

North hands

Reverse_By_Responder

Board: 1	♠ A852	Partner bids first.
Dealer: South	♥ KQ983	The opponents are silent.
Vul: E-W	♦ K63	
HCP: 16+1	♣ A	

Board: 2	♠ AQ95	Partner bids first.
Dealer: South	♥ KQ962	The opponents are silent.
Vul: N-S	♦ 75	
HCP: 14+1	♣ QJ	

Board: 3	♠ AKJ	You bid first.
Dealer: North	♥ 643	The opponents are silent.
Vul: Both	♦ T4	
HCP: 14+1	♣ AQ864	

Board: 4	♠ AQ63	Partner bids first.
Dealer: South	♥ AQ763	The opponents are silent.
Vul: Both	♦ 5	
HCP: 13+1	♣ J52	

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: South	♠ A852	♠ K6				1♣
Vul: E-W	♥ KQ983	♥ T75	Pass	1♥	Pass	1NT
North HCP: 16+1	♦ K63	♦ A75	Pass	2♦ ¹	Pass	2♥ ²
South HCP: 12+1	♣ A	♣ KQT82	Pass	2NT	Pass	3♥
Contract: 6♥ North			Pass	4NT	Pass	5♦ ³
			Pass	6♥	All Pass	

1. New Minor Forcing
2. 3 !H
3. A=1/5 or 4/5

Board: 2	North:	South:	W	N	E	S
Dealer: South	♠ AQ95	♠ KT4				1♣
Vul: N-S	♥ KQ962	♥ J7	Pass	1♥	Pass	1NT
North HCP: 14+1	♦ 75	♦ AK4	Pass	2♦ ¹	Pass	3NT
South HCP: 14+1	♣ QJ	♣ KT965	All Pass			
Contract: 3NT South			1. New Minor Forcing			

Board: 3	North:	South:	W	N	E	S
Dealer: North	♠ AKJ	♠ 6		1♣	Pass	1♦
Vul: Both	♥ 643	♥ AK87	Pass	1NT	Pass	2♥
North HCP: 14+1	♦ T4	♦ KJ872	Pass	3NT	All Pass	
South HCP: 15+1	♣ AQ864	♣ KJ5				
Contract: 3NT North						

Board: 4	North:	South:	W	N	E	S
Dealer: South	♠ AQ63	♠ KJ				1♣
Vul: Both	♥ AQ763	♥ K	Pass	1♥	Pass	2♣
North HCP: 13+1	♦ 5	♦ KJ6	Pass	3♦ ¹	Pass	4♦
South HCP: 13+3	♣ J52	♣ QT98643	Pass	4♥	Pass	5♣
Contract: 5♣ South			All Pass			

1. Splinter

South hands**Reverse_By_Responder****Board: 1** ♠ K6 You bid first.

Dealer: South ♥ T75 The opponents are silent.

Vul: E-W ♦ A75

HCP: 12+1 ♣ KQT82

Board: 2 ♠ KT4 You bid first.

Dealer: South ♥ J7 The opponents are silent.

Vul: N-S ♦ AK4

HCP: 14+1 ♣ KT965

Board: 3 ♠ 6 Partner bids first.

Dealer: North ♥ AK87 The opponents are silent.

Vul: Both ♦ KJ872

HCP: 15+1 ♣ KJ5

Board: 4 ♠ KJ You bid first.

Dealer: South ♥ K The opponents are silent.

Vul: Both ♦ KJ6

HCP: 13+3 ♣ QT98643

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: South	♠ A852	♠ K6				1♣
Vul: E-W	♥ KQ983	♥ T75	Pass	1♥	Pass	1NT
North HCP: 16+1	♦ K63	♦ A75	Pass	2♦ ¹	Pass	2♥ ²
South HCP: 12+1	♣ A	♣ KQT82	Pass	2NT	Pass	3♥
Contract: 6♥ North			Pass	4NT	Pass	5♦ ³
			Pass	6♥	All Pass	

1. New Minor Forcing
2. 3 !H
3. A=1/5 or 4/5

Board: 2	North:	South:	W	N	E	S
Dealer: South	♠ AQ95	♠ KT4				1♣
Vul: N-S	♥ KQ962	♥ J7	Pass	1♥	Pass	1NT
North HCP: 14+1	♦ 75	♦ AK4	Pass	2♦ ¹	Pass	3NT
South HCP: 14+1	♣ QJ	♣ KT965	All Pass			
Contract: 3NT South			1. New Minor Forcing			

Board: 3	North:	South:	W	N	E	S
Dealer: North	♠ AKJ	♠ 6		1♣	Pass	1♦
Vul: Both	♥ 643	♥ AK87	Pass	1NT	Pass	2♥
North HCP: 14+1	♦ T4	♦ KJ872	Pass	3NT	All Pass	
South HCP: 15+1	♣ AQ864	♣ KJ5				
Contract: 3NT North						

Board: 4	North:	South:	W	N	E	S
Dealer: South	♠ AQ63	♠ KJ				1♣
Vul: Both	♥ AQ763	♥ K	Pass	1♥	Pass	2♣
North HCP: 13+1	♦ 5	♦ KJ6	Pass	3♦ ¹	Pass	4♦
South HCP: 13+3	♣ J52	♣ QT98643	Pass	4♥	Pass	5♣
Contract: 5♣ South			All Pass			

1. Splinter

North hands

Reverse_By_Responder

Board: 5 ♠ J73 You bid first.

Dealer: North ♥ QJ The opponents are silent.

Vul: N-S ♦ K85

HCP: 13+1 ♣ AQ743

Board: 6 ♠ A7 You bid first.

Dealer: North ♥ K8 The opponents are silent.

Vul: E-W ♦ 653

HCP: 12+2 ♣ KQT974

Board: 7 ♠ J73 You bid first.

Dealer: North ♥ Q98 The opponents are silent.

Vul: Both ♦ K73

HCP: 13 ♣ AK74

Board: 8 ♠ K62 You bid first.

Dealer: North ♥ 73 The opponents are silent.

Vul: E-W ♦ KJ

HCP: 12+2 ♣ KQT864

Board: 9 ♠ KQ9 You bid first.

Dealer: North ♥ 53 The opponents are silent.

Vul: None ♦ A62

HCP: 12+1 ♣ K8742

Both hands (Answers Page)

Board: 5	North:	South:	W	N	E	S
Dealer: North	♠ J73	♠ AK96		1♣	Pass	1♥
Vul: N-S	♥ QJ	♥ AK643	Pass	1NT	Pass	2♦ ¹
North HCP: 13+1	♦ K85	♦ AT	Pass	3NT	Pass	4NT
South HCP: 18+1	♣ AQ743	♣ 95	Pass	6NT	All Pass	
Contract: 6NT North						1. New Minor Forcing

Board: 6	North:	South:	W	N	E	S
Dealer: North	♠ A7	♠ KT54		1♣	Pass	1♥
Vul: E-W	♥ K8	♥ AQJ43	Pass	2♣	Pass	3NT
North HCP: 12+2	♦ 653	♦ K42		All Pass		
South HCP: 13+1	♣ KQT974	♣ 5				
Contract: 3NT South						

Board: 7	North:	South:	W	N	E	S
Dealer: North	♠ J73	♠ AQT9		1♣	Pass	1♦
Vul: Both	♥ Q98	♥ J	Pass	1NT	Pass	2♠
North HCP: 13	♦ K73	♦ AQJ942	Pass	3NT	All Pass	
South HCP: 14+2	♣ AK74	♣ 96				
Contract: 3NT North						

Board: 8	North:	South:	W	N	E	S
Dealer: North	♠ K62	♠ AQ43		1♣	Pass	1♥
Vul: E-W	♥ 73	♥ AT942	Pass	2♣	Pass	3NT
North HCP: 12+2	♦ KJ	♦ Q92		All Pass		
South HCP: 13+1	♣ KQT864	♣ J				
Contract: 3NT South						

Board: 9	North:	South:	W	N	E	S
Dealer: North	♠ KQ9	♠ 8543		1♣	Pass	1♥
Vul: None	♥ 53	♥ AQT84	Pass	1NT	Pass	2♦ ¹
North HCP: 12+1	♦ A62	♦ KQ7	Pass	3NT	All Pass	
South HCP: 13+1	♣ K8742	♣ Q				
Contract: 3NT North						1. New Minor Forcing

South hands**Reverse_By_Responder**

Board: 5	♠ AK96	Partner bids first.
Dealer: North	♥ AK643	The opponents are silent.
Vul: N-S	♦ AT	
HCP: 18+1	♣ 95	

Board: 6	♠ KT54	Partner bids first.
Dealer: North	♥ AQJ43	The opponents are silent.
Vul: E-W	♦ K42	
HCP: 13+1	♣ 5	

Board: 7	♠ AQT9	Partner bids first.
Dealer: North	♥ J	The opponents are silent.
Vul: Both	♦ AQJ942	
HCP: 14+2	♣ 96	

Board: 8	♠ AQ43	Partner bids first.
Dealer: North	♥ AT942	The opponents are silent.
Vul: E-W	♦ Q92	
HCP: 13+1	♣ J	

Board: 9	♠ 8543	Partner bids first.
Dealer: North	♥ AQT84	The opponents are silent.
Vul: None	♦ KQ7	
HCP: 13+1	♣ Q	

Both hands (Answers Page)

Board: 5	North:	South:	W	N	E	S
Dealer: North	♠ J73	♠ AK96		1♣	Pass	1♥
Vul: N-S	♥ QJ	♥ AK643	Pass	1NT	Pass	2♦ ¹
North HCP: 13+1	♦ K85	♦ AT	Pass	3NT	Pass	4NT
South HCP: 18+1	♣ AQ743	♣ 95	Pass	6NT	All Pass	
Contract: 6NT North						1. New Minor Forcing

Board: 6	North:	South:	W	N	E	S
Dealer: North	♠ A7	♠ KT54		1♣	Pass	1♥
Vul: E-W	♥ K8	♥ AQJ43	Pass	2♣	Pass	3NT
North HCP: 12+2	♦ 653	♦ K42		All Pass		
South HCP: 13+1	♣ KQT974	♣ 5				
Contract: 3NT South						

Board: 7	North:	South:	W	N	E	S
Dealer: North	♠ J73	♠ AQT9		1♣	Pass	1♦
Vul: Both	♥ Q98	♥ J	Pass	1NT	Pass	2♠
North HCP: 13	♦ K73	♦ AQJ942	Pass	3NT	All Pass	
South HCP: 14+2	♣ AK74	♣ 96				
Contract: 3NT North						

Board: 8	North:	South:	W	N	E	S
Dealer: North	♠ K62	♠ AQ43		1♣	Pass	1♥
Vul: E-W	♥ 73	♥ AT942	Pass	2♣	Pass	3NT
North HCP: 12+2	♦ KJ	♦ Q92		All Pass		
South HCP: 13+1	♣ KQT864	♣ J				
Contract: 3NT South						

Board: 9	North:	South:	W	N	E	S
Dealer: North	♠ KQ9	♠ 8543		1♣	Pass	1♥
Vul: None	♥ 53	♥ AQT84	Pass	1NT	Pass	2♦ ¹
North HCP: 12+1	♦ A62	♦ KQ7	Pass	3NT	All Pass	
South HCP: 13+1	♣ K8742	♣ Q				
Contract: 3NT North						1. New Minor Forcing

North hands

Reverse_By_Responder

Board: 10	♠ AQ42	Partner bids first.
Dealer: South	♥ AK976	The opponents are silent.
Vul: N-S	♦ J8	
HCP: 14+1	♣ 82	

Board: 11	♠ AKQT	Partner bids first.
Dealer: South	♥ KQJT3	The opponents are silent.
Vul: E-W	♦ 543	
HCP: 16+1	♣ J	

Board: 12	♠ AQ85	Partner bids first.
Dealer: South	♥ AJ984	The opponents are silent.
Vul: Both	♦ QT	
HCP: 15+1	♣ Q3	

Board: 13	♠ A52	You bid first.
Dealer: North	♥ 93	The opponents are silent.
Vul: None	♦ Q95	
HCP: 12+1	♣ AQ986	

Both hands (Answers Page)

Board: 10	North:	South:	W	N	E	S
Dealer: South	♠ AQ42	♠ K				1♣
Vul: N-S	♥ AK976	♥ J3	Pass	1♥	Pass	2♣
North HCP: 14+1	♦ J8	♦ K765	Pass	5♣	All Pass	
South HCP: 14+2	♣ 82	♣ AQJT97				
Contract: 5♣ North						

Board: 11	North:	South:	W	N	E	S
Dealer: South	♠ AKQT	♠ 876				1♣
Vul: E-W	♥ KQJT3	♥ -	Pass	1♥	Pass	2♣
North HCP: 16+1	♦ 543	♦ AK2	Pass	3NT	All Pass	
South HCP: 12+3	♣ J	♣ KQ98762				
Contract: 3NT North						

Board: 12	North:	South:	W	N	E	S
Dealer: South	♠ AQ85	♠ 943				1♣
Vul: Both	♥ AJ984	♥ T53	Pass	1♥	Pass	1NT
North HCP: 15+1	♦ QT	♦ AJ9	Pass	2♦ ¹	Pass	2♥ ²
South HCP: 12	♣ Q3	♣ AK74	Pass	2NT	Pass	3NT
Contract: 3NT South						All Pass

1. New Minor Forcing
2. 3 !H

Board: 13	North:	South:	W	N	E	S
Dealer: North	♠ A52	♠ J874		1♣	Pass	1♥
Vul: None	♥ 93	♥ AQJT6	Pass	1NT	Pass	2♦ ¹
North HCP: 12+1	♦ Q95	♦ AJ	Pass	3NT	All Pass	
South HCP: 16+1	♣ AQ986	♣ K3				
Contract: 3NT North						1. New Minor Forcing

South hands**Reverse_By_Responder****Board: 10** ♠ K You bid first.

Dealer: South ♥ J3 The opponents are silent.

Vul: N-S ♦ K765

HCP: 14+2 ♣ AQJT97

Board: 11 ♠ 876 You bid first.

Dealer: South ♥ - The opponents are silent.

Vul: E-W ♦ AK2

HCP: 12+3 ♣ KQ98762

Board: 12 ♠ 943 You bid first.

Dealer: South ♥ T53 The opponents are silent.

Vul: Both ♦ AJ9

HCP: 12 ♣ AK74

Board: 13 ♠ J874 Partner bids first.

Dealer: North ♥ AQJT6 The opponents are silent.

Vul: None ♦ AJ

HCP: 16+1 ♣ K3

Both hands (Answers Page)

Board: 10	North:	South:	W	N	E	S
Dealer: South	♠ AQ42	♠ K				1♣
Vul: N-S	♥ AK976	♥ J3	Pass	1♥	Pass	2♣
North HCP: 14+1	♦ J8	♦ K765	Pass	5♣	All Pass	
South HCP: 14+2	♣ 82	♣ AQJT97				
Contract: 5♣ North						

Board: 11	North:	South:	W	N	E	S
Dealer: South	♠ AKQT	♠ 876				1♣
Vul: E-W	♥ KQJT3	♥ -	Pass	1♥	Pass	2♣
North HCP: 16+1	♦ 543	♦ AK2	Pass	3NT	All Pass	
South HCP: 12+3	♣ J	♣ KQ98762				
Contract: 3NT North						

Board: 12	North:	South:	W	N	E	S
Dealer: South	♠ AQ85	♠ 943				1♣
Vul: Both	♥ AJ984	♥ T53	Pass	1♥	Pass	1NT
North HCP: 15+1	♦ QT	♦ AJ9	Pass	2♦ ¹	Pass	2♥ ²
South HCP: 12	♣ Q3	♣ AK74	Pass	2NT	Pass	3NT
Contract: 3NT South						All Pass

1. New Minor Forcing
2. 3 !H

Board: 13	North:	South:	W	N	E	S
Dealer: North	♠ A52	♠ J874		1♣	Pass	1♥
Vul: None	♥ 93	♥ AQJT6	Pass	1NT	Pass	2♦ ¹
North HCP: 12+1	♦ Q95	♦ AJ	Pass	3NT	All Pass	
South HCP: 16+1	♣ AQ986	♣ K3				
Contract: 3NT North						1. New Minor Forcing

North hands

Reverse_By_Responder

Board: 14 ♠ A94

You bid first.

Dealer: North ♥ 73

The opponents are silent.

Vul: None ♦ K52

HCP: 14+1 ♣ AQJ73

Board: 15 ♠ JT7

You bid first.

Dealer: North ♥ AT3

The opponents are silent.

Vul: N-S ♦ 86

HCP: 14+1 ♣ AKQT5

Board: 16 ♠ AK85

Partner bids first.

Dealer: South ♥ AJT85

The opponents are silent.

Vul: Both ♦ 942

HCP: 15+1 ♣ K

Board: 17 ♠ AJ92

Partner bids first.

Dealer: South ♥ AQ764

The opponents are silent.

Vul: N-S ♦ Q8

HCP: 15+1 ♣ Q4

Both hands (Answers Page)

Board: 14	North:	South:	W	N	E	S
Dealer: North	♠ A94	♠ KQ32		1♣	Pass	1♥
Vul: None	♥ 73	♥ AQJT86	Pass	1NT	Pass	3♥
North HCP: 14+1	♦ K52	♦ A3	Pass	4♥	All Pass	
South HCP: 16+2	♣ AQJ73	♣ 4				
Contract: 4♥ North						

Board: 15	North:	South:	W	N	E	S
Dealer: North	♠ JT7	♠ K		1♣	Pass	1♦
Vul: N-S	♥ AT3	♥ KQ54	Pass	1NT	Pass	2♥
North HCP: 14+1	♦ 86	♦ AK973	Pass	2♠ ¹	Pass	2NT
South HCP: 15+1	♣ AKQT5	♣ 863	Pass	3♣	Pass	5♣
Contract: 6♣ North			Pass	6♣	All Pass	

1. Fourth suit game force

Board: 16	North:	South:	W	N	E	S
Dealer: South	♠ AK85	♠ 976			1♣	
Vul: Both	♥ AJT85	♥ 94	Pass	1♥	Pass	1NT
North HCP: 15+1	♦ 942	♦ AQ8	Pass	2♦ ¹	Pass	3NT
South HCP: 13+1	♣ K	♣ AJ72	All Pass			
Contract: 3NT South						

1. New Minor Forcing

Board: 17	North:	South:	W	N	E	S
Dealer: South	♠ AJ92	♠ K74			1♣	
Vul: N-S	♥ AQ764	♥ 953	Pass	1♥	Pass	1NT
North HCP: 15+1	♦ Q8	♦ AT9	Pass	2♦ ¹	Pass	2♥ ²
South HCP: 12	♣ Q4	♣ AJT6	Pass	4♥	All Pass	
Contract: 4♥ North						

1. New Minor Forcing

2. 3 !H

South hands**Reverse_By_Responder**

Board: 14	♠ KQ32	Partner bids first.
Dealer: North	♥ AQJT86	The opponents are silent.
Vul: None	♦ A3	
HCP: 16+2	♣ 4	

Board: 15	♠ K	Partner bids first.
Dealer: North	♥ KQ54	The opponents are silent.
Vul: N-S	♦ AK973	
HCP: 15+1	♣ 863	

Board: 16	♠ 976	You bid first.
Dealer: South	♥ 94	The opponents are silent.
Vul: Both	♦ AQ8	
HCP: 13+1	♣ AQJ72	

Board: 17	♠ K74	You bid first.
Dealer: South	♥ 953	The opponents are silent.
Vul: N-S	♦ AT9	
HCP: 12	♣ AJT6	

Both hands (Answers Page)

Board: 14	North:	South:	W	N	E	S
Dealer: North	♠ A94	♠ KQ32		1♣	Pass	1♥
Vul: None	♥ 73	♥ AQJT86	Pass	1NT	Pass	3♥
North HCP: 14+1	♦ K52	♦ A3	Pass	4♥	All Pass	
South HCP: 16+2	♣ AQJ73	♣ 4				
Contract: 4♥ North						

Board: 15	North:	South:	W	N	E	S
Dealer: North	♠ JT7	♠ K		1♣	Pass	1♦
Vul: N-S	♥ AT3	♥ KQ54	Pass	1NT	Pass	2♥
North HCP: 14+1	♦ 86	♦ AK973	Pass	2♠ ¹	Pass	2NT
South HCP: 15+1	♣ AKQT5	♣ 863	Pass	3♣	Pass	5♣
Contract: 6♣ North			Pass	6♣	All Pass	

1. Fourth suit game force

Board: 16	North:	South:	W	N	E	S
Dealer: South	♠ AK85	♠ 976			1♣	
Vul: Both	♥ AJT85	♥ 94	Pass	1♥	Pass	1NT
North HCP: 15+1	♦ 942	♦ AQ8	Pass	2♦ ¹	Pass	3NT
South HCP: 13+1	♣ K	♣ AJ72	All Pass			
Contract: 3NT South						

1. New Minor Forcing

Board: 17	North:	South:	W	N	E	S
Dealer: South	♠ AJ92	♠ K74			1♣	
Vul: N-S	♥ AQ764	♥ 953	Pass	1♥	Pass	1NT
North HCP: 15+1	♦ Q8	♦ AT9	Pass	2♦ ¹	Pass	2♥ ²
South HCP: 12	♣ Q4	♣ AJT6	Pass	4♥	All Pass	
Contract: 4♥ North						

