

## North hands

## 4th Bid Inviting

**Board: 1**      ♠ 2      You are dealer.  
 Dealer: North      ♥ AKJ      The opponents are silent.  
 Vul: None      ♦ KT863  
 HCP: 12+1      ♣ J542

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**Board: 2**      ♠ KT52      You are dealer.  
 Dealer: North      ♥ 75      The opponents are silent.  
 Vul: N-S      ♦ AQ8  
 HCP: 13      ♣ KJ85

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**Board: 3**      ♠ Q87643      Partner is dealer.  
 Dealer: South      ♥ KT5      The opponents are silent.  
 Vul: E-W      ♦ KT  
 HCP: 12+2      ♣ A7

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**Board: 4**      ♠ T9      Partner is dealer.  
 Dealer: South      ♥ AKJ5      The opponents are silent.  
 Vul: Both      ♦ J874  
 HCP: 12      ♣ K97

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**Board: 5**      ♠ 9832      Partner is dealer.  
 Dealer: South      ♥ K9      The opponents are silent.  
 Vul: N-S      ♦ AKQT63  
 HCP: 12+2      ♣ T

## Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: North	♠ 2	♠ AKT963		1 ♦	Pass	1 ♠
Vul: None	♥ AKJ	♥ 95	Pass	2 ♣	Pass	3 ♠
North HCP: 12+1	♦ KT863	♦ Q	Pass	3NT	All Pass	
South HCP: 12+2	♣ J542	♣ KT86				
Contract: 3NT North						

Board: 2	North:	South:	W	N	E	S
Dealer: North	♠ KT52	♠ A84		1 ♣	Pass	1 ♥
Vul: N-S	♥ 75	♥ AT9643	Pass	1 ♠	Pass	3 ♥
North HCP: 13	♦ AQ8	♦ KT	Pass	4 ♥	All Pass	
South HCP: 11+2	♣ KJ85	♣ T2				
Contract: 4 ♥ North						

Board: 3	North:	South:	W	N	E	S
Dealer: South	♠ Q87643	♠ A2				1 ♦
Vul: E-W	♥ KT5	♥ QJ74	Pass	1 ♠	Pass	1NT
North HCP: 12+2	♦ KT	♦ A852	Pass	2 ♣ <sup>1</sup>	Pass	3 ♥
South HCP: 13	♣ A7	♣ Q53	Pass	3 ♠	Pass	4 ♠
Contract: 4 ♠ South			All Pass			

1. New Minor Forcing

Board: 4	North:	South:	W	N	E	S
Dealer: South	♠ T9	♠ Q72				1 ♦
Vul: Both	♥ AKJ5	♥ Q8	Pass	1 ♥	Pass	1NT
North HCP: 12	♦ J874	♦ KT62	Pass	3 ♦	Pass	3NT
South HCP: 14	♣ K97	♣ AQJT	All Pass			
Contract: 3NT South						

Board: 5	North:	South:	W	N	E	S
Dealer: South	♠ 9832	♠ K7				1 ♣
Vul: N-S	♥ K9	♥ AQJ3	Pass	1 ♦	Pass	1 ♥
North HCP: 12+2	♦ AKQT63	♦ 842	Pass	3 ♦	All Pass	
South HCP: 12	♣ T	♣ Q954				
Contract: 3 ♦ North						

**South hands****4th Bid Inviting**

**Board: 1**            ♠ AKT963      Partner is dealer.  
Dealer: North        ♥ 95            The opponents are silent.  
Vul: None            ♦ Q  
HCP: 12+2           ♣ KT86

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**Board: 2**            ♠ A84           Partner is dealer.  
Dealer: North        ♥ AT9643      The opponents are silent.  
Vul: N-S             ♦ KT  
HCP: 11+2           ♣ T2

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**Board: 3**            ♠ A2            You are dealer.  
Dealer: South        ♥ QJ74          The opponents are silent.  
Vul: E-W             ♦ A852  
HCP: 13              ♣ Q53

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**Board: 4**            ♠ Q72           You are dealer.  
Dealer: South        ♥ Q8            The opponents are silent.  
Vul: Both            ♦ KT62  
HCP: 14              ♣ AQJT

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**Board: 5**            ♠ K7            You are dealer.  
Dealer: South        ♥ AQJ3          The opponents are silent.  
Vul: N-S             ♦ 842  
HCP: 12              ♣ Q954

## Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: North	♠ 2	♠ AKT963		1 ♦	Pass	1 ♠
Vul: None	♥ AKJ	♥ 95	Pass	2 ♣	Pass	3 ♠
North HCP: 12+1	♦ KT863	♦ Q	Pass	3NT	All Pass	
South HCP: 12+2	♣ J542	♣ KT86				
Contract: 3NT North						

Board: 2	North:	South:	W	N	E	S
Dealer: North	♠ KT52	♠ A84		1 ♣	Pass	1 ♥
Vul: N-S	♥ 75	♥ AT9643	Pass	1 ♠	Pass	3 ♥
North HCP: 13	♦ AQ8	♦ KT	Pass	4 ♥	All Pass	
South HCP: 11+2	♣ KJ85	♣ T2				
Contract: 4 ♥ North						

Board: 3	North:	South:	W	N	E	S
Dealer: South	♠ Q87643	♠ A2				1 ♦
Vul: E-W	♥ KT5	♥ QJ74	Pass	1 ♠	Pass	1NT
North HCP: 12+2	♦ KT	♦ A852	Pass	2 ♣ <sup>1</sup>	Pass	3 ♥
South HCP: 13	♣ A7	♣ Q53	Pass	3 ♠	Pass	4 ♠
Contract: 4 ♠ South			All Pass			

1. New Minor Forcing

Board: 4	North:	South:	W	N	E	S
Dealer: South	♠ T9	♠ Q72				1 ♦
Vul: Both	♥ AKJ5	♥ Q8	Pass	1 ♥	Pass	1NT
North HCP: 12	♦ J874	♦ KT62	Pass	3 ♦	Pass	3NT
South HCP: 14	♣ K97	♣ AQJT	All Pass			
Contract: 3NT South						

Board: 5	North:	South:	W	N	E	S
Dealer: South	♠ 9832	♠ K7				1 ♣
Vul: N-S	♥ K9	♥ AQJ3	Pass	1 ♦	Pass	1 ♥
North HCP: 12+2	♦ AKQT63	♦ 842	Pass	3 ♦	All Pass	
South HCP: 12	♣ T	♣ Q954				
Contract: 3 ♦ North						

**North hands****4th Bid Inviting****Board: 6**

♠ J85

Partner is dealer.

Dealer: South

♥ AJ52

The opponents are silent.

Vul: E-W

♦ Q542

HCP: 12

♣ A7

**Board: 7**

♠ AKT

You are dealer.

Dealer: North

♥ 986

The opponents are silent.

Vul: Both

♦ JT4

HCP: 12

♣ KJ87

**Board: 8**

♠ AT3

Partner is dealer.

Dealer: South

♥ T732

The opponents are silent.

Vul: None

♦ KT72

HCP: 11

♣ A6

**Board: 9**

♠ K6

You are dealer.

Dealer: North

♥ AJ92

The opponents are silent.

Vul: E-W

♦ KT94

HCP: 14

♣ K53

**Board: 10**

♠ KQJT

Partner is dealer.

Dealer: South

♥ K764

The opponents are silent.

Vul: Both

♦ J4

HCP: 11

♣ J62

## Both hands (Answers Page)

### Board: 6

	North:	South:	W	N	E	S
Dealer: South	♠ J85	♠ K4				1 ♦
Vul: E-W	♥ AJ52	♥ QT7	Pass	1 ♥	Pass	1NT
North HCP: 12	♦ Q542	♦ AKT8	Pass	3 ♦	Pass	3NT
South HCP: 14	♣ A7	♣ Q953	All Pass			
Contract: 3NT South						

### Board: 7

	North:	South:	W	N	E	S
Dealer: North	♠ AKT	♠ QJ3		1 ♣	Pass	1 ♦
Vul: Both	♥ 986	♥ AJ	Pass	1NT	Pass	2 ♦
North HCP: 12	♦ JT4	♦ A8753	Pass	3NT	All Pass	
South HCP: 12+1	♣ KJ87	♣ 532				
Contract: 3NT North						

### Board: 8

	North:	South:	W	N	E	S
Dealer: South	♠ AT3	♠ Q86				1 ♦
Vul: None	♥ T732	♥ AQ5	Pass	1 ♥	Pass	1NT
North HCP: 11	♦ KT72	♦ AJ65	Pass	2NT	Pass	3 ♥
South HCP: 14	♣ A6	♣ J73	Pass	3NT	All Pass	
Contract: 3NT North						

### Board: 9

	North:	South:	W	N	E	S
Dealer: North	♠ K6	♠ A9875		1 ♦	Pass	1 ♠
Vul: E-W	♥ AJ92	♥ Q73	Pass	1NT	Pass	2 ♣ <sup>1</sup>
North HCP: 14	♦ KT94	♦ AQ6	Pass	3 ♥	Pass	3NT
South HCP: 12+1	♣ K53	♣ T8	All Pass			
Contract: 3NT South						

1. New Minor Forcing

### Board: 10

	North:	South:	W	N	E	S
Dealer: South	♠ KQJT	♠ A42				1 ♣
Vul: Both	♥ K764	♥ 983	Pass	1 ♥	Pass	1NT
North HCP: 11	♦ J4	♦ A72	Pass	2NT	All Pass	
South HCP: 12	♣ J62	♣ A975				
Contract: 2NT North						

**South hands****4th Bid Inviting**

<b>Board: 6</b>	♠ K4	You are dealer.
Dealer: South	♥ QT7	The opponents are silent.
Vul: E-W	♦ AKT8	
HCP: 14	♣ Q953	

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<b>Board: 7</b>	♠ QJ3	Partner is dealer.
Dealer: North	♥ AJ	The opponents are silent.
Vul: Both	♦ A8753	
HCP: 12+1	♣ 532	

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<b>Board: 8</b>	♠ Q86	You are dealer.
Dealer: South	♥ AQ5	The opponents are silent.
Vul: None	♦ AJ65	
HCP: 14	♣ J73	

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<b>Board: 9</b>	♠ A9875	Partner is dealer.
Dealer: North	♥ Q73	The opponents are silent.
Vul: E-W	♦ AQ6	
HCP: 12+1	♣ T8	

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<b>Board: 10</b>	♠ A42	You are dealer.
Dealer: South	♥ 983	The opponents are silent.
Vul: Both	♦ A72	
HCP: 12	♣ A975	

## Both hands (Answers Page)

### Board: 6

	North:	South:	W	N	E	S
Dealer: South	♠ J85	♠ K4				1 ♦
Vul: E-W	♥ AJ52	♥ QT7	Pass	1 ♥	Pass	1NT
North HCP: 12	♦ Q542	♦ AKT8	Pass	3 ♦	Pass	3NT
South HCP: 14	♣ A7	♣ Q953	All Pass			
Contract: 3NT South						

### Board: 7

	North:	South:	W	N	E	S
Dealer: North	♠ AKT	♠ QJ3		1 ♣	Pass	1 ♦
Vul: Both	♥ 986	♥ AJ	Pass	1NT	Pass	2 ♦
North HCP: 12	♦ JT4	♦ A8753	Pass	3NT	All Pass	
South HCP: 12+1	♣ KJ87	♣ 532				
Contract: 3NT North						

### Board: 8

	North:	South:	W	N	E	S
Dealer: South	♠ AT3	♠ Q86				1 ♦
Vul: None	♥ T732	♥ AQ5	Pass	1 ♥	Pass	1NT
North HCP: 11	♦ KT72	♦ AJ65	Pass	2NT	Pass	3 ♥
South HCP: 14	♣ A6	♣ J73	Pass	3NT	All Pass	
Contract: 3NT North						

### Board: 9

	North:	South:	W	N	E	S
Dealer: North	♠ K6	♠ A9875		1 ♦	Pass	1 ♠
Vul: E-W	♥ AJ92	♥ Q73	Pass	1NT	Pass	2 ♣ <sup>1</sup>
North HCP: 14	♦ KT94	♦ AQ6	Pass	3 ♥	Pass	3NT
South HCP: 12+1	♣ K53	♣ T8	All Pass			
Contract: 3NT South						

1. New Minor Forcing

### Board: 10

	North:	South:	W	N	E	S
Dealer: South	♠ KQJT	♠ A42				1 ♣
Vul: Both	♥ K764	♥ 983	Pass	1 ♥	Pass	1NT
North HCP: 11	♦ J4	♦ A72	Pass	2NT	All Pass	
South HCP: 12	♣ J62	♣ A975				
Contract: 2NT North						



## North hands

## 4th Bid Inviting

**Board: 11**      ♠ KQT643      Partner is dealer.  
 Dealer: South      ♥ Q      The opponents are silent.  
 Vul: None      ♦ Q63  
 HCP: 12+2      ♣ KT8

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**Board: 12**      ♠ Q63      You are dealer.  
 Dealer: North      ♥ T82      The opponents are silent.  
 Vul: N-S      ♦ AK42  
 HCP: 13      ♣ KJ4

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**Board: 13**      ♠ AJT4      Partner is dealer.  
 Dealer: South      ♥ K4      The opponents are silent.  
 Vul: Both      ♦ A9842  
 HCP: 12+1      ♣ 93

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**Board: 14**      ♠ 96      Partner is dealer.  
 Dealer: South      ♥ T972      The opponents are silent.  
 Vul: None      ♦ AKQT  
 HCP: 12      ♣ QJ5

## Both hands (Answers Page)

### Board: 11

Dealer: South  
Vul: None  
North HCP: 12+2  
South HCP: 14  
Contract: 4 ♠ North

#### North:

♠ KQT643  
♥ Q  
♦ Q63  
♣ KT8

#### South:

♠ A82  
♥ A985  
♦ K5  
♣ QJ63

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

1. New Minor Forcing
2. 3 !S
3. Cue bid, a !C stopper
4. Cue bid, a !D stopper

### Board: 12

Dealer: North  
Vul: N-S  
North HCP: 13  
South HCP: 12+1  
Contract: 4 ♠ South

#### North:

♠ Q63  
♥ T82  
♦ AK42  
♣ KJ4

#### South:

♠ AT972  
♥ KJ43  
♦ T3  
♣ A2

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

### Board: 13

Dealer: South  
Vul: Both  
North HCP: 12+1  
South HCP: 12  
Contract: 2NT North

#### North:

♠ AJT4  
♥ K4  
♦ A9842  
♣ 93

#### South:

♠ 732  
♥ AJT8  
♦ KJ  
♣ QJ42

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

### Board: 14

Dealer: South  
Vul: None  
North HCP: 12  
South HCP: 14  
Contract: 3NT North

#### North:

♠ 96  
♥ T972  
♦ AKQT  
♣ QJ5

#### South:

♠ J85  
♥ AQ5  
♦ 985  
♣ AK83

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

## South hands

## 4th Bid Inviting

<b>Board: 11</b>	♠ A82	You are dealer.
Dealer: South	♥ A985	The opponents are silent.
Vul: None	♦ K5	
HCP: 14	♣ QJ63	

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<b>Board: 12</b>	♠ AT972	Partner is dealer.
Dealer: North	♥ KJ43	The opponents are silent.
Vul: N-S	♦ T3	
HCP: 12+1	♣ A2	

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<b>Board: 13</b>	♠ 732	You are dealer.
Dealer: South	♥ AJT8	The opponents are silent.
Vul: Both	♦ KJ	
HCP: 12	♣ QJ42	

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<b>Board: 14</b>	♠ J85	You are dealer.
Dealer: South	♥ AQ5	The opponents are silent.
Vul: None	♦ 985	
HCP: 14	♣ AK83	

## Both hands (Answers Page)

### Board: 11

Dealer: South

Vul: None

North HCP: 12+2

South HCP: 14

Contract: 4 ♠ North

North:

♠ KQT643

♥ Q

♦ Q63

♣ KT8

South:

♠ A82

♥ A985

♦ K5

♣ QJ63

W N E S

Pass 1 ♠ Pass 1 ♣

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

Pass 4 ♣<sup>3</sup> Pass 4 ♦<sup>4</sup>

Pass 4 ♠ All Pass

1. New Minor Forcing

2. 3 !S

3. Cue bid, a !C stopper

4. Cue bid, a !D stopper

### Board: 12

Dealer: North

Vul: N-S

North HCP: 13

South HCP: 12+1

Contract: 4 ♠ South

North:

♠ Q63

♥ T82

♦ AK42

♣ KJ4

South:

♠ AT972

♥ KJ43

♦ T3

♣ A2

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: 13

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 12

Contract: 2NT North

North:

♠ AJT4

♥ K4

♦ A9842

♣ 93

South:

♠ 732

♥ AJT8

♦ KJ

♣ QJ42

W N E S

Pass 1 ♦ Pass 1 ♣

Pass 1 ♦ Pass 1 ♥

Pass 2NT All Pass

### Board: 14

Dealer: South

Vul: None

North HCP: 12

South HCP: 14

Contract: 3NT North

North:

♠ 96

♥ T972

♦ AKQT

♣ QJ5

South:

♠ J85

♥ AQ5

♦ 985

♣ AK83

W N E S

Pass 1 ♥ Pass 1 ♣

Pass 1 ♥ Pass 1NT

Pass 3NT All Pass

**Board: 15**      ♠ AK6532      Partner is dealer.  
Dealer: South      ♥ T654      The opponents are silent.  
Vul: N-S      ♦ A  
HCP: 11+2      ♣ 76

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**Board: 16**      ♠ J763      You are dealer.  
Dealer: North      ♥ QT      The opponents are silent.  
Vul: E-W      ♦ AQJ86  
HCP: 14+1      ♣ A4

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**Board: 17**      ♠ KQ9764      Partner is dealer.  
Dealer: South      ♥ K8      The opponents are silent.  
Vul: None      ♦ 3  
HCP: 12+2      ♣ A876

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**Board: 18**      ♠ 9752      Partner is dealer.  
Dealer: South      ♥ 52      The opponents are silent.  
Vul: N-S      ♦ KQ4  
HCP: 11      ♣ AQ62

## Both hands (Answers Page)

### Board: 15

Dealer: South

Vul: N-S

North HCP: 11+2

South HCP: 13

Contract: 4 ♠ North

North:

♠ AK6532

♥ T654

♦ A

♣ 76

South:

♠ Q4

♥ 832

♦ K764

♣ AKJ4

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: 16

Dealer: North

Vul: E-W

North HCP: 14+1

South HCP: 11+1

Contract: 3NT North

North:

♠ J763

♥ QT

♦ AQJ86

♣ A4

South:

♠ KT

♥ K9842

♦ K732

♣ Q3

W N E S

1 ♦ Pass 1 ♥

Pass 1 ♠ Pass 2NT

Pass 3NT All Pass

### Board: 17

Dealer: South

Vul: None

North HCP: 12+2

South HCP: 13

Contract: 4 ♠ North

North:

♠ KQ9764

♥ K8

♦ 3

♣ A876

South:

♠ AT2

♥ 9532

♦ AT62

♣ KQ

W N E S

1 ♦

Pass 1 ♠ Pass 1NT

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

Pass 4 ♣<sup>3</sup> Pass 4 ♦<sup>4</sup>

Pass 4 ♠ All Pass

1. New Minor Forcing

2. 3 !S

3. Cue bid, a !C stopper

4. Cue bid, a !D stopper

### Board: 18

Dealer: South

Vul: N-S

North HCP: 11

South HCP: 13

Contract: 2NT North

North:

♠ 9752

♥ 52

♦ KQ4

♣ AQ62

South:

♠ J8

♥ AK7

♦ A832

♣ JT84

W N E S

1 ♦

Pass 1 ♠ Pass 1NT

Pass 2NT All Pass

**South hands****4th Bid Inviting****Board: 15**

♠ Q4

You are dealer.

Dealer: South

♥ 832

The opponents are silent.

Vul: N-S

♦ K764

HCP: 13

♣ AKJ4

**Board: 16**

♠ KT

Partner is dealer.

Dealer: North

♥ K9842

The opponents are silent.

Vul: E-W

♦ K732

HCP: 11+1

♣ Q3

**Board: 17**

♠ AT2

You are dealer.

Dealer: South

♥ 9532

The opponents are silent.

Vul: None

♦ AT62

HCP: 13

♣ KQ

**Board: 18**

♠ J8

You are dealer.

Dealer: South

♥ AK7

The opponents are silent.

Vul: N-S

♦ A832

HCP: 13

♣ JT84

## Both hands (Answers Page)

### Board: 15

Dealer: South

Vul: N-S

North HCP: 11+2

South HCP: 13

Contract: 4 ♠ North

North:

♠ AK6532

♥ T654

♦ A

♣ 76

South:

♠ Q4

♥ 832

♦ K764

♣ AKJ4

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: 16

Dealer: North

Vul: E-W

North HCP: 14+1

South HCP: 11+1

Contract: 3NT North

North:

♠ J763

♥ QT

♦ AQJ86

♣ A4

South:

♠ KT

♥ K9842

♦ K732

♣ Q3

W N E S

1 ♦ Pass 1 ♥

Pass 1 ♠ Pass 2NT

Pass 3NT All Pass

### Board: 17

Dealer: South

Vul: None

North HCP: 12+2

South HCP: 13

Contract: 4 ♠ North

North:

♠ KQ9764

♥ K8

♦ 3

♣ A876

South:

♠ AT2

♥ 9532

♦ AT62

♣ KQ

W N E S

1 ♦

Pass 1 ♠ Pass 1NT

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

Pass 4 ♣<sup>3</sup> Pass 4 ♦<sup>4</sup>

Pass 4 ♠ All Pass

1. New Minor Forcing

2. 3 !S

3. Cue bid, a !C stopper

4. Cue bid, a !D stopper

### Board: 18

Dealer: South

Vul: N-S

North HCP: 11

South HCP: 13

Contract: 2NT North

North:

♠ 9752

♥ 52

♦ KQ4

♣ AQ62

South:

♠ J8

♥ AK7

♦ A832

♣ JT84

W N E S

1 ♦

Pass 1 ♠ Pass 1NT

Pass 2NT All Pass



## North hands

## 4th Bid Inviting

### Board: 19

♠ AT

Partner is dealer.

Dealer: South

♥ K987

The opponents are silent.

Vul: E-W

♦ K3

HCP: 11+1

♣ J9874

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### Board: 20

♠ Q72

You are dealer.

Dealer: North

♥ T87

The opponents are silent.

Vul: Both

♦ AJ4

HCP: 14

♣ AK93

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### Board: 21

♠ KQ854

Partner is dealer.

Dealer: South

♥ 74

The opponents are silent.

Vul: N-S

♦ A92

HCP: 11+1

♣ Q87

---

### Board: 22

♠ K8

You are dealer.

Dealer: North

♥ J85

The opponents are silent.

Vul: E-W

♦ AJT4

HCP: 13

♣ KJT7

## Both hands (Answers Page)

### Board: 19

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 12

Contract: 2NT North

North:

♠ AT

♥ K987

♦ K3

♣ J9874

South:

♠ KJ98

♥ Q3

♦ AQ7

♣ T532

W N E S

Pass 1♥ Pass 1♣

Pass 2NT All Pass

Pass 2NT All Pass

Pass 2NT All Pass

Pass 2NT All Pass

### Board: 20

Dealer: North

Vul: Both

North HCP: 14

South HCP: 12+1

Contract: 4♥ South

North:

♠ Q72

♥ T87

♦ AJ4

♣ AK93

South:

♠ A3

♥ AJ953

♦ 98

♣ QJ42

W N E S

Pass 1♣ Pass 1♥

Pass 1NT Pass 2♦<sup>1</sup>

Pass 3♥<sup>2</sup> Pass 3♠<sup>3</sup>

Pass 4♣<sup>4</sup> Pass 4♥

All Pass

1. New Minor Forcing

2. 3 !H

3. Cue bid, a !S stopper

4. Cue bid, a !C stopper

### Board: 21

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 12

Contract: 2♠ South

North:

♠ KQ854

♥ 74

♦ A92

♣ Q87

South:

♠ J62

♥ AT5

♦ K63

♣ A643

W N E S

Pass 1♠ Pass 1NT

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

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

All Pass

1. New Minor Forcing

2. 3 !S

### Board: 22

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 12+2

Contract: 4♠ South

North:

♠ K8

♥ J85

♦ AJT4

♣ KJT7

South:

♠ AT7652

♥ A

♦ Q83

♣ Q65

W N E S

Pass 1♦ Pass 1♠

Pass 1NT Pass 2♣<sup>1</sup>

Pass 3NT Pass 4♠

All Pass

1. New Minor Forcing

**South hands****4th Bid Inviting**

<b>Board: 19</b>	♠ KJ98	You are dealer.
Dealer: South	♥ Q3	The opponents are silent.
Vul: E-W	♦ AQ7	
HCP: 12	♣ T532	

---

<b>Board: 20</b>	♠ A3	Partner is dealer.
Dealer: North	♥ AJ953	The opponents are silent.
Vul: Both	♦ 98	
HCP: 12+1	♣ QJ42	

---

<b>Board: 21</b>	♠ J62	You are dealer.
Dealer: South	♥ AT5	The opponents are silent.
Vul: N-S	♦ K63	
HCP: 12	♣ A643	

---

<b>Board: 22</b>	♠ AT7652	Partner is dealer.
Dealer: North	♥ A	The opponents are silent.
Vul: E-W	♦ Q83	
HCP: 12+2	♣ Q65	

## Both hands (Answers Page)

### Board: 19

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 12

Contract: 2NT North

North:

♠ AT

♥ K987

♦ K3

♣ J9874

South:

♠ KJ98

♥ Q3

♦ AQ7

♣ T532

W N E S

Pass 1♥ Pass 1♣

Pass 2NT All Pass

Pass 2NT All Pass

Pass 2NT All Pass

Pass 2NT All Pass

### Board: 20

Dealer: North

Vul: Both

North HCP: 14

South HCP: 12+1

Contract: 4♥ South

North:

♠ Q72

♥ T87

♦ AJ4

♣ AK93

South:

♠ A3

♥ AJ953

♦ 98

♣ QJ42

W N E S

Pass 1♣ Pass 1♥

Pass 1NT Pass 2♦<sup>1</sup>

Pass 3♥<sup>2</sup> Pass 3♠<sup>3</sup>

Pass 4♣<sup>4</sup> Pass 4♥

All Pass

1. New Minor Forcing

2. 3 !H

3. Cue bid, a !S stopper

4. Cue bid, a !C stopper

### Board: 21

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 12

Contract: 2♠ South

North:

♠ KQ854

♥ 74

♦ A92

♣ Q87

South:

♠ J62

♥ AT5

♦ K63

♣ A643

W N E S

Pass 1♠ Pass 1NT

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

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

All Pass

1. New Minor Forcing

2. 3 !S

### Board: 22

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 12+2

Contract: 4♠ South

North:

♠ K8

♥ J85

♦ AJT4

♣ KJT7

South:

♠ AT7652

♥ A

♦ Q83

♣ Q65

W N E S

Pass 1♦ Pass 1♠

Pass 1NT Pass 2♣<sup>1</sup>

Pass 3NT Pass 4♠

All Pass

1. New Minor Forcing

**North hands****4th Bid Inviting**

<b>Board: 23</b>	♠ Q954	Partner is dealer.
Dealer: South	♥ AK7	The opponents are silent.
Vul: Both	♦ T973	
HCP: 12	♣ QJ	

---

<b>Board: 24</b>	♠ KT4	You are dealer.
Dealer: North	♥ T986	The opponents are silent.
Vul: None	♦ K	
HCP: 12+1	♣ AQT54	

---

<b>Board: 25</b>	♠ 843	You are dealer.
Dealer: North	♥ AJ83	The opponents are silent.
Vul: E-W	♦ A5	
HCP: 12	♣ K754	

---

<b>Board: 26</b>	♠ A8	Partner is dealer.
Dealer: South	♥ JT52	The opponents are silent.
Vul: Both	♦ AQ86	
HCP: 11	♣ T42	

---

<b>Board: 27</b>	♠ Q72	You are dealer.
Dealer: North	♥ Q7	The opponents are silent.
Vul: None	♦ AQT7	
HCP: 12	♣ Q983	

## Both hands (Answers Page)

### Board: 23

	North:	South:	W	N	E	S
Dealer: South	♠ Q954	♠ AJ2				1 ♦
Vul: Both	♥ AK7	♥ T5	Pass	1 ♠	Pass	1NT
North HCP: 12	♦ T973	♦ KQ54	Pass	3 ♦	Pass	3 ♠
South HCP: 13	♣ QJ	♣ K863	All Pass			
Contract: 3 ♠ South						

### Board: 24

	North:	South:	W	N	E	S
Dealer: North	♠ KT4	♠ A		1 ♣	Pass	1 ♦
Vul: None	♥ T986	♥ A3	Pass	1 ♥	Pass	3 ♦
North HCP: 12+1	♦ K	♦ QT8743	All Pass			
South HCP: 11+2	♣ AQT54	♣ J963				
Contract: 3 ♦ South						

### Board: 25

	North:	South:	W	N	E	S
Dealer: North	♠ 843	♠ AJ75		1 ♣	Pass	1 ♠
Vul: E-W	♥ AJ83	♥ K2	Pass	1NT	Pass	2NT
North HCP: 12	♦ A5	♦ KJ43	All Pass			
South HCP: 12	♣ K754	♣ 986				
Contract: 2NT South						

### Board: 26

	North:	South:	W	N	E	S
Dealer: South	♠ A8	♠ J62				1 ♦
Vul: Both	♥ JT52	♥ A93	Pass	1 ♥	Pass	1NT
North HCP: 11	♦ AQ86	♦ 9543	Pass	2NT	All Pass	
South HCP: 12	♣ T42	♣ AQJ				
Contract: 2NT North						

### Board: 27

	North:	South:	W	N	E	S
Dealer: North	♠ Q72	♠ AKT		1 ♦	Pass	1 ♥
Vul: None	♥ Q7	♥ KT94	Pass	1NT	Pass	2NT
North HCP: 12	♦ AQT7	♦ J542	All Pass			
South HCP: 11	♣ Q983	♣ T4				
Contract: 2NT South						

**South hands****4th Bid Inviting**

<b>Board: 23</b>	♠ AJ2	You are dealer.
Dealer: South	♥ T5	The opponents are silent.
Vul: Both	♦ KQ54	
HCP: 13	♣ K863	

---

<b>Board: 24</b>	♠ A	Partner is dealer.
Dealer: North	♥ A3	The opponents are silent.
Vul: None	♦ QT8743	
HCP: 11+2	♣ J963	

---

<b>Board: 25</b>	♠ AJ75	Partner is dealer.
Dealer: North	♥ K2	The opponents are silent.
Vul: E-W	♦ KJ43	
HCP: 12	♣ 986	

---

<b>Board: 26</b>	♠ J62	You are dealer.
Dealer: South	♥ A93	The opponents are silent.
Vul: Both	♦ 9543	
HCP: 12	♣ AQJ	

---

<b>Board: 27</b>	♠ AKT	Partner is dealer.
Dealer: North	♥ KT94	The opponents are silent.
Vul: None	♦ J542	
HCP: 11	♣ T4	

## Both hands (Answers Page)

### Board: 23

	North:	South:	W	N	E	S
Dealer: South	♠ Q954	♠ AJ2				1 ♦
Vul: Both	♥ AK7	♥ T5	Pass	1 ♠	Pass	1 NT
North HCP: 12	♦ T973	♦ KQ54	Pass	3 ♦	Pass	3 ♠
South HCP: 13	♣ QJ	♣ K863	All Pass			
Contract: 3 ♠ South						

### Board: 24

	North:	South:	W	N	E	S
Dealer: North	♠ KT4	♠ A		1 ♣	Pass	1 ♦
Vul: None	♥ T986	♥ A3	Pass	1 ♥	Pass	3 ♦
North HCP: 12+1	♦ K	♦ QT8743	All Pass			
South HCP: 11+2	♣ AQT54	♣ J963				
Contract: 3 ♦ South						

### Board: 25

	North:	South:	W	N	E	S
Dealer: North	♠ 843	♠ AJ75		1 ♣	Pass	1 ♠
Vul: E-W	♥ AJ83	♥ K2	Pass	1 NT	Pass	2 NT
North HCP: 12	♦ A5	♦ KJ43	All Pass			
South HCP: 12	♣ K754	♣ 986				
Contract: 2 NT South						

### Board: 26

	North:	South:	W	N	E	S
Dealer: South	♠ A8	♠ J62				1 ♦
Vul: Both	♥ JT52	♥ A93	Pass	1 ♥	Pass	1 NT
North HCP: 11	♦ AQ86	♦ 9543	Pass	2 NT	All Pass	
South HCP: 12	♣ T42	♣ AQJ				
Contract: 2 NT North						

### Board: 27

	North:	South:	W	N	E	S
Dealer: North	♠ Q72	♠ AKT		1 ♦	Pass	1 ♥
Vul: None	♥ Q7	♥ KT94	Pass	1 NT	Pass	2 NT
North HCP: 12	♦ AQT7	♦ J542	All Pass			
South HCP: 11	♣ Q983	♣ T4				
Contract: 2 NT South						



## North hands

## 4th Bid Inviting

<b>Board: 28</b>	♠ A87	You are dealer.
Dealer: North	♥ QJ5	The opponents are silent.
Vul: N-S	♦ A87	
HCP: 13	♣ Q973	

---

<b>Board: 29</b>	♠ KT	You are dealer.
Dealer: North	♥ KQT42	The opponents are silent.
Vul: Both	♦ J9	
HCP: 14+1	♣ KQ96	

---

<b>Board: 30</b>	♠ T2	You are dealer.
Dealer: North	♥ K82	The opponents are silent.
Vul: None	♦ AT63	
HCP: 14	♣ AK93	

---

<b>Board: 31</b>	♠ 987	Partner is dealer.
Dealer: South	♥ AQ742	The opponents are silent.
Vul: N-S	♦ A9	
HCP: 11+1	♣ J53	

---

<b>Board: 32</b>	♠ K86	You are dealer.
Dealer: North	♥ AQJT	The opponents are silent.
Vul: E-W	♦ Q6	
HCP: 13	♣ J543	

## Both hands (Answers Page)

### Board: 28

Dealer: North

Vul: N-S

North HCP: 13

South HCP: 11+1

Contract: 4♥ South

North:

♠ A87

♥ QJ5

♦ A87

♣ Q973

South:

♠ Q642

♥ AT932

♦ KJ

♣ JT

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: 29

Dealer: North

Vul: Both

North HCP: 14+1

South HCP: 11+1

Contract: 4♥ North

North:

♠ KT

♥ KQT42

♦ J9

♣ KQ96

South:

♠ A8732

♥ A97

♦ K7

♣ T32

W N E S

1♥ Pass 1♠

Pass 2♣ Pass 3♥

Pass 4♥ All Pass

### Board: 30

Dealer: North

Vul: None

North HCP: 14

South HCP: 11+2

Contract: 4♠ South

North:

♠ T2

♥ K82

♦ AT63

♣ AK93

South:

♠ AQJ964

♥ 953

♦ KJ54

♣ -

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: 31

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 12

Contract: 1NT North

North:

♠ 987

♥ AQ742

♦ A9

♣ J53

South:

♠ AJT6

♥ 93

♦ 865

♣ AK84

W N E S

1♣

Pass 1♥ Pass 1♠

Pass 1NT All Pass

### Board: 32

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 11+2

Contract: 3♦ South

North:

♠ K86

♥ AQJT

♦ Q6

♣ J543

South:

♠ AJ

♥ 3

♦ KT9432

♣ K872

W N E S

1♣ Pass 1♦

Pass 1♥ Pass 3♦

All Pass

## South hands

## 4th Bid Inviting

**Board: 28**      ♠ Q642      Partner is dealer.  
 Dealer: North      ♥ AT932      The opponents are silent.  
 Vul: N-S      ♦ KJ  
 HCP: 11+1      ♣ JT

---

**Board: 29**      ♠ A8732      Partner is dealer.  
 Dealer: North      ♥ A97      The opponents are silent.  
 Vul: Both      ♦ K7  
 HCP: 11+1      ♣ T32

---

**Board: 30**      ♠ AQJ964      Partner is dealer.  
 Dealer: North      ♥ 953      The opponents are silent.  
 Vul: None      ♦ KJ54  
 HCP: 11+2      ♣ -

---

**Board: 31**      ♠ AJT6      You are dealer.  
 Dealer: South      ♥ 93      The opponents are silent.  
 Vul: N-S      ♦ 865  
 HCP: 12      ♣ AK84

---

**Board: 32**      ♠ AJ      Partner is dealer.  
 Dealer: North      ♥ 3      The opponents are silent.  
 Vul: E-W      ♦ KT9432  
 HCP: 11+2      ♣ K872

## Both hands (Answers Page)

### Board: 28

Dealer: North

Vul: N-S

North HCP: 13

South HCP: 11+1

Contract: 4♥ South

North:

♠ A87

♥ QJ5

♦ A87

♣ Q973

South:

♠ Q642

♥ AT932

♦ KJ

♣ JT

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: 29

Dealer: North

Vul: Both

North HCP: 14+1

South HCP: 11+1

Contract: 4♥ North

North:

♠ KT

♥ KQT42

♦ J9

♣ KQ96

South:

♠ A8732

♥ A97

♦ K7

♣ T32

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

	1♥	Pass	1♠
--	----	------	----

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

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

### Board: 30

Dealer: North

Vul: None

North HCP: 14

South HCP: 11+2

Contract: 4♠ South

North:

♠ T2

♥ K82

♦ AT63

♣ AK93

South:

♠ AQJ964

♥ 953

♦ KJ54

♣ -

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: 31

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 12

Contract: 1NT North

North:

♠ 987

♥ AQ742

♦ A9

♣ J53

South:

♠ AJT6

♥ 93

♦ 865

♣ AK84

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

			1♣
--	--	--	----

Pass	1♥	Pass	1♠
------	----	------	----

Pass	1NT	All Pass	
------	-----	----------	--

### Board: 32

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 11+2

Contract: 3♦ South

North:

♠ K86

♥ AQJT

♦ Q6

♣ J543

South:

♠ AJ

♥ 3

♦ KT9432

♣ K872

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

	1♣	Pass	1♦
--	----	------	----

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

All Pass

## North hands

## 4th Bid Inviting

<b>Board: 33</b>	♠ K98	You are dealer.
Dealer: North	♥ KJ93	The opponents are silent.
Vul: None	♦ AT98	
HCP: 14	♣ K2	

---

<b>Board: 34</b>	♠ KQT4	You are dealer.
Dealer: North	♥ Q876	The opponents are silent.
Vul: N-S	♦ K7	
HCP: 13	♣ KT3	

---

<b>Board: 35</b>	♠ 75	Partner is dealer.
Dealer: South	♥ T8	The opponents are silent.
Vul: E-W	♦ AKJ74	
HCP: 12+1	♣ AT63	

---

<b>Board: 36</b>	♠ AT87	Partner is dealer.
Dealer: South	♥ 76	The opponents are silent.
Vul: Both	♦ AJ964	
HCP: 12+1	♣ K6	

---

<b>Board: 37</b>	♠ QJ72	Partner is dealer.
Dealer: South	♥ KQJT73	The opponents are silent.
Vul: N-S	♦ 6	
HCP: 11+2	♣ Q6	

## Both hands (Answers Page)

### Board: 33

	North:	South:	W	N	E	S
Dealer: North	♠ K98	♠ AT42		1 ♦	Pass	1 ♠
Vul: None	♥ KJ93	♥ A76	Pass	1NT	Pass	3 ♦
North HCP: 14	♦ AT98	♦ Q762	Pass	3NT	All Pass	
South HCP: 12	♣ K2	♣ Q5				
Contract: 3NT North						

### Board: 34

	North:	South:	W	N	E	S
Dealer: North	♠ KQT4	♠ J3		1 ♣	Pass	1 ♦
Vul: N-S	♥ Q876	♥ K43	Pass	1 ♥	Pass	2NT
North HCP: 13	♦ K7	♦ AJT85	All Pass			
South HCP: 11+1	♣ KT3	♣ Q94				
Contract: 2NT South						

### Board: 35

	North:	South:	W	N	E	S
Dealer: South	♠ 75	♠ AKJ9				1 ♣
Vul: E-W	♥ T8	♥ J654	Pass	1 ♦	Pass	1 ♥
North HCP: 12+1	♦ AKJ74	♦ 95	Pass	2NT	Pass	3 ♠
South HCP: 14	♣ AT63	♣ KQ7	Pass	3NT	All Pass	
Contract: 3NT North						

### Board: 36

	North:	South:	W	N	E	S
Dealer: South	♠ AT87	♠ KQ6				1 ♦
Vul: Both	♥ 76	♥ K92	Pass	1 ♠	Pass	1NT
North HCP: 12+1	♦ AJ964	♦ KQT7	Pass	3NT	All Pass	
South HCP: 13	♣ K6	♣ 753				
Contract: 3NT North						

### Board: 37

	North:	South:	W	N	E	S
Dealer: South	♠ QJ72	♠ AK9				1 ♦
Vul: N-S	♥ KQJT73	♥ 962	Pass	1 ♥	Pass	1NT
North HCP: 11+2	♦ 6	♦ AQ92	Pass	2 ♣ <sup>1</sup>	Pass	3 ♥ <sup>2</sup>
South HCP: 13	♣ Q6	♣ 843	All Pass			
Contract: 3 ♥ South						

1. New Minor Forcing

2. 3 !H

**South hands****4th Bid Inviting**

<b>Board: 33</b>	♠ AT42	Partner is dealer.
Dealer: North	♥ A76	The opponents are silent.
Vul: None	♦ Q762	
HCP: 12	♣ Q5	

---

<b>Board: 34</b>	♠ J3	Partner is dealer.
Dealer: North	♥ K43	The opponents are silent.
Vul: N-S	♦ AJT85	
HCP: 11+1	♣ Q94	

---

<b>Board: 35</b>	♠ AKJ9	You are dealer.
Dealer: South	♥ J654	The opponents are silent.
Vul: E-W	♦ 95	
HCP: 14	♣ KQ7	

---

<b>Board: 36</b>	♠ KQ6	You are dealer.
Dealer: South	♥ K92	The opponents are silent.
Vul: Both	♦ KQT7	
HCP: 13	♣ 753	

---

<b>Board: 37</b>	♠ AK9	You are dealer.
Dealer: South	♥ 962	The opponents are silent.
Vul: N-S	♦ AQ92	
HCP: 13	♣ 843	

## Both hands (Answers Page)

### Board: 33

	North:	South:	W	N	E	S
Dealer: North	♠ K98	♠ AT42		1 ♦	Pass	1 ♠
Vul: None	♥ KJ93	♥ A76	Pass	1NT	Pass	3 ♦
North HCP: 14	♦ AT98	♦ Q762	Pass	3NT	All Pass	
South HCP: 12	♣ K2	♣ Q5				
Contract: 3NT North						

### Board: 34

	North:	South:	W	N	E	S
Dealer: North	♠ KQT4	♠ J3		1 ♣	Pass	1 ♦
Vul: N-S	♥ Q876	♥ K43	Pass	1 ♥	Pass	2NT
North HCP: 13	♦ K7	♦ AJT85	All Pass			
South HCP: 11+1	♣ KT3	♣ Q94				
Contract: 2NT South						

### Board: 35

	North:	South:	W	N	E	S
Dealer: South	♠ 75	♠ AKJ9				1 ♣
Vul: E-W	♥ T8	♥ J654	Pass	1 ♦	Pass	1 ♥
North HCP: 12+1	♦ AKJ74	♦ 95	Pass	2NT	Pass	3 ♠
South HCP: 14	♣ AT63	♣ KQ7	Pass	3NT	All Pass	
Contract: 3NT North						

### Board: 36

	North:	South:	W	N	E	S
Dealer: South	♠ AT87	♠ KQ6				1 ♦
Vul: Both	♥ 76	♥ K92	Pass	1 ♠	Pass	1NT
North HCP: 12+1	♦ AJ964	♦ KQT7	Pass	3NT	All Pass	
South HCP: 13	♣ K6	♣ 753				
Contract: 3NT North						

### Board: 37

	North:	South:	W	N	E	S
Dealer: South	♠ QJ72	♠ AK9				1 ♦
Vul: N-S	♥ KQJT73	♥ 962	Pass	1 ♥	Pass	1NT
North HCP: 11+2	♦ 6	♦ AQ92	Pass	2 ♣ <sup>1</sup>	Pass	3 ♥ <sup>2</sup>
South HCP: 13	♣ Q6	♣ 843	All Pass			
Contract: 3 ♥ South						

1. New Minor Forcing

2. 3 !H



## North hands

## 4th Bid Inviting

### Board: 38

♠ Q8753

Partner is dealer.

Dealer: South

♥ AQ

The opponents are silent.

Vul: Both

♦ J96

HCP: 12+1

♣ QJ8

### Board: 39

♠ AKT

Partner is dealer.

Dealer: South

♥ KT743

The opponents are silent.

Vul: None

♦ 95

HCP: 12+1

♣ Q96

### Board: 40

♠ K

You are dealer.

Dealer: North

♥ 984

The opponents are silent.

Vul: E-W

♦ AT743

HCP: 13+1

♣ AQ64

### Board: 41

♠ KJ765

Partner is dealer.

Dealer: South

♥ Q87

The opponents are silent.

Vul: Both

♦ Q953

HCP: 11+1

♣ K

### Board: 42

♠ QJ5

You are dealer.

Dealer: North

♥ AT64

The opponents are silent.

Vul: None

♦ 87

HCP: 12

♣ KQ87

## Both hands (Answers Page)

### Board: 38

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 14

Contract: 3NT North

North:

♠ Q8753

♥ AQ

♦ J96

♣ QJ8

South:

♠ A2

♥ K943

♦ A82

♣ K942

W N E S

Pass 1 ♣ Pass 1 ♣

Pass 1 ♥ Pass 1NT

Pass 2 ♦<sup>1</sup> Pass 3 ♥

Pass 3NT All Pass

1. New Minor Forcing

### Board: 39

Dealer: South

Vul: None

North HCP: 12+1

South HCP: 14

Contract: 3NT South

North:

♠ AKT

♥ KT743

♦ 95

♣ Q96

South:

♠ QJ43

♥ A2

♦ K64

♣ AT85

W N E S

Pass 1 ♥ Pass 1 ♣

Pass 2NT Pass 3NT

All Pass

### Board: 40

Dealer: North

Vul: E-W

North HCP: 13+1

South HCP: 12+1

Contract: 3NT South

North:

♠ K

♥ 984

♦ AT743

♣ AQ64

South:

♠ Q9873

♥ A

♦ Q86

♣ KJ85

W N E S

Pass 1 ♦ Pass 1 ♠

Pass 2 ♣ Pass 3NT

All Pass

### Board: 41

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 14

Contract: 4 ♠ North

North:

♠ KJ765

♥ Q87

♦ Q953

♣ K

South:

♠ A84

♥ JT5

♦ AJT2

♣ 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: 42

Dealer: North

Vul: None

North HCP: 12

South HCP: 11+1

Contract: 2NT South

North:

♠ QJ5

♥ AT64

♦ 87

♣ KQ87

South:

♠ 64

♥ K82

♦ AKJT2

♣ T42

W N E S

Pass 1 ♣ Pass 1 ♦

Pass 1 ♥ Pass 2NT

All Pass

## South hands

## 4th Bid Inviting

<b>Board: 38</b>	♠ A2	You are dealer.
Dealer: South	♥ K943	The opponents are silent.
Vul: Both	♦ A82	
HCP: 14	♣ K942	

---

<b>Board: 39</b>	♠ QJ43	You are dealer.
Dealer: South	♥ A2	The opponents are silent.
Vul: None	♦ K64	
HCP: 14	♣ AT85	

---

<b>Board: 40</b>	♠ Q9873	Partner is dealer.
Dealer: North	♥ A	The opponents are silent.
Vul: E-W	♦ Q86	
HCP: 12+1	♣ KJ85	

---

<b>Board: 41</b>	♠ A84	You are dealer.
Dealer: South	♥ JT5	The opponents are silent.
Vul: Both	♦ AJT2	
HCP: 14	♣ A43	

---

<b>Board: 42</b>	♠ 64	Partner is dealer.
Dealer: North	♥ K82	The opponents are silent.
Vul: None	♦ AKJT2	
HCP: 11+1	♣ T42	

## Both hands (Answers Page)

### Board: 38

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 14

Contract: 3NT North

North:

♠ Q8753

♥ AQ

♦ J96

♣ QJ8

South:

♠ A2

♥ K943

♦ A82

♣ K942

W N E S

Pass 1 ♣ Pass 1 ♣

Pass 1 ♥ Pass 1NT

Pass 2 ♦<sup>1</sup> Pass 3 ♥

Pass 3NT All Pass

1. New Minor Forcing

### Board: 39

Dealer: South

Vul: None

North HCP: 12+1

South HCP: 14

Contract: 3NT South

North:

♠ AKT

♥ KT743

♦ 95

♣ Q96

South:

♠ QJ43

♥ A2

♦ K64

♣ AT85

W N E S

Pass 1 ♥ Pass 1 ♣

Pass 2NT Pass 3NT

All Pass

### Board: 40

Dealer: North

Vul: E-W

North HCP: 13+1

South HCP: 12+1

Contract: 3NT South

North:

♠ K

♥ 984

♦ AT743

♣ AQ64

South:

♠ Q9873

♥ A

♦ Q86

♣ KJ85

W N E S

Pass 1 ♦ Pass 1 ♠

Pass 2 ♣ Pass 3NT

All Pass

### Board: 41

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 14

Contract: 4 ♠ North

North:

♠ KJ765

♥ Q87

♦ Q953

♣ K

South:

♠ A84

♥ JT5

♦ AJT2

♣ 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: 42

Dealer: North

Vul: None

North HCP: 12

South HCP: 11+1

Contract: 2NT South

North:

♠ QJ5

♥ AT64

♦ 87

♣ KQ87

South:

♠ 64

♥ K82

♦ AKJT2

♣ T42

W N E S

Pass 1 ♣ Pass 1 ♦

Pass 1 ♥ Pass 2NT

All Pass

## North hands

## 4th Bid Inviting

<b>Board: 43</b>	♠ J74	You are dealer.
Dealer: North	♥ K82	The opponents are silent.
Vul: N-S	♦ A85	
HCP: 13	♣ AJ82	

---

<b>Board: 44</b>	♠ AT	Partner is dealer.
Dealer: South	♥ AT842	The opponents are silent.
Vul: Both	♦ 54	
HCP: 12+1	♣ KJ64	

---

<b>Board: 45</b>	♠ KT4	You are dealer.
Dealer: North	♥ KJ7	The opponents are silent.
Vul: None	♦ K764	
HCP: 13	♣ KT6	

---

<b>Board: 46</b>	♠ 872	Partner is dealer.
Dealer: South	♥ A9	The opponents are silent.
Vul: N-S	♦ KQJ74	
HCP: 12+1	♣ Q85	

---

<b>Board: 47</b>	♠ J9	Partner is dealer.
Dealer: South	♥ AK	The opponents are silent.
Vul: E-W	♦ AT9863	
HCP: 12+2	♣ T42	

## Both hands (Answers Page)

### Board: 43

Dealer: North

Vul: N-S

North HCP: 13

South HCP: 12+1

Contract: 3NT North

North:

♠ J74

♥ K82

♦ A85

♣ AJ82

South:

♠ KQ9

♥ QT

♦ QJ432

♣ QT9

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

### Board: 44

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 13

Contract: 3NT South

North:

♠ AT

♥ AT842

♦ 54

♣ KJ64

South:

♠ 875

♥ 93

♦ AK86

♣ AQT9

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

1. New Minor Forcing

### Board: 45

Dealer: North

Vul: None

North HCP: 13

South HCP: 12

Contract: 3NT North

North:

♠ KT4

♥ KJ7

♦ K764

♣ KT6

South:

♠ 75

♥ AQ86

♦ AT53

♣ Q97

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

### Board: 46

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 13

Contract: 3NT South

North:

♠ 872

♥ A9

♦ KQJ74

♣ Q85

South:

♠ AQ9

♥ 743

♦ T82

♣ AK63

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

### Board: 47

Dealer: South

Vul: E-W

North HCP: 12+2

South HCP: 13

Contract: 4 ♦ South

North:

♠ J9

♥ AK

♦ AT9863

♣ T42

South:

♠ AT54

♥ JT72

♦ K4

♣ AJ7

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

**South hands****4th Bid Inviting**

<b>Board: 43</b>	♠ KQ9	Partner is dealer.
Dealer: North	♥ QT	The opponents are silent.
Vul: N-S	♦ QJ432	
HCP: 12+1	♣ QT9	

---

<b>Board: 44</b>	♠ 875	You are dealer.
Dealer: South	♥ 93	The opponents are silent.
Vul: Both	♦ AK86	
HCP: 13	♣ AQT9	

---

<b>Board: 45</b>	♠ 75	Partner is dealer.
Dealer: North	♥ AQ86	The opponents are silent.
Vul: None	♦ AT53	
HCP: 12	♣ Q97	

---

<b>Board: 46</b>	♠ AQ9	You are dealer.
Dealer: South	♥ 743	The opponents are silent.
Vul: N-S	♦ T82	
HCP: 13	♣ AK63	

---

<b>Board: 47</b>	♠ AT54	You are dealer.
Dealer: South	♥ JT72	The opponents are silent.
Vul: E-W	♦ K4	
HCP: 13	♣ AJ7	

## Both hands (Answers Page)

### Board: 43

Dealer: North

Vul: N-S

North HCP: 13

South HCP: 12+1

Contract: 3NT North

North:

♠ J74

♥ K82

♦ A85

♣ AJ82

South:

♠ KQ9

♥ QT

♦ QJ432

♣ QT9

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

### Board: 44

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 13

Contract: 3NT South

North:

♠ AT

♥ AT842

♦ 54

♣ KJ64

South:

♠ 875

♥ 93

♦ AK86

♣ AQT9

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

1. New Minor Forcing

### Board: 45

Dealer: North

Vul: None

North HCP: 13

South HCP: 12

Contract: 3NT North

North:

♠ KT4

♥ KJ7

♦ K764

♣ KT6

South:

♠ 75

♥ AQ86

♦ AT53

♣ Q97

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

### Board: 46

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 13

Contract: 3NT South

North:

♠ 872

♥ A9

♦ KQJ74

♣ Q85

South:

♠ AQ9

♥ 743

♦ T82

♣ AK63

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

### Board: 47

Dealer: South

Vul: E-W

North HCP: 12+2

South HCP: 13

Contract: 4 ♦ South

North:

♠ J9

♥ AK

♦ AT9863

♣ T42

South:

♠ AT54

♥ JT72

♦ K4

♣ AJ7

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



## North hands

## 4th Bid Inviting

### Board: 48

♠ Q73

You are dealer.

Dealer: North

♥ AK64

The opponents are silent.

Vul: None

♦ A5

HCP: 13

♣ T982

---

### Board: 49

♠ Q2

You are dealer.

Dealer: North

♥ Q865

The opponents are silent.

Vul: N-S

♦ AQ4

HCP: 12

♣ Q973

---

### Board: 50

♠ 965

You are dealer.

Dealer: North

♥ A52

The opponents are silent.

Vul: E-W

♦ AKT3

HCP: 14

♣ K97

---

### Board: 51

♠ QJ87

Partner is dealer.

Dealer: South

♥ AKT95

The opponents are silent.

Vul: Both

♦ JT

HCP: 11+1

♣ T4

## Both hands (Answers Page)

### Board: 48

Dealer: North

Vul: None

North HCP: 13

South HCP: 12+1

Contract: 2NT South

North:

♠ Q73

♥ AK64

♦ A5

♣ T982

South:

♠ KJ96

♥ Q5

♦ QJT98

♣ K5

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

### Board: 49

Dealer: North

Vul: N-S

North HCP: 12

South HCP: 12+1

Contract: 3NT North

North:

♠ Q2

♥ Q865

♦ AQ4

♣ Q973

South:

♠ J7653

♥ K2

♦ KJT5

♣ A5

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: 50

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 12+2

Contract: 4 ♠ South

North:

♠ 965

♥ A52

♦ AKT3

♣ K97

South:

♠ AJT843

♥ J6

♦ J

♣ AJ86

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: 51

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 13

Contract: 4 ♥ North

North:

♠ QJ87

♥ AKT95

♦ JT

♣ T4

South:

♠ K53

♥ Q32

♦ AK3

♣ J762

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****4th Bid Inviting****Board: 48**

♠ KJ96

Partner is dealer.

Dealer: North

♥ Q5

The opponents are silent.

Vul: None

♦ QJT98

HCP: 12+1

♣ K5

**Board: 49**

♠ J7653

Partner is dealer.

Dealer: North

♥ K2

The opponents are silent.

Vul: N-S

♦ KJT5

HCP: 12+1

♣ A5

**Board: 50**

♠ AJT843

Partner is dealer.

Dealer: North

♥ J6

The opponents are silent.

Vul: E-W

♦ J

HCP: 12+2

♣ AJ86

**Board: 51**

♠ K53

You are dealer.

Dealer: South

♥ Q32

The opponents are silent.

Vul: Both

♦ AK3

HCP: 13

♣ J762

## Both hands (Answers Page)

### Board: 48

Dealer: North

Vul: None

North HCP: 13

South HCP: 12+1

Contract: 2NT South

North:

♠ Q73

♥ AK64

♦ A5

♣ T982

South:

♠ KJ96

♥ Q5

♦ QJT98

♣ K5

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

	1 ♣	Pass	1 ♦
--	-----	------	-----

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

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

### Board: 49

Dealer: North

Vul: N-S

North HCP: 12

South HCP: 12+1

Contract: 3NT North

North:

♠ Q2

♥ Q865

♦ AQ4

♣ Q973

South:

♠ J7653

♥ K2

♦ KJT5

♣ A5

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: 50

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 12+2

Contract: 4 ♠ South

North:

♠ 965

♥ A52

♦ AKT3

♣ K97

South:

♠ AJT843

♥ J6

♦ J

♣ AJ86

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: 51

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 13

Contract: 4 ♥ North

North:

♠ QJ87

♥ AKT95

♦ JT

♣ T4

South:

♠ K53

♥ Q32

♦ AK3

♣ J762

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

## 4th Bid Inviting

<b>Board: 52</b>	♠ A82	You are dealer.
Dealer: North	♥ QJ6	The opponents are silent.
Vul: N-S	♦ QJ2	
HCP: 14	♣ KJT6	

---

<b>Board: 53</b>	♠ AJT53	Partner is dealer.
Dealer: South	♥ KT3	The opponents are silent.
Vul: E-W	♦ J98	
HCP: 12+1	♣ K7	

---

<b>Board: 54</b>	♠ KQ4	You are dealer.
Dealer: North	♥ KQJ	The opponents are silent.
Vul: Both	♦ 875	
HCP: 13	♣ Q982	

---

<b>Board: 55</b>	♠ 63	You are dealer.
Dealer: North	♥ AK98	The opponents are silent.
Vul: None	♦ AKT6	
HCP: 14	♣ 754	

## Both hands (Answers Page)

### Board: 52

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 11+1

Contract: 4 ♠ South

North:

♠ A82

♥ QJ6

♦ QJ2

♣ KJT6

South:

♠ KJT65

♥ K5

♦ 64

♣ A975

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: 53

Dealer: South

Vul: E-W

North HCP: 12+1

South HCP: 14

Contract: 4 ♠ North

North:

♠ AJT53

♥ KT3

♦ J98

♣ K7

South:

♠ KQ7

♥ 82

♦ KQT6

♣ A942

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: 54

Dealer: North

Vul: Both

North HCP: 13

South HCP: 12+1

Contract: 4 ♥ South

North:

♠ KQ4

♥ KQJ

♦ 875

♣ Q982

South:

♠ A7

♥ T9732

♦ AJ93

♣ 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 !H

### Board: 55

Dealer: North

Vul: None

North HCP: 14

South HCP: 12

Contract: 3NT North

North:

♠ 63

♥ AK98

♦ AKT6

♣ 754

South:

♠ JT52

♥ QT

♦ QJ85

♣ AQ3

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

**South hands****4th Bid Inviting**

<b>Board: 52</b>	♠ KJT65	Partner is dealer.
Dealer: North	♥ K5	The opponents are silent.
Vul: N-S	♦ 64	
HCP: 11+1	♣ A975	

---

<b>Board: 53</b>	♠ KQ7	You are dealer.
Dealer: South	♥ 82	The opponents are silent.
Vul: E-W	♦ KQT6	
HCP: 14	♣ A942	

---

<b>Board: 54</b>	♠ A7	Partner is dealer.
Dealer: North	♥ T9732	The opponents are silent.
Vul: Both	♦ AJ93	
HCP: 12+1	♣ K6	

---

<b>Board: 55</b>	♠ JT52	Partner is dealer.
Dealer: North	♥ QT	The opponents are silent.
Vul: None	♦ QJ85	
HCP: 12	♣ AQ3	

## Both hands (Answers Page)

### Board: 52

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 11+1

Contract: 4 ♠ South

North:

♠ A82

♥ QJ6

♦ QJ2

♣ KJT6

South:

♠ KJT65

♥ K5

♦ 64

♣ A975

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: 53

Dealer: South

Vul: E-W

North HCP: 12+1

South HCP: 14

Contract: 4 ♠ North

North:

♠ AJT53

♥ KT3

♦ J98

♣ K7

South:

♠ KQ7

♥ 82

♦ KQT6

♣ A942

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: 54

Dealer: North

Vul: Both

North HCP: 13

South HCP: 12+1

Contract: 4 ♥ South

North:

♠ KQ4

♥ KQJ

♦ 875

♣ Q982

South:

♠ A7

♥ T9732

♦ AJ93

♣ 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 !H

### Board: 55

Dealer: North

Vul: None

North HCP: 14

South HCP: 12

Contract: 3NT North

North:

♠ 63

♥ AK98

♦ AKT6

♣ 754

South:

♠ JT52

♥ QT

♦ QJ85

♣ AQ3

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

	1 ♦	Pass	1 ♠
--	-----	------	-----

Pass	1NT	Pass	3 ♦
------	-----	------	-----

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



## North hands

## 4th Bid Inviting

**Board: 56**      ♠ A9863      Partner is dealer.  
 Dealer: South      ♥ Q3      The opponents are silent.  
 Vul: E-W      ♦ AQ63  
 HCP: 12+1      ♣ 54

---

**Board: 57**      ♠ AK972      Partner is dealer.  
 Dealer: South      ♥ JT92      The opponents are silent.  
 Vul: Both      ♦ A2  
 HCP: 12+1      ♣ 83

---

**Board: 58**      ♠ K542      Partner is dealer.  
 Dealer: South      ♥ K9      The opponents are silent.  
 Vul: None      ♦ T42  
 HCP: 12      ♣ AQ97

---

**Board: 59**      ♠ T3      You are dealer.  
 Dealer: North      ♥ AKQ4      The opponents are silent.  
 Vul: N-S      ♦ Q764  
 HCP: 13      ♣ QT3

---

**Board: 60**      ♠ KQJ83      Partner is dealer.  
 Dealer: South      ♥ Q8      The opponents are silent.  
 Vul: Both      ♦ K762  
 HCP: 11+1      ♣ 42

## Both hands (Answers Page)

### Board: 56

	North:	South:	W	N	E	S
Dealer: South	♠ A9863	♠ Q				1 ♦
Vul: E-W	♥ Q3	♥ AJ9	Pass	1 ♠	Pass	2 ♣
North HCP: 12+1	♦ AQ63	♦ KJ985	Pass	3 ♦	Pass	3NT
South HCP: 12+1	♣ 54	♣ JT93	All Pass			
Contract: 3NT South						

### Board: 57

	North:	South:	W	N	E	S
Dealer: South	♠ AK972	♠ 853				1 ♦
Vul: Both	♥ JT92	♥ KQ4	Pass	1 ♠	Pass	1NT
North HCP: 12+1	♦ A2	♦ Q873	Pass	2 ♣ <sup>1</sup>	Pass	3 ♠ <sup>2</sup>
South HCP: 14	♣ 83	♣ AK9	Pass	4 ♠	All Pass	

1. New Minor Forcing

2. 3 !S

### Board: 58

	North:	South:	W	N	E	S
Dealer: South	♠ K542	♠ QJ8				1 ♦
Vul: None	♥ K9	♥ AQJ6	Pass	1 ♠	Pass	1NT
North HCP: 12	♦ T42	♦ Q965	Pass	2NT	All Pass	
South HCP: 12	♣ AQ97	♣ T2				
Contract: 2NT North						

### Board: 59

	North:	South:	W	N	E	S
Dealer: North	♠ T3	♠ AQ96		1 ♦	Pass	1 ♠
Vul: N-S	♥ AKQ4	♥ 7	Pass	1NT	Pass	2NT
North HCP: 13	♦ Q764	♦ K98	All Pass			
South HCP: 12+1	♣ QT3	♣ K7654				
Contract: 2NT South						

### Board: 60

	North:	South:	W	N	E	S
Dealer: South	♠ KQJ83	♠ T5				1 ♣
Vul: Both	♥ Q8	♥ KJ75	Pass	1 ♠	Pass	1NT
North HCP: 11+1	♦ K762	♦ AT9	Pass	2 ♦ <sup>1</sup>	Pass	3 ♥
South HCP: 14	♣ 42	♣ KQJ8	Pass	3NT	All Pass	

1. New Minor Forcing

Contract: 3NT North

**South hands****4th Bid Inviting****Board: 56**

♠ Q

You are dealer.

