

North hands

Minor_Suit_Transfer

Board: 1	♠ KJ754	You are dealer.
Dealer: North	♥ AQ2	The opponents are silent.
Vul: N-S	♦ K9	
HCP: 16+1	♣ KT3	

Board: 2	♠ A6	Partner is dealer.
Dealer: South	♥ QT6	The opponents are silent.
Vul: E-W	♦ 2	
HCP: 8+3	♣ QT98743	

Board: 3	♠ AK4	You are dealer.
Dealer: North	♥ 732	The opponents are silent.
Vul: Both	♦ KQT	
HCP: 15	♣ QJ54	

Board: 4	♠ 7	Partner is dealer.
Dealer: South	♥ KQ	The opponents are silent.
Vul: None	♦ AJT87643	
HCP: 14+4	♣ A9	

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: North	♠ KJ754	♠ Q8		1NT	Pass	3♣ ¹
Vul: N-S	♥ AQ2	♥ K3	Pass	3♦ ²	Pass	3NT
North HCP: 16+1	♦ K9	♦ QT8642	All Pass			
South HCP: 10+2	♣ KT3	♣ QJ5				
Contract: 3NT South			1. 1N-3C transfer to diamonds			
			2. automat			

Board: 2	North:	South:	W	N	E	S
Dealer: South	♠ A6	♠ K2				1NT
Vul: E-W	♥ QT6	♥ 874	Pass	2NT ¹	Pass	3♣ ²
North HCP: 8+3	♦ 2	♦ KQ863	Pass	3NT	All Pass	
South HCP: 15+1	♣ QT98743	♣ AK5				
Contract: 3NT North			1. 1N-2N transfer to clubs			
			2. automat			

Board: 3	North:	South:	W	N	E	S
Dealer: North	♠ AK4	♠ 852		1NT	Pass	3♣ ¹
Vul: Both	♥ 732	♥ AK	Pass	3♦ ²	Pass	3NT
North HCP: 15	♦ KQT	♦ J87432	Pass	4♦	All Pass	
South HCP: 8+2	♣ QJ54	♣ 62				
Contract: 4♦ North			1. 1N-3C transfer to diamonds			
			2. automat			

Board: 4	North:	South:	W	N	E	S
Dealer: South	♠ 7	♠ AKQT				1NT
Vul: None	♥ KQ	♥ 76	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 14+4	♦ AJT87643	♦ KQ9	Pass	4NT	Pass	5♣ ³
South HCP: 17	♣ A9	♣ KT76	Pass	6♦	All Pass	
Contract: 6♦ North			1. 1N-3C transfer to diamonds			
			2. automat			
			3. A=2/5 or 5/5, Q(D)=1			

South hands

Minor_Suit_Transfer

Board: 1	♠ Q8	Partner is dealer.
Dealer: North	♥ K3	The opponents are silent.
Vul: N-S	♦ QT8642	
HCP: 10+2	♣ QJ5	

Board: 2	♠ K2	You are dealer.
Dealer: South	♥ 874	The opponents are silent.
Vul: E-W	♦ KQ863	
HCP: 15+1	♣ AK5	

Board: 3	♠ 852	Partner is dealer.
Dealer: North	♥ AK	The opponents are silent.
Vul: Both	♦ J87432	
HCP: 8+2	♣ 62	

Board: 4	♠ AKQT	You are dealer.
Dealer: South	♥ 76	The opponents are silent.
Vul: None	♦ KQ9	
HCP: 17	♣ KT76	

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: North	♠ KJ754	♠ Q8		1NT	Pass	3♣ ¹
Vul: N-S	♥ AQ2	♥ K3	Pass	3♦ ²	Pass	3NT
North HCP: 16+1	♦ K9	♦ QT8642	All Pass			
South HCP: 10+2	♣ KT3	♣ QJ5				
Contract: 3NT South			1. 1N-3C transfer to diamonds			
			2. automat			

Board: 2	North:	South:	W	N	E	S
Dealer: South	♠ A6	♠ K2				1NT
Vul: E-W	♥ QT6	♥ 874	Pass	2NT ¹	Pass	3♣ ²
North HCP: 8+3	♦ 2	♦ KQ863	Pass	3NT	All Pass	
South HCP: 15+1	♣ QT98743	♣ AK5				
Contract: 3NT North			1. 1N-2N transfer to clubs			
			2. automat			

Board: 3	North:	South:	W	N	E	S
Dealer: North	♠ AK4	♠ 852		1NT	Pass	3♣ ¹
Vul: Both	♥ 732	♥ AK	Pass	3♦ ²	Pass	3NT
North HCP: 15	♦ KQT	♦ J87432	Pass	4♦	All Pass	
South HCP: 8+2	♣ QJ54	♣ 62				
Contract: 4♦ North			1. 1N-3C transfer to diamonds			
			2. automat			

Board: 4	North:	South:	W	N	E	S
Dealer: South	♠ 7	♠ AKQT				1NT
Vul: None	♥ KQ	♥ 76	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 14+4	♦ AJT87643	♦ KQ9	Pass	4NT	Pass	5♣ ³
South HCP: 17	♣ A9	♣ KT76	Pass	6♦	All Pass	
Contract: 6♦ North			1. 1N-3C transfer to diamonds			
			2. automat			
			3. A=2/5 or 5/5, Q(D)=1			

North hands

Minor_Suit_Transfer

Board: 5	♠ KQ853	You are dealer.
Dealer: North	♥ AKT	The opponents are silent.
Vul: N-S	♦ Q3	
HCP: 16+1	♣ QT4	

Board: 6	♠ K3	Partner is dealer.
Dealer: South	♥ Q2	The opponents are silent.
Vul: Both	♦ 974	
HCP: 9+2	♣ KJ8632	

Board: 7	♠ A953	You are dealer.
Dealer: North	♥ 952	The opponents are silent.
Vul: Both	♦ AQ2	
HCP: 15	♣ AJ3	

Board: 8	♠ K8	Partner is dealer.
Dealer: South	♥ T6	The opponents are silent.
Vul: N-S	♦ K8	
HCP: 9+3	♣ K976432	

Both hands (Answers Page)

Board: 5	North:	South:	W	N	E	S
Dealer: North	♠ KQ853	♠ 9		1NT	Pass	3♣ ¹
Vul: N-S	♥ AKT	♥ 4	Pass	3♦ ²	Pass	4NT
North HCP: 16+1	♦ Q3	♦ AKT87652	Pass	5♦ ³	Pass	6♦
South HCP: 12+4	♣ QT4	♣ AJ8	All Pass			
Contract: 6♦ South						
			1. 1N-3C transfer to diamonds			
			2. automat			
			3. A=1/5 or 4/5			

Board: 6	North:	South:	W	N	E	S
Dealer: South	♠ K3	♠ Q6				1NT
Vul: Both	♥ Q2	♥ KT7	Pass	2NT ¹	Pass	3♣ ²
North HCP: 9+2	♦ 974	♦ AJT65	Pass	3NT	All Pass	
South HCP: 16+1	♣ KJ8632	♣ AQT				
Contract: 3NT North			1. 1N-2N transfer to clubs			
			2. automat			

Board: 7	North:	South:	W	N	E	S
Dealer: North	♠ A953	♠ K7		1NT	Pass	2NT ¹
Vul: Both	♥ 952	♥ 64	Pass	3♣ ²	Pass	3NT
North HCP: 15	♦ AQ2	♦ J73	All Pass			
South HCP: 9+2	♣ AJ3	♣ KQT875				
Contract: 3NT South			1. 1N-2N transfer to clubs			
			2. automat			

Board: 8	North:	South:	W	N	E	S
Dealer: South	♠ K8	♠ AT76				1NT
Vul: N-S	♥ T6	♥ AKJ7	Pass	2NT ¹	Pass	3♣ ²
North HCP: 9+3	♦ K8	♦ QT5	Pass	3NT	All Pass	
South HCP: 16	♣ K976432	♣ QT				
Contract: 3NT North			1. 1N-2N transfer to clubs			
			2. automat			

South hands

Minor_Suit_Transfer

Board: 5	♠ 9	Partner is dealer.
Dealer: North	♥ 4	The opponents are silent.
Vul: N-S	♦ AKT87652	
HCP: 12+4	♣ AJ8	

Board: 6	♠ Q6	You are dealer.
Dealer: South	♥ KT7	The opponents are silent.
Vul: Both	♦ AJT65	
HCP: 16+1	♣ AQT	

Board: 7	♠ K7	Partner is dealer.
Dealer: North	♥ 64	The opponents are silent.
Vul: Both	♦ J73	
HCP: 9+2	♣ KQT875	

Board: 8	♠ AT76	You are dealer.
Dealer: South	♥ AKJ7	The opponents are silent.
Vul: N-S	♦ QT5	
HCP: 16	♣ QT	

Both hands (Answers Page)

Board: 5	North:	South:	W	N	E	S
Dealer: North	♠ KQ853	♠ 9		1NT	Pass	3♣ ¹
Vul: N-S	♥ AKT	♥ 4	Pass	3♦ ²	Pass	4NT
North HCP: 16+1	♦ Q3	♦ AKT87652	Pass	5♦ ³	Pass	6♦
South HCP: 12+4	♣ QT4	♣ AJ8	All Pass			
Contract: 6♦ South						
			1. 1N-3C transfer to diamonds			
			2. automat			
			3. A=1/5 or 4/5			

Board: 6	North:	South:	W	N	E	S
Dealer: South	♠ K3	♠ Q6				1NT
Vul: Both	♥ Q2	♥ KT7	Pass	2NT ¹	Pass	3♣ ²
North HCP: 9+2	♦ 974	♦ AJT65	Pass	3NT	All Pass	
South HCP: 16+1	♣ KJ8632	♣ AQT				
Contract: 3NT North			1. 1N-2N transfer to clubs			
			2. automat			

Board: 7	North:	South:	W	N	E	S
Dealer: North	♠ A953	♠ K7		1NT	Pass	2NT ¹
Vul: Both	♥ 952	♥ 64	Pass	3♣ ²	Pass	3NT
North HCP: 15	♦ AQ2	♦ J73	All Pass			
South HCP: 9+2	♣ AJ3	♣ KQT875				
Contract: 3NT South			1. 1N-2N transfer to clubs			
			2. automat			

Board: 8	North:	South:	W	N	E	S
Dealer: South	♠ K8	♠ AT76				1NT
Vul: N-S	♥ T6	♥ AKJ7	Pass	2NT ¹	Pass	3♣ ²
North HCP: 9+3	♦ K8	♦ QT5	Pass	3NT	All Pass	
South HCP: 16	♣ K976432	♣ QT				
Contract: 3NT North			1. 1N-2N transfer to clubs			
			2. automat			

North hands

Minor_Suit_Transfer

Board: 9	♠ A972	You are dealer.
Dealer: North	♥ AQ7	The opponents are silent.
Vul: Both	♦ KQ72	
HCP: 15	♣ 93	

Board: 10	♠ K94	Partner is dealer.
Dealer: South	♥ KQT	The opponents are silent.
Vul: None	♦ 6	
HCP: 16+2	♣ AKJT52	

Board: 11	♠ KQJ96	You are dealer.
Dealer: North	♥ 42	The opponents are silent.
Vul: N-S	♦ A43	
HCP: 16+1	♣ AQ4	

Board: 12	♠ 43	Partner is dealer.
Dealer: South	♥ Q83	The opponents are silent.
Vul: E-W	♦ QJ	
HCP: 9+2	♣ AT7652	

Both hands (Answers Page)

Board: 9	North:	South:	W	N	E	S
Dealer: North	♠ A972	♠ J4		1NT	Pass	2NT ¹
Vul: Both	♥ AQ7	♥ K	Pass	3♣ ²	Pass	4♦
North HCP: 15	♦ KQ72	♦ A6	Pass	4♥	Pass	5♣
South HCP: 14+4	♣ 93	♣ KQJ87542	All Pass			
Contract: 5♣ South			1. 1N-2N transfer to clubs			
			2. automat			

Board: 10	North:	South:	W	N	E	S
Dealer: South	♠ K94	♠ A87				1NT
Vul: None	♥ KQT	♥ AJ653	Pass	2NT ¹	Pass	3♣ ²
North HCP: 16+2	♦ 6	♦ AQ2	Pass	4NT	Pass	5♣ ³
South HCP: 15+1	♣ AKJT52	♣ 84	Pass	5♦	Pass	6♣ ⁴
Contract: 6NT North			Pass	6NT	All Pass	
			1. 1N-2N transfer to clubs			
			2. automat			
			3. A=0/5 or 3/5			
			4. no !C queen			

Board: 11	North:	South:	W	N	E	S
Dealer: North	♠ KQJ96	♠ 852		1NT	Pass	2NT ¹
Vul: N-S	♥ 42	♥ AT	Pass	3♣ ²	Pass	3NT
North HCP: 16+1	♦ A43	♦ J9	All Pass			
South HCP: 8+2	♣ AQ4	♣ KT8632	1. 1N-2N transfer to clubs			
Contract: 3NT South			2. automat			

Board: 12	North:	South:	W	N	E	S
Dealer: South	♠ 43	♠ Q872				1NT
Vul: E-W	♥ Q83	♥ K9	Pass	2NT ¹	Pass	3♣ ²
North HCP: 9+2	♦ QJ	♦ AKT7	Pass	3NT	All Pass	
South HCP: 16	♣ AT7652	♣ KJ9	1. 1N-2N transfer to clubs			
Contract: 3NT North			2. automat			

South hands

Minor_Suit_Transfer

Board: 9	♠ J4	Partner is dealer.
Dealer: North	♥ K	The opponents are silent.
Vul: Both	♦ A6	
HCP: 14+4	♣ KQJ87542	

Board: 10	♠ A87	You are dealer.
Dealer: South	♥ AJ653	The opponents are silent.
Vul: None	♦ AQ2	
HCP: 15+1	♣ 84	

Board: 11	♠ 852	Partner is dealer.
Dealer: North	♥ AT	The opponents are silent.
Vul: N-S	♦ J9	
HCP: 8+2	♣ KT8632	

Board: 12	♠ Q872	You are dealer.
Dealer: South	♥ K9	The opponents are silent.
Vul: E-W	♦ AKT7	
HCP: 16	♣ KJ9	

Both hands (Answers Page)

Board: 9	North:	South:	W	N	E	S
Dealer: North	♠ A972	♠ J4		1NT	Pass	2NT ¹
Vul: Both	♥ AQ7	♥ K	Pass	3♣ ²	Pass	4♦
North HCP: 15	♦ KQ72	♦ A6	Pass	4♥	Pass	5♣
South HCP: 14+4	♣ 93	♣ KQJ87542	All Pass			
Contract: 5♣ South			1. 1N-2N transfer to clubs			
			2. automat			

Board: 10	North:	South:	W	N	E	S
Dealer: South	♠ K94	♠ A87				1NT
Vul: None	♥ KQT	♥ AJ653	Pass	2NT ¹	Pass	3♣ ²
North HCP: 16+2	♦ 6	♦ AQ2	Pass	4NT	Pass	5♣ ³
South HCP: 15+1	♣ AKJT52	♣ 84	Pass	5♦	Pass	6♣ ⁴
Contract: 6NT North			Pass	6NT	All Pass	
			1. 1N-2N transfer to clubs			
			2. automat			
			3. A=0/5 or 3/5			
			4. no !C queen			

Board: 11	North:	South:	W	N	E	S
Dealer: North	♠ KQJ96	♠ 852		1NT	Pass	2NT ¹
Vul: N-S	♥ 42	♥ AT	Pass	3♣ ²	Pass	3NT
North HCP: 16+1	♦ A43	♦ J9	All Pass			
South HCP: 8+2	♣ AQ4	♣ KT8632	1. 1N-2N transfer to clubs			
Contract: 3NT South			2. automat			

Board: 12	North:	South:	W	N	E	S
Dealer: South	♠ 43	♠ Q872				1NT
Vul: E-W	♥ Q83	♥ K9	Pass	2NT ¹	Pass	3♣ ²
North HCP: 9+2	♦ QJ	♦ AKT7	Pass	3NT	All Pass	
South HCP: 16	♣ AT7652	♣ KJ9	1. 1N-2N transfer to clubs			
Contract: 3NT North			2. automat			

North hands

Minor_Suit_Transfer

Board: 13 ♠ A8 You are dealer.

Dealer: North ♥ K943 The opponents are silent.

Vul: Both ♦ J94

HCP: 15 ♣ AQJ4

Board: 14 ♠ 96 Partner is dealer.

Dealer: South ♥ K8 The opponents are silent.

Vul: None ♦ JT9

HCP: 9+2 ♣ AJ8643

Board: 15 ♠ Q876 You are dealer.

Dealer: North ♥ AKJT The opponents are silent.

Vul: E-W ♦ 53

HCP: 17 ♣ AK6

Board: 16 ♠ K932 You are dealer.

Dealer: North ♥ AJ West (RHO) bids 3♠ if possible.

Vul: None ♦ AKT

HCP: 15 ♣ 9754

Both hands (Answers Page)

Board: 13	North:	South:	W	N	E	S
Dealer: North	♠ A8	♠ KT		1NT	Pass	3♣ ¹
Vul: Both	♥ K943	♥ Q	Pass	3♦ ²	Pass	4NT
North HCP: 15	♦ J94	♦ KQT87532	Pass	5♥ ³	Pass	6♦
South HCP: 13+4	♣ AQJ4	♣ K8	All Pass			
Contract: 6♦ South			1. 1N-3C transfer to diamonds			
			2. automat			
			3. A=2/5 or 5/5, Q(D)=0			

Board: 14	North:	South:	W	N	E	S
Dealer: South	♠ 96	♠ AQT				1NT
Vul: None	♥ K8	♥ QJ94	Pass	2NT ¹	Pass	3♣ ²
North HCP: 9+2	♦ JT9	♦ K863	Pass	3NT	All Pass	
South HCP: 17	♣ AJ8643	♣ KQ	1. 1N-2N transfer to clubs			
Contract: 3NT North			2. automat			

Board: 15	North:	South:	W	N	E	S
Dealer: North	♠ Q876	♠ K4		1NT	Pass	3♣ ¹
Vul: E-W	♥ AKJT	♥ Q3	Pass	3♦ ²	Pass	4NT
North HCP: 17	♦ 53	♦ AKJ9642	Pass	5♥ ³	Pass	6♦
South HCP: 13+3	♣ AK6	♣ 82	All Pass			
Contract: 6♦ South			1. 1N-3C transfer to diamonds			
			2. automat			
			3. A=2/5 or 5/5, Q(D)=0			

Board: 16	North:	South:	W	N	E	S
Dealer: North	♠ K932	♠ J		1NT	Pass	3♣ ¹
Vul: None	♥ AJ	♥ 984	3♠	Pass	Pass	5♦
North HCP: 15	♦ AKT	♦ QJ9862	All Pass			
South HCP: 10+2	♣ 9754	♣ AQ6	1. 1N-3C transfer to diamonds			
Contract: 5♦ South						

South hands**Minor_Suit_Transfer**

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

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

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

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

Both hands (Answers Page)

Board: 13	North:	South:	W	N	E	S
Dealer: North	♠ A8	♠ KT		1NT	Pass	3♣ ¹
Vul: Both	♥ K943	♥ Q	Pass	3♦ ²	Pass	4NT
North HCP: 15	♦ J94	♦ KQT87532	Pass	5♥ ³	Pass	6♦
South HCP: 13+4	♣ AQJ4	♣ K8	All Pass			
Contract: 6♦ South			1. 1N-3C transfer to diamonds			
			2. automat			
			3. A=2/5 or 5/5, Q(D)=0			

Board: 14	North:	South:	W	N	E	S
Dealer: South	♠ 96	♠ AQT				1NT
Vul: None	♥ K8	♥ QJ94	Pass	2NT ¹	Pass	3♣ ²
North HCP: 9+2	♦ JT9	♦ K863	Pass	3NT	All Pass	
South HCP: 17	♣ AJ8643	♣ KQ	1. 1N-2N transfer to clubs			
Contract: 3NT North			2. automat			

Board: 15	North:	South:	W	N	E	S
Dealer: North	♠ Q876	♠ K4		1NT	Pass	3♣ ¹
Vul: E-W	♥ AKJT	♥ Q3	Pass	3♦ ²	Pass	4NT
North HCP: 17	♦ 53	♦ AKJ9642	Pass	5♥ ³	Pass	6♦
South HCP: 13+3	♣ AK6	♣ 82	All Pass			
Contract: 6♦ South			1. 1N-3C transfer to diamonds			
			2. automat			
			3. A=2/5 or 5/5, Q(D)=0			

Board: 16	North:	South:	W	N	E	S
Dealer: North	♠ K932	♠ J		1NT	Pass	3♣ ¹
Vul: None	♥ AJ	♥ 984	3♠	Pass	Pass	5♦
North HCP: 15	♦ AKT	♦ QJ9862	All Pass			
South HCP: 10+2	♣ 9754	♣ AQ6	1. 1N-3C transfer to diamonds			
Contract: 5♦ South						

North hands

Minor_Suit_Transfer

Board: 17 ♠ K96 You are dealer.

Dealer: North ♥ A83 The opponents are silent.

Vul: Both ♦ AKT6

HCP: 15 ♣ J96

Board: 18 ♠ AK7 You are dealer.

Dealer: North ♥ KQ8 West (RHO) bids 3♥ if possible.

Vul: None ♦ Q3

HCP: 15+1 ♣ J8432

Board: 19 ♠ K75 You are dealer.

Dealer: North ♥ AJ65 West (RHO) Doubles 3♣ if possible.

Vul: N-S ♦ AT74

HCP: 16 ♣ A5

Board: 20 ♠ 8 Partner is dealer.

Dealer: South ♥ AT4 The opponents are silent.

Vul: None ♦ KQJ972

HCP: 13+2 ♣ K85

Both hands (Answers Page)

Board: 17	North:	South:	W	N	E	S
Dealer: North	♠ K96	♠ AQ		1NT	Pass	2NT ¹
Vul: Both	♥ A83	♥ QT7	Pass	3♣ ²	Pass	4NT
North HCP: 15	♦ AKT6	♦ J9	Pass	5♥ ³	Pass	6NT
South HCP: 16+2	♣ J96	♣ AK5432	All Pass			
Contract: 6NT South			1. 1N-2N transfer to clubs			
			2. automat			
			3. A=2/5 or 5/5, Q(C)=0			

Board: 18	North:	South:	W	N	E	S
Dealer: North	♠ AK7	♠ Q83		1NT	Pass	3♣ ¹
Vul: None	♥ KQ8	♥ A2	3♥	Pass	Pass	4♦
North HCP: 15+1	♦ Q3	♦ KT9842	All Pass			
South HCP: 9+2	♣ J8432	♣ 76	1. 1N-3C transfer to diamonds			
Contract: 4♦ South						

Board: 19	North:	South:	W	N	E	S
Dealer: North	♠ K75	♠ 842		1NT	Pass	3♣ ¹
Vul: N-S	♥ AJ65	♥ Q92	X	3♦	Pass	3NT
North HCP: 16	♦ AT74	♦ KQJ865	All Pass			
South HCP: 8+2	♣ A5	♣ 7	1. 1N-3C transfer to diamonds			
Contract: 3NT South						

Board: 20	North:	South:	W	N	E	S
Dealer: South	♠ 8	♠ AKQ5				1NT
Vul: None	♥ AT4	♥ QJ93	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 13+2	♦ KQJ972	♦ A84	Pass	4NT	Pass	5♥ ³
South HCP: 16	♣ K85	♣ 72	Pass	6♦	All Pass	
Contract: 6♦ North			1. 1N-3C transfer to diamonds			
			2. automat			
			3. A=2/5 or 5/5, Q(D)=0			

South hands**Minor_Suit_Transfer**

Board: 17	♠ AQ	Partner is dealer.
Dealer: North	♥ QT7	The opponents are silent.
Vul: Both	♦ J9	
HCP: 16+2	♣ AK5432	

Board: 18	♠ Q83	Partner is dealer.
Dealer: North	♥ A2	West (LHO) bids 3♥ if possible.
Vul: None	♦ KT9842	
HCP: 9+2	♣ 76	

Board: 19	♠ 842	Partner is dealer.
Dealer: North	♥ Q92	West (LHO) Doubles 3♣ if possible.
Vul: N-S	♦ KQJ865	
HCP: 8+2	♣ 7	

Board: 20	♠ AKQ5	You are dealer.
Dealer: South	♥ QJ93	The opponents are silent.
Vul: None	♦ A84	
HCP: 16	♣ 72	

Both hands (Answers Page)

Board: 17	North:	South:	W	N	E	S
Dealer: North	♠ K96	♠ AQ		1NT	Pass	2NT ¹
Vul: Both	♥ A83	♥ QT7	Pass	3♣ ²	Pass	4NT
North HCP: 15	♦ AKT6	♦ J9	Pass	5♥ ³	Pass	6NT
South HCP: 16+2	♣ J96	♣ AK5432	All Pass			
Contract: 6NT South			1. 1N-2N transfer to clubs			
			2. automat			
			3. A=2/5 or 5/5, Q(C)=0			

Board: 18	North:	South:	W	N	E	S
Dealer: North	♠ AK7	♠ Q83		1NT	Pass	3♣ ¹
Vul: None	♥ KQ8	♥ A2	3♥	Pass	Pass	4♦
North HCP: 15+1	♦ Q3	♦ KT9842	All Pass			
South HCP: 9+2	♣ J8432	♣ 76	1. 1N-3C transfer to diamonds			
Contract: 4♦ South						

Board: 19	North:	South:	W	N	E	S
Dealer: North	♠ K75	♠ 842		1NT	Pass	3♣ ¹
Vul: N-S	♥ AJ65	♥ Q92	X	3♦	Pass	3NT
North HCP: 16	♦ AT74	♦ KQJ865	All Pass			
South HCP: 8+2	♣ A5	♣ 7	1. 1N-3C transfer to diamonds			
Contract: 3NT South						

Board: 20	North:	South:	W	N	E	S
Dealer: South	♠ 8	♠ AKQ5				1NT
Vul: None	♥ AT4	♥ QJ93	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 13+2	♦ KQJ972	♦ A84	Pass	4NT	Pass	5♥ ³
South HCP: 16	♣ K85	♣ 72	Pass	6♦	All Pass	
Contract: 6♦ North			1. 1N-3C transfer to diamonds			
			2. automat			
			3. A=2/5 or 5/5, Q(D)=0			

North hands

Minor_Suit_Transfer

Board: 21 ♠ K84 You are dealer.

Dealer: North ♥ K974 The opponents are silent.

Vul: E-W ♦ QJ9

HCP: 15 ♣ AQ3

Board: 22 ♠ J8 Partner is dealer.

Dealer: South ♥ Q9 The opponents are silent.

Vul: N-S ♦ AQT

HCP: 9+2 ♣ 987652

Board: 23 ♠ Q863 You are dealer.

Dealer: North ♥ KQ75 The opponents are silent.

Vul: Both ♦ A3

HCP: 15 ♣ AT5

Board: 24 ♠ 82 Partner is dealer.

Dealer: South ♥ JT The opponents are silent.

