

North hands

Vics_Bal_Resp_to_1m

Board: 1 ♠ Q53 RHO opens the bidding 1♦.

Dealer: West ♥ 83 You bid next.

Vul: Both ♦ K9863 East (LHO) bids 1NT if possible.

HCP: 5+1 ♣ 862 West (RHO) bids 3NT if possible.

West (RHO) Doubles 4♥ if possible.

East (LHO) Doubles 4♠ if possible.

Board: 2 ♠ AJ7 You bid first.

Dealer: North ♥ Q63 The opponents are silent.

Vul: E-W ♦ KQ83

HCP: 13 ♣ JT3

Board: 3 ♠ 82 Partner bids first.

Dealer: South ♥ K42 The opponents are silent.

Vul: None ♦ T83

HCP: 9+1 ♣ AQT83

Board: 4 ♠ A63 You bid first.

Dealer: North ♥ AKJ6 The opponents are silent.

Vul: E-W ♦ 9854

HCP: 13 ♣ J4

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: West	♠ Q53	♠ K9764	1♦	Pass	1NT	2♦ ¹
Vul: Both	♥ 83	♥ KQJT96	3NT	Pass	Pass	4♥
North HCP: 5+1	♦ K9863	♦ -	X	4♠	X	All Pass
South HCP: 9+3	♣ 862	♣ 73				1. Michaels Cuebid
Contract: 4♠X North						

Board: 2	North:	South:	W	N	E	S
Dealer: North	♠ AJ7	♠ 942		1♦	Pass	1NT
Vul: E-W	♥ Q63	♥ JT9			All Pass	
North HCP: 13	♦ KQ83	♦ J642				
South HCP: 7	♣ JT3	♣ KQ9				
Contract: 1NT South						

Board: 3	North:	South:	W	N	E	S
Dealer: South	♠ 82	♠ AJ6				1♦
Vul: None	♥ K42	♥ A	Pass	1NT	Pass	3NT
North HCP: 9+1	♦ T83	♦ AKQJ95		All Pass		
South HCP: 20+2	♣ AQT83	♣ J76				
Contract: 3NT South						

Board: 4	North:	South:	W	N	E	S
Dealer: North	♠ A63	♠ K75		1♦	Pass	1NT
Vul: E-W	♥ AKJ6	♥ T95			All Pass	
North HCP: 13	♦ 9854	♦ AKJT				
South HCP: 11	♣ J4	♣ 852				
Contract: 1NT South						

South hands**Vics_Bal_Resp_to_1m**

Board: 1 ♠ K9764 LHO opens the bidding 1♦.

Dealer: West ♥ KQJT96 Partner bids next.

Vul: Both ♦ - East (RHO) bids 1NT if possible.

HCP: 9+3 ♣ 73 West (LHO) bids 3NT if possible.

West (LHO) Doubles 4♥ if possible.

East (RHO) Doubles 4♠ if possible.

Board: 2 ♠ 942 Partner bids first.

Dealer: North ♥ JT9 The opponents are silent.

Vul: E-W ♦ J642

HCP: 7 ♣ KQ9

Board: 3 ♠ AJ6 You bid first.

Dealer: South ♥ A The opponents are silent.

Vul: None ♦ AKQJ95

HCP: 20+2 ♣ J76

Board: 4 ♠ K75 Partner bids first.

Dealer: North ♥ T95 The opponents are silent.

Vul: E-W ♦ AKJT

HCP: 11 ♣ 852

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: West	♠ Q53	♠ K9764	1♦	Pass	1NT	2♦ ¹
Vul: Both	♥ 83	♥ KQJT96	3NT	Pass	Pass	4♥
North HCP: 5+1	♦ K9863	♦ -	X	4♠	X	All Pass
South HCP: 9+3	♣ 862	♣ 73				1. Michaels Cuebid
Contract: 4♠X North						

Board: 2	North:	South:	W	N	E	S
Dealer: North	♠ AJ7	♠ 942		1♦	Pass	1NT
Vul: E-W	♥ Q63	♥ JT9			All Pass	
North HCP: 13	♦ KQ83	♦ J642				
South HCP: 7	♣ JT3	♣ KQ9				
Contract: 1NT South						

Board: 3	North:	South:	W	N	E	S
Dealer: South	♠ 82	♠ AJ6				1♦
Vul: None	♥ K42	♥ A	Pass	1NT	Pass	3NT
North HCP: 9+1	♦ T83	♦ AKQJ95		All Pass		
South HCP: 20+2	♣ AQT83	♣ J76				
Contract: 3NT South						

Board: 4	North:	South:	W	N	E	S
Dealer: North	♠ A63	♠ K75		1♦	Pass	1NT
Vul: E-W	♥ AKJ6	♥ T95			All Pass	
North HCP: 13	♦ 9854	♦ AKJT				
South HCP: 11	♣ J4	♣ 852				
Contract: 1NT South						

North hands

Vics_Bal_Resp_to_1m

Board: 5 ♠ 9 You bid first.

Dealer: North ♥ T972 The opponents are silent.

Vul: None ♦ AQ

HCP: 14+2 ♣ AKJ976

Board: 6 ♠ T9 Partner bids first.

Dealer: South ♥ 875 The opponents are silent.

Vul: None ♦ K85

HCP: 9+1 ♣ KQJT8

Board: 7 ♠ 73 Partner bids first.

Dealer: South ♥ QJ5 The opponents are silent.

Vul: N-S ♦ T82

HCP: 7+1 ♣ A9543

Board: 8 ♠ K7 You bid first.

Dealer: North ♥ K732 The opponents are silent.

Vul: None ♦ AKQJ97

HCP: 16+2 ♣ 3

Board: 9 ♠ JT4 Partner bids first.

Dealer: South ♥ AT2 The opponents are silent.

Vul: None ♦ K876

HCP: 8 ♣ 987

Both hands (Answers Page)

Board: 5	North:	South:	W	N	E	S
Dealer: North	♠ 9	♠ J43		1♣	Pass	1NT
Vul: None	♥ T972	♥ A64	Pass	3♣	All Pass	
North HCP: 14+2	♦ AQ	♦ KJ7				
South HCP: 11	♣ AKJ976	♣ QT85				
Contract: 3♣ North						

Board: 6	North:	South:	W	N	E	S
Dealer: South	♠ T9	♠ 652			1♦	
Vul: None	♥ 875	♥ KJ	Pass	1NT	Pass	2♣
North HCP: 9+1	♦ K85	♦ AQ72	Pass	3♣	All Pass	
South HCP: 14	♣ KQJT8	♣ A975				
Contract: 3♣ North						

Board: 7	North:	South:	W	N	E	S
Dealer: South	♠ 73	♠ AK82			1♦	
Vul: N-S	♥ QJ5	♥ K8	Pass	1NT	All Pass	
North HCP: 7+1	♦ T82	♦ Q954				
South HCP: 14	♣ A9543	♣ Q76				
Contract: 1NT North						

Board: 8	North:	South:	W	N	E	S
Dealer: North	♠ K7	♠ J63		1♦	Pass	1NT
Vul: None	♥ K732	♥ 65	Pass	2♥	Pass	3NT
North HCP: 16+2	♦ AKQJ97	♦ 8642	All Pass			
South HCP: 8	♣ 3	♣ AQJ4				
Contract: 3NT South						

