

## North hands

## Minor\_Suit\_Opener\_Balanced\_Response

### Board: 1

♠ Q53

You bid first.

Dealer: North

♥ AK7

The opponents are silent.

Vul: N-S

♦ AQ764

HCP: 18+1

♣ K5

### Board: 2

♠ KJ6

You bid first.

Dealer: North

♥ 953

The opponents are silent.

Vul: E-W

♦ AQ42

HCP: 13

♣ QJT

### Board: 3

♠ T95

Partner bids first.

Dealer: South

♥ 762

The opponents are silent.

Vul: Both

♦ Q84

HCP: 8

♣ AQ64

### Board: 4

♠ 752

You bid first.

Dealer: North

♥ AK9

The opponents are silent.

Vul: N-S

♦ KQT74

HCP: 12+1

♣ 94

### Board: 5

♠ A86

Partner bids first.

Dealer: South

♥ AKT8

The opponents are silent.

Vul: E-W

♦ J74

HCP: 13

♣ J43

## Both hands (Answers Page)

### Board: 1

	North:	South:	W	N	E	S
Dealer: North	♠ Q53	♠ K82		1 ♦	Pass	1NT
Vul: N-S	♥ AK7	♥ JT3	Pass	2 ♦	All Pass	
North HCP: 18+1	♦ AQ764	♦ JT5				
South HCP: 6	♣ K5	♣ J764				
Contract: 2 ♦ North						

### Board: 2

	North:	South:	W	N	E	S
Dealer: North	♠ KJ6	♠ Q932		1 ♦	Pass	1 ♠
Vul: E-W	♥ 953	♥ AQJ	Pass	1NT	Pass	4NT
North HCP: 13	♦ AQ42	♦ K5	Pass	5 ♠	All Pass	
South HCP: 19	♣ QJT	♣ AK43				
Contract: 5 ♠ North						

### Board: 3

	North:	South:	W	N	E	S
Dealer: South	♠ T95	♠ QJ7				1 ♦
Vul: Both	♥ 762	♥ AK8	Pass	1NT	Pass	2NT
North HCP: 8	♦ Q84	♦ AJ93	Pass	3NT	All Pass	
South HCP: 18	♣ AQ64	♣ K87				
Contract: 3NT North						

### Board: 4

	North:	South:	W	N	E	S
Dealer: North	♠ 752	♠ KQ4		1 ♦	Pass	3NT
Vul: N-S	♥ AK9	♥ JT6	All Pass			
North HCP: 12+1	♦ KQT74	♦ AJ62				
South HCP: 16	♣ 94	♣ AJT				
Contract: 3NT South						

### Board: 5

	North:	South:	W	N	E	S
Dealer: South	♠ A86	♠ KJT				1 ♦
Vul: E-W	♥ AKT8	♥ Q6	Pass	1 ♥	Pass	3 ♦
North HCP: 13	♦ J74	♦ KQ8532	Pass	3NT	All Pass	
South HCP: 15+2	♣ J43	♣ AT				
Contract: 3NT North						

**South hands****Minor\_Suit\_Opener\_Balanced\_Response**

<b>Board: 1</b>	♠ K82	Partner bids first.
Dealer: North	♥ JT3	The opponents are silent.
Vul: N-S	♦ JT5	
HCP: 6	♣ J764	

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<b>Board: 2</b>	♠ Q932	Partner bids first.
Dealer: North	♥ AQJ	The opponents are silent.
Vul: E-W	♦ K5	
HCP: 19	♣ AK43	

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<b>Board: 3</b>	♠ QJ7	You bid first.
Dealer: South	♥ AK8	The opponents are silent.
Vul: Both	♦ AJ93	
HCP: 18	♣ K87	

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<b>Board: 4</b>	♠ KQ4	Partner bids first.
Dealer: North	♥ JT6	The opponents are silent.
Vul: N-S	♦ AJ62	
HCP: 16	♣ AJT	

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<b>Board: 5</b>	♠ KJT	You bid first.
Dealer: South	♥ Q6	The opponents are silent.
Vul: E-W	♦ KQ8532	
HCP: 15+2	♣ AT	

## Both hands (Answers Page)

### Board: 1

	North:	South:	W	N	E	S
Dealer: North	♠ Q53	♠ K82		1 ♦	Pass	1NT
Vul: N-S	♥ AK7	♥ JT3	Pass	2 ♦	All Pass	
North HCP: 18+1	♦ AQ764	♦ JT5				
South HCP: 6	♣ K5	♣ J764				
Contract: 2 ♦ North						

### Board: 2

	North:	South:	W	N	E	S
Dealer: North	♠ KJ6	♠ Q932		1 ♦	Pass	1 ♠
Vul: E-W	♥ 953	♥ AQJ	Pass	1NT	Pass	4NT
North HCP: 13	♦ AQ42	♦ K5	Pass	5 ♠	All Pass	
South HCP: 19	♣ QJT	♣ AK43				
Contract: 5 ♠ North						

### Board: 3

	North:	South:	W	N	E	S
Dealer: South	♠ T95	♠ QJ7				1 ♦
Vul: Both	♥ 762	♥ AK8	Pass	1NT	Pass	2NT
North HCP: 8	♦ Q84	♦ AJ93	Pass	3NT	All Pass	
South HCP: 18	♣ AQ64	♣ K87				
Contract: 3NT North						

### Board: 4

	North:	South:	W	N	E	S
Dealer: North	♠ 752	♠ KQ4		1 ♦	Pass	3NT
Vul: N-S	♥ AK9	♥ JT6	All Pass			
North HCP: 12+1	♦ KQT74	♦ AJ62				
South HCP: 16	♣ 94	♣ AJT				
Contract: 3NT South						

### Board: 5

	North:	South:	W	N	E	S
Dealer: South	♠ A86	♠ KJT				1 ♦
Vul: E-W	♥ AKT8	♥ Q6	Pass	1 ♥	Pass	3 ♦
North HCP: 13	♦ J74	♦ KQ8532	Pass	3NT	All Pass	
South HCP: 15+2	♣ J43	♣ AT				
Contract: 3NT North						

## North hands

## Minor\_Suit\_Opener\_Balanced\_Response

### Board: 6

♠ AT9

Partner bids first.

Dealer: South

♥ A64

The opponents are silent.

Vul: Both

♦ KQJ72

HCP: 14+1

♣ 96

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### Board: 7

♠ J52

You bid first.

Dealer: North

♥ AJ

The opponents are silent.

Vul: None

♦ QJT4

HCP: 12

♣ K843

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### Board: 8

♠ AK94

Partner bids first.

Dealer: South

♥ Q85

The opponents are silent.

Vul: E-W

♦ AJT8

HCP: 18

♣ A7

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### Board: 9

♠ Q62

You bid first.

Dealer: North

♥ A876

The opponents are silent.

Vul: Both

♦ 762

HCP: 12

♣ AQ4

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### Board: 10

♠ KT3

Partner bids first.

Dealer: South

♥ KQJ5

The opponents are silent.

Vul: None

♦ KT5

HCP: 18

♣ AQ8

## Both hands (Answers Page)

### Board: 6

Dealer: South

Vul: Both

North HCP: 14+1

South HCP: 14

Contract: 3NT North

North:

♠ AT9

♥ A64

♦ KQJ72

♣ 96

South:

♠ 83

♥ KQ52

♦ A84

♣ KQT3

W N E S

Pass 1♦ Pass 1♣

Pass 1♦ Pass 1♥

Pass 1♠<sup>1</sup> Pass 2♣

Pass 2♦ Pass 2NT

Pass 3NT All Pass

1. Fourth suit game force

### Board: 7

Dealer: North

Vul: None

North HCP: 12

South HCP: 11

Contract: 2NT South

North:

♠ J52

♥ AJ

♦ QJT4

♣ K843

South:

♠ QT86

♥ KT74

♦ A92

♣ Q9

W N E S

Pass 1♦ Pass 1♥

Pass 1NT Pass 2NT

All Pass

### Board: 8

Dealer: South

Vul: E-W

North HCP: 18

South HCP: 12

Contract: 6NT North

North:

♠ AK94

♥ Q85

♦ AJT8

♣ A7

South:

♠ QJ5

♥ A94

♦ K432

♣ Q83

W N E S

Pass 1♦

Pass 1♠ Pass 1NT

Pass 3♦ Pass 3NT

Pass 4NT Pass 6♦

Pass 6NT All Pass

### Board: 9

Dealer: North

Vul: Both

North HCP: 12

South HCP: 16

Contract: 3NT South

North:

♠ Q62

♥ A876

♦ 762

♣ AQ4

South:

♠ A985

♥ Q92

♦ AKT5

♣ K3

W N E S

Pass 1♣ Pass 1♠

Pass 1NT Pass 3NT

All Pass

### Board: 10

Dealer: South

Vul: None

North HCP: 18

South HCP: 13

Contract: 3NT North

North:

♠ KT3

♥ KQJ5

♦ KT5

♣ AQ8

South:

♠ A75

♥ A86

♦ Q42

♣ KT63

W N E S

Pass 1♣

Pass 1♥ Pass 1NT

Pass 3NT All Pass

**South hands****Minor\_Suit\_Opener\_Balanced\_Response**

<b>Board: 6</b>	♠ 83	You bid first.
Dealer: South	♥ KQ52	The opponents are silent.
Vul: Both	♦ A84	
HCP: 14	♣ KQT3	

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<b>Board: 7</b>	♠ QT86	Partner bids first.
Dealer: North	♥ KT74	The opponents are silent.
Vul: None	♦ A92	
HCP: 11	♣ Q9	

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<b>Board: 8</b>	♠ QJ5	You bid first.
Dealer: South	♥ A94	The opponents are silent.
Vul: E-W	♦ K432	
HCP: 12	♣ Q83	

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<b>Board: 9</b>	♠ A985	Partner bids first.
Dealer: North	♥ Q92	The opponents are silent.
Vul: Both	♦ AKT5	
HCP: 16	♣ K3	

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<b>Board: 10</b>	♠ A75	You bid first.
Dealer: South	♥ A86	The opponents are silent.
Vul: None	♦ Q42	
HCP: 13	♣ KT63	

## Both hands (Answers Page)

### Board: 6

Dealer: South

Vul: Both

North HCP: 14+1

South HCP: 14

Contract: 3NT North

North:

♠ AT9

♥ A64

♦ KQJ72

♣ 96

South:

♠ 83

♥ KQ52

♦ A84

♣ KQT3

W N E S

Pass 1♦ Pass 1♣

Pass 1♦ Pass 1♥

Pass 1♠<sup>1</sup> Pass 2♣

Pass 2♦ Pass 2NT

Pass 3NT All Pass

1. Fourth suit game force

### Board: 7

Dealer: North

Vul: None

North HCP: 12

South HCP: 11

Contract: 2NT South

North:

♠ J52

♥ AJ

♦ QJT4

♣ K843

South:

♠ QT86

♥ KT74

♦ A92

♣ Q9

W N E S

Pass 1♦ Pass 1♥

Pass 1NT Pass 2NT

All Pass

### Board: 8

Dealer: South

Vul: E-W

North HCP: 18

South HCP: 12

Contract: 6NT North

North:

♠ AK94

♥ Q85

♦ AJT8

♣ A7

South:

♠ QJ5

♥ A94

♦ K432

♣ Q83

W N E S

Pass 1♦

Pass 1♠ Pass 1NT

Pass 3♦ Pass 3NT

Pass 4NT Pass 6♦

Pass 6NT All Pass

### Board: 9

Dealer: North

Vul: Both

North HCP: 12

South HCP: 16

Contract: 3NT South

North:

♠ Q62

♥ A876

♦ 762

♣ AQ4

South:

♠ A985

♥ Q92

♦ AKT5

♣ K3

W N E S

Pass 1♣ Pass 1♠

Pass 1NT Pass 3NT

All Pass

### Board: 10

Dealer: South

Vul: None

North HCP: 18

South HCP: 13

Contract: 3NT North

North:

♠ KT3

♥ KQJ5

♦ KT5

♣ AQ8

South:

♠ A75

♥ A86

♦ Q42

♣ KT63

W N E S

Pass 1♣

Pass 1♥ Pass 1NT

Pass 3NT All Pass



North hands		Minor_Suit_Opener_Balanced_Response
<b>Board: 11</b>	♠ A98	You bid first.
Dealer: North	♥ JT3	The opponents are silent.
Vul: N-S	♦ AK93	
HCP: 13	♣ JT6	
<b>Board: 12</b>	♠ AK54	Partner bids first.
Dealer: South	♥ KT9	The opponents are silent.
Vul: None	♦ KJT2	
HCP: 17	♣ K7	
<b>Board: 13</b>	♠ K973	Partner bids first.
Dealer: South	♥ AKQJ	The opponents are silent.
Vul: N-S	♦ 543	
HCP: 13	♣ 43	
<b>Board: 14</b>	♠ 42	You bid first.
Dealer: North	♥ J765	The opponents are silent.
Vul: None	♦ AK986	
HCP: 12+1	♣ AT	
<b>Board: 15</b>	♠ Q84	Partner bids first.
Dealer: South	♥ AJ54	The opponents are silent.
Vul: N-S	♦ Q2	
HCP: 16	♣ AKT8	

## Both hands (Answers Page)

### Board: 11

	North:	South:	W	N	E	S
Dealer: North	♠ A98	♠ K62		1 ♦	Pass	1 ♥
Vul: N-S	♥ JT3	♥ K954	Pass	1NT	All Pass	
North HCP: 13	♦ AK93	♦ 8765				
South HCP: 9	♣ JT6	♣ K8				
Contract: 1NT North						

### Board: 12

	North:	South:	W	N	E	S
Dealer: South	♠ AK54	♠ 972				1 ♣
Vul: None	♥ KT9	♥ AQJ5	Pass	1 ♠	Pass	1NT
North HCP: 17	♦ KJT2	♦ Q	Pass	3NT	All Pass	
South HCP: 14+1	♣ K7	♣ AJT95				
Contract: 3NT North						

### Board: 13

	North:	South:	W	N	E	S
Dealer: South	♠ K973	♠ 4				1 ♣
Vul: N-S	♥ AKQJ	♥ 7432	Pass	1 ♥	Pass	2 ♥
North HCP: 13	♦ 543	♦ KQT	Pass	4 ♥	All Pass	
South HCP: 12+1	♣ 43	♣ AQJ98				
Contract: 4 ♥ North						

### Board: 14

	North:	South:	W	N	E	S
Dealer: North	♠ 42	♠ A63		1 ♦	Pass	1 ♥
Vul: None	♥ J765	♥ AK32	Pass	2 ♥	Pass	2NT
North HCP: 12+1	♦ AK986	♦ T2	Pass	3 ♣	Pass	3 ♠
South HCP: 14	♣ AT	♣ QJ85	Pass	4 ♦	Pass	4 ♥
Contract: 4 ♥ South			All Pass			

### Board: 15

	North:	South:	W	N	E	S
Dealer: South	♠ Q84	♠ K53				1 ♦
Vul: N-S	♥ AJ54	♥ KT98	Pass	1 ♥	Pass	2 ♥
North HCP: 16	♦ Q2	♦ KJ53	Pass	2NT	Pass	3 ♦
South HCP: 12	♣ AKT8	♣ Q3	Pass	3 ♥	Pass	3 ♠
Contract: 4 ♥ South			Pass	3NT	Pass	4 ♥
			All Pass			

**South hands****Minor\_Suit\_Opener\_Balanced\_Response**

<b>Board: 11</b>	♠ K62	Partner bids first.
Dealer: North	♥ K954	The opponents are silent.
Vul: N-S	♦ 8765	
HCP: 9	♣ K8	

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<b>Board: 12</b>	♠ 972	You bid first.
Dealer: South	♥ AQJ5	The opponents are silent.
Vul: None	♦ Q	
HCP: 14+1	♣ AJT95	

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<b>Board: 13</b>	♠ 4	You bid first.
Dealer: South	♥ 7432	The opponents are silent.
Vul: N-S	♦ KQT	
HCP: 12+1	♣ AQJ98	

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<b>Board: 14</b>	♠ A63	Partner bids first.
Dealer: North	♥ AK32	The opponents are silent.
Vul: None	♦ T2	
HCP: 14	♣ QJ85	

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<b>Board: 15</b>	♠ K53	You bid first.
Dealer: South	♥ KT98	The opponents are silent.
Vul: N-S	♦ KJ53	
HCP: 12	♣ Q3	

## Both hands (Answers Page)

### Board: 11

	North:	South:	W	N	E	S
Dealer: North	♠ A98	♠ K62		1 ♦	Pass	1 ♥
Vul: N-S	♥ JT3	♥ K954	Pass	1NT	All Pass	
North HCP: 13	♦ AK93	♦ 8765				
South HCP: 9	♣ JT6	♣ K8				
Contract: 1NT North						

### Board: 12

	North:	South:	W	N	E	S
Dealer: South	♠ AK54	♠ 972				1 ♣
Vul: None	♥ KT9	♥ AQJ5	Pass	1 ♠	Pass	1NT
North HCP: 17	♦ KJT2	♦ Q	Pass	3NT	All Pass	
South HCP: 14+1	♣ K7	♣ AJT95				
Contract: 3NT North						

### Board: 13

	North:	South:	W	N	E	S
Dealer: South	♠ K973	♠ 4				1 ♣
Vul: N-S	♥ AKQJ	♥ 7432	Pass	1 ♥	Pass	2 ♥
North HCP: 13	♦ 543	♦ KQT	Pass	4 ♥	All Pass	
South HCP: 12+1	♣ 43	♣ AQJ98				
Contract: 4 ♥ North						

### Board: 14

	North:	South:	W	N	E	S
Dealer: North	♠ 42	♠ A63		1 ♦	Pass	1 ♥
Vul: None	♥ J765	♥ AK32	Pass	2 ♥	Pass	2NT
North HCP: 12+1	♦ AK986	♦ T2	Pass	3 ♣	Pass	3 ♠
South HCP: 14	♣ AT	♣ QJ85	Pass	4 ♦	Pass	4 ♥
Contract: 4 ♥ South			All Pass			

### Board: 15

	North:	South:	W	N	E	S
Dealer: South	♠ Q84	♠ K53				1 ♦
Vul: N-S	♥ AJ54	♥ KT98	Pass	1 ♥	Pass	2 ♥
North HCP: 16	♦ Q2	♦ KJ53	Pass	2NT	Pass	3 ♦
South HCP: 12	♣ AKT8	♣ Q3	Pass	3 ♥	Pass	3 ♠
Contract: 4 ♥ South			Pass	3NT	Pass	4 ♥
			All Pass			

North hands		Minor_Suit_Opener_Balanced_Response
<b>Board: 16</b>	♠ T432	Partner bids first.
Dealer: South	♥ AJ73	The opponents are silent.
Vul: E-W	♦ K52	
HCP: 12	♣ A7	
<b>Board: 17</b>	♠ AQT6	Partner bids first.
Dealer: South	♥ 72	The opponents are silent.
Vul: N-S	♦ AT4	
HCP: 13	♣ KT98	
<b>Board: 18</b>	♠ K64	Partner bids first.
Dealer: South	♥ AQ86	The opponents are silent.
Vul: E-W	♦ T97	
HCP: 14	♣ KQ5	
<b>Board: 19</b>	♠ 83	You bid first.
Dealer: North	♥ A753	The opponents are silent.
Vul: Both	♦ AJ98	
HCP: 13	♣ A86	
<b>Board: 20</b>	♠ KQ97	You bid first.
Dealer: North	♥ Q62	The opponents are silent.
Vul: None	♦ KQ6	
HCP: 12	♣ T75	

## Both hands (Answers Page)

### Board: 16

	North:	South:	W	N	E	S
Dealer: South	♠ T432	♠ QJ86				1 ♣
Vul: E-W	♥ AJ73	♥ K94	Pass	1 ♥	Pass	1 ♠
North HCP: 12	♦ K52	♦ A9	Pass	4 ♠	All Pass	
South HCP: 12	♣ A7	♣ QT54				
Contract: 4 ♠ North						

### Board: 17

	North:	South:	W	N	E	S
Dealer: South	♠ AQT6	♠ K972				1 ♦
Vul: N-S	♥ 72	♥ KQJ5	Pass	1 ♠	Pass	3 ♠
North HCP: 13	♦ AT4	♦ KQJ7	Pass	3NT	Pass	4 ♠
South HCP: 15	♣ KT98	♣ 5	All Pass			
Contract: 4 ♠ South						

### Board: 18

	North:	South:	W	N	E	S
Dealer: South	♠ K64	♠ AJ53				1 ♦
Vul: E-W	♥ AQ86	♥ J	Pass	1 ♥	Pass	2NT
North HCP: 14	♦ T97	♦ AK52	Pass	6NT	All Pass	
South HCP: 18	♣ KQ5	♣ AJ86				
Contract: 6NT North						

### Board: 19

	North:	South:	W	N	E	S
Dealer: North	♠ 83	♠ AKJ4		1 ♦	Pass	1 ♠
Vul: Both	♥ A753	♥ K2	Pass	1NT	Pass	3 ♦
North HCP: 13	♦ AJ98	♦ KQ72	Pass	3NT	Pass	4NT
South HCP: 19	♣ A86	♣ KT7	Pass	6NT	All Pass	
Contract: 6NT North						

### Board: 20

	North:	South:	W	N	E	S
Dealer: North	♠ KQ97	♠ J83		1 ♣	Pass	1 ♦
Vul: None	♥ Q62	♥ K54	Pass	1 ♠	Pass	1NT
North HCP: 12	♦ KQ6	♦ AT75	All Pass			
South HCP: 10	♣ T75	♣ Q93				
Contract: 1NT South						

**South hands****Minor\_Suit\_Opener\_Balanced\_Response****Board: 16**

♠ QJ86

You bid first.

Dealer: South

♥ K94

The opponents are silent.

Vul: E-W

♦ A9

HCP: 12

♣ QT54

**Board: 17**

♠ K972

You bid first.

Dealer: South

♥ KQJ5

The opponents are silent.

Vul: N-S

♦ KQJ7

HCP: 15

♣ 5

**Board: 18**

♠ AJ53

You bid first.

Dealer: South

♥ J

The opponents are silent.

Vul: E-W

♦ AK52

HCP: 18

♣ AJ86

**Board: 19**

♠ AKJ4

Partner bids first.

Dealer: North

♥ K2

The opponents are silent.

Vul: Both

♦ KQ72

HCP: 19

♣ KT7

**Board: 20**

♠ J83

Partner bids first.

Dealer: North

♥ K54

The opponents are silent.

Vul: None

♦ AT75

HCP: 10

♣ Q93

## Both hands (Answers Page)

### Board: 16

	North:	South:	W	N	E	S
Dealer: South	♠ T432	♠ QJ86				1 ♣
Vul: E-W	♥ AJ73	♥ K94	Pass	1 ♥	Pass	1 ♠
North HCP: 12	♦ K52	♦ A9	Pass	4 ♠	All Pass	
South HCP: 12	♣ A7	♣ QT54				
Contract: 4 ♠ North						

### Board: 17

	North:	South:	W	N	E	S
Dealer: South	♠ AQT6	♠ K972				1 ♦
Vul: N-S	♥ 72	♥ KQJ5	Pass	1 ♠	Pass	3 ♠
North HCP: 13	♦ AT4	♦ KQJ7	Pass	3NT	Pass	4 ♠
South HCP: 15	♣ KT98	♣ 5	All Pass			
Contract: 4 ♠ South						

### Board: 18

	North:	South:	W	N	E	S
Dealer: South	♠ K64	♠ AJ53				1 ♦
Vul: E-W	♥ AQ86	♥ J	Pass	1 ♥	Pass	2NT
North HCP: 14	♦ T97	♦ AK52	Pass	6NT	All Pass	
South HCP: 18	♣ KQ5	♣ AJ86				
Contract: 6NT North						

### Board: 19

	North:	South:	W	N	E	S
Dealer: North	♠ 83	♠ AKJ4		1 ♦	Pass	1 ♠
Vul: Both	♥ A753	♥ K2	Pass	1NT	Pass	3 ♦
North HCP: 13	♦ AJ98	♦ KQ72	Pass	3NT	Pass	4NT
South HCP: 19	♣ A86	♣ KT7	Pass	6NT	All Pass	
Contract: 6NT North						

### Board: 20

	North:	South:	W	N	E	S
Dealer: North	♠ KQ97	♠ J83		1 ♣	Pass	1 ♦
Vul: None	♥ Q62	♥ K54	Pass	1 ♠	Pass	1NT
North HCP: 12	♦ KQ6	♦ AT75	All Pass			
South HCP: 10	♣ T75	♣ Q93				
Contract: 1NT South						



## North hands

## Minor\_Suit\_Opener\_Balanced\_Response

<b>Board: 21</b>	♠ QJ74	Partner bids first.
Dealer: South	♥ K97	The opponents are silent.
Vul: E-W	♦ KJ5	
HCP: 16	♣ AQ5	

---

<b>Board: 22</b>	♠ A852	Partner bids first.
Dealer: South	♥ 873	The opponents are silent.
Vul: Both	♦ AK3	
HCP: 11	♣ T83	

---

<b>Board: 23</b>	♠ KQ	You bid first.
Dealer: North	♥ Q53	The opponents are silent.
Vul: None	♦ J764	
HCP: 13	♣ AJT4	

---

<b>Board: 24</b>	♠ K982	Partner bids first.
Dealer: South	♥ J82	The opponents are silent.
Vul: N-S	♦ A73	
HCP: 12	♣ A63	

## Both hands (Answers Page)

### Board: 21

	North:	South:	W	N	E	S
Dealer: South	♠ QJ74	♠ AK82				1 ♣
Vul: E-W	♥ K97	♥ Q43	Pass	1 ♠	Pass	3 ♠
North HCP: 16	♦ KJ5	♦ A6	Pass	3NT	Pass	4 ♠
South HCP: 14	♣ AQ5	♣ J643	Pass	4NT	Pass	5 ♣ <sup>1</sup>
Contract: 5 ♠ North			Pass	5 ♠	All Pass	

1. A=0/5 or 3/5

### Board: 22

	North:	South:	W	N	E	S
Dealer: South	♠ A852	♠ 93				1 ♣
Vul: Both	♥ 873	♥ K54	Pass	1 ♠	Pass	1NT
North HCP: 11	♦ AK3	♦ JT8	Pass	2NT	Pass	3NT
South HCP: 14+1	♣ T83	♣ AKQJ5	All Pass			
Contract: 3NT South						

### Board: 23

	North:	South:	W	N	E	S
Dealer: North	♠ KQ	♠ A962		1 ♦	Pass	1 ♠
Vul: None	♥ Q53	♥ AT6	Pass	1NT	Pass	3NT
North HCP: 13	♦ J764	♦ A8	All Pass			
South HCP: 14	♣ AJT4	♣ Q875				
Contract: 3NT South						

### Board: 24

	North:	South:	W	N	E	S
Dealer: South	♠ K982	♠ QJ7				1 ♣
Vul: N-S	♥ J82	♥ K974	Pass	1 ♠	Pass	1NT
North HCP: 12	♦ A73	♦ KQJ	Pass	2NT	All Pass	
South HCP: 12	♣ A63	♣ 985				
Contract: 2NT North						

## South hands

## Minor\_Suit\_Opener\_Balanced\_Response

<b>Board: 21</b>	♠ AK82	You bid first.
Dealer: South	♥ Q43	The opponents are silent.
Vul: E-W	♦ A6	
HCP: 14	♣ J643	

---

<b>Board: 22</b>	♠ 93	You bid first.
Dealer: South	♥ K54	The opponents are silent.
Vul: Both	♦ JT8	
HCP: 14+1	♣ AKQJ5	

---

<b>Board: 23</b>	♠ A962	Partner bids first.
Dealer: North	♥ AT6	The opponents are silent.
Vul: None	♦ A8	
HCP: 14	♣ Q875	

---

<b>Board: 24</b>	♠ QJ7	You bid first.
Dealer: South	♥ K974	The opponents are silent.
Vul: N-S	♦ KQJ	
HCP: 12	♣ 985	

## Both hands (Answers Page)

### Board: 21

Dealer: South

Vul: E-W

North HCP: 16

South HCP: 14

Contract: 5 ♠ North

North:

♠ QJ74

♥ K97

♦ KJ5

♣ AQ5

South:

♠ AK82

♥ Q43

♦ A6

♣ J643

W N E S

Pass 1 ♠ Pass 1 ♣

Pass 3NT Pass 3 ♠

Pass 4NT Pass 4 ♠

Pass 5 ♠ Pass 5 ♣<sup>1</sup>

Pass 5 ♠ All Pass

1. A=0/5 or 3/5

### Board: 22

Dealer: South

Vul: Both

North HCP: 11

South HCP: 14+1

Contract: 3NT South

North:

♠ A852

♥ 873

♦ AK3

♣ T83

South:

♠ 93

♥ K54

♦ JT8

♣ AKQJ5

W N E S

Pass 1 ♠ Pass 1 ♣

Pass 2NT Pass 1NT

Pass 3NT

All Pass

### Board: 23

Dealer: North

Vul: None

North HCP: 13

South HCP: 14

Contract: 3NT South

North:

♠ KQ

♥ Q53

♦ J764

♣ AJT4

South:

♠ A962

♥ AT6

♦ A8

♣ Q875

W N E S

Pass 1 ♦ Pass 1 ♠

Pass 1NT Pass 3NT

All Pass

### Board: 24

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 12

Contract: 2NT North

North:

♠ K982

♥ J82

♦ A73

♣ A63

South:

♠ QJ7

♥ K974

♦ KQJ

♣ 985

W N E S

Pass 1 ♠ Pass 1 ♣

Pass 2NT Pass 1NT

All Pass

## North hands

## Minor\_Suit\_Opener\_Balanced\_Response

### Board: 25

♠ AK94

Partner bids first.

