

North hands (Practice Page)

Minor Suit Transfer

Board: 1	♠ 76	The opponents are silent.
Dealer: S	♥ 3	
Vul: NS	♦ J1074	Partner bids first.
HCP: 8	♣ AK10643	

Board: 2	♠ AJ73	The opponents are silent.
Dealer: N	♥ AQ84	
Vul: Both	♦ QJ5	You bid first.
HCP: 16	♣ Q7	

Board: 3	♠ 2	The opponents are silent.
Dealer: S	♥ 74	
Vul: NS	♦ AK75	Partner bids first.
HCP: 14	♣ AK8632	

Board: 4	♠ A942	The opponents are silent.
Dealer: N	♥ A106	
Vul: NS	♦ AK106	You bid first.
HCP: 15	♣ 72	

Board: 5	♠ Q5	The opponents are silent.
Dealer: S	♥ A10	
Vul: Both	♦ 53	Partner bids first.
HCP: 9	♣ K987543	

Minor Suit Transfer Both hands (Answers Page)

Board: 1
Dealer: S
Vul: NS
North HCP: 8
South HCP: 15
Contract: 3♣ S

North:
♠ 76
♥ 3
♦ J1074
♣ AK10643

South:
♠ J9
♥ AK107
♦ AQ32
♣ J87

West	North	East	South
			1NT
Pass	2NT ¹	Pass	3♣
AP			
1. Minor Suit Transfers after 1NT			

Board: 2
Dealer: N
Vul: Both
North HCP: 16
South HCP: 13
Contract: 6♣ N

North:
♠ AJ73
♥ AQ84
♦ QJ5
♣ Q7

South:
♠ KQ2
♥ 5
♦ 43
♣ AKJ9832

West	North	East	South
	1NT	Pass	2NT ¹
Pass	3♣	Pass	4NT ²
Pass	5♠	Pass	6♣
AP			
1. Minor Suit Transfers after 1NT			
2. Blackwood 0314, for ♣			

Board: 3
Dealer: S
Vul: NS
North HCP: 14
South HCP: 15
Contract: 6♣ S

North:
♠ 2
♥ 74
♦ AK75
♣ AK8632

South:
♠ KQ5
♥ AQ
♦ J63
♣ QJ1095

West	North	East	South
			1NT
Pass	2♠ ¹	Pass	3♣ ²
Pass	3♠ ³	Pass	3NT
Pass	4NT ⁴	Pass	5♦
Pass	6♣	AP	
1. Minor Suit Stayman after 1NT			
2. artificial			
3. artificial			
4. Blackwood 0314, for ♣			

Board: 4
Dealer: N
Vul: NS
North HCP: 15
South HCP: 14
Contract: 6♣ N

North:
♠ A942
♥ A106
♦ AK106
♣ 72

South:
♠ K63
♥ K9
♦ 7
♣ AKJ9543

West	North	East	South
	1NT	Pass	2NT ¹
Pass	3♣	Pass	4NT ²
Pass	5♣	Pass	5♦
Pass	6♣	AP	
1. Minor Suit Transfers after 1NT			
2. Blackwood 0314, for ♣			

Board: 5

Dealer: S

Vul: Both

North HCP: 9

South HCP: 16

Contract: 3♣ S

North:

♠ Q5

♥ A10

♦ 53

♣ K987543

South:

♠ AK6

♥ K872

♦ KJ42

♣ Q2

West North East South

1NT

Pass 2NT¹ Pass 3♣

AP

1. Minor Suit Transfers after 1NT

South hands (Practice Page)

Minor Suit Transfer

Board: 1	♠ J9	The opponents are silent.
Dealer: S	♥ AK107	
Vul: NS	♦ AQ32	You bid first.
HCP: 15	♣ J87	

Board: 2	♠ KQ2	The opponents are silent.
Dealer: N	♥ 5	
Vul: Both	♦ 43	Partner bids first.
HCP: 13	♣ AKJ9832	

Board: 3	♠ KQ5	The opponents are silent.
Dealer: S	♥ AQ	
Vul: NS	♦ J63	You bid first.
HCP: 15	♣ QJ1095	

Board: 4	♠ K63	The opponents are silent.
Dealer: N	♥ K9	
Vul: NS	♦ 7	Partner bids first.
HCP: 14	♣ AKJ9543	

Board: 5	♠ AK6	The opponents are silent.
Dealer: S	♥ K872	
Vul: Both	♦ KJ42	You bid first.
HCP: 16	♣ Q2	

Minor Suit Transfer Both hands (Answers Page)

Board: 1
Dealer: S
Vul: NS
North HCP: 8
South HCP: 15
Contract: 3♣ S

North:
♠ 76
♥ 3
♦ J1074
♣ AK10643

South:
♠ J9
♥ AK107
♦ AQ32
♣ J87

West	North	East	South
			1NT

Pass	2NT ¹	Pass	3♣
AP			

1. Minor Suit Transfers after 1NT

Board: 2
Dealer: N
Vul: Both
North HCP: 16
South HCP: 13
Contract: 6♣ N

North:
♠ AJ73
♥ AQ84
♦ QJ5
♣ Q7

South:
♠ KQ2
♥ 5
♦ 43
♣ AKJ9832

West	North	East	South
	1NT	Pass	2NT ¹

Pass	3♣	Pass	4NT ²
Pass	5♠	Pass	6♣
AP			

1. Minor Suit Transfers after 1NT
2. Blackwood 0314, for ♣

Board: 3
Dealer: S
Vul: NS
North HCP: 14
South HCP: 15
Contract: 6♣ S

North:
♠ 2
♥ 74
♦ AK75
♣ AK8632

South:
♠ KQ5
♥ AQ
♦ J63
♣ QJ1095

West	North	East	South
			1NT

Pass	2♠ ¹	Pass	3♣ ²
Pass	3♠ ³	Pass	3NT
Pass	4NT ⁴	Pass	5♦
Pass	6♣	AP	

1. Minor Suit Stayman after 1NT
2. artificial
3. artificial
4. Blackwood 0314, for ♣

Board: 4
Dealer: N
Vul: NS
North HCP: 15
South HCP: 14
Contract: 6♣ N

North:
♠ A942
♥ A106
♦ AK106
♣ 72

South:
♠ K63
♥ K9
♦ 7
♣ AKJ9543

West	North	East	South
	1NT	Pass	2NT ¹

Pass	3♣	Pass	4NT ²
Pass	5♣	Pass	5♦
Pass	6♣	AP	

1. Minor Suit Transfers after 1NT
2. Blackwood 0314, for ♣

Board: 5

Dealer: S

Vul: Both

North HCP: 9

South HCP: 16

Contract: 3♣ S

North:

♠ Q5

♥ A10

♦ 53

♣ K987543

South:

♠ AK6

♥ K872

♦ KJ42

♣ Q2

West North East South

1NT

Pass 2NT¹ Pass 3♣

AP

1. Minor Suit Transfers after 1NT

North hands (Practice Page)

Minor Suit Transfer

Board: 6	♠ 9542	The opponents are silent.
Dealer: N	♥ KQ87	
Vul: Both	♦ A9	You bid first.
HCP: 15	♣ AQ8	

Board: 7	♠ 8	The opponents are silent.
Dealer: S	♥ K8	
Vul: EW	♦ AK43	Partner bids first.
HCP: 11	♣ J107652	

Board: 8	♠ KQ97	The opponents are silent.
Dealer: N	♥ KQJ6	
Vul: None	♦ J94	You bid first.
HCP: 15	♣ K5	

Board: 9	♠ KJ2	East Bids 3♥ if possible.
Dealer: S	♥ 43	
Vul: EW	♦ 75	Partner bids first.
HCP: 8	♣ A98632	

Board: 10	♠ KQJ95	The opponents are silent.
Dealer: N	♥ QJ2	
Vul: NS	♦ QJ	You bid first.
HCP: 15	♣ K73	

Minor Suit Transfer Both hands (Answers Page)

Board: 6
Dealer: N
Vul: Both
North HCP: 15
South HCP: 9
Contract: 5♣ N

North:
♠ 9542
♥ KQ87
♦ A9
♣ AQ8

South:
♠ 106
♥ 3
♦ KQ62
♣ KJ5432

West	North	East	South
	1NT	Pass	2NT ¹
Pass	3♣	Pass	4♥ ²
Pass	5♣	AP	

1. Minor Suit Transfers after 1NT
2. Splinter

Board: 7
Dealer: S
Vul: EW
North HCP: 11
South HCP: 17
Contract: 5♣ N

North:
♠ 8
♥ K8
♦ AK43
♣ J107652

South:
♠ KQJ
♥ A2
♦ 87652
♣ AK4

West	North	East	South
			1NT
Pass	2♠ ¹	Pass	4♦
Pass	4♥ ²	Pass	4♠ ³
Pass	5♣	AP	

1. Minor Suit Stayman after 1NT
2. Cue bid, a ♥ stopper
3. Cue bid, a ♠ stopper

Board: 8
Dealer: N
Vul: None
North HCP: 15
South HCP: 14
Contract: 3N N

North:
♠ KQ97
♥ KQJ6
♦ J94
♣ K5

South:
♠ —
♥ A4
♦ K652
♣ AQJ7642

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

1. Minor Suit Stayman after 1NT
2. artificial
3. artificial

Board: 9
Dealer: S
Vul: EW
North HCP: 8
South HCP: 15
Contract: 3♥ X E

North:
♠ KJ2
♥ 43
♦ 75
♣ A98632

South:
♠ A1064
♥ KJ8
♦ KQ109
♣ Q4

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

1. Minor Suit Transfers after 1NT

Board: 10
Dealer: N
Vul: NS
North HCP: 15
South HCP: 9
Contract: 3♣ N

North:
♠ KQJ95
♥ QJ2
♦ QJ
♣ K73

South:
♠ A104
♥ A7
♦ 93
♣ J98642

West	North	East	South
	1NT	Pass	2NT ¹
Pass	3♣	AP	

1. Minor Suit Transfers after 1NT

South hands (Practice Page)

Minor Suit Transfer

Board: 6	♠ 106	The opponents are silent.
Dealer: N	♥ 3	
Vul: Both	♦ KQ62	Partner bids first.
HCP: 9	♣ KJ5432	

Board: 7	♠ KQJ	The opponents are silent.
Dealer: S	♥ A2	
Vul: EW	♦ 87652	You bid first.
HCP: 17	♣ AK4	

Board: 8	♠ —	The opponents are silent.
Dealer: N	♥ A4	
Vul: None	♦ K652	Partner bids first.
HCP: 14	♣ AQJ7642	

Board: 9	♠ A1064	East Bids 3♥ if possible.
Dealer: S	♥ KJ8	
Vul: EW	♦ KQ109	You bid first.
HCP: 15	♣ Q4	

Board: 10	♠ A104	The opponents are silent.
Dealer: N	♥ A7	
Vul: NS	♦ 93	Partner bids first.
HCP: 9	♣ J98642	

Minor Suit Transfer Both hands (Answers Page)

Board: 6
Dealer: N
Vul: Both
North HCP: 15
South HCP: 9
Contract: 5♣ N

North:
♠ 9542
♥ KQ87
♦ A9
♣ AQ8

South:
♠ 106
♥ 3
♦ KQ62
♣ KJ5432

West	North	East	South
	1NT	Pass	2NT ¹
Pass	3♣	Pass	4♥ ²
Pass	5♣	AP	

1. Minor Suit Transfers after 1NT
2. Splinter

Board: 7
Dealer: S
Vul: EW
North HCP: 11
South HCP: 17
Contract: 5♣ N

North:
♠ 8
♥ K8
♦ AK43
♣ J107652

South:
♠ KQJ
♥ A2
♦ 87652
♣ AK4

West	North	East	South
			1NT
Pass	2♠ ¹	Pass	4♦
Pass	4♥ ²	Pass	4♠ ³
Pass	5♣	AP	

1. Minor Suit Stayman after 1NT
2. Cue bid, a ♥ stopper
3. Cue bid, a ♠ stopper

Board: 8
Dealer: N
Vul: None
North HCP: 15
South HCP: 14
Contract: 3N N

North:
♠ KQ97
♥ KQJ6
♦ J94
♣ K5

South:
♠ —
♥ A4
♦ K652
♣ AQJ7642

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

1. Minor Suit Stayman after 1NT
2. artificial
3. artificial

Board: 9
Dealer: S
Vul: EW
North HCP: 8
South HCP: 15
Contract: 3♥ X E

North:
♠ KJ2
♥ 43
♦ 75
♣ A98632

South:
♠ A1064
♥ KJ8
♦ KQ109
♣ Q4

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

1. Minor Suit Transfers after 1NT

Board: 10
Dealer: N
Vul: NS
North HCP: 15
South HCP: 9
Contract: 3♣ N

North:
♠ KQJ95
♥ QJ2
♦ QJ
♣ K73

South:
♠ A104
♥ A7
♦ 93
♣ J98642

West	North	East	South
	1NT	Pass	2NT ¹
Pass	3♣	AP	

1. Minor Suit Transfers after 1NT

North hands (Practice Page)

