

North hands

Reverse_By_Responder

Board: 1	♠ A852	Partner bids first.
Dealer: South	♥ KQ983	The opponents are silent.
Vul: E-W	♦ K63	
HCP: 16+1	♣ A	

Board: 2	♠ AQ95	Partner bids first.
Dealer: South	♥ KQ962	The opponents are silent.
Vul: N-S	♦ 75	
HCP: 14+1	♣ QJ	

Board: 3	♠ AKJ	You bid first.
Dealer: North	♥ 643	The opponents are silent.
Vul: Both	♦ T4	
HCP: 14+1	♣ AQ864	

Board: 4	♠ AQ63	Partner bids first.
Dealer: South	♥ AQ763	The opponents are silent.
Vul: Both	♦ 5	
HCP: 13+1	♣ J52	

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: South	♠ A852	♠ K6				1♣
Vul: E-W	♥ KQ983	♥ T75	Pass	1♥	Pass	1NT
North HCP: 16+1	♦ K63	♦ A75	Pass	2♦ ¹	Pass	2♥ ²
South HCP: 12+1	♣ A	♣ KQT82	Pass	2NT	Pass	3♥
Contract: 6♥ North			Pass	4NT	Pass	5♦ ³
			Pass	6♥	All Pass	

1. New Minor Forcing
2. 3 !H
3. A=1/5 or 4/5

Board: 2	North:	South:	W	N	E	S
Dealer: South	♠ AQ95	♠ KT4				1♣
Vul: N-S	♥ KQ962	♥ J7	Pass	1♥	Pass	1NT
North HCP: 14+1	♦ 75	♦ AK4	Pass	2♦ ¹	Pass	3NT
South HCP: 14+1	♣ QJ	♣ KT965	All Pass			
Contract: 3NT South			1. New Minor Forcing			

Board: 3	North:	South:	W	N	E	S
Dealer: North	♠ AKJ	♠ 6		1♣	Pass	1♦
Vul: Both	♥ 643	♥ AK87	Pass	1NT	Pass	2♥
North HCP: 14+1	♦ T4	♦ KJ872	Pass	3NT	All Pass	
South HCP: 15+1	♣ AQ864	♣ KJ5				
Contract: 3NT North						

Board: 4	North:	South:	W	N	E	S
Dealer: South	♠ AQ63	♠ KJ				1♣
Vul: Both	♥ AQ763	♥ K	Pass	1♥	Pass	2♣
North HCP: 13+1	♦ 5	♦ KJ6	Pass	3♦ ¹	Pass	4♦
South HCP: 13+3	♣ J52	♣ QT98643	Pass	4♥	Pass	5♣
Contract: 5♣ South			All Pass			

1. Splinter

South hands**Reverse_By_Responder****Board: 1** ♠ K6 You bid first.

Dealer: South ♥ T75 The opponents are silent.

Vul: E-W ♦ A75

HCP: 12+1 ♣ KQT82

Board: 2 ♠ KT4 You bid first.

Dealer: South ♥ J7 The opponents are silent.

Vul: N-S ♦ AK4

HCP: 14+1 ♣ KT965

Board: 3 ♠ 6 Partner bids first.

Dealer: North ♥ AK87 The opponents are silent.

Vul: Both ♦ KJ872

HCP: 15+1 ♣ KJ5

Board: 4 ♠ KJ You bid first.

Dealer: South ♥ K The opponents are silent.

Vul: Both ♦ KJ6

HCP: 13+3 ♣ QT98643

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: South	♠ A852	♠ K6				1♣
Vul: E-W	♥ KQ983	♥ T75	Pass	1♥	Pass	1NT
North HCP: 16+1	♦ K63	♦ A75	Pass	2♦ ¹	Pass	2♥ ²
South HCP: 12+1	♣ A	♣ KQT82	Pass	2NT	Pass	3♥
Contract: 6♥ North			Pass	4NT	Pass	5♦ ³
			Pass	6♥	All Pass	

1. New Minor Forcing
2. 3 !H
3. A=1/5 or 4/5

Board: 2	North:	South:	W	N	E	S
Dealer: South	♠ AQ95	♠ KT4				1♣
Vul: N-S	♥ KQ962	♥ J7	Pass	1♥	Pass	1NT
North HCP: 14+1	♦ 75	♦ AK4	Pass	2♦ ¹	Pass	3NT
South HCP: 14+1	♣ QJ	♣ KT965	All Pass			
Contract: 3NT South			1. New Minor Forcing			

Board: 3	North:	South:	W	N	E	S
Dealer: North	♠ AKJ	♠ 6		1♣	Pass	1♦
Vul: Both	♥ 643	♥ AK87	Pass	1NT	Pass	2♥
North HCP: 14+1	♦ T4	♦ KJ872	Pass	3NT	All Pass	
South HCP: 15+1	♣ AQ864	♣ KJ5				
Contract: 3NT North						

Board: 4	North:	South:	W	N	E	S
Dealer: South	♠ AQ63	♠ KJ				1♣
Vul: Both	♥ AQ763	♥ K	Pass	1♥	Pass	2♣
North HCP: 13+1	♦ 5	♦ KJ6	Pass	3♦ ¹	Pass	4♦
South HCP: 13+3	♣ J52	♣ QT98643	Pass	4♥	Pass	5♣
Contract: 5♣ South			All Pass			

1. Splinter

North hands

Reverse_By_Responder

Board: 5 ♠ J73 You bid first.

Dealer: North ♥ QJ The opponents are silent.

Vul: N-S ♦ K85

HCP: 13+1 ♣ AQ743

Board: 6 ♠ A7 You bid first.

Dealer: North ♥ K8 The opponents are silent.

Vul: E-W ♦ 653

HCP: 12+2 ♣ KQT974

Board: 7 ♠ J73 You bid first.

Dealer: North ♥ Q98 The opponents are silent.

Vul: Both ♦ K73

HCP: 13 ♣ AK74

Board: 8 ♠ K62 You bid first.

Dealer: North ♥ 73 The opponents are silent.

Vul: E-W ♦ KJ

HCP: 12+2 ♣ KQT864

Board: 9 ♠ KQ9 You bid first.

Dealer: North ♥ 53 The opponents are silent.

Vul: None ♦ A62

HCP: 12+1 ♣ K8742

Both hands (Answers Page)

Board: 5	North:	South:	W	N	E	S
Dealer: North	♠ J73	♠ AK96		1♣	Pass	1♥
Vul: N-S	♥ QJ	♥ AK643	Pass	1NT	Pass	2♦ ¹
North HCP: 13+1	♦ K85	♦ AT	Pass	3NT	Pass	4NT
South HCP: 18+1	♣ AQ743	♣ 95	Pass	6NT	All Pass	
Contract: 6NT North						1. New Minor Forcing

Board: 6	North:	South:	W	N	E	S
Dealer: North	♠ A7	♠ KT54		1♣	Pass	1♥
Vul: E-W	♥ K8	♥ AQJ43	Pass	2♣	Pass	3NT
North HCP: 12+2	♦ 653	♦ K42	All Pass			
South HCP: 13+1	♣ KQT974	♣ 5				
Contract: 3NT South						

Board: 7	North:	South:	W	N	E	S
Dealer: North	♠ J73	♠ AQT9		1♣	Pass	1♦
Vul: Both	♥ Q98	♥ J	Pass	1NT	Pass	2♠
North HCP: 13	♦ K73	♦ AQJ942	Pass	3NT	All Pass	
South HCP: 14+2	♣ AK74	♣ 96				
Contract: 3NT North						

Board: 8	North:	South:	W	N	E	S
Dealer: North	♠ K62	♠ AQ43		1♣	Pass	1♥
Vul: E-W	♥ 73	♥ AT942	Pass	2♣	Pass	3NT
North HCP: 12+2	♦ KJ	♦ Q92	All Pass			
South HCP: 13+1	♣ KQT864	♣ J				
Contract: 3NT South						

