

North hands**Two-Way_New_Minor_Forcing_aka_xyNT****Board: 1** ♠ KQ864

Partner bids first.

Dealer: South ♥ AK64

The opponents are silent.

Vul: N-S ♦ 32

HCP: 17+1 ♣ KQ

Board: 2 ♠ A976

Partner bids first.

Dealer: South ♥ J76

The opponents are silent.

Vul: E-W ♦ J942

HCP: 12 ♣ AQ

Board: 3 ♠ T4

You bid first.

Dealer: North ♥ K63

The opponents are silent.

Vul: N-S ♦ AQ62

HCP: 13 ♣ AT65

Board: 4 ♠ KQJ9

Partner bids first.

Dealer: South ♥ T43

The opponents are silent.

Vul: None ♦ A9

HCP: 11 ♣ JT63

Board: 5 ♠ 98

You bid first.

Dealer: North ♥ AQ97

The opponents are silent.

Vul: E-W ♦ KT2

HCP: 12 ♣ QJ96

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: South	♠ KQ864	♠ 732				1♣
Vul: N-S	♥ AK64	♥ T73	Pass	1♠	Pass	1NT
North HCP: 17+1	♦ 32	♦ AK4	Pass	2♦ ¹	Pass	2♠ ²
South HCP: 12	♣ KQ	♣ AJT9	Pass	4♠	All Pass	
Contract: 4♠ North			1. New Minor Forcing			
			2. 3!S			

Board: 2	North:	South:	W	N	E	S
Dealer: South	♠ A976	♠ K2				1♦
Vul: E-W	♥ J76	♥ A84	Pass	1♠	Pass	1NT
North HCP: 12	♦ J942	♦ AK876	Pass	3♦	Pass	3NT
South HCP: 14+1	♣ AQ	♣ 854	All Pass			
Contract: 3NT South						

Board: 3	North:	South:	W	N	E	S
Dealer: North	♠ T4	♠ Q96		1♦	Pass	1♥
Vul: N-S	♥ K63	♥ A942	Pass	1NT	All Pass	
North HCP: 13	♦ AQ62	♦ K983				
South HCP: 9	♣ AT65	♣ 84				
Contract: 1NT North						

Board: 4	North:	South:	W	N	E	S
Dealer: South	♠ KQJ9	♠ AT3				1♣
Vul: None	♥ T43	♥ J975	Pass	1♠	Pass	1NT
North HCP: 11	♦ A9	♦ 872	Pass	2NT	All Pass	
South HCP: 12	♣ JT63	♣ AK4				
Contract: 2NT North						

Board: 5	North:	South:	W	N	E	S
Dealer: North	♠ 98	♠ AQJT6		1♣	Pass	1♠
Vul: E-W	♥ AQ97	♥ T83	Pass	1NT	Pass	2♦ ¹
North HCP: 12	♦ KT2	♦ 75	Pass	2♥	Pass	2NT
South HCP: 11+1	♣ QJ96	♣ AT4	Pass	3NT	All Pass	
Contract: 3NT North			1. New Minor Forcing			

South hands**Two-Way_New_Minor_Forcing_aka_xyNT**

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

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

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

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

Board: 5	♠ 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	North:	South:	W	N	E	S
Dealer: South	♠ KQ864	♠ 732				1♣
Vul: N-S	♥ AK64	♥ T73	Pass	1♠	Pass	1NT
North HCP: 17+1	♦ 32	♦ AK4	Pass	2♦ ¹	Pass	2♠ ²
South HCP: 12	♣ KQ	♣ AJT9	Pass	4♠	All Pass	
Contract: 4♠ North			1. New Minor Forcing			
			2. 3!S			

Board: 2	North:	South:	W	N	E	S
Dealer: South	♠ A976	♠ K2				1♦
Vul: E-W	♥ J76	♥ A84	Pass	1♠	Pass	1NT
North HCP: 12	♦ J942	♦ AK876	Pass	3♦	Pass	3NT
South HCP: 14+1	♣ AQ	♣ 854	All Pass			
Contract: 3NT South						

Board: 3	North:	South:	W	N	E	S
Dealer: North	♠ T4	♠ Q96		1♦	Pass	1♥
Vul: N-S	♥ K63	♥ A942	Pass	1NT	All Pass	
North HCP: 13	♦ AQ62	♦ K983				
South HCP: 9	♣ AT65	♣ 84				
Contract: 1NT North						

Board: 4	North:	South:	W	N	E	S
Dealer: South	♠ KQJ9	♠ AT3				1♣
Vul: None	♥ T43	♥ J975	Pass	1♠	Pass	1NT
North HCP: 11	♦ A9	♦ 872	Pass	2NT	All Pass	
South HCP: 12	♣ JT63	♣ AK4				
Contract: 2NT North						

Board: 5	North:	South:	W	N	E	S
Dealer: North	♠ 98	♠ AQJT6		1♣	Pass	1♠
Vul: E-W	♥ AQ97	♥ T83	Pass	1NT	Pass	2♦ ¹
North HCP: 12	♦ KT2	♦ 75	Pass	2♥	Pass	2NT
South HCP: 11+1	♣ QJ96	♣ AT4	Pass	3NT	All Pass	
Contract: 3NT North			1. New Minor Forcing			

North hands**Two-Way_New_Minor_Forcing_aka_xyNT**

Board: 6	♠ Q92
Dealer: South	♥ J54
Vul: Both	♦ KQ852
HCP: 12+1	♣ KJ

Partner bids first.
The opponents are silent.

Board: 7	♠ AQ7
Dealer: North	♥ Q2
Vul: Both	♦ A974
HCP: 14	♣ QT73

You bid first.
The opponents are silent.

Board: 8	♠ 932
Dealer: North	♥ AQ72
Vul: E-W	♦ K854
HCP: 13	♣ A6

You bid first.
The opponents are silent.

Board: 9	♠ K95
Dealer: North	♥ QJT85
Vul: N-S	♦ K2
HCP: 13+1	♣ A76

You bid first.
The opponents are silent.

Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: South	♠ Q92	♠ 763				1♣
Vul: Both	♥ J54	♥ AKQ	Pass	1♦	Pass	1NT
North HCP: 12+1	♦ KQ852	♦ J9	Pass	2♦	Pass	3NT
South HCP: 14+1	♣ KJ	♣ AT875	All Pass			
Contract: 3NT South						

Board: 7	North:	South:	W	N	E	S
Dealer: North	♠ AQ7	♠ 854		1♦	Pass	1♥
Vul: Both	♥ Q2	♥ AT54	Pass	1NT	All Pass	
North HCP: 14	♦ A974	♦ Q652				
South HCP: 10	♣ QT73	♣ A5				
Contract: 1NT North						

Board: 8	North:	South:	W	N	E	S
Dealer: North	♠ 932	♠ AKJ85		1♦	Pass	1♠
Vul: E-W	♥ AQ72	♥ 94	Pass	1NT	Pass	2♣ ¹
North HCP: 13	♦ K854	♦ A96	Pass	3♠ ²	Pass	3NT
South HCP: 14+1	♣ A6	♣ Q75	Pass	4NT	Pass	5♣ ³
Contract: 6♠ North			Pass	6♠	All Pass	

1. New Minor Forcing
 2. 3 !S
 3. A=0/5 or 3/5

Board: 9	North:	South:	W	N	E	S
Dealer: North	♠ K95	♠ QT63		1♥	Pass	1♠
Vul: N-S	♥ QJT85	♥ A9	Pass	1NT	Pass	2NT
North HCP: 13+1	♦ K2	♦ T543	Pass	3♠	Pass	3NT
South HCP: 11	♣ A76	♣ KQ4	All Pass			
Contract: 3NT South						

South hands**Two-Way_New_Minor_Forcing_aka_xyNT**

Board: 6	♠ 763
Dealer: South	♥ AKQ
Vul: Both	♦ J9
HCP: 14+1	♣ AT875

You bid first.
The opponents are silent.

Board: 7	♠ 854
Dealer: North	♥ AT54
Vul: Both	♦ Q652
HCP: 10	♣ A5

Partner bids first.
The opponents are silent.

Board: 8	♠ AKJ85
Dealer: North	♥ 94
Vul: E-W	♦ A96
HCP: 14+1	♣ Q75

Partner bids first.
The opponents are silent.

Board: 9	♠ QT63
Dealer: North	♥ A9
Vul: N-S	♦ T543
HCP: 11	♣ KQ4

Partner bids first.
The opponents are silent.

Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: South	♠ Q92	♠ 763				1♣
Vul: Both	♥ J54	♥ AKQ	Pass	1♦	Pass	1NT
North HCP: 12+1	♦ KQ852	♦ J9	Pass	2♦	Pass	3NT
South HCP: 14+1	♣ KJ	♣ AT875	All Pass			
Contract: 3NT South						

Board: 7	North:	South:	W	N	E	S
Dealer: North	♠ AQ7	♠ 854		1♦	Pass	1♥
Vul: Both	♥ Q2	♥ AT54	Pass	1NT	All Pass	
North HCP: 14	♦ A974	♦ Q652				
South HCP: 10	♣ QT73	♣ A5				
Contract: 1NT North						

Board: 8	North:	South:	W	N	E	S
Dealer: North	♠ 932	♠ AKJ85		1♦	Pass	1♠
Vul: E-W	♥ AQ72	♥ 94	Pass	1NT	Pass	2♣ ¹
North HCP: 13	♦ K854	♦ A96	Pass	3♠ ²	Pass	3NT
South HCP: 14+1	♣ A6	♣ Q75	Pass	4NT	Pass	5♣ ³
Contract: 6♠ North			Pass	6♠	All Pass	

1. New Minor Forcing
 2. 3 !S
 3. A=0/5 or 3/5

Board: 9	North:	South:	W	N	E	S
Dealer: North	♠ K95	♠ QT63		1♥	Pass	1♠
Vul: N-S	♥ QJT85	♥ A9	Pass	1NT	Pass	2NT
North HCP: 13+1	♦ K2	♦ T543	Pass	3♠	Pass	3NT
South HCP: 11	♣ A76	♣ KQ4	All Pass			
Contract: 3NT South						

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♣ ¹	Pass	3♣ ²
South HCP: 14	♣ QJT	♣ A7	Pass	3NT	Pass	4♣
Contract: 6♠ North			Pass	4♦	Pass	4♠
			Pass	4NT	Pass	5♣ ³
			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
Dealer: South ♥ KT8
Vul: N-S ♦ A7642
HCP: 13+1 ♣ K4

Board: 11 ♠ JT95
Dealer: North ♥ 9742
Vul: Both ♦ JT
HCP: 6 ♣ A94

Board: 12 ♠ A32
Dealer: South ♥ J87
Vul: E-W ♦ T92
HCP: 12 ♣ AQJ8

Board: 13 ♠ Q54
Dealer: South ♥ Q973
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♣ ¹	Pass	3♣ ²
South HCP: 14	♣ QJT	♣ A7	Pass	3NT	Pass	4♣
Contract: 6♠ North			Pass	4♦	Pass	4♠
			Pass	4NT	Pass	5♣ ³
			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**

Board: 14	♠ J963	Partner bids first.
Dealer: South	♥ K964	The opponents are silent.
Vul: None	♦ KQT	
HCP: 12	♣ K6	
Board: 15	♠ AQT542	Partner bids first.
Dealer: South	♥ T7	The opponents are silent.
Vul: E-W	♦ A5	
HCP: 11+2	♣ J74	
Board: 16	♠ K98	Partner bids first.
Dealer: South	♥ AQ84	The opponents are silent.
Vul: N-S	♦ 7432	
HCP: 9	♣ 64	
Board: 17	♠ AJ2	You bid first.
Dealer: North	♥ K76	The opponents are silent.
Vul: N-S	♦ Q532	
HCP: 13	♣ K97	
Board: 18	♠ 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	North:	South:	W	N	E	S
Dealer: South	♠ J963	♠ KQT				1♦
Vul: None	♥ K964	♥ A7	Pass	1♥	Pass	1NT
North HCP: 12	♦ KQT	♦ 9873	Pass	2NT	All Pass	
South HCP: 12	♣ K6	♣ QJ43				
Contract: 2NT North						

Board: 15	North:	South:	W	N	E	S
Dealer: South	♠ AQT542	♠ 63				1♦
Vul: E-W	♥ T7	♥ A32	Pass	1♠	Pass	1NT
North HCP: 11+2	♦ A5	♦ JT732	Pass	2♣ ¹	Pass	3NT
South HCP: 12+1	♣ J74	♣ AK5	Pass	4♠	All Pass	
Contract: 4♠ North						1. New Minor Forcing

Board: 16	North:	South:	W	N	E	S
Dealer: South	♠ K98	♠ Q32				1♣
Vul: N-S	♥ AQ84	♥ JT	Pass	1♥	Pass	1NT
North HCP: 9	♦ 7432	♦ KQ8	All Pass			
South HCP: 14+1	♣ 64	♣ AQ853				
Contract: 1NT South						

Board: 17	North:	South:	W	N	E	S
Dealer: North	♠ AJ2	♠ Q85		1♦	Pass	1♥
Vul: N-S	♥ K76	♥ AQT4	Pass	1NT	Pass	3♦
North HCP: 13	♦ Q532	♦ JT86	Pass	3NT	All Pass	
South HCP: 14	♣ K97	♣ AJ				
Contract: 3NT North						

Board: 18	North:	South:	W	N	E	S
Dealer: South	♠ K975	♠ JT3				1♦
Vul: E-W	♥ KJ732	♥ A6	Pass	1♥	Pass	1NT
North HCP: 11+1	♦ A53	♦ K874	Pass	2♣ ¹	Pass	3NT
South HCP: 12	♣ 5	♣ A863	All Pass			
Contract: 3NT South						1. New Minor Forcing

South hands**Two-Way_New_Minor_Forcing_aka_xyNT****Board: 14**

♠ KQT

You bid first.

Dealer: South

♥ A7

The opponents are silent.

Vul: None

♦ 9873

HCP: 12

♣ QJ43

Board: 15

♠ 63

You bid first.

Dealer: South

♥ A32

The opponents are silent.

Vul: E-W

♦ JT732

HCP: 12+1

♣ AK5

Board: 16

♠ Q32

You bid first.

Dealer: South

♥ JT

The opponents are silent.

Vul: N-S

♦ KQ8

HCP: 14+1

♣ AQ853

Board: 17

♠ Q85

Partner bids first.

Dealer: North

♥ AQT4

The opponents are silent.

Vul: N-S

♦ JT86

HCP: 14

♣ AJ

Board: 18

♠ JT3

You bid first.

Dealer: South

♥ A6

The opponents are silent.

Vul: E-W

♦ K874

HCP: 12

♣ A863

Both hands (Answers Page)

Board: 14	North:	South:	W	N	E	S
Dealer: South	♠ J963	♠ KQT				1♦
Vul: None	♥ K964	♥ A7	Pass	1♥	Pass	1NT
North HCP: 12	♦ KQT	♦ 9873	Pass	2NT	All Pass	
South HCP: 12	♣ K6	♣ QJ43				
Contract: 2NT North						

Board: 15	North:	South:	W	N	E	S
Dealer: South	♠ AQT542	♠ 63				1♦
Vul: E-W	♥ T7	♥ A32	Pass	1♠	Pass	1NT
North HCP: 11+2	♦ A5	♦ JT732	Pass	2♣ ¹	Pass	3NT
South HCP: 12+1	♣ J74	♣ AK5	Pass	4♠	All Pass	
Contract: 4♠ North						1. New Minor Forcing

Board: 16	North:	South:	W	N	E	S
Dealer: South	♠ K98	♠ Q32				1♣
Vul: N-S	♥ AQ84	♥ JT	Pass	1♥	Pass	1NT
North HCP: 9	♦ 7432	♦ KQ8	All Pass			
South HCP: 14+1	♣ 64	♣ AQ853				
Contract: 1NT South						

Board: 17	North:	South:	W	N	E	S
Dealer: North	♠ AJ2	♠ Q85		1♦	Pass	1♥
Vul: N-S	♥ K76	♥ AQT4	Pass	1NT	Pass	3♦
North HCP: 13	♦ Q532	♦ JT86	Pass	3NT	All Pass	
South HCP: 14	♣ K97	♣ AJ				
Contract: 3NT North						

Board: 18	North:	South:	W	N	E	S
Dealer: South	♠ K975	♠ JT3				1♦
Vul: E-W	♥ KJ732	♥ A6	Pass	1♥	Pass	1NT
North HCP: 11+1	♦ A53	♦ K874	Pass	2♣ ¹	Pass	3NT
South HCP: 12	♣ 5	♣ A863	All Pass			
Contract: 3NT South						1. New Minor Forcing

North hands**Two-Way_New_Minor_Forcing_aka_xyNT**

Board: 19	♠ 76
Dealer: North	♥ JT8
Vul: Both	♦ AKT95
HCP: 12+1	♣ KJ4

You bid first.
The opponents are silent.

Board: 20	♠ KQ6
Dealer: North	♥ AK75
Vul: E-W	♦ 9832
HCP: 12	♣ 93

You bid first.
The opponents are silent.

Board: 21	♠ K83
Dealer: North	♥ K43
Vul: N-S	♦ KT93
HCP: 13	♣ A73

You bid first.
The opponents are silent.

Board: 22	♠ QJ984
Dealer: South	♥ QJ8
Vul: Both	♦ Q8
HCP: 13+1	♣ KQ6

Partner bids first.
The opponents are silent.

Both hands (Answers Page)

Board: 19	North:	South:	W	N	E	S
Dealer: North	♠ 76	♠ AQT942		1♦	Pass	1♠
Vul: Both	♥ JT8	♥ AK54	Pass	1NT	Pass	2♣ ¹
North HCP: 12+1	♦ AKT95	♦ -	Pass	3NT	Pass	6NT
South HCP: 19+2	♣ KJ4	♣ AQ5	All Pass			
Contract: 6NT South						1. New Minor Forcing

Board: 20	North:	South:	W	N	E	S
Dealer: North	♠ KQ6	♠ AJ852		1♦	Pass	1♠
Vul: E-W	♥ AK75	♥ 8	Pass	1NT	Pass	2♣ ¹
North HCP: 12	♦ 9832	♦ Q64	Pass	2♣ ²	Pass	4♣
South HCP: 14+1	♣ 93	♣ AKT8	All Pass			
Contract: 4♣ South						1. New Minor Forcing
						2. 3 !S

Board: 21	North:	South:	W	N	E	S
Dealer: North	♠ K83	♠ A965		1♦	Pass	1♠
Vul: N-S	♥ K43	♥ AT9	Pass	1NT	Pass	3NT
North HCP: 13	♦ KT93	♦ QJ8	All Pass			
South HCP: 14	♣ A73	♣ QJ9				
Contract: 3NT South						

Board: 22	North:	South:	W	N	E	S
Dealer: South	♠ QJ984	♠ A72			1♦	
Vul: Both	♥ QJ8	♥ T5	Pass	1♠	Pass	1NT
North HCP: 13+1	♦ Q8	♦ KT532	Pass	2♣ ¹	Pass	2♣ ²
South HCP: 12+1	♣ KQ6	♣ AJ8	Pass	3♠	Pass	3NT
Contract: 3NT South			All Pass			

1. New Minor Forcing
2. 3 !S

South hands**Two-Way_New_Minor_Forcing_aka_xyNT**

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

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

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

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

Both hands (Answers Page)

Board: 19	North:	South:	W	N	E	S
Dealer: North	♠ 76	♠ AQT942		1♦	Pass	1♠
Vul: Both	♥ JT8	♥ AK54	Pass	1NT	Pass	2♣ ¹
North HCP: 12+1	♦ AKT95	♦ -	Pass	3NT	Pass	6NT
South HCP: 19+2	♣ KJ4	♣ AQ5	All Pass			
Contract: 6NT South			1. New Minor Forcing			

Board: 20	North:	South:	W	N	E	S
Dealer: North	♠ KQ6	♠ AJ852		1♦	Pass	1♠
Vul: E-W	♥ AK75	♥ 8	Pass	1NT	Pass	2♣ ¹
North HCP: 12	♦ 9832	♦ Q64	Pass	2♣ ²	Pass	4♣
South HCP: 14+1	♣ 93	♣ AKT8	All Pass			
Contract: 4♣ South			1. New Minor Forcing			
			2. 3 !S			

Board: 21	North:	South:	W	N	E	S
Dealer: North	♠ K83	♠ A965		1♦	Pass	1♠
Vul: N-S	♥ K43	♥ AT9	Pass	1NT	Pass	3NT
North HCP: 13	♦ KT93	♦ QJ8	All Pass			
South HCP: 14	♣ A73	♣ QJ9				
Contract: 3NT South						

Board: 22	North:	South:	W	N	E	S
Dealer: South	♠ QJ984	♠ A72			1♦	
Vul: Both	♥ QJ8	♥ T5	Pass	1♠	Pass	1NT
North HCP: 13+1	♦ Q8	♦ KT532	Pass	2♣ ¹	Pass	2♣ ²
South HCP: 12+1	♣ KQ6	♣ AJ8	Pass	3♠	Pass	3NT
Contract: 3NT South			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♦ ¹
North HCP: 12+1	♦ K7	♦ AQT	Pass	2♠ ²	Pass	2NT
South HCP: 18+1	♣ QJ964	♣ A	Pass	3♠	Pass	3NT
Contract: 6♠ South			Pass	4♠	Pass	4NT
			Pass	5♦ ³	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****Board: 23**

♠ AKJ7

Partner bids first.

Dealer: North

♥ Q32

The opponents are silent.

Vul: None

♦ AQ6

HCP: 19

♣ K76

Board: 24

♠ Q82

You bid first.

Dealer: South

♥ Q4

The opponents are silent.

Vul: E-W

♦ KQJ63

HCP: 14+1

♣ AT5

Board: 25

♠ A765

Partner bids first.

Dealer: North

♥ 75

The opponents are silent.

Vul: Both

♦ QT72

HCP: 12

♣ AQ4

Board: 26

♠ 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♦ ¹
North HCP: 12+1	♦ K7	♦ AQT	Pass	2♠ ²	Pass	2NT
South HCP: 18+1	♣ QJ964	♣ A	Pass	3♠	Pass	3NT
Contract: 6♠ South			Pass	4♠	Pass	4NT
			Pass	5♦ ³	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**

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

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

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

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

Board: 31	♠ 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****Board: 27** ♠ Q975

Partner bids first.

Dealer: North ♥ 3

The opponents are silent.

Vul: N-S ♦ QJ82

HCP: 7 ♣ Q874

Board: 28 ♠ 842

You bid first.

Dealer: South ♥ QJ94

The opponents are silent.

Vul: Both ♦ K8

HCP: 12 ♣ AQT6

Board: 29 ♠ KQ83

Partner bids first.

Dealer: North ♥ K84

The opponents are silent.

Vul: None ♦ KJ7

HCP: 12 ♣ 843

Board: 30 ♠ Q75

You bid first.

Dealer: South ♥ K9

The opponents are silent.

Vul: E-W ♦ A54

HCP: 12+1 ♣ QJ643

Board: 31 ♠ 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	North:	South:	W	N	E	S
Dealer: South	♠ KJ	♠ 972				1♣
Vul: N-S	♥ KJ7	♥ Q94	Pass	1♦	Pass	1NT
North HCP: 12+1	♦ KJT54	♦ A92	Pass	2♦	Pass	3NT
South HCP: 14	♣ T75	♣ AKJ3	All Pass			
Contract: 3NT South						

Board: 33	North:	South:	W	N	E	S
Dealer: North	♠ KQ4	♠ AT53		1♣	Pass	1♠
Vul: E-W	♥ A963	♥ KQ2	Pass	1NT	Pass	3NT
North HCP: 13	♦ T2	♦ AQ84	All Pass			
South HCP: 18	♣ A954	♣ K2				
Contract: 3NT South						

Board: 34	North:	South:	W	N	E	S
Dealer: South	♠ KT964	♠ J2			1♦	
Vul: E-W	♥ Q8	♥ AT4	Pass	1♠	Pass	1NT
North HCP: 9+1	♦ QT98	♦ AJ72	All Pass			
South HCP: 13	♣ Q4	♣ KT65				
Contract: 1NT South						

Board: 35	North:	South:	W	N	E	S
Dealer: North	♠ J5	♠ AK842		1♦	Pass	1♠
Vul: N-S	♥ AQ87	♥ KT53	Pass	1NT	Pass	2♣ ¹
North HCP: 14	♦ AT93	♦ Q85	Pass	3♥	Pass	4♥
South HCP: 12+1	♣ K73	♣ T	All Pass			
Contract: 4♥ South						

1. New Minor Forcing

Board: 36	North:	South:	W	N	E	S
Dealer: North	♠ Q43	♠ 98762		1♣	Pass	1♠
Vul: E-W	♥ J842	♥ A7	Pass	1NT	Pass	2♦ ¹
North HCP: 14	♦ A98	♦ KQJ6	Pass	3♠ ²	Pass	4♠
South HCP: 11+1	♣ AK9	♣ JT	All Pass			
Contract: 4♠ South						

1. New Minor Forcing

2. 3 !S

South hands**Two-Way_New_Minor_Forcing_aka_xyNT**

Board: 32 ♠ 972
Dealer: South ♥ Q94
Vul: N-S ♦ A92
HCP: 14 ♣ AKJ3

Board: 33 ♠ AT53
Dealer: North ♥ KQ2
Vul: E-W ♦ AQ84
HCP: 18 ♣ K2

Board: 34 ♠ J2
Dealer: South ♥ AT4
Vul: E-W ♦ AJ72
HCP: 13 ♣ KT65

Board: 35 ♠ AK842
Dealer: North ♥ KT53
Vul: N-S ♦ Q85
HCP: 12+1 ♣ T

Board: 36 ♠ 98762
Dealer: North ♥ A7
Vul: E-W ♦ KQJ6
HCP: 11+1 ♣ JT

Both hands (Answers Page)

Board: 32	North:	South:	W	N	E	S
Dealer: South	♠ KJ	♠ 972				1♣
Vul: N-S	♥ KJ7	♥ Q94	Pass	1♦	Pass	1NT
North HCP: 12+1	♦ KJT54	♦ A92	Pass	2♦	Pass	3NT
South HCP: 14	♣ T75	♣ AKJ3	All Pass			
Contract: 3NT South						

Board: 33	North:	South:	W	N	E	S
Dealer: North	♠ KQ4	♠ AT53		1♣	Pass	1♠
Vul: E-W	♥ A963	♥ KQ2	Pass	1NT	Pass	3NT
North HCP: 13	♦ T2	♦ AQ84	All Pass			
South HCP: 18	♣ A954	♣ K2				
Contract: 3NT South						

Board: 34	North:	South:	W	N	E	S
Dealer: South	♠ KT964	♠ J2			1♦	
Vul: E-W	♥ Q8	♥ AT4	Pass	1♠	Pass	1NT
North HCP: 9+1	♦ QT98	♦ AJ72	All Pass			
South HCP: 13	♣ Q4	♣ KT65				
Contract: 1NT South						

Board: 35	North:	South:	W	N	E	S
Dealer: North	♠ J5	♠ AK842		1♦	Pass	1♠
Vul: N-S	♥ AQ87	♥ KT53	Pass	1NT	Pass	2♣ ¹
North HCP: 14	♦ AT93	♦ Q85	Pass	3♥	Pass	4♥
South HCP: 12+1	♣ K73	♣ T	All Pass			
Contract: 4♥ South						

1. New Minor Forcing

Board: 36	North:	South:	W	N	E	S
Dealer: North	♠ Q43	♠ 98762		1♣	Pass	1♠
Vul: E-W	♥ J842	♥ A7	Pass	1NT	Pass	2♦ ¹
North HCP: 14	♦ A98	♦ KQJ6	Pass	3♠ ²	Pass	4♠
South HCP: 11+1	♣ AK9	♣ JT	All Pass			
Contract: 4♠ South						

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	North:	South:	W	N	E	S
Dealer: South	♠ K	♠ A86				1♣
Vul: Both	♥ A9743	♥ KQJ	Pass	1♥	Pass	1NT
North HCP: 14+1	♦ AJ5	♦ 843	Pass	2♦ ¹	Pass	3♥ ²
South HCP: 14	♣ Q874	♣ AT65	Pass	3NT	Pass	4♥
Contract: 4♥ South			All Pass			

1. New Minor Forcing

2. 3 !H

Board: 38	North:	South:	W	N	E	S
Dealer: South	♠ AQ63	♠ T84				1♣
Vul: N-S	♥ KQ94	♥ AJ5	Pass	1♥	Pass	1NT
North HCP: 18	♦ AJ7	♦ T42	Pass	3NT	All Pass	
South HCP: 13	♣ Q3	♣ AKJ7				
Contract: 3NT North						

Board: 39	North:	South:	W	N	E	S
Dealer: North	♠ Q62	♠ K753		1♣	Pass	1♥
Vul: Both	♥ J9	♥ T8632	Pass	1NT	All Pass	
North HCP: 13+1	♦ AJ2	♦ K4				
South HCP: 10+1	♣ KQ965	♣ AT				
Contract: 1NT North						

Board: 40	North:	South:	W	N	E	S
Dealer: South	♠ QJT92	♠ K8				1♦
Vul: E-W	♥ AQ6	♥ KJT9	Pass	1♠	Pass	1NT
North HCP: 19+1	♦ KQ2	♦ AT543	Pass	2♣ ¹	Pass	3♥ ²
South HCP: 14+1	♣ AJ	♣ K3	Pass	4NT	Pass	5♥ ²
Contract: 5♥ South			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**

Board: 37	♠ A86
Dealer: South	♥ KQJ
Vul: Both	♦ 843
HCP: 14	♣ AT65

You bid first.
The opponents are silent.

Board: 38	♠ T84
Dealer: South	♥ AJ5
Vul: N-S	♦ T42
HCP: 13	♣ AKJ7

You bid first.
The opponents are silent.

Board: 39	♠ K753
Dealer: North	♥ T8632
Vul: Both	♦ K4
HCP: 10+1	♣ AT

Partner bids first.
The opponents are silent.

Board: 40	♠ K8
Dealer: South	♥ KJT9
Vul: E-W	♦ AT543
HCP: 14+1	♣ K3

You bid first.
The opponents are silent.

