 2  
 Contract: 4♠ W

North:  
 ♠ KJ  
 ♥ AQJ964  
 ♦ Q5  
 ♣ A108

South:  
 ♠ 65  
 ♥ 1052  
 ♦ 108432  
 ♣ Q64

West	North	East	South
	1♥	X	Pass
2♠	3♥	3♠	Pass
4♠	AP		

Board: 330  
 Dealer: S  
 Vul: EW  
 North HCP: 12  
 South HCP: 13  
 Contract: 4♠ S

North:  
 ♠ KQJ5  
 ♥ Q96  
 ♦ A97  
 ♣ 964

South:  
 ♠ 109732  
 ♥ AJ8  
 ♦ 32  
 ♣ AKJ

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

1. Jordan Truscott 2NT

## South hands (Practice Page)

### Transfer after 1M (X)

Board: 326      ♠ AK1074  
Dealer: S        ♥ J10864  
Vul: NS         ♦ —  
HCP: 12         ♣ A93

West Doubles 1♠ if possible.  
East Doubles 4♠ if possible.  
  
You bid first.

Board: 327      ♠ Q7642  
Dealer: N        ♥ 965  
Vul: EW         ♦ AQ10  
HCP: 8         ♣ 65

East Doubles 1♥ if possible.  
East Doubles Pass if possible.  
West Bids 2♠ if possible.  
  
Partner bids first.

Board: 328      ♠ —  
Dealer: S        ♥ AJ1052  
Vul: Both       ♦ A642  
HCP: 12         ♣ K642

West Doubles 1♥ if possible.  
East Bids 4♠ if possible.  
  
You bid first.

Board: 329      ♠ 65  
Dealer: N        ♥ 1052  
Vul: NS         ♦ 108432  
HCP: 2         ♣ Q64

East Doubles 1♥ if possible.  
West Bids 2♠ if possible.  
East Bids 3♠ if possible.  
West Bids 4♠ if possible.  
  
Partner bids first.

Board: 330      ♠ 109732  
Dealer: S        ♥ AJ8  
Vul: EW         ♦ 32  
HCP: 13         ♣ AKJ

West Doubles 1♠ if possible.  
  
You bid first.

## Transfer after 1M (X) Both hands (Answers Page)

Board: 326  
 Dealer: S  
 Vul: NS  
 North HCP: 7  
 South HCP: 12  
 Contract: 4♠X S

North:  
 ♠ QJ93  
 ♥ —  
 ♦ KJ97653  
 ♣ 54

South:  
 ♠ AK1074  
 ♥ J10864  
 ♦ —  
 ♣ A93

West	North	East	South
			1♠
X	4♠	X	AP

Board: 327  
 Dealer: N  
 Vul: EW  
 North HCP: 12  
 South HCP: 8  
 Contract: 3♥ N

North:  
 ♠ —  
 ♥ AKQ10432  
 ♦ 976  
 ♣ QJ8

South:  
 ♠ Q7642  
 ♥ 965  
 ♦ AQ10  
 ♣ 65

West	North	East	South
	1♥	X	2♥
Pass	Pass	X	Pass
2♠	3♥	AP	

Board: 328  
 Dealer: S  
 Vul: Both  
 North HCP: 5  
 South HCP: 12  
 Contract: 4♠ E

North:  
 ♠ K1096  
 ♥ 9873  
 ♦ 1098  
 ♣ Q9

South:  
 ♠ —  
 ♥ AJ1052  
 ♦ A642  
 ♣ K642

West	North	East	South
			1♥
X	2♥	4♠	AP

Board: 329  
 Dealer: N  
 Vul: NS  
 North HCP: 17  
 South HCP: 2  
 Contract: 4♠ W

North:  
 ♠ KJ  
 ♥ AQJ964  
 ♦ Q5  
 ♣ A108

South:  
 ♠ 65  
 ♥ 1052  
 ♦ 108432  
 ♣ Q64

West	North	East	South
	1♥	X	Pass
2♠	3♥	3♠	Pass
4♠	AP		

Board: 330  
 Dealer: S  
 Vul: EW  
 North HCP: 12  
 South HCP: 13  
 Contract: 4♠ S

North:  
 ♠ KQJ5  
 ♥ Q96  
 ♦ A97  
 ♣ 964

South:  
 ♠ 109732  
 ♥ AJ8  
 ♦ 32  
 ♣ AKJ

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

1. Jordan Truscott 2NT



## North hands (Practice Page)

### Transfer after 1M (X)

Board: 331	♠ AKQJ7	East Doubles 1♠ if possible.
Dealer: N	♥ 84	West Bids 2♥ if possible.
Vul: Both	♦ 1065	
HCP: 14	♣ KJ10	You bid first.
Board: 332	♠ 9876	West Doubles 1♠ if possible.
Dealer: S	♥ AK107	
Vul: None	♦ K102	Partner bids first.
HCP: 13	♣ K10	
Board: 333	♠ K754	East Doubles 1♥ if possible.
Dealer: N	♥ AK1095	
Vul: EW	♦ A7	You bid first.
HCP: 17	♣ K8	
Board: 334	♠ A95	West Doubles 1♥ if possible.
Dealer: S	♥ 964	West Doubles Pass if possible.
Vul: Both	♦ 73	East Bids 2♠ if possible.
HCP: 6	♣ Q9873	Partner bids first.
Board: 335	♠ A1052	East Doubles 1♥ if possible.
Dealer: N	♥ QJ1065	
Vul: None	♦ K	You bid first.
HCP: 12	♣ Q104	

# Transfer after 1M (X) Both hands (Answers Page)

Board: 331  
Dealer: N  
Vul: Both  
North HCP: 14  
South HCP: 5  
Contract: 3♦ S

North:  
♠ AKQJ7  
♥ 84  
♦ 1065  
♣ KJ10

South:  
♠ 96  
♥ Q106  
♦ QJ842  
♣ 652

West	North	East	South
	1♠	X	Pass
2♥	X	Pass	3♦
AP			

Board: 332  
Dealer: S  
Vul: None  
North HCP: 13  
South HCP: 12  
Contract: 4♠ S

North:  
♠ 9876  
♥ AK107  
♦ K102  
♣ K10

South:  
♠ AKJ543  
♥ 43  
♦ QJ7  
♣ J9

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

1. Jordan Truscott 2NT

Board: 333  
Dealer: N  
Vul: EW  
North HCP: 17  
South HCP: 9  
Contract: 4♥ N

North:  
♠ K754  
♥ AK1095  
♦ A7  
♣ K8

South:  
♠ QJ1063  
♥ J7632  
♦ 6  
♣ AJ

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

1. Jordan Truscott 2NT  
2. Cue bid, surplus  
3. Cue bid, a ♣ stopper

Board: 334  
Dealer: S  
Vul: Both  
North HCP: 6  
South HCP: 12  
Contract: 3♥ S

North:  
♠ A95  
♥ 964  
♦ 73  
♣ Q9873

South:  
♠ J3  
♥ AKQ1032  
♦ Q1095  
♣ 6

West	North	East	South
			1♥
X	2♥	Pass	Pass
X	Pass	2♠	3♥
AP			

Board: 335  
Dealer: N  
Vul: None  
North HCP: 12  
South HCP: 10  
Contract: 4♥ N

North:  
♠ A1052  
♥ QJ1065  
♦ K  
♣ Q104

South:  
♠ J64  
♥ K982  
♦ AQ1083  
♣ 7

West	North	East	South
	1♥	X	4♣ <sup>1</sup>
Pass	4♥	AP	

1. Splinter

## South hands (Practice Page)

### Transfer after 1M (X)

Board: 331  
Dealer: N  
Vul: Both  
HCP: 5

♠ 96  
♥ Q106  
♦ QJ842  
♣ 652

East Doubles 1♠ if possible.  
West Bids 2♥ if possible.  
  
Partner bids first.

Board: 332  
Dealer: S  
Vul: None  
HCP: 12

♠ AKJ543  
♥ 43  
♦ QJ7  
♣ J9

West Doubles 1♠ if possible.  
  
You bid first.

Board: 333  
Dealer: N  
Vul: EW  
HCP: 9

♠ QJ1063  
♥ J7632  
♦ 6  
♣ AJ

East Doubles 1♥ if possible.  
  
Partner bids first.

Board: 334  
Dealer: S  
Vul: Both  
HCP: 12

♠ J3  
♥ AKQ1032  
♦ Q1095  
♣ 6

West Doubles 1♥ if possible.  
West Doubles Pass if possible.  
East Bids 2♠ if possible.  
  
You bid first.

Board: 335  
Dealer: N  
Vul: None  
HCP: 10

♠ J64  
♥ K982  
♦ AQ1083  
♣ 7

East Doubles 1♥ if possible.  
  
Partner bids first.

# Transfer after 1M (X) Both hands (Answers Page)

Board: 331  
Dealer: N  
Vul: Both  
North HCP: 14  
South HCP: 5  
Contract: 3♦ S

North:  
♠ AKQJ7  
♥ 84  
♦ 1065  
♣ KJ10

South:  
♠ 96  
♥ Q106  
♦ QJ842  
♣ 652

West	North	East	South
	1♠	X	Pass
2♥	X	Pass	3♦
AP			

Board: 332  
Dealer: S  
Vul: None  
North HCP: 13  
South HCP: 12  
Contract: 4♠ S

North:  
♠ 9876  
♥ AK107  
♦ K102  
♣ K10

South:  
♠ AKJ543  
♥ 43  
♦ QJ7  
♣ J9

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

1. Jordan Truscott 2NT

Board: 333  
Dealer: N  
Vul: EW  
North HCP: 17  
South HCP: 9  
Contract: 4♥ N

North:  
♠ K754  
♥ AK1095  
♦ A7  
♣ K8

South:  
♠ QJ1063  
♥ J7632  
♦ 6  
♣ AJ

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

1. Jordan Truscott 2NT  
2. Cue bid, surplus  
3. Cue bid, a ♣ stopper

Board: 334  
Dealer: S  
Vul: Both  
North HCP: 6  
South HCP: 12  
Contract: 3♥ S

North:  
♠ A95  
♥ 964  
♦ 73  
♣ Q9873

South:  
♠ J3  
♥ AKQ1032  
♦ Q1095  
♣ 6

West	North	East	South
			1♥
X	2♥	Pass	Pass
X	Pass	2♠	3♥
AP			

Board: 335  
Dealer: N  
Vul: None  
North HCP: 12  
South HCP: 10  
Contract: 4♥ N

North:  
♠ A1052  
♥ QJ1065  
♦ K  
♣ Q104

South:  
♠ J64  
♥ K982  
♦ AQ1083  
♣ 7

West	North	East	South
	1♥	X	4♣ <sup>1</sup>
Pass	4♥	AP	

1. Splinter

## North hands (Practice Page)

### Transfer after 1M (X)

Board: 336      ♠ Q8  
Dealer: S        ♥ 842  
Vul: NS         ♦ 964  
HCP: 2          ♣ 108743

West Doubles 1♥ if possible.  
East Bids 1♠ if possible.  
West Bids 2♠ if possible.  
East Bids 4♠ if possible.

Partner bids first.

Board: 337      ♠ 752  
Dealer: N        ♥ J10843  
Vul: Both       ♦ AK3  
HCP: 12         ♣ A3

East Doubles 1♥ if possible.  
West Bids 2♣ if possible.

You bid first.

Board: 338      ♠ J8  
Dealer: S        ♥ 9642  
Vul: None       ♦ J9874  
HCP: 6          ♣ A7

West Doubles 1♠ if possible.  
East Bids 2♣ if possible.

Partner bids first.

Board: 339      ♠ AK109872  
Dealer: N        ♥ Q  
Vul: NS         ♦ KQ43  
HCP: 14         ♣ 4

East Doubles 1♠ if possible.  
West Bids 2♣ if possible.  
East Bids 3♣ if possible.  
West Bids 5♣ if possible.

You bid first.

Board: 340      ♠ AJ65432  
Dealer: S        ♥ Q6  
Vul: EW         ♦ 5  
HCP: 12         ♣ AJ3

West Doubles 1♥ if possible.  
East Bids 2♦ if possible.

Partner bids first.

## Transfer after 1M (X) Both hands (Answers Page)

Board: 336

Dealer: S

Vul: NS

North HCP: 2

South HCP: 13

Contract: 4♠ E

North:

♠ Q8

♥ 842

♦ 964

♣ 108743

South:

♠ K97

♥ KQ10763

♦ KQ52

♣ —

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

1♥

X	Pass	1♠	2♥
---	------	----	----

2♠	Pass	4♠	AP
----	------	----	----

Board: 337

Dealer: N

Vul: Both

North HCP: 12

South HCP: 5

Contract: 2♣ W

North:

♠ 752

♥ J10843

♦ AK3

♣ A3

South:

♠ A983

♥ 96

♦ J1042

♣ 1086

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

1♥ X Pass

2♣	AP		
----	----	--	--

Board: 338

Dealer: S

Vul: None

North HCP: 6

South HCP: 13

Contract: 2♠ S

North:

♠ J8

♥ 9642

♦ J9874

♣ A7

South:

♠ AKQ953

♥ A8

♦ 6

♣ 8642

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

1♠

X	Pass	2♣	2♠
---	------	----	----

AP

Board: 339

Dealer: N

Vul: NS

North HCP: 14

South HCP: 7

Contract: 5♣X W

North:

♠ AK109872

♥ Q

♦ KQ43

♣ 4

South:

♠ 3

♥ AK743

♦ 108762

♣ 86

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

1♠ X Pass

2♣	2♠	3♣	Pass
----	----	----	------

5♣	X	AP	
----	---	----	--

Board: 340

Dealer: S

Vul: EW

North HCP: 12

South HCP: 15

Contract: 2♦X E

North:

♠ AJ65432

♥ Q6

♦ 5

♣ AJ3

South:

♠ 9

♥ AK1098

♦ AQ3

♣ Q942

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

1♥

X	XX	2♦	X
---	----	----	---

AP

## South hands (Practice Page)

### Transfer after 1M (X)

Board: 336      ♠ K97  
Dealer: S        ♥ KQ10763  
Vul: NS         ♦ KQ52  
HCP: 13         ♣ —

West Doubles 1♥ if possible.  
East Bids 1♠ if possible.  
West Bids 2♠ if possible.  
East Bids 4♠ if possible.

You bid first.

Board: 337      ♠ A983  
Dealer: N        ♥ 96  
Vul: Both       ♦ J1042  
HCP: 5          ♣ 1086

East Doubles 1♥ if possible.  
West Bids 2♣ if possible.

Partner bids first.

Board: 338      ♠ AKQ953  
Dealer: S        ♥ A8  
Vul: None       ♦ 6  
HCP: 13         ♣ 8642

West Doubles 1♠ if possible.  
East Bids 2♣ if possible.

You bid first.

Board: 339      ♠ 3  
Dealer: N        ♥ AK743  
Vul: NS         ♦ 108762  
HCP: 7          ♣ 86

East Doubles 1♠ if possible.  
West Bids 2♣ if possible.  
East Bids 3♣ if possible.  
West Bids 5♣ if possible.

Partner bids first.

Board: 340      ♠ 9  
Dealer: S        ♥ AK1098  
Vul: EW         ♦ AQ3  
HCP: 15         ♣ Q942

West Doubles 1♥ if possible.  
East Bids 2♦ if possible.

You bid first.

## Transfer after 1M (X) Both hands (Answers Page)

Board: 336

Dealer: S

Vul: NS

North HCP: 2

South HCP: 13

Contract: 4♠ E

North:

♠ Q8

♥ 842

♦ 964

♣ 108743

South:

♠ K97

♥ KQ10763

♦ KQ52

♣ —

West	North	East	South
			1♥
X	Pass	1♠	2♥
2♠	Pass	4♠	AP

Board: 337

Dealer: N

Vul: Both

North HCP: 12

South HCP: 5

Contract: 2♣ W

North:

♠ 752

♥ J10843

♦ AK3

♣ A3

South:

♠ A983

♥ 96

♦ J1042

♣ 1086

West	North	East	South
	1♥	X	Pass
2♣	AP		

Board: 338

Dealer: S

Vul: None

North HCP: 6

South HCP: 13

Contract: 2♠ S

North:

♠ J8

♥ 9642

♦ J9874

♣ A7

South:

♠ AKQ953

♥ A8

♦ 6

♣ 8642

West	North	East	South
			1♠
X	Pass	2♣	2♠
AP			

Board: 339

Dealer: N

Vul: NS

North HCP: 14

South HCP: 7

Contract: 5♣X W

North:

♠ AK109872

♥ Q

♦ KQ43

♣ 4

South:

♠ 3

♥ AK743

♦ 108762

♣ 86

West	North	East	South
	1♠	X	Pass
2♣	2♠	3♣	Pass
5♣	X	AP	

Board: 340

Dealer: S

Vul: EW

North HCP: 12

South HCP: 15

Contract: 2♦X E

North:

♠ AJ65432

♥ Q6

♦ 5

♣ AJ3

South:

♠ 9

♥ AK1098

♦ AQ3

♣ Q942

West	North	East	South
			1♥
X	XX	2♦	X
AP			



## North hands (Practice Page)

### Transfer after 1M (X)

Board: 341	♠ K75	East Doubles 1♥ if possible.
Dealer: N	♥ AK1084	
Vul: None	♦ 4	You bid first.
HCP: 16	♣ AQ65	

Board: 342	♠ Q873	West Doubles 1♥ if possible.
Dealer: S	♥ J9642	
Vul: NS	♦ 5	Partner bids first.
HCP: 4	♣ J98	

Board: 343	♠ AQ762	East Doubles 1♠ if possible.
Dealer: N	♥ A1087	West Bids 2♦ if possible.
Vul: EW	♦ 7	
HCP: 17	♣ AK3	You bid first.

Board: 344	♠ QJ1095	West Doubles 1♥ if possible.
Dealer: S	♥ 763	West Doubles Pass if possible.
Vul: Both	♦ 965	East Bids 3♣ if possible.
HCP: 6	♣ K5	East Bids 5♣ if possible.
		Partner bids first.

Board: 345	♠ AK2	East Doubles 1♥ if possible.
Dealer: N	♥ J10643	West Bids 3NT if possible.
Vul: NS	♦ A74	
HCP: 12	♣ 43	You bid first.

# Transfer after 1M (X) Both hands (Answers Page)

Board: 341  
 Dealer: N  
 Vul: None  
 North HCP: 16  
 South HCP: 7  
 Contract: 1♥XN

North:  
 ♠ K75  
 ♥ AK1084  
 ♦ 4  
 ♣ AQ65

South:  
 ♠ Q92  
 ♥ Q5  
 ♦ Q10852  
 ♣ J97

West	North	East	South
	1♥	X	AP

Board: 342  
 Dealer: S  
 Vul: NS  
 North HCP: 4  
 South HCP: 19  
 Contract: 4♥S

North:  
 ♠ Q873  
 ♥ J9642  
 ♦ 5  
 ♣ J98

South:  
 ♠ A102  
 ♥ AKQ105  
 ♦ Q974  
 ♣ A

West	North	East	South
			1♥
X	3♥	Pass	4♥
AP			

Board: 343  
 Dealer: N  
 Vul: EW  
 North HCP: 17  
 South HCP: 8  
 Contract: 3N S

North:  
 ♠ AQ762  
 ♥ A1087  
 ♦ 7  
 ♣ AK3

South:  
 ♠ K  
 ♥ QJ54  
 ♦ Q63  
 ♣ 109874

West	North	East	South
	1♠	X	Pass
2♦	3♦ <sup>1</sup>	Pass	3NT
AP			

1. strength cue bid

Board: 344  
 Dealer: S  
 Vul: Both  
 North HCP: 6  
 South HCP: 14  
 Contract: 5♣X E

North:  
 ♠ QJ1095  
 ♥ 763  
 ♦ 965  
 ♣ K5

South:  
 ♠ A3  
 ♥ KJ9854  
 ♦ Q82  
 ♣ A8

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

Board: 345  
 Dealer: N  
 Vul: NS  
 North HCP: 12  
 South HCP: 0  
 Contract: 3N W

North:  
 ♠ AK2  
 ♥ J10643  
 ♦ A74  
 ♣ 43

South:  
 ♠ 10864  
 ♥ 9852  
 ♦ 102  
 ♣ 982

West	North	East	South
	1♥	X	Pass
3NT	AP		

## South hands (Practice Page)

### Transfer after 1M (X)

Board: 341  
Dealer: N  
Vul: None  
HCP: 7

♠ Q92  
♥ Q5  
♦ Q10852  
♣ J97

East Doubles 1♥ if possible.

Partner bids first.

Board: 342  
Dealer: S  
Vul: NS  
HCP: 19

♠ A102  
♥ AKQ105  
♦ Q974  
♣ A

West Doubles 1♥ if possible.

You bid first.

Board: 343  
Dealer: N  
Vul: EW  
HCP: 8

♠ K  
♥ QJ54  
♦ Q63  
♣ 109874

East Doubles 1♠ if possible.

West Bids 2♦ if possible.

Partner bids first.

Board: 344  
Dealer: S  
Vul: Both  
HCP: 14

♠ A3  
♥ KJ9854  
♦ Q82  
♣ A8

West Doubles 1♥ if possible.

West Doubles Pass if possible.

East Bids 3♣ if possible.

East Bids 5♣ if possible.

You bid first.

Board: 345  
Dealer: N  
Vul: NS  
HCP: 0

♠ 10864  
♥ 9852  
♦ 102  
♣ 982

East Doubles 1♥ if possible.

West Bids 3NT if possible.

Partner bids first.

# Transfer after 1M (X) Both hands (Answers Page)

Board: 341  
 Dealer: N  
 Vul: None  
 North HCP: 16  
 South HCP: 7  
 Contract: 1♥XN

North:  
 ♠ K75  
 ♥ AK1084  
 ♦ 4  
 ♣ AQ65

South:  
 ♠ Q92  
 ♥ Q5  
 ♦ Q10852  
 ♣ J97

West	North	East	South
	1♥	X	AP

Board: 342  
 Dealer: S  
 Vul: NS  
 North HCP: 4  
 South HCP: 19  
 Contract: 4♥S

North:  
 ♠ Q873  
 ♥ J9642  
 ♦ 5  
 ♣ J98

South:  
 ♠ A102  
 ♥ AKQ105  
 ♦ Q974  
 ♣ A

West	North	East	South
			1♥
X	3♥	Pass	4♥
AP			

Board: 343  
 Dealer: N  
 Vul: EW  
 North HCP: 17  
 South HCP: 8  
 Contract: 3N S

North:  
 ♠ AQ762  
 ♥ A1087  
 ♦ 7  
 ♣ AK3

South:  
 ♠ K  
 ♥ QJ54  
 ♦ Q63  
 ♣ 109874

West	North	East	South
	1♠	X	Pass
2♦	3♦ <sup>1</sup>	Pass	3NT
AP			

1. strength cue bid

Board: 344  
 Dealer: S  
 Vul: Both  
 North HCP: 6  
 South HCP: 14  
 Contract: 5♣X E

North:  
 ♠ QJ1095  
 ♥ 763  
 ♦ 965  
 ♣ K5

South:  
 ♠ A3  
 ♥ KJ9854  
 ♦ Q82  
 ♣ A8

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

Board: 345  
 Dealer: N  
 Vul: NS  
 North HCP: 12  
 South HCP: 0  
 Contract: 3N W

North:  
 ♠ AK2  
 ♥ J10643  
 ♦ A74  
 ♣ 43

South:  
 ♠ 10864  
 ♥ 9852  
 ♦ 102  
 ♣ 982

West	North	East	South
	1♥	X	Pass
3NT	AP		

## North hands (Practice Page)

### Transfer after 1M (X)

Board: 346	♠ J6	West Doubles 1♠ if possible.
Dealer: S	♥ AKJ103	East Bids 2♣ if possible.
Vul: EW	♦ J109	
HCP: 13	♣ K103	Partner bids first.
Board: 347	♠ K109862	East Doubles 1♠ if possible.
Dealer: N	♥ 8	West Bids 2♣ if possible.
Vul: Both	♦ KQ3	
HCP: 13	♣ AJ4	You bid first.
Board: 348	♠ 93	West Doubles 1♠ if possible.
Dealer: S	♥ K1093	East Bids 2♦ if possible.
Vul: None	♦ 963	
HCP: 4	♣ J965	Partner bids first.
Board: 349	♠ KQ952	East Doubles 1♠ if possible.
Dealer: N	♥ Q5	West Bids 2♣ if possible.
Vul: EW	♦ AQ43	East Bids 3♣ if possible.
HCP: 13	♣ 32	West Bids 3NT if possible.
		You bid first.
Board: 350	♠ QJ8	West Doubles 1♠ if possible.
Dealer: S	♥ J2	West Doubles Pass if possible.
Vul: Both	♦ Q952	
HCP: 8	♣ Q984	Partner bids first.