Board: 9	North:	South:	W	N	E	S
Dealer: South	♠ JT4	♠ A976			1♦	
Vul: None	♥ AT2	♥ 8643	Pass	1NT	All Pass	
North HCP: 8	♦ K876	♦ AQT				
South HCP: 13	♣ 987	♣ K4				
Contract: 1NT North						

South hands**Vics_Bal_Resp_to_1m**

Board: 5	♠ J43	Partner bids first.
Dealer: North	♥ A64	The opponents are silent.
Vul: None	♦ KJ7	
HCP: 11	♣ QT85	

Board: 6	♠ 652	You bid first.
Dealer: South	♥ KJ	The opponents are silent.
Vul: None	♦ AQ72	
HCP: 14	♣ A975	

Board: 7	♠ AK82	You bid first.
Dealer: South	♥ K8	The opponents are silent.
Vul: N-S	♦ Q954	
HCP: 14	♣ Q76	

Board: 8	♠ J63	Partner bids first.
Dealer: North	♥ 65	The opponents are silent.
Vul: None	♦ 8642	
HCP: 8	♣ AQJ4	

Board: 9	♠ A976	You bid first.
Dealer: South	♥ 8643	The opponents are silent.
Vul: None	♦ AQT	
HCP: 13	♣ K4	

Both hands (Answers Page)

Board: 5	North:	South:	W	N	E	S
Dealer: North	♠ 9	♠ J43		1♣	Pass	1NT
Vul: None	♥ T972	♥ A64	Pass	3♣	All Pass	
North HCP: 14+2	♦ AQ	♦ KJ7				
South HCP: 11	♣ AKJ976	♣ QT85				
Contract: 3♣ North						

Board: 6	North:	South:	W	N	E	S
Dealer: South	♠ T9	♠ 652			1♦	
Vul: None	♥ 875	♥ KJ	Pass	1NT	Pass	2♣
North HCP: 9+1	♦ K85	♦ AQ72	Pass	3♣	All Pass	
South HCP: 14	♣ KQJT8	♣ A975				
Contract: 3♣ North						

Board: 7	North:	South:	W	N	E	S
Dealer: South	♠ 73	♠ AK82			1♦	
Vul: N-S	♥ QJ5	♥ K8	Pass	1NT	All Pass	
North HCP: 7+1	♦ T82	♦ Q954				
South HCP: 14	♣ A9543	♣ Q76				
Contract: 1NT North						

Board: 8	North:	South:	W	N	E	S
Dealer: North	♠ K7	♠ J63		1♦	Pass	1NT
Vul: None	♥ K732	♥ 65	Pass	2♥	Pass	3NT
North HCP: 16+2	♦ AKQJ97	♦ 8642	All Pass			
South HCP: 8	♣ 3	♣ AQJ4				
Contract: 3NT South						

Board: 9	North:	South:	W	N	E	S
Dealer: South	♠ JT4	♠ A976			1♦	
Vul: None	♥ AT2	♥ 8643	Pass	1NT	All Pass	
North HCP: 8	♦ K876	♦ AQT				
South HCP: 13	♣ 987	♣ K4				
Contract: 1NT North						

North hands

Vics_Bal_Resp_to_1m

Board: 10	♠ 85	You bid first.
Dealer: North	♥ 72	The opponents are silent.
Vul: E-W	♦ AK954	
HCP: 12+1	♣ AJ86	

Board: 11	♠ Q76	Partner bids first.
Dealer: South	♥ JT8	The opponents are silent.
Vul: N-S	♦ 9632	
HCP: 9	♣ AQ6	

Board: 12	♠ J42	You bid first.
Dealer: North	♥ KJ4	The opponents are silent.
Vul: E-W	♦ A652	
HCP: 13	♣ A72	

Board: 13	♠ J4	Partner bids first.
Dealer: South	♥ K96	East (LHO) bids 2♠ if possible.
Vul: Both	♦ 864	
HCP: 7+1	♣ QJ987	

Board: 14	♠ AKQ6	You bid first.
Dealer: North	♥ J82	The opponents are silent.
Vul: N-S	♦ QT85	
HCP: 19	♣ AK	

Both hands (Answers Page)

Board: 10	North:	South:	W	N	E	S
Dealer: North	♠ 85	♠ KJ		1♦	Pass	2NT
Vul: E-W	♥ 72	♥ K84	Pass	3NT	All Pass	
North HCP: 12+1	♦ AK954	♦ Q763				
South HCP: 11	♣ AJ86	♣ Q942				
Contract: 3NT North						

Board: 11	North:	South:	W	N	E	S
Dealer: South	♠ Q76	♠ AK3			1♦	
Vul: N-S	♥ JT8	♥ Q2	Pass	1NT	Pass	2NT
North HCP: 9	♦ 9632	♦ KQT5	Pass	3NT	All Pass	
South HCP: 18	♣ AQ6	♣ KJ98				
Contract: 3NT North						

Board: 12	North:	South:	W	N	E	S
Dealer: North	♠ J42	♠ A75		1♦	Pass	1NT
Vul: E-W	♥ KJ4	♥ A95	All Pass			
North HCP: 13	♦ A652	♦ JT9				
South HCP: 11	♣ A72	♣ QT94				
Contract: 1NT South						

Board: 13	North:	South:	W	N	E	S
Dealer: South	♠ J4	♠ KQ5			1♦	
Vul: Both	♥ K96	♥ A74	Pass	1NT	2♠	X
North HCP: 7+1	♦ 864	♦ AJT9	Pass	3♣	Pass	3NT
South HCP: 18	♣ QJ987	♣ AT3	All Pass			
Contract: 3NT South						

Board: 14	North:	South:	W	N	E	S
Dealer: North	♠ AKQ6	♠ 954		1♦	Pass	1NT
Vul: N-S	♥ J82	♥ A6	Pass	2NT	Pass	3NT
North HCP: 19	♦ QT85	♦ KJ92	All Pass			
South HCP: 8	♣ AK	♣ T953				
Contract: 3NT South						

South hands**Vics_Bal_Resp_to_1m**

Board: 10	♠ KJ	Partner bids first.
Dealer: North	♥ K84	The opponents are silent.
Vul: E-W	♦ Q763	
HCP: 11	♣ Q942	

Board: 11	♠ AK3	You bid first.
Dealer: South	♥ Q2	The opponents are silent.
Vul: N-S	♦ KQT5	
HCP: 18	♣ KJ98	

Board: 12	♠ A75	Partner bids first.
Dealer: North	♥ A95	The opponents are silent.
Vul: E-W	♦ JT9	
HCP: 11	♣ QT94	

Board: 13	♠ KQ5	You bid first.
Dealer: South	♥ A74	East (RHO) bids 2♠ if possible.
Vul: Both	♦ AJT9	
HCP: 18	♣ AT3	

Board: 14	♠ 954	Partner bids first.
Dealer: North	♥ A6	The opponents are silent.
Vul: N-S	♦ KJ92	
HCP: 8	♣ T953	

Both hands (Answers Page)

Board: 10	North:	South:	W	N	E	S
Dealer: North	♠ 85	♠ KJ		1♦	Pass	2NT
Vul: E-W	♥ 72	♥ K84	Pass	3NT	All Pass	
North HCP: 12+1	♦ AK954	♦ Q763				
South HCP: 11	♣ AJ86	♣ Q942				
Contract: 3NT North						

