

North hands**Gavin_Semi-Forcing_NT_with_Fit**

| | | |
|---------------------|--------------|------------------------------------|
| Board: 1 | ♠ KQ | LHO opens the bidding 1♥. |
| Dealer: East | ♥ 2 | Partner bids next. |
| Vul: None | ♦ Q832 | West (RHO) bids 2♥ if possible. |
| HCP: 13+2 | ♣ AQT652 | |
| Board: 2 | ♠ QT2 | Partner bids first. |
| Dealer: South | ♥ K8 | East (LHO) Doubles 1♠ if possible. |
| Vul: N-S | ♦ T982 | |
| HCP: 5 | ♣ 8542 | |
| Board: 3 | ♠ JT3 | RHO opens the bidding 1♥. |
| Dealer: West | ♥ A96 | You bid next. |
| Vul: N-S | ♦ Q98752 | East (LHO) bids 2♥ if possible. |
| HCP: 9+2 | ♣ Q | West (RHO) bids 3♥ if possible. |
| Board: 4 | ♠ T9 | Partner bids first. |
| Dealer: South | ♥ 964 | East (LHO) Doubles 1♥ if possible. |
| Vul: Both | ♦ QJ4 | |
| HCP: 5+1 | ♣ Q5432 | |
| Board: 5 | ♠ AQJ632 | You bid first. |
| Dealer: North | ♥ - | The opponents are silent. |
| Vul: N-S | ♦ QT2 | |
| HCP: 14+2 | ♣ KQT8 | |

Both hands (Answers Page)

| Board: 1 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: East | ♠ KQ | ♠ JT954 | | | 1 ♥ | Pass |
| Vul: None | ♥ 2 | ♥ AKJ6 | Pass | 2 ♣ | Pass | Pass |
| North HCP: 13+2 | ♦ Q832 | ♦ 95 | 2 ♥ | 3 ♣ | All Pass | |
| South HCP: 9+1 | ♣ AQT652 | ♣ 73 | | | | |
| Contract: 3 ♣ North | | | | | | |

| Board: 2 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: South | ♠ QT2 | ♠ AKJ73 | | | 1 ♠ | |
| Vul: N-S | ♥ K8 | ♥ AJ43 | Pass | Pass | X | 2 ♦ |
| North HCP: 5 | ♦ T982 | ♦ AQ53 | Pass | 2 ♠ | All Pass | |
| South HCP: 19+1 | ♣ 8542 | ♣ - | | | | |
| Contract: 2 ♠ North | | | | | | |

| Board: 3 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: West | ♠ JT3 | ♠ 96 | 1 ♥ | Pass | 2 ♥ | 3 ♣ |
| Vul: N-S | ♥ A96 | ♥ Q3 | 3 ♥ | 4 ♦ | All Pass | |
| North HCP: 9+2 | ♦ Q98752 | ♦ KJ43 | | | | |
| South HCP: 14+1 | ♣ Q | ♣ AKJ62 | | | | |
| Contract: 4 ♦ North | | | | | | |

| Board: 4 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: South | ♠ T9 | ♠ K653 | | | 1 ♥ | |
| Vul: Both | ♥ 964 | ♥ KQJ53 | Pass | Pass | X | 1 ♠ |
| North HCP: 5+1 | ♦ QJ4 | ♦ A98 | Pass | 2 ♥ | All Pass | |
| South HCP: 13+1 | ♣ Q5432 | ♣ 9 | | | | |
| Contract: 2 ♥ North | | | | | | |

| Board: 5 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|-------------|------------------|----------|----------|
| Dealer: North | ♠ AQJ632 | ♠ K75 | | 1 ♠ | Pass | 2 ♠ |
| Vul: N-S | ♥ - | ♥ K98 | Pass | 4 ♥ ¹ | Pass | 4 ♠ |
| North HCP: 14+2 | ♦ QT2 | ♦ J74 | All Pass | | | |
| South HCP: 7 | ♣ KQT8 | ♣ 7653 | | | | |
| Contract: 4 ♠ South | | | 1. Splinter | | | |

South hands**Gavin_Semi-Forcing_NT_with_Fit**

| | | |
|-----------------|---------|---------------------------------|
| Board: 1 | ♠ JT954 | RHO opens the bidding 1♥. |
| Dealer: East | ♥ AKJ6 | You bid next. |
| Vul: None | ♦ 95 | West (LHO) bids 2♥ if possible. |
| HCP: 9+1 | ♣ 73 | |

| | | |
|-----------------|---------|------------------------------------|
| Board: 2 | ♠ AKJ73 | You bid first. |
| Dealer: South | ♥ AJ43 | East (RHO) Doubles 1♠ if possible. |
| Vul: N-S | ♦ AQ53 | |
| HCP: 19+1 | ♣ - | |

| | | |
|-----------------|---------|---------------------------------|
| Board: 3 | ♠ 96 | LHO opens the bidding 1♥. |
| Dealer: West | ♥ Q3 | Partner bids next. |
| Vul: N-S | ♦ KJ43 | East (RHO) bids 2♥ if possible. |
| HCP: 14+1 | ♣ AKJ62 | West (LHO) bids 3♥ if possible. |

| | | |
|-----------------|---------|------------------------------------|
| Board: 4 | ♠ K653 | You bid first. |
| Dealer: South | ♥ KQJ53 | East (RHO) Doubles 1♥ if possible. |
| Vul: Both | ♦ A98 | |
| HCP: 13+1 | ♣ 9 | |

| | | |
|-----------------|--------|---------------------------|
| Board: 5 | ♠ K75 | Partner bids first. |
| Dealer: North | ♥ K98 | The opponents are silent. |
| Vul: N-S | ♦ J74 | |
| HCP: 7 | ♣ 7653 | |

Both hands (Answers Page)

| Board: 1 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: East | ♠ KQ | ♠ JT954 | | | 1 ♥ | Pass |
| Vul: None | ♥ 2 | ♥ AKJ6 | Pass | 2 ♣ | Pass | Pass |
| North HCP: 13+2 | ♦ Q832 | ♦ 95 | 2 ♥ | 3 ♣ | All Pass | |
| South HCP: 9+1 | ♣ AQT652 | ♣ 73 | | | | |
| Contract: 3 ♣ North | | | | | | |

| Board: 2 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: South | ♠ QT2 | ♠ AKJ73 | | | 1 ♠ | |
| Vul: N-S | ♥ K8 | ♥ AJ43 | Pass | Pass | X | 2 ♦ |
| North HCP: 5 | ♦ T982 | ♦ AQ53 | Pass | 2 ♠ | All Pass | |
| South HCP: 19+1 | ♣ 8542 | ♣ - | | | | |
| Contract: 2 ♠ North | | | | | | |

| Board: 3 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: West | ♠ JT3 | ♠ 96 | 1 ♥ | Pass | 2 ♥ | 3 ♣ |
| Vul: N-S | ♥ A96 | ♥ Q3 | 3 ♥ | 4 ♦ | All Pass | |
| North HCP: 9+2 | ♦ Q98752 | ♦ KJ43 | | | | |
| South HCP: 14+1 | ♣ Q | ♣ AKJ62 | | | | |
| Contract: 4 ♦ North | | | | | | |

| Board: 4 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: South | ♠ T9 | ♠ K653 | | | 1 ♥ | |
| Vul: Both | ♥ 964 | ♥ KQJ53 | Pass | Pass | X | 1 ♠ |
| North HCP: 5+1 | ♦ QJ4 | ♦ A98 | Pass | 2 ♥ | All Pass | |
| South HCP: 13+1 | ♣ Q5432 | ♣ 9 | | | | |
| Contract: 2 ♥ North | | | | | | |

| Board: 5 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|-------------|------------------|----------|----------|
| Dealer: North | ♠ AQJ632 | ♠ K75 | | 1 ♠ | Pass | 2 ♠ |
| Vul: N-S | ♥ - | ♥ K98 | Pass | 4 ♥ ¹ | Pass | 4 ♠ |
| North HCP: 14+2 | ♦ QT2 | ♦ J74 | All Pass | | | |
| South HCP: 7 | ♣ KQT8 | ♣ 7653 | | | | |
| Contract: 4 ♠ South | | | 1. Splinter | | | |

North hands**Gavin_Semi-Forcing_NT_with_Fit**

| | |
|-----------------|----------|
| Board: 6 | ♠ Q87 |
| Dealer: South | ♥ 9 |
| Vul: E-W | ♦ T75 |
| HCP: 3+2 | ♣ JT6543 |

Partner bids first.
East (LHO) Doubles 1♠ if possible.

| | |
|-----------------|----------|
| Board: 7 | ♠ 652 |
| Dealer: West | ♥ AK |
| Vul: Both | ♦ 43 |
| HCP: 15+2 | ♣ AKJ964 |

RHO opens the bidding 1♠.

You bid next.

| | |
|-----------------|---------|
| Board: 8 | ♠ A864 |
| Dealer: East | ♥ 62 |
| Vul: None | ♦ A5 |
| HCP: 12+1 | ♣ AT543 |

LHO opens the bidding 1♥.

Partner bids next.

West (RHO) Doubles 5♦ if possible.

| | |
|-----------------|-----------|
| Board: 9 | ♠ 32 |
| Dealer: East | ♥ KQJ9854 |
| Vul: N-S | ♦ A |
| HCP: 13+3 | ♣ QJ7 |

LHO opens the bidding 1♠.

Partner bids next.

West (RHO) bids 2♠ if possible.

East (LHO) bids 3♠ if possible.

East (LHO) Doubles 4♥ if possible.

| | |
|------------------|--------|
| Board: 10 | ♠ J82 |
| Dealer: South | ♥ T72 |
| Vul: Both | ♦ KT64 |
| HCP: 5 | ♣ J54 |

Partner bids first.

West (RHO) bids 3♣ if possible.

