

## North hands (Practice Page)

### Minor Suit Transfer

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

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

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

Board: 4	♠ Q72	The opponents are silent.
Dealer: N	♥ AK6	
Vul: EW	♦ 54	You bid first.
HCP: 16	♣ AK872	

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

## Minor Suit Transfer Both hands (Answers Page)

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

North:  
♠ 432  
♥ Q4  
♦ AQ7432  
♣ J3

South:  
♠ Q10  
♥ AK2  
♦ 1065  
♣ AQ986

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

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

North:  
♠ A87  
♥ K54  
♦ K10  
♣ AJ984

South:  
♠ J96  
♥ Q32  
♦ AQ9762  
♣ 10

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

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

North:  
♠ 85  
♥ Q97  
♦ QJ10872  
♣ K5

South:  
♠ Q1092  
♥ J8  
♦ AK  
♣ AJ432

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

Board: 4  
Dealer: N  
Vul: EW  
North HCP: 16  
South HCP: 9  
Contract: 3♦ N

North:  
♠ Q72  
♥ AK6  
♦ 54  
♣ AK872

South:  
♠ K83  
♥ 102  
♦ A109832  
♣ Q6

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

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

North:  
♠ 32  
♥ J2  
♦ KQJ632  
♣ J103

South:  
♠ AQJ6  
♥ 8653  
♦ A5  
♣ AQ5

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

## South hands (Practice Page)

### Minor Suit Transfer

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

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

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

Board: 4	♠ K83	The opponents are silent.
Dealer: N	♥ 102	
Vul: EW	♦ A109832	Partner bids first.
HCP: 9	♣ Q6	

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

# Minor Suit Transfer Both hands (Answers Page)

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

North:  
♠ 432  
♥ Q4  
♦ AQ7432  
♣ J3

South:  
♠ Q10  
♥ AK2  
♦ 1065  
♣ AQ986

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

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

North:  
♠ A87  
♥ K54  
♦ K10  
♣ AJ984

South:  
♠ J96  
♥ Q32  
♦ AQ9762  
♣ 10

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

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

North:  
♠ 85  
♥ Q97  
♦ QJ10872  
♣ K5

South:  
♠ Q1092  
♥ J8  
♦ AK  
♣ AJ432

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

Board: 4  
Dealer: N  
Vul: EW  
North HCP: 16  
South HCP: 9  
Contract: 3♦ N

North:  
♠ Q72  
♥ AK6  
♦ 54  
♣ AK872

South:  
♠ K83  
♥ 102  
♦ A109832  
♣ Q6

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

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

North:  
♠ 32  
♥ J2  
♦ KQJ632  
♣ J103

South:  
♠ AQJ6  
♥ 8653  
♦ A5  
♣ AQ5

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

## North hands (Practice Page)

### Minor Suit Transfer

Board: 6	♠ AQ107	The opponents are silent.
Dealer: N	♥ Q54	
Vul: None	♦ K2	You bid first.
HCP: 15	♣ KJ96	
Board: 7	♠ Q82	The opponents are silent.
Dealer: S	♥ —	
Vul: Both	♦ K98643	Partner bids first.
HCP: 9	♣ A875	
Board: 8	♠ KQJ3	The opponents are silent.
Dealer: N	♥ KQJ9	
Vul: EW	♦ KJ10	You bid first.
HCP: 16	♣ 87	
Board: 9	♠ 5	East Bids 3♠ if possible.
Dealer: S	♥ K65	
Vul: NS	♦ AJ9863	Partner bids first.
HCP: 8	♣ 964	
Board: 10	♠ A9543	West Doubles 3♣ if possible.
Dealer: N	♥ 76	
Vul: Both	♦ AK9	You bid first.
HCP: 16	♣ KQ7	

## Minor Suit Transfer Both hands (Answers Page)

Board: 6  
Dealer: N  
Vul: None  
North HCP: 15  
South HCP: 8  
Contract: 3♦ N

North:  
♠ AQ107  
♥ Q54  
♦ K2  
♣ KJ96

South:  
♠ 3  
♥ K107  
♦ QJ8543  
♣ Q82

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

1. Minor Suit Transfers after 1NT  
2. automat

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

North:  
♠ Q82  
♥ —  
♦ K98643  
♣ A875

South:  
♠ AK1073  
♥ 865  
♦ AQ2  
♣ K9

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

1. Minor Suit Transfers after 1NT  
2. automat

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

North:  
♠ KQJ3  
♥ KQJ9  
♦ KJ10  
♣ 87

South:  
♠ A6  
♥ A5  
♦ AQ76542  
♣ 105

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

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

Board: 9  
Dealer: S  
Vul: NS  
North HCP: 8  
South HCP: 16  
Contract: 4♦ N

North:  
♠ 5  
♥ K65  
♦ AJ9863  
♣ 964

South:  
♠ J108  
♥ A1084  
♦ Q52  
♣ AKQ

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

1. Minor Suit Transfers after 1NT

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

North:  
♠ A9543  
♥ 76  
♦ AK9  
♣ KQ7

South:  
♠ K  
♥ Q95  
♦ QJ107654  
♣ 96

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

1. Minor Suit Transfers after 1NT  
2. automat

## South hands (Practice Page)

### Minor Suit Transfer

Board: 6	♠ 3	The opponents are silent.
Dealer: N	♥ K107	
Vul: None	♦ QJ8543	Partner bids first.
HCP: 8	♣ Q82	
Board: 7	♠ AK1073	The opponents are silent.
Dealer: S	♥ 865	
Vul: Both	♦ AQ2	You bid first.
HCP: 16	♣ K9	
Board: 8	♠ A6	The opponents are silent.
Dealer: N	♥ A5	
Vul: EW	♦ AQ76542	Partner bids first.
HCP: 14	♣ 105	
Board: 9	♠ J108	East Bids 3♠ if possible.
Dealer: S	♥ A1084	
Vul: NS	♦ Q52	You bid first.
HCP: 16	♣ AKQ	
Board: 10	♠ K	West Doubles 3♣ if possible.
Dealer: N	♥ Q95	
Vul: Both	♦ QJ107654	Partner bids first.
HCP: 8	♣ 96	