1. New Minor Forcing

2. 3 !H

North hands

Reverse_By_Responder

Board: 18	♠ A	You bid first.
Dealer: North	♥ J	The opponents are silent.
Vul: None	♦ T9843	
HCP: 12+3	♣ AK8742	

Board: 19	♠ J	You bid first.
Dealer: North	♥ Q72	The opponents are silent.
Vul: Both	♦ AJ4	
HCP: 13+2	♣ KQ9542	

Board: 20	♠ K86	You bid first.
Dealer: North	♥ J	The opponents are silent.
Vul: N-S	♦ KQ3	
HCP: 13+2	♣ AT9763	

Board: 21	♠ QJ92	Partner bids first.
Dealer: South	♥ KQJ53	The opponents are silent.
Vul: E-W	♦ K64	
HCP: 16+1	♣ A	

Board: 22	♠ J8	You bid first.
Dealer: North	♥ A	The opponents are silent.
Vul: Both	♦ AQ53	
HCP: 13+2	♣ QT8765	

Both hands (Answers Page)

Board: 18	North:	South:	W	N	E	S
Dealer: North	♠ A	♠ QJ98		1♣	Pass	1♥
Vul: None	♥ J	♥ AKQ98	Pass	2♣	Pass	3NT
North HCP: 12+3	♦ T9843	♦ K2		All Pass		
South HCP: 15+1	♣ AK8742	♣ T5				
Contract: 3NT South						

Board: 19	North:	South:	W	N	E	S
Dealer: North	♠ J	♠ AQ75		1♣	Pass	1♥
Vul: Both	♥ Q72	♥ AJ643	Pass	2♣	Pass	4NT
North HCP: 13+2	♦ AJ4	♦ KT	Pass	5♠ ¹	Pass	6♣
South HCP: 18+1	♣ KQ9542	♣ A6		All Pass		
Contract: 6♣ South						1. A=2/5 or 5/5, Q(C)=1

Board: 20	North:	South:	W	N	E	S
Dealer: North	♠ K86	♠ AQJT		1♣	Pass	1♥
Vul: N-S	♥ J	♥ AQ863	Pass	2♣	Pass	3NT
North HCP: 13+2	♦ KQ3	♦ J8		All Pass		
South HCP: 17+1	♣ AT9763	♣ QJ				
Contract: 3NT South						

Board: 21	North:	South:	W	N	E	S
Dealer: South	♠ QJ92	♠ 6				1♣
Vul: E-W	♥ KQJ53	♥ A87	Pass	1♥	Pass	2♣
North HCP: 16+1	♦ K64	♦ A9	Pass	3NT	All Pass	
South HCP: 13+3	♣ A	♣ KQT8765				
Contract: 3NT North						

Board: 22	North:	South:	W	N	E	S
Dealer: North	♠ J8	♠ A754		1♣	Pass	1♥
Vul: Both	♥ A	♥ KQJ95	Pass	2♣	Pass	3NT
North HCP: 13+2	♦ AQ53	♦ KJ		All Pass		
South HCP: 18+1	♣ QT8765	♣ A2				
Contract: 3NT South						

South hands**Reverse_By_Responder**

Board: 18	♠ QJ98	Partner bids first.
Dealer: North	♥ AKQ98	The opponents are silent.
Vul: None	♦ K2	
HCP: 15+1	♣ T5	

Board: 19	♠ AQ75	Partner bids first.
Dealer: North	♥ AJ643	The opponents are silent.
Vul: Both	♦ KT	
HCP: 18+1	♣ A6	

Board: 20	♠ AQJT	Partner bids first.
Dealer: North	♥ AQ863	The opponents are silent.
Vul: N-S	♦ J8	
HCP: 17+1	♣ QJ	

Board: 21	♠ 6	You bid first.
Dealer: South	♥ A87	The opponents are silent.
Vul: E-W	♦ A9	
HCP: 13+3	♣ KQT8765	

Board: 22	♠ A754	Partner bids first.
Dealer: North	♥ KQJ95	The opponents are silent.
Vul: Both	♦ KJ	
HCP: 18+1	♣ A2	

Both hands (Answers Page)

Board: 18	North:	South:	W	N	E	S
Dealer: North	♠ A	♠ QJ98		1♣	Pass	1♥
Vul: None	♥ J	♥ AKQ98	Pass	2♣	Pass	3NT
North HCP: 12+3	♦ T9843	♦ K2		All Pass		
South HCP: 15+1	♣ AK8742	♣ T5				
Contract: 3NT South						

Board: 19	North:	South:	W	N	E	S
Dealer: North	♠ J	♠ AQ75		1♣	Pass	1♥
Vul: Both	♥ Q72	♥ AJ643	Pass	2♣	Pass	4NT
North HCP: 13+2	♦ AJ4	♦ KT	Pass	5♠ ¹	Pass	6♣
South HCP: 18+1	♣ KQ9542	♣ A6		All Pass		
Contract: 6♣ South						1. A=2/5 or 5/5, Q(C)=1

Board: 20	North:	South:	W	N	E	S
Dealer: North	♠ K86	♠ AQJT		1♣	Pass	1♥
Vul: N-S	♥ J	♥ AQ863	Pass	2♣	Pass	3NT
North HCP: 13+2	♦ KQ3	♦ J8		All Pass		
South HCP: 17+1	♣ AT9763	♣ QJ				
Contract: 3NT South						

Board: 21	North:	South:	W	N	E	S
Dealer: South	♠ QJ92	♠ 6				1♣
Vul: E-W	♥ KQJ53	♥ A87	Pass	1♥	Pass	2♣
North HCP: 16+1	♦ K64	♦ A9	Pass	3NT	All Pass	
South HCP: 13+3	♣ A	♣ KQT8765				
Contract: 3NT North						

Board: 22	North:	South:	W	N	E	S
Dealer: North	♠ J8	♠ A754		1♣	Pass	1♥
Vul: Both	♥ A	♥ KQJ95	Pass	2♣	Pass	3NT
North HCP: 13+2	♦ AQ53	♦ KJ		All Pass		
South HCP: 18+1	♣ QT8765	♣ A2				
Contract: 3NT South						

North hands

Reverse_By_Responder

Board: 23	♠ KQT8	Partner bids first.
Dealer: South	♥ AQ985	The opponents are silent.
Vul: N-S	♦ A65	
HCP: 15+1	♣ 7	

Board: 24	♠ KQ42	Partner bids first.
Dealer: South	♥ AJ754	The opponents are silent.
Vul: None	♦ KJ6	
HCP: 16+1	♣ Q	

Board: 25	♠ QJ76	Partner bids first.
Dealer: South	♥ AQT872	The opponents are silent.
Vul: N-S	♦ A95	
HCP: 13+2	♣ -	

Board: 26	♠ AKJ3	Partner bids first.
Dealer: South	♥ AQ8765	The opponents are silent.
Vul: None	♦ K	
HCP: 17+2	♣ 54	

Board: 27	♠ KJ2	You bid first.
Dealer: North	♥ AJ2	The opponents are silent.
Vul: E-W	♦ T94	
HCP: 13	♣ KJ64	

Both hands (Answers Page)

Board: 23	North:	South:	W	N	E	S
Dealer: South	♠ KQT8	♠ 93				1♣
Vul: N-S	♥ AQ985	♥ K7	Pass	1♥	Pass	2♣
North HCP: 15+1	♦ A65	♦ J92	Pass	3NT	All Pass	
South HCP: 13+2	♣ 7	♣ AKQT54				
Contract: 3NT North						

Board: 24	North:	South:	W	N	E	S
Dealer: South	♠ KQ42	♠ 976				1♣
Vul: None	♥ AJ754	♥ Q2	Pass	1♥	Pass	1NT
North HCP: 16+1	♦ KJ6	♦ AT7	Pass	2♦ ¹	Pass	3NT
South HCP: 13+1	♣ Q	♣ AKT52	All Pass			
Contract: 3NT South						1. New Minor Forcing

Board: 25	North:	South:	W	N	E	S
Dealer: South	♠ QJ76	♠ 4				1♣
Vul: N-S	♥ AQT872	♥ K9	Pass	1♥	Pass	2♣
North HCP: 13+2	♦ A95	♦ KJT6	Pass	3♥	Pass	4♥
South HCP: 12+2	♣ -	♣ KQ8632	All Pass			
Contract: 4♥ South						

Board: 26	North:	South:	W	N	E	S
Dealer: South	♠ AKJ3	♠ 65				1♣
Vul: None	♥ AQ8765	♥ -	Pass	1♥	Pass	2♣
North HCP: 17+2	♦ K	♦ QT953	Pass	3♥	Pass	3NT
South HCP: 12+3	♣ 54	♣ AKQJT3	Pass	4♣	Pass	5♣
Contract: 5♣ South			All Pass			

Board: 27	North:	South:	W	N	E	S
Dealer: North	♠ KJ2	♠ Q	1♣	Pass	1♦	
Vul: E-W	♥ AJ2	♥ K864	Pass	1NT	Pass	2♥
North HCP: 13	♦ T94	♦ AJ653	Pass	3NT	All Pass	
South HCP: 16+1	♣ KJ64	♣ AQT				
Contract: 3NT North						

South hands**Reverse_By_Responder****Board: 23** ♠ 93 You bid first.

Dealer: South ♥ K7 The opponents are silent.

Vul: N-S ♦ J92

HCP: 13+2 ♣ AKQT54

Board: 24 ♠ 976 You bid first.

Dealer: South ♥ Q2 The opponents are silent.

Vul: None ♦ AT7

HCP: 13+1 ♣ AKT52

Board: 25 ♠ 4 You bid first.

Dealer: South ♥ K9 The opponents are silent.

Vul: N-S ♦ KJT6

HCP: 12+2 ♣ KQ8632

Board: 26 ♠ 65 You bid first.

Dealer: South ♥ - The opponents are silent.

Vul: None ♦ QT953

HCP: 12+3 ♣ AKQJT3

Board: 27 ♠ Q Partner bids first.

Dealer: North ♥ K864 The opponents are silent.

Vul: E-W ♦ AJ653

HCP: 16+1 ♣ AQT

Both hands (Answers Page)

Board: 23	North:	South:	W	N	E	S
Dealer: South	♠ KQT8	♠ 93				1♣
Vul: N-S	♥ AQ985	♥ K7	Pass	1♥	Pass	2♣
North HCP: 15+1	♦ A65	♦ J92	Pass	3NT	All Pass	
South HCP: 13+2	♣ 7	♣ AKQT54				
Contract: 3NT North						

Board: 24	North:	South:	W	N	E	S
Dealer: South	♠ KQ42	♠ 976				1♣
Vul: None	♥ AJ754	♥ Q2	Pass	1♥	Pass	1NT
North HCP: 16+1	♦ KJ6	♦ AT7	Pass	2♦ ¹	Pass	3NT
South HCP: 13+1	♣ Q	♣ AKT52	All Pass			
Contract: 3NT South						1. New Minor Forcing

Board: 25	North:	South:	W	N	E	S
Dealer: South	♠ QJ76	♠ 4				1♣
Vul: N-S	♥ AQT872	♥ K9	Pass	1♥	Pass	2♣
North HCP: 13+2	♦ A95	♦ KJT6	Pass	3♥	Pass	4♥
South HCP: 12+2	♣ -	♣ KQ8632	All Pass			
Contract: 4♥ South						

Board: 26	North:	South:	W	N	E	S
Dealer: South	♠ AKJ3	♠ 65				1♣
Vul: None	♥ AQ8765	♥ -	Pass	1♥	Pass	2♣
North HCP: 17+2	♦ K	♦ QT953	Pass	3♥	Pass	3NT
South HCP: 12+3	♣ 54	♣ AKQJT3	Pass	4♣	Pass	5♣
Contract: 5♣ South			All Pass			

Board: 27	North:	South:	W	N	E	S
Dealer: North	♠ KJ2	♠ Q	1♣	Pass	1♦	
Vul: E-W	♥ AJ2	♥ K864	Pass	1NT	Pass	2♥
North HCP: 13	♦ T94	♦ AJ653	Pass	3NT	All Pass	
South HCP: 16+1	♣ KJ64	♣ AQT				
Contract: 3NT North						

North hands

Reverse_By_Responder

Board: 28 ♠ 32 You bid first.

Dealer: North ♥ T76 The opponents are silent.

Vul: N-S ♦ AK8

HCP: 13+1 ♣ KQJ86

Board: 29 ♠ AK76 Partner bids first.

Dealer: South ♥ Q8432 The opponents are silent.

Vul: None ♦ AK9

HCP: 16+1 ♣ 2

Board: 30 ♠ J6 You bid first.

Dealer: North ♥ T The opponents are silent.

Vul: None ♦ A76

HCP: 12+3 ♣ AQJ8642

Board: 31 ♠ Q87 You bid first.

Dealer: North ♥ K43 The opponents are silent.

Vul: Both ♦ QT

HCP: 12+1 ♣ KQ874

Board: 32 ♠ J You bid first.

Dealer: North ♥ QJ4 The opponents are silent.

Vul: Both ♦ JT3

HCP: 12+2 ♣ AQJ974

Both hands (Answers Page)

Board: 28	North:	South:	W	N	E	S
Dealer: North	♠ 32	♠ KQJ8		1♣	Pass	1♥
Vul: N-S	♥ T76	♥ AK843	Pass	1NT	Pass	2♦ ¹
North HCP: 13+1	♦ AK8	♦ T75	Pass	3♥ ²	Pass	3NT
South HCP: 17+1	♣ KQJ86	♣ A	Pass	4♥	All Pass	
Contract: 4♥ North			1. New Minor Forcing			
			2. 3 !H			

Board: 29	North:	South:	W	N	E	S
Dealer: South	♠ AK76	♠ T8				1♣
Vul: None	♥ Q8432	♥ A	Pass	1♥	Pass	2♣
North HCP: 16+1	♦ AK9	♦ J73	Pass	3NT	All Pass	
South HCP: 12+3	♣ 2	♣ AQJT983				
Contract: 3NT North						

Board: 30	North:	South:	W	N	E	S
Dealer: North	♠ J6	♠ KQ72		1♣	Pass	1♥
Vul: None	♥ T	♥ AK862	Pass	2♣	Pass	3NT
North HCP: 12+3	♦ A76	♦ KQ9		All Pass		
South HCP: 17+1	♣ AQJ8642	♣ T				
Contract: 3NT South						

Board: 31	North:	South:	W	N	E	S
Dealer: North	♠ Q87	♠ J53		1♣	Pass	1♦
Vul: Both	♥ K43	♥ AT52	Pass	1NT	Pass	2♥
North HCP: 12+1	♦ QT	♦ AK975	Pass	3NT	All Pass	
South HCP: 13+1	♣ KQ874	♣ J				
Contract: 3NT North						

Board: 32	North:	South:	W	N	E	S
Dealer: North	♠ J	♠ A532		1♣	Pass	1♥
Vul: Both	♥ QJ4	♥ AKT86	Pass	2♣	Pass	3NT
North HCP: 12+2	♦ JT3	♦ AQ92		All Pass		
South HCP: 17+1	♣ AQJ974	♣ -				
Contract: 3NT South						

South hands**Reverse_By_Responder**

Board: 28	♠ KQJ8	Partner bids first.
Dealer: North	♥ AK843	The opponents are silent.
Vul: N-S	♦ T75	
HCP: 17+1	♣ A	

Board: 29	♠ T8	You bid first.
Dealer: South	♥ A	The opponents are silent.
Vul: None	♦ J73	
HCP: 12+3	♣ AQJT983	

Board: 30	♠ KQ72	Partner bids first.
Dealer: North	♥ AK862	The opponents are silent.
Vul: None	♦ KQ9	
HCP: 17+1	♣ T	

Board: 31	♠ J53	Partner bids first.
Dealer: North	♥ AT52	The opponents are silent.
Vul: Both	♦ AK975	
HCP: 13+1	♣ J	

Board: 32	♠ A532	Partner bids first.
Dealer: North	♥ AKT86	The opponents are silent.
Vul: Both	♦ AQ92	
HCP: 17+1	♣ -	

Both hands (Answers Page)

Board: 28	North:	South:	W	N	E	S
Dealer: North	♠ 32	♠ KQJ8		1♣	Pass	1♥
Vul: N-S	♥ T76	♥ AK843	Pass	1NT	Pass	2♦ ¹
North HCP: 13+1	♦ AK8	♦ T75	Pass	3♥ ²	Pass	3NT
South HCP: 17+1	♣ KQJ86	♣ A	Pass	4♥	All Pass	
Contract: 4♥ North			1. New Minor Forcing			
			2. 3 !H			

Board: 29	North:	South:	W	N	E	S
Dealer: South	♠ AK76	♠ T8			1♣	
Vul: None	♥ Q8432	♥ A	Pass	1♥	Pass	2♣
North HCP: 16+1	♦ AK9	♦ J73	Pass	3NT	All Pass	
South HCP: 12+3	♣ 2	♣ AQJT983				
Contract: 3NT North						

Board: 30	North:	South:	W	N	E	S
Dealer: North	♠ J6	♠ KQ72		1♣	Pass	1♥
Vul: None	♥ T	♥ AK862	Pass	2♣	Pass	3NT
North HCP: 12+3	♦ A76	♦ KQ9		All Pass		
South HCP: 17+1	♣ AQJ8642	♣ T				
Contract: 3NT South						

Board: 31	North:	South:	W	N	E	S
Dealer: North	♠ Q87	♠ J53		1♣	Pass	1♦
Vul: Both	♥ K43	♥ AT52	Pass	1NT	Pass	2♥
North HCP: 12+1	♦ QT	♦ AK975	Pass	3NT	All Pass	
South HCP: 13+1	♣ KQ874	♣ J				
Contract: 3NT North						

Board: 32	North:	South:	W	N	E	S
Dealer: North	♠ J	♠ A532		1♣	Pass	1♥
Vul: Both	♥ QJ4	♥ AKT86	Pass	2♣	Pass	3NT
North HCP: 12+2	♦ JT3	♦ AQ92		All Pass		
South HCP: 17+1	♣ AQJ974	♣ -				
Contract: 3NT South						

North hands

Reverse_By_Responder

Board: 33	♠ AJ94	Partner bids first.
Dealer: South	♥ AKQ43	The opponents are silent.
Vul: E-W	♦ J98	
HCP: 15+1	♣ 9	

Board: 34	♠ A632	Partner bids first.
Dealer: South	♥ AKJ43	The opponents are silent.
Vul: Both	♦ JT3	
HCP: 13+1	♣ 8	

Board: 35	♠ A32	You bid first.
Dealer: North	♥ 874	The opponents are silent.
Vul: E-W	♦ K7	
HCP: 13+1	♣ AQ872	

Board: 36	♠ AT82	Partner bids first.
Dealer: South	♥ AQT64	The opponents are silent.
Vul: N-S	♦ A76	
HCP: 14+1	♣ 4	

Both hands (Answers Page)

Board: 33	North:	South:	W	N	E	S
Dealer: South	♠ AJ94	♠ K87				1♣
Vul: E-W	♥ AKQ43	♥ 97	Pass	1♥	Pass	2♣
North HCP: 15+1	♦ J98	♦ AQ	Pass	3NT	All Pass	
South HCP: 14+2	♣ 9	♣ KQT752				
Contract: 3NT North						

Board: 34	North:	South:	W	N	E	S
Dealer: South	♠ A632	♠ K95				1♣
Vul: Both	♥ AKJ43	♥ Q7	Pass	1♥	Pass	1NT
North HCP: 13+1	♦ JT3	♦ A97	Pass	2♦ ¹	Pass	3NT
South HCP: 14+1	♣ 8	♣ KQT74	All Pass			
Contract: 3NT South						1. New Minor Forcing

Board: 35	North:	South:	W	N	E	S
Dealer: North	♠ A32	♠ K		1♣	Pass	1♦
Vul: E-W	♥ 874	♥ AK52	Pass	1NT	Pass	2♥
North HCP: 13+1	♦ K7	♦ Q8654	Pass	3NT	All Pass	
South HCP: 15+1	♣ AQ872	♣ K54				
Contract: 3NT North						

Board: 36	North:	South:	W	N	E	S
Dealer: South	♠ AT82	♠ Q97				1♣
Vul: N-S	♥ AQT64	♥ K2	Pass	1♥	Pass	1NT
North HCP: 14+1	♦ A76	♦ KT8	Pass	2♦ ¹	Pass	3NT
South HCP: 13+1	♣ 4	♣ KQT98	All Pass			
Contract: 3NT South						1. New Minor Forcing

South hands**Reverse_By_Responder****Board: 33** ♠ K87 You bid first.

Dealer: South ♥ 97 The opponents are silent.

Vul: E-W ♦ AQ

HCP: 14+2 ♣ KQT752

Board: 34 ♠ K95 You bid first.

Dealer: South ♥ Q7 The opponents are silent.

Vul: Both ♦ A97

HCP: 14+1 ♣ KQT74

Board: 35 ♠ K Partner bids first.

Dealer: North ♥ AK52 The opponents are silent.

Vul: E-W ♦ Q8654

HCP: 15+1 ♣ K54

Board: 36 ♠ Q97 You bid first.

Dealer: South ♥ K2 The opponents are silent.