Both hands (Answers Page)

Board: 37	North:	South:	W	N	E	S
Dealer: South	♠ K	♠ A86				1♣
Vul: Both	♥ A9743	♥ KQJ	Pass	1♥	Pass	1NT
North HCP: 14+1	♦ AJ5	♦ 843	Pass	2♦ ¹	Pass	3♥ ²
South HCP: 14	♣ Q874	♣ AT65	Pass	3NT	Pass	4♥
Contract: 4♥ South			All Pass			

1. New Minor Forcing

2. 3 !H

Board: 38	North:	South:	W	N	E	S
Dealer: South	♠ AQ63	♠ T84				1♣
Vul: N-S	♥ KQ94	♥ AJ5	Pass	1♥	Pass	1NT
North HCP: 18	♦ AJ7	♦ T42	Pass	3NT	All Pass	
South HCP: 13	♣ Q3	♣ AKJ7				
Contract: 3NT North						

Board: 39	North:	South:	W	N	E	S
Dealer: North	♠ Q62	♠ K753		1♣	Pass	1♥
Vul: Both	♥ J9	♥ T8632	Pass	1NT	All Pass	
North HCP: 13+1	♦ AJ2	♦ K4				
South HCP: 10+1	♣ KQ965	♣ AT				
Contract: 1NT North						

Board: 40	North:	South:	W	N	E	S
Dealer: South	♠ QJT92	♠ K8				1♦
Vul: E-W	♥ AQ6	♥ KJT9	Pass	1♠	Pass	1NT
North HCP: 19+1	♦ KQ2	♦ AT543	Pass	2♣ ¹	Pass	3♥ ²
South HCP: 14+1	♣ AJ	♣ K3	Pass	4NT	Pass	5♥ ²
Contract: 5♥ South			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	North:	South:	W	N	E	S
Dealer: South	♠ AT6543	♠ J9				1♦
Vul: Both	♥ Q7	♥ AK83	Pass	1♠	Pass	1NT
North HCP: 11+2	♦ 3	♦ KJ87	Pass	2♣ ¹	Pass	3♥
South HCP: 13	♣ KQ95	♣ J83	Pass	3♠	Pass	4♠
Contract: 4♠ South			All Pass			

1. New Minor Forcing

Board: 42	North:	South:	W	N	E	S
Dealer: South	♠ K952	♠ AQ4				1♥
Vul: N-S	♥ 9	♥ A8742	Pass	1♠	Pass	1NT
North HCP: 11	♦ A953	♦ JT7	Pass	2NT	Pass	3♠
South HCP: 14+1	♣ A854	♣ K9	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 43	North:	South:	W	N	E	S
Dealer: North	♠ KJ8	♠ AT5		1♦	Pass	1♥
Vul: N-S	♥ K6	♥ T982	Pass	1NT	Pass	3NT
North HCP: 12+1	♦ T9873	♦ AQ5	All Pass			
South HCP: 14	♣ KQ7	♣ A65				
Contract: 3NT South						

Board: 44	North:	South:	W	N	E	S
Dealer: South	♠ K9763	♠ AJ2				1♦
Vul: E-W	♥ J5	♥ A987	Pass	1♠	Pass	1NT
North HCP: 8+1	♦ K92	♦ Q543	All Pass			
South HCP: 14	♣ JT7	♣ K9				
Contract: 1NT South						

Board: 45	North:	South:	W	N	E	S
Dealer: North	♠ 85	♠ KQJ94		1♥	Pass	1♠
Vul: N-S	♥ AKQT7	♥ J	Pass	1NT	Pass	2♦ ¹
North HCP: 14+1	♦ A65	♦ J983	Pass	3NT	All Pass	
South HCP: 14+1	♣ J86	♣ AQ3				
Contract: 3NT North			1. New Minor Forcing			

South hands**Two-Way_New_Minor_Forcing_aka_xyNT**

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

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

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

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

Board: 45	♠ 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	North:	South:	W	N	E	S
Dealer: South	♠ AT6543	♠ J9				1♦
Vul: Both	♥ Q7	♥ AK83	Pass	1♠	Pass	1NT
North HCP: 11+2	♦ 3	♦ KJ87	Pass	2♣ ¹	Pass	3♥
South HCP: 13	♣ KQ95	♣ J83	Pass	3♠	Pass	4♠
Contract: 4♠ South			All Pass			

1. New Minor Forcing

Board: 42	North:	South:	W	N	E	S
Dealer: South	♠ K952	♠ AQ4				1♥
Vul: N-S	♥ 9	♥ A8742	Pass	1♠	Pass	1NT
North HCP: 11	♦ A953	♦ JT7	Pass	2NT	Pass	3♠
South HCP: 14+1	♣ A854	♣ K9	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 43	North:	South:	W	N	E	S
Dealer: North	♠ KJ8	♠ AT5		1♦	Pass	1♥
Vul: N-S	♥ K6	♥ T982	Pass	1NT	Pass	3NT
North HCP: 12+1	♦ T9873	♦ AQ5	All Pass			
South HCP: 14	♣ KQ7	♣ A65				
Contract: 3NT South						

Board: 44	North:	South:	W	N	E	S
Dealer: South	♠ K9763	♠ AJ2				1♦
Vul: E-W	♥ J5	♥ A987	Pass	1♠	Pass	1NT
North HCP: 8+1	♦ K92	♦ Q543	All Pass			
South HCP: 14	♣ JT7	♣ K9				
Contract: 1NT South						

Board: 45	North:	South:	W	N	E	S
Dealer: North	♠ 85	♠ KQJ94		1♥	Pass	1♠
Vul: N-S	♥ AKQT7	♥ J	Pass	1NT	Pass	2♦ ¹
North HCP: 14+1	♦ A65	♦ J983	Pass	3NT	All Pass	
South HCP: 14+1	♣ J86	♣ AQ3				
Contract: 3NT North			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	North:	South:	W	N	E	S
Dealer: South	♠ KQ63	♠ AT2				1♣
Vul: E-W	♥ AKQ	♥ 432	Pass	1♠	Pass	1NT
North HCP: 23	♦ AKJ7	♦ T6	Pass	4♣	Pass	4♠ ¹
South HCP: 13+1	♣ J5	♣ AKQ83	Pass	5♣ ²	Pass	5♥ ³
Contract: 6NT North			Pass	6NT	All Pass	
			1. A=2 out of 4			
			2. King ask			
			3. K=1			

Board: 47	North:	South:	W	N	E	S
Dealer: North	♠ KT4	♠ QJ93		1♦	Pass	1♠
Vul: Both	♥ Q85	♥ AKT	Pass	1NT	Pass	3NT
North HCP: 12	♦ K942	♦ AJ5		All Pass		
South HCP: 15	♣ A94	♣ T63				
Contract: 3NT South						

Board: 48	North:	South:	W	N	E	S
Dealer: South	♠ 765	♠ AJ2				1♣
Vul: E-W	♥ AT542	♥ KJ	Pass	1♥	Pass	1NT
North HCP: 9+1	♦ Q9	♦ 742		All Pass		
South HCP: 14+1	♣ K87	♣ AJ954				
Contract: 1NT South						

Board: 49	North:	South:	W	N	E	S
Dealer: North	♠ J92	♠ AKT6		1♣	Pass	1♠
Vul: Both	♥ AK7	♥ 93	Pass	1NT	Pass	3♣
North HCP: 12	♦ J87	♦ KT3	Pass	3NT	All Pass	
South HCP: 16	♣ K875	♣ AQ93				
Contract: 3NT North						

South hands**Two-Way_New_Minor_Forcing_aka_xyNT****Board: 46**

♠ AT2

You bid first.

Dealer: South

♥ 432

The opponents are silent.

Vul: E-W

♦ T6

HCP: 13+1

♣ AKQ83

Board: 47

♠ QJ93

Partner bids first.

Dealer: North

♥ AKT

The opponents are silent.

Vul: Both

♦ AJ5

HCP: 15

♣ T63

Board: 48

♠ AJ2

You bid first.

Dealer: South

♥ KJ

The opponents are silent.

Vul: E-W

♦ 742

HCP: 14+1

♣ AJ954

Board: 49

♠ AKT6

Partner bids first.

Dealer: North

♥ 93

The opponents are silent.

Vul: Both

♦ KT3

HCP: 16

♣ AQ93

Both hands (Answers Page)

Board: 46	North:	South:	W	N	E	S
Dealer: South	♠ KQ63	♠ AT2				1♣
Vul: E-W	♥ AKQ	♥ 432	Pass	1♠	Pass	1NT
North HCP: 23	♦ AKJ7	♦ T6	Pass	4♣	Pass	4♠ ¹
South HCP: 13+1	♣ J5	♣ AKQ83	Pass	5♣ ²	Pass	5♥ ³
Contract: 6NT North			Pass	6NT	All Pass	
			1. A=2 out of 4			
			2. King ask			
			3. K=1			

Board: 47	North:	South:	W	N	E	S
Dealer: North	♠ KT4	♠ QJ93		1♦	Pass	1♠
Vul: Both	♥ Q85	♥ AKT	Pass	1NT	Pass	3NT
North HCP: 12	♦ K942	♦ AJ5		All Pass		
South HCP: 15	♣ A94	♣ T63				
Contract: 3NT South						

Board: 48	North:	South:	W	N	E	S
Dealer: South	♠ 765	♠ AJ2				1♣
Vul: E-W	♥ AT542	♥ KJ	Pass	1♥	Pass	1NT
North HCP: 9+1	♦ Q9	♦ 742		All Pass		
South HCP: 14+1	♣ K87	♣ AJ954				
Contract: 1NT South						

Board: 49	North:	South:	W	N	E	S
Dealer: North	♠ J92	♠ AKT6		1♣	Pass	1♠
Vul: Both	♥ AK7	♥ 93	Pass	1NT	Pass	3♣
North HCP: 12	♦ J87	♦ KT3	Pass	3NT	All Pass	
South HCP: 16	♣ K875	♣ AQ93				
Contract: 3NT North						

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	

Board: 51	♠ K2	You bid first.
Dealer: North	♥ 8742	The opponents are silent.
Vul: Both	♦ AJ53	
HCP: 12	♣ A82	

Board: 52	♠ K9643	Partner bids first.
Dealer: South	♥ AKJ	The opponents are silent.
Vul: N-S	♦ Q75	
HCP: 13+1	♣ 86	

Board: 53	♠ JT6	You bid first.
Dealer: North	♥ K4	The opponents are silent.
Vul: E-W	♦ AK92	
HCP: 14	♣ K963	

Both hands (Answers Page)

Board: 50	North:	South:	W	N	E	S
Dealer: South	♠ Q72	♠ 853				1♦
Vul: N-S	♥ KJT42	♥ 93	Pass	1♥	Pass	1NT
North HCP: 11+1	♦ 6	♦ AKQ2	Pass	2♣ ¹	Pass	3NT
South HCP: 13	♣ KQ74	♣ AT83	All Pass			
Contract: 3NT South						1. New Minor Forcing

Board: 51	North:	South:	W	N	E	S
Dealer: North	♠ K2	♠ AQJT9		1♦	Pass	1♠
Vul: Both	♥ 8742	♥ AK93	Pass	1NT	Pass	2♣ ¹
North HCP: 12	♦ AJ53	♦ -	Pass	2♥	Pass	4NT
South HCP: 19+1	♣ A82	♣ KQ73	Pass	5♥ ²	Pass	6♥
Contract: 6♥ South			All Pass			
						1. New Minor Forcing
						2. A=2/5 or 5/5, Q(H)=0

Board: 52	North:	South:	W	N	E	S
Dealer: South	♠ K9643	♠ J2				1♦
Vul: N-S	♥ AKJ	♥ Q93	Pass	1♠	Pass	1NT
North HCP: 13+1	♦ Q75	♦ A6432	Pass	2♣ ¹	Pass	3NT
South HCP: 13+1	♣ 86	♣ AQ3	All Pass			
Contract: 3NT South						1. New Minor Forcing

Board: 53	North:	South:	W	N	E	S
Dealer: North	♠ JT6	♠ AQ9		1♦	Pass	1♥
Vul: E-W	♥ K4	♥ T532	Pass	1NT	Pass	3NT
North HCP: 14	♦ AK92	♦ QT	All Pass			
South HCP: 14	♣ K963	♣ AQT4				
Contract: 3NT South						

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

Board: 51

♠ AQJT9

Partner bids first.

Dealer: North

♥ AK93

The opponents are silent.

Vul: Both

♦ -

HCP: 19+1

♣ KQ73

Board: 52

♠ J2

You bid first.

Dealer: South

♥ Q93

The opponents are silent.

Vul: N-S

♦ A6432

HCP: 13+1

♣ AQ3

Board: 53

♠ AQ9

Partner bids first.

Dealer: North

♥ T532

The opponents are silent.

Vul: E-W

♦ QT

HCP: 14

♣ AQT4

Both hands (Answers Page)

Board: 50	North:	South:	W	N	E	S
Dealer: South	♠ Q72	♠ 853				1♦
Vul: N-S	♥ KJT42	♥ 93	Pass	1♥	Pass	1NT
North HCP: 11+1	♦ 6	♦ AKQ2	Pass	2♣ ¹	Pass	3NT
South HCP: 13	♣ KQ74	♣ AT83	All Pass			
Contract: 3NT South						1. New Minor Forcing

Board: 51	North:	South:	W	N	E	S
Dealer: North	♠ K2	♠ AQJT9		1♦	Pass	1♠
Vul: Both	♥ 8742	♥ AK93	Pass	1NT	Pass	2♣ ¹
North HCP: 12	♦ AJ53	♦ -	Pass	2♥	Pass	4NT
South HCP: 19+1	♣ A82	♣ KQ73	Pass	5♥ ²	Pass	6♥
Contract: 6♥ South			All Pass			
						1. New Minor Forcing
						2. A=2/5 or 5/5, Q(H)=0

Board: 52	North:	South:	W	N	E	S
Dealer: South	♠ K9643	♠ J2				1♦
Vul: N-S	♥ AKJ	♥ Q93	Pass	1♠	Pass	1NT
North HCP: 13+1	♦ Q75	♦ A6432	Pass	2♣ ¹	Pass	3NT
South HCP: 13+1	♣ 86	♣ AQ3	All Pass			
Contract: 3NT South						1. New Minor Forcing

Board: 53	North:	South:	W	N	E	S
Dealer: North	♠ JT6	♠ AQ9		1♦	Pass	1♥
Vul: E-W	♥ K4	♥ T532	Pass	1NT	Pass	3NT
North HCP: 14	♦ AK92	♦ QT	All Pass			
South HCP: 14	♣ K963	♣ AQT4				
Contract: 3NT South						

North hands**Two-Way_New_Minor_Forcing_aka_xyNT**

Board: 54	♠ A Q J	Partner bids first.
Dealer: South	♥ K Q 7 5	The opponents are silent.
Vul: None	♦ A 9 6	
HCP: 19	♣ Q J T	

Board: 55	♠ K 4 2	You bid first.
Dealer: North	♥ K 9	The opponents are silent.
Vul: N-S	♦ Q 9 5 4	
HCP: 13	♣ K Q 8 4	

Board: 56	♠ A T 5 4	Partner bids first.
Dealer: South	♥ A 8 4	The opponents are silent.
Vul: N-S	♦ 8 3	
HCP: 8	♣ T 8 7 4	

Board: 57	♠ Q 9 7	You bid first.
Dealer: North	♥ 9 8 2	The opponents are silent.
Vul: E-W	♦ K J 6 3	
HCP: 12	♣ A Q 8	

Board: 58	♠ K Q 8 3	Partner bids first.
Dealer: South	♥ K J 5	The opponents are silent.
Vul: Both	♦ 9 6 3	
HCP: 13	♣ A T 7	

Both hands (Answers Page)

Board: 54	North:	South:	W	N	E	S
Dealer: South	♠ AQJ	♠ K92				1♣
Vul: None	♥ KQ75	♥ A93	Pass	1♥	Pass	1NT
North HCP: 19	♦ A96	♦ QT3	Pass	4NT	Pass	6NT
South HCP: 13	♣ QJT	♣ A632	All Pass			
Contract: 6NT South						

Board: 55	North:	South:	W	N	E	S
Dealer: North	♠ K42	♠ AT85		1♦	Pass	1♥
Vul: N-S	♥ K9	♥ AQT8	Pass	1NT	Pass	3NT
North HCP: 13	♦ Q954	♦ AK2	All Pass			
South HCP: 18	♣ KQ84	♣ J5				
Contract: 3NT South						

Board: 56	North:	South:	W	N	E	S
Dealer: South	♠ AT54	♠ KQ9				1♣
Vul: N-S	♥ A84	♥ 965	Pass	1♠	Pass	1NT
North HCP: 8	♦ 83	♦ A72	All Pass			
South HCP: 13	♣ T874	♣ A653				
Contract: 1NT South						

Board: 57	North:	South:	W	N	E	S
Dealer: North	♠ Q97	♠ AJ5		1♦	Pass	1♥
Vul: E-W	♥ 982	♥ AKQT	Pass	1NT	Pass	4NT
North HCP: 12	♦ KJ63	♦ Q7	Pass	6NT	All Pass	
South HCP: 19	♣ AQ8	♣ K976				
Contract: 6NT North						

Board: 58	North:	South:	W	N	E	S
Dealer: South	♠ KQ83	♠ A94				1♣
Vul: Both	♥ KJ5	♥ A632	Pass	1♠	Pass	1NT
North HCP: 13	♦ 963	♦ QJ	Pass	3NT	All Pass	
South HCP: 14	♣ AT7	♣ QJ84				
Contract: 3NT North						

South hands**Two-Way_New_Minor_Forcing_aka_xyNT**

Board: 54 ♠ K92
Dealer: South ♥ A93
Vul: None ♦ QT3
HCP: 13 ♣ A632

Board: 55 ♠ AT85
Dealer: North ♥ AQT8
Vul: N-S ♦ AK2
HCP: 18 ♣ J5

Board: 56 ♠ KQ9
Dealer: South ♥ 965
Vul: N-S ♦ A72
HCP: 13 ♣ A653

Board: 57 ♠ AJ5
Dealer: North ♥ AKQT
Vul: E-W ♦ Q7
HCP: 19 ♣ K976

Board: 58 ♠ A94
Dealer: South ♥ A632
Vul: Both ♦ QJ
HCP: 14 ♣ QJ84

Both hands (Answers Page)

Board: 54	North:	South:	W	N	E	S
Dealer: South	♠ AQJ	♠ K92				1♣
Vul: None	♥ KQ75	♥ A93	Pass	1♥	Pass	1NT
North HCP: 19	♦ A96	♦ QT3	Pass	4NT	Pass	6NT
South HCP: 13	♣ QJT	♣ A632	All Pass			
Contract: 6NT South						

Board: 55	North:	South:	W	N	E	S
Dealer: North	♠ K42	♠ AT85		1♦	Pass	1♥
Vul: N-S	♥ K9	♥ AQT8	Pass	1NT	Pass	3NT
North HCP: 13	♦ Q954	♦ AK2	All Pass			
South HCP: 18	♣ KQ84	♣ J5				
Contract: 3NT South						

Board: 56	North:	South:	W	N	E	S
Dealer: South	♠ AT54	♠ KQ9				1♣
Vul: N-S	♥ A84	♥ 965	Pass	1♠	Pass	1NT
North HCP: 8	♦ 83	♦ A72	All Pass			
South HCP: 13	♣ T874	♣ A653				
Contract: 1NT South						

Board: 57	North:	South:	W	N	E	S
Dealer: North	♠ Q97	♠ AJ5		1♦	Pass	1♥
Vul: E-W	♥ 982	♥ AKQT	Pass	1NT	Pass	4NT
North HCP: 12	♦ KJ63	♦ Q7	Pass	6NT	All Pass	
South HCP: 19	♣ AQ8	♣ K976				
Contract: 6NT North						

Board: 58	North:	South:	W	N	E	S
Dealer: South	♠ KQ83	♠ A94				1♣
Vul: Both	♥ KJ5	♥ A632	Pass	1♠	Pass	1NT
North HCP: 13	♦ 963	♦ QJ	Pass	3NT	All Pass	
South HCP: 14	♣ AT7	♣ QJ84				
Contract: 3NT North						

North hands**Two-Way_New_Minor_Forcing_aka_xyNT**

Board: 59	♠ 932
Dealer: North	♥ JT3
Vul: None	♦ K6
HCP: 12+1	♣ AKJT6

You bid first.
The opponents are silent.

Board: 60	♠ JT93
Dealer: South	♥ T6
Vul: Both	♦ K62
HCP: 12	♣ AKJ6

Partner bids first.
The opponents are silent.

Board: 61	♠ KT
Dealer: South	♥ AJT76
Vul: None	♦ KT83
HCP: 11+1	♣ T9

Partner bids first.
The opponents are silent.

Board: 62	♠ AQT2
Dealer: South	♥ A4
Vul: N-S	♦ T74
HCP: 13	♣ K643

Partner bids first.
The opponents are silent.

Board: 63	♠ J98
Dealer: North	♥ KQ6
Vul: E-W	♦ K63
HCP: 13	♣ KJ64

You bid first.
The opponents are silent.

Both hands (Answers Page)

Board: 59	North:	South:	W	N	E	S
Dealer: North	♠ 932	♠ AKQ7		1♣	Pass	1♦
Vul: None	♥ JT3	♥ A97	Pass	1NT	Pass	4NT
North HCP: 12+1	♦ K6	♦ AQT72	Pass	6NT	All Pass	
South HCP: 19+1	♣ AKJT6	♣ 7				
Contract: 6NT North						

Board: 60	North:	South:	W	N	E	S
Dealer: South	♠ JT93	♠ 72				1♦
Vul: Both	♥ T6	♥ AK3	Pass	1♠	Pass	1NT
North HCP: 12	♦ K62	♦ AQJ93	Pass	3NT	All Pass	
South HCP: 14+1	♣ AKJ6	♣ 984				
Contract: 3NT North						

Board: 61	North:	South:	W	N	E	S
Dealer: South	♠ KT	♠ J9				1♣
Vul: None	♥ AJT76	♥ Q2	Pass	1♥	Pass	1NT
North HCP: 11+1	♦ KT83	♦ AQ92	Pass	2♦ ¹	Pass	3♦
South HCP: 14+1	♣ T9	♣ KQ874	All Pass			
Contract: 3♦ South						1. New Minor Forcing

Board: 62	North:	South:	W	N	E	S
Dealer: South	♠ AQT2	♠ K76				1♣
Vul: N-S	♥ A4	♥ KJ63	Pass	1♠	Pass	1NT
North HCP: 13	♦ T74	♦ J93	Pass	3♣	Pass	3NT
South HCP: 14	♣ K643	♣ AQ9	All Pass			
Contract: 3NT South						

Board: 63	North:	South:	W	N	E	S
Dealer: North	♠ J98	♠ Q65		1♣	Pass	1♦
Vul: E-W	♥ KQ6	♥ AJ	Pass	1NT	Pass	4NT
North HCP: 13	♦ K63	♦ AQJT4	Pass	6NT	All Pass	
South HCP: 20+1	♣ KJ64	♣ AQ9				
Contract: 6NT North						

South hands**Two-Way_New_Minor_Forcing_aka_xyNT**

Board: 59	♠ AKQ7	Partner bids first.
Dealer: North	♥ A97	The opponents are silent.
Vul: None	♦ AQT72	
HCP: 19+1	♣ 7	

Board: 60	♠ 72	You bid first.
Dealer: South	♥ AK3	The opponents are silent.
Vul: Both	♦ AQJ93	
HCP: 14+1	♣ 984	

Board: 61	♠ J9	You bid first.
Dealer: South	♥ Q2	The opponents are silent.
Vul: None	♦ AQ92	
HCP: 14+1	♣ KQ874	

Board: 62	♠ K76	You bid first.
Dealer: South	♥ KJ63	The opponents are silent.
Vul: N-S	♦ J93	
HCP: 14	♣ AQ9	

Board: 63	♠ Q65	Partner bids first.
Dealer: North	♥ AJ	The opponents are silent.
Vul: E-W	♦ AQJT4	
HCP: 20+1	♣ AQ9	

Both hands (Answers Page)

Board: 59	North:	South:	W	N	E	S
Dealer: North	♠ 932	♠ AKQ7		1♣	Pass	1♦
Vul: None	♥ JT3	♥ A97	Pass	1NT	Pass	4NT
North HCP: 12+1	♦ K6	♦ AQT72	Pass	6NT	All Pass	
South HCP: 19+1	♣ AKJT6	♣ 7				
Contract: 6NT North						

Board: 60	North:	South:	W	N	E	S
Dealer: South	♠ JT93	♠ 72				1♦
Vul: Both	♥ T6	♥ AK3	Pass	1♠	Pass	1NT
North HCP: 12	♦ K62	♦ AQJ93	Pass	3NT	All Pass	
South HCP: 14+1	♣ AKJ6	♣ 984				
Contract: 3NT North						

Board: 61	North:	South:	W	N	E	S
Dealer: South	♠ KT	♠ J9				1♣
Vul: None	♥ AJT76	♥ Q2	Pass	1♥	Pass	1NT
North HCP: 11+1	♦ KT83	♦ AQ92	Pass	2♦ ¹	Pass	3♦
South HCP: 14+1	♣ T9	♣ KQ874	All Pass			
Contract: 3♦ South						1. New Minor Forcing

Board: 62	North:	South:	W	N	E	S
Dealer: South	♠ AQT2	♠ K76				1♣
Vul: N-S	♥ A4	♥ KJ63	Pass	1♠	Pass	1NT
North HCP: 13	♦ T74	♦ J93	Pass	3♣	Pass	3NT
South HCP: 14	♣ K643	♣ AQ9	All Pass			
Contract: 3NT South						

Board: 63	North:	South:	W	N	E	S
Dealer: North	♠ J98	♠ Q65		1♣	Pass	1♦
Vul: E-W	♥ KQ6	♥ AJ	Pass	1NT	Pass	4NT
North HCP: 13	♦ K63	♦ AQJT4	Pass	6NT	All Pass	
South HCP: 20+1	♣ KJ64	♣ AQ9				
Contract: 6NT North						

North hands**Two-Way_New_Minor_Forcing_aka_xyNT****Board: 64** ♠ AK42

Partner bids first.

Dealer: South ♥ KQ4

The opponents are silent.

Vul: Both ♦ A432

HCP: 16 ♣ 53

Board: 65 ♠ A52

Partner bids first.

Dealer: South ♥ KQJT875

The opponents are silent.

Vul: N-S ♦ T

HCP: 10+3 ♣ 98

Board: 66 ♠ J982

Partner bids first.

Dealer: South ♥ AJ986

The opponents are silent.

Vul: E-W ♦ Q92

HCP: 8+1 ♣ 3

Board: 67 ♠ QJ4

Partner bids first.

Dealer: South ♥ AK9864

The opponents are silent.

Vul: Both ♦ J52

HCP: 11+2 ♣ 6

Both hands (Answers Page)

Board: 64	North:	South:	W	N	E	S
Dealer: South	♠ AK42	♠ QT8				1♣
Vul: Both	♥ KQ4	♥ J765	Pass	1♠	Pass	1NT
North HCP: 16	♦ A432	♦ Q75	Pass	3NT	All Pass	
South HCP: 12	♣ 53	♣ AQJ				
Contract:	3NT North					

Board: 65	North:	South:	W	N	E	S
Dealer: South	♠ A52	♠ T7				1♣
Vul: N-S	♥ KQJT875	♥ 92	Pass	1♥	Pass	1NT
North HCP: 10+3	♦ T	♦ K964	Pass	4♥	All Pass	
South HCP: 12+1	♣ 98	♣ AKQ43				
Contract:	4♥ North					

Board: 66	North:	South:	W	N	E	S
Dealer: South	♠ J982	♠ A76				1♦
Vul: E-W	♥ AJ986	♥ T5	Pass	1♥	Pass	1NT
North HCP: 8+1	♦ Q92	♦ KJ75	All Pass			
South HCP: 13	♣ 3	♣ KQT4				
Contract:	1NT South					

Board: 67	North:	South:	W	N	E	S
Dealer: South	♠ QJ4	♠ 975				1♣
Vul: Both	♥ AK9864	♥ J53	Pass	1♥	Pass	1NT
North HCP: 11+2	♦ J52	♦ AT	Pass	2♦ ¹	Pass	3♥ ²
South HCP: 13+1	♣ 6	♣ AKJT9	Pass	4♥	All Pass	
Contract:	4♥ North					

1. New Minor Forcing

2. 3 !H

South hands**Two-Way_New_Minor_Forcing_aka_xyNT****Board: 64** ♠ QT8

You bid first.

Dealer: South ♥ J765

The opponents are silent.

Vul: Both ♦ Q75

HCP: 12 ♣ AQJ

Board: 65 ♠ T7

You bid first.

Dealer: South ♥ 92

The opponents are silent.

Vul: N-S ♦ K964

HCP: 12+1 ♣ AKQ43

Board: 66 ♠ A76

You bid first.

Dealer: South ♥ T5

The opponents are silent.

Vul: E-W ♦ KJ75

HCP: 13 ♣ KQT4

Board: 67 ♠ 975

You bid first.

Dealer: South ♥ J53

The opponents are silent.

Vul: Both ♦ AT

HCP: 13+1 ♣ AKJT9

Both hands (Answers Page)

Board: 64	North:	South:	W	N	E	S
Dealer: South	♠ AK42	♠ QT8				1♣
Vul: Both	♥ KQ4	♥ J765	Pass	1♠	Pass	1NT
North HCP: 16	♦ A432	♦ Q75	Pass	3NT	All Pass	
South HCP: 12	♣ 53	♣ AQJ				
Contract:	3NT North					

Board: 65	North:	South:	W	N	E	S
Dealer: South	♠ A52	♠ T7				1♣
Vul: N-S	♥ KQJT875	♥ 92	Pass	1♥	Pass	1NT
North HCP: 10+3	♦ T	♦ K964	Pass	4♥	All Pass	
South HCP: 12+1	♣ 98	♣ AKQ43				
Contract:	4♥ North					

Board: 66	North:	South:	W	N	E	S
Dealer: South	♠ J982	♠ A76				1♦
Vul: E-W	♥ AJ986	♥ T5	Pass	1♥	Pass	1NT
North HCP: 8+1	♦ Q92	♦ KJ75	All Pass			
South HCP: 13	♣ 3	♣ KQT4				
Contract:	1NT South					

Board: 67	North:	South:	W	N	E	S
Dealer: South	♠ QJ4	♠ 975				1♣
Vul: Both	♥ AK9864	♥ J53	Pass	1♥	Pass	1NT
North HCP: 11+2	♦ J52	♦ AT	Pass	2♦ ¹	Pass	3♥ ²
South HCP: 13+1	♣ 6	♣ AKJT9	Pass	4♥	All Pass	
Contract:	4♥ North					

1. New Minor Forcing

2. 3 !H

North hands**Two-Way_New_Minor_Forcing_aka_xyNT****Board: 68**

♠ 842

You bid first.

Dealer: North

♥ A963

The opponents are silent.

Vul: Both

♦ AQ73

HCP: 14

♣ A7

Board: 69

♠ AK732

Partner bids first.

Dealer: South

♥ AKQJ9

The opponents are silent.