## Minor Suit Transfer Both hands (Answers Page)

Board: 6  
Dealer: N  
Vul: None  
North HCP: 15  
South HCP: 8  
Contract: 3♦ N

North:  
♠ AQ107  
♥ Q54  
♦ K2  
♣ KJ96

South:  
♠ 3  
♥ K107  
♦ QJ8543  
♣ Q82

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

1. Minor Suit Transfers after 1NT  
2. automat

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

North:  
♠ Q82  
♥ —  
♦ K98643  
♣ A875

South:  
♠ AK1073  
♥ 865  
♦ AQ2  
♣ K9

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

1. Minor Suit Transfers after 1NT  
2. automat

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

North:  
♠ KQJ3  
♥ KQJ9  
♦ KJ10  
♣ 87

South:  
♠ A6  
♥ A5  
♦ AQ76542  
♣ 105

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

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

Board: 9  
Dealer: S  
Vul: NS  
North HCP: 8  
South HCP: 16  
Contract: 4♦ N

North:  
♠ 5  
♥ K65  
♦ AJ9863  
♣ 964

South:  
♠ J108  
♥ A1084  
♦ Q52  
♣ AKQ

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

1. Minor Suit Transfers after 1NT

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

North:  
♠ A9543  
♥ 76  
♦ AK9  
♣ KQ7

South:  
♠ K  
♥ Q95  
♦ QJ107654  
♣ 96

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

1. Minor Suit Transfers after 1NT  
2. automat



## North hands (Practice Page)

### Minor Suit Transfer

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

# Minor Suit Transfer Both hands (Answers Page)

Board: 11

Dealer: S

Vul: NS

North HCP: 9

South HCP: 17

Contract: 5♦ S

North:

♠ Q

♥ A93

♦ QJ10542

♣ 843

South:

♠ AJ5

♥ QJ6

♦ K976

♣ AQ7

West North East South

1NT

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

Pass 5♦ AP

1. Minor Suit Transfers after 1NT

2. automat

Board: 12

Dealer: N

Vul: EW

North HCP: 15

South HCP: 18

Contract: 7NX N

North:

♠ AKJ93

♥ A94

♦ QJ

♣ 762

South:

♠ —

♥ J3

♦ AK9765

♣ AKQJ4

West North East South

1NT Pass 3♣<sup>1</sup>

Pass 3♦<sup>2</sup> Pass 4♣<sup>3</sup>

Pass 4♥<sup>4</sup> X 4NT<sup>5</sup>

Pass 5♠ Pass 7NT

Pass Pass X AP

1. Minor Suit Transfers after 1NT

2. automat

3. Cue bid, a ♣ stopper

4. Cue bid, a ♥ stopper

5. Blackwood 0314, for ♦

Board: 13

Dealer: S

Vul: NS

North HCP: 9

South HCP: 17

Contract: 3♦ S

North:

♠ K

♥ Q52

♦ QJ10532

♣ J102

South:

♠ A732

♥ K4

♦ AK76

♣ K96

West North East South

1NT

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

AP

1. Minor Suit Transfers after 1NT

2. automat

Board: 14

Dealer: N

Vul: None

North HCP: 16

South HCP: 8

Contract: 3♦ N

North:

♠ Q32

♥ K86

♦ A85

♣ AK85

South:

♠ KJ8

♥ 5

♦ KJ10742

♣ 732

West North East South

1NT Pass 3♣<sup>1</sup>

Pass 3♦<sup>2</sup> AP

1. Minor Suit Transfers after 1NT

2. automat

Board: 15

Dealer: S

Vul: NS

North HCP: 9

South HCP: 16

Contract: 3♦ S

North:

♠ 105

♥ Q4

♦ KQJ1062

♣ J87

South:

♠ J974

♥ A1098

♦ A8

♣ AK6

West North East South

1NT

Pass 3♣<sup>1</sup>

Pass 3♦<sup>2</sup>

AP

1. Minor Suit Transfers after 1NT

2. automat

## South hands (Practice Page)

### Minor Suit Transfer

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

# Minor Suit Transfer Both hands (Answers Page)

Board: 11

Dealer: S

Vul: NS

North HCP: 9

South HCP: 17

Contract: 5♦ S

North:

♠ Q

♥ A93

♦ QJ10542

♣ 843

South:

♠ AJ5

♥ QJ6

♦ K976

♣ AQ7

West North East South

1NT

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

Pass 5♦ AP

1. Minor Suit Transfers after 1NT

2. automat

Board: 12

Dealer: N

Vul: EW

North HCP: 15

South HCP: 18

Contract: 7NX N

North:

♠ AKJ93

♥ A94

♦ QJ

♣ 762

South:

♠ —

♥ J3

♦ AK9765

♣ AKQJ4

West North East South

1NT Pass 3♣<sup>1</sup>

Pass 3♦<sup>2</sup> Pass 4♣<sup>3</sup>

Pass 4♥<sup>4</sup> X 4NT<sup>5</sup>

Pass 5♠ Pass 7NT

Pass Pass X AP

1. Minor Suit Transfers after 1NT

2. automat

3. Cue bid, a ♣ stopper

4. Cue bid, a ♥ stopper

5. Blackwood 0314, for ♦

Board: 13

Dealer: S

Vul: NS

North HCP: 9

South HCP: 17

Contract: 3♦ S

North:

♠ K

♥ Q52

♦ QJ10532

♣ J102

South:

♠ A732

♥ K4

♦ AK76

♣ K96

West North East South

1NT

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

AP

1. Minor Suit Transfers after 1NT

2. automat

Board: 14

Dealer: N

Vul: None

North HCP: 16

South HCP: 8

Contract: 3♦ N

North:

♠ Q32

♥ K86

♦ A85

♣ AK85

South:

♠ KJ8

♥ 5

♦ KJ10742

♣ 732

West North East South

1NT Pass 3♣<sup>1</sup>

Pass 3♦<sup>2</sup> AP

1. Minor Suit Transfers after 1NT

2. automat

Board: 15

Dealer: S

Vul: NS

North HCP: 9

South HCP: 16

Contract: 3♦ S

North:

♠ 105

♥ Q4

♦ KQJ1062

♣ J87

South:

♠ J974

♥ A1098

♦ A8

♣ AK6

West North East South

1NT

Pass 3♣<sup>1</sup>

Pass 3♦<sup>2</sup>

AP

1. Minor Suit Transfers after 1NT

2. automat

## North hands (Practice Page)

### Minor Suit Transfer

Board: 16	♠ KQJ6	The opponents are silent.
Dealer: N	♥ Q6	
Vul: None	♦ K7	You bid first.
HCP: 16	♣ KQ654	

Board: 17	♠ Q	East Bids 3♠ if possible.
Dealer: S	♥ 983	
Vul: NS	♦ A86543	Partner bids first.
HCP: 9	♣ K64	

Board: 18	♠ AQ86	The opponents are silent.
Dealer: N	♥ KQ84	
Vul: None	♦ 86	You bid first.
HCP: 16	♣ AJ6	

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

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

## Minor Suit Transfer Both hands (Answers Page)

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

North:  
 ♠ KQJ6  
 ♥ Q6  
 ♦ K7  
 ♣ KQ654

South:  
 ♠ 83  
 ♥ AK8  
 ♦ 1085432  
 ♣ J3

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

1. Minor Suit Transfers after 1NT  
 2. automat

Board: 17  
 Dealer: S  
 Vul: NS  
 North HCP: 9  
 South HCP: 15  
 Contract: 4♦ N

North:  
 ♠ Q  
 ♥ 983  
 ♦ A86543  
 ♣ K64

South:  
 ♠ A98  
 ♥ AK762  
 ♦ K7  
 ♣ J97

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

1. Minor Suit Transfers after 1NT

Board: 18  
 Dealer: N  
 Vul: None  
 North HCP: 16  
 South HCP: 8  
 Contract: 3♦ N