Vul: Both ♦ KQJT75

HCP: 8+2 ♣ J95

Both hands (Answers Page)

Board: 21	North:	South:	W	N	E	S
Dealer: North	♠ K84	♠ A75		1NT	Pass	3♣ ¹
Vul: E-W	♥ K974	♥ 62	Pass	3♦ ²	Pass	3NT
North HCP: 15	♦ QJ9	♦ AT6532	All Pass			
South HCP: 8+2	♣ AQ3	♣ 72				1. 1N-3C transfer to diamonds
Contract: 3NT South						2. automat

Board: 22	North:	South:	W	N	E	S
Dealer: South	♠ J8	♠ AK				1NT
Vul: N-S	♥ Q9	♥ 6542	Pass	2NT ¹	Pass	3♣ ²
North HCP: 9+2	♦ AQT	♦ KJ6	Pass	3NT	All Pass	
South HCP: 15	♣ 987652	♣ KJT4				1. 1N-2N transfer to clubs
Contract: 3NT North						2. automat

Board: 23	North:	South:	W	N	E	S
Dealer: North	♠ Q863	♠ KT		1NT	Pass	3♣ ¹
Vul: Both	♥ KQ75	♥ AT	Pass	3♦ ²	Pass	4NT
North HCP: 15	♦ A3	♦ KQT762	Pass	5♥ ³	Pass	6♦
South HCP: 16+2	♣ AT5	♣ KJ8	All Pass			
Contract: 6♦ South						1. 1N-3C transfer to diamonds
						2. automat
						3. A=2/5 or 5/5, Q(D)=0

Board: 24	North:	South:	W	N	E	S
Dealer: South	♠ 82	♠ AT75				1NT
Vul: Both	♥ JT	♥ K43	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 8+2	♦ KQJT75	♦ A94	Pass	3NT	All Pass	
South HCP: 17	♣ J95	♣ AQ7				1. 1N-3C transfer to diamonds
Contract: 3NT North						2. automat

South hands

Minor_Suit_Transfer

Board: 21	♠ A75	Partner is dealer.
Dealer: North	♥ 62	The opponents are silent.
Vul: E-W	♦ AT6532	
HCP: 8+2	♣ 72	

Board: 22	♠ AK	You are dealer.
Dealer: South	♥ 6542	The opponents are silent.
Vul: N-S	♦ KJ6	
HCP: 15	♣ KJT4	

Board: 23	♠ KT	Partner is dealer.
Dealer: North	♥ AT	The opponents are silent.
Vul: Both	♦ KQT762	
HCP: 16+2	♣ KJ8	

Board: 24	♠ AT75	You are dealer.
Dealer: South	♥ K43	The opponents are silent.
Vul: Both	♦ A94	
HCP: 17	♣ AQ7	

Both hands (Answers Page)

Board: 21	North:	South:	W	N	E	S
Dealer: North	♠ K84	♠ A75		1NT	Pass	3♣ ¹
Vul: E-W	♥ K974	♥ 62	Pass	3♦ ²	Pass	3NT
North HCP: 15	♦ QJ9	♦ AT6532	All Pass			
South HCP: 8+2	♣ AQ3	♣ 72				1. 1N-3C transfer to diamonds
Contract: 3NT South						2. automat

Board: 22	North:	South:	W	N	E	S
Dealer: South	♠ J8	♠ AK				1NT
Vul: N-S	♥ Q9	♥ 6542	Pass	2NT ¹	Pass	3♣ ²
North HCP: 9+2	♦ AQT	♦ KJ6	Pass	3NT	All Pass	
South HCP: 15	♣ 987652	♣ KJT4				1. 1N-2N transfer to clubs
Contract: 3NT North						2. automat

Board: 23	North:	South:	W	N	E	S
Dealer: North	♠ Q863	♠ KT		1NT	Pass	3♣ ¹
Vul: Both	♥ KQ75	♥ AT	Pass	3♦ ²	Pass	4NT
North HCP: 15	♦ A3	♦ KQT762	Pass	5♥ ³	Pass	6♦
South HCP: 16+2	♣ AT5	♣ KJ8	All Pass			
Contract: 6♦ South						1. 1N-3C transfer to diamonds
						2. automat
						3. A=2/5 or 5/5, Q(D)=0

Board: 24	North:	South:	W	N	E	S
Dealer: South	♠ 82	♠ AT75				1NT
Vul: Both	♥ JT	♥ K43	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 8+2	♦ KQJT75	♦ A94	Pass	3NT	All Pass	
South HCP: 17	♣ J95	♣ AQ7				1. 1N-3C transfer to diamonds
Contract: 3NT North						2. automat

North hands

Minor_Suit_Transfer

Board: 25	♠ AK95	You are dealer.
Dealer: North	♥ 8653	The opponents are silent.
Vul: N-S	♦ AK5	
HCP: 16	♣ Q6	

Board: 26	♠ K4	Partner is dealer.
Dealer: South	♥ J5	The opponents are silent.
Vul: None	♦ K72	
HCP: 10+2	♣ QJT742	

Board: 27	♠ AKT54	You are dealer.
Dealer: North	♥ JT7	The opponents are silent.
Vul: E-W	♦ K6	
HCP: 15+1	♣ A83	

Board: 28	♠ A9	Partner is dealer.
Dealer: South	♥ JT	The opponents are silent.
Vul: N-S	♦ Q63	
HCP: 9+2	♣ QT5432	

Board: 29	♠ K95	You are dealer.
Dealer: North	♥ AKQ3	The opponents are silent.
Vul: Both	♦ T7	
HCP: 17	♣ AJT7	

Both hands (Answers Page)

Board: 25	North:	South:	W	N	E	S
Dealer: North	♠ AK95	♠ Q7		1NT	Pass	2NT ¹
Vul: N-S	♥ 8653	♥ J2	Pass	3♣ ²	Pass	3NT
North HCP: 16	♦ AK5	♦ Q63	All Pass			
South HCP: 10+2	♣ Q6	♣ AJT874				
Contract: 3NT South			1. 1N-2N transfer to clubs			
			2. automat			

Board: 26	North:	South:	W	N	E	S
Dealer: South	♠ K4	♠ A72				1NT
Vul: None	♥ J5	♥ AKT72	Pass	2NT ¹	Pass	3♣ ²
North HCP: 10+2	♦ K72	♦ J9	Pass	3NT	All Pass	
South HCP: 16+1	♣ QJT742	♣ A53				
Contract: 3NT North			1. 1N-2N transfer to clubs			
			2. automat			

Board: 27	North:	South:	W	N	E	S
Dealer: North	♠ AKT54	♠ 9		1NT	Pass	3♣ ¹
Vul: E-W	♥ JT7	♥ AK4	Pass	3♦ ²	Pass	3NT
North HCP: 15+1	♦ K6	♦ 987542	Pass	4♦	All Pass	
South HCP: 9+2	♣ A83	♣ QT2				
Contract: 4♦ North			1. 1N-3C transfer to diamonds			
			2. automat			

Board: 28	North:	South:	W	N	E	S
Dealer: South	♠ A9	♠ KQJ				1NT
Vul: N-S	♥ JT	♥ Q964	Pass	2NT ¹	Pass	3♣ ²
North HCP: 9+2	♦ Q63	♦ A4	Pass	3NT	All Pass	
South HCP: 16	♣ QT5432	♣ KJ86				
Contract: 3NT North			1. 1N-2N transfer to clubs			
			2. automat			

Board: 29	North:	South:	W	N	E	S
Dealer: North	♠ K95	♠ 43		1NT	Pass	3♣ ¹
Vul: Both	♥ AKQ3	♥ J5	Pass	3♦ ²	Pass	3NT
North HCP: 17	♦ T7	♦ KQJ853	All Pass			
South HCP: 10+2	♣ AJT7	♣ K83				
Contract: 3NT South			1. 1N-3C transfer to diamonds			
			2. automat			

South hands**Minor_Suit_Transfer**

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

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

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

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

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

Both hands (Answers Page)

Board: 25	North:	South:	W	N	E	S
Dealer: North	♠ AK95	♠ Q7		1NT	Pass	2NT ¹
Vul: N-S	♥ 8653	♥ J2	Pass	3♣ ²	Pass	3NT
North HCP: 16	♦ AK5	♦ Q63	All Pass			
South HCP: 10+2	♣ Q6	♣ AJT874				
Contract: 3NT South			1. 1N-2N transfer to clubs			
			2. automat			

Board: 26	North:	South:	W	N	E	S
Dealer: South	♠ K4	♠ A72				1NT
Vul: None	♥ J5	♥ AKT72	Pass	2NT ¹	Pass	3♣ ²
North HCP: 10+2	♦ K72	♦ J9	Pass	3NT	All Pass	
South HCP: 16+1	♣ QJT742	♣ A53				
Contract: 3NT North			1. 1N-2N transfer to clubs			
			2. automat			

Board: 27	North:	South:	W	N	E	S
Dealer: North	♠ AKT54	♠ 9		1NT	Pass	3♣ ¹
Vul: E-W	♥ JT7	♥ AK4	Pass	3♦ ²	Pass	3NT
North HCP: 15+1	♦ K6	♦ 987542	Pass	4♦	All Pass	
South HCP: 9+2	♣ A83	♣ QT2				
Contract: 4♦ North			1. 1N-3C transfer to diamonds			
			2. automat			

Board: 28	North:	South:	W	N	E	S
Dealer: South	♠ A9	♠ KQJ				1NT
Vul: N-S	♥ JT	♥ Q964	Pass	2NT ¹	Pass	3♣ ²
North HCP: 9+2	♦ Q63	♦ A4	Pass	3NT	All Pass	
South HCP: 16	♣ QT5432	♣ KJ86				
Contract: 3NT North			1. 1N-2N transfer to clubs			
			2. automat			

Board: 29	North:	South:	W	N	E	S
Dealer: North	♠ K95	♠ 43		1NT	Pass	3♣ ¹
Vul: Both	♥ AKQ3	♥ J5	Pass	3♦ ²	Pass	3NT
North HCP: 17	♦ T7	♦ KQJ853	All Pass			
South HCP: 10+2	♣ AJT7	♣ K83				
Contract: 3NT South			1. 1N-3C transfer to diamonds			
			2. automat			

North hands

Minor_Suit_Transfer

Board: 30 ♠ T53 Partner is dealer.

Dealer: South ♥ QJ The opponents are silent.

Vul: Both ♦ 6

HCP: 8+3 ♣ AJT9764

Board: 31 ♠ QJ You are dealer.

Dealer: North ♥ Q9753 West (RHO) Doubles 2NT if possible.

Vul: N-S ♦ AJ3

HCP: 16+1 ♣ AQ7

Board: 32 ♠ - Partner is dealer.

Dealer: South ♥ 63 The opponents are silent.

Vul: None ♦ KJ8643

HCP: 9+3 ♣ KQT95

Board: 33 ♠ KQ53 You are dealer.

Dealer: North ♥ 874 The opponents are silent.

Vul: N-S ♦ AK3

HCP: 16 ♣ A84

Both hands (Answers Page)

Board: 30	North:	South:	W	N	E	S
Dealer: South	♠ T53	♠ AK972				1NT
Vul: Both	♥ QJ	♥ K96	Pass	2NT ¹	Pass	3♣ ²
North HCP: 8+3	♦ 6	♦ 93	Pass	3NT	All Pass	
South HCP: 15+1	♣ AJT9764	♣ KQ3				
Contract: 3NT North			1.	1N-2N transfer to clubs		
			2.	automat		

Board: 31	North:	South:	W	N	E	S
Dealer: North	♠ QJ	♠ T74		1NT	Pass	2NT ¹
Vul: N-S	♥ Q9753	♥ AT4	X	4♣	All Pass	
North HCP: 16+1	♦ AJ3	♦ 8				
South HCP: 8+2	♣ AQ7	♣ KJT842	1.	1N-2N transfer to clubs		
Contract: 4♣ North						

Board: 32	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ AKQJ				1NT
Vul: None	♥ 63	♥ Q42	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 9+3	♦ KJ8643	♦ T5	Pass	4♠	Pass	5♣ ³
South HCP: 17	♣ KQT95	♣ AJ63	Pass	5♦	All Pass	
Contract: 5♦ North			1.	1N-3C transfer to diamonds		
			2.	automat		
			3.	1 out of 4		

Board: 33	North:	South:	W	N	E	S
Dealer: North	♠ KQ53	♠ 42		1NT	Pass	3♣ ¹
Vul: N-S	♥ 874	♥ AQ9	Pass	3♦ ²	Pass	3NT
North HCP: 16	♦ AK3	♦ T98754	All Pass			
South HCP: 8+2	♣ A84	♣ Q3	1.	1N-3C transfer to diamonds		
Contract: 3NT South			2.	automat		

South hands

Minor_Suit_Transfer

Board: 30 ♠ AK972 You are dealer.

Dealer: South ♥ K96 The opponents are silent.

Vul: Both ♦ 93

HCP: 15+1 ♣ KQ3

Board: 31 ♠ T74 Partner is dealer.

Dealer: North ♥ AT4 West (LHO) Doubles 2NT if possible.

Vul: N-S ♦ 8

HCP: 8+2 ♣ KJT842

Board: 32 ♠ AKQJ You are dealer.

Dealer: South ♥ Q42 The opponents are silent.

Vul: None ♦ T5

HCP: 17 ♣ AJ63

Board: 33 ♠ 42 Partner is dealer.

Dealer: North ♥ AQ9 The opponents are silent.

Vul: N-S ♦ T98754

HCP: 8+2 ♣ Q3

Both hands (Answers Page)

Board: 30	North:	South:	W	N	E	S
Dealer: South	♠ T53	♠ AK972				1NT
Vul: Both	♥ QJ	♥ K96	Pass	2NT ¹	Pass	3♣ ²
North HCP: 8+3	♦ 6	♦ 93	Pass	3NT	All Pass	
South HCP: 15+1	♣ AJT9764	♣ KQ3				
Contract: 3NT North			1.	1N-2N transfer to clubs		
			2.	automat		

Board: 31	North:	South:	W	N	E	S
Dealer: North	♠ QJ	♠ T74		1NT	Pass	2NT ¹
Vul: N-S	♥ Q9753	♥ AT4	X	4♣	All Pass	
North HCP: 16+1	♦ AJ3	♦ 8				
South HCP: 8+2	♣ AQ7	♣ KJT842	1.	1N-2N transfer to clubs		
Contract: 4♣ North						

Board: 32	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ AKQJ				1NT
Vul: None	♥ 63	♥ Q42	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 9+3	♦ KJ8643	♦ T5	Pass	4♠	Pass	5♣ ³
South HCP: 17	♣ KQT95	♣ AJ63	Pass	5♦	All Pass	
Contract: 5♦ North			1.	1N-3C transfer to diamonds		
			2.	automat		
			3.	1 out of 4		

Board: 33	North:	South:	W	N	E	S
Dealer: North	♠ KQ53	♠ 42		1NT	Pass	3♣ ¹
Vul: N-S	♥ 874	♥ AQ9	Pass	3♦ ²	Pass	3NT
North HCP: 16	♦ AK3	♦ T98754	All Pass			
South HCP: 8+2	♣ A84	♣ Q3	1.	1N-3C transfer to diamonds		
Contract: 3NT South			2.	automat		

North hands

Minor_Suit_Transfer

Board: 34	♠ -	Partner is dealer.
Dealer: South	♥ K72	The opponents are silent.
Vul: N-S	♦ 9652	
HCP: 9+2	♣ AQ8732	

Board: 35	♠ KJ	LHO is dealer.
Dealer: East	♥ KT976542	East (LHO) opens 1NT if possible.
Vul: E-W	♦ 76	West (RHO) bids 3♣ if possible.
HCP: 7+4	♣ 2	West (RHO) Doubles 4♥ if possible.

Board: 36	♠ AJ2	Partner is dealer.
Dealer: South	♥ J	The opponents are silent.
Vul: None	♦ JT87643	
HCP: 9+3	♣ QT	

Board: 37	♠ K3	You are dealer.
Dealer: North	♥ KQ96	The opponents are silent.
Vul: Both	♦ A54	
HCP: 16	♣ AT95	

Both hands (Answers Page)

Board: 34	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ A9				1NT
Vul: N-S	♥ K72	♥ QJ96	Pass	2NT ¹	Pass	3♣ ²
North HCP: 9+2	♦ 9652	♦ AJ874	Pass	5♣	All Pass	
South HCP: 15+1	♣ AQ8732	♣ K5				1. 1N-2N transfer to clubs
Contract: 5♣ North						2. automat

Board: 35	North:	South:	W	N	E	S
Dealer: East	♠ KJ	♠ T9764			1NT	Pass
Vul: E-W	♥ KT976542	♥ -	3♣ ¹	4♥	Pass	Pass
North HCP: 7+4	♦ 76	♦ K83	X	All Pass		
South HCP: 9+2	♣ 2	♣ AQ953				1. 1N-3C transfer to diamonds
Contract: 4♥X North						

Board: 36	North:	South:	W	N	E	S
Dealer: South	♠ AJ2	♠ KT3				1NT
Vul: None	♥ J	♥ T3	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 9+3	♦ JT87643	♦ AKQ2	Pass	5♦	All Pass	
South HCP: 16	♣ QT	♣ KJ32				1. 1N-3C transfer to diamonds
Contract: 5♦ North						2. automat

Board: 37	North:	South:	W	N	E	S
Dealer: North	♠ K3	♠ Q4		1NT	Pass	3♣ ¹
Vul: Both	♥ KQ96	♥ A73	Pass	3♦ ²	Pass	3NT
North HCP: 16	♦ A54	♦ QJ9876	All Pass			
South HCP: 12+2	♣ AT95	♣ K4				1. 1N-3C transfer to diamonds
Contract: 3NT South						2. automat

South hands

Minor_Suit_Transfer

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

Both hands (Answers Page)

Board: 34	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ A9				1NT
Vul: N-S	♥ K72	♥ QJ96	Pass	2NT ¹	Pass	3♣ ²
North HCP: 9+2	♦ 9652	♦ AJ874	Pass	5♣	All Pass	
South HCP: 15+1	♣ AQ8732	♣ K5				1. 1N-2N transfer to clubs
Contract: 5♣ North						2. automat

Board: 35	North:	South:	W	N	E	S
Dealer: East	♠ KJ	♠ T9764			1NT	Pass
Vul: E-W	♥ KT976542	♥ -	3♣ ¹	4♥	Pass	Pass
North HCP: 7+4	♦ 76	♦ K83	X	All Pass		
South HCP: 9+2	♣ 2	♣ AQ953				1. 1N-3C transfer to diamonds
Contract: 4♥X North						

Board: 36	North:	South:	W	N	E	S
Dealer: South	♠ AJ2	♠ KT3				1NT
Vul: None	♥ J	♥ T3	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 9+3	♦ JT87643	♦ AKQ2	Pass	5♦	All Pass	
South HCP: 16	♣ QT	♣ KJ32				1. 1N-3C transfer to diamonds
Contract: 5♦ North						2. automat

Board: 37	North:	South:	W	N	E	S
Dealer: North	♠ K3	♠ Q4		1NT	Pass	3♣ ¹
Vul: Both	♥ KQ96	♥ A73	Pass	3♦ ²	Pass	3NT
North HCP: 16	♦ A54	♦ QJ9876	All Pass			
South HCP: 12+2	♣ AT95	♣ K4				1. 1N-3C transfer to diamonds
Contract: 3NT South						2. automat

North hands

Minor_Suit_Transfer

Board: 38	♠ Q2	Partner is dealer.
Dealer: South	♥ T4	The opponents are silent.
Vul: None	♦ AKJ543	
HCP: 15+2	♣ KQ9	

Board: 39	♠ A6	You are dealer.
Dealer: North	♥ AJ73	The opponents are silent.
Vul: N-S	♦ K65	
HCP: 16	♣ KJ94	

Board: 40	♠ 54	Partner is dealer.
Dealer: South	♥ 5	The opponents are silent.
Vul: E-W	♦ 873	
HCP: 9+3	♣ AKQ7542	

Board: 41	♠ QT	Partner is dealer.
Dealer: South	♥ K74	East (LHO) Doubles 3♣ if possible.
Vul: N-S	♦ KT9832	
HCP: 8+2	♣ 93	

Both hands (Answers Page)

Board: 38	North:	South:	W	N	E	S
Dealer: South	♠ Q2	♠ K94				1NT
Vul: None	♥ T4	♥ AQ75	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 15+2	♦ AKJ543	♦ Q62	Pass	4♣	Pass	4♥
South HCP: 15	♣ KQ9	♣ A73	Pass	4NT	Pass	5♠ ³
Contract: 6♦ North			Pass	6♦	All Pass	
			1.	1N-3C transfer to diamonds		
			2.	automat		
			3.	A=2/5 or 5/5, Q(D)=1		

Board: 39	North:	South:	W	N	E	S
Dealer: North	♠ A6	♠ Q9		1NT	Pass	2NT ¹
Vul: N-S	♥ AJ73	♥ K8	Pass	3♣ ²	Pass	3NT
North HCP: 16	♦ K65	♦ J73	All Pass			
South HCP: 8+2	♣ KJ94	♣ QT8632	1.	1N-2N transfer to clubs		
Contract: 3NT South			2.	automat		

Board: 40	North:	South:	W	N	E	S
Dealer: South	♠ 54	♠ AKQ63				1NT
Vul: E-W	♥ 5	♥ KQ7	Pass	2NT ¹	Pass	3♣ ²
North HCP: 9+3	♦ 873	♦ Q6	Pass	5♣	All Pass	
South HCP: 16+1	♣ AKQ7542	♣ T86	1.	1N-2N transfer to clubs		
Contract: 5♣ North			2.	automat		

Board: 41	North:	South:	W	N	E	S
Dealer: South	♠ QT	♠ J9865				1NT
Vul: N-S	♥ K74	♥ AQ3	Pass	3♣ ¹	X	Pass
North HCP: 8+2	♦ KT9832	♦ AQ	Pass	3♦	All Pass	
South HCP: 16+1	♣ 93	♣ QJ7	1.	1N-3C transfer to diamonds		
Contract: 3♦ North						

South hands

Minor_Suit_Transfer

Board: 38 ♠ K94 You are dealer.

Dealer: South ♥ AQ75 The opponents are silent.

Vul: None ♦ Q62

HCP: 15 ♣ A73

Board: 39 ♠ Q9 Partner is dealer.

Dealer: North ♥ K8 The opponents are silent.

Vul: N-S ♦ J73

HCP: 8+2 ♣ QT8632

Board: 40 ♠ AKQ63 You are dealer.

Dealer: South ♥ KQ7 The opponents are silent.

Vul: E-W ♦ Q6

HCP: 16+1 ♣ T86

Board: 41 ♠ J9865 You are dealer.

Dealer: South ♥ AQ3 East (RHO) Doubles 3♣ if possible.

Vul: N-S ♦ AQ

HCP: 16+1 ♣ QJ7

Both hands (Answers Page)

Board: 38	North:	South:	W	N	E	S
Dealer: South	♠ Q2	♠ K94				1NT
Vul: None	♥ T4	♥ AQ75	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 15+2	♦ AKJ543	♦ Q62	Pass	4♣	Pass	4♥
South HCP: 15	♣ KQ9	♣ A73	Pass	4NT	Pass	5♠ ³
Contract: 6♦ North			Pass	6♦	All Pass	
			1.	1N-3C transfer to diamonds		
			2.	automat		
			3.	A=2/5 or 5/5, Q(D)=1		

Board: 39	North:	South:	W	N	E	S
Dealer: North	♠ A6	♠ Q9		1NT	Pass	2NT ¹
Vul: N-S	♥ AJ73	♥ K8	Pass	3♣ ²	Pass	3NT
North HCP: 16	♦ K65	♦ J73	All Pass			
South HCP: 8+2	♣ KJ94	♣ QT8632	1.	1N-2N transfer to clubs		
Contract: 3NT South			2.	automat		

Board: 40	North:	South:	W	N	E	S
Dealer: South	♠ 54	♠ AKQ63				1NT
Vul: E-W	♥ 5	♥ KQ7	Pass	2NT ¹	Pass	3♣ ²
North HCP: 9+3	♦ 873	♦ Q6	Pass	5♣	All Pass	
South HCP: 16+1	♣ AKQ7542	♣ T86	1.	1N-2N transfer to clubs		
Contract: 5♣ North			2.	automat		

Board: 41	North:	South:	W	N	E	S
Dealer: South	♠ QT	♠ J9865				1NT
Vul: N-S	♥ K74	♥ AQ3	Pass	3♣ ¹	X	Pass
North HCP: 8+2	♦ KT9832	♦ AQ	Pass	3♦	All Pass	
South HCP: 16+1	♣ 93	♣ QJ7	1.	1N-3C transfer to diamonds		
Contract: 3♦ North						

North hands

Minor_Suit_Transfer

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

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

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

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

Both hands (Answers Page)

Board: 42	North:	South:	W	N	E	S
Dealer: South	♠ A72	♠ T83				1NT
Vul: Both	♥ Q7	♥ AKJ8	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 13+2	♦ QJ9653	♦ AK87	Pass	4♣	Pass	4♥
South HCP: 15	♣ A9	♣ 76	Pass	5♣	Pass	6♦
Contract: 6♦ South			All Pass			
			1. 1N-3C transfer to diamonds			
			2. automat			

Board: 43	North:	South:	W	N	E	S
Dealer: North	♠ J64	♠ 32		1NT	Pass	2NT ¹
Vul: N-S	♥ QJT9	♥ AK2	Pass	3♣ ²	Pass	3NT
North HCP: 15	♦ A75	♦ 43	All Pass			
South HCP: 8+2	♣ AK6	♣ JT9732	1. 1N-2N transfer to clubs			
Contract: 3NT South			2. automat			

Board: 44	North:	South:	W	N	E	S
Dealer: South	♠ A	♠ J6				1NT
Vul: E-W	♥ T8	♥ AQ53	Pass	2NT ¹	Pass	3♣ ²
North HCP: 8+2	♦ A983	♦ QT65	Pass	3NT	All Pass	
South HCP: 15	♣ 876432	♣ KQJ	1. 1N-2N transfer to clubs			
Contract: 3NT North			2. automat			

Board: 45	North:	South:	W	N	E	S
Dealer: North	♠ JT76	♠ K83		1NT	Pass	2NT ¹
Vul: N-S	♥ AT	♥ J	Pass	3♣ ²	Pass	5♣
North HCP: 17	♦ AJ74	♦ K8	All Pass			
South HCP: 10+3	♣ AK6	♣ QJ95432	1. 1N-2N transfer to clubs			
Contract: 5♣ South			2. automat			

South hands**Minor_Suit_Transfer****Board: 42** ♠ T83 You are dealer.

Dealer: South ♥ AKJ8 The opponents are silent.

Vul: Both ♦ AK87

HCP: 15 ♣ 76

Board: 43 ♠ 32 Partner is dealer.

Dealer: North ♥ AK2 The opponents are silent.

Vul: N-S ♦ 43

HCP: 8+2 ♣ JT9732

Board: 44 ♠ J6 You are dealer.

Dealer: South ♥ AQ53 The opponents are silent.

Vul: E-W ♦ QT65

HCP: 15 ♣ KQJ

Board: 45 ♠ K83 Partner is dealer.

Dealer: North ♥ J The opponents are silent.

Vul: N-S ♦ K8

HCP: 10+3 ♣ QJ95432

Both hands (Answers Page)

Board: 42	North:	South:	W	N	E	S
Dealer: South	♠ A72	♠ T83				1NT
Vul: Both	♥ Q7	♥ AKJ8	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 13+2	♦ QJ9653	♦ AK87	Pass	4♣	Pass	4♥
South HCP: 15	♣ A9	♣ 76	Pass	5♣	Pass	6♦
Contract: 6♦ South			All Pass			
			1. 1N-3C transfer to diamonds			
			2. automat			

Board: 43	North:	South:	W	N	E	S
Dealer: North	♠ J64	♠ 32		1NT	Pass	2NT ¹
Vul: N-S	♥ QJT9	♥ AK2	Pass	3♣ ²	Pass	3NT
North HCP: 15	♦ A75	♦ 43	All Pass			
South HCP: 8+2	♣ AK6	♣ JT9732	1. 1N-2N transfer to clubs			
Contract: 3NT South			2. automat			

Board: 44	North:	South:	W	N	E	S
Dealer: South	♠ A	♠ J6				1NT
Vul: E-W	♥ T8	♥ AQ53	Pass	2NT ¹	Pass	3♣ ²
North HCP: 8+2	♦ A983	♦ QT65	Pass	3NT	All Pass	
South HCP: 15	♣ 876432	♣ KQJ	1. 1N-2N transfer to clubs			
Contract: 3NT North			2. automat			

Board: 45	North:	South:	W	N	E	S
Dealer: North	♠ JT76	♠ K83		1NT	Pass	2NT ¹
Vul: N-S	♥ AT	♥ J	Pass	3♣ ²	Pass	5♣
North HCP: 17	♦ AJ74	♦ K8	All Pass			
South HCP: 10+3	♣ AK6	♣ QJ95432	1. 1N-2N transfer to clubs			
Contract: 5♣ South			2. automat			

North hands

Minor_Suit_Transfer

Board: 46	♠ Q6	Partner is dealer.
Dealer: South	♥ J84	The opponents are silent.
Vul: E-W	♦ AJ8763	
HCP: 11+2	♣ QJ	

Board: 47	♠ AJ4	You are dealer.
Dealer: North	♥ KJ92	The opponents are silent.
Vul: None	♦ KJ95	
HCP: 16	♣ K6	

Board: 48	♠ 96	Partner is dealer.
Dealer: South	♥ 87	The opponents are silent.
Vul: E-W	♦ K52	
HCP: 8+2	♣ AJT653	

Board: 49	♠ K7	Partner is dealer.
Dealer: South	♥ J9	East (LHO) bids 4♣ if possible.
Vul: E-W	♦ QJT97542	
HCP: 7+4	♣ 4	

Both hands (Answers Page)

Board: 46	North:	South:	W	N	E	S
Dealer: South	♠ Q6	♠ A43				1NT
Vul: E-W	♥ J84	♥ AT92	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 11+2	♦ AJ8763	♦ 954	Pass	3NT	All Pass	
South HCP: 15	♣ QJ	♣ AK5				
Contract: 3NT North			1.	1N-3C transfer to diamonds		
			2.	automat		

Board: 47	North:	South:	W	N	E	S
Dealer: North	♠ AJ4	♠ 65		1NT	Pass	2NT ¹
Vul: None	♥ KJ92	♥ A4	Pass	3♣ ²	Pass	3NT
North HCP: 16	♦ KJ95	♦ Q76	All Pass			
South HCP: 9+2	♣ K6	♣ QJT732		1.	1N-2N transfer to clubs	
Contract: 3NT South			2.	automat		

Board: 48	North:	South:	W	N	E	S
Dealer: South	♠ 96	♠ A742				1NT
Vul: E-W	♥ 87	♥ AJ4	Pass	2NT ¹	Pass	3♣ ²
North HCP: 8+2	♦ K52	♦ AQT7	Pass	3NT	All Pass	
South HCP: 15	♣ AJT653	♣ 74		1.	1N-2N transfer to clubs	
Contract: 3NT North			2.	automat		

Board: 49	North:	South:	W	N	E	S
Dealer: South	♠ K7	♠ J62				1NT
Vul: E-W	♥ J9	♥ AKQ82	Pass	3♣ ¹	4♣	Pass
North HCP: 7+4	♦ QJT97542	♦ K3	Pass	4♦	All Pass	
South HCP: 16+1	♣ 4	♣ K92		1.	1N-3C transfer to diamonds	
Contract: 4♦ North			2.	automat		

South hands

Minor_Suit_Transfer

Board: 46 ♠ A43 You are dealer.

Dealer: South ♥ AT92 The opponents are silent.

Vul: E-W ♦ 954

HCP: 15 ♣ AK5

Board: 47 ♠ 65 Partner is dealer.

Dealer: North ♥ A4 The opponents are silent.

Vul: None ♦ Q76

HCP: 9+2 ♣ QJT732

Board: 48 ♠ A742 You are dealer.

Dealer: South ♥ AJ4 The opponents are silent.

Vul: E-W ♦ AQT7

HCP: 15 ♣ 74

Board: 49 ♠ J62 You are dealer.

Dealer: South ♥ AKQ82 East (RHO) bids 4♣ if possible.

