

## North hands

## Two-Way\_New\_Minor\_Forcing\_aka\_xyNT

<b>Board: 1</b>	♠ KQ864	Partner bids first.
Dealer: South	♥ AK64	The opponents are silent.
Vul: N-S	♦ 32	
HCP: 17+1	♣ KQ	

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<b>Board: 2</b>	♠ A976	Partner bids first.
Dealer: South	♥ J76	The opponents are silent.
Vul: E-W	♦ J942	
HCP: 12	♣ AQ	

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<b>Board: 3</b>	♠ T4	You bid first.
Dealer: North	♥ K63	The opponents are silent.
Vul: N-S	♦ AQ62	
HCP: 13	♣ AT65	

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<b>Board: 4</b>	♠ KQJ9	Partner bids first.
Dealer: South	♥ T43	The opponents are silent.
Vul: None	♦ A9	
HCP: 11	♣ JT63	

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<b>Board: 5</b>	♠ 98	You bid first.
Dealer: North	♥ AQ97	The opponents are silent.
Vul: E-W	♦ KT2	
HCP: 12	♣ QJ96	

## Both hands (Answers Page)

### Board: 1

Dealer: South

Vul: N-S

North HCP: 17+1

South HCP: 12

Contract: 4 ♠ North

North:

♠ KQ864

♥ AK64

♦ 32

♣ KQ

South:

♠ 732

♥ T73

♦ AK4

♣ AJT9

W N E S

Pass 1 ♠ Pass 1 ♣

Pass 2 ♦<sup>1</sup> Pass 2 ♠<sup>2</sup>

Pass 4 ♠ All Pass

1. New Minor Forcing

2. 3 !S

### Board: 2

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 14+1

Contract: 3NT South

North:

♠ A976

♥ J76

♦ J942

♣ AQ

South:

♠ K2

♥ A84

♦ AK876

♣ 854

W N E S

Pass 1 ♠ Pass 1 ♦

Pass 3 ♦ Pass 1NT

Pass 3NT

All Pass

### Board: 3

Dealer: North

Vul: N-S

North HCP: 13

South HCP: 9

Contract: 1NT North

North:

♠ T4

♥ K63

♦ AQ62

♣ AT65

South:

♠ Q96

♥ A942

♦ K983

♣ 84

W N E S

Pass 1 ♦ Pass 1 ♥

Pass 1NT All Pass

### Board: 4

Dealer: South

Vul: None

North HCP: 11

South HCP: 12

Contract: 2NT North

North:

♠ KQJ9

♥ T43

♦ A9

♣ JT63

South:

♠ AT3

♥ J975

♦ 872

♣ AK4

W N E S

Pass 1 ♠ Pass 1 ♣

Pass 2NT All Pass

### Board: 5

Dealer: North

Vul: E-W

North HCP: 12

South HCP: 11+1

Contract: 3NT North

North:

♠ 98

♥ AQ97

♦ KT2

♣ QJ96

South:

♠ AQJT6

♥ T83

♦ 75

♣ AT4

W N E S

Pass 1 ♣ Pass 1 ♠

Pass 2NT All Pass

Pass 2 ♥

Pass 3NT

1. New Minor Forcing

**South hands****Two-Way\_New\_Minor\_Forcing\_aka\_xyNT**

<b>Board: 1</b>	♠ 732	You bid first.
Dealer: South	♥ T73	The opponents are silent.
Vul: N-S	♦ AK4	
HCP: 12	♣ AJT9	

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<b>Board: 2</b>	♠ K2	You bid first.
Dealer: South	♥ A84	The opponents are silent.
Vul: E-W	♦ AK876	
HCP: 14+1	♣ 854	

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<b>Board: 3</b>	♠ Q96	Partner bids first.
Dealer: North	♥ A942	The opponents are silent.
Vul: N-S	♦ K983	
HCP: 9	♣ 84	

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<b>Board: 4</b>	♠ AT3	You bid first.
Dealer: South	♥ J975	The opponents are silent.
Vul: None	♦ 872	
HCP: 12	♣ AK4	

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<b>Board: 5</b>	♠ AQJT6	Partner bids first.
Dealer: North	♥ T83	The opponents are silent.
Vul: E-W	♦ 75	
HCP: 11+1	♣ AT4	

## Both hands (Answers Page)

### Board: 1

Dealer: South

Vul: N-S

North HCP: 17+1

South HCP: 12

Contract: 4 ♠ North

North:

♠ KQ864

♥ AK64

♦ 32

♣ KQ

South:

♠ 732

♥ T73

♦ AK4

♣ AJT9

W N E S

Pass 1 ♠ Pass 1 ♣

Pass 2 ♦<sup>1</sup> Pass 2 ♠<sup>2</sup>

Pass 4 ♠ All Pass

1. New Minor Forcing

2. 3 !S

### Board: 2

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 14+1

Contract: 3NT South

North:

♠ A976

♥ J76

♦ J942

♣ AQ

South:

♠ K2

♥ A84

♦ AK876

♣ 854

W N E S

Pass 1 ♠ Pass 1 ♦

Pass 3 ♦ Pass 1NT

Pass 3NT

All Pass

### Board: 3

Dealer: North

Vul: N-S

North HCP: 13

South HCP: 9

Contract: 1NT North

North:

♠ T4

♥ K63

♦ AQ62

♣ AT65

South:

♠ Q96

♥ A942

♦ K983

♣ 84

W N E S

Pass 1 ♦ Pass 1 ♥

Pass 1NT All Pass

### Board: 4

Dealer: South

Vul: None

North HCP: 11

South HCP: 12

Contract: 2NT North

North:

♠ KQJ9

♥ T43

♦ A9

♣ JT63

South:

♠ AT3

♥ J975

♦ 872

♣ AK4

W N E S

Pass 1 ♠ Pass 1 ♣

Pass 2NT All Pass

### Board: 5

Dealer: North

Vul: E-W

North HCP: 12

South HCP: 11+1

Contract: 3NT North

North:

♠ 98

♥ AQ97

♦ KT2

♣ QJ96

South:

♠ AQJT6

♥ T83

♦ 75

♣ AT4

W N E S

Pass 1 ♣ Pass 1 ♠

Pass 2NT All Pass

Pass 2 ♥

Pass 3NT

1. New Minor Forcing

**North hands****Two-Way\_New\_Minor\_Forcing\_aka\_xyNT****Board: 6**

♠ Q92

Partner bids first.

Dealer: South

♥ J54

The opponents are silent.

Vul: Both

♦ KQ852

HCP: 12+1

♣ KJ

**Board: 7**

♠ AQ7

You bid first.

Dealer: North

♥ Q2

The opponents are silent.

Vul: Both

♦ A974

HCP: 14

♣ QT73

**Board: 8**

♠ 932

You bid first.

Dealer: North

♥ AQ72

The opponents are silent.

Vul: E-W

♦ K854

HCP: 13

♣ A6

**Board: 9**

♠ K95

You bid first.

Dealer: North

♥ QJT85

The opponents are silent.

Vul: N-S

♦ K2

HCP: 13+1

♣ A76

## Both hands (Answers Page)

### Board: 6

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 14+1

Contract: 3NT South

North:

♠ Q92

♥ J54

♦ KQ852

♣ KJ

South:

♠ 763

♥ AKQ

♦ J9

♣ AT875

W N E S

Pass 1♦ Pass 1♣

Pass 2♦ Pass 1NT

Pass 3NT

All Pass

### Board: 7

Dealer: North

Vul: Both

North HCP: 14

South HCP: 10

Contract: 1NT North

North:

♠ AQ7

♥ Q2

♦ A974

♣ QT73

South:

♠ 854

♥ AT54

♦ Q652

♣ A5

W N E S

Pass 1♦ Pass 1♥

Pass 1NT All Pass

### Board: 8

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 14+1

Contract: 6♠ North

North:

♠ 932

♥ AQ72

♦ K854

♣ A6

South:

♠ AKJ85

♥ 94

♦ A96

♣ Q75

W N E S

Pass 1♦ Pass 1♠

Pass 1NT Pass 2♣<sup>1</sup>

Pass 3♠<sup>2</sup> Pass 3NT

Pass 4NT Pass 5♣<sup>3</sup>

Pass 6♠ All Pass

1. New Minor Forcing

2. 3 !S

3. A=0/5 or 3/5

### Board: 9

Dealer: North

Vul: N-S

North HCP: 13+1

South HCP: 11

Contract: 3NT South

North:

♠ K95

♥ QJT85

♦ K2

♣ A76

South:

♠ QT63

♥ A9

♦ T543

♣ KQ4

W N E S

Pass 1♥ Pass 1♠

Pass 1NT Pass 2NT

Pass 3♠ Pass 3NT

All Pass

**South hands****Two-Way\_New\_Minor\_Forcing\_aka\_xyNT**

<b>Board: 6</b>	♠ 763	You bid first.
Dealer: South	♥ AKQ	The opponents are silent.
Vul: Both	♦ J9	
HCP: 14+1	♣ AT875	

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<b>Board: 7</b>	♠ 854	Partner bids first.
Dealer: North	♥ AT54	The opponents are silent.
Vul: Both	♦ Q652	
HCP: 10	♣ A5	

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<b>Board: 8</b>	♠ AKJ85	Partner bids first.
Dealer: North	♥ 94	The opponents are silent.
Vul: E-W	♦ A96	
HCP: 14+1	♣ Q75	

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<b>Board: 9</b>	♠ QT63	Partner bids first.
Dealer: North	♥ A9	The opponents are silent.
Vul: N-S	♦ T543	
HCP: 11	♣ KQ4	

## Both hands (Answers Page)

### Board: 6

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 14+1

Contract: 3NT South

North:

♠ Q92

♥ J54

♦ KQ852

♣ KJ

South:

♠ 763

♥ AKQ

♦ J9

♣ AT875

W N E S

Pass 1♦ Pass 1♣

Pass 2♦ Pass 3NT

All Pass

### Board: 7

Dealer: North

Vul: Both

North HCP: 14

South HCP: 10

Contract: 1NT North

North:

♠ AQ7

♥ Q2

♦ A974

♣ QT73

South:

♠ 854

♥ AT54

♦ Q652

♣ A5

W N E S

Pass 1♦ Pass 1♥

Pass 1NT All Pass

### Board: 8

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 14+1

Contract: 6♠ North

North:

♠ 932

♥ AQ72

♦ K854

♣ A6

South:

♠ AKJ85

♥ 94

♦ A96

♣ Q75

W N E S

Pass 1♦ Pass 1♠

Pass 1NT Pass 2♣<sup>1</sup>

Pass 3♠<sup>2</sup> Pass 3NT

Pass 4NT Pass 5♣<sup>3</sup>

Pass 6♠ All Pass

1. New Minor Forcing

2. 3!S

3. A=0/5 or 3/5

### Board: 9

Dealer: North

Vul: N-S

North HCP: 13+1

South HCP: 11

Contract: 3NT South

North:

♠ K95

♥ QJT85

♦ K2

♣ A76

South:

♠ QT63

♥ A9

♦ T543

♣ KQ4

W N E S

Pass 1♥ Pass 1♠

Pass 1NT Pass 2NT

Pass 3♠ Pass 3NT

All Pass



**North hands****Two-Way\_New\_Minor\_Forcing\_aka\_xyNT****Board: 10**

♠ A653

Partner bids first.

Dealer: South

♥ A43

The opponents are silent.

Vul: N-S

♦ KJ9

HCP: 18

♣ AQ6

**Board: 11**

♠ K3

You bid first.

Dealer: North

♥ Q83

The opponents are silent.

Vul: Both

♦ AQ732

HCP: 14+1

♣ QJ5

**Board: 12**

♠ KJ98

Partner bids first.

Dealer: South

♥ AK95

The opponents are silent.

Vul: E-W

♦ AKJ3

HCP: 19

♣ 2

**Board: 13**

♠ AKJ63

Partner bids first.

Dealer: South

♥ KJ86

The opponents are silent.

Vul: N-S

♦ K

HCP: 18+1

♣ QJT

## Both hands (Answers Page)

### Board: 10

	North:	South:	W	N	E	S
Dealer: South	♠ A653	♠ QJ9				1 ♦
Vul: N-S	♥ A43	♥ KT8	Pass	1 ♠	Pass	1NT
North HCP: 18	♦ KJ9	♦ A7642	Pass	3NT	All Pass	
South HCP: 13+1	♣ AQ6	♣ K4				
Contract: 3NT North						

### Board: 11

	North:	South:	W	N	E	S
Dealer: North	♠ K3	♠ JT95		1 ♦	Pass	1 ♥
Vul: Both	♥ Q83	♥ 9742	Pass	1NT	All Pass	
North HCP: 14+1	♦ AQ732	♦ JT				
South HCP: 6	♣ QJ5	♣ A94				
Contract: 1NT North						

### Board: 12

	North:	South:	W	N	E	S
Dealer: South	♠ KJ98	♠ A32				1 ♣
Vul: E-W	♥ AK95	♥ J87	Pass	1 ♥	Pass	1NT
North HCP: 19	♦ AKJ3	♦ T92	Pass	4NT	All Pass	
South HCP: 12	♣ 2	♣ AQJ8				
Contract: 4NT North						

### Board: 13

	North:	South:	W	N	E	S
Dealer: South	♠ AKJ63	♠ Q54				1 ♦
Vul: N-S	♥ KJ86	♥ Q973	Pass	1 ♠	Pass	1NT
North HCP: 18+1	♦ K	♦ AQT8	Pass	2 ♣ <sup>1</sup>	Pass	3 ♠ <sup>2</sup>
South HCP: 14	♣ QJT	♣ A7	Pass	3NT	Pass	4 ♣
Contract: 6 ♠ North			Pass	4 ♦	Pass	4 ♠
			Pass	4NT	Pass	5 ♠ <sup>3</sup>
			Pass	6 ♠	All Pass	

1. New Minor Forcing

2. 3 !S

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

**South hands****Two-Way\_New\_Minor\_Forcing\_aka\_xyNT****Board: 10**

♠ QJ9

You bid first.

Dealer: South

♥ KT8

The opponents are silent.

Vul: N-S

♦ A7642

HCP: 13+1

♣ K4

**Board: 11**

♠ JT95

Partner bids first.

Dealer: North

♥ 9742

The opponents are silent.

Vul: Both

♦ JT

HCP: 6

♣ A94

**Board: 12**

♠ A32

You bid first.

Dealer: South

♥ J87

The opponents are silent.

Vul: E-W

♦ T92

HCP: 12

♣ AQJ8

**Board: 13**

♠ Q54

You bid first.

Dealer: South

♥ Q973

The opponents are silent.

Vul: N-S

♦ AQT8

HCP: 14

♣ A7

## Both hands (Answers Page)

### Board: 10

	North:	South:	W	N	E	S
Dealer: South	♠ A653	♠ QJ9				1 ♦
Vul: N-S	♥ A43	♥ KT8	Pass	1 ♠	Pass	1NT
North HCP: 18	♦ KJ9	♦ A7642	Pass	3NT	All Pass	
South HCP: 13+1	♣ AQ6	♣ K4				
Contract: 3NT North						

### Board: 11

	North:	South:	W	N	E	S
Dealer: North	♠ K3	♠ JT95		1 ♦	Pass	1 ♥
Vul: Both	♥ Q83	♥ 9742	Pass	1NT	All Pass	
North HCP: 14+1	♦ AQ732	♦ JT				
South HCP: 6	♣ QJ5	♣ A94				
Contract: 1NT North						

### Board: 12

	North:	South:	W	N	E	S
Dealer: South	♠ KJ98	♠ A32				1 ♣
Vul: E-W	♥ AK95	♥ J87	Pass	1 ♥	Pass	1NT
North HCP: 19	♦ AKJ3	♦ T92	Pass	4NT	All Pass	
South HCP: 12	♣ 2	♣ AQJ8				
Contract: 4NT North						

### Board: 13

	North:	South:	W	N	E	S
Dealer: South	♠ AKJ63	♠ Q54				1 ♦
Vul: N-S	♥ KJ86	♥ Q973	Pass	1 ♠	Pass	1NT
North HCP: 18+1	♦ K	♦ AQT8	Pass	2 ♣ <sup>1</sup>	Pass	3 ♠ <sup>2</sup>
South HCP: 14	♣ QJT	♣ A7	Pass	3NT	Pass	4 ♣
Contract: 6 ♠ North			Pass	4 ♦	Pass	4 ♠
			Pass	4NT	Pass	5 ♠ <sup>3</sup>
			Pass	6 ♠	All Pass	