Both hands (Answers Page)

| Board: 6 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: South | ♠ Q87 | ♠ AJ652 | | | | 1 ♠ |
| Vul: E-W | ♥ 9 | ♥ JT72 | Pass | Pass | X | 2 ♥ |
| North HCP: 3+2 | ♦ T75 | ♦ 64 | Pass | 2 ♠ | All Pass | |
| South HCP: 13+1 | ♣ JT6543 | ♣ AK | | | | |
| Contract: 2 ♠ North | | | | | | |

| Board: 7 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|---------------------|
| Dealer: West | ♠ 652 | ♠ K9 | 1 ♠ | 2 ♣ | Pass | 2 ♠ ¹ |
| Vul: Both | ♥ AK | ♥ 7 | Pass | 3 ♣ | Pass | 4 ♣ |
| North HCP: 15+2 | ♦ 43 | ♦ AJT952 | Pass | 5 ♣ | All Pass | |
| South HCP: 10+2 | ♣ AKJ964 | ♣ QT52 | | | | |
| Contract: 5 ♣ North | | | | | | 1. strength cue bid |

| Board: 8 | North: | South: | W | N | E | S |
|-----------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: East | ♠ A864 | ♠ 5 | | | 1 ♥ | 5 ♦ |
| Vul: None | ♥ 62 | ♥ 75 | X | All Pass | | |
| North HCP: 12+1 | ♦ A5 | ♦ KJT98432 | | | | |
| South HCP: 9+4 | ♣ AT543 | ♣ KQ | | | | |
| Contract: 5 ♦ X South | | | | | | |

| Board: 9 | North: | South: | W | N | E | S |
|-----------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: East | ♠ 32 | ♠ K54 | | | 1 ♠ | Pass |
| Vul: N-S | ♥ KQJ9854 | ♥ 73 | 2 ♠ | 3 ♥ | 3 ♠ | Pass |
| North HCP: 13+3 | ♦ A | ♦ Q92 | Pass | 4 ♥ | X | All Pass |
| South HCP: 5+1 | ♣ QJ7 | ♣ T8632 | | | | |
| Contract: 4 ♥ X North | | | | | | |

| Board: 10 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: South | ♠ J82 | ♠ Q54 | | | | 1 ♥ |
| Vul: Both | ♥ T72 | ♥ AKJ863 | 3 ♣ | Pass | Pass | 3 ♥ |
| North HCP: 5 | ♦ KT64 | ♦ AQ | | | | |
| South HCP: 16+2 | ♣ J54 | ♣ 97 | | | | |
| Contract: 3 ♥ South | | | | | | |

South hands**Gavin_Semi-Forcing_NT_with_Fit**

| | | |
|------------------|------------|---|
| Board: 6 | ♠ AJ652 | You bid first. |
| Dealer: South | ♥ JT72 | East (RHO) Doubles 1♠ if possible. |
| Vul: E-W | ♦ 64 | |
| HCP: 13+1 | ♣ AK | |
| Board: 7 | ♠ K9 | LHO opens the bidding 1♠. |
| Dealer: West | ♥ 7 | Partner bids next. |
| Vul: Both | ♦ AJT952 | |
| HCP: 10+2 | ♣ QT52 | |
| Board: 8 | ♠ 5 | RHO opens the bidding 1♥. |
| Dealer: East | ♥ 75 | You bid next. |
| Vul: None | ♦ KJT98432 | West (LHO) Doubles 5♦ if possible. |
| HCP: 9+4 | ♣ KQ | |
| Board: 9 | ♠ K54 | RHO opens the bidding 1♠. |
| Dealer: East | ♥ 73 | You bid next. |
| Vul: N-S | ♦ Q92 | West (LHO) bids 2♠ if possible. |
| HCP: 5+1 | ♣ T8632 | East (RHO) bids 3♠ if possible. East (RHO) Doubles 4♥ if possible. |
| Board: 10 | ♠ Q54 | You bid first. |
| Dealer: South | ♥ AKJ863 | West (LHO) bids 3♣ if possible. |
| Vul: Both | ♦ AQ | |
| HCP: 16+2 | ♣ 97 | |

Both hands (Answers Page)

| Board: 6 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: South | ♠ Q87 | ♠ AJ652 | | | | 1 ♠ |
| Vul: E-W | ♥ 9 | ♥ JT72 | Pass | Pass | X | 2 ♥ |
| North HCP: 3+2 | ♦ T75 | ♦ 64 | Pass | 2 ♠ | All Pass | |
| South HCP: 13+1 | ♣ JT6543 | ♣ AK | | | | |
| Contract: 2 ♠ North | | | | | | |

| Board: 7 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|---------------------|
| Dealer: West | ♠ 652 | ♠ K9 | 1 ♠ | 2 ♣ | Pass | 2 ♠ ¹ |
| Vul: Both | ♥ AK | ♥ 7 | Pass | 3 ♣ | Pass | 4 ♣ |
| North HCP: 15+2 | ♦ 43 | ♦ AJT952 | Pass | 5 ♣ | All Pass | |
| South HCP: 10+2 | ♣ AKJ964 | ♣ QT52 | | | | |
| Contract: 5 ♣ North | | | | | | 1. strength cue bid |

| Board: 8 | North: | South: | W | N | E | S |
|-----------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: East | ♠ A864 | ♠ 5 | | | 1 ♥ | 5 ♦ |
| Vul: None | ♥ 62 | ♥ 75 | X | All Pass | | |
| North HCP: 12+1 | ♦ A5 | ♦ KJT98432 | | | | |
| South HCP: 9+4 | ♣ AT543 | ♣ KQ | | | | |
| Contract: 5 ♦ X South | | | | | | |

| Board: 9 | North: | South: | W | N | E | S |
|-----------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: East | ♠ 32 | ♠ K54 | | | 1 ♠ | Pass |
| Vul: N-S | ♥ KQJ9854 | ♥ 73 | 2 ♠ | 3 ♥ | 3 ♠ | Pass |
| North HCP: 13+3 | ♦ A | ♦ Q92 | Pass | 4 ♥ | X | All Pass |
| South HCP: 5+1 | ♣ QJ7 | ♣ T8632 | | | | |
| Contract: 4 ♥ X North | | | | | | |

| Board: 10 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: South | ♠ J82 | ♠ Q54 | | | | 1 ♥ |
| Vul: Both | ♥ T72 | ♥ AKJ863 | 3 ♣ | Pass | Pass | 3 ♥ |
| North HCP: 5 | ♦ KT64 | ♦ AQ | | | | |
| South HCP: 16+2 | ♣ J54 | ♣ 97 | | | | |
| Contract: 3 ♥ South | | | | | | |

North hands**Gavin_Semi-Forcing_NT_with_Fit**

| | | |
|------------------|---------|---------------------------------|
| Board: 11 | ♠ A2 | You bid first. |
| Dealer: North | ♥ KJT95 | East (LHO) bids 2♦ if possible. |
| Vul: None | ♦ J7 | West (RHO) bids 2♠ if possible. |
| HCP: 13+1 | ♣ A842 | |

| | | |
|------------------|----------|---------------------------------|
| Board: 12 | ♠ Q93 | Partner bids first. |
| Dealer: South | ♥ JT6 | East (LHO) bids 2♣ if possible. |
| Vul: N-S | ♦ J96542 | |
| HCP: 4+2 | ♣ 8 | |

| | | |
|------------------|---------|----------------------------------|
| Board: 13 | ♠ A | You bid first. |
| Dealer: North | ♥ KQ954 | East (LHO) bids 1NT if possible. |
| Vul: Both | ♦ AKT3 | |
| HCP: 16+1 | ♣ T53 | |

| | | |
|------------------|--------|---------------------------------|
| Board: 14 | ♠ JT9 | Partner bids first. |
| Dealer: South | ♥ KT65 | East (LHO) bids 2♦ if possible. |
| Vul: None | ♦ 93 | |
| HCP: 5 | ♣ J852 | |

| | | |
|------------------|---------|---------------------------------|
| Board: 15 | ♠ AKQ74 | LHO opens the bidding 1♥. |
| Dealer: East | ♥ 7 | Partner bids next. |
| Vul: E-W | ♦ Q63 | East (LHO) bids 2♥ if possible. |
| HCP: 13+1 | ♣ QT63 | West (RHO) bids 3♥ if possible. |

Both hands (Answers Page)

| Board: 11 | North: | South: | W | N | E | S |
|--------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: North | ♠ A2 | ♠ KJ53 | | 1♥ | 2♦ | 2♥ |
| Vul: None | ♥ KJT95 | ♥ Q72 | 2♠ | 3♥ | All Pass | |
| North HCP: 13+1 | ♦ J7 | ♦ 986 | | | | |
| South HCP: 6 | ♣ A842 | ♣ 653 | | | | |
| Contract: 3♥ North | | | | | | |

| Board: 12 | North: | South: | W | N | E | S |
|--------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: South | ♠ Q93 | ♠ AK754 | | | 1♠ | |
| Vul: N-S | ♥ JT6 | ♥ AK7 | Pass | Pass | 2♣ | 2NT |
| North HCP: 4+2 | ♦ J96542 | ♦ K8 | Pass | 3♠ | All Pass | |
| South HCP: 19+1 | ♣ 8 | ♣ Q74 | | | | |
| Contract: 3♠ North | | | | | | |

| Board: 13 | North: | South: | W | N | E | S |
|--------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: North | ♠ A | ♠ T9874 | | 1♥ | 1NT | 2♥ |
| Vul: Both | ♥ KQ954 | ♥ T73 | | All Pass | | |
| North HCP: 16+1 | ♦ AKT3 | ♦ Q52 | | | | |
| South HCP: 6+1 | ♣ T53 | ♣ KJ | | | | |
| Contract: 2♥ South | | | | | | |

| Board: 14 | North: | South: | W | N | E | S |
|--------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: South | ♠ JT9 | ♠ AKQ54 | | | 1♠ | |
| Vul: None | ♥ KT65 | ♥ AJ | Pass | Pass | 2♦ | Pass |
| North HCP: 5 | ♦ 93 | ♦ J8765 | Pass | 2♠ | All Pass | |
| South HCP: 15+2 | ♣ J852 | ♣ 3 | | | | |
| Contract: 2♠ North | | | | | | |

| Board: 15 | North: | South: | W | N | E | S |
|--------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: East | ♠ AKQ74 | ♠ 653 | | 1♥ | Pass | |
| Vul: E-W | ♥ 7 | ♥ 642 | Pass | 1♠ | 2♥ | 2♠ |
| North HCP: 13+1 | ♦ Q63 | ♦ KT2 | 3♥ | 3♠ | All Pass | |
| South HCP: 8 | ♣ QT63 | ♣ AJ72 | | | | |
| Contract: 3♠ North | | | | | | |

South hands**Gavin_Semi-Forcing_NT_with_Fit**

Board: 11 ♠ KJ53
Dealer: North ♥ Q72
Vul: None ♦ 986
HCP: 6 ♣ 653

Partner bids first.
East (RHO) bids 2♦ if possible.
West (LHO) bids 2♠ if possible.