Dealer: South

♥ KQ82

The opponents are silent.

Vul: Both

♦ K43

HCP: 17

♣ Q7

### Board: 26

♠ QT62

Partner bids first.

Dealer: South

♥ QT87

The opponents are silent.

Vul: None

♦ KT

HCP: 10

♣ K87

### Board: 27

♠ T94

You bid first.

Dealer: North

♥ KQ

The opponents are silent.

Vul: N-S

♦ K32

HCP: 12+1

♣ KJT95

### Board: 28

♠ AKT9

You bid first.

Dealer: North

♥ J97

The opponents are silent.

Vul: E-W

♦ K52

HCP: 13

♣ QT6

## Both hands (Answers Page)

### Board: 25

Dealer: South

Vul: Both

North HCP: 17

South HCP: 15+2

Contract: 7NT North

North:

♠ AK94

♥ KQ82

♦ K43

♣ Q7

South:

♠ 63

♥ AT9

♦ A6

♣ AKT864

W N E S

Pass 1♥ Pass 1♣

Pass 4NT Pass 5♦<sup>1</sup>

Pass 5NT<sup>2</sup> Pass 6♣<sup>3</sup>

Pass 7NT All Pass

1. A=1/5 or 4/5

2. King ask by 5NT

3. K=0

### Board: 26

Dealer: South

Vul: None

North HCP: 10

South HCP: 14+1

Contract: 1NT South

North:

♠ QT62

♥ QT87

♦ KT

♣ K87

South:

♠ A74

♥ A5

♦ A8432

♣ Q65

W N E S

Pass 1♥ Pass 1♦

Pass 1NT

All Pass

### Board: 27

Dealer: North

Vul: N-S

North HCP: 12+1

South HCP: 18

Contract: 3NT North

North:

♠ T94

♥ KQ

♦ K32

♣ KJT95

South:

♠ AKJ3

♥ 985

♦ A9

♣ AQ43

W N E S

Pass 1♣ Pass 1♠

Pass 1NT Pass 3♣

Pass 3NT All Pass

### Board: 28

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 11

Contract: 3♥ North

North:

♠ AKT9

♥ J97

♦ K52

♣ QT6

South:

♠ Q5

♥ KQT5

♦ JT4

♣ K874

W N E S

Pass 1♣ Pass 1♥

Pass 1♠ Pass 2NT

Pass 3♥ All Pass

## South hands

## Minor\_Suit\_Opener\_Balanced\_Response

<b>Board: 25</b>	♠ 63	You bid first.
Dealer: South	♥ AT9	The opponents are silent.
Vul: Both	♦ A6	
HCP: 15+2	♣ AKT864	

---

<b>Board: 26</b>	♠ A74	You bid first.
Dealer: South	♥ A5	The opponents are silent.
Vul: None	♦ A8432	
HCP: 14+1	♣ Q65	

---

<b>Board: 27</b>	♠ AKJ3	Partner bids first.
Dealer: North	♥ 985	The opponents are silent.
Vul: N-S	♦ A9	
HCP: 18	♣ AQ43	

---

<b>Board: 28</b>	♠ Q5	Partner bids first.
Dealer: North	♥ KQT5	The opponents are silent.
Vul: E-W	♦ JT4	
HCP: 11	♣ K874	

## Both hands (Answers Page)

### Board: 25

Dealer: South

Vul: Both

North HCP: 17

South HCP: 15+2

Contract: 7NT North

North:

♠ AK94

♥ KQ82

♦ K43

♣ Q7

South:

♠ 63

♥ AT9

♦ A6

♣ AKT864

W N E S

Pass 1♥ Pass 1♣

Pass 4NT Pass 5♦<sup>1</sup>

Pass 5NT<sup>2</sup> Pass 6♣<sup>3</sup>

Pass 7NT All Pass

1. A=1/5 or 4/5

2. King ask by 5NT

3. K=0

### Board: 26

Dealer: South

Vul: None

North HCP: 10

South HCP: 14+1

Contract: 1NT South

North:

♠ QT62

♥ QT87

♦ KT

♣ K87

South:

♠ A74

♥ A5

♦ A8432

♣ Q65

W N E S

Pass 1♥ Pass 1♦

Pass 1NT

All Pass

### Board: 27

Dealer: North

Vul: N-S

North HCP: 12+1

South HCP: 18

Contract: 3NT North

North:

♠ T94

♥ KQ

♦ K32

♣ KJT95

South:

♠ AKJ3

♥ 985

♦ A9

♣ AQ43

W N E S

Pass 1♣ Pass 1♠

Pass 1NT Pass 3♣

Pass 3NT All Pass

### Board: 28

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 11

Contract: 3♥ North

North:

♠ AKT9

♥ J97

♦ K52

♣ QT6

South:

♠ Q5

♥ KQT5

♦ JT4

♣ K874

W N E S

Pass 1♣ Pass 1♥

Pass 1♠ Pass 2NT

Pass 3♥ All Pass



## North hands

## Minor\_Suit\_Opener\_Balanced\_Response

### Board: 29

♠ AQ8

Partner bids first.

Dealer: South

♥ KJ73

The opponents are silent.

Vul: None

♦ K765

HCP: 14

♣ J3

### Board: 30

♠ AQ93

You bid first.

Dealer: North

♥ A98

The opponents are silent.

Vul: E-W

♦ AJ87

HCP: 19

♣ A5

### Board: 31

♠ A97

You bid first.

Dealer: North

♥ A8

The opponents are silent.

Vul: Both

♦ A53

HCP: 12+1

♣ T9763

### Board: 32

♠ AK4

You bid first.

Dealer: North

♥ 87

The opponents are silent.

Vul: N-S

♦ Q97542

HCP: 14+2

♣ AJ

### Board: 33

♠ A95

Partner bids first.

Dealer: South

♥ AQJ

The opponents are silent.

Vul: E-W

♦ AK6

HCP: 18

♣ 8643

## Both hands (Answers Page)

### Board: 29

Dealer: South

Vul: None

North HCP: 14

South HCP: 12

Contract: 3NT North

North:

♠ AQ8

♥ KJ73

♦ K765

♣ J3

South:

♠ KT75

♥ 52

♦ AQ32

♣ KT9

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

			1 ♦
--	--	--	-----

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

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

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

1. Fourth suit game force

### Board: 30

Dealer: North

Vul: E-W

North HCP: 19

South HCP: 9

Contract: 4 ♠ North

North:

♠ AQ93

♥ A98

♦ AJ87

♣ A5

South:

♠ KT74

♥ J72

♦ T4

♣ KQT8

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

	1 ♦	Pass	1 ♠
--	-----	------	-----

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

### Board: 31

Dealer: North

Vul: Both

North HCP: 12+1

South HCP: 15

Contract: 3NT South

North:

♠ A97

♥ A8

♦ A53

♣ T9763

South:

♠ QJ64

♥ QT2

♦ QJ84

♣ AK

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

	1 ♣	Pass	1 ♠
--	-----	------	-----

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

All Pass

### Board: 32

Dealer: North

Vul: N-S

North HCP: 14+2

South HCP: 13

Contract: 3NT South

North:

♠ AK4

♥ 87

♦ Q97542

♣ AJ

South:

♠ Q876

♥ AJ93

♦ AT

♣ Q75

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

	1 ♦	Pass	1 ♥
--	-----	------	-----

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

All Pass

### Board: 33

Dealer: South

Vul: E-W

North HCP: 18

South HCP: 12+1

Contract: 3NT North

North:

♠ A95

♥ AQJ

♦ AK6

♣ 8643

South:

♠ Q4

♥ T82

♦ QJ7

♣ AKT92

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

			1 ♣
--	--	--	-----

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

**South hands****Minor\_Suit\_Opener\_Balanced\_Response**

<b>Board: 29</b>	♠ KT75	You bid first.
Dealer: South	♥ 52	The opponents are silent.
Vul: None	♦ AQ32	
HCP: 12	♣ KT9	

---

<b>Board: 30</b>	♠ KT74	Partner bids first.
Dealer: North	♥ J72	The opponents are silent.
Vul: E-W	♦ T4	
HCP: 9	♣ KQT8	

---

<b>Board: 31</b>	♠ QJ64	Partner bids first.
Dealer: North	♥ QT2	The opponents are silent.
Vul: Both	♦ QJ84	
HCP: 15	♣ AK	

---

<b>Board: 32</b>	♠ Q876	Partner bids first.
Dealer: North	♥ AJ93	The opponents are silent.
Vul: N-S	♦ AT	
HCP: 13	♣ Q75	

---

<b>Board: 33</b>	♠ Q4	You bid first.
Dealer: South	♥ T82	The opponents are silent.
Vul: E-W	♦ QJ7	
HCP: 12+1	♣ AKT92	

## Both hands (Answers Page)

### Board: 29

Dealer: South

Vul: None

North HCP: 14

South HCP: 12

Contract: 3NT North

North:

♠ AQ8

♥ KJ73

♦ K765

♣ J3

South:

♠ KT75

♥ 52

♦ AQ32

♣ KT9

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

			1 ♦
--	--	--	-----

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

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

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

1. Fourth suit game force

### Board: 30

Dealer: North

Vul: E-W

North HCP: 19

South HCP: 9

Contract: 4 ♠ North

North:

♠ AQ93

♥ A98

♦ AJ87

♣ A5

South:

♠ KT74

♥ J72

♦ T4

♣ KQT8

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

	1 ♦	Pass	1 ♠
--	-----	------	-----

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

### Board: 31

Dealer: North

Vul: Both

North HCP: 12+1

South HCP: 15

Contract: 3NT South

North:

♠ A97

♥ A8

♦ A53

♣ T9763

South:

♠ QJ64

♥ QT2

♦ QJ84

♣ AK

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

	1 ♣	Pass	1 ♠
--	-----	------	-----

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

All Pass

### Board: 32

Dealer: North

Vul: N-S

North HCP: 14+2

South HCP: 13

Contract: 3NT South

North:

♠ AK4

♥ 87

♦ Q97542

♣ AJ

South:

♠ Q876

♥ AJ93

♦ AT

♣ Q75

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

	1 ♦	Pass	1 ♥
--	-----	------	-----

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

All Pass

### Board: 33

Dealer: South

Vul: E-W

North HCP: 18

South HCP: 12+1

Contract: 3NT North

North:

♠ A95

♥ AQJ

♦ AK6

♣ 8643

South:

♠ Q4

♥ T82

♦ QJ7

♣ AKT92

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

			1 ♣
--	--	--	-----

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

North hands		Minor_Suit_Opener_Balanced_Response
<b>Board: 34</b>	♠ AK2	You bid first.
Dealer: North	♥ T	The opponents are silent.
Vul: Both	♦ QT8	
HCP: 12+2	♣ QJ9764	
<b>Board: 35</b>	♠ K965	Partner bids first.
Dealer: South	♥ KQ54	The opponents are silent.
Vul: None	♦ K73	
HCP: 13	♣ Q7	
<b>Board: 36</b>	♠ J5	You bid first.
Dealer: North	♥ A743	The opponents are silent.
Vul: E-W	♦ AKT75	
HCP: 12+1	♣ 73	
<b>Board: 37</b>	♠ Q43	You bid first.
Dealer: North	♥ A852	The opponents are silent.
Vul: Both	♦ J9	
HCP: 13	♣ AQ94	
<b>Board: 38</b>	♠ AKQ3	Partner bids first.
Dealer: South	♥ AQ87	The opponents are silent.
Vul: None	♦ A93	
HCP: 19	♣ 98	

## Both hands (Answers Page)

### Board: 34

Dealer: North

Vul: Both

North HCP: 12+2

South HCP: 17

Contract: 3NT South

North:

♠ AK2

♥ T

♦ QT8

♣ QJ9764

South:

♠ Q64

♥ KJ53

♦ A64

♣ AK5

W N E S

1 ♣ Pass 1 ♥

Pass 2 ♣ Pass 3NT

All Pass

### Board: 35

Dealer: South

Vul: None

North HCP: 13

South HCP: 19

Contract: 6 ♥ North

North:

♠ K965

♥ KQ54

♦ K73

♣ Q7

South:

♠ A73

♥ A963

♦ A6

♣ AK86

W N E S

1 ♣

Pass 1 ♥ Pass 4 ♥

Pass 4NT Pass 5 ♦<sup>1</sup>

Pass 6 ♥ All Pass

1. A=1/5 or 4/5

### Board: 36

Dealer: North

Vul: E-W

North HCP: 12+1

South HCP: 12+1

Contract: 2NT South

North:

♠ J5

♥ A743

♦ AKT75

♣ 73

South:

♠ A62

♥ K85

♦ 64

♣ AJ864

W N E S

1 ♦ Pass 2NT

All Pass

### Board: 37

Dealer: North

Vul: Both

North HCP: 13

South HCP: 18+1

Contract: 3NT South

North:

♠ Q43

♥ A852

♦ J9

♣ AQ94

South:

♠ AKJ

♥ J96

♦ AQ543

♣ KT

W N E S

1 ♣ Pass 1 ♦

Pass 1 ♥ Pass 1 ♠<sup>1</sup>

Pass 2 ♣ Pass 2 ♦

Pass 2NT Pass 3NT

All Pass

1. Fourth suit game force

### Board: 38

Dealer: South

Vul: None

North HCP: 19

South HCP: 12

Contract: 6NT South

North:

♠ AKQ3

♥ AQ87

♦ A93

♣ 98

South:

♠ T64

♥ K92

♦ KQT

♣ AT76

W N E S

1 ♣

Pass 1 ♥ Pass 1NT

Pass 4NT Pass 6NT

All Pass

**South hands****Minor\_Suit\_Opener\_Balanced\_Response****Board: 34**

♠ Q64

Partner bids first.

Dealer: North

♥ KJ53

The opponents are silent.

Vul: Both

♦ A64

HCP: 17

♣ AK5

**Board: 35**

♠ A73

You bid first.

Dealer: South

♥ A963

The opponents are silent.

Vul: None

♦ A6

HCP: 19

♣ AK86

**Board: 36**

♠ A62

Partner bids first.

Dealer: North

♥ K85

The opponents are silent.

Vul: E-W

♦ 64

HCP: 12+1

♣ AJ864

**Board: 37**

♠ AKJ

Partner bids first.

Dealer: North

♥ J96

The opponents are silent.

Vul: Both

♦ AQ543

HCP: 18+1

♣ KT

**Board: 38**

♠ T64

You bid first.

Dealer: South

♥ K92

The opponents are silent.

Vul: None

♦ KQT

HCP: 12

♣ AT76

## Both hands (Answers Page)

### Board: 34

Dealer: North

Vul: Both

North HCP: 12+2

South HCP: 17

Contract: 3NT South

North:

♠ AK2

♥ T

♦ QT8

♣ QJ9764

South:

♠ Q64

♥ KJ53

♦ A64

♣ AK5

W N E S

1 ♣ Pass 1 ♥

Pass 2 ♣ Pass 3NT

All Pass

### Board: 35

Dealer: South

Vul: None

North HCP: 13

South HCP: 19

Contract: 6♥ North

North:

♠ K965

♥ KQ54

♦ K73

♣ Q7

South:

♠ A73

♥ A963

♦ A6

♣ AK86

W N E S

1 ♣

Pass 1 ♥ Pass 4♥

Pass 4NT Pass 5♦<sup>1</sup>

Pass 6♥ All Pass

1. A=1/5 or 4/5

### Board: 36

Dealer: North

Vul: E-W

North HCP: 12+1

South HCP: 12+1

Contract: 2NT South

North:

♠ J5

♥ A743

♦ AKT75

♣ 73

South:

♠ A62

♥ K85

♦ 64

♣ AJ864

W N E S

1 ♦ Pass 2NT

All Pass

### Board: 37

Dealer: North

Vul: Both

North HCP: 13

South HCP: 18+1

Contract: 3NT South

North:

♠ Q43

♥ A852

♦ J9

♣ AQ94

South:

♠ AKJ

♥ J96

♦ AQ543

♣ KT

W N E S

1 ♣ Pass 1♦

Pass 1 ♥ Pass 1♠<sup>1</sup>

Pass 2 ♣ Pass 2♦

Pass 2NT Pass 3NT

All Pass

1. Fourth suit game force

### Board: 38

Dealer: South

Vul: None

North HCP: 19

South HCP: 12

Contract: 6NT South

North:

♠ AKQ3

♥ AQ87

♦ A93

♣ 98

South:

♠ T64

♥ K92

♦ KQT

♣ AT76

W N E S

1 ♣

Pass 1 ♥ Pass 1NT

Pass 4NT Pass 6NT

All Pass



## North hands

## Minor\_Suit\_Opener\_Balanced\_Response

### Board: 39

♠ 532

You bid first.

Dealer: North

♥ KJ3

The opponents are silent.

Vul: N-S

♦ K83

HCP: 12

♣ KQ82

---

### Board: 40

♠ AQJ7

Partner bids first.

Dealer: South

♥ A87

The opponents are silent.

Vul: Both

♦ AK83

HCP: 18

♣ T5

---

### Board: 41

♠ AJ94

You bid first.

Dealer: North

♥ K76

The opponents are silent.

Vul: E-W

♦ KT6

HCP: 18

♣ AK4

---

### Board: 42

♠ AK43

Partner bids first.

Dealer: South

♥ Q5

The opponents are silent.

Vul: None

♦ QJ4

HCP: 19

♣ AKT9

## Both hands (Answers Page)

### Board: 39

	North:	South:	W	N	E	S
Dealer: North	♠ 532	♠ A986		1 ♣	Pass	1 ♥
Vul: N-S	♥ KJ3	♥ AQ86	Pass	1NT	Pass	4NT
North HCP: 12	♦ K83	♦ AJ4	Pass	6NT	All Pass	
South HCP: 19	♣ KQ82	♣ A7				
Contract: 6NT North						

### Board: 40

	North:	South:	W	N	E	S
Dealer: South	♠ AQJ7	♠ -				1 ♣
Vul: Both	♥ A87	♥ KQ6	Pass	1 ♠	Pass	2 ♦
North HCP: 18	♦ AK83	♦ QT74	Pass	2 ♥ <sup>1</sup>	Pass	3NT
South HCP: 16+2	♣ T5	♣ AKQ832	Pass	4 ♦	Pass	4 ♥
Contract: 7 ♦ North			Pass	4NT	Pass	5 ♦ <sup>2</sup>
			Pass	5 ♥	Pass	6 ♣ <sup>3</sup>
			Pass	7 ♦	All Pass	

1. Fourth suit game force

2. A=1/5 or 4/5

3. !D queen and !C king

### Board: 41

	North:	South:	W	N	E	S
Dealer: North	♠ AJ94	♠ Q3		1 ♣	Pass	1 ♦
Vul: E-W	♥ K76	♥ AQ5	Pass	2NT	Pass	6NT
North HCP: 18	♦ KT6	♦ AQ543	All Pass			
South HCP: 17+1	♣ AK4	♣ QJT				
Contract: 6NT South						

### Board: 42

	North:	South:	W	N	E	S
Dealer: South	♠ AK43	♠ JT9				1 ♣
Vul: None	♥ Q5	♥ AJ2	Pass	1 ♠	Pass	1NT
North HCP: 19	♦ QJ4	♦ A62	Pass	3 ♣	Pass	3NT
South HCP: 12	♣ AKT9	♣ Q875	Pass	4NT	Pass	6 ♣
Contract: 6 ♣ South			All Pass			

## South hands

## Minor\_Suit\_Opener\_Balanced\_Response

<b>Board: 39</b>	♠ A986	Partner bids first.
Dealer: North	♥ AQ86	The opponents are silent.
Vul: N-S	♦ AJ4	
HCP: 19	♣ A7	

---

<b>Board: 40</b>	♠ -	You bid first.
Dealer: South	♥ KQ6	The opponents are silent.
Vul: Both	♦ QT74	
HCP: 16+2	♣ AKQ832	

---

<b>Board: 41</b>	♠ Q3	Partner bids first.
Dealer: North	♥ AQ5	The opponents are silent.
Vul: E-W	♦ AQ543	
HCP: 17+1	♣ QJT	

---

<b>Board: 42</b>	♠ JT9	You bid first.
Dealer: South	♥ AJ2	The opponents are silent.
Vul: None	♦ A62	
HCP: 12	♣ Q875	

## Both hands (Answers Page)

### Board: 39

	North:	South:	W	N	E	S
Dealer: North	♠ 532	♠ A986		1 ♣	Pass	1 ♥
Vul: N-S	♥ KJ3	♥ AQ86	Pass	1NT	Pass	4NT
North HCP: 12	♦ K83	♦ AJ4	Pass	6NT	All Pass	
South HCP: 19	♣ KQ82	♣ A7				
Contract: 6NT North						

### Board: 40

	North:	South:	W	N	E	S
Dealer: South	♠ AQJ7	♠ -				1 ♣
Vul: Both	♥ A87	♥ KQ6	Pass	1 ♠	Pass	2 ♦
North HCP: 18	♦ AK83	♦ QT74	Pass	2 ♥ <sup>1</sup>	Pass	3NT
South HCP: 16+2	♣ T5	♣ AKQ832	Pass	4 ♦	Pass	4 ♥
Contract: 7 ♦ North			Pass	4NT	Pass	5 ♦ <sup>2</sup>
			Pass	5 ♥	Pass	6 ♣ <sup>3</sup>
			Pass	7 ♦	All Pass	

1. Fourth suit game force

2. A=1/5 or 4/5

3. !D queen and !C king

### Board: 41

	North:	South:	W	N	E	S
Dealer: North	♠ AJ94	♠ Q3		1 ♣	Pass	1 ♦
Vul: E-W	♥ K76	♥ AQ5	Pass	2NT	Pass	6NT
North HCP: 18	♦ KT6	♦ AQ543	All Pass			
South HCP: 17+1	♣ AK4	♣ QJT				
Contract: 6NT South						

### Board: 42

	North:	South:	W	N	E	S
Dealer: South	♠ AK43	♠ JT9				1 ♣
Vul: None	♥ Q5	♥ AJ2	Pass	1 ♠	Pass	1NT
North HCP: 19	♦ QJ4	♦ A62	Pass	3 ♣	Pass	3NT
South HCP: 12	♣ AKT9	♣ Q875	Pass	4NT	Pass	6 ♣
Contract: 6 ♣ South			All Pass			

North hands		Minor_Suit_Opener_Balanced_Response
<b>Board: 43</b>	♠ QJ85	You bid first.
Dealer: North	♥ K92	The opponents are silent.
Vul: N-S	♦ KQ9	
HCP: 13	♣ Q92	
<b>Board: 44</b>	♠ AQ73	Partner bids first.
Dealer: South	♥ AK4	The opponents are silent.
Vul: E-W	♦ A83	
HCP: 19	♣ Q65	
<b>Board: 45</b>	♠ A6	You bid first.
Dealer: North	♥ K	The opponents are silent.
Vul: Both	♦ AQT973	
HCP: 15+2	♣ Q764	
<b>Board: 46</b>	♠ AQ	You bid first.
Dealer: North	♥ AK74	The opponents are silent.
Vul: N-S	♦ Q32	
HCP: 18	♣ KT96	
<b>Board: 47</b>	♠ K432	You bid first.
Dealer: North	♥ 965	The opponents are silent.
Vul: E-W	♦ K42	
HCP: 12	♣ AQT	

## Both hands (Answers Page)

### Board: 43

Dealer: North

Vul: N-S

North HCP: 13

South HCP: 18

Contract: 6NT South

North:

♠ QJ85

♥ K92

♦ KQ9

♣ Q92

South:

♠ AKT

♥ A54

♦ T863

♣ AK4

W	N	E	S
	1 ♣	Pass	1 ♥
Pass	1 ♠	Pass	2 ♥ <sup>1</sup>
Pass	2NT	Pass	6NT
All Pass			

1. Fourth suit game force

### Board: 44

Dealer: South

Vul: E-W

North HCP: 19

South HCP: 14

Contract: 6NT South

North:

♠ AQ73

♥ AK4

♦ A83

♣ Q65

South:

♠ K52

♥ J5

♦ KQ54

♣ AJ73

W	N	E	S
			1 ♥
Pass	1 ♠	Pass	1NT
Pass	4NT	Pass	6NT
All Pass			

### Board: 45

Dealer: North

Vul: Both

North HCP: 15+2

South HCP: 19

Contract: 6NT South

North:

♠ A6

♥ K

♦ AQT973

♣ Q764

South:

♠ KQ54

♥ AQT5

♦ K6

♣ AJ8

W	N	E	S
	1 ♥	Pass	1 ♥
Pass	2 ♣	Pass	2 ♠ <sup>1</sup>
Pass	2NT	Pass	6NT
All Pass			

1. Fourth suit game force

### Board: 46

Dealer: North

Vul: N-S

North HCP: 18

South HCP: 11

Contract: 4 ♥ North

North:

♠ AQ

♥ AK74

♦ Q32

♣ KT96

South:

♠ K96

♥ T865

♦ AK85

♣ J4

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

### Board: 47

Dealer: North

Vul: E-W

North HCP: 12

South HCP: 18

Contract: 3NT North

North:

♠ K432

♥ 965

♦ K42

♣ AQT

South:

♠ AJT

♥ AQ82

♦ AT63

♣ K8

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

1. Fourth suit game force

**South hands****Minor\_Suit\_Opener\_Balanced\_Response****Board: 43**

♠ AKT

Partner bids first.

