

## North hands

## Fourth\_Bid\_Inviting

<b>Board: 1</b>	♠ J6	You bid first.
Dealer: North	♥ 953	The opponents are silent.
Vul: None	♦ Q753	
HCP: 12	♣ AKQ7	

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<b>Board: 2</b>	♠ 63	You bid first.
Dealer: North	♥ AQ85	The opponents are silent.
Vul: N-S	♦ 953	
HCP: 13	♣ AQJ4	

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<b>Board: 3</b>	♠ AKT83	Partner bids first.
Dealer: South	♥ 84	The opponents are silent.
Vul: Both	♦ K654	
HCP: 12+1	♣ Q8	

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<b>Board: 4</b>	♠ A83	You bid first.
Dealer: North	♥ T53	The opponents are silent.
Vul: N-S	♦ QT3	
HCP: 12	♣ AQ83	

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<b>Board: 5</b>	♠ K6	You bid first.
Dealer: North	♥ T87	The opponents are silent.
Vul: E-W	♦ A765	
HCP: 12	♣ KQ82	

## Both hands (Answers Page)

### Board: 1

Board: 1	North:	South:	W	N	E	S
Dealer: North	♠ J6	♠ A872		1 ♦	Pass	1 ♥
Vul: None	♥ 953	♥ AKT2	Pass	1NT	Pass	2NT
North HCP: 12	♦ Q753	♦ J98	All Pass			
South HCP: 12	♣ AKQ7	♣ 94				
Contract: 2NT South						

### Board: 2

Board: 2	North:	South:	W	N	E	S
Dealer: North	♠ 63	♠ KQ82		1 ♣	Pass	1 ♦
Vul: N-S	♥ AQ85	♥ 6	Pass	1 ♥	Pass	3NT
North HCP: 13	♦ 953	♦ AQJT4	All Pass			
South HCP: 12+1	♣ AQJ4	♣ T93				
Contract: 3NT South						

### Board: 3

Board: 3	North:	South:	W	N	E	S
Dealer: South	♠ AKT83	♠ 742				1 ♦
Vul: Both	♥ 84	♥ AT3	Pass	1 ♠	Pass	1NT
North HCP: 12+1	♦ K654	♦ AQ32	Pass	2 ♣ <sup>1</sup>	Pass	3 ♠ <sup>2</sup>
South HCP: 14	♣ Q8	♣ A76	Pass	4 ♠	All Pass	
Contract: 4 ♠ North						

1. New Minor Forcing

2. 3 !S

### Board: 4

Board: 4	North:	South:	W	N	E	S
Dealer: North	♠ A83	♠ Q962		1 ♣	Pass	1 ♠
Vul: N-S	♥ T53	♥ J7	Pass	1NT	Pass	3 ♣
North HCP: 12	♦ QT3	♦ AJ8	Pass	3 ♠	All Pass	
South HCP: 12	♣ AQ83	♣ KJT5				
Contract: 3 ♠ North						

### Board: 5

Board: 5	North:	South:	W	N	E	S
Dealer: North	♠ K6	♠ AQ82		1 ♦	Pass	1 ♠
Vul: E-W	♥ T87	♥ A54	Pass	1NT	Pass	2 ♦
North HCP: 12	♦ A765	♦ J984	All Pass			
South HCP: 11	♣ KQ82	♣ T9				
Contract: 2 ♦ South						

## South hands

## Fourth\_Bid\_Inviting

<b>Board: 1</b>	♠ A872	Partner bids first.
Dealer: North	♥ AKT2	The opponents are silent.
Vul: None	♦ J98	
HCP: 12	♣ 94	

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<b>Board: 2</b>	♠ KQ82	Partner bids first.
Dealer: North	♥ 6	The opponents are silent.
Vul: N-S	♦ AQJT4	
HCP: 12+1	♣ T93	

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<b>Board: 3</b>	♠ 742	You bid first.
Dealer: South	♥ AT3	The opponents are silent.
Vul: Both	♦ AQ32	
HCP: 14	♣ A76	

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<b>Board: 4</b>	♠ Q962	Partner bids first.
Dealer: North	♥ J7	The opponents are silent.
Vul: N-S	♦ AJ8	
HCP: 12	♣ KJT5	

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<b>Board: 5</b>	♠ AQ82	Partner bids first.
Dealer: North	♥ A54	The opponents are silent.
Vul: E-W	♦ J984	
HCP: 11	♣ T9	

## Both hands (Answers Page)

### Board: 1

Board: 1	North:	South:	W	N	E	S
Dealer: North	♠ J6	♠ A872		1 ♦	Pass	1 ♥
Vul: None	♥ 953	♥ AKT2	Pass	1NT	Pass	2NT
North HCP: 12	♦ Q753	♦ J98	All Pass			
South HCP: 12	♣ AKQ7	♣ 94				
Contract: 2NT South						

### Board: 2

Board: 2	North:	South:	W	N	E	S
Dealer: North	♠ 63	♠ KQ82		1 ♣	Pass	1 ♦
Vul: N-S	♥ AQ85	♥ 6	Pass	1 ♥	Pass	3NT
North HCP: 13	♦ 953	♦ AQJT4	All Pass			
South HCP: 12+1	♣ AQJ4	♣ T93				
Contract: 3NT South						

### Board: 3

Board: 3	North:	South:	W	N	E	S
Dealer: South	♠ AKT83	♠ 742				1 ♦
Vul: Both	♥ 84	♥ AT3	Pass	1 ♠	Pass	1NT
North HCP: 12+1	♦ K654	♦ AQ32	Pass	2 ♣ <sup>1</sup>	Pass	3 ♠ <sup>2</sup>
South HCP: 14	♣ Q8	♣ A76	Pass	4 ♠	All Pass	
Contract: 4 ♠ North						

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### Board: 4

Board: 4	North:	South:	W	N	E	S
Dealer: North	♠ A83	♠ Q962		1 ♣	Pass	1 ♠
Vul: N-S	♥ T53	♥ J7	Pass	1NT	Pass	3 ♣
North HCP: 12	♦ QT3	♦ AJ8	Pass	3 ♠	All Pass	
South HCP: 12	♣ AQ83	♣ KJT5				
Contract: 3 ♠ North						

### Board: 5

Board: 5	North:	South:	W	N	E	S
Dealer: North	♠ K6	♠ AQ82		1 ♦	Pass	1 ♠
Vul: E-W	♥ T87	♥ A54	Pass	1NT	Pass	2 ♦
North HCP: 12	♦ A765	♦ J984	All Pass			
South HCP: 11	♣ KQ82	♣ T9				
Contract: 2 ♦ South						

## North hands

## Fourth\_Bid\_Inviting

<b>Board: 6</b>	♠ 65	Partner bids first.
Dealer: South	♥ AQ54	The opponents are silent.
Vul: Both	♦ Q752	
HCP: 12	♣ A74	

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<b>Board: 7</b>	♠ QJ3	You bid first.
Dealer: North	♥ QJ93	The opponents are silent.
Vul: E-W	♦ Q632	
HCP: 12	♣ AT	

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<b>Board: 8</b>	♠ AT53	Partner bids first.
Dealer: South	♥ 62	The opponents are silent.
Vul: Both	♦ AJ6	
HCP: 12	♣ K953	

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<b>Board: 9</b>	♠ 54	You bid first.
Dealer: North	♥ AQ62	The opponents are silent.
Vul: N-S	♦ K72	
HCP: 13	♣ AT43	

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<b>Board: 10</b>	♠ 43	Partner bids first.
Dealer: South	♥ KT98	The opponents are silent.
Vul: Both	♦ A873	
HCP: 11	♣ A76	

## Both hands (Answers Page)

### Board: 6

	North:	South:	W	N	E	S
Dealer: South	♠ 65	♠ A73				1 ♣
Vul: Both	♥ AQ54	♥ KJ7	Pass	1 ♥	Pass	1 NT
North HCP: 12	♦ Q752	♦ A94	Pass	2 NT	All Pass	
South HCP: 12	♣ A74	♣ T986				
Contract: 2NT North						

### Board: 7

	North:	South:	W	N	E	S
Dealer: North	♠ QJ3	♠ A842		1 ♦	Pass	1 ♠
Vul: E-W	♥ QJ93	♥ 64	Pass	1 NT	Pass	2 NT
North HCP: 12	♦ Q632	♦ K94	All Pass			
South HCP: 12	♣ AT	♣ KQ93				
Contract: 2NT South						

### Board: 8

	North:	South:	W	N	E	S
Dealer: South	♠ AT53	♠ KJ7				1 ♦
Vul: Both	♥ 62	♥ QJ93	Pass	1 ♠	Pass	1 NT
North HCP: 12	♦ AJ6	♦ K843	Pass	2 NT	All Pass	
South HCP: 12	♣ K953	♣ Q8				
Contract: 2NT North						

### Board: 9

	North:	South:	W	N	E	S
Dealer: North	♠ 54	♠ KJ97		1 ♣	Pass	1 ♠
Vul: N-S	♥ AQ62	♥ K4	Pass	1 NT	Pass	2 NT
North HCP: 13	♦ K72	♦ JT43	Pass	3 NT	All Pass	
South HCP: 11	♣ AT43	♣ K98				
Contract: 3NT North						

### Board: 10

	North:	South:	W	N	E	S
Dealer: South	♠ 43	♠ K97				1 ♦
Vul: Both	♥ KT98	♥ Q74	Pass	1 ♥	Pass	1 NT
North HCP: 11	♦ A873	♦ KJT4	Pass	2 NT	Pass	3 ♥
South HCP: 13	♣ A76	♣ KJ4	Pass	3 NT	All Pass	
Contract: 3NT North						

## South hands

## Fourth\_Bid\_Inviting

<b>Board: 6</b>	♠ A73	You bid first.
Dealer: South	♥ KJ7	The opponents are silent.
Vul: Both	♦ A94	
HCP: 12	♣ T986	

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<b>Board: 7</b>	♠ A842	Partner bids first.
Dealer: North	♥ 64	The opponents are silent.
Vul: E-W	♦ K94	
HCP: 12	♣ KQ93	

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<b>Board: 8</b>	♠ KJ7	You bid first.
Dealer: South	♥ QJ93	The opponents are silent.
Vul: Both	♦ K843	
HCP: 12	♣ Q8	

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<b>Board: 9</b>	♠ KJ97	Partner bids first.
Dealer: North	♥ K4	The opponents are silent.
Vul: N-S	♦ JT43	
HCP: 11	♣ K98	

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<b>Board: 10</b>	♠ K97	You bid first.
Dealer: South	♥ Q74	The opponents are silent.
Vul: Both	♦ KJT4	
HCP: 13	♣ KJ4	

## Both hands (Answers Page)

### Board: 6

	North:	South:	W	N	E	S
Dealer: South	♠ 65	♠ A73				1 ♣
Vul: Both	♥ AQ54	♥ KJ7	Pass	1 ♥	Pass	1 NT
North HCP: 12	♦ Q752	♦ A94	Pass	2 NT	All Pass	
South HCP: 12	♣ A74	♣ T986				
Contract: 2NT North						

### Board: 7

	North:	South:	W	N	E	S
Dealer: North	♠ QJ3	♠ A842		1 ♦	Pass	1 ♠
Vul: E-W	♥ QJ93	♥ 64	Pass	1 NT	Pass	2 NT
North HCP: 12	♦ Q632	♦ K94	All Pass			
South HCP: 12	♣ AT	♣ KQ93				
Contract: 2NT South						

### Board: 8

	North:	South:	W	N	E	S
Dealer: South	♠ AT53	♠ KJ7				1 ♦
Vul: Both	♥ 62	♥ QJ93	Pass	1 ♠	Pass	1 NT
North HCP: 12	♦ AJ6	♦ K843	Pass	2 NT	All Pass	
South HCP: 12	♣ K953	♣ Q8				
Contract: 2NT North						

### Board: 9

	North:	South:	W	N	E	S
Dealer: North	♠ 54	♠ KJ97		1 ♣	Pass	1 ♠
Vul: N-S	♥ AQ62	♥ K4	Pass	1 NT	Pass	2 NT
North HCP: 13	♦ K72	♦ JT43	Pass	3 NT	All Pass	
South HCP: 11	♣ AT43	♣ K98				
Contract: 3NT North						

### Board: 10

	North:	South:	W	N	E	S
Dealer: South	♠ 43	♠ K97				1 ♦
Vul: Both	♥ KT98	♥ Q74	Pass	1 ♥	Pass	1 NT
North HCP: 11	♦ A873	♦ KJT4	Pass	2 NT	Pass	3 ♥
South HCP: 13	♣ A76	♣ KJ4	Pass	3 NT	All Pass	
Contract: 3NT North						



## North hands

## Fourth\_Bid\_Inviting

<b>Board: 11</b>	♠ A7	Partner bids first.
Dealer: South	♥ AKJ976	The opponents are silent.
Vul: None	♦ T8	
HCP: 12+2	♣ 972	

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<b>Board: 12</b>	♠ AQ97	Partner bids first.
Dealer: South	♥ QJT4	The opponents are silent.
Vul: N-S	♦ 83	
HCP: 12	♣ KT9	

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<b>Board: 13</b>	♠ QT7	You bid first.
Dealer: North	♥ AKT4	The opponents are silent.
Vul: E-W	♦ A732	
HCP: 13	♣ 85	

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<b>Board: 14</b>	♠ AJ872	Partner bids first.
Dealer: South	♥ K7	The opponents are silent.
Vul: N-S	♦ A54	
HCP: 12+1	♣ T42	

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<b>Board: 15</b>	♠ 742	Partner bids first.
Dealer: South	♥ AQ76	The opponents are silent.
Vul: E-W	♦ QT92	
HCP: 11	♣ K7	

## Both hands (Answers Page)

### Board: 11

Dealer: South

Vul: None

North HCP: 12+2

South HCP: 13+1

Contract: 4♥ South

North:

♠ A7

♥ AKJ976

♦ T8

♣ 972

South:

♠ K9

♥ Q3

♦ KJ972

♣ AT84

W N E S

Pass 1♥ Pass 1♦

Pass 3♥ Pass 2♣

Pass 3♥ Pass 4♥

All Pass

### Board: 12

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 14

Contract: 3NT North

North:

♠ AQ97

♥ QJT4

♦ 83

♣ KT9

South:

♠ 543

♥ K83

♦ AK2

♣ A863

W N E S

Pass 1♥ Pass 1♣

Pass 3NT All Pass

Pass 3NT All Pass

### Board: 13

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 12+1

Contract: 3NT South

North:

♠ QT7

♥ AKT4

♦ A732

♣ 85

South:

♠ K432

♥ Q7

♦ 85

♣ AK432

W N E S

Pass 1♦ Pass 1♠

Pass 1NT Pass 2NT

Pass 3♠ Pass 3NT

All Pass

### Board: 14

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 14

Contract: 3NT North

North:

♠ AJ872

♥ K7

♦ A54

♣ T42

South:

♠ 95

♥ AQJ3

♦ K732

♣ KJ6

W N E S

Pass 1♠ Pass 1♦

Pass 2♣<sup>1</sup> Pass 1NT

Pass 3♥

Pass 3NT All Pass

1. New Minor Forcing

### Board: 15

Dealer: South

Vul: E-W

North HCP: 11

South HCP: 12

Contract: 2NT North

North:

♠ 742

♥ AQ76

♦ QT92

♣ K7

South:

♠ AKQ8

♥ T4

♦ J543

♣ Q63

W N E S

Pass 1♥ Pass 1♦

Pass 2NT All Pass

## South hands

## Fourth\_Bid\_Inviting

<b>Board: 11</b>	♠ K9	You bid first.
Dealer: South	♥ Q3	The opponents are silent.
Vul: None	♦ KJ972	
HCP: 13+1	♣ AT84	

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<b>Board: 12</b>	♠ 543	You bid first.
Dealer: South	♥ K83	The opponents are silent.
Vul: N-S	♦ AK2	
HCP: 14	♣ A863	

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<b>Board: 13</b>	♠ K432	Partner bids first.
Dealer: North	♥ Q7	The opponents are silent.
Vul: E-W	♦ 85	
HCP: 12+1	♣ AK432	

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<b>Board: 14</b>	♠ 95	You bid first.
Dealer: South	♥ AQJ3	The opponents are silent.
Vul: N-S	♦ K732	
HCP: 14	♣ KJ6	

---

<b>Board: 15</b>	♠ AKQ8	You bid first.
Dealer: South	♥ T4	The opponents are silent.
Vul: E-W	♦ J543	
HCP: 12	♣ Q63	

## Both hands (Answers Page)

### Board: 11

Dealer: South

Vul: None

North HCP: 12+2

South HCP: 13+1

Contract: 4♥ South

North:

♠ A7

♥ AKJ976

♦ T8

♣ 972

South:

♠ K9

♥ Q3

♦ KJ972

♣ AT84

W N E S

Pass 1♥ Pass 1♦

Pass 3♥ Pass 2♣

Pass 3♥ Pass 4♥

All Pass

### Board: 12

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 14

Contract: 3NT North

North:

♠ AQ97

♥ QJT4

♦ 83

♣ KT9

South:

♠ 543

♥ K83

♦ AK2

♣ A863

W N E S

Pass 1♥ Pass 1♣

Pass 3NT All Pass

Pass 3NT All Pass

### Board: 13

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 12+1

Contract: 3NT South

North:

♠ QT7

♥ AKT4

♦ A732

♣ 85

South:

♠ K432

♥ Q7

♦ 85

♣ AK432

W N E S

Pass 1♦ Pass 1♠

Pass 1NT Pass 2NT

Pass 3♠ Pass 3NT

All Pass

### Board: 14

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 14

Contract: 3NT North

North:

♠ AJ872

♥ K7

♦ A54

♣ T42

South:

♠ 95

♥ AQJ3

♦ K732

♣ KJ6

W N E S

Pass 1♠ Pass 1♦

Pass 2♣<sup>1</sup> Pass 1NT

Pass 3♥

Pass 3NT All Pass

1. New Minor Forcing

### Board: 15

Dealer: South

Vul: E-W

North HCP: 11

South HCP: 12

Contract: 2NT North

North:

♠ 742

♥ AQ76

♦ QT92

♣ K7

South:

♠ AKQ8

♥ T4

♦ J543

♣ Q63

W N E S

Pass 1♥ Pass 1♦

Pass 2NT All Pass

## North hands

## Fourth\_Bid\_Inviting

<b>Board: 16</b>	♠ QT74	You bid first.
Dealer: North	♥ Q94	The opponents are silent.
Vul: Both	♦ AQ	
HCP: 14	♣ A985	

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<b>Board: 17</b>	♠ Q873	You bid first.
Dealer: North	♥ KQT	The opponents are silent.
Vul: N-S	♦ KJ54	
HCP: 13	♣ Q9	

---

<b>Board: 18</b>	♠ AQ9432	Partner bids first.
Dealer: South	♥ AJ94	The opponents are silent.
Vul: E-W	♦ J8	
HCP: 12+2	♣ T	

---

<b>Board: 19</b>	♠ KQ632	Partner bids first.
Dealer: South	♥ A8	The opponents are silent.
Vul: Both	♦ J2	
HCP: 12+1	♣ Q986	

---

<b>Board: 20</b>	♠ 93	Partner bids first.
Dealer: South	♥ AJ6532	The opponents are silent.
Vul: None	♦ AK3	
HCP: 12+2	♣ 98	

## Both hands (Answers Page)

### Board: 16

	North:	South:	W	N	E	S
Dealer: North	♠ QT74	♠ 63		1 ♣	Pass	1 ♦
Vul: Both	♥ Q94	♥ AK	Pass	1 ♠	Pass	3NT
North HCP: 14	♦ AQ	♦ 98732	All Pass			
South HCP: 12+1	♣ A985	♣ KQ62				
Contract: 3NT South						

### Board: 17

	North:	South:	W	N	E	S
Dealer: North	♠ Q873	♠ KT96		1 ♦	Pass	1 ♥
Vul: N-S	♥ KQT	♥ A984	Pass	1 ♠	Pass	3 ♠
North HCP: 13	♦ KJ54	♦ A76	All Pass			
South HCP: 11	♣ Q9	♣ 87				
Contract: 3 ♠ South						

### Board: 18

	North:	South:	W	N	E	S
Dealer: South	♠ AQ9432	♠ K5				1 ♣
Vul: E-W	♥ AJ94	♥ QT62	Pass	1 ♠	Pass	1NT
North HCP: 12+2	♦ J8	♦ 952	Pass	2 ♦ <sup>1</sup>	Pass	2 ♥
South HCP: 12	♣ T	♣ AQJ3	Pass	4 ♥	All Pass	
Contract: 4 ♥ North						

1. New Minor Forcing

### Board: 19

	North:	South:	W	N	E	S
Dealer: South	♠ KQ632	♠ 754				1 ♦
Vul: Both	♥ A8	♥ K942	Pass	1 ♠	Pass	1NT
North HCP: 12+1	♦ J2	♦ AK95	Pass	2 ♣ <sup>1</sup>	Pass	3 ♠ <sup>2</sup>
South HCP: 14	♣ Q986	♣ A2	Pass	4 ♠	All Pass	
Contract: 4 ♠ North						

1. New Minor Forcing

2. 3 !S

### Board: 20

	North:	South:	W	N	E	S
Dealer: South	♠ 93	♠ AQ42				1 ♦
Vul: None	♥ AJ6532	♥ Q	Pass	1 ♥	Pass	1 ♠
North HCP: 12+2	♦ AK3	♦ QJ974	Pass	3 ♥	Pass	3NT
South HCP: 13+1	♣ 98	♣ Q43	All Pass			
Contract: 3NT South						

## South hands

## Fourth\_Bid\_Inviting

<b>Board: 16</b>	♠ 63	Partner bids first.
Dealer: North	♥ AK	The opponents are silent.
Vul: Both	♦ 98732	
HCP: 12+1	♣ KQ62	

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<b>Board: 17</b>	♠ KT96	Partner bids first.
Dealer: North	♥ A984	The opponents are silent.
Vul: N-S	♦ A76	
HCP: 11	♣ 87	

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<b>Board: 18</b>	♠ K5	You bid first.
Dealer: South	♥ QT62	The opponents are silent.
Vul: E-W	♦ 952	
HCP: 12	♣ AQJ3	

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<b>Board: 19</b>	♠ 754	You bid first.
Dealer: South	♥ K942	The opponents are silent.
Vul: Both	♦ AK95	
HCP: 14	♣ A2	

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<b>Board: 20</b>	♠ AQ42	You bid first.
Dealer: South	♥ Q	The opponents are silent.
Vul: None	♦ QJ974	
HCP: 13+1	♣ Q43	

## Both hands (Answers Page)

### Board: 16

	North:	South:	W	N	E	S
Dealer: North	♠ QT74	♠ 63		1 ♣	Pass	1 ♦
Vul: Both	♥ Q94	♥ AK	Pass	1 ♠	Pass	3NT
North HCP: 14	♦ AQ	♦ 98732	All Pass			
South HCP: 12+1	♣ A985	♣ KQ62				
Contract: 3NT South						

### Board: 17

	North:	South:	W	N	E	S
Dealer: North	♠ Q873	♠ KT96		1 ♦	Pass	1 ♥
Vul: N-S	♥ KQT	♥ A984	Pass	1 ♠	Pass	3 ♠
North HCP: 13	♦ KJ54	♦ A76	All Pass			
South HCP: 11	♣ Q9	♣ 87				
Contract: 3 ♠ South						

### Board: 18

	North:	South:	W	N	E	S
Dealer: South	♠ AQ9432	♠ K5				1 ♣
Vul: E-W	♥ AJ94	♥ QT62	Pass	1 ♠	Pass	1NT
North HCP: 12+2	♦ J8	♦ 952	Pass	2 ♦ <sup>1</sup>	Pass	2 ♥
South HCP: 12	♣ T	♣ AQJ3	Pass	4 ♥	All Pass	
Contract: 4 ♥ North						

1. New Minor Forcing

### Board: 19

	North:	South:	W	N	E	S
Dealer: South	♠ KQ632	♠ 754				1 ♦
Vul: Both	♥ A8	♥ K942	Pass	1 ♠	Pass	1NT
North HCP: 12+1	♦ J2	♦ AK95	Pass	2 ♣ <sup>1</sup>	Pass	3 ♠ <sup>2</sup>
South HCP: 14	♣ Q986	♣ A2	Pass	4 ♠	All Pass	
Contract: 4 ♠ North						

1. New Minor Forcing

2. 3 !S

### Board: 20

	North:	South:	W	N	E	S
Dealer: South	♠ 93	♠ AQ42				1 ♦
Vul: None	♥ AJ6532	♥ Q	Pass	1 ♥	Pass	1 ♠
North HCP: 12+2	♦ AK3	♦ QJ974	Pass	3 ♥	Pass	3NT
South HCP: 13+1	♣ 98	♣ Q43	All Pass			
Contract: 3NT South						



## North hands

## Fourth\_Bid\_Inviting

<b>Board: 21</b>	♠ 953	You bid first.
Dealer: North	♥ AJ9	The opponents are silent.
Vul: E-W	♦ AK64	
HCP: 12	♣ T95	

---

<b>Board: 22</b>	♠ AJ42	Partner bids first.
Dealer: South	♥ K2	The opponents are silent.
Vul: Both	♦ J875	
HCP: 11	♣ Q73	

---

<b>Board: 23</b>	♠ 632	You bid first.
Dealer: North	♥ A2	The opponents are silent.
Vul: None	♦ AJ98	
HCP: 14	♣ AJ83	

---

<b>Board: 24</b>	♠ AK83	You bid first.
Dealer: North	♥ Q52	The opponents are silent.
Vul: N-S	♦ KT	
HCP: 12	♣ T964	

---

<b>Board: 25</b>	♠ KJ2	Partner bids first.
Dealer: South	♥ T4	The opponents are silent.
Vul: Both	♦ AQT95	
HCP: 11+1	♣ J72	

## Both hands (Answers Page)

### Board: 21

	North:	South:	W	N	E	S
Dealer: North	♠ 953	♠ KJT2		1 ♦	Pass	1 ♠
Vul: E-W	♥ AJ9	♥ Q42	Pass	1NT	Pass	3 ♦
North HCP: 12	♦ AK64	♦ QJ93	Pass	3NT	All Pass	
South HCP: 12	♣ T95	♣ K8				
Contract: 3NT North						

### Board: 22

	North:	South:	W	N	E	S
Dealer: South	♠ AJ42	♠ Q65				1 ♦
Vul: Both	♥ K2	♥ A84	Pass	1 ♠	Pass	1NT
North HCP: 11	♦ J875	♦ AKT2	Pass	2 ♦	All Pass	
South HCP: 14	♣ Q73	♣ JT2				
Contract: 2 ♦ North						

### Board: 23

	North:	South:	W	N	E	S
Dealer: North	♠ 632	♠ QJ75		1 ♦	Pass	1 ♥
Vul: None	♥ A2	♥ KT84	Pass	1NT	Pass	2NT
North HCP: 14	♦ AJ98	♦ KT5	Pass	3NT	All Pass	
South HCP: 11	♣ AJ83	♣ Q7				
Contract: 3NT North						

### Board: 24

	North:	South:	W	N	E	S
Dealer: North	♠ AK83	♠ 962		1 ♣	Pass	1 ♦
Vul: N-S	♥ Q52	♥ A9	Pass	1 ♠	Pass	1NT
North HCP: 12	♦ KT	♦ J9754	All Pass			
South HCP: 11+1	♣ T964	♣ KQJ				
Contract: 1NT South						

### Board: 25

	North:	South:	W	N	E	S
Dealer: South	♠ KJ2	♠ QT76				1 ♣
Vul: Both	♥ T4	♥ AK9	Pass	1 ♦	Pass	1 ♠
North HCP: 11+1	♦ AQT95	♦ 73	Pass	1NT	All Pass	
South HCP: 12	♣ J72	♣ K983				
Contract: 1NT North						

## South hands

## Fourth\_Bid\_Inviting

**Board: 21**      ♠ KJT2      Partner bids first.  
 Dealer: North      ♥ Q42      The opponents are silent.  
 Vul: E-W      ♦ QJ93  
 HCP: 12      ♣ K8

---

**Board: 22**      ♠ Q65      You bid first.  
 Dealer: South      ♥ A84      The opponents are silent.  
 Vul: Both      ♦ AKT2  
 HCP: 14      ♣ JT2

---

**Board: 23**      ♠ QJ75      Partner bids first.  
 Dealer: North      ♥ KT84      The opponents are silent.  
 Vul: None      ♦ KT5  
 HCP: 11      ♣ Q7

---

**Board: 24**      ♠ 962      Partner bids first.  
 Dealer: North      ♥ A9      The opponents are silent.  
 Vul: N-S      ♦ J9754  
 HCP: 11+1      ♣ KQJ

---

**Board: 25**      ♠ QT76      You bid first.  
 Dealer: South      ♥ AK9      The opponents are silent.  
 Vul: Both      ♦ 73  
 HCP: 12      ♣ K983

## Both hands (Answers Page)

### Board: 21

	North:	South:	W	N	E	S
Dealer: North	♠ 953	♠ KJT2		1 ♦	Pass	1 ♠
Vul: E-W	♥ AJ9	♥ Q42	Pass	1NT	Pass	3 ♦
North HCP: 12	♦ AK64	♦ QJ93	Pass	3NT	All Pass	
South HCP: 12	♣ T95	♣ K8				
Contract: 3NT North						

### Board: 22

	North:	South:	W	N	E	S
Dealer: South	♠ AJ42	♠ Q65				1 ♦
Vul: Both	♥ K2	♥ A84	Pass	1 ♠	Pass	1NT
North HCP: 11	♦ J875	♦ AKT2	Pass	2 ♦	All Pass	
South HCP: 14	♣ Q73	♣ JT2				
Contract: 2 ♦ North						

### Board: 23

	North:	South:	W	N	E	S
Dealer: North	♠ 632	♠ QJ75		1 ♦	Pass	1 ♥
Vul: None	♥ A2	♥ KT84	Pass	1NT	Pass	2NT
North HCP: 14	♦ AJ98	♦ KT5	Pass	3NT	All Pass	
South HCP: 11	♣ AJ83	♣ Q7				
Contract: 3NT North						

### Board: 24

	North:	South:	W	N	E	S
Dealer: North	♠ AK83	♠ 962		1 ♣	Pass	1 ♦
Vul: N-S	♥ Q52	♥ A9	Pass	1 ♠	Pass	1NT
North HCP: 12	♦ KT	♦ J9754	All Pass			
South HCP: 11+1	♣ T964	♣ KQJ				
Contract: 1NT South						

### Board: 25

	North:	South:	W	N	E	S
Dealer: South	♠ KJ2	♠ QT76				1 ♣
Vul: Both	♥ T4	♥ AK9	Pass	1 ♦	Pass	1 ♠
North HCP: 11+1	♦ AQT95	♦ 73	Pass	1NT	All Pass	
South HCP: 12	♣ J72	♣ K983				
Contract: 1NT North						

## North hands

## Fourth\_Bid\_Inviting

<b>Board: 26</b>	♠ Q95	You bid first.
Dealer: North	♥ K32	The opponents are silent.
Vul: None	♦ Q762	
HCP: 13	♣ AQ2	

---

<b>Board: 27</b>	♠ 63	Partner bids first.
Dealer: South	♥ KQ8642	The opponents are silent.
Vul: N-S	♦ AQ64	
HCP: 11+2	♣ 3	

---

<b>Board: 28</b>	♠ AT	Partner bids first.
Dealer: South	♥ KJT4	The opponents are silent.
Vul: E-W	♦ A8765	
HCP: 12+1	♣ 76	

---

<b>Board: 29</b>	♠ K95	Partner bids first.
Dealer: South	♥ KJ854	The opponents are silent.
Vul: None	♦ A95	
HCP: 11+1	♣ 54	

## Both hands (Answers Page)

### Board: 26

Dealer: North

Vul: None

North HCP: 13

South HCP: 12+2

Contract: 4 ♠ North

North:

♠ Q95

♥ K32

♦ Q762

♣ AQ2

South:

♠ KJ8732

♥ AJ4

♦ 85

♣ KT

W	N	E	S
	1 ♦	Pass	1 ♠
Pass	1NT	Pass	2 ♣ <sup>1</sup>
Pass	3 ♠ <sup>2</sup>	Pass	4 ♣
Pass	4 ♠	All Pass	

1. New Minor Forcing

2. 3 !S

### Board: 27

Dealer: South

Vul: N-S

North HCP: 11+2

South HCP: 14

Contract: 4 ♥ North

North:

♠ 63

♥ KQ8642

♦ AQ64

♣ 3

South:

♠ KJ9

♥ 93

♦ J832

♣ AKQ9

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

1. New Minor Forcing

### Board: 28

Dealer: South

Vul: E-W

North HCP: 12+1

South HCP: 14

Contract: 3NT North

North:

♠ AT

♥ KJT4

♦ A8765

♣ 76

South:

♠ J76

♥ A93

♦ KT2

♣ AQ42

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

1. Fourth suit game force

### Board: 29

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 12

Contract: 2 ♥ South

North:

♠ K95

♥ KJ854

♦ A95

♣ 54

South:

♠ 432

♥ Q76

♦ KQ32

♣ AJ7

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

1. New Minor Forcing

2. 3 !H

## South hands

## Fourth\_Bid\_Inviting

<b>Board: 26</b>	♠ KJ8732	Partner bids first.
Dealer: North	♥ AJ4	The opponents are silent.
Vul: None	♦ 85	
HCP: 12+2	♣ KT	

---

<b>Board: 27</b>	♠ KJ9	You bid first.
Dealer: South	♥ 93	The opponents are silent.
Vul: N-S	♦ J832	
HCP: 14	♣ AKQ9	

---

<b>Board: 28</b>	♠ J76	You bid first.
Dealer: South	♥ A93	The opponents are silent.
Vul: E-W	♦ KT2	
HCP: 14	♣ AQ42	

---

<b>Board: 29</b>	♠ 432	You bid first.
Dealer: South	♥ Q76	The opponents are silent.
Vul: None	♦ KQ32	
HCP: 12	♣ AJ7	

## Both hands (Answers Page)

### Board: 26

Dealer: North

Vul: None

North HCP: 13

South HCP: 12+2

Contract: 4 ♠ North

North:

♠ Q95

♥ K32

♦ Q762

♣ AQ2

South:

♠ KJ8732

♥ AJ4

♦ 85

♣ KT

W	N	E	S
---	---	---	---

	1 ♦	Pass	1 ♠
--	-----	------	-----

Pass	1NT	Pass	2 ♣ <sup>1</sup>
------	-----	------	------------------

Pass	3 ♠ <sup>2</sup>	Pass	4 ♣
------	------------------	------	-----

Pass	4 ♠	All Pass	
------	-----	----------	--

1. New Minor Forcing

2. 3 !S

### Board: 27

Dealer: South

Vul: N-S

North HCP: 11+2

South HCP: 14

Contract: 4 ♥ North

North:

♠ 63

♥ KQ8642

♦ AQ64

♣ 3

South:

♠ KJ9

♥ 93

♦ J832

♣ AKQ9

W	N	E	S
---	---	---	---

			1 ♦
--	--	--	-----

Pass	1 ♥	Pass	1NT
------	-----	------	-----

Pass	2 ♣ <sup>1</sup>	Pass	3NT
------	------------------	------	-----

Pass	4 ♥	All Pass	
------	-----	----------	--

1. New Minor Forcing

### Board: 28

Dealer: South

Vul: E-W

North HCP: 12+1

South HCP: 14

Contract: 3NT North

North:

♠ AT

♥ KJT4

♦ A8765

♣ 76

South:

♠ J76

♥ A93

♦ KT2

♣ AQ42

W	N	E	S
---	---	---	---

			1 ♣
--	--	--	-----

Pass	1 ♦	Pass	1NT
------	-----	------	-----

Pass	2 ♥	Pass	2 ♠ <sup>1</sup>
------	-----	------	------------------

Pass	3NT	All Pass	
------	-----	----------	--

1. Fourth suit game force

### Board: 29

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 12

Contract: 2 ♥ South

North:

♠ K95

♥ KJ854

♦ A95

♣ 54

South:

♠ 432

♥ Q76

♦ KQ32

♣ AJ7

W	N	E	S
---	---	---	---

			1 ♦
--	--	--	-----

Pass	1 ♥	Pass	1NT
------	-----	------	-----

Pass	2 ♣ <sup>1</sup>	Pass	2 ♥ <sup>2</sup>
------	------------------	------	------------------

All Pass			
----------	--	--	--

1. New Minor Forcing

2. 3 !H



## North hands

## Fourth\_Bid\_Inviting

<b>Board: 30</b>	♠ Q863	Partner bids first.
Dealer: South	♥ 94	The opponents are silent.
Vul: N-S	♦ AKQ52	
HCP: 11+1	♣ 82	

---

<b>Board: 31</b>	♠ T2	Partner bids first.
Dealer: South	♥ AQJ63	The opponents are silent.
Vul: E-W	♦ A32	
HCP: 11+1	♣ T95	

---

<b>Board: 32</b>	♠ J83	You bid first.
Dealer: North	♥ AKQ	The opponents are silent.
Vul: Both	♦ 8765	
HCP: 14	♣ KJ7	

---

<b>Board: 33</b>	♠ QJ93	Partner bids first.
Dealer: South	♥ AJT63	The opponents are silent.
Vul: N-S	♦ QJ	
HCP: 11+1	♣ 85	

---

<b>Board: 34</b>	♠ KT	You bid first.
Dealer: North	♥ KQ75	The opponents are silent.
Vul: E-W	♦ K962	
HCP: 14	♣ KT9	

## Both hands (Answers Page)

### Board: 30

	North:	South:	W	N	E	S
Dealer: South	♠ Q863	♠ AJ7				1 ♣
Vul: N-S	♥ 94	♥ QT8	Pass	1 ♦	Pass	1NT
North HCP: 11+1	♦ AKQ52	♦ 987	Pass	2 ♦	Pass	3NT
South HCP: 14	♣ 82	♣ AK63	All Pass			
Contract: 3NT South						

### Board: 31

	North:	South:	W	N	E	S
Dealer: South	♠ T2	♠ AJ7				1 ♦
Vul: E-W	♥ AQJ63	♥ 5	Pass	1 ♥	Pass	2 ♣
North HCP: 11+1	♦ A32	♦ KQT98	Pass	2NT	Pass	3NT
South HCP: 13+1	♣ T95	♣ K874	All Pass			
Contract: 3NT South						

### Board: 32

	North:	South:	W	N	E	S
Dealer: North	♠ J83	♠ AKT7		1 ♦	Pass	1 ♠
Vul: Both	♥ AKQ	♥ 94	Pass	1NT	Pass	2NT
North HCP: 14	♦ 8765	♦ QT3	Pass	3 ♠	All Pass	
South HCP: 11	♣ KJ7	♣ Q862				
Contract: 3 ♠ North						

### Board: 33

	North:	South:	W	N	E	S
Dealer: South	♠ QJ93	♠ A74				1 ♣
Vul: N-S	♥ AJT63	♥ 952	Pass	1 ♥	Pass	1NT
North HCP: 11+1	♦ QJ	♦ 983	Pass	2 ♦ <sup>1</sup>	Pass	3 ♥ <sup>2</sup>
South HCP: 13	♣ 85	♣ AKQ6	Pass	4 ♥	All Pass	
Contract: 4 ♥ North						

1. New Minor Forcing

2. 3 !H

### Board: 34

	North:	South:	W	N	E	S
Dealer: North	♠ KT	♠ AQ8743		1 ♦	Pass	1 ♠
Vul: E-W	♥ KQ75	♥ A6	Pass	1NT	Pass	2 ♣ <sup>1</sup>
North HCP: 14	♦ K962	♦ J3	Pass	3 ♥	Pass	3 ♠
South HCP: 11+2	♣ KT9	♣ 742	Pass	4 ♠	All Pass	
Contract: 4 ♠ North						

1. New Minor Forcing

## South hands

## Fourth\_Bid\_Inviting

<b>Board: 30</b>	♠ AJ7	You bid first.
Dealer: South	♥ QT8	The opponents are silent.
Vul: N-S	♦ 987	
HCP: 14	♣ AK63	

---

<b>Board: 31</b>	♠ AJ7	You bid first.
Dealer: South	♥ 5	The opponents are silent.
Vul: E-W	♦ KQT98	
HCP: 13+1	♣ K874	

---

<b>Board: 32</b>	♠ AKT7	Partner bids first.
Dealer: North	♥ 94	The opponents are silent.
Vul: Both	♦ QT3	
HCP: 11	♣ Q862	

---

<b>Board: 33</b>	♠ A74	You bid first.
Dealer: South	♥ 952	The opponents are silent.
Vul: N-S	♦ 983	
HCP: 13	♣ AKQ6	

---

<b>Board: 34</b>	♠ AQ8743	Partner bids first.
Dealer: North	♥ A6	The opponents are silent.
Vul: E-W	♦ J3	
HCP: 11+2	♣ 742	

## Both hands (Answers Page)

### Board: 30

	North:	South:	W	N	E	S
Dealer: South	♠ Q863	♠ AJ7				1 ♣
Vul: N-S	♥ 94	♥ QT8	Pass	1 ♦	Pass	1NT
North HCP: 11+1	♦ AKQ52	♦ 987	Pass	2 ♦	Pass	3NT
South HCP: 14	♣ 82	♣ AK63	All Pass			
Contract: 3NT South						

### Board: 31

	North:	South:	W	N	E	S
Dealer: South	♠ T2	♠ AJ7				1 ♦
Vul: E-W	♥ AQJ63	♥ 5	Pass	1 ♥	Pass	2 ♣
North HCP: 11+1	♦ A32	♦ KQT98	Pass	2NT	Pass	3NT
South HCP: 13+1	♣ T95	♣ K874	All Pass			
Contract: 3NT South						

### Board: 32

	North:	South:	W	N	E	S
Dealer: North	♠ J83	♠ AKT7		1 ♦	Pass	1 ♠
Vul: Both	♥ AKQ	♥ 94	Pass	1NT	Pass	2NT
North HCP: 14	♦ 8765	♦ QT3	Pass	3 ♠	All Pass	
South HCP: 11	♣ KJ7	♣ Q862				
Contract: 3 ♠ North						

### Board: 33

	North:	South:	W	N	E	S
Dealer: South	♠ QJ93	♠ A74				1 ♣
Vul: N-S	♥ AJT63	♥ 952	Pass	1 ♥	Pass	1NT
North HCP: 11+1	♦ QJ	♦ 983	Pass	2 ♦ <sup>1</sup>	Pass	3 ♥ <sup>2</sup>
South HCP: 13	♣ 85	♣ AKQ6	Pass	4 ♥	All Pass	
Contract: 4 ♥ North						

1. New Minor Forcing

2. 3 !H

### Board: 34

	North:	South:	W	N	E	S
Dealer: North	♠ KT	♠ AQ8743		1 ♦	Pass	1 ♠
Vul: E-W	♥ KQ75	♥ A6	Pass	1NT	Pass	2 ♣ <sup>1</sup>
North HCP: 14	♦ K962	♦ J3	Pass	3 ♥	Pass	3 ♠
South HCP: 11+2	♣ KT9	♣ 742	Pass	4 ♠	All Pass	
Contract: 4 ♠ North						

1. New Minor Forcing

## North hands

## Fourth\_Bid\_Inviting

<b>Board: 35</b>	♠ AKJ85	Partner bids first.
Dealer: South	♥ T4	The opponents are silent.
Vul: Both	♦ A62	
HCP: 12+1	♣ 852	

---

<b>Board: 36</b>	♠ AKJ7	You bid first.
Dealer: North	♥ 2	The opponents are silent.
Vul: E-W	♦ A9763	
HCP: 12+1	♣ 865	

---

<b>Board: 37</b>	♠ KQ5	You bid first.
Dealer: North	♥ KJT8	The opponents are silent.
Vul: Both	♦ K542	
HCP: 12	♣ 54	

---

<b>Board: 38</b>	♠ QJ53	Partner bids first.
Dealer: South	♥ Q862	The opponents are silent.
Vul: None	♦ K32	
HCP: 11	♣ K8	

---

<b>Board: 39</b>	♠ K62	You bid first.
Dealer: North	♥ J2	The opponents are silent.
Vul: N-S	♦ KQ64	
HCP: 13	♣ KJT5	

## Both hands (Answers Page)

### Board: 35

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 13

Contract: 4 ♠ North

North:

♠ AKJ85

♥ T4

♦ A62

♣ 852

South:

♠ 732

♥ AQJ5

♦ JT

♣ KQT3

W N E S

Pass 1 ♠ Pass 1 ♣

Pass 2 ♦<sup>1</sup> Pass 3 ♠<sup>2</sup>

Pass 4 ♠ All Pass

1. New Minor Forcing

2. 3 !S

### Board: 36

Dealer: North

Vul: E-W

North HCP: 12+1

South HCP: 12+1

Contract: 3NT South

North:

♠ AKJ7

♥ 2

♦ A9763

♣ 865

South:

♠ QT4

♥ K9743

♦ JT4

♣ AQ

W N E S

Pass 1 ♦ Pass 1 ♥

Pass 1 ♠ Pass 3NT

All Pass

### Board: 37

Dealer: North

Vul: Both

North HCP: 12

South HCP: 12+1

Contract: 3NT South

North:

♠ KQ5

♥ KJT8

♦ K542

♣ 54

South:

♠ AT76

♥ A6

♦ 98

♣ KJT86

W N E S

Pass 1 ♦ Pass 1 ♠

Pass 1NT Pass 3NT

All Pass

### Board: 38

Dealer: South

Vul: None

North HCP: 11

South HCP: 14

Contract: 2 ♠ North

North:

♠ QJ53

♥ Q862

♦ K32

♣ K8

South:

♠ A972

♥ J5

♦ AQJ4

♣ QT4

W N E S

Pass 1 ♥ Pass 1 ♦

Pass 2 ♠ All Pass

### Board: 39

Dealer: North

Vul: N-S

North HCP: 13

South HCP: 11

Contract: 3NT North

North:

♠ K62

♥ J2

♦ KQ64

♣ KJT5

South:

♠ A98

♥ K875

♦ AT95

♣ 98

W N E S

Pass 1 ♦ Pass 1 ♥

Pass 1NT Pass 2NT

Pass 3NT All Pass

## South hands

## Fourth\_Bid\_Inviting

<b>Board: 35</b>	♠ 732	You bid first.
Dealer: South	♥ AQJ5	The opponents are silent.
Vul: Both	♦ JT	
HCP: 13	♣ KQT3	

---

<b>Board: 36</b>	♠ QT4	Partner bids first.
Dealer: North	♥ K9743	The opponents are silent.
Vul: E-W	♦ JT4	
HCP: 12+1	♣ AQ	

---

<b>Board: 37</b>	♠ AT76	Partner bids first.
Dealer: North	♥ A6	The opponents are silent.
Vul: Both	♦ 98	
HCP: 12+1	♣ KJT86	

---

<b>Board: 38</b>	♠ A972	You bid first.
Dealer: South	♥ J5	The opponents are silent.
Vul: None	♦ AQJ4	
HCP: 14	♣ QT4	

---

<b>Board: 39</b>	♠ A98	Partner bids first.
Dealer: North	♥ K875	The opponents are silent.
Vul: N-S	♦ AT95	
HCP: 11	♣ 98	

## Both hands (Answers Page)

### Board: 35

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 13

Contract: 4 ♠ North

North:

♠ AKJ85

♥ T4

♦ A62

♣ 852

South:

♠ 732

♥ AQJ5

♦ JT

♣ KQT3

W N E S

Pass 1 ♠ Pass 1 ♣

Pass 2 ♦<sup>1</sup> Pass 3 ♠<sup>2</sup>

Pass 4 ♠ All Pass

1. New Minor Forcing

2. 3 !S

### Board: 36

Dealer: North

Vul: E-W

North HCP: 12+1

South HCP: 12+1

Contract: 3NT South

North:

♠ AKJ7

♥ 2

♦ A9763

♣ 865

South:

♠ QT4

♥ K9743

♦ JT4

♣ AQ

W N E S

Pass 1 ♦ Pass 1 ♥

Pass 1 ♠ Pass 3NT

All Pass

### Board: 37

Dealer: North

Vul: Both

North HCP: 12

South HCP: 12+1

Contract: 3NT South

North:

♠ KQ5

♥ KJT8

♦ K542

♣ 54

South:

♠ AT76

♥ A6

♦ 98

♣ KJT86

W N E S

Pass 1 ♦ Pass 1 ♠

Pass 1NT Pass 3NT

All Pass

### Board: 38

Dealer: South

Vul: None

North HCP: 11

South HCP: 14

Contract: 2 ♠ North

North:

♠ QJ53

♥ Q862

♦ K32

♣ K8

South:

♠ A972

♥ J5

♦ AQJ4

♣ QT4

W N E S

Pass 1 ♥ Pass 1 ♦

Pass 2 ♠ All Pass

### Board: 39

Dealer: North

Vul: N-S

North HCP: 13

South HCP: 11

Contract: 3NT North

North:

♠ K62

♥ J2

♦ KQ64

♣ KJT5

South:

♠ A98

♥ K875

♦ AT95

♣ 98

W N E S

Pass 1 ♦ Pass 1 ♥

Pass 1NT Pass 2NT

Pass 3NT All Pass



## North hands

## Fourth\_Bid\_Inviting

<b>Board: 40</b>	♠ A4	Partner bids first.
Dealer: South	♥ T	The opponents are silent.
Vul: Both	♦ AJT982	
HCP: 11+2	♣ QT43	

---

<b>Board: 41</b>	♠ JT3	You bid first.
Dealer: North	♥ K64	The opponents are silent.
Vul: None	♦ AQ4	
HCP: 12	♣ Q965	

---

<b>Board: 42</b>	♠ 9652	Partner bids first.
Dealer: South	♥ A3	The opponents are silent.
Vul: N-S	♦ J62	
HCP: 12	♣ AK97	

---

<b>Board: 43</b>	♠ K2	You bid first.
Dealer: North	♥ QT4	The opponents are silent.
Vul: None	♦ AKQ3	
HCP: 14	♣ 9862	

---

<b>Board: 44</b>	♠ AKT76	Partner bids first.
Dealer: South	♥ 92	The opponents are silent.
Vul: N-S	♦ 72	
HCP: 11+1	♣ KJ83	

## Both hands (Answers Page)

### Board: 40

Dealer: South

Vul: Both

North HCP: 11+2

South HCP: 14

Contract: 3NT South

North:

♠ A4

♥ T

♦ AJT982

♣ QT43

South:

♠ KJ86

♥ AQ65

♦ 63

♣ KJ5

W N E S

Pass 1 ♣ Pass 1 ♣

Pass 1 ♦ Pass 1 ♥

Pass 3 ♦ Pass 3NT

All Pass

### Board: 41

Dealer: North

Vul: None

North HCP: 12

South HCP: 12

Contract: 2NT South

North:

♠ JT3

♥ K64

♦ AQ4

♣ Q965

South:

♠ Q875

♥ Q953

♦ T3

♣ AKJ

W N E S

Pass 1 ♣ Pass 1 ♥

Pass 1NT Pass 2NT

All Pass

### Board: 42

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 12

Contract: 3NT South

North:

♠ 9652

♥ A3

♦ J62

♣ AK97

South:

♠ Q4

♥ Q974

♦ AQ5

♣ Q654

W N E S

Pass 1 ♣ Pass 1 ♣

Pass 1 ♠ Pass 1NT

Pass 3 ♣ Pass 3NT

All Pass

### Board: 43

Dealer: North

Vul: None

North HCP: 14

South HCP: 12

Contract: 3NT North

North:

♠ K2

♥ QT4

♦ AKQ3

♣ 9862

South:

♠ A843

♥ 82

♦ J842

♣ AK3

W N E S

Pass 1 ♦ Pass 1 ♠

Pass 1NT Pass 3 ♦

Pass 3NT All Pass

### Board: 44

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 12

Contract: 2♥ South

North:

♠ AKT76

♥ 92

♦ 72

♣ KJ83

South:

♠ 92

♥ KJ86

♦ A93

♣ AT52

W N E S

Pass 1 ♣ Pass 1 ♣

Pass 1 ♠ Pass 1NT

Pass 2 ♦<sup>1</sup> Pass 2 ♥

All Pass

1. New Minor Forcing

## South hands

## Fourth\_Bid\_Inviting

<b>Board: 40</b>	♠ KJ86	You bid first.
Dealer: South	♥ AQ65	The opponents are silent.
Vul: Both	♦ 63	
HCP: 14	♣ KJ5	

---

<b>Board: 41</b>	♠ Q875	Partner bids first.
Dealer: North	♥ Q953	The opponents are silent.
Vul: None	♦ T3	
HCP: 12	♣ AKJ	

---

<b>Board: 42</b>	♠ Q4	You bid first.
Dealer: South	♥ Q974	The opponents are silent.
Vul: N-S	♦ AQ5	
HCP: 12	♣ Q654	

---

<b>Board: 43</b>	♠ A843	Partner bids first.
Dealer: North	♥ 82	The opponents are silent.
Vul: None	♦ J842	
HCP: 12	♣ AK3	

---

<b>Board: 44</b>	♠ 92	You bid first.
Dealer: South	♥ KJ86	The opponents are silent.
Vul: N-S	♦ A93	
HCP: 12	♣ AT52	

## Both hands (Answers Page)

### Board: 40

Dealer: South

Vul: Both

North HCP: 11+2

South HCP: 14

Contract: 3NT South

North:

♠ A4

♥ T

♦ AJT982

♣ QT43

South:

♠ KJ86

♥ AQ65

♦ 63

♣ KJ5

W N E S

Pass 1♦ Pass 1♣

Pass 3♦ Pass 1♥

Pass 3NT

All Pass

### Board: 41

Dealer: North

Vul: None

North HCP: 12

South HCP: 12

Contract: 2NT South

North:

♠ JT3

♥ K64

♦ AQ4

♣ Q965

South:

♠ Q875

♥ Q953

♦ T3

♣ AKJ

W N E S

Pass 1♣ Pass 1♥

Pass 1NT Pass 2NT

All Pass

### Board: 42

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 12

Contract: 3NT South

North:

♠ 9652

♥ A3

♦ J62

♣ AK97

South:

♠ Q4

♥ Q974

♦ AQ5

♣ Q654

W N E S

Pass 1♠ Pass 1NT

Pass 3♣ Pass 3NT

All Pass

### Board: 43

Dealer: North

Vul: None

North HCP: 14

South HCP: 12

Contract: 3NT North

North:

♠ K2

♥ QT4

♦ AKQ3

♣ 9862

South:

♠ A843

♥ 82

♦ J842

♣ AK3

W N E S

Pass 1♦ Pass 1♠

Pass 1NT Pass 3♦

Pass 3NT All Pass

### Board: 44

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 12

Contract: 2♥ South

North:

♠ AKT76

♥ 92

♦ 72

♣ KJ83

South:

♠ 92

♥ KJ86

♦ A93

♣ AT52

W N E S

Pass 1♠ Pass 1NT

Pass 2♦<sup>1</sup> Pass 2♥

All Pass

1. New Minor Forcing

## North hands

## Fourth\_Bid\_Inviting

<b>Board: 45</b>	♠ QJ65	You bid first.
Dealer: North	♥ J4	The opponents are silent.
Vul: E-W	♦ AQ9	
HCP: 12	♣ Q976	

---

<b>Board: 46</b>	♠ K7	Partner bids first.
Dealer: South	♥ AT84	The opponents are silent.
Vul: N-S	♦ J976	
HCP: 11	♣ K76	

---

<b>Board: 47</b>	♠ K9832	Partner bids first.
Dealer: South	♥ A32	The opponents are silent.
Vul: E-W	♦ 86	
HCP: 11+1	♣ AT4	

---

<b>Board: 48</b>	♠ AKQ76	Partner bids first.
Dealer: South	♥ 732	The opponents are silent.
Vul: Both	♦ K3	
HCP: 12+1	♣ 865	

---

<b>Board: 49</b>	♠ 87	You bid first.
Dealer: North	♥ AQ82	The opponents are silent.
Vul: None	♦ AJT4	
HCP: 14	♣ K54	

## Both hands (Answers Page)

### Board: 45

	North:	South:	W	N	E	S
Dealer: North	♠ QJ65	♠ K92		1 ♣	Pass	1 ♥
Vul: E-W	♥ J4	♥ A953	Pass	1 ♠	Pass	2 ♣
North HCP: 12	♦ AQ9	♦ J6	All Pass			
South HCP: 11	♣ Q976	♣ K852				
Contract: 2 ♣ South						

### Board: 46

	North:	South:	W	N	E	S
Dealer: South	♠ K7	♠ Q82				1 ♣
Vul: N-S	♥ AT84	♥ Q62	Pass	1 ♥	Pass	1NT
North HCP: 11	♦ J976	♦ AK2	Pass	2NT	All Pass	
South HCP: 12	♣ K76	♣ J532				
Contract: 2NT North						

### Board: 47

	North:	South:	W	N	E	S
Dealer: South	♠ K9832	♠ AQT				1 ♣
Vul: E-W	♥ A32	♥ T94	Pass	1 ♠	Pass	1NT
North HCP: 11+1	♦ 86	♦ Q74	Pass	2 ♦ <sup>1</sup>	Pass	2 ♠ <sup>2</sup>
South HCP: 12	♣ AT4	♣ KJ65	All Pass			
Contract: 2 ♠ South						
			1. New Minor Forcing			
			2. 3 !S			

### Board: 48

	North:	South:	W	N	E	S
Dealer: South	♠ AKQ76	♠ 98				1 ♣
Vul: Both	♥ 732	♥ AQ98	Pass	1 ♠	Pass	1NT
North HCP: 12+1	♦ K3	♦ QJ6	Pass	2 ♦ <sup>1</sup>	Pass	2 ♥
South HCP: 12	♣ 865	♣ K972	Pass	3NT	All Pass	
Contract: 3NT North						
			1. New Minor Forcing			

### Board: 49

	North:	South:	W	N	E	S
Dealer: North	♠ 87	♠ AKJ3		1 ♦	Pass	1 ♠
Vul: None	♥ AQ82	♥ T4	Pass	1NT	Pass	3 ♦
North HCP: 14	♦ AJT4	♦ 9852	Pass	3NT	All Pass	
South HCP: 12	♣ K54	♣ AT7				
Contract: 3NT North						

**South hands****Fourth\_Bid\_Inviting**

<b>Board: 45</b>	♠ K92	Partner bids first.
Dealer: North	♥ A953	The opponents are silent.
Vul: E-W	♦ J6	
HCP: 11	♣ K852	

---

<b>Board: 46</b>	♠ Q82	You bid first.
Dealer: South	♥ Q62	The opponents are silent.
Vul: N-S	♦ AK2	
HCP: 12	♣ J532	

---

<b>Board: 47</b>	♠ AQT	You bid first.
Dealer: South	♥ T94	The opponents are silent.
Vul: E-W	♦ Q74	
HCP: 12	♣ KJ65	

---

<b>Board: 48</b>	♠ 98	You bid first.
Dealer: South	♥ AQ98	The opponents are silent.
Vul: Both	♦ QJ6	
HCP: 12	♣ K972	

---

<b>Board: 49</b>	♠ AKJ3	Partner bids first.
Dealer: North	♥ T4	The opponents are silent.
Vul: None	♦ 9852	
HCP: 12	♣ AT7	

## Both hands (Answers Page)

<b>Board: 45</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ QJ65	♠ K92		1 ♣	Pass	1 ♥
Vul: E-W	♥ J4	♥ A953	Pass	1 ♠	Pass	2 ♣
North HCP: 12	♦ AQ9	♦ J6	All Pass			
South HCP: 11	♣ Q976	♣ K852				
Contract: 2 ♣ South						

<b>Board: 46</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K7	♠ Q82				1 ♣
Vul: N-S	♥ AT84	♥ Q62	Pass	1 ♥	Pass	1NT
North HCP: 11	♦ J976	♦ AK2	Pass	2NT	All Pass	
South HCP: 12	♣ K76	♣ J532				
Contract: 2NT North						

<b>Board: 47</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K9832	♠ AQT				1 ♣
Vul: E-W	♥ A32	♥ T94	Pass	1 ♠	Pass	1NT
North HCP: 11+1	♦ 86	♦ Q74	Pass	2 ♦ <sup>1</sup>	Pass	2 ♠ <sup>2</sup>
South HCP: 12	♣ AT4	♣ KJ65	All Pass			
Contract: 2 ♠ South						
			1. New Minor Forcing			
			2. 3 !S			

<b>Board: 48</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AKQ76	♠ 98				1 ♣
Vul: Both	♥ 732	♥ AQ98	Pass	1 ♠	Pass	1NT
North HCP: 12+1	♦ K3	♦ QJ6	Pass	2 ♦ <sup>1</sup>	Pass	2 ♥
South HCP: 12	♣ 865	♣ K972	Pass	3NT	All Pass	
Contract: 3NT North			1. New Minor Forcing			

Board: 49	North:	South:	W	N	E	S
Dealer: North	♠ 87	♠ AKJ3		1 ♦	Pass	1 ♠
Vul: None	♥ AQ82	♥ T4	Pass	1NT	Pass	3 ♦
North HCP: 14	♦ AJT4	♦ 9852	Pass	3NT	All Pass	
South HCP: 12	♣ K54	♣ AT7				
Contract: 3NT North						



# North hands

# Fourth\_Bid\_Inviting

## Board: 50

♠ J54

You bid first.

Dealer: North

♥ QT6

The opponents are silent.

Vul: E-W

♦ AQ84

HCP: 12

♣ K98

## Board: 51

♠ A4

You bid first.

Dealer: North

♥ A942

The opponents are silent.

Vul: N-S

♦ AT9

HCP: 13

♣ JT42

## Board: 52

♠ AKJ5

Partner bids first.

Dealer: South

♥ 96

The opponents are silent.

Vul: Both

♦ 54

HCP: 11+1

♣ KT974

## Board: 53

♠ 7

You bid first.

Dealer: North

♥ KJT76

The opponents are silent.

Vul: None

♦ AQT

HCP: 13+1

♣ KT72

## Board: 54

♠ AJ64

You bid first.

Dealer: North

♥ KJ8

The opponents are silent.

Vul: N-S

♦ Q

HCP: 13+1

♣ QT764

## Both hands (Answers Page)

### Board: 50

Dealer: North

Vul: E-W

North HCP: 12

South HCP: 11+2

Contract: 2♥ South

North:

♠ J54

♥ QT6

♦ AQ84

♣ K98

South:

♠ Q9

♥ AJ7542

♦ 62

♣ A52

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

### Board: 51

Dealer: North

Vul: N-S

North HCP: 13

South HCP: 12

Contract: 3NT North

North:

♠ A4

♥ A942

♦ AT9

♣ JT42

South:

♠ J763

♥ Q

♦ KJ62

♣ KQ73

W	N	E	S
	1♣	Pass	1♠
Pass	1NT	Pass	3♣
Pass	3NT	All Pass	

### Board: 52

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 12

Contract: 2♣ North

North:

♠ AKJ5

♥ 96

♦ 54

♣ KT974

South:

♠ Q7

♥ AK32

♦ QT9

♣ J532

W	N	E	S
			1♣
Pass	1♠	Pass	1NT
Pass	2♣	All Pass	

### Board: 53

Dealer: North

Vul: None

North HCP: 13+1

South HCP: 12+2

Contract: 3NT North

North:

♠ 7

♥ KJT76

♦ AQT

♣ KT72

South:

♠ AK9854

♥ A8

♦ 93

♣ J98

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

### Board: 54

Dealer: North

Vul: N-S

North HCP: 13+1

South HCP: 12+1

Contract: 3NT North

North:

♠ AJ64

♥ KJ8

♦ Q

♣ QT764

South:

♠ K85

♥ A5

♦ A9874

♣ J92

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

## South hands

## Fourth\_Bid\_Inviting

**Board: 50**      ♠ Q9      Partner bids first.  
 Dealer: North      ♥ AJ7542      The opponents are silent.  
 Vul: E-W      ♦ 62  
 HCP: 11+2      ♣ A52

---

**Board: 51**      ♠ J763      Partner bids first.  
 Dealer: North      ♥ Q      The opponents are silent.  
 Vul: N-S      ♦ KJ62  
 HCP: 12      ♣ KQ73

---

**Board: 52**      ♠ Q7      You bid first.  
 Dealer: South      ♥ AK32      The opponents are silent.  
 Vul: Both      ♦ QT9  
 HCP: 12      ♣ J532

---

**Board: 53**      ♠ AK9854      Partner bids first.  
 Dealer: North      ♥ A8      The opponents are silent.  
 Vul: None      ♦ 93  
 HCP: 12+2      ♣ J98

---

**Board: 54**      ♠ K85      Partner bids first.  
 Dealer: North      ♥ A5      The opponents are silent.  
 Vul: N-S      ♦ A9874  
 HCP: 12+1      ♣ J92

## Both hands (Answers Page)

### Board: 50

Dealer: North

Vul: E-W

North HCP: 12

South HCP: 11+2

Contract: 2♥ South

North:

♠ J54

♥ QT6

♦ AQ84

♣ K98

South:

♠ Q9

♥ AJ7542

♦ 62

♣ A52

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

### Board: 51

Dealer: North

Vul: N-S

North HCP: 13

South HCP: 12

Contract: 3NT North

North:

♠ A4

♥ A942

♦ AT9

♣ JT42

South:

♠ J763

♥ Q

♦ KJ62

♣ KQ73

W	N	E	S
	1♣	Pass	1♠
Pass	1NT	Pass	3♣
Pass	3NT	All Pass	

### Board: 52

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 12

Contract: 2♣ North

North:

♠ AKJ5

♥ 96

♦ 54

♣ KT974

South:

♠ Q7

♥ AK32

♦ QT9

♣ J532

W	N	E	S
			1♣
Pass	1♠	Pass	1NT
Pass	2♣	All Pass	

### Board: 53

Dealer: North

Vul: None

North HCP: 13+1

South HCP: 12+2

Contract: 3NT North

North:

♠ 7

♥ KJT76

♦ AQT

♣ KT72

South:

♠ AK9854

♥ A8

♦ 93

♣ J98

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

### Board: 54

Dealer: North

Vul: N-S

North HCP: 13+1

South HCP: 12+1

Contract: 3NT North

North:

♠ AJ64

♥ KJ8

♦ Q

♣ QT764

South:

♠ K85

♥ A5

♦ A9874

♣ J92

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

## North hands

## Fourth\_Bid\_Inviting

**Board: 55**

♠ KJ7

Partner bids first.

Dealer: South

♥ KT96

The opponents are silent.

Vul: E-W

♦ A6

HCP: 11

♣ 9642

**Board: 56**

♠ 8

You bid first.

Dealer: North

♥ A42

The opponents are silent.

Vul: None

♦ A7632

HCP: 13+1

♣ KQ83

**Board: 57**

♠ 965

You bid first.

Dealer: North

♥ A93

The opponents are silent.

Vul: N-S

♦ AK9

HCP: 12

♣ JT52

**Board: 58**

♠ Q52

Partner bids first.

Dealer: South

♥ A852

The opponents are silent.

Vul: E-W

♦ T532

HCP: 11

♣ KQ

**Board: 59**

♠ JT5

You bid first.

Dealer: North

♥ A7

The opponents are silent.