North:  
 ♠ AQ86  
 ♥ KQ84  
 ♦ 86  
 ♣ AJ6

South:  
 ♠ 74  
 ♥ J3  
 ♦ KJ10753  
 ♣ K85

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

1. Minor Suit Transfers after 1NT  
 2. automat

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

North:  
 ♠ J10  
 ♥ J93  
 ♦ K107632  
 ♣ K5

South:  
 ♠ Q74  
 ♥ AQ52  
 ♦ AQJ  
 ♣ J103

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

1. Minor Suit Transfers after 1NT  
 2. automat

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

North:  
 ♠ KQ72  
 ♥ AJ109  
 ♦ AK10  
 ♣ 103

South:  
 ♠ A  
 ♥ 52  
 ♦ J976432  
 ♣ A65

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

1. Minor Suit Transfers after 1NT  
 2. automat



## South hands (Practice Page)

### Minor Suit Transfer

Board: 16	♠ 83	The opponents are silent.
Dealer: N	♥ AK8	
Vul: None	♦ 1085432	Partner bids first.
HCP: 8	♣ J3	

Board: 17	♠ A98	East Bids 3♠ if possible.
Dealer: S	♥ AK762	
Vul: NS	♦ K7	You bid first.
HCP: 15	♣ J97	

Board: 18	♠ 74	The opponents are silent.
Dealer: N	♥ J3	
Vul: None	♦ KJ10753	Partner bids first.
HCP: 8	♣ K85	

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

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

## Minor Suit Transfer Both hands (Answers Page)

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

North:  
 ♠ KQJ6  
 ♥ Q6  
 ♦ K7  
 ♣ KQ654

South:  
 ♠ 83  
 ♥ AK8  
 ♦ 1085432  
 ♣ J3

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

1. Minor Suit Transfers after 1NT  
 2. automat

Board: 17  
 Dealer: S  
 Vul: NS  
 North HCP: 9  
 South HCP: 15  
 Contract: 4♦ N

North:  
 ♠ Q  
 ♥ 983  
 ♦ A86543  
 ♣ K64

South:  
 ♠ A98  
 ♥ AK762  
 ♦ K7  
 ♣ J97

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

1. Minor Suit Transfers after 1NT

Board: 18  
 Dealer: N  
 Vul: None  
 North HCP: 16  
 South HCP: 8  
 Contract: 3♦ N

North:  
 ♠ AQ86  
 ♥ KQ84  
 ♦ 86  
 ♣ AJ6

South:  
 ♠ 74  
 ♥ J3  
 ♦ KJ10753  
 ♣ K85

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

1. Minor Suit Transfers after 1NT  
 2. automat

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

North:  
 ♠ J10  
 ♥ J93  
 ♦ K107632  
 ♣ K5

South:  
 ♠ Q74  
 ♥ AQ52  
 ♦ AQJ  
 ♣ J103

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

1. Minor Suit Transfers after 1NT  
 2. automat

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

North:  
 ♠ KQ72  
 ♥ AJ109  
 ♦ AK10  
 ♣ 103

South:  
 ♠ A  
 ♥ 52  
 ♦ J976432  
 ♣ A65

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

1. Minor Suit Transfers after 1NT  
 2. automat

## North hands (Practice Page)

### Minor Suit Transfer

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

# Minor Suit Transfer Both hands (Answers Page)

Board: 21  
Dealer: S  
Vul: None  
North HCP: 12  
South HCP: 15  
Contract: 6♦ S

North:  
♠ K42  
♥ 7  
♦ AKQ8632  
♣ 43

South:  
♠ A105  
♥ KQJ9  
♦ 105  
♣ AJ106

West	North	East	South
			1NT

Pass	3♣ <sup>1</sup>	Pass	3♦ <sup>2</sup>
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Pass	4NT <sup>3</sup>	Pass	5♥
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Pass	6♦	AP	
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1. Minor Suit Transfers after 1NT
2. automat
3. Blackwood 0314, for ♦

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

North:  
♠ AQ42  
♥ AJ3  
♦ 63  
♣ A843

South:  
♠ J9  
♥ 984  
♦ AK10542  
♣ J6

West	North	East	South
	1NT	Pass	3♣ <sup>1</sup>

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

1. Minor Suit Transfers after 1NT
2. automat

Board: 23  
Dealer: S  
Vul: None  
North HCP: 8  
South HCP: 15  
Contract: 3♦ S

North:  
♠ 975  
♥ 97  
♦ AKJ532  
♣ 107

South:  
♠ AQ3  
♥ Q65  
♦ 94  
♣ AK962

West	North	East	South
			1NT

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

AP

1. Minor Suit Transfers after 1NT
2. automat

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

North:  
♠ J1095  
♥ AK43  
♦ AQ  
♣ J75

South:  
♠ A  
♥ 96  
♦ KJ9653  
♣ 10964

West	North	East	South
	1NT	Pass	3♣ <sup>1</sup>

Pass	3♦ <sup>2</sup>	Pass	5♦
------	-----------------	------	----

AP

1. Minor Suit Transfers after 1NT
2. automat

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

North:  
♠ K2  
♥ 842  
♦ QJ10954  
♣ Q6

South:  
♠ J654  
♥ A65  
♦ AK  
♣ K1075

West	North	East	South
			1NT

Pass	3♣ <sup>1</sup>	3♥	Pass
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Pass	4♦	AP	
------	----	----	--

1. Minor Suit Transfers after 1NT

## South hands (Practice Page)

### Minor Suit Transfer

Board: 21	♠ A105	The opponents are silent.
Dealer: S	♥ KQJ9	
Vul: None	♦ 105	You bid first.
HCP: 15	♣ AJ106	

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

Board: 23	♠ AQ3	The opponents are silent.
Dealer: S	♥ Q65	
Vul: None	♦ 94	You bid first.
HCP: 15	♣ AK962	

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

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

## Minor Suit Transfer Both hands (Answers Page)

Board: 21  
Dealer: S  
Vul: None  
North HCP: 12  
South HCP: 15  
Contract: 6♦ S

North:  
♠ K42  
♥ 7  
♦ AKQ8632  
♣ 43

South:  
♠ A105  
♥ KQJ9  
♦ 105  
♣ AJ106

West North East South  
1NT

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

Pass 4NT<sup>3</sup> Pass 5♥

Pass 6♦ AP

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

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

North:  
♠ AQ42  
♥ AJ3  
♦ 63  
♣ A843

South:  
♠ J9  
♥ 984  
♦ AK10542  
♣ J6

West North East South  
1NT Pass 3♣<sup>1</sup>

Pass 3♦<sup>2</sup> AP

1. Minor Suit Transfers after 1NT
2. automat

Board: 23  
Dealer: S  
Vul: None  
North HCP: 8  
South HCP: 15  
Contract: 3♦ S