Dealer: North

♥ A54

The opponents are silent.

Vul: N-S

♦ T863

HCP: 18

♣ AK4

**Board: 44**

♠ K52

You bid first.

Dealer: South

♥ J5

The opponents are silent.

Vul: E-W

♦ KQ54

HCP: 14

♣ AJ73

**Board: 45**

♠ KQ54

Partner bids first.

Dealer: North

♥ AQT5

The opponents are silent.

Vul: Both

♦ K6

HCP: 19

♣ AJ8

**Board: 46**

♠ K96

Partner bids first.

Dealer: North

♥ T865

The opponents are silent.

Vul: N-S

♦ AK85

HCP: 11

♣ J4

**Board: 47**

♠ AJT

Partner bids first.

Dealer: North

♥ AQ82

The opponents are silent.

Vul: E-W

♦ AT63

HCP: 18

♣ K8

## Both hands (Answers Page)

### Board: 43

Dealer: North

Vul: N-S

North HCP: 13

South HCP: 18

Contract: 6NT South

North:

♠ QJ85

♥ K92

♦ KQ9

♣ Q92

South:

♠ AKT

♥ A54

♦ T863

♣ AK4

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

	1 ♣	Pass	1 ♥
--	-----	------	-----

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

Pass	2NT	Pass	6NT
------	-----	------	-----

All Pass

1. Fourth suit game force

### Board: 44

Dealer: South

Vul: E-W

North HCP: 19

South HCP: 14

Contract: 6NT South

North:

♠ AQ73

♥ AK4

♦ A83

♣ Q65

South:

♠ K52

♥ J5

♦ KQ54

♣ AJ73

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

1 ♥

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

Pass	4NT	Pass	6NT
------	-----	------	-----

All Pass

### Board: 45

Dealer: North

Vul: Both

North HCP: 15+2

South HCP: 19

Contract: 6NT South

North:

♠ A6

♥ K

♦ AQT973

♣ Q764

South:

♠ KQ54

♥ AQT5

♦ K6

♣ AJ8

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

	1 ♥	Pass	1 ♥
--	-----	------	-----

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

Pass	2NT	Pass	6NT
------	-----	------	-----

All Pass

1. Fourth suit game force

### Board: 46

Dealer: North

Vul: N-S

North HCP: 18

South HCP: 11

Contract: 4 ♥ North

North:

♠ AQ

♥ AK74

♦ Q32

♣ KT96

South:

♠ K96

♥ T865

♦ AK85

♣ J4

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

	1 ♣	Pass	1 ♥
--	-----	------	-----

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

### Board: 47

Dealer: North

Vul: E-W

North HCP: 12

South HCP: 18

Contract: 3NT North

North:

♠ K432

♥ 965

♦ K42

♣ AQT

South:

♠ AJT

♥ AQ82

♦ AT63

♣ K8

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

	1 ♣	Pass	1 ♥
--	-----	------	-----

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

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

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

1. Fourth suit game force



## North hands

## Minor\_Suit\_Opener\_Balanced\_Response

### Board: 48

♠ QT4

Partner bids first.

Dealer: South

♥ AT63

The opponents are silent.

Vul: Both

♦ KJT

HCP: 14

♣ A54

---

### Board: 49

♠ 763

You bid first.

Dealer: North

♥ AT

The opponents are silent.

Vul: None

♦ AQ9532

HCP: 14+2

♣ KJ

---

### Board: 50

♠ AK98

You bid first.

Dealer: North

♥ Q9

The opponents are silent.

Vul: E-W

♦ Q6

HCP: 12+1

♣ JT954

---

### Board: 51

♠ JT5

You bid first.

Dealer: North

♥ AKQ4

The opponents are silent.

Vul: Both

♦ A63

HCP: 14

♣ T83

---

### Board: 52

♠ AQJ2

Partner bids first.

Dealer: South

♥ J43

The opponents are silent.

Vul: None

♦ K2

HCP: 12

♣ JT94

## Both hands (Answers Page)

### Board: 48

Dealer: South

Vul: Both

North HCP: 14

South HCP: 13

Contract: 3NT North

North:

♠ QT4

♥ AT63

♦ KJT

♣ A54

South:

♠ J73

♥ KQ8

♦ AQ7

♣ JT83

W N E S

Pass 1♥ Pass 1NT

Pass 3NT All Pass

### Board: 49

Dealer: North

Vul: None

North HCP: 14+2

South HCP: 9

Contract: 3♦ South

North:

♠ 763

♥ AT

♦ AQ9532

♣ KJ

South:

♠ KQ84

♥ Q75

♦ T8

♣ QT97

W N E S

Pass 1♦ Pass 1♠

Pass 2♦ Pass 3♦

All Pass

### Board: 50

Dealer: North

Vul: E-W

North HCP: 12+1

South HCP: 11

Contract: 2NT South

North:

♠ AK98

♥ Q9

♦ Q6

♣ JT954

South:

♠ Q64

♥ JT83

♦ AKJ5

♣ 73

W N E S

Pass 1♣ Pass 1♥

Pass 1♠ Pass 2NT

All Pass

### Board: 51

Dealer: North

Vul: Both

North HCP: 14

South HCP: 12

Contract: 3NT South

North:

♠ JT5

♥ AKQ4

♦ A63

♣ T83

South:

♠ Q876

♥ T86

♦ K95

♣ AK5

W N E S

Pass 1NT Pass 2NT

Pass 3♠ Pass 3NT

All Pass

### Board: 52

Dealer: South

Vul: None

North HCP: 12

South HCP: 14+1

Contract: 3NT South

North:

♠ AQJ2

♥ J43

♦ K2

♣ JT94

South:

♠ T

♥ KT92

♦ Q43

♣ AKQ76

W N E S

Pass 1♠ Pass 1NT

Pass 3♣ Pass 3NT

All Pass

**South hands****Minor\_Suit\_Opener\_Balanced\_Response****Board: 48**

♠ J73

You bid first.

Dealer: South

♥ KQ8

The opponents are silent.

Vul: Both

♦ AQ7

HCP: 13

♣ JT83

**Board: 49**

♠ KQ84

Partner bids first.

Dealer: North

♥ Q75

The opponents are silent.

Vul: None

♦ T8

HCP: 9

♣ QT97

**Board: 50**

♠ Q64

Partner bids first.

Dealer: North

♥ JT83

The opponents are silent.

Vul: E-W

♦ AKJ5

HCP: 11

♣ 73

**Board: 51**

♠ Q876

Partner bids first.

Dealer: North

♥ T86

The opponents are silent.

Vul: Both

♦ K95

HCP: 12

♣ AK5

**Board: 52**

♠ T

You bid first.

Dealer: South

♥ KT92

The opponents are silent.

Vul: None

♦ Q43

HCP: 14+1

♣ AKQ76

## Both hands (Answers Page)

### Board: 48

	North:	South:	W	N	E	S
Dealer: South	♠ QT4	♠ J73				1 ♣
Vul: Both	♥ AT63	♥ KQ8	Pass	1 ♥	Pass	1NT
North HCP: 14	♦ KJT	♦ AQ7	Pass	3NT	All Pass	
South HCP: 13	♣ A54	♣ JT83				
Contract: 3NT North						

### Board: 49

	North:	South:	W	N	E	S
Dealer: North	♠ 763	♠ KQ84		1 ♦	Pass	1 ♠
Vul: None	♥ AT	♥ Q75	Pass	2 ♦	Pass	3 ♦
North HCP: 14+2	♦ AQ9532	♦ T8	All Pass			
South HCP: 9	♣ KJ	♣ QT97				
Contract: 3 ♦ South						

### Board: 50

	North:	South:	W	N	E	S
Dealer: North	♠ AK98	♠ Q64		1 ♣	Pass	1 ♥
Vul: E-W	♥ Q9	♥ JT83	Pass	1 ♠	Pass	2NT
North HCP: 12+1	♦ Q6	♦ AKJ5	All Pass			
South HCP: 11	♣ JT954	♣ 73				
Contract: 2NT South						

### Board: 51

	North:	South:	W	N	E	S
Dealer: North	♠ JT5	♠ Q876		1 ♣	Pass	1 ♠
Vul: Both	♥ AKQ4	♥ T86	Pass	1NT	Pass	2NT
North HCP: 14	♦ A63	♦ K95	Pass	3 ♠	Pass	3NT
South HCP: 12	♣ T83	♣ AK5	All Pass			
Contract: 3NT South						

### Board: 52

	North:	South:	W	N	E	S
Dealer: South	♠ AQJ2	♠ T				1 ♣
Vul: None	♥ J43	♥ KT92	Pass	1 ♠	Pass	1NT
North HCP: 12	♦ K2	♦ Q43	Pass	3 ♣	Pass	3NT
South HCP: 14+1	♣ JT94	♣ AKQ76	All Pass			
Contract: 3NT South						

North hands		Minor_Suit_Opener_Balanced_Response
<b>Board: 53</b>	♠ AKJ	Partner bids first.
Dealer: South	♥ AQ9	The opponents are silent.
Vul: N-S	♦ Q642	
HCP: 16	♣ 986	
<b>Board: 54</b>	♠ AK95	Partner bids first.
Dealer: South	♥ K753	The opponents are silent.
Vul: Both	♦ K86	
HCP: 13	♣ 76	
<b>Board: 55</b>	♠ 95	Partner bids first.
Dealer: South	♥ K764	The opponents are silent.
Vul: None	♦ J854	
HCP: 9	♣ AJ3	
<b>Board: 56</b>	♠ QJ43	Partner bids first.
Dealer: South	♥ AQ43	The opponents are silent.
Vul: N-S	♦ A52	
HCP: 17	♣ A6	
<b>Board: 57</b>	♠ KJ86	Partner bids first.
Dealer: South	♥ AJ95	The opponents are silent.
Vul: E-W	♦ K6	
HCP: 14	♣ Q75	

## Both hands (Answers Page)

### Board: 53

Dealer: South

Vul: N-S

North HCP: 16

South HCP: 13+1

Contract: 3NT North

North:

♠ AKJ

♥ AQ9

♦ Q642

♣ 986

South:

♠ T53

♥ K4

♦ AJ975

♣ AJ3

W N E S

Pass 3NT All Pass 1 ♦

### Board: 54

Dealer: South

Vul: Both

North HCP: 13

South HCP: 14

Contract: 3NT North

North:

♠ AK95

♥ K753

♦ K86

♣ 76

South:

♠ T83

♥ Q42

♦ Q43

♣ AKQJ

W N E S

Pass 1 ♥ Pass 1NT 1 ♣

Pass 3NT All Pass

### Board: 55

Dealer: South

Vul: None

North HCP: 9

South HCP: 19

Contract: 4 ♥ South

North:

♠ 95

♥ K764

♦ J854

♣ AJ3

South:

♠ AQT6

♥ AJ52

♦ AQT7

♣ Q

W N E S

Pass 1 ♥ Pass 4 ♣<sup>1</sup> 1 ♦

Pass 4 ♦ Pass 4 ♥

All Pass

1. Splinter

### Board: 56

Dealer: South

Vul: N-S

North HCP: 17

South HCP: 12

Contract: 5 ♠ North

North:

♠ QJ43

♥ AQ43

♦ A52

♣ A6

South:

♠ AT52

♥ T2

♦ KQ6

♣ K974

W N E S

Pass 1 ♥ Pass 1 ♠ 1 ♣

Pass 4NT Pass 5 ♦<sup>1</sup>

Pass 5 ♠ All Pass

1. A=1/5 or 4/5

### Board: 57

Dealer: South

Vul: E-W

North HCP: 14

South HCP: 13+1

Contract: 4 ♥ North

North:

♠ KJ86

♥ AJ95

♦ K6

♣ Q75

South:

♠ 4

♥ QT84

♦ AQ743

♣ AJ3

W N E S

Pass 1 ♥ Pass 2 ♥ 1 ♦

Pass 2NT Pass 3 ♥

Pass 3 ♠ Pass 4 ♣

Pass 4 ♥ All Pass

**South hands****Minor\_Suit\_Opener\_Balanced\_Response****Board: 53**

♠ T53

You bid first.

Dealer: South

♥ K4

The opponents are silent.

Vul: N-S

♦ AJ975

HCP: 13+1

♣ AJ3

**Board: 54**

♠ T83

You bid first.

Dealer: South

♥ Q42

The opponents are silent.

Vul: Both

♦ Q43

HCP: 14

♣ AKQJ

**Board: 55**

♠ AQT6

You bid first.

Dealer: South

♥ AJ52

The opponents are silent.

Vul: None

♦ AQT7

HCP: 19

♣ Q

**Board: 56**

♠ AT52

You bid first.

Dealer: South

♥ T2

The opponents are silent.

Vul: N-S

♦ KQ6

HCP: 12

♣ K974

**Board: 57**

♠ 4

You bid first.

Dealer: South

♥ QT84

The opponents are silent.

Vul: E-W

♦ AQ743

HCP: 13+1

♣ AJ3

## Both hands (Answers Page)

### Board: 53

Dealer: South

Vul: N-S

North HCP: 16

South HCP: 13+1

Contract: 3NT North

North:

♠ AKJ

♥ AQ9

♦ Q642

♣ 986

South:

♠ T53

♥ K4

♦ AJ975

♣ AJ3

W N E S

Pass 3NT All Pass 1♦

### Board: 54

Dealer: South

Vul: Both

North HCP: 13

South HCP: 14

Contract: 3NT North

North:

♠ AK95

♥ K753

♦ K86

♣ 76

South:

♠ T83

♥ Q42

♦ Q43

♣ AKQJ

W N E S

Pass 1♥ Pass 1NT 1♣

Pass 3NT All Pass

### Board: 55

Dealer: South

Vul: None

North HCP: 9

South HCP: 19

Contract: 4♥ South

North:

♠ 95

♥ K764

♦ J854

♣ AJ3

South:

♠ AQT6

♥ AJ52

♦ AQT7

♣ Q

W N E S

Pass 1♥ Pass 4♣<sup>1</sup> 1♦

Pass 4♦ Pass 4♥

All Pass

1. Splinter

### Board: 56

Dealer: South

Vul: N-S

North HCP: 17

South HCP: 12

Contract: 5♠ North

North:

♠ QJ43

♥ AQ43

♦ A52

♣ A6

South:

♠ AT52

♥ T2

♦ KQ6

♣ K974

W N E S

Pass 1♥ Pass 1♠ 1♣

Pass 4NT Pass 5♦<sup>1</sup>

Pass 5♠ All Pass

1. A=1/5 or 4/5

### Board: 57

Dealer: South

Vul: E-W

North HCP: 14

South HCP: 13+1

Contract: 4♥ North

North:

♠ KJ86

♥ AJ95

♦ K6

♣ Q75

South:

♠ 4

♥ QT84

♦ AQ743

♣ AJ3

W N E S

Pass 1♥ Pass 2♥ 1♦

Pass 2NT Pass 3♥

Pass 3♠ Pass 4♣

Pass 4♥ All Pass



## North hands

## Minor\_Suit\_Opener\_Balanced\_Response

### Board: 58

♠ J

You bid first.

Dealer: North

♥ A84

The opponents are silent.

Vul: None

♦ AK52

HCP: 16+1

♣ AT965

### Board: 59

♠ AT9

You bid first.

Dealer: North

♥ Q74

The opponents are silent.

Vul: N-S

♦ 64

HCP: 12+1

♣ AQ973

### Board: 60

♠ AKT7

You bid first.

Dealer: North

♥ KJ83

The opponents are silent.

Vul: E-W

♦ K3

HCP: 14

♣ 952

### Board: 61

♠ A54

You bid first.

Dealer: North

♥ A98

The opponents are silent.

Vul: Both

♦ AJ985

HCP: 13+1

♣ 83

### Board: 62

♠ AQ92

You bid first.

Dealer: North

♥ A873

The opponents are silent.

Vul: N-S

♦ Q53

HCP: 12

♣ T5

## Both hands (Answers Page)

### Board: 58

Dealer: North

Vul: None

North HCP: 16+1

South HCP: 13

Contract: 3NT South

North:

♠ J

♥ A84

♦ AK52

♣ AT965

South:

♠ A73

♥ QJ76

♦ J96

♣ KQ7

W N E S

1 ♣ Pass 1 ♥

Pass 2 ♦ Pass 3NT

All Pass

### Board: 59

Dealer: North

Vul: N-S

North HCP: 12+1

South HCP: 13

Contract: 3NT South

North:

♠ AT9

♥ Q74

♦ 64

♣ AQ973

South:

♠ 652

♥ A853

♦ KQJ9

♣ KT

W N E S

1 ♣ Pass 1 ♥

Pass 1NT Pass 3NT

All Pass

### Board: 60

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 18

Contract: 3NT South

North:

♠ AKT7

♥ KJ83

♦ K3

♣ 952

South:

♠ 853

♥ AT6

♦ AQ9

♣ AKJT

W N E S

1 ♣ Pass 3NT

All Pass

### Board: 61

Dealer: North

Vul: Both

North HCP: 13+1

South HCP: 16

Contract: 3NT South

North:

♠ A54

♥ A98

♦ AJ985

♣ 83

South:

♠ Q93

♥ KQ74

♦ K4

♣ AQ54

W N E S

1 ♦ Pass 1 ♥

Pass 1NT Pass 3NT

All Pass

### Board: 62

Dealer: North

Vul: N-S

North HCP: 12

South HCP: 9+1

Contract: 1NT South

North:

♠ AQ92

♥ A873

♦ Q53

♣ T5

South:

♠ KT8

♥ KQ9

♦ T9

♣ J9874

W N E S

1 ♦ Pass 1NT

All Pass

**South hands****Minor\_Suit\_Opener\_Balanced\_Response****Board: 58**

♠ A73

Partner bids first.

Dealer: North

♥ QJ76

The opponents are silent.

Vul: None

♦ J96

HCP: 13

♣ KQ7

**Board: 59**

♠ 652

Partner bids first.

Dealer: North

♥ A853

The opponents are silent.

Vul: N-S

♦ KQJ9

HCP: 13

♣ KT

**Board: 60**

♠ 853

Partner bids first.

Dealer: North

♥ AT6

The opponents are silent.

Vul: E-W

♦ AQ9

HCP: 18

♣ AKJT

**Board: 61**

♠ Q93

Partner bids first.

Dealer: North

♥ KQ74

The opponents are silent.

Vul: Both

♦ K4

HCP: 16

♣ AQ54

**Board: 62**

♠ KT8

Partner bids first.

Dealer: North

♥ KQ9

The opponents are silent.

Vul: N-S

♦ T9

HCP: 9+1

♣ J9874

## Both hands (Answers Page)

### Board: 58

Dealer: North

Vul: None

North HCP: 16+1

South HCP: 13

Contract: 3NT South

North:

♠ J

♥ A84

♦ AK52

♣ AT965

South:

♠ A73

♥ QJ76

♦ J96

♣ KQ7

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

### Board: 59

Dealer: North

Vul: N-S

North HCP: 12+1

South HCP: 13

Contract: 3NT South

North:

♠ AT9

♥ Q74

♦ 64

♣ AQ973

South:

♠ 652

♥ A853

♦ KQJ9

♣ KT

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

### Board: 60

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 18

Contract: 3NT South

North:

♠ AKT7

♥ KJ83

♦ K3

♣ 952

South:

♠ 853

♥ AT6

♦ AQ9

♣ AKJT

W	N	E	S
	1 ♣	Pass	3NT
All Pass			

### Board: 61

Dealer: North

Vul: Both

North HCP: 13+1

South HCP: 16

Contract: 3NT South

North:

♠ A54

♥ A98

♦ AJ985

♣ 83

South:

♠ Q93

♥ KQ74

♦ K4

♣ AQ54

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

### Board: 62

Dealer: North

Vul: N-S

North HCP: 12

South HCP: 9+1

Contract: 1NT South

North:

♠ AQ92

♥ A873

♦ Q53

♣ T5

South:

♠ KT8

♥ KQ9

♦ T9

♣ J9874

W	N	E	S
	1 ♦	Pass	1NT
All Pass			

## North hands

## Minor\_Suit\_Opener\_Balanced\_Response

### Board: 63

♠ AJ94

Partner bids first.

Dealer: South

♥ AJ74

The opponents are silent.

Vul: E-W

♦ QJ

HCP: 14

♣ J73

### Board: 64

♠ A953

You bid first.

Dealer: North

♥ A954

The opponents are silent.

Vul: Both

♦ KJ75

HCP: 13

♣ J

### Board: 65

♠ KQ3

You bid first.

Dealer: North

♥ AK54

The opponents are silent.

Vul: Both

♦ A97632

HCP: 16+2

♣ -

### Board: 66

♠ K75

You bid first.

Dealer: North

♥ AK63

The opponents are silent.

Vul: None

♦ A653

HCP: 14

♣ 64

## Both hands (Answers Page)

### Board: 63

Dealer: South  
Vul: E-W  
North HCP: 14  
South HCP: 19  
Contract: 6 ♠ North

#### North:

♠ AJ94  
♥ AJ74  
♦ QJ  
♣ J73

#### South:

♠ K875  
♥ Q53  
♦ AK4  
♣ AKT

W	N	E	S
			1 ♣
Pass	1 ♥	Pass	2NT
Pass	3 ♠	Pass	4 ♠
Pass	4NT	Pass	5 ♣ <sup>1</sup>
Pass	5 ♦	Pass	5 ♠ <sup>2</sup>
Pass	6 ♠	All Pass	

1. A=0/5 or 3/5  
2. no !S queen

### Board: 64

Dealer: North  
Vul: Both  
North HCP: 13  
South HCP: 16  
Contract: 3NT South

#### North:

♠ A953  
♥ A954  
♦ KJ75  
♣ J

#### South:

♠ QJ2  
♥ QJ3  
♦ AQT3  
♣ A76

W	N	E	S
	1 ♦	Pass	3NT
All Pass			

### Board: 65

Dealer: North  
Vul: Both  
North HCP: 16+2  
South HCP: 11  
Contract: 6 ♦ North

#### North:

♠ KQ3  
♥ AK54  
♦ A97632  
♣ -

#### South:

♠ A97  
♥ JT  
♦ QJ85  
♣ QJ96

W	N	E	S
	1 ♦	Pass	2NT
Pass	4 ♦	Pass	5 ♦
Pass	6 ♦	All Pass	

### Board: 66

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

#### North:

♠ K75  
♥ AK63  
♦ A653  
♣ 64

#### South:

♠ T3  
♥ T94  
♦ QJ84  
♣ AKQ5

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

**South hands****Minor\_Suit\_Opener\_Balanced\_Response****Board: 63**

♠ K875

You bid first.

Dealer: South

♥ Q53

The opponents are silent.

Vul: E-W

♦ AK4

HCP: 19

♣ AKT

**Board: 64**

♠ QJ2

Partner bids first.

Dealer: North

♥ QJ3

The opponents are silent.

Vul: Both

♦ AQT3

HCP: 16

♣ A76

**Board: 65**

♠ A97

Partner bids first.

Dealer: North

♥ JT

The opponents are silent.

Vul: Both

♦ QJ85

HCP: 11

♣ QJ96

**Board: 66**

♠ T3

Partner bids first.

Dealer: North

♥ T94

The opponents are silent.