Minor Suit Transfer

Board: 11	♠ 842	West Bids XA♠♠ if possible.
Dealer: S	♥ —	
Vul: NS	♦ A1043	Partner bids first.
HCP: 11	♣ AK8732	
Board: 12	♠ A9432	The opponents are silent.
Dealer: N	♥ QJ8	
Vul: None	♦ KQJ	You bid first.
HCP: 15	♣ Q2	
Board: 13	♠ J52	The opponents are silent.
Dealer: S	♥ 7	
Vul: EW	♦ K42	Partner bids first.
HCP: 8	♣ A98765	
Board: 14	♠ A94	The opponents are silent.
Dealer: N	♥ AQJ42	
Vul: Both	♦ KQ3	You bid first.
HCP: 16	♣ 52	
Board: 15	♠ 107	The opponents are silent.
Dealer: S	♥ —	
Vul: None	♦ A985	Partner bids first.
HCP: 11	♣ AQJ7643	

Minor Suit Transfer Both hands (Answers Page)

Board: 11
 Dealer: S
 Vul: NS
 North HCP: 11
 South HCP: 15
 Contract: 6♣X N

North:
 ♠ 842
 ♥ —
 ♦ A1043
 ♣ AK8732

South:
 ♠ K965
 ♥ AQJ4
 ♦ KQ6
 ♣ 65

West	North	East	South
			1NT
Pass	2♠ ¹	Pass	2NT ²
Pass	3♥ ³	Pass	3NT
Pass	6♣	Pass	Pass
XA♠♠	AP		

1. Minor Suit Stayman after 1NT
2. artificial
3. artificial

Board: 12
 Dealer: N
 Vul: None
 North HCP: 15
 South HCP: 18
 Contract: 6N N

North:
 ♠ A9432
 ♥ QJ8
 ♦ KQJ
 ♣ Q2

South:
 ♠ K8
 ♥ K9
 ♦ A105
 ♣ AKJ1064

West	North	East	South
	1NT	Pass	2NT ¹
Pass	3♣	Pass	4NT ²
Pass	5♦	Pass	6NT
	AP		

1. Minor Suit Transfers after 1NT
2. Blackwood 0314, for ♣

Board: 13
 Dealer: S
 Vul: EW
 North HCP: 8
 South HCP: 16
 Contract: 3♣ S

North:
 ♠ J52
 ♥ 7
 ♦ K42
 ♣ A98765

South:
 ♠ K6
 ♥ KQ1064
 ♦ A83
 ♣ KJ4

West	North	East	South
			1NT
Pass	2NT ¹	Pass	3♣
	AP		

1. Minor Suit Transfers after 1NT

Board: 14
 Dealer: N
 Vul: Both
 North HCP: 16
 South HCP: 17
 Contract: 6♣ S

North:
 ♠ A94
 ♥ AQJ42
 ♦ KQ3
 ♣ 52

South:
 ♠ 8
 ♥ K7
 ♦ A975
 ♣ AKQJ97

West	North	East	South
	1NT	Pass	2♠ ¹
Pass	2NT ²	Pass	3♠ ³
Pass	3NT	Pass	4♣
Pass	5♣	Pass	6♣
	AP		

1. Minor Suit Stayman after 1NT
2. artificial
3. artificial

Board: 15
Dealer: S
Vul: None
North HCP: 11
South HCP: 15
Contract: 3N S

North:
♠ 107
♥ —
♦ A985
♣ AQJ7643

South:
♠ AKJ92
♥ A95
♦ QJ
♣ 1052

West	North	East	South
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1NT

Pass	2♠ ¹	Pass	2NT ²
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Pass	3♥ ³	Pass	3NT
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AP

1. Minor Suit Stayman after 1NT

2. artificial

3. artificial

South hands (Practice Page)

Minor Suit Transfer

Board: 11	♠ K965	West Bids XA♠♠ if possible.
Dealer: S	♥ AQJ4	
Vul: NS	♦ KQ6	You bid first.
HCP: 15	♣ 65	

Board: 12	♠ K8	The opponents are silent.
Dealer: N	♥ K9	
Vul: None	♦ A105	Partner bids first.
HCP: 18	♣ AKJ1064	

Board: 13	♠ K6	The opponents are silent.
Dealer: S	♥ KQ1064	
Vul: EW	♦ A83	You bid first.
HCP: 16	♣ KJ4	

Board: 14	♠ 8	The opponents are silent.
Dealer: N	♥ K7	
Vul: Both	♦ A975	Partner bids first.
HCP: 17	♣ AKQJ97	

Board: 15	♠ AKJ92	The opponents are silent.
Dealer: S	♥ A95	
Vul: None	♦ QJ	You bid first.
HCP: 15	♣ 1052	

Minor Suit Transfer Both hands (Answers Page)

Board: 11
 Dealer: S
 Vul: NS
 North HCP: 11
 South HCP: 15
 Contract: 6♣X N

North:
 ♠ 842
 ♥ —
 ♦ A1043
 ♣ AK8732

South:
 ♠ K965
 ♥ AQJ4
 ♦ KQ6
 ♣ 65

West	North	East	South
			1NT
Pass	2♠ ¹	Pass	2NT ²
Pass	3♥ ³	Pass	3NT
Pass	6♣	Pass	Pass
XA♠♠	AP		

1. Minor Suit Stayman after 1NT
2. artificial
3. artificial

Board: 12
 Dealer: N
 Vul: None
 North HCP: 15
 South HCP: 18
 Contract: 6N N

North:
 ♠ A9432
 ♥ QJ8
 ♦ KQJ
 ♣ Q2

South:
 ♠ K8
 ♥ K9
 ♦ A105
 ♣ AKJ1064

West	North	East	South
	1NT	Pass	2NT ¹
Pass	3♣	Pass	4NT ²
Pass	5♦	Pass	6NT
	AP		

1. Minor Suit Transfers after 1NT
2. Blackwood 0314, for ♣

Board: 13
 Dealer: S
 Vul: EW
 North HCP: 8
 South HCP: 16
 Contract: 3♣ S

North:
 ♠ J52
 ♥ 7
 ♦ K42
 ♣ A98765

South:
 ♠ K6
 ♥ KQ1064
 ♦ A83
 ♣ KJ4

West	North	East	South
			1NT
Pass	2NT ¹	Pass	3♣
	AP		

1. Minor Suit Transfers after 1NT

Board: 14
 Dealer: N
 Vul: Both
 North HCP: 16
 South HCP: 17
 Contract: 6♣ S

North:
 ♠ A94
 ♥ AQJ42
 ♦ KQ3
 ♣ 52

South:
 ♠ 8
 ♥ K7
 ♦ A975
 ♣ AKQJ97

West	North	East	South
	1NT	Pass	2♠ ¹
Pass	2NT ²	Pass	3♠ ³
Pass	3NT	Pass	4♣
Pass	5♣	Pass	6♣
	AP		

1. Minor Suit Stayman after 1NT
2. artificial
3. artificial

Board: 15
Dealer: S
Vul: None
North HCP: 11
South HCP: 15
Contract: 3N S

North:
♠ 107
♥ —
♦ A985
♣ AQJ7643

South:
♠ AKJ92
♥ A95
♦ QJ
♣ 1052

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

1. Minor Suit Stayman after 1NT

2. artificial

3. artificial

North hands (Practice Page)

Minor Suit Transfer

Board: 16	♠ QJ5	West Doubles 7♦ if possible.
Dealer: N	♥ A102	
Vul: NS	♦ AQJ92	You bid first.
HCP: 15	♣ J4	

Board: 17	♠ —	The opponents are silent.
Dealer: S	♥ J3	
Vul: EW	♦ AK9765	Partner bids first.
HCP: 18	♣ AKQJ4	

Board: 18	♠ KQJ96	The opponents are silent.
Dealer: N	♥ AQ7	
Vul: None	♦ K107	You bid first.
HCP: 15	♣ 52	

Board: 19	♠ 873	The opponents are silent.
Dealer: S	♥ 43	
Vul: Both	♦ A9	Partner bids first.
HCP: 9	♣ AJ9876	

Minor Suit Transfer Both hands (Answers Page)

Board: 16
Dealer: N
Vul: NS
North HCP: 15
South HCP: 14
Contract: 7♦X N

North:
♠ QJ5
♥ A102
♦ AQJ92
♣ J4

South:
♠ A6
♥ 5
♦ K643
♣ AK10976

West	North	East	South
	1NT	Pass	2♠ ¹
Pass	3♦ ²	Pass	3♥ ³
Pass	3NT	Pass	4♦
Pass	4♥ ⁴	Pass	4NT ⁵
Pass	5♠	Pass	7♦
X	AP		

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

Board: 17
Dealer: S
Vul: EW
North HCP: 18
South HCP: 15
Contract: 7♦ N

North:
♠ —
♥ J3
♦ AK9765
♣ AKQJ4

South:
♠ AKJ93
♥ A94
♦ QJ
♣ 762

West	North	East	South
			1NT
Pass	2♠ ¹	Pass	2NT ²
Pass	3♠ ³	Pass	3NT
Pass	4♦	Pass	5♦
Pass	7♦	AP	

1. Minor Suit Stayman after 1NT
2. artificial
3. artificial

Board: 18
Dealer: N
Vul: None
North HCP: 15
South HCP: 10
Contract: 3N N

North:
♠ KQJ96
♥ AQ7
♦ K107
♣ 52

South:
♠ —
♥ J84
♦ J942
♣ AKJ863

West	North	East	South
	1NT	Pass	2NT ¹
Pass	3♣	Pass	3NT
AP			

1. Minor Suit Transfers after 1NT

Board: 19
Dealer: S
Vul: Both
North HCP: 9
South HCP: 15
Contract: 3♣ S

North:
♠ 873
♥ 43
♦ A9
♣ AJ9876

South:
♠ AK102
♥ KQ87
♦ K2
♣ 543

West	North	East	South
			1NT
Pass	2NT ¹	Pass	3♣
AP			

1. Minor Suit Transfers after 1NT

South hands (Practice Page)

Minor Suit Transfer

Board: 16	♠ A6	West Doubles 7♦ if possible.
Dealer: N	♥ 5	
Vul: NS	♦ K643	Partner bids first.
HCP: 14	♣ AK10976	
Board: 17	♠ AKJ93	The opponents are silent.
Dealer: S	♥ A94	
Vul: EW	♦ QJ	You bid first.
HCP: 15	♣ 762	
Board: 18	♠ —	The opponents are silent.
Dealer: N	♥ J84	
Vul: None	♦ J942	Partner bids first.
HCP: 10	♣ AKJ863	
Board: 19	♠ AK102	The opponents are silent.
Dealer: S	♥ KQ87	
Vul: Both	♦ K2	You bid first.
HCP: 15	♣ 543	

Minor Suit Transfer Both hands (Answers Page)

Board: 16
 Dealer: N
 Vul: NS
 North HCP: 15
 South HCP: 14
 Contract: 7♦X N

North:
 ♠ QJ5
 ♥ A102
 ♦ AQJ92
 ♣ J4

South:
 ♠ A6
 ♥ 5
 ♦ K643
 ♣ AK10976

West	North	East	South
	1NT	Pass	2♠ ¹
Pass	3♦ ²	Pass	3♥ ³
Pass	3NT	Pass	4♦
Pass	4♥ ⁴	Pass	4NT ⁵
Pass	5♠	Pass	7♦
X	AP		

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

Board: 17
 Dealer: S
 Vul: EW
 North HCP: 18
 South HCP: 15
 Contract: 7♦ N

North:
 ♠ —
 ♥ J3
 ♦ AK9765
 ♣ AKQJ4

South:
 ♠ AKJ93
 ♥ A94
 ♦ QJ
 ♣ 762

West	North	East	South
			1NT
Pass	2♠ ¹	Pass	2NT ²
Pass	3♠ ³	Pass	3NT
Pass	4♦	Pass	5♦
Pass	7♦	AP	

1. Minor Suit Stayman after 1NT
2. artificial
3. artificial

Board: 18
 Dealer: N
 Vul: None
 North HCP: 15
 South HCP: 10
 Contract: 3N N

North:
 ♠ KQJ96
 ♥ AQ7
 ♦ K107
 ♣ 52

South:
 ♠ —
 ♥ J84
 ♦ J942
 ♣ AKJ863

West	North	East	South
	1NT	Pass	2NT ¹
Pass	3♣	Pass	3NT
AP			

1. Minor Suit Transfers after 1NT

Board: 19
 Dealer: S
 Vul: Both
 North HCP: 9
 South HCP: 15
 Contract: 3♣ S

North:
 ♠ 873
 ♥ 43
 ♦ A9
 ♣ AJ9876

South:
 ♠ AK102
 ♥ KQ87
 ♦ K2
 ♣ 543

West	North	East	South
			1NT
Pass	2NT ¹	Pass	3♣
AP			

1. Minor Suit Transfers after 1NT

North hands (Practice Page)

Minor Suit Transfer

Board: 20	♠ 1042	The opponents are silent.
Dealer: N	♥ K9863	
Vul: EW	♦ KQ	You bid first.
HCP: 16	♣ AKJ	

Board: 21	♠ KJ	The opponents are silent.
Dealer: S	♥ —	
Vul: Both	♦ A1053	Partner bids first.
HCP: 11	♣ K986542	

Board: 22	♠ AKQ96	The opponents are silent.
Dealer: N	♥ Q107	
Vul: Both	♦ J52	You bid first.
HCP: 15	♣ K7	

Board: 23	♠ KQ9	The opponents are silent.
Dealer: S	♥ —	
Vul: NS	♦ A754	Partner bids first.
HCP: 11	♣ Q97642	

Minor Suit Transfer Both hands (Answers Page)

