

North hands (Practice Page)

Fourth Bid Inviting

Board: 1	♠ A963	The opponents are silent.
Dealer: S	♥ K95	
Vul: None	♦ 985	Partner bids first.
HCP: 11	♣ A104	
Board: 2	♠ A742	The opponents are silent.
Dealer: N	♥ KJ65	
Vul: NS	♦ 93	You bid first.
HCP: 13	♣ AJ7	
Board: 3	♠ QJ9862	The opponents are silent.
Dealer: S	♥ —	
Vul: EW	♦ A82	Partner bids first.
HCP: 11	♣ A975	
Board: 4	♠ J102	The opponents are silent.
Dealer: N	♥ K32	
Vul: Both	♦ J53	You bid first.
HCP: 13	♣ AKJ9	
Board: 5	♠ 84	The opponents are silent.
Dealer: S	♥ AQ1064	
Vul: EW	♦ Q106	Partner bids first.
HCP: 11	♣ K84	
Board: 6	♠ 9	The opponents are silent.
Dealer: N	♥ AK7	
Vul: None	♦ J10543	You bid first.
HCP: 12	♣ A1065	

Fourth Bid Inviting Both hands (Answers Page)

Board: 1	North:	South:	West	North	East	South
Dealer: S	♠ A963	♠ K74				1♦
Vul: None	♥ K95	♥ A106	Pass	1♠	Pass	1NT
North HCP: 11	♦ 985	♦ Q1072	Pass	2NT	AP	
South HCP: 12	♣ A104	♣ K72				
Contract: 2N S						

Board: 2	North:	South:	West	North	East	South
Dealer: N	♠ A742	♠ QJ5		1♣	Pass	1♦
Vul: NS	♥ KJ65	♥ 104	Pass	1♥	Pass	1NT
North HCP: 13	♦ 93	♦ KQ74	AP			
South HCP: 10	♣ AJ7	♣ Q942				
Contract: 1N S						

Board: 3	North:	South:	West	North	East	South
Dealer: S	♠ QJ9862	♠ 1053		1♠	Pass	1NT
Vul: EW	♥ —	♥ KJ75	Pass	2♣ ¹	Pass	2♦
North HCP: 11	♦ A82	♦ KQ107	Pass	3♠	Pass	4♠
South HCP: 12	♣ A975	♣ K10	AP			
Contract: 4♠ N						

1. Two Way New Minor Forcing

Board: 4	North:	South:	West	North	East	South
Dealer: N	♠ J102	♠ AK5		1♣	Pass	1♦
Vul: Both	♥ K32	♥ J108	Pass	1NT	Pass	2NT
North HCP: 13	♦ J53	♦ A742	Pass	3NT	AP	
South HCP: 12	♣ AKJ9	♣ 1052				
Contract: 3N N						

Board: 5	North:	South:	West	North	East	South
Dealer: S	♠ 84	♠ A963				1♣
Vul: EW	♥ AQ1064	♥ J	Pass	1♥	Pass	1♠
North HCP: 11	♦ Q106	♦ AJ5	Pass	2NT	Pass	3NT
South HCP: 14	♣ K84	♣ A9763	AP			
Contract: 3N N						

Board: 6

Dealer: N

Vul: None

North HCP: 12

South HCP: 12

Contract: 2N S

North:

♠ 9

♥ AK7

♦ J10543

♣ A1065

South:

♠ KJ75

♥ J1064

♦ Q2

♣ KQ3

West	North	East	South
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	1♦	Pass	1♥
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Pass	2♣	Pass	2NT
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AP			
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South hands (Practice Page)

Fourth Bid Inviting

Board: 1	♠ K74	The opponents are silent.
Dealer: S	♥ A106	
Vul: None	♦ Q1072	You bid first.
HCP: 12	♣ K72	

Board: 2	♠ QJ5	The opponents are silent.
Dealer: N	♥ 104	
Vul: NS	♦ KQ74	Partner bids first.
HCP: 10	♣ Q942	

Board: 3	♠ 1053	The opponents are silent.
Dealer: S	♥ KJ75	
Vul: EW	♦ KQ107	You bid first.
HCP: 12	♣ K10	

Board: 4	♠ AK5	The opponents are silent.
Dealer: N	♥ J108	
Vul: Both	♦ A742	Partner bids first.
HCP: 12	♣ 1052	

Board: 5	♠ A963	The opponents are silent.
Dealer: S	♥ J	
Vul: EW	♦ AJ5	You bid first.
HCP: 14	♣ A9763	

Board: 6	♠ KJ75	The opponents are silent.
Dealer: N	♥ J1064	
Vul: None	♦ Q2	Partner bids first.
HCP: 12	♣ KQ3	

Fourth Bid Inviting Both hands (Answers Page)

Board: 1	North:	South:	West	North	East	South
Dealer: S	♠ A963	♠ K74				1♦
Vul: None	♥ K95	♥ A106	Pass	1♠	Pass	1NT
North HCP: 11	♦ 985	♦ Q1072	Pass	2NT	AP	
South HCP: 12	♣ A104	♣ K72				
Contract: 2N S						

Board: 2	North:	South:	West	North	East	South
Dealer: N	♠ A742	♠ QJ5		1♣	Pass	1♦
Vul: NS	♥ KJ65	♥ 104	Pass	1♥	Pass	1NT
North HCP: 13	♦ 93	♦ KQ74	AP			
South HCP: 10	♣ AJ7	♣ Q942				
Contract: 1N S						

Board: 3	North:	South:	West	North	East	South
Dealer: S	♠ QJ9862	♠ 1053				1♦
Vul: EW	♥ —	♥ KJ75	Pass	1♠	Pass	1NT
North HCP: 11	♦ A82	♦ KQ107	Pass	2♣ ¹	Pass	2♦
South HCP: 12	♣ A975	♣ K10	Pass	3♠	Pass	4♠
Contract: 4♠ N			AP			

1. Two Way New Minor Forcing

Board: 4	North:	South:	West	North	East	South
Dealer: N	♠ J102	♠ AK5		1♣	Pass	1♦
Vul: Both	♥ K32	♥ J108	Pass	1NT	Pass	2NT
North HCP: 13	♦ J53	♦ A742	Pass	3NT	AP	
South HCP: 12	♣ AKJ9	♣ 1052				
Contract: 3N N						

Board: 5	North:	South:	West	North	East	South
Dealer: S	♠ 84	♠ A963				1♣
Vul: EW	♥ AQ1064	♥ J	Pass	1♥	Pass	1♠
North HCP: 11	♦ Q106	♦ AJ5	Pass	2NT	Pass	3NT
South HCP: 14	♣ K84	♣ A9763	AP			
Contract: 3N N						

Board: 6

Dealer: N

Vul: None

North HCP: 12

South HCP: 12

Contract: 2N S

North:

♠ 9

♥ AK7

♦ J10543

♣ A1065

South:

♠ KJ75

♥ J1064

♦ Q2

♣ KQ3

West	North	East	South
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	1♦		
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		Pass	1♥
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Pass			
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	2♣		
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		Pass	
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			2NT
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AP			
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North hands (Practice Page)

Fourth Bid Inviting

Board: 7	♠ K3	The opponents are silent.
Dealer: S	♥ K10762	
Vul: EW	♦ Q97	Partner bids first.
HCP: 12	♣ A109	

Board: 8	♠ Q532	The opponents are silent.
Dealer: N	♥ A10	
Vul: Both	♦ K962	You bid first.
HCP: 12	♣ K63	

Board: 9	♠ K3	The opponents are silent.
Dealer: S	♥ 10764	
Vul: None	♦ AQJ9	Partner bids first.
HCP: 10	♣ 632	

Board: 10	♠ KQ9	The opponents are silent.
Dealer: N	♥ K864	
Vul: Both	♦ A62	You bid first.
HCP: 12	♣ 532	

Board: 11	♠ KJ3	The opponents are silent.
Dealer: S	♥ KQ63	
Vul: None	♦ Q63	Partner bids first.
HCP: 11	♣ 732	

Board: 12	♠ AK6	The opponents are silent.
Dealer: N	♥ K105	
Vul: EW	♦ Q32	You bid first.
HCP: 14	♣ Q1054	

Fourth Bid Inviting Both hands (Answers Page)

Board: 7	North:	South:	West	North	East	South
Dealer: S	♠ K3	♠ AQ52				1♦
Vul: EW	♥ K10762	♥ A8	Pass	1♥	Pass	1♠
North HCP: 12	♦ Q97	♦ 8652	Pass	2NT	Pass	3NT
South HCP: 13	♣ A109	♣ K87	AP			
Contract: 3N N						

Board: 8	North:	South:	West	North	East	South
Dealer: N	♠ Q532	♠ K6		1♦	Pass	1♥
Vul: Both	♥ A10	♥ J872	Pass	1♠	Pass	1NT
North HCP: 12	♦ K962	♦ 843	AP			
South HCP: 10	♣ K63	♣ AQ54				
Contract: 1N S						

Board: 9	North:	South:	West	North	East	South
Dealer: S	♠ K3	♠ AQ98				1♣
Vul: None	♥ 10764	♥ KJ9	Pass	1♥	Pass	1♠
North HCP: 10	♦ AQJ9	♦ 108	Pass	1NT	AP	
South HCP: 14	♣ 632	♣ KJ98				
Contract: 1N N						

Board: 10	North:	South:	West	North	East	South
Dealer: N	♠ KQ9	♠ A43		1♣	Pass	1♦
Vul: Both	♥ K864	♥ A73	Pass	1♥	Pass	1NT
North HCP: 12	♦ A62	♦ Q854	AP			
South HCP: 10	♣ 532	♣ 974				
Contract: 1N S						

Board: 11	North:	South:	West	North	East	South
Dealer: S	♠ KJ3	♠ A104				1♣
Vul: None	♥ KQ63	♥ 1084	Pass	1♥	Pass	1NT
North HCP: 11	♦ Q63	♦ A95	Pass	2NT	Pass	3NT
South HCP: 14	♣ 732	♣ AQ96	AP			
Contract: 3N S						

Board: 12	North:	South:	West	North	East	South
Dealer: N	♠ AK6	♠ J4		1♣	Pass	1♦
Vul: EW	♥ K105	♥ Q73	Pass	1NT	Pass	2♦
North HCP: 14	♦ Q32	♦ K10864	Pass	3NT	AP	
South HCP: 10	♣ Q1054	♣ A63				
Contract: 3N N						

South hands (Practice Page)

Fourth Bid Inviting

Board: 7	♠ AQ52	The opponents are silent.
Dealer: S	♥ A8	
Vul: EW	♦ 8652	You bid first.
HCP: 13	♣ K87	

Board: 8	♠ K6	The opponents are silent.
Dealer: N	♥ J872	
Vul: Both	♦ 843	Partner bids first.
HCP: 10	♣ AQ54	

Board: 9	♠ AQ98	The opponents are silent.
Dealer: S	♥ KJ9	
Vul: None	♦ 108	You bid first.
HCP: 14	♣ KJ98	

Board: 10	♠ A43	The opponents are silent.
Dealer: N	♥ A73	
Vul: Both	♦ Q854	Partner bids first.
HCP: 10	♣ 974	

Board: 11	♠ A104	The opponents are silent.
Dealer: S	♥ 1084	
Vul: None	♦ A95	You bid first.
HCP: 14	♣ AQ96	

Board: 12	♠ J4	The opponents are silent.
Dealer: N	♥ Q73	
Vul: EW	♦ K10864	Partner bids first.
HCP: 10	♣ A63	

Fourth Bid Inviting Both hands (Answers Page)

Board: 7	North:	South:	West	North	East	South
Dealer: S	♠ K3	♠ AQ52				1♦
Vul: EW	♥ K10762	♥ A8	Pass	1♥	Pass	1♠
North HCP: 12	♦ Q97	♦ 8652	Pass	2NT	Pass	3NT
South HCP: 13	♣ A109	♣ K87	AP			
Contract: 3N N						

Board: 8	North:	South:	West	North	East	South
Dealer: N	♠ Q532	♠ K6		1♦	Pass	1♥
Vul: Both	♥ A10	♥ J872	Pass	1♠	Pass	1NT
North HCP: 12	♦ K962	♦ 843	AP			
South HCP: 10	♣ K63	♣ AQ54				
Contract: 1N S						

Board: 9	North:	South:	West	North	East	South
Dealer: S	♠ K3	♠ AQ98				1♣
Vul: None	♥ 10764	♥ KJ9	Pass	1♥	Pass	1♠
North HCP: 10	♦ AQJ9	♦ 108	Pass	1NT	AP	
South HCP: 14	♣ 632	♣ KJ98				
Contract: 1N N						

Board: 10	North:	South:	West	North	East	South
Dealer: N	♠ KQ9	♠ A43		1♣	Pass	1♦
Vul: Both	♥ K864	♥ A73	Pass	1♥	Pass	1NT
North HCP: 12	♦ A62	♦ Q854	AP			
South HCP: 10	♣ 532	♣ 974				
Contract: 1N S						

Board: 11	North:	South:	West	North	East	South
Dealer: S	♠ KJ3	♠ A104				1♣
Vul: None	♥ KQ63	♥ 1084	Pass	1♥	Pass	1NT
North HCP: 11	♦ Q63	♦ A95	Pass	2NT	Pass	3NT
South HCP: 14	♣ 732	♣ AQ96	AP			
Contract: 3N S						

Board: 12	North:	South:	West	North	East	South
Dealer: N	♠ AK6	♠ J4		1♣	Pass	1♦
Vul: EW	♥ K105	♥ Q73	Pass	1NT	Pass	2♦
North HCP: 14	♦ Q32	♦ K10864	Pass	3NT	AP	
South HCP: 10	♣ Q1054	♣ A63				
Contract: 3N N						

North hands (Practice Page)

Fourth Bid Inviting

Board: 13	♠ AJ	The opponents are silent.
Dealer: S	♥ QJ863	
Vul: None	♦ K32	Partner bids first.
HCP: 11	♣ 1064	

Board: 14	♠ K972	The opponents are silent.
Dealer: N	♥ AQ9	
Vul: NS	♦ J9	You bid first.
HCP: 13	♣ K1092	

Board: 15	♠ QJ987	The opponents are silent.
Dealer: S	♥ 854	
Vul: EW	♦ K5	Partner bids first.
HCP: 11	♣ KQ7	

Board: 16	♠ KJ95	The opponents are silent.
Dealer: N	♥ K2	
Vul: Both	♦ 85	You bid first.
HCP: 14	♣ AQJ54	

Board: 17	♠ 765	The opponents are silent.
Dealer: S	♥ AQ7	
Vul: NS	♦ A10763	Partner bids first.
HCP: 10	♣ 103	

Board: 18	♠ J43	The opponents are silent.
Dealer: N	♥ J1074	
Vul: EW	♦ K	You bid first.
HCP: 12	♣ AK952	

Fourth Bid Inviting Both hands (Answers Page)

Board: 13
Dealer: S
Vul: None
North HCP: 11
South HCP: 12
Contract: 2N N

North:
♠ AJ
♥ QJ863
♦ K32
♣ 1064

South:
♠ K965
♥ K9
♦ AQ97
♣ 983

West	North	East	South
			1♦
Pass	1♥	Pass	1♠
Pass	2NT	AP	

Board: 14
Dealer: N
Vul: NS
North HCP: 13
South HCP: 11
Contract: 3N S

North:
♠ K972
♥ AQ9
♦ J9
♣ K1092

South:
♠ 63
♥ KJ8
♦ KQ762
♣ Q64

West	North	East	South
	1♣	Pass	1♦
Pass	1♠	Pass	2NT
Pass	3NT	AP	

Board: 15
Dealer: S
Vul: EW
North HCP: 11
South HCP: 13
Contract: 3♠ N

North:
♠ QJ987
♥ 854
♦ K5
♣ KQ7

South:
♠ 642
♥ AKQ7
♦ 1076
♣ A92

West	North	East	South
			1♣
Pass	1♠	Pass	1NT
Pass	2♣ ¹	Pass	2♦
Pass	2♠	Pass	3♠
	AP		

1. Two Way New Minor Forcing

Board: 16
Dealer: N
Vul: Both
North HCP: 14
South HCP: 11
Contract: 3N S

North:
♠ KJ95
♥ K2
♦ 85
♣ AQJ54

South:
♠ 1042
♥ Q843
♦ AQ7
♣ K93

West	North	East	South
	1♣	Pass	1♥
Pass	1♠	Pass	2NT
Pass	3NT	AP	

Board: 17
Dealer: S
Vul: NS
North HCP: 10
South HCP: 13
Contract: 1N N

North:
♠ 765
♥ AQ7
♦ A10763
♣ 103

South:
♠ AKQJ
♥ 82
♦ Q84
♣ J874

West	North	East	South
			1♣
Pass	1♦	Pass	1♠
Pass	1NT	AP	

Board: 18

Dealer: N

Vul: EW

North HCP: 12

South HCP: 12

Contract: 2N S

North:

♠ J43

♥ J1074

♦ K

♣ AK952

South:

♠ K7

♥ A65

♦ QJ1065

♣ Q87

West	North	East	South
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	1♣	Pass	1♦
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Pass	1♥	Pass	2NT
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AP			
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South hands (Practice Page)

Fourth Bid Inviting

Board: 13	♠ K965	The opponents are silent.
Dealer: S	♥ K9	
Vul: None	♦ AQ97	You bid first.
HCP: 12	♣ 983	

Board: 14	♠ 63	The opponents are silent.
Dealer: N	♥ KJ8	
Vul: NS	♦ KQ762	Partner bids first.
HCP: 11	♣ Q64	

Board: 15	♠ 642	The opponents are silent.
Dealer: S	♥ AKQ7	
Vul: EW	♦ 1076	You bid first.
HCP: 13	♣ A92	

Board: 16	♠ 1042	The opponents are silent.
Dealer: N	♥ Q843	
Vul: Both	♦ AQ7	Partner bids first.
HCP: 11	♣ K93	

Board: 17	♠ AKQJ	The opponents are silent.
Dealer: S	♥ 82	
Vul: NS	♦ Q84	You bid first.
HCP: 13	♣ J874	

Board: 18	♠ K7	The opponents are silent.
Dealer: N	♥ A65	
Vul: EW	♦ QJ1065	Partner bids first.
HCP: 12	♣ Q87	

Fourth Bid Inviting Both hands (Answers Page)

Board: 13
 Dealer: S
 Vul: None
 North HCP: 11
 South HCP: 12
 Contract: 2N N

North:
 ♠ AJ
 ♥ QJ863
 ♦ K32
 ♣ 1064

South:
 ♠ K965
 ♥ K9
 ♦ AQ97
 ♣ 983

West	North	East	South
			1♦
Pass	1♥	Pass	1♠
Pass	2NT	AP	

Board: 14
 Dealer: N
 Vul: NS
 North HCP: 13
 South HCP: 11
 Contract: 3N S

North:
 ♠ K972
 ♥ AQ9
 ♦ J9
 ♣ K1092

South:
 ♠ 63
 ♥ KJ8
 ♦ KQ762
 ♣ Q64

West	North	East	South
	1♣	Pass	1♦
Pass	1♠	Pass	2NT
Pass	3NT	AP	

Board: 15
 Dealer: S
 Vul: EW
 North HCP: 11
 South HCP: 13
 Contract: 3♠ N

North:
 ♠ QJ987
 ♥ 854
 ♦ K5
 ♣ KQ7

South:
 ♠ 642
 ♥ AKQ7
 ♦ 1076
 ♣ A92

West	North	East	South
			1♣
Pass	1♠	Pass	1NT
Pass	2♣ ¹	Pass	2♦
Pass	2♠	Pass	3♠
	AP		

1. Two Way New Minor Forcing

Board: 16
 Dealer: N
 Vul: Both
 North HCP: 14
 South HCP: 11
 Contract: 3N S

North:
 ♠ KJ95
 ♥ K2
 ♦ 85
 ♣ AQJ54

South:
 ♠ 1042
 ♥ Q843
 ♦ AQ7
 ♣ K93

West	North	East	South
	1♣	Pass	1♥
Pass	1♠	Pass	2NT
Pass	3NT	AP	

Board: 17
 Dealer: S
 Vul: NS
 North HCP: 10
 South HCP: 13
 Contract: 1N N

North:
 ♠ 765
 ♥ AQ7
 ♦ A10763
 ♣ 103

South:
 ♠ AKQJ
 ♥ 82
 ♦ Q84
 ♣ J874

West	North	East	South
			1♣
Pass	1♦	Pass	1♠
Pass	1NT	AP	

Board: 18

Dealer: N

Vul: EW

North HCP: 12

South HCP: 12

Contract: 2N S

North:

♠ J43

♥ J1074

♦ K

♣ AK952

South:

♠ K7

♥ A65

♦ QJ1065

♣ Q87

West	North	East	South
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	1♣	Pass	1♦
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Pass	1♥	Pass	2NT
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AP			
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North hands (Practice Page)

Fourth Bid Inviting

Board: 19	♠ A2	The opponents are silent.
Dealer: S	♥ A63	
Vul: Both	♦ QJ743	Partner bids first.
HCP: 11	♣ 542	
Board: 20	♠ AK82	The opponents are silent.
Dealer: N	♥ QJ6	
Vul: None	♦ 85	You bid first.
HCP: 14	♣ A753	
Board: 21	♠ J932	The opponents are silent.
Dealer: S	♥ K86	
Vul: None	♦ K65	Partner bids first.
HCP: 11	♣ KJ7	
Board: 22	♠ AQ93	The opponents are silent.
Dealer: N	♥ 102	
Vul: NS	♦ K7	You bid first.
HCP: 13	♣ KJ842	
Board: 23	♠ J5	The opponents are silent.
Dealer: S	♥ AQ52	
Vul: None	♦ 1063	Partner bids first.
HCP: 12	♣ KQ86	
Board: 24	♠ AK8	The opponents are silent.
Dealer: N	♥ Q973	
Vul: NS	♦ 875	You bid first.
HCP: 13	♣ A63	

Fourth Bid Inviting Both hands (Answers Page)

Board: 19	North:	South:	West	North	East	South
Dealer: S	♠ A2	♠ J98				1♣
Vul: Both	♥ A63	♥ QJ5	Pass	1♦	Pass	1NT
North HCP: 11	♦ QJ743	♦ K108	Pass	2♦	AP	
South HCP: 12	♣ 542	♣ KQ96				
Contract: 2♦ N						

Board: 20	North:	South:	West	North	East	South
Dealer: N	♠ AK82	♠ Q73		1♣	Pass	1♥
Vul: None	♥ QJ6	♥ K753	Pass	1♠	Pass	2NT
North HCP: 14	♦ 85	♦ QJ10	Pass	3NT	AP	
South HCP: 11	♣ A753	♣ K62				
Contract: 3N S						

Board: 21	North:	South:	West	North	East	South
Dealer: S	♠ J932	♠ A10				1♦
Vul: None	♥ K86	♥ A93	Pass	1♠	Pass	1NT
North HCP: 11	♦ K65	♦ AQ109	Pass	2NT	Pass	3NT
South HCP: 14	♣ KJ7	♣ 10952	AP			
Contract: 3N S						

Board: 22	North:	South:	West	North	East	South
Dealer: N	♠ AQ93	♠ J5		1♣	Pass	1♥
Vul: NS	♥ 102	♥ KQJ5	Pass	1♠	Pass	2NT
North HCP: 13	♦ K7	♦ AJ4	Pass	3NT	AP	
South HCP: 12	♣ KJ842	♣ 10965				
Contract: 3N S						

Board: 23	North:	South:	West	North	East	South
Dealer: S	♠ J5	♠ K972				1♦
Vul: None	♥ AQ52	♥ 1097	Pass	1♥	Pass	1♠
North HCP: 12	♦ 1063	♦ AKQ84	Pass	2NT	AP	
South HCP: 12	♣ KQ86	♣ 10				
Contract: 2N N						

Board: 24	North:	South:	West	North	East	South
Dealer: N	♠ AK8	♠ QJ9		1♣	Pass	1♥
Vul: NS	♥ Q973	♥ A1086	Pass	2♥	Pass	3♥
North HCP: 13	♦ 875	♦ Q96	Pass	4♥	AP	
South HCP: 12	♣ A63	♣ K107				
Contract: 4♥ S						

South hands (Practice Page)

Fourth Bid Inviting

Board: 19	♠ J98	The opponents are silent.
Dealer: S	♥ QJ5	
Vul: Both	♦ K108	You bid first.
HCP: 12	♣ KQ96	

Board: 20	♠ Q73	The opponents are silent.
Dealer: N	♥ K753	
Vul: None	♦ QJ10	Partner bids first.
HCP: 11	♣ K62	

Board: 21	♠ A10	The opponents are silent.
Dealer: S	♥ A93	
Vul: None	♦ AQ109	You bid first.
HCP: 14	♣ 10952	

Board: 22	♠ J5	The opponents are silent.
Dealer: N	♥ KQJ5	
Vul: NS	♦ AJ4	Partner bids first.
HCP: 12	♣ 10965	

Board: 23	♠ K972	The opponents are silent.
Dealer: S	♥ 1097	
Vul: None	♦ AKQ84	You bid first.
HCP: 12	♣ 10	

Board: 24	♠ QJ9	The opponents are silent.
Dealer: N	♥ A1086	
Vul: NS	♦ Q96	Partner bids first.
HCP: 12	♣ K107	

Fourth Bid Inviting Both hands (Answers Page)

Board: 19	North:	South:	West	North	East	South
Dealer: S	♠ A2	♠ J98				1♣
Vul: Both	♥ A63	♥ QJ5	Pass	1♦	Pass	1NT
North HCP: 11	♦ QJ743	♦ K108	Pass	2♦	AP	
South HCP: 12	♣ 542	♣ KQ96				
Contract: 2♦ N						

Board: 20	North:	South:	West	North	East	South
Dealer: N	♠ AK82	♠ Q73		1♣	Pass	1♥
Vul: None	♥ QJ6	♥ K753	Pass	1♠	Pass	2NT
North HCP: 14	♦ 85	♦ QJ10	Pass	3NT	AP	
South HCP: 11	♣ A753	♣ K62				
Contract: 3N S						

Board: 21	North:	South:	West	North	East	South
Dealer: S	♠ J932	♠ A10				1♦
Vul: None	♥ K86	♥ A93	Pass	1♠	Pass	1NT
North HCP: 11	♦ K65	♦ AQ109	Pass	2NT	Pass	3NT
South HCP: 14	♣ KJ7	♣ 10952	AP			
Contract: 3N S						

Board: 22	North:	South:	West	North	East	South
Dealer: N	♠ AQ93	♠ J5		1♣	Pass	1♥
Vul: NS	♥ 102	♥ KQJ5	Pass	1♠	Pass	2NT
North HCP: 13	♦ K7	♦ AJ4	Pass	3NT	AP	
South HCP: 12	♣ KJ842	♣ 10965				
Contract: 3N S						

Board: 23	North:	South:	West	North	East	South
Dealer: S	♠ J5	♠ K972				1♦
Vul: None	♥ AQ52	♥ 1097	Pass	1♥	Pass	1♠
North HCP: 12	♦ 1063	♦ AKQ84	Pass	2NT	AP	
South HCP: 12	♣ KQ86	♣ 10				
Contract: 2N N						

Board: 24	North:	South:	West	North	East	South
Dealer: N	♠ AK8	♠ QJ9		1♣	Pass	1♥
Vul: NS	♥ Q973	♥ A1086	Pass	2♥	Pass	3♥
North HCP: 13	♦ 875	♦ Q96	Pass	4♥	AP	
South HCP: 12	♣ A63	♣ K107				
Contract: 4♥ S						

North hands (Practice Page)

Fourth Bid Inviting

Board: 25	♠ KQ7	The opponents are silent.
Dealer: S	♥ J4	
Vul: None	♦ QJ752	Partner bids first.
HCP: 11	♣ Q96	

Board: 26	♠ 1092	The opponents are silent.
Dealer: N	♥ Q4	
Vul: NS	♦ AK104	You bid first.
HCP: 13	♣ A642	

Board: 27	♠ Q54	The opponents are silent.
Dealer: S	♥ 10965	
Vul: NS	♦ AKQ86	Partner bids first.
HCP: 11	♣ 10	

Board: 28	♠ 965	The opponents are silent.
Dealer: N	♥ A963	
Vul: EW	♦ K	You bid first.
HCP: 13	♣ AQ843	

Board: 29	♠ A93	The opponents are silent.
Dealer: S	♥ AK953	
Vul: None	♦ J5	Partner bids first.
HCP: 12	♣ 952	

Board: 30	♠ KJ5	The opponents are silent.
Dealer: N	♥ K43	
Vul: EW	♦ QJ85	You bid first.
HCP: 14	♣ A103	

Fourth Bid Inviting Both hands (Answers Page)

Board: 25	North:	South:	West	North	East	South
Dealer: S	♠ KQ7	♠ AJ54				1♣
Vul: None	♥ J4	♥ 975	Pass	1♦	Pass	1♠
North HCP: 11	♦ QJ752	♦ A83	Pass	1NT	AP	
South HCP: 13	♣ Q96	♣ KJ5				
Contract: 1N N						

Board: 26	North:	South:	West	North	East	South
Dealer: N	♠ 1092	♠ AK53		1♦	Pass	1♠
Vul: NS	♥ Q4	♥ J63	Pass	1NT	Pass	2NT
North HCP: 13	♦ AK104	♦ Q73	AP			
South HCP: 11	♣ A642	♣ J75				
Contract: 2N N						

Board: 27	North:	South:	West	North	East	South
Dealer: S	♠ Q54	♠ K872				1♣
Vul: NS	♥ 10965	♥ A73	Pass	1♦	Pass	1♠
North HCP: 11	♦ AKQ86	♦ 2	Pass	2NT	AP	
South HCP: 12	♣ 10	♣ AJ842				
Contract: 2N N						

Board: 28	North:	South:	West	North	East	South
Dealer: N	♠ 965	♠ K107		1♣	Pass	1♦
Vul: EW	♥ A963	♥ Q108	Pass	1♥	Pass	1NT
North HCP: 13	♦ K	♦ A975	AP			
South HCP: 10	♣ AQ843	♣ J65				
Contract: 1N S						

Board: 29	North:	South:	West	North	East	South
Dealer: S	♠ A93	♠ QJ65				1♣
Vul: None	♥ AK953	♥ Q	Pass	1♥	Pass	1♠
North HCP: 12	♦ J5	♦ 1094	Pass	2NT	Pass	3NT
South HCP: 13	♣ 952	♣ AKJ103	AP			
Contract: 3N N						

Board: 30	North:	South:	West	North	East	South
Dealer: N	♠ KJ5	♠ Q92		1♦	Pass	1♥
Vul: EW	♥ K43	♥ AQ98	Pass	1NT	Pass	2NT
North HCP: 14	♦ QJ85	♦ 764	Pass	3NT	AP	
South HCP: 12	♣ A103	♣ KJ6				
Contract: 3N N						

South hands (Practice Page)

Fourth Bid Inviting

Board: 25	♠ AJ54	The opponents are silent.
Dealer: S	♥ 975	
Vul: None	♦ A83	You bid first.
HCP: 13	♣ KJ5	
Board: 26	♠ AK53	The opponents are silent.
Dealer: N	♥ J63	
Vul: NS	♦ Q73	Partner bids first.
HCP: 11	♣ J75	
Board: 27	♠ K872	The opponents are silent.
Dealer: S	♥ A73	
Vul: NS	♦ 2	You bid first.
HCP: 12	♣ AJ842	
Board: 28	♠ K107	The opponents are silent.
Dealer: N	♥ Q108	
Vul: EW	♦ A975	Partner bids first.
HCP: 10	♣ J65	
Board: 29	♠ QJ65	The opponents are silent.
Dealer: S	♥ Q	
Vul: None	♦ 1094	You bid first.
HCP: 13	♣ AKJ103	
Board: 30	♠ Q92	The opponents are silent.
Dealer: N	♥ AQ98	
Vul: EW	♦ 764	Partner bids first.
HCP: 12	♣ KJ6	

Fourth Bid Inviting Both hands (Answers Page)

Board: 25	North:	South:	West	North	East	South
Dealer: S	♠ KQ7	♠ AJ54				1♣
Vul: None	♥ J4	♥ 975	Pass	1♦	Pass	1♠
North HCP: 11	♦ QJ752	♦ A83	Pass	1NT	AP	
South HCP: 13	♣ Q96	♣ KJ5				
Contract: 1N N						

Board: 26	North:	South:	West	North	East	South
Dealer: N	♠ 1092	♠ AK53		1♦	Pass	1♠
Vul: NS	♥ Q4	♥ J63	Pass	1NT	Pass	2NT
North HCP: 13	♦ AK104	♦ Q73	AP			
South HCP: 11	♣ A642	♣ J75				
Contract: 2N N						

Board: 27	North:	South:	West	North	East	South
Dealer: S	♠ Q54	♠ K872				1♣
Vul: NS	♥ 10965	♥ A73	Pass	1♦	Pass	1♠
North HCP: 11	♦ AKQ86	♦ 2	Pass	2NT	AP	
South HCP: 12	♣ 10	♣ AJ842				
Contract: 2N N						

Board: 28	North:	South:	West	North	East	South
Dealer: N	♠ 965	♠ K107		1♣	Pass	1♦
Vul: EW	♥ A963	♥ Q108	Pass	1♥	Pass	1NT
North HCP: 13	♦ K	♦ A975	AP			
South HCP: 10	♣ AQ843	♣ J65				
Contract: 1N S						

Board: 29	North:	South:	West	North	East	South
Dealer: S	♠ A93	♠ QJ65				1♣
Vul: None	♥ AK953	♥ Q	Pass	1♥	Pass	1♠
North HCP: 12	♦ J5	♦ 1094	Pass	2NT	Pass	3NT
South HCP: 13	♣ 952	♣ AKJ103	AP			
Contract: 3N N						

Board: 30	North:	South:	West	North	East	South
Dealer: N	♠ KJ5	♠ Q92		1♦	Pass	1♥
Vul: EW	♥ K43	♥ AQ98	Pass	1NT	Pass	2NT
North HCP: 14	♦ QJ85	♦ 764	Pass	3NT	AP	
South HCP: 12	♣ A103	♣ KJ6				
Contract: 3N N						

North hands (Practice Page)

Fourth Bid Inviting

Board: 31	♠ Q1094	The opponents are silent.
Dealer: S	♥ K53	
Vul: Both	♦ QJ9	Partner bids first.
HCP: 11	♣ K85	

Board: 32	♠ 92	The opponents are silent.
Dealer: N	♥ AK6	
Vul: Both	♦ AJ65	You bid first.
HCP: 13	♣ J1093	

Board: 33	♠ J92	The opponents are silent.
Dealer: S	♥ QJ4	
Vul: None	♦ AK1085	Partner bids first.
HCP: 11	♣ 94	

Board: 34	♠ KQJ8	The opponents are silent.
Dealer: N	♥ 954	
Vul: NS	♦ 108	You bid first.
HCP: 12	♣ KQJ3	

Board: 35	♠ J102	The opponents are silent.
Dealer: S	♥ J43	
Vul: EW	♦ KJ986	Partner bids first.
HCP: 10	♣ A5	

Board: 36	♠ AQ92	The opponents are silent.
Dealer: N	♥ 98	
Vul: None	♦ AQ84	You bid first.
HCP: 12	♣ 742	

Fourth Bid Inviting Both hands (Answers Page)

Board: 31	North:	South:	West	North	East	South
Dealer: S	♠ Q1094	♠ K6				1♦
Vul: Both	♥ K53	♥ 964	Pass	1♠	Pass	1NT
North HCP: 11	♦ QJ9	♦ A1053	Pass	2NT	AP	
South HCP: 13	♣ K85	♣ AQ72				
Contract: 2N S						

Board: 32	North:	South:	West	North	East	South
Dealer: N	♠ 92	♠ KQ1085		1♦	Pass	1♠
Vul: Both	♥ AK6	♥ 74	Pass	1NT	Pass	2♣ ¹
North HCP: 13	♦ AJ65	♦ K73	Pass	2♦	Pass	2♠
South HCP: 12	♣ J1093	♣ A74	AP			
Contract: 2♠ S			1. Two Way New Minor Forcing			

Board: 33	North:	South:	West	North	East	South
Dealer: S	♠ J92	♠ AQ83				1♣
Vul: None	♥ QJ4	♥ A92	Pass	1♦	Pass	1♠
North HCP: 11	♦ AK1085	♦ 973	Pass	2NT	Pass	3NT
South HCP: 14	♣ 94	♣ A72	AP			
Contract: 3N N						

Board: 34	North:	South:	West	North	East	South
Dealer: N	♠ KQJ8	♠ A4		1♣	Pass	1♥
Vul: NS	♥ 954	♥ AQJ3	Pass	1♠	Pass	2NT
North HCP: 12	♦ 108	♦ 9642	Pass	3♥	AP	
South HCP: 11	♣ KQJ3	♣ 986				
Contract: 3♥ S						

Board: 35	North:	South:	West	North	East	South
Dealer: S	♠ J102	♠ AQ8				1♣
Vul: EW	♥ J43	♥ Q1096	Pass	1♦	Pass	1♥
North HCP: 10	♦ KJ986	♦ A103	Pass	1NT	AP	
South HCP: 14	♣ A5	♣ Q76				
Contract: 1N N						

Board: 36

Dealer: N

Vul: None

North HCP: 12

South HCP: 12

Contract: 2N S

North:

♠ AQ92

♥ 98

♦ AQ84

♣ 742

South:

♠ K86

♥ K7653

♦ J5

♣ AJ6

West	North	East	South
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	1♦	Pass	1♥
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Pass	1♠	Pass	2NT
------	----	------	-----

AP

South hands (Practice Page)

Fourth Bid Inviting

Board: 31	♠ K6	The opponents are silent.
Dealer: S	♥ 964	
Vul: Both	♦ A1053	You bid first.
HCP: 13	♣ AQ72	

Board: 32	♠ KQ1085	The opponents are silent.
Dealer: N	♥ 74	
Vul: Both	♦ K73	Partner bids first.
HCP: 12	♣ A74	

Board: 33	♠ AQ83	The opponents are silent.
Dealer: S	♥ A92	
Vul: None	♦ 973	You bid first.
HCP: 14	♣ A72	

Board: 34	♠ A4	The opponents are silent.
Dealer: N	♥ AQJ3	
Vul: NS	♦ 9642	Partner bids first.
HCP: 11	♣ 986	

Board: 35	♠ AQ8	The opponents are silent.
Dealer: S	♥ Q1096	
Vul: EW	♦ A103	You bid first.
HCP: 14	♣ Q76	

Board: 36	♠ K86	The opponents are silent.
Dealer: N	♥ K7653	
Vul: None	♦ J5	Partner bids first.
HCP: 12	♣ AJ6	

Fourth Bid Inviting Both hands (Answers Page)

Board: 31	North:	South:	West	North	East	South
Dealer: S	♠ Q1094	♠ K6				1♦
Vul: Both	♥ K53	♥ 964	Pass	1♠	Pass	1NT
North HCP: 11	♦ QJ9	♦ A1053	Pass	2NT	AP	
South HCP: 13	♣ K85	♣ AQ72				
Contract: 2N S						

Board: 32	North:	South:	West	North	East	South
Dealer: N	♠ 92	♠ KQ1085		1♦	Pass	1♠
Vul: Both	♥ AK6	♥ 74	Pass	1NT	Pass	2♣ ¹
North HCP: 13	♦ AJ65	♦ K73	Pass	2♦	Pass	2♠
South HCP: 12	♣ J1093	♣ A74	AP			
Contract: 2♠ S						

1. Two Way New Minor Forcing

Board: 33	North:	South:	West	North	East	South
Dealer: S	♠ J92	♠ AQ83				1♣
Vul: None	♥ QJ4	♥ A92	Pass	1♦	Pass	1♠
North HCP: 11	♦ AK1085	♦ 973	Pass	2NT	Pass	3NT
South HCP: 14	♣ 94	♣ A72	AP			
Contract: 3N N						

Board: 34	North:	South:	West	North	East	South
Dealer: N	♠ KQJ8	♠ A4		1♣	Pass	1♥
Vul: NS	♥ 954	♥ AQJ3	Pass	1♠	Pass	2NT
North HCP: 12	♦ 108	♦ 9642	Pass	3♥	AP	
South HCP: 11	♣ KQJ3	♣ 986				
Contract: 3♥ S						

Board: 35	North:	South:	West	North	East	South
Dealer: S	♠ J102	♠ AQ8				1♣
Vul: EW	♥ J43	♥ Q1096	Pass	1♦	Pass	1♥
North HCP: 10	♦ KJ986	♦ A103	Pass	1NT	AP	
South HCP: 14	♣ A5	♣ Q76				
Contract: 1N N						

Board: 36

Dealer: N

Vul: None

North HCP: 12

South HCP: 12

Contract: 2N S

North:

♠ AQ92

♥ 98

♦ AQ84

♣ 742

South:

♠ K86

♥ K7653

♦ J5

♣ AJ6

West	North	East	South
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	1♦	Pass	1♥
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Pass	1♠	Pass	2NT
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AP

North hands (Practice Page)

Fourth Bid Inviting

Board: 37	♠ 3	The opponents are silent.
Dealer: S	♥ Q942	
Vul: NS	♦ A983	Partner bids first.
HCP: 11	♣ AJ104	

Board: 38	♠ AQ108	The opponents are silent.
Dealer: N	♥ Q65	
Vul: EW	♦ J86	You bid first.
HCP: 12	♣ QJ10	

Board: 39	♠ A10743	The opponents are silent.
Dealer: S	♥ J4	
Vul: Both	♦ 1097	Partner bids first.
HCP: 10	♣ KQ4	

Board: 40	♠ Q2	The opponents are silent.
Dealer: N	♥ A982	
Vul: EW	♦ AQJ9	You bid first.
HCP: 14	♣ J82	

Board: 41	♠ KQ7	The opponents are silent.
Dealer: S	♥ KQJ52	
Vul: Both	♦ 854	Partner bids first.
HCP: 11	♣ 94	

Board: 42	♠ A953	The opponents are silent.
Dealer: N	♥ 10	
Vul: None	♦ Q72	You bid first.
HCP: 12	♣ AQ1084	

Fourth Bid Inviting Both hands (Answers Page)

Board: 37	North:	South:	West	North	East	South
Dealer: S	♠ 3	♠ KQ104				1♣
Vul: NS	♥ Q942	♥ AJ7	Pass	1♥	Pass	1♠
North HCP: 11	♦ A983	♦ KJ6	Pass	2NT	Pass	3NT
South HCP: 14	♣ AJ104	♣ 965	AP			
Contract: 3N N						

Board: 38	North:	South:	West	North	East	South
Dealer: N	♠ AQ108	♠ 652		1♣	Pass	1♦
Vul: EW	♥ Q65	♥ A107	Pass	1♠	Pass	1NT
North HCP: 12	♦ J86	♦ K743	AP			
South HCP: 10	♣ QJ10	♣ K84				
Contract: 1N S						

Board: 39	North:	South:	West	North	East	South
Dealer: S	♠ A10743	♠ K6				1♦
Vul: Both	♥ J4	♥ Q1072	Pass	1♠	Pass	1NT
North HCP: 10	♦ 1097	♦ AK42	Pass	2♣ ¹	Pass	2♦
South HCP: 12	♣ KQ4	♣ 763	Pass	2♠	AP	
Contract: 2♠ N						

1. Two Way New Minor Forcing

Board: 40	North:	South:	West	North	East	South
Dealer: N	♠ Q2	♠ AK874		1♦	Pass	1♠
Vul: EW	♥ A982	♥ K75	Pass	1NT	Pass	2♣ ¹
North HCP: 14	♦ AQJ9	♦ 54	Pass	2♦	Pass	2♠
South HCP: 12	♣ J82	♣ Q95	Pass	3NT	AP	
Contract: 3N N						

1. Two Way New Minor Forcing

Board: 41	North:	South:	West	North	East	South
Dealer: S	♠ KQ7	♠ 108				1♦
Vul: Both	♥ KQJ52	♥ 1064	Pass	1♥	Pass	1NT
North HCP: 11	♦ 854	♦ AKJ7	Pass	2♣ ¹	Pass	2♦
South HCP: 12	♣ 94	♣ A873	Pass	2♥	Pass	4♥
Contract: 4♥ N			AP			

1. Two Way New Minor Forcing

Board: 42

Dealer: N

Vul: None

North HCP: 12

South HCP: 10

Contract: 3♠ N

North:

♠ A953

♥ 10

♦ Q72

♣ AQ1084

South:

♠ KQ82

♥ J654

♦ A1098

♣ 5

West	North	East	South
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	1♣	Pass	1♥
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Pass	1♠	Pass	3♠
------	----	------	----

AP			
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South hands (Practice Page)

Fourth Bid Inviting

Board: 37	♠ KQ104	The opponents are silent.
Dealer: S	♥ AJ7	
Vul: NS	♦ KJ6	You bid first.
HCP: 14	♣ 965	

Board: 38	♠ 652	The opponents are silent.
Dealer: N	♥ A107	
Vul: EW	♦ K743	Partner bids first.
HCP: 10	♣ K84	

Board: 39	♠ K6	The opponents are silent.
Dealer: S	♥ Q1072	
Vul: Both	♦ AK42	You bid first.
HCP: 12	♣ 763	

Board: 40	♠ AK874	The opponents are silent.
Dealer: N	♥ K75	
Vul: EW	♦ 54	Partner bids first.
HCP: 12	♣ Q95	

Board: 41	♠ 108	The opponents are silent.
Dealer: S	♥ 1064	
Vul: Both	♦ AKJ7	You bid first.
HCP: 12	♣ A873	

Board: 42	♠ KQ82	The opponents are silent.
Dealer: N	♥ J654	
Vul: None	♦ A1098	Partner bids first.
HCP: 10	♣ 5	

Fourth Bid Inviting Both hands (Answers Page)

Board: 37	North:	South:	West	North	East	South
Dealer: S	♠ 3	♠ KQ104				1♣
Vul: NS	♥ Q942	♥ AJ7	Pass	1♥	Pass	1♠
North HCP: 11	♦ A983	♦ KJ6	Pass	2NT	Pass	3NT
South HCP: 14	♣ AJ104	♣ 965	AP			
Contract: 3N N						

Board: 38	North:	South:	West	North	East	South
Dealer: N	♠ AQ108	♠ 652		1♣	Pass	1♦
Vul: EW	♥ Q65	♥ A107	Pass	1♠	Pass	1NT
North HCP: 12	♦ J86	♦ K743	AP			
South HCP: 10	♣ QJ10	♣ K84				
Contract: 1N S						

Board: 39	North:	South:	West	North	East	South
Dealer: S	♠ A10743	♠ K6				1♦
Vul: Both	♥ J4	♥ Q1072	Pass	1♠	Pass	1NT
North HCP: 10	♦ 1097	♦ AK42	Pass	2♣ ¹	Pass	2♦
South HCP: 12	♣ KQ4	♣ 763	Pass	2♠	AP	
Contract: 2♠ N						

1. Two Way New Minor Forcing

Board: 40	North:	South:	West	North	East	South
Dealer: N	♠ Q2	♠ AK874		1♦	Pass	1♠
Vul: EW	♥ A982	♥ K75	Pass	1NT	Pass	2♣ ¹
North HCP: 14	♦ AQJ9	♦ 54	Pass	2♦	Pass	2♠
South HCP: 12	♣ J82	♣ Q95	Pass	3NT	AP	
Contract: 3N N						

1. Two Way New Minor Forcing

Board: 41	North:	South:	West	North	East	South
Dealer: S	♠ KQ7	♠ 108				1♦
Vul: Both	♥ KQJ52	♥ 1064	Pass	1♥	Pass	1NT
North HCP: 11	♦ 854	♦ AKJ7	Pass	2♣ ¹	Pass	2♦
South HCP: 12	♣ 94	♣ A873	Pass	2♥	Pass	4♥
Contract: 4♥ N			AP			

1. Two Way New Minor Forcing

Board: 42

Dealer: N

Vul: None

North HCP: 12

South HCP: 10

Contract: 3♠ N

North:

♠ A953

♥ 10

♦ Q72

♣ AQ1084

South:

♠ KQ82

♥ J654

♦ A1098

♣ 5

West	North	East	South
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	1♣	Pass	1♥
--	----	------	----

Pass	1♠	Pass	3♠
------	----	------	----

AP

North hands (Practice Page)

Fourth Bid Inviting

Board: 43	♠ A9	The opponents are silent.
Dealer: S	♥ 7543	
Vul: EW	♦ AK72	Partner bids first.
HCP: 12	♣ J92	

Board: 44	♠ A8	The opponents are silent.
Dealer: N	♥ J1072	
Vul: Both	♦ QJ106	You bid first.
HCP: 13	♣ AJ8	

Board: 45	♠ 853	The opponents are silent.
Dealer: S	♥ KQ973	
Vul: None	♦ K4	Partner bids first.
HCP: 11	♣ K95	

Board: 46	♠ Q2	The opponents are silent.
Dealer: N	♥ AQJ10	
Vul: NS	♦ 862	You bid first.
HCP: 14	♣ AJ97	

Board: 47	♠ A962	The opponents are silent.
Dealer: S	♥ Q75	
Vul: Both	♦ AJ105	Partner bids first.
HCP: 12	♣ J10	

Board: 48	♠ K65	The opponents are silent.
Dealer: N	♥ K3	
Vul: None	♦ A843	You bid first.
HCP: 13	♣ K763	

Fourth Bid Inviting Both hands (Answers Page)

Board: 43	North:	South:	West	North	East	South
Dealer: S	♠ A9	♠ 875				1♦
Vul: EW	♥ 7543	♥ AQ8	Pass	1♥	Pass	1NT
North HCP: 12	♦ AK72	♦ QJ63	Pass	2NT	Pass	3NT
South HCP: 13	♣ J92	♣ A75	AP			
Contract: 3N S						