1. New Minor Forcing

2. 3 !S

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

## North hands

## Two-Way\_New\_Minor\_Forcing\_aka\_xyNT

<b>Board: 14</b>	♠ J963	Partner bids first.
Dealer: South	♥ K964	The opponents are silent.
Vul: None	♦ KQT	
HCP: 12	♣ K6	

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<b>Board: 15</b>	♠ AQT542	Partner bids first.
Dealer: South	♥ T7	The opponents are silent.
Vul: E-W	♦ A5	
HCP: 11+2	♣ J74	

---

<b>Board: 16</b>	♠ K98	Partner bids first.
Dealer: South	♥ AQ84	The opponents are silent.
Vul: N-S	♦ 7432	
HCP: 9	♣ 64	

---

<b>Board: 17</b>	♠ AJ2	You bid first.
Dealer: North	♥ K76	The opponents are silent.
Vul: N-S	♦ Q532	
HCP: 13	♣ K97	

---

<b>Board: 18</b>	♠ K975	Partner bids first.
Dealer: South	♥ KJ732	The opponents are silent.
Vul: E-W	♦ A53	
HCP: 11+1	♣ 5	

## Both hands (Answers Page)

### Board: 14

Dealer: South

Vul: None

North HCP: 12

South HCP: 12

Contract: 2NT North

North:

♠ J963

♥ K964

♦ KQT

♣ K6

South:

♠ KQT

♥ A7

♦ 9873

♣ QJ43

W N E S

Pass 1♥ Pass 1♦

Pass 2NT All Pass

Pass 2NT All Pass

Pass 2NT All Pass

Pass 2NT All Pass

### Board: 15

Dealer: South

Vul: E-W

North HCP: 11+2

South HCP: 12+1

Contract: 4♠ North

North:

♠ AQT542

♥ T7

♦ A5

♣ J74

South:

♠ 63

♥ A32

♦ JT732

♣ AK5

W N E S

Pass 1♠ Pass 1NT

Pass 2♣<sup>1</sup> Pass 3NT

Pass 4♠ All Pass

Pass 4♠ All Pass

Pass 4♠ All Pass

1. New Minor Forcing

### Board: 16

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 14+1

Contract: 1NT South

North:

♠ K98

♥ AQ84

♦ 7432

♣ 64

South:

♠ Q32

♥ JT

♦ KQ8

♣ AQ853

W N E S

Pass 1♥ Pass 1NT

Pass 1♥ Pass 1NT

Pass 1♥ Pass 1NT

Pass 1♥ Pass 1NT

Pass 1♥ Pass 1NT

### Board: 17

Dealer: North

Vul: N-S

North HCP: 13

South HCP: 14

Contract: 3NT North

North:

♠ AJ2

♥ K76

♦ Q532

♣ K97

South:

♠ Q85

♥ AQT4

♦ JT86

♣ AJ

W N E S

Pass 1♦ Pass 1♥

Pass 1NT Pass 3♦

Pass 3NT All Pass

Pass 3NT All Pass

Pass 3NT All Pass

### Board: 18

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 12

Contract: 3NT South

North:

♠ K975

♥ KJ732

♦ A53

♣ 5

South:

♠ JT3

♥ A6

♦ K874

♣ A863

W N E S

Pass 1♥ Pass 1NT

Pass 2♣<sup>1</sup> Pass 3NT

Pass 2♣<sup>1</sup> Pass 3NT

Pass 2♣<sup>1</sup> Pass 3NT

1. New Minor Forcing

**South hands****Two-Way\_New\_Minor\_Forcing\_aka\_xyNT**

<b>Board: 14</b>	♠ KQT	You bid first.
Dealer: South	♥ A7	The opponents are silent.
Vul: None	♦ 9873	
HCP: 12	♣ QJ43	

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<b>Board: 15</b>	♠ 63	You bid first.
Dealer: South	♥ A32	The opponents are silent.
Vul: E-W	♦ JT732	
HCP: 12+1	♣ AK5	

---

<b>Board: 16</b>	♠ Q32	You bid first.
Dealer: South	♥ JT	The opponents are silent.
Vul: N-S	♦ KQ8	
HCP: 14+1	♣ AQ853	

---

<b>Board: 17</b>	♠ Q85	Partner bids first.
Dealer: North	♥ AQT4	The opponents are silent.
Vul: N-S	♦ JT86	
HCP: 14	♣ AJ	

---

<b>Board: 18</b>	♠ JT3	You bid first.
Dealer: South	♥ A6	The opponents are silent.
Vul: E-W	♦ K874	
HCP: 12	♣ A863	

## Both hands (Answers Page)

### Board: 14

Dealer: South

Vul: None

North HCP: 12

South HCP: 12

Contract: 2NT North

North:

♠ J963

♥ K964

♦ KQT

♣ K6

South:

♠ KQT

♥ A7

♦ 9873

♣ QJ43

W N E S

Pass 1♥ Pass 1♦

Pass 2NT All Pass

Pass 2NT All Pass

Pass 2NT All Pass

Pass 2NT All Pass

### Board: 15

Dealer: South

Vul: E-W

North HCP: 11+2

South HCP: 12+1

Contract: 4♠ North

North:

♠ AQT542

♥ T7

♦ A5

♣ J74

South:

♠ 63

♥ A32

♦ JT732

♣ AK5

W N E S

Pass 1♠ Pass 1NT

Pass 2♣<sup>1</sup> Pass 3NT

Pass 4♠ All Pass

Pass 4♠ All Pass

Pass 4♠ All Pass

1. New Minor Forcing

### Board: 16

Dealer: South

Vul: N-S

North HCP: 9

South HCP: 14+1

Contract: 1NT South

North:

♠ K98

♥ AQ84

♦ 7432

♣ 64

South:

♠ Q32

♥ JT

♦ KQ8

♣ AQ853

W N E S

Pass 1♥ Pass 1NT

Pass 1♥ Pass 1NT

Pass 1♥ Pass 1NT

Pass 1♥ Pass 1NT

Pass 1♥ Pass 1NT

### Board: 17

Dealer: North

Vul: N-S

North HCP: 13

South HCP: 14

Contract: 3NT North

North:

♠ AJ2

♥ K76

♦ Q532

♣ K97

South:

♠ Q85

♥ AQT4

♦ JT86

♣ AJ

W N E S

Pass 1♦ Pass 1♥

Pass 1NT Pass 3♦

Pass 3NT All Pass

Pass 3NT All Pass

Pass 3NT All Pass

### Board: 18

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 12

Contract: 3NT South

North:

♠ K975

♥ KJ732

♦ A53

♣ 5

South:

♠ JT3

♥ A6

♦ K874

♣ A863

W N E S

Pass 1♥ Pass 1NT

Pass 2♣<sup>1</sup> Pass 3NT

Pass 2♣<sup>1</sup> Pass 3NT

Pass 2♣<sup>1</sup> Pass 3NT

Pass 2♣<sup>1</sup> Pass 3NT

1. New Minor Forcing



**North hands****Two-Way\_New\_Minor\_Forcing\_aka\_xyNT****Board: 19**

♠ 76

You bid first.

Dealer: North

♥ JT8

The opponents are silent.

Vul: Both

♦ AKT95

HCP: 12+1

♣ KJ4

**Board: 20**

♠ KQ6

You bid first.

Dealer: North

♥ AK75

The opponents are silent.

Vul: E-W

♦ 9832

HCP: 12

♣ 93

**Board: 21**

♠ K83

You bid first.

Dealer: North

♥ K43

The opponents are silent.

Vul: N-S

♦ KT93

HCP: 13

♣ A73

**Board: 22**

♠ QJ984

Partner bids first.

Dealer: South

♥ QJ8

The opponents are silent.