Board: 20
Dealer: N
Vul: EW
North HCP: 16
South HCP: 13
Contract: 6♣ S

North:
♠ 1042
♥ K9863
♦ KQ
♣ AKJ

South:
♠ AK
♥ 5
♦ A854
♣ Q108763

West	North	East	South
	1NT	Pass	2♠ ¹
Pass	2NT ²	Pass	3♥ ³
Pass	3NT	Pass	4♣
Pass	5♣	Pass	6♣
AP			

1. Minor Suit Stayman after 1NT
2. artificial
3. artificial

Board: 21
Dealer: S
Vul: Both
North HCP: 11
South HCP: 16
Contract: 3N S

North:
♠ KJ
♥ —
♦ A1053
♣ K986542

South:
♠ Q87
♥ AJ96
♦ K86
♣ AQ10

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

1. Minor Suit Stayman after 1NT
2. artificial
3. artificial

Board: 22
Dealer: N
Vul: Both
North HCP: 15
South HCP: 8
Contract: 3♣ N

North:
♠ AKQ96
♥ Q107
♦ J52
♣ K7

South:
♠ 1072
♥ —
♦ Q103
♣ AQ109652

West	North	East	South
	1NT	Pass	2NT ¹
Pass	3♣	AP	

1. Minor Suit Transfers after 1NT

Board: 23
Dealer: S
Vul: NS
North HCP: 11
South HCP: 16
Contract: 3N S

North:
♠ KQ9
♥ —
♦ A754
♣ Q97642

South:
♠ 1065
♥ AQ108
♦ K92
♣ AK3

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

1. Minor Suit Stayman after 1NT
2. artificial
3. artificial

South hands (Practice Page)

Minor Suit Transfer

Board: 20	♠ AK	The opponents are silent.
Dealer: N	♥ 5	
Vul: EW	♦ A854	Partner bids first.
HCP: 13	♣ Q108763	

Board: 21	♠ Q87	The opponents are silent.
Dealer: S	♥ AJ96	
Vul: Both	♦ K86	You bid first.
HCP: 16	♣ AQ10	

Board: 22	♠ 1072	The opponents are silent.
Dealer: N	♥ —	
Vul: Both	♦ Q103	Partner bids first.
HCP: 8	♣ AQ109652	

Board: 23	♠ 1065	The opponents are silent.
Dealer: S	♥ AQ108	
Vul: NS	♦ K92	You bid first.
HCP: 16	♣ AK3	

Minor Suit Transfer Both hands (Answers Page)

Board: 20
Dealer: N
Vul: EW
North HCP: 16
South HCP: 13
Contract: 6♣ S

North:
♠ 1042
♥ K9863
♦ KQ
♣ AKJ

South:
♠ AK
♥ 5
♦ A854
♣ Q108763

West	North	East	South
	1NT	Pass	2♠ ¹
Pass	2NT ²	Pass	3♥ ³
Pass	3NT	Pass	4♣
Pass	5♣	Pass	6♣
AP			

1. Minor Suit Stayman after 1NT
2. artificial
3. artificial

Board: 21
Dealer: S
Vul: Both
North HCP: 11
South HCP: 16
Contract: 3N S

North:
♠ KJ
♥ —
♦ A1053
♣ K986542

South:
♠ Q87
♥ AJ96
♦ K86
♣ AQ10

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

1. Minor Suit Stayman after 1NT
2. artificial
3. artificial

Board: 22
Dealer: N
Vul: Both
North HCP: 15
South HCP: 8
Contract: 3♣ N

North:
♠ AKQ96
♥ Q107
♦ J52
♣ K7

South:
♠ 1072
♥ —
♦ Q103
♣ AQ109652

West	North	East	South
	1NT	Pass	2NT ¹
Pass	3♣	AP	

1. Minor Suit Transfers after 1NT

Board: 23
Dealer: S
Vul: NS
North HCP: 11
South HCP: 16
Contract: 3N S

North:
♠ KQ9
♥ —
♦ A754
♣ Q97642

South:
♠ 1065
♥ AQ108
♦ K92
♣ AK3

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

1. Minor Suit Stayman after 1NT
2. artificial
3. artificial

North hands (Practice Page)

Minor Suit Transfer

Board: 24	♠ AQ10	East Doubles 4♥ if possible.
Dealer: N	♥ KQ9	
Vul: Both	♦ AJ84	You bid first.
HCP: 16	♣ 1064	

Board: 25	♠ 74	The opponents are silent.
Dealer: S	♥ Q84	
Vul: Both	♦ 83	Partner bids first.
HCP: 8	♣ KQJ974	

Board: 26	♠ K63	The opponents are silent.
Dealer: N	♥ AQ10	
Vul: EW	♦ AQJ2	You bid first.
HCP: 17	♣ J98	

Board: 27	♠ J6	East Bids 3♦ if possible.
Dealer: S	♥ 85	
Vul: NS	♦ K97	Partner bids first.
HCP: 8	♣ A109872	

Board: 28	♠ J73	The opponents are silent.
Dealer: N	♥ A108	
Vul: None	♦ AK42	You bid first.
HCP: 17	♣ KQ3	

Minor Suit Transfer Both hands (Answers Page)

Board: 24
Dealer: N
Vul: Both
North HCP: 16
South HCP: 15
Contract: 6♣ S

North:
♠ AQ10
♥ KQ9
♦ AJ84
♣ 1064

South:
♠ 2
♥ 104
♦ KQ106
♣ AKQJ83

West	North	East	South
	1NT	Pass	2♠ ¹
Pass	3♦ ²	Pass	3♠ ³
Pass	4♥ ⁴	X	4NT ⁵
Pass	5♥	Pass	6♣
AP			

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

Board: 25
Dealer: S
Vul: Both
North HCP: 8
South HCP: 16
Contract: 3♣ S

North:
♠ 74
♥ Q84
♦ 83
♣ KQJ974

South:
♠ AQ53
♥ A9
♦ KQJ10
♣ 1052

West	North	East	South
			1NT
Pass	2NT ¹	Pass	3♣
AP			

1. Minor Suit Transfers after 1NT

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

North:
♠ K63
♥ AQ10
♦ AQJ2
♣ J98

South:
♠ 875
♥ 72
♦ 75
♣ AKQ542

West	North	East	South
	1NT	Pass	2NT ¹
Pass	3♣	AP	

1. Minor Suit Transfers after 1NT

Board: 27
Dealer: S
Vul: NS
North HCP: 8
South HCP: 16
Contract: 4♣ S

North:
♠ J6
♥ 85
♦ K97
♣ A109872

South:
♠ K75
♥ A943
♦ QJ
♣ KQJ4

West	North	East	South
			1NT
Pass	2NT ¹	3♦	Pass
Pass	XA♣♣	Pass	4♣
AP			

1. Minor Suit Transfers after 1NT

Board: 28
Dealer: N
Vul: None
North HCP: 17
South HCP: 9
Contract: 3♣ N

North:
♠ J73
♥ A108
♦ AK42
♣ KQ3

South:
♠ 54
♥ Q2
♦ Q5
♣ AJ109854

West	North	East	South
	1NT	Pass	2NT ¹
Pass	3♣	AP	

1. Minor Suit Transfers after 1NT

South hands (Practice Page)

Minor Suit Transfer

Board: 24	♠ 2	East Doubles 4♥ if possible.
Dealer: N	♥ 104	
Vul: Both	♦ KQ106	Partner bids first.
HCP: 15	♣ AKQJ83	
Board: 25	♠ AQ53	The opponents are silent.
Dealer: S	♥ A9	
Vul: Both	♦ KQJ10	You bid first.
HCP: 16	♣ 1052	
Board: 26	♠ 875	The opponents are silent.
Dealer: N	♥ 72	
Vul: EW	♦ 75	Partner bids first.
HCP: 9	♣ AKQ542	
Board: 27	♠ K75	East Bids 3♦ if possible.
Dealer: S	♥ A943	
Vul: NS	♦ QJ	You bid first.
HCP: 16	♣ KQJ4	
Board: 28	♠ 54	The opponents are silent.
Dealer: N	♥ Q2	
Vul: None	♦ Q5	Partner bids first.
HCP: 9	♣ AJ109854	

Minor Suit Transfer Both hands (Answers Page)

Board: 24
Dealer: N
Vul: Both
North HCP: 16
South HCP: 15
Contract: 6♣ S

North:
♠ AQ10
♥ KQ9
♦ AJ84
♣ 1064

South:
♠ 2
♥ 104
♦ KQ106
♣ AKQJ83

West	North	East	South
	1NT	Pass	2♠ ¹
Pass	3♦ ²	Pass	3♠ ³
Pass	4♥ ⁴	X	4NT ⁵
Pass	5♥	Pass	6♣
AP			

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

Board: 25
Dealer: S
Vul: Both
North HCP: 8
South HCP: 16
Contract: 3♣ S

North:
♠ 74
♥ Q84
♦ 83
♣ KQJ974

South:
♠ AQ53
♥ A9
♦ KQJ10
♣ 1052

West	North	East	South
			1NT
Pass	2NT ¹	Pass	3♣
AP			

1. Minor Suit Transfers after 1NT

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

North:
♠ K63
♥ AQ10
♦ AQJ2
♣ J98

South:
♠ 875
♥ 72
♦ 75
♣ AKQ542

West	North	East	South
	1NT	Pass	2NT ¹
Pass	3♣	AP	

1. Minor Suit Transfers after 1NT

Board: 27
Dealer: S
Vul: NS
North HCP: 8
South HCP: 16
Contract: 4♣ S

North:
♠ J6
♥ 85
♦ K97
♣ A109872

South:
♠ K75
♥ A943
♦ QJ
♣ KQJ4

West	North	East	South
			1NT
Pass	2NT ¹	3♦	Pass
Pass	XA♣♣	Pass	4♣
AP			

1. Minor Suit Transfers after 1NT

Board: 28
Dealer: N
Vul: None
North HCP: 17
South HCP: 9
Contract: 3♣ N

North:
♠ J73
♥ A108
♦ AK42
♣ KQ3

South:
♠ 54
♥ Q2
♦ Q5
♣ AJ109854

West	North	East	South
	1NT	Pass	2NT ¹
Pass	3♣	AP	

1. Minor Suit Transfers after 1NT

North hands (Practice Page)

Minor Suit Transfer

Board: 29 ♠ 4 The opponents are silent.
Dealer: S ♥ KQ2
Vul: EW ♦ 982 Partner bids first.
HCP: 9 ♣ A109753

Board: 30 ♠ A1053 The opponents are silent.
Dealer: N ♥ 93
Vul: Both ♦ AK97 You bid first.
HCP: 15 ♣ KJ5

Board: 31 ♠ Q107 The opponents are silent.
Dealer: S ♥ J5
Vul: Both ♦ Q4 Partner bids first.
HCP: 8 ♣ QJ9732

Board: 32 ♠ AJ95 The opponents are silent.
Dealer: N ♥ K6
Vul: None ♦ Q1075 You bid first.
HCP: 15 ♣ AJ2

Board: 33 ♠ K93 West Doubles 3♣ if possible.
Dealer: S ♥ Q96 East Bids 3♥ if possible.
Vul: NS ♦ 7 Partner bids first.
HCP: 8 ♣ QJ9652

Board: 34 ♠ A1095 The opponents are silent.
Dealer: N ♥ AJ105
Vul: None ♦ KQ6 You bid first.
HCP: 15 ♣ J4

Minor Suit Transfer Both hands (Answers Page)

Board: 29	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ AQ5				1NT
Vul: EW	♥ KQ2	♥ A1075	Pass	2NT ¹	Pass	3♣
North HCP: 9	♦ 982	♦ Q75	Pass	5♣	AP	
South HCP: 15	♣ A109753	♣ K82	1. Minor Suit Transfers after 1NT			
Contract: 5♣ S						

Board: 30	North:	South:	West	North	East	South
Dealer: N	♠ A1053	♠ K2				
Vul: Both	♥ 93	♥ K62		1NT	Pass	2NT ¹
North HCP: 15	♦ AK97	♦ J2	Pass	3♣	AP	
South HCP: 9	♣ KJ5	♣ Q87632	1. Minor Suit Transfers after 1NT			
Contract: 3♣ N						

Board: 31	North:	South:	West	North	East	South
Dealer: S	♠ Q107	♠ AJ3				1NT
Vul: Both	♥ J5	♥ K76	Pass	2NT ¹	Pass	3♣
North HCP: 8	♦ Q4	♦ AK53	AP			
South HCP: 15	♣ QJ9732	♣ 865	1. Minor Suit Transfers after 1NT			
Contract: 3♣ S						

Board: 32	North:	South:	West	North	East	South
Dealer: N	♠ AJ95	♠ Q				
Vul: None	♥ K6	♥ Q107		1NT	Pass	2NT ¹
North HCP: 15	♦ Q1075	♦ 932	Pass	3♣	AP	
South HCP: 9	♣ AJ2	♣ KQ10987	1. Minor Suit Transfers after 1NT			
Contract: 3♣ N						

Board: 33	North:	South:	West	North	East	South
Dealer: S	♠ K93	♠ AJ105				1NT
Vul: NS	♥ Q96	♥ 104	Pass	2NT ¹	Pass	3♣
North HCP: 8	♦ 7	♦ AQJ52	X	Pass	3♥	Pass
South HCP: 15	♣ QJ9652	♣ K10	Pass	4♣	AP	
Contract: 4♣ S			1. Minor Suit Transfers after 1NT			

Board: 34

Dealer: N

Vul: None

North HCP: 15

South HCP: 9

Contract: 3♣ N

North:

♠ A1095

♥ AJ105

♦ KQ6

♣ J4

South:

♠ J86

♥ 96

♦ J7

♣ AK10832

West	North	East	South
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	1NT	Pass	2NT ¹
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Pass	3♣	AP	
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1. Minor Suit Transfers after 1NT

South hands (Practice Page)

Minor Suit Transfer

Board: 29	♠ AQ5	The opponents are silent.
Dealer: S	♥ A1075	
Vul: EW	♦ Q75	You bid first.
HCP: 15	♣ K82	

Board: 30	♠ K2	The opponents are silent.
Dealer: N	♥ K62	
Vul: Both	♦ J2	Partner bids first.
HCP: 9	♣ Q87632	

Board: 31	♠ AJ3	The opponents are silent.
Dealer: S	♥ K76	
Vul: Both	♦ AK53	You bid first.
HCP: 15	♣ 865	

Board: 32	♠ Q	The opponents are silent.
Dealer: N	♥ Q107	
Vul: None	♦ 932	Partner bids first.
HCP: 9	♣ KQ10987	

Board: 33	♠ AJ105	West Doubles 3♣ if possible.
Dealer: S	♥ 104	East Bids 3♥ if possible.
Vul: NS	♦ AQJ52	
HCP: 15	♣ K10	You bid first.