Board: 11	North:	South:	W	N	E	S
Dealer: South	♠ Q76	♠ AK3			1♦	
Vul: N-S	♥ JT8	♥ Q2	Pass	1NT	Pass	2NT
North HCP: 9	♦ 9632	♦ KQT5	Pass	3NT	All Pass	
South HCP: 18	♣ AQ6	♣ KJ98				
Contract: 3NT North						

Board: 12	North:	South:	W	N	E	S
Dealer: North	♠ J42	♠ A75		1♦	Pass	1NT
Vul: E-W	♥ KJ4	♥ A95	All Pass			
North HCP: 13	♦ A652	♦ JT9				
South HCP: 11	♣ A72	♣ QT94				
Contract: 1NT South						

Board: 13	North:	South:	W	N	E	S
Dealer: South	♠ J4	♠ KQ5			1♦	
Vul: Both	♥ K96	♥ A74	Pass	1NT	2♠	X
North HCP: 7+1	♦ 864	♦ AJT9	Pass	3♣	Pass	3NT
South HCP: 18	♣ QJ987	♣ AT3	All Pass			
Contract: 3NT South						

Board: 14	North:	South:	W	N	E	S
Dealer: North	♠ AKQ6	♠ 954		1♦	Pass	1NT
Vul: N-S	♥ J82	♥ A6	Pass	2NT	Pass	3NT
North HCP: 19	♦ QT85	♦ KJ92	All Pass			
South HCP: 8	♣ AK	♣ T953				
Contract: 3NT South						

North hands**Vics_Bal_Resp_to_1m**

Board: 15	♠ KQ863	LHO opens the bidding 1♦.
Dealer: East	♥ AT87	Partner bids next.
Vul: N-S	♦ AT	West (RHO) bids 1NT if possible.
HCP: 16+1	♣ K6	East (LHO) bids 2♦ if possible.

Board: 16	♠ J94	Partner bids first.
Dealer: South	♥ KQJ	East (LHO) bids 2♥ if possible.
Vul: None	♦ Q532	
HCP: 10	♣ J95	

Board: 17	♠ K83	Partner bids first.
Dealer: South	♥ J93	The opponents are silent.
Vul: Both	♦ K4	
HCP: 12+1	♣ KQ654	

Board: 18	♠ QJ	Partner bids first.
Dealer: South	♥ T73	East (LHO) Doubles 1NT if possible.
Vul: None	♦ 8543	East (LHO) Doubles 2♦ if possible.
HCP: 7	♣ AT98	West (RHO) bids 2♥ if possible.

Board: 19	♠ K984	You bid first.
Dealer: North	♥ A2	The opponents are silent.
Vul: E-W	♦ KJT43	
HCP: 15+1	♣ A3	

Both hands (Answers Page)

Board: 15	North:	South:	W	N	E	S
Dealer: East	♠ KQ863	♠ T9742			1♦	Pass
Vul: N-S	♥ AT87	♥ Q4	1NT	Pass	2♦	Pass
North HCP: 16+1	♦ AT	♦ 854	Pass	2♠	All Pass	
South HCP: 4+1	♣ K6	♣ Q82				
Contract: 2♠ North						

Board: 16	North:	South:	W	N	E	S
Dealer: South	♠ J94	♠ AK63			1♦	
Vul: None	♥ KQJ	♥ 43	Pass	1NT	Pass	2♦
North HCP: 10	♦ Q532	♦ JT986	Pass	Pass	2♥	Pass
South HCP: 13+1	♣ J95	♣ KQ	Pass	3♦	All Pass	
Contract: 3♦ North						

Board: 17	North:	South:	W	N	E	S
Dealer: South	♠ K83	♠ Q654			1♦	
Vul: Both	♥ J93	♥ A87	Pass	2NT	All Pass	
North HCP: 12+1	♦ K4	♦ AQ76				
South HCP: 12	♣ KQ654	♣ 97				
Contract: 2NT North						

Board: 18	North:	South:	W	N	E	S
Dealer: South	♠ QJ	♠ K86			1♦	
Vul: None	♥ T73	♥ Q52	Pass	1NT	X	2♦
North HCP: 7	♦ 8543	♦ AJT62	Pass	Pass	X	Pass
South HCP: 13+1	♣ AT98	♣ K5	2♥	3♦	All Pass	
Contract: 3♦ North						

Board: 19	North:	South:	W	N	E	S
Dealer: North	♠ K984	♠ Q72		1♦	Pass	1NT
Vul: E-W	♥ A2	♥ J93	Pass	2♦	All Pass	
North HCP: 15+1	♦ KJT43	♦ Q872				
South HCP: 8	♣ A3	♣ QJT				
Contract: 2♦ North						

South hands**Vics_Bal_Resp_to_1m**

Board: 15	♠ T9742	RHO opens the bidding 1♦.
Dealer: East	♥ Q4	You bid next.
Vul: N-S	♦ 854	West (LHO) bids 1NT if possible.
HCP: 4+1	♣ Q82	East (RHO) bids 2♦ if possible.

Board: 16	♠ AK63	You bid first.
Dealer: South	♥ 43	East (RHO) bids 2♥ if possible.
Vul: None	♦ JT986	
HCP: 13+1	♣ KQ	

Board: 17	♠ Q654	You bid first.
Dealer: South	♥ A87	The opponents are silent.
Vul: Both	♦ AQ76	
HCP: 12	♣ 97	

Board: 18	♠ K86	You bid first.
Dealer: South	♥ Q52	East (RHO) Doubles 1NT if possible.
Vul: None	♦ AJT62	East (RHO) Doubles 2♦ if possible.
HCP: 13+1	♣ K5	West (LHO) bids 2♥ if possible.

Board: 19	♠ Q72	Partner bids first.
Dealer: North	♥ J93	The opponents are silent.
Vul: E-W	♦ Q872	
HCP: 8	♣ QJT	

Both hands (Answers Page)

Board: 15	North:	South:	W	N	E	S
Dealer: East	♠ KQ863	♠ T9742			1♦	Pass
Vul: N-S	♥ AT87	♥ Q4	1NT	Pass	2♦	Pass
North HCP: 16+1	♦ AT	♦ 854	Pass	2♠	All Pass	
South HCP: 4+1	♣ K6	♣ Q82				
Contract: 2♠ North						

Board: 16	North:	South:	W	N	E	S
Dealer: South	♠ J94	♠ AK63			1♦	
Vul: None	♥ KQJ	♥ 43	Pass	1NT	Pass	2♦
North HCP: 10	♦ Q532	♦ JT986	Pass	Pass	2♥	Pass
South HCP: 13+1	♣ J95	♣ KQ	Pass	3♦	All Pass	
Contract: 3♦ North						

Board: 17	North:	South:	W	N	E	S
Dealer: South	♠ K83	♠ Q654			1♦	
Vul: Both	♥ J93	♥ A87	Pass	2NT	All Pass	
North HCP: 12+1	♦ K4	♦ AQ76				
South HCP: 12	♣ KQ654	♣ 97				
Contract: 2NT North						