Vul: E-W ♦ K3

HCP: 16+1 ♣ K92

Both hands (Answers Page)

Board: 46	North:	South:	W	N	E	S
Dealer: South	♠ Q6	♠ A43				1NT
Vul: E-W	♥ J84	♥ AT92	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 11+2	♦ AJ8763	♦ 954	Pass	3NT	All Pass	
South HCP: 15	♣ QJ	♣ AK5				
Contract: 3NT North			1.	1N-3C transfer to diamonds		
			2.	automat		

Board: 47	North:	South:	W	N	E	S
Dealer: North	♠ AJ4	♠ 65		1NT	Pass	2NT ¹
Vul: None	♥ KJ92	♥ A4	Pass	3♣ ²	Pass	3NT
North HCP: 16	♦ KJ95	♦ Q76	All Pass			
South HCP: 9+2	♣ K6	♣ QJT732		1.	1N-2N transfer to clubs	
Contract: 3NT South			2.	automat		

Board: 48	North:	South:	W	N	E	S
Dealer: South	♠ 96	♠ A742				1NT
Vul: E-W	♥ 87	♥ AJ4	Pass	2NT ¹	Pass	3♣ ²
North HCP: 8+2	♦ K52	♦ AQT7	Pass	3NT	All Pass	
South HCP: 15	♣ AJT653	♣ 74		1.	1N-2N transfer to clubs	
Contract: 3NT North			2.	automat		

Board: 49	North:	South:	W	N	E	S
Dealer: South	♠ K7	♠ J62				1NT
Vul: E-W	♥ J9	♥ AKQ82	Pass	3♣ ¹	4♣	Pass
North HCP: 7+4	♦ QJT97542	♦ K3	Pass	4♦	All Pass	
South HCP: 16+1	♣ 4	♣ K92		1.	1N-3C transfer to diamonds	
Contract: 4♦ North			2.	automat		

North hands

Minor_Suit_Transfer

Board: 50	♠ T7	Partner is dealer.
Dealer: South	♥ 93	The opponents are silent.
Vul: N-S	♦ AKQ853	
HCP: 16+2	♣ AK9	

Board: 51	♠ KJ96	You are dealer.
Dealer: North	♥ Q74	The opponents are silent.
Vul: E-W	♦ AKQ9	
HCP: 17	♣ Q3	

Board: 52	♠ AQ6	Partner is dealer.
Dealer: South	♥ JT4	The opponents are silent.
Vul: Both	♦ 2	
HCP: 13+2	♣ AQ9874	

Board: 53	♠ A9	You are dealer.
Dealer: North	♥ AKT	The opponents are silent.
Vul: None	♦ KJ75	
HCP: 17	♣ Q752	

Both hands (Answers Page)

Board: 50	North:	South:	W	N	E	S
Dealer: South	♠ T7	♠ AQ5				1NT
Vul: N-S	♥ 93	♥ AKJ2	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 16+2	♦ AKQ853	♦ 72	Pass	4♣	Pass	4♥
South HCP: 15	♣ AK9	♣ JT63	Pass	4NT	Pass	5♥ ³
Contract: 7NT North			Pass	7NT	All Pass	
			1.	1N-3C transfer to diamonds		
			2.	automat		
			3.	A=2/5 or 5/5, Q(D)=0		

Board: 51	North:	South:	W	N	E	S
Dealer: North	♠ KJ96	♠ T7		1NT	Pass	2NT ¹
Vul: E-W	♥ Q74	♥ A82	Pass	3♣ ²	Pass	3NT
North HCP: 17	♦ AKQ9	♦ J2	All Pass			
South HCP: 8+2	♣ Q3	♣ KT8542	1.	1N-2N transfer to clubs		
Contract: 3NT South			2.	automat		

Board: 52	North:	South:	W	N	E	S
Dealer: South	♠ AQ6	♠ KT75				1NT
Vul: Both	♥ JT4	♥ Q6	Pass	2NT ¹	Pass	3♣ ²
North HCP: 13+2	♦ 2	♦ AK85	Pass	4♦	Pass	4♠
South HCP: 16	♣ AQ9874	♣ KJ5	Pass	5♣	All Pass	
Contract: 5♣ North			1.	1N-2N transfer to clubs		
			2.	automat		

Board: 53	North:	South:	W	N	E	S
Dealer: North	♠ A9	♠ K2		1NT	Pass	2NT ¹
Vul: None	♥ AKT	♥ 76	Pass	3♣ ²	Pass	4♦
North HCP: 17	♦ KJ75	♦ AQ4	Pass	4♥	Pass	4NT
South HCP: 17+2	♣ Q752	♣ AKJ984	Pass	5♠ ³	Pass	7♣
Contract: 7♣ South			All Pass			
			1.	1N-2N transfer to clubs		
			2.	automat		
			3.	A=2/5 or 5/5, Q(C)=1		

South hands

Minor_Suit_Transfer

Board: 50 ♠ AQ5 You are dealer.

Dealer: South ♥ AKJ2 The opponents are silent.

Vul: N-S ♦ 72

HCP: 15 ♣ JT63

Board: 51 ♠ T7 Partner is dealer.

Dealer: North ♥ A82 The opponents are silent.

Vul: E-W ♦ J2

HCP: 8+2 ♣ KT8542

Board: 52 ♠ KT75 You are dealer.

Dealer: South ♥ Q6 The opponents are silent.

Vul: Both ♦ AK85

HCP: 16 ♣ KJ5

Board: 53 ♠ K2 Partner is dealer.

Dealer: North ♥ 76 The opponents are silent.

Vul: None ♦ AQ4

HCP: 17+2 ♣ AKJ984

Both hands (Answers Page)

Board: 50	North:	South:	W	N	E	S
Dealer: South	♠ T7	♠ AQ5				1NT
Vul: N-S	♥ 93	♥ AKJ2	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 16+2	♦ AKQ853	♦ 72	Pass	4♣	Pass	4♥
South HCP: 15	♣ AK9	♣ JT63	Pass	4NT	Pass	5♥ ³
Contract: 7NT North			Pass	7NT	All Pass	
			1.	1N-3C transfer to diamonds		
			2.	automat		
			3.	A=2/5 or 5/5, Q(D)=0		

Board: 51	North:	South:	W	N	E	S
Dealer: North	♠ KJ96	♠ T7		1NT	Pass	2NT ¹
Vul: E-W	♥ Q74	♥ A82	Pass	3♣ ²	Pass	3NT
North HCP: 17	♦ AKQ9	♦ J2	All Pass			
South HCP: 8+2	♣ Q3	♣ KT8542	1.	1N-2N transfer to clubs		
Contract: 3NT South			2.	automat		

Board: 52	North:	South:	W	N	E	S
Dealer: South	♠ AQ6	♠ KT75				1NT
Vul: Both	♥ JT4	♥ Q6	Pass	2NT ¹	Pass	3♣ ²
North HCP: 13+2	♦ 2	♦ AK85	Pass	4♦	Pass	4♠
South HCP: 16	♣ AQ9874	♣ KJ5	Pass	5♣	All Pass	
Contract: 5♣ North			1.	1N-2N transfer to clubs		
			2.	automat		

Board: 53	North:	South:	W	N	E	S
Dealer: North	♠ A9	♠ K2		1NT	Pass	2NT ¹
Vul: None	♥ AKT	♥ 76	Pass	3♣ ²	Pass	4♦
North HCP: 17	♦ KJ75	♦ AQ4	Pass	4♥	Pass	4NT
South HCP: 17+2	♣ Q752	♣ AKJ984	Pass	5♠ ³	Pass	7♣
Contract: 7♣ South			All Pass			
			1.	1N-2N transfer to clubs		
			2.	automat		
			3.	A=2/5 or 5/5, Q(C)=1		

North hands

Minor_Suit_Transfer

Board: 54	♠ 85	Partner is dealer.
Dealer: South	♥ JT4	The opponents are silent.
Vul: Both	♦ 84	
HCP: 8+2	♣ AQJ874	

Board: 55	♠ KJ54	You are dealer.
Dealer: North	♥ AT98	The opponents are silent.
Vul: Both	♦ K5	
HCP: 15	♣ A63	

Board: 56	♠ QJ85	You are dealer.
Dealer: North	♥ AT9	West (RHO) Doubles 3♣ if possible.
Vul: E-W	♦ A4	
HCP: 15	♣ AT84	

Board: 57	♠ 62	You are dealer.
Dealer: North	♥ AKQ53	The opponents are silent.
Vul: N-S	♦ AK8	
HCP: 16+1	♣ 963	

Board: 58	♠ Q62	Partner is dealer.
Dealer: South	♥ A32	The opponents are silent.
Vul: Both	♦ 2	
HCP: 9+2	♣ QJ9763	

Both hands (Answers Page)

Board: 54	North:	South:	W	N	E	S
Dealer: South	♠ 85	♠ KQJ62				1NT
Vul: Both	♥ JT4	♥ AQ5	Pass	2NT ¹	Pass	3♣ ²
North HCP: 8+2	♦ 84	♦ A65	Pass	3NT	All Pass	
South HCP: 16+1	♣ AQJ874	♣ 63				
Contract: 3NT North			1.	1N-2N transfer to clubs		
			2.	automat		

Board: 55	North:	South:	W	N	E	S
Dealer: North	♠ KJ54	♠ Q93		1NT	Pass	3♣ ¹
Vul: Both	♥ AT98	♥ J6	Pass	3♦ ²	Pass	3NT
North HCP: 15	♦ K5	♦ AJ9872	All Pass			
South HCP: 8+2	♣ A63	♣ 75		1.	1N-3C transfer to diamonds	
Contract: 3NT South			2.	automat		

Board: 56	North:	South:	W	N	E	S
Dealer: North	♠ QJ85	♠ A4		1NT	Pass	3♣ ¹
Vul: E-W	♥ AT9	♥ 82	X	Pass	Pass	3♦
North HCP: 15	♦ A4	♦ QJ87652	All Pass			
South HCP: 9+3	♣ AT84	♣ Q9		1.	1N-3C transfer to diamonds	
Contract: 3♦ South			2.	automat		

Board: 57	North:	South:	W	N	E	S
Dealer: North	♠ 62	♠ AQ		1NT	Pass	3♣ ¹
Vul: N-S	♥ AKQ53	♥ T96	Pass	3♦ ²	Pass	3NT
North HCP: 16+1	♦ AK8	♦ QT9763	All Pass			
South HCP: 8+2	♣ 963	♣ T5		1.	1N-3C transfer to diamonds	
Contract: 3NT South			2.	automat		

Board: 58	North:	South:	W	N	E	S
Dealer: South	♠ Q62	♠ T943				1NT
Vul: Both	♥ A32	♥ KJ5	Pass	2NT ¹	Pass	3♣ ²
North HCP: 9+2	♦ 2	♦ AQJ3	Pass	3NT	All Pass	
South HCP: 15	♣ QJ9763	♣ A8		1.	1N-2N transfer to clubs	
Contract: 3NT North			2.	automat		

South hands**Minor_Suit_Transfer****Board: 54** ♠ KQJ62 You are dealer.

Dealer: South ♥ AQ5 The opponents are silent.

Vul: Both ♦ A65

HCP: 16+1 ♣ 63

Board: 55 ♠ Q93 Partner is dealer.

Dealer: North ♥ J6 The opponents are silent.

Vul: Both ♦ AJ9872

HCP: 8+2 ♣ 75

Board: 56 ♠ A4 Partner is dealer.

Dealer: North ♥ 82 West (LHO) Doubles 3♣ if possible.

Vul: E-W ♦ QJ87652

HCP: 9+3 ♣ Q9

Board: 57 ♠ AQ Partner is dealer.

Dealer: North ♥ T96 The opponents are silent.

Vul: N-S ♦ QT9763

HCP: 8+2 ♣ T5

Board: 58 ♠ T943 You are dealer.

Dealer: South ♥ KJ5 The opponents are silent.

Vul: Both ♦ AQJ3

HCP: 15 ♣ A8

Both hands (Answers Page)

Board: 54	North:	South:	W	N	E	S
Dealer: South	♠ 85	♠ KQJ62				1NT
Vul: Both	♥ JT4	♥ AQ5	Pass	2NT ¹	Pass	3♣ ²
North HCP: 8+2	♦ 84	♦ A65	Pass	3NT	All Pass	
South HCP: 16+1	♣ AQJ874	♣ 63				
Contract: 3NT North			1.	1N-2N transfer to clubs		
			2.	automat		

Board: 55	North:	South:	W	N	E	S
Dealer: North	♠ KJ54	♠ Q93		1NT	Pass	3♣ ¹
Vul: Both	♥ AT98	♥ J6	Pass	3♦ ²	Pass	3NT
North HCP: 15	♦ K5	♦ AJ9872	All Pass			
South HCP: 8+2	♣ A63	♣ 75		1.	1N-3C transfer to diamonds	
Contract: 3NT South			2.	automat		

Board: 56	North:	South:	W	N	E	S
Dealer: North	♠ QJ85	♠ A4		1NT	Pass	3♣ ¹
Vul: E-W	♥ AT9	♥ 82	X	Pass	Pass	3♦
North HCP: 15	♦ A4	♦ QJ87652	All Pass			
South HCP: 9+3	♣ AT84	♣ Q9		1.	1N-3C transfer to diamonds	
Contract: 3♦ South			2.	automat		

Board: 57	North:	South:	W	N	E	S
Dealer: North	♠ 62	♠ AQ		1NT	Pass	3♣ ¹
Vul: N-S	♥ AKQ53	♥ T96	Pass	3♦ ²	Pass	3NT
North HCP: 16+1	♦ AK8	♦ QT9763	All Pass			
South HCP: 8+2	♣ 963	♣ T5		1.	1N-3C transfer to diamonds	
Contract: 3NT South			2.	automat		

Board: 58	North:	South:	W	N	E	S
Dealer: South	♠ Q62	♠ T943				1NT
Vul: Both	♥ A32	♥ KJ5	Pass	2NT ¹	Pass	3♣ ²
North HCP: 9+2	♦ 2	♦ AQJ3	Pass	3NT	All Pass	
South HCP: 15	♣ QJ9763	♣ A8		1.	1N-2N transfer to clubs	
Contract: 3NT North			2.	automat		

North hands

Minor_Suit_Transfer

Board: 59 ♠ T762 You are dealer.

Dealer: North ♥ AJ95 The opponents are silent.

Vul: N-S ♦ AK5

HCP: 15 ♣ K8

Board: 60 ♠ 862 Partner is dealer.

Dealer: South ♥ K6 East (LHO) Doubles 3♣ if possible.

Vul: E-W ♦ AJ9852

HCP: 8+2 ♣ 53

Board: 61 ♠ JT5 You are dealer.

Dealer: North ♥ A5 The opponents are silent.

Vul: None ♦ A92

HCP: 17+1 ♣ AKJ65

Board: 62 ♠ 92 Partner is dealer.

Dealer: South ♥ 82 The opponents are silent.

Vul: E-W ♦ KQ8753

HCP: 10+2 ♣ KQ4

Board: 63 ♠ KJ9 You are dealer.

Dealer: North ♥ K64 The opponents are silent.

Vul: None ♦ A962

HCP: 16 ♣ KQ3

Both hands (Answers Page)

Board: 59	North:	South:	W	N	E	S
Dealer: North	♠ T762	♠ 843		1NT	Pass	3♣ ¹
Vul: N-S	♥ AJ95	♥ K7	Pass	3♦ ²	Pass	3NT
North HCP: 15	♦ AK5	♦ QT9762	All Pass			
South HCP: 9+2	♣ K8	♣ A6				
Contract: 3NT South			1. 1N-3C transfer to diamonds			
			2. automat			

Board: 60	North:	South:	W	N	E	S
Dealer: South	♠ 862	♠ T9753				1NT
Vul: E-W	♥ K6	♥ AQ	Pass	3♣ ¹	X	3♦
North HCP: 8+2	♦ AJ9852	♦ KT3	Pass	3NT	All Pass	
South HCP: 15+1	♣ 53	♣ AQ8				
Contract: 3NT North			1. 1N-3C transfer to diamonds			

Board: 61	North:	South:	W	N	E	S
Dealer: North	♠ JT5	♠ 84		1NT	Pass	3♣ ¹
Vul: None	♥ A5	♥ 32	Pass	3♦ ²	Pass	3NT
North HCP: 17+1	♦ A92	♦ KQJ8765	All Pass			
South HCP: 8+3	♣ AKJ65	♣ Q4				
Contract: 3NT South			1. 1N-3C transfer to diamonds			
			2. automat			

Board: 62	North:	South:	W	N	E	S
Dealer: South	♠ 92	♠ AQ6				1NT
Vul: E-W	♥ 82	♥ AKQ5	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 10+2	♦ KQ8753	♦ T92	Pass	5♦	All Pass	
South HCP: 15	♣ KQ4	♣ 873				
Contract: 5♦ North			1. 1N-3C transfer to diamonds			
			2. automat			

Board: 63	North:	South:	W	N	E	S
Dealer: North	♠ KJ9	♠ 62		1NT	Pass	2NT ¹
Vul: None	♥ K64	♥ A	Pass	3♣ ²	Pass	3NT
North HCP: 16	♦ A962	♦ QJ5	All Pass			
South HCP: 8+3	♣ KQ3	♣ JT76542				
Contract: 3NT South			1. 1N-2N transfer to clubs			
			2. automat			

South hands**Minor_Suit_Transfer**

Board: 59	♠ 843	Partner is dealer.
Dealer: North	♥ K7	The opponents are silent.
Vul: N-S	♦ QT9762	
HCP: 9+2	♣ A6	

Board: 60	♠ T9753	You are dealer.
Dealer: South	♥ AQ	East (RHO) Doubles 3♣ if possible.
Vul: E-W	♦ KT3	
HCP: 15+1	♣ AQ8	

Board: 61	♠ 84	Partner is dealer.
Dealer: North	♥ 32	The opponents are silent.
Vul: None	♦ KQJ8765	
HCP: 8+3	♣ Q4	

Board: 62	♠ AQ6	You are dealer.
Dealer: South	♥ AKQ5	The opponents are silent.
Vul: E-W	♦ T92	
HCP: 15	♣ 873	

Board: 63	♠ 62	Partner is dealer.
Dealer: North	♥ A	The opponents are silent.
Vul: None	♦ QJ5	
HCP: 8+3	♣ JT76542	

Both hands (Answers Page)

Board: 59	North:	South:	W	N	E	S
Dealer: North	♠ T762	♠ 843		1NT	Pass	3♣ ¹
Vul: N-S	♥ AJ95	♥ K7	Pass	3♦ ²	Pass	3NT
North HCP: 15	♦ AK5	♦ QT9762	All Pass			
South HCP: 9+2	♣ K8	♣ A6				
Contract: 3NT South			1. 1N-3C transfer to diamonds			
			2. automat			

Board: 60	North:	South:	W	N	E	S
Dealer: South	♠ 862	♠ T9753				1NT
Vul: E-W	♥ K6	♥ AQ	Pass	3♣ ¹	X	3♦
North HCP: 8+2	♦ AJ9852	♦ KT3	Pass	3NT	All Pass	
South HCP: 15+1	♣ 53	♣ AQ8				
Contract: 3NT North			1. 1N-3C transfer to diamonds			

Board: 61	North:	South:	W	N	E	S
Dealer: North	♠ JT5	♠ 84		1NT	Pass	3♣ ¹
Vul: None	♥ A5	♥ 32	Pass	3♦ ²	Pass	3NT
North HCP: 17+1	♦ A92	♦ KQJ8765	All Pass			
South HCP: 8+3	♣ AKJ65	♣ Q4				
Contract: 3NT South			1. 1N-3C transfer to diamonds			
			2. automat			

Board: 62	North:	South:	W	N	E	S
Dealer: South	♠ 92	♠ AQ6				1NT
Vul: E-W	♥ 82	♥ AKQ5	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 10+2	♦ KQ8753	♦ T92	Pass	5♦	All Pass	
South HCP: 15	♣ KQ4	♣ 873				
Contract: 5♦ North			1. 1N-3C transfer to diamonds			
			2. automat			

Board: 63	North:	South:	W	N	E	S
Dealer: North	♠ KJ9	♠ 62		1NT	Pass	2NT ¹
Vul: None	♥ K64	♥ A	Pass	3♣ ²	Pass	3NT
North HCP: 16	♦ A962	♦ QJ5	All Pass			
South HCP: 8+3	♣ KQ3	♣ JT76542				
Contract: 3NT South			1. 1N-2N transfer to clubs			
			2. automat			

North hands

Minor_Suit_Transfer

Board: 64	♠ T52	Partner is dealer.
Dealer: South	♥ 76	East (LHO) bids 3♥ if possible.
Vul: N-S	♦ AKT852	
HCP: 9+2	♣ Q5	
Board: 65	♠ QJ5	You are dealer.
Dealer: North	♥ 843	The opponents are silent.
Vul: Both	♦ AK5	
HCP: 17	♣ AQJ9	
Board: 66	♠ 6	Partner is dealer.
Dealer: South	♥ AK	The opponents are silent.
Vul: None	♦ JT8642	
HCP: 8+2	♣ T863	
Board: 67	♠ KJ865	LHO is dealer.
Dealer: East	♥ K96	East (LHO) opens 1NT if possible.
Vul: None	♦ KT9	West (RHO) bids 2NT if possible.
HCP: 14+1	♣ A4	West (RHO) Doubles 3♠ if possible.
Board: 68	♠ 75	Partner is dealer.
Dealer: South	♥ T86	The opponents are silent.
Vul: E-W	♦ AKJT942	
HCP: 8+3	♣ 2	

Both hands (Answers Page)

Board: 64	North:	South:	W	N	E	S
Dealer: South	♠ T52	♠ A3				1NT
Vul: N-S	♥ 76	♥ AQT	Pass	3♣ ¹	3♥	Pass
North HCP: 9+2	♦ AKT852	♦ QJ943	Pass	X	Pass	4♦
South HCP: 16+1	♣ Q5	♣ KT7	All Pass			
Contract: 4♦ South			1. 1N-3C transfer to diamonds			

Board: 65	North:	South:	W	N	E	S	
Dealer: North	♠ QJ5	♠ AK		1NT	Pass	3♣ ¹	
Vul: Both	♥ 843	♥ JT7	Pass	3♦ ²	Pass	4♣	
North HCP: 17	♦ AK5	♦ QJT9743	Pass	5♦	All Pass		
South HCP: 11+3	♣ AQJ9	♣ 2		1. 1N-3C transfer to diamonds			
Contract: 5♦ North			2. automat				

Board: 66	North:	South:	W	N	E	S	
Dealer: South	♠ 6	♠ Q5				1NT	
Vul: None	♥ AK	♥ 654	Pass	3♣ ¹	Pass	3♦ ²	
North HCP: 8+2	♦ JT8642	♦ AK3	Pass	5♦	All Pass		
South HCP: 15+1	♣ T863	♣ AQ954		1. 1N-3C transfer to diamonds			
Contract: 5♦ North			2. automat				

Board: 67	North:	South:	W	N	E	S	
Dealer: East	♠ KJ865	♠ T92			1NT	Pass	
Vul: None	♥ K96	♥ J8742	2NT ¹	3♣	Pass	Pass	
North HCP: 14+1	♦ KT9	♦ Q8642	X	All Pass			
South HCP: 3+2	♣ A4	♣ -		1. 1N-2N transfer to clubs			
Contract: 3♠X North							

Board: 68	North:	South:	W	N	E	S	
Dealer: South	♠ 75	♠ AQJ96				1NT	
Vul: E-W	♥ T86	♥ QJ9	Pass	3♣ ¹	Pass	3♦ ²	
North HCP: 8+3	♦ AKJT942	♦ 63	Pass	5♦	All Pass		
South HCP: 16+1	♣ 2	♣ AQ3		1. 1N-3C transfer to diamonds			
Contract: 5♦ North			2. automat				

South hands**Minor_Suit_Transfer**

Board: 64	♠ A3	You are dealer.
Dealer: South	♥ AQT	East (RHO) bids 3♥ if possible.
Vul: N-S	♦ QJ943	
HCP: 16+1	♣ KT7	
Board: 65	♠ AK	Partner is dealer.
Dealer: North	♥ JT7	The opponents are silent.
Vul: Both	♦ QJT9743	
HCP: 11+3	♣ 2	
Board: 66	♠ Q5	You are dealer.
Dealer: South	♥ 654	The opponents are silent.
Vul: None	♦ AK3	
HCP: 15+1	♣ AQ954	
Board: 67	♠ T92	RHO is dealer. You bid second.
Dealer: East	♥ J8742	East (RHO) opens 1NT if possible.
Vul: None	♦ Q8642	West (LHO) bids 2NT if possible.
HCP: 3+2	♣ -	West (LHO) Doubles 3♠ if possible.
Board: 68	♠ AQJ96	You are dealer.
Dealer: South	♥ QJ9	The opponents are silent.
Vul: E-W	♦ 63	
HCP: 16+1	♣ AQ3	

Both hands (Answers Page)

Board: 64	North:	South:	W	N	E	S
Dealer: South	♠ T52	♠ A3				1NT
Vul: N-S	♥ 76	♥ AQT	Pass	3♣ ¹	3♥	Pass
North HCP: 9+2	♦ AKT852	♦ QJ943	Pass	X	Pass	4♦
South HCP: 16+1	♣ Q5	♣ KT7	All Pass			
Contract: 4♦ South			1. 1N-3C transfer to diamonds			

Board: 65	North:	South:	W	N	E	S	
Dealer: North	♠ QJ5	♠ AK		1NT	Pass	3♣ ¹	
Vul: Both	♥ 843	♥ JT7	Pass	3♦ ²	Pass	4♣	
North HCP: 17	♦ AK5	♦ QJT9743	Pass	5♦	All Pass		
South HCP: 11+3	♣ AQJ9	♣ 2		1. 1N-3C transfer to diamonds			
Contract: 5♦ North			2. automat				

Board: 66	North:	South:	W	N	E	S	
Dealer: South	♠ 6	♠ Q5				1NT	
Vul: None	♥ AK	♥ 654	Pass	3♣ ¹	Pass	3♦ ²	
North HCP: 8+2	♦ JT8642	♦ AK3	Pass	5♦	All Pass		
South HCP: 15+1	♣ T863	♣ AQ954		1. 1N-3C transfer to diamonds			
Contract: 5♦ North			2. automat				

Board: 67	North:	South:	W	N	E	S	
Dealer: East	♠ KJ865	♠ T92			1NT	Pass	
Vul: None	♥ K96	♥ J8742	2NT ¹	3♣	Pass	Pass	
North HCP: 14+1	♦ KT9	♦ Q8642	X	All Pass			
South HCP: 3+2	♣ A4	♣ -		1. 1N-2N transfer to clubs			
Contract: 3♠X North							

Board: 68	North:	South:	W	N	E	S	
Dealer: South	♠ 75	♠ AQJ96				1NT	
Vul: E-W	♥ T86	♥ QJ9	Pass	3♣ ¹	Pass	3♦ ²	
North HCP: 8+3	♦ AKJT942	♦ 63	Pass	5♦	All Pass		
South HCP: 16+1	♣ 2	♣ AQ3		1. 1N-3C transfer to diamonds			
Contract: 5♦ North			2. automat				

North hands

Minor_Suit_Transfer

Board: 69 ♠ J54 You are dealer.

Dealer: North ♥ AK32 The opponents are silent.

Vul: None ♦ A52

HCP: 15 ♣ K53

Board: 70 ♠ 94 Partner is dealer.

Dealer: South ♥ QJ6 The opponents are silent.

Vul: Both ♦ J85432

HCP: 8+2 ♣ A5

Board: 71 ♠ KT94 You are dealer.

Dealer: North ♥ KQ83 The opponents are silent.

Vul: None ♦ AQ2

HCP: 16 ♣ Q3

Board: 72 ♠ QT7 Partner is dealer.

Dealer: South ♥ AT2 The opponents are silent.

Vul: Both ♦ AQT7642

HCP: 12+3 ♣ -

Both hands (Answers Page)

Board: 69	North:	South:	W	N	E	S
Dealer: North	♠ J54	♠ 92		1NT	Pass	2NT ¹
Vul: None	♥ AK32	♥ QT6	Pass	3♣ ²	Pass	3NT
North HCP: 15	♦ A52	♦ T3	All Pass			
South HCP: 8+2	♣ K53	♣ AQT762				
Contract: 3NT South			1. 1N-2N transfer to clubs			
			2. automat			

Board: 70	North:	South:	W	N	E	S
Dealer: South	♠ 94	♠ K63				1NT
Vul: Both	♥ QJ6	♥ AK875	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 8+2	♦ J85432	♦ KT9	Pass	3NT	All Pass	
South HCP: 16+1	♣ A5	♣ K3				
Contract: 3NT North			1. 1N-3C transfer to diamonds			
			2. automat			

Board: 71	North:	South:	W	N	E	S
Dealer: North	♠ KT94	♠ AQ		1NT	Pass	2NT ¹
Vul: None	♥ KQ83	♥ T5	Pass	3♣ ²	Pass	4NT
North HCP: 16	♦ AQ2	♦ T8	Pass	5♦ ³	Pass	5♥
South HCP: 13+3	♣ Q3	♣ AK97654	Pass	5♠ ⁴	Pass	6♣
Contract: 6♣ South			All Pass			
			1. 1N-2N transfer to clubs			
			2. automat			
			3. A=1/5 or 4/5			
			4. !C queen and !S king			

Board: 72	North:	South:	W	N	E	S
Dealer: South	♠ QT7	♠ K8				1NT
Vul: Both	♥ AT2	♥ KJ74	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 12+3	♦ AQT7642	♦ KJ	Pass	5♣	Pass	5♥ ³
South HCP: 15+1	♣ -	♣ A7432	Pass	6♦	All Pass	
Contract: 6♦ North			1. 1N-3C transfer to diamonds			
			2. automat			
			3. 1 out of 4			

South hands

Minor_Suit_Transfer

Board: 69	♠ 92	Partner is dealer.
Dealer: North	♥ QT6	The opponents are silent.
Vul: None	♦ T3	
HCP: 8+2	♣ AQT762	

Board: 70	♠ K63	You are dealer.
Dealer: South	♥ AK875	The opponents are silent.
Vul: Both	♦ KT9	
HCP: 16+1	♣ K3	

Board: 71	♠ AQ	Partner is dealer.
Dealer: North	♥ T5	The opponents are silent.
Vul: None	♦ T8	
HCP: 13+3	♣ AK97654	

Board: 72	♠ K8	You are dealer.
Dealer: South	♥ KJ74	The opponents are silent.
Vul: Both	♦ KJ	
HCP: 15+1	♣ A7432	

Both hands (Answers Page)

Board: 69	North:	South:	W	N	E	S
Dealer: North	♠ J54	♠ 92		1NT	Pass	2NT ¹
Vul: None	♥ AK32	♥ QT6	Pass	3♣ ²	Pass	3NT
North HCP: 15	♦ A52	♦ T3	All Pass			
South HCP: 8+2	♣ K53	♣ AQT762				
Contract: 3NT South			1. 1N-2N transfer to clubs			
			2. automat			

Board: 70	North:	South:	W	N	E	S
Dealer: South	♠ 94	♠ K63				1NT
Vul: Both	♥ QJ6	♥ AK875	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 8+2	♦ J85432	♦ KT9	Pass	3NT	All Pass	
South HCP: 16+1	♣ A5	♣ K3				
Contract: 3NT North			1. 1N-3C transfer to diamonds			
			2. automat			

Board: 71	North:	South:	W	N	E	S
Dealer: North	♠ KT94	♠ AQ		1NT	Pass	2NT ¹
Vul: None	♥ KQ83	♥ T5	Pass	3♣ ²	Pass	4NT
North HCP: 16	♦ AQ2	♦ T8	Pass	5♦ ³	Pass	5♥
South HCP: 13+3	♣ Q3	♣ AK97654	Pass	5♠ ⁴	Pass	6♣
Contract: 6♣ South			All Pass			
			1. 1N-2N transfer to clubs			
			2. automat			
			3. A=1/5 or 4/5			
			4. !C queen and !S king			

Board: 72	North:	South:	W	N	E	S
Dealer: South	♠ QT7	♠ K8				1NT
Vul: Both	♥ AT2	♥ KJ74	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 12+3	♦ AQT7642	♦ KJ	Pass	5♣	Pass	5♥ ³
South HCP: 15+1	♣ -	♣ A7432	Pass	6♦	All Pass	
Contract: 6♦ North			1. 1N-3C transfer to diamonds			
			2. automat			
			3. 1 out of 4			

North hands

Minor_Suit_Transfer

Board: 73 ♠ 943 You are dealer.

Dealer: North ♥ A985 The opponents are silent.