Board: 34	♠ J86	The opponents are silent.
Dealer: N	♥ 96	
Vul: None	♦ J7	Partner bids first.
HCP: 9	♣ AK10832	

Minor Suit Transfer Both hands (Answers Page)

Board: 29

Dealer: S

Vul: EW

North HCP: 9

South HCP: 15

Contract: 5♣ S

North:

♠ 4

♥ KQ2

♦ 982

♣ A109753

South:

♠ AQ5

♥ A1075

♦ Q75

♣ K82

West North East South

1NT

Pass 2NT¹ Pass 3♣

Pass 5♣ AP

1. Minor Suit Transfers after 1NT

Board: 30

Dealer: N

Vul: Both

North HCP: 15

South HCP: 9

Contract: 3♣ N

North:

♠ A1053

♥ 93

♦ AK97

♣ KJ5

South:

♠ K2

♥ K62

♦ J2

♣ Q87632

West North East South

1NT Pass 2NT¹

Pass 3♣ AP

1. Minor Suit Transfers after 1NT

Board: 31

Dealer: S

Vul: Both

North HCP: 8

South HCP: 15

Contract: 3♣ S

North:

♠ Q107

♥ J5

♦ Q4

♣ QJ9732

South:

♠ AJ3

♥ K76

♦ AK53

♣ 865

West North East South

1NT

Pass 2NT¹ Pass 3♣

AP

1. Minor Suit Transfers after 1NT

Board: 32

Dealer: N

Vul: None

North HCP: 15

South HCP: 9

Contract: 3♣ N

North:

♠ AJ95

♥ K6

♦ Q1075

♣ AJ2

South:

♠ Q

♥ Q107

♦ 932

♣ KQ10987

West North East South

1NT Pass 2NT¹

Pass 3♣ AP

1. Minor Suit Transfers after 1NT

Board: 33

Dealer: S

Vul: NS

North HCP: 8

South HCP: 15

Contract: 4♣ S

North:

♠ K93

♥ Q96

♦ 7

♣ QJ9652

South:

♠ AJ105

♥ 104

♦ AQJ52

♣ K10

West North East South

1NT

Pass 2NT¹ Pass 3♣

X Pass 3♥ Pass

Pass 4♣ AP

1. Minor Suit Transfers after 1NT

Board: 34

Dealer: N

Vul: None

North HCP: 15

South HCP: 9

Contract: 3♣ N

North:

♠ A1095

♥ AJ105

♦ KQ6

♣ J4

South:

♠ J86

♥ 96

♦ J7

♣ AK10832

West	North	East	South
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	1NT	Pass	2NT ¹
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Pass	3♣	AP	
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1. Minor Suit Transfers after 1NT

North hands (Practice Page)

Minor Suit Transfer

Board: 35	♠ 94	The opponents are silent.
Dealer: S	♥ A105	
Vul: NS	♦ J10	Partner bids first.
HCP: 8	♣ QJ10743	
Board: 36	♠ A1053	The opponents are silent.
Dealer: N	♥ AK93	
Vul: EW	♦ J96	You bid first.
HCP: 15	♣ QJ	
Board: 37	♠ 3	East Doubles 5♣ if possible.
Dealer: S	♥ 54	
Vul: Both	♦ K764	Partner bids first.
HCP: 8	♣ AJ10763	
Board: 38	♠ KJ82	West Bids 3♥ if possible.
Dealer: N	♥ AQ6	
Vul: Both	♦ A73	You bid first.
HCP: 15	♣ J85	
Board: 39	♠ 7	The opponents are silent.
Dealer: S	♥ 3	
Vul: NS	♦ A832	Partner bids first.
HCP: 11	♣ AK108632	
Board: 40	♠ AKQ7	The opponents are silent.
Dealer: N	♥ K63	
Vul: EW	♦ A986	You bid first.
HCP: 16	♣ 94	

Minor Suit Transfer Both hands (Answers Page)

Board: 35
 Dealer: S
 Vul: NS
 North HCP: 8
 South HCP: 16
 Contract: 3♣ S

North:
 ♠ 94
 ♥ A105
 ♦ J10
 ♣ QJ10743

South:
 ♠ KQ5
 ♥ K76
 ♦ KQ3
 ♣ K985

West	North	East	South
			1NT
Pass	2NT ¹	Pass	3♣
AP			
1. Minor Suit Transfers after 1NT			

Board: 36
 Dealer: N
 Vul: EW
 North HCP: 15
 South HCP: 9
 Contract: 3♣ N

North:
 ♠ A1053
 ♥ AK93
 ♦ J96
 ♣ QJ

South:
 ♠ 82
 ♥ Q8
 ♦ A103
 ♣ K107642

West	North	East	South
		1NT	Pass
Pass	3♣	AP	2NT ¹
1. Minor Suit Transfers after 1NT			

Board: 37
 Dealer: S
 Vul: Both
 North HCP: 8
 South HCP: 15
 Contract: 5♣ X S

North:
 ♠ 3
 ♥ 54
 ♦ K764
 ♣ AJ10763

South:
 ♠ K5
 ♥ J87
 ♦ AQ109
 ♣ KQ54

West	North	East	South
			1NT
Pass	2NT ¹	Pass	3♣
Pass	5♣	X	AP
1. Minor Suit Transfers after 1NT			

Board: 38
 Dealer: N
 Vul: Both
 North HCP: 15
 South HCP: 9
 Contract: 5♣ S

North:
 ♠ KJ82
 ♥ AQ6
 ♦ A73
 ♣ J85

South:
 ♠ 5
 ♥ J85
 ♦ K84
 ♣ KQ10632

West	North	East	South
		1NT	Pass
3♥	Pass	Pass	2NT ¹
AP			5♣
1. Minor Suit Transfers after 1NT			

Board: 39
 Dealer: S
 Vul: NS
 North HCP: 11
 South HCP: 15
 Contract: 5♦ S

North:
 ♠ 7
 ♥ 3
 ♦ A832
 ♣ AK108632

South:
 ♠ AKQJ
 ♥ 84
 ♦ QJ764
 ♣ Q4

West	North	East	South
			1NT
Pass	2♠ ¹	Pass	3♦ ²
Pass	3♥ ³	Pass	5♦
AP			
1. Minor Suit Stayman after 1NT			
2. artificial			
3. artificial			

Board: 40

Dealer: N

Vul: EW

North HCP: 16

South HCP: 8

Contract: 3♣ N

North:

♠ AKQ7

♥ K63

♦ A986

♣ 94

South:

♠ 5

♥ A2

♦ J1043

♣ K108653

West	North	East	South
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1NT	Pass	2NT ¹
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Pass	3♣	AP
------	----	----

1. Minor Suit Transfers after 1NT

South hands (Practice Page)

Minor Suit Transfer

Board: 35	♠ KQ5	The opponents are silent.
Dealer: S	♥ K76	
Vul: NS	♦ KQ3	You bid first.
HCP: 16	♣ K985	
Board: 36	♠ 82	The opponents are silent.
Dealer: N	♥ Q8	
Vul: EW	♦ A103	Partner bids first.
HCP: 9	♣ K107642	
Board: 37	♠ K5	East Doubles 5♣ if possible.
Dealer: S	♥ J87	
Vul: Both	♦ AQ109	You bid first.
HCP: 15	♣ KQ54	
Board: 38	♠ 5	West Bids 3♥ if possible.
Dealer: N	♥ J85	
Vul: Both	♦ K84	Partner bids first.
HCP: 9	♣ KQ10632	
Board: 39	♠ AKQJ	The opponents are silent.
Dealer: S	♥ 84	
Vul: NS	♦ QJ764	You bid first.
HCP: 15	♣ Q4	
Board: 40	♠ 5	The opponents are silent.
Dealer: N	♥ A2	
Vul: EW	♦ J1043	Partner bids first.
HCP: 8	♣ K108653	

Minor Suit Transfer Both hands (Answers Page)

Board: 35
 Dealer: S
 Vul: NS
 North HCP: 8
 South HCP: 16
 Contract: 3♣ S

North:
 ♠ 94
 ♥ A105
 ♦ J10
 ♣ QJ10743

South:
 ♠ KQ5
 ♥ K76
 ♦ KQ3
 ♣ K985

West	North	East	South
			1NT
Pass	2NT ¹	Pass	3♣
AP			
1. Minor Suit Transfers after 1NT			

Board: 36
 Dealer: N
 Vul: EW
 North HCP: 15
 South HCP: 9
 Contract: 3♣ N

North:
 ♠ A1053
 ♥ AK93
 ♦ J96
 ♣ QJ

South:
 ♠ 82
 ♥ Q8
 ♦ A103
 ♣ K107642

West	North	East	South
		1NT	Pass
Pass	3♣	AP	2NT ¹
1. Minor Suit Transfers after 1NT			

Board: 37
 Dealer: S
 Vul: Both
 North HCP: 8
 South HCP: 15
 Contract: 5♣ X S

North:
 ♠ 3
 ♥ 54
 ♦ K764
 ♣ AJ10763

South:
 ♠ K5
 ♥ J87
 ♦ AQ109
 ♣ KQ54

West	North	East	South
			1NT
Pass	2NT ¹	Pass	3♣
Pass	5♣	X	AP
1. Minor Suit Transfers after 1NT			

Board: 38
 Dealer: N
 Vul: Both
 North HCP: 15
 South HCP: 9
 Contract: 5♣ S

North:
 ♠ KJ82
 ♥ AQ6
 ♦ A73
 ♣ J85

South:
 ♠ 5
 ♥ J85
 ♦ K84
 ♣ KQ10632

West	North	East	South
		1NT	Pass
3♥	Pass	Pass	2NT ¹
AP			5♣
1. Minor Suit Transfers after 1NT			

Board: 39
 Dealer: S
 Vul: NS
 North HCP: 11
 South HCP: 15
 Contract: 5♦ S

North:
 ♠ 7
 ♥ 3
 ♦ A832
 ♣ AK108632

South:
 ♠ AKQJ
 ♥ 84
 ♦ QJ764
 ♣ Q4

West	North	East	South
			1NT
Pass	2♠ ¹	Pass	3♦ ²
Pass	3♥ ³	Pass	5♦
AP			
1. Minor Suit Stayman after 1NT			
2. artificial			
3. artificial			

Board: 40

Dealer: N

Vul: EW

North HCP: 16

South HCP: 8

Contract: 3♣ N

North:

♠ AKQ7

♥ K63

♦ A986

♣ 94

South:

♠ 5

♥ A2

♦ J1043

♣ K108653

West	North	East	South
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1NT	Pass	2NT ¹
-----	------	------------------

Pass	3♣	AP
------	----	----

1. Minor Suit Transfers after 1NT

North hands (Practice Page)

Minor Suit Transfer

Board: 41	♠ 53	The opponents are silent.
Dealer: S	♥ 9	
Vul: NS	♦ K1097	Partner bids first.
HCP: 11	♣ AKJ654	
Board: 42	♠ Q98	The opponents are silent.
Dealer: N	♥ KQ8	
Vul: None	♦ KQ965	You bid first.
HCP: 16	♣ A8	
Board: 43	♠ 94	The opponents are silent.
Dealer: S	♥ Q	
Vul: EW	♦ QJ102	Partner bids first.
HCP: 11	♣ AQ10742	
Board: 44	♠ K76	The opponents are silent.
Dealer: N	♥ AK54	
Vul: None	♦ K1054	You bid first.
HCP: 17	♣ KJ	
Board: 45	♠ 9	The opponents are silent.
Dealer: S	♥ J7	
Vul: NS	♦ 9743	Partner bids first.
HCP: 8	♣ AK7652	

Minor Suit Transfer Both hands (Answers Page)