Vul: N-S

♦ 84

HCP: 18+2

♣ J

Both hands (Answers Page)

Board: 68

Dealer: North
Vul: Both
North HCP: 14
South HCP: 19+1
Contract: 6♠ South

North:

♠ 842
♥ A963
♦ AQ73
♣ A7

South:

♠ AKJ76
♥ KQT4
♦ 2
♣ KQJ

W N E S

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

1. New Minor Forcing
2. 3 !S
3. A=0/5 or 3/5
4. no !S queen
5. King ask by available bid
6. K=0

Board: 69

Dealer: South
Vul: N-S
North HCP: 18+2
South HCP: 14
Contract: 7♠ North

North:

♠ AK732
♥ AKQJ9
♦ 84
♣ J

South:

♠ Q64
♥ 862
♦ AKJ6
♣ A53

W N E S

		1♦	
Pass	1♠	Pass	1NT
Pass	2♣ ¹	Pass	3♠ ²
Pass	3NT	Pass	4♣
Pass	4♥	Pass	4♠
Pass	4NT	Pass	5♠ ³
Pass	5NT ⁴	Pass	6♦ ⁵
Pass	7♠	All Pass	

1. New Minor Forcing
2. 3 !S
3. A=2/5 or 5/5, Q(S)=1
4. King ask by 5NT
5. K=1

South hands**Two-Way_New_Minor_Forcing_aka_xyNT****Board: 68**

♠ AKJ76

Partner bids first.

Dealer: North

♥ KQT4

The opponents are silent.

Vul: Both

♦ 2

HCP: 19+1

♣ KQJ

Board: 69

♠ Q64

You bid first.

Dealer: South

♥ 862

The opponents are silent.

Vul: N-S

♦ AKJ6

HCP: 14

♣ A53

Both hands (Answers Page)

Board: 68

Dealer: North
Vul: Both
North HCP: 14
South HCP: 19+1
Contract: 6♠ South

North:

♠ 842
♥ A963
♦ AQ73
♣ A7

South:

♠ AKJ76
♥ KQT4
♦ 2
♣ KQJ

W N E S

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

1. New Minor Forcing
2. 3 !S
3. A=0/5 or 3/5
4. no !S queen
5. King ask by available bid
6. K=0

Board: 69

Dealer: South
Vul: N-S
North HCP: 18+2
South HCP: 14
Contract: 7♠ North

North:

♠ AK732
♥ AKQJ9
♦ 84
♣ J

South:

♠ Q64
♥ 862
♦ AKJ6
♣ A53

W N E S

		1♦	
Pass	1♠	Pass	1NT
Pass	2♣ ¹	Pass	3♠ ²
Pass	3NT	Pass	4♣
Pass	4♥	Pass	4♠
Pass	4NT	Pass	5♠ ³
Pass	5NT ⁴	Pass	6♦ ⁵
Pass	7♠	All Pass	

1. New Minor Forcing
2. 3 !S
3. A=2/5 or 5/5, Q(S)=1
4. King ask by 5NT
5. K=1

North hands**Two-Way_New_Minor_Forcing_aka_xyNT**

Board: 70	♠ QT3	Partner bids first.
Dealer: South	♥ AKT6	The opponents are silent.
Vul: E-W	♦ AKQ7	
HCP: 18	♣ 54	

Board: 71	♠ 93	You bid first.
Dealer: North	♥ AQ8	The opponents are silent.
Vul: N-S	♦ KQ82	
HCP: 14	♣ KT76	

Board: 72	♠ J92	Partner bids first.
Dealer: South	♥ AJ93	The opponents are silent.
Vul: Both	♦ AKQ9	
HCP: 18	♣ KT	

Board: 73	♠ AQT65	Partner bids first.
Dealer: South	♥ Q83	The opponents are silent.
Vul: E-W	♦ QJ	
HCP: 12+1	♣ JT7	

Both hands (Answers Page)

Board: 70	North:	South:	W	N	E	S
Dealer: South	♠ QT3	♠ KJ4				1♣
Vul: E-W	♥ AKT6	♥ Q7	Pass	1♥	Pass	1NT
North HCP: 18	♦ AKQ7	♦ 942	Pass	3NT	All Pass	
South HCP: 13+1	♣ 54	♣ AK976				
Contract: 3NT North						

Board: 71	North:	South:	W	N	E	S
Dealer: North	♠ 93	♠ KT72		1♦	Pass	1♠
Vul: N-S	♥ AQ8	♥ KJ3	Pass	1NT	Pass	3♦
North HCP: 14	♦ KQ82	♦ AJ76	Pass	3NT	All Pass	
South HCP: 12	♣ KT76	♣ 98				
Contract: 3NT North						

Board: 72	North:	South:	W	N	E	S
Dealer: South	♠ J92	♠ A86				1♣
Vul: Both	♥ AJ93	♥ KQ2	Pass	1♥	Pass	1NT
North HCP: 18	♦ AKQ9	♦ 43	Pass	3NT	All Pass	
South HCP: 13+1	♣ KT	♣ A8632				
Contract: 3NT North						

Board: 73	North:	South:	W	N	E	S
Dealer: South	♠ AQT65	♠ J72				1♦
Vul: E-W	♥ Q83	♥ A97	Pass	1♠	Pass	1NT
North HCP: 12+1	♦ QJ	♦ AK954	Pass	2♣ ¹	Pass	2♠ ²
South HCP: 12+1	♣ JT7	♣ 53	Pass	3♠	Pass	4♠
Contract: 4♠ South			All Pass			

1. New Minor Forcing

2. 3 !S

South hands**Two-Way_New_Minor_Forcing_aka_xyNT**

Board: 70 ♠ KJ4
Dealer: South ♥ Q7
Vul: E-W ♦ 942
HCP: 13+1 ♣ AK976

You bid first.
The opponents are silent.

Board: 71 ♠ KT72
Dealer: North ♥ KJ3
Vul: N-S ♦ AJ76
HCP: 12 ♣ 98

Partner bids first.
The opponents are silent.

Board: 72 ♠ A86
Dealer: South ♥ KQ2
Vul: Both ♦ 43
HCP: 13+1 ♣ A8632

You bid first.
The opponents are silent.

Board: 73 ♠ J72
Dealer: South ♥ A97
Vul: E-W ♦ AK954
HCP: 12+1 ♣ 53

You bid first.
The opponents are silent.

Both hands (Answers Page)

Board: 70	North:	South:	W	N	E	S
Dealer: South	♠ QT3	♠ KJ4				1♣
Vul: E-W	♥ AKT6	♥ Q7	Pass	1♥	Pass	1NT
North HCP: 18	♦ AKQ7	♦ 942	Pass	3NT	All Pass	
South HCP: 13+1	♣ 54	♣ AK976				
Contract: 3NT North						

Board: 71	North:	South:	W	N	E	S
Dealer: North	♠ 93	♠ KT72		1♦	Pass	1♠
Vul: N-S	♥ AQ8	♥ KJ3	Pass	1NT	Pass	3♦
North HCP: 14	♦ KQ82	♦ AJ76	Pass	3NT	All Pass	
South HCP: 12	♣ KT76	♣ 98				
Contract: 3NT North						

Board: 72	North:	South:	W	N	E	S
Dealer: South	♠ J92	♠ A86				1♣
Vul: Both	♥ AJ93	♥ KQ2	Pass	1♥	Pass	1NT
North HCP: 18	♦ AKQ9	♦ 43	Pass	3NT	All Pass	
South HCP: 13+1	♣ KT	♣ A8632				
Contract: 3NT North						

Board: 73	North:	South:	W	N	E	S
Dealer: South	♠ AQT65	♠ J72				1♦
Vul: E-W	♥ Q83	♥ A97	Pass	1♠	Pass	1NT
North HCP: 12+1	♦ QJ	♦ AK954	Pass	2♣ ¹	Pass	2♠ ²
South HCP: 12+1	♣ JT7	♣ 53	Pass	3♠	Pass	4♠
Contract: 4♠ South			All Pass			

1. New Minor Forcing

2. 3 !S

North hands**Two-Way_New_Minor_Forcing_aka_xyNT****Board: 74** ♠ 7543

Partner bids first.

Dealer: South ♥ KJ72

The opponents are silent.

Vul: None ♦ AJ9

HCP: 10 ♣ J8

Board: 75 ♠ KQ7

You bid first.

Dealer: North ♥ QJ7

The opponents are silent.

Vul: None ♦ KJT3

HCP: 14 ♣ Q85

Board: 76 ♠ AK874

Partner bids first.

Dealer: South ♥ Q3

The opponents are silent.

Vul: Both ♦ K53

HCP: 14+1 ♣ Q73

Board: 77 ♠ AT

You bid first.

Dealer: North ♥ AK98

The opponents are silent.

Vul: None ♦ K42

HCP: 14 ♣ 9873

Both hands (Answers Page)

Board: 74	North:	South:	W	N	E	S
Dealer: South	♠ 7543	♠ 862				1 ♣
Vul: None	♥ KJ72	♥ Q5	Pass	1 ♥	Pass	1 NT
North HCP: 10	♦ AJ9	♦ Q53	All Pass			
South HCP: 13+1	♣ J8	♣ AKQ76				
Contract: 1 NT South						

Board: 75	North:	South:	W	N	E	S
Dealer: North	♠ KQ7	♠ AJT3		1 ♦	Pass	1 ♥
Vul: None	♥ QJ7	♥ A865	Pass	1 NT	Pass	3 NT
North HCP: 14	♦ KJT3	♦ AQ5	All Pass			
South HCP: 16	♣ Q85	♣ JT				
Contract: 3 NT South						

Board: 76	North:	South:	W	N	E	S
Dealer: South	♠ AK874	♠ 92				1 ♣
Vul: Both	♥ Q3	♥ AK74	Pass	1 ♠	Pass	1 NT
North HCP: 14+1	♦ K53	♦ Q74	Pass	2 ♦ ¹	Pass	3 ♥
South HCP: 13	♣ Q73	♣ KJ86	Pass	3 NT	All Pass	
Contract: 3 NT North						

1. New Minor Forcing

Board: 77	North:	South:	W	N	E	S
Dealer: North	♠ AT	♠ Q9875		1 ♣	Pass	1 ♠
Vul: None	♥ AK98	♥ 642	Pass	1 NT	All Pass	
North HCP: 14	♦ K42	♦ 853				
South HCP: 6+1	♣ 9873	♣ KJ				
Contract: 1 NT North						

South hands**Two-Way_New_Minor_Forcing_aka_xyNT**

Board: 74	♠ 862
Dealer: South	♥ Q5
Vul: None	♦ Q53
HCP: 13+1	♣ AKQ76

You bid first.
The opponents are silent.

Board: 75	♠ AJT3
Dealer: North	♥ A865
Vul: None	♦ AQ5
HCP: 16	♣ JT

Partner bids first.
The opponents are silent.

Board: 76	♠ 92
Dealer: South	♥ AK74
Vul: Both	♦ Q74
HCP: 13	♣ KJ86

You bid first.
The opponents are silent.

Board: 77	♠ Q9875
Dealer: North	♥ 642
Vul: None	♦ 853
HCP: 6+1	♣ KJ

Partner bids first.
The opponents are silent.

Both hands (Answers Page)

Board: 74	North:	South:	W	N	E	S
Dealer: South	♠ 7543	♠ 862				1 ♣
Vul: None	♥ KJ72	♥ Q5	Pass	1 ♥	Pass	1 NT
North HCP: 10	♦ AJ9	♦ Q53	All Pass			
South HCP: 13+1	♣ J8	♣ AKQ76				
Contract: 1 NT South						

Board: 75	North:	South:	W	N	E	S
Dealer: North	♠ KQ7	♠ AJT3		1 ♦	Pass	1 ♥
Vul: None	♥ QJ7	♥ A865	Pass	1 NT	Pass	3 NT
North HCP: 14	♦ KJT3	♦ AQ5	All Pass			
South HCP: 16	♣ Q85	♣ JT				
Contract: 3 NT South						

Board: 76	North:	South:	W	N	E	S
Dealer: South	♠ AK874	♠ 92				1 ♣
Vul: Both	♥ Q3	♥ AK74	Pass	1 ♠	Pass	1 NT
North HCP: 14+1	♦ K53	♦ Q74	Pass	2 ♦ ¹	Pass	3 ♥
South HCP: 13	♣ Q73	♣ KJ86	Pass	3 NT	All Pass	
Contract: 3 NT North						

1. New Minor Forcing

Board: 77	North:	South:	W	N	E	S
Dealer: North	♠ AT	♠ Q9875		1 ♣	Pass	1 ♠
Vul: None	♥ AK98	♥ 642	Pass	1 NT	All Pass	
North HCP: 14	♦ K42	♦ 853				
South HCP: 6+1	♣ 9873	♣ KJ				
Contract: 1 NT North						

North hands**Two-Way_New_Minor_Forcing_aka_xyNT****Board: 78**

♠ AKT5

Partner bids first.

Dealer: South

♥ K3

The opponents are silent.

Vul: E-W

♦ K876

HCP: 20

♣ AQJ

Board: 79

♠ KT9

You bid first.

Dealer: North

♥ 74

The opponents are silent.

Vul: E-W

♦ AT632

HCP: 14+1

♣ AK7

Board: 80

♠ AT8

Partner bids first.

Dealer: South

♥ 8753

The opponents are silent.

Vul: E-W

♦ T52

HCP: 10

♣ KQJ

Board: 81

♠ T64

You bid first.

Dealer: North

♥ K65

The opponents are silent.

Vul: None

♦ AQ98

HCP: 13

♣ AT5

Both hands (Answers Page)

Board: 78	North:	South:	W	N	E	S
Dealer: South	♠ AKT5	♠ 864				1♣
Vul: E-W	♥ K3	♥ AJ2	Pass	1♠	Pass	1NT
North HCP: 20	♦ K876	♦ AJ2	Pass	4♣	Pass	4♠ ¹
South HCP: 13	♣ AQJ	♣ K963	Pass	5♣ ²	Pass	5♥ ³
Contract: 7NT North			Pass	7NT	All Pass	

1. A=2 out of 4

2. King ask

3. K=1

Board: 79	North:	South:	W	N	E	S
Dealer: North	♠ KT9	♠ 542		1♦	Pass	1♥
Vul: E-W	♥ 74	♥ AKQT3	Pass	1NT	All Pass	
North HCP: 14+1	♦ AT632	♦ 98				
South HCP: 9+1	♣ AK7	♣ 965				
Contract: 1NT North						

Board: 80	North:	South:	W	N	E	S
Dealer: South	♠ AT8	♠ 75				1♦
Vul: E-W	♥ 8753	♥ KQ2	Pass	1♥	Pass	1NT
North HCP: 10	♦ T52	♦ AJ93	All Pass			
South HCP: 14	♣ KQJ	♣ A876				
Contract: 1NT South						

Board: 81	North:	South:	W	N	E	S
Dealer: North	♠ T64	♠ KQ92		1♦	Pass	1♠
Vul: None	♥ K65	♥ AJ9	Pass	1NT	Pass	3♦
North HCP: 13	♦ AQ98	♦ K432	Pass	3NT	All Pass	
South HCP: 13	♣ AT5	♣ 83				
Contract: 3NT North						

South hands**Two-Way_New_Minor_Forcing_aka_xyNT****Board: 78** ♠ 864

You bid first.

Dealer: South ♥ AJ2

The opponents are silent.

Vul: E-W ♦ AJ2

HCP: 13 ♣ K963

Board: 79 ♠ 542

Partner bids first.

Dealer: North ♥ AKQT3

The opponents are silent.

Vul: E-W ♦ 98

HCP: 9+1 ♣ 965

Board: 80 ♠ 75

You bid first.

Dealer: South ♥ KQ2

The opponents are silent.

Vul: E-W ♦ AJ93

HCP: 14 ♣ A876

Board: 81 ♠ KQ92

Partner bids first.

Dealer: North ♥ AJ9

The opponents are silent.

Vul: None ♦ K432

HCP: 13 ♣ 83

Both hands (Answers Page)

Board: 78	North:	South:	W	N	E	S
Dealer: South	♠ AKT5	♠ 864				1♣
Vul: E-W	♥ K3	♥ AJ2	Pass	1♠	Pass	1NT
North HCP: 20	♦ K876	♦ AJ2	Pass	4♣	Pass	4♠ ¹
South HCP: 13	♣ AQJ	♣ K963	Pass	5♣ ²	Pass	5♥ ³
Contract: 7NT North			Pass	7NT	All Pass	

1. A=2 out of 4

2. King ask

3. K=1

Board: 79	North:	South:	W	N	E	S
Dealer: North	♠ KT9	♠ 542		1♦	Pass	1♥
Vul: E-W	♥ 74	♥ AKQT3	Pass	1NT	All Pass	
North HCP: 14+1	♦ AT632	♦ 98				
South HCP: 9+1	♣ AK7	♣ 965				
Contract: 1NT North						

Board: 80	North:	South:	W	N	E	S
Dealer: South	♠ AT8	♠ 75				1♦
Vul: E-W	♥ 8753	♥ KQ2	Pass	1♥	Pass	1NT
North HCP: 10	♦ T52	♦ AJ93	All Pass			
South HCP: 14	♣ KQJ	♣ A876				
Contract: 1NT South						

Board: 81	North:	South:	W	N	E	S
Dealer: North	♠ T64	♠ KQ92		1♦	Pass	1♠
Vul: None	♥ K65	♥ AJ9	Pass	1NT	Pass	3♦
North HCP: 13	♦ AQ98	♦ K432	Pass	3NT	All Pass	
South HCP: 13	♣ AT5	♣ 83				
Contract: 3NT North						

North hands**Two-Way_New_Minor_Forcing_aka_xyNT****Board: 82**

♠ AQJ85

Partner bids first.

Dealer: South

♥ QJ5

The opponents are silent.

Vul: Both

♦ 98

HCP: 12+1

♣ Q84

Board: 83

♠ K9

You bid first.

Dealer: North

♥ AJ96

The opponents are silent.

Vul: None

♦ AJ932

HCP: 13+1

♣ T5

Board: 84

♠ T963

Partner bids first.

Dealer: South

♥ AJ9

The opponents are silent.

Vul: N-S

♦ AK3

HCP: 14

♣ QT7

Board: 85

♠ K75

You bid first.

Dealer: North

♥ 53

The opponents are silent.

Vul: N-S

♦ AK973

HCP: 14+1

♣ AT6

Both hands (Answers Page)

Board: 82	North:	South:	W	N	E	S
Dealer: South	♠ AQJ85	♠ K4				1♦
Vul: Both	♥ QJ5	♥ T62	Pass	1♠	Pass	1NT
North HCP: 12+1	♦ 98	♦ KJ53	Pass	2♣ ¹	Pass	3NT
South HCP: 12	♣ Q84	♣ AJ73	All Pass			
Contract: 3NT South			1. New Minor Forcing			

Board: 83	North:	South:	W	N	E	S
Dealer: North	♠ K9	♠ A6532		1♦	Pass	1♠
Vul: None	♥ AJ96	♥ 83	Pass	1NT	All Pass	
North HCP: 13+1	♦ AJ932	♦ K				
South HCP: 10+2	♣ T5	♣ K9763				
Contract: 1NT North						

Board: 84	North:	South:	W	N	E	S
Dealer: South	♠ T963	♠ KJ4				1♦
Vul: N-S	♥ AJ9	♥ T542	Pass	1♠	Pass	1NT
North HCP: 14	♦ AK3	♦ QJ85	Pass	3NT	All Pass	
South HCP: 12	♣ QT7	♣ AJ				
Contract: 3NT North						

Board: 85	North:	South:	W	N	E	S
Dealer: North	♠ K75	♠ QT32		1♦	Pass	1♥
Vul: N-S	♥ 53	♥ AJ96	Pass	1NT	Pass	2NT
North HCP: 14+1	♦ AK973	♦ QJ	Pass	3NT	All Pass	
South HCP: 12	♣ AT6	♣ Q53				
Contract: 3NT North						

South hands**Two-Way_New_Minor_Forcing_aka_xyNT**

Board: 82	♠ K4
Dealer: South	♥ T62
Vul: Both	♦ KJ53
HCP: 12	♣ AJ73

You bid first.
The opponents are silent.

Board: 83	♠ A6532
Dealer: North	♥ 83
Vul: None	♦ K
HCP: 10+2	♣ K9763

Partner bids first.
The opponents are silent.

Board: 84	♠ KJ4
Dealer: South	♥ T542
Vul: N-S	♦ QJ85
HCP: 12	♣ AJ

You bid first.
The opponents are silent.

Board: 85	♠ QT32
Dealer: North	♥ AJ96
Vul: N-S	♦ QJ
HCP: 12	♣ Q53

Partner bids first.
The opponents are silent.

Both hands (Answers Page)

Board: 82	North:	South:	W	N	E	S
Dealer: South	♠ AQJ85	♠ K4				1♦
Vul: Both	♥ QJ5	♥ T62	Pass	1♠	Pass	1NT
North HCP: 12+1	♦ 98	♦ KJ53	Pass	2♣ ¹	Pass	3NT
South HCP: 12	♣ Q84	♣ AJ73	All Pass			
Contract: 3NT South			1. New Minor Forcing			

Board: 83	North:	South:	W	N	E	S
Dealer: North	♠ K9	♠ A6532		1♦	Pass	1♠
Vul: None	♥ AJ96	♥ 83	Pass	1NT	All Pass	
North HCP: 13+1	♦ AJ932	♦ K				
South HCP: 10+2	♣ T5	♣ K9763				
Contract: 1NT North						

Board: 84	North:	South:	W	N	E	S
Dealer: South	♠ T963	♠ KJ4				1♦
Vul: N-S	♥ AJ9	♥ T542	Pass	1♠	Pass	1NT
North HCP: 14	♦ AK3	♦ QJ85	Pass	3NT	All Pass	
South HCP: 12	♣ QT7	♣ AJ				
Contract: 3NT North						

Board: 85	North:	South:	W	N	E	S
Dealer: North	♠ K75	♠ QT32		1♦	Pass	1♥
Vul: N-S	♥ 53	♥ AJ96	Pass	1NT	Pass	2NT
North HCP: 14+1	♦ AK973	♦ QJ	Pass	3NT	All Pass	
South HCP: 12	♣ AT6	♣ Q53				
Contract: 3NT North						

North hands**Two-Way_New_Minor_Forcing_aka_xyNT****Board: 86**

♠ A Q J

Partner bids first.

Dealer: South

♥ A K 7 6

The opponents are silent.

Vul: E-W

♦ A 8 4

HCP: 20

♣ Q 9 4

Board: 87

♠ Q J 6

You bid first.

Dealer: North

♥ T 5 3 2

The opponents are silent.

Vul: N-S

♦ A Q J 6

HCP: 12

♣ Q 4

Board: 88

♠ A Q 8 7 6 2

Partner bids first.

Dealer: South

♥ A 4

The opponents are silent.

Vul: None

♦ Q T 3

HCP: 12+2

♣ T 8

Board: 89

♠ Q 9 2

You bid first.

Dealer: North

♥ 8 2

The opponents are silent.

Vul: E-W

♦ A Q 3

HCP: 13+1

♣ A J 7 6 3

Both hands (Answers Page)

Board: 86	North:	South:	W	N	E	S
Dealer: South	♠ AQJ	♠ 762				1♣
Vul: E-W	♥ AK76	♥ Q43	Pass	1♥	Pass	1NT
North HCP: 20	♦ A84	♦ K2	Pass	4♣	Pass	4♥ ¹
South HCP: 12+1	♣ Q94	♣ AK732	Pass	5♣ ²	Pass	5♠ ³
Contract: 6NT North			Pass	6NT	All Pass	

1. A=1/4

2. King ask

3. K=2

Board: 87	North:	South:	W	N	E	S
Dealer: North	♠ QJ6	♠ AT95		1♦	Pass	1♠
Vul: N-S	♥ T532	♥ AK9	Pass	1NT	Pass	3NT
North HCP: 12	♦ AQJ6	♦ 732		All Pass		
South HCP: 18	♣ Q4	♣ AK3				
Contract: 3NT South						

Board: 88	North:	South:	W	N	E	S
Dealer: South	♠ AQ8762	♠ 93				1♥
Vul: None	♥ A4	♥ KJT32	Pass	1♠	Pass	1NT
North HCP: 12+2	♦ QT3	♦ KJ7	Pass	2♦ ¹	Pass	3NT
South HCP: 14+1	♣ T8	♣ AQ5		All Pass		
Contract: 3NT South						1. New Minor Forcing

Board: 89	North:	South:	W	N	E	S
Dealer: North	♠ Q92	♠ AK84		1♣	Pass	1♥
Vul: E-W	♥ 82	♥ QJ96	Pass	1NT	Pass	3NT
North HCP: 13+1	♦ AQ3	♦ J97		All Pass		
South HCP: 14	♣ AJ763	♣ K8				
Contract: 3NT South						

South hands**Two-Way_New_Minor_Forcing_aka_xyNT**

Board: 86 ♠ 762
Dealer: South ♥ Q43
Vul: E-W ♦ K2
HCP: 12+1 ♣ AK732

You bid first.
The opponents are silent.

Board: 87 ♠ AT95
Dealer: North ♥ AK9
Vul: N-S ♦ 732
HCP: 18 ♣ AK3

Partner bids first.
The opponents are silent.

Board: 88 ♠ 93
Dealer: South ♥ KJT32
Vul: None ♦ KJ7
HCP: 14+1 ♣ AQ5

You bid first.
The opponents are silent.

Board: 89 ♠ AK84
Dealer: North ♥ QJ96
Vul: E-W ♦ J97
HCP: 14 ♣ K8

Partner bids first.
The opponents are silent.

Both hands (Answers Page)

Board: 86	North:	South:	W	N	E	S
Dealer: South	♠ AQJ	♠ 762				1♣
Vul: E-W	♥ AK76	♥ Q43	Pass	1♥	Pass	1NT
North HCP: 20	♦ A84	♦ K2	Pass	4♣	Pass	4♥ ¹
South HCP: 12+1	♣ Q94	♣ AK732	Pass	5♣ ²	Pass	5♠ ³
Contract: 6NT North			Pass	6NT	All Pass	

1. A=1/4

2. King ask

3. K=2

Board: 87	North:	South:	W	N	E	S
Dealer: North	♠ QJ6	♠ AT95		1♦	Pass	1♠
Vul: N-S	♥ T532	♥ AK9	Pass	1NT	Pass	3NT
North HCP: 12	♦ AQJ6	♦ 732		All Pass		
South HCP: 18	♣ Q4	♣ AK3				
Contract: 3NT South						

Board: 88	North:	South:	W	N	E	S
Dealer: South	♠ AQ8762	♠ 93				1♥
Vul: None	♥ A4	♥ KJT32	Pass	1♠	Pass	1NT
North HCP: 12+2	♦ QT3	♦ KJ7	Pass	2♦ ¹	Pass	3NT
South HCP: 14+1	♣ T8	♣ AQ5		All Pass		
Contract: 3NT South						1. New Minor Forcing

Board: 89	North:	South:	W	N	E	S
Dealer: North	♠ Q92	♠ AK84		1♣	Pass	1♥
Vul: E-W	♥ 82	♥ QJ96	Pass	1NT	Pass	3NT
North HCP: 13+1	♦ AQ3	♦ J97		All Pass		
South HCP: 14	♣ AJ763	♣ K8				
Contract: 3NT South						

North hands**Two-Way_New_Minor_Forcing_aka_xyNT**

Board: 90 ♠ T4
Dealer: North ♥ 42
Vul: N-S ♦ KQ96
HCP: 12+1 ♣ AK863

Board: 91 ♠ Q3
Dealer: North ♥ QJ82
Vul: E-W ♦ A986
HCP: 13 ♣ AT4

Board: 92 ♠ A653
Dealer: South ♥ K64
Vul: N-S ♦ AT84
HCP: 15 ♣ A9

Board: 93 ♠ K87
Dealer: North ♥ 32
Vul: E-W ♦ KT3
HCP: 13+1 ♣ AKT94

Board: 94 ♠ A97
Dealer: North ♥ J76
Vul: N-S ♦ AQT8
HCP: 12 ♣ J83

Both hands (Answers Page)

Board: 90	North:	South:	W	N	E	S
Dealer: North	♠ T4	♠ Q73		1♣	Pass	1♥
Vul: N-S	♥ 42	♥ AKJ65	Pass	1NT	Pass	2♦ ¹
North HCP: 12+1	♦ KQ96	♦ J5	Pass	3♦	All Pass	
South HCP: 12+1	♣ AK863	♣ JT4				1. New Minor Forcing
Contract: 3♦ North						

Board: 91	North:	South:	W	N	E	S
Dealer: North	♠ Q3	♠ JT842		1♦	Pass	1♠
Vul: E-W	♥ QJ82	♥ 94	Pass	1NT	All Pass	
North HCP: 13	♦ A986	♦ QJ7				
South HCP: 7+1	♣ AT4	♣ K75				
Contract: 1NT North						

Board: 92	North:	South:	W	N	E	S
Dealer: South	♠ A653	♠ Q9			1♦	
Vul: N-S	♥ K64	♥ QJ85	Pass	1♠	Pass	1NT
North HCP: 15	♦ AT84	♦ QJ92	Pass	3♦	Pass	3NT
South HCP: 12	♣ A9	♣ KJ3	All Pass			
Contract: 3NT South						

Board: 93	North:	South:	W	N	E	S
Dealer: North	♠ K87	♠ AQ92		1♣	Pass	1♥
Vul: E-W	♥ 32	♥ AKJ85	Pass	1NT	Pass	2♦ ¹
North HCP: 13+1	♦ KT3	♦ A976	Pass	3NT	Pass	4NT
South HCP: 18+1	♣ AKT94	♣ -	Pass	6NT	All Pass	
Contract: 6NT North						1. New Minor Forcing

Board: 94	North:	South:	W	N	E	S
Dealer: North	♠ A97	♠ K3		1♦	Pass	1♥
Vul: N-S	♥ J76	♥ AKT94	Pass	1NT	Pass	2♣ ¹
North HCP: 12	♦ AQT8	♦ 742	Pass	2♥ ²	Pass	4♥
South HCP: 14+1	♣ J83	♣ A76	All Pass			
Contract: 4♥ South						1. New Minor Forcing
						2. 3 !H

South hands**Two-Way_New_Minor_Forcing_aka_xyNT**

Board: 90	♠ Q73	Partner bids first.
Dealer: North	♥ AKJ65	The opponents are silent.
Vul: N-S	♦ J5	
HCP: 12+1	♣ JT4	

Board: 91	♠ JT842	Partner bids first.
Dealer: North	♥ 94	The opponents are silent.
Vul: E-W	♦ QJ7	
HCP: 7+1	♣ K75	

Board: 92	♠ Q9	You bid first.
Dealer: South	♥ QJ85	The opponents are silent.
Vul: N-S	♦ QJ92	
HCP: 12	♣ KJ3	

Board: 93	♠ AQ92	Partner bids first.
Dealer: North	♥ AKJ85	The opponents are silent.
Vul: E-W	♦ A976	
HCP: 18+1	♣ -	