Board: 12 ♠ AK754
Dealer: South ♥ AK7
Vul: N-S ♦ K8
HCP: 19+1 ♣ Q74

You bid first.
East (RHO) bids 2♣ if possible.

Board: 13 ♠ T9874
Dealer: North ♥ T73
Vul: Both ♦ Q52
HCP: 6+1 ♣ KJ

Partner bids first.
East (RHO) bids 1NT if possible.

Board: 14 ♠ AKQ54
Dealer: South ♥ AJ
Vul: None ♦ J8765
HCP: 15+2 ♣ 3

You bid first.
East (RHO) bids 2♦ if possible.

Board: 15 ♠ 653
Dealer: East ♥ 642
Vul: E-W ♦ KT2
HCP: 8 ♣ AJ72

RHO opens the bidding 1♥.
You bid next.
East (RHO) bids 2♥ if possible.
West (LHO) bids 3♥ if possible.

Both hands (Answers Page)

| Board: 11 | North: | South: | W | N | E | S |
|--------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: North | ♠ A2 | ♠ KJ53 | | 1♥ | 2♦ | 2♥ |
| Vul: None | ♥ KJT95 | ♥ Q72 | 2♠ | 3♥ | All Pass | |
| North HCP: 13+1 | ♦ J7 | ♦ 986 | | | | |
| South HCP: 6 | ♣ A842 | ♣ 653 | | | | |
| Contract: 3♥ North | | | | | | |

| Board: 12 | North: | South: | W | N | E | S |
|--------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: South | ♠ Q93 | ♠ AK754 | | | 1♠ | |
| Vul: N-S | ♥ JT6 | ♥ AK7 | Pass | Pass | 2♣ | 2NT |
| North HCP: 4+2 | ♦ J96542 | ♦ K8 | Pass | 3♠ | All Pass | |
| South HCP: 19+1 | ♣ 8 | ♣ Q74 | | | | |
| Contract: 3♠ North | | | | | | |

| Board: 13 | North: | South: | W | N | E | S |
|--------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: North | ♠ A | ♠ T9874 | | 1♥ | 1NT | 2♥ |
| Vul: Both | ♥ KQ954 | ♥ T73 | | All Pass | | |
| North HCP: 16+1 | ♦ AKT3 | ♦ Q52 | | | | |
| South HCP: 6+1 | ♣ T53 | ♣ KJ | | | | |
| Contract: 2♥ South | | | | | | |

| Board: 14 | North: | South: | W | N | E | S |
|--------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: South | ♠ JT9 | ♠ AKQ54 | | | 1♠ | |
| Vul: None | ♥ KT65 | ♥ AJ | Pass | Pass | 2♦ | Pass |
| North HCP: 5 | ♦ 93 | ♦ J8765 | Pass | 2♠ | All Pass | |
| South HCP: 15+2 | ♣ J852 | ♣ 3 | | | | |
| Contract: 2♠ North | | | | | | |

| Board: 15 | North: | South: | W | N | E | S |
|--------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: East | ♠ AKQ74 | ♠ 653 | | 1♥ | Pass | |
| Vul: E-W | ♥ 7 | ♥ 642 | Pass | 1♠ | 2♥ | 2♠ |
| North HCP: 13+1 | ♦ Q63 | ♦ KT2 | 3♥ | 3♠ | All Pass | |
| South HCP: 8 | ♣ QT63 | ♣ AJ72 | | | | |
| Contract: 3♠ North | | | | | | |

North hands**Gavin_Semi-Forcing_NT_with_Fit**

| | |
|------------------|--------|
| Board: 16 | ♠ Q43 |
| Dealer: South | ♥ QT6 |
| Vul: E-W | ♦ JT62 |
| HCP: 6 | ♣ J42 |

Partner bids first.
West (RHO) Doubles 1♠ if possible.
East (LHO) bids 2♦ if possible.

| | |
|------------------|--------|
| Board: 17 | ♠ AT62 |
| Dealer: East | ♥ 96 |
| Vul: None | ♦ T843 |
| HCP: 9 | ♣ KQ4 |

LHO opens the bidding 1♥.
Partner bids next.

| | |
|------------------|--------|
| Board: 18 | ♠ JT9 |
| Dealer: South | ♥ J82 |
| Vul: N-S | ♦ K632 |
| HCP: 5 | ♣ 653 |

Partner bids first.
The opponents are silent.

| | |
|------------------|--------|
| Board: 19 | ♠ KJ94 |
| Dealer: East | ♥ J9 |
| Vul: N-S | ♦ AT3 |
| HCP: 12 | ♣ K852 |

LHO opens the bidding 1♠.
Partner bids next.
West (RHO) bids 2♠ if possible.

| | |
|------------------|---------|
| Board: 20 | ♠ Q4 |
| Dealer: East | ♥ K96 |
| Vul: Both | ♦ KQ985 |
| HCP: 10+1 | ♣ T75 |

LHO opens the bidding 1♥.
Partner bids next.

Both hands (Answers Page)

| Board: 16 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: South | ♠ Q43 | ♠ AKJT7 | | | | 1 ♠ |
| Vul: E-W | ♥ QT6 | ♥ AJ42 | X | Pass | 2 ♦ | 2 ♥ |
| North HCP: 6 | ♦ JT62 | ♦ 4 | Pass | 2 ♠ | All Pass | |
| South HCP: 16+1 | ♣ J42 | ♣ KT5 | | | | |
| Contract: 2 ♠ North | | | | | | |

| Board: 17 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: East | ♠ AT62 | ♠ KJ8 | | | 1 ♥ | X |
| Vul: None | ♥ 96 | ♥ 832 | Pass | 2 ♠ | Pass | 3 ♠ |
| North HCP: 9 | ♦ T843 | ♦ KJ9 | All Pass | | | |
| South HCP: 13 | ♣ KQ4 | ♣ AJT2 | | | | |
| Contract: 3 ♠ South | | | | | | |

| Board: 18 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: South | ♠ JT9 | ♠ AK762 | | | | 1 ♠ |
| Vul: N-S | ♥ J82 | ♥ K7 | All Pass | | | |
| North HCP: 5 | ♦ K632 | ♦ AT9 | | | | |
| South HCP: 14+1 | ♣ 653 | ♣ 742 | | | | |
| Contract: 1 ♠ South | | | | | | |

| Board: 19 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: East | ♠ KJ94 | ♠ 2 | | | 1 ♠ | X |
| Vul: N-S | ♥ J9 | ♥ AQ8 | 2 ♠ | 2NT | All Pass | |
| North HCP: 12 | ♦ AT3 | ♦ K9875 | | | | |
| South HCP: 10+1 | ♣ K852 | ♣ JT73 | | | | |
| Contract: 2NT North | | | | | | |

| Board: 20 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------------------------|------------------|----------|------------------|
| Dealer: East | ♠ Q4 | ♠ AT975 | | | 1 ♥ | 2 ♥ ¹ |
| Vul: Both | ♥ K96 | ♥ T5 | Pass | 2NT ² | Pass | 3 ♣ |
| North HCP: 10+1 | ♦ KQ985 | ♦ A | All Pass | | | |
| South HCP: 13+2 | ♣ T75 | ♣ AJ943 | | | | |
| Contract: 3 ♣ South | | | 1. Michaels Cuebid | | | |
| | | | 2. to the partner's longer | | | |

South hands**Gavin_Semi-Forcing_NT_with_Fit**

| | | |
|------------------|---------|------------------------------------|
| Board: 16 | ♠ AKJT7 | You bid first. |
| Dealer: South | ♥ AJ42 | West (LHO) Doubles 1♠ if possible. |
| Vul: E-W | ♦ 4 | East (RHO) bids 2♦ if possible. |
| HCP: 16+1 | ♣ KT5 | |
| Board: 17 | ♠ KJ8 | RHO opens the bidding 1♥. |
| Dealer: East | ♥ 832 | You bid next. |
| Vul: None | ♦ KJ9 | |
| HCP: 13 | ♣ AJT2 | |
| Board: 18 | ♠ AK762 | You bid first. |
| Dealer: South | ♥ K7 | The opponents are silent. |
| Vul: N-S | ♦ AT9 | |
| HCP: 14+1 | ♣ 742 | |
| Board: 19 | ♠ 2 | RHO opens the bidding 1♠. |
| Dealer: East | ♥ AQ8 | You bid next. |
| Vul: N-S | ♦ K9875 | West (LHO) bids 2♠ if possible. |
| HCP: 10+1 | ♣ JT73 | |
| Board: 20 | ♠ AT975 | RHO opens the bidding 1♥. |
| Dealer: East | ♥ T5 | You bid next. |
| Vul: Both | ♦ A | |
| HCP: 13+2 | ♣ AJ943 | |

