

Board: 1	♠ AQ943	You bid first.
Dealer: North	♥ Q765	The opponents are silent.
Vul: N-S	♦ AT	
HCP: 15+1	♣ K4	

Board: 2	♠ KJ9642	You bid first.
Dealer: North	♥ A	The opponents are silent.
Vul: Both	♦ K3	
HCP: 16+2	♣ KQ64	

Board: 3	♠ AKJ853	You bid first.
Dealer: North	♥ J8	The opponents are silent.
Vul: E-W	♦ KT	
HCP: 14+2	♣ Q84	

Board: 4	♠ AQJ92	You bid first.
Dealer: North	♥ 63	The opponents are silent.
Vul: Both	♦ Q6	
HCP: 18+1	♣ AKQ8	

Board: 5	♠ K5	You bid first.
Dealer: North	♥ AQT97	The opponents are silent.
Vul: E-W	♦ KQ2	
HCP: 18+1	♣ A94	

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: North	♠ AQ943	♠ T6		1 ♠	Pass	1NT ¹
Vul: N-S	♥ Q765	♥ AJT94	Pass	2 ♥	All Pass	
North HCP: 15+1	♦ AT	♦ Q83				
South HCP: 7+1	♣ K4	♣ 875				1. forcing 1NT
Contract: 2 ♥ North						

Board: 2	North:	South:	W	N	E	S
Dealer: North	♠ KJ9642	♠ 5		1 ♠	Pass	1NT ¹
Vul: Both	♥ A	♥ JT63	Pass	3 ♠	Pass	3NT
North HCP: 16+2	♦ K3	♦ JT85				All Pass
South HCP: 7	♣ KQ64	♣ AJT8				1. forcing 1NT
Contract: 3NT South						

Board: 3	North:	South:	W	N	E	S
Dealer: North	♠ AKJ853	♠ T7		1 ♠	Pass	1NT ¹
Vul: E-W	♥ J8	♥ 54	Pass	2 ♠	Pass	3 ♠
North HCP: 14+2	♦ KT	♦ AJ654	Pass	4 ♠	All Pass	
South HCP: 9+1	♣ Q84	♣ KJ96				1. forcing 1NT
Contract: 4 ♠ North						

Board: 4	North:	South:	W	N	E	S
Dealer: North	♠ AQJ92	♠ 63		1 ♠	Pass	1NT ¹
Vul: Both	♥ 63	♥ Q72	Pass	3 ♣	Pass	3 ♦
North HCP: 18+1	♦ Q6	♦ KJT542	Pass	4 ♦	Pass	5 ♦
South HCP: 6+2	♣ AKQ8	♣ T6				All Pass
Contract: 5 ♦ South						1. forcing 1NT

Board: 5	North:	South:	W	N	E	S
Dealer: North	♠ K5	♠ A83		1 ♥	Pass	1NT ¹
Vul: E-W	♥ AQT97	♥ J86	Pass	2NT	Pass	4 ♥
North HCP: 18+1	♦ KQ2	♦ AT974				All Pass
South HCP: 12+1	♣ A94	♣ K2				1. forcing 1NT
Contract: 4 ♥ South						

South hands**Forcing_NT**

Board: 1	♠ T6	Partner bids first.
Dealer: North	♥ AJT94	The opponents are silent.
Vul: N-S	♦ Q83	
HCP: 7+1	♣ 875	

Board: 2	♠ 5	Partner bids first.
Dealer: North	♥ JT63	The opponents are silent.
Vul: Both	♦ JT85	
HCP: 7	♣ AJT8	

Board: 3	♠ T7	Partner bids first.
Dealer: North	♥ 54	The opponents are silent.
Vul: E-W	♦ AJ654	
HCP: 9+1	♣ KJ96	

Board: 4	♠ 63	Partner bids first.
Dealer: North	♥ Q72	The opponents are silent.
Vul: Both	♦ KJT542	
HCP: 6+2	♣ T6	

Board: 5	♠ A83	Partner bids first.
Dealer: North	♥ J86	The opponents are silent.
Vul: E-W	♦ AT974	
HCP: 12+1	♣ K2	

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: North	♠ AQ943	♠ T6		1 ♠	Pass	1NT ¹
Vul: N-S	♥ Q765	♥ AJT94	Pass	2 ♥	All Pass	
North HCP: 15+1	♦ AT	♦ Q83				
South HCP: 7+1	♣ K4	♣ 875				1. forcing 1NT
Contract: 2 ♥ North						

Board: 2	North:	South:	W	N	E	S
Dealer: North	♠ KJ9642	♠ 5		1 ♠	Pass	1NT ¹
Vul: Both	♥ A	♥ JT63	Pass	3 ♠	Pass	3NT
North HCP: 16+2	♦ K3	♦ JT85				All Pass
South HCP: 7	♣ KQ64	♣ AJT8				1. forcing 1NT
Contract: 3NT South						

Board: 3	North:	South:	W	N	E	S
Dealer: North	♠ AKJ853	♠ T7		1 ♠	Pass	1NT ¹
Vul: E-W	♥ J8	♥ 54	Pass	2 ♠	Pass	3 ♠
North HCP: 14+2	♦ KT	♦ AJ654	Pass	4 ♠	All Pass	
South HCP: 9+1	♣ Q84	♣ KJ96				1. forcing 1NT
Contract: 4 ♠ North						

Board: 4	North:	South:	W	N	E	S
Dealer: North	♠ AQJ92	♠ 63		1 ♠	Pass	1NT ¹
Vul: Both	♥ 63	♥ Q72	Pass	3 ♣	Pass	3 ♦
North HCP: 18+1	♦ Q6	♦ KJT542	Pass	4 ♦	Pass	5 ♦
South HCP: 6+2	♣ AKQ8	♣ T6				All Pass
Contract: 5 ♦ South						1. forcing 1NT

Board: 5	North:	South:	W	N	E	S
Dealer: North	♠ K5	♠ A83		1 ♥	Pass	1NT ¹
Vul: E-W	♥ AQT97	♥ J86	Pass	2NT	Pass	4 ♥
North HCP: 18+1	♦ KQ2	♦ AT974				All Pass
South HCP: 12+1	♣ A94	♣ K2				1. forcing 1NT
Contract: 4 ♥ South						

North hands

Forcing_NT

Board: 6	♠ Q3	Partner bids first.
Dealer: South	♥ 975	The opponents are silent.
Vul: Both	♦ K93	
HCP: 10+1	♣ AJ974	

Board: 7	♠ AKJ54	You bid first.
Dealer: North	♥ K6	The opponents are silent.
Vul: None	♦ K63	
HCP: 14+1	♣ 654	

Board: 8	♠ K87653	You bid first.
Dealer: North	♥ AT	The opponents are silent.
Vul: Both	♦ KQ	
HCP: 15+2	♣ K85	

Board: 9	♠ J7	Partner bids first.
Dealer: South	♥ QJT8	The opponents are silent.
Vul: None	♦ 964	
HCP: 8	♣ KJ75	

Board: 10	♠ J	Partner bids first.
Dealer: South	♥ QJ72	East (LHO) bids 2♠ if possible.
Vul: N-S	♦ Q54	
HCP: 10+1	♣ A7654	

Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: South	♠ Q3	♠ AT872				1 ♠
Vul: Both	♥ 975	♥ 32	Pass	1NT ¹	Pass	2 ♦
North HCP: 10+1	♦ K93	♦ AJ86	Pass	2 ♠	All Pass	
South HCP: 12+1	♣ AJ974	♣ K6				1. forcing 1NT
Contract: 2 ♠ North						

Board: 7	North:	South:	W	N	E	S
Dealer: North	♠ AKJ54	♠ 87		1 ♠	Pass	1NT ¹
Vul: None	♥ K6	♥ AQJ82	Pass	2 ♣	Pass	2 ♠
North HCP: 14+1	♦ K63	♦ J875	All Pass			
South HCP: 8+1	♣ 654	♣ 97				1. forcing 1NT
Contract: 2 ♠ South						