Board: 41
Dealer: S
Vul: NS
North HCP: 11
South HCP: 15
Contract: 3N S

North:
♠ 53
♥ 9
♦ K1097
♣ AKJ654

South:
♠ AKQ97
♥ AJ6
♦ J65
♣ 107

West North East South
1NT

Pass 2♠¹ Pass 2NT²

Pass 3♥³ Pass 3NT

AP

1. Minor Suit Stayman after 1NT
2. artificial
3. artificial

Board: 42
Dealer: N
Vul: None
North HCP: 16
South HCP: 8
Contract: 3♣ N

North:
♠ Q98
♥ KQ8
♦ KQ965
♣ A8

South:
♠ J64
♥ 94
♦ A2
♣ QJ10643

West North East South
1NT Pass 2NT¹

Pass 3♣ AP

1. Minor Suit Transfers after 1NT

Board: 43
Dealer: S
Vul: EW
North HCP: 11
South HCP: 17
Contract: 3N S

North:
♠ 94
♥ Q
♦ QJ102
♣ AQ10742

South:
♠ AQ107
♥ A1093
♦ AK9
♣ 65

West North East South
1NT

Pass 2♠¹ Pass 3NT²

AP

1. Minor Suit Stayman after 1NT
2. artificial

Board: 44
Dealer: N
Vul: None
North HCP: 17
South HCP: 16
Contract: 7♣ N

North:
♠ K76
♥ AK54
♦ K1054
♣ KJ

South:
♠ AQ9
♥ 3
♦ A3
♣ AQ109863

West North East South
1NT Pass 2NT¹

Pass 3♣ Pass 4NT²

Pass 5♥ Pass 7♣

AP

1. Minor Suit Transfers after 1NT
2. Blackwood 0314, for ♣

Board: 45
Dealer: S
Vul: NS
North HCP: 8
South HCP: 16
Contract: 3♣ S

North:
♠ 9
♥ J7
♦ 9743
♣ AK7652

South:
♠ AK6
♥ A83
♦ KJ1082
♣ J10

West North East South
1NT

Pass 2NT¹ Pass 3♣

AP

1. Minor Suit Transfers after 1NT

South hands (Practice Page)

Minor Suit Transfer

Board: 41	♠ AKQ97	The opponents are silent.
Dealer: S	♥ AJ6	
Vul: NS	♦ J65	You bid first.
HCP: 15	♣ 107	

Board: 42	♠ J64	The opponents are silent.
Dealer: N	♥ 94	
Vul: None	♦ A2	Partner bids first.
HCP: 8	♣ QJ10643	

Board: 43	♠ AQ107	The opponents are silent.
Dealer: S	♥ A1093	
Vul: EW	♦ AK9	You bid first.
HCP: 17	♣ 65	

Board: 44	♠ AQ9	The opponents are silent.
Dealer: N	♥ 3	
Vul: None	♦ A3	Partner bids first.
HCP: 16	♣ AQ109863	

Board: 45	♠ AK6	The opponents are silent.
Dealer: S	♥ A83	
Vul: NS	♦ KJ1082	You bid first.
HCP: 16	♣ J10	

Minor Suit Transfer Both hands (Answers Page)

Board: 41
Dealer: S
Vul: NS
North HCP: 11
South HCP: 15
Contract: 3N S

North:
♠ 53
♥ 9
♦ K1097
♣ AKJ654

South:
♠ AKQ97
♥ AJ6
♦ J65
♣ 107

West North East South
1NT

Pass 2♠¹ Pass 2NT²

Pass 3♥³ Pass 3NT

AP

1. Minor Suit Stayman after 1NT
2. artificial
3. artificial

Board: 42
Dealer: N
Vul: None
North HCP: 16
South HCP: 8
Contract: 3♣ N

North:
♠ Q98
♥ KQ8
♦ KQ965
♣ A8

South:
♠ J64
♥ 94
♦ A2
♣ QJ10643

West North East South
1NT Pass 2NT¹

Pass 3♣ AP

1. Minor Suit Transfers after 1NT

Board: 43
Dealer: S
Vul: EW
North HCP: 11
South HCP: 17
Contract: 3N S

North:
♠ 94
♥ Q
♦ QJ102
♣ AQ10742

South:
♠ AQ107
♥ A1093
♦ AK9
♣ 65

West North East South
1NT

Pass 2♠¹ Pass 3NT²

AP

1. Minor Suit Stayman after 1NT
2. artificial

Board: 44
Dealer: N
Vul: None
North HCP: 17
South HCP: 16
Contract: 7♣ N

North:
♠ K76
♥ AK54
♦ K1054
♣ KJ

South:
♠ AQ9
♥ 3
♦ A3
♣ AQ109863

West North East South
1NT Pass 2NT¹

Pass 3♣ Pass 4NT²

Pass 5♥ Pass 7♣

AP

1. Minor Suit Transfers after 1NT
2. Blackwood 0314, for ♣

Board: 45
Dealer: S
Vul: NS
North HCP: 8
South HCP: 16
Contract: 3♣ S

North:
♠ 9
♥ J7
♦ 9743
♣ AK7652

South:
♠ AK6
♥ A83
♦ KJ1082
♣ J10

West North East South
1NT

Pass 2NT¹ Pass 3♣

AP

1. Minor Suit Transfers after 1NT

North hands (Practice Page)

Minor Suit Transfer

Board: 46	♠ KJ105	The opponents are silent.
Dealer: N	♥ A95	
Vul: EW	♦ A10	You bid first.
HCP: 15	♣ K1043	

Board: 47	♠ AQ10	The opponents are silent.
Dealer: S	♥ 87	
Vul: NS	♦ 94	Partner bids first.
HCP: 13	♣ AK9632	

Board: 48	♠ KQ43	The opponents are silent.
Dealer: N	♥ AK5	
Vul: EW	♦ A5	You bid first.
HCP: 17	♣ J762	

Board: 49	♠ 62	The opponents are silent.
Dealer: S	♥ Q9	
Vul: EW	♦ QJ8	Partner bids first.
HCP: 9	♣ KJ8752	

Board: 50	♠ KQ105	The opponents are silent.
Dealer: N	♥ J953	
Vul: EW	♦ AJ4	You bid first.
HCP: 16	♣ KQ	

Minor Suit Transfer Both hands (Answers Page)

Board: 46
Dealer: N
Vul: EW
North HCP: 15
South HCP: 11
Contract: 5♣ N

North:
♠ KJ105
♥ A95
♦ A10
♣ K1043

South:
♠ 3
♥ K7
♦ KQ7652
♣ QJ98

West	North	East	South
	1NT	Pass	2♠ ¹
Pass	3♣ ²	Pass	3♠ ³
Pass	3NT	Pass	4NT ⁴
Pass	5♣	AP	

1. Minor Suit Stayman after 1NT
2. artificial
3. artificial
4. Blackwood 0314, for ♣

Board: 47
Dealer: S
Vul: NS
North HCP: 13
South HCP: 15
Contract: 6♣ S

North:
♠ AQ10
♥ 87
♦ 94
♣ AK9632

South:
♠ K543
♥ AJ96
♦ KQ10
♣ Q10

West	North	East	South
			1NT
Pass	2NT ¹	Pass	3♣
Pass	4NT ²	Pass	5♦
Pass	6♣	AP	

1. Minor Suit Transfers after 1NT
2. Blackwood 0314, for ♣

Board: 48
Dealer: N
Vul: EW
North HCP: 17
South HCP: 8
Contract: 3♣ N

North:
♠ KQ43
♥ AK5
♦ A5
♣ J762

South:
♠ 107
♥ 973
♦ Q3
♣ AQ10954

West	North	East	South
	1NT	Pass	2NT ¹
Pass	3♣	AP	

1. Minor Suit Transfers after 1NT

Board: 49
Dealer: S
Vul: EW
North HCP: 9
South HCP: 15
Contract: 3♣ S

North:
♠ 62
♥ Q9
♦ QJ8
♣ KJ8752

South:
♠ A873
♥ K1076
♦ A104
♣ A9

West	North	East	South
			1NT
Pass	2NT ¹	Pass	3♣
	AP		

1. Minor Suit Transfers after 1NT

Board: 50
Dealer: N
Vul: EW
North HCP: 16
South HCP: 12
Contract: 3N N

North:
♠ KQ105
♥ J953
♦ AJ4
♣ KQ

South:
♠ 83
♥ K
♦ KQ10753
♣ A1096

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

1. Minor Suit Stayman after 1NT
2. artificial

South hands (Practice Page)

Minor Suit Transfer

Board: 46	♠ 3	The opponents are silent.
Dealer: N	♥ K7	
Vul: EW	♦ KQ7652	Partner bids first.
HCP: 11	♣ QJ98	

Board: 47	♠ K543	The opponents are silent.
Dealer: S	♥ AJ96	
Vul: NS	♦ KQ10	You bid first.
HCP: 15	♣ Q10	

Board: 48	♠ 107	The opponents are silent.
Dealer: N	♥ 973	
Vul: EW	♦ Q3	Partner bids first.
HCP: 8	♣ AQ10954	

Board: 49	♠ A873	The opponents are silent.
Dealer: S	♥ K1076	
Vul: EW	♦ A104	You bid first.
HCP: 15	♣ A9	

Board: 50	♠ 83	The opponents are silent.
Dealer: N	♥ K	
Vul: EW	♦ KQ10753	Partner bids first.
HCP: 12	♣ A1096	

Minor Suit Transfer Both hands (Answers Page)

Board: 46
Dealer: N
Vul: EW
North HCP: 15
South HCP: 11
Contract: 5♣ N

North:
♠ KJ105
♥ A95
♦ A10
♣ K1043

South:
♠ 3
♥ K7
♦ KQ7652
♣ QJ98

West	North	East	South
	1NT	Pass	2♠ ¹
Pass	3♣ ²	Pass	3♠ ³
Pass	3NT	Pass	4NT ⁴
Pass	5♣	AP	

1. Minor Suit Stayman after 1NT
2. artificial
3. artificial
4. Blackwood 0314, for ♣

Board: 47
Dealer: S
Vul: NS
North HCP: 13
South HCP: 15
Contract: 6♣ S

North:
♠ AQ10
♥ 87
♦ 94
♣ AK9632

South:
♠ K543
♥ AJ96
♦ KQ10
♣ Q10

West	North	East	South
			1NT
Pass	2NT ¹	Pass	3♣
Pass	4NT ²	Pass	5♦
Pass	6♣	AP	

1. Minor Suit Transfers after 1NT
2. Blackwood 0314, for ♣

Board: 48
Dealer: N
Vul: EW
North HCP: 17
South HCP: 8
Contract: 3♣ N

North:
♠ KQ43
♥ AK5
♦ A5
♣ J762

South:
♠ 107
♥ 973
♦ Q3
♣ AQ10954

West	North	East	South
	1NT	Pass	2NT ¹
Pass	3♣	AP	

1. Minor Suit Transfers after 1NT

Board: 49
Dealer: S
Vul: EW
North HCP: 9
South HCP: 15
Contract: 3♣ S

North:
♠ 62
♥ Q9
♦ QJ8
♣ KJ8752

South:
♠ A873
♥ K1076
♦ A104
♣ A9

West	North	East	South
			1NT
Pass	2NT ¹	Pass	3♣
	AP		

1. Minor Suit Transfers after 1NT

Board: 50
Dealer: N
Vul: EW
North HCP: 16
South HCP: 12
Contract: 3N N

North:
♠ KQ105
♥ J953
♦ AJ4
♣ KQ

South:
♠ 83
♥ K
♦ KQ10753
♣ A1096

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

1. Minor Suit Stayman after 1NT
2. artificial

North hands (Practice Page)

Minor Suit Transfer

Board: 51	♠ KQ4	The opponents are silent.
Dealer: S	♥ AJ9	
Vul: None	♦ Q	Partner bids first.
HCP: 16	♣ A108765	

Board: 52	♠ AK53	The opponents are silent.
Dealer: N	♥ 72	
Vul: Both	♦ AKJ42	You bid first.
HCP: 15	♣ 43	

Board: 53	♠ J	The opponents are silent.
Dealer: S	♥ 102	
Vul: Both	♦ QJ93	Partner bids first.
HCP: 8	♣ A109765	

Board: 54	♠ AK10	The opponents are silent.
Dealer: N	♥ K1094	
Vul: NS	♦ A62	You bid first.
HCP: 17	♣ K97	

Board: 55	♠ AK10	The opponents are silent.
Dealer: S	♥ 2	
Vul: None	♦ 975	Partner bids first.
HCP: 9	♣ Q109865	

Board: 56	♠ Q1074	The opponents are silent.
Dealer: N	♥ AQ54	
Vul: None	♦ A5	You bid first.
HCP: 16	♣ A84	

Minor Suit Transfer Both hands (Answers Page)

Board: 51
Dealer: S
Vul: None
North HCP: 16
South HCP: 15
Contract: 6N S

North:
♠ KQ4
♥ AJ9
♦ Q
♣ A108765

South:
♠ 75
♥ Q5
♦ AK1095
♣ KQJ4

West	North	East	South
			1NT

Pass	2NT ¹	Pass	3♣
Pass	4♠ ²	Pass	5♣
Pass	6NT	AP	

1. Minor Suit Transfers after 1NT
2. Cue bid, a ♠ stopper

Board: 52
Dealer: N
Vul: Both
North HCP: 15
South HCP: 8
Contract: 5♣ N

North:
♠ AK53
♥ 72
♦ AKJ42
♣ 43

South:
♠ —
♥ Q4
♦ Q9863
♣ KJ9875

West	North	East	South
	1NT	Pass	2NT ¹

Pass	3♣	Pass	5♣
AP			

1. Minor Suit Transfers after 1NT

Board: 53
Dealer: S
Vul: Both
North HCP: 8
South HCP: 15
Contract: 3♣ S

North:
♠ J
♥ 102
♦ QJ93
♣ A109765

South:
♠ 85
♥ AQ86
♦ A742
♣ KQ4

West	North	East	South
			1NT

Pass	2NT ¹	Pass	3♣
AP			

1. Minor Suit Transfers after 1NT

Board: 54
Dealer: N
Vul: NS
North HCP: 17
South HCP: 8
Contract: 3♣ N

North:
♠ AK10
♥ K1094
♦ A62
♣ K97

South:
♠ 62
♥ AJ6
♦ 73
♣ QJ10543

West	North	East	South
	1NT	Pass	2NT ¹

Pass	3♣	AP	
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1. Minor Suit Transfers after 1NT