Vul: Both

♦ Q8

HCP: 13+1

♣ KQ6

## Both hands (Answers Page)

### Board: 19

Dealer: North

Vul: Both

North HCP: 12+1

South HCP: 19+2

Contract: 6NT South

North:

♠ 76

♥ JT8

♦ AKT95

♣ KJ4

South:

♠ AQT942

♥ AK54

♦ -

♣ AQ5

W	N	E	S
	1 ♦	Pass	1 ♠
Pass	1NT	Pass	2 ♣ <sup>1</sup>
Pass	3NT	Pass	6NT
All Pass			

1. New Minor Forcing

### Board: 20

Dealer: North

Vul: E-W

North HCP: 12

South HCP: 14+1

Contract: 4 ♠ South

North:

♠ KQ6

♥ AK75

♦ 9832

♣ 93

South:

♠ AJ852

♥ 8

♦ Q64

♣ AKT8

W	N	E	S
	1 ♦	Pass	1 ♠
Pass	1NT	Pass	2 ♣ <sup>1</sup>
Pass	2 ♠ <sup>2</sup>	Pass	4 ♠
All Pass			

1. New Minor Forcing

2. 3 !S

### Board: 21

Dealer: North

Vul: N-S

North HCP: 13

South HCP: 14

Contract: 3NT South

North:

♠ K83

♥ K43

♦ KT93

♣ A73

South:

♠ A965

♥ AT9

♦ QJ8

♣ QJ9

W	N	E	S
	1 ♦	Pass	1 ♠
Pass	1NT	Pass	3NT
All Pass			

### Board: 22

Dealer: South

Vul: Both

North HCP: 13+1

South HCP: 12+1

Contract: 3NT South

North:

♠ QJ984

♥ QJ8

♦ Q8

♣ KQ6

South:

♠ A72

♥ T5

♦ KT532

♣ AJ8

W	N	E	S
			1 ♦
Pass	1 ♠	Pass	1NT
Pass	2 ♣ <sup>1</sup>	Pass	2 ♠ <sup>2</sup>
Pass	3 ♠	Pass	3NT
All Pass			

1. New Minor Forcing

2. 3 !S

**South hands****Two-Way\_New\_Minor\_Forcing\_aka\_xyNT**

<b>Board: 19</b>	♠ AQT942	Partner bids first.
Dealer: North	♥ AK54	The opponents are silent.
Vul: Both	♦ -	
HCP: 19+2	♣ AQ5	

---

<b>Board: 20</b>	♠ AJ852	Partner bids first.
Dealer: North	♥ 8	The opponents are silent.
Vul: E-W	♦ Q64	
HCP: 14+1	♣ AKT8	

---

<b>Board: 21</b>	♠ A965	Partner bids first.
Dealer: North	♥ AT9	The opponents are silent.
Vul: N-S	♦ QJ8	
HCP: 14	♣ QJ9	

---

<b>Board: 22</b>	♠ A72	You bid first.
Dealer: South	♥ T5	The opponents are silent.
Vul: Both	♦ KT532	
HCP: 12+1	♣ AJ8	

## Both hands (Answers Page)

### Board: 19

Dealer: North

Vul: Both

North HCP: 12+1

South HCP: 19+2

Contract: 6NT South

North:

♠ 76

♥ JT8

♦ AKT95

♣ KJ4

South:

♠ AQT942

♥ AK54

♦ -

♣ AQ5

W	N	E	S
	1 ♦	Pass	1 ♠
Pass	1NT	Pass	2 ♣ <sup>1</sup>
Pass	3NT	Pass	6NT
All Pass			

1. New Minor Forcing

### Board: 20

Dealer: North

Vul: E-W

North HCP: 12

South HCP: 14+1

Contract: 4 ♠ South

North:

♠ KQ6

♥ AK75

♦ 9832

♣ 93

South:

♠ AJ852

♥ 8

♦ Q64

♣ AKT8

W	N	E	S
	1 ♦	Pass	1 ♠
Pass	1NT	Pass	2 ♣ <sup>1</sup>
Pass	2 ♠ <sup>2</sup>	Pass	4 ♠
All Pass			

1. New Minor Forcing

2. 3 !S

### Board: 21

Dealer: North

Vul: N-S

North HCP: 13

South HCP: 14

Contract: 3NT South

North:

♠ K83

♥ K43

♦ KT93

♣ A73

South:

♠ A965

♥ AT9

♦ QJ8

♣ QJ9

W	N	E	S
	1 ♦	Pass	1 ♠
Pass	1NT	Pass	3NT
All Pass			

### Board: 22

Dealer: South

Vul: Both

North HCP: 13+1

South HCP: 12+1

Contract: 3NT South

North:

♠ QJ984

♥ QJ8

♦ Q8

♣ KQ6

South:

♠ A72

♥ T5

♦ KT532

♣ AJ8

W	N	E	S
			1 ♦
Pass	1 ♠	Pass	1NT
Pass	2 ♣ <sup>1</sup>	Pass	2 ♠ <sup>2</sup>
Pass	3 ♠	Pass	3NT
All Pass			

1. New Minor Forcing

2. 3 !S

## North hands

## Two-Way\_New\_Minor\_Forcing\_aka\_xyNT

### Board: 23

♠ Q53

You bid first.

Dealer: North

♥ AKJT

The opponents are silent.

Vul: None

♦ JT9

HCP: 13

♣ Q32

---

### Board: 24

♠ JT4

Partner bids first.

Dealer: South

♥ K873

The opponents are silent.

Vul: E-W

♦ A8

HCP: 12

♣ KJ73

---

### Board: 25

♠ Q82

You bid first.

Dealer: North

♥ KQ8

The opponents are silent.

Vul: Both

♦ A985

HCP: 14

♣ K53

---

### Board: 26

♠ K53

You bid first.

Dealer: North

♥ K93

The opponents are silent.

Vul: None

♦ K7

HCP: 12+1

♣ QJ964

## Both hands (Answers Page)

### Board: 23

	North:	South:	W	N	E	S
Dealer: North	♠ Q53	♠ AKJ7		1 ♣	Pass	1 ♠
Vul: None	♥ AKJT	♥ Q32	Pass	1NT	Pass	4NT
North HCP: 13	♦ JT9	♦ AQ6	Pass	6NT	All Pass	
South HCP: 19	♣ Q32	♣ K76				
Contract: 6NT North						

### Board: 24

	North:	South:	W	N	E	S
Dealer: South	♠ JT4	♠ Q82				1 ♦
Vul: E-W	♥ K873	♥ Q4	Pass	1 ♥	Pass	1NT
North HCP: 12	♦ A8	♦ KQJ63	Pass	2NT	Pass	3NT
South HCP: 14+1	♣ KJ73	♣ AT5	All Pass			
Contract: 3NT South						

### Board: 25

	North:	South:	W	N	E	S
Dealer: North	♠ Q82	♠ A765		1 ♦	Pass	1 ♠
Vul: Both	♥ KQ8	♥ 75	Pass	1NT	Pass	3 ♦
North HCP: 14	♦ A985	♦ QT72	Pass	3NT	All Pass	
South HCP: 12	♣ K53	♣ AQ4				
Contract: 3NT North						

### Board: 26

	North:	South:	W	N	E	S
Dealer: North	♠ K53	♠ AQJ42		1 ♣	Pass	1 ♠
Vul: None	♥ K93	♥ J742	Pass	1NT	Pass	2 ♦ <sup>1</sup>
North HCP: 12+1	♦ K7	♦ AQT	Pass	2 ♠ <sup>2</sup>	Pass	2NT
South HCP: 18+1	♣ QJ964	♣ A	Pass	3 ♠	Pass	3NT
Contract: 6 ♠ South			Pass	4 ♠	Pass	4NT
			Pass	5 ♦ <sup>3</sup>	Pass	6 ♠
			All Pass			

1. New Minor Forcing

2. 3 !S

3. A=1/5 or 4/5

**South hands****Two-Way\_New\_Minor\_Forcing\_aka\_xyNT**

<b>Board: 23</b>	♠ AKJ7	Partner bids first.
Dealer: North	♥ Q32	The opponents are silent.
Vul: None	♦ AQ6	
HCP: 19	♣ K76	

---

<b>Board: 24</b>	♠ Q82	You bid first.
Dealer: South	♥ Q4	The opponents are silent.
Vul: E-W	♦ KQJ63	
HCP: 14+1	♣ AT5	

---

<b>Board: 25</b>	♠ A765	Partner bids first.
Dealer: North	♥ 75	The opponents are silent.
Vul: Both	♦ QT72	
HCP: 12	♣ AQ4	