Board: 8	North:	South:	W	N	E	S
Dealer: North	♠ K87653	♠ -		1 ♠	Pass	1NT ¹
Vul: Both	♥ AT	♥ Q86542	Pass	2 ♠	Pass	3 ♥
North HCP: 15+2	♦ KQ	♦ T53	All Pass			
South HCP: 6+2	♣ K85	♣ A964				1. forcing 1NT
Contract: 3 ♥ South						

Board: 9	North:	South:	W	N	E	S
Dealer: South	♠ J7	♠ AKT96				1 ♠
Vul: None	♥ QJT8	♥ A74	Pass	1NT ¹	Pass	2NT
North HCP: 8	♦ 964	♦ J3	All Pass			
South HCP: 18+1	♣ KJ75	♣ AQ8				1. forcing 1NT
Contract: 2NT South						

Board: 10	North:	South:	W	N	E	S
Dealer: South	♠ J	♠ AQT832				1 ♠
Vul: N-S	♥ QJ72	♥ 5	Pass	1NT ¹	2 ♠ ²	3 ♠
North HCP: 10+1	♦ Q54	♦ AJ	All Pass			
South HCP: 17+2	♣ A7654	♣ KQJ9				1. forcing 1NT
Contract: 3 ♠ South						2. Michaels Cuebid

South hands

Forcing_NT

Board: 6	♠ AT872	You bid first.
Dealer: South	♥ 32	The opponents are silent.
Vul: Both	♦ AJ86	
HCP: 12+1	♣ K6	

Board: 7	♠ 87	Partner bids first.
Dealer: North	♥ AQJ82	The opponents are silent.
Vul: None	♦ J875	
HCP: 8+1	♣ 97	

Board: 8	♠ -	Partner bids first.
Dealer: North	♥ Q86542	The opponents are silent.
Vul: Both	♦ T53	
HCP: 6+2	♣ A964	

Board: 9	♠ AKT96	You bid first.
Dealer: South	♥ A74	The opponents are silent.
Vul: None	♦ J3	
HCP: 18+1	♣ AQ8	

Board: 10	♠ AQT832	You bid first.
Dealer: South	♥ 5	East (RHO) bids 2♠ if possible.
Vul: N-S	♦ AJ	
HCP: 17+2	♣ KQJ9	

Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: South	♠ Q3	♠ AT872				1 ♠
Vul: Both	♥ 975	♥ 32	Pass	1NT ¹	Pass	2 ♦
North HCP: 10+1	♦ K93	♦ AJ86	Pass	2 ♠	All Pass	
South HCP: 12+1	♣ AJ974	♣ K6				1. forcing 1NT
Contract: 2 ♠ North						

Board: 7	North:	South:	W	N	E	S
Dealer: North	♠ AKJ54	♠ 87		1 ♠	Pass	1NT ¹
Vul: None	♥ K6	♥ AQJ82	Pass	2 ♣	Pass	2 ♠
North HCP: 14+1	♦ K63	♦ J875	All Pass			
South HCP: 8+1	♣ 654	♣ 97				1. forcing 1NT
Contract: 2 ♠ South						

Board: 8	North:	South:	W	N	E	S
Dealer: North	♠ K87653	♠ -		1 ♠	Pass	1NT ¹
Vul: Both	♥ AT	♥ Q86542	Pass	2 ♠	Pass	3 ♥
North HCP: 15+2	♦ KQ	♦ T53	All Pass			
South HCP: 6+2	♣ K85	♣ A964				1. forcing 1NT
Contract: 3 ♥ South						

Board: 9	North:	South:	W	N	E	S
Dealer: South	♠ J7	♠ AKT96				1 ♠
Vul: None	♥ QJT8	♥ A74	Pass	1NT ¹	Pass	2NT
North HCP: 8	♦ 964	♦ J3	All Pass			
South HCP: 18+1	♣ KJ75	♣ AQ8				1. forcing 1NT
Contract: 2NT South						

Board: 10	North:	South:	W	N	E	S
Dealer: South	♠ J	♠ AQT832				1 ♠
Vul: N-S	♥ QJ72	♥ 5	Pass	1NT ¹	2 ♠ ²	3 ♠
North HCP: 10+1	♦ Q54	♦ AJ	All Pass			
South HCP: 17+2	♣ A7654	♣ KQJ9				1. forcing 1NT
Contract: 3 ♠ South						2. Michaels Cuebid

North hands

Forcing_NT

Board: 11 ♠ AKQ863 You bid first.

Dealer: North ♥ J843 The opponents are silent.

Vul: None ♦ 5

HCP: 12+2 ♣ Q5

Board: 12 ♠ AQJT4 You bid first.

Dealer: North ♥ KJ The opponents are silent.

Vul: E-W ♦ K5

HCP: 18+1 ♣ AT74

Board: 13 ♠ - Partner bids first.

Dealer: South ♥ JT954 The opponents are silent.

Vul: Both ♦ AJ5

HCP: 7+2 ♣ J9654

Board: 14 ♠ 53 RHO opens the bidding 1♠.

Dealer: West ♥ T42 You bid next.

Vul: N-S ♦ J743 East (LHO) bids 1NT if possible.

HCP: 5 ♣ A532

Board: 15 ♠ AJ You bid first.

Dealer: North ♥ AKQ53 The opponents are silent.

Vul: None ♦ Q95

HCP: 19+1 ♣ K42

Both hands (Answers Page)

Board: 11	North:	South:	W	N	E	S
Dealer: North	♠ AKQ863	♠ T7		1 ♠	Pass	1NT ¹
Vul: None	♥ J843	♥ K952	Pass	2 ♥	All Pass	
North HCP: 12+2	♦ 5	♦ KQ86				
South HCP: 8	♣ Q5	♣ T97	1. forcing 1NT			
Contract: 2 ♥ North						

Board: 12	North:	South:	W	N	E	S
Dealer: North	♠ AQJT4	♠ 87		1 ♠	Pass	1NT ¹
Vul: E-W	♥ KJ	♥ QT8	Pass	3 ♣	Pass	3NT
North HCP: 18+1	♦ K5	♦ AQJT4	All Pass			
South HCP: 11+1	♣ AT74	♣ Q85	1. forcing 1NT			
Contract: 3NT South						

Board: 13	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ AKT74			1 ♠	
Vul: Both	♥ JT954	♥ Q3	Pass	1NT ¹	Pass	2NT
North HCP: 7+2	♦ AJ5	♦ 64	Pass	3 ♥	Pass	3NT
South HCP: 16+1	♣ J9654	♣ AKT7	All Pass			
Contract: 3NT South			1. forcing 1NT			

Board: 14	North:	South:	W	N	E	S
Dealer: West	♠ 53	♠ AJT9	1 ♠	Pass	1NT ¹	2 ♦
Vul: N-S	♥ T42	♥ 98	All Pass			
North HCP: 5	♦ J743	♦ AKT652				
South HCP: 12+2	♣ A532	♣ T	1. forcing 1NT			
Contract: 2 ♦ South						

Board: 15	North:	South:	W	N	E	S
Dealer: North	♠ AJ	♠ Q43		1 ♥	Pass	1NT ¹
Vul: None	♥ AKQ53	♥ JT2	Pass	3NT	Pass	6 ♥
North HCP: 19+1	♦ Q95	♦ AT3	All Pass			
South HCP: 12	♣ K42	♣ AJ86	1. forcing 1NT			
Contract: 6 ♥ South						

South hands

Forcing_NT

Board: 11	♠ T7	Partner bids first.
Dealer: North	♥ K952	The opponents are silent.
Vul: None	♦ KQ86	
HCP: 8	♣ T97	

Board: 12	♠ 87	Partner bids first.
Dealer: North	♥ QT8	The opponents are silent.
Vul: E-W	♦ AQJT4	
HCP: 11+1	♣ Q85	

Board: 13	♠ AKT74	You bid first.
Dealer: South	♥ Q3	The opponents are silent.
Vul: Both	♦ 64	
HCP: 16+1	♣ AKT7	

Board: 14	♠ AJT9	LHO opens the bidding 1 ♠ .
Dealer: West	♥ 98	Partner bids next.
Vul: N-S	♦ AKT652	East (RHO) bids 1NT if possible.
HCP: 12+2	♣ T	