Vul: N-S ♦ KT8

HCP: 13+1 ♣ KQT98

Both hands (Answers Page)

Board: 33	North:	South:	W	N	E	S
Dealer: South	♠ AJ94	♠ K87				1♣
Vul: E-W	♥ AKQ43	♥ 97	Pass	1♥	Pass	2♣
North HCP: 15+1	♦ J98	♦ AQ	Pass	3NT	All Pass	
South HCP: 14+2	♣ 9	♣ KQT752				
Contract: 3NT North						

Board: 34	North:	South:	W	N	E	S
Dealer: South	♠ A632	♠ K95				1♣
Vul: Both	♥ AKJ43	♥ Q7	Pass	1♥	Pass	1NT
North HCP: 13+1	♦ JT3	♦ A97	Pass	2♦ ¹	Pass	3NT
South HCP: 14+1	♣ 8	♣ KQT74	All Pass			
Contract: 3NT South						1. New Minor Forcing

Board: 35	North:	South:	W	N	E	S
Dealer: North	♠ A32	♠ K		1♣	Pass	1♦
Vul: E-W	♥ 874	♥ AK52	Pass	1NT	Pass	2♥
North HCP: 13+1	♦ K7	♦ Q8654	Pass	3NT	All Pass	
South HCP: 15+1	♣ AQ872	♣ K54				
Contract: 3NT North						

Board: 36	North:	South:	W	N	E	S
Dealer: South	♠ AT82	♠ Q97				1♣
Vul: N-S	♥ AQT64	♥ K2	Pass	1♥	Pass	1NT
North HCP: 14+1	♦ A76	♦ KT8	Pass	2♦ ¹	Pass	3NT
South HCP: 13+1	♣ 4	♣ KQT98	All Pass			
Contract: 3NT South						1. New Minor Forcing

North hands

Reverse_By_Responder

Board: 37	♠ K86	You bid first.
Dealer: North	♥ T6	The opponents are silent.
Vul: E-W	♦ J3	
HCP: 13+2	♣ AKQ632	

Board: 38	♠ QT3	You bid first.
Dealer: North	♥ K8	The opponents are silent.
Vul: None	♦ A82	
HCP: 13+1	♣ KJ986	

Board: 39	♠ AJ85	Partner bids first.
Dealer: South	♥ AQ875	The opponents are silent.
Vul: E-W	♦ A8	
HCP: 15+1	♣ 95	

Board: 40	♠ A632	Partner bids first.
Dealer: South	♥ AKJ32	The opponents are silent.
Vul: Both	♦ T4	
HCP: 16+1	♣ A6	

Both hands (Answers Page)

Board: 37	North:	South:	W	N	E	S
Dealer: North	♠ K86	♠ AJT3		1♣	Pass	1♥
Vul: E-W	♥ T6	♥ AKQ54	Pass	2♣	Pass	4NT
North HCP: 13+2	♦ J3	♦ A7	Pass	5♠ ¹	Pass	5NT ²
South HCP: 19+1	♣ AKQ632	♣ JT	Pass	6♦ ³	Pass	7♣
Contract: 7♣ South			All Pass			

1. A=2/5 or 5/5, Q(C)=1

2. King ask by 5NT

3. K=1

Board: 38	North:	South:	W	N	E	S
Dealer: North	♠ QT3	♠ KJ95		1♣	Pass	1♥
Vul: None	♥ K8	♥ AQJ652	Pass	1NT	Pass	3♥
North HCP: 13+1	♦ A82	♦ Q6	Pass	4♥	All Pass	
South HCP: 13+2	♣ KJ986	♣ 7				
Contract: 4♥ North						

Board: 39	North:	South:	W	N	E	S
Dealer: South	♠ AJ85	♠ K92			1♣	
Vul: E-W	♥ AQ875	♥ T62	Pass	1♥	Pass	1NT
North HCP: 15+1	♦ A8	♦ Q54	Pass	2♦ ¹	Pass	2♥ ²
South HCP: 12	♣ 95	♣ AKT8	Pass	2NT	Pass	3NT
Contract: 5♥ North			Pass	4♦	Pass	4♠
			Pass	5♥	All Pass	

1. New Minor Forcing

2. 3 !H

Board: 40	North:	South:	W	N	E	S
Dealer: South	♠ A632	♠ KQ7			1♣	
Vul: Both	♥ AKJ32	♥ Q8	Pass	1♥	Pass	1NT
North HCP: 16+1	♦ T4	♦ A92	Pass	2♦ ¹	Pass	3NT
South HCP: 13+1	♣ A6	♣ QT942	All Pass			
Contract: 3NT South			1. New Minor Forcing			

South hands**Reverse_By_Responder**

Board: 37	♠ AJT3	Partner bids first.
Dealer: North	♥ AKQ54	The opponents are silent.
Vul: E-W	♦ A7	
HCP: 19+1	♣ JT	

Board: 38	♠ KJ95	Partner bids first.
Dealer: North	♥ AQJ652	The opponents are silent.
Vul: None	♦ Q6	
HCP: 13+2	♣ 7	

Board: 39	♠ K92	You bid first.
Dealer: South	♥ T62	The opponents are silent.
Vul: E-W	♦ Q54	
HCP: 12	♣ AKT8	

Board: 40	♠ KQ7	You bid first.
Dealer: South	♥ Q8	The opponents are silent.
Vul: Both	♦ A92	
HCP: 13+1	♣ QT942	

Both hands (Answers Page)

Board: 37	North:	South:	W	N	E	S
Dealer: North	♠ K86	♠ AJT3		1♣	Pass	1♥
Vul: E-W	♥ T6	♥ AKQ54	Pass	2♣	Pass	4NT
North HCP: 13+2	♦ J3	♦ A7	Pass	5♠ ¹	Pass	5NT ²
South HCP: 19+1	♣ AKQ632	♣ JT	Pass	6♦ ³	Pass	7♣
Contract: 7♣ South			All Pass			

1. A=2/5 or 5/5, Q(C)=1

2. King ask by 5NT

3. K=1

Board: 38	North:	South:	W	N	E	S
Dealer: North	♠ QT3	♠ KJ95		1♣	Pass	1♥
Vul: None	♥ K8	♥ AQJ652	Pass	1NT	Pass	3♥
North HCP: 13+1	♦ A82	♦ Q6	Pass	4♥	All Pass	
South HCP: 13+2	♣ KJ986	♣ 7				
Contract: 4♥ North						

Board: 39	North:	South:	W	N	E	S
Dealer: South	♠ AJ85	♠ K92			1♣	
Vul: E-W	♥ AQ875	♥ T62	Pass	1♥	Pass	1NT
North HCP: 15+1	♦ A8	♦ Q54	Pass	2♦ ¹	Pass	2♥ ²
South HCP: 12	♣ 95	♣ AKT8	Pass	2NT	Pass	3NT
Contract: 5♥ North			Pass	4♦	Pass	4♠
			Pass	5♥	All Pass	

1. New Minor Forcing

2. 3 !H

Board: 40	North:	South:	W	N	E	S
Dealer: South	♠ A632	♠ KQ7			1♣	
Vul: Both	♥ AKJ32	♥ Q8	Pass	1♥	Pass	1NT
North HCP: 16+1	♦ T4	♦ A92	Pass	2♦ ¹	Pass	3NT
South HCP: 13+1	♣ A6	♣ QT942	All Pass			
Contract: 3NT South			1. New Minor Forcing			

North hands

Reverse_By_Responder

Board: 41	♠ A954	Partner bids first.
Dealer: South	♥ AQ632	The opponents are silent.
Vul: Both	♦ K8	
HCP: 13+1	♣ 72	

Board: 42	♠ A9	You bid first.
Dealer: North	♥ K62	The opponents are silent.
Vul: None	♦ QT5	
HCP: 13+1	♣ A6432	

Board: 43	♠ KQ32	Partner bids first.
Dealer: South	♥ QJ832	The opponents are silent.
Vul: N-S	♦ AK8	
HCP: 15+1	♣ 2	

Board: 44	♠ A	You bid first.
Dealer: North	♥ J3	The opponents are silent.
Vul: E-W	♦ QT76	
HCP: 14+2	♣ AQJ765	

Both hands (Answers Page)

Board: 41	North:	South:	W	N	E	S
Dealer: South	♠ A954	♠ J2				1♣
Vul: Both	♥ AQ632	♥ J98	Pass	1♥	Pass	1NT
North HCP: 13+1	♦ K8	♦ AJT	Pass	2♦ ¹	Pass	3♥ ²
South HCP: 14+1	♣ 72	♣ AQJ83	Pass	3♠	Pass	4♣
Contract: 4♥ North			Pass	4♥	All Pass	

1. New Minor Forcing

2. 3 !H

Board: 42	North:	South:	W	N	E	S
Dealer: North	♠ A9	♠ KJT5		1♣	Pass	1♥
Vul: None	♥ K62	♥ AQ9753	Pass	1NT	Pass	3♥
North HCP: 13+1	♦ QT5	♦ J4	Pass	4♥	All Pass	
South HCP: 13+2	♣ A6432	♣ Q				
Contract: 4♥ North						

Board: 43	North:	South:	W	N	E	S
Dealer: South	♠ KQ32	♠ A				1♣
Vul: N-S	♥ QJ832	♥ KT	Pass	1♥	Pass	2♣
North HCP: 15+1	♦ AK8	♦ J976	Pass	3NT	All Pass	
South HCP: 13+2	♣ 2	♣ AJ8765				
Contract: 3NT North						

Board: 44	North:	South:	W	N	E	S
Dealer: North	♠ A	♠ KT75		1♣	Pass	1♥
Vul: E-W	♥ J3	♥ AT952	Pass	2♣	Pass	3NT
North HCP: 14+2	♦ QT76	♦ AK2	All Pass			
South HCP: 14+1	♣ AQJ765	♣ 8				
Contract: 3NT South						

South hands**Reverse_By_Responder****Board: 41** ♠ J2 You bid first.

Dealer: South ♥ J98 The opponents are silent.

Vul: Both ♦ AJT

HCP: 14+1 ♣ AQJ83

Board: 42 ♠ KJT5 Partner bids first.

Dealer: North ♥ AQ9753 The opponents are silent.

Vul: None ♦ J4

HCP: 13+2 ♣ Q

Board: 43 ♠ A You bid first.

Dealer: South ♥ KT The opponents are silent.

Vul: N-S ♦ J976

HCP: 13+2 ♣ AJ8765

Board: 44 ♠ KT75 Partner bids first.

Dealer: North ♥ AT952 The opponents are silent.

Vul: E-W ♦ AK2

HCP: 14+1 ♣ 8

Both hands (Answers Page)

Board: 41	North:	South:	W	N	E	S
Dealer: South	♠ A954	♠ J2				1♣
Vul: Both	♥ AQ632	♥ J98	Pass	1♥	Pass	1NT
North HCP: 13+1	♦ K8	♦ AJT	Pass	2♦ ¹	Pass	3♥ ²
South HCP: 14+1	♣ 72	♣ AQJ83	Pass	3♠	Pass	4♣
Contract: 4♥ North			Pass	4♥	All Pass	

1. New Minor Forcing

2. 3 !H

Board: 42	North:	South:	W	N	E	S
Dealer: North	♠ A9	♠ KJT5		1♣	Pass	1♥
Vul: None	♥ K62	♥ AQ9753	Pass	1NT	Pass	3♥
North HCP: 13+1	♦ QT5	♦ J4	Pass	4♥	All Pass	
South HCP: 13+2	♣ A6432	♣ Q				
Contract: 4♥ North						

Board: 43	North:	South:	W	N	E	S
Dealer: South	♠ KQ32	♠ A				1♣
Vul: N-S	♥ QJ832	♥ KT	Pass	1♥	Pass	2♣
North HCP: 15+1	♦ AK8	♦ J976	Pass	3NT	All Pass	
South HCP: 13+2	♣ 2	♣ AJ8765				
Contract: 3NT North						

Board: 44	North:	South:	W	N	E	S
Dealer: North	♠ A	♠ KT75		1♣	Pass	1♥
Vul: E-W	♥ J3	♥ AT952	Pass	2♣	Pass	3NT
North HCP: 14+2	♦ QT76	♦ AK2	All Pass			
South HCP: 14+1	♣ AQJ765	♣ 8				
Contract: 3NT South						

North hands

Reverse_By_Responder

Board: 45	♠ AK95	Partner bids first.
Dealer: South	♥ AJT43	The opponents are silent.
Vul: Both	♦ J2	
HCP: 13+1	♣ 73	

Board: 46	♠ K876	Partner bids first.
Dealer: South	♥ AQ932	The opponents are silent.
Vul: None	♦ A6	
HCP: 16+1	♣ K7	

Board: 47	♠ AKQ4	Partner bids first.
Dealer: South	♥ KT753	The opponents are silent.
Vul: E-W	♦ AQ4	
HCP: 18+1	♣ 6	

Board: 48	♠ 982	You bid first.
Dealer: North	♥ K8	The opponents are silent.
Vul: Both	♦ T65	
HCP: 12+1	♣ AKQ73	

Both hands (Answers Page)

Board: 45	North:	South:	W	N	E	S
Dealer: South	♠ AK95	♠ QJ8				1♣
Vul: Both	♥ AJT43	♥ Q65	Pass	1♥	Pass	1NT
North HCP: 13+1	♦ J2	♦ AT9	Pass	2♦ ¹	Pass	3♥ ²
South HCP: 14	♣ 73	♣ AJ85	Pass	3♠	Pass	4♣
Contract: 4♥ North			Pass	4♥	All Pass	

1. New Minor Forcing

2. 3 !H

Board: 46	North:	South:	W	N	E	S
Dealer: South	♠ K876	♠ Q95				1♣
Vul: None	♥ AQ932	♥ 87	Pass	1♥	Pass	1NT
North HCP: 16+1	♦ A6	♦ K87	Pass	2♦ ¹	Pass	2NT
South HCP: 12+1	♣ K7	♣ AQJ84	Pass	3NT	All Pass	
Contract: 3NT North			1. New Minor Forcing			

Board: 47	North:	South:	W	N	E	S
Dealer: South	♠ AKQ4	♠ 853				1♣
Vul: E-W	♥ KT753	♥ A96	Pass	1♥	Pass	1NT
North HCP: 18+1	♦ AQ4	♦ K86	Pass	2♦ ¹	Pass	2♥ ²
South HCP: 12	♣ 6	♣ AJ93	Pass	2NT	Pass	3NT
Contract: 5♥ North			Pass	4♦	Pass	4♠
			Pass	5♥	All Pass	

1. New Minor Forcing

2. 3 !H

Board: 48	North:	South:	W	N	E	S
Dealer: North	♠ 982	♠ AJ75		1♣	Pass	1♥
Vul: Both	♥ K8	♥ QJ7654	Pass	1NT	Pass	3♥
North HCP: 12+1	♦ T65	♦ AQ9	Pass	4♥	All Pass	
South HCP: 14+2	♣ AKQ73	♣ -				
Contract: 4♥ North						

South hands**Reverse_By_Responder**

Board: 45 ♠ QJ8 You bid first.

Dealer: South ♥ Q65 The opponents are silent.

Vul: Both ♦ AT9

HCP: 14 ♣ AJ85

Board: 46 ♠ Q95 You bid first.

Dealer: South ♥ 87 The opponents are silent.

Vul: None ♦ K87

HCP: 12+1 ♣ AQJ84

Board: 47 ♠ 853 You bid first.

Dealer: South ♥ A96 The opponents are silent.

Vul: E-W ♦ K86

HCP: 12 ♣ AJ93

Board: 48 ♠ AJ75 Partner bids first.

Dealer: North ♥ QJ7654 The opponents are silent.

Vul: Both ♦ AQ9

HCP: 14+2 ♣ -

Both hands (Answers Page)

Board: 45	North:	South:	W	N	E	S
Dealer: South	♠ AK95	♠ QJ8				1♣
Vul: Both	♥ AJT43	♥ Q65	Pass	1♥	Pass	1NT
North HCP: 13+1	♦ J2	♦ AT9	Pass	2♦ ¹	Pass	3♥ ²
South HCP: 14	♣ 73	♣ AJ85	Pass	3♠	Pass	4♣
Contract: 4♥ North			Pass	4♥	All Pass	

1. New Minor Forcing

2. 3 !H

Board: 46	North:	South:	W	N	E	S
Dealer: South	♠ K876	♠ Q95				1♣
Vul: None	♥ AQ932	♥ 87	Pass	1♥	Pass	1NT
North HCP: 16+1	♦ A6	♦ K87	Pass	2♦ ¹	Pass	2NT
South HCP: 12+1	♣ K7	♣ AQJ84	Pass	3NT	All Pass	
Contract: 3NT North			1. New Minor Forcing			

Board: 47	North:	South:	W	N	E	S
Dealer: South	♠ AKQ4	♠ 853				1♣
Vul: E-W	♥ KT753	♥ A96	Pass	1♥	Pass	1NT
North HCP: 18+1	♦ AQ4	♦ K86	Pass	2♦ ¹	Pass	2♥ ²
South HCP: 12	♣ 6	♣ AJ93	Pass	2NT	Pass	3NT
Contract: 5♥ North			Pass	4♦	Pass	4♠
			Pass	5♥	All Pass	

1. New Minor Forcing

2. 3 !H

Board: 48	North:	South:	W	N	E	S
Dealer: North	♠ 982	♠ AJ75		1♣	Pass	1♥
Vul: Both	♥ K8	♥ QJ7654	Pass	1NT	Pass	3♥
North HCP: 12+1	♦ T65	♦ AQ9	Pass	4♥	All Pass	
South HCP: 14+2	♣ AKQ73	♣ -				
Contract: 4♥ North						

North hands

Reverse_By_Responder

Board: 49	♠ QJ62	Partner bids first.
Dealer: South	♥ AQT54	The opponents are silent.
Vul: None	♦ A96	
HCP: 13+1	♣ 5	

Board: 50	♠ KT9	You bid first.
Dealer: North	♥ A93	The opponents are silent.
Vul: Both	♦ 76	
HCP: 14+1	♣ AK975	

Board: 51	♠ A863	Partner bids first.
Dealer: South	♥ Q8643	The opponents are silent.
Vul: None	♦ AK6	
HCP: 16+1	♣ K	

Board: 52	♠ AK43	Partner bids first.
Dealer: South	♥ J76	The opponents are silent.
Vul: Both	♦ A9654	
HCP: 16+1	♣ A	

Both hands (Answers Page)

Board: 49	North:	South:	W	N	E	S
Dealer: South	♠ QJ62	♠ T98				1♣
Vul: None	♥ AQT54	♥ K2	Pass	1♥	Pass	2♣
North HCP: 13+1	♦ A96	♦ K2	Pass	3NT	All Pass	
South HCP: 13+2	♣ 5	♣ AQJ972				
Contract: 3NT North						

Board: 50	North:	South:	W	N	E	S
Dealer: North	♠ KT9	♠ AQ74		1♣	Pass	1♥
Vul: Both	♥ A93	♥ KT764	Pass	1NT	Pass	2♦ ¹
North HCP: 14+1	♦ 76	♦ KQT	Pass	3♥ ²	Pass	3NT
South HCP: 16+1	♣ AK975	♣ Q	Pass	4♣	Pass	4♦
Contract: 5♥ South			Pass	4NT	Pass	5♥ ³
				All Pass		

1. New Minor Forcing
2. 3 !H
3. A=2/5 or 5/5, Q(H)=0

Board: 51	North:	South:	W	N	E	S
Dealer: South	♠ A863	♠ KT2				1♣
Vul: None	♥ Q8643	♥ AT7	Pass	1♥	Pass	1NT
North HCP: 16+1	♦ AK6	♦ QJ4	Pass	2♦ ¹	Pass	2♥ ²
South HCP: 12	♣ K	♣ QT43	Pass	2NT	Pass	3NT
Contract: 4♥ South			Pass	4♣	Pass	4♥
				All Pass		

1. New Minor Forcing
2. 3 !H

Board: 52	North:	South:	W	N	E	S
Dealer: South	♠ AK43	♠ 65				1♣
Vul: Both	♥ J76	♥ A8	Pass	1♦	Pass	2♣
North HCP: 16+1	♦ A9654	♦ K83	Pass	2♠	Pass	3NT
South HCP: 12+2	♣ A	♣ KQ8753	All Pass			
Contract: 3NT South						

South hands

Reverse_By_Responder

Board: 49	♠ T98	You bid first.
Dealer: South	♥ K2	The opponents are silent.
Vul: None	♦ K2	
HCP: 13+2	♣ AQJ972	

Board: 50	♠ AQ74	Partner bids first.
Dealer: North	♥ KT764	The opponents are silent.
Vul: Both	♦ KQT	
HCP: 16+1	♣ Q	

Board: 51	♠ KT2	You bid first.
Dealer: South	♥ AT7	The opponents are silent.
Vul: None	♦ QJ4	
HCP: 12	♣ QT43	

Board: 52	♠ 65	You bid first.
Dealer: South	♥ A8	The opponents are silent.
Vul: Both	♦ K83	
HCP: 12+2	♣ KQ8753	

Both hands (Answers Page)

Board: 49	North:	South:	W	N	E	S
Dealer: South	♠ QJ62	♠ T98				1♣
Vul: None	♥ AQT54	♥ K2	Pass	1♥	Pass	2♣
North HCP: 13+1	♦ A96	♦ K2	Pass	3NT	All Pass	
South HCP: 13+2	♣ 5	♣ AQJ972				
Contract: 3NT North						