Vul: None

♦ QJ84

HCP: 12

♣ AKQ5

## Both hands (Answers Page)

### Board: 63

Dealer: South  
Vul: E-W  
North HCP: 14  
South HCP: 19  
Contract: 6 ♠ North

#### North:

♠ AJ94  
♥ AJ74  
♦ QJ  
♣ J73

#### South:

♠ K875  
♥ Q53  
♦ AK4  
♣ AKT

W	N	E	S
			1 ♣
Pass	1 ♥	Pass	2NT
Pass	3 ♠	Pass	4 ♠
Pass	4NT	Pass	5 ♣ <sup>1</sup>
Pass	5 ♦	Pass	5 ♠ <sup>2</sup>
Pass	6 ♠	All Pass	

1. A=0/5 or 3/5  
2. no !S queen

### Board: 64

Dealer: North  
Vul: Both  
North HCP: 13  
South HCP: 16  
Contract: 3NT South

#### North:

♠ A953  
♥ A954  
♦ KJ75  
♣ J

#### South:

♠ QJ2  
♥ QJ3  
♦ AQT3  
♣ A76

W	N	E	S
	1 ♦	Pass	3NT
All Pass			

### Board: 65

Dealer: North  
Vul: Both  
North HCP: 16+2  
South HCP: 11  
Contract: 6 ♦ North

#### North:

♠ KQ3  
♥ AK54  
♦ A97632  
♣ -

#### South:

♠ A97  
♥ JT  
♦ QJ85  
♣ QJ96

W	N	E	S
	1 ♦	Pass	2NT
Pass	4 ♦	Pass	5 ♦
Pass	6 ♦	All Pass	

### Board: 66

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

#### North:

♠ K75  
♥ AK63  
♦ A653  
♣ 64

#### South:

♠ T3  
♥ T94  
♦ QJ84  
♣ AKQ5

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



## North hands

## Minor\_Suit\_Opener\_Balanced\_Response

### Board: 67

♠ Q73

Partner bids first.

Dealer: South

♥ A74

The opponents are silent.

Vul: N-S

♦ A87

HCP: 10

♣ 9765

### Board: 68

♠ AJ3

Partner bids first.

Dealer: South

♥ A764

The opponents are silent.

Vul: Both

♦ KQ8

HCP: 19

♣ AJT

### Board: 69

♠ AQJ

You bid first.

Dealer: North

♥ AQ72

The opponents are silent.

Vul: None

♦ 8

HCP: 19+1

♣ AQ543

### Board: 70

♠ K542

Partner bids first.

Dealer: South

♥ QJ82

The opponents are silent.

Vul: N-S

♦ KT7

HCP: 12

♣ K5

### Board: 71

♠ Q43

You bid first.

Dealer: North

♥ 872

The opponents are silent.

Vul: E-W

♦ KQ2

HCP: 13

♣ KQJ2

## Both hands (Answers Page)

### Board: 67

	North:	South:	W	N	E	S
Dealer: South	♠ Q73	♠ AKJ4				1 ♦
Vul: N-S	♥ A74	♥ J86	Pass	3NT	All Pass	
North HCP: 10	♦ A87	♦ KJT6				
South HCP: 13	♣ 9765	♣ T8				
Contract: 3NT North						

### Board: 68

	North:	South:	W	N	E	S
Dealer: South	♠ AJ3	♠ KQ6				1 ♣
Vul: Both	♥ A764	♥ J95	Pass	1 ♥	Pass	1NT
North HCP: 19	♦ KQ8	♦ A96	Pass	4NT	Pass	6NT
South HCP: 12	♣ AJT	♣ Q632	All Pass			
Contract: 6NT South						

### Board: 69

	North:	South:	W	N	E	S
Dealer: North	♠ AQJ	♠ T76		1 ♣	Pass	1 ♦
Vul: None	♥ AQ72	♥ T98	Pass	2 ♥	Pass	2 ♠ <sup>1</sup>
North HCP: 19+1	♦ 8	♦ KQ762	Pass	3NT	All Pass	
South HCP: 8+1	♣ AQ543	♣ K7				
Contract: 3NT North						

1. Fourth suit game force

### Board: 70

	North:	South:	W	N	E	S
Dealer: South	♠ K542	♠ 763				1 ♣
Vul: N-S	♥ QJ82	♥ K6	Pass	1 ♥	Pass	1NT
North HCP: 12	♦ KT7	♦ AQ8	Pass	2NT	All Pass	
South HCP: 13+1	♣ K5	♣ A9763				
Contract: 2NT North						

### Board: 71

	North:	South:	W	N	E	S
Dealer: North	♠ Q43	♠ AJ		1 ♣	Pass	1 ♥
Vul: E-W	♥ 872	♥ AKQ6	Pass	1NT	Pass	3NT
North HCP: 13	♦ KQ2	♦ 9654	All Pass			
South HCP: 18	♣ KQJ2	♣ A76				
Contract: 3NT South						

## South hands

## Minor\_Suit\_Opener\_Balanced\_Response

**Board: 67**      ♠ AKJ4      You bid first.  
 Dealer: South      ♥ J86      The opponents are silent.  
 Vul: N-S      ♦ KJT6  
 HCP: 13      ♣ T8

---

**Board: 68**      ♠ KQ6      You bid first.  
 Dealer: South      ♥ J95      The opponents are silent.  
 Vul: Both      ♦ A96  
 HCP: 12      ♣ Q632

---

**Board: 69**      ♠ T76      Partner bids first.  
 Dealer: North      ♥ T98      The opponents are silent.  
 Vul: None      ♦ KQ762  
 HCP: 8+1      ♣ K7

---

**Board: 70**      ♠ 763      You bid first.  
 Dealer: South      ♥ K6      The opponents are silent.  
 Vul: N-S      ♦ AQ8  
 HCP: 13+1      ♣ A9763

---

**Board: 71**      ♠ AJ      Partner bids first.  
 Dealer: North      ♥ AKQ6      The opponents are silent.  
 Vul: E-W      ♦ 9654  
 HCP: 18      ♣ A76

## Both hands (Answers Page)

### Board: 67

Dealer: South

Vul: N-S

North HCP: 10

South HCP: 13

Contract: 3NT North

North:

♠ Q73

♥ A74

♦ A87

♣ 9765

South:

♠ AKJ4

♥ J86

♦ KJT6

♣ T8

W N E S

Pass 3NT All Pass 1♦

### Board: 68

Dealer: South

Vul: Both

North HCP: 19

South HCP: 12

Contract: 6NT South

North:

♠ AJ3

♥ A764

♦ KQ8

♣ AJT

South:

♠ KQ6

♥ J95

♦ A96

♣ Q632

W N E S

Pass 1♥ Pass 1NT 1♣

Pass 4NT Pass 6NT

All Pass

### Board: 69

Dealer: North

Vul: None

North HCP: 19+1

South HCP: 8+1

Contract: 3NT North

North:

♠ AQJ

♥ AQ72

♦ 8

♣ AQ543

South:

♠ T76

♥ T98

♦ KQ762

♣ K7

W N E S

Pass 1♣ Pass 1♦

Pass 2♥ Pass 2♠<sup>1</sup>

Pass 3NT All Pass

1. Fourth suit game force

### Board: 70

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 13+1

Contract: 2NT North

North:

♠ K542

♥ QJ82

♦ KT7

♣ K5

South:

♠ 763

♥ K6

♦ AQ8

♣ A9763

W N E S

Pass 1♥ Pass 1NT 1♣

Pass 2NT All Pass

### Board: 71

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 18

Contract: 3NT South

North:

♠ Q43

♥ 872

♦ KQ2

♣ KQJ2

South:

♠ AJ

♥ AKQ6

♦ 9654

♣ A76

W N E S

Pass 1NT Pass 3NT 1♥

All Pass

North hands		Minor_Suit_Opener_Balanced_Response
<b>Board: 72</b>	♠ A96	You bid first.
Dealer: North	♥ 9542	The opponents are silent.
Vul: None	♦ Q42	
HCP: 13	♣ AQJ	
<b>Board: 73</b>	♠ K96	You bid first.
Dealer: North	♥ Q94	The opponents are silent.
Vul: N-S	♦ A94	
HCP: 13	♣ KJT4	
<b>Board: 74</b>	♠ J942	You bid first.
Dealer: North	♥ A9	The opponents are silent.
Vul: E-W	♦ K3	
HCP: 12+1	♣ AT643	
<b>Board: 75</b>	♠ A5	Partner bids first.
Dealer: South	♥ AK6	The opponents are silent.
Vul: Both	♦ KJ864	
HCP: 18+1	♣ K95	
<b>Board: 76</b>	♠ Q96	Partner bids first.
Dealer: South	♥ J973	The opponents are silent.
Vul: N-S	♦ 876	
HCP: 7	♣ A84	

## Both hands (Answers Page)

### Board: 72

	North:	South:	W	N	E	S
Dealer: North	♠ A96	♠ K43		1 ♣	Pass	1 ♥
Vul: None	♥ 9542	♥ KQJT	Pass	2 ♥	Pass	3 ♥
North HCP: 13	♦ Q42	♦ T875	Pass	4 ♥	All Pass	
South HCP: 12	♣ AQJ	♣ K7				
Contract: 4 ♥ North						

### Board: 73

	North:	South:	W	N	E	S
Dealer: North	♠ K96	♠ AQ74		1 ♣	Pass	1 ♥
Vul: N-S	♥ Q94	♥ JT63	Pass	1NT	Pass	3NT
North HCP: 13	♦ A94	♦ J2	All Pass			
South HCP: 14	♣ KJT4	♣ AQ3				
Contract: 3NT South						

### Board: 74

	North:	South:	W	N	E	S
Dealer: North	♠ J942	♠ AK86		1 ♣	Pass	1 ♠
Vul: E-W	♥ A9	♥ T72	Pass	2 ♠	Pass	3 ♠
North HCP: 12+1	♦ K3	♦ QJ2	All Pass			
South HCP: 13	♣ AT643	♣ K85				
Contract: 3 ♠ South						

### Board: 75

	North:	South:	W	N	E	S
Dealer: South	♠ A5	♠ KJ82				1 ♣
Vul: Both	♥ AK6	♥ Q2	Pass	1 ♦	Pass	1 ♠
North HCP: 18+1	♦ KJ864	♦ Q2	Pass	3NT	All Pass	
South HCP: 12+1	♣ K95	♣ A8763				
Contract: 3NT North						

### Board: 76

	North:	South:	W	N	E	S
Dealer: South	♠ Q96	♠ AK32				1 ♣
Vul: N-S	♥ J973	♥ A82	Pass	1 ♥	Pass	2NT
North HCP: 7	♦ 876	♦ KJ	Pass	3NT	All Pass	
South HCP: 18	♣ A84	♣ K653				
Contract: 3NT North						

**South hands****Minor\_Suit\_Opener\_Balanced\_Response****Board: 72**

♠ K43

Partner bids first.

Dealer: North

♥ KQJT

The opponents are silent.

Vul: None

♦ T875

HCP: 12

♣ K7

**Board: 73**

♠ AQ74

Partner bids first.

Dealer: North

♥ JT63

The opponents are silent.

Vul: N-S

♦ J2

HCP: 14

♣ AQ3

**Board: 74**

♠ AK86

Partner bids first.

Dealer: North

♥ T72

The opponents are silent.

Vul: E-W

♦ QJ2

HCP: 13

♣ K85

**Board: 75**

♠ KJ82

You bid first.

Dealer: South

♥ Q2

The opponents are silent.

Vul: Both

♦ Q2

HCP: 12+1

♣ A8763

**Board: 76**

♠ AK32

You bid first.

Dealer: South

♥ A82

The opponents are silent.

Vul: N-S

♦ KJ

HCP: 18

♣ K653

## Both hands (Answers Page)

### Board: 72

	North:	South:	W	N	E	S
Dealer: North	♠ A96	♠ K43		1 ♣	Pass	1 ♥
Vul: None	♥ 9542	♥ KQJT	Pass	2 ♥	Pass	3 ♥
North HCP: 13	♦ Q42	♦ T875	Pass	4 ♥	All Pass	
South HCP: 12	♣ AQJ	♣ K7				
Contract: 4 ♥ North						

### Board: 73

	North:	South:	W	N	E	S
Dealer: North	♠ K96	♠ AQ74		1 ♣	Pass	1 ♥
Vul: N-S	♥ Q94	♥ JT63	Pass	1NT	Pass	3NT
North HCP: 13	♦ A94	♦ J2	All Pass			
South HCP: 14	♣ KJT4	♣ AQ3				
Contract: 3NT South						

### Board: 74

	North:	South:	W	N	E	S
Dealer: North	♠ J942	♠ AK86		1 ♣	Pass	1 ♠
Vul: E-W	♥ A9	♥ T72	Pass	2 ♠	Pass	3 ♠
North HCP: 12+1	♦ K3	♦ QJ2	All Pass			
South HCP: 13	♣ AT643	♣ K85				
Contract: 3 ♠ South						

### Board: 75

	North:	South:	W	N	E	S
Dealer: South	♠ A5	♠ KJ82				1 ♣
Vul: Both	♥ AK6	♥ Q2	Pass	1 ♦	Pass	1 ♠
North HCP: 18+1	♦ KJ864	♦ Q2	Pass	3NT	All Pass	
South HCP: 12+1	♣ K95	♣ A8763				
Contract: 3NT North						

### Board: 76

	North:	South:	W	N	E	S
Dealer: South	♠ Q96	♠ AK32				1 ♣
Vul: N-S	♥ J973	♥ A82	Pass	1 ♥	Pass	2NT
North HCP: 7	♦ 876	♦ KJ	Pass	3NT	All Pass	
South HCP: 18	♣ A84	♣ K653				
Contract: 3NT North						



North hands		Minor_Suit_Opener_Balanced_Response
<b>Board: 77</b>	♠ K	You bid first.
Dealer: North	♥ AQ2	The opponents are silent.
Vul: E-W	♦ AT53	
HCP: 15+1	♣ QT743	
<b>Board: 78</b>	♠ QJT5	Partner bids first.
Dealer: South	♥ K874	The opponents are silent.
Vul: Both	♦ 93	
HCP: 9	♣ QJ7	
<b>Board: 79</b>	♠ QJT3	You bid first.
Dealer: North	♥ 53	The opponents are silent.
Vul: None	♦ J9	
HCP: 12+1	♣ AKJ83	
<b>Board: 80</b>	♠ Q74	Partner bids first.
Dealer: South	♥ T75	The opponents are silent.
Vul: E-W	♦ KT94	
HCP: 8	♣ QJ9	
<b>Board: 81</b>	♠ A943	Partner bids first.
Dealer: South	♥ AK6	The opponents are silent.
Vul: Both	♦ KJ6	
HCP: 16	♣ J93	

## Both hands (Answers Page)

### Board: 77

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 13

Contract: 3NT South

North:

♠ K

♥ AQ2

♦ AT53

♣ QT743

South:

♠ AQ75

♥ KT5

♦ 986

♣ A98

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

### Board: 78

Dealer: South

Vul: Both

North HCP: 9

South HCP: 20+1

Contract: 4 ♠ North

North:

♠ QJT5

♥ K874

♦ 93

♣ QJ7

South:

♠ K964

♥ Q

♦ AKJ86

♣ AK5

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

1. Fourth suit game force

### Board: 79

Dealer: North

Vul: None

North HCP: 12+1

South HCP: 18

Contract: 6 ♠ South

North:

♠ QJT3

♥ 53

♦ J9

♣ AKJ83

South:

♠ AK97

♥ KQ87

♦ AQ2

♣ 64

W	N	E	S
	1 ♣	Pass	1 ♥
Pass	1 ♠	Pass	4NT
Pass	5 ♦ <sup>1</sup>	Pass	6 ♠
All Pass			

1. A=1/5 or 4/5

### Board: 80

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 14

Contract: 2 ♦ North

North:

♠ Q74

♥ T75

♦ KT94

♣ QJ9

South:

♠ 83

♥ KQ8

♦ AJ72

♣ A743

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

### Board: 81

Dealer: South

Vul: Both

North HCP: 16

South HCP: 13

Contract: 4 ♠ North

North:

♠ A943

♥ AK6

♦ KJ6

♣ J93

South:

♠ JT75

♥ 432

♦ AQ7

♣ AQT

W	N	E	S
			1 ♣
Pass	1 ♠	Pass	2 ♠
Pass	2NT	Pass	3 ♠
Pass	4 ♦	Pass	4 ♥
Pass	4 ♠	All Pass	

**South hands****Minor\_Suit\_Opener\_Balanced\_Response**

<b>Board: 77</b>	♠ AQ75	Partner bids first.
Dealer: North	♥ KT5	The opponents are silent.
Vul: E-W	♦ 986	
HCP: 13	♣ A98	

---

<b>Board: 78</b>	♠ K964	You bid first.
Dealer: South	♥ Q	The opponents are silent.
Vul: Both	♦ AKJ86	
HCP: 20+1	♣ AK5	

---

<b>Board: 79</b>	♠ AK97	Partner bids first.
Dealer: North	♥ KQ87	The opponents are silent.
Vul: None	♦ AQ2	
HCP: 18	♣ 64	

---

<b>Board: 80</b>	♠ 83	You bid first.
Dealer: South	♥ KQ8	The opponents are silent.
Vul: E-W	♦ AJ72	
HCP: 14	♣ A743	

---

<b>Board: 81</b>	♠ JT75	You bid first.
Dealer: South	♥ 432	The opponents are silent.
Vul: Both	♦ AQ7	
HCP: 13	♣ AQT	

## Both hands (Answers Page)

### Board: 77

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 13

Contract: 3NT South

North:

♠ K

♥ AQ2

♦ AT53

♣ QT743

South:

♠ AQ75

♥ KT5

♦ 986

♣ A98

W N E S

1 ♣ Pass 1 ♠

Pass 1NT Pass 3NT

All Pass

### Board: 78

Dealer: South

Vul: Both

North HCP: 9

South HCP: 20+1

Contract: 4 ♠ North

North:

♠ QJT5

♥ K874

♦ 93

♣ QJ7

South:

♠ K964

♥ Q

♦ AKJ86

♣ AK5

W N E S

1 ♦

Pass 1 ♥ Pass 2 ♠

Pass 3 ♣<sup>1</sup> Pass 3NT

Pass 4 ♠ All Pass

1. Fourth suit game force

### Board: 79

Dealer: North

Vul: None

North HCP: 12+1

South HCP: 18

Contract: 6 ♠ South

North:

♠ QJT3

♥ 53

♦ J9

♣ AKJ83

South:

♠ AK97

♥ KQ87

♦ AQ2

♣ 64

W N E S

1 ♣ Pass 1 ♥

Pass 1 ♠ Pass 4NT

Pass 5 ♦<sup>1</sup> Pass 6 ♠

All Pass

1. A=1/5 or 4/5

### Board: 80

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 14

Contract: 2 ♦ North

North:

♠ Q74

♥ T75

♦ KT94

♣ QJ9

South:

♠ 83

♥ KQ8

♦ AJ72

♣ A743

W N E S

1 ♦

Pass 1NT Pass 2 ♣

Pass 2 ♦ All Pass

### Board: 81

Dealer: South

Vul: Both

North HCP: 16

South HCP: 13

Contract: 4 ♠ North

North:

♠ A943

♥ AK6

♦ KJ6

♣ J93

South:

♠ JT75

♥ 432

♦ AQ7

♣ AQT

W N E S

1 ♣

Pass 1 ♠ Pass 2 ♠

Pass 2NT Pass 3 ♠

Pass 4 ♦ Pass 4 ♥

Pass 4 ♠ All Pass

North hands		Minor_Suit_Opener_Balanced_Response
<b>Board: 82</b>	♠ KJ43	You bid first.
Dealer: North	♥ AT	The opponents are silent.
Vul: N-S	♦ Q52	
HCP: 19	♣ AKQ8	
<b>Board: 83</b>	♠ K42	Partner bids first.
Dealer: South	♥ AQ7	The opponents are silent.
Vul: Both	♦ KJ632	
HCP: 14+1	♣ J5	
<b>Board: 84</b>	♠ K763	You bid first.
Dealer: North	♥ JT3	The opponents are silent.
Vul: None	♦ AJ4	
HCP: 12	♣ KT4	
<b>Board: 85</b>	♠ AK	You bid first.
Dealer: North	♥ K5	The opponents are silent.
Vul: N-S	♦ 972	
HCP: 19+2	♣ AKQ765	
<b>Board: 86</b>	♠ K842	You bid first.
Dealer: North	♥ A87	The opponents are silent.
Vul: None	♦ QT87	
HCP: 13	♣ KJ	

## Both hands (Answers Page)

### Board: 82

	North:	South:	W	N	E	S
Dealer: North	♠ KJ43	♠ A872		1 ♣	Pass	1 ♥
Vul: N-S	♥ AT	♥ J832	Pass	2NT	Pass	3 ♠
North HCP: 19	♦ Q52	♦ KT7	Pass	4 ♠	All Pass	
South HCP: 9	♣ AKQ8	♣ J9				
Contract: 4 ♠ North						

### Board: 83

	North:	South:	W	N	E	S
Dealer: South	♠ K42	♠ A3				1 ♣
Vul: Both	♥ AQ7	♥ J43	Pass	1 ♦	Pass	3 ♣
North HCP: 14+1	♦ KJ632	♦ Q7	Pass	3NT	All Pass	
South HCP: 16+2	♣ J5	♣ AKQ984				
Contract: 3NT North						

### Board: 84

	North:	South:	W	N	E	S
Dealer: North	♠ K763	♠ A9		1 ♣	Pass	1 ♥
Vul: None	♥ JT3	♥ AKQ4	Pass	1 ♠	Pass	3NT
North HCP: 12	♦ AJ4	♦ Q85	All Pass			
South HCP: 18	♣ KT4	♣ QJ98				
Contract: 3NT South						

### Board: 85

	North:	South:	W	N	E	S
Dealer: North	♠ AK	♠ T7		1 ♣	Pass	1 ♥
Vul: N-S	♥ K5	♥ AQ43	Pass	3NT	Pass	4 ♣
North HCP: 19+2	♦ 972	♦ KJ64	Pass	4 ♠	Pass	5 ♣
South HCP: 10	♣ AKQ765	♣ T94	Pass	6 ♣	All Pass	
Contract: 6 ♣ North						

### Board: 86

	North:	South:	W	N	E	S
Dealer: North	♠ K842	♠ QJ3		1 ♦	Pass	1 ♥
Vul: None	♥ A87	♥ Q965	Pass	1 ♠	Pass	1NT
North HCP: 13	♦ QT87	♦ A3	All Pass			
South HCP: 11	♣ KJ	♣ Q764				
Contract: 1NT South						

## South hands

## Minor\_Suit\_Opener\_Balanced\_Response

**Board: 82**      ♠ A872      Partner bids first.  
 Dealer: North      ♥ J832      The opponents are silent.  
 Vul: N-S      ♦ KT7  
 HCP: 9      ♣ J9

---

**Board: 83**      ♠ A3      You bid first.  
 Dealer: South      ♥ J43      The opponents are silent.  
 Vul: Both      ♦ Q7  
 HCP: 16+2      ♣ AKQ984

---

**Board: 84**      ♠ A9      Partner bids first.  
 Dealer: North      ♥ AKQ4      The opponents are silent.  
 Vul: None      ♦ Q85  
 HCP: 18      ♣ QJ98

---

**Board: 85**      ♠ T7      Partner bids first.  
 Dealer: North      ♥ AQ43      The opponents are silent.  
 Vul: N-S      ♦ KJ64  
 HCP: 10      ♣ T94

---

**Board: 86**      ♠ QJ3      Partner bids first.  
 Dealer: North      ♥ Q965      The opponents are silent.  
 Vul: None      ♦ A3  
 HCP: 11      ♣ Q764

## Both hands (Answers Page)

### Board: 82

	North:	South:	W	N	E	S
Dealer: North	♠ KJ43	♠ A872		1 ♣	Pass	1 ♥
Vul: N-S	♥ AT	♥ J832	Pass	2NT	Pass	3 ♠
North HCP: 19	♦ Q52	♦ KT7	Pass	4 ♠	All Pass	
South HCP: 9	♣ AKQ8	♣ J9				
Contract: 4 ♠ North						

### Board: 83

	North:	South:	W	N	E	S
Dealer: South	♠ K42	♠ A3				1 ♣
Vul: Both	♥ AQ7	♥ J43	Pass	1 ♦	Pass	3 ♣
North HCP: 14+1	♦ KJ632	♦ Q7	Pass	3NT	All Pass	
South HCP: 16+2	♣ J5	♣ AKQ984				
Contract: 3NT North						

### Board: 84

	North:	South:	W	N	E	S
Dealer: North	♠ K763	♠ A9		1 ♣	Pass	1 ♥
Vul: None	♥ JT3	♥ AKQ4	Pass	1 ♠	Pass	3NT
North HCP: 12	♦ AJ4	♦ Q85	All Pass			
South HCP: 18	♣ KT4	♣ QJ98				
Contract: 3NT South						

### Board: 85

	North:	South:	W	N	E	S
Dealer: North	♠ AK	♠ T7		1 ♣	Pass	1 ♥
Vul: N-S	♥ K5	♥ AQ43	Pass	3NT	Pass	4 ♣
North HCP: 19+2	♦ 972	♦ KJ64	Pass	4 ♠	Pass	5 ♣
South HCP: 10	♣ AKQ765	♣ T94	Pass	6 ♣	All Pass	
Contract: 6 ♣ North						

### Board: 86

	North:	South:	W	N	E	S
Dealer: North	♠ K842	♠ QJ3		1 ♦	Pass	1 ♥
Vul: None	♥ A87	♥ Q965	Pass	1 ♠	Pass	1NT
North HCP: 13	♦ QT87	♦ A3	All Pass			
South HCP: 11	♣ KJ	♣ Q764				
Contract: 1NT South						



## North hands

## Minor\_Suit\_Opener\_Balanced\_Response

### Board: 87

♠ QJ3

You bid first.

Dealer: North

♥ QJ8

The opponents are silent.

Vul: N-S

♦ KJ5

HCP: 14

♣ AT97

### Board: 88

♠ K9

You bid first.

Dealer: North

♥ Q832

The opponents are silent.

Vul: E-W

♦ AQ2

HCP: 19

♣ AKJ4

### Board: 89

♠ AQ2

You bid first.

Dealer: North

♥ 86

The opponents are silent.

Vul: Both

♦ QJ8

HCP: 12+1

♣ K8543

### Board: 90

♠ A6

Partner bids first.

Dealer: South

♥ K852

The opponents are silent.

Vul: N-S

♦ KQ9

HCP: 13

♣ JT83

### Board: 91

♠ Q972

Partner bids first.

Dealer: South

♥ K954

The opponents are silent.