Board: 9	North:	South:	W	N	E	S
Dealer: North	♠ KQ9	♠ 8543		1♣	Pass	1♥
Vul: None	♥ 53	♥ AQT84	Pass	1NT	Pass	2♦ ¹
North HCP: 12+1	♦ A62	♦ KQ7	Pass	3NT	All Pass	
South HCP: 13+1	♣ K8742	♣ Q				
Contract: 3NT North						1. New Minor Forcing

South hands**Reverse_By_Responder**

Board: 5	♠ AK96	Partner bids first.
Dealer: North	♥ AK643	The opponents are silent.
Vul: N-S	♦ AT	
HCP: 18+1	♣ 95	

Board: 6	♠ KT54	Partner bids first.
Dealer: North	♥ AQJ43	The opponents are silent.
Vul: E-W	♦ K42	
HCP: 13+1	♣ 5	

Board: 7	♠ AQT9	Partner bids first.
Dealer: North	♥ J	The opponents are silent.
Vul: Both	♦ AQJ942	
HCP: 14+2	♣ 96	

Board: 8	♠ AQ43	Partner bids first.
Dealer: North	♥ AT942	The opponents are silent.
Vul: E-W	♦ Q92	
HCP: 13+1	♣ J	

Board: 9	♠ 8543	Partner bids first.
Dealer: North	♥ AQT84	The opponents are silent.
Vul: None	♦ KQ7	
HCP: 13+1	♣ Q	

Both hands (Answers Page)

Board: 5	North:	South:	W	N	E	S
Dealer: North	♠ J73	♠ AK96		1♣	Pass	1♥
Vul: N-S	♥ QJ	♥ AK643	Pass	1NT	Pass	2♦ ¹
North HCP: 13+1	♦ K85	♦ AT	Pass	3NT	Pass	4NT
South HCP: 18+1	♣ AQ743	♣ 95	Pass	6NT	All Pass	
Contract: 6NT North						1. New Minor Forcing

Board: 6	North:	South:	W	N	E	S
Dealer: North	♠ A7	♠ KT54		1♣	Pass	1♥
Vul: E-W	♥ K8	♥ AQJ43	Pass	2♣	Pass	3NT
North HCP: 12+2	♦ 653	♦ K42	All Pass			
South HCP: 13+1	♣ KQT974	♣ 5				
Contract: 3NT South						

Board: 7	North:	South:	W	N	E	S
Dealer: North	♠ J73	♠ AQT9		1♣	Pass	1♦
Vul: Both	♥ Q98	♥ J	Pass	1NT	Pass	2♠
North HCP: 13	♦ K73	♦ AQJ942	Pass	3NT	All Pass	
South HCP: 14+2	♣ AK74	♣ 96				
Contract: 3NT North						

Board: 8	North:	South:	W	N	E	S
Dealer: North	♠ K62	♠ AQ43		1♣	Pass	1♥
Vul: E-W	♥ 73	♥ AT942	Pass	2♣	Pass	3NT
North HCP: 12+2	♦ KJ	♦ Q92	All Pass			
South HCP: 13+1	♣ KQT864	♣ J				
Contract: 3NT South						

Board: 9	North:	South:	W	N	E	S
Dealer: North	♠ KQ9	♠ 8543		1♣	Pass	1♥
Vul: None	♥ 53	♥ AQT84	Pass	1NT	Pass	2♦ ¹
North HCP: 12+1	♦ A62	♦ KQ7	Pass	3NT	All Pass	
South HCP: 13+1	♣ K8742	♣ Q				
Contract: 3NT North						1. New Minor Forcing

North hands

Reverse_By_Responder

Board: 10	♠ AQ42	Partner bids first.
Dealer: South	♥ AK976	The opponents are silent.
Vul: N-S	♦ J8	
HCP: 14+1	♣ 82	

Board: 11	♠ AKQT	Partner bids first.
Dealer: South	♥ KQJT3	The opponents are silent.
Vul: E-W	♦ 543	
HCP: 16+1	♣ J	

Board: 12	♠ AQ85	Partner bids first.
Dealer: South	♥ AJ984	The opponents are silent.
Vul: Both	♦ QT	
HCP: 15+1	♣ Q3	

Board: 13	♠ A52	You bid first.
Dealer: North	♥ 93	The opponents are silent.
Vul: None	♦ Q95	
HCP: 12+1	♣ AQ986	

Both hands (Answers Page)

Board: 10	North:	South:	W	N	E	S
Dealer: South	♠ AQ42	♠ K				1♣
Vul: N-S	♥ AK976	♥ J3	Pass	1♥	Pass	2♣
North HCP: 14+1	♦ J8	♦ K765	Pass	5♣	All Pass	
South HCP: 14+2	♣ 82	♣ AQJT97				
Contract:	5♣ North					

Board: 11	North:	South:	W	N	E	S
Dealer: South	♠ AKQT	♠ 876				1♣
Vul: E-W	♥ KQJT3	♥ -	Pass	1♥	Pass	2♣
North HCP: 16+1	♦ 543	♦ AK2	Pass	3NT	All Pass	
South HCP: 12+3	♣ J	♣ KQ98762				
Contract:	3NT North					

Board: 12	North:	South:	W	N	E	S
Dealer: South	♠ AQ85	♠ 943				1♣
Vul: Both	♥ AJ984	♥ T53	Pass	1♥	Pass	1NT
North HCP: 15+1	♦ QT	♦ AJ9	Pass	2♦ ¹	Pass	2♥ ²
South HCP: 12	♣ Q3	♣ AK74	Pass	2NT	Pass	3NT
Contract:	3NT South					All Pass

1. New Minor Forcing
2. 3 !H

Board: 13	North:	South:	W	N	E	S
Dealer: North	♠ A52	♠ J874		1♣	Pass	1♥
Vul: None	♥ 93	♥ AQJT6	Pass	1NT	Pass	2♦ ¹
North HCP: 12+1	♦ Q95	♦ AJ	Pass	3NT	All Pass	
South HCP: 16+1	♣ AQ986	♣ K3				
Contract:	3NT North					1. New Minor Forcing

South hands

Reverse_By_Responder

Board: 10 ♠ K You bid first.

Dealer: South ♥ J3 The opponents are silent.

Vul: N-S ♦ K765

HCP: 14+2 ♣ AQJT97

Board: 11 ♠ 876 You bid first.

Dealer: South ♥ - The opponents are silent.

Vul: E-W ♦ AK2

HCP: 12+3 ♣ KQ98762

Board: 12 ♠ 943 You bid first.

Dealer: South ♥ T53 The opponents are silent.

Vul: Both ♦ AJ9

HCP: 12 ♣ AK74

Board: 13 ♠ J874 Partner bids first.

Dealer: North ♥ AQJT6 The opponents are silent.

Vul: None ♦ AJ

HCP: 16+1 ♣ K3

Both hands (Answers Page)

Board: 10	North:	South:	W	N	E	S
Dealer: South	♠ AQ42	♠ K				1♣
Vul: N-S	♥ AK976	♥ J3	Pass	1♥	Pass	2♣
North HCP: 14+1	♦ J8	♦ K765	Pass	5♣	All Pass	
South HCP: 14+2	♣ 82	♣ AQJT97				
Contract:	5♣ North					

Board: 11	North:	South:	W	N	E	S
Dealer: South	♠ AKQT	♠ 876				1♣
Vul: E-W	♥ KQJT3	♥ -	Pass	1♥	Pass	2♣
North HCP: 16+1	♦ 543	♦ AK2	Pass	3NT	All Pass	
South HCP: 12+3	♣ J	♣ KQ98762				
Contract:	3NT North					

Board: 12	North:	South:	W	N	E	S
Dealer: South	♠ AQ85	♠ 943				1♣
Vul: Both	♥ AJ984	♥ T53	Pass	1♥	Pass	1NT
North HCP: 15+1	♦ QT	♦ AJ9	Pass	2♦ ¹	Pass	2♥ ²
South HCP: 12	♣ Q3	♣ AK74	Pass	2NT	Pass	3NT
Contract:	3NT South					All Pass

1. New Minor Forcing
2. 3 !H

Board: 13	North:	South:	W	N	E	S
Dealer: North	♠ A52	♠ J874		1♣	Pass	1♥
Vul: None	♥ 93	♥ AQJT6	Pass	1NT	Pass	2♦ ¹
North HCP: 12+1	♦ Q95	♦ AJ	Pass	3NT	All Pass	
South HCP: 16+1	♣ AQ986	♣ K3				
Contract:	3NT North					1. New Minor Forcing

North hands

Reverse_By_Responder

Board: 14 ♠ A94

You bid first.