North:  
♠ 975  
♥ 97  
♦ AKJ532  
♣ 107

South:  
♠ AQ3  
♥ Q65  
♦ 94  
♣ AK962

West North East South  
1NT

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

AP

1. Minor Suit Transfers after 1NT
2. automat

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

North:  
♠ J1095  
♥ AK43  
♦ AQ  
♣ J75

South:  
♠ A  
♥ 96  
♦ KJ9653  
♣ 10964

West North East South  
1NT Pass 3♣<sup>1</sup>

Pass 3♦<sup>2</sup> Pass 5♦

AP

1. Minor Suit Transfers after 1NT
2. automat

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

North:  
♠ K2  
♥ 842  
♦ QJ10954  
♣ Q6

South:  
♠ J654  
♥ A65  
♦ AK  
♣ K1075

West North East South  
1NT

Pass 3♣<sup>1</sup> 3♥ Pass

Pass 4♦ AP

1. Minor Suit Transfers after 1NT

## North hands (Practice Page)

### Minor Suit Transfer

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

Board: 27	♠ 73	The opponents are silent.
Dealer: S	♥ K3	
Vul: Both	♦ QJ9832	Partner bids first.
HCP: 9	♣ K97	

Board: 28	♠ 62	The opponents are silent.
Dealer: N	♥ KQ108	
Vul: None	♦ J843	You bid first.
HCP: 15	♣ AKQ	

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

## Minor Suit Transfer Both hands (Answers Page)

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

North:  
 ♠ K764  
 ♥ AQ  
 ♦ AK97  
 ♣ J76

South:  
 ♠ 32  
 ♥ K10  
 ♦ J108432  
 ♣ KQ5

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

1. Minor Suit Transfers after 1NT  
 2. automat

Board: 27  
 Dealer: S  
 Vul: Both  
 North HCP: 9  
 South HCP: 15  
 Contract: 5♦ S

North:  
 ♠ 73  
 ♥ K3  
 ♦ QJ9832  
 ♣ K97

South:  
 ♠ J42  
 ♥ QJ109  
 ♦ A6  
 ♣ AQJ8

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

1. Minor Suit Transfers after 1NT  
 2. automat

Board: 28  
 Dealer: N  
 Vul: None  
 North HCP: 15  
 South HCP: 20  
 Contract: 7N N

North:  
 ♠ 62  
 ♥ KQ108  
 ♦ J843  
 ♣ AKQ

South:  
 ♠ AQ  
 ♥ AJ6  
 ♦ AKQ952  
 ♣ 97

West	North	East	South
	1NT	Pass	3♣ <sup>1</sup>
Pass	3♦ <sup>2</sup>	Pass	4NT <sup>3</sup>
Pass	5♦	Pass	7NT
	AP		

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

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

North:  
 ♠ 83  
 ♥ J9  
 ♦ AK9875  
 ♣ AK8

South:  
 ♠ A1092  
 ♥ AK85  
 ♦ Q4  
 ♣ Q104

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

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



## South hands (Practice Page)

### Minor Suit Transfer

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

Board: 27	♠ J42	The opponents are silent.
Dealer: S	♥ QJ109	
Vul: Both	♦ A6	You bid first.
HCP: 15	♣ AQJ8	

Board: 28	♠ AQ	The opponents are silent.
Dealer: N	♥ AJ6	
Vul: None	♦ AKQ952	Partner bids first.
HCP: 20	♣ 97	

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

## Minor Suit Transfer Both hands (Answers Page)

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

North:  
 ♠ K764  
 ♥ AQ  
 ♦ AK97  
 ♣ J76

South:  
 ♠ 32  
 ♥ K10  
 ♦ J108432  
 ♣ KQ5

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

1. Minor Suit Transfers after 1NT  
 2. automat

Board: 27  
 Dealer: S  
 Vul: Both  
 North HCP: 9  
 South HCP: 15  
 Contract: 5♦ S

North:  
 ♠ 73  
 ♥ K3  
 ♦ QJ9832  
 ♣ K97

South:  
 ♠ J42  
 ♥ QJ109  
 ♦ A6  
 ♣ AQJ8

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

1. Minor Suit Transfers after 1NT  
 2. automat

Board: 28  
 Dealer: N  
 Vul: None  
 North HCP: 15  
 South HCP: 20  
 Contract: 7N N

North:  
 ♠ 62  
 ♥ KQ108  
 ♦ J843  
 ♣ AKQ

South:  
 ♠ AQ  
 ♥ AJ6  
 ♦ AKQ952  
 ♣ 97

West	North	East	South
	1NT	Pass	3♣ <sup>1</sup>
Pass	3♦ <sup>2</sup>	Pass	4NT <sup>3</sup>
Pass	5♦	Pass	7NT
	AP		

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

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

North:  
 ♠ 83  
 ♥ J9  
 ♦ AK9875  
 ♣ AK8

South:  
 ♠ A1092  
 ♥ AK85  
 ♦ Q4  
 ♣ Q104

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

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

## North hands (Practice Page)

### Minor Suit Transfer

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

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

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

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

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

## Minor Suit Transfer Both hands (Answers Page)

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

North:  
♠ AQ5  
♥ AQ9  
♦ 764  
♣ KQ108

South:  
♠ —  
♥ J6  
♦ AQJ1093  
♣ J6532

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

1. Minor Suit Transfers after 1NT  
2. automat

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

North:  
♠ 104  
♥ J72  
♦ 1098764  
♣ AK

South:  
♠ Q2  
♥ A93  
♦ AKQ5  
♣ J965

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

1. Minor Suit Transfers after 1NT  
2. automat

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

North:  
♠ AK7  
♥ K1065  
♦ K64  
♣ Q73

South:  
♠ Q2  
♥ 3  
♦ QJ109875  
♣ A42

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

1. Minor Suit Transfers after 1NT  
2. automat

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

North:  
♠ 85  
♥ 92  
♦ AKJ108752  
♣ 3

South:  
♠ AJ6  
♥ KJ6  
♦ Q3  
♣ AQ1098

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

1. Minor Suit Transfers after 1NT  
2. automat

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

North:  
♠ Q85  
♥ KQ8  
♦ KJ6  
♣ AQ76

South:  
♠ A3  
♥ J2  
♦ Q98543  
♣ J42

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

1. Minor Suit Transfers after 1NT  
2. automat

## South hands (Practice Page)

### Minor Suit Transfer

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

## Minor Suit Transfer Both hands (Answers Page)

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

North:  
♠ AQ5  
♥ AQ9  
♦ 764  
♣ KQ108

South:  
♠ —  
♥ J6  
♦ AQJ1093  
♣ J6532

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

1. Minor Suit Transfers after 1NT  
2. automat

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

North:  
♠ 104  
♥ J72  
♦ 1098764  
♣ AK

South:  
♠ Q2  
♥ A93  
♦ AKQ5  
♣ J965

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

1. Minor Suit Transfers after 1NT  
2. automat

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

North:  
♠ AK7  
♥ K1065  
♦ K64  
♣ Q73

South:  
♠ Q2  
♥ 3  
♦ QJ109875  
♣ A42

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

1. Minor Suit Transfers after 1NT  
2. automat

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

North:  
♠ 85  
♥ 92  
♦ AKJ108752  
♣ 3

South:  
♠ AJ6  
♥ KJ6  
♦ Q3  
♣ AQ1098

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

1. Minor Suit Transfers after 1NT  
2. automat

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

North:  
♠ Q85  
♥ KQ8  
♦ KJ6  
♣ AQ76

South:  
♠ A3  
♥ J2  
♦ Q98543  
♣ J42

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

1. Minor Suit Transfers after 1NT  
2. automat

## North hands (Practice Page)

### Minor Suit Transfer

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

Board: 36	♠ KJ2	The opponents are silent.
Dealer: N	♥ K95	
Vul: None	♦ A1082	You bid first.
HCP: 15	♣ KJ10	