Board: 50	North:	South:	W	N	E	S
Dealer: North	♠ KT9	♠ AQ74		1♣	Pass	1♥
Vul: Both	♥ A93	♥ KT764	Pass	1NT	Pass	2♦ ¹
North HCP: 14+1	♦ 76	♦ KQT	Pass	3♥ ²	Pass	3NT
South HCP: 16+1	♣ AK975	♣ Q	Pass	4♣	Pass	4♦
Contract: 5♥ South			Pass	4NT	Pass	5♥ ³
				All Pass		

1. New Minor Forcing
2. 3 !H
3. A=2/5 or 5/5, Q(H)=0

Board: 51	North:	South:	W	N	E	S
Dealer: South	♠ A863	♠ KT2				1♣
Vul: None	♥ Q8643	♥ AT7	Pass	1♥	Pass	1NT
North HCP: 16+1	♦ AK6	♦ QJ4	Pass	2♦ ¹	Pass	2♥ ²
South HCP: 12	♣ K	♣ QT43	Pass	2NT	Pass	3NT
Contract: 4♥ South			Pass	4♣	Pass	4♥
				All Pass		

1. New Minor Forcing
2. 3 !H

Board: 52	North:	South:	W	N	E	S
Dealer: South	♠ AK43	♠ 65				1♣
Vul: Both	♥ J76	♥ A8	Pass	1♦	Pass	2♣
North HCP: 16+1	♦ A9654	♦ K83	Pass	2♠	Pass	3NT
South HCP: 12+2	♣ A	♣ KQ8753	All Pass			
Contract: 3NT South						

North hands

Reverse_By_Responder

Board: 53	♠ K63	You bid first.
Dealer: North	♥ 94	The opponents are silent.
Vul: Both	♦ A96	
HCP: 13+1	♣ AQT65	

Board: 54	♠ KJ86	Partner bids first.
Dealer: South	♥ K7532	The opponents are silent.
Vul: N-S	♦ AK2	
HCP: 18+1	♣ A	

Board: 55	♠ KT97	Partner bids first.
Dealer: South	♥ AK9532	The opponents are silent.
Vul: E-W	♦ A9	
HCP: 14+2	♣ T	

Board: 56	♠ Q65	You bid first.
Dealer: North	♥ K9	The opponents are silent.
Vul: None	♦ T8	
HCP: 14+2	♣ AKQT86	

Both hands (Answers Page)

Board: 53	North:	South:	W	N	E	S
Dealer: North	♠ K63	♠ AQJ5		1♣	Pass	1♥
Vul: Both	♥ 94	♥ AQJ752	Pass	1NT	Pass	3♥
North HCP: 13+1	♦ A96	♦ K7	Pass	4♥	Pass	4NT
South HCP: 20+2	♣ AQT65	♣ K	Pass	5♥ ¹	Pass	6NT
Contract: 6NT South			All Pass			

1. A=2/5 or 5/5, Q(H)=0

Board: 54	North:	South:	W	N	E	S
Dealer: South	♠ KJ86	♠ AT2				1♣
Vul: N-S	♥ K7532	♥ A4	Pass	1♥	Pass	1NT
North HCP: 18+1	♦ AK2	♦ J96	Pass	2♦ ¹	Pass	2NT
South HCP: 12+1	♣ A	♣ K9432	Pass	3NT	All Pass	
Contract: 3NT North			1. New Minor Forcing			

Board: 55	North:	South:	W	N	E	S
Dealer: South	♠ KT97	♠ Q83				1♣
Vul: E-W	♥ AK9532	♥ Q87	Pass	1♥	Pass	1NT
North HCP: 14+2	♦ A9	♦ K85	Pass	3♥	Pass	4♥
South HCP: 14	♣ T	♣ AK97	All Pass			
Contract: 4♥ South						

Board: 56	North:	South:	W	N	E	S
Dealer: North	♠ Q65	♠ KT42		1♣	Pass	1♥
Vul: None	♥ K9	♥ AQJ63	Pass	2♣	Pass	3NT
North HCP: 14+2	♦ T8	♦ A653	All Pass			
South HCP: 14+1	♣ AKQT86	♣ -				
Contract: 3NT South						

South hands**Reverse_By_Responder**

Board: 53	♠ AQJ5	Partner bids first.
Dealer: North	♥ AQJ752	The opponents are silent.
Vul: Both	♦ K7	
HCP: 20+2	♣ K	

Board: 54	♠ AT2	You bid first.
Dealer: South	♥ A4	The opponents are silent.
Vul: N-S	♦ J96	
HCP: 12+1	♣ K9432	

Board: 55	♠ Q83	You bid first.
Dealer: South	♥ Q87	The opponents are silent.
Vul: E-W	♦ K85	
HCP: 14	♣ AK97	

Board: 56	♠ KT42	Partner bids first.
Dealer: North	♥ AQJ63	The opponents are silent.
Vul: None	♦ A653	
HCP: 14+1	♣ -	

Both hands (Answers Page)

Board: 53	North:	South:	W	N	E	S
Dealer: North	♠ K63	♠ AQJ5		1♣	Pass	1♥
Vul: Both	♥ 94	♥ AQJ752	Pass	1NT	Pass	3♥
North HCP: 13+1	♦ A96	♦ K7	Pass	4♥	Pass	4NT
South HCP: 20+2	♣ AQT65	♣ K	Pass	5♥ ¹	Pass	6NT
Contract: 6NT South			All Pass			

1. A=2/5 or 5/5, Q(H)=0

Board: 54	North:	South:	W	N	E	S
Dealer: South	♠ KJ86	♠ AT2				1♣
Vul: N-S	♥ K7532	♥ A4	Pass	1♥	Pass	1NT
North HCP: 18+1	♦ AK2	♦ J96	Pass	2♦ ¹	Pass	2NT
South HCP: 12+1	♣ A	♣ K9432	Pass	3NT	All Pass	
Contract: 3NT North			1. New Minor Forcing			

Board: 55	North:	South:	W	N	E	S
Dealer: South	♠ KT97	♠ Q83				1♣
Vul: E-W	♥ AK9532	♥ Q87	Pass	1♥	Pass	1NT
North HCP: 14+2	♦ A9	♦ K85	Pass	3♥	Pass	4♥
South HCP: 14	♣ T	♣ AK97	All Pass			
Contract: 4♥ South						

Board: 56	North:	South:	W	N	E	S
Dealer: North	♠ Q65	♠ KT42		1♣	Pass	1♥
Vul: None	♥ K9	♥ AQJ63	Pass	2♣	Pass	3NT
North HCP: 14+2	♦ T8	♦ A653	All Pass			
South HCP: 14+1	♣ AKQT86	♣ -				
Contract: 3NT South						

North hands

Reverse_By_Responder

Board: 57	♠ KQ73	Partner bids first.
Dealer: South	♥ AK9543	The opponents are silent.
Vul: E-W	♦ QJ6	
HCP: 15+2	♣ -	

Board: 58	♠ KQ94	Partner bids first.
Dealer: South	♥ A9532	The opponents are silent.
Vul: E-W	♦ A8	
HCP: 17+1	♣ KJ	

Board: 59	♠ 8653	Partner bids first.
Dealer: South	♥ AK7652	The opponents are silent.
Vul: N-S	♦ AK3	
HCP: 14+2	♣ -	

Board: 60	♠ AK72	Partner bids first.
Dealer: South	♥ K87532	The opponents are silent.
Vul: E-W	♦ QT	
HCP: 13+2	♣ J	

Both hands (Answers Page)

Board: 57	North:	South:	W	N	E	S
Dealer: South	♠ KQ73	♠ -				1♣
Vul: E-W	♥ AK9543	♥ QT2	Pass	1♥	Pass	2♣
North HCP: 15+2	♦ QJ6	♦ A95	Pass	3♥	Pass	4NT
South HCP: 13+3	♣ -	♣ AQJT763	Pass	5♥ ¹	Pass	6♥
Contract: 6♥ South			All Pass			

1. A=2/5 or 5/5, Q(H)=0

Board: 58	North:	South:	W	N	E	S
Dealer: South	♠ KQ94	♠ AJ6				1♣
Vul: E-W	♥ A9532	♥ K84	Pass	1♥	Pass	1NT
North HCP: 17+1	♦ A8	♦ 763	Pass	2♦ ¹	Pass	2♥ ²
South HCP: 12	♣ KJ	♣ AT94	Pass	2NT	Pass	3NT
Contract: 3NT South			All Pass			

1. New Minor Forcing

2. 3 !H

Board: 59	North:	South:	W	N	E	S
Dealer: South	♠ 8653	♠ AQ9				1♣
Vul: N-S	♥ AK7652	♥ 94	Pass	1♥	Pass	2♣
North HCP: 14+2	♦ AK3	♦ 97	Pass	3♥	Pass	4♥
South HCP: 12+2	♣ -	♣ AQ7653	All Pass			
Contract: 4♥ South						

Board: 60	North:	South:	W	N	E	S
Dealer: South	♠ AK72	♠ J86				1♣
Vul: E-W	♥ K87532	♥ 4	Pass	1♥	Pass	2♣
North HCP: 13+2	♦ QT	♦ AK4	Pass	3♥	Pass	3NT
South HCP: 12+2	♣ J	♣ AT8653	All Pass			
Contract: 3NT South						

South hands

Reverse_By_Responder

Board: 57 ♠ - You bid first.

Dealer: South ♥ QT2 The opponents are silent.

Vul: E-W ♦ A95

HCP: 13+3 ♣ AQJT763

Board: 58 ♠ AJ6 You bid first.

Dealer: South ♥ K84 The opponents are silent.

Vul: E-W ♦ 763

HCP: 12 ♣ AT94

Board: 59 ♠ AQ9 You bid first.

Dealer: South ♥ 94 The opponents are silent.

Vul: N-S ♦ 97

HCP: 12+2 ♣ AQ7653

Board: 60 ♠ J86 You bid first.

Dealer: South ♥ 4 The opponents are silent.

Vul: E-W ♦ AK4

HCP: 12+2 ♣ AT8653

Both hands (Answers Page)

Board: 57	North:	South:	W	N	E	S
Dealer: South	♠ KQ73	♠ -				1♣
Vul: E-W	♥ AK9543	♥ QT2	Pass	1♥	Pass	2♣
North HCP: 15+2	♦ QJ6	♦ A95	Pass	3♥	Pass	4NT
South HCP: 13+3	♣ -	♣ AQJT763	Pass	5♥ ¹	Pass	6♥
Contract: 6♥ South			All Pass			

1. A=2/5 or 5/5, Q(H)=0

Board: 58	North:	South:	W	N	E	S
Dealer: South	♠ KQ94	♠ AJ6				1♣
Vul: E-W	♥ A9532	♥ K84	Pass	1♥	Pass	1NT
North HCP: 17+1	♦ A8	♦ 763	Pass	2♦ ¹	Pass	2♥ ²
South HCP: 12	♣ KJ	♣ AT94	Pass	2NT	Pass	3NT
Contract: 3NT South			All Pass			

1. New Minor Forcing

2. 3 !H

Board: 59	North:	South:	W	N	E	S
Dealer: South	♠ 8653	♠ AQ9				1♣
Vul: N-S	♥ AK7652	♥ 94	Pass	1♥	Pass	2♣
North HCP: 14+2	♦ AK3	♦ 97	Pass	3♥	Pass	4♥
South HCP: 12+2	♣ -	♣ AQ7653	All Pass			
Contract: 4♥ South						

Board: 60	North:	South:	W	N	E	S
Dealer: South	♠ AK72	♠ J86				1♣
Vul: E-W	♥ K87532	♥ 4	Pass	1♥	Pass	2♣
North HCP: 13+2	♦ QT	♦ AK4	Pass	3♥	Pass	3NT
South HCP: 12+2	♣ J	♣ AT8653	All Pass			
Contract: 3NT South						

North hands

Reverse_By_Responder

Board: 61	♠ A652	Partner bids first.
Dealer: South	♥ KQJT7	The opponents are silent.
Vul: N-S	♦ K764	
HCP: 13+1	♣ -	

Board: 62	♠ AQT9	Partner bids first.
Dealer: South	♥ KT872	The opponents are silent.
Vul: E-W	♦ A6	
HCP: 13+1	♣ 94	

Board: 63	♠ 65	You bid first.
Dealer: North	♥ K9	The opponents are silent.
Vul: Both	♦ A94	
HCP: 14+2	♣ AQJ764	

Board: 64	♠ -	You bid first.
Dealer: North	♥ J	The opponents are silent.
Vul: E-W	♦ KQT95	
HCP: 13+4	♣ AQJ9843	

Board: 65	♠ AJ76	Partner bids first.
Dealer: South	♥ AQ7654	The opponents are silent.
Vul: None	♦ K7	
HCP: 14+2	♣ 8	

Both hands (Answers Page)

Board: 61	North:	South:	W	N	E	S
Dealer: South	♠ A652	♠ 4				1♣
Vul: N-S	♥ KQJT7	♥ A63	Pass	1♥	Pass	2♣
North HCP: 13+1	♦ K764	♦ A2	Pass	3NT	All Pass	
South HCP: 12+3	♣ -	♣ AT98432				
Contract: 3NT North						

Board: 62	North:	South:	W	N	E	S
Dealer: South	♠ AQT9	♠ 872				1♣
Vul: E-W	♥ KT872	♥ AQ	Pass	1♥	Pass	1NT
North HCP: 13+1	♦ A6	♦ KT2	Pass	2♦ ¹	Pass	3NT
South HCP: 13+1	♣ 94	♣ KJ832	All Pass			
Contract: 3NT South						1. New Minor Forcing

Board: 63	North:	South:	W	N	E	S
Dealer: North	♠ 65	♠ AJT3		1♣	Pass	1♥
Vul: Both	♥ K9	♥ AQ865	Pass	2♣	Pass	3♦ ¹
North HCP: 14+2	♦ A94	♦ 3	Pass	4♦	Pass	4♥
South HCP: 14+1	♣ AQJ764	♣ K95	Pass	5♣	All Pass	
Contract: 5♣ North						1. Splinter

Board: 64	North:	South:	W	N	E	S
Dealer: North	♠ -	♠ KQ52		1♣	Pass	1♥
Vul: E-W	♥ J	♥ KT985	Pass	2♣	Pass	3NT
North HCP: 13+4	♦ KQT95	♦ A4	All Pass			
South HCP: 15+1	♣ AQJ9843	♣ KT				
Contract: 3NT South						

Board: 65	North:	South:	W	N	E	S
Dealer: South	♠ AJ76	♠ T52				1♣
Vul: None	♥ AQ7654	♥ KJ	Pass	1♥	Pass	1NT
North HCP: 14+2	♦ K7	♦ AQ9	Pass	3♥	Pass	4♥
South HCP: 14+1	♣ 8	♣ AT943	All Pass			
Contract: 4♥ South						

South hands**Reverse_By_Responder****Board: 61** ♠ 4 You bid first.

Dealer: South ♥ A63 The opponents are silent.

Vul: N-S ♦ A2

HCP: 12+3 ♣ AT98432

Board: 62 ♠ 872 You bid first.

Dealer: South ♥ AQ The opponents are silent.

Vul: E-W ♦ KT2

HCP: 13+1 ♣ KJ832

Board: 63 ♠ AJT3 Partner bids first.

Dealer: North ♥ AQ865 The opponents are silent.

Vul: Both ♦ 3

HCP: 14+1 ♣ K95

Board: 64 ♠ KQ52 Partner bids first.

Dealer: North ♥ KT985 The opponents are silent.

Vul: E-W ♦ A4

HCP: 15+1 ♣ KT

Board: 65 ♠ T52 You bid first.

Dealer: South ♥ KJ The opponents are silent.

Vul: None ♦ AQ9

HCP: 14+1 ♣ AT943

Both hands (Answers Page)

Board: 61	North:	South:	W	N	E	S
Dealer: South	♠ A652	♠ 4				1♣
Vul: N-S	♥ KQJT7	♥ A63	Pass	1♥	Pass	2♣
North HCP: 13+1	♦ K764	♦ A2	Pass	3NT	All Pass	
South HCP: 12+3	♣ -	♣ AT98432				
Contract: 3NT North						

Board: 62	North:	South:	W	N	E	S
Dealer: South	♠ AQT9	♠ 872				1♣
Vul: E-W	♥ KT872	♥ AQ	Pass	1♥	Pass	1NT
North HCP: 13+1	♦ A6	♦ KT2	Pass	2♦ ¹	Pass	3NT
South HCP: 13+1	♣ 94	♣ KJ832	All Pass			
Contract: 3NT South						1. New Minor Forcing

Board: 63	North:	South:	W	N	E	S
Dealer: North	♠ 65	♠ AJT3		1♣	Pass	1♥
Vul: Both	♥ K9	♥ AQ865	Pass	2♣	Pass	3♦ ¹
North HCP: 14+2	♦ A94	♦ 3	Pass	4♦	Pass	4♥
South HCP: 14+1	♣ AQJ764	♣ K95	Pass	5♣	All Pass	
Contract: 5♣ North						1. Splinter

Board: 64	North:	South:	W	N	E	S
Dealer: North	♠ -	♠ KQ52		1♣	Pass	1♥
Vul: E-W	♥ J	♥ KT985	Pass	2♣	Pass	3NT
North HCP: 13+4	♦ KQT95	♦ A4	All Pass			
South HCP: 15+1	♣ AQJ9843	♣ KT				
Contract: 3NT South						

Board: 65	North:	South:	W	N	E	S
Dealer: South	♠ AJ76	♠ T52				1♣
Vul: None	♥ AQ7654	♥ KJ	Pass	1♥	Pass	1NT
North HCP: 14+2	♦ K7	♦ AQ9	Pass	3♥	Pass	4♥
South HCP: 14+1	♣ 8	♣ AT943	All Pass			
Contract: 4♥ South						

North hands

Reverse_By_Responder

Board: 66 ♠ A72

You bid first.

Dealer: North ♥ KJ8

The opponents are silent.

Vul: E-W ♦ A72

HCP: 12 ♣ 9762

Board: 67 ♠ KT4

You bid first.

Dealer: North ♥ AJ9

The opponents are silent.

Vul: None ♦ 73

HCP: 12+1 ♣ A8543

Board: 68 ♠ 543

You bid first.

Dealer: North ♥ J2

The opponents are silent.

Vul: N-S ♦ KJ5

HCP: 13+1 ♣ AKJ82

Board: 69 ♠ KQ32

Partner bids first.

Dealer: South ♥ AKQJ2

The opponents are silent.