Dealer: North ♥ 73

The opponents are silent.

Vul: None ♦ K52

HCP: 14+1 ♣ AQJ73

Board: 15 ♠ JT7

You bid first.

Dealer: North ♥ AT3

The opponents are silent.

Vul: N-S ♦ 86

HCP: 14+1 ♣ AKQT5

Board: 16 ♠ AK85

Partner bids first.

Dealer: South ♥ AJT85

The opponents are silent.

Vul: Both ♦ 942

HCP: 15+1 ♣ K

Board: 17 ♠ AJ92

Partner bids first.

Dealer: South ♥ AQ764

The opponents are silent.

Vul: N-S ♦ Q8

HCP: 15+1 ♣ Q4

Both hands (Answers Page)

Board: 14

Dealer: North

North:

♠ A94

South:

♠ KQ32

W N E S

1♣ Pass 1♥

Vul: None

♥ 73

♥ AQJT86

Pass 1NT Pass 3♥

North HCP: 14+1

♦ K52

♦ A3

Pass 4♥ All Pass

South HCP: 16+2

♣ AQJ73

♣ 4

Contract: 4♥ North

Board: 15

Dealer: North

North:

♠ JT7

South:

♠ K

W N E S

1♣ Pass 1♦

Vul: N-S

♥ AT3

♥ KQ54

Pass 1NT Pass 2♥

North HCP: 14+1

♦ 86

♦ AK973

Pass 2♠¹ Pass 2NT

South HCP: 15+1

♣ AKQT5

♣ 863

Pass 3♣ Pass 5♣

Contract: 6♣ North

Pass 6♣ All Pass

1. Fourth suit game force

Board: 16

Dealer: South

North:

♠ AK85

South:

♠ 976

W N E S

1♣

Vul: Both

♥ AJT85

♥ 94

Pass 1♥ Pass 1NT

North HCP: 15+1

♦ 942

♦ AQ8

Pass 2♦¹ Pass 3NT

South HCP: 13+1

♣ K

♣ AJT72

All Pass

Contract: 3NT South

1. New Minor Forcing

Board: 17

Dealer: South

North:

♠ AJ92

South:

♠ K74

W N E S

1♣

Vul: N-S

♥ AQ764

♥ 953

Pass 1♥ Pass 1NT

North HCP: 15+1

♦ Q8

♦ AT9

Pass 2♦¹ Pass 2♥²

South HCP: 12

♣ Q4

♣ AJT6

Pass 4♥ All Pass

Contract: 4♥ North

1. New Minor Forcing

2. 3 !H

South hands**Reverse_By_Responder**

Board: 14	♠ KQ32	Partner bids first.
Dealer: North	♥ AQJT86	The opponents are silent.
Vul: None	♦ A3	
HCP: 16+2	♣ 4	

Board: 15	♠ K	Partner bids first.
Dealer: North	♥ KQ54	The opponents are silent.
Vul: N-S	♦ AK973	
HCP: 15+1	♣ 863	

Board: 16	♠ 976	You bid first.
Dealer: South	♥ 94	The opponents are silent.
Vul: Both	♦ AQ8	
HCP: 13+1	♣ AQJ72	

Board: 17	♠ K74	You bid first.
Dealer: South	♥ 953	The opponents are silent.
Vul: N-S	♦ AT9	
HCP: 12	♣ AJT6	

Both hands (Answers Page)

Board: 14

Dealer: North

North:

♠ A94

South:

♠ KQ32

W N E S

1♣ Pass 1♥

Vul: None

♥ 73

♥ AQJT86

Pass 1NT Pass 3♥

North HCP: 14+1

♦ K52

♦ A3

Pass 4♥ All Pass

South HCP: 16+2

♣ AQJ73

♣ 4

Contract: 4♥ North

Board: 15

Dealer: North

North:

♠ JT7

South:

♠ K

W N E S

1♣ Pass 1♦

Vul: N-S

♥ AT3

♥ KQ54

Pass 1NT Pass 2♥

North HCP: 14+1

♦ 86

♦ AK973

Pass 2♠¹ Pass 2NT

South HCP: 15+1

♣ AKQT5

♣ 863

Pass 3♣ Pass 5♣

Contract: 6♣ North

Pass 6♣ All Pass

1. Fourth suit game force

Board: 16

Dealer: South

North:

♠ AK85

South:

♠ 976

W N E S

1♣

Vul: Both

♥ AJT85

♥ 94

Pass 1♥ Pass 1NT

North HCP: 15+1

♦ 942

♦ AQ8

Pass 2♦¹ Pass 3NT

South HCP: 13+1

♣ K

♣ AJT72

All Pass

Contract: 3NT South

1. New Minor Forcing

Board: 17

Dealer: South

North:

♠ AJ92

South:

♠ K74

W N E S

1♣

Vul: N-S

♥ AQ764

♥ 953

Pass 1♥ Pass 1NT

North HCP: 15+1

♦ Q8

♦ AT9

Pass 2♦¹ Pass 2♥²

South HCP: 12

♣ Q4

♣ AJT6

Pass 4♥ All Pass

Contract: 4♥ North

1. New Minor Forcing

2. 3 !H

North hands

Reverse_By_Responder

Board: 18	♠ A	You bid first.
Dealer: North	♥ J	The opponents are silent.
Vul: None	♦ T9843	
HCP: 12+3	♣ AK8742	

Board: 19	♠ J	You bid first.
Dealer: North	♥ Q72	The opponents are silent.
Vul: Both	♦ AJ4	
HCP: 13+2	♣ KQ9542	

Board: 20	♠ K86	You bid first.
Dealer: North	♥ J	The opponents are silent.
Vul: N-S	♦ KQ3	
HCP: 13+2	♣ AT9763	

Board: 21	♠ QJ92	Partner bids first.
Dealer: South	♥ KQJ53	The opponents are silent.
Vul: E-W	♦ K64	
HCP: 16+1	♣ A	

Board: 22	♠ J8	You bid first.
Dealer: North	♥ A	The opponents are silent.
Vul: Both	♦ AQ53	
HCP: 13+2	♣ QT8765	

Both hands (Answers Page)

Board: 18

	North:	South:	W	N	E	S
Dealer: North	♠ A	♠ QJ98		1♣	Pass	1♥
Vul: None	♥ J	♥ AKQ98	Pass	2♣	Pass	3NT
North HCP: 12+3	♦ T9843	♦ K2		All Pass		
South HCP: 15+1	♣ AK8742	♣ T5				
Contract: 3NT South						

Board: 19

	North:	South:	W	N	E	S
Dealer: North	♠ J	♠ AQ75		1♣	Pass	1♥
Vul: Both	♥ Q72	♥ AJ643	Pass	2♣	Pass	4NT
North HCP: 13+2	♦ AJ4	♦ KT	Pass	5♠ ¹	Pass	6♣
South HCP: 18+1	♣ KQ9542	♣ A6		All Pass		
Contract: 6♣ South						

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

Board: 20

	North:	South:	W	N	E	S
Dealer: North	♠ K86	♠ AQJT		1♣	Pass	1♥
Vul: N-S	♥ J	♥ AQ863	Pass	2♣	Pass	3NT
North HCP: 13+2	♦ KQ3	♦ J8		All Pass		
South HCP: 17+1	♣ AT9763	♣ QJ				
Contract: 3NT South						