# Transfer after 1M (X) Both hands (Answers Page)

Board: 346

Dealer: S

Vul: EW

North HCP: 13

South HCP: 12

Contract: 4♠ S

North:

♠ J6

♥ AKJ103

♦ J109

♣ K103

South:

♠ A108432

♥ 95

♦ A84

♣ A9

West North East South

1♠

X XX 2♣ 2♠

Pass 4♠ AP

Board: 347

Dealer: N

Vul: Both

North HCP: 13

South HCP: 4

Contract: 2♠ N

North:

♠ K109862

♥ 8

♦ KQ3

♣ AJ4

South:

♠ Q5

♥ J6543

♦ J62

♣ 832

West North East South

1♠ X Pass

2♣ 2♠ AP

Board: 348

Dealer: S

Vul: None

North HCP: 4

South HCP: 17

Contract: 3♣ S

North:

♠ 93

♥ K1093

♦ 963

♣ J965

South:

♠ KQJ87

♥ A5

♦ AJ

♣ Q1084

West North East South

1♠

X Pass 2♦ 3♣

AP

Board: 349

Dealer: N

Vul: EW

North HCP: 13

South HCP: 2

Contract: 3N W

North:

♠ KQ952

♥ Q5

♦ AQ43

♣ 32

South:

♠ 874

♥ 9832

♦ J98

♣ J64

West North East South

1♠ X Pass

2♣ Pass 3♣ Pass

3NT AP

Board: 350

Dealer: S

Vul: Both

North HCP: 8

South HCP: 15

Contract: 2♠X S

North:

♠ QJ8

♥ J2

♦ Q952

♣ Q984

South:

♠ AK543

♥ KQ76

♦ 843

♣ K

West North East South

1♠

X 2♠ Pass Pass

X AP

## South hands (Practice Page)

### Transfer after 1M (X)

Board: 346	♠ A108432	West Doubles 1♠ if possible.
Dealer: S	♥ 95	East Bids 2♣ if possible.
Vul: EW	♦ A84	
HCP: 12	♣ A9	You bid first.
Board: 347	♠ Q5	East Doubles 1♠ if possible.
Dealer: N	♥ J6543	West Bids 2♣ if possible.
Vul: Both	♦ J62	
HCP: 4	♣ 832	Partner bids first.
Board: 348	♠ KQJ87	West Doubles 1♠ if possible.
Dealer: S	♥ A5	East Bids 2♦ if possible.
Vul: None	♦ AJ	
HCP: 17	♣ Q1084	You bid first.
Board: 349	♠ 874	East Doubles 1♠ if possible.
Dealer: N	♥ 9832	West Bids 2♣ if possible.
Vul: EW	♦ J98	East Bids 3♣ if possible.
HCP: 2	♣ J64	West Bids 3NT if possible.
		Partner bids first.
Board: 350	♠ AK543	West Doubles 1♠ if possible.
Dealer: S	♥ KQ76	West Doubles Pass if possible.
Vul: Both	♦ 843	
HCP: 15	♣ K	You bid first.

## Transfer after 1M (X) Both hands (Answers Page)

Board: 346

Dealer: S

Vul: EW

North HCP: 13

South HCP: 12

Contract: 4♠ S

North:

♠ J6

♥ AKJ103

♦ J109

♣ K103

South:

♠ A108432

♥ 95

♦ A84

♣ A9

West North East South

1♠

X XX 2♣ 2♠

Pass 4♠ AP

Board: 347

Dealer: N

Vul: Both

North HCP: 13

South HCP: 4

Contract: 2♠ N

North:

♠ K109862

♥ 8

♦ KQ3

♣ AJ4

South:

♠ Q5

♥ J6543

♦ J62

♣ 832

West North East South

1♠ X Pass

2♣ 2♠ AP

Board: 348

Dealer: S

Vul: None

North HCP: 4

South HCP: 17

Contract: 3♣ S

North:

♠ 93

♥ K1093

♦ 963

♣ J965

South:

♠ KQJ87

♥ A5

♦ AJ

♣ Q1084

West North East South

1♠

X Pass 2♦ 3♣

AP

Board: 349

Dealer: N

Vul: EW

North HCP: 13

South HCP: 2

Contract: 3N W

North:

♠ KQ952

♥ Q5

♦ AQ43

♣ 32

South:

♠ 874

♥ 9832

♦ J98

♣ J64

West North East South

1♠ X Pass

2♣ Pass 3♣ Pass

3NT AP

Board: 350

Dealer: S

Vul: Both

North HCP: 8

South HCP: 15

Contract: 2♠X S

North:

♠ QJ8

♥ J2

♦ Q952

♣ Q984

South:

♠ AK543

♥ KQ76

♦ 843

♣ K

West North East South

1♠

X 2♠ Pass Pass

X AP



## North hands (Practice Page)

### Transfer after 1M (X)

Board: 351      ♠ KJ762  
Dealer: N        ♥ AQ3  
Vul: None        ♦ J102  
HCP: 12          ♣ J3

East Doubles 1♠ if possible.

You bid first.

Board: 352      ♠ Q643  
Dealer: S        ♥ 853  
Vul: NS          ♦ J8  
HCP: 4           ♣ J1074

West Doubles 1♠ if possible.

East Bids 2♦ if possible.

East Bids 3♦ if possible.

Partner bids first.

Board: 353      ♠ AK85  
Dealer: N        ♥ AQJ10643  
Vul: Both        ♦ 6  
HCP: 17          ♣ K

East Doubles 1♥ if possible.

You bid first.

Board: 354      ♠ A72  
Dealer: S        ♥ 542  
Vul: None        ♦ QJ542  
HCP: 8           ♣ J10

West Doubles 1♠ if possible.

West Doubles Pass if possible.

East Bids 3♣ if possible.

Partner bids first.

Board: 355      ♠ AQJ8542  
Dealer: N        ♥ Q  
Vul: NS          ♦ 6  
HCP: 13          ♣ A873

East Doubles 1♠ if possible.

West Bids 4♥ if possible.

You bid first.

## Transfer after 1M (X) Both hands (Answers Page)

Board: 351

Dealer: N

Vul: None

North HCP: 12

South HCP: 6

Contract: 3♠ N

North:

♠ KJ762

♥ AQ3

♦ J102

♣ J3

South:

♠ AQ854

♥ 975

♦ 95

♣ 965

West	North	East	South
	1♠	X	3♠
AP			

Board: 352

Dealer: S

Vul: NS

North HCP: 4

South HCP: 13

Contract: 3♦ E

North:

♠ Q643

♥ 853

♦ J8

♣ J1074

South:

♠ AK8752

♥ 762

♦ K103

♣ K

West	North	East	South
			1♠
X	Pass	2♦	Pass
Pass	2♠	3♦	AP

Board: 353

Dealer: N

Vul: Both

North HCP: 17

South HCP: 7

Contract: 5♥ N

North:

♠ AK85

♥ AQJ10643

♦ 6

♣ K

South:

♠ 72

♥ 975

♦ K1042

♣ A1084

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

1. Cue bid, a ♠ stopper  
 2. Cue bid, a ♣ stopper  
 3. Blackwood 0314, for ♥  
 4. A=1/5 or 4/5

Board: 354

Dealer: S

Vul: None

North HCP: 8

South HCP: 13

Contract: 4♠ S

North:

♠ A72

♥ 542

♦ QJ542

♣ J10

South:

♠ KQ10653

♥ AJ93

♦ K6

♣ 6

West	North	East	South
			1♠
X	2♠	Pass	Pass
X	Pass	3♣	4♠
AP			

Board: 355

Dealer: N

Vul: NS

North HCP: 13

South HCP: 4

Contract: 4♥ W

North:

♠ AQJ8542

♥ Q

♦ 6

♣ A873

South:

♠ 10

♥ 932

♦ J108742

♣ QJ9

West	North	East	South
	1♠	X	Pass
4♥	AP		

## South hands (Practice Page)

### Transfer after 1M (X)

Board: 351      ♠ AQ854  
Dealer: N        ♥ 975  
Vul: None        ♦ 95  
HCP: 6           ♣ 965

East Doubles 1♠ if possible.

Partner bids first.

Board: 352      ♠ AK8752  
Dealer: S        ♥ 762  
Vul: NS          ♦ K103  
HCP: 13         ♣ K

West Doubles 1♠ if possible.

East Bids 2♦ if possible.

East Bids 3♦ if possible.

You bid first.

Board: 353      ♠ 72  
Dealer: N        ♥ 975  
Vul: Both        ♦ K1042  
HCP: 7           ♣ A1084

East Doubles 1♥ if possible.

Partner bids first.

Board: 354      ♠ KQ10653  
Dealer: S        ♥ AJ93  
Vul: None        ♦ K6  
HCP: 13         ♣ 6

West Doubles 1♠ if possible.

West Doubles Pass if possible.

East Bids 3♣ if possible.

You bid first.

Board: 355      ♠ 10  
Dealer: N        ♥ 932  
Vul: NS          ♦ J108742  
HCP: 4           ♣ QJ9

East Doubles 1♠ if possible.

West Bids 4♥ if possible.

Partner bids first.

## Transfer after 1M (X) Both hands (Answers Page)

Board: 351

Dealer: N

Vul: None

North HCP: 12

South HCP: 6

Contract: 3♠ N

North:

♠ KJ762

♥ AQ3

♦ J102

♣ J3

South:

♠ AQ854

♥ 975

♦ 95

♣ 965

West	North	East	South
	1♠	X	3♠
AP			

Board: 352

Dealer: S

Vul: NS

North HCP: 4

South HCP: 13

Contract: 3♦ E

North:

♠ Q643

♥ 853

♦ J8

♣ J1074

South:

♠ AK8752

♥ 762

♦ K103

♣ K

West	North	East	South
			1♠
X	Pass	2♦	Pass
Pass	2♠	3♦	AP

Board: 353

Dealer: N

Vul: Both

North HCP: 17

South HCP: 7

Contract: 5♥ N

North:

♠ AK85

♥ AQJ10643

♦ 6

♣ K

South:

♠ 72

♥ 975

♦ K1042

♣ A1084

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

1. Cue bid, a ♠ stopper  
 2. Cue bid, a ♣ stopper  
 3. Blackwood 0314, for ♥  
 4. A=1/5 or 4/5

Board: 354

Dealer: S

Vul: None

North HCP: 8

South HCP: 13

Contract: 4♠ S

North:

♠ A72

♥ 542

♦ QJ542

♣ J10

South:

♠ KQ10653

♥ AJ93

♦ K6

♣ 6

West	North	East	South
			1♠
X	2♠	Pass	Pass
X	Pass	3♣	4♠
AP			

Board: 355

Dealer: N

Vul: NS

North HCP: 13

South HCP: 4

Contract: 4♥ W

North:

♠ AQJ8542

♥ Q

♦ 6

♣ A873

South:

♠ 10

♥ 932

♦ J108742

♣ QJ9

West	North	East	South
	1♠	X	Pass
4♥	AP		

## North hands (Practice Page)

### Transfer after 1M (X)

Board: 356	♠ 10873	West Doubles 1♠ if possible.
Dealer: S	♥ 1062	
Vul: EW	♦ K1073	Partner bids first.
HCP: 3	♣ 98	

Board: 357	♠ 3	East Doubles 1♥ if possible.
Dealer: N	♥ AQ732	
Vul: None	♦ KQ43	You bid first.
HCP: 12	♣ J92	

Board: 358	♠ KJ85	West Doubles 1♥ if possible.
Dealer: S	♥ 764	East Bids 1♠ if possible.
Vul: NS	♦ 1086	West Bids 2♠ if possible.
HCP: 4	♣ 432	East Bids 4♠ if possible.
		Partner bids first.

Board: 359	♠ AJ872	East Doubles 1♠ if possible.
Dealer: N	♥ Q10	
Vul: EW	♦ AJ73	You bid first.
HCP: 16	♣ A8	

Board: 360	♠ QJ752	West Doubles 1♠ if possible.
Dealer: S	♥ 954	
Vul: Both	♦ 8	Partner bids first.
HCP: 5	♣ Q1092	

## Transfer after 1M (X) Both hands (Answers Page)

Board: 356	North:	South:	West	North	East	South
Dealer: S	♠ 10873	♠ A9642				1♠
Vul: EW	♥ 1062	♥ K7				
North HCP: 3	♦ K1073	♦ 9642	X	3♠	AP	
South HCP: 12	♣ 98	♣ AJ				
Contract: 3♠ S						

Board: 357	North:	South:	West	North	East	South
Dealer: N	♠ 3	♠ AQJ102				
Vul: None	♥ AQ732	♥ 985		1♥	X	XX
North HCP: 12	♦ KQ43	♦ 976	Pass	1NT	Pass	2♠
South HCP: 11	♣ J92	♣ A7	AP			
Contract: 2♠ S						

Board: 358	North:	South:	West	North	East	South
Dealer: S	♠ KJ85	♠ Q				1♥
Vul: NS	♥ 764	♥ J10983	X	Pass	1♠	X
North HCP: 4	♦ 1086	♦ KQ93	2♠	Pass	4♠	Pass
South HCP: 12	♣ 432	♣ A95	Pass	X	AP	
Contract: 4♠X E						

Board: 359	North:	South:	West	North	East	South
Dealer: N	♠ AJ872	♠ Q1096				
Vul: EW	♥ Q10	♥ 9753		1♠	X	3♠
North HCP: 16	♦ AJ73	♦ Q106	AP			
South HCP: 4	♣ A8	♣ 94				
Contract: 3♠ N						

Board: 360	North:	South:	West	North	East	South
Dealer: S	♠ QJ752	♠ A10863				
Vul: Both	♥ 954	♥ KQ8				1♠
North HCP: 5	♦ 8	♦ A643	X	3♠	AP	
South HCP: 13	♣ Q1092	♣ 8				
Contract: 3♠ S						

## South hands (Practice Page)

### Transfer after 1M (X)

Board: 356	♠ A9642	West Doubles 1♠ if possible.
Dealer: S	♥ K7	
Vul: EW	♦ 9642	You bid first.
HCP: 12	♣ AJ	

Board: 357	♠ AQJ102	East Doubles 1♥ if possible.
Dealer: N	♥ 985	
Vul: None	♦ 976	Partner bids first.
HCP: 11	♣ A7	

Board: 358	♠ Q	West Doubles 1♥ if possible.
Dealer: S	♥ J10983	East Bids 1♠ if possible.
Vul: NS	♦ KQ93	West Bids 2♠ if possible.
HCP: 12	♣ A95	East Bids 4♠ if possible.
		You bid first.

Board: 359	♠ Q1096	East Doubles 1♠ if possible.
Dealer: N	♥ 9753	
Vul: EW	♦ Q106	Partner bids first.
HCP: 4	♣ 94	

Board: 360	♠ A10863	West Doubles 1♠ if possible.
Dealer: S	♥ KQ8	
Vul: Both	♦ A643	You bid first.
HCP: 13	♣ 8	

## Transfer after 1M (X) Both hands (Answers Page)

Board: 356	North:	South:	West	North	East	South
Dealer: S	♠ 10873	♠ A9642				1♠
Vul: EW	♥ 1062	♥ K7				
North HCP: 3	♦ K1073	♦ 9642	X	3♠	AP	
South HCP: 12	♣ 98	♣ AJ				
Contract: 3♠ S						

Board: 357	North:	South:	West	North	East	South
Dealer: N	♠ 3	♠ AQJ102				
Vul: None	♥ AQ732	♥ 985		1♥	X	XX
North HCP: 12	♦ KQ43	♦ 976	Pass	1NT	Pass	2♠
South HCP: 11	♣ J92	♣ A7	AP			
Contract: 2♠ S						

Board: 358	North:	South:	West	North	East	South
Dealer: S	♠ KJ85	♠ Q				1♥
Vul: NS	♥ 764	♥ J10983	X	Pass	1♠	X
North HCP: 4	♦ 1086	♦ KQ93	2♠	Pass	4♠	Pass
South HCP: 12	♣ 432	♣ A95	Pass	X	AP	
Contract: 4♠X E						

Board: 359	North:	South:	West	North	East	South
Dealer: N	♠ AJ872	♠ Q1096				
Vul: EW	♥ Q10	♥ 9753		1♠	X	3♠
North HCP: 16	♦ AJ73	♦ Q106	AP			
South HCP: 4	♣ A8	♣ 94				
Contract: 3♠ N						

Board: 360	North:	South:	West	North	East	South
Dealer: S	♠ QJ752	♠ A10863				
Vul: Both	♥ 954	♥ KQ8				1♠
North HCP: 5	♦ 8	♦ A643	X	3♠	AP	
South HCP: 13	♣ Q1092	♣ 8				
Contract: 3♠ S						



## North hands (Practice Page)

### Transfer after 1M (X)

Board: 361	♠ QJ6432	East Doubles 1♠ if possible.
Dealer: N	♥ KQ4	
Vul: NS	♦ A7	You bid first.
HCP: 12	♣ 107	

Board: 362	♠ 108	West Doubles 1♠ if possible.
Dealer: S	♥ 10654	East Bids 2♣ if possible.
Vul: EW	♦ AQ1054	
HCP: 6	♣ 104	Partner bids first.

Board: 363	♠ AKQ105	East Doubles 1♠ if possible.
Dealer: N	♥ A7	
Vul: Both	♦ 95	You bid first.
HCP: 15	♣ Q532	

Board: 364	♠ 10743	West Doubles 1♠ if possible.
Dealer: S	♥ A87	
Vul: None	♦ A876	Partner bids first.
HCP: 8	♣ 93	

Board: 365	♠ A9	East Doubles 1♥ if possible.
Dealer: N	♥ K9542	West Bids 3♣ if possible.
Vul: EW	♦ J82	
HCP: 12	♣ A53	You bid first.

## Transfer after 1M (X) Both hands (Answers Page)

Board: 361  
 Dealer: N  
 Vul: NS  
 North HCP: 12  
 South HCP: 10  
 Contract: 4♠ N

North:  
 ♠ QJ6432  
 ♥ KQ4  
 ♦ A7  
 ♣ 107

South:  
 ♠ K10875  
 ♥ A3  
 ♦ QJ632  
 ♣ 9

West	North	East	South
	1♠	X	4♣ <sup>1</sup>
Pass	4♦ <sup>2</sup>	Pass	4♠
AP			
1. Splinter			
2. Cue bid, a ♦ stopper			

Board: 362  
 Dealer: S  
 Vul: EW  
 North HCP: 6  
 South HCP: 13  
 Contract: 4♠ S

North:  
 ♠ 108  
 ♥ 10654  
 ♦ AQ1054  
 ♣ 104

South:  
 ♠ AKQ96542  
 ♥ KJ  
 ♦ 63  
 ♣ 6

West	North	East	South
			1♠
X	Pass	2♣	4♠
AP			

Board: 363  
 Dealer: N  
 Vul: Both  
 North HCP: 15  
 South HCP: 8  
 Contract: 4♠ N

North:  
 ♠ AKQ105  
 ♥ A7  
 ♦ 95  
 ♣ Q532

South:  
 ♠ J94  
 ♥ K1086  
 ♦ KJ1072  
 ♣ 10

West	North	East	South
	1♠	X	2♠
Pass	3♠	Pass	4♠
AP			

Board: 364  
 Dealer: S  
 Vul: None  
 North HCP: 8  
 South HCP: 17  
 Contract: 3♠ S

North:  
 ♠ 10743  
 ♥ A87  
 ♦ A876  
 ♣ 93

South:  
 ♠ AKJ95  
 ♥ KQJ2  
 ♦ 5  
 ♣ K75

West	North	East	South
			1♠
X	3♠	AP	

Board: 365  
 Dealer: N  
 Vul: EW  
 North HCP: 12  
 South HCP: 6  
 Contract: 3♣ W

North:  
 ♠ A9  
 ♥ K9542  
 ♦ J82  
 ♣ A53

South:  
 ♠ QJ743  
 ♥ 763  
 ♦ 1074  
 ♣ K6

West	North	East	South
	1♥	X	2♥
3♣	AP		

## South hands (Practice Page)

### Transfer after 1M (X)

Board: 361	♠ K10875	East Doubles 1♠ if possible.
Dealer: N	♥ A3	
Vul: NS	♦ QJ632	Partner bids first.
HCP: 10	♣ 9	

Board: 362	♠ AKQ96542	West Doubles 1♠ if possible.
Dealer: S	♥ KJ	East Bids 2♣ if possible.
Vul: EW	♦ 63	
HCP: 13	♣ 6	You bid first.

Board: 363	♠ J94	East Doubles 1♠ if possible.
Dealer: N	♥ K1086	
Vul: Both	♦ KJ1072	Partner bids first.
HCP: 8	♣ 10	

Board: 364	♠ AKJ95	West Doubles 1♠ if possible.
Dealer: S	♥ KQJ2	
Vul: None	♦ 5	You bid first.
HCP: 17	♣ K75	

Board: 365	♠ QJ743	East Doubles 1♥ if possible.
Dealer: N	♥ 763	West Bids 3♣ if possible.
Vul: EW	♦ 1074	
HCP: 6	♣ K6	Partner bids first.

## Transfer after 1M (X) Both hands (Answers Page)

Board: 361  
Dealer: N  
Vul: NS  
North HCP: 12  
South HCP: 10  
Contract: 4♠ N

North:  
♠ QJ6432  
♥ KQ4  
♦ A7  
♣ 107

South:  
♠ K10875  
♥ A3  
♦ QJ632  
♣ 9

West	North	East	South
	1♠	X	4♣ <sup>1</sup>
Pass	4♦ <sup>2</sup>	Pass	4♠
AP			
1. Splinter			
2. Cue bid, a ♦ stopper			

Board: 362  
Dealer: S  
Vul: EW  
North HCP: 6  
South HCP: 13  
Contract: 4♠ S

North:  
♠ 108  
♥ 10654  
♦ AQ1054  
♣ 104

South:  
♠ AKQ96542  
♥ KJ  
♦ 63  
♣ 6

West	North	East	South
			1♠
X	Pass	2♣	4♠
AP			

Board: 363  
Dealer: N  
Vul: Both  
North HCP: 15  
South HCP: 8  
Contract: 4♠ N

North:  
♠ AKQ105  
♥ A7  
♦ 95  
♣ Q532

South:  
♠ J94  
♥ K1086  
♦ KJ1072  
♣ 10

West	North	East	South
	1♠	X	2♠
Pass	3♠	Pass	4♠
AP			

Board: 364  
Dealer: S  
Vul: None  
North HCP: 8  
South HCP: 17  
Contract: 3♠ S

North:  
♠ 10743  
♥ A87  
♦ A876  
♣ 93

South:  
♠ AKJ95  
♥ KQJ2  
♦ 5  
♣ K75

West	North	East	South
			1♠
X	3♠	AP	

Board: 365  
Dealer: N  
Vul: EW  
North HCP: 12  
South HCP: 6  
Contract: 3♣ W

North:  
♠ A9  
♥ K9542  
♦ J82  
♣ A53

South:  
♠ QJ743  
♥ 763  
♦ 1074  
♣ K6

West	North	East	South
	1♥	X	2♥
3♣	AP		

## North hands (Practice Page)

### Transfer after 1M (X)

Board: 366	♠ 76	West Doubles 1♠ if possible.
Dealer: S	♥ AJ984	East Bids 2♣ if possible.
Vul: Both	♦ KQ5	
HCP: 10	♣ 864	Partner bids first.
Board: 367	♠ K982	East Doubles 1♥ if possible.
Dealer: N	♥ AK87642	West Bids 3♣ if possible.
Vul: None	♦ Q	
HCP: 12	♣ 7	You bid first.
Board: 368	♠ 95432	West Doubles 1♠ if possible.
Dealer: S	♥ 983	
Vul: NS	♦ K865	Partner bids first.
HCP: 3	♣ 8	
Board: 369	♠ AQJ42	East Doubles 1♠ if possible.
Dealer: N	♥ 82	West Bids 2♥ if possible.
Vul: Both	♦ AK10	
HCP: 18	♣ A102	You bid first.
Board: 370	♠ 62	West Doubles 1♥ if possible.
Dealer: S	♥ 93	East Bids 1♠ if possible.
Vul: None	♦ A9754	West Bids 2♠ if possible.
HCP: 7	♣ QJ83	East Bids 4♠ if possible.
		Partner bids first.

## Transfer after 1M (X) Both hands (Answers Page)

Board: 366

Dealer: S

Vul: Both

North HCP: 10

South HCP: 12

Contract: 4♥ S

North:

♠ 76

♥ AJ984

♦ KQ5

♣ 864

South:

♠ AJ1083

♥ KQ32

♦ 3

♣ Q109

West North East South

1♠

X XX 2♣ 2♥

Pass 4♥ AP

Board: 367

Dealer: N

Vul: None

North HCP: 12

South HCP: 6

Contract: 4♥ N

North:

♠ K982

♥ AK87642

♦ Q

♣ 7

South:

♠ A4

♥ J1053

♦ J865

♣ 854

West North East South

1♥

3♣ 4♥ AP

X

AP

Board: 368

Dealer: S

Vul: NS

North HCP: 3

South HCP: 14

Contract: 3♠ S

North:

♠ 95432

♥ 983

♦ K865

♣ 8

South:

♠ AQ876

♥ Q10

♦ 97

♣ AQ53

West North East South

1♠

X 3♠ AP

Board: 369

Dealer: N

Vul: Both

North HCP: 18

South HCP: 3

Contract: 3♠ N

North:

♠ AQJ42

♥ 82

♦ AK10

♣ A102

South:

♠ 10986

♥ J105

♦ Q652

♣ 54

West North East South

1♠

2♥ 3♥<sup>1</sup> Pass 3♠

AP

1. strength cue bid

Board: 370

Dealer: S

Vul: None

North HCP: 7

South HCP: 15

Contract: 4♠ E

North:

♠ 62

♥ 93

♦ A9754

♣ QJ83

South:

♠ 95

♥ AKQ1085

♦ QJ

♣ K102

West North East South

1♥

X Pass 1♠ 2♥

2♠ 3♥ 4♠ AP

## South hands (Practice Page)

### Transfer after 1M (X)

Board: 366      ♠ AJ1083  
Dealer: S        ♥ KQ32  
Vul: Both       ♦ 3  
HCP: 12        ♣ Q109

West Doubles 1♠ if possible.  
East Bids 2♣ if possible.  
  