Vul: Both

♦ KQ52

HCP: 14

♣ A642

## Both hands (Answers Page)

### Board: 55

	North:	South:	W	N	E	S
Dealer: South	♠ KJ7	♠ AT43				1 ♣
Vul: E-W	♥ KT96	♥ A4	Pass	1 ♥	Pass	1 ♠
North HCP: 11	♦ A6	♦ Q98	Pass	2NT	All Pass	
South HCP: 12	♣ 9642	♣ Q753				
Contract: 2NT North						

### Board: 56

	North:	South:	W	N	E	S
Dealer: North	♠ 8	♠ AQJT32		1 ♦	Pass	1 ♠
Vul: None	♥ A42	♥ KJ	Pass	2 ♣	Pass	3 ♠
North HCP: 13+1	♦ A7632	♦ 98	Pass	4 ♠	All Pass	
South HCP: 11+2	♣ KQ83	♣ 754				
Contract: 4 ♠ North						

### Board: 57

	North:	South:	W	N	E	S
Dealer: North	♠ 965	♠ AQJ3		1 ♣	Pass	1 ♥
Vul: N-S	♥ A93	♥ KT75	Pass	1NT	Pass	2NT
North HCP: 12	♦ AK9	♦ Q8	All Pass			
South HCP: 12	♣ JT52	♣ 976				
Contract: 2NT South						

### Board: 58

	North:	South:	W	N	E	S
Dealer: South	♠ Q52	♠ AJ7				1 ♦
Vul: E-W	♥ A852	♥ Q74	Pass	1 ♥	Pass	1NT
North HCP: 11	♦ T532	♦ AK76	Pass	2NT	Pass	3 ♥
South HCP: 14	♣ KQ	♣ 874	Pass	3NT	All Pass	
Contract: 3NT North						

### Board: 59

	North:	South:	W	N	E	S
Dealer: North	♠ JT5	♠ 9876		1 ♦	Pass	1 ♠
Vul: Both	♥ A7	♥ KQ4	Pass	1NT	Pass	3 ♦
North HCP: 14	♦ KQ52	♦ AJ87	Pass	3NT	All Pass	
South HCP: 12	♣ A642	♣ Q7				
Contract: 3NT North						

## South hands

## Fourth\_Bid\_Inviting

<b>Board: 55</b>	♠ AT43	You bid first.
Dealer: South	♥ A4	The opponents are silent.
Vul: E-W	♦ Q98	
HCP: 12	♣ Q753	

---

<b>Board: 56</b>	♠ AQJT32	Partner bids first.
Dealer: North	♥ KJ	The opponents are silent.
Vul: None	♦ 98	
HCP: 11+2	♣ 754	

---

<b>Board: 57</b>	♠ AQJ3	Partner bids first.
Dealer: North	♥ KT75	The opponents are silent.
Vul: N-S	♦ Q8	
HCP: 12	♣ 976	

---

<b>Board: 58</b>	♠ AJ7	You bid first.
Dealer: South	♥ Q74	The opponents are silent.
Vul: E-W	♦ AK76	
HCP: 14	♣ 874	

---

<b>Board: 59</b>	♠ 9876	Partner bids first.
Dealer: North	♥ KQ4	The opponents are silent.
Vul: Both	♦ AJ87	
HCP: 12	♣ Q7	

## Both hands (Answers Page)

### Board: 55

Dealer: South

Vul: E-W

North HCP: 11

South HCP: 12

Contract: 2NT North

North:

♠ KJ7

♥ KT96

♦ A6

♣ 9642

South:

♠ AT43

♥ A4

♦ Q98

♣ Q753

W N E S

Pass 1♥ Pass 1♣

Pass 2NT All Pass

Pass 2NT All Pass

### Board: 56

Dealer: North

Vul: None

North HCP: 13+1

South HCP: 11+2

Contract: 4♠ North

North:

♠ 8

♥ A42

♦ A7632

♣ KQ83

South:

♠ AQJT32

♥ KJ

♦ 98

♣ 754

W N E S

Pass 1♦ Pass 1♠

Pass 2♣ Pass 3♠

Pass 4♠ All Pass

### Board: 57

Dealer: North

Vul: N-S

North HCP: 12

South HCP: 12

Contract: 2NT South

North:

♠ 965

♥ A93

♦ AK9

♣ JT52

South:

♠ AQJ3

♥ KT75

♦ Q8

♣ 976

W N E S

Pass 1♣ Pass 1♥

Pass 1NT Pass 2NT

All Pass

### Board: 58

Dealer: South

Vul: E-W

North HCP: 11

South HCP: 14

Contract: 3NT North

North:

♠ Q52

♥ A852

♦ T532

♣ KQ

South:

♠ AJ7

♥ Q74

♦ AK76

♣ 874

W N E S

Pass 1♥ Pass 1NT

Pass 2NT Pass 3♥

Pass 3NT All Pass

### Board: 59

Dealer: North

Vul: Both

North HCP: 14

South HCP: 12

Contract: 3NT North

North:

♠ JT5

♥ A7

♦ KQ52

♣ A642

South:

♠ 9876

♥ KQ4

♦ AJ87

♣ Q7

W N E S

Pass 1♦ Pass 1♠

Pass 1NT Pass 3♦

Pass 3NT All Pass



## North hands

## Fourth\_Bid\_Inviting

<b>Board: 60</b>	♠ 72	You bid first.
Dealer: North	♥ JT	The opponents are silent.
Vul: E-W	♦ AQ953	
HCP: 12+1	♣ KQ93	

<b>Board: 61</b>	♠ A85	You bid first.
Dealer: North	♥ 974	The opponents are silent.
Vul: Both	♦ A97	
HCP: 12	♣ AT43	

<b>Board: 62</b>	♠ Q832	Partner bids first.
Dealer: South	♥ K874	The opponents are silent.
Vul: None	♦ KT63	
HCP: 12	♣ A	

<b>Board: 63</b>	♠ AJ	Partner bids first.
Dealer: South	♥ J732	The opponents are silent.
Vul: E-W	♦ KQ9	
HCP: 12	♣ J742	

<b>Board: 64</b>	♠ KJ432	Partner bids first.
Dealer: South	♥ 84	The opponents are silent.
Vul: Both	♦ 54	
HCP: 11+1	♣ AKT8	

## Both hands (Answers Page)

### Board: 60

	North:	South:	W	N	E	S
Dealer: North	♠ 72	♠ K8		1 ♦	Pass	1 ♥
Vul: E-W	♥ JT	♥ K76432	Pass	2 ♣	Pass	3 ♥
North HCP: 12+1	♦ AQ953	♦ J	Pass	4 ♥	All Pass	
South HCP: 11+2	♣ KQ93	♣ AT82				
Contract: 4 ♥ North						

### Board: 61

	North:	South:	W	N	E	S
Dealer: North	♠ A85	♠ KT73		1 ♣	Pass	1 ♥
Vul: Both	♥ 974	♥ A863	Pass	1NT	Pass	2NT
North HCP: 12	♦ A97	♦ J4	All Pass			
South HCP: 12	♣ AT43	♣ KJ5				
Contract: 2NT South						

### Board: 62

	North:	South:	W	N	E	S
Dealer: South	♠ Q832	♠ A95				1 ♦
Vul: None	♥ K874	♥ QJ	Pass	1 ♥	Pass	1NT
North HCP: 12	♦ KT63	♦ AJ84	Pass	3 ♦	Pass	3NT
South HCP: 12	♣ A	♣ T973	All Pass			
Contract: 3NT South						

### Board: 63

	North:	South:	W	N	E	S
Dealer: South	♠ AJ	♠ 653				1 ♣
Vul: E-W	♥ J732	♥ KQ9	Pass	1 ♥	Pass	1NT
North HCP: 12	♦ KQ9	♦ J64	Pass	3 ♣	Pass	3 ♥
South HCP: 12	♣ J742	♣ AQ85	All Pass			
Contract: 3 ♥ South						

### Board: 64

	North:	South:	W	N	E	S
Dealer: South	♠ KJ432	♠ A7				1 ♦
Vul: Both	♥ 84	♥ QT96	Pass	1 ♠	Pass	1NT
North HCP: 11+1	♦ 54	♦ AQJT	Pass	2 ♣ <sup>1</sup>	Pass	3 ♥
South HCP: 14	♣ AKT8	♣ J53	Pass	3NT	All Pass	
Contract: 3NT North						

1. New Minor Forcing

## South hands

## Fourth\_Bid\_Inviting

**Board: 60**      ♠ K8      Partner bids first.  
 Dealer: North      ♥ K76432      The opponents are silent.  
 Vul: E-W      ♦ J  
 HCP: 11+2      ♣ AT82

---

**Board: 61**      ♠ KT73      Partner bids first.  
 Dealer: North      ♥ A863      The opponents are silent.  
 Vul: Both      ♦ J4  
 HCP: 12      ♣ KJ5

---

**Board: 62**      ♠ A95      You bid first.  
 Dealer: South      ♥ QJ      The opponents are silent.  
 Vul: None      ♦ AJ84  
 HCP: 12      ♣ T973

---

**Board: 63**      ♠ 653      You bid first.  
 Dealer: South      ♥ KQ9      The opponents are silent.  
 Vul: E-W      ♦ J64  
 HCP: 12      ♣ AQ85

---

**Board: 64**      ♠ A7      You bid first.  
 Dealer: South      ♥ QT96      The opponents are silent.  
 Vul: Both      ♦ AQJT  
 HCP: 14      ♣ J53

## Both hands (Answers Page)

### Board: 60

	North:	South:	W	N	E	S
Dealer: North	♠ 72	♠ K8		1 ♦	Pass	1 ♥
Vul: E-W	♥ JT	♥ K76432	Pass	2 ♣	Pass	3 ♥
North HCP: 12+1	♦ AQ953	♦ J	Pass	4 ♥	All Pass	
South HCP: 11+2	♣ KQ93	♣ AT82				
Contract: 4 ♥ North						

### Board: 61

	North:	South:	W	N	E	S
Dealer: North	♠ A85	♠ KT73		1 ♣	Pass	1 ♥
Vul: Both	♥ 974	♥ A863	Pass	1NT	Pass	2NT
North HCP: 12	♦ A97	♦ J4	All Pass			
South HCP: 12	♣ AT43	♣ KJ5				
Contract: 2NT South						

### Board: 62

	North:	South:	W	N	E	S
Dealer: South	♠ Q832	♠ A95				1 ♦
Vul: None	♥ K874	♥ QJ	Pass	1 ♥	Pass	1NT
North HCP: 12	♦ KT63	♦ AJ84	Pass	3 ♦	Pass	3NT
South HCP: 12	♣ A	♣ T973	All Pass			
Contract: 3NT South						

### Board: 63

	North:	South:	W	N	E	S
Dealer: South	♠ AJ	♠ 653				1 ♣
Vul: E-W	♥ J732	♥ KQ9	Pass	1 ♥	Pass	1NT
North HCP: 12	♦ KQ9	♦ J64	Pass	3 ♣	Pass	3 ♥
South HCP: 12	♣ J742	♣ AQ85	All Pass			
Contract: 3 ♥ South						

### Board: 64

	North:	South:	W	N	E	S
Dealer: South	♠ KJ432	♠ A7				1 ♦
Vul: Both	♥ 84	♥ QT96	Pass	1 ♠	Pass	1NT
North HCP: 11+1	♦ 54	♦ AQJT	Pass	2 ♣ <sup>1</sup>	Pass	3 ♥
South HCP: 14	♣ AKT8	♣ J53	Pass	3NT	All Pass	
Contract: 3NT North						

1. New Minor Forcing

## North hands

## Fourth\_Bid\_Inviting

**Board: 65**

♠ 32

You bid first.

Dealer: North

♥ AK43

The opponents are silent.

Vul: None

♦ A954

HCP: 14

♣ K82

**Board: 66**

♠ Q94

You bid first.

Dealer: North

♥ T7

The opponents are silent.

Vul: N-S

♦ K754

HCP: 12

♣ AK94

**Board: 67**

♠ 86

You bid first.

Dealer: North

♥ A964

The opponents are silent.

Vul: Both

♦ KJ63

HCP: 14

♣ AQ6

**Board: 68**

♠ QT5

You bid first.

Dealer: North

♥ KJ9

The opponents are silent.

Vul: None

♦ AJ6

HCP: 12

♣ J863

## Both hands (Answers Page)

### Board: 65

	North:	South:	W	N	E	S
Dealer: North	♠ 32	♠ AK87		1 ♦	Pass	1 ♠
Vul: None	♥ AK43	♥ T6	Pass	1NT	Pass	3 ♦
North HCP: 14	♦ A954	♦ QJ63	Pass	3NT	All Pass	
South HCP: 12	♣ K82	♣ Q97				
Contract: 3NT North						

### Board: 66

	North:	South:	W	N	E	S
Dealer: North	♠ Q94	♠ AJT75		1 ♦	Pass	1 ♠
Vul: N-S	♥ T7	♥ AQJ5	Pass	1NT	Pass	2 ♣ <sup>1</sup>
North HCP: 12	♦ K754	♦ T6	Pass	2 ♠ <sup>2</sup>	Pass	3 ♠
South HCP: 12+1	♣ AK94	♣ 83	Pass	3NT	Pass	4 ♠
Contract: 4 ♠ South						All Pass

1. New Minor Forcing

2. 3 !S

### Board: 67

	North:	South:	W	N	E	S
Dealer: North	♠ 86	♠ KQT94		1 ♦	Pass	1 ♠
Vul: Both	♥ A964	♥ K873	Pass	1NT	Pass	2 ♣ <sup>1</sup>
North HCP: 14	♦ KJ63	♦ AT	Pass	3 ♥	Pass	4 ♥
South HCP: 12+1	♣ AQ6	♣ T8				All Pass
Contract: 4 ♥ South						

1. New Minor Forcing

### Board: 68

	North:	South:	W	N	E	S
Dealer: North	♠ QT5	♠ 72		1 ♣	Pass	1 ♥
Vul: None	♥ KJ9	♥ QT762	Pass	1NT	Pass	2 ♦ <sup>1</sup>
North HCP: 12	♦ AJ6	♦ KQ2	Pass	2 ♥ <sup>2</sup>	All Pass	
South HCP: 11+1	♣ J863	♣ AT9				
Contract: 2 ♥ North						

1. New Minor Forcing

2. 3 !H

## South hands

## Fourth\_Bid\_Inviting

<b>Board: 65</b>	♠ AK87	Partner bids first.
Dealer: North	♥ T6	The opponents are silent.
Vul: None	♦ QJ63	
HCP: 12	♣ Q97	

---

<b>Board: 66</b>	♠ AJT75	Partner bids first.
Dealer: North	♥ AQJ5	The opponents are silent.
Vul: N-S	♦ T6	
HCP: 12+1	♣ 83	

---

<b>Board: 67</b>	♠ KQT94	Partner bids first.
Dealer: North	♥ K873	The opponents are silent.
Vul: Both	♦ AT	
HCP: 12+1	♣ T8	

---

<b>Board: 68</b>	♠ 72	Partner bids first.
Dealer: North	♥ QT762	The opponents are silent.
Vul: None	♦ KQ2	
HCP: 11+1	♣ AT9	

## Both hands (Answers Page)

### Board: 65

	North:	South:	W	N	E	S
Dealer: North	♠ 32	♠ AK87		1 ♦	Pass	1 ♠
Vul: None	♥ AK43	♥ T6	Pass	1NT	Pass	3 ♦
North HCP: 14	♦ A954	♦ QJ63	Pass	3NT	All Pass	
South HCP: 12	♣ K82	♣ Q97				
Contract: 3NT North						

### Board: 66

	North:	South:	W	N	E	S
Dealer: North	♠ Q94	♠ AJT75		1 ♦	Pass	1 ♠
Vul: N-S	♥ T7	♥ AQJ5	Pass	1NT	Pass	2 ♣ <sup>1</sup>
North HCP: 12	♦ K754	♦ T6	Pass	2 ♠ <sup>2</sup>	Pass	3 ♠
South HCP: 12+1	♣ AK94	♣ 83	Pass	3NT	Pass	4 ♠
Contract: 4 ♠ South						All Pass

1. New Minor Forcing

2. 3 !S

### Board: 67

	North:	South:	W	N	E	S
Dealer: North	♠ 86	♠ KQT94		1 ♦	Pass	1 ♠
Vul: Both	♥ A964	♥ K873	Pass	1NT	Pass	2 ♣ <sup>1</sup>
North HCP: 14	♦ KJ63	♦ AT	Pass	3 ♥	Pass	4 ♥
South HCP: 12+1	♣ AQ6	♣ T8				All Pass
Contract: 4 ♥ South						

1. New Minor Forcing

### Board: 68

	North:	South:	W	N	E	S
Dealer: North	♠ QT5	♠ 72		1 ♣	Pass	1 ♥
Vul: None	♥ KJ9	♥ QT762	Pass	1NT	Pass	2 ♦ <sup>1</sup>
North HCP: 12	♦ AJ6	♦ KQ2	Pass	2 ♥ <sup>2</sup>	All Pass	
South HCP: 11+1	♣ J863	♣ AT9				
Contract: 2 ♥ North						

1. New Minor Forcing

2. 3 !H



## North hands

## Fourth\_Bid\_Inviting

**Board: 69**

♠ J8

Partner bids first.

Dealer: South

♥ A53

The opponents are silent.

Vul: E-W

♦ QJ753

HCP: 11+1

♣ K52

**Board: 70**

♠ A3

Partner bids first.

Dealer: South

♥ JT64

The opponents are silent.

Vul: None

♦ J95

HCP: 11

♣ KQ54

**Board: 71**

♠ 74

Partner bids first.

Dealer: South

♥ KQJ63

The opponents are silent.

Vul: N-S

♦ J43

HCP: 12+1

♣ KQ3

**Board: 72**

♠ 963

Partner bids first.

Dealer: South

♥ 6

The opponents are silent.

Vul: N-S

♦ AKT92

HCP: 11+1

♣ A754

**Board: 73**

♠ A9753

Partner bids first.

Dealer: South

♥ KT85

The opponents are silent.

Vul: E-W

♦ Q5

HCP: 11+1

♣ Q3

## Both hands (Answers Page)

### Board: 69

	North:	South:	W	N	E	S
Dealer: South	♠ J8	♠ K64				1 ♣
Vul: E-W	♥ A53	♥ J742	Pass	1 ♦	Pass	1 ♥
North HCP: 11+1	♦ QJ753	♦ AT	Pass	1NT	All Pass	
South HCP: 13	♣ K52	♣ AJ43				
Contract: 1NT North						

### Board: 70

	North:	South:	W	N	E	S
Dealer: South	♠ A3	♠ T86				1 ♦
Vul: None	♥ JT64	♥ Q9	Pass	1 ♥	Pass	1NT
North HCP: 11	♦ J95	♦ AK42	Pass	2NT	Pass	3NT
South HCP: 14	♣ KQ54	♣ AJ87	All Pass			
Contract: 3NT South						

### Board: 71

	North:	South:	W	N	E	S
Dealer: South	♠ 74	♠ Q98				1 ♦
Vul: N-S	♥ KQJ63	♥ A75	Pass	1 ♥	Pass	1NT
North HCP: 12+1	♦ J43	♦ AQT7	Pass	2 ♣ <sup>1</sup>	Pass	2 ♥ <sup>2</sup>
South HCP: 12	♣ KQ3	♣ T75	All Pass			
Contract: 2 ♥ South						

1. New Minor Forcing

2. 3 !H

### Board: 72

	North:	South:	W	N	E	S
Dealer: South	♠ 963	♠ K874				1 ♣
Vul: N-S	♥ 6	♥ A92	Pass	1 ♦	Pass	1 ♠
North HCP: 11+1	♦ AKT92	♦ 3	Pass	2 ♣	Pass	3 ♣
South HCP: 13+1	♣ A754	♣ KQJ83	Pass	3 ♦	Pass	4 ♣
Contract: 5 ♣ North			Pass	4 ♦	Pass	4 ♥

Pass 5 ♣ All Pass

### Board: 73

	North:	South:	W	N	E	S
Dealer: South	♠ A9753	♠ Q2				1 ♦
Vul: E-W	♥ KT85	♥ AQ2	Pass	1 ♠	Pass	1NT
North HCP: 11+1	♦ Q5	♦ AJ94	Pass	2 ♣ <sup>1</sup>	Pass	3 ♣
South HCP: 13	♣ Q3	♣ T974	All Pass			
Contract: 3 ♣ South						

1. New Minor Forcing

## South hands

## Fourth\_Bid\_Inviting

<b>Board: 69</b>	♠ K64	You bid first.
Dealer: South	♥ J742	The opponents are silent.
Vul: E-W	♦ AT	
HCP: 13	♣ AJ43	

---

<b>Board: 70</b>	♠ T86	You bid first.
Dealer: South	♥ Q9	The opponents are silent.
Vul: None	♦ AK42	
HCP: 14	♣ AJ87	

---

<b>Board: 71</b>	♠ Q98	You bid first.
Dealer: South	♥ A75	The opponents are silent.
Vul: N-S	♦ AQT7	
HCP: 12	♣ T75	

---

<b>Board: 72</b>	♠ K874	You bid first.
Dealer: South	♥ A92	The opponents are silent.
Vul: N-S	♦ 3	
HCP: 13+1	♣ KQJ83	

---

<b>Board: 73</b>	♠ Q2	You bid first.
Dealer: South	♥ AQ2	The opponents are silent.
Vul: E-W	♦ AJ94	
HCP: 13	♣ T974	

## Both hands (Answers Page)

### Board: 69

	North:	South:	W	N	E	S
Dealer: South	♠ J8	♠ K64				1 ♣
Vul: E-W	♥ A53	♥ J742	Pass	1 ♦	Pass	1 ♥
North HCP: 11+1	♦ QJ753	♦ AT	Pass	1NT	All Pass	
South HCP: 13	♣ K52	♣ AJ43				
Contract: 1NT North						

### Board: 70

	North:	South:	W	N	E	S
Dealer: South	♠ A3	♠ T86				1 ♦
Vul: None	♥ JT64	♥ Q9	Pass	1 ♥	Pass	1NT
North HCP: 11	♦ J95	♦ AK42	Pass	2NT	Pass	3NT
South HCP: 14	♣ KQ54	♣ AJ87	All Pass			
Contract: 3NT South						

### Board: 71

	North:	South:	W	N	E	S
Dealer: South	♠ 74	♠ Q98				1 ♦
Vul: N-S	♥ KQJ63	♥ A75	Pass	1 ♥	Pass	1NT
North HCP: 12+1	♦ J43	♦ AQT7	Pass	2 ♣ <sup>1</sup>	Pass	2 ♥ <sup>2</sup>
South HCP: 12	♣ KQ3	♣ T75	All Pass			
Contract: 2 ♥ South						

1. New Minor Forcing
2. 3 !H

### Board: 72

	North:	South:	W	N	E	S
Dealer: South	♠ 963	♠ K874				1 ♣
Vul: N-S	♥ 6	♥ A92	Pass	1 ♦	Pass	1 ♠
North HCP: 11+1	♦ AKT92	♦ 3	Pass	2 ♣	Pass	3 ♣
South HCP: 13+1	♣ A754	♣ KQJ83	Pass	3 ♦	Pass	4 ♣
Contract: 5 ♣ North			Pass	4 ♦	Pass	4 ♥

Pass 5 ♣ All Pass

### Board: 73

	North:	South:	W	N	E	S
Dealer: South	♠ A9753	♠ Q2				1 ♦
Vul: E-W	♥ KT85	♥ AQ2	Pass	1 ♠	Pass	1NT
North HCP: 11+1	♦ Q5	♦ AJ94	Pass	2 ♣ <sup>1</sup>	Pass	3 ♣
South HCP: 13	♣ Q3	♣ T974	All Pass			
Contract: 3 ♣ South						

1. New Minor Forcing

## North hands

## Fourth\_Bid\_Inviting

<b>Board: 74</b>	♠ AJ653	Partner bids first.
Dealer: South	♥ AQ54	The opponents are silent.
Vul: Both	♦ 987	
HCP: 11+1	♣ 3	

---

<b>Board: 75</b>	♠ A76532	Partner bids first.
Dealer: South	♥ KQ86	The opponents are silent.
Vul: None	♦ 8	
HCP: 12+2	♣ K3	

---

<b>Board: 76</b>	♠ KJ74	Partner bids first.
Dealer: South	♥ AKJ	The opponents are silent.
Vul: E-W	♦ T8752	
HCP: 12+1	♣ 4	

---

<b>Board: 77</b>	♠ A6	You bid first.
Dealer: North	♥ A852	The opponents are silent.
Vul: Both	♦ K765	
HCP: 12	♣ J54	

## Both hands (Answers Page)

### Board: 74

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 13

Contract: 3NT South

North:

♠ AJ653

♥ AQ54

♦ 987

♣ 3

South:

♠ T4

♥ KJ2

♦ AJT6

♣ KJ75

W N E S

Pass 1 ♠ Pass 1 ♦

Pass 2 ♣<sup>1</sup> Pass 1NT

Pass 3NT

All Pass

1. New Minor Forcing

### Board: 75

Dealer: South

Vul: None

North HCP: 12+2

South HCP: 12

Contract: 4 ♠ North

North:

♠ A76532

♥ KQ86

♦ 8

♣ K3

South:

♠ KJT

♥ AT4

♦ A932

♣ 964

W N E S

Pass 1 ♠ Pass 1 ♦

Pass 1NT

Pass 2 ♣<sup>1</sup> Pass 2 ♠<sup>2</sup>

Pass 4 ♠ All Pass

1. New Minor Forcing

2. 3 !S

### Board: 76

Dealer: South

Vul: E-W

North HCP: 12+1

South HCP: 14

Contract: 5 ♦ North

North:

♠ KJ74

♥ AKJ

♦ T8752

♣ 4

South:

♠ A8

♥ 8754

♦ KQ63

♣ AJT

W N E S

Pass 1 ♠ Pass 1 ♦

Pass 1NT

Pass 3 ♣<sup>1</sup> Pass 4 ♦

Pass 5 ♦ All Pass

1. Splinter

### Board: 77

Dealer: North

Vul: Both

North HCP: 12

South HCP: 12+1

Contract: 2NT South

North:

♠ A6

♥ A852

♦ K765

♣ J54

South:

♠ KQJ4

♥ J4

♦ AJT93

♣ 87

W N E S

Pass 1 ♦ Pass 1 ♠

Pass 1NT Pass 2NT

All Pass

## South hands

## Fourth\_Bid\_Inviting

<b>Board: 74</b>	♠ T4	You bid first.
Dealer: South	♥ KJ2	The opponents are silent.
Vul: Both	♦ AJT6	
HCP: 13	♣ KJ75	

---

<b>Board: 75</b>	♠ KJT	You bid first.
Dealer: South	♥ AT4	The opponents are silent.
Vul: None	♦ A932	
HCP: 12	♣ 964	

---

<b>Board: 76</b>	♠ A8	You bid first.
Dealer: South	♥ 8754	The opponents are silent.
Vul: E-W	♦ KQ63	
HCP: 14	♣ AJT	

---

<b>Board: 77</b>	♠ KQJ4	Partner bids first.
Dealer: North	♥ J4	The opponents are silent.
Vul: Both	♦ AJT93	
HCP: 12+1	♣ 87	

## Both hands (Answers Page)

### Board: 74

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 13

Contract: 3NT South

North:

♠ AJ653

♥ AQ54

♦ 987

♣ 3

South:

♠ T4

♥ KJ2

♦ AJT6

♣ KJ75

W N E S

1 ♦

Pass 1 ♠ Pass 1NT

Pass 2 ♣<sup>1</sup> Pass 3NT

All Pass

1. New Minor Forcing

### Board: 75

Dealer: South

Vul: None

North HCP: 12+2

South HCP: 12

Contract: 4 ♠ North

North:

♠ A76532

♥ KQ86

♦ 8

♣ K3

South:

♠ KJT

♥ AT4

♦ A932

♣ 964

W N E S

1 ♦

Pass 1 ♠ Pass 1NT

Pass 2 ♣<sup>1</sup> Pass 2 ♠<sup>2</sup>

Pass 4 ♠ All Pass

1. New Minor Forcing

2. 3 !S

### Board: 76

Dealer: South

Vul: E-W

North HCP: 12+1

South HCP: 14

Contract: 5 ♦ North

North:

♠ KJ74

♥ AKJ

♦ T8752

♣ 4

South:

♠ A8

♥ 8754

♦ KQ63

♣ AJT

W N E S

1 ♦

Pass 1 ♠ Pass 1NT

Pass 3 ♣<sup>1</sup> Pass 4 ♦

Pass 5 ♦ All Pass

1. Splinter

### Board: 77

Dealer: North

Vul: Both

North HCP: 12

South HCP: 12+1

Contract: 2NT South

North:

♠ A6

♥ A852

♦ K765

♣ J54

South:

♠ KQJ4

♥ J4

♦ AJT93

♣ 87

W N E S

1 ♦ Pass 1 ♠

Pass 1NT Pass 2NT

All Pass



## North hands

## Fourth\_Bid\_Inviting

<b>Board: 78</b>	♠ AQ76	Partner bids first.
Dealer: South	♥ KT3	The opponents are silent.
Vul: None	♦ JT	
HCP: 12	♣ Q985	

---

<b>Board: 79</b>	♠ AT3	You bid first.
Dealer: North	♥ QJ3	The opponents are silent.
Vul: N-S	♦ K98	
HCP: 14	♣ KJ76	

---

<b>Board: 80</b>	♠ KT82	Partner bids first.
Dealer: South	♥ A542	The opponents are silent.
Vul: Both	♦ Q7	
HCP: 12	♣ K83	

---

<b>Board: 81</b>	♠ AT53	You bid first.
Dealer: North	♥ A2	The opponents are silent.
Vul: None	♦ AJ2	
HCP: 14	♣ J543	

---

<b>Board: 82</b>	♠ A6	You bid first.
Dealer: North	♥ 9863	The opponents are silent.
Vul: N-S	♦ A85	
HCP: 12	♣ A742	

## Both hands (Answers Page)

### Board: 78

	North:	South:	W	N	E	S
Dealer: South	♠ AQ76	♠ K32				1 ♣
Vul: None	♥ KT3	♥ AJ92	Pass	1 ♠	Pass	1 NT
North HCP: 12	♦ JT	♦ K8	Pass	3 ♣	Pass	3 NT
South HCP: 14	♣ Q985	♣ K632	All Pass			
Contract: 3NT South						

### Board: 79

	North:	South:	W	N	E	S
Dealer: North	♠ AT3	♠ KJ2		1 ♣	Pass	1 ♥
Vul: N-S	♥ QJ3	♥ A765	Pass	1 NT	Pass	3 ♣
North HCP: 14	♦ K98	♦ Q7	Pass	3 NT	All Pass	
South HCP: 12	♣ KJ76	♣ QT94				
Contract: 3NT North						

### Board: 80

	North:	South:	W	N	E	S
Dealer: South	♠ KT82	♠ QJ6				1 ♣
Vul: Both	♥ A542	♥ J97	Pass	1 ♥	Pass	1 NT
North HCP: 12	♦ Q7	♦ AK6	Pass	2 NT	Pass	3 ♥
South HCP: 13	♣ K83	♣ Q972	Pass	3 NT	All Pass	
Contract: 3NT North						

### Board: 81

	North:	South:	W	N	E	S
Dealer: North	♠ AT53	♠ K842		1 ♣	Pass	1 ♥
Vul: None	♥ A2	♥ KQT8	Pass	1 ♠	Pass	3 ♠
North HCP: 14	♦ AJ2	♦ K7	Pass	4 ♠	All Pass	
South HCP: 11	♣ J543	♣ T86				
Contract: 4 ♠ North						

### Board: 82

	North:	South:	W	N	E	S
Dealer: North	♠ A6	♠ KQ32		1 ♣	Pass	1 ♦
Vul: N-S	♥ 9863	♥ 54	Pass	1 ♥	Pass	1 NT
North HCP: 12	♦ A85	♦ J9763	All Pass			
South HCP: 11+1	♣ A742	♣ KQ				
Contract: 1NT South						

## South hands

## Fourth\_Bid\_Inviting

<b>Board: 78</b>	♠ K32	You bid first.
Dealer: South	♥ AJ92	The opponents are silent.
Vul: None	♦ K8	
HCP: 14	♣ K632	

---

<b>Board: 79</b>	♠ KJ2	Partner bids first.
Dealer: North	♥ A765	The opponents are silent.
Vul: N-S	♦ Q7	
HCP: 12	♣ QT94	

---

<b>Board: 80</b>	♠ QJ6	You bid first.
Dealer: South	♥ J97	The opponents are silent.
Vul: Both	♦ AK6	
HCP: 13	♣ Q972	

---

<b>Board: 81</b>	♠ K842	Partner bids first.
Dealer: North	♥ KQT8	The opponents are silent.
Vul: None	♦ K7	
HCP: 11	♣ T86	

---

<b>Board: 82</b>	♠ KQ32	Partner bids first.
Dealer: North	♥ 54	The opponents are silent.
Vul: N-S	♦ J9763	
HCP: 11+1	♣ KQ	

## Both hands (Answers Page)

### Board: 78

Dealer: South

Vul: None

North HCP: 12

South HCP: 14

Contract: 3NT South

North:

♠ AQ76

♥ KT3

♦ JT

♣ Q985

South:

♠ K32

♥ AJ92

♦ K8

♣ K632

W N E S

Pass 1 ♣ Pass 1 ♣

Pass 1 ♠ Pass 1NT

Pass 3 ♣ Pass 3NT

All Pass

### Board: 79

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 12

Contract: 3NT North

North:

♠ AT3

♥ QJ3

♦ K98

♣ KJ76

South:

♠ KJ2

♥ A765

♦ Q7

♣ QT94

W N E S

Pass 1 ♣ Pass 1 ♥

Pass 1NT Pass 3 ♣

Pass 3NT All Pass

### Board: 80

Dealer: South

Vul: Both

North HCP: 12

South HCP: 13

Contract: 3NT North

North:

♠ KT82

♥ A542

♦ Q7

♣ K83

South:

♠ QJ6

♥ J97

♦ AK6

♣ Q972

W N E S

Pass 1 ♥ Pass 1 ♣

Pass 1NT Pass 3 ♥

Pass 2NT Pass 3 ♥

Pass 3NT All Pass

### Board: 81

Dealer: North

Vul: None

North HCP: 14

South HCP: 11

Contract: 4 ♠ North

North:

♠ AT53

♥ A2

♦ AJ2

♣ J543

South:

♠ K842

♥ KQT8

♦ K7

♣ T86

W N E S

Pass 1 ♣ Pass 1 ♥

Pass 1 ♠ Pass 3 ♠

Pass 4 ♠ All Pass

### Board: 82

Dealer: North

Vul: N-S

North HCP: 12

South HCP: 11+1

Contract: 1NT South

North:

♠ A6

♥ 9863

♦ A85

♣ A742

South:

♠ KQ32

♥ 54

♦ J9763

♣ KQ

W N E S

Pass 1 ♣ Pass 1 ♦

Pass 1 ♥ Pass 1NT

All Pass

## North hands

## Fourth\_Bid\_Inviting

<b>Board: 83</b>	♠ KQJ86	Partner bids first.
Dealer: South	♥ 9	The opponents are silent.
Vul: E-W	♦ 9865	
HCP: 11+1	♣ KQ9	

---

<b>Board: 84</b>	♠ AQ73	You bid first.
Dealer: North	♥ K7	The opponents are silent.
Vul: None	♦ T98	
HCP: 14	♣ KQ53	

---

<b>Board: 85</b>	♠ AKJ42	Partner bids first.
Dealer: South	♥ A863	The opponents are silent.
Vul: N-S	♦ 32	
HCP: 12+1	♣ 73	

---

<b>Board: 86</b>	♠ AK972	Partner bids first.
Dealer: South	♥ K932	The opponents are silent.
Vul: E-W	♦ J6	
HCP: 11+1	♣ 87	

## Both hands (Answers Page)

### Board: 83

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 12

Contract: 2 ♠ South

North:

♠ KQJ86

♥ 9

♦ 9865

♣ KQ9

South:

♠ T94

♥ A742

♦ A7

♣ AT82

W N E S

Pass 1 ♠ Pass 1 ♣

Pass 1 ♠ Pass 1NT

Pass 2 ♦<sup>1</sup> Pass 2 ♠<sup>2</sup>

All Pass

1. New Minor Forcing

2. 3 !S

### Board: 84

Dealer: North

Vul: None

North HCP: 14

South HCP: 11

Contract: 3NT North

North:

♠ AQ73

♥ K7

♦ T98

♣ KQ53

South:

♠ 985

♥ J984

♦ KQ

♣ AJ92

W N E S

Pass 1 ♣ Pass 1 ♥

Pass 1 ♠ Pass 2NT

Pass 3NT All Pass

### Board: 85

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 14

Contract: 4 ♠ North

North:

♠ AKJ42

♥ A863

♦ 32

♣ 73

South:

♠ Q83

♥ JT

♦ KQT4

♣ AQ86

W N E S

Pass 1 ♠ Pass 1 ♦

Pass 1 ♠ Pass 1NT

Pass 2 ♣<sup>1</sup> Pass 3 ♠<sup>2</sup>

Pass 4 ♠ All Pass

1. New Minor Forcing

2. 3 !S

### Board: 86

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 13

Contract: 3NT South

North:

♠ AK972

♥ K932

♦ J6

♣ 87

South:

♠ Q3

♥ AT4

♦ A987

♣ KT94

W N E S

Pass 1 ♠ Pass 1 ♦

Pass 1 ♠ Pass 1NT

Pass 2 ♣<sup>1</sup> Pass 3NT

All Pass

1. New Minor Forcing

## South hands

## Fourth\_Bid\_Inviting

<b>Board: 83</b>	♠ T94	You bid first.
Dealer: South	♥ A742	The opponents are silent.
Vul: E-W	♦ A7	
HCP: 12	♣ AT82	

---

<b>Board: 84</b>	♠ 985	Partner bids first.
Dealer: North	♥ J984	The opponents are silent.
Vul: None	♦ KQ	
HCP: 11	♣ AJ92	

---

<b>Board: 85</b>	♠ Q83	You bid first.
Dealer: South	♥ JT	The opponents are silent.
Vul: N-S	♦ KQT4	
HCP: 14	♣ AQ86	

---

<b>Board: 86</b>	♠ Q3	You bid first.
Dealer: South	♥ AT4	The opponents are silent.
Vul: E-W	♦ A987	
HCP: 13	♣ KT94	

## Both hands (Answers Page)

### Board: 83

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 12

Contract: 2 ♠ South

North:

♠ KQJ86

♥ 9

♦ 9865

♣ KQ9

South:

♠ T94

♥ A742

♦ A7

♣ AT82

W N E S

Pass 1 ♠ Pass 1 ♣

Pass 2 ♦<sup>1</sup> Pass 2 ♠<sup>2</sup>

All Pass

1. New Minor Forcing

2. 3 !S

### Board: 84

Dealer: North

Vul: None

North HCP: 14

South HCP: 11

Contract: 3NT North

North:

♠ AQ73

♥ K7

♦ T98

♣ KQ53

South:

♠ 985

♥ J984

♦ KQ

♣ AJ92

W N E S

Pass 1 ♣ Pass 1 ♥

Pass 1 ♠ Pass 2NT

Pass 3NT All Pass

### Board: 85

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 14

Contract: 4 ♠ North

North:

♠ AKJ42

♥ A863

♦ 32

♣ 73

South:

♠ Q83

♥ JT

♦ KQT4

♣ AQ86

W N E S

Pass 1 ♠ Pass 1 ♦

Pass 2 ♣<sup>1</sup> Pass 1NT

Pass 4 ♠ Pass 3 ♠<sup>2</sup>

All Pass

1. New Minor Forcing

2. 3 !S

### Board: 86

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 13

Contract: 3NT South

North:

♠ AK972

♥ K932

♦ J6

♣ 87

South:

♠ Q3

♥ AT4

♦ A987

♣ KT94

W N E S

Pass 1 ♠ Pass 1 ♦

Pass 2 ♣<sup>1</sup> Pass 1NT

All Pass 3NT

1. New Minor Forcing



# North hands

# Fourth\_Bid\_Inviting

## Board: 87

♠ K7

You bid first.

Dealer: North

♥ K874

The opponents are silent.

Vul: Both

♦ Q643

HCP: 13

♣ AJ3

## Board: 88

♠ AK5

You bid first.

Dealer: North

♥ KQT7

The opponents are silent.

Vul: N-S

♦ J3

HCP: 13

♣ T532

## Board: 89

♠ 86

You bid first.

Dealer: North

♥ QT9

The opponents are silent.

Vul: E-W

♦ KQJ7

HCP: 12

♣ KJ83

## Board: 90

♠ K954

You bid first.

Dealer: North

♥ A985

The opponents are silent.

Vul: Both

♦ 94

HCP: 12

♣ AJ7

## Board: 91

♠ KQ

Partner bids first.

Dealer: South

♥ AT984

The opponents are silent.

Vul: None

♦ K643

HCP: 12+1

♣ 93

## Both hands (Answers Page)

### Board: 87

Dealer: North

Vul: Both

North HCP: 13

South HCP: 11+1

Contract: 3NT South

North:

♠ K7

♥ K874

♦ Q643

♣ AJ3

South:

♠ AQ932

♥ AJT

♦ T98

♣ 98

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

1. New Minor Forcing

### Board: 88

Dealer: North

Vul: N-S

North HCP: 13

South HCP: 12+1

Contract: 3NT North

North:

♠ AK5

♥ KQT7

♦ J3

♣ T532

South:

♠ Q973

♥ 3

♦ KQ984

♣ AJ7

W	N	E	S
	1 ♣	Pass	1 ♦
Pass	1 ♥	Pass	2NT
Pass	3NT	All Pass	

### Board: 89

Dealer: North

Vul: E-W

North HCP: 12

South HCP: 12

Contract: 2NT South

North:

♠ 86

♥ QT9

♦ KQJ7

♣ KJ83

South:

♠ K974

♥ AJ32

♦ 543

♣ A5

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

### Board: 90

Dealer: North

Vul: Both

North HCP: 12

South HCP: 11+2

Contract: 3 ♦ South

North:

♠ K954

♥ A985

♦ 94

♣ AJ7

South:

♠ J2

♥ K3

♦ QT7652

♣ KQ6

W	N	E	S
	1 ♣	Pass	1 ♦
Pass	1 ♥	Pass	3 ♦
All Pass			

### Board: 91

Dealer: South

Vul: None

North HCP: 12+1

South HCP: 14

Contract: 4 ♥ North

North:

♠ KQ

♥ AT984

♦ K643

♣ 93

South:

♠ A43

♥ K53

♦ A987

♣ K86

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

1. New Minor Forcing

2. 3 !H

## South hands

## Fourth\_Bid\_Inviting

**Board: 87**      ♠ AQ932      Partner bids first.  
 Dealer: North      ♥ AJT      The opponents are silent.  
 Vul: Both      ♦ T98  
 HCP: 11+1      ♣ 98

---

**Board: 88**      ♠ Q973      Partner bids first.  
 Dealer: North      ♥ 3      The opponents are silent.  
 Vul: N-S      ♦ KQ984  
 HCP: 12+1      ♣ AJ7

---

**Board: 89**      ♠ K974      Partner bids first.  
 Dealer: North      ♥ AJ32      The opponents are silent.  
 Vul: E-W      ♦ 543  
 HCP: 12      ♣ A5

---

**Board: 90**      ♠ J2      Partner bids first.  
 Dealer: North      ♥ K3      The opponents are silent.  
 Vul: Both      ♦ QT7652  
 HCP: 11+2      ♣ KQ6

---

**Board: 91**      ♠ A43      You bid first.  
 Dealer: South      ♥ K53      The opponents are silent.  
 Vul: None      ♦ A987  
 HCP: 14      ♣ K86

## Both hands (Answers Page)

### Board: 87

Dealer: North

Vul: Both

North HCP: 13

South HCP: 11+1

Contract: 3NT South

North:

♠ K7

♥ K874

♦ Q643

♣ AJ3

South:

♠ AQ932

♥ AJT

♦ T98

♣ 98

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

1. New Minor Forcing

### Board: 88

Dealer: North

Vul: N-S

North HCP: 13

South HCP: 12+1

Contract: 3NT North

North:

♠ AK5

♥ KQT7

♦ J3

♣ T532

South:

♠ Q973

♥ 3

♦ KQ984

♣ AJ7

W	N	E	S
	1 ♣	Pass	1 ♦
Pass	1 ♥	Pass	2NT
Pass	3NT	All Pass	

### Board: 89

Dealer: North

Vul: E-W

North HCP: 12

South HCP: 12

Contract: 2NT South

North:

♠ 86

♥ QT9

♦ KQJ7

♣ KJ83

South:

♠ K974

♥ AJ32

♦ 543

♣ A5

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

### Board: 90

Dealer: North

Vul: Both

North HCP: 12

South HCP: 11+2

Contract: 3 ♦ South

North:

♠ K954

♥ A985

♦ 94

♣ AJ7

South:

♠ J2

♥ K3

♦ QT7652

♣ KQ6

W	N	E	S
	1 ♣	Pass	1 ♦
Pass	1 ♥	Pass	3 ♦
All Pass			

### Board: 91

Dealer: South

Vul: None

North HCP: 12+1

South HCP: 14

Contract: 4 ♥ North

North:

♠ KQ

♥ AT984

♦ K643

♣ 93

South:

♠ A43

♥ K53

♦ A987

♣ K86

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

1. New Minor Forcing

2. 3 !H

## North hands

## Fourth\_Bid\_Inviting

<b>Board: 92</b>	♠ K843	Partner bids first.
Dealer: South	♥ KJ93	The opponents are silent.
Vul: E-W	♦ J96	
HCP: 12	♣ A8	

---

<b>Board: 93</b>	♠ K4	You bid first.
Dealer: North	♥ A854	The opponents are silent.
Vul: Both	♦ J94	
HCP: 14	♣ AQ85	

---

<b>Board: 94</b>	♠ K97	Partner bids first.
Dealer: South	♥ KT92	The opponents are silent.
Vul: None	♦ AQ842	
HCP: 12+1	♣ 6	

---

<b>Board: 95</b>	♠ AQJ	You bid first.
Dealer: North	♥ 52	The opponents are silent.
Vul: N-S	♦ AJ85	
HCP: 13	♣ J542	

## Both hands (Answers Page)

### Board: 92

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 12

Contract: 2NT North

North:

♠ K843

♥ KJ93

♦ J96

♣ A8

South:

♠ Q2

♥ A82

♦ AQ85

♣ T653

W N E S

Pass 1♥ Pass 1♦

Pass 2NT All Pass

### Board: 93

Dealer: North

Vul: Both

North HCP: 14

South HCP: 11+1

Contract: 3NT South

North:

♠ K4

♥ A854

♦ J94

♣ AQ85

South:

♠ Q9765

♥ KJ

♦ Q32

♣ KT2

W N E S

Pass 1♣ Pass 1♠

Pass 1NT Pass 2♦<sup>1</sup>

Pass 3♥ Pass 3NT

All Pass

1. New Minor Forcing

### Board: 94

Dealer: South

Vul: None

North HCP: 12+1

South HCP: 13

Contract: 5♦ South

North:

♠ K97

♥ KT92

♦ AQ842

♣ 6

South:

♠ QT6

♥ A8

♦ KJ75

♣ K743

W N E S

Pass 1♥ Pass 1NT

Pass 3♣<sup>1</sup> Pass 4♣

Pass 4♦ Pass 5♦

All Pass

1. Splinter

### Board: 95

Dealer: North

Vul: N-S

North HCP: 13

South HCP: 12+2

Contract: 3NT South

North:

♠ AQJ

♥ 52

♦ AJ85

♣ J542

South:

♠ K5

♥ QT97

♦ 9

♣ AKT987

W N E S

Pass 1♦ Pass 1♥

Pass 1NT Pass 3NT

All Pass

## South hands

## Fourth\_Bid\_Inviting

<b>Board: 92</b>	♠ Q2	You bid first.
Dealer: South	♥ A82	The opponents are silent.
Vul: E-W	♦ AQ85	
HCP: 12	♣ T653	

---

<b>Board: 93</b>	♠ Q9765	Partner bids first.
Dealer: North	♥ KJ	The opponents are silent.
Vul: Both	♦ Q32	
HCP: 11+1	♣ KT2	

---

<b>Board: 94</b>	♠ QT6	You bid first.
Dealer: South	♥ A8	The opponents are silent.
Vul: None	♦ KJ75	
HCP: 13	♣ K743	

---

<b>Board: 95</b>	♠ K5	Partner bids first.
Dealer: North	♥ QT97	The opponents are silent.
Vul: N-S	♦ 9	
HCP: 12+2	♣ AKT987	

## Both hands (Answers Page)

### Board: 92

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 12

Contract: 2NT North

North:

♠ K843

♥ KJ93

♦ J96

♣ A8

South:

♠ Q2

♥ A82

♦ AQ85

♣ T653

W N E S

Pass 1♥ Pass 1♦

Pass 2NT All Pass

### Board: 93

Dealer: North

Vul: Both

North HCP: 14

South HCP: 11+1

Contract: 3NT South

North:

♠ K4

♥ A854

♦ J94

♣ AQ85

South:

♠ Q9765

♥ KJ

♦ Q32

♣ KT2

W N E S

Pass 1♣ Pass 1♠

Pass 1NT Pass 2♦<sup>1</sup>

Pass 3♥ Pass 3NT

All Pass

1. New Minor Forcing

### Board: 94

Dealer: South

Vul: None

North HCP: 12+1

South HCP: 13

Contract: 5♦ South

North:

♠ K97

♥ KT92

♦ AQ842

♣ 6

South:

♠ QT6

♥ A8

♦ KJ75

♣ K743

W N E S

Pass 1♥ Pass 1NT

Pass 3♣<sup>1</sup> Pass 4♣

Pass 4♦ Pass 5♦

All Pass

1. Splinter

### Board: 95

Dealer: North

Vul: N-S

North HCP: 13

South HCP: 12+2

Contract: 3NT South

North:

♠ AQJ

♥ 52

♦ AJ85

♣ J542

South:

♠ K5

♥ QT97

♦ 9

♣ AKT987

W N E S

Pass 1♦ Pass 1♥

Pass 1NT Pass 3NT

All Pass



## North hands

## Fourth\_Bid\_Inviting

**Board: 96**

♠ K64

You bid first.

Dealer: North

♥ AQ2

The opponents are silent.

Vul: Both

♦ A643

HCP: 14

♣ J74

**Board: 97**

♠ J732

Partner bids first.

Dealer: South

♥ AT972

The opponents are silent.

Vul: None

♦ A9

HCP: 11+1

♣ Q7

**Board: 98**

♠ A7

Partner bids first.

Dealer: South

♥ T65

The opponents are silent.

Vul: N-S

♦ A98762

HCP: 11+2

♣ K8

**Board: 99**

♠ A953

You bid first.

Dealer: North

♥ K4

The opponents are silent.

Vul: E-W

♦ Q653

HCP: 13

♣ AT6

## Both hands (Answers Page)

### Board: 96

Dealer: North

Vul: Both

North HCP: 14

South HCP: 12+1

Contract: 4 ♠ South

North:

♠ K64

♥ AQ2

♦ A643

♣ J74

South:

♠ AQJ85

♥ T86

♦ J52

♣ A2

W N E S

1 ♦ Pass 1 ♠

Pass 1NT Pass 2 ♣<sup>1</sup>

Pass 3 ♠<sup>2</sup> Pass 4 ♠

All Pass

1. New Minor Forcing

2. 3 !S

### Board: 97

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 14

Contract: 4 ♥ North

North:

♠ J732

♥ AT972

♦ A9

♣ Q7

South:

♠ K85

♥ KJ6

♦ QJ54

♣ KJ8

W N E S

1 ♦

Pass 1 ♥ Pass 1NT

Pass 2 ♣<sup>1</sup> Pass 3 ♥<sup>2</sup>

Pass 4 ♥ All Pass

1. New Minor Forcing

2. 3 !H

### Board: 98

Dealer: South

Vul: N-S

North HCP: 11+2

South HCP: 12

Contract: 3NT South

North:

♠ A7

♥ T65

♦ A98762

♣ K8

South:

♠ KQJ

♥ 872

♦ QT3

♣ A643

W N E S

1 ♣

Pass 1 ♦ Pass 1NT

Pass 3 ♦ Pass 3NT

All Pass

### Board: 99

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 11

Contract: 2 ♦ South

North:

♠ A953

♥ K4

♦ Q653

♣ AT6

South:

♠ Q64

♥ AJ63

♦ KJ74

♣ 73

W N E S

1 ♦ Pass 1 ♥

Pass 1 ♠ Pass 2 ♦

All Pass

## South hands

## Fourth\_Bid\_Inviting

<b>Board: 96</b>	♠ AQJ85	Partner bids first.
Dealer: North	♥ T86	The opponents are silent.
Vul: Both	♦ J52	
HCP: 12+1	♣ A2	

---

<b>Board: 97</b>	♠ K85	You bid first.
Dealer: South	♥ KJ6	The opponents are silent.
Vul: None	♦ QJ54	
HCP: 14	♣ KJ8	

---

<b>Board: 98</b>	♠ KQJ	You bid first.
Dealer: South	♥ 872	The opponents are silent.
Vul: N-S	♦ QT3	
HCP: 12	♣ A643	

---

<b>Board: 99</b>	♠ Q64	Partner bids first.
Dealer: North	♥ AJ63	The opponents are silent.
Vul: E-W	♦ KJ74	
HCP: 11	♣ 73	

## Both hands (Answers Page)

### Board: 96

Dealer: North

Vul: Both

North HCP: 14

South HCP: 12+1

Contract: 4 ♠ South

North:

♠ K64

♥ AQ2

♦ A643

♣ J74

South:

♠ AQJ85

♥ T86

♦ J52

♣ A2

W	N	E	S
---	---	---	---

	1 ♦	Pass	1 ♠
--	-----	------	-----

Pass	1NT	Pass	2 ♣ <sup>1</sup>
------	-----	------	------------------

Pass	3 ♠ <sup>2</sup>	Pass	4 ♠
------	------------------	------	-----

All Pass

1. New Minor Forcing

2. 3 !S

### Board: 97

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 14

Contract: 4 ♥ North

North:

♠ J732

♥ AT972

♦ A9

♣ Q7

South:

♠ K85

♥ KJ6

♦ QJ54

♣ KJ8

W	N	E	S
---	---	---	---

1 ♦

Pass	1 ♥	Pass	1NT
------	-----	------	-----

Pass	2 ♣ <sup>1</sup>	Pass	3 ♥ <sup>2</sup>
------	------------------	------	------------------

Pass	4 ♥	All Pass	
------	-----	----------	--

1. New Minor Forcing

2. 3 !H

### Board: 98

Dealer: South

Vul: N-S

North HCP: 11+2

South HCP: 12

Contract: 3NT South

North:

♠ A7

♥ T65

♦ A98762

♣ K8

South:

♠ KQJ

♥ 872

♦ QT3

♣ A643

W	N	E	S
---	---	---	---

1 ♣

Pass	1 ♦	Pass	1NT
------	-----	------	-----

Pass	3 ♦	Pass	3NT
------	-----	------	-----

All Pass

### Board: 99

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 11

Contract: 2 ♦ South

North:

♠ A953

♥ K4

♦ Q653

♣ AT6

South:

♠ Q64

♥ AJ63

♦ KJ74

♣ 73

W	N	E	S
---	---	---	---

	1 ♦	Pass	1 ♥
--	-----	------	-----

Pass	1 ♠	Pass	2 ♦
------	-----	------	-----

All Pass

## North hands

## Fourth\_Bid\_Inviting

<b>Board: 100</b>	♠ KQ63	Partner bids first.
Dealer: South	♥ A	The opponents are silent.
Vul: None	♦ K874	
HCP: 12	♣ 9874	

---

<b>Board: 101</b>	♠ AJ73	You bid first.
Dealer: North	♥ JT73	The opponents are silent.
Vul: Both	♦ KT	
HCP: 14	♣ AJ2	

---

<b>Board: 102</b>	♠ K73	You bid first.
Dealer: North	♥ AJ7	The opponents are silent.
Vul: E-W	♦ 986	
HCP: 13	♣ KQ52	

---

<b>Board: 103</b>	♠ KQ	You bid first.
Dealer: North	♥ AK86	The opponents are silent.
Vul: Both	♦ Q963	
HCP: 14	♣ 986	

---

<b>Board: 104</b>	♠ KJ85	Partner bids first.
Dealer: South	♥ Q4	The opponents are silent.
Vul: None	♦ Q876	
HCP: 12	♣ A53	

## Both hands (Answers Page)

### Board: 100

	North:	South:	W	N	E	S
Dealer: South	♠ KQ63	♠ JT				1 ♣
Vul: None	♥ A	♥ QT65	Pass	1 ♠	Pass	1 NT
North HCP: 12	♦ K874	♦ AJT	Pass	3 ♣	Pass	3 NT
South HCP: 12	♣ 9874	♣ AT63	All Pass			
Contract: 3 NT South						

### Board: 101

	North:	South:	W	N	E	S
Dealer: North	♠ AJ73	♠ 52		1 ♣	Pass	1 ♦
Vul: Both	♥ JT73	♥ 65	Pass	1 ♥	Pass	2 ♣
North HCP: 14	♦ KT	♦ AQ952	All Pass			
South HCP: 11+1	♣ AJ2	♣ KQ94				
Contract: 2 ♣ South						

### Board: 102

	North:	South:	W	N	E	S
Dealer: North	♠ K73	♠ J5		1 ♣	Pass	1 ♦
Vul: E-W	♥ AJ7	♥ Q86	Pass	1 NT	Pass	2 NT
North HCP: 13	♦ 986	♦ AK74	Pass	3 ♦	All Pass	
South HCP: 11	♣ KQ52	♣ JT98				
Contract: 3 ♦ North						

### Board: 103

	North:	South:	W	N	E	S
Dealer: North	♠ KQ	♠ A752		1 ♦	Pass	1 ♠
Vul: Both	♥ AK86	♥ Q3	Pass	1 NT	Pass	2 NT
North HCP: 14	♦ Q963	♦ K87	Pass	3 NT	All Pass	
South HCP: 12	♣ 986	♣ K732				
Contract: 3 NT North						

### Board: 104

	North:	South:	W	N	E	S
Dealer: South	♠ KJ85	♠ Q43				1 ♦
Vul: None	♥ Q4	♥ J98	Pass	1 ♠	Pass	1 NT
North HCP: 12	♦ Q876	♦ AJ92	Pass	3 ♦	All Pass	
South HCP: 12	♣ A53	♣ KJT				
Contract: 3 ♦ North						

## South hands

## Fourth\_Bid\_Inviting

<b>Board: 100</b>	♠ JT	You bid first.
Dealer: South	♥ QT65	The opponents are silent.
Vul: None	♦ AJT	
HCP: 12	♣ AT63	

---

<b>Board: 101</b>	♠ 52	Partner bids first.
Dealer: North	♥ 65	The opponents are silent.
Vul: Both	♦ AQ952	
HCP: 11+1	♣ KQ94	

---

<b>Board: 102</b>	♠ J5	Partner bids first.
Dealer: North	♥ Q86	The opponents are silent.
Vul: E-W	♦ AK74	
HCP: 11	♣ JT98	

---

<b>Board: 103</b>	♠ A752	Partner bids first.
Dealer: North	♥ Q3	The opponents are silent.
Vul: Both	♦ K87	
HCP: 12	♣ K732	

---

<b>Board: 104</b>	♠ Q43	You bid first.
Dealer: South	♥ J98	The opponents are silent.
Vul: None	♦ AJ92	
HCP: 12	♣ KJT	

## Both hands (Answers Page)

### Board: 100

Dealer: South

Vul: None

North HCP: 12

South HCP: 12

Contract: 3NT South

North:

♠ KQ63

♥ A

♦ K874

♣ 9874

South:

♠ JT

♥ QT65

♦ AJT

♣ AT63

W	N	E	S
			1 ♣
Pass	1 ♠	Pass	1NT
Pass	3 ♣	Pass	3NT
All Pass			

### Board: 101

Dealer: North

Vul: Both

North HCP: 14

South HCP: 11+1

Contract: 2 ♣ South

North:

♠ AJ73

♥ JT73

♦ KT

♣ AJ2

South:

♠ 52

♥ 65

♦ AQ952

♣ KQ94

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

### Board: 102

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 11

Contract: 3 ♦ North

North:

♠ K73

♥ AJ7

♦ 986

♣ KQ52

South:

♠ J5

♥ Q86

♦ AK74

♣ JT98

W	N	E	S
	1 ♣	Pass	1 ♦
Pass	1NT	Pass	2NT
Pass	3 ♦	All Pass	

### Board: 103

Dealer: North

Vul: Both

North HCP: 14

South HCP: 12

Contract: 3NT North

North:

♠ KQ

♥ AK86

♦ Q963

♣ 986

South:

♠ A752

♥ Q3

♦ K87

♣ K732

W	N	E	S
	1 ♦	Pass	1 ♠
Pass	1NT	Pass	2NT
Pass	3NT	All Pass	

### Board: 104

Dealer: South

Vul: None

North HCP: 12

South HCP: 12

Contract: 3 ♦ North

North:

♠ KJ85

♥ Q4

♦ Q876

♣ A53

South:

♠ Q43

♥ J98

♦ AJ92

♣ KJT

W	N	E	S
			1 ♦
Pass	1 ♠	Pass	1NT
Pass	3 ♦	All Pass	



## North hands

## Fourth\_Bid\_Inviting

<b>Board: 105</b>	♠ KQ7	You bid first.
Dealer: North	♥ 97	The opponents are silent.
Vul: E-W	♦ KJ73	
HCP: 12	♣ K865	

---

<b>Board: 106</b>	♠ Q542	You bid first.
Dealer: North	♥ J3	The opponents are silent.
Vul: Both	♦ 763	
HCP: 12	♣ AKQ8	

---

<b>Board: 107</b>	♠ T7	You bid first.
Dealer: North	♥ K96	The opponents are silent.
Vul: None	♦ AT98	
HCP: 14	♣ AK54	

---

<b>Board: 108</b>	♠ AQ	Partner bids first.
Dealer: South	♥ K984	The opponents are silent.
Vul: N-S	♦ T74	
HCP: 11	♣ Q432	

---

<b>Board: 109</b>	♠ 753	You bid first.
Dealer: North	♥ A74	The opponents are silent.
Vul: Both	♦ AQT	
HCP: 12	♣ Q764	

## Both hands (Answers Page)

### Board: 105

Dealer: North

Vul: E-W

North HCP: 12

South HCP: 12+1

Contract: 3NT North

North:

♠ KQ7

♥ 97

♦ KJ73

♣ K865

South:

♠ 653

♥ AT642

♦ AQ4

♣ Q7

W N E S

1 ♦ Pass 1 ♥

Pass 1NT Pass 2 ♣<sup>1</sup>

Pass 3NT All Pass

1. New Minor Forcing

### Board: 106

Dealer: North

Vul: Both

North HCP: 12

South HCP: 12+1

Contract: 2NT South

North:

♠ Q542

♥ J3

♦ 763

♣ AKQ8

South:

♠ 63

♥ AKT87

♦ A9

♣ J763

W N E S

1 ♣ Pass 1 ♥

Pass 1 ♠ Pass 2NT

All Pass

### Board: 107

Dealer: North

Vul: None

North HCP: 14

South HCP: 12+1

Contract: 3NT North

North:

♠ T7

♥ K96

♦ AT98

♣ AK54

South:

♠ AKQJ4

♥ QT43

♦ 52

♣ 82

W N E S

1 ♦ Pass 1 ♠

Pass 1NT Pass 2 ♣<sup>1</sup>

Pass 3NT All Pass

1. New Minor Forcing

### Board: 108

Dealer: South

Vul: N-S

North HCP: 11

South HCP: 12

Contract: 2NT North

North:

♠ AQ

♥ K984

♦ T74

♣ Q432

South:

♠ J86

♥ T75

♦ AQJ9

♣ KJT

W N E S

1 ♦

Pass 1 ♥ Pass 1NT

Pass 2NT All Pass

### Board: 109

Dealer: North

Vul: Both

North HCP: 12

South HCP: 11+1

Contract: 3NT North

North:

♠ 753

♥ A74

♦ AQT

♣ Q764

South:

♠ AQJ4

♥ 95

♦ KJ976

♣ T5

W N E S

1 ♣ Pass 1 ♦

Pass 1NT Pass 2 ♦

Pass 3NT All Pass

## South hands

## Fourth\_Bid\_Inviting

<b>Board: 105</b>	♠ 653	Partner bids first.
Dealer: North	♥ AT642	The opponents are silent.
Vul: E-W	♦ AQ4	
HCP: 12+1	♣ Q7	

---

<b>Board: 106</b>	♠ 63	Partner bids first.
Dealer: North	♥ AKT87	The opponents are silent.
Vul: Both	♦ A9	
HCP: 12+1	♣ J763	

---

<b>Board: 107</b>	♠ AKQJ4	Partner bids first.
Dealer: North	♥ QT43	The opponents are silent.
Vul: None	♦ 52	
HCP: 12+1	♣ 82	

---

<b>Board: 108</b>	♠ J86	You bid first.
Dealer: South	♥ T75	The opponents are silent.
Vul: N-S	♦ AQJ9	
HCP: 12	♣ KJT	

---

<b>Board: 109</b>	♠ AQJ4	Partner bids first.
Dealer: North	♥ 95	The opponents are silent.
Vul: Both	♦ KJ976	
HCP: 11+1	♣ T5	

## Both hands (Answers Page)

### Board: 105

Dealer: North

Vul: E-W

North HCP: 12

South HCP: 12+1

Contract: 3NT North

North:

♠ KQ7

♥ 97

♦ KJ73

♣ K865

South:

♠ 653

♥ AT642

♦ AQ4

♣ Q7

W N E S

1 ♦ Pass 1 ♥

Pass 1NT Pass 2 ♣<sup>1</sup>

Pass 3NT All Pass

1. New Minor Forcing

### Board: 106

Dealer: North

Vul: Both

North HCP: 12

South HCP: 12+1

Contract: 2NT South

North:

♠ Q542

♥ J3

♦ 763

♣ AKQ8

South:

♠ 63

♥ AKT87

♦ A9

♣ J763

W N E S

1 ♣ Pass 1 ♥

Pass 1 ♠ Pass 2NT

All Pass

### Board: 107

Dealer: North

Vul: None

North HCP: 14

South HCP: 12+1

Contract: 3NT North

North:

♠ T7

♥ K96

♦ AT98

♣ AK54

South:

♠ AKQJ4

♥ QT43

♦ 52

♣ 82

W N E S

1 ♦ Pass 1 ♠

Pass 1NT Pass 2 ♣<sup>1</sup>

Pass 3NT All Pass

1. New Minor Forcing

### Board: 108

Dealer: South

Vul: N-S

North HCP: 11

South HCP: 12

Contract: 2NT North

North:

♠ AQ

♥ K984

♦ T74

♣ Q432

South:

♠ J86

♥ T75

♦ AQJ9

♣ KJT

W N E S

1 ♦

Pass 1 ♥ Pass 1NT

Pass 2NT All Pass

### Board: 109

Dealer: North

Vul: Both

North HCP: 12

South HCP: 11+1

Contract: 3NT North

North:

♠ 753

♥ A74

♦ AQT

♣ Q764

South:

♠ AQJ4

♥ 95

♦ KJ976

♣ T5

W N E S

1 ♣ Pass 1 ♦

Pass 1NT Pass 2 ♦

Pass 3NT All Pass

# North hands

# Fourth\_Bid\_Inviting

<b>Board: 110</b>	♠ A872	You bid first.
Dealer: North	♥ KT53	The opponents are silent.
Vul: None	♦ A3	
HCP: 12	♣ J97	

<b>Board: 111</b>	♠ AQT9	Partner bids first.
Dealer: South	♥ 5	The opponents are silent.
Vul: N-S	♦ K9854	
HCP: 12+1	♣ K74	

<b>Board: 112</b>	♠ A7	You bid first.
Dealer: North	♥ 875	The opponents are silent.
Vul: E-W	♦ QJT3	
HCP: 13	♣ AQ85	

<b>Board: 113</b>	♠ QJ4	You bid first.
Dealer: North	♥ A63	The opponents are silent.
Vul: None	♦ 873	
HCP: 13	♣ AQT5	

<b>Board: 114</b>	♠ J64	You bid first.
Dealer: North	♥ A63	The opponents are silent.
Vul: N-S	♦ QT73	
HCP: 14	♣ AK3	

## Both hands (Answers Page)

### Board: 110

	North:	South:	W	N	E	S
Dealer: North	♠ A872	♠ KJ		1 ♣	Pass	1 ♦
Vul: None	♥ KT53	♥ A9	Pass	1 ♥	Pass	2NT
North HCP: 12	♦ A3	♦ Q9642	All Pass			
South HCP: 12+1	♣ J97	♣ QT54				
Contract: 2NT South						

### Board: 111

	North:	South:	W	N	E	S
Dealer: South	♠ AQT9	♠ 642				1 ♣
Vul: N-S	♥ 5	♥ AK97	Pass	1 ♦	Pass	1 ♥
North HCP: 12+1	♦ K9854	♦ 76	Pass	2NT	Pass	3NT
South HCP: 13	♣ K74	♣ AQ52	All Pass			
Contract: 3NT South						

### Board: 112

	North:	South:	W	N	E	S
Dealer: North	♠ A7	♠ QJ9863		1 ♦	Pass	1 ♠
Vul: E-W	♥ 875	♥ A42	Pass	1NT	Pass	2 ♣ <sup>1</sup>
North HCP: 13	♦ QJT3	♦ A9	Pass	3NT	Pass	4 ♠
South HCP: 11+2	♣ AQ85	♣ 62	All Pass			
Contract: 4 ♠ South						

1. New Minor Forcing

### Board: 113

	North:	South:	W	N	E	S
Dealer: North	♠ QJ4	♠ A952		1 ♣	Pass	1 ♥
Vul: None	♥ A63	♥ QJ54	Pass	1NT	Pass	2NT
North HCP: 13	♦ 873	♦ KJ	Pass	3 ♥	Pass	3NT
South HCP: 12	♣ AQT5	♣ J42	All Pass			
Contract: 3NT South						