Board: 21

	North:	South:	W	N	E	S
Dealer: South	♠ QJ92	♠ 6				1♣
Vul: E-W	♥ KQJ53	♥ A87	Pass	1♥	Pass	2♣
North HCP: 16+1	♦ K64	♦ A9	Pass	3NT	All Pass	
South HCP: 13+3	♣ A	♣ KQT8765				
Contract: 3NT North						

Board: 22

	North:	South:	W	N	E	S
Dealer: North	♠ J8	♠ A754		1♣	Pass	1♥
Vul: Both	♥ A	♥ KQJ95	Pass	2♣	Pass	3NT
North HCP: 13+2	♦ AQ53	♦ KJ		All Pass		
South HCP: 18+1	♣ QT8765	♣ A2				
Contract: 3NT South						

South hands**Reverse_By_Responder**

Board: 18	♠ QJ98	Partner bids first.
Dealer: North	♥ AKQ98	The opponents are silent.
Vul: None	♦ K2	
HCP: 15+1	♣ T5	

Board: 19	♠ AQ75	Partner bids first.
Dealer: North	♥ AJ643	The opponents are silent.
Vul: Both	♦ KT	
HCP: 18+1	♣ A6	

Board: 20	♠ AQJT	Partner bids first.
Dealer: North	♥ AQ863	The opponents are silent.
Vul: N-S	♦ J8	
HCP: 17+1	♣ QJ	

Board: 21	♠ 6	You bid first.
Dealer: South	♥ A87	The opponents are silent.
Vul: E-W	♦ A9	
HCP: 13+3	♣ KQT8765	

Board: 22	♠ A754	Partner bids first.
Dealer: North	♥ KQJ95	The opponents are silent.
Vul: Both	♦ KJ	
HCP: 18+1	♣ A2	

Both hands (Answers Page)

Board: 18

	North:	South:	W	N	E	S
Dealer: North	♠ A	♠ QJ98		1♣	Pass	1♥
Vul: None	♥ J	♥ AKQ98	Pass	2♣	Pass	3NT
North HCP: 12+3	♦ T9843	♦ K2		All Pass		
South HCP: 15+1	♣ AK8742	♣ T5				
Contract: 3NT South						

Board: 19

	North:	South:	W	N	E	S
Dealer: North	♠ J	♠ AQ75		1♣	Pass	1♥
Vul: Both	♥ Q72	♥ AJ643	Pass	2♣	Pass	4NT
North HCP: 13+2	♦ AJ4	♦ KT	Pass	5♠ ¹	Pass	6♣
South HCP: 18+1	♣ KQ9542	♣ A6		All Pass		
Contract: 6♣ South						

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

Board: 20

	North:	South:	W	N	E	S
Dealer: North	♠ K86	♠ AQJT		1♣	Pass	1♥
Vul: N-S	♥ J	♥ AQ863	Pass	2♣	Pass	3NT
North HCP: 13+2	♦ KQ3	♦ J8		All Pass		
South HCP: 17+1	♣ AT9763	♣ QJ				
Contract: 3NT South						

Board: 21

	North:	South:	W	N	E	S
Dealer: South	♠ QJ92	♠ 6				1♣
Vul: E-W	♥ KQJ53	♥ A87	Pass	1♥	Pass	2♣
North HCP: 16+1	♦ K64	♦ A9	Pass	3NT	All Pass	
South HCP: 13+3	♣ A	♣ KQT8765				
Contract: 3NT North						

Board: 22

	North:	South:	W	N	E	S
Dealer: North	♠ J8	♠ A754		1♣	Pass	1♥
Vul: Both	♥ A	♥ KQJ95	Pass	2♣	Pass	3NT
North HCP: 13+2	♦ AQ53	♦ KJ		All Pass		
South HCP: 18+1	♣ QT8765	♣ A2				
Contract: 3NT South						

North hands

Reverse_By_Responder

Board: 23	♠ KQT8	Partner bids first.
Dealer: South	♥ AQ985	The opponents are silent.
Vul: N-S	♦ A65	
HCP: 15+1	♣ 7	

Board: 24	♠ KQ42	Partner bids first.
Dealer: South	♥ AJ754	The opponents are silent.
Vul: None	♦ KJ6	
HCP: 16+1	♣ Q	

Board: 25	♠ QJ76	Partner bids first.
Dealer: South	♥ AQT872	The opponents are silent.
Vul: N-S	♦ A95	
HCP: 13+2	♣ -	

Board: 26	♠ AKJ3	Partner bids first.
Dealer: South	♥ AQ8765	The opponents are silent.
Vul: None	♦ K	
HCP: 17+2	♣ 54	

Board: 27	♠ KJ2	You bid first.
Dealer: North	♥ AJ2	The opponents are silent.
Vul: E-W	♦ T94	
HCP: 13	♣ KJ64	

Both hands (Answers Page)

Board: 23	North:	South:	W	N	E	S
Dealer: South	♠ KQT8	♠ 93				1♣
Vul: N-S	♥ AQ985	♥ K7	Pass	1♥	Pass	2♣
North HCP: 15+1	♦ A65	♦ J92	Pass	3NT	All Pass	
South HCP: 13+2	♣ 7	♣ AKQT54				
Contract: 3NT North						

Board: 24	North:	South:	W	N	E	S
Dealer: South	♠ KQ42	♠ 976				1♣
Vul: None	♥ AJ754	♥ Q2	Pass	1♥	Pass	1NT
North HCP: 16+1	♦ KJ6	♦ AT7	Pass	2♦ ¹	Pass	3NT
South HCP: 13+1	♣ Q	♣ AKT52	All Pass			
Contract: 3NT South						1. New Minor Forcing

Board: 25	North:	South:	W	N	E	S
Dealer: South	♠ QJ76	♠ 4				1♣
Vul: N-S	♥ AQT872	♥ K9	Pass	1♥	Pass	2♣
North HCP: 13+2	♦ A95	♦ KJT6	Pass	3♥	Pass	4♥
South HCP: 12+2	♣ -	♣ KQ8632	All Pass			
Contract: 4♥ South						

Board: 26	North:	South:	W	N	E	S
Dealer: South	♠ AKJ3	♠ 65				1♣
Vul: None	♥ AQ8765	♥ -	Pass	1♥	Pass	2♣
North HCP: 17+2	♦ K	♦ QT953	Pass	3♥	Pass	3NT
South HCP: 12+3	♣ 54	♣ AKQJT3	Pass	4♣	Pass	5♣
Contract: 5♣ South			All Pass			

Board: 27	North:	South:	W	N	E	S
Dealer: North	♠ KJ2	♠ Q	1♣	Pass	1♦	
Vul: E-W	♥ AJ2	♥ K864	Pass	1NT	Pass	2♥
North HCP: 13	♦ T94	♦ AJ653	Pass	3NT	All Pass	
South HCP: 16+1	♣ KJ64	♣ AQT				
Contract: 3NT North						

South hands**Reverse_By_Responder****Board: 23** ♠ 93 You bid first.

Dealer: South ♥ K7 The opponents are silent.

Vul: N-S ♦ J92

HCP: 13+2 ♣ AKQT54

Board: 24 ♠ 976 You bid first.

Dealer: South ♥ Q2 The opponents are silent.

Vul: None ♦ AT7

HCP: 13+1 ♣ AKT52

Board: 25 ♠ 4 You bid first.

Dealer: South ♥ K9 The opponents are silent.

Vul: N-S ♦ KJT6

HCP: 12+2 ♣ KQ8632

Board: 26 ♠ 65 You bid first.

Dealer: South ♥ - The opponents are silent.

Vul: None ♦ QT953

HCP: 12+3 ♣ AKQJT3

Board: 27 ♠ Q Partner bids first.

Dealer: North ♥ K864 The opponents are silent.