You bid first.

Board: 367      ♠ A4  
Dealer: N        ♥ J1053  
Vul: None       ♦ J865  
HCP: 6        ♣ 854

East Doubles 1♥ if possible.  
West Bids 3♣ if possible.  
  
Partner bids first.

Board: 368      ♠ AQ876  
Dealer: S        ♥ Q10  
Vul: NS        ♦ 97  
HCP: 14        ♣ AQ53

West Doubles 1♠ if possible.  
  
You bid first.

Board: 369      ♠ 10986  
Dealer: N        ♥ J105  
Vul: Both       ♦ Q652  
HCP: 3        ♣ 54

East Doubles 1♠ if possible.  
West Bids 2♥ if possible.  
  
Partner bids first.

Board: 370      ♠ 95  
Dealer: S        ♥ AKQ1085  
Vul: None       ♦ QJ  
HCP: 15        ♣ K102

West Doubles 1♥ if possible.  
East Bids 1♠ if possible.  
West Bids 2♠ if possible.  
East Bids 4♠ if possible.  
  
You bid first.

## Transfer after 1M (X) Both hands (Answers Page)

Board: 366

Dealer: S

Vul: Both

North HCP: 10

South HCP: 12

Contract: 4♥ S

North:

♠ 76

♥ AJ984

♦ KQ5

♣ 864

South:

♠ AJ1083

♥ KQ32

♦ 3

♣ Q109

West North East South

1♠

X XX 2♣ 2♥

Pass 4♥ AP

Board: 367

Dealer: N

Vul: None

North HCP: 12

South HCP: 6

Contract: 4♥ N

North:

♠ K982

♥ AK87642

♦ Q

♣ 7

South:

♠ A4

♥ J1053

♦ J865

♣ 854

West North East South

1♥

3♣ 4♥ X AP

Board: 368

Dealer: S

Vul: NS

North HCP: 3

South HCP: 14

Contract: 3♠ S

North:

♠ 95432

♥ 983

♦ K865

♣ 8

South:

♠ AQ876

♥ Q10

♦ 97

♣ AQ53

West North East South

1♠

X 3♠ AP

Board: 369

Dealer: N

Vul: Both

North HCP: 18

South HCP: 3

Contract: 3♠ N

North:

♠ AQJ42

♥ 82

♦ AK10

♣ A102

South:

♠ 10986

♥ J105

♦ Q652

♣ 54

West North East South

1♠

2♥ 3♥<sup>1</sup> X Pass

AP 3♠

1. strength cue bid

Board: 370

Dealer: S

Vul: None

North HCP: 7

South HCP: 15

Contract: 4♠ E

North:

♠ 62

♥ 93

♦ A9754

♣ QJ83

South:

♠ 95

♥ AKQ1085

♦ QJ

♣ K102

West North East South

1♥

X Pass 1♠ 2♥

2♠ 3♥ 4♠ AP



## North hands (Practice Page)

### Transfer after 1M (X)

Board: 371      ♠ A10963  
Dealer: N        ♥ 103  
Vul: NS         ♦ Q  
HCP: 12         ♣ AQ954

East Doubles 1♠ if possible.  
East Doubles Pass if possible.  
You bid first.

Board: 372      ♠ K732  
Dealer: S        ♥ 1087  
Vul: EW         ♦ J98  
HCP: 4          ♣ 943

West Doubles 1♥ if possible.  
East Bids 2♦ if possible.  
West Bids 3♦ if possible.  
East Bids 3NT if possible.  
East Bids 5♦ if possible.

Partner bids first.

Board: 373      ♠ AQJ73  
Dealer: N        ♥ 96  
Vul: None       ♦ Q5  
HCP: 12         ♣ QJ42

East Doubles 1♠ if possible.  
West Bids 2♣ if possible.  
East Bids 3♣ if possible.

You bid first.

Board: 374      ♠ 8652  
Dealer: S        ♥ A10654  
Vul: NS         ♦ 7  
HCP: 4          ♣ 963

West Doubles 1♥ if possible.  
West Doubles Pass if possible.  
East Bids 3NT if possible.

Partner bids first.

Board: 375      ♠ AK1086  
Dealer: N        ♥ A965  
Vul: EW         ♦ J  
HCP: 15         ♣ K98

East Doubles 1♠ if possible.  
You bid first.

## Transfer after 1M (X) Both hands (Answers Page)

Board: 371  
 Dealer: N  
 Vul: NS  
 North HCP: 12  
 South HCP: 7  
 Contract: 2♠X N

North:  
 ♠ A10963  
 ♥ 103  
 ♦ Q  
 ♣ AQ954

South:  
 ♠ Q82  
 ♥ J872  
 ♦ K8652  
 ♣ J

West	North	East	South
	1♠	X	2♠
Pass	Pass	X	AP

Board: 372  
 Dealer: S  
 Vul: EW  
 North HCP: 4  
 South HCP: 13  
 Contract: 5♦ E

North:  
 ♠ K732  
 ♥ 1087  
 ♦ J98  
 ♣ 943

South:  
 ♠ A1094  
 ♥ AJ9642  
 ♦ 10  
 ♣ A6

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

Board: 373  
 Dealer: N  
 Vul: None  
 North HCP: 12  
 South HCP: 3  
 Contract: 3♣ W

North:  
 ♠ AQJ73  
 ♥ 96  
 ♦ Q5  
 ♣ QJ42

South:  
 ♠ 654  
 ♥ 10872  
 ♦ K6432  
 ♣ 7

West	North	East	South
	1♠	X	Pass
2♣	Pass	3♣	AP

Board: 374  
 Dealer: S  
 Vul: NS  
 North HCP: 4  
 South HCP: 14  
 Contract: 3N E

North:  
 ♠ 8652  
 ♥ A10654  
 ♦ 7  
 ♣ 963

South:  
 ♠ K9  
 ♥ KJ732  
 ♦ A32  
 ♣ K107

West	North	East	South
			1♥
X	3♥	Pass	Pass
X	Pass	3NT	AP

Board: 375  
 Dealer: N  
 Vul: EW  
 North HCP: 15  
 South HCP: 2  
 Contract: 4♠ N

North:  
 ♠ AK1086  
 ♥ A965  
 ♦ J  
 ♣ K98

South:  
 ♠ J7542  
 ♥ 43  
 ♦ 982  
 ♣ J32

West	North	East	South
	1♠	X	4♠
AP			

## South hands (Practice Page)

### Transfer after 1M (X)

Board: 371  
Dealer: N  
Vul: NS  
HCP: 7

♠ Q82  
♥ J872  
♦ K8652  
♣ J

East Doubles 1♠ if possible.  
East Doubles Pass if possible.

Partner bids first.

Board: 372  
Dealer: S  
Vul: EW  
HCP: 13

♠ A1094  
♥ AJ9642  
♦ 10  
♣ A6

West Doubles 1♥ if possible.  
East Bids 2♦ if possible.  
West Bids 3♦ if possible.  
East Bids 3NT if possible.  
East Bids 5♦ if possible.

You bid first.

Board: 373  
Dealer: N  
Vul: None  
HCP: 3

♠ 654  
♥ 10872  
♦ K6432  
♣ 7

East Doubles 1♠ if possible.  
West Bids 2♣ if possible.  
East Bids 3♣ if possible.

Partner bids first.

Board: 374  
Dealer: S  
Vul: NS  
HCP: 14

♠ K9  
♥ KJ732  
♦ A32  
♣ K107

West Doubles 1♥ if possible.  
West Doubles Pass if possible.  
East Bids 3NT if possible.

You bid first.

Board: 375  
Dealer: N  
Vul: EW  
HCP: 2

♠ J7542  
♥ 43  
♦ 982  
♣ J32

East Doubles 1♠ if possible.

Partner bids first.

## Transfer after 1M (X) Both hands (Answers Page)

Board: 371  
 Dealer: N  
 Vul: NS  
 North HCP: 12  
 South HCP: 7  
 Contract: 2♠X N

North:  
 ♠ A10963  
 ♥ 103  
 ♦ Q  
 ♣ AQ954

South:  
 ♠ Q82  
 ♥ J872  
 ♦ K8652  
 ♣ J

West	North	East	South
	1♠	X	2♠
Pass	Pass	X	AP

Board: 372  
 Dealer: S  
 Vul: EW  
 North HCP: 4  
 South HCP: 13  
 Contract: 5♦ E

North:  
 ♠ K732  
 ♥ 1087  
 ♦ J98  
 ♣ 943

South:  
 ♠ A1094  
 ♥ AJ9642  
 ♦ 10  
 ♣ A6

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

Board: 373  
 Dealer: N  
 Vul: None  
 North HCP: 12  
 South HCP: 3  
 Contract: 3♣ W

North:  
 ♠ AQJ73  
 ♥ 96  
 ♦ Q5  
 ♣ QJ42

South:  
 ♠ 654  
 ♥ 10872  
 ♦ K6432  
 ♣ 7

West	North	East	South
	1♠	X	Pass
2♣	Pass	3♣	AP

Board: 374  
 Dealer: S  
 Vul: NS  
 North HCP: 4  
 South HCP: 14  
 Contract: 3N E

North:  
 ♠ 8652  
 ♥ A10654  
 ♦ 7  
 ♣ 963

South:  
 ♠ K9  
 ♥ KJ732  
 ♦ A32  
 ♣ K107

West	North	East	South
			1♥
X	3♥	Pass	Pass
X	Pass	3NT	AP

Board: 375  
 Dealer: N  
 Vul: EW  
 North HCP: 15  
 South HCP: 2  
 Contract: 4♠ N

North:  
 ♠ AK1086  
 ♥ A965  
 ♦ J  
 ♣ K98

South:  
 ♠ J7542  
 ♥ 43  
 ♦ 982  
 ♣ J32

West	North	East	South
	1♠	X	4♠
AP			

## North hands (Practice Page)

### Transfer after 1M (X)

Board: 376      ♠ K762  
Dealer: S        ♥ 10652  
Vul: Both        ♦ 76  
HCP: 3           ♣ 1073

West Doubles 1♠ if possible.  
East Bids 2♣ if possible.  
West Bids 3♣ if possible.  
East Bids 4NT if possible.  
West Bids 5♣ if possible.  
East Bids 6♣ if possible.

Partner bids first.

Board: 377      ♠ J10853  
Dealer: N        ♥ AKQJ85  
Vul: NS          ♦ —  
HCP: 14          ♣ QJ

East Doubles 1♥ if possible.  
West Bids 3♦ if possible.

You bid first.

Board: 378      ♠ A9  
Dealer: S        ♥ J85  
Vul: EW        ♦ 984  
HCP: 5           ♣ 97652

West Doubles 1♥ if possible.

Partner bids first.

Board: 379      ♠ KJ863  
Dealer: N        ♥ AK8  
Vul: Both        ♦ 963  
HCP: 14          ♣ K9

East Doubles 1♠ if possible.  
East Doubles Pass if possible.

You bid first.

Board: 380      ♠ K106  
Dealer: S        ♥ QJ1074  
Vul: None        ♦ 104  
HCP: 10          ♣ A63

West Doubles 1♠ if possible.  
East Bids 2♦ if possible.

Partner bids first.

# Transfer after 1M (X) Both hands (Answers Page)

Board: 376

Dealer: S

Vul: Both

North HCP: 3

South HCP: 15

Contract: 6♣ E

North:

♠ K762

♥ 10652

♦ 76

♣ 1073

South:

♠ AQ983

♥ KQJ3

♦ QJ9

♣ 5

West North East South

X Pass 2♣ 1♠

3♣ 3♠ 4NT<sup>1</sup> 2♥

5♣<sup>2</sup> Pass 6♣ AP

1. Blackwood 0314, for ♣

2. A=0/5 or 3/5

Board: 377

Dealer: N

Vul: NS

North HCP: 14

South HCP: 5

Contract: 3♥ N

North:

♠ J10853

♥ AKQJ85

♦ —

♣ QJ

South:

♠ 4

♥ 10764

♦ AJ1082

♣ 1053

West North East South

1♥ X 2♥

3♦ 3♥ AP

Board: 378

Dealer: S

Vul: EW

North HCP: 5

South HCP: 14

Contract: 3♥ S

North:

♠ A9

♥ J85

♦ 984

♣ 97652

South:

♠ 853

♥ A9643

♦ KQJ

♣ A3

West North East South

1♥

X 3♥ AP

Board: 379

Dealer: N

Vul: Both

North HCP: 14

South HCP: 6

Contract: 2♠X N

North:

♠ KJ863

♥ AK8

♦ 963

♣ K9

South:

♠ Q102

♥ Q432

♦ 105

♣ Q863

West North East South

1♠ X 2♠

Pass Pass X AP

Board: 380

Dealer: S

Vul: None

North HCP: 10

South HCP: 12

Contract: 3♠ S

North:

♠ K106

♥ QJ1074

♦ 104

♣ A63

South:

♠ AJ8543

♥ K

♦ A98

♣ 874

West North East South

1♠

X XX 2♦ 2♠

Pass 3♠ AP

## South hands (Practice Page)

### Transfer after 1M (X)

Board: 376      ♠ AQ983  
Dealer: S        ♥ KQJ3  
Vul: Both       ♦ QJ9  
HCP: 15        ♣ 5

West Doubles 1♠ if possible.  
East Bids 2♣ if possible.  
West Bids 3♣ if possible.  
East Bids 4NT if possible.  
West Bids 5♣ if possible.  
East Bids 6♣ if possible.

You bid first.

Board: 377      ♠ 4  
Dealer: N        ♥ 10764  
Vul: NS         ♦ AJ1082  
HCP: 5         ♣ 1053

East Doubles 1♥ if possible.  
West Bids 3♦ if possible.

Partner bids first.

Board: 378      ♠ 853  
Dealer: S        ♥ A9643  
Vul: EW         ♦ KQJ  
HCP: 14        ♣ A3

West Doubles 1♥ if possible.

You bid first.

Board: 379      ♠ Q102  
Dealer: N        ♥ Q432  
Vul: Both       ♦ 105  
HCP: 6         ♣ Q863

East Doubles 1♠ if possible.  
East Doubles Pass if possible.

Partner bids first.

Board: 380      ♠ AJ8543  
Dealer: S        ♥ K  
Vul: None       ♦ A98  
HCP: 12        ♣ 874

West Doubles 1♠ if possible.  
East Bids 2♦ if possible.

You bid first.

# Transfer after 1M (X) Both hands (Answers Page)

Board: 376

Dealer: S

Vul: Both

North HCP: 3

South HCP: 15

Contract: 6♣ E

North:

♠ K762

♥ 10652

♦ 76

♣ 1073

South:

♠ AQ983

♥ KQJ3

♦ QJ9

♣ 5

West North East South

X Pass 2♣ 1♠

3♣ 3♠ 4NT<sup>1</sup> 2♥

5♣<sup>2</sup> Pass 6♣ AP

1. Blackwood 0314, for ♣

2. A=0/5 or 3/5

Board: 377

Dealer: N

Vul: NS

North HCP: 14

South HCP: 5

Contract: 3♥ N

North:

♠ J10853

♥ AKQJ85

♦ —

♣ QJ

South:

♠ 4

♥ 10764

♦ AJ1082

♣ 1053

West North East South

1♥ X 2♥

3♦ 3♥ AP

Board: 378

Dealer: S

Vul: EW

North HCP: 5

South HCP: 14

Contract: 3♥ S

North:

♠ A9

♥ J85

♦ 984

♣ 97652

South:

♠ 853

♥ A9643

♦ KQJ

♣ A3

West North East South

1♥

X 3♥ AP

Board: 379

Dealer: N

Vul: Both

North HCP: 14

South HCP: 6

Contract: 2♠X N

North:

♠ KJ863

♥ AK8

♦ 963

♣ K9

South:

♠ Q102

♥ Q432

♦ 105

♣ Q863

West North East South

1♠ X 2♠

Pass Pass X AP

Board: 380

Dealer: S

Vul: None

North HCP: 10

South HCP: 12

Contract: 3♠ S

North:

♠ K106

♥ QJ1074

♦ 104

♣ A63

South:

♠ AJ8543

♥ K

♦ A98

♣ 874

West North East South

1♠

X XX 2♦ 2♠

Pass 3♠ AP



## North hands (Practice Page)

### Transfer after 1M (X)

Board: 381      ♠ Q10752  
Dealer: N        ♥ QJ10  
Vul: EW         ♦ 4  
HCP: 12         ♣ AQJ8

East Doubles 1♠ if possible.

You bid first.

Board: 382      ♠ J9732  
Dealer: S        ♥ K87  
Vul: Both       ♦ J4  
HCP: 7          ♣ Q84

West Doubles 1♠ if possible.  
West Doubles Pass if possible.  
East Bids 3♦ if possible.

Partner bids first.

Board: 383      ♠ KQ1084  
Dealer: N        ♥ Q3  
Vul: None       ♦ A108  
HCP: 13         ♣ Q86

East Doubles 1♠ if possible.  
East Doubles Pass if possible.  
West Bids 3♥ if possible.

You bid first.

Board: 384      ♠ 9832  
Dealer: S        ♥ 53  
Vul: NS         ♦ 95  
HCP: 0          ♣ 87632

West Doubles 1♥ if possible.  
East Bids 3NT if possible.

Partner bids first.

Board: 385      ♠ A10  
Dealer: N        ♥ AQ986  
Vul: Both       ♦ 963  
HCP: 14         ♣ KJ3

East Doubles 1♥ if possible.  
East Doubles Pass if possible.  
West Bids 4♠ if possible.

You bid first.

## Transfer after 1M (X) Both hands (Answers Page)

Board: 381	North:	South:	West	North	East	South
Dealer: N	♠ Q10752	♠ AK983		1♠	X	2NT <sup>1</sup>
Vul: EW	♥ QJ10	♥ 842	Pass	4♦ <sup>2</sup>	Pass	4♠
North HCP: 12	♦ 4	♦ J9	AP			
South HCP: 11	♣ AQJ8	♣ K105	1. Jordan Truscott 2NT			
Contract: 4♠ N			2. Splinter			

Board: 382	North:	South:	West	North	East	South
Dealer: S	♠ J9732	♠ AKQ1084				1♠
Vul: Both	♥ K87	♥ J96	X	2♠	Pass	Pass
North HCP: 7	♦ J4	♦ 73	X	Pass	3♦	3♠
South HCP: 14	♣ Q84	♣ KJ	AP			
Contract: 3♠ S						

Board: 383	North:	South:	West	North	East	South
Dealer: N	♠ KQ1084	♠ A732		1♠	X	2♠
Vul: None	♥ Q3	♥ K108	Pass	Pass	X	Pass
North HCP: 13	♦ A108	♦ Q73	3♥	X	Pass	3♠
South HCP: 9	♣ Q86	♣ 1053	AP			
Contract: 3♠ N						

Board: 384	North:	South:	West	North	East	South
Dealer: S	♠ 9832	♠ KJ10				1♥
Vul: NS	♥ 53	♥ AJ10986				
North HCP: 0	♦ 95	♦ KJ2	X	Pass	3NT	AP
South HCP: 13	♣ 87632	♣ 5				
Contract: 3N E						

Board: 385	North:	South:	West	North	East	South
Dealer: N	♠ A10	♠ 32		1♥	X	4♥
Vul: Both	♥ AQ986	♥ J107543	Pass	Pass	X	Pass
North HCP: 14	♦ 963	♦ A8	4♠	AP		
South HCP: 5	♣ KJ3	♣ 954				
Contract: 4♠ W						

## South hands (Practice Page)

### Transfer after 1M (X)

Board: 381      ♠ AK983  
Dealer: N        ♥ 842  
Vul: EW         ♦ J9  
HCP: 11         ♣ K105

East Doubles 1♠ if possible.

Partner bids first.

Board: 382      ♠ AKQ1084  
Dealer: S        ♥ J96  
Vul: Both       ♦ 73  
HCP: 14         ♣ KJ

West Doubles 1♠ if possible.  
West Doubles Pass if possible.  
East Bids 3♦ if possible.

You bid first.

Board: 383      ♠ A732  
Dealer: N        ♥ K108  
Vul: None       ♦ Q73  
HCP: 9          ♣ 1053

East Doubles 1♠ if possible.  
East Doubles Pass if possible.  
West Bids 3♥ if possible.

Partner bids first.

Board: 384      ♠ KJ10  
Dealer: S        ♥ AJ10986  
Vul: NS         ♦ KJ2  
HCP: 13         ♣ 5

West Doubles 1♥ if possible.  
East Bids 3NT if possible.

You bid first.

Board: 385      ♠ 32  
Dealer: N        ♥ J107543  
Vul: Both       ♦ A8  
HCP: 5          ♣ 954

East Doubles 1♥ if possible.  
East Doubles Pass if possible.  
West Bids 4♠ if possible.

Partner bids first.

## Transfer after 1M (X) Both hands (Answers Page)

Board: 381	North:	South:	West	North	East	South
Dealer: N	♠ Q10752	♠ AK983		1♠	X	2NT <sup>1</sup>
Vul: EW	♥ QJ10	♥ 842	Pass	4♦ <sup>2</sup>	Pass	4♠
North HCP: 12	♦ 4	♦ J9	AP			
South HCP: 11	♣ AQJ8	♣ K105	1. Jordan Truscott 2NT			
Contract: 4♠ N			2. Splinter			

Board: 382	North:	South:	West	North	East	South
Dealer: S	♠ J9732	♠ AKQ1084				1♠
Vul: Both	♥ K87	♥ J96	X	2♠	Pass	Pass
North HCP: 7	♦ J4	♦ 73	X	Pass	3♦	3♠
South HCP: 14	♣ Q84	♣ KJ	AP			
Contract: 3♠ S						

Board: 383	North:	South:	West	North	East	South
Dealer: N	♠ KQ1084	♠ A732		1♠	X	2♠
Vul: None	♥ Q3	♥ K108	Pass	Pass	X	Pass
North HCP: 13	♦ A108	♦ Q73	3♥	X	Pass	3♠
South HCP: 9	♣ Q86	♣ 1053	AP			
Contract: 3♠ N						

Board: 384	North:	South:	West	North	East	South
Dealer: S	♠ 9832	♠ KJ10				1♥
Vul: NS	♥ 53	♥ AJ10986	X	Pass	3NT	AP
North HCP: 0	♦ 95	♦ KJ2				
South HCP: 13	♣ 87632	♣ 5				
Contract: 3N E						

Board: 385	North:	South:	West	North	East	South
Dealer: N	♠ A10	♠ 32		1♥	X	4♥
Vul: Both	♥ AQ986	♥ J107543	Pass	Pass	X	Pass
North HCP: 14	♦ 963	♦ A8	4♠	AP		
South HCP: 5	♣ KJ3	♣ 954				
Contract: 4♠ W						

## North hands (Practice Page)

### Transfer after 1M (X)

Board: 386  
Dealer: S  
Vul: None  
HCP: 4

♠ K86  
♥ J8  
♦ 109843  
♣ 1062

West Doubles 1♠ if possible.  
East Bids 2♥ if possible.  
West Doubles Pass if possible.  
East Bids 3♥ if possible.

Partner bids first.

Board: 387  
Dealer: N  
Vul: NS  
HCP: 13

♠ A62  
♥ AJ642  
♦ A102  
♣ 93

East Doubles 1♥ if possible.

You bid first.

Board: 388  
Dealer: S  
Vul: EW  
HCP: 1

♠ 10953  
♥ 8  
♦ J10642  
♣ 975

West Doubles 1♠ if possible.  
East Doubles 3♠ if possible.  
West Bids 5♣ if possible.

Partner bids first.

Board: 389  
Dealer: N  
Vul: None  
HCP: 14

♠ AK1095  
♥ Q  
♦ KJ72  
♣ J32

East Doubles 1♠ if possible.  
West Bids 1NT if possible.

You bid first.

Board: 390  
Dealer: S  
Vul: NS  
HCP: 8

♠ AK984  
♥ J7  
♦ 982  
♣ 872

West Doubles 1♥ if possible.

Partner bids first.