### Board: 114

	North:	South:	W	N	E	S
Dealer: North	♠ J64	♠ QT983		1 ♦	Pass	1 ♠
Vul: N-S	♥ A63	♥ QT2	Pass	1NT	Pass	2 ♣ <sup>1</sup>
North HCP: 14	♦ QT73	♦ AK6	Pass	3 ♠ <sup>2</sup>	Pass	4 ♠
South HCP: 11+1	♣ AK3	♣ 86	All Pass			
Contract: 4 ♠ South						

1. New Minor Forcing

2. 3 !S

## South hands

## Fourth\_Bid\_Inviting

<b>Board: 110</b>	♠ KJ	Partner bids first.
Dealer: North	♥ A9	The opponents are silent.
Vul: None	♦ Q9642	
HCP: 12+1	♣ QT54	

---

<b>Board: 111</b>	♠ 642	You bid first.
Dealer: South	♥ AK97	The opponents are silent.
Vul: N-S	♦ 76	
HCP: 13	♣ AQ52	

---

<b>Board: 112</b>	♠ QJ9863	Partner bids first.
Dealer: North	♥ A42	The opponents are silent.
Vul: E-W	♦ A9	
HCP: 11+2	♣ 62	

---

<b>Board: 113</b>	♠ A952	Partner bids first.
Dealer: North	♥ QJ54	The opponents are silent.
Vul: None	♦ KJ	
HCP: 12	♣ J42	

---

<b>Board: 114</b>	♠ QT983	Partner bids first.
Dealer: North	♥ QT2	The opponents are silent.
Vul: N-S	♦ AK6	
HCP: 11+1	♣ 86	

## Both hands (Answers Page)

### Board: 110

	North:	South:	W	N	E	S
Dealer: North	♠ A872	♠ KJ		1 ♣	Pass	1 ♦
Vul: None	♥ KT53	♥ A9	Pass	1 ♥	Pass	2NT
North HCP: 12	♦ A3	♦ Q9642	All Pass			
South HCP: 12+1	♣ J97	♣ QT54				
Contract: 2NT South						

### Board: 111

	North:	South:	W	N	E	S
Dealer: South	♠ AQT9	♠ 642				1 ♣
Vul: N-S	♥ 5	♥ AK97	Pass	1 ♦	Pass	1 ♥
North HCP: 12+1	♦ K9854	♦ 76	Pass	2NT	Pass	3NT
South HCP: 13	♣ K74	♣ AQ52	All Pass			
Contract: 3NT South						

### Board: 112

	North:	South:	W	N	E	S
Dealer: North	♠ A7	♠ QJ9863		1 ♦	Pass	1 ♠
Vul: E-W	♥ 875	♥ A42	Pass	1NT	Pass	2 ♣ <sup>1</sup>
North HCP: 13	♦ QJT3	♦ A9	Pass	3NT	Pass	4 ♠
South HCP: 11+2	♣ AQ85	♣ 62	All Pass			
Contract: 4 ♠ South						

1. New Minor Forcing

### Board: 113

	North:	South:	W	N	E	S
Dealer: North	♠ QJ4	♠ A952		1 ♣	Pass	1 ♥
Vul: None	♥ A63	♥ QJ54	Pass	1NT	Pass	2NT
North HCP: 13	♦ 873	♦ KJ	Pass	3 ♥	Pass	3NT
South HCP: 12	♣ AQT5	♣ J42	All Pass			
Contract: 3NT South						

### Board: 114

	North:	South:	W	N	E	S
Dealer: North	♠ J64	♠ QT983		1 ♦	Pass	1 ♠
Vul: N-S	♥ A63	♥ QT2	Pass	1NT	Pass	2 ♣ <sup>1</sup>
North HCP: 14	♦ QT73	♦ AK6	Pass	3 ♠ <sup>2</sup>	Pass	4 ♠
South HCP: 11+1	♣ AK3	♣ 86	All Pass			
Contract: 4 ♠ South						

1. New Minor Forcing

2. 3 !S



# North hands

# Fourth\_Bid\_Inviting

**Board: 115**      ♠ 7432      You bid first.  
 Dealer: North      ♥ AJ      The opponents are silent.  
 Vul: E-W      ♦ AJT7  
 HCP: 14      ♣ A94

---

**Board: 116**      ♠ JT87      You bid first.  
 Dealer: North      ♥ 82      The opponents are silent.  
 Vul: N-S      ♦ AK43  
 HCP: 12      ♣ AT3

---

**Board: 117**      ♠ Q2      You bid first.  
 Dealer: North      ♥ A543      The opponents are silent.  
 Vul: E-W      ♦ A753  
 HCP: 12      ♣ Q32

---

**Board: 118**      ♠ Q732      Partner bids first.  
 Dealer: South      ♥ Q5      The opponents are silent.  
 Vul: Both      ♦ A82  
 HCP: 11      ♣ QJ65

---

**Board: 119**      ♠ KQ2      You bid first.  
 Dealer: North      ♥ K96      The opponents are silent.  
 Vul: None      ♦ Q85  
 HCP: 13      ♣ QJ64

## Both hands (Answers Page)

### Board: 115

	North:	South:	W	N	E	S
Dealer: North	♠ 7432	♠ KT85		1 ♦	Pass	1 ♥
Vul: E-W	♥ AJ	♥ T964	Pass	1 ♠	Pass	3 ♠
North HCP: 14	♦ AJT7	♦ KQ6	Pass	4 ♠	All Pass	
South HCP: 12	♣ A94	♣ KJ				
Contract: 4 ♠ North						

### Board: 116

	North:	South:	W	N	E	S
Dealer: North	♠ JT87	♠ K63		1 ♦	Pass	1 ♥
Vul: N-S	♥ 82	♥ AK7643	Pass	1 ♠	Pass	3 ♥
North HCP: 12	♦ AK43	♦ 92	Pass	4 ♥	All Pass	
South HCP: 11+2	♣ AT3	♣ J5				
Contract: 4 ♥ North						

### Board: 117

	North:	South:	W	N	E	S
Dealer: North	♠ Q2	♠ AT43		1 ♦	Pass	1 ♠
Vul: E-W	♥ A543	♥ 92	Pass	1NT	Pass	3NT
North HCP: 12	♦ A753	♦ KQ	All Pass			
South HCP: 12+1	♣ Q32	♣ K8654				
Contract: 3NT South						

### Board: 118

	North:	South:	W	N	E	S
Dealer: South	♠ Q732	♠ 98				1 ♦
Vul: Both	♥ Q5	♥ AJ42	Pass	1 ♠	Pass	1NT
North HCP: 11	♦ A82	♦ QJ64	Pass	2NT	All Pass	
South HCP: 12	♣ QJ65	♣ A98				
Contract: 2NT North						

### Board: 119

	North:	South:	W	N	E	S
Dealer: North	♠ KQ2	♠ T743		1 ♣	Pass	1 ♦
Vul: None	♥ K96	♥ 85	Pass	1NT	Pass	2 ♦
North HCP: 13	♦ Q85	♦ AKT64	Pass	3NT	All Pass	
South HCP: 11+1	♣ QJ64	♣ AT				
Contract: 3NT North						

## South hands

## Fourth\_Bid\_Inviting

<b>Board: 115</b>	♠ KT85	Partner bids first.
Dealer: North	♥ T964	The opponents are silent.
Vul: E-W	♦ KQ6	
HCP: 12	♣ KJ	

---

<b>Board: 116</b>	♠ K63	Partner bids first.
Dealer: North	♥ AK7643	The opponents are silent.
Vul: N-S	♦ 92	
HCP: 11+2	♣ J5	

---

<b>Board: 117</b>	♠ AT43	Partner bids first.
Dealer: North	♥ 92	The opponents are silent.
Vul: E-W	♦ KQ	
HCP: 12+1	♣ K8654	

---

<b>Board: 118</b>	♠ 98	You bid first.
Dealer: South	♥ AJ42	The opponents are silent.
Vul: Both	♦ QJ64	
HCP: 12	♣ A98	

---

<b>Board: 119</b>	♠ T743	Partner bids first.
Dealer: North	♥ 85	The opponents are silent.
Vul: None	♦ AKT64	
HCP: 11+1	♣ AT	

## Both hands (Answers Page)

### Board: 115

	North:	South:	W	N	E	S
Dealer: North	♠ 7432	♠ KT85		1 ♦	Pass	1 ♥
Vul: E-W	♥ AJ	♥ T964	Pass	1 ♠	Pass	3 ♠
North HCP: 14	♦ AJT7	♦ KQ6	Pass	4 ♠	All Pass	
South HCP: 12	♣ A94	♣ KJ				
Contract: 4 ♠ North						

### Board: 116

	North:	South:	W	N	E	S
Dealer: North	♠ JT87	♠ K63		1 ♦	Pass	1 ♥
Vul: N-S	♥ 82	♥ AK7643	Pass	1 ♠	Pass	3 ♥
North HCP: 12	♦ AK43	♦ 92	Pass	4 ♥	All Pass	
South HCP: 11+2	♣ AT3	♣ J5				
Contract: 4 ♥ North						

### Board: 117

	North:	South:	W	N	E	S
Dealer: North	♠ Q2	♠ AT43		1 ♦	Pass	1 ♠
Vul: E-W	♥ A543	♥ 92	Pass	1NT	Pass	3NT
North HCP: 12	♦ A753	♦ KQ	All Pass			
South HCP: 12+1	♣ Q32	♣ K8654				
Contract: 3NT South						

### Board: 118

	North:	South:	W	N	E	S
Dealer: South	♠ Q732	♠ 98				1 ♦
Vul: Both	♥ Q5	♥ AJ42	Pass	1 ♠	Pass	1NT
North HCP: 11	♦ A82	♦ QJ64	Pass	2NT	All Pass	
South HCP: 12	♣ QJ65	♣ A98				
Contract: 2NT North						

### Board: 119

	North:	South:	W	N	E	S
Dealer: North	♠ KQ2	♠ T743		1 ♣	Pass	1 ♦
Vul: None	♥ K96	♥ 85	Pass	1NT	Pass	2 ♦
North HCP: 13	♦ Q85	♦ AKT64	Pass	3NT	All Pass	
South HCP: 11+1	♣ QJ64	♣ AT				
Contract: 3NT North						

## North hands

## Fourth\_Bid\_Inviting

<b>Board: 120</b>	♠ KT74	Partner bids first.
Dealer: South	♥ KJT6	The opponents are silent.
Vul: E-W	♦ JT	
HCP: 12	♣ KJ2	

---

<b>Board: 121</b>	♠ QT8	You bid first.
Dealer: North	♥ K94	The opponents are silent.
Vul: Both	♦ QJ2	
HCP: 13	♣ AJ96	

---

<b>Board: 122</b>	♠ Q75	You bid first.
Dealer: North	♥ AQ3	The opponents are silent.
Vul: None	♦ K863	
HCP: 12	♣ J86	

---

<b>Board: 123</b>	♠ A9	You bid first.
Dealer: North	♥ KQ83	The opponents are silent.
Vul: N-S	♦ KT84	
HCP: 12	♣ 932	

---

<b>Board: 124</b>	♠ Q52	You bid first.
Dealer: North	♥ AQ97	The opponents are silent.
Vul: Both	♦ 94	
HCP: 12	♣ A743	

## Both hands (Answers Page)

### Board: 120

	North:	South:	W	N	E	S
Dealer: South	♠ KT74	♠ A963				1 ♣
Vul: E-W	♥ KJT6	♥ 43	Pass	1 ♥	Pass	1 ♠
North HCP: 12	♦ JT	♦ A85	Pass	3 ♠	All Pass	
South HCP: 12	♣ KJ2	♣ AT83				
Contract: 3 ♠ North						

### Board: 121

	North:	South:	W	N	E	S
Dealer: North	♠ QT8	♠ K3		1 ♣	Pass	1 ♥
Vul: Both	♥ K94	♥ QJ63	Pass	1NT	Pass	3NT
North HCP: 13	♦ QJ2	♦ AT76	All Pass			
South HCP: 12	♣ AJ96	♣ QT7				
Contract: 3NT South						

### Board: 122

	North:	South:	W	N	E	S
Dealer: North	♠ Q75	♠ KJ864		1 ♦	Pass	1 ♠
Vul: None	♥ AQ3	♥ K986	Pass	1NT	Pass	2 ♣ <sup>1</sup>
North HCP: 12	♦ K863	♦ J75	Pass	2 ♠ <sup>2</sup>	Pass	3 ♠
South HCP: 12+1	♣ J86	♣ A	All Pass			
Contract: 3 ♠ South						

1. New Minor Forcing

2. 3 !S

### Board: 123

	North:	South:	W	N	E	S
Dealer: North	♠ A9	♠ JT75		1 ♦	Pass	1 ♠
Vul: N-S	♥ KQ83	♥ J9	Pass	1NT	Pass	3NT
North HCP: 12	♦ KT84	♦ AQ2	All Pass			
South HCP: 12	♣ 932	♣ KJT6				
Contract: 3NT South						

### Board: 124

	North:	South:	W	N	E	S
Dealer: North	♠ Q52	♠ A964		1 ♣	Pass	1 ♦
Vul: Both	♥ AQ97	♥ 3	Pass	1 ♥	Pass	3 ♦
North HCP: 12	♦ 94	♦ AJT862	All Pass			
South HCP: 12+2	♣ A743	♣ K5				
Contract: 3 ♦ South						

## South hands

## Fourth\_Bid\_Inviting

<b>Board: 120</b>	♠ A963	You bid first.
Dealer: South	♥ 43	The opponents are silent.
Vul: E-W	♦ A85	
HCP: 12	♣ AT83	

---

<b>Board: 121</b>	♠ K3	Partner bids first.
Dealer: North	♥ QJ63	The opponents are silent.
Vul: Both	♦ AT76	
HCP: 12	♣ QT7	

---

<b>Board: 122</b>	♠ KJ864	Partner bids first.
Dealer: North	♥ K986	The opponents are silent.
Vul: None	♦ J75	
HCP: 12+1	♣ A	

---

<b>Board: 123</b>	♠ JT75	Partner bids first.
Dealer: North	♥ J9	The opponents are silent.
Vul: N-S	♦ AQ2	
HCP: 12	♣ KJT6	

---

<b>Board: 124</b>	♠ A964	Partner bids first.
Dealer: North	♥ 3	The opponents are silent.
Vul: Both	♦ AJT862	
HCP: 12+2	♣ K5	

## Both hands (Answers Page)

### Board: 120

	North:	South:	W	N	E	S
Dealer: South	♠ KT74	♠ A963				1 ♣
Vul: E-W	♥ KJT6	♥ 43	Pass	1 ♥	Pass	1 ♠
North HCP: 12	♦ JT	♦ A85	Pass	3 ♠	All Pass	
South HCP: 12	♣ KJ2	♣ AT83				
Contract: 3 ♠ North						

### Board: 121

	North:	South:	W	N	E	S
Dealer: North	♠ QT8	♠ K3		1 ♣	Pass	1 ♥
Vul: Both	♥ K94	♥ QJ63	Pass	1NT	Pass	3NT
North HCP: 13	♦ QJ2	♦ AT76	All Pass			
South HCP: 12	♣ AJ96	♣ QT7				
Contract: 3NT South						

### Board: 122

	North:	South:	W	N	E	S
Dealer: North	♠ Q75	♠ KJ864		1 ♦	Pass	1 ♠
Vul: None	♥ AQ3	♥ K986	Pass	1NT	Pass	2 ♣ <sup>1</sup>
North HCP: 12	♦ K863	♦ J75	Pass	2 ♠ <sup>2</sup>	Pass	3 ♠
South HCP: 12+1	♣ J86	♣ A	All Pass			
Contract: 3 ♠ South						

1. New Minor Forcing

2. 3 !S

### Board: 123

	North:	South:	W	N	E	S
Dealer: North	♠ A9	♠ JT75		1 ♦	Pass	1 ♠
Vul: N-S	♥ KQ83	♥ J9	Pass	1NT	Pass	3NT
North HCP: 12	♦ KT84	♦ AQ2	All Pass			
South HCP: 12	♣ 932	♣ KJT6				
Contract: 3NT South						

### Board: 124

	North:	South:	W	N	E	S
Dealer: North	♠ Q52	♠ A964		1 ♣	Pass	1 ♦
Vul: Both	♥ AQ97	♥ 3	Pass	1 ♥	Pass	3 ♦
North HCP: 12	♦ 94	♦ AJT862	All Pass			
South HCP: 12+2	♣ A743	♣ K5				
Contract: 3 ♦ South						



## North hands

## Fourth\_Bid\_Inviting

<b>Board: 125</b>	♠ QJT865	Partner bids first.
Dealer: South	♥ JT	The opponents are silent.
Vul: None	♦ 98	
HCP: 11+2	♣ AK7	

---

<b>Board: 126</b>	♠ 5	Partner bids first.
Dealer: South	♥ A954	The opponents are silent.
Vul: N-S	♦ AT53	
HCP: 11	♣ KT98	

---

<b>Board: 127</b>	♠ T54	Partner bids first.
Dealer: South	♥ AK9842	The opponents are silent.
Vul: None	♦ K2	
HCP: 11+2	♣ J3	

---

<b>Board: 128</b>	♠ J43	Partner bids first.
Dealer: South	♥ KQ62	The opponents are silent.
Vul: N-S	♦ Q865	
HCP: 12	♣ A2	

## Both hands (Answers Page)

### Board: 125

Dealer: South

Vul: None

North HCP: 11+2

South HCP: 13

Contract: 4 ♠ South

North:

♠ QJT865

♥ JT

♦ 98

♣ AK7

South:

♠ 73

♥ AK97

♦ AJ75

♣ J83

W N E S

Pass 1 ♠ Pass 1NT

Pass 2 ♣<sup>1</sup> Pass 3 ♥

Pass 3 ♠ Pass 4 ♠

All Pass

1. New Minor Forcing

### Board: 126

Dealer: South

Vul: N-S

North HCP: 11

South HCP: 13

Contract: 2 ♣ North

North:

♠ 5

♥ A954

♦ AT53

♣ KT98

South:

♠ KT4

♥ KQT

♦ J92

♣ A753

W N E S

Pass 1 ♥ Pass 1NT

Pass 2 ♣ All Pass

All Pass

### Board: 127

Dealer: South

Vul: None

North HCP: 11+2

South HCP: 12

Contract: 4 ♥ South

North:

♠ T54

♥ AK9842

♦ K2

♣ J3

South:

♠ 987

♥ J7

♦ AJ64

♣ AQ87

W N E S

Pass 1 ♥ Pass 1NT

Pass 2 ♣<sup>1</sup> Pass 2NT

Pass 3 ♥ Pass 4 ♥

All Pass

1. New Minor Forcing

### Board: 128

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 14

Contract: 3NT South

North:

♠ J43

♥ KQ62

♦ Q865

♣ A2

South:

♠ 965

♥ A9

♦ AJ42

♣ KQ94

W N E S

Pass 1 ♥ Pass 1NT

Pass 3 ♦ Pass 3NT

All Pass

## South hands

## Fourth\_Bid\_Inviting

<b>Board: 125</b>	♠ 73	You bid first.
Dealer: South	♥ AK97	The opponents are silent.
Vul: None	♦ AJ75	
HCP: 13	♣ J83	

---

<b>Board: 126</b>	♠ KT4	You bid first.
Dealer: South	♥ KQT	The opponents are silent.
Vul: N-S	♦ J92	
HCP: 13	♣ A753	

---

<b>Board: 127</b>	♠ 987	You bid first.
Dealer: South	♥ J7	The opponents are silent.
Vul: None	♦ AJ64	
HCP: 12	♣ AQ87	

---

<b>Board: 128</b>	♠ 965	You bid first.
Dealer: South	♥ A9	The opponents are silent.
Vul: N-S	♦ AJ42	
HCP: 14	♣ KQ94	

## Both hands (Answers Page)

### Board: 125

Dealer: South

Vul: None

North HCP: 11+2

South HCP: 13

Contract: 4 ♠ South

North:

♠ QJT865

♥ JT

♦ 98

♣ AK7

South:

♠ 73

♥ AK97

♦ AJ75

♣ J83

W N E S

Pass 1 ♠ Pass 1NT

Pass 2 ♣<sup>1</sup> Pass 3 ♥

Pass 3 ♠ Pass 4 ♠

All Pass

1. New Minor Forcing

### Board: 126

Dealer: South

Vul: N-S

North HCP: 11

South HCP: 13

Contract: 2 ♣ North

North:

♠ 5

♥ A954

♦ AT53

♣ KT98

South:

♠ KT4

♥ KQT

♦ J92

♣ A753

W N E S

Pass 1 ♥ Pass 1NT

Pass 2 ♣ All Pass

All Pass

### Board: 127

Dealer: South

Vul: None

North HCP: 11+2

South HCP: 12

Contract: 4 ♥ South

North:

♠ T54

♥ AK9842

♦ K2

♣ J3

South:

♠ 987

♥ J7

♦ AJ64

♣ AQ87

W N E S

Pass 1 ♥ Pass 1NT

Pass 2 ♣<sup>1</sup> Pass 2NT

Pass 3 ♥ Pass 4 ♥

All Pass

1. New Minor Forcing

### Board: 128

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 14

Contract: 3NT South

North:

♠ J43

♥ KQ62

♦ Q865

♣ A2

South:

♠ 965

♥ A9

♦ AJ42

♣ KQ94

W N E S

Pass 1 ♥ Pass 1NT

Pass 3 ♦ Pass 3NT

All Pass

## North hands

## Fourth\_Bid\_Inviting

<b>Board: 129</b>	♠ QT95	Partner bids first.
Dealer: South	♥ Q5	The opponents are silent.
Vul: Both	♦ J82	
HCP: 12	♣ AKT7	

---

<b>Board: 130</b>	♠ QJ	Partner bids first.
Dealer: South	♥ A7	The opponents are silent.
Vul: N-S	♦ AJ752	
HCP: 12+1	♣ 9842	

---

<b>Board: 131</b>	♠ A87	You bid first.
Dealer: North	♥ A87	The opponents are silent.
Vul: E-W	♦ K953	
HCP: 12	♣ J74	

---

<b>Board: 132</b>	♠ T765	You bid first.
Dealer: North	♥ 52	The opponents are silent.
Vul: None	♦ AK9	
HCP: 13	♣ AQ94	

---

<b>Board: 133</b>	♠ 43	You bid first.
Dealer: North	♥ K98	The opponents are silent.
Vul: E-W	♦ AK84	
HCP: 13	♣ K542	

## Both hands (Answers Page)

### Board: 129

	North:	South:	W	N	E	S
Dealer: South	♠ QT95	♠ A86				1 ♣
Vul: Both	♥ Q5	♥ 842	Pass	1 ♠	Pass	1NT
North HCP: 12	♦ J82	♦ AK6	Pass	3 ♣	Pass	3 ♠
South HCP: 13	♣ AKT7	♣ Q432	All Pass			
Contract: 3 ♠ South						

### Board: 130

	North:	South:	W	N	E	S
Dealer: South	♠ QJ	♠ AK4				1 ♣
Vul: N-S	♥ A7	♥ Q96	Pass	1 ♦	Pass	1NT
North HCP: 12+1	♦ AJ752	♦ T64	Pass	2 ♦	Pass	3NT
South HCP: 14	♣ 9842	♣ AJT7	All Pass			
Contract: 3NT South						

### Board: 131

	North:	South:	W	N	E	S
Dealer: North	♠ A87	♠ KT63		1 ♦	Pass	1 ♠
Vul: E-W	♥ A87	♥ 632	Pass	1NT	Pass	2NT
North HCP: 12	♦ K953	♦ AT87	All Pass			
South HCP: 11	♣ J74	♣ A5				
Contract: 2NT South						

### Board: 132

	North:	South:	W	N	E	S
Dealer: North	♠ T765	♠ AQ2		1 ♣	Pass	1 ♥
Vul: None	♥ 52	♥ AJT86	Pass	1 ♠	Pass	2NT
North HCP: 13	♦ AK9	♦ J6	Pass	3NT	All Pass	
South HCP: 12+1	♣ AQ94	♣ 532				
Contract: 3NT North						

### Board: 133

	North:	South:	W	N	E	S
Dealer: North	♠ 43	♠ KT972		1 ♦	Pass	1 ♠
Vul: E-W	♥ K98	♥ AT73	Pass	1NT	Pass	2 ♣ <sup>1</sup>
North HCP: 13	♦ AK84	♦ T3	Pass	3NT	All Pass	
South HCP: 11+1	♣ K542	♣ A3				
Contract: 3NT North						

1. New Minor Forcing

## South hands

## Fourth\_Bid\_Inviting

<b>Board: 129</b>	♠ A86	You bid first.
Dealer: South	♥ 842	The opponents are silent.
Vul: Both	♦ AK6	
HCP: 13	♣ Q432	

---

<b>Board: 130</b>	♠ AK4	You bid first.
Dealer: South	♥ Q96	The opponents are silent.
Vul: N-S	♦ T64	
HCP: 14	♣ AJT7	

---

<b>Board: 131</b>	♠ KT63	Partner bids first.
Dealer: North	♥ 632	The opponents are silent.
Vul: E-W	♦ AT87	
HCP: 11	♣ A5	

---

<b>Board: 132</b>	♠ AQ2	Partner bids first.
Dealer: North	♥ AJT86	The opponents are silent.
Vul: None	♦ J6	
HCP: 12+1	♣ 532	

---

<b>Board: 133</b>	♠ KT972	Partner bids first.
Dealer: North	♥ AT73	The opponents are silent.
Vul: E-W	♦ T3	
HCP: 11+1	♣ A3	

## Both hands (Answers Page)

### Board: 129

	North:	South:	W	N	E	S
Dealer: South	♠ QT95	♠ A86				1 ♣
Vul: Both	♥ Q5	♥ 842	Pass	1 ♠	Pass	1NT
North HCP: 12	♦ J82	♦ AK6	Pass	3 ♣	Pass	3 ♠
South HCP: 13	♣ AKT7	♣ Q432	All Pass			
Contract: 3 ♠ South						

### Board: 130

	North:	South:	W	N	E	S
Dealer: South	♠ QJ	♠ AK4				1 ♣
Vul: N-S	♥ A7	♥ Q96	Pass	1 ♦	Pass	1NT
North HCP: 12+1	♦ AJ752	♦ T64	Pass	2 ♦	Pass	3NT
South HCP: 14	♣ 9842	♣ AJT7	All Pass			
Contract: 3NT South						

### Board: 131

	North:	South:	W	N	E	S
Dealer: North	♠ A87	♠ KT63		1 ♦	Pass	1 ♠
Vul: E-W	♥ A87	♥ 632	Pass	1NT	Pass	2NT
North HCP: 12	♦ K953	♦ AT87	All Pass			
South HCP: 11	♣ J74	♣ A5				
Contract: 2NT South						

### Board: 132

	North:	South:	W	N	E	S
Dealer: North	♠ T765	♠ AQ2		1 ♣	Pass	1 ♥
Vul: None	♥ 52	♥ AJT86	Pass	1 ♠	Pass	2NT
North HCP: 13	♦ AK9	♦ J6	Pass	3NT	All Pass	
South HCP: 12+1	♣ AQ94	♣ 532				
Contract: 3NT North						

### Board: 133

	North:	South:	W	N	E	S
Dealer: North	♠ 43	♠ KT972		1 ♦	Pass	1 ♠
Vul: E-W	♥ K98	♥ AT73	Pass	1NT	Pass	2 ♣ <sup>1</sup>
North HCP: 13	♦ AK84	♦ T3	Pass	3NT	All Pass	
South HCP: 11+1	♣ K542	♣ A3				
Contract: 3NT North						

1. New Minor Forcing



## North hands

## Fourth\_Bid\_Inviting

<b>Board: 134</b>	♠ JT9	You bid first.
Dealer: North	♥ Q62	The opponents are silent.
Vul: Both	♦ K98	
HCP: 13	♣ AK65	

---

<b>Board: 135</b>	♠ A62	You bid first.
Dealer: North	♥ 983	The opponents are silent.
Vul: None	♦ A85	
HCP: 12	♣ AT87	

---

<b>Board: 136</b>	♠ Q84	You bid first.
Dealer: North	♥ AQJ6	The opponents are silent.
Vul: N-S	♦ J832	
HCP: 14	♣ A4	

---

<b>Board: 137</b>	♠ J8	Partner bids first.
Dealer: South	♥ 862	The opponents are silent.
Vul: Both	♦ KJT86	
HCP: 12+1	♣ AK2	

## Both hands (Answers Page)

### Board: 134

Dealer: North

Vul: Both

North HCP: 13

South HCP: 12+1

Contract: 4♥ South

North:

♠ JT9

♥ Q62

♦ K98

♣ AK65

South:

♠ 64

♥ AKT73

♦ Q7

♣ QJ43

W	N	E	S
---	---	---	---

	1♣	Pass	1♥
--	----	------	----

Pass	1NT	Pass	2♦ <sup>1</sup>
------	-----	------	-----------------

Pass	3♥ <sup>2</sup>	Pass	4♥
------	-----------------	------	----

All Pass

1. New Minor Forcing

2. 3!H

### Board: 135

Dealer: North

Vul: None

North HCP: 12

South HCP: 11

Contract: 2NT South

North:

♠ A62

♥ 983

♦ A85

♣ AT87

South:

♠ 75

♥ QT75

♦ KQJ3

♣ K32

W	N	E	S
---	---	---	---

	1♣	Pass	1♥
--	----	------	----

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

All Pass

### Board: 136

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 11+1

Contract: 4♠ South

North:

♠ Q84

♥ AQJ6

♦ J832

♣ A4

South:

♠ KJT72

♥ 73

♦ AT97

♣ K6

W	N	E	S
---	---	---	---

	1♦	Pass	1♠
--	----	------	----

Pass	1NT	Pass	2♣ <sup>1</sup>
------	-----	------	-----------------

Pass	3♠ <sup>2</sup>	Pass	4♠
------	-----------------	------	----

All Pass

1. New Minor Forcing

2. 3!S

### Board: 137

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 13+1

Contract: 3NT South

North:

♠ J8

♥ 862

♦ KJT86

♣ AK2

South:

♠ A5

♥ AQT7

♦ 42

♣ QJT85

W	N	E	S
---	---	---	---

			1♣
--	--	--	----

Pass	1♦	Pass	1♥
------	----	------	----

Pass	2NT	Pass	3NT
------	-----	------	-----

All Pass

## South hands

## Fourth\_Bid\_Inviting

<b>Board: 134</b>	♠ 64	Partner bids first.
Dealer: North	♥ AKT73	The opponents are silent.
Vul: Both	♦ Q7	
HCP: 12+1	♣ QJ43	

---

<b>Board: 135</b>	♠ 75	Partner bids first.
Dealer: North	♥ QT75	The opponents are silent.
Vul: None	♦ KQJ3	
HCP: 11	♣ K32	

---

<b>Board: 136</b>	♠ KJT72	Partner bids first.
Dealer: North	♥ 73	The opponents are silent.
Vul: N-S	♦ AT97	
HCP: 11+1	♣ K6	

---

<b>Board: 137</b>	♠ A5	You bid first.
Dealer: South	♥ AQT7	The opponents are silent.
Vul: Both	♦ 42	
HCP: 13+1	♣ QJT85	

## Both hands (Answers Page)

### Board: 134

Dealer: North

Vul: Both

North HCP: 13

South HCP: 12+1

Contract: 4♥ South

North:

♠ JT9

♥ Q62

♦ K98

♣ AK65

South:

♠ 64

♥ AKT73

♦ Q7

♣ QJ43

W	N	E	S
---	---	---	---

	1♣	Pass	1♥
--	----	------	----

Pass	1NT	Pass	2♦ <sup>1</sup>
------	-----	------	-----------------

Pass	3♥ <sup>2</sup>	Pass	4♥
------	-----------------	------	----

All Pass

1. New Minor Forcing

2. 3!H

### Board: 135

Dealer: North

Vul: None

North HCP: 12

South HCP: 11

Contract: 2NT South

North:

♠ A62

♥ 983

♦ A85

♣ AT87

South:

♠ 75

♥ QT75

♦ KQJ3

♣ K32

W	N	E	S
---	---	---	---

	1♣	Pass	1♥
--	----	------	----

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

All Pass

### Board: 136

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 11+1

Contract: 4♠ South

North:

♠ Q84

♥ AQJ6

♦ J832

♣ A4

South:

♠ KJT72

♥ 73

♦ AT97

♣ K6

W	N	E	S
---	---	---	---

	1♦	Pass	1♠
--	----	------	----

Pass	1NT	Pass	2♣ <sup>1</sup>
------	-----	------	-----------------

Pass	3♠ <sup>2</sup>	Pass	4♠
------	-----------------	------	----

All Pass

1. New Minor Forcing

2. 3!S

### Board: 137

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 13+1

Contract: 3NT South

North:

♠ J8

♥ 862

♦ KJT86

♣ AK2

South:

♠ A5

♥ AQT7

♦ 42

♣ QJT85

W	N	E	S
---	---	---	---

			1♣
--	--	--	----

Pass	1♦	Pass	1♥
------	----	------	----

Pass	2NT	Pass	3NT
------	-----	------	-----

All Pass

## North hands

## Fourth\_Bid\_Inviting

<b>Board: 138</b>	♠ A8742	Partner bids first.
Dealer: South	♥ K63	The opponents are silent.
Vul: None	♦ 74	
HCP: 11+1	♣ KJT	

---

<b>Board: 139</b>	♠ KT743	Partner bids first.
Dealer: South	♥ Q94	The opponents are silent.
Vul: N-S	♦ AK5	
HCP: 12+1	♣ 53	

---

<b>Board: 140</b>	♠ A985	Partner bids first.
Dealer: South	♥ 72	The opponents are silent.
Vul: E-W	♦ K972	
HCP: 12	♣ AJ3	

---

<b>Board: 141</b>	♠ 853	You bid first.
Dealer: North	♥ J5	The opponents are silent.
Vul: None	♦ KQT4	
HCP: 12	♣ KQJ3	

---

<b>Board: 142</b>	♠ J6	You bid first.
Dealer: North	♥ AJ986	The opponents are silent.
Vul: N-S	♦ AJ92	
HCP: 13+1	♣ Q4	

## Both hands (Answers Page)

### Board: 138

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 14

Contract: 3NT North

North:

♠ A8742

♥ K63

♦ 74

♣ KJT

South:

♠ KJ

♥ AJ82

♦ K83

♣ Q853

W N E S

Pass 1 ♠ Pass 1NT

Pass 2 ♦<sup>1</sup> Pass 3 ♥

Pass 3NT All Pass

1. New Minor Forcing

### Board: 139

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 13

Contract: 4 ♠ North

North:

♠ KT743

♥ Q94

♦ AK5

♣ 53

South:

♠ Q85

♥ A86

♦ QT74

♣ KQ2

W N E S

Pass 1 ♠ Pass 1NT

Pass 2 ♣<sup>1</sup> Pass 3 ♠<sup>2</sup>

Pass 4 ♠ All Pass

1. New Minor Forcing

2. 3 !S

### Board: 140

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 12

Contract: 2NT North

North:

♠ A985

♥ 72

♦ K972

♣ AJ3

South:

♠ KT

♥ AJ93

♦ A63

♣ T942

W N E S

Pass 1 ♠ Pass 1NT

Pass 2NT All Pass

### Board: 141

Dealer: North

Vul: None

North HCP: 12

South HCP: 11+1

Contract: 2NT North

North:

♠ 853

♥ J5

♦ KQT4

♣ KQJ3

South:

♠ K92

♥ A9642

♦ A87

♣ 84

W N E S

Pass 1 ♦ Pass 1 ♥

Pass 1NT Pass 2 ♣<sup>1</sup>

Pass 2NT All Pass

1. New Minor Forcing

### Board: 142

Dealer: North

Vul: N-S

North HCP: 13+1

South HCP: 11+2

Contract: 4 ♠ North

North:

♠ J6

♥ AJ986

♦ AJ92

♣ Q4

South:

♠ AKQ874

♥ 75

♦ Q83

♣ T5

W N E S

Pass 1 ♥ Pass 1 ♠

Pass 2 ♦ Pass 3 ♠

Pass 4 ♠ All Pass

## South hands

## Fourth\_Bid\_Inviting

<b>Board: 138</b>	♠ KJ	You bid first.
Dealer: South	♥ AJ82	The opponents are silent.
Vul: None	♦ K83	
HCP: 14	♣ Q853	

---

<b>Board: 139</b>	♠ Q85	You bid first.
Dealer: South	♥ A86	The opponents are silent.
Vul: N-S	♦ QT74	
HCP: 13	♣ KQ2	

---

<b>Board: 140</b>	♠ KT	You bid first.
Dealer: South	♥ AJ93	The opponents are silent.
Vul: E-W	♦ A63	
HCP: 12	♣ T942	

---

<b>Board: 141</b>	♠ K92	Partner bids first.
Dealer: North	♥ A9642	The opponents are silent.
Vul: None	♦ A87	
HCP: 11+1	♣ 84	

---

<b>Board: 142</b>	♠ AKQ874	Partner bids first.
Dealer: North	♥ 75	The opponents are silent.
Vul: N-S	♦ Q83	
HCP: 11+2	♣ T5	

## Both hands (Answers Page)

### Board: 138

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 14

Contract: 3NT North

North:

♠ A8742

♥ K63

♦ 74

♣ KJT

South:

♠ KJ

♥ AJ82

♦ K83

♣ Q853

W N E S

Pass 1 ♠ Pass 1NT

Pass 2 ♦<sup>1</sup> Pass 3 ♥

Pass 3NT All Pass

1. New Minor Forcing

### Board: 139

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 13

Contract: 4 ♠ North

North:

♠ KT743

♥ Q94

♦ AK5

♣ 53

South:

♠ Q85

♥ A86

♦ QT74

♣ KQ2

W N E S

Pass 1 ♠ Pass 1NT

Pass 2 ♣<sup>1</sup> Pass 3 ♠<sup>2</sup>

Pass 4 ♠ All Pass

1. New Minor Forcing

2. 3 !S

### Board: 140

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 12

Contract: 2NT North

North:

♠ A985

♥ 72

♦ K972

♣ AJ3

South:

♠ KT

♥ AJ93

♦ A63

♣ T942

W N E S

Pass 1 ♠ Pass 1NT

Pass 2NT All Pass

### Board: 141

Dealer: North

Vul: None

North HCP: 12

South HCP: 11+1

Contract: 2NT North

North:

♠ 853

♥ J5

♦ KQT4

♣ KQJ3

South:

♠ K92

♥ A9642

♦ A87

♣ 84

W N E S

Pass 1 ♦ Pass 1 ♥

Pass 1NT Pass 2 ♣<sup>1</sup>

Pass 2NT All Pass

1. New Minor Forcing

### Board: 142

Dealer: North

Vul: N-S

North HCP: 13+1

South HCP: 11+2

Contract: 4 ♠ North

North:

♠ J6

♥ AJ986

♦ AJ92

♣ Q4

South:

♠ AKQ874

♥ 75

♦ Q83

♣ T5

W N E S

Pass 1 ♥ Pass 1 ♠

Pass 2 ♦ Pass 3 ♠

Pass 4 ♠ All Pass



## North hands

## Fourth\_Bid\_Inviting

**Board: 143**      ♠ KJ9532      Partner bids first.  
 Dealer: South      ♥ J965      The opponents are silent.  
 Vul: E-W      ♦ K3  
 HCP: 11+2      ♣ K

---

**Board: 144**      ♠ K84      You bid first.  
 Dealer: North      ♥ Q3      The opponents are silent.  
 Vul: Both      ♦ AJT7  
 HCP: 14      ♣ A972

---

**Board: 145**      ♠ Q8      Partner bids first.  
 Dealer: South      ♥ QJ7653      The opponents are silent.  
 Vul: E-W      ♦ 842  
 HCP: 11+2      ♣ AQ

---

**Board: 146**      ♠ K973      Partner bids first.  
 Dealer: South      ♥ J973      The opponents are silent.  
 Vul: Both      ♦ AK5  
 HCP: 12      ♣ J2

## Both hands (Answers Page)

### Board: 143

Dealer: South

Vul: E-W

North HCP: 11+2

South HCP: 13

Contract: 4 ♠ South

North:

♠ KJ9532

♥ J965

♦ K3

♣ K

South:

♠ AT

♥ K82

♦ AQ86

♣ 7654

W N E S

Pass 1 ♠ Pass 1 ♦

Pass 2 ♣<sup>1</sup> Pass 3 ♣

Pass 3 ♠ Pass 4 ♠

All Pass

1. New Minor Forcing

### Board: 144

Dealer: North

Vul: Both

North HCP: 14

South HCP: 11+1

Contract: 4 ♠ South

North:

♠ K84

♥ Q3

♦ AJT7

♣ A972

South:

♠ AQT65

♥ 9764

♦ K42

♣ Q

W N E S

Pass 1 ♦ Pass 1 ♠

Pass 1NT Pass 2 ♣<sup>1</sup>

Pass 3 ♠<sup>2</sup> Pass 4 ♠

All Pass

1. New Minor Forcing

2. 3 !S

### Board: 145

Dealer: South

Vul: E-W

North HCP: 11+2

South HCP: 14

Contract: 4 ♥ North

North:

♠ Q8

♥ QJ7653

♦ 842

♣ AQ

South:

♠ AK7

♥ 42

♦ A653

♣ K643

W N E S

Pass 1 ♥ Pass 1 ♦

Pass 1 ♥ Pass 1NT

Pass 2 ♣<sup>1</sup> Pass 3NT

Pass 4 ♥ All Pass

1. New Minor Forcing

### Board: 146

Dealer: South

Vul: Both

North HCP: 12

South HCP: 12

Contract: 3NT North

North:

♠ K973

♥ J973

♦ AK5

♣ J2

South:

♠ AT4

♥ AQ2

♦ 7432

♣ Q75

W N E S

Pass 1 ♥ Pass 1 ♦

Pass 1 ♥ Pass 1NT

Pass 3NT All Pass

## South hands

## Fourth\_Bid\_Inviting

<b>Board: 143</b>	♠ AT	You bid first.
Dealer: South	♥ K82	The opponents are silent.
Vul: E-W	♦ AQ86	
HCP: 13	♣ 7654	

---

<b>Board: 144</b>	♠ AQT65	Partner bids first.
Dealer: North	♥ 9764	The opponents are silent.
Vul: Both	♦ K42	
HCP: 11+1	♣ Q	

---

<b>Board: 145</b>	♠ AK7	You bid first.
Dealer: South	♥ 42	The opponents are silent.
Vul: E-W	♦ A653	
HCP: 14	♣ K643	

---

<b>Board: 146</b>	♠ AT4	You bid first.
Dealer: South	♥ AQ2	The opponents are silent.
Vul: Both	♦ 7432	
HCP: 12	♣ Q75	

## Both hands (Answers Page)

### Board: 143

Dealer: South

Vul: E-W

North HCP: 11+2

South HCP: 13

Contract: 4 ♠ South

North:

♠ KJ9532

♥ J965

♦ K3

♣ K

South:

♠ AT

♥ K82

♦ AQ86

♣ 7654

W N E S

Pass 1 ♠ Pass 1 ♦

Pass 2 ♣<sup>1</sup> Pass 3 ♣

Pass 3 ♠ Pass 4 ♠

All Pass

1. New Minor Forcing

### Board: 144

Dealer: North

Vul: Both

North HCP: 14

South HCP: 11+1

Contract: 4 ♠ South

North:

♠ K84

♥ Q3

♦ AJT7

♣ A972

South:

♠ AQT65

♥ 9764

♦ K42

♣ Q

W N E S

Pass 1 ♦ Pass 1 ♠

Pass 1NT Pass 2 ♣<sup>1</sup>

Pass 3 ♠<sup>2</sup> Pass 4 ♠

All Pass

1. New Minor Forcing

2. 3 !S

### Board: 145

Dealer: South

Vul: E-W

North HCP: 11+2

South HCP: 14

Contract: 4 ♥ North

North:

♠ Q8

♥ QJ7653

♦ 842

♣ AQ

South:

♠ AK7

♥ 42

♦ A653

♣ K643

W N E S

Pass 1 ♥ Pass 1 ♦

Pass 1 ♥ Pass 1NT

Pass 2 ♣<sup>1</sup> Pass 3NT

Pass 4 ♥ All Pass

1. New Minor Forcing

### Board: 146

Dealer: South

Vul: Both

North HCP: 12

South HCP: 12

Contract: 3NT North

North:

♠ K973

♥ J973

♦ AK5

♣ J2

South:

♠ AT4

♥ AQ2

♦ 7432

♣ Q75

W N E S

Pass 1 ♥ Pass 1 ♦

Pass 1 ♥ Pass 1NT

Pass 3NT All Pass

## North hands

## Fourth\_Bid\_Inviting

<b>Board: 147</b>	♠ A43	You bid first.
Dealer: North	♥ 96	The opponents are silent.
Vul: None	♦ J432	
HCP: 12	♣ AQJT	

---

<b>Board: 148</b>	♠ Q84	You bid first.
Dealer: North	♥ QJ2	The opponents are silent.
Vul: E-W	♦ Q83	
HCP: 13	♣ AQ87	

---

<b>Board: 149</b>	♠ AKQ62	Partner bids first.
Dealer: South	♥ 74	The opponents are silent.
Vul: None	♦ 9742	
HCP: 12+1	♣ K6	

---

<b>Board: 150</b>	♠ T8765	Partner bids first.
Dealer: South	♥ A3	The opponents are silent.
Vul: N-S	♦ A53	
HCP: 11+1	♣ K63	

## Both hands (Answers Page)

### Board: 147

	North:	South:	W	N	E	S
Dealer: North	♠ A43	♠ J95		1 ♦	Pass	1 ♥
Vul: None	♥ 96	♥ AQT87	Pass	1NT	Pass	2 ♣ <sup>1</sup>
North HCP: 12	♦ J432	♦ KQT7	Pass	3NT	All Pass	
South HCP: 12+1	♣ AQJT	♣ 4				
Contract: 3NT North						1. New Minor Forcing

### Board: 148

	North:	South:	W	N	E	S
Dealer: North	♠ Q84	♠ J9		1 ♣	Pass	1 ♥
Vul: E-W	♥ QJ2	♥ AK83	Pass	1NT	Pass	2NT
North HCP: 13	♦ Q83	♦ A974	Pass	3 ♥	All Pass	
South HCP: 12	♣ AQ87	♣ T65				
Contract: 3 ♥ North						

### Board: 149

	North:	South:	W	N	E	S
Dealer: South	♠ AKQ62	♠ 953				1 ♣
Vul: None	♥ 74	♥ K963	Pass	1 ♠	Pass	1NT
North HCP: 12+1	♦ 9742	♦ AK	Pass	2 ♦ <sup>1</sup>	Pass	3 ♠ <sup>2</sup>
South HCP: 14	♣ K6	♣ A874	Pass	4 ♣	Pass	4 ♦
Contract: 4 ♠ North			Pass	4 ♠	All Pass	
						1. New Minor Forcing
						2. 3 !S

### Board: 150

	North:	South:	W	N	E	S
Dealer: South	♠ T8765	♠ A4				1 ♦
Vul: N-S	♥ A3	♥ K762	Pass	1 ♠	Pass	1NT
North HCP: 11+1	♦ A53	♦ QT92	Pass	2 ♣ <sup>1</sup>	Pass	3 ♥
South HCP: 14	♣ K63	♣ AJ8	Pass	3NT	All Pass	
Contract: 3NT North						1. New Minor Forcing

## South hands

## Fourth\_Bid\_Inviting

<b>Board: 147</b>	♠ J95	Partner bids first.
Dealer: North	♥ AQT87	The opponents are silent.
Vul: None	♦ KQT7	
HCP: 12+1	♣ 4	

---

<b>Board: 148</b>	♠ J9	Partner bids first.
Dealer: North	♥ AK83	The opponents are silent.
Vul: E-W	♦ A974	
HCP: 12	♣ T65	

---

<b>Board: 149</b>	♠ 953	You bid first.
Dealer: South	♥ K963	The opponents are silent.
Vul: None	♦ AK	
HCP: 14	♣ A874	

---

<b>Board: 150</b>	♠ A4	You bid first.
Dealer: South	♥ K762	The opponents are silent.
Vul: N-S	♦ QT92	
HCP: 14	♣ AJ8	

## Both hands (Answers Page)

### Board: 147

	North:	South:	W	N	E	S
Dealer: North	♠ A43	♠ J95		1 ♦	Pass	1 ♥
Vul: None	♥ 96	♥ AQT87	Pass	1NT	Pass	2 ♣ <sup>1</sup>
North HCP: 12	♦ J432	♦ KQT7	Pass	3NT	All Pass	
South HCP: 12+1	♣ AQJT	♣ 4				
Contract: 3NT North						1. New Minor Forcing

### Board: 148

	North:	South:	W	N	E	S
Dealer: North	♠ Q84	♠ J9		1 ♣	Pass	1 ♥
Vul: E-W	♥ QJ2	♥ AK83	Pass	1NT	Pass	2NT
North HCP: 13	♦ Q83	♦ A974	Pass	3 ♥	All Pass	
South HCP: 12	♣ AQ87	♣ T65				
Contract: 3 ♥ North						

### Board: 149

	North:	South:	W	N	E	S
Dealer: South	♠ AKQ62	♠ 953				1 ♣
Vul: None	♥ 74	♥ K963	Pass	1 ♠	Pass	1NT
North HCP: 12+1	♦ 9742	♦ AK	Pass	2 ♦ <sup>1</sup>	Pass	3 ♠ <sup>2</sup>
South HCP: 14	♣ K6	♣ A874	Pass	4 ♣	Pass	4 ♦
Contract: 4 ♠ North			Pass	4 ♠	All Pass	
						1. New Minor Forcing
						2. 3 !S

### Board: 150

	North:	South:	W	N	E	S
Dealer: South	♠ T8765	♠ A4				1 ♦
Vul: N-S	♥ A3	♥ K762	Pass	1 ♠	Pass	1NT
North HCP: 11+1	♦ A53	♦ QT92	Pass	2 ♣ <sup>1</sup>	Pass	3 ♥
South HCP: 14	♣ K63	♣ AJ8	Pass	3NT	All Pass	
Contract: 3NT North						1. New Minor Forcing



## North hands

## Fourth\_Bid\_Inviting

<b>Board: 151</b>	♠ QT8542	Partner bids first.
Dealer: South	♥ KT	The opponents are silent.
Vul: Both	♦ A75	
HCP: 11+2	♣ Q8	

---

<b>Board: 152</b>	♠ Q7	Partner bids first.
Dealer: South	♥ AJ	The opponents are silent.
Vul: None	♦ QJ9652	
HCP: 11+2	♣ J65	

---

<b>Board: 153</b>	♠ KQ43	You bid first.
Dealer: North	♥ A64	The opponents are silent.
Vul: N-S	♦ QT	
HCP: 14	♣ K932	

---

<b>Board: 154</b>	♠ AK96	Partner bids first.
Dealer: South	♥ 54	The opponents are silent.
Vul: E-W	♦ J92	
HCP: 12	♣ A865	

---

<b>Board: 155</b>	♠ KQ9432	Partner bids first.
Dealer: South	♥ T3	The opponents are silent.
Vul: None	♦ AT7	
HCP: 11+2	♣ Q8	

## Both hands (Answers Page)

### Board: 151

Dealer: South

Vul: Both

North HCP: 11+2

South HCP: 13+1

Contract: 4 ♠ South

North:

♠ QT8542

♥ KT

♦ A75

♣ Q8

South:

♠ 6

♥ AQ983

♦ 8432

♣ AK3

W N E S

Pass 1 ♠ Pass 1 ♥

Pass 1 ♠ Pass 2 ♦

Pass 3 ♠ Pass 4 ♠

All Pass

### Board: 152

Dealer: South

Vul: None

North HCP: 11+2

South HCP: 13+1

Contract: 3NT South

North:

♠ Q7

♥ AJ

♦ QJ9652

♣ J65

South:

♠ T43

♥ KT64

♦ K

♣ AK942

W N E S

Pass 1 ♦ Pass 1 ♥

Pass 3 ♦ Pass 3NT

All Pass

### Board: 153

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 12

Contract: 4 ♠ North

North:

♠ KQ43

♥ A64

♦ QT

♣ K932

South:

♠ AT75

♥ K852

♦ K4

♣ Q54

W N E S

Pass 1 ♣ Pass 1 ♥

Pass 1 ♠ Pass 3 ♠

Pass 4 ♠ All Pass

### Board: 154

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 12

Contract: 3NT South

North:

♠ AK96

♥ 54

♦ J92

♣ A865

South:

♠ QJ5

♥ 932

♦ AKQ

♣ T942

W N E S

Pass 1 ♠ Pass 1NT

Pass 3 ♣ Pass 3NT

All Pass

### Board: 155

Dealer: South

Vul: None

North HCP: 11+2

South HCP: 14

Contract: 4 ♠ South

North:

♠ KQ9432

♥ T3

♦ AT7

♣ Q8

South:

♠ A8

♥ Q984

♦ K63

♣ AJ94

W N E S

Pass 1 ♠ Pass 1NT

Pass 2 ♦<sup>1</sup> Pass 3 ♥

Pass 3 ♠ Pass 4 ♠

All Pass

1. New Minor Forcing

## South hands

## Fourth\_Bid\_Inviting

<b>Board: 151</b>	♠ 6	You bid first.
Dealer: South	♥ AQ983	The opponents are silent.
Vul: Both	♦ 8432	
HCP: 13+1	♣ AK3	

---

<b>Board: 152</b>	♠ T43	You bid first.
Dealer: South	♥ KT64	The opponents are silent.
Vul: None	♦ K	
HCP: 13+1	♣ AK942	

---

<b>Board: 153</b>	♠ AT75	Partner bids first.
Dealer: North	♥ K852	The opponents are silent.
Vul: N-S	♦ K4	
HCP: 12	♣ Q54	

---

<b>Board: 154</b>	♠ QJ5	You bid first.
Dealer: South	♥ 932	The opponents are silent.
Vul: E-W	♦ AKQ	
HCP: 12	♣ T942	

---

<b>Board: 155</b>	♠ A8	You bid first.
Dealer: South	♥ Q984	The opponents are silent.
Vul: None	♦ K63	
HCP: 14	♣ AJ94	

## Both hands (Answers Page)

### Board: 151

Dealer: South

Vul: Both

North HCP: 11+2

South HCP: 13+1

Contract: 4 ♠ South

North:

♠ QT8542

♥ KT

♦ A75

♣ Q8

South:

♠ 6

♥ AQ983

♦ 8432

♣ AK3

W N E S

Pass 1 ♠ Pass 1 ♥

Pass 1 ♠ Pass 2 ♦

Pass 3 ♠ Pass 4 ♠

All Pass

### Board: 152

Dealer: South

Vul: None

North HCP: 11+2

South HCP: 13+1

Contract: 3NT South

North:

♠ Q7

♥ AJ

♦ QJ9652

♣ J65

South:

♠ T43

♥ KT64

♦ K

♣ AK942

W N E S

Pass 1 ♦ Pass 1 ♥

Pass 3 ♦ Pass 3NT

All Pass

### Board: 153

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 12

Contract: 4 ♠ North

North:

♠ KQ43

♥ A64

♦ QT

♣ K932

South:

♠ AT75

♥ K852

♦ K4

♣ Q54

W N E S

Pass 1 ♣ Pass 1 ♥

Pass 1 ♠ Pass 3 ♠

Pass 4 ♠ All Pass

### Board: 154

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 12

Contract: 3NT South

North:

♠ AK96

♥ 54

♦ J92

♣ A865

South:

♠ QJ5

♥ 932

♦ AKQ

♣ T942

W N E S

Pass 1 ♠ Pass 1NT

Pass 3 ♣ Pass 3NT

All Pass

### Board: 155

Dealer: South

Vul: None

North HCP: 11+2

South HCP: 14

Contract: 4 ♠ South

North:

♠ KQ9432

♥ T3

♦ AT7

♣ Q8

South:

♠ A8

♥ Q984

♦ K63

♣ AJ94

W N E S

Pass 1 ♠ Pass 1NT

Pass 2 ♦<sup>1</sup> Pass 3 ♥

Pass 3 ♠ Pass 4 ♠

All Pass

1. New Minor Forcing

## North hands

## Fourth\_Bid\_Inviting

<b>Board: 156</b>	♠ AJ84	Partner bids first.
Dealer: South	♥ 7	The opponents are silent.
Vul: N-S	♦ J764	
HCP: 11	♣ KQT5	

---

<b>Board: 157</b>	♠ A83	You bid first.
Dealer: North	♥ KT	The opponents are silent.
Vul: E-W	♦ K643	
HCP: 14	♣ A986	

---

<b>Board: 158</b>	♠ KT	You bid first.
Dealer: North	♥ T942	The opponents are silent.
Vul: Both	♦ AJT6	
HCP: 14	♣ AQ9	

---

<b>Board: 159</b>	♠ KJ86	You bid first.
Dealer: North	♥ KQ	The opponents are silent.
Vul: N-S	♦ 874	
HCP: 12	♣ K862	

---

<b>Board: 160</b>	♠ K532	You bid first.
Dealer: North	♥ JT	The opponents are silent.
Vul: Both	♦ AQ8	
HCP: 14	♣ AT54	

## Both hands (Answers Page)

### Board: 156

	North:	South:	W	N	E	S
Dealer: South	♠ AJ84	♠ KT				1 ♣
Vul: N-S	♥ 7	♥ K954	Pass	1 ♠	Pass	1 NT
North HCP: 11	♦ J764	♦ AQ3	Pass	2 ♣	All Pass	
South HCP: 12	♣ KQT5	♣ 9874				
Contract: 2 ♣ North						

### Board: 157

	North:	South:	W	N	E	S
Dealer: North	♠ A83	♠ KJ52		1 ♦	Pass	1 ♥
Vul: E-W	♥ KT	♥ Q964	Pass	1 NT	Pass	2 NT
North HCP: 14	♦ K643	♦ A82	Pass	3 NT	All Pass	
South HCP: 12	♣ A986	♣ Q7				
Contract: 3 NT North						

### Board: 158

	North:	South:	W	N	E	S
Dealer: North	♠ KT	♠ QJ9762		1 ♦	Pass	1 ♠
Vul: Both	♥ T942	♥ AK5	Pass	1 NT	Pass	2 ♣ <sup>1</sup>
North HCP: 14	♦ AJT6	♦ Q9	Pass	3 ♥	Pass	3 ♠
South HCP: 12+2	♣ AQ9	♣ 74	Pass	4 ♠	All Pass	
Contract: 4 ♠ North						

1. New Minor Forcing

### Board: 159

	North:	South:	W	N	E	S
Dealer: North	♠ KJ86	♠ A542		1 ♣	Pass	1 ♥
Vul: N-S	♥ KQ	♥ A97653	Pass	1 ♠	Pass	3 ♠
North HCP: 12	♦ 874	♦ KT	All Pass			
South HCP: 11+2	♣ K862	♣ 7				
Contract: 3 ♠ South						

### Board: 160

	North:	South:	W	N	E	S
Dealer: North	♠ K532	♠ J8		1 ♣	Pass	1 ♥
Vul: Both	♥ JT	♥ AK6543	Pass	1 ♠	Pass	3 ♥
North HCP: 14	♦ AQ8	♦ 75	Pass	4 ♥	All Pass	
South HCP: 12+2	♣ AT54	♣ KJ8				
Contract: 4 ♥ North						

## South hands

## Fourth\_Bid\_Inviting

<b>Board: 156</b>	♠ KT	You bid first.
Dealer: South	♥ K954	The opponents are silent.
Vul: N-S	♦ AQ3	
HCP: 12	♣ 9874	

---

<b>Board: 157</b>	♠ KJ52	Partner bids first.
Dealer: North	♥ Q964	The opponents are silent.
Vul: E-W	♦ A82	
HCP: 12	♣ Q7	

---

<b>Board: 158</b>	♠ QJ9762	Partner bids first.
Dealer: North	♥ AK5	The opponents are silent.
Vul: Both	♦ Q9	
HCP: 12+2	♣ 74	

---

<b>Board: 159</b>	♠ A542	Partner bids first.
Dealer: North	♥ A97653	The opponents are silent.
Vul: N-S	♦ KT	
HCP: 11+2	♣ 7	

---

<b>Board: 160</b>	♠ J8	Partner bids first.
Dealer: North	♥ AK6543	The opponents are silent.
Vul: Both	♦ 75	
HCP: 12+2	♣ KJ8	

## Both hands (Answers Page)

### Board: 156

	North:	South:	W	N	E	S
Dealer: South	♠ AJ84	♠ KT				1 ♣
Vul: N-S	♥ 7	♥ K954	Pass	1 ♠	Pass	1 NT
North HCP: 11	♦ J764	♦ AQ3	Pass	2 ♣	All Pass	
South HCP: 12	♣ KQT5	♣ 9874				
Contract: 2 ♣ North						

### Board: 157

	North:	South:	W	N	E	S
Dealer: North	♠ A83	♠ KJ52		1 ♦	Pass	1 ♥
Vul: E-W	♥ KT	♥ Q964	Pass	1 NT	Pass	2 NT
North HCP: 14	♦ K643	♦ A82	Pass	3 NT	All Pass	
South HCP: 12	♣ A986	♣ Q7				
Contract: 3 NT North						

### Board: 158

	North:	South:	W	N	E	S
Dealer: North	♠ KT	♠ QJ9762		1 ♦	Pass	1 ♠
Vul: Both	♥ T942	♥ AK5	Pass	1 NT	Pass	2 ♣ <sup>1</sup>
North HCP: 14	♦ AJT6	♦ Q9	Pass	3 ♥	Pass	3 ♠
South HCP: 12+2	♣ AQ9	♣ 74	Pass	4 ♠	All Pass	
Contract: 4 ♠ North						

1. New Minor Forcing

### Board: 159

	North:	South:	W	N	E	S
Dealer: North	♠ KJ86	♠ A542		1 ♣	Pass	1 ♥
Vul: N-S	♥ KQ	♥ A97653	Pass	1 ♠	Pass	3 ♠
North HCP: 12	♦ 874	♦ KT	All Pass			
South HCP: 11+2	♣ K862	♣ 7				
Contract: 3 ♠ South						

### Board: 160

	North:	South:	W	N	E	S
Dealer: North	♠ K532	♠ J8		1 ♣	Pass	1 ♥
Vul: Both	♥ JT	♥ AK6543	Pass	1 ♠	Pass	3 ♥
North HCP: 14	♦ AQ8	♦ 75	Pass	4 ♥	All Pass	
South HCP: 12+2	♣ AT54	♣ KJ8				
Contract: 4 ♥ North						



## North hands

## Fourth\_Bid\_Inviting

<b>Board: 161</b>	♠ AK9	You bid first.
Dealer: North	♥ K863	The opponents are silent.
Vul: None	♦ A876	
HCP: 14	♣ 74	

---

<b>Board: 162</b>	♠ AQ5	You bid first.
Dealer: North	♥ K2	The opponents are silent.
Vul: E-W	♦ T852	
HCP: 13	♣ A863	

---

<b>Board: 163</b>	♠ T	You bid first.
Dealer: North	♥ A43	The opponents are silent.
Vul: Both	♦ KQ987	
HCP: 12+1	♣ K832	

---

<b>Board: 164</b>	♠ Q962	You bid first.
Dealer: North	♥ AQJ2	The opponents are silent.
Vul: None	♦ J9	
HCP: 13	♣ K83	

---

<b>Board: 165</b>	♠ A63	You bid first.
Dealer: North	♥ A6	The opponents are silent.
Vul: N-S	♦ 9862	
HCP: 12	♣ KJ85	

## Both hands (Answers Page)

### Board: 161

	North:	South:	W	N	E	S
Dealer: North	♠ AK9	♠ T762		1 ♦	Pass	1 ♠
Vul: None	♥ K863	♥ A	Pass	1NT	Pass	2NT
North HCP: 14	♦ A876	♦ KQT3	Pass	3 ♠	Pass	3NT
South HCP: 11	♣ 74	♣ Q865	All Pass			
Contract: 3NT South						

### Board: 162

	North:	South:	W	N	E	S
Dealer: North	♠ AQ5	♠ T9842		1 ♦	Pass	1 ♠
Vul: E-W	♥ K2	♥ QJ87	Pass	1NT	Pass	2 ♣ <sup>1</sup>
North HCP: 13	♦ T852	♦ AQ4	Pass	3 ♠ <sup>2</sup>	Pass	4 ♠
South HCP: 12+1	♣ A863	♣ K	All Pass			

1. New Minor Forcing

2. 3 !S

### Board: 163

	North:	South:	W	N	E	S
Dealer: North	♠ T	♠ A9632		1 ♦	Pass	1 ♠
Vul: Both	♥ A43	♥ K7	Pass	2 ♣	Pass	3 ♦
North HCP: 12+1	♦ KQ987	♦ AT43	Pass	3NT	All Pass	
South HCP: 11+1	♣ K832	♣ 76				
Contract: 3NT North						

### Board: 164

	North:	South:	W	N	E	S
Dealer: North	♠ Q962	♠ 75		1 ♣	Pass	1 ♦
Vul: None	♥ AQJ2	♥ 984	Pass	1 ♥	Pass	1NT
North HCP: 13	♦ J9	♦ KQ854	All Pass			
South HCP: 11+1	♣ K83	♣ AQ6				
Contract: 1NT South						

### Board: 165

	North:	South:	W	N	E	S
Dealer: North	♠ A63	♠ Q852		1 ♦	Pass	1 ♠
Vul: N-S	♥ A6	♥ KT4	Pass	1NT	Pass	3 ♦
North HCP: 12	♦ 9862	♦ QJT4	Pass	3NT	All Pass	
South HCP: 12	♣ KJ85	♣ A4				
Contract: 3NT North						

## South hands

## Fourth\_Bid\_Inviting

<b>Board: 161</b>	♠ T762	Partner bids first.
Dealer: North	♥ A	The opponents are silent.
Vul: None	♦ KQT3	
HCP: 11	♣ Q865	

---

<b>Board: 162</b>	♠ T9842	Partner bids first.
Dealer: North	♥ QJ87	The opponents are silent.
Vul: E-W	♦ AQ4	
HCP: 12+1	♣ K	

---

<b>Board: 163</b>	♠ A9632	Partner bids first.
Dealer: North	♥ K7	The opponents are silent.
Vul: Both	♦ AT43	
HCP: 11+1	♣ 76	

---

<b>Board: 164</b>	♠ 75	Partner bids first.
Dealer: North	♥ 984	The opponents are silent.
Vul: None	♦ KQ854	
HCP: 11+1	♣ AQ6	

---

<b>Board: 165</b>	♠ Q852	Partner bids first.
Dealer: North	♥ KT4	The opponents are silent.
Vul: N-S	♦ QJT4	
HCP: 12	♣ A4	

## Both hands (Answers Page)

### Board: 161

	North:	South:	W	N	E	S
Dealer: North	♠ AK9	♠ T762		1 ♦	Pass	1 ♠
Vul: None	♥ K863	♥ A	Pass	1NT	Pass	2NT
North HCP: 14	♦ A876	♦ KQT3	Pass	3 ♠	Pass	3NT
South HCP: 11	♣ 74	♣ Q865	All Pass			
Contract: 3NT South						

### Board: 162

	North:	South:	W	N	E	S
Dealer: North	♠ AQ5	♠ T9842		1 ♦	Pass	1 ♠
Vul: E-W	♥ K2	♥ QJ87	Pass	1NT	Pass	2 ♣ <sup>1</sup>
North HCP: 13	♦ T852	♦ AQ4	Pass	3 ♠ <sup>2</sup>	Pass	4 ♠
South HCP: 12+1	♣ A863	♣ K	All Pass			

1. New Minor Forcing

2. 3 !S

### Board: 163

	North:	South:	W	N	E	S
Dealer: North	♠ T	♠ A9632		1 ♦	Pass	1 ♠
Vul: Both	♥ A43	♥ K7	Pass	2 ♣	Pass	3 ♦
North HCP: 12+1	♦ KQ987	♦ AT43	Pass	3NT	All Pass	
South HCP: 11+1	♣ K832	♣ 76				
Contract: 3NT North						

### Board: 164

	North:	South:	W	N	E	S
Dealer: North	♠ Q962	♠ 75		1 ♣	Pass	1 ♦
Vul: None	♥ AQJ2	♥ 984	Pass	1 ♥	Pass	1NT
North HCP: 13	♦ J9	♦ KQ854	All Pass			
South HCP: 11+1	♣ K83	♣ AQ6				
Contract: 1NT South						

### Board: 165

	North:	South:	W	N	E	S
Dealer: North	♠ A63	♠ Q852		1 ♦	Pass	1 ♠
Vul: N-S	♥ A6	♥ KT4	Pass	1NT	Pass	3 ♦
North HCP: 12	♦ 9862	♦ QJT4	Pass	3NT	All Pass	
South HCP: 12	♣ KJ85	♣ A4				
Contract: 3NT North						

## North hands

## Fourth\_Bid\_Inviting

<b>Board: 166</b>	♠ AJ73	Partner bids first.
Dealer: South	♥ 4	The opponents are silent.
Vul: None	♦ K832	
HCP: 12	♣ A963	