Dealer: South

♥ AJ9

The opponents are silent.

Vul: E-W

♦ KJ985

HCP: 12+1

♣ JT93

**Board: 57**

♠ 853

You are dealer.

Dealer: South

♥ KQ4

The opponents are silent.

Vul: Both

♦ Q873

HCP: 14

♣ AK9

**Board: 58**

♠ QJ8

You are dealer.

Dealer: South

♥ AQJ6

The opponents are silent.

Vul: None

♦ Q965

HCP: 12

♣ T2

**Board: 59**

♠ AQ96

Partner is dealer.

Dealer: North

♥ 7

The opponents are silent.

Vul: N-S

♦ K98

HCP: 12+1

♣ K7654

**Board: 60**

♠ T5

You are dealer.

Dealer: South

♥ KJ75

The opponents are silent.

Vul: Both

♦ AT9

HCP: 14

♣ KQJ8

## Both hands (Answers Page)

### Board: 56

	North:	South:	W	N	E	S
Dealer: South	♠ A9863	♠ Q				1 ♦
Vul: E-W	♥ Q3	♥ AJ9	Pass	1 ♠	Pass	2 ♣
North HCP: 12+1	♦ AQ63	♦ KJ985	Pass	3 ♦	Pass	3NT
South HCP: 12+1	♣ 54	♣ JT93	All Pass			
Contract: 3NT South						

### Board: 57

	North:	South:	W	N	E	S
Dealer: South	♠ AK972	♠ 853				1 ♦
Vul: Both	♥ JT92	♥ KQ4	Pass	1 ♠	Pass	1NT
North HCP: 12+1	♦ A2	♦ Q873	Pass	2 ♣ <sup>1</sup>	Pass	3 ♠ <sup>2</sup>
South HCP: 14	♣ 83	♣ AK9	Pass	4 ♠	All Pass	

1. New Minor Forcing

2. 3 !S

### Board: 58

	North:	South:	W	N	E	S
Dealer: South	♠ K542	♠ QJ8				1 ♦
Vul: None	♥ K9	♥ AQJ6	Pass	1 ♠	Pass	1NT
North HCP: 12	♦ T42	♦ Q965	Pass	2NT	All Pass	
South HCP: 12	♣ AQ97	♣ T2				
Contract: 2NT North						

### Board: 59

	North:	South:	W	N	E	S
Dealer: North	♠ T3	♠ AQ96		1 ♦	Pass	1 ♠
Vul: N-S	♥ AKQ4	♥ 7	Pass	1NT	Pass	2NT
North HCP: 13	♦ Q764	♦ K98	All Pass			
South HCP: 12+1	♣ QT3	♣ K7654				
Contract: 2NT South						

### Board: 60

	North:	South:	W	N	E	S
Dealer: South	♠ KQJ83	♠ T5				1 ♣
Vul: Both	♥ Q8	♥ KJ75	Pass	1 ♠	Pass	1NT
North HCP: 11+1	♦ K762	♦ AT9	Pass	2 ♦ <sup>1</sup>	Pass	3 ♥
South HCP: 14	♣ 42	♣ KQJ8	Pass	3NT	All Pass	

1. New Minor Forcing

Contract: 3NT North

<b>Board: 61</b>	♠ AQT832	Partner is dealer.
Dealer: South	♥ K	The opponents are silent.
Vul: None	♦ Q2	
HCP: 12+2	♣ J652	

---

<b>Board: 62</b>	♠ K742	Partner is dealer.
Dealer: South	♥ AJT64	The opponents are silent.
Vul: N-S	♦ J9	
HCP: 11+1	♣ QT	

---

<b>Board: 63</b>	♠ QT7	You are dealer.
Dealer: North	♥ QT	The opponents are silent.
Vul: E-W	♦ QJT4	
HCP: 12	♣ KQ62	

---

<b>Board: 64</b>	♠ AQ52	Partner is dealer.
Dealer: South	♥ 3	The opponents are silent.
Vul: None	♦ T852	
HCP: 11	♣ AJ86	

## Both hands (Answers Page)

### Board: 61

Dealer: South

Vul: None

North HCP: 12+2

South HCP: 14

Contract: 4 ♠ South

North:

♠ AQT832

♥ K

♦ Q2

♣ J652

South:

♠ J7

♥ T964

♦ AT7

♣ AKQ8

W N E S

Pass 1 ♠ Pass 1 ♣

Pass 1 ♥ Pass 1NT

Pass 2 ♦<sup>1</sup> Pass 3 ♥

Pass 3 ♠ Pass 4 ♠

All Pass

1. New Minor Forcing

### Board: 62

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 12+1

Contract: 2 ♠ North

North:

♠ K742

♥ AJT64

♦ J9

♣ QT

South:

♠ AJ86

♥ 7

♦ AT864

♣ K42

W N E S

Pass 1 ♦ 1 ♥

Pass 1 ♠

Pass 2 ♠ All Pass

### Board: 63

Dealer: North

Vul: E-W

North HCP: 12

South HCP: 12

Contract: 3NT North

North:

♠ QT7

♥ QT

♦ QJT4

♣ KQ62

South:

♠ J6

♥ AK94

♦ A952

♣ T95

W N E S

Pass 1 ♦ Pass 1 ♥

Pass 1NT Pass 3 ♦

Pass 3NT All Pass

### Board: 64

Dealer: South

Vul: None

North HCP: 11

South HCP: 14

Contract: 2 ♣ North

North:

♠ AQ52

♥ 3

♦ T852

♣ AJ86

South:

♠ J6

♥ KT97

♦ AK4

♣ KT74

W N E S

Pass 1 ♠ Pass 1 ♣

Pass 1NT

Pass 2 ♣ All Pass

## South hands

## 4th Bid Inviting

### Board: 61

♠ J7

You are dealer.

Dealer: South

♥ T964

The opponents are silent.

Vul: None

♦ AT7

HCP: 14

♣ AKQ8

---

### Board: 62

♠ AJ86

You are dealer.

Dealer: South

♥ 7

The opponents are silent.

Vul: N-S

♦ AT864

HCP: 12+1

♣ K42

---

### Board: 63

♠ J6

Partner is dealer.

Dealer: North

♥ AK94

The opponents are silent.

Vul: E-W

♦ A952

HCP: 12

♣ T95

---

### Board: 64

♠ J6

You are dealer.

Dealer: South

♥ KT97

The opponents are silent.

Vul: None

♦ AK4

HCP: 14

♣ KT74

## Both hands (Answers Page)

### Board: 61

Dealer: South

Vul: None

North HCP: 12+2

South HCP: 14

Contract: 4 ♠ South

North:

♠ AQT832

♥ K

♦ Q2

♣ J652

South:

♠ J7

♥ T964

♦ AT7

♣ AKQ8

W N E S

Pass 1 ♠ Pass 1 ♣

Pass 1 ♥ Pass 1NT

Pass 2 ♦<sup>1</sup> Pass 3 ♥

Pass 3 ♠ Pass 4 ♠

All Pass

1. New Minor Forcing

### Board: 62

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 12+1

Contract: 2 ♠ North

North:

♠ K742

♥ AJT64

♦ J9

♣ QT

South:

♠ AJ86

♥ 7

♦ AT864

♣ K42

W N E S

Pass 1 ♥ Pass 1 ♦

Pass 1 ♠ Pass 1 ♣

Pass 2 ♠ All Pass

### Board: 63

Dealer: North

Vul: E-W

North HCP: 12

South HCP: 12

Contract: 3NT North

North:

♠ QT7

♥ QT

♦ QJT4

♣ KQ62

South:

♠ J6

♥ AK94

♦ A952

♣ T95

W N E S

Pass 1 ♥ Pass 1 ♦

Pass 1NT Pass 3 ♦

Pass 3NT All Pass

### Board: 64

Dealer: South

Vul: None

North HCP: 11

South HCP: 14

Contract: 2 ♣ North

North:

♠ AQ52

♥ 3

♦ T852

♣ AJ86

South:

♠ J6

♥ KT97

♦ AK4

♣ KT74

W N E S

Pass 1 ♠ Pass 1 ♣

Pass 1 ♥ Pass 1NT

Pass 2 ♣ All Pass



## North hands

## 4th Bid Inviting

### Board: 65

♠ J732

Partner is dealer.

Dealer: South

♥ QJT52

The opponents are silent.

Vul: N-S

♦ AJT

HCP: 12+1

♣ K

### Board: 66

♠ AJT6

Partner is dealer.

Dealer: South

♥ AQ74

The opponents are silent.

Vul: E-W

♦ 96

HCP: 11

♣ T62

### Board: 67

♠ AJT753

Partner is dealer.

Dealer: South

♥ 9

The opponents are silent.

Vul: N-S

♦ A5

HCP: 11+2

♣ Q742

### Board: 68

♠ K872

You are dealer.

Dealer: North

♥ AJ5

The opponents are silent.

Vul: E-W

♦ Q4

HCP: 13

♣ K865

### Board: 69

♠ K6

You are dealer.

Dealer: North

♥ Q82

The opponents are silent.

Vul: Both

♦ Q762

HCP: 14

♣ AQJ2

## Both hands (Answers Page)

### Board: 65

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 12

Contract: 3♥ North

North:

♠ J732

♥ QJT52

♦ AJT

♣ K

South:

♠ 65

♥ A97

♦ Q985

♣ AQ74

W N E S

Pass 1♥ Pass 1♦

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

Pass 3♥ All Pass

1. New Minor Forcing

2. 3 !H

### Board: 66

Dealer: South

Vul: E-W

North HCP: 11

South HCP: 14

Contract: 3NT North

North:

♠ AJT6

♥ AQ74

♦ 96

♣ T62

South:

♠ 973

♥ K32

♦ AK4

♣ A874

W N E S

Pass 1♥ Pass 1♣

Pass 2NT Pass 3♥

Pass 3NT All Pass

### Board: 67

Dealer: South

Vul: N-S

North HCP: 11+2

South HCP: 12+1

Contract: 2♠ North

North:

♠ AJT753

♥ 9

♦ A5

♣ Q742

South:

♠ 2

♥ KJ753

♦ KT7

♣ AJ86

W N E S

Pass 1♠ Pass 2♥

Pass 2♠ All Pass

### Board: 68

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 12+2

Contract: 4♥ North

North:

♠ K872

♥ AJ5

♦ Q4

♣ K865

South:

♠ J5

♥ KQ7642

♦ 93

♣ AQ3

W N E S

Pass 1♣ Pass 1♥

Pass 1♠ Pass 3♥

Pass 4♥ All Pass

### Board: 69

Dealer: North

Vul: Both

North HCP: 14

South HCP: 12

Contract: 3NT South

North:

♠ K6

♥ Q82

♦ Q762

♣ AQJ2

South:

♠ Q987

♥ AKT4

♦ KT4

♣ 93

W N E S

Pass 1♦ Pass 1♥

Pass 1NT Pass 3NT

All Pass

**South hands****4th Bid Inviting****Board: 65**

♠ 65

You are dealer.

Dealer: South

♥ A97

The opponents are silent.

Vul: N-S

♦ Q985

HCP: 12

♣ AQ74

**Board: 66**

♠ 973

You are dealer.

Dealer: South

♥ K32

The opponents are silent.

Vul: E-W

♦ AK4

HCP: 14

♣ A874

**Board: 67**

♠ 2

You are dealer.

Dealer: South

♥ KJ753

The opponents are silent.

Vul: N-S

♦ KT7

HCP: 12+1

♣ AJ86

**Board: 68**

♠ J5

Partner is dealer.

Dealer: North

♥ KQ7642

The opponents are silent.

Vul: E-W

♦ 93

HCP: 12+2

♣ AQ3

**Board: 69**

♠ Q987

Partner is dealer.

Dealer: North

♥ AKT4

The opponents are silent.

Vul: Both

♦ KT4

HCP: 12

♣ 93

## Both hands (Answers Page)

### Board: 65

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 12

Contract: 3♥ North

North:

♠ J732

♥ QJT52

♦ AJT

♣ K

South:

♠ 65

♥ A97

♦ Q985

♣ AQ74

W N E S

Pass 1♥ Pass 1♦

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

Pass 3♥ All Pass

1. New Minor Forcing

2. 3 !H

### Board: 66

Dealer: South

Vul: E-W

North HCP: 11

South HCP: 14

Contract: 3NT North

North:

♠ AJT6

♥ AQ74

♦ 96

♣ T62

South:

♠ 973

♥ K32

♦ AK4

♣ A874

W N E S

Pass 1♥ Pass 1♣

Pass 2NT Pass 3♥

Pass 3NT All Pass

### Board: 67

Dealer: South

Vul: N-S

North HCP: 11+2

South HCP: 12+1

Contract: 2♠ North

North:

♠ AJT753

♥ 9

♦ A5

♣ Q742

South:

♠ 2

♥ KJ753

♦ KT7

♣ AJ86

W N E S

Pass 1♠ Pass 2♥

Pass 2♠ All Pass

### Board: 68

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 12+2

Contract: 4♥ North

North:

♠ K872

♥ AJ5

♦ Q4

♣ K865

South:

♠ J5

♥ KQ7642

♦ 93

♣ AQ3

W N E S

Pass 1♣ Pass 1♥

Pass 1♠ Pass 3♥

Pass 4♥ All Pass

### Board: 69

Dealer: North

Vul: Both

North HCP: 14

South HCP: 12

Contract: 3NT South

North:

♠ K6

♥ Q82

♦ Q762

♣ AQJ2

South:

♠ Q987

♥ AKT4

♦ KT4

♣ 93

W N E S

Pass 1♦ Pass 1♥

Pass 1NT Pass 3NT

All Pass

## North hands

## 4th Bid Inviting

### Board: 70

♠ KJ64

Partner is dealer.

Dealer: South

♥ Q7

The opponents are silent.

Vul: E-W

♦ J93

HCP: 12

♣ AJ65

---

### Board: 71

♠ AQJ954

Partner is dealer.

Dealer: South

♥ 3

The opponents are silent.

Vul: Both

♦ 62

HCP: 11+2

♣ A986

---

### Board: 72

♠ AQJ9

You are dealer.

Dealer: North

♥ J543

The opponents are silent.

Vul: None

♦ A6

HCP: 13

♣ J82

---

### Board: 73

♠ T9854

Partner is dealer.

Dealer: South

♥ A5

The opponents are silent.

Vul: N-S

♦ A62

HCP: 12+1

♣ A95

## Both hands (Answers Page)

### Board: 70

	North:	South:	W	N	E	S
Dealer: South	♠ KJ64	♠ A93				1 ♣
Vul: E-W	♥ Q7	♥ KJ82	Pass	1 ♠	Pass	1NT
North HCP: 12	♦ J93	♦ Q5	Pass	3 ♣	Pass	3NT
South HCP: 13	♣ AJ65	♣ KT92	All Pass			
Contract: 3NT South						

### Board: 71

	North:	South:	W	N	E	S
Dealer: South	♠ AQJ954	♠ T6				1 ♦
Vul: Both	♥ 3	♥ KT94	Pass	1 ♠	Pass	1NT
North HCP: 11+2	♦ 62	♦ AQJT	Pass	2 ♣ <sup>1</sup>	Pass	3 ♥
South HCP: 13	♣ A986	♣ K32	Pass	3 ♠	Pass	4 ♠
Contract: 4 ♠ South			All Pass			

1. New Minor Forcing

### Board: 72

	North:	South:	W	N	E	S
Dealer: North	♠ AQJ9	♠ 42		1 ♣	Pass	1 ♦
Vul: None	♥ J543	♥ QT7	Pass	1 ♥	Pass	3 ♦
North HCP: 13	♦ A6	♦ KQ9753	Pass	4 ♦	All Pass	
South HCP: 11+2	♣ J82	♣ A5				
Contract: 4 ♦ North						

### Board: 73

	North:	South:	W	N	E	S
Dealer: South	♠ T9854	♠ 632				1 ♣
Vul: N-S	♥ A5	♥ K32	Pass	1 ♠	Pass	1NT
North HCP: 12+1	♦ A62	♦ KQJ	Pass	2 ♦ <sup>1</sup>	Pass	2 ♠ <sup>2</sup>
South HCP: 12	♣ A95	♣ K874	Pass	3 ♠	All Pass	
Contract: 3 ♠ North						

1. New Minor Forcing

2. 3 !S

**South hands****4th Bid Inviting****Board: 70**

♠ A93

You are dealer.

Dealer: South

♥ KJ82

The opponents are silent.

Vul: E-W

♦ Q5

HCP: 13

♣ KT92

**Board: 71**

♠ T6

You are dealer.

Dealer: South

♥ KT94

The opponents are silent.

Vul: Both

♦ AQJT

HCP: 13

♣ K32

**Board: 72**

♠ 42

Partner is dealer.

Dealer: North

♥ QT7

The opponents are silent.

Vul: None

♦ KQ9753

HCP: 11+2

♣ A5

**Board: 73**

♠ 632

You are dealer.

Dealer: South

♥ K32

The opponents are silent.

Vul: N-S

♦ KQJ

HCP: 12

♣ K874

## Both hands (Answers Page)

### Board: 70

	North:	South:	W	N	E	S
Dealer: South	♠ KJ64	♠ A93				1 ♣
Vul: E-W	♥ Q7	♥ KJ82	Pass	1 ♠	Pass	1NT
North HCP: 12	♦ J93	♦ Q5	Pass	3 ♣	Pass	3NT
South HCP: 13	♣ AJ65	♣ KT92	All Pass			
Contract: 3NT South						

### Board: 71

	North:	South:	W	N	E	S
Dealer: South	♠ AQJ954	♠ T6				1 ♦
Vul: Both	♥ 3	♥ KT94	Pass	1 ♠	Pass	1NT
North HCP: 11+2	♦ 62	♦ AQJT	Pass	2 ♣ <sup>1</sup>	Pass	3 ♥
South HCP: 13	♣ A986	♣ K32	Pass	3 ♠	Pass	4 ♠
Contract: 4 ♠ South			All Pass			

1. New Minor Forcing

### Board: 72

	North:	South:	W	N	E	S
Dealer: North	♠ AQJ9	♠ 42		1 ♣	Pass	1 ♦
Vul: None	♥ J543	♥ QT7	Pass	1 ♥	Pass	3 ♦
North HCP: 13	♦ A6	♦ KQ9753	Pass	4 ♦	All Pass	
South HCP: 11+2	♣ J82	♣ A5				
Contract: 4 ♦ North						

### Board: 73

	North:	South:	W	N	E	S
Dealer: South	♠ T9854	♠ 632				1 ♣
Vul: N-S	♥ A5	♥ K32	Pass	1 ♠	Pass	1NT
North HCP: 12+1	♦ A62	♦ KQJ	Pass	2 ♦ <sup>1</sup>	Pass	2 ♠ <sup>2</sup>
South HCP: 12	♣ A95	♣ K874	Pass	3 ♠	All Pass	
Contract: 3 ♠ North						

1. New Minor Forcing

2. 3 !S



## North hands

## 4th Bid Inviting

**Board: 74**      ♠ QJ82      Partner is dealer.  
 Dealer: South      ♥ AJ42      The opponents are silent.  
 Vul: Both      ♦ 87  
 HCP: 12      ♣ KJ6

---

**Board: 75**      ♠ AJ      Partner is dealer.  
 Dealer: South      ♥ JT4      The opponents are silent.  
 Vul: None      ♦ AJT73  
 HCP: 11+1      ♣ T52

---

**Board: 76**      ♠ A9      Partner is dealer.  
 Dealer: South      ♥ AT43      The opponents are silent.  
 Vul: N-S      ♦ JT84  
 HCP: 12      ♣ K63

---

**Board: 77**      ♠ KQT64      Partner is dealer.  
 Dealer: South      ♥ 9      The opponents are silent.  
 Vul: E-W      ♦ QJ4  
 HCP: 11+1      ♣ KT43

---

**Board: 78**      ♠ AQ      You are dealer.  
 Dealer: North      ♥ KQ84      The opponents are silent.  
 Vul: None      ♦ QT72  
 HCP: 13      ♣ T32

## Both hands (Answers Page)

### Board: 74

Dealer: South

Vul: Both

North HCP: 12

South HCP: 14

Contract: 3NT North

North:

♠ QJ82

♥ AJ42

♦ 87

♣ KJ6

South:

♠ K93

♥ K63

♦ AQ2

♣ QT54

W N E S

Pass 1♥ Pass 1NT

Pass 2NT Pass 3♥

Pass 3NT All Pass

### Board: 75

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 13+1

Contract: 2NT North

North:

♠ AJ

♥ JT4

♦ AJT73

♣ T52

South:

♠ 43

♥ AK98

♦ Q5

♣ KJ763

W N E S

Pass 1♦ Pass 1♥

Pass 2NT All Pass

### Board: 76

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 14

Contract: 3NT North

North:

♠ A9

♥ AT43

♦ JT84

♣ K63

South:

♠ J75

♥ J87

♦ AK2

♣ AJT8

W N E S

Pass 1♥ Pass 1NT

Pass 2NT Pass 3♥

Pass 3NT All Pass

### Board: 77

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 14

Contract: 4♠ North

North:

♠ KQT64

♥ 9

♦ QJ4

♣ KT43

South:

♠ J53

♥ KQ53

♦ AT75

♣ A9

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: 78

Dealer: North

Vul: None

North HCP: 13

South HCP: 12+2

Contract: 4♠ North

North:

♠ AQ

♥ KQ84

♦ QT72

♣ T32

South:

♠ KT8654

♥ 62

♦ AJ8

♣ A5

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****4th Bid Inviting**

<b>Board: 74</b>	♠ K93	You are dealer.
Dealer: South	♥ K63	The opponents are silent.
Vul: Both	♦ AQ2	
HCP: 14	♣ QT54	

---

<b>Board: 75</b>	♠ 43	You are dealer.
Dealer: South	♥ AK98	The opponents are silent.
Vul: None	♦ Q5	
HCP: 13+1	♣ KJ763	

---

<b>Board: 76</b>	♠ J75	You are dealer.
Dealer: South	♥ J87	The opponents are silent.
Vul: N-S	♦ AK2	
HCP: 14	♣ AJT8	

---

<b>Board: 77</b>	♠ J53	You are dealer.
Dealer: South	♥ KQ53	The opponents are silent.
Vul: E-W	♦ AT75	
HCP: 14	♣ A9	

---

<b>Board: 78</b>	♠ KT8654	Partner is dealer.
Dealer: North	♥ 62	The opponents are silent.
Vul: None	♦ AJ8	
HCP: 12+2	♣ A5	

## Both hands (Answers Page)

### Board: 74

Dealer: South

Vul: Both

North HCP: 12

South HCP: 14

Contract: 3NT North

North:

♠ QJ82

♥ AJ42

♦ 87

♣ KJ6

South:

♠ K93

♥ K63

♦ AQ2

♣ QT54

W N E S

Pass 1♥ Pass 1NT

Pass 2NT Pass 3♥

Pass 3NT All Pass

### Board: 75

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 13+1

Contract: 2NT North

North:

♠ AJ

♥ JT4

♦ AJT73

♣ T52

South:

♠ 43

♥ AK98

♦ Q5

♣ KJ763

W N E S

Pass 1♦ Pass 1♥

Pass 2NT All Pass

### Board: 76

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 14

Contract: 3NT North

North:

♠ A9

♥ AT43

♦ JT84

♣ K63

South:

♠ J75

♥ J87

♦ AK2

♣ AJT8

W N E S

Pass 1♥ Pass 1NT

Pass 2NT Pass 3♥

Pass 3NT All Pass

### Board: 77

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 14

Contract: 4♠ North

North:

♠ KQT64

♥ 9

♦ QJ4

♣ KT43

South:

♠ J53

♥ KQ53

♦ AT75

♣ A9

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: 78

Dealer: North

Vul: None

North HCP: 13

South HCP: 12+2

Contract: 4♠ North

North:

♠ AQ

♥ KQ84

♦ QT72

♣ T32

South:

♠ KT8654

♥ 62

♦ AJ8

♣ A5

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

## 4th Bid Inviting

**Board: 79**      ♠ AT8      You are dealer.  
 Dealer: North      ♥ KQJ6      The opponents are silent.  
 Vul: N-S      ♦ 74  
 HCP: 14      ♣ A975

---

**Board: 80**      ♠ T94      You are dealer.  
 Dealer: North      ♥ AJ74      The opponents are silent.  
 Vul: E-W      ♦ AKQ2  
 HCP: 14      ♣ 75

---

**Board: 81**      ♠ K52      You are dealer.  
 Dealer: North      ♥ K9      The opponents are silent.  
 Vul: Both      ♦ KT64  
 HCP: 12      ♣ KT53

---

**Board: 82**      ♠ Q92      Partner is dealer.  
 Dealer: South      ♥ T6      The opponents are silent.  
 Vul: N-S      ♦ AKJ5  
 HCP: 11      ♣ JT76

---

**Board: 83**      ♠ AQ3      Partner is dealer.  
 Dealer: South      ♥ AT864      The opponents are silent.  
 Vul: E-W      ♦ 982  
 HCP: 12+1      ♣ Q9

## Both hands (Answers Page)

### Board: 79

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 11+2

Contract: 3NT North

North:

♠ AT8

♥ KQJ6

♦ 74

♣ A975

South:

♠ K7

♥ A4

♦ KJ9652

♣ 842

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

### Board: 80

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 11+1

Contract: 3 ♠ North

North:

♠ T94

♥ AJ74

♦ AKQ2

♣ 75

South:

♠ A6532

♥ QT

♦ J65

♣ A96

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

1. New Minor Forcing

2. 3 !S

### Board: 81

Dealer: North

Vul: Both

North HCP: 12

South HCP: 12

Contract: 3NT North

North:

♠ K52

♥ K9

♦ KT64

♣ KT53

South:

♠ 76

♥ A873

♦ A875

♣ A98

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

### Board: 82

Dealer: South

Vul: N-S

North HCP: 11

South HCP: 14

Contract: 3NT South

North:

♠ Q92

♥ T6

♦ AKJ5

♣ JT76

South:

♠ A64

♥ QJ8

♦ 862

♣ AK53

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

### Board: 83

Dealer: South

Vul: E-W

North HCP: 12+1

South HCP: 14

Contract: 4 ♥ North

North:

♠ AQ3

♥ AT864

♦ 982

♣ Q9

South:

♠ T8

♥ KJ5

♦ KT73

♣ AK82

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****4th Bid Inviting**

**Board: 79**      ♠ K7      Partner is dealer.  
Dealer: North      ♥ A4      The opponents are silent.  
Vul: N-S      ♦ KJ9652  
HCP: 11+2      ♣ 842

---

**Board: 80**      ♠ A6532      Partner is dealer.  
Dealer: North      ♥ QT      The opponents are silent.  
Vul: E-W      ♦ J65  
HCP: 11+1      ♣ A96

---

**Board: 81**      ♠ 76      Partner is dealer.  
Dealer: North      ♥ A873      The opponents are silent.  
Vul: Both      ♦ A875  
HCP: 12      ♣ A98

---

**Board: 82**      ♠ A64      You are dealer.  
Dealer: South      ♥ QJ8      The opponents are silent.  
Vul: N-S      ♦ 862  
HCP: 14      ♣ AK53

---

**Board: 83**      ♠ T8      You are dealer.  
Dealer: South      ♥ KJ5      The opponents are silent.  
Vul: E-W      ♦ KT73  
HCP: 14      ♣ AK82

## Both hands (Answers Page)

### Board: 79

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 11+2

Contract: 3NT North

North:

♠ AT8

♥ KQJ6

♦ 74

♣ A975

South:

♠ K7

♥ A4

♦ KJ9652

♣ 842

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

### Board: 80

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 11+1

Contract: 3 ♠ North

North:

♠ T94

♥ AJ74

♦ AKQ2

♣ 75

South:

♠ A6532

♥ QT

♦ J65

♣ A96

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

1. New Minor Forcing

2. 3 !S

### Board: 81

Dealer: North

Vul: Both

North HCP: 12

South HCP: 12

Contract: 3NT North

North:

♠ K52

♥ K9

♦ KT64

♣ KT53

South:

♠ 76

♥ A873

♦ A875

♣ A98

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

### Board: 82

Dealer: South

Vul: N-S

North HCP: 11

South HCP: 14

Contract: 3NT South

North:

♠ Q92

♥ T6

♦ AKJ5

♣ JT76

South:

♠ A64

♥ QJ8

♦ 862

♣ AK53

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

### Board: 83

Dealer: South

Vul: E-W

North HCP: 12+1

South HCP: 14

Contract: 4 ♥ North

North:

♠ AQ3

♥ AT864

♦ 982

♣ Q9

South:

♠ T8

♥ KJ5

♦ KT73

♣ AK82

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

## 4th Bid Inviting

**Board: 84**      ♠ AQJ2      You are dealer.  
 Dealer: North      ♥ 74      The opponents are silent.  
 Vul: Both      ♦ A873  
 HCP: 14      ♣ QJ4

---

**Board: 85**      ♠ Q87      You are dealer.  
 Dealer: North      ♥ J4      The opponents are silent.  
 Vul: None      ♦ KQ63  
 HCP: 12      ♣ A963

---

**Board: 86**      ♠ A92      You are dealer.  
 Dealer: North      ♥ J94      The opponents are silent.  
 Vul: E-W      ♦ AJ32  
 HCP: 13      ♣ K96

---

**Board: 87**      ♠ AKT      You are dealer.  
 Dealer: North      ♥ K6      The opponents are silent.  
 Vul: Both      ♦ KT93  
 HCP: 14      ♣ JT62

---

**Board: 88**      ♠ K6      You are dealer.  
 Dealer: North      ♥ A952      The opponents are silent.  
 Vul: None      ♦ K75  
 HCP: 14      ♣ KJ32

## Both hands (Answers Page)

### Board: 84

	North:	South:	W	N	E	S
Dealer: North	♠ AQJ2	♠ K97		1 ♦	Pass	1 ♥
Vul: Both	♥ 74	♥ AJT632	Pass	1 ♠	Pass	3 ♥
North HCP: 14	♦ A873	♦ QJ5	Pass	4 ♥	All Pass	
South HCP: 11+2	♣ QJ4	♣ 2				
Contract: 4 ♥ North						

### Board: 85

	North:	South:	W	N	E	S
Dealer: North	♠ Q87	♠ J62		1 ♦	Pass	1 ♥
Vul: None	♥ J4	♥ AQ86	Pass	1NT	Pass	2 ♦
North HCP: 12	♦ KQ63	♦ J9854	All Pass			
South HCP: 11+1	♣ A963	♣ K				
Contract: 2 ♦ South						

### Board: 86

	North:	South:	W	N	E	S
Dealer: North	♠ A92	♠ QJ87		1 ♦	Pass	1 ♠
Vul: E-W	♥ J94	♥ 52	Pass	1NT	Pass	3 ♦
North HCP: 13	♦ AJ32	♦ KQT6	Pass	3 ♠	All Pass	
South HCP: 12	♣ K96	♣ AT7				
Contract: 3 ♠ North						

### Board: 87

	North:	South:	W	N	E	S
Dealer: North	♠ AKT	♠ Q2		1 ♦	Pass	1 ♥
Vul: Both	♥ K6	♥ QT43	Pass	1NT	Pass	2NT
North HCP: 14	♦ KT93	♦ A754	Pass	3NT	All Pass	
South HCP: 11	♣ JT62	♣ K53				
Contract: 3NT North						

### Board: 88

	North:	South:	W	N	E	S
Dealer: North	♠ K6	♠ QJT742		1 ♣	Pass	1 ♠
Vul: None	♥ A952	♥ KJ4	Pass	1NT	Pass	2 ♦ <sup>1</sup>
North HCP: 14	♦ K75	♦ 42	Pass	3 ♥	Pass	3 ♠
South HCP: 11+2	♣ KJ32	♣ A9	Pass	4 ♠	All Pass	
Contract: 4 ♠ North						

1. New Minor Forcing

**South hands****4th Bid Inviting**

<b>Board: 84</b>	♠ K97	Partner is dealer.
Dealer: North	♥ AJT632	The opponents are silent.
Vul: Both	♦ QJ5	
HCP: 11+2	♣ 2	

---

<b>Board: 85</b>	♠ J62	Partner is dealer.
Dealer: North	♥ AQ86	The opponents are silent.
Vul: None	♦ J9854	
HCP: 11+1	♣ K	

---

<b>Board: 86</b>	♠ QJ87	Partner is dealer.
Dealer: North	♥ 52	The opponents are silent.
Vul: E-W	♦ KQT6	
HCP: 12	♣ AT7	

---

<b>Board: 87</b>	♠ Q2	Partner is dealer.
Dealer: North	♥ QT43	The opponents are silent.
Vul: Both	♦ A754	
HCP: 11	♣ K53	

---

<b>Board: 88</b>	♠ QJT742	Partner is dealer.
Dealer: North	♥ KJ4	The opponents are silent.
Vul: None	♦ 42	
HCP: 11+2	♣ A9	

## Both hands (Answers Page)

### Board: 84

	North:	South:	W	N	E	S
Dealer: North	♠ AQJ2	♠ K97		1 ♦	Pass	1 ♥
Vul: Both	♥ 74	♥ AJT632	Pass	1 ♠	Pass	3 ♥
North HCP: 14	♦ A873	♦ QJ5	Pass	4 ♥	All Pass	
South HCP: 11+2	♣ QJ4	♣ 2				
Contract: 4 ♥ North						

### Board: 85

	North:	South:	W	N	E	S
Dealer: North	♠ Q87	♠ J62		1 ♦	Pass	1 ♥
Vul: None	♥ J4	♥ AQ86	Pass	1NT	Pass	2 ♦
North HCP: 12	♦ KQ63	♦ J9854	All Pass			
South HCP: 11+1	♣ A963	♣ K				
Contract: 2 ♦ South						

### Board: 86

	North:	South:	W	N	E	S
Dealer: North	♠ A92	♠ QJ87		1 ♦	Pass	1 ♠
Vul: E-W	♥ J94	♥ 52	Pass	1NT	Pass	3 ♦
North HCP: 13	♦ AJ32	♦ KQT6	Pass	3 ♠	All Pass	
South HCP: 12	♣ K96	♣ AT7				
Contract: 3 ♠ North						

### Board: 87

	North:	South:	W	N	E	S
Dealer: North	♠ AKT	♠ Q2		1 ♦	Pass	1 ♥
Vul: Both	♥ K6	♥ QT43	Pass	1NT	Pass	2NT
North HCP: 14	♦ KT93	♦ A754	Pass	3NT	All Pass	
South HCP: 11	♣ JT62	♣ K53				
Contract: 3NT North						

### Board: 88

	North:	South:	W	N	E	S
Dealer: North	♠ K6	♠ QJT742		1 ♣	Pass	1 ♠
Vul: None	♥ A952	♥ KJ4	Pass	1NT	Pass	2 ♦ <sup>1</sup>
North HCP: 14	♦ K75	♦ 42	Pass	3 ♥	Pass	3 ♠
South HCP: 11+2	♣ KJ32	♣ A9	Pass	4 ♠	All Pass	
Contract: 4 ♠ North						

1. New Minor Forcing

## North hands

## 4th Bid Inviting

**Board: 89**      ♠ AT9765      Partner is dealer.  
 Dealer: South      ♥ K6      The opponents are silent.  
 Vul: Both      ♦ AT86  
 HCP: 11+2      ♣ 9

---

**Board: 90**      ♠ Q832      Partner is dealer.  
 Dealer: South      ♥ 7      The opponents are silent.  
 Vul: None      ♦ J872  
 HCP: 11      ♣ AKJ8

---

**Board: 91**      ♠ 87      Partner is dealer.  
 Dealer: South      ♥ AJ9854      The opponents are silent.  
 Vul: N-S      ♦ Q42  
 HCP: 11+2      ♣ KJ

---

**Board: 92**      ♠ A763      You are dealer.  
 Dealer: North      ♥ AJT9      The opponents are silent.  
 Vul: E-W      ♦ J6  
 HCP: 13      ♣ K84

---

**Board: 93**      ♠ QT6      Partner is dealer.  
 Dealer: South      ♥ AKQT4      The opponents are silent.  
 Vul: None      ♦ T92  
 HCP: 11+1      ♣ 64

## Both hands (Answers Page)

### Board: 89

Dealer: South

Vul: Both

North HCP: 11+2

South HCP: 14

Contract: 4 ♠ North

North:

♠ AT9765

♥ K6

♦ AT86

♣ 9

South:

♠ K4

♥ AJT

♦ KQ53

♣ JT62

W N E S

Pass 1 ♠ Pass 1 ♦

Pass 2 ♣<sup>1</sup> Pass 1NT

Pass 4 ♠ All Pass

1. New Minor Forcing

### Board: 90

Dealer: South

Vul: None

North HCP: 11

South HCP: 13

Contract: 2 ♣ North

North:

♠ Q832

♥ 7

♦ J872

♣ AKJ8

South:

♠ AK7

♥ J652

♦ K4

♣ QT75

W N E S

Pass 1 ♠ Pass 1NT

Pass 2 ♣ All Pass

### Board: 91

Dealer: South

Vul: N-S

North HCP: 11+2

South HCP: 13

Contract: 4 ♥ South

North:

♠ 87

♥ AJ9854

♦ Q42

♣ KJ

South:

♠ AQJ9

♥ T6

♦ KJ76

♣ Q43

W N E S

Pass 1 ♥ Pass 1 ♦

Pass 3 ♥ Pass 1 ♠

All Pass 4 ♥

### Board: 92

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 11

Contract: 2NT South

North:

♠ A763

♥ AJT9

♦ J6

♣ K84

South:

♠ T9

♥ Q82

♦ AQT5

♣ QJ62

W N E S

Pass 1 ♣ Pass 1 ♦

Pass 1 ♥ Pass 2NT

All Pass

### Board: 93

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 12

Contract: 4 ♥ North

North:

♠ QT6

♥ AKQT4

♦ T92

♣ 64

South:

♠ 42

♥ 732

♦ AKJ4

♣ KJ82

W N E S

Pass 1 ♥ Pass 1 ♦

Pass 2 ♣<sup>1</sup> Pass 1NT

Pass 4 ♥ Pass 2 ♥<sup>2</sup>

All Pass

1. New Minor Forcing

2. 3 !H

**South hands****4th Bid Inviting****Board: 89**

♠ K4

You are dealer.

Dealer: South

♥ AJT

The opponents are silent.

Vul: Both

♦ KQ53

HCP: 14

♣ JT62

**Board: 90**

♠ AK7

You are dealer.

Dealer: South

♥ J652

The opponents are silent.

Vul: None

♦ K4

HCP: 13

♣ QT75

**Board: 91**

♠ AQJ9

You are dealer.

Dealer: South

♥ T6

The opponents are silent.

Vul: N-S

♦ KJ76

HCP: 13

♣ Q43

**Board: 92**

♠ T9

Partner is dealer.

Dealer: North

♥ Q82

The opponents are silent.

Vul: E-W

♦ AQT5

HCP: 11

♣ QJ62

**Board: 93**

♠ 42

You are dealer.

Dealer: South

♥ 732

The opponents are silent.

Vul: None

♦ AKJ4

HCP: 12

♣ KJ82

## Both hands (Answers Page)

### Board: 89

Dealer: South

Vul: Both

North HCP: 11+2

South HCP: 14

Contract: 4 ♠ North

North:

♠ AT9765

♥ K6

♦ AT86

♣ 9

South:

♠ K4

♥ AJT

♦ KQ53

♣ JT62

W N E S

Pass 1 ♠ Pass 1 ♦

Pass 2 ♣<sup>1</sup> Pass 1NT

Pass 4 ♠ All Pass

1. New Minor Forcing

### Board: 90

Dealer: South

Vul: None

North HCP: 11

South HCP: 13

Contract: 2 ♣ North

North:

♠ Q832

♥ 7

♦ J872

♣ AKJ8

South:

♠ AK7

♥ J652

♦ K4

♣ QT75

W N E S

Pass 1 ♠ Pass 1 ♣

Pass 2 ♣ All Pass

1. New Minor Forcing

### Board: 91

Dealer: South

Vul: N-S

North HCP: 11+2

South HCP: 13

Contract: 4 ♥ South

North:

♠ 87

♥ AJ9854

♦ Q42

♣ KJ

South:

♠ AQJ9

♥ T6

♦ KJ76

♣ Q43

W N E S

Pass 1 ♥ Pass 1 ♦

Pass 3 ♥ Pass 1 ♠

All Pass 4 ♥

1. New Minor Forcing

### Board: 92

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 11

Contract: 2NT South

North:

♠ A763

♥ AJT9

♦ J6

♣ K84

South:

♠ T9

♥ Q82

♦ AQT5

♣ QJ62

W N E S

Pass 1 ♣ Pass 1 ♦

Pass 1 ♥ Pass 2NT

All Pass

1. New Minor Forcing

### Board: 93

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 12

Contract: 4 ♥ North

North:

♠ QT6

♥ AKQT4

♦ T92

♣ 64

South:

♠ 42

♥ 732

♦ AKJ4

♣ KJ82

W N E S

Pass 1 ♥ Pass 1 ♦

Pass 2 ♣<sup>1</sup> Pass 1NT

Pass 4 ♥ Pass 2 ♥<sup>2</sup>

1. New Minor Forcing

2. 3 !H



## North hands

## 4th Bid Inviting

**Board: 94**      ♠ A82      You are dealer.  
 Dealer: North      ♥ AT3      The opponents are silent.  
 Vul: N-S      ♦ AQ96  
 HCP: 14      ♣ 873

---

**Board: 95**      ♠ J92      You are dealer.  
 Dealer: North      ♥ Q7      The opponents are silent.  
 Vul: E-W      ♦ AT98  
 HCP: 12      ♣ AJ64

---

**Board: 96**      ♠ AT7      You are dealer.  
 Dealer: North      ♥ Q942      The opponents are silent.  
 Vul: Both      ♦ A2  
 HCP: 13      ♣ QJT3

---

**Board: 97**      ♠ 86      You are dealer.  
 Dealer: North      ♥ AKQJ      The opponents are silent.  
 Vul: N-S      ♦ JT96  
 HCP: 14      ♣ K65

---

**Board: 98**      ♠ K982      Partner is dealer.  
 Dealer: South      ♥ AQJ2      The opponents are silent.  
 Vul: E-W      ♦ 96  
 HCP: 12      ♣ QT3

## Both hands (Answers Page)

### Board: 94

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 11+1

Contract: 4♥ South

North:

♠ A82

♥ AT3

♦ AQ96

♣ 873

South:

♠ K5

♥ KJ742

♦ K5

♣ J962

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: 95

Dealer: North

Vul: E-W

North HCP: 12

South HCP: 11

Contract: 2NT South

North:

♠ J92

♥ Q7

♦ AT98

♣ AJ64

South:

♠ A85

♥ J853

♦ K743

♣ KT

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

	1♦	Pass	1♥
--	----	------	----

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

All Pass

### Board: 96

Dealer: North

Vul: Both

North HCP: 13

South HCP: 12+1

Contract: 2NT South

North:

♠ AT7

♥ Q942

♦ A2

♣ QJT3

South:

♠ 96

♥ K3

♦ KQ964

♣ A985

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

	1♣	Pass	1♦
--	----	------	----

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

All Pass

### Board: 97

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 11

Contract: 3NT North

North:

♠ 86

♥ AKQJ

♦ JT96

♣ K65

South:

♠ KJ52

♥ T54

♦ KQ32

♣ Q3

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

	1♦	Pass	1♠
--	----	------	----

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

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

### Board: 98

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 12

Contract: 3♠ North

North:

♠ K982

♥ AQJ2

♦ 96

♣ QT3

South:

♠ QJ53

♥ 95

♦ Q75

♣ AK76

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

			1♣
--	--	--	----

Pass	1♥	Pass	1♠
------	----	------	----

Pass	3♠	All Pass	
------	----	----------	--

**South hands****4th Bid Inviting**

<b>Board: 94</b>	♠ K5	Partner is dealer.
Dealer: North	♥ KJ742	The opponents are silent.
Vul: N-S	♦ K5	
HCP: 11+1	♣ J962	

---

<b>Board: 95</b>	♠ A85	Partner is dealer.
Dealer: North	♥ J853	The opponents are silent.
Vul: E-W	♦ K743	
HCP: 11	♣ KT	

---

<b>Board: 96</b>	♠ 96	Partner is dealer.
Dealer: North	♥ K3	The opponents are silent.
Vul: Both	♦ KQ964	
HCP: 12+1	♣ A985	

---

<b>Board: 97</b>	♠ KJ52	Partner is dealer.
Dealer: North	♥ T54	The opponents are silent.
Vul: N-S	♦ KQ32	
HCP: 11	♣ Q3	

---

<b>Board: 98</b>	♠ QJ53	You are dealer.
Dealer: South	♥ 95	The opponents are silent.
Vul: E-W	♦ Q75	
HCP: 12	♣ AK76	

## Both hands (Answers Page)

### Board: 94

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 11+1

Contract: 4♥ South

North:

♠ A82

♥ AT3

♦ AQ96

♣ 873

South:

♠ K5

♥ KJ742

♦ K5

♣ J962

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: 95

Dealer: North

Vul: E-W

North HCP: 12

South HCP: 11

Contract: 2NT South

North:

♠ J92

♥ Q7

♦ AT98

♣ AJ64

South:

♠ A85

♥ J853

♦ K743

♣ KT

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

	1♦	Pass	1♥
--	----	------	----

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

All Pass

### Board: 96

Dealer: North

Vul: Both

North HCP: 13

South HCP: 12+1

Contract: 2NT South

North:

♠ AT7

♥ Q942

♦ A2

♣ QJT3

South:

♠ 96

♥ K3

♦ KQ964

♣ A985

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

	1♣	Pass	1♦
--	----	------	----

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

All Pass

### Board: 97

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 11

Contract: 3NT North

North:

♠ 86

♥ AKQJ

♦ JT96

♣ K65

South:

♠ KJ52

♥ T54

♦ KQ32

♣ Q3

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

	1♦	Pass	1♠
--	----	------	----

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

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

### Board: 98

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 12

Contract: 3♠ North

North:

♠ K982

♥ AQJ2

♦ 96

♣ QT3

South:

♠ QJ53

♥ 95

♦ Q75

♣ AK76

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

			1♣
--	--	--	----

Pass	1♥	Pass	1♠
------	----	------	----

Pass	3♠	All Pass	
------	----	----------	--

## North hands

## 4th Bid Inviting

### Board: 99

♠ AQT

You are dealer.

Dealer: North

♥ A83

The opponents are silent.

Vul: Both

♦ K92

HCP: 13

♣ T642

### Board: 100

♠ QT876

Partner is dealer.

Dealer: South

♥ J3

The opponents are silent.

Vul: None

♦ A5

HCP: 12+1

♣ KQ83

### Board: 101

♠ JT

You are dealer.

Dealer: North

♥ AQ74

The opponents are silent.

Vul: E-W

♦ T96

HCP: 14

♣ AK43

### Board: 102

♠ KT94

Partner is dealer.

Dealer: South

♥ AKJT7

The opponents are silent.

Vul: Both

♦ 97

HCP: 11+1

♣ T3

### Board: 103

♠ 98

You are dealer.

Dealer: North

♥ A862

The opponents are silent.

Vul: None

♦ AKJ5

HCP: 12

♣ 932

## Both hands (Answers Page)

### Board: 99

Dealer: North

Vul: Both

North HCP: 13

South HCP: 11+1

Contract: 2♣ South

North:

♠ AQT

♥ A83

♦ K92

♣ T642

South:

♠ 64

♥ Q942

♦ Q4

♣ AK875

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

### Board: 100

Dealer: South

Vul: None

North HCP: 12+1

South HCP: 14

Contract: 3NT North

North:

♠ QT876

♥ J3

♦ A5

♣ KQ83

South:

♠ A4

♥ AK96

♦ K964

♣ T97

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: 101

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 12+1

Contract: 3NT South

North:

♠ JT

♥ AQ74

♦ T96

♣ AK43

South:

♠ KQ832

♥ K2

♦ A843

♣ 97

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: 102

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 13

Contract: 3♠ North

North:

♠ KT94

♥ AKJT7

♦ 97

♣ T3

South:

♠ 8632

♥ Q8

♦ AKT8

♣ A62

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

### Board: 103

Dealer: North

Vul: None

North HCP: 12

South HCP: 12+1

Contract: 3NT North

North:

♠ 98

♥ A862

♦ AKJ5

♣ 932

South:

♠ KT654

♥ Q4

♦ QT82

♣ AJ

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

**South hands****4th Bid Inviting**

<b>Board: 99</b>	♠ 64	Partner is dealer.
Dealer: North	♥ Q942	The opponents are silent.
Vul: Both	♦ Q4	
HCP: 11+1	♣ AK875	

---

<b>Board: 100</b>	♠ A4	You are dealer.
Dealer: South	♥ AK96	The opponents are silent.
Vul: None	♦ K964	
HCP: 14	♣ T97	

---

<b>Board: 101</b>	♠ KQ832	Partner is dealer.
Dealer: North	♥ K2	The opponents are silent.
Vul: E-W	♦ A843	
HCP: 12+1	♣ 97	

---

<b>Board: 102</b>	♠ 8632	You are dealer.
Dealer: South	♥ Q8	The opponents are silent.
Vul: Both	♦ AKT8	
HCP: 13	♣ A62	

---

<b>Board: 103</b>	♠ KT654	Partner is dealer.
Dealer: North	♥ Q4	The opponents are silent.
Vul: None	♦ QT82	
HCP: 12+1	♣ AJ	

## Both hands (Answers Page)

### Board: 99

Dealer: North

Vul: Both

North HCP: 13

South HCP: 11+1

Contract: 2♣ South

North:

♠ AQT

♥ A83

♦ K92

♣ T642

South:

♠ 64

♥ Q942

♦ Q4

♣ AK875

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

### Board: 100

Dealer: South

Vul: None

North HCP: 12+1

South HCP: 14

Contract: 3NT North

North:

♠ QT876

♥ J3

♦ A5

♣ KQ83

South:

♠ A4

♥ AK96

♦ K964

♣ T97

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: 101

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 12+1

Contract: 3NT South

North:

♠ JT

♥ AQ74

♦ T96

♣ AK43

South:

♠ KQ832

♥ K2

♦ A843

♣ 97

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: 102

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 13

Contract: 3♠ North

North:

♠ KT94

♥ AKJT7

♦ 97

♣ T3

South:

♠ 8632

♥ Q8

♦ AKT8

♣ A62

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

### Board: 103

Dealer: North

Vul: None

North HCP: 12

South HCP: 12+1

Contract: 3NT North

North:

♠ 98

♥ A862

♦ AKJ5

♣ 932

South:

♠ KT654

♥ Q4

♦ QT82

♣ AJ

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



**North hands****4th Bid Inviting**

<b>Board: 104</b>	♠ AQ92	You are dealer.
Dealer: North	♥ A8	The opponents are silent.
Vul: N-S	♦ A62	
HCP: 14	♣ T876	

---

<b>Board: 105</b>	♠ AKJ	You are dealer.
Dealer: North	♥ J84	The opponents are silent.
Vul: Both	♦ T75	
HCP: 12	♣ QJ83	

---

<b>Board: 106</b>	♠ T4	Partner is dealer.
Dealer: South	♥ A965	The opponents are silent.
Vul: N-S	♦ K984	
HCP: 11	♣ A97	

---

<b>Board: 107</b>	♠ AK65	You are dealer.
Dealer: North	♥ J8	The opponents are silent.
Vul: E-W	♦ A93	
HCP: 13	♣ J842	

---

<b>Board: 108</b>	♠ QJ	Partner is dealer.
Dealer: South	♥ KT984	The opponents are silent.
Vul: None	♦ KQ6	
HCP: 12+1	♣ J72	

## Both hands (Answers Page)

### Board: 104

	North:	South:	W	N	E	S
Dealer: North	♠ AQ92	♠ JT6		1 ♣	Pass	1 ♥
Vul: N-S	♥ A8	♥ KJT42	Pass	1 ♠	Pass	2NT
North HCP: 14	♦ A62	♦ 54	Pass	3NT	All Pass	
South HCP: 12+1	♣ T876	♣ AK3				
Contract: 3NT North						

### Board: 105

	North:	South:	W	N	E	S
Dealer: North	♠ AKJ	♠ 42		1 ♣	Pass	1 ♦
Vul: Both	♥ J84	♥ T97	Pass	1NT	Pass	2 ♦
North HCP: 12	♦ T75	♦ AKJ86	Pass	2NT	All Pass	
South HCP: 12+1	♣ QJ83	♣ A64				
Contract: 2NT North						

### Board: 106

	North:	South:	W	N	E	S
Dealer: South	♠ T4	♠ Q65				1 ♦
Vul: N-S	♥ A965	♥ K4	Pass	1 ♥	Pass	1NT
North HCP: 11	♦ K984	♦ JT32	Pass	2NT	All Pass	
South HCP: 12	♣ A97	♣ KQJ2				
Contract: 2NT North						

### Board: 107

	North:	South:	W	N	E	S
Dealer: North	♠ AK65	♠ 743		1 ♣	Pass	1 ♦
Vul: E-W	♥ J8	♥ 96	Pass	1 ♠	Pass	2 ♣
North HCP: 13	♦ A93	♦ KJ87	Pass	3 ♣	Pass	3 ♠
South HCP: 11	♣ J842	♣ AKT6	Pass	4 ♣	All Pass	
Contract: 4 ♣ North						

### Board: 108

	North:	South:	W	N	E	S
Dealer: South	♠ QJ	♠ AKT				1 ♦
Vul: None	♥ KT984	♥ Q	Pass	1 ♥	Pass	2 ♣
North HCP: 12+1	♦ KQ6	♦ A7542	Pass	2 ♦	All Pass	
South HCP: 13+1	♣ J72	♣ 9853				
Contract: 2 ♦ North						

**South hands****4th Bid Inviting**

<b>Board: 104</b>	♠ JT6	Partner is dealer.
Dealer: North	♥ KJT42	The opponents are silent.
Vul: N-S	♦ 54	
HCP: 12+1	♣ AK3	

---

<b>Board: 105</b>	♠ 42	Partner is dealer.
Dealer: North	♥ T97	The opponents are silent.
Vul: Both	♦ AKJ86	
HCP: 12+1	♣ A64	

---

<b>Board: 106</b>	♠ Q65	You are dealer.
Dealer: South	♥ K4	The opponents are silent.
Vul: N-S	♦ JT32	
HCP: 12	♣ KQJ2	

---

<b>Board: 107</b>	♠ 743	Partner is dealer.
Dealer: North	♥ 96	The opponents are silent.
Vul: E-W	♦ KJ87	
HCP: 11	♣ AKT6	

---

<b>Board: 108</b>	♠ AKT	You are dealer.
Dealer: South	♥ Q	The opponents are silent.
Vul: None	♦ A7542	
HCP: 13+1	♣ 9853	

## Both hands (Answers Page)

### Board: 104

	North:	South:	W	N	E	S
Dealer: North	♠ AQ92	♠ JT6		1 ♣	Pass	1 ♥
Vul: N-S	♥ A8	♥ KJT42	Pass	1 ♠	Pass	2NT
North HCP: 14	♦ A62	♦ 54	Pass	3NT	All Pass	
South HCP: 12+1	♣ T876	♣ AK3				
Contract: 3NT North						

### Board: 105

	North:	South:	W	N	E	S
Dealer: North	♠ AKJ	♠ 42		1 ♣	Pass	1 ♦
Vul: Both	♥ J84	♥ T97	Pass	1NT	Pass	2 ♦
North HCP: 12	♦ T75	♦ AKJ86	Pass	2NT	All Pass	
South HCP: 12+1	♣ QJ83	♣ A64				
Contract: 2NT North						

### Board: 106

	North:	South:	W	N	E	S
Dealer: South	♠ T4	♠ Q65				1 ♦
Vul: N-S	♥ A965	♥ K4	Pass	1 ♥	Pass	1NT
North HCP: 11	♦ K984	♦ JT32	Pass	2NT	All Pass	
South HCP: 12	♣ A97	♣ KQJ2				
Contract: 2NT North						

### Board: 107

	North:	South:	W	N	E	S
Dealer: North	♠ AK65	♠ 743		1 ♣	Pass	1 ♦
Vul: E-W	♥ J8	♥ 96	Pass	1 ♠	Pass	2 ♣
North HCP: 13	♦ A93	♦ KJ87	Pass	3 ♣	Pass	3 ♠
South HCP: 11	♣ J842	♣ AKT6	Pass	4 ♣	All Pass	
Contract: 4 ♣ North						

### Board: 108

	North:	South:	W	N	E	S
Dealer: South	♠ QJ	♠ AKT				1 ♦
Vul: None	♥ KT984	♥ Q	Pass	1 ♥	Pass	2 ♣
North HCP: 12+1	♦ KQ6	♦ A7542	Pass	2 ♦	All Pass	
South HCP: 13+1	♣ J72	♣ 9853				
Contract: 2 ♦ North						

## North hands

## 4th Bid Inviting

<b>Board: 109</b>	♠ A76	You are dealer.
Dealer: North	♥ A62	The opponents are silent.
Vul: N-S	♦ KJ63	
HCP: 14	♣ Q98	

---

<b>Board: 110</b>	♠ Q73	Partner is dealer.
Dealer: South	♥ AK65	The opponents are silent.
Vul: E-W	♦ 75	
HCP: 11	♣ Q843	

---

<b>Board: 111</b>	♠ AT82	You are dealer.
Dealer: North	♥ Q72	The opponents are silent.
Vul: Both	♦ AQJ9	
HCP: 13	♣ 65	

---

<b>Board: 112</b>	♠ AK92	Partner is dealer.
Dealer: South	♥ 432	The opponents are silent.
Vul: N-S	♦ K8	
HCP: 11	♣ JT43	

---

<b>Board: 113</b>	♠ T6	Partner is dealer.
Dealer: South	♥ 732	The opponents are silent.
Vul: E-W	♦ AQJ98	
HCP: 12+1	♣ KQ7	

## Both hands (Answers Page)

### Board: 109

	North:	South:	W	N	E	S
Dealer: North	♠ A76	♠ J543		1 ♦	Pass	1 ♥
Vul: N-S	♥ A62	♥ KQ85	Pass	1NT	Pass	2NT
North HCP: 14	♦ KJ63	♦ AQ8	Pass	3 ♥	Pass	3NT
South HCP: 12	♣ Q98	♣ 52	All Pass			
Contract: 3NT South						

### Board: 110

	North:	South:	W	N	E	S
Dealer: South	♠ Q73	♠ AJ92				1 ♣
Vul: E-W	♥ AK65	♥ J4	Pass	1 ♥	Pass	1 ♠
North HCP: 11	♦ 75	♦ Q98	Pass	2 ♣	All Pass	
South HCP: 13	♣ Q843	♣ AJ62				
Contract: 2 ♣ North						

### Board: 111

	North:	South:	W	N	E	S
Dealer: North	♠ AT82	♠ J765		1 ♦	Pass	1 ♥
Vul: Both	♥ Q72	♥ A6543	Pass	1 ♠	Pass	2 ♠
North HCP: 13	♦ AQJ9	♦ T6	All Pass			
South HCP: 11+1	♣ 65	♣ AQ				
Contract: 2 ♠ South						

### Board: 112

	North:	South:	W	N	E	S
Dealer: South	♠ AK92	♠ JT5				1 ♣
Vul: N-S	♥ 432	♥ AJ96	Pass	1 ♠	Pass	1NT
North HCP: 11	♦ K8	♦ 43	Pass	2NT	All Pass	
South HCP: 12	♣ JT43	♣ AQ76				
Contract: 2NT North						

### Board: 113

	North:	South:	W	N	E	S
Dealer: South	♠ T6	♠ QJ7				1 ♣
Vul: E-W	♥ 732	♥ AKQ9	Pass	1 ♦	Pass	1 ♥
North HCP: 12+1	♦ AQJ98	♦ 52	Pass	2NT	All Pass	
South HCP: 13	♣ KQ7	♣ JT95				
Contract: 2NT North						

**South hands****4th Bid Inviting**

**Board: 109**      ♠ J543      Partner is dealer.  
Dealer: North      ♥ KQ85      The opponents are silent.  
Vul: N-S      ♦ AQ8  
HCP: 12      ♣ 52

---

**Board: 110**      ♠ AJ92      You are dealer.  
Dealer: South      ♥ J4      The opponents are silent.  
Vul: E-W      ♦ Q98  
HCP: 13      ♣ AJ62

---

**Board: 111**      ♠ J765      Partner is dealer.  
Dealer: North      ♥ A6543      The opponents are silent.  
Vul: Both      ♦ T6  
HCP: 11+1      ♣ AQ

---

**Board: 112**      ♠ JT5      You are dealer.  
Dealer: South      ♥ AJ96      The opponents are silent.  
Vul: N-S      ♦ 43  
HCP: 12      ♣ AQ76

---

**Board: 113**      ♠ QJ7      You are dealer.  
Dealer: South      ♥ AKQ9      The opponents are silent.  
Vul: E-W      ♦ 52  
HCP: 13      ♣ JT95

## Both hands (Answers Page)

### Board: 109

	North:	South:	W	N	E	S
Dealer: North	♠ A76	♠ J543		1 ♦	Pass	1 ♥
Vul: N-S	♥ A62	♥ KQ85	Pass	1NT	Pass	2NT
North HCP: 14	♦ KJ63	♦ AQ8	Pass	3 ♥	Pass	3NT
South HCP: 12	♣ Q98	♣ 52	All Pass			
Contract: 3NT South						

### Board: 110

	North:	South:	W	N	E	S
Dealer: South	♠ Q73	♠ AJ92				1 ♣
Vul: E-W	♥ AK65	♥ J4	Pass	1 ♥	Pass	1 ♠
North HCP: 11	♦ 75	♦ Q98	Pass	2 ♣	All Pass	
South HCP: 13	♣ Q843	♣ AJ62				
Contract: 2 ♣ North						

### Board: 111

	North:	South:	W	N	E	S
Dealer: North	♠ AT82	♠ J765		1 ♦	Pass	1 ♥
Vul: Both	♥ Q72	♥ A6543	Pass	1 ♠	Pass	2 ♠
North HCP: 13	♦ AQJ9	♦ T6	All Pass			
South HCP: 11+1	♣ 65	♣ AQ				
Contract: 2 ♠ South						

### Board: 112

	North:	South:	W	N	E	S
Dealer: South	♠ AK92	♠ JT5				1 ♣
Vul: N-S	♥ 432	♥ AJ96	Pass	1 ♠	Pass	1NT
North HCP: 11	♦ K8	♦ 43	Pass	2NT	All Pass	
South HCP: 12	♣ JT43	♣ AQ76				
Contract: 2NT North						

### Board: 113

	North:	South:	W	N	E	S
Dealer: South	♠ T6	♠ QJ7				1 ♣
Vul: E-W	♥ 732	♥ AKQ9	Pass	1 ♦	Pass	1 ♥
North HCP: 12+1	♦ AQJ98	♦ 52	Pass	2NT	All Pass	
South HCP: 13	♣ KQ7	♣ JT95				
Contract: 2NT North						



## North hands

## 4th Bid Inviting

**Board: 114**      ♠ AQ54      You are dealer.  
 Dealer: North      ♥ Q754      The opponents are silent.  
 Vul: Both      ♦ KJ  
 HCP: 14      ♣ Q64

---

**Board: 115**      ♠ JT53      Partner is dealer.  
 Dealer: South      ♥ KQ964      The opponents are silent.  
 Vul: E-W      ♦ KQ  
 HCP: 12+1      ♣ J7

---

**Board: 116**      ♠ Q965      Partner is dealer.  
 Dealer: South      ♥ QJT3      The opponents are silent.  
 Vul: Both      ♦ A7  
 HCP: 11      ♣ Q53

---

**Board: 117**      ♠ 97      You are dealer.  
 Dealer: North      ♥ AKT      The opponents are silent.  
 Vul: None      ♦ K953  
 HCP: 13      ♣ QJ52

---

**Board: 118**      ♠ A964      Partner is dealer.  
 Dealer: South      ♥ K73      The opponents are silent.  
 Vul: N-S      ♦ KQ94  
 HCP: 12      ♣ T9

## Both hands (Answers Page)

### Board: 114

	North:	South:	W	N	E	S
Dealer: North	♠ AQ54	♠ T6		1 ♣	Pass	1 ♦
Vul: Both	♥ Q754	♥ K82	Pass	1 ♥	Pass	2NT
North HCP: 14	♦ KJ	♦ QT432	Pass	3 ♠	Pass	3NT
South HCP: 12+1	♣ Q64	♣ AK8	All Pass			
Contract: 3NT South						

### Board: 115

	North:	South:	W	N	E	S
Dealer: South	♠ JT53	♠ AK2				1 ♣
Vul: E-W	♥ KQ964	♥ JT2	Pass	1 ♥	Pass	1NT
North HCP: 12+1	♦ KQ	♦ JT3	Pass	2 ♦ <sup>1</sup>	Pass	3 ♥ <sup>2</sup>
South HCP: 13	♣ J7	♣ A865	Pass	4 ♥	All Pass	
Contract: 4 ♥ North						

1. New Minor Forcing

2. 3 !H

### Board: 116

	North:	South:	W	N	E	S
Dealer: South	♠ Q965	♠ AT32				1 ♣
Vul: Both	♥ QJT3	♥ 52	Pass	1 ♥	Pass	1 ♠
North HCP: 11	♦ A7	♦ Q98	Pass	2 ♠	All Pass	
South HCP: 13	♣ Q53	♣ AK82				
Contract: 2 ♠ North						

### Board: 117

	North:	South:	W	N	E	S
Dealer: North	♠ 97	♠ AK5		1 ♦	Pass	1 ♥
Vul: None	♥ AKT	♥ 9853	Pass	1NT	Pass	3 ♦
North HCP: 13	♦ K953	♦ J762	Pass	3NT	All Pass	
South HCP: 12	♣ QJ52	♣ A3				
Contract: 3NT North						

### Board: 118

	North:	South:	W	N	E	S
Dealer: South	♠ A964	♠ 53				1 ♦
Vul: N-S	♥ K73	♥ AQ84	Pass	1 ♠	Pass	1NT
North HCP: 12	♦ KQ94	♦ A853	Pass	3 ♦	Pass	3NT
South HCP: 13	♣ T9	♣ K53	All Pass			
Contract: 3NT South						

## South hands

## 4th Bid Inviting

**Board: 114**      ♠ T6      Partner is dealer.  
 Dealer: North      ♥ K82      The opponents are silent.  
 Vul: Both      ♦ QT432  
 HCP: 12+1      ♣ AK8

---

**Board: 115**      ♠ AK2      You are dealer.  
 Dealer: South      ♥ JT2      The opponents are silent.  
 Vul: E-W      ♦ JT3  
 HCP: 13      ♣ A865

---

**Board: 116**      ♠ AT32      You are dealer.  
 Dealer: South      ♥ 52      The opponents are silent.  
 Vul: Both      ♦ Q98  
 HCP: 13      ♣ AK82

---

**Board: 117**      ♠ AK5      Partner is dealer.  
 Dealer: North      ♥ 9853      The opponents are silent.  
 Vul: None      ♦ J762  
 HCP: 12      ♣ A3

---

**Board: 118**      ♠ 53      You are dealer.  
 Dealer: South      ♥ AQ84      The opponents are silent.  
 Vul: N-S      ♦ A853  
 HCP: 13      ♣ K53

## Both hands (Answers Page)

### Board: 114

	North:	South:	W	N	E	S
Dealer: North	♠ AQ54	♠ T6		1 ♣	Pass	1 ♦
Vul: Both	♥ Q754	♥ K82	Pass	1 ♥	Pass	2NT
North HCP: 14	♦ KJ	♦ QT432	Pass	3 ♠	Pass	3NT
South HCP: 12+1	♣ Q64	♣ AK8	All Pass			
Contract: 3NT South						

### Board: 115

	North:	South:	W	N	E	S
Dealer: South	♠ JT53	♠ AK2				1 ♣
Vul: E-W	♥ KQ964	♥ JT2	Pass	1 ♥	Pass	1NT
North HCP: 12+1	♦ KQ	♦ JT3	Pass	2 ♦ <sup>1</sup>	Pass	3 ♥ <sup>2</sup>
South HCP: 13	♣ J7	♣ A865	Pass	4 ♥	All Pass	
Contract: 4 ♥ North						

1. New Minor Forcing

2. 3 !H

### Board: 116

	North:	South:	W	N	E	S
Dealer: South	♠ Q965	♠ AT32				1 ♣
Vul: Both	♥ QJT3	♥ 52	Pass	1 ♥	Pass	1 ♠
North HCP: 11	♦ A7	♦ Q98	Pass	2 ♠	All Pass	
South HCP: 13	♣ Q53	♣ AK82				
Contract: 2 ♠ North						

### Board: 117

	North:	South:	W	N	E	S
Dealer: North	♠ 97	♠ AK5		1 ♦	Pass	1 ♥
Vul: None	♥ AKT	♥ 9853	Pass	1NT	Pass	3 ♦
North HCP: 13	♦ K953	♦ J762	Pass	3NT	All Pass	
South HCP: 12	♣ QJ52	♣ A3				
Contract: 3NT North						

### Board: 118

	North:	South:	W	N	E	S
Dealer: South	♠ A964	♠ 53				1 ♦
Vul: N-S	♥ K73	♥ AQ84	Pass	1 ♠	Pass	1NT
North HCP: 12	♦ KQ94	♦ A853	Pass	3 ♦	Pass	3NT
South HCP: 13	♣ T9	♣ K53	All Pass			
Contract: 3NT South						

## North hands

## 4th Bid Inviting

### Board: 119

♠ 73

You are dealer.