Vul: None ♦ AK8

HCP: 16 ♣ AJ5

Board: 74 ♠ AJ5 Partner is dealer.

Dealer: South ♥ 5 The opponents are silent.

Vul: N-S ♦ AQJ8763

HCP: 12+3 ♣ 54

Board: 75 ♠ AJ3 You are dealer.

Dealer: North ♥ K64 The opponents are silent.

Vul: E-W ♦ 987

HCP: 15 ♣ AK87

Board: 76 ♠ 5 Partner is dealer.

Dealer: South ♥ K3 The opponents are silent.

Vul: N-S ♦ J764

HCP: 9+2 ♣ AJT653

Both hands (Answers Page)

Board: 73	North:	South:	W	N	E	S
Dealer: North	♠ 943	♠ QJ		1NT	Pass	3♣ ¹
Vul: None	♥ A985	♥ 742	Pass	3♦ ²	Pass	3NT
North HCP: 16	♦ AK8	♦ QJ9743	All Pass			
South HCP: 11+2	♣ AJ5	♣ KQ				1. 1N-3C transfer to diamonds 2. automat
Contract: 3NT South						

Board: 74	North:	South:	W	N	E	S
Dealer: South	♠ AJ5	♠ 72				1NT
Vul: N-S	♥ 5	♥ KQ2	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 12+3	♦ AQJ8763	♦ K954	Pass	4♥	Pass	4♠
South HCP: 15	♣ 54	♣ AQJ2	Pass	4NT	Pass	5♠ ³
Contract: 6♦ North			Pass	6♦	All Pass	
						1. 1N-3C transfer to diamonds 2. automat 3. A=2/5 or 5/5, Q(D)=1

Board: 75	North:	South:	W	N	E	S
Dealer: North	♠ AJ3	♠ 62		1NT	Pass	3♣ ¹
Vul: E-W	♥ K64	♥ Q7	Pass	3♦ ²	Pass	3NT
North HCP: 15	♦ 987	♦ AQ6542	All Pass			
South HCP: 9+2	♣ AK87	♣ J53				1. 1N-3C transfer to diamonds 2. automat
Contract: 3NT South						

Board: 76	North:	South:	W	N	E	S
Dealer: South	♠ 5	♠ AQ983				1NT
Vul: N-S	♥ K3	♥ AJ9	Pass	2NT ¹	Pass	3♣ ²
North HCP: 9+2	♦ J764	♦ Q2	Pass	3NT	All Pass	
South HCP: 16+1	♣ AJT653	♣ K94				1. 1N-2N transfer to clubs 2. automat
Contract: 3NT North						

South hands

Minor_Suit_Transfer

Board: 73	♠ QJ	Partner is dealer.
Dealer: North	♥ 742	The opponents are silent.
Vul: None	♦ QJ9743	
HCP: 11+2	♣ KQ	

Board: 74	♠ 72	You are dealer.
Dealer: South	♥ KQ2	The opponents are silent.
Vul: N-S	♦ K954	
HCP: 15	♣ AQJ2	

Board: 75	♠ 62	Partner is dealer.
Dealer: North	♥ Q7	The opponents are silent.
Vul: E-W	♦ AQ6542	
HCP: 9+2	♣ J53	

Board: 76	♠ AQ983	You are dealer.
Dealer: South	♥ AJ9	The opponents are silent.
Vul: N-S	♦ Q2	
HCP: 16+1	♣ K94	

Both hands (Answers Page)

Board: 73	North:	South:	W	N	E	S
Dealer: North	♠ 943	♠ QJ		1NT	Pass	3♣ ¹
Vul: None	♥ A985	♥ 742	Pass	3♦ ²	Pass	3NT
North HCP: 16	♦ AK8	♦ QJ9743	All Pass			
South HCP: 11+2	♣ AJ5	♣ KQ				1. 1N-3C transfer to diamonds 2. automat
Contract: 3NT South						

Board: 74	North:	South:	W	N	E	S
Dealer: South	♠ AJ5	♠ 72				1NT
Vul: N-S	♥ 5	♥ KQ2	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 12+3	♦ AQJ8763	♦ K954	Pass	4♥	Pass	4♠
South HCP: 15	♣ 54	♣ AQJ2	Pass	4NT	Pass	5♠ ³
Contract: 6♦ North			Pass	6♦	All Pass	
						1. 1N-3C transfer to diamonds 2. automat 3. A=2/5 or 5/5, Q(D)=1

Board: 75	North:	South:	W	N	E	S
Dealer: North	♠ AJ3	♠ 62		1NT	Pass	3♣ ¹
Vul: E-W	♥ K64	♥ Q7	Pass	3♦ ²	Pass	3NT
North HCP: 15	♦ 987	♦ AQ6542	All Pass			
South HCP: 9+2	♣ AK87	♣ J53				1. 1N-3C transfer to diamonds 2. automat
Contract: 3NT South						

Board: 76	North:	South:	W	N	E	S
Dealer: South	♠ 5	♠ AQ983				1NT
Vul: N-S	♥ K3	♥ AJ9	Pass	2NT ¹	Pass	3♣ ²
North HCP: 9+2	♦ J764	♦ Q2	Pass	3NT	All Pass	
South HCP: 16+1	♣ AJT653	♣ K94				1. 1N-2N transfer to clubs 2. automat
Contract: 3NT North						

North hands

Minor_Suit_Transfer

Board: 77 ♠ 97 You are dealer.

Dealer: North ♥ A3 The opponents are silent.

Vul: Both ♦ KQ73

HCP: 15+1 ♣ AQ542

Board: 78 ♠ Q Partner is dealer.

Dealer: South ♥ J54 The opponents are silent.

Vul: None ♦ QJT875

HCP: 10+2 ♣ KJ7

Board: 79 ♠ - Partner is dealer.

Dealer: South ♥ K4 East (LHO) bids 3♠ if possible.

Vul: None ♦ KQT87542

HCP: 9+4 ♣ JT4

Board: 80 ♠ Q94 Partner is dealer.

Dealer: South ♥ 95 The opponents are silent.

Vul: N-S ♦ AK9432

HCP: 9+2 ♣ 64

Both hands (Answers Page)

Board: 77	North:	South:	W	N	E	S
Dealer: North	♠ 97	♠ K4		1NT	Pass	3♣ ¹
Vul: Both	♥ A3	♥ J54	Pass	3♦ ²	Pass	3NT
North HCP: 15+1	♦ KQ73	♦ AJ9865	Pass	5♦	All Pass	
South HCP: 9+2	♣ AQ542	♣ 86				1. 1N-3C transfer to diamonds 2. automat
Contract: 5♦ North						

Board: 78	North:	South:	W	N	E	S
Dealer: South	♠ Q	♠ AK3				1NT
Vul: None	♥ J54	♥ QT3	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 10+2	♦ QJT875	♦ A62	Pass	3NT	All Pass	
South HCP: 15	♣ KJ7	♣ Q953				1. 1N-3C transfer to diamonds 2. automat
Contract: 3NT North						

Board: 79	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ AJ93				1NT
Vul: None	♥ K4	♥ Q5	Pass	3♣ ¹	3♠	Pass
North HCP: 9+4	♦ KQT87542	♦ J93	Pass	4♠	Pass	5♣ ²
South HCP: 17	♣ JT4	♣ AKQ5	Pass	5♦	All Pass	
Contract: 5♦ North						1. 1N-3C transfer to diamonds 2. 1 out of 4

Board: 80	North:	South:	W	N	E	S
Dealer: South	♠ Q94	♠ AJ2				1NT
Vul: N-S	♥ 95	♥ K73	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 9+2	♦ AK9432	♦ QJ5	Pass	3NT	All Pass	
South HCP: 16	♣ 64	♣ AJ53				1. 1N-3C transfer to diamonds 2. automat
Contract: 3NT North						

South hands

Minor_Suit_Transfer

Board: 77	♠ K4	Partner is dealer.
Dealer: North	♥ J54	The opponents are silent.
Vul: Both	♦ AJ9865	
HCP: 9+2	♣ 86	

Board: 78	♠ AK3	You are dealer.
Dealer: South	♥ QT3	The opponents are silent.
Vul: None	♦ A62	
HCP: 15	♣ Q953	

Board: 79	♠ AJ93	You are dealer.
Dealer: South	♥ Q5	East (RHO) bids 3♠ if possible.
Vul: None	♦ J93	
HCP: 17	♣ AKQ5	

Board: 80	♠ AJ2	You are dealer.
Dealer: South	♥ K73	The opponents are silent.
Vul: N-S	♦ QJ5	
HCP: 16	♣ AJ53	

Both hands (Answers Page)

Board: 77	North:	South:	W	N	E	S
Dealer: North	♠ 97	♠ K4		1NT	Pass	3♣ ¹
Vul: Both	♥ A3	♥ J54	Pass	3♦ ²	Pass	3NT
North HCP: 15+1	♦ KQ73	♦ AJ9865	Pass	5♦	All Pass	
South HCP: 9+2	♣ AQ542	♣ 86				1. 1N-3C transfer to diamonds 2. automat
Contract: 5♦ North						

Board: 78	North:	South:	W	N	E	S
Dealer: South	♠ Q	♠ AK3				1NT
Vul: None	♥ J54	♥ QT3	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 10+2	♦ QJT875	♦ A62	Pass	3NT	All Pass	
South HCP: 15	♣ KJ7	♣ Q953				1. 1N-3C transfer to diamonds 2. automat
Contract: 3NT North						

Board: 79	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ AJ93				1NT
Vul: None	♥ K4	♥ Q5	Pass	3♣ ¹	3♠	Pass
North HCP: 9+4	♦ KQT87542	♦ J93	Pass	4♠	Pass	5♣ ²
South HCP: 17	♣ JT4	♣ AKQ5	Pass	5♦	All Pass	
Contract: 5♦ North						1. 1N-3C transfer to diamonds 2. 1 out of 4

Board: 80	North:	South:	W	N	E	S
Dealer: South	♠ Q94	♠ AJ2				1NT
Vul: N-S	♥ 95	♥ K73	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 9+2	♦ AK9432	♦ QJ5	Pass	3NT	All Pass	
South HCP: 16	♣ 64	♣ AJ53				1. 1N-3C transfer to diamonds 2. automat
Contract: 3NT North						

North hands

Minor_Suit_Transfer

Board: 81	♠ AJ7	You are dealer.
Dealer: North	♥ QJ87	The opponents are silent.
Vul: N-S	♦ AJ2	
HCP: 15	♣ Q83	

Board: 82	♠ AK3	Partner is dealer.
Dealer: South	♥ 7	The opponents are silent.
Vul: E-W	♦ KQ9763	
HCP: 12+2	♣ 542	

Board: 83	♠ KT92	You are dealer.
Dealer: North	♥ AT2	The opponents are silent.
Vul: None	♦ AQ6	
HCP: 17	♣ A74	

Board: 84	♠ 5	Partner is dealer.
Dealer: South	♥ AT8	The opponents are silent.
Vul: Both	♦ KJT765	
HCP: 13+2	♣ AJ6	

Both hands (Answers Page)

Board: 81	North:	South:	W	N	E	S
Dealer: North	♠ AJ7	♠ T8		1NT	Pass	3♣ ¹
Vul: N-S	♥ QJ87	♥ K43	Pass	3♦ ²	Pass	3NT
North HCP: 15	♦ AJ2	♦ KQ98743	All Pass			
South HCP: 8+3	♣ Q83	♣ 9				1. 1N-3C transfer to diamonds 2. automat
Contract: 3NT South						

Board: 82	North:	South:	W	N	E	S
Dealer: South	♠ AK3	♠ Q7				1NT
Vul: E-W	♥ 7	♥ AK3	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 12+2	♦ KQ9763	♦ JT5	Pass	4♥	Pass	4♠
South HCP: 15+1	♣ 542	♣ AJT76	Pass	4NT	Pass	5♥ ³
Contract: 6♦ North			Pass	6♦	All Pass	
						1. 1N-3C transfer to diamonds 2. automat 3. A=2/5 or 5/5, Q(D)=0

Board: 83	North:	South:	W	N	E	S
Dealer: North	♠ KT92	♠ 84		1NT	Pass	2NT ¹
Vul: None	♥ AT2	♥ Q9	Pass	3♣ ²	Pass	3NT
North HCP: 17	♦ AQ6	♦ JT3	All Pass			
South HCP: 8+2	♣ A74	♣ KQ9632				1. 1N-2N transfer to clubs 2. automat
Contract: 3NT South						

Board: 84	North:	South:	W	N	E	S
Dealer: South	♠ 5	♠ AK86				1NT
Vul: Both	♥ AT8	♥ KQ5	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 13+2	♦ KJT765	♦ Q94	Pass	4NT	Pass	5♦ ³
South HCP: 16	♣ AJ6	♣ Q32	Pass	6♦	All Pass	
Contract: 6♦ North						1. 1N-3C transfer to diamonds 2. automat 3. A=1/5 or 4/5

South hands

Minor_Suit_Transfer

Board: 81	♠ T8	Partner is dealer.
Dealer: North	♥ K43	The opponents are silent.
Vul: N-S	♦ KQ98743	
HCP: 8+3	♣ 9	

Board: 82	♠ Q7	You are dealer.
Dealer: South	♥ AK3	The opponents are silent.
Vul: E-W	♦ JT5	
HCP: 15+1	♣ AJT76	

Board: 83	♠ 84	Partner is dealer.
Dealer: North	♥ Q9	The opponents are silent.
Vul: None	♦ JT3	
HCP: 8+2	♣ KQ9632	

Board: 84	♠ AK86	You are dealer.
Dealer: South	♥ KQ5	The opponents are silent.
Vul: Both	♦ Q94	
HCP: 16	♣ Q32	

Both hands (Answers Page)

Board: 81	North:	South:	W	N	E	S
Dealer: North	♠ AJ7	♠ T8		1NT	Pass	3♣ ¹
Vul: N-S	♥ QJ87	♥ K43	Pass	3♦ ²	Pass	3NT
North HCP: 15	♦ AJ2	♦ KQ98743	All Pass			
South HCP: 8+3	♣ Q83	♣ 9				1. 1N-3C transfer to diamonds 2. automat
Contract: 3NT South						

Board: 82	North:	South:	W	N	E	S
Dealer: South	♠ AK3	♠ Q7				1NT
Vul: E-W	♥ 7	♥ AK3	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 12+2	♦ KQ9763	♦ JT5	Pass	4♥	Pass	4♠
South HCP: 15+1	♣ 542	♣ AJT76	Pass	4NT	Pass	5♥ ³
Contract: 6♦ North			Pass	6♦	All Pass	
						1. 1N-3C transfer to diamonds 2. automat 3. A=2/5 or 5/5, Q(D)=0

Board: 83	North:	South:	W	N	E	S
Dealer: North	♠ KT92	♠ 84		1NT	Pass	2NT ¹
Vul: None	♥ AT2	♥ Q9	Pass	3♣ ²	Pass	3NT
North HCP: 17	♦ AQ6	♦ JT3	All Pass			
South HCP: 8+2	♣ A74	♣ KQ9632				1. 1N-2N transfer to clubs 2. automat
Contract: 3NT South						

Board: 84	North:	South:	W	N	E	S
Dealer: South	♠ 5	♠ AK86				1NT
Vul: Both	♥ AT8	♥ KQ5	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 13+2	♦ KJT765	♦ Q94	Pass	4NT	Pass	5♦ ³
South HCP: 16	♣ AJ6	♣ Q32	Pass	6♦	All Pass	
Contract: 6♦ North						1. 1N-3C transfer to diamonds 2. automat 3. A=1/5 or 4/5

North hands

Minor_Suit_Transfer

Board: 85 ♠ AK52 You are dealer.

Dealer: North ♥ AJ The opponents are silent.

Vul: None ♦ JT62

HCP: 17 ♣ A95

Board: 86 ♠ KQ5 Partner is dealer.

Dealer: South ♥ A82 The opponents are silent.

Vul: N-S ♦ T95432

HCP: 9+2 ♣ 7

Board: 87 ♠ AQ63 You are dealer.

Dealer: North ♥ 95 The opponents are silent.

Vul: E-W ♦ K73

HCP: 15 ♣ AQT5

Board: 88 ♠ A3 Partner is dealer.

Dealer: South ♥ 65 The opponents are silent.

Vul: E-W ♦ 643

HCP: 8+2 ♣ A98543

Board: 89 ♠ AK7 You are dealer.

Dealer: North ♥ K72 The opponents are silent.

Vul: Both ♦ QT

HCP: 16+1 ♣ A9842

Both hands (Answers Page)

Board: 85	North:	South:	W	N	E	S
Dealer: North	♠ AK52	♠ 864		1NT	Pass	3♣ ¹
Vul: None	♥ AJ	♥ 953	Pass	3♦ ²	Pass	3NT
North HCP: 17	♦ JT62	♦ AK9853	All Pass			
South HCP: 9+2	♣ A95	♣ Q				
Contract: 3NT South			1.	1N-3C transfer to diamonds		
			2.	automat		

Board: 86	North:	South:	W	N	E	S
Dealer: South	♠ KQ5	♠ T92				1NT
Vul: N-S	♥ A82	♥ KT6	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 9+2	♦ T95432	♦ AKQ6	Pass	3NT	All Pass	
South HCP: 17	♣ 7	♣ KQ2				
Contract: 3NT North			1.	1N-3C transfer to diamonds		
			2.	automat		

Board: 87	North:	South:	W	N	E	S
Dealer: North	♠ AQ63	♠ 9		1NT	Pass	2NT ¹
Vul: E-W	♥ 95	♥ A86	Pass	3♣ ²	Pass	3NT
North HCP: 15	♦ K73	♦ A98	All Pass			
South HCP: 9+2	♣ AQT5	♣ J96432				
Contract: 3NT South			1.	1N-2N transfer to clubs		
			2.	automat		

Board: 88	North:	South:	W	N	E	S
Dealer: South	♠ A3	♠ T74				1NT
Vul: E-W	♥ 65	♥ AQ2	Pass	2NT ¹	Pass	3♣ ²
North HCP: 8+2	♦ 643	♦ KJT	Pass	3NT	All Pass	
South HCP: 15	♣ A98543	♣ KQ62				
Contract: 3NT North			1.	1N-2N transfer to clubs		
			2.	automat		

Board: 89	North:	South:	W	N	E	S
Dealer: North	♠ AK7	♠ 6		1NT	Pass	2NT ¹
Vul: Both	♥ K72	♥ AT9	Pass	3♣ ²	Pass	3NT
North HCP: 16+1	♦ QT	♦ K62	All Pass			
South HCP: 8+2	♣ A9842	♣ JT7653				
Contract: 3NT South			1.	1N-2N transfer to clubs		
			2.	automat		

South hands**Minor_Suit_Transfer**

Board: 85	♠ 864	Partner is dealer.
Dealer: North	♥ 953	The opponents are silent.
Vul: None	♦ AK9853	
HCP: 9+2	♣ Q	

Board: 86	♠ T92	You are dealer.
Dealer: South	♥ KT6	The opponents are silent.
Vul: N-S	♦ AKQ6	
HCP: 17	♣ KQ2	

Board: 87	♠ 9	Partner is dealer.
Dealer: North	♥ A86	The opponents are silent.
Vul: E-W	♦ A98	
HCP: 9+2	♣ J96432	

Board: 88	♠ T74	You are dealer.
Dealer: South	♥ AQ2	The opponents are silent.
Vul: E-W	♦ KJT	
HCP: 15	♣ KQ62	

Board: 89	♠ 6	Partner is dealer.
Dealer: North	♥ AT9	The opponents are silent.
Vul: Both	♦ K62	
HCP: 8+2	♣ JT7653	

Both hands (Answers Page)

Board: 85	North:	South:	W	N	E	S
Dealer: North	♠ AK52	♠ 864		1NT	Pass	3♣ ¹
Vul: None	♥ AJ	♥ 953	Pass	3♦ ²	Pass	3NT
North HCP: 17	♦ JT62	♦ AK9853	All Pass			
South HCP: 9+2	♣ A95	♣ Q				
Contract: 3NT South			1. 1N-3C transfer to diamonds			
			2. automat			

Board: 86	North:	South:	W	N	E	S
Dealer: South	♠ KQ5	♠ T92				1NT
Vul: N-S	♥ A82	♥ KT6	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 9+2	♦ T95432	♦ AKQ6	Pass	3NT	All Pass	
South HCP: 17	♣ 7	♣ KQ2				
Contract: 3NT North			1. 1N-3C transfer to diamonds			
			2. automat			

Board: 87	North:	South:	W	N	E	S
Dealer: North	♠ AQ63	♠ 9		1NT	Pass	2NT ¹
Vul: E-W	♥ 95	♥ A86	Pass	3♣ ²	Pass	3NT
North HCP: 15	♦ K73	♦ A98	All Pass			
South HCP: 9+2	♣ AQT5	♣ J96432				
Contract: 3NT South			1. 1N-2N transfer to clubs			
			2. automat			

Board: 88	North:	South:	W	N	E	S
Dealer: South	♠ A3	♠ T74				1NT
Vul: E-W	♥ 65	♥ AQ2	Pass	2NT ¹	Pass	3♣ ²
North HCP: 8+2	♦ 643	♦ KJT	Pass	3NT	All Pass	
South HCP: 15	♣ A98543	♣ KQ62				
Contract: 3NT North			1. 1N-2N transfer to clubs			
			2. automat			

Board: 89	North:	South:	W	N	E	S
Dealer: North	♠ AK7	♠ 6		1NT	Pass	2NT ¹
Vul: Both	♥ K72	♥ AT9	Pass	3♣ ²	Pass	3NT
North HCP: 16+1	♦ QT	♦ K62	All Pass			
South HCP: 8+2	♣ A9842	♣ JT7653				
Contract: 3NT South			1. 1N-2N transfer to clubs			
			2. automat			

North hands

Minor_Suit_Transfer

Board: 90	♠ K75	Partner is dealer.
Dealer: South	♥ AJ	The opponents are silent.
Vul: Both	♦ Q98764	
HCP: 15+2	♣ KQ	

Board: 91	♠ -	Partner is dealer.
Dealer: South	♥ 942	East (LHO) bids 3♦ if possible.
Vul: None	♦ KQJ754	West (RHO) bids 3♠ if possible.
HCP: 9+2	♣ K863	

Board: 92	♠ K52	Partner is dealer.
Dealer: South	♥ Q95	The opponents are silent.
Vul: N-S	♦ K	
HCP: 13+2	♣ KQ9843	

Board: 93	♠ A643	You are dealer.
Dealer: North	♥ AQ4	The opponents are silent.
Vul: E-W	♦ KQT	
HCP: 15	♣ 642	

Both hands (Answers Page)

Board: 90	North:	South:	W	N	E	S
Dealer: South	♠ K75	♠ T94				1NT
Vul: Both	♥ AJ	♥ K3	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 15+2	♦ Q98764	♦ AKJ2	Pass	4NT	Pass	5♣ ³
South HCP: 16	♣ KQ	♣ AJ93	Pass	6♦	All Pass	
Contract: 6♦ North			1. 1N-3C transfer to diamonds			
			2. automat			
			3. A=0/5 or 3/5			

Board: 91	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ AKT96				1NT
Vul: None	♥ 942	♥ Q3	Pass	3♣ ¹	3♦ ²	X
North HCP: 9+2	♦ KQJ754	♦ A82	3♠	5♦	All Pass	
South HCP: 16+1	♣ K863	♣ QJ5	1. 1N-3C transfer to diamonds			
Contract: 5♦ North			2. Michaels Cuebid			

Board: 92	North:	South:	W	N	E	S
Dealer: South	♠ K52	♠ QJ7				1NT
Vul: N-S	♥ Q95	♥ K72	Pass	2NT ¹	Pass	3♣ ²
North HCP: 13+2	♦ K	♦ A876	Pass	3NT	All Pass	
South HCP: 15	♣ KQ9843	♣ AJT	1. 1N-2N transfer to clubs			
Contract: 3NT North			2. automat			

Board: 93	North:	South:	W	N	E	S
Dealer: North	♠ A643	♠ Q8	1NT	Pass	3♣ ¹	
Vul: E-W	♥ AQ4	♥ T5	Pass	3♦ ²	Pass	3NT
North HCP: 15	♦ KQT	♦ AJ9853	All Pass			
South HCP: 11+2	♣ 642	♣ KJT	1. 1N-3C transfer to diamonds			
Contract: 3NT South			2. automat			

South hands

Minor_Suit_Transfer

Board: 90	♠ T94	You are dealer.
Dealer: South	♥ K3	The opponents are silent.
Vul: Both	♦ AKJ2	
HCP: 16	♣ AJ93	

Board: 91	♠ AKT96	You are dealer.
Dealer: South	♥ Q3	East (RHO) bids 3♦ if possible.
Vul: None	♦ A82	West (LHO) bids 3♠ if possible.
HCP: 16+1	♣ QJ5	

Board: 92	♠ QJ7	You are dealer.
Dealer: South	♥ K72	The opponents are silent.
Vul: N-S	♦ A876	
HCP: 15	♣ AJT	

Board: 93	♠ Q8	Partner is dealer.
Dealer: North	♥ T5	The opponents are silent.
Vul: E-W	♦ AJ9853	
HCP: 11+2	♣ KJT	

Both hands (Answers Page)

Board: 90	North:	South:	W	N	E	S
Dealer: South	♠ K75	♠ T94				1NT
Vul: Both	♥ AJ	♥ K3	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 15+2	♦ Q98764	♦ AKJ2	Pass	4NT	Pass	5♣ ³
South HCP: 16	♣ KQ	♣ AJ93	Pass	6♦	All Pass	
Contract: 6♦ North			1. 1N-3C transfer to diamonds			
			2. automat			
			3. A=0/5 or 3/5			

Board: 91	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ AKT96				1NT
Vul: None	♥ 942	♥ Q3	Pass	3♣ ¹	3♦ ²	X
North HCP: 9+2	♦ KQJ754	♦ A82	3♠	5♦	All Pass	
South HCP: 16+1	♣ K863	♣ QJ5	1. 1N-3C transfer to diamonds			
Contract: 5♦ North			2. Michaels Cuebid			

Board: 92	North:	South:	W	N	E	S
Dealer: South	♠ K52	♠ QJ7				1NT
Vul: N-S	♥ Q95	♥ K72	Pass	2NT ¹	Pass	3♣ ²
North HCP: 13+2	♦ K	♦ A876	Pass	3NT	All Pass	
South HCP: 15	♣ KQ9843	♣ AJT	1. 1N-2N transfer to clubs			
Contract: 3NT North			2. automat			

Board: 93	North:	South:	W	N	E	S
Dealer: North	♠ A643	♠ Q8	1NT	Pass	3♣ ¹	
Vul: E-W	♥ AQ4	♥ T5	Pass	3♦ ²	Pass	3NT
North HCP: 15	♦ KQT	♦ AJ9853	All Pass			
South HCP: 11+2	♣ 642	♣ KJT	1. 1N-3C transfer to diamonds			
Contract: 3NT South			2. automat			

North hands

Minor_Suit_Transfer

Board: 94	♠ A	Partner is dealer.
Dealer: South	♥ 872	The opponents are silent.
Vul: Both	♦ QJ9532	
HCP: 9+2	♣ Q63	

Board: 95	♠ AJ8	You are dealer.
Dealer: North	♥ Q7	The opponents are silent.
Vul: None	♦ KT4	
HCP: 15+1	♣ KQT74	

Board: 96	♠ J8	Partner is dealer.
Dealer: South	♥ JT2	The opponents are silent.
Vul: N-S	♦ AJ8742	
HCP: 10+2	♣ K8	

Board: 97	♠ AQ9	You are dealer.
Dealer: North	♥ KJ72	The opponents are silent.
Vul: E-W	♦ K98	
HCP: 16	♣ K43	

Both hands (Answers Page)

Board: 94	North:	South:	W	N	E	S
Dealer: South	♠ A	♠ QT876				1NT
Vul: Both	♥ 872	♥ AQ5	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 9+2	♦ QJ9532	♦ KT4	Pass	3NT	All Pass	
South HCP: 15+1	♣ Q63	♣ A7				1. 1N-3C transfer to diamonds 2. automat
Contract: 3NT North						

Board: 95	North:	South:	W	N	E	S
Dealer: North	♠ AJ8	♠ 3		1NT	Pass	3♣ ¹
Vul: None	♥ Q7	♥ AK5	Pass	3♦ ²	Pass	4NT
North HCP: 15+1	♦ KT4	♦ AQJ532	Pass	5♥ ³	Pass	5NT ⁴
South HCP: 18+2	♣ KQT74	♣ A63	Pass	6♦ ⁵	Pass	7NT
Contract: 7NT South				All Pass		
			1. 1N-3C transfer to diamonds 2. automat 3. A=2/5 or 5/5, Q(D)=0 4. King ask by 5NT 5. K=1			

Board: 96	North:	South:	W	N	E	S
Dealer: South	♠ J8	♠ AK63				1NT
Vul: N-S	♥ JT2	♥ Q76	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 10+2	♦ AJ8742	♦ K965	Pass	3NT	All Pass	
South HCP: 16	♣ K8	♣ A9				1. 1N-3C transfer to diamonds 2. automat
Contract: 3NT North						

Board: 97	North:	South:	W	N	E	S
Dealer: North	♠ AQ9	♠ -		1NT	Pass	3♣ ¹
Vul: E-W	♥ KJ72	♥ AT4	Pass	3♦ ²	Pass	5♦
North HCP: 16	♦ K98	♦ QT6432	All Pass			
South HCP: 9+2	♣ K43	♣ QJT5				1. 1N-3C transfer to diamonds 2. automat
Contract: 5♦ South						

South hands**Minor_Suit_Transfer****Board: 94** ♠ QT876 You are dealer.

Dealer: South ♥ AQ5 The opponents are silent.

Vul: Both ♦ KT4

HCP: 15+1 ♣ A7

Board: 95 ♠ 3 Partner is dealer.

Dealer: North ♥ AK5 The opponents are silent.

Vul: None ♦ AQJ532

HCP: 18+2 ♣ A63

Board: 96 ♠ AK63 You are dealer.

Dealer: South ♥ Q76 The opponents are silent.

Vul: N-S ♦ K965

HCP: 16 ♣ A9

Board: 97 ♠ - Partner is dealer.

Dealer: North ♥ AT4 The opponents are silent.