Board: 44	North:	South:	West	North	East	South
Dealer: N	♠ A8	♠ QJ3		1♦	Pass	1♥
Vul: Both	♥ J1072	♥ AQ54	Pass	2♥	Pass	3♥
North HCP: 13	♦ QJ106	♦ 72	Pass	4♥	AP	
South HCP: 11	♣ AJ8	♣ Q763				
Contract: 4♥ S						

Board: 45	North:	South:	West	North	East	South
Dealer: S	♠ 853	♠ J1042				1♣
Vul: None	♥ KQ973	♥ A82	Pass	1♥	Pass	1♠
North HCP: 11	♦ K4	♦ AJ	Pass	1NT	AP	
South HCP: 14	♣ K95	♣ A832				
Contract: 1N N						

Board: 46	North:	South:	West	North	East	South
Dealer: N	♠ Q2	♠ AJ106		1♣	Pass	1♠
Vul: NS	♥ AQJ10	♥ 943	Pass	1NT	Pass	2NT
North HCP: 14	♦ 862	♦ KJ103	Pass	3NT	AP	
South HCP: 11	♣ AJ97	♣ Q6				
Contract: 3N N						

Board: 47	North:	South:	West	North	East	South
Dealer: S	♠ A962	♠ Q43				1♦
Vul: Both	♥ Q75	♥ A4	Pass	1♠	Pass	1NT
North HCP: 12	♦ AJ105	♦ Q764	Pass	2NT	AP	
South HCP: 12	♣ J10	♣ A974				
Contract: 2N S						

Board: 48	North:	South:	West	North	East	South
Dealer: N	♠ K65	♠ 10743		1♦	Pass	1♠
Vul: None	♥ K3	♥ QJ10	Pass	1NT	Pass	2NT
North HCP: 13	♦ A843	♦ K976	Pass	3NT	AP	
South HCP: 11	♣ K763	♣ AJ				
Contract: 3N N						

South hands (Practice Page)

Fourth Bid Inviting

Board: 43	♠ 875	The opponents are silent.
Dealer: S	♥ AQ8	
Vul: EW	♦ QJ63	You bid first.
HCP: 13	♣ A75	

Board: 44	♠ QJ3	The opponents are silent.
Dealer: N	♥ AQ54	
Vul: Both	♦ 72	Partner bids first.
HCP: 11	♣ Q763	

Board: 45	♠ J1042	The opponents are silent.
Dealer: S	♥ A82	
Vul: None	♦ AJ	You bid first.
HCP: 14	♣ A832	

Board: 46	♠ AJ106	The opponents are silent.
Dealer: N	♥ 943	
Vul: NS	♦ KJ103	Partner bids first.
HCP: 11	♣ Q6	

Board: 47	♠ Q43	The opponents are silent.
Dealer: S	♥ A4	
Vul: Both	♦ Q764	You bid first.
HCP: 12	♣ A974	

Board: 48	♠ 10743	The opponents are silent.
Dealer: N	♥ QJ10	
Vul: None	♦ K976	Partner bids first.
HCP: 11	♣ AJ	

Fourth Bid Inviting Both hands (Answers Page)

Board: 43	North:	South:	West	North	East	South
Dealer: S	♠ A9	♠ 875				1♦
Vul: EW	♥ 7543	♥ AQ8	Pass	1♥	Pass	1NT
North HCP: 12	♦ AK72	♦ QJ63	Pass	2NT	Pass	3NT
South HCP: 13	♣ J92	♣ A75	AP			
Contract: 3N S						

Board: 44	North:	South:	West	North	East	South
Dealer: N	♠ A8	♠ QJ3		1♦	Pass	1♥
Vul: Both	♥ J1072	♥ AQ54	Pass	2♥	Pass	3♥
North HCP: 13	♦ QJ106	♦ 72	Pass	4♥	AP	
South HCP: 11	♣ AJ8	♣ Q763				
Contract: 4♥ S						

Board: 45	North:	South:	West	North	East	South
Dealer: S	♠ 853	♠ J1042				1♣
Vul: None	♥ KQ973	♥ A82	Pass	1♥	Pass	1♠
North HCP: 11	♦ K4	♦ AJ	Pass	1NT	AP	
South HCP: 14	♣ K95	♣ A832				
Contract: 1N N						

Board: 46	North:	South:	West	North	East	South
Dealer: N	♠ Q2	♠ AJ106		1♣	Pass	1♠
Vul: NS	♥ AQJ10	♥ 943	Pass	1NT	Pass	2NT
North HCP: 14	♦ 862	♦ KJ103	Pass	3NT	AP	
South HCP: 11	♣ AJ97	♣ Q6				
Contract: 3N N						

Board: 47	North:	South:	West	North	East	South
Dealer: S	♠ A962	♠ Q43				1♦
Vul: Both	♥ Q75	♥ A4	Pass	1♠	Pass	1NT
North HCP: 12	♦ AJ105	♦ Q764	Pass	2NT	AP	
South HCP: 12	♣ J10	♣ A974				
Contract: 2N S						

Board: 48	North:	South:	West	North	East	South
Dealer: N	♠ K65	♠ 10743		1♦	Pass	1♠
Vul: None	♥ K3	♥ QJ10	Pass	1NT	Pass	2NT
North HCP: 13	♦ A843	♦ K976	Pass	3NT	AP	
South HCP: 11	♣ K763	♣ AJ				
Contract: 3N N						

North hands (Practice Page)

Fourth Bid Inviting

Board: 49	♠ A9	The opponents are silent.
Dealer: S	♥ 10852	
Vul: NS	♦ KQ104	Partner bids first.
HCP: 11	♣ Q72	

Board: 50	♠ KQ43	The opponents are silent.
Dealer: N	♥ 765	
Vul: EW	♦ Q10	You bid first.
HCP: 12	♣ AJ53	

Board: 51	♠ A106	The opponents are silent.
Dealer: S	♥ Q942	
Vul: None	♦ A1065	Partner bids first.
HCP: 10	♣ 107	

Board: 52	♠ A75	The opponents are silent.
Dealer: N	♥ AQ102	
Vul: NS	♦ 943	You bid first.
HCP: 13	♣ QJ10	

Board: 53	♠ J103	The opponents are silent.
Dealer: S	♥ 86	
Vul: EW	♦ AK108	Partner bids first.
HCP: 10	♣ Q1032	

Board: 54	♠ J964	The opponents are silent.
Dealer: N	♥ 9	
Vul: Both	♦ KJ432	You bid first.
HCP: 12	♣ AK9	

Fourth Bid Inviting Both hands (Answers Page)

Board: 49	North:	South:	West	North	East	South
Dealer: S	♠ A9	♠ K4				1♦
Vul: NS	♥ 10852	♥ AJ7	Pass	1♥	Pass	1NT
North HCP: 11	♦ KQ104	♦ AJ95	Pass	2NT	Pass	3NT
South HCP: 14	♣ Q72	♣ J1084	AP			
Contract: 3N S						

Board: 50	North:	South:	West	North	East	South
Dealer: N	♠ KQ43	♠ A9		1♣	Pass	1♥
Vul: EW	♥ 765	♥ K932	Pass	1♠	Pass	2NT
North HCP: 12	♦ Q10	♦ J93	AP			
South HCP: 11	♣ AJ53	♣ K742				
Contract: 2N S						

Board: 51	North:	South:	West	North	East	South
Dealer: S	♠ A106	♠ 9843				1♣
Vul: None	♥ Q942	♥ AJ	Pass	1♥	Pass	1♠
North HCP: 10	♦ A1065	♦ QJ7	Pass	1NT	AP	
South HCP: 13	♣ 107	♣ AJ83				
Contract: 1N N						

Board: 52	North:	South:	West	North	East	South
Dealer: N	♠ A75	♠ K32		1♣	Pass	1♦
Vul: NS	♥ AQ102	♥ 98	Pass	1♥	Pass	2NT
North HCP: 13	♦ 943	♦ Q1086	Pass	3NT	AP	
South HCP: 12	♣ QJ10	♣ AK82				
Contract: 3N S						

Board: 53	North:	South:	West	North	East	South
Dealer: S	♠ J103	♠ K864				1♣
Vul: EW	♥ 86	♥ AQ72	Pass	1♦	Pass	1♥
North HCP: 10	♦ AK108	♦ 32	Pass	1NT	AP	
South HCP: 12	♣ Q1032	♣ K54				
Contract: 1N N						

Board: 54	North:	South:	West	North	East	South
Dealer: N	♠ J964	♠ AK3		1♦	Pass	1♥
Vul: Both	♥ 9	♥ K6432	Pass	1♠	Pass	1NT
North HCP: 12	♦ KJ432	♦ 1075	AP			
South HCP: 11	♣ AK9	♣ J3				
Contract: 1N S						

South hands (Practice Page)

Fourth Bid Inviting

Board: 49	♠ K4	The opponents are silent.
Dealer: S	♥ AJ7	
Vul: NS	♦ AJ95	You bid first.
HCP: 14	♣ J1084	
Board: 50	♠ A9	The opponents are silent.
Dealer: N	♥ K932	
Vul: EW	♦ J93	Partner bids first.
HCP: 11	♣ K742	
Board: 51	♠ 9843	The opponents are silent.
Dealer: S	♥ AJ	
Vul: None	♦ QJ7	You bid first.
HCP: 13	♣ AJ83	
Board: 52	♠ K32	The opponents are silent.
Dealer: N	♥ 98	
Vul: NS	♦ Q1086	Partner bids first.
HCP: 12	♣ AK82	
Board: 53	♠ K864	The opponents are silent.
Dealer: S	♥ AQ72	
Vul: EW	♦ 32	You bid first.
HCP: 12	♣ K54	
Board: 54	♠ AK3	The opponents are silent.
Dealer: N	♥ K6432	
Vul: Both	♦ 1075	Partner bids first.
HCP: 11	♣ J3	

Fourth Bid Inviting Both hands (Answers Page)

Board: 49	North:	South:	West	North	East	South
Dealer: S	♠ A9	♠ K4				1♦
Vul: NS	♥ 10852	♥ AJ7	Pass	1♥	Pass	1NT
North HCP: 11	♦ KQ104	♦ AJ95	Pass	2NT	Pass	3NT
South HCP: 14	♣ Q72	♣ J1084	AP			
Contract: 3N S						

Board: 50	North:	South:	West	North	East	South
Dealer: N	♠ KQ43	♠ A9		1♣	Pass	1♥
Vul: EW	♥ 765	♥ K932	Pass	1♠	Pass	2NT
North HCP: 12	♦ Q10	♦ J93	AP			
South HCP: 11	♣ AJ53	♣ K742				
Contract: 2N S						

Board: 51	North:	South:	West	North	East	South
Dealer: S	♠ A106	♠ 9843				1♣
Vul: None	♥ Q942	♥ AJ	Pass	1♥	Pass	1♠
North HCP: 10	♦ A1065	♦ QJ7	Pass	1NT	AP	
South HCP: 13	♣ 107	♣ AJ83				
Contract: 1N N						

Board: 52	North:	South:	West	North	East	South
Dealer: N	♠ A75	♠ K32		1♣	Pass	1♦
Vul: NS	♥ AQ102	♥ 98	Pass	1♥	Pass	2NT
North HCP: 13	♦ 943	♦ Q1086	Pass	3NT	AP	
South HCP: 12	♣ QJ10	♣ AK82				
Contract: 3N S						

Board: 53	North:	South:	West	North	East	South
Dealer: S	♠ J103	♠ K864				1♣
Vul: EW	♥ 86	♥ AQ72	Pass	1♦	Pass	1♥
North HCP: 10	♦ AK108	♦ 32	Pass	1NT	AP	
South HCP: 12	♣ Q1032	♣ K54				
Contract: 1N N						

Board: 54	North:	South:	West	North	East	South
Dealer: N	♠ J964	♠ AK3		1♦	Pass	1♥
Vul: Both	♥ 9	♥ K6432	Pass	1♠	Pass	1NT
North HCP: 12	♦ KJ432	♦ 1075	AP			
South HCP: 11	♣ AK9	♣ J3				
Contract: 1N S						

North hands (Practice Page)

Fourth Bid Inviting

Board: 55	♠ K106	The opponents are silent.
Dealer: S	♥ 754	
Vul: NS	♦ J765	Partner bids first.
HCP: 11	♣ AK9	
Board: 56	♠ K1094	The opponents are silent.
Dealer: N	♥ A7	
Vul: None	♦ KJ85	You bid first.
HCP: 12	♣ J64	
Board: 57	♠ AJ64	The opponents are silent.
Dealer: S	♥ 943	
Vul: EW	♦ K5	Partner bids first.
HCP: 12	♣ A1043	
Board: 58	♠ 9	The opponents are silent.
Dealer: N	♥ AQ1054	
Vul: NS	♦ AQ102	You bid first.
HCP: 14	♣ Q72	
Board: 59	♠ 94	The opponents are silent.
Dealer: S	♥ AKJ63	
Vul: Both	♦ J52	Partner bids first.
HCP: 12	♣ K72	
Board: 60	♠ KQ4	The opponents are silent.
Dealer: N	♥ Q9	
Vul: None	♦ 9742	You bid first.
HCP: 12	♣ AJ75	

Fourth Bid Inviting Both hands (Answers Page)

Board: 55	North:	South:	West	North	East	South
Dealer: S	♠ K106	♠ AQ84				1♣
Vul: NS	♥ 754	♥ KJ102	Pass	1♦	Pass	1♥
North HCP: 11	♦ J765	♦ A3	Pass	2NT	Pass	3♠
South HCP: 14	♣ AK9	♣ 874	Pass	3NT	AP	
Contract: 3N N						

Board: 56	North:	South:	West	North	East	South
Dealer: N	♠ K1094	♠ 875		1♦	Pass	1♥
Vul: None	♥ A7	♥ KQ63	Pass	1♠	Pass	1NT
North HCP: 12	♦ KJ85	♦ 2	AP			
South HCP: 10	♣ J64	♣ KQ752				
Contract: 1N S						

Board: 57	North:	South:	West	North	East	South
Dealer: S	♠ AJ64	♠ KQ5				1♦
Vul: EW	♥ 943	♥ QJ87	Pass	1♠	Pass	1NT
North HCP: 12	♦ K5	♦ AJ96	Pass	2NT	Pass	3NT
South HCP: 14	♣ A1043	♣ J5	AP			
Contract: 3N S						

Board: 58	North:	South:	West	North	East	South
Dealer: N	♠ 9	♠ AQ1063		1♥	Pass	1♠
Vul: NS	♥ AQ1054	♥ J8	Pass	2♦	Pass	2♥
North HCP: 14	♦ AQ102	♦ 943	AP			
South HCP: 10	♣ Q72	♣ K64				
Contract: 2♥ N						

Board: 59	North:	South:	West	North	East	South
Dealer: S	♠ 94	♠ AK7				1♣
Vul: Both	♥ AKJ63	♥ Q82	Pass	1♥	Pass	1NT
North HCP: 12	♦ J52	♦ 984	Pass	2♣ ¹	Pass	2♦
South HCP: 13	♣ K72	♣ A1085	Pass	2♥	Pass	3♥
Contract: 4♥ N			Pass	4♥	AP	

1. Two Way New Minor Forcing

Board: 60

Dealer: N

Vul: None

North HCP: 12

South HCP: 12

Contract: 2N N

North:

♠ KQ4

♥ Q9

♦ 9742

♣ AJ75

South:

♠ J5

♥ A732

♦ KQ86

♣ Q108

West	North	East	South
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	1♦	Pass	1♥
--	----	------	----

Pass	1NT	Pass	2NT
------	-----	------	-----

AP

South hands (Practice Page)

Fourth Bid Inviting

Board: 55	♠ AQ84	The opponents are silent.
Dealer: S	♥ KJ102	
Vul: NS	♦ A3	You bid first.
HCP: 14	♣ 874	

Board: 56	♠ 875	The opponents are silent.
Dealer: N	♥ KQ63	
Vul: None	♦ 2	Partner bids first.
HCP: 10	♣ KQ752	

Board: 57	♠ KQ5	The opponents are silent.
Dealer: S	♥ QJ87	
Vul: EW	♦ AJ96	You bid first.
HCP: 14	♣ J5	

Board: 58	♠ AQ1063	The opponents are silent.
Dealer: N	♥ J8	
Vul: NS	♦ 943	Partner bids first.
HCP: 10	♣ K64	

Board: 59	♠ AK7	The opponents are silent.
Dealer: S	♥ Q82	
Vul: Both	♦ 984	You bid first.
HCP: 13	♣ A1085	

Board: 60	♠ J5	The opponents are silent.
Dealer: N	♥ A732	
Vul: None	♦ KQ86	Partner bids first.
HCP: 12	♣ Q108	

Fourth Bid Inviting Both hands (Answers Page)

Board: 55	North:	South:	West	North	East	South
Dealer: S	♠ K106	♠ AQ84				1♣
Vul: NS	♥ 754	♥ KJ102	Pass	1♦	Pass	1♥
North HCP: 11	♦ J765	♦ A3	Pass	2NT	Pass	3♠
South HCP: 14	♣ AK9	♣ 874	Pass	3NT	AP	
Contract: 3N N						

Board: 56	North:	South:	West	North	East	South
Dealer: N	♠ K1094	♠ 875		1♦	Pass	1♥
Vul: None	♥ A7	♥ KQ63	Pass	1♠	Pass	1NT
North HCP: 12	♦ KJ85	♦ 2	AP			
South HCP: 10	♣ J64	♣ KQ752				
Contract: 1N S						

Board: 57	North:	South:	West	North	East	South
Dealer: S	♠ AJ64	♠ KQ5				1♦
Vul: EW	♥ 943	♥ QJ87	Pass	1♠	Pass	1NT
North HCP: 12	♦ K5	♦ AJ96	Pass	2NT	Pass	3NT
South HCP: 14	♣ A1043	♣ J5	AP			
Contract: 3N S						

Board: 58	North:	South:	West	North	East	South
Dealer: N	♠ 9	♠ AQ1063		1♥	Pass	1♠
Vul: NS	♥ AQ1054	♥ J8	Pass	2♦	Pass	2♥
North HCP: 14	♦ AQ102	♦ 943	AP			
South HCP: 10	♣ Q72	♣ K64				
Contract: 2♥ N						

Board: 59	North:	South:	West	North	East	South
Dealer: S	♠ 94	♠ AK7				1♣
Vul: Both	♥ AKJ63	♥ Q82	Pass	1♥	Pass	1NT
North HCP: 12	♦ J52	♦ 984	Pass	2♣ ¹	Pass	2♦
South HCP: 13	♣ K72	♣ A1085	Pass	2♥	Pass	3♥
Contract: 4♥ N			Pass	4♥	AP	

1. Two Way New Minor Forcing

Board: 60

Dealer: N

Vul: None

North HCP: 12

South HCP: 12

Contract: 2N N

North:

♠ KQ4

♥ Q9

♦ 9742

♣ AJ75

South:

♠ J5

♥ A732

♦ KQ86

♣ Q108

West	North	East	South
------	-------	------	-------

	1♦	Pass	1♥
--	----	------	----

Pass	1NT	Pass	2NT
------	-----	------	-----

AP

North hands (Practice Page)

Fourth Bid Inviting

Board: 61 ♠ 105 The opponents are silent.
Dealer: S ♥ Q43
Vul: NS ♦ AK1072 Partner bids first.
HCP: 12 ♣ K105

Board: 62 ♠ AQ82 The opponents are silent.
Dealer: N ♥ A43
Vul: EW ♦ Q82 You bid first.
HCP: 13 ♣ J52

Board: 63 ♠ A1075 The opponents are silent.
Dealer: S ♥ A97
Vul: NS ♦ K72 Partner bids first.
HCP: 12 ♣ J109

Board: 64 ♠ J107 The opponents are silent.
Dealer: N ♥ 97
Vul: EW ♦ AJ95 You bid first.
HCP: 13 ♣ AQJ8

Board: 65 ♠ A8532 The opponents are silent.
Dealer: S ♥ AJ8
Vul: NS ♦ J82 Partner bids first.
HCP: 11 ♣ J8

Board: 66 ♠ J5 The opponents are silent.
Dealer: N ♥ A872
Vul: EW ♦ Q65 You bid first.
HCP: 14 ♣ AQJ5

Fourth Bid Inviting Both hands (Answers Page)

Board: 61	North:	South:	West	North	East	South
Dealer: S	♠ 105	♠ K6				1♣
Vul: NS	♥ Q43	♥ KJ98				
North HCP: 12	♦ AK1072	♦ 63	Pass	1♦	Pass	1♥
South HCP: 12	♣ K105	♣ AJ743	Pass	2NT	AP	
Contract: 2N N						

Board: 62	North:	South:	West	North	East	South
Dealer: N	♠ AQ82	♠ 653		1♣	Pass	1♦
Vul: EW	♥ A43	♥ KQ				
North HCP: 13	♦ Q82	♦ K974	Pass	1♠	Pass	2NT
South HCP: 12	♣ J52	♣ A987	AP			
Contract: 2N S						

Board: 63	North:	South:	West	North	East	South
Dealer: S	♠ A1075	♠ Q63				1♣
Vul: NS	♥ A97	♥ KJ4	Pass	1♠	Pass	1NT
North HCP: 12	♦ K72	♦ AQ6	Pass	2NT	Pass	3NT
South HCP: 14	♣ J109	♣ Q654	AP			
Contract: 3N S						

Board: 64	North:	South:	West	North	East	South
Dealer: N	♠ J107	♠ K98		1♦	Pass	1♥
Vul: EW	♥ 97	♥ KQJ62	Pass	1NT	Pass	2♣ ¹
North HCP: 13	♦ AJ95	♦ 872	Pass	2♦	Pass	2♥
South HCP: 12	♣ AQJ8	♣ K7	Pass	2NT	Pass	3NT
Contract: 3N N			AP			

1. Two Way New Minor Forcing

Board: 65	North:	South:	West	North	East	South
Dealer: S	♠ A8532	♠ Q104				1♦
Vul: NS	♥ AJ8	♥ 932	Pass	1♠	Pass	1NT
North HCP: 11	♦ J82	♦ A1065	Pass	2♣ ¹	Pass	2♦
South HCP: 12	♣ J8	♣ AQ7	Pass	2♠	Pass	3♠
Contract: 4♠ N			Pass	4♠	AP	

1. Two Way New Minor Forcing

Board: 66

Dealer: N

Vul: EW

North HCP: 14

South HCP: 12

Contract: 3N N

North:

♠ J5

♥ A872

♦ Q65

♣ AQJ5

South:

♠ KQ93

♥ QJ5

♦ J982

♣ K9

West	North	East	South
	1♣	Pass	1♠
Pass	1NT	Pass	2NT
Pass	3NT	AP	

South hands (Practice Page)

Fourth Bid Inviting

Board: 61	♠ K6	The opponents are silent.
Dealer: S	♥ KJ98	
Vul: NS	♦ 63	You bid first.
HCP: 12	♣ AJ743	

Board: 62	♠ 653	The opponents are silent.
Dealer: N	♥ KQ	
Vul: EW	♦ K974	Partner bids first.
HCP: 12	♣ A987	

Board: 63	♠ Q63	The opponents are silent.
Dealer: S	♥ KJ4	
Vul: NS	♦ AQ6	You bid first.
HCP: 14	♣ Q654	

Board: 64	♠ K98	The opponents are silent.
Dealer: N	♥ KQJ62	
Vul: EW	♦ 872	Partner bids first.
HCP: 12	♣ K7	

Board: 65	♠ Q104	The opponents are silent.
Dealer: S	♥ 932	
Vul: NS	♦ A1065	You bid first.
HCP: 12	♣ AQ7	

Board: 66	♠ KQ93	The opponents are silent.
Dealer: N	♥ QJ5	
Vul: EW	♦ J982	Partner bids first.
HCP: 12	♣ K9	

Fourth Bid Inviting Both hands (Answers Page)

Board: 61	North:	South:	West	North	East	South
Dealer: S	♠ 105	♠ K6				1♣
Vul: NS	♥ Q43	♥ KJ98				
North HCP: 12	♦ AK1072	♦ 63	Pass	1♦	Pass	1♥
South HCP: 12	♣ K105	♣ AJ743	Pass	2NT	AP	
Contract: 2N N						

Board: 62	North:	South:	West	North	East	South
Dealer: N	♠ AQ82	♠ 653		1♣	Pass	1♦
Vul: EW	♥ A43	♥ KQ				
North HCP: 13	♦ Q82	♦ K974	Pass	1♠	Pass	2NT
South HCP: 12	♣ J52	♣ A987	AP			
Contract: 2N S						

Board: 63	North:	South:	West	North	East	South
Dealer: S	♠ A1075	♠ Q63				1♣
Vul: NS	♥ A97	♥ KJ4	Pass	1♠	Pass	1NT
North HCP: 12	♦ K72	♦ AQ6	Pass	2NT	Pass	3NT
South HCP: 14	♣ J109	♣ Q654	AP			
Contract: 3N S						

Board: 64	North:	South:	West	North	East	South
Dealer: N	♠ J107	♠ K98		1♦	Pass	1♥
Vul: EW	♥ 97	♥ KQJ62	Pass	1NT	Pass	2♣ ¹
North HCP: 13	♦ AJ95	♦ 872	Pass	2♦	Pass	2♥
South HCP: 12	♣ AQJ8	♣ K7	Pass	2NT	Pass	3NT
Contract: 3N N			AP			

1. Two Way New Minor Forcing

Board: 65	North:	South:	West	North	East	South
Dealer: S	♠ A8532	♠ Q104				1♦
Vul: NS	♥ AJ8	♥ 932	Pass	1♠	Pass	1NT
North HCP: 11	♦ J82	♦ A1065	Pass	2♣ ¹	Pass	2♦
South HCP: 12	♣ J8	♣ AQ7	Pass	2♠	Pass	3♠
Contract: 4♠ N			Pass	4♠	AP	

1. Two Way New Minor Forcing

Board: 66

Dealer: N

Vul: EW

North HCP: 14

South HCP: 12

Contract: 3N N

North:

♠ J5

♥ A872

♦ Q65

♣ AQJ5

South:

♠ KQ93

♥ QJ5

♦ J982

♣ K9

West	North	East	South
	1♣	Pass	1♠
Pass	1NT	Pass	2NT
Pass	3NT	AP	

North hands (Practice Page)

Fourth Bid Inviting

Board: 67	♠ J86	The opponents are silent.
Dealer: S	♥ K1096	
Vul: Both	♦ QJ4	Partner bids first.
HCP: 12	♣ KQ3	

Board: 68	♠ A843	The opponents are silent.
Dealer: N	♥ K8	
Vul: None	♦ 864	You bid first.
HCP: 12	♣ AJ76	

Board: 69	♠ J1064	The opponents are silent.
Dealer: S	♥ AKQ9	
Vul: Both	♦ 7	Partner bids first.
HCP: 11	♣ J962	

Board: 70	♠ A65	The opponents are silent.
Dealer: N	♥ A96	
Vul: None	♦ A76	You bid first.
HCP: 14	♣ Q742	

Board: 71	♠ K972	The opponents are silent.
Dealer: S	♥ KJ86	
Vul: NS	♦ 65	Partner bids first.
HCP: 11	♣ KJ5	

Board: 72	♠ KJ8	The opponents are silent.
Dealer: N	♥ A873	
Vul: None	♦ 653	You bid first.
HCP: 12	♣ A53	

Fourth Bid Inviting Both hands (Answers Page)

Board: 67	North:	South:	West	North	East	South
Dealer: S	♠ J86	♠ K109				1♦
Vul: Both	♥ K1096	♥ J85	Pass	1♥	Pass	1NT
North HCP: 12	♦ QJ4	♦ A1096	Pass	2NT	Pass	3NT
South HCP: 13	♣ KQ3	♣ AJ4	AP			
Contract: 3N S						

Board: 68	North:	South:	West	North	East	South
Dealer: N	♠ A843	♠ QJ9		1♣	Pass	1♥
Vul: None	♥ K8	♥ A952	Pass	1♠	Pass	1NT
North HCP: 12	♦ 864	♦ K1097	AP			
South HCP: 10	♣ AJ76	♣ 102				
Contract: 1N S						

Board: 69	North:	South:	West	North	East	South
Dealer: S	♠ J1064	♠ KQ2				1♦
Vul: Both	♥ AKQ9	♥ 8765	Pass	1♥	Pass	2♥
North HCP: 11	♦ 7	♦ AJ104	Pass	2♠ ¹	Pass	2NT ²
South HCP: 12	♣ J962	♣ Q3	Pass	3♦	Pass	3♥
Contract: 3♥ N			AP			

1. Two way game tries
2. Two way game tries

Board: 70	North:	South:	West	North	East	South
Dealer: N	♠ A65	♠ 732		1♣	Pass	1♥
Vul: None	♥ A96	♥ J8752	Pass	1NT	Pass	2♣ ¹
North HCP: 14	♦ A76	♦ Q102	Pass	2♦	Pass	2♥
South HCP: 10	♣ Q742	♣ AK	Pass	4♥	AP	
Contract: 4♥ S						

1. Two Way New Minor Forcing

Board: 71	North:	South:	West	North	East	South
Dealer: S	♠ K972	♠ AQ5				1♣
Vul: NS	♥ KJ86	♥ Q105	Pass	1♥	Pass	1NT
North HCP: 11	♦ 65	♦ KJ4	Pass	2NT	AP	
South HCP: 12	♣ KJ5	♣ 8632				
Contract: 2N S						

Board: 72

Dealer: N

Vul: None

North HCP: 12

South HCP: 12

Contract: 4♥ S

North:

♠ KJ8

♥ A873

♦ 653

♣ A53

South:

♠ A9

♥ QJ95

♦ KQ109

♣ 974

West	North	East	South
------	-------	------	-------

1♣	Pass	1♥
----	------	----

Pass	2♥	Pass	3♦ ¹
------	----	------	-----------------

Pass	3♥	Pass	4♥
------	----	------	----

AP

1. Two way game tries

South hands (Practice Page)

Fourth Bid Inviting

Board: 67	♠ K109	The opponents are silent.
Dealer: S	♥ J85	
Vul: Both	♦ A1096	You bid first.
HCP: 13	♣ AJ4	

Board: 68	♠ QJ9	The opponents are silent.
Dealer: N	♥ A952	
Vul: None	♦ K1097	Partner bids first.
HCP: 10	♣ 102	

Board: 69	♠ KQ2	The opponents are silent.
Dealer: S	♥ 8765	
Vul: Both	♦ AJ104	You bid first.
HCP: 12	♣ Q3	

Board: 70	♠ 732	The opponents are silent.
Dealer: N	♥ J8752	
Vul: None	♦ Q102	Partner bids first.
HCP: 10	♣ AK	

Board: 71	♠ AQ5	The opponents are silent.
Dealer: S	♥ Q105	
Vul: NS	♦ KJ4	You bid first.
HCP: 12	♣ 8632	

Board: 72	♠ A9	The opponents are silent.
Dealer: N	♥ QJ95	
Vul: None	♦ KQ109	Partner bids first.
HCP: 12	♣ 974	

Fourth Bid Inviting Both hands (Answers Page)

Board: 67	North:	South:	West	North	East	South
Dealer: S	♠ J86	♠ K109				1♦
Vul: Both	♥ K1096	♥ J85	Pass	1♥	Pass	1NT
North HCP: 12	♦ QJ4	♦ A1096	Pass	2NT	Pass	3NT
South HCP: 13	♣ KQ3	♣ AJ4	AP			
Contract: 3N S						

Board: 68	North:	South:	West	North	East	South
Dealer: N	♠ A843	♠ QJ9		1♣	Pass	1♥
Vul: None	♥ K8	♥ A952	Pass	1♠	Pass	1NT
North HCP: 12	♦ 864	♦ K1097	AP			
South HCP: 10	♣ AJ76	♣ 102				
Contract: 1N S						

Board: 69	North:	South:	West	North	East	South
Dealer: S	♠ J1064	♠ KQ2				1♦
Vul: Both	♥ AKQ9	♥ 8765	Pass	1♥	Pass	2♥
North HCP: 11	♦ 7	♦ AJ104	Pass	2♠ ¹	Pass	2NT ²
South HCP: 12	♣ J962	♣ Q3	Pass	3♦	Pass	3♥
Contract: 3♥ N			AP			

1. Two way game tries
2. Two way game tries

Board: 70	North:	South:	West	North	East	South
Dealer: N	♠ A65	♠ 732		1♣	Pass	1♥
Vul: None	♥ A96	♥ J8752	Pass	1NT	Pass	2♣ ¹
North HCP: 14	♦ A76	♦ Q102	Pass	2♦	Pass	2♥
South HCP: 10	♣ Q742	♣ AK	Pass	4♥	AP	
Contract: 4♥ S						

1. Two Way New Minor Forcing

Board: 71	North:	South:	West	North	East	South
Dealer: S	♠ K972	♠ AQ5				1♣
Vul: NS	♥ KJ86	♥ Q105	Pass	1♥	Pass	1NT
North HCP: 11	♦ 65	♦ KJ4	Pass	2NT	AP	
South HCP: 12	♣ KJ5	♣ 8632				
Contract: 2N S						

Board: 72

Dealer: N

Vul: None

North HCP: 12

South HCP: 12

Contract: 4♥ S

North:

♠ KJ8

♥ A873

♦ 653

♣ A53

South:

♠ A9

♥ QJ95

♦ KQ109

♣ 974

West	North	East	South
------	-------	------	-------

1♣	Pass	1♥
----	------	----

Pass	2♥	Pass	3♦ ¹
------	----	------	-----------------

Pass	3♥	Pass	4♥
------	----	------	----

AP

1. Two way game tries

North hands (Practice Page)

Fourth Bid Inviting

Board: 73	♠ A106	The opponents are silent.
Dealer: S	♥ J64	
Vul: EW	♦ KJ1085	Partner bids first.
HCP: 10	♣ J4	

Board: 74	♠ Q9	The opponents are silent.
Dealer: N	♥ AJ7	
Vul: NS	♦ KJ53	You bid first.
HCP: 12	♣ J932	

Board: 75	♠ AJ42	The opponents are silent.
Dealer: S	♥ 73	
Vul: Both	♦ K54	Partner bids first.
HCP: 12	♣ A872	

Board: 76	♠ K1065	The opponents are silent.
Dealer: N	♥ AK3	
Vul: NS	♦ A2	You bid first.
HCP: 14	♣ 8652	

Board: 77	♠ 103	The opponents are silent.
Dealer: S	♥ K8753	
Vul: None	♦ K52	Partner bids first.
HCP: 11	♣ KQ9	

Board: 78	♠ 954	The opponents are silent.
Dealer: N	♥ K43	
Vul: EW	♦ Q42	You bid first.
HCP: 13	♣ AKJ2	

Fourth Bid Inviting Both hands (Answers Page)

Board: 73	North:	South:	West	North	East	South
Dealer: S	♠ A106	♠ 942				1♣
Vul: EW	♥ J64	♥ K753	Pass	1♦	Pass	1♥
North HCP: 10	♦ KJ1085	♦ A	Pass	1NT	AP	
South HCP: 14	♣ J4	♣ AK1092				
Contract: 1N N						

Board: 74	North:	South:	West	North	East	South
Dealer: N	♠ Q9	♠ K642		1♦	Pass	1♠
Vul: NS	♥ AJ7	♥ 42	Pass	1NT	Pass	2NT
North HCP: 12	♦ KJ53	♦ AQ109	AP			
South HCP: 11	♣ J932	♣ Q86				
Contract: 2N N						

Board: 75	North:	South:	West	North	East	South
Dealer: S	♠ AJ42	♠ K83				1♦
Vul: Both	♥ 73	♥ AQ96	Pass	1♠	Pass	1NT
North HCP: 12	♦ K54	♦ Q972	Pass	2NT	Pass	3NT
South HCP: 14	♣ A872	♣ K9	AP			
Contract: 3N S						

Board: 76	North:	South:	West	North	East	South
Dealer: N	♠ K1065	♠ QJ7		1♣	Pass	1♦
Vul: NS	♥ AK3	♥ J8	Pass	1♠	Pass	1NT
North HCP: 14	♦ A2	♦ J9653	AP			
South HCP: 11	♣ 8652	♣ KQJ				
Contract: 1N S						

Board: 77	North:	South:	West	North	East	South
Dealer: S	♠ 103	♠ KQ72				1♣
Vul: None	♥ K8753	♥ 9	Pass	1♥	Pass	1♠
North HCP: 11	♦ K52	♦ Q109	Pass	2NT	AP	
South HCP: 12	♣ KQ9	♣ AJ832				
Contract: 2N N						

Board: 78	North:	South:	West	North	East	South
Dealer: N	♠ 954	♠ AQ102		1♣	Pass	1♦
Vul: EW	♥ K43	♥ 1076	Pass	1NT	Pass	2♦
North HCP: 13	♦ Q42	♦ AJ973	Pass	3♦	AP	
South HCP: 11	♣ AKJ2	♣ 5				
Contract: 3♦ S						

South hands (Practice Page)

Fourth Bid Inviting

Board: 73	♠ 942	The opponents are silent.
Dealer: S	♥ K753	
Vul: EW	♦ A	You bid first.
HCP: 14	♣ AK1092	

Board: 74	♠ K642	The opponents are silent.
Dealer: N	♥ 42	
Vul: NS	♦ AQ109	Partner bids first.
HCP: 11	♣ Q86	

Board: 75	♠ K83	The opponents are silent.
Dealer: S	♥ AQ96	
Vul: Both	♦ Q972	You bid first.
HCP: 14	♣ K9	

Board: 76	♠ QJ7	The opponents are silent.
Dealer: N	♥ J8	
Vul: NS	♦ J9653	Partner bids first.
HCP: 11	♣ KQJ	

Board: 77	♠ KQ72	The opponents are silent.
Dealer: S	♥ 9	
Vul: None	♦ Q109	You bid first.
HCP: 12	♣ AJ832	

Board: 78	♠ AQ102	The opponents are silent.
Dealer: N	♥ 1076	
Vul: EW	♦ AJ973	Partner bids first.
HCP: 11	♣ 5	

Fourth Bid Inviting Both hands (Answers Page)

Board: 73	North:	South:	West	North	East	South
Dealer: S	♠ A106	♠ 942				1♣
Vul: EW	♥ J64	♥ K753	Pass	1♦	Pass	1♥
North HCP: 10	♦ KJ1085	♦ A	Pass	1NT	AP	
South HCP: 14	♣ J4	♣ AK1092				
Contract: 1N N						

Board: 74	North:	South:	West	North	East	South
Dealer: N	♠ Q9	♠ K642		1♦	Pass	1♠
Vul: NS	♥ AJ7	♥ 42	Pass	1NT	Pass	2NT
North HCP: 12	♦ KJ53	♦ AQ109	AP			
South HCP: 11	♣ J932	♣ Q86				
Contract: 2N N						

Board: 75	North:	South:	West	North	East	South
Dealer: S	♠ AJ42	♠ K83				1♦
Vul: Both	♥ 73	♥ AQ96	Pass	1♠	Pass	1NT
North HCP: 12	♦ K54	♦ Q972	Pass	2NT	Pass	3NT
South HCP: 14	♣ A872	♣ K9	AP			
Contract: 3N S						

Board: 76	North:	South:	West	North	East	South
Dealer: N	♠ K1065	♠ QJ7		1♣	Pass	1♦
Vul: NS	♥ AK3	♥ J8	Pass	1♠	Pass	1NT
North HCP: 14	♦ A2	♦ J9653	AP			
South HCP: 11	♣ 8652	♣ KQJ				
Contract: 1N S						

Board: 77	North:	South:	West	North	East	South
Dealer: S	♠ 103	♠ KQ72				1♣
Vul: None	♥ K8753	♥ 9	Pass	1♥	Pass	1♠
North HCP: 11	♦ K52	♦ Q109	Pass	2NT	AP	
South HCP: 12	♣ KQ9	♣ AJ832				
Contract: 2N N						

Board: 78	North:	South:	West	North	East	South
Dealer: N	♠ 954	♠ AQ102		1♣	Pass	1♦
Vul: EW	♥ K43	♥ 1076	Pass	1NT	Pass	2♦
North HCP: 13	♦ Q42	♦ AJ973	Pass	3♦	AP	
South HCP: 11	♣ AKJ2	♣ 5				
Contract: 3♦ S						

North hands (Practice Page)

Fourth Bid Inviting

Board: 79	♠ QJ987	The opponents are silent.
Dealer: S	♥ 74	
Vul: Both	♦ A108	Partner bids first.
HCP: 10	♣ K64	

Board: 80	♠ AJ82	The opponents are silent.
Dealer: N	♥ 987	
Vul: None	♦ Q53	You bid first.
HCP: 13	♣ AQ4	

Board: 81	♠ 32	The opponents are silent.
Dealer: S	♥ A7632	
Vul: Both	♦ A62	Partner bids first.
HCP: 11	♣ K72	

Board: 82	♠ K1076	The opponents are silent.
Dealer: N	♥ K102	
Vul: None	♦ Q976	You bid first.
HCP: 12	♣ A7	

Board: 83	♠ 9652	The opponents are silent.
Dealer: S	♥ J2	
Vul: NS	♦ K96	Partner bids first.
HCP: 10	♣ AQ32	

Board: 84	♠ 853	The opponents are silent.
Dealer: N	♥ A64	
Vul: EW	♦ AJ63	You bid first.
HCP: 12	♣ K85	

Fourth Bid Inviting Both hands (Answers Page)

Board: 79

Dealer: S

Vul: Both

North HCP: 10

South HCP: 13

Contract: 2N S

North:

♠ QJ987

♥ 74

♦ A108

♣ K64

South:

♠ K3

♥ QJ102

♦ J432

♣ AQ10

West North East South

1♦

Pass 1♠ Pass 1NT

Pass 2♣¹ Pass 2♦

Pass 2♠ Pass 2NT

AP

1. Two Way New Minor Forcing

Board: 80

Dealer: N

Vul: None

North HCP: 13

South HCP: 12

Contract: 3N S

North:

♠ AJ82

♥ 987

♦ Q53

♣ AQ4

South:

♠ 1074

♥ KQ4

♦ A764

♣ K96

West North East South

1♣ Pass 1♦

Pass 1♠ Pass 2NT

Pass 3NT AP

Board: 81

Dealer: S

Vul: Both

North HCP: 11

South HCP: 14

Contract: 3N N

North:

♠ 32

♥ A7632

♦ A62

♣ K72

South:

♠ AK109

♥ Q4

♦ KJ83

♣ J109

West North East South

1♦

Pass 1♥ Pass 1♠

Pass 2NT Pass 3NT

AP

Board: 82

Dealer: N

Vul: None

North HCP: 12

South HCP: 11

Contract: 2N S

North:

♠ K1076

♥ K102

♦ Q976

♣ A7

South:

♠ Q

♥ A973

♦ A84

♣ J10986

West North East South

1♦ Pass 1♥

Pass 1♠ Pass 2NT

AP

Board: 83

Dealer: S

Vul: NS

North HCP: 10

South HCP: 12

Contract: 3♠ N

North:

♠ 9652

♥ J2

♦ K96

♣ AQ32

South:

♠ AQJ10

♥ KQ97

♦ 1073

♣ 108

West North East South

1♦

Pass 1♠ Pass 2♠

Pass 3♣¹ Pass 3♠

AP

1. Two way game tries

Board: 84

Dealer: N

Vul: EW

North HCP: 12

South HCP: 12

Contract: 2N N

North:

♠ 853

♥ A64

♦ AJ63

♣ K85

South:

♠ AQJ9

♥ QJ

♦ Q542

♣ 1032

West	North	East	South
	1♦	Pass	1♠
Pass	1NT	Pass	2NT
AP			

South hands (Practice Page)

Fourth Bid Inviting

Board: 79	♠ K3	The opponents are silent.
Dealer: S	♥ QJ102	
Vul: Both	♦ J432	You bid first.
HCP: 13	♣ AQ10	

Board: 80	♠ 1074	The opponents are silent.
Dealer: N	♥ KQ4	
Vul: None	♦ A764	Partner bids first.
HCP: 12	♣ K96	

Board: 81	♠ AK109	The opponents are silent.
Dealer: S	♥ Q4	
Vul: Both	♦ KJ83	You bid first.
HCP: 14	♣ J109	

Board: 82	♠ Q	The opponents are silent.
Dealer: N	♥ A973	
Vul: None	♦ A84	Partner bids first.
HCP: 11	♣ J10986	

Board: 83	♠ AQJ10	The opponents are silent.
Dealer: S	♥ KQ97	
Vul: NS	♦ 1073	You bid first.
HCP: 12	♣ 108	

Board: 84	♠ AQJ9	The opponents are silent.
Dealer: N	♥ QJ	
Vul: EW	♦ Q542	Partner bids first.
HCP: 12	♣ 1032	

Fourth Bid Inviting Both hands (Answers Page)

Board: 79

Dealer: S

Vul: Both

North HCP: 10

South HCP: 13

Contract: 2N S

North:

♠ QJ987

♥ 74

♦ A108

♣ K64

South:

♠ K3

♥ QJ102

♦ J432

♣ AQ10

West North East South

1♦

Pass 1♠ Pass 1NT

Pass 2♣¹ Pass 2♦

Pass 2♠ Pass 2NT

AP

1. Two Way New Minor Forcing

Board: 80

Dealer: N

Vul: None

North HCP: 13

South HCP: 12

Contract: 3N S

North:

♠ AJ82

♥ 987

♦ Q53

♣ AQ4

South:

♠ 1074

♥ KQ4

♦ A764

♣ K96

West North East South

1♣ Pass 1♦

Pass 1♠ Pass 2NT

Pass 3NT AP

Board: 81

Dealer: S

Vul: Both

North HCP: 11

South HCP: 14

Contract: 3N N

North:

♠ 32

♥ A7632

♦ A62

♣ K72

South:

♠ AK109

♥ Q4

♦ KJ83

♣ J109

West North East South

1♦

Pass 1♥ Pass 1♠

Pass 2NT Pass 3NT

AP

Board: 82

Dealer: N

Vul: None

North HCP: 12

South HCP: 11

Contract: 2N S

North:

♠ K1076

♥ K102

♦ Q976

♣ A7

South:

♠ Q

♥ A973

♦ A84

♣ J10986

West North East South

1♦ Pass 1♥

Pass 1♠ Pass 2NT

AP

Board: 83

Dealer: S

Vul: NS

North HCP: 10

South HCP: 12

Contract: 3♠ N

North:

♠ 9652

♥ J2

♦ K96

♣ AQ32

South:

♠ AQJ10

♥ KQ97

♦ 1073

♣ 108

West North East South

1♦

Pass 1♠ Pass 2♠

Pass 3♣¹ Pass 3♠

AP

1. Two way game tries

Board: 84

Dealer: N

Vul: EW

North HCP: 12

South HCP: 12

Contract: 2N N

North:

♠ 853

♥ A64

♦ AJ63

♣ K85

South:

♠ AQJ9

♥ QJ

♦ Q542

♣ 1032

West	North	East	South
	1♦	Pass	1♠
Pass	1NT	Pass	2NT
AP			

North hands (Practice Page)

Fourth Bid Inviting

Board: 85	♠ Q862	The opponents are silent.
Dealer: S	♥ KQ7	
Vul: EW	♦ Q1053	Partner bids first.
HCP: 12	♣ K7	
Board: 86	♠ K432	The opponents are silent.
Dealer: N	♥ AJ6	
Vul: Both	♦ 9732	You bid first.
HCP: 12	♣ A8	
Board: 87	♠ 85	The opponents are silent.
Dealer: S	♥ Q72	
Vul: EW	♦ A1093	Partner bids first.
HCP: 12	♣ AQ86	
Board: 88	♠ J8	The opponents are silent.
Dealer: N	♥ AJ9	
Vul: None	♦ Q954	You bid first.
HCP: 12	♣ A973	
Board: 89	♠ Q642	The opponents are silent.
Dealer: S	♥ A84	
Vul: None	♦ KJ10	Partner bids first.
HCP: 12	♣ Q102	
Board: 90	♠ K86	The opponents are silent.
Dealer: N	♥ 108	
Vul: None	♦ AQ52	You bid first.
HCP: 14	♣ AJ52	

Fourth Bid Inviting Both hands (Answers Page)

Board: 85	North:	South:	West	North	East	South
Dealer: S	♠ Q862	♠ AK7				1♦
Vul: EW	♥ KQ7	♥ A843	Pass	1♠	Pass	1NT
North HCP: 12	♦ Q1053	♦ J742	Pass	2NT	AP	
South HCP: 12	♣ K7	♣ 86				
Contract: 2N S						

Board: 86	North:	South:	West	North	East	South
Dealer: N	♠ K432	♠ A96		1♦	Pass	1♥
Vul: Both	♥ AJ6	♥ K1095	Pass	1♠	Pass	2NT
North HCP: 12	♦ 9732	♦ K106	AP			
South HCP: 11	♣ A8	♣ J76				
Contract: 2N S						

Board: 87	North:	South:	West	North	East	South
Dealer: S	♠ 85	♠ K109				1♣
Vul: EW	♥ Q72	♥ AK5	Pass	1♦	Pass	1NT
North HCP: 12	♦ A1093	♦ J64	Pass	2♣	AP	
South HCP: 14	♣ AQ86	♣ K1043				
Contract: 2♣ S						

Board: 88	North:	South:	West	North	East	South
Dealer: N	♠ J8	♠ A9653		1♦	Pass	1♠
Vul: None	♥ AJ9	♥ 862	Pass	1NT	Pass	2♣ ¹
North HCP: 12	♦ Q954	♦ K10	Pass	2♦	Pass	2♠
South HCP: 11	♣ A973	♣ KJ5	AP			
Contract: 2♠ S						