Both hands (Answers Page)

| Board: 16 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: South | ♠ Q43 | ♠ AKJT7 | | | | 1 ♠ |
| Vul: E-W | ♥ QT6 | ♥ AJ42 | X | Pass | 2 ♦ | 2 ♥ |
| North HCP: 6 | ♦ JT62 | ♦ 4 | Pass | 2 ♠ | All Pass | |
| South HCP: 16+1 | ♣ J42 | ♣ KT5 | | | | |
| Contract: 2 ♠ North | | | | | | |

| Board: 17 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: East | ♠ AT62 | ♠ KJ8 | | | 1 ♥ | X |
| Vul: None | ♥ 96 | ♥ 832 | Pass | 2 ♠ | Pass | 3 ♠ |
| North HCP: 9 | ♦ T843 | ♦ KJ9 | All Pass | | | |
| South HCP: 13 | ♣ KQ4 | ♣ AJT2 | | | | |
| Contract: 3 ♠ South | | | | | | |

| Board: 18 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: South | ♠ JT9 | ♠ AK762 | | | | 1 ♠ |
| Vul: N-S | ♥ J82 | ♥ K7 | All Pass | | | |
| North HCP: 5 | ♦ K632 | ♦ AT9 | | | | |
| South HCP: 14+1 | ♣ 653 | ♣ 742 | | | | |
| Contract: 1 ♠ South | | | | | | |

| Board: 19 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: East | ♠ KJ94 | ♠ 2 | | | 1 ♠ | X |
| Vul: N-S | ♥ J9 | ♥ AQ8 | 2 ♠ | 2NT | All Pass | |
| North HCP: 12 | ♦ AT3 | ♦ K9875 | | | | |
| South HCP: 10+1 | ♣ K852 | ♣ JT73 | | | | |
| Contract: 2NT North | | | | | | |

| Board: 20 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------------------------|------------------|----------|------------------|
| Dealer: East | ♠ Q4 | ♠ AT975 | | | 1 ♥ | 2 ♥ ¹ |
| Vul: Both | ♥ K96 | ♥ T5 | Pass | 2NT ² | Pass | 3 ♣ |
| North HCP: 10+1 | ♦ KQ985 | ♦ A | All Pass | | | |
| South HCP: 13+2 | ♣ T75 | ♣ AJ943 | | | | |
| Contract: 3 ♣ South | | | 1. Michaels Cuebid | | | |
| | | | 2. to the partner's longer | | | |

North hands**Gavin_Semi-Forcing_NT_with_Fit**

| | | |
|------------------|----------|------------------------------------|
| Board: 21 | ♠ AQ5 | You bid first. |
| Dealer: North | ♥ AT7632 | West (RHO) Doubles 1♥ if possible. |
| Vul: N-S | ♦ 2 | |
| HCP: 16+2 | ♣ AQT | |

| | | |
|------------------|----------|---------------------------|
| Board: 22 | ♠ - | LHO opens the bidding 1♥. |
| Dealer: East | ♥ AQJ9 | Partner bids next. |
| Vul: N-S | ♦ A98543 | |
| HCP: 11+2 | ♣ T72 | |

| | | |
|------------------|---------|---------------------------------|
| Board: 23 | ♠ AJ853 | RHO opens the bidding 1♥. |
| Dealer: West | ♥ 873 | You bid next. |
| Vul: Both | ♦ 97 | West (RHO) bids 2♦ if possible. |
| HCP: 5+1 | ♣ T93 | East (LHO) bids 2♥ if possible. |

| | | |
|------------------|--------|------------------------------------|
| Board: 24 | ♠ J983 | Partner bids first. |
| Dealer: South | ♥ 543 | West (RHO) bids 2♣ if possible. |
| Vul: None | ♦ K7 | East (LHO) bids 2♠ if possible. |
| HCP: 4 | ♣ 9632 | West (RHO) Doubles 4♣ if possible. |

| | | |
|------------------|---------|---------------------------------|
| Board: 25 | ♠ AKQ2 | You bid first. |
| Dealer: North | ♥ JT863 | West (RHO) bids 2♣ if possible. |
| Vul: E-W | ♦ AK6 | |
| HCP: 17+1 | ♣ 8 | |

Both hands (Answers Page)

| Board: 21 | North: | South: | W | N | E | S |
|--------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: North | ♠ AQ5 | ♠ 986 | | 1♥ | Pass | Pass |
| Vul: N-S | ♥ AT7632 | ♥ Q98 | X | 3♥ | All Pass | |
| North HCP: 16+2 | ♦ 2 | ♦ Q7 | | | | |
| South HCP: 4+1 | ♣ AQT | ♣ 96432 | | | | |
| Contract: 3♥ North | | | | | | |

| Board: 22 | North: | South: | W | N | E | S |
|--------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: East | ♠ - | ♠ AQT97642 | | 1♥ | 4♠ | |
| Vul: N-S | ♥ AQJ9 | ♥ 3 | All Pass | | | |
| North HCP: 11+2 | ♦ A98543 | ♦ 7 | | | | |
| South HCP: 9+4 | ♣ T72 | ♣ K85 | | | | |
| Contract: 4♠ South | | | | | | |

| Board: 23 | North: | South: | W | N | E | S |
|--------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: West | ♠ AJ853 | ♠ K94 | 1♥ | Pass | Pass | X |
| Vul: Both | ♥ 873 | ♥ T5 | 2♦ | Pass | 2♥ | Pass |
| North HCP: 5+1 | ♦ 97 | ♦ AKQ53 | Pass | 2♠ | All Pass | |
| South HCP: 15+1 | ♣ T93 | ♣ K52 | | | | |
| Contract: 2♠ North | | | | | | |

| Board: 24 | North: | South: | W | N | E | S |
|--------------------|---------------|---------------|-------------|----------|----------|-----------------|
| Dealer: South | ♠ J983 | ♠ A | | | 1♥ | |
| Vul: None | ♥ 543 | ♥ AJ8762 | 2♣ | 2♥ | 2♠ | 4♣ ¹ |
| North HCP: 4 | ♦ K7 | ♦ AJ32 | X | Pass | Pass | 4♥ |
| South HCP: 16+3 | ♣ 9632 | ♣ 5 | All Pass | | | |
| Contract: 4♥ South | | | 1. Splinter | | | |

| Board: 25 | North: | South: | W | N | E | S |
|--------------------|---------------|---------------|---------------------|-----------------|----------|----------|
| Dealer: North | ♠ AKQ2 | ♠ JT873 | | 1♥ | Pass | Pass |
| Vul: E-W | ♥ JT863 | ♥ Q54 | 2♣ | 3♣ ¹ | Pass | 3♥ |
| North HCP: 17+1 | ♦ AK6 | ♦ 73 | All Pass | | | |
| South HCP: 5+1 | ♣ 8 | ♣ Q53 | 1. strength cue bid | | | |
| Contract: 3♥ South | | | | | | |

South hands**Gavin_Semi-Forcing_NT_with_Fit**

| | |
|------------------|---------|
| Board: 21 | ♠ 986 |
| Dealer: North | ♥ Q98 |
| Vul: N-S | ♦ Q7 |
| HCP: 4+1 | ♣ 96432 |

Partner bids first.

West (LHO) Doubles 1♥ if possible.

| | | |
|------------------|------------|---------------------------|
| Board: 22 | ♠ AQT97642 | RHO opens the bidding 1♥. |
| Dealer: East | ♥ 3 | You bid next. |
| Vul: N-S | ♦ 7 | |
| HCP: 9+4 | ♣ K85 | |

LHO opens the bidding 1♥.

| | | |
|------------------|---------|---------------------------------|
| Board: 23 | ♠ K94 | LHO opens the bidding 1♥. |
| Dealer: West | ♥ T5 | Partner bids next. |
| Vul: Both | ♦ AKQ53 | West (LHO) bids 2♦ if possible. |
| HCP: 15+1 | ♣ K52 | East (RHO) bids 2♥ if possible. |

| | | |
|------------------|-----------|------------------------------------|
| Board: 24 | ♠ A | You bid first. |
| Dealer: South | ♥ AQJ8762 | West (LHO) bids 2♣ if possible. |
| Vul: None | ♦ AJ32 | East (RHO) bids 2♠ if possible. |
| HCP: 16+3 | ♣ 5 | West (LHO) Doubles 4♣ if possible. |

| | | |
|------------------|---------|---------------------------------|
| Board: 25 | ♠ JT873 | Partner bids first. |
| Dealer: North | ♥ Q54 | West (LHO) bids 2♣ if possible. |
| Vul: E-W | ♦ 73 | |
| HCP: 5+1 | ♣ Q53 | |

Both hands (Answers Page)

| Board: 21 | North: | South: | W | N | E | S |
|--------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: North | ♠ AQ5 | ♠ 986 | | 1♥ | Pass | Pass |
| Vul: N-S | ♥ AT7632 | ♥ Q98 | X | 3♥ | All Pass | |
| North HCP: 16+2 | ♦ 2 | ♦ Q7 | | | | |
| South HCP: 4+1 | ♣ AQT | ♣ 96432 | | | | |
| Contract: 3♥ North | | | | | | |

| Board: 22 | North: | South: | W | N | E | S |
|--------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: East | ♠ - | ♠ AQT97642 | | 1♥ | 4♠ | |
| Vul: N-S | ♥ AQJ9 | ♥ 3 | All Pass | | | |
| North HCP: 11+2 | ♦ A98543 | ♦ 7 | | | | |
| South HCP: 9+4 | ♣ T72 | ♣ K85 | | | | |
| Contract: 4♠ South | | | | | | |

| Board: 23 | North: | South: | W | N | E | S |
|--------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: West | ♠ AJ853 | ♠ K94 | 1♥ | Pass | Pass | X |
| Vul: Both | ♥ 873 | ♥ T5 | 2♦ | Pass | 2♥ | Pass |
| North HCP: 5+1 | ♦ 97 | ♦ AKQ53 | Pass | 2♠ | All Pass | |
| South HCP: 15+1 | ♣ T93 | ♣ K52 | | | | |
| Contract: 2♠ North | | | | | | |

| Board: 24 | North: | South: | W | N | E | S |
|--------------------|---------------|---------------|-------------|----------|----------|-----------------|
| Dealer: South | ♠ J983 | ♠ A | | | 1♥ | |
| Vul: None | ♥ 543 | ♥ AJ8762 | 2♣ | 2♥ | 2♠ | 4♣ ¹ |
| North HCP: 4 | ♦ K7 | ♦ AJ32 | X | Pass | Pass | 4♥ |
| South HCP: 16+3 | ♣ 9632 | ♣ 5 | All Pass | | | |
| Contract: 4♥ South | | | 1. Splinter | | | |

| Board: 25 | North: | South: | W | N | E | S |
|--------------------|---------------|---------------|---------------------|-----------------|----------|----------|
| Dealer: North | ♠ AKQ2 | ♠ JT873 | | 1♥ | Pass | Pass |
| Vul: E-W | ♥ JT863 | ♥ Q54 | 2♣ | 3♣ ¹ | Pass | 3♥ |
| North HCP: 17+1 | ♦ AK6 | ♦ 73 | All Pass | | | |
| South HCP: 5+1 | ♣ 8 | ♣ Q53 | 1. strength cue bid | | | |
| Contract: 3♥ South | | | | | | |