Board: 15	♠ Q43	Partner bids first.
Dealer: North	♥ JT2	The opponents are silent.
Vul: None	♦ AT3	
HCP: 12	♣ AJ86	

Both hands (Answers Page)

Board: 11	North:	South:	W	N	E	S
Dealer: North	♠ AKQ863	♠ T7		1 ♠	Pass	1NT ¹
Vul: None	♥ J843	♥ K952	Pass	2 ♥	All Pass	
North HCP: 12+2	♦ 5	♦ KQ86				
South HCP: 8	♣ Q5	♣ T97	1. forcing 1NT			
Contract: 2 ♥ North						

Board: 12	North:	South:	W	N	E	S
Dealer: North	♠ AQJT4	♠ 87		1 ♠	Pass	1NT ¹
Vul: E-W	♥ KJ	♥ QT8	Pass	3 ♣	Pass	3NT
North HCP: 18+1	♦ K5	♦ AQJT4	All Pass			
South HCP: 11+1	♣ AT74	♣ Q85	1. forcing 1NT			
Contract: 3NT South						

Board: 13	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ AKT74			1 ♠	
Vul: Both	♥ JT954	♥ Q3	Pass	1NT ¹	Pass	2NT
North HCP: 7+2	♦ AJ5	♦ 64	Pass	3 ♥	Pass	3NT
South HCP: 16+1	♣ J9654	♣ AKT7	All Pass			
Contract: 3NT South			1. forcing 1NT			

Board: 14	North:	South:	W	N	E	S
Dealer: West	♠ 53	♠ AJT9	1 ♠	Pass	1NT ¹	2 ♦
Vul: N-S	♥ T42	♥ 98	All Pass			
North HCP: 5	♦ J743	♦ AKT652				
South HCP: 12+2	♣ A532	♣ T	1. forcing 1NT			
Contract: 2 ♦ South						

Board: 15	North:	South:	W	N	E	S
Dealer: North	♠ AJ	♠ Q43		1 ♥	Pass	1NT ¹
Vul: None	♥ AKQ53	♥ JT2	Pass	3NT	Pass	6 ♥
North HCP: 19+1	♦ Q95	♦ AT3	All Pass			
South HCP: 12	♣ K42	♣ AJ86	1. forcing 1NT			
Contract: 6 ♥ South						

North hands

Forcing_NT

Board: 16	♠ Q2	Partner bids first.
Dealer: South	♥ 865	The opponents are silent.
Vul: Both	♦ QT93	
HCP: 10	♣ AQT7	

Board: 17	♠ AKQJ4	You bid first.
Dealer: North	♥ 863	The opponents are silent.
Vul: None	♦ KJT3	
HCP: 14+1	♣ 9	

Board: 18	♠ A972	You bid first.
Dealer: North	♥ AKJ54	The opponents are silent.
Vul: N-S	♦ -	
HCP: 17+1	♣ AJ83	

Board: 19	♠ AT75	RHO opens the bidding 1♠.
Dealer: West	♥ Q65	You bid next.
Vul: Both	♦ 53	East (LHO) bids 1NT if possible.
HCP: 8	♣ Q432	West (RHO) bids 3♥ if possible.
		East (LHO) Doubles 4♣ if possible.

Board: 20	♠ 2	Partner bids first.
Dealer: South	♥ K743	The opponents are silent.
Vul: N-S	♦ KJ865	
HCP: 9+1	♣ Q75	

Both hands (Answers Page)

Board: 16	North:	South:	W	N	E	S
Dealer: South	♠ Q2	♠ JT6543				1 ♠
Vul: Both	♥ 865	♥ 92	Pass	1NT ¹	Pass	2 ♠
North HCP: 10	♦ QT93	♦ AKJ	Pass	3 ♠	All Pass	
South HCP: 12+2	♣ AQT7	♣ K4				1. forcing 1NT
Contract: 3 ♠ North						

Board: 17	North:	South:	W	N	E	S
Dealer: North	♠ AKQJ4	♠ 62		1 ♠	Pass	1NT ¹
Vul: None	♥ 863	♥ QJ2	Pass	2 ♦	Pass	2 ♠
North HCP: 14+1	♦ KJT3	♦ Q976	All Pass			
South HCP: 9	♣ 9	♣ AT84				1. forcing 1NT
Contract: 2 ♠ South						

Board: 18	North:	South:	W	N	E	S
Dealer: North	♠ A972	♠ K4		1 ♥	Pass	1NT ¹
Vul: N-S	♥ AKJ54	♥ T9	Pass	2 ♠	Pass	3 ♦
North HCP: 17+1	♦ -	♦ JT9642	All Pass			
South HCP: 6+2	♣ AJ83	♣ Q62				1. forcing 1NT
Contract: 3 ♦ South						

Board: 19	North:	South:	W	N	E	S
Dealer: West	♠ AT75	♠ 43	1 ♠	Pass	1NT ¹	2NT ²
Vul: Both	♥ Q65	♥ 9	3 ♥	4 ♣	X	All Pass
North HCP: 8	♦ 53	♦ AT962				
South HCP: 7+2	♣ Q432	♣ KT965	1. forcing 1NT			
Contract: 4 ♣ X North			2. Unusual 2NT			

Board: 20	North:	South:	W	N	E	S
Dealer: South	♠ 2	♠ AK876				1 ♠
Vul: N-S	♥ K743	♥ Q86	Pass	1NT ¹	Pass	2 ♣
North HCP: 9+1	♦ KJ865	♦ A7	Pass	2 ♠	All Pass	
South HCP: 13+1	♣ Q75	♣ 984				1. forcing 1NT
Contract: 2 ♠ North						

South hands

Forcing_NT

Board: 16	♠ JT6543	You bid first.
Dealer: South	♥ 92	The opponents are silent.
Vul: Both	♦ AKJ	
HCP: 12+2	♣ K4	
Board: 17	♠ 62	Partner bids first.
Dealer: North	♥ QJ2	The opponents are silent.
Vul: None	♦ Q976	
HCP: 9	♣ AT84	
Board: 18	♠ K4	Partner bids first.
Dealer: North	♥ T9	The opponents are silent.
Vul: N-S	♦ JT9642	
HCP: 6+2	♣ Q62	
Board: 19	♠ 43	LHO opens the bidding 1♠.
Dealer: West	♥ 9	Partner bids next.
Vul: Both	♦ AT962	East (RHO) bids 1NT if possible.
HCP: 7+2	♣ KT965	West (LHO) bids 3♥ if possible. East (RHO) Doubles 4♣ if possible.
Board: 20	♠ AK876	You bid first.
Dealer: South	♥ Q86	The opponents are silent.
Vul: N-S	♦ A7	
HCP: 13+1	♣ 984	

Both hands (Answers Page)

Board: 16	North:	South:	W	N	E	S
Dealer: South	♠ Q2	♠ JT6543				1 ♠
Vul: Both	♥ 865	♥ 92	Pass	1NT ¹	Pass	2 ♠
North HCP: 10	♦ QT93	♦ AKJ	Pass	3 ♠	All Pass	
South HCP: 12+2	♣ AQT7	♣ K4				1. forcing 1NT
Contract: 3 ♠ North						

Board: 17	North:	South:	W	N	E	S
Dealer: North	♠ AKQJ4	♠ 62		1 ♠	Pass	1NT ¹
Vul: None	♥ 863	♥ QJ2	Pass	2 ♦	Pass	2 ♠
North HCP: 14+1	♦ KJT3	♦ Q976	All Pass			
South HCP: 9	♣ 9	♣ AT84				1. forcing 1NT
Contract: 2 ♠ South						

Board: 18	North:	South:	W	N	E	S
Dealer: North	♠ A972	♠ K4		1 ♥	Pass	1NT ¹
Vul: N-S	♥ AKJ54	♥ T9	Pass	2 ♠	Pass	3 ♦
North HCP: 17+1	♦ -	♦ JT9642	All Pass			
South HCP: 6+2	♣ AJ83	♣ Q62				1. forcing 1NT
Contract: 3 ♦ South						