1. Two Way New Minor Forcing

Board: 89	North:	South:	West	North	East	South
Dealer: S	♠ Q642	♠ KJ7				1♦
Vul: None	♥ A84	♥ Q1076	Pass	1♠	Pass	1NT
North HCP: 12	♦ KJ10	♦ AQ85	Pass	2NT	Pass	3NT
South HCP: 13	♣ Q102	♣ J6	AP			
Contract: 3N S						

Board: 90

Dealer: N

Vul: None

North HCP: 14

South HCP: 11

Contract: 3N N

North:

♠ K86

♥ 108

♦ AQ52

♣ AJ52

South:

♠ QJ93

♥ AK62

♦ J8

♣ 943

West	North	East	South
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	1♦	Pass	1♥
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Pass	1NT	Pass	2NT
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Pass	3NT	AP	
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South hands (Practice Page)

Fourth Bid Inviting

Board: 85	♠ AK7	The opponents are silent.
Dealer: S	♥ A843	
Vul: EW	♦ J742	You bid first.
HCP: 12	♣ 86	

Board: 86	♠ A96	The opponents are silent.
Dealer: N	♥ K1095	
Vul: Both	♦ K106	Partner bids first.
HCP: 11	♣ J76	

Board: 87	♠ K109	The opponents are silent.
Dealer: S	♥ AK5	
Vul: EW	♦ J64	You bid first.
HCP: 14	♣ K1043	

Board: 88	♠ A9653	The opponents are silent.
Dealer: N	♥ 862	
Vul: None	♦ K10	Partner bids first.
HCP: 11	♣ KJ5	

Board: 89	♠ KJ7	The opponents are silent.
Dealer: S	♥ Q1076	
Vul: None	♦ AQ85	You bid first.
HCP: 13	♣ J6	

Board: 90	♠ QJ93	The opponents are silent.
Dealer: N	♥ AK62	
Vul: None	♦ J8	Partner bids first.
HCP: 11	♣ 943	

Fourth Bid Inviting Both hands (Answers Page)

Board: 85	North:	South:	West	North	East	South
Dealer: S	♠ Q862	♠ AK7				1♦
Vul: EW	♥ KQ7	♥ A843	Pass	1♠	Pass	1NT
North HCP: 12	♦ Q1053	♦ J742	Pass	2NT	AP	
South HCP: 12	♣ K7	♣ 86				
Contract: 2N S						

Board: 86	North:	South:	West	North	East	South
Dealer: N	♠ K432	♠ A96		1♦	Pass	1♥
Vul: Both	♥ AJ6	♥ K1095	Pass	1♠	Pass	2NT
North HCP: 12	♦ 9732	♦ K106	AP			
South HCP: 11	♣ A8	♣ J76				
Contract: 2N S						

Board: 87	North:	South:	West	North	East	South
Dealer: S	♠ 85	♠ K109				1♣
Vul: EW	♥ Q72	♥ AK5	Pass	1♦	Pass	1NT
North HCP: 12	♦ A1093	♦ J64	Pass	2♣	AP	
South HCP: 14	♣ AQ86	♣ K1043				
Contract: 2♣ S						

Board: 88	North:	South:	West	North	East	South
Dealer: N	♠ J8	♠ A9653		1♦	Pass	1♠
Vul: None	♥ AJ9	♥ 862	Pass	1NT	Pass	2♣ ¹
North HCP: 12	♦ Q954	♦ K10	Pass	2♦	Pass	2♠
South HCP: 11	♣ A973	♣ KJ5	AP			
Contract: 2♠ S						

1. Two Way New Minor Forcing

Board: 89	North:	South:	West	North	East	South
Dealer: S	♠ Q642	♠ KJ7				1♦
Vul: None	♥ A84	♥ Q1076	Pass	1♠	Pass	1NT
North HCP: 12	♦ KJ10	♦ AQ85	Pass	2NT	Pass	3NT
South HCP: 13	♣ Q102	♣ J6	AP			
Contract: 3N S						

Board: 90

Dealer: N

Vul: None

North HCP: 14

South HCP: 11

Contract: 3N N

North:

♠ K86

♥ 108

♦ AQ52

♣ AJ52

South:

♠ QJ93

♥ AK62

♦ J8

♣ 943

West	North	East	South
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	1♦	Pass	1♥
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Pass	1NT	Pass	2NT
------	-----	------	-----

Pass	3NT	AP	
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North hands (Practice Page)

Fourth Bid Inviting

Board: 91	♠ AQ85	The opponents are silent.
Dealer: S	♥ A107	
Vul: NS	♦ 94	Partner bids first.
HCP: 12	♣ Q754	

Board: 92	♠ 10432	The opponents are silent.
Dealer: N	♥ K4	
Vul: EW	♦ AK62	You bid first.
HCP: 14	♣ A104	

Board: 93	♠ 72	The opponents are silent.
Dealer: S	♥ Q10953	
Vul: None	♦ 1095	Partner bids first.
HCP: 10	♣ AKJ	

Board: 94	♠ QJ102	The opponents are silent.
Dealer: N	♥ A4	
Vul: EW	♦ 53	You bid first.
HCP: 13	♣ AQ843	

Board: 95	♠ K98	The opponents are silent.
Dealer: S	♥ Q1083	
Vul: Both	♦ AQ	Partner bids first.
HCP: 12	♣ J743	

Board: 96	♠ 974	The opponents are silent.
Dealer: N	♥ A1042	
Vul: NS	♦ K72	You bid first.
HCP: 12	♣ AJ7	

Fourth Bid Inviting Both hands (Answers Page)

Board: 91	North:	South:	West	North	East	South
Dealer: S	♠ AQ85	♠ K103				1♦
Vul: NS	♥ A107	♥ J52	Pass	1♠	Pass	1NT
North HCP: 12	♦ 94	♦ A1075	Pass	2NT	AP	
South HCP: 12	♣ Q754	♣ A86				
Contract: 2N S						

Board: 92	North:	South:	West	North	East	South
Dealer: N	♠ 10432	♠ Q86		1♦	Pass	1♥
Vul: EW	♥ K4	♥ QJ106	Pass	1♠	Pass	1NT
North HCP: 14	♦ AK62	♦ 94	AP			
South HCP: 10	♣ A104	♣ KQ75				
Contract: 1N S						

Board: 93	North:	South:	West	North	East	South
Dealer: S	♠ 72	♠ AJ109				1♣
Vul: None	♥ Q10953	♥ AJ4	Pass	1♥	Pass	1♠
North HCP: 10	♦ 1095	♦ Q2	Pass	1NT	AP	
South HCP: 12	♣ AKJ	♣ 10763				
Contract: 1N N						

Board: 94	North:	South:	West	North	East	South
Dealer: N	♠ QJ102	♠ A9		1♣	Pass	1♦
Vul: EW	♥ A4	♥ 962	Pass	1♠	Pass	1NT
North HCP: 13	♦ 53	♦ KJ1096	AP			
South HCP: 11	♣ AQ843	♣ K109				
Contract: 1N S						

Board: 95	North:	South:	West	North	East	South
Dealer: S	♠ K98	♠ 763				1♦
Vul: Both	♥ Q1083	♥ KJ	Pass	1♥	Pass	1NT
North HCP: 12	♦ AQ	♦ 10862	Pass	2NT	AP	
South HCP: 13	♣ J743	♣ AKQ6				
Contract: 2N S						

Board: 96

Dealer: N

Vul: NS

North HCP: 12

South HCP: 12

Contract: 3♠ S

North:

♠ 974

♥ A1042

♦ K72

♣ AJ7

South:

♠ AQ865

♥ Q85

♦ Q86

♣ Q8

West	North	East	South
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	1♣	Pass	1♠
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Pass	1NT	Pass	2♣ ¹
------	-----	------	-----------------

Pass	2♦	Pass	2♠
------	----	------	----

Pass	3♠	AP	
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1. Two Way New Minor Forcing

South hands (Practice Page)

Fourth Bid Inviting

Board: 91	♠ K103	The opponents are silent.
Dealer: S	♥ J52	
Vul: NS	♦ A1075	You bid first.
HCP: 12	♣ A86	

Board: 92	♠ Q86	The opponents are silent.
Dealer: N	♥ QJ106	
Vul: EW	♦ 94	Partner bids first.
HCP: 10	♣ KQ75	

Board: 93	♠ AJ109	The opponents are silent.
Dealer: S	♥ AJ4	
Vul: None	♦ Q2	You bid first.
HCP: 12	♣ 10763	

Board: 94	♠ A9	The opponents are silent.
Dealer: N	♥ 962	
Vul: EW	♦ KJ1096	Partner bids first.
HCP: 11	♣ K109	

Board: 95	♠ 763	The opponents are silent.
Dealer: S	♥ KJ	
Vul: Both	♦ 10862	You bid first.
HCP: 13	♣ AKQ6	

Board: 96	♠ AQ865	The opponents are silent.
Dealer: N	♥ Q85	
Vul: NS	♦ Q86	Partner bids first.
HCP: 12	♣ Q8	

Fourth Bid Inviting Both hands (Answers Page)

Board: 91	North:	South:	West	North	East	South
Dealer: S	♠ AQ85	♠ K103				1♦
Vul: NS	♥ A107	♥ J52	Pass	1♠	Pass	1NT
North HCP: 12	♦ 94	♦ A1075	Pass	2NT	AP	
South HCP: 12	♣ Q754	♣ A86				
Contract: 2N S						

Board: 92	North:	South:	West	North	East	South
Dealer: N	♠ 10432	♠ Q86		1♦	Pass	1♥
Vul: EW	♥ K4	♥ QJ106	Pass	1♠	Pass	1NT
North HCP: 14	♦ AK62	♦ 94	AP			
South HCP: 10	♣ A104	♣ KQ75				
Contract: 1N S						

Board: 93	North:	South:	West	North	East	South
Dealer: S	♠ 72	♠ AJ109				1♣
Vul: None	♥ Q10953	♥ AJ4	Pass	1♥	Pass	1♠
North HCP: 10	♦ 1095	♦ Q2	Pass	1NT	AP	
South HCP: 12	♣ AKJ	♣ 10763				
Contract: 1N N						

Board: 94	North:	South:	West	North	East	South
Dealer: N	♠ QJ102	♠ A9		1♣	Pass	1♦
Vul: EW	♥ A4	♥ 962	Pass	1♠	Pass	1NT
North HCP: 13	♦ 53	♦ KJ1096	AP			
South HCP: 11	♣ AQ843	♣ K109				
Contract: 1N S						

Board: 95	North:	South:	West	North	East	South
Dealer: S	♠ K98	♠ 763				1♦
Vul: Both	♥ Q1083	♥ KJ	Pass	1♥	Pass	1NT
North HCP: 12	♦ AQ	♦ 10862	Pass	2NT	AP	
South HCP: 13	♣ J743	♣ AKQ6				
Contract: 2N S						

Board: 96

Dealer: N

Vul: NS

North HCP: 12

South HCP: 12

Contract: 3♠ S

North:

♠ 974

♥ A1042

♦ K72

♣ AJ7

South:

♠ AQ865

♥ Q85

♦ Q86

♣ Q8

West	North	East	South
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	1♣	Pass	1♠
--	----	------	----

Pass	1NT	Pass	2♣ ¹
------	-----	------	-----------------

Pass	2♦	Pass	2♠
------	----	------	----

Pass	3♠	AP	
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1. Two Way New Minor Forcing

North hands (Practice Page)

Fourth Bid Inviting

Board: 97	♠ K953	The opponents are silent.
Dealer: S	♥ 108	
Vul: Both	♦ KQ72	Partner bids first.
HCP: 11	♣ K95	

Board: 98	♠ AK65	The opponents are silent.
Dealer: N	♥ 6	
Vul: None	♦ Q10875	You bid first.
HCP: 13	♣ A64	

Board: 99	♠ AQ62	The opponents are silent.
Dealer: S	♥ A106	
Vul: EW	♦ Q103	Partner bids first.
HCP: 12	♣ 1054	

Board: 100	♠ Q98	The opponents are silent.
Dealer: N	♥ K83	
Vul: None	♦ A62	You bid first.
HCP: 13	♣ KJ105	

Board: 101	♠ K54	The opponents are silent.
Dealer: S	♥ 94	
Vul: NS	♦ AJ74	Partner bids first.
HCP: 12	♣ KJ83	

Board: 102	♠ KQ	The opponents are silent.
Dealer: N	♥ J63	
Vul: None	♦ A952	You bid first.
HCP: 14	♣ A652	

Fourth Bid Inviting Both hands (Answers Page)

Board: 97	North:	South:	West	North	East	South
Dealer: S	♠ K953	♠ J10				1♣
Vul: Both	♥ 108	♥ AQ94	Pass	1♠	Pass	1NT
North HCP: 11	♦ KQ72	♦ J43	Pass	2NT	AP	
South HCP: 12	♣ K95	♣ A1064				
Contract: 2N S						

Board: 98	North:	South:	West	North	East	South
Dealer: N	♠ AK65	♠ 94		1♦	Pass	1♥
Vul: None	♥ 6	♥ KJ94	Pass	1♠	Pass	2NT
North HCP: 13	♦ Q10875	♦ AK93	Pass	3NT	AP	
South HCP: 11	♣ A64	♣ 952				
Contract: 3N S						

Board: 99	North:	South:	West	North	East	South
Dealer: S	♠ AQ62	♠ 1095				1♣
Vul: EW	♥ A106	♥ Q98	Pass	1♠	Pass	1NT
North HCP: 12	♦ Q103	♦ A96	Pass	2NT	AP	
South HCP: 12	♣ 1054	♣ AQ87				
Contract: 2N S						

Board: 100	North:	South:	West	North	East	South
Dealer: N	♠ Q98	♠ A1065		1♣	Pass	1♠
Vul: None	♥ K83	♥ J65	Pass	1NT	Pass	2NT
North HCP: 13	♦ A62	♦ K843	Pass	3NT	AP	
South HCP: 12	♣ KJ105	♣ A8				
Contract: 3N N						

Board: 101	North:	South:	West	North	East	South
Dealer: S	♠ K54	♠ A93				1♣
Vul: NS	♥ 94	♥ K1086	Pass	1♦	Pass	1♥
North HCP: 12	♦ AJ74	♦ KQ9	Pass	2NT	AP	
South HCP: 12	♣ KJ83	♣ 974				
Contract: 2N N						

Board: 102	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ AJ64		1♦	Pass	1♠
Vul: None	♥ J63	♥ K52	Pass	1NT	Pass	2NT
North HCP: 14	♦ A952	♦ J83	Pass	3♣	Pass	3NT
South HCP: 11	♣ A652	♣ Q83	AP			
Contract: 3N N						

South hands (Practice Page)

Fourth Bid Inviting

Board: 97	♠ J10	The opponents are silent.
Dealer: S	♥ AQ94	
Vul: Both	♦ J43	You bid first.
HCP: 12	♣ A1064	

Board: 98	♠ 94	The opponents are silent.
Dealer: N	♥ KJ94	
Vul: None	♦ AK93	Partner bids first.
HCP: 11	♣ 952	

Board: 99	♠ 1095	The opponents are silent.
Dealer: S	♥ Q98	
Vul: EW	♦ A96	You bid first.
HCP: 12	♣ AQ87	

Board: 100	♠ A1065	The opponents are silent.
Dealer: N	♥ J65	
Vul: None	♦ K843	Partner bids first.
HCP: 12	♣ A8	

Board: 101	♠ A93	The opponents are silent.
Dealer: S	♥ K1086	
Vul: NS	♦ KQ9	You bid first.
HCP: 12	♣ 974	

Board: 102	♠ AJ64	The opponents are silent.
Dealer: N	♥ K52	
Vul: None	♦ J83	Partner bids first.
HCP: 11	♣ Q83	

Fourth Bid Inviting Both hands (Answers Page)

Board: 97	North:	South:	West	North	East	South
Dealer: S	♠ K953	♠ J10				1♣
Vul: Both	♥ 108	♥ AQ94	Pass	1♠	Pass	1NT
North HCP: 11	♦ KQ72	♦ J43	Pass	2NT	AP	
South HCP: 12	♣ K95	♣ A1064				
Contract: 2N S						

Board: 98	North:	South:	West	North	East	South
Dealer: N	♠ AK65	♠ 94		1♦	Pass	1♥
Vul: None	♥ 6	♥ KJ94	Pass	1♠	Pass	2NT
North HCP: 13	♦ Q10875	♦ AK93	Pass	3NT	AP	
South HCP: 11	♣ A64	♣ 952				
Contract: 3N S						

Board: 99	North:	South:	West	North	East	South
Dealer: S	♠ AQ62	♠ 1095				1♣
Vul: EW	♥ A106	♥ Q98	Pass	1♠	Pass	1NT
North HCP: 12	♦ Q103	♦ A96	Pass	2NT	AP	
South HCP: 12	♣ 1054	♣ AQ87				
Contract: 2N S						

Board: 100	North:	South:	West	North	East	South
Dealer: N	♠ Q98	♠ A1065		1♣	Pass	1♠
Vul: None	♥ K83	♥ J65	Pass	1NT	Pass	2NT
North HCP: 13	♦ A62	♦ K843	Pass	3NT	AP	
South HCP: 12	♣ KJ105	♣ A8				
Contract: 3N N						

Board: 101	North:	South:	West	North	East	South
Dealer: S	♠ K54	♠ A93				1♣
Vul: NS	♥ 94	♥ K1086	Pass	1♦	Pass	1♥
North HCP: 12	♦ AJ74	♦ KQ9	Pass	2NT	AP	
South HCP: 12	♣ KJ83	♣ 974				
Contract: 2N N						

Board: 102	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ AJ64		1♦	Pass	1♠
Vul: None	♥ J63	♥ K52	Pass	1NT	Pass	2NT
North HCP: 14	♦ A952	♦ J83	Pass	3♣	Pass	3NT
South HCP: 11	♣ A652	♣ Q83	AP			
Contract: 3N N						

North hands (Practice Page)

Fourth Bid Inviting

Board: 103	♠ A8	The opponents are silent.
Dealer: S	♥ K108	
Vul: NS	♦ A876	Partner bids first.
HCP: 11	♣ 10532	

Board: 104	♠ Q1065	The opponents are silent.
Dealer: N	♥ 965	
Vul: EW	♦ AKQJ4	You bid first.
HCP: 12	♣ 3	

Board: 105	♠ A104	The opponents are silent.
Dealer: S	♥ 10743	
Vul: None	♦ KQJ5	Partner bids first.
HCP: 11	♣ J3	

Board: 106	♠ KJ73	The opponents are silent.
Dealer: N	♥ A6	
Vul: EW	♦ 108	You bid first.
HCP: 12	♣ A9643	

Board: 107	♠ 1098	The opponents are silent.
Dealer: S	♥ A10876	
Vul: NS	♦ QJ	Partner bids first.
HCP: 11	♣ A104	

Board: 108	♠ A985	The opponents are silent.
Dealer: N	♥ 543	
Vul: EW	♦ A1097	You bid first.
HCP: 12	♣ A3	

Fourth Bid Inviting Both hands (Answers Page)

Board: 103	North:	South:	West	North	East	South
Dealer: S	♠ A8	♠ Q54				1♣
Vul: NS	♥ K108	♥ AQ75	Pass	1♦	Pass	1♥
North HCP: 11	♦ A876	♦ K53	Pass	2NT	Pass	3NT
South HCP: 14	♣ 10532	♣ K94	AP			
Contract: 3N N						

Board: 104	North:	South:	West	North	East	South
Dealer: N	♠ Q1065	♠ —				
Vul: EW	♥ 965	♥ K874		1♦	Pass	1♥
North HCP: 12	♦ AKQJ4	♦ 975	Pass	1♠	Pass	1NT
South HCP: 10	♣ 3	♣ AK10942	AP			
Contract: 1N S						

Board: 105	North:	South:	West	North	East	South
Dealer: S	♠ A104	♠ Q95				1♦
Vul: None	♥ 10743	♥ Q5	Pass	1♥	Pass	1NT
North HCP: 11	♦ KQJ5	♦ A1084	Pass	2NT	Pass	3NT
South HCP: 14	♣ J3	♣ AQ84	AP			
Contract: 3N S						

Board: 106	North:	South:	West	North	East	South
Dealer: N	♠ KJ73	♠ 854				
Vul: EW	♥ A6	♥ QJ93		1♣	Pass	1♥
North HCP: 12	♦ 108	♦ AK6	Pass	1♠	Pass	1NT
South HCP: 10	♣ A9643	♣ 875	AP			
Contract: 1N S						

Board: 107	North:	South:	West	North	East	South
Dealer: S	♠ 1098	♠ AQ7				1♦
Vul: NS	♥ A10876	♥ KQ2	Pass	1♥	Pass	1NT
North HCP: 11	♦ QJ	♦ 8762	Pass	2♣ ¹	Pass	2♦
South HCP: 13	♣ A104	♣ Q95	Pass	2♥	Pass	3♥
Contract: 4♥ N			Pass	4♥	AP	

1. Two Way New Minor Forcing

Board: 108

Dealer: N

Vul: EW

North HCP: 12

South HCP: 11

Contract: 2N S

North:

♠ A985

♥ 543

♦ A1097

♣ A3

South:

♠ 72

♥ AQ98

♦ K86

♣ Q1074

West	North	East	South
	1♦	Pass	1♥
Pass	1♠	Pass	2NT
AP			

South hands (Practice Page)

Fourth Bid Inviting

Board: 103	♠ Q54	The opponents are silent.
Dealer: S	♥ AQ75	
Vul: NS	♦ K53	You bid first.
HCP: 14	♣ K94	
Board: 104	♠ —	The opponents are silent.
Dealer: N	♥ K874	
Vul: EW	♦ 975	Partner bids first.
HCP: 10	♣ AK10942	
Board: 105	♠ Q95	The opponents are silent.
Dealer: S	♥ Q5	
Vul: None	♦ A1084	You bid first.
HCP: 14	♣ AQ84	
Board: 106	♠ 854	The opponents are silent.
Dealer: N	♥ QJ93	
Vul: EW	♦ AK6	Partner bids first.
HCP: 10	♣ 875	
Board: 107	♠ AQ7	The opponents are silent.
Dealer: S	♥ KQ2	
Vul: NS	♦ 8762	You bid first.
HCP: 13	♣ Q95	
Board: 108	♠ 72	The opponents are silent.
Dealer: N	♥ AQ98	
Vul: EW	♦ K86	Partner bids first.
HCP: 11	♣ Q1074	

Fourth Bid Inviting Both hands (Answers Page)

Board: 103
Dealer: S
Vul: NS
North HCP: 11
South HCP: 14
Contract: 3N N

North:
♠ A8
♥ K108
♦ A876
♣ 10532

South:
♠ Q54
♥ AQ75
♦ K53
♣ K94

West	North	East	South
			1♣
Pass	1♦	Pass	1♥
Pass	2NT	Pass	3NT
AP			

Board: 104
Dealer: N
Vul: EW
North HCP: 12
South HCP: 10
Contract: 1N S

North:
♠ Q1065
♥ 965
♦ AKQJ4
♣ 3

South:
♠ —
♥ K874
♦ 975
♣ AK10942

West	North	East	South
			1♥
Pass	1♦	Pass	1♥
Pass	1♠	Pass	1NT
AP			

Board: 105
Dealer: S
Vul: None
North HCP: 11
South HCP: 14
Contract: 3N S

North:
♠ A104
♥ 10743
♦ KQJ5
♣ J3

South:
♠ Q95
♥ Q5
♦ A1084
♣ AQ84

West	North	East	South
			1♦
Pass	1♥	Pass	1NT
Pass	2NT	Pass	3NT
AP			

Board: 106
Dealer: N
Vul: EW
North HCP: 12
South HCP: 10
Contract: 1N S

North:
♠ KJ73
♥ A6
♦ 108
♣ A9643

South:
♠ 854
♥ QJ93
♦ AK6
♣ 875

West	North	East	South
			1♥
	1♣	Pass	1♥
Pass	1♠	Pass	1NT
AP			

Board: 107
Dealer: S
Vul: NS
North HCP: 11
South HCP: 13
Contract: 4♥ N

North:
♠ 1098
♥ A10876
♦ QJ
♣ A104

South:
♠ AQ7
♥ KQ2
♦ 8762
♣ Q95

West	North	East	South
			1♦
Pass	1♥	Pass	1NT
Pass	2♣ ¹	Pass	2♦
Pass	2♥	Pass	3♥
Pass	4♥	AP	

1. Two Way New Minor Forcing

Board: 108

Dealer: N

Vul: EW

North HCP: 12

South HCP: 11

Contract: 2N S

North:

♠ A985

♥ 543

♦ A1097

♣ A3

South:

♠ 72

♥ AQ98

♦ K86

♣ Q1074

West	North	East	South
	1♦	Pass	1♥
Pass	1♠	Pass	2NT
AP			

North hands (Practice Page)

Fourth Bid Inviting

Board: 109	♠ K10	The opponents are silent.
Dealer: S	♥ K65	
Vul: Both	♦ QJ852	Partner bids first.
HCP: 11	♣ Q102	

Board: 110	♠ A985	The opponents are silent.
Dealer: N	♥ J4	
Vul: None	♦ A985	You bid first.
HCP: 13	♣ A43	

Board: 111	♠ A1042	The opponents are silent.
Dealer: S	♥ J86	
Vul: EW	♦ Q832	Partner bids first.
HCP: 11	♣ A5	

Board: 112	♠ A102	The opponents are silent.
Dealer: N	♥ AK	
Vul: None	♦ 7532	You bid first.
HCP: 14	♣ K982	

Board: 113	♠ Q63	The opponents are silent.
Dealer: S	♥ J105	
Vul: NS	♦ K1096	Partner bids first.
HCP: 11	♣ AJ5	

Board: 114	♠ AJ82	The opponents are silent.
Dealer: N	♥ K109	
Vul: Both	♦ Q3	You bid first.
HCP: 13	♣ K754	

Fourth Bid Inviting Both hands (Answers Page)

Board: 109	North:	South:	West	North	East	South
Dealer: S	♠ K10	♠ A762				1♣
Vul: Both	♥ K65	♥ AJ8	Pass	1♦	Pass	1♠
North HCP: 11	♦ QJ852	♦ 107	Pass	2NT	Pass	3NT
South HCP: 13	♣ Q102	♣ KJ53	AP			
Contract: 3N N						

Board: 110	North:	South:	West	North	East	South
Dealer: N	♠ A985	♠ 10		1♦	Pass	1♥
Vul: None	♥ J4	♥ Q1092	Pass	1♠	Pass	2♦
North HCP: 13	♦ A985	♦ KQ42	AP			
South HCP: 10	♣ A43	♣ K965				
Contract: 2♦ N						

Board: 111	North:	South:	West	North	East	South
Dealer: S	♠ A1042	♠ 865				1♣
Vul: EW	♥ J86	♥ AQ43	Pass	1♠	Pass	1NT
North HCP: 11	♦ Q832	♦ A7	Pass	2NT	Pass	3NT
South HCP: 13	♣ A5	♣ QJ102	AP			
Contract: 3N S						

Board: 112	North:	South:	West	North	East	South
Dealer: N	♠ A102	♠ Q73		1♦	Pass	1♥
Vul: None	♥ AK	♥ QJ83	Pass	1NT	Pass	2NT
North HCP: 14	♦ 7532	♦ KQ	Pass	3NT	AP	
South HCP: 11	♣ K982	♣ J1053				
Contract: 3N N						

Board: 113	North:	South:	West	North	East	South
Dealer: S	♠ Q63	♠ AK107				1♣
Vul: NS	♥ J105	♥ 983	Pass	1♦	Pass	1♠
North HCP: 11	♦ K1096	♦ AQ2	Pass	1NT	AP	
South HCP: 13	♣ AJ5	♣ 1073				
Contract: 1N N						

Board: 114	North:	South:	West	North	East	South
Dealer: N	♠ AJ82	♠ Q10		1♣	Pass	1♥
Vul: Both	♥ K109	♥ Q543	Pass	1♠	Pass	2NT
North HCP: 13	♦ Q3	♦ AK94	Pass	3NT	AP	
South HCP: 12	♣ K754	♣ J109				
Contract: 3N S						

South hands (Practice Page)

Fourth Bid Inviting

Board: 109	♠ A762	The opponents are silent.
Dealer: S	♥ AJ8	
Vul: Both	♦ 107	You bid first.
HCP: 13	♣ KJ53	

Board: 110	♠ 10	The opponents are silent.
Dealer: N	♥ Q1092	
Vul: None	♦ KQ42	Partner bids first.
HCP: 10	♣ K965	

Board: 111	♠ 865	The opponents are silent.
Dealer: S	♥ AQ43	
Vul: EW	♦ A7	You bid first.
HCP: 13	♣ QJ102	

Board: 112	♠ Q73	The opponents are silent.
Dealer: N	♥ QJ83	
Vul: None	♦ KQ	Partner bids first.
HCP: 11	♣ J1053	

Board: 113	♠ AK107	The opponents are silent.
Dealer: S	♥ 983	
Vul: NS	♦ AQ2	You bid first.
HCP: 13	♣ 1073	

Board: 114	♠ Q10	The opponents are silent.
Dealer: N	♥ Q543	
Vul: Both	♦ AK94	Partner bids first.
HCP: 12	♣ J109	

Fourth Bid Inviting Both hands (Answers Page)

Board: 109	North:	South:	West	North	East	South
Dealer: S	♠ K10	♠ A762				1♣
Vul: Both	♥ K65	♥ AJ8	Pass	1♦	Pass	1♠
North HCP: 11	♦ QJ852	♦ 107	Pass	2NT	Pass	3NT
South HCP: 13	♣ Q102	♣ KJ53	AP			
Contract: 3N N						

Board: 110	North:	South:	West	North	East	South
Dealer: N	♠ A985	♠ 10				
Vul: None	♥ J4	♥ Q1092		1♦	Pass	1♥
North HCP: 13	♦ A985	♦ KQ42	Pass	1♠	Pass	2♦
South HCP: 10	♣ A43	♣ K965	AP			
Contract: 2♦ N						

Board: 111	North:	South:	West	North	East	South
Dealer: S	♠ A1042	♠ 865				1♣
Vul: EW	♥ J86	♥ AQ43	Pass	1♠	Pass	1NT
North HCP: 11	♦ Q832	♦ A7	Pass	2NT	Pass	3NT
South HCP: 13	♣ A5	♣ QJ102	AP			
Contract: 3N S						

Board: 112	North:	South:	West	North	East	South
Dealer: N	♠ A102	♠ Q73				
Vul: None	♥ AK	♥ QJ83	Pass	1NT	Pass	2NT
North HCP: 14	♦ 7532	♦ KQ	Pass	3NT	AP	
South HCP: 11	♣ K982	♣ J1053				
Contract: 3N N						

Board: 113	North:	South:	West	North	East	South
Dealer: S	♠ Q63	♠ AK107				1♣
Vul: NS	♥ J105	♥ 983	Pass	1♦	Pass	1♠
North HCP: 11	♦ K1096	♦ AQ2	Pass	1NT	AP	
South HCP: 13	♣ AJ5	♣ 1073				
Contract: 1N N						

Board: 114	North:	South:	West	North	East	South
Dealer: N	♠ AJ82	♠ Q10				
Vul: Both	♥ K109	♥ Q543		1♣	Pass	1♥
North HCP: 13	♦ Q3	♦ AK94	Pass	1♠	Pass	2NT
South HCP: 12	♣ K754	♣ J109	Pass	3NT	AP	
Contract: 3N S						

North hands (Practice Page)

Fourth Bid Inviting

Board: 115	♠ AJ8	The opponents are silent.
Dealer: S	♥ A10753	
Vul: None	♦ 873	Partner bids first.
HCP: 11	♣ Q4	
Board: 116	♠ Q2	The opponents are silent.
Dealer: N	♥ KJ743	
Vul: EW	♦ A3	You bid first.
HCP: 12	♣ Q983	
Board: 117	♠ AQ82	The opponents are silent.
Dealer: S	♥ KJ7	
Vul: None	♦ 96	Partner bids first.
HCP: 12	♣ Q986	
Board: 118	♠ J97	The opponents are silent.
Dealer: N	♥ AKQ6	
Vul: NS	♦ Q108	You bid first.
HCP: 12	♣ 954	
Board: 119	♠ J3	The opponents are silent.
Dealer: S	♥ AK96	
Vul: Both	♦ 1082	Partner bids first.
HCP: 10	♣ Q852	
Board: 120	♠ A7	The opponents are silent.
Dealer: N	♥ KQ87	
Vul: NS	♦ A976	You bid first.
HCP: 14	♣ J64	

Fourth Bid Inviting Both hands (Answers Page)

Board: 115	North:	South:	West	North	East	South
Dealer: S	♠ AJ8	♠ K763				1♣
Vul: None	♥ A10753	♥ K98	Pass	1♥	Pass	1♠
North HCP: 11	♦ 873	♦ QJ2	Pass	2NT	AP	
South HCP: 12	♣ Q4	♣ K103				
Contract: 2N N						

Board: 116	North:	South:	West	North	East	South
Dealer: N	♠ Q2	♠ AJ1083		1♥	Pass	1♠
Vul: EW	♥ KJ743	♥ 108	Pass	2♣	Pass	2♥
North HCP: 12	♦ A3	♦ KQ10	AP			
South HCP: 10	♣ Q983	♣ 1076				
Contract: 2♥ N						

Board: 117	North:	South:	West	North	East	South
Dealer: S	♠ AQ82	♠ J76				1♣
Vul: None	♥ KJ7	♥ Q952	Pass	1♠	Pass	1NT
North HCP: 12	♦ 96	♦ AQJ	Pass	2NT	Pass	3NT
South HCP: 13	♣ Q986	♣ K103	AP			
Contract: 3N S						

Board: 118	North:	South:	West	North	East	South
Dealer: N	♠ J97	♠ Q10		1♣	Pass	1♦
Vul: NS	♥ AKQ6	♥ J93	Pass	1♥	Pass	1NT
North HCP: 12	♦ Q108	♦ A9764	AP			
South HCP: 12	♣ 954	♣ KQ10				
Contract: 1N S						

Board: 119	North:	South:	West	North	East	South
Dealer: S	♠ J3	♠ K764				1♣
Vul: Both	♥ AK96	♥ Q53	Pass	1♥	Pass	1♠
North HCP: 10	♦ 1082	♦ AJ	Pass	1NT	AP	
South HCP: 14	♣ Q852	♣ KJ103				
Contract: 1N N						

Board: 120

Dealer: N

Vul: NS

North HCP: 14

South HCP: 12

Contract: 3N N

North:

♠ A7

♥ KQ87

♦ A976

♣ J64

South:

♠ 98653

♥ 94

♦ KQ5

♣ AK8

West	North	East	South
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	1♦	Pass	1♠
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Pass	1NT	Pass	2♣ ¹
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Pass	2♦	Pass	2♠
------	----	------	----

Pass	3NT	AP	
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1. Two Way New Minor Forcing

South hands (Practice Page)

Fourth Bid Inviting

Board: 115	♠ K763	The opponents are silent.
Dealer: S	♥ K98	
Vul: None	♦ QJ2	You bid first.
HCP: 12	♣ K103	
Board: 116	♠ AJ1083	The opponents are silent.
Dealer: N	♥ 108	
Vul: EW	♦ KQ10	Partner bids first.
HCP: 10	♣ 1076	
Board: 117	♠ J76	The opponents are silent.
Dealer: S	♥ Q952	
Vul: None	♦ AQJ	You bid first.
HCP: 13	♣ K103	
Board: 118	♠ Q10	The opponents are silent.
Dealer: N	♥ J93	
Vul: NS	♦ A9764	Partner bids first.
HCP: 12	♣ KQ10	
Board: 119	♠ K764	The opponents are silent.
Dealer: S	♥ Q53	
Vul: Both	♦ AJ	You bid first.
HCP: 14	♣ KJ103	
Board: 120	♠ 98653	The opponents are silent.
Dealer: N	♥ 94	
Vul: NS	♦ KQ5	Partner bids first.
HCP: 12	♣ AK8	

Fourth Bid Inviting Both hands (Answers Page)

Board: 115	North:	South:	West	North	East	South
Dealer: S	♠ AJ8	♠ K763				1♣
Vul: None	♥ A10753	♥ K98	Pass	1♥	Pass	1♠
North HCP: 11	♦ 873	♦ QJ2	Pass	2NT	AP	
South HCP: 12	♣ Q4	♣ K103				
Contract: 2N N						

Board: 116	North:	South:	West	North	East	South
Dealer: N	♠ Q2	♠ AJ1083		1♥	Pass	1♠
Vul: EW	♥ KJ743	♥ 108	Pass	2♣	Pass	2♥
North HCP: 12	♦ A3	♦ KQ10	AP			
South HCP: 10	♣ Q983	♣ 1076				
Contract: 2♥ N						

Board: 117	North:	South:	West	North	East	South
Dealer: S	♠ AQ82	♠ J76				1♣
Vul: None	♥ KJ7	♥ Q952	Pass	1♠	Pass	1NT
North HCP: 12	♦ 96	♦ AQJ	Pass	2NT	Pass	3NT
South HCP: 13	♣ Q986	♣ K103	AP			
Contract: 3N S						

Board: 118	North:	South:	West	North	East	South
Dealer: N	♠ J97	♠ Q10		1♣	Pass	1♦
Vul: NS	♥ AKQ6	♥ J93	Pass	1♥	Pass	1NT
North HCP: 12	♦ Q108	♦ A9764	AP			
South HCP: 12	♣ 954	♣ KQ10				
Contract: 1N S						

Board: 119	North:	South:	West	North	East	South
Dealer: S	♠ J3	♠ K764				1♣
Vul: Both	♥ AK96	♥ Q53	Pass	1♥	Pass	1♠
North HCP: 10	♦ 1082	♦ AJ	Pass	1NT	AP	
South HCP: 14	♣ Q852	♣ KJ103				
Contract: 1N N						

Board: 120

Dealer: N

Vul: NS

North HCP: 14

South HCP: 12

Contract: 3N N

North:

♠ A7

♥ KQ87

♦ A976

♣ J64

South:

♠ 98653

♥ 94

♦ KQ5

♣ AK8

West	North	East	South
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1♦	Pass	1♠
----	------	----

Pass	1NT	Pass	2♣ ¹
------	-----	------	-----------------

Pass	2♦	Pass	2♠
------	----	------	----

Pass	3NT	AP	
------	-----	----	--

1. Two Way New Minor Forcing

North hands (Practice Page)

Fourth Bid Inviting

Board: 121	♠ 84	The opponents are silent.
Dealer: S	♥ KQ98	
Vul: EW	♦ Q983	Partner bids first.
HCP: 11	♣ A65	

Board: 122	♠ K74	The opponents are silent.
Dealer: N	♥ K62	
Vul: Both	♦ AQ84	You bid first.
HCP: 12	♣ 1073	

Board: 123	♠ J943	The opponents are silent.
Dealer: S	♥ 108	
Vul: None	♦ A43	Partner bids first.
HCP: 11	♣ AQ92	

Board: 124	♠ KJ73	The opponents are silent.
Dealer: N	♥ AQ9	
Vul: EW	♦ 63	You bid first.
HCP: 14	♣ A953	

Board: 125	♠ J832	The opponents are silent.
Dealer: S	♥ Q	
Vul: Both	♦ AK1062	Partner bids first.
HCP: 10	♣ 1095	

Board: 126	♠ AJ92	The opponents are silent.
Dealer: N	♥ 92	
Vul: None	♦ A94	You bid first.
HCP: 12	♣ K753	

Fourth Bid Inviting Both hands (Answers Page)

Board: 121	North:	South:	West	North	East	South
Dealer: S	♠ 84	♠ A1093				1♣
Vul: EW	♥ KQ98	♥ J104	Pass	1♥	Pass	1♠
North HCP: 11	♦ Q983	♦ A64	Pass	2NT	AP	
South HCP: 12	♣ A65	♣ K108				
Contract: 2N N						

Board: 122	North:	South:	West	North	East	South
Dealer: N	♠ K74	♠ A52		1♦	Pass	1♥
Vul: Both	♥ K62	♥ A1084	Pass	1NT	Pass	2NT
North HCP: 12	♦ AQ84	♦ J106	AP			
South HCP: 11	♣ 1073	♣ Q42				
Contract: 2N N						

Board: 123	North:	South:	West	North	East	South
Dealer: S	♠ J943	♠ 752				1♣
Vul: None	♥ 108	♥ K963	Pass	1♠	Pass	1NT
North HCP: 11	♦ A43	♦ KQ	Pass	2NT	AP	
South HCP: 12	♣ AQ92	♣ KJ64				
Contract: 2N S						

Board: 124	North:	South:	West	North	East	South
Dealer: N	♠ KJ73	♠ A8		1♣	Pass	1♦
Vul: EW	♥ AQ9	♥ 763	Pass	1♠	Pass	2NT
North HCP: 14	♦ 63	♦ AJ1097	Pass	3NT	AP	
South HCP: 12	♣ A953	♣ K108				
Contract: 3N S						

Board: 125	North:	South:	West	North	East	South
Dealer: S	♠ J832	♠ A76				1♣
Vul: Both	♥ Q	♥ J765	Pass	1♦	Pass	1♥
North HCP: 10	♦ AK1062	♦ QJ9	Pass	1NT	AP	
South HCP: 14	♣ 1095	♣ KQJ				
Contract: 1N N						

Board: 126	North:	South:	West	North	East	South
Dealer: N	♠ AJ92	♠ Q83		1♣	Pass	1♥
Vul: None	♥ 92	♥ K1065	Pass	1♠	Pass	1NT
North HCP: 12	♦ A94	♦ 52	AP			
South HCP: 10	♣ K753	♣ AJ94				
Contract: 1N S						

South hands (Practice Page)

Fourth Bid Inviting

Board: 121	♠ A1093	The opponents are silent.
Dealer: S	♥ J104	
Vul: EW	♦ A64	You bid first.
HCP: 12	♣ K108	

Board: 122	♠ A52	The opponents are silent.
Dealer: N	♥ A1084	
Vul: Both	♦ J106	Partner bids first.
HCP: 11	♣ Q42	

Board: 123	♠ 752	The opponents are silent.
Dealer: S	♥ K963	
Vul: None	♦ KQ	You bid first.
HCP: 12	♣ KJ64	

Board: 124	♠ A8	The opponents are silent.
Dealer: N	♥ 763	
Vul: EW	♦ AJ1097	Partner bids first.
HCP: 12	♣ K108	

Board: 125	♠ A76	The opponents are silent.
Dealer: S	♥ J765	
Vul: Both	♦ QJ9	You bid first.
HCP: 14	♣ KQJ	

Board: 126	♠ Q83	The opponents are silent.
Dealer: N	♥ K1065	
Vul: None	♦ 52	Partner bids first.
HCP: 10	♣ AJ94	

Fourth Bid Inviting Both hands (Answers Page)

Board: 121	North:	South:	West	North	East	South
Dealer: S	♠ 84	♠ A1093				1♣
Vul: EW	♥ KQ98	♥ J104	Pass	1♥	Pass	1♠
North HCP: 11	♦ Q983	♦ A64	Pass	2NT	AP	
South HCP: 12	♣ A65	♣ K108				
Contract: 2N N						

Board: 122	North:	South:	West	North	East	South
Dealer: N	♠ K74	♠ A52		1♦	Pass	1♥
Vul: Both	♥ K62	♥ A1084	Pass	1NT	Pass	2NT
North HCP: 12	♦ AQ84	♦ J106	AP			
South HCP: 11	♣ 1073	♣ Q42				
Contract: 2N N						

Board: 123	North:	South:	West	North	East	South
Dealer: S	♠ J943	♠ 752				1♣
Vul: None	♥ 108	♥ K963	Pass	1♠	Pass	1NT
North HCP: 11	♦ A43	♦ KQ	Pass	2NT	AP	
South HCP: 12	♣ AQ92	♣ KJ64				
Contract: 2N S						

Board: 124	North:	South:	West	North	East	South
Dealer: N	♠ KJ73	♠ A8		1♣	Pass	1♦
Vul: EW	♥ AQ9	♥ 763	Pass	1♠	Pass	2NT
North HCP: 14	♦ 63	♦ AJ1097	Pass	3NT	AP	
South HCP: 12	♣ A953	♣ K108				
Contract: 3N S						

Board: 125	North:	South:	West	North	East	South
Dealer: S	♠ J832	♠ A76				1♣
Vul: Both	♥ Q	♥ J765	Pass	1♦	Pass	1♥
North HCP: 10	♦ AK1062	♦ QJ9	Pass	1NT	AP	
South HCP: 14	♣ 1095	♣ KQJ				
Contract: 1N N						

Board: 126	North:	South:	West	North	East	South
Dealer: N	♠ AJ92	♠ Q83		1♣	Pass	1♥
Vul: None	♥ 92	♥ K1065	Pass	1♠	Pass	1NT
North HCP: 12	♦ A94	♦ 52	AP			
South HCP: 10	♣ K753	♣ AJ94				
Contract: 1N S						

North hands (Practice Page)

Fourth Bid Inviting

Board: 127	♠ A964	The opponents are silent.
Dealer: S	♥ A74	
Vul: Both	♦ K76	Partner bids first.
HCP: 11	♣ 875	

Board: 128	♠ 10764	The opponents are silent.
Dealer: N	♥ A104	
Vul: None	♦ A	You bid first.
HCP: 12	♣ KJ743	

Board: 129	♠ K985	The opponents are silent.
Dealer: S	♥ A94	
Vul: EW	♦ A72	Partner bids first.
HCP: 11	♣ 953	

Board: 130	♠ K42	The opponents are silent.
Dealer: N	♥ K872	
Vul: None	♦ K732	You bid first.
HCP: 13	♣ A9	

Board: 131	♠ Q953	The opponents are silent.
Dealer: S	♥ 853	
Vul: EW	♦ K109	Partner bids first.
HCP: 12	♣ AQJ	

Board: 132	♠ AJ76	The opponents are silent.
Dealer: N	♥ Q963	
Vul: Both	♦ 105	You bid first.
HCP: 14	♣ AK6	

Fourth Bid Inviting Both hands (Answers Page)

Board: 127	North:	South:	West	North	East	South
Dealer: S	♠ A964	♠ 102				1♦
Vul: Both	♥ A74	♥ KQ10	Pass	1♠	Pass	1NT
North HCP: 11	♦ K76	♦ Q853	Pass	2NT	Pass	3NT
South HCP: 13	♣ 875	♣ AQ109	AP			
Contract: 3N S						

Board: 128	North:	South:	West	North	East	South
Dealer: N	♠ 10764	♠ Q9		1♣	Pass	1♦
Vul: None	♥ A104	♥ J93	Pass	1♠	Pass	1NT
North HCP: 12	♦ A	♦ KQ1097	AP			
South HCP: 10	♣ KJ743	♣ Q98				
Contract: 1N S						

Board: 129	North:	South:	West	North	East	South
Dealer: S	♠ K985	♠ J6				1♦
Vul: EW	♥ A94	♥ K105	Pass	1♠	Pass	1NT
North HCP: 11	♦ A72	♦ KJ106	Pass	2NT	AP	
South HCP: 12	♣ 953	♣ KJ74				
Contract: 2N S						

Board: 130	North:	South:	West	North	East	South
Dealer: N	♠ K42	♠ A983		1♦	Pass	1♠
Vul: None	♥ K872	♥ J10	Pass	1NT	Pass	2NT
North HCP: 13	♦ K732	♦ J104	Pass	3NT	AP	
South HCP: 11	♣ A9	♣ KQ53				
Contract: 3N N						

Board: 131	North:	South:	West	North	East	South
Dealer: S	♠ Q953	♠ AK72				1♣
Vul: EW	♥ 853	♥ QJ62	Pass	1♠	Pass	2♠
North HCP: 12	♦ K109	♦ J4	Pass	3♠	Pass	4♠
South HCP: 14	♣ AQJ	♣ K43	AP			
Contract: 4♠ N						

Board: 132	North:	South:	West	North	East	South
Dealer: N	♠ AJ76	♠ KQ98		1♣	Pass	1♠
Vul: Both	♥ Q963	♥ J4	Pass	2♠	Pass	3♠
North HCP: 14	♦ 105	♦ KQ8	Pass	4♠	AP	
South HCP: 12	♣ AK6	♣ J1052				
Contract: 4♠ S						

South hands (Practice Page)

Fourth Bid Inviting

Board: 127	♠ 102	The opponents are silent.
Dealer: S	♥ KQ10	
Vul: Both	♦ Q853	You bid first.
HCP: 13	♣ AQ109	

Board: 128	♠ Q9	The opponents are silent.
Dealer: N	♥ J93	
Vul: None	♦ KQ1097	Partner bids first.
HCP: 10	♣ Q98	

Board: 129	♠ J6	The opponents are silent.
Dealer: S	♥ K105	
Vul: EW	♦ KJ106	You bid first.
HCP: 12	♣ KJ74	

Board: 130	♠ A983	The opponents are silent.
Dealer: N	♥ J10	
Vul: None	♦ J104	Partner bids first.
HCP: 11	♣ KQ53	

Board: 131	♠ AK72	The opponents are silent.
Dealer: S	♥ QJ62	
Vul: EW	♦ J4	You bid first.
HCP: 14	♣ K43	

Board: 132	♠ KQ98	The opponents are silent.
Dealer: N	♥ J4	
Vul: Both	♦ KQ8	Partner bids first.
HCP: 12	♣ J1052	

Fourth Bid Inviting Both hands (Answers Page)

Board: 127	North:	South:	West	North	East	South
Dealer: S	♠ A964	♠ 102				1♦
Vul: Both	♥ A74	♥ KQ10	Pass	1♠	Pass	1NT
North HCP: 11	♦ K76	♦ Q853	Pass	2NT	Pass	3NT
South HCP: 13	♣ 875	♣ AQ109	AP			
Contract: 3N S						