North hands**Gavin_Semi-Forcing_NT_with_Fit**

| | |
|------------------|--------|
| Board: 26 | ♠ KT5 |
| Dealer: South | ♥ Q53 |
| Vul: Both | ♦ T92 |
| HCP: 7 | ♣ Q982 |

Partner bids first.
West (RHO) bids 2♣ if possible.

| | |
|------------------|---------|
| Board: 27 | ♠ - |
| Dealer: North | ♥ AQ764 |
| Vul: None | ♦ AJ7 |
| HCP: 18+2 | ♣ AKT76 |

You bid first.
West (RHO) bids 1♠ if possible.
East (LHO) bids 3♠ if possible.
West (RHO) bids 4♠ if possible.

| | |
|------------------|----------|
| Board: 28 | ♠ J |
| Dealer: West | ♥ J |
| Vul: E-W | ♦ 87654 |
| HCP: 5+3 | ♣ QJT753 |

RHO opens the bidding 1♠.
You bid next.
East (LHO) bids 2♠ if possible.
West (RHO) Doubles 3♥ if possible.

| | |
|------------------|---------|
| Board: 29 | ♠ KJ3 |
| Dealer: North | ♥ AK843 |
| Vul: Both | ♦ 84 |
| HCP: 13+1 | ♣ Q85 |

You bid first.
West (RHO) Doubles 1♥ if possible.
East (LHO) bids 1NT if possible.

| | |
|------------------|---------|
| Board: 30 | ♠ 97 |
| Dealer: South | ♥ 763 |
| Vul: None | ♦ AJ754 |
| HCP: 5+1 | ♣ 985 |

Partner bids first.
West (RHO) bids 1♠ if possible.

Both hands (Answers Page)

| Board: 26 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: South | ♠ KT5 | ♠ A9432 | | | | 1 ♠ |
| Vul: Both | ♥ Q53 | ♥ T94 | 2 ♣ | 2 ♠ | All Pass | |
| North HCP: 7 | ♦ T92 | ♦ AKQ3 | | | | |
| South HCP: 13+1 | ♣ Q982 | ♣ 3 | | | | |
| Contract: 2 ♠ North | | | | | | |

| Board: 27 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: North | ♠ - | ♠ 92 | | 1 ♥ | Pass | Pass |
| Vul: None | ♥ AQ764 | ♥ JT8 | 1 ♠ | 3 ♣ | 3 ♠ | 4 ♥ |
| North HCP: 18+2 | ♦ AJ7 | ♦ Q865 | 4 ♠ | Pass | Pass | 5 ♥ |
| South HCP: 5 | ♣ AKT76 | ♣ Q984 | All Pass | | | |
| Contract: 5 ♥ South | | | | | | |

| Board: 28 | North: | South: | W | N | E | S |
|-----------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: West | ♠ J | ♠ K83 | 1 ♠ | Pass | 2 ♠ | 3 ♥ |
| Vul: E-W | ♥ J | ♥ A8753 | X | All Pass | | |
| North HCP: 5+3 | ♦ 87654 | ♦ Q2 | | | | |
| South HCP: 13+1 | ♣ QJT753 | ♣ A62 | | | | |
| Contract: 3 ♥ X South | | | | | | |

| Board: 29 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: North | ♠ KJ3 | ♠ QT954 | | 1 ♥ | Pass | Pass |
| Vul: Both | ♥ AK843 | ♥ QT7 | X | Pass | 1 NT | 2 ♥ |
| North HCP: 13+1 | ♦ 84 | ♦ 6532 | All Pass | | | |
| South HCP: 4+1 | ♣ Q85 | ♣ 2 | | | | |
| Contract: 2 ♥ South | | | | | | |

| Board: 30 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: South | ♠ 97 | ♠ QT82 | | | | 1 ♥ |
| Vul: None | ♥ 763 | ♥ AKQT92 | 1 ♠ | 2 ♥ | All Pass | |
| North HCP: 5+1 | ♦ AJ754 | ♦ 96 | | | | |
| South HCP: 12+2 | ♣ 985 | ♣ J | | | | |
| Contract: 2 ♥ North | | | | | | |

South hands**Gavin_Semi-Forcing_NT_with_Fit****Board: 26**

♠ A9432

You bid first.

Dealer: South

♥ T94

West (LHO) bids 2♣ if possible.

Vul: Both

♦ AKQ3

HCP: 13+1

♣ 3

Board: 27

♠ 92

Partner bids first.

Dealer: North

♥ JT8

West (LHO) bids 1♠ if possible.

Vul: None

♦ Q865

East (RHO) bids 3♠ if possible.

HCP: 5

♣ Q984

West (LHO) bids 4♠ if possible.

Board: 28

♠ K83

LHO opens the bidding 1♠.

Dealer: West

♥ A8753

Partner bids next.

Vul: E-W

♦ Q2

East (RHO) bids 2♠ if possible.

HCP: 13+1

♣ A62

West (LHO) Doubles 3♥ if possible.

Board: 29

♠ QT954

Partner bids first.

Dealer: North

♥ QT7

West (LHO) Doubles 1♥ if possible.

Vul: Both

♦ 6532

East (RHO) bids 1NT if possible.

HCP: 4+1

♣ 2

Board: 30

♠ QT82

You bid first.

Dealer: South

♥ AKQT92

West (LHO) bids 1♠ if possible.

Vul: None

♦ 96

HCP: 12+2

♣ J

Both hands (Answers Page)

| Board: 26 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: South | ♠ KT5 | ♠ A9432 | | | | 1 ♠ |
| Vul: Both | ♥ Q53 | ♥ T94 | 2 ♣ | 2 ♠ | All Pass | |
| North HCP: 7 | ♦ T92 | ♦ AKQ3 | | | | |
| South HCP: 13+1 | ♣ Q982 | ♣ 3 | | | | |
| Contract: 2 ♠ North | | | | | | |

| Board: 27 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: North | ♠ - | ♠ 92 | | 1 ♥ | Pass | Pass |
| Vul: None | ♥ AQ764 | ♥ JT8 | 1 ♠ | 3 ♣ | 3 ♠ | 4 ♥ |
| North HCP: 18+2 | ♦ AJ7 | ♦ Q865 | 4 ♠ | Pass | Pass | 5 ♥ |
| South HCP: 5 | ♣ AKT76 | ♣ Q984 | All Pass | | | |
| Contract: 5 ♥ South | | | | | | |

| Board: 28 | North: | South: | W | N | E | S |
|-----------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: West | ♠ J | ♠ K83 | 1 ♠ | Pass | 2 ♠ | 3 ♥ |
| Vul: E-W | ♥ J | ♥ A8753 | X | All Pass | | |
| North HCP: 5+3 | ♦ 87654 | ♦ Q2 | | | | |
| South HCP: 13+1 | ♣ QJT753 | ♣ A62 | | | | |
| Contract: 3 ♥ X South | | | | | | |

| Board: 29 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: North | ♠ KJ3 | ♠ QT954 | | 1 ♥ | Pass | Pass |
| Vul: Both | ♥ AK843 | ♥ QT7 | X | Pass | 1 NT | 2 ♥ |
| North HCP: 13+1 | ♦ 84 | ♦ 6532 | All Pass | | | |
| South HCP: 4+1 | ♣ Q85 | ♣ 2 | | | | |
| Contract: 2 ♥ South | | | | | | |

| Board: 30 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: South | ♠ 97 | ♠ QT82 | | | | 1 ♥ |
| Vul: None | ♥ 763 | ♥ AKQT92 | 1 ♠ | 2 ♥ | All Pass | |
| North HCP: 5+1 | ♦ AJ754 | ♦ 96 | | | | |
| South HCP: 12+2 | ♣ 985 | ♣ J | | | | |
| Contract: 2 ♥ North | | | | | | |

North hands**Gavin_Semi-Forcing_NT_with_Fit**

Board: 31 ♠ KT2 LHO opens the bidding 1♥.

Dealer: East ♥ 2 Partner bids next.

Vul: E-W ♦ AQJ643 East (LHO) Doubles 2♦ if possible.

HCP: 13+2 ♣ K82

Board: 32 ♠ 62 Partner bids first.

Dealer: South ♥ J76 West (RHO) bids 1♠ if possible.

Vul: E-W ♦ 875 West (RHO) bids 2♠ if possible.

HCP: 6+1 ♣ AJT72

Board: 33 ♠ KJT932 You bid first.

Dealer: North ♥ J2 The opponents are silent.

Vul: None ♦ K

HCP: 13+2 ♣ AJ92

Board: 34 ♠ Q875 RHO opens the bidding 1♦.

Dealer: West ♥ 765 You bid next.

Vul: E-W ♦ 8 East (LHO) bids 1♠ if possible.

HCP: 3+1 ♣ J5432 West (RHO) bids 3♥ if possible.

East (LHO) bids 4♦ if possible.

Board: 35 ♠ 642 You bid first.

Dealer: North ♥ AK532 The opponents are silent.