## Transfer after 1M (X) Both hands (Answers Page)

Board: 386

Dealer: S

Vul: None

North HCP: 4

South HCP: 12

Contract: 3♥ E

North:

♠ K86

♥ J8

♦ 109843

♣ 1062

South:

♠ QJ532

♥ KQ7

♦ J5

♣ K83

West North East South

1♠

X Pass 2♥ Pass

Pass 2♠ Pass Pass

X Pass 3♥ AP

Board: 387

Dealer: N

Vul: NS

North HCP: 13

South HCP: 6

Contract: 1♥X N

North:

♠ A62

♥ AJ642

♦ A102

♣ 93

South:

♠ K93

♥ 3

♦ 975

♣ K107654

West North East South

1♥ X AP

Board: 388

Dealer: S

Vul: EW

North HCP: 1

South HCP: 12

Contract: 5♣X W

North:

♠ 10953

♥ 8

♦ J10642

♣ 975

South:

♠ AQJ642

♥ AJ10963

♦ —

♣ 6

West North East South

1♠

X 3♠ X<sup>1</sup> 4♠

5♣ Pass Pass X

AP

1. Responsive double

Board: 389

Dealer: N

Vul: None

North HCP: 14

South HCP: 1

Contract: 1N W

North:

♠ AK1095

♥ Q

♦ KJ72

♣ J32

South:

♠ 74

♥ J1075432

♦ 43

♣ 95

West North East South

1♠ X Pass

1NT AP

Board: 390

Dealer: S

Vul: NS

North HCP: 8

South HCP: 13

Contract: 2♥ S

North:

♠ AK984

♥ J7

♦ 982

♣ 872

South:

♠ 10

♥ A10853

♦ AKJ4

♣ J103

West North East South

1♥

X 1♠ Pass 2♦

Pass 2♥ AP

## South hands (Practice Page)

### Transfer after 1M (X)

Board: 386      ♠ QJ532  
Dealer: S        ♥ KQ7  
Vul: None       ♦ J5  
HCP: 12         ♣ K83

West Doubles 1♠ if possible.  
East Bids 2♥ if possible.  
West Doubles Pass if possible.  
East Bids 3♥ if possible.

You bid first.

Board: 387      ♠ K93  
Dealer: N        ♥ 3  
Vul: NS         ♦ 975  
HCP: 6         ♣ K107654

East Doubles 1♥ if possible.

Partner bids first.

Board: 388      ♠ AQJ642  
Dealer: S        ♥ AJ10963  
Vul: EW         ♦ —  
HCP: 12         ♣ 6

West Doubles 1♠ if possible.  
East Doubles 3♠ if possible.  
West Bids 5♣ if possible.

You bid first.

Board: 389      ♠ 74  
Dealer: N        ♥ J1075432  
Vul: None       ♦ 43  
HCP: 1         ♣ 95

East Doubles 1♠ if possible.  
West Bids 1NT if possible.

Partner bids first.

Board: 390      ♠ 10  
Dealer: S        ♥ A10853  
Vul: NS         ♦ AKJ4  
HCP: 13         ♣ J103

West Doubles 1♥ if possible.

You bid first.

## Transfer after 1M (X) Both hands (Answers Page)

Board: 386

Dealer: S

Vul: None

North HCP: 4

South HCP: 12

Contract: 3♥ E

North:

♠ K86

♥ J8

♦ 109843

♣ 1062

South:

♠ QJ532

♥ KQ7

♦ J5

♣ K83

West North East South

1♠

X Pass 2♥ Pass

Pass 2♠ Pass Pass

X Pass 3♥ AP

Board: 387

Dealer: N

Vul: NS

North HCP: 13

South HCP: 6

Contract: 1♥X N

North:

♠ A62

♥ AJ642

♦ A102

♣ 93

South:

♠ K93

♥ 3

♦ 975

♣ K107654

West North East South

1♥ X AP

Board: 388

Dealer: S

Vul: EW

North HCP: 1

South HCP: 12

Contract: 5♣X W

North:

♠ 10953

♥ 8

♦ J10642

♣ 975

South:

♠ AQJ642

♥ AJ10963

♦ —

♣ 6

West North East South

1♠

X 3♠ X<sup>1</sup> 4♠

5♣ Pass Pass X

AP

1. Responsive double

Board: 389

Dealer: N

Vul: None

North HCP: 14

South HCP: 1

Contract: 1N W

North:

♠ AK1095

♥ Q

♦ KJ72

♣ J32

South:

♠ 74

♥ J1075432

♦ 43

♣ 95

West North East South

1♠ X Pass

1NT AP

Board: 390

Dealer: S

Vul: NS

North HCP: 8

South HCP: 13

Contract: 2♥ S

North:

♠ AK984

♥ J7

♦ 982

♣ 872

South:

♠ 10

♥ A10853

♦ AKJ4

♣ J103

West North East South

1♥

X 1♠ Pass 2♦

Pass 2♥ AP



## North hands (Practice Page)

### Transfer after 1M (X)

Board: 391      ♠ 94  
Dealer: N        ♥ QJ762  
Vul: EW         ♦ AKQ82  
HCP: 12         ♣ 9

East Doubles 1♥ if possible.  
West Bids 1♠ if possible.  
East Bids 2♠ if possible.

You bid first.

Board: 392      ♠ KJ873  
Dealer: S        ♥ Q53  
Vul: Both       ♦ 75  
HCP: 7          ♣ J92

West Doubles 1♠ if possible.

Partner bids first.

Board: 393      ♠ Q95  
Dealer: N        ♥ A10432  
Vul: NS         ♦ AK4  
HCP: 13         ♣ 62

East Doubles 1♥ if possible.  
East Doubles Pass if possible.  
West Bids 3♣ if possible.

You bid first.

Board: 394      ♠ Q9652  
Dealer: S        ♥ 106  
Vul: EW         ♦ 103  
HCP: 5          ♣ K543

West Doubles 1♠ if possible.  
East Bids 5♥ if possible.

Partner bids first.

Board: 395      ♠ AJ109542  
Dealer: N        ♥ AK7  
Vul: Both       ♦ Q  
HCP: 14         ♣ 96

East Doubles 1♠ if possible.

You bid first.

## Transfer after 1M (X) Both hands (Answers Page)

Board: 391

Dealer: N

Vul: EW

North HCP: 12

South HCP: 10

Contract: 3♥ N

North:

♠ 94

♥ QJ762

♦ AKQ82

♣ 9

South:

♠ Q102

♥ K95

♦ 73

♣ KQ874

West North East South

1♥ X XX

1♠ 2♦ 2♠ 3♥

AP

Board: 392

Dealer: S

Vul: Both

North HCP: 7

South HCP: 17

Contract: 3♠ S

North:

♠ KJ873

♥ Q53

♦ 75

♣ J92

South:

♠ AQ10942

♥ KJ

♦ A4

♣ K76

West North East South

1♠

X 2♠ Pass 3♠

AP

Board: 393

Dealer: N

Vul: NS

North HCP: 13

South HCP: 6

Contract: 3♥ N

North:

♠ Q95

♥ A10432

♦ AK4

♣ 62

South:

♠ 862

♥ KJ975

♦ 5

♣ Q874

West North East South

1♥ X 2♥

Pass Pass X Pass

3♣ Pass Pass 3♥

AP

Board: 394

Dealer: S

Vul: EW

North HCP: 5

South HCP: 12

Contract: 5♥ X E

North:

♠ Q9652

♥ 106

♦ 103

♣ K543

South:

♠ K8743

♥ 98

♦ AKQ

♣ 762

West North East South

1♠

X 4♠ 5♥ X

AP

Board: 395

Dealer: N

Vul: Both

North HCP: 14

South HCP: 9

Contract: 4♠ N

North:

♠ AJ109542

♥ AK7

♦ Q

♣ 96

South:

♠ KQ7

♥ J63

♦ K43

♣ 10742

West North East South

1♠ X 2♠

Pass 4♠ AP

## South hands (Practice Page)

### Transfer after 1M (X)

Board: 391      ♠ Q102  
Dealer: N        ♥ K95  
Vul: EW         ♦ 73  
HCP: 10         ♣ KQ874

East Doubles 1♥ if possible.  
West Bids 1♠ if possible.  
East Bids 2♠ if possible.

Partner bids first.

Board: 392      ♠ AQ10942  
Dealer: S        ♥ KJ  
Vul: Both       ♦ A4  
HCP: 17         ♣ K76

West Doubles 1♠ if possible.

You bid first.

Board: 393      ♠ 862  
Dealer: N        ♥ KJ975  
Vul: NS         ♦ 5  
HCP: 6         ♣ Q874

East Doubles 1♥ if possible.  
East Doubles Pass if possible.  
West Bids 3♣ if possible.

Partner bids first.

Board: 394      ♠ K8743  
Dealer: S        ♥ 98  
Vul: EW         ♦ AKQ  
HCP: 12         ♣ 762

West Doubles 1♠ if possible.  
East Bids 5♥ if possible.

You bid first.

Board: 395      ♠ KQ7  
Dealer: N        ♥ J63  
Vul: Both       ♦ K43  
HCP: 9         ♣ 10742

East Doubles 1♠ if possible.

Partner bids first.

## Transfer after 1M (X) Both hands (Answers Page)

Board: 391

Dealer: N

Vul: EW

North HCP: 12

South HCP: 10

Contract: 3♥ N

North:

♠ 94

♥ QJ762

♦ AKQ82

♣ 9

South:

♠ Q102

♥ K95

♦ 73

♣ KQ874

West North East South

1♥ X XX

1♠ 2♦ 2♠ 3♥

AP

Board: 392

Dealer: S

Vul: Both

North HCP: 7

South HCP: 17

Contract: 3♠ S

North:

♠ KJ873

♥ Q53

♦ 75

♣ J92

South:

♠ AQ10942

♥ KJ

♦ A4

♣ K76

West North East South

1♠

X 2♠ Pass 3♠

AP

Board: 393

Dealer: N

Vul: NS

North HCP: 13

South HCP: 6

Contract: 3♥ N

North:

♠ Q95

♥ A10432

♦ AK4

♣ 62

South:

♠ 862

♥ KJ975

♦ 5

♣ Q874

West North East South

1♥ X 2♥

Pass Pass X Pass

3♣ Pass Pass 3♥

AP

Board: 394

Dealer: S

Vul: EW

North HCP: 5

South HCP: 12

Contract: 5♥ X E

North:

♠ Q9652

♥ 106

♦ 103

♣ K543

South:

♠ K8743

♥ 98

♦ AKQ

♣ 762

West North East South

1♠

X 4♠ 5♥ X

AP

Board: 395

Dealer: N

Vul: Both

North HCP: 14

South HCP: 9

Contract: 4♠ N

North:

♠ AJ109542

♥ AK7

♦ Q

♣ 96

South:

♠ KQ7

♥ J63

♦ K43

♣ 10742

West North East South

1♠ X 2♠

Pass 4♠ AP

## North hands (Practice Page)

### Transfer after 1M (X)

Board: 396      ♠ K9742  
Dealer: S        ♥ 1076  
Vul: None       ♦ K6  
HCP: 6           ♣ 986

West Doubles 1♥ if possible.  
East Bids 5♣ if possible.

Partner bids first.

Board: 397      ♠ KJ10432  
Dealer: N        ♥ —  
Vul: EW         ♦ Q8  
HCP: 12          ♣ KQJ105

East Doubles 1♠ if possible.  
West Bids 2♣ if possible.

You bid first.

Board: 398      ♠ K9852  
Dealer: S        ♥ 8743  
Vul: Both       ♦ 95  
HCP: 3           ♣ 95

West Doubles 1♥ if possible.  
East Bids 2♣ if possible.  
West Doubles Pass if possible.  
East Bids 2♠ if possible.

Partner bids first.

Board: 399      ♠ AKJ10832  
Dealer: N        ♥ 732  
Vul: NS         ♦ Q3  
HCP: 13          ♣ K

East Doubles 1♠ if possible.  
West Bids 3♣ if possible.  
West Bids 5♣ if possible.

You bid first.

Board: 400      ♠ 843  
Dealer: S        ♥ J87  
Vul: Both       ♦ 83  
HCP: 7           ♣ AQ543

West Doubles 1♥ if possible.

Partner bids first.

## Transfer after 1M (X) Both hands (Answers Page)

Board: 396  
 Dealer: S  
 Vul: None  
 North HCP: 6  
 South HCP: 14  
 Contract: 5♣X E

North:  
 ♠ K9742  
 ♥ 1076  
 ♦ K6  
 ♣ 986

South:  
 ♠ Q863  
 ♥ AKQ843  
 ♦ 2  
 ♣ K10

West	North	East	South
			1♥
X	2♥	5♣	X
AP			

Board: 397  
 Dealer: N  
 Vul: EW  
 North HCP: 12  
 South HCP: 3  
 Contract: 2♠ N

North:  
 ♠ KJ10432  
 ♥ —  
 ♦ Q8  
 ♣ KQJ105

South:  
 ♠ 65  
 ♥ 1098763  
 ♦ K52  
 ♣ 76

West	North	East	South
	1♠	X	Pass
2♣	2♠	AP	

Board: 398  
 Dealer: S  
 Vul: Both  
 North HCP: 3  
 South HCP: 13  
 Contract: 2♠ E

North:  
 ♠ K9852  
 ♥ 8743  
 ♦ 95  
 ♣ 95

South:  
 ♠ 6  
 ♥ AKQJ6  
 ♦ K862  
 ♣ 1032

West	North	East	South
			1♥
X	Pass	2♣	Pass
Pass	2♥	Pass	Pass
X	Pass	2♠	AP

Board: 399  
 Dealer: N  
 Vul: NS  
 North HCP: 13  
 South HCP: 9  
 Contract: 5♣ W

North:  
 ♠ AKJ10832  
 ♥ 732  
 ♦ Q3  
 ♣ K

South:  
 ♠ Q7654  
 ♥ 105  
 ♦ AJ82  
 ♣ Q2

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

1. Jordan Truscott 2NT

Board: 400  
 Dealer: S  
 Vul: Both  
 North HCP: 7  
 South HCP: 15  
 Contract: 4♥ S

North:  
 ♠ 843  
 ♥ J87  
 ♦ 83  
 ♣ AQ543

South:  
 ♠ A6  
 ♥ AK9643  
 ♦ KJ95  
 ♣ 9

West	North	East	South
			1♥
X	2♥	Pass	4♣ <sup>1</sup>
Pass	4♥	AP	

1. Splinter

## South hands (Practice Page)

### Transfer after 1M (X)

Board: 396	♠ Q863	West Doubles 1♥ if possible.
Dealer: S	♥ AKQ843	East Bids 5♣ if possible.
Vul: None	♦ 2	
HCP: 14	♣ K10	You bid first.
Board: 397	♠ 65	East Doubles 1♠ if possible.
Dealer: N	♥ 1098763	West Bids 2♣ if possible.
Vul: EW	♦ K52	
HCP: 3	♣ 76	Partner bids first.
Board: 398	♠ 6	West Doubles 1♥ if possible.
Dealer: S	♥ AKQJ6	East Bids 2♣ if possible.
Vul: Both	♦ K862	West Doubles Pass if possible.
HCP: 13	♣ 1032	East Bids 2♠ if possible.
		You bid first.
Board: 399	♠ Q7654	East Doubles 1♠ if possible.
Dealer: N	♥ 105	West Bids 3♣ if possible.
Vul: NS	♦ AJ82	West Bids 5♣ if possible.
HCP: 9	♣ Q2	Partner bids first.
Board: 400	♠ A6	West Doubles 1♥ if possible.
Dealer: S	♥ AK9643	
Vul: Both	♦ KJ95	You bid first.
HCP: 15	♣ 9	

## Transfer after 1M (X) Both hands (Answers Page)

Board: 396  
 Dealer: S  
 Vul: None  
 North HCP: 6  
 South HCP: 14  
 Contract: 5♣X E

North:  
 ♠ K9742  
 ♥ 1076  
 ♦ K6  
 ♣ 986

South:  
 ♠ Q863  
 ♥ AKQ843  
 ♦ 2  
 ♣ K10

West	North	East	South
			1♥
X	2♥	5♣	X
AP			

Board: 397  
 Dealer: N  
 Vul: EW  
 North HCP: 12  
 South HCP: 3  
 Contract: 2♠ N

North:  
 ♠ KJ10432  
 ♥ —  
 ♦ Q8  
 ♣ KQJ105

South:  
 ♠ 65  
 ♥ 1098763  
 ♦ K52  
 ♣ 76

West	North	East	South
	1♠	X	Pass
2♣	2♠	AP	

Board: 398  
 Dealer: S  
 Vul: Both  
 North HCP: 3  
 South HCP: 13  
 Contract: 2♠ E

North:  
 ♠ K9852  
 ♥ 8743  
 ♦ 95  
 ♣ 95

South:  
 ♠ 6  
 ♥ AKQJ6  
 ♦ K862  
 ♣ 1032

West	North	East	South
			1♥
X	Pass	2♣	Pass
Pass	2♥	Pass	Pass
X	Pass	2♠	AP

Board: 399  
 Dealer: N  
 Vul: NS  
 North HCP: 13  
 South HCP: 9  
 Contract: 5♣ W

North:  
 ♠ AKJ10832  
 ♥ 732  
 ♦ Q3  
 ♣ K

South:  
 ♠ Q7654  
 ♥ 105  
 ♦ AJ82  
 ♣ Q2

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

1. Jordan Truscott 2NT

Board: 400  
 Dealer: S  
 Vul: Both  
 North HCP: 7  
 South HCP: 15  
 Contract: 4♥ S

North:  
 ♠ 843  
 ♥ J87  
 ♦ 83  
 ♣ AQ543

South:  
 ♠ A6  
 ♥ AK9643  
 ♦ KJ95  
 ♣ 9

West	North	East	South
			1♥
X	2♥	Pass	4♣ <sup>1</sup>
Pass	4♥	AP	

1. Splinter



## North hands (Practice Page)

### Transfer after 1M (X)

Board: 401      ♠ AQJ42  
Dealer: N        ♥ 75  
Vul: None       ♦ AJ3  
HCP: 14        ♣ Q65

East Doubles 1♠ if possible.  
West Bids 3♣ if possible.  
  
You bid first.

Board: 402      ♠ Q8532  
Dealer: S        ♥ 62  
Vul: NS         ♦ 97432  
HCP: 3         ♣ J

West Doubles 1♥ if possible.  
East Bids 2♣ if possible.  
West Bids 3♣ if possible.  
East Bids 4♣ if possible.  
  
Partner bids first.

Board: 403      ♠ K9  
Dealer: N        ♥ A10873  
Vul: EW         ♦ J3  
HCP: 13        ♣ AJ82

East Doubles 1♥ if possible.  
West Doubles 2♠ if possible.  
East Bids 3♦ if possible.  
  
You bid first.

Board: 404      ♠ Q3  
Dealer: S        ♥ K876  
Vul: None       ♦ J10962  
HCP: 10        ♣ A6

West Doubles 1♥ if possible.  
  
Partner bids first.

Board: 405      ♠ AKJ86  
Dealer: N        ♥ A532  
Vul: NS         ♦ KJ10  
HCP: 16        ♣ 3

East Doubles 1♠ if possible.  
  
You bid first.

# Transfer after 1M (X) Both hands (Answers Page)

Board: 401  
 Dealer: N  
 Vul: None  
 North HCP: 14  
 South HCP: 7  
 Contract: 3♣X W

North:  
 ♠ AQJ42  
 ♥ 75  
 ♦ AJ3  
 ♣ Q65

South:  
 ♠ 1073  
 ♥ AK1062  
 ♦ 10954  
 ♣ 9

West	North	East	South
	1♠	X	2♠
3♣	X	AP	

Board: 402  
 Dealer: S  
 Vul: NS  
 North HCP: 3  
 South HCP: 16  
 Contract: 4♣ E

North:  
 ♠ Q8532  
 ♥ 62  
 ♦ 97432  
 ♣ J

South:  
 ♠ KJ  
 ♥ KQ1073  
 ♦ KJ105  
 ♣ K8

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

Board: 403  
 Dealer: N  
 Vul: EW  
 North HCP: 13  
 South HCP: 5  
 Contract: 3♦ E

North:  
 ♠ K9  
 ♥ A10873  
 ♦ J3  
 ♣ AJ82

South:  
 ♠ AJ7654  
 ♥ 95  
 ♦ 1094  
 ♣ 97

West	North	East	South
	1♥	X	2♠
X	Pass	3♦	AP

Board: 404  
 Dealer: S  
 Vul: None  
 North HCP: 10  
 South HCP: 13  
 Contract: 4♥ S

North:  
 ♠ Q3  
 ♥ K876  
 ♦ J10962  
 ♣ A6

South:  
 ♠ K7  
 ♥ AQJ102  
 ♦ 87  
 ♣ QJ53

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

1. Jordan Truscott 2NT

Board: 405  
 Dealer: N  
 Vul: NS  
 North HCP: 16  
 South HCP: 11  
 Contract: 1♠XX N

North:  
 ♠ AKJ86  
 ♥ A532  
 ♦ KJ10  
 ♣ 3

South:  
 ♠ Q95  
 ♥ K8  
 ♦ AQ72  
 ♣ 10962

West	North	East	South
	1♠	X	XX
AP			

## South hands (Practice Page)

### Transfer after 1M (X)

Board: 401      ♠ 1073  
Dealer: N        ♥ AK1062  
Vul: None        ♦ 10954  
HCP: 7            ♣ 9

East Doubles 1♠ if possible.  
West Bids 3♣ if possible.  
  
Partner bids first.

Board: 402      ♠ KJ  
Dealer: S        ♥ KQ1073  
Vul: NS          ♦ KJ105  
HCP: 16          ♣ K8

West Doubles 1♥ if possible.  
East Bids 2♣ if possible.  
West Bids 3♣ if possible.  
East Bids 4♣ if possible.  
  
You bid first.

Board: 403      ♠ AJ7654  
Dealer: N        ♥ 95  
Vul: EW          ♦ 1094  
HCP: 5            ♣ 97

East Doubles 1♥ if possible.  
West Doubles 2♠ if possible.  
East Bids 3♦ if possible.  
  
Partner bids first.

Board: 404      ♠ K7  
Dealer: S        ♥ AQJ102  
Vul: None        ♦ 87  
HCP: 13          ♣ QJ53

West Doubles 1♥ if possible.  
  
You bid first.

Board: 405      ♠ Q95  
Dealer: N        ♥ K8  
Vul: NS          ♦ AQ72  
HCP: 11          ♣ 10962

East Doubles 1♠ if possible.  
  
Partner bids first.

# Transfer after 1M (X) Both hands (Answers Page)

Board: 401  
 Dealer: N  
 Vul: None  
 North HCP: 14  
 South HCP: 7  
 Contract: 3♣X W

North:  
 ♠ AQJ42  
 ♥ 75  
 ♦ AJ3  
 ♣ Q65

South:  
 ♠ 1073  
 ♥ AK1062  
 ♦ 10954  
 ♣ 9

West	North	East	South
	1♠	X	2♠
3♣	X	AP	

Board: 402  
 Dealer: S  
 Vul: NS  
 North HCP: 3  
 South HCP: 16  
 Contract: 4♣ E

North:  
 ♠ Q8532  
 ♥ 62  
 ♦ 97432  
 ♣ J

South:  
 ♠ KJ  
 ♥ KQ1073  
 ♦ KJ105  
 ♣ K8

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

Board: 403  
 Dealer: N  
 Vul: EW  
 North HCP: 13  
 South HCP: 5  
 Contract: 3♦ E

North:  
 ♠ K9  
 ♥ A10873  
 ♦ J3  
 ♣ AJ82

South:  
 ♠ AJ7654  
 ♥ 95  
 ♦ 1094  
 ♣ 97

West	North	East	South
	1♥	X	2♠
X	Pass	3♦	AP

Board: 404  
 Dealer: S  
 Vul: None  
 North HCP: 10  
 South HCP: 13  
 Contract: 4♥ S

North:  
 ♠ Q3  
 ♥ K876  
 ♦ J10962  
 ♣ A6

South:  
 ♠ K7  
 ♥ AQJ102  
 ♦ 87  
 ♣ QJ53

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

1. Jordan Truscott 2NT

Board: 405  
 Dealer: N  
 Vul: NS  
 North HCP: 16  
 South HCP: 11  
 Contract: 1♠XX N

North:  
 ♠ AKJ86  
 ♥ A532  
 ♦ KJ10  
 ♣ 3

South:  
 ♠ Q95  
 ♥ K8  
 ♦ AQ72  
 ♣ 10962

West	North	East	South
	1♠	X	XX
AP			

## North hands (Practice Page)

### Transfer after 1M (X)

Board: 406	♠ Q1052	West Doubles 1♥ if possible.
Dealer: S	♥ Q82	
Vul: EW	♦ J52	Partner bids first.
HCP: 9	♣ A75	

Board: 407	♠ AQ4	East Doubles 1♥ if possible.
Dealer: N	♥ AQ10854	West Bids 1NT if possible.
Vul: Both	♦ 32	
HCP: 12	♣ 53	You bid first.

Board: 408	♠ 65	West Doubles 1♠ if possible.
Dealer: S	♥ 1094	East Bids 2♥ if possible.
Vul: NS	♦ 97632	
HCP: 2	♣ Q107	Partner bids first.