Board: 19	North:	South:	W	N	E	S
Dealer: West	♠ AT75	♠ 43	1 ♠	Pass	1NT ¹	2NT ²
Vul: Both	♥ Q65	♥ 9	3 ♥	4 ♣	X	All Pass
North HCP: 8	♦ 53	♦ AT962				
South HCP: 7+2	♣ Q432	♣ KT965	1. forcing 1NT			
Contract: 4 ♣ X North			2. Unusual 2NT			

Board: 20	North:	South:	W	N	E	S
Dealer: South	♠ 2	♠ AK876				1 ♠
Vul: N-S	♥ K743	♥ Q86	Pass	1NT ¹	Pass	2 ♣
North HCP: 9+1	♦ KJ865	♦ A7	Pass	2 ♠	All Pass	
South HCP: 13+1	♣ Q75	♣ 984				1. forcing 1NT
Contract: 2 ♠ North						

North hands

Forcing_NT

Board: 21	♠ KJ862	You bid first.
Dealer: North	♥ AQT94	West (RHO) bids 2♣ if possible.
Vul: E-W	♦ QJ	East (LHO) bids 2♠ if possible.
HCP: 15+2	♣ Q	

Board: 22	♠ 83	Partner bids first.
Dealer: South	♥ JT65	The opponents are silent.
Vul: Both	♦ T93	
HCP: 8	♣ AK64	

Board: 23	♠ AJT853	You bid first.
Dealer: North	♥ 74	The opponents are silent.
Vul: N-S	♦ AQT	
HCP: 13+2	♣ Q9	

Board: 24	♠ 9	Partner bids first.
Dealer: South	♥ AQ96	The opponents are silent.
Vul: E-W	♦ J875	
HCP: 9	♣ Q986	

Board: 25	♠ AKQ9	You bid first.
Dealer: North	♥ A9652	West (RHO) bids 2♥ if possible.
Vul: None	♦ A982	
HCP: 17+1	♣ -	

Both hands (Answers Page)

Board: 21	North:	South:	W	N	E	S
Dealer: North	♠ KJ862	♠ T9		1 ♠	Pass	1NT ¹
Vul: E-W	♥ AQT94	♥ J8752	2 ♣	2 ♥	2 ♦ ²	3 ♥
North HCP: 15+2	♦ QJ	♦ AK64		All Pass		
South HCP: 8+1	♣ Q	♣ 76				1. forcing 1NT
Contract: 3 ♥ South						2. limit raise or better in !C

Board: 22	North:	South:	W	N	E	S
Dealer: South	♠ 83	♠ AQT42				1 ♠
Vul: Both	♥ JT65	♥ A3	Pass	1NT ¹	Pass	2 ♦
North HCP: 8	♦ T93	♦ J765	Pass	2 ♠	All Pass	
South HCP: 12+1	♣ AK64	♣ J8				1. forcing 1NT
Contract: 2 ♠ North						

Board: 23	North:	South:	W	N	E	S
Dealer: North	♠ AJT853	♠ K		1 ♠	Pass	1NT ¹
Vul: N-S	♥ 74	♥ A865	Pass	2 ♠	All Pass	
North HCP: 13+2	♦ AQT	♦ 9864				1. forcing 1NT
South HCP: 8	♣ Q9	♣ JT84				
Contract: 2 ♠ North						

Board: 24	North:	South:	W	N	E	S
Dealer: South	♠ 9	♠ AK8652				1 ♠
Vul: E-W	♥ AQ96	♥ 842	Pass	1NT ¹	Pass	2 ♠
North HCP: 9	♦ J875	♦ A9		All Pass		
South HCP: 12+2	♣ Q986	♣ J7				1. forcing 1NT
Contract: 2 ♠ South						

Board: 25	North:	South:	W	N	E	S
Dealer: North	♠ AKQ9	♠ 8		1 ♥	Pass	1NT ¹
Vul: None	♥ A9652	♥ KJT	2 ♥ ²	3 ♦	Pass	4 ♥
North HCP: 17+1	♦ A982	♦ KT74		All Pass		
South HCP: 10+1	♣ -	♣ QJ865				1. forcing 1NT
Contract: 4 ♥ South						2. Michaels Cuebid

South hands

Forcing_NT

Board: 21 ♠ T9 Partner bids first.

Dealer: North ♥ J8752 West (LHO) bids 2♣ if possible.

Vul: E-W ♦ AK64 East (RHO) bids 2♠ if possible.

HCP: 8+1 ♣ 76

Board: 22 ♠ AQT42 You bid first.

Dealer: South ♥ A3 The opponents are silent.

Vul: Both ♦ J765

HCP: 12+1 ♣ J8

Board: 23 ♠ K Partner bids first.

Dealer: North ♥ A865 The opponents are silent.

Vul: N-S ♦ 9864

HCP: 8 ♣ JT84

Board: 24 ♠ AK8652 You bid first.

Dealer: South ♥ 842 The opponents are silent.

Vul: E-W ♦ A9

HCP: 12+2 ♣ J7

Board: 25 ♠ 8 Partner bids first.

Dealer: North ♥ KJT West (LHO) bids 2♥ if possible.

Vul: None ♦ KT74

HCP: 10+1 ♣ QJ865

Both hands (Answers Page)

Board: 21	North:	South:	W	N	E	S
Dealer: North	♠ KJ862	♠ T9		1 ♠	Pass	1NT ¹
Vul: E-W	♥ AQT94	♥ J8752	2 ♣	2 ♥	2 ♦ ²	3 ♥
North HCP: 15+2	♦ QJ	♦ AK64		All Pass		
South HCP: 8+1	♣ Q	♣ 76				1. forcing 1NT
Contract: 3 ♥ South						2. limit raise or better in !C

Board: 22	North:	South:	W	N	E	S
Dealer: South	♠ 83	♠ AQT42				1 ♠
Vul: Both	♥ JT65	♥ A3	Pass	1NT ¹	Pass	2 ♦
North HCP: 8	♦ T93	♦ J765	Pass	2 ♠	All Pass	
South HCP: 12+1	♣ AK64	♣ J8				1. forcing 1NT
Contract: 2 ♠ North						

Board: 23	North:	South:	W	N	E	S
Dealer: North	♠ AJT853	♠ K		1 ♠	Pass	1NT ¹
Vul: N-S	♥ 74	♥ A865	Pass	2 ♠	All Pass	
North HCP: 13+2	♦ AQT	♦ 9864				1. forcing 1NT
South HCP: 8	♣ Q9	♣ JT84				
Contract: 2 ♠ North						

Board: 24	North:	South:	W	N	E	S
Dealer: South	♠ 9	♠ AK8652				1 ♠
Vul: E-W	♥ AQ96	♥ 842	Pass	1NT ¹	Pass	2 ♠
North HCP: 9	♦ J875	♦ A9		All Pass		
South HCP: 12+2	♣ Q986	♣ J7				1. forcing 1NT
Contract: 2 ♠ South						

Board: 25	North:	South:	W	N	E	S
Dealer: North	♠ AKQ9	♠ 8		1 ♥	Pass	1NT ¹
Vul: None	♥ A9652	♥ KJT	2 ♥ ²	3 ♦	Pass	4 ♥
North HCP: 17+1	♦ A982	♦ KT74		All Pass		
South HCP: 10+1	♣ -	♣ QJ865				1. forcing 1NT
Contract: 4 ♥ South						2. Michaels Cuebid

Board: 26	♠ 63	RHO opens the bidding 1♥.
Dealer: West	♥ AT754	You bid next.
Vul: Both	♦ KT5	East (LHO) bids 1NT if possible.
HCP: 7+1	♣ 832	

Board: 27	♠ KQ642	You bid first.
Dealer: North	♥ A4	The opponents are silent.
Vul: None	♦ Q532	
HCP: 18+1	♣ AK	

Board: 28	♠ K63	RHO opens the bidding 1♠.
Dealer: West	♥ Q764	You bid next.
Vul: E-W	♦ T	East (LHO) bids 1NT if possible.
HCP: 6+1	♣ JT832	West (RHO) bids 2♥ if possible.
		East (LHO) bids 2♠ if possible.