Vul: E-W

♦ QT9

HCP: 7

♣ 73

## Both hands (Answers Page)

### Board: 87

	North:	South:	W	N	E	S
Dealer: North	♠ QJ3	♠ AK		1 ♣	Pass	1 ♥
Vul: N-S	♥ QJ8	♥ A765	Pass	1NT	Pass	3NT
North HCP: 14	♦ KJ5	♦ T983	All Pass			
South HCP: 15	♣ AT97	♣ KJ3				
Contract: 3NT South						

### Board: 88

	North:	South:	W	N	E	S
Dealer: North	♠ K9	♠ QJ32		1 ♣	Pass	1 ♥
Vul: E-W	♥ Q832	♥ K965	Pass	4 ♥	All Pass	
North HCP: 19	♦ AQ2	♦ K63				
South HCP: 9	♣ AKJ4	♣ T9				
Contract: 4 ♥ North						

### Board: 89

	North:	South:	W	N	E	S
Dealer: North	♠ AQ2	♠ K98		1 ♣	Pass	1 ♦
Vul: Both	♥ 86	♥ KJ3	Pass	1NT	Pass	2NT
North HCP: 12+1	♦ QJ8	♦ K963	All Pass			
South HCP: 11	♣ K8543	♣ JT6				
Contract: 2NT South						

### Board: 90

	North:	South:	W	N	E	S
Dealer: South	♠ A6	♠ K72				1 ♣
Vul: N-S	♥ K852	♥ T97	Pass	1 ♥	Pass	1NT
North HCP: 13	♦ KQ9	♦ A85	Pass	3 ♣	Pass	3NT
South HCP: 13	♣ JT83	♣ AQ65	All Pass			
Contract: 3NT South						

### Board: 91

	North:	South:	W	N	E	S
Dealer: South	♠ Q972	♠ AK3				1 ♣
Vul: E-W	♥ K954	♥ AT83	Pass	1 ♥	Pass	4 ♦ <sup>1</sup>
North HCP: 7	♦ QT9	♦ 8	Pass	4 ♥	All Pass	
South HCP: 18+1	♣ 73	♣ AQJ84				
Contract: 4 ♥ North						

1. Splinter

## South hands

## Minor\_Suit\_Opener\_Balanced\_Response

### Board: 87

♠ AK

Partner bids first.

Dealer: North

♥ A765

The opponents are silent.

Vul: N-S

♦ T983

HCP: 15

♣ KJ3

### Board: 88

♠ QJ32

Partner bids first.

Dealer: North

♥ K965

The opponents are silent.

Vul: E-W

♦ K63

HCP: 9

♣ T9

### Board: 89

♠ K98

Partner bids first.

Dealer: North

♥ KJ3

The opponents are silent.

Vul: Both

♦ K963

HCP: 11

♣ JT6

### Board: 90

♠ K72

You bid first.

Dealer: South

♥ T97

The opponents are silent.

Vul: N-S

♦ A85

HCP: 13

♣ AQ65

### Board: 91

♠ AK3

You bid first.

Dealer: South

♥ AT83

The opponents are silent.

Vul: E-W

♦ 8

HCP: 18+1

♣ AQJ84

## Both hands (Answers Page)

### Board: 87

	North:	South:	W	N	E	S
Dealer: North	♠ QJ3	♠ AK		1 ♣	Pass	1 ♥
Vul: N-S	♥ QJ8	♥ A765	Pass	1NT	Pass	3NT
North HCP: 14	♦ KJ5	♦ T983	All Pass			
South HCP: 15	♣ AT97	♣ KJ3				
Contract: 3NT South						

### Board: 88

	North:	South:	W	N	E	S
Dealer: North	♠ K9	♠ QJ32		1 ♣	Pass	1 ♥
Vul: E-W	♥ Q832	♥ K965	Pass	4 ♥	All Pass	
North HCP: 19	♦ AQ2	♦ K63				
South HCP: 9	♣ AKJ4	♣ T9				
Contract: 4 ♥ North						

### Board: 89

	North:	South:	W	N	E	S
Dealer: North	♠ AQ2	♠ K98		1 ♣	Pass	1 ♦
Vul: Both	♥ 86	♥ KJ3	Pass	1NT	Pass	2NT
North HCP: 12+1	♦ QJ8	♦ K963	All Pass			
South HCP: 11	♣ K8543	♣ JT6				
Contract: 2NT South						

### Board: 90

	North:	South:	W	N	E	S
Dealer: South	♠ A6	♠ K72				1 ♣
Vul: N-S	♥ K852	♥ T97	Pass	1 ♥	Pass	1NT
North HCP: 13	♦ KQ9	♦ A85	Pass	3 ♣	Pass	3NT
South HCP: 13	♣ JT83	♣ AQ65	All Pass			
Contract: 3NT South						

### Board: 91

	North:	South:	W	N	E	S
Dealer: South	♠ Q972	♠ AK3				1 ♣
Vul: E-W	♥ K954	♥ AT83	Pass	1 ♥	Pass	4 ♦ <sup>1</sup>
North HCP: 7	♦ QT9	♦ 8	Pass	4 ♥	All Pass	
South HCP: 18+1	♣ 73	♣ AQJ84				
Contract: 4 ♥ North						

1. Splinter

## North hands

## Minor\_Suit\_Opener\_Balanced\_Response

### Board: 92

♠ KJ8

Partner bids first.

Dealer: South

♥ AK96

The opponents are silent.

Vul: E-W

♦ T932

HCP: 15

♣ KJ

---

### Board: 93

♠ A653

Partner bids first.

Dealer: South

♥ K982

The opponents are silent.

Vul: None

♦ 92

HCP: 11

♣ AT6

---

### Board: 94

♠ AKQ

Partner bids first.

Dealer: South

♥ A952

The opponents are silent.

Vul: N-S

♦ J6

HCP: 17

♣ K753

---

### Board: 95

♠ QT

Partner bids first.

Dealer: South

♥ AKJ9

The opponents are silent.

Vul: Both

♦ JT63

HCP: 16

♣ AJ9

## Both hands (Answers Page)

### Board: 92

Dealer: South

Vul: E-W

North HCP: 15

South HCP: 16+1

Contract: 6♦ South

North:

♠ KJ8

♥ AK96

♦ T932

♣ KJ

South:

♠ A63

♥ 2

♦ KQJ6

♣ AQ987

W N E S

Pass 1♥ Pass 1♣

Pass 4NT Pass 2♦

Pass 5♦ Pass 5♣<sup>1</sup>

Pass 6♦

All Pass

1. A=0/5 or 3/5

### Board: 93

Dealer: South

Vul: None

North HCP: 11

South HCP: 12

Contract: 3♥ North

North:

♠ A653

♥ K982

♦ 92

♣ AT6

South:

♠ Q8

♥ JT75

♦ KQJ3

♣ K83

W N E S

Pass 1♥ Pass 1♦

Pass 3♥ All Pass

### Board: 94

Dealer: South

Vul: N-S

North HCP: 17

South HCP: 12

Contract: 3NT North

North:

♠ AKQ

♥ A952

♦ J6

♣ K753

South:

♠ JT

♥ J64

♦ KQ82

♣ AJT9

W N E S

Pass 1♥ Pass 1♦

Pass 3NT All Pass

### Board: 95

Dealer: South

Vul: Both

North HCP: 16

South HCP: 12+1

Contract: 3NT South

North:

♠ QT

♥ AKJ9

♦ JT63

♣ AJ9

South:

♠ K965

♥ 7

♦ AKQ92

♣ T86

W N E S

Pass 1♥ Pass 1♠

Pass 2♣<sup>1</sup> Pass 2♦

Pass 2NT Pass 3NT

All Pass

1. Fourth suit game force

## South hands

## Minor\_Suit\_Opener\_Balanced\_Response

<b>Board: 92</b>	♠ A63	You bid first.
Dealer: South	♥ 2	The opponents are silent.
Vul: E-W	♦ KQJ6	
HCP: 16+1	♣ AQ987	

---

<b>Board: 93</b>	♠ Q8	You bid first.
Dealer: South	♥ JT75	The opponents are silent.
Vul: None	♦ KQJ3	
HCP: 12	♣ K83	

---

<b>Board: 94</b>	♠ JT	You bid first.
Dealer: South	♥ J64	The opponents are silent.
Vul: N-S	♦ KQ82	
HCP: 12	♣ AJT9	

---

<b>Board: 95</b>	♠ K965	You bid first.
Dealer: South	♥ 7	The opponents are silent.
Vul: Both	♦ AKQ92	
HCP: 12+1	♣ T86	

## Both hands (Answers Page)

### Board: 92

Dealer: South

Vul: E-W

North HCP: 15

South HCP: 16+1

Contract: 6♦ South

North:

♠ KJ8

♥ AK96

♦ T932

♣ KJ

South:

♠ A63

♥ 2

♦ KQJ6

♣ AQ987

W N E S

Pass 1♥ Pass 1♣

Pass 1♥ Pass 2♦

Pass 4NT Pass 5♣<sup>1</sup>

Pass 5♦ Pass 6♦

All Pass

1. A=0/5 or 3/5

### Board: 93

Dealer: South

Vul: None

North HCP: 11

South HCP: 12

Contract: 3♥ North

North:

♠ A653

♥ K982

♦ 92

♣ AT6

South:

♠ Q8

♥ JT75

♦ KQJ3

♣ K83

W N E S

Pass 1♥ Pass 1♦

Pass 1♥ Pass 2♥

Pass 3♥ All Pass

### Board: 94

Dealer: South

Vul: N-S

North HCP: 17

South HCP: 12

Contract: 3NT North

North:

♠ AKQ

♥ A952

♦ J6

♣ K753

South:

♠ JT

♥ J64

♦ KQ82

♣ AJT9

W N E S

Pass 1♥ Pass 1♦

Pass 1♥ Pass 1NT

Pass 3NT All Pass

### Board: 95

Dealer: South

Vul: Both

North HCP: 16

South HCP: 12+1

Contract: 3NT South

North:

♠ QT

♥ AKJ9

♦ JT63

♣ AJ9

South:

♠ K965

♥ 7

♦ AKQ92

♣ T86

W N E S

Pass 1♥ Pass 1♦

Pass 1♥ Pass 1♠

Pass 2♣<sup>1</sup> Pass 2♦

Pass 2NT Pass 3NT

All Pass

1. Fourth suit game force



North hands		Minor_Suit_Opener_Balanced_Response
<b>Board: 96</b>	♠ AJ92	You bid first.
Dealer: North	♥ T4	The opponents are silent.
Vul: None	♦ A42	
HCP: 14	♣ AJ74	
<b>Board: 97</b>	♠ A7	You bid first.
Dealer: North	♥ QT52	The opponents are silent.
Vul: N-S	♦ T84	
HCP: 12	♣ KQJ4	
<b>Board: 98</b>	♠ AJ82	Partner bids first.
Dealer: South	♥ A2	The opponents are silent.
Vul: E-W	♦ 432	
HCP: 16	♣ AKT6	
<b>Board: 99</b>	♠ QJ5	Partner bids first.
Dealer: South	♥ T832	The opponents are silent.
Vul: None	♦ QT	
HCP: 10	♣ KQ76	
<b>Board: 100</b>	♠ AK76	You bid first.
Dealer: North	♥ A93	The opponents are silent.
Vul: N-S	♦ T32	
HCP: 13	♣ Q43	

## Both hands (Answers Page)

### Board: 96

	North:	South:	W	N	E	S
Dealer: North	♠ AJ92	♠ Q843		1 ♣	Pass	1 ♠
Vul: None	♥ T4	♥ AJ6	Pass	2 ♠	Pass	2NT
North HCP: 14	♦ A42	♦ KQ53	Pass	3 ♠	Pass	4 ♠
South HCP: 14	♣ AJ74	♣ Q8	All Pass			
Contract: 4 ♠ South						

### Board: 97

	North:	South:	W	N	E	S
Dealer: North	♠ A7	♠ KQJ3		1 ♣	Pass	1 ♠
Vul: N-S	♥ QT52	♥ J97	Pass	1NT	Pass	4NT
North HCP: 12	♦ T84	♦ AKJ5	Pass	6NT	All Pass	
South HCP: 19	♣ KQJ4	♣ A8				
Contract: 6NT North						

### Board: 98

	North:	South:	W	N	E	S
Dealer: South	♠ AJ82	♠ K6				1 ♦
Vul: E-W	♥ A2	♥ QJ7	Pass	1 ♠	Pass	1NT
North HCP: 16	♦ 432	♦ QJT8	Pass	3NT	All Pass	
South HCP: 12	♣ AKT6	♣ QJ83				
Contract: 3NT North						

### Board: 99

	North:	South:	W	N	E	S
Dealer: South	♠ QJ5	♠ T763				1 ♣
Vul: None	♥ T832	♥ K64	Pass	1 ♥	Pass	1 ♠
North HCP: 10	♦ QT	♦ AK8	Pass	2 ♣	Pass	2 ♥
South HCP: 14	♣ KQ76	♣ AT9	All Pass			
Contract: 2 ♥ South						

### Board: 100

	North:	South:	W	N	E	S
Dealer: North	♠ AK76	♠ QT95		1 ♣	Pass	1 ♠
Vul: N-S	♥ A93	♥ T5	Pass	2 ♠	Pass	4 ♠
North HCP: 13	♦ T32	♦ K76	All Pass			
South HCP: 13	♣ Q43	♣ AKJ5				
Contract: 4 ♠ South						

**South hands****Minor\_Suit\_Opener\_Balanced\_Response****Board: 96**

♠ Q843

Partner bids first.

Dealer: North

♥ AJ6

The opponents are silent.

Vul: None

♦ KQ53

HCP: 14

♣ Q8

**Board: 97**

♠ KQJ3

Partner bids first.

Dealer: North

♥ J97

The opponents are silent.

Vul: N-S

♦ AKJ5

HCP: 19

♣ A8

**Board: 98**

♠ K6

You bid first.

Dealer: South

♥ QJ7

The opponents are silent.

Vul: E-W

♦ QJT8

HCP: 12

♣ QJ83

**Board: 99**

♠ T763

You bid first.

Dealer: South

♥ K64

The opponents are silent.

Vul: None

♦ AK8

HCP: 14

♣ AT9

**Board: 100**

♠ QT95

Partner bids first.

Dealer: North

♥ T5

The opponents are silent.

Vul: N-S

♦ K76

HCP: 13

♣ AKJ5

## Both hands (Answers Page)

### Board: 96

	North:	South:	W	N	E	S
Dealer: North	♠ AJ92	♠ Q843		1 ♣	Pass	1 ♠
Vul: None	♥ T4	♥ AJ6	Pass	2 ♠	Pass	2NT
North HCP: 14	♦ A42	♦ KQ53	Pass	3 ♠	Pass	4 ♠
South HCP: 14	♣ AJ74	♣ Q8	All Pass			
Contract: 4 ♠ South						

### Board: 97

	North:	South:	W	N	E	S
Dealer: North	♠ A7	♠ KQJ3		1 ♣	Pass	1 ♠
Vul: N-S	♥ QT52	♥ J97	Pass	1NT	Pass	4NT
North HCP: 12	♦ T84	♦ AKJ5	Pass	6NT	All Pass	
South HCP: 19	♣ KQJ4	♣ A8				
Contract: 6NT North						

### Board: 98

	North:	South:	W	N	E	S
Dealer: South	♠ AJ82	♠ K6				1 ♦
Vul: E-W	♥ A2	♥ QJ7	Pass	1 ♠	Pass	1NT
North HCP: 16	♦ 432	♦ QJT8	Pass	3NT	All Pass	
South HCP: 12	♣ AKT6	♣ QJ83				
Contract: 3NT North						

### Board: 99

	North:	South:	W	N	E	S
Dealer: South	♠ QJ5	♠ T763				1 ♣
Vul: None	♥ T832	♥ K64	Pass	1 ♥	Pass	1 ♠
North HCP: 10	♦ QT	♦ AK8	Pass	2 ♣	Pass	2 ♥
South HCP: 14	♣ KQ76	♣ AT9	All Pass			
Contract: 2 ♥ South						

### Board: 100

	North:	South:	W	N	E	S
Dealer: North	♠ AK76	♠ QT95		1 ♣	Pass	1 ♠
Vul: N-S	♥ A93	♥ T5	Pass	2 ♠	Pass	4 ♠
North HCP: 13	♦ T32	♦ K76	All Pass			
South HCP: 13	♣ Q43	♣ AKJ5				
Contract: 4 ♠ South						

## North hands

## Minor\_Suit\_Opener\_Balanced\_Response

<b>Board: 101</b>	♠ T96	Partner bids first.
Dealer: South	♥ QJ83	The opponents are silent.
Vul: E-W	♦ 42	
HCP: 8	♣ KQT3	

---

<b>Board: 102</b>	♠ AK43	Partner bids first.
Dealer: South	♥ 97	The opponents are silent.
Vul: Both	♦ AT73	
HCP: 11	♣ T75	

---

<b>Board: 103</b>	♠ Q	You bid first.
Dealer: North	♥ QJ3	The opponents are silent.
Vul: E-W	♦ KQ64	
HCP: 13+1	♣ KT954	

---

<b>Board: 104</b>	♠ A953	You bid first.
Dealer: North	♥ KJ73	The opponents are silent.
Vul: Both	♦ Q754	
HCP: 12	♣ Q	

---

<b>Board: 105</b>	♠ KQ	Partner bids first.
Dealer: South	♥ KJT4	The opponents are silent.
Vul: None	♦ K96	
HCP: 19	♣ AK87	

## Both hands (Answers Page)

### Board: 101

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 18

Contract: 4♥ South

North:

♠ T96

♥ QJ83

♦ 42

♣ KQT3

South:

♠ AQ87

♥ K962

♦ AJ6

♣ A5

W N E S

Pass 1♥ Pass 1♦

Pass 1♥ Pass 4♥

All Pass

### Board: 102

Dealer: South

Vul: Both

North HCP: 11

South HCP: 12+1

Contract: 1NT South

North:

♠ AK43

♥ 97

♦ AT73

♣ T75

South:

♠ 8

♥ AJ63

♦ J62

♣ KQJ94

W N E S

Pass 1♠ Pass 1♣

Pass 1♠ Pass 1NT

All Pass

### Board: 103

Dealer: North

Vul: E-W

North HCP: 13+1

South HCP: 16

Contract: 3NT South

North:

♠ Q

♥ QJ3

♦ KQ64

♣ KT954

South:

♠ K732

♥ AK98

♦ AT5

♣ Q8

W N E S

Pass 1♣ Pass 1♥

Pass 1NT Pass 3NT

All Pass

### Board: 104

Dealer: North

Vul: Both

North HCP: 12

South HCP: 13

Contract: 4♠ South

North:

♠ A953

♥ KJ73

♦ Q754

♣ Q

South:

♠ KJ74

♥ A94

♦ JT2

♣ AT3

W N E S

Pass 1♦ Pass 1♠

Pass 2♠ Pass 4♠

All Pass

### Board: 105

Dealer: South

Vul: None

North HCP: 19

South HCP: 13

Contract: 6♥ North

North:

♠ KQ

♥ KJT4

♦ K96

♣ AK87

South:

♠ AJ4

♥ Q853

♦ A543

♣ Q9

W N E S

Pass 1♥ Pass 1♦

Pass 1♥ Pass 2♥

Pass 4NT Pass 5♠<sup>1</sup>

Pass 6♥ All Pass

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

## South hands

## Minor\_Suit\_Opener\_Balanced\_Response

<b>Board: 101</b>	♠ AQ87	You bid first.
Dealer: South	♥ K962	The opponents are silent.
Vul: E-W	♦ AJ6	
HCP: 18	♣ A5	

---

<b>Board: 102</b>	♠ 8	You bid first.
Dealer: South	♥ AJ63	The opponents are silent.
Vul: Both	♦ J62	
HCP: 12+1	♣ KQJ94	

---

<b>Board: 103</b>	♠ K732	Partner bids first.
Dealer: North	♥ AK98	The opponents are silent.
Vul: E-W	♦ AT5	
HCP: 16	♣ Q8	

---

<b>Board: 104</b>	♠ KJ74	Partner bids first.
Dealer: North	♥ A94	The opponents are silent.
Vul: Both	♦ JT2	
HCP: 13	♣ AT3	

---

<b>Board: 105</b>	♠ AJ4	You bid first.
Dealer: South	♥ Q853	The opponents are silent.
Vul: None	♦ A543	
HCP: 13	♣ Q9	

## Both hands (Answers Page)

### Board: 101

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 18

Contract: 4♥ South

North:

♠ T96

♥ QJ83

♦ 42

♣ KQT3

South:

♠ AQ87

♥ K962

♦ AJ6

♣ A5

W N E S

Pass 1♥ Pass 1♦

Pass 1♥ Pass 4♥

All Pass

### Board: 102

Dealer: South

Vul: Both

North HCP: 11

South HCP: 12+1

Contract: 1NT South

North:

♠ AK43

♥ 97

♦ AT73

♣ T75

South:

♠ 8

♥ AJ63

♦ J62

♣ KQJ94

W N E S

Pass 1♠ Pass 1♣

Pass 1♠ Pass 1NT

All Pass

### Board: 103

Dealer: North

Vul: E-W

North HCP: 13+1

South HCP: 16

Contract: 3NT South

North:

♠ Q

♥ QJ3

♦ KQ64

♣ KT954

South:

♠ K732

♥ AK98

♦ AT5

♣ Q8

W N E S

Pass 1♣ Pass 1♥

Pass 1NT Pass 3NT

All Pass

### Board: 104

Dealer: North

Vul: Both

North HCP: 12

South HCP: 13

Contract: 4♠ South

North:

♠ A953

♥ KJ73

♦ Q754

♣ Q

South:

♠ KJ74

♥ A94

♦ JT2

♣ AT3

W N E S

Pass 1♦ Pass 1♠

Pass 2♠ Pass 4♠

All Pass

### Board: 105

Dealer: South

Vul: None

North HCP: 19

South HCP: 13

Contract: 6♥ North

North:

♠ KQ

♥ KJT4

♦ K96

♣ AK87

South:

♠ AJ4

♥ Q853

♦ A543

♣ Q9

W N E S

Pass 1♥ Pass 1♦

Pass 1♥ Pass 2♥

Pass 4NT Pass 5♠<sup>1</sup>

Pass 6♥ All Pass

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



North hands		Minor_Suit_Opener_Balanced_Response
<b>Board: 106</b>	♠ J87	Partner bids first.
Dealer: South	♥ K82	The opponents are silent.
Vul: E-W	♦ K752	
HCP: 11	♣ AT3	
<b>Board: 107</b>	♠ Q7	You bid first.
Dealer: North	♥ KJ2	The opponents are silent.
Vul: None	♦ QT5	
HCP: 13+1	♣ KQT87	
<b>Board: 108</b>	♠ A9	You bid first.
Dealer: North	♥ KT95	The opponents are silent.
Vul: N-S	♦ A52	
HCP: 18	♣ AK95	
<b>Board: 109</b>	♠ KJ53	You bid first.
Dealer: North	♥ KQ3	The opponents are silent.
Vul: Both	♦ QT5	
HCP: 14	♣ K93	
<b>Board: 110</b>	♠ 2	You bid first.
Dealer: North	♥ AQ3	The opponents are silent.
Vul: None	♦ A6532	
HCP: 13+1	♣ K863	

## Both hands (Answers Page)

### Board: 106

Dealer: South

Vul: E-W

North HCP: 11

South HCP: 14+1

Contract: 3NT South

North:

♠ J87

♥ K82

♦ K752

♣ AT3

South:

♠ KT2

♥ J73

♦ AJ

♣ KQ974

W N E S

1 ♣

Pass 1 ♦ Pass 1NT

Pass 2NT Pass 3NT

All Pass

### Board: 107

Dealer: North

Vul: None

North HCP: 13+1

South HCP: 17

Contract: 3NT South

North:

♠ Q7

♥ KJ2

♦ QT5

♣ KQT87

South:

♠ A2

♥ A75

♦ KJ93

♣ AJ93

W N E S

1 ♣ Pass 1 ♦

Pass 1NT Pass 3NT

All Pass

### Board: 108

Dealer: North

Vul: N-S

North HCP: 18

South HCP: 9

Contract: 4 ♥ North

North:

♠ A9

♥ KT95

♦ A52

♣ AK95

South:

♠ Q3

♥ QJ73

♦ QJ86

♣ JT4

W N E S

1 ♣ Pass 1 ♥

Pass 4 ♥ All Pass

### Board: 109

Dealer: North

Vul: Both

North HCP: 14

South HCP: 16

Contract: 3NT South

North:

♠ KJ53

♥ KQ3

♦ QT5

♣ K93

South:

♠ Q72

♥ A8

♦ AK63

♣ QJ65

W N E S

1 ♣ Pass 1 ♦

Pass 1 ♠ Pass 2 ♥<sup>1</sup>

Pass 2NT Pass 3NT

All Pass

1. Fourth suit game force

### Board: 110

Dealer: North

Vul: None

North HCP: 13+1

South HCP: 12

Contract: 3NT South

North:

♠ 2

♥ AQ3

♦ A6532

♣ K863

South:

♠ AJ53

♥ K752

♦ T84

♣ A9

W N E S

1 ♦ Pass 1 ♥

Pass 2 ♣ Pass 3NT

All Pass

## South hands

## Minor\_Suit\_Opener\_Balanced\_Response

<b>Board: 106</b>	♠ KT2	You bid first.
Dealer: South	♥ J73	The opponents are silent.
Vul: E-W	♦ AJ	
HCP: 14+1	♣ KQ974	

---

<b>Board: 107</b>	♠ A2	Partner bids first.
Dealer: North	♥ A75	The opponents are silent.
Vul: None	♦ KJ93	
HCP: 17	♣ AJ93	

---

<b>Board: 108</b>	♠ Q3	Partner bids first.
Dealer: North	♥ QJ73	The opponents are silent.
Vul: N-S	♦ QJ86	
HCP: 9	♣ JT4	

---

<b>Board: 109</b>	♠ Q72	Partner bids first.
Dealer: North	♥ A8	The opponents are silent.
Vul: Both	♦ AK63	
HCP: 16	♣ QJ65	