Dealer: North

♥ AK83

The opponents are silent.

Vul: Both

♦ KT97

HCP: 13

♣ KT9

---

### Board: 120

♠ AQJ76

Partner is dealer.

Dealer: South

♥ K3

The opponents are silent.

Vul: None

♦ J765

HCP: 11+1

♣ 54

---

### Board: 121

♠ KQJ76

Partner is dealer.

Dealer: South

♥ J6

The opponents are silent.

Vul: N-S

♦ 82

HCP: 11+1

♣ A963

---

### Board: 122

♠ JT

Partner is dealer.

Dealer: South

♥ 874

The opponents are silent.

Vul: E-W

♦ KJ92

HCP: 11

♣ AQT7

## Both hands (Answers Page)

### Board: 119

Dealer: North

Vul: Both

North HCP: 13

South HCP: 11+1

Contract: 5 ♦ North

North:

♠ 73

♥ AK83

♦ KT97

♣ KT9

South:

♠ AQ842

♥ J

♦ A542

♣ 843

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

	1 ♦	Pass	1 ♠
--	-----	------	-----

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

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

Pass	5 ♦	All Pass	
------	-----	----------	--

1. New Minor Forcing

### Board: 120

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 13

Contract: 3NT North

North:

♠ AQJ76

♥ K3

♦ J765

♣ 54

South:

♠ T5

♥ 9764

♦ AT3

♣ AKQ7

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: 121

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 12

Contract: 2 ♠ South

North:

♠ KQJ76

♥ J6

♦ 82

♣ A963

South:

♠ A43

♥ Q832

♦ K943

♣ K8

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

### Board: 122

Dealer: South

Vul: E-W

North HCP: 11

South HCP: 13

Contract: 2NT North

North:

♠ JT

♥ 874

♦ KJ92

♣ AQT7

South:

♠ AK2

♥ 532

♦ Q43

♣ KJ85

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

			1 ♣
--	--	--	-----

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

Pass	2NT	All Pass	
------	-----	----------	--

## South hands

## 4th Bid Inviting

**Board: 119**      ♠ AQ842      Partner is dealer.  
 Dealer: North      ♥ J      The opponents are silent.  
 Vul: Both      ♦ A542  
 HCP: 11+1      ♣ 843

---

**Board: 120**      ♠ T5      You are dealer.  
 Dealer: South      ♥ 9764      The opponents are silent.  
 Vul: None      ♦ AT3  
 HCP: 13      ♣ AKQ7

---

**Board: 121**      ♠ A43      You are dealer.  
 Dealer: South      ♥ Q832      The opponents are silent.  
 Vul: N-S      ♦ K943  
 HCP: 12      ♣ K8

---

**Board: 122**      ♠ AK2      You are dealer.  
 Dealer: South      ♥ 532      The opponents are silent.  
 Vul: E-W      ♦ Q43  
 HCP: 13      ♣ KJ85

## Both hands (Answers Page)

### Board: 119

Dealer: North

Vul: Both

North HCP: 13

South HCP: 11+1

Contract: 5 ♦ North

North:

♠ 73

♥ AK83

♦ KT97

♣ KT9

South:

♠ AQ842

♥ J

♦ A542

♣ 843

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

	1 ♦	Pass	1 ♠
--	-----	------	-----

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

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

Pass	5 ♦	All Pass	
------	-----	----------	--

1. New Minor Forcing

### Board: 120

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 13

Contract: 3NT North

North:

♠ AQJ76

♥ K3

♦ J765

♣ 54

South:

♠ T5

♥ 9764

♦ AT3

♣ AKQ7

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: 121

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 12

Contract: 2 ♠ South

North:

♠ KQJ76

♥ J6

♦ 82

♣ A963

South:

♠ A43

♥ Q832

♦ K943

♣ K8

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

### Board: 122

Dealer: South

Vul: E-W

North HCP: 11

South HCP: 13

Contract: 2NT North

North:

♠ JT

♥ 874

♦ KJ92

♣ AQT7

South:

♠ AK2

♥ 532

♦ Q43

♣ KJ85

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

			1 ♣
--	--	--	-----

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

Pass	2NT	All Pass	
------	-----	----------	--



## North hands

## 4th Bid Inviting

<b>Board: 123</b>	♠ KJ5	You are dealer.
Dealer: North	♥ AQ9	The opponents are silent.
Vul: None	♦ 764	
HCP: 13	♣ K865	

---

<b>Board: 124</b>	♠ JT82	Partner is dealer.
Dealer: South	♥ KQ4	The opponents are silent.
Vul: E-W	♦ A852	
HCP: 12	♣ Q9	

---

<b>Board: 125</b>	♠ Q43	You are dealer.
Dealer: North	♥ T54	The opponents are silent.
Vul: Both	♦ A643	
HCP: 14	♣ AKJ	

---

<b>Board: 126</b>	♠ KT	Partner is dealer.
Dealer: South	♥ AQ92	The opponents are silent.
Vul: N-S	♦ T8762	
HCP: 11+1	♣ Q7	

---

<b>Board: 127</b>	♠ AQT	Partner is dealer.
Dealer: South	♥ KQ985	The opponents are silent.
Vul: E-W	♦ 92	
HCP: 11+1	♣ 652	

## Both hands (Answers Page)

### Board: 123

	North:	South:	W	N	E	S
Dealer: North	♠ KJ5	♠ A7		1 ♣	Pass	1 ♦
Vul: None	♥ AQ9	♥ T86	Pass	1NT	Pass	2 ♦
North HCP: 13	♦ 764	♦ QJT82	Pass	3NT	All Pass	
South HCP: 11+1	♣ K865	♣ AT9				
Contract: 3NT North						

### Board: 124

	North:	South:	W	N	E	S
Dealer: South	♠ JT82	♠ A5				1 ♦
Vul: E-W	♥ KQ4	♥ AJ8	Pass	1 ♠	Pass	1NT
North HCP: 12	♦ A852	♦ K763	Pass	3 ♦	Pass	3NT
South HCP: 12	♣ Q9	♣ T654	All Pass			
Contract: 3NT South						

### Board: 125

	North:	South:	W	N	E	S
Dealer: North	♠ Q43	♠ J85		1 ♦	Pass	1 ♥
Vul: Both	♥ T54	♥ AK98	Pass	1NT	Pass	2 ♦
North HCP: 14	♦ A643	♦ QJT7	All Pass			
South HCP: 11	♣ AKJ	♣ T9				
Contract: 2 ♦ South						

### Board: 126

	North:	South:	W	N	E	S
Dealer: South	♠ KT	♠ A98				1 ♦
Vul: N-S	♥ AQ92	♥ J	Pass	1 ♥	Pass	2 ♣
North HCP: 11+1	♦ T8762	♦ AKJ94	Pass	3 ♦	Pass	3NT
South HCP: 14+1	♣ Q7	♣ J943	Pass	4 ♦	Pass	5 ♦
Contract: 5 ♦ South			All Pass			

### Board: 127

	North:	South:	W	N	E	S
Dealer: South	♠ AQT	♠ 9864				1 ♣
Vul: E-W	♥ KQ985	♥ 76	Pass	1 ♥	Pass	1 ♠
North HCP: 11+1	♦ 92	♦ AJ3	Pass	2NT	All Pass	
South HCP: 13	♣ 652	♣ AKJ9				
Contract: 2NT North						

**South hands****4th Bid Inviting**

<b>Board: 123</b>	♠ A7	Partner is dealer.
Dealer: North	♥ T86	The opponents are silent.
Vul: None	♦ QJT82	
HCP: 11+1	♣ AT9	

---

<b>Board: 124</b>	♠ A5	You are dealer.
Dealer: South	♥ AJ8	The opponents are silent.
Vul: E-W	♦ K763	
HCP: 12	♣ T654	

---

<b>Board: 125</b>	♠ J85	Partner is dealer.
Dealer: North	♥ AK98	The opponents are silent.
Vul: Both	♦ QJT7	
HCP: 11	♣ T9	

---

<b>Board: 126</b>	♠ A98	You are dealer.
Dealer: South	♥ J	The opponents are silent.
Vul: N-S	♦ AKJ94	
HCP: 14+1	♣ J943	

---

<b>Board: 127</b>	♠ 9864	You are dealer.
Dealer: South	♥ 76	The opponents are silent.
Vul: E-W	♦ AJ3	
HCP: 13	♣ AKJ9	

## Both hands (Answers Page)

### Board: 123

	North:	South:	W	N	E	S
Dealer: North	♠ KJ5	♠ A7		1 ♣	Pass	1 ♦
Vul: None	♥ AQ9	♥ T86	Pass	1NT	Pass	2 ♦
North HCP: 13	♦ 764	♦ QJT82	Pass	3NT	All Pass	
South HCP: 11+1	♣ K865	♣ AT9				
Contract: 3NT North						

### Board: 124

	North:	South:	W	N	E	S
Dealer: South	♠ JT82	♠ A5				1 ♦
Vul: E-W	♥ KQ4	♥ AJ8	Pass	1 ♠	Pass	1NT
North HCP: 12	♦ A852	♦ K763	Pass	3 ♦	Pass	3NT
South HCP: 12	♣ Q9	♣ T654	All Pass			
Contract: 3NT South						

### Board: 125

	North:	South:	W	N	E	S
Dealer: North	♠ Q43	♠ J85		1 ♦	Pass	1 ♥
Vul: Both	♥ T54	♥ AK98	Pass	1NT	Pass	2 ♦
North HCP: 14	♦ A643	♦ QJT7	All Pass			
South HCP: 11	♣ AKJ	♣ T9				
Contract: 2 ♦ South						

### Board: 126

	North:	South:	W	N	E	S
Dealer: South	♠ KT	♠ A98				1 ♦
Vul: N-S	♥ AQ92	♥ J	Pass	1 ♥	Pass	2 ♣
North HCP: 11+1	♦ T8762	♦ AKJ94	Pass	3 ♦	Pass	3NT
South HCP: 14+1	♣ Q7	♣ J943	Pass	4 ♦	Pass	5 ♦
Contract: 5 ♦ South			All Pass			

### Board: 127

	North:	South:	W	N	E	S
Dealer: South	♠ AQT	♠ 9864				1 ♣
Vul: E-W	♥ KQ985	♥ 76	Pass	1 ♥	Pass	1 ♠
North HCP: 11+1	♦ 92	♦ AJ3	Pass	2NT	All Pass	
South HCP: 13	♣ 652	♣ AKJ9				
Contract: 2NT North						

## North hands

## 4th Bid Inviting

### Board: 128

♠ Q84

You are dealer.

Dealer: North

♥ KQ5

The opponents are silent.

Vul: Both

♦ K92

HCP: 12

♣ Q986

---

### Board: 129

♠ A5

Partner is dealer.

Dealer: South

♥ AQ765

The opponents are silent.

Vul: None

♦ J86

HCP: 12+1

♣ J54

---

### Board: 130

♠ A52

You are dealer.

Dealer: North

♥ J9

The opponents are silent.

Vul: E-W

♦ AKQ5

HCP: 14

♣ 9864

---

### Board: 131

♠ KT

You are dealer.

Dealer: North

♥ AQ64

The opponents are silent.

Vul: Both

♦ T764

HCP: 13

♣ A85

## Both hands (Answers Page)

### Board: 128

Dealer: North

Vul: Both

North HCP: 12

South HCP: 12+2

Contract: 4 ♠ South

North:

♠ Q84

♥ KQ5

♦ K92

♣ Q986

South:

♠ AK9732

♥ 864

♦ A4

♣ J2

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: 129

Dealer: South

Vul: None

North HCP: 12+1

South HCP: 12

Contract: 3 ♥ North

North:

♠ A5

♥ AQ765

♦ J86

♣ J54

South:

♠ JT8

♥ KJT

♦ K73

♣ A986

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: 130

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 12+1

Contract: 3 ♣ North

North:

♠ A52

♥ J9

♦ AKQ5

♣ 9864

South:

♠ Q6

♥ A7543

♦ 97

♣ KQJ5

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

	1 ♦	Pass	1 ♥
--	-----	------	-----

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

Pass	3 ♣	All Pass	
------	-----	----------	--

1. New Minor Forcing

### Board: 131

Dealer: North

Vul: Both

North HCP: 13

South HCP: 11+1

Contract: 3NT South

North:

♠ KT

♥ AQ64

♦ T764

♣ A85

South:

♠ 87432

♥ 9

♦ AKJ

♣ KT93

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

	1 ♦	Pass	1 ♠
--	-----	------	-----

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

Pass	3 ♥	Pass	3NT
------	-----	------	-----

All Pass

1. New Minor Forcing

## South hands

## 4th Bid Inviting

**Board: 128**      ♠ AK9732      Partner is dealer.  
 Dealer: North      ♥ 864      The opponents are silent.  
 Vul: Both      ♦ A4  
 HCP: 12+2      ♣ J2

---

**Board: 129**      ♠ JT8      You are dealer.  
 Dealer: South      ♥ KJT      The opponents are silent.  
 Vul: None      ♦ K73  
 HCP: 12      ♣ A986

---

**Board: 130**      ♠ Q6      Partner is dealer.  
 Dealer: North      ♥ A7543      The opponents are silent.  
 Vul: E-W      ♦ 97  
 HCP: 12+1      ♣ KQJ5

---

**Board: 131**      ♠ 87432      Partner is dealer.  
 Dealer: North      ♥ 9      The opponents are silent.  
 Vul: Both      ♦ AKJ  
 HCP: 11+1      ♣ KT93

## Both hands (Answers Page)

### Board: 128

Dealer: North

Vul: Both

North HCP: 12

South HCP: 12+2

Contract: 4 ♠ South

North:

♠ Q84

♥ KQ5

♦ K92

♣ Q986

South:

♠ AK9732

♥ 864

♦ A4

♣ J2

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: 129

Dealer: South

Vul: None

North HCP: 12+1

South HCP: 12

Contract: 3 ♥ North

North:

♠ A5

♥ AQ765

♦ J86

♣ J54

South:

♠ JT8

♥ KJT

♦ K73

♣ A986

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: 130

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 12+1

Contract: 3 ♣ North

North:

♠ A52

♥ J9

♦ AKQ5

♣ 9864

South:

♠ Q6

♥ A7543

♦ 97

♣ KQJ5

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

1. New Minor Forcing

### Board: 131

Dealer: North

Vul: Both

North HCP: 13

South HCP: 11+1

Contract: 3NT South

North:

♠ KT

♥ AQ64

♦ T764

♣ A85

South:

♠ 87432

♥ 9

♦ AKJ

♣ KT93

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

1. New Minor Forcing



## North hands

## 4th Bid Inviting

<b>Board: 132</b>	♠ Q53	You are dealer.
Dealer: North	♥ Q83	The opponents are silent.
Vul: None	♦ AQT7	
HCP: 13	♣ QJ8	

---

<b>Board: 133</b>	♠ A9	Partner is dealer.
Dealer: South	♥ T64	The opponents are silent.
Vul: N-S	♦ KQ96	
HCP: 11	♣ QT64	

---

<b>Board: 134</b>	♠ A52	You are dealer.
Dealer: North	♥ AJ87	The opponents are silent.
Vul: Both	♦ Q2	
HCP: 14	♣ K984	

---

<b>Board: 135</b>	♠ K76	You are dealer.
Dealer: North	♥ A982	The opponents are silent.
Vul: None	♦ QJ43	
HCP: 14	♣ A3	

---

<b>Board: 136</b>	♠ Q8	You are dealer.
Dealer: North	♥ AK7	The opponents are silent.
Vul: N-S	♦ KT96	
HCP: 12	♣ 8753	

## Both hands (Answers Page)

### Board: 132

Dealer: North

Vul: None

North HCP: 13

South HCP: 12+2

Contract: 4♥ South

North:

♠ Q53

♥ Q83

♦ AQT7

♣ QJ8

South:

♠ KJ

♥ KJ9752

♦ 863

♣ A6

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: 133

Dealer: South

Vul: N-S

North HCP: 11

South HCP: 14+1

Contract: 3NT South

North:

♠ A9

♥ T64

♦ KQ96

♣ QT64

South:

♠ J8

♥ AKQ2

♦ 53

♣ A9753

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

			1♣
--	--	--	----

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

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

All Pass

### Board: 134

Dealer: North

Vul: Both

North HCP: 14

South HCP: 12+1

Contract: 3NT North

North:

♠ A52

♥ AJ87

♦ Q2

♣ K984

South:

♠ T763

♥ K4

♦ AK864

♣ Q6

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

	1♣	Pass	1♦
--	----	------	----

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

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

### Board: 135

Dealer: North

Vul: None

North HCP: 14

South HCP: 12

Contract: 3NT South

North:

♠ K76

♥ A982

♦ QJ43

♣ A3

South:

♠ AJ53

♥ 65

♦ AT2

♣ KT84

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

	1♦	Pass	1♠
--	----	------	----

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

Pass	3♠	Pass	3NT
------	----	------	-----

All Pass

### Board: 136

Dealer: North

Vul: N-S

North HCP: 12

South HCP: 11+2

Contract: 4♠ North

North:

♠ Q8

♥ AK7

♦ KT96

♣ 8753

South:

♠ AKJ753

♥ JT8

♦ Q5

♣ T9

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

	1♦	Pass	1♠
--	----	------	----

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

Pass	3♣	Pass	3♠
------	----	------	----

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

1. New Minor Forcing

## South hands

## 4th Bid Inviting

<b>Board: 132</b>	♠ KJ	Partner is dealer.
Dealer: North	♥ KJ9752	The opponents are silent.
Vul: None	♦ 863	
HCP: 12+2	♣ A6	

---

<b>Board: 133</b>	♠ J8	You are dealer.
Dealer: South	♥ AKQ2	The opponents are silent.
Vul: N-S	♦ 53	
HCP: 14+1	♣ A9753	

---

<b>Board: 134</b>	♠ T763	Partner is dealer.
Dealer: North	♥ K4	The opponents are silent.
Vul: Both	♦ AK864	
HCP: 12+1	♣ Q6	

---

<b>Board: 135</b>	♠ AJ53	Partner is dealer.
Dealer: North	♥ 65	The opponents are silent.
Vul: None	♦ AT2	
HCP: 12	♣ KT84	

---

<b>Board: 136</b>	♠ AKJ753	Partner is dealer.
Dealer: North	♥ JT8	The opponents are silent.
Vul: N-S	♦ Q5	
HCP: 11+2	♣ T9	

## Both hands (Answers Page)

### Board: 132

Dealer: North

Vul: None

North HCP: 13

South HCP: 12+2

Contract: 4♥ South

North:

♠ Q53

♥ Q83

♦ AQT7

♣ QJ8

South:

♠ KJ

♥ KJ9752

♦ 863

♣ A6

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: 133

Dealer: South

Vul: N-S

North HCP: 11

South HCP: 14+1

Contract: 3NT South

North:

♠ A9

♥ T64

♦ KQ96

♣ QT64

South:

♠ J8

♥ AKQ2

♦ 53

♣ A9753

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

1♣

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

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

All Pass

### Board: 134

Dealer: North

Vul: Both

North HCP: 14

South HCP: 12+1

Contract: 3NT North

North:

♠ A52

♥ AJ87

♦ Q2

♣ K984

South:

♠ T763

♥ K4

♦ AK864

♣ Q6

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

	1♣	Pass	1♦
--	----	------	----

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

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

### Board: 135

Dealer: North

Vul: None

North HCP: 14

South HCP: 12

Contract: 3NT South

North:

♠ K76

♥ A982

♦ QJ43

♣ A3

South:

♠ AJ53

♥ 65

♦ AT2

♣ KT84

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

	1♦	Pass	1♠
--	----	------	----

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

Pass	3♠	Pass	3NT
------	----	------	-----

All Pass

### Board: 136

Dealer: North

Vul: N-S

North HCP: 12

South HCP: 11+2

Contract: 4♠ North

North:

♠ Q8

♥ AK7

♦ KT96

♣ 8753

South:

♠ AKJ753

♥ JT8

♦ Q5

♣ T9

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

	1♦	Pass	1♠
--	----	------	----

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

Pass	3♣	Pass	3♠
------	----	------	----

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

1. New Minor Forcing

<b>Board: 137</b>	♠ T86	Partner is dealer.
Dealer: South	♥ KQJT94	The opponents are silent.
Vul: E-W	♦ K6	
HCP: 11+2	♣ Q8	

---

<b>Board: 138</b>	♠ KT95	Partner is dealer.
Dealer: South	♥ KT74	The opponents are silent.
Vul: None	♦ K4	
HCP: 12	♣ K52	

---

<b>Board: 139</b>	♠ 98652	Partner is dealer.
Dealer: South	♥ AQ	The opponents are silent.
Vul: N-S	♦ Q9	
HCP: 12+1	♣ A532	

---

<b>Board: 140</b>	♠ Q63	You are dealer.
Dealer: North	♥ KQJ2	The opponents are silent.
Vul: E-W	♦ 85	
HCP: 14	♣ AQ98	

## Both hands (Answers Page)

### Board: 137

Dealer: South

Vul: E-W

North HCP: 11+2

South HCP: 13

Contract: 4♥ North

North:

♠ T86

♥ KQJT94

♦ K6

♣ Q8

South:

♠ J5

♥ A82

♦ QJ82

♣ AJ95

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: 138

Dealer: South

Vul: None

North HCP: 12

South HCP: 13

Contract: 2NT North

North:

♠ KT95

♥ KT74

♦ K4

♣ K52

South:

♠ AQ2

♥ QJ9

♦ 832

♣ AT74

W N E S

Pass 1♥ Pass 1♣

Pass 2NT All Pass

### Board: 139

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 12

Contract: 4♠ South

North:

♠ 98652

♥ AQ

♦ Q9

♣ A532

South:

♠ AQT

♥ JT75

♦ A762

♣ J6

W N E S

Pass 1♠ Pass 1♦

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

Pass 3♠ Pass 4♠

All Pass

1. New Minor Forcing

2. 3!S

### Board: 140

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 12+1

Contract: 3NT North

North:

♠ Q63

♥ KQJ2

♦ 85

♣ AQ98

South:

♠ AK52

♥ 94

♦ KJ976

♣ J2

W N E S

Pass 1♣ Pass 1♦

Pass 1♥ Pass 2NT

Pass 3NT All Pass

**South hands****4th Bid Inviting**

<b>Board: 137</b>	♠ J5	You are dealer.
Dealer: South	♥ A82	The opponents are silent.
Vul: E-W	♦ QJ82	
HCP: 13	♣ AJ95	

---

<b>Board: 138</b>	♠ AQ2	You are dealer.
Dealer: South	♥ QJ9	The opponents are silent.
Vul: None	♦ 832	
HCP: 13	♣ AT74	

---

<b>Board: 139</b>	♠ AQT	You are dealer.
Dealer: South	♥ JT75	The opponents are silent.
Vul: N-S	♦ A762	
HCP: 12	♣ J6	

---

<b>Board: 140</b>	♠ AK52	Partner is dealer.
Dealer: North	♥ 94	The opponents are silent.
Vul: E-W	♦ KJ976	
HCP: 12+1	♣ J2	

## Both hands (Answers Page)

### Board: 137

Dealer: South

Vul: E-W

North HCP: 11+2

South HCP: 13

Contract: 4♥ North

North:

♠ T86

♥ KQJT94

♦ K6

♣ Q8

South:

♠ J5

♥ A82

♦ QJ82

♣ AJ95

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: 138

Dealer: South

Vul: None

North HCP: 12

South HCP: 13

Contract: 2NT North

North:

♠ KT95

♥ KT74

♦ K4

♣ K52

South:

♠ AQ2

♥ QJ9

♦ 832

♣ AT74

W N E S

Pass 1♥ Pass 1♣

Pass 2NT All Pass

### Board: 139

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 12

Contract: 4♠ South

North:

♠ 98652

♥ AQ

♦ Q9

♣ A532

South:

♠ AQT

♥ JT75

♦ A762

♣ J6

W N E S

Pass 1♠ Pass 1♦

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

Pass 3♠ Pass 4♠

All Pass

1. New Minor Forcing

2. 3!S

### Board: 140

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 12+1

Contract: 3NT North

North:

♠ Q63

♥ KQJ2

♦ 85

♣ AQ98

South:

♠ AK52

♥ 94

♦ KJ976

♣ J2

W N E S

Pass 1♣ Pass 1♦

Pass 1♥ Pass 2NT

Pass 3NT All Pass



## North hands

## 4th Bid Inviting

<b>Board: 141</b>	♠ K65	You are dealer.
Dealer: North	♥ K86	The opponents are silent.
Vul: Both	♦ Q96	
HCP: 12	♣ KJ86	

---

<b>Board: 142</b>	♠ 52	You are dealer.
Dealer: North	♥ AK43	The opponents are silent.
Vul: N-S	♦ J63	
HCP: 13	♣ AJ87	

---

<b>Board: 143</b>	♠ J4	Partner is dealer.
Dealer: South	♥ AJT875	The opponents are silent.
Vul: E-W	♦ AT8	
HCP: 11+2	♣ J6	

---

<b>Board: 144</b>	♠ AK9	You are dealer.
Dealer: North	♥ 3	The opponents are silent.
Vul: Both	♦ KQ653	
HCP: 14+1	♣ Q875	

---

<b>Board: 145</b>	♠ KJ4	You are dealer.
Dealer: North	♥ QJT3	The opponents are silent.
Vul: None	♦ KQ43	
HCP: 14	♣ Q9	

## Both hands (Answers Page)

### Board: 141

	North:	South:	W	N	E	S
Dealer: North	♠ K65	♠ T2		1 ♣	Pass	1 ♦
Vul: Both	♥ K86	♥ AQT	Pass	1NT	Pass	2 ♦
North HCP: 12	♦ Q96	♦ A8543	Pass	2NT	Pass	3NT
South HCP: 12+1	♣ KJ86	♣ QT7	All Pass			
Contract: 3NT South						

### Board: 142

	North:	South:	W	N	E	S
Dealer: North	♠ 52	♠ AQ		1 ♣	Pass	1 ♦
Vul: N-S	♥ AK43	♥ QJ5	Pass	1 ♥	Pass	2NT
North HCP: 13	♦ J63	♦ QT85	All Pass			
South HCP: 11	♣ AJ87	♣ 9432				
Contract: 2NT South						

### Board: 143

	North:	South:	W	N	E	S
Dealer: South	♠ J4	♠ AQ73				1 ♦
Vul: E-W	♥ AJT875	♥ 43	Pass	1 ♥	Pass	1 ♠
North HCP: 11+2	♦ AT8	♦ KQ76	Pass	3 ♥	Pass	4 ♥
South HCP: 13	♣ J6	♣ Q94	All Pass			
Contract: 4 ♥ South						

### Board: 144

	North:	South:	W	N	E	S
Dealer: North	♠ AK9	♠ 32		1 ♦	Pass	1 ♥
Vul: Both	♥ 3	♥ KT9852	Pass	2 ♣	Pass	3 ♥
North HCP: 14+1	♦ KQ653	♦ A	Pass	4 ♥	All Pass	
South HCP: 11+2	♣ Q875	♣ KJ64				
Contract: 4 ♥ North						

### Board: 145

	North:	South:	W	N	E	S
Dealer: North	♠ KJ4	♠ T732		1 ♦	Pass	1 ♠
Vul: None	♥ QJT3	♥ 85	Pass	1NT	Pass	2NT
North HCP: 14	♦ KQ43	♦ AT876	Pass	3 ♠	Pass	5 ♦
South HCP: 11+1	♣ Q9	♣ AK	All Pass			
Contract: 5 ♦ South						

## South hands

## 4th Bid Inviting

<b>Board: 141</b>	♠ T2	Partner is dealer.
Dealer: North	♥ AQT	The opponents are silent.
Vul: Both	♦ A8543	
HCP: 12+1	♣ QT7	

---

<b>Board: 142</b>	♠ AQ	Partner is dealer.
Dealer: North	♥ QJ5	The opponents are silent.
Vul: N-S	♦ QT85	
HCP: 11	♣ 9432	

---

<b>Board: 143</b>	♠ AQ73	You are dealer.
Dealer: South	♥ 43	The opponents are silent.
Vul: E-W	♦ KQ76	
HCP: 13	♣ Q94	

---

<b>Board: 144</b>	♠ 32	Partner is dealer.
Dealer: North	♥ KT9852	The opponents are silent.
Vul: Both	♦ A	
HCP: 11+2	♣ KJ64	

---

<b>Board: 145</b>	♠ T732	Partner is dealer.
Dealer: North	♥ 85	The opponents are silent.
Vul: None	♦ AT876	
HCP: 11+1	♣ AK	

## Both hands (Answers Page)

### Board: 141

	North:	South:	W	N	E	S
Dealer: North	♠ K65	♠ T2		1 ♣	Pass	1 ♦
Vul: Both	♥ K86	♥ AQT	Pass	1NT	Pass	2 ♦
North HCP: 12	♦ Q96	♦ A8543	Pass	2NT	Pass	3NT
South HCP: 12+1	♣ KJ86	♣ QT7	All Pass			
Contract: 3NT South						

### Board: 142

	North:	South:	W	N	E	S
Dealer: North	♠ 52	♠ AQ		1 ♣	Pass	1 ♦
Vul: N-S	♥ AK43	♥ QJ5	Pass	1 ♥	Pass	2NT
North HCP: 13	♦ J63	♦ QT85	All Pass			
South HCP: 11	♣ AJ87	♣ 9432				
Contract: 2NT South						

### Board: 143

	North:	South:	W	N	E	S
Dealer: South	♠ J4	♠ AQ73				1 ♦
Vul: E-W	♥ AJT875	♥ 43	Pass	1 ♥	Pass	1 ♠
North HCP: 11+2	♦ AT8	♦ KQ76	Pass	3 ♥	Pass	4 ♥
South HCP: 13	♣ J6	♣ Q94	All Pass			
Contract: 4 ♥ South						

### Board: 144

	North:	South:	W	N	E	S
Dealer: North	♠ AK9	♠ 32		1 ♦	Pass	1 ♥
Vul: Both	♥ 3	♥ KT9852	Pass	2 ♣	Pass	3 ♥
North HCP: 14+1	♦ KQ653	♦ A	Pass	4 ♥	All Pass	
South HCP: 11+2	♣ Q875	♣ KJ64				
Contract: 4 ♥ North						

### Board: 145

	North:	South:	W	N	E	S
Dealer: North	♠ KJ4	♠ T732		1 ♦	Pass	1 ♠
Vul: None	♥ QJT3	♥ 85	Pass	1NT	Pass	2NT
North HCP: 14	♦ KQ43	♦ AT876	Pass	3 ♠	Pass	5 ♦
South HCP: 11+1	♣ Q9	♣ AK	All Pass			
Contract: 5 ♦ South						

## North hands

## 4th Bid Inviting

<b>Board: 146</b>	♠ AQT7	You are dealer.
Dealer: North	♥ 75	The opponents are silent.
Vul: None	♦ Q962	
HCP: 14	♣ AQ2	

---

<b>Board: 147</b>	♠ KJ	You are dealer.
Dealer: North	♥ KJ64	The opponents are silent.
Vul: N-S	♦ A872	
HCP: 14	♣ QT3	

---

<b>Board: 148</b>	♠ A86	You are dealer.
Dealer: North	♥ JT8	The opponents are silent.
Vul: Both	♦ Q83	
HCP: 12	♣ KQ82	

---

<b>Board: 149</b>	♠ K65	Partner is dealer.
Dealer: South	♥ A976	The opponents are silent.
Vul: None	♦ Q7	
HCP: 11	♣ QT72	

---

<b>Board: 150</b>	♠ QT3	You are dealer.
Dealer: North	♥ K764	The opponents are silent.
Vul: N-S	♦ Q2	
HCP: 14	♣ AK54	

## Both hands (Answers Page)

### Board: 146

	North:	South:	W	N	E	S
Dealer: North	♠ AQT7	♠ 3		1 ♦	Pass	1 ♥
Vul: None	♥ 75	♥ AKJT42	Pass	1 ♠	Pass	3 ♥
North HCP: 14	♦ Q962	♦ KT85	Pass	4 ♥	All Pass	
South HCP: 12+2	♣ AQ2	♣ J9				
Contract: 4 ♥ North						

### Board: 147

	North:	South:	W	N	E	S
Dealer: North	♠ KJ	♠ Q9874		1 ♦	Pass	1 ♠
Vul: N-S	♥ KJ64	♥ A87	Pass	1NT	Pass	2 ♣ <sup>1</sup>
North HCP: 14	♦ A872	♦ Q96	Pass	3 ♥	Pass	3NT
South HCP: 11+1	♣ QT3	♣ K6	All Pass			
Contract: 3NT South						

1. New Minor Forcing

### Board: 148

	North:	South:	W	N	E	S
Dealer: North	♠ A86	♠ J7		1 ♣	Pass	1 ♥
Vul: Both	♥ JT8	♥ AK952	Pass	1NT	Pass	2 ♦ <sup>1</sup>
North HCP: 12	♦ Q83	♦ KT94	Pass	2 ♥ <sup>2</sup>	Pass	3 ♥
South HCP: 12+1	♣ KQ82	♣ J9	All Pass			
Contract: 3 ♥ South						

1. New Minor Forcing

2. 3 !H

### Board: 149

	North:	South:	W	N	E	S
Dealer: South	♠ K65	♠ Q932				1 ♣
Vul: None	♥ A976	♥ K	Pass	1 ♥	Pass	1 ♠
North HCP: 11	♦ Q7	♦ AJ6	Pass	2NT	Pass	3NT
South HCP: 14+1	♣ QT72	♣ KJ843	All Pass			
Contract: 3NT South						

### Board: 150

	North:	South:	W	N	E	S
Dealer: North	♠ QT3	♠ AKJ8		1 ♣	Pass	1 ♦
Vul: N-S	♥ K764	♥ T8	Pass	1 ♥	Pass	2NT
North HCP: 14	♦ Q2	♦ K7654	Pass	3NT	All Pass	
South HCP: 12+1	♣ AK54	♣ J8				
Contract: 3NT North						

## South hands

## 4th Bid Inviting

**Board: 146**      ♠ 3      Partner is dealer.  
 Dealer: North      ♥ AKJT42      The opponents are silent.  
 Vul: None      ♦ KT85  
 HCP: 12+2      ♣ J9

---

**Board: 147**      ♠ Q9874      Partner is dealer.  
 Dealer: North      ♥ A87      The opponents are silent.  
 Vul: N-S      ♦ Q96  
 HCP: 11+1      ♣ K6

---

**Board: 148**      ♠ J7      Partner is dealer.  
 Dealer: North      ♥ AK952      The opponents are silent.  
 Vul: Both      ♦ KT94  
 HCP: 12+1      ♣ J9

---

**Board: 149**      ♠ Q932      You are dealer.  
 Dealer: South      ♥ K      The opponents are silent.  
 Vul: None      ♦ AJ6  
 HCP: 14+1      ♣ KJ843

---

**Board: 150**      ♠ AKJ8      Partner is dealer.  
 Dealer: North      ♥ T8      The opponents are silent.  
 Vul: N-S      ♦ K7654  
 HCP: 12+1      ♣ J8

## Both hands (Answers Page)

### Board: 146

	North:	South:	W	N	E	S
Dealer: North	♠ AQT7	♠ 3		1 ♦	Pass	1 ♥
Vul: None	♥ 75	♥ AKJT42	Pass	1 ♠	Pass	3 ♥
North HCP: 14	♦ Q962	♦ KT85	Pass	4 ♥	All Pass	
South HCP: 12+2	♣ AQ2	♣ J9				
Contract: 4 ♥ North						

### Board: 147

	North:	South:	W	N	E	S
Dealer: North	♠ KJ	♠ Q9874		1 ♦	Pass	1 ♠
Vul: N-S	♥ KJ64	♥ A87	Pass	1NT	Pass	2 ♣ <sup>1</sup>
North HCP: 14	♦ A872	♦ Q96	Pass	3 ♥	Pass	3NT
South HCP: 11+1	♣ QT3	♣ K6	All Pass			
Contract: 3NT South						

1. New Minor Forcing

### Board: 148

	North:	South:	W	N	E	S
Dealer: North	♠ A86	♠ J7		1 ♣	Pass	1 ♥
Vul: Both	♥ JT8	♥ AK952	Pass	1NT	Pass	2 ♦ <sup>1</sup>
North HCP: 12	♦ Q83	♦ KT94	Pass	2 ♥ <sup>2</sup>	Pass	3 ♥
South HCP: 12+1	♣ KQ82	♣ J9	All Pass			
Contract: 3 ♥ South						

1. New Minor Forcing

2. 3 !H

### Board: 149

	North:	South:	W	N	E	S
Dealer: South	♠ K65	♠ Q932				1 ♣
Vul: None	♥ A976	♥ K	Pass	1 ♥	Pass	1 ♠
North HCP: 11	♦ Q7	♦ AJ6	Pass	2NT	Pass	3NT
South HCP: 14+1	♣ QT72	♣ KJ843	All Pass			
Contract: 3NT South						

### Board: 150

	North:	South:	W	N	E	S
Dealer: North	♠ QT3	♠ AKJ8		1 ♣	Pass	1 ♦
Vul: N-S	♥ K764	♥ T8	Pass	1 ♥	Pass	2NT
North HCP: 14	♦ Q2	♦ K7654	Pass	3NT	All Pass	
South HCP: 12+1	♣ AK54	♣ J8				
Contract: 3NT North						



## North hands

## 4th Bid Inviting

<b>Board: 151</b>	♠ J5	Partner is dealer.
Dealer: South	♥ 95432	The opponents are silent.
Vul: E-W	♦ K6	
HCP: 11+1	♣ AK97	

---

<b>Board: 152</b>	♠ KT6	Partner is dealer.
Dealer: South	♥ A9743	The opponents are silent.
Vul: None	♦ J32	
HCP: 12+1	♣ A9	

---

<b>Board: 153</b>	♠ AQT874	Partner is dealer.
Dealer: South	♥ 53	The opponents are silent.
Vul: N-S	♦ 32	
HCP: 12+2	♣ AQ6	

---

<b>Board: 154</b>	♠ 98	Partner is dealer.
Dealer: South	♥ KQJT	The opponents are silent.
Vul: E-W	♦ KJ3	
HCP: 12	♣ QT92	

## Both hands (Answers Page)

### Board: 151

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 12

Contract: 2♥ South

North:

♠ J5

♥ 95432

♦ K6

♣ AK97

South:

♠ KQ4

♥ T87

♦ AJ84

♣ QT8

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!H

### Board: 152

Dealer: South

Vul: None

North HCP: 12+1

South HCP: 13

Contract: 3NT South

North:

♠ KT6

♥ A9743

♦ J32

♣ A9

South:

♠ 875

♥ K8

♦ AK86

♣ KT87

W N E S

Pass 1♥ Pass 1NT

Pass 2♣<sup>1</sup> Pass 3NT

All Pass

1. New Minor Forcing

### Board: 153

Dealer: South

Vul: N-S

North HCP: 12+2

South HCP: 12

Contract: 4♠ South

North:

♠ AQT874

♥ 53

♦ 32

♣ AQ6

South:

♠ 92

♥ K964

♦ KQ76

♣ KJ8

W N E S

Pass 1♠ Pass 1NT

Pass 2♣<sup>1</sup> Pass 2♥

Pass 3♠ Pass 4♠

All Pass

1. New Minor Forcing

### Board: 154

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 13

Contract: 2NT North

North:

♠ 98

♥ KQJT

♦ KJ3

♣ QT92

South:

♠ KT3

♥ A74

♦ Q752

♣ A74

W N E S

Pass 1♥ Pass 1NT

Pass 2NT All Pass

**South hands****4th Bid Inviting**

<b>Board: 151</b>	♠ KQ4	You are dealer.
Dealer: South	♥ T87	The opponents are silent.
Vul: E-W	♦ AJ84	
HCP: 12	♣ QT8	

---

<b>Board: 152</b>	♠ 875	You are dealer.
Dealer: South	♥ K8	The opponents are silent.
Vul: None	♦ AK86	
HCP: 13	♣ KT87	

---

<b>Board: 153</b>	♠ 92	You are dealer.
Dealer: South	♥ K964	The opponents are silent.
Vul: N-S	♦ KQ76	
HCP: 12	♣ KJ8	

---

<b>Board: 154</b>	♠ KT3	You are dealer.
Dealer: South	♥ A74	The opponents are silent.
Vul: E-W	♦ Q752	
HCP: 13	♣ A74	

## Both hands (Answers Page)

### Board: 151

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 12

Contract: 2♥ South

North:

♠ J5

♥ 95432

♦ K6

♣ AK97

South:

♠ KQ4

♥ T87

♦ AJ84

♣ QT8

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!H

### Board: 152

Dealer: South

Vul: None

North HCP: 12+1

South HCP: 13

Contract: 3NT South

North:

♠ KT6

♥ A9743

♦ J32

♣ A9

South:

♠ 875

♥ K8

♦ AK86

♣ KT87

W N E S

Pass 1♥ Pass 1NT

Pass 2♣<sup>1</sup> Pass 3NT

All Pass

1. New Minor Forcing

### Board: 153

Dealer: South

Vul: N-S

North HCP: 12+2

South HCP: 12

Contract: 4♠ South

North:

♠ AQT874

♥ 53

♦ 32

♣ AQ6

South:

♠ 92

♥ K964

♦ KQ76

♣ KJ8

W N E S

Pass 1♠ Pass 1NT

Pass 2♣<sup>1</sup> Pass 2♥

Pass 3♠ Pass 4♠

All Pass

1. New Minor Forcing

### Board: 154

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 13

Contract: 2NT North

North:

♠ 98

♥ KQJT

♦ KJ3

♣ QT92

South:

♠ KT3

♥ A74

♦ Q752

♣ A74

W N E S

Pass 1♥ Pass 1NT

Pass 2NT All Pass

## North hands

## 4th Bid Inviting

**Board: 155**      ♠ A8432      Partner is dealer.  
Dealer: South      ♥ QJ74      The opponents are silent.  
Vul: N-S      ♦ 62  
HCP: 11+1      ♣ A7

---

**Board: 156**      ♠ A6      You are dealer.  
Dealer: North      ♥ KJ93      The opponents are silent.  
Vul: E-W      ♦ J87  
HCP: 14      ♣ AJ65

---

**Board: 157**      ♠ KT2      You are dealer.  
Dealer: North      ♥ 72      The opponents are silent.  
Vul: Both      ♦ K972  
HCP: 14      ♣ AKJT

---

**Board: 158**      ♠ AT92      Partner is dealer.  
Dealer: South      ♥ AT84      The opponents are silent.  
Vul: None      ♦ K84  
HCP: 11      ♣ T5

---

**Board: 159**      ♠ K8      You are dealer.  
Dealer: North      ♥ JT2      The opponents are silent.  
Vul: E-W      ♦ K965  
HCP: 12      ♣ KQ97

## Both hands (Answers Page)

### Board: 155

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 14

Contract: 3 ♠ South

North:

♠ A8432

♥ QJ74

♦ 62

♣ A7

South:

♠ QT6

♥ T8

♦ AKT9

♣ KQ96

W N E S

Pass 1 ♠ Pass 1 ♦

Pass 1 ♥ Pass 1NT

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

All Pass

1. New Minor Forcing

2. 3 !S

### Board: 156

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 12+1

Contract: 3NT North

North:

♠ A6

♥ KJ93

♦ J87

♣ AJ65

South:

♠ KQ53

♥ Q2

♦ K9432

♣ Q8

W N E S

Pass 1 ♣ Pass 1 ♦

Pass 1 ♥ Pass 2NT

Pass 3 ♦ Pass 3 ♠

Pass 3NT All Pass

### Board: 157

Dealer: North

Vul: Both

North HCP: 14

South HCP: 12

Contract: 3NT North

North:

♠ KT2

♥ 72

♦ K972

♣ AKJT

South:

♠ J976

♥ KQT

♦ AQ83

♣ 75

W N E S

Pass 1 ♦ Pass 1 ♠

Pass 1NT Pass 3 ♦

Pass 3NT All Pass

### Board: 158

Dealer: South

Vul: None

North HCP: 11

South HCP: 13

Contract: 2 ♠ North

North:

♠ AT92

♥ AT84

♦ K84

♣ T5

South:

♠ J854

♥ K6

♦ AJT6

♣ A83

W N E S

Pass 1 ♥ Pass 1 ♠

Pass 2 ♠ All Pass

### Board: 159

Dealer: North

Vul: E-W

North HCP: 12

South HCP: 11

Contract: 2NT South

North:

♠ K8

♥ JT2

♦ K965

♣ KQ97

South:

♠ T6

♥ AQ73

♦ JT43

♣ A52

W N E S

Pass 1 ♦ Pass 1 ♥

Pass 1NT Pass 2NT

All Pass

**South hands****4th Bid Inviting**

<b>Board: 155</b>	♠ QT6	You are dealer.
Dealer: South	♥ T8	The opponents are silent.
Vul: N-S	♦ AKT9	
HCP: 14	♣ KQ96	

---

<b>Board: 156</b>	♠ KQ53	Partner is dealer.
Dealer: North	♥ Q2	The opponents are silent.
Vul: E-W	♦ K9432	
HCP: 12+1	♣ Q8	

---

<b>Board: 157</b>	♠ J976	Partner is dealer.
Dealer: North	♥ KQT	The opponents are silent.
Vul: Both	♦ AQ83	
HCP: 12	♣ 75	

---

<b>Board: 158</b>	♠ J854	You are dealer.
Dealer: South	♥ K6	The opponents are silent.
Vul: None	♦ AJT6	
HCP: 13	♣ A83	

---

<b>Board: 159</b>	♠ T6	Partner is dealer.
Dealer: North	♥ AQ73	The opponents are silent.
Vul: E-W	♦ JT43	
HCP: 11	♣ A52	

## Both hands (Answers Page)

### Board: 155

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 14

Contract: 3 ♠ South

North:

♠ A8432

♥ QJ74

♦ 62

♣ A7

South:

♠ QT6

♥ T8

♦ AKT9

♣ KQ96

W N E S

Pass 1 ♠ Pass 1 ♦

Pass 1 ♥ Pass 1NT

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

All Pass

1. New Minor Forcing

2. 3 !S

### Board: 156

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 12+1

Contract: 3NT North

North:

♠ A6

♥ KJ93

♦ J87

♣ AJ65

South:

♠ KQ53

♥ Q2

♦ K9432

♣ Q8

W N E S

Pass 1 ♣ Pass 1 ♦

Pass 1 ♥ Pass 2NT

Pass 3 ♦ Pass 3 ♠

Pass 3NT All Pass

### Board: 157

Dealer: North

Vul: Both

North HCP: 14

South HCP: 12

Contract: 3NT North

North:

♠ KT2

♥ 72

♦ K972

♣ AKJT

South:

♠ J976

♥ KQT

♦ AQ83

♣ 75

W N E S

Pass 1 ♦ Pass 1 ♠

Pass 1NT Pass 3 ♦

Pass 3NT All Pass

### Board: 158

Dealer: South

Vul: None

North HCP: 11

South HCP: 13

Contract: 2 ♠ North

North:

♠ AT92

♥ AT84

♦ K84

♣ T5

South:

♠ J854

♥ K6

♦ AJT6

♣ A83

W N E S

Pass 1 ♥ Pass 1 ♠

Pass 2 ♠ All Pass

### Board: 159

Dealer: North

Vul: E-W

North HCP: 12

South HCP: 11

Contract: 2NT South

North:

♠ K8

♥ JT2

♦ K965

♣ KQ97

South:

♠ T6

♥ AQ73

♦ JT43

♣ A52

W N E S

Pass 1 ♦ Pass 1 ♥

Pass 1NT Pass 2NT

All Pass



## North hands

## 4th Bid Inviting

<b>Board: 160</b>	♠ AJ3	You are dealer.
Dealer: North	♥ T65	The opponents are silent.
Vul: Both	♦ J32	
HCP: 13	♣ AK97	

---

<b>Board: 161</b>	♠ 984	You are dealer.
Dealer: North	♥ AQ9	The opponents are silent.
Vul: None	♦ K43	
HCP: 12	♣ K865	

---

<b>Board: 162</b>	♠ 3	You are dealer.
Dealer: North	♥ K85	The opponents are silent.
Vul: N-S	♦ QT853	
HCP: 12+1	♣ AK86	

---

<b>Board: 163</b>	♠ Q73	You are dealer.
Dealer: North	♥ QT8	The opponents are silent.
Vul: None	♦ Q76	
HCP: 12	♣ KQJ6	

---

<b>Board: 164</b>	♠ AQJT8	Partner is dealer.
Dealer: South	♥ J83	The opponents are silent.
Vul: N-S	♦ Q86	
HCP: 12+1	♣ QT	

## Both hands (Answers Page)

### Board: 160

Dealer: North

Vul: Both

North HCP: 13

South HCP: 11+1

Contract: 4♥ South

North:

♠ AJ3

♥ T65

♦ J32

♣ AK97

South:

♠ 96

♥ AK973

♦ K86

♣ J52

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: 161

Dealer: North

Vul: None

North HCP: 12

South HCP: 11

Contract: 2♣ South

North:

♠ 984

♥ AQ9

♦ K43

♣ K865

South:

♠ A62

♥ J632

♦ Q6

♣ A973

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

	1♣	Pass	1♥
--	----	------	----

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

All Pass

### Board: 162

Dealer: North

Vul: N-S

North HCP: 12+1

South HCP: 12

Contract: 3NT South

North:

♠ 3

♥ K85

♦ QT853

♣ AK86

South:

♠ QJ87

♥ A9

♦ AJ2

♣ 9742

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

	1♦	Pass	1♠
--	----	------	----

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

All Pass

### Board: 163

Dealer: North

Vul: None

North HCP: 12

South HCP: 12

Contract: 3NT North

North:

♠ Q73

♥ QT8

♦ Q76

♣ KQJ6

South:

♠ AK6

♥ AJ95

♦ 94

♣ 5432

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

	1♣	Pass	1♥
--	----	------	----

Pass	1NT	Pass	3♣
------	-----	------	----

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

### Board: 164

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 14

Contract: 3NT South

North:

♠ AQJT8

♥ J83

♦ Q86

♣ QT

South:

♠ K2

♥ 742

♦ AKJ7

♣ K652

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

			1♦
--	--	--	----

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

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

All Pass

1. New Minor Forcing

## South hands

## 4th Bid Inviting

**Board: 160**      ♠ 96      Partner is dealer.  
 Dealer: North      ♥ AK973      The opponents are silent.  
 Vul: Both      ♦ K86  
 HCP: 11+1      ♣ J52

---

**Board: 161**      ♠ A62      Partner is dealer.  
 Dealer: North      ♥ J632      The opponents are silent.  
 Vul: None      ♦ Q6  
 HCP: 11      ♣ A973

---

**Board: 162**      ♠ QJ87      Partner is dealer.  
 Dealer: North      ♥ A9      The opponents are silent.  
 Vul: N-S      ♦ AJ2  
 HCP: 12      ♣ 9742

---

**Board: 163**      ♠ AK6      Partner is dealer.  
 Dealer: North      ♥ AJ95      The opponents are silent.  
 Vul: None      ♦ 94  
 HCP: 12      ♣ 5432

---

**Board: 164**      ♠ K2      You are dealer.  
 Dealer: South      ♥ 742      The opponents are silent.  
 Vul: N-S      ♦ AKJ7  
 HCP: 14      ♣ K652

## Both hands (Answers Page)

### Board: 160

Dealer: North

Vul: Both

North HCP: 13

South HCP: 11+1

Contract: 4♥ South

North:

♠ AJ3

♥ T65

♦ J32

♣ AK97

South:

♠ 96

♥ AK973

♦ K86

♣ J52

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: 161

Dealer: North

Vul: None

North HCP: 12

South HCP: 11

Contract: 2♣ South

North:

♠ 984

♥ AQ9

♦ K43

♣ K865

South:

♠ A62

♥ J632

♦ Q6

♣ A973

W N E S

1♣ Pass 1♥

Pass 1NT Pass 2♣

All Pass

### Board: 162

Dealer: North

Vul: N-S

North HCP: 12+1

South HCP: 12

Contract: 3NT South

North:

♠ 3

♥ K85

♦ QT853

♣ AK86

South:

♠ QJ87

♥ A9

♦ AJ2

♣ 9742

W N E S

1♦ Pass 1♠

Pass 2♣ Pass 3NT

All Pass

### Board: 163

Dealer: North

Vul: None

North HCP: 12

South HCP: 12

Contract: 3NT North

North:

♠ Q73

♥ QT8

♦ Q76

♣ KQJ6

South:

♠ AK6

♥ AJ95

♦ 94

♣ 5432

W N E S

1♣ Pass 1♥

Pass 1NT Pass 3♣

Pass 3NT All Pass

### Board: 164

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 14

Contract: 3NT South

North:

♠ AQJT8

♥ J83

♦ Q86

♣ QT

South:

♠ K2

♥ 742

♦ AKJ7

♣ K652

W N E S

1♦

Pass 1♠ Pass 1NT

Pass 2♣<sup>1</sup> Pass 3NT

All Pass

1. New Minor Forcing

**Board: 165**

♠ K9

Partner is dealer.

Dealer: South

♥ QJ743

The opponents are silent.

Vul: E-W

♦ 64

HCP: 11+1

♣ KQ95

**Board: 166**

♠ KT82

Partner is dealer.

Dealer: South

♥ K9

The opponents are silent.

Vul: N-S

♦ KJ6

HCP: 11

♣ JT93

**Board: 167**

♠ AK8765

Partner is dealer.

Dealer: South

♥ 876

The opponents are silent.

Vul: E-W

♦ 96

HCP: 11+2

♣ A9

**Board: 168**

♠ J53

Partner is dealer.

Dealer: South

♥ 8542

The opponents are silent.

Vul: Both

♦ AT65

HCP: 12

♣ AK

## Both hands (Answers Page)

### Board: 165

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 12

Contract: 3♥ North

North:

♠ K9

♥ QJ743

♦ 64

♣ KQ95

South:

♠ JT6

♥ K62

♦ AK8

♣ J864

W N E S

Pass 1♥ Pass 1♣

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

Pass 3♥ All Pass

1. New Minor Forcing

2. 3!H

### Board: 166

Dealer: South

Vul: N-S

North HCP: 11

South HCP: 12

Contract: 2NT North

North:

♠ KT82

♥ K9

♦ KJ6

♣ JT93

South:

♠ QJ4

♥ AT64

♦ QT73

♣ K2

W N E S

Pass 1♠ Pass 1♦

Pass 2NT All Pass

Pass 4♠ All Pass

### Board: 167

Dealer: South

Vul: E-W

North HCP: 11+2

South HCP: 13

Contract: 4♠ North

North:

♠ AK8765

♥ 876

♦ 96

♣ A9

South:

♠ JT9

♥ KQ5

♦ QJT4

♣ KJ3

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: 168

Dealer: South

Vul: Both

North HCP: 12

South HCP: 14

Contract: 3NT South

North:

♠ J53

♥ 8542

♦ AT65

♣ AK

South:

♠ QT

♥ AQT

♦ K874

♣ QJ93

W N E S

Pass 1♥ Pass 1♦

Pass 3♦ Pass 3NT

All Pass

**South hands****4th Bid Inviting****Board: 165**

♠ JT6

You are dealer.

Dealer: South

♥ K62

The opponents are silent.

Vul: E-W

♦ AK8

HCP: 12

♣ J864

**Board: 166**

♠ QJ4

You are dealer.

Dealer: South

♥ AT64

The opponents are silent.

Vul: N-S

♦ QT73

HCP: 12

♣ K2

**Board: 167**

♠ JT9

You are dealer.

Dealer: South

♥ KQ5

The opponents are silent.

Vul: E-W

♦ QJT4

HCP: 13

♣ KJ3

**Board: 168**

♠ QT

You are dealer.

Dealer: South

♥ AQT

The opponents are silent.

Vul: Both

♦ K874

HCP: 14

♣ QJ93

## Both hands (Answers Page)

### Board: 165

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 12

Contract: 3♥ North

North:

♠ K9

♥ QJ743

♦ 64

♣ KQ95

South:

♠ JT6

♥ K62

♦ AK8

♣ J864

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: 166

Dealer: South

Vul: N-S

North HCP: 11

South HCP: 12

Contract: 2NT North

North:

♠ KT82

♥ K9

♦ KJ6

♣ JT93

South:

♠ QJ4

♥ AT64

♦ QT73

♣ K2

W N E S

1♦

Pass 1♠ Pass 1NT

Pass 2NT All Pass

### Board: 167

Dealer: South

Vul: E-W

North HCP: 11+2

South HCP: 13

Contract: 4♠ North

North:

♠ AK8765

♥ 876

♦ 96

♣ A9

South:

♠ JT9

♥ KQ5

♦ QJT4

♣ KJ3

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: 168

Dealer: South

Vul: Both

North HCP: 12

South HCP: 14

Contract: 3NT South

North:

♠ J53

♥ 8542

♦ AT65

♣ AK

South:

♠ QT

♥ AQT

♦ K874

♣ QJ93

W N E S

1♦

Pass 1♥ Pass 1NT

Pass 3♦ Pass 3NT

All Pass



**North hands****4th Bid Inviting****Board: 169**

♠ 9654

You are dealer.

Dealer: North

♥ Q8

The opponents are silent.

Vul: N-S

♦ AJ98

HCP: 14

♣ AK8

**Board: 170**

♠ T64

You are dealer.

Dealer: North

♥ J92

The opponents are silent.

Vul: Both

♦ AK2

HCP: 13

♣ AJ62

**Board: 171**

♠ A9

You are dealer.

Dealer: North

♥ KT86

The opponents are silent.

Vul: None

♦ K932

HCP: 13

♣ K84

**Board: 172**

♠ AQ82

Partner is dealer.

Dealer: South

♥ Q4

The opponents are silent.