Board: 29	♠ 3	Partner bids first.
Dealer: South	♥ KQJT942	East (LHO) bids 2♦ if possible.
Vul: E-W	♦ 43	
HCP: 6+3	♣ T96	

Both hands (Answers Page)

Board: 26	North:	South:	W	N	E	S
Dealer: West	♠ 63	♠ AQJT84	1 ♥	Pass	1NT ¹	2 ♠
Vul: Both	♥ AT754	♥ J		All Pass		
North HCP: 7+1	♦ KT5	♦ 82				
South HCP: 10+2	♣ 832	♣ Q754		1. forcing 1NT		
Contract: 2 ♠ South						

Board: 27	North:	South:	W	N	E	S
Dealer: North	♠ KQ642	♠ 8		1 ♠	Pass	1NT ¹
Vul: None	♥ A4	♥ T	Pass	3 ♦	Pass	4NT
North HCP: 18+1	♦ Q532	♦ AJT94	Pass	5 ♠ ²	Pass	6 ♦
South HCP: 7+3	♣ AK	♣ QT7542	All Pass			
Contract: 6 ♦ South			1. forcing 1NT			
			2. A=2/5 or 5/5, Q(D)=1			

Board: 28	North:	South:	W	N	E	S
Dealer: West	♠ K63	♠ J72	1 ♠	Pass	1NT ¹	2 ♦
Vul: E-W	♥ Q764	♥ K	2 ♥	Pass	2 ♠	3 ♦
North HCP: 6+1	♦ T	♦ AQJ9632	All Pass			
South HCP: 14+3	♣ JT832	♣ K7	1. forcing 1NT			
Contract: 3 ♦ South						

Board: 29	North:	South:	W	N	E	S
Dealer: South	♠ 3	♠ K9874			1 ♠	
Vul: E-W	♥ KQJT942	♥ 63	Pass	1NT ¹	2 ♦	Pass
North HCP: 6+3	♦ 43	♦ Q8	Pass	4 ♥	All Pass	
South HCP: 13+1	♣ T96	♣ AKJ8	1. forcing 1NT			
Contract: 4 ♥ North						

South hands

Forcing_NT

Board: 26	♠ AQJT84	LHO opens the bidding 1♥.
Dealer: West	♥ J	Partner bids next.
Vul: Both	♦ 82	East (RHO) bids 1NT if possible.
HCP: 10+2	♣ Q754	

Board: 27	♠ 8	Partner bids first.
Dealer: North	♥ T	The opponents are silent.
Vul: None	♦ AJT94	
HCP: 7+3	♣ QT7542	

Board: 28	♠ J72	LHO opens the bidding 1♠.
Dealer: West	♥ K	Partner bids next.
Vul: E-W	♦ AQJ9632	East (RHO) bids 1NT if possible.
HCP: 14+3	♣ K7	West (LHO) bids 2♥ if possible.
		East (RHO) bids 2♠ if possible.

Board: 29	♠ K9874	You bid first.
Dealer: South	♥ 63	East (RHO) bids 2♦ if possible.
Vul: E-W	♦ Q8	
HCP: 13+1	♣ AKJ8	

Both hands (Answers Page)

Board: 26	North:	South:	W	N	E	S
Dealer: West	♠ 63	♠ AQJT84	1 ♥	Pass	1NT ¹	2 ♠
Vul: Both	♥ AT754	♥ J		All Pass		
North HCP: 7+1	♦ KT5	♦ 82				
South HCP: 10+2	♣ 832	♣ Q754		1. forcing 1NT		
Contract: 2 ♠ South						

Board: 27	North:	South:	W	N	E	S
Dealer: North	♠ KQ642	♠ 8		1 ♠	Pass	1NT ¹
Vul: None	♥ A4	♥ T	Pass	3 ♦	Pass	4NT
North HCP: 18+1	♦ Q532	♦ AJT94	Pass	5 ♠ ²	Pass	6 ♦
South HCP: 7+3	♣ AK	♣ QT7542	All Pass			
Contract: 6 ♦ South			1. forcing 1NT			
			2. A=2/5 or 5/5, Q(D)=1			

Board: 28	North:	South:	W	N	E	S
Dealer: West	♠ K63	♠ J72	1 ♠	Pass	1NT ¹	2 ♦
Vul: E-W	♥ Q764	♥ K	2 ♥	Pass	2 ♠	3 ♦
North HCP: 6+1	♦ T	♦ AQJ9632	All Pass			
South HCP: 14+3	♣ JT832	♣ K7	1. forcing 1NT			
Contract: 3 ♦ South						

Board: 29	North:	South:	W	N	E	S
Dealer: South	♠ 3	♠ K9874			1 ♠	
Vul: E-W	♥ KQJT942	♥ 63	Pass	1NT ¹	2 ♦	Pass
North HCP: 6+3	♦ 43	♦ Q8	Pass	4 ♥	All Pass	
South HCP: 13+1	♣ T96	♣ AKJ8	1. forcing 1NT			
Contract: 4 ♥ North						

North hands

Forcing_NT

Board: 30	♠ A	Partner bids first.
Dealer: South	♥ 96543	East (LHO) bids 2♦ if possible.
Vul: N-S	♦ Q75	
HCP: 8+1	♣ Q986	
Board: 31	♠ JT	Partner bids first.
Dealer: South	♥ J9862	The opponents are silent.
Vul: E-W	♦ KJ	
HCP: 10+1	♣ A986	
Board: 32	♠ J6	RHO opens the bidding 1♥.
Dealer: West	♥ 52	You bid next.
Vul: Both	♦ JT98	East (LHO) bids 1NT if possible.
HCP: 6+1	♣ AT863	West (RHO) Doubles 2♠ if possible.
Board: 33	♠ JT53	You bid first.
Dealer: North	♥ A7542	The opponents are silent.
Vul: N-S	♦ A6	
HCP: 12+1	♣ QJ	
Board: 34	♠ AQJ4	You bid first.
Dealer: North	♥ AKQJ7	The opponents are silent.
Vul: E-W	♦ 5	
HCP: 18+1	♣ J43	

Both hands (Answers Page)

Board: 30

	North:	South:	W	N	E	S
Dealer: South	♠ A	♠ KQT976				1 ♠
Vul: N-S	♥ 96543	♥ K8	Pass	1NT ¹	2 ♦	3 ♠
North HCP: 8+1	♦ Q75	♦ A3		All Pass		
South HCP: 17+2	♣ Q986	♣ AJT				1. forcing 1NT
Contract: 3 ♠ South						

Board: 31

	North:	South:	W	N	E	S
Dealer: South	♠ JT	♠ A9542				1 ♠
Vul: E-W	♥ J9862	♥ AK5	Pass	1NT ¹	Pass	2NT
North HCP: 10+1	♦ KJ	♦ A96	Pass	3 ♥	Pass	4 ♥
South HCP: 18+1	♣ A986	♣ K5		All Pass		
Contract: 4 ♥ South						1. forcing 1NT

Board: 32

	North:	South:	W	N	E	S
Dealer: West	♠ J6	♠ AT9543	1 ♥	Pass	1NT ¹	2 ♠
Vul: Both	♥ 52	♥ Q986	X		All Pass	
North HCP: 6+1	♦ JT98	♦ A3				
South HCP: 11+2	♣ AT863	♣ J				1. forcing 1NT
Contract: 2 ♠ X South						

Board: 33

	North:	South:	W	N	E	S
Dealer: North	♠ JT53	♠ 62		1 ♥	Pass	1NT ¹
Vul: N-S	♥ A7542	♥ K6	Pass	2 ♣	Pass	2 ♥
North HCP: 12+1	♦ A6	♦ JT985		All Pass		
South HCP: 8+1	♣ QJ	♣ AT54				1. forcing 1NT
Contract: 2 ♥ South						

Board: 34

	North:	South:	W	N	E	S
Dealer: North	♠ AQJ4	♠ 32		1 ♥	Pass	1NT ¹
Vul: E-W	♥ AKQJ7	♥ T5	Pass	2 ♠	Pass	3NT
North HCP: 18+1	♦ 5	♦ KQJT74		All Pass		
South HCP: 8+2	♣ J43	♣ Q85				1. forcing 1NT
Contract: 3NT South						