Vul: E-W ♦ KQ

HCP: 13+1 ♣ J95

Both hands (Answers Page)

| Board: 31 | North: | South: | W | N | E | S |
|--------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: East | ♠ KT2 | ♠ 64 | | | 1♥ | Pass |
| Vul: E-W | ♥ 2 | ♥ AT87 | Pass | 2♦ | X | 3♦ |
| North HCP: 13+2 | ♦ AQJ643 | ♦ K852 | | All Pass | | |
| South HCP: 8 | ♣ K82 | ♣ J64 | | | | |
| Contract: 3♦ South | | | | | | |

| Board: 32 | North: | South: | W | N | E | S |
|--------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: South | ♠ 62 | ♠ KJ5 | | | 1♥ | |
| Vul: E-W | ♥ J76 | ♥ KQ842 | 1♠ | 2♥ | Pass | Pass |
| North HCP: 6+1 | ♦ 875 | ♦ Q92 | 2♠ | Pass | Pass | 3♥ |
| South HCP: 14+1 | ♣ AJT72 | ♣ K4 | | All Pass | | |
| Contract: 3♥ South | | | | | | |

| Board: 33 | North: | South: | W | N | E | S |
|--------------------|---------------|---------------|----------|----------|----------------|------------------|
| Dealer: North | ♠ KJT932 | ♠ A74 | | 1♠ | Pass | 1NT ¹ |
| Vul: None | ♥ J2 | ♥ QT4 | Pass | 2♣ | Pass | 2♠ |
| North HCP: 13+2 | ♦ K | ♦ T9632 | | All Pass | | |
| South HCP: 6+1 | ♣ AJ92 | ♣ 85 | | | 1. forcing 1NT | |
| Contract: 2♠ South | | | | | | |

| Board: 34 | North: | South: | W | N | E | S |
|--------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: West | ♠ Q875 | ♠ K6 | 1♦ | Pass | 1♠ | X |
| Vul: E-W | ♥ 765 | ♥ AJ | 3♥ | Pass | Pass | 4♣ |
| North HCP: 3+1 | ♦ 8 | ♦ K64 | Pass | Pass | 4♦ | Pass |
| South HCP: 20+2 | ♣ J5432 | ♣ AKQ987 | Pass | 5♣ | All Pass | |
| Contract: 5♣ North | | | | | | |

| Board: 35 | North: | South: | W | N | E | S |
|--------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: North | ♠ 642 | ♠ QT75 | | 1♥ | Pass | 2♥ |
| Vul: E-W | ♥ AK532 | ♥ J98 | | All Pass | | |
| North HCP: 13+1 | ♦ KQ | ♦ T875 | | | | |
| South HCP: 6 | ♣ J95 | ♣ K7 | | | | |
| Contract: 2♥ South | | | | | | |

South hands**Gavin_Semi-Forcing_NT_with_Fit**

Board: 31 ♠ 64 RHO opens the bidding 1♥.

Dealer: East ♥ AT87 You bid next.

Vul: E-W ♦ K852 East (RHO) Doubles 2♦ if possible.

HCP: 8 ♣ J64

Board: 32 ♠ KJ5 You bid first.

Dealer: South ♥ KQ842 West (LHO) bids 1♠ if possible.

Vul: E-W ♦ Q92 West (LHO) bids 2♠ if possible.

HCP: 14+1 ♣ K4

Board: 33 ♠ A74 Partner bids first.

Dealer: North ♥ QT4 The opponents are silent.

Vul: None ♦ T9632

HCP: 6+1 ♣ 85

Board: 34 ♠ K6 LHO opens the bidding 1♦.

Dealer: West ♥ AJ Partner bids next.

Vul: E-W ♦ K64 East (RHO) bids 1♠ if possible.

HCP: 20+2 ♣ AKQ987 West (LHO) bids 3♥ if possible.

East (RHO) bids 4♦ if possible.

Board: 35 ♠ QT75 Partner bids first.

Dealer: North ♥ J98 The opponents are silent.

Vul: E-W ♦ T875

HCP: 6 ♣ K7

Both hands (Answers Page)

| Board: 31 | North: | South: | W | N | E | S |
|--------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: East | ♠ KT2 | ♠ 64 | | | 1♥ | Pass |
| Vul: E-W | ♥ 2 | ♥ AT87 | Pass | 2♦ | X | 3♦ |
| North HCP: 13+2 | ♦ AQJ643 | ♦ K852 | | All Pass | | |
| South HCP: 8 | ♣ K82 | ♣ J64 | | | | |
| Contract: 3♦ South | | | | | | |

| Board: 32 | North: | South: | W | N | E | S |
|--------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: South | ♠ 62 | ♠ KJ5 | | | 1♥ | |
| Vul: E-W | ♥ J76 | ♥ KQ842 | 1♠ | 2♥ | Pass | Pass |
| North HCP: 6+1 | ♦ 875 | ♦ Q92 | 2♠ | Pass | Pass | 3♥ |
| South HCP: 14+1 | ♣ AJT72 | ♣ K4 | | All Pass | | |
| Contract: 3♥ South | | | | | | |

| Board: 33 | North: | South: | W | N | E | S |
|--------------------|---------------|---------------|----------|----------|----------------|------------------|
| Dealer: North | ♠ KJT932 | ♠ A74 | | 1♠ | Pass | 1NT ¹ |
| Vul: None | ♥ J2 | ♥ QT4 | Pass | 2♣ | Pass | 2♠ |
| North HCP: 13+2 | ♦ K | ♦ T9632 | | All Pass | | |
| South HCP: 6+1 | ♣ AJ92 | ♣ 85 | | | 1. forcing 1NT | |
| Contract: 2♠ South | | | | | | |

| Board: 34 | North: | South: | W | N | E | S |
|--------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: West | ♠ Q875 | ♠ K6 | 1♦ | Pass | 1♠ | X |
| Vul: E-W | ♥ 765 | ♥ AJ | 3♥ | Pass | Pass | 4♣ |
| North HCP: 3+1 | ♦ 8 | ♦ K64 | Pass | Pass | 4♦ | Pass |
| South HCP: 20+2 | ♣ J5432 | ♣ AKQ987 | Pass | 5♣ | All Pass | |
| Contract: 5♣ North | | | | | | |

| Board: 35 | North: | South: | W | N | E | S |
|--------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: North | ♠ 642 | ♠ QT75 | | 1♥ | Pass | 2♥ |
| Vul: E-W | ♥ AK532 | ♥ J98 | | All Pass | | |
| North HCP: 13+1 | ♦ KQ | ♦ T875 | | | | |
| South HCP: 6 | ♣ J95 | ♣ K7 | | | | |
| Contract: 2♥ South | | | | | | |

North hands**Gavin_Semi-Forcing_NT_with_Fit****Board: 36** ♠ Q65

Partner bids first.

Dealer: South ♥ K9643

West (RHO) bids 2♣ if possible.

Vul: Both ♦ J64

HCP: 6+1 ♣ T8

Board: 37 ♠ J54

LHO opens the bidding 1♠.

Dealer: East ♥ AKQJT52

Partner bids next.

Vul: E-W ♦ 4

West (RHO) bids 1NT if possible.

HCP: 12+3 ♣ J7

East (LHO) Doubles 3♥ if possible.

East (LHO) Doubles 4♥ if possible.

Board: 38 ♠ AKJT98

RHO opens the bidding 2♣.

Dealer: West ♥ 6

You bid next.

Vul: N-S ♦ KQ94

East (LHO) bids 2♦ if possible.

HCP: 15+2 ♣ Q5

West (RHO) bids 3♥ if possible.

West (RHO) bids 4♥ if possible.

West (RHO) Doubles 5♦ if possible.

Board: 39 ♠ Q6

You bid first.

Dealer: North ♥ AQ8543

East (LHO) bids 1♠ if possible.

Vul: Both ♦ 6

West (RHO) bids 2♠ if possible.

HCP: 12+2 ♣ A752

East (LHO) bids 3♠ if possible.

Both hands (Answers Page)

| Board: 36 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: South | ♠ Q65 | ♠ KJT72 | | | | 1 ♠ |
| Vul: Both | ♥ K9643 | ♥ Q8 | 2 ♣ | 2 ♠ | All Pass | |
| North HCP: 6+1 | ♦ J64 | ♦ KQ9 | | | | |
| South HCP: 13+1 | ♣ T8 | ♣ Q97 | | | | |
| Contract: 2 ♠ North | | | | | | |

| Board: 37 | North: | South: | W | N | E | S |
|-----------------------|---------------|---------------|------------------|----------|----------|----------|
| Dealer: East | ♠ J54 | ♠ 97 | | | 1 ♠ | Pass |
| Vul: E-W | ♥ AKQJT52 | ♥ 83 | 1NT ¹ | 3 ♥ | X | 4 ♥ |
| North HCP: 12+3 | ♦ 4 | ♦ Q965 | Pass | Pass | X | All Pass |
| South HCP: 8+1 | ♣ J7 | ♣ AQ543 | | | | |
| Contract: 4 ♥ X South | | | 1. forcing 1NT | | | |

| Board: 38 | North: | South: | W | N | E | S |
|-----------------------|---------------|---------------|------------------|----------|------------------|----------|
| Dealer: West | ♠ AKJT98 | ♠ 2 | 2 ♣ ¹ | Pass | 2 ♦ ² | 3 ♦ |
| Vul: N-S | ♥ 6 | ♥ T82 | 3 ♥ | 4 ♦ | Pass | Pass |
| North HCP: 15+2 | ♦ KQ94 | ♦ AJT8653 | 4 ♥ | 5 ♦ | Pass | Pass |
| South HCP: 5+3 | ♣ Q5 | ♣ 73 | X | All Pass | | |
| Contract: 5 ♦ X North | | | 1. strong | | | |
| | | | 2. waiting | | | |

| Board: 39 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: North | ♠ Q6 | ♠ JT7 | | 1 ♥ | 1 ♠ | 2 ♥ |
| Vul: Both | ♥ AQ8543 | ♥ T72 | 2 ♠ | 3 ♥ | 3 ♠ | Pass |
| North HCP: 12+2 | ♦ 6 | ♦ QJ542 | Pass | 4 ♥ | All Pass | |
| South HCP: 6+1 | ♣ A752 | ♣ Q8 | | | | |
| Contract: 4 ♥ North | | | | | | |

South hands**Gavin_Semi-Forcing_NT_with_Fit****Board: 36**

♠ KJT72

You bid first.

Dealer: South

♥ Q8

West (LHO) bids 2♣ if possible.

Vul: Both

♦ KQ9

HCP: 13+1

♣ Q97

Board: 37

♠ 97

RHO opens the bidding 1♠.

Dealer: East

♥ 83

You bid next.

Vul: E-W

♦ Q965

West (LHO) bids 1NT if possible.

HCP: 8+1

♣ AQ543

East (RHO) Doubles 3♥ if possible.