Vul: E-W ♦ AJ653

HCP: 16+1 ♣ AQT

Both hands (Answers Page)

Board: 23	North:	South:	W	N	E	S
Dealer: South	♠ KQT8	♠ 93				1♣
Vul: N-S	♥ AQ985	♥ K7	Pass	1♥	Pass	2♣
North HCP: 15+1	♦ A65	♦ J92	Pass	3NT	All Pass	
South HCP: 13+2	♣ 7	♣ AKQT54				
Contract: 3NT North						

Board: 24	North:	South:	W	N	E	S
Dealer: South	♠ KQ42	♠ 976				1♣
Vul: None	♥ AJ754	♥ Q2	Pass	1♥	Pass	1NT
North HCP: 16+1	♦ KJ6	♦ AT7	Pass	2♦ ¹	Pass	3NT
South HCP: 13+1	♣ Q	♣ AKT52	All Pass			
Contract: 3NT South						1. New Minor Forcing

Board: 25	North:	South:	W	N	E	S
Dealer: South	♠ QJ76	♠ 4				1♣
Vul: N-S	♥ AQT872	♥ K9	Pass	1♥	Pass	2♣
North HCP: 13+2	♦ A95	♦ KJT6	Pass	3♥	Pass	4♥
South HCP: 12+2	♣ -	♣ KQ8632	All Pass			
Contract: 4♥ South						

Board: 26	North:	South:	W	N	E	S
Dealer: South	♠ AKJ3	♠ 65				1♣
Vul: None	♥ AQ8765	♥ -	Pass	1♥	Pass	2♣
North HCP: 17+2	♦ K	♦ QT953	Pass	3♥	Pass	3NT
South HCP: 12+3	♣ 54	♣ AKQJT3	Pass	4♣	Pass	5♣
Contract: 5♣ South			All Pass			

Board: 27	North:	South:	W	N	E	S
Dealer: North	♠ KJ2	♠ Q	1♣	Pass	1♦	
Vul: E-W	♥ AJ2	♥ K864	Pass	1NT	Pass	2♥
North HCP: 13	♦ T94	♦ AJ653	Pass	3NT	All Pass	
South HCP: 16+1	♣ KJ64	♣ AQT				
Contract: 3NT North						

North hands

Reverse_By_Responder

Board: 28 ♠ 32 You bid first.

Dealer: North ♥ T76 The opponents are silent.

Vul: N-S ♦ AK8

HCP: 13+1 ♣ KQJ86

Board: 29 ♠ AK76 Partner bids first.

Dealer: South ♥ Q8432 The opponents are silent.

Vul: None ♦ AK9

HCP: 16+1 ♣ 2

Board: 30 ♠ J6 You bid first.

Dealer: North ♥ T The opponents are silent.

Vul: None ♦ A76

HCP: 12+3 ♣ AQJ8642

Board: 31 ♠ Q87 You bid first.

Dealer: North ♥ K43 The opponents are silent.

Vul: Both ♦ QT

HCP: 12+1 ♣ KQ874

Board: 32 ♠ J You bid first.

Dealer: North ♥ QJ4 The opponents are silent.

Vul: Both ♦ JT3

HCP: 12+2 ♣ AQJ974

Both hands (Answers Page)

Board: 28

Dealer: North

North:

♠ 32

South:

♠ KQJ8

W N E S

1♣ Pass 1♥

Vul: N-S

♥ T76

♥ AK843

Pass 1NT Pass 2♦¹

North HCP: 13+1

♦ AK8

♦ T75

Pass 3♥² Pass 3NT

South HCP: 17+1

♣ KQJ86

♣ A

Pass 4♥ All Pass

Contract: 4♥ North

1. New Minor Forcing

2. 3 !H

Board: 29

Dealer: South

North:

♠ AK76

South:

♠ T8

W N E S

1♣

Vul: None

♥ Q8432

♥ A

Pass 1♥ Pass 2♣

North HCP: 16+1

♦ AK9

♦ J73

Pass 3NT All Pass

South HCP: 12+3

♣ 2

♣ AQJT983

Contract: 3NT North

Board: 30

Dealer: North

North:

♠ J6

South:

♠ KQ72

W N E S

1♣ Pass 1♥

Vul: None

♥ T

♥ AK862

Pass 2♣ Pass 3NT

North HCP: 12+3

♦ A76

♦ KQ9

All Pass

South HCP: 17+1

♣ AQJ8642

♣ T

Contract: 3NT South

Board: 31

Dealer: North

North:

♠ Q87

South:

♠ J53

W N E S

1♣ Pass 1♦

Vul: Both

♥ K43

♥ AT52

Pass 1NT Pass 2♥

North HCP: 12+1

♦ QT

♦ AK975

Pass 3NT All Pass

South HCP: 13+1

♣ KQ874

♣ J

Contract: 3NT North

Board: 32

Dealer: North

North:

♠ J

South:

♠ A532

W N E S

1♣ Pass 1♥

Vul: Both

♥ QJ4

♥ AKT86

Pass 2♣ Pass 3NT

North HCP: 12+2

♦ JT3

♦ AQ92

All Pass

South HCP: 17+1

♣ AQJ974

♣ -

Contract: 3NT South

South hands**Reverse_By_Responder**

Board: 28	♠ KQJ8	Partner bids first.
Dealer: North	♥ AK843	The opponents are silent.
Vul: N-S	♦ T75	
HCP: 17+1	♣ A	

Board: 29	♠ T8	You bid first.
Dealer: South	♥ A	The opponents are silent.
Vul: None	♦ J73	
HCP: 12+3	♣ AQJT983	

Board: 30	♠ KQ72	Partner bids first.
Dealer: North	♥ AK862	The opponents are silent.
Vul: None	♦ KQ9	
HCP: 17+1	♣ T	

Board: 31	♠ J53	Partner bids first.
Dealer: North	♥ AT52	The opponents are silent.
Vul: Both	♦ AK975	
HCP: 13+1	♣ J	

Board: 32	♠ A532	Partner bids first.
Dealer: North	♥ AKT86	The opponents are silent.
Vul: Both	♦ AQ92	
HCP: 17+1	♣ -	

Both hands (Answers Page)

Board: 28

Dealer: North

North:

♠ 32

South:

♠ KQJ8

W N E S

1♣ Pass 1♥

Vul: N-S

♥ T76

♥ AK843

Pass 1NT Pass 2♦¹

North HCP: 13+1

♦ AK8

♦ T75

Pass 3♥² Pass 3NT

South HCP: 17+1

♣ KQJ86

♣ A

Pass 4♥ All Pass

Contract: 4♥ North

1. New Minor Forcing

2. 3 !H

Board: 29

Dealer: South

North:

♠ AK76

South:

♠ T8

W N E S

1♣

Vul: None

♥ Q8432

♥ A

Pass 1♥ Pass 2♣

North HCP: 16+1

♦ AK9

♦ J73

Pass 3NT All Pass

South HCP: 12+3

♣ 2

♣ AQJT983

Contract: 3NT North

Board: 30

Dealer: North

North:

♠ J6

South:

♠ KQ72

W N E S

1♣

Vul: None

♥ T

♥ AK862

Pass 2♣ Pass 3NT

North HCP: 12+3

♦ A76

♦ KQ9

All Pass

South HCP: 17+1

♣ AQJ8642

♣ T

Contract: 3NT South

Board: 31

Dealer: North

North:

♠ Q87

South:

♠ J53

W N E S

1♦

Vul: Both

♥ K43

♥ AT52

Pass 1NT Pass 2♥

North HCP: 12+1

♦ QT

♦ AK975

Pass 3NT All Pass

South HCP: 13+1

♣ KQ874

♣ J

Contract: 3NT North

Board: 32

Dealer: North

North:

♠ J

South:

♠ A532

W N E S

1♣

Vul: Both

♥ QJ4

♥ AKT86

Pass 2♣ Pass 3NT

North HCP: 12+2

♦ JT3

♦ AQ92

All Pass

South HCP: 17+1

♣ AQJ974

♣ -

Contract: 3NT South

North hands

Reverse_By_Responder

Board: 33	♠ AJ94	Partner bids first.
Dealer: South	♥ AKQ43	The opponents are silent.
Vul: E-W	♦ J98	
HCP: 15+1	♣ 9	

Board: 34	♠ A632	Partner bids first.
Dealer: South	♥ AKJ43	The opponents are silent.
Vul: Both	♦ JT3	
HCP: 13+1	♣ 8	

Board: 35	♠ A32	You bid first.
Dealer: North	♥ 874	The opponents are silent.
Vul: E-W	♦ K7	
HCP: 13+1	♣ AQ872	

Board: 36	♠ AT82	Partner bids first.
Dealer: South	♥ AQT64	The opponents are silent.
Vul: N-S	♦ A76	
HCP: 14+1	♣ 4	

Both hands (Answers Page)

Board: 33

Dealer: South

North:

♠ AJ94

South:

♠ K87

W N E S

1 ♣

Vul: E-W

♥ AKQ43

♥ 97

Pass 1 ♥ Pass 2 ♣

North HCP: 15+1

♦ J98

♦ AQ

Pass 3NT All Pass

South HCP: 14+2

♣ 9

♣ KQT752

Contract: 3NT North

Board: 34

Dealer: South

North:

♠ A632

South:

♠ K95

W N E S

1 ♣

Vul: Both

♥ AKJ43

♥ Q7

Pass 1 ♥ Pass 1NT

North HCP: 13+1

♦ JT3

♦ A97

 Pass 2 ♦¹ Pass 3NT

South HCP: 14+1

♣ 8

♣ KQT74

All Pass

Contract: 3NT South

1. New Minor Forcing

Board: 35

Dealer: North

North:

♠ A32

South:

♠ K

W N E S

1 ♣

Vul: E-W

♥ 874

♥ AK52

Pass 1NT Pass 2 ♥

North HCP: 13+1

♦ K7

♦ Q8654

Pass 3NT All Pass

South HCP: 15+1

♣ AQ872

♣ K54

Contract: 3NT North

Board: 36

Dealer: South

North:

♠ AT82

South:

♠ Q97

W N E S

1 ♣

Vul: N-S

♥ AQT64

♥ K2

Pass 1 ♥ Pass 1NT

North HCP: 14+1

♦ A76

♦ KT8

 Pass 2 ♦¹ Pass 3NT

South HCP: 13+1

♣ 4

♣ KQT98

All Pass

Contract: 3NT South

1. New Minor Forcing

South hands**Reverse_By_Responder**

Board: 33 ♠ K87 You bid first.

Dealer: South ♥ 97 The opponents are silent.

Vul: E-W ♦ AQ

HCP: 14+2 ♣ KQT752

Board: 34 ♠ K95 You bid first.

Dealer: South ♥ Q7 The opponents are silent.

Vul: Both ♦ A97

HCP: 14+1 ♣ KQT74

Board: 35 ♠ K Partner bids first.

Dealer: North ♥ AK52 The opponents are silent.

Vul: E-W ♦ Q8654

HCP: 15+1 ♣ K54

Board: 36 ♠ Q97 You bid first.

Dealer: South ♥ K2 The opponents are silent.

Vul: N-S ♦ KT8

HCP: 13+1 ♣ KQT98

Both hands (Answers Page)

Board: 33

Dealer: South

North:

♠ AJ94

South:

♠ K87

W N E S

1 ♣

Vul: E-W

♥ AKQ43

♥ 97

Pass 1 ♥ Pass 2 ♣

North HCP: 15+1

♦ J98

♦ AQ

Pass 3NT All Pass

South HCP: 14+2

♣ 9

♣ KQT752

Contract: 3NT North

Board: 34

Dealer: South

North:

♠ A632

South:

♠ K95

W N E S

1 ♣

Vul: Both

♥ AKJ43

♥ Q7

Pass 1 ♥ Pass 1NT

North HCP: 13+1

♦ JT3

♦ A97

 Pass 2 ♦¹ Pass 3NT

South HCP: 14+1

♣ 8

♣ KQT74

All Pass

Contract: 3NT South

1. New Minor Forcing

Board: 35

Dealer: North

North:

♠ A32

South:

♠ K

W N E S

1 ♣

Vul: E-W

♥ 874

♥ AK52

Pass 1NT Pass 2 ♥

North HCP: 13+1

♦ K7

♦ Q8654

Pass 3NT All Pass

South HCP: 15+1

♣ AQ872

♣ K54

Contract: 3NT North

Board: 36

Dealer: South

North:

♠ AT82

South:

♠ Q97

W N E S

1 ♣

Vul: N-S

♥ AQT64

♥ K2

Pass 1 ♥ Pass 1NT

North HCP: 14+1

♦ A76

♦ KT8

 Pass 2 ♦¹ Pass 3NT

South HCP: 13+1

♣ 4

♣ KQT98

All Pass

Contract: 3NT South

1. New Minor Forcing

North hands

Reverse_By_Responder

Board: 37	♠ K86	You bid first.
Dealer: North	♥ T6	The opponents are silent.
Vul: E-W	♦ J3	
HCP: 13+2	♣ AKQ632	

Board: 38	♠ QT3	You bid first.
Dealer: North	♥ K8	The opponents are silent.
Vul: None	♦ A82	
HCP: 13+1	♣ KJ986	

Board: 39	♠ AJ85	Partner bids first.
Dealer: South	♥ AQ875	The opponents are silent.
Vul: E-W	♦ A8	
HCP: 15+1	♣ 95	

Board: 40	♠ A632	Partner bids first.
Dealer: South	♥ AKJ32	The opponents are silent.
Vul: Both	♦ T4	
HCP: 16+1	♣ A6	

Both hands (Answers Page)

Board: 37

Dealer: North

North:

♠ K86

South:

♠ AJT3

W N E S

1♣ Pass 1♥

Vul: E-W

♥ T6

♥ AKQ54

Pass 2♣ Pass 4NT

North HCP: 13+2

♦ J3

♦ A7

 Pass 5♠¹ Pass 5NT²

South HCP: 19+1

♣ AKQ632

♣ JT

 Pass 6♦³ Pass 7♣

Contract: 7♣ South

All Pass

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

2. King ask by 5NT

3. K=1

Board: 38

Dealer: North

North:

♠ QT3

South:

♠ KJ95

W N E S

1♣ Pass 1♥

Vul: None

♥ K8

♥ AQJ652

Pass 1NT Pass 3♥

North HCP: 13+1

♦ A82

♦ Q6

Pass 4♥ All Pass

South HCP: 13+2

♣ KJ986

♣ 7

Contract: 4♥ North

Board: 39

Dealer: South

North:

♠ AJ85

South:

♠ K92

W N E S

1♣

Vul: E-W

♥ AQ875

♥ T62

Pass 1♥ Pass 1NT

North HCP: 15+1

♦ A8

♦ Q54

 Pass 2♦¹ Pass 2♥²

South HCP: 12

♣ 95

♣ AKT8

Pass 2NT Pass 3NT

Contract: 5♥ North

Pass 4♦ Pass 4♠

Pass 5♥ All Pass

1. New Minor Forcing

2. 3 !H

Board: 40

Dealer: South

North:

♠ A632

South:

♠ KQ7

W N E S

1♣

Vul: Both

♥ AKJ32

♥ Q8

Pass 1♥ Pass 1NT

North HCP: 16+1

♦ T4

♦ A92

 Pass 2♦¹ Pass 3NT

South HCP: 13+1

♣ A6

♣ QT942

All Pass

Contract: 3NT South

1. New Minor Forcing

South hands**Reverse_By_Responder**

Board: 37	♠ AJT3	Partner bids first.
Dealer: North	♥ AKQ54	The opponents are silent.
Vul: E-W	♦ A7	
HCP: 19+1	♣ JT	