South hands

Forcing_NT

Board: 30	♠ KQT976	You bid first.
Dealer: South	♥ K8	East (RHO) bids 2♦ if possible.
Vul: N-S	♦ A3	
HCP: 17+2	♣ AJT	
Board: 31	♠ A9542	You bid first.
Dealer: South	♥ AK5	The opponents are silent.
Vul: E-W	♦ A96	
HCP: 18+1	♣ K5	
Board: 32	♠ AT9543	LHO opens the bidding 1♥.
Dealer: West	♥ Q986	Partner bids next.
Vul: Both	♦ A3	East (RHO) bids 1NT if possible.
HCP: 11+2	♣ J	West (LHO) Doubles 2♠ if possible.
Board: 33	♠ 62	Partner bids first.
Dealer: North	♥ K6	The opponents are silent.
Vul: N-S	♦ JT985	
HCP: 8+1	♣ AT54	
Board: 34	♠ 32	Partner bids first.
Dealer: North	♥ T5	The opponents are silent.
Vul: E-W	♦ KQJT74	
HCP: 8+2	♣ Q85	

Both hands (Answers Page)

Board: 30

	North:	South:	W	N	E	S
Dealer: South	♠ A	♠ KQT976				1 ♠
Vul: N-S	♥ 96543	♥ K8	Pass	1NT ¹	2 ♦	3 ♠
North HCP: 8+1	♦ Q75	♦ A3		All Pass		
South HCP: 17+2	♣ Q986	♣ AJT				1. forcing 1NT
Contract: 3 ♠ South						

Board: 31

	North:	South:	W	N	E	S
Dealer: South	♠ JT	♠ A9542				1 ♠
Vul: E-W	♥ J9862	♥ AK5	Pass	1NT ¹	Pass	2NT
North HCP: 10+1	♦ KJ	♦ A96	Pass	3 ♥	Pass	4 ♥
South HCP: 18+1	♣ A986	♣ K5		All Pass		
Contract: 4 ♥ South						1. forcing 1NT

Board: 32

	North:	South:	W	N	E	S
Dealer: West	♠ J6	♠ AT9543	1 ♥	Pass	1NT ¹	2 ♠
Vul: Both	♥ 52	♥ Q986	X		All Pass	
North HCP: 6+1	♦ JT98	♦ A3				
South HCP: 11+2	♣ AT863	♣ J				1. forcing 1NT
Contract: 2 ♠ X South						

Board: 33

	North:	South:	W	N	E	S
Dealer: North	♠ JT53	♠ 62		1 ♥	Pass	1NT ¹
Vul: N-S	♥ A7542	♥ K6	Pass	2 ♣	Pass	2 ♥
North HCP: 12+1	♦ A6	♦ JT985		All Pass		
South HCP: 8+1	♣ QJ	♣ AT54				1. forcing 1NT
Contract: 2 ♥ South						

Board: 34

	North:	South:	W	N	E	S
Dealer: North	♠ AQJ4	♠ 32		1 ♥	Pass	1NT ¹
Vul: E-W	♥ AKQJ7	♥ T5	Pass	2 ♠	Pass	3NT
North HCP: 18+1	♦ 5	♦ KQJT74		All Pass		
South HCP: 8+2	♣ J43	♣ Q85				1. forcing 1NT
Contract: 3NT South						

North hands

Forcing_NT

Board: 35 ♠ AKT754 You bid first.

Dealer: North ♥ KT3 The opponents are silent.

Vul: Both ♦ Q74

HCP: 12+2 ♣ 5

Board: 36 ♠ AJ9 You bid first.

Dealer: North ♥ AQT86 The opponents are silent.

Vul: None ♦ KJ76

HCP: 15+1 ♣ 9

Board: 37 ♠ A3 You bid first.

Dealer: North ♥ AK983 The opponents are silent.

Vul: Both ♦ A96

HCP: 18+1 ♣ K96

Board: 38 ♠ 94 Partner bids first.

Dealer: South ♥ Q84 East (LHO) bids 2♠ if possible.

Vul: None ♦ QJT3

HCP: 11 ♣ KQJ5

Board: 39 ♠ Q6 Partner bids first.

Dealer: South ♥ A964 The opponents are silent.

Vul: N-S ♦ J93

HCP: 10 ♣ K754

Both hands (Answers Page)

Board: 35	North:	South:	W	N	E	S
Dealer: North	♠ AKT754	♠ 63		1 ♠	Pass	1NT ¹
Vul: Both	♥ KT3	♥ A64	Pass	2 ♠	Pass	4 ♠
North HCP: 12+2	♦ Q74	♦ KJ953	All Pass			
South HCP: 11+1	♣ 5	♣ QJ4				
Contract: 4 ♠ South			1. forcing 1NT			

Board: 36	North:	South:	W	N	E	S
Dealer: North	♠ AJ9	♠ K65		1 ♥	Pass	1NT ¹
Vul: None	♥ AQT86	♥ 54	Pass	2 ♦	Pass	2NT
North HCP: 15+1	♦ KJ76	♦ QT4	Pass	3NT	All Pass	
South HCP: 11+1	♣ 9	♣ AQT74				
Contract: 3NT North			1. forcing 1NT			

Board: 37	North:	South:	W	N	E	S
Dealer: North	♠ A3	♠ 654		1 ♥	Pass	1NT ¹
Vul: Both	♥ AK983	♥ QT7	Pass	2NT	Pass	4 ♥
North HCP: 18+1	♦ A96	♦ KQ732	Pass	4NT	Pass	5 ♦ ²
South HCP: 11+1	♣ K96	♣ AT	Pass	6 ♥	All Pass	
Contract: 6 ♥ North			1. forcing 1NT			
			2. A=1/5 or 4/5			

Board: 38	North:	South:	W	N	E	S
Dealer: South	♠ 94	♠ AKQJ763			1 ♠	
Vul: None	♥ Q84	♥ -	Pass	1NT ¹	2 ♠ ²	4 ♠
North HCP: 11	♦ QJT3	♦ A	All Pass			
South HCP: 14+4	♣ KQJ5	♣ T9876				
Contract: 4 ♠ South			1. forcing 1NT			
			2. Michaels Cuebid			

Board: 39	North:	South:	W	N	E	S
Dealer: South	♠ Q6	♠ AKT53			1 ♠	
Vul: N-S	♥ A964	♥ Q75	Pass	1NT ¹	Pass	2NT
North HCP: 10	♦ J93	♦ AT4	Pass	3NT	All Pass	
South HCP: 18+1	♣ K754	♣ AJ				
Contract: 3NT North			1. forcing 1NT			

South hands**Forcing_NT**

Board: 35	♠ 63	Partner bids first.
Dealer: North	♥ A64	The opponents are silent.
Vul: Both	♦ KJ953	
HCP: 11+1	♣ QJ4	

Board: 36	♠ K65	Partner bids first.
Dealer: North	♥ 54	The opponents are silent.
Vul: None	♦ QT4	
HCP: 11+1	♣ AQT74	

Board: 37	♠ 654	Partner bids first.
Dealer: North	♥ QT7	The opponents are silent.
Vul: Both	♦ KQ732	
HCP: 11+1	♣ AT	

Board: 38	♠ AKQJ763	You bid first.
Dealer: South	♥ -	East (RHO) bids 2♠ if possible.
Vul: None	♦ A	
HCP: 14+4	♣ T9876	

Board: 39	♠ AKT53	You bid first.
Dealer: South	♥ Q75	The opponents are silent.
Vul: N-S	♦ AT4	
HCP: 18+1	♣ AJ	

Both hands (Answers Page)

Board: 35	North:	South:	W	N	E	S
Dealer: North	♠ AKT754	♠ 63		1 ♠	Pass	1NT ¹
Vul: Both	♥ KT3	♥ A64	Pass	2 ♠	Pass	4 ♠
North HCP: 12+2	♦ Q74	♦ KJ953	All Pass			
South HCP: 11+1	♣ 5	♣ QJ4				1. forcing 1NT
Contract: 4 ♠ South						