Board: 37	♠ —	The opponents are silent.
Dealer: S	♥ AJ7	
Vul: None	♦ J987543	Partner bids first.
HCP: 9	♣ K62	

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

# Minor Suit Transfer Both hands (Answers Page)

Board: 35

Dealer: S

Vul: NS

North HCP: 9

South HCP: 15

Contract: 5♦ S

North:

♠ KQ5

♥ 952

♦ A109432

♣ 2

South:

♠ 109874

♥ AKJ

♦ K7

♣ A83

West North East South

1NT

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

Pass 5♦ AP

1. Minor Suit Transfers after 1NT

2. automat

Board: 36

Dealer: N

Vul: None

North HCP: 15

South HCP: 17

Contract: 6N N

North:

♠ KJ2

♥ K95

♦ A1082

♣ KJ10

South:

♠ A95

♥ AJ

♦ KJ9653

♣ A5

West North East South

1NT Pass 3♣<sup>1</sup>

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

Pass 5♦ Pass 5♥

Pass 5♠ Pass 6NT

AP

1. Minor Suit Transfers after 1NT

2. automat

3. Blackwood 0314, for ♦

Board: 37

Dealer: S

Vul: None

North HCP: 9

South HCP: 17

Contract: 5♦ S

North:

♠ —

♥ AJ7

♦ J987543

♣ K62

South:

♠ K543

♥ KQ10

♦ AK

♣ Q984

West North East South

1NT

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

Pass 5♦ AP

1. Minor Suit Transfers after 1NT

2. automat

Board: 38

Dealer: N

Vul: EW

North HCP: 16

South HCP: 15

Contract: 6♦ N

North:

♠ AQ4

♥ A1053

♦ 92

♣ KQJ9

South:

♠ 108

♥ KQ

♦ AKQJ6543

♣ 10

West North East South

1NT Pass 3♣<sup>1</sup>

Pass 3♦<sup>2</sup> Pass 4♣<sup>3</sup>

Pass 4♥<sup>4</sup> Pass 4NT<sup>5</sup>

Pass 5♥ Pass 6♦

AP

1. Minor Suit Transfers after 1NT

2. automat

3. Cue bid, a ♣ stopper

4. Cue bid, a ♥ stopper

5. Blackwood 0314, for ♦



## South hands (Practice Page)

### Minor Suit Transfer

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

Board: 36	♠ A95	The opponents are silent.
Dealer: N	♥ AJ	
Vul: None	♦ KJ9653	Partner bids first.
HCP: 17	♣ A5	

Board: 37	♠ K543	The opponents are silent.
Dealer: S	♥ KQ10	
Vul: None	♦ AK	You bid first.
HCP: 17	♣ Q984	

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

## Minor Suit Transfer Both hands (Answers Page)

Board: 35

Dealer: S

Vul: NS

North HCP: 9

South HCP: 15

Contract: 5♦ S

North:

♠ KQ5

♥ 952

♦ A109432

♣ 2

South:

♠ 109874

♥ AKJ

♦ K7

♣ A83

West North East South

1NT

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

Pass 5♦ AP

1. Minor Suit Transfers after 1NT

2. automat

Board: 36

Dealer: N

Vul: None

North HCP: 15

South HCP: 17

Contract: 6N N

North:

♠ KJ2

♥ K95

♦ A1082

♣ KJ10

South:

♠ A95

♥ AJ

♦ KJ9653

♣ A5

West North East South

1NT Pass 3♣<sup>1</sup>

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

Pass 5♦ Pass 5♥

Pass 5♠ Pass 6NT

AP

1. Minor Suit Transfers after 1NT

2. automat

3. Blackwood 0314, for ♦

Board: 37

Dealer: S

Vul: None

North HCP: 9

South HCP: 17

Contract: 5♦ S

North:

♠ —

♥ AJ7

♦ J987543

♣ K62

South:

♠ K543

♥ KQ10

♦ AK

♣ Q984

West North East South

1NT

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

Pass 5♦ AP

1. Minor Suit Transfers after 1NT

2. automat

Board: 38

Dealer: N

Vul: EW

North HCP: 16

South HCP: 15

Contract: 6♦ N

North:

♠ AQ4

♥ A1053

♦ 92

♣ KQJ9

South:

♠ 108

♥ KQ

♦ AKQJ6543

♣ 10

West North East South

1NT Pass 3♣<sup>1</sup>

Pass 3♦<sup>2</sup> Pass 4♣<sup>3</sup>

Pass 4♥<sup>4</sup> Pass 4NT<sup>5</sup>

Pass 5♥ Pass 6♦

AP

1. Minor Suit Transfers after 1NT

2. automat

3. Cue bid, a ♣ stopper

4. Cue bid, a ♥ stopper

5. Blackwood 0314, for ♦

## North hands (Practice Page)

### Minor Suit Transfer

Board: 39	♠ 95	The opponents are silent.
Dealer: S	♥ J96	
Vul: NS	♦ KJ10932	Partner bids first.
HCP: 9	♣ A9	
Board: 40	♠ AK2	The opponents are silent.
Dealer: N	♥ Q1072	
Vul: Both	♦ AJ4	You bid first.
HCP: 17	♣ K109	
Board: 41	♠ A98	The opponents are silent.
Dealer: S	♥ 872	
Vul: Both	♦ QJ7642	Partner bids first.
HCP: 9	♣ Q	
Board: 42	♠ AQ103	The opponents are silent.
Dealer: N	♥ QJ	
Vul: EW	♦ A76	You bid first.
HCP: 15	♣ Q984	
Board: 43	♠ 103	West Doubles Pass if possible.
Dealer: S	♥ K9	
Vul: Both	♦ KQ987542	Partner bids first.
HCP: 9	♣ J	

## Minor Suit Transfer Both hands (Answers Page)

Board: 39

Dealer: S

Vul: NS

North HCP: 9

South HCP: 15

Contract: 3♦ S

North:

♠ 95

♥ J96

♦ KJ10932

♣ A9

South:

♠ KQJ4

♥ KQ104

♦ 76

♣ KJ6

West North East South

1NT

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

AP

1. Minor Suit Transfers after 1NT

2. automat

Board: 40

Dealer: N

Vul: Both

North HCP: 17

South HCP: 9

Contract: 3♦ N

North:

♠ AK2

♥ Q1072

♦ AJ4

♣ K109

South:

♠ 743

♥ A9

♦ KQ1098765

♣ —

West North East South

1NT Pass 3♣<sup>1</sup>

Pass 3♦<sup>2</sup> AP

1. Minor Suit Transfers after 1NT

2. automat

Board: 41

Dealer: S

Vul: Both

North HCP: 9

South HCP: 15

Contract: 5♦ S

North:

♠ A98

♥ 872

♦ QJ7642

♣ Q

South:

♠ K10654

♥ 965

♦ AK8

♣ AJ

West North East South

1NT

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

Pass 5♦ AP

1. Minor Suit Transfers after 1NT

2. automat

Board: 42

Dealer: N

Vul: EW

North HCP: 15

South HCP: 9

Contract: 3♦ N

North:

♠ AQ103

♥ QJ

♦ A76

♣ Q984

South:

♠ 4

♥ AK

♦ J1098543

♣ J63

West North East South

1NT Pass 3♣<sup>1</sup>

Pass 3♦<sup>2</sup> AP

1. Minor Suit Transfers after 1NT

2. automat

Board: 43

Dealer: S

Vul: Both

North HCP: 9

South HCP: 16

Contract: 6♦ X S

North:

♠ 103

♥ K9

♦ KQ987542

♣ J

South:

♠ Q97

♥ AJ3

♦ A103

♣ KQ85

West North East South

1NT

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

Pass 4NT<sup>3</sup> Pass 5♥

Pass 6♦ Pass Pass

X AP

1. Minor Suit Transfers after 1NT

2. automat

3. Blackwood 0314, for ♦

## South hands (Practice Page)

### Minor Suit Transfer

Board: 39	♠ KQJ4	The opponents are silent.
Dealer: S	♥ KQ104	
Vul: NS	♦ 76	You bid first.
HCP: 15	♣ KJ6	

Board: 40	♠ 743	The opponents are silent.
Dealer: N	♥ A9	
Vul: Both	♦ KQ1098765	Partner bids first.
HCP: 9	♣ —	

Board: 41	♠ K10654	The opponents are silent.
Dealer: S	♥ 965	
Vul: Both	♦ AK8	You bid first.
HCP: 15	♣ AJ	

Board: 42	♠ 4	The opponents are silent.
Dealer: N	♥ AK	
Vul: EW	♦ J1098543	Partner bids first.
HCP: 9	♣ J63	

Board: 43	♠ Q97	West Doubles Pass if possible.
Dealer: S	♥ AJ3	
Vul: Both	♦ A103	You bid first.
HCP: 16	♣ KQ85	

## Minor Suit Transfer Both hands (Answers Page)

Board: 39

Dealer: S

Vul: NS

North HCP: 9

South HCP: 15

Contract: 3♦ S

North:

♠ 95

♥ J96

♦ KJ10932

♣ A9

South:

♠ KQJ4

♥ KQ104

♦ 76

♣ KJ6

West North East South

1NT

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

AP

1. Minor Suit Transfers after 1NT

2. automat

Board: 40

Dealer: N

Vul: Both

North HCP: 17

South HCP: 9

Contract: 3♦ N

North:

♠ AK2

♥ Q1072

♦ AJ4

♣ K109

South:

♠ 743

♥ A9

♦ KQ1098765

♣ —

West North East South

1NT Pass 3♣<sup>1</sup>

Pass 3♦<sup>2</sup> AP

1. Minor Suit Transfers after 1NT

2. automat

Board: 41

Dealer: S

Vul: Both

North HCP: 9

South HCP: 15

Contract: 5♦ S

North:

♠ A98

♥ 872

♦ QJ7642

♣ Q

South:

♠ K10654

♥ 965

♦ AK8

♣ AJ

West North East South

1NT

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

Pass 5♦ AP

1. Minor Suit Transfers after 1NT

2. automat

Board: 42

Dealer: N

Vul: EW

North HCP: 15

South HCP: 9

Contract: 3♦ N

North:

♠ AQ103

♥ QJ

♦ A76

♣ Q984

South:

♠ 4

♥ AK

♦ J1098543

♣ J63

West North East South

1NT Pass 3♣<sup>1</sup>

Pass 3♦<sup>2</sup> AP

1. Minor Suit Transfers after 1NT

2. automat

Board: 43

Dealer: S

Vul: Both

North HCP: 9

South HCP: 16

Contract: 6♦ X S

North:

♠ 103

♥ K9

♦ KQ987542

♣ J

South:

♠ Q97

♥ AJ3

♦ A103

♣ KQ85

West North East South

1NT

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

Pass 4NT<sup>3</sup> Pass 5♥

Pass 6♦ Pass Pass

X AP

1. Minor Suit Transfers after 1NT

2. automat

3. Blackwood 0314, for ♦

## North hands (Practice Page)

### Minor Suit Transfer

Board: 44	♠ Q4	The opponents are silent.
Dealer: N	♥ KQ764	
Vul: None	♦ KQ7	You bid first.
HCP: 16	♣ A65	

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

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

Board: 47	♠ K72	The opponents are silent.
Dealer: S	♥ 543	
Vul: None	♦ AJ9765	Partner bids first.
HCP: 8	♣ 2	

Board: 48	♠ Q9	The opponents are silent.
Dealer: N	♥ AQ1042	
Vul: NS	♦ 1064	You bid first.
HCP: 15	♣ AK2	

## Minor Suit Transfer Both hands (Answers Page)

Board: 44  
Dealer: N  
Vul: None  
North HCP: 16  
South HCP: 9  
Contract: 3♦ N

North:  
♠ Q4  
♥ KQ764  
♦ KQ7  
♣ A65

South:  
♠ A10  
♥ 32  
♦ AJ10842  
♣ 1043

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

1. Minor Suit Transfers after 1NT  
2. automat

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

North:  
♠ 854  
♥ —  
♦ KQ8643  
♣ A943

South:  
♠ AK102  
♥ K82  
♦ AJ2  
♣ 1062

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

1. Minor Suit Transfers after 1NT  
2. automat

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

North:  
♠ K3  
♥ KQ2  
♦ AK65  
♣ 8532

South:  
♠ QJ7  
♥ A6  
♦ J109842  
♣ J9

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

1. Minor Suit Transfers after 1NT  
2. automat

Board: 47  
Dealer: S  
Vul: None  
North HCP: 8  
South HCP: 16  
Contract: 3♦ S