Board: 55
Dealer: S
Vul: None
North HCP: 9
South HCP: 17
Contract: 5♣ S

North:
♠ AK10
♥ 2
♦ 975
♣ Q109865

South:
♠ Q72
♥ KQ74
♦ KQ3
♣ AJ3

West	North	East	South
			1NT

Pass	2NT ¹	Pass	3♣
Pass	4♥ ²	Pass	5♣
AP			

1. Minor Suit Transfers after 1NT
2. Splitter

Board: 56

Dealer: N

Vul: None

North HCP: 16

South HCP: 8

Contract: 3♣ N

North:

♠ Q1074

♥ AQ54

♦ A5

♣ A84

South:

♠ J6

♥ J86

♦ K7

♣ QJ9632

West	North	East	South
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1NT	Pass	2NT ¹
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Pass	3♣	AP
------	----	----

1. Minor Suit Transfers after 1NT

South hands (Practice Page)

Minor Suit Transfer

Board: 51	♠ 75	The opponents are silent.
Dealer: S	♥ Q5	
Vul: None	♦ AK1095	You bid first.
HCP: 15	♣ KQJ4	

Board: 52	♠ —	The opponents are silent.
Dealer: N	♥ Q4	
Vul: Both	♦ Q9863	Partner bids first.
HCP: 8	♣ KJ9875	

Board: 53	♠ 85	The opponents are silent.
Dealer: S	♥ AQ86	
Vul: Both	♦ A742	You bid first.
HCP: 15	♣ KQ4	

Board: 54	♠ 62	The opponents are silent.
Dealer: N	♥ AJ6	
Vul: NS	♦ 73	Partner bids first.
HCP: 8	♣ QJ10543	

Board: 55	♠ Q72	The opponents are silent.
Dealer: S	♥ KQ74	
Vul: None	♦ KQ3	You bid first.
HCP: 17	♣ AJ3	

Board: 56	♠ J6	The opponents are silent.
Dealer: N	♥ J86	
Vul: None	♦ K7	Partner bids first.
HCP: 8	♣ QJ9632	

Minor Suit Transfer Both hands (Answers Page)

Board: 51
Dealer: S
Vul: None
North HCP: 16
South HCP: 15
Contract: 6N S

North:
♠ KQ4
♥ AJ9
♦ Q
♣ A108765

South:
♠ 75
♥ Q5
♦ AK1095
♣ KQJ4

West	North	East	South
			1NT

Pass	2NT ¹	Pass	3♣
Pass	4♠ ²	Pass	5♣
Pass	6NT	AP	

1. Minor Suit Transfers after 1NT
2. Cue bid, a ♠ stopper

Board: 52
Dealer: N
Vul: Both
North HCP: 15
South HCP: 8
Contract: 5♣ N

North:
♠ AK53
♥ 72
♦ AKJ42
♣ 43

South:
♠ —
♥ Q4
♦ Q9863
♣ KJ9875

West	North	East	South
	1NT	Pass	2NT ¹

Pass	3♣	Pass	5♣
AP			

1. Minor Suit Transfers after 1NT

Board: 53
Dealer: S
Vul: Both
North HCP: 8
South HCP: 15
Contract: 3♣ S

North:
♠ J
♥ 102
♦ QJ93
♣ A109765

South:
♠ 85
♥ AQ86
♦ A742
♣ KQ4

West	North	East	South
			1NT

Pass	2NT ¹	Pass	3♣
AP			

1. Minor Suit Transfers after 1NT

Board: 54
Dealer: N
Vul: NS
North HCP: 17
South HCP: 8
Contract: 3♣ N

North:
♠ AK10
♥ K1094
♦ A62
♣ K97

South:
♠ 62
♥ AJ6
♦ 73
♣ QJ10543

West	North	East	South
	1NT	Pass	2NT ¹

Pass	3♣	AP	
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1. Minor Suit Transfers after 1NT

Board: 55
Dealer: S
Vul: None
North HCP: 9
South HCP: 17
Contract: 5♣ S

North:
♠ AK10
♥ 2
♦ 975
♣ Q109865

South:
♠ Q72
♥ KQ74
♦ KQ3
♣ AJ3

West	North	East	South
			1NT

Pass	2NT ¹	Pass	3♣
Pass	4♥ ²	Pass	5♣
AP			

1. Minor Suit Transfers after 1NT
2. Splitter

Board: 56

Dealer: N

Vul: None

North HCP: 16

South HCP: 8

Contract: 3♣ N

North:

♠ Q1074

♥ AQ54

♦ A5

♣ A84

South:

♠ J6

♥ J86

♦ K7

♣ QJ9632

West	North	East	South
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1NT	Pass	2NT ¹
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Pass	3♣	AP
------	----	----

1. Minor Suit Transfers after 1NT

North hands (Practice Page)

Minor Suit Transfer

Board: 57	♠ K2	The opponents are silent.
Dealer: S	♥ 5	
Vul: EW	♦ AK84	Partner bids first.
HCP: 16	♣ AQ10763	

Board: 58	♠ 972	The opponents are silent.
Dealer: N	♥ Q832	
Vul: EW	♦ AK103	You bid first.
HCP: 15	♣ AQ	

Board: 59	♠ AK7	The opponents are silent.
Dealer: S	♥ K6	
Vul: EW	♦ J	Partner bids first.
HCP: 15	♣ KJ98765	

Board: 60	♠ A982	The opponents are silent.
Dealer: N	♥ A32	
Vul: NS	♦ AQ76	You bid first.
HCP: 17	♣ K4	

Board: 61	♠ 86	The opponents are silent.
Dealer: S	♥ QJ2	
Vul: EW	♦ 74	Partner bids first.
HCP: 8	♣ AJ9532	

Minor Suit Transfer Both hands (Answers Page)

Board: 57
 Dealer: S
 Vul: EW
 North HCP: 16
 South HCP: 16
 Contract: 6♣ N

North:
 ♠ K2
 ♥ 5
 ♦ AK84
 ♣ AQ10763

South:
 ♠ A108
 ♥ KQJ42
 ♦ QJ6
 ♣ K5

West	North	East	South
			1NT
Pass	2♠ ¹	Pass	2NT ²
Pass	3♥ ³	Pass	3NT
Pass	4♣	Pass	5♣
Pass	6♣	AP	

1. Minor Suit Stayman after 1NT
2. artificial
3. artificial

Board: 58
 Dealer: N
 Vul: EW
 North HCP: 15
 South HCP: 9
 Contract: 5♣ N

North:
 ♠ 972
 ♥ Q832
 ♦ AK103
 ♣ AQ

South:
 ♠ —
 ♥ A76
 ♦ Q94
 ♣ K1065432

West	North	East	South
	1NT	Pass	2NT ¹
Pass	3♣	Pass	5♣
	AP		

1. Minor Suit Transfers after 1NT

Board: 59
 Dealer: S
 Vul: EW
 North HCP: 15
 South HCP: 15
 Contract: 6♣ S

North:
 ♠ AK7
 ♥ K6
 ♦ J
 ♣ KJ98765

South:
 ♠ J92
 ♥ AQ7
 ♦ Q1042
 ♣ AQ10

West	North	East	South
			1NT
Pass	2NT ¹	Pass	3♣
Pass	4NT ²	Pass	5♠
Pass	6♣	AP	

1. Minor Suit Transfers after 1NT
2. Blackwood 0314, for ♣

Board: 60
 Dealer: N
 Vul: NS
 North HCP: 17
 South HCP: 8
 Contract: 3♣ N

North:
 ♠ A982
 ♥ A32
 ♦ AQ76
 ♣ K4

South:
 ♠ KQ3
 ♥ J8
 ♦ 84
 ♣ Q107532

West	North	East	South
	1NT	Pass	2NT ¹
Pass	3♣	AP	

1. Minor Suit Transfers after 1NT

Board: 61
 Dealer: S
 Vul: EW
 North HCP: 8
 South HCP: 15
 Contract: 3♣ S

North:
 ♠ 86
 ♥ QJ2
 ♦ 74
 ♣ AJ9532

South:
 ♠ KQ1052
 ♥ A6
 ♦ A93
 ♣ Q74

West	North	East	South
			1NT
Pass	2NT ¹	Pass	3♣
	AP		

1. Minor Suit Transfers after 1NT

South hands (Practice Page)

Minor Suit Transfer

Board: 57	♠ A108	The opponents are silent.
Dealer: S	♥ KQJ42	
Vul: EW	♦ QJ6	You bid first.
HCP: 16	♣ K5	

Board: 58	♠ —	The opponents are silent.
Dealer: N	♥ A76	
Vul: EW	♦ Q94	Partner bids first.
HCP: 9	♣ K1065432	

Board: 59	♠ J92	The opponents are silent.
Dealer: S	♥ AQ7	
Vul: EW	♦ Q1042	You bid first.
HCP: 15	♣ AQ10	

Board: 60	♠ KQ3	The opponents are silent.
Dealer: N	♥ J8	
Vul: NS	♦ 84	Partner bids first.
HCP: 8	♣ Q107532	

Board: 61	♠ KQ1052	The opponents are silent.
Dealer: S	♥ A6	
Vul: EW	♦ A93	You bid first.
HCP: 15	♣ Q74	

Minor Suit Transfer Both hands (Answers Page)

Board: 57
Dealer: S
Vul: EW
North HCP: 16
South HCP: 16
Contract: 6♣ N

North:
♠ K2
♥ 5
♦ AK84
♣ AQ10763

South:
♠ A108
♥ KQJ42
♦ QJ6
♣ K5

West	North	East	South
			1NT
Pass	2♠ ¹	Pass	2NT ²
Pass	3♥ ³	Pass	3NT
Pass	4♣	Pass	5♣
Pass	6♣	AP	

1. Minor Suit Stayman after 1NT
2. artificial
3. artificial

Board: 58
Dealer: N
Vul: EW
North HCP: 15
South HCP: 9
Contract: 5♣ N

North:
♠ 972
♥ Q832
♦ AK103
♣ AQ

South:
♠ —
♥ A76
♦ Q94
♣ K1065432

West	North	East	South
	1NT	Pass	2NT ¹
Pass	3♣	Pass	5♣
	AP		

1. Minor Suit Transfers after 1NT

Board: 59
Dealer: S
Vul: EW
North HCP: 15
South HCP: 15
Contract: 6♣ S

North:
♠ AK7
♥ K6
♦ J
♣ KJ98765

South:
♠ J92
♥ AQ7
♦ Q1042
♣ AQ10

West	North	East	South
			1NT
Pass	2NT ¹	Pass	3♣
Pass	4NT ²	Pass	5♠
Pass	6♣	AP	

1. Minor Suit Transfers after 1NT
2. Blackwood 0314, for ♣

Board: 60
Dealer: N
Vul: NS
North HCP: 17
South HCP: 8
Contract: 3♣ N

North:
♠ A982
♥ A32
♦ AQ76
♣ K4

South:
♠ KQ3
♥ J8
♦ 84
♣ Q107532

West	North	East	South
	1NT	Pass	2NT ¹
Pass	3♣	AP	

1. Minor Suit Transfers after 1NT

Board: 61
Dealer: S
Vul: EW
North HCP: 8
South HCP: 15
Contract: 3♣ S

North:
♠ 86
♥ QJ2
♦ 74
♣ AJ9532

South:
♠ KQ1052
♥ A6
♦ A93
♣ Q74

West	North	East	South
			1NT
Pass	2NT ¹	Pass	3♣
	AP		

1. Minor Suit Transfers after 1NT

North hands (Practice Page)

Minor Suit Transfer

Board: 62	♠ KJ87	The opponents are silent.
Dealer: N	♥ Q10	
Vul: Both	♦ AKQ42	You bid first.
HCP: 16	♣ J6	
Board: 63	♠ AQ5	The opponents are silent.
Dealer: S	♥ Q	
Vul: Both	♦ Q86	Partner bids first.
HCP: 17	♣ AK10652	
Board: 64	♠ J1098	The opponents are silent.
Dealer: N	♥ AKQ4	
Vul: EW	♦ A94	You bid first.
HCP: 15	♣ J5	
Board: 65	♠ 109	East Bids 4NT if possible.
Dealer: S	♥ AQ3	West Bids 5♦ if possible.
Vul: Both	♦ 9	
HCP: 13	♣ AQJ10742	Partner bids first.
Board: 66	♠ AJ1062	The opponents are silent.
Dealer: N	♥ 654	
Vul: Both	♦ AJ10	You bid first.
HCP: 15	♣ AJ	
Board: 67	♠ QJ6	The opponents are silent.
Dealer: S	♥ 32	
Vul: EW	♦ J7	Partner bids first.
HCP: 9	♣ KQ8652	

Minor Suit Transfer Both hands (Answers Page)

Board: 62
Dealer: N
Vul: Both
North HCP: 16
South HCP: 13
Contract: 6♦ N

North:
♠ KJ87
♥ Q10
♦ AKQ42
♣ J6

South:
♠ A5
♥ A
♦ J109863
♣ A1042

West	North	East	South
	1NT	Pass	2♠ ¹

Pass	3♦ ²	Pass	4NT ³
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Pass	5♠	Pass	6♦
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AP