Board: 18	North:	South:	W	N	E	S
Dealer: South	♠ QJ	♠ K86			1♦	
Vul: None	♥ T73	♥ Q52	Pass	1NT	X	2♦
North HCP: 7	♦ 8543	♦ AJT62	Pass	Pass	X	Pass
South HCP: 13+1	♣ AT98	♣ K5	2♥	3♦	All Pass	
Contract: 3♦ North						

Board: 19	North:	South:	W	N	E	S
Dealer: North	♠ K984	♠ Q72		1♦	Pass	1NT
Vul: E-W	♥ A2	♥ J93	Pass	2♦	All Pass	
North HCP: 15+1	♦ KJT43	♦ Q872				
South HCP: 8	♣ A3	♣ QJT				
Contract: 2♦ North						

North hands

Vics_Bal_Resp_to_1m

Board: 20	♠ 653	Partner bids first.
Dealer: South	♥ J42	The opponents are silent.
Vul: None	♦ Q9	
HCP: 10+1	♣ AKT93	
 Board: 21	 ♠ J743	 LHO opens the bidding 1♦.
Dealer: East	♥ AKJ95	Partner bids next.
Vul: N-S	♦ A7	West (RHO) bids 1NT if possible.
HCP: 13+1	♣ 84	East (LHO) bids 2♦ if possible.
 Board: 22	 ♠ A93	 Partner bids first.
Dealer: South	♥ Q83	The opponents are silent.
Vul: None	♦ 96	
HCP: 9+1	♣ K9753	
 Board: 23	 ♠ AQ97652	 LHO opens the bidding 1♦.
Dealer: East	♥ T2	Partner bids next.
Vul: E-W	♦ 7	West (RHO) bids 1NT if possible.
HCP: 10+3	♣ KJ5	East (LHO) Doubles 3♠ if possible.
 Board: 24	 ♠ K62	 Partner bids first.
Dealer: South	♥ K7	East (LHO) bids 2♠ if possible.
Vul: E-W	♦ T43	
HCP: 7+1	♣ JT764	

Both hands (Answers Page)

Board: 20	North:	South:	W	N	E	S
Dealer: South	♠ 653	♠ KT84			1♦	
Vul: None	♥ J42	♥ Q	Pass	1NT	Pass	2♦
North HCP: 10+1	♦ Q9	♦ AK862	All Pass			
South HCP: 15+1	♣ AKT93	♣ QJ7				
Contract: 2♦ South						

Board: 21	North:	South:	W	N	E	S
Dealer: East	♠ J743	♠ AT62		1♦	Pass	
Vul: N-S	♥ AKJ95	♥ Q2	1NT	Pass	2♦	Pass
North HCP: 13+1	♦ A7	♦ JT2	Pass	2♥	All Pass	
South HCP: 9	♣ 84	♣ QT52				
Contract: 2♥ North						

Board: 22	North:	South:	W	N	E	S
Dealer: South	♠ A93	♠ KT72		1♦		
Vul: None	♥ Q83	♥ 975	Pass	1NT	Pass	2♦
North HCP: 9+1	♦ 96	♦ AKQT72	All Pass			
South HCP: 12+2	♣ K9753	♣ -				
Contract: 2♦ South						

Board: 23	North:	South:	W	N	E	S
Dealer: East	♠ AQ97652	♠ J3		1♦	Pass	
Vul: E-W	♥ T2	♥ K975	1NT	3♠	X	4♠
North HCP: 10+3	♦ 7	♦ AJT8	All Pass			
South HCP: 9	♣ KJ5	♣ 982				
Contract: 4♠ South						

Board: 24	North:	South:	W	N	E	S
Dealer: South	♠ K62	♠ J			1♦	
Vul: E-W	♥ K7	♥ Q432	Pass	1NT	Pass	2♣
North HCP: 7+1	♦ T43	♦ AK86	Pass	Pass	2♠	Pass
South HCP: 13	♣ JT764	♣ K953	Pass	3♣	All Pass	
Contract: 3♣ North						

South hands**Vics_Bal_Resp_to_1m**

Board: 20	♠ KT84	You bid first.
Dealer: South	♥ Q	The opponents are silent.
Vul: None	♦ AK862	
HCP: 15+1	♣ QJ7	
Board: 21	♠ AT62	RHO opens the bidding 1♦ .
Dealer: East	♥ Q2	You bid next.
Vul: N-S	♦ JT2	West (LHO) bids 1NT if possible.
HCP: 9	♣ QT52	East (RHO) bids 2♦ if possible.
Board: 22	♠ KT72	You bid first.
Dealer: South	♥ 975	The opponents are silent.
Vul: None	♦ AKQT72	
HCP: 12+2	♣ -	
Board: 23	♠ J3	RHO opens the bidding 1♦ .
Dealer: East	♥ K975	You bid next.
Vul: E-W	♦ AJT8	West (LHO) bids 1NT if possible.
HCP: 9	♣ 982	East (RHO) Doubles 3♠ if possible.
Board: 24	♠ J	You bid first.
Dealer: South	♥ Q432	East (RHO) bids 2♠ if possible.
Vul: E-W	♦ AK86	
HCP: 13	♣ K953	

Both hands (Answers Page)

Board: 20	North:	South:	W	N	E	S
Dealer: South	♠ 653	♠ KT84			1♦	
Vul: None	♥ J42	♥ Q	Pass	1NT	Pass	2♦
North HCP: 10+1	♦ Q9	♦ AK862	All Pass			
South HCP: 15+1	♣ AKT93	♣ QJ7				
Contract: 2♦ South						

Board: 21	North:	South:	W	N	E	S
Dealer: East	♠ J743	♠ AT62		1♦	Pass	
Vul: N-S	♥ AKJ95	♥ Q2	1NT	Pass	2♦	Pass
North HCP: 13+1	♦ A7	♦ JT2	Pass	2♥	All Pass	
South HCP: 9	♣ 84	♣ QT52				
Contract: 2♥ North						

Board: 22	North:	South:	W	N	E	S
Dealer: South	♠ A93	♠ KT72		1♦		
Vul: None	♥ Q83	♥ 975	Pass	1NT	Pass	2♦
North HCP: 9+1	♦ 96	♦ AKQT72	All Pass			
South HCP: 12+2	♣ K9753	♣ -				
Contract: 2♦ South						

Board: 23	North:	South:	W	N	E	S
Dealer: East	♠ AQ97652	♠ J3		1♦	Pass	
Vul: E-W	♥ T2	♥ K975	1NT	3♠	X	4♠
North HCP: 10+3	♦ 7	♦ AJT8	All Pass			
South HCP: 9	♣ KJ5	♣ 982				
Contract: 4♠ South						

Board: 24	North:	South:	W	N	E	S
Dealer: South	♠ K62	♠ J			1♦	
Vul: E-W	♥ K7	♥ Q432	Pass	1NT	Pass	2♣
North HCP: 7+1	♦ T43	♦ AK86	Pass	Pass	2♠	Pass
South HCP: 13	♣ JT764	♣ K953	Pass	3♣	All Pass	
Contract: 3♣ North						

North hands

Vics_Bal_Resp_to_1m

Board: 25 ♠ K64

Partner bids first.

Dealer: South ♥ A86

The opponents are silent.

Vul: None ♦ J42

HCP: 8 ♣ 6543

Board: 26 ♠ A987

You bid first.

Dealer: North ♥ J9

The opponents are silent.

Vul: N-S ♦ AKQ6

HCP: 18 ♣ KJ6

Board: 27 ♠ QJ

You bid first.