Board: 38	♠ KJ95	Partner bids first.
Dealer: North	♥ AQJ652	The opponents are silent.
Vul: None	♦ Q6	
HCP: 13+2	♣ 7	

Board: 39	♠ K92	You bid first.
Dealer: South	♥ T62	The opponents are silent.
Vul: E-W	♦ Q54	
HCP: 12	♣ AKT8	

Board: 40	♠ KQ7	You bid first.
Dealer: South	♥ Q8	The opponents are silent.
Vul: Both	♦ A92	
HCP: 13+1	♣ QT942	

Both hands (Answers Page)

Board: 37

Dealer: North

North:

♠ K86

South:

♠ AJT3

W N E S

1♣ Pass 1♥

Vul: E-W

♥ T6

♥ AKQ54

Pass 2♣ Pass 4NT

North HCP: 13+2

♦ J3

♦ A7

 Pass 5♠¹ Pass 5NT²

South HCP: 19+1

♣ AKQ632

♣ JT

 Pass 6♦³ Pass 7♣

Contract: 7♣ South

All Pass

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

2. King ask by 5NT

3. K=1

Board: 38

Dealer: North

North:

♠ QT3

South:

♠ KJ95

W N E S

1♣ Pass 1♥

Vul: None

♥ K8

♥ AQJ652

Pass 1NT Pass 3♥

North HCP: 13+1

♦ A82

♦ Q6

Pass 4♥ All Pass

South HCP: 13+2

♣ KJ986

♣ 7

Contract: 4♥ North

Board: 39

Dealer: South

North:

♠ AJ85

South:

♠ K92

W N E S

1♣

Vul: E-W

♥ AQ875

♥ T62

Pass 1♥ Pass 1NT

North HCP: 15+1

♦ A8

♦ Q54

 Pass 2♦¹ Pass 2♥²

South HCP: 12

♣ 95

♣ AKT8

Pass 2NT Pass 3NT

Contract: 5♥ North

Pass 4♦ Pass 4♠

Pass 5♥ All Pass

1. New Minor Forcing

2. 3 !H

Board: 40

Dealer: South

North:

♠ A632

South:

♠ KQ7

W N E S

1♣

Vul: Both

♥ AKJ32

♥ Q8

Pass 1♥ Pass 1NT

North HCP: 16+1

♦ T4

♦ A92

 Pass 2♦¹ Pass 3NT

South HCP: 13+1

♣ A6

♣ QT942

All Pass

Contract: 3NT South

1. New Minor Forcing

North hands

Reverse_By_Responder

Board: 41	♠ A954	Partner bids first.
Dealer: South	♥ AQ632	The opponents are silent.
Vul: Both	♦ K8	
HCP: 13+1	♣ 72	

Board: 42	♠ A9	You bid first.
Dealer: North	♥ K62	The opponents are silent.
Vul: None	♦ QT5	
HCP: 13+1	♣ A6432	

Board: 43	♠ KQ32	Partner bids first.
Dealer: South	♥ QJ832	The opponents are silent.
Vul: N-S	♦ AK8	
HCP: 15+1	♣ 2	

Board: 44	♠ A	You bid first.
Dealer: North	♥ J3	The opponents are silent.
Vul: E-W	♦ QT76	
HCP: 14+2	♣ AQJ765	

Both hands (Answers Page)

Board: 41	North:	South:	W	N	E	S
Dealer: South	♠ A954	♠ J2				1♣
Vul: Both	♥ AQ632	♥ J98	Pass	1♥	Pass	1NT
North HCP: 13+1	♦ K8	♦ AJT	Pass	2♦ ¹	Pass	3♥ ²
South HCP: 14+1	♣ 72	♣ AQJ83	Pass	3♠	Pass	4♣
Contract: 4♥ North			Pass	4♥	All Pass	

1. New Minor Forcing

2. 3 !H

Board: 42	North:	South:	W	N	E	S
Dealer: North	♠ A9	♠ KJT5		1♣	Pass	1♥
Vul: None	♥ K62	♥ AQ9753	Pass	1NT	Pass	3♥
North HCP: 13+1	♦ QT5	♦ J4	Pass	4♥	All Pass	
South HCP: 13+2	♣ A6432	♣ Q				
Contract: 4♥ North						

Board: 43	North:	South:	W	N	E	S
Dealer: South	♠ KQ32	♠ A				1♣
Vul: N-S	♥ QJ832	♥ KT	Pass	1♥	Pass	2♣
North HCP: 15+1	♦ AK8	♦ J976	Pass	3NT	All Pass	
South HCP: 13+2	♣ 2	♣ AJ8765				
Contract: 3NT North						

Board: 44	North:	South:	W	N	E	S
Dealer: North	♠ A	♠ KT75		1♣	Pass	1♥
Vul: E-W	♥ J3	♥ AT952	Pass	2♣	Pass	3NT
North HCP: 14+2	♦ QT76	♦ AK2	All Pass			
South HCP: 14+1	♣ AQJ765	♣ 8				
Contract: 3NT South						

South hands

Reverse_By_Responder

Board: 41 ♠ J2 You bid first.

Dealer: South ♥ J98 The opponents are silent.

Vul: Both ♦ AJT

HCP: 14+1 ♣ AQJ83

Board: 42 ♠ KJT5 Partner bids first.

Dealer: North ♥ AQ9753 The opponents are silent.

Vul: None ♦ J4

HCP: 13+2 ♣ Q

Board: 43 ♠ A You bid first.

Dealer: South ♥ KT The opponents are silent.

Vul: N-S ♦ J976

HCP: 13+2 ♣ AJ8765

Board: 44 ♠ KT75 Partner bids first.

Dealer: North ♥ AT952 The opponents are silent.

Vul: E-W ♦ AK2

HCP: 14+1 ♣ 8

Both hands (Answers Page)

Board: 41	North:	South:	W	N	E	S
Dealer: South	♠ A954	♠ J2				1♣
Vul: Both	♥ AQ632	♥ J98	Pass	1♥	Pass	1NT
North HCP: 13+1	♦ K8	♦ AJT	Pass	2♦ ¹	Pass	3♥ ²
South HCP: 14+1	♣ 72	♣ AQJ83	Pass	3♠	Pass	4♣
Contract: 4♥ North			Pass	4♥	All Pass	

1. New Minor Forcing

2. 3 !H

Board: 42	North:	South:	W	N	E	S
Dealer: North	♠ A9	♠ KJT5		1♣	Pass	1♥
Vul: None	♥ K62	♥ AQ9753	Pass	1NT	Pass	3♥
North HCP: 13+1	♦ QT5	♦ J4	Pass	4♥	All Pass	
South HCP: 13+2	♣ A6432	♣ Q				
Contract: 4♥ North						

Board: 43	North:	South:	W	N	E	S
Dealer: South	♠ KQ32	♠ A				1♣
Vul: N-S	♥ QJ832	♥ KT	Pass	1♥	Pass	2♣
North HCP: 15+1	♦ AK8	♦ J976	Pass	3NT	All Pass	
South HCP: 13+2	♣ 2	♣ AJ8765				
Contract: 3NT North						

Board: 44	North:	South:	W	N	E	S
Dealer: North	♠ A	♠ KT75		1♣	Pass	1♥
Vul: E-W	♥ J3	♥ AT952	Pass	2♣	Pass	3NT
North HCP: 14+2	♦ QT76	♦ AK2	All Pass			
South HCP: 14+1	♣ AQJ765	♣ 8				
Contract: 3NT South						

North hands

Reverse_By_Responder

Board: 45	♠ AK95	Partner bids first.
Dealer: South	♥ AJT43	The opponents are silent.
Vul: Both	♦ J2	
HCP: 13+1	♣ 73	

Board: 46	♠ K876	Partner bids first.
Dealer: South	♥ AQ932	The opponents are silent.
Vul: None	♦ A6	
HCP: 16+1	♣ K7	