Board: 36	North:	South:	W	N	E	S
Dealer: North	♠ AJ9	♠ K65		1 ♥	Pass	1NT ¹
Vul: None	♥ AQT86	♥ 54	Pass	2 ♦	Pass	2NT
North HCP: 15+1	♦ KJ76	♦ QT4	Pass	3NT	All Pass	
South HCP: 11+1	♣ 9	♣ AQT74				1. forcing 1NT
Contract: 3NT North						

Board: 37	North:	South:	W	N	E	S
Dealer: North	♠ A3	♠ 654		1 ♥	Pass	1NT ¹
Vul: Both	♥ AK983	♥ QT7	Pass	2NT	Pass	4 ♥
North HCP: 18+1	♦ A96	♦ KQ732	Pass	4NT	Pass	5 ♦ ²
South HCP: 11+1	♣ K96	♣ AT	Pass	6 ♥	All Pass	
Contract: 6 ♥ North						1. forcing 1NT
						2. A=1/5 or 4/5

Board: 38	North:	South:	W	N	E	S
Dealer: South	♠ 94	♠ AKQJ763			1 ♠	
Vul: None	♥ Q84	♥ -	Pass	1NT ¹	2 ♠ ²	4 ♠
North HCP: 11	♦ QJT3	♦ A	All Pass			
South HCP: 14+4	♣ KQJ5	♣ T9876				1. forcing 1NT
Contract: 4 ♠ South						2. Michaels Cuebid

Board: 39	North:	South:	W	N	E	S
Dealer: South	♠ Q6	♠ AKT53			1 ♠	
Vul: N-S	♥ A964	♥ Q75	Pass	1NT ¹	Pass	2NT
North HCP: 10	♦ J93	♦ AT4	Pass	3NT	All Pass	
South HCP: 18+1	♣ K754	♣ AJ				1. forcing 1NT
Contract: 3NT North						

North hands

Forcing_NT

Board: 40	♠ T6	Partner bids first.
Dealer: South	♥ 543	The opponents are silent.
Vul: None	♦ KQT	
HCP: 9+1	♣ KJ864	

Board: 41	♠ AJT7653	You bid first.
Dealer: North	♥ AK6	West (RHO) Doubles 1NT if possible.
Vul: N-S	♦ Q6	
HCP: 14+3	♣ 8	

Board: 42	♠ A9	Partner bids first.
Dealer: South	♥ 54	East (LHO) bids 2♥ if possible.
Vul: N-S	♦ 9854	
HCP: 7+1	♣ QJ654	

Board: 43	♠ AK73	You bid first.
Dealer: North	♥ AKJ63	The opponents are silent.
Vul: Both	♦ Q	
HCP: 18+1	♣ J72	

Board: 44	♠ T3	Partner bids first.
Dealer: South	♥ T96	East (LHO) bids 2♥ if possible.
Vul: E-W	♦ KQ64	
HCP: 8	♣ KT85	

Both hands (Answers Page)

Board: 40	North:	South:	W	N	E	S
Dealer: South	♠ T6	♠ J9742				1 ♠
Vul: None	♥ 543	♥ AK8	Pass	1NT ¹	Pass	2 ♣
North HCP: 9+1	♦ KQT	♦ J9	Pass	3 ♣	All Pass	
South HCP: 13+1	♣ KJ864	♣ A95				
Contract: 3♣ North				1.	forcing	1NT

Board: 41	North:	South:	W	N	E	S
Dealer: North	♠ AJT7653	♠ Q8		1 ♠	Pass	1NT ¹
Vul: N-S	♥ AK6	♥ 532	X	4 ♠	All Pass	
North HCP: 14+3	♦ Q6	♦ J54				1. forcing 1NT
South HCP: 8+1	♣ 8	♣ AJT65				
Contract: 4 ♠ North						

Board: 42	North:	South:	W	N	E	S
Dealer: South	♠ A9	♠ KQ3				1 ♥
Vul: N-S	♥ 54	♥ KQT972	Pass	1NT ¹	2 ♥ ²	3 ♥
North HCP: 7+1	♦ 9854	♦ T	All Pass			
South HCP: 17+2	♣ QJ654	♣ AK9		1. forcing 1NT		
Contract: 3 ♥ South				2. Michaels Cuebid		

Board: 43	North:	South:	W	N	E	S
Dealer: North	♠ AK73	♠ JT		1 ♥	Pass	1NT ¹
Vul: Both	♥ AKJ63	♥ Q87	Pass	2 ♠	Pass	6 ♥
North HCP: 18+1	♦ Q	♦ K95	All Pass			
South HCP: 12+1	♣ J72	♣ AQ985				
Contract: 6 ♥ South			1. forcing 1NT			

Board: 44	North:	South:	W	N	E	S
Dealer: South	♠ T3	♠ AQJ762				1 ♠
Vul: E-W	♥ T96	♥ 2	Pass	1NT ¹	2 ♥	2 ♠
North HCP: 8	♦ KQ64	♦ 93	Pass	3 ♠	Pass	3NT
South HCP: 14+2	♣ KT85	♣ AQJ7	Pass	4 ♣	Pass	4 ♣
Contract: 4 ♠ South			All Pass			
				1. forcing 1NT		

South hands

Forcing_NT

Board: 40 ♠ J9742 You bid first.

Dealer: South ♥ AK8 The opponents are silent.

Vul: None ♦ J9

HCP: 13+1 ♣ A95

Board: 41 ♠ Q8 Partner bids first.

Dealer: North ♥ 532 West (LHO) Doubles 1NT if possible.

Vul: N-S ♦ J54

HCP: 8+1 ♣ AJT65

Board: 42 ♠ KQ3 You bid first.

Dealer: South ♥ KQT972 East (RHO) bids 2♥ if possible.

Vul: N-S ♦ T

HCP: 17+2 ♣ AK9

Board: 43 ♠ JT Partner bids first.

Dealer: North ♥ Q87 The opponents are silent.

Vul: Both ♦ K95

HCP: 12+1 ♣ AQ985

Board: 44 ♠ AQJ762 You bid first.

Dealer: South ♥ 2 East (RHO) bids 2♥ if possible.

Vul: E-W ♦ 93

HCP: 14+2 ♣ AQJ7

Both hands (Answers Page)

Board: 40	North:	South:	W	N	E	S
Dealer: South	♠ T6	♠ J9742				1 ♠
Vul: None	♥ 543	♥ AK8	Pass	1NT ¹	Pass	2 ♣
North HCP: 9+1	♦ KQT	♦ J9	Pass	3 ♣	All Pass	
South HCP: 13+1	♣ KJ864	♣ A95				
Contract: 3♣ North				1.	forcing	1NT

Board: 41	North:	South:	W	N	E	S
Dealer: North	♠ AJT7653	♠ Q8		1 ♠	Pass	1NT ¹
Vul: N-S	♥ AK6	♥ 532	X	4 ♠	All Pass	
North HCP: 14+3	♦ Q6	♦ J54				1. forcing 1NT
South HCP: 8+1	♣ 8	♣ AJT65				
Contract: 4 ♠ North						

Board: 42	North:	South:	W	N	E	S
Dealer: South	♠ A9	♠ KQ3				1 ♥
Vul: N-S	♥ 54	♥ KQT972	Pass	1NT ¹	2 ♥ ²	3 ♥
North HCP: 7+1	♦ 9854	♦ T	All Pass			
South HCP: 17+2	♣ QJ654	♣ AK9		1. forcing 1NT		
Contract: 3 ♥ South				2. Michaels Cuebid		

Board: 43	North:	South:	W	N	E	S
Dealer: North	♠ AK73	♠ JT		1 ♥	Pass	1NT ¹
Vul: Both	♥ AKJ63	♥ Q87	Pass	2 ♠	Pass	6 ♥
North HCP: 18+1	♦ Q	♦ K95	All Pass			
South HCP: 12+1	♣ J72	♣ AQ985				
Contract: 6 ♥ South				1. forcing 1NT		

Board: 44	North:	South:	W	N	E	S
Dealer: South	♠ T3	♠ AQJ762				1 ♠
Vul: E-W	♥ T96	♥ 2	Pass	1NT ¹	2 ♥	2 ♠
North HCP: 8	♦ KQ64	♦ 93	Pass	3 ♠	Pass	3NT
South HCP: 14+2	♣ KT85	♣ AQJ7	Pass	4 ♣	Pass	4 ♣
Contract: 4 ♠ South			All Pass			
				1. forcing 1NT		

North hands

Forcing_NT

Board: 45 ♠ AQJ53

You bid first.