Vul: E-W

♦ J975

HCP: 11

♣ Q76

## Both hands (Answers Page)

### Board: 169

Board: 169	North:	South:	W	N	E	S
Dealer: North	♠ 9654	♠ KT72		1 ♦	Pass	1 ♥
Vul: N-S	♥ Q8	♥ AJT75	Pass	1 ♠	Pass	2 ♠
North HCP: 14	♦ AJ98	♦ K54	All Pass			
South HCP: 11+1	♣ AK8	♣ 5				
Contract: 2 ♠ South						

### Board: 170

	North:	South:	W	N	E	S
Dealer: North	♠ T64	♠ Q72		1 ♣	Pass	1 ♥
Vul: Both	♥ J92	♥ AK873	Pass	1NT	Pass	2 ♦ <sup>1</sup>
North HCP: 13	♦ AK2	♦ T9	Pass	3 ♥ <sup>2</sup>	Pass	4 ♣ <sup>3</sup>
South HCP: 12+1	♣ AJ62	♣ KT7	Pass	4 ♥	All Pass	

1. New Minor Forcing

2. 3 !H

3. Cue bid, a !C stopper

### Board: 171

Board: 171	North:	South:	W	N	E	S
Dealer: North	♠ A9	♠ K532		1 ♦	Pass	1 ♠
Vul: None	♥ KT86	♥ A3	Pass	1NT	Pass	2NT
North HCP: 13	♦ K932	♦ A85	All Pass			
South HCP: 12	♣ K84	♣ J963				
Contract: 2NT South						

### Board: 172

Board: 172	North:	South:	W	N	E	S
Dealer: South	♠ AQ82	♠ 643				1 ♦
Vul: E-W	♥ Q4	♥ KJ93	Pass	1 ♠	Pass	1NT
North HCP: 11	♦ J975	♦ KQ62	Pass	2 ♦	All Pass	
South HCP: 13	♣ Q76	♣ A3				
Contract: 2 ♦ North						

**South hands****4th Bid Inviting**

<b>Board: 169</b>	♠ KT72	Partner is dealer.
Dealer: North	♥ AJT75	The opponents are silent.
Vul: N-S	♦ K54	
HCP: 11+1	♣ 5	

---

<b>Board: 170</b>	♠ Q72	Partner is dealer.
Dealer: North	♥ AK873	The opponents are silent.
Vul: Both	♦ T9	
HCP: 12+1	♣ KT7	

---

<b>Board: 171</b>	♠ K532	Partner is dealer.
Dealer: North	♥ A3	The opponents are silent.
Vul: None	♦ A85	
HCP: 12	♣ J963	

---

<b>Board: 172</b>	♠ 643	You are dealer.
Dealer: South	♥ KJ93	The opponents are silent.
Vul: E-W	♦ KQ62	
HCP: 13	♣ A3	

## Both hands (Answers Page)

### Board: 169

Board: 169	North:	South:	W	N	E	S
Dealer: North	♠ 9654	♠ KT72		1 ♦	Pass	1 ♥
Vul: N-S	♥ Q8	♥ AJT75	Pass	1 ♠	Pass	2 ♠
North HCP: 14	♦ AJ98	♦ K54	All Pass			
South HCP: 11+1	♣ AK8	♣ 5				
Contract: 2 ♠ South						

### Board: 170

	North:	South:	W	N	E	S
Dealer: North	♠ T64	♠ Q72		1 ♣	Pass	1 ♥
Vul: Both	♥ J92	♥ AK873	Pass	1NT	Pass	2 ♦ <sup>1</sup>
North HCP: 13	♦ AK2	♦ T9	Pass	3 ♥ <sup>2</sup>	Pass	4 ♣ <sup>3</sup>
South HCP: 12+1	♣ AJ62	♣ KT7	Pass	4 ♥	All Pass	

Contract: 4 ♥ North

1. New Minor Forcing

2. 3 !H

3. Cue bid, a !C stopper

### Board: 171

	North:	South:	W	N	E	S
Dealer: North	♠ A9	♠ K532		1 ♦	Pass	1 ♠
Vul: None	♥ KT86	♥ A3	Pass	1NT	Pass	2NT
North HCP: 13	♦ K932	♦ A85	All Pass			
South HCP: 12	♣ K84	♣ J963				

Contract: 2NT South

### Board: 172

Board: 172	North:	South:	W	N	E	S
Dealer: South	♠ AQ82	♠ 643				1 ♦
Vul: E-W	♥ Q4	♥ KJ93	Pass	1 ♠	Pass	1NT
North HCP: 11	♦ J975	♦ KQ62	Pass	2 ♦	All Pass	
South HCP: 13	♣ Q76	♣ A3				

Contract: 2 ♦ North

## North hands

## 4th Bid Inviting

<b>Board: 173</b>	♠ 762	You are dealer.
Dealer: North	♥ QT4	The opponents are silent.
Vul: Both	♦ KJ63	
HCP: 12	♣ AQ3	

---

<b>Board: 174</b>	♠ KJ7	Partner is dealer.
Dealer: South	♥ K952	The opponents are silent.
Vul: None	♦ A976	
HCP: 11	♣ 83	

---

<b>Board: 175</b>	♠ KT94	Partner is dealer.
Dealer: South	♥ 6	The opponents are silent.
Vul: N-S	♦ KJ952	
HCP: 12+1	♣ AJ5	

---

<b>Board: 176</b>	♠ Q2	Partner is dealer.
Dealer: South	♥ KQ95	The opponents are silent.
Vul: Both	♦ QT76	
HCP: 12	♣ K95	

---

<b>Board: 177</b>	♠ KJ72	Partner is dealer.
Dealer: South	♥ QJ9	The opponents are silent.
Vul: None	♦ K4	
HCP: 12	♣ Q932	

## Both hands (Answers Page)

### Board: 173

	North:	South:	W	N	E	S
Dealer: North	♠ 762	♠ A3		1 ♦	Pass	1 ♥
Vul: Both	♥ QT4	♥ KJ52	Pass	1NT	Pass	2NT
North HCP: 12	♦ KJ63	♦ A74	All Pass			
South HCP: 12	♣ AQ3	♣ 9874				
Contract: 2NT South						

### Board: 174

	North:	South:	W	N	E	S
Dealer: South	♠ KJ7	♠ 543				1 ♦
Vul: None	♥ K952	♥ A7	Pass	1 ♥	Pass	1NT
North HCP: 11	♦ A976	♦ K432	Pass	2 ♦	All Pass	
South HCP: 12	♣ 83	♣ KQ74				
Contract: 2 ♦ North						

### Board: 175

	North:	South:	W	N	E	S
Dealer: South	♠ KT94	♠ AJ8				1 ♣
Vul: N-S	♥ 6	♥ AJ75	Pass	1 ♦	Pass	1 ♥
North HCP: 12+1	♦ KJ952	♦ AT	Pass	2NT	Pass	3NT
South HCP: 14	♣ AJ5	♣ 8432	All Pass			
Contract: 3NT South						

### Board: 176

	North:	South:	W	N	E	S
Dealer: South	♠ Q2	♠ AK4				1 ♣
Vul: Both	♥ KQ95	♥ AT2	Pass	1 ♥	Pass	1NT
North HCP: 12	♦ QT76	♦ J54	Pass	2NT	Pass	3 ♥
South HCP: 14	♣ K95	♣ QT76	Pass	3NT	All Pass	
Contract: 3NT North						

### Board: 177

	North:	South:	W	N	E	S
Dealer: South	♠ KJ72	♠ AT6				1 ♣
Vul: None	♥ QJ9	♥ K432	Pass	1 ♠	Pass	1NT
North HCP: 12	♦ K4	♦ 86	Pass	3 ♣	Pass	3 ♠
South HCP: 12	♣ Q932	♣ AJ85	All Pass			
Contract: 3 ♠ South						

**South hands****4th Bid Inviting**

<b>Board: 173</b>	♠ A3	Partner is dealer.
Dealer: North	♥ KJ52	The opponents are silent.
Vul: Both	♦ A74	
HCP: 12	♣ 9874	

---

<b>Board: 174</b>	♠ 543	You are dealer.
Dealer: South	♥ A7	The opponents are silent.
Vul: None	♦ K432	
HCP: 12	♣ KQ74	

---

<b>Board: 175</b>	♠ AJ8	You are dealer.
Dealer: South	♥ AJ75	The opponents are silent.
Vul: N-S	♦ AT	
HCP: 14	♣ 8432	

---

<b>Board: 176</b>	♠ AK4	You are dealer.
Dealer: South	♥ AT2	The opponents are silent.
Vul: Both	♦ J54	
HCP: 14	♣ QT76	

---

<b>Board: 177</b>	♠ AT6	You are dealer.
Dealer: South	♥ K432	The opponents are silent.
Vul: None	♦ 86	
HCP: 12	♣ AJ85	

## Both hands (Answers Page)

### Board: 173

	North:	South:	W	N	E	S
Dealer: North	♠ 762	♠ A3		1 ♦	Pass	1 ♥
Vul: Both	♥ QT4	♥ KJ52	Pass	1NT	Pass	2NT
North HCP: 12	♦ KJ63	♦ A74	All Pass			
South HCP: 12	♣ AQ3	♣ 9874				
Contract: 2NT South						

### Board: 174

	North:	South:	W	N	E	S
Dealer: South	♠ KJ7	♠ 543				1 ♦
Vul: None	♥ K952	♥ A7	Pass	1 ♥	Pass	1NT
North HCP: 11	♦ A976	♦ K432	Pass	2 ♦	All Pass	
South HCP: 12	♣ 83	♣ KQ74				
Contract: 2 ♦ North						

### Board: 175

	North:	South:	W	N	E	S
Dealer: South	♠ KT94	♠ AJ8				1 ♣
Vul: N-S	♥ 6	♥ AJ75	Pass	1 ♦	Pass	1 ♥
North HCP: 12+1	♦ KJ952	♦ AT	Pass	2NT	Pass	3NT
South HCP: 14	♣ AJ5	♣ 8432	All Pass			
Contract: 3NT South						

### Board: 176

	North:	South:	W	N	E	S
Dealer: South	♠ Q2	♠ AK4				1 ♣
Vul: Both	♥ KQ95	♥ AT2	Pass	1 ♥	Pass	1NT
North HCP: 12	♦ QT76	♦ J54	Pass	2NT	Pass	3 ♥
South HCP: 14	♣ K95	♣ QT76	Pass	3NT	All Pass	
Contract: 3NT North						

### Board: 177

	North:	South:	W	N	E	S
Dealer: South	♠ KJ72	♠ AT6				1 ♣
Vul: None	♥ QJ9	♥ K432	Pass	1 ♠	Pass	1NT
North HCP: 12	♦ K4	♦ 86	Pass	3 ♣	Pass	3 ♠
South HCP: 12	♣ Q932	♣ AJ85	All Pass			
Contract: 3 ♠ South						



## North hands

## 4th Bid Inviting

<b>Board: 178</b>	♠ 63	Partner is dealer.
Dealer: South	♥ KQT7	The opponents are silent.
Vul: N-S	♦ A86	
HCP: 12	♣ KT75	

<b>Board: 179</b>	♠ AQJ96	Partner is dealer.
Dealer: South	♥ A93	The opponents are silent.
Vul: None	♦ 976	
HCP: 12+1	♣ J2	

<b>Board: 180</b>	♠ K972	Partner is dealer.
Dealer: South	♥ A	The opponents are silent.
Vul: N-S	♦ T653	
HCP: 12	♣ AJ86	

<b>Board: 181</b>	♠ J2	You are dealer.
Dealer: North	♥ AK32	The opponents are silent.
Vul: E-W	♦ AJ73	
HCP: 14	♣ JT8	

<b>Board: 182</b>	♠ QT53	Partner is dealer.
Dealer: South	♥ AKJT	The opponents are silent.
Vul: Both	♦ T53	
HCP: 11	♣ J5	

## Both hands (Answers Page)

### Board: 178

	North:	South:	W	N	E	S
Dealer: South	♠ 63	♠ KQ9				1 ♦
Vul: N-S	♥ KQT7	♥ A92	Pass	1 ♥	Pass	1NT
North HCP: 12	♦ A86	♦ T954	Pass	2NT	All Pass	
South HCP: 13	♣ KT75	♣ A83				
Contract: 2NT North						

### Board: 179

	North:	South:	W	N	E	S
Dealer: South	♠ AQJ96	♠ K85				1 ♦
Vul: None	♥ A93	♥ K84	Pass	1 ♠	Pass	1NT
North HCP: 12+1	♦ 976	♦ A832	Pass	2 ♣ <sup>1</sup>	Pass	3 ♠ <sup>2</sup>
South HCP: 14	♣ J2	♣ A98	Pass	4 ♠	All Pass	
Contract: 4 ♠ North						

1. New Minor Forcing  
2. 3 !S

### Board: 180

	North:	South:	W	N	E	S
Dealer: South	♠ K972	♠ QT				1 ♦
Vul: N-S	♥ A	♥ KQ53	Pass	1 ♠	Pass	1NT
North HCP: 12	♦ T653	♦ AJ82	Pass	3 ♦	Pass	3NT
South HCP: 12	♣ AJ86	♣ T93	All Pass			
Contract: 3NT South						

### Board: 181

	North:	South:	W	N	E	S
Dealer: North	♠ J2	♠ KQT86		1 ♦	Pass	1 ♠
Vul: E-W	♥ AK32	♥ 94	Pass	1NT	Pass	2 ♣ <sup>1</sup>
North HCP: 14	♦ AJ73	♦ 95	Pass	3 ♥	Pass	3NT
South HCP: 12+1	♣ JT8	♣ AK62	All Pass			
Contract: 3NT South						

1. New Minor Forcing

### Board: 182

	North:	South:	W	N	E	S
Dealer: South	♠ QT53	♠ 876				1 ♦
Vul: Both	♥ AKJT	♥ 983	Pass	1 ♥	Pass	1NT
North HCP: 11	♦ T53	♦ AKQ7	Pass	2NT	All Pass	
South HCP: 13	♣ J5	♣ A63				
Contract: 2NT North						

**South hands****4th Bid Inviting**

<b>Board: 178</b>	♠ KQ9	You are dealer.
Dealer: South	♥ A92	The opponents are silent.
Vul: N-S	♦ T954	
HCP: 13	♣ A83	

---

<b>Board: 179</b>	♠ K85	You are dealer.
Dealer: South	♥ K84	The opponents are silent.
Vul: None	♦ A832	
HCP: 14	♣ A98	

---

<b>Board: 180</b>	♠ QT	You are dealer.
Dealer: South	♥ KQ53	The opponents are silent.
Vul: N-S	♦ AJ82	
HCP: 12	♣ T93	

---

<b>Board: 181</b>	♠ KQT86	Partner is dealer.
Dealer: North	♥ 94	The opponents are silent.
Vul: E-W	♦ 95	
HCP: 12+1	♣ AK62	

---

<b>Board: 182</b>	♠ 876	You are dealer.
Dealer: South	♥ 983	The opponents are silent.
Vul: Both	♦ AKQ7	
HCP: 13	♣ A63	

## Both hands (Answers Page)

### Board: 178

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 13

Contract: 2NT North

North:

♠ 63

♥ KQT7

♦ A86

♣ KT75

South:

♠ KQ9

♥ A92

♦ T954

♣ A83

W N E S

Pass 1♥ Pass 1♦

Pass 1♥ Pass 1NT

Pass 2NT All Pass

### Board: 179

Dealer: South

Vul: None

North HCP: 12+1

South HCP: 14

Contract: 4♠ North

North:

♠ AQJ96

♥ A93

♦ 976

♣ J2

South:

♠ K85

♥ K84

♦ A832

♣ A98

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: 180

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 12

Contract: 3NT South

North:

♠ K972

♥ A

♦ T653

♣ AJ86

South:

♠ QT

♥ KQ53

♦ AJ82

♣ T93

W N E S

Pass 1♠ Pass 1♦

Pass 1♠ Pass 1NT

Pass 3♦ Pass 3NT

All Pass

### Board: 181

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 12+1

Contract: 3NT South

North:

♠ J2

♥ AK32

♦ AJ73

♣ JT8

South:

♠ KQT86

♥ 94

♦ 95

♣ AK62

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: 182

Dealer: South

Vul: Both

North HCP: 11

South HCP: 13

Contract: 2NT North

North:

♠ QT53

♥ AKJT

♦ T53

♣ J5

South:

♠ 876

♥ 983

♦ AKQ7

♣ A63

W N E S

Pass 1♥ Pass 1♦

Pass 1♥ Pass 1NT

Pass 2NT All Pass

## North hands

## 4th Bid Inviting

**Board: 183**      ♠ AKJ84      Partner is dealer.  
 Dealer: South      ♥ 53      The opponents are silent.  
 Vul: N-S      ♦ QT42  
 HCP: 11+1      ♣ J5

---

**Board: 184**      ♠ Q3      Partner is dealer.  
 Dealer: South      ♥ T94      The opponents are silent.  
 Vul: E-W      ♦ J976  
 HCP: 11      ♣ AKJ5

---

**Board: 185**      ♠ 62      You are dealer.  
 Dealer: North      ♥ Q74      The opponents are silent.  
 Vul: Both      ♦ AJ86  
 HCP: 12      ♣ KQ62

---

**Board: 186**      ♠ J732      Partner is dealer.  
 Dealer: South      ♥ K953      The opponents are silent.  
 Vul: None      ♦ AKT8  
 HCP: 11      ♣ 8

---

**Board: 187**      ♠ Q75      Partner is dealer.  
 Dealer: South      ♥ AT63      The opponents are silent.  
 Vul: E-W      ♦ A3  
 HCP: 12      ♣ QT75

## Both hands (Answers Page)

### Board: 183

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 13

Contract: 4 ♠ North

North:

♠ AKJ84

♥ 53

♦ QT42

♣ J5

South:

♠ 976

♥ AQ62

♦ AJ

♣ Q842

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: 184

Dealer: South

Vul: E-W

North HCP: 11

South HCP: 14

Contract: 2 ♣ North

North:

♠ Q3

♥ T94

♦ J976

♣ AKJ5

South:

♠ A985

♥ KQ65

♦ KT

♣ Q93

W N E S

Pass 1 ♦ Pass 1 ♥

Pass 2 ♣ All Pass

### Board: 185

Dealer: North

Vul: Both

North HCP: 12

South HCP: 12+1

Contract: 2NT North

North:

♠ 62

♥ Q74

♦ AJ86

♣ KQ62

South:

♠ AQ943

♥ K9

♦ K932

♣ 83

W N E S

Pass 1 ♦ Pass 1 ♠

Pass 1NT Pass 2 ♣<sup>1</sup>

Pass 2NT All Pass

1. New Minor Forcing

### Board: 186

Dealer: South

Vul: None

North HCP: 11

South HCP: 14

Contract: 2 ♦ North

North:

♠ J732

♥ K953

♦ AKT8

♣ 8

South:

♠ AK8

♥ J2

♦ 7632

♣ AQT2

W N E S

Pass 1 ♥ Pass 1 ♦

Pass 1 ♥ Pass 1NT

Pass 2 ♦ All Pass

### Board: 187

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 14

Contract: 3NT South

North:

♠ Q75

♥ AT63

♦ A3

♣ QT75

South:

♠ AKJT

♥ K8

♦ 984

♣ K932

W N E S

Pass 1 ♥ Pass 1 ♣

Pass 1 ♥ Pass 1 ♠

Pass 2NT Pass 3NT

All Pass

**South hands****4th Bid Inviting**

<b>Board: 183</b>	♠ 976	You are dealer.
Dealer: South	♥ AQ62	The opponents are silent.
Vul: N-S	♦ AJ	
HCP: 13	♣ Q842	

---

<b>Board: 184</b>	♠ A985	You are dealer.
Dealer: South	♥ KQ65	The opponents are silent.
Vul: E-W	♦ KT	
HCP: 14	♣ Q93	

---

<b>Board: 185</b>	♠ AQ943	Partner is dealer.
Dealer: North	♥ K9	The opponents are silent.
Vul: Both	♦ K932	
HCP: 12+1	♣ 83	

---

<b>Board: 186</b>	♠ AK8	You are dealer.
Dealer: South	♥ J2	The opponents are silent.
Vul: None	♦ 7632	
HCP: 14	♣ AQT2	

---

<b>Board: 187</b>	♠ AKJT	You are dealer.
Dealer: South	♥ K8	The opponents are silent.
Vul: E-W	♦ 984	
HCP: 14	♣ K932	

## Both hands (Answers Page)

### Board: 183

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 13

Contract: 4 ♠ North

North:

♠ AKJ84

♥ 53

♦ QT42

♣ J5

South:

♠ 976

♥ AQ62

♦ AJ

♣ Q842

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: 184

Dealer: South

Vul: E-W

North HCP: 11

South HCP: 14

Contract: 2 ♣ North

North:

♠ Q3

♥ T94

♦ J976

♣ AKJ5

South:

♠ A985

♥ KQ65

♦ KT

♣ Q93

W N E S

Pass 1 ♦ Pass 1 ♥

Pass 2 ♣ All Pass

### Board: 185

Dealer: North

Vul: Both

North HCP: 12

South HCP: 12+1

Contract: 2NT North

North:

♠ 62

♥ Q74

♦ AJ86

♣ KQ62

South:

♠ AQ943

♥ K9

♦ K932

♣ 83

W N E S

Pass 1 ♦ Pass 1 ♠

Pass 1NT Pass 2 ♣<sup>1</sup>

Pass 2NT All Pass

1. New Minor Forcing

### Board: 186

Dealer: South

Vul: None

North HCP: 11

South HCP: 14

Contract: 2 ♦ North

North:

♠ J732

♥ K953

♦ AKT8

♣ 8

South:

♠ AK8

♥ J2

♦ 7632

♣ AQT2

W N E S

Pass 1 ♥ Pass 1 ♦

Pass 1 ♥ Pass 1NT

Pass 2 ♦ All Pass

### Board: 187

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 14

Contract: 3NT South

North:

♠ Q75

♥ AT63

♦ A3

♣ QT75

South:

♠ AKJT

♥ K8

♦ 984

♣ K932

W N E S

Pass 1 ♥ Pass 1 ♣

Pass 1 ♥ Pass 1 ♠

Pass 2NT Pass 3NT

All Pass



## North hands

## 4th Bid Inviting

### Board: 188

♠ AQ54

Partner is dealer.

Dealer: South

♥ 87542

The opponents are silent.

Vul: Both

♦ AJ3

HCP: 11+1

♣ 7

---

### Board: 189

♠ AKT65

Partner is dealer.

Dealer: South

♥ T94

The opponents are silent.

Vul: None

♦ Q4

HCP: 11+1

♣ Q93

---

### Board: 190

♠ Q52

You are dealer.

Dealer: North

♥ AK97

The opponents are silent.

Vul: N-S

♦ Q7

HCP: 12

♣ J642

---

### Board: 191

♠ AK94

Partner is dealer.

Dealer: South

♥ KT875

The opponents are silent.

Vul: Both

♦ J73

HCP: 11+1

♣ T

## Both hands (Answers Page)

### Board: 188

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 12

Contract: 3NT South

North:

♠ AQ54

♥ 87542

♦ AJ3

♣ 7

South:

♠ KT3

♥ KQ

♦ 7652

♣ A986

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: South

Vul: None

North HCP: 11+1

South HCP: 12

Contract: 2 ♠ South

North:

♠ AKT65

♥ T94

♦ Q4

♣ Q93

South:

♠ J74

♥ A63

♦ AK3

♣ 8642

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

### Board: 190

Dealer: North

Vul: N-S

North HCP: 12

South HCP: 11+1

Contract: 2NT South

North:

♠ Q52

♥ AK97

♦ Q7

♣ J642

South:

♠ KJT3

♥ J

♦ AT983

♣ Q95

W N E S

1 ♣ Pass 1 ♦

Pass 1 ♥ Pass 2NT

All Pass

### Board: 191

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 14

Contract: 4 ♥ North

North:

♠ AK94

♥ KT875

♦ J73

♣ T

South:

♠ 72

♥ Q96

♦ AT42

♣ AKJ4

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****4th Bid Inviting**

<b>Board: 188</b>	♠ KT3	You are dealer.
Dealer: South	♥ KQ	The opponents are silent.
Vul: Both	♦ 7652	
HCP: 12	♣ A986	

---

<b>Board: 189</b>	♠ J74	You are dealer.
Dealer: South	♥ A63	The opponents are silent.
Vul: None	♦ AK3	
HCP: 12	♣ 8642	

---

<b>Board: 190</b>	♠ KJT3	Partner is dealer.
Dealer: North	♥ J	The opponents are silent.
Vul: N-S	♦ AT983	
HCP: 11+1	♣ Q95	

---

<b>Board: 191</b>	♠ 72	You are dealer.
Dealer: South	♥ Q96	The opponents are silent.
Vul: Both	♦ AT42	
HCP: 14	♣ AKJ4	

## Both hands (Answers Page)

### Board: 188

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 12

Contract: 3NT South

North:

♠ AQ54

♥ 87542

♦ AJ3

♣ 7

South:

♠ KT3

♥ KQ

♦ 7652

♣ A986

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

### Board: 189

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 12

Contract: 2♠ South

North:

♠ AKT65

♥ T94

♦ Q4

♣ Q93

South:

♠ J74

♥ A63

♦ AK3

♣ 8642

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: 190

Dealer: North

Vul: N-S

North HCP: 12

South HCP: 11+1

Contract: 2NT South

North:

♠ Q52

♥ AK97

♦ Q7

♣ J642

South:

♠ KJT3

♥ J

♦ AT983

♣ Q95

W N E S

Pass 1♣ Pass 1♦

Pass 1♥ Pass 2NT

All Pass

### Board: 191

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 14

Contract: 4♥ North

North:

♠ AK94

♥ KT875

♦ J73

♣ T

South:

♠ 72

♥ Q96

♦ AT42

♣ AKJ4

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 !H

## North hands

## 4th Bid Inviting

<b>Board: 192</b>	♠ A96	You are dealer.
Dealer: North	♥ T83	The opponents are silent.
Vul: None	♦ AQ74	
HCP: 12	♣ Q63	

---

<b>Board: 193</b>	♠ J4	You are dealer.
Dealer: North	♥ KQJ9	The opponents are silent.
Vul: N-S	♦ JT76	
HCP: 13	♣ KQ6	

---

<b>Board: 194</b>	♠ AJ765	Partner is dealer.
Dealer: South	♥ 54	The opponents are silent.
Vul: E-W	♦ QT52	
HCP: 12+1	♣ AJ	

---

<b>Board: 195</b>	♠ A7	You are dealer.
Dealer: North	♥ A92	The opponents are silent.
Vul: None	♦ 6542	
HCP: 12	♣ A976	

---

<b>Board: 196</b>	♠ 32	Partner is dealer.
Dealer: South	♥ AKQ94	The opponents are silent.
Vul: N-S	♦ QJ	
HCP: 12+1	♣ T543	

## Both hands (Answers Page)

### Board: 192

Dealer: North

Vul: None

North HCP: 12

South HCP: 11+1

Contract: 2 ♠ North

North:

♠ A96

♥ T83

♦ AQ74

♣ Q63

South:

♠ QJT83

♥ AJ6

♦ K53

♣ 85

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

### Board: 193

Dealer: North

Vul: N-S

North HCP: 13

South HCP: 11

Contract: 2NT South

North:

♠ J4

♥ KQJ9

♦ JT76

♣ KQ6

South:

♠ Q983

♥ A6

♦ A85

♣ JT84

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

	1 ♦	Pass	1 ♠
--	-----	------	-----

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

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

### Board: 194

Dealer: South

Vul: E-W

North HCP: 12+1

South HCP: 14

Contract: 3NT North

North:

♠ AJ765

♥ 54

♦ QT52

♣ AJ

South:

♠ K4

♥ AT76

♦ A873

♣ K96

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: 195

Dealer: North

Vul: None

North HCP: 12

South HCP: 12+1

Contract: 2NT North

North:

♠ A7

♥ A92

♦ 6542

♣ A976

South:

♠ K8642

♥ QJ6

♦ AQ7

♣ 54

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

	1 ♦	Pass	1 ♠
--	-----	------	-----

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

Pass	2NT	All Pass	
------	-----	----------	--

1. New Minor Forcing

### Board: 196

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 13+1

Contract: 3 ♣ North

North:

♠ 32

♥ AKQ94

♦ QJ

♣ T543

South:

♠ KQT

♥ 7

♦ AK763

♣ J972

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

			1 ♦
--	--	--	-----

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

Pass	3 ♣	All Pass	
------	-----	----------	--

**South hands****4th Bid Inviting**

<b>Board: 192</b>	♠ QJT83	Partner is dealer.
Dealer: North	♥ AJ6	The opponents are silent.
Vul: None	♦ K53	
HCP: 11+1	♣ 85	

---

<b>Board: 193</b>	♠ Q983	Partner is dealer.
Dealer: North	♥ A6	The opponents are silent.
Vul: N-S	♦ A85	
HCP: 11	♣ JT84	

---

<b>Board: 194</b>	♠ K4	You are dealer.
Dealer: South	♥ AT76	The opponents are silent.
Vul: E-W	♦ A873	
HCP: 14	♣ K96	

---

<b>Board: 195</b>	♠ K8642	Partner is dealer.
Dealer: North	♥ QJ6	The opponents are silent.
Vul: None	♦ AQ7	
HCP: 12+1	♣ 54	

---

<b>Board: 196</b>	♠ KQT	You are dealer.
Dealer: South	♥ 7	The opponents are silent.
Vul: N-S	♦ AK763	
HCP: 13+1	♣ J972	

## Both hands (Answers Page)

### Board: 192

Dealer: North

Vul: None

North HCP: 12

South HCP: 11+1

Contract: 2 ♠ North

North:

♠ A96

♥ T83

♦ AQ74

♣ Q63

South:

♠ QJT83

♥ AJ6

♦ K53

♣ 85

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

### Board: 193

Dealer: North

Vul: N-S

North HCP: 13

South HCP: 11

Contract: 2NT South

North:

♠ J4

♥ KQJ9

♦ JT76

♣ KQ6

South:

♠ Q983

♥ A6

♦ A85

♣ JT84

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

	1 ♦	Pass	1 ♠
--	-----	------	-----

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

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

### Board: 194

Dealer: South

Vul: E-W

North HCP: 12+1

South HCP: 14

Contract: 3NT North

North:

♠ AJ765

♥ 54

♦ QT52

♣ AJ

South:

♠ K4

♥ AT76

♦ A873

♣ K96

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: 195

Dealer: North

Vul: None

North HCP: 12

South HCP: 12+1

Contract: 2NT North

North:

♠ A7

♥ A92

♦ 6542

♣ A976

South:

♠ K8642

♥ QJ6

♦ AQ7

♣ 54

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

	1 ♦	Pass	1 ♠
--	-----	------	-----

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

Pass	2NT	All Pass	
------	-----	----------	--

1. New Minor Forcing

### Board: 196

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 13+1

Contract: 3 ♣ North

North:

♠ 32

♥ AKQ94

♦ QJ

♣ T543

South:

♠ KQT

♥ 7

♦ AK763

♣ J972

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

			1 ♦
--	--	--	-----

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

Pass	3 ♣	All Pass	
------	-----	----------	--



## North hands

## 4th Bid Inviting

**Board: 197**      ♠ K6      You are dealer.  
 Dealer: North      ♥ Q864      The opponents are silent.  
 Vul: Both      ♦ AK62  
 HCP: 13      ♣ J83

---

**Board: 198**      ♠ AT54      Partner is dealer.  
 Dealer: South      ♥ KQT52      The opponents are silent.  
 Vul: N-S      ♦ Q3  
 HCP: 11+1      ♣ 97

---

**Board: 199**      ♠ 65      You are dealer.  
 Dealer: North      ♥ AJ96      The opponents are silent.  
 Vul: E-W      ♦ AT5  
 HCP: 14      ♣ KQT6

---

**Board: 200**      ♠ KQ6      You are dealer.  
 Dealer: North      ♥ K764      The opponents are silent.  
 Vul: Both      ♦ KJ86  
 HCP: 13      ♣ J6

---

**Board: 201**      ♠ Q9      Partner is dealer.  
 Dealer: South      ♥ 653      The opponents are silent.  
 Vul: None      ♦ AQJ65  
 HCP: 12+1      ♣ KT9

## Both hands (Answers Page)

### Board: 197

Dealer: North

Vul: Both

North HCP: 13

South HCP: 11+1

Contract: 4 ♦ South

North:

♠ K6

♥ Q864

♦ AK62

♣ J83

South:

♠ 97532

♥ AK

♦ QT74

♣ Q7

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: 198

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 13

Contract: 2 ♠ North

North:

♠ AT54

♥ KQT52

♦ Q3

♣ 97

South:

♠ Q862

♥ 83

♦ KJ8

♣ AQJT

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

			1 ♣
--	--	--	-----

Pass	1 ♥	Pass	1 ♠
------	-----	------	-----

Pass	2 ♠	All Pass	
------	-----	----------	--

### Board: 199

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 12

Contract: 3NT North

North:

♠ 65

♥ AJ96

♦ AT5

♣ KQT6

South:

♠ AJ92

♥ 73

♦ QJ2

♣ A932

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

	1 ♣	Pass	1 ♠
--	-----	------	-----

Pass	1NT	Pass	3 ♣
------	-----	------	-----

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

### Board: 200

Dealer: North

Vul: Both

North HCP: 13

South HCP: 11+1

Contract: 4 ♠ South

North:

♠ KQ6

♥ K764

♦ KJ86

♣ J6

South:

♠ A9854

♥ 95

♦ Q7

♣ KQ42

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: 201

Dealer: South

Vul: None

North HCP: 12+1

South HCP: 12+1

Contract: 2NT North

North:

♠ Q9

♥ 653

♦ AQJ65

♣ KT9

South:

♠ A75

♥ A987

♦ T

♣ A8432

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

			1 ♣
--	--	--	-----

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

Pass	2NT	All Pass	
------	-----	----------	--

**South hands****4th Bid Inviting**

**Board: 197**      ♠ 97532      Partner is dealer.  
Dealer: North      ♥ AK      The opponents are silent.  
Vul: Both      ♦ QT74  
HCP: 11+1      ♣ Q7

---

**Board: 198**      ♠ Q862      You are dealer.  
Dealer: South      ♥ 83      The opponents are silent.  
Vul: N-S      ♦ KJ8  
HCP: 13      ♣ AQJT

---

**Board: 199**      ♠ AJ92      Partner is dealer.  
Dealer: North      ♥ 73      The opponents are silent.  
Vul: E-W      ♦ QJ2  
HCP: 12      ♣ A932

---

**Board: 200**      ♠ A9854      Partner is dealer.  
Dealer: North      ♥ 95      The opponents are silent.  
Vul: Both      ♦ Q7  
HCP: 11+1      ♣ KQ42

---

**Board: 201**      ♠ A75      You are dealer.  
Dealer: South      ♥ A987      The opponents are silent.  
Vul: None      ♦ T  
HCP: 12+1      ♣ A8432

## Both hands (Answers Page)

### Board: 197

Dealer: North

Vul: Both

North HCP: 13

South HCP: 11+1

Contract: 4 ♦ South

North:

♠ K6

♥ Q864

♦ AK62

♣ J83

South:

♠ 97532

♥ AK

♦ QT74

♣ Q7

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: 198

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 13

Contract: 2 ♠ North

North:

♠ AT54

♥ KQT52

♦ Q3

♣ 97

South:

♠ Q862

♥ 83

♦ KJ8

♣ AQJT

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

### Board: 199

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 12

Contract: 3NT North

North:

♠ 65

♥ AJ96

♦ AT5

♣ KQT6

South:

♠ AJ92

♥ 73

♦ QJ2

♣ A932

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

### Board: 200

Dealer: North

Vul: Both

North HCP: 13

South HCP: 11+1

Contract: 4 ♠ South

North:

♠ KQ6

♥ K764

♦ KJ86

♣ J6

South:

♠ A9854

♥ 95

♦ Q7

♣ KQ42

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: 201

Dealer: South

Vul: None

North HCP: 12+1

South HCP: 12+1

Contract: 2NT North

North:

♠ Q9

♥ 653

♦ AQJ65

♣ KT9

South:

♠ A75

♥ A987

♦ T

♣ A8432

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

**North hands****4th Bid Inviting**

**Board: 202**      ♠ A8      Partner is dealer.  
Dealer: South      ♥ J874      The opponents are silent.  
Vul: E-W      ♦ AJT5  
HCP: 12      ♣ Q85

---

**Board: 203**      ♠ K9      Partner is dealer.  
Dealer: South      ♥ KJ      The opponents are silent.  
Vul: Both      ♦ J87543  
HCP: 11+2      ♣ K82

---

**Board: 204**      ♠ A73      You are dealer.  
Dealer: North      ♥ K32      The opponents are silent.  
Vul: None      ♦ KQ63  
HCP: 12      ♣ T54

---

**Board: 205**      ♠ KQT74      Partner is dealer.  
Dealer: South      ♥ Q      The opponents are silent.  
Vul: N-S      ♦ J95  
HCP: 11+1      ♣ K532

---

**Board: 206**      ♠ Q965      Partner is dealer.  
Dealer: South      ♥ A542      The opponents are silent.  
Vul: Both      ♦ T8  
HCP: 12      ♣ AQ7

## Both hands (Answers Page)

### Board: 202

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 13

Contract: 3NT South

North:

♠ A8

♥ J874

♦ AJT5

♣ Q85

South:

♠ 975

♥ AT

♦ Q632

♣ AK92

W N E S

Pass 1♥ Pass 1NT

Pass 3♦ Pass 3NT

All Pass

### Board: 203

Dealer: South

Vul: Both

North HCP: 11+2

South HCP: 12

Contract: 3♦ North

North:

♠ K9

♥ KJ

♦ J87543

♣ K82

South:

♠ A873

♥ 754

♦ Q9

♣ AQ73

W N E S

Pass 1♦ Pass 1♠

Pass 3♦ All Pass

### Board: 204

Dealer: North

Vul: None

North HCP: 12

South HCP: 11+1

Contract: 2♠ North

North:

♠ A73

♥ K32

♦ KQ63

♣ T54

South:

♠ KQ652

♥ 54

♦ A2

♣ Q832

W N E S

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: 205

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 14

Contract: 4♠ North

North:

♠ KQT74

♥ Q

♦ J95

♣ K532

South:

♠ 865

♥ K852

♦ AKQ2

♣ Q9

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: 206

Dealer: South

Vul: Both

North HCP: 12

South HCP: 14

Contract: 4♠ South

North:

♠ Q965

♥ A542

♦ T8

♣ AQ7

South:

♠ AT72

♥ J3

♦ KQ5

♣ KJ64

W N E S

Pass 1♥ Pass 1♠

Pass 3♠ Pass 4♠

All Pass

**South hands****4th Bid Inviting**

<b>Board: 202</b>	♠ 975	You are dealer.
Dealer: South	♥ AT	The opponents are silent.
Vul: E-W	♦ Q632	
HCP: 13	♣ AK92	

---

<b>Board: 203</b>	♠ A873	You are dealer.
Dealer: South	♥ 754	The opponents are silent.
Vul: Both	♦ Q9	
HCP: 12	♣ AQ73	

---

<b>Board: 204</b>	♠ KQ652	Partner is dealer.
Dealer: North	♥ 54	The opponents are silent.
Vul: None	♦ A2	
HCP: 11+1	♣ Q832	

---

<b>Board: 205</b>	♠ 865	You are dealer.
Dealer: South	♥ K852	The opponents are silent.
Vul: N-S	♦ AKQ2	
HCP: 14	♣ Q9	

---

<b>Board: 206</b>	♠ AT72	You are dealer.
Dealer: South	♥ J3	The opponents are silent.
Vul: Both	♦ KQ5	
HCP: 14	♣ KJ64	

## Both hands (Answers Page)

### Board: 202

	North:	South:	W	N	E	S
Dealer: South	♠ A8	♠ 975				1 ♦
Vul: E-W	♥ J874	♥ AT	Pass	1 ♥	Pass	1NT
North HCP: 12	♦ AJT5	♦ Q632	Pass	3 ♦	Pass	3NT
South HCP: 13	♣ Q85	♣ AK92	All Pass			
Contract: 3NT South						

### Board: 203

	North:	South:	W	N	E	S
Dealer: South	♠ K9	♠ A873				1 ♣
Vul: Both	♥ KJ	♥ 754	Pass	1 ♦	Pass	1 ♠
North HCP: 11+2	♦ J87543	♦ Q9	Pass	3 ♦	All Pass	
South HCP: 12	♣ K82	♣ AQ73				
Contract: 3 ♦ North						

### Board: 204

	North:	South:	W	N	E	S
Dealer: North	♠ A73	♠ KQ652		1 ♦	Pass	1 ♠
Vul: None	♥ K32	♥ 54	Pass	1NT	Pass	2 ♣ <sup>1</sup>
North HCP: 12	♦ KQ63	♦ A2	Pass	2 ♠ <sup>2</sup>	All Pass	
South HCP: 11+1	♣ T54	♣ Q832				
Contract: 2 ♠ North						

1. New Minor Forcing  
2. 3 !S

### Board: 205

	North:	South:	W	N	E	S
Dealer: South	♠ KQT74	♠ 865				1 ♦
Vul: N-S	♥ Q	♥ K852	Pass	1 ♠	Pass	1NT
North HCP: 11+1	♦ J95	♦ AKQ2	Pass	2 ♣ <sup>1</sup>	Pass	3 ♠ <sup>2</sup>
South HCP: 14	♣ K532	♣ Q9	Pass	4 ♠	All Pass	
Contract: 4 ♠ North						

1. New Minor Forcing  
2. 3 !S

### Board: 206

	North:	South:	W	N	E	S
Dealer: South	♠ Q965	♠ AT72				1 ♣
Vul: Both	♥ A542	♥ J3	Pass	1 ♥	Pass	1 ♠
North HCP: 12	♦ T8	♦ KQ5	Pass	3 ♠	Pass	4 ♠
South HCP: 14	♣ AQ7	♣ KJ64	All Pass			
Contract: 4 ♠ South						



## North hands

## 4th Bid Inviting

<b>Board: 207</b>	♠ AJ	You are dealer.
Dealer: North	♥ KQT3	The opponents are silent.
Vul: None	♦ 9754	
HCP: 14	♣ AT3	

---

<b>Board: 208</b>	♠ T853	Partner is dealer.
Dealer: South	♥ AK984	The opponents are silent.
Vul: N-S	♦ K8	
HCP: 11+1	♣ J5	

---

<b>Board: 209</b>	♠ A64	You are dealer.
Dealer: North	♥ K63	The opponents are silent.
Vul: E-W	♦ 872	
HCP: 12	♣ AJ52	

---

<b>Board: 210</b>	♠ 4	You are dealer.
Dealer: North	♥ AJ642	The opponents are silent.
Vul: None	♦ QJ54	
HCP: 12+1	♣ KJ4	

---

<b>Board: 211</b>	♠ AK	Partner is dealer.
Dealer: South	♥ 84	The opponents are silent.
Vul: N-S	♦ AT975	
HCP: 11+1	♣ 9865	

## Both hands (Answers Page)

### Board: 207

Dealer: North

Vul: None

North HCP: 14

South HCP: 11+1

Contract: 3♥ North

North:

♠ AJ

♥ KQT3

♦ 9754

♣ AT3

South:

♠ K9643

♥ A42

♦ KJT2

♣ 4

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

	1♦	Pass	1♠
--	----	------	----

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

Pass	3♥	All Pass	
------	----	----------	--

1. New Minor Forcing

### Board: 208

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 12+1

Contract: 2♠ North

North:

♠ T853

♥ AK984

♦ K8

♣ J5

South:

♠ Q972

♥ Q

♦ JT2

♣ AK832

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

			1♣
--	--	--	----

Pass	1♥	Pass	1♠
------	----	------	----

Pass	2♠	All Pass	
------	----	----------	--

### Board: 209

Dealer: North

Vul: E-W

North HCP: 12

South HCP: 12+1

Contract: 3NT North

North:

♠ A64

♥ K63

♦ 872

♣ AJ52

South:

♠ 3

♥ AJ52

♦ AT543

♣ KT8

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

	1♣	Pass	1♦
--	----	------	----

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

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

### Board: 210

Dealer: North

Vul: None

North HCP: 12+1

South HCP: 12+1

Contract: 3NT South

North:

♠ 4

♥ AJ642

♦ QJ54

♣ KJ4

South:

♠ J873

♥ 95

♦ AK976

♣ AT

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

	1♥	Pass	1♠
--	----	------	----

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

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

### Board: 211

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 12+1

Contract: 2NT North

North:

♠ AK

♥ 84

♦ AT975

♣ 9865

South:

♠ Q53

♥ AJT6

♦ 4

♣ KQT43

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

			1♣
--	--	--	----

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

Pass	2NT	All Pass	
------	-----	----------	--

**South hands****4th Bid Inviting**

<b>Board: 207</b>	♠ K9643	Partner is dealer.
Dealer: North	♥ A42	The opponents are silent.
Vul: None	♦ KJT2	
HCP: 11+1	♣ 4	

---

<b>Board: 208</b>	♠ Q972	You are dealer.
Dealer: South	♥ Q	The opponents are silent.
Vul: N-S	♦ JT2	
HCP: 12+1	♣ AK832	

---

<b>Board: 209</b>	♠ 3	Partner is dealer.
Dealer: North	♥ AJ52	The opponents are silent.
Vul: E-W	♦ AT543	
HCP: 12+1	♣ KT8	

---

<b>Board: 210</b>	♠ J873	Partner is dealer.
Dealer: North	♥ 95	The opponents are silent.
Vul: None	♦ AK976	
HCP: 12+1	♣ AT	

---

<b>Board: 211</b>	♠ Q53	You are dealer.
Dealer: South	♥ AJT6	The opponents are silent.
Vul: N-S	♦ 4	
HCP: 12+1	♣ KQT43	

## Both hands (Answers Page)

### Board: 207

Dealer: North

Vul: None

North HCP: 14

South HCP: 11+1

Contract: 3♥ North

North:

♠ AJ

♥ KQT3

♦ 9754

♣ AT3

South:

♠ K9643

♥ A42

♦ KJT2

♣ 4

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

	1♦	Pass	1♠
--	----	------	----

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

Pass	3♥	All Pass	
------	----	----------	--

1. New Minor Forcing

### Board: 208

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 12+1

Contract: 2♠ North

North:

♠ T853

♥ AK984

♦ K8

♣ J5

South:

♠ Q972

♥ Q

♦ JT2

♣ AK832

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

			1♣
--	--	--	----

Pass	1♥	Pass	1♠
------	----	------	----

Pass	2♠	All Pass	
------	----	----------	--

### Board: 209

Dealer: North

Vul: E-W

North HCP: 12

South HCP: 12+1

Contract: 3NT North

North:

♠ A64

♥ K63

♦ 872

♣ AJ52

South:

♠ 3

♥ AJ52

♦ AT543

♣ KT8

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

	1♣	Pass	1♦
--	----	------	----

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

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

### Board: 210

Dealer: North

Vul: None

North HCP: 12+1

South HCP: 12+1

Contract: 3NT South

North:

♠ 4

♥ AJ642

♦ QJ54

♣ KJ4

South:

♠ J873

♥ 95

♦ AK976

♣ AT

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

	1♥	Pass	1♠
--	----	------	----

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

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

### Board: 211

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 12+1

Contract: 2NT North

North:

♠ AK

♥ 84

♦ AT975

♣ 9865

South:

♠ Q53

♥ AJT6

♦ 4

♣ KQT43

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

			1♣
--	--	--	----

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

Pass	2NT	All Pass	
------	-----	----------	--

**North hands****4th Bid Inviting**

<b>Board: 212</b>	♠ KJ94	Partner is dealer.
Dealer: South	♥ A986	The opponents are silent.
Vul: E-W	♦ K86	
HCP: 11	♣ 54	

---

<b>Board: 213</b>	♠ A874	You are dealer.
Dealer: North	♥ A87	The opponents are silent.
Vul: Both	♦ 43	
HCP: 12	♣ A864	

---

<b>Board: 214</b>	♠ AT83	Partner is dealer.
Dealer: South	♥ 96	The opponents are silent.
Vul: N-S	♦ AK7	
HCP: 12	♣ JT85	

---

<b>Board: 215</b>	♠ QJ4	You are dealer.
Dealer: North	♥ AK	The opponents are silent.
Vul: E-W	♦ 9875	
HCP: 13	♣ QJ85	

---

<b>Board: 216</b>	♠ QJ5	You are dealer.
Dealer: North	♥ 632	The opponents are silent.
Vul: Both	♦ KQ76	
HCP: 12	♣ KJ7	

## Both hands (Answers Page)

### Board: 212

	North:	South:	W	N	E	S
Dealer: South	♠ KJ94	♠ AQ86				1 ♦
Vul: E-W	♥ A986	♥ K5	Pass	1 ♥	Pass	1 ♠
North HCP: 11	♦ K86	♦ 7543	Pass	2 ♠	All Pass	
South HCP: 13	♣ 54	♣ A96				
Contract: 2 ♠ North						

### Board: 213

	North:	South:	W	N	E	S
Dealer: North	♠ A874	♠ QJ2		1 ♣	Pass	1 ♦
Vul: Both	♥ A87	♥ 52	Pass	1 ♠	Pass	2 ♣
North HCP: 12	♦ 43	♦ AJ85	All Pass			
South HCP: 11	♣ A864	♣ KT52				
Contract: 2 ♣ South						

### Board: 214

	North:	South:	W	N	E	S
Dealer: South	♠ AT83	♠ K4				1 ♦
Vul: N-S	♥ 96	♥ A753	Pass	1 ♠	Pass	1NT
North HCP: 12	♦ AK7	♦ JT53	Pass	2NT	Pass	3NT
South HCP: 14	♣ JT85	♣ AQ9	All Pass			
Contract: 3NT South						

### Board: 215

	North:	South:	W	N	E	S
Dealer: North	♠ QJ4	♠ AT		1 ♦	Pass	1 ♥
Vul: E-W	♥ AK	♥ QJ95	Pass	1NT	Pass	2 ♦
North HCP: 13	♦ 9875	♦ KJT62	All Pass			
South HCP: 11+1	♣ QJ85	♣ 43				
Contract: 2 ♦ South						

### Board: 216

	North:	South:	W	N	E	S
Dealer: North	♠ QJ5	♠ AT764		1 ♦	Pass	1 ♠
Vul: Both	♥ 632	♥ Q	Pass	1NT	Pass	2 ♣ <sup>1</sup>
North HCP: 12	♦ KQ76	♦ A53	Pass	2 ♠ <sup>2</sup>	Pass	3 ♠
South HCP: 12+1	♣ KJ7	♣ QT32	All Pass			
Contract: 3 ♠ South						

1. New Minor Forcing

2. 3 !S

**South hands****4th Bid Inviting**

<b>Board: 212</b>	♠ AQ86	You are dealer.
Dealer: South	♥ K5	The opponents are silent.
Vul: E-W	♦ 7543	
HCP: 13	♣ A96	

---

<b>Board: 213</b>	♠ QJ2	Partner is dealer.
Dealer: North	♥ 52	The opponents are silent.
Vul: Both	♦ AJ85	
HCP: 11	♣ KT52	

---

<b>Board: 214</b>	♠ K4	You are dealer.
Dealer: South	♥ A753	The opponents are silent.
Vul: N-S	♦ JT53	
HCP: 14	♣ AQ9	

---

<b>Board: 215</b>	♠ AT	Partner is dealer.
Dealer: North	♥ QJ95	The opponents are silent.
Vul: E-W	♦ KJT62	
HCP: 11+1	♣ 43	

---

<b>Board: 216</b>	♠ AT764	Partner is dealer.
Dealer: North	♥ Q	The opponents are silent.
Vul: Both	♦ A53	
HCP: 12+1	♣ QT32	

## Both hands (Answers Page)

### Board: 212

	North:	South:	W	N	E	S
Dealer: South	♠ KJ94	♠ AQ86				1 ♦
Vul: E-W	♥ A986	♥ K5	Pass	1 ♥	Pass	1 ♠
North HCP: 11	♦ K86	♦ 7543	Pass	2 ♠	All Pass	
South HCP: 13	♣ 54	♣ A96				
Contract: 2 ♠ North						

### Board: 213

	North:	South:	W	N	E	S
Dealer: North	♠ A874	♠ QJ2		1 ♣	Pass	1 ♦
Vul: Both	♥ A87	♥ 52	Pass	1 ♠	Pass	2 ♣
North HCP: 12	♦ 43	♦ AJ85	All Pass			
South HCP: 11	♣ A864	♣ KT52				
Contract: 2 ♣ South						

### Board: 214

	North:	South:	W	N	E	S
Dealer: South	♠ AT83	♠ K4				1 ♦
Vul: N-S	♥ 96	♥ A753	Pass	1 ♠	Pass	1NT
North HCP: 12	♦ AK7	♦ JT53	Pass	2NT	Pass	3NT
South HCP: 14	♣ JT85	♣ AQ9	All Pass			
Contract: 3NT South						

### Board: 215

	North:	South:	W	N	E	S
Dealer: North	♠ QJ4	♠ AT		1 ♦	Pass	1 ♥
Vul: E-W	♥ AK	♥ QJ95	Pass	1NT	Pass	2 ♦
North HCP: 13	♦ 9875	♦ KJT62	All Pass			
South HCP: 11+1	♣ QJ85	♣ 43				
Contract: 2 ♦ South						

### Board: 216

	North:	South:	W	N	E	S
Dealer: North	♠ QJ5	♠ AT764		1 ♦	Pass	1 ♠
Vul: Both	♥ 632	♥ Q	Pass	1NT	Pass	2 ♣ <sup>1</sup>
North HCP: 12	♦ KQ76	♦ A53	Pass	2 ♠ <sup>2</sup>	Pass	3 ♠
South HCP: 12+1	♣ KJ7	♣ QT32	All Pass			
Contract: 3 ♠ South						

1. New Minor Forcing

2. 3 !S



## North hands

## 4th Bid Inviting

<b>Board: 217</b>	♠ 652	Partner is dealer.
Dealer: South	♥ QJT92	The opponents are silent.
Vul: None	♦ AK8	
HCP: 12+1	♣ Q4	

---

<b>Board: 218</b>	♠ 5	You are dealer.
Dealer: North	♥ 953	The opponents are silent.
Vul: E-W	♦ KQJ32	
HCP: 12+1	♣ KQJT	

---

<b>Board: 219</b>	♠ 74	You are dealer.
Dealer: North	♥ AJ74	The opponents are silent.
Vul: Both	♦ KQJ7	
HCP: 14	♣ KT9	

---

<b>Board: 220</b>	♠ AQ8	You are dealer.
Dealer: North	♥ Q94	The opponents are silent.
Vul: None	♦ J63	
HCP: 13	♣ KJT2	

## Both hands (Answers Page)

### Board: 217

Dealer: South

Vul: None

North HCP: 12+1

South HCP: 14

Contract: 4♥ North

North:

♠ 652

♥ QJT92

♦ AK8

♣ Q4

South:

♠ AJ

♥ K83

♦ QJT6

♣ K962

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: 218

Dealer: North

Vul: E-W

North HCP: 12+1

South HCP: 12+1

Contract: 3NT South

North:

♠ 5

♥ 953

♦ KQJ32

♣ KQJT

South:

♠ J7432

♥ AK

♦ 95

♣ A542

W N E S

Pass 1♦ Pass 1♠

Pass 2♣ Pass 3NT

All Pass

### Board: 219

Dealer: North

Vul: Both

North HCP: 14

South HCP: 11

Contract: 2♦ South

North:

♠ 74

♥ AJ74

♦ KQJ7

♣ KT9

South:

♠ AK85

♥ 965

♦ AT95

♣ 64

W N E S

Pass 1♦ Pass 1♠

Pass 1NT Pass 2♦

All Pass

### Board: 220

Dealer: North

Vul: None

North HCP: 13

South HCP: 11+1

Contract: 4♠ South

North:

♠ AQ8

♥ Q94

♦ J63

♣ KJT2

South:

♠ K9754

♥ A2

♦ AT7

♣ 984

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****4th Bid Inviting**

<b>Board: 217</b>	♠ AJ	You are dealer.
Dealer: South	♥ K83	The opponents are silent.
Vul: None	♦ QJT6	
HCP: 14	♣ K962	

---

<b>Board: 218</b>	♠ J7432	Partner is dealer.
Dealer: North	♥ AK	The opponents are silent.
Vul: E-W	♦ 95	
HCP: 12+1	♣ A542	

---

<b>Board: 219</b>	♠ AK85	Partner is dealer.
Dealer: North	♥ 965	The opponents are silent.
Vul: Both	♦ AT95	
HCP: 11	♣ 64	

---

<b>Board: 220</b>	♠ K9754	Partner is dealer.
Dealer: North	♥ A2	The opponents are silent.
Vul: None	♦ AT7	
HCP: 11+1	♣ 984	

## Both hands (Answers Page)

### Board: 217

Dealer: South

Vul: None

North HCP: 12+1

South HCP: 14

Contract: 4♥ North

North:

♠ 652

♥ QJT92

♦ AK8

♣ Q4

South:

♠ AJ

♥ K83

♦ QJT6

♣ K962

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: 218

Dealer: North

Vul: E-W

North HCP: 12+1

South HCP: 12+1

Contract: 3NT South

North:

♠ 5

♥ 953

♦ KQJ32

♣ KQJT

South:

♠ J7432

♥ AK

♦ 95

♣ A542

W N E S

Pass 1♦ Pass 1♠

Pass 2♣ Pass 3NT

All Pass

### Board: 219

Dealer: North

Vul: Both

North HCP: 14

South HCP: 11

Contract: 2♦ South

North:

♠ 74

♥ AJ74

♦ KQJ7

♣ KT9

South:

♠ AK85

♥ 965

♦ AT95

♣ 64

W N E S

Pass 1♦ Pass 1♠

Pass 1NT Pass 2♦

All Pass

### Board: 220

Dealer: North

Vul: None

North HCP: 13

South HCP: 11+1

Contract: 4♠ South

North:

♠ AQ8

♥ Q94

♦ J63

♣ KJT2

South:

♠ K9754

♥ A2

♦ AT7

♣ 984

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

## 4th Bid Inviting

**Board: 221**      ♠ A62      You are dealer.  
 Dealer: North      ♥ KJ6      The opponents are silent.  
 Vul: N-S      ♦ K96  
 HCP: 12      ♣ J982

---

**Board: 222**      ♠ K5      Partner is dealer.  
 Dealer: South      ♥ AJ74      The opponents are silent.  
 Vul: Both      ♦ T632  
 HCP: 12      ♣ KJ4

---

**Board: 223**      ♠ 43      Partner is dealer.  
 Dealer: South      ♥ A5      The opponents are silent.  
 Vul: None      ♦ JT875  
 HCP: 11+1      ♣ KQJ6

---

**Board: 224**      ♠ A843      Partner is dealer.  
 Dealer: South      ♥ 984      The opponents are silent.  
 Vul: N-S      ♦ AK53  
 HCP: 11      ♣ 84

---

**Board: 225**      ♠ A6      You are dealer.  
 Dealer: North      ♥ AK6      The opponents are silent.  
 Vul: E-W      ♦ Q532  
 HCP: 13      ♣ T862

## Both hands (Answers Page)

### Board: 221

	North:	South:	W	N	E	S
Dealer: North	♠ A62	♠ Q5		1 ♣	Pass	1 ♦
Vul: N-S	♥ KJ6	♥ QT2	Pass	1NT	Pass	2NT
North HCP: 12	♦ K96	♦ QT73	All Pass			
South HCP: 11	♣ J982	♣ KQ75				
Contract: 2NT South						

### Board: 222

	North:	South:	W	N	E	S
Dealer: South	♠ K5	♠ AQ7				1 ♣
Vul: Both	♥ AJ74	♥ 652	Pass	1 ♥	Pass	1NT
North HCP: 12	♦ T632	♦ KJ8	Pass	2NT	Pass	3 ♥
South HCP: 14	♣ KJ4	♣ A982	Pass	3NT	All Pass	
Contract: 3NT North						

### Board: 223

	North:	South:	W	N	E	S
Dealer: South	♠ 43	♠ A72				1 ♣
Vul: None	♥ A5	♥ KJ74	Pass	1 ♦	Pass	1 ♥
North HCP: 11+1	♦ JT875	♦ A4	Pass	2NT	All Pass	
South HCP: 12	♣ KQJ6	♣ 7543				
Contract: 2NT North						

### Board: 224

	North:	South:	W	N	E	S
Dealer: South	♠ A843	♠ K95				1 ♦
Vul: N-S	♥ 984	♥ K76	Pass	1 ♠	Pass	1NT
North HCP: 11	♦ AK53	♦ QT87	Pass	2 ♦	All Pass	
South HCP: 14	♣ 84	♣ AQ3				
Contract: 2 ♦ North						

### Board: 225

	North:	South:	W	N	E	S
Dealer: North	♠ A6	♠ K973		1 ♦	Pass	1 ♠
Vul: E-W	♥ AK6	♥ 985	Pass	1NT	Pass	3 ♦
North HCP: 13	♦ Q532	♦ AKT6	Pass	3NT	All Pass	
South HCP: 12	♣ T862	♣ Q3				
Contract: 3NT North						

**South hands****4th Bid Inviting**

<b>Board: 221</b>	♠ Q5	Partner is dealer.
Dealer: North	♥ QT2	The opponents are silent.
Vul: N-S	♦ QT73	
HCP: 11	♣ KQ75	

---

<b>Board: 222</b>	♠ AQ7	You are dealer.
Dealer: South	♥ 652	The opponents are silent.
Vul: Both	♦ KJ8	
HCP: 14	♣ A982	

---

<b>Board: 223</b>	♠ A72	You are dealer.
Dealer: South	♥ KJ74	The opponents are silent.
Vul: None	♦ A4	
HCP: 12	♣ 7543	

---

<b>Board: 224</b>	♠ K95	You are dealer.
Dealer: South	♥ K76	The opponents are silent.
Vul: N-S	♦ QT87	
HCP: 14	♣ AQ3	

---

<b>Board: 225</b>	♠ K973	Partner is dealer.
Dealer: North	♥ 985	The opponents are silent.
Vul: E-W	♦ AKT6	
HCP: 12	♣ Q3	

## Both hands (Answers Page)

### Board: 221

	North:	South:	W	N	E	S
Dealer: North	♠ A62	♠ Q5		1 ♣	Pass	1 ♦
Vul: N-S	♥ KJ6	♥ QT2	Pass	1NT	Pass	2NT
North HCP: 12	♦ K96	♦ QT73	All Pass			
South HCP: 11	♣ J982	♣ KQ75				
Contract: 2NT South						

### Board: 222

	North:	South:	W	N	E	S
Dealer: South	♠ K5	♠ AQ7				1 ♣
Vul: Both	♥ AJ74	♥ 652	Pass	1 ♥	Pass	1NT
North HCP: 12	♦ T632	♦ KJ8	Pass	2NT	Pass	3 ♥
South HCP: 14	♣ KJ4	♣ A982	Pass	3NT	All Pass	
Contract: 3NT North						

### Board: 223

	North:	South:	W	N	E	S
Dealer: South	♠ 43	♠ A72				1 ♣
Vul: None	♥ A5	♥ KJ74	Pass	1 ♦	Pass	1 ♥
North HCP: 11+1	♦ JT875	♦ A4	Pass	2NT	All Pass	
South HCP: 12	♣ KQJ6	♣ 7543				
Contract: 2NT North						

### Board: 224

	North:	South:	W	N	E	S
Dealer: South	♠ A843	♠ K95				1 ♦
Vul: N-S	♥ 984	♥ K76	Pass	1 ♠	Pass	1NT
North HCP: 11	♦ AK53	♦ QT87	Pass	2 ♦	All Pass	
South HCP: 14	♣ 84	♣ AQ3				
Contract: 2 ♦ North						

### Board: 225

	North:	South:	W	N	E	S
Dealer: North	♠ A6	♠ K973		1 ♦	Pass	1 ♠
Vul: E-W	♥ AK6	♥ 985	Pass	1NT	Pass	3 ♦
North HCP: 13	♦ Q532	♦ AKT6	Pass	3NT	All Pass	
South HCP: 12	♣ T862	♣ Q3				
Contract: 3NT North						



## North hands

## 4th Bid Inviting

**Board: 226**

♠ K94

You are dealer.

Dealer: North

♥ QT

The opponents are silent.

Vul: E-W

♦ QJ84

HCP: 14

♣ KQJ9

**Board: 227**

♠ AT4

You are dealer.

Dealer: North

♥ K98

The opponents are silent.

Vul: Both

♦ AQ8

HCP: 13

♣ 9852

**Board: 228**

♠ AK2

You are dealer.

Dealer: North

♥ KT92

The opponents are silent.

Vul: N-S

♦ JT32

HCP: 14

♣ K2

**Board: 229**

♠ 9732

You are dealer.

Dealer: North

♥ 75

The opponents are silent.