Dealer: North ♥ A64

The opponents are silent.

Vul: Both ♦ QT73

HCP: 14 ♣ AJT3

Board: 28 ♠ AJ4

You bid first.

Dealer: North ♥ AKJ9

The opponents are silent.

Vul: Both ♦ QT95

HCP: 18 ♣ K9

Board: 29 ♠ J53

RHO opens the bidding 1♦.

Dealer: West ♥ AT84

You bid next.

Vul: None ♦ K42

East (LHO) bids 1NT if possible.

HCP: 8 ♣ T92

West (RHO) bids 2♦ if possible.

Both hands (Answers Page)

Board: 25

Dealer: South

Vul: None

North HCP: 8

South HCP: 14

Contract: 1NT North

North:

♠ K64

♥ A86

♦ J42

♣ 6543

South:

♠ A83

♥ 972

♦ AQT5

♣ KJ8

W N E S

1♦

Pass 1NT All Pass

Board: 26

Dealer: North

Vul: N-S

North HCP: 18

South HCP: 7

Contract: 3NT South

North:

♠ A987

♥ J9

♦ AKQ6

♣ KJ6

South:

♠ KT3

♥ 543

♦ 5432

♣ A93

W N E S

1♦ Pass 1NT

Pass 2NT Pass 3NT

All Pass

Board: 27

Dealer: North

Vul: Both

North HCP: 14

South HCP: 10

Contract: 2♣ North

North:

♠ QJ

♥ A64

♦ QT73

♣ AJT3

South:

♠ AT7

♥ T82

♦ J96

♣ KQ87

W N E S

1♦ Pass 1NT

Pass 2♣ All Pass

Board: 28

Dealer: North

Vul: Both

North HCP: 18

South HCP: 9+1

Contract: 3NT South

North:

♠ AJ4

♥ AKJ9

♦ QT95

♣ K9

South:

♠ T9

♥ T65

♦ AJ3

♣ AT873

W N E S

1♦ Pass 1NT

Pass 2NT Pass 3NT

All Pass

Board: 29

Dealer: West

Vul: None

North HCP: 8

South HCP: 13

Contract: 2♥ North

North:

♠ J53

♥ AT84

♦ K42

♣ T92

South:

♠ AK2

♥ J762

♦ 87

♣ AJ54

W N E S

1♦ Pass 1NT Pass

2♦ Pass Pass X

Pass 2♥ All Pass

South hands**Vics_Bal_Resp_to_1m**

Board: 25 ♠ A83 You bid first.

Dealer: South ♥ 972 The opponents are silent.

Vul: None ♦ AQT5

HCP: 14 ♣ KJ8

Board: 26 ♠ KT3 Partner bids first.

Dealer: North ♥ 543 The opponents are silent.

Vul: N-S ♦ 5432

HCP: 7 ♣ A93

Board: 27 ♠ AT7 Partner bids first.

Dealer: North ♥ T82 The opponents are silent.

Vul: Both ♦ J96

HCP: 10 ♣ KQ87

Board: 28 ♠ T9 Partner bids first.

Dealer: North ♥ T65 The opponents are silent.

Vul: Both ♦ AJ3

HCP: 9+1 ♣ AT873

Board: 29 ♠ AK2 LHO opens the bidding 1♦.

Dealer: West ♥ J762 Partner bids next.

Vul: None ♦ 87 East (RHO) bids 1NT if possible.

HCP: 13 ♣ AJ54 West (LHO) bids 2♦ if possible.

Both hands (Answers Page)

Board: 25

Dealer: South

Vul: None

North HCP: 8

South HCP: 14

Contract: 1NT North

North:

♠ K64

♥ A86

♦ J42

♣ 6543

South:

♠ A83

♥ 972

♦ AQT5

♣ KJ8

W

N

E

S

1♦

Pass 1NT All Pass

Board: 26

Dealer: North

Vul: N-S

North HCP: 18

South HCP: 7

Contract: 3NT South

North:

♠ A987

♥ J9

♦ AKQ6

♣ KJ6

South:

♠ KT3

♥ 543

♦ 5432

♣ A93

W

N

E

S

1♦ Pass 1NT

Pass 2NT Pass 3NT

All Pass

Board: 27

Dealer: North

Vul: Both

North HCP: 14

South HCP: 10

Contract: 2♣ North

North:

♠ QJ

♥ A64

♦ QT73

♣ AJT3

South:

♠ AT7

♥ T82

♦ J96

♣ KQ87

W

N

E

S

1♦ Pass 1NT

Pass 2♣ All Pass

Board: 28

Dealer: North

Vul: Both

North HCP: 18

South HCP: 9+1

Contract: 3NT South

North:

♠ AJ4

♥ AKJ9

♦ QT95

♣ K9

South:

♠ T9

♥ T65

♦ AJ3

♣ AT873

W

N

E

S

1♦ Pass 1NT

Pass 2NT Pass 3NT

All Pass

Board: 29

Dealer: West

Vul: None

North HCP: 8

South HCP: 13

Contract: 2♥ North

North:

♠ J53

♥ AT84

♦ K42

♣ T92

South:

♠ AK2

♥ J762

♦ 87

♣ AJ54

W

N

E

S

1♦ Pass 1NT Pass

2♦ Pass Pass X

Pass 2♥ All Pass

North hands

Vics_Bal_Resp_to_1m

Board: 30 ♠ AQJ4 You bid first.

Dealer: North ♥ KT The opponents are silent.

Vul: E-W ♦ K8653

HCP: 16+1 ♣ K3

Board: 31 ♠ A84 Partner bids first.

Dealer: South ♥ QJ5 The opponents are silent.

Vul: None ♦ T82

HCP: 12 ♣ AJ54

Board: 32 ♠ K843 You bid first.

Dealer: North ♥ A985 The opponents are silent.

Vul: N-S ♦ AJ87

HCP: 12 ♣ 8

Board: 33 ♠ KT92 LHO opens the bidding 1♦.

Dealer: East ♥ KQ8742 Partner bids next.

Vul: E-W ♦ 98 West (RHO) bids 1NT if possible.

HCP: 8+2 ♣ 3

Board: 34 ♠ 86 You bid first.

Dealer: North ♥ J854 The opponents are silent.