---

<b>Board: 167</b>	♠ A54	You bid first.
Dealer: North	♥ AQ6	The opponents are silent.
Vul: N-S	♦ Q72	
HCP: 12	♣ 8642	

---

<b>Board: 168</b>	♠ AK2	You bid first.
Dealer: North	♥ 932	The opponents are silent.
Vul: E-W	♦ K732	
HCP: 14	♣ A83	

---

<b>Board: 169</b>	♠ AQ32	You bid first.
Dealer: North	♥ 94	The opponents are silent.
Vul: N-S	♦ KQT74	
HCP: 14+1	♣ K8	

---

<b>Board: 170</b>	♠ AQ82	Partner bids first.
Dealer: South	♥ T8	The opponents are silent.
Vul: E-W	♦ KQ97	
HCP: 11	♣ T64	

## Both hands (Answers Page)

### Board: 166

	North:	South:	W	N	E	S
Dealer: South	♠ AJ73	♠ KQ				1 ♦
Vul: None	♥ 4	♥ 732	Pass	1 ♠	Pass	1 NT
North HCP: 12	♦ K832	♦ AQT4	Pass	3 ♦	All Pass	
South HCP: 12	♣ A963	♣ J852				
Contract: 3 ♦ North						

### Board: 167

	North:	South:	W	N	E	S
Dealer: North	♠ A54	♠ Q982		1 ♣	Pass	1 ♥
Vul: N-S	♥ AQ6	♥ KJ73	Pass	1 NT	Pass	2 ♣
North HCP: 12	♦ Q72	♦ 3	All Pass			
South HCP: 11	♣ 8642	♣ AJ97				
Contract: 2 ♣ South						

### Board: 168

	North:	South:	W	N	E	S
Dealer: North	♠ AK2	♠ J864		1 ♦	Pass	1 ♥
Vul: E-W	♥ 932	♥ AKJ65	Pass	1 NT	Pass	2 ♣ <sup>1</sup>
North HCP: 14	♦ K732	♦ T8	Pass	3 ♥ <sup>2</sup>	Pass	4 ♥
South HCP: 12+1	♣ A83	♣ K4	All Pass			
Contract: 4 ♥ South						

1. New Minor Forcing

2. 3 !H

### Board: 169

	North:	South:	W	N	E	S
Dealer: North	♠ AQ32	♠ JT96		1 ♦	Pass	1 ♥
Vul: N-S	♥ 94	♥ AJT3	Pass	1 ♠	Pass	3 ♠
North HCP: 14+1	♦ KQT74	♦ A53	Pass	4 ♠	All Pass	
South HCP: 11	♣ K8	♣ J2				
Contract: 4 ♠ North						

### Board: 170

	North:	South:	W	N	E	S
Dealer: South	♠ AQ82	♠ 73				1 ♦
Vul: E-W	♥ T8	♥ QJ53	Pass	1 ♠	Pass	1 NT
North HCP: 11	♦ KQ97	♦ AJ84	Pass	2 NT	Pass	3 NT
South HCP: 14	♣ T64	♣ AQ8	All Pass			
Contract: 3 NT South						

## South hands

## Fourth\_Bid\_Inviting

<b>Board: 166</b>	♠ KQ	You bid first.
Dealer: South	♥ 732	The opponents are silent.
Vul: None	♦ AQT4	
HCP: 12	♣ J852	

---

<b>Board: 167</b>	♠ Q982	Partner bids first.
Dealer: North	♥ KJ73	The opponents are silent.
Vul: N-S	♦ 3	
HCP: 11	♣ AJ97	

---

<b>Board: 168</b>	♠ J864	Partner bids first.
Dealer: North	♥ AKJ65	The opponents are silent.
Vul: E-W	♦ T8	
HCP: 12+1	♣ K4	

---

<b>Board: 169</b>	♠ JT96	Partner bids first.
Dealer: North	♥ AJT3	The opponents are silent.
Vul: N-S	♦ A53	
HCP: 11	♣ J2	

---

<b>Board: 170</b>	♠ 73	You bid first.
Dealer: South	♥ QJ53	The opponents are silent.
Vul: E-W	♦ AJ84	
HCP: 14	♣ AQ8	

## Both hands (Answers Page)

### Board: 166

	North:	South:	W	N	E	S
Dealer: South	♠ AJ73	♠ KQ				1 ♦
Vul: None	♥ 4	♥ 732	Pass	1 ♠	Pass	1NT
North HCP: 12	♦ K832	♦ AQT4	Pass	3 ♦	All Pass	
South HCP: 12	♣ A963	♣ J852				
Contract: 3 ♦ North						

### Board: 167

	North:	South:	W	N	E	S
Dealer: North	♠ A54	♠ Q982		1 ♣	Pass	1 ♥
Vul: N-S	♥ AQ6	♥ KJ73	Pass	1NT	Pass	2 ♣
North HCP: 12	♦ Q72	♦ 3	All Pass			
South HCP: 11	♣ 8642	♣ AJ97				
Contract: 2 ♣ South						

### Board: 168

	North:	South:	W	N	E	S
Dealer: North	♠ AK2	♠ J864		1 ♦	Pass	1 ♥
Vul: E-W	♥ 932	♥ AKJ65	Pass	1NT	Pass	2 ♣ <sup>1</sup>
North HCP: 14	♦ K732	♦ T8	Pass	3 ♥ <sup>2</sup>	Pass	4 ♥
South HCP: 12+1	♣ A83	♣ K4	All Pass			
Contract: 4 ♥ South						

1. New Minor Forcing

2. 3 !H

### Board: 169

	North:	South:	W	N	E	S
Dealer: North	♠ AQ32	♠ JT96		1 ♦	Pass	1 ♥
Vul: N-S	♥ 94	♥ AJT3	Pass	1 ♠	Pass	3 ♠
North HCP: 14+1	♦ KQT74	♦ A53	Pass	4 ♠	All Pass	
South HCP: 11	♣ K8	♣ J2				
Contract: 4 ♠ North						

### Board: 170

	North:	South:	W	N	E	S
Dealer: South	♠ AQ82	♠ 73				1 ♦
Vul: E-W	♥ T8	♥ QJ53	Pass	1 ♠	Pass	1NT
North HCP: 11	♦ KQ97	♦ AJ84	Pass	2NT	Pass	3NT
South HCP: 14	♣ T64	♣ AQ8	All Pass			
Contract: 3NT South						



## North hands

## Fourth\_Bid\_Inviting

<b>Board: 171</b>	♠ AKT643	Partner bids first.
Dealer: South	♥ 62	The opponents are silent.
Vul: Both	♦ A97	
HCP: 11+2	♣ 98	

---

<b>Board: 172</b>	♠ 865	You bid first.
Dealer: North	♥ AT	The opponents are silent.
Vul: N-S	♦ A642	
HCP: 12	♣ A976	

---

<b>Board: 173</b>	♠ J7	Partner bids first.
Dealer: South	♥ AQJ764	The opponents are silent.
Vul: E-W	♦ QJ3	
HCP: 11+2	♣ T9	

---

<b>Board: 174</b>	♠ KQT3	You bid first.
Dealer: North	♥ 83	The opponents are silent.
Vul: Both	♦ A98	
HCP: 13	♣ A742	

---

<b>Board: 175</b>	♠ KQ92	Partner bids first.
Dealer: South	♥ Q7	The opponents are silent.
Vul: None	♦ AJ653	
HCP: 12+1	♣ 92	

## Both hands (Answers Page)

### Board: 171

	North:	South:	W	N	E	S
Dealer: South	♠ AKT643	♠ 5				1 ♥
Vul: Both	♥ 62	♥ KJT94	Pass	1 ♠	Pass	2 ♦
North HCP: 11+2	♦ A97	♦ KJ43	Pass	3 ♠	Pass	4 ♠
South HCP: 14+1	♣ 98	♣ AQ2	All Pass			
Contract: 4 ♠ South						

### Board: 172

	North:	South:	W	N	E	S
Dealer: North	♠ 865	♠ KQ932		1 ♦	Pass	1 ♠
Vul: N-S	♥ AT	♥ K843	Pass	1NT	Pass	2 ♣ <sup>1</sup>
North HCP: 12	♦ A642	♦ K5	Pass	2 ♠ <sup>2</sup>	Pass	3 ♠
South HCP: 12+1	♣ A976	♣ J5	Pass	4 ♠	All Pass	

1. New Minor Forcing

2. 3 !S

### Board: 173

	North:	South:	W	N	E	S
Dealer: South	♠ J7	♠ T65				1 ♦
Vul: E-W	♥ AQJ764	♥ 83	Pass	1 ♥	Pass	1NT
North HCP: 11+2	♦ QJ3	♦ AK85	Pass	2 ♣ <sup>1</sup>	Pass	3NT
South HCP: 14	♣ T9	♣ AQJ8	Pass	4 ♥	All Pass	

1. New Minor Forcing

### Board: 174

	North:	South:	W	N	E	S
Dealer: North	♠ KQT3	♠ A97		1 ♣	Pass	1 ♦
Vul: Both	♥ 83	♥ J5	Pass	1 ♠	Pass	2NT
North HCP: 13	♦ A98	♦ KQT53	Pass	3 ♦	Pass	3 ♠
South HCP: 12+1	♣ A742	♣ Q93	Pass	3NT	All Pass	

### Board: 175

	North:	South:	W	N	E	S
Dealer: South	♠ KQ92	♠ AT8				1 ♣
Vul: None	♥ Q7	♥ A982	Pass	1 ♦	Pass	1 ♥
North HCP: 12+1	♦ AJ653	♦ T9	Pass	2NT	Pass	3NT
South HCP: 14	♣ 92	♣ AQ75	All Pass			

Contract: 3NT South

## South hands

## Fourth\_Bid\_Inviting

<b>Board: 171</b>	♠ 5	You bid first.
Dealer: South	♥ KJT94	The opponents are silent.
Vul: Both	♦ KJ43	
HCP: 14+1	♣ AQ2	

---

<b>Board: 172</b>	♠ KQ932	Partner bids first.
Dealer: North	♥ K843	The opponents are silent.
Vul: N-S	♦ K5	
HCP: 12+1	♣ J5	

---

<b>Board: 173</b>	♠ T65	You bid first.
Dealer: South	♥ 83	The opponents are silent.
Vul: E-W	♦ AK85	
HCP: 14	♣ AQJ8	

---

<b>Board: 174</b>	♠ A97	Partner bids first.
Dealer: North	♥ J5	The opponents are silent.
Vul: Both	♦ KQT53	
HCP: 12+1	♣ Q93	

---

<b>Board: 175</b>	♠ AT8	You bid first.
Dealer: South	♥ A982	The opponents are silent.
Vul: None	♦ T9	
HCP: 14	♣ AQ75	

## Both hands (Answers Page)

### Board: 171

Dealer: South

Vul: Both

North HCP: 11+2

South HCP: 14+1

Contract: 4 ♠ South

North:

♠ AKT643

♥ 62

♦ A97

♣ 98

South:

♠ 5

♥ KJT94

♦ KJ43

♣ AQ2

W N E S

Pass 1 ♥

Pass 1 ♠ Pass 2 ♦

Pass 3 ♠ Pass 4 ♠

All Pass

### Board: 172

Dealer: North

Vul: N-S

North HCP: 12

South HCP: 12+1

Contract: 4 ♠ North

North:

♠ 865

♥ AT

♦ A642

♣ A976

South:

♠ KQ932

♥ K843

♦ K5

♣ J5

W N E S

Pass 1 ♦ Pass 1 ♠

Pass 1NT Pass 2 ♣<sup>1</sup>

Pass 2 ♠<sup>2</sup> Pass 3 ♠

Pass 4 ♠ All Pass

1. New Minor Forcing

2. 3 !S

### Board: 173

Dealer: South

Vul: E-W

North HCP: 11+2

South HCP: 14

Contract: 4 ♥ North

North:

♠ J7

♥ AQJ764

♦ QJ3

♣ T9

South:

♠ T65

♥ 83

♦ AK85

♣ AQJ8

W N E S

Pass 1 ♥

Pass 1NT

Pass 2 ♣<sup>1</sup> Pass 3NT

Pass 4 ♥ All Pass

1. New Minor Forcing

### Board: 174

Dealer: North

Vul: Both

North HCP: 13

South HCP: 12+1

Contract: 3NT North

North:

♠ KQT3

♥ 83

♦ A98

♣ A742

South:

♠ A97

♥ J5

♦ KQT53

♣ Q93

W N E S

Pass 1 ♣ Pass 1 ♦

Pass 1 ♠ Pass 2NT

Pass 3 ♦ Pass 3 ♠

Pass 3NT All Pass

### Board: 175

Dealer: South

Vul: None

North HCP: 12+1

South HCP: 14

Contract: 3NT South

North:

♠ KQ92

♥ Q7

♦ AJ653

♣ 92

South:

♠ AT8

♥ A982

♦ T9

♣ AQ75

W N E S

Pass 1 ♣

Pass 1 ♥

Pass 2NT Pass 3NT

All Pass

## North hands

## Fourth\_Bid\_Inviting

<b>Board: 176</b>	♠ A943	You bid first.
Dealer: North	♥ AT3	The opponents are silent.
Vul: E-W	♦ T6	
HCP: 14	♣ AQ96	

<b>Board: 177</b>	♠ JT43	Partner bids first.
Dealer: South	♥ A82	The opponents are silent.
Vul: Both	♦ T8	
HCP: 12	♣ AK62	

<b>Board: 178</b>	♠ J652	Partner bids first.
Dealer: South	♥ 84	The opponents are silent.
Vul: None	♦ QJ42	
HCP: 11	♣ AK2	

<b>Board: 179</b>	♠ AJ2	You bid first.
Dealer: North	♥ 95	The opponents are silent.
Vul: N-S	♦ AJ95	
HCP: 14	♣ A762	

<b>Board: 180</b>	♠ K2	Partner bids first.
Dealer: South	♥ K854	The opponents are silent.
Vul: Both	♦ QJ876	
HCP: 12+1	♣ K2	

## Both hands (Answers Page)

### Board: 176

	North:	South:	W	N	E	S
Dealer: North	♠ A943	♠ 652		1 ♣	Pass	1 ♦
Vul: E-W	♥ AT3	♥ 72	Pass	1 ♠	Pass	2NT
North HCP: 14	♦ T6	♦ AKQ98	Pass	3NT	All Pass	
South HCP: 12+1	♣ AQ96	♣ K43				
Contract: 3NT North						

### Board: 177

	North:	South:	W	N	E	S
Dealer: South	♠ JT43	♠ AK8				1 ♣
Vul: Both	♥ A82	♥ T93	Pass	1 ♠	Pass	1NT
North HCP: 12	♦ T8	♦ KJ5	Pass	3 ♣	Pass	3 ♠
South HCP: 14	♣ AK62	♣ QJ87	All Pass			
Contract: 3 ♠ South						

### Board: 178

	North:	South:	W	N	E	S
Dealer: South	♠ J652	♠ A8				1 ♦
Vul: None	♥ 84	♥ QJT	Pass	1 ♠	Pass	1NT
North HCP: 11	♦ QJ42	♦ A876	Pass	2 ♦	All Pass	
South HCP: 14	♣ AK2	♣ QJ86				
Contract: 2 ♦ North						

### Board: 179

	North:	South:	W	N	E	S
Dealer: North	♠ AJ2	♠ Q863		1 ♦	Pass	1 ♥
Vul: N-S	♥ 95	♥ A764	Pass	1NT	Pass	3 ♣ <sup>1</sup>
North HCP: 14	♦ AJ95	♦ KQ743	Pass	4 ♦	Pass	4 ♥
South HCP: 11+1	♣ A762	♣ -	Pass	6 ♦	All Pass	
Contract: 6 ♦ North						
				1. Splinter		

### Board: 180

	North:	South:	W	N	E	S
Dealer: South	♠ K2	♠ A86				1 ♦
Vul: Both	♥ K854	♥ A9	Pass	1 ♥	Pass	1NT
North HCP: 12+1	♦ QJ876	♦ T954	Pass	3NT	All Pass	
South HCP: 13	♣ K2	♣ AJ65				
Contract: 3NT North						

## South hands

## Fourth\_Bid\_Inviting

<b>Board: 176</b>	♠ 652	Partner bids first.
Dealer: North	♥ 72	The opponents are silent.
Vul: E-W	♦ AKQ98	
HCP: 12+1	♣ K43	

---

<b>Board: 177</b>	♠ AK8	You bid first.
Dealer: South	♥ T93	The opponents are silent.
Vul: Both	♦ KJ5	
HCP: 14	♣ QJ87	

---

<b>Board: 178</b>	♠ A8	You bid first.
Dealer: South	♥ QJT	The opponents are silent.
Vul: None	♦ A876	
HCP: 14	♣ QJ86	

---

<b>Board: 179</b>	♠ Q863	Partner bids first.
Dealer: North	♥ A764	The opponents are silent.
Vul: N-S	♦ KQ743	
HCP: 11+1	♣ -	

---

<b>Board: 180</b>	♠ A86	You bid first.
Dealer: South	♥ A9	The opponents are silent.
Vul: Both	♦ T954	
HCP: 13	♣ AJ65	

## Both hands (Answers Page)

### Board: 176

	North:	South:	W	N	E	S
Dealer: North	♠ A943	♠ 652		1 ♣	Pass	1 ♦
Vul: E-W	♥ AT3	♥ 72	Pass	1 ♠	Pass	2NT
North HCP: 14	♦ T6	♦ AKQ98	Pass	3NT	All Pass	
South HCP: 12+1	♣ AQ96	♣ K43				
Contract: 3NT North						

### Board: 177

	North:	South:	W	N	E	S
Dealer: South	♠ JT43	♠ AK8				1 ♣
Vul: Both	♥ A82	♥ T93	Pass	1 ♠	Pass	1NT
North HCP: 12	♦ T8	♦ KJ5	Pass	3 ♣	Pass	3 ♠
South HCP: 14	♣ AK62	♣ QJ87	All Pass			
Contract: 3 ♠ South						

### Board: 178

	North:	South:	W	N	E	S
Dealer: South	♠ J652	♠ A8				1 ♦
Vul: None	♥ 84	♥ QJT	Pass	1 ♠	Pass	1NT
North HCP: 11	♦ QJ42	♦ A876	Pass	2 ♦	All Pass	
South HCP: 14	♣ AK2	♣ QJ86				
Contract: 2 ♦ North						

### Board: 179

	North:	South:	W	N	E	S
Dealer: North	♠ AJ2	♠ Q863		1 ♦	Pass	1 ♥
Vul: N-S	♥ 95	♥ A764	Pass	1NT	Pass	3 ♣ <sup>1</sup>
North HCP: 14	♦ AJ95	♦ KQ743	Pass	4 ♦	Pass	4 ♥
South HCP: 11+1	♣ A762	♣ -	Pass	6 ♦	All Pass	
Contract: 6 ♦ North						

1. Splinter

### Board: 180

	North:	South:	W	N	E	S
Dealer: South	♠ K2	♠ A86				1 ♦
Vul: Both	♥ K854	♥ A9	Pass	1 ♥	Pass	1NT
North HCP: 12+1	♦ QJ876	♦ T954	Pass	3NT	All Pass	
South HCP: 13	♣ K2	♣ AJ65				
Contract: 3NT North						



## North hands

## Fourth\_Bid\_Inviting

<b>Board: 181</b>	♠ 72	Partner bids first.
Dealer: South	♥ JT3	The opponents are silent.
Vul: None	♦ AQ65	
HCP: 11	♣ KJT5	

---

<b>Board: 182</b>	♠ 6	Partner bids first.
Dealer: South	♥ K93	The opponents are silent.
Vul: E-W	♦ KJ532	
HCP: 11+1	♣ A874	

---

<b>Board: 183</b>	♠ A95	You bid first.
Dealer: North	♥ AJ93	The opponents are silent.
Vul: None	♦ QJ32	
HCP: 12	♣ T2	

---

<b>Board: 184</b>	♠ AKJ	Partner bids first.
Dealer: South	♥ AT65	The opponents are silent.
Vul: N-S	♦ T432	
HCP: 12	♣ T3	

---

<b>Board: 185</b>	♠ 874	You bid first.
Dealer: North	♥ AKT2	The opponents are silent.
Vul: E-W	♦ J7	
HCP: 12	♣ A762	

## Both hands (Answers Page)

### Board: 181

	North:	South:	W	N	E	S
Dealer: South	♠ 72	♠ QJ83				1 ♣
Vul: None	♥ JT3	♥ K875	Pass	1 ♦	Pass	1 ♥
North HCP: 11	♦ AQ65	♦ T8	Pass	2NT	All Pass	
South HCP: 12	♣ KJT5	♣ AQ2				
Contract: 2NT North						

### Board: 182

	North:	South:	W	N	E	S
Dealer: South	♠ 6	♠ K754				1 ♣
Vul: E-W	♥ K93	♥ A754	Pass	1 ♦	Pass	1 ♥
North HCP: 11+1	♦ KJ532	♦ Q8	Pass	2 ♣	All Pass	
South HCP: 12	♣ A874	♣ K65				
Contract: 2 ♣ North						

### Board: 183

	North:	South:	W	N	E	S
Dealer: North	♠ A95	♠ KQ32		1 ♦	Pass	1 ♠
Vul: None	♥ AJ93	♥ 86	Pass	1NT	Pass	2NT
North HCP: 12	♦ QJ32	♦ T86	All Pass			
South HCP: 12	♣ T2	♣ AK93				
Contract: 2NT South						

### Board: 184

	North:	South:	W	N	E	S
Dealer: South	♠ AKJ	♠ Q53				1 ♦
Vul: N-S	♥ AT65	♥ J32	Pass	1 ♥	Pass	1NT
North HCP: 12	♦ T432	♦ AKJ6	Pass	3 ♦	Pass	3NT
South HCP: 14	♣ T3	♣ QJ6	All Pass			
Contract: 3NT South						

### Board: 185

	North:	South:	W	N	E	S
Dealer: North	♠ 874	♠ K652		1 ♣	Pass	1 ♠
Vul: E-W	♥ AKT2	♥ Q5	Pass	1NT	Pass	2NT
North HCP: 12	♦ J7	♦ AK84	All Pass			
South HCP: 12	♣ A762	♣ T43				
Contract: 2NT South						

## South hands

## Fourth\_Bid\_Inviting

<b>Board: 181</b>	♠ QJ83	You bid first.
Dealer: South	♥ K875	The opponents are silent.
Vul: None	♦ T8	
HCP: 12	♣ AQ2	

---

<b>Board: 182</b>	♠ K754	You bid first.
Dealer: South	♥ A754	The opponents are silent.
Vul: E-W	♦ Q8	
HCP: 12	♣ K65	

---

<b>Board: 183</b>	♠ KQ32	Partner bids first.
Dealer: North	♥ 86	The opponents are silent.
Vul: None	♦ T86	
HCP: 12	♣ AK93	

---

<b>Board: 184</b>	♠ Q53	You bid first.
Dealer: South	♥ J32	The opponents are silent.
Vul: N-S	♦ AKJ6	
HCP: 14	♣ QJ6	

---

<b>Board: 185</b>	♠ K652	Partner bids first.
Dealer: North	♥ Q5	The opponents are silent.
Vul: E-W	♦ AK84	
HCP: 12	♣ T43	

## Both hands (Answers Page)

### Board: 181

	North:	South:	W	N	E	S
Dealer: South	♠ 72	♠ QJ83				1 ♣
Vul: None	♥ JT3	♥ K875	Pass	1 ♦	Pass	1 ♥
North HCP: 11	♦ AQ65	♦ T8	Pass	2NT	All Pass	
South HCP: 12	♣ KJT5	♣ AQ2				
Contract: 2NT North						

### Board: 182

	North:	South:	W	N	E	S
Dealer: South	♠ 6	♠ K754				1 ♣
Vul: E-W	♥ K93	♥ A754	Pass	1 ♦	Pass	1 ♥
North HCP: 11+1	♦ KJ532	♦ Q8	Pass	2 ♣	All Pass	
South HCP: 12	♣ A874	♣ K65				
Contract: 2 ♣ North						

### Board: 183

	North:	South:	W	N	E	S
Dealer: North	♠ A95	♠ KQ32		1 ♦	Pass	1 ♠
Vul: None	♥ AJ93	♥ 86	Pass	1NT	Pass	2NT
North HCP: 12	♦ QJ32	♦ T86	All Pass			
South HCP: 12	♣ T2	♣ AK93				
Contract: 2NT South						

### Board: 184

	North:	South:	W	N	E	S
Dealer: South	♠ AKJ	♠ Q53				1 ♦
Vul: N-S	♥ AT65	♥ J32	Pass	1 ♥	Pass	1NT
North HCP: 12	♦ T432	♦ AKJ6	Pass	3 ♦	Pass	3NT
South HCP: 14	♣ T3	♣ QJ6	All Pass			
Contract: 3NT South						

### Board: 185

	North:	South:	W	N	E	S
Dealer: North	♠ 874	♠ K652		1 ♣	Pass	1 ♠
Vul: E-W	♥ AKT2	♥ Q5	Pass	1NT	Pass	2NT
North HCP: 12	♦ J7	♦ AK84	All Pass			
South HCP: 12	♣ A762	♣ T43				
Contract: 2NT South						

## North hands

## Fourth\_Bid\_Inviting

<b>Board: 186</b>	♠ T83	You bid first.
Dealer: North	♥ AK	The opponents are silent.
Vul: N-S	♦ K985	
HCP: 13	♣ K976	

---

<b>Board: 187</b>	♠ AT65	Partner bids first.
Dealer: South	♥ 86	The opponents are silent.
Vul: E-W	♦ AQ8762	
HCP: 12+2	♣ Q	

---

<b>Board: 188</b>	♠ QJ985	Partner bids first.
Dealer: South	♥ A65	The opponents are silent.
Vul: Both	♦ AT74	
HCP: 11+1	♣ 9	

---

<b>Board: 189</b>	♠ QT7	You bid first.
Dealer: North	♥ AJ62	The opponents are silent.
Vul: None	♦ A875	
HCP: 13	♣ Q2	

---

<b>Board: 190</b>	♠ Q83	You bid first.
Dealer: North	♥ AJ43	The opponents are silent.
Vul: E-W	♦ 52	
HCP: 12	♣ KQ72	

## Both hands (Answers Page)

### Board: 186

Dealer: North

Vul: N-S

North HCP: 13

South HCP: 11

Contract: 3 ♠ North

North:

♠ T83

♥ AK

♦ K985

♣ K976

South:

♠ A964

♥ T64

♦ AQ42

♣ J5

W N E S

1 ♦ Pass 1 ♠

Pass 1NT Pass 2NT

Pass 3 ♠ All Pass

### Board: 187

Dealer: South

Vul: E-W

North HCP: 12+2

South HCP: 13

Contract: 3 ♦ North

North:

♠ AT65

♥ 86

♦ AQ8762

♣ Q

South:

♠ KJ8

♥ AJT5

♦ KT

♣ JT72

W N E S

1 ♣

Pass 1 ♦ Pass 1 ♥

Pass 3 ♦ All Pass

### Board: 188

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 14

Contract: 3NT South

North:

♠ QJ985

♥ A65

♦ AT74

♣ 9

South:

♠ A4

♥ Q94

♦ KQ32

♣ QJ85

W N E S

1 ♦

Pass 1 ♠ Pass 1NT

Pass 2 ♣<sup>1</sup> Pass 3NT

All Pass

1. New Minor Forcing

### Board: 189

Dealer: North

Vul: None

North HCP: 13

South HCP: 12

Contract: 3NT South

North:

♠ QT7

♥ AJ62

♦ A875

♣ Q2

South:

♠ AJ86

♥ 84

♦ 432

♣ AK54

W N E S

1 ♦ Pass 1 ♠

Pass 1NT Pass 2NT

Pass 3 ♠ Pass 3NT

All Pass

### Board: 190

Dealer: North

Vul: E-W

North HCP: 12

South HCP: 11+2

Contract: 4 ♠ North

North:

♠ Q83

♥ AJ43

♦ 52

♣ KQ72

South:

♠ AK9765

♥ Q2

♦ JT9

♣ J5

W N E S

1 ♣ Pass 1 ♠

Pass 1NT Pass 2 ♦<sup>1</sup>

Pass 2 ♠<sup>2</sup> Pass 3 ♠

Pass 4 ♠ All Pass

1. New Minor Forcing

2. 3 !S

## South hands

## Fourth\_Bid\_Inviting

<b>Board: 186</b>	♠ A964	Partner bids first.
Dealer: North	♥ T64	The opponents are silent.
Vul: N-S	♦ AQ42	
HCP: 11	♣ J5	

---

<b>Board: 187</b>	♠ KJ8	You bid first.
Dealer: South	♥ AJT5	The opponents are silent.
Vul: E-W	♦ KT	
HCP: 13	♣ JT72	

---

<b>Board: 188</b>	♠ A4	You bid first.
Dealer: South	♥ Q94	The opponents are silent.
Vul: Both	♦ KQ32	
HCP: 14	♣ QJ85	

---

<b>Board: 189</b>	♠ AJ86	Partner bids first.
Dealer: North	♥ 84	The opponents are silent.
Vul: None	♦ 432	
HCP: 12	♣ AK54	

---

<b>Board: 190</b>	♠ AK9765	Partner bids first.
Dealer: North	♥ Q2	The opponents are silent.
Vul: E-W	♦ JT9	
HCP: 11+2	♣ J5	

## Both hands (Answers Page)

### Board: 186

	North:	South:	W	N	E	S
Dealer: North	♠ T83	♠ A964		1 ♦	Pass	1 ♠
Vul: N-S	♥ AK	♥ T64	Pass	1NT	Pass	2NT
North HCP: 13	♦ K985	♦ AQ42	Pass	3 ♠	All Pass	
South HCP: 11	♣ K976	♣ J5				
Contract: 3 ♠ North						

### Board: 187

	North:	South:	W	N	E	S
Dealer: South	♠ AT65	♠ KJ8				1 ♣
Vul: E-W	♥ 86	♥ AJT5	Pass	1 ♦	Pass	1 ♥
North HCP: 12+2	♦ AQ8762	♦ KT	Pass	3 ♦	All Pass	
South HCP: 13	♣ Q	♣ JT72				
Contract: 3 ♦ North						

### Board: 188

	North:	South:	W	N	E	S
Dealer: South	♠ QJ985	♠ A4				1 ♦
Vul: Both	♥ A65	♥ Q94	Pass	1 ♠	Pass	1NT
North HCP: 11+1	♦ AT74	♦ KQ32	Pass	2 ♣ <sup>1</sup>	Pass	3NT
South HCP: 14	♣ 9	♣ QJ85	All Pass			
Contract: 3NT South						

1. New Minor Forcing

### Board: 189

	North:	South:	W	N	E	S
Dealer: North	♠ QT7	♠ AJ86		1 ♦	Pass	1 ♠
Vul: None	♥ AJ62	♥ 84	Pass	1NT	Pass	2NT
North HCP: 13	♦ A875	♦ 432	Pass	3 ♠	Pass	3NT
South HCP: 12	♣ Q2	♣ AK54	All Pass			
Contract: 3NT South						

### Board: 190

	North:	South:	W	N	E	S
Dealer: North	♠ Q83	♠ AK9765		1 ♣	Pass	1 ♠
Vul: E-W	♥ AJ43	♥ Q2	Pass	1NT	Pass	2 ♦ <sup>1</sup>
North HCP: 12	♦ 52	♦ JT9	Pass	2 ♠ <sup>2</sup>	Pass	3 ♠
South HCP: 11+2	♣ KQ72	♣ J5	Pass	4 ♠	All Pass	
Contract: 4 ♠ North						

1. New Minor Forcing

2. 3 !S



## North hands

## Fourth\_Bid\_Inviting

<b>Board: 191</b>	♠ KQT3	Partner bids first.
Dealer: South	♥ AKT654	The opponents are silent.
Vul: Both	♦ 6	
HCP: 12+2	♣ T9	

---

<b>Board: 192</b>	♠ AT843	Partner bids first.
Dealer: South	♥ J9	The opponents are silent.
Vul: None	♦ A6	
HCP: 12+1	♣ K942	

---

<b>Board: 193</b>	♠ Q963	Partner bids first.
Dealer: South	♥ AKQJ6	The opponents are silent.
Vul: N-S	♦ T8	
HCP: 12+1	♣ 87	

---

<b>Board: 194</b>	♠ 9875	Partner bids first.
Dealer: South	♥ QJ	The opponents are silent.
Vul: Both	♦ K72	
HCP: 12	♣ AQ95	

## Both hands (Answers Page)

### Board: 191

Dealer: South

Vul: Both

North HCP: 12+2

South HCP: 13

Contract: 4♥ North

North:

♠ KQT3

♥ AKT654

♦ 6

♣ T9

South:

♠ 765

♥ Q7

♦ KJ32

♣ AK74

W N E S

1♦

Pass 1♥ Pass 1NT

Pass 2♣<sup>1</sup> Pass 3NT

Pass 4♥ All Pass

1. New Minor Forcing

### Board: 192

Dealer: South

Vul: None

North HCP: 12+1

South HCP: 12

Contract: 3NT South

North:

♠ AT843

♥ J9

♦ A6

♣ K942

South:

♠ K5

♥ AK52

♦ JT43

♣ J85

W N E S

1♦

Pass 1♠ Pass 1NT

Pass 2♣<sup>1</sup> Pass 2♥

Pass 2NT Pass 3NT

All Pass

1. New Minor Forcing

### Board: 193

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 13

Contract: 4♥ North

North:

♠ Q963

♥ AKQJ6

♦ T8

♣ 87

South:

♠ K5

♥ 974

♦ KQ74

♣ AJ65

W N E S

1♦

Pass 1♥ Pass 1NT

Pass 2♣<sup>1</sup> Pass 3♥<sup>2</sup>

Pass 4♥ All Pass

1. New Minor Forcing

2. 3!H

### Board: 194

Dealer: South

Vul: Both

North HCP: 12

South HCP: 14

Contract: 3NT South

North:

♠ 9875

♥ QJ

♦ K72

♣ AQ95

South:

♠ K6

♥ A643

♦ A865

♣ KT7

W N E S

1♦

Pass 1♠ Pass 1NT

Pass 2NT Pass 3NT

All Pass

## South hands

## Fourth\_Bid\_Inviting

<b>Board: 191</b>	♠ 765	You bid first.
Dealer: South	♥ Q7	The opponents are silent.
Vul: Both	♦ KJ32	
HCP: 13	♣ AK74	

---

<b>Board: 192</b>	♠ K5	You bid first.
Dealer: South	♥ AK52	The opponents are silent.
Vul: None	♦ JT43	
HCP: 12	♣ J85	

---

<b>Board: 193</b>	♠ K5	You bid first.
Dealer: South	♥ 974	The opponents are silent.
Vul: N-S	♦ KQ74	
HCP: 13	♣ AJ65	

---

<b>Board: 194</b>	♠ K6	You bid first.
Dealer: South	♥ A643	The opponents are silent.
Vul: Both	♦ A865	
HCP: 14	♣ KT7	

## Both hands (Answers Page)

### Board: 191

Dealer: South

Vul: Both

North HCP: 12+2

South HCP: 13

Contract: 4♥ North

North:

♠ KQT3

♥ AKT654

♦ 6

♣ T9

South:

♠ 765

♥ Q7

♦ KJ32

♣ AK74

W N E S

Pass 1♥ Pass 1♦

Pass 2♣<sup>1</sup> Pass 3NT

Pass 4♥ All Pass

1. New Minor Forcing

### Board: 192

Dealer: South

Vul: None

North HCP: 12+1

South HCP: 12

Contract: 3NT South

North:

♠ AT843

♥ J9

♦ A6

♣ K942

South:

♠ K5

♥ AK52

♦ JT43

♣ J85

W N E S

Pass 1♠ Pass 1♦

Pass 2♣<sup>1</sup> Pass 2♥

Pass 2NT Pass 3NT

All Pass

1. New Minor Forcing

### Board: 193

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 13

Contract: 4♥ North

North:

♠ Q963

♥ AKQJ6

♦ T8

♣ 87

South:

♠ K5

♥ 974

♦ KQ74

♣ AJ65

W N E S

Pass 1♥ Pass 1♦

Pass 2♣<sup>1</sup> Pass 3♥<sup>2</sup>

Pass 4♥ All Pass

1. New Minor Forcing

2. 3 !H

### Board: 194

Dealer: South

Vul: Both

North HCP: 12

South HCP: 14

Contract: 3NT South

North:

♠ 9875

♥ QJ

♦ K72

♣ AQ95

South:

♠ K6

♥ A643

♦ A865

♣ KT7

W N E S

Pass 1♠ Pass 1♦

Pass 2NT Pass 3NT

All Pass

## North hands

## Fourth\_Bid\_Inviting

<b>Board: 195</b>	♠ T8	You bid first.
Dealer: North	♥ AK73	The opponents are silent.
Vul: E-W	♦ QJ54	
HCP: 14	♣ A87	

---

<b>Board: 196</b>	♠ AKJ5	Partner bids first.
Dealer: South	♥ J86	The opponents are silent.
Vul: None	♦ K986	
HCP: 12	♣ 94	

---

<b>Board: 197</b>	♠ J85	You bid first.
Dealer: North	♥ AT43	The opponents are silent.
Vul: N-S	♦ A984	
HCP: 13	♣ A8	

---

<b>Board: 198</b>	♠ KJ5	Partner bids first.
Dealer: South	♥ QT53	The opponents are silent.
Vul: Both	♦ 8	
HCP: 11+1	♣ AJ743	

---

<b>Board: 199</b>	♠ Q85	Partner bids first.
Dealer: South	♥ Q9732	The opponents are silent.
Vul: N-S	♦ KT	
HCP: 12+1	♣ AJ2	

## Both hands (Answers Page)

### Board: 195

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 11+1

Contract: 3NT South

North:

♠ T8

♥ AK73

♦ QJ54

♣ A87

South:

♠ Q9732

♥ QT

♦ A73

♣ K94

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

1. New Minor Forcing

### Board: 196

Dealer: South

Vul: None

North HCP: 12

South HCP: 13

Contract: 3NT South

North:

♠ AKJ5

♥ J86

♦ K986

♣ 94

South:

♠ Q97

♥ AT7

♦ A532

♣ K82

W	N	E	S
			1 ♦
Pass	1 ♠	Pass	1NT
Pass	3 ♦	Pass	3NT
All Pass			

### Board: 197

Dealer: North

Vul: N-S

North HCP: 13

South HCP: 12

Contract: 3NT South

North:

♠ J85

♥ AT43

♦ A984

♣ A8

South:

♠ KT72

♥ 98

♦ KQT

♣ KJT3

W	N	E	S
	1 ♦	Pass	1 ♠
Pass	1NT	Pass	3NT
All Pass			

### Board: 198

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 14

Contract: 2 ♣ North

North:

♠ KJ5

♥ QT53

♦ 8

♣ AJ743

South:

♠ 742

♥ AK2

♦ Q43

♣ KQ92

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

### Board: 199

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 13+1

Contract: 3NT South

North:

♠ Q85

♥ Q9732

♦ KT

♣ AJ2

South:

♠ K972

♥ 6

♦ AJ7

♣ KQT97

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

## South hands

## Fourth\_Bid\_Inviting

<b>Board: 195</b>	♠ Q9732	Partner bids first.
Dealer: North	♥ QT	The opponents are silent.
Vul: E-W	♦ A73	
HCP: 11+1	♣ K94	

---

<b>Board: 196</b>	♠ Q97	You bid first.
Dealer: South	♥ AT7	The opponents are silent.
Vul: None	♦ A532	
HCP: 13	♣ K82	

---

<b>Board: 197</b>	♠ KT72	Partner bids first.
Dealer: North	♥ 98	The opponents are silent.
Vul: N-S	♦ KQT	
HCP: 12	♣ KJT3	

---

<b>Board: 198</b>	♠ 742	You bid first.
Dealer: South	♥ AK2	The opponents are silent.
Vul: Both	♦ Q43	
HCP: 14	♣ KQ92	

---

<b>Board: 199</b>	♠ K972	You bid first.
Dealer: South	♥ 6	The opponents are silent.
Vul: N-S	♦ AJ7	
HCP: 13+1	♣ KQT97	

## Both hands (Answers Page)

### Board: 195

	North:	South:	W	N	E	S
Dealer: North	♠ T8	♠ Q9732		1 ♦	Pass	1 ♠
Vul: E-W	♥ AK73	♥ QT	Pass	1NT	Pass	2 ♣ <sup>1</sup>
North HCP: 14	♦ QJ54	♦ A73	Pass	3 ♥	Pass	3NT
South HCP: 11+1	♣ A87	♣ K94	All Pass			
Contract: 3NT South						

1. New Minor Forcing

### Board: 196

	North:	South:	W	N	E	S
Dealer: South	♠ AKJ5	♠ Q97				1 ♦
Vul: None	♥ J86	♥ AT7	Pass	1 ♠	Pass	1NT
North HCP: 12	♦ K986	♦ A532	Pass	3 ♦	Pass	3NT
South HCP: 13	♣ 94	♣ K82	All Pass			
Contract: 3NT South						

### Board: 197

	North:	South:	W	N	E	S
Dealer: North	♠ J85	♠ KT72		1 ♦	Pass	1 ♠
Vul: N-S	♥ AT43	♥ 98	Pass	1NT	Pass	3NT
North HCP: 13	♦ A984	♦ KQT	All Pass			
South HCP: 12	♣ A8	♣ KJT3				
Contract: 3NT South						

### Board: 198

	North:	South:	W	N	E	S
Dealer: South	♠ KJ5	♠ 742				1 ♣
Vul: Both	♥ QT53	♥ AK2	Pass	1 ♥	Pass	1NT
North HCP: 11+1	♦ 8	♦ Q43	Pass	2 ♣	All Pass	
South HCP: 14	♣ AJ743	♣ KQ92				
Contract: 2 ♣ North						

### Board: 199

	North:	South:	W	N	E	S
Dealer: South	♠ Q85	♠ K972				1 ♣
Vul: N-S	♥ Q9732	♥ 6	Pass	1 ♥	Pass	1 ♠
North HCP: 12+1	♦ KT	♦ AJ7	Pass	2NT	Pass	3NT
South HCP: 13+1	♣ AJ2	♣ KQT97	All Pass			
Contract: 3NT South						



## North hands

## Fourth\_Bid\_Inviting

<b>Board: 200</b>	♠ A872	Partner bids first.
Dealer: South	♥ K7	The opponents are silent.
Vul: Both	♦ Q95	
HCP: 11	♣ QT53	

---

<b>Board: 201</b>	♠ Q2	You bid first.
Dealer: North	♥ KJ84	The opponents are silent.
Vul: None	♦ AQ73	
HCP: 12	♣ T32	

---

<b>Board: 202</b>	♠ K87	Partner bids first.
Dealer: South	♥ AJT4	The opponents are silent.
Vul: E-W	♦ QT96	
HCP: 12	♣ Q2	

---

<b>Board: 203</b>	♠ AQT94	Partner bids first.
Dealer: South	♥ 82	The opponents are silent.
Vul: Both	♦ AJ32	
HCP: 11+1	♣ 65	

---

<b>Board: 204</b>	♠ K983	Partner bids first.
Dealer: South	♥ QJT3	The opponents are silent.
Vul: None	♦ AJ98	
HCP: 11	♣ 5	

## Both hands (Answers Page)

### Board: 200

Dealer: South

Vul: Both

North HCP: 11

South HCP: 12

Contract: 2NT North

North:

♠ A872

♥ K7

♦ Q95

♣ QT53

South:

♠ J9

♥ QT95

♦ AJT

♣ A864

W N E S

Pass 1 ♠ Pass 1NT

Pass 2NT All Pass

### Board: 201

Dealer: North

Vul: None

North HCP: 12

South HCP: 12

Contract: 3NT North

North:

♠ Q2

♥ KJ84

♦ AQ73

♣ T32

South:

♠ AT54

♥ 62

♦ KJ86

♣ A65

W N E S

Pass 1 ♦ Pass 1 ♠

Pass 1NT Pass 3 ♦

Pass 3NT All Pass

### Board: 202

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 14

Contract: 3NT South

North:

♠ K87

♥ AJT4

♦ QT96

♣ Q2

South:

♠ AJ5

♥ 865

♦ AJ75

♣ A63

W N E S

Pass 1 ♥ Pass 1NT

Pass 3 ♦ Pass 3NT

All Pass

### Board: 203

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 12

Contract: 3 ♠ North

North:

♠ AQT94

♥ 82

♦ AJ32

♣ 65

South:

♠ K62

♥ Q4

♦ QT95

♣ AJ92

W N E S

Pass 1 ♠ Pass 1NT

Pass 2 ♣<sup>1</sup> Pass 2 ♠<sup>2</sup>

Pass 3 ♠ All Pass

1. New Minor Forcing

2. 3 !S

### Board: 204

Dealer: South

Vul: None

North HCP: 11

South HCP: 14

Contract: 2 ♦ North

North:

♠ K983

♥ QJT3

♦ AJ98

♣ 5

South:

♠ A42

♥ 74

♦ KQ62

♣ KQ98

W N E S

Pass 1 ♥ Pass 1NT

Pass 2 ♦ All Pass

## South hands

## Fourth\_Bid\_Inviting

<b>Board: 200</b>	♠ J9	You bid first.
Dealer: South	♥ QT95	The opponents are silent.
Vul: Both	♦ AJT	
HCP: 12	♣ A864	

---

<b>Board: 201</b>	♠ AT54	Partner bids first.
Dealer: North	♥ 62	The opponents are silent.
Vul: None	♦ KJ86	
HCP: 12	♣ A65	

---

<b>Board: 202</b>	♠ AJ5	You bid first.
Dealer: South	♥ 865	The opponents are silent.
Vul: E-W	♦ AJ75	
HCP: 14	♣ A63	

---

<b>Board: 203</b>	♠ K62	You bid first.
Dealer: South	♥ Q4	The opponents are silent.
Vul: Both	♦ QT95	
HCP: 12	♣ AJ92	

---

<b>Board: 204</b>	♠ A42	You bid first.
Dealer: South	♥ 74	The opponents are silent.
Vul: None	♦ KQ62	
HCP: 14	♣ KQ98	

## Both hands (Answers Page)

### Board: 200

	North:	South:	W	N	E	S
Dealer: South	♠ A872	♠ J9				1 ♣
Vul: Both	♥ K7	♥ QT95	Pass	1 ♠	Pass	1NT
North HCP: 11	♦ Q95	♦ AJT	Pass	2NT	All Pass	
South HCP: 12	♣ QT53	♣ A864				
Contract: 2NT North						

### Board: 201

	North:	South:	W	N	E	S
Dealer: North	♠ Q2	♠ AT54		1 ♦	Pass	1 ♠
Vul: None	♥ KJ84	♥ 62	Pass	1NT	Pass	3 ♦
North HCP: 12	♦ AQ73	♦ KJ86	Pass	3NT	All Pass	
South HCP: 12	♣ T32	♣ A65				
Contract: 3NT North						

### Board: 202

	North:	South:	W	N	E	S
Dealer: South	♠ K87	♠ AJ5				1 ♦
Vul: E-W	♥ AJT4	♥ 865	Pass	1 ♥	Pass	1NT
North HCP: 12	♦ QT96	♦ AJ75	Pass	3 ♦	Pass	3NT
South HCP: 14	♣ Q2	♣ A63	All Pass			
Contract: 3NT South						

### Board: 203

	North:	South:	W	N	E	S
Dealer: South	♠ AQT94	♠ K62				1 ♦
Vul: Both	♥ 82	♥ Q4	Pass	1 ♠	Pass	1NT
North HCP: 11+1	♦ AJ32	♦ QT95	Pass	2 ♣ <sup>1</sup>	Pass	2 ♠ <sup>2</sup>
South HCP: 12	♣ 65	♣ AJ92	Pass	3 ♠	All Pass	
Contract: 3 ♠ North						

1. New Minor Forcing

2. 3 !S

### Board: 204

	North:	South:	W	N	E	S
Dealer: South	♠ K983	♠ A42				1 ♦
Vul: None	♥ QJT3	♥ 74	Pass	1 ♥	Pass	1NT
North HCP: 11	♦ AJ98	♦ KQ62	Pass	2 ♦	All Pass	
South HCP: 14	♣ 5	♣ KQ98				
Contract: 2 ♦ North						

## North hands

## Fourth\_Bid\_Inviting

<b>Board: 205</b>	♠ J9652	Partner bids first.
Dealer: South	♥ KQJ	The opponents are silent.
Vul: N-S	♦ 64	
HCP: 12+1	♣ KQ3	

---

<b>Board: 206</b>	♠ KQT94	Partner bids first.
Dealer: South	♥ AQ87	The opponents are silent.
Vul: Both	♦ 75	
HCP: 11+1	♣ 85	

---

<b>Board: 207</b>	♠ 43	Partner bids first.
Dealer: South	♥ K732	The opponents are silent.
Vul: None	♦ K93	
HCP: 12	♣ AQT8	

---

<b>Board: 208</b>	♠ Q53	You bid first.
Dealer: North	♥ KQJ	The opponents are silent.
Vul: N-S	♦ QJT	
HCP: 13	♣ Q983	

## Both hands (Answers Page)

### Board: 205

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 14

Contract: 3 ♠ South

North:

♠ J9652

♥ KQJ

♦ 64

♣ KQ3

South:

♠ K84

♥ T98

♦ AK3

♣ A965

W N E S

Pass 1 ♠ Pass 1NT

Pass 2 ♦<sup>1</sup> Pass 3 ♠<sup>2</sup>

All Pass

1. New Minor Forcing

2. 3 !S

### Board: 206

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 14

Contract: 3NT South

North:

♠ KQT94

♥ AQ87

♦ 75

♣ 85

South:

♠ A8

♥ T52

♦ KQ43

♣ AJ76

W N E S

Pass 1 ♠ Pass 1NT

Pass 2 ♣<sup>1</sup> Pass 3NT

All Pass

1. New Minor Forcing

### Board: 207

Dealer: South

Vul: None

North HCP: 12

South HCP: 14

Contract: 3 ♥ South

North:

♠ 43

♥ K732

♦ K93

♣ AQT8

South:

♠ A72

♥ Q84

♦ AJ65

♣ K62

W N E S

Pass 1 ♥ Pass 1NT

Pass 2NT Pass 3 ♥

All Pass

### Board: 208

Dealer: North

Vul: N-S

North HCP: 13

South HCP: 12

Contract: 3 ♥ North

North:

♠ Q53

♥ KQJ

♦ QJT

♣ Q983

South:

♠ T8

♥ AT74

♦ A985

♣ KJ4

W N E S

Pass 1 ♣ Pass 1 ♥

Pass 1NT Pass 2NT

Pass 3 ♥ All Pass

## South hands

## Fourth\_Bid\_Inviting

<b>Board: 205</b>	♠ K84	You bid first.
Dealer: South	♥ T98	The opponents are silent.
Vul: N-S	♦ AK3	
HCP: 14	♣ A965	

---

<b>Board: 206</b>	♠ A8	You bid first.
Dealer: South	♥ T52	The opponents are silent.
Vul: Both	♦ KQ43	
HCP: 14	♣ AJ76	

---

<b>Board: 207</b>	♠ A72	You bid first.
Dealer: South	♥ Q84	The opponents are silent.
Vul: None	♦ AJ65	
HCP: 14	♣ K62	

---

<b>Board: 208</b>	♠ T8	Partner bids first.
Dealer: North	♥ AT74	The opponents are silent.
Vul: N-S	♦ A985	
HCP: 12	♣ KJ4	

## Both hands (Answers Page)

### Board: 205

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 14

Contract: 3 ♠ South

North:

♠ J9652

♥ KQJ

♦ 64

♣ KQ3

South:

♠ K84

♥ T98

♦ AK3

♣ A965

W N E S

Pass 1 ♠ Pass 1NT

Pass 2 ♦<sup>1</sup> Pass 3 ♠<sup>2</sup>

All Pass

1. New Minor Forcing

2. 3 !S

### Board: 206

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 14

Contract: 3NT South

North:

♠ KQT94

♥ AQ87

♦ 75

♣ 85

South:

♠ A8

♥ T52

♦ KQ43

♣ AJ76

W N E S

Pass 1 ♠ Pass 1NT

Pass 2 ♣<sup>1</sup> Pass 3NT

All Pass

1. New Minor Forcing

### Board: 207

Dealer: South

Vul: None

North HCP: 12

South HCP: 14

Contract: 3 ♥ South

North:

♠ 43

♥ K732

♦ K93

♣ AQT8

South:

♠ A72

♥ Q84

♦ AJ65

♣ K62

W N E S

Pass 1 ♥ Pass 1NT

Pass 2NT Pass 3 ♥

All Pass

### Board: 208

Dealer: North

Vul: N-S

North HCP: 13

South HCP: 12

Contract: 3 ♥ North

North:

♠ Q53

♥ KQJ

♦ QJT

♣ Q983

South:

♠ T8

♥ AT74

♦ A985

♣ KJ4

W N E S

Pass 1 ♣ Pass 1 ♥

Pass 1NT Pass 2NT

Pass 3 ♥ All Pass



## North hands

## Fourth\_Bid\_Inviting

<b>Board: 209</b>	♠ 92	You bid first.
Dealer: North	♥ AKQT	The opponents are silent.
Vul: E-W	♦ AT9	
HCP: 14	♣ J983	

---

<b>Board: 210</b>	♠ K762	Partner bids first.
Dealer: South	♥ Q3	The opponents are silent.
Vul: None	♦ J942	
HCP: 12	♣ AQ9	

---

<b>Board: 211</b>	♠ A64	Partner bids first.
Dealer: South	♥ Q9765	The opponents are silent.
Vul: E-W	♦ J9	
HCP: 11+1	♣ A54	

---

<b>Board: 212</b>	♠ A6	Partner bids first.
Dealer: South	♥ KJ75	The opponents are silent.
Vul: Both	♦ J6	
HCP: 11+1	♣ QT864	

---

<b>Board: 213</b>	♠ 2	Partner bids first.
Dealer: South	♥ K6	The opponents are silent.
Vul: N-S	♦ J86432	
HCP: 11+2	♣ AQJ9	

## Both hands (Answers Page)

### Board: 209

	North:	South:	W	N	E	S
Dealer: North	♠ 92	♠ KT753		1 ♣	Pass	1 ♠
Vul: E-W	♥ AKQT	♥ 96	Pass	1NT	Pass	2 ♦ <sup>1</sup>
North HCP: 14	♦ AT9	♦ KQ8	Pass	3 ♥	Pass	3NT
South HCP: 12+1	♣ J983	♣ A42	All Pass			
Contract: 3NT South						

1. New Minor Forcing

### Board: 210

	North:	South:	W	N	E	S
Dealer: South	♠ K762	♠ AQT				1 ♦
Vul: None	♥ Q3	♥ J975	Pass	1 ♠	Pass	1NT
North HCP: 12	♦ J942	♦ AT86	Pass	3 ♦	Pass	3NT
South HCP: 14	♣ AQ9	♣ K8	All Pass			
Contract: 3NT South						

### Board: 211

	North:	South:	W	N	E	S
Dealer: South	♠ A64	♠ K97				1 ♣
Vul: E-W	♥ Q9765	♥ KJT	Pass	1 ♥	Pass	1NT
North HCP: 11+1	♦ J9	♦ Q54	Pass	2 ♦ <sup>1</sup>	Pass	3 ♥ <sup>2</sup>
South HCP: 14	♣ A54	♣ KQ96	Pass	4 ♥	All Pass	
Contract: 4 ♥ North						

1. New Minor Forcing

2. 3 !H

### Board: 212

	North:	South:	W	N	E	S
Dealer: South	♠ A6	♠ KQ3				1 ♦
Vul: Both	♥ KJ75	♥ Q94	Pass	1 ♥	Pass	1NT
North HCP: 11+1	♦ J6	♦ A932	Pass	2NT	All Pass	
South HCP: 12	♣ QT864	♣ J73				
Contract: 2NT North						

### Board: 213

	North:	South:	W	N	E	S
Dealer: South	♠ 2	♠ A863				1 ♣
Vul: N-S	♥ K6	♥ AT7	Pass	1 ♦	Pass	1 ♠
North HCP: 11+2	♦ J86432	♦ A5	Pass	3 ♦	Pass	4 ♦
South HCP: 12	♣ AQJ9	♣ 8543	All Pass			
Contract: 4 ♦ South						

## South hands

## Fourth\_Bid\_Inviting

<b>Board: 209</b>	♠ KT753	Partner bids first.
Dealer: North	♥ 96	The opponents are silent.
Vul: E-W	♦ KQ8	
HCP: 12+1	♣ A42	

---

<b>Board: 210</b>	♠ AQT	You bid first.
Dealer: South	♥ J975	The opponents are silent.
Vul: None	♦ AT86	
HCP: 14	♣ K8	

---

<b>Board: 211</b>	♠ K97	You bid first.
Dealer: South	♥ KJT	The opponents are silent.
Vul: E-W	♦ Q54	
HCP: 14	♣ KQ96	

---

<b>Board: 212</b>	♠ KQ3	You bid first.
Dealer: South	♥ Q94	The opponents are silent.
Vul: Both	♦ A932	
HCP: 12	♣ J73	

---

<b>Board: 213</b>	♠ A863	You bid first.
Dealer: South	♥ AT7	The opponents are silent.
Vul: N-S	♦ A5	
HCP: 12	♣ 8543	

## Both hands (Answers Page)

### Board: 209

	North:	South:	W	N	E	S
Dealer: North	♠ 92	♠ KT753		1 ♣	Pass	1 ♠
Vul: E-W	♥ AKQT	♥ 96	Pass	1NT	Pass	2 ♦ <sup>1</sup>
North HCP: 14	♦ AT9	♦ KQ8	Pass	3 ♥	Pass	3NT
South HCP: 12+1	♣ J983	♣ A42	All Pass			
Contract: 3NT South						

1. New Minor Forcing

### Board: 210

	North:	South:	W	N	E	S
Dealer: South	♠ K762	♠ AQT				1 ♦
Vul: None	♥ Q3	♥ J975	Pass	1 ♠	Pass	1NT
North HCP: 12	♦ J942	♦ AT86	Pass	3 ♦	Pass	3NT
South HCP: 14	♣ AQ9	♣ K8	All Pass			
Contract: 3NT South						

### Board: 211

	North:	South:	W	N	E	S
Dealer: South	♠ A64	♠ K97				1 ♣
Vul: E-W	♥ Q9765	♥ KJT	Pass	1 ♥	Pass	1NT
North HCP: 11+1	♦ J9	♦ Q54	Pass	2 ♦ <sup>1</sup>	Pass	3 ♥ <sup>2</sup>
South HCP: 14	♣ A54	♣ KQ96	Pass	4 ♥	All Pass	
Contract: 4 ♥ North						

1. New Minor Forcing

2. 3 !H

### Board: 212

	North:	South:	W	N	E	S
Dealer: South	♠ A6	♠ KQ3				1 ♦
Vul: Both	♥ KJ75	♥ Q94	Pass	1 ♥	Pass	1NT
North HCP: 11+1	♦ J6	♦ A932	Pass	2NT	All Pass	
South HCP: 12	♣ QT864	♣ J73				
Contract: 2NT North						

### Board: 213

	North:	South:	W	N	E	S
Dealer: South	♠ 2	♠ A863				1 ♣
Vul: N-S	♥ K6	♥ AT7	Pass	1 ♦	Pass	1 ♠
North HCP: 11+2	♦ J86432	♦ A5	Pass	3 ♦	Pass	4 ♦
South HCP: 12	♣ AQJ9	♣ 8543	All Pass			
Contract: 4 ♦ South						

## North hands

## Fourth\_Bid\_Inviting

<b>Board: 214</b>	♠ AJ53	You bid first.
Dealer: North	♥ A9	The opponents are silent.
Vul: E-W	♦ QT95	
HCP: 12	♣ J54	

---

<b>Board: 215</b>	♠ KJ3	You bid first.
Dealer: North	♥ K4	The opponents are silent.
Vul: Both	♦ AK64	
HCP: 14	♣ 9754	

---

<b>Board: 216</b>	♠ KT52	Partner bids first.
Dealer: South	♥ J3	The opponents are silent.
Vul: E-W	♦ J7	
HCP: 12+1	♣ AK862	

---

<b>Board: 217</b>	♠ KJ732	Partner bids first.
Dealer: South	♥ Q2	The opponents are silent.
Vul: Both	♦ A94	
HCP: 12+1	♣ QT3	

## Both hands (Answers Page)

### Board: 214

Dealer: North

Vul: E-W

North HCP: 12

South HCP: 11+1

Contract: 2NT South

North:

♠ AJ53

♥ A9

♦ QT95

♣ J54

South:

♠ KT9

♥ KQ874

♦ 876

♣ K2

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

### Board: 215

Dealer: North

Vul: Both

North HCP: 14

South HCP: 11+1

Contract: 3NT North

North:

♠ KJ3

♥ K4

♦ AK64

♣ 9754

South:

♠ Q95

♥ Q9853

♦ QJ2

♣ AT

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

1. New Minor Forcing

### Board: 216

Dealer: South

Vul: E-W

North HCP: 12+1

South HCP: 12

Contract: 3NT North

North:

♠ KT52

♥ J3

♦ J7

♣ AK862

South:

♠ 87

♥ KQ96

♦ KQ6

♣ QT95

W	N	E	S
			1 ♣
Pass	1 ♠	Pass	1NT
Pass	3NT	All Pass	

### Board: 217

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 12

Contract: 4 ♠ South

North:

♠ KJ732

♥ Q2

♦ A94

♣ QT3

South:

♠ A95

♥ 963

♦ KJ87

♣ A52

W	N	E	S
			1 ♦
Pass	1 ♠	Pass	1NT
Pass	2 ♣ <sup>1</sup>	Pass	2 ♠ <sup>2</sup>
Pass	3 ♠	Pass	4 ♠
All Pass			

1. New Minor Forcing

2. 3 !S

## South hands

## Fourth\_Bid\_Inviting

<b>Board: 214</b>	♠ KT9	Partner bids first.
Dealer: North	♥ KQ874	The opponents are silent.
Vul: E-W	♦ 876	
HCP: 11+1	♣ K2	

---

<b>Board: 215</b>	♠ Q95	Partner bids first.
Dealer: North	♥ Q9853	The opponents are silent.
Vul: Both	♦ QJ2	
HCP: 11+1	♣ AT	

---

<b>Board: 216</b>	♠ 87	You bid first.
Dealer: South	♥ KQ96	The opponents are silent.
Vul: E-W	♦ KQ6	
HCP: 12	♣ QT95	

---

<b>Board: 217</b>	♠ A95	You bid first.
Dealer: South	♥ 963	The opponents are silent.
Vul: Both	♦ KJ87	
HCP: 12	♣ A52	

## Both hands (Answers Page)

### Board: 214

Dealer: North

Vul: E-W

North HCP: 12

South HCP: 11+1

Contract: 2NT South

North:

♠ AJ53

♥ A9

♦ QT95

♣ J54

South:

♠ KT9

♥ KQ874

♦ 876

♣ K2

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

### Board: 215

Dealer: North

Vul: Both

North HCP: 14

South HCP: 11+1

Contract: 3NT North

North:

♠ KJ3

♥ K4

♦ AK64

♣ 9754

South:

♠ Q95

♥ Q9853

♦ QJ2

♣ AT

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

1. New Minor Forcing

### Board: 216

Dealer: South

Vul: E-W

North HCP: 12+1

South HCP: 12

Contract: 3NT North

North:

♠ KT52

♥ J3

♦ J7

♣ AK862

South:

♠ 87

♥ KQ96

♦ KQ6

♣ QT95

W	N	E	S
			1 ♣
Pass	1 ♠	Pass	1NT
Pass	3NT	All Pass	

### Board: 217

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 12

Contract: 4 ♠ South

North:

♠ KJ732

♥ Q2

♦ A94

♣ QT3

South:

♠ A95

♥ 963

♦ KJ87

♣ A52

W	N	E	S
			1 ♦
Pass	1 ♠	Pass	1NT
Pass	2 ♣ <sup>1</sup>	Pass	2 ♠ <sup>2</sup>
Pass	3 ♠	Pass	4 ♠
All Pass			

1. New Minor Forcing

2. 3 !S



## North hands

## Fourth\_Bid\_Inviting

<b>Board: 218</b>	♠ QJT54	Partner bids first.
Dealer: South	♥ 8	The opponents are silent.
Vul: None	♦ QT6	
HCP: 11+1	♣ AQ52	

---

<b>Board: 219</b>	♠ AQJT6	Partner bids first.
Dealer: South	♥ 83	The opponents are silent.
Vul: N-S	♦ J953	
HCP: 11+1	♣ K3	

---

<b>Board: 220</b>	♠ AK	Partner bids first.
Dealer: South	♥ 9854	The opponents are silent.
Vul: Both	♦ A642	
HCP: 11	♣ 952	

---

<b>Board: 221</b>	♠ T8	You bid first.
Dealer: North	♥ 965	The opponents are silent.
Vul: None	♦ AKT7	
HCP: 14	♣ AK86	

---

<b>Board: 222</b>	♠ A54	You bid first.
Dealer: North	♥ T987	The opponents are silent.
Vul: N-S	♦ K2	
HCP: 13	♣ AQ54	

## Both hands (Answers Page)

### Board: 218

	North:	South:	W	N	E	S
Dealer: South	♠ QJT54	♠ 97				1 ♦
Vul: None	♥ 8	♥ KQJ9	Pass	1 ♠	Pass	1NT
North HCP: 11+1	♦ QT6	♦ AJ53	Pass	2 ♣ <sup>1</sup>	Pass	3 ♥
South HCP: 14	♣ AQ52	♣ K63	Pass	3NT	All Pass	
Contract: 3NT North						

1. New Minor Forcing

### Board: 219

	North:	South:	W	N	E	S
Dealer: South	♠ AQJT6	♠ K97				1 ♣
Vul: N-S	♥ 83	♥ AQ97	Pass	1 ♠	Pass	1NT
North HCP: 11+1	♦ J953	♦ T7	Pass	2 ♦ <sup>1</sup>	Pass	3 ♠ <sup>2</sup>
South HCP: 13	♣ K3	♣ A764	Pass	4 ♠	All Pass	
Contract: 4 ♠ North						

1. New Minor Forcing

2. 3 !S

### Board: 220

	North:	South:	W	N	E	S
Dealer: South	♠ AK	♠ 854				1 ♦
Vul: Both	♥ 9854	♥ A62	Pass	1 ♥	Pass	1NT
North HCP: 11	♦ A642	♦ QT75	Pass	2NT	Pass	3 ♥
South HCP: 13	♣ 952	♣ AK6	Pass	3NT	All Pass	
Contract: 3NT North						

### Board: 221

	North:	South:	W	N	E	S
Dealer: North	♠ T8	♠ KQ73		1 ♦	Pass	1 ♥
Vul: None	♥ 965	♥ KT87	Pass	1NT	Pass	2NT
North HCP: 14	♦ AKT7	♦ QJ8	Pass	3NT	All Pass	
South HCP: 11	♣ AK86	♣ 53				
Contract: 3NT North						

### Board: 222

	North:	South:	W	N	E	S
Dealer: North	♠ A54	♠ J6		1 ♣	Pass	1 ♦
Vul: N-S	♥ T987	♥ Q5	Pass	1 ♥	Pass	2NT
North HCP: 13	♦ K2	♦ AQ984	Pass	3NT	All Pass	
South HCP: 12+1	♣ AQ54	♣ K972				
Contract: 3NT North						

## South hands

## Fourth\_Bid\_Inviting

<b>Board: 218</b>	♠ 97	You bid first.
Dealer: South	♥ KQJ9	The opponents are silent.
Vul: None	♦ AJ53	
HCP: 14	♣ K63	

---

<b>Board: 219</b>	♠ K97	You bid first.
Dealer: South	♥ AQ97	The opponents are silent.
Vul: N-S	♦ T7	
HCP: 13	♣ A764	

---

<b>Board: 220</b>	♠ 854	You bid first.
Dealer: South	♥ A62	The opponents are silent.
Vul: Both	♦ QT75	
HCP: 13	♣ AK6	

---

<b>Board: 221</b>	♠ KQ73	Partner bids first.
Dealer: North	♥ KT87	The opponents are silent.
Vul: None	♦ QJ8	
HCP: 11	♣ 53	

---

<b>Board: 222</b>	♠ J6	Partner bids first.
Dealer: North	♥ Q5	The opponents are silent.
Vul: N-S	♦ AQ984	
HCP: 12+1	♣ K972	

## Both hands (Answers Page)

### Board: 218

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 14

Contract: 3NT North

North:

♠ QJT54

♥ 8

♦ QT6

♣ AQ52

South:

♠ 97

♥ KQJ9

♦ AJ53

♣ K63

W N E S

Pass 1♦

Pass 1♠ Pass 1NT

Pass 2♣<sup>1</sup> Pass 3♥

Pass 3NT All Pass

1. New Minor Forcing

### Board: 219

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 13

Contract: 4♠ North

North:

♠ AQJT6

♥ 83

♦ J953

♣ K3

South:

♠ K97

♥ AQ97

♦ T7

♣ A764

W N E S

Pass 1♣

Pass 1♠ Pass 1NT

Pass 2♦<sup>1</sup> Pass 3♠<sup>2</sup>

Pass 4♠ All Pass

1. New Minor Forcing

2. 3!S

### Board: 220

Dealer: South

Vul: Both

North HCP: 11

South HCP: 13

Contract: 3NT North

North:

♠ AK

♥ 9854

♦ A642

♣ 952

South:

♠ 854

♥ A62

♦ QT75

♣ AK6

W N E S

Pass 1♦

Pass 1♥ Pass 1NT

Pass 2NT Pass 3♥

Pass 3NT All Pass

### Board: 221

Dealer: North

Vul: None

North HCP: 14

South HCP: 11

Contract: 3NT North

North:

♠ T8

♥ 965

♦ AKT7

♣ AK86

South:

♠ KQ73

♥ KT87

♦ QJ8

♣ 53

W N E S

Pass 1♦ Pass 1♥

Pass 1NT Pass 2NT

Pass 3NT All Pass

### Board: 222

Dealer: North

Vul: N-S

North HCP: 13

South HCP: 12+1

Contract: 3NT North

North:

♠ A54

♥ T987

♦ K2

♣ AQ54

South:

♠ J6

♥ Q5

♦ AQ984

♣ K972

W N E S

Pass 1♣ Pass 1♦

Pass 1♥ Pass 2NT

Pass 3NT All Pass

## North hands

## Fourth\_Bid\_Inviting

**Board: 223**      ♠ AT9852      Partner bids first.  
 Dealer: South      ♥ Q7      The opponents are silent.  
 Vul: E-W      ♦ KT  
 HCP: 12+2      ♣ QJ3

---

**Board: 224**      ♠ KQ82      You bid first.  
 Dealer: North      ♥ T92      The opponents are silent.  
 Vul: None      ♦ A6  
 HCP: 13      ♣ A942

---

**Board: 225**      ♠ Q65      You bid first.  
 Dealer: North      ♥ KJT      The opponents are silent.  
 Vul: N-S      ♦ Q863  
 HCP: 14      ♣ AQ2

---

**Board: 226**      ♠ K62      You bid first.  
 Dealer: North      ♥ K852      The opponents are silent.  
 Vul: E-W      ♦ AJ82  
 HCP: 14      ♣ QJ

## Both hands (Answers Page)

### Board: 223

Dealer: South

Vul: E-W

North HCP: 12+2

South HCP: 13

Contract: 4 ♠ South

North:

♠ AT9852

♥ Q7

♦ KT

♣ QJ3

South:

♠ Q6

♥ AKJ3

♦ QJ82

♣ 986

W N E S

Pass 1 ♠ Pass 1NT

Pass 2 ♣<sup>1</sup> Pass 3 ♥

Pass 3 ♠ Pass 4 ♠

All Pass

1. New Minor Forcing

### Board: 224

Dealer: North

Vul: None

North HCP: 13

South HCP: 11+1

Contract: 3NT North

North:

♠ KQ82

♥ T92

♦ A6

♣ A942

South:

♠ 97

♥ J5

♦ KQT75

♣ KQ53

W N E S

Pass 1 ♣ Pass 1NT

Pass 1 ♠ Pass 2NT

Pass 3NT All Pass

### Board: 225

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 12+1

Contract: 3NT South

North:

♠ Q65

♥ KJT

♦ Q863

♣ AQ2

South:

♠ A987

♥ A5

♦ KJ

♣ 96543

W N E S

Pass 1NT Pass 3NT

Pass 1 ♠ Pass 2NT

All Pass

### Board: 226

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 12+1

Contract: 4 ♠ South

North:

♠ K62

♥ K852

♦ AJ82

♣ QJ

South:

♠ AQ875

♥ 9

♦ Q97

♣ A863

W N E S

Pass 1NT Pass 2 ♣<sup>1</sup>

Pass 3 ♠<sup>2</sup> Pass 4 ♠

All Pass

1. New Minor Forcing

2. 3 !S

## South hands

## Fourth\_Bid\_Inviting

<b>Board: 223</b>	♠ Q6	You bid first.
Dealer: South	♥ AKJ3	The opponents are silent.
Vul: E-W	♦ QJ82	
HCP: 13	♣ 986	

---

<b>Board: 224</b>	♠ 97	Partner bids first.
Dealer: North	♥ J5	The opponents are silent.
Vul: None	♦ KQT75	
HCP: 11+1	♣ KQ53	

---

<b>Board: 225</b>	♠ A987	Partner bids first.
Dealer: North	♥ A5	The opponents are silent.
Vul: N-S	♦ KJ	
HCP: 12+1	♣ 96543	

---

<b>Board: 226</b>	♠ AQ875	Partner bids first.
Dealer: North	♥ 9	The opponents are silent.
Vul: E-W	♦ Q97	
HCP: 12+1	♣ A863	

## Both hands (Answers Page)

### Board: 223

Dealer: South

Vul: E-W

North HCP: 12+2

South HCP: 13

Contract: 4 ♠ South

North:

♠ AT9852

♥ Q7

♦ KT

♣ QJ3

South:

♠ Q6

♥ AKJ3

♦ QJ82

♣ 986

W N E S

Pass 1 ♠ Pass 1NT

Pass 2 ♣<sup>1</sup> Pass 3 ♥

Pass 3 ♠ Pass 4 ♠

All Pass

1. New Minor Forcing

### Board: 224

Dealer: North

Vul: None

North HCP: 13

South HCP: 11+1

Contract: 3NT North

North:

♠ KQ82

♥ T92

♦ A6

♣ A942

South:

♠ 97

♥ J5

♦ KQT75

♣ KQ53

W N E S

Pass 1 ♣ Pass 1NT

Pass 1 ♠ Pass 2NT

Pass 3NT All Pass

### Board: 225

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 12+1

Contract: 3NT South

North:

♠ Q65

♥ KJT

♦ Q863

♣ AQ2

South:

♠ A987

♥ A5

♦ KJ

♣ 96543

W N E S

Pass 1NT Pass 3NT

Pass 1 ♠ Pass 2NT

All Pass

### Board: 226

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 12+1

Contract: 4 ♠ South

North:

♠ K62

♥ K852

♦ AJ82

♣ QJ

South:

♠ AQ875

♥ 9

♦ Q97

♣ A863

W N E S

Pass 1NT Pass 2 ♣<sup>1</sup>

Pass 3 ♠<sup>2</sup> Pass 4 ♠

All Pass

1. New Minor Forcing

2. 3 !S



## North hands

## Fourth\_Bid\_Inviting

<b>Board: 227</b>	♠ 63	Partner bids first.
Dealer: South	♥ AKQT6	The opponents are silent.
Vul: Both	♦ K942	
HCP: 12+1	♣ T8	

---

<b>Board: 228</b>	♠ 65	Partner bids first.
Dealer: South	♥ KQJ62	The opponents are silent.
Vul: N-S	♦ J98	
HCP: 11+1	♣ A43	

---

<b>Board: 229</b>	♠ A85	You bid first.
Dealer: North	♥ J9	The opponents are silent.
Vul: E-W	♦ KQT9	
HCP: 14	♣ AT96	

---

<b>Board: 230</b>	♠ T643	Partner bids first.
Dealer: South	♥ T4	The opponents are silent.
Vul: Both	♦ AQJ4	
HCP: 11	♣ KJ6	

---

<b>Board: 231</b>	♠ KQT53	Partner bids first.
Dealer: South	♥ 93	The opponents are silent.
Vul: None	♦ KT5	
HCP: 12+1	♣ AT6	

## Both hands (Answers Page)

### Board: 227

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 12

Contract: 2NT North

North:

♠ 63

♥ AKQT6

♦ K942

♣ T8

South:

♠ Q952

♥ J9

♦ AQ53

♣ K54

W N E S

Pass 1♥ Pass 1♦

Pass 2NT All Pass

Pass 1♥ Pass 1♠

Pass 2NT All Pass

### Board: 228

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 12

Contract: 3NT South

North:

♠ 65

♥ KQJ62

♦ J98

♣ A43

South:

♠ K32

♥ A4

♦ K753

♣ Q852

W N E S

Pass 1♥ Pass 1NT

Pass 2♣<sup>1</sup> Pass 3NT

Pass 2♣<sup>1</sup> Pass 3NT

All Pass

1. New Minor Forcing

### Board: 229

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 11

Contract: 3NT South

North:

♠ A85

♥ J9

♦ KQT9

♣ AT96

South:

♠ QJ62

♥ A3

♦ A763

♣ 732

W N E S

Pass 1♥ Pass 1♠

Pass 1NT Pass 2NT

Pass 3♣ Pass 3NT

All Pass

### Board: 230

Dealer: South

Vul: Both

North HCP: 11

South HCP: 14

Contract: 3NT North

North:

♠ T643

♥ T4

♦ AQJ4

♣ KJ6

South:

♠ KQJ

♥ A73

♦ T765

♣ A53

W N E S

Pass 1♠ Pass 1NT

Pass 2NT Pass 3♠

Pass 3NT All Pass

Pass 3NT All Pass

### Board: 231

Dealer: South

Vul: None

North HCP: 12+1

South HCP: 14

Contract: 4♠ North

North:

♠ KQT53

♥ 93

♦ KT5

♣ AT6

South:

♠ A86

♥ 764

♦ AQ76

♣ KJ5

W N E S

Pass 1♠ Pass 1NT

Pass 2♣<sup>1</sup> Pass 3♠<sup>2</sup>

Pass 2♣<sup>1</sup> Pass 3♠<sup>2</sup>

Pass 4♠ All Pass

1. New Minor Forcing

2. 3 !S

## South hands

## Fourth\_Bid\_Inviting

<b>Board: 227</b>	♠ Q952	You bid first.
Dealer: South	♥ J9	The opponents are silent.
Vul: Both	♦ AQ53	
HCP: 12	♣ K54	

---

<b>Board: 228</b>	♠ K32	You bid first.
Dealer: South	♥ A4	The opponents are silent.
Vul: N-S	♦ K753	
HCP: 12	♣ Q852	

---

<b>Board: 229</b>	♠ QJ62	Partner bids first.
Dealer: North	♥ A3	The opponents are silent.
Vul: E-W	♦ A763	
HCP: 11	♣ 732	

---

<b>Board: 230</b>	♠ KQJ	You bid first.
Dealer: South	♥ A73	The opponents are silent.
Vul: Both	♦ T765	
HCP: 14	♣ A53	

---

<b>Board: 231</b>	♠ A86	You bid first.
Dealer: South	♥ 764	The opponents are silent.
Vul: None	♦ AQ76	
HCP: 14	♣ KJ5	

## Both hands (Answers Page)

### Board: 227

	North:	South:	W	N	E	S
Dealer: South	♠ 63	♠ Q952				1 ♦
Vul: Both	♥ AKQT6	♥ J9	Pass	1 ♥	Pass	1 ♠
North HCP: 12+1	♦ K942	♦ AQ53	Pass	2NT	All Pass	
South HCP: 12	♣ T8	♣ K54				
Contract: 2NT North						

### Board: 228

	North:	South:	W	N	E	S
Dealer: South	♠ 65	♠ K32				1 ♦
Vul: N-S	♥ KQJ62	♥ A4	Pass	1 ♥	Pass	1NT
North HCP: 11+1	♦ J98	♦ K753	Pass	2 ♣ <sup>1</sup>	Pass	3NT
South HCP: 12	♣ A43	♣ Q852	All Pass			

1. New Minor Forcing

### Board: 229

	North:	South:	W	N	E	S
Dealer: North	♠ A85	♠ QJ62		1 ♦	Pass	1 ♠
Vul: E-W	♥ J9	♥ A3	Pass	1NT	Pass	2NT
North HCP: 14	♦ KQT9	♦ A763	Pass	3 ♣	Pass	3NT
South HCP: 11	♣ AT96	♣ 732	All Pass			
Contract: 3NT South						

### Board: 230

	North:	South:	W	N	E	S
Dealer: South	♠ T643	♠ KQJ				1 ♦
Vul: Both	♥ T4	♥ A73	Pass	1 ♠	Pass	1NT
North HCP: 11	♦ AQJ4	♦ T765	Pass	2NT	Pass	3 ♠
South HCP: 14	♣ KJ6	♣ A53	Pass	3NT	All Pass	
Contract: 3NT North						

### Board: 231

	North:	South:	W	N	E	S
Dealer: South	♠ KQT53	♠ A86				1 ♦
Vul: None	♥ 93	♥ 764	Pass	1 ♠	Pass	1NT
North HCP: 12+1	♦ KT5	♦ AQ76	Pass	2 ♣ <sup>1</sup>	Pass	3 ♠ <sup>2</sup>
South HCP: 14	♣ AT6	♣ KJ5	Pass	4 ♠	All Pass	

1. New Minor Forcing

2. 3 !S

## North hands

## Fourth\_Bid\_Inviting

<b>Board: 232</b>	♠ 963	You bid first.
Dealer: North	♥ Q72	The opponents are silent.
Vul: E-W	♦ KQ2	
HCP: 14	♣ AQJ5	

---

<b>Board: 233</b>	♠ KQT	You bid first.
Dealer: North	♥ J95	The opponents are silent.
Vul: None	♦ A872	
HCP: 14	♣ KJ5	

---

<b>Board: 234</b>	♠ J63	Partner bids first.
Dealer: South	♥ K6	The opponents are silent.
Vul: Both	♦ Q943	
HCP: 11	♣ AJ76	

---

<b>Board: 235</b>	♠ 3	Partner bids first.
Dealer: South	♥ Q87	The opponents are silent.
Vul: None	♦ AKJ752	
HCP: 11+2	♣ J96	

---

<b>Board: 236</b>	♠ QT87	Partner bids first.
Dealer: South	♥ K2	The opponents are silent.
Vul: N-S	♦ Q8	
HCP: 12+1	♣ KQT84	

## Both hands (Answers Page)

### Board: 232

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 12+1

Contract: 4 ♠ South

North:

♠ 963

♥ Q72

♦ KQ2

♣ AQJ5

South:

♠ KT852

♥ AJ3

♦ A4

♣ 932

W	N	E	S
	1 ♣	Pass	1 ♠
Pass	1NT	Pass	2 ♦ <sup>1</sup>
Pass	3 ♠ <sup>2</sup>	Pass	4 ♠
All Pass			

1. New Minor Forcing

2. 3 !S

### Board: 233

Dealer: North

Vul: None

North HCP: 14

South HCP: 12

Contract: 3NT North

North:

♠ KQT

♥ J95

♦ A872

♣ KJ5

South:

♠ 943

♥ K762

♦ KQ53

♣ AT

W	N	E	S
	1 ♦	Pass	1 ♥
Pass	1NT	Pass	3 ♦
Pass	3NT	All Pass	

### Board: 234

Dealer: South

Vul: Both

North HCP: 11

South HCP: 13

Contract: 2 ♣ North

North:

♠ J63

♥ K6

♦ Q943

♣ AJ76

South:

♠ AQ98

♥ AJ9

♦ 72

♣ Q932

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

### Board: 235

Dealer: South

Vul: None

North HCP: 11+2

South HCP: 13

Contract: 4 ♦ South

North:

♠ 3

♥ Q87

♦ AKJ752

♣ J96

South:

♠ Q75

♥ KJT9

♦ 43

♣ AK52

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

### Board: 236

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 13

Contract: 3NT North

North:

♠ QT87

♥ K2

♦ Q8

♣ KQT84

South:

♠ A5

♥ A653

♦ AJT5

♣ 765

W	N	E	S
			1 ♦
Pass	1 ♠	Pass	1NT
Pass	3NT	All Pass	

## South hands

## Fourth\_Bid\_Inviting

<b>Board: 232</b>	♠ KT852	Partner bids first.
Dealer: North	♥ AJ3	The opponents are silent.
Vul: E-W	♦ A4	
HCP: 12+1	♣ 932	

---

<b>Board: 233</b>	♠ 943	Partner bids first.
Dealer: North	♥ K762	The opponents are silent.
Vul: None	♦ KQ53	
HCP: 12	♣ AT	

---

<b>Board: 234</b>	♠ AQ98	You bid first.
Dealer: South	♥ AJ9	The opponents are silent.
Vul: Both	♦ 72	
HCP: 13	♣ Q932	

---

<b>Board: 235</b>	♠ Q75	You bid first.
Dealer: South	♥ KJT9	The opponents are silent.
Vul: None	♦ 43	
HCP: 13	♣ AK52	

---

<b>Board: 236</b>	♠ A5	You bid first.
Dealer: South	♥ A653	The opponents are silent.
Vul: N-S	♦ AJT5	
HCP: 13	♣ 765	

## Both hands (Answers Page)

### Board: 232

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 12+1

Contract: 4 ♠ South

North:

♠ 963

♥ Q72

♦ KQ2

♣ AQJ5

South:

♠ KT852

♥ AJ3

♦ A4

♣ 932

W	N	E	S
	1 ♣	Pass	1 ♠
Pass	1NT	Pass	2 ♦ <sup>1</sup>
Pass	3 ♠ <sup>2</sup>	Pass	4 ♠
All Pass			

1. New Minor Forcing

2. 3 !S

### Board: 233

Dealer: North

Vul: None

North HCP: 14

South HCP: 12

Contract: 3NT North

North:

♠ KQT

♥ J95

♦ A872

♣ KJ5

South:

♠ 943

♥ K762

♦ KQ53

♣ AT

W	N	E	S
	1 ♦	Pass	1 ♥
Pass	1NT	Pass	3 ♦
Pass	3NT	All Pass	

### Board: 234

Dealer: South

Vul: Both

North HCP: 11

South HCP: 13

Contract: 2 ♣ North

North:

♠ J63

♥ K6

♦ Q943

♣ AJ76

South:

♠ AQ98

♥ AJ9

♦ 72

♣ Q932

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

### Board: 235

Dealer: South

Vul: None

North HCP: 11+2

South HCP: 13

Contract: 4 ♦ South

North:

♠ 3

♥ Q87

♦ AKJ752

♣ J96

South:

♠ Q75

♥ KJT9

♦ 43

♣ AK52

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

### Board: 236

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 13

Contract: 3NT North

North:

♠ QT87

♥ K2

♦ Q8

♣ KQT84

South:

♠ A5

♥ A653

♦ AJT5

♣ 765

W	N	E	S
			1 ♦
Pass	1 ♠	Pass	1NT
Pass	3NT	All Pass	



## North hands

## Fourth\_Bid\_Inviting

<b>Board: 237</b>	♠ K43	Partner bids first.
Dealer: South	♥ K7653	The opponents are silent.
Vul: E-W	♦ K83	
HCP: 12+1	♣ K3	

---

<b>Board: 238</b>	♠ AK3	You bid first.
Dealer: North	♥ QJ74	The opponents are silent.
Vul: None	♦ K632	
HCP: 13	♣ 93	

---

<b>Board: 239</b>	♠ AT952	Partner bids first.
Dealer: South	♥ AQ54	The opponents are silent.
Vul: N-S	♦ 76	
HCP: 11+1	♣ J3	

---

<b>Board: 240</b>	♠ AJT	You bid first.
Dealer: North	♥ JT4	The opponents are silent.
Vul: E-W	♦ Q876	
HCP: 13	♣ AJ9	

## Both hands (Answers Page)

### Board: 237

Dealer: South

Vul: E-W

North HCP: 12+1

South HCP: 13

Contract: 3NT South

North:

♠ K43

♥ K7653

♦ K83

♣ K3

South:

♠ QJ98

♥ 94

♦ AQ72

♣ A87

W N E S

Pass 1♦ Pass 1♦

Pass 1♥ Pass 1♠

Pass 2NT Pass 3NT

All Pass

### Board: 238

Dealer: North

Vul: None

North HCP: 13

South HCP: 11+1

Contract: 4♠ South

North:

♠ AK3

♥ QJ74

♦ K632

♣ 93

South:

♠ Q8762

♥ K3

♦ A5

♣ Q742

W N E S

Pass 1♦ Pass 1♠

Pass 1NT Pass 2♣<sup>1</sup>

Pass 3♠<sup>2</sup> Pass 4♠

All Pass

1. New Minor Forcing

2. 3!S

### Board: 239

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 13

Contract: 4♠ North

North:

♠ AT952

♥ AQ54

♦ 76

♣ J3

South:

♠ K64

♥ 987

♦ AJT

♣ KQ98

W N E S

Pass 1♠ Pass 1♣

Pass 1♥ Pass 1NT

Pass 2♦<sup>1</sup> Pass 3♠<sup>2</sup>

Pass 4♠ All Pass

1. New Minor Forcing

2. 3!S

### Board: 240

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 12+1

Contract: 4♠ South

North:

♠ AJT

♥ JT4

♦ Q876

♣ AJ9

South:

♠ Q9632

♥ K76

♦ AK54

♣ 5

W N E S

Pass 1♦ Pass 1♠

Pass 1♥ Pass 2♣<sup>1</sup>

Pass 3♠<sup>2</sup> Pass 4♠

All Pass

1. New Minor Forcing

2. 3!S

## South hands

## Fourth\_Bid\_Inviting

<b>Board: 237</b>	♠ QJ98	You bid first.
Dealer: South	♥ 94	The opponents are silent.
Vul: E-W	♦ AQ72	
HCP: 13	♣ A87	

---

<b>Board: 238</b>	♠ Q8762	Partner bids first.
Dealer: North	♥ K3	The opponents are silent.
Vul: None	♦ A5	
HCP: 11+1	♣ Q742	

---

<b>Board: 239</b>	♠ K64	You bid first.
Dealer: South	♥ 987	The opponents are silent.
Vul: N-S	♦ AJT	
HCP: 13	♣ KQ98	

---

<b>Board: 240</b>	♠ Q9632	Partner bids first.
Dealer: North	♥ K76	The opponents are silent.
Vul: E-W	♦ AK54	
HCP: 12+1	♣ 5	

## Both hands (Answers Page)

### Board: 237

Dealer: South

Vul: E-W

North HCP: 12+1

South HCP: 13

Contract: 3NT South

North:

♠ K43

♥ K7653

♦ K83

♣ K3

South:

♠ QJ98

♥ 94

♦ AQ72

♣ A87

W N E S

Pass 1♦ Pass 1♦

Pass 1♥ Pass 1♠

Pass 2NT Pass 3NT

All Pass

### Board: 238

Dealer: North

Vul: None

North HCP: 13

South HCP: 11+1

Contract: 4♠ South

North:

♠ AK3

♥ QJ74

♦ K632

♣ 93

South:

♠ Q8762

♥ K3

♦ A5

♣ Q742

W N E S

Pass 1♦ Pass 1♠

Pass 1NT Pass 2♣<sup>1</sup>

Pass 3♠<sup>2</sup> Pass 4♠

All Pass

1. New Minor Forcing

2. 3!S

### Board: 239

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 13

Contract: 4♠ North

North:

♠ AT952

♥ AQ54

♦ 76

♣ J3

South:

♠ K64

♥ 987

♦ AJT

♣ KQ98

W N E S

Pass 1♠ Pass 1♣

Pass 1♥ Pass 1NT

Pass 2♦<sup>1</sup> Pass 3♠<sup>2</sup>

Pass 4♠ All Pass

1. New Minor Forcing

2. 3!S

### Board: 240

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 12+1

Contract: 4♠ South

North:

♠ AJT

♥ JT4

♦ Q876

♣ AJ9

South:

♠ Q9632

♥ K76

♦ AK54

♣ 5

W N E S

Pass 1♦ Pass 1♠

Pass 1♥ Pass 2♣<sup>1</sup>

Pass 3♠<sup>2</sup> Pass 4♠

All Pass

1. New Minor Forcing

2. 3!S

## North hands

## Fourth\_Bid\_Inviting

<b>Board: 241</b>	♠ A6	You bid first.
Dealer: North	♥ KT87	The opponents are silent.
Vul: Both	♦ KJ85	
HCP: 13	♣ Q83	

---

<b>Board: 242</b>	♠ A943	You bid first.
Dealer: North	♥ 84	The opponents are silent.
Vul: E-W	♦ Q54	
HCP: 13	♣ AK92	

---

<b>Board: 243</b>	♠ AJT	You bid first.
Dealer: North	♥ QJ9	The opponents are silent.
Vul: Both	♦ K84	
HCP: 12	♣ JT32	

---

<b>Board: 244</b>	♠ KJ64	Partner bids first.
Dealer: South	♥ KJ	The opponents are silent.
Vul: None	♦ J865	
HCP: 11	♣ Q32	

---

<b>Board: 245</b>	♠ A87	You bid first.
Dealer: North	♥ AK6	The opponents are silent.
Vul: E-W	♦ J83	
HCP: 12	♣ 9754	

## Both hands (Answers Page)

### Board: 241

Dealer: North

Vul: Both

North HCP: 13

South HCP: 12+2

Contract: 4♥ South

North:

♠ A6

♥ KT87

♦ KJ85

♣ Q83

South:

♠ QJT875

♥ A953

♦ Q

♣ K9

W	N	E	S
---	---	---	---

	1♦	Pass	1♠
--	----	------	----

Pass	1NT	Pass	2♣ <sup>1</sup>
------	-----	------	-----------------

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

All Pass

1. New Minor Forcing

### Board: 242

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 11+2

Contract: 4♥ North

North:

♠ A943

♥ 84

♦ Q54

♣ AK92

South:

♠ J87

♥ AQT763

♦ A7

♣ 74

W	N	E	S
---	---	---	---

	1♣	Pass	1♥
--	----	------	----

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

Pass	4♥	All Pass	
------	----	----------	--

### Board: 243

Dealer: North

Vul: Both

North HCP: 12

South HCP: 12

Contract: 2NT South

North:

♠ AJT

♥ QJ9

♦ K84

♣ JT32

South:

♠ K753

♥ AK32

♦ 96

♣ Q64

W	N	E	S
---	---	---	---

	1♣	Pass	1♥
--	----	------	----

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

All Pass

### Board: 244

Dealer: South

Vul: None

North HCP: 11

South HCP: 13

Contract: 2♦ North

North:

♠ KJ64

♥ KJ

♦ J865

♣ Q32

South:

♠ A52

♥ AT87

♦ KQ97

♣ 64

W	N	E	S
---	---	---	---

			1♦
--	--	--	----

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

Pass	2♦	All Pass	
------	----	----------	--

### Board: 245

Dealer: North

Vul: E-W

North HCP: 12

South HCP: 12

Contract: 3NT South

North:

♠ A87

♥ AK6

♦ J83

♣ 9754

South:

♠ KT32

♥ 73

♦ KQT7

♣ KJ3

W	N	E	S
---	---	---	---

	1♣	Pass	1♠
--	----	------	----

Pass	1NT	Pass	3NT
------	-----	------	-----

All Pass

## South hands

## Fourth\_Bid\_Inviting

**Board: 241**      ♠ QJT875      Partner bids first.  
 Dealer: North      ♥ A953      The opponents are silent.  
 Vul: Both      ♦ Q  
 HCP: 12+2      ♣ K9

---

**Board: 242**      ♠ J87      Partner bids first.  
 Dealer: North      ♥ AQT763      The opponents are silent.  
 Vul: E-W      ♦ A7  
 HCP: 11+2      ♣ 74

---

**Board: 243**      ♠ K753      Partner bids first.  
 Dealer: North      ♥ AK32      The opponents are silent.  
 Vul: Both      ♦ 96  
 HCP: 12      ♣ Q64

---

**Board: 244**      ♠ A52      You bid first.  
 Dealer: South      ♥ AT87      The opponents are silent.  
 Vul: None      ♦ KQ97  
 HCP: 13      ♣ 64

---

**Board: 245**      ♠ KT32      Partner bids first.  
 Dealer: North      ♥ 73      The opponents are silent.  
 Vul: E-W      ♦ KQT7  
 HCP: 12      ♣ KJ3

## Both hands (Answers Page)

### Board: 241

Dealer: North

Vul: Both

North HCP: 13

South HCP: 12+2

Contract: 4♥ South

North:

♠ A6

♥ KT87

♦ KJ85

♣ Q83

South:

♠ QJT875

♥ A953

♦ Q

♣ K9

W	N	E	S
---	---	---	---

	1♦	Pass	1♠
--	----	------	----

Pass	1NT	Pass	2♣ <sup>1</sup>
------	-----	------	-----------------

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

All Pass

1. New Minor Forcing

### Board: 242

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 11+2

Contract: 4♥ North

North:

♠ A943

♥ 84

♦ Q54

♣ AK92

South:

♠ J87

♥ AQT763

♦ A7

♣ 74

W	N	E	S
---	---	---	---

	1♣	Pass	1♥
--	----	------	----

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

Pass	4♥	All Pass	
------	----	----------	--

### Board: 243

Dealer: North

Vul: Both

North HCP: 12

South HCP: 12

Contract: 2NT South

North:

♠ AJT

♥ QJ9

♦ K84

♣ JT32

South:

♠ K753

♥ AK32

♦ 96

♣ Q64

W	N	E	S
---	---	---	---

	1♣	Pass	1♥
--	----	------	----

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

All Pass

### Board: 244

Dealer: South

Vul: None

North HCP: 11

South HCP: 13

Contract: 2♦ North

North:

♠ KJ64

♥ KJ

♦ J865

♣ Q32

South:

♠ A52

♥ AT87

♦ KQ97

♣ 64

W	N	E	S
---	---	---	---

			1♦
--	--	--	----

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

Pass	2♦	All Pass	
------	----	----------	--

### Board: 245

Dealer: North

Vul: E-W

North HCP: 12

South HCP: 12

Contract: 3NT South

North:

♠ A87

♥ AK6

♦ J83

♣ 9754

South:

♠ KT32

♥ 73

♦ KQT7

♣ KJ3

W	N	E	S
---	---	---	---

	1♣	Pass	1♠
--	----	------	----

Pass	1NT	Pass	3NT
------	-----	------	-----

All Pass



## North hands

## Fourth\_Bid\_Inviting

<b>Board: 246</b>	♠ T6	Partner bids first.
Dealer: South	♥ AQT5	The opponents are silent.
Vul: Both	♦ JT7	
HCP: 12	♣ AJ75	

---

<b>Board: 247</b>	♠ KQ	You bid first.
Dealer: North	♥ QJ82	The opponents are silent.
Vul: None	♦ T643	
HCP: 12	♣ A32	

---

<b>Board: 248</b>	♠ AQT6	Partner bids first.
Dealer: South	♥ QT	The opponents are silent.
Vul: N-S	♦ 952	
HCP: 11	♣ QJ86	

---

<b>Board: 249</b>	♠ 76	You bid first.
Dealer: North	♥ K986	The opponents are silent.
Vul: Both	♦ AQ2	
HCP: 13	♣ A542	

---

<b>Board: 250</b>	♠ A63	You bid first.
Dealer: North	♥ JT2	The opponents are silent.
Vul: None	♦ AJT	
HCP: 14	♣ A762	

## Both hands (Answers Page)

### Board: 246

Dealer: South

Vul: Both

North HCP: 12

South HCP: 12

Contract: 2NT North

North:

♠ T6

♥ AQT5

♦ JT7

♣ AJ75

South:

♠ A98

♥ J7

♦ A643

♣ K942

W N E S

Pass 1♥ Pass 1NT

Pass 2NT All Pass

### Board: 247

Dealer: North

Vul: None

North HCP: 12

South HCP: 11

Contract: 2♦ South

North:

♠ KQ

♥ QJ82

♦ T643

♣ A32

South:

♠ J876

♥ K

♦ A987

♣ K875

W N E S

Pass 1♦ Pass 1♠

Pass 1NT Pass 2♦

All Pass

### Board: 248

Dealer: South

Vul: N-S

North HCP: 11

South HCP: 12

Contract: 2NT North

North:

♠ AQT6

♥ QT

♦ 952

♣ QJ86

South:

♠ J98

♥ A85

♦ T63

♣ AKT7

W N E S

Pass 1♠ Pass 1NT

Pass 2NT All Pass

### Board: 249

Dealer: North

Vul: Both

North HCP: 13

South HCP: 12

Contract: 3NT North

North:

♠ 76

♥ K986

♦ AQ2

♣ A542

South:

♠ KQ52

♥ A5

♦ 9875

♣ K93

W N E S

Pass 1♣ Pass 1♠

Pass 1NT Pass 2NT

Pass 3NT All Pass

### Board: 250

Dealer: North

Vul: None

North HCP: 14

South HCP: 11+1

Contract: 4♠ South

North:

♠ A63

♥ JT2

♦ AJT

♣ A762

South:

♠ KJT98

♥ Q3

♦ Q432

♣ K8

W N E S

Pass 1♣ Pass 1♠

Pass 1NT Pass 2♦<sup>1</sup>

Pass 3♠<sup>2</sup> Pass 4♠

All Pass

1. New Minor Forcing

2. 3 !S

## South hands

## Fourth\_Bid\_Inviting

<b>Board: 246</b>	♠ A98	You bid first.
Dealer: South	♥ J7	The opponents are silent.
Vul: Both	♦ A643	
HCP: 12	♣ K942	

---

<b>Board: 247</b>	♠ J876	Partner bids first.
Dealer: North	♥ K	The opponents are silent.
Vul: None	♦ A987	
HCP: 11	♣ K875	

---

<b>Board: 248</b>	♠ J98	You bid first.
Dealer: South	♥ A85	The opponents are silent.
Vul: N-S	♦ T63	
HCP: 12	♣ AKT7	

---

<b>Board: 249</b>	♠ KQ52	Partner bids first.
Dealer: North	♥ A5	The opponents are silent.
Vul: Both	♦ 9875	
HCP: 12	♣ K93	

---

<b>Board: 250</b>	♠ KJT98	Partner bids first.
Dealer: North	♥ Q3	The opponents are silent.
Vul: None	♦ Q432	
HCP: 11+1	♣ K8	

## Both hands (Answers Page)

### Board: 246

Dealer: South

Vul: Both

North HCP: 12

South HCP: 12

Contract: 2NT North

North:

♠ T6

♥ AQT5

♦ JT7

♣ AJ75

South:

♠ A98

♥ J7

♦ A643

♣ K942

W N E S

Pass 1♥ Pass 1NT

Pass 2NT All Pass

### Board: 247

Dealer: North

Vul: None

North HCP: 12

South HCP: 11

Contract: 2♦ South

North:

♠ KQ

♥ QJ82

♦ T643

♣ A32

South:

♠ J876

♥ K

♦ A987

♣ K875

W N E S

Pass 1♦ Pass 1♠

Pass 1NT Pass 2♦

All Pass

### Board: 248

Dealer: South

Vul: N-S

North HCP: 11

South HCP: 12

Contract: 2NT North

North:

♠ AQT6

♥ QT

♦ 952

♣ QJ86

South:

♠ J98

♥ A85

♦ T63

♣ AKT7

W N E S

Pass 1♠ Pass 1NT

Pass 2NT All Pass

### Board: 249

Dealer: North

Vul: Both

North HCP: 13

South HCP: 12

Contract: 3NT North

North:

♠ 76

♥ K986

♦ AQ2

♣ A542

South:

♠ KQ52

♥ A5

♦ 9875

♣ K93

W N E S

Pass 1♣ Pass 1♠

Pass 1NT Pass 2NT

Pass 3NT All Pass

### Board: 250

Dealer: North

Vul: None

North HCP: 14

South HCP: 11+1

Contract: 4♠ South

North:

♠ A63

♥ JT2

♦ AJT

♣ A762

South:

♠ KJT98

♥ Q3

♦ Q432

♣ K8

W N E S

Pass 1♣ Pass 1♠

Pass 1NT Pass 2♦<sup>1</sup>

Pass 3♠<sup>2</sup> Pass 4♠

All Pass

1. New Minor Forcing

2. 3 !S

## North hands

## Fourth\_Bid\_Inviting

<b>Board: 251</b>	♠ QJ952	Partner bids first.
Dealer: South	♥ 42	The opponents are silent.
Vul: None	♦ KJT	
HCP: 11+1	♣ A97	

---

<b>Board: 252</b>	♠ A42	You bid first.
Dealer: North	♥ AQ74	The opponents are silent.
Vul: N-S	♦ 9	
HCP: 14+1	♣ AT943	

---

<b>Board: 253</b>	♠ KQ7	You bid first.
Dealer: North	♥ 64	The opponents are silent.
Vul: E-W	♦ J962	
HCP: 13	♣ AK86	

---

<b>Board: 254</b>	♠ K62	You bid first.
Dealer: North	♥ AK4	The opponents are silent.
Vul: Both	♦ QJ6	
HCP: 13	♣ 6432	

## Both hands (Answers Page)

### Board: 251

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 14

Contract: 4 ♠ North

North:

♠ QJ952

♥ 42

♦ KJT

♣ A97

South:

♠ 864

♥ KQ3

♦ AQ9

♣ KT43

W N E S

Pass 1 ♠ Pass 1 ♣

Pass 1 ♥ Pass 1NT

Pass 2 ♦<sup>1</sup> Pass 3 ♠<sup>2</sup>

Pass 4 ♠ All Pass

1. New Minor Forcing

2. 3 !S

### Board: 252

Dealer: North

Vul: N-S

North HCP: 14+1

South HCP: 11+1

Contract: 1NT South

North:

♠ A42

♥ AQ74

♦ 9

♣ AT943

South:

♠ Q3

♥ J65

♦ K8765

♣ KQ6

W N E S

Pass 1 ♣ Pass 1 ♦

Pass 1 ♥ Pass 1NT

All Pass

### Board: 253

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 12+1

Contract: 3NT North

North:

♠ KQ7

♥ 64

♦ J962

♣ AK86

South:

♠ 9643

♥ AKJ83

♦ A3

♣ T9

W N E S

Pass 1 ♦ Pass 1 ♥

Pass 1NT Pass 2 ♣<sup>1</sup>

Pass 3NT All Pass

1. New Minor Forcing

### Board: 254

Dealer: North

Vul: Both

North HCP: 13

South HCP: 12+1

Contract: 4 ♠ South

North:

♠ K62

♥ AK4

♦ QJ6

♣ 6432

South:

♠ AJ985

♥ J72

♦ K4

♣ KT9

W N E S

Pass 1 ♣ Pass 1 ♠

Pass 1NT Pass 2 ♦<sup>1</sup>

Pass 3 ♠<sup>2</sup> Pass 4 ♠

All Pass

1. New Minor Forcing

2. 3 !S

## South hands

## Fourth\_Bid\_Inviting

<b>Board: 251</b>	♠ 864	You bid first.
Dealer: South	♥ KQ3	The opponents are silent.
Vul: None	♦ AQ9	
HCP: 14	♣ KT43	

---

<b>Board: 252</b>	♠ Q3	Partner bids first.
Dealer: North	♥ J65	The opponents are silent.
Vul: N-S	♦ K8765	
HCP: 11+1	♣ KQ6	

---

<b>Board: 253</b>	♠ 9643	Partner bids first.
Dealer: North	♥ AKJ83	The opponents are silent.
Vul: E-W	♦ A3	
HCP: 12+1	♣ T9	

---

<b>Board: 254</b>	♠ AJ985	Partner bids first.
Dealer: North	♥ J72	The opponents are silent.
Vul: Both	♦ K4	
HCP: 12+1	♣ KT9	

## Both hands (Answers Page)

### Board: 251

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 14

Contract: 4 ♠ North

North:

♠ QJ952

♥ 42

♦ KJT

♣ A97

South:

♠ 864

♥ KQ3

♦ AQ9

♣ KT43

W N E S

1 ♣

Pass 1 ♠ Pass 1NT

Pass 2 ♦<sup>1</sup> Pass 3 ♠<sup>2</sup>

Pass 4 ♠ All Pass

1. New Minor Forcing

2. 3 !S

### Board: 252

Dealer: North

Vul: N-S

North HCP: 14+1

South HCP: 11+1

Contract: 1NT South

North:

♠ A42

♥ AQ74

♦ 9

♣ AT943

South:

♠ Q3

♥ J65

♦ K8765

♣ KQ6

W N E S

1 ♣ Pass 1 ♦

Pass 1 ♥ Pass 1NT

All Pass

### Board: 253

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 12+1

Contract: 3NT North

North:

♠ KQ7

♥ 64

♦ J962

♣ AK86

South:

♠ 9643

♥ AKJ83

♦ A3

♣ T9

W N E S

1 ♦ Pass 1 ♥

Pass 1NT Pass 2 ♣<sup>1</sup>

Pass 3NT All Pass

1. New Minor Forcing

### Board: 254

Dealer: North

Vul: Both

North HCP: 13

South HCP: 12+1

Contract: 4 ♠ South

North:

♠ K62

♥ AK4

♦ QJ6

♣ 6432

South:

♠ AJ985

♥ J72

♦ K4

♣ KT9

W N E S

1 ♣ Pass 1 ♠

Pass 1NT Pass 2 ♦<sup>1</sup>

Pass 3 ♠<sup>2</sup> Pass 4 ♠

All Pass

1. New Minor Forcing

2. 3 !S



## North hands

## Fourth\_Bid\_Inviting

<b>Board: 255</b>	♠ K95	Partner bids first.
Dealer: South	♥ KQ	The opponents are silent.
Vul: N-S	♦ J9632	
HCP: 12+1	♣ QJ6	

<b>Board: 256</b>	♠ AKJ9	Partner bids first.
Dealer: South	♥ KT2	The opponents are silent.
Vul: E-W	♦ JT42	
HCP: 12	♣ T6	

<b>Board: 257</b>	♠ 754	You bid first.
Dealer: North	♥ AKQ2	The opponents are silent.
Vul: Both	♦ Q972	
HCP: 12	♣ J6	

<b>Board: 258</b>	♠ QJ765	Partner bids first.
Dealer: South	♥ AKJ7	The opponents are silent.
Vul: None	♦ 85	
HCP: 11+1	♣ T6	

<b>Board: 259</b>	♠ K82	You bid first.
Dealer: North	♥ K85	The opponents are silent.
Vul: E-W	♦ A32	
HCP: 13	♣ KT98	

## Both hands (Answers Page)

### Board: 255

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 13

Contract: 3NT South

North:

♠ K95

♥ KQ

♦ J9632

♣ QJ6

South:

♠ QJT2

♥ AJ6

♦ Q8

♣ K932

W N E S

Pass 1♦ Pass 1♣

Pass 2NT Pass 1♠

Pass 3NT

All Pass

### Board: 256

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 13

Contract: 3NT South

North:

♠ AKJ9

♥ KT2

♦ JT42

♣ T6

South:

♠ Q85

♥ A87

♦ K753

♣ A32

W N E S

Pass 1♦ Pass 1♣

Pass 1NT

Pass 3♦ Pass 3NT

All Pass

### Board: 257

Dealer: North

Vul: Both

North HCP: 12

South HCP: 12

Contract: 2NT South

North:

♠ 754

♥ AKQ2

♦ Q972

♣ J6

South:

♠ KQT8

♥ 75

♦ AK8

♣ T954

W N E S

Pass 1♦ Pass 1♠

Pass 1NT Pass 2NT

All Pass

### Board: 258

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 13

Contract: 3NT South

North:

♠ QJ765

♥ AKJ7

♦ 85

♣ T6

South:

♠ K2

♥ 543

♦ AKT6

♣ QJ54

W N E S

Pass 1♦ Pass 1♣

Pass 1NT

Pass 2♣<sup>1</sup> Pass 3NT

All Pass

1. New Minor Forcing

### Board: 259

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 12

Contract: 3NT South

North:

♠ K82

♥ K85

♦ A32

♣ KT98

South:

♠ QJT4

♥ QJ

♦ KJ96

♣ Q76

W N E S

Pass 1♦ Pass 1♣

Pass 1NT

Pass 3♠ Pass 3NT

All Pass

## South hands

## Fourth\_Bid\_Inviting

<b>Board: 255</b>	♠ QJT2	You bid first.
Dealer: South	♥ AJ6	The opponents are silent.
Vul: N-S	♦ Q8	
HCP: 13	♣ K932	

---

<b>Board: 256</b>	♠ Q85	You bid first.
Dealer: South	♥ A87	The opponents are silent.
Vul: E-W	♦ K753	
HCP: 13	♣ A32	

---

<b>Board: 257</b>	♠ KQT8	Partner bids first.
Dealer: North	♥ 75	The opponents are silent.
Vul: Both	♦ AK8	
HCP: 12	♣ T954	

---

<b>Board: 258</b>	♠ K2	You bid first.
Dealer: South	♥ 543	The opponents are silent.
Vul: None	♦ AKT6	
HCP: 13	♣ QJ54	

---

<b>Board: 259</b>	♠ QJT4	Partner bids first.
Dealer: North	♥ QJ	The opponents are silent.
Vul: E-W	♦ KJ96	
HCP: 12	♣ Q76	

## Both hands (Answers Page)

### Board: 255

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 13

Contract: 3NT South

North:

♠ K95

♥ KQ

♦ J9632

♣ QJ6

South:

♠ QJT2

♥ AJ6

♦ Q8

♣ K932

W N E S

Pass 1♦ Pass 1♣

Pass 2NT Pass 1♠

Pass 3NT

All Pass

### Board: 256

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 13

Contract: 3NT South

North:

♠ AKJ9

♥ KT2

♦ JT42

♣ T6

South:

♠ Q85

♥ A87

♦ K753

♣ A32

W N E S

Pass 1♦ Pass 1♣

Pass 1NT

Pass 3♦ Pass 3NT

All Pass

### Board: 257

Dealer: North

Vul: Both

North HCP: 12

South HCP: 12

Contract: 2NT South

North:

♠ 754

♥ AKQ2

♦ Q972

♣ J6

South:

♠ KQT8

♥ 75

♦ AK8

♣ T954

W N E S

Pass 1♦ Pass 1♠

Pass 1NT Pass 2NT

All Pass

### Board: 258

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 13

Contract: 3NT South

North:

♠ QJ765

♥ AKJ7

♦ 85

♣ T6

South:

♠ K2

♥ 543

♦ AKT6

♣ QJ54

W N E S

Pass 1♦ Pass 1♣

Pass 1NT

Pass 2♣<sup>1</sup> Pass 3NT

All Pass

1. New Minor Forcing

### Board: 259

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 12

Contract: 3NT South

North:

♠ K82

♥ K85

♦ A32

♣ KT98

South:

♠ QJT4

♥ QJ

♦ KJ96

♣ Q76

W N E S

Pass 1♦ Pass 1♣

Pass 1NT

Pass 3♠ Pass 3NT

All Pass

## North hands

## Fourth\_Bid\_Inviting

<b>Board: 260</b>	♠ K932	Partner bids first.
Dealer: South	♥ AKT4	The opponents are silent.
Vul: Both	♦ Q85	
HCP: 12	♣ 73	

---

<b>Board: 261</b>	♠ K8	You bid first.
Dealer: North	♥ AQ3	The opponents are silent.
Vul: N-S	♦ 6543	
HCP: 13	♣ A987	

---

<b>Board: 262</b>	♠ KT	Partner bids first.
Dealer: South	♥ AJT7	The opponents are silent.
Vul: Both	♦ JT864	
HCP: 12+1	♣ K4	

---

<b>Board: 263</b>	♠ 92	You bid first.
Dealer: North	♥ AK95	The opponents are silent.
Vul: None	♦ AJ2	
HCP: 14	♣ Q975	

---

<b>Board: 264</b>	♠ 653	You bid first.
Dealer: North	♥ KJ5	The opponents are silent.
Vul: N-S	♦ AQ75	
HCP: 13	♣ K43	

## Both hands (Answers Page)

### Board: 260

	North:	South:	W	N	E	S
Dealer: South	♠ K932	♠ QJ7				1 ♦
Vul: Both	♥ AKT4	♥ 86	Pass	1 ♥	Pass	1NT
North HCP: 12	♦ Q85	♦ A743	Pass	2NT	Pass	3NT
South HCP: 14	♣ 73	♣ AQJT	All Pass			
Contract: 3NT South						

### Board: 261

	North:	South:	W	N	E	S
Dealer: North	♠ K8	♠ QJ92		1 ♦	Pass	1 ♥
Vul: N-S	♥ AQ3	♥ KJ95	Pass	1NT	Pass	3 ♦
North HCP: 13	♦ 6543	♦ AJ87	Pass	3NT	All Pass	
South HCP: 12	♣ A987	♣ 6				
Contract: 3NT North						

### Board: 262

	North:	South:	W	N	E	S
Dealer: South	♠ KT	♠ 982				1 ♣
Vul: Both	♥ AJT7	♥ K53	Pass	1 ♦	Pass	1NT
North HCP: 12+1	♦ JT864	♦ KQ2	Pass	3NT	All Pass	
South HCP: 14	♣ K4	♣ AQ76				
Contract: 3NT North						

### Board: 263

	North:	South:	W	N	E	S
Dealer: North	♠ 92	♠ QJ763		1 ♣	Pass	1 ♠
Vul: None	♥ AK95	♥ -	Pass	1NT	Pass	2 ♦ <sup>1</sup>
North HCP: 14	♦ AJ2	♦ 7543	Pass	3 ♥	Pass	4 ♣
South HCP: 11+1	♣ Q975	♣ AKJT	Pass	5 ♣	All Pass	
Contract: 5 ♣ North						

1. New Minor Forcing

### Board: 264

	North:	South:	W	N	E	S
Dealer: North	♠ 653	♠ AQ842		1 ♦	Pass	1 ♠
Vul: N-S	♥ KJ5	♥ 76	Pass	1NT	Pass	2 ♣ <sup>1</sup>
North HCP: 13	♦ AQ75	♦ 83	Pass	3 ♠ <sup>2</sup>	Pass	4 ♠
South HCP: 11+1	♣ K43	♣ AJ86	All Pass			
Contract: 4 ♠ South						

1. New Minor Forcing

2. 3 !S

## South hands

## Fourth\_Bid\_Inviting

<b>Board: 260</b>	♠ QJ7	You bid first.
Dealer: South	♥ 86	The opponents are silent.
Vul: Both	♦ A743	
HCP: 14	♣ AQJT	

---

<b>Board: 261</b>	♠ QJ92	Partner bids first.
Dealer: North	♥ KJ95	The opponents are silent.
Vul: N-S	♦ AJ87	
HCP: 12	♣ 6	

---

<b>Board: 262</b>	♠ 982	You bid first.
Dealer: South	♥ K53	The opponents are silent.
Vul: Both	♦ KQ2	
HCP: 14	♣ AQ76	

---

<b>Board: 263</b>	♠ QJ763	Partner bids first.
Dealer: North	♥ -	The opponents are silent.
Vul: None	♦ 7543	
HCP: 11+1	♣ AKJT	

---

<b>Board: 264</b>	♠ AQ842	Partner bids first.
Dealer: North	♥ 76	The opponents are silent.
Vul: N-S	♦ 83	
HCP: 11+1	♣ AJ86	

## Both hands (Answers Page)

### Board: 260

	North:	South:	W	N	E	S
Dealer: South	♠ K932	♠ QJ7				1 ♦
Vul: Both	♥ AKT4	♥ 86	Pass	1 ♥	Pass	1NT
North HCP: 12	♦ Q85	♦ A743	Pass	2NT	Pass	3NT
South HCP: 14	♣ 73	♣ AQJT	All Pass			
Contract: 3NT South						

### Board: 261

	North:	South:	W	N	E	S
Dealer: North	♠ K8	♠ QJ92		1 ♦	Pass	1 ♥
Vul: N-S	♥ AQ3	♥ KJ95	Pass	1NT	Pass	3 ♦
North HCP: 13	♦ 6543	♦ AJ87	Pass	3NT	All Pass	
South HCP: 12	♣ A987	♣ 6				
Contract: 3NT North						

### Board: 262

	North:	South:	W	N	E	S
Dealer: South	♠ KT	♠ 982				1 ♣
Vul: Both	♥ AJT7	♥ K53	Pass	1 ♦	Pass	1NT
North HCP: 12+1	♦ JT864	♦ KQ2	Pass	3NT	All Pass	
South HCP: 14	♣ K4	♣ AQ76				
Contract: 3NT North						

### Board: 263

	North:	South:	W	N	E	S
Dealer: North	♠ 92	♠ QJ763		1 ♣	Pass	1 ♠
Vul: None	♥ AK95	♥ -	Pass	1NT	Pass	2 ♦ <sup>1</sup>
North HCP: 14	♦ AJ2	♦ 7543	Pass	3 ♥	Pass	4 ♣
South HCP: 11+1	♣ Q975	♣ AKJT	Pass	5 ♣	All Pass	
Contract: 5 ♣ North						

1. New Minor Forcing

### Board: 264

	North:	South:	W	N	E	S
Dealer: North	♠ 653	♠ AQ842		1 ♦	Pass	1 ♠
Vul: N-S	♥ KJ5	♥ 76	Pass	1NT	Pass	2 ♣ <sup>1</sup>
North HCP: 13	♦ AQ75	♦ 83	Pass	3 ♠ <sup>2</sup>	Pass	4 ♠
South HCP: 11+1	♣ K43	♣ AJ86	All Pass			
Contract: 4 ♠ South						

1. New Minor Forcing

2. 3 !S



## North hands

## Fourth\_Bid\_Inviting

<b>Board: 265</b>	♠ 985	You bid first.
Dealer: North	♥ QJ32	The opponents are silent.
Vul: E-W	♦ A832	
HCP: 14	♣ AK	

---

<b>Board: 266</b>	♠ K97	You bid first.
Dealer: North	♥ KJ9	The opponents are silent.
Vul: None	♦ KJ53	
HCP: 12	♣ JT9	

---

<b>Board: 267</b>	♠ AQ2	You bid first.
Dealer: North	♥ J96	The opponents are silent.
Vul: N-S	♦ KJ74	
HCP: 12	♣ JT8	

---

<b>Board: 268</b>	♠ QJT9	Partner bids first.
Dealer: South	♥ J3	The opponents are silent.
Vul: E-W	♦ A62	
HCP: 12	♣ KJ76	

---

<b>Board: 269</b>	♠ AK5	You bid first.
Dealer: North	♥ JT7	The opponents are silent.
Vul: N-S	♦ Q973	
HCP: 13	♣ K53	

## Both hands (Answers Page)

### Board: 265

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 12+2

Contract: 3NT South

North:

♠ 985

♥ QJ32

♦ A832

♣ AK

South:

♠ KQT6

♥ KT

♦ K

♣ J96542

W	N	E	S
	1♦	Pass	1♠
Pass	1NT	Pass	3NT
All Pass			

### Board: 266

Dealer: North

Vul: None

North HCP: 12

South HCP: 12+1

Contract: 3♥ South

North:

♠ K97

♥ KJ9

♦ KJ53

♣ JT9

South:

♠ 865

♥ AQT54

♦ AQT8

♣ 7

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

1. New Minor Forcing

2. 3 !H

### Board: 267

Dealer: North

Vul: N-S

North HCP: 12

South HCP: 11

Contract: 2NT South

North:

♠ AQ2

♥ J96

♦ KJ74

♣ JT8

South:

♠ JT73

♥ A85

♦ AQ96

♣ 76

W	N	E	S
	1♦	Pass	1♠
Pass	1NT	Pass	2NT
All Pass			

### Board: 268

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 14+1

Contract: 3♣ North

North:

♠ QJT9

♥ J3

♦ A62

♣ KJ76

South:

♠ 5

♥ AQ8

♦ KQJ93

♣ Q854

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

### Board: 269

Dealer: North

Vul: N-S

North HCP: 13

South HCP: 12

Contract: 3NT South

North:

♠ AK5

♥ JT7

♦ Q973

♣ K53

South:

♠ Q842

♥ K2

♦ K86

♣ AT62

W	N	E	S
	1♦	Pass	1♠
Pass	1NT	Pass	3NT
All Pass			

## South hands

## Fourth\_Bid\_Inviting

<b>Board: 265</b>	♠ KQT6	Partner bids first.
Dealer: North	♥ KT	The opponents are silent.
Vul: E-W	♦ K	
HCP: 12+2	♣ J96542	

---

<b>Board: 266</b>	♠ 865	Partner bids first.
Dealer: North	♥ AQT54	The opponents are silent.
Vul: None	♦ AQT8	
HCP: 12+1	♣ 7	

---

<b>Board: 267</b>	♠ JT73	Partner bids first.
Dealer: North	♥ A85	The opponents are silent.
Vul: N-S	♦ AQ96	
HCP: 11	♣ 76	

---

<b>Board: 268</b>	♠ 5	You bid first.
Dealer: South	♥ AQ8	The opponents are silent.
Vul: E-W	♦ KQJ93	
HCP: 14+1	♣ Q854	

---

<b>Board: 269</b>	♠ Q842	Partner bids first.
Dealer: North	♥ K2	The opponents are silent.
Vul: N-S	♦ K86	
HCP: 12	♣ AT62	

## Both hands (Answers Page)

### Board: 265

	North:	South:	W	N	E	S
Dealer: North	♠ 985	♠ KQT6		1 ♦	Pass	1 ♠
Vul: E-W	♥ QJ32	♥ KT	Pass	1NT	Pass	3NT
North HCP: 14	♦ A832	♦ K	All Pass			
South HCP: 12+2	♣ AK	♣ J96542				
Contract: 3NT South						

### Board: 266

	North:	South:	W	N	E	S
Dealer: North	♠ K97	♠ 865		1 ♦	Pass	1 ♥
Vul: None	♥ KJ9	♥ AQT54	Pass	1NT	Pass	2 ♣ <sup>1</sup>
North HCP: 12	♦ KJ53	♦ AQT8	Pass	2 ♥ <sup>2</sup>	Pass	3 ♥
South HCP: 12+1	♣ JT9	♣ 7	All Pass			

1. New Minor Forcing

2. 3 !H

### Board: 267

	North:	South:	W	N	E	S
Dealer: North	♠ AQ2	♠ JT73		1 ♦	Pass	1 ♠
Vul: N-S	♥ J96	♥ A85	Pass	1NT	Pass	2NT
North HCP: 12	♦ KJ74	♦ AQ96	All Pass			
South HCP: 11	♣ JT8	♣ 76				
Contract: 2NT South						

### Board: 268

	North:	South:	W	N	E	S
Dealer: South	♠ QJT9	♠ 5				1 ♦
Vul: E-W	♥ J3	♥ AQ8	Pass	1 ♠	Pass	2 ♣
North HCP: 12	♦ A62	♦ KQJ93	Pass	3 ♣	All Pass	
South HCP: 14+1	♣ KJ76	♣ Q854				
Contract: 3 ♣ North						

### Board: 269

	North:	South:	W	N	E	S
Dealer: North	♠ AK5	♠ Q842		1 ♦	Pass	1 ♠
Vul: N-S	♥ JT7	♥ K2	Pass	1NT	Pass	3NT
North HCP: 13	♦ Q973	♦ K86	All Pass			
South HCP: 12	♣ K53	♣ AT62				
Contract: 3NT South						

## North hands

## Fourth\_Bid\_Inviting

<b>Board: 270</b>	♠ AK93	You bid first.
Dealer: North	♥ 43	The opponents are silent.
Vul: E-W	♦ K93	
HCP: 14	♣ A932	

---

<b>Board: 271</b>	♠ T42	You bid first.
Dealer: North	♥ J96	The opponents are silent.
Vul: Both	♦ AQJ9	
HCP: 12	♣ AT4	

---

<b>Board: 272</b>	♠ JT3	You bid first.
Dealer: North	♥ 7	The opponents are silent.
Vul: None	♦ AQ732	
HCP: 14+1	♣ AK32	

---

<b>Board: 273</b>	♠ K8	You bid first.
Dealer: North	♥ 832	The opponents are silent.
Vul: E-W	♦ AJT8	
HCP: 14	♣ KQJ4	

---

<b>Board: 274</b>	♠ K975	Partner bids first.
Dealer: South	♥ AQ	The opponents are silent.
Vul: N-S	♦ JT8	
HCP: 12	♣ Q843	

## Both hands (Answers Page)

### Board: 270

	North:	South:	W	N	E	S
Dealer: North	♠ AK93	♠ T82		1 ♣	Pass	1 ♥
Vul: E-W	♥ 43	♥ KJ987	Pass	1 ♠	Pass	2NT
North HCP: 14	♦ K93	♦ QT	Pass	3NT	All Pass	
South HCP: 11+1	♣ A932	♣ KQ4				
Contract: 3NT North						

### Board: 271

	North:	South:	W	N	E	S
Dealer: North	♠ T42	♠ J7		1 ♦	Pass	1 ♥
Vul: Both	♥ J96	♥ AQ32	Pass	1NT	Pass	3 ♦
North HCP: 12	♦ AQJ9	♦ K432	All Pass			
South HCP: 12	♣ AT4	♣ Q52				
Contract: 3 ♦ South						

### Board: 272

	North:	South:	W	N	E	S
Dealer: North	♠ JT3	♠ A6		1 ♦	Pass	1 ♥
Vul: None	♥ 7	♥ AQ63	Pass	2 ♣	Pass	3NT
North HCP: 14+1	♦ AQ732	♦ JT4	All Pass			
South HCP: 12	♣ AK32	♣ JT74				
Contract: 3NT South						

### Board: 273

	North:	South:	W	N	E	S
Dealer: North	♠ K8	♠ AT6		1 ♦	Pass	1 ♥
Vul: E-W	♥ 832	♥ KJ96	Pass	1NT	Pass	2 ♦
North HCP: 14	♦ AJT8	♦ K932	All Pass			
South HCP: 11	♣ KQJ4	♣ T5				
Contract: 2 ♦ South						

### Board: 274

	North:	South:	W	N	E	S
Dealer: South	♠ K975	♠ A3				1 ♦
Vul: N-S	♥ AQ	♥ T832	Pass	1 ♠	Pass	1NT
North HCP: 12	♦ JT8	♦ A952	Pass	2NT	All Pass	
South HCP: 13	♣ Q843	♣ AJT				
Contract: 2NT North						

## South hands

## Fourth\_Bid\_Inviting

<b>Board: 270</b>	♠ T82	Partner bids first.
Dealer: North	♥ KJ987	The opponents are silent.
Vul: E-W	♦ QT	
HCP: 11+1	♣ KQ4	

---

<b>Board: 271</b>	♠ J7	Partner bids first.
Dealer: North	♥ AQ32	The opponents are silent.
Vul: Both	♦ K432	
HCP: 12	♣ Q52	

---

<b>Board: 272</b>	♠ A6	Partner bids first.
Dealer: North	♥ AQ63	The opponents are silent.
Vul: None	♦ JT4	
HCP: 12	♣ JT74	

---

<b>Board: 273</b>	♠ AT6	Partner bids first.
Dealer: North	♥ KJ96	The opponents are silent.
Vul: E-W	♦ K932	
HCP: 11	♣ T5	

---

<b>Board: 274</b>	♠ A3	You bid first.
Dealer: South	♥ T832	The opponents are silent.
Vul: N-S	♦ A952	
HCP: 13	♣ AJT	

## Both hands (Answers Page)

### Board: 270

	North:	South:	W	N	E	S
Dealer: North	♠ AK93	♠ T82		1 ♣	Pass	1 ♥
Vul: E-W	♥ 43	♥ KJ987	Pass	1 ♠	Pass	2NT
North HCP: 14	♦ K93	♦ QT	Pass	3NT	All Pass	
South HCP: 11+1	♣ A932	♣ KQ4				
Contract: 3NT North						

### Board: 271

	North:	South:	W	N	E	S
Dealer: North	♠ T42	♠ J7		1 ♦	Pass	1 ♥
Vul: Both	♥ J96	♥ AQ32	Pass	1NT	Pass	3 ♦
North HCP: 12	♦ AQJ9	♦ K432	All Pass			
South HCP: 12	♣ AT4	♣ Q52				
Contract: 3 ♦ South						

### Board: 272

	North:	South:	W	N	E	S
Dealer: North	♠ JT3	♠ A6		1 ♦	Pass	1 ♥
Vul: None	♥ 7	♥ AQ63	Pass	2 ♣	Pass	3NT
North HCP: 14+1	♦ AQ732	♦ JT4	All Pass			
South HCP: 12	♣ AK32	♣ JT74				
Contract: 3NT South						

### Board: 273

	North:	South:	W	N	E	S
Dealer: North	♠ K8	♠ AT6		1 ♦	Pass	1 ♥
Vul: E-W	♥ 832	♥ KJ96	Pass	1NT	Pass	2 ♦
North HCP: 14	♦ AJT8	♦ K932	All Pass			
South HCP: 11	♣ KQJ4	♣ T5				
Contract: 2 ♦ South						

### Board: 274

	North:	South:	W	N	E	S
Dealer: South	♠ K975	♠ A3				1 ♦
Vul: N-S	♥ AQ	♥ T832	Pass	1 ♠	Pass	1NT
North HCP: 12	♦ JT8	♦ A952	Pass	2NT	All Pass	
South HCP: 13	♣ Q843	♣ AJT				
Contract: 2NT North						



## North hands

## Fourth\_Bid\_Inviting

<b>Board: 275</b>	♠ K95	You bid first.
Dealer: North	♥ QJ76	The opponents are silent.
Vul: Both	♦ 86	
HCP: 12	♣ AQ54	

---

<b>Board: 276</b>	♠ 4	You bid first.
Dealer: North	♥ KQT97	The opponents are silent.
Vul: None	♦ AJ73	
HCP: 14+1	♣ A85	

---

<b>Board: 277</b>	♠ 96	You bid first.
Dealer: North	♥ A654	The opponents are silent.
Vul: N-S	♦ KQ6	
HCP: 13	♣ KJ83	

---

<b>Board: 278</b>	♠ AKJT	You bid first.
Dealer: North	♥ QT53	The opponents are silent.
Vul: E-W	♦ 43	
HCP: 13	♣ QJ9	

---

<b>Board: 279</b>	♠ KQ65	Partner bids first.
Dealer: South	♥ KQT6	The opponents are silent.
Vul: None	♦ 862	
HCP: 11	♣ J5	

## Both hands (Answers Page)

### Board: 275

	North:	South:	W	N	E	S
Dealer: North	♠ K95	♠ Q862		1 ♣	Pass	1 ♠
Vul: Both	♥ QJ76	♥ K	Pass	1NT	Pass	2NT
North HCP: 12	♦ 86	♦ K93	All Pass			
South HCP: 12+1	♣ AQ54	♣ KJ832				
Contract: 2NT South						

### Board: 276

	North:	South:	W	N	E	S
Dealer: North	♠ 4	♠ KQJ532		1 ♥	Pass	1 ♠
Vul: None	♥ KQT97	♥ 62	Pass	2 ♦	Pass	3 ♠
North HCP: 14+1	♦ AJ73	♦ K85	Pass	4 ♠	All Pass	
South HCP: 12+2	♣ A85	♣ K7				
Contract: 4 ♠ North						

### Board: 277

	North:	South:	W	N	E	S
Dealer: North	♠ 96	♠ QJT52		1 ♣	Pass	1 ♠
Vul: N-S	♥ A654	♥ QJ9	Pass	1NT	Pass	2 ♦ <sup>1</sup>
North HCP: 13	♦ KQ6	♦ 85	Pass	3 ♥	Pass	3NT
South HCP: 12+1	♣ KJ83	♣ AQT	All Pass			
Contract: 3NT South						

1. New Minor Forcing

### Board: 278

	North:	South:	W	N	E	S
Dealer: North	♠ AKJT	♠ 72		1 ♣	Pass	1 ♦
Vul: E-W	♥ QT53	♥ A	Pass	1 ♥	Pass	3 ♦
North HCP: 13	♦ 43	♦ AQJ872	Pass	4 ♦	All Pass	
South HCP: 11+2	♣ QJ9	♣ T842				
Contract: 4 ♦ North						

### Board: 279

	North:	South:	W	N	E	S
Dealer: South	♠ KQ65	♠ A4				1 ♦
Vul: None	♥ KQT6	♥ A32	Pass	1 ♥	Pass	1NT
North HCP: 11	♦ 862	♦ QT95	Pass	2NT	Pass	3 ♥
South HCP: 13	♣ J5	♣ KT72	All Pass			
Contract: 3 ♥ South						

## South hands

## Fourth\_Bid\_Inviting

<b>Board: 275</b>	♠ Q862	Partner bids first.
Dealer: North	♥ K	The opponents are silent.
Vul: Both	♦ K93	
HCP: 12+1	♣ KJ832	

---

<b>Board: 276</b>	♠ KQJ532	Partner bids first.
Dealer: North	♥ 62	The opponents are silent.
Vul: None	♦ K85	
HCP: 12+2	♣ K7	

---

<b>Board: 277</b>	♠ QJT52	Partner bids first.
Dealer: North	♥ QJ9	The opponents are silent.
Vul: N-S	♦ 85	
HCP: 12+1	♣ AQT	

---

<b>Board: 278</b>	♠ 72	Partner bids first.
Dealer: North	♥ A	The opponents are silent.
Vul: E-W	♦ AQJ872	
HCP: 11+2	♣ T842	

---

<b>Board: 279</b>	♠ A4	You bid first.
Dealer: South	♥ A32	The opponents are silent.
Vul: None	♦ QT95	
HCP: 13	♣ KT72	

## Both hands (Answers Page)

### Board: 275

	North:	South:	W	N	E	S
Dealer: North	♠ K95	♠ Q862		1 ♣	Pass	1 ♠
Vul: Both	♥ QJ76	♥ K	Pass	1NT	Pass	2NT
North HCP: 12	♦ 86	♦ K93	All Pass			
South HCP: 12+1	♣ AQ54	♣ KJ832				
Contract: 2NT South						

### Board: 276

	North:	South:	W	N	E	S
Dealer: North	♠ 4	♠ KQJ532		1 ♥	Pass	1 ♠
Vul: None	♥ KQT97	♥ 62	Pass	2 ♦	Pass	3 ♠
North HCP: 14+1	♦ AJ73	♦ K85	Pass	4 ♠	All Pass	
South HCP: 12+2	♣ A85	♣ K7				
Contract: 4 ♠ North						

### Board: 277

	North:	South:	W	N	E	S
Dealer: North	♠ 96	♠ QJT52		1 ♣	Pass	1 ♠
Vul: N-S	♥ A654	♥ QJ9	Pass	1NT	Pass	2 ♦ <sup>1</sup>
North HCP: 13	♦ KQ6	♦ 85	Pass	3 ♥	Pass	3NT
South HCP: 12+1	♣ KJ83	♣ AQT	All Pass			
Contract: 3NT South						

1. New Minor Forcing

### Board: 278

	North:	South:	W	N	E	S
Dealer: North	♠ AKJT	♠ 72		1 ♣	Pass	1 ♦
Vul: E-W	♥ QT53	♥ A	Pass	1 ♥	Pass	3 ♦
North HCP: 13	♦ 43	♦ AQJ872	Pass	4 ♦	All Pass	
South HCP: 11+2	♣ QJ9	♣ T842				
Contract: 4 ♦ North						

### Board: 279

	North:	South:	W	N	E	S
Dealer: South	♠ KQ65	♠ A4				1 ♦
Vul: None	♥ KQT6	♥ A32	Pass	1 ♥	Pass	1NT
North HCP: 11	♦ 862	♦ QT95	Pass	2NT	Pass	3 ♥
South HCP: 13	♣ J5	♣ KT72	All Pass			
Contract: 3 ♥ South						

## North hands

## Fourth\_Bid\_Inviting

<b>Board: 280</b>	♠ T82	You bid first.
Dealer: North	♥ K	The opponents are silent.
Vul: N-S	♦ AKQ73	
HCP: 12+1	♣ 8765	

---

<b>Board: 281</b>	♠ 42	You bid first.
Dealer: North	♥ AKT3	The opponents are silent.
Vul: E-W	♦ K93	
HCP: 13	♣ K974	

---

<b>Board: 282</b>	♠ A5	Partner bids first.
Dealer: South	♥ AT54	The opponents are silent.
Vul: Both	♦ 32	
HCP: 12+1	♣ KJ872	

---

<b>Board: 283</b>	♠ AQ	You bid first.
Dealer: North	♥ Q85	The opponents are silent.
Vul: N-S	♦ AJ62	
HCP: 14	♣ J752	

---

<b>Board: 284</b>	♠ KQT	You bid first.
Dealer: North	♥ Q92	The opponents are silent.
Vul: E-W	♦ 654	
HCP: 13	♣ AQ85	

## Both hands (Answers Page)

### Board: 280

Dealer: North

Vul: N-S

North HCP: 12+1

South HCP: 12+2

Contract: 4♥ North

North:

♠ T82

♥ K

♦ AKQ73

♣ 8765

South:

♠ Q7

♥ AJ9642

♦ 82

♣ AJT

W	N	E	S
	1♦	Pass	1♥
Pass	2♣	Pass	3♥
Pass	4♥	All Pass	

### Board: 281

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 11+1

Contract: 3♥ North

North:

♠ 42

♥ AKT3

♦ K93

♣ K974

South:

♠ KJT85

♥ J5

♦ 852

♣ AQ6

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

1. New Minor Forcing

### Board: 282

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 12

Contract: 3NT South

North:

♠ A5

♥ AT54

♦ 32

♣ KJ872

South:

♠ KT92

♥ J9

♦ A54

♣ A963

W	N	E	S
			1♣
Pass	1♥	Pass	1♠
Pass	3♣	Pass	3NT
All Pass			

### Board: 283

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 12+1

Contract: 3NT South

North:

♠ AQ

♥ Q85

♦ AJ62

♣ J752

South:

♠ J963

♥ A2

♦ 97

♣ AKT84

W	N	E	S
	1♦	Pass	1♠
Pass	1NT	Pass	3NT
All Pass			

### Board: 284

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 11+1

Contract: 4♥ South

North:

♠ KQT

♥ Q92

♦ 654

♣ AQ85

South:

♠ A95

♥ A7653

♦ K9

♣ T43

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

1. New Minor Forcing

2. 3 !H

## South hands

## Fourth\_Bid\_Inviting

<b>Board: 280</b>	♠ Q7	Partner bids first.
Dealer: North	♥ AJ9642	The opponents are silent.
Vul: N-S	♦ 82	
HCP: 12+2	♣ AJT	

---

<b>Board: 281</b>	♠ KJT85	Partner bids first.
Dealer: North	♥ J5	The opponents are silent.
Vul: E-W	♦ 852	
HCP: 11+1	♣ AQ6	

---

<b>Board: 282</b>	♠ KT92	You bid first.
Dealer: South	♥ J9	The opponents are silent.
Vul: Both	♦ A54	
HCP: 12	♣ A963	

---

<b>Board: 283</b>	♠ J963	Partner bids first.
Dealer: North	♥ A2	The opponents are silent.
Vul: N-S	♦ 97	
HCP: 12+1	♣ AKT84	

---

<b>Board: 284</b>	♠ A95	Partner bids first.
Dealer: North	♥ A7653	The opponents are silent.
Vul: E-W	♦ K9	
HCP: 11+1	♣ T43	

## Both hands (Answers Page)

### Board: 280

Dealer: North

Vul: N-S

North HCP: 12+1

South HCP: 12+2

Contract: 4♥ North

North:

♠ T82

♥ K

♦ AKQ73

♣ 8765

South:

♠ Q7

♥ AJ9642

♦ 82

♣ AJT

W	N	E	S
	1♦	Pass	1♥
Pass	2♣	Pass	3♥
Pass	4♥	All Pass	

### Board: 281

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 11+1

Contract: 3♥ North

North:

♠ 42

♥ AKT3

♦ K93

♣ K974

South:

♠ KJT85

♥ J5

♦ 852

♣ AQ6

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

1. New Minor Forcing

### Board: 282

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 12

Contract: 3NT South

North:

♠ A5

♥ AT54

♦ 32

♣ KJ872

South:

♠ KT92

♥ J9

♦ A54

♣ A963

W	N	E	S
			1♣
Pass	1♥	Pass	1♠
Pass	3♣	Pass	3NT
All Pass			

### Board: 283

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 12+1

Contract: 3NT South

North:

♠ AQ

♥ Q85

♦ AJ62

♣ J752

South:

♠ J963

♥ A2

♦ 97

♣ AKT84

W	N	E	S
	1♦	Pass	1♠
Pass	1NT	Pass	3NT
All Pass			

### Board: 284

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 11+1

Contract: 4♥ South

North:

♠ KQT

♥ Q92

♦ 654

♣ AQ85

South:

♠ A95

♥ A7653

♦ K9

♣ T43

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

1. New Minor Forcing

2. 3 !H



## North hands

## Fourth\_Bid\_Inviting

**Board: 285**

♠ T86

You bid first.