Vul: Both

♦ AJ5

HCP: 12

♣ AK84

## Both hands (Answers Page)

### Board: 226

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 12+1

Contract: 4 ♠ South

North:

♠ K94

♥ QT

♦ QJ84

♣ KQJ9

South:

♠ AJ876

♥ 54

♦ KT63

♣ A8

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: 227

Dealer: North

Vul: Both

North HCP: 13

South HCP: 11+2

Contract: 3NT North

North:

♠ AT4

♥ K98

♦ AQ8

♣ 9852

South:

♠ J7

♥ Q65

♦ KJ7532

♣ A4

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

### Board: 228

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 11+1

Contract: 4 ♠ South

North:

♠ AK2

♥ KT92

♦ JT32

♣ K2

South:

♠ 98653

♥ AQ

♦ 654

♣ AJ7

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: 229

Dealer: North

Vul: Both

North HCP: 12

South HCP: 12

Contract: 3 ♠ South

North:

♠ 9732

♥ 75

♦ AJ5

♣ AK84

South:

♠ AKT8

♥ KJT6

♦ 86

♣ J32

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

## South hands

## 4th Bid Inviting

**Board: 226**      ♠ AJ876      Partner is dealer.  
 Dealer: North      ♥ 54      The opponents are silent.  
 Vul: E-W      ♦ KT63  
 HCP: 12+1      ♣ A8

---

**Board: 227**      ♠ J7      Partner is dealer.  
 Dealer: North      ♥ Q65      The opponents are silent.  
 Vul: Both      ♦ KJ7532  
 HCP: 11+2      ♣ A4

---

**Board: 228**      ♠ 98653      Partner is dealer.  
 Dealer: North      ♥ AQ      The opponents are silent.  
 Vul: N-S      ♦ 654  
 HCP: 11+1      ♣ AJ7

---

**Board: 229**      ♠ AKT8      Partner is dealer.  
 Dealer: North      ♥ KJT6      The opponents are silent.  
 Vul: Both      ♦ 86  
 HCP: 12      ♣ J32

## Both hands (Answers Page)

### Board: 226

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 12+1

Contract: 4 ♠ South

North:

♠ K94

♥ QT

♦ QJ84

♣ KQJ9

South:

♠ AJ876

♥ 54

♦ KT63

♣ A8

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: 227

Dealer: North

Vul: Both

North HCP: 13

South HCP: 11+2

Contract: 3NT North

North:

♠ AT4

♥ K98

♦ AQ8

♣ 9852

South:

♠ J7

♥ Q65

♦ KJ7532

♣ A4

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

### Board: 228

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 11+1

Contract: 4 ♠ South

North:

♠ AK2

♥ KT92

♦ JT32

♣ K2

South:

♠ 98653

♥ AQ

♦ 654

♣ AJ7

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: 229

Dealer: North

Vul: Both

North HCP: 12

South HCP: 12

Contract: 3 ♠ South

North:

♠ 9732

♥ 75

♦ AJ5

♣ AK84

South:

♠ AKT8

♥ KJT6

♦ 86

♣ J32

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

**North hands****4th Bid Inviting**

<b>Board: 230</b>	♠ Q3	Partner is dealer.
Dealer: South	♥ Q2	The opponents are silent.
Vul: None	♦ AK953	
HCP: 12+1	♣ J754	

---

<b>Board: 231</b>	♠ AT4	You are dealer.
Dealer: North	♥ AQ3	The opponents are silent.
Vul: Both	♦ QT97	
HCP: 13	♣ J73	

---

<b>Board: 232</b>	♠ Q873	Partner is dealer.
Dealer: South	♥ KQ	The opponents are silent.
Vul: None	♦ JT94	
HCP: 12	♣ A72	

---

<b>Board: 233</b>	♠ AQJ97	Partner is dealer.
Dealer: South	♥ 9632	The opponents are silent.
Vul: N-S	♦ AT7	
HCP: 11+1	♣ 6	

---

<b>Board: 234</b>	♠ A94	You are dealer.
Dealer: North	♥ JT75	The opponents are silent.
Vul: Both	♦ 43	
HCP: 12	♣ AK64	

## Both hands (Answers Page)

### Board: 230

Dealer: South

Vul: None

North HCP: 12+1

South HCP: 12

Contract: 2♣ North

North:

♠ Q3

♥ Q2

♦ AK953

♣ J754

South:

♠ A752

♥ AJ4

♦ J6

♣ QT92

W N E S

Pass 1♦ Pass 1♣

Pass 2♣ All Pass

### Board: 231

Dealer: North

Vul: Both

North HCP: 13

South HCP: 12+1

Contract: 3NT South

North:

♠ AT4

♥ AQ3

♦ QT97

♣ J73

South:

♠ J753

♥ T9

♦ AK543

♣ A8

W N E S

Pass 1♦ Pass 1♠

Pass 1NT Pass 3NT

All Pass

### Board: 232

Dealer: South

Vul: None

North HCP: 12

South HCP: 12

Contract: 3NT South

North:

♠ Q873

♥ KQ

♦ JT94

♣ A72

South:

♠ 94

♥ A532

♦ A863

♣ KJ8

W N E S

Pass 1♠ Pass 1NT

Pass 3♦ Pass 3NT

All Pass

### Board: 233

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 12

Contract: 2♠ South

North:

♠ AQJ97

♥ 9632

♦ AT7

♣ 6

South:

♠ KT3

♥ T8

♦ J854

♣ AKJ4

W N E S

Pass 1♠ Pass 1NT

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

All Pass

1. New Minor Forcing

2. 3 !S

### Board: 234

Dealer: North

Vul: Both

North HCP: 12

South HCP: 12

Contract: 3♠ North

North:

♠ A94

♥ JT75

♦ 43

♣ AK64

South:

♠ KJ73

♥ K9

♦ KQT

♣ 8752

W N E S

Pass 1♣ Pass 1♠

Pass 1NT Pass 3♣

Pass 3♠ All Pass

**South hands****4th Bid Inviting**

<b>Board: 230</b>	♠ A752	You are dealer.
Dealer: South	♥ AJ4	The opponents are silent.
Vul: None	♦ J6	
HCP: 12	♣ QT92	

---

<b>Board: 231</b>	♠ J753	Partner is dealer.
Dealer: North	♥ T9	The opponents are silent.
Vul: Both	♦ AK543	
HCP: 12+1	♣ A8	

---

<b>Board: 232</b>	♠ 94	You are dealer.
Dealer: South	♥ A532	The opponents are silent.
Vul: None	♦ A863	
HCP: 12	♣ KJ8	

---

<b>Board: 233</b>	♠ KT3	You are dealer.
Dealer: South	♥ T8	The opponents are silent.
Vul: N-S	♦ J854	
HCP: 12	♣ AKJ4	

---

<b>Board: 234</b>	♠ KJ73	Partner is dealer.
Dealer: North	♥ K9	The opponents are silent.
Vul: Both	♦ KQT	
HCP: 12	♣ 8752	

## Both hands (Answers Page)

### Board: 230

Dealer: South

Vul: None

North HCP: 12+1

South HCP: 12

Contract: 2♣ North

North:

♠ Q3

♥ Q2

♦ AK953

♣ J754

South:

♠ A752

♥ AJ4

♦ J6

♣ QT92

W N E S

Pass 1♦ Pass 1♣

Pass 2♣ All Pass

### Board: 231

Dealer: North

Vul: Both

North HCP: 13

South HCP: 12+1

Contract: 3NT South

North:

♠ AT4

♥ AQ3

♦ QT97

♣ J73

South:

♠ J753

♥ T9

♦ AK543

♣ A8

W N E S

Pass 1♦ Pass 1♠

Pass 1NT Pass 3NT

All Pass

### Board: 232

Dealer: South

Vul: None

North HCP: 12

South HCP: 12

Contract: 3NT South

North:

♠ Q873

♥ KQ

♦ JT94

♣ A72

South:

♠ 94

♥ A532

♦ A863

♣ KJ8

W N E S

Pass 1♠ Pass 1NT

Pass 3♦ Pass 3NT

All Pass

### Board: 233

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 12

Contract: 2♠ South

North:

♠ AQJ97

♥ 9632

♦ AT7

♣ 6

South:

♠ KT3

♥ T8

♦ J854

♣ AKJ4

W N E S

Pass 1♠ Pass 1NT

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

All Pass

1. New Minor Forcing

2. 3 !S

### Board: 234

Dealer: North

Vul: Both

North HCP: 12

South HCP: 12

Contract: 3♠ North

North:

♠ A94

♥ JT75

♦ 43

♣ AK64

South:

♠ KJ73

♥ K9

♦ KQT

♣ 8752

W N E S

Pass 1♣ Pass 1♠

Pass 1NT Pass 3♣

Pass 3♠ All Pass



## North hands

## 4th Bid Inviting

<b>Board: 235</b>	♠ AK532	Partner is dealer.
Dealer: South	♥ 843	The opponents are silent.
Vul: None	♦ 43	
HCP: 11+1	♣ A98	

---

<b>Board: 236</b>	♠ QJ6	You are dealer.
Dealer: North	♥ AKT3	The opponents are silent.
Vul: N-S	♦ 95	
HCP: 14	♣ KJT5	

---

<b>Board: 237</b>	♠ JT973	Partner is dealer.
Dealer: South	♥ K4	The opponents are silent.
Vul: E-W	♦ AQJ4	
HCP: 12+1	♣ J8	

---

<b>Board: 238</b>	♠ T93	You are dealer.
Dealer: North	♥ JT98	The opponents are silent.
Vul: None	♦ A4	
HCP: 14	♣ AKQ9	

## Both hands (Answers Page)

### Board: 235

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 13

Contract: 4 ♠ North

North:

♠ AK532

♥ 843

♦ 43

♣ A98

South:

♠ Q97

♥ AJ6

♦ JT8

♣ KQ42

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: 236

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 12+1

Contract: 3NT North

North:

♠ QJ6

♥ AKT3

♦ 95

♣ KJT5

South:

♠ 9874

♥ 4

♦ AQ642

♣ AQ8

W N E S

Pass 1 ♣ Pass 1 ♦

Pass 1 ♥ Pass 2NT

Pass 3NT All Pass

### Board: 237

Dealer: South

Vul: E-W

North HCP: 12+1

South HCP: 14

Contract: 4 ♠ North

North:

♠ JT973

♥ K4

♦ AQJ4

♣ J8

South:

♠ AK2

♥ AJT7

♦ T9

♣ Q542

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: 238

Dealer: North

Vul: None

North HCP: 14

South HCP: 12+2

Contract: 4 ♠ South

North:

♠ T93

♥ JT98

♦ A4

♣ AKQ9

South:

♠ AQJ872

♥ 752

♦ KQ

♣ 63

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****4th Bid Inviting**

<b>Board: 235</b>	♠ Q97	You are dealer.
Dealer: South	♥ AJ6	The opponents are silent.
Vul: None	♦ JT8	
HCP: 13	♣ KQ42	

---

<b>Board: 236</b>	♠ 9874	Partner is dealer.
Dealer: North	♥ 4	The opponents are silent.
Vul: N-S	♦ AQ642	
HCP: 12+1	♣ AQ8	

---

<b>Board: 237</b>	♠ AK2	You are dealer.
Dealer: South	♥ AJT7	The opponents are silent.
Vul: E-W	♦ T9	
HCP: 14	♣ Q542	

---

<b>Board: 238</b>	♠ AQJ872	Partner is dealer.
Dealer: North	♥ 752	The opponents are silent.
Vul: None	♦ KQ	
HCP: 12+2	♣ 63	

## Both hands (Answers Page)

### Board: 235

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 13

Contract: 4 ♠ North

North:

♠ AK532

♥ 843

♦ 43

♣ A98

South:

♠ Q97

♥ AJ6

♦ JT8

♣ KQ42

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: 236

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 12+1

Contract: 3NT North

North:

♠ QJ6

♥ AKT3

♦ 95

♣ KJT5

South:

♠ 9874

♥ 4

♦ AQ642

♣ AQ8

W N E S

Pass 1 ♣ Pass 1 ♦

Pass 1 ♥ Pass 2NT

Pass 3NT All Pass

### Board: 237

Dealer: South

Vul: E-W

North HCP: 12+1

South HCP: 14

Contract: 4 ♠ North

North:

♠ JT973

♥ K4

♦ AQJ4

♣ J8

South:

♠ AK2

♥ AJT7

♦ T9

♣ Q542

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: 238

Dealer: North

Vul: None

North HCP: 14

South HCP: 12+2

Contract: 4 ♠ South

North:

♠ T93

♥ JT98

♦ A4

♣ AKQ9

South:

♠ AQJ872

♥ 752

♦ KQ

♣ 63

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

## 4th Bid Inviting

<b>Board: 239</b>	♠ A75	You are dealer.
Dealer: North	♥ K72	The opponents are silent.
Vul: N-S	♦ 853	
HCP: 12	♣ KQ43	

---

<b>Board: 240</b>	♠ KQ	Partner is dealer.
Dealer: South	♥ J654	The opponents are silent.
Vul: E-W	♦ 8	
HCP: 11+2	♣ AJ9874	

---

<b>Board: 241</b>	♠ 953	You are dealer.
Dealer: North	♥ A3	The opponents are silent.
Vul: Both	♦ AQJ7	
HCP: 14	♣ QJT7	

---

<b>Board: 242</b>	♠ AKT	You are dealer.
Dealer: North	♥ 753	The opponents are silent.
Vul: N-S	♦ Q843	
HCP: 13	♣ A96	

---

<b>Board: 243</b>	♠ A2	You are dealer.
Dealer: North	♥ K863	The opponents are silent.
Vul: E-W	♦ AQ76	
HCP: 14	♣ JT7	

## Both hands (Answers Page)

### Board: 239

	North:	South:	W	N	E	S
Dealer: North	♠ A75	♠ QT2		1 ♣	Pass	1 ♦
Vul: N-S	♥ K72	♥ 53	Pass	1NT	Pass	2 ♦
North HCP: 12	♦ 853	♦ KQJT2	Pass	2NT	Pass	3NT
South HCP: 12+1	♣ KQ43	♣ A82	All Pass			
Contract: 3NT South						

### Board: 240

	North:	South:	W	N	E	S
Dealer: South	♠ KQ	♠ T63				1 ♦
Vul: E-W	♥ J654	♥ AK7	Pass	1 ♥	Pass	1NT
North HCP: 11+2	♦ 8	♦ KJ76	Pass	2NT	Pass	3 ♥
South HCP: 14	♣ AJ9874	♣ K62	Pass	3NT	All Pass	
Contract: 3NT North						

### Board: 241

	North:	South:	W	N	E	S
Dealer: North	♠ 953	♠ A86		1 ♦	Pass	1 ♥
Vul: Both	♥ A3	♥ KJT75	Pass	1NT	Pass	2 ♣ <sup>1</sup>
North HCP: 14	♦ AQJ7	♦ 942	Pass	3NT	All Pass	
South HCP: 11+1	♣ QJT7	♣ K8				
Contract: 3NT North						

1. New Minor Forcing

### Board: 242

	North:	South:	W	N	E	S
Dealer: North	♠ AKT	♠ 94		1 ♦	Pass	1 ♥
Vul: N-S	♥ 753	♥ AJ986	Pass	1NT	Pass	2 ♣ <sup>1</sup>
North HCP: 13	♦ Q843	♦ AK76	Pass	3 ♥ <sup>2</sup>	Pass	4 ♥
South HCP: 12+1	♣ A96	♣ 85	All Pass			
Contract: 4 ♥ South						

1. New Minor Forcing

2. 3 !H

### Board: 243

	North:	South:	W	N	E	S
Dealer: North	♠ A2	♠ K654		1 ♦	Pass	1 ♠
Vul: E-W	♥ K863	♥ 7	Pass	1NT	Pass	2NT
North HCP: 14	♦ AQ76	♦ 832	Pass	3NT	All Pass	
South HCP: 12+1	♣ JT7	♣ AKQ92				
Contract: 3NT North						

**South hands****4th Bid Inviting**

<b>Board: 239</b>	♠ QT2	Partner is dealer.
Dealer: North	♥ 53	The opponents are silent.
Vul: N-S	♦ KQJT2	
HCP: 12+1	♣ A82	

---

<b>Board: 240</b>	♠ T63	You are dealer.
Dealer: South	♥ AK7	The opponents are silent.
Vul: E-W	♦ KJ76	
HCP: 14	♣ K62	

---

<b>Board: 241</b>	♠ A86	Partner is dealer.
Dealer: North	♥ KJT75	The opponents are silent.
Vul: Both	♦ 942	
HCP: 11+1	♣ K8	

---

<b>Board: 242</b>	♠ 94	Partner is dealer.
Dealer: North	♥ AJ986	The opponents are silent.
Vul: N-S	♦ AK76	
HCP: 12+1	♣ 85	

---

<b>Board: 243</b>	♠ K654	Partner is dealer.
Dealer: North	♥ 7	The opponents are silent.
Vul: E-W	♦ 832	
HCP: 12+1	♣ AKQ92	

## Both hands (Answers Page)

### Board: 239

	North:	South:	W	N	E	S
Dealer: North	♠ A75	♠ QT2		1 ♣	Pass	1 ♦
Vul: N-S	♥ K72	♥ 53	Pass	1NT	Pass	2 ♦
North HCP: 12	♦ 853	♦ KQJT2	Pass	2NT	Pass	3NT
South HCP: 12+1	♣ KQ43	♣ A82	All Pass			
Contract: 3NT South						

### Board: 240

	North:	South:	W	N	E	S
Dealer: South	♠ KQ	♠ T63				1 ♦
Vul: E-W	♥ J654	♥ AK7	Pass	1 ♥	Pass	1NT
North HCP: 11+2	♦ 8	♦ KJ76	Pass	2NT	Pass	3 ♥
South HCP: 14	♣ AJ9874	♣ K62	Pass	3NT	All Pass	
Contract: 3NT North						

### Board: 241

	North:	South:	W	N	E	S
Dealer: North	♠ 953	♠ A86		1 ♦	Pass	1 ♥
Vul: Both	♥ A3	♥ KJT75	Pass	1NT	Pass	2 ♣ <sup>1</sup>
North HCP: 14	♦ AQJ7	♦ 942	Pass	3NT	All Pass	
South HCP: 11+1	♣ QJT7	♣ K8				
Contract: 3NT North						

1. New Minor Forcing

### Board: 242

	North:	South:	W	N	E	S
Dealer: North	♠ AKT	♠ 94		1 ♦	Pass	1 ♥
Vul: N-S	♥ 753	♥ AJ986	Pass	1NT	Pass	2 ♣ <sup>1</sup>
North HCP: 13	♦ Q843	♦ AK76	Pass	3 ♥ <sup>2</sup>	Pass	4 ♥
South HCP: 12+1	♣ A96	♣ 85	All Pass			
Contract: 4 ♥ South						

1. New Minor Forcing

2. 3 !H

### Board: 243

	North:	South:	W	N	E	S
Dealer: North	♠ A2	♠ K654		1 ♦	Pass	1 ♠
Vul: E-W	♥ K863	♥ 7	Pass	1NT	Pass	2NT
North HCP: 14	♦ AQ76	♦ 832	Pass	3NT	All Pass	
South HCP: 12+1	♣ JT7	♣ AKQ92				
Contract: 3NT North						



## North hands

## 4th Bid Inviting

**Board: 244**      ♠ Q852      Partner is dealer.  
 Dealer: South      ♥ Q9      The opponents are silent.  
 Vul: Both      ♦ AJ8  
 HCP: 11      ♣ Q753

---

**Board: 245**      ♠ KJT8      You are dealer.  
 Dealer: North      ♥ AQ8      The opponents are silent.  
 Vul: None      ♦ T3  
 HCP: 12      ♣ Q954

---

**Board: 246**      ♠ AKT74      Partner is dealer.  
 Dealer: South      ♥ J2      The opponents are silent.  
 Vul: E-W      ♦ KT52  
 HCP: 12+1      ♣ J9

---

**Board: 247**      ♠ J2      You are dealer.  
 Dealer: North      ♥ K854      The opponents are silent.  
 Vul: Both      ♦ KQJ6  
 HCP: 14      ♣ AT6

---

**Board: 248**      ♠ KJ65      You are dealer.  
 Dealer: North      ♥ 3      The opponents are silent.  
 Vul: None      ♦ AK853  
 HCP: 14+1      ♣ KT2

## Both hands (Answers Page)

### Board: 244

	North:	South:	W	N	E	S
Dealer: South	♠ Q852	♠ 96				1 ♣
Vul: Both	♥ Q9	♥ AJ86	Pass	1 ♠	Pass	1NT
North HCP: 11	♦ AJ8	♦ K53	Pass	2 ♣	All Pass	
South HCP: 12	♣ Q753	♣ KJ82				
Contract: 2 ♣ North						

### Board: 245

	North:	South:	W	N	E	S
Dealer: North	♠ KJT8	♠ 54		1 ♣	Pass	1 ♦
Vul: None	♥ AQ8	♥ 64	Pass	1 ♠	Pass	2 ♣
North HCP: 12	♦ T3	♦ QJ842	All Pass			
South HCP: 11+1	♣ Q954	♣ AKJ8				
Contract: 2 ♣ South						

### Board: 246

	North:	South:	W	N	E	S
Dealer: South	♠ AKT74	♠ QJ				1 ♦
Vul: E-W	♥ J2	♥ QT5	Pass	1 ♠	Pass	1NT
North HCP: 12+1	♦ KT52	♦ AQJ8	Pass	2 ♣ <sup>1</sup>	Pass	3 ♣
South HCP: 12	♣ J9	♣ T862	Pass	3 ♦	Pass	3 ♠
Contract: 4 ♦ North			Pass	4 ♦	All Pass	

1. New Minor Forcing

### Board: 247

	North:	South:	W	N	E	S
Dealer: North	♠ J2	♠ KQ954		1 ♦	Pass	1 ♠
Vul: Both	♥ K854	♥ A9	Pass	1NT	Pass	2 ♣ <sup>1</sup>
North HCP: 14	♦ KQJ6	♦ 743	Pass	3 ♥	Pass	3NT
South HCP: 11+1	♣ AT6	♣ Q85	All Pass			
Contract: 3NT South						

1. New Minor Forcing

### Board: 248

	North:	South:	W	N	E	S
Dealer: North	♠ KJ65	♠ 843		1 ♦	Pass	1 ♥
Vul: None	♥ 3	♥ QJ952	Pass	1 ♠	Pass	1NT
North HCP: 14+1	♦ AK853	♦ Q96	All Pass			
South HCP: 11+1	♣ KT2	♣ AQ				
Contract: 1NT South						

**South hands****4th Bid Inviting**

<b>Board: 244</b>	♠ 96	You are dealer.
Dealer: South	♥ AJ86	The opponents are silent.
Vul: Both	♦ K53	
HCP: 12	♣ KJ82	

---

<b>Board: 245</b>	♠ 54	Partner is dealer.
Dealer: North	♥ 64	The opponents are silent.
Vul: None	♦ QJ842	
HCP: 11+1	♣ AKJ8	

---

<b>Board: 246</b>	♠ QJ	You are dealer.
Dealer: South	♥ QT5	The opponents are silent.
Vul: E-W	♦ AQJ8	
HCP: 12	♣ T862	

---

<b>Board: 247</b>	♠ KQ954	Partner is dealer.
Dealer: North	♥ A9	The opponents are silent.
Vul: Both	♦ 743	
HCP: 11+1	♣ Q85	

---

<b>Board: 248</b>	♠ 843	Partner is dealer.
Dealer: North	♥ QJ952	The opponents are silent.
Vul: None	♦ Q96	
HCP: 11+1	♣ AQ	

## Both hands (Answers Page)

### Board: 244

	North:	South:	W	N	E	S
Dealer: South	♠ Q852	♠ 96				1 ♣
Vul: Both	♥ Q9	♥ AJ86	Pass	1 ♠	Pass	1NT
North HCP: 11	♦ AJ8	♦ K53	Pass	2 ♣	All Pass	
South HCP: 12	♣ Q753	♣ KJ82				
Contract: 2 ♣ North						

### Board: 245

	North:	South:	W	N	E	S
Dealer: North	♠ KJT8	♠ 54		1 ♣	Pass	1 ♦
Vul: None	♥ AQ8	♥ 64	Pass	1 ♠	Pass	2 ♣
North HCP: 12	♦ T3	♦ QJ842	All Pass			
South HCP: 11+1	♣ Q954	♣ AKJ8				
Contract: 2 ♣ South						

### Board: 246

	North:	South:	W	N	E	S
Dealer: South	♠ AKT74	♠ QJ				1 ♦
Vul: E-W	♥ J2	♥ QT5	Pass	1 ♠	Pass	1NT
North HCP: 12+1	♦ KT52	♦ AQJ8	Pass	2 ♣ <sup>1</sup>	Pass	3 ♣
South HCP: 12	♣ J9	♣ T862	Pass	3 ♦	Pass	3 ♠
Contract: 4 ♦ North			Pass	4 ♦	All Pass	

1. New Minor Forcing

### Board: 247

	North:	South:	W	N	E	S
Dealer: North	♠ J2	♠ KQ954		1 ♦	Pass	1 ♠
Vul: Both	♥ K854	♥ A9	Pass	1NT	Pass	2 ♣ <sup>1</sup>
North HCP: 14	♦ KQJ6	♦ 743	Pass	3 ♥	Pass	3NT
South HCP: 11+1	♣ AT6	♣ Q85	All Pass			
Contract: 3NT South						

1. New Minor Forcing

### Board: 248

	North:	South:	W	N	E	S
Dealer: North	♠ KJ65	♠ 843		1 ♦	Pass	1 ♥
Vul: None	♥ 3	♥ QJ952	Pass	1 ♠	Pass	1NT
North HCP: 14+1	♦ AK853	♦ Q96	All Pass			
South HCP: 11+1	♣ KT2	♣ AQ				
Contract: 1NT South						

## North hands

## 4th Bid Inviting

<b>Board: 249</b>	♠ Q6	You are dealer.
Dealer: North	♥ 643	The opponents are silent.
Vul: N-S	♦ AQ42	
HCP: 14	♣ AQ62	

---

<b>Board: 250</b>	♠ AKT2	You are dealer.
Dealer: North	♥ Q4	The opponents are silent.
Vul: Both	♦ 92	
HCP: 13+1	♣ A8764	

---

<b>Board: 251</b>	♠ K53	Partner is dealer.
Dealer: South	♥ J6432	The opponents are silent.
Vul: None	♦ AK6	
HCP: 11+1	♣ 94	

---

<b>Board: 252</b>	♠ KJ5	Partner is dealer.
Dealer: South	♥ K98743	The opponents are silent.
Vul: N-S	♦ 85	
HCP: 11+2	♣ AT	

---

<b>Board: 253</b>	♠ AJ96	Partner is dealer.
Dealer: South	♥ T5	The opponents are silent.
Vul: E-W	♦ AK985	
HCP: 12+1	♣ 76	

## Both hands (Answers Page)

### Board: 249

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 12+1

Contract: 3NT North

North:

♠ Q6

♥ 643

♦ AQ42

♣ AQ62

South:

♠ AK985

♥ JT

♦ J98

♣ KT4

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

	1 ♦	Pass	1 ♠
--	-----	------	-----

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

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

1. New Minor Forcing

### Board: 250

Dealer: North

Vul: Both

North HCP: 13+1

South HCP: 12+1

Contract: 2NT South

North:

♠ AKT2

♥ Q4

♦ 92

♣ A8764

South:

♠ 985

♥ A8

♦ AJ763

♣ K95

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

	1 ♣	Pass	1 ♦
--	-----	------	-----

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

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

### Board: 251

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 13

Contract: 3♥ South

North:

♠ K53

♥ J6432

♦ AK6

♣ 94

South:

♠ AQ

♥ Q98

♦ 9542

♣ AJ32

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

			1 ♦
--	--	--	-----

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

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

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

1. New Minor Forcing

2. 3 !H

### Board: 252

Dealer: South

Vul: N-S

North HCP: 11+2

South HCP: 12

Contract: 3NT South

North:

♠ KJ5

♥ K98743

♦ 85

♣ AT

South:

♠ 982

♥ AJ

♦ J432

♣ KQJ5

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

			1 ♦
--	--	--	-----

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

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

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

1. New Minor Forcing

### Board: 253

Dealer: South

Vul: E-W

North HCP: 12+1

South HCP: 14

Contract: 3NT South

North:

♠ AJ96

♥ T5

♦ AK985

♣ 76

South:

♠ 42

♥ AQ32

♦ JT3

♣ AK92

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

			1 ♣
--	--	--	-----

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

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

Pass	3 ♠	Pass	3NT
------	-----	------	-----

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

**South hands****4th Bid Inviting**

**Board: 249**      ♠ AK985      Partner is dealer.  
Dealer: North      ♥ JT      The opponents are silent.  
Vul: N-S      ♦ J98  
HCP: 12+1      ♣ KT4

---

**Board: 250**      ♠ 985      Partner is dealer.  
Dealer: North      ♥ A8      The opponents are silent.  
Vul: Both      ♦ AJ763  
HCP: 12+1      ♣ K95

---

**Board: 251**      ♠ AQ      You are dealer.  
Dealer: South      ♥ Q98      The opponents are silent.  
Vul: None      ♦ 9542  
HCP: 13      ♣ AJ32

---

**Board: 252**      ♠ 982      You are dealer.  
Dealer: South      ♥ AJ      The opponents are silent.  
Vul: N-S      ♦ J432  
HCP: 12      ♣ KQJ5

---

**Board: 253**      ♠ 42      You are dealer.  
Dealer: South      ♥ AQ32      The opponents are silent.  
Vul: E-W      ♦ JT3  
HCP: 14      ♣ AK92

## Both hands (Answers Page)

### Board: 249

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 12+1

Contract: 3NT North

North:

♠ Q6

♥ 643

♦ AQ42

♣ AQ62

South:

♠ AK985

♥ JT

♦ J98

♣ KT4

W N E S

1 ♦ Pass 1 ♠

Pass 1NT Pass 2 ♣<sup>1</sup>

Pass 3NT All Pass

1. New Minor Forcing

### Board: 250

Dealer: North

Vul: Both

North HCP: 13+1

South HCP: 12+1

Contract: 2NT South

North:

♠ AKT2

♥ Q4

♦ 92

♣ A8764

South:

♠ 985

♥ A8

♦ AJ763

♣ K95

W N E S

1 ♣ Pass 1 ♦

Pass 1 ♠ Pass 2NT

All Pass

### Board: 251

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 13

Contract: 3♥ South

North:

♠ K53

♥ J6432

♦ AK6

♣ 94

South:

♠ AQ

♥ Q98

♦ 9542

♣ AJ32

W N E S

1 ♦

Pass 1 ♥ Pass 1NT

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

All Pass

1. New Minor Forcing

2. 3 !H

### Board: 252

Dealer: South

Vul: N-S

North HCP: 11+2

South HCP: 12

Contract: 3NT South

North:

♠ KJ5

♥ K98743

♦ 85

♣ AT

South:

♠ 982

♥ AJ

♦ J432

♣ KQJ5

W N E S

1 ♦

Pass 1 ♥ Pass 1NT

Pass 2 ♣<sup>1</sup> Pass 3NT

All Pass

1. New Minor Forcing

### Board: 253

Dealer: South

Vul: E-W

North HCP: 12+1

South HCP: 14

Contract: 3NT South

North:

♠ AJ96

♥ T5

♦ AK985

♣ 76

South:

♠ 42

♥ AQ32

♦ JT3

♣ AK92

W N E S

1 ♣

Pass 1 ♦ Pass 1 ♥

Pass 2NT Pass 3 ♦

Pass 3 ♠ Pass 3NT

All Pass



## North hands

## 4th Bid Inviting

<b>Board: 254</b>	♠ KQ76	You are dealer.
Dealer: North	♥ A86	The opponents are silent.
Vul: None	♦ A7	
HCP: 14	♣ J853	

---

<b>Board: 255</b>	♠ Q	You are dealer.
Dealer: North	♥ K85	The opponents are silent.
Vul: N-S	♦ AK632	
HCP: 12+1	♣ 9843	

---

<b>Board: 256</b>	♠ AQ98	Partner is dealer.
Dealer: South	♥ T2	The opponents are silent.
Vul: E-W	♦ J87	
HCP: 11	♣ A743	

---

<b>Board: 257</b>	♠ T4	You are dealer.
Dealer: North	♥ K872	The opponents are silent.
Vul: Both	♦ AQJ4	
HCP: 12	♣ Q64	

---

<b>Board: 258</b>	♠ KQ94	You are dealer.
Dealer: North	♥ 9	The opponents are silent.
Vul: N-S	♦ AK853	
HCP: 12+1	♣ 962	

## Both hands (Answers Page)

### Board: 254

	North:	South:	W	N	E	S
Dealer: North	♠ KQ76	♠ A52		1 ♣	Pass	1 ♦
Vul: None	♥ A86	♥ 92	Pass	1 ♠	Pass	1NT
North HCP: 14	♦ A7	♦ K6432	All Pass			
South HCP: 11+1	♣ J853	♣ A74				
Contract: 1NT South						

### Board: 255

	North:	South:	W	N	E	S
Dealer: North	♠ Q	♠ AJT94		1 ♦	Pass	1 ♠
Vul: N-S	♥ K85	♥ 64	Pass	2 ♣	Pass	3 ♣
North HCP: 12+1	♦ AK632	♦ JT	All Pass			
South HCP: 11+1	♣ 9843	♣ AJ72				
Contract: 3 ♣ South						

### Board: 256

	North:	South:	W	N	E	S
Dealer: South	♠ AQ98	♠ T32				1 ♣
Vul: E-W	♥ T2	♥ K98	Pass	1 ♠	Pass	1NT
North HCP: 11	♦ J87	♦ K65	Pass	2NT	All Pass	
South HCP: 12	♣ A743	♣ KQJT				
Contract: 2NT North						

### Board: 257

	North:	South:	W	N	E	S
Dealer: North	♠ T4	♠ AQ73		1 ♦	Pass	1 ♠
Vul: Both	♥ K872	♥ A	Pass	1NT	Pass	2NT
North HCP: 12	♦ AQJ4	♦ T862	All Pass			
South HCP: 11	♣ Q64	♣ J983				
Contract: 2NT South						

### Board: 258

	North:	South:	W	N	E	S
Dealer: North	♠ KQ94	♠ 87		1 ♦	Pass	1 ♥
Vul: N-S	♥ 9	♥ AT542	Pass	1 ♠	Pass	2NT
North HCP: 12+1	♦ AK853	♦ QT42	All Pass			
South HCP: 12+1	♣ 962	♣ AQ				
Contract: 2NT South						

**South hands****4th Bid Inviting**

<b>Board: 254</b>	♠ A52	Partner is dealer.
Dealer: North	♥ 92	The opponents are silent.
Vul: None	♦ K6432	
HCP: 11+1	♣ A74	

---

<b>Board: 255</b>	♠ AJT94	Partner is dealer.
Dealer: North	♥ 64	The opponents are silent.
Vul: N-S	♦ JT	
HCP: 11+1	♣ AJ72	

---

<b>Board: 256</b>	♠ T32	You are dealer.
Dealer: South	♥ K98	The opponents are silent.
Vul: E-W	♦ K65	
HCP: 12	♣ KQJT	

---

<b>Board: 257</b>	♠ AQ73	Partner is dealer.
Dealer: North	♥ A	The opponents are silent.
Vul: Both	♦ T862	
HCP: 11	♣ J983	

---

<b>Board: 258</b>	♠ 87	Partner is dealer.
Dealer: North	♥ AT542	The opponents are silent.
Vul: N-S	♦ QT42	
HCP: 12+1	♣ AQ	

## Both hands (Answers Page)

### Board: 254

	North:	South:	W	N	E	S
Dealer: North	♠ KQ76	♠ A52		1 ♣	Pass	1 ♦
Vul: None	♥ A86	♥ 92	Pass	1 ♠	Pass	1NT
North HCP: 14	♦ A7	♦ K6432	All Pass			
South HCP: 11+1	♣ J853	♣ A74				
Contract: 1NT South						

### Board: 255

	North:	South:	W	N	E	S
Dealer: North	♠ Q	♠ AJT94		1 ♦	Pass	1 ♠
Vul: N-S	♥ K85	♥ 64	Pass	2 ♣	Pass	3 ♣
North HCP: 12+1	♦ AK632	♦ JT	All Pass			
South HCP: 11+1	♣ 9843	♣ AJ72				
Contract: 3 ♣ South						

### Board: 256

	North:	South:	W	N	E	S
Dealer: South	♠ AQ98	♠ T32				1 ♣
Vul: E-W	♥ T2	♥ K98	Pass	1 ♠	Pass	1NT
North HCP: 11	♦ J87	♦ K65	Pass	2NT	All Pass	
South HCP: 12	♣ A743	♣ KQJT				
Contract: 2NT North						

### Board: 257

	North:	South:	W	N	E	S
Dealer: North	♠ T4	♠ AQ73		1 ♦	Pass	1 ♠
Vul: Both	♥ K872	♥ A	Pass	1NT	Pass	2NT
North HCP: 12	♦ AQJ4	♦ T862	All Pass			
South HCP: 11	♣ Q64	♣ J983				
Contract: 2NT South						

### Board: 258

	North:	South:	W	N	E	S
Dealer: North	♠ KQ94	♠ 87		1 ♦	Pass	1 ♥
Vul: N-S	♥ 9	♥ AT542	Pass	1 ♠	Pass	2NT
North HCP: 12+1	♦ AK853	♦ QT42	All Pass			
South HCP: 12+1	♣ 962	♣ AQ				
Contract: 2NT South						

## North hands

## 4th Bid Inviting

<b>Board: 259</b>	♠ 32	You are dealer.
Dealer: North	♥ T9	The opponents are silent.
Vul: E-W	♦ AJ874	
HCP: 12+1	♣ AK97	

---

<b>Board: 260</b>	♠ Q9	Partner is dealer.
Dealer: South	♥ KT43	The opponents are silent.
Vul: Both	♦ KQ3	
HCP: 12	♣ QT94	

---

<b>Board: 261</b>	♠ KT9652	Partner is dealer.
Dealer: South	♥ 63	The opponents are silent.
Vul: None	♦ A94	
HCP: 11+2	♣ A9	

---

<b>Board: 262</b>	♠ 974	Partner is dealer.
Dealer: South	♥ KJ	The opponents are silent.
Vul: E-W	♦ AK43	
HCP: 11	♣ 9543	

---

<b>Board: 263</b>	♠ 98	Partner is dealer.
Dealer: South	♥ QJ7	The opponents are silent.
Vul: Both	♦ KJT52	
HCP: 11+1	♣ A87	

## Both hands (Answers Page)

### Board: 259

	North:	South:	W	N	E	S
Dealer: North	♠ 32	♠ KQJ54		1 ♦	Pass	1 ♠
Vul: E-W	♥ T9	♥ 52	Pass	2 ♣	Pass	3 ♣
North HCP: 12+1	♦ AJ874	♦ K9	All Pass			
South HCP: 12+1	♣ AK97	♣ QJ62				
Contract: 3 ♣ South						

### Board: 260

	North:	South:	W	N	E	S
Dealer: South	♠ Q9	♠ AT3				1 ♣
Vul: Both	♥ KT43	♥ A82	Pass	1 ♥	Pass	1NT
North HCP: 12	♦ KQ3	♦ A84	Pass	3 ♣	Pass	3NT
South HCP: 12	♣ QT94	♣ 7532	All Pass			
Contract: 3NT South						

### Board: 261

	North:	South:	W	N	E	S
Dealer: South	♠ KT9652	♠ 87				1 ♣
Vul: None	♥ 63	♥ AKJ5	Pass	1 ♠	Pass	1NT
North HCP: 11+2	♦ A94	♦ KQ7	Pass	2 ♦ <sup>1</sup>	Pass	3 ♥
South HCP: 13	♣ A9	♣ T862	Pass	3 ♠	Pass	4 ♠
Contract: 4 ♠ South			All Pass			

1. New Minor Forcing

### Board: 262

	North:	South:	W	N	E	S
Dealer: South	♠ 974	♠ KJ82				1 ♣
Vul: E-W	♥ KJ	♥ AT6	Pass	1 ♦	Pass	1 ♠
North HCP: 11	♦ AK43	♦ Q8	Pass	2 ♣	All Pass	
South HCP: 12	♣ 9543	♣ QT87				
Contract: 2 ♣ North						

### Board: 263

	North:	South:	W	N	E	S
Dealer: South	♠ 98	♠ AK5				1 ♣
Vul: Both	♥ QJ7	♥ KT63	Pass	1 ♦	Pass	1 ♥
North HCP: 11+1	♦ KJT52	♦ Q	Pass	2NT	All Pass	
South HCP: 13+1	♣ A87	♣ JT965				
Contract: 2NT North						

**South hands****4th Bid Inviting**

<b>Board: 259</b>	♠ KQJ54	Partner is dealer.
Dealer: North	♥ 52	The opponents are silent.
Vul: E-W	♦ K9	
HCP: 12+1	♣ QJ62	

---

<b>Board: 260</b>	♠ AT3	You are dealer.
Dealer: South	♥ A82	The opponents are silent.
Vul: Both	♦ A84	
HCP: 12	♣ 7532	

---

<b>Board: 261</b>	♠ 87	You are dealer.
Dealer: South	♥ AKJ5	The opponents are silent.
Vul: None	♦ KQ7	
HCP: 13	♣ T862	

---

<b>Board: 262</b>	♠ KJ82	You are dealer.
Dealer: South	♥ AT6	The opponents are silent.
Vul: E-W	♦ Q8	
HCP: 12	♣ QT87	

---

<b>Board: 263</b>	♠ AK5	You are dealer.
Dealer: South	♥ KT63	The opponents are silent.
Vul: Both	♦ Q	
HCP: 13+1	♣ JT965	

## Both hands (Answers Page)

### Board: 259

	North:	South:	W	N	E	S
Dealer: North	♠ 32	♠ KQJ54		1 ♦	Pass	1 ♠
Vul: E-W	♥ T9	♥ 52	Pass	2 ♣	Pass	3 ♣
North HCP: 12+1	♦ AJ874	♦ K9	All Pass			
South HCP: 12+1	♣ AK97	♣ QJ62				
Contract: 3 ♣ South						

### Board: 260

	North:	South:	W	N	E	S
Dealer: South	♠ Q9	♠ AT3				1 ♣
Vul: Both	♥ KT43	♥ A82	Pass	1 ♥	Pass	1NT
North HCP: 12	♦ KQ3	♦ A84	Pass	3 ♣	Pass	3NT
South HCP: 12	♣ QT94	♣ 7532	All Pass			
Contract: 3NT South						

### Board: 261

	North:	South:	W	N	E	S
Dealer: South	♠ KT9652	♠ 87				1 ♣
Vul: None	♥ 63	♥ AKJ5	Pass	1 ♠	Pass	1NT
North HCP: 11+2	♦ A94	♦ KQ7	Pass	2 ♦ <sup>1</sup>	Pass	3 ♥
South HCP: 13	♣ A9	♣ T862	Pass	3 ♠	Pass	4 ♠
Contract: 4 ♠ South			All Pass			

1. New Minor Forcing

### Board: 262

	North:	South:	W	N	E	S
Dealer: South	♠ 974	♠ KJ82				1 ♣
Vul: E-W	♥ KJ	♥ AT6	Pass	1 ♦	Pass	1 ♠
North HCP: 11	♦ AK43	♦ Q8	Pass	2 ♣	All Pass	
South HCP: 12	♣ 9543	♣ QT87				
Contract: 2 ♣ North						

### Board: 263

	North:	South:	W	N	E	S
Dealer: South	♠ 98	♠ AK5				1 ♣
Vul: Both	♥ QJ7	♥ KT63	Pass	1 ♦	Pass	1 ♥
North HCP: 11+1	♦ KJT52	♦ Q	Pass	2NT	All Pass	
South HCP: 13+1	♣ A87	♣ JT965				
Contract: 2NT North						



## North hands

## 4th Bid Inviting

**Board: 264**      ♠ AKQT9      Partner is dealer.  
 Dealer: South      ♥ T42      The opponents are silent.  
 Vul: None      ♦ Q98  
 HCP: 11+1      ♣ 64

---

**Board: 265**      ♠ 63      Partner is dealer.  
 Dealer: South      ♥ A3      The opponents are silent.  
 Vul: N-S      ♦ AT873  
 HCP: 11+1      ♣ QJ94

---

**Board: 266**      ♠ A932      You are dealer.  
 Dealer: North      ♥ KJ8      The opponents are silent.  
 Vul: Both      ♦ 73  
 HCP: 14      ♣ AQ43

---

**Board: 267**      ♠ QT8762      Partner is dealer.  
 Dealer: South      ♥ AK5      The opponents are silent.  
 Vul: None      ♦ 7  
 HCP: 11+2      ♣ Q96

---

**Board: 268**      ♠ K75      Partner is dealer.  
 Dealer: South      ♥ KQT2      The opponents are silent.  
 Vul: N-S      ♦ 7  
 HCP: 12+1      ♣ A7542

## Both hands (Answers Page)

### Board: 264

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 14

Contract: 3NT North

North:

♠ AKQT9

♥ T42

♦ Q98

♣ 64

South:

♠ J3

♥ KQJ6

♦ J643

♣ AQT

W N E S

Pass 1 ♠ Pass 1NT

Pass 2 ♣<sup>1</sup> Pass 3 ♥

Pass 3NT All Pass

1. New Minor Forcing

### Board: 265

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 12

Contract: 2NT North

North:

♠ 63

♥ A3

♦ AT873

♣ QJ94

South:

♠ Q9

♥ J874

♦ Q42

♣ AK53

W N E S

Pass 1 ♦ Pass 1 ♥

Pass 2NT All Pass

### Board: 266

Dealer: North

Vul: Both

North HCP: 14

South HCP: 11+1

Contract: 1NT South

North:

♠ A932

♥ KJ8

♦ 73

♣ AQ43

South:

♠ K84

♥ 43

♦ AT942

♣ KJ6

W N E S

Pass 1 ♣ Pass 1 ♦

Pass 1 ♠ Pass 1NT

All Pass

### Board: 267

Dealer: South

Vul: None

North HCP: 11+2

South HCP: 13

Contract: 4 ♠ North

North:

♠ QT8762

♥ AK5

♦ 7

♣ Q96

South:

♠ AK5

♥ 876

♦ QT4

♣ AT32

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: 268

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 14

Contract: 5 ♣ North

North:

♠ K75

♥ KQT2

♦ 7

♣ A7542

South:

♠ AQ9

♥ J98

♦ A96

♣ QJT3

W N E S

Pass 1 ♥ Pass 1NT

Pass 2NT Pass 3 ♥

Pass 5 ♣ All Pass

**South hands****4th Bid Inviting**

<b>Board: 264</b>	♠ J3	You are dealer.
Dealer: South	♥ KQJ6	The opponents are silent.
Vul: None	♦ J643	
HCP: 14	♣ AQT	

---

<b>Board: 265</b>	♠ Q9	You are dealer.
Dealer: South	♥ J874	The opponents are silent.
Vul: N-S	♦ Q42	
HCP: 12	♣ AK53	

---

<b>Board: 266</b>	♠ K84	Partner is dealer.
Dealer: North	♥ 43	The opponents are silent.
Vul: Both	♦ AT942	
HCP: 11+1	♣ KJ6	

---

<b>Board: 267</b>	♠ AK5	You are dealer.
Dealer: South	♥ 876	The opponents are silent.
Vul: None	♦ QT4	
HCP: 13	♣ AT32	

---

<b>Board: 268</b>	♠ AQ9	You are dealer.
Dealer: South	♥ J98	The opponents are silent.
Vul: N-S	♦ A96	
HCP: 14	♣ QJT3	

## Both hands (Answers Page)

### Board: 264

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 14

Contract: 3NT North

North:

♠ AKQT9

♥ T42

♦ Q98

♣ 64

South:

♠ J3

♥ KQJ6

♦ J643

♣ AQT

W N E S

Pass 1 ♠ Pass 1NT

Pass 2 ♣<sup>1</sup> Pass 3 ♥

Pass 3NT All Pass

1. New Minor Forcing

### Board: 265

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 12

Contract: 2NT North

North:

♠ 63

♥ A3

♦ AT873

♣ QJ94

South:

♠ Q9

♥ J874

♦ Q42

♣ AK53

W N E S

Pass 1 ♦ Pass 1 ♥

Pass 2NT All Pass

### Board: 266

Dealer: North

Vul: Both

North HCP: 14

South HCP: 11+1

Contract: 1NT South

North:

♠ A932

♥ KJ8

♦ 73

♣ AQ43

South:

♠ K84

♥ 43

♦ AT942

♣ KJ6

W N E S

Pass 1 ♣ Pass 1 ♦

Pass 1 ♠ Pass 1NT

All Pass

### Board: 267

Dealer: South

Vul: None

North HCP: 11+2

South HCP: 13

Contract: 4 ♠ North

North:

♠ QT8762

♥ AK5

♦ 7

♣ Q96

South:

♠ AK5

♥ 876

♦ QT4

♣ AT32

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: 268

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 14

Contract: 5 ♣ North

North:

♠ K75

♥ KQT2

♦ 7

♣ A7542

South:

♠ AQ9

♥ J98

♦ A96

♣ QJT3

W N E S

Pass 1 ♥ Pass 1NT

Pass 2NT Pass 3 ♥

Pass 5 ♣ All Pass

## North hands

## 4th Bid Inviting

<b>Board: 269</b>	♠ Q6	You are dealer.
Dealer: North	♥ A875	The opponents are silent.
Vul: E-W	♦ T74	
HCP: 13	♣ AK95	

---

<b>Board: 270</b>	♠ AQ6	Partner is dealer.
Dealer: South	♥ 32	The opponents are silent.
Vul: None	♦ K8532	
HCP: 12+1	♣ QJ5	

---

<b>Board: 271</b>	♠ J75432	Partner is dealer.
Dealer: South	♥ AQ	The opponents are silent.
Vul: N-S	♦ A97	
HCP: 12+2	♣ J4	

---

<b>Board: 272</b>	♠ AQ	You are dealer.
Dealer: North	♥ Q65	The opponents are silent.
Vul: E-W	♦ KQ96	
HCP: 13	♣ T652	

---

<b>Board: 273</b>	♠ K86	Partner is dealer.
Dealer: South	♥ A762	The opponents are silent.
Vul: Both	♦ KQT2	
HCP: 12	♣ 93	

## Both hands (Answers Page)

### Board: 269

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 11+1

Contract: 5 ♣ North

North:

♠ Q6

♥ A875

♦ T74

♣ AK95

South:

♠ AK853

♥ 3

♦ Q52

♣ Q832

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

	1 ♣	Pass	1 ♠
--	-----	------	-----

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

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

Pass	5 ♣	All Pass	
------	-----	----------	--

1. New Minor Forcing

### Board: 270

Dealer: South

Vul: None

North HCP: 12+1

South HCP: 13

Contract: 3NT North

North:

♠ AQ6

♥ 32

♦ K8532

♣ QJ5

South:

♠ J85

♥ AQJ

♦ AJT

♣ T863

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

			1 ♣
--	--	--	-----

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

Pass	2 ♦	Pass	2NT
------	-----	------	-----

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

### Board: 271

Dealer: South

Vul: N-S

North HCP: 12+2

South HCP: 13+1

Contract: 4 ♠ South

North:

♠ J75432

♥ AQ

♦ A97

♣ J4

South:

♠ K9

♥ KJ652

♦ QJ52

♣ K5

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

			1 ♥
--	--	--	-----

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

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

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

### Board: 272

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 12+1

Contract: 3 ♠ North

North:

♠ AQ

♥ Q65

♦ KQ96

♣ T652

South:

♠ KJ654

♥ K93

♦ 875

♣ KQ

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

	1 ♦	Pass	1 ♠
--	-----	------	-----

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

Pass	3 ♣	Pass	3 ♦
------	-----	------	-----

Pass	3 ♠	All Pass	
------	-----	----------	--

1. New Minor Forcing

### Board: 273

Dealer: South

Vul: Both

North HCP: 12

South HCP: 12

Contract: 2NT North

North:

♠ K86

♥ A762

♦ KQT2

♣ 93

South:

♠ AJT5

♥ J8

♦ A943

♣ Q82

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

			1 ♦
--	--	--	-----

Pass	1 ♥	Pass	1 ♠
------	-----	------	-----

Pass	2NT	All Pass	
------	-----	----------	--

**South hands****4th Bid Inviting**

**Board: 269**      ♠ AK853      Partner is dealer.  
Dealer: North      ♥ 3      The opponents are silent.  
Vul: E-W      ♦ Q52  
HCP: 11+1      ♣ Q832

---

**Board: 270**      ♠ J85      You are dealer.  
Dealer: South      ♥ AQJ      The opponents are silent.  
Vul: None      ♦ AJT  
HCP: 13      ♣ T863

---

**Board: 271**      ♠ K9      You are dealer.  
Dealer: South      ♥ KJ652      The opponents are silent.  
Vul: N-S      ♦ QJ52  
HCP: 13+1      ♣ K5

---

**Board: 272**      ♠ KJ654      Partner is dealer.  
Dealer: North      ♥ K93      The opponents are silent.  
Vul: E-W      ♦ 875  
HCP: 12+1      ♣ KQ

---

**Board: 273**      ♠ AJT5      You are dealer.  
Dealer: South      ♥ J8      The opponents are silent.  
Vul: Both      ♦ A943  
HCP: 12      ♣ Q82

## Both hands (Answers Page)

### Board: 269

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 11+1

Contract: 5 ♣ North

North:

♠ Q6

♥ A875

♦ T74

♣ AK95

South:

♠ AK853

♥ 3

♦ Q52

♣ Q832

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

	1 ♣	Pass	1 ♠
--	-----	------	-----

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

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

Pass	5 ♣	All Pass	
------	-----	----------	--

1. New Minor Forcing

### Board: 270

Dealer: South

Vul: None

North HCP: 12+1

South HCP: 13

Contract: 3NT North

North:

♠ AQ6

♥ 32

♦ K8532

♣ QJ5

South:

♠ J85

♥ AQJ

♦ AJT

♣ T863

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

			1 ♣
--	--	--	-----

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

Pass	2 ♦	Pass	2NT
------	-----	------	-----

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

### Board: 271

Dealer: South

Vul: N-S

North HCP: 12+2

South HCP: 13+1

Contract: 4 ♠ South

North:

♠ J75432

♥ AQ

♦ A97

♣ J4

South:

♠ K9

♥ KJ652

♦ QJ52

♣ K5

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

			1 ♥
--	--	--	-----

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

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

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

### Board: 272

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 12+1

Contract: 3 ♠ North

North:

♠ AQ

♥ Q65

♦ KQ96

♣ T652

South:

♠ KJ654

♥ K93

♦ 875

♣ KQ

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

	1 ♦	Pass	1 ♠
--	-----	------	-----

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

Pass	3 ♣	Pass	3 ♦
------	-----	------	-----

Pass	3 ♠	All Pass	
------	-----	----------	--

1. New Minor Forcing

### Board: 273

Dealer: South

Vul: Both

North HCP: 12

South HCP: 12

Contract: 2NT North

North:

♠ K86

♥ A762

♦ KQT2

♣ 93

South:

♠ AJT5

♥ J8

♦ A943

♣ Q82

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

			1 ♦
--	--	--	-----

Pass	1 ♥	Pass	1 ♠
------	-----	------	-----

Pass	2NT	All Pass	
------	-----	----------	--



## North hands

## 4th Bid Inviting

**Board: 274**      ♠ AJ52      Partner is dealer.  
 Dealer: South      ♥ AKT2      The opponents are silent.  
 Vul: N-S      ♦ 763  
 HCP: 12      ♣ 87

---

**Board: 275**      ♠ JT      Partner is dealer.  
 Dealer: South      ♥ KQ      The opponents are silent.  
 Vul: E-W      ♦ KQ532  
 HCP: 12+1      ♣ J743

---

**Board: 276**      ♠ A54      You are dealer.  
 Dealer: North      ♥ J      The opponents are silent.  
 Vul: Both      ♦ KJT84  
 HCP: 13+1      ♣ A872

---

**Board: 277**      ♠ J5      You are dealer.  
 Dealer: North      ♥ KQ53      The opponents are silent.  
 Vul: None      ♦ K95  
 HCP: 13      ♣ AT84

---

**Board: 278**      ♠ A6      Partner is dealer.  
 Dealer: South      ♥ 32      The opponents are silent.  
 Vul: None      ♦ QJT63  
 HCP: 11+1      ♣ AT64

## Both hands (Answers Page)

### Board: 274

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 12

Contract: 2NT North

North:

♠ AJ52

♥ AKT2

♦ 763

♣ 87

South:

♠ 863

♥ 754

♦ AQJT

♣ KQ5

W N E S

Pass 1♥ Pass 1♦

Pass 2NT All Pass

### Board: 275

Dealer: South

Vul: E-W

North HCP: 12+1

South HCP: 13

Contract: 2NT North

North:

♠ JT

♥ KQ

♦ KQ532

♣ J743

South:

♠ 954

♥ A974

♦ A9

♣ KQT2

W N E S

Pass 1♦ Pass 1♣

Pass 2NT All Pass

### Board: 276

Dealer: North

Vul: Both

North HCP: 13+1

South HCP: 11+2

Contract: 2♥ South

North:

♠ A54

♥ J

♦ KJT84

♣ A872

South:

♠ J9

♥ AQT972

♦ A

♣ T964

W N E S

Pass 1♦ Pass 1♥

Pass 2♣ Pass 2♥

All Pass

### Board: 277

Dealer: North

Vul: None

North HCP: 13

South HCP: 12

Contract: 2NT South

North:

♠ J5

♥ KQ53

♦ K95

♣ AT84

South:

♠ AT87

♥ 96

♦ AJT6

♣ QJ9

W N E S

Pass 1♣ Pass 1♠

Pass 1NT Pass 2NT

All Pass

### Board: 278

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 13+1

Contract: 4♣ South

North:

♠ A6

♥ 32

♦ QJT63

♣ AT64

South:

♠ KQ75

♥ AQT

♦ 2

♣ Q8532

W N E S

Pass 1♦ Pass 1♠

Pass 2♣ Pass 3♣

Pass 3NT Pass 4♣

All Pass

## South hands

## 4th Bid Inviting

<b>Board: 274</b>	♠ 863	You are dealer.
Dealer: South	♥ 754	The opponents are silent.
Vul: N-S	♦ AQJT	
HCP: 12	♣ KQ5	

---

<b>Board: 275</b>	♠ 954	You are dealer.
Dealer: South	♥ A974	The opponents are silent.
Vul: E-W	♦ A9	
HCP: 13	♣ KQT2	

---

<b>Board: 276</b>	♠ J9	Partner is dealer.
Dealer: North	♥ AQT972	The opponents are silent.
Vul: Both	♦ A	
HCP: 11+2	♣ T964	

---

<b>Board: 277</b>	♠ AT87	Partner is dealer.
Dealer: North	♥ 96	The opponents are silent.
Vul: None	♦ AJT6	
HCP: 12	♣ QJ9	

---

<b>Board: 278</b>	♠ KQ75	You are dealer.
Dealer: South	♥ AQT	The opponents are silent.
Vul: None	♦ 2	
HCP: 13+1	♣ Q8532	

## Both hands (Answers Page)

### Board: 274

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 12

Contract: 2NT North

North:

♠ AJ52

♥ AKT2

♦ 763

♣ 87

South:

♠ 863

♥ 754

♦ AQJT

♣ KQ5

W N E S

Pass 1♥ Pass 1♦

Pass 2NT All Pass

### Board: 275

Dealer: South

Vul: E-W

North HCP: 12+1

South HCP: 13

Contract: 2NT North

North:

♠ JT

♥ KQ

♦ KQ532

♣ J743

South:

♠ 954

♥ A974

♦ A9

♣ KQT2

W N E S

Pass 1♦ Pass 1♣

Pass 2NT All Pass

### Board: 276

Dealer: North

Vul: Both

North HCP: 13+1

South HCP: 11+2

Contract: 2♥ South

North:

♠ A54

♥ J

♦ KJT84

♣ A872

South:

♠ J9

♥ AQT972

♦ A

♣ T964

W N E S

Pass 1♦ Pass 1♥

Pass 2♣ Pass 2♥

All Pass

### Board: 277

Dealer: North

Vul: None

North HCP: 13

South HCP: 12

Contract: 2NT South

North:

♠ J5

♥ KQ53

♦ K95

♣ AT84

South:

♠ AT87

♥ 96

♦ AJT6

♣ QJ9

W N E S

Pass 1♣ Pass 1♠

Pass 1NT Pass 2NT

All Pass

### Board: 278

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 13+1

Contract: 4♣ South

North:

♠ A6

♥ 32

♦ QJT63

♣ AT64

South:

♠ KQ75

♥ AQT

♦ 2

♣ Q8532

W N E S

Pass 1♦ Pass 1♠

Pass 2♣ Pass 3♣

Pass 3NT Pass 4♣

All Pass

## North hands

## 4th Bid Inviting

### Board: 279

♠ K9

You are dealer.

Dealer: North

♥ A92

The opponents are silent.

Vul: N-S

♦ AJ96

HCP: 12

♣ T873

### Board: 280

♠ T72

You are dealer.

Dealer: North

♥ QJ3

The opponents are silent.

Vul: Both

♦ AKT3

HCP: 14

♣ AT4

### Board: 281

♠ AK75

Partner is dealer.

Dealer: South

♥ K

The opponents are silent.

Vul: None

♦ Q7532

HCP: 12+1

♣ 852

### Board: 282

♠ KQ3

You are dealer.

Dealer: North

♥ KJ6

The opponents are silent.

Vul: N-S

♦ QJT3

HCP: 12

♣ 876

## Both hands (Answers Page)

### Board: 279

Dealer: North

Vul: N-S

North HCP: 12

South HCP: 12+1

Contract: 3NT North

North:

♠ K9

♥ A92

♦ AJ96

♣ T873

South:

♠ AQJ82

♥ T8

♦ KT43

♣ Q9

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: 280

Dealer: North

Vul: Both

North HCP: 14

South HCP: 11+1

Contract: 4 ♠ South

North:

♠ T72

♥ QJ3

♦ AKT3

♣ AT4

South:

♠ AJ653

♥ A9

♦ 54

♣ Q752

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: 281

Dealer: South

Vul: None

North HCP: 12+1

South HCP: 12

Contract: 2NT North

North:

♠ AK75

♥ K

♦ Q7532

♣ 852

South:

♠ T83

♥ AJ32

♦ K8

♣ AT94

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

			1 ♣
--	--	--	-----

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

Pass	2NT	All Pass	
------	-----	----------	--

### Board: 282

Dealer: North

Vul: N-S

North HCP: 12

South HCP: 11+2

Contract: 4 ♥ South

North:

♠ KQ3

♥ KJ6

♦ QJT3

♣ 876

South:

♠ A4

♥ AT8742

♦ K96

♣ 92

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 !H

## South hands

## 4th Bid Inviting

**Board: 279**      ♠ AQJ82      Partner is dealer.  
 Dealer: North      ♥ T8      The opponents are silent.  
 Vul: N-S      ♦ KT43  
 HCP: 12+1      ♣ Q9

---

**Board: 280**      ♠ AJ653      Partner is dealer.  
 Dealer: North      ♥ A9      The opponents are silent.  
 Vul: Both      ♦ 54  
 HCP: 11+1      ♣ Q752

---

**Board: 281**      ♠ T83      You are dealer.  
 Dealer: South      ♥ AJ32      The opponents are silent.  
 Vul: None      ♦ K8  
 HCP: 12      ♣ AT94

---

**Board: 282**      ♠ A4      Partner is dealer.  
 Dealer: North      ♥ AT8742      The opponents are silent.  
 Vul: N-S      ♦ K96  
 HCP: 11+2      ♣ 92

## Both hands (Answers Page)

### Board: 279

Dealer: North

Vul: N-S

North HCP: 12

South HCP: 12+1

Contract: 3NT North

North:

♠ K9

♥ A92

♦ AJ96

♣ T873

South:

♠ AQJ82

♥ T8

♦ KT43

♣ Q9

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: 280

Dealer: North

Vul: Both

North HCP: 14

South HCP: 11+1

Contract: 4 ♠ South

North:

♠ T72

♥ QJ3

♦ AKT3

♣ AT4

South:

♠ AJ653

♥ A9

♦ 54

♣ Q752

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: 281

Dealer: South

Vul: None

North HCP: 12+1

South HCP: 12

Contract: 2NT North

North:

♠ AK75

♥ K

♦ Q7532

♣ 852

South:

♠ T83

♥ AJ32

♦ K8

♣ AT94

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

			1 ♣
--	--	--	-----

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

Pass	2NT	All Pass	
------	-----	----------	--

### Board: 282

Dealer: North

Vul: N-S

North HCP: 12

South HCP: 11+2

Contract: 4 ♥ South

North:

♠ KQ3

♥ KJ6

♦ QJT3

♣ 876

South:

♠ A4

♥ AT8742

♦ K96

♣ 92

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 !H



## North hands

## 4th Bid Inviting

### Board: 283

♠ T6

You are dealer.