Vul: E-W ♦ QT6432

HCP: 9+2 ♣ QJT5

Both hands (Answers Page)

Board: 94	North:	South:	W	N	E	S
Dealer: South	♠ A	♠ QT876				1NT
Vul: Both	♥ 872	♥ AQ5	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 9+2	♦ QJ9532	♦ KT4	Pass	3NT	All Pass	
South HCP: 15+1	♣ Q63	♣ A7				1. 1N-3C transfer to diamonds 2. automat
Contract: 3NT North						

Board: 95	North:	South:	W	N	E	S
Dealer: North	♠ AJ8	♠ 3		1NT	Pass	3♣ ¹
Vul: None	♥ Q7	♥ AK5	Pass	3♦ ²	Pass	4NT
North HCP: 15+1	♦ KT4	♦ AQJ532	Pass	5♥ ³	Pass	5NT ⁴
South HCP: 18+2	♣ KQT74	♣ A63	Pass	6♦ ⁵	Pass	7NT
Contract: 7NT South				All Pass		
			1. 1N-3C transfer to diamonds 2. automat 3. A=2/5 or 5/5, Q(D)=0 4. King ask by 5NT 5. K=1			

Board: 96	North:	South:	W	N	E	S
Dealer: South	♠ J8	♠ AK63				1NT
Vul: N-S	♥ JT2	♥ Q76	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 10+2	♦ AJ8742	♦ K965	Pass	3NT	All Pass	
South HCP: 16	♣ K8	♣ A9				1. 1N-3C transfer to diamonds 2. automat
Contract: 3NT North						

Board: 97	North:	South:	W	N	E	S
Dealer: North	♠ AQ9	♠ -		1NT	Pass	3♣ ¹
Vul: E-W	♥ KJ72	♥ AT4	Pass	3♦ ²	Pass	5♦
North HCP: 16	♦ K98	♦ QT6432	All Pass			
South HCP: 9+2	♣ K43	♣ QJT5				1. 1N-3C transfer to diamonds 2. automat
Contract: 5♦ South						

North hands

Minor_Suit_Transfer

Board: 98	♠ K74	Partner is dealer.
Dealer: South	♥ T	The opponents are silent.
Vul: None	♦ Q83	
HCP: 9+2	♣ KJ9732	

Board: 99	♠ AJ752	You are dealer.
Dealer: North	♥ K5	The opponents are silent.
Vul: N-S	♦ A76	
HCP: 16+1	♣ AT8	

Board: 100	♠ A6	Partner is dealer.
Dealer: South	♥ AT7	The opponents are silent.
Vul: E-W	♦ KQJT987	
HCP: 14+3	♣ 8	

Both hands (Answers Page)

Board: 98	North:	South:	W	N	E	S
Dealer: South	♠ K74	♠ A95				1NT
Vul: None	♥ T	♥ 653	Pass	2NT ¹	Pass	3♣ ²
North HCP: 9+2	♦ Q83	♦ AK	Pass	5♣	All Pass	
South HCP: 17+1	♣ KJ9732	♣ AQ854				
Contract: 5♣ North			1.	1N-2N transfer to clubs		
			2.	automat		

Board: 99	North:	South:	W	N	E	S
Dealer: North	♠ AJ752	♠ KT3		1NT	Pass	2NT ¹
Vul: N-S	♥ K5	♥ A4	Pass	3♣ ²	Pass	4NT
North HCP: 16+1	♦ A76	♦ KQ	Pass	5♣ ³	Pass	7♣
South HCP: 18+2	♣ AT8	♣ KQJ532	All Pass			
Contract: 7♣ South			1. 1N-2N transfer to clubs			
			2. automat			
			3. A=0/5 or 3/5			

South hands

Minor_Suit_Transfer

Board: 98	♠ A95	You are dealer.
Dealer: South	♥ 653	The opponents are silent.
Vul: None	♦ AK	
HCP: 17+1	♣ AQ854	

Board: 99	♠ KT3	Partner is dealer.
Dealer: North	♥ A4	The opponents are silent.
Vul: N-S	♦ KQ	
HCP: 18+2	♣ KQJ532	

Board: 100	♠ K7542	You are dealer.
Dealer: South	♥ K86	The opponents are silent.
Vul: E-W	♦ A6	
HCP: 15+1	♣ KQ9	

Both hands (Answers Page)

Board: 98	North:	South:	W	N	E	S
Dealer: South	♠ K74	♠ A95				1NT
Vul: None	♥ T	♥ 653	Pass	2NT ¹	Pass	3♣ ²
North HCP: 9+2	♦ Q83	♦ AK	Pass	5♣	All Pass	
South HCP: 17+1	♣ KJ9732	♣ AQ854				
Contract: 5♣ North			1.	1N-2N transfer to clubs		
			2.	automat		

Board: 99	North:	South:	W	N	E	S
Dealer: North	♠ AJ752	♠ KT3		1NT	Pass	2NT ¹
Vul: N-S	♥ K5	♥ A4	Pass	3♣ ²	Pass	4NT
North HCP: 16+1	♦ A76	♦ KQ	Pass	5♣ ³	Pass	7♣
South HCP: 18+2	♣ AT8	♣ KQJ532	All Pass			
Contract: 7♣ South			1. 1N-2N transfer to clubs			
			2. automat			
			3. A=0/5 or 3/5			

North hands

Minor_Suit_Transfer

Board: 101 ♠ K976 You are dealer.

Dealer: North ♥ AKQ6 The opponents are silent.

Vul: Both ♦ T86

HCP: 15 ♣ K9

Board: 102 ♠ 6 Partner is dealer.

Dealer: South ♥ AK9 The opponents are silent.

Vul: E-W ♦ AKJ8632

HCP: 19+3 ♣ A7

Board: 103 ♠ AQ5 You are dealer.

Dealer: North ♥ KQ74 The opponents are silent.

Vul: Both ♦ 86

HCP: 15 ♣ A653

Board: 104 ♠ Q65 Partner is dealer.

Dealer: South ♥ J The opponents are silent.

Vul: N-S ♦ QT9743

HCP: 10+2 ♣ AJ5

Both hands (Answers Page)

Board: 101	North:	South:	W	N	E	S
Dealer: North	♠ K976	♠ A3		1NT	Pass	3♣ ¹
Vul: Both	♥ AKQ6	♥ 42	Pass	3♦ ²	Pass	4♣
North HCP: 15	♦ T86	♦ AKQJ92	Pass	4♥	Pass	4NT
South HCP: 18+2	♣ K9	♣ A76	Pass	5♦ ³	Pass	7NT
Contract: 7NT South			All Pass			
				1. 1N-3C transfer to diamonds		
				2. automat		
				3. A=1/5 or 4/5		

Board: 102	North:	South:	W	N	E	S
Dealer: South	♠ 6	♠ AKQJ8				1NT
Vul: E-W	♥ AK9	♥ J7	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 19+3	♦ AKJ8632	♦ QT9	Pass	4NT	Pass	5♦ ³
South HCP: 16+1	♣ A7	♣ QJT	Pass	5♥	Pass	5♠ ⁴
Contract: 7♦ North			Pass	7♦	All Pass	
				1. 1N-3C transfer to diamonds		
				2. automat		
				3. A=1/5 or 4/5		
				4. !D queen and !S king		

Board: 103	North:	South:	W	N	E	S
Dealer: North	♠ AQ5	♠ 6		1NT	Pass	2NT ¹
Vul: Both	♥ KQ74	♥ J83	Pass	3♣ ²	Pass	3NT
North HCP: 15	♦ 86	♦ KJ7	All Pass			
South HCP: 8+2	♣ A653	♣ QJT987		1. 1N-2N transfer to clubs		
Contract: 3NT South				2. automat		

Board: 104	North:	South:	W	N	E	S
Dealer: South	♠ Q65	♠ A743				1NT
Vul: N-S	♥ J	♥ KQT	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 10+2	♦ QT9743	♦ KJ52	Pass	5♦	All Pass	
South HCP: 16	♣ AJ5	♣ KT		1. 1N-3C transfer to diamonds		
Contract: 5♦ North				2. automat		

South hands

Minor_Suit_Transfer

Board: 101	♠ A3	Partner is dealer.
Dealer: North	♥ 42	The opponents are silent.
Vul: Both	♦ AKQJ92	
HCP: 18+2	♣ A76	

Board: 102	♠ AKQJ8	You are dealer.
Dealer: South	♥ J7	The opponents are silent.
Vul: E-W	♦ QT9	
HCP: 16+1	♣ QJT	

Board: 103	♠ 6	Partner is dealer.
Dealer: North	♥ J83	The opponents are silent.
Vul: Both	♦ KJ7	
HCP: 8+2	♣ QJT987	

Board: 104	♠ A743	You are dealer.
Dealer: South	♥ KQT	The opponents are silent.
Vul: N-S	♦ KJ52	
HCP: 16	♣ KT	

Both hands (Answers Page)

Board: 101	North:	South:	W	N	E	S
Dealer: North	♠ K976	♠ A3		1NT	Pass	3♣ ¹
Vul: Both	♥ AKQ6	♥ 42	Pass	3♦ ²	Pass	4♣
North HCP: 15	♦ T86	♦ AKQJ92	Pass	4♥	Pass	4NT
South HCP: 18+2	♣ K9	♣ A76	Pass	5♦ ³	Pass	7NT
Contract: 7NT South			All Pass			
				1. 1N-3C transfer to diamonds		
				2. automat		
				3. A=1/5 or 4/5		

Board: 102	North:	South:	W	N	E	S
Dealer: South	♠ 6	♠ AKQJ8				1NT
Vul: E-W	♥ AK9	♥ J7	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 19+3	♦ AKJ8632	♦ QT9	Pass	4NT	Pass	5♦ ³
South HCP: 16+1	♣ A7	♣ QJT	Pass	5♥	Pass	5♠ ⁴
Contract: 7♦ North			Pass	7♦	All Pass	
				1. 1N-3C transfer to diamonds		
				2. automat		
				3. A=1/5 or 4/5		
				4. !D queen and !S king		

Board: 103	North:	South:	W	N	E	S
Dealer: North	♠ AQ5	♠ 6		1NT	Pass	2NT ¹
Vul: Both	♥ KQ74	♥ J83	Pass	3♣ ²	Pass	3NT
North HCP: 15	♦ 86	♦ KJ7	All Pass			
South HCP: 8+2	♣ A653	♣ QJT987		1. 1N-2N transfer to clubs		
Contract: 3NT South				2. automat		

Board: 104	North:	South:	W	N	E	S
Dealer: South	♠ Q65	♠ A743				1NT
Vul: N-S	♥ J	♥ KQT	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 10+2	♦ QT9743	♦ KJ52	Pass	5♦	All Pass	
South HCP: 16	♣ AJ5	♣ KT		1. 1N-3C transfer to diamonds		
Contract: 5♦ North				2. automat		

North hands

Minor_Suit_Transfer

Board: 105 ♠ AQ72 You are dealer.

Dealer: North ♥ A742 The opponents are silent.

Vul: None ♦ A53

HCP: 17 ♣ K7

Board: 106 ♠ KJ2 Partner is dealer.

Dealer: South ♥ A8 The opponents are silent.

Vul: E-W ♦ AKT875

HCP: 17+2 ♣ Q7

Board: 107 ♠ KJT7 LHO is dealer.

Dealer: East ♥ KQ94 East (LHO) opens 1NT if possible.

Vul: N-S ♦ KJ953 West (RHO) bids 2NT if possible.

HCP: 13+1 ♣ - West (RHO) Doubles 3♦ if possible.

Board: 108 ♠ - Partner is dealer.

Dealer: South ♥ A65 The opponents are silent.

Vul: Both ♦ Q987

HCP: 9+2 ♣ K96532

Both hands (Answers Page)

Board: 105	North:	South:	W	N	E	S
Dealer: North	♠ AQ72	♠ 864		1NT	Pass	2NT ¹
Vul: None	♥ A742	♥ JT8	Pass	3♣ ²	Pass	3NT
North HCP: 17	♦ A53	♦ 8	All Pass			
South HCP: 8+2	♣ K7	♣ AQJT53				
Contract: 3NT South			1. 1N-2N transfer to clubs			
			2. automat			

Board: 106	North:	South:	W	N	E	S
Dealer: South	♠ KJ2	♠ AQ				1NT
Vul: E-W	♥ A8	♥ QJ95	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 17+2	♦ AKT875	♦ QJ43	Pass	4♥	Pass	4♠
South HCP: 15	♣ Q7	♣ K86	Pass	4NT	Pass	5♦ ³
Contract: 6NT North			Pass	6NT	All Pass	
			1. 1N-3C transfer to diamonds			
			2. automat			
			3. A=1/5 or 4/5			

Board: 107	North:	South:	W	N	E	S
Dealer: East	♠ KJT7	♠ 965			1NT	Pass
Vul: N-S	♥ KQ94	♥ 6532	2NT ¹	3♦	Pass	Pass
North HCP: 13+1	♦ KJ953	♦ T8	X	All Pass		
South HCP: 3	♣ -	♣ QJ97				
Contract: 3♦ X North			1. 1N-2N transfer to clubs			

Board: 108	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ A865				1NT
Vul: Both	♥ A65	♥ J8	Pass	2NT ¹	Pass	3♣ ²
North HCP: 9+2	♦ Q987	♦ AK5	Pass	5♣	All Pass	
South HCP: 16	♣ K96532	♣ AT87				
Contract: 5♣ North			1. 1N-2N transfer to clubs			
			2. automat			

South hands**Minor_Suit_Transfer**

Board: 105	♠ 864	Partner is dealer.
Dealer: North	♥ JT8	The opponents are silent.
Vul: None	♦ 8	
HCP: 8+2	♣ AQJT53	
Board: 106	♠ AQ	You are dealer.
Dealer: South	♥ QJ95	The opponents are silent.
Vul: E-W	♦ QJ43	
HCP: 15	♣ K86	
Board: 107	♠ 965	RHO is dealer. You bid second.
Dealer: East	♥ 6532	East (RHO) opens 1NT if possible.
Vul: N-S	♦ T8	West (LHO) bids 2NT if possible.
HCP: 3	♣ QJ97	West (LHO) Doubles 3♦ if possible.
Board: 108	♠ A865	You are dealer.
Dealer: South	♥ J8	The opponents are silent.
Vul: Both	♦ AK5	
HCP: 16	♣ AT87	

Both hands (Answers Page)

Board: 105	North:	South:	W	N	E	S
Dealer: North	♠ AQ72	♠ 864		1NT	Pass	2NT ¹
Vul: None	♥ A742	♥ JT8	Pass	3♣ ²	Pass	3NT
North HCP: 17	♦ A53	♦ 8	All Pass			
South HCP: 8+2	♣ K7	♣ AQJT53				
Contract: 3NT South			1. 1N-2N transfer to clubs			
			2. automat			

Board: 106	North:	South:	W	N	E	S
Dealer: South	♠ KJ2	♠ AQ				1NT
Vul: E-W	♥ A8	♥ QJ95	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 17+2	♦ AKT875	♦ QJ43	Pass	4♥	Pass	4♠
South HCP: 15	♣ Q7	♣ K86	Pass	4NT	Pass	5♦ ³
Contract: 6NT North			Pass	6NT	All Pass	
			1. 1N-3C transfer to diamonds			
			2. automat			
			3. A=1/5 or 4/5			

Board: 107	North:	South:	W	N	E	S
Dealer: East	♠ KJT7	♠ 965			1NT	Pass
Vul: N-S	♥ KQ94	♥ 6532	2NT ¹	3♦	Pass	Pass
North HCP: 13+1	♦ KJ953	♦ T8	X	All Pass		
South HCP: 3	♣ -	♣ QJ97				
Contract: 3♦ X North			1. 1N-2N transfer to clubs			

Board: 108	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ A865				1NT
Vul: Both	♥ A65	♥ J8	Pass	2NT ¹	Pass	3♣ ²
North HCP: 9+2	♦ Q987	♦ AK5	Pass	5♣	All Pass	
South HCP: 16	♣ K96532	♣ AT87				
Contract: 5♣ North			1. 1N-2N transfer to clubs			
			2. automat			

North hands

Minor_Suit_Transfer

Board: 109 ♠ AT5 You are dealer.

Dealer: North ♥ KQ5 The opponents are silent.

Vul: None ♦ AJ75

HCP: 17 ♣ K32

Board: 110 ♠ 74 Partner is dealer.

Dealer: South ♥ 42 The opponents are silent.

Vul: E-W ♦ KQT876

HCP: 9+2 ♣ KJ5

Board: 111 ♠ KQ82 You are dealer.

Dealer: North ♥ K86 The opponents are silent.

Vul: Both ♦ A97

HCP: 15 ♣ K63

Board: 112 ♠ 7 Partner is dealer.

Dealer: South ♥ Q5 The opponents are silent.

Vul: N-S ♦ AJT98632

HCP: 11+4 ♣ A9

Both hands (Answers Page)

Board: 109	North:	South:	W	N	E	S
Dealer: North	♠ AT5	♠ 42		1NT	Pass	2NT ¹
Vul: None	♥ KQ5	♥ 63	Pass	3♣ ²	Pass	3NT
North HCP: 17	♦ AJ75	♦ K8	All Pass			
South HCP: 8+3	♣ K32	♣ AJ98654				
Contract: 3NT South			1. 1N-2N transfer to clubs			
			2. automat			

Board: 110	North:	South:	W	N	E	S
Dealer: South	♠ 74	♠ AKJ3				1NT
Vul: E-W	♥ 42	♥ AK85	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 9+2	♦ KQT876	♦ 932	Pass	5♦	All Pass	
South HCP: 15	♣ KJ5	♣ 74				
Contract: 5♦ North			1. 1N-3C transfer to diamonds			
			2. automat			

Board: 111	North:	South:	W	N	E	S
Dealer: North	♠ KQ82	♠ T5		1NT	Pass	2NT ¹
Vul: Both	♥ K86	♥ 4	Pass	3♣ ²	Pass	3NT
North HCP: 15	♦ A97	♦ KT43	All Pass			
South HCP: 9+2	♣ K63	♣ AQT987				
Contract: 3NT South			1. 1N-2N transfer to clubs			
			2. automat			

Board: 112	North:	South:	W	N	E	S
Dealer: South	♠ 7	♠ QJ32				1NT
Vul: N-S	♥ Q5	♥ AK8	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 11+4	♦ AJT98632	♦ KQ4	Pass	4♣	Pass	4♥
South HCP: 16	♣ A9	♣ J73	Pass	4NT	Pass	5♠ ³
Contract: 6♦ North			Pass	6♦	All Pass	
			1. 1N-3C transfer to diamonds			
			2. automat			
			3. A=2/5 or 5/5, Q(D)=1			

South hands**Minor_Suit_Transfer**

Board: 109	♠ 42	Partner is dealer.
Dealer: North	♥ 63	The opponents are silent.
Vul: None	♦ K8	
HCP: 8+3	♣ AJ98654	

Board: 110	♠ AKJ3	You are dealer.
Dealer: South	♥ AK85	The opponents are silent.
Vul: E-W	♦ 932	
HCP: 15	♣ 74	

Board: 111	♠ T5	Partner is dealer.
Dealer: North	♥ 4	The opponents are silent.
Vul: Both	♦ KT43	
HCP: 9+2	♣ AQT987	

Board: 112	♠ QJ32	You are dealer.
Dealer: South	♥ AK8	The opponents are silent.
Vul: N-S	♦ KQ4	
HCP: 16	♣ J73	

Both hands (Answers Page)

Board: 109	North:	South:	W	N	E	S
Dealer: North	♠ AT5	♠ 42		1NT	Pass	2NT ¹
Vul: None	♥ KQ5	♥ 63	Pass	3♣ ²	Pass	3NT
North HCP: 17	♦ AJ75	♦ K8	All Pass			
South HCP: 8+3	♣ K32	♣ AJ98654				
Contract: 3NT South			1. 1N-2N transfer to clubs			
			2. automat			

Board: 110	North:	South:	W	N	E	S
Dealer: South	♠ 74	♠ AKJ3				1NT
Vul: E-W	♥ 42	♥ AK85	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 9+2	♦ KQT876	♦ 932	Pass	5♦	All Pass	
South HCP: 15	♣ KJ5	♣ 74				
Contract: 5♦ North			1. 1N-3C transfer to diamonds			
			2. automat			

Board: 111	North:	South:	W	N	E	S
Dealer: North	♠ KQ82	♠ T5		1NT	Pass	2NT ¹
Vul: Both	♥ K86	♥ 4	Pass	3♣ ²	Pass	3NT
North HCP: 15	♦ A97	♦ KT43	All Pass			
South HCP: 9+2	♣ K63	♣ AQT987				
Contract: 3NT South			1. 1N-2N transfer to clubs			
			2. automat			

Board: 112	North:	South:	W	N	E	S
Dealer: South	♠ 7	♠ QJ32				1NT
Vul: N-S	♥ Q5	♥ AK8	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 11+4	♦ AJT98632	♦ KQ4	Pass	4♣	Pass	4♥
South HCP: 16	♣ A9	♣ J73	Pass	4NT	Pass	5♠ ³
Contract: 6♦ North			Pass	6♦	All Pass	
			1. 1N-3C transfer to diamonds			
			2. automat			
			3. A=2/5 or 5/5, Q(D)=1			

North hands

Minor_Suit_Transfer

Board: 113 ♠ KQ2 You are dealer.

Dealer: North ♥ AQ732 The opponents are silent.

Vul: Both ♦ Q52

HCP: 15+1 ♣ Q4

Board: 114 ♠ K9 Partner is dealer.

Dealer: South ♥ T5 The opponents are silent.

Vul: None ♦ Q85

HCP: 14+2 ♣ AKQT92

Board: 115 ♠ AQ7 You are dealer.

Dealer: North ♥ AK52 The opponents are silent.

Vul: None ♦ K97

HCP: 17 ♣ JT5

Board: 116 ♠ AK3 Partner is dealer.

Dealer: South ♥ 853 The opponents are silent.

Vul: E-W ♦ KJT874

HCP: 11+2 ♣ 9

Both hands (Answers Page)

Board: 113	North:	South:	W	N	E	S
Dealer: North	♠ KQ2	♠ JT		1NT	Pass	3♣ ¹
Vul: Both	♥ AQ732	♥ T	Pass	3♦ ²	Pass	4♣
North HCP: 15+1	♦ Q52	♦ AKJT863	Pass	4♥	Pass	4NT
South HCP: 13+3	♣ Q4	♣ AT8	Pass	5♦ ³	All Pass	
Contract: 5♦ North						
			1. 1N-3C transfer to diamonds			
			2. automat			
			3. A=1/5 or 4/5			

Board: 114	North:	South:	W	N	E	S
Dealer: South	♠ K9	♠ AT53				1NT
Vul: None	♥ T5	♥ AK7	Pass	2NT ¹	Pass	3♣ ²
North HCP: 14+2	♦ Q85	♦ KJ97	Pass	4NT	Pass	5♥ ³
South HCP: 15	♣ AKQT92	♣ 43	Pass	6♣	All Pass	
Contract: 6♣ North						
			1. 1N-2N transfer to clubs			
			2. automat			
			3. A=2/5 or 5/5, Q(C)=0			

Board: 115	North:	South:	W	N	E	S
Dealer: North	♠ AQ7	♠ 82		1NT	Pass	2NT ¹
Vul: None	♥ AK52	♥ Q4	Pass	3♣ ²	Pass	3NT
North HCP: 17	♦ K97	♦ AT5		All Pass		
South HCP: 9+2	♣ JT5	♣ K97642				
Contract: 3NT South			1. 1N-2N transfer to clubs			
			2. automat			

Board: 116	North:	South:	W	N	E	S
Dealer: South	♠ AK3	♠ 854				1NT
Vul: E-W	♥ 853	♥ AKQ	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 11+2	♦ KJT874	♦ Q62	Pass	4♣	Pass	4♥
South HCP: 15	♣ 9	♣ KJT5	Pass	4NT	Pass	5♦ ³
Contract: 5♦ South				All Pass		
			1. 1N-3C transfer to diamonds			
			2. automat			
			3. A=1/5 or 4/5			

South hands

Minor_Suit_Transfer

Board: 113	♠ JT	Partner is dealer.
Dealer: North	♥ T	The opponents are silent.
Vul: Both	♦ AKJT863	
HCP: 13+3	♣ AT8	

Board: 114	♠ AT53	You are dealer.
Dealer: South	♥ AK7	The opponents are silent.
Vul: None	♦ KJ97	
HCP: 15	♣ 43	

Board: 115	♠ 82	Partner is dealer.
Dealer: North	♥ Q4	The opponents are silent.
Vul: None	♦ AT5	
HCP: 9+2	♣ K97642	

Board: 116	♠ 854	You are dealer.
Dealer: South	♥ AKQ	The opponents are silent.
Vul: E-W	♦ Q62	
HCP: 15	♣ KJT5	

Both hands (Answers Page)

Board: 113	North:	South:	W	N	E	S
Dealer: North	♠ KQ2	♠ JT		1NT	Pass	3♣ ¹
Vul: Both	♥ AQ732	♥ T	Pass	3♦ ²	Pass	4♣
North HCP: 15+1	♦ Q52	♦ AKJT863	Pass	4♥	Pass	4NT
South HCP: 13+3	♣ Q4	♣ AT8	Pass	5♦ ³	All Pass	
Contract: 5♦ North						
				1. 1N-3C transfer to diamonds		
				2. automat		
				3. A=1/5 or 4/5		

Board: 114	North:	South:	W	N	E	S
Dealer: South	♠ K9	♠ AT53				1NT
Vul: None	♥ T5	♥ AK7	Pass	2NT ¹	Pass	3♣ ²
North HCP: 14+2	♦ Q85	♦ KJ97	Pass	4NT	Pass	5♥ ³
South HCP: 15	♣ AKQT92	♣ 43	Pass	6♣	All Pass	
Contract: 6♣ North						
				1. 1N-2N transfer to clubs		
				2. automat		
				3. A=2/5 or 5/5, Q(C)=0		

Board: 115	North:	South:	W	N	E	S
Dealer: North	♠ AQ7	♠ 82		1NT	Pass	2NT ¹
Vul: None	♥ AK52	♥ Q4	Pass	3♣ ²	Pass	3NT
North HCP: 17	♦ K97	♦ AT5		All Pass		
South HCP: 9+2	♣ JT5	♣ K97642				
Contract: 3NT South				1. 1N-2N transfer to clubs		
				2. automat		

Board: 116	North:	South:	W	N	E	S
Dealer: South	♠ AK3	♠ 854				1NT
Vul: E-W	♥ 853	♥ AKQ	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 11+2	♦ KJT874	♦ Q62	Pass	4♣	Pass	4♥
South HCP: 15	♣ 9	♣ KJT5	Pass	4NT	Pass	5♦ ³
Contract: 5♦ South				All Pass		
				1. 1N-3C transfer to diamonds		
				2. automat		
				3. A=1/5 or 4/5		

North hands

Minor_Suit_Transfer

Board: 117 ♠ AT5 You are dealer.

Dealer: North ♥ AKJ2 The opponents are silent.

Vul: Both ♦ 962

HCP: 17 ♣ AJT

Board: 118 ♠ Q2 Partner is dealer.

Dealer: South ♥ K5 East (LHO) bids 3♥ if possible.

Vul: E-W ♦ AJ8763

HCP: 10+2 ♣ 832

Board: 119 ♠ AKJ75 You are dealer.

Dealer: North ♥ AJ7 The opponents are silent.

Vul: E-W ♦ Q2

HCP: 15+1 ♣ 764

Board: 120 ♠ J3 Partner is dealer.

Dealer: South ♥ T The opponents are silent.

Vul: N-S ♦ AJ9875

HCP: 9+2 ♣ K753

Board: 121 ♠ AKQJ9 You are dealer.

Dealer: North ♥ J6 The opponents are silent.

Vul: N-S ♦ A86

HCP: 15+1 ♣ T97

Both hands (Answers Page)

Board: 117	North:	South:	W	N	E	S
Dealer: North	♠ AT5	♠ 87		1NT	Pass	2NT ¹
Vul: Both	♥ AKJ2	♥ QT	Pass	3♣ ²	Pass	3NT
North HCP: 17	♦ 962	♦ J83	All Pass			
South HCP: 8+2	♣ AJT	♣ KQ9642				
Contract: 3NT South			1. 1N-2N transfer to clubs			
			2. automat			

Board: 118	North:	South:	W	N	E	S
Dealer: South	♠ Q2	♠ AKT54				1NT
Vul: E-W	♥ K5	♥ 984	Pass	3♣ ¹	3♥	Pass
North HCP: 10+2	♦ AJ8763	♦ KQ5	Pass	3NT	All Pass	
South HCP: 15+1	♣ 832	♣ KT				
Contract: 3NT North			1. 1N-3C transfer to diamonds			

Board: 119	North:	South:	W	N	E	S
Dealer: North	♠ AKJ75	♠ 8		1NT	Pass	2NT ¹
Vul: E-W	♥ AJ7	♥ T53	Pass	3♣ ²	Pass	3NT
North HCP: 15+1	♦ Q2	♦ 753	All Pass			
South HCP: 8+2	♣ 764	♣ AKJ952				
Contract: 3NT South			1. 1N-2N transfer to clubs			
			2. automat			

Board: 120	North:	South:	W	N	E	S
Dealer: South	♠ J3	♠ AT7				1NT
Vul: N-S	♥ T	♥ AQJ6	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 9+2	♦ AJ9875	♦ T63	Pass	3NT	All Pass	
South HCP: 15	♣ K753	♣ A86				
Contract: 3NT North			1. 1N-3C transfer to diamonds			
			2. automat			

Board: 121	North:	South:	W	N	E	S
Dealer: North	♠ AKQJ9	♠ -		1NT	Pass	3♣ ¹
Vul: N-S	♥ J6	♥ Q93	Pass	3♦ ²	Pass	3NT
North HCP: 15+1	♦ A86	♦ K97543	Pass	4♦	All Pass	
South HCP: 8+2	♣ T97	♣ K542				
Contract: 4♦ North			1. 1N-3C transfer to diamonds			
			2. automat			

South hands**Minor_Suit_Transfer****Board: 117** ♠ 87 Partner is dealer.

Dealer: North ♥ QT The opponents are silent.

Vul: Both ♦ J83

HCP: 8+2 ♣ KQ9642

Board: 118 ♠ AKT54 You are dealer.

Dealer: South ♥ 984 East (RHO) bids 3♥ if possible.

Vul: E-W ♦ KQ5

HCP: 15+1 ♣ KT

Board: 119 ♠ 8 Partner is dealer.

Dealer: North ♥ T53 The opponents are silent.

Vul: E-W ♦ 753

HCP: 8+2 ♣ AKJ952

Board: 120 ♠ AT7 You are dealer.

Dealer: South ♥ AQJ6 The opponents are silent.

Vul: N-S ♦ T63

HCP: 15 ♣ A86

Board: 121 ♠ - Partner is dealer.

Dealer: North ♥ Q93 The opponents are silent.