Dealer: North

♥ 95

The opponents are silent.

Vul: None

♦ AQJ6

HCP: 14

♣ AKT3

**Board: 286**

♠ AT83

Partner bids first.

Dealer: South

♥ A9

The opponents are silent.

Vul: E-W

♦ KJT5

HCP: 12

♣ T64

**Board: 287**

♠ KJ965

Partner bids first.

Dealer: South

♥ 43

The opponents are silent.

Vul: Both

♦ KQT

HCP: 12+1

♣ K87

**Board: 288**

♠ KQ5

Partner bids first.

Dealer: South

♥ QJ9854

The opponents are silent.

Vul: None

♦ T9

HCP: 11+2

♣ K2

## Both hands (Answers Page)

### Board: 285

Dealer: North

Vul: None

North HCP: 14

South HCP: 12+1

Contract: 3NT North

North:

♠ T86

♥ 95

♦ AQJ6

♣ AKT3

South:

♠ J2

♥ AQ872

♦ K93

♣ Q62

W N E S

1 ♦ Pass 1 ♥

Pass 1NT Pass 2 ♣<sup>1</sup>

Pass 3NT All Pass

1. New Minor Forcing

### Board: 286

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 12

Contract: 3NT North

North:

♠ AT83

♥ A9

♦ KJT5

♣ T64

South:

♠ KJ5

♥ K32

♦ A72

♣ J852

W N E S

1 ♣

Pass 1 ♠ Pass 1NT

Pass 3NT All Pass

### Board: 287

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 13

Contract: 4 ♠ North

North:

♠ KJ965

♥ 43

♦ KQT

♣ K87

South:

♠ AQT

♥ KQ85

♦ J7

♣ J632

W N E S

1 ♣

Pass 1 ♠ Pass 1NT

Pass 2 ♦<sup>1</sup> Pass 3 ♠<sup>2</sup>

Pass 4 ♠ All Pass

1. New Minor Forcing

2. 3 !S

### Board: 288

Dealer: South

Vul: None

North HCP: 11+2

South HCP: 14+1

Contract: 3NT South

North:

♠ KQ5

♥ QJ9854

♦ T9

♣ K2

South:

♠ AJ32

♥ 6

♦ AK864

♣ Q74

W N E S

1 ♦

Pass 1 ♥ Pass 1 ♠

Pass 3 ♥ Pass 3NT

All Pass

## South hands

## Fourth\_Bid\_Inviting

<b>Board: 285</b>	♠ J2	Partner bids first.
Dealer: North	♥ AQ872	The opponents are silent.
Vul: None	♦ K93	
HCP: 12+1	♣ Q62	

---

<b>Board: 286</b>	♠ KJ5	You bid first.
Dealer: South	♥ K32	The opponents are silent.
Vul: E-W	♦ A72	
HCP: 12	♣ J852	

---

<b>Board: 287</b>	♠ AQT	You bid first.
Dealer: South	♥ KQ85	The opponents are silent.
Vul: Both	♦ J7	
HCP: 13	♣ J632	

---

<b>Board: 288</b>	♠ AJ32	You bid first.
Dealer: South	♥ 6	The opponents are silent.
Vul: None	♦ AK864	
HCP: 14+1	♣ Q74	

## Both hands (Answers Page)

### Board: 285

Dealer: North

Vul: None

North HCP: 14

South HCP: 12+1

Contract: 3NT North

North:

♠ T86

♥ 95

♦ AQJ6

♣ AKT3

South:

♠ J2

♥ AQ872

♦ K93

♣ Q62

W N E S

1 ♦ Pass 1 ♥

Pass 1NT Pass 2 ♣<sup>1</sup>

Pass 3NT All Pass

1. New Minor Forcing

### Board: 286

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 12

Contract: 3NT North

North:

♠ AT83

♥ A9

♦ KJT5

♣ T64

South:

♠ KJ5

♥ K32

♦ A72

♣ J852

W N E S

1 ♣

Pass 1 ♠ Pass 1NT

Pass 3NT All Pass

### Board: 287

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 13

Contract: 4 ♠ North

North:

♠ KJ965

♥ 43

♦ KQT

♣ K87

South:

♠ AQT

♥ KQ85

♦ J7

♣ J632

W N E S

1 ♣

Pass 1 ♠ Pass 1NT

Pass 2 ♦<sup>1</sup> Pass 3 ♠<sup>2</sup>

Pass 4 ♠ All Pass

1. New Minor Forcing

2. 3 !S

### Board: 288

Dealer: South

Vul: None

North HCP: 11+2

South HCP: 14+1

Contract: 3NT South

North:

♠ KQ5

♥ QJ9854

♦ T9

♣ K2

South:

♠ AJ32

♥ 6

♦ AK864

♣ Q74

W N E S

1 ♦

Pass 1 ♥ Pass 1 ♠

Pass 3 ♥ Pass 3NT

All Pass

## North hands

## Fourth\_Bid\_Inviting

<b>Board: 289</b>	♠ KQJ98	Partner bids first.
Dealer: South	♥ 73	The opponents are silent.
Vul: N-S	♦ KT85	
HCP: 12+1	♣ K6	

---

<b>Board: 290</b>	♠ AQJ7	You bid first.
Dealer: North	♥ T4	The opponents are silent.
Vul: Both	♦ K52	
HCP: 14	♣ AT72	

---

<b>Board: 291</b>	♠ 6	You bid first.
Dealer: North	♥ K75	The opponents are silent.
Vul: None	♦ AKT62	
HCP: 14+1	♣ AT75	

---

<b>Board: 292</b>	♠ J72	You bid first.
Dealer: North	♥ KJ6	The opponents are silent.
Vul: N-S	♦ KQ85	
HCP: 13	♣ QJ6	

## Both hands (Answers Page)

### Board: 289

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 13

Contract: 4 ♠ North

North:

♠ KQJ98

♥ 73

♦ KT85

♣ K6

South:

♠ A62

♥ KQ6

♦ 643

♣ AT42

W N E S

Pass 1 ♠ Pass 1 ♣

Pass 2 ♦<sup>1</sup> Pass 3 ♠<sup>2</sup>

Pass 4 ♠ All Pass

1. New Minor Forcing

2. 3 !S

### Board: 290

Dealer: North

Vul: Both

North HCP: 14

South HCP: 11

Contract: 3NT South

North:

♠ AQJ7

♥ T4

♦ K52

♣ AT72

South:

♠ 965

♥ KQ75

♦ J7

♣ KQ64

W N E S

Pass 1 ♣ Pass 1 ♥

Pass 1 ♠ Pass 2 ♣

Pass 3 ♣ Pass 3NT

All Pass

### Board: 291

Dealer: North

Vul: None

North HCP: 14+1

South HCP: 11+1

Contract: 3NT North

North:

♠ 6

♥ K75

♦ AKT62

♣ AT75

South:

♠ KQ84

♥ T6

♦ QJ874

♣ K3

W N E S

Pass 1 ♦ Pass 1 ♠

Pass 2 ♣ Pass 3 ♦

Pass 3NT All Pass

### Board: 292

Dealer: North

Vul: N-S

North HCP: 13

South HCP: 11+1

Contract: 4 ♠ South

North:

♠ J72

♥ KJ6

♦ KQ85

♣ QJ6

South:

♠ 98643

♥ A752

♦ A2

♣ K3

W N E S

Pass 1 ♦ Pass 1 ♠

Pass 1NT Pass 2 ♣<sup>1</sup>

Pass 3 ♠<sup>2</sup> Pass 4 ♠

All Pass

1. New Minor Forcing

2. 3 !S

## South hands

## Fourth\_Bid\_Inviting

<b>Board: 289</b>	♠ A62	You bid first.
Dealer: South	♥ KQ6	The opponents are silent.
Vul: N-S	♦ 643	
HCP: 13	♣ AT42	

---

<b>Board: 290</b>	♠ 965	Partner bids first.
Dealer: North	♥ KQ75	The opponents are silent.
Vul: Both	♦ J7	
HCP: 11	♣ KQ64	

---

<b>Board: 291</b>	♠ KQ84	Partner bids first.
Dealer: North	♥ T6	The opponents are silent.
Vul: None	♦ QJ874	
HCP: 11+1	♣ K3	

---

<b>Board: 292</b>	♠ 98643	Partner bids first.
Dealer: North	♥ A752	The opponents are silent.
Vul: N-S	♦ A2	
HCP: 11+1	♣ K3	

## Both hands (Answers Page)

### Board: 289

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 13

Contract: 4 ♠ North

North:

♠ KQJ98

♥ 73

♦ KT85

♣ K6

South:

♠ A62

♥ KQ6

♦ 643

♣ AT42

W N E S

Pass 1 ♠ Pass 1 ♣

Pass 2 ♦<sup>1</sup> Pass 3 ♠<sup>2</sup>

Pass 4 ♠ All Pass

1. New Minor Forcing

2. 3 !S

### Board: 290

Dealer: North

Vul: Both

North HCP: 14

South HCP: 11

Contract: 3NT South

North:

♠ AQJ7

♥ T4

♦ K52

♣ AT72

South:

♠ 965

♥ KQ75

♦ J7

♣ KQ64

W N E S

Pass 1 ♣ Pass 1 ♥

Pass 1 ♠ Pass 2 ♣

Pass 3 ♣ Pass 3NT

All Pass

### Board: 291

Dealer: North

Vul: None

North HCP: 14+1

South HCP: 11+1

Contract: 3NT North

North:

♠ 6

♥ K75

♦ AKT62

♣ AT75

South:

♠ KQ84

♥ T6

♦ QJ874

♣ K3

W N E S

Pass 1 ♦ Pass 1 ♠

Pass 2 ♣ Pass 3 ♦

Pass 3NT All Pass

### Board: 292

Dealer: North

Vul: N-S

North HCP: 13

South HCP: 11+1

Contract: 4 ♠ South

North:

♠ J72

♥ KJ6

♦ KQ85

♣ QJ6

South:

♠ 98643

♥ A752

♦ A2

♣ K3

W N E S

Pass 1 ♦ Pass 1 ♠

Pass 1NT Pass 2 ♣<sup>1</sup>

Pass 3 ♠<sup>2</sup> Pass 4 ♠

All Pass

1. New Minor Forcing

2. 3 !S



## North hands

## Fourth\_Bid\_Inviting

**Board: 293**

♠ AQ74

You bid first.

Dealer: North

♥ A42

The opponents are silent.

Vul: E-W

♦ 53

HCP: 13

♣ KT84

**Board: 294**

♠ AKT72

Partner bids first.

Dealer: South

♥ 63

The opponents are silent.

Vul: None

♦ QT2

HCP: 11+1

♣ QT6

**Board: 295**

♠ KQ9

Partner bids first.

Dealer: South

♥ Q9653

East (LHO) Doubles 2♣ if possible.

Vul: N-S

♦ KJ8

HCP: 11+1

♣ 62

**Board: 296**

♠ KJ7

Partner bids first.

Dealer: South

♥ QT532

The opponents are silent.

Vul: E-W

♦ A42

HCP: 12+1

♣ Q3

## Both hands (Answers Page)

### Board: 293

	North:	South:	W	N	E	S
Dealer: North	♠ AQ74	♠ JT8		1 ♣	Pass	1 ♦
Vul: E-W	♥ A42	♥ 8	Pass	1 ♠	Pass	2 ♣
North HCP: 13	♦ 53	♦ AKQ62	All Pass			
South HCP: 12+1	♣ KT84	♣ Q932				
Contract: 2 ♣ South						

### Board: 294

	North:	South:	W	N	E	S
Dealer: South	♠ AKT72	♠ 94				1 ♦
Vul: None	♥ 63	♥ KJ2	Pass	1 ♠	Pass	1NT
North HCP: 11+1	♦ QT2	♦ A964	Pass	2 ♣ <sup>1</sup>	Pass	3NT
South HCP: 13	♣ QT6	♣ AJ82	All Pass			

1. New Minor Forcing

### Board: 295

	North:	South:	W	N	E	S
Dealer: South	♠ KQ9	♠ T86				1 ♦
Vul: N-S	♥ Q9653	♥ AK4	Pass	1 ♥	Pass	1NT
North HCP: 11+1	♦ KJ8	♦ A643	Pass	2 ♣ <sup>1</sup>	X	3 ♥ <sup>2</sup>
South HCP: 13	♣ 62	♣ Q54	Pass	4 ♥	All Pass	

1. New Minor Forcing

2. 3 !H

### Board: 296

	North:	South:	W	N	E	S
Dealer: South	♠ KJ7	♠ A6				1 ♦
Vul: E-W	♥ QT532	♥ J98	Pass	1 ♥	Pass	1NT
North HCP: 12+1	♦ A42	♦ QT85	Pass	2 ♣ <sup>1</sup>	Pass	2 ♥ <sup>2</sup>
South HCP: 12	♣ Q3	♣ AJ92	Pass	3 ♥	Pass	3NT

All Pass

1. New Minor Forcing

2. 3 !H

Contract: 3NT South

## South hands

## Fourth\_Bid\_Inviting

### Board: 293

♠ JT8

Partner bids first.

Dealer: North

♥ 8

The opponents are silent.

Vul: E-W

♦ AKQ62

HCP: 12+1

♣ Q932

---

### Board: 294

♠ 94

You bid first.

Dealer: South

♥ KJ2

The opponents are silent.

Vul: None

♦ A964

HCP: 13

♣ AJ82

---

### Board: 295

♠ T86

You bid first.

Dealer: South

♥ AK4

East (RHO) Doubles 2♣ if possible.

Vul: N-S

♦ A643

HCP: 13

♣ Q54

---

### Board: 296

♠ A6

You bid first.

Dealer: South

♥ J98

The opponents are silent.

Vul: E-W

♦ QT85

HCP: 12

♣ AJ92

## Both hands (Answers Page)

### Board: 293

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 12+1

Contract: 2♣ South

North:

♠ AQ74

♥ A42

♦ 53

♣ KT84

South:

♠ JT8

♥ 8

♦ AKQ62

♣ Q932

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

### Board: 294

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 13

Contract: 3NT South

North:

♠ AKT72

♥ 63

♦ QT2

♣ QT6

South:

♠ 94

♥ KJ2

♦ A964

♣ AJ82

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

1. New Minor Forcing

### Board: 295

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 13

Contract: 4♥ North

North:

♠ KQ9

♥ Q9653

♦ KJ8

♣ 62

South:

♠ T86

♥ AK4

♦ A643

♣ Q54

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

1. New Minor Forcing

2. 3!H

### Board: 296

Dealer: South

Vul: E-W

North HCP: 12+1

South HCP: 12

Contract: 3NT South

North:

♠ KJ7

♥ QT532

♦ A42

♣ Q3

South:

♠ A6

♥ J98

♦ QT85

♣ AJ92

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

1. New Minor Forcing

2. 3!H

## North hands

## Fourth\_Bid\_Inviting

<b>Board: 297</b>	♠ T432	You bid first.
Dealer: North	♥ AK	The opponents are silent.
Vul: Both	♦ AQ4	
HCP: 13	♣ 9532	

---

<b>Board: 298</b>	♠ 984	You bid first.
Dealer: North	♥ A952	The opponents are silent.
Vul: N-S	♦ KJ98	
HCP: 14	♣ AQ	

---

<b>Board: 299</b>	♠ 843	You bid first.
Dealer: North	♥ AKQ	The opponents are silent.
Vul: E-W	♦ KT8	
HCP: 14	♣ Q762	

---

<b>Board: 300</b>	♠ AK52	Partner bids first.
Dealer: South	♥ J975	The opponents are silent.
Vul: Both	♦ AT2	
HCP: 12	♣ 83	

## Both hands (Answers Page)

### Board: 297

	North:	South:	W	N	E	S
Dealer: North	♠ T432	♠ A875		1 ♣	Pass	1 ♥
Vul: Both	♥ AK	♥ 8653	Pass	1 ♠	Pass	3 ♠
North HCP: 13	♦ AQ4	♦ J2	All Pass			
South HCP: 12	♣ 9532	♣ AK8				
Contract: 3 ♠ South						

### Board: 298

	North:	South:	W	N	E	S
Dealer: North	♠ 984	♠ AKT32		1 ♦	Pass	1 ♠
Vul: N-S	♥ A952	♥ 6	Pass	1NT	Pass	2 ♣ <sup>1</sup>
North HCP: 14	♦ KJ98	♦ QT65	Pass	3 ♠ <sup>2</sup>	Pass	4 ♠
South HCP: 12+1	♣ AQ	♣ KT3	All Pass			

1. New Minor Forcing

2. 3 !S

### Board: 299

	North:	South:	W	N	E	S
Dealer: North	♠ 843	♠ J6		1 ♣	Pass	1 ♦
Vul: E-W	♥ AKQ	♥ 753	Pass	1NT	Pass	2 ♣
North HCP: 14	♦ KT8	♦ AQ76	All Pass			
South HCP: 11	♣ Q762	♣ A943				
Contract: 2 ♣ South						

### Board: 300

	North:	South:	W	N	E	S
Dealer: South	♠ AK52	♠ T93				1 ♦
Vul: Both	♥ J975	♥ K8	Pass	1 ♥	Pass	1NT
North HCP: 12	♦ AT2	♦ KQJ3	Pass	2NT	All Pass	
South HCP: 12	♣ 83	♣ K976				
Contract: 2NT North						

## South hands

## Fourth\_Bid\_Inviting

<b>Board: 297</b>	♠ A875	Partner bids first.
Dealer: North	♥ 8653	The opponents are silent.
Vul: Both	♦ J2	
HCP: 12	♣ AK8	

---

<b>Board: 298</b>	♠ AKT32	Partner bids first.
Dealer: North	♥ 6	The opponents are silent.
Vul: N-S	♦ QT65	
HCP: 12+1	♣ KT3	

---

<b>Board: 299</b>	♠ J6	Partner bids first.
Dealer: North	♥ 753	The opponents are silent.
Vul: E-W	♦ AQ76	
HCP: 11	♣ A943	

---

<b>Board: 300</b>	♠ T93	You bid first.
Dealer: South	♥ K8	The opponents are silent.
Vul: Both	♦ KQJ3	
HCP: 12	♣ K976	

## Both hands (Answers Page)

### Board: 297

	North:	South:	W	N	E	S
Dealer: North	♠ T432	♠ A875		1 ♣	Pass	1 ♥
Vul: Both	♥ AK	♥ 8653	Pass	1 ♠	Pass	3 ♠
North HCP: 13	♦ AQ4	♦ J2	All Pass			
South HCP: 12	♣ 9532	♣ AK8				
Contract: 3 ♠ South						

### Board: 298

	North:	South:	W	N	E	S
Dealer: North	♠ 984	♠ AKT32		1 ♦	Pass	1 ♠
Vul: N-S	♥ A952	♥ 6	Pass	1NT	Pass	2 ♣ <sup>1</sup>
North HCP: 14	♦ KJ98	♦ QT65	Pass	3 ♠ <sup>2</sup>	Pass	4 ♠
South HCP: 12+1	♣ AQ	♣ KT3	All Pass			

1. New Minor Forcing

2. 3 !S

### Board: 299

	North:	South:	W	N	E	S
Dealer: North	♠ 843	♠ J6		1 ♣	Pass	1 ♦
Vul: E-W	♥ AKQ	♥ 753	Pass	1NT	Pass	2 ♣
North HCP: 14	♦ KT8	♦ AQ76	All Pass			
South HCP: 11	♣ Q762	♣ A943				
Contract: 2 ♣ South						

### Board: 300

	North:	South:	W	N	E	S
Dealer: South	♠ AK52	♠ T93				1 ♦
Vul: Both	♥ J975	♥ K8	Pass	1 ♥	Pass	1NT
North HCP: 12	♦ AT2	♦ KQJ3	Pass	2NT	All Pass	
South HCP: 12	♣ 83	♣ K976				
Contract: 2NT North						



## North hands

## Fourth\_Bid\_Inviting

<b>Board: 301</b>	♠ AJ3	You bid first.
Dealer: North	♥ J6	The opponents are silent.
Vul: None	♦ A854	
HCP: 12	♣ Q985	

---

<b>Board: 302</b>	♠ AQ4	You bid first.
Dealer: North	♥ J82	The opponents are silent.
Vul: E-W	♦ K987	
HCP: 13	♣ K95	

---

<b>Board: 303</b>	♠ AT8	You bid first.
Dealer: North	♥ KQ73	The opponents are silent.
Vul: Both	♦ 65	
HCP: 12	♣ K963	

---

<b>Board: 304</b>	♠ 74	You bid first.
Dealer: North	♥ 86	The opponents are silent.
Vul: None	♦ AQJ62	
HCP: 14+1	♣ AK32	

## Both hands (Answers Page)

### Board: 301

Dealer: North

Vul: None

North HCP: 12

South HCP: 12+1

Contract: 3NT North

North:

♠ AJ3

♥ J6

♦ A854

♣ Q985

South:

♠ KQT98

♥ AT95

♦ QJ3

♣ 3

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

1. New Minor Forcing

2. 3 !S

### Board: 302

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 11+1

Contract: 4 ♥ South

North:

♠ AQ4

♥ J82

♦ K987

♣ K95

South:

♠ 32

♥ AQ543

♦ J65

♣ A83

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

1. New Minor Forcing

2. 3 !H

### Board: 303

Dealer: North

Vul: Both

North HCP: 12

South HCP: 12+1

Contract: 2NT South

North:

♠ AT8

♥ KQ73

♦ 65

♣ K963

South:

♠ K743

♥ 9

♦ KT2

♣ AQT87

W	N	E	S
	1 ♣	Pass	1 ♠
Pass	1NT	Pass	2NT
All Pass			

### Board: 304

Dealer: North

Vul: None

North HCP: 14+1

South HCP: 12+1

Contract: 3NT North

North:

♠ 74

♥ 86

♦ AQJ62

♣ AK32

South:

♠ A9

♥ KQ953

♦ T83

♣ QJ4

W	N	E	S
	1 ♦	Pass	1 ♥
Pass	2 ♣	Pass	2NT
Pass	3NT	All Pass	

## South hands

## Fourth\_Bid\_Inviting

<b>Board: 301</b>	♠ KQT98	Partner bids first.
Dealer: North	♥ AT95	The opponents are silent.
Vul: None	♦ QJ3	
HCP: 12+1	♣ 3	

---

<b>Board: 302</b>	♠ 32	Partner bids first.
Dealer: North	♥ AQ543	The opponents are silent.
Vul: E-W	♦ J65	
HCP: 11+1	♣ A83	

---

<b>Board: 303</b>	♠ K743	Partner bids first.
Dealer: North	♥ 9	The opponents are silent.
Vul: Both	♦ KT2	
HCP: 12+1	♣ AQT87	

---

<b>Board: 304</b>	♠ A9	Partner bids first.
Dealer: North	♥ KQ953	The opponents are silent.
Vul: None	♦ T83	
HCP: 12+1	♣ QJ4	

## Both hands (Answers Page)

### Board: 301

Dealer: North

Vul: None

North HCP: 12

South HCP: 12+1

Contract: 3NT North

North:

♠ AJ3

♥ J6

♦ A854

♣ Q985

South:

♠ KQT98

♥ AT95

♦ QJ3

♣ 3

W	N	E	S
---	---	---	---

	1 ♦	Pass	1 ♠
--	-----	------	-----

Pass	1NT	Pass	2 ♣ <sup>1</sup>
------	-----	------	------------------

Pass	2 ♠ <sup>2</sup>	Pass	3 ♠
------	------------------	------	-----

Pass	3NT	All Pass	
------	-----	----------	--

1. New Minor Forcing

2. 3 !S

### Board: 302

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 11+1

Contract: 4 ♥ South

North:

♠ AQ4

♥ J82

♦ K987

♣ K95

South:

♠ 32

♥ AQ543

♦ J65

♣ A83

W	N	E	S
---	---	---	---

	1 ♦	Pass	1 ♥
--	-----	------	-----

Pass	1NT	Pass	2 ♣ <sup>1</sup>
------	-----	------	------------------

Pass	3 ♥ <sup>2</sup>	Pass	4 ♥
------	------------------	------	-----

All Pass			
----------	--	--	--

1. New Minor Forcing

2. 3 !H

### Board: 303

Dealer: North

Vul: Both

North HCP: 12

South HCP: 12+1

Contract: 2NT South

North:

♠ AT8

♥ KQ73

♦ 65

♣ K963

South:

♠ K743

♥ 9

♦ KT2

♣ AQT87

W	N	E	S
---	---	---	---

	1 ♣	Pass	1 ♠
--	-----	------	-----

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

All Pass			
----------	--	--	--

### Board: 304

Dealer: North

Vul: None

North HCP: 14+1

South HCP: 12+1

Contract: 3NT North

North:

♠ 74

♥ 86

♦ AQJ62

♣ AK32

South:

♠ A9

♥ KQ953

♦ T83

♣ QJ4

W	N	E	S
---	---	---	---

	1 ♦	Pass	1 ♥
--	-----	------	-----

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

Pass	3NT	All Pass	
------	-----	----------	--

## North hands

## Fourth\_Bid\_Inviting

<b>Board: 305</b>	♠ A95	You bid first.
Dealer: North	♥ Q85	The opponents are silent.
Vul: N-S	♦ A97	
HCP: 13	♣ K542	

---

<b>Board: 306</b>	♠ KJ4	You bid first.
Dealer: North	♥ A6	The opponents are silent.
Vul: None	♦ J987	
HCP: 14	♣ AJT6	

---

<b>Board: 307</b>	♠ A6	You bid first.
Dealer: North	♥ K62	The opponents are silent.
Vul: N-S	♦ K853	
HCP: 14	♣ KJT4	

---

<b>Board: 308</b>	♠ T3	You bid first.
Dealer: North	♥ J986	The opponents are silent.
Vul: E-W	♦ A65	
HCP: 12	♣ AK97	

---

<b>Board: 309</b>	♠ 42	You bid first.
Dealer: North	♥ J954	The opponents are silent.
Vul: None	♦ Q97	
HCP: 12	♣ AKQ4	

## Both hands (Answers Page)

### Board: 305

Dealer: North

Vul: N-S

North HCP: 13

South HCP: 12

Contract: 3NT North

North:

♠ A95

♥ Q85

♦ A97

♣ K542

South:

♠ 84

♥ A976

♦ Q52

♣ AQ96

W	N	E	S
	1 ♣	Pass	1 ♥
Pass	1NT	Pass	3 ♣
Pass	3NT	All Pass	

### Board: 306

Dealer: North

Vul: None

North HCP: 14

South HCP: 11+2

Contract: 4 ♥ South

North:

♠ KJ4

♥ A6

♦ J987

♣ AJT6

South:

♠ Q952

♥ QT8753

♦ AK2

♣ -

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

1. New Minor Forcing

### Board: 307

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 12

Contract: 3NT North

North:

♠ A6

♥ K62

♦ K853

♣ KJT4

South:

♠ J5

♥ AQ83

♦ QJ76

♣ Q92

W	N	E	S
	1 ♦	Pass	1 ♥
Pass	1NT	Pass	3 ♦
Pass	3NT	All Pass	

### Board: 308

Dealer: North

Vul: E-W

North HCP: 12

South HCP: 12+2

Contract: 4 ♠ North

North:

♠ T3

♥ J986

♦ A65

♣ AK97

South:

♠ AQ8764

♥ AQ5

♦ T9

♣ T8

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

1. New Minor Forcing

### Board: 309

Dealer: North

Vul: None

North HCP: 12

South HCP: 11+1

Contract: 2 ♥ North

North:

♠ 42

♥ J954

♦ Q97

♣ AKQ4

South:

♠ KJ876

♥ K2

♦ A86

♣ 765

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

1. New Minor Forcing

## South hands

## Fourth\_Bid\_Inviting

<b>Board: 305</b>	♠ 84	Partner bids first.
Dealer: North	♥ A976	The opponents are silent.
Vul: N-S	♦ Q52	
HCP: 12	♣ AQ96	

---

<b>Board: 306</b>	♠ Q952	Partner bids first.
Dealer: North	♥ QT8753	The opponents are silent.
Vul: None	♦ AK2	
HCP: 11+2	♣ -	

---

<b>Board: 307</b>	♠ J5	Partner bids first.
Dealer: North	♥ AQ83	The opponents are silent.
Vul: N-S	♦ QJ76	
HCP: 12	♣ Q92	

---

<b>Board: 308</b>	♠ AQ8764	Partner bids first.
Dealer: North	♥ AQ5	The opponents are silent.
Vul: E-W	♦ T9	
HCP: 12+2	♣ T8	

---

<b>Board: 309</b>	♠ KJ876	Partner bids first.
Dealer: North	♥ K2	The opponents are silent.
Vul: None	♦ A86	
HCP: 11+1	♣ 765	

## Both hands (Answers Page)

### Board: 305

	North:	South:	W	N	E	S
Dealer: North	♠ A95	♠ 84		1 ♣	Pass	1 ♥
Vul: N-S	♥ Q85	♥ A976	Pass	1NT	Pass	3 ♣
North HCP: 13	♦ A97	♦ Q52	Pass	3NT	All Pass	
South HCP: 12	♣ K542	♣ AQ96				
Contract: 3NT North						

### Board: 306

	North:	South:	W	N	E	S
Dealer: North	♠ KJ4	♠ Q952		1 ♦	Pass	1 ♥
Vul: None	♥ A6	♥ QT8753	Pass	1NT	Pass	2 ♣ <sup>1</sup>
North HCP: 14	♦ J987	♦ AK2	Pass	3NT	Pass	4 ♥
South HCP: 11+2	♣ AJT6	♣ -	All Pass			

1. New Minor Forcing

### Board: 307

	North:	South:	W	N	E	S
Dealer: North	♠ A6	♠ J5		1 ♦	Pass	1 ♥
Vul: N-S	♥ K62	♥ AQ83	Pass	1NT	Pass	3 ♦
North HCP: 14	♦ K853	♦ QJ76	Pass	3NT	All Pass	
South HCP: 12	♣ KJT4	♣ Q92				
Contract: 3NT North						

### Board: 308

	North:	South:	W	N	E	S
Dealer: North	♠ T3	♠ AQ8764		1 ♣	Pass	1 ♠
Vul: E-W	♥ J986	♥ AQ5	Pass	1NT	Pass	2 ♦ <sup>1</sup>
North HCP: 12	♦ A65	♦ T9	Pass	2 ♥	Pass	3 ♠
South HCP: 12+2	♣ AK97	♣ T8	Pass	4 ♠	All Pass	

1. New Minor Forcing

### Board: 309

	North:	South:	W	N	E	S
Dealer: North	♠ 42	♠ KJ876		1 ♣	Pass	1 ♠
Vul: None	♥ J954	♥ K2	Pass	1NT	Pass	2 ♦ <sup>1</sup>
North HCP: 12	♦ Q97	♦ A86	Pass	2 ♥	All Pass	
South HCP: 11+1	♣ AKQ4	♣ 765				

1. New Minor Forcing

Contract: 2 ♥ North



## North hands

## Fourth\_Bid\_Inviting

<b>Board: 310</b>	♠ AQ5	Partner bids first.
Dealer: South	♥ K742	The opponents are silent.
Vul: N-S	♦ J942	
HCP: 12	♣ Q7	

---

<b>Board: 311</b>	♠ AQ	You bid first.
Dealer: North	♥ KJ6	The opponents are silent.
Vul: E-W	♦ A762	
HCP: 14	♣ 7652	

---

<b>Board: 312</b>	♠ KJ95	Partner bids first.
Dealer: South	♥ 72	The opponents are silent.
Vul: Both	♦ K982	
HCP: 11	♣ A64	

---

<b>Board: 313</b>	♠ 82	Partner bids first.
Dealer: South	♥ 975	The opponents are silent.
Vul: N-S	♦ AKQJ3	
HCP: 12+1	♣ Q86	

---

<b>Board: 314</b>	♠ T72	You bid first.
Dealer: North	♥ A92	The opponents are silent.
Vul: E-W	♦ AK5	
HCP: 12	♣ JT42	

## Both hands (Answers Page)

### Board: 310

	North:	South:	W	N	E	S
Dealer: South	♠ AQ5	♠ 873				1 ♦
Vul: N-S	♥ K742	♥ Q8	Pass	1 ♥	Pass	1NT
North HCP: 12	♦ J942	♦ AQ85	Pass	3 ♦	Pass	3NT
South HCP: 13	♣ Q7	♣ AJ98	All Pass			
Contract: 3NT South						

### Board: 311

	North:	South:	W	N	E	S
Dealer: North	♠ AQ	♠ J8754		1 ♦	Pass	1 ♠
Vul: E-W	♥ KJ6	♥ Q85	Pass	1NT	Pass	2 ♣ <sup>1</sup>
North HCP: 14	♦ A762	♦ KQT4	Pass	3 ♣	Pass	3 ♦
South HCP: 11+1	♣ 7652	♣ K	Pass	3NT	All Pass	

1. New Minor Forcing

### Board: 312

	North:	South:	W	N	E	S
Dealer: South	♠ KJ95	♠ A2				1 ♦
Vul: Both	♥ 72	♥ Q943	Pass	1 ♠	Pass	1NT
North HCP: 11	♦ K982	♦ Q763	Pass	2 ♦	All Pass	
South HCP: 12	♣ A64	♣ KJT				
Contract: 2 ♦ North						

### Board: 313

	North:	South:	W	N	E	S
Dealer: South	♠ 82	♠ KJ73				1 ♣
Vul: N-S	♥ 975	♥ KQ82	Pass	1 ♦	Pass	1 ♥
North HCP: 12+1	♦ AKQJ3	♦ 54	Pass	2NT	Pass	3 ♠
South HCP: 14	♣ Q86	♣ AJ4	Pass	3NT	All Pass	
Contract: 3NT North						

### Board: 314

	North:	South:	W	N	E	S
Dealer: North	♠ T72	♠ A653		1 ♣	Pass	1 ♥
Vul: E-W	♥ A92	♥ KJ8763	Pass	1NT	Pass	2 ♦ <sup>1</sup>
North HCP: 12	♦ AK5	♦ J6	Pass	2 ♥ <sup>2</sup>	Pass	4 ♥
South HCP: 12+2	♣ JT42	♣ K	All Pass			

1. New Minor Forcing

2. 3 !H

## South hands

## Fourth\_Bid\_Inviting

<b>Board: 310</b>	♠ 873	You bid first.
Dealer: South	♥ Q8	The opponents are silent.
Vul: N-S	♦ AQ85	
HCP: 13	♣ AJ98	

---

<b>Board: 311</b>	♠ J8754	Partner bids first.
Dealer: North	♥ Q85	The opponents are silent.
Vul: E-W	♦ KQT4	
HCP: 11+1	♣ K	

---

<b>Board: 312</b>	♠ A2	You bid first.
Dealer: South	♥ Q943	The opponents are silent.
Vul: Both	♦ Q763	
HCP: 12	♣ KJT	

---

<b>Board: 313</b>	♠ KJ73	You bid first.
Dealer: South	♥ KQ82	The opponents are silent.
Vul: N-S	♦ 54	
HCP: 14	♣ AJ4	

---

<b>Board: 314</b>	♠ A653	Partner bids first.
Dealer: North	♥ KJ8763	The opponents are silent.
Vul: E-W	♦ J6	
HCP: 12+2	♣ K	

## Both hands (Answers Page)

### Board: 310

	North:	South:	W	N	E	S
Dealer: South	♠ AQ5	♠ 873				1 ♦
Vul: N-S	♥ K742	♥ Q8	Pass	1 ♥	Pass	1NT
North HCP: 12	♦ J942	♦ AQ85	Pass	3 ♦	Pass	3NT
South HCP: 13	♣ Q7	♣ AJ98	All Pass			
Contract: 3NT South						

### Board: 311

	North:	South:	W	N	E	S
Dealer: North	♠ AQ	♠ J8754		1 ♦	Pass	1 ♠
Vul: E-W	♥ KJ6	♥ Q85	Pass	1NT	Pass	2 ♣ <sup>1</sup>
North HCP: 14	♦ A762	♦ KQT4	Pass	3 ♣	Pass	3 ♦
South HCP: 11+1	♣ 7652	♣ K	Pass	3NT	All Pass	

1. New Minor Forcing

### Board: 312

	North:	South:	W	N	E	S
Dealer: South	♠ KJ95	♠ A2				1 ♦
Vul: Both	♥ 72	♥ Q943	Pass	1 ♠	Pass	1NT
North HCP: 11	♦ K982	♦ Q763	Pass	2 ♦	All Pass	
South HCP: 12	♣ A64	♣ KJT				
Contract: 2 ♦ North						

### Board: 313

	North:	South:	W	N	E	S
Dealer: South	♠ 82	♠ KJ73				1 ♣
Vul: N-S	♥ 975	♥ KQ82	Pass	1 ♦	Pass	1 ♥
North HCP: 12+1	♦ AKQJ3	♦ 54	Pass	2NT	Pass	3 ♠
South HCP: 14	♣ Q86	♣ AJ4	Pass	3NT	All Pass	
Contract: 3NT North						

### Board: 314

	North:	South:	W	N	E	S
Dealer: North	♠ T72	♠ A653		1 ♣	Pass	1 ♥
Vul: E-W	♥ A92	♥ KJ8763	Pass	1NT	Pass	2 ♦ <sup>1</sup>
North HCP: 12	♦ AK5	♦ J6	Pass	2 ♥ <sup>2</sup>	Pass	4 ♥
South HCP: 12+2	♣ JT42	♣ K	All Pass			

1. New Minor Forcing

2. 3 !H

# North hands

# Fourth\_Bid\_Inviting

<b>Board: 315</b>	♠ 87	You bid first.
Dealer: North	♥ JT94	The opponents are silent.
Vul: Both	♦ AK7	
HCP: 12	♣ A984	

---

<b>Board: 316</b>	♠ A4	Partner bids first.
Dealer: South	♥ A842	The opponents are silent.
Vul: None	♦ 973	
HCP: 12	♣ KJ98	

---

<b>Board: 317</b>	♠ JT	Partner bids first.
Dealer: South	♥ KQJ983	The opponents are silent.
Vul: E-W	♦ Q5	
HCP: 11+2	♣ Q98	

---

<b>Board: 318</b>	♠ Q7	Partner bids first.
Dealer: South	♥ AKQ86	The opponents are silent.
Vul: Both	♦ 9763	
HCP: 11+1	♣ T8	

## Both hands (Answers Page)

### Board: 315

	North:	South:	W	N	E	S
Dealer: North	♠ 87	♠ QJ93		1 ♣	Pass	1 ♠
Vul: Both	♥ JT94	♥ Q85	Pass	1NT	Pass	2NT
North HCP: 12	♦ AK7	♦ J3	All Pass			
South HCP: 11	♣ A984	♣ KQ73				
Contract: 2NT South						

### Board: 316

	North:	South:	W	N	E	S
Dealer: South	♠ A4	♠ J95				1 ♦
Vul: None	♥ A842	♥ KQ	Pass	1 ♥	Pass	1NT
North HCP: 12	♦ 973	♦ QJ65	Pass	2NT	Pass	3NT
South HCP: 13	♣ KJ98	♣ A764	All Pass			
Contract: 3NT South						

### Board: 317

	North:	South:	W	N	E	S
Dealer: South	♠ JT	♠ Q97				1 ♣
Vul: E-W	♥ KQJ983	♥ 754	Pass	1 ♥	Pass	1NT
North HCP: 11+2	♦ Q5	♦ AKT	Pass	2 ♦ <sup>1</sup>	Pass	2 ♥ <sup>2</sup>
South HCP: 12	♣ Q98	♣ KT65	Pass	4 ♥	All Pass	
Contract: 4 ♥ North						
			1. New Minor Forcing			
			2. 3 !H			

### Board: 318

	North:	South:	W	N	E	S
Dealer: South	♠ Q7	♠ AJT				1 ♦
Vul: Both	♥ AKQ86	♥ T5	Pass	1 ♥	Pass	1NT
North HCP: 11+1	♦ 9763	♦ AQT4	Pass	2 ♦	All Pass	
South HCP: 12	♣ T8	♣ J652				
Contract: 2 ♦ North						

## South hands

## Fourth\_Bid\_Inviting

<b>Board: 315</b>	♠ QJ93	Partner bids first.
Dealer: North	♥ Q85	The opponents are silent.
Vul: Both	♦ J3	
HCP: 11	♣ KQ73	

---

<b>Board: 316</b>	♠ J95	You bid first.
Dealer: South	♥ KQ	The opponents are silent.
Vul: None	♦ QJ65	
HCP: 13	♣ A764	

---

<b>Board: 317</b>	♠ Q97	You bid first.
Dealer: South	♥ 754	The opponents are silent.
Vul: E-W	♦ AKT	
HCP: 12	♣ KT65	

---

<b>Board: 318</b>	♠ AJT	You bid first.
Dealer: South	♥ T5	The opponents are silent.
Vul: Both	♦ AQT4	
HCP: 12	♣ J652	

## Both hands (Answers Page)

### Board: 315

	North:	South:	W	N	E	S
Dealer: North	♠ 87	♠ QJ93		1 ♣	Pass	1 ♠
Vul: Both	♥ JT94	♥ Q85	Pass	1NT	Pass	2NT
North HCP: 12	♦ AK7	♦ J3	All Pass			
South HCP: 11	♣ A984	♣ KQ73				
Contract: 2NT South						

### Board: 316

	North:	South:	W	N	E	S
Dealer: South	♠ A4	♠ J95				1 ♦
Vul: None	♥ A842	♥ KQ	Pass	1 ♥	Pass	1NT
North HCP: 12	♦ 973	♦ QJ65	Pass	2NT	Pass	3NT
South HCP: 13	♣ KJ98	♣ A764	All Pass			
Contract: 3NT South						

### Board: 317

	North:	South:	W	N	E	S
Dealer: South	♠ JT	♠ Q97				1 ♣
Vul: E-W	♥ KQJ983	♥ 754	Pass	1 ♥	Pass	1NT
North HCP: 11+2	♦ Q5	♦ AKT	Pass	2 ♦ <sup>1</sup>	Pass	2 ♥ <sup>2</sup>
South HCP: 12	♣ Q98	♣ KT65	Pass	4 ♥	All Pass	
Contract: 4 ♥ North						
						1. New Minor Forcing
						2. 3 !H

### Board: 318

	North:	South:	W	N	E	S
Dealer: South	♠ Q7	♠ AJT				1 ♦
Vul: Both	♥ AKQ86	♥ T5	Pass	1 ♥	Pass	1NT
North HCP: 11+1	♦ 9763	♦ AQT4	Pass	2 ♦	All Pass	
South HCP: 12	♣ T8	♣ J652				
Contract: 2 ♦ North						



## North hands

## Fourth\_Bid\_Inviting

<b>Board: 319</b>	♠ 32	Partner bids first.
Dealer: South	♥ A97432	The opponents are silent.
Vul: None	♦ A6	
HCP: 11+2	♣ KT3	

---

<b>Board: 320</b>	♠ AKT4	Partner bids first.
Dealer: South	♥ 976	The opponents are silent.
Vul: N-S	♦ J3	
HCP: 11	♣ KT98	

---

<b>Board: 321</b>	♠ J4	You bid first.
Dealer: North	♥ T87	The opponents are silent.
Vul: Both	♦ AKT8	
HCP: 13	♣ AJ54	

---

<b>Board: 322</b>	♠ AQT8	Partner bids first.
Dealer: South	♥ 76	The opponents are silent.
Vul: None	♦ Q532	
HCP: 12	♣ KJT	

---

<b>Board: 323</b>	♠ Q9	Partner bids first.
Dealer: South	♥ AT8	The opponents are silent.
Vul: N-S	♦ J964	
HCP: 11	♣ A974	

## Both hands (Answers Page)

### Board: 319

Dealer: South

Vul: None

North HCP: 11+2

South HCP: 13

Contract: 4♥ North

North:

♠ 32

♥ A97432

♦ A6

♣ KT3

South:

♠ T5

♥ KQJ

♦ Q532

♣ AJ97

W N E S

Pass 1♥ Pass 1♦

Pass 2♣<sup>1</sup> Pass 3♥<sup>2</sup>

Pass 4♥ All Pass

1. New Minor Forcing

2. 3!H

### Board: 320

Dealer: South

Vul: N-S

North HCP: 11

South HCP: 13

Contract: 2♣ North

North:

♠ AKT4

♥ 976

♦ J3

♣ KT98

South:

♠ J83

♥ AT3

♦ QT7

♣ AQ52

W N E S

Pass 1♠ Pass 1NT

Pass 2♣ All Pass

### Board: 321

Dealer: North

Vul: Both

North HCP: 13

South HCP: 12

Contract: 3NT North

North:

♠ J4

♥ T87

♦ AKT8

♣ AJ54

South:

♠ KQ9

♥ KQ64

♦ Q763

♣ 98

W N E S

Pass 1♦ Pass 1♥

Pass 1NT Pass 3♦

Pass 3NT All Pass

### Board: 322

Dealer: South

Vul: None

North HCP: 12

South HCP: 13

Contract: 3NT North

North:

♠ AQT8

♥ 76

♦ Q532

♣ KJT

South:

♠ K2

♥ A985

♦ T87

♣ AQ63

W N E S

Pass 1♠ Pass 1NT

Pass 3NT All Pass

### Board: 323

Dealer: South

Vul: N-S

North HCP: 11

South HCP: 13

Contract: 3NT South

North:

♠ Q9

♥ AT8

♦ J964

♣ A974

South:

♠ AJ73

♥ Q954

♦ Q3

♣ KJT

W N E S

Pass 1♦ Pass 1♥

Pass 2NT Pass 3NT

All Pass

## South hands

## Fourth\_Bid\_Inviting

<b>Board: 319</b>	♠ T5	You bid first.
Dealer: South	♥ KQJ	The opponents are silent.
Vul: None	♦ Q532	
HCP: 13	♣ AJ97	

---

<b>Board: 320</b>	♠ J83	You bid first.
Dealer: South	♥ AT3	The opponents are silent.
Vul: N-S	♦ QT7	
HCP: 13	♣ AQ52	

---

<b>Board: 321</b>	♠ KQ9	Partner bids first.
Dealer: North	♥ KQ64	The opponents are silent.
Vul: Both	♦ Q763	
HCP: 12	♣ 98	

---

<b>Board: 322</b>	♠ K2	You bid first.
Dealer: South	♥ A985	The opponents are silent.
Vul: None	♦ T87	
HCP: 13	♣ AQ63	

---

<b>Board: 323</b>	♠ AJ73	You bid first.
Dealer: South	♥ Q954	The opponents are silent.
Vul: N-S	♦ Q3	
HCP: 13	♣ KJT	

## Both hands (Answers Page)

### Board: 319

Dealer: South

Vul: None

North HCP: 11+2

South HCP: 13

Contract: 4♥ North

North:

♠ 32

♥ A97432

♦ A6

♣ KT3

South:

♠ T5

♥ KQJ

♦ Q532

♣ AJ97

W N E S

Pass 1♥ Pass 1♦

Pass 2♣<sup>1</sup> Pass 3♥<sup>2</sup>

Pass 4♥ All Pass

1. New Minor Forcing

2. 3!H

### Board: 320

Dealer: South

Vul: N-S

North HCP: 11

South HCP: 13

Contract: 2♣ North

North:

♠ AKT4

♥ 976

♦ J3

♣ KT98

South:

♠ J83

♥ AT3

♦ QT7

♣ AQ52

W N E S

Pass 1♠ Pass 1NT

Pass 2♣ All Pass

### Board: 321

Dealer: North

Vul: Both

North HCP: 13

South HCP: 12

Contract: 3NT North

North:

♠ J4

♥ T87

♦ AKT8

♣ AJ54

South:

♠ KQ9

♥ KQ64

♦ Q763

♣ 98

W N E S

Pass 1♦ Pass 1♥

Pass 1NT Pass 3♦

Pass 3NT All Pass

### Board: 322

Dealer: South

Vul: None

North HCP: 12

South HCP: 13

Contract: 3NT North

North:

♠ AQT8

♥ 76

♦ Q532

♣ KJT

South:

♠ K2

♥ A985

♦ T87

♣ AQ63

W N E S

Pass 1♠ Pass 1NT

Pass 3NT All Pass

### Board: 323

Dealer: South

Vul: N-S

North HCP: 11

South HCP: 13

Contract: 3NT South

North:

♠ Q9

♥ AT8

♦ J964

♣ A974

South:

♠ AJ73

♥ Q954

♦ Q3

♣ KJT

W N E S

Pass 1♦ Pass 1♥

Pass 2NT Pass 3NT

All Pass

## North hands

## Fourth\_Bid\_Inviting

**Board: 324**

♠ 62

Partner bids first.

Dealer: South

♥ A954

The opponents are silent.

Vul: E-W

♦ KT32

HCP: 12

♣ AJ5

**Board: 325**

♠ A75

You bid first.

Dealer: North

♥ A543

The opponents are silent.

Vul: None

♦ J964

HCP: 12

♣ K3

**Board: 326**

♠ AJT

Partner bids first.

Dealer: South

♥ KJ984

The opponents are silent.

Vul: N-S

♦ 4

HCP: 11+1

♣ Q942

**Board: 327**

♠ AT

Partner bids first.

Dealer: South

♥ J9876

The opponents are silent.

Vul: E-W

♦ AJ

HCP: 11+1

♣ J832

## Both hands (Answers Page)

### Board: 324

	North:	South:	W	N	E	S
Dealer: South	♠ 62	♠ Q87				1 ♦
Vul: E-W	♥ A954	♥ K6	Pass	1 ♥	Pass	1NT
North HCP: 12	♦ KT32	♦ AJ75	Pass	3 ♦	Pass	3NT
South HCP: 12	♣ AJ5	♣ Q973	All Pass			
Contract: 3NT South						

### Board: 325

	North:	South:	W	N	E	S
Dealer: North	♠ A75	♠ Q843		1 ♦	Pass	1 ♠
Vul: None	♥ A543	♥ T	Pass	1NT	Pass	2NT
North HCP: 12	♦ J964	♦ KQT	All Pass			
South HCP: 11+1	♣ K3	♣ A9765				
Contract: 2NT South						

### Board: 326

	North:	South:	W	N	E	S
Dealer: South	♠ AJT	♠ K632				1 ♣
Vul: N-S	♥ KJ984	♥ 62	Pass	1 ♥	Pass	1 ♠
North HCP: 11+1	♦ 4	♦ AK5	Pass	2 ♣	All Pass	
South HCP: 14	♣ Q942	♣ KJT7				
Contract: 2 ♣ North						

### Board: 327

	North:	South:	W	N	E	S
Dealer: South	♠ AT	♠ 863				1 ♦
Vul: E-W	♥ J9876	♥ AKQ	Pass	1 ♥	Pass	1NT
North HCP: 11+1	♦ AJ	♦ T643	Pass	2 ♣ <sup>1</sup>	Pass	2 ♥ <sup>2</sup>
South HCP: 12	♣ J832	♣ K54	All Pass			
Contract: 2 ♥ South						

1. New Minor Forcing

2. 3 !H

## South hands

## Fourth\_Bid\_Inviting

<b>Board: 324</b>	♠ Q87	You bid first.
Dealer: South	♥ K6	The opponents are silent.
Vul: E-W	♦ AJ75	
HCP: 12	♣ Q973	

---

<b>Board: 325</b>	♠ Q843	Partner bids first.
Dealer: North	♥ T	The opponents are silent.
Vul: None	♦ KQT	
HCP: 11+1	♣ A9765	

---

<b>Board: 326</b>	♠ K632	You bid first.
Dealer: South	♥ 62	The opponents are silent.
Vul: N-S	♦ AK5	
HCP: 14	♣ KJT7	

---

<b>Board: 327</b>	♠ 863	You bid first.
Dealer: South	♥ AKQ	The opponents are silent.
Vul: E-W	♦ T643	
HCP: 12	♣ K54	

## Both hands (Answers Page)

### Board: 324

	North:	South:	W	N	E	S
Dealer: South	♠ 62	♠ Q87				1 ♦
Vul: E-W	♥ A954	♥ K6	Pass	1 ♥	Pass	1NT
North HCP: 12	♦ KT32	♦ AJ75	Pass	3 ♦	Pass	3NT
South HCP: 12	♣ AJ5	♣ Q973	All Pass			
Contract: 3NT South						

### Board: 325

	North:	South:	W	N	E	S
Dealer: North	♠ A75	♠ Q843		1 ♦	Pass	1 ♠
Vul: None	♥ A543	♥ T	Pass	1NT	Pass	2NT
North HCP: 12	♦ J964	♦ KQT	All Pass			
South HCP: 11+1	♣ K3	♣ A9765				
Contract: 2NT South						

### Board: 326

	North:	South:	W	N	E	S
Dealer: South	♠ AJT	♠ K632				1 ♣
Vul: N-S	♥ KJ984	♥ 62	Pass	1 ♥	Pass	1 ♠
North HCP: 11+1	♦ 4	♦ AK5	Pass	2 ♣	All Pass	
South HCP: 14	♣ Q942	♣ KJT7				
Contract: 2 ♣ North						

### Board: 327

	North:	South:	W	N	E	S
Dealer: South	♠ AT	♠ 863				1 ♦
Vul: E-W	♥ J9876	♥ AKQ	Pass	1 ♥	Pass	1NT
North HCP: 11+1	♦ AJ	♦ T643	Pass	2 ♣ <sup>1</sup>	Pass	2 ♥ <sup>2</sup>
South HCP: 12	♣ J832	♣ K54	All Pass			
Contract: 2 ♥ South						

1. New Minor Forcing

2. 3 !H



## North hands

## Fourth\_Bid\_Inviting

<b>Board: 328</b>	♠ A3	You bid first.
Dealer: North	♥ J76	The opponents are silent.
Vul: Both	♦ KT54	
HCP: 14	♣ AQ87	

---

<b>Board: 329</b>	♠ KQ5	You bid first.
Dealer: North	♥ K98	The opponents are silent.
Vul: N-S	♦ 753	
HCP: 13	♣ KQ62	

---

<b>Board: 330</b>	♠ Q84	You bid first.
Dealer: North	♥ T3	The opponents are silent.
Vul: E-W	♦ KJ62	
HCP: 14	♣ AKJ7	

---

<b>Board: 331</b>	♠ KQT63	Partner bids first.
Dealer: South	♥ Q75	The opponents are silent.
Vul: None	♦ A42	
HCP: 11+1	♣ 62	

## Both hands (Answers Page)

### Board: 328

Dealer: North

Vul: Both

North HCP: 14

South HCP: 11+2

Contract: 4♥ South

North:

♠ A3

♥ J76

♦ KT54

♣ AQ87

South:

♠ KT75

♥ AQ9843

♦ Q

♣ 94

W	N	E	S
---	---	---	---

	1♦	Pass	1♥
--	----	------	----

Pass	1NT	Pass	2♣ <sup>1</sup>
------	-----	------	-----------------

Pass	3♥ <sup>2</sup>	Pass	4♥
------	-----------------	------	----

All Pass

1. New Minor Forcing

2. 3!H

### Board: 329

Dealer: North

Vul: N-S

North HCP: 13

South HCP: 11+1

Contract: 3NT North

North:

♠ KQ5

♥ K98

♦ 753

♣ KQ62

South:

♠ AJT

♥ 5

♦ KQT98

♣ JT73

W	N	E	S
---	---	---	---

	1♣	Pass	1♦
--	----	------	----

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

Pass	3NT	All Pass	
------	-----	----------	--

W	N	E	S
---	---	---	---

	1♦	Pass	1♠
--	----	------	----

Pass	1NT	Pass	2♣ <sup>1</sup>
------	-----	------	-----------------

Pass	3♠ <sup>2</sup>	Pass	4♠
------	-----------------	------	----

All Pass

1. New Minor Forcing

2. 3!S

### Board: 331

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 13

Contract: 4♠ North

North:

♠ KQT63

♥ Q75

♦ A42

♣ 62

South:

♠ A92

♥ AJ6

♦ KT95

♣ J98

W	N	E	S
---	---	---	---

			1♦
--	--	--	----

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

Pass	2♣ <sup>1</sup>	Pass	3♠ <sup>2</sup>
------	-----------------	------	-----------------

Pass	4♠	All Pass	
------	----	----------	--

1. New Minor Forcing

2. 3!S

## South hands

## Fourth\_Bid\_Inviting

**Board: 328**      ♠ KT75      Partner bids first.  
 Dealer: North      ♥ AQ9843      The opponents are silent.  
 Vul: Both      ♦ Q  
 HCP: 11+2      ♣ 94

---

**Board: 329**      ♠ AJT      Partner bids first.  
 Dealer: North      ♥ 5      The opponents are silent.  
 Vul: N-S      ♦ KQT98  
 HCP: 11+1      ♣ JT73

---

**Board: 330**      ♠ A7653      Partner bids first.  
 Dealer: North      ♥ AJ8      The opponents are silent.  
 Vul: E-W      ♦ Q53  
 HCP: 11+1      ♣ 93

---

**Board: 331**      ♠ A92      You bid first.  
 Dealer: South      ♥ AJ6      The opponents are silent.  
 Vul: None      ♦ KT95  
 HCP: 13      ♣ J98

## Both hands (Answers Page)

### Board: 328

Dealer: North

Vul: Both

North HCP: 14

South HCP: 11+2

Contract: 4♥ South

North:

♠ A3

♥ J76

♦ KT54

♣ AQ87

South:

♠ KT75

♥ AQ9843

♦ Q

♣ 94

W	N	E	S
---	---	---	---

	1♦	Pass	1♥
--	----	------	----

Pass	1NT	Pass	2♣ <sup>1</sup>
------	-----	------	-----------------

Pass	3♥ <sup>2</sup>	Pass	4♥
------	-----------------	------	----

All Pass

1. New Minor Forcing

2. 3!H

### Board: 329

Dealer: North

Vul: N-S

North HCP: 13

South HCP: 11+1

Contract: 3NT North

North:

♠ KQ5

♥ K98

♦ 753

♣ KQ62

South:

♠ AJT

♥ 5

♦ KQT98

♣ JT73

W	N	E	S
---	---	---	---

	1♣	Pass	1♦
--	----	------	----

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

Pass	3NT	All Pass	
------	-----	----------	--

All Pass

### Board: 330

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 11+1

Contract: 4♠ South

North:

♠ Q84

♥ T3

♦ KJ62

♣ AKJ7

South:

♠ A7653

♥ AJ8

♦ Q53

♣ 93

W	N	E	S
---	---	---	---

	1♦	Pass	1♠
--	----	------	----

Pass	1NT	Pass	2♣ <sup>1</sup>
------	-----	------	-----------------

Pass	3♠ <sup>2</sup>	Pass	4♠
------	-----------------	------	----

All Pass

1. New Minor Forcing

2. 3!S

### Board: 331

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 13

Contract: 4♠ North

North:

♠ KQT63

♥ Q75

♦ A42

♣ 62

South:

♠ A92

♥ AJ6

♦ KT95

♣ J98

W	N	E	S
---	---	---	---

			1♦
--	--	--	----

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

Pass	2♣ <sup>1</sup>	Pass	3♠ <sup>2</sup>
------	-----------------	------	-----------------

Pass	4♠	All Pass	
------	----	----------	--

1. New Minor Forcing

2. 3!S

## North hands

## Fourth\_Bid\_Inviting

<b>Board: 332</b>	♠ A9752	Partner bids first.
Dealer: South	♥ A52	The opponents are silent.
Vul: E-W	♦ AT63	
HCP: 12+1	♣ 5	

---

<b>Board: 333</b>	♠ A3	You bid first.
Dealer: North	♥ 873	The opponents are silent.
Vul: Both	♦ K862	
HCP: 13	♣ AQT8	

---

<b>Board: 334</b>	♠ A854	Partner bids first.
Dealer: South	♥ 873	The opponents are silent.
Vul: N-S	♦ AJ94	
HCP: 11	♣ Q4	

---

<b>Board: 335</b>	♠ 72	You bid first.
Dealer: North	♥ AJ93	The opponents are silent.
Vul: Both	♦ K875	
HCP: 12	♣ A93	

---

<b>Board: 336</b>	♠ AK97	Partner bids first.
Dealer: South	♥ J9	The opponents are silent.
Vul: None	♦ J972	
HCP: 12	♣ K87	

## Both hands (Answers Page)

### Board: 332

Dealer: South

Vul: E-W

North HCP: 12+1

South HCP: 13

Contract: 3NT South

North:

♠ A9752

♥ A52

♦ AT63

♣ 5

South:

♠ KJ

♥ J98

♦ KJ85

♣ A864

W N E S

Pass 1♦

Pass 1♠ Pass 1NT

Pass 2♣<sup>1</sup> Pass 3NT

All Pass

1. New Minor Forcing

### Board: 333

Dealer: North

Vul: Both

North HCP: 13

South HCP: 11

Contract: 2♦ South

North:

♠ A3

♥ 873

♦ K862

♣ AQT8

South:

♠ J75

♥ KQ64

♦ AJ74

♣ 95

W N E S

Pass 1♦ Pass 1♥

Pass 1NT Pass 2♦

All Pass

### Board: 334

Dealer: South

Vul: N-S

North HCP: 11

South HCP: 14

Contract: 2♦ North

North:

♠ A854

♥ 873

♦ AJ94

♣ Q4

South:

♠ T63

♥ A4

♦ KQ75

♣ AJ82

W N E S

Pass 1♦

Pass 1♠ Pass 1NT

Pass 2♦ All Pass

### Board: 335

Dealer: North

Vul: Both

North HCP: 12

South HCP: 12+1

Contract: 3NT North

North:

♠ 72

♥ AJ93

♦ K875

♣ A93

South:

♠ AKT86

♥ K75

♦ T94

♣ Q4

W N E S

Pass 1♦ Pass 1♠

Pass 1NT Pass 2♣<sup>1</sup>

Pass 2♥ Pass 2NT

Pass 3NT All Pass

1. New Minor Forcing

### Board: 336

Dealer: South

Vul: None

North HCP: 12

South HCP: 14

Contract: 3NT North

North:

♠ AK97

♥ J9

♦ J972

♣ K87

South:

♠ J42

♥ K73

♦ A53

♣ AQT9

W N E S

Pass 1♦

Pass 1♠ Pass 1NT

Pass 2NT Pass 3♠

Pass 3NT All Pass

## South hands

## Fourth\_Bid\_Inviting

<b>Board: 332</b>	♠ KJ	You bid first.
Dealer: South	♥ J98	The opponents are silent.
Vul: E-W	♦ KJ85	
HCP: 13	♣ A864	

---

<b>Board: 333</b>	♠ J75	Partner bids first.
Dealer: North	♥ KQ64	The opponents are silent.
Vul: Both	♦ AJ74	
HCP: 11	♣ 95	

---

<b>Board: 334</b>	♠ T63	You bid first.
Dealer: South	♥ A4	The opponents are silent.
Vul: N-S	♦ KQ75	
HCP: 14	♣ AJ82	

---

<b>Board: 335</b>	♠ AKT86	Partner bids first.
Dealer: North	♥ K75	The opponents are silent.
Vul: Both	♦ T94	
HCP: 12+1	♣ Q4	

---

<b>Board: 336</b>	♠ J42	You bid first.
Dealer: South	♥ K73	The opponents are silent.
Vul: None	♦ A53	
HCP: 14	♣ AQT9	

## Both hands (Answers Page)

### Board: 332

Dealer: South

Vul: E-W

North HCP: 12+1

South HCP: 13

Contract: 3NT South

North:

♠ A9752

♥ A52

♦ AT63

♣ 5

South:

♠ KJ

♥ J98

♦ KJ85

♣ A864

W N E S

Pass 1♦

Pass 1♠ Pass 1NT

Pass 2♣<sup>1</sup> Pass 3NT

All Pass

1. New Minor Forcing

### Board: 333

Dealer: North

Vul: Both

North HCP: 13

South HCP: 11

Contract: 2♦ South

North:

♠ A3

♥ 873

♦ K862

♣ AQT8

South:

♠ J75

♥ KQ64

♦ AJ74

♣ 95

W N E S

Pass 1♦ Pass 1♥

Pass 1NT Pass 2♦

All Pass

### Board: 334

Dealer: South

Vul: N-S

North HCP: 11

South HCP: 14

Contract: 2♦ North

North:

♠ A854

♥ 873

♦ AJ94

♣ Q4

South:

♠ T63

♥ A4

♦ KQ75

♣ AJ82

W N E S

Pass 1♦

Pass 1♠ Pass 1NT

Pass 2♦ All Pass

### Board: 335

Dealer: North

Vul: Both

North HCP: 12

South HCP: 12+1

Contract: 3NT North

North:

♠ 72

♥ AJ93

♦ K875

♣ A93

South:

♠ AKT86

♥ K75

♦ T94

♣ Q4

W N E S

Pass 1♦ Pass 1♠

Pass 1NT Pass 2♣<sup>1</sup>

Pass 2♥ Pass 2NT

Pass 3NT All Pass

1. New Minor Forcing

### Board: 336

Dealer: South

Vul: None

North HCP: 12

South HCP: 14

Contract: 3NT North

North:

♠ AK97

♥ J9

♦ J972

♣ K87

South:

♠ J42

♥ K73

♦ A53

♣ AQT9

W N E S

Pass 1♦

Pass 1♠ Pass 1NT

Pass 2NT Pass 3♠

Pass 3NT All Pass



## North hands

## Fourth\_Bid\_Inviting

**Board: 337**

♠ Q74

You bid first.