Board: 94	♠ K3	Partner bids first.
Dealer: North	♥ AKT94	The opponents are silent.
Vul: N-S	♦ 742	
HCP: 14+1	♣ A76	

Both hands (Answers Page)

Board: 90	North:	South:	W	N	E	S
Dealer: North	♠ T4	♠ Q73		1♣	Pass	1♥
Vul: N-S	♥ 42	♥ AKJ65	Pass	1NT	Pass	2♦ ¹
North HCP: 12+1	♦ KQ96	♦ J5	Pass	3♦	All Pass	
South HCP: 12+1	♣ AK863	♣ JT4				1. New Minor Forcing
Contract: 3♦ North						

Board: 91	North:	South:	W	N	E	S
Dealer: North	♠ Q3	♠ JT842		1♦	Pass	1♠
Vul: E-W	♥ QJ82	♥ 94	Pass	1NT	All Pass	
North HCP: 13	♦ A986	♦ QJ7				
South HCP: 7+1	♣ AT4	♣ K75				
Contract: 1NT North						

Board: 92	North:	South:	W	N	E	S
Dealer: South	♠ A653	♠ Q9				1♦
Vul: N-S	♥ K64	♥ QJ85	Pass	1♠	Pass	1NT
North HCP: 15	♦ AT84	♦ QJ92	Pass	3♦	Pass	3NT
South HCP: 12	♣ A9	♣ KJ3	All Pass			
Contract: 3NT South						

Board: 93	North:	South:	W	N	E	S
Dealer: North	♠ K87	♠ AQ92		1♣	Pass	1♥
Vul: E-W	♥ 32	♥ AKJ85	Pass	1NT	Pass	2♦ ¹
North HCP: 13+1	♦ KT3	♦ A976	Pass	3NT	Pass	4NT
South HCP: 18+1	♣ AKT94	♣ -	Pass	6NT	All Pass	
Contract: 6NT North						1. New Minor Forcing

Board: 94	North:	South:	W	N	E	S
Dealer: North	♠ A97	♠ K3		1♦	Pass	1♥
Vul: N-S	♥ J76	♥ AKT94	Pass	1NT	Pass	2♣ ¹
North HCP: 12	♦ AQT8	♦ 742	Pass	2♥ ²	Pass	4♥
South HCP: 14+1	♣ J83	♣ A76	All Pass			
Contract: 4♥ South						1. New Minor Forcing
						2. 3 !H

North hands**Two-Way_New_Minor_Forcing_aka_xyNT**

Board: 95	♠ T9	You bid first.
Dealer: North	♥ AK7	The opponents are silent.
Vul: Both	♦ AJ843	
HCP: 14+1	♣ Q94	

Board: 96	♠ J542	Partner bids first.
Dealer: South	♥ Q6543	The opponents are silent.
Vul: None	♦ Q4	
HCP: 8+1	♣ KT	

Board: 97	♠ T52	You bid first.
Dealer: North	♥ AQT	The opponents are silent.
Vul: Both	♦ K987	
HCP: 14	♣ AJ9	

Board: 98	♠ KQJ3	Partner bids first.
Dealer: South	♥ A876	The opponents are silent.
Vul: None	♦ Q6	
HCP: 12	♣ 874	

Board: 99	♠ QT	You bid first.
Dealer: North	♥ 983	The opponents are silent.
Vul: E-W	♦ AJ62	
HCP: 12	♣ AJ64	

Both hands (Answers Page)

Board: 95	North:	South:	W	N	E	S
Dealer: North	♠ T9	♠ KJ75		1♦	Pass	1♠
Vul: Both	♥ AK7	♥ J43	Pass	1NT	Pass	3NT
North HCP: 14+1	♦ AJ843	♦ 72	All Pass			
South HCP: 13	♣ Q94	♣ AKJ3				
Contract: 3NT South						

Board: 96	North:	South:	W	N	E	S
Dealer: South	♠ J542	♠ Q93			1♦	
Vul: None	♥ Q6543	♥ JT	Pass	1♥	Pass	1NT
North HCP: 8+1	♦ Q4	♦ AK975	All Pass			
South HCP: 14+1	♣ KT	♣ A84				
Contract: 1NT South						

Board: 97	North:	South:	W	N	E	S
Dealer: North	♠ T52	♠ AQJ87		1♦	Pass	1♠
Vul: Both	♥ AQT	♥ 74	Pass	1NT	All Pass	
North HCP: 14	♦ K987	♦ Q43				
South HCP: 9+1	♣ AJ9	♣ T54				
Contract: 1NT North						

Board: 98	North:	South:	W	N	E	S
Dealer: South	♠ KQJ3	♠ 94			1♣	
Vul: None	♥ A876	♥ 943	Pass	1♥	Pass	1NT
North HCP: 12	♦ Q6	♦ AK3	Pass	2NT	Pass	3♥
South HCP: 14+1	♣ 874	♣ AKT93	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 99	North:	South:	W	N	E	S
Dealer: North	♠ QT	♠ A765		1♦	Pass	1♠
Vul: E-W	♥ 983	♥ QJ7	Pass	1NT	All Pass	
North HCP: 12	♦ AJ62	♦ K97				
South HCP: 10	♣ AJ64	♣ 873				
Contract: 1NT North						

South hands**Two-Way_New_Minor_Forcing_aka_xyNT****Board: 95** ♠ KJ75

Partner bids first.

Dealer: North ♥ J43

The opponents are silent.

Vul: Both ♦ 72

HCP: 13 ♣ AKJ3

Board: 96 ♠ Q93

You bid first.

Dealer: South ♥ JT

The opponents are silent.

Vul: None ♦ AK975

HCP: 14+1 ♣ A84

Board: 97 ♠ AQJ87

Partner bids first.

Dealer: North ♥ 74

The opponents are silent.

Vul: Both ♦ Q43

HCP: 9+1 ♣ T54

Board: 98 ♠ 94

You bid first.

Dealer: South ♥ 943

The opponents are silent.

Vul: None ♦ AK3

HCP: 14+1 ♣ AKT93

Board: 99 ♠ A765

Partner bids first.

Dealer: North ♥ QJ7

The opponents are silent.

Vul: E-W ♦ K97

HCP: 10 ♣ 873

Both hands (Answers Page)

Board: 95	North:	South:	W	N	E	S
Dealer: North	♠ T9	♠ KJ75		1♦	Pass	1♠
Vul: Both	♥ AK7	♥ J43	Pass	1NT	Pass	3NT
North HCP: 14+1	♦ AJ843	♦ 72	All Pass			
South HCP: 13	♣ Q94	♣ AKJ3				
Contract: 3NT South						

Board: 96	North:	South:	W	N	E	S
Dealer: South	♠ J542	♠ Q93			1♦	
Vul: None	♥ Q6543	♥ JT	Pass	1♥	Pass	1NT
North HCP: 8+1	♦ Q4	♦ AK975	All Pass			
South HCP: 14+1	♣ KT	♣ A84				
Contract: 1NT South						

Board: 97	North:	South:	W	N	E	S
Dealer: North	♠ T52	♠ AQJ87		1♦	Pass	1♠
Vul: Both	♥ AQT	♥ 74	Pass	1NT	All Pass	
North HCP: 14	♦ K987	♦ Q43				
South HCP: 9+1	♣ AJ9	♣ T54				
Contract: 1NT North						

Board: 98	North:	South:	W	N	E	S
Dealer: South	♠ KQJ3	♠ 94			1♣	
Vul: None	♥ A876	♥ 943	Pass	1♥	Pass	1NT
North HCP: 12	♦ Q6	♦ AK3	Pass	2NT	Pass	3♥
South HCP: 14+1	♣ 874	♣ AKT93	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 99	North:	South:	W	N	E	S
Dealer: North	♠ QT	♠ A765		1♦	Pass	1♠
Vul: E-W	♥ 983	♥ QJ7	Pass	1NT	All Pass	
North HCP: 12	♦ AJ62	♦ K97				
South HCP: 10	♣ AJ64	♣ 873				
Contract: 1NT North						

North hands**Two-Way_New_Minor_Forcing_aka_xyNT****Board: 100**

♠ AQ65

Partner bids first.

Dealer: South

♥ QJT

The opponents are silent.

Vul: N-S

♦ AJ932

HCP: 14+1

♣ 7

Board: 101

♠ AT6

You bid first.

Dealer: North

♥ A42

The opponents are silent.

Vul: N-S

♦ K82

HCP: 13

♣ Q983

Board: 102

♠ AQ42

Partner bids first.

Dealer: South

♥ A865

The opponents are silent.

Vul: Both

♦ T9

HCP: 14

♣ A65

Board: 103

♠ 96

You bid first.

Dealer: North

♥ Q65

The opponents are silent.

Vul: Both

♦ QT2

HCP: 13+1

♣ AKQ43

Board: 104

♠ A76

Partner bids first.

Dealer: South

♥ AK75

The opponents are silent.

Vul: N-S

♦ T75

HCP: 14

♣ K83

Both hands (Answers Page)

Board: 100	North:	South:	W	N	E	S
Dealer: South	♠ AQ65	♠ T7				1♣
Vul: N-S	♥ QJT	♥ K54	Pass	1♦	Pass	1NT
North HCP: 14+1	♦ AJ932	♦ KQ8	Pass	3NT	All Pass	
South HCP: 12+1	♣ 7	♣ A9865				
Contract:	3NT North					

Board: 101	North:	South:	W	N	E	S
Dealer: North	♠ AT6	♠ KJ85		1♣	Pass	1♠
Vul: N-S	♥ A42	♥ 53	Pass	1NT	All Pass	
North HCP: 13	♦ K82	♦ QT64				
South HCP: 9	♣ Q983	♣ K74				
Contract:	1NT North					

Board: 102	North:	South:	W	N	E	S
Dealer: South	♠ AQ42	♠ 63			1♦	
Vul: Both	♥ A865	♥ K92	Pass	1♥	Pass	1NT
North HCP: 14	♦ T9	♦ AKJ84	Pass	3NT	All Pass	
South HCP: 12+1	♣ A65	♣ J43				
Contract:	3NT North					

Board: 103	North:	South:	W	N	E	S
Dealer: North	♠ 96	♠ AKJ53		1♣	Pass	1♠
Vul: Both	♥ Q65	♥ JT2	Pass	1NT	All Pass	
North HCP: 13+1	♦ QT2	♦ J65				
South HCP: 10+1	♣ AKQ43	♣ 87				
Contract:	1NT North					

Board: 104	North:	South:	W	N	E	S
Dealer: South	♠ A76	♠ KQ8			1♦	
Vul: N-S	♥ AK75	♥ J9	Pass	1♥	Pass	1NT
North HCP: 14	♦ T75	♦ AQ32	Pass	3NT	All Pass	
South HCP: 13	♣ K83	♣ J764				
Contract:	3NT North					

South hands**Two-Way_New_Minor_Forcing_aka_xyNT**

Board: 100	♠ T7	You bid first.
Dealer: South	♥ K54	The opponents are silent.
Vul: N-S	♦ KQ8	
HCP: 12+1	♣ A9865	

Board: 101	♠ KJ85	Partner bids first.
Dealer: North	♥ 53	The opponents are silent.
Vul: N-S	♦ QT64	
HCP: 9	♣ K74	

Board: 102	♠ 63	You bid first.
Dealer: South	♥ K92	The opponents are silent.
Vul: Both	♦ AKJ84	
HCP: 12+1	♣ J43	

Board: 103	♠ AKJ53	Partner bids first.
Dealer: North	♥ JT2	The opponents are silent.
Vul: Both	♦ J65	
HCP: 10+1	♣ 87	

Board: 104	♠ KQ8	You bid first.
Dealer: South	♥ J9	The opponents are silent.
Vul: N-S	♦ AQ32	
HCP: 13	♣ J764	

Both hands (Answers Page)

Board: 100	North:	South:	W	N	E	S
Dealer: South	♠ AQ65	♠ T7				1♣
Vul: N-S	♥ QJT	♥ K54	Pass	1♦	Pass	1NT
North HCP: 14+1	♦ AJ932	♦ KQ8	Pass	3NT	All Pass	
South HCP: 12+1	♣ 7	♣ A9865				
Contract:	3NT North					

Board: 101	North:	South:	W	N	E	S
Dealer: North	♠ AT6	♠ KJ85		1♣	Pass	1♠
Vul: N-S	♥ A42	♥ 53	Pass	1NT	All Pass	
North HCP: 13	♦ K82	♦ QT64				
South HCP: 9	♣ Q983	♣ K74				
Contract:	1NT North					

Board: 102	North:	South:	W	N	E	S
Dealer: South	♠ AQ42	♠ 63			1♦	
Vul: Both	♥ A865	♥ K92	Pass	1♥	Pass	1NT
North HCP: 14	♦ T9	♦ AKJ84	Pass	3NT	All Pass	
South HCP: 12+1	♣ A65	♣ J43				
Contract:	3NT North					

Board: 103	North:	South:	W	N	E	S
Dealer: North	♠ 96	♠ AKJ53		1♣	Pass	1♠
Vul: Both	♥ Q65	♥ JT2	Pass	1NT	All Pass	
North HCP: 13+1	♦ QT2	♦ J65				
South HCP: 10+1	♣ AKQ43	♣ 87				
Contract:	1NT North					

Board: 104	North:	South:	W	N	E	S
Dealer: South	♠ A76	♠ KQ8			1♦	
Vul: N-S	♥ AK75	♥ J9	Pass	1♥	Pass	1NT
North HCP: 14	♦ T75	♦ AQ32	Pass	3NT	All Pass	
South HCP: 13	♣ K83	♣ J764				
Contract:	3NT North					

North hands**Two-Way_New_Minor_Forcing_aka_xyNT**

Board: 105	♠ AQ5 ♥ KJT4 ♦ AT5 ♣ 954	You bid first. The opponents are silent.
Dealer: North		
Vul: E-W		
HCP: 14		
Board: 106	♠ KQ7 ♥ AJT8 ♦ KJ86 ♣ K8	Partner bids first. The opponents are silent.
Dealer: South		
Vul: E-W		
HCP: 17		
Board: 107	♠ K52 ♥ KJT3 ♦ AJ2 ♣ J92	You bid first. The opponents are silent.
Dealer: North		
Vul: None		
HCP: 13		
Board: 108	♠ A973 ♥ T72 ♦ QJT ♣ KQ4	Partner bids first. The opponents are silent.
Dealer: South		
Vul: E-W		
HCP: 12		
Board: 109	♠ A85 ♥ 763 ♦ A2 ♣ A9875	You bid first. The opponents are silent.
Dealer: North		
Vul: Both		
HCP: 12+1		

Both hands (Answers Page)

Board: 105

Dealer: North

North:

♠ AQ5

South:

♠ 9842

W N E S

1♣ Pass 1♠

Vul: E-W

♥ KJT4

♥ 75

Pass 1NT All Pass

North HCP: 14

♦ AT5

♦ K62

South HCP: 7

♣ 954

♣ KJ73

Contract: 1NT North

Board: 106

Dealer: South

North:

♠ KQ7

South:

♠ AJ2

W N E S

1♣

Vul: E-W

♥ AJT8

♥ K73

Pass 1♥ Pass 1NT

North HCP: 17

♦ KJ86

♦ 432

Pass 3NT All Pass

South HCP: 12

♣ K8

♣ A743

Contract: 3NT North

Board: 107

Dealer: North

North:

♠ K52

South:

♠ AQJ6

W N E S

1♣ Pass 1♠

Vul: None

♥ KJT3

♥ A54

Pass 1NT Pass 3♣

North HCP: 13

♦ AJ2

♦ K8

Pass 3NT All Pass

South HCP: 18

♣ J92

♣ AT65

Contract: 3NT North

Board: 108

Dealer: South

North:

♠ A973

South:

♠ KT2

W N E S

1♣

Vul: E-W

♥ T72

♥ QJ8

Pass 1♠ Pass 1NT

North HCP: 12

♦ QJT

♦ AK7

Pass 3NT All Pass

South HCP: 13

♣ KQ4

♣ 7653

Contract: 3NT North

Board: 109

Dealer: North

North:

♠ A85

South:

♠ K9

W N E S

1♣ Pass 1♥

Vul: Both

♥ 763

♥ AT52

Pass 1NT Pass 3NT

North HCP: 12+1

♦ A2

♦ K743

All Pass

South HCP: 15

♣ A9875

♣ KQ3

Contract: 3NT South

South hands	Two-Way_New_Minor_Forcing_aka_xyNT	
Board: 105	♠ 9842	Partner bids first.
Dealer: North	♥ 75	The opponents are silent.
Vul: E-W	♦ K62	
HCP: 7	♣ KJ73	
Board: 106	♠ AJ2	You bid first.
Dealer: South	♥ K73	The opponents are silent.
Vul: E-W	♦ 432	
HCP: 12	♣ A743	
Board: 107	♠ AQJ6	Partner bids first.
Dealer: North	♥ A54	The opponents are silent.
Vul: None	♦ K8	
HCP: 18	♣ AT65	
Board: 108	♠ KT2	You bid first.
Dealer: South	♥ QJ8	The opponents are silent.
Vul: E-W	♦ AK7	
HCP: 13	♣ 7653	
Board: 109	♠ K9	Partner bids first.
Dealer: North	♥ AT52	The opponents are silent.
Vul: Both	♦ K743	
HCP: 15	♣ KQ3	

Both hands (Answers Page)

Board: 105

Dealer: North

North:

♠ AQ5

South:

♠ 9842

W N E S

1♣ Pass 1♠

Vul: E-W

♥ KJT4

♥ 75

Pass 1NT All Pass

North HCP: 14

♦ AT5

♦ K62

South HCP: 7

♣ 954

♣ KJ73

Contract: 1NT North

Board: 106

Dealer: South

North:

♠ KQ7

South:

♠ AJ2

W N E S

1♣

Vul: E-W

♥ AJT8

♥ K73

Pass 1♥ Pass 1NT

North HCP: 17

♦ KJ86

♦ 432

Pass 3NT All Pass

South HCP: 12

♣ K8

♣ A743

Contract: 3NT North

Board: 107

Dealer: North

North:

♠ K52

South:

♠ AQJ6

W N E S

1♣ Pass 1♠

Vul: None

♥ KJT3

♥ A54

Pass 1NT Pass 3♣

North HCP: 13

♦ AJ2

♦ K8

Pass 3NT All Pass

South HCP: 18

♣ J92

♣ AT65

Contract: 3NT North

Board: 108

Dealer: South

North:

♠ A973

South:

♠ KT2

W N E S

1♣

Vul: E-W

♥ T72

♥ QJ8

Pass 1♠ Pass 1NT

North HCP: 12

♦ QJT

♦ AK7

Pass 3NT All Pass

South HCP: 13

♣ KQ4

♣ 7653

Contract: 3NT North

Board: 109

Dealer: North

North:

♠ A85

South:

♠ K9

W N E S

1♣ Pass 1♥

Vul: Both

♥ 763

♥ AT52

Pass 1NT Pass 3NT

North HCP: 12+1

♦ A2

♦ K743

All Pass

South HCP: 15

♣ A9875

♣ KQ3

Contract: 3NT South

North hands**Two-Way_New_Minor_Forcing_aka_xyNT****Board: 110**

♠ AK3

You bid first.

Dealer: North

♥ 753

The opponents are silent.

Vul: N-S

♦ AT53

HCP: 14

♣ QJT

Board: 111

♠ AJ9753

Partner bids first.

Dealer: South

♥ 95

The opponents are silent.

Vul: Both

♦ A832

HCP: 9+2

♣ 7

Board: 112

♠ T9

You bid first.

Dealer: North

♥ 762

The opponents are silent.

Vul: None

♦ AQJ

HCP: 13+1

♣ KQJ94

Board: 113

♠ A65

You bid first.

Dealer: North

♥ QT2

The opponents are silent.

Vul: E-W

♦ A84

HCP: 14

♣ A985

Both hands (Answers Page)

Board: 110	North:	South:	W	N	E	S
Dealer: North	♠ AK3	♠ J9		1♦	Pass	1♥
Vul: N-S	♥ 753	♥ KQJT6	Pass	1NT	Pass	2♣ ¹
North HCP: 14	♦ AT53	♦ K8	Pass	3♥ ²	Pass	3NT
South HCP: 14+1	♣ QJT	♣ A973	Pass	4♥	All Pass	
Contract: 4♥ North			1. New Minor Forcing			
			2. 3 !H			

Board: 111	North:	South:	W	N	E	S
Dealer: South	♠ AJ9753	♠ 42			1♦	
Vul: Both	♥ 95	♥ K84	Pass	1♠	Pass	1NT
North HCP: 9+2	♦ A832	♦ QT64	Pass	2♠	Pass	3♠
South HCP: 14	♣ 7	♣ AKQ4	Pass	4♠	All Pass	
Contract: 4♠ North						

Board: 112	North:	South:	W	N	E	S
Dealer: North	♠ T9	♠ Q5		1♣	Pass	1♥
Vul: None	♥ 762	♥ AK95	Pass	1NT	Pass	2NT
North HCP: 13+1	♦ AQJ	♦ T987	Pass	3♥	All Pass	
South HCP: 13	♣ KQJ94	♣ A85				
Contract: 3♥ North						

Board: 113	North:	South:	W	N	E	S
Dealer: North	♠ A65	♠ K92		1♣	Pass	1♦
Vul: E-W	♥ QT2	♥ A85	Pass	1NT	Pass	3NT
North HCP: 14	♦ A84	♦ KQT93	All Pass			
South HCP: 15+1	♣ A985	♣ K4				
Contract: 3NT South						

South hands**Two-Way_New_Minor_Forcing_aka_xyNT**

Board: 110	♠ J9	Partner bids first.
Dealer: North	♥ KQJT6	The opponents are silent.
Vul: N-S	♦ K8	
HCP: 14+1	♣ A973	

Board: 111	♠ 42	You bid first.
Dealer: South	♥ K84	The opponents are silent.
Vul: Both	♦ QT64	
HCP: 14	♣ AKQ4	

Board: 112	♠ Q5	Partner bids first.
Dealer: North	♥ AK95	The opponents are silent.
Vul: None	♦ T987	
HCP: 13	♣ A85	

Board: 113	♠ K92	Partner bids first.
Dealer: North	♥ A85	The opponents are silent.
Vul: E-W	♦ KQT93	
HCP: 15+1	♣ K4	

Both hands (Answers Page)

Board: 110	North:	South:	W	N	E	S
Dealer: North	♠ AK3	♠ J9		1♦	Pass	1♥
Vul: N-S	♥ 753	♥ KQJT6	Pass	1NT	Pass	2♣ ¹
North HCP: 14	♦ AT53	♦ K8	Pass	3♥ ²	Pass	3NT
South HCP: 14+1	♣ QJT	♣ A973	Pass	4♥	All Pass	
Contract: 4♥ North			1. New Minor Forcing			
			2. 3 !H			

Board: 111	North:	South:	W	N	E	S
Dealer: South	♠ AJ9753	♠ 42			1♦	
Vul: Both	♥ 95	♥ K84	Pass	1♠	Pass	1NT
North HCP: 9+2	♦ A832	♦ QT64	Pass	2♠	Pass	3♠
South HCP: 14	♣ 7	♣ AKQ4	Pass	4♠	All Pass	
Contract: 4♠ North						

Board: 112	North:	South:	W	N	E	S
Dealer: North	♠ T9	♠ Q5		1♣	Pass	1♥
Vul: None	♥ 762	♥ AK95	Pass	1NT	Pass	2NT
North HCP: 13+1	♦ AQJ	♦ T987	Pass	3♥	All Pass	
South HCP: 13	♣ KQJ94	♣ A85				
Contract: 3♥ North						

Board: 113	North:	South:	W	N	E	S
Dealer: North	♠ A65	♠ K92		1♣	Pass	1♦
Vul: E-W	♥ QT2	♥ A85	Pass	1NT	Pass	3NT
North HCP: 14	♦ A84	♦ KQT93	All Pass			
South HCP: 15+1	♣ A985	♣ K4				
Contract: 3NT South						

North hands**Two-Way_New_Minor_Forcing_aka_xyNT****Board: 114**

♠ J4

You bid first.

Dealer: North

♥ 974

The opponents are silent.

Vul: None

♦ AK872

HCP: 12+1

♣ A76

Board: 115

♠ JT3

You bid first.

Dealer: North

♥ QJ7

The opponents are silent.

Vul: N-S

♦ AJ63

HCP: 12

♣ K93

Board: 116

♠ AQ96

Partner bids first.

Dealer: South

♥ T42

The opponents are silent.

Vul: Both

♦ J3

HCP: 14

♣ AK43

Board: 117

♠ K9

You bid first.

Dealer: North

♥ AQ875

The opponents are silent.

Vul: None

♦ 642

HCP: 13+1

♣ A96

Both hands (Answers Page)

Board: 114	North:	South:	W	N	E	S
Dealer: North	♠ J4	♠ AK65		1♦	Pass	1♥
Vul: None	♥ 974	♥ KQT82	Pass	1NT	Pass	2♣ ¹
North HCP: 12+1	♦ AK872	♦ 6	Pass	2♥ ²	Pass	2NT
South HCP: 16+1	♣ A76	♣ KJ3	Pass	3NT	Pass	4♣
Contract: 4♥ North			Pass	4♥	All Pass	

1. New Minor Forcing

2. 3 !H

Board: 115	North:	South:	W	N	E	S
Dealer: North	♠ JT3	♠ 8654		1♦	Pass	1♠
Vul: N-S	♥ QJ7	♥ A83	Pass	1NT	All Pass	
North HCP: 12	♦ AJ63	♦ K95				
South HCP: 10	♣ K93	♣ QJ8				
Contract: 1NT North						

Board: 116	North:	South:	W	N	E	S
Dealer: South	♠ AQ96	♠ KJ			1♦	
Vul: Both	♥ T42	♥ KJ3	Pass	1♠	Pass	1NT
North HCP: 14	♦ J3	♦ Q865	Pass	3NT	All Pass	
South HCP: 13	♣ AK43	♣ QJT7				
Contract: 3NT North						

Board: 117	North:	South:	W	N	E	S
Dealer: North	♠ K9	♠ A762		1♥	Pass	1♠
Vul: None	♥ AQ875	♥ T4	Pass	1NT	Pass	2NT
North HCP: 13+1	♦ 642	♦ AQJ5	Pass	3NT	All Pass	
South HCP: 11	♣ A96	♣ 854				
Contract: 3NT North						

South hands**Two-Way_New_Minor_Forcing_aka_xyNT**

Board: 114	♠ AK65	Partner bids first.
Dealer: North	♥ KQT82	The opponents are silent.
Vul: None	♦ 6	
HCP: 16+1	♣ KJ3	

Board: 115	♠ 8654	Partner bids first.
Dealer: North	♥ A83	The opponents are silent.
Vul: N-S	♦ K95	
HCP: 10	♣ QJ8	

Board: 116	♠ KJ	You bid first.
Dealer: South	♥ KJ3	The opponents are silent.
Vul: Both	♦ Q865	
HCP: 13	♣ QJT7	

Board: 117	♠ A762	Partner bids first.
Dealer: North	♥ T4	The opponents are silent.
Vul: None	♦ AQJ5	
HCP: 11	♣ 854	

Both hands (Answers Page)

Board: 114	North:	South:	W	N	E	S
Dealer: North	♠ J4	♠ AK65		1♦	Pass	1♥
Vul: None	♥ 974	♥ KQT82	Pass	1NT	Pass	2♣ ¹
North HCP: 12+1	♦ AK872	♦ 6	Pass	2♥ ²	Pass	2NT
South HCP: 16+1	♣ A76	♣ KJ3	Pass	3NT	Pass	4♣
Contract: 4♥ North			Pass	4♥	All Pass	

1. New Minor Forcing

2. 3 !H

Board: 115	North:	South:	W	N	E	S
Dealer: North	♠ JT3	♠ 8654		1♦	Pass	1♠
Vul: N-S	♥ QJ7	♥ A83	Pass	1NT	All Pass	
North HCP: 12	♦ AJ63	♦ K95				
South HCP: 10	♣ K93	♣ QJ8				
Contract: 1NT North						

Board: 116	North:	South:	W	N	E	S
Dealer: South	♠ AQ96	♠ KJ			1♦	
Vul: Both	♥ T42	♥ KJ3	Pass	1♠	Pass	1NT
North HCP: 14	♦ J3	♦ Q865	Pass	3NT	All Pass	
South HCP: 13	♣ AK43	♣ QJT7				
Contract: 3NT North						

Board: 117	North:	South:	W	N	E	S
Dealer: North	♠ K9	♠ A762		1♥	Pass	1♠
Vul: None	♥ AQ875	♥ T4	Pass	1NT	Pass	2NT
North HCP: 13+1	♦ 642	♦ AQJ5	Pass	3NT	All Pass	
South HCP: 11	♣ A96	♣ 854				
Contract: 3NT North						

North hands**Two-Way_New_Minor_Forcing_aka_xyNT****Board: 118** ♠ A543

Partner bids first.

Dealer: South ♥ AKJ

The opponents are silent.

Vul: Both ♦ K653

HCP: 15 ♣ 95

Board: 119 ♠ 52

You bid first.

Dealer: North ♥ K6

The opponents are silent.

Vul: None ♦ 9852

HCP: 12+1 ♣ AKQT5

Board: 120 ♠ 95

You bid first.

Dealer: North ♥ Q64

The opponents are silent.

Vul: N-S ♦ KJ65

HCP: 12 ♣ AQ76

Board: 121 ♠ 32

You bid first.

Dealer: North ♥ A86

The opponents are silent.

Vul: E-W ♦ K9654

HCP: 12+1 ♣ AJ5

Board: 122 ♠ AKJ7

Partner bids first.

Dealer: South ♥ K732

The opponents are silent.