Vul: E-W ♦ AQ9

HCP: 21+1 ♣ 7

Both hands (Answers Page)

Board: 66	North:	South:	W	N	E	S
Dealer: North	♠ A72	♠ Q943		1♣	Pass	1♥
Vul: E-W	♥ KJ8	♥ AQT97	Pass	1NT	Pass	2♦ ¹
North HCP: 12	♦ A72	♦ K	Pass	2♥ ²	Pass	4♥
South HCP: 14+1	♣ 9762	♣ QJ4	All Pass			
Contract: 4♥ South			1. New Minor Forcing			
			2. 3 !H			

Board: 67	North:	South:	W	N	E	S
Dealer: North	♠ KT4	♠ Q2		1♣	Pass	1♦
Vul: None	♥ AJ9	♥ KT74	Pass	1NT	Pass	2♥
North HCP: 12+1	♦ 73	♦ AKQJ5	Pass	3NT	Pass	4NT
South HCP: 18+1	♣ A8543	♣ QJ	All Pass			
Contract: 4NT South						

Board: 68	North:	South:	W	N	E	S
Dealer: North	♠ 543	♠ KQJ8		1♣	Pass	1♥
Vul: N-S	♥ J2	♥ AK973	Pass	1NT	Pass	2♦ ¹
North HCP: 13+1	♦ KJ5	♦ AQ73	Pass	3NT	Pass	4NT
South HCP: 19+1	♣ AKJ82	♣ -	Pass	5♥	All Pass	
Contract: 5♥ North			1. New Minor Forcing			

Board: 69	North:	South:	W	N	E	S
Dealer: South	♠ KQ32	♠ A9			1♣	
Vul: E-W	♥ AKQJ2	♥ 6	Pass	1♥	Pass	2♣
North HCP: 21+1	♦ AQ9	♦ KJ8	Pass	4NT	Pass	5♥ ¹
South HCP: 13+3	♣ 7	♣ AJT8642	Pass	6NT	All Pass	
Contract: 6NT North			1. A=2/5 or 5/5, Q(C)=0			

South hands**Reverse_By_Responder**

Board: 66	♠ Q943	Partner bids first.
Dealer: North	♥ AQT97	The opponents are silent.
Vul: E-W	♦ K	
HCP: 14+1	♣ QJ4	

Board: 67	♠ Q2	Partner bids first.
Dealer: North	♥ KT74	The opponents are silent.
Vul: None	♦ AKQJ5	
HCP: 18+1	♣ QJ	

Board: 68	♠ KQJ8	Partner bids first.
Dealer: North	♥ AK973	The opponents are silent.
Vul: N-S	♦ AQ73	
HCP: 19+1	♣ -	

Board: 69	♠ A9	You bid first.
Dealer: South	♥ 6	The opponents are silent.
Vul: E-W	♦ KJ8	
HCP: 13+3	♣ AJT8642	

Both hands (Answers Page)

Board: 66	North:	South:	W	N	E	S
Dealer: North	♠ A72	♠ Q943		1♣	Pass	1♥
Vul: E-W	♥ KJ8	♥ AQT97	Pass	1NT	Pass	2♦ ¹
North HCP: 12	♦ A72	♦ K	Pass	2♥ ²	Pass	4♥
South HCP: 14+1	♣ 9762	♣ QJ4	All Pass			
Contract: 4♥ South			1. New Minor Forcing			
			2. 3 !H			

Board: 67	North:	South:	W	N	E	S
Dealer: North	♠ KT4	♠ Q2		1♣	Pass	1♦
Vul: None	♥ AJ9	♥ KT74	Pass	1NT	Pass	2♥
North HCP: 12+1	♦ 73	♦ AKQJ5	Pass	3NT	Pass	4NT
South HCP: 18+1	♣ A8543	♣ QJ	All Pass			
Contract: 4NT South						

Board: 68	North:	South:	W	N	E	S
Dealer: North	♠ 543	♠ KQJ8		1♣	Pass	1♥
Vul: N-S	♥ J2	♥ AK973	Pass	1NT	Pass	2♦ ¹
North HCP: 13+1	♦ KJ5	♦ AQ73	Pass	3NT	Pass	4NT
South HCP: 19+1	♣ AKJ82	♣ -	Pass	5♥	All Pass	
Contract: 5♥ North			1. New Minor Forcing			

Board: 69	North:	South:	W	N	E	S
Dealer: South	♠ KQ32	♠ A9			1♣	
Vul: E-W	♥ AKQJ2	♥ 6	Pass	1♥	Pass	2♣
North HCP: 21+1	♦ AQ9	♦ KJ8	Pass	4NT	Pass	5♥ ¹
South HCP: 13+3	♣ 7	♣ AJT8642	Pass	6NT	All Pass	
Contract: 6NT North			1. A=2/5 or 5/5, Q(C)=0			

North hands

Reverse_By_Responder

Board: 70	♠ JT	Partner bids first.
Dealer: South	♥ AK86	The opponents are silent.
Vul: None	♦ AK964	
HCP: 17+1	♣ QT	

Board: 71	♠ K765	Partner bids first.
Dealer: South	♥ AJ986	The opponents are silent.
Vul: Both	♦ QT2	
HCP: 14+1	♣ A	

Board: 72	♠ J	You bid first.
Dealer: North	♥ T	The opponents are silent.
Vul: Both	♦ AT865	
HCP: 12+3	♣ AK9532	

Board: 73	♠ T64	You bid first.
Dealer: North	♥ KJ	The opponents are silent.
Vul: E-W	♦ A32	
HCP: 12+1	♣ A8765	

Both hands (Answers Page)

Board: 70	North:	South:	W	N	E	S
Dealer: South	♠ JT	♠ KQ2				1♣
Vul: None	♥ AK86	♥ QJ4	Pass	1♦	Pass	2♣
North HCP: 17+1	♦ AK964	♦ J	Pass	2♥	Pass	3NT
South HCP: 14+2	♣ QT	♣ AJ8642	Pass	4♣	Pass	4♠
Contract: 6♣ North			Pass	4NT	Pass	5♦ ¹
			Pass	6♣	All Pass	

1. A=1/5 or 4/5

Board: 71	North:	South:	W	N	E	S
Dealer: South	♠ K765	♠ AJ8				1♣
Vul: Both	♥ AJ986	♥ K53	Pass	1♥	Pass	1NT
North HCP: 14+1	♦ QT2	♦ J73	Pass	2♦ ¹	Pass	3♥ ²
South HCP: 14	♣ A	♣ KQ42	Pass	3NT	Pass	4♣
Contract: 6♥ North			Pass	4NT	Pass	5♥ ³
			Pass	6♥	All Pass	

1. New Minor Forcing

2. 3 !H

3. A=2/5 or 5/5, Q(H)=0

Board: 72	North:	South:	W	N	E	S
Dealer: North	♠ J	♠ KT73		1♣	Pass	1♥
Vul: Both	♥ T	♥ AKQ87	Pass	2♣	Pass	3NT
North HCP: 12+3	♦ AT865	♦ Q732		All Pass		
South HCP: 14+1	♣ AK9532	♣ -				
Contract: 3NT South						

Board: 73	North:	South:	W	N	E	S
Dealer: North	♠ T64	♠ KJ93		1♣	Pass	1♥
Vul: E-W	♥ KJ	♥ AQT93	Pass	1NT	Pass	2♦ ¹
North HCP: 12+1	♦ A32	♦ 4	Pass	3NT	All Pass	
South HCP: 13+1	♣ A8765	♣ QJ4				
Contract: 3NT North			1. New Minor Forcing			

South hands**Reverse_By_Responder**

Board: 70	♠ KQ2	You bid first.
Dealer: South	♥ QJ4	The opponents are silent.
Vul: None	♦ J	
HCP: 14+2	♣ AJ8642	

Board: 71	♠ AJ8	You bid first.
Dealer: South	♥ K53	The opponents are silent.
Vul: Both	♦ J73	
HCP: 14	♣ KQ42	

Board: 72	♠ KT73	Partner bids first.
Dealer: North	♥ AKQ87	The opponents are silent.
Vul: Both	♦ Q732	
HCP: 14+1	♣ -	

Board: 73	♠ KJ93	Partner bids first.
Dealer: North	♥ AQT93	The opponents are silent.
Vul: E-W	♦ 4	
HCP: 13+1	♣ QJ4	

Both hands (Answers Page)

Board: 70	North:	South:	W	N	E	S
Dealer: South	♠ JT	♠ KQ2				1♣
Vul: None	♥ AK86	♥ QJ4	Pass	1♦	Pass	2♣
North HCP: 17+1	♦ AK964	♦ J	Pass	2♥	Pass	3NT
South HCP: 14+2	♣ QT	♣ AJ8642	Pass	4♣	Pass	4♠
Contract: 6♣ North			Pass	4NT	Pass	5♦ ¹
			Pass	6♣	All Pass	

1. A=1/5 or 4/5

Board: 71	North:	South:	W	N	E	S
Dealer: South	♠ K765	♠ AJ8				1♣
Vul: Both	♥ AJ986	♥ K53	Pass	1♥	Pass	1NT
North HCP: 14+1	♦ QT2	♦ J73	Pass	2♦ ¹	Pass	3♥ ²
South HCP: 14	♣ A	♣ KQ42	Pass	3NT	Pass	4♣
Contract: 6♥ North			Pass	4NT	Pass	5♥ ³
			Pass	6♥	All Pass	

1. New Minor Forcing

2. 3 !H

3. A=2/5 or 5/5, Q(H)=0

Board: 72	North:	South:	W	N	E	S
Dealer: North	♠ J	♠ KT73		1♣	Pass	1♥
Vul: Both	♥ T	♥ AKQ87	Pass	2♣	Pass	3NT
North HCP: 12+3	♦ AT865	♦ Q732		All Pass		
South HCP: 14+1	♣ AK9532	♣ -				
Contract: 3NT South						

Board: 73	North:	South:	W	N	E	S
Dealer: North	♠ T64	♠ KJ93		1♣	Pass	1♥
Vul: E-W	♥ KJ	♥ AQT93	Pass	1NT	Pass	2♦ ¹
North HCP: 12+1	♦ A32	♦ 4	Pass	3NT	All Pass	
South HCP: 13+1	♣ A8765	♣ QJ4				
Contract: 3NT North			1. New Minor Forcing			

North hands

Reverse_By_Responder

Board: 74 ♠ A95
Dealer: North ♥ Q5
Vul: E-W ♦ K76
HCP: 13+1 ♣ AT965

Board: 75 ♠ KQ85
Dealer: South ♥ AKJ76
Vul: E-W ♦ AJ8
HCP: 18+1 ♣ 9

Board: 76 ♠ T8
Dealer: North ♥ KJ3
Vul: None ♦ K85
HCP: 13+1 ♣ KQJ94

Both hands (Answers Page)

Board: 74	North:	South:	W	N	E	S
Dealer: North	♠ A95	♠ KJ83		1♣	Pass	1♥
Vul: E-W	♥ Q5	♥ AKT642	Pass	1NT	Pass	3♥
North HCP: 13+1	♦ K76	♦ A54	Pass	4♥	All Pass	
South HCP: 15+2	♣ AT965	♣ -				
Contract: 4♥ North						

Board: 75	North:	South:	W	N	E	S
Dealer: South	♠ KQ85	♠ 642			1♣	
Vul: E-W	♥ AKJ76	♥ T93	Pass	1♥	Pass	1NT
North HCP: 18+1	♦ AJ8	♦ KQ6	Pass	2♦ ¹	Pass	3♥ ²
South HCP: 14	♣ 9	♣ AKQ6	Pass	4NT	Pass	5♦ ³
Contract: 6♥ South			Pass	5♠	Pass	6♥ ⁴
			All Pass			

1. New Minor Forcing
2. 3 !H
3. A=1/5 or 4/5
4. no !H queen

Board: 76	North:	South:	W	N	E	S
Dealer: North	♠ T8	♠ AJ95		1♣	Pass	1♥
Vul: None	♥ KJ3	♥ AQ962	Pass	1NT	Pass	2♦ ¹
North HCP: 13+1	♦ K85	♦ AT9	Pass	3♥ ²	Pass	3NT
South HCP: 15+1	♣ KQJ94	♣ 3	Pass	4♥	All Pass	
Contract: 4♥ North						
			1. New Minor Forcing			
			2. 3 !H			

South hands**Reverse_By_Responder**

Board: 74	♠ KJ83	Partner bids first.
Dealer: North	♥ AKT642	The opponents are silent.
Vul: E-W	♦ A54	
HCP: 15+2	♣ -	

Board: 75	♠ 642	You bid first.
Dealer: South	♥ T93	The opponents are silent.
Vul: E-W	♦ KQ6	
HCP: 14	♣ AKQ6	

Board: 76	♠ AJ95	Partner bids first.
Dealer: North	♥ AQ962	The opponents are silent.
Vul: None	♦ AT9	
HCP: 15+1	♣ 3	

Both hands (Answers Page)

Board: 74	North:	South:	W	N	E	S
Dealer: North	♠ A95	♠ KJ83		1♣	Pass	1♥
Vul: E-W	♥ Q5	♥ AKT642	Pass	1NT	Pass	3♥
North HCP: 13+1	♦ K76	♦ A54	Pass	4♥	All Pass	
South HCP: 15+2	♣ AT965	♣ -				
Contract: 4♥ North						

Board: 75	North:	South:	W	N	E	S
Dealer: South	♠ KQ85	♠ 642			1♣	
Vul: E-W	♥ AKJ76	♥ T93	Pass	1♥	Pass	1NT
North HCP: 18+1	♦ AJ8	♦ KQ6	Pass	2♦ ¹	Pass	3♥ ²
South HCP: 14	♣ 9	♣ AKQ6	Pass	4NT	Pass	5♦ ³
Contract: 6♥ South			Pass	5♠	Pass	6♥ ⁴
			All Pass			

1. New Minor Forcing
2. 3 !H
3. A=1/5 or 4/5
4. no !H queen

Board: 76	North:	South:	W	N	E	S
Dealer: North	♠ T8	♠ AJ95		1♣	Pass	1♥
Vul: None	♥ KJ3	♥ AQ962	Pass	1NT	Pass	2♦ ¹
North HCP: 13+1	♦ K85	♦ AT9	Pass	3♥ ²	Pass	3NT
South HCP: 15+1	♣ KQJ94	♣ 3	Pass	4♥	All Pass	
Contract: 4♥ North						
			1. New Minor Forcing			
			2. 3 !H			

North hands

Reverse_By_Responder

Board: 77	♠ AKQ6	Partner bids first.
Dealer: South	♥ AT875	The opponents are silent.
Vul: E-W	♦ Q97	
HCP: 15+1	♣ 9	

Board: 78	♠ A62	You bid first.
Dealer: North	♥ Q72	The opponents are silent.
Vul: Both	♦ QJ9	
HCP: 13	♣ KJT5	

Board: 79	♠ AQJ5	Partner bids first.
Dealer: South	♥ AQ842	The opponents are silent.
Vul: None	♦ KQ	
HCP: 18+1	♣ 84	

Board: 80	♠ KJ75	Partner bids first.
Dealer: South	♥ AQ652	The opponents are silent.
Vul: E-W	♦ J	
HCP: 14+1	♣ KT7	

Both hands (Answers Page)

Board: 77	North:	South:	W	N	E	S
Dealer: South	♠ AKQ6	♠ J7				1♣
Vul: E-W	♥ AT875	♥ K64	Pass	1♥	Pass	1NT
North HCP: 15+1	♦ Q97	♦ KJ2	Pass	2♦ ¹	Pass	3♥ ²
South HCP: 14+1	♣ 9	♣ AQT85	Pass	3NT	Pass	4♥
Contract: 4♥ South			All Pass			

1. New Minor Forcing

2. 3 !H

Board: 78	North:	South:	W	N	E	S
Dealer: North	♠ A62	♠ Q874		1♣	Pass	1♥
Vul: Both	♥ Q72	♥ AJ964	Pass	1NT	Pass	2♦ ¹
North HCP: 13	♦ QJ9	♦ A43	Pass	3♥ ²	Pass	3NT
South HCP: 15+1	♣ KJT5	♣ A	Pass	4♥	All Pass	
Contract: 4♥ North			1. New Minor Forcing			
			2. 3 !H			

Board: 79	North:	South:	W	N	E	S
Dealer: South	♠ AQJ5	♠ 642				1♣
Vul: None	♥ AQ842	♥ K63	Pass	1♥	Pass	1NT
North HCP: 18+1	♦ KQ	♦ AJ8	Pass	2♦ ¹	Pass	2♥ ²
South HCP: 12	♣ 84	♣ AT92	Pass	2NT	Pass	3NT
Contract: 5♥ North			Pass	4♦	Pass	4♠
			Pass	5♥	All Pass	
			1. New Minor Forcing			
			2. 3 !H			

Board: 80	North:	South:	W	N	E	S
Dealer: South	♠ KJ75	♠ A92				1♣
Vul: E-W	♥ AQ652	♥ K3	Pass	1♥	Pass	1NT
North HCP: 14+1	♦ J	♦ KQ5	Pass	2♦ ¹	Pass	3NT
South HCP: 14+1	♣ KT7	♣ Q9643	All Pass			
Contract: 3NT South			1. New Minor Forcing			

South hands**Reverse_By_Responder****Board: 77** ♠ J7 You bid first.

Dealer: South ♥ K64 The opponents are silent.

Vul: E-W ♦ KJ2

HCP: 14+1 ♣ AQT85

Board: 78 ♠ Q874 Partner bids first.

Dealer: North ♥ AJ964 The opponents are silent.

Vul: Both ♦ A43

HCP: 15+1 ♣ A

Board: 79 ♠ 642 You bid first.

Dealer: South ♥ K63 The opponents are silent.

Vul: None ♦ AJ8

HCP: 12 ♣ AT92

Board: 80 ♠ A92 You bid first.

Dealer: South ♥ K3 The opponents are silent.

Vul: E-W ♦ KQ5

HCP: 14+1 ♣ Q9643

Both hands (Answers Page)

Board: 77	North:	South:	W	N	E	S
Dealer: South	♠ AKQ6	♠ J7				1♣
Vul: E-W	♥ AT875	♥ K64	Pass	1♥	Pass	1NT
North HCP: 15+1	♦ Q97	♦ KJ2	Pass	2♦ ¹	Pass	3♥ ²
South HCP: 14+1	♣ 9	♣ AQT85	Pass	3NT	Pass	4♥
Contract: 4♥ South			All Pass			

1. New Minor Forcing

2. 3 !H

Board: 78	North:	South:	W	N	E	S
Dealer: North	♠ A62	♠ Q874		1♣	Pass	1♥
Vul: Both	♥ Q72	♥ AJ964	Pass	1NT	Pass	2♦ ¹
North HCP: 13	♦ QJ9	♦ A43	Pass	3♥ ²	Pass	3NT
South HCP: 15+1	♣ KJT5	♣ A	Pass	4♥	All Pass	
Contract: 4♥ North			1. New Minor Forcing			
			2. 3 !H			

Board: 79	North:	South:	W	N	E	S
Dealer: South	♠ AQJ5	♠ 642				1♣
Vul: None	♥ AQ842	♥ K63	Pass	1♥	Pass	1NT
North HCP: 18+1	♦ KQ	♦ AJ8	Pass	2♦ ¹	Pass	2♥ ²
South HCP: 12	♣ 84	♣ AT92	Pass	2NT	Pass	3NT
Contract: 5♥ North			Pass	4♦	Pass	4♠
			Pass	5♥	All Pass	
			1. New Minor Forcing			
			2. 3 !H			

Board: 80	North:	South:	W	N	E	S
Dealer: South	♠ KJ75	♠ A92				1♣
Vul: E-W	♥ AQ652	♥ K3	Pass	1♥	Pass	1NT
North HCP: 14+1	♦ J	♦ KQ5	Pass	2♦ ¹	Pass	3NT
South HCP: 14+1	♣ KT7	♣ Q9643	All Pass			
Contract: 3NT South			1. New Minor Forcing			

North hands

Reverse_By_Responder

Board: 81 ♠ AJ4
Dealer: North ♥ K6
Vul: None ♦ JT
HCP: 14+2 ♣ AJT652

Board: 82 ♠ KQJT
Dealer: South ♥ AK752
Vul: N-S ♦ QT5
HCP: 19+1 ♣ A

Board: 83 ♠ A432
Dealer: South ♥ AKQ97
Vul: Both ♦ AK
HCP: 20+1 ♣ T5

Both hands (Answers Page)

Board: 81	North:	South:	W	N	E	S
Dealer: North	♠ AJ4	♠ KT62		1♣	Pass	1♥
Vul: None	♥ K6	♥ AQJT8	Pass	2♣	Pass	3♣
North HCP: 14+2	♦ JT	♦ Q8		All Pass		
South HCP: 15+1	♣ AJT652	♣ K9				
Contract: 3♣ South						

Board: 82	North:	South:	W	N	E	S
Dealer: South	♠ KQJT	♠ A97			1♣	
Vul: N-S	♥ AK752	♥ Q8	Pass	1♥	Pass	2♣
North HCP: 19+1	♦ QT5	♦ A3	Pass	4NT	Pass	5♣ ¹
South HCP: 14+2	♣ A	♣ KJT732	Pass	5♦	Pass	6♣ ²
Contract: 6♣ South			All Pass			

1. A=0/5 or 3/5

2. no !C queen

Board: 83	North:	South:	W	N	E	S
Dealer: South	♠ A432	♠ J5			1♣	
Vul: Both	♥ AKQ97	♥ JT2	Pass	1♥	Pass	1NT
North HCP: 20+1	♦ AK	♦ J87	Pass	2♦ ¹	Pass	2♥ ²
South HCP: 12+1	♣ T5	♣ AKQ97	Pass	2NT	Pass	3♣
Contract: 7♥ South			Pass	3NT	Pass	4NT
			Pass	5♦ ³	Pass	5♠
			Pass	6♦ ⁴	Pass	7♥
			All Pass			

1. New Minor Forcing

2. 3 !H

3. A=1/5 or 4/5

4. !H queen and !D king

South hands**Reverse_By_Responder**

Board: 81	♠ KT62	Partner bids first.
Dealer: North	♥ AQJT8	The opponents are silent.
Vul: None	♦ Q8	
HCP: 15+1	♣ K9	

Board: 82	♠ A97	You bid first.
Dealer: South	♥ Q8	The opponents are silent.
Vul: N-S	♦ A3	
HCP: 14+2	♣ KJT732	

Board: 83	♠ J5	You bid first.
Dealer: South	♥ JT2	The opponents are silent.
Vul: Both	♦ J87	
HCP: 12+1	♣ AKQ97	

Both hands (Answers Page)

Board: 81	North:	South:	W	N	E	S
Dealer: North	♠ AJ4	♠ KT62		1♣	Pass	1♥
Vul: None	♥ K6	♥ AQJT8	Pass	2♣	Pass	3♣
North HCP: 14+2	♦ JT	♦ Q8		All Pass		
South HCP: 15+1	♣ AJT652	♣ K9				
Contract: 3♣ South						

Board: 82	North:	South:	W	N	E	S
Dealer: South	♠ KQJT	♠ A97			1♣	
Vul: N-S	♥ AK752	♥ Q8	Pass	1♥	Pass	2♣
North HCP: 19+1	♦ QT5	♦ A3	Pass	4NT	Pass	5♣ ¹
South HCP: 14+2	♣ A	♣ KJT732	Pass	5♦	Pass	6♣ ²
Contract: 6♣ South			All Pass			

1. A=0/5 or 3/5

2. no !C queen

Board: 83	North:	South:	W	N	E	S
Dealer: South	♠ A432	♠ J5			1♣	
Vul: Both	♥ AKQ97	♥ JT2	Pass	1♥	Pass	1NT
North HCP: 20+1	♦ AK	♦ J87	Pass	2♦ ¹	Pass	2♥ ²
South HCP: 12+1	♣ T5	♣ AKQ97	Pass	2NT	Pass	3♣
Contract: 7♥ South			Pass	3NT	Pass	4NT
			Pass	5♦ ³	Pass	5♠
			Pass	6♦ ⁴	Pass	7♥
			All Pass			