Vul: None ♦ KJ7

HCP: 13 ♣ AKJ9

Both hands (Answers Page)

Board: 30	North:	South:	W	N	E	S
Dealer: North	♠ AQJ4	♠ KT6		1♦	Pass	1NT
Vul: E-W	♥ KT	♥ 985	Pass	2♠	Pass	3NT
North HCP: 16+1	♦ K8653	♦ QJ2		All Pass		
South HCP: 10	♣ K3	♣ AT75				
Contract: 3NT South						

Board: 31	North:	South:	W	N	E	S
Dealer: South	♠ A84	♠ QJ			1♦	
Vul: None	♥ QJ5	♥ K9	Pass	2NT	Pass	3NT
North HCP: 12	♦ T82	♦ AQ9543		All Pass		
South HCP: 12+2	♣ AJ54	♣ T96				
Contract: 3NT South						

Board: 32	North:	South:	W	N	E	S
Dealer: North	♠ K843	♠ QT2		1♦	Pass	2NT
Vul: N-S	♥ A985	♥ QT6		All Pass		
North HCP: 12	♦ AJ87	♦ Q96				
South HCP: 12	♣ 8	♣ KQJT				
Contract: 2NT South						

Board: 33	North:	South:	W	N	E	S
Dealer: East	♠ KT92	♠ 765			1♦	Pass
Vul: E-W	♥ KQ8742	♥ A5	1NT	2♥	All Pass	
North HCP: 8+2	♦ 98	♦ AJ73				
South HCP: 9	♣ 3	♣ T762				
Contract: 2♥ North						

Board: 34	North:	South:	W	N	E	S
Dealer: North	♠ 86	♠ K54		1♣	Pass	1NT
Vul: None	♥ J854	♥ QT3		All Pass		
North HCP: 13	♦ KJ7	♦ T83				
South HCP: 7	♣ AKJ9	♣ QT43				
Contract: 1NT South						

South hands**Vics_Bal_Resp_to_1m**

Board: 30	♠ KT6	Partner bids first.
Dealer: North	♥ 985	The opponents are silent.
Vul: E-W	♦ QJ2	
HCP: 10	♣ AT75	

Board: 31	♠ QJ	You bid first.
Dealer: South	♥ K9	The opponents are silent.
Vul: None	♦ AQ9543	
HCP: 12+2	♣ T96	

Board: 32	♠ QT2	Partner bids first.
Dealer: North	♥ QT6	The opponents are silent.
Vul: N-S	♦ Q96	
HCP: 12	♣ KQJT	

Board: 33	♠ 765	RHO opens the bidding 1♦.
Dealer: East	♥ A5	You bid next.
Vul: E-W	♦ AJ73	West (LHO) bids 1NT if possible.
HCP: 9	♣ T762	

Board: 34	♠ K54	Partner bids first.
Dealer: North	♥ QT3	The opponents are silent.
Vul: None	♦ T83	
HCP: 7	♣ QT43	

Both hands (Answers Page)

Board: 30	North:	South:	W	N	E	S
Dealer: North	♠ AQJ4	♠ KT6		1♦	Pass	1NT
Vul: E-W	♥ KT	♥ 985	Pass	2♠	Pass	3NT
North HCP: 16+1	♦ K8653	♦ QJ2		All Pass		
South HCP: 10	♣ K3	♣ AT75				
Contract: 3NT South						

Board: 31	North:	South:	W	N	E	S
Dealer: South	♠ A84	♠ QJ			1♦	
Vul: None	♥ QJ5	♥ K9	Pass	2NT	Pass	3NT
North HCP: 12	♦ T82	♦ AQ9543		All Pass		
South HCP: 12+2	♣ AJ54	♣ T96				
Contract: 3NT South						

Board: 32	North:	South:	W	N	E	S
Dealer: North	♠ K843	♠ QT2		1♦	Pass	2NT
Vul: N-S	♥ A985	♥ QT6		All Pass		
North HCP: 12	♦ AJ87	♦ Q96				
South HCP: 12	♣ 8	♣ KQJT				
Contract: 2NT South						

Board: 33	North:	South:	W	N	E	S
Dealer: East	♠ KT92	♠ 765			1♦	Pass
Vul: E-W	♥ KQ8742	♥ A5	1NT	2♥	All Pass	
North HCP: 8+2	♦ 98	♦ AJ73				
South HCP: 9	♣ 3	♣ T762				
Contract: 2♥ North						

Board: 34	North:	South:	W	N	E	S
Dealer: North	♠ 86	♠ K54		1♣	Pass	1NT
Vul: None	♥ J854	♥ QT3		All Pass		
North HCP: 13	♦ KJ7	♦ T83				
South HCP: 7	♣ AKJ9	♣ QT43				
Contract: 1NT South						

North hands

Vics_Bal_Resp_to_1m

Board: 35 ♠ T5 Partner bids first.

Dealer: South ♥ QJ5 East (LHO) bids 3♠ if possible.

Vul: None ♦ A52

HCP: 9+1 ♣ QT976

Board: 36 ♠ A862 You bid first.

Dealer: North ♥ JT97 The opponents are silent.

Vul: E-W ♦ KT6

HCP: 12 ♣ A6

Board: 37 ♠ 976 Partner bids first.

Dealer: South ♥ 87 The opponents are silent.

Vul: Both ♦ AQ4

HCP: 12+1 ♣ KQJ72

Board: 38 ♠ KJ8 You bid first.

Dealer: North ♥ KQT The opponents are silent.

Vul: None ♦ KQ86

HCP: 18 ♣ A96

Board: 39 ♠ JT962 RHO opens the bidding 1♦.

Dealer: West ♥ Q4 You bid next.

Vul: E-W ♦ K52 East (LHO) bids 1NT if possible.

HCP: 6+1 ♣ 952 East (LHO) Doubles 4♠ if possible.

Both hands (Answers Page)

Board: 35	North:	South:	W	N	E	S
Dealer: South	♠ T5	♠ A				1♦
Vul: None	♥ QJ5	♥ AK92	Pass	1NT	3♠	X
North HCP: 9+1	♦ A52	♦ Q973	Pass	4♣	Pass	5♣
South HCP: 18	♣ QT976	♣ AJ43	All Pass			
Contract: 5♣ South						

Board: 36	North:	South:	W	N	E	S
Dealer: North	♠ A862	♠ J4		1♦	Pass	1NT
Vul: E-W	♥ JT97	♥ A53	All Pass			
North HCP: 12	♦ KT6	♦ 743				
South HCP: 7+1	♣ A6	♣ Q9873				
Contract: 1NT South						

Board: 37	North:	South:	W	N	E	S
Dealer: South	♠ 976	♠ AKQ5				1♦
Vul: Both	♥ 87	♥ J642	Pass	2NT	Pass	3♥
North HCP: 12+1	♦ AQ4	♦ K73	Pass	3NT	All Pass	
South HCP: 13	♣ KQJ72	♣ T9				
Contract: 3NT North						

Board: 38	North:	South:	W	N	E	S
Dealer: North	♠ KJ8	♠ AT9		1♦	Pass	2NT
Vul: None	♥ KQT	♥ A84	Pass	3NT	All Pass	
North HCP: 18	♦ KQ86	♦ J74				
South HCP: 12	♣ A96	♣ QJT8				
Contract: 3NT North						

Board: 39	North:	South:	W	N	E	S
Dealer: West	♠ JT962	♠ KQ753	1♦	Pass	1NT	2♦ ¹
Vul: E-W	♥ Q4	♥ KT982	Pass	4♠	X	All Pass
North HCP: 6+1	♦ K52	♦ A				
South HCP: 16+2	♣ 952	♣ A6	1. Michaels Cuebid			
Contract: 4♠X North						

South hands**Vics_Bal_Resp_to_1m**

Board: 35	♠ A	You bid first.
Dealer: South	♥ AK92	East (RHO) bids 3♠ if possible.
Vul: None	♦ Q973	
HCP: 18	♣ AJ43	
Board: 36	♠ J4	Partner bids first.
Dealer: North	♥ A53	The opponents are silent.
Vul: E-W	♦ 743	
HCP: 7+1	♣ Q9873	
Board: 37	♠ AKQ5	You bid first.
Dealer: South	♥ J642	The opponents are silent.
Vul: Both	♦ K73	
HCP: 13	♣ T9	
Board: 38	♠ AT9	Partner bids first.
Dealer: North	♥ A84	The opponents are silent.
Vul: None	♦ J74	
HCP: 12	♣ QJT8	
Board: 39	♠ KQ753	LHO opens the bidding 1♦.
Dealer: West	♥ KT982	Partner bids next.
Vul: E-W	♦ A	East (RHO) bids 1NT if possible.
HCP: 16+2	♣ A6	East (RHO) Doubles 4♠ if possible.