Vul: None ♦ A

HCP: 18 ♣ KT97

Both hands (Answers Page)

Board: 118	North:	South:	W	N	E	S
Dealer: South	♠ A543	♠ J6				1♣
Vul: Both	♥ AKJ	♥ T652	Pass	1♠	Pass	1NT
North HCP: 15	♦ K653	♦ AJ8	Pass	3NT	All Pass	
South HCP: 13	♣ 95	♣ AK43				
Contract: 3NT North						

Board: 119	North:	South:	W	N	E	S
Dealer: North	♠ 52	♠ AKJ9		1♣	Pass	1♥
Vul: None	♥ K6	♥ QJT5	Pass	1NT	Pass	3NT
North HCP: 12+1	♦ 9852	♦ Q7	All Pass			
South HCP: 13	♣ AKQT5	♣ 643				
Contract: 3NT South						

Board: 120	North:	South:	W	N	E	S
Dealer: North	♠ 95	♠ J643		1♦	Pass	1♥
Vul: N-S	♥ Q64	♥ AK932	Pass	1NT	Pass	2♣ ¹
North HCP: 12	♦ KJ65	♦ A	Pass	2♥ ²	Pass	4♥
South HCP: 13+1	♣ AQ76	♣ J43	All Pass			
Contract: 4♥ South						

1. New Minor Forcing

2. 3 !H

Board: 121	North:	South:	W	N	E	S
Dealer: North	♠ 32	♠ KJ754		1♦	Pass	1♠
Vul: E-W	♥ A86	♥ K753	Pass	1NT	Pass	2♣ ¹
North HCP: 12+1	♦ K9654	♦ AT8	Pass	2NT	All Pass	
South HCP: 11+1	♣ AJ5	♣ 8				
Contract: 2NT North						

1. New Minor Forcing

Board: 122	North:	South:	W	N	E	S
Dealer: South	♠ AKJ7	♠ T93				1♣
Vul: None	♥ K732	♥ A65	Pass	1♥	Pass	1NT
North HCP: 18	♦ A	♦ K63	Pass	3♣	Pass	3♥
South HCP: 13	♣ KT97	♣ AQ85	Pass	3NT	All Pass	
Contract: 3NT North						

South hands**Two-Way_New_Minor_Forcing_aka_xyNT**

Board: 118	♠ J6	You bid first.
Dealer: South	♥ T652	The opponents are silent.
Vul: Both	♦ AJ8	
HCP: 13	♣ AK43	

Board: 119	♠ AKJ9	Partner bids first.
Dealer: North	♥ QJT5	The opponents are silent.
Vul: None	♦ Q7	
HCP: 13	♣ 643	

Board: 120	♠ J643	Partner bids first.
Dealer: North	♥ AK932	The opponents are silent.
Vul: N-S	♦ A	
HCP: 13+1	♣ J43	

Board: 121	♠ KJ754	Partner bids first.
Dealer: North	♥ K753	The opponents are silent.
Vul: E-W	♦ AT8	
HCP: 11+1	♣ 8	

Board: 122	♠ T93	You bid first.
Dealer: South	♥ A65	The opponents are silent.
Vul: None	♦ K63	
HCP: 13	♣ AQ85	

Both hands (Answers Page)

Board: 118	North:	South:	W	N	E	S
Dealer: South	♠ A543	♠ J6				1♣
Vul: Both	♥ AKJ	♥ T652	Pass	1♠	Pass	1NT
North HCP: 15	♦ K653	♦ AJ8	Pass	3NT	All Pass	
South HCP: 13	♣ 95	♣ AK43				
Contract: 3NT North						

Board: 119	North:	South:	W	N	E	S
Dealer: North	♠ 52	♠ AKJ9		1♣	Pass	1♥
Vul: None	♥ K6	♥ QJT5	Pass	1NT	Pass	3NT
North HCP: 12+1	♦ 9852	♦ Q7	All Pass			
South HCP: 13	♣ AKQT5	♣ 643				
Contract: 3NT South						

Board: 120	North:	South:	W	N	E	S
Dealer: North	♠ 95	♠ J643		1♦	Pass	1♥
Vul: N-S	♥ Q64	♥ AK932	Pass	1NT	Pass	2♣ ¹
North HCP: 12	♦ KJ65	♦ A	Pass	2♥ ²	Pass	4♥
South HCP: 13+1	♣ AQ76	♣ J43	All Pass			
Contract: 4♥ South						

1. New Minor Forcing

2. 3 !H

Board: 121	North:	South:	W	N	E	S
Dealer: North	♠ 32	♠ KJ754		1♦	Pass	1♠
Vul: E-W	♥ A86	♥ K753	Pass	1NT	Pass	2♣ ¹
North HCP: 12+1	♦ K9654	♦ AT8	Pass	2NT	All Pass	
South HCP: 11+1	♣ AJ5	♣ 8				
Contract: 2NT North						

1. New Minor Forcing

Board: 122	North:	South:	W	N	E	S
Dealer: South	♠ AKJ7	♠ T93				1♣
Vul: None	♥ K732	♥ A65	Pass	1♥	Pass	1NT
North HCP: 18	♦ A	♦ K63	Pass	3♣	Pass	3♥
South HCP: 13	♣ KT97	♣ AQ85	Pass	3NT	All Pass	
Contract: 3NT North						

North hands**Two-Way_New_Minor_Forcing_aka_xyNT**

Board: 123	♠ 64	You bid first.
Dealer: North	♥ 5432	The opponents are silent.
Vul: E-W	♦ KQ52	
HCP: 13	♣ AKJ	

Board: 124	♠ AJ6	Partner bids first.
Dealer: South	♥ KJ	The opponents are silent.
Vul: None	♦ AK942	
HCP: 19+1	♣ QJ2	

Board: 125	♠ AT5	You bid first.
Dealer: North	♥ A9	The opponents are silent.
Vul: N-S	♦ Q843	
HCP: 13	♣ K853	

Board: 126	♠ AKT9	Partner bids first.
Dealer: South	♥ AJT	The opponents are silent.
Vul: Both	♦ K93	
HCP: 18	♣ K87	

Board: 127	♠ 985	You bid first.
Dealer: North	♥ Q5	The opponents are silent.
Vul: None	♦ KQ3	
HCP: 12+1	♣ KQ984	

Both hands (Answers Page)

Board: 123	North:	South:	W	N	E	S
Dealer: North	♠ 64	♠ QJ875		1♦	Pass	1♠
Vul: E-W	♥ 5432	♥ KJ	Pass	1NT	All Pass	
North HCP: 13	♦ KQ52	♦ T874				
South HCP: 7+1	♣ AKJ	♣ 54				
Contract: 1NT North						

Board: 124	North:	South:	W	N	E	S
Dealer: South	♠ AJ6	♠ K98				1♣
Vul: None	♥ KJ	♥ A84	Pass	1♦	Pass	1NT
North HCP: 19+1	♦ AK942	♦ QT7	Pass	4NT	Pass	6NT
South HCP: 13	♣ QJ2	♣ A875	All Pass			
Contract: 6NT South						

Board: 125	North:	South:	W	N	E	S
Dealer: North	♠ AT5	♠ K87		1♦	Pass	1♥
Vul: N-S	♥ A9	♥ Q8642	Pass	1NT	Pass	2♣ ¹
North HCP: 13	♦ Q843	♦ KJ	Pass	3NT	All Pass	
South HCP: 15+1	♣ K853	♣ AQ4				
Contract: 3NT North			1. New Minor Forcing			

Board: 126	North:	South:	W	N	E	S
Dealer: South	♠ AKT9	♠ J3				1♣
Vul: Both	♥ AJT	♥ 9642	Pass	1♠	Pass	1NT
North HCP: 18	♦ K93	♦ AQ5	Pass	3NT	All Pass	
South HCP: 13	♣ K87	♣ AQ62				
Contract: 3NT North						

Board: 127	North:	South:	W	N	E	S
Dealer: North	♠ 985	♠ K4		1♣	Pass	1♥
Vul: None	♥ Q5	♥ AK73	Pass	1NT	Pass	3NT
North HCP: 12+1	♦ KQ3	♦ 9864	All Pass			
South HCP: 14	♣ KQ984	♣ AT5				
Contract: 3NT South						

South hands**Two-Way_New_Minor_Forcing_aka_xyNT**

Board: 123	♠ QJ875	Partner bids first.
Dealer: North	♥ KJ	The opponents are silent.
Vul: E-W	♦ T874	
HCP: 7+1	♣ 54	

Board: 124	♠ K98	You bid first.
Dealer: South	♥ A84	The opponents are silent.
Vul: None	♦ QT7	
HCP: 13	♣ A875	

Board: 125	♠ K87	Partner bids first.
Dealer: North	♥ Q8642	The opponents are silent.
Vul: N-S	♦ KJ	
HCP: 15+1	♣ AQ4	

Board: 126	♠ J3	You bid first.
Dealer: South	♥ 9642	The opponents are silent.
Vul: Both	♦ AQ5	
HCP: 13	♣ AQ62	

Board: 127	♠ K4	Partner bids first.
Dealer: North	♥ AK73	The opponents are silent.
Vul: None	♦ 9864	
HCP: 14	♣ AT5	

Both hands (Answers Page)

Board: 123	North:	South:	W	N	E	S
Dealer: North	♠ 64	♠ QJ875		1♦	Pass	1♠
Vul: E-W	♥ 5432	♥ KJ	Pass	1NT	All Pass	
North HCP: 13	♦ KQ52	♦ T874				
South HCP: 7+1	♣ AKJ	♣ 54				
Contract: 1NT North						

Board: 124	North:	South:	W	N	E	S
Dealer: South	♠ AJ6	♠ K98				1♣
Vul: None	♥ KJ	♥ A84	Pass	1♦	Pass	1NT
North HCP: 19+1	♦ AK942	♦ QT7	Pass	4NT	Pass	6NT
South HCP: 13	♣ QJ2	♣ A875	All Pass			
Contract: 6NT South						

Board: 125	North:	South:	W	N	E	S
Dealer: North	♠ AT5	♠ K87		1♦	Pass	1♥
Vul: N-S	♥ A9	♥ Q8642	Pass	1NT	Pass	2♣ ¹
North HCP: 13	♦ Q843	♦ KJ	Pass	3NT	All Pass	
South HCP: 15+1	♣ K853	♣ AQ4				
Contract: 3NT North			1. New Minor Forcing			

Board: 126	North:	South:	W	N	E	S
Dealer: South	♠ AKT9	♠ J3				1♣
Vul: Both	♥ AJT	♥ 9642	Pass	1♠	Pass	1NT
North HCP: 18	♦ K93	♦ AQ5	Pass	3NT	All Pass	
South HCP: 13	♣ K87	♣ AQ62				
Contract: 3NT North						

Board: 127	North:	South:	W	N	E	S
Dealer: North	♠ 985	♠ K4		1♣	Pass	1♥
Vul: None	♥ Q5	♥ AK73	Pass	1NT	Pass	3NT
North HCP: 12+1	♦ KQ3	♦ 9864	All Pass			
South HCP: 14	♣ KQ984	♣ AT5				
Contract: 3NT South						

North hands**Two-Way_New_Minor_Forcing_aka_xyNT**

Board: 128	♠ AK	Partner bids first.
Dealer: South	♥ J974	The opponents are silent.
Vul: N-S	♦ QT742	
HCP: 14+1	♣ A5	

Board: 129	♠ A4	You bid first.
Dealer: North	♥ J43	The opponents are silent.
Vul: E-W	♦ T754	
HCP: 12	♣ AK53	

Board: 130	♠ QJ965	Partner bids first.
Dealer: South	♥ QJ	The opponents are silent.
Vul: N-S	♦ AT7	
HCP: 14+1	♣ AT3	

Board: 131	♠ J6	You bid first.
Dealer: North	♥ AQ6	The opponents are silent.
Vul: E-W	♦ A8753	
HCP: 14+1	♣ K75	

Board: 132	♠ AK864	Partner bids first.
Dealer: South	♥ A85	The opponents are silent.
Vul: None	♦ 96	
HCP: 18+1	♣ AK4	

Both hands (Answers Page)

Board: 128	North:	South:	W	N	E	S
Dealer: South	♠ AK	♠ 986				1♣
Vul: N-S	♥ J974	♥ AT5	Pass	1♦	Pass	1NT
North HCP: 14+1	♦ QT742	♦ A3	Pass	3NT	All Pass	
South HCP: 12+1	♣ A5	♣ KJ964				
Contract: 3NT North						

Board: 129	North:	South:	W	N	E	S
Dealer: North	♠ A4	♠ QJ962		1♦	Pass	1♠
Vul: E-W	♥ J43	♥ AQ	Pass	1NT	Pass	2♣ ¹
North HCP: 12	♦ T754	♦ AKQ	Pass	3NT	Pass	4NT
South HCP: 19+1	♣ AK53	♣ J86	All Pass			
Contract: 4NT South						1. New Minor Forcing

Board: 130	North:	South:	W	N	E	S
Dealer: South	♠ QJ965	♠ T4				1♦
Vul: N-S	♥ QJ	♥ AK75	Pass	1♠	Pass	1NT
North HCP: 14+1	♦ AT7	♦ KQ63	Pass	2♣ ¹	Pass	3♥
South HCP: 13	♣ AT3	♣ J64	Pass	3NT	All Pass	
Contract: 3NT North						1. New Minor Forcing

Board: 131	North:	South:	W	N	E	S
Dealer: North	♠ J6	♠ 5432		1♦	Pass	1♠
Vul: E-W	♥ AQ6	♥ J97	Pass	1NT	Pass	2NT
North HCP: 14+1	♦ A8753	♦ KQT	Pass	3NT	All Pass	
South HCP: 12	♣ K75	♣ AQ4				
Contract: 3NT North						

Board: 132	North:	South:	W	N	E	S
Dealer: South	♠ AK864	♠ 72				1♥
Vul: None	♥ A85	♥ KJ632	Pass	1♠	Pass	1NT
North HCP: 18+1	♦ 96	♦ AK8	Pass	4♣	Pass	4♥ ¹
South HCP: 12+1	♣ AK4	♣ J32	Pass	6♥	All Pass	
Contract: 6♥ North						1. A=1/4

South hands**Two-Way_New_Minor_Forcing_aka_xyNT**

Board: 128	♠ 986
Dealer: South	♥ AT5
Vul: N-S	♦ A3
HCP: 12+1	♣ KJ964

You bid first.
The opponents are silent.

Board: 129	♠ QJ962
Dealer: North	♥ AQ
Vul: E-W	♦ AKQ
HCP: 19+1	♣ J86

Partner bids first.
The opponents are silent.

Board: 130	♠ T4
Dealer: South	♥ AK75
Vul: N-S	♦ KQ63
HCP: 13	♣ J64

You bid first.
The opponents are silent.

Board: 131	♠ 5432
Dealer: North	♥ J97
Vul: E-W	♦ KQT
HCP: 12	♣ AQ4

Partner bids first.
The opponents are silent.

Board: 132	♠ 72
Dealer: South	♥ KJ632
Vul: None	♦ AK8
HCP: 12+1	♣ J32

You bid first.
The opponents are silent.

Both hands (Answers Page)

Board: 128	North:	South:	W	N	E	S
Dealer: South	♠ AK	♠ 986				1♣
Vul: N-S	♥ J974	♥ AT5	Pass	1♦	Pass	1NT
North HCP: 14+1	♦ QT742	♦ A3	Pass	3NT	All Pass	
South HCP: 12+1	♣ A5	♣ KJ964				
Contract: 3NT North						

Board: 129	North:	South:	W	N	E	S
Dealer: North	♠ A4	♠ QJ962		1♦	Pass	1♠
Vul: E-W	♥ J43	♥ AQ	Pass	1NT	Pass	2♣ ¹
North HCP: 12	♦ T754	♦ AKQ	Pass	3NT	Pass	4NT
South HCP: 19+1	♣ AK53	♣ J86	All Pass			
Contract: 4NT South						1. New Minor Forcing

Board: 130	North:	South:	W	N	E	S
Dealer: South	♠ QJ965	♠ T4				1♦
Vul: N-S	♥ QJ	♥ AK75	Pass	1♠	Pass	1NT
North HCP: 14+1	♦ AT7	♦ KQ63	Pass	2♣ ¹	Pass	3♥
South HCP: 13	♣ AT3	♣ J64	Pass	3NT	All Pass	
Contract: 3NT North						1. New Minor Forcing

Board: 131	North:	South:	W	N	E	S
Dealer: North	♠ J6	♠ 5432		1♦	Pass	1♠
Vul: E-W	♥ AQ6	♥ J97	Pass	1NT	Pass	2NT
North HCP: 14+1	♦ A8753	♦ KQT	Pass	3NT	All Pass	
South HCP: 12	♣ K75	♣ AQ4				
Contract: 3NT North						

Board: 132	North:	South:	W	N	E	S
Dealer: South	♠ AK864	♠ 72				1♥
Vul: None	♥ A85	♥ KJ632	Pass	1♠	Pass	1NT
North HCP: 18+1	♦ 96	♦ AK8	Pass	4♣	Pass	4♥ ¹
South HCP: 12+1	♣ AK4	♣ J32	Pass	6♥	All Pass	
Contract: 6♥ North						1. A=1/4

North hands**Two-Way_New_Minor_Forcing_aka_xyNT**

Board: 133	♠ AJ2	You bid first.
Dealer: North	♥ 62	The opponents are silent.
Vul: Both	♦ Q63	
HCP: 12+1	♣ KQ653	
Board: 134	♠ J654	Partner bids first.
Dealer: South	♥ KT8	The opponents are silent.
Vul: N-S	♦ AT9	
HCP: 12	♣ A95	
Board: 135	♠ T2	You bid first.
Dealer: North	♥ Q54	The opponents are silent.
Vul: Both	♦ AKQT9	
HCP: 14+1	♣ K96	
Board: 136	♠ AK54	Partner bids first.
Dealer: South	♥ K9	The opponents are silent.
Vul: N-S	♦ 752	
HCP: 10	♣ T763	
Board: 137	♠ AKJ952	Partner bids first.
Dealer: South	♥ 8	The opponents are silent.
Vul: E-W	♦ Q876	
HCP: 10+2	♣ T8	

Both hands (Answers Page)

Board: 133	North:	South:	W	N	E	S
Dealer: North	♠ AJ2	♠ K4		1♣	Pass	1♥
Vul: Both	♥ 62	♥ AKJT4	Pass	1NT	Pass	2♦ ¹
North HCP: 12+1	♦ Q63	♦ J854	Pass	2NT	All Pass	
South HCP: 12+1	♣ KQ653	♣ T4				1. New Minor Forcing
Contract: 2NT North						

Board: 134	North:	South:	W	N	E	S
Dealer: South	♠ J654	♠ AK3				1♣
Vul: N-S	♥ KT8	♥ 7632	Pass	1♠	Pass	1NT
North HCP: 12	♦ AT9	♦ 532	Pass	3NT	All Pass	
South HCP: 13	♣ A95	♣ KQJ				
Contract: 3NT North						

Board: 135	North:	South:	W	N	E	S
Dealer: North	♠ T2	♠ AKQ93		1♦	Pass	1♠
Vul: Both	♥ Q54	♥ 973	Pass	1NT	All Pass	
North HCP: 14+1	♦ AKQT9	♦ J6				
South HCP: 10+1	♣ K96	♣ T43				
Contract: 1NT North						

Board: 136	North:	South:	W	N	E	S
Dealer: South	♠ AK54	♠ 732				1♦
Vul: N-S	♥ K9	♥ QJT	Pass	1♠	Pass	1NT
North HCP: 10	♦ 752	♦ AKJ9	All Pass			
South HCP: 12	♣ T763	♣ J85				
Contract: 1NT South						

Board: 137	North:	South:	W	N	E	S
Dealer: South	♠ AKJ952	♠ 84				1♣
Vul: E-W	♥ 8	♥ AJ92	Pass	1♠	Pass	1NT
North HCP: 10+2	♦ Q876	♦ KJ9	Pass	2♠	All Pass	
South HCP: 13	♣ T8	♣ KJ64				
Contract: 2♠ North						

South hands**Two-Way_New_Minor_Forcing_aka_xyNT****Board: 133**

♠ K4

Partner bids first.

Dealer: North

♥ AKJT4

The opponents are silent.

Vul: Both

♦ J854

HCP: 12+1

♣ T4

Board: 134

♠ AK3

You bid first.

Dealer: South

♥ 7632

The opponents are silent.

Vul: N-S

♦ 532

HCP: 13

♣ KQJ

Board: 135

♠ AKQ93

Partner bids first.

Dealer: North

♥ 973

The opponents are silent.

Vul: Both

♦ J6

HCP: 10+1

♣ T43

Board: 136

♠ 732

You bid first.

Dealer: South

♥ QJT

The opponents are silent.

Vul: N-S

♦ AKJ9

HCP: 12

♣ J85

Board: 137

♠ 84

You bid first.

Dealer: South

♥ AJ92

The opponents are silent.

Vul: E-W

♦ KJ9

HCP: 13

♣ KJ64

Both hands (Answers Page)

Board: 133	North:	South:	W	N	E	S
Dealer: North	♠ AJ2	♠ K4		1♣	Pass	1♥
Vul: Both	♥ 62	♥ AKJT4	Pass	1NT	Pass	2♦ ¹
North HCP: 12+1	♦ Q63	♦ J854	Pass	2NT	All Pass	
South HCP: 12+1	♣ KQ653	♣ T4				1. New Minor Forcing
Contract: 2NT North						

Board: 134	North:	South:	W	N	E	S
Dealer: South	♠ J654	♠ AK3				1♣
Vul: N-S	♥ KT8	♥ 7632	Pass	1♠	Pass	1NT
North HCP: 12	♦ AT9	♦ 532	Pass	3NT	All Pass	
South HCP: 13	♣ A95	♣ KQJ				
Contract: 3NT North						

Board: 135	North:	South:	W	N	E	S
Dealer: North	♠ T2	♠ AKQ93		1♦	Pass	1♠
Vul: Both	♥ Q54	♥ 973	Pass	1NT	All Pass	
North HCP: 14+1	♦ AKQT9	♦ J6				
South HCP: 10+1	♣ K96	♣ T43				
Contract: 1NT North						

Board: 136	North:	South:	W	N	E	S
Dealer: South	♠ AK54	♠ 732				1♦
Vul: N-S	♥ K9	♥ QJT	Pass	1♠	Pass	1NT
North HCP: 10	♦ 752	♦ AKJ9	All Pass			
South HCP: 12	♣ T763	♣ J85				
Contract: 1NT South						

Board: 137	North:	South:	W	N	E	S
Dealer: South	♠ AKJ952	♠ 84				1♣
Vul: E-W	♥ 8	♥ AJ92	Pass	1♠	Pass	1NT
North HCP: 10+2	♦ Q876	♦ KJ9	Pass	2♠	All Pass	
South HCP: 13	♣ T8	♣ KJ64				
Contract: 2♠ North						

North hands**Two-Way_New_Minor_Forcing_aka_xyNT**

Board: 138	♠ Q95	Partner bids first.
Dealer: South	♥ AQT63	The opponents are silent.
Vul: None	♦ 542	
HCP: 8+1	♣ 94	

Board: 139	♠ K74	You bid first.
Dealer: North	♥ KQ96	The opponents are silent.
Vul: E-W	♦ Q96	
HCP: 12	♣ QT4	

Board: 140	♠ JT98	Partner bids first.
Dealer: South	♥ A943	The opponents are silent.
Vul: N-S	♦ A83	
HCP: 10	♣ J7	

Board: 141	♠ A8	You bid first.
Dealer: North	♥ J3	The opponents are silent.
Vul: E-W	♦ KT94	
HCP: 12+1	♣ A9873	

Both hands (Answers Page)

Board: 138	North:	South:	W	N	E	S
Dealer: South	♠ Q95	♠ A83				1♦
Vul: None	♥ AQT63	♥ K97	Pass	1♥	Pass	1NT
North HCP: 8+1	♦ 542	♦ AQ63	All Pass			
South HCP: 14	♣ 94	♣ J63				
Contract: 1NT South						

Board: 139	North:	South:	W	N	E	S
Dealer: North	♠ K74	♠ AQ93		1♣	Pass	1♠
Vul: E-W	♥ KQ96	♥ 8	Pass	1NT	Pass	3♣
North HCP: 12	♦ Q96	♦ AT53	Pass	3♥	Pass	4NT
South HCP: 18	♣ QT4	♣ AKJ6	Pass	5♣ ¹	Pass	5♦
Contract: 6♣ South			Pass	5♥ ²	Pass	6♣
			All Pass			

1. A=0/5 or 3/5
2. !C queen and !H king

Board: 140	North:	South:	W	N	E	S
Dealer: South	♠ JT98	♠ AK2				1♦
Vul: N-S	♥ A943	♥ J85	Pass	1♥	Pass	1NT
North HCP: 10	♦ A83	♦ K7542	All Pass			
South HCP: 14+1	♣ J7	♣ K4				
Contract: 1NT South						

Board: 141	North:	South:	W	N	E	S
Dealer: North	♠ A8	♠ KQT6		1♣	Pass	1♥
Vul: E-W	♥ J3	♥ T762	Pass	1NT	All Pass	
North HCP: 12+1	♦ KT94	♦ Q52				
South HCP: 10	♣ A9873	♣ K5				
Contract: 1NT North						

South hands**Two-Way_New_Minor_Forcing_aka_xyNT**

Board: 138 ♠ A83
Dealer: South ♥ K97
Vul: None ♦ AQ63
HCP: 14 ♣ J63

Board: 139 ♠ AQ93
Dealer: North ♥ 8
Vul: E-W ♦ AT53
HCP: 18 ♣ AKJ6

Board: 140 ♠ AK2
Dealer: South ♥ J85
Vul: N-S ♦ K7542
HCP: 14+1 ♣ K4

Board: 141 ♠ KQT6
Dealer: North ♥ T762
Vul: E-W ♦ Q52
HCP: 10 ♣ K5

Both hands (Answers Page)

Board: 138	North:	South:	W	N	E	S
Dealer: South	♠ Q95	♠ A83				1♦
Vul: None	♥ AQT63	♥ K97	Pass	1♥	Pass	1NT
North HCP: 8+1	♦ 542	♦ AQ63	All Pass			
South HCP: 14	♣ 94	♣ J63				
Contract: 1NT South						

Board: 139	North:	South:	W	N	E	S
Dealer: North	♠ K74	♠ AQ93		1♣	Pass	1♠
Vul: E-W	♥ KQ96	♥ 8	Pass	1NT	Pass	3♣
North HCP: 12	♦ Q96	♦ AT53	Pass	3♥	Pass	4NT
South HCP: 18	♣ QT4	♣ AKJ6	Pass	5♣ ¹	Pass	5♦
Contract: 6♣ South			Pass	5♥ ²	Pass	6♣
			All Pass			

1. A=0/5 or 3/5
2. !C queen and !H king

Board: 140	North:	South:	W	N	E	S
Dealer: South	♠ JT98	♠ AK2				1♦
Vul: N-S	♥ A943	♥ J85	Pass	1♥	Pass	1NT
North HCP: 10	♦ A83	♦ K7542	All Pass			
South HCP: 14+1	♣ J7	♣ K4				
Contract: 1NT South						

Board: 141	North:	South:	W	N	E	S
Dealer: North	♠ A8	♠ KQT6		1♣	Pass	1♥
Vul: E-W	♥ J3	♥ T762	Pass	1NT	All Pass	
North HCP: 12+1	♦ KT94	♦ Q52				
South HCP: 10	♣ A9873	♣ K5				
Contract: 1NT North						

North hands**Two-Way_New_Minor_Forcing_aka_xyNT****Board: 142**

♠ KJ4

You bid first.

Dealer: North

♥ A43

The opponents are silent.

Vul: Both

♦ Q83

HCP: 13

♣ QJ86

Board: 143

♠ AT95

Partner bids first.

Dealer: South

♥ A9752

The opponents are silent.

Vul: None

♦ K5

HCP: 17+1

♣ AQ

Board: 144

♠ K987

Partner bids first.

Dealer: South

♥ J8

The opponents are silent.

Vul: Both

♦ 8654

HCP: 11

♣ AK9

Both hands (Answers Page)

Board: 142	North:	South:	W	N	E	S
Dealer: North	♠ KJ4	♠ AQ3		1♣	Pass	1♥
Vul: Both	♥ A43	♥ QJ972	Pass	1NT	Pass	2♦ ¹
North HCP: 13	♦ Q83	♦ 54	Pass	3♥ ²	Pass	3NT
South HCP: 16+1	♣ QJ86	♣ AKT	Pass	4♥	All Pass	
Contract: 4♥ North			1. New Minor Forcing			
			2. 3 !H			

Board: 143	North:	South:	W	N	E	S
Dealer: South	♠ AT95	♠ Q4				1♦
Vul: None	♥ A9752	♥ KQJ	Pass	1♥	Pass	1NT
North HCP: 17+1	♦ K5	♦ AJ76	Pass	2♣ ¹	Pass	3♥ ²
South HCP: 13	♣ AQ	♣ 9863	Pass	3NT	Pass	4♥
Contract: 6♥ North			Pass	4NT	Pass	5♠ ³
			Pass	5NT ⁴	Pass	6♣ ⁵
			Pass	6♥	All Pass	
			1. New Minor Forcing			
			2. 3 !H			
			3. A=2/5 or 5/5, Q(H)=1			
			4. King ask by 5NT			
			5. K=0			

Board: 144	North:	South:	W	N	E	S
Dealer: South	♠ K987	♠ JT5				1♥
Vul: Both	♥ J8	♥ A9764	Pass	1♠	Pass	1NT
North HCP: 11	♦ 8654	♦ AKJ	Pass	2NT	Pass	3♠
South HCP: 14+1	♣ AK9	♣ J3	Pass	3NT	All Pass	
Contract: 3NT North						

South hands**Two-Way_New_Minor_Forcing_aka_xyNT**

Board: 142	♠ AQ3	Partner bids first.
Dealer: North	♥ QJ972	The opponents are silent.
Vul: Both	♦ 54	
HCP: 16+1	♣ AKT	

Board: 143	♠ Q4	You bid first.
Dealer: South	♥ KQJ	The opponents are silent.
Vul: None	♦ AJ76	
HCP: 13	♣ 9863	

Board: 144	♠ JT5	You bid first.
Dealer: South	♥ A9764	The opponents are silent.
Vul: Both	♦ AKJ	
HCP: 14+1	♣ J3	

Both hands (Answers Page)

Board: 142	North:	South:	W	N	E	S
Dealer: North	♠ KJ4	♠ AQ3		1♣	Pass	1♥
Vul: Both	♥ A43	♥ QJ972	Pass	1NT	Pass	2♦ ¹
North HCP: 13	♦ Q83	♦ 54	Pass	3♥ ²	Pass	3NT
South HCP: 16+1	♣ QJ86	♣ AKT	Pass	4♥	All Pass	
Contract: 4♥ North			1. New Minor Forcing			
			2. 3 !H			

Board: 143	North:	South:	W	N	E	S
Dealer: South	♠ AT95	♠ Q4				1♦
Vul: None	♥ A9752	♥ KQJ	Pass	1♥	Pass	1NT
North HCP: 17+1	♦ K5	♦ AJ76	Pass	2♣ ¹	Pass	3♥ ²
South HCP: 13	♣ AQ	♣ 9863	Pass	3NT	Pass	4♥
Contract: 6♥ North			Pass	4NT	Pass	5♠ ³
			Pass	5NT ⁴	Pass	6♣ ⁵
			Pass	6♥	All Pass	
			1. New Minor Forcing			
			2. 3 !H			
			3. A=2/5 or 5/5, Q(H)=1			
			4. King ask by 5NT			
			5. K=0			

Board: 144	North:	South:	W	N	E	S
Dealer: South	♠ K987	♠ JT5				1♥
Vul: Both	♥ J8	♥ A9764	Pass	1♠	Pass	1NT
North HCP: 11	♦ 8654	♦ AKJ	Pass	2NT	Pass	3♠
South HCP: 14+1	♣ AK9	♣ J3	Pass	3NT	All Pass	
Contract: 3NT North						

North hands**Two-Way_New_Minor_Forcing_aka_xyNT****Board: 145**

♠ T9

You bid first.