North:  
♠ K72  
♥ 543  
♦ AJ9765  
♣ 2

South:  
♠ Q3  
♥ Q8  
♦ KQ42  
♣ AK1084

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

1. Minor Suit Transfers after 1NT  
2. automat

Board: 48  
Dealer: N  
Vul: NS  
North HCP: 15  
South HCP: 13  
Contract: 6♦ N

North:  
♠ Q9  
♥ AQ1042  
♦ 1064  
♣ AK2

South:  
♠ A83  
♥ 93  
♦ AKJ752  
♣ J4

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

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



## South hands (Practice Page)

### Minor Suit Transfer

Board: 44	♠ A10	The opponents are silent.
Dealer: N	♥ 32	
Vul: None	♦ AJ10842	Partner bids first.
HCP: 9	♣ 1043	

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

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

Board: 47	♠ Q3	The opponents are silent.
Dealer: S	♥ Q8	
Vul: None	♦ KQ42	You bid first.
HCP: 16	♣ AK1084	

Board: 48	♠ A83	The opponents are silent.
Dealer: N	♥ 93	
Vul: NS	♦ AKJ752	Partner bids first.
HCP: 13	♣ J4	

## Minor Suit Transfer Both hands (Answers Page)

Board: 44  
Dealer: N  
Vul: None  
North HCP: 16  
South HCP: 9  
Contract: 3♦ N

North:  
♠ Q4  
♥ KQ764  
♦ KQ7  
♣ A65

South:  
♠ A10  
♥ 32  
♦ AJ10842  
♣ 1043

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

1. Minor Suit Transfers after 1NT  
2. automat

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

North:  
♠ 854  
♥ —  
♦ KQ8643  
♣ A943

South:  
♠ AK102  
♥ K82  
♦ AJ2  
♣ 1062

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

1. Minor Suit Transfers after 1NT  
2. automat

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

North:  
♠ K3  
♥ KQ2  
♦ AK65  
♣ 8532

South:  
♠ QJ7  
♥ A6  
♦ J109842  
♣ J9

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

1. Minor Suit Transfers after 1NT  
2. automat

Board: 47  
Dealer: S  
Vul: None  
North HCP: 8  
South HCP: 16  
Contract: 3♦ S

North:  
♠ K72  
♥ 543  
♦ AJ9765  
♣ 2

South:  
♠ Q3  
♥ Q8  
♦ KQ42  
♣ AK1084

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

1. Minor Suit Transfers after 1NT  
2. automat

Board: 48  
Dealer: N  
Vul: NS  
North HCP: 15  
South HCP: 13  
Contract: 6♦ N

North:  
♠ Q9  
♥ AQ1042  
♦ 1064  
♣ AK2

South:  
♠ A83  
♥ 93  
♦ AKJ752  
♣ J4

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

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

## North hands (Practice Page)

### Minor Suit Transfer

Board: 49	♠ 105	The opponents are silent.
Dealer: S	♥ K7	
Vul: None	♦ AQ98765	Partner bids first.
HCP: 9	♣ 96	
Board: 50	♠ AQJ2	The opponents are silent.
Dealer: N	♥ K1095	
Vul: EW	♦ 83	You bid first.
HCP: 15	♣ AJ6	
Board: 51	♠ —	The opponents are silent.
Dealer: S	♥ 864	
Vul: None	♦ KQ10643	Partner bids first.
HCP: 9	♣ A732	
Board: 52	♠ Q106	The opponents are silent.
Dealer: N	♥ AQJ97	
Vul: Both	♦ Q5	You bid first.
HCP: 15	♣ KJ8	
Board: 53	♠ K53	East Doubles 3♣ if possible.
Dealer: S	♥ —	East Doubles 6♦ if possible.
Vul: NS	♦ AKQ9863	
HCP: 12	♣ 852	Partner bids first.

# Minor Suit Transfer Both hands (Answers Page)

Board: 49

Dealer: S

Vul: None

North HCP: 9

South HCP: 15

Contract: 3♦ S

North:

♠ 105

♥ K7

♦ AQ98765

♣ 96

South:

♠ A8

♥ 965

♦ J104

♣ AKQJ3

West North East South

1NT

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

AP

1. Minor Suit Transfers after 1NT

2. automat

Board: 50

Dealer: N

Vul: EW

North HCP: 15

South HCP: 8

Contract: 3♦ N

North:

♠ AQJ2

♥ K1095

♦ 83

♣ AJ6

South:

♠ 954

♥ 82

♦ AKJ1097

♣ 104

West North East South

1NT Pass 3♣<sup>1</sup>

Pass 3♦<sup>2</sup> AP

1. Minor Suit Transfers after 1NT

2. automat

Board: 51

Dealer: S

Vul: None

North HCP: 9

South HCP: 16

Contract: 3♦ S

North:

♠ —

♥ 864

♦ KQ10643

♣ A732

South:

♠ J1093

♥ AKQ7

♦ J7

♣ KQ6

West North East South

1NT

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

AP

1. Minor Suit Transfers after 1NT

2. automat

Board: 52

Dealer: N

Vul: Both

North HCP: 15

South HCP: 18

Contract: 6♦ N

North:

♠ Q106

♥ AQJ97

♦ Q5

♣ KJ8

South:

♠ K

♥ K

♦ AKJ98764

♣ A92

West North East South

1NT Pass 3♣<sup>1</sup>

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

Pass 5♦ Pass 6♦

AP

1. Minor Suit Transfers after 1NT

2. automat

3. Blackwood 0314, for ♦

Board: 53

Dealer: S

Vul: NS

North HCP: 12

South HCP: 16

Contract: 6♦ X S

North:

♠ K53

♥ —

♦ AKQ9863

♣ 852

South:

♠ AJ6

♥ AQJ96

♦ J7

♣ QJ3

West North East South

1NT

Pass 3♣<sup>1</sup> X Pass

Pass 4♥<sup>2</sup> Pass 5♦

Pass 6♦ X AP

1. Minor Suit Transfers after 1NT

2. Splinter

## South hands (Practice Page)

### Minor Suit Transfer

Board: 49	♠ A8	The opponents are silent.
Dealer: S	♥ 965	
Vul: None	♦ J104	You bid first.
HCP: 15	♣ AKQJ3	
Board: 50	♠ 954	The opponents are silent.
Dealer: N	♥ 82	
Vul: EW	♦ AKJ1097	Partner bids first.
HCP: 8	♣ 104	
Board: 51	♠ J1093	The opponents are silent.
Dealer: S	♥ AKQ7	
Vul: None	♦ J7	You bid first.
HCP: 16	♣ KQ6	
Board: 52	♠ K	The opponents are silent.
Dealer: N	♥ K	
Vul: Both	♦ AKJ98764	Partner bids first.
HCP: 18	♣ A92	
Board: 53	♠ AJ6	East Doubles 3♣ if possible.
Dealer: S	♥ AQJ96	East Doubles 6♦ if possible.
Vul: NS	♦ J7	
HCP: 16	♣ QJ3	You bid first.