East (RHO) Doubles 4♥ if possible.

Board: 38

♠ 2

LHO opens the bidding 2♣.

Dealer: West

♥ T82

Partner bids next.

Vul: N-S

♦ AJT8653

East (RHO) bids 2♦ if possible.

HCP: 5+3

♣ 73

West (LHO) bids 3♥ if possible.

West (LHO) bids 4♥ if possible.

West (LHO) Doubles 5♦ if possible.

Board: 39

♠ JT7

Partner bids first.

Dealer: North

♥ T72

East (RHO) bids 1♠ if possible.

Vul: Both

♦ QJ542

West (LHO) bids 2♠ if possible.

HCP: 6+1

♣ Q8

East (RHO) bids 3♠ if possible.

Both hands (Answers Page)

| Board: 36 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: South | ♠ Q65 | ♠ KJT72 | | | | 1 ♠ |
| Vul: Both | ♥ K9643 | ♥ Q8 | 2 ♣ | 2 ♠ | All Pass | |
| North HCP: 6+1 | ♦ J64 | ♦ KQ9 | | | | |
| South HCP: 13+1 | ♣ T8 | ♣ Q97 | | | | |
| Contract: 2 ♠ North | | | | | | |

| Board: 37 | North: | South: | W | N | E | S |
|-----------------------|---------------|---------------|------------------|----------|----------|----------|
| Dealer: East | ♠ J54 | ♠ 97 | | | 1 ♠ | Pass |
| Vul: E-W | ♥ AKQJT52 | ♥ 83 | 1NT ¹ | 3 ♥ | X | 4 ♥ |
| North HCP: 12+3 | ♦ 4 | ♦ Q965 | Pass | Pass | X | All Pass |
| South HCP: 8+1 | ♣ J7 | ♣ AQ543 | | | | |
| Contract: 4 ♥ X South | | | 1. forcing 1NT | | | |

| Board: 38 | North: | South: | W | N | E | S |
|-----------------------|---------------|---------------|------------------|----------|------------------|----------|
| Dealer: West | ♠ AKJT98 | ♠ 2 | 2 ♣ ¹ | Pass | 2 ♦ ² | 3 ♦ |
| Vul: N-S | ♥ 6 | ♥ T82 | 3 ♥ | 4 ♦ | Pass | Pass |
| North HCP: 15+2 | ♦ KQ94 | ♦ AJT8653 | 4 ♥ | 5 ♦ | Pass | Pass |
| South HCP: 5+3 | ♣ Q5 | ♣ 73 | X | All Pass | | |
| Contract: 5 ♦ X North | | | 1. strong | | | |
| | | | 2. waiting | | | |

| Board: 39 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: North | ♠ Q6 | ♠ JT7 | | 1 ♥ | 1 ♠ | 2 ♥ |
| Vul: Both | ♥ AQ8543 | ♥ T72 | 2 ♠ | 3 ♥ | 3 ♠ | Pass |
| North HCP: 12+2 | ♦ 6 | ♦ QJ542 | Pass | 4 ♥ | All Pass | |
| South HCP: 6+1 | ♣ A752 | ♣ Q8 | | | | |
| Contract: 4 ♥ North | | | | | | |

North hands**Gavin_Semi-Forcing_NT_with_Fit****Board:****40**

♠ 73

Partner bids first.

Dealer: South

♥ Q87

East (LHO) Doubles 1♥ if possible.

Vul: None

♦ KT32

HCP: 5

♣ 7652

Board: **41**

♠ AKJ752

You bid first.

Dealer: North

♥ AT7

East (LHO) Doubles 1♠ if possible.

Vul: E-W

♦ 94

East (LHO) Doubles 2♠ if possible.

HCP: 14+2

♣ QT

Board: **42**

♠ 743

Partner bids first.

Dealer: South

♥ 864

East (LHO) bids 1NT if possible.

Vul: Both

♦ 987

HCP: 5

♣ AJ98

Board: **43**

♠ KJT84

You bid first.

Dealer: North

♥ A8

The opponents are silent.

Vul: None

♦ K

HCP: 18+2

♣ AK542

Board: **44**

♠ AQT7

LHO opens the bidding 1♠.

Dealer: East

♥ AKJT93

Partner bids next.

Vul: E-W

♦ 6

HCP: 14+2

♣ 93

Both hands (Answers Page)

| Board: 40 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: South | ♠ 73 | ♠ Q852 | | | | 1 ♥ |
| Vul: None | ♥ Q87 | ♥ AK543 | Pass | Pass | X | 1 ♠ |
| North HCP: 5 | ♦ KT32 | ♦ Q | Pass | 2 ♥ | All Pass | |
| South HCP: 15+1 | ♣ 7652 | ♣ KJT | | | | |
| Contract: 2 ♥ North | | | | | | |

| Board: 41 | North: | South: | W | N | E | S |
|-----------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: North | ♠ AKJ752 | ♠ T63 | | 1 ♠ | X | 2 ♠ |
| Vul: E-W | ♥ AT7 | ♥ J92 | Pass | Pass | X | All Pass |
| North HCP: 14+2 | ♦ 94 | ♦ JT85 | | | | |
| South HCP: 5 | ♣ QT | ♣ K84 | | | | |
| Contract: 2 ♠ X South | | | | | | |

| Board: 42 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: South | ♠ 743 | ♠ AJ2 | | | | 1 ♥ |
| Vul: Both | ♥ 864 | ♥ KJ975 | Pass | Pass | 1NT | Pass |
| North HCP: 5 | ♦ 987 | ♦ QJ54 | Pass | 2 ♥ | All Pass | |
| South HCP: 14+1 | ♣ AJ98 | ♣ Q | | | | |
| Contract: 2 ♥ North | | | | | | |

| Board: 43 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: North | ♠ KJT84 | ♠ A63 | | 1 ♠ | All Pass | |
| Vul: None | ♥ A8 | ♥ JT32 | | | | |
| North HCP: 18+2 | ♦ K | ♦ 9875 | | | | |
| South HCP: 5 | ♣ AK542 | ♣ 96 | | | | |
| Contract: 1 ♠ North | | | | | | |

| Board: 44 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: East | ♠ AQT7 | ♠ J | | | 1 ♠ | 3 ♣ |
| Vul: E-W | ♥ AKJT93 | ♥ 5 | | | All Pass | |
| North HCP: 14+2 | ♦ 6 | ♦ T873 | | | | |
| South HCP: 7+3 | ♣ 93 | ♣ KQJT654 | | | | |
| Contract: 3 ♣ South | | | | | | |

South hands**Gavin_Semi-Forcing_NT_with_Fit****Board:****40**

♠ Q852

You bid first.

Dealer: South

♥ AK543

East (RHO) Doubles 1♥ if possible.

Vul: None

♦ Q

HCP: 15+1

♣ KJT

Board: 41

♠ T63

Partner bids first.

Dealer: North

♥ J92

East (RHO) Doubles 1♠ if possible.

Vul: E-W

♦ JT85

East (RHO) Doubles 2♠ if possible.

HCP: 5

♣ K84

Board: 42

♠ AJ2

You bid first.

Dealer: South

♥ KJ975

East (RHO) bids 1NT if possible.

Vul: Both

♦ QJ54

HCP: 14+1

♣ Q

Board: 43

♠ A63

Partner bids first.

Dealer: North

♥ JT32

The opponents are silent.

Vul: None

♦ 9875

HCP: 5

♣ 96

Board: 44

♠ J

RHO opens the bidding 1♠.

Dealer: East

♥ 5

You bid next.

Vul: E-W

♦ T873

HCP: 7+3

♣ KQJT654

Both hands (Answers Page)

| Board: 40 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: South | ♠ 73 | ♠ Q852 | | | | 1 ♥ |
| Vul: None | ♥ Q87 | ♥ AK543 | Pass | Pass | X | 1 ♠ |
| North HCP: 5 | ♦ KT32 | ♦ Q | Pass | 2 ♥ | All Pass | |
| South HCP: 15+1 | ♣ 7652 | ♣ KJT | | | | |
| Contract: 2 ♥ North | | | | | | |

| Board: 41 | North: | South: | W | N | E | S |
|-----------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: North | ♠ AKJ752 | ♠ T63 | | 1 ♠ | X | 2 ♠ |
| Vul: E-W | ♥ AT7 | ♥ J92 | Pass | Pass | X | All Pass |
| North HCP: 14+2 | ♦ 94 | ♦ JT85 | | | | |
| South HCP: 5 | ♣ QT | ♣ K84 | | | | |
| Contract: 2 ♠ X South | | | | | | |

| Board: 42 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: South | ♠ 743 | ♠ AJ2 | | | | 1 ♥ |
| Vul: Both | ♥ 864 | ♥ KJ975 | Pass | Pass | 1NT | Pass |
| North HCP: 5 | ♦ 987 | ♦ QJ54 | Pass | 2 ♥ | All Pass | |
| South HCP: 14+1 | ♣ AJ98 | ♣ Q | | | | |
| Contract: 2 ♥ North | | | | | | |

| Board: 43 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: North | ♠ KJT84 | ♠ A63 | | 1 ♠ | All Pass | |
| Vul: None | ♥ A8 | ♥ JT32 | | | | |
| North HCP: 18+2 | ♦ K | ♦ 9875 | | | | |
| South HCP: 5 | ♣ AK542 | ♣ 96 | | | | |
| Contract: 1 ♠ North | | | | | | |

| Board: 44 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: East | ♠ AQT7 | ♠ J | | | 1 ♠ | 3 ♣ |
| Vul: E-W | ♥ AKJT93 | ♥ 5 | | | All Pass | |
| North HCP: 14+2 | ♦ 6 | ♦ T873 | | | | |
| South HCP: 7+3 | ♣ 93 | ♣ KQJT654 | | | | |
| Contract: 3 ♣ South | | | | | | |