Dealer: North

♥ AQJ2

The opponents are silent.

Vul: N-S

♦ KQ7

HCP: 13

♣ J853

Board: 146

♠ K872

Partner bids first.

Dealer: South

♥ AJ5

The opponents are silent.

Vul: Both

♦ AJT

HCP: 17

♣ A75

Board: 147

♠ AKJ93

Partner bids first.

Dealer: South

♥ AJ964

The opponents are silent.

Vul: N-S

♦ Q

HCP: 16+2

♣ J7

Both hands (Answers Page)

Board: 145	North:	South:	W	N	E	S
Dealer: North	♠ T9	♠ AKQ743		1♣	Pass	1♠
Vul: N-S	♥ AQJ2	♥ KT96	Pass	1NT	Pass	2♦ ¹
North HCP: 13	♦ KQ7	♦ A	Pass	3♥	Pass	4NT
South HCP: 23+2	♣ J853	♣ AK	Pass	5♦ ²	Pass	5♠
Contract: 7♥ South			Pass	6♦ ³	Pass	7♥
			All Pass			

1. New Minor Forcing
2. A=1/5 or 4/5
3. !H queen and !D king

Board: 146	North:	South:	W	N	E	S
Dealer: South	♠ K872	♠ A95				1♦
Vul: Both	♥ AJ5	♥ T764	Pass	1♠	Pass	1NT
North HCP: 17	♦ AJT	♦ KQ83	Pass	3NT	All Pass	
South HCP: 12	♣ A75	♣ K3				
Contract: 3NT North						

Board: 147	North:	South:	W	N	E	S
Dealer: South	♠ AKJ93	♠ Q64				1♦
Vul: N-S	♥ AJ964	♥ K2	Pass	1♠	Pass	1NT
North HCP: 16+2	♦ Q	♦ 8543	Pass	2♣ ¹	Pass	3♣ ²
South HCP: 14	♣ J7	♣ AKQ6	Pass	3NT	Pass	4♣
Contract: 6♠ North			Pass	4♥	Pass	4♠
			Pass	4NT	Pass	5♦ ³
			Pass	5♥	Pass	6♣ ⁴
			Pass	6♠	All Pass	

1. New Minor Forcing
2. 3 !S
3. A=1/5 or 4/5
4. !S queen and !C king

South hands**Two-Way_New_Minor_Forcing_aka_xyNT**

Board: 145	♠ AKQ743	Partner bids first.
Dealer: North	♥ KT96	The opponents are silent.
Vul: N-S	♦ A	
HCP: 23+2	♣ AK	

Board: 146	♠ A95	You bid first.
Dealer: South	♥ T764	The opponents are silent.
Vul: Both	♦ KQ83	
HCP: 12	♣ K3	

Board: 147	♠ Q64	You bid first.
Dealer: South	♥ K2	The opponents are silent.
Vul: N-S	♦ 8543	
HCP: 14	♣ AKQ6	

Both hands (Answers Page)

Board: 145	North:	South:	W	N	E	S
Dealer: North	♠ T9	♠ AKQ743		1♣	Pass	1♠
Vul: N-S	♥ AQJ2	♥ KT96	Pass	1NT	Pass	2♦ ¹
North HCP: 13	♦ KQ7	♦ A	Pass	3♥	Pass	4NT
South HCP: 23+2	♣ J853	♣ AK	Pass	5♦ ²	Pass	5♠
Contract: 7♥ South			Pass	6♦ ³	Pass	7♥
			All Pass			

1. New Minor Forcing
2. A=1/5 or 4/5
3. !H queen and !D king

Board: 146	North:	South:	W	N	E	S
Dealer: South	♠ K872	♠ A95				1♦
Vul: Both	♥ AJ5	♥ T764	Pass	1♠	Pass	1NT
North HCP: 17	♦ AJT	♦ KQ83	Pass	3NT	All Pass	
South HCP: 12	♣ A75	♣ K3				
Contract: 3NT North						

Board: 147	North:	South:	W	N	E	S
Dealer: South	♠ AKJ93	♠ Q64				1♦
Vul: N-S	♥ AJ964	♥ K2	Pass	1♠	Pass	1NT
North HCP: 16+2	♦ Q	♦ 8543	Pass	2♣ ¹	Pass	3♣ ²
South HCP: 14	♣ J7	♣ AKQ6	Pass	3NT	Pass	4♣
Contract: 6♠ North			Pass	4♥	Pass	4♠
			Pass	4NT	Pass	5♦ ³
			Pass	5♥	Pass	6♣ ⁴
			Pass	6♠	All Pass	

1. New Minor Forcing
2. 3 !S
3. A=1/5 or 4/5
4. !S queen and !C king

North hands**Two-Way_New_Minor_Forcing_aka_xyNT**

Board: 148 ♠ QJ8
Dealer: North ♥ Q87
Vul: N-S ♦ K82
HCP: 12 ♣ A543

Board: 149 ♠ KJ6
Dealer: North ♥ AQ985
Vul: E-W ♦ 83
HCP: 12+1 ♣ Q87

Board: 150 ♠ J93
Dealer: South ♥ QJ32
Vul: Both ♦ Q62
HCP: 8 ♣ QT8

Board: 151 ♠ AK
Dealer: North ♥ T754
Vul: Both ♦ AQT5
HCP: 13 ♣ 943

Board: 152 ♠ KT7
Dealer: South ♥ AQ32
Vul: N-S ♦ Q93
HCP: 13 ♣ Q53

Both hands (Answers Page)

Board: 148	North:	South:	W	N	E	S
Dealer: North	♠ QJ8	♠ AK972		1♣	Pass	1♠
Vul: N-S	♥ Q87	♥ 6	Pass	1NT	Pass	2♦ ¹
North HCP: 12	♦ K82	♦ Q74	Pass	2♠ ²	Pass	4♠
South HCP: 14+1	♣ A543	♣ KQT6	All Pass			
Contract: 4♠ South			1. New Minor Forcing			
			2. 3 !S			

Board: 149	North:	South:	W	N	E	S
Dealer: North	♠ KJ6	♠ QT87		1♥	Pass	1♠
Vul: E-W	♥ AQ985	♥ KT6	Pass	1NT	Pass	4♥
North HCP: 12+1	♦ 83	♦ KJ95	All Pass			
South HCP: 12	♣ Q87	♣ K6				
Contract: 4♥ South						

Board: 150	North:	South:	W	N	E	S
Dealer: South	♠ J93	♠ 87				1♦
Vul: Both	♥ QJ32	♥ 985	Pass	1♥	Pass	1NT
North HCP: 8	♦ Q62	♦ AJ43	All Pass			
South HCP: 13	♣ QT8	♣ AKJ9				
Contract: 1NT South						

Board: 151	North:	South:	W	N	E	S
Dealer: North	♠ AK	♠ QJ87		1♦	Pass	1♠
Vul: Both	♥ T754	♥ J83	Pass	1NT	All Pass	
North HCP: 13	♦ AQT5	♦ 942				
South HCP: 11	♣ 943	♣ AK7				
Contract: 1NT North						

Board: 152	North:	South:	W	N	E	S
Dealer: South	♠ KT7	♠ A53				1♦
Vul: N-S	♥ AQ32	♥ 96	Pass	1♥	Pass	1NT
North HCP: 13	♦ Q93	♦ AKJ76	Pass	3NT	All Pass	
South HCP: 13+1	♣ Q53	♣ J74				
Contract: 3NT North						

South hands**Two-Way_New_Minor_Forcing_aka_xyNT**

Board: 148	♠ AK972	Partner bids first.
Dealer: North	♥ 6	The opponents are silent.
Vul: N-S	♦ Q74	
HCP: 14+1	♣ KQT6	

Board: 149	♠ QT87	Partner bids first.
Dealer: North	♥ KT6	The opponents are silent.
Vul: E-W	♦ KJ95	
HCP: 12	♣ K6	

Board: 150	♠ 87	You bid first.
Dealer: South	♥ 985	The opponents are silent.
Vul: Both	♦ AJ43	
HCP: 13	♣ AKJ9	

Board: 151	♠ QJ87	Partner bids first.
Dealer: North	♥ J83	The opponents are silent.
Vul: Both	♦ 942	
HCP: 11	♣ AK7	

Board: 152	♠ A53	You bid first.
Dealer: South	♥ 96	The opponents are silent.
Vul: N-S	♦ AKJ76	
HCP: 13+1	♣ J74	

Both hands (Answers Page)

Board: 148	North:	South:	W	N	E	S
Dealer: North	♠ QJ8	♠ AK972		1♣	Pass	1♠
Vul: N-S	♥ Q87	♥ 6	Pass	1NT	Pass	2♦ ¹
North HCP: 12	♦ K82	♦ Q74	Pass	2♠ ²	Pass	4♠
South HCP: 14+1	♣ A543	♣ KQT6	All Pass			
Contract: 4♠ South			1. New Minor Forcing			
			2. 3 !S			

Board: 149	North:	South:	W	N	E	S
Dealer: North	♠ KJ6	♠ QT87		1♥	Pass	1♠
Vul: E-W	♥ AQ985	♥ KT6	Pass	1NT	Pass	4♥
North HCP: 12+1	♦ 83	♦ KJ95	All Pass			
South HCP: 12	♣ Q87	♣ K6				
Contract: 4♥ South						

Board: 150	North:	South:	W	N	E	S
Dealer: South	♠ J93	♠ 87				1♦
Vul: Both	♥ QJ32	♥ 985	Pass	1♥	Pass	1NT
North HCP: 8	♦ Q62	♦ AJ43	All Pass			
South HCP: 13	♣ QT8	♣ AKJ9				
Contract: 1NT South						

Board: 151	North:	South:	W	N	E	S
Dealer: North	♠ AK	♠ QJ87		1♦	Pass	1♠
Vul: Both	♥ T754	♥ J83	Pass	1NT	All Pass	
North HCP: 13	♦ AQT5	♦ 942				
South HCP: 11	♣ 943	♣ AK7				
Contract: 1NT North						

Board: 152	North:	South:	W	N	E	S
Dealer: South	♠ KT7	♠ A53				1♦
Vul: N-S	♥ AQ32	♥ 96	Pass	1♥	Pass	1NT
North HCP: 13	♦ Q93	♦ AKJ76	Pass	3NT	All Pass	
South HCP: 13+1	♣ Q53	♣ J74				
Contract: 3NT North						

North hands**Two-Way_New_Minor_Forcing_aka_xyNT**

Board: 153	♠ AT6	You bid first.
Dealer: North	♥ K4	The opponents are silent.
Vul: Both	♦ AJ753	
HCP: 13+1	♣ J74	

Board: 154	♠ AKT8	Partner bids first.
Dealer: South	♥ 9654	The opponents are silent.
Vul: None	♦ Q53	
HCP: 12	♣ K4	

Board: 155	♠ AT2	You bid first.
Dealer: North	♥ A7	The opponents are silent.
Vul: N-S	♦ AQ932	
HCP: 14+1	♣ T75	

Board: 156	♠ 96	You bid first.
Dealer: North	♥ J75	The opponents are silent.
Vul: E-W	♦ AKJ94	
HCP: 13+1	♣ AT5	

Board: 157	♠ Q4	You bid first.
Dealer: North	♥ K986	The opponents are silent.
Vul: Both	♦ Q5	
HCP: 14+1	♣ AK874	

Both hands (Answers Page)

Board: 153	North:	South:	W	N	E	S
Dealer: North	♠ AT6	♠ Q9		1♦	Pass	1♥
Vul: Both	♥ K4	♥ A986	Pass	1NT	Pass	3NT
North HCP: 13+1	♦ AJ753	♦ K82		All Pass		
South HCP: 14	♣ J74	♣ KQ63				
Contract: 3NT South						

Board: 154	North:	South:	W	N	E	S
Dealer: South	♠ AKT8	♠ Q92			1♦	
Vul: None	♥ 9654	♥ AJ	Pass	1♥	Pass	1NT
North HCP: 12	♦ Q53	♦ KT86	Pass	2NT	Pass	3NT
South HCP: 14	♣ K4	♣ AT83		All Pass		
Contract: 3NT South						

Board: 155	North:	South:	W	N	E	S
Dealer: North	♠ AT2	♠ 853		1♦	Pass	1♥
Vul: N-S	♥ A7	♥ QJT9	Pass	1NT	All Pass	
North HCP: 14+1	♦ AQ932	♦ K754				
South HCP: 9	♣ T75	♣ K8				
Contract: 1NT North						

Board: 156	North:	South:	W	N	E	S
Dealer: North	♠ 96	♠ AT84		1♦	Pass	1♥
Vul: E-W	♥ J75	♥ AQT843	Pass	1NT	Pass	3♥
North HCP: 13+1	♦ AKJ94	♦ -	Pass	4♥	All Pass	
South HCP: 15+2	♣ AT5	♣ KQ8				
Contract: 4♥ North						

Board: 157	North:	South:	W	N	E	S
Dealer: North	♠ Q4	♠ A9763		1♣	Pass	1♠
Vul: Both	♥ K986	♥ AQT4	Pass	1NT	Pass	2♦ ¹
North HCP: 14+1	♦ Q5	♦ A64	Pass	3♥	Pass	4♥
South HCP: 14+1	♣ AK874	♣ 3		All Pass		
Contract: 4♥ South						

1. New Minor Forcing

South hands**Two-Way_New_Minor_Forcing_aka_xyNT**

Board: 153	♠ Q9	Partner bids first.
Dealer: North	♥ A986	The opponents are silent.
Vul: Both	♦ K82	
HCP: 14	♣ KQ63	

Board: 154	♠ Q92	You bid first.
Dealer: South	♥ AJ	The opponents are silent.
Vul: None	♦ KT86	
HCP: 14	♣ AT83	

Board: 155	♠ 853	Partner bids first.
Dealer: North	♥ QJT9	The opponents are silent.
Vul: N-S	♦ K754	
HCP: 9	♣ K8	

Board: 156	♠ AT84	Partner bids first.
Dealer: North	♥ AQT843	The opponents are silent.
Vul: E-W	♦ -	
HCP: 15+2	♣ KQ8	

Board: 157	♠ A9763	Partner bids first.
Dealer: North	♥ AQT4	The opponents are silent.
Vul: Both	♦ A64	
HCP: 14+1	♣ 3	

Both hands (Answers Page)

Board: 153	North:	South:	W	N	E	S
Dealer: North	♠ AT6	♠ Q9		1♦	Pass	1♥
Vul: Both	♥ K4	♥ A986	Pass	1NT	Pass	3NT
North HCP: 13+1	♦ AJ753	♦ K82		All Pass		
South HCP: 14	♣ J74	♣ KQ63				
Contract: 3NT South						

Board: 154	North:	South:	W	N	E	S
Dealer: South	♠ AKT8	♠ Q92			1♦	
Vul: None	♥ 9654	♥ AJ	Pass	1♥	Pass	1NT
North HCP: 12	♦ Q53	♦ KT86	Pass	2NT	Pass	3NT
South HCP: 14	♣ K4	♣ AT83		All Pass		
Contract: 3NT South						

Board: 155	North:	South:	W	N	E	S
Dealer: North	♠ AT2	♠ 853		1♦	Pass	1♥
Vul: N-S	♥ A7	♥ QJT9	Pass	1NT	All Pass	
North HCP: 14+1	♦ AQ932	♦ K754				
South HCP: 9	♣ T75	♣ K8				
Contract: 1NT North						

Board: 156	North:	South:	W	N	E	S
Dealer: North	♠ 96	♠ AT84		1♦	Pass	1♥
Vul: E-W	♥ J75	♥ AQT843	Pass	1NT	Pass	3♥
North HCP: 13+1	♦ AKJ94	♦ -	Pass	4♥	All Pass	
South HCP: 15+2	♣ AT5	♣ KQ8				
Contract: 4♥ North						

Board: 157	North:	South:	W	N	E	S
Dealer: North	♠ Q4	♠ A9763		1♣	Pass	1♠
Vul: Both	♥ K986	♥ AQT4	Pass	1NT	Pass	2♦ ¹
North HCP: 14+1	♦ Q5	♦ A64	Pass	3♥	Pass	4♥
South HCP: 14+1	♣ AK874	♣ 3		All Pass		
Contract: 4♥ South						

1. New Minor Forcing

North hands**Two-Way_New_Minor_Forcing_aka_xyNT****Board: 158** ♠ A765

Partner bids first.

Dealer: South ♥ AJ7

The opponents are silent.

Vul: N-S ♦ K982

HCP: 15 ♣ K5

Board: 159 ♠ KT3

You bid first.

Dealer: North ♥ K2

The opponents are silent.

Vul: E-W ♦ A75

HCP: 12+1 ♣ QT974

Board: 160 ♠ Q64

Partner bids first.

Dealer: South ♥ 8743

The opponents are silent.

Vul: Both ♦ A762

HCP: 13 ♣ AK

Board: 161 ♠ JT2

You bid first.

Dealer: North ♥ AQ7

The opponents are silent.

Vul: N-S ♦ Q643

HCP: 12 ♣ K97

Board: 162 ♠ KJ

You bid first.

Dealer: North ♥ Q87

The opponents are silent.

Vul: N-S ♦ KJT85

HCP: 14+1 ♣ KJ8

Both hands (Answers Page)

Board: 158	North:	South:	W	N	E	S
Dealer: South	♠ A765	♠ J2				1♦
Vul: N-S	♥ AJ7	♥ Q93	Pass	1♠	Pass	1NT
North HCP: 15	♦ K982	♦ AQ763	Pass	3♦	Pass	3NT
South HCP: 13+1	♣ K5	♣ A73	All Pass			
Contract: 3NT South						

Board: 159	North:	South:	W	N	E	S
Dealer: North	♠ KT3	♠ J876		1♣	Pass	1♥
Vul: E-W	♥ K2	♥ AQ83	Pass	1NT	Pass	3NT
North HCP: 12+1	♦ A75	♦ KQ93	All Pass			
South HCP: 15	♣ QT974	♣ K				
Contract: 3NT South						

Board: 160	North:	South:	W	N	E	S
Dealer: South	♠ Q64	♠ A97				1♣
Vul: Both	♥ 8743	♥ KQJ	Pass	1♥	Pass	1NT
North HCP: 13	♦ A762	♦ 84	Pass	3NT	All Pass	
South HCP: 13+1	♣ AK	♣ QJ543				
Contract: 3NT North						

Board: 161	North:	South:	W	N	E	S
Dealer: North	♠ JT2	♠ AQ75		1♦	Pass	1♠
Vul: N-S	♥ AQ7	♥ K82	Pass	1NT	Pass	3NT
North HCP: 12	♦ Q643	♦ AJ7	All Pass			
South HCP: 15	♣ K97	♣ J43				
Contract: 3NT South						

Board: 162	North:	South:	W	N	E	S
Dealer: North	♠ KJ	♠ A6		1♦	Pass	1♥
Vul: N-S	♥ Q87	♥ AK942	Pass	1NT	Pass	2♣ ¹
North HCP: 14+1	♦ KJT85	♦ 943	Pass	3♥ ²	Pass	4♥
South HCP: 11+1	♣ KJ8	♣ 653	All Pass			
Contract: 4♥ South						

1. New Minor Forcing

2. 3 !H

South hands**Two-Way_New_Minor_Forcing_aka_xyNT**

Board: 158	♠ J2	You bid first.
Dealer: South	♥ Q93	The opponents are silent.
Vul: N-S	♦ AQ763	
HCP: 13+1	♣ A73	

Board: 159	♠ J876	Partner bids first.
Dealer: North	♥ AQ83	The opponents are silent.
Vul: E-W	♦ KQ93	
HCP: 15	♣ K	

Board: 160	♠ A97	You bid first.
Dealer: South	♥ KQJ	The opponents are silent.
Vul: Both	♦ 84	
HCP: 13+1	♣ QJ543	

Board: 161	♠ AQ75	Partner bids first.
Dealer: North	♥ K82	The opponents are silent.
Vul: N-S	♦ AJ7	
HCP: 15	♣ J43	

Board: 162	♠ A6	Partner bids first.
Dealer: North	♥ AK942	The opponents are silent.
Vul: N-S	♦ 943	
HCP: 11+1	♣ 653	

Both hands (Answers Page)

Board: 158	North:	South:	W	N	E	S
Dealer: South	♠ A765	♠ J2				1♦
Vul: N-S	♥ AJ7	♥ Q93	Pass	1♠	Pass	1NT
North HCP: 15	♦ K982	♦ AQ763	Pass	3♦	Pass	3NT
South HCP: 13+1	♣ K5	♣ A73	All Pass			
Contract: 3NT South						

Board: 159	North:	South:	W	N	E	S
Dealer: North	♠ KT3	♠ J876		1♣	Pass	1♥
Vul: E-W	♥ K2	♥ AQ83	Pass	1NT	Pass	3NT
North HCP: 12+1	♦ A75	♦ KQ93	All Pass			
South HCP: 15	♣ QT974	♣ K				
Contract: 3NT South						

Board: 160	North:	South:	W	N	E	S
Dealer: South	♠ Q64	♠ A97				1♣
Vul: Both	♥ 8743	♥ KQJ	Pass	1♥	Pass	1NT
North HCP: 13	♦ A762	♦ 84	Pass	3NT	All Pass	
South HCP: 13+1	♣ AK	♣ QJ543				
Contract: 3NT North						

Board: 161	North:	South:	W	N	E	S
Dealer: North	♠ JT2	♠ AQ75		1♦	Pass	1♠
Vul: N-S	♥ AQ7	♥ K82	Pass	1NT	Pass	3NT
North HCP: 12	♦ Q643	♦ AJ7	All Pass			
South HCP: 15	♣ K97	♣ J43				
Contract: 3NT South						

Board: 162	North:	South:	W	N	E	S
Dealer: North	♠ KJ	♠ A6		1♦	Pass	1♥
Vul: N-S	♥ Q87	♥ AK942	Pass	1NT	Pass	2♣ ¹
North HCP: 14+1	♦ KJT85	♦ 943	Pass	3♥ ²	Pass	4♥
South HCP: 11+1	♣ KJ8	♣ 653	All Pass			
Contract: 4♥ South						

1. New Minor Forcing

2. 3 !H

North hands**Two-Way_New_Minor_Forcing_aka_xyNT****Board: 163**

♠ 983

You bid first.

Dealer: North

♥ KQ86

The opponents are silent.

Vul: None

♦ K86

HCP: 14

♣ AQ4

Board: 164

♠ K963

Partner bids first.

Dealer: South

♥ Q6

The opponents are silent.

Vul: N-S

♦ QT6

HCP: 14

♣ AK87

Board: 165

♠ KJ73

Partner bids first.

Dealer: South

♥ JT4

The opponents are silent.

Vul: N-S

♦ QJ

HCP: 11

♣ K853

Board: 166

♠ QT94

Partner bids first.

Dealer: South

♥ QJ6

The opponents are silent.

Vul: Both

♦ 9632

HCP: 9

♣ A4

Board: 167

♠ 763

You bid first.

Dealer: North

♥ AQ8

The opponents are silent.

Vul: Both

♦ AJ6

HCP: 14

♣ KT86

Both hands (Answers Page)

Board: 163	North:	South:	W	N	E	S
Dealer: North	♠ 983	♠ AKQJ		1♣	Pass	1♠
Vul: None	♥ KQ86	♥ AJ7	Pass	1NT	Pass	3♣
North HCP: 14	♦ K86	♦ 32	Pass	3NT	Pass	4NT
South HCP: 19	♣ AQ4	♣ KJ92	Pass	6NT	All Pass	
Contract:	6NT North					

Board: 164	North:	South:	W	N	E	S
Dealer: South	♠ K963	♠ AT				1♣
Vul: N-S	♥ Q6	♥ A754	Pass	1♠	Pass	1NT
North HCP: 14	♦ QT6	♦ K93	Pass	3♣	Pass	3NT
South HCP: 13	♣ AK87	♣ QT96	All Pass			
Contract:	3NT South					

Board: 165	North:	South:	W	N	E	S
Dealer: South	♠ KJ73	♠ A62				1♦
Vul: N-S	♥ JT4	♥ Q763	Pass	1♠	Pass	1NT
North HCP: 11	♦ QJ	♦ K542	Pass	2NT	Pass	3♠
South HCP: 13	♣ K853	♣ A4	All Pass			
Contract:	3♠ South					

Board: 166	North:	South:	W	N	E	S
Dealer: South	♠ QT94	♠ J8				1♣
Vul: Both	♥ QJ6	♥ A974	Pass	1♠	Pass	1NT
North HCP: 9	♦ 9632	♦ KQJ	All Pass			
South HCP: 13	♣ A4	♣ Q873				
Contract:	1NT South					

Board: 167	North:	South:	W	N	E	S
Dealer: North	♠ 763	♠ AKQ2		1♣	Pass	1♥
Vul: Both	♥ AQ8	♥ 9632	Pass	1NT	All Pass	
North HCP: 14	♦ AJ6	♦ 2				
South HCP: 9	♣ KT86	♣ 9543				
Contract:	1NT North					

South hands**Two-Way_New_Minor_Forcing_aka_xyNT****Board: 163**

♠ AKQJ

Partner bids first.

Dealer: North

♥ AJ7

The opponents are silent.

Vul: None

♦ 32

HCP: 19

♣ KJ92

Board: 164

♠ AT

You bid first.

Dealer: South

♥ A754

The opponents are silent.

Vul: N-S

♦ K93

HCP: 13

♣ QT96

Board: 165

♠ A62

You bid first.

Dealer: South

♥ Q763

The opponents are silent.

Vul: N-S

♦ K542

HCP: 13

♣ A4

Board: 166

♠ J8

You bid first.

Dealer: South

♥ A974

The opponents are silent.

Vul: Both

♦ KQJ

HCP: 13

♣ Q873

Board: 167

♠ AKQ2

Partner bids first.

Dealer: North

♥ 9632

The opponents are silent.

Vul: Both

♦ 2

HCP: 9

♣ 9543

Both hands (Answers Page)

Board: 163	North:	South:	W	N	E	S
Dealer: North	♠ 983	♠ AKQJ		1♣	Pass	1♠
Vul: None	♥ KQ86	♥ AJ7	Pass	1NT	Pass	3♣
North HCP: 14	♦ K86	♦ 32	Pass	3NT	Pass	4NT
South HCP: 19	♣ AQ4	♣ KJ92	Pass	6NT	All Pass	
Contract:	6NT North					

Board: 164	North:	South:	W	N	E	S
Dealer: South	♠ K963	♠ AT				1♣
Vul: N-S	♥ Q6	♥ A754	Pass	1♠	Pass	1NT
North HCP: 14	♦ QT6	♦ K93	Pass	3♣	Pass	3NT
South HCP: 13	♣ AK87	♣ QT96	All Pass			
Contract:	3NT South					

Board: 165	North:	South:	W	N	E	S
Dealer: South	♠ KJ73	♠ A62				1♦
Vul: N-S	♥ JT4	♥ Q763	Pass	1♠	Pass	1NT
North HCP: 11	♦ QJ	♦ K542	Pass	2NT	Pass	3♠
South HCP: 13	♣ K853	♣ A4	All Pass			
Contract:	3♠ South					

Board: 166	North:	South:	W	N	E	S
Dealer: South	♠ QT94	♠ J8				1♣
Vul: Both	♥ QJ6	♥ A974	Pass	1♠	Pass	1NT
North HCP: 9	♦ 9632	♦ KQJ	All Pass			
South HCP: 13	♣ A4	♣ Q873				
Contract:	1NT South					

Board: 167	North:	South:	W	N	E	S
Dealer: North	♠ 763	♠ AKQ2		1♣	Pass	1♥
Vul: Both	♥ AQ8	♥ 9632	Pass	1NT	All Pass	
North HCP: 14	♦ AJ6	♦ 2				
South HCP: 9	♣ KT86	♣ 9543				
Contract:	1NT North					

North hands**Two-Way_New_Minor_Forcing_aka_xyNT**

Board: 168	♠ QJ982	Partner bids first.
Dealer: South	♥ AKT6	The opponents are silent.
Vul: E-W	♦ J53	
HCP: 12+1	♣ J	

Board: 169	♠ K97	You bid first.
Dealer: North	♥ Q32	The opponents are silent.
Vul: None	♦ A5	
HCP: 14+1	♣ AJ763	

Board: 170	♠ A76	You bid first.
Dealer: North	♥ T2	The opponents are silent.
Vul: N-S	♦ KQT65	
HCP: 12+1	♣ K94	

Board: 171	♠ 84	You bid first.
Dealer: North	♥ A52	The opponents are silent.
Vul: None	♦ KQ7	
HCP: 12+1	♣ K7643	

Board: 172	♠ KT6	Partner bids first.
Dealer: South	♥ A5432	The opponents are silent.
Vul: None	♦ 93	
HCP: 12+1	♣ AJ4	

Both hands (Answers Page)

Board: 168	North:	South:	W	N	E	S
Dealer: South	♠ QJ982	♠ AK				1♣
Vul: E-W	♥ AKT6	♥ 873	Pass	1♠	Pass	1NT
North HCP: 12+1	♦ J53	♦ T98	Pass	2♦ ¹	Pass	3♣
South HCP: 13+1	♣ J	♣ AQ543	All Pass			
Contract: 3♣ South			1. New Minor Forcing			

Board: 169	North:	South:	W	N	E	S
Dealer: North	♠ K97	♠ A2		1♣	Pass	1♦
Vul: None	♥ Q32	♥ KT64	Pass	1NT	Pass	2♥
North HCP: 14+1	♦ A5	♦ KQ942	Pass	3NT	All Pass	
South HCP: 12+1	♣ AJ763	♣ 54				
Contract: 3NT North			1. New Minor Forcing			

Board: 170	North:	South:	W	N	E	S
Dealer: North	♠ A76	♠ K4		1♦	Pass	1♥
Vul: N-S	♥ T2	♥ KQJ9654	Pass	1NT	Pass	2♣ ¹
North HCP: 12+1	♦ KQT65	♦ 3	Pass	3NT	Pass	4♥
South HCP: 13+3	♣ K94	♣ AT3	All Pass			
Contract: 4♥ South			1. New Minor Forcing			

Board: 171	North:	South:	W	N	E	S
Dealer: North	♠ 84	♠ AQT		1♣	Pass	1♥
Vul: None	♥ A52	♥ KT84	Pass	1NT	Pass	3NT
North HCP: 12+1	♦ KQ7	♦ JT6	All Pass			
South HCP: 12	♣ K7643	♣ Q98				
Contract: 3NT South			1. New Minor Forcing			

Board: 172	North:	South:	W	N	E	S
Dealer: South	♠ KT6	♠ 942				1♦
Vul: None	♥ A5432	♥ Q6	Pass	1♥	Pass	1NT
North HCP: 12+1	♦ 93	♦ AKJT4	Pass	2♣ ¹	Pass	2NT
South HCP: 12+1	♣ AJ4	♣ QT5	All Pass			
Contract: 2NT South			1. New Minor Forcing			

South hands**Two-Way_New_Minor_Forcing_aka_xyNT**

Board: 168	♠ AK
Dealer: South	♥ 873
Vul: E-W	♦ T98
HCP: 13+1	♣ AQ543

You bid first.
The opponents are silent.