Board: 128	North:	South:	West	North	East	South
Dealer: N	♠ 10764	♠ Q9		1♣	Pass	1♦
Vul: None	♥ A104	♥ J93	Pass	1♠	Pass	1NT
North HCP: 12	♦ A	♦ KQ1097	AP			
South HCP: 10	♣ KJ743	♣ Q98				
Contract: 1N S						

Board: 129	North:	South:	West	North	East	South
Dealer: S	♠ K985	♠ J6				1♦
Vul: EW	♥ A94	♥ K105	Pass	1♠	Pass	1NT
North HCP: 11	♦ A72	♦ KJ106	Pass	2NT	AP	
South HCP: 12	♣ 953	♣ KJ74				
Contract: 2N S						

Board: 130	North:	South:	West	North	East	South
Dealer: N	♠ K42	♠ A983		1♦	Pass	1♠
Vul: None	♥ K872	♥ J10	Pass	1NT	Pass	2NT
North HCP: 13	♦ K732	♦ J104	Pass	3NT	AP	
South HCP: 11	♣ A9	♣ KQ53				
Contract: 3N N						

Board: 131	North:	South:	West	North	East	South
Dealer: S	♠ Q953	♠ AK72				1♣
Vul: EW	♥ 853	♥ QJ62	Pass	1♠	Pass	2♠
North HCP: 12	♦ K109	♦ J4	Pass	3♠	Pass	4♠
South HCP: 14	♣ AQJ	♣ K43	AP			
Contract: 4♠ N						

Board: 132	North:	South:	West	North	East	South
Dealer: N	♠ AJ76	♠ KQ98		1♣	Pass	1♠
Vul: Both	♥ Q963	♥ J4	Pass	2♠	Pass	3♠
North HCP: 14	♦ 105	♦ KQ8	Pass	4♠	AP	
South HCP: 12	♣ AK6	♣ J1052				
Contract: 4♠ S						

North hands (Practice Page)

Fourth Bid Inviting

Board: 133	♠ 1093	The opponents are silent.
Dealer: S	♥ QJ94	
Vul: EW	♦ AQJ76	Partner bids first.
HCP: 12	♣ Q	

Board: 134	♠ J87	The opponents are silent.
Dealer: N	♥ A84	
Vul: None	♦ KQ85	You bid first.
HCP: 13	♣ K95	

Board: 135	♠ KQ52	The opponents are silent.
Dealer: S	♥ K3	
Vul: EW	♦ A62	Partner bids first.
HCP: 12	♣ 8532	

Board: 136	♠ Q5	The opponents are silent.
Dealer: N	♥ A654	
Vul: Both	♦ J842	You bid first.
HCP: 13	♣ AQ8	

Board: 137	♠ AJ53	The opponents are silent.
Dealer: S	♥ 94	
Vul: None	♦ QJ94	Partner bids first.
HCP: 11	♣ K76	

Board: 138	♠ Q	The opponents are silent.
Dealer: N	♥ KQ962	
Vul: NS	♦ K1052	You bid first.
HCP: 13	♣ K42	

Fourth Bid Inviting Both hands (Answers Page)

Board: 133	North:	South:	West	North	East	South
Dealer: S	♠ 1093	♠ AK5				1♣
Vul: EW	♥ QJ94	♥ K106	Pass	1♦	Pass	1NT
North HCP: 12	♦ AQJ76	♦ 983	Pass	2♥	Pass	3NT
South HCP: 13	♣ Q	♣ K1087	AP			
Contract: 3N S						

Board: 134	North:	South:	West	North	East	South
Dealer: N	♠ J87	♠ 1096		1♦	Pass	1♥
Vul: None	♥ A84	♥ KQ953	Pass	1NT	Pass	2♣ ¹
North HCP: 13	♦ KQ85	♦ 109	Pass	2♦	Pass	2♥
South HCP: 10	♣ K95	♣ AJ4	Pass	3♥	AP	
Contract: 3♥ S						

1. Two Way New Minor Forcing

Board: 135	North:	South:	West	North	East	South
Dealer: S	♠ KQ52	♠ A109				1♦
Vul: EW	♥ K3	♥ A1082	Pass	1♠	Pass	1NT
North HCP: 12	♦ A62	♦ QJ94	Pass	2NT	Pass	3NT
South HCP: 13	♣ 8532	♣ Q4	AP			
Contract: 3N S						

Board: 136	North:	South:	West	North	East	South
Dealer: N	♠ Q5	♠ AKJ6		1♦	Pass	1♥
Vul: Both	♥ A654	♥ 10982	Pass	2♥	Pass	2NT ¹
North HCP: 13	♦ J842	♦ 63	Pass	3♥	AP	
South HCP: 11	♣ AQ8	♣ K32				
Contract: 3♥ S						

1. Two way game tries

Board: 137	North:	South:	West	North	East	South
Dealer: S	♠ AJ53	♠ K92				1♣
Vul: None	♥ 94	♥ AJ53	Pass	1♠	Pass	1NT
North HCP: 11	♦ QJ94	♦ A7	Pass	2NT	Pass	3NT
South HCP: 14	♣ K76	♣ Q943	AP			
Contract: 3N S						

Board: 138

Dealer: N

Vul: NS

North HCP: 13

South HCP: 10

Contract: 2♠ S

North:

♠ Q

♥ KQ962

♦ K1052

♣ K42

South:

♠ K109532

♥ 5

♦ Q93

♣ AJ5

West	North	East	South
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	1♥	Pass	1♠
--	----	------	----

Pass	2♦	Pass	2♠
------	----	------	----

AP

South hands (Practice Page)

Fourth Bid Inviting

Board: 133	♠ AK5	The opponents are silent.
Dealer: S	♥ K106	
Vul: EW	♦ 983	You bid first.
HCP: 13	♣ K1087	

Board: 134	♠ 1096	The opponents are silent.
Dealer: N	♥ KQ953	
Vul: None	♦ 109	Partner bids first.
HCP: 10	♣ AJ4	

Board: 135	♠ A109	The opponents are silent.
Dealer: S	♥ A1082	
Vul: EW	♦ QJ94	You bid first.
HCP: 13	♣ Q4	

Board: 136	♠ AKJ6	The opponents are silent.
Dealer: N	♥ 10982	
Vul: Both	♦ 63	Partner bids first.
HCP: 11	♣ K32	

Board: 137	♠ K92	The opponents are silent.
Dealer: S	♥ AJ53	
Vul: None	♦ A7	You bid first.
HCP: 14	♣ Q943	

Board: 138	♠ K109532	The opponents are silent.
Dealer: N	♥ 5	
Vul: NS	♦ Q93	Partner bids first.
HCP: 10	♣ AJ5	

Fourth Bid Inviting Both hands (Answers Page)

Board: 133	North:	South:	West	North	East	South
Dealer: S	♠ 1093	♠ AK5				1♣
Vul: EW	♥ QJ94	♥ K106	Pass	1♦	Pass	1NT
North HCP: 12	♦ AQJ76	♦ 983	Pass	2♥	Pass	3NT
South HCP: 13	♣ Q	♣ K1087	AP			
Contract: 3N S						

Board: 134	North:	South:	West	North	East	South
Dealer: N	♠ J87	♠ 1096		1♦	Pass	1♥
Vul: None	♥ A84	♥ KQ953	Pass	1NT	Pass	2♣ ¹
North HCP: 13	♦ KQ85	♦ 109	Pass	2♦	Pass	2♥
South HCP: 10	♣ K95	♣ AJ4	Pass	3♥	AP	
Contract: 3♥ S						

1. Two Way New Minor Forcing

Board: 135	North:	South:	West	North	East	South
Dealer: S	♠ KQ52	♠ A109				1♦
Vul: EW	♥ K3	♥ A1082	Pass	1♠	Pass	1NT
North HCP: 12	♦ A62	♦ QJ94	Pass	2NT	Pass	3NT
South HCP: 13	♣ 8532	♣ Q4	AP			
Contract: 3N S						

Board: 136	North:	South:	West	North	East	South
Dealer: N	♠ Q5	♠ AKJ6		1♦	Pass	1♥
Vul: Both	♥ A654	♥ 10982	Pass	2♥	Pass	2NT ¹
North HCP: 13	♦ J842	♦ 63	Pass	3♥	AP	
South HCP: 11	♣ AQ8	♣ K32				
Contract: 3♥ S						

1. Two way game tries

Board: 137	North:	South:	West	North	East	South
Dealer: S	♠ AJ53	♠ K92				1♣
Vul: None	♥ 94	♥ AJ53	Pass	1♠	Pass	1NT
North HCP: 11	♦ QJ94	♦ A7	Pass	2NT	Pass	3NT
South HCP: 14	♣ K76	♣ Q943	AP			
Contract: 3N S						

Board: 138

Dealer: N

Vul: NS

North HCP: 13

South HCP: 10

Contract: 2♠ S

North:

♠ Q

♥ KQ962

♦ K1052

♣ K42

South:

♠ K109532

♥ 5

♦ Q93

♣ AJ5

West	North	East	South
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	1♥	Pass	1♠
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Pass	2♦	Pass	2♠
------	----	------	----

AP

North hands (Practice Page)

Fourth Bid Inviting

Board: 139	♠ 92	The opponents are silent.
Dealer: S	♥ AJ932	
Vul: Both	♦ Q108	Partner bids first.
HCP: 11	♣ KJ3	

Board: 140	♠ K	The opponents are silent.
Dealer: N	♥ 976	
Vul: None	♦ AKQJ9	You bid first.
HCP: 13	♣ 10973	

Board: 141	♠ 965	The opponents are silent.
Dealer: S	♥ J963	
Vul: EW	♦ AKJ3	Partner bids first.
HCP: 10	♣ J10	

Board: 142	♠ KQ65	The opponents are silent.
Dealer: N	♥ AJ9	
Vul: NS	♦ 974	You bid first.
HCP: 12	♣ Q102	

Board: 143	♠ AJ	The opponents are silent.
Dealer: S	♥ QJ853	
Vul: EW	♦ 842	Partner bids first.
HCP: 11	♣ K53	

Board: 144	♠ Q1098	The opponents are silent.
Dealer: N	♥ 84	
Vul: Both	♦ AQ7	You bid first.
HCP: 13	♣ AJ98	

Fourth Bid Inviting Both hands (Answers Page)

Board: 139	North:	South:	West	North	East	South
Dealer: S	♠ 92	♠ KQJ7				1♣
Vul: Both	♥ AJ932	♥ K54	Pass	1♥	Pass	1♠
North HCP: 11	♦ Q108	♦ KJ9	Pass	2NT	Pass	3NT
South HCP: 13	♣ KJ3	♣ 952	AP			
Contract: 3N N						

Board: 140	North:	South:	West	North	East	South
Dealer: N	♠ K	♠ AJ10742				
Vul: None	♥ 976	♥ 854		1♦	Pass	1♠
North HCP: 13	♦ AKQJ9	♦ —	Pass	2♣	Pass	3♠
South HCP: 11	♣ 10973	♣ KQJ8	Pass	4♠	AP	
Contract: 4♠ S						

Board: 141	North:	South:	West	North	East	South
Dealer: S	♠ 965	♠ KQ72				1♦
Vul: EW	♥ J963	♥ K7	Pass	1♥	Pass	1♠
North HCP: 10	♦ AKJ3	♦ 9752	Pass	1NT	AP	
South HCP: 12	♣ J10	♣ A96				
Contract: 1N N						

Board: 142	North:	South:	West	North	East	South
Dealer: N	♠ KQ65	♠ 742				
Vul: NS	♥ AJ9	♥ K853		1♣	Pass	1♥
North HCP: 12	♦ 974	♦ AJ5	Pass	1♠	Pass	2NT
South HCP: 12	♣ Q102	♣ A65	AP			
Contract: 2N S						

Board: 143	North:	South:	West	North	East	South
Dealer: S	♠ AJ	♠ K972				1♦
Vul: EW	♥ QJ853	♥ A2	Pass	1♥	Pass	1♠
North HCP: 11	♦ 842	♦ AQ76	Pass	2NT	Pass	3NT
South HCP: 13	♣ K53	♣ 976	AP			
Contract: 3N N						

Board: 144	North:	South:	West	North	East	South
Dealer: N	♠ Q1098	♠ K32				
Vul: Both	♥ 84	♥ A106		1♣	Pass	1♦
North HCP: 13	♦ AQ7	♦ J863	Pass	1♠	Pass	2NT
South HCP: 11	♣ AJ98	♣ K62	Pass	3NT	AP	
Contract: 3N S						

South hands (Practice Page)

Fourth Bid Inviting

Board: 139	♠ KQJ7	The opponents are silent.
Dealer: S	♥ K54	
Vul: Both	♦ KJ9	You bid first.
HCP: 13	♣ 952	

Board: 140	♠ AJ10742	The opponents are silent.
Dealer: N	♥ 854	
Vul: None	♦ —	Partner bids first.
HCP: 11	♣ KQJ8	

Board: 141	♠ KQ72	The opponents are silent.
Dealer: S	♥ K7	
Vul: EW	♦ 9752	You bid first.
HCP: 12	♣ A96	

Board: 142	♠ 742	The opponents are silent.
Dealer: N	♥ K853	
Vul: NS	♦ AJ5	Partner bids first.
HCP: 12	♣ A65	

Board: 143	♠ K972	The opponents are silent.
Dealer: S	♥ A2	
Vul: EW	♦ AQ76	You bid first.
HCP: 13	♣ 976	

Board: 144	♠ K32	The opponents are silent.
Dealer: N	♥ A106	
Vul: Both	♦ J863	Partner bids first.
HCP: 11	♣ K62	

Fourth Bid Inviting Both hands (Answers Page)

Board: 139	North:	South:	West	North	East	South
Dealer: S	♠ 92	♠ KQJ7				1♣
Vul: Both	♥ AJ932	♥ K54	Pass	1♥	Pass	1♠
North HCP: 11	♦ Q108	♦ KJ9	Pass	2NT	Pass	3NT
South HCP: 13	♣ KJ3	♣ 952	AP			
Contract: 3N N						

Board: 140	North:	South:	West	North	East	South
Dealer: N	♠ K	♠ AJ10742				
Vul: None	♥ 976	♥ 854		1♦	Pass	1♠
North HCP: 13	♦ AKQJ9	♦ —	Pass	2♣	Pass	3♠
South HCP: 11	♣ 10973	♣ KQJ8	Pass	4♠	AP	
Contract: 4♠ S						

Board: 141	North:	South:	West	North	East	South
Dealer: S	♠ 965	♠ KQ72				1♦
Vul: EW	♥ J963	♥ K7	Pass	1♥	Pass	1♠
North HCP: 10	♦ AKJ3	♦ 9752	Pass	1NT	AP	
South HCP: 12	♣ J10	♣ A96				
Contract: 1N N						

Board: 142	North:	South:	West	North	East	South
Dealer: N	♠ KQ65	♠ 742				
Vul: NS	♥ AJ9	♥ K853		1♣	Pass	1♥
North HCP: 12	♦ 974	♦ AJ5	Pass	1♠	Pass	2NT
South HCP: 12	♣ Q102	♣ A65	AP			
Contract: 2N S						

Board: 143	North:	South:	West	North	East	South
Dealer: S	♠ AJ	♠ K972				1♦
Vul: EW	♥ QJ853	♥ A2	Pass	1♥	Pass	1♠
North HCP: 11	♦ 842	♦ AQ76	Pass	2NT	Pass	3NT
South HCP: 13	♣ K53	♣ 976	AP			
Contract: 3N N						

Board: 144	North:	South:	West	North	East	South
Dealer: N	♠ Q1098	♠ K32				
Vul: Both	♥ 84	♥ A106		1♣	Pass	1♦
North HCP: 13	♦ AQ7	♦ J863	Pass	1♠	Pass	2NT
South HCP: 11	♣ AJ98	♣ K62	Pass	3NT	AP	
Contract: 3N S						

North hands (Practice Page)

Fourth Bid Inviting

Board: 145	♠ A106	The opponents are silent.
Dealer: S	♥ J1074	
Vul: NS	♦ KQ872	Partner bids first.
HCP: 10	♣ 6	

Board: 146	♠ A432	The opponents are silent.
Dealer: N	♥ K107	
Vul: Both	♦ AK105	You bid first.
HCP: 14	♣ 95	

Board: 147	♠ A105	The opponents are silent.
Dealer: S	♥ J9853	
Vul: None	♦ K76	Partner bids first.
HCP: 11	♣ K6	

Board: 148	♠ KQ7	The opponents are silent.
Dealer: N	♥ KQ9	
Vul: EW	♦ 864	You bid first.
HCP: 14	♣ A1083	

Board: 149	♠ 432	The opponents are silent.
Dealer: S	♥ AK103	
Vul: None	♦ Q976	Partner bids first.
HCP: 10	♣ J2	

Board: 150	♠ 106	The opponents are silent.
Dealer: N	♥ AJ95	
Vul: Both	♦ J974	You bid first.
HCP: 12	♣ AQ10	

Fourth Bid Inviting Both hands (Answers Page)

Board: 145

Dealer: S

Vul: NS

North HCP: 10

South HCP: 13

Contract: 2♦ S

North:

♠ A106

♥ J1074

♦ KQ872

♣ 6

South:

♠ K9

♥ Q93

♦ J1053

♣ AK82

West North East South

1♦

Pass 1♥ Pass 1NT

Pass 2♣¹ Pass 2♦

AP

1. Two Way New Minor Forcing

Board: 146

Dealer: N

Vul: Both

North HCP: 14

South HCP: 11

Contract: 3N S

North:

♠ A432

♥ K107

♦ AK105

♣ 95

South:

♠ Q7

♥ Q642

♦ QJ72

♣ A82

West North East South

1♦ Pass 1♥

Pass 1♠ Pass 2NT

Pass 3NT AP

Board: 147

Dealer: S

Vul: None

North HCP: 11

South HCP: 12

Contract: 2N N

North:

♠ A105

♥ J9853

♦ K76

♣ K6

South:

♠ K963

♥ A

♦ J52

♣ A10542

West North East South

1♣

Pass 1♥ Pass 1♠

Pass 2NT AP

Board: 148

Dealer: N

Vul: EW

North HCP: 14

South HCP: 11

Contract: 3N N

North:

♠ KQ7

♥ KQ9

♦ 864

♣ A1083

South:

♠ 10954

♥ A83

♦ AK9

♣ 652

West North East South

1♣ Pass 1♠

Pass 1NT Pass 2NT

Pass 3NT AP

Board: 149

Dealer: S

Vul: None

North HCP: 10

South HCP: 13

Contract: 1N N

North:

♠ 432

♥ AK103

♦ Q976

♣ J2

South:

♠ AQJ8

♥ Q2

♦ A54

♣ 9843

West North East South

1♣

Pass 1♥ Pass 1♠

Pass 1NT AP

Board: 150

Dealer: N

Vul: Both

North HCP: 12

South HCP: 12

Contract: 3♥ S

North:

♠ 106

♥ AJ95

♦ J974

♣ AQ10

South:

♠ Q94

♥ K1084

♦ AQ86

♣ J8

West	North	East	South
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	1♦	Pass	1♥
--	----	------	----

Pass	2♥	Pass	3♦ ¹
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Pass	3♥	AP	
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1. Two way game tries

South hands (Practice Page)

Fourth Bid Inviting

Board: 145	♠ K9	The opponents are silent.
Dealer: S	♥ Q93	
Vul: NS	♦ J1053	You bid first.
HCP: 13	♣ AK82	

Board: 146	♠ Q7	The opponents are silent.
Dealer: N	♥ Q642	
Vul: Both	♦ QJ72	Partner bids first.
HCP: 11	♣ A82	

Board: 147	♠ K963	The opponents are silent.
Dealer: S	♥ A	
Vul: None	♦ J52	You bid first.
HCP: 12	♣ A10542	

Board: 148	♠ 10954	The opponents are silent.
Dealer: N	♥ A83	
Vul: EW	♦ AK9	Partner bids first.
HCP: 11	♣ 652	

Board: 149	♠ AQJ8	The opponents are silent.
Dealer: S	♥ Q2	
Vul: None	♦ A54	You bid first.
HCP: 13	♣ 9843	

Board: 150	♠ Q94	The opponents are silent.
Dealer: N	♥ K1084	
Vul: Both	♦ AQ86	Partner bids first.
HCP: 12	♣ J8	

Fourth Bid Inviting Both hands (Answers Page)

Board: 145

Dealer: S

Vul: NS

North HCP: 10

South HCP: 13

Contract: 2♦ S

North:

♠ A106

♥ J1074

♦ KQ872

♣ 6

South:

♠ K9

♥ Q93

♦ J1053

♣ AK82

West North East South

1♦

Pass 1♥ Pass 1NT

Pass 2♣¹ Pass 2♦

AP

1. Two Way New Minor Forcing

Board: 146

Dealer: N

Vul: Both

North HCP: 14

South HCP: 11

Contract: 3N S

North:

♠ A432

♥ K107

♦ AK105

♣ 95

South:

♠ Q7

♥ Q642

♦ QJ72

♣ A82

West North East South

1♦ Pass 1♥

Pass 1♠ Pass 2NT

Pass 3NT AP

Board: 147

Dealer: S

Vul: None

North HCP: 11

South HCP: 12

Contract: 2N N

North:

♠ A105

♥ J9853

♦ K76

♣ K6

South:

♠ K963

♥ A

♦ J52

♣ A10542

West North East South

1♣

Pass 1♥ Pass 1♠

Pass 2NT AP

Board: 148

Dealer: N

Vul: EW

North HCP: 14

South HCP: 11

Contract: 3N N

North:

♠ KQ7

♥ KQ9

♦ 864

♣ A1083

South:

♠ 10954

♥ A83

♦ AK9

♣ 652

West North East South

1♣ Pass 1♠

Pass 1NT Pass 2NT

Pass 3NT AP

Board: 149

Dealer: S

Vul: None

North HCP: 10

South HCP: 13

Contract: 1N N

North:

♠ 432

♥ AK103

♦ Q976

♣ J2

South:

♠ AQJ8

♥ Q2

♦ A54

♣ 9843

West North East South

1♣

Pass 1♥ Pass 1♠

Pass 1NT AP

Board: 150

Dealer: N

Vul: Both

North HCP: 12

South HCP: 12

Contract: 3♥ S

North:

♠ 106

♥ AJ95

♦ J974

♣ AQ10

South:

♠ Q94

♥ K1084

♦ AQ86

♣ J8

West	North	East	South
------	-------	------	-------

	1♦	Pass	1♥
--	----	------	----

Pass	2♥	Pass	3♦ ¹
------	----	------	-----------------

Pass	3♥	AP	
------	----	----	--

1. Two way game tries

North hands (Practice Page)

Fourth Bid Inviting

Board: 151	♠ A5	The opponents are silent.
Dealer: S	♥ A1093	
Vul: None	♦ 853	Partner bids first.
HCP: 12	♣ A543	

Board: 152	♠ A9	The opponents are silent.
Dealer: N	♥ A1074	
Vul: NS	♦ KQ108	You bid first.
HCP: 14	♣ J86	

Board: 153	♠ A94	The opponents are silent.
Dealer: S	♥ 10975	
Vul: EW	♦ A3	Partner bids first.
HCP: 10	♣ Q1054	

Board: 154	♠ 984	The opponents are silent.
Dealer: N	♥ K109	
Vul: None	♦ A42	You bid first.
HCP: 14	♣ AK92	

Board: 155	♠ A8	The opponents are silent.
Dealer: S	♥ J865	
Vul: NS	♦ K107	Partner bids first.
HCP: 10	♣ Q752	

Board: 156	♠ AQ53	The opponents are silent.
Dealer: N	♥ A643	
Vul: EW	♦ J52	You bid first.
HCP: 14	♣ K8	

Fourth Bid Inviting Both hands (Answers Page)

Board: 151	North:	South:	West	North	East	South
Dealer: S	♠ A5	♠ 10964				1♣
Vul: None	♥ A1093	♥ KQ	Pass	1♥	Pass	1♠
North HCP: 12	♦ 853	♦ K92	Pass	2NT	AP	
South HCP: 13	♣ A543	♣ KQ102				
Contract: 2N N						

Board: 152	North:	South:	West	North	East	South
Dealer: N	♠ A9	♠ QJ1032		1♦	Pass	1♠
Vul: NS	♥ A1074	♥ K32	Pass	1NT	Pass	2♣ ¹
North HCP: 14	♦ KQ108	♦ 42	Pass	2♦	Pass	2♠
South HCP: 12	♣ J86	♣ AQ10	Pass	3NT	AP	
Contract: 3N N						

1. Two Way New Minor Forcing

Board: 153	North:	South:	West	North	East	South
Dealer: S	♠ A94	♠ KQJ3				1♣
Vul: EW	♥ 10975	♥ A82	Pass	1♥	Pass	1♠
North HCP: 10	♦ A3	♦ Q109	Pass	1NT	AP	
South HCP: 13	♣ Q1054	♣ J32				
Contract: 1N N						

Board: 154	North:	South:	West	North	East	South
Dealer: N	♠ 984	♠ Q107		1♣	Pass	1♥
Vul: None	♥ K109	♥ AJ82	Pass	1NT	Pass	2NT
North HCP: 14	♦ A42	♦ K86	Pass	3NT	AP	
South HCP: 12	♣ AK92	♣ Q76				
Contract: 3N N						

Board: 155	North:	South:	West	North	East	South
Dealer: S	♠ A8	♠ J764				1♣
Vul: NS	♥ J865	♥ AK	Pass	1♥	Pass	1♠
North HCP: 10	♦ K107	♦ Q53	Pass	1NT	AP	
South HCP: 14	♣ Q752	♣ A1083				
Contract: 1N N						

Board: 156

Dealer: N

Vul: EW

North HCP: 14

South HCP: 11

Contract: 3♥ S

North:

♠ AQ53

♥ A643

♦ J52

♣ K8

South:

♠ J1072

♥ KQ107

♦ 10

♣ AJ62

West	North	East	South
------	-------	------	-------

	1♦	Pass	1♥
--	----	------	----

Pass	2♥	Pass	3♣ ¹
------	----	------	-----------------

Pass	3♥	AP	
------	----	----	--

1. Two way game tries

South hands (Practice Page)

Fourth Bid Inviting

Board: 151	♠ 10964	The opponents are silent.
Dealer: S	♥ KQ	
Vul: None	♦ K92	You bid first.
HCP: 13	♣ KQ102	

Board: 152	♠ QJ1032	The opponents are silent.
Dealer: N	♥ K32	
Vul: NS	♦ 42	Partner bids first.
HCP: 12	♣ AQ10	

Board: 153	♠ KQJ3	The opponents are silent.
Dealer: S	♥ A82	
Vul: EW	♦ Q109	You bid first.
HCP: 13	♣ J32	

Board: 154	♠ Q107	The opponents are silent.
Dealer: N	♥ AJ82	
Vul: None	♦ K86	Partner bids first.
HCP: 12	♣ Q76	

Board: 155	♠ J764	The opponents are silent.
Dealer: S	♥ AK	
Vul: NS	♦ Q53	You bid first.
HCP: 14	♣ A1083	

Board: 156	♠ J1072	The opponents are silent.
Dealer: N	♥ KQ107	
Vul: EW	♦ 10	Partner bids first.
HCP: 11	♣ AJ62	

Fourth Bid Inviting Both hands (Answers Page)

Board: 151	North:	South:	West	North	East	South
Dealer: S	♠ A5	♠ 10964				1♣
Vul: None	♥ A1093	♥ KQ	Pass	1♥	Pass	1♠
North HCP: 12	♦ 853	♦ K92	Pass	2NT	AP	
South HCP: 13	♣ A543	♣ KQ102				
Contract: 2N N						

Board: 152	North:	South:	West	North	East	South
Dealer: N	♠ A9	♠ QJ1032		1♦	Pass	1♠
Vul: NS	♥ A1074	♥ K32	Pass	1NT	Pass	2♣ ¹
North HCP: 14	♦ KQ108	♦ 42	Pass	2♦	Pass	2♠
South HCP: 12	♣ J86	♣ AQ10	Pass	3NT	AP	
Contract: 3N N						

1. Two Way New Minor Forcing

Board: 153	North:	South:	West	North	East	South
Dealer: S	♠ A94	♠ KQJ3				1♣
Vul: EW	♥ 10975	♥ A82	Pass	1♥	Pass	1♠
North HCP: 10	♦ A3	♦ Q109	Pass	1NT	AP	
South HCP: 13	♣ Q1054	♣ J32				
Contract: 1N N						

Board: 154	North:	South:	West	North	East	South
Dealer: N	♠ 984	♠ Q107		1♣	Pass	1♥
Vul: None	♥ K109	♥ AJ82	Pass	1NT	Pass	2NT
North HCP: 14	♦ A42	♦ K86	Pass	3NT	AP	
South HCP: 12	♣ AK92	♣ Q76				
Contract: 3N N						

Board: 155	North:	South:	West	North	East	South
Dealer: S	♠ A8	♠ J764				1♣
Vul: NS	♥ J865	♥ AK	Pass	1♥	Pass	1♠
North HCP: 10	♦ K107	♦ Q53	Pass	1NT	AP	
South HCP: 14	♣ Q752	♣ A1083				
Contract: 1N N						

Board: 156

Dealer: N

Vul: EW

North HCP: 14

South HCP: 11

Contract: 3♥ S

North:

♠ AQ53

♥ A643

♦ J52

♣ K8

South:

♠ J1072

♥ KQ107

♦ 10

♣ AJ62

West	North	East	South
------	-------	------	-------

	1♦	Pass	1♥
--	----	------	----

Pass	2♥	Pass	3♣ ¹
------	----	------	-----------------

Pass	3♥	AP	
------	----	----	--

1. Two way game tries

North hands (Practice Page)

Fourth Bid Inviting

Board: 157	♠ QJ1093	The opponents are silent.
Dealer: S	♥ Q8	
Vul: Both	♦ Q102	Partner bids first.
HCP: 11	♣ A72	

Board: 158	♠ KQ6	The opponents are silent.
Dealer: N	♥ J8	
Vul: NS	♦ AJ87	You bid first.
HCP: 14	♣ K1097	

Board: 159	♠ Q64	The opponents are silent.
Dealer: S	♥ AJ106	
Vul: EW	♦ K63	Partner bids first.
HCP: 10	♣ 1086	

Board: 160	♠ AQ3	The opponents are silent.
Dealer: N	♥ K97	
Vul: None	♦ KQ9	You bid first.
HCP: 14	♣ 8542	

Board: 161	♠ Q983	The opponents are silent.
Dealer: S	♥ AK73	
Vul: None	♦ 6	Partner bids first.
HCP: 12	♣ K854	

Board: 162	♠ 1076	The opponents are silent.
Dealer: N	♥ AKQ4	
Vul: NS	♦ AJ5	You bid first.
HCP: 14	♣ 832	

Fourth Bid Inviting Both hands (Answers Page)

Board: 157

Dealer: S

Vul: Both

North HCP: 11

South HCP: 12

Contract: 3♠ N

North:

♠ QJ1093

♥ Q8

♦ Q102

♣ A72

South:

♠ AK6

♥ 1063

♦ 8643

♣ KQ6

West North East South

1♦

Pass 1♠ Pass 1NT

Pass 2♣¹ Pass 2♦

Pass 2♠ Pass 3♠

AP

1. Two Way New Minor Forcing

Board: 158

Dealer: N

Vul: NS

North HCP: 14

South HCP: 12

Contract: 3N N

North:

♠ KQ6

♥ J8

♦ AJ87

♣ K1097

South:

♠ 943

♥ AK54

♦ K632

♣ Q2

West North East South

1♦ Pass 1♥

Pass 1NT Pass 2NT

Pass 3NT AP

Board: 159

Dealer: S

Vul: EW

North HCP: 10

South HCP: 13

Contract: 1N N

North:

♠ Q64

♥ AJ106

♦ K63

♣ 1086

South:

♠ A983

♥ Q73

♦ A7

♣ K754

West North East South

1♣

Pass 1♥ Pass 1♠

Pass 1NT AP

Board: 160

Dealer: N

Vul: None

North HCP: 14

South HCP: 11

Contract: 3N N

North:

♠ AQ3

♥ K97

♦ KQ9

♣ 8542

South:

♠ KJ7

♥ 643

♦ A10862

♣ K3

West North East South

1♣ Pass 1♦

Pass 1NT Pass 2♦

Pass 3NT AP

Board: 161

Dealer: S

Vul: None

North HCP: 12

South HCP: 12

Contract: 2N S

North:

♠ Q983

♥ AK73

♦ 6

♣ K854

South:

♠ 1065

♥ QJ4

♦ Q1093

♣ AQJ

West North East South

1♦

Pass 1♥ Pass 1NT

Pass 2NT AP

Board: 162

Dealer: N

Vul: NS

North HCP: 14

South HCP: 11

Contract: 3N N

North:

♠ 1076

♥ AKQ4

♦ AJ5

♣ 832

South:

♠ AK43

♥ 1065

♦ 73

♣ KJ95

West	North	East	South
	1♣	Pass	1♠
Pass	1NT	Pass	2NT
Pass	3NT	AP	

South hands (Practice Page)

Fourth Bid Inviting

Board: 157	♠ AK6	The opponents are silent.
Dealer: S	♥ 1063	
Vul: Both	♦ 8643	You bid first.
HCP: 12	♣ KQ6	

Board: 158	♠ 943	The opponents are silent.
Dealer: N	♥ AK54	
Vul: NS	♦ K632	Partner bids first.
HCP: 12	♣ Q2	

Board: 159	♠ A983	The opponents are silent.
Dealer: S	♥ Q73	
Vul: EW	♦ A7	You bid first.
HCP: 13	♣ K754	

Board: 160	♠ KJ7	The opponents are silent.
Dealer: N	♥ 643	
Vul: None	♦ A10862	Partner bids first.
HCP: 11	♣ K3	

Board: 161	♠ 1065	The opponents are silent.
Dealer: S	♥ QJ4	
Vul: None	♦ Q1093	You bid first.
HCP: 12	♣ AQJ	

Board: 162	♠ AK43	The opponents are silent.
Dealer: N	♥ 1065	
Vul: NS	♦ 73	Partner bids first.
HCP: 11	♣ KJ95	

Fourth Bid Inviting Both hands (Answers Page)

Board: 157

Dealer: S

Vul: Both

North HCP: 11

South HCP: 12

Contract: 3♠ N

North:

♠ QJ1093

♥ Q8

♦ Q102

♣ A72

South:

♠ AK6

♥ 1063

♦ 8643

♣ KQ6

West North East South

1♦

Pass 1♠ Pass 1NT

Pass 2♣¹ Pass 2♦

Pass 2♠ Pass 3♠

AP

1. Two Way New Minor Forcing

Board: 158

Dealer: N

Vul: NS

North HCP: 14

South HCP: 12

Contract: 3N N

North:

♠ KQ6

♥ J8

♦ AJ87

♣ K1097

South:

♠ 943

♥ AK54

♦ K632

♣ Q2

West North East South

1♦ Pass 1♥

Pass 1NT Pass 2NT

Pass 3NT AP

Board: 159

Dealer: S

Vul: EW

North HCP: 10

South HCP: 13

Contract: 1N N

North:

♠ Q64

♥ AJ106

♦ K63

♣ 1086

South:

♠ A983

♥ Q73

♦ A7

♣ K754

West North East South

1♣

Pass 1♥ Pass 1♠

Pass 1NT AP

Board: 160

Dealer: N

Vul: None

North HCP: 14

South HCP: 11

Contract: 3N N

North:

♠ AQ3

♥ K97

♦ KQ9

♣ 8542

South:

♠ KJ7

♥ 643

♦ A10862

♣ K3

West North East South

1♣ Pass 1♦

Pass 1NT Pass 2♦

Pass 3NT AP

Board: 161

Dealer: S

Vul: None

North HCP: 12

South HCP: 12

Contract: 2N S

North:

♠ Q983

♥ AK73

♦ 6

♣ K854

South:

♠ 1065

♥ QJ4

♦ Q1093

♣ AQJ

West North East South

1♦

Pass 1♥ Pass 1NT

Pass 2NT AP

Board: 162

Dealer: N

Vul: NS

North HCP: 14

South HCP: 11

Contract: 3N N

North:

♠ 1076

♥ AKQ4

♦ AJ5

♣ 832

South:

♠ AK43

♥ 1065

♦ 73

♣ KJ95

West	North	East	South
	1♣	Pass	1♠
Pass	1NT	Pass	2NT
Pass	3NT	AP	

North hands (Practice Page)

Fourth Bid Inviting

Board: 163	♠ 53	The opponents are silent.
Dealer: S	♥ A9875	
Vul: Both	♦ Q108	Partner bids first.
HCP: 11	♣ AJ10	

Board: 164	♠ Q9	The opponents are silent.
Dealer: N	♥ QJ84	
Vul: None	♦ 87	You bid first.
HCP: 13	♣ AKJ95	

Board: 165	♠ KQ97	The opponents are silent.
Dealer: S	♥ QJ5	
Vul: EW	♦ 43	Partner bids first.
HCP: 11	♣ QJ86	

Board: 166	♠ Q1092	The opponents are silent.
Dealer: N	♥ K1065	
Vul: None	♦ K9	You bid first.
HCP: 13	♣ AJ5	

Board: 167	♠ A6	The opponents are silent.
Dealer: S	♥ AQ53	
Vul: NS	♦ 9832	Partner bids first.
HCP: 11	♣ J65	

Board: 168	♠ AK72	The opponents are silent.
Dealer: N	♥ Q95	
Vul: EW	♦ 1083	You bid first.
HCP: 12	♣ K96	

Fourth Bid Inviting Both hands (Answers Page)

Board: 163	North:	South:	West	North	East	South
Dealer: S	♠ 53	♠ KQJ7				1♣
Vul: Both	♥ A9875	♥ K6	Pass	1♥	Pass	1♠
North HCP: 11	♦ Q108	♦ J95	Pass	2NT	Pass	3NT
South HCP: 13	♣ AJ10	♣ K654	AP			
Contract: 3N N						

Board: 164	North:	South:	West	North	East	South
Dealer: N	♠ Q9	♠ K84		1♣	Pass	1♦
Vul: None	♥ QJ84	♥ K93	Pass	1♥	Pass	2NT
North HCP: 13	♦ 87	♦ AQ1054	AP			
South HCP: 12	♣ AKJ95	♣ 86				
Contract: 2N S						

Board: 165	North:	South:	West	North	East	South
Dealer: S	♠ KQ97	♠ A104				1♣
Vul: EW	♥ QJ5	♥ 10642	Pass	1♠	Pass	1NT
North HCP: 11	♦ 43	♦ A85	Pass	2NT	AP	
South HCP: 12	♣ QJ86	♣ A103				
Contract: 2N S						

Board: 166	North:	South:	West	North	East	South
Dealer: N	♠ Q1092	♠ A		1♣	Pass	1♦
Vul: None	♥ K1065	♥ Q72	Pass	1♥	Pass	2NT
North HCP: 13	♦ K9	♦ QJ763	Pass	3NT	AP	
South HCP: 11	♣ AJ5	♣ Q832				
Contract: 3N S						

Board: 167	North:	South:	West	North	East	South
Dealer: S	♠ A6	♠ K1092				1♣
Vul: NS	♥ AQ53	♥ 874	Pass	1♥	Pass	1♠
North HCP: 11	♦ 9832	♦ A104	Pass	2NT	AP	
South HCP: 12	♣ J65	♣ KQ9				
Contract: 2N N						

Board: 168	North:	South:	West	North	East	South
Dealer: N	♠ AK72	♠ 98		1♣	Pass	1♥
Vul: EW	♥ Q95	♥ 8732	Pass	1♠	Pass	2NT
North HCP: 12	♦ 1083	♦ AKQ9	AP			
South HCP: 12	♣ K96	♣ QJ10				
Contract: 2N S						

South hands (Practice Page)

Fourth Bid Inviting

Board: 163	♠ KQJ7	The opponents are silent.
Dealer: S	♥ K6	
Vul: Both	♦ J95	You bid first.
HCP: 13	♣ K654	

Board: 164	♠ K84	The opponents are silent.
Dealer: N	♥ K93	
Vul: None	♦ AQ1054	Partner bids first.
HCP: 12	♣ 86	

Board: 165	♠ A104	The opponents are silent.
Dealer: S	♥ 10642	
Vul: EW	♦ A85	You bid first.
HCP: 12	♣ A103	

Board: 166	♠ A	The opponents are silent.
Dealer: N	♥ Q72	
Vul: None	♦ QJ763	Partner bids first.
HCP: 11	♣ Q832	

Board: 167	♠ K1092	The opponents are silent.
Dealer: S	♥ 874	
Vul: NS	♦ A104	You bid first.
HCP: 12	♣ KQ9	

Board: 168	♠ 98	The opponents are silent.
Dealer: N	♥ 8732	
Vul: EW	♦ AKQ9	Partner bids first.
HCP: 12	♣ QJ10	

Fourth Bid Inviting Both hands (Answers Page)

Board: 163	North:	South:	West	North	East	South
Dealer: S	♠ 53	♠ KQJ7				1♣
Vul: Both	♥ A9875	♥ K6	Pass	1♥	Pass	1♠
North HCP: 11	♦ Q108	♦ J95	Pass	2NT	Pass	3NT
South HCP: 13	♣ AJ10	♣ K654	AP			
Contract: 3N N						

Board: 164	North:	South:	West	North	East	South
Dealer: N	♠ Q9	♠ K84		1♣	Pass	1♦
Vul: None	♥ QJ84	♥ K93	Pass	1♥	Pass	2NT
North HCP: 13	♦ 87	♦ AQ1054	AP			
South HCP: 12	♣ AKJ95	♣ 86				
Contract: 2N S						

Board: 165	North:	South:	West	North	East	South
Dealer: S	♠ KQ97	♠ A104				1♣
Vul: EW	♥ QJ5	♥ 10642	Pass	1♠	Pass	1NT
North HCP: 11	♦ 43	♦ A85	Pass	2NT	AP	
South HCP: 12	♣ QJ86	♣ A103				
Contract: 2N S						

Board: 166	North:	South:	West	North	East	South
Dealer: N	♠ Q1092	♠ A		1♣	Pass	1♦
Vul: None	♥ K1065	♥ Q72	Pass	1♥	Pass	2NT
North HCP: 13	♦ K9	♦ QJ763	Pass	3NT	AP	
South HCP: 11	♣ AJ5	♣ Q832				
Contract: 3N S						

Board: 167	North:	South:	West	North	East	South
Dealer: S	♠ A6	♠ K1092				1♣
Vul: NS	♥ AQ53	♥ 874	Pass	1♥	Pass	1♠
North HCP: 11	♦ 9832	♦ A104	Pass	2NT	AP	
South HCP: 12	♣ J65	♣ KQ9				
Contract: 2N N						

Board: 168	North:	South:	West	North	East	South
Dealer: N	♠ AK72	♠ 98		1♣	Pass	1♥
Vul: EW	♥ Q95	♥ 8732	Pass	1♠	Pass	2NT
North HCP: 12	♦ 1083	♦ AKQ9	AP			
South HCP: 12	♣ K96	♣ QJ10				
Contract: 2N S						

North hands (Practice Page)

Fourth Bid Inviting

Board: 169	♠ KJ103	The opponents are silent.
Dealer: S	♥ J4	
Vul: Both	♦ 973	Partner bids first.
HCP: 11	♣ AQ54	

Board: 170	♠ Q	The opponents are silent.
Dealer: N	♥ AK832	
Vul: EW	♦ 954	You bid first.
HCP: 14	♣ AJ73	

Board: 171	♠ 93	The opponents are silent.
Dealer: S	♥ KJ7	
Vul: Both	♦ A742	Partner bids first.
HCP: 11	♣ K752	

Board: 172	♠ K52	The opponents are silent.
Dealer: N	♥ K87	
Vul: EW	♦ KQJ	You bid first.
HCP: 14	♣ Q842	

Board: 173	♠ 4	The opponents are silent.
Dealer: S	♥ KQJ9	
Vul: Both	♦ J10875	Partner bids first.
HCP: 11	♣ A106	

Board: 174	♠ A1054	The opponents are silent.
Dealer: N	♥ AK54	
Vul: NS	♦ Q10	You bid first.
HCP: 13	♣ 1075	

Fourth Bid Inviting Both hands (Answers Page)

Board: 169	North:	South:	West	North	East	South
Dealer: S	♠ KJ103	♠ A6				1♣
Vul: Both	♥ J4	♥ A876	Pass	1♠	Pass	1NT
North HCP: 11	♦ 973	♦ 1085	Pass	2NT	AP	
South HCP: 12	♣ AQ54	♣ KJ108				
Contract: 2N S						

Board: 170	North:	South:	West	North	East	South
Dealer: N	♠ Q	♠ AK7653		1♥	Pass	1♠
Vul: EW	♥ AK832	♥ —	Pass	2♣	Pass	2♠
North HCP: 14	♦ 954	♦ 73	AP			
South HCP: 10	♣ AJ73	♣ K9542				
Contract: 2♠ S						

Board: 171	North:	South:	West	North	East	South
Dealer: S	♠ 93	♠ KQJ7				1♣
Vul: Both	♥ KJ7	♥ Q109	Pass	1♦	Pass	1♠
North HCP: 11	♦ A742	♦ J6	Pass	2NT	Pass	3NT
South HCP: 14	♣ K752	♣ AJ86	AP			
Contract: 3N N						

Board: 172	North:	South:	West	North	East	South
Dealer: N	♠ K52	♠ QJ73		1♣	Pass	1♠
Vul: EW	♥ K87	♥ A93	Pass	1NT	Pass	2NT
North HCP: 14	♦ KQJ	♦ 7654	Pass	3NT	AP	
South HCP: 11	♣ Q842	♣ A3				
Contract: 3N N						

Board: 173	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ Q72				1♦
Vul: Both	♥ KQJ9	♥ A108	Pass	1♥	Pass	1NT
North HCP: 11	♦ J10875	♦ AK64	Pass	2♣ ¹	Pass	2♦
South HCP: 14	♣ A106	♣ J98	AP			
Contract: 2♦ S						

1. Two Way New Minor Forcing

Board: 174

Dealer: N

Vul: NS

North HCP: 13

South HCP: 11

Contract: 3N S

North:

♠ A1054

♥ AK54

♦ Q10

♣ 1075

South:

♠ KQ3

♥ 103

♦ K752

♣ QJ86

West	North	East	South
	1♣	Pass	1♦
Pass	1♥	Pass	2NT
Pass	3NT	AP	

South hands (Practice Page)

Fourth Bid Inviting

Board: 169	♠ A6	The opponents are silent.
Dealer: S	♥ A876	
Vul: Both	♦ 1085	You bid first.
HCP: 12	♣ KJ108	

Board: 170	♠ AK7653	The opponents are silent.
Dealer: N	♥ —	
Vul: EW	♦ 73	Partner bids first.
HCP: 10	♣ K9542	

Board: 171	♠ KQJ7	The opponents are silent.
Dealer: S	♥ Q109	
Vul: Both	♦ J6	You bid first.
HCP: 14	♣ AJ86	

Board: 172	♠ QJ73	The opponents are silent.
Dealer: N	♥ A93	
Vul: EW	♦ 7654	Partner bids first.
HCP: 11	♣ A3	

Board: 173	♠ Q72	The opponents are silent.
Dealer: S	♥ A108	
Vul: Both	♦ AK64	You bid first.
HCP: 14	♣ J98	

Board: 174	♠ KQ3	The opponents are silent.
Dealer: N	♥ 103	
Vul: NS	♦ K752	Partner bids first.
HCP: 11	♣ QJ86	

Fourth Bid Inviting Both hands (Answers Page)

Board: 169	North:	South:	West	North	East	South
Dealer: S	♠ KJ103	♠ A6				1♣
Vul: Both	♥ J4	♥ A876	Pass	1♠	Pass	1NT
North HCP: 11	♦ 973	♦ 1085	Pass	2NT	AP	
South HCP: 12	♣ AQ54	♣ KJ108				
Contract: 2N S						
Board: 170	North:	South:	West	North	East	South
Dealer: N	♠ Q	♠ AK7653		1♥	Pass	1♠
Vul: EW	♥ AK832	♥ —	Pass	2♣	Pass	2♠
North HCP: 14	♦ 954	♦ 73	AP			
South HCP: 10	♣ AJ73	♣ K9542				
Contract: 2♠ S						
Board: 171	North:	South:	West	North	East	South
Dealer: S	♠ 93	♠ KQJ7				1♣
Vul: Both	♥ KJ7	♥ Q109	Pass	1♦	Pass	1♠
North HCP: 11	♦ A742	♦ J6	Pass	2NT	Pass	3NT
South HCP: 14	♣ K752	♣ AJ86	AP			
Contract: 3N N						
Board: 172	North:	South:	West	North	East	South
Dealer: N	♠ K52	♠ QJ73		1♣	Pass	1♠
Vul: EW	♥ K87	♥ A93	Pass	1NT	Pass	2NT
North HCP: 14	♦ KQJ	♦ 7654	Pass	3NT	AP	
South HCP: 11	♣ Q842	♣ A3				
Contract: 3N N						
Board: 173	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ Q72				1♦
Vul: Both	♥ KQJ9	♥ A108	Pass	1♥	Pass	1NT
North HCP: 11	♦ J10875	♦ AK64	Pass	2♣ ¹	Pass	2♦
South HCP: 14	♣ A106	♣ J98	AP			
Contract: 2♦ S						

1. Two Way New Minor Forcing

Board: 174

Dealer: N

Vul: NS

North HCP: 13

South HCP: 11

Contract: 3N S

North:

♠ A1054

♥ AK54

♦ Q10

♣ 1075

South:

♠ KQ3

♥ 103

♦ K752

♣ QJ86

West	North	East	South
	1♣	Pass	1♦
Pass	1♥	Pass	2NT
Pass	3NT	AP	

North hands (Practice Page)

