

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

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			

South hands**Two-Way_New_Minor_Forcing_aka_xyNT****Board: 50**

♠ 853

You bid first.

Dealer: South

♥ 93

The opponents are silent.

Vul: N-S

♦ AKQ2

HCP: 13

♣ AT83

Both hands (Answers Page)

Board: 50	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			