# Minor Suit Transfer Both hands (Answers Page)

Board: 49

Dealer: S

Vul: None

North HCP: 9

South HCP: 15

Contract: 3♦ S

North:

♠ 105

♥ K7

♦ AQ98765

♣ 96

South:

♠ A8

♥ 965

♦ J104

♣ AKQJ3

West North East South

1NT

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

AP

1. Minor Suit Transfers after 1NT

2. automat

Board: 50

Dealer: N

Vul: EW

North HCP: 15

South HCP: 8

Contract: 3♦ N

North:

♠ AQJ2

♥ K1095

♦ 83

♣ AJ6

South:

♠ 954

♥ 82

♦ AKJ1097

♣ 104

West North East South

1NT Pass 3♣<sup>1</sup>

Pass 3♦<sup>2</sup> AP

1. Minor Suit Transfers after 1NT

2. automat

Board: 51

Dealer: S

Vul: None

North HCP: 9

South HCP: 16

Contract: 3♦ S

North:

♠ —

♥ 864

♦ KQ10643

♣ A732

South:

♠ J1093

♥ AKQ7

♦ J7

♣ KQ6

West North East South

1NT

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

AP

1. Minor Suit Transfers after 1NT

2. automat

Board: 52

Dealer: N

Vul: Both

North HCP: 15

South HCP: 18

Contract: 6♦ N

North:

♠ Q106

♥ AQJ97

♦ Q5

♣ KJ8

South:

♠ K

♥ K

♦ AKJ98764

♣ A92

West North East South

1NT Pass 3♣<sup>1</sup>

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

Pass 5♦ Pass 6♦

AP

1. Minor Suit Transfers after 1NT

2. automat

3. Blackwood 0314, for ♦

Board: 53

Dealer: S

Vul: NS

North HCP: 12

South HCP: 16

Contract: 6♦ X S

North:

♠ K53

♥ —

♦ AKQ9863

♣ 852

South:

♠ AJ6

♥ AQJ96

♦ J7

♣ QJ3

West North East South

1NT

Pass 3♣<sup>1</sup> X Pass

Pass 4♥<sup>2</sup> Pass 5♦

Pass 6♦ X AP

1. Minor Suit Transfers after 1NT

2. Splinter

## North hands (Practice Page)

### Minor Suit Transfer

Board: 54	♠ A102	West Bids 4NT if possible.
Dealer: N	♥ K752	East Bids 5♥ if possible.
Vul: None	♦ A1095	
HCP: 15	♣ KJ	You bid first.
Board: 55	♠ 75	
Dealer: S	♥ K	The opponents are silent.
Vul: None	♦ AQ9852	
HCP: 9	♣ 10843	Partner bids first.
Board: 56	♠ 72	
Dealer: N	♥ Q10854	West Bids 3♥ if possible.
Vul: None	♦ AQ7	
HCP: 16	♣ AKJ	You bid first.
Board: 57	♠ 6	
Dealer: S	♥ 532	The opponents are silent.
Vul: None	♦ A96543	
HCP: 8	♣ A93	Partner bids first.

## Minor Suit Transfer Both hands (Answers Page)

Board: 54  
 Dealer: N  
 Vul: None  
 North HCP: 15  
 South HCP: 8  
 Contract: 5♥ E

North:  
 ♠ A102  
 ♥ K752  
 ♦ A1095  
 ♣ KJ

South:  
 ♠ 984  
 ♥ —  
 ♦ KQJ832  
 ♣ Q1092

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

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

Board: 55  
 Dealer: S  
 Vul: None  
 North HCP: 9  
 South HCP: 17  
 Contract: 3♦ S

North:  
 ♠ 75  
 ♥ K  
 ♦ AQ9852  
 ♣ 10843

South:  
 ♠ AQJ4  
 ♥ 10742  
 ♦ K104  
 ♣ AK

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

1. Minor Suit Transfers after 1NT  
 2. automat

Board: 56  
 Dealer: N  
 Vul: None  
 North HCP: 16  
 South HCP: 9  
 Contract: 5♦ S

North:  
 ♠ 72  
 ♥ Q10854  
 ♦ AQ7  
 ♣ AKJ

South:  
 ♠ 954  
 ♥ K7  
 ♦ KJ10984  
 ♣ Q8

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

1. Minor Suit Transfers after 1NT

Board: 57  
 Dealer: S  
 Vul: None  
 North HCP: 8  
 South HCP: 17  
 Contract: 3♦ S

North:  
 ♠ 6  
 ♥ 532  
 ♦ A96543  
 ♣ A93

South:  
 ♠ AKQ9  
 ♥ Q1096  
 ♦ KQ2  
 ♣ J10

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

1. Minor Suit Transfers after 1NT  
 2. automat



## South hands (Practice Page)

### Minor Suit Transfer

Board: 54	♠ 984	West Bids 4NT if possible.
Dealer: N	♥ —	East Bids 5♥ if possible.
Vul: None	♦ KQJ832	
HCP: 8	♣ Q1092	Partner bids first.
Board: 55	♠ AQJ4	The opponents are silent.
Dealer: S	♥ 10742	
Vul: None	♦ K104	You bid first.
HCP: 17	♣ AK	
Board: 56	♠ 954	West Bids 3♥ if possible.
Dealer: N	♥ K7	
Vul: None	♦ KJ10984	Partner bids first.
HCP: 9	♣ Q8	
Board: 57	♠ AKQ9	The opponents are silent.
Dealer: S	♥ Q1096	
Vul: None	♦ KQ2	You bid first.
HCP: 17	♣ J10	

## Minor Suit Transfer Both hands (Answers Page)

Board: 54  
 Dealer: N  
 Vul: None  
 North HCP: 15  
 South HCP: 8  
 Contract: 5♥ E

North:  
 ♠ A102  
 ♥ K752  
 ♦ A1095  
 ♣ KJ

South:  
 ♠ 984  
 ♥ —  
 ♦ KQJ832  
 ♣ Q1092

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

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

Board: 55  
 Dealer: S  
 Vul: None  
 North HCP: 9  
 South HCP: 17  
 Contract: 3♦ S

North:  
 ♠ 75  
 ♥ K  
 ♦ AQ9852  
 ♣ 10843

South:  
 ♠ AQJ4  
 ♥ 10742  
 ♦ K104  
 ♣ AK

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

1. Minor Suit Transfers after 1NT  
 2. automat

Board: 56  
 Dealer: N  
 Vul: None  
 North HCP: 16  
 South HCP: 9  
 Contract: 5♦ S

North:  
 ♠ 72  
 ♥ Q10854  
 ♦ AQ7  
 ♣ AKJ

South:  
 ♠ 954  
 ♥ K7  
 ♦ KJ10984  
 ♣ Q8

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

1. Minor Suit Transfers after 1NT

Board: 57  
 Dealer: S  
 Vul: None  
 North HCP: 8  
 South HCP: 17  
 Contract: 3♦ S

North:  
 ♠ 6  
 ♥ 532  
 ♦ A96543  
 ♣ A93

South:  
 ♠ AKQ9  
 ♥ Q1096  
 ♦ KQ2  
 ♣ J10

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

1. Minor Suit Transfers after 1NT  
 2. automat