Fourth Bid Inviting

Board: 175	♠ 974	The opponents are silent.
Dealer: S	♥ K1073	
Vul: EW	♦ KQ8	Partner bids first.
HCP: 11	♣ K84	

Board: 176	♠ KJ84	The opponents are silent.
Dealer: N	♥ A64	
Vul: None	♦ A72	You bid first.
HCP: 12	♣ 743	

Board: 177	♠ 8742	The opponents are silent.
Dealer: S	♥ K732	
Vul: EW	♦ 94	Partner bids first.
HCP: 10	♣ AQJ	

Board: 178	♠ J5	The opponents are silent.
Dealer: N	♥ AKQ9	
Vul: NS	♦ 42	You bid first.
HCP: 12	♣ Q6542	

Board: 179	♠ K65	The opponents are silent.
Dealer: S	♥ KQ43	
Vul: EW	♦ J75	Partner bids first.
HCP: 12	♣ K72	

Board: 180	♠ K83	The opponents are silent.
Dealer: N	♥ AK32	
Vul: Both	♦ 2	You bid first.
HCP: 12	♣ Q10543	

Fourth Bid Inviting Both hands (Answers Page)

Board: 175	North:	South:	West	North	East	South
Dealer: S	♠ 974	♠ A6				1♦
Vul: EW	♥ K1073	♥ J62	Pass	1♥	Pass	1NT
North HCP: 11	♦ KQ8	♦ A976	Pass	2NT	Pass	3NT
South HCP: 14	♣ K84	♣ AJ93	AP			
Contract: 3N S						

Board: 176	North:	South:	West	North	East	South
Dealer: N	♠ KJ84	♠ Q97		1♣	Pass	1♦
Vul: None	♥ A64	♥ KJ7	Pass	1♠	Pass	2NT
North HCP: 12	♦ A72	♦ K10854	AP			
South HCP: 12	♣ 743	♣ QJ				
Contract: 2N S						

Board: 177	North:	South:	West	North	East	South
Dealer: S	♠ 8742	♠ AJ53				1♦
Vul: EW	♥ K732	♥ J4	Pass	1♥	Pass	1♠
North HCP: 10	♦ 94	♦ A753	Pass	2♠	AP	
South HCP: 13	♣ AQJ	♣ K107				
Contract: 2♠ S						

Board: 178	North:	South:	West	North	East	South
Dealer: N	♠ J5	♠ K32		1♣	Pass	1♦
Vul: NS	♥ AKQ9	♥ 85	Pass	1♥	Pass	1NT
North HCP: 12	♦ 42	♦ KQ987	AP			
South HCP: 11	♣ Q6542	♣ K109				
Contract: 1N S						

Board: 179	North:	South:	West	North	East	South
Dealer: S	♠ K65	♠ AQ94				1♣
Vul: EW	♥ KQ43	♥ J87	Pass	1♥	Pass	1♠
North HCP: 12	♦ J75	♦ Q3	Pass	2NT	Pass	3NT
South HCP: 13	♣ K72	♣ A985	AP			
Contract: 3N N						

Board: 180	North:	South:	West	North	East	South
Dealer: N	♠ K83	♠ AJ2		1♣	Pass	1♦
Vul: Both	♥ AK32	♥ 1076	Pass	1♥	Pass	2NT
North HCP: 12	♦ 2	♦ Q965	AP			
South HCP: 12	♣ Q10543	♣ AJ8				
Contract: 2N S						

South hands (Practice Page)

Fourth Bid Inviting

Board: 175	♠ A6	The opponents are silent.
Dealer: S	♥ J62	
Vul: EW	♦ A976	You bid first.
HCP: 14	♣ AJ93	

Board: 176	♠ Q97	The opponents are silent.
Dealer: N	♥ KJ7	
Vul: None	♦ K10854	Partner bids first.
HCP: 12	♣ QJ	

Board: 177	♠ AJ53	The opponents are silent.
Dealer: S	♥ J4	
Vul: EW	♦ A753	You bid first.
HCP: 13	♣ K107	

Board: 178	♠ K32	The opponents are silent.
Dealer: N	♥ 85	
Vul: NS	♦ KQ987	Partner bids first.
HCP: 11	♣ K109	

Board: 179	♠ AQ94	The opponents are silent.
Dealer: S	♥ J87	
Vul: EW	♦ Q3	You bid first.
HCP: 13	♣ A985	

Board: 180	♠ AJ2	The opponents are silent.
Dealer: N	♥ 1076	
Vul: Both	♦ Q965	Partner bids first.
HCP: 12	♣ AJ8	

Fourth Bid Inviting Both hands (Answers Page)

Board: 175	North:	South:	West	North	East	South
Dealer: S	♠ 974	♠ A6				1♦
Vul: EW	♥ K1073	♥ J62	Pass	1♥	Pass	1NT
North HCP: 11	♦ KQ8	♦ A976	Pass	2NT	Pass	3NT
South HCP: 14	♣ K84	♣ AJ93	AP			
Contract: 3N S						

Board: 176	North:	South:	West	North	East	South
Dealer: N	♠ KJ84	♠ Q97		1♣	Pass	1♦
Vul: None	♥ A64	♥ KJ7	Pass	1♠	Pass	2NT
North HCP: 12	♦ A72	♦ K10854	AP			
South HCP: 12	♣ 743	♣ QJ				
Contract: 2N S						

Board: 177	North:	South:	West	North	East	South
Dealer: S	♠ 8742	♠ AJ53				1♦
Vul: EW	♥ K732	♥ J4	Pass	1♥	Pass	1♠
North HCP: 10	♦ 94	♦ A753	Pass	2♠	AP	
South HCP: 13	♣ AQJ	♣ K107				
Contract: 2♠ S						

Board: 178	North:	South:	West	North	East	South
Dealer: N	♠ J5	♠ K32		1♣	Pass	1♦
Vul: NS	♥ AKQ9	♥ 85	Pass	1♥	Pass	1NT
North HCP: 12	♦ 42	♦ KQ987	AP			
South HCP: 11	♣ Q6542	♣ K109				
Contract: 1N S						

Board: 179	North:	South:	West	North	East	South
Dealer: S	♠ K65	♠ AQ94				1♣
Vul: EW	♥ KQ43	♥ J87	Pass	1♥	Pass	1♠
North HCP: 12	♦ J75	♦ Q3	Pass	2NT	Pass	3NT
South HCP: 13	♣ K72	♣ A985	AP			
Contract: 3N N						

Board: 180	North:	South:	West	North	East	South
Dealer: N	♠ K83	♠ AJ2		1♣	Pass	1♦
Vul: Both	♥ AK32	♥ 1076	Pass	1♥	Pass	2NT
North HCP: 12	♦ 2	♦ Q965	AP			
South HCP: 12	♣ Q10543	♣ AJ8				
Contract: 2N S						

North hands (Practice Page)

Fourth Bid Inviting

Board: 181	♠ Q1083	The opponents are silent.
Dealer: S	♥ K63	
Vul: EW	♦ Q1082	Partner bids first.
HCP: 11	♣ A4	

Board: 182	♠ A10	The opponents are silent.
Dealer: N	♥ AJ8	
Vul: Both	♦ KJ104	You bid first.
HCP: 13	♣ 10764	

Board: 183	♠ 5	The opponents are silent.
Dealer: S	♥ QJ97	
Vul: None	♦ AQ65	Partner bids first.
HCP: 11	♣ Q1065	

Board: 184	♠ K8	The opponents are silent.
Dealer: N	♥ AJ7	
Vul: NS	♦ Q1063	You bid first.
HCP: 14	♣ A876	

Board: 185	♠ K7	The opponents are silent.
Dealer: S	♥ Q1072	
Vul: Both	♦ AQ5	Partner bids first.
HCP: 12	♣ J1062	

Board: 186	♠ AK92	The opponents are silent.
Dealer: N	♥ Q95	
Vul: None	♦ 974	You bid first.
HCP: 13	♣ A84	

Fourth Bid Inviting Both hands (Answers Page)

Board: 181	North:	South:	West	North	East	South
Dealer: S	♠ Q1083	♠ KJ4				1♦
Vul: EW	♥ K63	♥ Q954	Pass	1♠	Pass	1NT
North HCP: 11	♦ Q1082	♦ AJ97	Pass	2NT	Pass	3NT
South HCP: 14	♣ A4	♣ K5	AP			
Contract: 3N S						

Board: 182	North:	South:	West	North	East	South
Dealer: N	♠ A10	♠ Q8632		1♦	Pass	1♠
Vul: Both	♥ AJ8	♥ K74	Pass	1NT	Pass	2♣ ¹
North HCP: 13	♦ KJ104	♦ 973	Pass	2♦	Pass	2♠
South HCP: 10	♣ 10764	♣ KQ	Pass	2NT	AP	
Contract: 2N N			1. Two Way New Minor Forcing			

Board: 183	North:	South:	West	North	East	South
Dealer: S	♠ 5	♠ AJ83				1♦
Vul: None	♥ QJ97	♥ 652	Pass	1♥	Pass	1♠
North HCP: 11	♦ AQ65	♦ J983	Pass	2NT	Pass	3NT
South HCP: 13	♣ Q1065	♣ AK	AP			
Contract: 3N N						

Board: 184	North:	South:	West	North	East	South
Dealer: N	♠ K8	♠ 643		1♦	Pass	1♥
Vul: NS	♥ AJ7	♥ KQ96	Pass	1NT	Pass	2♣ ¹
North HCP: 14	♦ Q1063	♦ AJ754	Pass	2♦	AP	
South HCP: 10	♣ A876	♣ 9	1. Two Way New Minor Forcing			
Contract: 2♦ N						

Board: 185	North:	South:	West	North	East	South
Dealer: S	♠ K7	♠ A6				1♦
Vul: Both	♥ Q1072	♥ J54	Pass	1♥	Pass	1NT
North HCP: 12	♦ AQ5	♦ K1096	Pass	2NT	Pass	3NT
South HCP: 13	♣ J1062	♣ KQ94	AP			
Contract: 3N S						

Board: 186

Dealer: N

Vul: None

North HCP: 13

South HCP: 12

Contract: 3N S

North:

♠ AK92

♥ Q95

♦ 974

♣ A84

South:

♠ 75

♥ AKJ6

♦ A85

♣ 9653

West	North	East	South
	1♣	Pass	1♥
Pass	1♠	Pass	2NT
Pass	3NT	AP	

South hands (Practice Page)

Fourth Bid Inviting

Board: 181	♠ KJ4	The opponents are silent.
Dealer: S	♥ Q954	
Vul: EW	♦ AJ97	You bid first.
HCP: 14	♣ K5	

Board: 182	♠ Q8632	The opponents are silent.
Dealer: N	♥ K74	
Vul: Both	♦ 973	Partner bids first.
HCP: 10	♣ KQ	

Board: 183	♠ AJ83	The opponents are silent.
Dealer: S	♥ 652	
Vul: None	♦ J983	You bid first.
HCP: 13	♣ AK	

Board: 184	♠ 643	The opponents are silent.
Dealer: N	♥ KQ96	
Vul: NS	♦ AJ754	Partner bids first.
HCP: 10	♣ 9	

Board: 185	♠ A6	The opponents are silent.
Dealer: S	♥ J54	
Vul: Both	♦ K1096	You bid first.
HCP: 13	♣ KQ94	

Board: 186	♠ 75	The opponents are silent.
Dealer: N	♥ AKJ6	
Vul: None	♦ A85	Partner bids first.
HCP: 12	♣ 9653	

Fourth Bid Inviting Both hands (Answers Page)

Board: 181	North:	South:	West	North	East	South
Dealer: S	♠ Q1083	♠ KJ4				1♦
Vul: EW	♥ K63	♥ Q954	Pass	1♠	Pass	1NT
North HCP: 11	♦ Q1082	♦ AJ97	Pass	2NT	Pass	3NT
South HCP: 14	♣ A4	♣ K5	AP			
Contract: 3N S						

Board: 182	North:	South:	West	North	East	South
Dealer: N	♠ A10	♠ Q8632		1♦	Pass	1♠
Vul: Both	♥ AJ8	♥ K74	Pass	1NT	Pass	2♣ ¹
North HCP: 13	♦ KJ104	♦ 973	Pass	2♦	Pass	2♠
South HCP: 10	♣ 10764	♣ KQ	Pass	2NT	AP	
Contract: 2N N			1. Two Way New Minor Forcing			

Board: 183	North:	South:	West	North	East	South
Dealer: S	♠ 5	♠ AJ83				1♦
Vul: None	♥ QJ97	♥ 652	Pass	1♥	Pass	1♠
North HCP: 11	♦ AQ65	♦ J983	Pass	2NT	Pass	3NT
South HCP: 13	♣ Q1065	♣ AK	AP			
Contract: 3N N						

Board: 184	North:	South:	West	North	East	South
Dealer: N	♠ K8	♠ 643		1♦	Pass	1♥
Vul: NS	♥ AJ7	♥ KQ96	Pass	1NT	Pass	2♣ ¹
North HCP: 14	♦ Q1063	♦ AJ754	Pass	2♦	AP	
South HCP: 10	♣ A876	♣ 9	1. Two Way New Minor Forcing			
Contract: 2♦ N						

Board: 185	North:	South:	West	North	East	South
Dealer: S	♠ K7	♠ A6				1♦
Vul: Both	♥ Q1072	♥ J54	Pass	1♥	Pass	1NT
North HCP: 12	♦ AQ5	♦ K1096	Pass	2NT	Pass	3NT
South HCP: 13	♣ J1062	♣ KQ94	AP			
Contract: 3N S						

Board: 186

Dealer: N

Vul: None

North HCP: 13

South HCP: 12

Contract: 3N S

North:

♠ AK92

♥ Q95

♦ 974

♣ A84

South:

♠ 75

♥ AKJ6

♦ A85

♣ 9653

West	North	East	South
	1♣	Pass	1♥
Pass	1♠	Pass	2NT
Pass	3NT	AP	

North hands (Practice Page)

Fourth Bid Inviting

Board: 187	♠ Q765	The opponents are silent.
Dealer: S	♥ KJ95	
Vul: NS	♦ AQ52	Partner bids first.
HCP: 12	♣ 4	

Board: 188	♠ A1074	The opponents are silent.
Dealer: N	♥ K53	
Vul: EW	♦ K107	You bid first.
HCP: 13	♣ K82	

Board: 189	♠ A84	The opponents are silent.
Dealer: S	♥ QJ1042	
Vul: Both	♦ 73	Partner bids first.
HCP: 11	♣ A97	

Board: 190	♠ 854	The opponents are silent.
Dealer: N	♥ AQ9	
Vul: NS	♦ KJ42	You bid first.
HCP: 13	♣ K74	

Board: 191	♠ J854	The opponents are silent.
Dealer: S	♥ AK102	
Vul: Both	♦ J8	Partner bids first.
HCP: 12	♣ K62	

Board: 192	♠ J863	The opponents are silent.
Dealer: N	♥ KQJ	
Vul: None	♦ K75	You bid first.
HCP: 14	♣ A76	

Fourth Bid Inviting Both hands (Answers Page)

Board: 187

Dealer: S

Vul: NS

North HCP: 12

South HCP: 12

Contract: 2♠ N

North:

♠ Q765

♥ KJ95

♦ AQ52

♣ 4

South:

♠ K84

♥ Q4

♦ K1093

♣ A932

West North East South

1♦

Pass 1♥ Pass 1NT

Pass 2♠ AP

Board: 188

Dealer: N

Vul: EW

North HCP: 13

South HCP: 10

Contract: 3♠ N

North:

♠ A1074

♥ K53

♦ K107

♣ K82

South:

♠ KJ86

♥ A642

♦ Q3

♣ 953

West North East South

1♣ Pass 1♥

Pass 1♠ Pass 3♠

AP

Board: 189

Dealer: S

Vul: Both

North HCP: 11

South HCP: 12

Contract: 2♥ N

North:

♠ A84

♥ QJ1042

♦ 73

♣ A97

South:

♠ Q102

♥ 93

♦ AK102

♣ QJ53

West North East South

1♦

Pass 1♥ Pass 1NT

Pass 2♣¹ Pass 2♦

Pass 2♥ AP

1. Two Way New Minor Forcing

Board: 190

Dealer: N

Vul: NS

North HCP: 13

South HCP: 11

Contract: 2N N

North:

♠ 854

♥ AQ9

♦ KJ42

♣ K74

South:

♠ A6

♥ KJ87

♦ Q73

♣ J653

West North East South

1♦ Pass 1♥

Pass 1NT Pass 2NT

AP

Board: 191

Dealer: S

Vul: Both

North HCP: 12

South HCP: 13

Contract: 3N S

North:

♠ J854

♥ AK102

♦ J8

♣ K62

South:

♠ A109

♥ 987

♦ KQ109

♣ A98

West North East South

1♦

Pass 1♥ Pass 1NT

Pass 2NT Pass 3NT

AP

Board: 192

Dealer: N

Vul: None

North HCP: 14

South HCP: 12

Contract: 4♠ S

North:

♠ J863

♥ KQJ

♦ K75

♣ A76

South:

♠ AK95

♥ 9

♦ QJ98

♣ Q832

West	North	East	South
------	-------	------	-------

	1♣	Pass	1♠
--	----	------	----

Pass	2♠	Pass	2NT ¹
------	----	------	------------------

Pass	3♣ ²	Pass	3♥
------	-----------------	------	----

Pass	3♠	Pass	4♠
------	----	------	----

AP

1. Two way game tries

2. Two way game tries

South hands (Practice Page)

Fourth Bid Inviting

Board: 187	♠ K84	The opponents are silent.
Dealer: S	♥ Q4	
Vul: NS	♦ K1093	You bid first.
HCP: 12	♣ A932	

Board: 188	♠ KJ86	The opponents are silent.
Dealer: N	♥ A642	
Vul: EW	♦ Q3	Partner bids first.
HCP: 10	♣ 953	

Board: 189	♠ Q102	The opponents are silent.
Dealer: S	♥ 93	
Vul: Both	♦ AK102	You bid first.
HCP: 12	♣ QJ53	

Board: 190	♠ A6	The opponents are silent.
Dealer: N	♥ KJ87	
Vul: NS	♦ Q73	Partner bids first.
HCP: 11	♣ J653	

Board: 191	♠ A109	The opponents are silent.
Dealer: S	♥ 987	
Vul: Both	♦ KQ109	You bid first.
HCP: 13	♣ A98	

Board: 192	♠ AK95	The opponents are silent.
Dealer: N	♥ 9	
Vul: None	♦ QJ98	Partner bids first.
HCP: 12	♣ Q832	

Fourth Bid Inviting Both hands (Answers Page)

Board: 187

Dealer: S

Vul: NS

North HCP: 12

South HCP: 12

Contract: 2♠ N

North:

♠ Q765

♥ KJ95

♦ AQ52

♣ 4

South:

♠ K84

♥ Q4

♦ K1093

♣ A932

West North East South

1♦

Pass 1♥ Pass 1NT

Pass 2♠ AP

Board: 188

Dealer: N

Vul: EW

North HCP: 13

South HCP: 10

Contract: 3♠ N

North:

♠ A1074

♥ K53

♦ K107

♣ K82

South:

♠ KJ86

♥ A642

♦ Q3

♣ 953

West North East South

1♣ Pass 1♥

Pass 1♠ Pass 3♠

AP

Board: 189

Dealer: S

Vul: Both

North HCP: 11

South HCP: 12

Contract: 2♥ N

North:

♠ A84

♥ QJ1042

♦ 73

♣ A97

South:

♠ Q102

♥ 93

♦ AK102

♣ QJ53

West North East South

1♦

Pass 1♥ Pass 1NT

Pass 2♣¹ Pass 2♦

Pass 2♥ AP

1. Two Way New Minor Forcing

Board: 190

Dealer: N

Vul: NS

North HCP: 13

South HCP: 11

Contract: 2N N

North:

♠ 854

♥ AQ9

♦ KJ42

♣ K74

South:

♠ A6

♥ KJ87

♦ Q73

♣ J653

West North East South

1♦ Pass 1♥

Pass 1NT Pass 2NT

AP

Board: 191

Dealer: S

Vul: Both

North HCP: 12

South HCP: 13

Contract: 3N S

North:

♠ J854

♥ AK102

♦ J8

♣ K62

South:

♠ A109

♥ 987

♦ KQ109

♣ A98

West North East South

1♦

Pass 1♥ Pass 1NT

Pass 2NT Pass 3NT

AP

Board: 192

Dealer: N

Vul: None

North HCP: 14

South HCP: 12

Contract: 4♠ S

North:

♠ J863

♥ KQJ

♦ K75

♣ A76

South:

♠ AK95

♥ 9

♦ QJ98

♣ Q832

West	North	East	South
------	-------	------	-------

	1♣	Pass	1♠
--	----	------	----

Pass	2♠	Pass	2NT ¹
------	----	------	------------------

Pass	3♣ ²	Pass	3♥
------	-----------------	------	----

Pass	3♠	Pass	4♠
------	----	------	----

AP

1. Two way game tries

2. Two way game tries

North hands (Practice Page)

Fourth Bid Inviting

Board: 193	♠ A872	The opponents are silent.
Dealer: S	♥ Q42	
Vul: Both	♦ QJ4	Partner bids first.
HCP: 12	♣ QJ5	

Board: 194	♠ Q102	The opponents are silent.
Dealer: N	♥ AK92	
Vul: None	♦ Q	You bid first.
HCP: 12	♣ J10852	

Board: 195	♠ 84	The opponents are silent.
Dealer: S	♥ AQ1062	
Vul: NS	♦ KJ5	Partner bids first.
HCP: 12	♣ Q32	

Board: 196	♠ 9864	The opponents are silent.
Dealer: N	♥ A109	
Vul: Both	♦ AKJ	You bid first.
HCP: 12	♣ 1043	

Board: 197	♠ A62	The opponents are silent.
Dealer: S	♥ J9	
Vul: None	♦ K1042	Partner bids first.
HCP: 12	♣ A1054	

Board: 198	♠ J76	The opponents are silent.
Dealer: N	♥ J9	
Vul: NS	♦ AKJ2	You bid first.
HCP: 14	♣ A654	

Fourth Bid Inviting Both hands (Answers Page)

Board: 193	North:	South:	West	North	East	South
Dealer: S	♠ A872	♠ K96				1♦
Vul: Both	♥ Q42	♥ A8	Pass	1♠	Pass	1NT
North HCP: 12	♦ QJ4	♦ AK87	Pass	2NT	Pass	3NT
South HCP: 14	♣ QJ5	♣ 9642	AP			
Contract: 3N S						

Board: 194	North:	South:	West	North	East	South
Dealer: N	♠ Q102	♠ A95		1♣	Pass	1♦
Vul: None	♥ AK92	♥ 86	Pass	1♥	Pass	2NT
North HCP: 12	♦ Q	♦ AJ943	AP			
South HCP: 11	♣ J10852	♣ Q43				
Contract: 2N S						

Board: 195	North:	South:	West	North	East	South
Dealer: S	♠ 84	♠ J97				1♦
Vul: NS	♥ AQ1062	♥ KJ4	Pass	1♥	Pass	1NT
North HCP: 12	♦ KJ5	♦ 9843	Pass	2♣ ¹	Pass	2♦
South HCP: 12	♣ Q32	♣ AK4	Pass	2♥	Pass	3♥
Contract: 4♥ N			Pass	4♥	AP	

1. Two Way New Minor Forcing

Board: 196	North:	South:	West	North	East	South
Dealer: N	♠ 9864	♠ A7		1♣	Pass	1♥
Vul: Both	♥ A109	♥ J852	Pass	1♠	Pass	2NT
North HCP: 12	♦ AKJ	♦ Q962	AP			
South HCP: 12	♣ 1043	♣ KQ2				
Contract: 2N S						

Board: 197	North:	South:	West	North	East	South
Dealer: S	♠ A62	♠ Q8				1♣
Vul: None	♥ J9	♥ A1082	Pass	1♦	Pass	1♥
North HCP: 12	♦ K1042	♦ QJ8	Pass	2NT	AP	
South HCP: 12	♣ A1054	♣ K976				
Contract: 2N N						

Board: 198

Dealer: N

Vul: NS

North HCP: 14

South HCP: 11

Contract: 3N N

North:

♠ J76

♥ J9

♦ AKJ2

♣ A654

South:

♠ A982

♥ K4

♦ Q1073

♣ Q102

West	North	East	South
------	-------	------	-------

	1♦	Pass	1♠
--	----	------	----

Pass	1NT	Pass	2NT
------	-----	------	-----

Pass	3♣	Pass	3NT
------	----	------	-----

AP

South hands (Practice Page)

Fourth Bid Inviting

Board: 193	♠ K96	The opponents are silent.
Dealer: S	♥ A8	
Vul: Both	♦ AK87	You bid first.
HCP: 14	♣ 9642	

Board: 194	♠ A95	The opponents are silent.
Dealer: N	♥ 86	
Vul: None	♦ AJ943	Partner bids first.
HCP: 11	♣ Q43	

Board: 195	♠ J97	The opponents are silent.
Dealer: S	♥ KJ4	
Vul: NS	♦ 9843	You bid first.
HCP: 12	♣ AK4	

Board: 196	♠ A7	The opponents are silent.
Dealer: N	♥ J852	
Vul: Both	♦ Q962	Partner bids first.
HCP: 12	♣ KQ2	

Board: 197	♠ Q8	The opponents are silent.
Dealer: S	♥ A1082	
Vul: None	♦ QJ8	You bid first.
HCP: 12	♣ K976	

Board: 198	♠ A982	The opponents are silent.
Dealer: N	♥ K4	
Vul: NS	♦ Q1073	Partner bids first.
HCP: 11	♣ Q102	

Fourth Bid Inviting Both hands (Answers Page)

Board: 193	North:	South:	West	North	East	South
Dealer: S	♠ A872	♠ K96				1♦
Vul: Both	♥ Q42	♥ A8	Pass	1♠	Pass	1NT
North HCP: 12	♦ QJ4	♦ AK87	Pass	2NT	Pass	3NT
South HCP: 14	♣ QJ5	♣ 9642	AP			
Contract: 3N S						

Board: 194	North:	South:	West	North	East	South
Dealer: N	♠ Q102	♠ A95		1♣	Pass	1♦
Vul: None	♥ AK92	♥ 86	Pass	1♥	Pass	2NT
North HCP: 12	♦ Q	♦ AJ943	AP			
South HCP: 11	♣ J10852	♣ Q43				
Contract: 2N S						

Board: 195	North:	South:	West	North	East	South
Dealer: S	♠ 84	♠ J97				1♦
Vul: NS	♥ AQ1062	♥ KJ4	Pass	1♥	Pass	1NT
North HCP: 12	♦ KJ5	♦ 9843	Pass	2♣ ¹	Pass	2♦
South HCP: 12	♣ Q32	♣ AK4	Pass	2♥	Pass	3♥
Contract: 4♥ N			Pass	4♥	AP	

1. Two Way New Minor Forcing

Board: 196	North:	South:	West	North	East	South
Dealer: N	♠ 9864	♠ A7		1♣	Pass	1♥
Vul: Both	♥ A109	♥ J852	Pass	1♠	Pass	2NT
North HCP: 12	♦ AKJ	♦ Q962	AP			
South HCP: 12	♣ 1043	♣ KQ2				
Contract: 2N S						

Board: 197	North:	South:	West	North	East	South
Dealer: S	♠ A62	♠ Q8				1♣
Vul: None	♥ J9	♥ A1082	Pass	1♦	Pass	1♥
North HCP: 12	♦ K1042	♦ QJ8	Pass	2NT	AP	
South HCP: 12	♣ A1054	♣ K976				
Contract: 2N N						

Board: 198

Dealer: N

Vul: NS

North HCP: 14

South HCP: 11

Contract: 3N N

North:

♠ J76

♥ J9

♦ AKJ2

♣ A654

South:

♠ A982

♥ K4

♦ Q1073

♣ Q102

West	North	East	South
------	-------	------	-------

	1♦	Pass	1♠
--	----	------	----

Pass	1NT	Pass	2NT
------	-----	------	-----

Pass	3♣	Pass	3NT
------	----	------	-----

AP

North hands (Practice Page)

Fourth Bid Inviting

Board: 199	♠ K875	The opponents are silent.
Dealer: S	♥ QJ	
Vul: EW	♦ KQ72	Partner bids first.
HCP: 11	♣ 543	

Board: 200	♠ A652	The opponents are silent.
Dealer: N	♥ K6	
Vul: None	♦ KQ	You bid first.
HCP: 14	♣ Q10865	

Board: 201	♠ KQ98	The opponents are silent.
Dealer: S	♥ K98	
Vul: NS	♦ 1092	Partner bids first.
HCP: 12	♣ A43	

Board: 202	♠ A94	The opponents are silent.
Dealer: N	♥ AK43	
Vul: Both	♦ Q3	You bid first.
HCP: 14	♣ J1087	

Board: 203	♠ J875	The opponents are silent.
Dealer: S	♥ A86	
Vul: NS	♦ 84	Partner bids first.
HCP: 11	♣ AQ86	

Board: 204	♠ Q964	The opponents are silent.
Dealer: N	♥ KQ103	
Vul: EW	♦ A74	You bid first.
HCP: 14	♣ K4	

Fourth Bid Inviting Both hands (Answers Page)

Board: 199	North:	South:	West	North	East	South
Dealer: S	♠ K875	♠ AJ3				1♣
Vul: EW	♥ QJ	♥ A1085	Pass	1♠	Pass	1NT
North HCP: 11	♦ KQ72	♦ 106	Pass	2NT	Pass	3NT
South HCP: 14	♣ 543	♣ AJ86	AP			
Contract: 3N S						

Board: 200	North:	South:	West	North	East	South
Dealer: N	♠ A652	♠ K84		1♣	Pass	1♦
Vul: None	♥ K6	♥ A108	Pass	1♠	Pass	2NT
North HCP: 14	♦ KQ	♦ J653	Pass	3NT	AP	
South HCP: 11	♣ Q10865	♣ K94				
Contract: 3N S						

Board: 201	North:	South:	West	North	East	South
Dealer: S	♠ KQ98	♠ A4				1♦
Vul: NS	♥ K98	♥ J1073	Pass	1♠	Pass	1NT
North HCP: 12	♦ 1092	♦ KJ87	Pass	2NT	AP	
South HCP: 12	♣ A43	♣ K105				
Contract: 2N S						

Board: 202	North:	South:	West	North	East	South
Dealer: N	♠ A94	♠ 8632		1♣	Pass	1♠
Vul: Both	♥ AK43	♥ 952	Pass	1NT	Pass	3NT
North HCP: 14	♦ Q3	♦ AJ10	AP			
South HCP: 12	♣ J1087	♣ AK4				
Contract: 3N N						

Board: 203	North:	South:	West	North	East	South
Dealer: S	♠ J875	♠ 962				1♣
Vul: NS	♥ A86	♥ KQ2	Pass	1♠	Pass	1NT
North HCP: 11	♦ 84	♦ K92	Pass	2NT	AP	
South HCP: 12	♣ AQ86	♣ KJ73				
Contract: 2N S						

Board: 204	North:	South:	West	North	East	South
Dealer: N	♠ Q964	♠ J8		1♦	Pass	1♥
Vul: EW	♥ KQ103	♥ J9752	Pass	2♥	Pass	3♥
North HCP: 14	♦ A74	♦ K95	Pass	4♥	AP	
South HCP: 11	♣ K4	♣ AQ6				
Contract: 4♥ S						

South hands (Practice Page)

Fourth Bid Inviting

Board: 199	♠ AJ3	The opponents are silent.
Dealer: S	♥ A1085	
Vul: EW	♦ 106	You bid first.
HCP: 14	♣ AJ86	
Board: 200	♠ K84	The opponents are silent.
Dealer: N	♥ A108	
Vul: None	♦ J653	Partner bids first.
HCP: 11	♣ K94	
Board: 201	♠ A4	The opponents are silent.
Dealer: S	♥ J1073	
Vul: NS	♦ KJ87	You bid first.
HCP: 12	♣ K105	
Board: 202	♠ 8632	The opponents are silent.
Dealer: N	♥ 952	
Vul: Both	♦ AJ10	Partner bids first.
HCP: 12	♣ AK4	
Board: 203	♠ 962	The opponents are silent.
Dealer: S	♥ KQ2	
Vul: NS	♦ K92	You bid first.
HCP: 12	♣ KJ73	
Board: 204	♠ J8	The opponents are silent.
Dealer: N	♥ J9752	
Vul: EW	♦ K95	Partner bids first.
HCP: 11	♣ AQ6	

Fourth Bid Inviting Both hands (Answers Page)

Board: 199	North:	South:	West	North	East	South
Dealer: S	♠ K875	♠ AJ3				1♣
Vul: EW	♥ QJ	♥ A1085	Pass	1♠	Pass	1NT
North HCP: 11	♦ KQ72	♦ 106	Pass	2NT	Pass	3NT
South HCP: 14	♣ 543	♣ AJ86	AP			
Contract: 3N S						

Board: 200	North:	South:	West	North	East	South
Dealer: N	♠ A652	♠ K84		1♣	Pass	1♦
Vul: None	♥ K6	♥ A108	Pass	1♠	Pass	2NT
North HCP: 14	♦ KQ	♦ J653	Pass	3NT	AP	
South HCP: 11	♣ Q10865	♣ K94				
Contract: 3N S						

Board: 201	North:	South:	West	North	East	South
Dealer: S	♠ KQ98	♠ A4				1♦
Vul: NS	♥ K98	♥ J1073	Pass	1♠	Pass	1NT
North HCP: 12	♦ 1092	♦ KJ87	Pass	2NT	AP	
South HCP: 12	♣ A43	♣ K105				
Contract: 2N S						

Board: 202	North:	South:	West	North	East	South
Dealer: N	♠ A94	♠ 8632		1♣	Pass	1♠
Vul: Both	♥ AK43	♥ 952	Pass	1NT	Pass	3NT
North HCP: 14	♦ Q3	♦ AJ10	AP			
South HCP: 12	♣ J1087	♣ AK4				
Contract: 3N N						

Board: 203	North:	South:	West	North	East	South
Dealer: S	♠ J875	♠ 962				1♣
Vul: NS	♥ A86	♥ KQ2	Pass	1♠	Pass	1NT
North HCP: 11	♦ 84	♦ K92	Pass	2NT	AP	
South HCP: 12	♣ AQ86	♣ KJ73				
Contract: 2N S						

Board: 204	North:	South:	West	North	East	South
Dealer: N	♠ Q964	♠ J8		1♦	Pass	1♥
Vul: EW	♥ KQ103	♥ J9752	Pass	2♥	Pass	3♥
North HCP: 14	♦ A74	♦ K95	Pass	4♥	AP	
South HCP: 11	♣ K4	♣ AQ6				
Contract: 4♥ S						

North hands (Practice Page)

Fourth Bid Inviting

Board: 205	♠ 42	The opponents are silent.
Dealer: S	♥ K984	
Vul: None	♦ A1082	Partner bids first.
HCP: 11	♣ A96	

Board: 206	♠ 1064	The opponents are silent.
Dealer: N	♥ A865	
Vul: EW	♦ AQ5	You bid first.
HCP: 14	♣ A85	

Board: 207	♠ K742	The opponents are silent.
Dealer: S	♥ KJ7	
Vul: NS	♦ J103	Partner bids first.
HCP: 11	♣ K32	

Board: 208	♠ K1054	The opponents are silent.
Dealer: N	♥ J63	
Vul: None	♦ A6	You bid first.
HCP: 12	♣ A962	

Board: 209	♠ KQ	The opponents are silent.
Dealer: S	♥ QJ543	
Vul: NS	♦ Q76	Partner bids first.
HCP: 12	♣ Q97	

Board: 210	♠ Q7	The opponents are silent.
Dealer: N	♥ A942	
Vul: NS	♦ KJ9	You bid first.
HCP: 13	♣ QJ107	

Fourth Bid Inviting Both hands (Answers Page)

Board: 205	North:	South:	West	North	East	South
Dealer: S	♠ 42	♠ AK98				1♣
Vul: None	♥ K984	♥ A75	Pass	1♥	Pass	1♠
North HCP: 11	♦ A1082	♦ Q3	Pass	2NT	Pass	3NT
South HCP: 14	♣ A96	♣ J752	AP			
Contract: 3N N						

Board: 206	North:	South:	West	North	East	South
Dealer: N	♠ 1064	♠ AK752		1♣	Pass	1♠
Vul: EW	♥ A865	♥ 973	Pass	1NT	Pass	2♣ ¹
North HCP: 14	♦ AQ5	♦ 974	Pass	2♦	Pass	2♠
South HCP: 12	♣ A85	♣ KQ	Pass	4♣	AP	
Contract: 4♠ S			1. Two Way New Minor Forcing			

Board: 207	North:	South:	West	North	East	South
Dealer: S	♠ K742	♠ Q10				1♦
Vul: NS	♥ KJ7	♥ 103	Pass	1♠	Pass	2♣
North HCP: 11	♦ J103	♦ AQ865	Pass	2NT	Pass	3NT
South HCP: 13	♣ K32	♣ AJ105	AP			
Contract: 3N N						

Board: 208	North:	South:	West	North	East	South
Dealer: N	♠ K1054	♠ A3		1♣	Pass	1♥
Vul: None	♥ J63	♥ Q1075	Pass	1♠	Pass	2NT
North HCP: 12	♦ A6	♦ K873	AP			
South HCP: 12	♣ A962	♣ QJ4				
Contract: 2N S						

Board: 209	North:	South:	West	North	East	South
Dealer: S	♠ KQ	♠ A1065				1♦
Vul: NS	♥ QJ543	♥ K10	Pass	1♥	Pass	1♠
North HCP: 12	♦ Q76	♦ AK83	Pass	2NT	Pass	3NT
South HCP: 14	♣ Q97	♣ 1085	AP			
Contract: 3N N						

Board: 210

Dealer: N

Vul: NS

North HCP: 13

South HCP: 11

Contract: 3N N

North:

♠ Q7

♥ A942

♦ KJ9

♣ QJ107

South:

♠ A653

♥ 653

♦ A103

♣ K54

West	North	East	South
	1♣	Pass	1♠
Pass	1NT	Pass	2NT
Pass	3NT	AP	

South hands (Practice Page)

Fourth Bid Inviting

Board: 205	♠ AK98	The opponents are silent.
Dealer: S	♥ A75	
Vul: None	♦ Q3	You bid first.
HCP: 14	♣ J752	

Board: 206	♠ AK752	The opponents are silent.
Dealer: N	♥ 973	
Vul: EW	♦ 974	Partner bids first.
HCP: 12	♣ KQ	

Board: 207	♠ Q10	The opponents are silent.
Dealer: S	♥ 103	
Vul: NS	♦ AQ865	You bid first.
HCP: 13	♣ AJ105	

Board: 208	♠ A3	The opponents are silent.
Dealer: N	♥ Q1075	
Vul: None	♦ K873	Partner bids first.
HCP: 12	♣ QJ4	

Board: 209	♠ A1065	The opponents are silent.
Dealer: S	♥ K10	
Vul: NS	♦ AK83	You bid first.
HCP: 14	♣ 1085	

Board: 210	♠ A653	The opponents are silent.
Dealer: N	♥ 653	
Vul: NS	♦ A103	Partner bids first.
HCP: 11	♣ K54	

Fourth Bid Inviting Both hands (Answers Page)

Board: 205	North:	South:	West	North	East	South
Dealer: S	♠ 42	♠ AK98				1♣
Vul: None	♥ K984	♥ A75	Pass	1♥	Pass	1♠
North HCP: 11	♦ A1082	♦ Q3	Pass	2NT	Pass	3NT
South HCP: 14	♣ A96	♣ J752	AP			
Contract: 3N N						

Board: 206	North:	South:	West	North	East	South
Dealer: N	♠ 1064	♠ AK752		1♣	Pass	1♠
Vul: EW	♥ A865	♥ 973	Pass	1NT	Pass	2♣ ¹
North HCP: 14	♦ AQ5	♦ 974	Pass	2♦	Pass	2♠
South HCP: 12	♣ A85	♣ KQ	Pass	4♣	AP	
Contract: 4♠ S			1. Two Way New Minor Forcing			

Board: 207	North:	South:	West	North	East	South
Dealer: S	♠ K742	♠ Q10				1♦
Vul: NS	♥ KJ7	♥ 103	Pass	1♠	Pass	2♣
North HCP: 11	♦ J103	♦ AQ865	Pass	2NT	Pass	3NT
South HCP: 13	♣ K32	♣ AJ105	AP			
Contract: 3N N						

Board: 208	North:	South:	West	North	East	South
Dealer: N	♠ K1054	♠ A3		1♣	Pass	1♥
Vul: None	♥ J63	♥ Q1075	Pass	1♠	Pass	2NT
North HCP: 12	♦ A6	♦ K873	AP			
South HCP: 12	♣ A962	♣ QJ4				
Contract: 2N S						

Board: 209	North:	South:	West	North	East	South
Dealer: S	♠ KQ	♠ A1065				1♦
Vul: NS	♥ QJ543	♥ K10	Pass	1♥	Pass	1♠
North HCP: 12	♦ Q76	♦ AK83	Pass	2NT	Pass	3NT
South HCP: 14	♣ Q97	♣ 1085	AP			
Contract: 3N N						

Board: 210

Dealer: N

Vul: NS

North HCP: 13

South HCP: 11

Contract: 3N N

North:

♠ Q7

♥ A942

♦ KJ9

♣ QJ107

South:

♠ A653

♥ 653

♦ A103

♣ K54

West	North	East	South
	1♣	Pass	1♠
Pass	1NT	Pass	2NT
Pass	3NT	AP	

North hands (Practice Page)

Fourth Bid Inviting

Board: 211	♠ 1065	The opponents are silent.
Dealer: S	♥ AJ2	
Vul: EW	♦ A854	Partner bids first.
HCP: 12	♣ K43	

Board: 212	♠ A3	The opponents are silent.
Dealer: N	♥ J1096	
Vul: Both	♦ Q4	You bid first.
HCP: 12	♣ AJ642	

Board: 213	♠ A542	The opponents are silent.
Dealer: S	♥ KJ10	
Vul: EW	♦ 106432	Partner bids first.
HCP: 10	♣ Q	

Board: 214	♠ 1092	The opponents are silent.
Dealer: N	♥ Q1042	
Vul: Both	♦ AK92	You bid first.
HCP: 13	♣ A4	

Board: 215	♠ K10974	The opponents are silent.
Dealer: S	♥ KJ	
Vul: None	♦ 932	Partner bids first.
HCP: 11	♣ A32	

Board: 216	♠ Q84	The opponents are silent.
Dealer: N	♥ KQ98	
Vul: Both	♦ J72	You bid first.
HCP: 12	♣ A74	

Fourth Bid Inviting Both hands (Answers Page)

Board: 211	North:	South:	West	North	East	South
Dealer: S	♠ 1065	♠ AJ98				1♣
Vul: EW	♥ AJ2	♥ K1065	Pass	1♦	Pass	1♥
North HCP: 12	♦ A854	♦ K10	Pass	2NT	Pass	3NT
South HCP: 13	♣ K43	♣ Q82	Pass	4♥	AP	
Contract: 4♥ S						

Board: 212	North:	South:	West	North	East	South
Dealer: N	♠ A3	♠ J97		1♣	Pass	1♦
Vul: Both	♥ J1096	♥ Q54	Pass	1♥	Pass	2NT
North HCP: 12	♦ Q4	♦ AJ763	AP			
South HCP: 11	♣ AJ642	♣ K8				
Contract: 2N S						

Board: 213	North:	South:	West	North	East	South
Dealer: S	♠ A542	♠ 93				1♣
Vul: EW	♥ KJ10	♥ Q972	Pass	1♦	Pass	1♥
North HCP: 10	♦ 106432	♦ KQ8	Pass	1NT	AP	
South HCP: 12	♣ Q	♣ AJ102				
Contract: 1N N						

Board: 214	North:	South:	West	North	East	South
Dealer: N	♠ 1092	♠ A		1♦	Pass	1♥
Vul: Both	♥ Q1042	♥ A876	Pass	2♥	Pass	3♥
North HCP: 13	♦ AK92	♦ J1053	Pass	4♥	AP	
South HCP: 11	♣ A4	♣ Q875				
Contract: 4♥ S						

Board: 215	North:	South:	West	North	East	South
Dealer: S	♠ K10974	♠ J				1♥
Vul: None	♥ KJ	♥ Q8653	Pass	1♠	Pass	2♦
North HCP: 11	♦ 932	♦ KQJ6	Pass	2NT	AP	
South HCP: 12	♣ A32	♣ K65				
Contract: 2N N						

Board: 216	North:	South:	West	North	East	South
Dealer: N	♠ Q84	♠ A75		1♣	Pass	1♦
Vul: Both	♥ KQ98	♥ 754	Pass	1♥	Pass	2NT
North HCP: 12	♦ J72	♦ AQ103	AP			
South HCP: 12	♣ A74	♣ Q96				
Contract: 2N S						

South hands (Practice Page)

Fourth Bid Inviting

Board: 211	♠ AJ98	The opponents are silent.
Dealer: S	♥ K1065	
Vul: EW	♦ K10	You bid first.
HCP: 13	♣ Q82	

Board: 212	♠ J97	The opponents are silent.
Dealer: N	♥ Q54	
Vul: Both	♦ AJ763	Partner bids first.
HCP: 11	♣ K8	

Board: 213	♠ 93	The opponents are silent.
Dealer: S	♥ Q972	
Vul: EW	♦ KQ8	You bid first.
HCP: 12	♣ AJ102	

Board: 214	♠ A	The opponents are silent.
Dealer: N	♥ A876	
Vul: Both	♦ J1053	Partner bids first.
HCP: 11	♣ Q875	

Board: 215	♠ J	The opponents are silent.
Dealer: S	♥ Q8653	
Vul: None	♦ KQJ6	You bid first.
HCP: 12	♣ K65	

Board: 216	♠ A75	The opponents are silent.
Dealer: N	♥ 754	
Vul: Both	♦ AQ103	Partner bids first.
HCP: 12	♣ Q96	

Fourth Bid Inviting Both hands (Answers Page)

Board: 211	North:	South:	West	North	East	South
Dealer: S	♠ 1065	♠ AJ98				1♣
Vul: EW	♥ AJ2	♥ K1065	Pass	1♦	Pass	1♥
North HCP: 12	♦ A854	♦ K10	Pass	2NT	Pass	3NT
South HCP: 13	♣ K43	♣ Q82	Pass	4♥	AP	
Contract: 4♥ S						

Board: 212	North:	South:	West	North	East	South
Dealer: N	♠ A3	♠ J97		1♣	Pass	1♦
Vul: Both	♥ J1096	♥ Q54	Pass	1♥	Pass	2NT
North HCP: 12	♦ Q4	♦ AJ763	AP			
South HCP: 11	♣ AJ642	♣ K8				
Contract: 2N S						

Board: 213	North:	South:	West	North	East	South
Dealer: S	♠ A542	♠ 93				1♣
Vul: EW	♥ KJ10	♥ Q972	Pass	1♦	Pass	1♥
North HCP: 10	♦ 106432	♦ KQ8	Pass	1NT	AP	
South HCP: 12	♣ Q	♣ AJ102				
Contract: 1N N						

Board: 214	North:	South:	West	North	East	South
Dealer: N	♠ 1092	♠ A		1♦	Pass	1♥
Vul: Both	♥ Q1042	♥ A876	Pass	2♥	Pass	3♥
North HCP: 13	♦ AK92	♦ J1053	Pass	4♥	AP	
South HCP: 11	♣ A4	♣ Q875				
Contract: 4♥ S						

Board: 215	North:	South:	West	North	East	South
Dealer: S	♠ K10974	♠ J				1♥
Vul: None	♥ KJ	♥ Q8653	Pass	1♠	Pass	2♦
North HCP: 11	♦ 932	♦ KQJ6	Pass	2NT	AP	
South HCP: 12	♣ A32	♣ K65				
Contract: 2N N						

Board: 216	North:	South:	West	North	East	South
Dealer: N	♠ Q84	♠ A75		1♣	Pass	1♦
Vul: Both	♥ KQ98	♥ 754	Pass	1♥	Pass	2NT
North HCP: 12	♦ J72	♦ AQ103	AP			
South HCP: 12	♣ A74	♣ Q96				
Contract: 2N S						

North hands (Practice Page)

Fourth Bid Inviting

Board: 217	♠ AJ4	The opponents are silent.
Dealer: S	♥ AQ93	
Vul: None	♦ 842	Partner bids first.
HCP: 11	♣ 972	

Board: 218	♠ Q1092	The opponents are silent.
Dealer: N	♥ 6	
Vul: Both	♦ K63	You bid first.
HCP: 12	♣ AQJ83	

Board: 219	♠ QJ3	The opponents are silent.
Dealer: S	♥ Q6	
Vul: None	♦ AQ853	Partner bids first.
HCP: 12	♣ J95	

Board: 220	♠ A10	The opponents are silent.
Dealer: N	♥ AQ64	
Vul: None	♦ QJ97	You bid first.
HCP: 13	♣ 765	

Board: 221	♠ A754	The opponents are silent.
Dealer: S	♥ K72	
Vul: NS	♦ 108	Partner bids first.
HCP: 12	♣ AJ73	

Board: 222	♠ 963	The opponents are silent.
Dealer: N	♥ K107	
Vul: EW	♦ A74	You bid first.
HCP: 14	♣ AK42	

Fourth Bid Inviting Both hands (Answers Page)

Board: 217	North:	South:	West	North	East	South
Dealer: S	♠ AJ4	♠ 97				1♦
Vul: None	♥ AQ93	♥ K1076	Pass	1♥	Pass	2♥
North HCP: 11	♦ 842	♦ AQ96	Pass	3♥	Pass	4♥
South HCP: 13	♣ 972	♣ A53	AP			
Contract: 4♥ N						