---

<b>Board: 110</b>	♠ AJ53	Partner bids first.
Dealer: North	♥ K752	The opponents are silent.
Vul: None	♦ T84	
HCP: 12	♣ A9	

## Both hands (Answers Page)

### Board: 106

Dealer: South

Vul: E-W

North HCP: 11

South HCP: 14+1

Contract: 3NT South

North:

♠ J87

♥ K82

♦ K752

♣ AT3

South:

♠ KT2

♥ J73

♦ AJ

♣ KQ974

W N E S

Pass 1♦ Pass 1♣

Pass 2NT Pass 3NT

All Pass

### Board: 107

Dealer: North

Vul: None

North HCP: 13+1

South HCP: 17

Contract: 3NT South

North:

♠ Q7

♥ KJ2

♦ QT5

♣ KQT87

South:

♠ A2

♥ A75

♦ KJ93

♣ AJ93

W N E S

Pass 1♣ Pass 1♦

Pass 1NT Pass 3NT

All Pass

### Board: 108

Dealer: North

Vul: N-S

North HCP: 18

South HCP: 9

Contract: 4♥ North

North:

♠ A9

♥ KT95

♦ A52

♣ AK95

South:

♠ Q3

♥ QJ73

♦ QJ86

♣ JT4

W N E S

Pass 1♣ Pass 1♥

Pass 4♥ All Pass

### Board: 109

Dealer: North

Vul: Both

North HCP: 14

South HCP: 16

Contract: 3NT South

North:

♠ KJ53

♥ KQ3

♦ QT5

♣ K93

South:

♠ Q72

♥ A8

♦ AK63

♣ QJ65

W N E S

Pass 1♣ Pass 1♦

Pass 1♠ Pass 2♥<sup>1</sup>

Pass 2NT Pass 3NT

All Pass

1. Fourth suit game force

### Board: 110

Dealer: North

Vul: None

North HCP: 13+1

South HCP: 12

Contract: 3NT South

North:

♠ 2

♥ AQ3

♦ A6532

♣ K863

South:

♠ AJ53

♥ K752

♦ T84

♣ A9

W N E S

Pass 1♦ Pass 1♥

Pass 2♣ Pass 3NT

All Pass

## North hands

## Minor\_Suit\_Opener\_Balanced\_Response

<b>Board: 111</b>	♠ 964	Partner bids first.
Dealer: South	♥ KJ4	The opponents are silent.
Vul: N-S	♦ K76	
HCP: 12	♣ AJ65	

---

<b>Board: 112</b>	♠ T5	You bid first.
Dealer: North	♥ AJT	The opponents are silent.
Vul: None	♦ KQT764	
HCP: 17+2	♣ AK	

---

<b>Board: 113</b>	♠ Q73	You bid first.
Dealer: North	♥ A74	The opponents are silent.
Vul: N-S	♦ AJ53	
HCP: 14	♣ KT9	

---

<b>Board: 114</b>	♠ K75	Partner bids first.
Dealer: South	♥ AKJ5	The opponents are silent.
Vul: E-W	♦ AJT6	
HCP: 18	♣ Q5	

## Both hands (Answers Page)

### Board: 111

	North:	South:	W	N	E	S
Dealer: South	♠ 964	♠ AT2				1 ♦
Vul: N-S	♥ KJ4	♥ AT7	Pass	2NT	Pass	3NT
North HCP: 12	♦ K76	♦ JT85	All Pass			
South HCP: 14	♣ AJ65	♣ KQ7				
Contract: 3NT South						

### Board: 112

	North:	South:	W	N	E	S
Dealer: North	♠ T5	♠ KJ76		1 ♦	Pass	1 ♠
Vul: None	♥ AJT	♥ 875	Pass	3 ♦	Pass	3NT
North HCP: 17+2	♦ KQT764	♦ AJ8	All Pass			
South HCP: 9	♣ AK	♣ 953				
Contract: 3NT South						

### Board: 113

	North:	South:	W	N	E	S
Dealer: North	♠ Q73	♠ AJ96		1 ♦	Pass	1 ♠
Vul: N-S	♥ A74	♥ T53	Pass	1NT	Pass	3NT
North HCP: 14	♦ AJ53	♦ Q97	All Pass			
South HCP: 14	♣ KT9	♣ AQJ				
Contract: 3NT South						

### Board: 114

	North:	South:	W	N	E	S
Dealer: South	♠ K75	♠ A986				1 ♦
Vul: E-W	♥ AKJ5	♥ 8	Pass	1 ♥	Pass	1 ♠
North HCP: 18	♦ AJT6	♦ K9742	Pass	2 ♣ <sup>1</sup>	Pass	2 ♦
South HCP: 14+1	♣ Q5	♣ AK6	Pass	2NT	Pass	3 ♦
Contract: 6 ♦ South			Pass	4 ♦	Pass	4NT
			Pass	5 ♥ <sup>2</sup>	Pass	6 ♦
			All Pass			

1. Fourth suit game force

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

## South hands

## Minor\_Suit\_Opener\_Balanced\_Response

<b>Board: 111</b>	♠ AT2	You bid first.
Dealer: South	♥ AT7	The opponents are silent.
Vul: N-S	♦ JT85	
HCP: 14	♣ KQ7	

---

<b>Board: 112</b>	♠ KJ76	Partner bids first.
Dealer: North	♥ 875	The opponents are silent.
Vul: None	♦ AJ8	
HCP: 9	♣ 953	

---

<b>Board: 113</b>	♠ AJ96	Partner bids first.
Dealer: North	♥ T53	The opponents are silent.
Vul: N-S	♦ Q97	
HCP: 14	♣ AQJ	

---

<b>Board: 114</b>	♠ A986	You bid first.
Dealer: South	♥ 8	The opponents are silent.
Vul: E-W	♦ K9742	
HCP: 14+1	♣ AK6	

## Both hands (Answers Page)

### Board: 111

	North:	South:	W	N	E	S
Dealer: South	♠ 964	♠ AT2				1 ♦
Vul: N-S	♥ KJ4	♥ AT7	Pass	2NT	Pass	3NT
North HCP: 12	♦ K76	♦ JT85	All Pass			
South HCP: 14	♣ AJ65	♣ KQ7				
Contract: 3NT South						

### Board: 112

	North:	South:	W	N	E	S
Dealer: North	♠ T5	♠ KJ76		1 ♦	Pass	1 ♠
Vul: None	♥ AJT	♥ 875	Pass	3 ♦	Pass	3NT
North HCP: 17+2	♦ KQT764	♦ AJ8	All Pass			
South HCP: 9	♣ AK	♣ 953				
Contract: 3NT South						

### Board: 113

	North:	South:	W	N	E	S
Dealer: North	♠ Q73	♠ AJ96		1 ♦	Pass	1 ♠
Vul: N-S	♥ A74	♥ T53	Pass	1NT	Pass	3NT
North HCP: 14	♦ AJ53	♦ Q97	All Pass			
South HCP: 14	♣ KT9	♣ AQJ				
Contract: 3NT South						

### Board: 114

	North:	South:	W	N	E	S
Dealer: South	♠ K75	♠ A986				1 ♦
Vul: E-W	♥ AKJ5	♥ 8	Pass	1 ♥	Pass	1 ♠
North HCP: 18	♦ AJT6	♦ K9742	Pass	2 ♣ <sup>1</sup>	Pass	2 ♦
South HCP: 14+1	♣ Q5	♣ AK6	Pass	2NT	Pass	3 ♦
Contract: 6 ♦ South			Pass	4 ♦	Pass	4NT
			Pass	5 ♥ <sup>2</sup>	Pass	6 ♦
			All Pass			

1. Fourth suit game force

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



North hands		Minor_Suit_Opener_Balanced_Response
<b>Board: 115</b>	♠ K94	You bid first.
Dealer: North	♥ AT2	The opponents are silent.
Vul: Both	♦ KQJ98	
HCP: 13+1	♣ 96	
<b>Board: 116</b>	♠ AT75	Partner bids first.
Dealer: South	♥ KJT4	The opponents are silent.
Vul: N-S	♦ Q3	
HCP: 11	♣ J43	
<b>Board: 117</b>	♠ KT2	Partner bids first.
Dealer: South	♥ QJ	The opponents are silent.
Vul: E-W	♦ Q865	
HCP: 14	♣ AQ93	
<b>Board: 118</b>	♠ T95	You bid first.
Dealer: North	♥ AKQ	The opponents are silent.
Vul: Both	♦ A964	
HCP: 13	♣ 873	
<b>Board: 119</b>	♠ T98	Partner bids first.
Dealer: South	♥ Q652	The opponents are silent.
Vul: None	♦ J862	
HCP: 7	♣ A6	

## Both hands (Answers Page)

### Board: 115

Dealer: North

Vul: Both

North HCP: 13+1

South HCP: 16

Contract: 3NT South

North:

♠ K94

♥ AT2

♦ KQJ98

♣ 96

South:

♠ QT65

♥ K7

♦ A74

♣ AQJ5

W N E S

1 ♦ Pass 1 ♠

Pass 1NT Pass 3NT

All Pass

### Board: 116

Dealer: South

Vul: N-S

North HCP: 11

South HCP: 13

Contract: 3NT North

North:

♠ AT75

♥ KJT4

♦ Q3

♣ J43

South:

♠ 83

♥ 962

♦ A985

♣ AKQ7

W N E S

1 ♦

Pass 1 ♥ Pass 1NT

Pass 2NT Pass 3 ♥

Pass 3NT All Pass

### Board: 117

Dealer: South

Vul: E-W

North HCP: 14

South HCP: 13

Contract: 3NT North

North:

♠ KT2

♥ QJ

♦ Q865

♣ AQ93

South:

♠ AJ86

♥ AK63

♦ T2

♣ J85

W N E S

1 ♣

Pass 1 ♦ Pass 1 ♥

Pass 3NT All Pass

### Board: 118

Dealer: North

Vul: Both

North HCP: 13

South HCP: 12

Contract: 2NT South

North:

♠ T95

♥ AKQ

♦ A964

♣ 873

South:

♠ K3

♥ 632

♦ KT83

♣ KQJ6

W N E S

1 ♦ Pass 2NT

All Pass

### Board: 119

Dealer: South

Vul: None

North HCP: 7

South HCP: 19

Contract: 4 ♥ South

North:

♠ T98

♥ Q652

♦ J862

♣ A6

South:

♠ AK2

♥ A874

♦ AK4

♣ J74

W N E S

1 ♣

Pass 1 ♥ Pass 4 ♥

All Pass

**South hands****Minor\_Suit\_Opener\_Balanced\_Response**

<b>Board: 115</b>	♠ QT65	Partner bids first.
Dealer: North	♥ K7	The opponents are silent.
Vul: Both	♦ A74	
HCP: 16	♣ AQJ5	

---

<b>Board: 116</b>	♠ 83	You bid first.
Dealer: South	♥ 962	The opponents are silent.
Vul: N-S	♦ A985	
HCP: 13	♣ AKQ7	

---

<b>Board: 117</b>	♠ AJ86	You bid first.
Dealer: South	♥ AK63	The opponents are silent.
Vul: E-W	♦ T2	
HCP: 13	♣ J85	

---

<b>Board: 118</b>	♠ K3	Partner bids first.
Dealer: North	♥ 632	The opponents are silent.
Vul: Both	♦ KT83	
HCP: 12	♣ KQJ6	

---

<b>Board: 119</b>	♠ AK2	You bid first.
Dealer: South	♥ A874	The opponents are silent.
Vul: None	♦ AK4	
HCP: 19	♣ J74	

## Both hands (Answers Page)

### Board: 115

Dealer: North

Vul: Both

North HCP: 13+1

South HCP: 16

Contract: 3NT South

North:

♠ K94

♥ AT2

♦ KQJ98

♣ 96

South:

♠ QT65

♥ K7

♦ A74

♣ AQJ5

W N E S

1 ♦ Pass 1 ♠

Pass 1NT Pass 3NT

All Pass

### Board: 116

Dealer: South

Vul: N-S

North HCP: 11

South HCP: 13

Contract: 3NT North

North:

♠ AT75

♥ KJT4

♦ Q3

♣ J43

South:

♠ 83

♥ 962

♦ A985

♣ AKQ7

W N E S

1 ♦

Pass 1 ♥ Pass 1NT

Pass 2NT Pass 3 ♥

Pass 3NT All Pass

### Board: 117

Dealer: South

Vul: E-W

North HCP: 14

South HCP: 13

Contract: 3NT North

North:

♠ KT2

♥ QJ

♦ Q865

♣ AQ93

South:

♠ AJ86

♥ AK63

♦ T2

♣ J85

W N E S

1 ♣

Pass 1 ♦ Pass 1 ♥

Pass 3NT All Pass

### Board: 118

Dealer: North

Vul: Both

North HCP: 13

South HCP: 12

Contract: 2NT South

North:

♠ T95

♥ AKQ

♦ A964

♣ 873

South:

♠ K3

♥ 632

♦ KT83

♣ KQJ6

W N E S

1 ♦ Pass 2NT

All Pass

### Board: 119

Dealer: South

Vul: None

North HCP: 7

South HCP: 19

Contract: 4 ♥ South

North:

♠ T98

♥ Q652

♦ J862

♣ A6

South:

♠ AK2

♥ A874

♦ AK4

♣ J74

W N E S

1 ♣

Pass 1 ♥ Pass 4 ♥

All Pass

## North hands

## Minor\_Suit\_Opener\_Balanced\_Response

**Board: 120**

♠ KJ7

Partner bids first.

Dealer: South

♥ JT7

The opponents are silent.

Vul: E-W

♦ AJT42

HCP: 16+1

♣ AQ

**Board: 121**

♠ 962

You bid first.

Dealer: North

♥ KJ

The opponents are silent.

Vul: Both

♦ K852

HCP: 12

♣ AJ42

**Board: 122**

♠ QT3

Partner bids first.

Dealer: South

♥ 87

The opponents are silent.

Vul: None

♦ AK96

HCP: 12

♣ QJT3

**Board: 123**

♠ 872

Partner bids first.

Dealer: South

♥ KQ3

The opponents are silent.

Vul: N-S

♦ KJ6

HCP: 10

♣ JT54

## Both hands (Answers Page)

### Board: 120

Dealer: South

Vul: E-W

North HCP: 16+1

South HCP: 13+1

Contract: 3NT North

North:

♠ KJ7

♥ JT7

♦ AJT42

♣ AQ

South:

♠ AQ

♥ Q63

♦ Q96

♣ K9876

W N E S

1 ♣

Pass 1 ♦ Pass 1NT

Pass 3NT All Pass

### Board: 121

Dealer: North

Vul: Both

North HCP: 12

South HCP: 19

Contract: 4NT South

North:

♠ 962

♥ KJ

♦ K852

♣ AJ42

South:

♠ AKQ8

♥ AQ83

♦ QT4

♣ Q9

W N E S

1 ♦ Pass 1 ♥

Pass 1NT Pass 4NT

All Pass

### Board: 122

Dealer: South

Vul: None

North HCP: 12

South HCP: 13

Contract: 3 ♠ North

North:

♠ QT3

♥ 87

♦ AK96

♣ QJT3

South:

♠ AK94

♥ KJ9

♦ QT8

♣ 764

W N E S

1 ♣

Pass 1 ♦ Pass 1 ♠

Pass 2NT Pass 3 ♦

Pass 3 ♠ All Pass

### Board: 123

Dealer: South

Vul: N-S

North HCP: 10

South HCP: 18

Contract: 3NT North

North:

♠ 872

♥ KQ3

♦ KJ6

♣ JT54

South:

♠ Q5

♥ A87

♦ AQ85

♣ AQ98

W N E S

1 ♦

Pass 1NT Pass 2NT

Pass 3NT All Pass

## South hands

## Minor\_Suit\_Opener\_Balanced\_Response

<b>Board: 120</b>	♠ AQ	You bid first.
Dealer: South	♥ Q63	The opponents are silent.
Vul: E-W	♦ Q96	
HCP: 13+1	♣ K9876	

---

<b>Board: 121</b>	♠ AKQ8	Partner bids first.
Dealer: North	♥ AQ83	The opponents are silent.
Vul: Both	♦ QT4	
HCP: 19	♣ Q9	

---

<b>Board: 122</b>	♠ AK94	You bid first.
Dealer: South	♥ KJ9	The opponents are silent.
Vul: None	♦ QT8	
HCP: 13	♣ 764	

---

<b>Board: 123</b>	♠ Q5	You bid first.
Dealer: South	♥ A87	The opponents are silent.
Vul: N-S	♦ AQ85	
HCP: 18	♣ AQ98	

## Both hands (Answers Page)

### Board: 120

Dealer: South

Vul: E-W

North HCP: 16+1

South HCP: 13+1

Contract: 3NT North

North:

♠ KJ7

♥ JT7

♦ AJT42

♣ AQ

South:

♠ AQ

♥ Q63

♦ Q96

♣ K9876

W N E S

1 ♣

Pass 1 ♦ Pass 1NT

Pass 3NT All Pass

### Board: 121

Dealer: North

Vul: Both

North HCP: 12

South HCP: 19

Contract: 4NT South

North:

♠ 962

♥ KJ

♦ K852

♣ AJ42

South:

♠ AKQ8

♥ AQ83

♦ QT4

♣ Q9

W N E S

1 ♦ Pass 1 ♥

Pass 1NT Pass 4NT

All Pass

### Board: 122

Dealer: South

Vul: None

North HCP: 12

South HCP: 13

Contract: 3 ♠ North

North:

♠ QT3

♥ 87

♦ AK96

♣ QJT3

South:

♠ AK94

♥ KJ9

♦ QT8

♣ 764

W N E S

1 ♣

Pass 1 ♦ Pass 1 ♠

Pass 2NT Pass 3 ♦

Pass 3 ♠ All Pass

### Board: 123

Dealer: South

Vul: N-S

North HCP: 10

South HCP: 18

Contract: 3NT North

North:

♠ 872

♥ KQ3

♦ KJ6

♣ JT54

South:

♠ Q5

♥ A87

♦ AQ85

♣ AQ98

W N E S

1 ♦

Pass 1NT Pass 2NT

Pass 3NT All Pass



## North hands

## Minor\_Suit\_Opener\_Balanced\_Response

### Board: 124

♠ A63

You bid first.

Dealer: North

♥ K732

The opponents are silent.

Vul: Both

♦ T

HCP: 14+1

♣ AK972

---

### Board: 125

♠ K54

You bid first.

Dealer: North

♥ AJ

The opponents are silent.

Vul: None

♦ K42

HCP: 18+1

♣ AK865

---

### Board: 126

♠ J

You bid first.

Dealer: North

♥ AQ93

The opponents are silent.

Vul: E-W

♦ 753

HCP: 13+1

♣ AQ983

---

### Board: 127

♠ 98

You bid first.

Dealer: North

♥ K65

The opponents are silent.

Vul: None

♦ KJ842

HCP: 13+1

♣ AQ8

## Both hands (Answers Page)

### Board: 124

Dealer: North

Vul: Both

North HCP: 14+1

South HCP: 19

Contract: 7♥ South

North:

♠ A63

♥ K732

♦ T

♣ AK972

South:

♠ KQJT

♥ AQJ9

♦ AQ5

♣ 84

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

	1♣	Pass	1♥
--	----	------	----

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

Pass	4♥	Pass	4NT
------	----	------	-----

Pass	5♣ <sup>1</sup>	Pass	5NT <sup>2</sup>
------	-----------------	------	------------------

Pass	6♦ <sup>3</sup>	Pass	7♥
------	-----------------	------	----

All Pass

1. A=0/5 or 3/5

2. King ask by 5NT

3. K=1

### Board: 125

Dealer: North

Vul: None

North HCP: 18+1

South HCP: 8

Contract: 3NT South

North:

♠ K54

♥ AJ

♦ K42

♣ AK865

South:

♠ A83

♥ Q632

♦ QT5

♣ T94

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

	1♣	Pass	1♥
--	----	------	----

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

All Pass

### Board: 126

Dealer: North

Vul: E-W

North HCP: 13+1

South HCP: 13

Contract: 4♥ South

North:

♠ J

♥ AQ93

♦ 753

♣ AQ983

South:

♠ AQ3

♥ K765

♦ JT8

♣ K65

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

	1♣	Pass	1♥
--	----	------	----

Pass	2♥	Pass	4♥
------	----	------	----

All Pass

### Board: 127

Dealer: North

Vul: None

North HCP: 13+1

South HCP: 10

Contract: 1NT North

North:

♠ 98

♥ K65

♦ KJ842

♣ AQ8

South:

♠ AKJ2

♥ 7432

♦ QT

♣ 643

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

	1♦	Pass	1♥
--	----	------	----

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

**South hands****Minor\_Suit\_Opener\_Balanced\_Response**

<b>Board: 124</b>	♠ KQJT	Partner bids first.
Dealer: North	♥ AQJ9	The opponents are silent.
Vul: Both	♦ AQ5	
HCP: 19	♣ 84	

---

<b>Board: 125</b>	♠ A83	Partner bids first.
Dealer: North	♥ Q632	The opponents are silent.
Vul: None	♦ QT5	
HCP: 8	♣ T94	

---

<b>Board: 126</b>	♠ AQ3	Partner bids first.
Dealer: North	♥ K765	The opponents are silent.
Vul: E-W	♦ JT8	
HCP: 13	♣ K65	

---

<b>Board: 127</b>	♠ AKJ2	Partner bids first.
Dealer: North	♥ 7432	The opponents are silent.
Vul: None	♦ QT	
HCP: 10	♣ 643	

## Both hands (Answers Page)

### Board: 124

Dealer: North  
 Vul: Both  
 North HCP: 14+1  
 South HCP: 19  
 Contract: 7♥ South

#### North:

♠ A63  
 ♥ K732  
 ♦ T  
 ♣ AK972

#### South:

♠ KQJT  
 ♥ AQJ9  
 ♦ AQ5  
 ♣ 84

W	N	E	S
	1♣	Pass	1♥
Pass	3♥	Pass	3NT
Pass	4♥	Pass	4NT
Pass	5♣ <sup>1</sup>	Pass	5NT <sup>2</sup>
Pass	6♦ <sup>3</sup>	Pass	7♥
All Pass			

1. A=0/5 or 3/5
2. King ask by 5NT
3. K=1

### Board: 125

Dealer: North  
 Vul: None  
 North HCP: 18+1  
 South HCP: 8  
 Contract: 3NT South

#### North:

♠ K54  
 ♥ AJ  
 ♦ K42  
 ♣ AK865

#### South:

♠ A83  
 ♥ Q632  
 ♦ QT5  
 ♣ T94

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

### Board: 126

Dealer: North  
 Vul: E-W  
 North HCP: 13+1  
 South HCP: 13  
 Contract: 4♥ South

#### North:

♠ J  
 ♥ AQ93  
 ♦ 753  
 ♣ AQ983

#### South:

♠ AQ3  
 ♥ K765  
 ♦ JT8  
 ♣ K65

W	N	E	S
	1♣	Pass	1♥
Pass	2♥	Pass	4♥
All Pass			

### Board: 127

Dealer: North  
 Vul: None  
 North HCP: 13+1  
 South HCP: 10  
 Contract: 1NT North

#### North:

♠ 98  
 ♥ K65  
 ♦ KJ842  
 ♣ AQ8

#### South:

♠ AKJ2  
 ♥ 7432  
 ♦ QT  
 ♣ 643

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

## North hands

## Minor\_Suit\_Opener\_Balanced\_Response

### Board: 128

♠ Q9

Partner bids first.

Dealer: South

♥ AK64

The opponents are silent.

Vul: N-S

♦ A63

HCP: 15

♣ QT75

### Board: 129

♠ A864

Partner bids first.

Dealer: South

♥ A6

The opponents are silent.

Vul: E-W

♦ A74

HCP: 18

♣ KQJ2

### Board: 130

♠ AK63

Partner bids first.

Dealer: South

♥ KQT

The opponents are silent.

Vul: Both

♦ T2

HCP: 18

♣ AQT3

### Board: 131

♠ QJ4

Partner bids first.

Dealer: South

♥ A64

The opponents are silent.

Vul: N-S

♦ AQJ4

HCP: 19

♣ AJ8

### Board: 132

♠ KJT9

Partner bids first.

Dealer: South

♥ A6

The opponents are silent.