Board: 409	♠ AK983	East Doubles 1♠ if possible.
Dealer: N	♥ K63	East Doubles Pass if possible.
Vul: EW	♦ A632	West Bids 3♣ if possible.
HCP: 14	♣ 3	You bid first.

Board: 410	♠ Q9763	West Doubles 1♠ if possible.
Dealer: S	♥ Q853	
Vul: Both	♦ A9	Partner bids first.
HCP: 11	♣ K9	

## Transfer after 1M (X) Both hands (Answers Page)

Board: 406

Dealer: S

Vul: EW

North HCP: 9

South HCP: 17

Contract: 4♥ S

North:

♠ Q1052

♥ Q82

♦ J52

♣ A75

South:

♠ A9

♥ KJ1064

♦ AQ

♣ K942

West North East South

1♥

X 2♥ Pass 3♥

Pass 4♥ AP

Board: 407

Dealer: N

Vul: Both

North HCP: 12

South HCP: 4

Contract: 2♥ N

North:

♠ AQ4

♥ AQ10854

♦ 32

♣ 53

South:

♠ 10862

♥ 9732

♦ KJ4

♣ 86

West North East South

1♥ X Pass

1NT 2♥ AP

Board: 408

Dealer: S

Vul: NS

North HCP: 2

South HCP: 19

Contract: 3♣ S

North:

♠ 65

♥ 1094

♦ 97632

♣ Q107

South:

♠ AKQ84

♥ KJ

♦ J5

♣ AJ64

West North East South

1♠

X Pass 2♥ 3♣

AP

Board: 409

Dealer: N

Vul: EW

North HCP: 14

South HCP: 7

Contract: 3♣X W

North:

♠ AK983

♥ K63

♦ A632

♣ 3

South:

♠ J54

♥ J975

♦ K84

♣ Q74

West North East South

1♠ X 2♠

Pass Pass X Pass

3♣ X AP

Board: 410

Dealer: S

Vul: Both

North HCP: 11

South HCP: 14

Contract: 4♠ S

North:

♠ Q9763

♥ Q853

♦ A9

♣ K9

South:

♠ AK1085

♥ K

♦ KJ108

♣ 1053

West North East South

1♠

X 2NT<sup>1</sup> Pass 4♠

AP

1. Jordan Truscott 2NT

## South hands (Practice Page)

### Transfer after 1M (X)

Board: 406	♠ A9	West Doubles 1♥ if possible.
Dealer: S	♥ KJ1064	
Vul: EW	♦ AQ	You bid first.
HCP: 17	♣ K942	

Board: 407	♠ 10862	East Doubles 1♥ if possible.
Dealer: N	♥ 9732	West Bids 1NT if possible.
Vul: Both	♦ KJ4	
HCP: 4	♣ 86	Partner bids first.

Board: 408	♠ AKQ84	West Doubles 1♠ if possible.
Dealer: S	♥ KJ	East Bids 2♥ if possible.
Vul: NS	♦ J5	
HCP: 19	♣ AJ64	You bid first.

Board: 409	♠ J54	East Doubles 1♠ if possible.
Dealer: N	♥ J975	East Doubles Pass if possible.
Vul: EW	♦ K84	West Bids 3♣ if possible.
HCP: 7	♣ Q74	Partner bids first.

Board: 410	♠ AK1085	West Doubles 1♠ if possible.
Dealer: S	♥ K	
Vul: Both	♦ KJ108	You bid first.
HCP: 14	♣ 1053	

## Transfer after 1M (X) Both hands (Answers Page)

Board: 406

Dealer: S

Vul: EW

North HCP: 9

South HCP: 17

Contract: 4♥ S

North:

♠ Q1052

♥ Q82

♦ J52

♣ A75

South:

♠ A9

♥ KJ1064

♦ AQ

♣ K942

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

			1♥
--	--	--	----

X	2♥	Pass	3♥
---	----	------	----

Pass	4♥	AP	
------	----	----	--

Board: 407

Dealer: N

Vul: Both

North HCP: 12

South HCP: 4

Contract: 2♥ N

North:

♠ AQ4

♥ AQ10854

♦ 32

♣ 53

South:

♠ 10862

♥ 9732

♦ KJ4

♣ 86

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

	1♥	X	Pass
--	----	---	------

1NT	2♥	AP	
-----	----	----	--

Board: 408

Dealer: S

Vul: NS

North HCP: 2

South HCP: 19

Contract: 3♣ S

North:

♠ 65

♥ 1094

♦ 97632

♣ Q107

South:

♠ AKQ84

♥ KJ

♦ J5

♣ AJ64

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

			1♠
--	--	--	----

X	Pass	2♥	3♣
---	------	----	----

AP			
----	--	--	--

Board: 409

Dealer: N

Vul: EW

North HCP: 14

South HCP: 7

Contract: 3♣X W

North:

♠ AK983

♥ K63

♦ A632

♣ 3

South:

♠ J54

♥ J975

♦ K84

♣ Q74

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

	1♠	X	2♠
--	----	---	----

Pass	Pass	X	Pass
------	------	---	------

3♣	X	AP	
----	---	----	--

Board: 410

Dealer: S

Vul: Both

North HCP: 11

South HCP: 14

Contract: 4♠ S

North:

♠ Q9763

♥ Q853

♦ A9

♣ K9

South:

♠ AK1085

♥ K

♦ KJ108

♣ 1053

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

			1♠
--	--	--	----

X	2NT <sup>1</sup>	Pass	4♠
---	------------------	------	----

AP			
----	--	--	--

1. Jordan Truscott 2NT



## North hands (Practice Page)

### Transfer after 1M (X)

Board: 411	♠ 1085	East Doubles 1♥ if possible.
Dealer: N	♥ AKQ93	West Bids 1NT if possible.
Vul: None	♦ Q103	
HCP: 12	♣ J7	You bid first.
Board: 412	♠ A7	West Doubles 1♠ if possible.
Dealer: S	♥ QJ9	
Vul: EW	♦ KQ10986	Partner bids first.
HCP: 12	♣ 83	
Board: 413	♠ KQ1053	East Doubles 1♠ if possible.
Dealer: N	♥ J6	
Vul: Both	♦ KJ43	You bid first.
HCP: 13	♣ K2	
Board: 414	♠ K10	West Doubles 1♥ if possible.
Dealer: S	♥ 6543	West Doubles Pass if possible.
Vul: None	♦ J10943	East Bids 4♣ if possible.
HCP: 4	♣ 63	Partner bids first.
Board: 415	♠ AK984	East Doubles 1♠ if possible.
Dealer: N	♥ 86	West Bids 4♥ if possible.
Vul: NS	♦ Q8	
HCP: 14	♣ KQ94	You bid first.

## Transfer after 1M (X) Both hands (Answers Page)

Board: 411

Dealer: N

Vul: None

North HCP: 12

South HCP: 4

Contract: 1N W

North:

♠ 1085

♥ AKQ93

♦ Q103

♣ J7

South:

♠ 632

♥ J87

♦ 62

♣ K10864

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

	1♥	X	Pass
--	----	---	------

1NT	AP		
-----	----	--	--

Board: 412

Dealer: S

Vul: EW

North HCP: 12

South HCP: 16

Contract: 1♠XX S

North:

♠ A7

♥ QJ9

♦ KQ10986

♣ 83

South:

♠ KQJ1096

♥ A43

♦ 2

♣ AQ6

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

1♠

X	XX	AP	
---	----	----	--

Board: 413

Dealer: N

Vul: Both

North HCP: 13

South HCP: 10

Contract: 4♠ N

North:

♠ KQ1053

♥ J6

♦ KJ43

♣ K2

South:

♠ A984

♥ A3

♦ 86

♣ Q10653

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

	1♠	X	2NT <sup>1</sup>
--	----	---	------------------

Pass	4♠	AP	
------	----	----	--

1. Jordan Truscott 2NT

Board: 414

Dealer: S

Vul: None

North HCP: 4

South HCP: 13

Contract: 4♣ E

North:

♠ K10

♥ 6543

♦ J10943

♣ 63

South:

♠ AJ96

♥ AQJ109

♦ 8

♣ J105

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

1♥

X	3♥	Pass	Pass
---	----	------	------

X	Pass	4♣	AP
---	------	----	----

Board: 415

Dealer: N

Vul: NS

North HCP: 14

South HCP: 3

Contract: 4♥ W

North:

♠ AK984

♥ 86

♦ Q8

♣ KQ94

South:

♠ QJ7532

♥ 102

♦ 32

♣ 872

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

	1♠	X	3♠
--	----	---	----

4♥	AP		
----	----	--	--

## South hands (Practice Page)

### Transfer after 1M (X)

Board: 411	♠ 632	East Doubles 1♥ if possible.
Dealer: N	♥ J87	West Bids 1NT if possible.
Vul: None	♦ 62	
HCP: 4	♣ K10864	Partner bids first.
Board: 412	♠ KQJ1096	West Doubles 1♠ if possible.
Dealer: S	♥ A43	
Vul: EW	♦ 2	You bid first.
HCP: 16	♣ AQ6	
Board: 413	♠ A984	East Doubles 1♠ if possible.
Dealer: N	♥ A3	
Vul: Both	♦ 86	Partner bids first.
HCP: 10	♣ Q10653	
Board: 414	♠ AJ96	West Doubles 1♥ if possible.
Dealer: S	♥ AQJ109	West Doubles Pass if possible.
Vul: None	♦ 8	East Bids 4♣ if possible.
HCP: 13	♣ J105	You bid first.
Board: 415	♠ QJ7532	East Doubles 1♠ if possible.
Dealer: N	♥ 102	West Bids 4♥ if possible.
Vul: NS	♦ 32	
HCP: 3	♣ 872	Partner bids first.

## Transfer after 1M (X) Both hands (Answers Page)

Board: 411

Dealer: N

Vul: None

North HCP: 12

South HCP: 4

Contract: 1N W

North:

♠ 1085

♥ AKQ93

♦ Q103

♣ J7

South:

♠ 632

♥ J87

♦ 62

♣ K10864

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

	1♥	X	Pass
--	----	---	------

1NT	AP		
-----	----	--	--

Board: 412

Dealer: S

Vul: EW

North HCP: 12

South HCP: 16

Contract: 1♠XX S

North:

♠ A7

♥ QJ9

♦ KQ10986

♣ 83

South:

♠ KQJ1096

♥ A43

♦ 2

♣ AQ6

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

1♠

X	XX	AP	
---	----	----	--

Board: 413

Dealer: N

Vul: Both

North HCP: 13

South HCP: 10

Contract: 4♠ N

North:

♠ KQ1053

♥ J6

♦ KJ43

♣ K2

South:

♠ A984

♥ A3

♦ 86

♣ Q10653

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

	1♠	X	2NT <sup>1</sup>
--	----	---	------------------

Pass	4♠	AP	
------	----	----	--

1. Jordan Truscott 2NT

Board: 414

Dealer: S

Vul: None

North HCP: 4

South HCP: 13

Contract: 4♣ E

North:

♠ K10

♥ 6543

♦ J10943

♣ 63

South:

♠ AJ96

♥ AQJ109

♦ 8

♣ J105

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

1♥

X	3♥	Pass	Pass
---	----	------	------

X	Pass	4♣	AP
---	------	----	----

Board: 415

Dealer: N

Vul: NS

North HCP: 14

South HCP: 3

Contract: 4♥ W

North:

♠ AK984

♥ 86

♦ Q8

♣ KQ94

South:

♠ QJ7532

♥ 102

♦ 32

♣ 872

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

	1♠	X	3♠
--	----	---	----

4♥	AP		
----	----	--	--

## North hands (Practice Page)

### Transfer after 1M (X)

Board: 416	♠ K85432	West Doubles 1♠ if possible.
Dealer: S	♥ 3	
Vul: Both	♦ J843	Partner bids first.
HCP: 7	♣ K7	
Board: 417	♠ J986	East Doubles 1♥ if possible.
Dealer: N	♥ AKQ97	
Vul: None	♦ J	You bid first.
HCP: 15	♣ A102	
Board: 418	♠ 5432	West Doubles 1♠ if possible.
Dealer: S	♥ 762	East Bids 2♥ if possible.
Vul: NS	♦ A10964	
HCP: 4	♣ 4	Partner bids first.
Board: 419	♠ K10	East Doubles 1♥ if possible.
Dealer: N	♥ AK876	
Vul: EW	♦ 74	You bid first.
HCP: 14	♣ A1082	
Board: 420	♠ 87542	West Doubles 1♠ if possible.
Dealer: S	♥ 3	
Vul: None	♦ AJ	Partner bids first.
HCP: 8	♣ K8542	

## Transfer after 1M (X) Both hands (Answers Page)

Board: 416	North:	South:	West	North	East	South
Dealer: S	♠ K85432	♠ AQJ107				1♠
Vul: Both	♥ 3	♥ J86				
North HCP: 7	♦ J843	♦ 107	X	4♠	AP	
South HCP: 12	♣ K7	♣ A104				
Contract: 4♠ S						

Board: 417	North:	South:	West	North	East	South
Dealer: N	♠ J986	♠ 53				
Vul: None	♥ AKQ97	♥ J1052		1♥	X	3♥
North HCP: 15	♦ J	♦ 32	AP			
South HCP: 2	♣ A102	♣ J9874				
Contract: 3♥ N						

Board: 418	North:	South:	West	North	East	South
Dealer: S	♠ 5432	♠ AKJ876				1♠
Vul: NS	♥ 762	♥ J8	X	Pass	2♥	2♠
North HCP: 4	♦ A10964	♦ 8	Pass	3♠	Pass	4♠
South HCP: 14	♣ 4	♣ KQ52	AP			
Contract: 4♠ S						

Board: 419	North:	South:	West	North	East	South
Dealer: N	♠ K10	♠ A2		1♥	X	4♦ <sup>1</sup>
Vul: EW	♥ AK876	♥ QJ10532	Pass	4NT <sup>2</sup>	Pass	5♦ <sup>3</sup>
North HCP: 14	♦ 74	♦ 2	Pass	6♥	AP	
South HCP: 9	♣ A1082	♣ Q543				
Contract: 6♥ N						

1. Splinter  
2. Blackwood 0314, for ♥  
3. A=1/5 or 4/5

Board: 420	North:	South:	West	North	East	South
Dealer: S	♠ 87542	♠ AKQ93				1♠
Vul: None	♥ 3	♥ KQ				
North HCP: 8	♦ AJ	♦ Q9732	X	4♠	AP	
South HCP: 17	♣ K8542	♣ J				
Contract: 4♠ S						

## South hands (Practice Page)

### Transfer after 1M (X)

Board: 416	♠ AQJ107	West Doubles 1♠ if possible.
Dealer: S	♥ J86	
Vul: Both	♦ 107	You bid first.
HCP: 12	♣ A104	

Board: 417	♠ 53	East Doubles 1♥ if possible.
Dealer: N	♥ J1052	
Vul: None	♦ 32	Partner bids first.
HCP: 2	♣ J9874	

Board: 418	♠ AKJ876	West Doubles 1♠ if possible.
Dealer: S	♥ J8	East Bids 2♥ if possible.
Vul: NS	♦ 8	
HCP: 14	♣ KQ52	You bid first.

Board: 419	♠ A2	East Doubles 1♥ if possible.
Dealer: N	♥ QJ10532	
Vul: EW	♦ 2	Partner bids first.
HCP: 9	♣ Q543	

Board: 420	♠ AKQ93	West Doubles 1♠ if possible.
Dealer: S	♥ KQ	
Vul: None	♦ Q9732	You bid first.
HCP: 17	♣ J	

## Transfer after 1M (X) Both hands (Answers Page)

Board: 416	North:	South:	West	North	East	South
Dealer: S	♠ K85432	♠ AQJ107				1♠
Vul: Both	♥ 3	♥ J86				
North HCP: 7	♦ J843	♦ 107	X	4♠	AP	
South HCP: 12	♣ K7	♣ A104				
Contract: 4♠ S						

Board: 417	North:	South:	West	North	East	South
Dealer: N	♠ J986	♠ 53				
Vul: None	♥ AKQ97	♥ J1052		1♥	X	3♥
North HCP: 15	♦ J	♦ 32	AP			
South HCP: 2	♣ A102	♣ J9874				
Contract: 3♥ N						

Board: 418	North:	South:	West	North	East	South
Dealer: S	♠ 5432	♠ AKJ876				1♠
Vul: NS	♥ 762	♥ J8	X	Pass	2♥	2♠
North HCP: 4	♦ A10964	♦ 8	Pass	3♠	Pass	4♠
South HCP: 14	♣ 4	♣ KQ52	AP			
Contract: 4♠ S						

Board: 419	North:	South:	West	North	East	South
Dealer: N	♠ K10	♠ A2		1♥	X	4♦ <sup>1</sup>
Vul: EW	♥ AK876	♥ QJ10532	Pass	4NT <sup>2</sup>	Pass	5♦ <sup>3</sup>
North HCP: 14	♦ 74	♦ 2	Pass	6♥	AP	
South HCP: 9	♣ A1082	♣ Q543				
Contract: 6♥ N						

1. Splinter  
2. Blackwood 0314, for ♥  
3. A=1/5 or 4/5

Board: 420	North:	South:	West	North	East	South
Dealer: S	♠ 87542	♠ AKQ93				1♠
Vul: None	♥ 3	♥ KQ				
North HCP: 8	♦ AJ	♦ Q9732	X	4♠	AP	
South HCP: 17	♣ K8542	♣ J				
Contract: 4♠ S						



## North hands (Practice Page)

### Transfer after 1M (X)

Board: 421      ♠ AK963  
Dealer: N        ♥ KJ64  
Vul: NS         ♦ 84  
HCP: 13         ♣ Q10

East Doubles 1♠ if possible.

You bid first.

Board: 422      ♠ 73  
Dealer: S        ♥ J82  
Vul: EW         ♦ 10864  
HCP: 1         ♣ 8642

West Doubles 1♥ if possible.

East Bids 2♥ if possible.

West Bids 2♠ if possible.

East Bids 3♥ if possible.

West Bids 4♠ if possible.

Partner bids first.

Board: 423      ♠ AK8652  
Dealer: N        ♥ Q9  
Vul: Both       ♦ KJ8  
HCP: 13         ♣ 73

East Doubles 1♠ if possible.

East Doubles Pass if possible.

You bid first.

Board: 424      ♠ 87  
Dealer: S        ♥ J1065  
Vul: NS         ♦ J943  
HCP: 2         ♣ 1032

West Doubles 1♠ if possible.

East Bids 2♣ if possible.

West Bids 3♣ if possible.

Partner bids first.

Board: 425      ♠ A5  
Dealer: N        ♥ AK8542  
Vul: EW         ♦ AQ  
HCP: 17         ♣ 1085

East Doubles 1♥ if possible.

West Bids 2♣ if possible.

You bid first.

# Transfer after 1M (X) Both hands (Answers Page)

Board: 421

Dealer: N

Vul: NS

North HCP: 13

South HCP: 13

Contract: 2N N

North:

♠ AK963

♥ KJ64

♦ 84

♣ Q10

South:

♠ J

♥ AQ32

♦ AJ63

♣ J973

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

	1♠	X	XX
--	----	---	----

Pass	1NT	Pass	2NT
------	-----	------	-----

AP			
----	--	--	--

Board: 422

Dealer: S

Vul: EW

North HCP: 1

South HCP: 12

Contract: 4♠ W

North:

♠ 73

♥ J82

♦ 10864

♣ 8642

South:

♠ 4

♥ Q10653

♦ KQ3

♣ AJ107

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

			1♥
--	--	--	----

X	Pass	2♥ <sup>1</sup>	Pass
---	------	-----------------	------

2♠	Pass	3♥ <sup>2</sup>	Pass
----	------	-----------------	------

4♠	AP		
----	----	--	--

1. strength cue bid

2. limit raise or better in ♠

Board: 423

Dealer: N

Vul: Both

North HCP: 13

South HCP: 7

Contract: 2♠X N

North:

♠ AK8652

♥ Q9

♦ KJ8

♣ 73

South:

♠ Q93

♥ K532

♦ 943

♣ Q85

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

	1♠	X	2♠
--	----	---	----

Pass	Pass	X	AP
------	------	---	----

Board: 424

Dealer: S

Vul: NS

North HCP: 2

South HCP: 16

Contract: 3♣ E

North:

♠ 87

♥ J1065

♦ J943

♣ 1032

South:

♠ AKQ642

♥ Q3

♦ KQ105

♣ 4

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

			1♠
--	--	--	----

X	Pass	2♣	2♠
---	------	----	----

3♣	AP		
----	----	--	--

Board: 425

Dealer: N

Vul: EW

North HCP: 17

South HCP: 3

Contract: 3♥ N

North:

♠ A5

♥ AK8542

♦ AQ

♣ 1085

South:

♠ 10963

♥ 963

♦ 974

♣ QJ9

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

	1♥	X	Pass
--	----	---	------

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

AP			
----	--	--	--

1. strength cue bid

## South hands (Practice Page)

### Transfer after 1M (X)

Board: 421	♠ J	East Doubles 1♠ if possible.
Dealer: N	♥ AQ32	
Vul: NS	♦ AJ63	Partner bids first.
HCP: 13	♣ J973	
		West Doubles 1♥ if possible.
		East Bids 2♥ if possible.
		West Bids 2♠ if possible.
		East Bids 3♥ if possible.
		West Bids 4♠ if possible.
		You bid first.
Board: 422	♠ 4	
Dealer: S	♥ Q10653	
Vul: EW	♦ KQ3	
HCP: 12	♣ AJ107	
		East Doubles 1♠ if possible.
		East Doubles Pass if possible.
		Partner bids first.
Board: 423	♠ Q93	
Dealer: N	♥ K532	
Vul: Both	♦ 943	
HCP: 7	♣ Q85	
		West Doubles 1♠ if possible.
		East Bids 2♣ if possible.
		West Bids 3♣ if possible.
		You bid first.
Board: 424	♠ AKQ642	
Dealer: S	♥ Q3	
Vul: NS	♦ KQ105	
HCP: 16	♣ 4	
		East Doubles 1♥ if possible.
		West Bids 2♣ if possible.
		Partner bids first.
Board: 425	♠ 10963	
Dealer: N	♥ 963	
Vul: EW	♦ 974	
HCP: 3	♣ QJ9	

## Transfer after 1M (X) Both hands (Answers Page)

Board: 421

Dealer: N

Vul: NS

North HCP: 13

South HCP: 13

Contract: 2N N

North:

♠ AK963

♥ KJ64

♦ 84

♣ Q10

South:

♠ J

♥ AQ32

♦ AJ63

♣ J973

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

	1♠	X	XX
--	----	---	----

Pass	1NT	Pass	2NT
------	-----	------	-----

AP			
----	--	--	--

Board: 422

Dealer: S

Vul: EW

North HCP: 1

South HCP: 12

Contract: 4♠ W

North:

♠ 73

♥ J82

♦ 10864

♣ 8642

South:

♠ 4

♥ Q10653

♦ KQ3

♣ AJ107

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

			1♥
--	--	--	----

X	Pass	2♥ <sup>1</sup>	Pass
---	------	-----------------	------

2♠	Pass	3♥ <sup>2</sup>	Pass
----	------	-----------------	------

4♠	AP		
----	----	--	--

1. strength cue bid

2. limit raise or better in ♠

Board: 423

Dealer: N

Vul: Both

North HCP: 13

South HCP: 7

Contract: 2♠X N

North:

♠ AK8652

♥ Q9

♦ KJ8

♣ 73

South:

♠ Q93

♥ K532

♦ 943

♣ Q85

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

	1♠	X	2♠
--	----	---	----

Pass	Pass	X	AP
------	------	---	----

Board: 424

Dealer: S

Vul: NS

North HCP: 2

South HCP: 16

Contract: 3♣ E

North:

♠ 87

♥ J1065

♦ J943

♣ 1032

South:

♠ AKQ642

♥ Q3

♦ KQ105

♣ 4

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

			1♠
--	--	--	----

X	Pass	2♣	2♠
---	------	----	----

3♣	AP		
----	----	--	--

Board: 425

Dealer: N

Vul: EW

North HCP: 17

South HCP: 3

Contract: 3♥ N

North:

♠ A5

♥ AK8542

♦ AQ

♣ 1085

South:

♠ 10963

♥ 963

♦ 974

♣ QJ9

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

	1♥	X	Pass
--	----	---	------

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

AP			
----	--	--	--

1. strength cue bid

## North hands (Practice Page)

### Transfer after 1M (X)

Board: 426	♠ 8	West Doubles 1♠ if possible.
Dealer: S	♥ 104	East Bids 1NT if possible.
Vul: Both	♦ J9743	
HCP: 5	♣ A10653	Partner bids first.
Board: 427	♠ Q10874	East Doubles 1♠ if possible.
Dealer: N	♥ KQ9	West Bids 2♣ if possible.
Vul: None	♦ KQJ	
HCP: 14	♣ J8	You bid first.
Board: 428	♠ AJ5	West Doubles 1♠ if possible.
Dealer: S	♥ 1087	East Bids 2♦ if possible.
Vul: EW	♦ —	
HCP: 12	♣ AK97653	Partner bids first.
Board: 429	♠ AK976	East Doubles 1♠ if possible.
Dealer: N	♥ Q6	West Bids 2♦ if possible.
Vul: Both	♦ A7	
HCP: 13	♣ 10954	You bid first.
Board: 430	♠ K10	West Doubles 1♠ if possible.
Dealer: S	♥ Q10964	East Bids 2♣ if possible.
Vul: None	♦ 763	West Bids 3♣ if possible.
HCP: 6	♣ J102	East Doubles 3♠ if possible.
		West Bids 4♣ if possible.
		Partner bids first.