1. New Minor Forcing

2. 3 !H

3. A=1/5 or 4/5

4. !H queen and !D king

North hands

Reverse_By_Responder

Board: 84	♠ K
Dealer: North	♥ 9
Vul: N-S	♦ KQJ92
HCP: 12+3	♣ QJT743

Board: 85	♠ Q
Dealer: South	♥ AQ76
Vul: None	♦ AJ9763
HCP: 13+2	♣ 95

Board: 86	♠ A54
Dealer: North	♥ T75
Vul: E-W	♦ T2
HCP: 14+1	♣ AKQJT

Board: 87	♠ KQ43
Dealer: South	♥ K9863
Vul: None	♦ AQT3
HCP: 14+1	♣ -

Both hands (Answers Page)

Board: 84	North:	South:	W	N	E	S
Dealer: North	♠ K	♠ Q873		1♣	Pass	1♥
Vul: N-S	♥ 9	♥ AKJ52	Pass	2♣	Pass	3NT
North HCP: 12+3	♦ KQJ92	♦ A85		All Pass		
South HCP: 14+1	♣ QJT743	♣ 2				
Contract: 3NT South						

Board: 85	North:	South:	W	N	E	S
Dealer: South	♠ Q	♠ J98			1♣	
Vul: None	♥ AQ76	♥ K94	Pass	1♦	Pass	1NT
North HCP: 13+2	♦ AJ9763	♦ K5	Pass	2♥	Pass	2♠ ¹
South HCP: 14+1	♣ 95	♣ AQJ72	Pass	4♦	Pass	4NT
Contract: 5♥ North			Pass	5♥ ²	All Pass	

1. Fourth suit game force

2. A=2/5 or 5/5, Q(D)=0

Board: 86	North:	South:	W	N	E	S
Dealer: North	♠ A54	♠ KQT7		1♣	Pass	1♥
Vul: E-W	♥ T75	♥ AKJ32	Pass	1NT	Pass	2♦ ¹
North HCP: 14+1	♦ T2	♦ A9	Pass	3♥ ²	Pass	3NT
South HCP: 17+1	♣ AKQJT	♣ 73	Pass	4♣	Pass	4♦
Contract: 6♥ North			Pass	4NT	Pass	5♣ ³
			Pass	5♦	Pass	5♥ ⁴
			Pass	6♥	All Pass	

1. New Minor Forcing

2. 3 !H

3. A=0/5 or 3/5

4. no !H queen

Board: 87	North:	South:	W	N	E	S
Dealer: South	♠ KQ43	♠ 987			1♣	
Vul: None	♥ K9863	♥ A5	Pass	1♥	Pass	2♣
North HCP: 14+1	♦ AQT3	♦ 85	Pass	3NT	All Pass	
South HCP: 14+2	♣ -	♣ AKQJ76				
Contract: 3NT North						

South hands**Reverse_By_Responder**

Board: 84	♠ Q873	Partner bids first.
Dealer: North	♥ AKJ52	The opponents are silent.
Vul: N-S	♦ A85	
HCP: 14+1	♣ 2	

Board: 85	♠ J98	You bid first.
Dealer: South	♥ K94	The opponents are silent.
Vul: None	♦ K5	
HCP: 14+1	♣ AQJ72	

Board: 86	♠ KQT7	Partner bids first.
Dealer: North	♥ AKJ32	The opponents are silent.
Vul: E-W	♦ A9	
HCP: 17+1	♣ 73	

Board: 87	♠ 987	You bid first.
Dealer: South	♥ A5	The opponents are silent.
Vul: None	♦ 85	
HCP: 14+2	♣ AKQJ76	

Both hands (Answers Page)

Board: 84	North:	South:	W	N	E	S
Dealer: North	♠ K	♠ Q873		1♣	Pass	1♥
Vul: N-S	♥ 9	♥ AKJ52	Pass	2♣	Pass	3NT
North HCP: 12+3	♦ KQJ92	♦ A85		All Pass		
South HCP: 14+1	♣ QJT743	♣ 2				
Contract: 3NT South						

Board: 85	North:	South:	W	N	E	S
Dealer: South	♠ Q	♠ J98			1♣	
Vul: None	♥ AQ76	♥ K94	Pass	1♦	Pass	1NT
North HCP: 13+2	♦ AJ9763	♦ K5	Pass	2♥	Pass	2♠ ¹
South HCP: 14+1	♣ 95	♣ AQJ72	Pass	4♦	Pass	4NT
Contract: 5♥ North			Pass	5♥ ²	All Pass	

1. Fourth suit game force

2. A=2/5 or 5/5, Q(D)=0

Board: 86	North:	South:	W	N	E	S
Dealer: North	♠ A54	♠ KQT7		1♣	Pass	1♥
Vul: E-W	♥ T75	♥ AKJ32	Pass	1NT	Pass	2♦ ¹
North HCP: 14+1	♦ T2	♦ A9	Pass	3♥ ²	Pass	3NT
South HCP: 17+1	♣ AKQJT	♣ 73	Pass	4♣	Pass	4♦
Contract: 6♥ North			Pass	4NT	Pass	5♣ ³
			Pass	5♦	Pass	5♥ ⁴
			Pass	6♥	All Pass	

1. New Minor Forcing

2. 3 !H

3. A=0/5 or 3/5

4. no !H queen

Board: 87	North:	South:	W	N	E	S
Dealer: South	♠ KQ43	♠ 987			1♣	
Vul: None	♥ K9863	♥ A5	Pass	1♥	Pass	2♣
North HCP: 14+1	♦ AQT3	♦ 85	Pass	3NT	All Pass	
South HCP: 14+2	♣ -	♣ AKQJ76				
Contract: 3NT North						

North hands

Reverse_By_Responder

Board: 88	♠ AK2	You bid first.
Dealer: North	♥ KT	The opponents are silent.
Vul: None	♦ 54	
HCP: 14+2	♣ KJT653	

Board: 89	♠ KT2	You bid first.
Dealer: North	♥ K6	The opponents are silent.
Vul: Both	♦ Q53	
HCP: 13+1	♣ AJ532	

Board: 90	♠ AKQ3	Partner bids first.
Dealer: South	♥ AQ984	The opponents are silent.
Vul: None	♦ 98	
HCP: 15+1	♣ T8	

Board: 91	♠ KJ9	You bid first.
Dealer: North	♥ K2	The opponents are silent.
Vul: Both	♦ J82	
HCP: 14+1	♣ AQT87	

Both hands (Answers Page)

Board: 88	North:	South:	W	N	E	S
Dealer: North	♠ AK2	♠ Q876		1♣	Pass	1♥
Vul: None	♥ KT	♥ AQ9876	Pass	2♣	Pass	3♥
North HCP: 14+2	♦ 54	♦ KQJ	Pass	4♥	All Pass	
South HCP: 14+2	♣ KJT653	♣ -				
Contract: 4♥ North						

Board: 89	North:	South:	W	N	E	S
Dealer: North	♠ KT2	♠ AQ86		1♣	Pass	1♥
Vul: Both	♥ K6	♥ AJ84	Pass	1NT	Pass	2♦ ¹
North HCP: 13+1	♦ Q53	♦ K4	Pass	3NT	Pass	4NT
South HCP: 18+1	♣ AJ532	♣ Q9	Pass	6NT	All Pass	
Contract: 6NT North						1. New Minor Forcing

Board: 90	North:	South:	W	N	E	S
Dealer: South	♠ AKQ3	♠ T9				1♣
Vul: None	♥ AQ984	♥ K3	Pass	1♥	Pass	2♣
North HCP: 15+1	♦ 98	♦ AT6	Pass	5♣	All Pass	
South HCP: 13+2	♣ T8	♣ KQJ943				
Contract: 5♣ North						

Board: 91	North:	South:	W	N	E	S
Dealer: North	♠ KJ9	♠ AT83		1♣	Pass	1♥
Vul: Both	♥ K2	♥ AJ985	Pass	1NT	Pass	2♦ ¹
North HCP: 14+1	♦ J82	♦ AK	Pass	3♣	Pass	4NT
South HCP: 19+1	♣ AQT87	♣ K2	Pass	5♦ ²	Pass	5♥
Contract: 6NT South			Pass	5♠ ³	Pass	6NT
					All Pass	

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

South hands**Reverse_By_Responder**

Board: 88	♠ Q876	Partner bids first.
Dealer: North	♥ AQ9876	The opponents are silent.
Vul: None	♦ KQJ	
HCP: 14+2	♣ -	

Board: 89	♠ AQ86	Partner bids first.
Dealer: North	♥ AQJ84	The opponents are silent.
Vul: Both	♦ K4	
HCP: 18+1	♣ Q9	

Board: 90	♠ T9	You bid first.
Dealer: South	♥ K3	The opponents are silent.
Vul: None	♦ AT6	
HCP: 13+2	♣ KQJ943	

Board: 91	♠ AT83	Partner bids first.
Dealer: North	♥ AJ985	The opponents are silent.
Vul: Both	♦ AK	
HCP: 19+1	♣ K2	

Both hands (Answers Page)

Board: 88	North:	South:	W	N	E	S
Dealer: North	♠ AK2	♠ Q876		1♣	Pass	1♥
Vul: None	♥ KT	♥ AQ9876	Pass	2♣	Pass	3♥
North HCP: 14+2	♦ 54	♦ KQJ	Pass	4♥	All Pass	
South HCP: 14+2	♣ KJT653	♣ -				
Contract: 4♥ North						

Board: 89	North:	South:	W	N	E	S
Dealer: North	♠ KT2	♠ AQ86		1♣	Pass	1♥
Vul: Both	♥ K6	♥ AJ84	Pass	1NT	Pass	2♦ ¹
North HCP: 13+1	♦ Q53	♦ K4	Pass	3NT	Pass	4NT
South HCP: 18+1	♣ AJ532	♣ Q9	Pass	6NT	All Pass	
Contract: 6NT North						1. New Minor Forcing

Board: 90	North:	South:	W	N	E	S
Dealer: South	♠ AKQ3	♠ T9				1♣
Vul: None	♥ AQ984	♥ K3	Pass	1♥	Pass	2♣
North HCP: 15+1	♦ 98	♦ AT6	Pass	5♣	All Pass	
South HCP: 13+2	♣ T8	♣ KQJ943				
Contract: 5♣ North						

Board: 91	North:	South:	W	N	E	S
Dealer: North	♠ KJ9	♠ AT83		1♣	Pass	1♥
Vul: Both	♥ K2	♥ AJ985	Pass	1NT	Pass	2♦ ¹
North HCP: 14+1	♦ J82	♦ AK	Pass	3♣	Pass	4NT
South HCP: 19+1	♣ AQT87	♣ K2	Pass	5♦ ²	Pass	5♥
Contract: 6NT South			Pass	5♠ ³	Pass	6NT
					All Pass	

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

North hands

Reverse_By_Responder

Board: 92	♠ QJ	Partner bids first.
Dealer: South	♥ A732	The opponents are silent.
Vul: Both	♦ AKQJ86	
HCP: 19+2	♣ Q	

Board: 93	♠ Q972	Partner bids first.
Dealer: South	♥ AK863	The opponents are silent.
Vul: Both	♦ K63	
HCP: 16+1	♣ A	

Board: 94	♠ 54	You bid first.
Dealer: North	♥ 7	The opponents are silent.
Vul: None	♦ AKJ5	
HCP: 12+2	♣ AT9874	

Board: 95	♠ 8754	Partner bids first.
Dealer: South	♥ AKT65	The opponents are silent.
Vul: None	♦ AQ6	
HCP: 14+1	♣ J	

Both hands (Answers Page)

Board: 92	North:	South:	W	N	E	S
Dealer: South	♠ QJ	♠ AT9				1♣
Vul: Both	♥ A732	♥ KT8	Pass	1♦	Pass	2♣
North HCP: 19+2	♦ AKQJ86	♦ 4	Pass	2♥	Pass	3NT
South HCP: 14+2	♣ Q	♣ AKT642	Pass	6NT	All Pass	
Contract:	6NT North					

Board: 93	North:	South:	W	N	E	S
Dealer: South	♠ Q972	♠ A43				1♣
Vul: Both	♥ AK863	♥ -	Pass	1♥	Pass	2♣
North HCP: 16+1	♦ K63	♦ AJ4	Pass	3NT	All Pass	
South HCP: 14+3	♣ A	♣ KQ76532				
Contract:	3NT North					

Board: 94	North:	South:	W	N	E	S
Dealer: North	♠ 54	♠ KQ82		1♣	Pass	1♥
Vul: None	♥ 7	♥ AJ942	Pass	2♣	Pass	3NT
North HCP: 12+2	♦ AKJ5	♦ 632		All Pass		
South HCP: 13+1	♣ AT9874	♣ K				
Contract:	3NT South					

Board: 95	North:	South:	W	N	E	S
Dealer: South	♠ 8754	♠ KQ				1♣
Vul: None	♥ AKT65	♥ J82	Pass	1♥	Pass	1NT
North HCP: 14+1	♦ AQ6	♦ T54	Pass	2♦ ¹	Pass	3♥ ²
South HCP: 13+1	♣ J	♣ AK972	Pass	3NT	Pass	4♥
Contract:	4♥ South			All Pass		

1. New Minor Forcing

2. 3 !H

South hands**Reverse_By_Responder****Board: 92** ♠ AT9 You bid first.

Dealer: South ♥ KT8 The opponents are silent.

Vul: Both ♦ 4

HCP: 14+2 ♣ AKT642

Board: 93 ♠ A43 You bid first.

Dealer: South ♥ - The opponents are silent.

Vul: Both ♦ AJ4

HCP: 14+3 ♣ KQ76532

Board: 94 ♠ KQ82 Partner bids first.

Dealer: North ♥ AJ942 The opponents are silent.

Vul: None ♦ 632

HCP: 13+1 ♣ K

Board: 95 ♠ KQ You bid first.

Dealer: South ♥ J82 The opponents are silent.

Vul: None ♦ T54

HCP: 13+1 ♣ AK972

Both hands (Answers Page)

Board: 92	North:	South:	W	N	E	S
Dealer: South	♠ QJ	♠ AT9				1♣
Vul: Both	♥ A732	♥ KT8	Pass	1♦	Pass	2♣
North HCP: 19+2	♦ AKQJ86	♦ 4	Pass	2♥	Pass	3NT
South HCP: 14+2	♣ Q	♣ AKT642	Pass	6NT	All Pass	
Contract:	6NT North					

Board: 93	North:	South:	W	N	E	S
Dealer: South	♠ Q972	♠ A43				1♣
Vul: Both	♥ AK863	♥ -	Pass	1♥	Pass	2♣
North HCP: 16+1	♦ K63	♦ AJ4	Pass	3NT	All Pass	
South HCP: 14+3	♣ A	♣ KQ76532				
Contract:	3NT North					

Board: 94	North:	South:	W	N	E	S
Dealer: North	♠ 54	♠ KQ82		1♣	Pass	1♥
Vul: None	♥ 7	♥ AJ942	Pass	2♣	Pass	3NT
North HCP: 12+2	♦ AKJ5	♦ 632		All Pass		
South HCP: 13+1	♣ AT9874	♣ K				
Contract:	3NT South					

Board: 95	North:	South:	W	N	E	S
Dealer: South	♠ 8754	♠ KQ				1♣
Vul: None	♥ AKT65	♥ J82	Pass	1♥	Pass	1NT
North HCP: 14+1	♦ AQ6	♦ T54	Pass	2♦ ¹	Pass	3♥ ²
South HCP: 13+1	♣ J	♣ AK972	Pass	3NT	Pass	4♥
Contract:	4♥ South			All Pass		

1. New Minor Forcing

2. 3 !H

North hands

Reverse_By_Responder

Board: 96	♠ KJ74	Partner bids first.
Dealer: South	♥ AK854	The opponents are silent.
Vul: N-S	♦ J7	
HCP: 13+1	♣ J2	

Board: 97	♠ AK76	Partner bids first.
Dealer: South	♥ KQJ743	The opponents are silent.
Vul: E-W	♦ A93	
HCP: 17+2	♣ -	

Board: 98	♠ KJ42	Partner bids first.
Dealer: South	♥ AK852	The opponents are silent.
Vul: Both	♦ 83	
HCP: 14+1	♣ K5	

Board: 99	♠ J87	You bid first.
Dealer: North	♥ 852	The opponents are silent.
Vul: Both	♦ A54	
HCP: 12	♣ AK85	

Board: 100	♠ A54	You bid first.
Dealer: North	♥ A4	The opponents are silent.
Vul: E-W	♦ K7	
HCP: 14+2	♣ KT7432	

Both hands (Answers Page)

Board: 96	North:	South:	W	N	E	S
Dealer: South	♠ KJ74	♠ 5				1♣
Vul: N-S	♥ AK854	♥ T6	Pass	1♥	Pass	2♣
North HCP: 13+1	♦ J7	♦ AKQ8	Pass	3♣	Pass	3NT
South HCP: 14+2	♣ J2	♣ KQT986	All Pass			
Contract: 3NT South						

Board: 97	North:	South:	W	N	E	S
Dealer: South	♠ AK76	♠ J2				1♣
Vul: E-W	♥ KQJ743	♥ A8	Pass	1♥	Pass	2♣
North HCP: 17+2	♦ A93	♦ KJ4	Pass	3NT	All Pass	
South HCP: 13+2	♣ -	♣ A98432				
Contract: 3NT North						

Board: 98	North:	South:	W	N	E	S
Dealer: South	♠ KJ42	♠ -				1♣
Vul: Both	♥ AK852	♥ J96	Pass	1♥	Pass	2♣
North HCP: 14+1	♦ 83	♦ AQ52	Pass	5♣	Pass	6♣
South HCP: 12+2	♣ K5	♣ AJ9876	All Pass			
Contract: 6♣ South						

Board: 99	North:	South:	W	N	E	S
Dealer: North	♠ J87	♠ AQ42		1♣	Pass	1♥
Vul: Both	♥ 852	♥ KQT64	Pass	1NT	Pass	2♦ ¹
North HCP: 12	♦ A54	♦ KQ	Pass	2♥ ²	Pass	2NT
South HCP: 17+1	♣ AK85	♣ JT	Pass	3NT	All Pass	
Contract: 3NT North						

1. New Minor Forcing

2. 3 !H

Board: 100	North:	South:	W	N	E	S
Dealer: North	♠ A54	♠ KQT9		1♣	Pass	1♥
Vul: E-W	♥ A4	♥ KQJ98	Pass	2♣	Pass	3NT
North HCP: 14+2	♦ K7	♦ J98	All Pass			
South HCP: 16+1	♣ KT7432	♣ A				
Contract: 3NT South						

South hands**Reverse_By_Responder****Board: 96** ♠ 5 You bid first.

Dealer: South ♥ T6 The opponents are silent.

Vul: N-S ♦ AKQ8

HCP: 14+2 ♣ KQT986

Board: 97 ♠ J2 You bid first.

Dealer: South ♥ A8 The opponents are silent.

Vul: E-W ♦ KJ4

HCP: 13+2 ♣ A98432

Board: 98 ♠ - You bid first.

Dealer: South ♥ J96 The opponents are silent.

Vul: Both ♦ AQ52

HCP: 12+2 ♣ AJ9876

Board: 99 ♠ AQ42 Partner bids first.

Dealer: North ♥ KQT64 The opponents are silent.

Vul: Both ♦ KQ

HCP: 17+1 ♣ JT

Board: 100 ♠ KQT9 Partner bids first.

Dealer: North ♥ KQJ98 The opponents are silent.