Vul: E-W

♦ KQT

HCP: 18

♣ KQ98

## Both hands (Answers Page)

### Board: 128

Dealer: South

Vul: N-S

North HCP: 15

South HCP: 12+1

Contract: 4♣ South

North:

♠ Q9

♥ AK64

♦ A63

♣ QT75

South:

♠ J7

♥ Q9

♦ J854

♣ AKJ43

W N E S

Pass 1♥ Pass 1NT

Pass 3♣ Pass 4♣

All Pass

### Board: 129

Dealer: South

Vul: E-W

North HCP: 18

South HCP: 12

Contract: 6♠ North

North:

♠ A864

♥ A6

♦ A74

♣ KQJ2

South:

♠ KQ52

♥ K932

♦ T5

♣ AT5

W N E S

Pass 1♠ Pass 2♠

Pass 4NT Pass 5♠<sup>1</sup>

Pass 6♠ All Pass

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

### Board: 130

Dealer: South

Vul: Both

North HCP: 18

South HCP: 14

Contract: 3NT South

North:

♠ AK63

♥ KQT

♦ T2

♣ AQT3

South:

♠ QJ7

♥ AJ53

♦ K96

♣ K86

W N E S

Pass 1♠ Pass 1NT

Pass 3♣ Pass 3NT

All Pass

### Board: 131

Dealer: South

Vul: N-S

North HCP: 19

South HCP: 12

Contract: 3NT North

North:

♠ QJ4

♥ A64

♦ AQJ4

♣ AJ8

South:

♠ K5

♥ K832

♦ K973

♣ KT3

W N E S

Pass 3NT All Pass

### Board: 132

Dealer: South

Vul: E-W

North HCP: 18

South HCP: 14

Contract: 3NT South

North:

♠ KJT9

♥ A6

♦ KQT

♣ KQ98

South:

♠ A42

♥ Q43

♦ A53

♣ A765

W N E S

Pass 1♠ Pass 1NT

Pass 3♣ Pass 3NT

All Pass

**South hands****Minor\_Suit\_Opener\_Balanced\_Response**

<b>Board: 128</b>	♠ J7	You bid first.
Dealer: South	♥ Q9	The opponents are silent.
Vul: N-S	♦ J854	
HCP: 12+1	♣ AKJ43	

---

<b>Board: 129</b>	♠ KQ52	You bid first.
Dealer: South	♥ K932	The opponents are silent.
Vul: E-W	♦ T5	
HCP: 12	♣ AT5	

---

<b>Board: 130</b>	♠ QJ7	You bid first.
Dealer: South	♥ AJ53	The opponents are silent.
Vul: Both	♦ K96	
HCP: 14	♣ K86	

---

<b>Board: 131</b>	♠ K5	You bid first.
Dealer: South	♥ K832	The opponents are silent.
Vul: N-S	♦ K973	
HCP: 12	♣ KT3	

---

<b>Board: 132</b>	♠ A42	You bid first.
Dealer: South	♥ Q43	The opponents are silent.
Vul: E-W	♦ A53	
HCP: 14	♣ A765	

## Both hands (Answers Page)

### Board: 128

Dealer: South

Vul: N-S

North HCP: 15

South HCP: 12+1

Contract: 4♣ South

North:

♠ Q9

♥ AK64

♦ A63

♣ QT75

South:

♠ J7

♥ Q9

♦ J854

♣ AKJ43

W N E S

Pass 1♥ Pass 1♣

Pass 3♣ Pass 4♣

All Pass

### Board: 129

Dealer: South

Vul: E-W

North HCP: 18

South HCP: 12

Contract: 6♠ North

North:

♠ A864

♥ A6

♦ A74

♣ KQJ2

South:

♠ KQ52

♥ K932

♦ T5

♣ AT5

W N E S

Pass 1♠ Pass 2♠

Pass 4NT Pass 5♠<sup>1</sup>

Pass 6♠ All Pass

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

### Board: 130

Dealer: South

Vul: Both

North HCP: 18

South HCP: 14

Contract: 3NT South

North:

♠ AK63

♥ KQT

♦ T2

♣ AQT3

South:

♠ QJ7

♥ AJ53

♦ K96

♣ K86

W N E S

Pass 1♠ Pass 1NT

Pass 3♣ Pass 3NT

All Pass

### Board: 131

Dealer: South

Vul: N-S

North HCP: 19

South HCP: 12

Contract: 3NT North

North:

♠ QJ4

♥ A64

♦ AQJ4

♣ AJ8

South:

♠ K5

♥ K832

♦ K973

♣ KT3

W N E S

Pass 3NT All Pass

Pass 3NT All Pass

Pass 3NT All Pass

Pass 3NT All Pass

### Board: 132

Dealer: South

Vul: E-W

North HCP: 18

South HCP: 14

Contract: 3NT South

North:

♠ KJT9

♥ A6

♦ KQT

♣ KQ98

South:

♠ A42

♥ Q43

♦ A53

♣ A765

W N E S

Pass 1♠ Pass 1NT

Pass 3♣ Pass 3NT

All Pass



North hands		Minor_Suit_Opener_Balanced_Response
<b>Board: 133</b>	♠ AKT3	Partner bids first.
Dealer: South	♥ 542	The opponents are silent.
Vul: Both	♦ K74	
HCP: 16	♣ KQJ	
<b>Board: 134</b>	♠ AT65	Partner bids first.
Dealer: South	♥ K3	The opponents are silent.
Vul: None	♦ AT96	
HCP: 14	♣ KT7	
<b>Board: 135</b>	♠ AJ9	You bid first.
Dealer: North	♥ J2	The opponents are silent.
Vul: E-W	♦ J82	
HCP: 13+1	♣ AQ865	
<b>Board: 136</b>	♠ K93	You bid first.
Dealer: North	♥ KQJ4	The opponents are silent.
Vul: Both	♦ 96	
HCP: 12	♣ KT95	
<b>Board: 137</b>	♠ J	You bid first.
Dealer: North	♥ 9652	The opponents are silent.
Vul: None	♦ AQ92	
HCP: 16	♣ AKQ8	

## Both hands (Answers Page)

### Board: 133

Dealer: South

Vul: Both

North HCP: 16

South HCP: 15+1

Contract: 4 ♠ South

North:

♠ AKT3

♥ 542

♦ K74

♣ KQJ

South:

♠ Q865

♥ AJ7

♦ A

♣ A9875

W N E S

Pass 1 ♠ Pass 1 ♣

Pass 3NT Pass 3 ♠

All Pass

### Board: 134

Dealer: South

Vul: None

North HCP: 14

South HCP: 13

Contract: 3NT South

North:

♠ AT65

♥ K3

♦ AT96

♣ KT7

South:

♠ J32

♥ AJ85

♦ QJ54

♣ A9

W N E S

Pass 1 ♠ Pass 1 ♦

Pass 3 ♦ Pass 1NT

All Pass

### Board: 135

Dealer: North

Vul: E-W

North HCP: 13+1

South HCP: 12

Contract: 3NT North

North:

♠ AJ9

♥ J2

♦ J82

♣ AQ865

South:

♠ Q3

♥ Q743

♦ A973

♣ KJ3

W N E S

Pass 1 ♣ Pass 1 ♥

Pass 1NT Pass 2NT

All Pass

### Board: 136

Dealer: North

Vul: Both

North HCP: 12

South HCP: 11+1

Contract: 2NT South

North:

♠ K93

♥ KQJ4

♦ 96

♣ KT95

South:

♠ A52

♥ T5

♦ AQ843

♣ J63

W N E S

Pass 1 ♣ Pass 1 ♦

Pass 1 ♥ Pass 2NT

All Pass

### Board: 137

Dealer: North

Vul: None

North HCP: 16

South HCP: 9

Contract: 5 ♦ South

North:

♠ J

♥ 9652

♦ AQ92

♣ AKQ8

South:

♠ Q632

♥ KJ7

♦ K85

♣ T54

W N E S

Pass 1 ♦ Pass 1 ♠

Pass 2 ♥ Pass 5 ♦

All Pass

**South hands****Minor\_Suit\_Opener\_Balanced\_Response**

<b>Board: 133</b>	♠ Q865	You bid first.
Dealer: South	♥ AJ7	The opponents are silent.
Vul: Both	♦ A	
HCP: 15+1	♣ A9875	

---

<b>Board: 134</b>	♠ J32	You bid first.
Dealer: South	♥ AJ85	The opponents are silent.
Vul: None	♦ QJ54	
HCP: 13	♣ A9	

---

<b>Board: 135</b>	♠ Q3	Partner bids first.
Dealer: North	♥ Q743	The opponents are silent.
Vul: E-W	♦ A973	
HCP: 12	♣ KJ3	

---

<b>Board: 136</b>	♠ A52	Partner bids first.
Dealer: North	♥ T5	The opponents are silent.
Vul: Both	♦ AQ843	
HCP: 11+1	♣ J63	

---

<b>Board: 137</b>	♠ Q632	Partner bids first.
Dealer: North	♥ KJ7	The opponents are silent.
Vul: None	♦ K85	
HCP: 9	♣ T54	

## Both hands (Answers Page)

### Board: 133

Dealer: South

Vul: Both

North HCP: 16

South HCP: 15+1

Contract: 4 ♠ South

North:

♠ AKT3

♥ 542

♦ K74

♣ KQJ

South:

♠ Q865

♥ AJ7

♦ A

♣ A9875

W N E S

Pass 1 ♠ Pass 1 ♣

Pass 3NT Pass 3 ♠

All Pass

### Board: 134

Dealer: South

Vul: None

North HCP: 14

South HCP: 13

Contract: 3NT South

North:

♠ AT65

♥ K3

♦ AT96

♣ KT7

South:

♠ J32

♥ AJ85

♦ QJ54

♣ A9

W N E S

Pass 1 ♠ Pass 1 ♦

Pass 3 ♦ Pass 1NT

All Pass

### Board: 135

Dealer: North

Vul: E-W

North HCP: 13+1

South HCP: 12

Contract: 3NT North

North:

♠ AJ9

♥ J2

♦ J82

♣ AQ865

South:

♠ Q3

♥ Q743

♦ A973

♣ KJ3

W N E S

Pass 1 ♣ Pass 1 ♥

Pass 1NT Pass 2NT

All Pass

### Board: 136

Dealer: North

Vul: Both

North HCP: 12

South HCP: 11+1

Contract: 2NT South

North:

♠ K93

♥ KQJ4

♦ 96

♣ KT95

South:

♠ A52

♥ T5

♦ AQ843

♣ J63

W N E S

Pass 1 ♣ Pass 1 ♦

Pass 1 ♥ Pass 2NT

All Pass

### Board: 137

Dealer: North

Vul: None

North HCP: 16

South HCP: 9

Contract: 5 ♦ South

North:

♠ J

♥ 9652

♦ AQ92

♣ AKQ8

South:

♠ Q632

♥ KJ7

♦ K85

♣ T54

W N E S

Pass 1 ♦ Pass 1 ♠

Pass 2 ♥ Pass 5 ♦

All Pass

## North hands

## Minor\_Suit\_Opener\_Balanced\_Response

### Board: 138

♠ Q53

Partner bids first.

Dealer: South

♥ AK74

The opponents are silent.

Vul: N-S

♦ KQ96

HCP: 16

♣ Q5

### Board: 139

♠ A62

You bid first.

Dealer: North

♥ AJ3

The opponents are silent.

Vul: Both

♦ Q75

HCP: 12

♣ JT64

### Board: 140

♠ QJ83

You bid first.

Dealer: North

♥ K3

The opponents are silent.

Vul: N-S

♦ AKJ5

HCP: 19

♣ AJT

### Board: 141

♠ A985

Partner bids first.

Dealer: South

♥ KJ

The opponents are silent.

Vul: E-W

♦ 876

HCP: 9

♣ J853

### Board: 142

♠ AT6

Partner bids first.

Dealer: South

♥ A2

The opponents are silent.

Vul: None

♦ AJ84

HCP: 16

♣ KT83

## Both hands (Answers Page)

### Board: 138

Dealer: South

Vul: N-S

North HCP: 16

South HCP: 14

Contract: 3NT North

North:

♠ Q53

♥ AK74

♦ KQ96

♣ Q5

South:

♠ AK6

♥ J92

♦ AJ2

♣ JT94

W N E S

Pass 1♥ Pass 1NT

Pass 3NT All Pass

### Board: 139

Dealer: North

Vul: Both

North HCP: 12

South HCP: 11

Contract: 2NT South

North:

♠ A62

♥ AJ3

♦ Q75

♣ JT64

South:

♠ QT8

♥ 7542

♦ K98

♣ AQ8

W N E S

Pass 1NT Pass 2NT

All Pass

### Board: 140

Dealer: North

Vul: N-S

North HCP: 19

South HCP: 9

Contract: 4♠ North

North:

♠ QJ83

♥ K3

♦ AKJ5

♣ AJT

South:

♠ K764

♥ A42

♦ T92

♣ Q43

W N E S

Pass 1♦ Pass 1♠

Pass 4♠ All Pass

### Board: 141

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 14

Contract: 2♠ South

North:

♠ A985

♥ KJ

♦ 876

♣ J853

South:

♠ J732

♥ T85

♦ AQ2

♣ AK7

W N E S

Pass 1♠ Pass 2♠

All Pass

### Board: 142

Dealer: South

Vul: None

North HCP: 16

South HCP: 14

Contract: 3NT North

North:

♠ AT6

♥ A2

♦ AJ84

♣ KT83

South:

♠ QJ3

♥ KT3

♦ KQ3

♣ QJ65

W N E S

Pass 1♦ Pass 1NT

Pass 3NT All Pass

**South hands****Minor\_Suit\_Opener\_Balanced\_Response**

<b>Board: 138</b>	♠ AK6	You bid first.
Dealer: South	♥ J92	The opponents are silent.
Vul: N-S	♦ AJ2	
HCP: 14	♣ JT94	

---

<b>Board: 139</b>	♠ QT8	Partner bids first.
Dealer: North	♥ 7542	The opponents are silent.
Vul: Both	♦ K98	
HCP: 11	♣ AQ8	

---

<b>Board: 140</b>	♠ K764	Partner bids first.
Dealer: North	♥ A42	The opponents are silent.
Vul: N-S	♦ T92	
HCP: 9	♣ Q43	

---

<b>Board: 141</b>	♠ J732	You bid first.
Dealer: South	♥ T85	The opponents are silent.
Vul: E-W	♦ AQ2	
HCP: 14	♣ AK7	

---

<b>Board: 142</b>	♠ QJ3	You bid first.
Dealer: South	♥ KT3	The opponents are silent.
Vul: None	♦ KQ3	
HCP: 14	♣ QJ65	

## Both hands (Answers Page)

### Board: 138

Dealer: South

Vul: N-S

North HCP: 16

South HCP: 14

Contract: 3NT North

North:

♠ Q53

♥ AK74

♦ KQ96

♣ Q5

South:

♠ AK6

♥ J92

♦ AJ2

♣ JT94

W N E S

Pass 1♥ Pass 1NT

Pass 3NT All Pass

### Board: 139

Dealer: North

Vul: Both

North HCP: 12

South HCP: 11

Contract: 2NT South

North:

♠ A62

♥ AJ3

♦ Q75

♣ JT64

South:

♠ QT8

♥ 7542

♦ K98

♣ AQ8

W N E S

Pass 1NT Pass 2NT

All Pass

### Board: 140

Dealer: North

Vul: N-S

North HCP: 19

South HCP: 9

Contract: 4♠ North

North:

♠ QJ83

♥ K3

♦ AKJ5

♣ AJT

South:

♠ K764

♥ A42

♦ T92

♣ Q43

W N E S

Pass 1♦ Pass 1♠

Pass 4♠ All Pass

### Board: 141

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 14

Contract: 2♠ South

North:

♠ A985

♥ KJ

♦ 876

♣ J853

South:

♠ J732

♥ T85

♦ AQ2

♣ AK7

W N E S

Pass 1♠ Pass 2♠

All Pass

### Board: 142

Dealer: South

Vul: None

North HCP: 16

South HCP: 14

Contract: 3NT North

North:

♠ AT6

♥ A2

♦ AJ84

♣ KT83

South:

♠ QJ3

♥ KT3

♦ KQ3

♣ QJ65

W N E S

Pass 1♦ Pass 1NT

Pass 3NT All Pass



## North hands

## Minor\_Suit\_Opener\_Balanced\_Response

<b>Board: 143</b>	♠ QJ85	You bid first.
Dealer: North	♥ 3	The opponents are silent.
Vul: N-S	♦ K4	
HCP: 12+2	♣ AQ7654	

<b>Board: 144</b>	♠ AJ2	You bid first.
Dealer: North	♥ 65	The opponents are silent.
Vul: E-W	♦ AQT4	
HCP: 14	♣ K876	

<b>Board: 145</b>	♠ A97	You bid first.
Dealer: North	♥ T96	The opponents are silent.
Vul: N-S	♦ K865	
HCP: 13	♣ AQ3	

<b>Board: 146</b>	♠ 3	You bid first.
Dealer: North	♥ AJ6	The opponents are silent.
Vul: E-W	♦ AK76	
HCP: 20+1	♣ AKJ87	

<b>Board: 147</b>	♠ 965	You bid first.
Dealer: North	♥ Q753	The opponents are silent.
Vul: Both	♦ AJ9	
HCP: 14	♣ AK6	

## Both hands (Answers Page)

### Board: 143

Board: 143	North:	South:	W	N	E	S
Dealer: North	♠ QJ85	♠ AKT9		1 ♣	Pass	1 ♥
Vul: N-S	♥ 3	♥ QJ87	Pass	1 ♠	Pass	4 ♠
North HCP: 12+2	♦ K4	♦ T32	All Pass			
South HCP: 13	♣ AQ7654	♣ K3				
Contract: 4 ♠ South						

### Board: 144

Board: 144	North:	South:	W	N	E	S
Dealer: North	♠ AJ2	♠ 953		1 ♦	Pass	2NT
Vul: E-W	♥ 65	♥ K7	Pass	3NT	All Pass	
North HCP: 14	♦ AQT4	♦ KJ5				
South HCP: 12+1	♣ K876	♣ AJT94				
Contract: 3NT North						

### Board: 145

Board: 145	North:	South:	W	N	E	S
Dealer: North	♠ A97	♠ K5		1 ♦	Pass	1 ♥
Vul: N-S	♥ T96	♥ AQJ4	Pass	1NT	Pass	3NT
North HCP: 13	♦ K865	♦ Q32	All Pass			
South HCP: 13	♣ AQ3	♣ JT96				
Contract: 3NT South						

### Board: 146

Board: 146	North:	South:	W	N	E	S
Dealer: North	♠ 3	♠ AQJT		1 ♣	Pass	1 ♥
Vul: E-W	♥ AJ6	♥ K973	Pass	2 ♦	Pass	3NT
North HCP: 20+1	♦ AK76	♦ Q42	All Pass			
South HCP: 14	♣ AKJ87	♣ Q9				
Contract: 3NT South						

### Board: 147

Board: 147	North:	South:	W	N	E	S
Dealer: North	♠ 965	♠ AQT7		1 ♣	Pass	1 ♠
Vul: Both	♥ Q753	♥ AK9	Pass	1NT	Pass	3NT
North HCP: 14	♦ AJ9	♦ K765	All Pass			
South HCP: 16	♣ AK6	♣ 84				
Contract: 3NT South						

**South hands****Minor\_Suit\_Opener\_Balanced\_Response**

<b>Board: 143</b>	♠ AKT9	Partner bids first.
Dealer: North	♥ QJ87	The opponents are silent.
Vul: N-S	♦ T32	
HCP: 13	♣ K3	

---

<b>Board: 144</b>	♠ 953	Partner bids first.
Dealer: North	♥ K7	The opponents are silent.
Vul: E-W	♦ KJ5	
HCP: 12+1	♣ AJT94	

---

<b>Board: 145</b>	♠ K5	Partner bids first.
Dealer: North	♥ AQJ4	The opponents are silent.
Vul: N-S	♦ Q32	
HCP: 13	♣ JT96	

---

<b>Board: 146</b>	♠ AQJT	Partner bids first.
Dealer: North	♥ K973	The opponents are silent.
Vul: E-W	♦ Q42	
HCP: 14	♣ Q9	

---

<b>Board: 147</b>	♠ AQT7	Partner bids first.
Dealer: North	♥ AK9	The opponents are silent.
Vul: Both	♦ K765	
HCP: 16	♣ 84	

## Both hands (Answers Page)

### Board: 143

Board: 143	North:	South:	W	N	E	S
Dealer: North	♠ QJ85	♠ AKT9		1 ♣	Pass	1 ♥
Vul: N-S	♥ 3	♥ QJ87	Pass	1 ♠	Pass	4 ♠
North HCP: 12+2	♦ K4	♦ T32	All Pass			
South HCP: 13	♣ AQ7654	♣ K3				
Contract: 4 ♠ South						

### Board: 144

Board: 144	North:	South:	W	N	E	S
Dealer: North	♠ AJ2	♠ 953		1 ♦	Pass	2NT
Vul: E-W	♥ 65	♥ K7	Pass	3NT	All Pass	
North HCP: 14	♦ AQT4	♦ KJ5				
South HCP: 12+1	♣ K876	♣ AJT94				
Contract: 3NT North						

### Board: 145

Board: 145	North:	South:	W	N	E	S
Dealer: North	♠ A97	♠ K5		1 ♦	Pass	1 ♥
Vul: N-S	♥ T96	♥ AQJ4	Pass	1NT	Pass	3NT
North HCP: 13	♦ K865	♦ Q32	All Pass			
South HCP: 13	♣ AQ3	♣ JT96				
Contract: 3NT South						

### Board: 146

Board: 146	North:	South:	W	N	E	S
Dealer: North	♠ 3	♠ AQJT		1 ♣	Pass	1 ♥
Vul: E-W	♥ AJ6	♥ K973	Pass	2 ♦	Pass	3NT
North HCP: 20+1	♦ AK76	♦ Q42	All Pass			
South HCP: 14	♣ AKJ87	♣ Q9				
Contract: 3NT South						

### Board: 147

Board: 147	North:	South:	W	N	E	S
Dealer: North	♠ 965	♠ AQT7		1 ♣	Pass	1 ♠
Vul: Both	♥ Q753	♥ AK9	Pass	1NT	Pass	3NT
North HCP: 14	♦ AJ9	♦ K765	All Pass			
South HCP: 16	♣ AK6	♣ 84				
Contract: 3NT South						

North hands		Minor_Suit_Opener_Balanced_Response
<b>Board: 148</b>	♠ KQ84	Partner bids first.
Dealer: South	♥ 52	The opponents are silent.
Vul: None	♦ QJT	
HCP: 17	♣ AKQ3	
<b>Board: 149</b>	♠ T85	You bid first.
Dealer: North	♥ KT87	The opponents are silent.
Vul: E-W	♦ AK7	
HCP: 14	♣ A74	
<b>Board: 150</b>	♠ 84	You bid first.
Dealer: North	♥ A4	The opponents are silent.
Vul: None	♦ QJ9654	
HCP: 13+2	♣ AQ9	
<b>Board: 151</b>	♠ Q65	You bid first.
Dealer: North	♥ A8	The opponents are silent.
Vul: N-S	♦ QT92	
HCP: 14	♣ KQJ3	
<b>Board: 152</b>	♠ A643	Partner bids first.
Dealer: South	♥ AJ	The opponents are silent.
Vul: N-S	♦ A87	
HCP: 16	♣ K963	

## Both hands (Answers Page)

### Board: 148

Dealer: South

Vul: None

North HCP: 17

South HCP: 12+1

Contract: 3NT North

North:

♠ KQ84

♥ 52

♦ QJT

♣ AKQ3

South:

♠ A6

♥ KJ6

♦ A9742

♣ 974

W N E S

1 ♦

Pass 1 ♠ Pass 1NT

Pass 3NT All Pass

### Board: 149

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 8

Contract: 1NT North

North:

♠ T85

♥ KT87

♦ AK7

♣ A74

South:

♠ KJ32

♥ Q43

♦ J54

♣ JT8

W N E S

1 ♣ Pass 1 ♠

Pass 1NT All Pass

### Board: 150

Dealer: North

Vul: None

North HCP: 13+2

South HCP: 11

Contract: 3NT North

North:

♠ 84

♥ A4

♦ QJ9654

♣ AQ9

South:

♠ AKJ6

♥ 976

♦ 83

♣ KT63

W N E S

1 ♦ Pass 1 ♠

Pass 2 ♦ Pass 2NT

Pass 3NT All Pass

### Board: 151

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 6

Contract: 1NT North

North:

♠ Q65

♥ A8

♦ QT92

♣ KQJ3

South:

♠ KJT

♥ J965

♦ J87

♣ 875

W N E S

1 ♦ Pass 1 ♥

Pass 1NT All Pass

### Board: 152

Dealer: South

Vul: N-S

North HCP: 16

South HCP: 13

Contract: 3NT North

North:

♠ A643

♥ AJ

♦ A87

♣ K963

South:

♠ JT5

♥ K6

♦ KQJ3

♣ QJT5

W N E S

1 ♦

Pass 1 ♠ Pass 1NT

Pass 3NT All Pass

**South hands****Minor\_Suit\_Opener\_Balanced\_Response**

<b>Board: 148</b>	♠ A6	You bid first.
Dealer: South	♥ KJ6	The opponents are silent.
Vul: None	♦ A9742	
HCP: 12+1	♣ 974	

---

<b>Board: 149</b>	♠ KJ32	Partner bids first.
Dealer: North	♥ Q43	The opponents are silent.
Vul: E-W	♦ J54	
HCP: 8	♣ JT8	

---

<b>Board: 150</b>	♠ AKJ6	Partner bids first.
Dealer: North	♥ 976	The opponents are silent.
Vul: None	♦ 83	
HCP: 11	♣ KT63	

---

<b>Board: 151</b>	♠ KJT	Partner bids first.
Dealer: North	♥ J965	The opponents are silent.
Vul: N-S	♦ J87	
HCP: 6	♣ 875	

---

<b>Board: 152</b>	♠ JT5	You bid first.
Dealer: South	♥ K6	The opponents are silent.
Vul: N-S	♦ KQJ3	
HCP: 13	♣ QJT5	

## Both hands (Answers Page)

### Board: 148

Dealer: South

Vul: None

North HCP: 17

South HCP: 12+1

Contract: 3NT North

North:

♠ KQ84

♥ 52

♦ QJT

♣ AKQ3

South:

♠ A6

♥ KJ6

♦ A9742

♣ 974

W N E S

1 ♦

Pass 1 ♠ Pass 1NT

Pass 3NT All Pass

### Board: 149

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 8

Contract: 1NT North

North:

♠ T85

♥ KT87

♦ AK7

♣ A74

South:

♠ KJ32

♥ Q43

♦ J54

♣ JT8

W N E S

1 ♣ Pass 1 ♠

Pass 1NT All Pass

### Board: 150

Dealer: North

Vul: None

North HCP: 13+2

South HCP: 11

Contract: 3NT North

North:

♠ 84

♥ A4

♦ QJ9654

♣ AQ9

South:

♠ AKJ6

♥ 976

♦ 83

♣ KT63

W N E S

1 ♦ Pass 1 ♠

Pass 2 ♦ Pass 2NT

Pass 3NT All Pass

### Board: 151

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 6

Contract: 1NT North

North:

♠ Q65

♥ A8

♦ QT92

♣ KQJ3

South:

♠ KJT

♥ J965

♦ J87

♣ 875

W N E S

1 ♦ Pass 1 ♥

Pass 1NT All Pass

### Board: 152

Dealer: South

Vul: N-S

North HCP: 16

South HCP: 13

Contract: 3NT North

North:

♠ A643

♥ AJ

♦ A87

♣ K963

South:

♠ JT5

♥ K6

♦ KQJ3

♣ QJT5

W N E S

1 ♦

Pass 1 ♠ Pass 1NT

Pass 3NT All Pass



**North hands****Minor\_Suit\_Opener\_Balanced\_Response****Board: 153**

♠ J97

You bid first.

Dealer: North

♥ Q92

The opponents are silent.

Vul: E-W

♦ AJ3

HCP: 12

♣ A973

**Board: 154**

♠ KQT6

Partner bids first.

Dealer: South

♥ A65

The opponents are silent.

Vul: None

♦ T643

HCP: 12

♣ QJ

**Board: 155**

♠ A832

You bid first.