# Transfer after 1M (X) Both hands (Answers Page)

Board: 426	North:	South:	West	North	East	South
Dealer: S	♠ 8	♠ AJ7653				1♠
Vul: Both	♥ 104	♥ AJ97	X	Pass	1NT	2♠
North HCP: 5	♦ J9743	♦ K8	AP			
South HCP: 15	♣ A10653	♣ Q				
Contract: 2♠ S						

Board: 427	North:	South:	West	North	East	South
Dealer: N	♠ Q10874	♠ A95		1♠	X	XX
Vul: None	♥ KQ9	♥ A1032	2♣	X	Pass	4♠
North HCP: 14	♦ KQJ	♦ 87532	AP			
South HCP: 10	♣ J8	♣ Q				
Contract: 4♠ N						

Board: 428	North:	South:	West	North	East	South
Dealer: S	♠ AJ5	♠ KQ9862	X	XX	2♦	3♦ <sup>1</sup>
Vul: EW	♥ 1087	♥ AK63	Pass	4NT <sup>2</sup>	Pass	5♠ <sup>3</sup>
North HCP: 12	♦ —	♦ J7	Pass	6♠	AP	
South HCP: 15	♣ AK97653	♣ Q				
Contract: 6♠ S						

1. strength cue bid  
2. Blackwood 0314, for ♠  
3. A=2/5 or 5/5, Q(S)=1

Board: 429	North:	South:	West	North	East	South
Dealer: N	♠ AK976	♠ Q4		1♠	X	XX
Vul: Both	♥ Q6	♥ A10952	2♦	3♣	Pass	3NT
North HCP: 13	♦ A7	♦ KQ3	AP			
South HCP: 12	♣ 10954	♣ J86				
Contract: 3N S						

Board: 430	North:	South:	West	North	East	South
Dealer: S	♠ K10	♠ A97532				1♠
Vul: None	♥ Q10964	♥ J	X	Pass	2♣	2♠
North HCP: 6	♦ 763	♦ 10854	3♣	3♠	X	Pass
South HCP: 12	♣ J102	♣ AK	4♣	AP		
Contract: 4♣ E						

## South hands (Practice Page)

### Transfer after 1M (X)

Board: 426	♠ AJ7653	West Doubles 1♠ if possible.
Dealer: S	♥ AJ97	East Bids 1NT if possible.
Vul: Both	♦ K8	
HCP: 15	♣ Q	You bid first.
Board: 427	♠ A95	East Doubles 1♠ if possible.
Dealer: N	♥ A1032	West Bids 2♣ if possible.
Vul: None	♦ 87532	
HCP: 10	♣ Q	Partner bids first.
Board: 428	♠ KQ9862	West Doubles 1♠ if possible.
Dealer: S	♥ AK63	East Bids 2♦ if possible.
Vul: EW	♦ J7	
HCP: 15	♣ Q	You bid first.
Board: 429	♠ Q4	East Doubles 1♠ if possible.
Dealer: N	♥ A10952	West Bids 2♦ if possible.
Vul: Both	♦ KQ3	
HCP: 12	♣ J86	Partner bids first.
Board: 430	♠ A97532	West Doubles 1♠ if possible.
Dealer: S	♥ J	East Bids 2♣ if possible.
Vul: None	♦ 10854	West Bids 3♣ if possible.
HCP: 12	♣ AK	East Doubles 3♠ if possible.
		West Bids 4♣ if possible.
		You bid first.

## Transfer after 1M (X) Both hands (Answers Page)

Board: 426

Dealer: S

Vul: Both

North HCP: 5

South HCP: 15

Contract: 2♠ S

North:

♠ 8

♥ 104

♦ J9743

♣ A10653

South:

♠ AJ7653

♥ AJ97

♦ K8

♣ Q

West North East South

1♠

X Pass 1NT 2♠

AP

Board: 427

Dealer: N

Vul: None

North HCP: 14

South HCP: 10

Contract: 4♠ N

North:

♠ Q10874

♥ KQ9

♦ KQJ

♣ J8

South:

♠ A95

♥ A1032

♦ 87532

♣ Q

West North East South

1♠ X XX

2♣ X Pass 4♠

AP

Board: 428

Dealer: S

Vul: EW

North HCP: 12

South HCP: 15

Contract: 6♠ S

North:

♠ AJ5

♥ 1087

♦ —

♣ AK97653

South:

♠ KQ9862

♥ AK63

♦ J7

♣ Q

West North East South

1♠

X XX 2♦ 3♦<sup>1</sup>

Pass 4NT<sup>2</sup> Pass 5♠<sup>3</sup>

Pass 6♠ AP

1. strength cue bid
2. Blackwood 0314, for ♠
3. A=2/5 or 5/5, Q(S)=1

Board: 429

Dealer: N

Vul: Both

North HCP: 13

South HCP: 12

Contract: 3N S

North:

♠ AK976

♥ Q6

♦ A7

♣ 10954

South:

♠ Q4

♥ A10952

♦ KQ3

♣ J86

West North East South

1♠ X XX

2♦ 3♣ Pass 3NT

AP

Board: 430

Dealer: S

Vul: None

North HCP: 6

South HCP: 12

Contract: 4♣ E

North:

♠ K10

♥ Q10964

♦ 763

♣ J102

South:

♠ A97532

♥ J

♦ 10854

♣ AK

West North East South

1♠

X Pass 2♣ 2♠

3♣ 3♠ X Pass

4♣ AP



## North hands (Practice Page)

### Transfer after 1M (X)

Board: 431  
Dealer: N  
Vul: NS  
HCP: 13

♠ Q  
♥ A109763  
♦ AK5  
♣ 754

East Doubles 1♥ if possible.  
East Doubles Pass if possible.  
West Bids 2♠ if possible.

You bid first.

Board: 432  
Dealer: S  
Vul: Both  
HCP: 7

♠ AQ  
♥ 104  
♦ J98753  
♣ 972

West Doubles 1♠ if possible.  
East Bids 2♥ if possible.

Partner bids first.

Board: 433  
Dealer: N  
Vul: None  
HCP: 13

♠ K2  
♥ KJ765  
♦ K2  
♣ K1094

East Doubles 1♥ if possible.

You bid first.

Board: 434  
Dealer: S  
Vul: NS  
HCP: 5

♠ QJ2  
♥ 96  
♦ J75  
♣ J8653

West Doubles 1♥ if possible.  
East Bids 1♠ if possible.  
West Bids 3♠ if possible.  
East Bids 4♠ if possible.

Partner bids first.

Board: 435  
Dealer: N  
Vul: EW  
HCP: 14

♠ Q75  
♥ AK1097  
♦ J  
♣ A1053

East Doubles 1♥ if possible.

You bid first.

## Transfer after 1M (X) Both hands (Answers Page)

Board: 431  
 Dealer: N  
 Vul: NS  
 North HCP: 13  
 South HCP: 9  
 Contract: 3♥ N

North:  
 ♠ Q  
 ♥ A109763  
 ♦ AK5  
 ♣ 754

South:  
 ♠ KJ105  
 ♥ K52  
 ♦ Q82  
 ♣ 1092

West	North	East	South
	1♥	X	2♥
Pass	Pass	X	Pass
2♠	3♥	AP	

Board: 432  
 Dealer: S  
 Vul: Both  
 North HCP: 7  
 South HCP: 12  
 Contract: 2♥ E

North:  
 ♠ AQ  
 ♥ 104  
 ♦ J98753  
 ♣ 972

South:  
 ♠ KJ964  
 ♥ K85  
 ♦ Q62  
 ♣ K6

West	North	East	South
			1♠
X	Pass	2♥	AP

Board: 433  
 Dealer: N  
 Vul: None  
 North HCP: 13  
 South HCP: 9  
 Contract: 3♥ N

North:  
 ♠ K2  
 ♥ KJ765  
 ♦ K2  
 ♣ K1094

South:  
 ♠ 98  
 ♥ A10982  
 ♦ 1093  
 ♣ AJ5

West	North	East	South
	1♥	X	2NT <sup>1</sup>
Pass	3♥	AP	

1. Jordan Truscott 2NT

Board: 434  
 Dealer: S  
 Vul: NS  
 North HCP: 5  
 South HCP: 13  
 Contract: 4♠ E

North:  
 ♠ QJ2  
 ♥ 96  
 ♦ J75  
 ♣ J8653

South:  
 ♠ —  
 ♥ AKJ10732  
 ♦ 1032  
 ♣ KQ7

West	North	East	South
			1♥
X	Pass	1♠	2♥
3♠	Pass	4♠	AP

Board: 435  
 Dealer: N  
 Vul: EW  
 North HCP: 14  
 South HCP: 8  
 Contract: 3♥ N

North:  
 ♠ Q75  
 ♥ AK1097  
 ♦ J  
 ♣ A1053

South:  
 ♠ A8632  
 ♥ QJ85  
 ♦ 72  
 ♣ J4

West	North	East	South
	1♥	X	3♥
AP			

## South hands (Practice Page)

### Transfer after 1M (X)

Board: 431      ♠ KJ105  
Dealer: N        ♥ K52  
Vul: NS         ♦ Q82  
HCP: 9          ♣ 1092

East Doubles 1♥ if possible.  
East Doubles Pass if possible.  
West Bids 2♠ if possible.

Partner bids first.

Board: 432      ♠ KJ964  
Dealer: S        ♥ K85  
Vul: Both       ♦ Q62  
HCP: 12         ♣ K6

West Doubles 1♠ if possible.  
East Bids 2♥ if possible.

You bid first.

Board: 433      ♠ 98  
Dealer: N        ♥ A10982  
Vul: None       ♦ 1093  
HCP: 9          ♣ AJ5

East Doubles 1♥ if possible.

Partner bids first.

Board: 434      ♠ —  
Dealer: S        ♥ AKJ10732  
Vul: NS         ♦ 1032  
HCP: 13         ♣ KQ7

West Doubles 1♥ if possible.  
East Bids 1♠ if possible.  
West Bids 3♠ if possible.  
East Bids 4♠ if possible.

You bid first.

Board: 435      ♠ A8632  
Dealer: N        ♥ QJ85  
Vul: EW         ♦ 72  
HCP: 8          ♣ J4

East Doubles 1♥ if possible.

Partner bids first.

## Transfer after 1M (X) Both hands (Answers Page)

Board: 431

Dealer: N

Vul: NS

North HCP: 13

South HCP: 9

Contract: 3♥ N

North:

♠ Q  
♥ A109763  
♦ AK5  
♣ 754

South:

♠ KJ105  
♥ K52  
♦ Q82  
♣ 1092

West	North	East	South
	1♥	X	2♥
Pass	Pass	X	Pass
2♠	3♥	AP	

Board: 432

Dealer: S

Vul: Both

North HCP: 7

South HCP: 12

Contract: 2♥ E

North:

♠ AQ  
♥ 104  
♦ J98753  
♣ 972

South:

♠ KJ964  
♥ K85  
♦ Q62  
♣ K6

West	North	East	South
			1♠
X	Pass	2♥	AP

Board: 433

Dealer: N

Vul: None

North HCP: 13

South HCP: 9

Contract: 3♥ N

North:

♠ K2  
♥ KJ765  
♦ K2  
♣ K1094

South:

♠ 98  
♥ A10982  
♦ 1093  
♣ AJ5

West	North	East	South
	1♥	X	2NT <sup>1</sup>
Pass	3♥	AP	

1. Jordan Truscott 2NT

Board: 434

Dealer: S

Vul: NS

North HCP: 5

South HCP: 13

Contract: 4♠ E

North:

♠ QJ2  
♥ 96  
♦ J75  
♣ J8653

South:

♠ —  
♥ AKJ10732  
♦ 1032  
♣ KQ7

West	North	East	South
			1♥
X	Pass	1♠	2♥
3♠	Pass	4♠	AP

Board: 435

Dealer: N

Vul: EW

North HCP: 14

South HCP: 8

Contract: 3♥ N

North:

♠ Q75  
♥ AK1097  
♦ J  
♣ A1053

South:

♠ A8632  
♥ QJ85  
♦ 72  
♣ J4

West	North	East	South
	1♥	X	3♥
AP			

## North hands (Practice Page)

### Transfer after 1M (X)

Board: 436	♠ QJ852	West Doubles 1♠ if possible.
Dealer: S	♥ 54	
Vul: None	♦ 6	Partner bids first.
HCP: 7	♣ KJ863	
Board: 437	♠ AQJ1083	East Doubles 1♠ if possible.
Dealer: N	♥ 73	West Bids 2♣ if possible.
Vul: NS	♦ Q983	
HCP: 12	♣ K	You bid first.
Board: 438	♠ A963	West Doubles 1♥ if possible.
Dealer: S	♥ 953	West Doubles Pass if possible.
Vul: EW	♦ J873	East Bids 3♦ if possible.
HCP: 6	♣ J2	Partner bids first.
Board: 439	♠ AJ832	East Doubles 1♠ if possible.
Dealer: N	♥ 1084	East Doubles Pass if possible.
Vul: Both	♦ K853	West Bids 3♦ if possible.
HCP: 12	♣ A	You bid first.
Board: 440	♠ 10762	West Doubles 1♥ if possible.
Dealer: S	♥ 976	East Bids 2♦ if possible.
Vul: NS	♦ A10842	West Doubles Pass if possible.
HCP: 4	♣ 5	Partner bids first.

## Transfer after 1M (X) Both hands (Answers Page)

Board: 436

Dealer: S

Vul: None

North HCP: 7

South HCP: 15

Contract: 4♠ S

North:

♠ QJ852

♥ 54

♦ 6

♣ KJ863

South:

♠ AK10964

♥ K8

♦ J10

♣ A102

West North East South

1♠

X 4♠ AP

Board: 437

Dealer: N

Vul: NS

North HCP: 12

South HCP: 10

Contract: 3♠ N

North:

♠ AQJ1083

♥ 73

♦ Q983

♣ K

South:

♠ 74

♥ J642

♦ K65

♣ AQ92

West North East South

1♠ X XX

2♣ 2♠ Pass 3♠

AP

Board: 438

Dealer: S

Vul: EW

North HCP: 6

South HCP: 14

Contract: 3♥ S

North:

♠ A963

♥ 953

♦ J873

♣ J2

South:

♠ KQ5

♥ KJ862

♦ K5

♣ Q87

West North East South

1♥

X 2♥ Pass Pass

X Pass 3♦ 3♥

AP

Board: 439

Dealer: N

Vul: Both

North HCP: 12

South HCP: 5

Contract: 3♦ W

North:

♠ AJ832

♥ 1084

♦ K853

♣ A

South:

♠ 1097

♥ 963

♦ 76

♣ KQ1053

West North East South

1♠ X 2♠

Pass Pass X Pass

3♦ AP

Board: 440

Dealer: S

Vul: NS

North HCP: 4

South HCP: 13

Contract: 2♥ X S

North:

♠ 10762

♥ 976

♦ A10842

♣ 5

South:

♠ KJ4

♥ KJ853

♦ Q

♣ QJ73

West North East South

1♥

X Pass 2♦ X

Pass 2♥ Pass Pass

X AP

## South hands (Practice Page)

### Transfer after 1M (X)

Board: 436	♠ AK10964	West Doubles 1♠ if possible.
Dealer: S	♥ K8	
Vul: None	♦ J10	You bid first.
HCP: 15	♣ A102	
Board: 437	♠ 74	East Doubles 1♠ if possible.
Dealer: N	♥ J642	West Bids 2♣ if possible.
Vul: NS	♦ K65	
HCP: 10	♣ AQ92	Partner bids first.
Board: 438	♠ KQ5	West Doubles 1♥ if possible.
Dealer: S	♥ KJ862	West Doubles Pass if possible.
Vul: EW	♦ K5	East Bids 3♦ if possible.
HCP: 14	♣ Q87	You bid first.
Board: 439	♠ 1097	East Doubles 1♠ if possible.
Dealer: N	♥ 963	East Doubles Pass if possible.
Vul: Both	♦ 76	West Bids 3♦ if possible.
HCP: 5	♣ KQ1053	Partner bids first.
Board: 440	♠ KJ4	West Doubles 1♥ if possible.
Dealer: S	♥ KJ853	East Bids 2♦ if possible.
Vul: NS	♦ Q	West Doubles Pass if possible.
HCP: 13	♣ QJ73	You bid first.

## Transfer after 1M (X) Both hands (Answers Page)

Board: 436

Dealer: S

Vul: None

North HCP: 7

South HCP: 15

Contract: 4♠ S

North:

♠ QJ852

♥ 54

♦ 6

♣ KJ863

South:

♠ AK10964

♥ K8

♦ J10

♣ A102

West North East South

1♠

X 4♠ AP

Board: 437

Dealer: N

Vul: NS

North HCP: 12

South HCP: 10

Contract: 3♠ N

North:

♠ AQJ1083

♥ 73

♦ Q983

♣ K

South:

♠ 74

♥ J642

♦ K65

♣ AQ92

West North East South

1♠ X XX

2♣ 2♠ Pass 3♠

AP

Board: 438

Dealer: S

Vul: EW

North HCP: 6

South HCP: 14

Contract: 3♥ S

North:

♠ A963

♥ 953

♦ J873

♣ J2

South:

♠ KQ5

♥ KJ862

♦ K5

♣ Q87

West North East South

1♥

X 2♥ Pass Pass

X Pass 3♦ 3♥

AP

Board: 439

Dealer: N

Vul: Both

North HCP: 12

South HCP: 5

Contract: 3♦ W

North:

♠ AJ832

♥ 1084

♦ K853

♣ A

South:

♠ 1097

♥ 963

♦ 76

♣ KQ1053

West North East South

1♠ X 2♠

Pass Pass X Pass

3♦ AP

Board: 440

Dealer: S

Vul: NS

North HCP: 4

South HCP: 13

Contract: 2♥ X S

North:

♠ 10762

♥ 976

♦ A10842

♣ 5

South:

♠ KJ4

♥ KJ853

♦ Q

♣ QJ73

West North East South

1♥

X Pass 2♦ X

Pass 2♥ Pass Pass

X AP



## North hands (Practice Page)

### Transfer after 1M (X)

Board: 441      ♠ AQJ87  
Dealer: N        ♥ J9  
Vul: EW        ♦ A54  
HCP: 13        ♣ J103

East Doubles 1♠ if possible.

You bid first.

Board: 442      ♠ 986  
Dealer: S        ♥ 63  
Vul: Both      ♦ 109763  
HCP: 1        ♣ J108

West Doubles 1♥ if possible.

East Bids 1♠ if possible.

West Bids 2♠ if possible.

East Bids 4♠ if possible.

Partner bids first.

Board: 443      ♠ Q2  
Dealer: N        ♥ AQJ7632  
Vul: None      ♦ J  
HCP: 13        ♣ QJ3

East Doubles 1♥ if possible.

West Bids 1♠ if possible.

East Bids 2♠ if possible.

West Doubles 3♥ if possible.

You bid first.

Board: 444      ♠ 1072  
Dealer: S        ♥ K94  
Vul: EW        ♦ K84  
HCP: 8        ♣ Q873

West Doubles 1♠ if possible.

Partner bids first.

Board: 445      ♠ AJ4  
Dealer: N        ♥ KJ874  
Vul: Both      ♦ J2  
HCP: 13        ♣ QJ2

East Doubles 1♥ if possible.

West Bids 5♦ if possible.

You bid first.

# Transfer after 1M (X) Both hands (Answers Page)

Board: 441

Dealer: N

Vul: EW

North HCP: 13

South HCP: 4

Contract: 3♠ N

North:

♠ AQJ87

♥ J9

♦ A54

♣ J103

South:

♠ 6432

♥ Q74

♦ 983

♣ Q65

West North East South

1♠ X 3♠

AP

Board: 442

Dealer: S

Vul: Both

North HCP: 1

South HCP: 14

Contract: 4♠ E

North:

♠ 986

♥ 63

♦ 109763

♣ J108

South:

♠ K10

♥ KQ9842

♦ AQ8

♣ 52

West North East South

1♥

X Pass 1♠ 2♥

2♠ Pass 4♠ AP

Board: 443

Dealer: N

Vul: None

North HCP: 13

South HCP: 8

Contract: 3♥ X N

North:

♠ Q2

♥ AQJ7632

♦ J

♣ QJ3

South:

♠ A85

♥ 104

♦ 8742

♣ A965

West North East South

1♥ X Pass

1♠ 2♥ 2♠ 3♥

X AP

Board: 444

Dealer: S

Vul: EW

North HCP: 8

South HCP: 15

Contract: 4♠ S

North:

♠ 1072

♥ K94

♦ K84

♣ Q873

South:

♠ AKJ9863

♥ 2

♦ 9

♣ AK109

West North East South

1♠

X 2♠ Pass 4♦<sup>1</sup>

Pass 4♠ AP

1. Splinter

Board: 445

Dealer: N

Vul: Both

North HCP: 13

South HCP: 3

Contract: 5♦ W

North:

♠ AJ4

♥ KJ874

♦ J2

♣ QJ2

South:

♠ K10876

♥ 109

♦ 3

♣ 109743

West North East South

1♥ X Pass

5♦ AP

## South hands (Practice Page)

### Transfer after 1M (X)

Board: 441      ♠ 6432  
Dealer: N        ♥ Q74  
Vul: EW        ♦ 983  
HCP: 4          ♣ Q65

East Doubles 1♠ if possible.

Partner bids first.

Board: 442      ♠ K10  
Dealer: S        ♥ KQ9842  
Vul: Both      ♦ AQ8  
HCP: 14        ♣ 52

West Doubles 1♥ if possible.

East Bids 1♠ if possible.

West Bids 2♠ if possible.

East Bids 4♠ if possible.

You bid first.

Board: 443      ♠ A85  
Dealer: N        ♥ 104  
Vul: None      ♦ 8742  
HCP: 8          ♣ A965

East Doubles 1♥ if possible.

West Bids 1♠ if possible.

East Bids 2♠ if possible.

West Doubles 3♥ if possible.

Partner bids first.

Board: 444      ♠ AKJ9863  
Dealer: S        ♥ 2  
Vul: EW        ♦ 9  
HCP: 15        ♣ AK109

West Doubles 1♠ if possible.

You bid first.

Board: 445      ♠ K10876  
Dealer: N        ♥ 109  
Vul: Both      ♦ 3  
HCP: 3          ♣ 109743

East Doubles 1♥ if possible.

West Bids 5♦ if possible.

Partner bids first.

# Transfer after 1M (X) Both hands (Answers Page)

Board: 441

Dealer: N

Vul: EW

North HCP: 13

South HCP: 4

Contract: 3♠ N

North:

♠ AQJ87

♥ J9

♦ A54

♣ J103

South:

♠ 6432

♥ Q74

♦ 983

♣ Q65

West North East South

1♠

X

3♠

AP

Board: 442

Dealer: S

Vul: Both

North HCP: 1

South HCP: 14

Contract: 4♠ E

North:

♠ 986

♥ 63

♦ 109763

♣ J108

South:

♠ K10

♥ KQ9842

♦ AQ8

♣ 52

West North East South

1♥

X

Pass

1♠

2♥

2♠

Pass

4♠

AP

Board: 443

Dealer: N

Vul: None

North HCP: 13

South HCP: 8

Contract: 3♥ X N

North:

♠ Q2

♥ AQJ7632

♦ J

♣ QJ3

South:

♠ A85

♥ 104

♦ 8742

♣ A965

West North East South

1♥

X

Pass

1♠

2♥

2♠

3♥

X

AP

Board: 444

Dealer: S

Vul: EW

North HCP: 8

South HCP: 15

Contract: 4♠ S

North:

♠ 1072

♥ K94

♦ K84

♣ Q873

South:

♠ AKJ9863

♥ 2

♦ 9

♣ AK109

West North East South

1♠

X

2♠

Pass

4♦<sup>1</sup>

Pass

4♠

AP

1. Splinter

Board: 445

Dealer: N

Vul: Both

North HCP: 13

South HCP: 3

Contract: 5♦ W

North:

♠ AJ4

♥ KJ874

♦ J2

♣ QJ2

South:

♠ K10876

♥ 109

♦ 3

♣ 109743

West North East South

1♥

X

Pass

5♦

AP

## North hands (Practice Page)

### Transfer after 1M (X)

Board: 446      ♠ 10752  
Dealer: S        ♥ AJ753  
Vul: None        ♦ 1087  
HCP: 6           ♣ J

West Doubles 1♥ if possible.

Partner bids first.