Vul: E-W ♦ J98

HCP: 16+1 ♣ A

Both hands (Answers Page)

Board: 96	North:	South:	W	N	E	S
Dealer: South	♠ KJ74	♠ 5				1♣
Vul: N-S	♥ AK854	♥ T6	Pass	1♥	Pass	2♣
North HCP: 13+1	♦ J7	♦ AKQ8	Pass	3♣	Pass	3NT
South HCP: 14+2	♣ J2	♣ KQT986	All Pass			
Contract: 3NT South						

Board: 97	North:	South:	W	N	E	S
Dealer: South	♠ AK76	♠ J2				1♣
Vul: E-W	♥ KQJ743	♥ A8	Pass	1♥	Pass	2♣
North HCP: 17+2	♦ A93	♦ KJ4	Pass	3NT	All Pass	
South HCP: 13+2	♣ -	♣ A98432				
Contract: 3NT North						

Board: 98	North:	South:	W	N	E	S
Dealer: South	♠ KJ42	♠ -				1♣
Vul: Both	♥ AK852	♥ J96	Pass	1♥	Pass	2♣
North HCP: 14+1	♦ 83	♦ AQ52	Pass	5♣	Pass	6♣
South HCP: 12+2	♣ K5	♣ AJ9876	All Pass			
Contract: 6♣ South						

Board: 99	North:	South:	W	N	E	S
Dealer: North	♠ J87	♠ AQ42		1♣	Pass	1♥
Vul: Both	♥ 852	♥ KQT64	Pass	1NT	Pass	2♦ ¹
North HCP: 12	♦ A54	♦ KQ	Pass	2♥ ²	Pass	2NT
South HCP: 17+1	♣ AK85	♣ JT	Pass	3NT	All Pass	
Contract: 3NT North						

1. New Minor Forcing

2. 3 !H

Board: 100	North:	South:	W	N	E	S
Dealer: North	♠ A54	♠ KQT9		1♣	Pass	1♥
Vul: E-W	♥ A4	♥ KQJ98	Pass	2♣	Pass	3NT
North HCP: 14+2	♦ K7	♦ J98	All Pass			
South HCP: 16+1	♣ KT7432	♣ A				
Contract: 3NT South						

North hands

Reverse_By_Responder

Board: 101	♠ QJ9	You bid first.
Dealer: North	♥ J6	The opponents are silent.
Vul: E-W	♦ AJ4	
HCP: 12+1	♣ QJ873	

Board: 102	♠ T53	You bid first.
Dealer: North	♥ AQ6	The opponents are silent.
Vul: None	♦ QJ6	
HCP: 13	♣ KJT8	

Board: 103	♠ AKQT	Partner bids first.
Dealer: South	♥ QJ876	The opponents are silent.
Vul: N-S	♦ 75	
HCP: 13+1	♣ J3	

Board: 104	♠ A4	You bid first.
Dealer: North	♥ T9	The opponents are silent.
Vul: E-W	♦ KQ6	
HCP: 14+2	♣ KQT543	

Both hands (Answers Page)

Board: 101	North:	South:	W	N	E	S
Dealer: North	♠ QJ9	♠ K843		1♣	Pass	1♥
Vul: E-W	♥ J6	♥ KQT43	Pass	1NT	Pass	2♦ ¹
North HCP: 12+1	♦ AJ4	♦ K5	Pass	3NT	All Pass	
South HCP: 15+1	♣ QJ873	♣ A6				1. New Minor Forcing
Contract: 3NT North						

Board: 102	North:	South:	W	N	E	S
Dealer: North	♠ T53	♠ AQJ7		1♣	Pass	1♥
Vul: None	♥ AQ6	♥ KT9872	Pass	1NT	Pass	3♥
North HCP: 13	♦ QJ6	♦ A2	Pass	4♥	All Pass	
South HCP: 16+2	♣ KJT8	♣ Q				
Contract: 4♥ North						

Board: 103	North:	South:	W	N	E	S
Dealer: South	♠ AKQT	♠ 873				1♣
Vul: N-S	♥ QJ876	♥ A32	Pass	1♥	Pass	1NT
North HCP: 13+1	♦ 75	♦ QJ9	Pass	2♦ ¹	Pass	3♦ ²
South HCP: 14	♣ J3	♣ AKT5	Pass	3♠	Pass	4♣
Contract: 4♥ North			Pass	4♥	All Pass	
						1. New Minor Forcing
						2. 3 !H

Board: 104	North:	South:	W	N	E	S
Dealer: North	♠ A4	♠ KJT5		1♣	Pass	1♥
Vul: E-W	♥ T9	♥ KQ8542	Pass	2♣	Pass	3♥
North HCP: 14+2	♦ KQ6	♦ 8	Pass	4♥	All Pass	
South HCP: 13+2	♣ KQT543	♣ A2				
Contract: 4♥ North						

South hands**Reverse_By_Responder**

Board: 101	♠ K843	Partner bids first.
Dealer: North	♥ KQT43	The opponents are silent.
Vul: E-W	♦ K5	
HCP: 15+1	♣ A6	

Board: 102	♠ AQJ7	Partner bids first.
Dealer: North	♥ KT9872	The opponents are silent.
Vul: None	♦ A2	
HCP: 16+2	♣ Q	

Board: 103	♠ 873	You bid first.
Dealer: South	♥ A32	The opponents are silent.
Vul: N-S	♦ QJ9	
HCP: 14	♣ AKT5	

Board: 104	♠ KJT5	Partner bids first.
Dealer: North	♥ KQ8542	The opponents are silent.
Vul: E-W	♦ 8	
HCP: 13+2	♣ A2	

Both hands (Answers Page)

Board: 101	North:	South:	W	N	E	S
Dealer: North	♠ QJ9	♠ K843		1♣	Pass	1♥
Vul: E-W	♥ J6	♥ KQT43	Pass	1NT	Pass	2♦ ¹
North HCP: 12+1	♦ AJ4	♦ K5	Pass	3NT	All Pass	
South HCP: 15+1	♣ QJ873	♣ A6				1. New Minor Forcing
Contract: 3NT North						

Board: 102	North:	South:	W	N	E	S
Dealer: North	♠ T53	♠ AQJ7		1♣	Pass	1♥
Vul: None	♥ AQ6	♥ KT9872	Pass	1NT	Pass	3♥
North HCP: 13	♦ QJ6	♦ A2	Pass	4♥	All Pass	
South HCP: 16+2	♣ KJT8	♣ Q				
Contract: 4♥ North						

Board: 103	North:	South:	W	N	E	S
Dealer: South	♠ AKQT	♠ 873				1♣
Vul: N-S	♥ QJ876	♥ A32	Pass	1♥	Pass	1NT
North HCP: 13+1	♦ 75	♦ QJ9	Pass	2♦ ¹	Pass	3♦ ²
South HCP: 14	♣ J3	♣ AKT5	Pass	3♠	Pass	4♣
Contract: 4♥ North			Pass	4♥	All Pass	
						1. New Minor Forcing
						2. 3 !H

Board: 104	North:	South:	W	N	E	S
Dealer: North	♠ A4	♠ KJT5		1♣	Pass	1♥
Vul: E-W	♥ T9	♥ KQ8542	Pass	2♣	Pass	3♥
North HCP: 14+2	♦ KQ6	♦ 8	Pass	4♥	All Pass	
South HCP: 13+2	♣ KQT543	♣ A2				
Contract: 4♥ North						

North hands

Reverse_By_Responder

Board: 105	♠ K832	Partner bids first.
Dealer: South	♥ QJ852	The opponents are silent.
Vul: None	♦ Q	
HCP: 16+1	♣ AKJ	

Board: 106	♠ J9	Partner bids first.
Dealer: South	♥ KJ74	The opponents are silent.
Vul: N-S	♦ KQT42	
HCP: 14+1	♣ A3	

Board: 107	♠ T6	You bid first.
Dealer: North	♥ 4	The opponents are silent.
Vul: Both	♦ AQ	
HCP: 12+4	♣ KQJ87653	

Board: 108	♠ Q832	Partner bids first.
Dealer: South	♥ AQJT6	The opponents are silent.
Vul: E-W	♦ 62	
HCP: 13+1	♣ A3	

Both hands (Answers Page)

Board: 105	North:	South:	W	N	E	S
Dealer: South	♠ K832	♠ Q54				1♣
Vul: None	♥ QJ852	♥ A73	Pass	1♥	Pass	1NT
North HCP: 16+1	♦ Q	♦ AK8	Pass	2♦ ¹	Pass	3♥ ²
South HCP: 13	♣ AKJ	♣ T843	Pass	3NT	Pass	4♥
Contract: 4♥ South			All Pass			

1. New Minor Forcing

2. 3 !H

Board: 106	North:	South:	W	N	E	S
Dealer: South	♠ J9	♠ AQ4				1♣
Vul: N-S	♥ KJ74	♥ 65	Pass	1♦	Pass	1NT
North HCP: 14+1	♦ KQT42	♦ A87	Pass	2♥	Pass	3NT
South HCP: 12+1	♣ A3	♣ Q9842	All Pass			
Contract: 3NT South						

Board: 107	North:	South:	W	N	E	S
Dealer: North	♠ T6	♠ AK97		1♣	Pass	1♥
Vul: Both	♥ 4	♥ QJT732	Pass	2♣	Pass	3♥
North HCP: 12+4	♦ AQ	♦ K8	Pass	5♣	All Pass	
South HCP: 13+2	♣ KQJ87653	♣ 2				
Contract: 5♣ North						

Board: 108	North:	South:	W	N	E	S
Dealer: South	♠ Q832	♠ K				1♣
Vul: E-W	♥ AQJT6	♥ K8	Pass	1♥	Pass	2♣
North HCP: 13+1	♦ 62	♦ KQJ4	Pass	3♣	Pass	4♣
South HCP: 14+2	♣ A3	♣ QT8764	All Pass			
Contract: 4♣ South						

South hands**Reverse_By_Responder**

Board: 105 ♠ Q54
Dealer: South ♥ A73
Vul: None ♦ AK8
HCP: 13 ♣ T843

Board: 106 ♠ AQ4
Dealer: South ♥ 65
Vul: N-S ♦ A87
HCP: 12+1 ♣ Q9842

Board: 107 ♠ AK97
Dealer: North ♥ QJT732
Vul: Both ♦ K8
HCP: 13+2 ♣ 2

Board: 108 ♠ K
Dealer: South ♥ K8
Vul: E-W ♦ KQJ4
HCP: 14+2 ♣ QT8764

Both hands (Answers Page)

Board: 105	North:	South:	W	N	E	S
Dealer: South	♠ K832	♠ Q54				1♣
Vul: None	♥ QJ852	♥ A73	Pass	1♥	Pass	1NT
North HCP: 16+1	♦ Q	♦ AK8	Pass	2♦ ¹	Pass	3♥ ²
South HCP: 13	♣ AKJ	♣ T843	Pass	3NT	Pass	4♥
Contract: 4♥ South			All Pass			

1. New Minor Forcing

2. 3 !H

Board: 106	North:	South:	W	N	E	S
Dealer: South	♠ J9	♠ AQ4				1♣
Vul: N-S	♥ KJ74	♥ 65	Pass	1♦	Pass	1NT
North HCP: 14+1	♦ KQT42	♦ A87	Pass	2♥	Pass	3NT
South HCP: 12+1	♣ A3	♣ Q9842	All Pass			
Contract: 3NT South						

Board: 107	North:	South:	W	N	E	S
Dealer: North	♠ T6	♠ AK97		1♣	Pass	1♥
Vul: Both	♥ 4	♥ QJT732	Pass	2♣	Pass	3♥
North HCP: 12+4	♦ AQ	♦ K8	Pass	5♣	All Pass	
South HCP: 13+2	♣ KQJ87653	♣ 2				
Contract: 5♣ North						

Board: 108	North:	South:	W	N	E	S
Dealer: South	♠ Q832	♠ K				1♣
Vul: E-W	♥ AQJT6	♥ K8	Pass	1♥	Pass	2♣
North HCP: 13+1	♦ 62	♦ KQJ4	Pass	3♣	Pass	4♣
South HCP: 14+2	♣ A3	♣ QT8764	All Pass			
Contract: 4♣ South						

North hands

Reverse_By_Responder

Board: 109	♠ KQ75	Partner bids first.
Dealer: South	♥ AKQ52	The opponents are silent.
Vul: N-S	♦ T7	
HCP: 15+1	♣ J3	

Board: 110	♠ KJ76	Partner bids first.
Dealer: South	♥ K6532	The opponents are silent.
Vul: E-W	♦ A2	
HCP: 15+1	♣ A6	

Board: 111	♠ AT4	You bid first.
Dealer: North	♥ Q43	The opponents are silent.
Vul: Both	♦ 63	
HCP: 13+1	♣ AQJ93	

Board: 112	♠ JT6	You bid first.
Dealer: North	♥ JT	The opponents are silent.
Vul: None	♦ AQ	
HCP: 13+2	♣ AJ9752	

Both hands (Answers Page)

Board: 109	North:	South:	W	N	E	S
Dealer: South	♠ KQ75	♠ J6				1♣
Vul: N-S	♥ AKQ52	♥ J98	Pass	1♥	Pass	1NT
North HCP: 15+1	♦ T7	♦ A98	Pass	2♦ ¹	Pass	2♥ ²
South HCP: 12+1	♣ J3	♣ AQ842	Pass	4♥	All Pass	
Contract: 4♥ North			1. New Minor Forcing			
			2. 3 !H			

Board: 110	North:	South:	W	N	E	S
Dealer: South	♠ KJ76	♠ AQT				1♣
Vul: E-W	♥ K6532	♥ Q7	Pass	1♥	Pass	1NT
North HCP: 15+1	♦ A2	♦ JT9	Pass	2♦ ¹	Pass	2NT
South HCP: 12+1	♣ A6	♣ K8743	Pass	3NT	All Pass	
Contract: 3NT North			1. New Minor Forcing			

Board: 111	North:	South:	W	N	E	S
Dealer: North	♠ AT4	♠ 92		1♣	Pass	1♦
Vul: Both	♥ Q43	♥ KT76	Pass	1NT	Pass	2♥
North HCP: 13+1	♦ 63	♦ AKQJ8	Pass	3NT	All Pass	
South HCP: 13+1	♣ AQJ93	♣ T4				
Contract: 3NT North						

Board: 112	North:	South:	W	N	E	S
Dealer: North	♠ JT6	♠ KQ53		1♣	Pass	1♥
Vul: None	♥ JT	♥ AK753	Pass	2♣	Pass	3NT
North HCP: 13+2	♦ AQ	♦ K8	All Pass			
South HCP: 15+1	♣ AJ9752	♣ 86				
Contract: 3NT South						

South hands

Reverse_By_Responder

Board: 109 ♠ J6 You bid first.

Dealer: South ♥ J98 The opponents are silent.

Vul: N-S ♦ A98

HCP: 12+1 ♣ AQ842

Board: 110 ♠ AQT You bid first.

Dealer: South ♥ Q7 The opponents are silent.

Vul: E-W ♦ JT9

HCP: 12+1 ♣ K8743

Board: 111 ♠ 92 Partner bids first.

Dealer: North ♥ KT76 The opponents are silent.

Vul: Both ♦ AKQJ8

HCP: 13+1 ♣ T4

Board: 112 ♠ KQ53 Partner bids first.

Dealer: North ♥ AK753 The opponents are silent.

Vul: None ♦ K8

HCP: 15+1 ♣ 86

Both hands (Answers Page)

Board: 109	North:	South:	W	N	E	S
Dealer: South	♠ KQ75	♠ J6				1♣
Vul: N-S	♥ AKQ52	♥ J98	Pass	1♥	Pass	1NT
North HCP: 15+1	♦ T7	♦ A98	Pass	2♦ ¹	Pass	2♥ ²
South HCP: 12+1	♣ J3	♣ AQ842	Pass	4♥	All Pass	
Contract: 4♥ North			1. New Minor Forcing			
			2. 3 !H			

Board: 110	North:	South:	W	N	E	S
Dealer: South	♠ KJ76	♠ AQT				1♣
Vul: E-W	♥ K6532	♥ Q7	Pass	1♥	Pass	1NT
North HCP: 15+1	♦ A2	♦ JT9	Pass	2♦ ¹	Pass	2NT
South HCP: 12+1	♣ A6	♣ K8743	Pass	3NT	All Pass	
Contract: 3NT North			1. New Minor Forcing			

Board: 111	North:	South:	W	N	E	S
Dealer: North	♠ AT4	♠ 92		1♣	Pass	1♦
Vul: Both	♥ Q43	♥ KT76	Pass	1NT	Pass	2♥
North HCP: 13+1	♦ 63	♦ AKQJ8	Pass	3NT	All Pass	
South HCP: 13+1	♣ AQJ93	♣ T4				
Contract: 3NT North						

Board: 112	North:	South:	W	N	E	S
Dealer: North	♠ JT6	♠ KQ53		1♣	Pass	1♥
Vul: None	♥ JT	♥ AK753	Pass	2♣	Pass	3NT
North HCP: 13+2	♦ AQ	♦ K8	All Pass			
South HCP: 15+1	♣ AJ9752	♣ 86				
Contract: 3NT South						

North hands

Reverse_By_Responder

Board: 113	♠ AKT4	Partner bids first.
Dealer: South	♥ J9652	The opponents are silent.
Vul: Both	♦ AKT	
HCP: 15+1	♣ 5	

Board: 114	♠ KQ93	Partner bids first.
Dealer: South	♥ KJ974	The opponents are silent.
Vul: None	♦ KJ	
HCP: 15+1	♣ Q2	

Board: 115	♠ AJ87	Partner bids first.
Dealer: South	♥ AK9872	The opponents are silent.
Vul: Both	♦ K94	
HCP: 15+2	♣ -	

Board: 116	♠ 2	You bid first.
Dealer: North	♥ K63	The opponents are silent.
Vul: N-S	♦ KQ7	
HCP: 12+2	♣ A87642	

Both hands (Answers Page)

Board: 113	North:	South:	W	N	E	S
Dealer: South	♠ AKT4	♠ QJ8				1♣
Vul: Both	♥ J9652	♥ AT3	Pass	1♥	Pass	1NT
North HCP: 15+1	♦ AKT	♦ Q86	Pass	2♦ ¹	Pass	3♥ ²
South HCP: 14	♣ 5	♣ AJ92	Pass	3NT	Pass	4♣
Contract: 5♥ South			Pass	4♦	Pass	4♥
			Pass	4NT	Pass	5♥ ³
			All Pass			

1. New Minor Forcing

2. 3 !H

3. A=2/5 or 5/5, Q(H)=0

Board: 114	North:	South:	W	N	E	S
Dealer: South	♠ KQ93	♠ A64				1♣
Vul: None	♥ KJ974	♥ Q5	Pass	1♥	Pass	1NT
North HCP: 15+1	♦ KJ	♦ A62	Pass	2♦ ¹	Pass	3NT
South HCP: 13+1	♣ Q2	♣ KT987	All Pass			
Contract: 3NT South			1. New Minor Forcing			

Board: 115	North:	South:	W	N	E	S
Dealer: South	♠ AJ87	♠ K				1♣
Vul: Both	♥ AK9872	♥ J3	Pass	1♥	Pass	2♣
North HCP: 15+2	♦ K94	♦ QJT6	Pass	3♥	Pass	4♥
South HCP: 14+2	♣ -	♣ AK8765	All Pass			
Contract: 4♥ South						

Board: 116	North:	South:	W	N	E	S
Dealer: North	♠ 2	♠ AJ94		1♣	Pass	1♥
Vul: N-S	♥ K63	♥ AJ875	Pass	2♣	Pass	3NT
North HCP: 12+2	♦ KQ7	♦ A4	All Pass			
South HCP: 15+1	♣ A87642	♣ JT				
Contract: 3NT South						

South hands

Reverse_By_Responder

Board: 113 ♠ QJ8 You bid first.

Dealer: South ♥ AT3 The opponents are silent.

Vul: Both ♦ Q86

HCP: 14 ♣ AJ92

Board: 114 ♠ A64 You bid first.

Dealer: South ♥ Q5 The opponents are silent.

Vul: None ♦ A62

HCP: 13+1 ♣ KT987

Board: 115 ♠ K You bid first.

Dealer: South ♥ J3 The opponents are silent.

Vul: Both ♦ QJT6

HCP: 14+2 ♣ AK8765

Board: 116 ♠ AJ94 Partner bids first.

Dealer: North ♥ AJ875 The opponents are silent.

Vul: N-S ♦ A4

HCP: 15+1 ♣ JT

Both hands (Answers Page)

Board: 113	North:	South:	W	N	E	S
Dealer: South	♠ AKT4	♠ QJ8				1♣
Vul: Both	♥ J9652	♥ AT3	Pass	1♥	Pass	1NT
North HCP: 15+1	♦ AKT	♦ Q86	Pass	2♦ ¹	Pass	3♥ ²
South HCP: 14	♣ 5	♣ AJ92	Pass	3NT	Pass	4♣
Contract: 5♥ South			Pass	4♦	Pass	4♥
			Pass	4NT	Pass	5♥ ³
			All Pass			

1. New Minor Forcing

2. 3 !H

3. A=2/5 or 5/5, Q(H)=0

Board: 114	North:	South:	W	N	E	S
Dealer: South	♠ KQ93	♠ A64				1♣
Vul: None	♥ KJ974	♥ Q5	Pass	1♥	Pass	1NT
North HCP: 15+1	♦ KJ	♦ A62	Pass	2♦ ¹	Pass	3NT
South HCP: 13+1	♣ Q2	♣ KT987	All Pass			
Contract: 3NT South			1. New Minor Forcing			

Board: 115	North:	South:	W	N	E	S
Dealer: South	♠ AJ87	♠ K				1♣
Vul: Both	♥ AK9872	♥ J3	Pass	1♥	Pass	2♣
North HCP: 15+2	♦ K94	♦ QJT6	Pass	3♥	Pass	4♥
South HCP: 14+2	♣ -	♣ AK8765	All Pass			
Contract: 4♥ South						

Board: 116	North:	South:	W	N	E	S
Dealer: North	♠ 2	♠ AJ94		1♣	Pass	1♥
Vul: N-S	♥ K63	♥ AJ875	Pass	2♣	Pass	3NT
North HCP: 12+2	♦ KQ7	♦ A4	All Pass			
South HCP: 15+1	♣ A87642	♣ JT				
Contract: 3NT South						

North hands

Reverse_By_Responder

Board: 117	♠ KJ75	Partner bids first.
Dealer: South	♥ AKQJ2	The opponents are silent.
Vul: E-W	♦ 853	
HCP: 14+1	♣ 4	

Board: 118	♠ T92	You bid first.
Dealer: North	♥ J5	The opponents are silent.
Vul: Both	♦ JT	
HCP: 12+2	♣ AKQJ63	

Board: 119	♠ AK85	Partner bids first.
Dealer: South	♥ A9876	The opponents are silent.
Vul: None	♦ J63	
HCP: 14+1	♣ Q	

Board: 120	♠ A9	You bid first.
Dealer: North	♥ 864	The opponents are silent.
Vul: E-W	♦ T2	
HCP: 14+2	♣ AKQJ43	

Both hands (Answers Page)

Board: 117	North:	South:	W	N	E	S
Dealer: South	♠ KJ75	♠ -				1♣
Vul: E-W	♥ AKQJ2	♥ 975	Pass	1♥	Pass	2♣
North HCP: 14+1	♦ 853	♦ AKQ6	Pass	3NT	All Pass	
South HCP: 13+2	♣ 4	♣ AT9532				
Contract: 3NT North						

Board: 118	North:	South:	W	N	E	S
Dealer: North	♠ T92	♠ AKQ4		1♣	Pass	1♥
Vul: Both	♥ J5	♥ 98743	Pass	2♣	Pass	3NT
North HCP: 12+2	♦ JT	♦ AQ			All Pass	
South HCP: 15+1	♣ AKQJ63	♣ 74				
Contract: 3NT South						

Board: 119	North:	South:	W	N	E	S
Dealer: South	♠ AK85	♠ T6				1♣
Vul: None	♥ A9876	♥ 4	Pass	1♥	Pass	2♣
North HCP: 14+1	♦ J63	♦ AT87	Pass	3NT	All Pass	
South HCP: 12+2	♣ Q	♣ AKJ964				
Contract: 3NT North						

Board: 120	North:	South:	W	N	E	S
Dealer: North	♠ A9	♠ K		1♣	Pass	1♦
Vul: E-W	♥ 864	♥ AKQJ	Pass	2♣	Pass	2♥
North HCP: 14+2	♦ T2	♦ AKJ863	Pass	2♠ ¹	Pass	4♣
South HCP: 21+2	♣ AKQJ43	♣ 85	Pass	4♠	Pass	4NT
Contract: 7NT South			Pass	5♣ ²	Pass	5♦
			Pass	5NT ³	Pass	7NT
			All Pass			

1. Fourth suit game force
2. A=0/5 or 3/5
3. !C queen no !H king no !S king

South hands**Reverse_By_Responder****Board: 117** ♠ - You bid first.