Both hands (Answers Page)

Board: 35	North:	South:	W	N	E	S
Dealer: South	♠ T5	♠ A				1♦
Vul: None	♥ QJ5	♥ AK92	Pass	1NT	3♠	X
North HCP: 9+1	♦ A52	♦ Q973	Pass	4♣	Pass	5♣
South HCP: 18	♣ QT976	♣ AJ43	All Pass			
Contract: 5♣ South						

Board: 36	North:	South:	W	N	E	S
Dealer: North	♠ A862	♠ J4		1♦	Pass	1NT
Vul: E-W	♥ JT97	♥ A53	All Pass			
North HCP: 12	♦ KT6	♦ 743				
South HCP: 7+1	♣ A6	♣ Q9873				
Contract: 1NT South						

Board: 37	North:	South:	W	N	E	S
Dealer: South	♠ 976	♠ AKQ5				1♦
Vul: Both	♥ 87	♥ J642	Pass	2NT	Pass	3♥
North HCP: 12+1	♦ AQ4	♦ K73	Pass	3NT	All Pass	
South HCP: 13	♣ KQJ72	♣ T9				
Contract: 3NT North						

Board: 38	North:	South:	W	N	E	S
Dealer: North	♠ KJ8	♠ AT9		1♦	Pass	2NT
Vul: None	♥ KQT	♥ A84	Pass	3NT	All Pass	
North HCP: 18	♦ KQ86	♦ J74				
South HCP: 12	♣ A96	♣ QJT8				
Contract: 3NT North						

Board: 39	North:	South:	W	N	E	S
Dealer: West	♠ JT962	♠ KQ753	1♦	Pass	1NT	2♦ ¹
Vul: E-W	♥ Q4	♥ KT982	Pass	4♠	X	All Pass
North HCP: 6+1	♦ K52	♦ A				
South HCP: 16+2	♣ 952	♣ A6	1. Michaels Cuebid			
Contract: 4♠X North						

North hands

Vics_Bal_Resp_to_1m

Board: 40	♠ AT72	You bid first.
Dealer: North	♥ Q82	The opponents are silent.
Vul: E-W	♦ K6	
HCP: 18	♣ AKQ3	

Board: 41	♠ 976	Partner bids first.
Dealer: South	♥ A73	The opponents are silent.
Vul: Both	♦ Q74	
HCP: 10	♣ A754	

Board: 42	♠ K92	You bid first.
Dealer: North	♥ AQ86	The opponents are silent.
Vul: Both	♦ J3	
HCP: 14	♣ A753	

Board: 43	♠ AT9	Partner bids first.
Dealer: South	♥ A43	The opponents are silent.
Vul: Both	♦ Q53	
HCP: 10	♣ T743	

Board: 44	♠ 542	Partner bids first.
Dealer: South	♥ KJ7	The opponents are silent.
Vul: N-S	♦ T52	
HCP: 8	♣ AT85	

Both hands (Answers Page)

Board: 40	North:	South:	W	N	E	S
Dealer: North	♠ AT72	♠ K98		1♣	Pass	1NT
Vul: E-W	♥ Q82	♥ AT4	Pass	2NT	Pass	3NT
North HCP: 18	♦ K6	♦ J92	All Pass			
South HCP: 8	♣ AKQ3	♣ T954				
Contract: 3NT South						

Board: 41	North:	South:	W	N	E	S
Dealer: South	♠ 976	♠ KQ53			1♦	
Vul: Both	♥ A73	♥ KJ9	Pass	1NT	All Pass	
North HCP: 10	♦ Q74	♦ AJ32				
South HCP: 14	♣ A754	♣ T9				
Contract: 1NT North						

Board: 42	North:	South:	W	N	E	S
Dealer: North	♠ K92	♠ JT3		1♣	Pass	1NT
Vul: Both	♥ AQ86	♥ KJ4	All Pass			
North HCP: 14	♦ J3	♦ K84				
South HCP: 9	♣ A753	♣ J986				
Contract: 1NT South						

Board: 43	North:	South:	W	N	E	S
Dealer: South	♠ AT9	♠ KQ32			1♦	
Vul: Both	♥ A43	♥ 86	Pass	3NT	All Pass	
North HCP: 10	♦ Q53	♦ A976				
South HCP: 14	♣ T743	♣ KQ5				
Contract: 3NT North						

Board: 44	North:	South:	W	N	E	S
Dealer: South	♠ 542	♠ QJT			1♦	
Vul: N-S	♥ KJ7	♥ Q632	Pass	1NT	Pass	2♦
North HCP: 8	♦ T52	♦ AQ843	All Pass			
South HCP: 14+1	♣ AT85	♣ K				
Contract: 2♦ South						

South hands**Vics_Bal_Resp_to_1m**

Board: 40	♠ K98	Partner bids first.
Dealer: North	♥ AT4	The opponents are silent.
Vul: E-W	♦ J92	
HCP: 8	♣ T954	

Board: 41	♠ KQ53	You bid first.
Dealer: South	♥ KJ9	The opponents are silent.
Vul: Both	♦ AJ32	
HCP: 14	♣ T9	

Board: 42	♠ JT3	Partner bids first.
Dealer: North	♥ KJ4	The opponents are silent.
Vul: Both	♦ K84	
HCP: 9	♣ J986	

Board: 43	♠ KQ32	You bid first.
Dealer: South	♥ 86	The opponents are silent.
Vul: Both	♦ A976	
HCP: 14	♣ KQ5	

Board: 44	♠ QJT	You bid first.
Dealer: South	♥ Q632	The opponents are silent.
Vul: N-S	♦ AQ843	
HCP: 14+1	♣ K	

Both hands (Answers Page)

Board: 40	North:	South:	W	N	E	S
Dealer: North	♠ AT72	♠ K98		1♣	Pass	1NT
Vul: E-W	♥ Q82	♥ AT4	Pass	2NT	Pass	3NT
North HCP: 18	♦ K6	♦ J92	All Pass			
South HCP: 8	♣ AKQ3	♣ T954				
Contract: 3NT South						

Board: 41	North:	South:	W	N	E	S
Dealer: South	♠ 976	♠ KQ53			1♦	
Vul: Both	♥ A73	♥ KJ9	Pass	1NT	All Pass	
North HCP: 10	♦ Q74	♦ AJ32				
South HCP: 14	♣ A754	♣ T9				
Contract: 1NT North						

Board: 42	North:	South:	W	N	E	S
Dealer: North	♠ K92	♠ JT3		1♣	Pass	1NT
Vul: Both	♥ AQ86	♥ KJ4	All Pass			
North HCP: 14	♦ J3	♦ K84				
South HCP: 9	♣ A753	♣ J986				
Contract: 1NT South						

Board: 43	North:	South:	W	N	E	S
Dealer: South	♠ AT9	♠ KQ32			1♦	
Vul: Both	♥ A43	♥ 86	Pass	3NT	All Pass	
North HCP: 10	♦ Q53	♦ A976				
South HCP: 14	♣ T743	♣ KQ5				
Contract: 3NT North						

Board: 44	North:	South:	W	N	E	S
Dealer: South	♠ 542	♠ QJT			1♦	
Vul: N-S	♥ KJ7	♥ Q632	Pass	1NT	Pass	2♦
North HCP: 8	♦ T52	♦ AQ843	All Pass			
South HCP: 14+1	♣ AT85	♣ K				
Contract: 2♦ South						

North hands

Vics_Bal_Resp_to_1m

Board: 45 ♠ - You bid first.