Board: 169	♠ A2
Dealer: North	♥ KT64
Vul: None	♦ KQ942
HCP: 12+1	♣ 54

Partner bids first.
The opponents are silent.

Board: 170	♠ K4
Dealer: North	♥ KQJ9654
Vul: N-S	♦ 3
HCP: 13+3	♣ AT3

Partner bids first.
The opponents are silent.

Board: 171	♠ AQT
Dealer: North	♥ KT84
Vul: None	♦ JT6
HCP: 12	♣ Q98

Partner bids first.
The opponents are silent.

Board: 172	♠ 942
Dealer: South	♥ Q6
Vul: None	♦ AKJT4
HCP: 12+1	♣ QT5

You bid first.
The opponents are silent.

Both hands (Answers Page)

Board: 168	North:	South:	W	N	E	S
Dealer: South	♠ QJ982	♠ AK				1♣
Vul: E-W	♥ AKT6	♥ 873	Pass	1♠	Pass	1NT
North HCP: 12+1	♦ J53	♦ T98	Pass	2♦ ¹	Pass	3♣
South HCP: 13+1	♣ J	♣ AQ543	All Pass			
Contract: 3♣ South			1. New Minor Forcing			

Board: 169	North:	South:	W	N	E	S
Dealer: North	♠ K97	♠ A2		1♣	Pass	1♦
Vul: None	♥ Q32	♥ KT64	Pass	1NT	Pass	2♥
North HCP: 14+1	♦ A5	♦ KQ942	Pass	3NT	All Pass	
South HCP: 12+1	♣ AJ763	♣ 54				
Contract: 3NT North			1. New Minor Forcing			

Board: 170	North:	South:	W	N	E	S
Dealer: North	♠ A76	♠ K4		1♦	Pass	1♥
Vul: N-S	♥ T2	♥ KQJ9654	Pass	1NT	Pass	2♣ ¹
North HCP: 12+1	♦ KQT65	♦ 3	Pass	3NT	Pass	4♥
South HCP: 13+3	♣ K94	♣ AT3	All Pass			
Contract: 4♥ South			1. New Minor Forcing			

Board: 171	North:	South:	W	N	E	S
Dealer: North	♠ 84	♠ AQT		1♣	Pass	1♥
Vul: None	♥ A52	♥ KT84	Pass	1NT	Pass	3NT
North HCP: 12+1	♦ KQ7	♦ JT6	All Pass			
South HCP: 12	♣ K7643	♣ Q98				
Contract: 3NT South			1. New Minor Forcing			

Board: 172	North:	South:	W	N	E	S
Dealer: South	♠ KT6	♠ 942				1♦
Vul: None	♥ A5432	♥ Q6	Pass	1♥	Pass	1NT
North HCP: 12+1	♦ 93	♦ AKJT4	Pass	2♣ ¹	Pass	2NT
South HCP: 12+1	♣ AJ4	♣ QT5	All Pass			
Contract: 2NT South			1. New Minor Forcing			

North hands**Two-Way_New_Minor_Forcing_aka_xyNT****Board: 173**

♠ KT92

Partner bids first.

Dealer: South

♥ KJ94

The opponents are silent.

Vul: N-S

♦ KQJ

HCP: 13

♣ 73

Board: 174

♠ 97

You bid first.

Dealer: North

♥ JT2

The opponents are silent.

Vul: None

♦ A754

HCP: 12

♣ AKT4

Board: 175

♠ J94

You bid first.

Dealer: North

♥ J84

The opponents are silent.

Vul: None

♦ AKJ

HCP: 13

♣ KT73

Board: 176

♠ K932

Partner bids first.

Dealer: South

♥ AQ

The opponents are silent.

Vul: N-S

♦ K753

HCP: 12

♣ T54

Board: 177

♠ K63

You bid first.

Dealer: North

♥ K64

The opponents are silent.

Vul: Both

♦ A7

HCP: 14+1

♣ A9764

Both hands (Answers Page)

Board: 173	North:	South:	W	N	E	S
Dealer: South	♠ KT92	♠ A7				1♦
Vul: N-S	♥ KJ94	♥ 732	Pass	1♥	Pass	1NT
North HCP: 13	♦ KQJ	♦ A542	Pass	3NT	Pass	4♥
South HCP: 13	♣ 73	♣ AJ95	All Pass			
Contract: 4♥ South						

Board: 174	North:	South:	W	N	E	S
Dealer: North	♠ 97	♠ KQJ32		1♦	Pass	1♠
Vul: None	♥ JT2	♥ Q874	Pass	1NT	Pass	2♥
North HCP: 12	♦ A754	♦ J8	Pass	2♠	All Pass	
South HCP: 9+1	♣ AKT4	♣ 83				
Contract: 2♠ North						

Board: 175	North:	South:	W	N	E	S
Dealer: North	♠ J94	♠ Q653		1♣	Pass	1♠
Vul: None	♥ J84	♥ T9	Pass	1NT	All Pass	
North HCP: 13	♦ AKJ	♦ QT6				
South HCP: 10	♣ KT73	♣ AQ84				
Contract: 1NT North						

Board: 176	North:	South:	W	N	E	S
Dealer: South	♠ K932	♠ T85				1♣
Vul: N-S	♥ AQ	♥ K863	Pass	1♠	Pass	1NT
North HCP: 12	♦ K753	♦ AJ6	Pass	2NT	Pass	3♠
South HCP: 14	♣ T54	♣ AQ6	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 177	North:	South:	W	N	E	S
Dealer: North	♠ K63	♠ AQ7		1♣	Pass	1♦
Vul: Both	♥ K64	♥ T98	Pass	1NT	Pass	2♦
North HCP: 14+1	♦ A7	♦ KQ962	Pass	3NT	All Pass	
South HCP: 12+1	♣ A9764	♣ J5				
Contract: 3NT North						

South hands**Two-Way_New_Minor_Forcing_aka_xyNT**

Board: 173 ♠ A7
Dealer: South ♥ 732
Vul: N-S ♦ A542
HCP: 13 ♣ AJ95

You bid first.
The opponents are silent.

Board: 174 ♠ KQJ32
Dealer: North ♥ Q874
Vul: None ♦ J8
HCP: 9+1 ♣ 83

Partner bids first.
The opponents are silent.

Board: 175 ♠ Q653
Dealer: North ♥ T9
Vul: None ♦ QT6
HCP: 10 ♣ AQ84

Partner bids first.
The opponents are silent.

Board: 176 ♠ T85
Dealer: South ♥ K863
Vul: N-S ♦ AJ6
HCP: 14 ♣ AQ6

You bid first.
The opponents are silent.

Board: 177 ♠ AQ7
Dealer: North ♥ T98
Vul: Both ♦ KQ962
HCP: 12+1 ♣ J5

Partner bids first.
The opponents are silent.

Both hands (Answers Page)

Board: 173	North:	South:	W	N	E	S
Dealer: South	♠ KT92	♠ A7				1♦
Vul: N-S	♥ KJ94	♥ 732	Pass	1♥	Pass	1NT
North HCP: 13	♦ KQJ	♦ A542	Pass	3NT	Pass	4♥
South HCP: 13	♣ 73	♣ AJ95	All Pass			
Contract: 4♥ South						

Board: 174	North:	South:	W	N	E	S
Dealer: North	♠ 97	♠ KQJ32		1♦	Pass	1♠
Vul: None	♥ JT2	♥ Q874	Pass	1NT	Pass	2♥
North HCP: 12	♦ A754	♦ J8	Pass	2♠	All Pass	
South HCP: 9+1	♣ AKT4	♣ 83				
Contract: 2♠ North						

Board: 175	North:	South:	W	N	E	S
Dealer: North	♠ J94	♠ Q653		1♣	Pass	1♠
Vul: None	♥ J84	♥ T9	Pass	1NT	All Pass	
North HCP: 13	♦ AKJ	♦ QT6				
South HCP: 10	♣ KT73	♣ AQ84				
Contract: 1NT North						

Board: 176	North:	South:	W	N	E	S
Dealer: South	♠ K932	♠ T85				1♣
Vul: N-S	♥ AQ	♥ K863	Pass	1♠	Pass	1NT
North HCP: 12	♦ K753	♦ AJ6	Pass	2NT	Pass	3♠
South HCP: 14	♣ T54	♣ AQ6	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 177	North:	South:	W	N	E	S
Dealer: North	♠ K63	♠ AQ7		1♣	Pass	1♦
Vul: Both	♥ K64	♥ T98	Pass	1NT	Pass	2♦
North HCP: 14+1	♦ A7	♦ KQ962	Pass	3NT	All Pass	
South HCP: 12+1	♣ A9764	♣ J5				
Contract: 3NT North						

North hands**Two-Way_New_Minor_Forcing_aka_xyNT****Board: 178** ♠ KQ64

Partner bids first.

Dealer: South ♥ AQ9

The opponents are silent.

Vul: E-W ♦ 96

HCP: 14 ♣ K865

Board: 179 ♠ QJ5

You bid first.

Dealer: North ♥ QJ4

The opponents are silent.

Vul: None ♦ QJT

HCP: 14 ♣ KQT5

Board: 180 ♠ AK72

Partner bids first.

Dealer: South ♥ QT4

The opponents are silent.

Vul: N-S ♦ Q965

HCP: 11 ♣ 96

Board: 181 ♠ AQ3

You bid first.

Dealer: North ♥ 95

The opponents are silent.

Vul: None ♦ A9853

HCP: 12+1 ♣ Q54

Board: 182 ♠ AJ85

Partner bids first.

Dealer: South ♥ AK5

The opponents are silent.

Vul: None ♦ Q92

HCP: 14 ♣ T85

Both hands (Answers Page)

Board: 178	North:	South:	W	N	E	S
Dealer: South	♠ KQ64	♠ JT				1♦
Vul: E-W	♥ AQ9	♥ JT62	Pass	1♠	Pass	1NT
North HCP: 14	♦ 96	♦ A8732	Pass	3NT	All Pass	
South HCP: 12+1	♣ K865	♣ AQ				
Contract: 3NT North						

Board: 179	North:	South:	W	N	E	S
Dealer: North	♠ QJ5	♠ 63		1♣	Pass	1♦
Vul: None	♥ QJ4	♥ AT97	Pass	1NT	Pass	2♥
North HCP: 14	♦ QJT	♦ AK982	Pass	3NT	All Pass	
South HCP: 16+1	♣ KQT5	♣ AJ				
Contract: 3NT North						

Board: 180	North:	South:	W	N	E	S
Dealer: South	♠ AK72	♠ Q5				1♣
Vul: N-S	♥ QT4	♥ J97	Pass	1♠	Pass	1NT
North HCP: 11	♦ Q965	♦ A82	Pass	2NT	All Pass	
South HCP: 14+1	♣ 96	♣ AK875				
Contract: 2NT North						

Board: 181	North:	South:	W	N	E	S
Dealer: North	♠ AQ3	♠ T52		1♦	Pass	1♥
Vul: None	♥ 95	♥ AQJT	Pass	1NT	All Pass	
North HCP: 12+1	♦ A9853	♦ KT7				
South HCP: 11	♣ Q54	♣ JT7				
Contract: 1NT North						

Board: 182	North:	South:	W	N	E	S
Dealer: South	♠ AJ85	♠ KQ2				1♣
Vul: None	♥ AK5	♥ QJ	Pass	1♠	Pass	1NT
North HCP: 14	♦ Q92	♦ K54	Pass	3NT	All Pass	
South HCP: 12+1	♣ T85	♣ J9763				
Contract: 3NT North						

South hands**Two-Way_New_Minor_Forcing_aka_xyNT**

Board: 178	♠ JT	You bid first.
Dealer: South	♥ JT62	The opponents are silent.
Vul: E-W	♦ A8732	
HCP: 12+1	♣ AQ	

Board: 179	♠ 63	Partner bids first.
Dealer: North	♥ AT97	The opponents are silent.
Vul: None	♦ AK982	
HCP: 16+1	♣ AJ	

Board: 180	♠ Q5	You bid first.
Dealer: South	♥ J97	The opponents are silent.
Vul: N-S	♦ A82	
HCP: 14+1	♣ AK875	

Board: 181	♠ T52	Partner bids first.
Dealer: North	♥ AQJT	The opponents are silent.
Vul: None	♦ KT7	
HCP: 11	♣ JT7	

Board: 182	♠ KQ2	You bid first.
Dealer: South	♥ QJ	The opponents are silent.
Vul: None	♦ K54	
HCP: 12+1	♣ J9763	

Both hands (Answers Page)

Board: 178	North:	South:	W	N	E	S
Dealer: South	♠ KQ64	♠ JT				1♦
Vul: E-W	♥ AQ9	♥ JT62	Pass	1♠	Pass	1NT
North HCP: 14	♦ 96	♦ A8732	Pass	3NT	All Pass	
South HCP: 12+1	♣ K865	♣ AQ				
Contract: 3NT North						

Board: 179	North:	South:	W	N	E	S
Dealer: North	♠ QJ5	♠ 63		1♣	Pass	1♦
Vul: None	♥ QJ4	♥ AT97	Pass	1NT	Pass	2♥
North HCP: 14	♦ QJT	♦ AK982	Pass	3NT	All Pass	
South HCP: 16+1	♣ KQT5	♣ AJ				
Contract: 3NT North						

Board: 180	North:	South:	W	N	E	S
Dealer: South	♠ AK72	♠ Q5				1♣
Vul: N-S	♥ QT4	♥ J97	Pass	1♠	Pass	1NT
North HCP: 11	♦ Q965	♦ A82	Pass	2NT	All Pass	
South HCP: 14+1	♣ 96	♣ AK875				
Contract: 2NT North						

Board: 181	North:	South:	W	N	E	S
Dealer: North	♠ AQ3	♠ T52		1♦	Pass	1♥
Vul: None	♥ 95	♥ AQJT	Pass	1NT	All Pass	
North HCP: 12+1	♦ A9853	♦ KT7				
South HCP: 11	♣ Q54	♣ JT7				
Contract: 1NT North						

Board: 182	North:	South:	W	N	E	S
Dealer: South	♠ AJ85	♠ KQ2				1♣
Vul: None	♥ AK5	♥ QJ	Pass	1♠	Pass	1NT
North HCP: 14	♦ Q92	♦ K54	Pass	3NT	All Pass	
South HCP: 12+1	♣ T85	♣ J9763				
Contract: 3NT North						

North hands**Two-Way_New_Minor_Forcing_aka_xyNT****Board: 183**

♠ AK9

You bid first.

Dealer: North

♥ 63

The opponents are silent.

Vul: E-W

♦ Q9743

HCP: 12+1

♣ K85

Board: 184

♠ AJ83

Partner bids first.

Dealer: South

♥ AQT6

The opponents are silent.

Vul: None

♦ A

HCP: 19

♣ A642

Board: 185

♠ K9

You bid first.

Dealer: North

♥ K82

The opponents are silent.

Vul: Both

♦ K872

HCP: 14

♣ KQ74

Board: 186

♠ AT432

Partner bids first.

Dealer: South

♥ KJ

The opponents are silent.

Vul: E-W

♦ A732

HCP: 14+1

♣ QT

Both hands (Answers Page)

Board: 183	North:	South:	W	N	E	S
Dealer: North	♠ AK9	♠ QJ85		1♦	Pass	1♥
Vul: E-W	♥ 63	♥ AKQ4	Pass	1NT	Pass	4♣
North HCP: 12+1	♦ Q9743	♦ K	Pass	4♥ ¹	Pass	6NT
South HCP: 21	♣ K85	♣ AQT6	All Pass			
Contract: 6NT South			1. A=1/4			

Board: 184	North:	South:	W	N	E	S
Dealer: South	♠ AJ83	♠ K4			1♣	
Vul: None	♥ AQT6	♥ J9	Pass	1♥	Pass	1NT
North HCP: 19	♦ A	♦ KQ93	Pass	3♣	Pass	3NT
South HCP: 12+1	♣ A642	♣ QJT83	Pass	4NT	Pass	6♣
Contract: 6♣ South			All Pass			

Board: 185	North:	South:	W	N	E	S
Dealer: North	♠ K9	♠ J42		1♦	Pass	1♥
Vul: Both	♥ K82	♥ AJT75	Pass	1NT	All Pass	
North HCP: 14	♦ K872	♦ J53				
South HCP: 7+1	♣ KQ74	♣ 95				
Contract: 1NT North						

Board: 186	North:	South:	W	N	E	S
Dealer: South	♠ AT432	♠ J7			1♦	
Vul: E-W	♥ KJ	♥ Q53	Pass	1♠	Pass	1NT
North HCP: 14+1	♦ A732	♦ Q985	Pass	2♣ ¹	Pass	2NT
South HCP: 12	♣ QT	♣ AK65	Pass	3NT	All Pass	
Contract: 3NT North			1. New Minor Forcing			

South hands**Two-Way_New_Minor_Forcing_aka_xyNT**

Board: 183	♠ QJ85	Partner bids first.
Dealer: North	♥ AKQ4	The opponents are silent.
Vul: E-W	♦ K	
HCP: 21	♣ AQT6	

Board: 184	♠ K4	You bid first.
Dealer: South	♥ J9	The opponents are silent.
Vul: None	♦ KQ93	
HCP: 12+1	♣ QJT83	

Board: 185	♠ J42	Partner bids first.
Dealer: North	♥ AJT75	The opponents are silent.
Vul: Both	♦ J53	
HCP: 7+1	♣ 95	

Board: 186	♠ J7	You bid first.
Dealer: South	♥ Q53	The opponents are silent.
Vul: E-W	♦ Q985	
HCP: 12	♣ AK65	

Both hands (Answers Page)

Board: 183	North:	South:	W	N	E	S
Dealer: North	♠ AK9	♠ QJ85		1♦	Pass	1♥
Vul: E-W	♥ 63	♥ AKQ4	Pass	1NT	Pass	4♣
North HCP: 12+1	♦ Q9743	♦ K	Pass	4♥ ¹	Pass	6NT
South HCP: 21	♣ K85	♣ AQT6	All Pass			
Contract: 6NT South			1. A=1/4			

Board: 184	North:	South:	W	N	E	S
Dealer: South	♠ AJ83	♠ K4			1♣	
Vul: None	♥ AQT6	♥ J9	Pass	1♥	Pass	1NT
North HCP: 19	♦ A	♦ KQ93	Pass	3♣	Pass	3NT
South HCP: 12+1	♣ A642	♣ QJT83	Pass	4NT	Pass	6♣
Contract: 6♣ South			All Pass			

Board: 185	North:	South:	W	N	E	S
Dealer: North	♠ K9	♠ J42		1♦	Pass	1♥
Vul: Both	♥ K82	♥ AJT75	Pass	1NT	All Pass	
North HCP: 14	♦ K872	♦ J53				
South HCP: 7+1	♣ KQ74	♣ 95				
Contract: 1NT North						

Board: 186	North:	South:	W	N	E	S
Dealer: South	♠ AT432	♠ J7			1♦	
Vul: E-W	♥ KJ	♥ Q53	Pass	1♠	Pass	1NT
North HCP: 14+1	♦ A732	♦ Q985	Pass	2♣ ¹	Pass	2NT
South HCP: 12	♣ QT	♣ AK65	Pass	3NT	All Pass	
Contract: 3NT North			1. New Minor Forcing			

North hands**Two-Way_New_Minor_Forcing_aka_xyNT**

Board: 187	♠ K8753	Partner bids first.
Dealer: South	♥ -	The opponents are silent.
Vul: Both	♦ KJT8	
HCP: 11+1	♣ AT86	

Board: 188	♠ K764	Partner bids first.
Dealer: South	♥ K965	The opponents are silent.
Vul: E-W	♦ 52	
HCP: 12	♣ AQ3	

Board: 189	♠ 963	You bid first.
Dealer: North	♥ J4	The opponents are silent.
Vul: None	♦ A87	
HCP: 12+1	♣ AK873	

Board: 190	♠ AQJT9	Partner bids first.
Dealer: South	♥ T6	The opponents are silent.
Vul: Both	♦ KQ9	
HCP: 12+1	♣ T43	

Both hands (Answers Page)

Board: 187	North:	South:	W	N	E	S
Dealer: South	♠ K8753	♠ T96				1 ♥
Vul: Both	♥ -	♥ AKJ54	Pass	1 ♠	Pass	1 NT
North HCP: 11+1	♦ KJT8	♦ A5	Pass	2 ♣ ¹	Pass	3 ♠ ²
South HCP: 13+1	♣ AT86	♣ J93	Pass	4 ♠	All Pass	
Contract: 4 ♠ North						1. New Minor Forcing 2. 3 !S

Board: 188	North:	South:	W	N	E	S
Dealer: South	♠ K764	♠ A93				1 ♦
Vul: E-W	♥ K965	♥ QT7	Pass	1 ♥	Pass	1 NT
North HCP: 12	♦ 52	♦ AQJ4	Pass	2 NT	Pass	3 ♥
South HCP: 13	♣ AQ3	♣ T54	Pass	3 NT	All Pass	
Contract: 3 NT North						

Board: 189	North:	South:	W	N	E	S
Dealer: North	♠ 963	♠ KT74		1 ♣	Pass	1 ♦
Vul: None	♥ J4	♥ KQ8	Pass	1 NT	Pass	3 NT
North HCP: 12+1	♦ A87	♦ KQ943	All Pass			
South HCP: 15+1	♣ AK873	♣ Q				
Contract: 3 NT South						

Board: 190	North:	South:	W	N	E	S
Dealer: South	♠ AQJT9	♠ K7				1 ♣
Vul: Both	♥ T6	♥ AQ87	Pass	1 ♠	Pass	1 NT
North HCP: 12+1	♦ KQ9	♦ 765	Pass	2 ♦ ¹	Pass	2 ♥
South HCP: 12	♣ T43	♣ QJ87	Pass	3 NT	All Pass	
Contract: 3 NT North						1. New Minor Forcing

South hands**Two-Way_New_Minor_Forcing_aka_xyNT**

Board: 187	♠ T96	You bid first.
Dealer: South	♥ AKJ54	The opponents are silent.
Vul: Both	♦ A5	
HCP: 13+1	♣ J93	

Board: 188	♠ A93	You bid first.
Dealer: South	♥ QT7	The opponents are silent.
Vul: E-W	♦ AQJ4	
HCP: 13	♣ T54	

Board: 189	♠ KT74	Partner bids first.
Dealer: North	♥ KQ8	The opponents are silent.
Vul: None	♦ KQ943	
HCP: 15+1	♣ Q	

Board: 190	♠ K7	You bid first.
Dealer: South	♥ AQ87	The opponents are silent.
Vul: Both	♦ 765	
HCP: 12	♣ QJ87	

Both hands (Answers Page)

Board: 187	North:	South:	W	N	E	S
Dealer: South	♠ K8753	♠ T96				1 ♥
Vul: Both	♥ -	♥ AKJ54	Pass	1 ♠	Pass	1 NT
North HCP: 11+1	♦ KJT8	♦ A5	Pass	2 ♣ ¹	Pass	3 ♠ ²
South HCP: 13+1	♣ AT86	♣ J93	Pass	4 ♠	All Pass	
Contract: 4 ♠ North						1. New Minor Forcing 2. 3 !S

Board: 188	North:	South:	W	N	E	S
Dealer: South	♠ K764	♠ A93				1 ♦
Vul: E-W	♥ K965	♥ QT7	Pass	1 ♥	Pass	1 NT
North HCP: 12	♦ 52	♦ AQJ4	Pass	2 NT	Pass	3 ♥
South HCP: 13	♣ AQ3	♣ T54	Pass	3 NT	All Pass	
Contract: 3 NT North						

Board: 189	North:	South:	W	N	E	S
Dealer: North	♠ 963	♠ KT74		1 ♣	Pass	1 ♦
Vul: None	♥ J4	♥ KQ8	Pass	1 NT	Pass	3 NT
North HCP: 12+1	♦ A87	♦ KQ943	All Pass			
South HCP: 15+1	♣ AK873	♣ Q				
Contract: 3 NT South						

Board: 190	North:	South:	W	N	E	S
Dealer: South	♠ AQJT9	♠ K7				1 ♣
Vul: Both	♥ T6	♥ AQ87	Pass	1 ♠	Pass	1 NT
North HCP: 12+1	♦ KQ9	♦ 765	Pass	2 ♦ ¹	Pass	2 ♥
South HCP: 12	♣ T43	♣ QJ87	Pass	3 NT	All Pass	
Contract: 3 NT North						1. New Minor Forcing

North hands**Two-Way_New_Minor_Forcing_aka_xyNT****Board: 191** ♠ A8764

Partner bids first.

Dealer: South ♥ AQ

The opponents are silent.

Vul: N-S ♦ A986

HCP: 14+1 ♣ 73

Board: 192 ♠ AJ3

Partner bids first.

Dealer: South ♥ AKJ2

The opponents are silent.

Vul: E-W ♦ A75

HCP: 21 ♣ A96

Board: 193 ♠ A52

You bid first.

Dealer: North ♥ Q63

The opponents are silent.

Vul: None ♦ AQ873

HCP: 12+1 ♣ T7

Board: 194 ♠ KJ84

Partner bids first.

Dealer: South ♥ 7

The opponents are silent.

Vul: E-W ♦ AKT64

HCP: 15+1 ♣ A86

Both hands (Answers Page)

Board: 191	North:	South:	W	N	E	S
Dealer: South	♠ A8764	♠ QT2				1♣
Vul: N-S	♥ AQ	♥ K92	Pass	1♠	Pass	1NT
North HCP: 14+1	♦ A986	♦ J4	Pass	2♦ ¹	Pass	3♠ ²
South HCP: 13+1	♣ 73	♣ AKT98	Pass	3NT	Pass	4♣
Contract: 6♠ North			Pass	4♦	Pass	4NT
			Pass	5♣ ³	Pass	5♠
			Pass	6♠	All Pass	

1. New Minor Forcing

2. 3 !S

3. A=0/5 or 3/5

Board: 192	North:	South:	W	N	E	S
Dealer: South	♠ AJ3	♠ 954				1♦
Vul: E-W	♥ AKJ2	♥ QT7	Pass	1♥	Pass	1NT
North HCP: 21	♦ A75	♦ KQJT	Pass	4♣	Pass	4♦ ¹
South HCP: 13	♣ A96	♣ KQT	Pass	5♣ ²	Pass	5♠ ³
Contract: 6NT North			Pass	6NT	All Pass	

1. A=0/4 or 4/4

2. King ask

3. K=2

Board: 193	North:	South:	W	N	E	S
Dealer: North	♠ A52	♠ KJ84		1♦	Pass	1♠
Vul: None	♥ Q63	♥ AK8	Pass	1NT	Pass	3NT
North HCP: 12+1	♦ AQ873	♦ J5			All Pass	
South HCP: 16	♣ T7	♣ A653				
Contract: 3NT South						

Board: 194	North:	South:	W	N	E	S
Dealer: South	♠ KJ84	♠ A72				1♣
Vul: E-W	♥ 7	♥ KJT	Pass	1♦	Pass	1NT
North HCP: 15+1	♦ AKT64	♦ 85	Pass	3NT	All Pass	
South HCP: 13+1	♣ A86	♣ KQ954				
Contract: 3NT North						

South hands**Two-Way_New_Minor_Forcing_aka_xyNT**

Board: 191	♠ QT2
Dealer: South	♥ K92
Vul: N-S	♦ J4
HCP: 13+1	♣ AKT98

You bid first.
The opponents are silent.

Board: 192	♠ 954
Dealer: South	♥ QT7
Vul: E-W	♦ KQJT
HCP: 13	♣ KQT

You bid first.
The opponents are silent.

Board: 193	♠ KJ84
Dealer: North	♥ AK8
Vul: None	♦ J5
HCP: 16	♣ A653

Partner bids first.
The opponents are silent.

Board: 194	♠ A72
Dealer: South	♥ KJT
Vul: E-W	♦ 85
HCP: 13+1	♣ KQ954

You bid first.
The opponents are silent.