Board: 218	North:	South:	West	North	East	South
Dealer: N	♠ Q1092	♠ K8		1♣	Pass	1♥
Vul: Both	♥ 6	♥ AQ875	Pass	1♠	Pass	2NT
North HCP: 12	♦ K63	♦ Q108	AP			
South HCP: 11	♣ AQJ83	♣ 742				
Contract: 2N S						

Board: 219	North:	South:	West	North	East	South
Dealer: S	♠ QJ3	♠ AK62				1♣
Vul: None	♥ Q6	♥ K4	Pass	1♦	Pass	1♠
North HCP: 12	♦ AQ853	♦ 764	Pass	1NT	AP	
South HCP: 12	♣ J95	♣ Q1043				
Contract: 1N N						

Board: 220	North:	South:	West	North	East	South
Dealer: N	♠ A10	♠ K8632		1♦	Pass	1♠
Vul: None	♥ AQ64	♥ 82	Pass	1NT	Pass	2♣ ¹
North HCP: 13	♦ QJ97	♦ A105	Pass	2♦	Pass	2♠
South HCP: 10	♣ 765	♣ QJ3	Pass	2NT	AP	
Contract: 2N N						

1. Two Way New Minor Forcing

Board: 221	North:	South:	West	North	East	South
Dealer: S	♠ A754	♠ K8				1♦
Vul: NS	♥ K72	♥ A103	Pass	1♠	Pass	1NT
North HCP: 12	♦ 108	♦ Q643	Pass	2NT	AP	
South HCP: 12	♣ AJ73	♣ K942				
Contract: 2N S						

Board: 222

Dealer: N

Vul: EW

North HCP: 14

South HCP: 11

Contract: 3N N

North:

♠ 963

♥ K107

♦ A74

♣ AK42

South:

♠ KQ72

♥ Q64

♦ Q109

♣ Q86

West	North	East	South
	1♣	Pass	1♠
Pass	1NT	Pass	2NT
Pass	3NT	AP	

South hands (Practice Page)

Fourth Bid Inviting

Board: 217	♠ 97	The opponents are silent.
Dealer: S	♥ K1076	
Vul: None	♦ AQ96	You bid first.
HCP: 13	♣ A53	

Board: 218	♠ K8	The opponents are silent.
Dealer: N	♥ AQ875	
Vul: Both	♦ Q108	Partner bids first.
HCP: 11	♣ 742	

Board: 219	♠ AK62	The opponents are silent.
Dealer: S	♥ K4	
Vul: None	♦ 764	You bid first.
HCP: 12	♣ Q1043	

Board: 220	♠ K8632	The opponents are silent.
Dealer: N	♥ 82	
Vul: None	♦ A105	Partner bids first.
HCP: 10	♣ QJ3	

Board: 221	♠ K8	The opponents are silent.
Dealer: S	♥ A103	
Vul: NS	♦ Q643	You bid first.
HCP: 12	♣ K942	

Board: 222	♠ KQ72	The opponents are silent.
Dealer: N	♥ Q64	
Vul: EW	♦ Q109	Partner bids first.
HCP: 11	♣ Q86	

Fourth Bid Inviting Both hands (Answers Page)

Board: 217	North:	South:	West	North	East	South
Dealer: S	♠ AJ4	♠ 97				1♦
Vul: None	♥ AQ93	♥ K1076	Pass	1♥	Pass	2♥
North HCP: 11	♦ 842	♦ AQ96	Pass	3♥	Pass	4♥
South HCP: 13	♣ 972	♣ A53	AP			
Contract: 4♥ N						

Board: 218	North:	South:	West	North	East	South
Dealer: N	♠ Q1092	♠ K8		1♣	Pass	1♥
Vul: Both	♥ 6	♥ AQ875	Pass	1♠	Pass	2NT
North HCP: 12	♦ K63	♦ Q108	AP			
South HCP: 11	♣ AQJ83	♣ 742				
Contract: 2N S						

Board: 219	North:	South:	West	North	East	South
Dealer: S	♠ QJ3	♠ AK62				1♣
Vul: None	♥ Q6	♥ K4	Pass	1♦	Pass	1♠
North HCP: 12	♦ AQ853	♦ 764	Pass	1NT	AP	
South HCP: 12	♣ J95	♣ Q1043				
Contract: 1N N						

Board: 220	North:	South:	West	North	East	South
Dealer: N	♠ A10	♠ K8632		1♦	Pass	1♠
Vul: None	♥ AQ64	♥ 82	Pass	1NT	Pass	2♣ ¹
North HCP: 13	♦ QJ97	♦ A105	Pass	2♦	Pass	2♠
South HCP: 10	♣ 765	♣ QJ3	Pass	2NT	AP	
Contract: 2N N						

1. Two Way New Minor Forcing

Board: 221	North:	South:	West	North	East	South
Dealer: S	♠ A754	♠ K8				1♦
Vul: NS	♥ K72	♥ A103	Pass	1♠	Pass	1NT
North HCP: 12	♦ 108	♦ Q643	Pass	2NT	AP	
South HCP: 12	♣ AJ73	♣ K942				
Contract: 2N S						

Board: 222

Dealer: N

Vul: EW

North HCP: 14

South HCP: 11

Contract: 3N N

North:

♠ 963

♥ K107

♦ A74

♣ AK42

South:

♠ KQ72

♥ Q64

♦ Q109

♣ Q86

West	North	East	South
	1♣	Pass	1♠
Pass	1NT	Pass	2NT
Pass	3NT	AP	

North hands (Practice Page)

Fourth Bid Inviting

Board: 223	♠ A108	The opponents are silent.
Dealer: S	♥ J42	
Vul: Both	♦ 108642	Partner bids first.
HCP: 10	♣ AJ	

Board: 224	♠ Q5	The opponents are silent.
Dealer: N	♥ J1072	
Vul: NS	♦ K1086	You bid first.
HCP: 13	♣ AQJ	

Board: 225	♠ A82	The opponents are silent.
Dealer: S	♥ AK42	
Vul: EW	♦ 762	Partner bids first.
HCP: 11	♣ 942	

Board: 226	♠ KJ9	The opponents are silent.
Dealer: N	♥ AK107	
Vul: Both	♦ 83	You bid first.
HCP: 14	♣ K1053	

Board: 227	♠ 107	The opponents are silent.
Dealer: S	♥ A1064	
Vul: None	♦ KQ105	Partner bids first.
HCP: 11	♣ Q32	

Board: 228	♠ K1062	The opponents are silent.
Dealer: N	♥ A632	
Vul: EW	♦ AQ9	You bid first.
HCP: 13	♣ 32	

Fourth Bid Inviting Both hands (Answers Page)

Board: 223	North:	South:	West	North	East	South
Dealer: S	♠ A108	♠ 53				1♣
Vul: Both	♥ J42	♥ AK65				
North HCP: 10	♦ 108642	♦ J53	Pass	1♦	Pass	1♥
South HCP: 13	♣ AJ	♣ KQ72	Pass	1NT	AP	
Contract: 1N N						

Board: 224	North:	South:	West	North	East	South
Dealer: N	♠ Q5	♠ A632		1♦	Pass	1♠
Vul: NS	♥ J1072	♥ Q5				
North HCP: 13	♦ K1086	♦ AJ42	Pass	1NT	Pass	2NT
South HCP: 11	♣ AQJ	♣ 952	Pass	3NT	AP	
Contract: 3N N						

Board: 225	North:	South:	West	North	East	South
Dealer: S	♠ A82	♠ K7				1♦
Vul: EW	♥ AK42	♥ 96				
North HCP: 11	♦ 762	♦ A10843	Pass	1♥	Pass	2♣
South HCP: 12	♣ 942	♣ KQ103	Pass	2NT	AP	
Contract: 2N N						

Board: 226	North:	South:	West	North	East	South
Dealer: N	♠ KJ9	♠ A865		1♣	Pass	1♠
Vul: Both	♥ AK107	♥ QJ4				
North HCP: 14	♦ 83	♦ A75	Pass	1NT	Pass	2NT
South HCP: 11	♣ K1053	♣ 862	Pass	3NT	AP	
Contract: 3N N						

Board: 227	North:	South:	West	North	East	South
Dealer: S	♠ 107	♠ AKQ9				1♣
Vul: None	♥ A1064	♥ J8	Pass	1♥	Pass	1♠
North HCP: 11	♦ KQ105	♦ 72	Pass	2NT	Pass	3NT
South HCP: 14	♣ Q32	♣ A8754	AP			
Contract: 3N N						

Board: 228	North:	South:	West	North	East	South
Dealer: N	♠ K1062	♠ J43		1♦	Pass	1♥
Vul: EW	♥ A632	♥ K1075	Pass	2♥	Pass	3♣ ¹
North HCP: 13	♦ AQ9	♦ J8	Pass	3♥	AP	
South HCP: 11	♣ 32	♣ AQ104				
Contract: 3♥ S						

1. Two way game tries

South hands (Practice Page)

Fourth Bid Inviting

Board: 223	♠ 53	The opponents are silent.
Dealer: S	♥ AK65	
Vul: Both	♦ J53	You bid first.
HCP: 13	♣ KQ72	

Board: 224	♠ A632	The opponents are silent.
Dealer: N	♥ Q5	
Vul: NS	♦ AJ42	Partner bids first.
HCP: 11	♣ 952	

Board: 225	♠ K7	The opponents are silent.
Dealer: S	♥ 96	
Vul: EW	♦ A10843	You bid first.
HCP: 12	♣ KQ103	

Board: 226	♠ A865	The opponents are silent.
Dealer: N	♥ QJ4	
Vul: Both	♦ A75	Partner bids first.
HCP: 11	♣ 862	

Board: 227	♠ AKQ9	The opponents are silent.
Dealer: S	♥ J8	
Vul: None	♦ 72	You bid first.
HCP: 14	♣ A8754	

Board: 228	♠ J43	The opponents are silent.
Dealer: N	♥ K1075	
Vul: EW	♦ J8	Partner bids first.
HCP: 11	♣ AQ104	

Fourth Bid Inviting Both hands (Answers Page)

Board: 223	North:	South:	West	North	East	South
Dealer: S	♠ A108	♠ 53				1♣
Vul: Both	♥ J42	♥ AK65				
North HCP: 10	♦ 108642	♦ J53	Pass	1♦	Pass	1♥
South HCP: 13	♣ AJ	♣ KQ72	Pass	1NT	AP	
Contract: 1N N						

Board: 224	North:	South:	West	North	East	South
Dealer: N	♠ Q5	♠ A632		1♦	Pass	1♠
Vul: NS	♥ J1072	♥ Q5				
North HCP: 13	♦ K1086	♦ AJ42	Pass	1NT	Pass	2NT
South HCP: 11	♣ AQJ	♣ 952	Pass	3NT	AP	
Contract: 3N N						

Board: 225	North:	South:	West	North	East	South
Dealer: S	♠ A82	♠ K7				1♦
Vul: EW	♥ AK42	♥ 96				
North HCP: 11	♦ 762	♦ A10843	Pass	1♥	Pass	2♣
South HCP: 12	♣ 942	♣ KQ103	Pass	2NT	AP	
Contract: 2N N						

Board: 226	North:	South:	West	North	East	South
Dealer: N	♠ KJ9	♠ A865		1♣	Pass	1♠
Vul: Both	♥ AK107	♥ QJ4				
North HCP: 14	♦ 83	♦ A75	Pass	1NT	Pass	2NT
South HCP: 11	♣ K1053	♣ 862	Pass	3NT	AP	
Contract: 3N N						

Board: 227	North:	South:	West	North	East	South
Dealer: S	♠ 107	♠ AKQ9				1♣
Vul: None	♥ A1064	♥ J8	Pass	1♥	Pass	1♠
North HCP: 11	♦ KQ105	♦ 72	Pass	2NT	Pass	3NT
South HCP: 14	♣ Q32	♣ A8754	AP			
Contract: 3N N						

Board: 228	North:	South:	West	North	East	South
Dealer: N	♠ K1062	♠ J43		1♦	Pass	1♥
Vul: EW	♥ A632	♥ K1075	Pass	2♥	Pass	3♣ ¹
North HCP: 13	♦ AQ9	♦ J8	Pass	3♥	AP	
South HCP: 11	♣ 32	♣ AQ104				
Contract: 3♥ S						

1. Two way game tries

North hands (Practice Page)

Fourth Bid Inviting

Board: 229	♠ A976	The opponents are silent.
Dealer: S	♥ KJ85	
Vul: Both	♦ K1094	Partner bids first.
HCP: 11	♣ 8	

Board: 230	♠ 104	The opponents are silent.
Dealer: N	♥ K972	
Vul: NS	♦ AJ8	You bid first.
HCP: 12	♣ A763	

Board: 231	♠ K1092	The opponents are silent.
Dealer: S	♥ 43	
Vul: None	♦ A64	Partner bids first.
HCP: 11	♣ A1054	

Board: 232	♠ 873	The opponents are silent.
Dealer: N	♥ A32	
Vul: NS	♦ QJ97	You bid first.
HCP: 12	♣ KQ3	

Board: 233	♠ K653	The opponents are silent.
Dealer: S	♥ 6	
Vul: EW	♦ QJ4	Partner bids first.
HCP: 10	♣ A9432	

Fourth Bid Inviting Both hands (Answers Page)

Board: 229

Dealer: S

Vul: Both

North HCP: 11

South HCP: 13

Contract: 4♥ N

North:

♠ A976

♥ KJ85

♦ K1094

♣ 8

South:

♠ 832

♥ A764

♦ A5

♣ AJ97

West North East South

Pass 1♥ Pass 1♣

Pass 2♠¹ Pass 2NT²

Pass 3♣ Pass 4♥

AP

1. Two way game tries

2. Two way game tries

Board: 230

Dealer: N

Vul: NS

North HCP: 12

South HCP: 12

Contract: 2N S

North:

♠ 104

♥ K972

♦ AJ8

♣ A763

South:

♠ QJ2

♥ A5

♦ KQ964

♣ 842

West North East South

Pass 1♣ Pass 1♦

Pass 1♥ Pass 2NT

AP

Board: 231

Dealer: S

Vul: None

North HCP: 11

South HCP: 14

Contract: 3N S

North:

♠ K1092

♥ 43

♦ A64

♣ A1054

South:

♠ AJ3

♥ KJ92

♦ Q107

♣ K62

West North East South

Pass 1♠ Pass 1NT

Pass 2NT Pass 3NT

AP

Board: 232

Dealer: N

Vul: NS

North HCP: 12

South HCP: 12

Contract: 4♠ S

North:

♠ 873

♥ A32

♦ QJ97

♣ KQ3

South:

♠ KJ654

♥ K97

♦ A64

♣ J10

West North East South

Pass 1♦ Pass 1♠

Pass 1NT Pass 2♣¹

Pass 2♦ Pass 2♠

Pass 3♠ Pass 4♠

AP

1. Two Way New Minor Forcing

Board: 233

Dealer: S

Vul: EW

North HCP: 10

South HCP: 13

Contract: 3♠ N

North:

♠ K653

♥ 6

♦ QJ4

♣ A9432

South:

♠ QJ108

♥ QJ84

♦ A5

♣ K76

West North East South

Pass 1♠ Pass 1♣

Pass 2NT¹ Pass 2♠

Pass 3♥ Pass 3♣²

Pass 3♠

AP

1. Two way game tries

2. Two way game tries

South hands (Practice Page)

Fourth Bid Inviting

Board: 229	♠ 832	The opponents are silent.
Dealer: S	♥ A764	
Vul: Both	♦ A5	You bid first.
HCP: 13	♣ AJ97	

Board: 230	♠ QJ2	The opponents are silent.
Dealer: N	♥ A5	
Vul: NS	♦ KQ964	Partner bids first.
HCP: 12	♣ 842	

Board: 231	♠ AJ3	The opponents are silent.
Dealer: S	♥ KJ92	
Vul: None	♦ Q107	You bid first.
HCP: 14	♣ K62	

Board: 232	♠ KJ654	The opponents are silent.
Dealer: N	♥ K97	
Vul: NS	♦ A64	Partner bids first.
HCP: 12	♣ J10	

Board: 233	♠ QJ108	The opponents are silent.
Dealer: S	♥ QJ84	
Vul: EW	♦ A5	You bid first.
HCP: 13	♣ K76	

Fourth Bid Inviting Both hands (Answers Page)

Board: 229

Dealer: S

Vul: Both

North HCP: 11

South HCP: 13

Contract: 4♥ N

North:

♠ A976

♥ KJ85

♦ K1094

♣ 8

South:

♠ 832

♥ A764

♦ A5

♣ AJ97

West North East South

Pass 1♥ Pass 1♣

Pass 2♠¹ Pass 2NT²

Pass 3♣ Pass 4♥

AP

1. Two way game tries

2. Two way game tries

Board: 230

Dealer: N

Vul: NS

North HCP: 12

South HCP: 12

Contract: 2N S

North:

♠ 104

♥ K972

♦ AJ8

♣ A763

South:

♠ QJ2

♥ A5

♦ KQ964

♣ 842

West North East South

Pass 1♣ Pass 1♦

Pass 1♥ Pass 2NT

AP

Board: 231

Dealer: S

Vul: None

North HCP: 11

South HCP: 14

Contract: 3N S

North:

♠ K1092

♥ 43

♦ A64

♣ A1054

South:

♠ AJ3

♥ KJ92

♦ Q107

♣ K62

West North East South

Pass 1♠ Pass 1NT

Pass 2NT Pass 3NT

AP

Board: 232

Dealer: N

Vul: NS

North HCP: 12

South HCP: 12

Contract: 4♠ S

North:

♠ 873

♥ A32

♦ QJ97

♣ KQ3

South:

♠ KJ654

♥ K97

♦ A64

♣ J10

West North East South

Pass 1♦ Pass 1♠

Pass 1NT Pass 2♣¹

Pass 2♦ Pass 2♠

Pass 3♠ Pass 4♠

AP

1. Two Way New Minor Forcing

Board: 233

Dealer: S

Vul: EW

North HCP: 10

South HCP: 13

Contract: 3♠ N

North:

♠ K653

♥ 6

♦ QJ4

♣ A9432

South:

♠ QJ108

♥ QJ84

♦ A5

♣ K76

West North East South

Pass 1♠ Pass 1♣

Pass 2NT¹ Pass 2♠

Pass 3♥ Pass 3♣²

Pass 3♥ Pass 3♠

AP

1. Two way game tries

2. Two way game tries

North hands (Practice Page)

Fourth Bid Inviting

Board: 234	♠ Q82	The opponents are silent.
Dealer: N	♥ AKJ8	
Vul: None	♦ 87	You bid first.
HCP: 13	♣ QJ87	

Board: 235	♠ K63	The opponents are silent.
Dealer: S	♥ A1075	
Vul: EW	♦ 10765	Partner bids first.
HCP: 11	♣ A8	

Board: 236	♠ Q96	The opponents are silent.
Dealer: N	♥ AQ5	
Vul: Both	♦ Q1043	You bid first.
HCP: 13	♣ K85	

Board: 237	♠ 8762	The opponents are silent.
Dealer: S	♥ AKQ	
Vul: NS	♦ Q432	Partner bids first.
HCP: 11	♣ 82	

Board: 238	♠ K65	The opponents are silent.
Dealer: N	♥ 986	
Vul: None	♦ K873	You bid first.
HCP: 14	♣ AKJ	

Board: 239	♠ Q94	The opponents are silent.
Dealer: S	♥ A10	
Vul: EW	♦ AJ52	Partner bids first.
HCP: 12	♣ J742	

Fourth Bid Inviting Both hands (Answers Page)

Board: 234	North:	South:	West	North	East	South
Dealer: N	♠ Q82	♠ 543		1♣	Pass	1♦
Vul: None	♥ AKJ8	♥ Q42	Pass	1♥	Pass	2NT
North HCP: 13	♦ 87	♦ QJ32	Pass	3NT	AP	
South HCP: 12	♣ QJ87	♣ AK10				
Contract: 3N S						

Board: 235	North:	South:	West	North	East	South
Dealer: S	♠ K63	♠ AQ52				1♣
Vul: EW	♥ A1075	♥ J86	Pass	1♥	Pass	1♠
North HCP: 11	♦ 10765	♦ J	Pass	2NT	Pass	3NT
South HCP: 13	♣ A8	♣ KQ1064	AP			
Contract: 3N N						

Board: 236	North:	South:	West	North	East	South
Dealer: N	♠ Q96	♠ A1052		1♦	Pass	1♠
Vul: Both	♥ AQ5	♥ J64	Pass	1NT	Pass	2NT
North HCP: 13	♦ Q1043	♦ 987	Pass	3NT	AP	
South HCP: 11	♣ K85	♣ AQ4				
Contract: 3N N						

Board: 237	North:	South:	West	North	East	South
Dealer: S	♠ 8762	♠ AJ				1♣
Vul: NS	♥ AKQ	♥ J1092	Pass	1♠	Pass	1NT
North HCP: 11	♦ Q432	♦ AK10	Pass	2NT	Pass	3NT
South HCP: 14	♣ 82	♣ J765	AP			
Contract: 3N S						

Board: 238	North:	South:	West	North	East	South
Dealer: N	♠ K65	♠ A1083		1♦	Pass	1♠
Vul: None	♥ 986	♥ A7	Pass	1NT	Pass	2NT
North HCP: 14	♦ K873	♦ QJ65	Pass	3♠	AP	
South HCP: 11	♣ AKJ	♣ 1072				
Contract: 3♠ S						

Board: 239	North:	South:	West	North	East	South
Dealer: S	♠ Q94	♠ K62				1♣
Vul: EW	♥ A10	♥ KJ2	Pass	1♦	Pass	1NT
North HCP: 12	♦ AJ52	♦ 1076	Pass	2NT	Pass	3NT
South HCP: 13	♣ J742	♣ AQ103	AP			
Contract: 3N S						

South hands (Practice Page)

Fourth Bid Inviting

Board: 234	♠ 543	The opponents are silent.
Dealer: N	♥ Q42	
Vul: None	♦ QJ32	Partner bids first.
HCP: 12	♣ AK10	

Board: 235	♠ AQ52	The opponents are silent.
Dealer: S	♥ J86	
Vul: EW	♦ J	You bid first.
HCP: 13	♣ KQ1064	

Board: 236	♠ A1052	The opponents are silent.
Dealer: N	♥ J64	
Vul: Both	♦ 987	Partner bids first.
HCP: 11	♣ AQ4	

Board: 237	♠ AJ	The opponents are silent.
Dealer: S	♥ J1092	
Vul: NS	♦ AK10	You bid first.
HCP: 14	♣ J765	

Board: 238	♠ A1083	The opponents are silent.
Dealer: N	♥ A7	
Vul: None	♦ QJ65	Partner bids first.
HCP: 11	♣ 1072	

Board: 239	♠ K62	The opponents are silent.
Dealer: S	♥ KJ2	
Vul: EW	♦ 1076	You bid first.
HCP: 13	♣ AQ103	

Fourth Bid Inviting Both hands (Answers Page)

Board: 234	North:	South:	West	North	East	South
Dealer: N	♠ Q82	♠ 543		1♣	Pass	1♦
Vul: None	♥ AKJ8	♥ Q42	Pass	1♥	Pass	2NT
North HCP: 13	♦ 87	♦ QJ32	Pass	3NT	AP	
South HCP: 12	♣ QJ87	♣ AK10				
Contract: 3N S						

Board: 235	North:	South:	West	North	East	South
Dealer: S	♠ K63	♠ AQ52				1♣
Vul: EW	♥ A1075	♥ J86	Pass	1♥	Pass	1♠
North HCP: 11	♦ 10765	♦ J	Pass	2NT	Pass	3NT
South HCP: 13	♣ A8	♣ KQ1064	AP			
Contract: 3N N						

Board: 236	North:	South:	West	North	East	South
Dealer: N	♠ Q96	♠ A1052		1♦	Pass	1♠
Vul: Both	♥ AQ5	♥ J64	Pass	1NT	Pass	2NT
North HCP: 13	♦ Q1043	♦ 987	Pass	3NT	AP	
South HCP: 11	♣ K85	♣ AQ4				
Contract: 3N N						

Board: 237	North:	South:	West	North	East	South
Dealer: S	♠ 8762	♠ AJ				1♣
Vul: NS	♥ AKQ	♥ J1092	Pass	1♠	Pass	1NT
North HCP: 11	♦ Q432	♦ AK10	Pass	2NT	Pass	3NT
South HCP: 14	♣ 82	♣ J765	AP			
Contract: 3N S						

Board: 238	North:	South:	West	North	East	South
Dealer: N	♠ K65	♠ A1083		1♦	Pass	1♠
Vul: None	♥ 986	♥ A7	Pass	1NT	Pass	2NT
North HCP: 14	♦ K873	♦ QJ65	Pass	3♠	AP	
South HCP: 11	♣ AKJ	♣ 1072				
Contract: 3♠ S						

Board: 239	North:	South:	West	North	East	South
Dealer: S	♠ Q94	♠ K62				1♣
Vul: EW	♥ A10	♥ KJ2	Pass	1♦	Pass	1NT
North HCP: 12	♦ AJ52	♦ 1076	Pass	2NT	Pass	3NT
South HCP: 13	♣ J742	♣ AQ103	AP			
Contract: 3N S						

North hands (Practice Page)

Fourth Bid Inviting

Board: 240	♠ K972	The opponents are silent.
Dealer: N	♥ 97	
Vul: Both	♦ KQ4	You bid first.
HCP: 14	♣ AQ83	
Board: 241	♠ QJ93	The opponents are silent.
Dealer: S	♥ K75	
Vul: None	♦ 10	Partner bids first.
HCP: 12	♣ AQ985	
Board: 242	♠ A87	The opponents are silent.
Dealer: N	♥ A6	
Vul: Both	♦ Q876	You bid first.
HCP: 14	♣ A984	
Board: 243	♠ 1082	The opponents are silent.
Dealer: S	♥ K75	
Vul: None	♦ A8742	Partner bids first.
HCP: 10	♣ K2	
Board: 244	♠ A874	The opponents are silent.
Dealer: N	♥ J8	
Vul: EW	♦ K1087	You bid first.
HCP: 12	♣ A95	
Board: 245	♠ AQJ	The opponents are silent.
Dealer: S	♥ K1098	
Vul: None	♦ 1076	Partner bids first.
HCP: 10	♣ 874	

Fourth Bid Inviting Both hands (Answers Page)

Board: 240	North:	South:	West	North	East	South
Dealer: N	♠ K972	♠ A106		1♣	Pass	1♥
Vul: Both	♥ 97	♥ AQ105	Pass	1♠	Pass	1NT
North HCP: 14	♦ KQ4	♦ 65	AP			
South HCP: 10	♣ AQ83	♣ 10952				
Contract: 1N S						

Board: 241	North:	South:	West	North	East	South
Dealer: S	♠ QJ93	♠ AK2				1♦
Vul: None	♥ K75	♥ Q1064	Pass	1♠	Pass	1NT
North HCP: 12	♦ 10	♦ A986	Pass	2NT	Pass	3NT
South HCP: 13	♣ AQ985	♣ 76	AP			
Contract: 3N S						

Board: 242	North:	South:	West	North	East	South
Dealer: N	♠ A87	♠ K109		1♦	Pass	1♥
Vul: Both	♥ A6	♥ 109854	Pass	1NT	Pass	2♣ ¹
North HCP: 14	♦ Q876	♦ KJ	Pass	2♦	Pass	2♥
South HCP: 10	♣ A984	♣ QJ6	Pass	3NT	AP	
Contract: 3N N						

1. Two Way New Minor Forcing

Board: 243	North:	South:	West	North	East	South
Dealer: S	♠ 1082	♠ AK7				1♣
Vul: None	♥ K75	♥ J1063	Pass	1♦	Pass	1♥
North HCP: 10	♦ A8742	♦ K53	Pass	1NT	AP	
South HCP: 12	♣ K2	♣ J87				
Contract: 1N N						

Board: 244	North:	South:	West	North	East	South
Dealer: N	♠ A874	♠ 952		1♦	Pass	1♥
Vul: EW	♥ J8	♥ KQ74	Pass	1♠	Pass	1NT
North HCP: 12	♦ K1087	♦ QJ	AP			
South HCP: 10	♣ A95	♣ Q842				
Contract: 1N S						

Board: 245

Dealer: S

Vul: None

North HCP: 10

South HCP: 12

Contract: 2♦ S

North:

♠ AQJ

♥ K1098

♦ 1076

♣ 874

South:

♠ 96

♥ Q4

♦ A9843

♣ KQJ2

West	North	East	South
------	-------	------	-------

Pass	1♥	Pass	2♣
------	----	------	----

Pass	2♦	AP	
------	----	----	--

South hands (Practice Page)

Fourth Bid Inviting

Board: 240	♠ A106	The opponents are silent.
Dealer: N	♥ AQ105	
Vul: Both	♦ 65	Partner bids first.
HCP: 10	♣ 10952	

Board: 241	♠ AK2	The opponents are silent.
Dealer: S	♥ Q1064	
Vul: None	♦ A986	You bid first.
HCP: 13	♣ 76	

Board: 242	♠ K109	The opponents are silent.
Dealer: N	♥ 109854	
Vul: Both	♦ KJ	Partner bids first.
HCP: 10	♣ QJ6	

Board: 243	♠ AK7	The opponents are silent.
Dealer: S	♥ J1063	
Vul: None	♦ K53	You bid first.
HCP: 12	♣ J87	

Board: 244	♠ 952	The opponents are silent.
Dealer: N	♥ KQ74	
Vul: EW	♦ QJ	Partner bids first.
HCP: 10	♣ Q842	

Board: 245	♠ 96	The opponents are silent.
Dealer: S	♥ Q4	
Vul: None	♦ A9843	You bid first.
HCP: 12	♣ KQJ2	

Fourth Bid Inviting Both hands (Answers Page)

Board: 240	North:	South:	West	North	East	South
Dealer: N	♠ K972	♠ A106		1♣	Pass	1♥
Vul: Both	♥ 97	♥ AQ105	Pass	1♠	Pass	1NT
North HCP: 14	♦ KQ4	♦ 65	AP			
South HCP: 10	♣ AQ83	♣ 10952				
Contract: 1N S						

Board: 241	North:	South:	West	North	East	South
Dealer: S	♠ QJ93	♠ AK2				1♦
Vul: None	♥ K75	♥ Q1064	Pass	1♠	Pass	1NT
North HCP: 12	♦ 10	♦ A986	Pass	2NT	Pass	3NT
South HCP: 13	♣ AQ985	♣ 76	AP			
Contract: 3N S						

Board: 242	North:	South:	West	North	East	South
Dealer: N	♠ A87	♠ K109		1♦	Pass	1♥
Vul: Both	♥ A6	♥ 109854	Pass	1NT	Pass	2♣ ¹
North HCP: 14	♦ Q876	♦ KJ	Pass	2♦	Pass	2♥
South HCP: 10	♣ A984	♣ QJ6	Pass	3NT	AP	
Contract: 3N N						

1. Two Way New Minor Forcing

Board: 243	North:	South:	West	North	East	South
Dealer: S	♠ 1082	♠ AK7				1♣
Vul: None	♥ K75	♥ J1063	Pass	1♦	Pass	1♥
North HCP: 10	♦ A8742	♦ K53	Pass	1NT	AP	
South HCP: 12	♣ K2	♣ J87				
Contract: 1N N						

Board: 244	North:	South:	West	North	East	South
Dealer: N	♠ A874	♠ 952		1♦	Pass	1♥
Vul: EW	♥ J8	♥ KQ74	Pass	1♠	Pass	1NT
North HCP: 12	♦ K1087	♦ QJ	AP			
South HCP: 10	♣ A95	♣ Q842				
Contract: 1N S						

Board: 245

Dealer: S

Vul: None

North HCP: 10

South HCP: 12

Contract: 2♦ S

North:

♠ AQJ

♥ K1098

♦ 1076

♣ 874

South:

♠ 96

♥ Q4

♦ A9843

♣ KQJ2

West	North	East	South
------	-------	------	-------

Pass	1♥	Pass	2♣
------	----	------	----

Pass	2♦	AP	
------	----	----	--

North hands (Practice Page)

Fourth Bid Inviting

Board: 246	♠ Q963	The opponents are silent.
Dealer: N	♥ 109	
Vul: NS	♦ QJ105	You bid first.
HCP: 12	♣ AK4	

Board: 247	♠ A10	The opponents are silent.
Dealer: S	♥ A10843	
Vul: EW	♦ 986	Partner bids first.
HCP: 11	♣ K96	

Board: 248	♠ QJ7	The opponents are silent.
Dealer: N	♥ AQ2	
Vul: Both	♦ 1094	You bid first.
HCP: 13	♣ A642	

Board: 249	♠ K94	The opponents are silent.
Dealer: S	♥ AK1053	
Vul: Both	♦ 104	Partner bids first.
HCP: 10	♣ 654	

Board: 250	♠ Q10	The opponents are silent.
Dealer: N	♥ K75	
Vul: Both	♦ AQ98	You bid first.
HCP: 12	♣ J1092	

Board: 251	♠ J105	The opponents are silent.
Dealer: S	♥ AQ843	
Vul: NS	♦ AJ	Partner bids first.
HCP: 12	♣ 1094	

Fourth Bid Inviting Both hands (Answers Page)

Board: 246

Dealer: N

Vul: NS

North HCP: 12

South HCP: 12

Contract: 2N S

North:

♠ Q963

♥ 109

♦ QJ105

♣ AK4

South:

♠ A5

♥ KQJ82

♦ 873

♣ Q92

West	North	East	South
------	-------	------	-------

	1♦	Pass	1♥
--	----	------	----

Pass	1♠	Pass	2NT
------	----	------	-----

AP

Board: 247

Dealer: S

Vul: EW

North HCP: 11

South HCP: 14

Contract: 3N N

North:

♠ A10

♥ A10843

♦ 986

♣ K96

South:

♠ QJ2

♥ 9

♦ KQ752

♣ AQ107

West	North	East	South
------	-------	------	-------

1♦

Pass	1♥	Pass	2♣
------	----	------	----

Pass	2NT	Pass	3NT
------	-----	------	-----

AP

Board: 248

Dealer: N

Vul: Both

North HCP: 13

South HCP: 12

Contract: 4♠ S

North:

♠ QJ7

♥ AQ2

♦ 1094

♣ A642

South:

♠ A9863

♥ J63

♦ KJ2

♣ K5

West	North	East	South
------	-------	------	-------

	1♣	Pass	1♠
--	----	------	----

Pass	1NT	Pass	2♣ ¹
------	-----	------	-----------------

Pass	2♦	Pass	2♠
------	----	------	----

Pass	3♠	Pass	4♠
------	----	------	----

AP

1. Two Way New Minor Forcing

Board: 249

Dealer: S

Vul: Both

North HCP: 10

South HCP: 12

Contract: 1N N

North:

♠ K94

♥ AK1053

♦ 104

♣ 654

South:

♠ AQ107

♥ 876

♦ AQ86

♣ 83

West	North	East	South
------	-------	------	-------

1♦

Pass	1♥	Pass	1♠
------	----	------	----

Pass	1NT	AP	
------	-----	----	--

Board: 250

Dealer: N

Vul: Both

North HCP: 12

South HCP: 12

Contract: 2N N

North:

♠ Q10

♥ K75

♦ AQ98

♣ J1092

South:

♠ K863

♥ A102

♦ K75

♣ Q63

West	North	East	South
------	-------	------	-------

	1♦	Pass	1♠
--	----	------	----

Pass	1NT	Pass	2NT
------	-----	------	-----

AP

Board: 251

Dealer: S

Vul: NS

North HCP: 12

South HCP: 13

Contract: 4♥ N

North:

♠ J105

♥ AQ843

♦ AJ

♣ 1094

South:

♠ KQ

♥ J76

♦ 8532

♣ AK75

West	North	East	South
------	-------	------	-------

1♦

Pass	1♥	Pass	1NT
------	----	------	-----

Pass	2♣ ¹	Pass	2♦
------	-----------------	------	----

Pass	2♥	Pass	3♥
------	----	------	----

Pass	4♥	AP	
------	----	----	--

1. Two Way New Minor Forcing

South hands (Practice Page)

Fourth Bid Inviting

Board: 246	♠ A5	The opponents are silent.
Dealer: N	♥ KQJ82	
Vul: NS	♦ 873	Partner bids first.
HCP: 12	♣ Q92	
Board: 247	♠ QJ2	The opponents are silent.
Dealer: S	♥ 9	
Vul: EW	♦ KQ752	You bid first.
HCP: 14	♣ AQ107	
Board: 248	♠ A9863	The opponents are silent.
Dealer: N	♥ J63	
Vul: Both	♦ KJ2	Partner bids first.
HCP: 12	♣ K5	
Board: 249	♠ AQ107	The opponents are silent.
Dealer: S	♥ 876	
Vul: Both	♦ AQ86	You bid first.
HCP: 12	♣ 83	
Board: 250	♠ K863	The opponents are silent.
Dealer: N	♥ A102	
Vul: Both	♦ K75	Partner bids first.
HCP: 12	♣ Q63	
Board: 251	♠ KQ	The opponents are silent.
Dealer: S	♥ J76	
Vul: NS	♦ 8532	You bid first.
HCP: 13	♣ AK75	

Fourth Bid Inviting Both hands (Answers Page)

Board: 246

Dealer: N

Vul: NS

North HCP: 12

South HCP: 12

Contract: 2N S

North:

♠ Q963

♥ 109

♦ QJ105

♣ AK4

South:

♠ A5

♥ KQJ82

♦ 873

♣ Q92

West North East South

1♦ Pass 1♥

Pass 1♠ Pass 2NT

AP

Board: 247

Dealer: S

Vul: EW

North HCP: 11

South HCP: 14

Contract: 3N N

North:

♠ A10

♥ A10843

♦ 986

♣ K96

South:

♠ QJ2

♥ 9

♦ KQ752

♣ AQ107

West North East South

1♦

Pass 1♥ Pass 2♣

Pass 2NT Pass 3NT

AP

Board: 248

Dealer: N

Vul: Both

North HCP: 13

South HCP: 12

Contract: 4♠ S

North:

♠ QJ7

♥ AQ2

♦ 1094

♣ A642

South:

♠ A9863

♥ J63

♦ KJ2

♣ K5

West North East South

1♣ Pass 1♠

Pass 1NT Pass 2♣¹

Pass 2♦ Pass 2♠

Pass 3♠ Pass 4♠

AP

1. Two Way New Minor Forcing

Board: 249

Dealer: S

Vul: Both

North HCP: 10

South HCP: 12

Contract: 1N N

North:

♠ K94

♥ AK1053

♦ 104

♣ 654

South:

♠ AQ107

♥ 876

♦ AQ86

♣ 83

West North East South

1♦

Pass 1♥ Pass 1♠

Pass 1NT AP

Board: 250

Dealer: N

Vul: Both

North HCP: 12

South HCP: 12

Contract: 2N N

North:

♠ Q10

♥ K75

♦ AQ98

♣ J1092

South:

♠ K863

♥ A102

♦ K75

♣ Q63

West North East South

1♦ Pass 1♠

Pass 1NT Pass 2NT

AP

Board: 251

Dealer: S

Vul: NS

North HCP: 12

South HCP: 13

Contract: 4♥ N

North:

♠ J105

♥ AQ843

♦ AJ

♣ 1094

South:

♠ KQ

♥ J76

♦ 8532

♣ AK75

West	North	East	South
------	-------	------	-------

1♦

Pass	1♥	Pass	1NT
------	----	------	-----

Pass	2♣ ¹	Pass	2♦
------	-----------------	------	----

Pass	2♥	Pass	3♥
------	----	------	----

Pass	4♥	AP	
------	----	----	--

1. Two Way New Minor Forcing

North hands (Practice Page)

Fourth Bid Inviting

Board: 252	♠ K762	The opponents are silent.
Dealer: N	♥ Q7	
Vul: Both	♦ 73	You bid first.
HCP: 13	♣ AKJ98	

Board: 253	♠ AK102	The opponents are silent.
Dealer: S	♥ 93	
Vul: NS	♦ Q1086	Partner bids first.
HCP: 12	♣ K75	

Board: 254	♠ A84	The opponents are silent.
Dealer: N	♥ 965	
Vul: EW	♦ AKQ9	You bid first.
HCP: 14	♣ J53	

Board: 255	♠ Q753	The opponents are silent.
Dealer: S	♥ AJ5	
Vul: EW	♦ K109	Partner bids first.
HCP: 10	♣ 832	

Board: 256	♠ 10542	The opponents are silent.
Dealer: N	♥ AJ5	
Vul: NS	♦ AJ6	You bid first.
HCP: 14	♣ A104	

Board: 257	♠ KQJ	The opponents are silent.
Dealer: S	♥ A974	
Vul: None	♦ 9532	Partner bids first.
HCP: 10	♣ 74	

Fourth Bid Inviting Both hands (Answers Page)

Board: 252

Dealer: N

Vul: Both

North HCP: 13

South HCP: 11

Contract: 3N S

North:

♠ K762

♥ Q7

♦ 73

♣ AKJ98

South:

♠ A3

♥ A6532

♦ J106

♣ Q65

West North East South

1♣ Pass 1♥

Pass 1♠ Pass 2NT

Pass 3NT AP

Board: 253

Dealer: S

Vul: NS

North HCP: 12

South HCP: 12

Contract: 2N S

North:

♠ AK102

♥ 93

♦ Q1086

♣ K75

South:

♠ 85

♥ AKQ5

♦ J542

♣ Q92

West North East South

1♦

Pass 1♠ Pass 1NT

Pass 2NT AP

Board: 254

Dealer: N

Vul: EW

North HCP: 14

South HCP: 12

Contract: 4♥ S

North:

♠ A84

♥ 965

♦ AKQ9

♣ J53

South:

♠ 1053

♥ AKJ72

♦ 72

♣ A42

West North East South

1♦ Pass 1♥

Pass 1NT Pass 2♣¹

Pass 2♦ Pass 2♥

Pass 4♥ AP

1. Two Way New Minor Forcing

Board: 255

Dealer: S

Vul: EW

North HCP: 10

South HCP: 13

Contract: 2♦ S

North:

♠ Q753

♥ AJ5

♦ K109

♣ 832

South:

♠ 106

♥ 63

♦ AQJ62

♣ AQ109

West North East South

1♦

Pass 1♠ Pass 2♣

Pass 2♦ AP

Board: 256

Dealer: N

Vul: NS

North HCP: 14

South HCP: 10

Contract: 1N S

North:

♠ 10542

♥ AJ5

♦ AJ6

♣ A104

South:

♠ 6

♥ Q976

♦ Q975

♣ KQJ7

West North East South

1♣ Pass 1♥

Pass 1♠ Pass 1NT

AP

Board: 257

Dealer: S

Vul: None

North HCP: 10

South HCP: 14

Contract: 1N N

North:

♠ KQJ

♥ A974

♦ 9532

♣ 74

South:

♠ A643

♥ 6

♦ AK8

♣ K9653

West	North	East	South
------	-------	------	-------

1♣

Pass	1♥	Pass	1♠
------	----	------	----

Pass	1NT	AP	
------	-----	----	--

South hands (Practice Page)

Fourth Bid Inviting

Board: 252	♠ A3	The opponents are silent.
Dealer: N	♥ A6532	
Vul: Both	♦ J106	Partner bids first.
HCP: 11	♣ Q65	

Board: 253	♠ 85	The opponents are silent.
Dealer: S	♥ AKQ5	
Vul: NS	♦ J542	You bid first.
HCP: 12	♣ Q92	

Board: 254	♠ 1053	The opponents are silent.
Dealer: N	♥ AKJ72	
Vul: EW	♦ 72	Partner bids first.
HCP: 12	♣ A42	

Board: 255	♠ 106	The opponents are silent.
Dealer: S	♥ 63	
Vul: EW	♦ AQJ62	You bid first.
HCP: 13	♣ AQ109	

Board: 256	♠ 6	The opponents are silent.
Dealer: N	♥ Q976	
Vul: NS	♦ Q975	Partner bids first.
HCP: 10	♣ KQJ7	

Board: 257	♠ A643	The opponents are silent.
Dealer: S	♥ 6	
Vul: None	♦ AK8	You bid first.
HCP: 14	♣ K9653	

Fourth Bid Inviting Both hands (Answers Page)

Board: 252

Dealer: N

Vul: Both

North HCP: 13

South HCP: 11

Contract: 3N S

North:

♠ K762

♥ Q7

♦ 73

♣ AKJ98

South:

♠ A3

♥ A6532

♦ J106

♣ Q65

West North East South

1♣ Pass 1♥

Pass 1♠ Pass 2NT

Pass 3NT AP

Board: 253

Dealer: S

Vul: NS

North HCP: 12

South HCP: 12

Contract: 2N S

North:

♠ AK102

♥ 93

♦ Q1086

♣ K75

South:

♠ 85

♥ AKQ5

♦ J542

♣ Q92

West North East South

1♦

Pass 1♠ Pass 1NT

Pass 2NT AP

Board: 254

Dealer: N

Vul: EW

North HCP: 14

South HCP: 12

Contract: 4♥ S

North:

♠ A84

♥ 965

♦ AKQ9

♣ J53

South:

♠ 1053

♥ AKJ72

♦ 72

♣ A42

West North East South

1♦ Pass 1♥

Pass 1NT Pass 2♣¹

Pass 2♦ Pass 2♥

Pass 4♥ AP

1. Two Way New Minor Forcing

Board: 255

Dealer: S

Vul: EW

North HCP: 10

South HCP: 13

Contract: 2♦ S

North:

♠ Q753

♥ AJ5

♦ K109

♣ 832

South:

♠ 106

♥ 63

♦ AQJ62

♣ AQ109

West North East South

1♦

Pass 1♠ Pass 2♣

Pass 2♦ AP

Board: 256

Dealer: N

Vul: NS

North HCP: 14

South HCP: 10

Contract: 1N S

North:

♠ 10542

♥ AJ5

♦ AJ6

♣ A104

South:

♠ 6

♥ Q976

♦ Q975

♣ KQJ7

West North East South

1♣ Pass 1♥

Pass 1♠ Pass 1NT

AP

Board: 257

Dealer: S

Vul: None

North HCP: 10

South HCP: 14

Contract: 1N N

North:

♠ KQJ

♥ A974

♦ 9532

♣ 74

South:

♠ A643

♥ 6

♦ AK8

♣ K9653

West	North	East	South
------	-------	------	-------

1♣

Pass	1♥	Pass	1♠
------	----	------	----

Pass	1NT	AP	
------	-----	----	--

North hands (Practice Page)

Fourth Bid Inviting

Board: 258	♠ J742	The opponents are silent.
Dealer: N	♥ A5	
Vul: EW	♦ A75	You bid first.
HCP: 12	♣ K1075	

Board: 259	♠ KQ109	The opponents are silent.
Dealer: S	♥ J93	
Vul: Both	♦ KQ104	Partner bids first.
HCP: 11	♣ 95	

Board: 260	♠ AK64	The opponents are silent.
Dealer: N	♥ 764	
Vul: NS	♦ AQ75	You bid first.
HCP: 13	♣ 62	

Board: 261	♠ J82	The opponents are silent.
Dealer: S	♥ A76	
Vul: EW	♦ KQ983	Partner bids first.
HCP: 11	♣ J2	

Board: 262	♠ KQ2	The opponents are silent.
Dealer: N	♥ K8	
Vul: None	♦ 10872	You bid first.
HCP: 14	♣ AQ103	

Board: 263	♠ K7	The opponents are silent.
Dealer: S	♥ J972	
Vul: NS	♦ K106	Partner bids first.
HCP: 12	♣ AJ52	

Fourth Bid Inviting Both hands (Answers Page)

Board: 258	North:	South:	West	North	East	South
Dealer: N	♠ J742	♠ K105		1♣	Pass	1♥
Vul: EW	♥ A5	♥ KQ83	Pass	1♠	Pass	2NT
North HCP: 12	♦ A75	♦ QJ9	AP			
South HCP: 11	♣ K1075	♣ 843				
Contract: 2N S						

Board: 259	North:	South:	West	North	East	South
Dealer: S	♠ KQ109	♠ AJ5				1♣
Vul: Both	♥ J93	♥ K1042	Pass	1♠	Pass	1NT
North HCP: 11	♦ KQ104	♦ 75	Pass	2NT	Pass	3NT
South HCP: 13	♣ 95	♣ KQ43	AP			
Contract: 3N S						

Board: 260	North:	South:	West	North	East	South
Dealer: N	♠ AK64	♠ QJ8		1♦	Pass	1♥
Vul: NS	♥ 764	♥ KQJ5	Pass	1♠	Pass	2NT
North HCP: 13	♦ AQ75	♦ 432	Pass	3NT	AP	
South HCP: 11	♣ 62	♣ Q98				
Contract: 3N S						

Board: 261	North:	South:	West	North	East	South
Dealer: S	♠ J82	♠ AQ4				1♣
Vul: EW	♥ A76	♥ 10952	Pass	1♦	Pass	1♥
North HCP: 11	♦ KQ983	♦ 6	Pass	2NT	Pass	3NT
South HCP: 13	♣ J2	♣ AK653	AP			
Contract: 3N N						

Board: 262	North:	South:	West	North	East	South
Dealer: N	♠ KQ2	♠ A1065		1♦	Pass	1♥
Vul: None	♥ K8	♥ QJ65	Pass	1NT	Pass	2NT
North HCP: 14	♦ 10872	♦ 53	Pass	3NT	AP	
South HCP: 11	♣ AQ103	♣ KJ8				
Contract: 3N N						

Board: 263

Dealer: S

Vul: NS

North HCP: 12

South HCP: 12

Contract: 3♥ N

North:

♠ K7

♥ J972

♦ K106

♣ AJ52

South:

♠ J84

♥ K1083

♦ AJ52

♣ K10

West	North	East	South
------	-------	------	-------

			1♦
--	--	--	----

Pass	1♥	Pass	2♥
------	----	------	----

Pass	3♣ ¹	Pass	3♥
------	-----------------	------	----

AP

1. Two way game tries

South hands (Practice Page)

Fourth Bid Inviting

Board: 258	♠ K105	The opponents are silent.
Dealer: N	♥ KQ83	
Vul: EW	♦ QJ9	Partner bids first.
HCP: 11	♣ 843	

Board: 259	♠ AJ5	The opponents are silent.
Dealer: S	♥ K1042	
Vul: Both	♦ 75	You bid first.
HCP: 13	♣ KQ43	

Board: 260	♠ QJ8	The opponents are silent.
Dealer: N	♥ KQJ5	
Vul: NS	♦ 432	Partner bids first.
HCP: 11	♣ Q98	

Board: 261	♠ AQ4	The opponents are silent.
Dealer: S	♥ 10952	
Vul: EW	♦ 6	You bid first.
HCP: 13	♣ AK653	

Board: 262	♠ A1065	The opponents are silent.
Dealer: N	♥ QJ65	
Vul: None	♦ 53	Partner bids first.
HCP: 11	♣ KJ8	

Board: 263	♠ J84	The opponents are silent.
Dealer: S	♥ K1083	
Vul: NS	♦ AJ52	You bid first.
HCP: 12	♣ K10	

Fourth Bid Inviting Both hands (Answers Page)

Board: 258	North:	South:	West	North	East	South
Dealer: N	♠ J742	♠ K105		1♣	Pass	1♥
Vul: EW	♥ A5	♥ KQ83	Pass	1♠	Pass	2NT
North HCP: 12	♦ A75	♦ QJ9	AP			
South HCP: 11	♣ K1075	♣ 843				
Contract: 2N S						

Board: 259	North:	South:	West	North	East	South
Dealer: S	♠ KQ109	♠ AJ5				1♣
Vul: Both	♥ J93	♥ K1042	Pass	1♠	Pass	1NT
North HCP: 11	♦ KQ104	♦ 75	Pass	2NT	Pass	3NT
South HCP: 13	♣ 95	♣ KQ43	AP			
Contract: 3N S						

Board: 260	North:	South:	West	North	East	South
Dealer: N	♠ AK64	♠ QJ8		1♦	Pass	1♥
Vul: NS	♥ 764	♥ KQJ5	Pass	1♠	Pass	2NT
North HCP: 13	♦ AQ75	♦ 432	Pass	3NT	AP	
South HCP: 11	♣ 62	♣ Q98				
Contract: 3N S						

Board: 261	North:	South:	West	North	East	South
Dealer: S	♠ J82	♠ AQ4				1♣
Vul: EW	♥ A76	♥ 10952	Pass	1♦	Pass	1♥
North HCP: 11	♦ KQ983	♦ 6	Pass	2NT	Pass	3NT
South HCP: 13	♣ J2	♣ AK653	AP			
Contract: 3N N						

Board: 262	North:	South:	West	North	East	South
Dealer: N	♠ KQ2	♠ A1065		1♦	Pass	1♥
Vul: None	♥ K8	♥ QJ65	Pass	1NT	Pass	2NT
North HCP: 14	♦ 10872	♦ 53	Pass	3NT	AP	
South HCP: 11	♣ AQ103	♣ KJ8				
Contract: 3N N						

Board: 263

Dealer: S

Vul: NS

North HCP: 12

South HCP: 12

Contract: 3♥ N

North:

♠ K7

♥ J972

♦ K106

♣ AJ52

South:

♠ J84

♥ K1083

♦ AJ52

♣ K10

West	North	East	South
------	-------	------	-------

			1♦
--	--	--	----

Pass	1♥	Pass	2♥
------	----	------	----

Pass	3♣ ¹	Pass	3♥
------	-----------------	------	----

AP

1. Two way game tries

North hands (Practice Page)

Fourth Bid Inviting

Board: 264	♠ KJ87	The opponents are silent.
Dealer: N	♥ Q7	
Vul: NS	♦ KQ103	You bid first.
HCP: 14	♣ K76	

Board: 265	♠ KJ642	The opponents are silent.
Dealer: S	♥ K64	
Vul: EW	♦ 93	Partner bids first.
HCP: 11	♣ A54	

Board: 266	♠ 753	The opponents are silent.
Dealer: N	♥ AK42	
Vul: Both	♦ K104	You bid first.
HCP: 12	♣ Q87	

Board: 267	♠ 2	The opponents are silent.
Dealer: S	♥ J43	
Vul: None	♦ QJ943	Partner bids first.
HCP: 11	♣ AK32	

Board: 268	♠ A863	The opponents are silent.
Dealer: N	♥ 107	
Vul: Both	♦ AK964	You bid first.
HCP: 13	♣ Q6	

Board: 269	♠ Q9	The opponents are silent.
Dealer: S	♥ K1053	
Vul: NS	♦ K854	Partner bids first.
HCP: 12	♣ KJ6	

Fourth Bid Inviting Both hands (Answers Page)

Board: 264

Dealer: N

Vul: NS

North HCP: 14

South HCP: 11

Contract: 3N S

North:

♠ KJ87

♥ Q7

♦ KQ103

♣ K76

South:

♠ 63

♥ AK1086

♦ 975

♣ A54

West	North	East	South
------	-------	------	-------

	1♦	Pass	1♥
--	----	------	----

Pass	1♠	Pass	2NT
------	----	------	-----

Pass	3NT	AP	
------	-----	----	--

Board: 265

Dealer: S

Vul: EW

North HCP: 11

South HCP: 13

Contract: 3N S

North:

♠ KJ642

♥ K64

♦ 93

♣ A54

South:

♠ 93

♥ QJ7

♦ AJ84

♣ KQ32

West	North	East	South
------	-------	------	-------

1♦

Pass	1♠	Pass	1NT
------	----	------	-----

Pass	2♣ ¹	Pass	2♦
------	-----------------	------	----

Pass	2♠	Pass	2NT
------	----	------	-----

Pass	3NT	AP	
------	-----	----	--

1. Two Way New Minor Forcing

Board: 266

Dealer: N

Vul: Both

North HCP: 12

South HCP: 11

Contract: 2N N

North:

♠ 753

♥ AK42

♦ K104

♣ Q87

South:

♠ AKQJ

♥ J9

♦ 873

♣ 6543

West	North	East	South
------	-------	------	-------

	1♣	Pass	1♠
--	----	------	----

Pass	1NT	Pass	2NT
------	-----	------	-----

AP

Board: 267

Dealer: S

Vul: None

North HCP: 11

South HCP: 14

Contract: 2♦ N

North:

♠ 2

♥ J43

♦ QJ943

♣ AK32

South:

♠ K53

♥ AK75

♦ A102

♣ 1097

West	North	East	South
------	-------	------	-------

1♣

Pass	1♦	Pass	1♥
------	----	------	----

Pass	2♣	Pass	2♦
------	----	------	----

AP

Board: 268

Dealer: N

Vul: Both

North HCP: 13

South HCP: 10

Contract: 3♠ N

North:

♠ A863

♥ 107

♦ AK964

♣ Q6

South:

♠ QJ74

♥ J865

♦ J

♣ AJ92

West	North	East	South
------	-------	------	-------

	1♦	Pass	1♥
--	----	------	----

Pass	1♠	Pass	3♠
------	----	------	----

AP

Board: 269

Dealer: S

Vul: NS

North HCP: 12

South HCP: 14

Contract: 3N N

North:

♠ Q9

♥ K1053

♦ K854

♣ KJ6

South:

♠ AJ87

♥ J84

♦ AQ962

♣ Q

West	North	East	South
------	-------	------	-------

			1♦
--	--	--	----

Pass	1♥	Pass	1♠
------	----	------	----

Pass	2NT	Pass	3NT
------	-----	------	-----

AP			
----	--	--	--

South hands (Practice Page)

Fourth Bid Inviting

Board: 264	♠ 63	The opponents are silent.
Dealer: N	♥ AK1086	
Vul: NS	♦ 975	Partner bids first.
HCP: 11	♣ A54	
Board: 265	♠ 93	The opponents are silent.
Dealer: S	♥ QJ7	
Vul: EW	♦ AJ84	You bid first.
HCP: 13	♣ KQ32	
Board: 266	♠ AKQJ	The opponents are silent.
Dealer: N	♥ J9	
Vul: Both	♦ 873	Partner bids first.
HCP: 11	♣ 6543	
Board: 267	♠ K53	The opponents are silent.
Dealer: S	♥ AK75	
Vul: None	♦ A102	You bid first.
HCP: 14	♣ 1097	
Board: 268	♠ QJ74	The opponents are silent.
Dealer: N	♥ J865	
Vul: Both	♦ J	Partner bids first.
HCP: 10	♣ AJ92	
Board: 269	♠ AJ87	The opponents are silent.
Dealer: S	♥ J84	
Vul: NS	♦ AQ962	You bid first.
HCP: 14	♣ Q	

Fourth Bid Inviting Both hands (Answers Page)

Board: 264

Dealer: N

Vul: NS

North HCP: 14

South HCP: 11

Contract: 3N S

North:

♠ KJ87

♥ Q7

♦ KQ103

♣ K76

South:

♠ 63

♥ AK1086

♦ 975

♣ A54

West	North	East	South
------	-------	------	-------

	1♦	Pass	1♥
--	----	------	----

Pass	1♠	Pass	2NT
------	----	------	-----

Pass	3NT	AP	
------	-----	----	--

Board: 265

Dealer: S

Vul: EW

North HCP: 11

South HCP: 13

Contract: 3N S

North:

♠ KJ642

♥ K64

♦ 93

♣ A54

South:

♠ 93

♥ QJ7

♦ AJ84

♣ KQ32

West	North	East	South
------	-------	------	-------

1♦

Pass	1♠	Pass	1NT
------	----	------	-----

Pass	2♣ ¹	Pass	2♦
------	-----------------	------	----

Pass	2♠	Pass	2NT
------	----	------	-----

Pass	3NT	AP	
------	-----	----	--

1. Two Way New Minor Forcing

Board: 266

Dealer: N

Vul: Both

North HCP: 12

South HCP: 11

Contract: 2N N

North:

♠ 753

♥ AK42

♦ K104

♣ Q87

South:

♠ AKQJ

♥ J9

♦ 873

♣ 6543

West	North	East	South
------	-------	------	-------

	1♣	Pass	1♠
--	----	------	----

Pass	1NT	Pass	2NT
------	-----	------	-----

AP

Board: 267

Dealer: S

Vul: None

North HCP: 11

South HCP: 14

Contract: 2♦ N

North:

♠ 2

♥ J43

♦ QJ943

♣ AK32

South:

♠ K53

♥ AK75

♦ A102

♣ 1097

West	North	East	South
------	-------	------	-------

1♣

Pass	1♦	Pass	1♥
------	----	------	----

Pass	2♣	Pass	2♦
------	----	------	----

AP

Board: 268

Dealer: N

Vul: Both

North HCP: 13

South HCP: 10

Contract: 3♠ N

North:

♠ A863

♥ 107

♦ AK964

♣ Q6

South:

♠ QJ74

♥ J865

♦ J

♣ AJ92

West	North	East	South
------	-------	------	-------

	1♦	Pass	1♥
--	----	------	----

Pass	1♠	Pass	3♠
------	----	------	----

AP

Board: 269

Dealer: S

Vul: NS

North HCP: 12

South HCP: 14

Contract: 3N N

North:

♠ Q9

♥ K1053

♦ K854

♣ KJ6

South:

♠ AJ87

♥ J84

♦ AQ962

♣ Q

West	North	East	South
------	-------	------	-------

			1♦
--	--	--	----

Pass	1♥	Pass	1♠
------	----	------	----

Pass	2NT	Pass	3NT
------	-----	------	-----

AP			
----	--	--	--

North hands (Practice Page)

Fourth Bid Inviting

Board: 270	♠ A642	The opponents are silent.
Dealer: N	♥ A87	
Vul: None	♦ KJ	You bid first.
HCP: 13	♣ J862	

Board: 271	♠ QJ5	The opponents are silent.
Dealer: S	♥ K9865	
Vul: NS	♦ K6	Partner bids first.
HCP: 12	♣ K105	

Board: 272	♠ A63	The opponents are silent.
Dealer: N	♥ 108	
Vul: Both	♦ Q1074	You bid first.
HCP: 13	♣ AK72	

Board: 273	♠ 72	The opponents are silent.
Dealer: S	♥ A542	
Vul: None	♦ AQJ7	Partner bids first.
HCP: 11	♣ 982	

Board: 274	♠ K107	The opponents are silent.
Dealer: N	♥ AJ84	
Vul: None	♦ AQ96	You bid first.
HCP: 14	♣ 63	

Board: 275	♠ J52	The opponents are silent.
Dealer: S	♥ AQ87	
Vul: NS	♦ A954	Partner bids first.
HCP: 11	♣ 96	

Fourth Bid Inviting Both hands (Answers Page)

Board: 270

Dealer: N

Vul: None

North HCP: 13

South HCP: 10

Contract: 1N S

North:

♠ A642

♥ A87

♦ KJ

♣ J862

South:

♠ K75

♥ KQ109

♦ 10972

♣ Q9

West North East South

1♣ Pass 1♥

Pass 1♠ Pass 1NT

AP

Board: 271

Dealer: S

Vul: NS

North HCP: 12

South HCP: 13

Contract: 4♥ N

North:

♠ QJ5

♥ K9865

♦ K6

♣ K105

South:

♠ AK3

♥ A102

♦ 1054

♣ Q742

West North East South

1♣

Pass 1♥ Pass 1NT

Pass 2♣¹ Pass 2♦

Pass 2♥ Pass 3♥

Pass 4♥ AP

1. Two Way New Minor Forcing

Board: 272

Dealer: N

Vul: Both

North HCP: 13

South HCP: 11

Contract: 3N N

North:

♠ A63

♥ 108

♦ Q1074

♣ AK72

South:

♠ 872

♥ A932

♦ AK9

♣ 954

West North East South

1♦ Pass 1♥

Pass 1NT Pass 2NT

Pass 3NT AP

Board: 273

Dealer: S

Vul: None

North HCP: 11

South HCP: 14

Contract: 4♥ N

North:

♠ 72

♥ A542

♦ AQJ7

♣ 982

South:

♠ AK83

♥ Q863

♦ 63

♣ KQ3

West North East South

1♣

Pass 1♥ Pass 2♥

Pass 3♦¹ Pass 4♥

AP

1. Two way game tries

Board: 274

Dealer: N

Vul: None

North HCP: 14

South HCP: 12

Contract: 4♠ S

North:

♠ K107

♥ AJ84

♦ AQ96

♣ 63

South:

♠ A9864

♥ Q7

♦ K42

♣ K105

West North East South

1♦ Pass 1♠

Pass 1NT Pass 2♣¹

Pass 2♦ Pass 2♠

Pass 4♠ AP

1. Two Way New Minor Forcing

Board: 275

Dealer: S

Vul: NS

North HCP: 11

South HCP: 13

Contract: 4♥ N

North:

♠ J52

♥ AQ87

♦ A954

♣ 96

South:

♠ A98

♥ KJ32

♦ Q10

♣ QJ32

West	North	East	South
------	-------	------	-------

			1♣
--	--	--	----

Pass	1♥	Pass	2♥
------	----	------	----

Pass	3♥	Pass	4♥
------	----	------	----

AP

South hands (Practice Page)

Fourth Bid Inviting

Board: 270	♠ K75	The opponents are silent.
Dealer: N	♥ KQ109	
Vul: None	♦ 10972	Partner bids first.
HCP: 10	♣ Q9	

Board: 271	♠ AK3	The opponents are silent.
Dealer: S	♥ A102	
Vul: NS	♦ 1054	You bid first.
HCP: 13	♣ Q742	

Board: 272	♠ 872	The opponents are silent.
Dealer: N	♥ A932	
Vul: Both	♦ AK9	Partner bids first.
HCP: 11	♣ 954	

Board: 273	♠ AK83	The opponents are silent.
Dealer: S	♥ Q863	
Vul: None	♦ 63	You bid first.
HCP: 14	♣ KQ3	

Board: 274	♠ A9864	The opponents are silent.
Dealer: N	♥ Q7	
Vul: None	♦ K42	Partner bids first.
HCP: 12	♣ K105	

Board: 275	♠ A98	The opponents are silent.
Dealer: S	♥ KJ32	
Vul: NS	♦ Q10	You bid first.
HCP: 13	♣ QJ32	

Fourth Bid Inviting Both hands (Answers Page)

Board: 270

Dealer: N

Vul: None

North HCP: 13

South HCP: 10

Contract: 1N S

North:

♠ A642

♥ A87

♦ KJ

♣ J862

South:

♠ K75

♥ KQ109

♦ 10972

♣ Q9

West North East South

1♣ Pass 1♥

Pass 1♠ Pass 1NT

AP

Board: 271

Dealer: S

Vul: NS

North HCP: 12

South HCP: 13

Contract: 4♥ N

North:

♠ QJ5

♥ K9865

♦ K6

♣ K105

South:

♠ AK3

♥ A102

♦ 1054

♣ Q742

West North East South

1♣

Pass 1♥ Pass 1NT

Pass 2♣¹ Pass 2♦

Pass 2♥ Pass 3♥

Pass 4♥ AP

1. Two Way New Minor Forcing

Board: 272

Dealer: N

Vul: Both

North HCP: 13

South HCP: 11

Contract: 3N N

North:

♠ A63

♥ 108

♦ Q1074

♣ AK72

South:

♠ 872

♥ A932

♦ AK9

♣ 954

West North East South

1♦ Pass 1♥

Pass 1NT Pass 2NT

Pass 3NT AP

Board: 273

Dealer: S

Vul: None

North HCP: 11

South HCP: 14

Contract: 4♥ N

North:

♠ 72

♥ A542

♦ AQJ7

♣ 982

South:

♠ AK83

♥ Q863

♦ 63

♣ KQ3

West North East South

1♣

Pass 1♥ Pass 2♥

Pass 3♦¹ Pass 4♥

AP

1. Two way game tries

Board: 274

Dealer: N

Vul: None

North HCP: 14

South HCP: 12

Contract: 4♠ S

North:

♠ K107

♥ AJ84

♦ AQ96

♣ 63

South:

♠ A9864

♥ Q7

♦ K42

♣ K105

West North East South

1♦ Pass 1♠

Pass 1NT Pass 2♣¹

Pass 2♦ Pass 2♠

Pass 4♠ AP

1. Two Way New Minor Forcing

Board: 275

Dealer: S

Vul: NS

North HCP: 11

South HCP: 13

Contract: 4♥ N

North:

♠ J52

♥ AQ87

♦ A954

♣ 96

South:

♠ A98

♥ KJ32

♦ Q10

♣ QJ32

West	North	East	South
------	-------	------	-------

			1♣
--	--	--	----

Pass	1♥	Pass	2♥
------	----	------	----

Pass	3♥	Pass	4♥
------	----	------	----

AP

North hands (Practice Page)

Fourth Bid Inviting

Board: 276	♠ Q1032	The opponents are silent.
Dealer: N	♥ K4	
Vul: EW	♦ KQ10	You bid first.
HCP: 14	♣ KJ75	
Board: 277	♠ KQ10752	The opponents are silent.
Dealer: S	♥ Q	
Vul: None	♦ AJ95	Partner bids first.
HCP: 12	♣ 72	
Board: 278	♠ AJ108	The opponents are silent.
Dealer: N	♥ J3	
Vul: NS	♦ 63	You bid first.
HCP: 13	♣ AQJ42	
Board: 279	♠ A7	The opponents are silent.
Dealer: S	♥ 1064	
Vul: EW	♦ KQ1096	Partner bids first.
HCP: 11	♣ Q74	
Board: 280	♠ A9	The opponents are silent.
Dealer: N	♥ KQ6	
Vul: Both	♦ K982	You bid first.
HCP: 12	♣ 10842	
Board: 281	♠ K98	The opponents are silent.
Dealer: S	♥ QJ93	
Vul: NS	♦ KJ105	Partner bids first.
HCP: 10	♣ 76	

Fourth Bid Inviting Both hands (Answers Page)

Board: 276	North:	South:	West	North	East	South
Dealer: N	♠ Q1032	♠ KJ5		1♣	Pass	1♥
Vul: EW	♥ K4	♥ A875	Pass	1♠	Pass	1NT
North HCP: 14	♦ KQ10	♦ 97	AP			
South HCP: 10	♣ KJ75	♣ Q1043				
Contract: 1N S						

Board: 277	North:	South:	West	North	East	South
Dealer: S	♠ KQ10752	♠ A3				1♥
Vul: None	♥ Q	♥ J10864	Pass	1♠	Pass	2♣
North HCP: 12	♦ AJ95	♦ K6	Pass	3♠	Pass	4♠
South HCP: 12	♣ 72	♣ KJ94	AP			
Contract: 4♠ N						

Board: 278	North:	South:	West	North	East	South
Dealer: N	♠ AJ108	♠ Q75		1♣	Pass	1♦
Vul: NS	♥ J3	♥ KQ52	Pass	1♠	Pass	2NT
North HCP: 13	♦ 63	♦ KJ1082	Pass	3NT	AP	
South HCP: 11	♣ AQJ42	♣ 3				
Contract: 3N S						

Board: 279	North:	South:	West	North	East	South
Dealer: S	♠ A7	♠ QJ108				1♣
Vul: EW	♥ 1064	♥ AQ9	Pass	1♦	Pass	1♠
North HCP: 11	♦ KQ1096	♦ J2	Pass	2NT	Pass	3NT
South HCP: 14	♣ Q74	♣ A952	AP			
Contract: 3N N						

Board: 280	North:	South:	West	North	East	South
Dealer: N	♠ A9	♠ QJ8754		1♦	Pass	1♠
Vul: Both	♥ KQ6	♥ 7	Pass	1NT	Pass	2♣ ¹
North HCP: 12	♦ K982	♦ 763	Pass	2♦	Pass	3♠
South HCP: 10	♣ 10842	♣ AQJ	Pass	4♠	AP	
Contract: 4♠ S						

1. Two Way New Minor Forcing

Board: 281

Dealer: S

Vul: NS

North HCP: 10

South HCP: 12

Contract: 1N N

North:

♠ K98

♥ QJ93

♦ KJ105

♣ 76

South:

♠ 10642

♥ AK8

♦ A2

♣ J1093

West	North	East	South
------	-------	------	-------

1♣

Pass	1♥	Pass	1♠
------	----	------	----

Pass	1NT	AP	
------	-----	----	--

South hands (Practice Page)

Fourth Bid Inviting

Board: 276	♠ KJ5	The opponents are silent.
Dealer: N	♥ A875	
Vul: EW	♦ 97	Partner bids first.
HCP: 10	♣ Q1043	
Board: 277	♠ A3	The opponents are silent.
Dealer: S	♥ J10864	
Vul: None	♦ K6	You bid first.
HCP: 12	♣ KJ94	
Board: 278	♠ Q75	The opponents are silent.
Dealer: N	♥ KQ52	
Vul: NS	♦ KJ1082	Partner bids first.
HCP: 11	♣ 3	
Board: 279	♠ QJ108	The opponents are silent.
Dealer: S	♥ AQ9	
Vul: EW	♦ J2	You bid first.
HCP: 14	♣ A952	
Board: 280	♠ QJ8754	The opponents are silent.
Dealer: N	♥ 7	
Vul: Both	♦ 763	Partner bids first.
HCP: 10	♣ AQJ	
Board: 281	♠ 10642	The opponents are silent.
Dealer: S	♥ AK8	
Vul: NS	♦ A2	You bid first.
HCP: 12	♣ J1093	

Fourth Bid Inviting Both hands (Answers Page)

Board: 276	North:	South:	West	North	East	South
Dealer: N	♠ Q1032	♠ KJ5		1♣	Pass	1♥
Vul: EW	♥ K4	♥ A875	Pass	1♠	Pass	1NT
North HCP: 14	♦ KQ10	♦ 97	AP			
South HCP: 10	♣ KJ75	♣ Q1043				
Contract: 1N S						

Board: 277	North:	South:	West	North	East	South
Dealer: S	♠ KQ10752	♠ A3				1♥
Vul: None	♥ Q	♥ J10864	Pass	1♠	Pass	2♣
North HCP: 12	♦ AJ95	♦ K6	Pass	3♠	Pass	4♠
South HCP: 12	♣ 72	♣ KJ94	AP			
Contract: 4♠ N						

Board: 278	North:	South:	West	North	East	South
Dealer: N	♠ AJ108	♠ Q75		1♣	Pass	1♦
Vul: NS	♥ J3	♥ KQ52	Pass	1♠	Pass	2NT
North HCP: 13	♦ 63	♦ KJ1082	Pass	3NT	AP	
South HCP: 11	♣ AQJ42	♣ 3				
Contract: 3N S						

Board: 279	North:	South:	West	North	East	South
Dealer: S	♠ A7	♠ QJ108				1♣
Vul: EW	♥ 1064	♥ AQ9	Pass	1♦	Pass	1♠
North HCP: 11	♦ KQ1096	♦ J2	Pass	2NT	Pass	3NT
South HCP: 14	♣ Q74	♣ A952	AP			
Contract: 3N N						

Board: 280	North:	South:	West	North	East	South
Dealer: N	♠ A9	♠ QJ8754		1♦	Pass	1♠
Vul: Both	♥ KQ6	♥ 7	Pass	1NT	Pass	2♣ ¹
North HCP: 12	♦ K982	♦ 763	Pass	2♦	Pass	3♠
South HCP: 10	♣ 10842	♣ AQJ	Pass	4♠	AP	
Contract: 4♠ S						

1. Two Way New Minor Forcing

Board: 281

Dealer: S

Vul: NS

North HCP: 10

South HCP: 12

Contract: 1N N

North:

♠ K98

♥ QJ93

♦ KJ105

♣ 76

South:

♠ 10642

♥ AK8

♦ A2

♣ J1093

West	North	East	South
------	-------	------	-------

1♣

Pass	1♥	Pass	1♠
------	----	------	----

Pass	1NT	AP	
------	-----	----	--

North hands (Practice Page)

Fourth Bid Inviting

Board: 282	♠ J753	The opponents are silent.
Dealer: N	♥ AQ7	
Vul: EW	♦ KQ6	You bid first.
HCP: 12	♣ 954	

Board: 283	♠ QJ108	The opponents are silent.
Dealer: S	♥ QJ9	
Vul: None	♦ QJ	Partner bids first.
HCP: 12	♣ K643	

Board: 284	♠ AK9	The opponents are silent.
Dealer: N	♥ K1083	
Vul: Both	♦ A932	You bid first.
HCP: 14	♣ 62	

Board: 285	♠ KJ9	The opponents are silent.
Dealer: S	♥ 106	
Vul: NS	♦ A542	Partner bids first.
HCP: 12	♣ A1076	

Board: 286	♠ AJ86	The opponents are silent.
Dealer: N	♥ Q2	
Vul: Both	♦ K65	You bid first.
HCP: 13	♣ K963	

Board: 287	♠ AK8	The opponents are silent.
Dealer: S	♥ J4	
Vul: NS	♦ J8754	Partner bids first.
HCP: 12	♣ K86	

Fourth Bid Inviting Both hands (Answers Page)

Board: 282	North:	South:	West	North	East	South
Dealer: N	♠ J753	♠ Q9		1♣	Pass	1♥
Vul: EW	♥ AQ7	♥ K953	Pass	1♠	Pass	2NT
North HCP: 12	♦ KQ6	♦ AJ5	AP			
South HCP: 11	♣ 954	♣ J1086				
Contract: 2N S						

Board: 283	North:	South:	West	North	East	South
Dealer: S	♠ QJ108	♠ AK65				1♦
Vul: None	♥ QJ9	♥ A10	Pass	1♠	Pass	2♠
North HCP: 12	♦ QJ	♦ 8732	Pass	3♠	Pass	4♠
South HCP: 13	♣ K643	♣ Q102	AP			
Contract: 4♠ N						

Board: 284	North:	South:	West	North	East	South
Dealer: N	♠ AK9	♠ 82		1♦	Pass	1♥
Vul: Both	♥ K1083	♥ A762	Pass	2♥	Pass	3♦ ¹
North HCP: 14	♦ A932	♦ KQJ6	Pass	3♥	AP	
South HCP: 12	♣ 62	♣ Q109	1. Two way game tries			
Contract: 3♥ S						

Board: 285	North:	South:	West	North	East	South
Dealer: S	♠ KJ9	♠ Q43				1♣
Vul: NS	♥ 106	♥ KJ85	Pass	1♦	Pass	1♥
North HCP: 12	♦ A542	♦ K10	Pass	2NT	AP	
South HCP: 12	♣ A1076	♣ K943				
Contract: 2N N						

Board: 286	North:	South:	West	North	East	South
Dealer: N	♠ AJ86	♠ 3		1♣	Pass	1♦
Vul: Both	♥ Q2	♥ J943	Pass	1♠	Pass	2NT
North HCP: 13	♦ K65	♦ AQJ87	Pass	3NT	AP	
South HCP: 12	♣ K963	♣ A82				
Contract: 3N S						

Board: 287	North:	South:	West	North	East	South
Dealer: S	♠ AK8	♠ Q532				1♣
Vul: NS	♥ J4	♥ AQ2	Pass	1♦	Pass	1♠
North HCP: 12	♦ J8754	♦ K63	Pass	1NT	AP	
South HCP: 13	♣ K86	♣ Q92				
Contract: 1N N						

South hands (Practice Page)

Fourth Bid Inviting

Board: 282	♠ Q9	The opponents are silent.
Dealer: N	♥ K953	
Vul: EW	♦ AJ5	Partner bids first.
HCP: 11	♣ J1086	

Board: 283	♠ AK65	The opponents are silent.
Dealer: S	♥ A10	
Vul: None	♦ 8732	You bid first.
HCP: 13	♣ Q102	

Board: 284	♠ 82	The opponents are silent.
Dealer: N	♥ A762	
Vul: Both	♦ KQJ6	Partner bids first.
HCP: 12	♣ Q109	

Board: 285	♠ Q43	The opponents are silent.
Dealer: S	♥ KJ85	
Vul: NS	♦ K10	You bid first.
HCP: 12	♣ K943	

Board: 286	♠ 3	The opponents are silent.
Dealer: N	♥ J943	
Vul: Both	♦ AQJ87	Partner bids first.
HCP: 12	♣ A82	

Board: 287	♠ Q532	The opponents are silent.
Dealer: S	♥ AQ2	
Vul: NS	♦ K63	You bid first.
HCP: 13	♣ Q92	

Fourth Bid Inviting Both hands (Answers Page)

Board: 282	North:	South:	West	North	East	South
Dealer: N	♠ J753	♠ Q9		1♣	Pass	1♥
Vul: EW	♥ AQ7	♥ K953	Pass	1♠	Pass	2NT
North HCP: 12	♦ KQ6	♦ AJ5	AP			
South HCP: 11	♣ 954	♣ J1086				
Contract: 2N S						

Board: 283	North:	South:	West	North	East	South
Dealer: S	♠ QJ108	♠ AK65				1♦
Vul: None	♥ QJ9	♥ A10	Pass	1♠	Pass	2♠
North HCP: 12	♦ QJ	♦ 8732	Pass	3♠	Pass	4♠
South HCP: 13	♣ K643	♣ Q102	AP			
Contract: 4♠ N						

Board: 284	North:	South:	West	North	East	South
Dealer: N	♠ AK9	♠ 82		1♦	Pass	1♥
Vul: Both	♥ K1083	♥ A762	Pass	2♥	Pass	3♦ ¹
North HCP: 14	♦ A932	♦ KQJ6	Pass	3♥	AP	
South HCP: 12	♣ 62	♣ Q109	1. Two way game tries			
Contract: 3♥ S						

Board: 285	North:	South:	West	North	East	South
Dealer: S	♠ KJ9	♠ Q43				1♣
Vul: NS	♥ 106	♥ KJ85	Pass	1♦	Pass	1♥
North HCP: 12	♦ A542	♦ K10	Pass	2NT	AP	
South HCP: 12	♣ A1076	♣ K943				
Contract: 2N N						

Board: 286	North:	South:	West	North	East	South
Dealer: N	♠ AJ86	♠ 3		1♣	Pass	1♦
Vul: Both	♥ Q2	♥ J943	Pass	1♠	Pass	2NT
North HCP: 13	♦ K65	♦ AQJ87	Pass	3NT	AP	
South HCP: 12	♣ K963	♣ A82				
Contract: 3N S						

Board: 287	North:	South:	West	North	East	South
Dealer: S	♠ AK8	♠ Q532				1♣
Vul: NS	♥ J4	♥ AQ2	Pass	1♦	Pass	1♠
North HCP: 12	♦ J8754	♦ K63	Pass	1NT	AP	
South HCP: 13	♣ K86	♣ Q92				
Contract: 1N N						

North hands (Practice Page)

Fourth Bid Inviting

Board: 288	♠ KQ84	The opponents are silent.
Dealer: N	♥ Q104	
Vul: EW	♦ 104	You bid first.
HCP: 13	♣ KQJ2	

Board: 289	♠ K1082	The opponents are silent.
Dealer: S	♥ KQ3	
Vul: None	♦ KJ3	Partner bids first.
HCP: 12	♣ 872	

Board: 290	♠ AQ9	The opponents are silent.
Dealer: N	♥ Q92	
Vul: NS	♦ 983	You bid first.
HCP: 12	♣ A865	

Board: 291	♠ Q92	The opponents are silent.
Dealer: S	♥ A98	
Vul: EW	♦ QJ976	Partner bids first.
HCP: 11	♣ Q6	

Board: 292	♠ Q943	The opponents are silent.
Dealer: N	♥ Q43	
Vul: Both	♦ AJ75	You bid first.
HCP: 12	♣ K2	

Board: 293	♠ K854	The opponents are silent.
Dealer: S	♥ A	
Vul: EW	♦ QJ87	Partner bids first.
HCP: 11	♣ J943	

Fourth Bid Inviting Both hands (Answers Page)

Board: 288	North:	South:	West	North	East	South
Dealer: N	♠ KQ84	♠ J109		1♣	Pass	1♥
Vul: EW	♥ Q104	♥ A762	Pass	1♠	Pass	2NT
North HCP: 13	♦ 104	♦ AQ83	Pass	3NT	AP	
South HCP: 11	♣ KQJ2	♣ 53				
Contract: 3N S						

Board: 289	North:	South:	West	North	East	South
Dealer: S	♠ K1082	♠ QJ63				1♣
Vul: None	♥ KQ3	♥ J54	Pass	1♠	Pass	2♠
North HCP: 12	♦ KJ3	♦ A54	Pass	3♠	Pass	4♠
South HCP: 13	♣ 872	♣ AJ9	AP			
Contract: 4♠ N						

Board: 290	North:	South:	West	North	East	South
Dealer: N	♠ AQ9	♠ 852		1♣	Pass	1♦
Vul: NS	♥ Q92	♥ A54	Pass	1NT	Pass	2NT
North HCP: 12	♦ 983	♦ AJ107	AP			
South HCP: 12	♣ A865	♣ QJ3				
Contract: 2N N						

Board: 291	North:	South:	West	North	East	South
Dealer: S	♠ Q92	♠ 10843				1♣
Vul: EW	♥ A98	♥ KQ	Pass	1♦	Pass	1♠
North HCP: 11	♦ QJ976	♦ A108	Pass	2NT	Pass	3NT
South HCP: 13	♣ Q6	♣ A952	AP			
Contract: 3N N						

Board: 292	North:	South:	West	North	East	South
Dealer: N	♠ Q943	♠ J105		1♦	Pass	1♥
Vul: Both	♥ Q43	♥ A872	Pass	1♠	Pass	2NT
North HCP: 12	♦ AJ75	♦ 86	AP			
South HCP: 11	♣ K2	♣ AQ105				
Contract: 2N S						

Board: 293	North:	South:	West	North	East	South
Dealer: S	♠ K854	♠ QJ9				1♦
Vul: EW	♥ A	♥ 1082	Pass	1♠	Pass	1NT
North HCP: 11	♦ QJ87	♦ AK95	Pass	2NT	AP	
South HCP: 13	♣ J943	♣ K82				
Contract: 2N S						

South hands (Practice Page)

Fourth Bid Inviting

Board: 288	♠ J109	The opponents are silent.
Dealer: N	♥ A762	
Vul: EW	♦ AQ83	Partner bids first.
HCP: 11	♣ 53	

Board: 289	♠ QJ63	The opponents are silent.
Dealer: S	♥ J54	
Vul: None	♦ A54	You bid first.
HCP: 13	♣ AJ9	

Board: 290	♠ 852	The opponents are silent.
Dealer: N	♥ A54	
Vul: NS	♦ AJ107	Partner bids first.
HCP: 12	♣ QJ3	

Board: 291	♠ 10843	The opponents are silent.
Dealer: S	♥ KQ	
Vul: EW	♦ A108	You bid first.
HCP: 13	♣ A952	

Board: 292	♠ J105	The opponents are silent.
Dealer: N	♥ A872	
Vul: Both	♦ 86	Partner bids first.
HCP: 11	♣ AQ105	

Board: 293	♠ QJ9	The opponents are silent.
Dealer: S	♥ 1082	
Vul: EW	♦ AK95	You bid first.
HCP: 13	♣ K82	

Fourth Bid Inviting Both hands (Answers Page)

Board: 288	North:	South:	West	North	East	South
Dealer: N	♠ KQ84	♠ J109		1♣	Pass	1♥
Vul: EW	♥ Q104	♥ A762	Pass	1♠	Pass	2NT
North HCP: 13	♦ 104	♦ AQ83	Pass	3NT	AP	
South HCP: 11	♣ KQJ2	♣ 53				
Contract: 3N S						

Board: 289	North:	South:	West	North	East	South
Dealer: S	♠ K1082	♠ QJ63				1♣
Vul: None	♥ KQ3	♥ J54	Pass	1♠	Pass	2♠
North HCP: 12	♦ KJ3	♦ A54	Pass	3♠	Pass	4♠
South HCP: 13	♣ 872	♣ AJ9	AP			
Contract: 4♠ N						

Board: 290	North:	South:	West	North	East	South
Dealer: N	♠ AQ9	♠ 852		1♣	Pass	1♦
Vul: NS	♥ Q92	♥ A54	Pass	1NT	Pass	2NT
North HCP: 12	♦ 983	♦ AJ107	AP			
South HCP: 12	♣ A865	♣ QJ3				
Contract: 2N N						

Board: 291	North:	South:	West	North	East	South
Dealer: S	♠ Q92	♠ 10843				1♣
Vul: EW	♥ A98	♥ KQ	Pass	1♦	Pass	1♠
North HCP: 11	♦ QJ976	♦ A108	Pass	2NT	Pass	3NT
South HCP: 13	♣ Q6	♣ A952	AP			
Contract: 3N N						

Board: 292	North:	South:	West	North	East	South
Dealer: N	♠ Q943	♠ J105		1♦	Pass	1♥
Vul: Both	♥ Q43	♥ A872	Pass	1♠	Pass	2NT
North HCP: 12	♦ AJ75	♦ 86	AP			
South HCP: 11	♣ K2	♣ AQ105				
Contract: 2N S						

Board: 293	North:	South:	West	North	East	South
Dealer: S	♠ K854	♠ QJ9				1♦
Vul: EW	♥ A	♥ 1082	Pass	1♠	Pass	1NT
North HCP: 11	♦ QJ87	♦ AK95	Pass	2NT	AP	
South HCP: 13	♣ J943	♣ K82				
Contract: 2N S						

North hands (Practice Page)

Fourth Bid Inviting

Board: 294	♠ AJ5	The opponents are silent.
Dealer: N	♥ 10765	
Vul: Both	♦ A	You bid first.
HCP: 14	♣ AJ872	

Board: 295	♠ A1075	The opponents are silent.
Dealer: S	♥ AKJ	
Vul: None	♦ 82	Partner bids first.
HCP: 12	♣ 10654	

Board: 296	♠ J64	The opponents are silent.
Dealer: N	♥ KJ65	
Vul: NS	♦ K4	You bid first.
HCP: 12	♣ A1074	

Board: 297	♠ A2	The opponents are silent.
Dealer: S	♥ AQ642	
Vul: Both	♦ Q105	Partner bids first.
HCP: 12	♣ 1072	

Board: 298	♠ Q653	The opponents are silent.
Dealer: N	♥ 875	
Vul: None	♦ AK7	You bid first.
HCP: 12	♣ K73	

Board: 299	♠ A965	The opponents are silent.
Dealer: S	♥ Q642	
Vul: EW	♦ A2	Partner bids first.
HCP: 12	♣ Q83	

Fourth Bid Inviting Both hands (Answers Page)

Board: 294	North:	South:	West	North	East	South
Dealer: N	♠ AJ5	♠ 943		1♣	Pass	1♦
Vul: Both	♥ 10765	♥ QJ9				
North HCP: 14	♦ A	♦ KJ643	Pass	1♥	Pass	1NT
South HCP: 10	♣ AJ872	♣ K5	AP			
Contract: 1N S						

Board: 295	North:	South:	West	North	East	South
Dealer: S	♠ A1075	♠ Q2				1♦
Vul: None	♥ AKJ	♥ 96				
North HCP: 12	♦ 82	♦ KJ954	Pass	1♠	Pass	2♣
South HCP: 12	♣ 10654	♣ AQ93	Pass	2NT	AP	
Contract: 2N N						

Board: 296	North:	South:	West	North	East	South
Dealer: N	♠ J64	♠ K952		1♣	Pass	1♦
Vul: NS	♥ KJ65	♥ —				
North HCP: 12	♦ K4	♦ A10982	Pass	1♥	Pass	2♣
South HCP: 10	♣ A1074	♣ K952	AP			
Contract: 2♣ N						

Board: 297	North:	South:	West	North	East	South
Dealer: S	♠ A2	♠ KJ105				1♣
Vul: Both	♥ AQ642	♥ K10	Pass	1♥	Pass	1♠
North HCP: 12	♦ Q105	♦ A9	Pass	2NT	Pass	3NT
South HCP: 14	♣ 1072	♣ K9864				
Contract: 3N N			AP			

Board: 298	North:	South:	West	North	East	South
Dealer: N	♠ Q653	♠ K		1♣	Pass	1♥
Vul: None	♥ 875	♥ KJ63				
North HCP: 12	♦ AK7	♦ J1083	Pass	1♠	Pass	2NT
South HCP: 12	♣ K73	♣ A984	AP			
Contract: 2N S						

Board: 299

Dealer: S

Vul: EW

North HCP: 12

South HCP: 14

Contract: 3N S

North:

♠ A965

♥ Q642

♦ A2

♣ Q83

South:

♠ K32

♥ A85

♦ QJ5

♣ KJ76

West	North	East	South
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			1♣
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Pass	1♥	Pass	1NT
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Pass	2NT	Pass	3NT
------	-----	------	-----

AP			
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South hands (Practice Page)

Fourth Bid Inviting

Board: 294	♠ 943	The opponents are silent.
Dealer: N	♥ QJ9	
Vul: Both	♦ KJ643	Partner bids first.
HCP: 10	♣ K5	

Board: 295	♠ Q2	The opponents are silent.
Dealer: S	♥ 96	
Vul: None	♦ KJ954	You bid first.
HCP: 12	♣ AQ93	

Board: 296	♠ K952	The opponents are silent.
Dealer: N	♥ —	
Vul: NS	♦ A10982	Partner bids first.
HCP: 10	♣ K952	

Board: 297	♠ KJ105	The opponents are silent.
Dealer: S	♥ K10	
Vul: Both	♦ A9	You bid first.
HCP: 14	♣ K9864	

Board: 298	♠ K	The opponents are silent.
Dealer: N	♥ KJ63	
Vul: None	♦ J1083	Partner bids first.
HCP: 12	♣ A984	

Board: 299	♠ K32	The opponents are silent.
Dealer: S	♥ A85	
Vul: EW	♦ QJ5	You bid first.
HCP: 14	♣ KJ76	

Fourth Bid Inviting Both hands (Answers Page)

Board: 294	North:	South:	West	North	East	South
Dealer: N	♠ AJ5	♠ 943		1♣	Pass	1♦
Vul: Both	♥ 10765	♥ QJ9				
North HCP: 14	♦ A	♦ KJ643	Pass	1♥	Pass	1NT
South HCP: 10	♣ AJ872	♣ K5	AP			
Contract: 1N S						

Board: 295	North:	South:	West	North	East	South
Dealer: S	♠ A1075	♠ Q2				1♦
Vul: None	♥ AKJ	♥ 96				
North HCP: 12	♦ 82	♦ KJ954	Pass	1♠	Pass	2♣
South HCP: 12	♣ 10654	♣ AQ93	Pass	2NT	AP	
Contract: 2N N						

Board: 296	North:	South:	West	North	East	South
Dealer: N	♠ J64	♠ K952		1♣	Pass	1♦
Vul: NS	♥ KJ65	♥ —				
North HCP: 12	♦ K4	♦ A10982	Pass	1♥	Pass	2♣
South HCP: 10	♣ A1074	♣ K952	AP			
Contract: 2♣ N						

Board: 297	North:	South:	West	North	East	South
Dealer: S	♠ A2	♠ KJ105				1♣
Vul: Both	♥ AQ642	♥ K10	Pass	1♥	Pass	1♠
North HCP: 12	♦ Q105	♦ A9	Pass	2NT	Pass	3NT
South HCP: 14	♣ 1072	♣ K9864				
Contract: 3N N			AP			

Board: 298	North:	South:	West	North	East	South
Dealer: N	♠ Q653	♠ K		1♣	Pass	1♥
Vul: None	♥ 875	♥ KJ63				
North HCP: 12	♦ AK7	♦ J1083	Pass	1♠	Pass	2NT
South HCP: 12	♣ K73	♣ A984	AP			
Contract: 2N S						

Board: 299

Dealer: S

Vul: EW

North HCP: 12

South HCP: 14

Contract: 3N S

North:

♠ A965

♥ Q642

♦ A2

♣ Q83

South:

♠ K32

♥ A85

♦ QJ5

♣ KJ76

West	North	East	South
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1♣

Pass	1♥	Pass	1NT
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Pass	2NT	Pass	3NT
------	-----	------	-----

AP

North hands (Practice Page)

Fourth Bid Inviting

Board: 300	♠ QJ2	The opponents are silent.
Dealer: N	♥ K653	
Vul: None	♦ 8	You bid first.
HCP: 12	♣ AQ852	

Board: 301	♠ K	The opponents are silent.
Dealer: S	♥ KJ10	
Vul: NS	♦ QJ432	Partner bids first.
HCP: 11	♣ J764	

Board: 302	♠ K4	The opponents are silent.
Dealer: N	♥ K654	
Vul: EW	♦ K872	You bid first.
HCP: 12	♣ K93	

Board: 303	♠ J832	The opponents are silent.
Dealer: S	♥ AQ94	
Vul: NS	♦ 10642	Partner bids first.
HCP: 11	♣ A	

Board: 304	♠ J63	The opponents are silent.
Dealer: N	♥ KQJ6	
Vul: EW	♦ K532	You bid first.
HCP: 13	♣ K10	

Board: 305	♠ KJ65	The opponents are silent.
Dealer: S	♥ Q105	
Vul: Both	♦ A53	Partner bids first.
HCP: 11	♣ J93	

Fourth Bid Inviting Both hands (Answers Page)

Board: 300	North:	South:	West	North	East	South
Dealer: N	♠ QJ2	♠ A74		1♣	Pass	1♦
Vul: None	♥ K653	♥ 107	Pass	1♥	Pass	2NT
North HCP: 12	♦ 8	♦ AJ1073	AP			
South HCP: 12	♣ AQ852	♣ K109				
Contract: 2N S						

Board: 301	North:	South:	West	North	East	South
Dealer: S	♠ K	♠ AJ54				1♣
Vul: NS	♥ KJ10	♥ 62	Pass	1♦	Pass	1♠
North HCP: 11	♦ QJ432	♦ K10	Pass	2NT	Pass	3NT
South HCP: 14	♣ J764	♣ AQ853	AP			
Contract: 3N N						

Board: 302	North:	South:	West	North	East	South
Dealer: N	♠ K4	♠ 108753		1♦	Pass	1♠
Vul: EW	♥ K654	♥ J73	Pass	1NT	Pass	2♣ ¹
North HCP: 12	♦ K872	♦ AQ	Pass	2♦	Pass	2♠
South HCP: 11	♣ K93	♣ A85	AP			
Contract: 2♠ S						

1. Two Way New Minor Forcing

Board: 303	North:	South:	West	North	East	South
Dealer: S	♠ J832	♠ AK4				1♣
Vul: NS	♥ AQ94	♥ 1053	Pass	1♥	Pass	1NT
North HCP: 11	♦ 10642	♦ AJ7	Pass	2NT	AP	
South HCP: 12	♣ A	♣ 7654				
Contract: 2N S						

Board: 304	North:	South:	West	North	East	South
Dealer: N	♠ J63	♠ AK72		1♦	Pass	1♠
Vul: EW	♥ KQJ6	♥ 752	Pass	1NT	Pass	2NT
North HCP: 13	♦ K532	♦ 987	Pass	3NT	AP	
South HCP: 11	♣ K10	♣ A98				
Contract: 3N N						

Board: 305

Dealer: S

Vul: Both

North HCP: 11

South HCP: 12

Contract: 2N S

North:

♠ KJ65

♥ Q105

♦ A53

♣ J93

South:

♠ A87

♥ AK86

♦ J64

♣ 1062

West	North	East	South
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1♣

Pass	1♠	Pass	1NT
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Pass	2NT	AP	
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South hands (Practice Page)