---

<b>Board: 26</b>	♠ AQJ42	Partner bids first.
Dealer: North	♥ J742	The opponents are silent.
Vul: None	♦ AQT	
HCP: 18+1	♣ A	

## Both hands (Answers Page)

### Board: 23

	North:	South:	W	N	E	S
Dealer: North	♠ Q53	♠ AKJ7		1 ♣	Pass	1 ♠
Vul: None	♥ AKJT	♥ Q32	Pass	1NT	Pass	4NT
North HCP: 13	♦ JT9	♦ AQ6	Pass	6NT	All Pass	
South HCP: 19	♣ Q32	♣ K76				
Contract: 6NT North						

### Board: 24

	North:	South:	W	N	E	S
Dealer: South	♠ JT4	♠ Q82				1 ♦
Vul: E-W	♥ K873	♥ Q4	Pass	1 ♥	Pass	1NT
North HCP: 12	♦ A8	♦ KQJ63	Pass	2NT	Pass	3NT
South HCP: 14+1	♣ KJ73	♣ AT5	All Pass			
Contract: 3NT South						

### Board: 25

	North:	South:	W	N	E	S
Dealer: North	♠ Q82	♠ A765		1 ♦	Pass	1 ♠
Vul: Both	♥ KQ8	♥ 75	Pass	1NT	Pass	3 ♦
North HCP: 14	♦ A985	♦ QT72	Pass	3NT	All Pass	
South HCP: 12	♣ K53	♣ AQ4				
Contract: 3NT North						

### Board: 26

	North:	South:	W	N	E	S
Dealer: North	♠ K53	♠ AQJ42		1 ♣	Pass	1 ♠
Vul: None	♥ K93	♥ J742	Pass	1NT	Pass	2 ♦ <sup>1</sup>
North HCP: 12+1	♦ K7	♦ AQT	Pass	2 ♠ <sup>2</sup>	Pass	2NT
South HCP: 18+1	♣ QJ964	♣ A	Pass	3 ♠	Pass	3NT
Contract: 6 ♠ South			Pass	4 ♠	Pass	4NT
			Pass	5 ♦ <sup>3</sup>	Pass	6 ♠
			All Pass			

1. New Minor Forcing

2. 3 !S

3. A=1/5 or 4/5



## North hands

## Two-Way\_New\_Minor\_Forcing\_aka\_xyNT

<b>Board: 27</b>	♠ AT2	You bid first.
Dealer: North	♥ AK972	The opponents are silent.
Vul: N-S	♦ K54	
HCP: 14+1	♣ 65	

---

<b>Board: 28</b>	♠ AQJ7	Partner bids first.
Dealer: South	♥ KT	The opponents are silent.
Vul: Both	♦ A642	
HCP: 14	♣ 973	

---

<b>Board: 29</b>	♠ 76	You bid first.
Dealer: North	♥ 752	The opponents are silent.
Vul: None	♦ AQ4	
HCP: 12+1	♣ AQT75	

---

<b>Board: 30</b>	♠ A32	Partner bids first.
Dealer: South	♥ AJT7	The opponents are silent.
Vul: E-W	♦ KQT87	
HCP: 18+1	♣ A	

---

<b>Board: 31</b>	♠ AJ2	You bid first.
Dealer: North	♥ J94	The opponents are silent.
Vul: N-S	♦ A8764	
HCP: 13+1	♣ K6	

## Both hands (Answers Page)

### Board: 27

	North:	South:	W	N	E	S
Dealer: North	♠ AT2	♠ Q975		1 ♥	Pass	1 ♠
Vul: N-S	♥ AK972	♥ 3	Pass	1NT	All Pass	
North HCP: 14+1	♦ K54	♦ QJ82				
South HCP: 7	♣ 65	♣ Q874				
Contract: 1NT North						

### Board: 28

	North:	South:	W	N	E	S
Dealer: South	♠ AQJ7	♠ 842				1 ♣
Vul: Both	♥ KT	♥ QJ94	Pass	1 ♠	Pass	1NT
North HCP: 14	♦ A642	♦ K8	Pass	3NT	All Pass	
South HCP: 12	♣ 973	♣ AQT6				
Contract: 3NT North						

### Board: 29

	North:	South:	W	N	E	S
Dealer: North	♠ 76	♠ KQ83		1 ♣	Pass	1 ♠
Vul: None	♥ 752	♥ K84	Pass	1NT	Pass	3NT
North HCP: 12+1	♦ AQ4	♦ KJ7	All Pass			
South HCP: 12	♣ AQT75	♣ 843				
Contract: 3NT South						

### Board: 30

	North:	South:	W	N	E	S
Dealer: South	♠ A32	♠ Q75				1 ♣
Vul: E-W	♥ AJT7	♥ K9	Pass	1 ♦	Pass	1NT
North HCP: 18+1	♦ KQT87	♦ A54	Pass	3NT	All Pass	
South HCP: 12+1	♣ A	♣ QJ643				
Contract: 3NT North						

### Board: 31

	North:	South:	W	N	E	S
Dealer: North	♠ AJ2	♠ Q643		1 ♦	Pass	1 ♥
Vul: N-S	♥ J94	♥ AK65	Pass	1NT	Pass	2NT
North HCP: 13+1	♦ A8764	♦ K	Pass	3 ♥	Pass	3NT
South HCP: 12	♣ K6	♣ T753	All Pass			
Contract: 3NT South						

**South hands****Two-Way\_New\_Minor\_Forcing\_aka\_xyNT**

<b>Board: 27</b>	♠ Q975	Partner bids first.
Dealer: North	♥ 3	The opponents are silent.
Vul: N-S	♦ QJ82	
HCP: 7	♣ Q874	

---

<b>Board: 28</b>	♠ 842	You bid first.
Dealer: South	♥ QJ94	The opponents are silent.
Vul: Both	♦ K8	
HCP: 12	♣ AQT6	

---

<b>Board: 29</b>	♠ KQ83	Partner bids first.
Dealer: North	♥ K84	The opponents are silent.
Vul: None	♦ KJ7	
HCP: 12	♣ 843	

---

<b>Board: 30</b>	♠ Q75	You bid first.
Dealer: South	♥ K9	The opponents are silent.
Vul: E-W	♦ A54	
HCP: 12+1	♣ QJ643	

---

<b>Board: 31</b>	♠ Q643	Partner bids first.
Dealer: North	♥ AK65	The opponents are silent.
Vul: N-S	♦ K	
HCP: 12	♣ T753	

## Both hands (Answers Page)

### Board: 27

	North:	South:	W	N	E	S
Dealer: North	♠ AT2	♠ Q975		1 ♥	Pass	1 ♠
Vul: N-S	♥ AK972	♥ 3	Pass	1NT	All Pass	
North HCP: 14+1	♦ K54	♦ QJ82				
South HCP: 7	♣ 65	♣ Q874				
Contract: 1NT North						

### Board: 28

	North:	South:	W	N	E	S
Dealer: South	♠ AQJ7	♠ 842				1 ♣
Vul: Both	♥ KT	♥ QJ94	Pass	1 ♠	Pass	1NT
North HCP: 14	♦ A642	♦ K8	Pass	3NT	All Pass	
South HCP: 12	♣ 973	♣ AQT6				
Contract: 3NT North						

### Board: 29

	North:	South:	W	N	E	S
Dealer: North	♠ 76	♠ KQ83		1 ♣	Pass	1 ♠
Vul: None	♥ 752	♥ K84	Pass	1NT	Pass	3NT
North HCP: 12+1	♦ AQ4	♦ KJ7	All Pass			
South HCP: 12	♣ AQT75	♣ 843				
Contract: 3NT South						

### Board: 30

	North:	South:	W	N	E	S
Dealer: South	♠ A32	♠ Q75				1 ♣
Vul: E-W	♥ AJT7	♥ K9	Pass	1 ♦	Pass	1NT
North HCP: 18+1	♦ KQT87	♦ A54	Pass	3NT	All Pass	
South HCP: 12+1	♣ A	♣ QJ643				
Contract: 3NT North						

### Board: 31

	North:	South:	W	N	E	S
Dealer: North	♠ AJ2	♠ Q643		1 ♦	Pass	1 ♥
Vul: N-S	♥ J94	♥ AK65	Pass	1NT	Pass	2NT
North HCP: 13+1	♦ A8764	♦ K	Pass	3 ♥	Pass	3NT
South HCP: 12	♣ K6	♣ T753	All Pass			
Contract: 3NT South						

**North hands****Two-Way\_New\_Minor\_Forcing\_aka\_xyNT****Board: 32**

♠ KJ

Partner bids first.