Board: 447      ♠ AKJ10832  
Dealer: N        ♥ Q10  
Vul: NS          ♦ A9  
HCP: 14          ♣ 96

East Doubles 1♠ if possible.

West Bids 2♣ if possible.

West Bids 3♣ if possible.

You bid first.

Board: 448      ♠ 1093  
Dealer: S        ♥ AJ32  
Vul: Both        ♦ 643  
HCP: 6           ♣ J102

West Doubles 1♠ if possible.

Partner bids first.

Board: 449      ♠ A10742  
Dealer: N        ♥ 10865  
Vul: None        ♦ AJ8  
HCP: 13          ♣ A

East Doubles 1♠ if possible.

You bid first.

Board: 450      ♠ AQ1063  
Dealer: S        ♥ 10986  
Vul: NS          ♦ 82  
HCP: 6           ♣ 64

West Doubles 1♥ if possible.

East Doubles 2♥ if possible.

West Bids 3♦ if possible.

West Bids 4♦ if possible.

Partner bids first.

# Transfer after 1M (X) Both hands (Answers Page)

Board: 446

Dealer: S

Vul: None

North HCP: 6

South HCP: 13

Contract: 4♥ S

North:

♠ 10752

♥ AJ753

♦ 1087

♣ J

South:

♠ Q

♥ KQ1092

♦ K52

♣ K962

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

1♥

X	4♥	AP	
---	----	----	--

Board: 447

Dealer: N

Vul: NS

North HCP: 14

South HCP: 2

Contract: 3♠ N

North:

♠ AKJ10832

♥ Q10

♦ A9

♣ 96

South:

♠ 974

♥ 6542

♦ Q72

♣ 1073

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

	1♠	X	Pass
--	----	---	------

2♣	2♠	Pass	Pass
----	----	------	------

3♣	3♠	AP	
----	----	----	--

Board: 448

Dealer: S

Vul: Both

North HCP: 6

South HCP: 12

Contract: 2♠ S

North:

♠ 1093

♥ AJ32

♦ 643

♣ J102

South:

♠ QJ876

♥ K95

♦ AQ10

♣ 93

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

1♠

X	2♠	AP	
---	----	----	--

Board: 449

Dealer: N

Vul: None

North HCP: 13

South HCP: 9

Contract: 4♠ N

North:

♠ A10742

♥ 10865

♦ AJ8

♣ A

South:

♠ KQ853

♥ Q

♦ Q2

♣ 109642

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

	1♠	X	2NT <sup>1</sup>
--	----	---	------------------

Pass	4♠	AP	
------	----	----	--

1. Jordan Truscott 2NT

Board: 450

Dealer: S

Vul: NS

North HCP: 6

South HCP: 12

Contract: 4♦ W

North:

♠ AQ1063

♥ 10986

♦ 82

♣ 64

South:

♠ 42

♥ AKJ54

♦ 103

♣ KJ75

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

1♥

X	2♥	X <sup>1</sup>	Pass
---	----	----------------	------

3♦	3♥	Pass	Pass
----	----	------	------

4♦	AP		
----	----	--	--

1. Responsive double

## South hands (Practice Page)

### Transfer after 1M (X)

Board: 446	♠ Q	West Doubles 1♥ if possible.
Dealer: S	♥ KQ1092	
Vul: None	♦ K52	You bid first.
HCP: 13	♣ K962	

Board: 447	♠ 974	East Doubles 1♠ if possible.
Dealer: N	♥ 6542	West Bids 2♣ if possible.
Vul: NS	♦ Q72	West Bids 3♣ if possible.
HCP: 2	♣ 1073	Partner bids first.

Board: 448	♠ QJ876	West Doubles 1♠ if possible.
Dealer: S	♥ K95	
Vul: Both	♦ AQ10	You bid first.
HCP: 12	♣ 93	

Board: 449	♠ KQ853	East Doubles 1♠ if possible.
Dealer: N	♥ Q	
Vul: None	♦ Q2	Partner bids first.
HCP: 9	♣ 109642	

Board: 450	♠ 42	West Doubles 1♥ if possible.
Dealer: S	♥ AKJ54	East Doubles 2♥ if possible.
Vul: NS	♦ 103	West Bids 3♦ if possible.
HCP: 12	♣ KJ75	West Bids 4♦ if possible.
		You bid first.

# Transfer after 1M (X) Both hands (Answers Page)

Board: 446

Dealer: S

Vul: None

North HCP: 6

South HCP: 13

Contract: 4♥ S

North:

♠ 10752

♥ AJ753

♦ 1087

♣ J

South:

♠ Q

♥ KQ1092

♦ K52

♣ K962

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

1♥

X	4♥	AP	
---	----	----	--

Board: 447

Dealer: N

Vul: NS

North HCP: 14

South HCP: 2

Contract: 3♠ N

North:

♠ AKJ10832

♥ Q10

♦ A9

♣ 96

South:

♠ 974

♥ 6542

♦ Q72

♣ 1073

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

	1♠	X	Pass
--	----	---	------

2♣	2♠	Pass	Pass
----	----	------	------

3♣	3♠	AP	
----	----	----	--

Board: 448

Dealer: S

Vul: Both

North HCP: 6

South HCP: 12

Contract: 2♠ S

North:

♠ 1093

♥ AJ32

♦ 643

♣ J102

South:

♠ QJ876

♥ K95

♦ AQ10

♣ 93

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

1♠

X	2♠	AP	
---	----	----	--

Board: 449

Dealer: N

Vul: None

North HCP: 13

South HCP: 9

Contract: 4♠ N

North:

♠ A10742

♥ 10865

♦ AJ8

♣ A

South:

♠ KQ853

♥ Q

♦ Q2

♣ 109642

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

	1♠	X	2NT <sup>1</sup>
--	----	---	------------------

Pass	4♠	AP	
------	----	----	--

1. Jordan Truscott 2NT

Board: 450

Dealer: S

Vul: NS

North HCP: 6

South HCP: 12

Contract: 4♦ W

North:

♠ AQ1063

♥ 10986

♦ 82

♣ 64

South:

♠ 42

♥ AKJ54

♦ 103

♣ KJ75

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

1♥

X	2♥	X <sup>1</sup>	Pass
---	----	----------------	------

3♦	3♥	Pass	Pass
----	----	------	------

4♦	AP		
----	----	--	--

1. Responsive double



## North hands (Practice Page)

### Transfer after 1M (X)

Board: 451      ♠ —      East Doubles 1♥ if possible.  
Dealer: N      ♥ AKQ843  
Vul: EW      ♦ J742      You bid first.  
HCP: 13      ♣ K86

Board: 452      ♠ 843      West Doubles 1♠ if possible.  
Dealer: S      ♥ Q1054      East Bids 2♣ if possible.  
Vul: None      ♦ J82      East Doubles 2♠ if possible.  
HCP: 3      ♣ 983      West Bids 3♣ if possible.  
Partner bids first.

Board: 453      ♠ KQ9432      East Doubles 1♠ if possible.  
Dealer: N      ♥ K84      West Bids 3♦ if possible.  
Vul: NS      ♦ A85      East Bids 5♦ if possible.  
HCP: 15      ♣ K      You bid first.

Board: 454      ♠ —      West Doubles 1♥ if possible.  
Dealer: S      ♥ AQJ52  
Vul: EW      ♦ 752      Partner bids first.  
HCP: 13      ♣ AQ1074

Board: 455      ♠ AJ10732      East Doubles 1♠ if possible.  
Dealer: N      ♥ K7      East Doubles Pass if possible.  
Vul: Both      ♦ KJ8      West Bids 3♥ if possible.  
HCP: 12      ♣ 86      You bid first.

# Transfer after 1M (X) Both hands (Answers Page)

Board: 451  
Dealer: N  
Vul: EW  
North HCP: 13  
South HCP: 10  
Contract: 5♥ N

North:  
♠ —  
♥ AKQ843  
♦ J742  
♣ K86

South:  
♠ Q987  
♥ J1065  
♦ 8  
♣ AQJ9

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

1. Splinter  
2. Blackwood 0314, for ♥  
3. A=1/5 or 4/5

Board: 452  
Dealer: S  
Vul: None  
North HCP: 3  
South HCP: 18  
Contract: 3♣ E

North:  
♠ 843  
♥ Q1054  
♦ J82  
♣ 983

South:  
♠ AK752  
♥ J9  
♦ KQ53  
♣ AJ

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

Board: 453  
Dealer: N  
Vul: NS  
North HCP: 15  
South HCP: 5  
Contract: 5♠ N

North:  
♠ KQ9432  
♥ K84  
♦ A85  
♣ K

South:  
♠ J1085  
♥ 1092  
♦ 6  
♣ A10652

West	North	East	South
	1♠	X	2♠
3♦	4♠	5♦	5♠
AP			

Board: 454  
Dealer: S  
Vul: EW  
North HCP: 13  
South HCP: 12  
Contract: 6♥ S

North:  
♠ —  
♥ AQJ52  
♦ 752  
♣ AQ1074

South:  
♠ A984  
♥ K8764  
♦ A103  
♣ J

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

1. Jordan Truscott 2NT  
2. Blackwood 0314, for ♥  
3. A=0/5 or 3/5

Board: 455  
Dealer: N  
Vul: Both  
North HCP: 12  
South HCP: 8  
Contract: 3♠ N

North:  
♠ AJ10732  
♥ K7  
♦ KJ8  
♣ 86

South:  
♠ Q84  
♥ 82  
♦ 543  
♣ AQ1032

West	North	East	South
	1♠	X	2♠
Pass	Pass	X	Pass
3♥	3♠	AP	

## South hands (Practice Page)

### Transfer after 1M (X)

Board: 451      ♠ Q987  
Dealer: N        ♥ J1065  
Vul: EW         ♦ 8  
HCP: 10         ♣ AQJ9

East Doubles 1♥ if possible.

Partner bids first.

Board: 452      ♠ AK752  
Dealer: S        ♥ J9  
Vul: None       ♦ KQ53  
HCP: 18         ♣ AJ

West Doubles 1♠ if possible.

East Bids 2♣ if possible.

East Doubles 2♠ if possible.

West Bids 3♣ if possible.

You bid first.

Board: 453      ♠ J1085  
Dealer: N        ♥ 1092  
Vul: NS         ♦ 6  
HCP: 5          ♣ A10652

East Doubles 1♠ if possible.

West Bids 3♦ if possible.

East Bids 5♦ if possible.

Partner bids first.

Board: 454      ♠ A984  
Dealer: S        ♥ K8764  
Vul: EW         ♦ A103  
HCP: 12         ♣ J

West Doubles 1♥ if possible.

You bid first.

Board: 455      ♠ Q84  
Dealer: N        ♥ 82  
Vul: Both       ♦ 543  
HCP: 8          ♣ AQ1032

East Doubles 1♠ if possible.

East Doubles Pass if possible.

West Bids 3♥ if possible.

Partner bids first.

# Transfer after 1M (X) Both hands (Answers Page)

Board: 451  
Dealer: N  
Vul: EW  
North HCP: 13  
South HCP: 10  
Contract: 5♥ N

North:  
♠ —  
♥ AKQ843  
♦ J742  
♣ K86

South:  
♠ Q987  
♥ J1065  
♦ 8  
♣ AQJ9

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

1. Splinter  
2. Blackwood 0314, for ♥  
3. A=1/5 or 4/5

Board: 452  
Dealer: S  
Vul: None  
North HCP: 3  
South HCP: 18  
Contract: 3♣ E

North:  
♠ 843  
♥ Q1054  
♦ J82  
♣ 983

South:  
♠ AK752  
♥ J9  
♦ KQ53  
♣ AJ

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

Board: 453  
Dealer: N  
Vul: NS  
North HCP: 15  
South HCP: 5  
Contract: 5♠ N

North:  
♠ KQ9432  
♥ K84  
♦ A85  
♣ K

South:  
♠ J1085  
♥ 1092  
♦ 6  
♣ A10652

West	North	East	South
	1♠	X	2♠
3♦	4♠	5♦	5♠
AP			

Board: 454  
Dealer: S  
Vul: EW  
North HCP: 13  
South HCP: 12  
Contract: 6♥ S

North:  
♠ —  
♥ AQJ52  
♦ 752  
♣ AQ1074

South:  
♠ A984  
♥ K8764  
♦ A103  
♣ J

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

1. Jordan Truscott 2NT  
2. Blackwood 0314, for ♥  
3. A=0/5 or 3/5

Board: 455  
Dealer: N  
Vul: Both  
North HCP: 12  
South HCP: 8  
Contract: 3♠ N

North:  
♠ AJ10732  
♥ K7  
♦ KJ8  
♣ 86

South:  
♠ Q84  
♥ 82  
♦ 543  
♣ AQ1032

West	North	East	South
	1♠	X	2♠
Pass	Pass	X	Pass
3♥	3♠	AP	

## North hands (Practice Page)

### Transfer after 1M (X)

Board: 456      ♠ J1032  
Dealer: S        ♥ Q74  
Vul: NS         ♦ J842  
HCP: 4          ♣ 63

West Doubles 1♠ if possible.  
East Bids 2♣ if possible.  
West Bids 3♣ if possible.

Partner bids first.

Board: 457      ♠ AKJ985  
Dealer: N        ♥ 987  
Vul: EW         ♦ A62  
HCP: 12         ♣ 7

East Doubles 1♠ if possible.  
West Bids 2♣ if possible.

You bid first.

Board: 458      ♠ 1082  
Dealer: S        ♥ 8765  
Vul: Both       ♦ 10843  
HCP: 2          ♣ Q2

West Doubles 1♠ if possible.  
East Bids 2♥ if possible.  
East Doubles 2♠ if possible.  
West Bids 4♥ if possible.

Partner bids first.

Board: 459      ♠ AK965  
Dealer: N        ♥ 86  
Vul: None       ♦ K64  
HCP: 13         ♣ QJ5

East Doubles 1♠ if possible.  
East Doubles Pass if possible.  
West Bids 3♣ if possible.

You bid first.

Board: 460      ♠ J109  
Dealer: S        ♥ J106  
Vul: EW         ♦ 7652  
HCP: 7          ♣ AJ4

West Doubles 1♠ if possible.  
East Bids 3♦ if possible.

Partner bids first.

## Transfer after 1M (X) Both hands (Answers Page)

Board: 456	North:	South:	West	North	East	South
Dealer: S	♠ J1032	♠ AK984				1♠
Vul: NS	♥ Q74	♥ 953	X	Pass	2♣	Pass
North HCP: 4	♦ J842	♦ AQ5	3♣	AP		
South HCP: 14	♣ 63	♣ J5				
Contract: 3♣ E						

Board: 457	North:	South:	West	North	East	South
Dealer: N	♠ AKJ985	♠ 62		1♠	X	XX
Vul: EW	♥ 987	♥ AJ64	2♣	2♠	Pass	4♠
North HCP: 12	♦ A62	♦ Q1083	AP			
South HCP: 11	♣ 7	♣ A105				
Contract: 4♠ N						

Board: 458	North:	South:	West	North	East	South
Dealer: S	♠ 1082	♠ K9765				1♠
Vul: Both	♥ 8765	♥ 10	X	Pass	2♥	X
North HCP: 2	♦ 10843	♦ AQJ	Pass	2♠	X	Pass
South HCP: 14	♣ Q2	♣ A1043	4♥	AP		
Contract: 4♥ E						

Board: 459	North:	South:	West	North	East	South
Dealer: N	♠ AK965	♠ 742		1♠	X	2♠
Vul: None	♥ 86	♥ J1092	Pass	Pass	X	Pass
North HCP: 13	♦ K64	♦ A93	3♣	AP		
South HCP: 8	♣ QJ5	♣ K93				
Contract: 3♣ W						

Board: 460	North:	South:	West	North	East	South
Dealer: S	♠ J109	♠ AQ6532				1♠
Vul: EW	♥ J106	♥ A93	X	2♠	3♦	3♠
North HCP: 7	♦ 7652	♦ —	AP			
South HCP: 12	♣ AJ4	♣ Q632				
Contract: 3♠ S						

## South hands (Practice Page)

### Transfer after 1M (X)

Board: 456      ♠ AK984  
Dealer: S        ♥ 953  
Vul: NS         ♦ AQ5  
HCP: 14         ♣ J5

West Doubles 1♠ if possible.  
East Bids 2♣ if possible.  
West Bids 3♣ if possible.

You bid first.

Board: 457      ♠ 62  
Dealer: N        ♥ AJ64  
Vul: EW         ♦ Q1083  
HCP: 11         ♣ A105

East Doubles 1♠ if possible.  
West Bids 2♣ if possible.

Partner bids first.

Board: 458      ♠ K9765  
Dealer: S        ♥ 10  
Vul: Both       ♦ AQJ  
HCP: 14         ♣ A1043

West Doubles 1♠ if possible.  
East Bids 2♥ if possible.  
East Doubles 2♠ if possible.  
West Bids 4♥ if possible.

You bid first.

Board: 459      ♠ 742  
Dealer: N        ♥ J1092  
Vul: None       ♦ A93  
HCP: 8         ♣ K93

East Doubles 1♠ if possible.  
East Doubles Pass if possible.  
West Bids 3♣ if possible.

Partner bids first.

Board: 460      ♠ AQ6532  
Dealer: S        ♥ A93  
Vul: EW         ♦ —  
HCP: 12         ♣ Q632

West Doubles 1♠ if possible.  
East Bids 3♦ if possible.

You bid first.

## Transfer after 1M (X) Both hands (Answers Page)

Board: 456	North:	South:	West	North	East	South
Dealer: S	♠ J1032	♠ AK984				1♠
Vul: NS	♥ Q74	♥ 953	X	Pass	2♣	Pass
North HCP: 4	♦ J842	♦ AQ5	3♣	AP		
South HCP: 14	♣ 63	♣ J5				
Contract: 3♣ E						

Board: 457	North:	South:	West	North	East	South
Dealer: N	♠ AKJ985	♠ 62		1♠	X	XX
Vul: EW	♥ 987	♥ AJ64	2♣	2♠	Pass	4♠
North HCP: 12	♦ A62	♦ Q1083	AP			
South HCP: 11	♣ 7	♣ A105				
Contract: 4♠ N						

Board: 458	North:	South:	West	North	East	South
Dealer: S	♠ 1082	♠ K9765				1♠
Vul: Both	♥ 8765	♥ 10	X	Pass	2♥	X
North HCP: 2	♦ 10843	♦ AQJ	Pass	2♠	X	Pass
South HCP: 14	♣ Q2	♣ A1043	4♥	AP		
Contract: 4♥ E						

Board: 459	North:	South:	West	North	East	South
Dealer: N	♠ AK965	♠ 742		1♠	X	2♠
Vul: None	♥ 86	♥ J1092	Pass	Pass	X	Pass
North HCP: 13	♦ K64	♦ A93	3♣	AP		
South HCP: 8	♣ QJ5	♣ K93				
Contract: 3♣ W						

Board: 460	North:	South:	West	North	East	South
Dealer: S	♠ J109	♠ AQ6532				1♠
Vul: EW	♥ J106	♥ A93	X	2♠	3♦	3♠
North HCP: 7	♦ 7652	♦ —	AP			
South HCP: 12	♣ AJ4	♣ Q632				
Contract: 3♠ S						



## North hands (Practice Page)

### Transfer after 1M (X)

Board: 461  
Dealer: N  
Vul: Both  
HCP: 12

♠ —  
♥ KQJ872  
♦ J643  
♣ AJ4

East Doubles 1♥ if possible.  
West Bids 2♠ if possible.  
East Bids 3♠ if possible.

You bid first.

Board: 462  
Dealer: S  
Vul: None  
HCP: 9

♠ 973  
♥ J975  
♦ AKJ7  
♣ 83

West Doubles 1♠ if possible.  
West Doubles Pass if possible.  
East Bids 3♣ if possible.

Partner bids first.

Board: 463  
Dealer: N  
Vul: NS  
HCP: 12

♠ AK62  
♥ J10762  
♦ 10  
♣ A92

East Doubles 1♥ if possible.

You bid first.

Board: 464  
Dealer: S  
Vul: Both  
HCP: 13

♠ K75  
♥ K7642  
♦ K3  
♣ A52

West Doubles 1♠ if possible.  
East Bids 2♣ if possible.

Partner bids first.

Board: 465  
Dealer: N  
Vul: None  
HCP: 18

♠ AJ10953  
♥ A10  
♦ AK82  
♣ Q

East Doubles 1♠ if possible.

You bid first.

# Transfer after 1M (X) Both hands (Answers Page)

Board: 461  
Dealer: N  
Vul: Both  
North HCP: 12  
South HCP: 5  
Contract: 3♠ W

North:  
♠ —  
♥ KQJ872  
♦ J643  
♣ AJ4

South:  
♠ 932  
♥ 653  
♦ K10972  
♣ Q9

West	North	East	South
	1♥	X	2♥
2♠	3♥	3♣	AP

Board: 462  
Dealer: S  
Vul: None  
North HCP: 9  
South HCP: 13  
Contract: 3♠ S

North:  
♠ 973  
♥ J975  
♦ AKJ7  
♣ 83

South:  
♠ KQJ1054  
♥ A43  
♦ 64  
♣ QJ

West	North	East	South
			1♠
X	2♠	Pass	Pass
X	Pass	3♣	3♠
AP			

Board: 463  
Dealer: N  
Vul: NS  
North HCP: 12  
South HCP: 14  
Contract: 6♥ N

North:  
♠ AK62  
♥ J10762  
♦ 10  
♣ A92

South:  
♠ 108  
♥ AK543  
♦ AJ653  
♣ Q

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

1. Splinter
2. Blackwood 0314, for ♥
3. A=2/5 or 5/5, Q(H)=0

Board: 464  
Dealer: S  
Vul: Both  
North HCP: 13  
South HCP: 13  
Contract: 4♠ S

North:  
♠ K75  
♥ K7642  
♦ K3  
♣ A52

South:  
♠ AQJ1064  
♥ Q98  
♦ A10  
♣ 108

West	North	East	South
			1♠
X	XX	2♣	2♠
Pass	4♠	AP	

Board: 465  
Dealer: N  
Vul: None  
North HCP: 18  
South HCP: 9  
Contract: 4♠ N

North:  
♠ AJ10953  
♥ A10  
♦ AK82  
♣ Q

South:  
♠ Q62  
♥ QJ82  
♦ 7  
♣ KJ432

West	North	East	South
	1♠	X	3♠
Pass	4♠	AP	

## South hands (Practice Page)

### Transfer after 1M (X)

Board: 461  
Dealer: N  
Vul: Both  
HCP: 5

♠ 932  
♥ 653  
♦ K10972  
♣ Q9

East Doubles 1♥ if possible.  
West Bids 2♠ if possible.  
East Bids 3♠ if possible.

Partner bids first.

Board: 462  
Dealer: S  
Vul: None  
HCP: 13

♠ KQJ1054  
♥ A43  
♦ 64  
♣ QJ

West Doubles 1♠ if possible.  
West Doubles Pass if possible.  
East Bids 3♣ if possible.

You bid first.

Board: 463  
Dealer: N  
Vul: NS  
HCP: 14

♠ 108  
♥ AK543  
♦ AJ653  
♣ Q

East Doubles 1♥ if possible.

Partner bids first.

Board: 464  
Dealer: S  
Vul: Both  
HCP: 13

♠ AQJ1064  
♥ Q98  
♦ A10  
♣ 108

West Doubles 1♠ if possible.  
East Bids 2♣ if possible.

You bid first.

Board: 465  
Dealer: N  
Vul: None  
HCP: 9

♠ Q62  
♥ QJ82  
♦ 7  
♣ KJ432

East Doubles 1♠ if possible.

Partner bids first.

# Transfer after 1M (X) Both hands (Answers Page)

Board: 461  
Dealer: N  
Vul: Both  
North HCP: 12  
South HCP: 5  
Contract: 3♠ W

North:  
♠ —  
♥ KQJ872  
♦ J643  
♣ AJ4

South:  
♠ 932  
♥ 653  
♦ K10972  
♣ Q9

West	North	East	South
	1♥	X	2♥
2♠	3♥	3♣	AP

Board: 462  
Dealer: S  
Vul: None  
North HCP: 9  
South HCP: 13  
Contract: 3♠ S

North:  
♠ 973  
♥ J975  
♦ AKJ7  
♣ 83

South:  
♠ KQJ1054  
♥ A43  
♦ 64  
♣ QJ

West	North	East	South
			1♠
X	2♠	Pass	Pass
X	Pass	3♣	3♠
AP			

Board: 463  
Dealer: N  
Vul: NS  
North HCP: 12  
South HCP: 14  
Contract: 6♥ N

North:  
♠ AK62  
♥ J10762  
♦ 10  
♣ A92

South:  
♠ 108  
♥ AK543  
♦ AJ653  
♣ Q

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

1. Splinter
2. Blackwood 0314, for ♥
3. A=2/5 or 5/5, Q(H)=0

Board: 464  
Dealer: S  
Vul: Both  
North HCP: 13  
South HCP: 13  
Contract: 4♠ S

North:  
♠ K75  
♥ K7642  
♦ K3  
♣ A52

South:  
♠ AQJ1064  
♥ Q98  
♦ A10  
♣ 108

West	North	East	South
			1♠
X	XX	2♣	2♠
Pass	4♠	AP	

Board: 465  
Dealer: N  
Vul: None  
North HCP: 18  
South HCP: 9  
Contract: 4♠ N

North:  
♠ AJ10953  
♥ A10  
♦ AK82  
♣ Q

South:  
♠ Q62  
♥ QJ82  
♦ 7  
♣ KJ432

West	North	East	South
	1♠	X	3♠
Pass	4♠	AP	

## North hands (Practice Page)

### Transfer after 1M (X)

Board: 466      ♠ A632  
Dealer: S        ♥ 652  
Vul: NS         ♦ 65  
HCP: 4          ♣ 9732

West Doubles 1♥ if possible.  
East Bids 2♦ if possible.  
West Bids 3♦ if possible.