Fourth Bid Inviting

Board: 300	♠ A74	The opponents are silent.
Dealer: N	♥ 107	
Vul: None	♦ AJ1073	Partner bids first.
HCP: 12	♣ K109	
Board: 301	♠ AJ54	The opponents are silent.
Dealer: S	♥ 62	
Vul: NS	♦ K10	You bid first.
HCP: 14	♣ AQ853	
Board: 302	♠ 108753	The opponents are silent.
Dealer: N	♥ J73	
Vul: EW	♦ AQ	Partner bids first.
HCP: 11	♣ A85	
Board: 303	♠ AK4	The opponents are silent.
Dealer: S	♥ 1053	
Vul: NS	♦ AJ7	You bid first.
HCP: 12	♣ 7654	
Board: 304	♠ AK72	The opponents are silent.
Dealer: N	♥ 752	
Vul: EW	♦ 987	Partner bids first.
HCP: 11	♣ A98	
Board: 305	♠ A87	The opponents are silent.
Dealer: S	♥ AK86	
Vul: Both	♦ J64	You bid first.
HCP: 12	♣ 1062	

Fourth Bid Inviting Both hands (Answers Page)

Board: 300	North:	South:	West	North	East	South
Dealer: N	♠ QJ2	♠ A74		1♣	Pass	1♦
Vul: None	♥ K653	♥ 107				
North HCP: 12	♦ 8	♦ AJ1073	Pass	1♥	Pass	2NT
South HCP: 12	♣ AQ852	♣ K109	AP			
Contract: 2N S						

Board: 301	North:	South:	West	North	East	South
Dealer: S	♠ K	♠ AJ54				1♣
Vul: NS	♥ KJ10	♥ 62	Pass	1♦	Pass	1♠
North HCP: 11	♦ QJ432	♦ K10	Pass	2NT	Pass	3NT
South HCP: 14	♣ J764	♣ AQ853	AP			
Contract: 3N N						

Board: 302	North:	South:	West	North	East	South
Dealer: N	♠ K4	♠ 108753		1♦	Pass	1♠
Vul: EW	♥ K654	♥ J73	Pass	1NT	Pass	2♣ ¹
North HCP: 12	♦ K872	♦ AQ	Pass	2♦	Pass	2♠
South HCP: 11	♣ K93	♣ A85	AP			
Contract: 2♠ S						

1. Two Way New Minor Forcing

Board: 303	North:	South:	West	North	East	South
Dealer: S	♠ J832	♠ AK4				1♣
Vul: NS	♥ AQ94	♥ 1053				
North HCP: 11	♦ 10642	♦ AJ7	Pass	1♥	Pass	1NT
South HCP: 12	♣ A	♣ 7654	Pass	2NT	AP	
Contract: 2N S						

Board: 304	North:	South:	West	North	East	South
Dealer: N	♠ J63	♠ AK72		1♦	Pass	1♠
Vul: EW	♥ KQJ6	♥ 752				
North HCP: 13	♦ K532	♦ 987	Pass	1NT	Pass	2NT
South HCP: 11	♣ K10	♣ A98	Pass	3NT	AP	
Contract: 3N N						

Board: 305

Dealer: S

Vul: Both

North HCP: 11

South HCP: 12

Contract: 2N S

North:

♠ KJ65

♥ Q105

♦ A53

♣ J93

South:

♠ A87

♥ AK86

♦ J64

♣ 1062

West	North	East	South
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1♣

Pass	1♠	Pass	1NT
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Pass	2NT	AP	
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North hands (Practice Page)

Fourth Bid Inviting

Board: 306	♠ 986	The opponents are silent.
Dealer: N	♥ 52	
Vul: None	♦ AKJ9	You bid first.
HCP: 12	♣ A732	

Board: 307	♠ AQ7	The opponents are silent.
Dealer: S	♥ Q753	
Vul: EW	♦ J106	Partner bids first.
HCP: 12	♣ K32	

Board: 308	♠ AJ82	The opponents are silent.
Dealer: N	♥ 54	
Vul: Both	♦ Q98	You bid first.
HCP: 14	♣ AK62	

Board: 309	♠ K9	The opponents are silent.
Dealer: S	♥ 95432	
Vul: None	♦ A75	Partner bids first.
HCP: 11	♣ A32	

Board: 310	♠ KQ103	The opponents are silent.
Dealer: N	♥ KQ8	
Vul: Both	♦ 764	You bid first.
HCP: 14	♣ KJ4	

Board: 311	♠ K972	The opponents are silent.
Dealer: S	♥ QJ83	
Vul: None	♦ K942	Partner bids first.
HCP: 11	♣ Q	

Fourth Bid Inviting Both hands (Answers Page)

Board: 306	North:	South:	West	North	East	South
Dealer: N	♠ 986	♠ AJ1075		1♦	Pass	1♠
Vul: None	♥ 52	♥ A109	Pass	1NT	Pass	2♣ ¹
North HCP: 12	♦ AKJ9	♦ 107	Pass	2♦	Pass	2♠
South HCP: 11	♣ A732	♣ Q65	Pass	3♠	AP	
Contract: 3♠ S			1. Two Way New Minor Forcing			

Board: 307	North:	South:	West	North	East	South
Dealer: S	♠ AQ7	♠ K62				1♦
Vul: EW	♥ Q753	♥ KJ4	Pass	1♥	Pass	1NT
North HCP: 12	♦ J106	♦ KQ75	Pass	2NT	AP	
South HCP: 12	♣ K32	♣ 765				
Contract: 2N S						

Board: 308	North:	South:	West	North	East	South
Dealer: N	♠ AJ82	♠ K74		1♣	Pass	1♦
Vul: Both	♥ 54	♥ K72	Pass	1♠	Pass	1NT
North HCP: 14	♦ Q98	♦ J1054	AP			
South HCP: 10	♣ AK62	♣ QJ8				
Contract: 1N S						

Board: 309	North:	South:	West	North	East	South
Dealer: S	♠ K9	♠ Q763				1♣
Vul: None	♥ 95432	♥ A86	Pass	1♥	Pass	1♠
North HCP: 11	♦ A75	♦ KQ4	Pass	2NT	Pass	3NT
South HCP: 13	♣ A32	♣ Q86	AP			
Contract: 3N N						

Board: 310	North:	South:	West	North	East	South
Dealer: N	♠ KQ103	♠ A92		1♣	Pass	1♥
Vul: Both	♥ KQ8	♥ J1064	Pass	1♠	Pass	1NT
North HCP: 14	♦ 764	♦ AJ5	AP			
South HCP: 10	♣ KJ4	♣ 953				
Contract: 1N S						

Board: 311

Dealer: S

Vul: None

North HCP: 11

South HCP: 13

Contract: 4♥ N

North:

♠ K972

♥ QJ83

♦ K942

♣ Q

South:

♠ QJ65

♥ A1054

♦ AQ

♣ 875

West	North	East	South
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			1♣
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Pass	1♥	Pass	2♥
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Pass	3♥	Pass	4♥
------	----	------	----

AP

South hands (Practice Page)

Fourth Bid Inviting

Board: 306	♠ AJ1075	The opponents are silent.
Dealer: N	♥ A109	
Vul: None	♦ 107	Partner bids first.
HCP: 11	♣ Q65	
Board: 307	♠ K62	The opponents are silent.
Dealer: S	♥ KJ4	
Vul: EW	♦ KQ75	You bid first.
HCP: 12	♣ 765	
Board: 308	♠ K74	The opponents are silent.
Dealer: N	♥ K72	
Vul: Both	♦ J1054	Partner bids first.
HCP: 10	♣ QJ8	
Board: 309	♠ Q763	The opponents are silent.
Dealer: S	♥ A86	
Vul: None	♦ KQ4	You bid first.
HCP: 13	♣ Q86	
Board: 310	♠ A92	The opponents are silent.
Dealer: N	♥ J1064	
Vul: Both	♦ AJ5	Partner bids first.
HCP: 10	♣ 953	
Board: 311	♠ QJ65	The opponents are silent.
Dealer: S	♥ A1054	
Vul: None	♦ AQ	You bid first.
HCP: 13	♣ 875	

Fourth Bid Inviting Both hands (Answers Page)

Board: 306	North:	South:	West	North	East	South
Dealer: N	♠ 986	♠ AJ1075		1♦	Pass	1♠
Vul: None	♥ 52	♥ A109	Pass	1NT	Pass	2♣ ¹
North HCP: 12	♦ AKJ9	♦ 107	Pass	2♦	Pass	2♠
South HCP: 11	♣ A732	♣ Q65	Pass	3♠	AP	
Contract: 3♠ S			1. Two Way New Minor Forcing			

Board: 307	North:	South:	West	North	East	South
Dealer: S	♠ AQ7	♠ K62				1♦
Vul: EW	♥ Q753	♥ KJ4	Pass	1♥	Pass	1NT
North HCP: 12	♦ J106	♦ KQ75	Pass	2NT	AP	
South HCP: 12	♣ K32	♣ 765				
Contract: 2N S						

Board: 308	North:	South:	West	North	East	South
Dealer: N	♠ AJ82	♠ K74		1♣	Pass	1♦
Vul: Both	♥ 54	♥ K72	Pass	1♠	Pass	1NT
North HCP: 14	♦ Q98	♦ J1054	AP			
South HCP: 10	♣ AK62	♣ QJ8				
Contract: 1N S						

Board: 309	North:	South:	West	North	East	South
Dealer: S	♠ K9	♠ Q763				1♣
Vul: None	♥ 95432	♥ A86	Pass	1♥	Pass	1♠
North HCP: 11	♦ A75	♦ KQ4	Pass	2NT	Pass	3NT
South HCP: 13	♣ A32	♣ Q86	AP			
Contract: 3N N						

Board: 310	North:	South:	West	North	East	South
Dealer: N	♠ KQ103	♠ A92		1♣	Pass	1♥
Vul: Both	♥ KQ8	♥ J1064	Pass	1♠	Pass	1NT
North HCP: 14	♦ 764	♦ AJ5	AP			
South HCP: 10	♣ KJ4	♣ 953				
Contract: 1N S						

Board: 311

Dealer: S

Vul: None

North HCP: 11

South HCP: 13

Contract: 4♥ N

North:

♠ K972

♥ QJ83

♦ K942

♣ Q

South:

♠ QJ65

♥ A1054

♦ AQ

♣ 875

West	North	East	South
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			1♣
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Pass	1♥	Pass	2♥
------	----	------	----

Pass	3♥	Pass	4♥
------	----	------	----

AP

North hands (Practice Page)

Fourth Bid Inviting

Board: 312	♠ AK	The opponents are silent.
Dealer: N	♥ Q65	
Vul: EW	♦ J984	You bid first.
HCP: 12	♣ Q876	

Board: 313	♠ 9753	The opponents are silent.
Dealer: S	♥ K1082	
Vul: Both	♦ A84	Partner bids first.
HCP: 12	♣ AJ	

Board: 314	♠ A6	The opponents are silent.
Dealer: N	♥ QJ32	
Vul: NS	♦ 654	You bid first.
HCP: 14	♣ AK106	

Board: 315	♠ AQJ5	The opponents are silent.
Dealer: S	♥ Q98	
Vul: EW	♦ 973	Partner bids first.
HCP: 12	♣ K87	

Board: 316	♠ A763	The opponents are silent.
Dealer: N	♥ A3	
Vul: None	♦ Q4	You bid first.
HCP: 13	♣ K9652	

Board: 317	♠ QJ98	The opponents are silent.
Dealer: S	♥ 73	
Vul: Both	♦ 9865	Partner bids first.
HCP: 10	♣ AK8	

Fourth Bid Inviting Both hands (Answers Page)

Board: 312	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ J842		1♦	Pass	1♠
Vul: EW	♥ Q65	♥ K107				
North HCP: 12	♦ J984	♦ K32	Pass	1NT	Pass	2NT
South HCP: 11	♣ Q876	♣ A54	AP			
Contract: 2N N						

Board: 313	North:	South:	West	North	East	South
Dealer: S	♠ 9753	♠ A6				1♦
Vul: Both	♥ K1082	♥ QJ6	Pass	1♥	Pass	1NT
North HCP: 12	♦ A84	♦ J652	Pass	2NT	Pass	3NT
South HCP: 13	♣ AJ	♣ KQ74	AP			
Contract: 3N S						

Board: 314	North:	South:	West	North	East	South
Dealer: N	♠ A6	♠ QJ9		1♣	Pass	1♦
Vul: NS	♥ QJ32	♥ 107				
North HCP: 14	♦ 654	♦ AKQ8	Pass	1♥	Pass	2NT
South HCP: 12	♣ AK106	♣ 7543	Pass	3NT	AP	
Contract: 3N S						

Board: 315	North:	South:	West	North	East	South
Dealer: S	♠ AQJ5	♠ K108				1♣
Vul: EW	♥ Q98	♥ KJ65				
North HCP: 12	♦ 973	♦ AJ8	Pass	1♠	Pass	1NT
South HCP: 12	♣ K87	♣ 1062	Pass	2NT	AP	
Contract: 2N S						

Board: 316	North:	South:	West	North	East	South
Dealer: N	♠ A763	♠ 542		1♣	Pass	1♦
Vul: None	♥ A3	♥ QJ9				
North HCP: 13	♦ Q4	♦ K1032	Pass	1♠	Pass	2NT
South HCP: 12	♣ K9652	♣ AQ10	Pass	3NT	AP	
Contract: 3N S						

Board: 317	North:	South:	West	North	East	South
Dealer: S	♠ QJ98	♠ K6				1♥
Vul: Both	♥ 73	♥ A10865				
North HCP: 10	♦ 9865	♦ A10	Pass	1♠	Pass	2♣
South HCP: 13	♣ AK8	♣ Q432	Pass	2♥	AP	
Contract: 2♥ S						

South hands (Practice Page)

Fourth Bid Inviting

Board: 312	♠ J842	The opponents are silent.
Dealer: N	♥ K107	
Vul: EW	♦ K32	Partner bids first.
HCP: 11	♣ A54	

Board: 313	♠ A6	The opponents are silent.
Dealer: S	♥ QJ6	
Vul: Both	♦ J652	You bid first.
HCP: 13	♣ KQ74	

Board: 314	♠ QJ9	The opponents are silent.
Dealer: N	♥ 107	
Vul: NS	♦ AKQ8	Partner bids first.
HCP: 12	♣ 7543	

Board: 315	♠ K108	The opponents are silent.
Dealer: S	♥ KJ65	
Vul: EW	♦ AJ8	You bid first.
HCP: 12	♣ 1062	

Board: 316	♠ 542	The opponents are silent.
Dealer: N	♥ QJ9	
Vul: None	♦ K1032	Partner bids first.
HCP: 12	♣ AQ10	

Board: 317	♠ K6	The opponents are silent.
Dealer: S	♥ A10865	
Vul: Both	♦ A10	You bid first.
HCP: 13	♣ Q432	

Fourth Bid Inviting Both hands (Answers Page)

Board: 312	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ J842		1♦	Pass	1♠
Vul: EW	♥ Q65	♥ K107				
North HCP: 12	♦ J984	♦ K32	Pass	1NT	Pass	2NT
South HCP: 11	♣ Q876	♣ A54	AP			
Contract: 2N N						

Board: 313	North:	South:	West	North	East	South
Dealer: S	♠ 9753	♠ A6				1♦
Vul: Both	♥ K1082	♥ QJ6	Pass	1♥	Pass	1NT
North HCP: 12	♦ A84	♦ J652	Pass	2NT	Pass	3NT
South HCP: 13	♣ AJ	♣ KQ74	AP			
Contract: 3N S						

Board: 314	North:	South:	West	North	East	South
Dealer: N	♠ A6	♠ QJ9		1♣	Pass	1♦
Vul: NS	♥ QJ32	♥ 107				
North HCP: 14	♦ 654	♦ AKQ8	Pass	1♥	Pass	2NT
South HCP: 12	♣ AK106	♣ 7543	Pass	3NT	AP	
Contract: 3N S						

Board: 315	North:	South:	West	North	East	South
Dealer: S	♠ AQJ5	♠ K108				1♣
Vul: EW	♥ Q98	♥ KJ65				
North HCP: 12	♦ 973	♦ AJ8	Pass	1♠	Pass	1NT
South HCP: 12	♣ K87	♣ 1062	Pass	2NT	AP	
Contract: 2N S						

Board: 316	North:	South:	West	North	East	South
Dealer: N	♠ A763	♠ 542		1♣	Pass	1♦
Vul: None	♥ A3	♥ QJ9				
North HCP: 13	♦ Q4	♦ K1032	Pass	1♠	Pass	2NT
South HCP: 12	♣ K9652	♣ AQ10	Pass	3NT	AP	
Contract: 3N S						

Board: 317	North:	South:	West	North	East	South
Dealer: S	♠ QJ98	♠ K6				1♥
Vul: Both	♥ 73	♥ A10865				
North HCP: 10	♦ 9865	♦ A10	Pass	1♠	Pass	2♣
South HCP: 13	♣ AK8	♣ Q432	Pass	2♥	AP	
Contract: 2♥ S						

North hands (Practice Page)

Fourth Bid Inviting

Board: 318	♠ 76	The opponents are silent.
Dealer: N	♥ K1032	
Vul: None	♦ A83	You bid first.
HCP: 12	♣ KQ106	
Board: 319	♠ J843	The opponents are silent.
Dealer: S	♥ KQJ6	
Vul: Both	♦ Q86	Partner bids first.
HCP: 12	♣ QJ	
Board: 320	♠ AK94	The opponents are silent.
Dealer: N	♥ A106	
Vul: NS	♦ 97	You bid first.
HCP: 13	♣ Q642	
Board: 321	♠ A2	The opponents are silent.
Dealer: S	♥ A7432	
Vul: NS	♦ 1097	Partner bids first.
HCP: 11	♣ K42	
Board: 322	♠ Q9	The opponents are silent.
Dealer: N	♥ AQ104	
Vul: Both	♦ K1063	You bid first.
HCP: 12	♣ J65	
Board: 323	♠ AQJ4	The opponents are silent.
Dealer: S	♥ 103	
Vul: EW	♦ K1075	Partner bids first.
HCP: 12	♣ Q43	

Fourth Bid Inviting Both hands (Answers Page)

Board: 318	North:	South:	West	North	East	South
Dealer: N	♠ 76	♠ KJ103		1♣	Pass	1♦
Vul: None	♥ K1032	♥ A98	Pass	1♥	Pass	2NT
North HCP: 12	♦ A83	♦ QJ954	AP			
South HCP: 11	♣ KQ106	♣ 9				
Contract: 2N S						

Board: 319	North:	South:	West	North	East	South
Dealer: S	♠ J843	♠ AK65				1♦
Vul: Both	♥ KQJ6	♥ 104	Pass	1♥	Pass	1♠
North HCP: 12	♦ Q86	♦ AK104	Pass	3♠	Pass	4♠
South HCP: 14	♣ QJ	♣ 943	AP			
Contract: 4♠ S						

Board: 320	North:	South:	West	North	East	South
Dealer: N	♠ AK94	♠ 75		1♣	Pass	1♥
Vul: NS	♥ A106	♥ KQ32	Pass	1♠	Pass	1NT
North HCP: 13	♦ 97	♦ KJ83	AP			
South HCP: 10	♣ Q642	♣ J105				
Contract: 1N S						

Board: 321	North:	South:	West	North	East	South
Dealer: S	♠ A2	♠ KQJ3				1♣
Vul: NS	♥ A7432	♥ J9	Pass	1♥	Pass	1♠
North HCP: 11	♦ 1097	♦ A43	Pass	2NT	Pass	3NT
South HCP: 13	♣ K42	♣ Q976	AP			
Contract: 3N N						

Board: 322	North:	South:	West	North	East	South
Dealer: N	♠ Q9	♠ KJ64		1♦	Pass	1♥
Vul: Both	♥ AQ104	♥ 9875	Pass	2♥	Pass	3♥
North HCP: 12	♦ K1063	♦ J85	Pass	4♥	AP	
South HCP: 11	♣ J65	♣ AQ				
Contract: 4♥ S						

Board: 323	North:	South:	West	North	East	South
Dealer: S	♠ AQJ4	♠ K92				1♦
Vul: EW	♥ 103	♥ J9	Pass	1♠	Pass	1NT
North HCP: 12	♦ K1075	♦ J963	Pass	2NT	AP	
South HCP: 12	♣ Q43	♣ AK72				
Contract: 2N S						

South hands (Practice Page)

Fourth Bid Inviting

Board: 318	♠ KJ103	The opponents are silent.
Dealer: N	♥ A98	
Vul: None	♦ QJ954	Partner bids first.
HCP: 11	♣ 9	

Board: 319	♠ AK65	The opponents are silent.
Dealer: S	♥ 104	
Vul: Both	♦ AK104	You bid first.
HCP: 14	♣ 943	

Board: 320	♠ 75	The opponents are silent.
Dealer: N	♥ KQ32	
Vul: NS	♦ KJ83	Partner bids first.
HCP: 10	♣ J105	

Board: 321	♠ KQJ3	The opponents are silent.
Dealer: S	♥ J9	
Vul: NS	♦ A43	You bid first.
HCP: 13	♣ Q976	

Board: 322	♠ KJ64	The opponents are silent.
Dealer: N	♥ 9875	
Vul: Both	♦ J85	Partner bids first.
HCP: 11	♣ AQ	

Board: 323	♠ K92	The opponents are silent.
Dealer: S	♥ J9	
Vul: EW	♦ J963	You bid first.
HCP: 12	♣ AK72	

Fourth Bid Inviting Both hands (Answers Page)

Board: 318	North:	South:	West	North	East	South
Dealer: N	♠ 76	♠ KJ103		1♣	Pass	1♦
Vul: None	♥ K1032	♥ A98	Pass	1♥	Pass	2NT
North HCP: 12	♦ A83	♦ QJ954	AP			
South HCP: 11	♣ KQ106	♣ 9				
Contract: 2N S						

Board: 319	North:	South:	West	North	East	South
Dealer: S	♠ J843	♠ AK65				1♦
Vul: Both	♥ KQJ6	♥ 104	Pass	1♥	Pass	1♠
North HCP: 12	♦ Q86	♦ AK104	Pass	3♠	Pass	4♠
South HCP: 14	♣ QJ	♣ 943	AP			
Contract: 4♠ S						

Board: 320	North:	South:	West	North	East	South
Dealer: N	♠ AK94	♠ 75		1♣	Pass	1♥
Vul: NS	♥ A106	♥ KQ32	Pass	1♠	Pass	1NT
North HCP: 13	♦ 97	♦ KJ83	AP			
South HCP: 10	♣ Q642	♣ J105				
Contract: 1N S						

Board: 321	North:	South:	West	North	East	South
Dealer: S	♠ A2	♠ KQJ3				1♣
Vul: NS	♥ A7432	♥ J9	Pass	1♥	Pass	1♠
North HCP: 11	♦ 1097	♦ A43	Pass	2NT	Pass	3NT
South HCP: 13	♣ K42	♣ Q976	AP			
Contract: 3N N						

Board: 322	North:	South:	West	North	East	South
Dealer: N	♠ Q9	♠ KJ64		1♦	Pass	1♥
Vul: Both	♥ AQ104	♥ 9875	Pass	2♥	Pass	3♥
North HCP: 12	♦ K1063	♦ J85	Pass	4♥	AP	
South HCP: 11	♣ J65	♣ AQ				
Contract: 4♥ S						

Board: 323	North:	South:	West	North	East	South
Dealer: S	♠ AQJ4	♠ K92				1♦
Vul: EW	♥ 103	♥ J9	Pass	1♠	Pass	1NT
North HCP: 12	♦ K1075	♦ J963	Pass	2NT	AP	
South HCP: 12	♣ Q43	♣ AK72				
Contract: 2N S						

North hands (Practice Page)

Fourth Bid Inviting

Board: 324	♠ AKJ10	The opponents are silent.
Dealer: N	♥ K82	
Vul: None	♦ J4	You bid first.
HCP: 14	♣ Q1098	

Board: 325	♠ QJ8	The opponents are silent.
Dealer: S	♥ KQJ104	
Vul: EW	♦ K102	Partner bids first.
HCP: 12	♣ 98	

Board: 326	♠ 63	The opponents are silent.
Dealer: N	♥ J9432	
Vul: Both	♦ K9	You bid first.
HCP: 13	♣ AKQ5	

Board: 327	♠ A754	The opponents are silent.
Dealer: S	♥ 94	
Vul: None	♦ QJ93	Partner bids first.
HCP: 11	♣ A94	

Board: 328	♠ J6	The opponents are silent.
Dealer: N	♥ AJ8	
Vul: NS	♦ J1052	You bid first.
HCP: 14	♣ AK107	

Board: 329	♠ J873	The opponents are silent.
Dealer: S	♥ AKQ	
Vul: NS	♦ Q765	Partner bids first.
HCP: 12	♣ 84	

Fourth Bid Inviting Both hands (Answers Page)

Board: 324

Dealer: N

Vul: None

North HCP: 14

South HCP: 11

Contract: 3N S

North:

♠ AKJ10

♥ K82

♦ J4

♣ Q1098

South:

♠ Q3

♥ AQ74

♦ 1092

♣ K632

West North East South

1♣ Pass 1♥

Pass 1♠ Pass 2NT

Pass 3NT AP

Board: 325

Dealer: S

Vul: EW

North HCP: 12

South HCP: 14

Contract: 4♥ N

North:

♠ QJ8

♥ KQJ104

♦ K102

♣ 98

South:

♠ K94

♥ A85

♦ Q94

♣ AJ63

West North East South

1♣

Pass 1♥ Pass 1NT

Pass 2♣¹ Pass 2♦

Pass 2♥ Pass 4♥

AP

1. Two Way New Minor Forcing

Board: 326

Dealer: N

Vul: Both

North HCP: 13

South HCP: 10

Contract: 2♥ N

North:

♠ 63

♥ J9432

♦ K9

♣ AKQ5

South:

♠ KQ105

♥ K6

♦ Q1042

♣ 986

West North East South

1♥ Pass 1♠

Pass 2♣ Pass 2♥

AP

Board: 327

Dealer: S

Vul: None

North HCP: 11

South HCP: 13

Contract: 3N N

North:

♠ A754

♥ 94

♦ QJ93

♣ A94

South:

♠ 832

♥ KQ632

♦ A

♣ KJ63

West North East South

1♥

Pass 1♠ Pass 2♣

Pass 2NT Pass 3NT

AP

Board: 328

Dealer: N

Vul: NS

North HCP: 14

South HCP: 12

Contract: 3N N

North:

♠ J6

♥ AJ8

♦ J1052

♣ AK107

South:

♠ AK108

♥ K1063

♦ 874

♣ Q9

West North East South

1♦ Pass 1♥

Pass 1NT Pass 2NT

Pass 3♣ Pass 3NT

AP

Board: 329

Dealer: S

Vul: NS

North HCP: 12

South HCP: 14

Contract: 3N S

North:

♠ J873

♥ AKQ

♦ Q765

♣ 84

South:

♠ A10

♥ J854

♦ KJ4

♣ AJ107

West	North	East	South
------	-------	------	-------

1♣

Pass	1♠	Pass	1NT
------	----	------	-----

Pass	2NT	Pass	3NT
------	-----	------	-----

AP

South hands (Practice Page)

Fourth Bid Inviting

Board: 324	♠ Q3	The opponents are silent.
Dealer: N	♥ AQ74	
Vul: None	♦ 1092	Partner bids first.
HCP: 11	♣ K632	
Board: 325	♠ K94	The opponents are silent.
Dealer: S	♥ A85	
Vul: EW	♦ Q94	You bid first.
HCP: 14	♣ AJ63	
Board: 326	♠ KQ105	The opponents are silent.
Dealer: N	♥ K6	
Vul: Both	♦ Q1042	Partner bids first.
HCP: 10	♣ 986	
Board: 327	♠ 832	The opponents are silent.
Dealer: S	♥ KQ632	
Vul: None	♦ A	You bid first.
HCP: 13	♣ KJ63	
Board: 328	♠ AK108	The opponents are silent.
Dealer: N	♥ K1063	
Vul: NS	♦ 874	Partner bids first.
HCP: 12	♣ Q9	
Board: 329	♠ A10	The opponents are silent.
Dealer: S	♥ J854	
Vul: NS	♦ KJ4	You bid first.
HCP: 14	♣ AJ107	

Fourth Bid Inviting Both hands (Answers Page)

Board: 324

Dealer: N

Vul: None

North HCP: 14

South HCP: 11

Contract: 3N S

North:

♠ AKJ10

♥ K82

♦ J4

♣ Q1098

South:

♠ Q3

♥ AQ74

♦ 1092

♣ K632

West North East South

1♣ Pass 1♥

Pass 1♠ Pass 2NT

Pass 3NT AP

Board: 325

Dealer: S

Vul: EW

North HCP: 12

South HCP: 14

Contract: 4♥ N

North:

♠ QJ8

♥ KQJ104

♦ K102

♣ 98

South:

♠ K94

♥ A85

♦ Q94

♣ AJ63

West North East South

1♣

Pass 1♥ Pass 1NT

Pass 2♣¹ Pass 2♦

Pass 2♥ Pass 4♥

AP

1. Two Way New Minor Forcing

Board: 326

Dealer: N

Vul: Both

North HCP: 13

South HCP: 10

Contract: 2♥ N

North:

♠ 63

♥ J9432

♦ K9

♣ AKQ5

South:

♠ KQ105

♥ K6

♦ Q1042

♣ 986

West North East South

1♥ Pass 1♠

Pass 2♣ Pass 2♥

AP

Board: 327

Dealer: S

Vul: None

North HCP: 11

South HCP: 13

Contract: 3N N

North:

♠ A754

♥ 94

♦ QJ93

♣ A94

South:

♠ 832

♥ KQ632

♦ A

♣ KJ63

West North East South

1♥

Pass 1♠ Pass 2♣

Pass 2NT Pass 3NT

AP

Board: 328

Dealer: N

Vul: NS

North HCP: 14

South HCP: 12

Contract: 3N N

North:

♠ J6

♥ AJ8

♦ J1052

♣ AK107

South:

♠ AK108

♥ K1063

♦ 874

♣ Q9

West North East South

1♦ Pass 1♥

Pass 1NT Pass 2NT

Pass 3♣ Pass 3NT

AP

Board: 329

Dealer: S

Vul: NS

North HCP: 12

South HCP: 14

Contract: 3N S

North:

♠ J873

♥ AKQ

♦ Q765

♣ 84

South:

♠ A10

♥ J854

♦ KJ4

♣ AJ107

West	North	East	South
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			1♣
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Pass	1♠	Pass	1NT
------	----	------	-----

Pass	2NT	Pass	3NT
------	-----	------	-----

AP

North hands (Practice Page)

Fourth Bid Inviting

Board: 330	♠ 9752	The opponents are silent.
Dealer: N	♥ 82	
Vul: EW	♦ AK3	You bid first.
HCP: 13	♣ AQ42	

Board: 331	♠ AJ10	The opponents are silent.
Dealer: S	♥ J976	
Vul: None	♦ KQJ5	Partner bids first.
HCP: 12	♣ 105	

Board: 332	♠ QJ10	The opponents are silent.
Dealer: N	♥ 9432	
Vul: Both	♦ AK9	You bid first.
HCP: 13	♣ K87	

Board: 333	♠ 107	The opponents are silent.
Dealer: S	♥ AJ4	
Vul: NS	♦ J9875	Partner bids first.
HCP: 10	♣ KJ8	

Board: 334	♠ 843	The opponents are silent.
Dealer: N	♥ K974	
Vul: EW	♦ A6	You bid first.
HCP: 12	♣ KQ105	

Board: 335	♠ 1093	The opponents are silent.
Dealer: S	♥ Q875	
Vul: Both	♦ AK862	Partner bids first.
HCP: 12	♣ K	

Fourth Bid Inviting Both hands (Answers Page)

Board: 330	North:	South:	West	North	East	South
Dealer: N	♠ 9752	♠ A3		1♣	Pass	1♥
Vul: EW	♥ 82	♥ K543				
North HCP: 13	♦ AK3	♦ Q542	Pass	1♠	Pass	2NT
South HCP: 12	♣ AQ42	♣ K95	Pass	3NT	AP	
Contract: 3N S						

Board: 331	North:	South:	West	North	East	South
Dealer: S	♠ AJ10	♠ Q85				1♣
Vul: None	♥ J976	♥ K104				
North HCP: 12	♦ KQJ5	♦ A102	Pass	1♥	Pass	1NT
South HCP: 14	♣ 105	♣ AJ93	Pass	2NT	Pass	3NT
Contract: 3N S			AP			

Board: 332	North:	South:	West	North	East	South
Dealer: N	♠ QJ10	♠ K85		1♣	Pass	1♦
Vul: Both	♥ 9432	♥ 108				
North HCP: 13	♦ AK9	♦ J1063	Pass	1♥	Pass	1NT
South HCP: 10	♣ K87	♣ AQ106	AP			
Contract: 1N S						

Board: 333	North:	South:	West	North	East	South
Dealer: S	♠ 107	♠ KQ6				1♣
Vul: NS	♥ AJ4	♥ K875	Pass	1♦	Pass	1♥
North HCP: 10	♦ J9875	♦ Q103	Pass	1NT	AP	
South HCP: 12	♣ KJ8	♣ Q109				
Contract: 1N N						

Board: 334	North:	South:	West	North	East	South
Dealer: N	♠ 843	♠ AQ62		1♣	Pass	1♦
Vul: EW	♥ K974	♥ 8				
North HCP: 12	♦ A6	♦ KQJ94	Pass	1♥	Pass	2NT
South HCP: 12	♣ KQ105	♣ 874	AP			
Contract: 2N S						

Board: 335

Dealer: S

Vul: Both

North HCP: 12

South HCP: 14

Contract: 2♦ S

North:

♠ 1093

♥ Q875

♦ AK862

♣ K

South:

♠ A86

♥ A10

♦ Q1094

♣ A832

West	North	East	South
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1♦

Pass	1♥	Pass	1NT
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Pass	2♣ ¹	Pass	2♦
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AP

1. Two Way New Minor Forcing

South hands (Practice Page)

Fourth Bid Inviting

Board: 330	♠ A3	The opponents are silent.
Dealer: N	♥ K543	
Vul: EW	♦ Q542	Partner bids first.
HCP: 12	♣ K95	
Board: 331	♠ Q85	The opponents are silent.
Dealer: S	♥ K104	
Vul: None	♦ A102	You bid first.
HCP: 14	♣ AJ93	
Board: 332	♠ K85	The opponents are silent.
Dealer: N	♥ 108	
Vul: Both	♦ J1063	Partner bids first.
HCP: 10	♣ AQ106	
Board: 333	♠ KQ6	The opponents are silent.
Dealer: S	♥ K875	
Vul: NS	♦ Q103	You bid first.
HCP: 12	♣ Q109	
Board: 334	♠ AQ62	The opponents are silent.
Dealer: N	♥ 8	
Vul: EW	♦ KQJ94	Partner bids first.
HCP: 12	♣ 874	
Board: 335	♠ A86	The opponents are silent.
Dealer: S	♥ A10	
Vul: Both	♦ Q1094	You bid first.
HCP: 14	♣ A832	

Fourth Bid Inviting Both hands (Answers Page)

Board: 330	North:	South:	West	North	East	South
Dealer: N	♠ 9752	♠ A3		1♣	Pass	1♥
Vul: EW	♥ 82	♥ K543	Pass	1♠	Pass	2NT
North HCP: 13	♦ AK3	♦ Q542	Pass	3NT	AP	
South HCP: 12	♣ AQ42	♣ K95				
Contract: 3N S						

Board: 331	North:	South:	West	North	East	South
Dealer: S	♠ AJ10	♠ Q85				1♣
Vul: None	♥ J976	♥ K104	Pass	1♥	Pass	1NT
North HCP: 12	♦ KQJ5	♦ A102	Pass	2NT	Pass	3NT
South HCP: 14	♣ 105	♣ AJ93	AP			
Contract: 3N S						

Board: 332	North:	South:	West	North	East	South
Dealer: N	♠ QJ10	♠ K85		1♣	Pass	1♦
Vul: Both	♥ 9432	♥ 108	Pass	1♥	Pass	1NT
North HCP: 13	♦ AK9	♦ J1063	AP			
South HCP: 10	♣ K87	♣ AQ106				
Contract: 1N S						

Board: 333	North:	South:	West	North	East	South
Dealer: S	♠ 107	♠ KQ6				1♣
Vul: NS	♥ AJ4	♥ K875	Pass	1♦	Pass	1♥
North HCP: 10	♦ J9875	♦ Q103	Pass	1NT	AP	
South HCP: 12	♣ KJ8	♣ Q109				
Contract: 1N N						

Board: 334	North:	South:	West	North	East	South
Dealer: N	♠ 843	♠ AQ62		1♣	Pass	1♦
Vul: EW	♥ K974	♥ 8	Pass	1♥	Pass	2NT
North HCP: 12	♦ A6	♦ KQJ94	AP			
South HCP: 12	♣ KQ105	♣ 874				
Contract: 2N S						

Board: 335

Dealer: S

Vul: Both

North HCP: 12

South HCP: 14

Contract: 2♦ S

North:

♠ 1093

♥ Q875

♦ AK862

♣ K

South:

♠ A86

♥ A10

♦ Q1094

♣ A832

West	North	East	South
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1♦

Pass	1♥	Pass	1NT
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Pass	2♣ ¹	Pass	2♦
------	-----------------	------	----

AP

1. Two Way New Minor Forcing

North hands (Practice Page)

Fourth Bid Inviting

Board: 336	♠ 10532	The opponents are silent.
Dealer: N	♥ K6	
Vul: None	♦ AKQ76	You bid first.
HCP: 12	♣ 92	

Board: 337	♠ AQ2	The opponents are silent.
Dealer: S	♥ 92	
Vul: Both	♦ J9753	Partner bids first.
HCP: 11	♣ A72	

Board: 338	♠ KQ54	The opponents are silent.
Dealer: N	♥ K82	
Vul: None	♦ QJ6	You bid first.
HCP: 14	♣ K65	

Board: 339	♠ A109	The opponents are silent.
Dealer: S	♥ 53	
Vul: NS	♦ A932	Partner bids first.
HCP: 11	♣ K973	

Board: 340	♠ A5	The opponents are silent.
Dealer: N	♥ KJ86	
Vul: Both	♦ AQ4	You bid first.
HCP: 14	♣ 9842	

Board: 341	♠ A76	The opponents are silent.
Dealer: S	♥ 765	
Vul: None	♦ AQJ52	Partner bids first.
HCP: 11	♣ 108	

Fourth Bid Inviting Both hands (Answers Page)

Board: 336	North:	South:	West	North	East	South
Dealer: N	♠ 10532	♠ AK7		1♦	Pass	1♥
Vul: None	♥ K6	♥ Q974	Pass	1♠	Pass	2NT
North HCP: 12	♦ AKQ76	♦ 843	AP			
South HCP: 12	♣ 92	♣ K76				
Contract: 2N S						

Board: 337	North:	South:	West	North	East	South
Dealer: S	♠ AQ2	♠ KJ8				1♣
Vul: Both	♥ 92	♥ AJ5	Pass	1♦	Pass	1NT
North HCP: 11	♦ J9753	♦ A64	Pass	2♦	Pass	3NT
South HCP: 14	♣ A72	♣ J1096	AP			
Contract: 3N S						

Board: 338	North:	South:	West	North	East	South
Dealer: N	♠ KQ54	♠ 7		1♣	Pass	1♦
Vul: None	♥ K82	♥ QJ54	Pass	1♠	Pass	2NT
North HCP: 14	♦ QJ6	♦ AK752	Pass	3NT	AP	
South HCP: 12	♣ K65	♣ Q74				
Contract: 3N S						

Board: 339	North:	South:	West	North	East	South
Dealer: S	♠ A109	♠ Q53				1♣
Vul: NS	♥ 53	♥ AQJ4	Pass	1♦	Pass	1♥
North HCP: 11	♦ A932	♦ J106	Pass	2NT	Pass	3NT
South HCP: 14	♣ K973	♣ A85	AP			
Contract: 3N N						

Board: 340	North:	South:	West	North	East	South
Dealer: N	♠ A5	♠ KQ973		1♣	Pass	1♠
Vul: Both	♥ KJ86	♥ A92	Pass	1NT	Pass	2♣ ¹
North HCP: 14	♦ AQ4	♦ K73	Pass	2♦	Pass	2♠
South HCP: 12	♣ 9842	♣ 103	AP			
Contract: 2♠ S						

1. Two Way New Minor Forcing

Board: 341

Dealer: S

Vul: None

North HCP: 11

South HCP: 12

Contract: 2N N

North:

♠ A76

♥ 765

♦ AQJ52

♣ 108

South:

♠ 10952

♥ A93

♦ 1086

♣ AKJ

West	North	East	South
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1♣

Pass	1♦	Pass	1♠
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Pass	2NT	AP	
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South hands (Practice Page)

Fourth Bid Inviting

Board: 336	♠ AK7	The opponents are silent.
Dealer: N	♥ Q974	
Vul: None	♦ 843	Partner bids first.
HCP: 12	♣ K76	

Board: 337	♠ KJ8	The opponents are silent.
Dealer: S	♥ AJ5	
Vul: Both	♦ A64	You bid first.
HCP: 14	♣ J1096	

Board: 338	♠ 7	The opponents are silent.
Dealer: N	♥ QJ54	
Vul: None	♦ AK752	Partner bids first.
HCP: 12	♣ Q74	

Board: 339	♠ Q53	The opponents are silent.
Dealer: S	♥ AQJ4	
Vul: NS	♦ J106	You bid first.
HCP: 14	♣ A85	

Board: 340	♠ KQ973	The opponents are silent.
Dealer: N	♥ A92	
Vul: Both	♦ K73	Partner bids first.
HCP: 12	♣ 103	

Board: 341	♠ 10952	The opponents are silent.
Dealer: S	♥ A93	
Vul: None	♦ 1086	You bid first.
HCP: 12	♣ AKJ	

Fourth Bid Inviting Both hands (Answers Page)

Board: 336	North:	South:	West	North	East	South
Dealer: N	♠ 10532	♠ AK7		1♦	Pass	1♥
Vul: None	♥ K6	♥ Q974	Pass	1♠	Pass	2NT
North HCP: 12	♦ AKQ76	♦ 843	AP			
South HCP: 12	♣ 92	♣ K76				
Contract: 2N S						

Board: 337	North:	South:	West	North	East	South
Dealer: S	♠ AQ2	♠ KJ8				1♣
Vul: Both	♥ 92	♥ AJ5	Pass	1♦	Pass	1NT
North HCP: 11	♦ J9753	♦ A64	Pass	2♦	Pass	3NT
South HCP: 14	♣ A72	♣ J1096	AP			
Contract: 3N S						

Board: 338	North:	South:	West	North	East	South
Dealer: N	♠ KQ54	♠ 7		1♣	Pass	1♦
Vul: None	♥ K82	♥ QJ54	Pass	1♠	Pass	2NT
North HCP: 14	♦ QJ6	♦ AK752	Pass	3NT	AP	
South HCP: 12	♣ K65	♣ Q74				
Contract: 3N S						

Board: 339	North:	South:	West	North	East	South
Dealer: S	♠ A109	♠ Q53				1♣
Vul: NS	♥ 53	♥ AQJ4	Pass	1♦	Pass	1♥
North HCP: 11	♦ A932	♦ J106	Pass	2NT	Pass	3NT
South HCP: 14	♣ K973	♣ A85	AP			
Contract: 3N N						

Board: 340	North:	South:	West	North	East	South
Dealer: N	♠ A5	♠ KQ973		1♣	Pass	1♠
Vul: Both	♥ KJ86	♥ A92	Pass	1NT	Pass	2♣ ¹
North HCP: 14	♦ AQ4	♦ K73	Pass	2♦	Pass	2♠
South HCP: 12	♣ 9842	♣ 103	AP			
Contract: 2♠ S						

1. Two Way New Minor Forcing

Board: 341

Dealer: S

Vul: None

North HCP: 11

South HCP: 12

Contract: 2N N

North:

♠ A76

♥ 765

♦ AQJ52

♣ 108

South:

♠ 10952

♥ A93

♦ 1086

♣ AKJ

West	North	East	South
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1♣

Pass	1♦	Pass	1♠
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Pass	2NT	AP	
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North hands (Practice Page)

Fourth Bid Inviting

Board: 342	♠ KJ54	The opponents are silent.
Dealer: N	♥ Q95	
Vul: NS	♦ A5	You bid first.
HCP: 12	♣ Q954	

Board: 343	♠ A9	The opponents are silent.
Dealer: S	♥ QJ54	
Vul: EW	♦ KJ95	Partner bids first.
HCP: 11	♣ 1082	

Board: 344	♠ J97	The opponents are silent.
Dealer: N	♥ AK76	
Vul: None	♦ KQ92	You bid first.
HCP: 13	♣ 98	

Board: 345	♠ 8532	The opponents are silent.
Dealer: S	♥ AK9	
Vul: NS	♦ J874	Partner bids first.
HCP: 12	♣ A6	

Board: 346	♠ KJ82	The opponents are silent.
Dealer: N	♥ AJ8	
Vul: Both	♦ 975	You bid first.
HCP: 12	♣ K53	

Fourth Bid Inviting Both hands (Answers Page)

Board: 342	North:	South:	West	North	East	South
Dealer: N	♠ KJ54	♠ Q9		1♣	Pass	1♥
Vul: NS	♥ Q95	♥ AK872	Pass	1♠	Pass	1NT
North HCP: 12	♦ A5	♦ 984	AP			
South HCP: 10	♣ Q954	♣ J87				
Contract: 1N S						

Board: 343	North:	South:	West	North	East	South
Dealer: S	♠ A9	♠ Q108				1♣
Vul: EW	♥ QJ54	♥ A107	Pass	1♥	Pass	1NT
North HCP: 11	♦ KJ95	♦ A107	Pass	2NT	Pass	3NT
South HCP: 14	♣ 1082	♣ KJ65	AP			
Contract: 3N S						

Board: 344	North:	South:	West	North	East	South
Dealer: N	♠ J97	♠ K42		1♦	Pass	1♥
Vul: None	♥ AK76	♥ J982	Pass	2♥	Pass	3♣ ¹
North HCP: 13	♦ KQ92	♦ 104	Pass	3♥	AP	
South HCP: 10	♣ 98	♣ AQ63	1. Two way game tries			
Contract: 3♥ S						

Board: 345	North:	South:	West	North	East	South
Dealer: S	♠ 8532	♠ A94				1♣
Vul: NS	♥ AK9	♥ QJ32	Pass	1♠	Pass	1NT
North HCP: 12	♦ J874	♦ 102	Pass	2NT	AP	
South HCP: 12	♣ A6	♣ KQ104				
Contract: 2N S						

Board: 346	North:	South:	West	North	East	South
Dealer: N	♠ KJ82	♠ 1097		1♣	Pass	1♥
Vul: Both	♥ AJ8	♥ Q752	Pass	1♠	Pass	2NT
North HCP: 12	♦ 975	♦ AJ10	AP			
South HCP: 11	♣ K53	♣ A42				
Contract: 2N S						

South hands (Practice Page)

Fourth Bid Inviting

Board: 342	♠ Q9	The opponents are silent.
Dealer: N	♥ AK872	
Vul: NS	♦ 984	Partner bids first.
HCP: 10	♣ J87	

Board: 343	♠ Q108	The opponents are silent.
Dealer: S	♥ A107	
Vul: EW	♦ A107	You bid first.
HCP: 14	♣ KJ65	

Board: 344	♠ K42	The opponents are silent.
Dealer: N	♥ J982	
Vul: None	♦ 104	Partner bids first.
HCP: 10	♣ AQ63	

Board: 345	♠ A94	The opponents are silent.
Dealer: S	♥ QJ32	
Vul: NS	♦ 102	You bid first.
HCP: 12	♣ KQ104	

Board: 346	♠ 1097	The opponents are silent.
Dealer: N	♥ Q752	
Vul: Both	♦ AJ10	Partner bids first.
HCP: 11	♣ A42	

Fourth Bid Inviting Both hands (Answers Page)

Board: 342	North:	South:	West	North	East	South
Dealer: N	♠ KJ54	♠ Q9		1♣	Pass	1♥
Vul: NS	♥ Q95	♥ AK872	Pass	1♠	Pass	1NT
North HCP: 12	♦ A5	♦ 984	AP			
South HCP: 10	♣ Q954	♣ J87				
Contract: 1N S						

Board: 343	North:	South:	West	North	East	South
Dealer: S	♠ A9	♠ Q108				1♣
Vul: EW	♥ QJ54	♥ A107	Pass	1♥	Pass	1NT
North HCP: 11	♦ KJ95	♦ A107	Pass	2NT	Pass	3NT
South HCP: 14	♣ 1082	♣ KJ65	AP			
Contract: 3N S						

Board: 344	North:	South:	West	North	East	South
Dealer: N	♠ J97	♠ K42		1♦	Pass	1♥
Vul: None	♥ AK76	♥ J982	Pass	2♥	Pass	3♣ ¹
North HCP: 13	♦ KQ92	♦ 104	Pass	3♥	AP	
South HCP: 10	♣ 98	♣ AQ63	1. Two way game tries			
Contract: 3♥ S						

Board: 345	North:	South:	West	North	East	South
Dealer: S	♠ 8532	♠ A94				1♣
Vul: NS	♥ AK9	♥ QJ32	Pass	1♠	Pass	1NT
North HCP: 12	♦ J874	♦ 102	Pass	2NT	AP	
South HCP: 12	♣ A6	♣ KQ104				
Contract: 2N S						

Board: 346	North:	South:	West	North	East	South
Dealer: N	♠ KJ82	♠ 1097		1♣	Pass	1♥
Vul: Both	♥ AJ8	♥ Q752	Pass	1♠	Pass	2NT
North HCP: 12	♦ 975	♦ AJ10	AP			
South HCP: 11	♣ K53	♣ A42				
Contract: 2N S						