Board: 47	♠ AKQ4	Partner bids first.
Dealer: South	♥ KT753	The opponents are silent.
Vul: E-W	♦ AQ4	
HCP: 18+1	♣ 6	

Board: 48	♠ 982	You bid first.
Dealer: North	♥ K8	The opponents are silent.
Vul: Both	♦ T65	
HCP: 12+1	♣ AKQ73	

Both hands (Answers Page)

Board: 45

	North:	South:	W	N	E	S
Dealer: South	♠ AK95	♠ QJ8				1♣
Vul: Both	♥ AJT43	♥ Q65	Pass	1♥	Pass	1NT
North HCP: 13+1	♦ J2	♦ AT9	Pass	2♦ ¹	Pass	3♥ ²
South HCP: 14	♣ 73	♣ AJ85	Pass	3♠	Pass	4♣
Contract: 4♥ North			Pass	4♥	All Pass	

1. New Minor Forcing

2. 3 !H

Board: 46

	North:	South:	W	N	E	S
Dealer: South	♠ K876	♠ Q95				1♣
Vul: None	♥ AQ932	♥ 87	Pass	1♥	Pass	1NT
North HCP: 16+1	♦ A6	♦ K87	Pass	2♦ ¹	Pass	2NT
South HCP: 12+1	♣ K7	♣ AQJ84	Pass	3NT	All Pass	
Contract: 3NT North			1. New Minor Forcing			

Board: 47

	North:	South:	W	N	E	S
Dealer: South	♠ AKQ4	♠ 853				1♣
Vul: E-W	♥ KT753	♥ A96	Pass	1♥	Pass	1NT
North HCP: 18+1	♦ AQ4	♦ K86	Pass	2♦ ¹	Pass	2♥ ²
South HCP: 12	♣ 6	♣ AJ93	Pass	2NT	Pass	3NT
Contract: 5♥ North			Pass	4♦	Pass	4♠
			Pass	5♥	All Pass	

1. New Minor Forcing

2. 3 !H

Board: 48

	North:	South:	W	N	E	S
Dealer: North	♠ 982	♠ AJ75		1♣	Pass	1♥
Vul: Both	♥ K8	♥ QJ7654	Pass	1NT	Pass	3♥
North HCP: 12+1	♦ T65	♦ AQ9	Pass	4♥	All Pass	
South HCP: 14+2	♣ AKQ73	♣ -				
Contract: 4♥ North						

South hands**Reverse_By_Responder**

Board: 45 ♠ QJ8 You bid first.

Dealer: South ♥ Q65 The opponents are silent.

Vul: Both ♦ AT9

HCP: 14 ♣ AJ85

Board: 46 ♠ Q95 You bid first.

Dealer: South ♥ 87 The opponents are silent.

Vul: None ♦ K87

HCP: 12+1 ♣ AQJ84

Board: 47 ♠ 853 You bid first.

Dealer: South ♥ A96 The opponents are silent.

Vul: E-W ♦ K86

HCP: 12 ♣ AJ93

Board: 48 ♠ AJ75 Partner bids first.

Dealer: North ♥ QJ7654 The opponents are silent.

Vul: Both ♦ AQ9

HCP: 14+2 ♣ -

Both hands (Answers Page)

Board: 45

	North:	South:	W	N	E	S
Dealer: South	♠ AK95	♠ QJ8				1♣
Vul: Both	♥ AJT43	♥ Q65	Pass	1♥	Pass	1NT
North HCP: 13+1	♦ J2	♦ AT9	Pass	2♦ ¹	Pass	3♥ ²
South HCP: 14	♣ 73	♣ AJ85	Pass	3♠	Pass	4♣
Contract: 4♥ North			Pass	4♥	All Pass	

1. New Minor Forcing

2. 3 !H

Board: 46

	North:	South:	W	N	E	S
Dealer: South	♠ K876	♠ Q95				1♣
Vul: None	♥ AQ932	♥ 87	Pass	1♥	Pass	1NT
North HCP: 16+1	♦ A6	♦ K87	Pass	2♦ ¹	Pass	2NT
South HCP: 12+1	♣ K7	♣ AQJ84	Pass	3NT	All Pass	
Contract: 3NT North			1. New Minor Forcing			

Board: 47

	North:	South:	W	N	E	S
Dealer: South	♠ AKQ4	♠ 853				1♣
Vul: E-W	♥ KT753	♥ A96	Pass	1♥	Pass	1NT
North HCP: 18+1	♦ AQ4	♦ K86	Pass	2♦ ¹	Pass	2♥ ²
South HCP: 12	♣ 6	♣ AJ93	Pass	2NT	Pass	3NT
Contract: 5♥ North			Pass	4♦	Pass	4♠
			Pass	5♥	All Pass	

1. New Minor Forcing

2. 3 !H

Board: 48

	North:	South:	W	N	E	S
Dealer: North	♠ 982	♠ AJ75		1♣	Pass	1♥
Vul: Both	♥ K8	♥ QJ7654	Pass	1NT	Pass	3♥
North HCP: 12+1	♦ T65	♦ AQ9	Pass	4♥	All Pass	
South HCP: 14+2	♣ AKQ73	♣ -				
Contract: 4♥ North						

North hands

Reverse_By_Responder

Board: 49	♠ QJ62	Partner bids first.
Dealer: South	♥ AQT54	The opponents are silent.
Vul: None	♦ A96	
HCP: 13+1	♣ 5	

Board: 50	♠ KT9	You bid first.
Dealer: North	♥ A93	The opponents are silent.
Vul: Both	♦ 76	
HCP: 14+1	♣ AK975	

Both hands (Answers Page)

Board: 49

Dealer: South

North:

♠ QJ62

South:

♠ T98

W N E S

1 ♣

Vul: None

♥ AQT54

♥ K2

Pass 1 ♥ Pass 2 ♣

North HCP: 13+1

♦ A96

♦ K2

Pass 3NT All Pass

South HCP: 13+2

♣ 5

♣ AQJ972

Contract: 3NT North

Board: 50

Dealer: North

North:

♠ KT9

South:

♠ AQ74

W N E S

1 ♣ Pass 1 ♥

Vul: Both

♥ A93

♥ KT764

 Pass 1NT Pass 2 ♦¹

North HCP: 14+1

♦ 76

♦ KQT

 Pass 3 ♥² Pass 3NT

South HCP: 16+1

♣ AK975

♣ Q

Pass 4 ♣ Pass 4 ♦

Contract: 5 ♥ South

 Pass 4NT Pass 5 ♥³

All Pass

1. New Minor Forcing

2. 3 !H

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

South hands

Reverse_By_Responder

Board: 49	♠ T98	You bid first.
Dealer: South	♥ K2	The opponents are silent.
Vul: None	♦ K2	
HCP: 13+2	♣ AQJ972	

Board: 50	♠ AQ74	Partner bids first.
Dealer: North	♥ KT764	The opponents are silent.
Vul: Both	♦ KQT	
HCP: 16+1	♣ Q	

Both hands (Answers Page)

Board: 49

Dealer: South

North:

♠ QJ62

South:

♠ T98

W N E S

1 ♣

Vul: None

♥ AQT54

♥ K2

Pass 1 ♥ Pass 2 ♣

North HCP: 13+1

♦ A96

♦ K2

Pass 3NT All Pass

South HCP: 13+2

♣ 5

♣ AQJ972

Contract: 3NT North

Board: 50

Dealer: North

North:

♠ KT9

South:

♠ AQ74

W N E S

1 ♣ Pass 1 ♥

Vul: Both

♥ A93

♥ KT764

Pass 1NT Pass 2 ♦¹

North HCP: 14+1

♦ 76

♦ KQT

Pass 3 ♥² Pass 3NT

South HCP: 16+1

♣ AK975

♣ Q

Pass 4 ♣ Pass 4 ♦

Contract: 5 ♥ South

Pass 4NT Pass 5 ♥³

All Pass

1. New Minor Forcing

2. 3 !H

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