

## North hands

## Gavin\_Semi-Forcing\_NT\_with\_Fit

<b>Board: 1</b>	♠ 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	
<b>Board: 2</b>	♠ QT2	Partner bids first.
Dealer: South	♥ K8	East (LHO) Doubles 1♠ if possible.
Vul: N-S	♦ T982	
HCP: 5	♣ 8542	
<b>Board: 3</b>	♠ 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.
<b>Board: 4</b>	♠ T9	Partner bids first.
Dealer: South	♥ 964	East (LHO) Doubles 1♥ if possible.
Vul: Both	♦ QJ4	
HCP: 5+1	♣ Q5432	
<b>Board: 5</b>	♠ 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 ♥ <sup>1</sup>	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

<b>Board: 1</b>	♠ 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	
<b>Board: 2</b>	♠ AKJ73	You bid first.
Dealer: South	♥ AJ43	East (RHO) Doubles 1♠ if possible.
Vul: N-S	♦ AQ53	
HCP: 19+1	♣ -	
<b>Board: 3</b>	♠ 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.
<b>Board: 4</b>	♠ K653	You bid first.
Dealer: South	♥ KQJ53	East (RHO) Doubles 1♥ if possible.
Vul: Both	♦ A98	
HCP: 13+1	♣ 9	
<b>Board: 5</b>	♠ 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 ♥ <sup>1</sup>	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

<b>Board: 6</b>	♠ Q87	Partner bids first.
Dealer: South	♥ 9	East (LHO) Doubles 1 ♠ if possible.
Vul: E-W	♦ T75	
HCP: 3+2	♣ JT6543	
<b>Board: 7</b>	♠ 652	RHO opens the bidding 1 ♠.
Dealer: West	♥ AK	You bid next.
Vul: Both	♦ 43	
HCP: 15+2	♣ AKJ964	
<b>Board: 8</b>	♠ A864	LHO opens the bidding 1 ♥.
Dealer: East	♥ 62	Partner bids next.
Vul: None	♦ A5	West (RHO) Doubles 5 ♦ if possible.
HCP: 12+1	♣ AT543	
<b>Board: 9</b>	♠ 32	LHO opens the bidding 1 ♠.
Dealer: East	♥ KQJ9854	Partner bids next.
Vul: N-S	♦ A	West (RHO) bids 2 ♠ if possible.
HCP: 13+3	♣ QJ7	East (LHO) bids 3 ♠ if possible.
		East (LHO) Doubles 4 ♥ if possible.
<b>Board: 10</b>	♠ J82	Partner bids first.
Dealer: South	♥ T72	West (RHO) bids 3 ♣ if possible.
Vul: Both	♦ KT64	
HCP: 5	♣ J54	

## Both hands (Answers Page)

### Board: 6

Dealer: South

Vul: E-W

North HCP: 3+2

South HCP: 13+1

Contract: 2 ♠ North

North:

♠ Q87

♥ 9

♦ T75

♣ JT6543

South:

♠ AJ652

♥ JT72

♦ 64

♣ AK

W N E S

Pass Pass X 2 ♥

Pass 2 ♠ All Pass

Pass 2 ♠ All Pass

Pass 2 ♠ All Pass

Pass 2 ♠ All Pass

### Board: 7

Dealer: West

Vul: Both

North HCP: 15+2

South HCP: 10+2

Contract: 5 ♣ North

North:

♠ 652

♥ AK

♦ 43

♣ AKJ964

South:

♠ K9

♥ 7

♦ AJT952

♣ QT52

W N E S

1 ♠ 2 ♣ Pass 2 ♠<sup>1</sup>

Pass 3 ♣ Pass 4 ♣

Pass 5 ♣ All Pass

Pass 5 ♣ All Pass

Pass 5 ♣ All Pass

Pass 5 ♣ All Pass

Pass 5 ♣ All Pass

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Pass 5 ♣ All Pass

Pass 5 ♣ All Pass

### Board: 8

Dealer: East

Vul: None

North HCP: 12+1

South HCP: 9+4

Contract: 5 ♦ X South

North:

♠ A864

♥ 62

♦ A5

♣ AT543

South:

♠ 5

♥ 75

♦ KJT98432

♣ KQ

W N E S

Pass Pass 1 ♥ 5 ♦

X All Pass

X All Pass

X All Pass

X All Pass

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### Board: 9

Dealer: East

Vul: N-S

North HCP: 13+3

South HCP: 5+1

Contract: 4 ♥ X North

North:

♠ 32

♥ KQJ9854

♦ A

♣ QJ7

South:

♠ K54

♥ 73

♦ Q92

♣ T8632

W N E S

Pass Pass 1 ♠ Pass

2 ♠ 3 ♥ 3 ♠ Pass

Pass 4 ♥ X All Pass

Pass 4 ♥ X All Pass

Pass 4 ♥ X All Pass

Pass 4 ♥ X All Pass

Pass 4 ♥ X All Pass

Pass 4 ♥ X All Pass

Pass 4 ♥ X All Pass

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Pass 4 ♥ X All Pass

Pass 4 ♥ X All Pass

### Board: 10

Dealer: South

Vul: Both

North HCP: 5

South HCP: 16+2

Contract: 3 ♥ South

North:

♠ J82

♥ T72

♦ KT64

♣ J54

South:

♠ Q54

♥ AKJ863

♦ AQ

♣ 97

W N E S

Pass Pass 1 ♥

3 ♣ Pass Pass 3 ♥

All Pass

All Pass

All Pass

All Pass

All Pass

All Pass

All Pass

All Pass



## Both hands (Answers Page)

### Board: 6

Dealer: South

Vul: E-W

North HCP: 3+2

South HCP: 13+1

Contract: 2 ♠ North

North:

♠ Q87

♥ 9

♦ T75

♣ JT6543

South:

♠ AJ652

♥ JT72

♦ 64

♣ AK

W N E S

Pass Pass X 2 ♥

Pass 2 ♠ All Pass

Pass 2 ♠ All Pass

Pass 2 ♠ All Pass

Pass 2 ♠ All Pass

### Board: 7

Dealer: West

Vul: Both

North HCP: 15+2

South HCP: 10+2

Contract: 5 ♣ North

North:

♠ 652

♥ AK

♦ 43

♣ AKJ964

South:

♠ K9

♥ 7

♦ AJT952

♣ QT52

W N E S

1 ♠ 2 ♣ Pass 2 ♠<sup>1</sup>

Pass 3 ♣ Pass 4 ♣

Pass 5 ♣ All Pass

Pass 5 ♣ All Pass

1. strength cue bid

### Board: 8

Dealer: East

Vul: None

North HCP: 12+1

South HCP: 9+4

Contract: 5 ♦ X South

North:

♠ A864

♥ 62

♦ A5

♣ AT543

South:

♠ 5

♥ 75

♦ KJT98432

♣ KQ

W N E S

Pass Pass 1 ♥ 5 ♦

X All Pass

X All Pass

X All Pass

### Board: 9

Dealer: East

Vul: N-S

North HCP: 13+3

South HCP: 5+1

Contract: 4 ♥ X North

North:

♠ 32

♥ KQJ9854

♦ A

♣ QJ7

South:

♠ K54

♥ 73

♦ Q92

♣ T8632

W N E S

Pass Pass 1 ♠ Pass

2 ♠ 3 ♥ 3 ♠ Pass

Pass 4 ♥ X All Pass

Pass 4 ♥ X All Pass

### Board: 10

Dealer: South

Vul: Both

North HCP: 5

South HCP: 16+2

Contract: 3 ♥ South

North:

♠ J82

♥ T72

♦ KT64

♣ J54

South:

♠ Q54

♥ AKJ863

♦ AQ

♣ 97

W N E S

Pass Pass 1 ♥

3 ♣ Pass Pass 3 ♥

All Pass

All Pass



# 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      Partner bids first.  
 Dealer: North      ♥ Q72      East (RHO) bids 2♦ if possible.  
 Vul: None      ♦ 986      West (LHO) bids 2♠ if possible.  
 HCP: 6      ♣ 653

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**Board: 12**      ♠ AK754      You bid first.  
 Dealer: South      ♥ AK7      East (RHO) bids 2♣ if possible.  
 Vul: N-S      ♦ K8  
 HCP: 19+1      ♣ Q74

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**Board: 13**      ♠ T9874      Partner bids first.  
 Dealer: North      ♥ T73      East (RHO) bids 1NT if possible.  
 Vul: Both      ♦ Q52  
 HCP: 6+1      ♣ KJ

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**Board: 14**      ♠ AKQ54      You bid first.  
 Dealer: South      ♥ AJ      East (RHO) bids 2♦ if possible.  
 Vul: None      ♦ J8765  
 HCP: 15+2      ♣ 3

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**Board: 15**      ♠ 653      RHO opens the bidding 1♥.  
 Dealer: East      ♥ 642      You bid next.  
 Vul: E-W      ♦ KT2      East (RHO) bids 2♥ if possible.  
 HCP: 8      ♣ AJ72      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

<b>Board: 16</b>	♠ Q43	Partner bids first.
Dealer: South	♥ QT6	West (RHO) Doubles 1 ♠ if possible.
Vul: E-W	♦ JT62	East (LHO) bids 2 ♦ if possible.
HCP: 6	♣ J42	

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<b>Board: 17</b>	♠ AT62	LHO opens the bidding 1 ♥.
Dealer: East	♥ 96	Partner bids next.
Vul: None	♦ T843	
HCP: 9	♣ KQ4	

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<b>Board: 18</b>	♠ JT9	Partner bids first.
Dealer: South	♥ J82	The opponents are silent.
Vul: N-S	♦ K632	
HCP: 5	♣ 653	

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<b>Board: 19</b>	♠ KJ94	LHO opens the bidding 1 ♠.
Dealer: East	♥ J9	Partner bids next.
Vul: N-S	♦ AT3	West (RHO) bids 2 ♠ if possible.
HCP: 12	♣ K852	

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<b>Board: 20</b>	♠ Q4	LHO opens the bidding 1 ♥.
Dealer: East	♥ K96	Partner bids next.
Vul: Both	♦ KQ985	
HCP: 10+1	♣ T75	