Dealer: North ♥ AT97 West (RHO) bids 3♠ if possible.

Vul: E-W ♦ AKJ

HCP: 14+2 ♣ QT9876

Board: 46 ♠ A986 You bid first.

Dealer: North ♥ T85 The opponents are silent.

Vul: None ♦ AK85

HCP: 14 ♣ QJ

Board: 47 ♠ 4 You bid first.

Dealer: North ♥ QT72 West (RHO) bids 3♠ if possible.

Vul: Both ♦ AKQT943

HCP: 15+3 ♣ A

Board: 48 ♠ QJ Partner bids first.

Dealer: South ♥ 753 The opponents are silent.

Vul: Both ♦ J432

HCP: 7 ♣ KT85

Board: 49 ♠ 753 Partner bids first.

Dealer: South ♥ KQ4 The opponents are silent.

Vul: N-S ♦ KT9

HCP: 11 ♣ KT76

Both hands (Answers Page)

Board: 45	North:	South:	W	N	E	S
Dealer: North	♠ -	♠ Q92		1♣	Pass	1NT
Vul: E-W	♥ AT97	♥ Q43	3♠	4♣	Pass	5♣
North HCP: 14+2	♦ AKJ	♦ T74		All Pass		
South HCP: 11	♣ QT9876	♣ AK54				
Contract: 5♣ South						

Board: 46	North:	South:	W	N	E	S
Dealer: North	♠ A986	♠ K32		1♦	Pass	1NT
Vul: None	♥ T85	♥ 43		All Pass		
North HCP: 14	♦ AK85	♦ Q763				
South HCP: 9	♣ QJ	♣ A953				
Contract: 1NT South						

Board: 47	North:	South:	W	N	E	S
Dealer: North	♠ 4	♠ 86		1♦	Pass	1NT
Vul: Both	♥ QT72	♥ K94	3♠	4♦	All Pass	
North HCP: 15+3	♦ AKQT943	♦ 762				
South HCP: 7+1	♣ A	♣ KJ763				
Contract: 4♦ North						

Board: 48	North:	South:	W	N	E	S
Dealer: South	♠ QJ	♠ A985			1♦	
Vul: Both	♥ 753	♥ J	Pass	1NT	Pass	2♦
North HCP: 7	♦ J432	♦ AQT98		All Pass		
South HCP: 15+1	♣ KT85	♣ A73				
Contract: 2♦ South						

Board: 49	North:	South:	W	N	E	S
Dealer: South	♠ 753	♠ K94			1♦	
Vul: N-S	♥ KQ4	♥ AJT6	Pass	1NT	Pass	2♥
North HCP: 11	♦ KT9	♦ A8542	Pass	3NT	All Pass	
South HCP: 16+1	♣ KT76	♣ A				
Contract: 3NT North						

South hands**Vics_Bal_Resp_to_1m**

Board: 45 ♠ Q92 Partner bids first.

Dealer: North ♥ Q43 West (LHO) bids 3♠ if possible.

Vul: E-W ♦ T74

HCP: 11 ♣ AK54

Board: 46 ♠ K32 Partner bids first.

Dealer: North ♥ 43 The opponents are silent.

Vul: None ♦ Q763

HCP: 9 ♣ A953

Board: 47 ♠ 86 Partner bids first.

Dealer: North ♥ K94 West (LHO) bids 3♠ if possible.

Vul: Both ♦ 762

HCP: 7+1 ♣ KJ763

Board: 48 ♠ A985 You bid first.

Dealer: South ♥ J The opponents are silent.

Vul: Both ♦ AQT98

HCP: 15+1 ♣ A73

Board: 49 ♠ K94 You bid first.

Dealer: South ♥ AJT6 The opponents are silent.

Vul: N-S ♦ A8542

HCP: 16+1 ♣ A

Both hands (Answers Page)

Board: 45	North:	South:	W	N	E	S
Dealer: North	♠ -	♠ Q92		1♣	Pass	1NT
Vul: E-W	♥ AT97	♥ Q43	3♠	4♣	Pass	5♣
North HCP: 14+2	♦ AKJ	♦ T74		All Pass		
South HCP: 11	♣ QT9876	♣ AK54				
Contract: 5♣ South						

Board: 46	North:	South:	W	N	E	S
Dealer: North	♠ A986	♠ K32		1♦	Pass	1NT
Vul: None	♥ T85	♥ 43		All Pass		
North HCP: 14	♦ AK85	♦ Q763				
South HCP: 9	♣ QJ	♣ A953				
Contract: 1NT South						

Board: 47	North:	South:	W	N	E	S
Dealer: North	♠ 4	♠ 86		1♦	Pass	1NT
Vul: Both	♥ QT72	♥ K94	3♠	4♦	All Pass	
North HCP: 15+3	♦ AKQT943	♦ 762				
South HCP: 7+1	♣ A	♣ KJ763				
Contract: 4♦ North						

Board: 48	North:	South:	W	N	E	S
Dealer: South	♠ QJ	♠ A985			1♦	
Vul: Both	♥ 753	♥ J	Pass	1NT	Pass	2♦
North HCP: 7	♦ J432	♦ AQT98		All Pass		
South HCP: 15+1	♣ KT85	♣ A73				
Contract: 2♦ South						

Board: 49	North:	South:	W	N	E	S
Dealer: South	♠ 753	♠ K94			1♦	
Vul: N-S	♥ KQ4	♥ AJT6	Pass	1NT	Pass	2♥
North HCP: 11	♦ KT9	♦ A8542	Pass	3NT	All Pass	
South HCP: 16+1	♣ KT76	♣ A				
Contract: 3NT North						

North hands

Vics_Bal_Resp_to_1m

Board: 50 ♠ AK
Dealer: North ♥ T54
Vul: E-W ♦ A764
HCP: 13 ♣ Q743

You bid first.

The opponents are silent.

Both hands (Answers Page)

Board: 50

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 11

Contract: 1NT South

North:

♠ AK

♥ T54

♦ A764

♣ Q743

South:

♠ J87

♥ 872

♦ QJ3

♣ AKT5

W

N

E **S**

1 ♦

Pass 1NT

All Pass

South hands

Vics_Bal_Resp_to_1m

Board: 50 ♠ J87
Dealer: North ♥ 872
Vul: E-W ♦ QJ3
HCP: 11 ♣ AKT5

Partner bids first.

The opponents are silent.

Both hands (Answers Page)

Board: 50

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 11

Contract: 1NT South

North:

♠ AK

♥ T54

♦ A764

♣ Q743

South:

♠ J87

♥ 872

♦ QJ3

♣ AKT5

W

N

E **S**

1 ♦

Pass 1NT

All Pass