Dealer: South ♥ 975 The opponents are silent.

Vul: E-W ♦ AKQ6

HCP: 13+2 ♣ AT9532

Board: 118 ♠ AKQ4 Partner bids first.

Dealer: North ♥ 98743 The opponents are silent.

Vul: Both ♦ AQ

HCP: 15+1 ♣ 74

Board: 119 ♠ T6 You bid first.

Dealer: South ♥ 4 The opponents are silent.

Vul: None ♦ AT87

HCP: 12+2 ♣ AKJ964

Board: 120 ♠ K Partner bids first.

Dealer: North ♥ AKQJ The opponents are silent.

Vul: E-W ♦ AKJ863

HCP: 21+2 ♣ 85

Both hands (Answers Page)

Board: 117	North:	South:	W	N	E	S
Dealer: South	♠ KJ75	♠ -				1♣
Vul: E-W	♥ AKQJ2	♥ 975	Pass	1♥	Pass	2♣
North HCP: 14+1	♦ 853	♦ AKQ6	Pass	3NT	All Pass	
South HCP: 13+2	♣ 4	♣ AT9532				
Contract: 3NT North						

Board: 118	North:	South:	W	N	E	S
Dealer: North	♠ T92	♠ AKQ4		1♣	Pass	1♥
Vul: Both	♥ J5	♥ 98743	Pass	2♣	Pass	3NT
North HCP: 12+2	♦ JT	♦ AQ			All Pass	
South HCP: 15+1	♣ AKQJ63	♣ 74				
Contract: 3NT South						

Board: 119	North:	South:	W	N	E	S
Dealer: South	♠ AK85	♠ T6				1♣
Vul: None	♥ A9876	♥ 4	Pass	1♥	Pass	2♣
North HCP: 14+1	♦ J63	♦ AT87	Pass	3NT	All Pass	
South HCP: 12+2	♣ Q	♣ AKJ964				
Contract: 3NT North						

Board: 120	North:	South:	W	N	E	S
Dealer: North	♠ A9	♠ K		1♣	Pass	1♦
Vul: E-W	♥ 864	♥ AKQJ	Pass	2♣	Pass	2♥
North HCP: 14+2	♦ T2	♦ AKJ863	Pass	2♠ ¹	Pass	4♣
South HCP: 21+2	♣ AKQJ43	♣ 85	Pass	4♠	Pass	4NT
Contract: 7NT South			Pass	5♣ ²	Pass	5♦
			Pass	5NT ³	Pass	7NT
			All Pass			

- 1. Fourth suit game force
- 2. A=0/5 or 3/5
- 3. !C queen no !H king no !S king

North hands

Reverse_By_Responder

Board: 121	♠ AKJ7	Partner bids first.
Dealer: South	♥ QJ8764	The opponents are silent.
Vul: None	♦ K9	
HCP: 14+2	♣ 2	

Board: 122	♠ 64	Partner bids first.
Dealer: South	♥ AQJ9	The opponents are silent.
Vul: N-S	♦ AJT53	
HCP: 13+1	♣ J4	

Board: 123	♠ A874	Partner bids first.
Dealer: South	♥ AKQ74	The opponents are silent.
Vul: None	♦ K53	
HCP: 16+1	♣ 3	

Board: 124	♠ K964	Partner bids first.
Dealer: South	♥ KT962	The opponents are silent.
Vul: E-W	♦ K4	
HCP: 16+1	♣ AK	

Both hands (Answers Page)

Board: 121	North:	South:	W	N	E	S
Dealer: South	♠ AKJ7	♠ T43				1♣
Vul: None	♥ QJ8764	♥ K3	Pass	1♥	Pass	2♣
North HCP: 14+2	♦ K9	♦ A8	Pass	3♥	Pass	4♥
South HCP: 12+2	♣ 2	♣ AJT984	All Pass			
Contract: 4♥ South						

Board: 122	North:	South:	W	N	E	S
Dealer: South	♠ 64	♠ QJ3				1♣
Vul: N-S	♥ AQJ9	♥ K43	Pass	1♦	Pass	1NT
North HCP: 13+1	♦ AJT53	♦ K98	Pass	2♥	Pass	3NT
South HCP: 12	♣ J4	♣ KT82	All Pass			
Contract: 3NT South						

Board: 123	North:	South:	W	N	E	S
Dealer: South	♠ A874	♠ Q				1♣
Vul: None	♥ AKQ74	♥ 3	Pass	1♥	Pass	2♣
North HCP: 16+1	♦ K53	♦ JT962	Pass	3NT	All Pass	
South HCP: 13+3	♣ 3	♣ AKQJT5				
Contract: 3NT North						

Board: 124	North:	South:	W	N	E	S
Dealer: South	♠ K964	♠ A82				1♣
Vul: E-W	♥ KT962	♥ A84	Pass	1♥	Pass	1NT
North HCP: 16+1	♦ K4	♦ J2	Pass	2♦ ¹	Pass	2♥ ²
South HCP: 12+1	♣ AK	♣ QJ853	Pass	2NT	Pass	3NT
Contract: 3NT South			All Pass			

1. New Minor Forcing

2. 3 !H

South hands

Reverse_By_Responder

Board: 121	♠ T43	You bid first.
Dealer: South	♥ K3	The opponents are silent.
Vul: None	♦ A8	
HCP: 12+2	♣ AJT984	

Board: 122	♠ QJ3	You bid first.
Dealer: South	♥ K43	The opponents are silent.
Vul: N-S	♦ K98	
HCP: 12	♣ KT82	

Board: 123	♠ Q	You bid first.
Dealer: South	♥ 3	The opponents are silent.
Vul: None	♦ JT962	
HCP: 13+3	♣ AKQJT5	

Board: 124	♠ A82	You bid first.
Dealer: South	♥ A84	The opponents are silent.
Vul: E-W	♦ J2	
HCP: 12+1	♣ QJ853	

Both hands (Answers Page)

Board: 121	North:	South:	W	N	E	S
Dealer: South	♠ AKJ7	♠ T43				1♣
Vul: None	♥ QJ8764	♥ K3	Pass	1♥	Pass	2♣
North HCP: 14+2	♦ K9	♦ A8	Pass	3♥	Pass	4♥
South HCP: 12+2	♣ 2	♣ AJT984	All Pass			
Contract: 4♥ South						

Board: 122	North:	South:	W	N	E	S
Dealer: South	♠ 64	♠ QJ3				1♣
Vul: N-S	♥ AQJ9	♥ K43	Pass	1♦	Pass	1NT
North HCP: 13+1	♦ AJT53	♦ K98	Pass	2♥	Pass	3NT
South HCP: 12	♣ J4	♣ KT82	All Pass			
Contract: 3NT South						

Board: 123	North:	South:	W	N	E	S
Dealer: South	♠ A874	♠ Q				1♣
Vul: None	♥ AKQ74	♥ 3	Pass	1♥	Pass	2♣
North HCP: 16+1	♦ K53	♦ JT962	Pass	3NT	All Pass	
South HCP: 13+3	♣ 3	♣ AKQJT5				
Contract: 3NT North						

Board: 124	North:	South:	W	N	E	S
Dealer: South	♠ K964	♠ A82				1♣
Vul: E-W	♥ KT962	♥ A84	Pass	1♥	Pass	1NT
North HCP: 16+1	♦ K4	♦ J2	Pass	2♦ ¹	Pass	2♥ ²
South HCP: 12+1	♣ AK	♣ QJ853	Pass	2NT	Pass	3NT
Contract: 3NT South			All Pass			

1. New Minor Forcing

2. 3 !H

North hands

Reverse_By_Responder

Board: 125	♠ AK43	Partner bids first.
Dealer: South	♥ K8532	The opponents are silent.
Vul: Both	♦ Q86	
HCP: 15+1	♣ K	

Board: 126	♠ 84	You bid first.
Dealer: North	♥ K43	The opponents are silent.
Vul: E-W	♦ KQ2	
HCP: 12+1	♣ AT742	

Board: 127	♠ A97	You bid first.
Dealer: North	♥ A92	The opponents are silent.
Vul: Both	♦ 96	
HCP: 14+1	♣ AQT43	

Board: 128	♠ Q9	You bid first.
Dealer: North	♥ 2	The opponents are silent.
Vul: N-S	♦ AT	
HCP: 13+4	♣ AQJ98752	

Both hands (Answers Page)

Board: 125	North:	South:	W	N	E	S
Dealer: South	♠ AK43	♠ 72				1♣
Vul: Both	♥ K8532	♥ 96	Pass	1♥	Pass	2♣
North HCP: 15+1	♦ Q86	♦ AKJ	Pass	3NT	All Pass	
South HCP: 14+2	♣ K	♣ AQ9652				
Contract: 3NT North						

Board: 126	North:	South:	W	N	E	S
Dealer: North	♠ 84	♠ AQT2		1♣	Pass	1♥
Vul: E-W	♥ K43	♥ AT952	Pass	1NT	Pass	2♦ ¹
North HCP: 12+1	♦ KQ2	♦ AJ5	Pass	2♥ ²	Pass	2NT
South HCP: 15+1	♣ AT742	♣ 8	Pass	3NT	Pass	4♦
Contract: 5♥ South			Pass	4♠	Pass	5♥
			All Pass			

1. New Minor Forcing

2. 3 !H

Board: 127	North:	South:	W	N	E	S
Dealer: North	♠ A97	♠ 54		1♣	Pass	1♦
Vul: Both	♥ A92	♥ T653	Pass	1NT	Pass	2♥
North HCP: 14+1	♦ 96	♦ AKQJT	Pass	3NT	All Pass	
South HCP: 13+1	♣ AQT43	♣ K7				
Contract: 3NT North						

Board: 128	North:	South:	W	N	E	S
Dealer: North	♠ Q9	♠ AKJ8		1♣	Pass	1♥
Vul: N-S	♥ 2	♥ AQT98	Pass	2♣	Pass	3NT
North HCP: 13+4	♦ AT	♦ QJ3	All Pass			
South HCP: 17+1	♣ AQJ98752	♣ 3				
Contract: 3NT South						

South hands**Reverse_By_Responder****Board: 125** ♠ 72 You bid first.

Dealer: South ♥ 96 The opponents are silent.

Vul: Both ♦ AKJ

HCP: 14+2 ♣ AQ9652

Board: 126 ♠ AQT2 Partner bids first.

Dealer: North ♥ AT952 The opponents are silent.

Vul: E-W ♦ AJ5

HCP: 15+1 ♣ 8

Board: 127 ♠ 54 Partner bids first.

Dealer: North ♥ T653 The opponents are silent.

Vul: Both ♦ AKQJT

HCP: 13+1 ♣ K7

Board: 128 ♠ AKJ8 Partner bids first.

Dealer: North ♥ AQT98 The opponents are silent.

Vul: N-S ♦ QJ3

HCP: 17+1 ♣ 3

Both hands (Answers Page)

Board: 125	North:	South:	W	N	E	S
Dealer: South	♠ AK43	♠ 72				1♣
Vul: Both	♥ K8532	♥ 96	Pass	1♥	Pass	2♣
North HCP: 15+1	♦ Q86	♦ AKJ	Pass	3NT	All Pass	
South HCP: 14+2	♣ K	♣ AQ9652				
Contract: 3NT North						

Board: 126	North:	South:	W	N	E	S
Dealer: North	♠ 84	♠ AQT2		1♣	Pass	1♥
Vul: E-W	♥ K43	♥ AT952	Pass	1NT	Pass	2♦ ¹
North HCP: 12+1	♦ KQ2	♦ AJ5	Pass	2♥ ²	Pass	2NT
South HCP: 15+1	♣ AT742	♣ 8	Pass	3NT	Pass	4♦
Contract: 5♥ South			Pass	4♠	Pass	5♥
			All Pass			

1. New Minor Forcing

2. 3 !H

Board: 127	North:	South:	W	N	E	S
Dealer: North	♠ A97	♠ 54		1♣	Pass	1♦
Vul: Both	♥ A92	♥ T653	Pass	1NT	Pass	2♥
North HCP: 14+1	♦ 96	♦ AKQJT	Pass	3NT	All Pass	
South HCP: 13+1	♣ AQT43	♣ K7				
Contract: 3NT North						

Board: 128	North:	South:	W	N	E	S
Dealer: North	♠ Q9	♠ AKJ8		1♣	Pass	1♥
Vul: N-S	♥ 2	♥ AQT98	Pass	2♣	Pass	3NT
North HCP: 13+4	♦ AT	♦ QJ3	All Pass			
South HCP: 17+1	♣ AQJ98752	♣ 3				
Contract: 3NT South						

North hands

Reverse_By_Responder

Board: 129	♠ A654	Partner bids first.
Dealer: South	♥ AKQJ9	The opponents are silent.
Vul: N-S	♦ Q92	
HCP: 16+1	♣ T	

Board: 130	♠ QJ5	You bid first.
Dealer: North	♥ T	The opponents are silent.
Vul: Both	♦ Q85	
HCP: 12+2	♣ AK9543	

Board: 131	♠ 9632	Partner bids first.
Dealer: South	♥ AKT82	The opponents are silent.
Vul: None	♦ K8	
HCP: 13+1	♣ K2	

Board: 132	♠ 52	Partner bids first.
Dealer: South	♥ Q843	The opponents are silent.
Vul: Both	♦ AKQ95	
HCP: 13+1	♣ Q8	

Both hands (Answers Page)

Board: 129	North:	South:	W	N	E	S
Dealer: South	♠ A654	♠ KT3				1♣
Vul: N-S	♥ AKQJ9	♥ T84	Pass	1♥	Pass	1NT
North HCP: 16+1	♦ Q92	♦ AJ5	Pass	2♦ ¹	Pass	3♥ ²
South HCP: 14	♣ T	♣ AQ62	Pass	3NT	Pass	4♣
Contract: 6♥ North			Pass	4NT	Pass	5♥ ³
			Pass	6♥	All Pass	

1. New Minor Forcing

2. 3 !H

3. A=2/5 or 5/5, Q(H)=0

Board: 130	North:	South:	W	N	E	S
Dealer: North	♠ QJ5	♠ AT97		1♣	Pass	1♥
Vul: Both	♥ T	♥ Q9652	Pass	2♣	Pass	3NT
North HCP: 12+2	♦ Q85	♦ AK9		All Pass		
South HCP: 13+1	♣ AK9543	♣ 7				
Contract: 3NT South						

Board: 131	North:	South:	W	N	E	S
Dealer: South	♠ 9632	♠ A				1♣
Vul: None	♥ AKT82	♥ QJ6	Pass	1♥	Pass	2♣
North HCP: 13+1	♦ K8	♦ QJ4	Pass	3NT	All Pass	
South HCP: 14+2	♣ K2	♣ A98653				
Contract: 3NT North						

Board: 132	North:	South:	W	N	E	S
Dealer: South	♠ 52	♠ QJ8				1♣
Vul: Both	♥ Q843	♥ AT5	Pass	1♦	Pass	2♣
North HCP: 13+1	♦ AKQ95	♦ 8	Pass	2♥	Pass	3NT
South HCP: 14+2	♣ Q8	♣ AK9632	All Pass			
Contract: 3NT South						

South hands

Reverse_By_Responder

Board: 129 ♠ KT3 You bid first.

Dealer: South ♥ T84 The opponents are silent.

Vul: N-S ♦ AJ5

HCP: 14 ♣ AQ62

Board: 130 ♠ AT97 Partner bids first.

Dealer: North ♥ Q9652 The opponents are silent.

Vul: Both ♦ AK9

HCP: 13+1 ♣ 7

Board: 131 ♠ A You bid first.

Dealer: South ♥ QJ6 The opponents are silent.

Vul: None ♦ QJ4

HCP: 14+2 ♣ A98653

Board: 132 ♠ QJ8 You bid first.

Dealer: South ♥ AT5 The opponents are silent.

Vul: Both ♦ 8

HCP: 14+2 ♣ AK9632

Both hands (Answers Page)

Board: 129	North:	South:	W	N	E	S
Dealer: South	♠ A654	♠ KT3				1♣
Vul: N-S	♥ AKQJ9	♥ T84	Pass	1♥	Pass	1NT
North HCP: 16+1	♦ Q92	♦ AJ5	Pass	2♦ ¹	Pass	3♥ ²
South HCP: 14	♣ T	♣ AQ62	Pass	3NT	Pass	4♣
Contract: 6♥ North			Pass	4NT	Pass	5♥ ³
			Pass	6♥	All Pass	

1. New Minor Forcing

2. 3 !H

3. A=2/5 or 5/5, Q(H)=0

Board: 130	North:	South:	W	N	E	S
Dealer: North	♠ QJ5	♠ AT97		1♣	Pass	1♥
Vul: Both	♥ T	♥ Q9652	Pass	2♣	Pass	3NT
North HCP: 12+2	♦ Q85	♦ AK9		All Pass		
South HCP: 13+1	♣ AK9543	♣ 7				
Contract: 3NT South						

Board: 131	North:	South:	W	N	E	S
Dealer: South	♠ 9632	♠ A				1♣
Vul: None	♥ AKT82	♥ QJ6	Pass	1♥	Pass	2♣
North HCP: 13+1	♦ K8	♦ QJ4	Pass	3NT	All Pass	
South HCP: 14+2	♣ K2	♣ A98653				
Contract: 3NT North						

Board: 132	North:	South:	W	N	E	S
Dealer: South	♠ 52	♠ QJ8				1♣
Vul: Both	♥ Q843	♥ AT5	Pass	1♦	Pass	2♣
North HCP: 13+1	♦ AKQ95	♦ 8	Pass	2♥	Pass	3NT
South HCP: 14+2	♣ Q8	♣ AK9632	All Pass			
Contract: 3NT South						

North hands

Reverse_By_Responder

Board: 133	♠ AK62	Partner bids first.
Dealer: South	♥ J8432	The opponents are silent.
Vul: E-W	♦ A	
HCP: 17+1	♣ KQ5	

Both hands (Answers Page)

Board: 133

Dealer: South

Vul: E-W

North HCP: 17+1

South HCP: 12

Contract: 4♥ South

North:

♠ AK62

♥ J8432

♦ A

♣ KQ5

South:

♠ J85

♥ A97

♦ K92

♣ A932

W

N

E

S

1♣

Pass 1♥ Pass 1NT

Pass 2♦¹ Pass 2♥²

Pass 2NT Pass 3NT

Pass 4♣ Pass 4♥

All Pass

1. New Minor Forcing

2. 3 !H

South hands

Reverse_By_Responder

Board: 133	♠ J85	You bid first.
Dealer: South	♥ A97	The opponents are silent.
Vul: E-W	♦ K92	
HCP: 12	♣ A932	

Both hands (Answers Page)

Board: 133

Dealer: South

Vul: E-W

North HCP: 17+1

South HCP: 12

Contract: 4♥ South

North:

♠ AK62

♥ J8432

♦ A

♣ KQ5

South:

♠ J85

♥ A97

♦ K92

♣ A932

W

N

E

S

1♣

Pass 1♥ Pass 1NT

Pass 2♦¹ Pass 2♥²

Pass 2NT Pass 3NT

Pass 4♣ Pass 4♥

All Pass

1. New Minor Forcing

2. 3 !H