## Both hands (Answers Page)

### Board: 16

Dealer: South

Vul: E-W

North HCP: 6

South HCP: 16+1

Contract: 2 ♠ North

North:

♠ Q43

♥ QT6

♦ JT62

♣ J42

South:

♠ AKJT7

♥ AJ42

♦ 4

♣ KT5

W	N	E	S
			1 ♠
X	Pass	2 ♦	2 ♥
Pass	2 ♠	All Pass	

### Board: 17

Dealer: East

Vul: None

North HCP: 9

South HCP: 13

Contract: 3 ♠ South

North:

♠ AT62

♥ 96

♦ T843

♣ KQ4

South:

♠ KJ8

♥ 832

♦ KJ9

♣ AJT2

W	N	E	S
		1 ♥	X
Pass	2 ♠	Pass	3 ♠
All Pass			

### Board: 18

Dealer: South

Vul: N-S

North HCP: 5

South HCP: 14+1

Contract: 1 ♠ South

North:

♠ JT9

♥ J82

♦ K632

♣ 653

South:

♠ AK762

♥ K7

♦ AT9

♣ 742

W	N	E	S
			1 ♠
All Pass			

### Board: 19

Dealer: East

Vul: N-S

North HCP: 12

South HCP: 10+1

Contract: 2NT North

North:

♠ KJ94

♥ J9

♦ AT3

♣ K852

South:

♠ 2

♥ AQ8

♦ K9875

♣ JT73

W	N	E	S
		1 ♠	X
2 ♠	2NT	All Pass	

### Board: 20

Dealer: East

Vul: Both

North HCP: 10+1

South HCP: 13+2

Contract: 3 ♣ South

North:

♠ Q4

♥ K96

♦ KQ985

♣ T75

South:

♠ AT975

♥ T5

♦ A

♣ AJ943

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

1. Michaels Cuebid
2. to the partner's longer

## South hands

## Gavin\_Semi-Forcing\_NT\_with\_Fit

<b>Board: 16</b>	♠ 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	

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<b>Board: 17</b>	♠ KJ8	RHO opens the bidding 1 ♥.
Dealer: East	♥ 832	You bid next.
Vul: None	♦ KJ9	
HCP: 13	♣ AJT2	

---

<b>Board: 18</b>	♠ AK762	You bid first.
Dealer: South	♥ K7	The opponents are silent.
Vul: N-S	♦ AT9	
HCP: 14+1	♣ 742	

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<b>Board: 19</b>	♠ 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	

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<b>Board: 20</b>	♠ 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

Dealer: South

Vul: E-W

North HCP: 6

South HCP: 16+1

Contract: 2 ♠ North

North:

♠ Q43

♥ QT6

♦ JT62

♣ J42

South:

♠ AKJT7

♥ AJ42

♦ 4

♣ KT5

W	N	E	S
			1 ♠
X	Pass	2 ♦	2 ♥
Pass	2 ♠	All Pass	

### Board: 17

Dealer: East

Vul: None

North HCP: 9

South HCP: 13

Contract: 3 ♠ South

North:

♠ AT62

♥ 96

♦ T843

♣ KQ4

South:

♠ KJ8

♥ 832

♦ KJ9

♣ AJT2

W	N	E	S
		1 ♥	X
Pass	2 ♠	Pass	3 ♠
All Pass			

### Board: 18

Dealer: South

Vul: N-S

North HCP: 5

South HCP: 14+1

Contract: 1 ♠ South

North:

♠ JT9

♥ J82

♦ K632

♣ 653

South:

♠ AK762

♥ K7

♦ AT9

♣ 742

W	N	E	S
			1 ♠
All Pass			

### Board: 19

Dealer: East

Vul: N-S

North HCP: 12

South HCP: 10+1

Contract: 2NT North

North:

♠ KJ94

♥ J9

♦ AT3

♣ K852

South:

♠ 2

♥ AQ8

♦ K9875

♣ JT73

W	N	E	S
		1 ♠	X
2 ♠	2NT	All Pass	

### Board: 20

Dealer: East

Vul: Both

North HCP: 10+1

South HCP: 13+2

Contract: 3 ♣ South

North:

♠ Q4

♥ K96

♦ KQ985

♣ T75

South:

♠ AT975

♥ T5

♦ A

♣ AJ943

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

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	♥ AQJ8762	2 ♣	2 ♥	2 ♠	4 ♣ <sup>1</sup>
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 ♣ <sup>1</sup>	Pass	3 ♥
North HCP: 17+1	♦ AK6	♦ 73	All Pass			
South HCP: 5+1	♣ 8	♣ Q53				
Contract: 3 ♥ South						1. strength cue bid

## South hands

## Gavin\_Semi-Forcing\_NT\_with\_Fit

**Board: 21**      ♠ 986      Partner bids first.  
 Dealer: North      ♥ Q98      West (LHO) Doubles 1 ♥ if possible.  
 Vul: N-S      ♦ Q7  
 HCP: 4+1      ♣ 96432