Vul: N-S ♦ K97543

HCP: 8+2 ♣ K542

Both hands (Answers Page)

Board: 117	North:	South:	W	N	E	S
Dealer: North	♠ AT5	♠ 87		1NT	Pass	2NT ¹
Vul: Both	♥ AKJ2	♥ QT	Pass	3♣ ²	Pass	3NT
North HCP: 17	♦ 962	♦ J83	All Pass			
South HCP: 8+2	♣ AJT	♣ KQ9642				
Contract: 3NT South			1. 1N-2N transfer to clubs			
			2. automat			

Board: 118	North:	South:	W	N	E	S
Dealer: South	♠ Q2	♠ AKT54				1NT
Vul: E-W	♥ K5	♥ 984	Pass	3♣ ¹	3♥	Pass
North HCP: 10+2	♦ AJ8763	♦ KQ5	Pass	3NT	All Pass	
South HCP: 15+1	♣ 832	♣ KT				
Contract: 3NT North			1. 1N-3C transfer to diamonds			

Board: 119	North:	South:	W	N	E	S
Dealer: North	♠ AKJ75	♠ 8		1NT	Pass	2NT ¹
Vul: E-W	♥ AJ7	♥ T53	Pass	3♣ ²	Pass	3NT
North HCP: 15+1	♦ Q2	♦ 753	All Pass			
South HCP: 8+2	♣ 764	♣ AKJ952				
Contract: 3NT South			1. 1N-2N transfer to clubs			
			2. automat			

Board: 120	North:	South:	W	N	E	S
Dealer: South	♠ J3	♠ AT7				1NT
Vul: N-S	♥ T	♥ AQJ6	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 9+2	♦ AJ9875	♦ T63	Pass	3NT	All Pass	
South HCP: 15	♣ K753	♣ A86				
Contract: 3NT North			1. 1N-3C transfer to diamonds			
			2. automat			

Board: 121	North:	South:	W	N	E	S
Dealer: North	♠ AKQJ9	♠ -		1NT	Pass	3♣ ¹
Vul: N-S	♥ J6	♥ Q93	Pass	3♦ ²	Pass	3NT
North HCP: 15+1	♦ A86	♦ K97543	Pass	4♦	All Pass	
South HCP: 8+2	♣ T97	♣ K542				
Contract: 4♦ North			1. 1N-3C transfer to diamonds			
			2. automat			

North hands

Minor_Suit_Transfer

Board: 122	♠ 9	Partner is dealer.
Dealer: South	♥ 8	The opponents are silent.
Vul: Both	♦ AT7	
HCP: 13+4	♣ AKQ97652	

Board: 123	♠ KT74	You are dealer.
Dealer: North	♥ K4	The opponents are silent.
Vul: Both	♦ AJ52	
HCP: 15	♣ A94	

Board: 124	♠ T6	Partner is dealer.
Dealer: South	♥ T6	The opponents are silent.
Vul: None	♦ K83	
HCP: 8+2	♣ AJT963	

Board: 125	♠ Q7	You are dealer.
Dealer: North	♥ AKT3	The opponents are silent.
Vul: Both	♦ QT	
HCP: 16+1	♣ KQT96	

Both hands (Answers Page)

Board: 122	North:	South:	W	N	E	S
Dealer: South	♠ 9	♠ AK73				1NT
Vul: Both	♥ 8	♥ AK42	Pass	2NT ¹	Pass	3♣ ²
North HCP: 13+4	♦ AT7	♦ K86	Pass	4NT	Pass	5♥ ³
South HCP: 17	♣ AKQ97652	♣ T3	Pass	7♣	All Pass	
Contract: 7♣ North						
			1.	1N-2N transfer to clubs		
			2.	automat		
			3.	A=2/5 or 5/5, Q(C)=0		

Board: 123	North:	South:	W	N	E	S
Dealer: North	♠ KT74	♠ A2		1NT	Pass	2NT ¹
Vul: Both	♥ K4	♥ J98	Pass	3♣ ²	Pass	3NT
North HCP: 15	♦ AJ52	♦ Q4	All Pass			
South HCP: 8+2	♣ A94	♣ JT8765				
Contract: 3NT South			1.	1N-2N transfer to clubs		
			2.	automat		

Board: 124	North:	South:	W	N	E	S
Dealer: South	♠ T6	♠ A95				1NT
Vul: None	♥ T6	♥ KJ3	Pass	2NT ¹	Pass	3♣ ²
North HCP: 8+2	♦ K83	♦ QJ6	Pass	3NT	All Pass	
South HCP: 16	♣ AJT963	♣ KQ85				
Contract: 3NT North			1.	1N-2N transfer to clubs		
			2.	automat		

Board: 125	North:	South:	W	N	E	S
Dealer: North	♠ Q7	♠ K82		1NT	Pass	2NT ¹
Vul: Both	♥ AKT3	♥ Q84	Pass	3♣ ²	Pass	3NT
North HCP: 16+1	♦ QT	♦ 3	All Pass			
South HCP: 9+2	♣ KQT96	♣ A87543				
Contract: 3NT South			1.	1N-2N transfer to clubs		
			2.	automat		

South hands**Minor_Suit_Transfer****Board: 122** ♠ AK73 You are dealer.

Dealer: South ♥ AK42 The opponents are silent.

Vul: Both ♦ K86

HCP: 17 ♣ T3

Board: 123 ♠ A2 Partner is dealer.

Dealer: North ♥ J98 The opponents are silent.

Vul: Both ♦ Q4

HCP: 8+2 ♣ JT8765

Board: 124 ♠ A95 You are dealer.

Dealer: South ♥ KJ3 The opponents are silent.

Vul: None ♦ QJ6

HCP: 16 ♣ KQ85

Board: 125 ♠ K82 Partner is dealer.

Dealer: North ♥ Q84 The opponents are silent.

Vul: Both ♦ 3

HCP: 9+2 ♣ A87543

Both hands (Answers Page)

Board: 122	North:	South:	W	N	E	S
Dealer: South	♠ 9	♠ AK73				1NT
Vul: Both	♥ 8	♥ AK42	Pass	2NT ¹	Pass	3♣ ²
North HCP: 13+4	♦ AT7	♦ K86	Pass	4NT	Pass	5♥ ³
South HCP: 17	♣ AKQ97652	♣ T3	Pass	7♣	All Pass	
Contract: 7♣ North						
			1.	1N-2N transfer to clubs		
			2.	automat		
			3.	A=2/5 or 5/5, Q(C)=0		

Board: 123	North:	South:	W	N	E	S
Dealer: North	♠ KT74	♠ A2		1NT	Pass	2NT ¹
Vul: Both	♥ K4	♥ J98	Pass	3♣ ²	Pass	3NT
North HCP: 15	♦ AJ52	♦ Q4	All Pass			
South HCP: 8+2	♣ A94	♣ JT8765				
Contract: 3NT South			1.	1N-2N transfer to clubs		
			2.	automat		

Board: 124	North:	South:	W	N	E	S
Dealer: South	♠ T6	♠ A95				1NT
Vul: None	♥ T6	♥ KJ3	Pass	2NT ¹	Pass	3♣ ²
North HCP: 8+2	♦ K83	♦ QJ6	Pass	3NT	All Pass	
South HCP: 16	♣ AJT963	♣ KQ85				
Contract: 3NT North			1.	1N-2N transfer to clubs		
			2.	automat		

Board: 125	North:	South:	W	N	E	S
Dealer: North	♠ Q7	♠ K82		1NT	Pass	2NT ¹
Vul: Both	♥ AKT3	♥ Q84	Pass	3♣ ²	Pass	3NT
North HCP: 16+1	♦ QT	♦ 3	All Pass			
South HCP: 9+2	♣ KQT96	♣ A87543				
Contract: 3NT South			1.	1N-2N transfer to clubs		
			2.	automat		

North hands

Minor_Suit_Transfer

Board: 126	♠ 43	Partner is dealer.
Dealer: South	♥ J8	The opponents are silent.
Vul: None	♦ Q62	
HCP: 9+2	♣ AQT732	

Board: 127	♠ KJ	Partner is dealer.
Dealer: South	♥ 94	East (LHO) Doubles 3♣ if possible.
Vul: N-S	♦ QJT7654	
HCP: 9+3	♣ Q4	

Board: 128	♠ 52	Partner is dealer.
Dealer: South	♥ A93	The opponents are silent.
Vul: None	♦ 8	
HCP: 11+3	♣ AQJ9872	

Board: 129	♠ A763	You are dealer.
Dealer: North	♥ KT9	The opponents are silent.
Vul: E-W	♦ QJT4	
HCP: 17	♣ AK	

Both hands (Answers Page)

Board: 126	North:	South:	W	N	E	S
Dealer: South	♠ 43	♠ AK52				1NT
Vul: None	♥ J8	♥ A952	Pass	2NT ¹	Pass	3♣ ²
North HCP: 9+2	♦ Q62	♦ AT8	Pass	3NT	All Pass	
South HCP: 15	♣ AQT732	♣ 64				
Contract: 3NT North			1.	1N-2N transfer to clubs		
			2.	automat		

Board: 127	North:	South:	W	N	E	S
Dealer: South	♠ KJ	♠ Q63				1NT
Vul: N-S	♥ 94	♥ AK73	Pass	3♣ ¹	X	XX
North HCP: 9+3	♦ QJT7654	♦ A82	Pass	3♦	All Pass	
South HCP: 17	♣ Q4	♣ A75				
Contract: 3♦ North			1.	1N-3C transfer to diamonds		

Board: 128	North:	South:	W	N	E	S
Dealer: South	♠ 52	♠ KQ643				1NT
Vul: None	♥ A93	♥ KQ8	Pass	2NT ¹	Pass	3♣ ²
North HCP: 11+3	♦ 8	♦ QT4	Pass	4♦	Pass	4♥
South HCP: 15+1	♣ AQJ9872	♣ K5	Pass	5♣	All Pass	
Contract: 5♣ North			1.	1N-2N transfer to clubs		
			2.	automat		

Board: 129	North:	South:	W	N	E	S
Dealer: North	♠ A763	♠ K8		1NT	Pass	2NT ¹
Vul: E-W	♥ KT9	♥ 5	Pass	3♣ ²	Pass	4♦
North HCP: 17	♦ QJT4	♦ AK2	Pass	4♥	Pass	4♠
South HCP: 13+3	♣ AK	♣ QJT6532	Pass	5♣	All Pass	
Contract: 5♣ North			1.	1N-2N transfer to clubs		
			2.	automat		

South hands

Minor_Suit_Transfer

Board: 126 ♠ AK52 You are dealer.

Dealer: South ♥ A952 The opponents are silent.

Vul: None ♦ AT8

HCP: 15 ♣ 64

Board: 127 ♠ Q63 You are dealer.

Dealer: South ♥ AK73 East (RHO) Doubles 3♣ if possible.

Vul: N-S ♦ A82

HCP: 17 ♣ A75

Board: 128 ♠ KQ643 You are dealer.

Dealer: South ♥ KQ8 The opponents are silent.

Vul: None ♦ QT4

HCP: 15+1 ♣ K5

Board: 129 ♠ K8 Partner is dealer.

Dealer: North ♥ 5 The opponents are silent.

Vul: E-W ♦ AK2

HCP: 13+3 ♣ QJT6532

Both hands (Answers Page)

Board: 126	North:	South:	W	N	E	S
Dealer: South	♠ 43	♠ AK52				1NT
Vul: None	♥ J8	♥ A952	Pass	2NT ¹	Pass	3♣ ²
North HCP: 9+2	♦ Q62	♦ AT8	Pass	3NT	All Pass	
South HCP: 15	♣ AQT732	♣ 64				
Contract: 3NT North			1.	1N-2N transfer to clubs		
			2.	automat		

Board: 127	North:	South:	W	N	E	S
Dealer: South	♠ KJ	♠ Q63				1NT
Vul: N-S	♥ 94	♥ AK73	Pass	3♣ ¹	X	XX
North HCP: 9+3	♦ QJT7654	♦ A82	Pass	3♦	All Pass	
South HCP: 17	♣ Q4	♣ A75				
Contract: 3♦ North			1.	1N-3C transfer to diamonds		

Board: 128	North:	South:	W	N	E	S
Dealer: South	♠ 52	♠ KQ643				1NT
Vul: None	♥ A93	♥ KQ8	Pass	2NT ¹	Pass	3♣ ²
North HCP: 11+3	♦ 8	♦ QT4	Pass	4♦	Pass	4♥
South HCP: 15+1	♣ AQJ9872	♣ K5	Pass	5♣	All Pass	
Contract: 5♣ North			1.	1N-2N transfer to clubs		
			2.	automat		

Board: 129	North:	South:	W	N	E	S
Dealer: North	♠ A763	♠ K8		1NT	Pass	2NT ¹
Vul: E-W	♥ KT9	♥ 5	Pass	3♣ ²	Pass	4♦
North HCP: 17	♦ QJT4	♦ AK2	Pass	4♥	Pass	4♠
South HCP: 13+3	♣ AK	♣ QJT6532	Pass	5♣	All Pass	
Contract: 5♣ North			1.	1N-2N transfer to clubs		
			2.	automat		

North hands

Minor_Suit_Transfer

Board: 130	♠ T94	Partner is dealer.
Dealer: South	♥ 64	The opponents are silent.
Vul: N-S	♦ KJ	
HCP: 8+2	♣ AT8765	

Board: 131	♠ AQJT8	You are dealer.
Dealer: North	♥ A6	The opponents are silent.
Vul: E-W	♦ KJ9	
HCP: 15+1	♣ T52	

Board: 132	♠ A42	Partner is dealer.
Dealer: South	♥ T3	The opponents are silent.
Vul: None	♦ KJ9632	
HCP: 8+2	♣ 65	

Board: 133	♠ AK5	You are dealer.
Dealer: North	♥ J7	The opponents are silent.
Vul: N-S	♦ KQ953	
HCP: 15+1	♣ QT9	

Board: 134	♠ 62	Partner is dealer.
Dealer: South	♥ KJ	The opponents are silent.
Vul: N-S	♦ K32	
HCP: 10+2	♣ QJT862	

Both hands (Answers Page)

Board: 130	North:	South:	W	N	E	S
Dealer: South	♠ T94	♠ K8				1NT
Vul: N-S	♥ 64	♥ J53	Pass	2NT ¹	Pass	3♣ ²
North HCP: 8+2	♦ KJ	♦ AQT3	Pass	3NT	All Pass	
South HCP: 15	♣ AT8765	♣ KQ93				
Contract: 3NT North			1.	1N-2N transfer to clubs		
			2.	automat		

Board: 131	North:	South:	W	N	E	S
Dealer: North	♠ AQJT8	♠ K		1NT	Pass	3♣ ¹
Vul: E-W	♥ A6	♥ Q74	Pass	3♦ ²	Pass	3NT
North HCP: 15+1	♦ KJ9	♦ QT8732	All Pass			
South HCP: 10+2	♣ T52	♣ K43				
Contract: 3NT South			1.	1N-3C transfer to diamonds		
			2.	automat		

Board: 132	North:	South:	W	N	E	S
Dealer: South	♠ A42	♠ K53				1NT
Vul: None	♥ T3	♥ AK6	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 8+2	♦ KJ9632	♦ AT4	Pass	3NT	All Pass	
South HCP: 15	♣ 65	♣ JT82				
Contract: 3NT North			1.	1N-3C transfer to diamonds		
			2.	automat		

Board: 133	North:	South:	W	N	E	S
Dealer: North	♠ AK5	♠ QT2		1NT	Pass	2NT ¹
Vul: N-S	♥ J7	♥ 653	Pass	3♣ ²	Pass	3NT
North HCP: 15+1	♦ KQ953	♦ 7	All Pass			
South HCP: 9+2	♣ QT9	♣ AK8765				
Contract: 3NT South			1.	1N-2N transfer to clubs		
			2.	automat		

Board: 134	North:	South:	W	N	E	S
Dealer: South	♠ 62	♠ AKT4				1NT
Vul: N-S	♥ KJ	♥ A862	Pass	2NT ¹	Pass	3♣ ²
North HCP: 10+2	♦ K32	♦ Q6	Pass	3NT	All Pass	
South HCP: 16	♣ QJT862	♣ K94				
Contract: 3NT North			1.	1N-2N transfer to clubs		
			2.	automat		

South hands

Minor_Suit_Transfer

Board: 130 ♠ K8 You are dealer.

Dealer: South ♥ J53 The opponents are silent.

Vul: N-S ♦ AQT3

HCP: 15 ♣ KQ93

Board: 131 ♠ K Partner is dealer.

Dealer: North ♥ Q74 The opponents are silent.

Vul: E-W ♦ QT8732

HCP: 10+2 ♣ K43

Board: 132 ♠ K53 You are dealer.

Dealer: South ♥ AK6 The opponents are silent.

Vul: None ♦ AT4

HCP: 15 ♣ JT82

Board: 133 ♠ QT2 Partner is dealer.

Dealer: North ♥ 653 The opponents are silent.

Vul: N-S ♦ 7

HCP: 9+2 ♣ AK8765

Board: 134 ♠ AKT4 You are dealer.

Dealer: South ♥ A862 The opponents are silent.

Vul: N-S ♦ Q6

HCP: 16 ♣ K94

Both hands (Answers Page)

Board: 130	North:	South:	W	N	E	S
Dealer: South	♠ T94	♠ K8				1NT
Vul: N-S	♥ 64	♥ J53	Pass	2NT ¹	Pass	3♣ ²
North HCP: 8+2	♦ KJ	♦ AQT3	Pass	3NT	All Pass	
South HCP: 15	♣ AT8765	♣ KQ93				
Contract: 3NT North			1.	1N-2N transfer to clubs		
			2.	automat		

Board: 131	North:	South:	W	N	E	S
Dealer: North	♠ AQJT8	♠ K		1NT	Pass	3♣ ¹
Vul: E-W	♥ A6	♥ Q74	Pass	3♦ ²	Pass	3NT
North HCP: 15+1	♦ KJ9	♦ QT8732	All Pass			
South HCP: 10+2	♣ T52	♣ K43				
Contract: 3NT South			1.	1N-3C transfer to diamonds		
			2.	automat		

Board: 132	North:	South:	W	N	E	S
Dealer: South	♠ A42	♠ K53				1NT
Vul: None	♥ T3	♥ AK6	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 8+2	♦ KJ9632	♦ AT4	Pass	3NT	All Pass	
South HCP: 15	♣ 65	♣ JT82				
Contract: 3NT North			1.	1N-3C transfer to diamonds		
			2.	automat		

Board: 133	North:	South:	W	N	E	S
Dealer: North	♠ AK5	♠ QT2		1NT	Pass	2NT ¹
Vul: N-S	♥ J7	♥ 653	Pass	3♣ ²	Pass	3NT
North HCP: 15+1	♦ KQ953	♦ 7	All Pass			
South HCP: 9+2	♣ QT9	♣ AK8765				
Contract: 3NT South			1.	1N-2N transfer to clubs		
			2.	automat		

Board: 134	North:	South:	W	N	E	S
Dealer: South	♠ 62	♠ AKT4				1NT
Vul: N-S	♥ KJ	♥ A862	Pass	2NT ¹	Pass	3♣ ²
North HCP: 10+2	♦ K32	♦ Q6	Pass	3NT	All Pass	
South HCP: 16	♣ QJT862	♣ K94				
Contract: 3NT North			1.	1N-2N transfer to clubs		
			2.	automat		

North hands

Minor_Suit_Transfer

Board: 135 ♠ AQ8 You are dealer.

Dealer: North ♥ AQJ5 The opponents are silent.

Vul: N-S ♦ A93

HCP: 17 ♣ T93

Board: 136 ♠ AJ4 Partner is dealer.

Dealer: South ♥ - The opponents are silent.

Vul: E-W ♦ K94

HCP: 8+3 ♣ T987652

Board: 137 ♠ AJ3 You are dealer.

Dealer: North ♥ AKJ7 The opponents are silent.

Vul: None ♦ QT7

HCP: 16 ♣ J62

Board: 138 ♠ A Partner is dealer.

Dealer: South ♥ 2 The opponents are silent.

Vul: Both ♦ JT92

HCP: 9+3 ♣ KJT8762

Both hands (Answers Page)

Board: 135	North:	South:	W	N	E	S
Dealer: North	♠ AQ8	♠ 2		1NT	Pass	2NT ¹
Vul: N-S	♥ AQJ5	♥ K42	Pass	3♣ ²	Pass	4♥
North HCP: 17	♦ A93	♦ QJ7	Pass	4♠	Pass	5♣
South HCP: 12+2	♣ T93	♣ AQ7642	Pass	6♣	All Pass	
Contract: 6♣ North						1. 1N-2N transfer to clubs 2. automat

Board: 136	North:	South:	W	N	E	S
Dealer: South	♠ AJ4	♠ KQ6				1NT
Vul: E-W	♥ -	♥ QJ2	Pass	2NT ¹	Pass	3♣ ²
North HCP: 8+3	♦ K94	♦ T73	Pass	3NT	All Pass	
South HCP: 17	♣ T987652	♣ AKQ4				1. 1N-2N transfer to clubs 2. automat
Contract: 3NT North						

Board: 137	North:	South:	W	N	E	S
Dealer: North	♠ AJ3	♠ Q62		1NT	Pass	3♣ ¹
Vul: None	♥ AKJ7	♥ T64	Pass	3♦ ²	Pass	3NT
North HCP: 16	♦ QT7	♦ AJ9832	All Pass			
South HCP: 9+2	♣ J62	♣ Q				1. 1N-3C transfer to diamonds 2. automat
Contract: 3NT South						

Board: 138	North:	South:	W	N	E	S
Dealer: South	♠ A	♠ J862				1NT
Vul: Both	♥ 2	♥ KQT5	Pass	2NT ¹	Pass	3♣ ²
North HCP: 9+3	♦ JT92	♦ KQ6	Pass	4NT	Pass	5♦ ³
South HCP: 15	♣ KJT8762	♣ A9	All Pass			
Contract: 5♦ South						1. 1N-2N transfer to clubs 2. automat 3. A=1/5 or 4/5

South hands

Minor_Suit_Transfer

Board: 135	♠ 2	Partner is dealer.
Dealer: North	♥ K42	The opponents are silent.
Vul: N-S	♦ QJ7	
HCP: 12+2	♣ AQ7642	

Board: 136	♠ KQ6	You are dealer.
Dealer: South	♥ QJ2	The opponents are silent.
Vul: E-W	♦ T73	
HCP: 17	♣ AKQ4	

Board: 137	♠ Q62	Partner is dealer.
Dealer: North	♥ T64	The opponents are silent.
Vul: None	♦ AJ9832	
HCP: 9+2	♣ Q	

Board: 138	♠ J862	You are dealer.
Dealer: South	♥ KQT5	The opponents are silent.
Vul: Both	♦ KQ6	
HCP: 15	♣ A9	

Both hands (Answers Page)

Board: 135	North:	South:	W	N	E	S
Dealer: North	♠ AQ8	♠ 2		1NT	Pass	2NT ¹
Vul: N-S	♥ AQJ5	♥ K42	Pass	3♣ ²	Pass	4♥
North HCP: 17	♦ A93	♦ QJ7	Pass	4♠	Pass	5♣
South HCP: 12+2	♣ T93	♣ AQ7642	Pass	6♣	All Pass	
Contract: 6♣ North						1. 1N-2N transfer to clubs 2. automat

Board: 136	North:	South:	W	N	E	S
Dealer: South	♠ AJ4	♠ KQ6				1NT
Vul: E-W	♥ -	♥ QJ2	Pass	2NT ¹	Pass	3♣ ²
North HCP: 8+3	♦ K94	♦ T73	Pass	3NT	All Pass	
South HCP: 17	♣ T987652	♣ AKQ4				1. 1N-2N transfer to clubs 2. automat
Contract: 3NT North						

Board: 137	North:	South:	W	N	E	S
Dealer: North	♠ AJ3	♠ Q62		1NT	Pass	3♣ ¹
Vul: None	♥ AKJ7	♥ T64	Pass	3♦ ²	Pass	3NT
North HCP: 16	♦ QT7	♦ AJ9832	All Pass			
South HCP: 9+2	♣ J62	♣ Q				1. 1N-3C transfer to diamonds 2. automat
Contract: 3NT South						

Board: 138	North:	South:	W	N	E	S
Dealer: South	♠ A	♠ J862				1NT
Vul: Both	♥ 2	♥ KQT5	Pass	2NT ¹	Pass	3♣ ²
North HCP: 9+3	♦ JT92	♦ KQ6	Pass	4NT	Pass	5♦ ³
South HCP: 15	♣ KJT8762	♣ A9	All Pass			
Contract: 5♦ South						1. 1N-2N transfer to clubs 2. automat 3. A=1/5 or 4/5

North hands

Minor_Suit_Transfer

Board: 139	♠ AJ65	You are dealer.
Dealer: North	♥ K42	The opponents are silent.
Vul: N-S	♦ KJT	
HCP: 17	♣ AJ2	

Board: 140	♠ 8	Partner is dealer.
Dealer: South	♥ QT	The opponents are silent.
Vul: E-W	♦ 9762	
HCP: 9+2	♣ AK8542	

Board: 141	♠ AT86	You are dealer.
Dealer: North	♥ KQ	The opponents are silent.
Vul: None	♦ Q63	
HCP: 15	♣ KJ64	

Board: 142	♠ K93	Partner is dealer.
Dealer: South	♥ K	The opponents are silent.
Vul: E-W	♦ AKQJ42	
HCP: 16+2	♣ 652	

Both hands (Answers Page)

Board: 139	North:	South:	W	N	E	S
Dealer: North	♠ AJ65	♠ K83		1NT	Pass	3♣ ¹
Vul: N-S	♥ K42	♥ J65	Pass	3♦ ²	Pass	3NT
North HCP: 17	♦ KJT	♦ Q97652	All Pass			
South HCP: 9+2	♣ AJ2	♣ K				
Contract: 3NT South			1. 1N-3C transfer to diamonds			
			2. automat			

Board: 140	North:	South:	W	N	E	S
Dealer: South	♠ 8	♠ AT4				1NT
Vul: E-W	♥ QT	♥ AK84	Pass	2NT ¹	Pass	3♣ ²
North HCP: 9+2	♦ 9762	♦ A3	Pass	3NT	All Pass	
South HCP: 17	♣ AK8542	♣ QT96				
Contract: 3NT North			1. 1N-2N transfer to clubs			
			2. automat			

Board: 141	North:	South:	W	N	E	S
Dealer: North	♠ AT86	♠ 3		1NT	Pass	3♣ ¹
Vul: None	♥ KQ	♥ AT6	Pass	3♦ ²	Pass	4NT
North HCP: 15	♦ Q63	♦ AKJ972	Pass	5♦ ³	Pass	5♥
South HCP: 16+2	♣ KJ64	♣ AT9	Pass	6♣ ⁴	Pass	6NT
Contract: 6NT South			All Pass			
			1. 1N-3C transfer to diamonds			
			2. automat			
			3. A=1/5 or 4/5			
			4. !D queen and !C king			

Board: 142	North:	South:	W	N	E	S
Dealer: South	♠ K93	♠ QT8				1NT
Vul: E-W	♥ K	♥ AQ85	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 16+2	♦ AKQJ42	♦ 93	Pass	4♥	Pass	4♠
South HCP: 17	♣ 652	♣ AKQ7	Pass	4NT	Pass	5♥ ³
Contract: 6♦ North			Pass	6♦	All Pass	
			1. 1N-3C transfer to diamonds			
			2. automat			
			3. A=2/5 or 5/5, Q(D)=0			

South hands

Minor_Suit_Transfer

Board: 139	♠ K83	Partner is dealer.
Dealer: North	♥ J65	The opponents are silent.
Vul: N-S	♦ Q97652	
HCP: 9+2	♣ K	

Board: 140	♠ AT4	You are dealer.
Dealer: South	♥ AK84	The opponents are silent.
Vul: E-W	♦ A3	
HCP: 17	♣ QT96	

Board: 141	♠ 3	Partner is dealer.
Dealer: North	♥ AT6	The opponents are silent.
Vul: None	♦ AKJ972	
HCP: 16+2	♣ AT9	

Board: 142	♠ QT8	You are dealer.
Dealer: South	♥ AQ85	The opponents are silent.
Vul: E-W	♦ 93	
HCP: 17	♣ AKQ7	

Both hands (Answers Page)

Board: 139	North:	South:	W	N	E	S
Dealer: North	♠ AJ65	♠ K83		1NT	Pass	3♣ ¹
Vul: N-S	♥ K42	♥ J65	Pass	3♦ ²	Pass	3NT
North HCP: 17	♦ KJT	♦ Q97652	All Pass			
South HCP: 9+2	♣ AJ2	♣ K				
Contract: 3NT South			1. 1N-3C transfer to diamonds			
			2. automat			

Board: 140	North:	South:	W	N	E	S
Dealer: South	♠ 8	♠ AT4				1NT
Vul: E-W	♥ QT	♥ AK84	Pass	2NT ¹	Pass	3♣ ²
North HCP: 9+2	♦ 9762	♦ A3	Pass	3NT	All Pass	
South HCP: 17	♣ AK8542	♣ QT96				
Contract: 3NT North			1. 1N-2N transfer to clubs			
			2. automat			

Board: 141	North:	South:	W	N	E	S
Dealer: North	♠ AT86	♠ 3		1NT	Pass	3♣ ¹
Vul: None	♥ KQ	♥ AT6	Pass	3♦ ²	Pass	4NT
North HCP: 15	♦ Q63	♦ AKJ972	Pass	5♦ ³	Pass	5♥
South HCP: 16+2	♣ KJ64	♣ AT9	Pass	6♣ ⁴	Pass	6NT
Contract: 6NT South			All Pass			
			1. 1N-3C transfer to diamonds			
			2. automat			
			3. A=1/5 or 4/5			
			4. !D queen and !C king			

Board: 142	North:	South:	W	N	E	S
Dealer: South	♠ K93	♠ QT8				1NT
Vul: E-W	♥ K	♥ AQ85	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 16+2	♦ AKQJ42	♦ 93	Pass	4♥	Pass	4♠
South HCP: 17	♣ 652	♣ AKQ7	Pass	4NT	Pass	5♥ ³
Contract: 6♦ North			Pass	6♦	All Pass	
			1. 1N-3C transfer to diamonds			
			2. automat			
			3. A=2/5 or 5/5, Q(D)=0			

North hands

Minor_Suit_Transfer

Board: 143 ♠ K83 You are dealer.

Dealer: North ♥ AJ5 West (RHO) bids 3♥ if possible.

Vul: N-S ♦ QJ3

HCP: 15 ♣ A953

Board: 144 ♠ 82 Partner is dealer.

Dealer: South ♥ K2 The opponents are silent.

Vul: E-W ♦ AJ9652

HCP: 8+2 ♣ T95

Board: 145 ♠ A6 You are dealer.

Dealer: North ♥ AT4 West (RHO) Doubles 3♣ if possible.