Dealer: South

♥ KJ7

The opponents are silent.

Vul: N-S

♦ KJT54

HCP: 12+1

♣ T75

**Board: 33**

♠ KQ4

You bid first.

Dealer: North

♥ A963

The opponents are silent.

Vul: E-W

♦ T2

HCP: 13

♣ A954

**Board: 34**

♠ KT964

Partner bids first.

Dealer: South

♥ Q8

The opponents are silent.

Vul: E-W

♦ QT98

HCP: 9+1

♣ Q4

**Board: 35**

♠ J5

You bid first.

Dealer: North

♥ AQ87

The opponents are silent.

Vul: N-S

♦ AT93

HCP: 14

♣ K73

**Board: 36**

♠ Q43

You bid first.

Dealer: North

♥ J842

The opponents are silent.

Vul: E-W

♦ A98

HCP: 14

♣ AK9

## Both hands (Answers Page)

### Board: 32

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 14

Contract: 3NT South

North:

♠ KJ

♥ KJ7

♦ KJT54

♣ T75

South:

♠ 972

♥ Q94

♦ A92

♣ AKJ3

W N E S

Pass 1♦ Pass 1♣

Pass 2♦ Pass 3NT

All Pass

### Board: 33

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 18

Contract: 3NT South

North:

♠ KQ4

♥ A963

♦ T2

♣ A954

South:

♠ AT53

♥ KQ2

♦ AQ84

♣ K2

W N E S

Pass 1♣ Pass 1♠

Pass 1NT Pass 3NT

All Pass

### Board: 34

Dealer: South

Vul: E-W

North HCP: 9+1

South HCP: 13

Contract: 1NT South

North:

♠ KT964

♥ Q8

♦ QT98

♣ Q4

South:

♠ J2

♥ AT4

♦ AJ72

♣ KT65

W N E S

Pass 1♠ Pass 1♦

Pass 1NT

All Pass

### Board: 35

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 12+1

Contract: 4♥ South

North:

♠ J5

♥ AQ87

♦ AT93

♣ K73

South:

♠ AK842

♥ KT53

♦ Q85

♣ T

W N E S

Pass 1♦ Pass 1♠

Pass 1NT Pass 2♣<sup>1</sup>

Pass 3♥ Pass 4♥

All Pass

1. New Minor Forcing

### Board: 36

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 11+1

Contract: 4♠ South

North:

♠ Q43

♥ J842

♦ A98

♣ AK9

South:

♠ 98762

♥ A7

♦ KQJ6

♣ JT

W N E S

Pass 1♣ Pass 1♠

Pass 1NT Pass 2♦<sup>1</sup>

Pass 3♠<sup>2</sup> Pass 4♠

All Pass

1. New Minor Forcing

2. 3!S

**South hands****Two-Way\_New\_Minor\_Forcing\_aka\_xyNT**

<b>Board: 32</b>	♠ 972	You bid first.
Dealer: South	♥ Q94	The opponents are silent.
Vul: N-S	♦ A92	
HCP: 14	♣ AKJ3	

---

<b>Board: 33</b>	♠ AT53	Partner bids first.
Dealer: North	♥ KQ2	The opponents are silent.
Vul: E-W	♦ AQ84	
HCP: 18	♣ K2	

---

<b>Board: 34</b>	♠ J2	You bid first.
Dealer: South	♥ AT4	The opponents are silent.
Vul: E-W	♦ AJ72	
HCP: 13	♣ KT65	

---

<b>Board: 35</b>	♠ AK842	Partner bids first.
Dealer: North	♥ KT53	The opponents are silent.
Vul: N-S	♦ Q85	
HCP: 12+1	♣ T	

---

<b>Board: 36</b>	♠ 98762	Partner bids first.
Dealer: North	♥ A7	The opponents are silent.
Vul: E-W	♦ KQJ6	
HCP: 11+1	♣ JT	

## Both hands (Answers Page)

### Board: 32

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 14

Contract: 3NT South

North:

♠ KJ

♥ KJ7

♦ KJT54

♣ T75

South:

♠ 972

♥ Q94

♦ A92

♣ AKJ3

W N E S

Pass 1♦ Pass 1♣

Pass 2♦ Pass 3NT

All Pass

### Board: 33

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 18

Contract: 3NT South

North:

♠ KQ4

♥ A963

♦ T2

♣ A954

South:

♠ AT53

♥ KQ2

♦ AQ84

♣ K2

W N E S

Pass 1♣ Pass 1♠

Pass 1NT Pass 3NT

All Pass

### Board: 34

Dealer: South

Vul: E-W

North HCP: 9+1

South HCP: 13

Contract: 1NT South

North:

♠ KT964

♥ Q8

♦ QT98

♣ Q4

South:

♠ J2

♥ AT4

♦ AJ72

♣ KT65

W N E S

Pass 1♠ Pass 1♦

Pass 1NT

All Pass

### Board: 35

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 12+1

Contract: 4♥ South

North:

♠ J5

♥ AQ87

♦ AT93

♣ K73

South:

♠ AK842

♥ KT53

♦ Q85

♣ T

W N E S

Pass 1♦ Pass 1♠

Pass 1NT Pass 2♣<sup>1</sup>

Pass 3♥ Pass 4♥

All Pass

1. New Minor Forcing

### Board: 36

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 11+1

Contract: 4♠ South

North:

♠ Q43

♥ J842

♦ A98

♣ AK9

South:

♠ 98762

♥ A7

♦ KQJ6

♣ JT

W N E S

Pass 1♣ Pass 1♠

Pass 1NT Pass 2♦<sup>1</sup>

Pass 3♠<sup>2</sup> Pass 4♠

All Pass

1. New Minor Forcing

2. 3!S



**North hands****Two-Way\_New\_Minor\_Forcing\_aka\_xyNT****Board: 37**

♠ K

Partner bids first.

Dealer: South

♥ A9743

The opponents are silent.

Vul: Both

♦ AJ5

HCP: 14+1

♣ Q874

**Board: 38**

♠ AQ63

Partner bids first.

Dealer: South

♥ KQ94

The opponents are silent.

Vul: N-S

♦ AJ7

HCP: 18

♣ Q3

**Board: 39**

♠ Q62

You bid first.

Dealer: North

♥ J9

The opponents are silent.

Vul: Both

♦ AJ2

HCP: 13+1

♣ KQ965

**Board: 40**

♠ QJT92

Partner bids first.

Dealer: South

♥ AQ6

The opponents are silent.

Vul: E-W

♦ KQ2

HCP: 19+1

♣ AJ

## Both hands (Answers Page)

### Board: 37

Dealer: South

Vul: Both

North HCP: 14+1

South HCP: 14

Contract: 4♥ South

North:

♠ K

♥ A9743

♦ AJ5

♣ Q874

South:

♠ A86

♥ KQJ

♦ 843

♣ AT65

W N E S

1♣

Pass 1♥ Pass 1NT

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

Pass 3NT Pass 4♥

All Pass

1. New Minor Forcing

2. 3!H

### Board: 38

Dealer: South

Vul: N-S

North HCP: 18

South HCP: 13

Contract: 3NT North

North:

♠ AQ63

♥ KQ94

♦ AJ7

♣ Q3

South:

♠ T84

♥ AJ5

♦ T42

♣ AKJ7

W N E S

1♣

Pass 1♥ Pass 1NT

Pass 3NT All Pass

### Board: 39

Dealer: North

Vul: Both

North HCP: 13+1

South HCP: 10+1

Contract: 1NT North

North:

♠ Q62

♥ J9

♦ AJ2

♣ KQ965

South:

♠ K753

♥ T8632

♦ K4

♣ AT

W N E S

1♣ Pass 1♥

Pass 1NT All Pass

### Board: 40

Dealer: South

Vul: E-W

North HCP: 19+1

South HCP: 14+1

Contract: 5♥ South

North:

♠ QJT92

♥ AQ6

♦ KQ2

♣ AJ

South:

♠ K8

♥ KJT9

♦ AT543

♣ K3

W N E S

1♦

Pass 1♠ Pass 1NT

Pass 2♣<sup>1</sup> Pass 3♥

Pass 4NT Pass 5♥<sup>2</sup>

All Pass

1. New Minor Forcing

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

**South hands****Two-Way\_New\_Minor\_Forcing\_aka\_xyNT**

<b>Board: 37</b>	♠ A86	You bid first.
Dealer: South	♥ KQJ	The opponents are silent.
Vul: Both	♦ 843	
HCP: 14	♣ AT65	

---

<b>Board: 38</b>	♠ T84	You bid first.
Dealer: South	♥ AJ5	The opponents are silent.
Vul: N-S	♦ T42	
HCP: 13	♣ AKJ7	

---

<b>Board: 39</b>	♠ K753	Partner bids first.
Dealer: North	♥ T8632	The opponents are silent.
Vul: Both	♦ K4	
HCP: 10+1	♣ AT	

---

<b>Board: 40</b>	♠ K8	You bid first.
Dealer: South	♥ KJT9	The opponents are silent.
Vul: E-W	♦ AT543	
HCP: 14+1	♣ K3	

## Both hands (Answers Page)

### Board: 37

Dealer: South

Vul: Both

North HCP: 14+1

South HCP: 14

Contract: 4♥ South

North:

♠ K

♥ A9743

♦ AJ5

♣ Q874

South:

♠ A86

♥ KQJ

♦ 843

♣ AT65

W N E S

Pass 1♥ Pass 1♣

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

Pass 3NT Pass 4♥

All Pass

All Pass

1. New Minor Forcing

2. 3 !H

### Board: 38

Dealer: South

Vul: N-S

North HCP: 18

South HCP: 13

Contract: 3NT North

North:

♠ AQ63

♥ KQ94

♦ AJ7

♣ Q3

South:

♠ T84

♥ AJ5

♦ T42

♣ AKJ7

W N E S

Pass 1♥ Pass 1NT

Pass 3NT All Pass

All Pass

All Pass

### Board: 39

Dealer: North

Vul: Both

North HCP: 13+1

South HCP: 10+1

Contract: 1NT North

North:

♠ Q62

♥ J9

♦ AJ2

♣ KQ965

South:

♠ K753

♥ T8632

♦ K4

♣ AT

W N E S

Pass 1♣ Pass 1♥

Pass 1NT All Pass

All Pass

All Pass

### Board: 40

Dealer: South

Vul: E-W

North HCP: 19+1

South HCP: 14+1

Contract: 5♥ South

North:

♠ QJT92

♥ AQ6

♦ KQ2

♣ AJ

South:

♠ K8

♥ KJT9

♦ AT543

♣ K3

W N E S

Pass 1♠ Pass 1NT

Pass 2♣<sup>1</sup> Pass 3♥

Pass 4NT Pass 5♥<sup>2</sup>

All Pass

All Pass

1. New Minor Forcing

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

## North hands

## Two-Way\_New\_Minor\_Forcing\_aka\_xyNT

**Board: 41**      ♠ AT6543      Partner bids first.  
 Dealer: South      ♥ Q7      The opponents are silent.  
 Vul: Both      ♦ 3  
 HCP: 11+2      ♣ KQ95

---

**Board: 42**      ♠ K952      Partner bids first.  
 Dealer: South      ♥ 9      The opponents are silent.  
 Vul: N-S      ♦ A953  
 HCP: 11      ♣ A854

---

**Board: 43**      ♠ KJ8      You bid first.  
 Dealer: North      ♥ K6      The opponents are silent.  
 Vul: N-S      ♦ T9873  
 HCP: 12+1      ♣ KQ7

---

**Board: 44**      ♠ K9763      Partner bids first.  
 Dealer: South      ♥ J5      The opponents are silent.  
 Vul: E-W      ♦ K92  
 HCP: 8+1      ♣ JT7

---

**Board: 45**      ♠ 85      You bid first.  
 Dealer: North      ♥ AKQT7      The opponents are silent.  
 Vul: N-S      ♦ A65  
 HCP: 14+1      ♣ J86

## Both hands (Answers Page)

### Board: 41

Dealer: South

Vul: Both

North HCP: 11+2

South HCP: 13

Contract: 4 ♠ South

North:

♠ AT6543

♥ Q7

♦ 3

♣ KQ95

South:

♠ J9

♥ AK83

♦ KJ87

♣ J83

W N E S

Pass 1 ♠ Pass 1 ♦

Pass 1 ♠ Pass 1NT

Pass 2 ♣<sup>1</sup> Pass 3 ♥

Pass 3 ♠ Pass 4 ♠

All Pass

1. New Minor Forcing

### Board: 42

Dealer: South

Vul: N-S

North HCP: 11

South HCP: 14+1

Contract: 3NT North

North:

♠ K952

♥ 9

♦ A953

♣ A854

South:

♠ AQ4

♥ A8742

♦ JT7

♣ K9

W N E S

Pass 1 ♥ 1NT

Pass 1 ♠ Pass 1NT

Pass 2NT Pass 3 ♠

Pass 3NT All Pass

### Board: 43

Dealer: North

Vul: N-S

North HCP: 12+1

South HCP: 14

Contract: 3NT South

North:

♠ KJ8

♥ K6

♦ T9873

♣ KQ7

South:

♠ AT5

♥ T982

♦ AQ5

♣ A65

W N E S

Pass 1 ♦ Pass 1 ♥

Pass 1NT Pass 3NT

All Pass

### Board: 44

Dealer: South

Vul: E-W

North HCP: 8+1

South HCP: 14

Contract: 1NT South

North:

♠ K9763

♥ J5

♦ K92

♣ JT7

South:

♠ AJ2

♥ A987

♦ Q543

♣ K9

W N E S

Pass 1 ♦ 1NT

Pass 1 ♠ Pass 1NT

All Pass

### Board: 45

Dealer: North

Vul: N-S

North HCP: 14+1

South HCP: 14+1

Contract: 3NT North

North:

♠ 85

♥ AKQT7

♦ A65

♣ J86

South:

♠ KQJ94

♥ J

♦ J983

♣ AQ3

W N E S

Pass 1 ♥ Pass 1 ♠

Pass 1NT Pass 2 ♦<sup>1</sup>

Pass 3NT All Pass

1. New Minor Forcing

## South hands

## Two-Way\_New\_Minor\_Forcing\_aka\_xyNT

<b>Board: 41</b>	♠ J9	You bid first.
Dealer: South	♥ AK83	The opponents are silent.
Vul: Both	♦ KJ87	
HCP: 13	♣ J83	

---

<b>Board: 42</b>	♠ AQ4	You bid first.
Dealer: South	♥ A8742	The opponents are silent.
Vul: N-S	♦ JT7	
HCP: 14+1	♣ K9	

---

<b>Board: 43</b>	♠ AT5	Partner bids first.
Dealer: North	♥ T982	The opponents are silent.
Vul: N-S	♦ AQ5	
HCP: 14	♣ A65	

---

<b>Board: 44</b>	♠ AJ2	You bid first.
Dealer: South	♥ A987	The opponents are silent.
Vul: E-W	♦ Q543	
HCP: 14	♣ K9	

---

<b>Board: 45</b>	♠ KQJ94	Partner bids first.
Dealer: North	♥ J	The opponents are silent.
Vul: N-S	♦ J983	
HCP: 14+1	♣ AQ3	

## Both hands (Answers Page)

### Board: 41

Dealer: South

Vul: Both

North HCP: 11+2

South HCP: 13

Contract: 4 ♠ South

North:

♠ AT6543

♥ Q7

♦ 3

♣ KQ95

South:

♠ J9

♥ AK83

♦ KJ87

♣ J83

W N E S

Pass 1 ♠ Pass 1 ♦

Pass 1 ♠ Pass 1NT

Pass 2 ♣<sup>1</sup> Pass 3 ♥

Pass 3 ♠ Pass 4 ♠

All Pass

1. New Minor Forcing

### Board: 42

Dealer: South

Vul: N-S

North HCP: 11

South HCP: 14+1

Contract: 3NT North

North:

♠ K952

♥ 9

♦ A953

♣ A854

South:

♠ AQ4

♥ A8742

♦ JT7

♣ K9

W N E S

Pass 1 ♥ 1NT

Pass 1 ♠ Pass 1NT

Pass 2NT Pass 3 ♠

Pass 3NT All Pass

### Board: 43

Dealer: North

Vul: N-S

North HCP: 12+1

South HCP: 14

Contract: 3NT South

North:

♠ KJ8

♥ K6

♦ T9873

♣ KQ7

South:

♠ AT5

♥ T982

♦ AQ5

♣ A65

W N E S

Pass 1 ♦ Pass 1 ♥

Pass 1NT Pass 3NT

All Pass

### Board: 44

Dealer: South

Vul: E-W

North HCP: 8+1

South HCP: 14

Contract: 1NT South

North:

♠ K9763

♥ J5

♦ K92

♣ JT7

South:

♠ AJ2

♥ A987

♦ Q543

♣ K9

W N E S

Pass 1 ♦ 1NT

Pass 1 ♠ Pass 1NT

All Pass

### Board: 45

Dealer: North

Vul: N-S

North HCP: 14+1

South HCP: 14+1

Contract: 3NT North

North:

♠ 85

♥ AKQT7

♦ A65

♣ J86

South:

♠ KQJ94

♥ J

♦ J983

♣ AQ3

W N E S

Pass 1 ♥ Pass 1 ♠

Pass 1NT Pass 2 ♦<sup>1</sup>

Pass 3NT All Pass

1. New Minor Forcing



## North hands

## Two-Way\_New\_Minor\_Forcing\_aka\_xyNT

### Board: 46

♠ KQ63

Partner bids first.

Dealer: South

♥ AKQ

The opponents are silent.

Vul: E-W

♦ AKJ7

HCP: 23

♣ J5

---

### Board: 47

♠ KT4

You bid first.

Dealer: North

♥ Q85

The opponents are silent.

Vul: Both

♦ K942

HCP: 12

♣ A94

---

### Board: 48

♠ 765

Partner bids first.

Dealer: South

♥ AT542

The opponents are silent.

Vul: E-W

♦ Q9

HCP: 9+1

♣ K87

---

### Board: 49

♠ J92

You bid first.

Dealer: North

♥ AK7

The opponents are silent.

Vul: Both

♦ J87

HCP: 12

♣ K875

## Both hands (Answers Page)

### Board: 46

Dealer: South

Vul: E-W

North HCP: 23

South HCP: 13+1

Contract: 6NT North

North:

♠ KQ63

♥ AKQ

♦ AKJ7

♣ J5

South:

♠ AT2

♥ 432

♦ T6

♣ AKQ83

W N E S

1 ♣

Pass 1 ♠ Pass 1NT

Pass 4 ♣ Pass 4 ♠<sup>1</sup>

Pass 5 ♣<sup>2</sup> Pass 5 ♥<sup>3</sup>

Pass 6NT All Pass

1. A=2 out of 4

2. King ask

3. K=1

### Board: 47

Dealer: North

Vul: Both

North HCP: 12

South HCP: 15

Contract: 3NT South

North:

♠ KT4

♥ Q85

♦ K942

♣ A94

South:

♠ QJ93

♥ AKT

♦ AJ5

♣ T63

W N E S

1 ♦ Pass 1 ♠

Pass 1NT Pass 3NT

All Pass

### Board: 48

Dealer: South

Vul: E-W

North HCP: 9+1

South HCP: 14+1

Contract: 1NT South

North:

♠ 765

♥ AT542

♦ Q9

♣ K87

South:

♠ AJ2

♥ KJ

♦ 742

♣ AJ954

W N E S

1 ♣

Pass 1 ♥ Pass 1NT

All Pass

### Board: 49

Dealer: North

Vul: Both

North HCP: 12

South HCP: 16

Contract: 3NT North

North:

♠ J92

♥ AK7

♦ J87

♣ K875

South:

♠ AKT6

♥ 93

♦ KT3

♣ AQ93

W N E S

1 ♣ Pass 1 ♠

Pass 1NT Pass 3 ♣

Pass 3NT All Pass

## South hands

## Two-Way\_New\_Minor\_Forcing\_aka\_xyNT

<b>Board: 46</b>	♠ AT2	You bid first.
Dealer: South	♥ 432	The opponents are silent.
Vul: E-W	♦ T6	
HCP: 13+1	♣ AKQ83	

---

<b>Board: 47</b>	♠ QJ93	Partner bids first.
Dealer: North	♥ AKT	The opponents are silent.
Vul: Both	♦ AJ5	
HCP: 15	♣ T63	

---

<b>Board: 48</b>	♠ AJ2	You bid first.
Dealer: South	♥ KJ	The opponents are silent.
Vul: E-W	♦ 742	
HCP: 14+1	♣ AJ954	

---

<b>Board: 49</b>	♠ AKT6	Partner bids first.
Dealer: North	♥ 93	The opponents are silent.
Vul: Both	♦ KT3	
HCP: 16	♣ AQ93	

## Both hands (Answers Page)

### Board: 46

Dealer: South

Vul: E-W

North HCP: 23

South HCP: 13+1

Contract: 6NT North

North:

♠ KQ63

♥ AKQ

♦ AKJ7

♣ J5

South:

♠ AT2

♥ 432

♦ T6

♣ AKQ83

W N E S

1 ♣

Pass 1 ♠ Pass 1NT

Pass 4 ♣ Pass 4 ♠<sup>1</sup>

Pass 5 ♣<sup>2</sup> Pass 5 ♥<sup>3</sup>

Pass 6NT All Pass

1. A=2 out of 4

2. King ask

3. K=1

### Board: 47

Dealer: North

Vul: Both

North HCP: 12

South HCP: 15

Contract: 3NT South

North:

♠ KT4

♥ Q85

♦ K942

♣ A94

South:

♠ QJ93

♥ AKT

♦ AJ5

♣ T63

W N E S

1 ♦ Pass 1 ♠

Pass 1NT Pass 3NT

All Pass

### Board: 48

Dealer: South

Vul: E-W

North HCP: 9+1

South HCP: 14+1

Contract: 1NT South

North:

♠ 765

♥ AT542

♦ Q9

♣ K87

South:

♠ AJ2

♥ KJ

♦ 742

♣ AJ954

W N E S

1 ♣

Pass 1 ♥ Pass 1NT

All Pass

### Board: 49

Dealer: North

Vul: Both

North HCP: 12

South HCP: 16

Contract: 3NT North

North:

♠ J92

♥ AK7

♦ J87

♣ K875

South:

♠ AKT6

♥ 93

♦ KT3

♣ AQ93

W N E S

1 ♣ Pass 1 ♠

Pass 1NT Pass 3 ♣

Pass 3NT All Pass

## North hands

## Two-Way\_New\_Minor\_Forcing\_aka\_xyNT

**Board: 50**

♠ Q72

Partner bids first.

Dealer: South

♥ KJT42

The opponents are silent.

Vul: N-S

♦ 6

HCP: 11+1

♣ KQ74

## Both hands (Answers Page)

**Board: 50**

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 13

Contract: 3NT South

**North:**

♠ Q72

♥ KJT42

♦ 6

♣ KQ74

**South:**

♠ 853

♥ 93

♦ AKQ2

♣ AT83

W	N	E	S
---	---	---	---

			1 ♦
--	--	--	-----

Pass	1 ♥	Pass	1NT
------	-----	------	-----

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

All Pass

1. New Minor Forcing

## South hands

## Two-Way\_New\_Minor\_Forcing\_aka\_xyNT

**Board: 50**

♠ 853

You bid first.

Dealer: South

♥ 93

The opponents are silent.

Vul: N-S

♦ AKQ2

HCP: 13

♣ AT83

## Both hands (Answers Page)

**Board: 50**

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 13

Contract: 3NT South

**North:**

♠ Q72

♥ KJT42

♦ 6

♣ KQ74

**South:**

♠ 853

♥ 93

♦ AKQ2

♣ AT83

W	N	E	S
---	---	---	---

			1 ♦
--	--	--	-----

Pass	1 ♥	Pass	1NT
------	-----	------	-----

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

All Pass

1. New Minor Forcing