Dealer: North

♥ T53

The opponents are silent.

Vul: E-W

♦ KQJ2

HCP: 14

♣ AKJ8

### Board: 284

♠ Q4

You are dealer.

Dealer: North

♥ KJT3

The opponents are silent.

Vul: N-S

♦ A42

HCP: 14

♣ KJ97

### Board: 285

♠ K73

You are dealer.

Dealer: North

♥ K76

The opponents are silent.

Vul: E-W

♦ QJ63

HCP: 12

♣ QJ2

### Board: 286

♠ A76

You are dealer.

Dealer: North

♥ QT3

The opponents are silent.

Vul: Both

♦ AKT5

HCP: 13

♣ 742

### Board: 287

♠ K9

You are dealer.

Dealer: North

♥ A52

The opponents are silent.

Vul: N-S

♦ AT72

HCP: 14

♣ K732

## Both hands (Answers Page)

### Board: 283

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 11+1

Contract: 3NT North

North:

♠ T6

♥ T53

♦ KQJ2

♣ AKJ8

South:

♠ AK842

♥ A97

♦ 953

♣ 53

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

	1 ♦	Pass	1 ♠
--	-----	------	-----

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

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

1. New Minor Forcing

### Board: 284

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 12+2

Contract: 4 ♠ North

North:

♠ Q4

♥ KJT3

♦ A42

♣ KJ97

South:

♠ AKJT97

♥ 64

♦ Q76

♣ Q8

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

	1 ♣	Pass	1 ♠
--	-----	------	-----

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

Pass	3 ♥	Pass	3 ♠
------	-----	------	-----

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

1. New Minor Forcing

### Board: 285

Dealer: North

Vul: E-W

North HCP: 12

South HCP: 11

Contract: 2NT South

North:

♠ K73

♥ K76

♦ QJ63

♣ QJ2

South:

♠ 962

♥ AT94

♦ AKT4

♣ 53

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

	1 ♦	Pass	1 ♥
--	-----	------	-----

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

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

### Board: 286

Dealer: North

Vul: Both

North HCP: 13

South HCP: 12+1

Contract: 4 ♠ South

North:

♠ A76

♥ QT3

♦ AKT5

♣ 742

South:

♠ KQJ82

♥ A7

♦ Q732

♣ T9

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: 287

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 12

Contract: 3NT North

North:

♠ K9

♥ A52

♦ AT72

♣ K732

South:

♠ QT43

♥ K87

♦ K653

♣ A9

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

	1 ♦	Pass	1 ♠
--	-----	------	-----

Pass	1NT	Pass	3 ♦
------	-----	------	-----

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

**South hands****4th Bid Inviting**

**Board: 283**      ♠ AK842      Partner is dealer.  
Dealer: North      ♥ A97      The opponents are silent.  
Vul: E-W      ♦ 953  
HCP: 11+1      ♣ 53

---

**Board: 284**      ♠ AKJT97      Partner is dealer.  
Dealer: North      ♥ 64      The opponents are silent.  
Vul: N-S      ♦ Q76  
HCP: 12+2      ♣ Q8

---

**Board: 285**      ♠ 962      Partner is dealer.  
Dealer: North      ♥ AT94      The opponents are silent.  
Vul: E-W      ♦ AKT4  
HCP: 11      ♣ 53

---

**Board: 286**      ♠ KQJ82      Partner is dealer.  
Dealer: North      ♥ A7      The opponents are silent.  
Vul: Both      ♦ Q732  
HCP: 12+1      ♣ T9

---

**Board: 287**      ♠ QT43      Partner is dealer.  
Dealer: North      ♥ K87      The opponents are silent.  
Vul: N-S      ♦ K653  
HCP: 12      ♣ A9

## Both hands (Answers Page)

### Board: 283

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 11+1

Contract: 3NT North

North:

♠ T6

♥ T53

♦ KQJ2

♣ AKJ8

South:

♠ AK842

♥ A97

♦ 953

♣ 53

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

	1 ♦	Pass	1 ♠
--	-----	------	-----

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

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

1. New Minor Forcing

### Board: 284

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 12+2

Contract: 4 ♠ North

North:

♠ Q4

♥ KJT3

♦ A42

♣ KJ97

South:

♠ AKJT97

♥ 64

♦ Q76

♣ Q8

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

	1 ♣	Pass	1 ♠
--	-----	------	-----

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

Pass	3 ♥	Pass	3 ♠
------	-----	------	-----

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

1. New Minor Forcing

### Board: 285

Dealer: North

Vul: E-W

North HCP: 12

South HCP: 11

Contract: 2NT South

North:

♠ K73

♥ K76

♦ QJ63

♣ QJ2

South:

♠ 962

♥ AT94

♦ AKT4

♣ 53

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

	1 ♦	Pass	1 ♥
--	-----	------	-----

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

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

### Board: 286

Dealer: North

Vul: Both

North HCP: 13

South HCP: 12+1

Contract: 4 ♠ South

North:

♠ A76

♥ QT3

♦ AKT5

♣ 742

South:

♠ KQJ82

♥ A7

♦ Q732

♣ T9

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: 287

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 12

Contract: 3NT North

North:

♠ K9

♥ A52

♦ AT72

♣ K732

South:

♠ QT43

♥ K87

♦ K653

♣ A9

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

	1 ♦	Pass	1 ♠
--	-----	------	-----

Pass	1NT	Pass	3 ♦
------	-----	------	-----

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

## North hands

## 4th Bid Inviting

**Board: 288**      ♠ A984      Partner is dealer.  
 Dealer: South      ♥ KQ      The opponents are silent.  
 Vul: E-W      ♦ Q863  
 HCP: 11      ♣ T65

---

**Board: 289**      ♠ AKT52      Partner is dealer.  
 Dealer: South      ♥ JT83      The opponents are silent.  
 Vul: Both      ♦ 5  
 HCP: 12+1      ♣ KJ9

---

**Board: 290**      ♠ QJT7      Partner is dealer.  
 Dealer: South      ♥ AT84      The opponents are silent.  
 Vul: E-W      ♦ 984  
 HCP: 11      ♣ A3

---

**Board: 291**      ♠ KQ4      Partner is dealer.  
 Dealer: South      ♥ AJ532      The opponents are silent.  
 Vul: Both      ♦ JT  
 HCP: 12+1      ♣ JT9

---

**Board: 292**      ♠ 9752      Partner is dealer.  
 Dealer: South      ♥ 84      The opponents are silent.  
 Vul: None      ♦ QT2  
 HCP: 11      ♣ AKQ9

## Both hands (Answers Page)

### Board: 288

	North:	South:	W	N	E	S
Dealer: South	♠ A984	♠ K62				1 ♣
Vul: E-W	♥ KQ	♥ 987	Pass	1 ♠	Pass	1NT
North HCP: 11	♦ Q863	♦ KJ2	Pass	2NT	Pass	3 ♠
South HCP: 14	♣ T65	♣ AK82	Pass	3NT	All Pass	
Contract: 3NT North						

### Board: 289

	North:	South:	W	N	E	S
Dealer: South	♠ AKT52	♠ 973				1 ♣
Vul: Both	♥ JT83	♥ AQ4	Pass	1 ♠	Pass	1NT
North HCP: 12+1	♦ 5	♦ KQJ	Pass	2 ♦ <sup>1</sup>	Pass	2 ♠ <sup>2</sup>
South HCP: 12	♣ KJ9	♣ 5432	Pass	3 ♠	All Pass	
Contract: 3 ♠ North						

1. New Minor Forcing  
2. 3 !S

### Board: 290

	North:	South:	W	N	E	S
Dealer: South	♠ QJT7	♠ A43				1 ♦
Vul: E-W	♥ AT84	♥ Q75	Pass	1 ♥	Pass	1NT
North HCP: 11	♦ 984	♦ KJT7	Pass	2NT	All Pass	
South HCP: 13	♣ A3	♣ K64				
Contract: 2NT North						

### Board: 291

	North:	South:	W	N	E	S
Dealer: South	♠ KQ4	♠ J872				1 ♣
Vul: Both	♥ AJ532	♥ K9	Pass	1 ♥	Pass	1 ♠
North HCP: 12+1	♦ JT	♦ A54	Pass	2NT	Pass	3NT
South HCP: 14	♣ JT9	♣ AQ87	All Pass			
Contract: 3NT South						

### Board: 292

	North:	South:	W	N	E	S
Dealer: South	♠ 9752	♠ KQ				1 ♦
Vul: None	♥ 84	♥ AQ62	Pass	1 ♠	Pass	1NT
North HCP: 11	♦ QT2	♦ J954	Pass	2NT	All Pass	
South HCP: 13	♣ AKQ9	♣ JT2				
Contract: 2NT North						

**South hands****4th Bid Inviting**

<b>Board: 288</b>	♠ K62	You are dealer.
Dealer: South	♥ 987	The opponents are silent.
Vul: E-W	♦ KJ2	
HCP: 14	♣ AK82	

---

<b>Board: 289</b>	♠ 973	You are dealer.
Dealer: South	♥ AQ4	The opponents are silent.
Vul: Both	♦ KQJ	
HCP: 12	♣ 5432	

---

<b>Board: 290</b>	♠ A43	You are dealer.
Dealer: South	♥ Q75	The opponents are silent.
Vul: E-W	♦ KJT7	
HCP: 13	♣ K64	

---

<b>Board: 291</b>	♠ J872	You are dealer.
Dealer: South	♥ K9	The opponents are silent.
Vul: Both	♦ A54	
HCP: 14	♣ AQ87	

---

<b>Board: 292</b>	♠ KQ	You are dealer.
Dealer: South	♥ AQ62	The opponents are silent.
Vul: None	♦ J954	
HCP: 13	♣ JT2	

## Both hands (Answers Page)

### Board: 288

	North:	South:	W	N	E	S
Dealer: South	♠ A984	♠ K62				1 ♣
Vul: E-W	♥ KQ	♥ 987	Pass	1 ♠	Pass	1NT
North HCP: 11	♦ Q863	♦ KJ2	Pass	2NT	Pass	3 ♠
South HCP: 14	♣ T65	♣ AK82	Pass	3NT	All Pass	
Contract: 3NT North						

### Board: 289

	North:	South:	W	N	E	S
Dealer: South	♠ AKT52	♠ 973				1 ♣
Vul: Both	♥ JT83	♥ AQ4	Pass	1 ♠	Pass	1NT
North HCP: 12+1	♦ 5	♦ KQJ	Pass	2 ♦ <sup>1</sup>	Pass	2 ♠ <sup>2</sup>
South HCP: 12	♣ KJ9	♣ 5432	Pass	3 ♠	All Pass	
Contract: 3 ♠ North						

1. New Minor Forcing

2. 3 !S

### Board: 290

	North:	South:	W	N	E	S
Dealer: South	♠ QJT7	♠ A43				1 ♦
Vul: E-W	♥ AT84	♥ Q75	Pass	1 ♥	Pass	1NT
North HCP: 11	♦ 984	♦ KJT7	Pass	2NT	All Pass	
South HCP: 13	♣ A3	♣ K64				
Contract: 2NT North						

### Board: 291

	North:	South:	W	N	E	S
Dealer: South	♠ KQ4	♠ J872				1 ♣
Vul: Both	♥ AJ532	♥ K9	Pass	1 ♥	Pass	1 ♠
North HCP: 12+1	♦ JT	♦ A54	Pass	2NT	Pass	3NT
South HCP: 14	♣ JT9	♣ AQ87	All Pass			
Contract: 3NT South						

### Board: 292

	North:	South:	W	N	E	S
Dealer: South	♠ 9752	♠ KQ				1 ♦
Vul: None	♥ 84	♥ AQ62	Pass	1 ♠	Pass	1NT
North HCP: 11	♦ QT2	♦ J954	Pass	2NT	All Pass	
South HCP: 13	♣ AKQ9	♣ JT2				
Contract: 2NT North						



## North hands

## 4th Bid Inviting

<b>Board: 293</b>	♠ T3	You are dealer.
Dealer: North	♥ A983	The opponents are silent.
Vul: N-S	♦ Q85	
HCP: 12	♣ AQ73	

---

<b>Board: 294</b>	♠ K84	You are dealer.
Dealer: North	♥ K86	The opponents are silent.
Vul: Both	♦ JT7	
HCP: 12	♣ KQT2	

---

<b>Board: 295</b>	♠ T63	Partner is dealer.
Dealer: South	♥ AJ95	The opponents are silent.
Vul: None	♦ A3	
HCP: 11	♣ QT72	

---

<b>Board: 296</b>	♠ K972	Partner is dealer.
Dealer: South	♥ AT52	The opponents are silent.
Vul: N-S	♦ J86	
HCP: 11	♣ K3	

---

<b>Board: 297</b>	♠ Q6542	Partner is dealer.
Dealer: South	♥ 75	The opponents are silent.
Vul: None	♦ QJ	
HCP: 11+1	♣ AQ72	

## Both hands (Answers Page)

### Board: 293

Dealer: North

Vul: N-S

North HCP: 12

South HCP: 11+1

Contract: 2♥ North

North:

♠ T3

♥ A983

♦ Q85

♣ AQ73

South:

♠ AKJ76

♥ 52

♦ 64

♣ K964

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

	1♣	Pass	1♠
--	----	------	----

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

Pass	2♥	All Pass	
------	----	----------	--

1. New Minor Forcing

### Board: 294

Dealer: North

Vul: Both

North HCP: 12

South HCP: 11+1

Contract: 2♥ North

North:

♠ K84

♥ K86

♦ JT7

♣ KQT2

South:

♠ A73

♥ AT732

♦ Q3

♣ J87

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

### Board: 295

Dealer: South

Vul: None

North HCP: 11

South HCP: 14

Contract: 3NT North

North:

♠ T63

♥ AJ95

♦ A3

♣ QT72

South:

♠ AK94

♥ Q74

♦ T9

♣ AJ64

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

			1♣
--	--	--	----

Pass	1♥	Pass	1♠
------	----	------	----

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

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

### Board: 296

Dealer: South

Vul: N-S

North HCP: 11

South HCP: 13

Contract: 3NT South

North:

♠ K972

♥ AT52

♦ J86

♣ K3

South:

♠ QT6

♥ Q74

♦ KQT2

♣ AT2

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

			1♦
--	--	--	----

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

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

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

### Board: 297

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 12

Contract: 2♠ South

North:

♠ Q6542

♥ 75

♦ QJ

♣ AQ72

South:

♠ AKT

♥ Q632

♦ KT85

♣ 95

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****4th Bid Inviting**

<b>Board: 293</b>	♠ AKJ76	Partner is dealer.
Dealer: North	♥ 52	The opponents are silent.
Vul: N-S	♦ 64	
HCP: 11+1	♣ K964	

---

<b>Board: 294</b>	♠ A73	Partner is dealer.
Dealer: North	♥ AT732	The opponents are silent.
Vul: Both	♦ Q3	
HCP: 11+1	♣ J87	

---

<b>Board: 295</b>	♠ AK94	You are dealer.
Dealer: South	♥ Q74	The opponents are silent.
Vul: None	♦ T9	
HCP: 14	♣ AJ64	

---

<b>Board: 296</b>	♠ QT6	You are dealer.
Dealer: South	♥ Q74	The opponents are silent.
Vul: N-S	♦ KQT2	
HCP: 13	♣ AT2	

---

<b>Board: 297</b>	♠ AKT	You are dealer.
Dealer: South	♥ Q632	The opponents are silent.
Vul: None	♦ KT85	
HCP: 12	♣ 95	

## Both hands (Answers Page)

### Board: 293

Dealer: North

Vul: N-S

North HCP: 12

South HCP: 11+1

Contract: 2♥ North

North:

♠ T3

♥ A983

♦ Q85

♣ AQ73

South:

♠ AKJ76

♥ 52

♦ 64

♣ K964

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

	1♣	Pass	1♠
--	----	------	----

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

Pass	2♥	All Pass	
------	----	----------	--

1. New Minor Forcing

### Board: 294

Dealer: North

Vul: Both

North HCP: 12

South HCP: 11+1

Contract: 2♥ North

North:

♠ K84

♥ K86

♦ JT7

♣ KQT2

South:

♠ A73

♥ AT732

♦ Q3

♣ J87

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

### Board: 295

Dealer: South

Vul: None

North HCP: 11

South HCP: 14

Contract: 3NT North

North:

♠ T63

♥ AJ95

♦ A3

♣ QT72

South:

♠ AK94

♥ Q74

♦ T9

♣ AJ64

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

			1♣
--	--	--	----

Pass	1♥	Pass	1♠
------	----	------	----

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

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

### Board: 296

Dealer: South

Vul: N-S

North HCP: 11

South HCP: 13

Contract: 3NT South

North:

♠ K972

♥ AT52

♦ J86

♣ K3

South:

♠ QT6

♥ Q74

♦ KQT2

♣ AT2

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

			1♦
--	--	--	----

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

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

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

### Board: 297

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 12

Contract: 2♠ South

North:

♠ Q6542

♥ 75

♦ QJ

♣ AQ72

South:

♠ AKT

♥ Q632

♦ KT85

♣ 95

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****4th Bid Inviting**

<b>Board: 298</b>	♠ Q32	You are dealer.
Dealer: North	♥ QT54	The opponents are silent.
Vul: N-S	♦ KT	
HCP: 13	♣ AQ76	

---

<b>Board: 299</b>	♠ A3	You are dealer.
Dealer: North	♥ AJ2	The opponents are silent.
Vul: E-W	♦ 9865	
HCP: 12	♣ QJ98	

---

<b>Board: 300</b>	♠ 7	Partner is dealer.
Dealer: South	♥ AKJ6	The opponents are silent.
Vul: Both	♦ JT93	
HCP: 11	♣ Q432	

---

<b>Board: 301</b>	♠ 87532	Partner is dealer.
Dealer: South	♥ A2	The opponents are silent.
Vul: N-S	♦ KJ4	
HCP: 12+1	♣ AT5	

---

<b>Board: 302</b>	♠ T742	Partner is dealer.
Dealer: South	♥ A9	The opponents are silent.
Vul: E-W	♦ T	
HCP: 11+2	♣ AK9852	

## Both hands (Answers Page)

### Board: 298

Dealer: North

Vul: N-S

North HCP: 13

South HCP: 12+2

Contract: 4 ♦ North

North:

♠ Q32

♥ QT54

♦ KT

♣ AQ76

South:

♠ AKT4

♥ A

♦ J97632

♣ T8

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

### Board: 299

Dealer: North

Vul: E-W

North HCP: 12

South HCP: 12

Contract: 3NT North

North:

♠ A3

♥ AJ2

♦ 9865

♣ QJ98

South:

♠ K962

♥ T96

♦ KQT7

♣ A4

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

### Board: 300

Dealer: South

Vul: Both

North HCP: 11

South HCP: 14

Contract: 2 ♣ North

North:

♠ 7

♥ AKJ6

♦ JT93

♣ Q432

South:

♠ AK8

♥ T43

♦ 872

♣ AK76

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

### Board: 301

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 13

Contract: 4 ♠ North

North:

♠ 87532

♥ A2

♦ KJ4

♣ AT5

South:

♠ KT6

♥ KJ9

♦ A97

♣ Q974

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: 302

Dealer: South

Vul: E-W

North HCP: 11+2

South HCP: 12

Contract: 2NT North

North:

♠ T742

♥ A9

♦ T

♣ AK9852

South:

♠ KQ9

♥ T852

♦ AJ95

♣ Q3

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

**South hands****4th Bid Inviting**

<b>Board: 298</b>	♠ AKT4	Partner is dealer.
Dealer: North	♥ A	The opponents are silent.
Vul: N-S	♦ J97632	
HCP: 12+2	♣ T8	

---

<b>Board: 299</b>	♠ K962	Partner is dealer.
Dealer: North	♥ T96	The opponents are silent.
Vul: E-W	♦ KQT7	
HCP: 12	♣ A4	

---

<b>Board: 300</b>	♠ AK8	You are dealer.
Dealer: South	♥ T43	The opponents are silent.
Vul: Both	♦ 872	
HCP: 14	♣ AK76	

---

<b>Board: 301</b>	♠ KT6	You are dealer.
Dealer: South	♥ KJ9	The opponents are silent.
Vul: N-S	♦ A97	
HCP: 13	♣ Q974	

---

<b>Board: 302</b>	♠ KQ9	You are dealer.
Dealer: South	♥ T852	The opponents are silent.
Vul: E-W	♦ AJ95	
HCP: 12	♣ Q3	

## Both hands (Answers Page)

### Board: 298

Dealer: North

Vul: N-S

North HCP: 13

South HCP: 12+2

Contract: 4 ♦ North

North:

♠ Q32

♥ QT54

♦ KT

♣ AQ76

South:

♠ AKT4

♥ A

♦ J97632

♣ T8

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

### Board: 299

Dealer: North

Vul: E-W

North HCP: 12

South HCP: 12

Contract: 3NT North

North:

♠ A3

♥ AJ2

♦ 9865

♣ QJ98

South:

♠ K962

♥ T96

♦ KQT7

♣ A4

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

### Board: 300

Dealer: South

Vul: Both

North HCP: 11

South HCP: 14

Contract: 2 ♣ North

North:

♠ 7

♥ AKJ6

♦ JT93

♣ Q432

South:

♠ AK8

♥ T43

♦ 872

♣ AK76

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

### Board: 301

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 13

Contract: 4 ♠ North

North:

♠ 87532

♥ A2

♦ KJ4

♣ AT5

South:

♠ KT6

♥ KJ9

♦ A97

♣ Q974

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: 302

Dealer: South

Vul: E-W

North HCP: 11+2

South HCP: 12

Contract: 2NT North

North:

♠ T742

♥ A9

♦ T

♣ AK9852

South:

♠ KQ9

♥ T852

♦ AJ95

♣ Q3

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



## North hands

## 4th Bid Inviting

### Board: 303

♠ K3

You are dealer.

Dealer: North

♥ A53

The opponents are silent.

Vul: Both

♦ A843

HCP: 14

♣ KT43

### Board: 304

♠ AQ4

You are dealer.

Dealer: North

♥ 872

The opponents are silent.

Vul: None

♦ QT54

HCP: 12

♣ A43

### Board: 305

♠ 863

You are dealer.

Dealer: North

♥ AKT3

The opponents are silent.

Vul: E-W

♦ AQ72

HCP: 13

♣ 86

### Board: 306

♠ KJT6

Partner is dealer.

Dealer: South

♥ T954

The opponents are silent.

Vul: Both

♦ QJ6

HCP: 11

♣ A8

### Board: 307

♠ T6

You are dealer.

Dealer: North

♥ KQ97

The opponents are silent.

Vul: None

♦ AK86

HCP: 12

♣ T85

## Both hands (Answers Page)

### Board: 303

Dealer: North

Vul: Both

North HCP: 14

South HCP: 12+1

Contract: 3NT North

North:

♠ K3

♥ A53

♦ A843

♣ KT43

South:

♠ AJ986

♥ KJ92

♦ K52

♣ 8

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

	1 ♦	Pass	1 ♠
--	-----	------	-----

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

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

1. New Minor Forcing

### Board: 304

Dealer: North

Vul: None

North HCP: 12

South HCP: 12+1

Contract: 3♥ South

North:

♠ AQ4

♥ 872

♦ QT54

♣ A43

South:

♠ T65

♥ AKJ94

♦ J32

♣ K6

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: 305

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 12

Contract: 2NT South

North:

♠ 863

♥ AKT3

♦ AQ72

♣ 86

South:

♠ AQJT

♥ J4

♦ T64

♣ KJ42

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

	1 ♦	Pass	1 ♠
--	-----	------	-----

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

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

### Board: 306

Dealer: South

Vul: Both

North HCP: 11

South HCP: 13

Contract: 2NT North

North:

♠ KJT6

♥ T954

♦ QJ6

♣ A8

South:

♠ A3

♥ Q72

♦ KT87

♣ KJ95

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

			1 ♦
--	--	--	-----

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

Pass	2NT	All Pass	
------	-----	----------	--

### Board: 307

Dealer: North

Vul: None

North HCP: 12

South HCP: 11+1

Contract: 3NT North

North:

♠ T6

♥ KQ97

♦ AK86

♣ T85

South:

♠ AK432

♥ 64

♦ T32

♣ A92

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

## South hands

## 4th Bid Inviting

**Board: 303**      ♠ AJ986      Partner is dealer.  
 Dealer: North      ♥ KJ92      The opponents are silent.  
 Vul: Both      ♦ K52  
 HCP: 12+1      ♣ 8

---

**Board: 304**      ♠ T65      Partner is dealer.  
 Dealer: North      ♥ AKJ94      The opponents are silent.  
 Vul: None      ♦ J32  
 HCP: 12+1      ♣ K6

---

**Board: 305**      ♠ AQJT      Partner is dealer.  
 Dealer: North      ♥ J4      The opponents are silent.  
 Vul: E-W      ♦ T64  
 HCP: 12      ♣ KJ42

---

**Board: 306**      ♠ A3      You are dealer.  
 Dealer: South      ♥ Q72      The opponents are silent.  
 Vul: Both      ♦ KT87  
 HCP: 13      ♣ KJ95

---

**Board: 307**      ♠ AK432      Partner is dealer.  
 Dealer: North      ♥ 64      The opponents are silent.  
 Vul: None      ♦ T32  
 HCP: 11+1      ♣ A92

## Both hands (Answers Page)

### Board: 303

Dealer: North

Vul: Both

North HCP: 14

South HCP: 12+1

Contract: 3NT North

North:

♠ K3

♥ A53

♦ A843

♣ KT43

South:

♠ AJ986

♥ KJ92

♦ K52

♣ 8

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

	1 ♦	Pass	1 ♠
--	-----	------	-----

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

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

1. New Minor Forcing

### Board: 304

Dealer: North

Vul: None

North HCP: 12

South HCP: 12+1

Contract: 3♥ South

North:

♠ AQ4

♥ 872

♦ QT54

♣ A43

South:

♠ T65

♥ AKJ94

♦ J32

♣ K6

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: 305

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 12

Contract: 2NT South

North:

♠ 863

♥ AKT3

♦ AQ72

♣ 86

South:

♠ AQJT

♥ J4

♦ T64

♣ KJ42

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

	1 ♦	Pass	1 ♠
--	-----	------	-----

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

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

### Board: 306

Dealer: South

Vul: Both

North HCP: 11

South HCP: 13

Contract: 2NT North

North:

♠ KJT6

♥ T954

♦ QJ6

♣ A8

South:

♠ A3

♥ Q72

♦ KT87

♣ KJ95

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

			1 ♦
--	--	--	-----

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

Pass	2NT	All Pass	
------	-----	----------	--

### Board: 307

Dealer: North

Vul: None

North HCP: 12

South HCP: 11+1

Contract: 3NT North

North:

♠ T6

♥ KQ97

♦ AK86

♣ T85

South:

♠ AK432

♥ 64

♦ T32

♣ A92

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: 308**

♠ KT87

Partner is dealer.

Dealer: South

♥ QT4

The opponents are silent.

Vul: N-S

♦ K2

HCP: 11

♣ KT62

**Board: 309**

♠ T3

You are dealer.

Dealer: North

♥ AK86

The opponents are silent.

Vul: Both

♦ K74

HCP: 14

♣ KJ82

**Board: 310**

♠ K85

You are dealer.

Dealer: North

♥ A43

The opponents are silent.

Vul: None

♦ A83

HCP: 14

♣ QJ82

**Board: 311**

♠ Q8

You are dealer.

Dealer: North

♥ KQ87

The opponents are silent.

Vul: N-S

♦ KT83

HCP: 13

♣ K73

## Both hands (Answers Page)

### Board: 308

	North:	South:	W	N	E	S
Dealer: South	♠ KT87	♠ Q65				1 ♣
Vul: N-S	♥ QT4	♥ AJ2	Pass	1 ♠	Pass	1NT
North HCP: 11	♦ K2	♦ T53	Pass	2NT	All Pass	
South HCP: 12	♣ KT62	♣ AJ94				
Contract: 2NT North						

### Board: 309

	North:	South:	W	N	E	S
Dealer: North	♠ T3	♠ A974		1 ♣	Pass	1 ♠
Vul: Both	♥ AK86	♥ T9	Pass	1NT	Pass	2NT
North HCP: 14	♦ K74	♦ AQT6	Pass	3NT	All Pass	
South HCP: 12	♣ KJ82	♣ Q76				
Contract: 3NT North						

### Board: 310

	North:	South:	W	N	E	S
Dealer: North	♠ K85	♠ AQT72		1 ♣	Pass	1 ♠
Vul: None	♥ A43	♥ Q652	Pass	1NT	Pass	2 ♦ <sup>1</sup>
North HCP: 14	♦ A83	♦ 95	Pass	3 ♠ <sup>2</sup>	Pass	4 ♠
South HCP: 12+1	♣ QJ82	♣ A9	All Pass			
Contract: 4 ♠ South						

1. New Minor Forcing

2. 3 !S

### Board: 311

	North:	South:	W	N	E	S
Dealer: North	♠ Q8	♠ AK532		1 ♦	Pass	1 ♠
Vul: N-S	♥ KQ87	♥ AT	Pass	1NT	Pass	2 ♣ <sup>1</sup>
North HCP: 13	♦ KT83	♦ 95	Pass	3 ♥	Pass	3NT
South HCP: 12+1	♣ K73	♣ J842	All Pass			
Contract: 3NT South						

1. New Minor Forcing

**South hands****4th Bid Inviting**

<b>Board: 308</b>	♠ Q65	You are dealer.
Dealer: South	♥ AJ2	The opponents are silent.
Vul: N-S	♦ T53	
HCP: 12	♣ AJ94	

---

<b>Board: 309</b>	♠ A974	Partner is dealer.
Dealer: North	♥ T9	The opponents are silent.
Vul: Both	♦ AQT6	
HCP: 12	♣ Q76	

---

<b>Board: 310</b>	♠ AQT72	Partner is dealer.
Dealer: North	♥ Q652	The opponents are silent.
Vul: None	♦ 95	
HCP: 12+1	♣ A9	

---

<b>Board: 311</b>	♠ AK532	Partner is dealer.
Dealer: North	♥ AT	The opponents are silent.
Vul: N-S	♦ 95	
HCP: 12+1	♣ J842	

## Both hands (Answers Page)

### Board: 308

	North:	South:	W	N	E	S
Dealer: South	♠ KT87	♠ Q65				1 ♣
Vul: N-S	♥ QT4	♥ AJ2	Pass	1 ♠	Pass	1NT
North HCP: 11	♦ K2	♦ T53	Pass	2NT	All Pass	
South HCP: 12	♣ KT62	♣ AJ94				
Contract: 2NT North						

### Board: 309

	North:	South:	W	N	E	S
Dealer: North	♠ T3	♠ A974		1 ♣	Pass	1 ♠
Vul: Both	♥ AK86	♥ T9	Pass	1NT	Pass	2NT
North HCP: 14	♦ K74	♦ AQT6	Pass	3NT	All Pass	
South HCP: 12	♣ KJ82	♣ Q76				
Contract: 3NT North						

### Board: 310

	North:	South:	W	N	E	S
Dealer: North	♠ K85	♠ AQT72		1 ♣	Pass	1 ♠
Vul: None	♥ A43	♥ Q652	Pass	1NT	Pass	2 ♦ <sup>1</sup>
North HCP: 14	♦ A83	♦ 95	Pass	3 ♠ <sup>2</sup>	Pass	4 ♠
South HCP: 12+1	♣ QJ82	♣ A9	All Pass			
Contract: 4 ♠ South						

1. New Minor Forcing

2. 3 !S

### Board: 311

	North:	South:	W	N	E	S
Dealer: North	♠ Q8	♠ AK532		1 ♦	Pass	1 ♠
Vul: N-S	♥ KQ87	♥ AT	Pass	1NT	Pass	2 ♣ <sup>1</sup>
North HCP: 13	♦ KT83	♦ 95	Pass	3 ♥	Pass	3NT
South HCP: 12+1	♣ K73	♣ J842	All Pass			
Contract: 3NT South						

1. New Minor Forcing



<b>Board: 312</b>	♠ J8752	Partner is dealer.
Dealer: South	♥ K2	The opponents are silent.
Vul: E-W	♦ AQJ7	
HCP: 11+1	♣ 76	

---

<b>Board: 313</b>	♠ A	Partner is dealer.
Dealer: South	♥ T9732	The opponents are silent.
Vul: None	♦ K987	
HCP: 11+1	♣ AT5	

---

<b>Board: 314</b>	♠ T9	Partner is dealer.
Dealer: South	♥ AQ84	The opponents are silent.
Vul: N-S	♦ J864	
HCP: 12	♣ KQ7	

---

<b>Board: 315</b>	♠ Q8	You are dealer.
Dealer: North	♥ KQJ4	The opponents are silent.
Vul: E-W	♦ AJ73	
HCP: 13	♣ 852	

## Both hands (Answers Page)

### Board: 312

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 14

Contract: 3NT North

North:

♠ J8752

♥ K2

♦ AQJ7

♣ 76

South:

♠ A9

♥ Q873

♦ K93

♣ AJT8

W N E S

Pass 1 ♠ Pass 1NT

Pass 2 ♦<sup>1</sup> Pass 3 ♥

Pass 3NT All Pass

1. New Minor Forcing

### Board: 313

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 13

Contract: 4 ♥ North

North:

♠ A

♥ T9732

♦ K987

♣ AT5

South:

♠ J96

♥ KQ6

♦ QT65

♣ KQ9

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 !H

### Board: 314

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 14

Contract: 3NT South

North:

♠ T9

♥ AQ84

♦ J864

♣ KQ7

South:

♠ Q84

♥ T63

♦ AKT5

♣ AJ2

W N E S

Pass 1 ♥ Pass 1NT

Pass 3 ♦ Pass 3NT

All Pass

### Board: 315

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 12

Contract: 3NT North

North:

♠ Q8

♥ KQJ4

♦ AJ73

♣ 852

South:

♠ A963

♥ T5

♦ KT92

♣ AJ9

W N E S

Pass 1 ♦ Pass 1 ♠

Pass 1NT Pass 3 ♦

Pass 3NT All Pass

**South hands****4th Bid Inviting**

<b>Board: 312</b>	♠ A9	You are dealer.
Dealer: South	♥ Q873	The opponents are silent.
Vul: E-W	♦ K93	
HCP: 14	♣ AJT8	

---

<b>Board: 313</b>	♠ J96	You are dealer.
Dealer: South	♥ KQ6	The opponents are silent.
Vul: None	♦ QT65	
HCP: 13	♣ KQ9	

---

<b>Board: 314</b>	♠ Q84	You are dealer.
Dealer: South	♥ T63	The opponents are silent.
Vul: N-S	♦ AKT5	
HCP: 14	♣ AJ2	

---

<b>Board: 315</b>	♠ A963	Partner is dealer.
Dealer: North	♥ T5	The opponents are silent.
Vul: E-W	♦ KT92	
HCP: 12	♣ AJ9	

## Both hands (Answers Page)

### Board: 312

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 14

Contract: 3NT North

North:

♠ J8752

♥ K2

♦ AQJ7

♣ 76

South:

♠ A9

♥ Q873

♦ K93

♣ AJT8

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: 313

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 13

Contract: 4 ♥ North

North:

♠ A

♥ T9732

♦ K987

♣ AT5

South:

♠ J96

♥ KQ6

♦ QT65

♣ KQ9

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: 314

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 14

Contract: 3NT South

North:

♠ T9

♥ AQ84

♦ J864

♣ KQ7

South:

♠ Q84

♥ T63

♦ AKT5

♣ AJ2

W N E S

1 ♦

Pass 1 ♥ Pass 1NT

Pass 3 ♦ Pass 3NT

All Pass

### Board: 315

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 12

Contract: 3NT North

North:

♠ Q8

♥ KQJ4

♦ AJ73

♣ 852

South:

♠ A963

♥ T5

♦ KT92

♣ AJ9

W N E S

1 ♦ Pass 1 ♠

Pass 1NT Pass 3 ♦

Pass 3NT All Pass

## North hands

## 4th Bid Inviting

<b>Board: 316</b>	♠ AQ5	You are dealer.
Dealer: North	♥ T87	The opponents are silent.
Vul: Both	♦ K52	
HCP: 14	♣ KQ86	

---

<b>Board: 317</b>	♠ Q53	You are dealer.
Dealer: North	♥ K64	The opponents are silent.
Vul: N-S	♦ A53	
HCP: 12	♣ KT82	

---

<b>Board: 318</b>	♠ JT53	Partner is dealer.
Dealer: South	♥ J86	The opponents are silent.
Vul: E-W	♦ AK43	
HCP: 12	♣ K9	

---

<b>Board: 319</b>	♠ T7	Partner is dealer.
Dealer: South	♥ 84	The opponents are silent.
Vul: Both	♦ AKJ86	
HCP: 11+1	♣ QJ94	

---

<b>Board: 320</b>	♠ J543	You are dealer.
Dealer: North	♥ 32	The opponents are silent.
Vul: None	♦ AKJ6	
HCP: 12	♣ QJ8	

## Both hands (Answers Page)

### Board: 316

	North:	South:
Dealer: North	♠ AQ5	♠ KT873
Vul: Both	♥ T87	♥ A9
North HCP: 14	♦ K52	♦ QJT
South HCP: 11+1	♣ KQ86	♣ J95
Contract: 4 ♠ South		

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: 317

	North:	South:
Dealer: North	♠ Q53	♠ KJT4
Vul: N-S	♥ K64	♥ A9
North HCP: 12	♦ A53	♦ KT982
South HCP: 12+1	♣ KT82	♣ J5
Contract: 3NT North		

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

### Board: 318

	North:	South:
Dealer: South	♠ JT53	♠ A87
Vul: E-W	♥ J86	♥ K43
North HCP: 12	♦ AK43	♦ T872
South HCP: 12	♣ K9	♣ AJ2
Contract: 3NT South		

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

### Board: 319

	North:	South:
Dealer: South	♠ T7	♠ AJ3
Vul: Both	♥ 84	♥ AJ63
North HCP: 11+1	♦ AKJ86	♦ 3
South HCP: 13+1	♣ QJ94	♣ K7653
Contract: 2NT North		

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

### Board: 320

	North:	South:
Dealer: North	♠ J543	♠ K87
Vul: None	♥ 32	♥ AKJT8
North HCP: 12	♦ AKJ6	♦ 942
South HCP: 11+1	♣ QJ8	♣ 94
Contract: 2NT South		

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

## South hands

## 4th Bid Inviting

**Board: 316**      ♠ KT873      Partner is dealer.  
 Dealer: North      ♥ A9      The opponents are silent.  
 Vul: Both      ♦ QJT  
 HCP: 11+1      ♣ J95

---

**Board: 317**      ♠ KJT4      Partner is dealer.  
 Dealer: North      ♥ A9      The opponents are silent.  
 Vul: N-S      ♦ KT982  
 HCP: 12+1      ♣ J5

---

**Board: 318**      ♠ A87      You are dealer.  
 Dealer: South      ♥ K43      The opponents are silent.  
 Vul: E-W      ♦ T872  
 HCP: 12      ♣ AJ2

---

**Board: 319**      ♠ AJ3      You are dealer.  
 Dealer: South      ♥ AJ63      The opponents are silent.  
 Vul: Both      ♦ 3  
 HCP: 13+1      ♣ K7653

---

**Board: 320**      ♠ K87      Partner is dealer.  
 Dealer: North      ♥ AKJT8      The opponents are silent.  
 Vul: None      ♦ 942  
 HCP: 11+1      ♣ 94

## Both hands (Answers Page)

### Board: 316

	North:	South:
Dealer: North	♠ AQ5	♠ KT873
Vul: Both	♥ T87	♥ A9
North HCP: 14	♦ K52	♦ QJT
South HCP: 11+1	♣ KQ86	♣ J95
Contract: 4 ♠ South		

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: 317

	North:	South:
Dealer: North	♠ Q53	♠ KJT4
Vul: N-S	♥ K64	♥ A9
North HCP: 12	♦ A53	♦ KT982
South HCP: 12+1	♣ KT82	♣ J5
Contract: 3NT North		

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

### Board: 318

	North:	South:
Dealer: South	♠ JT53	♠ A87
Vul: E-W	♥ J86	♥ K43
North HCP: 12	♦ AK43	♦ T872
South HCP: 12	♣ K9	♣ AJ2
Contract: 3NT South		

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

### Board: 319

	North:	South:
Dealer: South	♠ T7	♠ AJ3
Vul: Both	♥ 84	♥ AJ63
North HCP: 11+1	♦ AKJ86	♦ 3
South HCP: 13+1	♣ QJ94	♣ K7653
Contract: 2NT North		

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

### Board: 320

	North:	South:
Dealer: North	♠ J543	♠ K87
Vul: None	♥ 32	♥ AKJT8
North HCP: 12	♦ AKJ6	♦ 942
South HCP: 11+1	♣ QJ8	♣ 94
Contract: 2NT South		

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



# North hands

# 4th Bid Inviting

## Board: 321

♠ K73

You are dealer.

Dealer: North

♥ KQJ6

The opponents are silent.

Vul: None

♦ K2

HCP: 14

♣ Q654

## Board: 322

♠ QJ964

Partner is dealer.

Dealer: South

♥ J972

The opponents are silent.

Vul: N-S

♦ AJ

HCP: 11+1

♣ Q6

## Board: 323

♠ Q53

You are dealer.

Dealer: North

♥ Q53

The opponents are silent.

Vul: Both

♦ AK8

HCP: 14

♣ K875

## Board: 324

♠ J62

You are dealer.

Dealer: North

♥ JT98

The opponents are silent.

Vul: None

♦ A764

HCP: 12

♣ AQ

## Both hands (Answers Page)

### Board: 321

	North:	South:	W	N	E	S
Dealer: North	♠ K73	♠ 9642		1 ♣	Pass	1 ♠
Vul: None	♥ KQJ6	♥ 52	Pass	1NT	Pass	2NT
North HCP: 14	♦ K2	♦ AJ74	Pass	3 ♠	Pass	3NT
South HCP: 12	♣ Q654	♣ AKT	All Pass			
Contract: 3NT South						

### Board: 322

	North:	South:	W	N	E	S
Dealer: South	♠ QJ964	♠ KT				1 ♦
Vul: N-S	♥ J972	♥ KT8	Pass	1 ♠	Pass	1NT
North HCP: 11+1	♦ AJ	♦ Q984	Pass	2 ♣ <sup>1</sup>	Pass	3NT
South HCP: 12	♣ Q6	♣ A742	All Pass			

1. New Minor Forcing

### Board: 323

	North:	South:	W	N	E	S
Dealer: North	♠ Q53	♠ JT86		1 ♣	Pass	1 ♠
Vul: Both	♥ Q53	♥ K	Pass	1NT	Pass	2 ♣
North HCP: 14	♦ AK8	♦ 53	All Pass			
South HCP: 11+2	♣ K875	♣ AQJT93				
Contract: 2 ♣ South						

### Board: 324

	North:	South:	W	N	E	S
Dealer: North	♠ J62	♠ AK974		1 ♦	Pass	1 ♠
Vul: None	♥ JT98	♥ 54	Pass	1NT	Pass	2 ♣ <sup>1</sup>
North HCP: 12	♦ A764	♦ KT3	Pass	2 ♠ <sup>2</sup>	All Pass	
South HCP: 11+1	♣ AQ	♣ JT6				
Contract: 2 ♠ North						

1. New Minor Forcing

2. 3 !S

## South hands

## 4th Bid Inviting

<b>Board: 321</b>	♠ 9642	Partner is dealer.
Dealer: North	♥ 52	The opponents are silent.
Vul: None	♦ AJ74	
HCP: 12	♣ AKT	

---

<b>Board: 322</b>	♠ KT	You are dealer.
Dealer: South	♥ KT8	The opponents are silent.
Vul: N-S	♦ Q984	
HCP: 12	♣ A742	

---

<b>Board: 323</b>	♠ JT86	Partner is dealer.
Dealer: North	♥ K	The opponents are silent.
Vul: Both	♦ 53	
HCP: 11+2	♣ AQJT93	

---

<b>Board: 324</b>	♠ AK974	Partner is dealer.
Dealer: North	♥ 54	The opponents are silent.
Vul: None	♦ KT3	
HCP: 11+1	♣ JT6	

## Both hands (Answers Page)

### Board: 321

	North:	South:	W	N	E	S
Dealer: North	♠ K73	♠ 9642		1 ♣	Pass	1 ♠
Vul: None	♥ KQJ6	♥ 52	Pass	1NT	Pass	2NT
North HCP: 14	♦ K2	♦ AJ74	Pass	3 ♠	Pass	3NT
South HCP: 12	♣ Q654	♣ AKT	All Pass			
Contract: 3NT South						

### Board: 322

	North:	South:	W	N	E	S
Dealer: South	♠ QJ964	♠ KT				1 ♦
Vul: N-S	♥ J972	♥ KT8	Pass	1 ♠	Pass	1NT
North HCP: 11+1	♦ AJ	♦ Q984	Pass	2 ♣ <sup>1</sup>	Pass	3NT
South HCP: 12	♣ Q6	♣ A742	All Pass			

1. New Minor Forcing

### Board: 323

	North:	South:	W	N	E	S
Dealer: North	♠ Q53	♠ JT86		1 ♣	Pass	1 ♠
Vul: Both	♥ Q53	♥ K	Pass	1NT	Pass	2 ♣
North HCP: 14	♦ AK8	♦ 53	All Pass			
South HCP: 11+2	♣ K875	♣ AQJT93				
Contract: 2 ♣ South						

### Board: 324

	North:	South:	W	N	E	S
Dealer: North	♠ J62	♠ AK974		1 ♦	Pass	1 ♠
Vul: None	♥ JT98	♥ 54	Pass	1NT	Pass	2 ♣ <sup>1</sup>
North HCP: 12	♦ A764	♦ KT3	Pass	2 ♠ <sup>2</sup>	All Pass	
South HCP: 11+1	♣ AQ	♣ JT6				
Contract: 2 ♠ North						

1. New Minor Forcing

2. 3 !S

<b>Board: 325</b>	♠ T972	Partner is dealer.
Dealer: South	♥ AKT84	The opponents are silent.
Vul: N-S	♦ 5	
HCP: 11+1	♣ A86	

---

<b>Board: 326</b>	♠ KQJ3	Partner is dealer.
Dealer: South	♥ A543	The opponents are silent.
Vul: E-W	♦ T4	
HCP: 11	♣ J97	

---

<b>Board: 327</b>	♠ A4	Partner is dealer.
Dealer: South	♥ J7652	The opponents are silent.
Vul: None	♦ 76	
HCP: 12+1	♣ AKT9	

---

<b>Board: 328</b>	♠ AJ7	You are dealer.
Dealer: North	♥ AK3	The opponents are silent.
Vul: E-W	♦ T72	
HCP: 12	♣ T987	

## Both hands (Answers Page)

### Board: 325

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 14

Contract: 4♥ North

North:

♠ T972

♥ AKT84

♦ 5

♣ A86

South:

♠ AQJ

♥ J53

♦ KJ4

♣ QT54

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: 326

Dealer: South

Vul: E-W

North HCP: 11

South HCP: 14+1

Contract: 2♠ North

North:

♠ KQJ3

♥ A543

♦ T4

♣ J97

South:

♠ T854

♥ Q

♦ AQ2

♣ AQ842

W N E S

Pass 1♥ Pass 1♣

Pass 2♠ All Pass

### Board: 327

Dealer: South

Vul: None

North HCP: 12+1

South HCP: 13+1

Contract: 3NT North

North:

♠ A4

♥ J7652

♦ 76

♣ AKT9

South:

♠ 98

♥ A8

♦ AK843

♣ Q652

W N E S

Pass 1♥ Pass 2♣

Pass 3NT All Pass

### Board: 328

Dealer: North

Vul: E-W

North HCP: 12

South HCP: 12+1

Contract: 3♠ South

North:

♠ AJ7

♥ AK3

♦ T72

♣ T987

South:

♠ K6532

♥ JT74

♦ KQ

♣ K6

W N E S

Pass 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!S

**South hands****4th Bid Inviting**

<b>Board: 325</b>	♠ AQJ	You are dealer.
Dealer: South	♥ J53	The opponents are silent.
Vul: N-S	♦ KJ4	
HCP: 14	♣ QT54	

---

<b>Board: 326</b>	♠ T854	You are dealer.
Dealer: South	♥ Q	The opponents are silent.
Vul: E-W	♦ AQ2	
HCP: 14+1	♣ AQ842	

---

<b>Board: 327</b>	♠ 98	You are dealer.
Dealer: South	♥ A8	The opponents are silent.
Vul: None	♦ AK843	
HCP: 13+1	♣ Q652	

---

<b>Board: 328</b>	♠ K6532	Partner is dealer.
Dealer: North	♥ JT74	The opponents are silent.
Vul: E-W	♦ KQ	
HCP: 12+1	♣ K6	

## Both hands (Answers Page)

### Board: 325

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 14

Contract: 4♥ North

North:

♠ T972

♥ AKT84

♦ 5

♣ A86

South:

♠ AQJ

♥ J53

♦ KJ4

♣ QT54

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: 326

Dealer: South

Vul: E-W

North HCP: 11

South HCP: 14+1

Contract: 2♠ North

North:

♠ KQJ3

♥ A543

♦ T4

♣ J97

South:

♠ T854

♥ Q

♦ AQ2

♣ AQ842

W N E S

Pass 1♥ Pass 1♣

Pass 2♠ All Pass

### Board: 327

Dealer: South

Vul: None

North HCP: 12+1

South HCP: 13+1

Contract: 3NT North

North:

♠ A4

♥ J7652

♦ 76

♣ AKT9

South:

♠ 98

♥ A8

♦ AK843

♣ Q652

W N E S

Pass 1♥ Pass 2♣

Pass 3NT All Pass

### Board: 328

Dealer: North

Vul: E-W

North HCP: 12

South HCP: 12+1

Contract: 3♠ South

North:

♠ AJ7

♥ AK3

♦ T72

♣ T987

South:

♠ K6532

♥ JT74

♦ KQ

♣ K6

W N E S

Pass 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!S



<b>Board: 329</b>	♠ J87	Partner is dealer.
Dealer: South	♥ AKJT76	The opponents are silent.
Vul: Both	♦ K5	
HCP: 12+2	♣ 82	

---

<b>Board: 330</b>	♠ K642	You are dealer.
Dealer: North	♥ 9	The opponents are silent.
Vul: N-S	♦ AK764	
HCP: 14+1	♣ A72	

---

<b>Board: 331</b>	♠ QJ9	You are dealer.
Dealer: North	♥ KJ3	The opponents are silent.
Vul: E-W	♦ Q943	
HCP: 13	♣ A62	

---

<b>Board: 332</b>	♠ QT3	You are dealer.
Dealer: North	♥ QJT5	The opponents are silent.
Vul: Both	♦ A9	
HCP: 13	♣ A854	

## Both hands (Answers Page)

### Board: 329

Dealer: South

Vul: Both

North HCP: 12+2

South HCP: 14

Contract: 5♥ North

North:

♠ J87

♥ AKJT76

♦ K5

♣ 82

South:

♠ KT4

♥ Q93

♦ A76

♣ AJT3

W N E S

Pass 1♥ Pass 1♣

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

Pass 4♦<sup>3</sup> Pass 4♠<sup>4</sup>

Pass 5♥ All Pass

1. New Minor Forcing

2. 3!H

3. Cue bid, a !D stopper

4. Cue bid, a !C stopper

### Board: 330

Dealer: North

Vul: N-S

North HCP: 14+1

South HCP: 11+2

Contract: 4♥ North

North:

♠ K642

♥ 9

♦ AK764

♣ A72

South:

♠ Q98

♥ AQJT85

♦ Q5

♣ 84

W N E S

Pass 1♦ Pass 1♥

Pass 1♠ Pass 3♥

Pass 4♥ All Pass

### Board: 331

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 12

Contract: 3NT North

North:

♠ QJ9

♥ KJ3

♦ Q943

♣ A62

South:

♠ K42

♥ AQ94

♦ KT87

♣ 74

W N E S

Pass 1♦ Pass 1♥

Pass 1NT Pass 3♦

Pass 3NT All Pass

### Board: 332

Dealer: North

Vul: Both

North HCP: 13

South HCP: 12+1

Contract: 4♠ South

North:

♠ QT3

♥ QJT5

♦ A9

♣ A854

South:

♠ AK642

♥ 8

♦ KJ6

♣ J976

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****4th Bid Inviting**

<b>Board: 329</b>	♠ KT4	You are dealer.
Dealer: South	♥ Q93	The opponents are silent.
Vul: Both	♦ A76	
HCP: 14	♣ AJT3	

---

<b>Board: 330</b>	♠ Q98	Partner is dealer.
Dealer: North	♥ AQJT85	The opponents are silent.
Vul: N-S	♦ Q5	
HCP: 11+2	♣ 84	

---

<b>Board: 331</b>	♠ K42	Partner is dealer.
Dealer: North	♥ AQ94	The opponents are silent.
Vul: E-W	♦ KT87	
HCP: 12	♣ 74	

---

<b>Board: 332</b>	♠ AK642	Partner is dealer.
Dealer: North	♥ 8	The opponents are silent.
Vul: Both	♦ KJ6	
HCP: 12+1	♣ J976	

## Both hands (Answers Page)

### Board: 329

Dealer: South

Vul: Both

North HCP: 12+2

South HCP: 14

Contract: 5♥ North

North:

♠ J87

♥ AKJT76

♦ K5

♣ 82

South:

♠ KT4

♥ Q93

♦ A76

♣ AJT3

W N E S

Pass 1♥ Pass 1♣

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

Pass 4♦<sup>3</sup> Pass 4♠<sup>4</sup>

Pass 5♥ All Pass

1. New Minor Forcing

2. 3!H

3. Cue bid, a !D stopper

4. Cue bid, a !C stopper

### Board: 330

Dealer: North

Vul: N-S

North HCP: 14+1

South HCP: 11+2

Contract: 4♥ North

North:

♠ K642

♥ 9

♦ AK764

♣ A72

South:

♠ Q98

♥ AQJT85

♦ Q5

♣ 84

W N E S

Pass 1♦ Pass 1♥

Pass 1♠ Pass 3♥

Pass 4♥ All Pass

### Board: 331

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 12

Contract: 3NT North

North:

♠ QJ9

♥ KJ3

♦ Q943

♣ A62

South:

♠ K42

♥ AQ94

♦ KT87

♣ 74

W N E S

Pass 1♦ Pass 1♥

Pass 1NT Pass 3♦

Pass 3NT All Pass

### Board: 332

Dealer: North

Vul: Both

North HCP: 13

South HCP: 12+1

Contract: 4♠ South

North:

♠ QT3

♥ QJT5

♦ A9

♣ A854

South:

♠ AK642

♥ 8

♦ KJ6

♣ J976

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****4th Bid Inviting****Board: 333**

♠ KQJ

You are dealer.

Dealer: North

♥ J76

The opponents are silent.

Vul: None

♦ QT74

HCP: 12

♣ QJ4

**Board: 334**

♠ K83

You are dealer.

Dealer: North

♥ K72

The opponents are silent.

Vul: Both

♦ Q52

HCP: 13

♣ KQ75

**Board: 335**

♠ Q9

Partner is dealer.

Dealer: South

♥ KQ952

The opponents are silent.

Vul: None

♦ T73

HCP: 12+1

♣ AJ2

**Board: 336**

♠ KJ65

You are dealer.

Dealer: North

♥ A874

The opponents are silent.