1. Minor Suit Stayman after 1NT

2. artificial

3. Blackwood 0314, for ♦

Board: 63
Dealer: S
Vul: Both
North HCP: 17
South HCP: 15
Contract: 7♣ S

North:
♠ AQ5
♥ Q
♦ Q86
♣ AK10652

South:
♠ 32
♥ AK10
♦ AK932
♣ J94

West	North	East	South
			1NT

Pass	2NT ¹	Pass	3♣
------	------------------	------	----

Pass	4NT ²	Pass	5♠
------	------------------	------	----

Pass	7♣	AP	
------	----	----	--

1. Minor Suit Transfers after 1NT

2. Blackwood 0314, for ♣

Board: 64
Dealer: N
Vul: EW
North HCP: 15
South HCP: 9
Contract: 3♣ N

North:
♠ J1098
♥ AKQ4
♦ A94
♣ J5

South:
♠ 62
♥ 752
♦ KJ
♣ KQ10986

West	North	East	South
	1NT	Pass	2NT ¹

Pass	3♣	AP	
------	----	----	--

1. Minor Suit Transfers after 1NT

Board: 65
Dealer: S
Vul: Both
North HCP: 13
South HCP: 16
Contract: 6♣ N

North:
♠ 109
♥ AQ3
♦ 9
♣ AQJ10742

South:
♠ AKQ8
♥ 982
♦ KJ3
♣ K83

West	North	East	South
			1NT

Pass	2NT ¹	4NT ²	Pass
------	------------------	------------------	------

5♦	6♣	AP	
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1. Minor Suit Transfers after 1NT

2. Unusual 4NT

Board: 66
Dealer: N
Vul: Both
North HCP: 15
South HCP: 8
Contract: 3♣ N

North:
♠ AJ1062
♥ 654
♦ AJ10
♣ AJ

South:
♠ Q98
♥ KJ9
♦ 6
♣ Q98653

West	North	East	South
	1NT	Pass	2NT ¹

Pass	3♣	AP	
------	----	----	--

1. Minor Suit Transfers after 1NT

Board: 67

Dealer: S

Vul: EW

North HCP: 9

South HCP: 15

Contract: 3♣ S

North:

♠ QJ6

♥ 32

♦ J7

♣ KQ8652

South:

♠ AK43

♥ QJ10

♦ KQ52

♣ 73

West	North	East	South
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			1NT
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Pass	2NT ¹	Pass	3♣
------	------------------	------	----

AP

1. Minor Suit Transfers after 1NT

South hands (Practice Page)

Minor Suit Transfer

Board: 62	♠ A5	The opponents are silent.
Dealer: N	♥ A	
Vul: Both	♦ J109863	Partner bids first.
HCP: 13	♣ A1042	

Board: 63	♠ 32	The opponents are silent.
Dealer: S	♥ AK10	
Vul: Both	♦ AK932	You bid first.
HCP: 15	♣ J94	

Board: 64	♠ 62	The opponents are silent.
Dealer: N	♥ 752	
Vul: EW	♦ KJ	Partner bids first.
HCP: 9	♣ KQ10986	

Board: 65	♠ AKQ8	East Bids 4NT if possible.
Dealer: S	♥ 982	West Bids 5♦ if possible.
Vul: Both	♦ KJ3	
HCP: 16	♣ K83	You bid first.

Board: 66	♠ Q98	The opponents are silent.
Dealer: N	♥ KJ9	
Vul: Both	♦ 6	Partner bids first.
HCP: 8	♣ Q98653	

Board: 67	♠ AK43	The opponents are silent.
Dealer: S	♥ QJ10	
Vul: EW	♦ KQ52	You bid first.
HCP: 15	♣ 73	

Minor Suit Transfer Both hands (Answers Page)

Board: 62
Dealer: N
Vul: Both
North HCP: 16
South HCP: 13
Contract: 6♦ N

North:
♠ KJ87
♥ Q10
♦ AKQ42
♣ J6

South:
♠ A5
♥ A
♦ J109863
♣ A1042

West	North	East	South
	1NT	Pass	2♠ ¹

Pass	3♦ ²	Pass	4NT ³
------	-----------------	------	------------------

Pass	5♠	Pass	6♦
------	----	------	----

AP

1. Minor Suit Stayman after 1NT

2. artificial

3. Blackwood 0314, for ♦

Board: 63
Dealer: S
Vul: Both
North HCP: 17
South HCP: 15
Contract: 7♣ S

North:
♠ AQ5
♥ Q
♦ Q86
♣ AK10652

South:
♠ 32
♥ AK10
♦ AK932
♣ J94

West	North	East	South
			1NT

Pass	2NT ¹	Pass	3♣
------	------------------	------	----

Pass	4NT ²	Pass	5♠
------	------------------	------	----

Pass	7♣	AP	
------	----	----	--

1. Minor Suit Transfers after 1NT

2. Blackwood 0314, for ♣

Board: 64
Dealer: N
Vul: EW
North HCP: 15
South HCP: 9
Contract: 3♣ N

North:
♠ J1098
♥ AKQ4
♦ A94
♣ J5

South:
♠ 62
♥ 752
♦ KJ
♣ KQ10986

West	North	East	South
	1NT	Pass	2NT ¹

Pass	3♣	AP	
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1. Minor Suit Transfers after 1NT

Board: 65
Dealer: S
Vul: Both
North HCP: 13
South HCP: 16
Contract: 6♣ N

North:
♠ 109
♥ AQ3
♦ 9
♣ AQJ10742

South:
♠ AKQ8
♥ 982
♦ KJ3
♣ K83

West	North	East	South
			1NT

Pass	2NT ¹	4NT ²	Pass
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5♦	6♣	AP	
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1. Minor Suit Transfers after 1NT

2. Unusual 4NT

Board: 66
Dealer: N
Vul: Both
North HCP: 15
South HCP: 8
Contract: 3♣ N

North:
♠ AJ1062
♥ 654
♦ AJ10
♣ AJ

South:
♠ Q98
♥ KJ9
♦ 6
♣ Q98653

West	North	East	South
	1NT	Pass	2NT ¹

Pass	3♣	AP	
------	----	----	--

1. Minor Suit Transfers after 1NT

Board: 67

Dealer: S

Vul: EW

North HCP: 9

South HCP: 15

Contract: 3♣ S

North:

♠ QJ6

♥ 32

♦ J7

♣ KQ8652

South:

♠ AK43

♥ QJ10

♦ KQ52

♣ 73

West	North	East	South
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			1NT
--	--	--	-----

Pass	2NT ¹	Pass	3♣
------	------------------	------	----

AP

1. Minor Suit Transfers after 1NT

North hands (Practice Page)

Minor Suit Transfer

Board: 68	♠ K986	The opponents are silent.
Dealer: N	♥ A109	
Vul: Both	♦ K10	You bid first.
HCP: 16	♣ KQJ6	

Board: 69	♠ 2	The opponents are silent.
Dealer: S	♥ KQ	
Vul: EW	♦ A1084	Partner bids first.
HCP: 13	♣ A109853	

Board: 70	♠ J10	West Bids 3♥ if possible.
Dealer: N	♥ K43	
Vul: None	♦ KQ53	You bid first.
HCP: 16	♣ AK84	

Board: 71	♠ 9	The opponents are silent.
Dealer: S	♥ Q5	
Vul: Both	♦ KJ10875	Partner bids first.
HCP: 11	♣ KQ93	

Board: 72	♠ KQ7	The opponents are silent.
Dealer: N	♥ A864	
Vul: NS	♦ K9	You bid first.
HCP: 15	♣ QJ95	

Board: 73	♠ K62	The opponents are silent.
Dealer: S	♥ 4	
Vul: EW	♦ 95	Partner bids first.
HCP: 13	♣ AKQJ1072	

Minor Suit Transfer Both hands (Answers Page)

Board: 68
Dealer: N
Vul: Both
North HCP: 16
South HCP: 8
Contract: 3♣ N

North:
♠ K986
♥ A109
♦ K10
♣ KQJ6

South:
♠ QJ
♥ K5
♦ Q42
♣ 1095432

West	North	East	South
	1NT	Pass	2NT ¹
Pass	3♣	AP	

1. Minor Suit Transfers after 1NT

Board: 69
Dealer: S
Vul: EW
North HCP: 13
South HCP: 15
Contract: 3N S

North:
♠ 2
♥ KQ
♦ A1084
♣ A109853

South:
♠ AK107
♥ A64
♦ K762
♣ J6

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

1. Minor Suit Stayman after 1NT
2. artificial
3. artificial

Board: 70
Dealer: N
Vul: None
North HCP: 16
South HCP: 8
Contract: 4♣ N

North:
♠ J10
♥ K43
♦ KQ53
♣ AK84

South:
♠ 32
♥ AJ2
♦ 74
♣ QJ10752

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

1. Minor Suit Transfers after 1NT

Board: 71
Dealer: S
Vul: Both
North HCP: 11
South HCP: 17
Contract: 3N S

North:
♠ 9
♥ Q5
♦ KJ10875
♣ KQ93

South:
♠ KQ52
♥ J74
♦ AQ3
♣ AJ5

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

1. Minor Suit Stayman after 1NT
2. artificial

Board: 72
Dealer: N
Vul: NS
North HCP: 15
South HCP: 8
Contract: 3♣ N

North:
♠ KQ7
♥ A864
♦ K9
♣ QJ95

South:
♠ J
♥ 1032
♦ 872
♣ AK10643

West	North	East	South
	1NT	Pass	2NT ¹
Pass	3♣	AP	

1. Minor Suit Transfers after 1NT

Board: 73
Dealer: S
Vul: EW
North HCP: 13
South HCP: 17
Contract: 6♣ S

North:
♠ K62
♥ 4
♦ 95
♣ AKQJ1072

South:
♠ A103
♥ AQ106
♦ AK3
♣ 643

West	North	East	South
			1NT
Pass	2NT ¹	Pass	3♣
Pass	4NT ²	Pass	5♣
Pass	6♣	AP	

1. Minor Suit Transfers after 1NT
2. Blackwood 0314, for ♣

South hands (Practice Page)

Minor Suit Transfer

Board: 68	♠ QJ	The opponents are silent.
Dealer: N	♥ K5	
Vul: Both	♦ Q42	Partner bids first.
HCP: 8	♣ 1095432	
Board: 69	♠ AK107	The opponents are silent.
Dealer: S	♥ A64	
Vul: EW	♦ K762	You bid first.
HCP: 15	♣ J6	
Board: 70	♠ 32	West Bids 3♥ if possible.
Dealer: N	♥ AJ2	
Vul: None	♦ 74	Partner bids first.
HCP: 8	♣ QJ10752	
Board: 71	♠ KQ52	The opponents are silent.
Dealer: S	♥ J74	
Vul: Both	♦ AQ3	You bid first.
HCP: 17	♣ AJ5	
Board: 72	♠ J	The opponents are silent.
Dealer: N	♥ 1032	
Vul: NS	♦ 872	Partner bids first.
HCP: 8	♣ AK10643	
Board: 73	♠ A103	The opponents are silent.
Dealer: S	♥ AQ106	
Vul: EW	♦ AK3	You bid first.
HCP: 17	♣ 643	

Minor Suit Transfer Both hands (Answers Page)

Board: 68
Dealer: N
Vul: Both
North HCP: 16
South HCP: 8
Contract: 3♣ N

North:
♠ K986
♥ A109
♦ K10
♣ KQJ6

South:
♠ QJ
♥ K5
♦ Q42
♣ 1095432

West	North	East	South
	1NT	Pass	2NT ¹
Pass	3♣	AP	

1. Minor Suit Transfers after 1NT

Board: 69
Dealer: S
Vul: EW
North HCP: 13
South HCP: 15
Contract: 3N S

North:
♠ 2
♥ KQ
♦ A1084
♣ A109853

South:
♠ AK107
♥ A64
♦ K762
♣ J6

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

1. Minor Suit Stayman after 1NT
2. artificial
3. artificial

Board: 70
Dealer: N
Vul: None
North HCP: 16
South HCP: 8
Contract: 4♣ N

North:
♠ J10
♥ K43
♦ KQ53
♣ AK84

South:
♠ 32
♥ AJ2
♦ 74
♣ QJ10752

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

1. Minor Suit Transfers after 1NT

Board: 71
Dealer: S
Vul: Both
North HCP: 11
South HCP: 17
Contract: 3N S

North:
♠ 9
♥ Q5
♦ KJ10875
♣ KQ93

South:
♠ KQ52
♥ J74
♦ AQ3
♣ AJ5

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

1. Minor Suit Stayman after 1NT
2. artificial

Board: 72
Dealer: N
Vul: NS
North HCP: 15
South HCP: 8
Contract: 3♣ N

North:
♠ KQ7
♥ A864
♦ K9
♣ QJ95

South:
♠ J
♥ 1032
♦ 872
♣ AK10643

West	North	East	South
	1NT	Pass	2NT ¹
Pass	3♣	AP	

1. Minor Suit Transfers after 1NT

Board: 73
Dealer: S
Vul: EW
North HCP: 13
South HCP: 17
Contract: 6♣ S

North:
♠ K62
♥ 4
♦ 95
♣ AKQJ1072

South:
♠ A103
♥ AQ106
♦ AK3
♣ 643

West	North	East	South
			1NT
Pass	2NT ¹	Pass	3♣
Pass	4NT ²	Pass	5♣
Pass	6♣	AP	

1. Minor Suit Transfers after 1NT
2. Blackwood 0314, for ♣

North hands (Practice Page)