Partner bids first.

Board: 467      ♠ AK1042  
Dealer: N        ♥ QJ4  
Vul: EW         ♦ AJ6  
HCP: 18        ♣ K3

East Doubles 1♠ if possible.

You bid first.

Board: 468      ♠ 976  
Dealer: S        ♥ 632  
Vul: None       ♦ Q763  
HCP: 3          ♣ J98

West Doubles 1♠ if possible.  
East Bids 2♥ if possible.

Partner bids first.

Board: 469      ♠ AKQ8742  
Dealer: N        ♥ —  
Vul: NS         ♦ J73  
HCP: 13        ♣ K95

East Doubles 1♠ if possible.  
West Bids 2♥ if possible.

You bid first.

Board: 470      ♠ 107  
Dealer: S        ♥ 106  
Vul: EW         ♦ A109764  
HCP: 5          ♣ J97

West Doubles 1♠ if possible.  
East Bids 2♣ if possible.  
West Bids 4♣ if possible.

Partner bids first.

## Transfer after 1M (X) Both hands (Answers Page)

Board: 466	North:	South:	West	North	East	South
Dealer: S	♠ A632	♠ J107				1♥
Vul: NS	♥ 652	♥ AKQ108	X	Pass	2♦	Pass
North HCP: 4	♦ 65	♦ J109	3♦	AP		
South HCP: 13	♣ 9732	♣ Q6				
Contract: 3♦ E						

Board: 467	North:	South:	West	North	East	South
Dealer: N	♠ AK1042	♠ 7653				
Vul: EW	♥ QJ4	♥ 109876		1♠	X	3♠
North HCP: 18	♦ AJ6	♦ 5	AP			
South HCP: 0	♣ K3	♣ 876				
Contract: 3♠ N						

Board: 468	North:	South:	West	North	East	South
Dealer: S	♠ 976	♠ QJ852				1♠
Vul: None	♥ 632	♥ A10	X	Pass	2♥	AP
North HCP: 3	♦ Q763	♦ A				
South HCP: 13	♣ J98	♣ Q10754				
Contract: 2♥ E						

Board: 469	North:	South:	West	North	East	South
Dealer: N	♠ AKQ8742	♠ 5				
Vul: NS	♥ —	♥ A9632		1♠	X	Pass
North HCP: 13	♦ J73	♦ 10965	2♥	2♠	AP	
South HCP: 6	♣ K95	♣ Q64				
Contract: 2♠ N						

Board: 470	North:	South:	West	North	East	South
Dealer: S	♠ 107	♠ AQ9853				1♠
Vul: EW	♥ 106	♥ AQ42	X	Pass	2♣	2♠
North HCP: 5	♦ A109764	♦ 2	4♣	AP		
South HCP: 12	♣ J97	♣ 104				
Contract: 4♣ E						

## South hands (Practice Page)

### Transfer after 1M (X)

Board: 466      ♠ J107  
Dealer: S        ♥ AKQ108  
Vul: NS         ♦ J109  
HCP: 13         ♣ Q6

West Doubles 1♥ if possible.  
East Bids 2♦ if possible.  
West Bids 3♦ if possible.

You bid first.

Board: 467      ♠ 7653  
Dealer: N        ♥ 109876  
Vul: EW         ♦ 5  
HCP: 0           ♣ 876

East Doubles 1♠ if possible.

Partner bids first.

Board: 468      ♠ QJ852  
Dealer: S        ♥ A10  
Vul: None       ♦ A  
HCP: 13         ♣ Q10754

West Doubles 1♠ if possible.  
East Bids 2♥ if possible.

You bid first.

Board: 469      ♠ 5  
Dealer: N        ♥ A9632  
Vul: NS         ♦ 10965  
HCP: 6           ♣ Q64

East Doubles 1♠ if possible.  
West Bids 2♥ if possible.

Partner bids first.

Board: 470      ♠ AQ9853  
Dealer: S        ♥ AQ42  
Vul: EW         ♦ 2  
HCP: 12         ♣ 104

West Doubles 1♠ if possible.  
East Bids 2♣ if possible.  
West Bids 4♣ if possible.

You bid first.

## Transfer after 1M (X) Both hands (Answers Page)

Board: 466	North:	South:	West	North	East	South
Dealer: S	♠ A632	♠ J107				1♥
Vul: NS	♥ 652	♥ AKQ108	X	Pass	2♦	Pass
North HCP: 4	♦ 65	♦ J109	3♦	AP		
South HCP: 13	♣ 9732	♣ Q6				
Contract: 3♦ E						

Board: 467	North:	South:	West	North	East	South
Dealer: N	♠ AK1042	♠ 7653				
Vul: EW	♥ QJ4	♥ 109876		1♠	X	3♠
North HCP: 18	♦ AJ6	♦ 5	AP			
South HCP: 0	♣ K3	♣ 876				
Contract: 3♠ N						

Board: 468	North:	South:	West	North	East	South
Dealer: S	♠ 976	♠ QJ852				1♠
Vul: None	♥ 632	♥ A10	X	Pass	2♥	AP
North HCP: 3	♦ Q763	♦ A				
South HCP: 13	♣ J98	♣ Q10754				
Contract: 2♥ E						

Board: 469	North:	South:	West	North	East	South
Dealer: N	♠ AKQ8742	♠ 5				
Vul: NS	♥ —	♥ A9632		1♠	X	Pass
North HCP: 13	♦ J73	♦ 10965	2♥	2♠	AP	
South HCP: 6	♣ K95	♣ Q64				
Contract: 2♠ N						

Board: 470	North:	South:	West	North	East	South
Dealer: S	♠ 107	♠ AQ9853				1♠
Vul: EW	♥ 106	♥ AQ42	X	Pass	2♣	2♠
North HCP: 5	♦ A109764	♦ 2	4♣	AP		
South HCP: 12	♣ J97	♣ 104				
Contract: 4♣ E						



## North hands (Practice Page)

### Transfer after 1M (X)

Board: 471  
Dealer: N  
Vul: NS  
HCP: 13

♠ KJ  
♥ AJ1098  
♦ QJ542  
♣ J

East Doubles 1♥ if possible.  
East Doubles Pass if possible.  
West Bids 2♠ if possible.

You bid first.

Board: 472  
Dealer: S  
Vul: EW  
HCP: 4

♠ J5  
♥ Q752  
♦ 72  
♣ J10653

West Doubles 1♠ if possible.  
East Bids 2♥ if possible.

Partner bids first.

Board: 473  
Dealer: N  
Vul: Both  
HCP: 12

♠ A10754  
♥ J864  
♦ AK10  
♣ 9

East Doubles 1♠ if possible.  
East Doubles Pass if possible.

You bid first.

Board: 474  
Dealer: S  
Vul: None  
HCP: 0

♠ 1083  
♥ 10654  
♦ 108  
♣ 8742

West Doubles 1♥ if possible.  
East Doubles 3♥ if possible.  
West Bids 5♦ if possible.

Partner bids first.

Board: 475  
Dealer: N  
Vul: EW  
HCP: 12

♠ 1083  
♥ AQJ765  
♦ A7  
♣ J5

East Doubles 1♥ if possible.  
East Doubles Pass if possible.  
West Bids 3♣ if possible.

You bid first.

## Transfer after 1M (X) Both hands (Answers Page)

Board: 471

Dealer: N

Vul: NS

North HCP: 13

South HCP: 5

Contract: 3♥ N

North:

♠ KJ

♥ AJ1098

♦ QJ542

♣ J

South:

♠ 1092

♥ 7542

♦ 93

♣ KQ109

West North East South

1♥ X 2♥

Pass Pass X Pass

2♠ 3♥ AP

Board: 472

Dealer: S

Vul: EW

North HCP: 4

South HCP: 12

Contract: 2♥ E

North:

♠ J5

♥ Q752

♦ 72

♣ J10653

South:

♠ A9763

♥ J

♦ J103

♣ AQ87

West North East South

1♠

X Pass 2♥ AP

Board: 473

Dealer: N

Vul: Both

North HCP: 12

South HCP: 6

Contract: 2♠X N

North:

♠ A10754

♥ J864

♦ AK10

♣ 9

South:

♠ J86

♥ 92

♦ Q72

♣ QJ754

West North East South

1♠ X 2♠

Pass Pass X AP

Board: 474

Dealer: S

Vul: None

North HCP: 0

South HCP: 18

Contract: 5♦X W

North:

♠ 1083

♥ 10654

♦ 108

♣ 8742

South:

♠ Q96

♥ AKQJ83

♦ J7

♣ KQ

West North East South

1♥

X 3♥ X<sup>1</sup> Pass

5♦ Pass Pass X

AP

1. Responsive double

Board: 475

Dealer: N

Vul: EW

North HCP: 12

South HCP: 7

Contract: 3♥ N

North:

♠ 1083

♥ AQJ765

♦ A7

♣ J5

South:

♠ A942

♥ 1098

♦ 63

♣ K843

West North East South

1♥ X 2♥

Pass Pass X Pass

3♣ 3♥ AP

## South hands (Practice Page)

### Transfer after 1M (X)

Board: 471  
Dealer: N  
Vul: NS  
HCP: 5

♠ 1092  
♥ 7542  
♦ 93  
♣ KQ109

East Doubles 1♥ if possible.  
East Doubles Pass if possible.  
West Bids 2♠ if possible.

Partner bids first.

Board: 472  
Dealer: S  
Vul: EW  
HCP: 12

♠ A9763  
♥ J  
♦ J103  
♣ AQ87

West Doubles 1♠ if possible.  
East Bids 2♥ if possible.

You bid first.

Board: 473  
Dealer: N  
Vul: Both  
HCP: 6

♠ J86  
♥ 92  
♦ Q72  
♣ QJ754

East Doubles 1♠ if possible.  
East Doubles Pass if possible.

Partner bids first.

Board: 474  
Dealer: S  
Vul: None  
HCP: 18

♠ Q96  
♥ AKQJ83  
♦ J7  
♣ KQ

West Doubles 1♥ if possible.  
East Doubles 3♥ if possible.  
West Bids 5♦ if possible.

You bid first.

Board: 475  
Dealer: N  
Vul: EW  
HCP: 7

♠ A942  
♥ 1098  
♦ 63  
♣ K843

East Doubles 1♥ if possible.  
East Doubles Pass if possible.  
West Bids 3♣ if possible.

Partner bids first.

## Transfer after 1M (X) Both hands (Answers Page)

Board: 471

Dealer: N

Vul: NS

North HCP: 13

South HCP: 5

Contract: 3♥ N

North:

♠ KJ

♥ AJ1098

♦ QJ542

♣ J

South:

♠ 1092

♥ 7542

♦ 93

♣ KQ109

West North East South

1♥ X 2♥

Pass Pass X Pass

2♠ 3♥ AP

Board: 472

Dealer: S

Vul: EW

North HCP: 4

South HCP: 12

Contract: 2♥ E

North:

♠ J5

♥ Q752

♦ 72

♣ J10653

South:

♠ A9763

♥ J

♦ J103

♣ AQ87

West North East South

1♠

X Pass 2♥ AP

Board: 473

Dealer: N

Vul: Both

North HCP: 12

South HCP: 6

Contract: 2♠X N

North:

♠ A10754

♥ J864

♦ AK10

♣ 9

South:

♠ J86

♥ 92

♦ Q72

♣ QJ754

West North East South

1♠ X 2♠

Pass Pass X AP

Board: 474

Dealer: S

Vul: None

North HCP: 0

South HCP: 18

Contract: 5♦X W

North:

♠ 1083

♥ 10654

♦ 108

♣ 8742

South:

♠ Q96

♥ AKQJ83

♦ J7

♣ KQ

West North East South

1♥

X 3♥ X<sup>1</sup> Pass

5♦ Pass Pass X

AP

1. Responsive double

Board: 475

Dealer: N

Vul: EW

North HCP: 12

South HCP: 7

Contract: 3♥ N

North:

♠ 1083

♥ AQJ765

♦ A7

♣ J5

South:

♠ A942

♥ 1098

♦ 63

♣ K843

West North East South

1♥ X 2♥

Pass Pass X Pass

3♣ 3♥ AP

## North hands (Practice Page)

### Transfer after 1M (X)

Board: 476      ♠ KJ  
Dealer: S        ♥ 3  
Vul: Both       ♦ Q8742  
HCP: 6           ♣ 108742

West Doubles 1♠ if possible.  
East Bids 2♥ if possible.  
West Bids 3♥ if possible.  
East Bids 4♥ if possible.

Partner bids first.

Board: 477      ♠ AQ86532  
Dealer: N        ♥ A9  
Vul: None       ♦ 75  
HCP: 14          ♣ A5

East Doubles 1♠ if possible.  
West Bids 2♦ if possible.  
East Bids 4♦ if possible.

You bid first.

Board: 478      ♠ 9  
Dealer: S        ♥ Q97  
Vul: NS          ♦ Q732  
HCP: 7           ♣ QJ743

West Doubles 1♥ if possible.  
East Bids 2♠ if possible.  
West Bids 4♠ if possible.

Partner bids first.

Board: 479      ♠ 1084  
Dealer: N        ♥ AKQ87  
Vul: Both       ♦ 7  
HCP: 16          ♣ AK97

East Doubles 1♥ if possible.  
You bid first.

Board: 480      ♠ A7  
Dealer: S        ♥ K8752  
Vul: None       ♦ Q97  
HCP: 9           ♣ 1092

West Doubles 1♥ if possible.  
Partner bids first.

## Transfer after 1M (X) Both hands (Answers Page)

Board: 476

Dealer: S

Vul: Both

North HCP: 6

South HCP: 12

Contract: 4♥ E

North:

♠ KJ

♥ 3

♦ Q8742

♣ 108742

South:

♠ Q9876

♥ 104

♦ AJ109

♣ AJ

West North East South

1♠

X Pass 2♥ Pass

3♥ Pass 4♥ AP

Board: 477

Dealer: N

Vul: None

North HCP: 14

South HCP: 1

Contract: 4♦ W

North:

♠ AQ86532

♥ A9

♦ 75

♣ A5

South:

♠ J9

♥ 8752

♦ 10

♣ 1097643

West North East South

1♠ X Pass

2♦ 3♠ 4♦ AP

Board: 478

Dealer: S

Vul: NS

North HCP: 7

South HCP: 14

Contract: 4♠X E

North:

♠ 9

♥ Q97

♦ Q732

♣ QJ743

South:

♠ 1062

♥ AK10862

♦ AK5

♣ 2

West North East South

1♥

X 2♥ 2♠ 4♥

4♠ Pass Pass X

AP

Board: 479

Dealer: N

Vul: Both

North HCP: 16

South HCP: 6

Contract: 3♦ S

North:

♠ 1084

♥ AKQ87

♦ 7

♣ AK97

South:

♠ 5

♥ J

♦ QJ1096532

♣ Q53

West North East South

1♥ X 3♦

AP

Board: 480

Dealer: S

Vul: None

North HCP: 9

South HCP: 14

Contract: 4♥ S

North:

♠ A7

♥ K8752

♦ Q97

♣ 1092

South:

♠ K8

♥ AQ964

♦ A5

♣ J873

West North East South

1♥

X 2NT<sup>1</sup> Pass 4♥

AP

1. Jordan Truscott 2NT

## South hands (Practice Page)

### Transfer after 1M (X)

Board: 476      ♠ Q9876  
Dealer: S        ♥ 104  
Vul: Both       ♦ AJ109  
HCP: 12        ♣ AJ

West Doubles 1♠ if possible.  
East Bids 2♥ if possible.  
West Bids 3♥ if possible.  
East Bids 4♥ if possible.

You bid first.

Board: 477      ♠ J9  
Dealer: N        ♥ 8752  
Vul: None       ♦ 10  
HCP: 1        ♣ 1097643

East Doubles 1♠ if possible.  
West Bids 2♦ if possible.  
East Bids 4♦ if possible.

Partner bids first.

Board: 478      ♠ 1062  
Dealer: S        ♥ AK10862  
Vul: NS        ♦ AK5  
HCP: 14        ♣ 2

West Doubles 1♥ if possible.  
East Bids 2♠ if possible.  
West Bids 4♠ if possible.

You bid first.

Board: 479      ♠ 5  
Dealer: N        ♥ J  
Vul: Both       ♦ QJ1096532  
HCP: 6        ♣ Q53

East Doubles 1♥ if possible.

Partner bids first.

Board: 480      ♠ K8  
Dealer: S        ♥ AQ964  
Vul: None       ♦ A5  
HCP: 14        ♣ J873

West Doubles 1♥ if possible.

You bid first.

## Transfer after 1M (X) Both hands (Answers Page)

Board: 476

Dealer: S

Vul: Both

North HCP: 6

South HCP: 12

Contract: 4♥ E

North:

♠ KJ

♥ 3

♦ Q8742

♣ 108742

South:

♠ Q9876

♥ 104

♦ AJ109

♣ AJ

West North East South

1♠

X Pass 2♥ Pass

3♥ Pass 4♥ AP

Board: 477

Dealer: N

Vul: None

North HCP: 14

South HCP: 1

Contract: 4♦ W

North:

♠ AQ86532

♥ A9

♦ 75

♣ A5

South:

♠ J9

♥ 8752

♦ 10

♣ 1097643

West North East South

1♠ X Pass

2♦ 3♣ 4♦ AP

Board: 478

Dealer: S

Vul: NS

North HCP: 7

South HCP: 14

Contract: 4♠X E

North:

♠ 9

♥ Q97

♦ Q732

♣ QJ743

South:

♠ 1062

♥ AK10862

♦ AK5

♣ 2

West North East South

1♥

X 2♥ 2♠ 4♥

4♠ Pass Pass X

AP

Board: 479

Dealer: N

Vul: Both

North HCP: 16

South HCP: 6

Contract: 3♦ S

North:

♠ 1084

♥ AKQ87

♦ 7

♣ AK97

South:

♠ 5

♥ J

♦ QJ1096532

♣ Q53

West North East South

1♥ X 3♦

AP

Board: 480

Dealer: S

Vul: None

North HCP: 9

South HCP: 14

Contract: 4♥ S

North:

♠ A7

♥ K8752

♦ Q97

♣ 1092

South:

♠ K8

♥ AQ964

♦ A5

♣ J873

West North East South

1♥

X 2NT<sup>1</sup> Pass 4♥

AP

1. Jordan Truscott 2NT



## North hands (Practice Page)

### Transfer after 1M (X)

Board: 481	♠ K2	East Doubles 1♥ if possible.
Dealer: N	♥ AK9873	West Bids 3♦ if possible.
Vul: NS	♦ J10	
HCP: 16	♣ KQ8	You bid first.
Board: 482	♠ A632	West Doubles 1♠ if possible.
Dealer: S	♥ 952	
Vul: EW	♦ Q8	Partner bids first.
HCP: 13	♣ AK54	
Board: 483	♠ AKJ76	East Doubles 1♠ if possible.
Dealer: N	♥ A2	West Bids 2♥ if possible.
Vul: NS	♦ J62	
HCP: 14	♣ J83	You bid first.
Board: 484	♠ AK3	West Doubles 1♥ if possible.
Dealer: S	♥ 1076	East Bids 2♣ if possible.
Vul: EW	♦ 86	
HCP: 10	♣ QJ542	Partner bids first.
Board: 485	♠ AK982	East Doubles 1♠ if possible.
Dealer: N	♥ 9	West Bids 3♥ if possible.
Vul: Both	♦ AJ10	
HCP: 13	♣ J843	You bid first.

## Transfer after 1M (X) Both hands (Answers Page)

Board: 481

Dealer: N

Vul: NS

North HCP: 16

South HCP: 5

Contract: 4♥ N

North:

♠ K2

♥ AK9873

♦ J10

♣ KQ8

South:

♠ 653

♥ J6542

♦ A3

♣ 976

West North East South

1♥ X 2♥

3♦ 4♥ AP

Board: 482

Dealer: S

Vul: EW

North HCP: 13

South HCP: 13

Contract: 4♠ S

North:

♠ A632

♥ 952

♦ Q8

♣ AK54

South:

♠ KQJ98

♥ QJ84

♦ A43

♣ 3

West North East South

1♠

X 2NT<sup>1</sup> Pass 4♣<sup>2</sup>

Pass 4♠ AP

1. Jordan Truscott 2NT

2. Splinter

Board: 483

Dealer: N

Vul: NS

North HCP: 14

South HCP: 10

Contract: 4♠ N

North:

♠ AKJ76

♥ A2

♦ J62

♣ J83

South:

♠ Q42

♥ J94

♦ AK53

♣ 752

West North East South

1♠ X XX

2♥ 2NT Pass 3♠

Pass 4♠ AP

Board: 484

Dealer: S

Vul: EW

North HCP: 10

South HCP: 12

Contract: 3♥ S

North:

♠ AK3

♥ 1076

♦ 86

♣ QJ542

South:

♠ J852

♥ AK432

♦ KJ7

♣ 3

West North East South

1♥

X XX 2♣ 2♠

Pass 3♥ AP

Board: 485

Dealer: N

Vul: Both

North HCP: 13

South HCP: 5

Contract: 3♥ W

North:

♠ AK982

♥ 9

♦ AJ10

♣ J843

South:

♠ Q54

♥ 7542

♦ K8752

♣ 10

West North East South

1♠ X 2♠

3♥ AP

## South hands (Practice Page)

### Transfer after 1M (X)

Board: 481	♠ 653	East Doubles 1♥ if possible.
Dealer: N	♥ J6542	West Bids 3♦ if possible.
Vul: NS	♦ A3	
HCP: 5	♣ 976	Partner bids first.

Board: 482	♠ KQJ98	West Doubles 1♠ if possible.
Dealer: S	♥ QJ84	
Vul: EW	♦ A43	You bid first.
HCP: 13	♣ 3	

Board: 483	♠ Q42	East Doubles 1♠ if possible.
Dealer: N	♥ J94	West Bids 2♥ if possible.
Vul: NS	♦ AK53	
HCP: 10	♣ 752	Partner bids first.

Board: 484	♠ J852	West Doubles 1♥ if possible.
Dealer: S	♥ AK432	East Bids 2♣ if possible.
Vul: EW	♦ KJ7	
HCP: 12	♣ 3	You bid first.

Board: 485	♠ Q54	East Doubles 1♠ if possible.
Dealer: N	♥ 7542	West Bids 3♥ if possible.
Vul: Both	♦ K8752	
HCP: 5	♣ 10	Partner bids first.

## Transfer after 1M (X) Both hands (Answers Page)

Board: 481

Dealer: N

Vul: NS

North HCP: 16

South HCP: 5

Contract: 4♥ N

North:

♠ K2

♥ AK9873

♦ J10

♣ KQ8

South:

♠ 653

♥ J6542

♦ A3

♣ 976

West North East South

1♥ X 2♥

3♦ 4♥ AP

Board: 482

Dealer: S

Vul: EW

North HCP: 13

South HCP: 13

Contract: 4♠ S

North:

♠ A632

♥ 952

♦ Q8

♣ AK54

South:

♠ KQJ98

♥ QJ84

♦ A43

♣ 3

West North East South

1♠

X 2NT<sup>1</sup> Pass 4♣<sup>2</sup>

Pass 4♠ AP

1. Jordan Truscott 2NT

2. Splinter

Board: 483

Dealer: N

Vul: NS

North HCP: 14

South HCP: 10

Contract: 4♠ N

North:

♠ AKJ76

♥ A2

♦ J62

♣ J83

South:

♠ Q42

♥ J94

♦ AK53

♣ 752

West North East South

1♠ X XX

2♥ 2NT Pass 3♠

Pass 4♠ AP

Board: 484

Dealer: S

Vul: EW

North HCP: 10

South HCP: 12

Contract: 3♥ S

North:

♠ AK3

♥ 1076

♦ 86

♣ QJ542

South:

♠ J852

♥ AK432

♦ KJ7

♣ 3

West North East South

1♥

X XX 2♣ 2♠

Pass 3♥ AP

Board: 485

Dealer: N

Vul: Both

North HCP: 13

South HCP: 5

Contract: 3♥ W

North:

♠ AK982

♥ 9

♦ AJ10

♣ J843

South:

♠ Q54

♥ 7542

♦ K8752

♣ 10

West North East South

1♠ X 2♠

3♥ AP