North hands**Gavin_Semi-Forcing_NT_with_Fit**

| | | |
|------------------|-----------|---------------------------------|
| Board: 45 | ♠ AKQJ862 | RHO opens the bidding 1♥. |
| Dealer: West | ♥ A | You bid next. |
| Vul: Both | ♦ 743 | East (LHO) bids 2♥ if possible. |
| HCP: 14+3 | ♣ 74 | |

| | | |
|------------------|---------|---------------------------------|
| Board: 46 | ♠ 98 | Partner bids first. |
| Dealer: South | ♥ 852 | East (LHO) bids 1♠ if possible. |
| Vul: None | ♦ T62 | |
| HCP: 4+1 | ♣ A8765 | |

| | | |
|------------------|---------|------------------------------------|
| Board: 47 | ♠ K96 | You bid first. |
| Dealer: North | ♥ KQ873 | West (RHO) Doubles 1♥ if possible. |
| Vul: N-S | ♦ AK53 | |
| HCP: 19+1 | ♣ A | |

| | | |
|------------------|-----------|---------------------------------|
| Board: 48 | ♠ T9 | RHO opens the bidding 1♠. |
| Dealer: West | ♥ 98 | You bid next. |
| Vul: N-S | ♦ QJ87632 | West (RHO) bids 2♦ if possible. |
| HCP: 4+3 | ♣ J6 | East (LHO) bids 2♠ if possible. |

| | | |
|------------------|--------|---------------------------|
| Board: 49 | ♠ T74 | LHO opens the bidding 1♥. |
| Dealer: East | ♥ AJT8 | Partner bids next. |
| Vul: None | ♦ K5 | |
| HCP: 13 | ♣ AJT2 | |

Both hands (Answers Page)

| Board: 45 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: West | ♠ AKQJ862 | ♠ T9 | 1 ♥ | 1 ♠ | 2 ♥ | Pass |
| Vul: Both | ♥ A | ♥ QJ98 | Pass | 2 ♠ | All Pass | |
| North HCP: 14+3 | ♦ 743 | ♦ KQ6 | | | | |
| South HCP: 10 | ♣ 74 | ♣ Q653 | | | | |
| Contract: 2 ♠ North | | | | | | |

| Board: 46 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|---------------------|----------|----------|------------------|
| Dealer: South | ♠ 98 | ♠ J42 | | | | 1 ♥ |
| Vul: None | ♥ 852 | ♥ AKQT9 | Pass | Pass | 1 ♠ | 2 ♠ ¹ |
| North HCP: 4+1 | ♦ T62 | ♦ AQ | Pass | 3 ♥ | All Pass | |
| South HCP: 18+1 | ♣ A8765 | ♣ Q93 | | | | |
| Contract: 3 ♥ North | | | 1. strength cue bid | | | |

| Board: 47 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: North | ♠ K96 | ♠ J873 | | 1 ♥ | Pass | Pass |
| Vul: N-S | ♥ KQ873 | ♥ T64 | X | 2 ♦ | Pass | 2 ♥ |
| North HCP: 19+1 | ♦ AK53 | ♦ JT | | All Pass | | |
| South HCP: 5 | ♣ A | ♣ QJ85 | | | | |
| Contract: 2 ♥ South | | | | | | |

| Board: 48 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: West | ♠ T9 | ♠ AJ | 1 ♠ | Pass | Pass | X |
| Vul: N-S | ♥ 98 | ♥ AQT3 | 2 ♦ | Pass | 2 ♠ | 3 ♣ |
| North HCP: 4+3 | ♦ QJ87632 | ♦ 5 | | All Pass | | |
| South HCP: 20+2 | ♣ J6 | ♣ AKQ973 | | | | |
| Contract: 3 ♣ South | | | | | | |

| Board: 49 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|--------------------|----------|------------------|
| Dealer: East | ♠ T74 | ♠ A9862 | | | 1 ♥ | 2 ♥ ¹ |
| Vul: None | ♥ AJT8 | ♥ 6 | Pass | 2 ♠ | All Pass | |
| North HCP: 13 | ♦ K5 | ♦ J8432 | | | | |
| South HCP: 8+2 | ♣ AJT2 | ♣ K6 | | 1. Michaels Cuebid | | |
| Contract: 2 ♠ North | | | | | | |

South hands**Gavin_Semi-Forcing_NT_with_Fit**

| | | |
|------------------|--------|---------------------------------|
| Board: 45 | ♠ T9 | LHO opens the bidding 1♥. |
| Dealer: West | ♥ QJ98 | Partner bids next. |
| Vul: Both | ♦ KQ6 | East (RHO) bids 2♥ if possible. |
| HCP: 10 | ♣ Q653 | |

| | | |
|------------------|---------|---------------------------------|
| Board: 46 | ♠ J42 | You bid first. |
| Dealer: South | ♥ AKQT9 | East (RHO) bids 1♠ if possible. |
| Vul: None | ♦ AQ | |
| HCP: 18+1 | ♣ Q93 | |

| | | |
|------------------|--------|------------------------------------|
| Board: 47 | ♠ J873 | Partner bids first. |
| Dealer: North | ♥ T64 | West (LHO) Doubles 1♥ if possible. |
| Vul: N-S | ♦ JT | |
| HCP: 5 | ♣ QJ85 | |

| | | |
|------------------|----------|---------------------------------|
| Board: 48 | ♠ AJ | LHO opens the bidding 1♠. |
| Dealer: West | ♥ AQT3 | Partner bids next. |
| Vul: N-S | ♦ 5 | West (LHO) bids 2♦ if possible. |
| HCP: 20+2 | ♣ AKQ973 | East (RHO) bids 2♠ if possible. |

| | | |
|------------------|---------|---------------------------|
| Board: 49 | ♠ A9862 | RHO opens the bidding 1♥. |
| Dealer: East | ♥ 6 | You bid next. |
| Vul: None | ♦ J8432 | |
| HCP: 8+2 | ♣ K6 | |

Both hands (Answers Page)

| Board: 45 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: West | ♠ AKQJ862 | ♠ T9 | 1 ♥ | 1 ♠ | 2 ♥ | Pass |
| Vul: Both | ♥ A | ♥ QJ98 | Pass | 2 ♠ | All Pass | |
| North HCP: 14+3 | ♦ 743 | ♦ KQ6 | | | | |
| South HCP: 10 | ♣ 74 | ♣ Q653 | | | | |
| Contract: 2 ♠ North | | | | | | |

| Board: 46 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|---------------------|----------|----------|------------------|
| Dealer: South | ♠ 98 | ♠ J42 | | | | 1 ♥ |
| Vul: None | ♥ 852 | ♥ AKQT9 | Pass | Pass | 1 ♠ | 2 ♠ ¹ |
| North HCP: 4+1 | ♦ T62 | ♦ AQ | Pass | 3 ♥ | All Pass | |
| South HCP: 18+1 | ♣ A8765 | ♣ Q93 | | | | |
| Contract: 3 ♥ North | | | 1. strength cue bid | | | |

| Board: 47 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: North | ♠ K96 | ♠ J873 | | 1 ♥ | Pass | Pass |
| Vul: N-S | ♥ KQ873 | ♥ T64 | X | 2 ♦ | Pass | 2 ♥ |
| North HCP: 19+1 | ♦ AK53 | ♦ JT | | All Pass | | |
| South HCP: 5 | ♣ A | ♣ QJ85 | | | | |
| Contract: 2 ♥ South | | | | | | |

| Board: 48 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Dealer: West | ♠ T9 | ♠ AJ | 1 ♠ | Pass | Pass | X |
| Vul: N-S | ♥ 98 | ♥ AQT3 | 2 ♦ | Pass | 2 ♠ | 3 ♣ |
| North HCP: 4+3 | ♦ QJ87632 | ♦ 5 | | All Pass | | |
| South HCP: 20+2 | ♣ J6 | ♣ AKQ973 | | | | |
| Contract: 3 ♣ South | | | | | | |

| Board: 49 | North: | South: | W | N | E | S |
|---------------------|---------------|---------------|----------|--------------------|----------|------------------|
| Dealer: East | ♠ T74 | ♠ A9862 | | | 1 ♥ | 2 ♥ ¹ |
| Vul: None | ♥ AJT8 | ♥ 6 | Pass | 2 ♠ | All Pass | |
| North HCP: 13 | ♦ K5 | ♦ J8432 | | | | |
| South HCP: 8+2 | ♣ AJT2 | ♣ K6 | | 1. Michaels Cuebid | | |
| Contract: 2 ♠ North | | | | | | |

North hands**Gavin_Semi-Forcing_NT_with_Fit**

Board: 50 ♠ Q97
Dealer: South ♥ QT8
Vul: N-S ♦ 76
HCP: 6+1 ♣ Q9432

Partner bids first.
East (LHO) bids 3♦ if possible.

Both hands (Answers Page)

| | | | | | | |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Board: 50 | North: | South: | W | N | E | S |
| Dealer: South | ♠ Q97 | ♠ T8 | | | 1 ♥ | |
| Vul: N-S | ♥ QT8 | ♥ KJ752 | Pass | 2 ♥ | 3 ♦ | 3 ♥ |
| North HCP: 6+1 | ♦ 76 | ♦ A4 | | All Pass | | |
| South HCP: 13+1 | ♣ Q9432 | ♣ AJ75 | | | | |
| Contract: 3 ♥ South | | | | | | |

South hands**Gavin_Semi-Forcing_NT_with_Fit**

| | | |
|------------------|---------|---------------------------------|
| Board: 50 | ♠ T8 | You bid first. |
| Dealer: South | ♥ KJ752 | East (RHO) bids 3♦ if possible. |
| Vul: N-S | ♦ A4 | |
| HCP: 13+1 | ♣ AJ75 | |

Both hands (Answers Page)

| | | | | | | |
|---------------------|---------------|---------------|----------|----------|----------|----------|
| Board: 50 | North: | South: | W | N | E | S |
| Dealer: South | ♠ Q97 | ♠ T8 | | | 1 ♥ | |
| Vul: N-S | ♥ QT8 | ♥ KJ752 | Pass | 2 ♥ | 3 ♦ | 3 ♥ |
| North HCP: 6+1 | ♦ 76 | ♦ A4 | All Pass | | | |
| South HCP: 13+1 | ♣ Q9432 | ♣ AJ75 | | | | |
| Contract: 3 ♥ South | | | | | | |