Minor Suit Transfer

Board: 74	♠ J9853	The opponents are silent.
Dealer: N	♥ AQJ	
Vul: NS	♦ J109	You bid first.
HCP: 15	♣ AQ	
Board: 75	♠ 109	East Bids 3♥ if possible.
Dealer: S	♥ 9	
Vul: EW	♦ Q7	Partner bids first.
HCP: 8	♣ KQJ98753	
Board: 76	♠ A64	The opponents are silent.
Dealer: N	♥ 765	
Vul: NS	♦ AKQ86	You bid first.
HCP: 17	♣ A2	
Board: 77	♠ J6	The opponents are silent.
Dealer: S	♥ Q32	
Vul: Both	♦ 104	Partner bids first.
HCP: 8	♣ KQ10864	
Board: 78	♠ K87	The opponents are silent.
Dealer: N	♥ Q32	
Vul: EW	♦ AKQ7	You bid first.
HCP: 16	♣ Q102	
Board: 79	♠ AQ	The opponents are silent.
Dealer: S	♥ K52	
Vul: Both	♦ 105	Partner bids first.
HCP: 9	♣ 1098752	

Minor Suit Transfer Both hands (Answers Page)

Board: 74
Dealer: N
Vul: NS
North HCP: 15
South HCP: 8
Contract: 5♣ N

North:
♠ J9853
♥ AQJ
♦ J109
♣ AQ

South:
♠ 72
♥ 10
♦ A853
♣ KJ10975

West	North	East	South
	1NT	Pass	2NT ¹
Pass	3♣	Pass	5♣
AP			

1. Minor Suit Transfers after 1NT

Board: 75
Dealer: S
Vul: EW
North HCP: 8
South HCP: 16
Contract: 4♣ S

North:
♠ 109
♥ 9
♦ Q7
♣ KQJ98753

South:
♠ AJ87
♥ K3
♦ KJ95
♣ A106

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

1. Minor Suit Transfers after 1NT

Board: 76
Dealer: N
Vul: NS
North HCP: 17
South HCP: 11
Contract: 6♣ N

North:
♠ A64
♥ 765
♦ AKQ86
♣ A2

South:
♠ 10
♥ AQJ
♦ 103
♣ KJ108643

West	North	East	South
	1NT	Pass	2NT ¹
Pass	3♣	Pass	4NT ²
Pass	5♣	Pass	5♦
Pass	6♣	AP	

1. Minor Suit Transfers after 1NT
2. Blackwood 0314, for ♣

Board: 77
Dealer: S
Vul: Both
North HCP: 8
South HCP: 15
Contract: 3♣ S

North:
♠ J6
♥ Q32
♦ 104
♣ KQ10864

South:
♠ A53
♥ A864
♦ K92
♣ A73

West	North	East	South
			1NT
Pass	2NT ¹	Pass	3♣
AP			

1. Minor Suit Transfers after 1NT

Board: 78
Dealer: N
Vul: EW
North HCP: 16
South HCP: 8
Contract: 3♣ N

North:
♠ K87
♥ Q32
♦ AKQ7
♣ Q102

South:
♠ QJ5
♥ J8
♦ 42
♣ KJ6543

West	North	East	South
	1NT	Pass	2NT ¹
Pass	3♣	AP	

1. Minor Suit Transfers after 1NT

Board: 79

Dealer: S

Vul: Both

North HCP: 9

South HCP: 15

Contract: 3♣ S

North:

♠ AQ

♥ K52

♦ 105

♣ 1098752

South:

♠ J1054

♥ AQJ8

♦ A32

♣ QJ

West	North	East	South
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			1NT
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Pass	2NT ¹	Pass	3♣
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AP

1. Minor Suit Transfers after 1NT

South hands (Practice Page)

Minor Suit Transfer

Board: 74	♠ 72	The opponents are silent.
Dealer: N	♥ 10	
Vul: NS	♦ A853	Partner bids first.
HCP: 8	♣ KJ10975	
Board: 75	♠ AJ87	East Bids 3♥ if possible.
Dealer: S	♥ K3	
Vul: EW	♦ KJ95	You bid first.
HCP: 16	♣ A106	
Board: 76	♠ 10	The opponents are silent.
Dealer: N	♥ AQJ	
Vul: NS	♦ 103	Partner bids first.
HCP: 11	♣ KJ108643	
Board: 77	♠ A53	The opponents are silent.
Dealer: S	♥ A864	
Vul: Both	♦ K92	You bid first.
HCP: 15	♣ A73	
Board: 78	♠ QJ5	The opponents are silent.
Dealer: N	♥ J8	
Vul: EW	♦ 42	Partner bids first.
HCP: 8	♣ KJ6543	
Board: 79	♠ J1054	The opponents are silent.
Dealer: S	♥ AQJ8	
Vul: Both	♦ A32	You bid first.
HCP: 15	♣ QJ	

Minor Suit Transfer Both hands (Answers Page)

Board: 74
Dealer: N
Vul: NS
North HCP: 15
South HCP: 8
Contract: 5♣ N

North:
♠ J9853
♥ AQJ
♦ J109
♣ AQ

South:
♠ 72
♥ 10
♦ A853
♣ KJ10975

West	North	East	South
	1NT	Pass	2NT ¹
Pass	3♣	Pass	5♣
AP			

1. Minor Suit Transfers after 1NT

Board: 75
Dealer: S
Vul: EW
North HCP: 8
South HCP: 16
Contract: 4♣ S

North:
♠ 109
♥ 9
♦ Q7
♣ KQJ98753

South:
♠ AJ87
♥ K3
♦ KJ95
♣ A106

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

1. Minor Suit Transfers after 1NT

Board: 76
Dealer: N
Vul: NS
North HCP: 17
South HCP: 11
Contract: 6♣ N

North:
♠ A64
♥ 765
♦ AKQ86
♣ A2

South:
♠ 10
♥ AQJ
♦ 103
♣ KJ108643

West	North	East	South
	1NT	Pass	2NT ¹
Pass	3♣	Pass	4NT ²
Pass	5♣	Pass	5♦
Pass	6♣	AP	

1. Minor Suit Transfers after 1NT
2. Blackwood 0314, for ♣

Board: 77
Dealer: S
Vul: Both
North HCP: 8
South HCP: 15
Contract: 3♣ S

North:
♠ J6
♥ Q32
♦ 104
♣ KQ10864

South:
♠ A53
♥ A864
♦ K92
♣ A73

West	North	East	South
			1NT
Pass	2NT ¹	Pass	3♣
AP			

1. Minor Suit Transfers after 1NT

Board: 78
Dealer: N
Vul: EW
North HCP: 16
South HCP: 8
Contract: 3♣ N

North:
♠ K87
♥ Q32
♦ AKQ7
♣ Q102

South:
♠ QJ5
♥ J8
♦ 42
♣ KJ6543

West	North	East	South
	1NT	Pass	2NT ¹
Pass	3♣	AP	

1. Minor Suit Transfers after 1NT

Board: 79

Dealer: S

Vul: Both

North HCP: 9

South HCP: 15

Contract: 3♣ S

North:

♠ AQ

♥ K52

♦ 105

♣ 1098752

South:

♠ J1054

♥ AQJ8

♦ A32

♣ QJ

West	North	East	South
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			1NT
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Pass	2NT ¹	Pass	3♣
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AP

1. Minor Suit Transfers after 1NT

North hands (Practice Page)

Minor Suit Transfer

Board: 80	♠ A92	The opponents are silent.
Dealer: N	♥ AJ94	
Vul: EW	♦ Q62	You bid first.
HCP: 17	♣ AQ4	
Board: 81	♠ 43	The opponents are silent.
Dealer: S	♥ 7	
Vul: Both	♦ K1053	Partner bids first.
HCP: 9	♣ AQ10982	
Board: 82	♠ Q10	The opponents are silent.
Dealer: N	♥ AKQ7	
Vul: Both	♦ A842	You bid first.
HCP: 16	♣ J104	
Board: 83	♠ QJ	The opponents are silent.
Dealer: S	♥ A95	
Vul: None	♦ Q7	Partner bids first.
HCP: 19	♣ AKQJ74	
Board: 84	♠ AJ1093	The opponents are silent.
Dealer: N	♥ J108	
Vul: NS	♦ KQ7	You bid first.
HCP: 15	♣ A10	

Minor Suit Transfer Both hands (Answers Page)

Board: 80
Dealer: N
Vul: EW
North HCP: 17
South HCP: 8
Contract: 3♣ N

North:
♠ A92
♥ AJ94
♦ Q62
♣ AQ4

South:
♠ J
♥ 87
♦ KJ74
♣ K109762

West	North	East	South
	1NT	Pass	2NT ¹
Pass	3♣	AP	

1. Minor Suit Transfers after 1NT

Board: 81
Dealer: S
Vul: Both
North HCP: 9
South HCP: 16
Contract: 5♣ S

North:
♠ 43
♥ 7
♦ K1053
♣ AQ10982

South:
♠ AJ5
♥ QJ105
♦ AJ72
♣ K5

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

1. Minor Suit Transfers after 1NT
2. Splinter
3. Cue bid, a ♠ stopper

Board: 82
Dealer: N
Vul: Both
North HCP: 16
South HCP: 8
Contract: 3♣ N

North:
♠ Q10
♥ AKQ7
♦ A842
♣ J104

South:
♠ J98
♥ 10
♦ J105
♣ AQ7632

West	North	East	South
	1NT	Pass	2NT ¹
Pass	3♣	AP	

1. Minor Suit Transfers after 1NT

Board: 83
Dealer: S
Vul: None
North HCP: 19
South HCP: 15
Contract: 7N S

North:
♠ QJ
♥ A95
♦ Q7
♣ AKQJ74

South:
♠ A92
♥ K107
♦ AKJ98
♣ 95

West	North	East	South
			1NT
Pass	2NT ¹	Pass	3♣
Pass	4NT ²	Pass	5♥
Pass	7NT	AP	

1. Minor Suit Transfers after 1NT
2. Blackwood 0314, for ♣

Board: 84
Dealer: N
Vul: NS
North HCP: 15
South HCP: 9
Contract: 3♣ N

North:
♠ AJ1093
♥ J108
♦ KQ7
♣ A10

South:
♠ Q2
♥ 975
♦ AJ
♣ Q86432

West	North	East	South
	1NT	Pass	2NT ¹
Pass	3♣	AP	

1. Minor Suit Transfers after 1NT

South hands (Practice Page)

Minor Suit Transfer

Board: 80	♠ J	The opponents are silent.
Dealer: N	♥ 87	
Vul: EW	♦ KJ74	Partner bids first.
HCP: 8	♣ K109762	

Board: 81	♠ AJ5	The opponents are silent.
Dealer: S	♥ QJ105	
Vul: Both	♦ AJ72	You bid first.
HCP: 16	♣ K5	

Board: 82	♠ J98	The opponents are silent.
Dealer: N	♥ 10	
Vul: Both	♦ J105	Partner bids first.
HCP: 8	♣ AQ7632	

Board: 83	♠ A92	The opponents are silent.
Dealer: S	♥ K107	
Vul: None	♦ AKJ98	You bid first.
HCP: 15	♣ 95	

Board: 84	♠ Q2	The opponents are silent.
Dealer: N	♥ 975	
Vul: NS	♦ AJ	Partner bids first.
HCP: 9	♣ Q86432	

Minor Suit Transfer Both hands (Answers Page)

Board: 80
Dealer: N
Vul: EW
North HCP: 17
South HCP: 8
Contract: 3♣ N

North:
♠ A92
♥ AJ94
♦ Q62
♣ AQ4

South:
♠ J
♥ 87
♦ KJ74
♣ K109762

West	North	East	South
	1NT	Pass	2NT ¹
Pass	3♣	AP	

1. Minor Suit Transfers after 1NT

Board: 81
Dealer: S
Vul: Both
North HCP: 9
South HCP: 16
Contract: 5♣ S

North:
♠ 43
♥ 7
♦ K1053
♣ AQ10982

South:
♠ AJ5
♥ QJ105
♦ AJ72
♣ K5

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

1. Minor Suit Transfers after 1NT
2. Splinter
3. Cue bid, a ♠ stopper

Board: 82
Dealer: N
Vul: Both
North HCP: 16
South HCP: 8
Contract: 3♣ N

North:
♠ Q10
♥ AKQ7
♦ A842
♣ J104

South:
♠ J98
♥ 10
♦ J105
♣ AQ7632

West	North	East	South
	1NT	Pass	2NT ¹
Pass	3♣	AP	

1. Minor Suit Transfers after 1NT

Board: 83
Dealer: S
Vul: None
North HCP: 19
South HCP: 15
Contract: 7N S

North:
♠ QJ
♥ A95
♦ Q7
♣ AKQJ74

South:
♠ A92
♥ K107
♦ AKJ98
♣ 95

West	North	East	South
			1NT
Pass	2NT ¹	Pass	3♣
Pass	4NT ²	Pass	5♥
Pass	7NT	AP	

1. Minor Suit Transfers after 1NT
2. Blackwood 0314, for ♣

Board: 84
Dealer: N
Vul: NS
North HCP: 15
South HCP: 9
Contract: 3♣ N

North:
♠ AJ1093
♥ J108
♦ KQ7
♣ A10

South:
♠ Q2
♥ 975
♦ AJ
♣ Q86432

West	North	East	South
	1NT	Pass	2NT ¹
Pass	3♣	AP	

1. Minor Suit Transfers after 1NT