Vul: N-S

♦ Q7

HCP: 14

♣ A64

## Both hands (Answers Page)

### Board: 333

	North:	South:	W	N	E	S
Dealer: North	♠ KQJ	♠ 8		1 ♦	Pass	1 ♥
Vul: None	♥ J76	♥ AT93	Pass	1NT	Pass	3 ♦
North HCP: 12	♦ QT74	♦ A963	Pass	3NT	All Pass	
South HCP: 12	♣ QJ4	♣ AT85				
Contract: 3NT North						

### Board: 334

	North:	South:	W	N	E	S
Dealer: North	♠ K83	♠ 75		1 ♣	Pass	1 ♥
Vul: Both	♥ K72	♥ AQ9864	Pass	1NT	Pass	2 ♦ <sup>1</sup>
North HCP: 13	♦ Q52	♦ 6	Pass	3 ♥ <sup>2</sup>	Pass	4 ♥
South HCP: 11+2	♣ KQ75	♣ AJ84	All Pass			

1. New Minor Forcing

2. 3 !H

### Board: 335

	North:	South:	W	N	E	S
Dealer: South	♠ Q9	♠ J53				1 ♦
Vul: None	♥ KQ952	♥ AJ4	Pass	1 ♥	Pass	1NT
North HCP: 12+1	♦ T73	♦ AK96	Pass	2 ♣ <sup>1</sup>	Pass	3 ♥ <sup>2</sup>
South HCP: 13	♣ AJ2	♣ T74	Pass	4 ♥	All Pass	

1. New Minor Forcing

2. 3 !H

### Board: 336

	North:	South:	W	N	E	S
Dealer: North	♠ KJ65	♠ A3		1 ♣	Pass	1 ♦
Vul: N-S	♥ A874	♥ QT2	Pass	1 ♥	Pass	2NT
North HCP: 14	♦ Q7	♦ AJ86	Pass	3 ♠	Pass	3NT
South HCP: 11	♣ A64	♣ 9732	All Pass			

Contract: 3NT South

## South hands

## 4th Bid Inviting

<b>Board: 333</b>	♠ 8	Partner is dealer.
Dealer: North	♥ AT93	The opponents are silent.
Vul: None	♦ A963	
HCP: 12	♣ AT85	

---

<b>Board: 334</b>	♠ 75	Partner is dealer.
Dealer: North	♥ AQ9864	The opponents are silent.
Vul: Both	♦ 6	
HCP: 11+2	♣ AJ84	

---

<b>Board: 335</b>	♠ J53	You are dealer.
Dealer: South	♥ AJ4	The opponents are silent.
Vul: None	♦ AK96	
HCP: 13	♣ T74	

---

<b>Board: 336</b>	♠ A3	Partner is dealer.
Dealer: North	♥ QT2	The opponents are silent.
Vul: N-S	♦ AJ86	
HCP: 11	♣ 9732	

## Both hands (Answers Page)

### Board: 333

	North:	South:	W	N	E	S
Dealer: North	♠ KQJ	♠ 8		1 ♦	Pass	1 ♥
Vul: None	♥ J76	♥ AT93	Pass	1NT	Pass	3 ♦
North HCP: 12	♦ QT74	♦ A963	Pass	3NT	All Pass	
South HCP: 12	♣ QJ4	♣ AT85				
Contract: 3NT North						

### Board: 334

	North:	South:	W	N	E	S
Dealer: North	♠ K83	♠ 75		1 ♣	Pass	1 ♥
Vul: Both	♥ K72	♥ AQ9864	Pass	1NT	Pass	2 ♦ <sup>1</sup>
North HCP: 13	♦ Q52	♦ 6	Pass	3 ♥ <sup>2</sup>	Pass	4 ♥
South HCP: 11+2	♣ KQ75	♣ AJ84	All Pass			
Contract: 4 ♥ South						

1. New Minor Forcing  
2. 3 !H

### Board: 335

	North:	South:	W	N	E	S
Dealer: South	♠ Q9	♠ J53				1 ♦
Vul: None	♥ KQ952	♥ AJ4	Pass	1 ♥	Pass	1NT
North HCP: 12+1	♦ T73	♦ AK96	Pass	2 ♣ <sup>1</sup>	Pass	3 ♥ <sup>2</sup>
South HCP: 13	♣ AJ2	♣ T74	Pass	4 ♥	All Pass	
Contract: 4 ♥ North						

1. New Minor Forcing  
2. 3 !H

### Board: 336

	North:	South:	W	N	E	S
Dealer: North	♠ KJ65	♠ A3		1 ♣	Pass	1 ♦
Vul: N-S	♥ A874	♥ QT2	Pass	1 ♥	Pass	2NT
North HCP: 14	♦ Q7	♦ AJ86	Pass	3 ♠	Pass	3NT
South HCP: 11	♣ A64	♣ 9732	All Pass			
Contract: 3NT South						



## North hands

## 4th Bid Inviting

**Board: 337**      ♠ K65432      Partner is dealer.  
 Dealer: South      ♥ AQ5      The opponents are silent.  
 Vul: Both      ♦ 75  
 HCP: 12+2      ♣ K7

---

**Board: 338**      ♠ K875      You are dealer.  
 Dealer: North      ♥ T9      The opponents are silent.  
 Vul: None      ♦ QJ73  
 HCP: 13      ♣ AK4

---

**Board: 339**      ♠ AKT      You are dealer.  
 Dealer: North      ♥ T5      The opponents are silent.  
 Vul: N-S      ♦ Q982  
 HCP: 13      ♣ A762

---

**Board: 340**      ♠ 864      Partner is dealer.  
 Dealer: South      ♥ J643      The opponents are silent.  
 Vul: E-W      ♦ AK63  
 HCP: 12      ♣ A5

---

**Board: 341**      ♠ AQJT86      Partner is dealer.  
 Dealer: South      ♥ T7      The opponents are silent.  
 Vul: None      ♦ T9  
 HCP: 11+2      ♣ KJ9

## Both hands (Answers Page)

### Board: 337

Dealer: South

Vul: Both

North HCP: 12+2

South HCP: 13

Contract: 4 ♠ South

North:

♠ K65432

♥ AQ5

♦ 75

♣ K7

South:

♠ 97

♥ T864

♦ AK98

♣ AQT

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: 338

Dealer: North

Vul: None

North HCP: 13

South HCP: 11+2

Contract: 4 ♥ North

North:

♠ K875

♥ T9

♦ QJ73

♣ AK4

South:

♠ A4

♥ AQJ643

♦ 6542

♣ T

W N E S

Pass 1 ♦ Pass 1 ♥

Pass 1 ♠ Pass 3 ♥

Pass 4 ♥ All Pass

### Board: 339

Dealer: North

Vul: N-S

North HCP: 13

South HCP: 11+1

Contract: 3NT North

North:

♠ AKT

♥ T5

♦ Q982

♣ A762

South:

♠ 93

♥ QJ943

♦ A63

♣ KJ8

W N E S

Pass 1 ♦ Pass 1 ♥

Pass 1NT Pass 2 ♣<sup>1</sup>

Pass 3NT All Pass

1. New Minor Forcing

### Board: 340

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 12

Contract: 3NT South

North:

♠ 864

♥ J643

♦ AK63

♣ A5

South:

♠ AJ3

♥ QT5

♦ QJT8

♣ Q63

W N E S

Pass 1 ♥ Pass 1NT

Pass 3 ♦ Pass 3NT

All Pass

### Board: 341

Dealer: South

Vul: None

North HCP: 11+2

South HCP: 13

Contract: 4 ♠ North

North:

♠ AQJT86

♥ T7

♦ T9

♣ KJ9

South:

♠ 42

♥ Q32

♦ AQJ2

♣ A764

W N E S

Pass 1 ♠ Pass 1NT

Pass 2 ♣<sup>1</sup> Pass 3NT

Pass 4 ♠ All Pass

1. New Minor Forcing

## South hands

## 4th Bid Inviting

<b>Board: 337</b>	♠ 97	You are dealer.
Dealer: South	♥ T864	The opponents are silent.
Vul: Both	♦ AK98	
HCP: 13	♣ AQT	

---

<b>Board: 338</b>	♠ A4	Partner is dealer.
Dealer: North	♥ AQJ643	The opponents are silent.
Vul: None	♦ 6542	
HCP: 11+2	♣ T	

---

<b>Board: 339</b>	♠ 93	Partner is dealer.
Dealer: North	♥ QJ943	The opponents are silent.
Vul: N-S	♦ A63	
HCP: 11+1	♣ KJ8	

---

<b>Board: 340</b>	♠ AJ3	You are dealer.
Dealer: South	♥ QT5	The opponents are silent.
Vul: E-W	♦ QJT8	
HCP: 12	♣ Q63	

---

<b>Board: 341</b>	♠ 42	You are dealer.
Dealer: South	♥ Q32	The opponents are silent.
Vul: None	♦ AQJ2	
HCP: 13	♣ A764	

## Both hands (Answers Page)

### Board: 337

Dealer: South

Vul: Both

North HCP: 12+2

South HCP: 13

Contract: 4 ♠ South

North:

♠ K65432

♥ AQ5

♦ 75

♣ K7

South:

♠ 97

♥ T864

♦ AK98

♣ AQT

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: 338

Dealer: North

Vul: None

North HCP: 13

South HCP: 11+2

Contract: 4 ♥ North

North:

♠ K875

♥ T9

♦ QJ73

♣ AK4

South:

♠ A4

♥ AQJ643

♦ 6542

♣ T

W N E S

Pass 1 ♦ Pass 1 ♥

Pass 1 ♠ Pass 3 ♥

Pass 4 ♥ All Pass

### Board: 339

Dealer: North

Vul: N-S

North HCP: 13

South HCP: 11+1

Contract: 3NT North

North:

♠ AKT

♥ T5

♦ Q982

♣ A762

South:

♠ 93

♥ QJ943

♦ A63

♣ KJ8

W N E S

Pass 1 ♦ Pass 1 ♥

Pass 1NT Pass 2 ♣<sup>1</sup>

Pass 3NT All Pass

1. New Minor Forcing

### Board: 340

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 12

Contract: 3NT South

North:

♠ 864

♥ J643

♦ AK63

♣ A5

South:

♠ AJ3

♥ QT5

♦ QJT8

♣ Q63

W N E S

Pass 1 ♥ Pass 1NT

Pass 3 ♦ Pass 3NT

All Pass

### Board: 341

Dealer: South

Vul: None

North HCP: 11+2

South HCP: 13

Contract: 4 ♠ North

North:

♠ AQJT86

♥ T7

♦ T9

♣ KJ9

South:

♠ 42

♥ Q32

♦ AQJ2

♣ A764

W N E S

Pass 1 ♠ Pass 1NT

Pass 2 ♣<sup>1</sup> Pass 3NT

Pass 4 ♠ All Pass

1. New Minor Forcing

## North hands

## 4th Bid Inviting

**Board: 342**      ♠ 5432      Partner is dealer.  
 Dealer: South      ♥ 863      The opponents are silent.  
 Vul: N-S      ♦ AQJ53  
 HCP: 11+1      ♣ A

---

**Board: 343**      ♠ 8742      You are dealer.  
 Dealer: North      ♥ KJ      The opponents are silent.  
 Vul: E-W      ♦ QJ6  
 HCP: 14      ♣ AK86

---

**Board: 344**      ♠ A9542      Partner is dealer.  
 Dealer: South      ♥ KJ9      The opponents are silent.  
 Vul: Both      ♦ T43  
 HCP: 11+1      ♣ QJ

---

**Board: 345**      ♠ T4      You are dealer.  
 Dealer: North      ♥ K842      The opponents are silent.  
 Vul: N-S      ♦ KT83  
 HCP: 13      ♣ AK4

---

**Board: 346**      ♠ 85      Partner is dealer.  
 Dealer: South      ♥ AQJ5      The opponents are silent.  
 Vul: E-W      ♦ J984  
 HCP: 11      ♣ QJ2

## Both hands (Answers Page)

### Board: 342

	North:	South:	W	N	E	S
Dealer: South	♠ 5432	♠ A9				1 ♦
Vul: N-S	♥ 863	♥ AQT	Pass	1 ♠	Pass	1 NT
North HCP: 11+1	♦ AQJ53	♦ 8762	Pass	2 ♦	All Pass	
South HCP: 13	♣ A	♣ K984				
Contract: 2 ♦ North						

### Board: 343

	North:	South:	W	N	E	S
Dealer: North	♠ 8742	♠ AKJ6		1 ♣	Pass	1 ♥
Vul: E-W	♥ KJ	♥ AT64	Pass	1 ♠	Pass	3 ♠
North HCP: 14	♦ QJ6	♦ 83	Pass	4 ♠	All Pass	
South HCP: 12	♣ AK86	♣ 532				
Contract: 4 ♠ North						

### Board: 344

	North:	South:	W	N	E	S
Dealer: South	♠ A9542	♠ J3				1 ♦
Vul: Both	♥ KJ9	♥ AT42	Pass	1 ♠	Pass	1 NT
North HCP: 11+1	♦ T43	♦ AJ86	Pass	2 ♣ <sup>1</sup>	Pass	3 ♥
South HCP: 14	♣ QJ	♣ A64	Pass	3 NT	All Pass	
Contract: 3 NT North						

1. New Minor Forcing

### Board: 345

	North:	South:	W	N	E	S
Dealer: North	♠ T4	♠ KJ873		1 ♦	Pass	1 ♠
Vul: N-S	♥ K842	♥ J5	Pass	1 NT	Pass	2 ♣ <sup>1</sup>
North HCP: 13	♦ KT83	♦ AJ7	Pass	3 ♥	All Pass	
South HCP: 11+1	♣ AK4	♣ J75				
Contract: 3 ♥ North						

1. New Minor Forcing

### Board: 346

	North:	South:	W	N	E	S
Dealer: South	♠ 85	♠ A43				1 ♦
Vul: E-W	♥ AQJ5	♥ T92	Pass	1 ♥	Pass	1 NT
North HCP: 11	♦ J984	♦ K532	Pass	2 ♦	All Pass	
South HCP: 14	♣ QJ2	♣ AK9				
Contract: 2 ♦ North						

**South hands****4th Bid Inviting**

<b>Board: 342</b>	♠ A9	You are dealer.
Dealer: South	♥ AQT	The opponents are silent.
Vul: N-S	♦ 8762	
HCP: 13	♣ K984	

---

<b>Board: 343</b>	♠ AKJ6	Partner is dealer.
Dealer: North	♥ AT64	The opponents are silent.
Vul: E-W	♦ 83	
HCP: 12	♣ 532	

---

<b>Board: 344</b>	♠ J3	You are dealer.
Dealer: South	♥ AT42	The opponents are silent.
Vul: Both	♦ AJ86	
HCP: 14	♣ A64	

---

<b>Board: 345</b>	♠ KJ873	Partner is dealer.
Dealer: North	♥ J5	The opponents are silent.
Vul: N-S	♦ AJ7	
HCP: 11+1	♣ J75	

---

<b>Board: 346</b>	♠ A43	You are dealer.
Dealer: South	♥ T92	The opponents are silent.
Vul: E-W	♦ K532	
HCP: 14	♣ AK9	

## Both hands (Answers Page)

### Board: 342

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 13

Contract: 2 ♦ North

North:

♠ 5432

♥ 863

♦ AQJ53

♣ A

South:

♠ A9

♥ AQT

♦ 8762

♣ K984

W N E S

Pass 1 ♦

Pass 1 ♠ Pass 1 NT

Pass 2 ♦ All Pass

### Board: 343

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 12

Contract: 4 ♠ North

North:

♠ 8742

♥ KJ

♦ QJ6

♣ AK86

South:

♠ AKJ6

♥ AT64

♦ 83

♣ 532

W N E S

Pass 1 ♣ Pass 1 ♥

Pass 1 ♠ Pass 3 ♠

Pass 4 ♠ All Pass

### Board: 344

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 14

Contract: 3 NT North

North:

♠ A9542

♥ KJ9

♦ T43

♣ QJ

South:

♠ J3

♥ AT42

♦ AJ86

♣ A64

W N E S

Pass 1 ♦

Pass 1 ♠ Pass 1 NT

Pass 2 ♣<sup>1</sup> Pass 3 ♥

Pass 3 NT All Pass

1. New Minor Forcing

### Board: 345

Dealer: North

Vul: N-S

North HCP: 13

South HCP: 11+1

Contract: 3 ♥ North

North:

♠ T4

♥ K842

♦ KT83

♣ AK4

South:

♠ KJ873

♥ J5

♦ AJ7

♣ J75

W N E S

Pass 1 ♦ Pass 1 ♠

Pass 1 NT Pass 2 ♣<sup>1</sup>

Pass 3 ♥ All Pass

1. New Minor Forcing

### Board: 346

Dealer: South

Vul: E-W

North HCP: 11

South HCP: 14

Contract: 2 ♦ North

North:

♠ 85

♥ AQJ5

♦ J984

♣ QJ2

South:

♠ A43

♥ T92

♦ K532

♣ AK9

W N E S

Pass 1 ♦

Pass 1 ♥ Pass 1 NT

Pass 2 ♦ All Pass



## North hands

## 4th Bid Inviting

**Board: 347**      ♠ AJT7      Partner is dealer.  
 Dealer: South      ♥ 63      The opponents are silent.  
 Vul: None      ♦ AK652  
 HCP: 12+1      ♣ T5

---

**Board: 348**      ♠ KQJ93      Partner is dealer.  
 Dealer: South      ♥ 982      The opponents are silent.  
 Vul: E-W      ♦ J3  
 HCP: 11+1      ♣ A76

---

**Board: 349**      ♠ KJ4      You are dealer.  
 Dealer: North      ♥ K8      The opponents are silent.  
 Vul: Both      ♦ K632  
 HCP: 14      ♣ KJ96

---

**Board: 350**      ♠ A987      Partner is dealer.  
 Dealer: South      ♥ 92      The opponents are silent.  
 Vul: None      ♦ AK8  
 HCP: 12      ♣ JT83

---

**Board: 351**      ♠ J5      You are dealer.  
 Dealer: North      ♥ AJ82      The opponents are silent.  
 Vul: N-S      ♦ 9732  
 HCP: 12      ♣ KQJ

## Both hands (Answers Page)

### Board: 347

Dealer: South

Vul: None

North HCP: 12+1

South HCP: 14

Contract: 3NT South

North:

♠ AJT7

♥ 63

♦ AK652

♣ T5

South:

♠ Q6

♥ QJ72

♦ Q83

♣ AK98

W N E S

Pass 1♦ Pass 1♣

Pass 1♠ Pass 1NT

Pass 2♦<sup>1</sup> Pass 3♥

Pass 3NT All Pass

All Pass

### Board: 348

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 13

Contract: 3NT North

North:

♠ KQJ93

♥ 982

♦ J3

♣ A76

South:

♠ 84

♥ KQ76

♦ A94

♣ KJ94

W N E S

Pass 1♠ Pass 1NT

Pass 2♦<sup>1</sup> Pass 3♥

Pass 3NT All Pass

All Pass

1. New Minor Forcing

### Board: 349

Dealer: North

Vul: Both

North HCP: 14

South HCP: 12+1

Contract: 3NT North

North:

♠ KJ4

♥ K8

♦ K632

♣ KJ96

South:

♠ QT93

♥ AQ765

♦ A87

♣ T

W N E S

Pass 1♦ Pass 1♥

Pass 1NT Pass 2♣<sup>1</sup>

Pass 3NT All Pass

All Pass

1. New Minor Forcing

### Board: 350

Dealer: South

Vul: None

North HCP: 12

South HCP: 14

Contract: 3NT South

North:

♠ A987

♥ 92

♦ AK8

♣ JT83

South:

♠ T3

♥ KQT8

♦ QT97

♣ AK4

W N E S

Pass 1♦ Pass 1♥

Pass 1♠ Pass 1NT

Pass 2NT Pass 3NT

All Pass

### Board: 351

Dealer: North

Vul: N-S

North HCP: 12

South HCP: 11+1

Contract: 3NT North

North:

♠ J5

♥ AJ82

♦ 9732

♣ KQJ

South:

♠ KQ732

♥ Q7

♦ A4

♣ T863

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

**South hands****4th Bid Inviting**

<b>Board: 347</b>	♠ Q6	You are dealer.
Dealer: South	♥ QJ72	The opponents are silent.
Vul: None	♦ Q83	
HCP: 14	♣ AK98	

---

<b>Board: 348</b>	♠ 84	You are dealer.
Dealer: South	♥ KQ76	The opponents are silent.
Vul: E-W	♦ A94	
HCP: 13	♣ KJ94	

---

<b>Board: 349</b>	♠ QT93	Partner is dealer.
Dealer: North	♥ AQ765	The opponents are silent.
Vul: Both	♦ A87	
HCP: 12+1	♣ T	

---

<b>Board: 350</b>	♠ T3	You are dealer.
Dealer: South	♥ KQT8	The opponents are silent.
Vul: None	♦ QT97	
HCP: 14	♣ AK4	

---

<b>Board: 351</b>	♠ KQ732	Partner is dealer.
Dealer: North	♥ Q7	The opponents are silent.
Vul: N-S	♦ A4	
HCP: 11+1	♣ T863	

## Both hands (Answers Page)

### Board: 347

Dealer: South

Vul: None

North HCP: 12+1

South HCP: 14

Contract: 3NT South

North:

♠ AJT7

♥ 63

♦ AK652

♣ T5

South:

♠ Q6

♥ QJ72

♦ Q83

♣ AK98

W N E S

Pass 1♦ Pass 1♣

Pass 1♠ Pass 1NT

Pass 2♦<sup>1</sup> Pass 3♥

Pass 3NT All Pass

All Pass

### Board: 348

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 13

Contract: 3NT North

North:

♠ KQJ93

♥ 982

♦ J3

♣ A76

South:

♠ 84

♥ KQ76

♦ A94

♣ KJ94

W N E S

Pass 1♠ Pass 1NT

Pass 2♦<sup>1</sup> Pass 3♥

Pass 3NT All Pass

All Pass

1. New Minor Forcing

### Board: 349

Dealer: North

Vul: Both

North HCP: 14

South HCP: 12+1

Contract: 3NT North

North:

♠ KJ4

♥ K8

♦ K632

♣ KJ96

South:

♠ QT93

♥ AQ765

♦ A87

♣ T

W N E S

Pass 1♦ Pass 1♥

Pass 1NT Pass 2♣<sup>1</sup>

Pass 3NT All Pass

All Pass

1. New Minor Forcing

### Board: 350

Dealer: South

Vul: None

North HCP: 12

South HCP: 14

Contract: 3NT South

North:

♠ A987

♥ 92

♦ AK8

♣ JT83

South:

♠ T3

♥ KQT8

♦ QT97

♣ AK4

W N E S

Pass 1♦ Pass 1♥

Pass 1♠ Pass 1NT

Pass 2NT Pass 3NT

All Pass

### Board: 351

Dealer: North

Vul: N-S

North HCP: 12

South HCP: 11+1

Contract: 3NT North

North:

♠ J5

♥ AJ82

♦ 9732

♣ KQJ

South:

♠ KQ732

♥ Q7

♦ A4

♣ T863

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

## North hands

## 4th Bid Inviting

<b>Board: 352</b>	♠ JT632	Partner is dealer.
Dealer: South	♥ KJ	The opponents are silent.
Vul: Both	♦ K98	
HCP: 11+1	♣ QJ4	

---

<b>Board: 353</b>	♠ AJ	You are dealer.
Dealer: North	♥ T76	The opponents are silent.
Vul: None	♦ A743	
HCP: 14	♣ AJT9	

---

<b>Board: 354</b>	♠ A3	Partner is dealer.
Dealer: South	♥ QJ86	The opponents are silent.
Vul: N-S	♦ 98	
HCP: 11+1	♣ A8653	

---

<b>Board: 355</b>	♠ AQ7	Partner is dealer.
Dealer: South	♥ QJ7653	The opponents are silent.
Vul: E-W	♦ T3	
HCP: 12+2	♣ K5	

---

<b>Board: 356</b>	♠ AQ75	Partner is dealer.
Dealer: South	♥ Q8	The opponents are silent.
Vul: None	♦ J73	
HCP: 12	♣ K832	

## Both hands (Answers Page)

### Board: 352

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 14

Contract: 3NT North

North:

♠ JT632

♥ KJ

♦ K98

♣ QJ4

South:

♠ K8

♥ AQ96

♦ Q743

♣ K52

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: 353

Dealer: North

Vul: None

North HCP: 14

South HCP: 11+1

Contract: 3NT North

North:

♠ AJ

♥ T76

♦ A743

♣ AJT9

South:

♠ KQT95

♥ J92

♦ KQ5

♣ 87

W N E S

Pass 1♦ Pass 1♠

Pass 1NT Pass 2♣<sup>1</sup>

Pass 3NT All Pass

1. New Minor Forcing

### Board: 354

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 12

Contract: 2NT North

North:

♠ A3

♥ QJ86

♦ 98

♣ A8653

South:

♠ 874

♥ T72

♦ AKQ7

♣ K94

W N E S

Pass 1♦

Pass 1♥ Pass 1NT

Pass 2NT All Pass

### Board: 355

Dealer: South

Vul: E-W

North HCP: 12+2

South HCP: 14

Contract: 4♥ North

North:

♠ AQ7

♥ QJ7653

♦ T3

♣ K5

South:

♠ K3

♥ AT2

♦ J964

♣ AQT4

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

### Board: 356

Dealer: South

Vul: None

North HCP: 12

South HCP: 14

Contract: 3NT South

North:

♠ AQ75

♥ Q8

♦ J73

♣ K832

South:

♠ KJ3

♥ T642

♦ A5

♣ AQ54

W N E S

Pass 1♦

Pass 1♠ Pass 1NT

Pass 3♣ Pass 3NT

All Pass

**South hands****4th Bid Inviting**

<b>Board: 352</b>	♠ K8	You are dealer.
Dealer: South	♥ AQ96	The opponents are silent.
Vul: Both	♦ Q743	
HCP: 14	♣ K52	

---

<b>Board: 353</b>	♠ KQT95	Partner is dealer.
Dealer: North	♥ J92	The opponents are silent.
Vul: None	♦ KQ5	
HCP: 11+1	♣ 87	

---

<b>Board: 354</b>	♠ 874	You are dealer.
Dealer: South	♥ T72	The opponents are silent.
Vul: N-S	♦ AKQ7	
HCP: 12	♣ K94	

---

<b>Board: 355</b>	♠ K3	You are dealer.
Dealer: South	♥ AT2	The opponents are silent.
Vul: E-W	♦ J964	
HCP: 14	♣ AQT4	

---

<b>Board: 356</b>	♠ KJ3	You are dealer.
Dealer: South	♥ T642	The opponents are silent.
Vul: None	♦ A5	
HCP: 14	♣ AQ54	

## Both hands (Answers Page)

### Board: 352

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 14

Contract: 3NT North

North:

♠ JT632

♥ KJ

♦ K98

♣ QJ4

South:

♠ K8

♥ AQ96

♦ Q743

♣ K52

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: 353

Dealer: North

Vul: None

North HCP: 14

South HCP: 11+1

Contract: 3NT North

North:

♠ AJ

♥ T76

♦ A743

♣ AJT9

South:

♠ KQT95

♥ J92

♦ KQ5

♣ 87

W N E S

Pass 1♦ Pass 1♠

Pass 1NT Pass 2♣<sup>1</sup>

Pass 3NT All Pass

1. New Minor Forcing

### Board: 354

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 12

Contract: 2NT North

North:

♠ A3

♥ QJ86

♦ 98

♣ A8653

South:

♠ 874

♥ T72

♦ AKQ7

♣ K94

W N E S

Pass 1♦

Pass 1♥ Pass 1NT

Pass 2NT All Pass

### Board: 355

Dealer: South

Vul: E-W

North HCP: 12+2

South HCP: 14

Contract: 4♥ North

North:

♠ AQ7

♥ QJ7653

♦ T3

♣ K5

South:

♠ K3

♥ AT2

♦ J964

♣ AQT4

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

### Board: 356

Dealer: South

Vul: None

North HCP: 12

South HCP: 14

Contract: 3NT South

North:

♠ AQ75

♥ Q8

♦ J73

♣ K832

South:

♠ KJ3

♥ T642

♦ A5

♣ AQ54

W N E S

Pass 1♦

Pass 1♠ Pass 1NT

Pass 3♣ Pass 3NT

All Pass



## North hands

## 4th Bid Inviting

**Board: 357**      ♠ 32      You are dealer.  
 Dealer: North      ♥ KQT      The opponents are silent.  
 Vul: N-S      ♦ QJT9  
 HCP: 12      ♣ AT65

---

**Board: 358**      ♠ Q752      Partner is dealer.  
 Dealer: South      ♥ A4      The opponents are silent.  
 Vul: E-W      ♦ QJ8  
 HCP: 11      ♣ Q654

---

**Board: 359**      ♠ A73      You are dealer.  
 Dealer: North      ♥ KJ5      The opponents are silent.  
 Vul: Both      ♦ A862  
 HCP: 14      ♣ Q74

---

**Board: 360**      ♠ 63      Partner is dealer.  
 Dealer: South      ♥ AQT4      The opponents are silent.  
 Vul: N-S      ♦ AQT94  
 HCP: 12+1      ♣ 64

---

**Board: 361**      ♠ AKJ4      You are dealer.  
 Dealer: North      ♥ KT      The opponents are silent.  
 Vul: E-W      ♦ QJT3  
 HCP: 14      ♣ 752

## Both hands (Answers Page)

### Board: 357

Board: 357	North:	South:	W	N	E	S
Dealer: North	♠ 32	♠ QJT4		1 ♦	Pass	1 ♠
Vul: N-S	♥ KQT	♥ AJ3	Pass	1NT	Pass	2 ♦
North HCP: 12	♦ QJT9	♦ K874	All Pass			
South HCP: 11	♣ AT65	♣ 97				
Contract: 2 ♦ South						

### Board: 358

Board: 358	North:	South:	W	N	E	S
Dealer: South	♠ Q752	♠ AJ				1 ♣
Vul: E-W	♥ A4	♥ T853	Pass	1 ♠	Pass	1NT
North HCP: 11	♦ QJ8	♦ K96	Pass	2 ♣	All Pass	
South HCP: 12	♣ Q654	♣ AT87				
Contract: 2 ♣ North						

### Board: 359

Board: 359	North:	South:	W	N	E	S
Dealer: North	♠ A73	♠ K84		1 ♦	Pass	1 ♥
Vul: Both	♥ KJ5	♥ AQT6	Pass	1NT	Pass	2 ♦
North HCP: 14	♦ A862	♦ QT953	All Pass			
South HCP: 11+1	♣ Q74	♣ 2				
Contract: 2 ♦ South						

### Board: 360

Board: 360	North:	South:	W	N	E	S
Dealer: South	♠ 63	♠ KT7				1 ♦
Vul: N-S	♥ AQT4	♥ KJ	Pass	1 ♥	Pass	1NT
North HCP: 12+1	♦ AQT94	♦ K852	Pass	3NT	All Pass	
South HCP: 14	♣ 64	♣ A983				
Contract: 3NT North						

### Board: 361

Board: 361	North:	South:	W	N	E	S
Dealer: North	♠ AKJ4	♠ 9875		1 ♦	Pass	1 ♥
Vul: E-W	♥ KT	♥ AQ95	Pass	1 ♠	Pass	3 ♠
North HCP: 14	♦ QJT3	♦ K97	All Pass			
South HCP: 12	♣ 752	♣ K6				
Contract: 3 ♠ South						

**South hands****4th Bid Inviting**

<b>Board: 357</b>	♠ QJT4	Partner is dealer.
Dealer: North	♥ AJ3	The opponents are silent.
Vul: N-S	♦ K874	
HCP: 11	♣ 97	

---

<b>Board: 358</b>	♠ AJ	You are dealer.
Dealer: South	♥ T853	The opponents are silent.
Vul: E-W	♦ K96	
HCP: 12	♣ AT87	

---

<b>Board: 359</b>	♠ K84	Partner is dealer.
Dealer: North	♥ AQT6	The opponents are silent.
Vul: Both	♦ QT953	
HCP: 11+1	♣ 2	

---

<b>Board: 360</b>	♠ KT7	You are dealer.
Dealer: South	♥ KJ	The opponents are silent.
Vul: N-S	♦ K852	
HCP: 14	♣ A983	

---

<b>Board: 361</b>	♠ 9875	Partner is dealer.
Dealer: North	♥ AQ95	The opponents are silent.
Vul: E-W	♦ K97	
HCP: 12	♣ K6	

## Both hands (Answers Page)

### Board: 357

Board: 357	North:	South:	W	N	E	S
Dealer: North	♠ 32	♠ QJT4		1 ♦	Pass	1 ♠
Vul: N-S	♥ KQT	♥ AJ3	Pass	1NT	Pass	2 ♦
North HCP: 12	♦ QJT9	♦ K874	All Pass			
South HCP: 11	♣ AT65	♣ 97				
Contract: 2 ♦ South						

### Board: 358

Board: 358	North:	South:	W	N	E	S
Dealer: South	♠ Q752	♠ AJ				1 ♣
Vul: E-W	♥ A4	♥ T853	Pass	1 ♠	Pass	1NT
North HCP: 11	♦ QJ8	♦ K96	Pass	2 ♣	All Pass	
South HCP: 12	♣ Q654	♣ AT87				
Contract: 2 ♣ North						

### Board: 359

Board: 359	North:	South:	W	N	E	S
Dealer: North	♠ A73	♠ K84		1 ♦	Pass	1 ♥
Vul: Both	♥ KJ5	♥ AQT6	Pass	1NT	Pass	2 ♦
North HCP: 14	♦ A862	♦ QT953	All Pass			
South HCP: 11+1	♣ Q74	♣ 2				
Contract: 2 ♦ South						

### Board: 360

Board: 360	North:	South:	W	N	E	S
Dealer: South	♠ 63	♠ KT7				1 ♦
Vul: N-S	♥ AQT4	♥ KJ	Pass	1 ♥	Pass	1NT
North HCP: 12+1	♦ AQT94	♦ K852	Pass	3NT	All Pass	
South HCP: 14	♣ 64	♣ A983				
Contract: 3NT North						

### Board: 361

Board: 361	North:	South:	W	N	E	S
Dealer: North	♠ AKJ4	♠ 9875		1 ♦	Pass	1 ♥
Vul: E-W	♥ KT	♥ AQ95	Pass	1 ♠	Pass	3 ♠
North HCP: 14	♦ QJT3	♦ K97	All Pass			
South HCP: 12	♣ 752	♣ K6				
Contract: 3 ♠ South						

## North hands

## 4th Bid Inviting

<b>Board: 362</b>	♠ AT85	Partner is dealer.
Dealer: South	♥ 5	The opponents are silent.
Vul: Both	♦ KJ94	
HCP: 11	♣ QJ97	

---

<b>Board: 363</b>	♠ 52	Partner is dealer.
Dealer: South	♥ 654	The opponents are silent.
Vul: None	♦ AKQJ7	
HCP: 12+1	♣ Q75	

---

<b>Board: 364</b>	♠ AJ6	Partner is dealer.
Dealer: South	♥ Q8764	The opponents are silent.
Vul: E-W	♦ AT3	
HCP: 12+1	♣ J3	

---

<b>Board: 365</b>	♠ 9854	Partner is dealer.
Dealer: South	♥ AJ873	The opponents are silent.
Vul: Both	♦ A2	
HCP: 11+1	♣ Q7	

---

<b>Board: 366</b>	♠ K986	Partner is dealer.
Dealer: South	♥ 732	The opponents are silent.
Vul: None	♦ A984	
HCP: 12	♣ KQ	

## Both hands (Answers Page)

### Board: 362

	North:	South:	W	N	E	S
Dealer: South	♠ AT85	♠ KJ3				1 ♦
Vul: Both	♥ 5	♥ AKJ	Pass	1 ♠	Pass	1NT
North HCP: 11	♦ KJ94	♦ Q763	Pass	2 ♦	All Pass	
South HCP: 14	♣ QJ97	♣ 542				
Contract: 2 ♦ North						

### Board: 363

	North:	South:	W	N	E	S
Dealer: South	♠ 52	♠ A974				1 ♣
Vul: None	♥ 654	♥ KQT2	Pass	1 ♦	Pass	1 ♥
North HCP: 12+1	♦ AKQJ7	♦ 53	Pass	2NT	All Pass	
South HCP: 13	♣ Q75	♣ A62				
Contract: 2NT North						

### Board: 364

	North:	South:	W	N	E	S
Dealer: South	♠ AJ6	♠ K87				1 ♦
Vul: E-W	♥ Q8764	♥ KJ	Pass	1 ♥	Pass	1NT
North HCP: 12+1	♦ AT3	♦ J842	Pass	2 ♣ <sup>1</sup>	Pass	3NT
South HCP: 12	♣ J3	♣ A762	All Pass			
Contract: 3NT South						

1. New Minor Forcing

### Board: 365

	North:	South:	W	N	E	S
Dealer: South	♠ 9854	♠ J2				1 ♦
Vul: Both	♥ AJ873	♥ Q42	Pass	1 ♥	Pass	1NT
North HCP: 11+1	♦ A2	♦ KQ86	Pass	2 ♣ <sup>1</sup>	Pass	2 ♥ <sup>2</sup>
South HCP: 12	♣ Q7	♣ AT52	All Pass			
Contract: 2 ♥ South						

1. New Minor Forcing

2. 3 !H

### Board: 366

	North:	South:	W	N	E	S
Dealer: South	♠ K986	♠ Q4				1 ♦
Vul: None	♥ 732	♥ J54	Pass	1 ♠	Pass	1NT
North HCP: 12	♦ A984	♦ KQJ7	Pass	3 ♦	Pass	4 ♦
South HCP: 14	♣ KQ	♣ AJT2	All Pass			
Contract: 4 ♦ South						

## South hands

## 4th Bid Inviting

<b>Board: 362</b>	♠ KJ3	You are dealer.
Dealer: South	♥ AKJ	The opponents are silent.
Vul: Both	♦ Q763	
HCP: 14	♣ 542	

---

<b>Board: 363</b>	♠ A974	You are dealer.
Dealer: South	♥ KQT2	The opponents are silent.
Vul: None	♦ 53	
HCP: 13	♣ A62	

---

<b>Board: 364</b>	♠ K87	You are dealer.
Dealer: South	♥ KJ	The opponents are silent.
Vul: E-W	♦ J842	
HCP: 12	♣ A762	

---

<b>Board: 365</b>	♠ J2	You are dealer.
Dealer: South	♥ Q42	The opponents are silent.
Vul: Both	♦ KQ86	
HCP: 12	♣ AT52	

---

<b>Board: 366</b>	♠ Q4	You are dealer.
Dealer: South	♥ J54	The opponents are silent.
Vul: None	♦ KQJ7	
HCP: 14	♣ AJT2	

## Both hands (Answers Page)

### Board: 362

	North:	South:	W	N	E	S
Dealer: South	♠ AT85	♠ KJ3				1 ♦
Vul: Both	♥ 5	♥ AKJ	Pass	1 ♠	Pass	1NT
North HCP: 11	♦ KJ94	♦ Q763	Pass	2 ♦	All Pass	
South HCP: 14	♣ QJ97	♣ 542				
Contract: 2 ♦ North						

### Board: 363

	North:	South:	W	N	E	S
Dealer: South	♠ 52	♠ A974				1 ♣
Vul: None	♥ 654	♥ KQT2	Pass	1 ♦	Pass	1 ♥
North HCP: 12+1	♦ AKQJ7	♦ 53	Pass	2NT	All Pass	
South HCP: 13	♣ Q75	♣ A62				
Contract: 2NT North						

### Board: 364

	North:	South:	W	N	E	S
Dealer: South	♠ AJ6	♠ K87				1 ♦
Vul: E-W	♥ Q8764	♥ KJ	Pass	1 ♥	Pass	1NT
North HCP: 12+1	♦ AT3	♦ J842	Pass	2 ♣ <sup>1</sup>	Pass	3NT
South HCP: 12	♣ J3	♣ A762	All Pass			
Contract: 3NT South						

1. New Minor Forcing

### Board: 365

	North:	South:	W	N	E	S
Dealer: South	♠ 9854	♠ J2				1 ♦
Vul: Both	♥ AJ873	♥ Q42	Pass	1 ♥	Pass	1NT
North HCP: 11+1	♦ A2	♦ KQ86	Pass	2 ♣ <sup>1</sup>	Pass	2 ♥ <sup>2</sup>
South HCP: 12	♣ Q7	♣ AT52	All Pass			
Contract: 2 ♥ South						

1. New Minor Forcing

2. 3 !H

### Board: 366

	North:	South:	W	N	E	S
Dealer: South	♠ K986	♠ Q4				1 ♦
Vul: None	♥ 732	♥ J54	Pass	1 ♠	Pass	1NT
North HCP: 12	♦ A984	♦ KQJ7	Pass	3 ♦	Pass	4 ♦
South HCP: 14	♣ KQ	♣ AJT2	All Pass			
Contract: 4 ♦ South						



## North hands

## 4th Bid Inviting

### Board: 367

♠ Q74

You are dealer.

Dealer: North

♥ K2

The opponents are silent.

Vul: N-S

♦ T632

HCP: 14

♣ AKQ2

### Board: 368

♠ QT2

You are dealer.

Dealer: North

♥ T76

The opponents are silent.

Vul: Both

♦ AQ32

HCP: 14

♣ AQ4

### Board: 369

♠ AT8

You are dealer.

Dealer: North

♥ J76

The opponents are silent.

Vul: None

♦ AJ92

HCP: 14

♣ KJ2

### Board: 370

♠ AKT8

You are dealer.

Dealer: North

♥ J6

The opponents are silent.

Vul: N-S

♦ K865

HCP: 13

♣ Q32

### Board: 371

♠ KQ

You are dealer.

Dealer: North

♥ J75

The opponents are silent.

Vul: E-W

♦ KT32

HCP: 12

♣ QJ75

## Both hands (Answers Page)

### Board: 367

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 12+1

Contract: 3NT North

North:

♠ Q74

♥ K2

♦ T632

♣ AKQ2

South:

♠ 95

♥ AQ854

♦ AQ

♣ 8754

W N E S

1 ♦ Pass 1 ♥

Pass 1NT Pass 2 ♣<sup>1</sup>

Pass 3NT All Pass

1. New Minor Forcing

### Board: 368

Dealer: North

Vul: Both

North HCP: 14

South HCP: 11+2

Contract: 4 ♥ South

North:

♠ QT2

♥ T76

♦ AQ32

♣ AQ4

South:

♠ AJ7

♥ QJ8542

♦ T8

♣ K7

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: 369

Dealer: North

Vul: None

North HCP: 14

South HCP: 12+1

Contract: 3NT North

North:

♠ AT8

♥ J76

♦ AJ92

♣ KJ2

South:

♠ K942

♥ A8

♦ KQ854

♣ T4

W N E S

1 ♦ Pass 1 ♠

Pass 1NT Pass 2NT

Pass 3NT All Pass

### Board: 370

Dealer: North

Vul: N-S

North HCP: 13

South HCP: 12+1

Contract: 2NT South

North:

♠ AKT8

♥ J6

♦ K865

♣ Q32

South:

♠ 754

♥ AQ742

♦ AQ7

♣ 54

W N E S

1 ♦ Pass 1 ♥

Pass 1 ♠ Pass 2NT

All Pass

### Board: 371

Dealer: North

Vul: E-W

North HCP: 12

South HCP: 11

Contract: 2 ♦ South

North:

♠ KQ

♥ J75

♦ KT32

♣ QJ75

South:

♠ J932

♥ AT83

♦ AQ87

♣ 3

W N E S

1 ♦ Pass 1 ♥

Pass 1NT Pass 2 ♦

All Pass

## South hands

## 4th Bid Inviting

**Board: 367**      ♠ 95      Partner is dealer.  
 Dealer: North      ♥ AQ854      The opponents are silent.  
 Vul: N-S      ♦ AQ  
 HCP: 12+1      ♣ 8754

---

**Board: 368**      ♠ AJ7      Partner is dealer.  
 Dealer: North      ♥ QJ8542      The opponents are silent.  
 Vul: Both      ♦ T8  
 HCP: 11+2      ♣ K7

---

**Board: 369**      ♠ K942      Partner is dealer.  
 Dealer: North      ♥ A8      The opponents are silent.  
 Vul: None      ♦ KQ854  
 HCP: 12+1      ♣ T4

---

**Board: 370**      ♠ 754      Partner is dealer.  
 Dealer: North      ♥ AQ742      The opponents are silent.  
 Vul: N-S      ♦ AQ7  
 HCP: 12+1      ♣ 54

---

**Board: 371**      ♠ J932      Partner is dealer.  
 Dealer: North      ♥ AT83      The opponents are silent.  
 Vul: E-W      ♦ AQ87  
 HCP: 11      ♣ 3

## Both hands (Answers Page)

### Board: 367

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 12+1

Contract: 3NT North

North:

♠ Q74

♥ K2

♦ T632

♣ AKQ2

South:

♠ 95

♥ AQ854

♦ AQ

♣ 8754

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

	1 ♦	Pass	1 ♥
--	-----	------	-----

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

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

1. New Minor Forcing

### Board: 368

Dealer: North

Vul: Both

North HCP: 14

South HCP: 11+2

Contract: 4 ♥ South

North:

♠ QT2

♥ T76

♦ AQ32

♣ AQ4

South:

♠ AJ7

♥ QJ8542

♦ T8

♣ K7

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: 369

Dealer: North

Vul: None

North HCP: 14

South HCP: 12+1

Contract: 3NT North

North:

♠ AT8

♥ J76

♦ AJ92

♣ KJ2

South:

♠ K942

♥ A8

♦ KQ854

♣ T4

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

	1 ♦	Pass	1 ♠
--	-----	------	-----

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

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

### Board: 370

Dealer: North

Vul: N-S

North HCP: 13

South HCP: 12+1

Contract: 2NT South

North:

♠ AKT8

♥ J6

♦ K865

♣ Q32

South:

♠ 754

♥ AQ742

♦ AQ7

♣ 54

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

	1 ♦	Pass	1 ♥
--	-----	------	-----

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

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

### Board: 371

Dealer: North

Vul: E-W

North HCP: 12

South HCP: 11

Contract: 2 ♦ South

North:

♠ KQ

♥ J75

♦ KT32

♣ QJ75

South:

♠ J932

♥ AT83

♦ AQ87

♣ 3

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

	1 ♦	Pass	1 ♥
--	-----	------	-----

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

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

## North hands

## 4th Bid Inviting

**Board: 372**      ♠ AQT7      Partner is dealer.  
 Dealer: South      ♥ 73      The opponents are silent.  
 Vul: None      ♦ Q98  
 HCP: 12      ♣ KJ85

---

**Board: 373**      ♠ KJ2      You are dealer.  
 Dealer: North      ♥ AJ2      The opponents are silent.  
 Vul: N-S      ♦ KT83  
 HCP: 12      ♣ 754

---

**Board: 374**      ♠ KQJT      Partner is dealer.  
 Dealer: South      ♥ 6      The opponents are silent.  
 Vul: E-W      ♦ AJT2  
 HCP: 11      ♣ T876

---

**Board: 375**      ♠ Q984      Partner is dealer.  
 Dealer: South      ♥ K8      The opponents are silent.  
 Vul: Both      ♦ AQJ95  
 HCP: 12+1      ♣ T3

---

**Board: 376**      ♠ 752      You are dealer.  
 Dealer: North      ♥ AT73      The opponents are silent.  
 Vul: N-S      ♦ AQ43  
 HCP: 14      ♣ A3

## Both hands (Answers Page)

### Board: 372

	North:	South:	W	N	E	S
Dealer: South	♠ AQT7	♠ KJ8				1 ♣
Vul: None	♥ 73	♥ AT9	Pass	1 ♠	Pass	1NT
North HCP: 12	♦ Q98	♦ AJ2	Pass	3 ♣	Pass	3NT
South HCP: 13	♣ KJ85	♣ 9763	All Pass			
Contract: 3NT South						

### Board: 373

	North:	South:	W	N	E	S
Dealer: North	♠ KJ2	♠ A965		1 ♦	Pass	1 ♠
Vul: N-S	♥ AJ2	♥ Q8	Pass	1NT	Pass	2NT
North HCP: 12	♦ KT83	♦ Q65	All Pass			
South HCP: 11	♣ 754	♣ QJT8				
Contract: 2NT South						

### Board: 374

	North:	South:	W	N	E	S
Dealer: South	♠ KQJT	♠ 72				1 ♦
Vul: E-W	♥ 6	♥ AT75	Pass	1 ♠	Pass	1NT
North HCP: 11	♦ AJT2	♦ Q987	Pass	2 ♦	All Pass	
South HCP: 13	♣ T876	♣ AK5				
Contract: 2 ♦ North						

### Board: 375

	North:	South:	W	N	E	S
Dealer: South	♠ Q984	♠ J65				1 ♣
Vul: Both	♥ K8	♥ J65	Pass	1 ♦	Pass	1NT
North HCP: 12+1	♦ AQJ95	♦ KT8	Pass	2 ♠	Pass	3 ♦
South HCP: 12	♣ T3	♣ AK98	All Pass			
Contract: 3 ♦ South						

### Board: 376

	North:	South:	W	N	E	S
Dealer: North	♠ 752	♠ AJT64		1 ♦	Pass	1 ♠
Vul: N-S	♥ AT73	♥ 2	Pass	1NT	Pass	2 ♣ <sup>1</sup>
North HCP: 14	♦ AQ43	♦ K86	Pass	3 ♠ <sup>2</sup>	Pass	4 ♠
South HCP: 12+1	♣ A3	♣ KJ94	All Pass			
Contract: 4 ♠ South						

1. New Minor Forcing

2. 3 !S

## South hands

## 4th Bid Inviting

<b>Board: 372</b>	♠ KJ8	You are dealer.
Dealer: South	♥ AT9	The opponents are silent.
Vul: None	♦ AJ2	
HCP: 13	♣ 9763	

---

<b>Board: 373</b>	♠ A965	Partner is dealer.
Dealer: North	♥ Q8	The opponents are silent.
Vul: N-S	♦ Q65	
HCP: 11	♣ QJT8	

---

<b>Board: 374</b>	♠ 72	You are dealer.
Dealer: South	♥ AT75	The opponents are silent.
Vul: E-W	♦ Q987	
HCP: 13	♣ AK5	

---

<b>Board: 375</b>	♠ J65	You are dealer.
Dealer: South	♥ J65	The opponents are silent.
Vul: Both	♦ KT8	
HCP: 12	♣ AK98	

---

<b>Board: 376</b>	♠ AJT64	Partner is dealer.
Dealer: North	♥ 2	The opponents are silent.
Vul: N-S	♦ K86	
HCP: 12+1	♣ KJ94	

## Both hands (Answers Page)

### Board: 372

	North:	South:	W	N	E	S
Dealer: South	♠ AQT7	♠ KJ8				1 ♣
Vul: None	♥ 73	♥ AT9	Pass	1 ♠	Pass	1NT
North HCP: 12	♦ Q98	♦ AJ2	Pass	3 ♣	Pass	3NT
South HCP: 13	♣ KJ85	♣ 9763	All Pass			
Contract: 3NT South						

### Board: 373

	North:	South:	W	N	E	S
Dealer: North	♠ KJ2	♠ A965		1 ♦	Pass	1 ♠
Vul: N-S	♥ AJ2	♥ Q8	Pass	1NT	Pass	2NT
North HCP: 12	♦ KT83	♦ Q65	All Pass			
South HCP: 11	♣ 754	♣ QJT8				
Contract: 2NT South						

### Board: 374

	North:	South:	W	N	E	S
Dealer: South	♠ KQJT	♠ 72				1 ♦
Vul: E-W	♥ 6	♥ AT75	Pass	1 ♠	Pass	1NT
North HCP: 11	♦ AJT2	♦ Q987	Pass	2 ♦	All Pass	
South HCP: 13	♣ T876	♣ AK5				
Contract: 2 ♦ North						

### Board: 375

	North:	South:	W	N	E	S
Dealer: South	♠ Q984	♠ J65				1 ♣
Vul: Both	♥ K8	♥ J65	Pass	1 ♦	Pass	1NT
North HCP: 12+1	♦ AQJ95	♦ KT8	Pass	2 ♠	Pass	3 ♦
South HCP: 12	♣ T3	♣ AK98	All Pass			
Contract: 3 ♦ South						

### Board: 376

	North:	South:	W	N	E	S
Dealer: North	♠ 752	♠ AJT64		1 ♦	Pass	1 ♠
Vul: N-S	♥ AT73	♥ 2	Pass	1NT	Pass	2 ♣ <sup>1</sup>
North HCP: 14	♦ AQ43	♦ K86	Pass	3 ♠ <sup>2</sup>	Pass	4 ♠
South HCP: 12+1	♣ A3	♣ KJ94	All Pass			
Contract: 4 ♠ South						

1. New Minor Forcing

2. 3 !S



## North hands

## 4th Bid Inviting

### Board: 377

♠ JT

You are dealer.

Dealer: North

♥ J53

The opponents are silent.

Vul: E-W

♦ KJ63

HCP: 13

♣ AQJ4

---

### Board: 378

♠ AT4

You are dealer.

Dealer: North

♥ T76

The opponents are silent.

Vul: None

♦ AK94

HCP: 14

♣ K42

---

### Board: 379

♠ AQJ432

Partner is dealer.

Dealer: South

♥ JT

The opponents are silent.

Vul: Both

♦ 9

HCP: 11+2

♣ QJ73

---

### Board: 380

♠ T5

You are dealer.

Dealer: North

♥ AQ74

The opponents are silent.

Vul: None

♦ Q95

HCP: 13

♣ KQ76

## Both hands (Answers Page)

### Board: 377

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 11+1

Contract: 2NT North

North:

♠ JT

♥ J53

♦ KJ63

♣ AQJ4

South:

♠ KQ854

♥ A2

♦ Q94

♣ 982

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

	1 ♦	Pass	1 ♠
--	-----	------	-----

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

Pass	2NT	All Pass	
------	-----	----------	--

1. New Minor Forcing

### Board: 378

Dealer: North

Vul: None

North HCP: 14

South HCP: 11+2

Contract: 4 ♠ South

North:

♠ AT4

♥ T76

♦ AK94

♣ K42

South:

♠ KQ9652

♥ J9

♦ 32

♣ AJ5

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: 379

Dealer: South

Vul: Both

North HCP: 11+2

South HCP: 14

Contract: 4 ♠ North

North:

♠ AQJ432

♥ JT

♦ 9

♣ QJ73

South:

♠ 965

♥ KQ4

♦ AJ2

♣ AT64

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: 380

Dealer: North

Vul: None

North HCP: 13

South HCP: 12+2

Contract: 4 ♠ North

North:

♠ T5

♥ AQ74

♦ Q95

♣ KQ76

South:

♠ AKQ972

♥ KT8

♦ T6

♣ 53

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

	1 ♣	Pass	1 ♠
--	-----	------	-----

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

Pass	3 ♥	Pass	3 ♠
------	-----	------	-----

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

1. New Minor Forcing

**South hands****4th Bid Inviting**

**Board: 377**      ♠ KQ854      Partner is dealer.  
Dealer: North      ♥ A2      The opponents are silent.  
Vul: E-W      ♦ Q94  
HCP: 11+1      ♣ 982

---

**Board: 378**      ♠ KQ9652      Partner is dealer.  
Dealer: North      ♥ J9      The opponents are silent.  
Vul: None      ♦ 32  
HCP: 11+2      ♣ AJ5

---

**Board: 379**      ♠ 965      You are dealer.  
Dealer: South      ♥ KQ4      The opponents are silent.  
Vul: Both      ♦ AJ2  
HCP: 14      ♣ AT64

---

**Board: 380**      ♠ AKQ972      Partner is dealer.  
Dealer: North      ♥ KT8      The opponents are silent.  
Vul: None      ♦ T6  
HCP: 12+2      ♣ 53

## Both hands (Answers Page)

### Board: 377

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 11+1

Contract: 2NT North

North:

♠ JT

♥ J53

♦ KJ63

♣ AQJ4

South:

♠ KQ854

♥ A2

♦ Q94

♣ 982

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

	1 ♦	Pass	1 ♠
--	-----	------	-----

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

Pass	2NT	All Pass	
------	-----	----------	--

1. New Minor Forcing

### Board: 378

Dealer: North

Vul: None

North HCP: 14

South HCP: 11+2

Contract: 4 ♠ South

North:

♠ AT4

♥ T76

♦ AK94

♣ K42

South:

♠ KQ9652

♥ J9

♦ 32

♣ AJ5

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: 379

Dealer: South

Vul: Both

North HCP: 11+2

South HCP: 14

Contract: 4 ♠ North

North:

♠ AQJ432

♥ JT

♦ 9

♣ QJ73

South:

♠ 965

♥ KQ4

♦ AJ2

♣ AT64

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: 380

Dealer: North

Vul: None

North HCP: 13

South HCP: 12+2

Contract: 4 ♠ North

North:

♠ T5

♥ AQ74

♦ Q95

♣ KQ76

South:

♠ AKQ972

♥ KT8

♦ T6

♣ 53

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

	1 ♣	Pass	1 ♠
--	-----	------	-----

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

Pass	3 ♥	Pass	3 ♠
------	-----	------	-----

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

1. New Minor Forcing

**Board: 381**

♠ J9

Partner is dealer.

Dealer: South

♥ A9863

The opponents are silent.

Vul: N-S

♦ QJ43

HCP: 12+1

♣ A5

**Board: 382**

♠ Q53

You are dealer.

Dealer: North

♥ AQ8

The opponents are silent.

Vul: Both

♦ J976

HCP: 14

♣ KQT

**Board: 383**

♠ A7

Partner is dealer.

Dealer: South

♥ Q87542

The opponents are silent.

Vul: None

♦ K63

HCP: 12+2

♣ K2

**Board: 384**

♠ AQ

Partner is dealer.

Dealer: South

♥ 7654

The opponents are silent.

Vul: N-S

♦ K986

HCP: 11

♣ QT8

## Both hands (Answers Page)

### Board: 381

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 14

Contract: 4♥ North

North:

♠ J9

♥ A9863

♦ QJ43

♣ A5

South:

♠ AQ2

♥ Q52

♦ KT9

♣ KT83

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: 382

Dealer: North

Vul: Both

North HCP: 14

South HCP: 11+1

Contract: 4♠ South

North:

♠ Q53

♥ AQ8

♦ J976

♣ KQT

South:

♠ AT876

♥ 642

♦ AK2

♣ 75

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: 383

Dealer: South

Vul: None

North HCP: 12+2

South HCP: 14

Contract: 4♥ North

North:

♠ A7

♥ Q87542

♦ K63

♣ K2

South:

♠ Q64

♥ AKT

♦ AJT9

♣ 763

W N E S

Pass 1♥ Pass 1♦

Pass 2♣<sup>1</sup> Pass 1NT

Pass 3♠<sup>3</sup> Pass 3♥<sup>2</sup>

Pass 4♥<sup>4</sup> All Pass

Pass 4♥ All Pass

1. New Minor Forcing

2. 3!H

3. Cue bid, a !S stopper

4. Cue bid, a !D stopper

### Board: 384

Dealer: South

Vul: N-S

North HCP: 11

South HCP: 14

Contract: 3NT South

North:

♠ AQ

♥ 7654

♦ K986

♣ QT8

South:

♠ 62

♥ AQJ

♦ QJT4

♣ KJ74

W N E S

Pass 1♥ Pass 1♦

Pass 1NT

Pass 2NT Pass 3NT

All Pass

**South hands****4th Bid Inviting**

<b>Board: 381</b>	♠ AQ2	You are dealer.
Dealer: South	♥ Q52	The opponents are silent.
Vul: N-S	♦ KT9	
HCP: 14	♣ KT83	

---

<b>Board: 382</b>	♠ AT876	Partner is dealer.
Dealer: North	♥ 642	The opponents are silent.
Vul: Both	♦ AK2	
HCP: 11+1	♣ 75	

---

<b>Board: 383</b>	♠ Q64	You are dealer.
Dealer: South	♥ AKT	The opponents are silent.
Vul: None	♦ AJT9	
HCP: 14	♣ 763	

---

<b>Board: 384</b>	♠ 62	You are dealer.
Dealer: South	♥ AQJ	The opponents are silent.
Vul: N-S	♦ QJT4	
HCP: 14	♣ KJ74	

## Both hands (Answers Page)

### Board: 381

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 14

Contract: 4♥ North

North:

♠ J9

♥ A9863

♦ QJ43

♣ A5

South:

♠ AQ2

♥ Q52

♦ KT9

♣ KT83

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: 382

Dealer: North

Vul: Both

North HCP: 14

South HCP: 11+1

Contract: 4♠ South

North:

♠ Q53

♥ AQ8

♦ J976

♣ KQT

South:

♠ AT876

♥ 642

♦ AK2

♣ 75

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: 383

Dealer: South

Vul: None

North HCP: 12+2

South HCP: 14

Contract: 4♥ North

North:

♠ A7

♥ Q87542

♦ K63

♣ K2

South:

♠ Q64

♥ AKT

♦ AJT9

♣ 763

W N E S

Pass 1♥ Pass 1♦

Pass 2♣<sup>1</sup> Pass 1NT

Pass 3♠<sup>3</sup> Pass 3♥<sup>2</sup>

Pass 4♦<sup>4</sup>

Pass 4♥ All Pass

1. New Minor Forcing

2. 3!H

3. Cue bid, a !S stopper

4. Cue bid, a !D stopper

### Board: 384

Dealer: South

Vul: N-S

North HCP: 11

South HCP: 14

Contract: 3NT South

North:

♠ AQ

♥ 7654

♦ K986

♣ QT8

South:

♠ 62

♥ AQJ

♦ QJT4

♣ KJ74

W N E S

Pass 1♥ Pass 1♦

Pass 1NT

Pass 2NT Pass 3NT

All Pass



## North hands

## 4th Bid Inviting

### Board: 385

♠ 76

You are dealer.

Dealer: North

♥ A53

The opponents are silent.

Vul: E-W

♦ KT87

HCP: 14

♣ AK95

### Board: 386

♠ A87

You are dealer.

Dealer: North

♥ 752

The opponents are silent.

Vul: None

♦ KQ63

HCP: 13

♣ AT6

### Board: 387

♠ KT

Partner is dealer.

Dealer: South

♥ AT72

The opponents are silent.

Vul: N-S

♦ JT843

HCP: 11+1

♣ K6

### Board: 388

♠ A732

You are dealer.

Dealer: North

♥ K6

The opponents are silent.

Vul: E-W

♦ KJ4

HCP: 14

♣ K963

### Board: 389

♠ AJ7653

Partner is dealer.

Dealer: South

♥ K7

The opponents are silent.

Vul: Both

♦ T5

HCP: 12+2

♣ A73

## Both hands (Answers Page)

### Board: 385

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 11+1

Contract: 3NT North

North:

♠ 76

♥ A53

♦ KT87

♣ AK95

South:

♠ AQ954

♥ Q7

♦ QJ4

♣ 842

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

	1 ♦	Pass	1 ♠
--	-----	------	-----

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

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

1. New Minor Forcing

### Board: 386

Dealer: North

Vul: None

North HCP: 13

South HCP: 12+1

Contract: 4 ♠ South

North:

♠ A87

♥ 752

♦ KQ63

♣ AT6

South:

♠ KJT92

♥ KT

♦ J7

♣ KJ94

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: 387

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 13

Contract: 2NT North

North:

♠ KT

♥ AT72

♦ JT843

♣ K6

South:

♠ 7652

♥ 96

♦ AK65

♣ AQT

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

			1 ♦
--	--	--	-----

Pass	1 ♥	Pass	1 ♠
------	-----	------	-----

Pass	2NT	All Pass	
------	-----	----------	--

### Board: 388

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 12+2

Contract: 4 ♥ North

North:

♠ A732

♥ K6

♦ KJ4

♣ K963

South:

♠ J4

♥ QJ8543

♦ A7

♣ A72

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

	1 ♣	Pass	1 ♥
--	-----	------	-----

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

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

### Board: 389

Dealer: South

Vul: Both

North HCP: 12+2

South HCP: 13

Contract: 4 ♠ North

North:

♠ AJ7653

♥ K7

♦ T5

♣ A73

South:

♠ KQ

♥ 984

♦ KQ32

♣ QJ86

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

			1 ♦
--	--	--	-----

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

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

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

1. New Minor Forcing

## South hands

## 4th Bid Inviting

**Board: 385**      ♠ AQ954      Partner is dealer.  
 Dealer: North      ♥ Q7      The opponents are silent.  
 Vul: E-W      ♦ QJ4  
 HCP: 11+1      ♣ 842

---

**Board: 386**      ♠ KJT92      Partner is dealer.  
 Dealer: North      ♥ KT      The opponents are silent.  
 Vul: None      ♦ J7  
 HCP: 12+1      ♣ KJ94

---

**Board: 387**      ♠ 7652      You are dealer.  
 Dealer: South      ♥ 96      The opponents are silent.  
 Vul: N-S      ♦ AK65  
 HCP: 13      ♣ AQT

---

**Board: 388**      ♠ J4      Partner is dealer.  
 Dealer: North      ♥ QJ8543      The opponents are silent.  
 Vul: E-W      ♦ A7  
 HCP: 12+2      ♣ A72

---

**Board: 389**      ♠ KQ      You are dealer.  
 Dealer: South      ♥ 984      The opponents are silent.  
 Vul: Both      ♦ KQ32  
 HCP: 13      ♣ QJ86

## Both hands (Answers Page)

### Board: 385

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 11+1

Contract: 3NT North

North:

♠ 76

♥ A53

♦ KT87

♣ AK95

South:

♠ AQ954

♥ Q7

♦ QJ4

♣ 842

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

	1 ♦	Pass	1 ♠
--	-----	------	-----

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

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

1. New Minor Forcing

### Board: 386

Dealer: North

Vul: None

North HCP: 13

South HCP: 12+1

Contract: 4 ♠ South

North:

♠ A87

♥ 752

♦ KQ63

♣ AT6

South:

♠ KJT92

♥ KT

♦ J7

♣ KJ94

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: 387

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 13

Contract: 2NT North

North:

♠ KT

♥ AT72

♦ JT843

♣ K6

South:

♠ 7652

♥ 96

♦ AK65

♣ AQT

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

			1 ♦
--	--	--	-----

Pass	1 ♥	Pass	1 ♠
------	-----	------	-----

Pass	2NT	All Pass	
------	-----	----------	--

### Board: 388

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 12+2

Contract: 4 ♥ North

North:

♠ A732

♥ K6

♦ KJ4

♣ K963

South:

♠ J4

♥ QJ8543

♦ A7

♣ A72

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

	1 ♣	Pass	1 ♥
--	-----	------	-----

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

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

### Board: 389

Dealer: South

Vul: Both

North HCP: 12+2

South HCP: 13

Contract: 4 ♠ North

North:

♠ AJ7653

♥ K7

♦ T5

♣ A73

South:

♠ KQ

♥ 984

♦ KQ32

♣ QJ86

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

			1 ♦
--	--	--	-----

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

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

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

1. New Minor Forcing

## North hands

## 4th Bid Inviting

**Board: 390**

♠ KJ93

Partner is dealer.

Dealer: South

♥ AK642

The opponents are silent.

Vul: E-W

♦ 62

HCP: 12+1

♣ J6

**Board: 391**

♠ A9

Partner is dealer.

Dealer: South

♥ QT432

The opponents are silent.

Vul: Both

♦ A9

HCP: 11+1

♣ J862

**Board: 392**

♠ 6532

You are dealer.

Dealer: North

♥ A8

The opponents are silent.

Vul: None

♦ AQ8

HCP: 13

♣ K874

**Board: 393**

♠ 65

Partner is dealer.

Dealer: South

♥ K83

The opponents are silent.

Vul: E-W

♦ AKJ64

HCP: 11+1

♣ T82

**Board: 394**

♠ AJ87

Partner is dealer.

Dealer: South

♥ 65

The opponents are silent.