Dealer: North

♥ T3

The opponents are silent.

Vul: N-S

♦ AT72

HCP: 12

♣ AQ85

**Board: 338**

♠ T62

You bid first.

Dealer: North

♥ 983

The opponents are silent.

Vul: E-W

♦ KJ5

HCP: 13

♣ AKQ2

**Board: 339**

♠ A987

You bid first.

Dealer: North

♥ K7

The opponents are silent.

Vul: None

♦ A54

HCP: 14

♣ K987

**Board: 340**

♠ T75

You bid first.

Dealer: North

♥ AKQ8

The opponents are silent.

Vul: N-S

♦ K865

HCP: 12

♣ T2

## Both hands (Answers Page)

### Board: 337

Dealer: North

Vul: N-S

North HCP: 12

South HCP: 12+1

Contract: 3NT North

North:

♠ Q74

♥ T3

♦ AT72

♣ AQ85

South:

♠ A652

♥ QJ874

♦ J4

♣ KJ

W N E S

1 ♦ Pass 1 ♥

Pass 1NT Pass 2 ♣<sup>1</sup>

Pass 3NT All Pass

1. New Minor Forcing

### Board: 338

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 11+1

Contract: 4 ♥ South

North:

♠ T62

♥ 983

♦ KJ5

♣ AKQ2

South:

♠ AJ83

♥ AJ542

♦ 62

♣ J9

W N E S

1 ♣ Pass 1 ♥

Pass 1NT Pass 2 ♦<sup>1</sup>

Pass 3 ♥<sup>2</sup> Pass 4 ♥

All Pass

1. New Minor Forcing

2. 3 !H

### Board: 339

Dealer: North

Vul: None

North HCP: 14

South HCP: 11+2

Contract: 3NT North

North:

♠ A987

♥ K7

♦ A54

♣ K987

South:

♠ Q

♥ J6

♦ KT9762

♣ AJ65

W N E S

1 ♣ Pass 1 ♦

Pass 1 ♠ Pass 3 ♦

Pass 3NT All Pass

### Board: 340

Dealer: North

Vul: N-S

North HCP: 12

South HCP: 11+1

Contract: 2 ♠ North

North:

♠ T75

♥ AKQ8

♦ K865

♣ T2

South:

♠ Q8642

♥ T5

♦ AQ

♣ QJ85

W N E S

1 ♦ Pass 1 ♠

Pass 1NT Pass 2 ♣<sup>1</sup>

Pass 2 ♠<sup>2</sup> All Pass

1. New Minor Forcing

2. 3 !S

## South hands

## Fourth\_Bid\_Inviting

<b>Board: 337</b>	♠ A652	Partner bids first.
Dealer: North	♥ QJ874	The opponents are silent.
Vul: N-S	♦ J4	
HCP: 12+1	♣ KJ	

---

<b>Board: 338</b>	♠ AJ83	Partner bids first.
Dealer: North	♥ AJ542	The opponents are silent.
Vul: E-W	♦ 62	
HCP: 11+1	♣ J9	

---

<b>Board: 339</b>	♠ Q	Partner bids first.
Dealer: North	♥ J6	The opponents are silent.
Vul: None	♦ KT9762	
HCP: 11+2	♣ AJ65	

---

<b>Board: 340</b>	♠ Q8642	Partner bids first.
Dealer: North	♥ T5	The opponents are silent.
Vul: N-S	♦ AQ	
HCP: 11+1	♣ QJ85	

## Both hands (Answers Page)

### Board: 337

Dealer: North

Vul: N-S

North HCP: 12

South HCP: 12+1

Contract: 3NT North

North:

♠ Q74

♥ T3

♦ AT72

♣ AQ85

South:

♠ A652

♥ QJ874

♦ J4

♣ KJ

W N E S

1 ♦ Pass 1 ♥

Pass 1NT Pass 2 ♣<sup>1</sup>

Pass 3NT All Pass

1. New Minor Forcing

### Board: 338

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 11+1

Contract: 4 ♥ South

North:

♠ T62

♥ 983

♦ KJ5

♣ AKQ2

South:

♠ AJ83

♥ AJ542

♦ 62

♣ J9

W N E S

1 ♣ Pass 1 ♥

Pass 1NT Pass 2 ♦<sup>1</sup>

Pass 3 ♥<sup>2</sup> Pass 4 ♥

All Pass

1. New Minor Forcing

2. 3 !H

### Board: 339

Dealer: North

Vul: None

North HCP: 14

South HCP: 11+2

Contract: 3NT North

North:

♠ A987

♥ K7

♦ A54

♣ K987

South:

♠ Q

♥ J6

♦ KT9762

♣ AJ65

W N E S

1 ♣ Pass 1 ♦

Pass 1 ♠ Pass 3 ♦

Pass 3NT All Pass

### Board: 340

Dealer: North

Vul: N-S

North HCP: 12

South HCP: 11+1

Contract: 2 ♠ North

North:

♠ T75

♥ AKQ8

♦ K865

♣ T2

South:

♠ Q8642

♥ T5

♦ AQ

♣ QJ85

W N E S

1 ♦ Pass 1 ♠

Pass 1NT Pass 2 ♣<sup>1</sup>

Pass 2 ♠<sup>2</sup> All Pass

1. New Minor Forcing

2. 3 !S

## North hands

## Fourth\_Bid\_Inviting

<b>Board: 341</b>	♠ QJ98	Partner bids first.
Dealer: South	♥ AQT43	The opponents are silent.
Vul: E-W	♦ Q5	
HCP: 12+1	♣ JT	

---

<b>Board: 342</b>	♠ AQ98	Partner bids first.
Dealer: South	♥ T3	The opponents are silent.
Vul: N-S	♦ QJ8	
HCP: 11	♣ Q763	

---

<b>Board: 343</b>	♠ AKT	You bid first.
Dealer: North	♥ Q873	The opponents are silent.
Vul: E-W	♦ KJ	
HCP: 14	♣ JT53	

---

<b>Board: 344</b>	♠ AJ6	Partner bids first.
Dealer: South	♥ A984	The opponents are silent.
Vul: Both	♦ QT73	
HCP: 12	♣ J7	

---

<b>Board: 345</b>	♠ Q965	Partner bids first.
Dealer: South	♥ 5	The opponents are silent.
Vul: None	♦ KQ94	
HCP: 12	♣ AJ95	

## Both hands (Answers Page)

### Board: 341

Dealer: South

Vul: E-W

North HCP: 12+1

South HCP: 14

Contract: 4♥ North

North:

♠ QJ98

♥ AQT43

♦ Q5

♣ JT

South:

♠ A62

♥ K96

♦ J873

♣ AQ8

W N E S

Pass 1♥ Pass 1♦

Pass 2♣<sup>1</sup> Pass 3♥<sup>2</sup>

Pass 4♥ All Pass

1. New Minor Forcing

2. 3!H

### Board: 342

Dealer: South

Vul: N-S

North HCP: 11

South HCP: 12

Contract: 2NT North

North:

♠ AQ98

♥ T3

♦ QJ8

♣ Q763

South:

♠ 765

♥ AQ76

♦ K943

♣ K8

W N E S

Pass 1♠ Pass 1NT

Pass 2NT All Pass

### Board: 343

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 11

Contract: 2♣ South

North:

♠ AKT

♥ Q873

♦ KJ

♣ JT53

South:

♠ J7

♥ JT9

♦ Q954

♣ AK94

W N E S

Pass 1♣ Pass 1♦

Pass 1♥ Pass 2♣

All Pass

### Board: 344

Dealer: South

Vul: Both

North HCP: 12

South HCP: 12

Contract: 3NT South

North:

♠ AJ6

♥ A984

♦ QT73

♣ J7

South:

♠ QT5

♥ J5

♦ AK95

♣ Q953

W N E S

Pass 1♥ Pass 1NT

Pass 3♦ Pass 3NT

All Pass

### Board: 345

Dealer: South

Vul: None

North HCP: 12

South HCP: 14

Contract: 3♠ South

North:

♠ Q965

♥ 5

♦ KQ94

♣ AJ95

South:

♠ KJ8

♥ J97

♦ A62

♣ KQT3

W N E S

Pass 1♠ Pass 1NT

Pass 3♣ Pass 3♠

All Pass

## South hands

## Fourth\_Bid\_Inviting

<b>Board: 341</b>	♠ A62	You bid first.
Dealer: South	♥ K96	The opponents are silent.
Vul: E-W	♦ J873	
HCP: 14	♣ AQ8	

---

<b>Board: 342</b>	♠ 765	You bid first.
Dealer: South	♥ AQ76	The opponents are silent.
Vul: N-S	♦ K943	
HCP: 12	♣ K8	

---

<b>Board: 343</b>	♠ J7	Partner bids first.
Dealer: North	♥ JT9	The opponents are silent.
Vul: E-W	♦ Q954	
HCP: 11	♣ AK94	

---

<b>Board: 344</b>	♠ QT5	You bid first.
Dealer: South	♥ J5	The opponents are silent.
Vul: Both	♦ AK95	
HCP: 12	♣ Q953	

---

<b>Board: 345</b>	♠ KJ8	You bid first.
Dealer: South	♥ J97	The opponents are silent.
Vul: None	♦ A62	
HCP: 14	♣ KQT3	

## Both hands (Answers Page)

### Board: 341

Dealer: South

Vul: E-W

North HCP: 12+1

South HCP: 14

Contract: 4♥ North

North:

♠ QJ98

♥ AQT43

♦ Q5

♣ JT

South:

♠ A62

♥ K96

♦ J873

♣ AQ8

W N E S

Pass 1♥ Pass 1♦

Pass 2♣<sup>1</sup> Pass 3♥<sup>2</sup>

Pass 4♥ All Pass

1. New Minor Forcing

2. 3!H

### Board: 342

Dealer: South

Vul: N-S

North HCP: 11

South HCP: 12

Contract: 2NT North

North:

♠ AQ98

♥ T3

♦ QJ8

♣ Q763

South:

♠ 765

♥ AQ76

♦ K943

♣ K8

W N E S

Pass 1♠ Pass 1NT

Pass 2NT All Pass

### Board: 343

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 11

Contract: 2♣ South

North:

♠ AKT

♥ Q873

♦ KJ

♣ JT53

South:

♠ J7

♥ JT9

♦ Q954

♣ AK94

W N E S

Pass 1♣ Pass 1♦

Pass 1♥ Pass 2♣

All Pass

### Board: 344

Dealer: South

Vul: Both

North HCP: 12

South HCP: 12

Contract: 3NT South

North:

♠ AJ6

♥ A984

♦ QT73

♣ J7

South:

♠ QT5

♥ J5

♦ AK95

♣ Q953

W N E S

Pass 1♥ Pass 1NT

Pass 3♦ Pass 3NT

All Pass

### Board: 345

Dealer: South

Vul: None

North HCP: 12

South HCP: 14

Contract: 3♠ South

North:

♠ Q965

♥ 5

♦ KQ94

♣ AJ95

South:

♠ KJ8

♥ J97

♦ A62

♣ KQT3

W N E S

Pass 1♠ Pass 1NT

Pass 3♣ Pass 3♠

All Pass



## North hands

## Fourth\_Bid\_Inviting

<b>Board: 346</b>	♠ KQT	Partner bids first.
Dealer: South	♥ JT763	The opponents are silent.
Vul: E-W	♦ KQ92	
HCP: 11+1	♣ 7	

---

<b>Board: 347</b>	♠ AKJ632	Partner bids first.
Dealer: South	♥ A5	The opponents are silent.
Vul: Both	♦ T92	
HCP: 12+2	♣ 74	

---

<b>Board: 348</b>	♠ Q3	You bid first.
Dealer: North	♥ AQT4	The opponents are silent.
Vul: None	♦ 874	
HCP: 14	♣ AQ93	

---

<b>Board: 349</b>	♠ 876	You bid first.
Dealer: North	♥ AKT3	The opponents are silent.
Vul: N-S	♦ AK87	
HCP: 14	♣ 76	

---

<b>Board: 350</b>	♠ A643	You bid first.
Dealer: North	♥ A2	The opponents are silent.
Vul: Both	♦ A853	
HCP: 14	♣ Q53	

## Both hands (Answers Page)

### Board: 346

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 13

Contract: 3NT South

North:

♠ KQT

♥ JT763

♦ KQ92

♣ 7

South:

♠ A94

♥ 85

♦ AT86

♣ AJ93

W N E S

Pass 1♥ Pass 1♦

Pass 2♣<sup>1</sup> Pass 3NT

All Pass

1. New Minor Forcing

### Board: 347

Dealer: South

Vul: Both

North HCP: 12+2

South HCP: 13

Contract: 4♠ North

North:

♠ AKJ632

♥ A5

♦ T92

♣ 74

South:

♠ Q5

♥ KJ7

♦ A864

♣ QJT5

W N E S

Pass 1♠ Pass 1NT

Pass 2♣<sup>1</sup> Pass 3NT

Pass 4♠ All Pass

1. New Minor Forcing

### Board: 348

Dealer: North

Vul: None

North HCP: 14

South HCP: 11+1

Contract: 3NT South

North:

♠ Q3

♥ AQT4

♦ 874

♣ AQ93

South:

♠ J762

♥ K8

♦ AQ932

♣ J6

W N E S

Pass 1♣ Pass 1♦

Pass 1♥ Pass 2NT

Pass 3♦ Pass 3NT

All Pass

### Board: 349

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 11+1

Contract: 3NT South

North:

♠ 876

♥ AKT3

♦ AK87

♣ 76

South:

♠ QT42

♥ QJ

♦ 62

♣ KQJ85

W N E S

Pass 1♦ Pass 1♠

Pass 1NT Pass 2NT

Pass 3♠ Pass 3NT

All Pass

### Board: 350

Dealer: North

Vul: Both

North HCP: 14

South HCP: 12

Contract: 3NT North

North:

♠ A643

♥ A2

♦ A853

♣ Q53

South:

♠ KJ7

♥ QT53

♦ QJ42

♣ K4

W N E S

Pass 1♦ Pass 1♥

Pass 1♠ Pass 2NT

Pass 3NT All Pass

**South hands****Fourth\_Bid\_Inviting**

<b>Board: 346</b>	♠ A94	You bid first.
Dealer: South	♥ 85	The opponents are silent.
Vul: E-W	♦ AT86	
HCP: 13	♣ AJ93	

---

<b>Board: 347</b>	♠ Q5	You bid first.
Dealer: South	♥ KJ7	The opponents are silent.
Vul: Both	♦ A864	
HCP: 13	♣ QJT5	

---

<b>Board: 348</b>	♠ J762	Partner bids first.
Dealer: North	♥ K8	The opponents are silent.
Vul: None	♦ AQ932	
HCP: 11+1	♣ J6	

---

<b>Board: 349</b>	♠ QT42	Partner bids first.
Dealer: North	♥ QJ	The opponents are silent.
Vul: N-S	♦ 62	
HCP: 11+1	♣ KQJ85	

---

<b>Board: 350</b>	♠ KJ7	Partner bids first.
Dealer: North	♥ QT53	The opponents are silent.
Vul: Both	♦ QJ42	
HCP: 12	♣ K4	

## Both hands (Answers Page)

### Board: 346

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 13

Contract: 3NT South

North:

♠ KQT

♥ JT763

♦ KQ92

♣ 7

South:

♠ A94

♥ 85

♦ AT86

♣ AJ93

W N E S

Pass 1♥ Pass 1♦

Pass 2♣<sup>1</sup> Pass 3NT

All Pass

1. New Minor Forcing

### Board: 347

Dealer: South

Vul: Both

North HCP: 12+2

South HCP: 13

Contract: 4♠ North

North:

♠ AKJ632

♥ A5

♦ T92

♣ 74

South:

♠ Q5

♥ KJ7

♦ A864

♣ QJT5

W N E S

Pass 1♠ Pass 1♦

Pass 2♣<sup>1</sup> Pass 3NT

Pass 4♠ All Pass

1. New Minor Forcing

### Board: 348

Dealer: North

Vul: None

North HCP: 14

South HCP: 11+1

Contract: 3NT South

North:

♠ Q3

♥ AQT4

♦ 874

♣ AQ93

South:

♠ J762

♥ K8

♦ AQ932

♣ J6

W N E S

Pass 1♣ Pass 1♦

Pass 1♥ Pass 2NT

Pass 3♦ Pass 3NT

All Pass

### Board: 349

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 11+1

Contract: 3NT South

North:

♠ 876

♥ AKT3

♦ AK87

♣ 76

South:

♠ QT42

♥ QJ

♦ 62

♣ KQJ85

W N E S

Pass 1♦ Pass 1♠

Pass 1NT Pass 2NT

Pass 3♠ Pass 3NT

All Pass

### Board: 350

Dealer: North

Vul: Both

North HCP: 14

South HCP: 12

Contract: 3NT North

North:

♠ A643

♥ A2

♦ A853

♣ Q53

South:

♠ KJ7

♥ QT53

♦ QJ42

♣ K4

W N E S

Pass 1♦ Pass 1♥

Pass 1♠ Pass 2NT

Pass 3NT All Pass

## North hands

## Fourth\_Bid\_Inviting

**Board: 351**

♠ Q9

You bid first.

Dealer: North

♥ A874

The opponents are silent.

Vul: None

♦ A754

HCP: 12

♣ Q42

**Board: 352**

♠ J972

Partner bids first.

Dealer: South

♥ T92

The opponents are silent.

Vul: N-S

♦ KQ

HCP: 11

♣ AJ97

**Board: 353**

♠ KJ

You bid first.

Dealer: North

♥ AJ64

The opponents are silent.

Vul: E-W

♦ A62

HCP: 13

♣ T963

**Board: 354**

♠ AK82

You bid first.

Dealer: North

♥ 73

The opponents are silent.

Vul: None

♦ JT83

HCP: 14

♣ AQ6

**Board: 355**

♠ AT8

You bid first.

Dealer: North

♥ 62

The opponents are silent.

Vul: N-S

♦ J742

HCP: 13

♣ AKJ6

## Both hands (Answers Page)

### Board: 351

Dealer: North

Vul: None

North HCP: 12

South HCP: 12+1

Contract: 3NT North

North:

♠ Q9

♥ A874

♦ A754

♣ Q42

South:

♠ AKJ85

♥ 96

♦ 983

♣ A85

W	N	E	S
---	---	---	---

	1 ♦	Pass	1 ♠
--	-----	------	-----

Pass	1NT	Pass	2 ♣ <sup>1</sup>
------	-----	------	------------------

Pass	2 ♥	Pass	2NT
------	-----	------	-----

Pass	3NT	All Pass	
------	-----	----------	--

1. New Minor Forcing

### Board: 352

Dealer: South

Vul: N-S

North HCP: 11

South HCP: 12

Contract: 2NT North

North:

♠ J972

♥ T92

♦ KQ

♣ AJ97

South:

♠ A4

♥ AQ74

♦ 873

♣ Q852

W	N	E	S
---	---	---	---

			1 ♣
--	--	--	-----

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

Pass	2NT	All Pass	
------	-----	----------	--

### Board: 353

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 12

Contract: 3NT North

North:

♠ KJ

♥ AJ64

♦ A62

♣ T963

South:

♠ A642

♥ K7

♦ Q753

♣ K85

W	N	E	S
---	---	---	---

	1 ♣	Pass	1 ♠
--	-----	------	-----

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

Pass	3NT	All Pass	
------	-----	----------	--

### Board: 354

Dealer: North

Vul: None

North HCP: 14

South HCP: 11+1

Contract: 3NT South

North:

♠ AK82

♥ 73

♦ JT83

♣ AQ6

South:

♠ JT

♥ AKJ92

♦ Q764

♣ 53

W	N	E	S
---	---	---	---

	1 ♦	Pass	1 ♥
--	-----	------	-----

Pass	1 ♠	Pass	2 ♦
------	-----	------	-----

Pass	3 ♦	Pass	3NT
------	-----	------	-----

All Pass			
----------	--	--	--

### Board: 355

Dealer: North

Vul: N-S

North HCP: 13

South HCP: 12+1

Contract: 3NT North

North:

♠ AT8

♥ 62

♦ J742

♣ AKJ6

South:

♠ KJ9

♥ A9875

♦ AT93

♣ 5

W	N	E	S
---	---	---	---

	1 ♦	Pass	1 ♥
--	-----	------	-----

Pass	1NT	Pass	2 ♣ <sup>1</sup>
------	-----	------	------------------

Pass	3NT	All Pass	
------	-----	----------	--

1. New Minor Forcing

## South hands

## Fourth\_Bid\_Inviting

<b>Board: 351</b>	♠ AKJ85	Partner bids first.
Dealer: North	♥ 96	The opponents are silent.
Vul: None	♦ 983	
HCP: 12+1	♣ A85	

---

<b>Board: 352</b>	♠ A4	You bid first.
Dealer: South	♥ AQ74	The opponents are silent.
Vul: N-S	♦ 873	
HCP: 12	♣ Q852	

---

<b>Board: 353</b>	♠ A642	Partner bids first.
Dealer: North	♥ K7	The opponents are silent.
Vul: E-W	♦ Q753	
HCP: 12	♣ K85	

---

<b>Board: 354</b>	♠ JT	Partner bids first.
Dealer: North	♥ AKJ92	The opponents are silent.
Vul: None	♦ Q764	
HCP: 11+1	♣ 53	

---

<b>Board: 355</b>	♠ KJ9	Partner bids first.
Dealer: North	♥ A9875	The opponents are silent.
Vul: N-S	♦ AT93	
HCP: 12+1	♣ 5	

## Both hands (Answers Page)

### Board: 351

Dealer: North

Vul: None

North HCP: 12

South HCP: 12+1

Contract: 3NT North

North:

♠ Q9

♥ A874

♦ A754

♣ Q42

South:

♠ AKJ85

♥ 96

♦ 983

♣ A85

W	N	E	S
---	---	---	---

	1 ♦	Pass	1 ♠
--	-----	------	-----

Pass	1NT	Pass	2 ♣ <sup>1</sup>
------	-----	------	------------------

Pass	2 ♥	Pass	2NT
------	-----	------	-----

Pass	3NT	All Pass	
------	-----	----------	--

1. New Minor Forcing

### Board: 352

Dealer: South

Vul: N-S

North HCP: 11

South HCP: 12

Contract: 2NT North

North:

♠ J972

♥ T92

♦ KQ

♣ AJ97

South:

♠ A4

♥ AQ74

♦ 873

♣ Q852

W	N	E	S
---	---	---	---

			1 ♣
--	--	--	-----

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

Pass	2NT	All Pass	
------	-----	----------	--

### Board: 353

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 12

Contract: 3NT North

North:

♠ KJ

♥ AJ64

♦ A62

♣ T963

South:

♠ A642

♥ K7

♦ Q753

♣ K85

W	N	E	S
---	---	---	---

	1 ♣	Pass	1 ♠
--	-----	------	-----

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

Pass	3NT	All Pass	
------	-----	----------	--

### Board: 354

Dealer: North

Vul: None

North HCP: 14

South HCP: 11+1

Contract: 3NT South

North:

♠ AK82

♥ 73

♦ JT83

♣ AQ6

South:

♠ JT

♥ AKJ92

♦ Q764

♣ 53

W	N	E	S
---	---	---	---

	1 ♦	Pass	1 ♥
--	-----	------	-----

Pass	1 ♠	Pass	2 ♦
------	-----	------	-----

Pass	3 ♦	Pass	3NT
------	-----	------	-----

All Pass			
----------	--	--	--

### Board: 355

Dealer: North

Vul: N-S

North HCP: 13

South HCP: 12+1

Contract: 3NT North

North:

♠ AT8

♥ 62

♦ J742

♣ AKJ6

South:

♠ KJ9

♥ A9875

♦ AT93

♣ 5

W	N	E	S
---	---	---	---

	1 ♦	Pass	1 ♥
--	-----	------	-----

Pass	1NT	Pass	2 ♣ <sup>1</sup>
------	-----	------	------------------

Pass	3NT	All Pass	
------	-----	----------	--

1. New Minor Forcing



## North hands

## Fourth\_Bid\_Inviting

<b>Board: 356</b>	♠ AQ3	Partner bids first.
Dealer: South	♥ 9754	The opponents are silent.
Vul: E-W	♦ 64	
HCP: 12	♣ AQ98	

---

<b>Board: 357</b>	♠ 8654	You bid first.
Dealer: North	♥ AJ32	The opponents are silent.
Vul: Both	♦ KQ	
HCP: 14	♣ A94	

---

<b>Board: 358</b>	♠ AJ97	You bid first.
Dealer: North	♥ QJ74	The opponents are silent.
Vul: N-S	♦ K9	
HCP: 14	♣ QJ8	

---

<b>Board: 359</b>	♠ QJT	Partner bids first.
Dealer: South	♥ 53	The opponents are silent.
Vul: E-W	♦ AKJ84	
HCP: 11+1	♣ T76	

---

<b>Board: 360</b>	♠ K87	You bid first.
Dealer: North	♥ T75	The opponents are silent.
Vul: Both	♦ KJ8	
HCP: 12	♣ KQ92	

## Both hands (Answers Page)

### Board: 356

	North:	South:	W	N	E	S
Dealer: South	♠ AQ3	♠ K65				1 ♣
Vul: E-W	♥ 9754	♥ K63	Pass	1 ♥	Pass	1NT
North HCP: 12	♦ 64	♦ KQJ	Pass	3 ♣	Pass	3NT
South HCP: 12	♣ AQ98	♣ T643	All Pass			
Contract: 3NT South						

### Board: 357

	North:	South:	W	N	E	S
Dealer: North	♠ 8654	♠ A9		1 ♣	Pass	1 ♦
Vul: Both	♥ AJ32	♥ K94	Pass	1 ♥	Pass	3 ♦
North HCP: 14	♦ KQ	♦ AT8532	Pass	3NT	All Pass	
South HCP: 11+2	♣ A94	♣ 82				
Contract: 3NT North						

### Board: 358

	North:	South:	W	N	E	S
Dealer: North	♠ AJ97	♠ 54		1 ♣	Pass	1 ♦
Vul: N-S	♥ QJ74	♥ T86	Pass	1 ♥	Pass	3NT
North HCP: 14	♦ K9	♦ A732	All Pass			
South HCP: 11	♣ QJ8	♣ AK75				
Contract: 3NT South						

### Board: 359

	North:	South:	W	N	E	S
Dealer: South	♠ QJT	♠ A843				1 ♣
Vul: E-W	♥ 53	♥ K97	Pass	1 ♦	Pass	1 ♠
North HCP: 11+1	♦ AKJ84	♦ 63	Pass	1NT	All Pass	
South HCP: 13	♣ T76	♣ AQ94				
Contract: 1NT North						

### Board: 360

	North:	South:	W	N	E	S
Dealer: North	♠ K87	♠ QJ32		1 ♣	Pass	1 ♠
Vul: Both	♥ T75	♥ KJ2	Pass	1NT	Pass	3 ♣
North HCP: 12	♦ KJ8	♦ AT	Pass	3 ♠	All Pass	
South HCP: 12	♣ KQ92	♣ J843				
Contract: 3 ♠ North						

**South hands****Fourth\_Bid\_Inviting**

<b>Board: 356</b>	♠ K65	You bid first.
Dealer: South	♥ K63	The opponents are silent.
Vul: E-W	♦ KQJ	
HCP: 12	♣ T643	

---

<b>Board: 357</b>	♠ A9	Partner bids first.
Dealer: North	♥ K94	The opponents are silent.
Vul: Both	♦ AT8532	
HCP: 11+2	♣ 82	

---

<b>Board: 358</b>	♠ 54	Partner bids first.
Dealer: North	♥ T86	The opponents are silent.
Vul: N-S	♦ A732	
HCP: 11	♣ AK75	

---

<b>Board: 359</b>	♠ A843	You bid first.
Dealer: South	♥ K97	The opponents are silent.
Vul: E-W	♦ 63	
HCP: 13	♣ AQ94	

---

<b>Board: 360</b>	♠ QJ32	Partner bids first.
Dealer: North	♥ KJ2	The opponents are silent.
Vul: Both	♦ AT	
HCP: 12	♣ J843	

## Both hands (Answers Page)

### Board: 356

	North:	South:	W	N	E	S
Dealer: South	♠ AQ3	♠ K65				1 ♣
Vul: E-W	♥ 9754	♥ K63	Pass	1 ♥	Pass	1NT
North HCP: 12	♦ 64	♦ KQJ	Pass	3 ♣	Pass	3NT
South HCP: 12	♣ AQ98	♣ T643	All Pass			
Contract: 3NT South						

### Board: 357

	North:	South:	W	N	E	S
Dealer: North	♠ 8654	♠ A9		1 ♣	Pass	1 ♦
Vul: Both	♥ AJ32	♥ K94	Pass	1 ♥	Pass	3 ♦
North HCP: 14	♦ KQ	♦ AT8532	Pass	3NT	All Pass	
South HCP: 11+2	♣ A94	♣ 82				
Contract: 3NT North						

### Board: 358

	North:	South:	W	N	E	S
Dealer: North	♠ AJ97	♠ 54		1 ♣	Pass	1 ♦
Vul: N-S	♥ QJ74	♥ T86	Pass	1 ♥	Pass	3NT
North HCP: 14	♦ K9	♦ A732	All Pass			
South HCP: 11	♣ QJ8	♣ AK75				
Contract: 3NT South						

### Board: 359

	North:	South:	W	N	E	S
Dealer: South	♠ QJT	♠ A843				1 ♣
Vul: E-W	♥ 53	♥ K97	Pass	1 ♦	Pass	1 ♠
North HCP: 11+1	♦ AKJ84	♦ 63	Pass	1NT	All Pass	
South HCP: 13	♣ T76	♣ AQ94				
Contract: 1NT North						

### Board: 360

	North:	South:	W	N	E	S
Dealer: North	♠ K87	♠ QJ32		1 ♣	Pass	1 ♠
Vul: Both	♥ T75	♥ KJ2	Pass	1NT	Pass	3 ♣
North HCP: 12	♦ KJ8	♦ AT	Pass	3 ♠	All Pass	
South HCP: 12	♣ KQ92	♣ J843				
Contract: 3 ♠ North						

## North hands

## Fourth\_Bid\_Inviting

**Board: 361**

♠ 95

Partner bids first.

Dealer: South

♥ KJ

The opponents are silent.

Vul: None

♦ A9876

HCP: 11+1

♣ QJ63

**Board: 362**

♠ T5

Partner bids first.

Dealer: South

♥ A8

The opponents are silent.

Vul: E-W

♦ AQ985

HCP: 11+1

♣ J943

**Board: 363**

♠ AQJ63

Partner bids first.

Dealer: South

♥ 3

East (LHO) Doubles 2♦ if possible.

Vul: Both

♦ J97

HCP: 11+1

♣ KT62

**Board: 364**

♠ KJ3

You bid first.

Dealer: North

♥ QJ3

The opponents are silent.

Vul: N-S

♦ KT9

HCP: 14

♣ KJ84

## Both hands (Answers Page)

### Board: 361

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 13

Contract: 3NT South

North:

♠ 95

♥ KJ

♦ A9876

♣ QJ63

South:

♠ Q632

♥ A75

♦ QJ

♣ AT74

W N E S

Pass 1♦ Pass 1♣

Pass 2NT Pass 1♠

Pass 3NT

All Pass

### Board: 362

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 14

Contract: 3NT South

North:

♠ T5

♥ A8

♦ AQ985

♣ J943

South:

♠ AQJ

♥ Q74

♦ J32

♣ A875

W N E S

Pass 1♦ Pass 1NT

Pass 2♦ Pass 3NT

All Pass

### Board: 363

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 14

Contract: 4♠ North

North:

♠ AQJ63

♥ 3

♦ J97

♣ KT62

South:

♠ 987

♥ AKQ4

♦ Q3

♣ QJ95

W N E S

Pass 1♠ Pass 1NT

Pass 2♦<sup>1</sup> X 3♠<sup>2</sup>

Pass 4♠ All Pass

1. New Minor Forcing

2. 3!S

### Board: 364

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 12+1

Contract: 4♥ South

North:

♠ KJ3

♥ QJ3

♦ KT9

♣ KJ84

South:

♠ Q

♥ AK754

♦ J72

♣ Q632

W N E S

Pass 1♣ Pass 1♥

Pass 1NT Pass 2♦<sup>1</sup>

Pass 3♥<sup>2</sup> Pass 4♥

All Pass

1. New Minor Forcing

2. 3!H

## South hands

## Fourth\_Bid\_Inviting

**Board: 361**      ♠ Q632      You bid first.  
 Dealer: South      ♥ A75      The opponents are silent.  
 Vul: None      ♦ QJ  
 HCP: 13      ♣ AT74

---

**Board: 362**      ♠ AQJ      You bid first.  
 Dealer: South      ♥ Q74      The opponents are silent.  
 Vul: E-W      ♦ J32  
 HCP: 14      ♣ A875

---

**Board: 363**      ♠ 987      You bid first.  
 Dealer: South      ♥ AKQ4      East (RHO) Doubles 2♦ if possible.  
 Vul: Both      ♦ Q3  
 HCP: 14      ♣ QJ95

---

**Board: 364**      ♠ Q      Partner bids first.  
 Dealer: North      ♥ AK754      The opponents are silent.  
 Vul: N-S      ♦ J72  
 HCP: 12+1      ♣ Q632

## Both hands (Answers Page)

### Board: 361

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 13

Contract: 3NT South

North:

♠ 95

♥ KJ

♦ A9876

♣ QJ63

South:

♠ Q632

♥ A75

♦ QJ

♣ AT74

W N E S

Pass 1♦ Pass 1♣

Pass 2NT Pass 1♠

Pass 3NT

All Pass

### Board: 362

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 14

Contract: 3NT South

North:

♠ T5

♥ A8

♦ AQ985

♣ J943

South:

♠ AQJ

♥ Q74

♦ J32

♣ A875

W N E S

Pass 1♦ Pass 1NT

Pass 2♦ Pass 3NT

All Pass

### Board: 363

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 14

Contract: 4♠ North

North:

♠ AQJ63

♥ 3

♦ J97

♣ KT62

South:

♠ 987

♥ AKQ4

♦ Q3

♣ QJ95

W N E S

Pass 1♠ Pass 1NT

Pass 2♦<sup>1</sup> X 3♠<sup>2</sup>

Pass 4♠ All Pass

1. New Minor Forcing

2. 3!S

### Board: 364

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 12+1

Contract: 4♥ South

North:

♠ KJ3

♥ QJ3

♦ KT9

♣ KJ84

South:

♠ Q

♥ AK754

♦ J72

♣ Q632

W N E S

Pass 1♣ Pass 1♥

Pass 1NT Pass 2♦<sup>1</sup>

Pass 3♥<sup>2</sup> Pass 4♥

All Pass

1. New Minor Forcing

2. 3!H



# North hands

# Fourth\_Bid\_Inviting

**Board: 365**      ♠ AJT5      You bid first.  
 Dealer: North      ♥ 64      The opponents are silent.  
 Vul: Both      ♦ AT94  
 HCP: 12      ♣ K98

---

**Board: 366**      ♠ 5      You bid first.  
 Dealer: North      ♥ AT5      The opponents are silent.  
 Vul: None      ♦ Q8752  
 HCP: 12+1      ♣ KQJ4

---

**Board: 367**      ♠ K9      You bid first.  
 Dealer: North      ♥ J86      The opponents are silent.  
 Vul: N-S      ♦ AJT2  
 HCP: 13      ♣ A832

---

**Board: 368**      ♠ AKT      Partner bids first.  
 Dealer: South      ♥ J6      The opponents are silent.  
 Vul: E-W      ♦ T863  
 HCP: 11      ♣ K653

---

**Board: 369**      ♠ AKT984      Partner bids first.  
 Dealer: South      ♥ 7      The opponents are silent.  
 Vul: None      ♦ AT8  
 HCP: 11+2      ♣ T62

## Both hands (Answers Page)

### Board: 365

Board: 365	North:	South:	W	N	E	S
Dealer: North	♠ AJT5	♠ K76		1 ♦	Pass	1 ♥
Vul: Both	♥ 64	♥ KQT9	Pass	1 ♠	Pass	2 ♦
North HCP: 12	♦ AT94	♦ Q763	All Pass			
South HCP: 12	♣ K98	♣ Q5				
Contract: 2 ♦ South						

### Board: 366

Board: 366	North:	South:	W	N	E	S
Dealer: North	♠ 5	♠ AJT76		1 ♦	Pass	1 ♠
Vul: None	♥ AT5	♥ 82	Pass	2 ♣	Pass	2NT
North HCP: 12+1	♦ Q8752	♦ AK3	All Pass			
South HCP: 12+1	♣ KQJ4	♣ T85				
Contract: 2NT South						

### Board: 367

Board: 367	North:	South:	W	N	E	S
Dealer: North	♠ K9	♠ AQ7		1 ♦	Pass	1 ♥
Vul: N-S	♥ J86	♥ K753	Pass	1NT	Pass	3 ♦
North HCP: 13	♦ AJT2	♦ K975	Pass	3NT	All Pass	
South HCP: 12	♣ A832	♣ 94				
Contract: 3NT North						

### Board: 368

Board: 368	North:	South:	W	N	E	S
Dealer: South	♠ AKT	♠ 7432				1 ♣
Vul: E-W	♥ J6	♥ Q72	Pass	1 ♦	Pass	1 ♠
North HCP: 11	♦ T863	♦ KJ	Pass	2 ♣	All Pass	
South HCP: 13	♣ K653	♣ AQJ2				
Contract: 2 ♣ North						

### Board: 369

	North:	South:	W	N	E	S
Dealer: South	♠ AKT984	♠ Q3				1 ♣
Vul: None	♥ 7	♥ KT54	Pass	1 ♠	Pass	1NT
North HCP: 11+2	♦ AT8	♦ J76	Pass	2 ♦ <sup>1</sup>	Pass	2 ♥
South HCP: 12	♣ T62	♣ AQ83	Pass	2 ♠	Pass	4 ♠
Contract: 4 ♠ South	All Pass					

1. New Minor Forcing

## South hands

## Fourth\_Bid\_Inviting

<b>Board: 365</b>	♠ K76	Partner bids first.
Dealer: North	♥ KQT9	The opponents are silent.
Vul: Both	♦ Q763	
HCP: 12	♣ Q5	

---

<b>Board: 366</b>	♠ AJT76	Partner bids first.
Dealer: North	♥ 82	The opponents are silent.
Vul: None	♦ AK3	
HCP: 12+1	♣ T85	

---

<b>Board: 367</b>	♠ AQ7	Partner bids first.
Dealer: North	♥ K753	The opponents are silent.
Vul: N-S	♦ K975	
HCP: 12	♣ 94	

---

<b>Board: 368</b>	♠ 7432	You bid first.
Dealer: South	♥ Q72	The opponents are silent.
Vul: E-W	♦ KJ	
HCP: 13	♣ AQJ2	

---

<b>Board: 369</b>	♠ Q3	You bid first.
Dealer: South	♥ KT54	The opponents are silent.
Vul: None	♦ J76	
HCP: 12	♣ AQ83	

## Both hands (Answers Page)

### Board: 365

Board: 365	North:	South:	W	N	E	S
Dealer: North	♠ AJT5	♠ K76		1 ♦	Pass	1 ♥
Vul: Both	♥ 64	♥ KQT9	Pass	1 ♠	Pass	2 ♦
North HCP: 12	♦ AT94	♦ Q763	All Pass			
South HCP: 12	♣ K98	♣ Q5				
Contract: 2 ♦ South						

### Board: 366

Board: 366	North:	South:	W	N	E	S
Dealer: North	♠ 5	♠ AJT76		1 ♦	Pass	1 ♠
Vul: None	♥ AT5	♥ 82	Pass	2 ♣	Pass	2NT
North HCP: 12+1	♦ Q8752	♦ AK3	All Pass			
South HCP: 12+1	♣ KQJ4	♣ T85				
Contract: 2NT South						

### Board: 367

Board: 367	North:	South:	W	N	E	S
Dealer: North	♠ K9	♠ AQ7		1 ♦	Pass	1 ♥
Vul: N-S	♥ J86	♥ K753	Pass	1NT	Pass	3 ♦
North HCP: 13	♦ AJT2	♦ K975	Pass	3NT	All Pass	
South HCP: 12	♣ A832	♣ 94				
Contract: 3NT North						

### Board: 368

Board: 368	North:	South:	W	N	E	S
Dealer: South	♠ AKT	♠ 7432				1 ♣
Vul: E-W	♥ J6	♥ Q72	Pass	1 ♦	Pass	1 ♠
North HCP: 11	♦ T863	♦ KJ	Pass	2 ♣	All Pass	
South HCP: 13	♣ K653	♣ AQJ2				
Contract: 2 ♣ North						

### Board: 369

	North:	South:	W	N	E	S
Dealer: South	♠ AKT984	♠ Q3				1 ♣
Vul: None	♥ 7	♥ KT54	Pass	1 ♠	Pass	1NT
North HCP: 11+2	♦ AT8	♦ J76	Pass	2 ♦ <sup>1</sup>	Pass	2 ♥
South HCP: 12	♣ T62	♣ AQ83	Pass	2 ♠	Pass	4 ♠
Contract: 4 ♠ South	All Pass					

1. New Minor Forcing

## North hands

## Fourth\_Bid\_Inviting

<b>Board: 370</b>	♠ KT74	Partner bids first.
Dealer: South	♥ T	The opponents are silent.
Vul: N-S	♦ K74	
HCP: 12+1	♣ AQT72	

---

<b>Board: 371</b>	♠ A8	You bid first.
Dealer: North	♥ AJ63	The opponents are silent.
Vul: E-W	♦ K93	
HCP: 12	♣ 9542	

---

<b>Board: 372</b>	♠ A5	Partner bids first.
Dealer: South	♥ QJ83	The opponents are silent.
Vul: N-S	♦ 42	
HCP: 12+1	♣ KQT82	

---

<b>Board: 373</b>	♠ K952	Partner bids first.
Dealer: South	♥ 63	The opponents are silent.
Vul: E-W	♦ AKQ542	
HCP: 12+2	♣ T	

---

<b>Board: 374</b>	♠ 832	You bid first.
Dealer: North	♥ Q96	The opponents are silent.
Vul: Both	♦ AQ5	
HCP: 14	♣ AQ52	

## Both hands (Answers Page)

### Board: 370

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 12

Contract: 2NT North

North:

♠ KT74

♥ T

♦ K74

♣ AQT72

South:

♠ AJ

♥ QJ94

♦ J95

♣ K854

W	N	E	S
			1 ♣
Pass	1 ♠	Pass	1 NT
Pass	2 NT	All Pass	

### Board: 371

Dealer: North

Vul: E-W

North HCP: 12

South HCP: 12

Contract: 3NT North

North:

♠ A8

♥ AJ63

♦ K93

♣ 9542

South:

♠ QJ76

♥ 52

♦ J85

♣ AKJ3

W	N	E	S
	1 ♣	Pass	1 ♠
Pass	1 NT	Pass	3 ♣
Pass	3 NT	All Pass	

### Board: 372

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 13

Contract: 3NT South

North:

♠ A5

♥ QJ83

♦ 42

♣ KQT82

South:

♠ K762

♥ T6

♦ AQ7

♣ A973

W	N	E	S
			1 ♣
Pass	1 ♥	Pass	1 ♠
Pass	3 ♣	Pass	3 NT
All Pass			

### Board: 373

Dealer: South

Vul: E-W

North HCP: 12+2

South HCP: 12

Contract: 5 ♦ North

North:

♠ K952

♥ 63

♦ AKQ542

♣ T

South:

♠ AT

♥ K742

♦ J63

♣ A963

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

### Board: 374

Dealer: North

Vul: Both

North HCP: 14

South HCP: 11+1

Contract: 4 ♠ South

North:

♠ 832

♥ Q96

♦ AQ5

♣ AQ52

South:

♠ KQ764

♥ KT43

♦ 96

♣ K3

W	N	E	S
	1 ♣	Pass	1 ♠
Pass	1 NT	Pass	2 ♦ <sup>1</sup>
Pass	3 ♠ <sup>2</sup>	Pass	4 ♠
All Pass			

1. New Minor Forcing

2. 3 !S

## South hands

## Fourth\_Bid\_Inviting

<b>Board: 370</b>	♠ AJ	You bid first.
Dealer: South	♥ QJ94	The opponents are silent.
Vul: N-S	♦ J95	
HCP: 12	♣ K854	

---

<b>Board: 371</b>	♠ QJ76	Partner bids first.
Dealer: North	♥ 52	The opponents are silent.
Vul: E-W	♦ J85	
HCP: 12	♣ AKJ3	

---

<b>Board: 372</b>	♠ K762	You bid first.
Dealer: South	♥ T6	The opponents are silent.
Vul: N-S	♦ AQ7	
HCP: 13	♣ A973	

---

<b>Board: 373</b>	♠ AT	You bid first.
Dealer: South	♥ K742	The opponents are silent.
Vul: E-W	♦ J63	
HCP: 12	♣ A963	

---

<b>Board: 374</b>	♠ KQ764	Partner bids first.
Dealer: North	♥ KT43	The opponents are silent.
Vul: Both	♦ 96	
HCP: 11+1	♣ K3	

## Both hands (Answers Page)

### Board: 370

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 12

Contract: 2NT North

North:

♠ KT74

♥ T

♦ K74

♣ AQT72

South:

♠ AJ

♥ QJ94

♦ J95

♣ K854

W	N	E	S
			1 ♣
Pass	1 ♠	Pass	1 NT
Pass	2 NT	All Pass	

### Board: 371

Dealer: North

Vul: E-W

North HCP: 12

South HCP: 12

Contract: 3NT North

North:

♠ A8

♥ AJ63

♦ K93

♣ 9542

South:

♠ QJ76

♥ 52

♦ J85

♣ AKJ3

W	N	E	S
	1 ♣	Pass	1 ♠
Pass	1 NT	Pass	3 ♣
Pass	3 NT	All Pass	

### Board: 372

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 13

Contract: 3NT South

North:

♠ A5

♥ QJ83

♦ 42

♣ KQT82

South:

♠ K762

♥ T6

♦ AQ7

♣ A973

W	N	E	S
			1 ♣
Pass	1 ♥	Pass	1 ♠
Pass	3 ♣	Pass	3 NT
All Pass			

### Board: 373

Dealer: South

Vul: E-W

North HCP: 12+2

South HCP: 12

Contract: 5 ♦ North

North:

♠ K952

♥ 63

♦ AKQ542

♣ T

South:

♠ AT

♥ K742

♦ J63

♣ A963

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

### Board: 374

Dealer: North

Vul: Both

North HCP: 14

South HCP: 11+1

Contract: 4 ♠ South

North:

♠ 832

♥ Q96

♦ AQ5

♣ AQ52

South:

♠ KQ764

♥ KT43

♦ 96

♣ K3

W	N	E	S
	1 ♣	Pass	1 ♠
Pass	1 NT	Pass	2 ♦ <sup>1</sup>
Pass	3 ♠ <sup>2</sup>	Pass	4 ♠
All Pass			

1. New Minor Forcing

2. 3 !S



## North hands

## Fourth\_Bid\_Inviting

<b>Board: 375</b>	♠ K32	You bid first.
Dealer: North	♥ KQJ7	The opponents are silent.
Vul: E-W	♦ A964	
HCP: 13	♣ 92	

---

<b>Board: 376</b>	♠ AT762	Partner bids first.
Dealer: South	♥ 54	The opponents are silent.
Vul: Both	♦ QJ5	
HCP: 11+1	♣ A92	

---

<b>Board: 377</b>	♠ KT2	You bid first.
Dealer: North	♥ K94	The opponents are silent.
Vul: None	♦ JT3	
HCP: 12	♣ AJ97	

---

<b>Board: 378</b>	♠ K752	You bid first.
Dealer: North	♥ A76	The opponents are silent.
Vul: N-S	♦ T7	
HCP: 14	♣ AK96	

---

<b>Board: 379</b>	♠ K8	Partner bids first.
Dealer: South	♥ A9873	The opponents are silent.
Vul: Both	♦ 82	
HCP: 11+1	♣ A986	

## Both hands (Answers Page)

### Board: 375

	North:	South:	W	N	E	S
Dealer: North	♠ K32	♠ Q765		1 ♦	Pass	1 ♠
Vul: E-W	♥ KQJ7	♥ 85	Pass	1NT	Pass	2NT
North HCP: 13	♦ A964	♦ T3	Pass	3 ♠	Pass	3NT
South HCP: 11+1	♣ 92	♣ AKQ74	All Pass			
Contract: 3NT South						

### Board: 376

	North:	South:	W	N	E	S
Dealer: South	♠ AT762	♠ Q8				1 ♣
Vul: Both	♥ 54	♥ AJ87	Pass	1 ♠	Pass	1NT
North HCP: 11+1	♦ QJ5	♦ A84	Pass	2 ♦ <sup>1</sup>	Pass	3 ♥
South HCP: 13	♣ A92	♣ Q753	Pass	3NT	All Pass	

1. New Minor Forcing

### Board: 377

	North:	South:	W	N	E	S
Dealer: North	♠ KT2	♠ A985		1 ♣	Pass	1 ♥
Vul: None	♥ K94	♥ AT73	Pass	1NT	Pass	3NT
North HCP: 12	♦ JT3	♦ A5	All Pass			
South HCP: 12	♣ AJ97	♣ T64				
Contract: 3NT South						

### Board: 378

	North:	South:	W	N	E	S
Dealer: North	♠ K752	♠ AT8		1 ♣	Pass	1 ♥
Vul: N-S	♥ A76	♥ KQT93	Pass	1 ♠	Pass	2NT
North HCP: 14	♦ T7	♦ Q4	Pass	3 ♥	Pass	4 ♥
South HCP: 11+1	♣ AK96	♣ T82	All Pass			
Contract: 4 ♥ South						

### Board: 379

	North:	South:	W	N	E	S
Dealer: South	♠ K8	♠ A94				1 ♦
Vul: Both	♥ A9873	♥ KJ5	Pass	1 ♥	Pass	1NT
North HCP: 11+1	♦ 82	♦ JT76	Pass	2 ♣ <sup>1</sup>	Pass	3 ♥ <sup>2</sup>
South HCP: 13	♣ A986	♣ KJT	Pass	4 ♥	All Pass	

1. New Minor Forcing

2. 3 !H

## South hands

## Fourth\_Bid\_Inviting

**Board: 375**      ♠ Q765      Partner bids first.  
 Dealer: North      ♥ 85      The opponents are silent.  
 Vul: E-W      ♦ T3  
 HCP: 11+1      ♣ AKQ74

---

**Board: 376**      ♠ Q8      You bid first.  
 Dealer: South      ♥ AJ87      The opponents are silent.  
 Vul: Both      ♦ A84  
 HCP: 13      ♣ Q753

---

**Board: 377**      ♠ A985      Partner bids first.  
 Dealer: North      ♥ AT73      The opponents are silent.  
 Vul: None      ♦ A5  
 HCP: 12      ♣ T64

---

**Board: 378**      ♠ AT8      Partner bids first.  
 Dealer: North      ♥ KQT93      The opponents are silent.  
 Vul: N-S      ♦ Q4  
 HCP: 11+1      ♣ T82

---

**Board: 379**      ♠ A94      You bid first.  
 Dealer: South      ♥ KJ5      The opponents are silent.  
 Vul: Both      ♦ JT76  
 HCP: 13      ♣ KJT

## Both hands (Answers Page)

### Board: 375

	North:	South:	W	N	E	S
Dealer: North	♠ K32	♠ Q765		1 ♦	Pass	1 ♠
Vul: E-W	♥ KQJ7	♥ 85	Pass	1NT	Pass	2NT
North HCP: 13	♦ A964	♦ T3	Pass	3 ♠	Pass	3NT
South HCP: 11+1	♣ 92	♣ AKQ74	All Pass			
Contract: 3NT South						

### Board: 376

	North:	South:	W	N	E	S
Dealer: South	♠ AT762	♠ Q8				1 ♣
Vul: Both	♥ 54	♥ AJ87	Pass	1 ♠	Pass	1NT
North HCP: 11+1	♦ QJ5	♦ A84	Pass	2 ♦ <sup>1</sup>	Pass	3 ♥
South HCP: 13	♣ A92	♣ Q753	Pass	3NT	All Pass	

1. New Minor Forcing

### Board: 377

	North:	South:	W	N	E	S
Dealer: North	♠ KT2	♠ A985		1 ♣	Pass	1 ♥
Vul: None	♥ K94	♥ AT73	Pass	1NT	Pass	3NT
North HCP: 12	♦ JT3	♦ A5	All Pass			
South HCP: 12	♣ AJ97	♣ T64				
Contract: 3NT South						

### Board: 378

	North:	South:	W	N	E	S
Dealer: North	♠ K752	♠ AT8		1 ♣	Pass	1 ♥
Vul: N-S	♥ A76	♥ KQT93	Pass	1 ♠	Pass	2NT
North HCP: 14	♦ T7	♦ Q4	Pass	3 ♥	Pass	4 ♥
South HCP: 11+1	♣ AK96	♣ T82	All Pass			
Contract: 4 ♥ South						

### Board: 379

	North:	South:	W	N	E	S
Dealer: South	♠ K8	♠ A94				1 ♦
Vul: Both	♥ A9873	♥ KJ5	Pass	1 ♥	Pass	1NT
North HCP: 11+1	♦ 82	♦ JT76	Pass	2 ♣ <sup>1</sup>	Pass	3 ♥ <sup>2</sup>
South HCP: 13	♣ A986	♣ KJT	Pass	4 ♥	All Pass	

1. New Minor Forcing

2. 3 !H

## North hands

## Fourth\_Bid\_Inviting

<b>Board: 380</b>	♠ JT62	Partner bids first.
Dealer: South	♥ AJ98	The opponents are silent.
Vul: None	♦ KQ2	
HCP: 11	♣ 53	

---

<b>Board: 381</b>	♠ 73	You bid first.
Dealer: North	♥ AJ32	The opponents are silent.
Vul: N-S	♦ AT3	
HCP: 14	♣ AJ75	

---

<b>Board: 382</b>	♠ KQT5	Partner bids first.
Dealer: South	♥ Q64	The opponents are silent.
Vul: E-W	♦ T8	
HCP: 11	♣ AT76	

---

<b>Board: 383</b>	♠ Q842	Partner bids first.
Dealer: South	♥ 52	The opponents are silent.
Vul: None	♦ T53	
HCP: 11	♣ AKQ4	

---

<b>Board: 384</b>	♠ K962	You bid first.
Dealer: North	♥ AKJ3	The opponents are silent.
Vul: N-S	♦ 98	
HCP: 14	♣ KT9	

## Both hands (Answers Page)

### Board: 380

	North:	South:	W	N	E	S
Dealer: South	♠ JT62	♠ KQ4				1 ♦
Vul: None	♥ AJ98	♥ T32	Pass	1 ♥	Pass	1NT
North HCP: 11	♦ KQ2	♦ J973	Pass	2NT	Pass	3 ♥
South HCP: 13	♣ 53	♣ AK8	Pass	3NT	All Pass	
Contract: 3NT North						

### Board: 381

	North:	South:	W	N	E	S
Dealer: North	♠ 73	♠ AQ96		1 ♣	Pass	1 ♠
Vul: N-S	♥ AJ32	♥ K7	Pass	1NT	Pass	3 ♣
North HCP: 14	♦ AT3	♦ J72	Pass	3NT	All Pass	
South HCP: 12	♣ AJ75	♣ QT94				
Contract: 3NT North						

### Board: 382

	North:	South:	W	N	E	S
Dealer: South	♠ KQT5	♠ J84				1 ♣
Vul: E-W	♥ Q64	♥ K972	Pass	1 ♠	Pass	1NT
North HCP: 11	♦ T8	♦ AQ	Pass	2 ♣	All Pass	
South HCP: 13	♣ AT76	♣ QJ82				
Contract: 2 ♣ North						

### Board: 383

	North:	South:	W	N	E	S
Dealer: South	♠ Q842	♠ 975				1 ♦
Vul: None	♥ 52	♥ KQJ	Pass	1 ♠	Pass	1NT
North HCP: 11	♦ T53	♦ AQJ6	Pass	2NT	Pass	3 ♠
South HCP: 13	♣ AKQ4	♣ 962	All Pass			
Contract: 3 ♠ South						

### Board: 384

	North:	South:	W	N	E	S
Dealer: North	♠ K962	♠ J5		1 ♣	Pass	1 ♦
Vul: N-S	♥ AKJ3	♥ 94	Pass	1 ♥	Pass	2NT
North HCP: 14	♦ 98	♦ AKQ75	Pass	3 ♠	Pass	3NT
South HCP: 11+1	♣ KT9	♣ J832	All Pass			
Contract: 3NT South						

## South hands

## Fourth\_Bid\_Inviting

<b>Board: 380</b>	♠ KQ4	You bid first.
Dealer: South	♥ T32	The opponents are silent.
Vul: None	♦ J973	
HCP: 13	♣ AK8	

---

<b>Board: 381</b>	♠ AQ96	Partner bids first.
Dealer: North	♥ K7	The opponents are silent.
Vul: N-S	♦ J72	
HCP: 12	♣ QT94	

---

<b>Board: 382</b>	♠ J84	You bid first.
Dealer: South	♥ K972	The opponents are silent.
Vul: E-W	♦ AQ	
HCP: 13	♣ QJ82	

---

<b>Board: 383</b>	♠ 975	You bid first.
Dealer: South	♥ KQJ	The opponents are silent.
Vul: None	♦ AQJ6	
HCP: 13	♣ 962	

---

<b>Board: 384</b>	♠ J5	Partner bids first.
Dealer: North	♥ 94	The opponents are silent.
Vul: N-S	♦ AKQ75	
HCP: 11+1	♣ J832	

## Both hands (Answers Page)

### Board: 380

	North:	South:	W	N	E	S
Dealer: South	♠ JT62	♠ KQ4				1 ♦
Vul: None	♥ AJ98	♥ T32	Pass	1 ♥	Pass	1NT
North HCP: 11	♦ KQ2	♦ J973	Pass	2NT	Pass	3 ♥
South HCP: 13	♣ 53	♣ AK8	Pass	3NT	All Pass	
Contract: 3NT North						

### Board: 381

	North:	South:	W	N	E	S
Dealer: North	♠ 73	♠ AQ96		1 ♣	Pass	1 ♠
Vul: N-S	♥ AJ32	♥ K7	Pass	1NT	Pass	3 ♣
North HCP: 14	♦ AT3	♦ J72	Pass	3NT	All Pass	
South HCP: 12	♣ AJ75	♣ QT94				
Contract: 3NT North						

### Board: 382

	North:	South:	W	N	E	S
Dealer: South	♠ KQT5	♠ J84				1 ♣
Vul: E-W	♥ Q64	♥ K972	Pass	1 ♠	Pass	1NT
North HCP: 11	♦ T8	♦ AQ	Pass	2 ♣	All Pass	
South HCP: 13	♣ AT76	♣ QJ82				
Contract: 2 ♣ North						

### Board: 383

	North:	South:	W	N	E	S
Dealer: South	♠ Q842	♠ 975				1 ♦
Vul: None	♥ 52	♥ KQJ	Pass	1 ♠	Pass	1NT
North HCP: 11	♦ T53	♦ AQJ6	Pass	2NT	Pass	3 ♠
South HCP: 13	♣ AKQ4	♣ 962	All Pass			
Contract: 3 ♠ South						

### Board: 384

	North:	South:	W	N	E	S
Dealer: North	♠ K962	♠ J5		1 ♣	Pass	1 ♦
Vul: N-S	♥ AKJ3	♥ 94	Pass	1 ♥	Pass	2NT
North HCP: 14	♦ 98	♦ AKQ75	Pass	3 ♠	Pass	3NT
South HCP: 11+1	♣ KT9	♣ J832	All Pass			
Contract: 3NT South						



## North hands

## Fourth\_Bid\_Inviting

<b>Board: 385</b>	♠ K96	You bid first.
Dealer: North	♥ KQ9	The opponents are silent.
Vul: E-W	♦ A98	
HCP: 14	♣ Q874	

---

<b>Board: 386</b>	♠ KJ	Partner bids first.
Dealer: South	♥ AT92	The opponents are silent.
Vul: Both	♦ 8654	
HCP: 11	♣ K92	

---

<b>Board: 387</b>	♠ QT4	You bid first.
Dealer: North	♥ KT9	The opponents are silent.
Vul: E-W	♦ A432	
HCP: 13	♣ KJ5	

---

<b>Board: 388</b>	♠ K942	Partner bids first.
Dealer: South	♥ A	The opponents are silent.
Vul: Both	♦ T9864	
HCP: 12+1	♣ KQ4	

---

<b>Board: 389</b>	♠ Q42	You bid first.
Dealer: North	♥ AT	The opponents are silent.
Vul: E-W	♦ A532	
HCP: 14	♣ A965	

## Both hands (Answers Page)

### Board: 385

	North:	South:	W	N	E	S
Dealer: North	♠ K96	♠ AJ42		1 ♣	Pass	1 ♥
Vul: E-W	♥ KQ9	♥ A864	Pass	1NT	Pass	2NT
North HCP: 14	♦ A98	♦ 42	Pass	3 ♥	Pass	3NT
South HCP: 12	♣ Q874	♣ K65	All Pass			
Contract: 3NT South						

### Board: 386

	North:	South:	W	N	E	S
Dealer: South	♠ KJ	♠ A98				1 ♣
Vul: Both	♥ AT92	♥ 743	Pass	1 ♥	Pass	1NT
North HCP: 11	♦ 8654	♦ AT3	Pass	2NT	Pass	3 ♥
South HCP: 14	♣ K92	♣ AQT5	Pass	3NT	All Pass	
Contract: 3NT North						

### Board: 387

	North:	South:	W	N	E	S
Dealer: North	♠ QT4	♠ A863		1 ♦	Pass	1 ♠
Vul: E-W	♥ KT9	♥ 76	Pass	1NT	Pass	2NT
North HCP: 13	♦ A432	♦ QJ5	Pass	3 ♠	Pass	3NT
South HCP: 11	♣ KJ5	♣ A974	All Pass			
Contract: 3NT South						

### Board: 388

	North:	South:	W	N	E	S
Dealer: South	♠ K942	♠ QT				1 ♦
Vul: Both	♥ A	♥ KQT5	Pass	1 ♠	Pass	1NT
North HCP: 12+1	♦ T9864	♦ K732	Pass	3NT	All Pass	
South HCP: 14	♣ KQ4	♣ AT9				
Contract: 3NT North						

### Board: 389

	North:	South:	W	N	E	S
Dealer: North	♠ Q42	♠ KT65		1 ♦	Pass	1 ♥
Vul: E-W	♥ AT	♥ 9865	Pass	1NT	Pass	2NT
North HCP: 14	♦ A532	♦ KQJ	Pass	3NT	All Pass	
South HCP: 12	♣ A965	♣ K4				
Contract: 3NT North						

## South hands

## Fourth\_Bid\_Inviting

**Board: 385**      ♠ AJ42      Partner bids first.  
 Dealer: North      ♥ A864      The opponents are silent.  
 Vul: E-W      ♦ 42  
 HCP: 12      ♣ K65

---

**Board: 386**      ♠ A98      You bid first.  
 Dealer: South      ♥ 743      The opponents are silent.  
 Vul: Both      ♦ AT3  
 HCP: 14      ♣ AQT5

---

**Board: 387**      ♠ A863      Partner bids first.  
 Dealer: North      ♥ 76      The opponents are silent.  
 Vul: E-W      ♦ QJ5  
 HCP: 11      ♣ A974

---

**Board: 388**      ♠ QT      You bid first.  
 Dealer: South      ♥ KQT5      The opponents are silent.  
 Vul: Both      ♦ K732  
 HCP: 14      ♣ AT9

---

**Board: 389**      ♠ KT65      Partner bids first.  
 Dealer: North      ♥ 9865      The opponents are silent.  
 Vul: E-W      ♦ KQJ  
 HCP: 12      ♣ K4

## Both hands (Answers Page)

### Board: 385

	North:	South:	W	N	E	S
Dealer: North	♠ K96	♠ AJ42		1 ♣	Pass	1 ♥
Vul: E-W	♥ KQ9	♥ A864	Pass	1NT	Pass	2NT
North HCP: 14	♦ A98	♦ 42	Pass	3 ♥	Pass	3NT
South HCP: 12	♣ Q874	♣ K65	All Pass			
Contract: 3NT South						

### Board: 386

	North:	South:	W	N	E	S
Dealer: South	♠ KJ	♠ A98				1 ♣
Vul: Both	♥ AT92	♥ 743	Pass	1 ♥	Pass	1NT
North HCP: 11	♦ 8654	♦ AT3	Pass	2NT	Pass	3 ♥
South HCP: 14	♣ K92	♣ AQT5	Pass	3NT	All Pass	
Contract: 3NT North						

### Board: 387

	North:	South:	W	N	E	S
Dealer: North	♠ QT4	♠ A863		1 ♦	Pass	1 ♠
Vul: E-W	♥ KT9	♥ 76	Pass	1NT	Pass	2NT
North HCP: 13	♦ A432	♦ QJ5	Pass	3 ♠	Pass	3NT
South HCP: 11	♣ KJ5	♣ A974	All Pass			
Contract: 3NT South						

### Board: 388

	North:	South:	W	N	E	S
Dealer: South	♠ K942	♠ QT				1 ♦
Vul: Both	♥ A	♥ KQT5	Pass	1 ♠	Pass	1NT
North HCP: 12+1	♦ T9864	♦ K732	Pass	3NT	All Pass	
South HCP: 14	♣ KQ4	♣ AT9				
Contract: 3NT North						

### Board: 389

	North:	South:	W	N	E	S
Dealer: North	♠ Q42	♠ KT65		1 ♦	Pass	1 ♥
Vul: E-W	♥ AT	♥ 9865	Pass	1NT	Pass	2NT
North HCP: 14	♦ A532	♦ KQJ	Pass	3NT	All Pass	
South HCP: 12	♣ A965	♣ K4				
Contract: 3NT North						

## North hands

## Fourth\_Bid\_Inviting

**Board: 390**

♠ A43

You bid first.