Vul: Both ♦ KQJ85

HCP: 16+1 ♣ QT8

Board: 146 ♠ 976 Partner is dealer.

Dealer: South ♥ J8 The opponents are silent.

Vul: None ♦ -

HCP: 8+4 ♣ AK987432

Board: 147 ♠ KT94 You are dealer.

Dealer: North ♥ A5 The opponents are silent.

Vul: None ♦ KQ52

HCP: 16 ♣ AT2

Both hands (Answers Page)

Board: 143	North:	South:	W	N	E	S
Dealer: North	♠ K83	♠ Q7		1NT	Pass	3♣ ¹
Vul: N-S	♥ AJ5	♥ KQ3	3♥	Pass	Pass	3NT
North HCP: 15	♦ QJ3	♦ KT9876	All Pass			
South HCP: 10+2	♣ A953	♣ T7				1. 1N-3C transfer to diamonds
Contract: 3NT South						

Board: 144	North:	South:	W	N	E	S
Dealer: South	♠ 82	♠ AQ43				1NT
Vul: E-W	♥ K2	♥ QT95	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 8+2	♦ AJ9652	♦ Q8	Pass	3NT	All Pass	
South HCP: 15	♣ T95	♣ KQ4				1. 1N-3C transfer to diamonds
Contract: 3NT North						2. automat

Board: 145	North:	South:	W	N	E	S
Dealer: North	♠ A6	♠ 43		1NT	Pass	3♣ ¹
Vul: Both	♥ AT4	♥ K73	X	3♦	Pass	3NT
North HCP: 16+1	♦ KQJ85	♦ AT9643	All Pass			
South HCP: 8+2	♣ QT8	♣ J3				1. 1N-3C transfer to diamonds
Contract: 3NT South						

Board: 146	North:	South:	W	N	E	S
Dealer: South	♠ 976	♠ Q42				1NT
Vul: None	♥ J8	♥ AK74	Pass	2NT ¹	Pass	3♣ ²
North HCP: 8+4	♦ -	♦ AJ9	Pass	3NT	All Pass	
South HCP: 17	♣ AK987432	♣ QJ6				1. 1N-2N transfer to clubs
Contract: 3NT North						2. automat

Board: 147	North:	South:	W	N	E	S
Dealer: North	♠ KT94	♠ 765		1NT	Pass	2NT ¹
Vul: None	♥ A5	♥ K	Pass	3♣ ²	Pass	3NT
North HCP: 16	♦ KQ52	♦ A97	All Pass			
South HCP: 10+2	♣ AT2	♣ QJ8753				1. 1N-2N transfer to clubs
Contract: 3NT South						2. automat

South hands**Minor_Suit_Transfer****Board: 143** ♠ Q7 Partner is dealer.

Dealer: North ♥ KQ3 West (LHO) bids 3♥ if possible.

Vul: N-S ♦ KT9876

HCP: 10+2 ♣ T7

Board: 144 ♠ AQ43 You are dealer.

Dealer: South ♥ QT95 The opponents are silent.

Vul: E-W ♦ Q8

HCP: 15 ♣ KQ4

Board: 145 ♠ 43 Partner is dealer.

Dealer: North ♥ K73 West (LHO) Doubles 3♣ if possible.

Vul: Both ♦ AT9643

HCP: 8+2 ♣ J3

Board: 146 ♠ Q42 You are dealer.

Dealer: South ♥ AK74 The opponents are silent.

Vul: None ♦ AJ9

HCP: 17 ♣ QJ6

Board: 147 ♠ 765 Partner is dealer.

Dealer: North ♥ K The opponents are silent.

Vul: None ♦ A97

HCP: 10+2 ♣ QJ8753

Both hands (Answers Page)

Board: 143	North:	South:	W	N	E	S
Dealer: North	♠ K83	♠ Q7		1NT	Pass	3♣ ¹
Vul: N-S	♥ AJ5	♥ KQ3	3♥	Pass	Pass	3NT
North HCP: 15	♦ QJ3	♦ KT9876	All Pass			
South HCP: 10+2	♣ A953	♣ T7				1. 1N-3C transfer to diamonds
Contract: 3NT South						

Board: 144	North:	South:	W	N	E	S
Dealer: South	♠ 82	♠ AQ43				1NT
Vul: E-W	♥ K2	♥ QT95	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 8+2	♦ AJ9652	♦ Q8	Pass	3NT	All Pass	
South HCP: 15	♣ T95	♣ KQ4				1. 1N-3C transfer to diamonds
Contract: 3NT North						2. automat

Board: 145	North:	South:	W	N	E	S
Dealer: North	♠ A6	♠ 43		1NT	Pass	3♣ ¹
Vul: Both	♥ AT4	♥ K73	X	3♦	Pass	3NT
North HCP: 16+1	♦ KQJ85	♦ AT9643	All Pass			
South HCP: 8+2	♣ QT8	♣ J3				1. 1N-3C transfer to diamonds
Contract: 3NT South						

Board: 146	North:	South:	W	N	E	S
Dealer: South	♠ 976	♠ Q42				1NT
Vul: None	♥ J8	♥ AK74	Pass	2NT ¹	Pass	3♣ ²
North HCP: 8+4	♦ -	♦ AJ9	Pass	3NT	All Pass	
South HCP: 17	♣ AK987432	♣ QJ6				1. 1N-2N transfer to clubs
Contract: 3NT North						2. automat

Board: 147	North:	South:	W	N	E	S
Dealer: North	♠ KT94	♠ 765		1NT	Pass	2NT ¹
Vul: None	♥ A5	♥ K	Pass	3♣ ²	Pass	3NT
North HCP: 16	♦ KQ52	♦ A97	All Pass			
South HCP: 10+2	♣ AT2	♣ QJ8753				1. 1N-2N transfer to clubs
Contract: 3NT South						2. automat

North hands

Minor_Suit_Transfer

Board: 148	♠ K63
Dealer: South	♥ -
Vul: N-S	♦ AJ9876
HCP: 9+2	♣ J954

Partner is dealer.
The opponents are silent.

Board: 149	♠ AKQ72
Dealer: North	♥ K83
Vul: N-S	♦ 864
HCP: 15+1	♣ QJ

You are dealer.
The opponents are silent.

Board: 150	♠ AJ5
Dealer: North	♥ QJ86
Vul: None	♦ J54
HCP: 16	♣ AK4

You are dealer.
West (RHO) bids 3♠ if possible.

Board: 151	♠ KJ86
Dealer: North	♥ K73
Vul: N-S	♦ AJ7
HCP: 16	♣ A94

You are dealer.
The opponents are silent.

Board: 152	♠ T6
Dealer: South	♥ 842
Vul: E-W	♦ Q8
HCP: 8+2	♣ AQ8643

Partner is dealer.
The opponents are silent.

Both hands (Answers Page)

Board: 148	North:	South:	W	N	E	S
Dealer: South	♠ K63	♠ AQ				1NT
Vul: N-S	♥ -	♥ KT765	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 9+2	♦ AJ9876	♦ K52	Pass	5♦	All Pass	
South HCP: 16+1	♣ J954	♣ AT2				1. 1N-3C transfer to diamonds 2. automat
Contract: 5♦ North						

Board: 149	North:	South:	W	N	E	S
Dealer: North	♠ AKQ72	♠ -		1NT	Pass	2NT ¹
Vul: N-S	♥ K83	♥ 76	Pass	3♣ ²	Pass	3NT
North HCP: 15+1	♦ 864	♦ JT532	All Pass			
South HCP: 8+3	♣ QJ	♣ AKT987				1. 1N-2N transfer to clubs 2. automat
Contract: 3NT South						

Board: 150	North:	South:	W	N	E	S
Dealer: North	♠ AJ5	♠ -		1NT	Pass	3♣ ¹
Vul: None	♥ QJ86	♥ K75	3♠	Pass	Pass	4♦
North HCP: 16	♦ J54	♦ KQT962	All Pass			
South HCP: 8+2	♣ AK4	♣ 8532				1. 1N-3C transfer to diamonds
Contract: 4♦ South						

Board: 151	North:	South:	W	N	E	S
Dealer: North	♠ KJ86	♠ 4		1NT	Pass	3♣ ¹
Vul: N-S	♥ K73	♥ Q92	Pass	3♦ ²	Pass	3NT
North HCP: 16	♦ AJ7	♦ K95432	All Pass			
South HCP: 8+2	♣ A94	♣ K86				1. 1N-3C transfer to diamonds
Contract: 3NT South						2. automat

Board: 152	North:	South:	W	N	E	S
Dealer: South	♠ T6	♠ AQ85				1NT
Vul: E-W	♥ 842	♥ AQ6	Pass	2NT ¹	Pass	3♣ ²
North HCP: 8+2	♦ Q8	♦ T75	Pass	3NT	All Pass	
South HCP: 16	♣ AQ8643	♣ KJ2				1. 1N-2N transfer to clubs
Contract: 3NT North						2. automat

South hands**Minor_Suit_Transfer****Board: 148** ♠ AQ You are dealer.

Dealer: South ♥ KT765 The opponents are silent.

Vul: N-S ♦ K52

HCP: 16+1 ♣ AT2

Board: 149 ♠ - Partner is dealer.

Dealer: North ♥ 76 The opponents are silent.

Vul: N-S ♦ JT532

HCP: 8+3 ♣ AKT987

Board: 150 ♠ - Partner is dealer.

Dealer: North ♥ K75 West (LHO) bids 3♠ if possible.

Vul: None ♦ KQT962

HCP: 8+2 ♣ 8532

Board: 151 ♠ 4 Partner is dealer.

Dealer: North ♥ Q92 The opponents are silent.

Vul: N-S ♦ K95432

HCP: 8+2 ♣ K86

Board: 152 ♠ AQ85 You are dealer.

Dealer: South ♥ AQ6 The opponents are silent.

Vul: E-W ♦ T75

HCP: 16 ♣ KJ2

Both hands (Answers Page)

Board: 148	North:	South:	W	N	E	S
Dealer: South	♠ K63	♠ AQ				1NT
Vul: N-S	♥ -	♥ KT765	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 9+2	♦ AJ9876	♦ K52	Pass	5♦	All Pass	
South HCP: 16+1	♣ J954	♣ AT2				1. 1N-3C transfer to diamonds 2. automat
Contract: 5♦ North						

Board: 149	North:	South:	W	N	E	S
Dealer: North	♠ AKQ72	♠ -		1NT	Pass	2NT ¹
Vul: N-S	♥ K83	♥ 76	Pass	3♣ ²	Pass	3NT
North HCP: 15+1	♦ 864	♦ JT532	All Pass			
South HCP: 8+3	♣ QJ	♣ AKT987				1. 1N-2N transfer to clubs 2. automat
Contract: 3NT South						

Board: 150	North:	South:	W	N	E	S
Dealer: North	♠ AJ5	♠ -		1NT	Pass	3♣ ¹
Vul: None	♥ QJ86	♥ K75	3♠	Pass	Pass	4♦
North HCP: 16	♦ J54	♦ KQT962	All Pass			
South HCP: 8+2	♣ AK4	♣ 8532				1. 1N-3C transfer to diamonds
Contract: 4♦ South						

Board: 151	North:	South:	W	N	E	S
Dealer: North	♠ KJ86	♠ 4		1NT	Pass	3♣ ¹
Vul: N-S	♥ K73	♥ Q92	Pass	3♦ ²	Pass	3NT
North HCP: 16	♦ AJ7	♦ K95432	All Pass			
South HCP: 8+2	♣ A94	♣ K86				1. 1N-3C transfer to diamonds
Contract: 3NT South						2. automat

Board: 152	North:	South:	W	N	E	S
Dealer: South	♠ T6	♠ AQ85				1NT
Vul: E-W	♥ 842	♥ AQ6	Pass	2NT ¹	Pass	3♣ ²
North HCP: 8+2	♦ Q8	♦ T75	Pass	3NT	All Pass	
South HCP: 16	♣ AQ8643	♣ KJ2				1. 1N-2N transfer to clubs
Contract: 3NT North						2. automat

North hands

Minor_Suit_Transfer

Board: 153 ♠ KQ93 You are dealer.

Dealer: North ♥ AQJ3 The opponents are silent.

Vul: E-W ♦ 632

HCP: 16 ♣ A3

Board: 154 ♠ 52 Partner is dealer.

Dealer: South ♥ J93 The opponents are silent.

Vul: N-S ♦ AKQT986

HCP: 12+3 ♣ Q

Board: 155 ♠ AK5 You are dealer.

Dealer: North ♥ AKJ The opponents are silent.

Vul: E-W ♦ 652

HCP: 15 ♣ T965

Board: 156 ♠ 953 Partner is dealer.

Dealer: South ♥ 7 The opponents are silent.

Vul: Both ♦ AJT965

HCP: 9+2 ♣ A94

Both hands (Answers Page)

Board: 153	North:	South:	W	N	E	S
Dealer: North	♠ KQ93	♠ 87		1NT	Pass	3♣ ¹
Vul: E-W	♥ AQJ3	♥ 95	Pass	3♦ ²	Pass	5♦
North HCP: 16	♦ 632	♦ AKQJ84	All Pass			
South HCP: 10+2	♣ A3	♣ 872				1. 1N-3C transfer to diamonds 2. automat
Contract: 5♦ South						

Board: 154	North:	South:	W	N	E	S
Dealer: South	♠ 52	♠ AK				1NT
Vul: N-S	♥ J93	♥ A762	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 12+3	♦ AKQT986	♦ 74	Pass	4♣	Pass	4♥
South HCP: 15+1	♣ Q	♣ KJT62	Pass	4NT	Pass	5♥ ³
Contract: 6♦ North			Pass	6♦	All Pass	
						1. 1N-3C transfer to diamonds 2. automat 3. A=2/5 or 5/5, Q(D)=0

Board: 155	North:	South:	W	N	E	S
Dealer: North	♠ AK5	♠ 83		1NT	Pass	3♣ ¹
Vul: E-W	♥ AKJ	♥ 52	Pass	3♦ ²	Pass	5♦
North HCP: 15	♦ 652	♦ AJT973	All Pass			
South HCP: 10+2	♣ T965	♣ AJ4				1. 1N-3C transfer to diamonds 2. automat
Contract: 5♦ South						

Board: 156	North:	South:	W	N	E	S
Dealer: South	♠ 953	♠ QT8				1NT
Vul: Both	♥ 7	♥ AKJ62	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 9+2	♦ AJT965	♦ KQ2	Pass	3NT	All Pass	
South HCP: 15+1	♣ A94	♣ 53				1. 1N-3C transfer to diamonds 2. automat
Contract: 3NT North						

South hands**Minor_Suit_Transfer**

Board: 153	♠ 87	Partner is dealer.
Dealer: North	♥ 95	The opponents are silent.
Vul: E-W	♦ AKQJ84	
HCP: 10+2	♣ 872	

Board: 154	♠ AK	You are dealer.
Dealer: South	♥ A762	The opponents are silent.
Vul: N-S	♦ 74	
HCP: 15+1	♣ KJT62	

Board: 155	♠ 83	Partner is dealer.
Dealer: North	♥ 52	The opponents are silent.
Vul: E-W	♦ AJT973	
HCP: 10+2	♣ AJ4	

Board: 156	♠ QT8	You are dealer.
Dealer: South	♥ AKJ62	The opponents are silent.
Vul: Both	♦ KQ2	
HCP: 15+1	♣ 53	

Both hands (Answers Page)

Board: 153	North:	South:	W	N	E	S
Dealer: North	♠ KQ93	♠ 87		1NT	Pass	3♣ ¹
Vul: E-W	♥ AQJ3	♥ 95	Pass	3♦ ²	Pass	5♦
North HCP: 16	♦ 632	♦ AKQJ84	All Pass			
South HCP: 10+2	♣ A3	♣ 872				1. 1N-3C transfer to diamonds 2. automat
Contract: 5♦ South						

Board: 154	North:	South:	W	N	E	S
Dealer: South	♠ 52	♠ AK				1NT
Vul: N-S	♥ J93	♥ A762	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 12+3	♦ AKQT986	♦ 74	Pass	4♣	Pass	4♥
South HCP: 15+1	♣ Q	♣ KJT62	Pass	4NT	Pass	5♥ ³
Contract: 6♦ North			Pass	6♦	All Pass	
						1. 1N-3C transfer to diamonds 2. automat 3. A=2/5 or 5/5, Q(D)=0

Board: 155	North:	South:	W	N	E	S
Dealer: North	♠ AK5	♠ 83		1NT	Pass	3♣ ¹
Vul: E-W	♥ AKJ	♥ 52	Pass	3♦ ²	Pass	5♦
North HCP: 15	♦ 652	♦ AJT973	All Pass			
South HCP: 10+2	♣ T965	♣ AJ4				1. 1N-3C transfer to diamonds 2. automat
Contract: 5♦ South						

Board: 156	North:	South:	W	N	E	S
Dealer: South	♠ 953	♠ QT8				1NT
Vul: Both	♥ 7	♥ AKJ62	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 9+2	♦ AJT965	♦ KQ2	Pass	3NT	All Pass	
South HCP: 15+1	♣ A94	♣ 53				1. 1N-3C transfer to diamonds 2. automat
Contract: 3NT North						

North hands

Minor_Suit_Transfer

Board: 157 ♠ KJ42 You are dealer.

Dealer: North ♥ KJ2 The opponents are silent.

Vul: E-W ♦ 92

HCP: 15 ♣ AK43

Board: 158 ♠ - Partner is dealer.

Dealer: South ♥ KJ9 The opponents are silent.

Vul: E-W ♦ 7532

HCP: 8+2 ♣ KJ9532

Board: 159 ♠ AK95 You are dealer.

Dealer: North ♥ KJ43 The opponents are silent.

Vul: E-W ♦ KJ

HCP: 16 ♣ J64

Board: 160 ♠ KJ Partner is dealer.

Dealer: South ♥ J5 The opponents are silent.

Vul: None ♦ JT9652

HCP: 8+2 ♣ Q53

Both hands (Answers Page)

Board: 157	North:	South:	W	N	E	S
Dealer: North	♠ KJ42	♠ A9		1NT	Pass	3♣ ¹
Vul: E-W	♥ KJ2	♥ A84	Pass	3♦ ²	Pass	4♥
North HCP: 15	♦ 92	♦ AKJ873	Pass	4♠	Pass	4NT
South HCP: 18+2	♣ AK43	♣ Q9	Pass	5♦ ³	Pass	5♥
Contract: 6NT South			Pass	6♦ ⁴	Pass	6NT
			All Pass			

1. 1N-3C transfer to diamonds
2. automat
3. A=1/5 or 4/5
4. no !D queen

Board: 158	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ JT6				1NT
Vul: E-W	♥ KJ9	♥ A4	Pass	2NT ¹	Pass	3♣ ²
North HCP: 8+2	♦ 7532	♦ AQT8	Pass	3NT	All Pass	
South HCP: 17	♣ KJ9532	♣ AQ84				
Contract: 3NT North			1. 1N-2N transfer to clubs			
			2. automat			

Board: 159	North:	South:	W	N	E	S
Dealer: North	♠ AK95	♠ 4		1NT	Pass	3♣ ¹
Vul: E-W	♥ KJ43	♥ AT9	Pass	3♦ ²	Pass	4NT
North HCP: 16	♦ KJ	♦ AQT8542	Pass	5♥ ³	Pass	6♦
South HCP: 15+3	♣ J64	♣ KQ	All Pass			
Contract: 6♦ South			1. 1N-3C transfer to diamonds			
			2. automat			
			3. A=2/5 or 5/5, Q(D)=0			

Board: 160	North:	South:	W	N	E	S
Dealer: South	♠ KJ	♠ AQ9				1NT
Vul: None	♥ J5	♥ AT84	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 8+2	♦ JT9652	♦ Q3	Pass	3NT	All Pass	
South HCP: 15	♣ Q53	♣ K987				
Contract: 3NT North			1. 1N-3C transfer to diamonds			
			2. automat			

South hands

Minor_Suit_Transfer

Board: 157	♠ A9	Partner is dealer.
Dealer: North	♥ A84	The opponents are silent.
Vul: E-W	♦ AKJ873	
HCP: 18+2	♣ Q9	

Board: 158	♠ JT6	You are dealer.
Dealer: South	♥ A4	The opponents are silent.
Vul: E-W	♦ AQT8	
HCP: 17	♣ AQ84	

Board: 159	♠ 4	Partner is dealer.
Dealer: North	♥ AT9	The opponents are silent.
Vul: E-W	♦ AQT8542	
HCP: 15+3	♣ KQ	

Board: 160	♠ AQ9	You are dealer.
Dealer: South	♥ AT84	The opponents are silent.
Vul: None	♦ Q3	
HCP: 15	♣ K987	

Both hands (Answers Page)

Board: 157	North:	South:	W	N	E	S
Dealer: North	♠ KJ42	♠ A9		1NT	Pass	3♣ ¹
Vul: E-W	♥ KJ2	♥ A84	Pass	3♦ ²	Pass	4♥
North HCP: 15	♦ 92	♦ AKJ873	Pass	4♠	Pass	4NT
South HCP: 18+2	♣ AK43	♣ Q9	Pass	5♦ ³	Pass	5♥
Contract: 6NT South			Pass	6♦ ⁴	Pass	6NT
			All Pass			

1. 1N-3C transfer to diamonds
2. automat
3. A=1/5 or 4/5
4. no !D queen

Board: 158	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ JT6				1NT
Vul: E-W	♥ KJ9	♥ A4	Pass	2NT ¹	Pass	3♣ ²
North HCP: 8+2	♦ 7532	♦ AQT8	Pass	3NT	All Pass	
South HCP: 17	♣ KJ9532	♣ AQ84				1. 1N-2N transfer to clubs
Contract: 3NT North						2. automat

Board: 159	North:	South:	W	N	E	S
Dealer: North	♠ AK95	♠ 4		1NT	Pass	3♣ ¹
Vul: E-W	♥ KJ43	♥ AT9	Pass	3♦ ²	Pass	4NT
North HCP: 16	♦ KJ	♦ AQT8542	Pass	5♥ ³	Pass	6♦
South HCP: 15+3	♣ J64	♣ KQ	All Pass			
Contract: 6♦ South						1. 1N-3C transfer to diamonds
						2. automat
						3. A=2/5 or 5/5, Q(D)=0

Board: 160	North:	South:	W	N	E	S
Dealer: South	♠ KJ	♠ AQ9				1NT
Vul: None	♥ J5	♥ AT84	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 8+2	♦ JT9652	♦ Q3	Pass	3NT	All Pass	
South HCP: 15	♣ Q53	♣ K987				1. 1N-3C transfer to diamonds
Contract: 3NT North						2. automat

North hands

Minor_Suit_Transfer

Board: 161	♠ AJ5	You are dealer.
Dealer: North	♥ AQ87	West (RHO) bids 3♠ if possible.
Vul: None	♦ Q2	
HCP: 16	♣ K753	
Board: 162	♠ A6	Partner is dealer.
Dealer: South	♥ K4	The opponents are silent.
Vul: N-S	♦ KJ9432	
HCP: 14+2	♣ QJ9	
Board: 163	♠ J2	You are dealer.
Dealer: North	♥ AK72	The opponents are silent.
Vul: None	♦ 54	
HCP: 15+1	♣ AK832	
Board: 164	♠ 9	RHO is dealer. You bid second.
Dealer: West	♥ JT753	West (RHO) opens 1NT if possible.
Vul: Both	♦ J765	East (LHO) bids 2NT if possible.
HCP: 4+1	♣ QT5	East (LHO) Doubles 3♠ if possible.

Both hands (Answers Page)

Board: 161	North:	South:	W	N	E	S
Dealer: North	♠ AJ5	♠ QT		1NT	Pass	2NT ¹
Vul: None	♥ AQ87	♥ 9	3 ♠	4 ♣	All Pass	
North HCP: 16	♦ Q2	♦ J873				
South HCP: 9+2	♣ K753	♣ AQ9642	1.	1N-2N transfer to clubs		
Contract: 4♣ North						

Board: 162	North:	South:	W	N	E	S
Dealer: South	♠ A6	♠ QJ54				1NT
Vul: N-S	♥ K4	♥ J86	Pass	3 ♣ ¹	Pass	3 ♦ ²
North HCP: 14+2	♦ KJ9432	♦ AQ	Pass	4 ♥	Pass	4 ♠
South HCP: 17	♣ QJ9	♣ AKT6	Pass	4NT	Pass	5 ♠ ³
Contract: 6♦ North			Pass	6 ♦	All Pass	
			1.	1N-3C transfer to diamonds		
			2.	automat		
			3.	A=2/5 or 5/5, Q(D)=1		

Board: 163	North:	South:	W	N	E	S
Dealer: North	♠ J2	♠ T54		1NT	Pass	3 ♣ ¹
Vul: None	♥ AK72	♥ 84	Pass	3 ♦ ²	Pass	3NT
North HCP: 15+1	♦ 54	♦ AQ7632	Pass	4 ♦	All Pass	
South HCP: 8+2	♣ AK832	♣ Q6	1.	1N-3C transfer to diamonds		
Contract: 4♦ North			2.	automat		

Board: 164	North:	South:	W	N	E	S
Dealer: West	♠ 9	♠ KQ8643	1NT	Pass	2NT ¹	3 ♠
Vul: Both	♥ JT753	♥ 42	Pass	Pass	X	All Pass
North HCP: 4+1	♦ J765	♦ AQ98				
South HCP: 11+2	♣ QT5	♣ 6	1.	1N-2N transfer to clubs		
Contract: 3♠X South						

South hands

Minor_Suit_Transfer

Board: 161	♠ QT	Partner is dealer.
Dealer: North	♥ 9	West (LHO) bids 3♠ if possible.
Vul: None	♦ J873	
HCP: 9+2	♣ AQ9642	
Board: 162	♠ QJ54	You are dealer.
Dealer: South	♥ J86	The opponents are silent.
Vul: N-S	♦ AQ	
HCP: 17	♣ AKT6	
Board: 163	♠ T54	Partner is dealer.
Dealer: North	♥ 84	The opponents are silent.
Vul: None	♦ AQ7632	
HCP: 8+2	♣ Q6	
Board: 164	♠ KQ8643	LHO is dealer.
Dealer: West	♥ 42	West (LHO) opens 1NT if possible.
Vul: Both	♦ AQ98	East (RHO) bids 2NT if possible.
HCP: 11+2	♣ 6	East (RHO) Doubles 3♠ if possible.