---

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

---

**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	♥ AQJ8762	2 ♣	2 ♥	2 ♠	4 ♣ <sup>1</sup>
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 ♣ <sup>1</sup>	Pass	3 ♥
North HCP: 17+1	♦ AK6	♦ 73	All Pass			
South HCP: 5+1	♣ 8	♣ Q53				
Contract: 3 ♥ South						1. strength cue bid

## North hands

## Gavin\_Semi-Forcing\_NT\_with\_Fit

<b>Board: 26</b>	♠ KT5	Partner bids first.
Dealer: South	♥ Q53	West (RHO) bids 2♣ if possible.
Vul: Both	♦ T92	
HCP: 7	♣ Q982	
<b>Board: 27</b>	♠ -	You bid first.
Dealer: North	♥ AQ764	West (RHO) bids 1♠ if possible.
Vul: None	♦ AJ7	East (LHO) bids 3♠ if possible.
HCP: 18+2	♣ AKT76	West (RHO) bids 4♠ if possible.
<b>Board: 28</b>	♠ J	RHO opens the bidding 1♠.
Dealer: West	♥ J	You bid next.
Vul: E-W	♦ 87654	East (LHO) bids 2♠ if possible.
HCP: 5+3	♣ QJT753	West (RHO) Doubles 3♥ if possible.
<b>Board: 29</b>	♠ KJ3	You bid first.
Dealer: North	♥ AK843	West (RHO) Doubles 1♥ if possible.
Vul: Both	♦ 84	East (LHO) bids 1NT if possible.
HCP: 13+1	♣ Q85	
<b>Board: 30</b>	♠ 97	Partner bids first.
Dealer: South	♥ 763	West (RHO) bids 1♠ if possible.
Vul: None	♦ AJ754	
HCP: 5+1	♣ 985	

## Both hands (Answers Page)

### Board: 26

Dealer: South

Vul: Both

North HCP: 7

South HCP: 13+1

Contract: 2 ♠ North

North:

♠ KT5

♥ Q53

♦ T92

♣ Q982

South:

♠ A9432

♥ T94

♦ AKQ3

♣ 3

W	N	E	S
			1 ♠
2 ♣	2 ♠	All Pass	

### Board: 27

Dealer: North

Vul: None

North HCP: 18+2

South HCP: 5

Contract: 5 ♥ South

North:

♠ -

♥ AQ764

♦ AJ7

♣ AKT76

South:

♠ 92

♥ JT8

♦ Q865

♣ Q984

W	N	E	S
	1 ♥	Pass	Pass
1 ♠	3 ♣	3 ♠	4 ♥
4 ♠	Pass	Pass	5 ♥
All Pass			

### Board: 28

Dealer: West

Vul: E-W

North HCP: 5+3

South HCP: 13+1

Contract: 3 ♥X South

North:

♠ J

♥ J

♦ 87654

♣ QJT753

South:

♠ K83

♥ A8753

♦ Q2

♣ A62

W	N	E	S
1 ♠	Pass	2 ♠	3 ♥
X	All Pass		

### Board: 29

Dealer: North

Vul: Both

North HCP: 13+1

South HCP: 4+1

Contract: 2 ♥ South

North:

♠ KJ3

♥ AK843

♦ 84

♣ Q85

South:

♠ QT954

♥ QT7

♦ 6532

♣ 2

W	N	E	S
	1 ♥	Pass	Pass
X	Pass	1NT	2 ♥
All Pass			

### Board: 30

Dealer: South

Vul: None

North HCP: 5+1

South HCP: 12+2

Contract: 2 ♥ North

North:

♠ 97

♥ 763

♦ AJ754

♣ 985

South:

♠ QT82

♥ AKQT92

♦ 96

♣ J

W	N	E	S
			1 ♥
1 ♠	2 ♥	All Pass	

## South hands

## Gavin\_Semi-Forcing\_NT\_with\_Fit

<b>Board: 26</b>	♠ A9432	You bid first.
Dealer: South	♥ T94	West (LHO) bids 2♣ if possible.
Vul: Both	♦ AKQ3	
HCP: 13+1	♣ 3	
<b>Board: 27</b>	♠ 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.
<b>Board: 28</b>	♠ 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.
<b>Board: 29</b>	♠ 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	
<b>Board: 30</b>	♠ 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	1NT	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

<b>Board: 31</b>	♠ 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	

---

<b>Board: 32</b>	♠ 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	

---

<b>Board: 33</b>	♠ KJT932	You bid first.
Dealer: North	♥ J2	The opponents are silent.
Vul: None	♦ K	
HCP: 13+2	♣ AJ92	

---

<b>Board: 34</b>	♠ 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.