Dealer: North

♥ AK

The opponents are silent.

Vul: Both

♦ JT63

HCP: 14

♣ Q942

**Board: 391**

♠ Q84

Partner bids first.

Dealer: South

♥ KQ5432

The opponents are silent.

Vul: None

♦ J32

HCP: 12+2

♣ A

**Board: 392**

♠ A7

You bid first.

Dealer: North

♥ AT7

The opponents are silent.

Vul: N-S

♦ 8753

HCP: 14

♣ AQ64

**Board: 393**

♠ J5

You bid first.

Dealer: North

♥ K53

The opponents are silent.

Vul: Both

♦ AT76

HCP: 12

♣ A964

## Both hands (Answers Page)

### Board: 390

Dealer: North

Vul: Both

North HCP: 14

South HCP: 11+2

Contract: 4 ♠ South

North:

♠ A43

♥ AK

♦ JT63

♣ Q942

South:

♠ KJT862

♥ Q84

♦ A75

♣ J

W	N	E	S
	1 ♦	Pass	1 ♠
Pass	1NT	Pass	2 ♣ <sup>1</sup>
Pass	3 ♠ <sup>2</sup>	Pass	4 ♠
All Pass			

1. New Minor Forcing

2. 3 !S

### Board: 391

Dealer: South

Vul: None

North HCP: 12+2

South HCP: 12

Contract: 4 ♥ North

North:

♠ Q84

♥ KQ5432

♦ J32

♣ A

South:

♠ K65

♥ A8

♦ T976

♣ KQ83

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

1. New Minor Forcing

### Board: 392

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 12+2

Contract: 4 ♠ South

North:

♠ A7

♥ AT7

♦ 8753

♣ AQ64

South:

♠ KJT854

♥ KQJ2

♦ Q2

♣ 5

W	N	E	S
	1 ♦	Pass	1 ♠
Pass	1NT	Pass	2 ♣ <sup>1</sup>
Pass	3NT	Pass	4 ♠
All Pass			

1. New Minor Forcing

### Board: 393

Dealer: North

Vul: Both

North HCP: 12

South HCP: 11+1

Contract: 3NT North

North:

♠ J5

♥ K53

♦ AT76

♣ A964

South:

♠ KT432

♥ AQ87

♦ J5

♣ J2

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

1. New Minor Forcing

## South hands

## Fourth\_Bid\_Inviting

**Board: 390**      ♠ KJT862      Partner bids first.  
 Dealer: North      ♥ Q84      The opponents are silent.  
 Vul: Both      ♦ A75  
 HCP: 11+2      ♣ J

---

**Board: 391**      ♠ K65      You bid first.  
 Dealer: South      ♥ A8      The opponents are silent.  
 Vul: None      ♦ T976  
 HCP: 12      ♣ KQ83

---

**Board: 392**      ♠ KJT854      Partner bids first.  
 Dealer: North      ♥ KQJ2      The opponents are silent.  
 Vul: N-S      ♦ Q2  
 HCP: 12+2      ♣ 5

---

**Board: 393**      ♠ KT432      Partner bids first.  
 Dealer: North      ♥ AQ87      The opponents are silent.  
 Vul: Both      ♦ J5  
 HCP: 11+1      ♣ J2

## Both hands (Answers Page)

### Board: 390

Dealer: North

Vul: Both

North HCP: 14

South HCP: 11+2

Contract: 4 ♠ South

North:

♠ A43

♥ AK

♦ JT63

♣ Q942

South:

♠ KJT862

♥ Q84

♦ A75

♣ J

W	N	E	S
	1 ♦	Pass	1 ♠
Pass	1NT	Pass	2 ♣ <sup>1</sup>
Pass	3 ♠ <sup>2</sup>	Pass	4 ♠
All Pass			

1. New Minor Forcing

2. 3 !S

### Board: 391

Dealer: South

Vul: None

North HCP: 12+2

South HCP: 12

Contract: 4 ♥ North

North:

♠ Q84

♥ KQ5432

♦ J32

♣ A

South:

♠ K65

♥ A8

♦ T976

♣ KQ83

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

1. New Minor Forcing

### Board: 392

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 12+2

Contract: 4 ♠ South

North:

♠ A7

♥ AT7

♦ 8753

♣ AQ64

South:

♠ KJT854

♥ KQJ2

♦ Q2

♣ 5

W	N	E	S
	1 ♦	Pass	1 ♠
Pass	1NT	Pass	2 ♣ <sup>1</sup>
Pass	3NT	Pass	4 ♠
All Pass			

1. New Minor Forcing

### Board: 393

Dealer: North

Vul: Both

North HCP: 12

South HCP: 11+1

Contract: 3NT North

North:

♠ J5

♥ K53

♦ AT76

♣ A964

South:

♠ KT432

♥ AQ87

♦ J5

♣ J2

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

1. New Minor Forcing



## North hands

## Fourth\_Bid\_Inviting

<b>Board: 394</b>	♠ 65	Partner bids first.
Dealer: South	♥ AJT6	The opponents are silent.
Vul: None	♦ AQT	
HCP: 12	♣ J762	

---

<b>Board: 395</b>	♠ AJ963	Partner bids first.
Dealer: South	♥ 84	The opponents are silent.
Vul: N-S	♦ KJ	
HCP: 12+1	♣ K952	

---

<b>Board: 396</b>	♠ 7543	Partner bids first.
Dealer: South	♥ A7	The opponents are silent.
Vul: E-W	♦ KJ8	
HCP: 12	♣ A742	

---

<b>Board: 397</b>	♠ AT875	Partner bids first.
Dealer: South	♥ K972	The opponents are silent.
Vul: N-S	♦ KJ	
HCP: 12+1	♣ J2	

## Both hands (Answers Page)

### Board: 394

Dealer: South

Vul: None

North HCP: 12

South HCP: 14

Contract: 3NT South

North:

♠ 65

♥ AJT6

♦ AQT

♣ J762

South:

♠ A98

♥ K87

♦ J84

♣ AQ54

W N E S

Pass 1♥ Pass 1NT

Pass 3♣ Pass 3NT

All Pass

### Board: 395

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 13

Contract: 4♠ North

North:

♠ AJ963

♥ 84

♦ KJ

♣ K952

South:

♠ QT4

♥ QJT

♦ A652

♣ A43

W N E S

Pass 1♠ Pass 1NT

Pass 2♣<sup>1</sup> Pass 3♠<sup>2</sup>

Pass 4♠ All Pass

1. New Minor Forcing

2. 3!S

### Board: 396

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 13

Contract: 3NT South

North:

♠ 7543

♥ A7

♦ KJ8

♣ A742

South:

♠ AT8

♥ Q985

♦ A6

♣ QJ96

W N E S

Pass 1♠ Pass 1NT

Pass 3♣ Pass 3NT

All Pass

### Board: 397

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 13

Contract: 4♠ North

North:

♠ AT875

♥ K972

♦ KJ

♣ J2

South:

♠ Q32

♥ QJ4

♦ A92

♣ A973

W N E S

Pass 1♠ Pass 1NT

Pass 2♦<sup>1</sup> Pass 3♠<sup>2</sup>

Pass 4♠ All Pass

1. New Minor Forcing

2. 3!S

## South hands

## Fourth\_Bid\_Inviting

<b>Board: 394</b>	♠ A98	You bid first.
Dealer: South	♥ K87	The opponents are silent.
Vul: None	♦ J84	
HCP: 14	♣ AQ54	

---

<b>Board: 395</b>	♠ QT4	You bid first.
Dealer: South	♥ QJT	The opponents are silent.
Vul: N-S	♦ A652	
HCP: 13	♣ A43	

---

<b>Board: 396</b>	♠ AT8	You bid first.
Dealer: South	♥ Q985	The opponents are silent.
Vul: E-W	♦ A6	
HCP: 13	♣ QJ96	

---

<b>Board: 397</b>	♠ Q32	You bid first.
Dealer: South	♥ QJ4	The opponents are silent.
Vul: N-S	♦ A92	
HCP: 13	♣ A973	

## Both hands (Answers Page)

### Board: 394

	North:	South:	W	N	E	S
Dealer: South	♠ 65	♠ A98				1 ♣
Vul: None	♥ AJT6	♥ K87	Pass	1 ♥	Pass	1NT
North HCP: 12	♦ AQT	♦ J84	Pass	3 ♣	Pass	3NT
South HCP: 14	♣ J762	♣ AQ54	All Pass			
Contract: 3NT South						

### Board: 395

	North:	South:	W	N	E	S
Dealer: South	♠ AJ963	♠ QT4				1 ♦
Vul: N-S	♥ 84	♥ QJT	Pass	1 ♠	Pass	1NT
North HCP: 12+1	♦ KJ	♦ A652	Pass	2 ♣ <sup>1</sup>	Pass	3 ♠ <sup>2</sup>
South HCP: 13	♣ K952	♣ A43	Pass	4 ♠	All Pass	
Contract: 4 ♠ North						

1. New Minor Forcing  
2. 3 !S

### Board: 396

	North:	South:	W	N	E	S
Dealer: South	♠ 7543	♠ AT8				1 ♣
Vul: E-W	♥ A7	♥ Q985	Pass	1 ♠	Pass	1NT
North HCP: 12	♦ KJ8	♦ A6	Pass	3 ♣	Pass	3NT
South HCP: 13	♣ A742	♣ QJ96	All Pass			
Contract: 3NT South						

### Board: 397

	North:	South:	W	N	E	S
Dealer: South	♠ AT875	♠ Q32				1 ♣
Vul: N-S	♥ K972	♥ QJ4	Pass	1 ♠	Pass	1NT
North HCP: 12+1	♦ KJ	♦ A92	Pass	2 ♦ <sup>1</sup>	Pass	3 ♠ <sup>2</sup>
South HCP: 13	♣ J2	♣ A973	Pass	4 ♠	All Pass	
Contract: 4 ♠ North						

1. New Minor Forcing  
2. 3 !S

## North hands

## Fourth\_Bid\_Inviting

<b>Board: 398</b>	♠ A632	Partner bids first.
Dealer: South	♥ T52	The opponents are silent.
Vul: E-W	♦ AK97	
HCP: 11	♣ 84	

---

<b>Board: 399</b>	♠ JT532	Partner bids first.
Dealer: South	♥ J3	The opponents are silent.
Vul: Both	♦ AT8	
HCP: 12+1	♣ AQ6	

---

<b>Board: 400</b>	♠ AQ	Partner bids first.
Dealer: South	♥ AJ95	The opponents are silent.
Vul: N-S	♦ J5	
HCP: 12+1	♣ 65432	

---

<b>Board: 401</b>	♠ 763	You bid first.
Dealer: North	♥ K84	The opponents are silent.
Vul: E-W	♦ A84	
HCP: 14	♣ AKT9	

---

<b>Board: 402</b>	♠ K6	Partner bids first.
Dealer: South	♥ Q9842	The opponents are silent.
Vul: Both	♦ KT3	
HCP: 12+1	♣ AT4	

## Both hands (Answers Page)

### Board: 398

Dealer: South

Vul: E-W

North HCP: 11

South HCP: 14

Contract: 3NT South

North:

♠ A632

♥ T52

♦ AK97

♣ 84

South:

♠ KQ

♥ KQ8

♦ 8432

♣ KJ53

W N E S

Pass 1♦

Pass 1♠ Pass 1NT

Pass 2NT Pass 3NT

All Pass

### Board: 399

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 13

Contract: 4♠ North

North:

♠ JT532

♥ J3

♦ AT8

♣ AQ6

South:

♠ K76

♥ AQ7

♦ K764

♣ J73

W N E S

Pass 1♦

Pass 1♠ Pass 1NT

Pass 2♣<sup>1</sup> Pass 3♠<sup>2</sup>

Pass 4♠ All Pass

1. New Minor Forcing

2. 3 !S

### Board: 400

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 14

Contract: 3NT North

North:

♠ AQ

♥ AJ95

♦ J5

♣ 65432

South:

♠ KJT

♥ K76

♦ KT76

♣ AT7

W N E S

Pass 1♦

Pass 1♥ Pass 1NT

Pass 3NT All Pass

### Board: 401

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 11

Contract: 2♣ South

North:

♠ 763

♥ K84

♦ A84

♣ AKT9

South:

♠ KQ52

♥ 76

♦ K97

♣ QJ64

W N E S

Pass 1♣ Pass 1♠

Pass 1NT Pass 2♣

All Pass

### Board: 402

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 14

Contract: 3NT South

North:

♠ K6

♥ Q9842

♦ KT3

♣ AT4

South:

♠ AQT

♥ J5

♦ Q875

♣ KQ52

W N E S

Pass 1♦

Pass 1♥ Pass 1NT

Pass 2♣<sup>1</sup> Pass 3NT

All Pass

1. New Minor Forcing

## South hands

## Fourth\_Bid\_Inviting

<b>Board: 398</b>	♠ KQ	You bid first.
Dealer: South	♥ KQ8	The opponents are silent.
Vul: E-W	♦ 8432	
HCP: 14	♣ KJ53	

---

<b>Board: 399</b>	♠ K76	You bid first.
Dealer: South	♥ AQ7	The opponents are silent.
Vul: Both	♦ K764	
HCP: 13	♣ J73	

---

<b>Board: 400</b>	♠ KJT	You bid first.
Dealer: South	♥ K76	The opponents are silent.
Vul: N-S	♦ KT76	
HCP: 14	♣ AT7	

---

<b>Board: 401</b>	♠ KQ52	Partner bids first.
Dealer: North	♥ 76	The opponents are silent.
Vul: E-W	♦ K97	
HCP: 11	♣ QJ64	

---

<b>Board: 402</b>	♠ AQT	You bid first.
Dealer: South	♥ J5	The opponents are silent.
Vul: Both	♦ Q875	
HCP: 14	♣ KQ52	

## Both hands (Answers Page)

### Board: 398

	North:	South:	W	N	E	S
Dealer: South	♠ A632	♠ KQ				1 ♦
Vul: E-W	♥ T52	♥ KQ8	Pass	1 ♠	Pass	1NT
North HCP: 11	♦ AK97	♦ 8432	Pass	2NT	Pass	3NT
South HCP: 14	♣ 84	♣ KJ53	All Pass			
Contract: 3NT South						

### Board: 399

	North:	South:	W	N	E	S
Dealer: South	♠ JT532	♠ K76				1 ♦
Vul: Both	♥ J3	♥ AQ7	Pass	1 ♠	Pass	1NT
North HCP: 12+1	♦ AT8	♦ K764	Pass	2 ♣ <sup>1</sup>	Pass	3 ♠ <sup>2</sup>
South HCP: 13	♣ AQ6	♣ J73	Pass	4 ♠	All Pass	
Contract: 4 ♠ North						

1. New Minor Forcing

2. 3 !S

### Board: 400

	North:	South:	W	N	E	S
Dealer: South	♠ AQ	♠ KJT				1 ♦
Vul: N-S	♥ AJ95	♥ K76	Pass	1 ♥	Pass	1NT
North HCP: 12+1	♦ J5	♦ KT76	Pass	3NT	All Pass	
South HCP: 14	♣ 65432	♣ AT7				
Contract: 3NT North						

### Board: 401

	North:	South:	W	N	E	S
Dealer: North	♠ 763	♠ KQ52		1 ♣	Pass	1 ♠
Vul: E-W	♥ K84	♥ 76	Pass	1NT	Pass	2 ♣
North HCP: 14	♦ A84	♦ K97	All Pass			
South HCP: 11	♣ AKT9	♣ QJ64				
Contract: 2 ♣ South						

### Board: 402

	North:	South:	W	N	E	S
Dealer: South	♠ K6	♠ AQT				1 ♦
Vul: Both	♥ Q9842	♥ J5	Pass	1 ♥	Pass	1NT
North HCP: 12+1	♦ KT3	♦ Q875	Pass	2 ♣ <sup>1</sup>	Pass	3NT
South HCP: 14	♣ AT4	♣ KQ52	All Pass			
Contract: 3NT South						

1. New Minor Forcing



## North hands

## Fourth\_Bid\_Inviting

<b>Board: 403</b>	♠ K954	Partner bids first.
Dealer: South	♥ 8	The opponents are silent.
Vul: None	♦ AKQ65	
HCP: 12+1	♣ 876	

---

<b>Board: 404</b>	♠ KQT32	Partner bids first.
Dealer: South	♥ K8	The opponents are silent.
Vul: Both	♦ Q3	
HCP: 11+1	♣ JT65	

---

<b>Board: 405</b>	♠ KQT64	Partner bids first.
Dealer: South	♥ KQ	The opponents are silent.
Vul: None	♦ T6	
HCP: 11+1	♣ J863	

---

<b>Board: 406</b>	♠ AKT8	Partner bids first.
Dealer: South	♥ K9654	The opponents are silent.
Vul: N-S	♦ 63	
HCP: 11+1	♣ J2	

## Both hands (Answers Page)

### Board: 403

Dealer: South

Vul: None

North HCP: 12+1

South HCP: 12

Contract: 3NT North

North:

♠ K954

♥ 8

♦ AKQ65

♣ 876

South:

♠ Q3

♥ QT72

♦ 983

♣ AKJ2

W N E S

Pass 1 ♣ 1 ♣

Pass 1 ♦ Pass 1 ♥

Pass 3NT All Pass

### Board: 404

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 12

Contract: 3NT South

North:

♠ KQT32

♥ K8

♦ Q3

♣ JT65

South:

♠ A9

♥ J973

♦ 7642

♣ AK9

W N E S

Pass 1 ♦ 1 ♦

Pass 1 ♠ Pass 1NT

Pass 2 ♣<sup>1</sup> Pass 2 ♥

Pass 2NT Pass 3NT

All Pass

1. New Minor Forcing

### Board: 405

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 12

Contract: 2 ♠ South

North:

♠ KQT64

♥ KQ

♦ T6

♣ J863

South:

♠ A75

♥ J732

♦ KQ97

♣ QT

W N E S

Pass 1 ♦ 1 ♦

Pass 1 ♠ Pass 1NT

Pass 2 ♣<sup>1</sup> Pass 2 ♠<sup>2</sup>

All Pass

1. New Minor Forcing

2. 3 !S

### Board: 406

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 14+1

Contract: 3 ♠ North

North:

♠ AKT8

♥ K9654

♦ 63

♣ J2

South:

♠ Q962

♥ QT

♦ J2

♣ AKQ83

W N E S

Pass 1 ♣ 1 ♣

Pass 1 ♥ Pass 1 ♠

Pass 3 ♠ All Pass

**South hands****Fourth\_Bid\_Inviting**

<b>Board: 403</b>	♠ Q3	You bid first.
Dealer: South	♥ QT72	The opponents are silent.
Vul: None	♦ 983	
HCP: 12	♣ AKJ2	

---

<b>Board: 404</b>	♠ A9	You bid first.
Dealer: South	♥ J973	The opponents are silent.
Vul: Both	♦ 7642	
HCP: 12	♣ AK9	

---

<b>Board: 405</b>	♠ A75	You bid first.
Dealer: South	♥ J732	The opponents are silent.
Vul: None	♦ KQ97	
HCP: 12	♣ QT	

---

<b>Board: 406</b>	♠ Q962	You bid first.
Dealer: South	♥ QT	The opponents are silent.
Vul: N-S	♦ J2	
HCP: 14+1	♣ AKQ83	

## Both hands (Answers Page)

### Board: 403

Dealer: South

Vul: None

North HCP: 12+1

South HCP: 12

Contract: 3NT North

North:

♠ K954

♥ 8

♦ AKQ65

♣ 876

South:

♠ Q3

♥ QT72

♦ 983

♣ AKJ2

W N E S

Pass 1 ♣ 1 ♣

Pass 1 ♦ Pass 1 ♥

Pass 3NT All Pass

### Board: 404

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 12

Contract: 3NT South

North:

♠ KQT32

♥ K8

♦ Q3

♣ JT65

South:

♠ A9

♥ J973

♦ 7642

♣ AK9

W N E S

Pass 1 ♦ 1 ♦

Pass 1 ♠ Pass 1NT

Pass 2 ♣<sup>1</sup> Pass 2 ♥

Pass 2NT Pass 3NT

All Pass

1. New Minor Forcing

### Board: 405

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 12

Contract: 2 ♠ South

North:

♠ KQT64

♥ KQ

♦ T6

♣ J863

South:

♠ A75

♥ J732

♦ KQ97

♣ QT

W N E S

Pass 1 ♦ 1 ♦

Pass 1 ♠ Pass 1NT

Pass 2 ♣<sup>1</sup> Pass 2 ♠<sup>2</sup>

All Pass

1. New Minor Forcing

2. 3 !S

### Board: 406

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 14+1

Contract: 3 ♠ North

North:

♠ AKT8

♥ K9654

♦ 63

♣ J2

South:

♠ Q962

♥ QT

♦ J2

♣ AKQ83

W N E S

Pass 1 ♣ 1 ♣

Pass 1 ♥ Pass 1 ♠

Pass 3 ♠ All Pass

## North hands

## Fourth\_Bid\_Inviting

<b>Board: 407</b>	♠ A6	You bid first.
Dealer: North	♥ T95	The opponents are silent.
Vul: Both	♦ QJ95	
HCP: 14	♣ AK85	
<b>Board: 408</b>	♠ J943	Partner bids first.
Dealer: South	♥ K864	West (RHO) Doubles 2 ♠ if possible.
Vul: None	♦ Q7	East (LHO) bids 3 ♦ if possible.
HCP: 11	♣ KQ2	
<b>Board: 409</b>	♠ A42	You bid first.
Dealer: North	♥ AJ8	The opponents are silent.
Vul: N-S	♦ KT87	
HCP: 14	♣ QT3	
<b>Board: 410</b>	♠ K654	You bid first.
Dealer: North	♥ Q3	The opponents are silent.
Vul: E-W	♦ K98	
HCP: 12	♣ A954	
<b>Board: 411</b>	♠ 52	Partner bids first.
Dealer: South	♥ AT7543	The opponents are silent.
Vul: None	♦ Q9	
HCP: 12+2	♣ AQ8	

## Both hands (Answers Page)

### Board: 407

	North:	South:	W	N	E	S
Dealer: North	♠ A6	♠ JT73		1 ♦	Pass	1 ♠
Vul: Both	♥ T95	♥ J7	Pass	1NT	Pass	2 ♦
North HCP: 14	♦ QJ95	♦ AKT63	Pass	3 ♦	Pass	3NT
South HCP: 11+1	♣ AK85	♣ Q2	All Pass			
Contract: 3NT South						

### Board: 408

	North:	South:	W	N	E	S
Dealer: South	♠ J943	♠ AQT7				1 ♣
Vul: None	♥ K864	♥ 72	Pass	1 ♥	Pass	1 ♠
North HCP: 11	♦ Q7	♦ A2	Pass	2 ♠	Pass	Pass
South HCP: 14+1	♣ KQ2	♣ A8754	X	Pass	3 ♦	3 ♠
Contract: 4 ♠ North			Pass	4 ♠	All Pass	

### Board: 409

	North:	South:	W	N	E	S
Dealer: North	♠ A42	♠ 83		1 ♦	Pass	1 ♥
Vul: N-S	♥ AJ8	♥ QT97	Pass	1NT	Pass	2NT
North HCP: 14	♦ KT87	♦ AJ43	Pass	3 ♥	Pass	3NT
South HCP: 11	♣ QT3	♣ A76	All Pass			
Contract: 3NT South						

### Board: 410

	North:	South:	W	N	E	S
Dealer: North	♠ K654	♠ AJ3		1 ♣	Pass	1 ♥
Vul: E-W	♥ Q3	♥ KJ765	Pass	1 ♠	Pass	2NT
North HCP: 12	♦ K98	♦ 52	All Pass			
South HCP: 12+1	♣ A954	♣ K76				
Contract: 2NT South						

### Board: 411

	North:	South:	W	N	E	S
Dealer: South	♠ 52	♠ KQJ4				1 ♣
Vul: None	♥ AT7543	♥ K8	Pass	1 ♥	Pass	1 ♠
North HCP: 12+2	♦ Q9	♦ J7	Pass	3 ♥	Pass	4 ♥
South HCP: 14+1	♣ AQ8	♣ KJT62	All Pass			
Contract: 4 ♥ South						

## South hands

## Fourth\_Bid\_Inviting

<b>Board: 407</b>	♠ JT73	Partner bids first.
Dealer: North	♥ J7	The opponents are silent.
Vul: Both	♦ AKT63	
HCP: 11+1	♣ Q2	
<b>Board: 408</b>	♠ AQT7	You bid first.
Dealer: South	♥ 72	West (LHO) Doubles 2 ♠ if possible.
Vul: None	♦ A2	East (RHO) bids 3 ♦ if possible.
HCP: 14+1	♣ A8754	
<b>Board: 409</b>	♠ 83	Partner bids first.
Dealer: North	♥ QT97	The opponents are silent.
Vul: N-S	♦ AJ43	
HCP: 11	♣ A76	
<b>Board: 410</b>	♠ AJ3	Partner bids first.
Dealer: North	♥ KJ765	The opponents are silent.
Vul: E-W	♦ 52	
HCP: 12+1	♣ K76	
<b>Board: 411</b>	♠ KQJ4	You bid first.
Dealer: South	♥ K8	The opponents are silent.
Vul: None	♦ J7	
HCP: 14+1	♣ KJT62	

## Both hands (Answers Page)

### Board: 407

	North:	South:	W	N	E	S
Dealer: North	♠ A6	♠ JT73		1 ♦	Pass	1 ♠
Vul: Both	♥ T95	♥ J7	Pass	1NT	Pass	2 ♦
North HCP: 14	♦ QJ95	♦ AKT63	Pass	3 ♦	Pass	3NT
South HCP: 11+1	♣ AK85	♣ Q2	All Pass			
Contract: 3NT South						

### Board: 408

	North:	South:	W	N	E	S
Dealer: South	♠ J943	♠ AQT7				1 ♣
Vul: None	♥ K864	♥ 72	Pass	1 ♥	Pass	1 ♠
North HCP: 11	♦ Q7	♦ A2	Pass	2 ♠	Pass	Pass
South HCP: 14+1	♣ KQ2	♣ A8754	X	Pass	3 ♦	3 ♠
Contract: 4 ♠ North			Pass	4 ♠	All Pass	

### Board: 409

	North:	South:	W	N	E	S
Dealer: North	♠ A42	♠ 83		1 ♦	Pass	1 ♥
Vul: N-S	♥ AJ8	♥ QT97	Pass	1NT	Pass	2NT
North HCP: 14	♦ KT87	♦ AJ43	Pass	3 ♥	Pass	3NT
South HCP: 11	♣ QT3	♣ A76	All Pass			
Contract: 3NT South						

### Board: 410

	North:	South:	W	N	E	S
Dealer: North	♠ K654	♠ AJ3		1 ♣	Pass	1 ♥
Vul: E-W	♥ Q3	♥ KJ765	Pass	1 ♠	Pass	2NT
North HCP: 12	♦ K98	♦ 52	All Pass			
South HCP: 12+1	♣ A954	♣ K76				
Contract: 2NT South						

### Board: 411

	North:	South:	W	N	E	S
Dealer: South	♠ 52	♠ KQJ4				1 ♣
Vul: None	♥ AT7543	♥ K8	Pass	1 ♥	Pass	1 ♠
North HCP: 12+2	♦ Q9	♦ J7	Pass	3 ♥	Pass	4 ♥
South HCP: 14+1	♣ AQ8	♣ KJT62	All Pass			
Contract: 4 ♥ South						



## North hands

## Fourth\_Bid\_Inviting

**Board: 412**      ♠ KT93      Partner bids first.  
 Dealer: South      ♥ KQ      The opponents are silent.  
 Vul: E-W      ♦ AT5  
 HCP: 12      ♣ 6542

---

**Board: 413**      ♠ JT52      Partner bids first.  
 Dealer: South      ♥ AQ      The opponents are silent.  
 Vul: Both      ♦ Q64  
 HCP: 12      ♣ K953

---

**Board: 414**      ♠ K76      Partner bids first.  
 Dealer: South      ♥ KJ76      The opponents are silent.  
 Vul: N-S      ♦ J732  
 HCP: 11      ♣ K8

---

**Board: 415**      ♠ JT952      Partner bids first.  
 Dealer: South      ♥ AQ6      The opponents are silent.  
 Vul: E-W      ♦ 7532  
 HCP: 11+1      ♣ A

---

**Board: 416**      ♠ J2      Partner bids first.  
 Dealer: South      ♥ A962      The opponents are silent.  
 Vul: Both      ♦ 95  
 HCP: 12+1      ♣ AQJ82

## Both hands (Answers Page)

### Board: 412

	North:	South:	W	N	E	S
Dealer: South	♠ KT93	♠ AQJ				1 ♣
Vul: E-W	♥ KQ	♥ J965	Pass	1 ♠	Pass	1NT
North HCP: 12	♦ AT5	♦ J4	Pass	3 ♣	Pass	3NT
South HCP: 14	♣ 6542	♣ AJ73	All Pass			
Contract: 3NT South						

### Board: 413

	North:	South:	W	N	E	S
Dealer: South	♠ JT52	♠ AK6				1 ♣
Vul: Both	♥ AQ	♥ 752	Pass	1 ♠	Pass	1NT
North HCP: 12	♦ Q64	♦ A73	Pass	3 ♣	Pass	3 ♠
South HCP: 14	♣ K953	♣ QJT6	All Pass			
Contract: 3 ♠ South						

### Board: 414

	North:	South:	W	N	E	S
Dealer: South	♠ K76	♠ QJ9				1 ♦
Vul: N-S	♥ KJ76	♥ A2	Pass	1 ♥	Pass	1NT
North HCP: 11	♦ J732	♦ AK84	Pass	2 ♦	Pass	3 ♦
South HCP: 14	♣ K8	♣ T752	Pass	3NT	All Pass	
Contract: 3NT North						

### Board: 415

	North:	South:	W	N	E	S
Dealer: South	♠ JT952	♠ KQ4				1 ♦
Vul: E-W	♥ AQ6	♥ K53	Pass	1 ♠	Pass	1NT
North HCP: 11+1	♦ 7532	♦ KJT4	Pass	2 ♣ <sup>1</sup>	Pass	3 ♠ <sup>2</sup>
South HCP: 14	♣ A	♣ Q86	Pass	4 ♠	All Pass	
Contract: 4 ♠ North						

1. New Minor Forcing

2. 3 !S

### Board: 416

	North:	South:	W	N	E	S
Dealer: South	♠ J2	♠ Q74				1 ♦
Vul: Both	♥ A962	♥ K8	Pass	1 ♥	Pass	1NT
North HCP: 12+1	♦ 95	♦ AK86	Pass	2NT	All Pass	
South HCP: 12	♣ AQJ82	♣ 9643				
Contract: 2NT North						

## South hands

## Fourth\_Bid\_Inviting

<b>Board: 412</b>	♠ AQJ	You bid first.
Dealer: South	♥ J965	The opponents are silent.
Vul: E-W	♦ J4	
HCP: 14	♣ AJ73	

---

<b>Board: 413</b>	♠ AK6	You bid first.
Dealer: South	♥ 752	The opponents are silent.
Vul: Both	♦ A73	
HCP: 14	♣ QJT6	

---

<b>Board: 414</b>	♠ QJ9	You bid first.
Dealer: South	♥ A2	The opponents are silent.
Vul: N-S	♦ AK84	
HCP: 14	♣ T752	

---

<b>Board: 415</b>	♠ KQ4	You bid first.
Dealer: South	♥ K53	The opponents are silent.
Vul: E-W	♦ KJT4	
HCP: 14	♣ Q86	

---

<b>Board: 416</b>	♠ Q74	You bid first.
Dealer: South	♥ K8	The opponents are silent.
Vul: Both	♦ AK86	
HCP: 12	♣ 9643	

## Both hands (Answers Page)

### Board: 412

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 14

Contract: 3NT South

North:

♠ KT93

♥ KQ

♦ AT5

♣ 6542

South:

♠ AQJ

♥ J965

♦ J4

♣ AJ73

W N E S

Pass 1 ♠ Pass 1NT

Pass 3 ♣ Pass 3NT

All Pass

### Board: 413

Dealer: South

Vul: Both

North HCP: 12

South HCP: 14

Contract: 3 ♠ South

North:

♠ JT52

♥ AQ

♦ Q64

♣ K953

South:

♠ AK6

♥ 752

♦ A73

♣ QJT6

W N E S

Pass 1 ♠ Pass 1NT

Pass 3 ♣ Pass 3 ♠

All Pass

### Board: 414

Dealer: South

Vul: N-S

North HCP: 11

South HCP: 14

Contract: 3NT North

North:

♠ K76

♥ KJ76

♦ J732

♣ K8

South:

♠ QJ9

♥ A2

♦ AK84

♣ T752

W N E S

Pass 1 ♥ Pass 1NT

Pass 2 ♦ Pass 3 ♦

Pass 3NT All Pass

### Board: 415

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 14

Contract: 4 ♠ North

North:

♠ JT952

♥ AQ6

♦ 7532

♣ A

South:

♠ KQ4

♥ K53

♦ KJT4

♣ Q86

W N E S

Pass 1 ♠ Pass 1NT

Pass 2 ♣<sup>1</sup> Pass 3 ♠<sup>2</sup>

Pass 4 ♠ All Pass

1. New Minor Forcing

2. 3 !S

### Board: 416

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 12

Contract: 2NT North

North:

♠ J2

♥ A962

♦ 95

♣ AQJ82

South:

♠ Q74

♥ K8

♦ AK86

♣ 9643

W N E S

Pass 1 ♥ Pass 1NT

Pass 2NT All Pass

## North hands

## Fourth\_Bid\_Inviting

<b>Board: 417</b>	♠ A8	You bid first.
Dealer: North	♥ AQT6	The opponents are silent.
Vul: None	♦ 832	
HCP: 14	♣ KJ75	

---

<b>Board: 418</b>	♠ K62	You bid first.
Dealer: North	♥ AK5	The opponents are silent.
Vul: E-W	♦ 9643	
HCP: 13	♣ K32	

---

<b>Board: 419</b>	♠ K63	Partner bids first.
Dealer: South	♥ Q8	The opponents are silent.
Vul: Both	♦ KQJ873	
HCP: 11+2	♣ 97	

---

<b>Board: 420</b>	♠ AK52	Partner bids first.
Dealer: South	♥ A4	The opponents are silent.
Vul: None	♦ JT76	
HCP: 12	♣ 982	

## Both hands (Answers Page)

### Board: 417

Dealer: North

Vul: None

North HCP: 14

South HCP: 12+1

Contract: 3NT South

North:

♠ A8

♥ AQT6

♦ 832

♣ KJ75

South:

♠ KJT74

♥ 832

♦ AT

♣ A94

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

1. New Minor Forcing

### Board: 418

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 12+1

Contract: 4 ♥ South

North:

♠ K62

♥ AK5

♦ 9643

♣ K32

South:

♠ JT

♥ T9872

♦ AK2

♣ AT5

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

1. New Minor Forcing

2. 3 !H

### Board: 419

Dealer: South

Vul: Both

North HCP: 11+2

South HCP: 12

Contract: 3 ♦ North

North:

♠ K63

♥ Q8

♦ KQJ873

♣ 97

South:

♠ J875

♥ A74

♦ T6

♣ AKT5

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

### Board: 420

Dealer: South

Vul: None

North HCP: 12

South HCP: 12

Contract: 2NT North

North:

♠ AK52

♥ A4

♦ JT76

♣ 982

South:

♠ QT6

♥ QT2

♦ K43

♣ KQ74

W	N	E	S
			1 ♣
Pass	1 ♠	Pass	1NT
Pass	2NT	All Pass	

## South hands

## Fourth\_Bid\_Inviting

<b>Board: 417</b>	♠ KJT74	Partner bids first.
Dealer: North	♥ 832	The opponents are silent.
Vul: None	♦ AT	
HCP: 12+1	♣ A94	

---

<b>Board: 418</b>	♠ JT	Partner bids first.
Dealer: North	♥ T9872	The opponents are silent.
Vul: E-W	♦ AK2	
HCP: 12+1	♣ AT5	

---

<b>Board: 419</b>	♠ J875	You bid first.
Dealer: South	♥ A74	The opponents are silent.
Vul: Both	♦ T6	
HCP: 12	♣ AKT5	

---

<b>Board: 420</b>	♠ QT6	You bid first.
Dealer: South	♥ QT2	The opponents are silent.
Vul: None	♦ K43	
HCP: 12	♣ KQ74	

## Both hands (Answers Page)

### Board: 417

Dealer: North

Vul: None

North HCP: 14

South HCP: 12+1

Contract: 3NT South

North:

♠ A8

♥ AQT6

♦ 832

♣ KJ75

South:

♠ KJT74

♥ 832

♦ AT

♣ A94

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

1. New Minor Forcing

### Board: 418

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 12+1

Contract: 4 ♥ South

North:

♠ K62

♥ AK5

♦ 9643

♣ K32

South:

♠ JT

♥ T9872

♦ AK2

♣ AT5

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

1. New Minor Forcing

2. 3 !H

### Board: 419

Dealer: South

Vul: Both

North HCP: 11+2

South HCP: 12

Contract: 3 ♦ North

North:

♠ K63

♥ Q8

♦ KQJ873

♣ 97

South:

♠ J875

♥ A74

♦ T6

♣ AKT5

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

### Board: 420

Dealer: South

Vul: None

North HCP: 12

South HCP: 12

Contract: 2NT North

North:

♠ AK52

♥ A4

♦ JT76

♣ 982

South:

♠ QT6

♥ QT2

♦ K43

♣ KQ74

W	N	E	S
			1 ♣
Pass	1 ♠	Pass	1NT
Pass	2NT	All Pass	



## North hands

## Fourth\_Bid\_Inviting

<b>Board: 421</b>	♠ J6	Partner bids first.
Dealer: South	♥ KQ42	The opponents are silent.
Vul: N-S	♦ KQJ753	
HCP: 12+2	♣ 2	

---

<b>Board: 422</b>	♠ A53	You bid first.
Dealer: North	♥ A74	The opponents are silent.
Vul: Both	♦ A753	
HCP: 14	♣ QT8	

---

<b>Board: 423</b>	♠ KQ8	You bid first.
Dealer: North	♥ K974	The opponents are silent.
Vul: None	♦ Q9	
HCP: 13	♣ K743	

---

<b>Board: 424</b>	♠ 32	You bid first.
Dealer: North	♥ KJ54	The opponents are silent.
Vul: N-S	♦ QJ2	
HCP: 13	♣ AQ96	

## Both hands (Answers Page)

### Board: 421

Dealer: South

Vul: N-S

North HCP: 12+2

South HCP: 14

Contract: 5 ♦ North

North:

♠ J6

♥ KQ42

♦ KQJ753

♣ 2

South:

♠ AKT

♥ AT3

♦ T96

♣ K953

W N E S

Pass 1 ♦ Pass 1 ♣

Pass 2 ♥ Pass 2 ♠<sup>1</sup>

Pass 3 ♦ Pass 4 ♦

Pass 4 ♥ Pass 4 ♠

Pass 5 ♦ All Pass

1. Fourth suit game force

### Board: 422

Dealer: North

Vul: Both

North HCP: 14

South HCP: 11

Contract: 3 ♥ North

North:

♠ A53

♥ A74

♦ A753

♣ QT8

South:

♠ KJ96

♥ KJ52

♦ 864

♣ K7

W N E S

Pass 1 ♦ Pass 1 ♥

Pass 1NT Pass 2NT

Pass 3 ♥ All Pass

### Board: 423

Dealer: North

Vul: None

North HCP: 13

South HCP: 12

Contract: 3NT South

North:

♠ KQ8

♥ K974

♦ Q9

♣ K743

South:

♠ A952

♥ J3

♦ KT62

♣ A52

W N E S

Pass 1 ♣ Pass 1 ♠

Pass 1NT Pass 2NT

Pass 3 ♠ Pass 3NT

All Pass

### Board: 424

Dealer: North

Vul: N-S

North HCP: 13

South HCP: 12+2

Contract: 4 ♠ North

North:

♠ 32

♥ KJ54

♦ QJ2

♣ AQ96

South:

♠ AQJT64

♥ AT9

♦ 84

♣ J4

W N E S

Pass 1 ♣ Pass 1 ♠

Pass 1NT Pass 2 ♦<sup>1</sup>

Pass 3 ♥ Pass 3 ♠

Pass 4 ♠ All Pass

1. New Minor Forcing

## South hands

## Fourth\_Bid\_Inviting

<b>Board: 421</b>	♠ AKT	You bid first.
Dealer: South	♥ AT3	The opponents are silent.
Vul: N-S	♦ T96	
HCP: 14	♣ K953	

---

<b>Board: 422</b>	♠ KJ96	Partner bids first.
Dealer: North	♥ KJ52	The opponents are silent.
Vul: Both	♦ 864	
HCP: 11	♣ K7	

---

<b>Board: 423</b>	♠ A952	Partner bids first.
Dealer: North	♥ J3	The opponents are silent.
Vul: None	♦ KT62	
HCP: 12	♣ A52	

---

<b>Board: 424</b>	♠ AQJT64	Partner bids first.
Dealer: North	♥ AT9	The opponents are silent.
Vul: N-S	♦ 84	
HCP: 12+2	♣ J4	

## Both hands (Answers Page)

### Board: 421

Dealer: South

Vul: N-S

North HCP: 12+2

South HCP: 14

Contract: 5 ♦ North

North:

♠ J6

♥ KQ42

♦ KQJ753

♣ 2

South:

♠ AKT

♥ AT3

♦ T96

♣ K953

W N E S

Pass 1 ♦ Pass 1 ♣

Pass 2 ♥ Pass 2 ♠<sup>1</sup>

Pass 3 ♦ Pass 4 ♦

Pass 4 ♥ Pass 4 ♠

Pass 5 ♦ All Pass

1. Fourth suit game force

### Board: 422

Dealer: North

Vul: Both

North HCP: 14

South HCP: 11

Contract: 3 ♥ North

North:

♠ A53

♥ A74

♦ A753

♣ QT8

South:

♠ KJ96

♥ KJ52

♦ 864

♣ K7

W N E S

Pass 1 ♦ Pass 1 ♥

Pass 1NT Pass 2NT

Pass 3 ♥ All Pass

### Board: 423

Dealer: North

Vul: None

North HCP: 13

South HCP: 12

Contract: 3NT South

North:

♠ KQ8

♥ K974

♦ Q9

♣ K743

South:

♠ A952

♥ J3

♦ KT62

♣ A52

W N E S

Pass 1 ♣ Pass 1 ♠

Pass 1NT Pass 2NT

Pass 3 ♠ Pass 3NT

All Pass

### Board: 424

Dealer: North

Vul: N-S

North HCP: 13

South HCP: 12+2

Contract: 4 ♠ North

North:

♠ 32

♥ KJ54

♦ QJ2

♣ AQ96

South:

♠ AQJT64

♥ AT9

♦ 84

♣ J4

W N E S

Pass 1 ♣ Pass 1 ♠

Pass 1NT Pass 2 ♦<sup>1</sup>

Pass 3 ♥ Pass 3 ♠

Pass 4 ♠ All Pass

1. New Minor Forcing

# North hands

# Fourth\_Bid\_Inviting

**Board: 425**      ♠ AK5      You bid first.  
 Dealer: North      ♥ K84      The opponents are silent.  
 Vul: E-W      ♦ Q762  
 HCP: 13      ♣ J84

---

**Board: 426**      ♠ QJ5      You bid first.  
 Dealer: North      ♥ K2      The opponents are silent.  
 Vul: None      ♦ J964  
 HCP: 13      ♣ AQ94

---

**Board: 427**      ♠ 763      You bid first.  
 Dealer: North      ♥ Q6      The opponents are silent.  
 Vul: N-S      ♦ AKJT  
 HCP: 14      ♣ KJ32

---

**Board: 428**      ♠ K42      You bid first.  
 Dealer: North      ♥ T75      The opponents are silent.  
 Vul: E-W      ♦ KQT6  
 HCP: 13      ♣ AJ8

---

**Board: 429**      ♠ A85      Partner bids first.  
 Dealer: South      ♥ K98542      The opponents are silent.  
 Vul: Both      ♦ KJ  
 HCP: 11+2      ♣ 95

## Both hands (Answers Page)

### Board: 425

	North:	South:	W	N	E	S
Dealer: North	♠ AK5	♠ QT87		1 ♦	Pass	1 ♠
Vul: E-W	♥ K84	♥ T6	Pass	1NT	Pass	2NT
North HCP: 13	♦ Q762	♦ AT5	Pass	3 ♠	Pass	3NT
South HCP: 11	♣ J84	♣ KQ96	All Pass			
Contract: 3NT South						

### Board: 426

	North:	South:	W	N	E	S
Dealer: North	♠ QJ5	♠ AKT74		1 ♦	Pass	1 ♠
Vul: None	♥ K2	♥ T763	Pass	1NT	Pass	2 ♣ <sup>1</sup>
North HCP: 13	♦ J964	♦ A8	Pass	3 ♠ <sup>2</sup>	Pass	4 ♠
South HCP: 11+1	♣ AQ94	♣ 75	All Pass			

1. New Minor Forcing

2. 3 !S

### Board: 427

	North:	South:	W	N	E	S
Dealer: North	♠ 763	♠ AKJ2		1 ♦	Pass	1 ♥
Vul: N-S	♥ Q6	♥ 95432	Pass	1NT	Pass	2 ♣ <sup>1</sup>
North HCP: 14	♦ AKJT	♦ 52	Pass	3NT	All Pass	
South HCP: 12+1	♣ KJ32	♣ A6				
Contract: 3NT North						

1. New Minor Forcing

### Board: 428

	North:	South:	W	N	E	S
Dealer: North	♠ K42	♠ AT75		1 ♦	Pass	1 ♠
Vul: E-W	♥ T75	♥ K96	Pass	1NT	Pass	3 ♦
North HCP: 13	♦ KQT6	♦ AJ72	Pass	3 ♠	All Pass	
South HCP: 12	♣ AJ8	♣ 94				
Contract: 3 ♠ North						

### Board: 429

	North:	South:	W	N	E	S
Dealer: South	♠ A85	♠ K963				1 ♦
Vul: Both	♥ K98542	♥ QJ	Pass	1 ♥	Pass	1 ♠
North HCP: 11+2	♦ KJ	♦ Q972	Pass	3 ♥	Pass	4 ♥
South HCP: 14	♣ 95	♣ AQ7	All Pass			
Contract: 4 ♥ South						

## South hands

## Fourth\_Bid\_Inviting

<b>Board: 425</b>	♠ QT87	Partner bids first.
Dealer: North	♥ T6	The opponents are silent.
Vul: E-W	♦ AT5	
HCP: 11	♣ KQ96	

---

<b>Board: 426</b>	♠ AKT74	Partner bids first.
Dealer: North	♥ T763	The opponents are silent.
Vul: None	♦ A8	
HCP: 11+1	♣ 75	

---

<b>Board: 427</b>	♠ AKJ2	Partner bids first.
Dealer: North	♥ 95432	The opponents are silent.
Vul: N-S	♦ 52	
HCP: 12+1	♣ A6	

---

<b>Board: 428</b>	♠ AT75	Partner bids first.
Dealer: North	♥ K96	The opponents are silent.
Vul: E-W	♦ AJ72	
HCP: 12	♣ 94	

---

<b>Board: 429</b>	♠ K963	You bid first.
Dealer: South	♥ QJ	The opponents are silent.
Vul: Both	♦ Q972	
HCP: 14	♣ AQ7	

## Both hands (Answers Page)

### Board: 425

	North:	South:	W	N	E	S
Dealer: North	♠ AK5	♠ QT87		1 ♦	Pass	1 ♠
Vul: E-W	♥ K84	♥ T6	Pass	1NT	Pass	2NT
North HCP: 13	♦ Q762	♦ AT5	Pass	3 ♠	Pass	3NT
South HCP: 11	♣ J84	♣ KQ96	All Pass			
Contract: 3NT South						

### Board: 426

	North:	South:	W	N	E	S
Dealer: North	♠ QJ5	♠ AKT74		1 ♦	Pass	1 ♠
Vul: None	♥ K2	♥ T763	Pass	1NT	Pass	2 ♣ <sup>1</sup>
North HCP: 13	♦ J964	♦ A8	Pass	3 ♠ <sup>2</sup>	Pass	4 ♠
South HCP: 11+1	♣ AQ94	♣ 75	All Pass			

1. New Minor Forcing

2. 3 !S

### Board: 427

	North:	South:	W	N	E	S
Dealer: North	♠ 763	♠ AKJ2		1 ♦	Pass	1 ♥
Vul: N-S	♥ Q6	♥ 95432	Pass	1NT	Pass	2 ♣ <sup>1</sup>
North HCP: 14	♦ AKJT	♦ 52	Pass	3NT	All Pass	
South HCP: 12+1	♣ KJ32	♣ A6				
Contract: 3NT North						

1. New Minor Forcing

### Board: 428

	North:	South:	W	N	E	S
Dealer: North	♠ K42	♠ AT75		1 ♦	Pass	1 ♠
Vul: E-W	♥ T75	♥ K96	Pass	1NT	Pass	3 ♦
North HCP: 13	♦ KQT6	♦ AJ72	Pass	3 ♠	All Pass	
South HCP: 12	♣ AJ8	♣ 94				
Contract: 3 ♠ North						

### Board: 429

	North:	South:	W	N	E	S
Dealer: South	♠ A85	♠ K963				1 ♦
Vul: Both	♥ K98542	♥ QJ	Pass	1 ♥	Pass	1 ♠
North HCP: 11+2	♦ KJ	♦ Q972	Pass	3 ♥	Pass	4 ♥
South HCP: 14	♣ 95	♣ AQ7	All Pass			
Contract: 4 ♥ South						



## North hands

## Fourth\_Bid\_Inviting

<b>Board: 430</b>	♠ A843	You bid first.
Dealer: North	♥ A74	The opponents are silent.
Vul: N-S	♦ 62	
HCP: 14	♣ KQJ2	

---

<b>Board: 431</b>	♠ 932	You bid first.
Dealer: North	♥ K95	The opponents are silent.
Vul: E-W	♦ A952	
HCP: 13	♣ AQ3	

---

<b>Board: 432</b>	♠ AQ54	You bid first.
Dealer: North	♥ JT75	The opponents are silent.
Vul: Both	♦ 82	
HCP: 12	♣ KQ2	

---

<b>Board: 433</b>	♠ QJ2	You bid first.
Dealer: North	♥ Q6	The opponents are silent.
Vul: None	♦ 9432	
HCP: 14	♣ AKQ4	

---

<b>Board: 434</b>	♠ AKQ4	Partner bids first.
Dealer: South	♥ 73	The opponents are silent.
Vul: E-W	♦ K53	
HCP: 12	♣ T932	

## Both hands (Answers Page)

### Board: 430

	North:	South:	W	N	E	S
Dealer: North	♠ A843	♠ T62		1 ♣	Pass	1 ♦
Vul: N-S	♥ A74	♥ 85	Pass	1 ♠	Pass	1NT
North HCP: 14	♦ 62	♦ AKT73	All Pass			
South HCP: 11+1	♣ KQJ2	♣ A73				
Contract: 1NT South						

### Board: 431

	North:	South:	W	N	E	S
Dealer: North	♠ 932	♠ KT		1 ♦	Pass	1 ♥
Vul: E-W	♥ K95	♥ J864	Pass	1NT	Pass	2NT
North HCP: 13	♦ A952	♦ KJ6	Pass	3 ♥	Pass	3NT
South HCP: 11	♣ AQ3	♣ K976	All Pass			
Contract: 3NT South						

### Board: 432

	North:	South:	W	N	E	S
Dealer: North	♠ AQ54	♠ 86		1 ♣	Pass	1 ♦
Vul: Both	♥ JT75	♥ A43	Pass	1 ♥	Pass	2NT
North HCP: 12	♦ 82	♦ QT97	All Pass			
South HCP: 11	♣ KQ2	♣ AJ73				
Contract: 2NT South						

### Board: 433

	North:	South:	W	N	E	S
Dealer: North	♠ QJ2	♠ 98		1 ♦	Pass	1 ♥
Vul: None	♥ Q6	♥ AK852	Pass	1NT	Pass	2 ♣ <sup>1</sup>
North HCP: 14	♦ 9432	♦ K8	Pass	3NT	All Pass	
South HCP: 11+1	♣ AKQ4	♣ J652				
Contract: 3NT North						

1. New Minor Forcing

### Board: 434

	North:	South:	W	N	E	S
Dealer: South	♠ AKQ4	♠ JT6				1 ♦
Vul: E-W	♥ 73	♥ K982	Pass	1 ♠	Pass	1NT
North HCP: 12	♦ K53	♦ AQJ4	Pass	2NT	Pass	3 ♠
South HCP: 13	♣ T932	♣ Q7	Pass	3NT	All Pass	
Contract: 3NT North						

## South hands

## Fourth\_Bid\_Inviting

<b>Board: 430</b>	♠ T62	Partner bids first.
Dealer: North	♥ 85	The opponents are silent.
Vul: N-S	♦ AKT73	
HCP: 11+1	♣ A73	

---

<b>Board: 431</b>	♠ KT	Partner bids first.
Dealer: North	♥ J864	The opponents are silent.
Vul: E-W	♦ KJ6	
HCP: 11	♣ K976	

---

<b>Board: 432</b>	♠ 86	Partner bids first.
Dealer: North	♥ A43	The opponents are silent.
Vul: Both	♦ QT97	
HCP: 11	♣ AJ73	

---

<b>Board: 433</b>	♠ 98	Partner bids first.
Dealer: North	♥ AK852	The opponents are silent.
Vul: None	♦ K8	
HCP: 11+1	♣ J652	

---

<b>Board: 434</b>	♠ JT6	You bid first.
Dealer: South	♥ K982	The opponents are silent.
Vul: E-W	♦ AQJ4	
HCP: 13	♣ Q7	

## Both hands (Answers Page)

### Board: 430

	North:	South:	W	N	E	S
Dealer: North	♠ A843	♠ T62		1 ♣	Pass	1 ♦
Vul: N-S	♥ A74	♥ 85	Pass	1 ♠	Pass	1NT
North HCP: 14	♦ 62	♦ AKT73	All Pass			
South HCP: 11+1	♣ KQJ2	♣ A73				
Contract: 1NT South						

### Board: 431

	North:	South:	W	N	E	S
Dealer: North	♠ 932	♠ KT		1 ♦	Pass	1 ♥
Vul: E-W	♥ K95	♥ J864	Pass	1NT	Pass	2NT
North HCP: 13	♦ A952	♦ KJ6	Pass	3 ♥	Pass	3NT
South HCP: 11	♣ AQ3	♣ K976	All Pass			
Contract: 3NT South						

### Board: 432

	North:	South:	W	N	E	S
Dealer: North	♠ AQ54	♠ 86		1 ♣	Pass	1 ♦
Vul: Both	♥ JT75	♥ A43	Pass	1 ♥	Pass	2NT
North HCP: 12	♦ 82	♦ QT97	All Pass			
South HCP: 11	♣ KQ2	♣ AJ73				
Contract: 2NT South						

### Board: 433

	North:	South:	W	N	E	S
Dealer: North	♠ QJ2	♠ 98		1 ♦	Pass	1 ♥
Vul: None	♥ Q6	♥ AK852	Pass	1NT	Pass	2 ♣ <sup>1</sup>
North HCP: 14	♦ 9432	♦ K8	Pass	3NT	All Pass	
South HCP: 11+1	♣ AKQ4	♣ J652				
Contract: 3NT North						

1. New Minor Forcing

### Board: 434

	North:	South:	W	N	E	S
Dealer: South	♠ AKQ4	♠ JT6				1 ♦
Vul: E-W	♥ 73	♥ K982	Pass	1 ♠	Pass	1NT
North HCP: 12	♦ K53	♦ AQJ4	Pass	2NT	Pass	3 ♠
South HCP: 13	♣ T932	♣ Q7	Pass	3NT	All Pass	
Contract: 3NT North						

## North hands

## Fourth\_Bid\_Inviting

**Board: 435**

♠ K62

You bid first.

Dealer: North

♥ J64

The opponents are silent.

Vul: Both

♦ A72

HCP: 12

♣ KJ64

**Board: 436**

♠ KJ2

You bid first.

Dealer: North

♥ J64

The opponents are silent.

Vul: N-S

♦ AT94

HCP: 13

♣ AT5

**Board: 437**

♠ A4

You bid first.

Dealer: North

♥ KQT7

The opponents are silent.

Vul: None

♦ J65

HCP: 13

♣ QJ65

**Board: 438**

♠ KQ2

You bid first.

Dealer: North

♥ QJ63

The opponents are silent.

Vul: N-S

♦ AQT6

HCP: 14

♣ 73

## Both hands (Answers Page)

### Board: 435

	North:	South:	W	N	E	S
Dealer: North	♠ K62	♠ JT83		1 ♣	Pass	1 ♠
Vul: Both	♥ J64	♥ Q8	Pass	1NT	Pass	2NT
North HCP: 12	♦ A72	♦ KQ63	All Pass			
South HCP: 12	♣ KJ64	♣ A92				
Contract: 2NT South						

### Board: 436

	North:	South:	W	N	E	S
Dealer: North	♠ KJ2	♠ 83		1 ♦	Pass	1 ♥
Vul: N-S	♥ J64	♥ KQ982	Pass	1NT	Pass	2 ♣ <sup>1</sup>
North HCP: 13	♦ AT94	♦ K52	Pass	3 ♥ <sup>2</sup>	Pass	4 ♥
South HCP: 12+1	♣ AT5	♣ KJ3	All Pass			

Contract: 4 ♥ South

1. New Minor Forcing

2. 3 !H

### Board: 437

	North:	South:	W	N	E	S
Dealer: North	♠ A4	♠ KT75		1 ♣	Pass	1 ♠
Vul: None	♥ KQT7	♥ 32	Pass	1NT	Pass	3 ♣
North HCP: 13	♦ J65	♦ KQ9	Pass	3NT	All Pass	
South HCP: 12	♣ QJ65	♣ A942				

Contract: 3NT North

### Board: 438

	North:	South:	W	N	E	S
Dealer: North	♠ KQ2	♠ AJ9654		1 ♦	Pass	1 ♠
Vul: N-S	♥ QJ63	♥ 4	Pass	1NT	Pass	2 ♣ <sup>1</sup>
North HCP: 14	♦ AQT6	♦ K5	Pass	3 ♠ <sup>2</sup>	Pass	4 ♣
South HCP: 12+2	♣ 73	♣ KJT9	Pass	4 ♦	Pass	4 ♠

Contract: 4 ♠ South

1. New Minor Forcing

2. 3 !S

## South hands

## Fourth\_Bid\_Inviting

<b>Board: 435</b>	♠ JT83	Partner bids first.
Dealer: North	♥ Q8	The opponents are silent.
Vul: Both	♦ KQ63	
HCP: 12	♣ A92	

---

<b>Board: 436</b>	♠ 83	Partner bids first.
Dealer: North	♥ KQ982	The opponents are silent.
Vul: N-S	♦ K52	
HCP: 12+1	♣ KJ3	

---

<b>Board: 437</b>	♠ KT75	Partner bids first.
Dealer: North	♥ 32	The opponents are silent.
Vul: None	♦ KQ9	
HCP: 12	♣ A942	

---

<b>Board: 438</b>	♠ AJ9654	Partner bids first.
Dealer: North	♥ 4	The opponents are silent.
Vul: N-S	♦ K5	
HCP: 12+2	♣ KJT9	

## Both hands (Answers Page)

### Board: 435

	North:	South:	W	N	E	S
Dealer: North	♠ K62	♠ JT83		1 ♣	Pass	1 ♠
Vul: Both	♥ J64	♥ Q8	Pass	1NT	Pass	2NT
North HCP: 12	♦ A72	♦ KQ63	All Pass			
South HCP: 12	♣ KJ64	♣ A92				
Contract: 2NT South						

### Board: 436

	North:	South:	W	N	E	S
Dealer: North	♠ KJ2	♠ 83		1 ♦	Pass	1 ♥
Vul: N-S	♥ J64	♥ KQ982	Pass	1NT	Pass	2 ♣ <sup>1</sup>
North HCP: 13	♦ AT94	♦ K52	Pass	3 ♥ <sup>2</sup>	Pass	4 ♥
South HCP: 12+1	♣ AT5	♣ KJ3	All Pass			
Contract: 4 ♥ South						

1. New Minor Forcing  
2. 3 !H

### Board: 437

	North:	South:	W	N	E	S
Dealer: North	♠ A4	♠ KT75		1 ♣	Pass	1 ♠
Vul: None	♥ KQT7	♥ 32	Pass	1NT	Pass	3 ♣
North HCP: 13	♦ J65	♦ KQ9	Pass	3NT	All Pass	
South HCP: 12	♣ QJ65	♣ A942				
Contract: 3NT North						

### Board: 438

	North:	South:	W	N	E	S
Dealer: North	♠ KQ2	♠ AJ9654		1 ♦	Pass	1 ♠
Vul: N-S	♥ QJ63	♥ 4	Pass	1NT	Pass	2 ♣ <sup>1</sup>
North HCP: 14	♦ AQT6	♦ K5	Pass	3 ♠ <sup>2</sup>	Pass	4 ♣
South HCP: 12+2	♣ 73	♣ KJT9	Pass	4 ♦	Pass	4 ♠
Contract: 4 ♠ South			All Pass			

1. New Minor Forcing  
2. 3 !S



## North hands

## Fourth\_Bid\_Inviting

<b>Board: 439</b>	♠ 74	Partner bids first.
Dealer: South	♥ QT6542	The opponents are silent.
Vul: E-W	♦ AJ	
HCP: 11+2	♣ A32	

---

<b>Board: 440</b>	♠ KQT75	Partner bids first.
Dealer: South	♥ K864	The opponents are silent.
Vul: None	♦ KT	
HCP: 11+1	♣ 85	

---

<b>Board: 441</b>	♠ J73	You bid first.
Dealer: North	♥ A5	The opponents are silent.
Vul: N-S	♦ AJ86	
HCP: 12	♣ Q743	

---

<b>Board: 442</b>	♠ 42	Partner bids first.
Dealer: South	♥ AQ9	The opponents are silent.
Vul: E-W	♦ K853	
HCP: 11	♣ Q873	

---

<b>Board: 443</b>	♠ K9	Partner bids first.
Dealer: South	♥ T84	The opponents are silent.
Vul: Both	♦ KT74	
HCP: 11	♣ KQ74	

## Both hands (Answers Page)

### Board: 439

Dealer: South

Vul: E-W

North HCP: 11+2

South HCP: 13

Contract: 4♥ North

North:

♠ 74

♥ QT6542

♦ AJ

♣ A32

South:

♠ AT6

♥ A93

♦ Q87

♣ QJT5

W N E S

Pass 1♥ Pass 1♣

Pass 2♦<sup>1</sup> Pass 3♥<sup>2</sup>

Pass 4♥ All Pass

1. New Minor Forcing

2. 3!H

### Board: 440

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 12

Contract: 3NT South

North:

♠ KQT75

♥ K864

♦ KT

♣ 85

South:

♠ A4

♥ Q52

♦ 9865

♣ AQ97

W N E S

Pass 1♠ Pass 1♦

Pass 2♣<sup>1</sup> Pass 1NT

All Pass 3NT

1. New Minor Forcing

### Board: 441

Dealer: North

Vul: N-S

North HCP: 12

South HCP: 11+1

Contract: 2NT North

North:

♠ J73

♥ A5

♦ AJ86

♣ Q743

South:

♠ T8

♥ QJ842

♦ K2

♣ AJ85

W N E S

Pass 1♦ Pass 1♥

Pass 1NT Pass 2♣<sup>1</sup>

Pass 2NT All Pass

1. New Minor Forcing

### Board: 442

Dealer: South

Vul: E-W

North HCP: 11

South HCP: 14

Contract: 2♣ North

North:

♠ 42

♥ AQ9

♦ K853

♣ Q873

South:

♠ AK6

♥ 763

♦ QJ4

♣ A954

W N E S

Pass 1♦ Pass 1♣

Pass 1NT

Pass 2♣ All Pass

### Board: 443

Dealer: South

Vul: Both

North HCP: 11

South HCP: 13

Contract: 3NT South

North:

♠ K9

♥ T84

♦ KT74

♣ KQ74

South:

♠ A643

♥ KJ93

♦ A2

♣ J62

W N E S

Pass 1♦ Pass 1♣

Pass 1♥

Pass 2NT Pass 3NT

All Pass

## South hands

## Fourth\_Bid\_Inviting

<b>Board: 439</b>	♠ AT6	You bid first.
Dealer: South	♥ A93	The opponents are silent.
Vul: E-W	♦ Q87	
HCP: 13	♣ QJT5	

---

<b>Board: 440</b>	♠ A4	You bid first.
Dealer: South	♥ Q52	The opponents are silent.
Vul: None	♦ 9865	
HCP: 12	♣ AQ97	

---

<b>Board: 441</b>	♠ T8	Partner bids first.
Dealer: North	♥ QJ842	The opponents are silent.
Vul: N-S	♦ K2	
HCP: 11+1	♣ AJ85	

---

<b>Board: 442</b>	♠ AK6	You bid first.
Dealer: South	♥ 763	The opponents are silent.
Vul: E-W	♦ QJ4	
HCP: 14	♣ A954	

---

<b>Board: 443</b>	♠ A643	You bid first.
Dealer: South	♥ KJ93	The opponents are silent.
Vul: Both	♦ A2	
HCP: 13	♣ J62	

## Both hands (Answers Page)

### Board: 439

Dealer: South

Vul: E-W

North HCP: 11+2

South HCP: 13

Contract: 4♥ North

North:

♠ 74

♥ QT6542

♦ AJ

♣ A32

South:

♠ AT6

♥ A93

♦ Q87

♣ QJT5

W N E S

Pass 1♥ Pass 1♣

Pass 2♦<sup>1</sup> Pass 3♥<sup>2</sup>

Pass 4♥ All Pass

1. New Minor Forcing

2. 3!H

### Board: 440

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 12

Contract: 3NT South

North:

♠ KQT75

♥ K864

♦ KT

♣ 85

South:

♠ A4

♥ Q52

♦ 9865

♣ AQ97

W N E S

Pass 1♠ Pass 1♦

Pass 2♣<sup>1</sup> Pass 1NT

Pass 3NT

All Pass

1. New Minor Forcing

### Board: 441

Dealer: North

Vul: N-S

North HCP: 12

South HCP: 11+1

Contract: 2NT North

North:

♠ J73

♥ A5

♦ AJ86

♣ Q743

South:

♠ T8

♥ QJ842

♦ K2

♣ AJ85

W N E S

Pass 1♦ Pass 1♥

Pass 1NT Pass 2♣<sup>1</sup>

Pass 2NT All Pass

1. New Minor Forcing

### Board: 442

Dealer: South

Vul: E-W

North HCP: 11

South HCP: 14

Contract: 2♣ North

North:

♠ 42

♥ AQ9

♦ K853

♣ Q873

South:

♠ AK6

♥ 763

♦ QJ4

♣ A954

W N E S

Pass 1♦ Pass 1♣

Pass 1NT

Pass 2♣ All Pass

### Board: 443

Dealer: South

Vul: Both

North HCP: 11

South HCP: 13

Contract: 3NT South

North:

♠ K9

♥ T84

♦ KT74

♣ KQ74

South:

♠ A643

♥ KJ93

♦ A2

♣ J62

W N E S

Pass 1♦ Pass 1♣

Pass 1♥

Pass 2NT Pass 3NT

All Pass