Both hands (Answers Page)

Board: 161	North:	South:	W	N	E	S
Dealer: North	♠ AJ5	♠ QT		1NT	Pass	2NT ¹
Vul: None	♥ AQ87	♥ 9	3 ♠	4 ♣	All Pass	
North HCP: 16	♦ Q2	♦ J873				
South HCP: 9+2	♣ K753	♣ AQ9642	1.	1N-2N transfer to clubs		
Contract: 4♣ North						

Board: 162	North:	South:	W	N	E	S
Dealer: South	♠ A6	♠ QJ54				1NT
Vul: N-S	♥ K4	♥ J86	Pass	3 ♣ ¹	Pass	3 ♦ ²
North HCP: 14+2	♦ KJ9432	♦ AQ	Pass	4 ♥	Pass	4 ♠
South HCP: 17	♣ QJ9	♣ AKT6	Pass	4NT	Pass	5 ♠ ³
Contract: 6♦ North			Pass	6 ♦	All Pass	
			1.	1N-3C transfer to diamonds		
			2.	automat		
			3.	A=2/5 or 5/5, Q(D)=1		

Board: 163	North:	South:	W	N	E	S
Dealer: North	♠ J2	♠ T54		1NT	Pass	3 ♣ ¹
Vul: None	♥ AK72	♥ 84	Pass	3 ♦ ²	Pass	3NT
North HCP: 15+1	♦ 54	♦ AQ7632	Pass	4 ♦	All Pass	
South HCP: 8+2	♣ AK832	♣ Q6	1.	1N-3C transfer to diamonds		
Contract: 4♦ North			2.	automat		

Board: 164	North:	South:	W	N	E	S
Dealer: West	♠ 9	♠ KQ8643	1NT	Pass	2NT ¹	3 ♠
Vul: Both	♥ JT753	♥ 42	Pass	Pass	X	All Pass
North HCP: 4+1	♦ J765	♦ AQ98				
South HCP: 11+2	♣ QT5	♣ 6	1.	1N-2N transfer to clubs		
Contract: 3♠X South						

North hands

Minor_Suit_Transfer

Board: 165	♠ T4	You are dealer.
Dealer: North	♥ KQ54	The opponents are silent.
Vul: Both	♦ KT8	
HCP: 17	♣ AKQ6	

Board: 166	♠ T3	Partner is dealer.
Dealer: South	♥ 76	The opponents are silent.
Vul: None	♦ JT7643	
HCP: 8+2	♣ AK7	

Board: 167	♠ Q9	You are dealer.
Dealer: North	♥ AKQ9	The opponents are silent.
Vul: Both	♦ Q95	
HCP: 17	♣ A986	

Board: 168	♠ K	Partner is dealer.
Dealer: South	♥ 865	The opponents are silent.
Vul: E-W	♦ A63	
HCP: 8+2	♣ JT8754	

Both hands (Answers Page)

Board: 165	North:	South:	W	N	E	S
Dealer: North	♠ T4	♠ AK6		1NT	Pass	3♣ ¹
Vul: Both	♥ KQ54	♥ J2	Pass	3♦ ²	Pass	4♣
North HCP: 17	♦ KT8	♦ AJ97653	Pass	4♥	Pass	4NT
South HCP: 13+3	♣ AKQ6	♣ 7	Pass	5♥ ³	Pass	6♦
Contract: 6♦ South			All Pass			
			1. 1N-3C transfer to diamonds			
			2. automat			
			3. A=2/5 or 5/5, Q(D)=0			

Board: 166	North:	South:	W	N	E	S
Dealer: South	♠ T3	♠ AJ8				1NT
Vul: None	♥ 76	♥ QJ5	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 8+2	♦ JT7643	♦ AK982	Pass	3NT	All Pass	
South HCP: 15+1	♣ AK7	♣ 85				
Contract: 3NT North			1. 1N-3C transfer to diamonds			
			2. automat			

Board: 167	North:	South:	W	N	E	S
Dealer: North	♠ Q9	♠ K42		1NT	Pass	3♣ ¹
Vul: Both	♥ AKQ9	♥ 2	Pass	3♦ ²	Pass	3NT
North HCP: 17	♦ Q95	♦ KT87643	All Pass			
South HCP: 8+3	♣ A986	♣ Q4				
Contract: 3NT South			1. 1N-3C transfer to diamonds			
			2. automat			

Board: 168	North:	South:	W	N	E	S
Dealer: South	♠ K	♠ AJ4				1NT
Vul: E-W	♥ 865	♥ AKT	Pass	2NT ¹	Pass	3♣ ²
North HCP: 8+2	♦ A63	♦ KJT4	Pass	3NT	All Pass	
South HCP: 16	♣ JT8754	♣ 632				
Contract: 3NT North			1. 1N-2N transfer to clubs			
			2. automat			

South hands

Minor_Suit_Transfer

Board: 165	♠ AK6	Partner is dealer.
Dealer: North	♥ J2	The opponents are silent.
Vul: Both	♦ AJ97653	
HCP: 13+3	♣ 7	

Board: 166	♠ AJ8	You are dealer.
Dealer: South	♥ QJ5	The opponents are silent.
Vul: None	♦ AK982	
HCP: 15+1	♣ 85	

Board: 167	♠ K42	Partner is dealer.
Dealer: North	♥ 2	The opponents are silent.
Vul: Both	♦ KT87643	
HCP: 8+3	♣ Q4	

Board: 168	♠ AJ4	You are dealer.
Dealer: South	♥ AKT	The opponents are silent.
Vul: E-W	♦ KJT4	
HCP: 16	♣ 632	

Both hands (Answers Page)

Board: 165	North:	South:	W	N	E	S
Dealer: North	♠ T4	♠ AK6		1NT	Pass	3♣ ¹
Vul: Both	♥ KQ54	♥ J2	Pass	3♦ ²	Pass	4♣
North HCP: 17	♦ KT8	♦ AJ97653	Pass	4♥	Pass	4NT
South HCP: 13+3	♣ AKQ6	♣ 7	Pass	5♥ ³	Pass	6♦
Contract: 6♦ South			All Pass			
			1. 1N-3C transfer to diamonds			
			2. automat			
			3. A=2/5 or 5/5, Q(D)=0			

Board: 166	North:	South:	W	N	E	S
Dealer: South	♠ T3	♠ AJ8				1NT
Vul: None	♥ 76	♥ QJ5	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 8+2	♦ JT7643	♦ AK982	Pass	3NT	All Pass	
South HCP: 15+1	♣ AK7	♣ 85				
Contract: 3NT North			1. 1N-3C transfer to diamonds			
			2. automat			

Board: 167	North:	South:	W	N	E	S
Dealer: North	♠ Q9	♠ K42		1NT	Pass	3♣ ¹
Vul: Both	♥ AKQ9	♥ 2	Pass	3♦ ²	Pass	3NT
North HCP: 17	♦ Q95	♦ KT87643	All Pass			
South HCP: 8+3	♣ A986	♣ Q4				
Contract: 3NT South			1. 1N-3C transfer to diamonds			
			2. automat			

Board: 168	North:	South:	W	N	E	S
Dealer: South	♠ K	♠ AJ4				1NT
Vul: E-W	♥ 865	♥ AKT	Pass	2NT ¹	Pass	3♣ ²
North HCP: 8+2	♦ A63	♦ KJT4	Pass	3NT	All Pass	
South HCP: 16	♣ JT8754	♣ 632				
Contract: 3NT North			1. 1N-2N transfer to clubs			
			2. automat			

North hands

Minor_Suit_Transfer

Board: 169	♠ T5	You are dealer.
Dealer: North	♥ AQ764	The opponents are silent.
Vul: None	♦ QT2	
HCP: 15+1	♣ AK2	

Board: 170	♠ J43	You are dealer.
Dealer: North	♥ A86	West (RHO) bids 3♠ if possible.
Vul: None	♦ A6	
HCP: 16+1	♣ AKT65	

Board: 171	♠ Q	Partner is dealer.
Dealer: South	♥ 876	East (LHO) Doubles 3♣ if possible.
Vul: N-S	♦ AQJ985	
HCP: 9+2	♣ 765	

Board: 172	♠ 64	Partner is dealer.
Dealer: South	♥ JT6	The opponents are silent.
Vul: E-W	♦ JT8643	
HCP: 8+2	♣ AQ	

Both hands (Answers Page)

Board: 169	North:	South:	W	N	E	S
Dealer: North	♠ T5	♠ 942		1NT	Pass	3♣ ¹
Vul: None	♥ AQ764	♥ -	Pass	3♦ ²	Pass	3NT
North HCP: 15+1	♦ QT2	♦ AK8764	Pass	4♦	All Pass	
South HCP: 9+2	♣ AK2	♣ Q973				1. 1N-3C transfer to diamonds 2. automat
Contract: 4♦ North						

Board: 170	North:	South:	W	N	E	S
Dealer: North	♠ J43	♠ T		1NT	Pass	3♣ ¹
Vul: None	♥ A86	♥ KJ2	3♠	Pass	Pass	4♦
North HCP: 16+1	♦ A6	♦ JT9732	All Pass			
South HCP: 8+2	♣ AKT65	♣ QJ3				1. 1N-3C transfer to diamonds
Contract: 4♦ South						

Board: 171	North:	South:	W	N	E	S
Dealer: South	♠ Q	♠ AT5				1NT
Vul: N-S	♥ 876	♥ AK4	Pass	3♣ ¹	X	XX
North HCP: 9+2	♦ AQJ985	♦ KT73	Pass	3♦	All Pass	
South HCP: 17	♣ 765	♣ KT4				1. 1N-3C transfer to diamonds
Contract: 3♦ North						

Board: 172	North:	South:	W	N	E	S
Dealer: South	♠ 64	♠ AJ8				1NT
Vul: E-W	♥ JT6	♥ Q73	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 8+2	♦ JT8643	♦ AK5	Pass	3NT	All Pass	
South HCP: 17	♣ AQ	♣ KT65				1. 1N-3C transfer to diamonds 2. automat
Contract: 3NT North						

South hands**Minor_Suit_Transfer**

Board: 169	♠ 942	Partner is dealer.
Dealer: North	♥ -	The opponents are silent.
Vul: None	♦ AK8764	
HCP: 9+2	♣ Q973	
 Board: 170	 ♠ T	 Partner is dealer.
Dealer: North	♥ KJ2	West (LHO) bids 3♠ if possible.
Vul: None	♦ JT9732	
HCP: 8+2	♣ QJ3	
 Board: 171	 ♠ AT5	 You are dealer.
Dealer: South	♥ AK4	East (RHO) Doubles 3♣ if possible.
Vul: N-S	♦ KT73	
HCP: 17	♣ KT4	
 Board: 172	 ♠ AJ8	 You are dealer.
Dealer: South	♥ Q73	The opponents are silent.
Vul: E-W	♦ AK5	
HCP: 17	♣ KT65	

Both hands (Answers Page)

Board: 169	North:	South:	W	N	E	S
Dealer: North	♠ T5	♠ 942		1NT	Pass	3♣ ¹
Vul: None	♥ AQ764	♥ -	Pass	3♦ ²	Pass	3NT
North HCP: 15+1	♦ QT2	♦ AK8764	Pass	4♦	All Pass	
South HCP: 9+2	♣ AK2	♣ Q973				1. 1N-3C transfer to diamonds 2. automat
Contract: 4♦ North						

Board: 170	North:	South:	W	N	E	S
Dealer: North	♠ J43	♠ T		1NT	Pass	3♣ ¹
Vul: None	♥ A86	♥ KJ2	3♠	Pass	Pass	4♦
North HCP: 16+1	♦ A6	♦ JT9732	All Pass			
South HCP: 8+2	♣ AKT65	♣ QJ3				1. 1N-3C transfer to diamonds
Contract: 4♦ South						

Board: 171	North:	South:	W	N	E	S
Dealer: South	♠ Q	♠ AT5				1NT
Vul: N-S	♥ 876	♥ AK4	Pass	3♣ ¹	X	XX
North HCP: 9+2	♦ AQJ985	♦ KT73	Pass	3♦	All Pass	
South HCP: 17	♣ 765	♣ KT4				1. 1N-3C transfer to diamonds
Contract: 3♦ North						

Board: 172	North:	South:	W	N	E	S
Dealer: South	♠ 64	♠ AJ8				1NT
Vul: E-W	♥ JT6	♥ Q73	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 8+2	♦ JT8643	♦ AK5	Pass	3NT	All Pass	
South HCP: 17	♣ AQ	♣ KT65				1. 1N-3C transfer to diamonds 2. automat
Contract: 3NT North						

North hands

Minor_Suit_Transfer

Board: 173 ♠ 754 You are dealer.

Dealer: North ♥ QJ4 The opponents are silent.

Vul: N-S ♦ A8

HCP: 16+1 ♣ AKQ84

Board: 174 ♠ Q4 Partner is dealer.

Dealer: South ♥ Q8 The opponents are silent.

Vul: N-S ♦ AJT9874

HCP: 9+3 ♣ 86

Board: 175 ♠ AKJ You are dealer.

Dealer: North ♥ QJ84 The opponents are silent.

Vul: E-W ♦ KQ85

HCP: 17 ♣ J8

Board: 176 ♠ T Partner is dealer.

Dealer: South ♥ AQ East (LHO) bids 3♠ if possible.

Vul: None ♦ QJT9763

HCP: 10+3 ♣ J65

Both hands (Answers Page)

Board: 173	North:	South:	W	N	E	S
Dealer: North	♠ 754	♠ AK8		1NT	Pass	3♣ ¹
Vul: N-S	♥ QJ4	♥ A3	Pass	3♦ ²	Pass	4NT
North HCP: 16+1	♦ A8	♦ KQT7642	Pass	5♥ ³	Pass	5NT ⁴
South HCP: 16+3	♣ AKQ84	♣ 2	Pass	6♦ ⁵	Pass	7NT
Contract: 7NT South			All Pass			
			1. 1N-3C transfer to diamonds			
			2. automat			
			3. A=2/5 or 5/5, Q(D)=0			
			4. King ask by 5NT			
			5. K=1			

Board: 174	North:	South:	W	N	E	S
Dealer: South	♠ Q4	♠ AT6				1NT
Vul: N-S	♥ Q8	♥ AK74	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 9+3	♦ AJT9874	♦ 62	Pass	3NT	All Pass	
South HCP: 17	♣ 86	♣ AQ73				1. 1N-3C transfer to diamonds
Contract: 3NT North						2. automat

Board: 175	North:	South:	W	N	E	S
Dealer: North	♠ AKJ	♠ Q53		1NT	Pass	2NT ¹
Vul: E-W	♥ QJ84	♥ 6	Pass	3♣ ²	Pass	3NT
North HCP: 17	♦ KQ85	♦ J42	All Pass			
South HCP: 8+2	♣ J8	♣ KQ9652				1. 1N-2N transfer to clubs
Contract: 3NT South						2. automat

Board: 176	North:	South:	W	N	E	S
Dealer: South	♠ T	♠ KQ94				1NT
Vul: None	♥ AQ	♥ KJ7	Pass	3♣ ¹	3♠	Pass
North HCP: 10+3	♦ QJT9763	♦ 82	Pass	4NT	Pass	5♦ ²
South HCP: 16	♣ J65	♣ AKT3	All Pass			
Contract: 5♦ South			1. 1N-3C transfer to diamonds			
			2. A=1/5 or 4/5			

South hands

Minor_Suit_Transfer

Board: 173	♠ AK8	Partner is dealer.
Dealer: North	♥ A3	The opponents are silent.
Vul: N-S	♦ KQT7642	
HCP: 16+3	♣ 2	

Board: 174	♠ AT6	You are dealer.
Dealer: South	♥ AK74	The opponents are silent.
Vul: N-S	♦ 62	
HCP: 17	♣ AQ73	

Board: 175	♠ Q53	Partner is dealer.
Dealer: North	♥ 6	The opponents are silent.
Vul: E-W	♦ J42	
HCP: 8+2	♣ KQ9652	

Board: 176	♠ KQ94	You are dealer.
Dealer: South	♥ KJ7	East (RHO) bids 3♠ if possible.
Vul: None	♦ 82	
HCP: 16	♣ AKT3	

Both hands (Answers Page)

Board: 173	North:	South:	W	N	E	S
Dealer: North	♠ 754	♠ AK8		1NT	Pass	3♣ ¹
Vul: N-S	♥ QJ4	♥ A3	Pass	3♦ ²	Pass	4NT
North HCP: 16+1	♦ A8	♦ KQT7642	Pass	5♥ ³	Pass	5NT ⁴
South HCP: 16+3	♣ AKQ84	♣ 2	Pass	6♦ ⁵	Pass	7NT
Contract: 7NT South			All Pass			
				1. 1N-3C transfer to diamonds		
				2. automat		
				3. A=2/5 or 5/5, Q(D)=0		
				4. King ask by 5NT		
				5. K=1		

Board: 174	North:	South:	W	N	E	S
Dealer: South	♠ Q4	♠ AT6				1NT
Vul: N-S	♥ Q8	♥ AK74	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 9+3	♦ AJT9874	♦ 62	Pass	3NT	All Pass	
South HCP: 17	♣ 86	♣ AQ73				1. 1N-3C transfer to diamonds
Contract: 3NT North						2. automat

Board: 175	North:	South:	W	N	E	S
Dealer: North	♠ AKJ	♠ Q53		1NT	Pass	2NT ¹
Vul: E-W	♥ QJ84	♥ 6	Pass	3♣ ²	Pass	3NT
North HCP: 17	♦ KQ85	♦ J42	All Pass			
South HCP: 8+2	♣ J8	♣ KQ9652				1. 1N-2N transfer to clubs
Contract: 3NT South						2. automat

Board: 176	North:	South:	W	N	E	S
Dealer: South	♠ T	♠ KQ94				1NT
Vul: None	♥ AQ	♥ KJ7	Pass	3♣ ¹	3♠	Pass
North HCP: 10+3	♦ QJT9763	♦ 82	Pass	4NT	Pass	5♦ ²
South HCP: 16	♣ J65	♣ AKT3	All Pass			
Contract: 5♦ South				1. 1N-3C transfer to diamonds		
				2. A=1/5 or 4/5		

North hands

Minor_Suit_Transfer

Board: 177 ♠ AK73 You are dealer.

Dealer: North ♥ KT9 The opponents are silent.

Vul: None ♦ KJ2

HCP: 17 ♣ QJ9

Board: 178 ♠ T8 Partner is dealer.

Dealer: South ♥ 65 The opponents are silent.

Vul: Both ♦ Q95

HCP: 8+2 ♣ KQJT64

Board: 179 ♠ AQ You are dealer.

Dealer: North ♥ AJ97 The opponents are silent.

Vul: None ♦ 85

HCP: 16+1 ♣ AJ743

Board: 180 ♠ QT3 Partner is dealer.

Dealer: South ♥ 65 The opponents are silent.

Vul: N-S ♦ QJT875

HCP: 8+2 ♣ K7

Both hands (Answers Page)

Board: 177	North:	South:	W	N	E	S
Dealer: North	♠ AK73	♠ 64		1NT	Pass	2NT ¹
Vul: None	♥ KT9	♥ A	Pass	3♣ ²	Pass	4♦
North HCP: 17	♦ KJ2	♦ AT7	Pass	4♥	Pass	5♣
South HCP: 11+3	♣ QJ9	♣ KT87653	All Pass			
Contract: 5♣ South			1. 1N-2N transfer to clubs			
			2. automat			

Board: 178	North:	South:	W	N	E	S
Dealer: South	♠ T8	♠ QJ73				1NT
Vul: Both	♥ 65	♥ Q32	Pass	2NT ¹	Pass	3♣ ²
North HCP: 8+2	♦ Q95	♦ AK86	Pass	3NT	All Pass	
South HCP: 16	♣ KQJT64	♣ A9	1. 1N-2N transfer to clubs			
Contract: 3NT North			2. automat			

Board: 179	North:	South:	W	N	E	S
Dealer: North	♠ AQ	♠ J4		1NT	Pass	3♣ ¹
Vul: None	♥ AJ97	♥ Q5	Pass	3♦ ²	Pass	3NT
North HCP: 16+1	♦ 85	♦ AQJ963	All Pass			
South HCP: 12+2	♣ AJ743	♣ Q85	1. 1N-3C transfer to diamonds			
Contract: 3NT South			2. automat			

Board: 180	North:	South:	W	N	E	S
Dealer: South	♠ QT3	♠ K972				1NT
Vul: N-S	♥ 65	♥ AJ4	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 8+2	♦ QJT875	♦ K6	Pass	3NT	All Pass	
South HCP: 17	♣ K7	♣ AQ65	1. 1N-3C transfer to diamonds			
Contract: 3NT North			2. automat			

South hands

Minor_Suit_Transfer

Board: 177	♠ 64	Partner is dealer.
Dealer: North	♥ A	The opponents are silent.
Vul: None	♦ AT7	
HCP: 11+3	♣ KT87653	

Board: 178	♠ QJ73	You are dealer.
Dealer: South	♥ Q32	The opponents are silent.
Vul: Both	♦ AK86	
HCP: 16	♣ A9	

Board: 179	♠ J4	Partner is dealer.
Dealer: North	♥ Q5	The opponents are silent.
Vul: None	♦ AQJ963	
HCP: 12+2	♣ Q85	

Board: 180	♠ K972	You are dealer.
Dealer: South	♥ AJ4	The opponents are silent.
Vul: N-S	♦ K6	
HCP: 17	♣ AQ65	

Both hands (Answers Page)

Board: 177	North:	South:	W	N	E	S
Dealer: North	♠ AK73	♠ 64		1NT	Pass	2NT ¹
Vul: None	♥ KT9	♥ A	Pass	3♣ ²	Pass	4♦
North HCP: 17	♦ KJ2	♦ AT7	Pass	4♥	Pass	5♣
South HCP: 11+3	♣ QJ9	♣ KT87653	All Pass			
Contract: 5♣ South			1. 1N-2N transfer to clubs			
			2. automat			

Board: 178	North:	South:	W	N	E	S
Dealer: South	♠ T8	♠ QJ73				1NT
Vul: Both	♥ 65	♥ Q32	Pass	2NT ¹	Pass	3♣ ²
North HCP: 8+2	♦ Q95	♦ AK86	Pass	3NT	All Pass	
South HCP: 16	♣ KQJT64	♣ A9	1. 1N-2N transfer to clubs			
Contract: 3NT North			2. automat			

Board: 179	North:	South:	W	N	E	S
Dealer: North	♠ AQ	♠ J4		1NT	Pass	3♣ ¹
Vul: None	♥ AJ97	♥ Q5	Pass	3♦ ²	Pass	3NT
North HCP: 16+1	♦ 85	♦ AQJ963	All Pass			
South HCP: 12+2	♣ AJ743	♣ Q85	1. 1N-3C transfer to diamonds			
Contract: 3NT South			2. automat			

Board: 180	North:	South:	W	N	E	S
Dealer: South	♠ QT3	♠ K972				1NT
Vul: N-S	♥ 65	♥ AJ4	Pass	3♣ ¹	Pass	3♦ ²
North HCP: 8+2	♦ QJT875	♦ K6	Pass	3NT	All Pass	
South HCP: 17	♣ K7	♣ AQ65	1. 1N-3C transfer to diamonds			
Contract: 3NT North			2. automat			

North hands

Minor_Suit_Transfer

Board: 181	♠ AK6	You are dealer.
Dealer: North	♥ AJ97	The opponents are silent.
Vul: E-W	♦ KJ84	
HCP: 16	♣ T8	

Board: 182	♠ A5	Partner is dealer.
Dealer: South	♥ 983	The opponents are silent.
Vul: N-S	♦ 73	
HCP: 9+2	♣ AJ8754	

Board: 183	♠ QJT8	You are dealer.
Dealer: North	♥ AJ4	The opponents are silent.
Vul: E-W	♦ A72	
HCP: 15	♣ K54	

Board: 184	♠ A6	Partner is dealer.
Dealer: South	♥ 943	The opponents are silent.
Vul: Both	♦ 76	
HCP: 8+2	♣ KJ9532	

Board: 185	♠ AJT65	You are dealer.
Dealer: North	♥ K96	The opponents are silent.
Vul: E-W	♦ AK	
HCP: 16+1	♣ JT8	

Both hands (Answers Page)

Board: 181	North:	South:	W	N	E	S
Dealer: North	♠ AK6	♠ 973		1NT	Pass	2NT ¹
Vul: E-W	♥ AJ97	♥ Q42	Pass	3♣ ²	Pass	3NT
North HCP: 16	♦ KJ84	♦ Q	All Pass			
South HCP: 9+2	♣ T8	♣ AJ9752				
Contract: 3NT South			1. 1N-2N transfer to clubs			
			2. automat			

Board: 182	North:	South:	W	N	E	S
Dealer: South	♠ A5	♠ KQT				1NT
Vul: N-S	♥ 983	♥ AK74	Pass	2NT ¹	Pass	3♣ ²
North HCP: 9+2	♦ 73	♦ AJ85	Pass	3NT	All Pass	
South HCP: 17	♣ AJ8754	♣ 63				
Contract: 3NT North			1. 1N-2N transfer to clubs			
			2. automat			

Board: 183	North:	South:	W	N	E	S
Dealer: North	♠ QJT8	♠ K43		1NT	Pass	2NT ¹
Vul: E-W	♥ AJ4	♥ 532	Pass	3♣ ²	Pass	3NT
North HCP: 15	♦ A72	♦ 8	All Pass			
South HCP: 8+2	♣ K54	♣ AJT986				
Contract: 3NT South			1. 1N-2N transfer to clubs			
			2. automat			

Board: 184	North:	South:	W	N	E	S
Dealer: South	♠ A6	♠ QJT9				1NT
Vul: Both	♥ 943	♥ AQJ	Pass	2NT ¹	Pass	3♣ ²
North HCP: 8+2	♦ 76	♦ K93	Pass	3NT	All Pass	
South HCP: 17	♣ KJ9532	♣ A84				
Contract: 3NT North			1. 1N-2N transfer to clubs			
			2. automat			

Board: 185	North:	South:	W	N	E	S
Dealer: North	♠ AJT65	♠ 97		1NT	Pass	3♣ ¹
Vul: E-W	♥ K96	♥ T4	Pass	3♦ ²	Pass	3NT
North HCP: 16+1	♦ AK	♦ QJ9532	All Pass			
South HCP: 8+2	♣ JT8	♣ KQ9				
Contract: 3NT South			1. 1N-3C transfer to diamonds			
			2. automat			

South hands

Minor_Suit_Transfer

Board: 181	♠ 973	Partner is dealer.
Dealer: North	♥ Q42	The opponents are silent.
Vul: E-W	♦ Q	
HCP: 9+2	♣ AJ9752	

Board: 182	♠ KQT	You are dealer.
Dealer: South	♥ AK74	The opponents are silent.
Vul: N-S	♦ AJ85	
HCP: 17	♣ 63	

Board: 183	♠ K43	Partner is dealer.
Dealer: North	♥ 532	The opponents are silent.
Vul: E-W	♦ 8	
HCP: 8+2	♣ AJT986	

Board: 184	♠ QJT9	You are dealer.
Dealer: South	♥ AQJ	The opponents are silent.
Vul: Both	♦ K93	
HCP: 17	♣ A84	

Board: 185	♠ 97	Partner is dealer.
Dealer: North	♥ T4	The opponents are silent.
Vul: E-W	♦ QJ9532	
HCP: 8+2	♣ KQ9	

Both hands (Answers Page)

Board: 181	North:	South:	W	N	E	S
Dealer: North	♠ AK6	♠ 973		1NT	Pass	2NT ¹
Vul: E-W	♥ AJ97	♥ Q42	Pass	3♣ ²	Pass	3NT
North HCP: 16	♦ KJ84	♦ Q	All Pass			
South HCP: 9+2	♣ T8	♣ AJ9752				
Contract: 3NT South			1. 1N-2N transfer to clubs			
			2. automat			

Board: 182	North:	South:	W	N	E	S
Dealer: South	♠ A5	♠ KQT				1NT
Vul: N-S	♥ 983	♥ AK74	Pass	2NT ¹	Pass	3♣ ²
North HCP: 9+2	♦ 73	♦ AJ85	Pass	3NT	All Pass	
South HCP: 17	♣ AJ8754	♣ 63				
Contract: 3NT North			1. 1N-2N transfer to clubs			
			2. automat			

Board: 183	North:	South:	W	N	E	S
Dealer: North	♠ QJT8	♠ K43		1NT	Pass	2NT ¹
Vul: E-W	♥ AJ4	♥ 532	Pass	3♣ ²	Pass	3NT
North HCP: 15	♦ A72	♦ 8	All Pass			
South HCP: 8+2	♣ K54	♣ AJT986				
Contract: 3NT South			1. 1N-2N transfer to clubs			
			2. automat			

Board: 184	North:	South:	W	N	E	S
Dealer: South	♠ A6	♠ QJT9				1NT
Vul: Both	♥ 943	♥ AQJ	Pass	2NT ¹	Pass	3♣ ²
North HCP: 8+2	♦ 76	♦ K93	Pass	3NT	All Pass	
South HCP: 17	♣ KJ9532	♣ A84				
Contract: 3NT North			1. 1N-2N transfer to clubs			
			2. automat			

Board: 185	North:	South:	W	N	E	S
Dealer: North	♠ AJT65	♠ 97		1NT	Pass	3♣ ¹
Vul: E-W	♥ K96	♥ T4	Pass	3♦ ²	Pass	3NT
North HCP: 16+1	♦ AK	♦ QJ9532	All Pass			
South HCP: 8+2	♣ JT8	♣ KQ9				
Contract: 3NT South			1. 1N-3C transfer to diamonds			
			2. automat			

North hands

Minor_Suit_Transfer

Board: 186	♠ A97
Dealer: South	♥ K3
Vul: Both	♦ 84
HCP: 9+2	♣ QT8743

Partner is dealer.
The opponents are silent.

Board: 187	♠ KT2
Dealer: North	♥ AK87
Vul: None	♦ Q753
HCP: 15	♣ K5

You are dealer.
East (LHO) Doubles 6♣ if possible.

Board: 188	♠ K92
Dealer: South	♥ J
Vul: E-W	♦ KJ8
HCP: 8+2	♣ T76543

Partner is dealer.
The opponents are silent.

Board: 189	♠ AT9
Dealer: North	♥ A653
Vul: None	♦ AK5
HCP: 15	♣ 532

You are dealer.
The opponents are silent.

Both hands (Answers Page)

Board: 186	North:	South:	W	N	E	S
Dealer: South	♠ A97	♠ T864				1NT
Vul: Both	♥ K3	♥ AQ7	Pass	2NT ¹	Pass	3♣ ²
North HCP: 9+2	♦ 84	♦ K92	Pass	3NT	All Pass	
South HCP: 16	♣ QT8743	♣ AK6				
Contract: 3NT North			1.	1N-2N transfer to clubs		
			2.	automat		

Board: 187	North:	South:	W	N	E	S
Dealer: North	♠ KT2	♠ AJ		1NT	Pass	2NT ¹
Vul: None	♥ AK87	♥ 953	Pass	3♣ ²	Pass	4♦
North HCP: 15	♦ Q753	♦ J	Pass	4♥	Pass	4NT
South HCP: 12+3	♣ K5	♣ AQ98743	Pass	5♥ ³	Pass	6♣
Contract: 6♣X South			Pass	Pass	X	All Pass
			1.	1N-2N transfer to clubs		
			2.	automat		
			3.	A=2/5 or 5/5, Q(C)=0		

Board: 188	North:	South:	W	N	E	S
Dealer: South	♠ K92	♠ AT83				1NT
Vul: E-W	♥ J	♥ AK65	Pass	2NT ¹	Pass	3♣ ²
North HCP: 8+2	♦ KJ8	♦ Q95	Pass	3NT	All Pass	
South HCP: 17	♣ T76543	♣ A9				
Contract: 3NT North			1.	1N-2N transfer to clubs		
			2.	automat		

Board: 189	North:	South:	W	N	E	S
Dealer: North	♠ AT9	♠ 842		1NT	Pass	3♣ ¹
Vul: None	♥ A653	♥ 8	Pass	3♦ ²	All Pass	
North HCP: 15	♦ AK5	♦ QJT87642				
South HCP: 7+4	♣ 532	♣ A	1.	1N-3C transfer to diamonds		
Contract: 3♦ North			2.	automat		

South hands**Minor_Suit_Transfer**

Board: 186 ♠ T864
Dealer: South ♥ AQ7
Vul: Both ♦ K92
HCP: 16 ♣ AK6

You are dealer.
The opponents are silent.

Board: 187 ♠ AJ
Dealer: North ♥ 953
Vul: None ♦ J
HCP: 12+3 ♣ AQ98743

Partner is dealer.
East (RHO) Doubles 6♣ if possible.

Board: 188 ♠ AT83
Dealer: South ♥ AK65
Vul: E-W ♦ Q95
HCP: 17 ♣ A9

You are dealer.
The opponents are silent.

Board: 189 ♠ 842
Dealer: North ♥ 8
Vul: None ♦ QJT87642
HCP: 7+4 ♣ A

Partner is dealer.
The opponents are silent.

Both hands (Answers Page)

Board: 186	North:	South:	W	N	E	S
Dealer: South	♠ A97	♠ T864				1NT
Vul: Both	♥ K3	♥ AQ7	Pass	2NT ¹	Pass	3♣ ²
North HCP: 9+2	♦ 84	♦ K92	Pass	3NT	All Pass	
South HCP: 16	♣ QT8743	♣ AK6				
Contract: 3NT North			1.	1N-2N transfer to clubs		
			2.	automat		

Board: 187	North:	South:	W	N	E	S
Dealer: North	♠ KT2	♠ AJ		1NT	Pass	2NT ¹
Vul: None	♥ AK87	♥ 953	Pass	3♣ ²	Pass	4♦
North HCP: 15	♦ Q753	♦ J	Pass	4♥	Pass	4NT
South HCP: 12+3	♣ K5	♣ AQ98743	Pass	5♥ ³	Pass	6♣
Contract: 6♣X South			Pass	Pass	X	All Pass
			1.	1N-2N transfer to clubs		
			2.	automat		
			3.	A=2/5 or 5/5, Q(C)=0		

Board: 188	North:	South:	W	N	E	S
Dealer: South	♠ K92	♠ AT83				1NT
Vul: E-W	♥ J	♥ AK65	Pass	2NT ¹	Pass	3♣ ²
North HCP: 8+2	♦ KJ8	♦ Q95	Pass	3NT	All Pass	
South HCP: 17	♣ T76543	♣ A9				
Contract: 3NT North			1.	1N-2N transfer to clubs		
			2.	automat		

Board: 189	North:	South:	W	N	E	S
Dealer: North	♠ AT9	♠ 842		1NT	Pass	3♣ ¹
Vul: None	♥ A653	♥ 8	Pass	3♦ ²	All Pass	
North HCP: 15	♦ AK5	♦ QJT87642				
South HCP: 7+4	♣ 532	♣ A	1.	1N-3C transfer to diamonds		
Contract: 3♦ North			2.	automat		