---

<b>Board: 35</b>	♠ 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

Dealer: East

Vul: E-W

North HCP: 13+2

South HCP: 8

Contract: 3 ♦ South

North:

♠ KT2

♥ 2

♦ AQJ643

♣ K82

South:

♠ 64

♥ AT87

♦ K852

♣ J64

W	N	E	S
		1 ♥	Pass
Pass	2 ♦	X	3 ♦
All Pass			

### Board: 32

Dealer: South

Vul: E-W

North HCP: 6+1

South HCP: 14+1

Contract: 3 ♥ South

North:

♠ 62

♥ J76

♦ 875

♣ AJT72

South:

♠ KJ5

♥ KQ842

♦ Q92

♣ K4

W	N	E	S
			1 ♥
1 ♠	2 ♥	Pass	Pass
2 ♠	Pass	Pass	3 ♥
All Pass			

### Board: 33

Dealer: North

Vul: None

North HCP: 13+2

South HCP: 6+1

Contract: 2 ♠ South

North:

♠ KJT932

♥ J2

♦ K

♣ AJ92

South:

♠ A74

♥ QT4

♦ T9632

♣ 85

W	N	E	S
	1 ♠	Pass	1NT <sup>1</sup>
Pass	2 ♣	Pass	2 ♠
All Pass			
1. forcing 1NT			

### Board: 34

Dealer: West

Vul: E-W

North HCP: 3+1

South HCP: 20+2

Contract: 5 ♣ North

North:

♠ Q875

♥ 765

♦ 8

♣ J5432

South:

♠ K6

♥ AJ

♦ K64

♣ AKQ987

W	N	E	S
1 ♦	Pass	1 ♠	X
3 ♥	Pass	Pass	4 ♣
Pass	Pass	4 ♦	Pass
Pass	5 ♣	All Pass	

### Board: 35

Dealer: North

Vul: E-W

North HCP: 13+1

South HCP: 6

Contract: 2 ♥ South

North:

♠ 642

♥ AK532

♦ KQ

♣ J95

South:

♠ QT75

♥ J98

♦ T875

♣ K7

W	N	E	S
	1 ♥	Pass	2 ♥
All Pass			

## South hands

## Gavin\_Semi-Forcing\_NT\_with\_Fit

<b>Board: 31</b>	♠ 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	

---

<b>Board: 32</b>	♠ 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	

---

<b>Board: 33</b>	♠ A74	Partner bids first.
Dealer: North	♥ QT4	The opponents are silent.
Vul: None	♦ T9632	
HCP: 6+1	♣ 85	

---

<b>Board: 34</b>	♠ 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.

---

<b>Board: 35</b>	♠ QT75	Partner bids first.
Dealer: North	♥ J98	The opponents are silent.
Vul: E-W	♦ T875	
HCP: 6	♣ K7	

## Both hands (Answers Page)

### Board: 31

Dealer: East

Vul: E-W

North HCP: 13+2

South HCP: 8

Contract: 3 ♦ South

North:

♠ KT2

♥ 2

♦ AQJ643

♣ K82

South:

♠ 64

♥ AT87

♦ K852

♣ J64

W	N	E	S
		1 ♥	Pass
Pass	2 ♦	X	3 ♦
All Pass			

### Board: 32

Dealer: South

Vul: E-W

North HCP: 6+1

South HCP: 14+1

Contract: 3 ♥ South

North:

♠ 62

♥ J76

♦ 875

♣ AJT72

South:

♠ KJ5

♥ KQ842

♦ Q92

♣ K4

W	N	E	S
			1 ♥
1 ♠	2 ♥	Pass	Pass
2 ♠	Pass	Pass	3 ♥
All Pass			

### Board: 33

Dealer: North

Vul: None

North HCP: 13+2

South HCP: 6+1

Contract: 2 ♠ South

North:

♠ KJT932

♥ J2

♦ K

♣ AJ92

South:

♠ A74

♥ QT4

♦ T9632

♣ 85

W	N	E	S
	1 ♠	Pass	1NT <sup>1</sup>
Pass	2 ♣	Pass	2 ♠
All Pass			
1. forcing 1NT			

### Board: 34

Dealer: West

Vul: E-W

North HCP: 3+1

South HCP: 20+2

Contract: 5 ♣ North

North:

♠ Q875

♥ 765

♦ 8

♣ J5432

South:

♠ K6

♥ AJ

♦ K64

♣ AKQ987

W	N	E	S
1 ♦	Pass	1 ♠	X
3 ♥	Pass	Pass	4 ♣
Pass	Pass	4 ♦	Pass
Pass	5 ♣	All Pass	

### Board: 35

Dealer: North

Vul: E-W

North HCP: 13+1

South HCP: 6

Contract: 2 ♥ South

North:

♠ 642

♥ AK532

♦ KQ

♣ J95

South:

♠ QT75

♥ J98

♦ T875

♣ K7

W	N	E	S
	1 ♥	Pass	2 ♥
All Pass			

# North hands

# Gavin\_Semi-Forcing\_NT\_with\_Fit

<b>Board: 36</b>	♠ Q65	Partner bids first.
Dealer: South	♥ K9643	West (RHO) bids 2♣ if possible.
Vul: Both	♦ J64	
HCP: 6+1	♣ T8	
<b>Board: 37</b>	♠ 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.
<b>Board: 38</b>	♠ 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.
<b>Board: 39</b>	♠ 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

Dealer: South

Vul: Both

North HCP: 6+1

South HCP: 13+1

Contract: 2 ♠ North

North:

♠ Q65

♥ K9643

♦ J64

♣ T8

South:

♠ KJT72

♥ Q8

♦ KQ9

♣ Q97

W	N	E	S
			1 ♠
2 ♣	2 ♠	All Pass	

### Board: 37

Dealer: East

Vul: E-W

North HCP: 12+3

South HCP: 8+1

Contract: 4 ♥ X South

North:

♠ J54

♥ AKQJT52

♦ 4

♣ J7

South:

♠ 97

♥ 83

♦ Q965

♣ AQ543

W	N	E	S
		1 ♠	Pass
1 NT <sup>1</sup>	3 ♥	X	4 ♥
Pass	Pass	X	All Pass

1. forcing 1NT

### Board: 38

Dealer: West

Vul: N-S

North HCP: 15+2

South HCP: 5+3

Contract: 5 ♦ X North

North:

♠ AKJT98

♥ 6

♦ KQ94

♣ Q5

South:

♠ 2

♥ T82

♦ AJT8653

♣ 73

W	N	E	S
2 ♣ <sup>1</sup>	Pass	2 ♦ <sup>2</sup>	3 ♦
3 ♥	4 ♦	Pass	Pass
4 ♥	5 ♦	Pass	Pass
X	All Pass		

1. strong  
2. waiting

### Board: 39

Dealer: North

Vul: Both

North HCP: 12+2

South HCP: 6+1

Contract: 4 ♥ North

North:

♠ Q6

♥ AQ8543

♦ 6

♣ A752

South:

♠ JT7

♥ T72

♦ QJ542

♣ Q8

W	N	E	S
	1 ♥	1 ♠	2 ♥
2 ♠	3 ♥	3 ♠	Pass
Pass	4 ♥	All Pass	

## South hands

## Gavin\_Semi-Forcing\_NT\_with\_Fit

<b>Board: 36</b>	♠ KJT72	You bid first.
Dealer: South	♥ Q8	West (LHO) bids 2♣ if possible.
Vul: Both	♦ KQ9	
HCP: 13+1	♣ Q97	
<hr/>		
<b>Board: 37</b>	♠ 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.
<hr/>		
<b>Board: 38</b>	♠ 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.
<hr/>		
<b>Board: 39</b>	♠ 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

Dealer: South

Vul: Both

North HCP: 6+1

South HCP: 13+1

Contract: 2 ♠ North

North:

♠ Q65

♥ K9643

♦ J64

♣ T8

South:

♠ KJT72

♥ Q8

♦ KQ9

♣ Q97

W	N	E	S
			1 ♠
2 ♣	2 ♠	All Pass	

### Board: 37

Dealer: East

Vul: E-W

North HCP: 12+3

South HCP: 8+1

Contract: 4 ♥ X South

North:

♠ J54

♥ AKQJT52

♦ 4

♣ J7

South:

♠ 97

♥ 83

♦ Q965

♣ AQ543

W	N	E	S
		1 ♠	Pass
1 NT <sup>1</sup>	3 ♥	X	4 ♥
Pass	Pass	X	All Pass

1. forcing 1NT

### Board: 38

Dealer: West

Vul: N-S

North HCP: 15+2

South HCP: 5+3

Contract: 5 ♦ X North

North:

♠ AKJT98

♥ 6

♦ KQ94

♣ Q5

South:

♠ 2

♥ T82

♦ AJT8653

♣ 73

W	N	E	S
2 ♣ <sup>1</sup>	Pass	2 ♦ <sup>2</sup>	3 ♦
3 ♥	4 ♦	Pass	Pass
4 ♥	5 ♦	Pass	Pass
X	All Pass		

1. strong  
2. waiting

### Board: 39

Dealer: North

Vul: Both

North HCP: 12+2

South HCP: 6+1

Contract: 4 ♥ North

North:

♠ Q6

♥ AQ8543

♦ 6

♣ A752

South:

♠ JT7

♥ T72

♦ QJ542

♣ Q8

W	N	E	S
	1 ♥	1 ♠	2 ♥
2 ♠	3 ♥	3 ♠	Pass
Pass	4 ♥	All Pass	



## North hands

## Gavin\_Semi-Forcing\_NT\_with\_Fit

<b>Board: 40</b>	♠ 73	Partner bids first.
Dealer: South	♥ Q87	East (LHO) Doubles 1 ♥ if possible.
Vul: None	♦ KT32	
HCP: 5	♣ 7652	

---

<b>Board: 41</b>	♠ 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	

---

<b>Board: 42</b>	♠ 743	Partner bids first.
Dealer: South	♥ 864	East (LHO) bids 1NT if possible.
Vul: Both	♦ 987	
HCP: 5	♣ AJ98	

---

<b>Board: 43</b>	♠ KJT84	You bid first.
Dealer: North	♥ A8	The opponents are silent.
Vul: None	♦ K	
HCP: 18+2	♣ AK542	

---

<b>Board: 44</b>	♠ 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

Dealer: South

Vul: None

North HCP: 5

South HCP: 15+1

Contract: 2♥ North

North:

♠ 73

♥ Q87

♦ KT32

♣ 7652

South:

♠ Q852

♥ AK543

♦ Q

♣ KJT

W N E S

Pass Pass X 1♥

Pass Pass X 1♠

Pass 2♥ All Pass

### Board: 41

Dealer: North

Vul: E-W

North HCP: 14+2

South HCP: 5

Contract: 2♠ X South

North:

♠ AKJ752

♥ AT7

♦ 94

♣ QT

South:

♠ T63

♥ J92

♦ JT85

♣ K84

W N E S

Pass 1♠ X 2♠

Pass Pass X All Pass

### Board: 42

Dealer: South

Vul: Both

North HCP: 5

South HCP: 14+1

Contract: 2♥ North

North:

♠ 743

♥ 864

♦ 987

♣ AJ98

South:

♠ AJ2

♥ KJ975

♦ QJ54

♣ Q

W N E S

Pass Pass 1NT Pass

Pass 2♥ All Pass

### Board: 43

Dealer: North

Vul: None

North HCP: 18+2

South HCP: 5

Contract: 1♠ North

North:

♠ KJT84

♥ A8

♦ K

♣ AK542

South:

♠ A63

♥ JT32

♦ 9875

♣ 96

W N E S

Pass 1♠ All Pass

### Board: 44

Dealer: East

Vul: E-W

North HCP: 14+2

South HCP: 7+3

Contract: 3♣ South

North:

♠ AQT7

♥ AKJT93

♦ 6

♣ 93

South:

♠ J

♥ 5

♦ T873

♣ KQJT654

W N E S

Pass 1♠ 3♣

All Pass

## South hands

## Gavin\_Semi-Forcing\_NT\_with\_Fit

<b>Board: 40</b>	♠ Q852	You bid first.
Dealer: South	♥ AK543	East (RHO) Doubles 1 ♥ if possible.
Vul: None	♦ Q	
HCP: 15+1	♣ KJT	

---

<b>Board: 41</b>	♠ 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	

---

<b>Board: 42</b>	♠ AJ2	You bid first.
Dealer: South	♥ KJ975	East (RHO) bids 1NT if possible.
Vul: Both	♦ QJ54	
HCP: 14+1	♣ Q	

---

<b>Board: 43</b>	♠ A63	Partner bids first.
Dealer: North	♥ JT32	The opponents are silent.
Vul: None	♦ 9875	
HCP: 5	♣ 96	

---

<b>Board: 44</b>	♠ 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

Dealer: South

Vul: None

North HCP: 5

South HCP: 15+1

Contract: 2♥ North

North:

♠ 73

♥ Q87

♦ KT32

♣ 7652

South:

♠ Q852

♥ AK543

♦ Q

♣ KJT

W N E S

Pass Pass X 1♥

Pass Pass X 1♠

Pass 2♥ All Pass

### Board: 41

Dealer: North

Vul: E-W

North HCP: 14+2

South HCP: 5

Contract: 2♠ X South

North:

♠ AKJ752

♥ AT7

♦ 94

♣ QT

South:

♠ T63

♥ J92

♦ JT85

♣ K84

W N E S

Pass 1♠ X 2♠

Pass Pass X All Pass

### Board: 42

Dealer: South

Vul: Both

North HCP: 5

South HCP: 14+1

Contract: 2♥ North

North:

♠ 743

♥ 864

♦ 987

♣ AJ98

South:

♠ AJ2

♥ KJ975

♦ QJ54

♣ Q

W N E S

Pass Pass 1NT Pass

Pass 2♥ All Pass

### Board: 43

Dealer: North

Vul: None

North HCP: 18+2

South HCP: 5

Contract: 1♠ North

North:

♠ KJT84

♥ A8

♦ K

♣ AK542

South:

♠ A63

♥ JT32

♦ 9875

♣ 96

W N E S

Pass 1♠ All Pass

### Board: 44

Dealer: East

Vul: E-W

North HCP: 14+2

South HCP: 7+3

Contract: 3♣ South

North:

♠ AQT7

♥ AKJT93

♦ 6

♣ 93

South:

♠ J

♥ 5

♦ T873

♣ KQJT654

W N E S

Pass 1♠ 3♣

All Pass

## North hands

## Gavin\_Semi-Forcing\_NT\_with\_Fit

<b>Board: 45</b>	♠ 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	
<b>Board: 46</b>	♠ 98	Partner bids first.
Dealer: South	♥ 852	East (LHO) bids 1♠ if possible.
Vul: None	♦ T62	
HCP: 4+1	♣ A8765	
<b>Board: 47</b>	♠ K96	You bid first.
Dealer: North	♥ KQ873	West (RHO) Doubles 1♥ if possible.
Vul: N-S	♦ AK53	
HCP: 19+1	♣ A	
<b>Board: 48</b>	♠ 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.
<b>Board: 49</b>	♠ T74	LHO opens the bidding 1♥.
Dealer: East	♥ AJT8	Partner bids next.
Vul: None	♦ K5	
HCP: 13	♣ AJT2	

## Both hands (Answers Page)

### Board: 45

Dealer: West

Vul: Both

North HCP: 14+3

South HCP: 10

Contract: 2 ♠ North

North:

♠ AKQJ862

♥ A

♦ 743

♣ 74

South:

♠ T9

♥ QJ98

♦ KQ6

♣ Q653

W	N	E	S
1 ♥	1 ♠	2 ♥	Pass
Pass	2 ♠	All Pass	

### Board: 46

Dealer: South

Vul: None

North HCP: 4+1

South HCP: 18+1

Contract: 3 ♥ North

North:

♠ 98

♥ 852

♦ T62

♣ A8765

South:

♠ J42

♥ AKQT9

♦ AQ

♣ Q93

W	N	E	S
			1 ♥
Pass	Pass	1 ♠	2 ♠ <sup>1</sup>
Pass	3 ♥	All Pass	

1. strength cue bid

### Board: 47

Dealer: North

Vul: N-S

North HCP: 19+1

South HCP: 5

Contract: 2 ♥ South

North:

♠ K96

♥ KQ873

♦ AK53

♣ A

South:

♠ J873

♥ T64

♦ JT

♣ QJ85

W	N	E	S
	1 ♥	Pass	Pass
X	2 ♦	Pass	2 ♥
All Pass			

### Board: 48

Dealer: West

Vul: N-S

North HCP: 4+3

South HCP: 20+2

Contract: 3 ♣ South

North:

♠ T9

♥ 98

♦ QJ87632

♣ J6

South:

♠ AJ

♥ AQT3

♦ 5

♣ AKQ973

W	N	E	S
1 ♠	Pass	Pass	X
2 ♦	Pass	2 ♠	3 ♣
All Pass			

### Board: 49

Dealer: East

Vul: None

North HCP: 13

South HCP: 8+2

Contract: 2 ♠ North

North:

♠ T74

♥ AJT8

♦ K5

♣ AJT2

South:

♠ A9862

♥ 6

♦ J8432

♣ K6

W	N	E	S
		1 ♥	2 ♥ <sup>1</sup>
Pass	2 ♠	All Pass	

1. Michaels Cuebid

## 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

Dealer: West

Vul: Both

North HCP: 14+3

South HCP: 10

Contract: 2 ♠ North

North:

♠ AKQJ862

♥ A

♦ 743

♣ 74

South:

♠ T9

♥ QJ98

♦ KQ6

♣ Q653

W	N	E	S
1 ♥	1 ♠	2 ♥	Pass
Pass	2 ♠	All Pass	

### Board: 46

Dealer: South

Vul: None

North HCP: 4+1

South HCP: 18+1

Contract: 3 ♥ North

North:

♠ 98

♥ 852

♦ T62

♣ A8765

South:

♠ J42

♥ AKQT9

♦ AQ

♣ Q93

W	N	E	S
			1 ♥
Pass	Pass	1 ♠	2 ♠ <sup>1</sup>
Pass	3 ♥	All Pass	

1. strength cue bid

### Board: 47

Dealer: North

Vul: N-S

North HCP: 19+1

South HCP: 5

Contract: 2 ♥ South

North:

♠ K96

♥ KQ873

♦ AK53

♣ A

South:

♠ J873

♥ T64

♦ JT

♣ QJ85

W	N	E	S
	1 ♥	Pass	Pass
X	2 ♦	Pass	2 ♥
All Pass			

### Board: 48

Dealer: West

Vul: N-S

North HCP: 4+3

South HCP: 20+2

Contract: 3 ♣ South

North:

♠ T9

♥ 98

♦ QJ87632

♣ J6

South:

♠ AJ

♥ AQT3

♦ 5

♣ AKQ973

W	N	E	S
1 ♠	Pass	Pass	X
2 ♦	Pass	2 ♠	3 ♣
All Pass			

### Board: 49

Dealer: East

Vul: None

North HCP: 13

South HCP: 8+2

Contract: 2 ♠ North

North:

♠ T74

♥ AJT8

♦ K5

♣ AJT2

South:

♠ A9862

♥ 6

♦ J8432

♣ K6

W	N	E	S
		1 ♥	2 ♥ <sup>1</sup>
Pass	2 ♠	All Pass	

1. Michaels Cuebid



**Board: 50**

♠ Q97

Partner bids first.

Dealer: South

♥ QT8

East (LHO) bids 3 ♦ if possible.

Vul: N-S

♦ 76

HCP: 6+1

♣ Q9432

## Both hands (Answers Page)

**Board: 50**

Dealer: South

Vul: N-S

North HCP: 6+1

South HCP: 13+1

Contract: 3♥ South

**North:**

♠ Q97

♥ QT8

♦ 76

♣ Q9432

**South:**

♠ T8

♥ KJ752

♦ A4

♣ AJ75

**W**

**N**

**E**

**S**

1♥

Pass 2♥ 3♦ 3♥

All Pass

## 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**

Dealer: South

Vul: N-S

North HCP: 6+1

South HCP: 13+1

Contract: 3♥ South

**North:**

♠ Q97

♥ QT8

♦ 76

♣ Q9432

**South:**

♠ T8

♥ KJ752

♦ A4

♣ AJ75

**W**

**N**

**E**

**S**

1♥

Pass 2♥ 3♦ 3♥

All Pass