Dealer: North ♥ J643

The opponents are silent.

Vul: E-W ♦ AT4

HCP: 12+1 ♣ 6

Board: 46 ♠ T2

Partner bids first.

Dealer: South ♥ KT

The opponents are silent.

Vul: Both ♦ KQT7

HCP: 11+1 ♣ QJ876

Board: 47 ♠ QT972

You bid first.

Dealer: North ♥ QJ864

West (RHO) Doubles 1NT if possible.

Vul: None ♦ A

East (LHO) bids 3♣ if possible.

HCP: 13+2 ♣ AT

Board: 48 ♠ T4

Partner bids first.

Dealer: South ♥ 64

The opponents are silent.

Vul: N-S ♦ AT843

HCP: 9+1 ♣ KQT4

Board: 49 ♠ -

Partner bids first.

Dealer: South ♥ KJT96

The opponents are silent.

Vul: Both ♦ 875

HCP: 9+2 ♣ AJT86

Both hands (Answers Page)

Board: 45	North:	South:	W	N	E	S
Dealer: North	♠ AQJ53	♠ K		1 ♠	Pass	1NT ¹
Vul: E-W	♥ J643	♥ KQT5	Pass	2 ♥	Pass	4 ♥
North HCP: 12+1	♦ AT4	♦ J9763	All Pass			
South HCP: 11+1	♣ 6	♣ QT9				
Contract: 4 ♥ South			1. forcing 1NT			

Board: 46	North:	South:	W	N	E	S
Dealer: South	♠ T2	♠ KQ53				1 ♥
Vul: Both	♥ KT	♥ AJ8543	Pass	1NT ¹	Pass	2 ♥
North HCP: 11+1	♦ KQT7	♦ 43	Pass	4 ♥	All Pass	
South HCP: 14+2	♣ QJ876	♣ A				
Contract: 4 ♥ North			1. forcing 1NT			

Board: 47	North:	South:	W	N	E	S
Dealer: North	♠ QT972	♠ 63		1 ♠	Pass	1NT ¹
Vul: None	♥ QJ864	♥ KT73	X	2 ♥	3 ♣	3 ♥
North HCP: 13+2	♦ A	♦ KQ87	All Pass			
South HCP: 9	♣ AT	♣ J87				
Contract: 3 ♥ South			1. forcing 1NT			

Board: 48	North:	South:	W	N	E	S
Dealer: South	♠ T4	♠ AJ976				1 ♠
Vul: N-S	♥ 64	♥ AKQ53	Pass	1NT ¹	Pass	2 ♥
North HCP: 9+1	♦ AT843	♦ J5	Pass	2 ♠	All Pass	
South HCP: 15+2	♣ KQT4	♣ 8				
Contract: 2 ♠ North			1. forcing 1NT			

Board: 49	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ KQJ73				1 ♠
Vul: Both	♥ KJT96	♥ A82	Pass	1NT ¹	Pass	3 ♦
North HCP: 9+2	♦ 875	♦ AKQ4	Pass	3NT	All Pass	
South HCP: 19+1	♣ AJT86	♣ 5				
Contract: 3NT North			1. forcing 1NT			

South hands

Forcing_NT

Board: 45	♠ K	Partner bids first.
Dealer: North	♥ KQT5	The opponents are silent.
Vul: E-W	♦ J9763	
HCP: 11+1	♣ QT9	
Board: 46	♠ KQ53	You bid first.
Dealer: South	♥ AJ8543	The opponents are silent.
Vul: Both	♦ 43	
HCP: 14+2	♣ A	
Board: 47	♠ 63	Partner bids first.
Dealer: North	♥ KT73	West (LHO) Doubles 1NT if possible.
Vul: None	♦ KQ87	East (RHO) bids 3♣ if possible.
HCP: 9	♣ J87	
Board: 48	♠ AJ976	You bid first.
Dealer: South	♥ AKQ53	The opponents are silent.
Vul: N-S	♦ J5	
HCP: 15+2	♣ 8	
Board: 49	♠ KQJ73	You bid first.
Dealer: South	♥ A82	The opponents are silent.
Vul: Both	♦ AKQ4	
HCP: 19+1	♣ 5	

Both hands (Answers Page)

Board: 45	North:	South:	W	N	E	S
Dealer: North	♠ AQJ53	♠ K		1 ♠	Pass	1NT ¹
Vul: E-W	♥ J643	♥ KQT5	Pass	2 ♥	Pass	4 ♥
North HCP: 12+1	♦ AT4	♦ J9763	All Pass			
South HCP: 11+1	♣ 6	♣ QT9				
Contract: 4 ♥ South			1. forcing 1NT			

Board: 46	North:	South:	W	N	E	S
Dealer: South	♠ T2	♠ KQ53				1 ♥
Vul: Both	♥ KT	♥ AJ8543	Pass	1NT ¹	Pass	2 ♥
North HCP: 11+1	♦ KQT7	♦ 43	Pass	4 ♥	All Pass	
South HCP: 14+2	♣ QJ876	♣ A				
Contract: 4 ♥ North			1. forcing 1NT			

Board: 47	North:	South:	W	N	E	S
Dealer: North	♠ QT972	♠ 63		1 ♠	Pass	1NT ¹
Vul: None	♥ QJ864	♥ KT73	X	2 ♥	3 ♣	3 ♥
North HCP: 13+2	♦ A	♦ KQ87	All Pass			
South HCP: 9	♣ AT	♣ J87				
Contract: 3 ♥ South			1. forcing 1NT			

Board: 48	North:	South:	W	N	E	S
Dealer: South	♠ T4	♠ AJ976				1 ♠
Vul: N-S	♥ 64	♥ AKQ53	Pass	1NT ¹	Pass	2 ♥
North HCP: 9+1	♦ AT843	♦ J5	Pass	2 ♠	All Pass	
South HCP: 15+2	♣ KQT4	♣ 8				
Contract: 2 ♠ North			1. forcing 1NT			

Board: 49	North:	South:	W	N	E	S
Dealer: South	♠ -	♠ KQJ73				1 ♠
Vul: Both	♥ KJT96	♥ A82	Pass	1NT ¹	Pass	3 ♦
North HCP: 9+2	♦ 875	♦ AKQ4	Pass	3NT	All Pass	
South HCP: 19+1	♣ AJT86	♣ 5				
Contract: 3NT North			1. forcing 1NT			

North hands

Forcing_NT

Board: 50	♠ K74	Partner bids first.
Dealer: South	♥ K8742	The opponents are silent.
Vul: N-S	♦ 7	
HCP: 10+1	♣ KJ94	

Both hands (Answers Page)

Board: 50	North:	South:	W	N	E	S
Dealer: South	♠ K74	♠ AJT95				1 ♠
Vul: N-S	♥ K8742	♥ A9	Pass	1NT ¹	Pass	3 ♦
North HCP: 10+1	♦ 7	♦ QJ92	Pass	3 ♣	Pass	4 ♣
South HCP: 18+1	♣ KJ94	♣ AQ	Pass	4 ♣	All Pass	
Contract: 4 ♠ North			1. forcing 1NT			

South hands

Forcing_NT

Board: 50 ♠ AJT95 You bid first.

Dealer: South ♥ A9 The opponents are silent.

Vul: N-S ♦ QJ92

HCP: 18+1 ♣ AQ

Both hands (Answers Page)

Board: 50	North:	South:	W	N	E	S
Dealer: South	♠ K74	♠ AJT95				1 ♠
Vul: N-S	♥ K8742	♥ A9	Pass	1NT ¹	Pass	3 ♦
North HCP: 10+1	♦ 7	♦ QJ92	Pass	3 ♣	Pass	4 ♣
South HCP: 18+1	♣ KJ94	♣ AQ	Pass	4 ♣	All Pass	
Contract: 4 ♠ North			1. forcing 1NT			