Vul: Both

♦ 97

HCP: 12+1

♣ AQJ95

## Both hands (Answers Page)

### Board: 390

Dealer: South

Vul: E-W

North HCP: 12+1

South HCP: 12

Contract: 3NT South

North:

♠ KJ93

♥ AK642

♦ 62

♣ J6

South:

♠ Q84

♥ 87

♦ K975

♣ AK42

W N E S

Pass 1♥ Pass 1♦

Pass 2♣<sup>1</sup> Pass 1NT

Pass 2♥<sup>2</sup> Pass 3NT

All Pass

1. New Minor Forcing

### Board: 391

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 12

Contract: 2♥ South

North:

♠ A9

♥ QT432

♦ A9

♣ J862

South:

♠ K6

♥ A86

♦ KT82

♣ Q954

W N E S

Pass 1♥ Pass 1♦

Pass 2♣<sup>1</sup> Pass 1NT

Pass 2♥<sup>2</sup> Pass 2♥<sup>2</sup>

All Pass

1. New Minor Forcing

2. 3 !H

### Board: 392

Dealer: North

Vul: None

North HCP: 13

South HCP: 11

Contract: 2NT South

North:

♠ 6532

♥ A8

♦ AQ8

♣ K874

South:

♠ KQJ

♥ K976

♦ T9

♣ Q953

W N E S

Pass 1♣ Pass 1♥

Pass 1♠ Pass 2NT

All Pass

### Board: 393

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 12

Contract: 2NT North

North:

♠ 65

♥ K83

♦ AKJ64

♣ T82

South:

♠ Q93

♥ AJT9

♦ T2

♣ KQ54

W N E S

Pass 1♦ Pass 1♣

Pass 1♥ Pass 1♥

Pass 2NT All Pass

### Board: 394

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 12

Contract: 3NT North

North:

♠ AJ87

♥ 65

♦ 97

♣ AQJ95

South:

♠ Q96

♥ QJT2

♦ AQJ3

♣ T2

W N E S

Pass 1♠ Pass 1♦

Pass 3NT Pass 1NT

Pass All Pass

**South hands****4th Bid Inviting**

<b>Board: 390</b>	♠ Q84	You are dealer.
Dealer: South	♥ 87	The opponents are silent.
Vul: E-W	♦ K975	
HCP: 12	♣ AK42	

---

<b>Board: 391</b>	♠ K6	You are dealer.
Dealer: South	♥ A86	The opponents are silent.
Vul: Both	♦ KT82	
HCP: 12	♣ Q954	

---

<b>Board: 392</b>	♠ KQJ	Partner is dealer.
Dealer: North	♥ K976	The opponents are silent.
Vul: None	♦ T9	
HCP: 11	♣ Q953	

---

<b>Board: 393</b>	♠ Q93	You are dealer.
Dealer: South	♥ AJT9	The opponents are silent.
Vul: E-W	♦ T2	
HCP: 12	♣ KQ54	

---

<b>Board: 394</b>	♠ Q96	You are dealer.
Dealer: South	♥ QJT2	The opponents are silent.
Vul: Both	♦ AQJ3	
HCP: 12	♣ T2	

## Both hands (Answers Page)

### Board: 390

Dealer: South

Vul: E-W

North HCP: 12+1

South HCP: 12

Contract: 3NT South

North:

♠ KJ93

♥ AK642

♦ 62

♣ J6

South:

♠ Q84

♥ 87

♦ K975

♣ AK42

W N E S

Pass 1♥ Pass 1♦

Pass 2♣<sup>1</sup> Pass 1NT

Pass 2♣<sup>1</sup> Pass 3NT

All Pass

1. New Minor Forcing

### Board: 391

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 12

Contract: 2♥ South

North:

♠ A9

♥ QT432

♦ A9

♣ J862

South:

♠ K6

♥ A86

♦ KT82

♣ Q954

W N E S

Pass 1♥ Pass 1♦

Pass 2♣<sup>1</sup> Pass 1NT

Pass 2♥<sup>2</sup>

All Pass

1. New Minor Forcing

2. 3 !H

### Board: 392

Dealer: North

Vul: None

North HCP: 13

South HCP: 11

Contract: 2NT South

North:

♠ 6532

♥ A8

♦ AQ8

♣ K874

South:

♠ KQJ

♥ K976

♦ T9

♣ Q953

W N E S

Pass 1♣ Pass 1♥

Pass 1♠ Pass 2NT

All Pass

### Board: 393

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 12

Contract: 2NT North

North:

♠ 65

♥ K83

♦ AKJ64

♣ T82

South:

♠ Q93

♥ AJT9

♦ T2

♣ KQ54

W N E S

Pass 1♦ Pass 1♣

Pass 1♦ Pass 1♥

Pass 2NT All Pass

### Board: 394

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 12

Contract: 3NT North

North:

♠ AJ87

♥ 65

♦ 97

♣ AQJ95

South:

♠ Q96

♥ QJT2

♦ AQJ3

♣ T2

W N E S

Pass 1♠ Pass 1♦

Pass 3NT Pass 1NT

Pass 3NT All Pass



## North hands

## 4th Bid Inviting

<b>Board: 395</b>	♠ 94	You are dealer.
Dealer: North	♥ AQJ9	The opponents are silent.
Vul: None	♦ J74	
HCP: 12	♣ AT83	

---

<b>Board: 396</b>	♠ JT75	Partner is dealer.
Dealer: South	♥ AQ43	The opponents are silent.
Vul: N-S	♦ J54	
HCP: 12	♣ A7	

---

<b>Board: 397</b>	♠ A2	You are dealer.
Dealer: North	♥ 8532	The opponents are silent.
Vul: Both	♦ K73	
HCP: 13	♣ AQ75	

---

<b>Board: 398</b>	♠ Q863	Partner is dealer.
Dealer: South	♥ A52	The opponents are silent.
Vul: None	♦ KQT9	
HCP: 11	♣ 32	

---

<b>Board: 399</b>	♠ A3	You are dealer.
Dealer: North	♥ AT3	The opponents are silent.
Vul: N-S	♦ Q862	
HCP: 13	♣ K972	

## Both hands (Answers Page)

### Board: 395

	North:	South:	W	N	E	S
Dealer: North	♠ 94	♠ A765		1 ♣	Pass	1 ♠
Vul: None	♥ AQJ9	♥ 75	Pass	1NT	Pass	2NT
North HCP: 12	♦ J74	♦ A5	All Pass			
South HCP: 11+1	♣ AT83	♣ QJ976				
Contract: 2NT South						

### Board: 396

	North:	South:	W	N	E	S
Dealer: South	♠ JT75	♠ K6				1 ♦
Vul: N-S	♥ AQ43	♥ K85	Pass	1 ♥	Pass	1NT
North HCP: 12	♦ J54	♦ AQT6	Pass	2NT	Pass	3NT
South HCP: 14	♣ A7	♣ QT63	All Pass			
Contract: 3NT South						

### Board: 397

	North:	South:	W	N	E	S
Dealer: North	♠ A2	♠ KQ986		1 ♣	Pass	1 ♠
Vul: Both	♥ 8532	♥ K	Pass	1NT	Pass	2 ♦ <sup>1</sup>
North HCP: 13	♦ K73	♦ A82	Pass	3 ♥	Pass	3NT
South HCP: 12+1	♣ AQ75	♣ 9864	All Pass			
Contract: 3NT South						

1. New Minor Forcing

### Board: 398

	North:	South:	W	N	E	S
Dealer: South	♠ Q863	♠ AK				1 ♦
Vul: None	♥ A52	♥ KT76	Pass	1 ♠	Pass	1NT
North HCP: 11	♦ KQT9	♦ J632	Pass	2NT	Pass	3NT
South HCP: 14	♣ 32	♣ K96	All Pass			
Contract: 3NT South						

### Board: 399

	North:	South:	W	N	E	S
Dealer: North	♠ A3	♠ KT86		1 ♦	Pass	1 ♠
Vul: N-S	♥ AT3	♥ 92	Pass	1NT	Pass	2NT
North HCP: 13	♦ Q862	♦ A97	All Pass			
South HCP: 11	♣ K972	♣ A653				
Contract: 2NT South						

**South hands****4th Bid Inviting**

<b>Board: 395</b>	♠ A765	Partner is dealer.
Dealer: North	♥ 75	The opponents are silent.
Vul: None	♦ A5	
HCP: 11+1	♣ QJ976	

---

<b>Board: 396</b>	♠ K6	You are dealer.
Dealer: South	♥ K85	The opponents are silent.
Vul: N-S	♦ AQT6	
HCP: 14	♣ QT63	

---

<b>Board: 397</b>	♠ KQ986	Partner is dealer.
Dealer: North	♥ K	The opponents are silent.
Vul: Both	♦ A82	
HCP: 12+1	♣ 9864	

---

<b>Board: 398</b>	♠ AK	You are dealer.
Dealer: South	♥ KT76	The opponents are silent.
Vul: None	♦ J632	
HCP: 14	♣ K96	

---

<b>Board: 399</b>	♠ KT86	Partner is dealer.
Dealer: North	♥ 92	The opponents are silent.
Vul: N-S	♦ A97	
HCP: 11	♣ A653	

## Both hands (Answers Page)

### Board: 395

	North:	South:	W	N	E	S
Dealer: North	♠ 94	♠ A765		1 ♣	Pass	1 ♠
Vul: None	♥ AQJ9	♥ 75	Pass	1NT	Pass	2NT
North HCP: 12	♦ J74	♦ A5	All Pass			
South HCP: 11+1	♣ AT83	♣ QJ976				
Contract: 2NT South						

### Board: 396

	North:	South:	W	N	E	S
Dealer: South	♠ JT75	♠ K6				1 ♦
Vul: N-S	♥ AQ43	♥ K85	Pass	1 ♥	Pass	1NT
North HCP: 12	♦ J54	♦ AQT6	Pass	2NT	Pass	3NT
South HCP: 14	♣ A7	♣ QT63	All Pass			
Contract: 3NT South						

### Board: 397

	North:	South:	W	N	E	S
Dealer: North	♠ A2	♠ KQ986		1 ♣	Pass	1 ♠
Vul: Both	♥ 8532	♥ K	Pass	1NT	Pass	2 ♦ <sup>1</sup>
North HCP: 13	♦ K73	♦ A82	Pass	3 ♥	Pass	3NT
South HCP: 12+1	♣ AQ75	♣ 9864	All Pass			
Contract: 3NT South						

1. New Minor Forcing

### Board: 398

	North:	South:	W	N	E	S
Dealer: South	♠ Q863	♠ AK				1 ♦
Vul: None	♥ A52	♥ KT76	Pass	1 ♠	Pass	1NT
North HCP: 11	♦ KQT9	♦ J632	Pass	2NT	Pass	3NT
South HCP: 14	♣ 32	♣ K96	All Pass			
Contract: 3NT South						

### Board: 399

	North:	South:	W	N	E	S
Dealer: North	♠ A3	♠ KT86		1 ♦	Pass	1 ♠
Vul: N-S	♥ AT3	♥ 92	Pass	1NT	Pass	2NT
North HCP: 13	♦ Q862	♦ A97	All Pass			
South HCP: 11	♣ K972	♣ A653				
Contract: 2NT South						

**North hands****4th Bid Inviting**

<b>Board: 400</b>	♠ 84	You are dealer.
Dealer: North	♥ Q953	The opponents are silent.
Vul: None	♦ A86	
HCP: 13	♣ AK92	

---

<b>Board: 401</b>	♠ KT8	You are dealer.
Dealer: North	♥ AK7	The opponents are silent.
Vul: N-S	♦ 952	
HCP: 14	♣ A542	

---

<b>Board: 402</b>	♠ KT74	Partner is dealer.
Dealer: South	♥ A7	The opponents are silent.
Vul: E-W	♦ AT93	
HCP: 11	♣ 632	

---

<b>Board: 403</b>	♠ J98	You are dealer.
Dealer: North	♥ K742	The opponents are silent.
Vul: Both	♦ A2	
HCP: 13	♣ AJ64	

---

<b>Board: 404</b>	♠ JT98	Partner is dealer.
Dealer: South	♥ A5	The opponents are silent.
Vul: N-S	♦ KJ9	
HCP: 12	♣ K987	

## Both hands (Answers Page)

### Board: 400

	North:	South:
Dealer: North	♠ 84	♠ AKJ975
Vul: None	♥ Q953	♥ K8
North HCP: 13	♦ A86	♦ 743
South HCP: 11+2	♣ AK92	♣ 64
Contract: 4 ♠ North		

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

1. New Minor Forcing

### Board: 401

	North:	South:
Dealer: North	♠ KT8	♠ Q76
Vul: N-S	♥ AK7	♥ JT
North HCP: 14	♦ 952	♦ AQJ8
South HCP: 11	♣ A542	♣ JT97
Contract: 2 ♣ South		

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

### Board: 402

	North:	South:
Dealer: South	♠ KT74	♠ AJ6
Vul: E-W	♥ A7	♥ J92
North HCP: 11	♦ AT93	♦ Q85
South HCP: 13	♣ 632	♣ KQ75
Contract: 2NT North		

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

### Board: 403

	North:	South:
Dealer: North	♠ J98	♠ K654
Vul: Both	♥ K742	♥ A6
North HCP: 13	♦ A2	♦ KQT9
South HCP: 12	♣ AJ64	♣ 732
Contract: 2NT South		

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

### Board: 404

	North:	South:
Dealer: South	♠ JT98	♠ A7
Vul: N-S	♥ A5	♥ T943
North HCP: 12	♦ KJ9	♦ A632
South HCP: 14	♣ K987	♣ AQ3
Contract: 3NT South		

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

**South hands****4th Bid Inviting**

**Board: 400**      ♠ AKJ975      Partner is dealer.  
Dealer: North      ♥ K8      The opponents are silent.  
Vul: None      ♦ 743  
HCP: 11+2      ♣ 64

---

**Board: 401**      ♠ Q76      Partner is dealer.  
Dealer: North      ♥ JT      The opponents are silent.  
Vul: N-S      ♦ AQJ8  
HCP: 11      ♣ JT97

---

**Board: 402**      ♠ AJ6      You are dealer.  
Dealer: South      ♥ J92      The opponents are silent.  
Vul: E-W      ♦ Q85  
HCP: 13      ♣ KQ75

---

**Board: 403**      ♠ K654      Partner is dealer.  
Dealer: North      ♥ A6      The opponents are silent.  
Vul: Both      ♦ KQT9  
HCP: 12      ♣ 732

---

**Board: 404**      ♠ A7      You are dealer.  
Dealer: South      ♥ T943      The opponents are silent.  
Vul: N-S      ♦ A632  
HCP: 14      ♣ AQ3

## Both hands (Answers Page)

### Board: 400

	North:	South:
Dealer: North	♠ 84	♠ AKJ975
Vul: None	♥ Q953	♥ K8
North HCP: 13	♦ A86	♦ 743
South HCP: 11+2	♣ AK92	♣ 64
Contract: 4 ♠ North		

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

1. New Minor Forcing

### Board: 401

	North:	South:
Dealer: North	♠ KT8	♠ Q76
Vul: N-S	♥ AK7	♥ JT
North HCP: 14	♦ 952	♦ AQJ8
South HCP: 11	♣ A542	♣ JT97
Contract: 2 ♣ South		

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

### Board: 402

	North:	South:
Dealer: South	♠ KT74	♠ AJ6
Vul: E-W	♥ A7	♥ J92
North HCP: 11	♦ AT93	♦ Q85
South HCP: 13	♣ 632	♣ KQ75
Contract: 2NT North		

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

### Board: 403

	North:	South:
Dealer: North	♠ J98	♠ K654
Vul: Both	♥ K742	♥ A6
North HCP: 13	♦ A2	♦ KQT9
South HCP: 12	♣ AJ64	♣ 732
Contract: 2NT South		

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

### Board: 404

	North:	South:
Dealer: South	♠ JT98	♠ A7
Vul: N-S	♥ A5	♥ T943
North HCP: 12	♦ KJ9	♦ A632
South HCP: 14	♣ K987	♣ AQ3
Contract: 3NT South		

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



<b>Board: 405</b>	♠ KQT87	Partner is dealer.
Dealer: South	♥ 82	The opponents are silent.
Vul: None	♦ A952	
HCP: 11+1	♣ QT	

---

<b>Board: 406</b>	♠ A42	You are dealer.
Dealer: North	♥ K53	The opponents are silent.
Vul: E-W	♦ QT96	
HCP: 13	♣ A97	

---

<b>Board: 407</b>	♠ 52	You are dealer.
Dealer: North	♥ A753	The opponents are silent.
Vul: None	♦ J52	
HCP: 13	♣ AKJ8	

---

<b>Board: 408</b>	♠ AKT8	Partner is dealer.
Dealer: South	♥ 64	The opponents are silent.
Vul: N-S	♦ A65	
HCP: 12	♣ J982	

## Both hands (Answers Page)

### Board: 405

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 12

Contract: 2 ♠ South

North:

♠ KQT87

♥ 82

♦ A952

♣ QT

South:

♠ A54

♥ Q75

♦ KQ3

♣ J654

W N E S

Pass 1 ♠ Pass 1 ♣

Pass 1 NT

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

All Pass

1. New Minor Forcing

2. 3 !S

### Board: 406

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 12+1

Contract: 4 ♠ South

North:

♠ A42

♥ K53

♦ QT96

♣ A97

South:

♠ KQ973

♥ T94

♦ AK4

♣ 83

W N E S

Pass 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

### Board: 407

Dealer: North

Vul: None

North HCP: 13

South HCP: 12+1

Contract: 3NT South

North:

♠ 52

♥ A753

♦ J52

♣ AKJ8

South:

♠ AQT84

♥ J4

♦ KQ63

♣ 54

W N E S

Pass 1 ♣ Pass 1 ♠

Pass 1 NT Pass 2 ♦<sup>1</sup>

Pass 3 ♥ Pass 3NT

All Pass

1. New Minor Forcing

### Board: 408

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 13

Contract: 3NT South

North:

♠ AKT8

♥ 64

♦ A65

♣ J982

South:

♠ 65

♥ AQT9

♦ K432

♣ AT6

W N E S

Pass 1 ♦

Pass 1 ♠ Pass 1NT

Pass 2NT Pass 3NT

All Pass

**South hands****4th Bid Inviting**

<b>Board: 405</b>	♠ A54	You are dealer.
Dealer: South	♥ Q75	The opponents are silent.
Vul: None	♦ KQ3	
HCP: 12	♣ J654	

---

<b>Board: 406</b>	♠ KQ973	Partner is dealer.
Dealer: North	♥ T94	The opponents are silent.
Vul: E-W	♦ AK4	
HCP: 12+1	♣ 83	

---

<b>Board: 407</b>	♠ AQT84	Partner is dealer.
Dealer: North	♥ J4	The opponents are silent.
Vul: None	♦ KQ63	
HCP: 12+1	♣ 54	

---

<b>Board: 408</b>	♠ 65	You are dealer.
Dealer: South	♥ AQT9	The opponents are silent.
Vul: N-S	♦ K432	
HCP: 13	♣ AT6	

## Both hands (Answers Page)

### Board: 405

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 12

Contract: 2 ♠ South

North:

♠ KQT87

♥ 82

♦ A952

♣ QT

South:

♠ A54

♥ Q75

♦ KQ3

♣ J654

W N E S

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: 406

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 12+1

Contract: 4 ♠ South

North:

♠ A42

♥ K53

♦ QT96

♣ A97

South:

♠ KQ973

♥ T94

♦ AK4

♣ 83

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: 407

Dealer: North

Vul: None

North HCP: 13

South HCP: 12+1

Contract: 3NT South

North:

♠ 52

♥ A753

♦ J52

♣ AKJ8

South:

♠ AQT84

♥ J4

♦ KQ63

♣ 54

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: 408

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 13

Contract: 3NT South

North:

♠ AKT8

♥ 64

♦ A65

♣ J982

South:

♠ 65

♥ AQT9

♦ K432

♣ AT6

W N E S

Pass 1 ♦

Pass 1 ♠ Pass 1NT

Pass 2NT Pass 3NT

All Pass

## North hands

## 4th Bid Inviting

### Board: 409

♠ KT

You are dealer.

Dealer: North

♥ Q653

The opponents are silent.

Vul: Both

♦ AJ52

HCP: 12

♣ Q84

### Board: 410

♠ A84

Partner is dealer.

Dealer: South

♥ 9852

The opponents are silent.

Vul: None

♦ K5

HCP: 12

♣ KQ94

### Board: 411

♠ K62

Partner is dealer.

Dealer: South

♥ KJT8

The opponents are silent.

Vul: N-S

♦ KQ85

HCP: 12

♣ T8

### Board: 412

♠ QT4

Partner is dealer.

Dealer: South

♥ AQ82

The opponents are silent.

Vul: E-W

♦ Q9

HCP: 11

♣ J762

### Board: 413

♠ JT9632

Partner is dealer.

Dealer: South

♥ A4

The opponents are silent.

Vul: None

♦ K87

HCP: 12+2

♣ A3

## Both hands (Answers Page)

### Board: 409

	North:	South:
Dealer: North	♠ KT	♠ AJ985
Vul: Both	♥ Q653	♥ K9
North HCP: 12	♦ AJ52	♦ K974
South HCP: 11+1	♣ Q84	♣ 73
Contract: 2♥ North		

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

1. New Minor Forcing

### Board: 410

	North:	South:
Dealer: South	♠ A84	♠ 532
Vul: None	♥ 9852	♥ AT4
North HCP: 12	♦ K5	♦ AQ8
South HCP: 14	♣ KQ94	♣ A853
Contract: 3NT South		

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

### Board: 411

	North:	South:
Dealer: South	♠ K62	♠ Q4
Vul: N-S	♥ KJT8	♥ 632
North HCP: 12	♦ KQ85	♦ AJT3
South HCP: 12	♣ T8	♣ KQ54
Contract: 3♥ South		

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

### Board: 412

	North:	South:
Dealer: South	♠ QT4	♠ A32
Vul: E-W	♥ AQ82	♥ KJ7
North HCP: 11	♦ Q9	♦ T42
South HCP: 12	♣ J762	♣ A983
Contract: 2♣ North		

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

### Board: 413

	North:	South:
Dealer: South	♠ JT9632	♠ AK
Vul: None	♥ A4	♥ KQJ7
North HCP: 12+2	♦ K87	♦ J93
South HCP: 14	♣ A3	♣ 8652
Contract: 4♠ South		

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

1. New Minor Forcing

**South hands****4th Bid Inviting**

**Board: 409**      ♠ AJ985      Partner is dealer.  
Dealer: North      ♥ K9      The opponents are silent.  
Vul: Both      ♦ K974  
HCP: 11+1      ♣ 73

---

**Board: 410**      ♠ 532      You are dealer.  
Dealer: South      ♥ AT4      The opponents are silent.  
Vul: None      ♦ AQ8  
HCP: 14      ♣ A853

---

**Board: 411**      ♠ Q4      You are dealer.  
Dealer: South      ♥ 632      The opponents are silent.  
Vul: N-S      ♦ AJT3  
HCP: 12      ♣ KQ54

---

**Board: 412**      ♠ A32      You are dealer.  
Dealer: South      ♥ KJ7      The opponents are silent.  
Vul: E-W      ♦ T42  
HCP: 12      ♣ A983

---

**Board: 413**      ♠ AK      You are dealer.  
Dealer: South      ♥ KQJ7      The opponents are silent.  
Vul: None      ♦ J93  
HCP: 14      ♣ 8652

## Both hands (Answers Page)

### Board: 409

Dealer: North

Vul: Both

North HCP: 12

South HCP: 11+1

Contract: 2♥ North

North:

♠ KT

♥ Q653

♦ AJ52

♣ Q84

South:

♠ AJ985

♥ K9

♦ K974

♣ 73

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

	1♦	Pass	1♠
--	----	------	----

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

Pass	2♥	All Pass	
------	----	----------	--

1. New Minor Forcing

### Board: 410

Dealer: South

Vul: None

North HCP: 12

South HCP: 14

Contract: 3NT South

North:

♠ A84

♥ 9852

♦ K5

♣ KQ94

South:

♠ 532

♥ AT4

♦ AQ8

♣ A853

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

			1♣
--	--	--	----

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

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

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

### Board: 411

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 12

Contract: 3♥ South

North:

♠ K62

♥ KJT8

♦ KQ85

♣ T8

South:

♠ Q4

♥ 632

♦ AJT3

♣ KQ54

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

			1♦
--	--	--	----

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

Pass	3♦	Pass	3♥
------	----	------	----

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

### Board: 412

Dealer: South

Vul: E-W

North HCP: 11

South HCP: 12

Contract: 2♣ North

North:

♠ QT4

♥ AQ82

♦ Q9

♣ J762

South:

♠ A32

♥ KJ7

♦ T42

♣ A983

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

			1♣
--	--	--	----

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

Pass	2♣	All Pass	
------	----	----------	--

### Board: 413

Dealer: South

Vul: None

North HCP: 12+2

South HCP: 14

Contract: 4♠ South

North:

♠ JT9632

♥ A4

♦ K87

♣ A3

South:

♠ AK

♥ KQJ7

♦ J93

♣ 8652

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

			1♣
--	--	--	----

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

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

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

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

1. New Minor Forcing



## North hands

## 4th Bid Inviting

<b>Board: 414</b>	♠ 93	Partner is dealer.
Dealer: South	♥ J964	The opponents are silent.
Vul: N-S	♦ KQT5	
HCP: 12	♣ AQ9	

---

<b>Board: 415</b>	♠ K8	You are dealer.
Dealer: North	♥ AJT2	The opponents are silent.
Vul: Both	♦ 732	
HCP: 13	♣ AJ86	

---

<b>Board: 416</b>	♠ 52	Partner is dealer.
Dealer: South	♥ AJ94	The opponents are silent.
Vul: N-S	♦ A9742	
HCP: 12+1	♣ K6	

---

<b>Board: 417</b>	♠ 75	You are dealer.
Dealer: North	♥ 8532	The opponents are silent.
Vul: E-W	♦ AT8	
HCP: 12	♣ AKJ2	

---

<b>Board: 418</b>	♠ J53	You are dealer.
Dealer: North	♥ QJ8	The opponents are silent.
Vul: Both	♦ Q92	
HCP: 13	♣ AKT4	

## Both hands (Answers Page)

### Board: 414

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 14

Contract: 3NT South

North:

♠ 93

♥ J964

♦ KQT5

♣ AQ9

South:

♠ AK7

♥ KT5

♦ A742

♣ 542

W N E S

Pass 1♥ Pass 1♦

Pass 3♦ Pass 1NT

Pass 3♦ Pass 3NT

All Pass

### Board: 415

Dealer: North

Vul: Both

North HCP: 13

South HCP: 12

Contract: 2NT South

North:

♠ K8

♥ AJT2

♦ 732

♣ AJ86

South:

♠ J543

♥ K7

♦ AKJ6

♣ 743

W N E S

Pass 1♣ Pass 1♠

Pass 1NT Pass 2NT

All Pass

### Board: 416

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 14

Contract: 3NT North

North:

♠ 52

♥ AJ94

♦ A9742

♣ K6

South:

♠ KQT

♥ K62

♦ KQ65

♣ JT2

W N E S

Pass 1♥ Pass 1♦

Pass 1NT Pass 1NT

Pass 3NT All Pass

### Board: 417

Dealer: North

Vul: E-W

North HCP: 12

South HCP: 12+1

Contract: 3NT North

North:

♠ 75

♥ 8532

♦ AT8

♣ AKJ2

South:

♠ AKT86

♥ J9

♦ Q52

♣ Q86

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: 418

Dealer: North

Vul: Both

North HCP: 13

South HCP: 11+2

Contract: 4♠ South

North:

♠ J53

♥ QJ8

♦ Q92

♣ AKT4

South:

♠ AKT864

♥ 75

♦ KJ76

♣ 7

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****4th Bid Inviting**

<b>Board: 414</b>	♠ AK7	You are dealer.
Dealer: South	♥ KT5	The opponents are silent.
Vul: N-S	♦ A742	
HCP: 14	♣ 542	

---

<b>Board: 415</b>	♠ J543	Partner is dealer.
Dealer: North	♥ K7	The opponents are silent.
Vul: Both	♦ AKJ6	
HCP: 12	♣ 743	

---

<b>Board: 416</b>	♠ KQT	You are dealer.
Dealer: South	♥ K62	The opponents are silent.
Vul: N-S	♦ KQ65	
HCP: 14	♣ JT2	

---

<b>Board: 417</b>	♠ AKT86	Partner is dealer.
Dealer: North	♥ J9	The opponents are silent.
Vul: E-W	♦ Q52	
HCP: 12+1	♣ Q86	

---

<b>Board: 418</b>	♠ AKT864	Partner is dealer.
Dealer: North	♥ 75	The opponents are silent.
Vul: Both	♦ KJ76	
HCP: 11+2	♣ 7	

## Both hands (Answers Page)

### Board: 414

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 14

Contract: 3NT South

North:

♠ 93

♥ J964

♦ KQT5

♣ AQ9

South:

♠ AK7

♥ KT5

♦ A742

♣ 542

W N E S

Pass 1♥ Pass 1♦

Pass 3♦ Pass 1NT

Pass 3♦ Pass 3NT

All Pass

### Board: 415

Dealer: North

Vul: Both

North HCP: 13

South HCP: 12

Contract: 2NT South

North:

♠ K8

♥ AJT2

♦ 732

♣ AJ86

South:

♠ J543

♥ K7

♦ AKJ6

♣ 743

W N E S

Pass 1♣ Pass 1♠

Pass 1NT Pass 2NT

All Pass

### Board: 416

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 14

Contract: 3NT North

North:

♠ 52

♥ AJ94

♦ A9742

♣ K6

South:

♠ KQT

♥ K62

♦ KQ65

♣ JT2

W N E S

Pass 1♥ Pass 1♦

Pass 1NT Pass 1NT

Pass 3NT All Pass

### Board: 417

Dealer: North

Vul: E-W

North HCP: 12

South HCP: 12+1

Contract: 3NT North

North:

♠ 75

♥ 8532

♦ AT8

♣ AKJ2

South:

♠ AKT86

♥ J9

♦ Q52

♣ Q86

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: 418

Dealer: North

Vul: Both

North HCP: 13

South HCP: 11+2

Contract: 4♠ South

North:

♠ J53

♥ QJ8

♦ Q92

♣ AKT4

South:

♠ AKT864

♥ 75

♦ KJ76

♣ 7

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

## 4th Bid Inviting

<b>Board: 419</b>	♠ Q53	You are dealer.
Dealer: North	♥ KJ85	The opponents are silent.
Vul: None	♦ AQJ6	
HCP: 13	♣ 42	

---

<b>Board: 420</b>	♠ Q874	You are dealer.
Dealer: North	♥ K2	The opponents are silent.
Vul: Both	♦ KQ864	
HCP: 12+1	♣ Q8	

---

<b>Board: 421</b>	♠ KQ63	You are dealer.
Dealer: North	♥ 94	The opponents are silent.
Vul: None	♦ J2	
HCP: 13+1	♣ AKT76	

---

<b>Board: 422</b>	♠ Q842	Partner is dealer.
Dealer: South	♥ AJ872	The opponents are silent.
Vul: N-S	♦ KJ2	
HCP: 11+1	♣ 6	

---

<b>Board: 423</b>	♠ JT982	Partner is dealer.
Dealer: South	♥ J2	The opponents are silent.
Vul: Both	♦ J7	
HCP: 12+1	♣ AKQ4	

## Both hands (Answers Page)

### Board: 419

Board: 419	North:	South:	W	N	E	S
Dealer: North	♠ Q53	♠ AJT4		1 ♦	Pass	1 ♠
Vul: None	♥ KJ85	♥ 6	Pass	1NT	Pass	2NT
North HCP: 13	♦ AQJ6	♦ 852	All Pass			
South HCP: 11+1	♣ 42	♣ AQ985				
Contract: 2NT South						

### Board: 420

Board: 420	North:	South:	W	N	E	S
Dealer: North	♠ Q874	♠ A9		1 ♦	Pass	1 ♥
Vul: Both	♥ K2	♥ 7543	Pass	1 ♠	Pass	2NT
North HCP: 12+1	♦ KQ864	♦ AT953	All Pass			
South HCP: 11+1	♣ Q8	♣ K4				
Contract: 2NT South						

### Board: 421

Board: 421	North:	South:	W	N	E	S
Dealer: North	♠ KQ63	♠ JT74		1 ♣	Pass	1 ♥
Vul: None	♥ 94	♥ AKJT5	Pass	1 ♠	Pass	3 ♠
North HCP: 13+1	♦ J2	♦ K9	Pass	4 ♠	All Pass	
South HCP: 12+1	♣ AKT76	♣ 42				
Contract: 4 ♠ North						

### Board: 422

Board: 422	North:	South:	W	N	E	S
Dealer: South	♠ Q842	♠ J75				1 ♦
Vul: N-S	♥ AJ872	♥ K3	Pass	1 ♥	Pass	1NT
North HCP: 11+1	♦ KJ2	♦ AT96	Pass	2 ♣ <sup>1</sup>	Pass	3NT
South HCP: 14	♣ 6	♣ KQJ3	All Pass			
Contract: 3NT South						

1. New Minor Forcing

### Board: 423

Board: 423	North:	South:	W	N	E	S
Dealer: South	♠ JT982	♠ A43				1 ♦
Vul: Both	♥ J2	♥ K753	Pass	1 ♠	Pass	1NT
North HCP: 12+1	♦ J7	♦ AK62	Pass	2 ♣ <sup>1</sup>	Pass	3 ♠ <sup>2</sup>
South HCP: 14	♣ AKQ4	♣ 96	Pass	4 ♠	All Pass	
Contract: 4 ♠ North						

1. New Minor Forcing

2. 3 !S

## South hands

## 4th Bid Inviting

**Board: 419**      ♠ AJT4      Partner is dealer.  
 Dealer: North      ♥ 6      The opponents are silent.  
 Vul: None      ♦ 852  
 HCP: 11+1      ♣ AQ985

---

**Board: 420**      ♠ A9      Partner is dealer.  
 Dealer: North      ♥ 7543      The opponents are silent.  
 Vul: Both      ♦ AT953  
 HCP: 11+1      ♣ K4

---

**Board: 421**      ♠ JT74      Partner is dealer.  
 Dealer: North      ♥ AKJT5      The opponents are silent.  
 Vul: None      ♦ K9  
 HCP: 12+1      ♣ 42

---

**Board: 422**      ♠ J75      You are dealer.  
 Dealer: South      ♥ K3      The opponents are silent.  
 Vul: N-S      ♦ AT96  
 HCP: 14      ♣ KQJ3

---

**Board: 423**      ♠ A43      You are dealer.  
 Dealer: South      ♥ K753      The opponents are silent.  
 Vul: Both      ♦ AK62  
 HCP: 14      ♣ 96

## Both hands (Answers Page)

### Board: 419

Dealer: North

Vul: None

North HCP: 13

South HCP: 11+1

Contract: 2NT South

North:

♠ Q53

♥ KJ85

♦ AQJ6

♣ 42

South:

♠ AJT4

♥ 6

♦ 852

♣ AQ985

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

### Board: 420

Dealer: North

Vul: Both

North HCP: 12+1

South HCP: 11+1

Contract: 2NT South

North:

♠ Q874

♥ K2

♦ KQ864

♣ Q8

South:

♠ A9

♥ 7543

♦ AT953

♣ K4

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

### Board: 421

Dealer: North

Vul: None

North HCP: 13+1

South HCP: 12+1

Contract: 4 ♠ North

North:

♠ KQ63

♥ 94

♦ J2

♣ AKT76

South:

♠ JT74

♥ AKJT5

♦ K9

♣ 42

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

### Board: 422

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 14

Contract: 3NT South

North:

♠ Q842

♥ AJ872

♦ KJ2

♣ 6

South:

♠ J75

♥ K3

♦ AT96

♣ KQJ3

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

1. New Minor Forcing

### Board: 423

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 14

Contract: 4 ♠ North

North:

♠ JT982

♥ J2

♦ J7

♣ AKQ4

South:

♠ A43

♥ K753

♦ AK62

♣ 96

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

## 4th Bid Inviting

<b>Board: 424</b>	♠ QJ96	Partner is dealer.
Dealer: South	♥ KJ942	The opponents are silent.
Vul: N-S	♦ K3	
HCP: 11+1	♣ J9	

---

<b>Board: 425</b>	♠ 64	Partner is dealer.
Dealer: South	♥ KJ9543	The opponents are silent.
Vul: None	♦ QT3	
HCP: 11+2	♣ KQ	

---

<b>Board: 426</b>	♠ KT	Partner is dealer.
Dealer: South	♥ QT62	The opponents are silent.
Vul: N-S	♦ A97	
HCP: 12	♣ QJT4	

---

<b>Board: 427</b>	♠ KT54	Partner is dealer.
Dealer: South	♥ 73	The opponents are silent.
Vul: Both	♦ AK862	
HCP: 12+1	♣ Q9	

## Both hands (Answers Page)

### Board: 424

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 14+1

Contract: 2 ♠ North

North:

♠ QJ96

♥ KJ942

♦ K3

♣ J9

South:

♠ K852

♥ A

♦ A9742

♣ K43

W N E S

Pass 1 ♥ Pass 1 ♦

Pass 2 ♠ All Pass

Pass 2 ♠ All Pass

Pass 2 ♠ All Pass

Pass 2 ♠ All Pass

### Board: 425

Dealer: South

Vul: None

North HCP: 11+2

South HCP: 12

Contract: 3 ♥ North

North:

♠ 64

♥ KJ9543

♦ QT3

♣ KQ

South:

♠ AJ9

♥ Q86

♦ AJ62

♣ 874

W N E S

Pass 1 ♥ Pass 1 NT

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

Pass 3 ♥ All Pass

Pass 3 ♥ All Pass

Pass 3 ♥ All Pass

1. New Minor Forcing

2. 3 !H

### Board: 426

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 13

Contract: 3NT North

North:

♠ KT

♥ QT62

♦ A97

♣ QJT4

South:

♠ QJ6

♥ 75

♦ K863

♣ AK87

W N E S

Pass 1 ♥ Pass 1 NT

Pass 3NT All Pass

Pass 3NT All Pass

Pass 3NT All Pass

### Board: 427

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 14

Contract: 3NT South

North:

♠ KT54

♥ 73

♦ AK862

♣ Q9

South:

♠ AQ

♥ Q864

♦ J54

♣ AJT4

W N E S

Pass 1 ♥ Pass 1 ♣

Pass 2NT Pass 3 ♦

Pass 3 ♠ Pass 3NT

Pass 3 ♠ Pass 3NT

All Pass

## South hands

## 4th Bid Inviting

<b>Board: 424</b>	♠ K852	You are dealer.
Dealer: South	♥ A	The opponents are silent.
Vul: N-S	♦ A9742	
HCP: 14+1	♣ K43	

---

<b>Board: 425</b>	♠ AJ9	You are dealer.
Dealer: South	♥ Q86	The opponents are silent.
Vul: None	♦ AJ62	
HCP: 12	♣ 874	

---

<b>Board: 426</b>	♠ QJ6	You are dealer.
Dealer: South	♥ 75	The opponents are silent.
Vul: N-S	♦ K863	
HCP: 13	♣ AK87	

---

<b>Board: 427</b>	♠ AQ	You are dealer.
Dealer: South	♥ Q864	The opponents are silent.
Vul: Both	♦ J54	
HCP: 14	♣ AJT4	

## Both hands (Answers Page)

### Board: 424

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 14+1

Contract: 2 ♠ North

North:

♠ QJ96

♥ KJ942

♦ K3

♣ J9

South:

♠ K852

♥ A

♦ A9742

♣ K43

W N E S

Pass 1 ♥ Pass 1 ♦

Pass 2 ♠ All Pass

Pass 2 ♠ All Pass

Pass 2 ♠ All Pass

Pass 2 ♠ All Pass

### Board: 425

Dealer: South

Vul: None

North HCP: 11+2

South HCP: 12

Contract: 3 ♥ North

North:

♠ 64

♥ KJ9543

♦ QT3

♣ KQ

South:

♠ AJ9

♥ Q86

♦ AJ62

♣ 874

W N E S

Pass 1 ♥ Pass 1 NT

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

Pass 3 ♥ All Pass

Pass 3 ♥ All Pass

1. New Minor Forcing

2. 3 !H

### Board: 426

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 13

Contract: 3NT North

North:

♠ KT

♥ QT62

♦ A97

♣ QJT4

South:

♠ QJ6

♥ 75

♦ K863

♣ AK87

W N E S

Pass 1 ♥ Pass 1 NT

Pass 3NT All Pass

Pass 3NT All Pass

Pass 3NT All Pass

### Board: 427

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 14

Contract: 3NT South

North:

♠ KT54

♥ 73

♦ AK862

♣ Q9

South:

♠ AQ

♥ Q864

♦ J54

♣ AJT4

W N E S

Pass 1 ♥ Pass 1 ♣

Pass 2NT Pass 3 ♦

Pass 3 ♠ Pass 3NT

Pass 3 ♠ Pass 3NT

All Pass

**North hands****4th Bid Inviting**

<b>Board: 428</b>	♠ AQ974	Partner is dealer.
Dealer: South	♥ 93	The opponents are silent.
Vul: N-S	♦ KT32	
HCP: 11+1	♣ Q7	

---

<b>Board: 429</b>	♠ A3	You are dealer.
Dealer: North	♥ 532	The opponents are silent.
Vul: E-W	♦ KT62	
HCP: 13	♣ KQJ5	

---

<b>Board: 430</b>	♠ T862	Partner is dealer.
Dealer: South	♥ 64	The opponents are silent.
Vul: Both	♦ K3	
HCP: 12+1	♣ AKQ75	

---

<b>Board: 431</b>	♠ KQ5	You are dealer.
Dealer: North	♥ Q76	The opponents are silent.
Vul: E-W	♦ QJ74	
HCP: 14	♣ A75	

---

<b>Board: 432</b>	♠ K42	You are dealer.
Dealer: North	♥ A97	The opponents are silent.
Vul: Both	♦ AJ32	
HCP: 14	♣ Q54	

## Both hands (Answers Page)

### Board: 428

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 12

Contract: 4 ♦ North

North:

♠ AQ974

♥ 93

♦ KT32

♣ Q7

South:

♠ 52

♥ AKQ

♦ QJ84

♣ T832

W N E S

Pass 1 ♦ 1 NT

Pass 1 ♠ Pass 3 ♣

Pass 2 ♣<sup>1</sup> Pass 3 ♣

Pass 3 ♦ Pass 3 ♠

Pass 4 ♦ All Pass

1. New Minor Forcing

### Board: 429

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 12

Contract: 2NT South

North:

♠ A3

♥ 532

♦ KT62

♣ KQJ5

South:

♠ Q762

♥ AT76

♦ Q94

♣ AT

W N E S

1 ♦ Pass 1 ♥

Pass 1 NT Pass 2 NT

All Pass

### Board: 430

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 12

Contract: 2NT North

North:

♠ T862

♥ 64

♦ K3

♣ AKQ75

South:

♠ AKJ

♥ QJ93

♦ J987

♣ 43

W N E S

1 ♦

Pass 1 ♠ Pass 1 NT

Pass 2 NT All Pass

### Board: 431

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 12

Contract: 3NT North

North:

♠ KQ5

♥ Q76

♦ QJ74

♣ A75

South:

♠ AJ87

♥ KT9

♦ AT92

♣ 94

W N E S

1 ♦ Pass 1 ♠

Pass 1 NT Pass 3 ♦

Pass 3 NT All Pass

### Board: 432

Dealer: North

Vul: Both

North HCP: 14

South HCP: 11+1

Contract: 3 ♥ North

North:

♠ K42

♥ A97

♦ AJ32

♣ Q54

South:

♠ J76

♥ KT532

♦ KT6

♣ AT

W N E S

1 ♦ Pass 1 ♥

Pass 1 NT Pass 2 ♣<sup>1</sup>

Pass 3 ♥<sup>2</sup> All Pass

1. New Minor Forcing

2. 3 !H

**South hands****4th Bid Inviting**

<b>Board: 428</b>	♠ 52	You are dealer.
Dealer: South	♥ AKQ	The opponents are silent.
Vul: N-S	♦ QJ84	
HCP: 12	♣ T832	

---

<b>Board: 429</b>	♠ Q762	Partner is dealer.
Dealer: North	♥ AT76	The opponents are silent.
Vul: E-W	♦ Q94	
HCP: 12	♣ AT	

---

<b>Board: 430</b>	♠ AKJ	You are dealer.
Dealer: South	♥ QJ93	The opponents are silent.
Vul: Both	♦ J987	
HCP: 12	♣ 43	

---

<b>Board: 431</b>	♠ AJ87	Partner is dealer.
Dealer: North	♥ KT9	The opponents are silent.
Vul: E-W	♦ AT92	
HCP: 12	♣ 94	

---

<b>Board: 432</b>	♠ J76	Partner is dealer.
Dealer: North	♥ KT532	The opponents are silent.
Vul: Both	♦ KT6	
HCP: 11+1	♣ AT	

## Both hands (Answers Page)

### Board: 428

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 12

Contract: 4 ♦ North

North:

♠ AQ974

♥ 93

♦ KT32

♣ Q7

South:

♠ 52

♥ AKQ

♦ QJ84

♣ T832

W N E S

Pass 1 ♦ 1 NT

Pass 1 ♠ Pass 3 ♣

Pass 2 ♣<sup>1</sup> Pass 3 ♣

Pass 3 ♦ Pass 3 ♠

Pass 4 ♦ All Pass

1. New Minor Forcing

### Board: 429

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 12

Contract: 2NT South

North:

♠ A3

♥ 532

♦ KT62

♣ KQJ5

South:

♠ Q762

♥ AT76

♦ Q94

♣ AT

W N E S

1 ♦ Pass 1 ♥

Pass 1 NT Pass 2 NT

All Pass

### Board: 430

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 12

Contract: 2NT North

North:

♠ T862

♥ 64

♦ K3

♣ AKQ75

South:

♠ AKJ

♥ QJ93

♦ J987

♣ 43

W N E S

1 ♦

Pass 1 ♠ Pass 1 NT

Pass 2 NT All Pass

### Board: 431

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 12

Contract: 3NT North

North:

♠ KQ5

♥ Q76

♦ QJ74

♣ A75

South:

♠ AJ87

♥ KT9

♦ AT92

♣ 94

W N E S

1 ♦ Pass 1 ♠

Pass 1 NT Pass 3 ♦

Pass 3 NT All Pass

### Board: 432

Dealer: North

Vul: Both

North HCP: 14

South HCP: 11+1

Contract: 3 ♥ North

North:

♠ K42

♥ A97

♦ AJ32

♣ Q54

South:

♠ J76

♥ KT532

♦ KT6

♣ AT

W N E S

1 ♦ Pass 1 ♥

Pass 1 NT Pass 2 ♣<sup>1</sup>

Pass 3 ♥<sup>2</sup> All Pass

1. New Minor Forcing

2. 3 !H



## North hands

## 4th Bid Inviting

<b>Board: 433</b>	♠ A92	Partner is dealer.
Dealer: South	♥ Q9842	The opponents are silent.
Vul: None	♦ KT9	
HCP: 11+1	♣ Q7	

---

<b>Board: 434</b>	♠ AJ52	You are dealer.
Dealer: North	♥ 42	The opponents are silent.
Vul: E-W	♦ KJ8	
HCP: 13	♣ KJT7	

---

<b>Board: 435</b>	♠ T8	You are dealer.
Dealer: North	♥ KQ42	The opponents are silent.
Vul: None	♦ AJ9	
HCP: 12	♣ Q952	

---

<b>Board: 436</b>	♠ K87	Partner is dealer.
Dealer: South	♥ K943	The opponents are silent.
Vul: N-S	♦ QJT6	
HCP: 11	♣ Q9	

---

<b>Board: 437</b>	♠ Q98	You are dealer.
Dealer: North	♥ K93	The opponents are silent.
Vul: E-W	♦ AK63	
HCP: 12	♣ 762	

## Both hands (Answers Page)

### Board: 433

	North:	South:	W	N	E	S
Dealer: South	♠ A92	♠ K543				1 ♦
Vul: None	♥ Q9842	♥ A6	Pass	1 ♥	Pass	1 ♠
North HCP: 11+1	♦ KT9	♦ A762	Pass	2NT	Pass	3NT
South HCP: 14	♣ Q7	♣ K98	All Pass			
Contract: 3NT South						

### Board: 434

	North:	South:	W	N	E	S
Dealer: North	♠ AJ52	♠ KT3		1 ♣	Pass	1 ♥
Vul: E-W	♥ 42	♥ KQT73	Pass	1 ♠	Pass	2NT
North HCP: 13	♦ KJ8	♦ 42	All Pass			
South HCP: 12+1	♣ KJT7	♣ A43				
Contract: 2NT South						

### Board: 435

	North:	South:	W	N	E	S
Dealer: North	♠ T8	♠ AK74		1 ♣	Pass	1 ♠
Vul: None	♥ KQ42	♥ AT	Pass	1NT	Pass	3 ♣
North HCP: 12	♦ AJ9	♦ T54	Pass	3NT	All Pass	
South HCP: 12	♣ Q952	♣ JT83				
Contract: 3NT North						

### Board: 436

	North:	South:	W	N	E	S
Dealer: South	♠ K87	♠ A93				1 ♦
Vul: N-S	♥ K943	♥ T75	Pass	1 ♥	Pass	1NT
North HCP: 11	♦ QJT6	♦ AK42	Pass	2NT	Pass	3 ♥
South HCP: 14	♣ Q9	♣ K54	Pass	3NT	All Pass	
Contract: 3NT North						

### Board: 437

	North:	South:	W	N	E	S
Dealer: North	♠ Q98	♠ JT42		1 ♦	Pass	1 ♥
Vul: E-W	♥ K93	♥ AQJ6	Pass	1NT	Pass	2NT
North HCP: 12	♦ AK63	♦ QT5	All Pass			
South HCP: 12	♣ 762	♣ Q8				
Contract: 2NT South						

## South hands

## 4th Bid Inviting

<b>Board: 433</b>	♠ K543	You are dealer.
Dealer: South	♥ A6	The opponents are silent.
Vul: None	♦ A762	
HCP: 14	♣ K98	

---

<b>Board: 434</b>	♠ KT3	Partner is dealer.
Dealer: North	♥ KQT73	The opponents are silent.
Vul: E-W	♦ 42	
HCP: 12+1	♣ A43	

---

<b>Board: 435</b>	♠ AK74	Partner is dealer.
Dealer: North	♥ AT	The opponents are silent.
Vul: None	♦ T54	
HCP: 12	♣ JT83	

---

<b>Board: 436</b>	♠ A93	You are dealer.
Dealer: South	♥ T75	The opponents are silent.
Vul: N-S	♦ AK42	
HCP: 14	♣ K54	

---

<b>Board: 437</b>	♠ JT42	Partner is dealer.
Dealer: North	♥ AQJ6	The opponents are silent.
Vul: E-W	♦ QT5	
HCP: 12	♣ Q8	

## Both hands (Answers Page)

### Board: 433

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 14

Contract: 3NT South

North:

♠ A92

♥ Q9842

♦ KT9

♣ Q7

South:

♠ K543

♥ A6

♦ A762

♣ K98

W N E S

Pass 1♥ Pass 1♦

Pass 2NT Pass 1♠

Pass 3NT

All Pass

### Board: 434

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 12+1

Contract: 2NT South

North:

♠ AJ52

♥ 42

♦ KJ8

♣ KJT7

South:

♠ KT3

♥ KQT73

♦ 42

♣ A43

W N E S

Pass 1♣ Pass 1♥

Pass 1♠ Pass 2NT

All Pass

### Board: 435

Dealer: North

Vul: None

North HCP: 12

South HCP: 12

Contract: 3NT North

North:

♠ T8

♥ KQ42

♦ AJ9

♣ Q952

South:

♠ AK74

♥ AT

♦ T54

♣ JT83

W N E S

Pass 1♣ Pass 1♠

Pass 1NT Pass 3♣

Pass 3NT All Pass

### Board: 436

Dealer: South

Vul: N-S

North HCP: 11

South HCP: 14

Contract: 3NT North

North:

♠ K87

♥ K943

♦ QJT6

♣ Q9

South:

♠ A93

♥ T75

♦ AK42

♣ K54

W N E S

Pass 1♥ Pass 1♦

Pass 2NT Pass 1NT

Pass 3NT Pass 3♥

All Pass

### Board: 437

Dealer: North

Vul: E-W

North HCP: 12

South HCP: 12

Contract: 2NT South

North:

♠ Q98

♥ K93

♦ AK63

♣ 762

South:

♠ JT42

♥ AQJ6

♦ QT5

♣ Q8

W N E S

Pass 1♦ Pass 1♥

Pass 1NT Pass 2NT

All Pass

## North hands

## 4th Bid Inviting

### Board: 438

♠ QT6

You are dealer.

Dealer: North

♥ KJ9

The opponents are silent.

Vul: Both

♦ T873

HCP: 13

♣ AK5

### Board: 439

♠ AKJ952

Partner is dealer.

Dealer: South

♥ Q

The opponents are silent.

Vul: N-S

♦ T97

HCP: 12+2

♣ QT2

### Board: 440

♠ A963

Partner is dealer.

Dealer: South

♥ KQ7

The opponents are silent.

Vul: E-W

♦ Q9854

HCP: 11+1

♣ 3

### Board: 441

♠ QJ

You are dealer.

Dealer: North

♥ KT2

The opponents are silent.

Vul: Both

♦ AQ82

HCP: 13

♣ J863

## Both hands (Answers Page)

### Board: 438

Dealer: North

Vul: Both

North HCP: 13

South HCP: 12+1

Contract: 4♥ South

North:

♠ QT6

♥ KJ9

♦ T873

♣ AK5

South:

♠ K3

♥ A6543

♦ K94

♣ Q62

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: 439

Dealer: South

Vul: N-S

North HCP: 12+2

South HCP: 13

Contract: 4♠ South

North:

♠ AKJ952

♥ Q

♦ T97

♣ QT2

South:

♠ 83

♥ K632

♦ AQ43

♣ A64

W N E S

1♦

Pass 1♠ Pass 1NT

Pass 2♣<sup>1</sup> Pass 3♥

Pass 3♠ Pass 4♠

All Pass

1. New Minor Forcing

### Board: 440

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 12

Contract: 2♦ North

North:

♠ A963

♥ KQ7

♦ Q9854

♣ 3

South:

♠ QJ2

♥ JT

♦ JT32

♣ AKT6

W N E S

1♦

Pass 1♠ Pass 1NT

Pass 2♦ All Pass

### Board: 441

Dealer: North

Vul: Both

North HCP: 13

South HCP: 11+1

Contract: 3NT North

North:

♠ QJ

♥ KT2

♦ AQ82

♣ J863

South:

♠ AK965

♥ A6

♦ 54

♣ T742

W N E S

1♦ Pass 1♠

Pass 1NT Pass 2♣<sup>1</sup>

Pass 3NT All Pass

1. New Minor Forcing

**South hands****4th Bid Inviting**

<b>Board: 438</b>	♠ K3	Partner is dealer.
Dealer: North	♥ A6543	The opponents are silent.
Vul: Both	♦ K94	
HCP: 12+1	♣ Q62	

---

<b>Board: 439</b>	♠ 83	You are dealer.
Dealer: South	♥ K632	The opponents are silent.
Vul: N-S	♦ AQ43	
HCP: 13	♣ A64	

---

<b>Board: 440</b>	♠ QJ2	You are dealer.
Dealer: South	♥ JT	The opponents are silent.
Vul: E-W	♦ JT32	
HCP: 12	♣ AKT6	

---

<b>Board: 441</b>	♠ AK965	Partner is dealer.
Dealer: North	♥ A6	The opponents are silent.
Vul: Both	♦ 54	
HCP: 11+1	♣ T742	

## Both hands (Answers Page)

### Board: 438

Dealer: North

Vul: Both

North HCP: 13

South HCP: 12+1

Contract: 4♥ South

North:

♠ QT6

♥ KJ9

♦ T873

♣ AK5

South:

♠ K3

♥ A6543

♦ K94

♣ Q62

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: 439

Dealer: South

Vul: N-S

North HCP: 12+2

South HCP: 13

Contract: 4♠ South

North:

♠ AKJ952

♥ Q

♦ T97

♣ QT2

South:

♠ 83

♥ K632

♦ AQ43

♣ A64

W N E S

1♦

Pass 1♠ Pass 1NT

Pass 2♣<sup>1</sup> Pass 3♥

Pass 3♠ Pass 4♠

All Pass

1. New Minor Forcing

### Board: 440

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 12

Contract: 2♦ North

North:

♠ A963

♥ KQ7

♦ Q9854

♣ 3

South:

♠ QJ2

♥ JT

♦ JT32

♣ AKT6

W N E S

1♦

Pass 1♠ Pass 1NT

Pass 2♦ All Pass

### Board: 441

Dealer: North

Vul: Both

North HCP: 13

South HCP: 11+1

Contract: 3NT North

North:

♠ QJ

♥ KT2

♦ AQ82

♣ J863

South:

♠ AK965

♥ A6

♦ 54

♣ T742

W N E S

1♦ Pass 1♠

Pass 1NT Pass 2♣<sup>1</sup>

Pass 3NT All Pass

1. New Minor Forcing



## North hands

## 4th Bid Inviting

<b>Board: 442</b>	♠ QT32	Partner is dealer.
Dealer: South	♥ A9	The opponents are silent.
Vul: None	♦ KJ82	
HCP: 12	♣ Q92	

---

<b>Board: 443</b>	♠ T43	You are dealer.
Dealer: North	♥ J3	The opponents are silent.
Vul: E-W	♦ AK92	
HCP: 12	♣ AT94	

---

<b>Board: 444</b>	♠ AT8	You are dealer.
Dealer: North	♥ AJ42	The opponents are silent.
Vul: N-S	♦ K8	
HCP: 14	♣ Q754	

---

<b>Board: 445</b>	♠ KJ8753	Partner is dealer.
Dealer: South	♥ A	The opponents are silent.
Vul: Both	♦ 753	
HCP: 11+2	♣ K72	

---

<b>Board: 446</b>	♠ K963	You are dealer.
Dealer: North	♥ A9	The opponents are silent.
Vul: None	♦ AT6	
HCP: 14	♣ K964	

## Both hands (Answers Page)

### Board: 442

	North:	South:	W	N	E	S
Dealer: South	♠ QT32	♠ J86				1 ♣
Vul: None	♥ A9	♥ QJ84	Pass	1 ♠	Pass	1 NT
North HCP: 12	♦ KJ82	♦ A9	Pass	2 NT	All Pass	
South HCP: 12	♣ Q92	♣ KJT5				
Contract: 2 NT North						

### Board: 443

	North:	South:	W	N	E	S
Dealer: North	♠ T43	♠ KQ62		1 ♦	Pass	1 ♥
Vul: E-W	♥ J3	♥ A987	Pass	1 NT	Pass	3 ♦
North HCP: 12	♦ AK92	♦ QJT3	Pass	3 NT	All Pass	
South HCP: 12	♣ AT94	♣ 8				
Contract: 3 NT North						

### Board: 444

	North:	South:	W	N	E	S
Dealer: North	♠ AT8	♠ J7		1 ♣	Pass	1 ♦
Vul: N-S	♥ AJ42	♥ 953	Pass	1 ♥	Pass	2 NT
North HCP: 14	♦ K8	♦ AQ53	Pass	3 NT	All Pass	
South HCP: 11	♣ Q754	♣ KJT3				
Contract: 3 NT North						

### Board: 445

	North:	South:	W	N	E	S
Dealer: South	♠ KJ8753	♠ A4				1 ♦
Vul: Both	♥ A	♥ KT64	Pass	1 ♠	Pass	1 NT
North HCP: 11+2	♦ 753	♦ KJ86	Pass	2 ♣ <sup>1</sup>	Pass	3 ♥
South HCP: 14	♣ K72	♣ QJ6	Pass	3 ♠	Pass	4 ♠
Contract: 4 ♠ South			All Pass			

1. New Minor Forcing

### Board: 446

	North:	South:	W	N	E	S
Dealer: North	♠ K963	♠ AQ		1 ♣	Pass	1 ♥
Vul: None	♥ A9	♥ QT43	Pass	1 ♠	Pass	2 NT
North HCP: 14	♦ AT6	♦ K4	Pass	3 NT	All Pass	
South HCP: 11+1	♣ K964	♣ T8532				
Contract: 3 NT North						

**South hands****4th Bid Inviting**

<b>Board: 442</b>	♠ J86	You are dealer.
Dealer: South	♥ QJ84	The opponents are silent.
Vul: None	♦ A9	
HCP: 12	♣ KJT5	

---

<b>Board: 443</b>	♠ KQ62	Partner is dealer.
Dealer: North	♥ A987	The opponents are silent.
Vul: E-W	♦ QJT3	
HCP: 12	♣ 8	

---

<b>Board: 444</b>	♠ J7	Partner is dealer.
Dealer: North	♥ 953	The opponents are silent.
Vul: N-S	♦ AQ53	
HCP: 11	♣ KJT3	

---

<b>Board: 445</b>	♠ A4	You are dealer.
Dealer: South	♥ KT64	The opponents are silent.
Vul: Both	♦ KJ86	
HCP: 14	♣ QJ6	

---

<b>Board: 446</b>	♠ AQ	Partner is dealer.
Dealer: North	♥ QT43	The opponents are silent.
Vul: None	♦ K4	
HCP: 11+1	♣ T8532	

## Both hands (Answers Page)

### Board: 442

Dealer: South

Vul: None

North HCP: 12

South HCP: 12

Contract: 2NT North

North:

♠ QT32

♥ A9

♦ KJ82

♣ Q92

South:

♠ J86

♥ QJ84

♦ A9

♣ KJT5

W N E S

Pass 1 ♠ Pass 1NT

Pass 2NT All Pass

### Board: 443

Dealer: North

Vul: E-W

North HCP: 12

South HCP: 12

Contract: 3NT North

North:

♠ T43

♥ J3

♦ AK92

♣ AT94

South:

♠ KQ62

♥ A987

♦ QJT3

♣ 8

W N E S

Pass 1♦ Pass 1♥

Pass 1NT Pass 3♦

Pass 3NT All Pass

### Board: 444

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 11

Contract: 3NT North

North:

♠ AT8

♥ AJ42

♦ K8

♣ Q754

South:

♠ J7

♥ 953

♦ AQ53

♣ KJT3

W N E S

Pass 1♣ Pass 1♦

Pass 1♥ Pass 2NT

Pass 3NT All Pass

### Board: 445

Dealer: South

Vul: Both

North HCP: 11+2

South HCP: 14

Contract: 4♠ South

North:

♠ KJ8753

♥ A

♦ 753

♣ K72

South:

♠ A4

♥ KT64

♦ KJ86

♣ QJ6

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: 446

Dealer: North

Vul: None

North HCP: 14

South HCP: 11+1

Contract: 3NT North

North:

♠ K963

♥ A9

♦ AT6

♣ K964

South:

♠ AQ

♥ QT43

♦ K4

♣ T8532

W N E S

Pass 1♣ Pass 1♥

Pass 1♠ Pass 2NT

Pass 3NT All Pass

## North hands

## 4th Bid Inviting

<b>Board: 447</b>	♠ Q64	You are dealer.
Dealer: North	♥ AK73	The opponents are silent.
Vul: N-S	♦ A4	
HCP: 13	♣ 9863	

---

<b>Board: 448</b>	♠ 653	You are dealer.
Dealer: North	♥ AT8	The opponents are silent.
Vul: E-W	♦ AJ98	
HCP: 12	♣ K96	

---

<b>Board: 449</b>	♠ Q	You are dealer.
Dealer: North	♥ KJ2	The opponents are silent.
Vul: None	♦ AJ875	
HCP: 14+1	♣ K876	

---

<b>Board: 450</b>	♠ A4	Partner is dealer.
Dealer: South	♥ 86	The opponents are silent.
Vul: N-S	♦ KT874	
HCP: 12+1	♣ AJT8	

## Both hands (Answers Page)

### Board: 447

Dealer: North

Vul: N-S

North HCP: 13

South HCP: 12

Contract: 2NT South

North:

♠ Q64

♥ AK73

♦ A4

♣ 9863

South:

♠ KT85

♥ Q8

♦ QJ96

♣ KJ2

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

### Board: 448

Dealer: North

Vul: E-W

North HCP: 12

South HCP: 11+1

Contract: 4 ♠ South

North:

♠ 653

♥ AT8

♦ AJ98

♣ K96

South:

♠ AQJT7

♥ 74

♦ T2

♣ A543

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: 449

Dealer: North

Vul: None

North HCP: 14+1

South HCP: 12

Contract: 3NT North

North:

♠ Q

♥ KJ2

♦ AJ875

♣ K876

South:

♠ AJT3

♥ 87

♦ QT42

♣ AJ5

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

### Board: 450

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 14

Contract: 6 ♣ North

North:

♠ A4

♥ 86

♦ KT874

♣ AJT8

South:

♠ QT63

♥ KT

♦ A65

♣ KQ43

W	N	E	S
			1 ♣
Pass	1 ♦	Pass	1 ♠
Pass	2 ♣	Pass	3 ♣
Pass	4 ♦ <sup>1</sup>	Pass	4 ♥ <sup>2</sup>
Pass	4NT <sup>3</sup>	Pass	5 ♠ <sup>4</sup>
Pass	6 ♣	All Pass	

1. Cue bid, a !D stopper

2. Cue bid, a !H stopper

3. Blackwood 0314, for !C

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

<b>Board: 447</b>	♠ KT85	Partner is dealer.
Dealer: North	♥ Q8	The opponents are silent.
Vul: N-S	♦ QJ96	
HCP: 12	♣ KJ2	

---

<b>Board: 448</b>	♠ AQJT7	Partner is dealer.
Dealer: North	♥ 74	The opponents are silent.
Vul: E-W	♦ T2	
HCP: 11+1	♣ A543	

---

<b>Board: 449</b>	♠ AJT3	Partner is dealer.
Dealer: North	♥ 87	The opponents are silent.
Vul: None	♦ QT42	
HCP: 12	♣ AJ5	

---

<b>Board: 450</b>	♠ QT63	You are dealer.
Dealer: South	♥ KT	The opponents are silent.
Vul: N-S	♦ A65	
HCP: 14	♣ KQ43	

## Both hands (Answers Page)

### Board: 447

Dealer: North

Vul: N-S

North HCP: 13

South HCP: 12

Contract: 2NT South

North:

♠ Q64

♥ AK73

♦ A4

♣ 9863

South:

♠ KT85

♥ Q8

♦ QJ96

♣ KJ2

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

### Board: 448

Dealer: North

Vul: E-W

North HCP: 12

South HCP: 11+1

Contract: 4 ♠ South

North:

♠ 653

♥ AT8

♦ AJ98

♣ K96

South:

♠ AQJT7

♥ 74

♦ T2

♣ A543

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: 449

Dealer: North

Vul: None

North HCP: 14+1

South HCP: 12

Contract: 3NT North

North:

♠ Q

♥ KJ2

♦ AJ875

♣ K876

South:

♠ AJT3

♥ 87

♦ QT42

♣ AJ5

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

### Board: 450

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 14

Contract: 6 ♣ North

North:

♠ A4

♥ 86

♦ KT874

♣ AJT8

South:

♠ QT63

♥ KT

♦ A65

♣ KQ43

W	N	E	S
			1 ♣
Pass	1 ♦	Pass	1 ♠
Pass	2 ♣	Pass	3 ♣
Pass	4 ♦ <sup>1</sup>	Pass	4 ♥ <sup>2</sup>
Pass	4NT <sup>3</sup>	Pass	5 ♠ <sup>4</sup>
Pass	6 ♣	All Pass	

1. Cue bid, a !D stopper

2. Cue bid, a !H stopper

3. Blackwood 0314, for !C

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



<b>Board: 451</b>	♠ AQJ65	Partner is dealer.
Dealer: South	♥ 52	The opponents are silent.
Vul: E-W	♦ 954	
HCP: 11+1	♣ A42	

---

<b>Board: 452</b>	♠ J8532	Partner is dealer.
Dealer: South	♥ Q73	The opponents are silent.
Vul: Both	♦ A974	
HCP: 11+1	♣ A	

## Both hands (Answers Page)

### Board: 451

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 12

Contract: 2 ♠ South

North:

♠ AQJ65

♥ 52

♦ 954

♣ A42

South:

♠ KT4

♥ A874

♦ KQ76

♣ 53

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

### Board: 452

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 12

Contract: 2 ♥ South

North:

♠ J8532

♥ Q73

♦ A974

♣ A

South:

♠ 64

♥ AJT4

♦ KQJ8

♣ J84

W      N      E      S

1 ♦

Pass   1 ♠   Pass   1NT

Pass   2 ♣<sup>1</sup>   Pass   2 ♥

All Pass

1. New Minor Forcing

**Board: 451**

♠ KT4

You are dealer.

Dealer: South

♥ A874

The opponents are silent.

Vul: E-W

♦ KQ76

HCP: 12

♣ 53

**Board: 452**

♠ 64

You are dealer.

Dealer: South

♥ AJT4

The opponents are silent.

Vul: Both

♦ KQJ8

HCP: 12

♣ J84

## Both hands (Answers Page)

### Board: 451

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 12

Contract: 2 ♠ South

North:

♠ AQJ65

♥ 52

♦ 954

♣ A42

South:

♠ KT4

♥ A874

♦ KQ76

♣ 53

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

### Board: 452

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 12

Contract: 2 ♥ South

North:

♠ J8532

♥ Q73

♦ A974

♣ A

South:

♠ 64

♥ AJT4

♦ KQJ8

♣ J84

W      N      E      S

1 ♦

Pass   1 ♠   Pass   1NT

Pass   2 ♣<sup>1</sup>   Pass   2 ♥

All Pass

1. New Minor Forcing