Both hands (Answers Page)

Board: 191	North:	South:	W	N	E	S
Dealer: South	♠ A8764	♠ QT2				1♣
Vul: N-S	♥ AQ	♥ K92	Pass	1♠	Pass	1NT
North HCP: 14+1	♦ A986	♦ J4	Pass	2♦ ¹	Pass	3♠ ²
South HCP: 13+1	♣ 73	♣ AKT98	Pass	3NT	Pass	4♣
Contract: 6♠ North			Pass	4♦	Pass	4NT
			Pass	5♣ ³	Pass	5♠
			Pass	6♠	All Pass	

1. New Minor Forcing

2. 3 !S

3. A=0/5 or 3/5

Board: 192	North:	South:	W	N	E	S
Dealer: South	♠ AJ3	♠ 954				1♦
Vul: E-W	♥ AKJ2	♥ QT7	Pass	1♥	Pass	1NT
North HCP: 21	♦ A75	♦ KQJT	Pass	4♣	Pass	4♦ ¹
South HCP: 13	♣ A96	♣ KQT	Pass	5♣ ²	Pass	5♠ ³
Contract: 6NT North			Pass	6NT	All Pass	

1. A=0/4 or 4/4

2. King ask

3. K=2

Board: 193	North:	South:	W	N	E	S
Dealer: North	♠ A52	♠ KJ84			1♦	Pass 1♠
Vul: None	♥ Q63	♥ AK8	Pass	1NT	Pass	3NT
North HCP: 12+1	♦ AQ873	♦ J5				All Pass
South HCP: 16	♣ T7	♣ A653				
Contract: 3NT South						

Board: 194	North:	South:	W	N	E	S
Dealer: South	♠ KJ84	♠ A72				1♣
Vul: E-W	♥ 7	♥ KJT	Pass	1♦	Pass	1NT
North HCP: 15+1	♦ AKT64	♦ 85	Pass	3NT	All Pass	
South HCP: 13+1	♣ A86	♣ KQ954				
Contract: 3NT North						

North hands**Two-Way_New_Minor_Forcing_aka_xyNT**

Board: 195 ♠ A97
Dealer: North ♥ J8
Vul: E-W ♦ A75
HCP: 12+1 ♣ KT643

Board: 196 ♠ J95
Dealer: North ♥ AK9
Vul: Both ♦ 863
HCP: 12 ♣ AT86

Board: 197 ♠ K864
Dealer: South ♥ KQ4
Vul: E-W ♦ A2
HCP: 19 ♣ AQJ8

Board: 198 ♠ T86
Dealer: North ♥ AK8
Vul: E-W ♦ KT9
HCP: 14 ♣ A754

Both hands (Answers Page)

Board: 195

Dealer: North

North:

♠ A97

South:

♠ KQ52

W N E S

1♣ Pass 1♠

Vul: E-W

♥ J8

♥ K52

Pass 1NT Pass 3NT

North HCP: 12+1

♦ A75

♦ K864

All Pass

South HCP: 15

♣ KT643

♣ A5

Contract: 3NT South

Board: 196

Dealer: North

North:

♠ J95

South:

♠ A8643

W N E S

1♣ Pass 1♠

Vul: Both

♥ AK9

♥ QJ7

Pass 1NT Pass 2♦¹

North HCP: 12

♦ 863

♦ K74

Pass 2♠² All Pass

South HCP: 11+1

♣ AT86

♣ J9

1. New Minor Forcing

2. 3 !S

Board: 197

Dealer: South

North:

♠ K864

South:

♠ J75

W N E S

1♣

Vul: E-W

♥ KQ4

♥ AJ73

Pass 1♠ Pass 1NT

North HCP: 19

♦ A2

♦ K64

Pass 3♣ Pass 3♥

South HCP: 12

♣ AQJ8

♣ K32

Pass 4♦ All Pass

Contract: 4♦ North

Board: 198

Dealer: North

North:

♠ T86

South:

♠ AKJ95

W N E S

1♣ Pass 1♠

Vul: E-W

♥ AK8

♥ Q

Pass 1NT Pass 2♦¹

North HCP: 14

♦ KT9

♦ J8742

Pass 3♠² Pass 4♠

South HCP: 12+2

♣ A754

♣ J3

All Pass

Contract: 4♠ South

1. New Minor Forcing

2. 3 !S

South hands**Two-Way_New_Minor_Forcing_aka_xyNT**

Board: 195	♠ KQ52	Partner bids first.
Dealer: North	♥ K52	The opponents are silent.
Vul: E-W	♦ K864	
HCP: 15	♣ A5	

Board: 196	♠ A8643	Partner bids first.
Dealer: North	♥ QJ7	The opponents are silent.
Vul: Both	♦ K74	
HCP: 11+1	♣ J9	

Board: 197	♠ J75	You bid first.
Dealer: South	♥ AJ73	The opponents are silent.
Vul: E-W	♦ K64	
HCP: 12	♣ K32	

Board: 198	♠ AKJ95	Partner bids first.
Dealer: North	♥ Q	The opponents are silent.
Vul: E-W	♦ J8742	
HCP: 12+2	♣ J3	

Both hands (Answers Page)

Board: 195

Dealer: North

North:

♠ A97

South:

♠ KQ52

W N E S

1♣ Pass 1♠

Vul: E-W

♥ J8

♥ K52

Pass 1NT Pass 3NT

North HCP: 12+1

♦ A75

♦ K864

All Pass

South HCP: 15

♣ KT643

♣ A5

Contract: 3NT South

Board: 196

Dealer: North

North:

♠ J95

South:

♠ A8643

W N E S

1♣ Pass 1♠

Vul: Both

♥ AK9

♥ QJ7

Pass 1NT Pass 2♦¹

North HCP: 12

♦ 863

♦ K74

Pass 2♠² All Pass

South HCP: 11+1

♣ AT86

♣ J9

1. New Minor Forcing

2. 3 !S

Board: 197

Dealer: South

North:

♠ K864

South:

♠ J75

W N E S

1♣

Vul: E-W

♥ KQ4

♥ AJ73

Pass 1♠ Pass 1NT

North HCP: 19

♦ A2

♦ K64

Pass 3♣ Pass 3♥

South HCP: 12

♣ AQJ8

♣ K32

Pass 4♦ All Pass

Contract: 4♦ North

Board: 198

Dealer: North

North:

♠ T86

South:

♠ AKJ95

W N E S

1♣ Pass 1♠

Vul: E-W

♥ AK8

♥ Q

Pass 1NT Pass 2♦¹

North HCP: 14

♦ KT9

♦ J8742

Pass 3♠² Pass 4♠

South HCP: 12+2

♣ A754

♣ J3

All Pass

Contract: 4♠ South

1. New Minor Forcing

2. 3 !S

North hands**Two-Way_New_Minor_Forcing_aka_xyNT**

Board: 199	♠ K43
Dealer: North	♥ QT9
Vul: Both	♦ AJT82
HCP: 12+1	♣ Q5

You bid first.
The opponents are silent.

Board: 200	♠ 8743
Dealer: South	♥ A8
Vul: N-S	♦ QT54
HCP: 10	♣ KJ8

Partner bids first.
The opponents are silent.

Board: 201	♠ A75
Dealer: North	♥ Q94
Vul: E-W	♦ AJT6
HCP: 14	♣ K98

You bid first.
The opponents are silent.

Board: 202	♠ AK73
Dealer: South	♥ 83
Vul: None	♦ KJ83
HCP: 12	♣ J86

Partner bids first.
The opponents are silent.

Both hands (Answers Page)

Board: 199	North:	South:	W	N	E	S
Dealer: North	♠ K43	♠ AT2		1♦	Pass	1♥
Vul: Both	♥ QT9	♥ AJ72	Pass	1NT	Pass	4♣
North HCP: 12+1	♦ AJT82	♦ KQ5	Pass	4♥ ¹	Pass	5♣ ²
South HCP: 21	♣ Q5	♣ AK4	Pass	5♥ ³	Pass	7NT
Contract: 7NT South			All Pass			
			1. A=1/4			
			2. King ask			
			3. K=1			

Board: 200	North:	South:	W	N	E	S
Dealer: South	♠ 8743	♠ Q6				1♣
Vul: N-S	♥ A8	♥ KJT4	Pass	1♠	Pass	1NT
North HCP: 10	♦ QT54	♦ K9	All Pass			
South HCP: 13+1	♣ KJ8	♣ A9653				
Contract: 1NT South						

Board: 201	North:	South:	W	N	E	S
Dealer: North	♠ A75	♠ KT8		1♦	Pass	1♥
Vul: E-W	♥ Q94	♥ AK83	Pass	1NT	Pass	4NT
North HCP: 14	♦ AJT6	♦ K54	Pass	6NT	All Pass	
South HCP: 19	♣ K98	♣ AQ3				
Contract: 6NT North						

Board: 202	North:	South:	W	N	E	S
Dealer: South	♠ AK73	♠ QJ4				1♣
Vul: None	♥ 83	♥ AT42	Pass	1♠	Pass	1NT
North HCP: 12	♦ KJ83	♦ A4	Pass	2NT	Pass	3♠
South HCP: 14	♣ J86	♣ K753	Pass	3NT	All Pass	
Contract: 3NT North						

South hands**Two-Way_New_Minor_Forcing_aka_xyNT****Board: 199**

♠ AT2

Partner bids first.

Dealer: North

♥ AJ72

The opponents are silent.

Vul: Both

♦ KQ5

HCP: 21

♣ AK4

Board: 200

♠ Q6

You bid first.

Dealer: South

♥ KJT4

The opponents are silent.

Vul: N-S

♦ K9

HCP: 13+1

♣ A9653

Board: 201

♠ KT8

Partner bids first.

Dealer: North

♥ AK83

The opponents are silent.

Vul: E-W

♦ K54

HCP: 19

♣ AQ3

Board: 202

♠ QJ4

You bid first.

Dealer: South

♥ AT42

The opponents are silent.

Vul: None

♦ A4

HCP: 14

♣ K753

Both hands (Answers Page)

Board: 199	North:	South:	W	N	E	S
Dealer: North	♠ K43	♠ AT2		1♦	Pass	1♥
Vul: Both	♥ QT9	♥ AJ72	Pass	1NT	Pass	4♣
North HCP: 12+1	♦ AJT82	♦ KQ5	Pass	4♥ ¹	Pass	5♣ ²
South HCP: 21	♣ Q5	♣ AK4	Pass	5♥ ³	Pass	7NT
Contract: 7NT South			All Pass			
			1. A=1/4			
			2. King ask			
			3. K=1			

Board: 200	North:	South:	W	N	E	S
Dealer: South	♠ 8743	♠ Q6				1♣
Vul: N-S	♥ A8	♥ KJT4	Pass	1♠	Pass	1NT
North HCP: 10	♦ QT54	♦ K9	All Pass			
South HCP: 13+1	♣ KJ8	♣ A9653				
Contract: 1NT South						

Board: 201	North:	South:	W	N	E	S
Dealer: North	♠ A75	♠ KT8		1♦	Pass	1♥
Vul: E-W	♥ Q94	♥ AK83	Pass	1NT	Pass	4NT
North HCP: 14	♦ AJT6	♦ K54	Pass	6NT	All Pass	
South HCP: 19	♣ K98	♣ AQ3				
Contract: 6NT North						

Board: 202	North:	South:	W	N	E	S
Dealer: South	♠ AK73	♠ QJ4				1♣
Vul: None	♥ 83	♥ AT42	Pass	1♠	Pass	1NT
North HCP: 12	♦ KJ83	♦ A4	Pass	2NT	Pass	3♠
South HCP: 14	♣ J86	♣ K753	Pass	3NT	All Pass	
Contract: 3NT North						

North hands**Two-Way_New_Minor_Forcing_aka_xyNT****Board: 203**

♠ JT

You bid first.

Dealer: North

♥ A74

The opponents are silent.

Vul: E-W

♦ Q42

HCP: 13+1

♣ AQ743

Board: 204

♠ 853

Partner bids first.

Dealer: South

♥ AQ92

The opponents are silent.

Vul: E-W

♦ A863

HCP: 14

♣ A9

Board: 205

♠ J62

You bid first.

Dealer: North

♥ K96

The opponents are silent.

Vul: None

♦ K75

HCP: 12

♣ KQ76

Board: 206

♠ 765

You bid first.

Dealer: North

♥ J875

The opponents are silent.

Vul: E-W

♦ KQ4

HCP: 13

♣ AKT

Both hands (Answers Page)

Board: 203	North:	South:	W	N	E	S
Dealer: North	♠ JT	♠ Q84		1♣	Pass	1♥
Vul: E-W	♥ A74	♥ QJT6	Pass	1NT	Pass	3NT
North HCP: 13+1	♦ Q42	♦ A85		All Pass		
South HCP: 13	♣ AQ743	♣ KJ6				
Contract: 3NT South						

Board: 204	North:	South:	W	N	E	S
Dealer: South	♠ 853	♠ Q74			1♣	
Vul: E-W	♥ AQ92	♥ KJ	Pass	1♥	Pass	1NT
North HCP: 14	♦ A863	♦ KQ2	Pass	3NT	All Pass	
South HCP: 13+1	♣ A9	♣ Q7643				
Contract: 3NT North						

Board: 205	North:	South:	W	N	E	S
Dealer: North	♠ J62	♠ AT94		1♣	Pass	1♥
Vul: None	♥ K96	♥ AQ52	Pass	1NT	Pass	2NT
North HCP: 12	♦ K75	♦ 862		All Pass		
South HCP: 11	♣ KQ76	♣ J8				
Contract: 2NT South						

Board: 206	North:	South:	W	N	E	S
Dealer: North	♠ 765	♠ QJT94		1♣	Pass	1♠
Vul: E-W	♥ J875	♥ AK94	Pass	1NT	Pass	2♦ ¹
North HCP: 13	♦ KQ4	♦ A62	Pass	3♠ ²	Pass	3NT
South HCP: 15+1	♣ AKT	♣ J	Pass	4♣	Pass	4♦
Contract: 4♠ North			Pass	4♠	All Pass	

1. New Minor Forcing

2. 3 !S

South hands**Two-Way_New_Minor_Forcing_aka_xyNT****Board: 203**

♠ Q84

Partner bids first.

Dealer: North

♥ QJT6

The opponents are silent.

Vul: E-W

♦ A85

HCP: 13

♣ KJ6

Board: 204

♠ Q74

You bid first.

Dealer: South

♥ KJ

The opponents are silent.

Vul: E-W

♦ KQ2

HCP: 13+1

♣ Q7643

Board: 205

♠ AT94

Partner bids first.

Dealer: North

♥ AQ52

The opponents are silent.

Vul: None

♦ 862

HCP: 11

♣ J8

Board: 206

♠ QJT94

Partner bids first.

Dealer: North

♥ AK94

The opponents are silent.

Vul: E-W

♦ A62

HCP: 15+1

♣ J

Both hands (Answers Page)

Board: 203	North:	South:	W	N	E	S
Dealer: North	♠ JT	♠ Q84		1♣	Pass	1♥
Vul: E-W	♥ A74	♥ QJT6	Pass	1NT	Pass	3NT
North HCP: 13+1	♦ Q42	♦ A85		All Pass		
South HCP: 13	♣ AQ743	♣ KJ6				
Contract: 3NT South						

Board: 204	North:	South:	W	N	E	S
Dealer: South	♠ 853	♠ Q74			1♣	
Vul: E-W	♥ AQ92	♥ KJ	Pass	1♥	Pass	1NT
North HCP: 14	♦ A863	♦ KQ2	Pass	3NT	All Pass	
South HCP: 13+1	♣ A9	♣ Q7643				
Contract: 3NT North						

Board: 205	North:	South:	W	N	E	S
Dealer: North	♠ J62	♠ AT94		1♣	Pass	1♥
Vul: None	♥ K96	♥ AQ52	Pass	1NT	Pass	2NT
North HCP: 12	♦ K75	♦ 862		All Pass		
South HCP: 11	♣ KQ76	♣ J8				
Contract: 2NT South						

Board: 206	North:	South:	W	N	E	S
Dealer: North	♠ 765	♠ QJT94		1♣	Pass	1♠
Vul: E-W	♥ J875	♥ AK94	Pass	1NT	Pass	2♦ ¹
North HCP: 13	♦ KQ4	♦ A62	Pass	3♠ ²	Pass	3NT
South HCP: 15+1	♣ AKT	♣ J	Pass	4♣	Pass	4♦
Contract: 4♠ North			Pass	4♠	All Pass	

1. New Minor Forcing

2. 3 !S

North hands**Two-Way_New_Minor_Forcing_aka_xyNT****Board: 207** ♠ A63

You bid first.

Dealer: North ♥ KJ9

The opponents are silent.

Vul: Both ♦ Q74

HCP: 14 ♣ A985

Board: 208 ♠ QT7

You bid first.

Dealer: North ♥ KJT9

The opponents are silent.

Vul: None ♦ 73

HCP: 13 ♣ AKT8

Board: 209 ♠ 93

You bid first.

Dealer: North ♥ A72

The opponents are silent.

Vul: Both ♦ AKQ32

HCP: 14+1 ♣ JT8

Board: 210 ♠ J64

Partner bids first.

Dealer: South ♥ K94

The opponents are silent.

Vul: Both ♦ AT753

HCP: 12+1 ♣ KJ

Board: 211 ♠ QT

You bid first.

Dealer: North ♥ QJT7

The opponents are silent.

Vul: None ♦ AT2

HCP: 12 ♣ K973

Both hands (Answers Page)

Board: 207	North:	South:	W	N	E	S
Dealer: North	♠ A63	♠ QJ85		1♣	Pass	1♠
Vul: Both	♥ KJ9	♥ AT6	Pass	1NT	Pass	3NT
North HCP: 14	♦ Q74	♦ K853		All Pass		
South HCP: 15	♣ A985	♣ KQ				
Contract: 3NT South						

Board: 208	North:	South:	W	N	E	S
Dealer: North	♠ QT7	♠ K8643		1♣	Pass	1♠
Vul: None	♥ KJT9	♥ A43	Pass	1NT	Pass	2♦ ¹
North HCP: 13	♦ 73	♦ Q64	Pass	3♠ ²	Pass	4♠
South HCP: 11+1	♣ AKT8	♣ Q3		All Pass		
Contract: 4♠ South						
			1. New Minor Forcing			
			2. 3 !S			

Board: 209	North:	South:	W	N	E	S
Dealer: North	♠ 93	♠ KJ865		1♦	Pass	1♠
Vul: Both	♥ A72	♥ T54	Pass	1NT	All Pass	
North HCP: 14+1	♦ AKQ32	♦ J5				
South HCP: 7+1	♣ JT8	♣ Q94				
Contract: 1NT North						

Board: 210	North:	South:	W	N	E	S
Dealer: South	♠ J64	♠ 95			1♣	
Vul: Both	♥ K94	♥ AQT	Pass	1♦	Pass	1NT
North HCP: 12+1	♦ AT753	♦ J64	Pass	2♦	Pass	3♦
South HCP: 13+1	♣ KJ	♣ AQ974	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 211	North:	South:	W	N	E	S
Dealer: North	♠ QT	♠ AK43		1♣	Pass	1♠
Vul: None	♥ QJT7	♥ AK8	Pass	1NT	Pass	4♣
North HCP: 12	♦ AT2	♦ KQJ	Pass	4♥ ¹	Pass	6NT
South HCP: 22	♣ K973	♣ QT8		All Pass		
Contract: 6NT South						
			1. A=1/4			

South hands**Two-Way_New_Minor_Forcing_aka_xyNT****Board: 207**

♠ QJ85

Partner bids first.

Dealer: North

♥ AT6

The opponents are silent.

Vul: Both

♦ K853

HCP: 15

♣ KQ

Board: 208

♠ K8643

Partner bids first.

Dealer: North

♥ A43

The opponents are silent.

Vul: None

♦ Q64

HCP: 11+1

♣ Q3

Board: 209

♠ KJ865

Partner bids first.

Dealer: North

♥ T54

The opponents are silent.

Vul: Both

♦ J5

HCP: 7+1

♣ Q94

Board: 210

♠ 95

You bid first.

Dealer: South

♥ AQT

The opponents are silent.

Vul: Both

♦ J64

HCP: 13+1

♣ AQ974

Board: 211

♠ AK43

Partner bids first.

Dealer: North

♥ AK8

The opponents are silent.

Vul: None

♦ KQJ

HCP: 22

♣ QT8

Both hands (Answers Page)

Board: 207	North:	South:	W	N	E	S
Dealer: North	♠ A63	♠ QJ85		1♣	Pass	1♠
Vul: Both	♥ KJ9	♥ AT6	Pass	1NT	Pass	3NT
North HCP: 14	♦ Q74	♦ K853		All Pass		
South HCP: 15	♣ A985	♣ KQ				
Contract: 3NT South						

Board: 208	North:	South:	W	N	E	S
Dealer: North	♠ QT7	♠ K8643		1♣	Pass	1♠
Vul: None	♥ KJT9	♥ A43	Pass	1NT	Pass	2♦ ¹
North HCP: 13	♦ 73	♦ Q64	Pass	3♠ ²	Pass	4♠
South HCP: 11+1	♣ AKT8	♣ Q3		All Pass		
Contract: 4♠ South						
			1. New Minor Forcing			
			2. 3 !S			

Board: 209	North:	South:	W	N	E	S
Dealer: North	♠ 93	♠ KJ865		1♦	Pass	1♠
Vul: Both	♥ A72	♥ T54	Pass	1NT	All Pass	
North HCP: 14+1	♦ AKQ32	♦ J5				
South HCP: 7+1	♣ JT8	♣ Q94				
Contract: 1NT North						

Board: 210	North:	South:	W	N	E	S
Dealer: South	♠ J64	♠ 95			1♣	
Vul: Both	♥ K94	♥ AQT	Pass	1♦	Pass	1NT
North HCP: 12+1	♦ AT753	♦ J64	Pass	2♦	Pass	3♦
South HCP: 13+1	♣ KJ	♣ AQ974	Pass	3NT	All Pass	
Contract: 3NT North						

Board: 211	North:	South:	W	N	E	S
Dealer: North	♠ QT	♠ AK43		1♣	Pass	1♠
Vul: None	♥ QJT7	♥ AK8	Pass	1NT	Pass	4♣
North HCP: 12	♦ AT2	♦ KQJ	Pass	4♥ ¹	Pass	6NT
South HCP: 22	♣ K973	♣ QT8		All Pass		
Contract: 6NT South			1. A=1/4			

North hands**Two-Way_New_Minor_Forcing_aka_xyNT****Board: 212** ♠ AT97

Partner bids first.

Dealer: South ♥ J53

The opponents are silent.

Vul: N-S ♦ QJ4

HCP: 9 ♣ JT4

Board: 213 ♠ AJ

You bid first.

Dealer: North ♥ KJT42

The opponents are silent.

Vul: Both ♦ QT9

HCP: 14+1 ♣ K75

Board: 214 ♠ AJ52

Partner bids first.

Dealer: South ♥ 653

The opponents are silent.

Vul: E-W ♦ KJ7

HCP: 11 ♣ QT8

Board: 215 ♠ AKQ64

Partner bids first.

Dealer: South ♥ T3

The opponents are silent.

Vul: N-S ♦ AJT8

HCP: 14+1 ♣ 94

Both hands (Answers Page)

Board: 212	North:	South:	W	N	E	S
Dealer: South	♠ AT97	♠ J42				1♦
Vul: N-S	♥ J53	♥ AQ96	Pass	1♠	Pass	1NT
North HCP: 9	♦ QJ4	♦ A952		All Pass		
South HCP: 13	♣ JT4	♣ Q5				
Contract: 1NT South						

Board: 213	North:	South:	W	N	E	S
Dealer: North	♠ AJ	♠ K8643		1♥	Pass	1♠
Vul: Both	♥ KJT42	♥ -	Pass	1NT	Pass	2♣ ¹
North HCP: 14+1	♦ QT9	♦ AJ53	Pass	3NT	All Pass	
South HCP: 14+1	♣ K75	♣ AQ94				
Contract: 3NT North			1. New Minor Forcing			

Board: 214	North:	South:	W	N	E	S
Dealer: South	♠ AJ52	♠ T76				1♥
Vul: E-W	♥ 653	♥ AJ842	Pass	1♠	Pass	1NT
North HCP: 11	♦ KJ7	♦ A86	Pass	3♥	Pass	4♥
South HCP: 13+1	♣ QT8	♣ A4	All Pass			
Contract: 4♥ South						

Board: 215	North:	South:	W	N	E	S
Dealer: South	♠ AKQ64	♠ J32				1♣
Vul: N-S	♥ T3	♥ AK94	Pass	1♠	Pass	1NT
North HCP: 14+1	♦ AJT8	♦ 532	Pass	2♦ ¹	Pass	2♠ ²
South HCP: 12	♣ 94	♣ AT6	Pass	2NT	Pass	3NT
Contract: 4♠ North			Pass	4♠	All Pass	

1. New Minor Forcing

2. 3 !S

South hands**Two-Way_New_Minor_Forcing_aka_xyNT****Board: 212** ♠ J42 You bid first.

Dealer: South ♥ AQ96 The opponents are silent.

Vul: N-S ♦ A952

HCP: 13 ♣ Q5

Board: 213 ♠ K8643 Partner bids first.

Dealer: North ♥ - The opponents are silent.

Vul: Both ♦ AJ53

HCP: 14+1 ♣ AQ94

Board: 214 ♠ T76 You bid first.

Dealer: South ♥ AJ842 The opponents are silent.

Vul: E-W ♦ A86

HCP: 13+1 ♣ A4

Board: 215 ♠ J32 You bid first.

Dealer: South ♥ AK94 The opponents are silent.

Vul: N-S ♦ 532

HCP: 12 ♣ AT6

Both hands (Answers Page)

Board: 212	North:	South:	W	N	E	S
Dealer: South	♠ AT97	♠ J42				1♦
Vul: N-S	♥ J53	♥ AQ96	Pass	1♠	Pass	1NT
North HCP: 9	♦ QJ4	♦ A952		All Pass		
South HCP: 13	♣ JT4	♣ Q5				
Contract: 1NT South						

Board: 213	North:	South:	W	N	E	S
Dealer: North	♠ AJ	♠ K8643		1♥	Pass	1♠
Vul: Both	♥ KJT42	♥ -	Pass	1NT	Pass	2♣ ¹
North HCP: 14+1	♦ QT9	♦ AJ53	Pass	3NT	All Pass	
South HCP: 14+1	♣ K75	♣ AQ94				
Contract: 3NT North			1. New Minor Forcing			

Board: 214	North:	South:	W	N	E	S
Dealer: South	♠ AJ52	♠ T76				1♥
Vul: E-W	♥ 653	♥ AJ842	Pass	1♠	Pass	1NT
North HCP: 11	♦ KJ7	♦ A86	Pass	3♥	Pass	4♥
South HCP: 13+1	♣ QT8	♣ A4	All Pass			
Contract: 4♥ South						

Board: 215	North:	South:	W	N	E	S
Dealer: South	♠ AKQ64	♠ J32				1♣
Vul: N-S	♥ T3	♥ AK94	Pass	1♠	Pass	1NT
North HCP: 14+1	♦ AJT8	♦ 532	Pass	2♦ ¹	Pass	2♠ ²
South HCP: 12	♣ 94	♣ AT6	Pass	2NT	Pass	3NT
Contract: 4♠ North			Pass	4♠	All Pass	

1. New Minor Forcing

2. 3 !S

North hands**Two-Way_New_Minor_Forcing_aka_xyNT****Board: 216** ♠ Q943

Partner bids first.

Dealer: South ♥ Q87

The opponents are silent.

Vul: E-W ♦ A753

HCP: 12 ♣ A3

Board: 217 ♠ Q95

You bid first.

Dealer: North ♥ AQT3

The opponents are silent.

Vul: Both ♦ Q63

HCP: 13 ♣ QJ4

Board: 218 ♠ Q63

Partner bids first.

Dealer: South ♥ 954

The opponents are silent.

Vul: Both ♦ AKJ93

HCP: 10+1 ♣ 53

Board: 219 ♠ Q94

Partner bids first.

Dealer: South ♥ AK76

The opponents are silent.

Vul: None ♦ 9832

HCP: 12 ♣ K7

Board: 220 ♠ K3

You bid first.

Dealer: North ♥ J42

The opponents are silent.

Vul: Both ♦ K643

HCP: 12 ♣ KQ63

Both hands (Answers Page)

Board: 216	North:	South:	W	N	E	S
Dealer: South	♠ Q943	♠ A72				1♦
Vul: E-W	♥ Q87	♥ T63	Pass	1♠	Pass	1NT
North HCP: 12	♦ A753	♦ KT98	Pass	3♦	Pass	3NT
South HCP: 12	♣ A3	♣ KQ6	All Pass			
Contract: 3NT South						

Board: 217	North:	South:	W	N	E	S
Dealer: North	♠ Q95	♠ AK64		1♣	Pass	1♠
Vul: Both	♥ AQT3	♥ 62	Pass	1NT	Pass	3NT
North HCP: 13	♦ Q63	♦ AT54	All Pass			
South HCP: 18	♣ QJ4	♣ AK8				
Contract: 3NT South						

Board: 218	North:	South:	W	N	E	S
Dealer: South	♠ Q63	♠ K97				1♣
Vul: Both	♥ 954	♥ AKT	Pass	1♦	Pass	1NT
North HCP: 10+1	♦ AKJ93	♦ QT	All Pass			
South HCP: 13+1	♣ 53	♣ JT987				
Contract: 1NT South						

Board: 219	North:	South:	W	N	E	S
Dealer: South	♠ Q94	♠ T7				1♦
Vul: None	♥ AK76	♥ J32	Pass	1♥	Pass	1NT
North HCP: 12	♦ 9832	♦ AK54	Pass	3♦	Pass	3♥
South HCP: 12	♣ K7	♣ A986	All Pass			
Contract: 3♥ South						

Board: 220	North:	South:	W	N	E	S
Dealer: North	♠ K3	♠ AJT872		1♦	Pass	1♠
Vul: Both	♥ J42	♥ AT86	Pass	1NT	Pass	2♣ ¹
North HCP: 12	♦ K643	♦ A	Pass	2NT	Pass	3♠
South HCP: 13+2	♣ KQ63	♣ 94	Pass	4♠	All Pass	
Contract: 4♠ North						

1. New Minor Forcing

South hands**Two-Way_New_Minor_Forcing_aka_xyNT**

Board: 216	♠ A72	You bid first.
Dealer: South	♥ T63	The opponents are silent.
Vul: E-W	♦ KT98	
HCP: 12	♣ KQ6	
Board: 217	♠ AK64	Partner bids first.
Dealer: North	♥ 62	The opponents are silent.
Vul: Both	♦ AT54	
HCP: 18	♣ AK8	
Board: 218	♠ K97	You bid first.
Dealer: South	♥ AKT	The opponents are silent.
Vul: Both	♦ QT	
HCP: 13+1	♣ JT987	
Board: 219	♠ T7	You bid first.
Dealer: South	♥ J32	The opponents are silent.
Vul: None	♦ AK54	
HCP: 12	♣ A986	
Board: 220	♠ AJT872	Partner bids first.
Dealer: North	♥ AT86	The opponents are silent.
Vul: Both	♦ A	
HCP: 13+2	♣ 94	

Both hands (Answers Page)

Board: 216	North:	South:	W	N	E	S
Dealer: South	♠ Q943	♠ A72				1♦
Vul: E-W	♥ Q87	♥ T63	Pass	1♠	Pass	1NT
North HCP: 12	♦ A753	♦ KT98	Pass	3♦	Pass	3NT
South HCP: 12	♣ A3	♣ KQ6	All Pass			
Contract: 3NT South						

Board: 217	North:	South:	W	N	E	S
Dealer: North	♠ Q95	♠ AK64		1♣	Pass	1♠
Vul: Both	♥ AQT3	♥ 62	Pass	1NT	Pass	3NT
North HCP: 13	♦ Q63	♦ AT54	All Pass			
South HCP: 18	♣ QJ4	♣ AK8				
Contract: 3NT South						

Board: 218	North:	South:	W	N	E	S
Dealer: South	♠ Q63	♠ K97				1♣
Vul: Both	♥ 954	♥ AKT	Pass	1♦	Pass	1NT
North HCP: 10+1	♦ AKJ93	♦ QT	All Pass			
South HCP: 13+1	♣ 53	♣ JT987				
Contract: 1NT South						

Board: 219	North:	South:	W	N	E	S
Dealer: South	♠ Q94	♠ T7				1♦
Vul: None	♥ AK76	♥ J32	Pass	1♥	Pass	1NT
North HCP: 12	♦ 9832	♦ AK54	Pass	3♦	Pass	3♥
South HCP: 12	♣ K7	♣ A986	All Pass			
Contract: 3♥ South						

Board: 220	North:	South:	W	N	E	S
Dealer: North	♠ K3	♠ AJT872		1♦	Pass	1♠
Vul: Both	♥ J42	♥ AT86	Pass	1NT	Pass	2♣ ¹
North HCP: 12	♦ K643	♦ A	Pass	2NT	Pass	3♠
South HCP: 13+2	♣ KQ63	♣ 94	Pass	4♠	All Pass	
Contract: 4♠ North						

1. New Minor Forcing