Dealer: North

♥ T

The opponents are silent.

Vul: N-S

♦ AJT42

HCP: 15+1

♣ KQJ

**Board: 156**

♠ JT

Partner bids first.

Dealer: South

♥ AQ97

The opponents are silent.

Vul: E-W

♦ K84

HCP: 16

♣ KQJ6

## Both hands (Answers Page)

### Board: 153

	North:	South:	W	N	E	S
Dealer: North	♠ J97	♠ AQT6		1 ♣	Pass	1 ♠
Vul: E-W	♥ Q92	♥ KJ5	Pass	1NT	Pass	3NT
North HCP: 12	♦ AJ3	♦ K654	All Pass			
South HCP: 13	♣ A973	♣ T4				
Contract: 3NT South						

### Board: 154

	North:	South:	W	N	E	S
Dealer: South	♠ KQT6	♠ 43				1 ♦
Vul: None	♥ A65	♥ KQT	Pass	1 ♠	Pass	1NT
North HCP: 12	♦ T643	♦ AJ92	Pass	3 ♦	Pass	3NT
South HCP: 13	♣ QJ	♣ K986	All Pass			
Contract: 3NT South						

### Board: 155

	North:	South:	W	N	E	S
Dealer: North	♠ A832	♠ Q54		1 ♦	Pass	1 ♥
Vul: N-S	♥ T	♥ AK97	Pass	1 ♠	Pass	2 ♣ <sup>1</sup>
North HCP: 15+1	♦ AJT42	♦ KQ98	Pass	2 ♦	Pass	2NT
South HCP: 18	♣ KQJ	♣ A7	Pass	3 ♦	Pass	4 ♦
Contract: 6 ♦ North			Pass	4NT	Pass	5 ♣ <sup>2</sup>
			Pass	5 ♥	Pass	5NT <sup>3</sup>
			Pass	6 ♦	All Pass	

1. Fourth suit game force

2. A=0/5 or 3/5

3. !D queen no !S king no !C king

### Board: 156

	North:	South:	W	N	E	S
Dealer: South	♠ JT	♠ AK75				1 ♦
Vul: E-W	♥ AQ97	♥ K4	Pass	1 ♥	Pass	1 ♠
North HCP: 16	♦ K84	♦ QJ32	Pass	2 ♣ <sup>1</sup>	Pass	2 ♦
South HCP: 13	♣ KQJ6	♣ T94	Pass	3 ♣	Pass	3NT
Contract: 3NT South			All Pass			

1. Fourth suit game force

## South hands

## Minor\_Suit\_Opener\_Balanced\_Response

<b>Board: 153</b>	♠ AQT6	Partner bids first.
Dealer: North	♥ KJ5	The opponents are silent.
Vul: E-W	♦ K654	
HCP: 13	♣ T4	

---

<b>Board: 154</b>	♠ 43	You bid first.
Dealer: South	♥ KQT	The opponents are silent.
Vul: None	♦ AJ92	
HCP: 13	♣ K986	

---

<b>Board: 155</b>	♠ Q54	Partner bids first.
Dealer: North	♥ AK97	The opponents are silent.
Vul: N-S	♦ KQ98	
HCP: 18	♣ A7	

---

<b>Board: 156</b>	♠ AK75	You bid first.
Dealer: South	♥ K4	The opponents are silent.
Vul: E-W	♦ QJ32	
HCP: 13	♣ T94	

## Both hands (Answers Page)

### Board: 153

	North:	South:	W	N	E	S
Dealer: North	♠ J97	♠ AQT6		1 ♣	Pass	1 ♠
Vul: E-W	♥ Q92	♥ KJ5	Pass	1NT	Pass	3NT
North HCP: 12	♦ AJ3	♦ K654	All Pass			
South HCP: 13	♣ A973	♣ T4				
Contract: 3NT South						

### Board: 154

	North:	South:	W	N	E	S
Dealer: South	♠ KQT6	♠ 43				1 ♦
Vul: None	♥ A65	♥ KQT	Pass	1 ♠	Pass	1NT
North HCP: 12	♦ T643	♦ AJ92	Pass	3 ♦	Pass	3NT
South HCP: 13	♣ QJ	♣ K986	All Pass			
Contract: 3NT South						

### Board: 155

	North:	South:	W	N	E	S
Dealer: North	♠ A832	♠ Q54		1 ♦	Pass	1 ♥
Vul: N-S	♥ T	♥ AK97	Pass	1 ♠	Pass	2 ♣ <sup>1</sup>
North HCP: 15+1	♦ AJT42	♦ KQ98	Pass	2 ♦	Pass	2NT
South HCP: 18	♣ KQJ	♣ A7	Pass	3 ♦	Pass	4 ♦
Contract: 6 ♦ North			Pass	4NT	Pass	5 ♣ <sup>2</sup>
			Pass	5 ♥	Pass	5NT <sup>3</sup>
			Pass	6 ♦	All Pass	

1. Fourth suit game force

2. A=0/5 or 3/5

3. !D queen no !S king no !C king

### Board: 156

	North:	South:	W	N	E	S
Dealer: South	♠ JT	♠ AK75				1 ♦
Vul: E-W	♥ AQ97	♥ K4	Pass	1 ♥	Pass	1 ♠
North HCP: 16	♦ K84	♦ QJ32	Pass	2 ♣ <sup>1</sup>	Pass	2 ♦
South HCP: 13	♣ KQJ6	♣ T94	Pass	3 ♣	Pass	3NT
Contract: 3NT South			All Pass			

1. Fourth suit game force

## North hands

## Minor\_Suit\_Opener\_Balanced\_Response

**Board: 157**

♠ Q732

You bid first.

Dealer: North

♥ T4

The opponents are silent.

Vul: Both

♦ AKT94

HCP: 13+1

♣ A3

---

**Board: 158**

♠ AT75

You bid first.

Dealer: North

♥ AQT2

The opponents are silent.

Vul: N-S

♦ Q73

HCP: 12

♣ 63

---

**Board: 159**

♠ QT73

You bid first.

Dealer: North

♥ K72

The opponents are silent.

Vul: E-W

♦ A96

HCP: 12

♣ QJ6

---

**Board: 160**

♠ K6

You bid first.

Dealer: North

♥ KQ2

The opponents are silent.

Vul: Both

♦ 8743

HCP: 13

♣ KQT9

## Both hands (Answers Page)

### Board: 157

Dealer: North

Vul: Both

North HCP: 13+1

South HCP: 18

Contract: 3NT North

North:

♠ Q732

♥ T4

♦ AKT94

♣ A3

South:

♠ AT4

♥ AKQ8

♦ 86

♣ KQ64

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

1. Fourth suit game force

### Board: 158

Dealer: North

Vul: N-S

North HCP: 12

South HCP: 15

Contract: 4 ♥ North

North:

♠ AT75

♥ AQT2

♦ Q73

♣ 63

South:

♠ Q86

♥ K863

♦ AK8

♣ K84

W	N	E	S
	1 ♦	Pass	1 ♥
Pass	2 ♥	Pass	2NT
Pass	4 ♥	All Pass	

### Board: 159

Dealer: North

Vul: E-W

North HCP: 12

South HCP: 19

Contract: 6 ♠ South

North:

♠ QT73

♥ K72

♦ A96

♣ QJ6

South:

♠ A954

♥ AQ94

♦ Q87

♣ AK

W	N	E	S
	1 ♣	Pass	1 ♥
Pass	1 ♠	Pass	4NT
Pass	5 ♦ <sup>1</sup>	Pass	5 ♥
Pass	6 ♥ <sup>2</sup>	Pass	6 ♠
All Pass			

1. A=1/5 or 4/5

2. !S queen and !H king

### Board: 160

Dealer: North

Vul: Both

North HCP: 13

South HCP: 12

Contract: 3NT North

North:

♠ K6

♥ KQ2

♦ 8743

♣ KQT9

South:

♠ AQ2

♥ J9

♦ KQ52

♣ 7643

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

## South hands

## Minor\_Suit\_Opener\_Balanced\_Response

### Board: 157

♠ AT4

Partner bids first.

Dealer: North

♥ AKQ8

The opponents are silent.

Vul: Both

♦ 86

HCP: 18

♣ KQ64

### Board: 158

♠ Q86

Partner bids first.

Dealer: North

♥ K863

The opponents are silent.

Vul: N-S

♦ AK8

HCP: 15

♣ K84

### Board: 159

♠ A954

Partner bids first.

Dealer: North

♥ AQ94

The opponents are silent.

Vul: E-W

♦ Q87

HCP: 19

♣ AK

### Board: 160

♠ AQ2

Partner bids first.

Dealer: North

♥ J9

The opponents are silent.

Vul: Both

♦ KQ52

HCP: 12

♣ 7643

## Both hands (Answers Page)

### Board: 157

Dealer: North

Vul: Both

North HCP: 13+1

South HCP: 18

Contract: 3NT North

North:

♠ Q732

♥ T4

♦ AKT94

♣ A3

South:

♠ AT4

♥ AKQ8

♦ 86

♣ KQ64

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

1. Fourth suit game force

### Board: 158

Dealer: North

Vul: N-S

North HCP: 12

South HCP: 15

Contract: 4 ♥ North

North:

♠ AT75

♥ AQT2

♦ Q73

♣ 63

South:

♠ Q86

♥ K863

♦ AK8

♣ K84

W	N	E	S
	1 ♦	Pass	1 ♥
Pass	2 ♥	Pass	2NT
Pass	4 ♥	All Pass	

### Board: 159

Dealer: North

Vul: E-W

North HCP: 12

South HCP: 19

Contract: 6 ♠ South

North:

♠ QT73

♥ K72

♦ A96

♣ QJ6

South:

♠ A954

♥ AQ94

♦ Q87

♣ AK

W	N	E	S
	1 ♣	Pass	1 ♥
Pass	1 ♠	Pass	4NT
Pass	5 ♦ <sup>1</sup>	Pass	5 ♥
Pass	6 ♥ <sup>2</sup>	Pass	6 ♠
All Pass			

1. A=1/5 or 4/5

2. !S queen and !H king

### Board: 160

Dealer: North

Vul: Both

North HCP: 13

South HCP: 12

Contract: 3NT North

North:

♠ K6

♥ KQ2

♦ 8743

♣ KQT9

South:

♠ AQ2

♥ J9

♦ KQ52

♣ 7643

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



## North hands

## Minor\_Suit\_Opener\_Balanced\_Response

<b>Board: 161</b>	♠ AKT	You bid first.
Dealer: North	♥ AQT7	The opponents are silent.
Vul: None	♦ QT2	
HCP: 19	♣ KJ6	

---

<b>Board: 162</b>	♠ JT93	Partner bids first.
Dealer: South	♥ AJ84	The opponents are silent.
Vul: E-W	♦ 986	
HCP: 6	♣ T7	

---

<b>Board: 163</b>	♠ AQ4	You bid first.
Dealer: North	♥ 2	The opponents are silent.
Vul: Both	♦ KQT76	
HCP: 14+1	♣ KT84	

---

<b>Board: 164</b>	♠ AQJ8	Partner bids first.
Dealer: South	♥ QJ6	The opponents are silent.
Vul: N-S	♦ J4	
HCP: 18	♣ AQJ4	

---

<b>Board: 165</b>	♠ T8	You bid first.
Dealer: North	♥ AK9	The opponents are silent.
Vul: Both	♦ QJ92	
HCP: 13	♣ QJ83	

## Both hands (Answers Page)

### Board: 161

	North:	South:	W	N	E	S
Dealer: North	♠ AKT	♠ Q72		1 ♣	Pass	1 ♦
Vul: None	♥ AQT7	♥ K9	Pass	2NT	Pass	3NT
North HCP: 19	♦ QT2	♦ K8743	All Pass			
South HCP: 8+1	♣ KJ6	♣ T85				
Contract: 3NT South						

### Board: 162

	North:	South:	W	N	E	S
Dealer: South	♠ JT93	♠ AQ8				1 ♦
Vul: E-W	♥ AJ84	♥ Q32	Pass	1 ♥	Pass	2NT
North HCP: 6	♦ 986	♦ KQJ3	All Pass			
South HCP: 19	♣ T7	♣ KQ8				
Contract: 2NT South						

### Board: 163

	North:	South:	W	N	E	S
Dealer: North	♠ AQ4	♠ 762		1 ♦	Pass	1 ♥
Vul: Both	♥ 2	♥ QJ86	Pass	2 ♣	All Pass	
North HCP: 14+1	♦ KQT76	♦ 54				
South HCP: 8	♣ KT84	♣ AJ97				
Contract: 2 ♣ North						

### Board: 164

	North:	South:	W	N	E	S
Dealer: South	♠ AQJ8	♠ 74				1 ♣
Vul: N-S	♥ QJ6	♥ AK87	Pass	1 ♠	Pass	1NT
North HCP: 18	♦ J4	♦ K76	Pass	3 ♣	Pass	3NT
South HCP: 13	♣ AQJ4	♣ K953	All Pass			
Contract: 3NT South						

### Board: 165

	North:	South:	W	N	E	S
Dealer: North	♠ T8	♠ A432		1 ♦	Pass	1 ♥
Vul: Both	♥ AK9	♥ QJT8	Pass	1NT	Pass	3NT
North HCP: 13	♦ QJ92	♦ A83	All Pass			
South HCP: 15	♣ QJ83	♣ A5				
Contract: 3NT South						

**South hands****Minor\_Suit\_Opener\_Balanced\_Response**

<b>Board: 161</b>	♠ Q72	Partner bids first.
Dealer: North	♥ K9	The opponents are silent.
Vul: None	♦ K8743	
HCP: 8+1	♣ T85	

---

<b>Board: 162</b>	♠ AQ8	You bid first.
Dealer: South	♥ Q32	The opponents are silent.
Vul: E-W	♦ KQJ3	
HCP: 19	♣ KQ8	

---

<b>Board: 163</b>	♠ 762	Partner bids first.
Dealer: North	♥ QJ86	The opponents are silent.
Vul: Both	♦ 54	
HCP: 8	♣ AJ97	

---

<b>Board: 164</b>	♠ 74	You bid first.
Dealer: South	♥ AK87	The opponents are silent.
Vul: N-S	♦ K76	
HCP: 13	♣ K953	

---

<b>Board: 165</b>	♠ A432	Partner bids first.
Dealer: North	♥ QJT8	The opponents are silent.
Vul: Both	♦ A83	
HCP: 15	♣ A5	

## Both hands (Answers Page)

### Board: 161

	North:	South:	W	N	E	S
Dealer: North	♠ AKT	♠ Q72		1 ♣	Pass	1 ♦
Vul: None	♥ AQT7	♥ K9	Pass	2NT	Pass	3NT
North HCP: 19	♦ QT2	♦ K8743	All Pass			
South HCP: 8+1	♣ KJ6	♣ T85				
Contract: 3NT South						

### Board: 162

	North:	South:	W	N	E	S
Dealer: South	♠ JT93	♠ AQ8				1 ♦
Vul: E-W	♥ AJ84	♥ Q32	Pass	1 ♥	Pass	2NT
North HCP: 6	♦ 986	♦ KQJ3	All Pass			
South HCP: 19	♣ T7	♣ KQ8				
Contract: 2NT South						

### Board: 163

	North:	South:	W	N	E	S
Dealer: North	♠ AQ4	♠ 762		1 ♦	Pass	1 ♥
Vul: Both	♥ 2	♥ QJ86	Pass	2 ♣	All Pass	
North HCP: 14+1	♦ KQT76	♦ 54				
South HCP: 8	♣ KT84	♣ AJ97				
Contract: 2 ♣ North						

### Board: 164

	North:	South:	W	N	E	S
Dealer: South	♠ AQJ8	♠ 74				1 ♣
Vul: N-S	♥ QJ6	♥ AK87	Pass	1 ♠	Pass	1NT
North HCP: 18	♦ J4	♦ K76	Pass	3 ♣	Pass	3NT
South HCP: 13	♣ AQJ4	♣ K953	All Pass			
Contract: 3NT South						

### Board: 165

	North:	South:	W	N	E	S
Dealer: North	♠ T8	♠ A432		1 ♦	Pass	1 ♥
Vul: Both	♥ AK9	♥ QJT8	Pass	1NT	Pass	3NT
North HCP: 13	♦ QJ92	♦ A83	All Pass			
South HCP: 15	♣ QJ83	♣ A5				
Contract: 3NT South						

North hands		Minor_Suit_Opener_Balanced_Response
<b>Board: 166</b>	♠ QJ2	Partner bids first.
Dealer: South	♥ A852	The opponents are silent.
Vul: None	♦ KQ	
HCP: 18	♣ AQ75	
<b>Board: 167</b>	♠ A54	Partner bids first.
Dealer: South	♥ K52	The opponents are silent.
Vul: N-S	♦ 65	
HCP: 7+1	♣ 97654	
<b>Board: 168</b>	♠ 862	You bid first.
Dealer: North	♥ K95	The opponents are silent.
Vul: E-W	♦ AKQ865	
HCP: 15+2	♣ K	
<b>Board: 169</b>	♠ Q953	Partner bids first.
Dealer: South	♥ T82	The opponents are silent.
Vul: N-S	♦ KQJ6	
HCP: 8	♣ 97	
<b>Board: 170</b>	♠ KQ63	Partner bids first.
Dealer: South	♥ T62	The opponents are silent.
Vul: E-W	♦ K54	
HCP: 8	♣ T76	

## Both hands (Answers Page)

### Board: 166

Dealer: South

Vul: None

North HCP: 18

South HCP: 12

Contract: 3NT South

North:

♠ QJ2

♥ A852

♦ KQ

♣ AQ75

South:

♠ AK96

♥ KT9

♦ JT42

♣ JT

W N E S

Pass 1♥ Pass 1♦

Pass 2♣<sup>1</sup> Pass 2♥

Pass 3♣ Pass 3NT

All Pass

1. Fourth suit game force

### Board: 167

Dealer: South

Vul: N-S

North HCP: 7+1

South HCP: 14

Contract: 1NT North

North:

♠ A54

♥ K52

♦ 65

♣ 97654

South:

♠ T73

♥ AQJT

♦ AT72

♣ QJ

W N E S

Pass 1NT All Pass

### Board: 168

Dealer: North

Vul: E-W

North HCP: 15+2

South HCP: 13

Contract: 3NT South

North:

♠ 862

♥ K95

♦ AKQ865

♣ K

South:

♠ QJ9

♥ AQT3

♦ J74

♣ QJ4

W N E S

Pass 1♦ Pass 1♥

Pass 2♦ Pass 3NT

All Pass

### Board: 169

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 18

Contract: 4♠ South

North:

♠ Q953

♥ T82

♦ KQJ6

♣ 97

South:

♠ A742

♥ AJ

♦ A93

♣ AJ64

W N E S

Pass 1♠ Pass 4♠

All Pass

### Board: 170

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 12

Contract: 1NT South

North:

♠ KQ63

♥ T62

♦ K54

♣ T76

South:

♠ JT5

♥ A98

♦ QJ98

♣ A95

W N E S

Pass 1♠ Pass 1NT

All Pass

**South hands****Minor\_Suit\_Opener\_Balanced\_Response**

<b>Board: 166</b>	♠ AK96	You bid first.
Dealer: South	♥ KT9	The opponents are silent.
Vul: None	♦ JT42	
HCP: 12	♣ JT	

---

<b>Board: 167</b>	♠ T73	You bid first.
Dealer: South	♥ AQJT	The opponents are silent.
Vul: N-S	♦ AT72	
HCP: 14	♣ QJ	

---

<b>Board: 168</b>	♠ QJ9	Partner bids first.
Dealer: North	♥ AQT3	The opponents are silent.
Vul: E-W	♦ J74	
HCP: 13	♣ QJ4	

---

<b>Board: 169</b>	♠ A742	You bid first.
Dealer: South	♥ AJ	The opponents are silent.
Vul: N-S	♦ A93	
HCP: 18	♣ AJ64	

---

<b>Board: 170</b>	♠ JT5	You bid first.
Dealer: South	♥ A98	The opponents are silent.
Vul: E-W	♦ QJ98	
HCP: 12	♣ A95	

## Both hands (Answers Page)

### Board: 166

Dealer: South

Vul: None

North HCP: 18

South HCP: 12

Contract: 3NT South

North:

♠ QJ2

♥ A852

♦ KQ

♣ AQ75

South:

♠ AK96

♥ KT9

♦ JT42

♣ JT

W N E S

Pass 1♥ Pass 1♦

Pass 2♣<sup>1</sup> Pass 2♥

Pass 3♣ Pass 3NT

All Pass

1. Fourth suit game force

### Board: 167

Dealer: South

Vul: N-S

North HCP: 7+1

South HCP: 14

Contract: 1NT North

North:

♠ A54

♥ K52

♦ 65

♣ 97654

South:

♠ T73

♥ AQJT

♦ AT72

♣ QJ

W N E S

Pass 1NT All Pass

### Board: 168

Dealer: North

Vul: E-W

North HCP: 15+2

South HCP: 13

Contract: 3NT South

North:

♠ 862

♥ K95

♦ AKQ865

♣ K

South:

♠ QJ9

♥ AQT3

♦ J74

♣ QJ4

W N E S

Pass 1♦ Pass 1♥

Pass 2♦ Pass 3NT

All Pass

### Board: 169

Dealer: South

Vul: N-S

North HCP: 8

South HCP: 18

Contract: 4♠ South

North:

♠ Q953

♥ T82

♦ KQJ6

♣ 97

South:

♠ A742

♥ AJ

♦ A93

♣ AJ64

W N E S

Pass 1♠ Pass 4♠

All Pass

### Board: 170

Dealer: South

Vul: E-W

North HCP: 8

South HCP: 12

Contract: 1NT South

North:

♠ KQ63

♥ T62

♦ K54

♣ T76

South:

♠ JT5

♥ A98

♦ QJ98

♣ A95

W N E S

Pass 1♠ Pass 1NT

All Pass



North hands		Minor_Suit_Opener_Balanced_Response
<b>Board: 171</b>	♠ K	You bid first.
Dealer: North	♥ AK6	The opponents are silent.
Vul: Both	♦ JT75	
HCP: 14+1	♣ KT543	
<b>Board: 172</b>	♠ KT94	Partner bids first.
Dealer: South	♥ Q43	The opponents are silent.
Vul: N-S	♦ 65	
HCP: 14	♣ AKQ9	
<b>Board: 173</b>	♠ K74	Partner bids first.
Dealer: South	♥ KT6	The opponents are silent.
Vul: E-W	♦ AKJ83	
HCP: 15+1	♣ JT	
<b>Board: 174</b>	♠ T32	You bid first.
Dealer: North	♥ AKQ9	The opponents are silent.
Vul: Both	♦ J732	
HCP: 14	♣ A6	
<b>Board: 175</b>	♠ 987	Partner bids first.
Dealer: South	♥ 72	The opponents are silent.
Vul: None	♦ Q652	
HCP: 8	♣ KQJ5	

## Both hands (Answers Page)

### Board: 171

	North:	South:	W	N	E	S
Dealer: North	♠ K	♠ 9843		1 ♣	Pass	1 ♠
Vul: Both	♥ AK6	♥ Q53	Pass	1NT	Pass	3NT
North HCP: 14+1	♦ JT75	♦ AQ3	All Pass			
South HCP: 13	♣ KT543	♣ AJ9				
Contract: 3NT South						

### Board: 172

	North:	South:	W	N	E	S
Dealer: South	♠ KT94	♠ AQ2				1 ♦
Vul: N-S	♥ Q43	♥ 9862	Pass	1 ♠	Pass	1NT
North HCP: 14	♦ 65	♦ AK42	Pass	3NT	All Pass	
South HCP: 14	♣ AKQ9	♣ J3				
Contract: 3NT North						

### Board: 173

	North:	South:	W	N	E	S
Dealer: South	♠ K74	♠ A982				1 ♣
Vul: E-W	♥ KT6	♥ A32	Pass	1 ♦	Pass	1 ♠
North HCP: 15+1	♦ AKJ83	♦ 6	Pass	2 ♥ <sup>1</sup>	Pass	3 ♣
South HCP: 14+1	♣ JT	♣ AQ853	Pass	3NT	All Pass	
Contract: 3NT North						

1. Fourth suit game force

### Board: 174

	North:	South:	W	N	E	S
Dealer: North	♠ T32	♠ J4		1 ♦	Pass	2NT
Vul: Both	♥ AKQ9	♥ 843	Pass	3NT	All Pass	
North HCP: 14	♦ J732	♦ AK6				
South HCP: 12+1	♣ A6	♣ KJT93				
Contract: 3NT North						

### Board: 175

	North:	South:	W	N	E	S
Dealer: South	♠ 987	♠ AQT3				1 ♦
Vul: None	♥ 72	♥ AK63	Pass	1NT	Pass	2 ♥
North HCP: 8	♦ Q652	♦ AJ74	Pass	2NT	Pass	3NT
South HCP: 18	♣ KQJ5	♣ 7	All Pass			
Contract: 3NT South						

**South hands****Minor\_Suit\_Opener\_Balanced\_Response**

<b>Board: 171</b>	♠ 9843	Partner bids first.
Dealer: North	♥ Q53	The opponents are silent.
Vul: Both	♦ AQ3	
HCP: 13	♣ AJ9	

---

<b>Board: 172</b>	♠ AQ2	You bid first.
Dealer: South	♥ 9862	The opponents are silent.
Vul: N-S	♦ AK42	
HCP: 14	♣ J3	

---

<b>Board: 173</b>	♠ A982	You bid first.
Dealer: South	♥ A32	The opponents are silent.
Vul: E-W	♦ 6	
HCP: 14+1	♣ AQ853	

---

<b>Board: 174</b>	♠ J4	Partner bids first.
Dealer: North	♥ 843	The opponents are silent.
Vul: Both	♦ AK6	
HCP: 12+1	♣ KJT93	

---

<b>Board: 175</b>	♠ AQT3	You bid first.
Dealer: South	♥ AK63	The opponents are silent.
Vul: None	♦ AJ74	
HCP: 18	♣ 7	

## Both hands (Answers Page)

### Board: 171

Dealer: North

Vul: Both

North HCP: 14+1

South HCP: 13

Contract: 3NT South

North:

♠ K

♥ AK6

♦ JT75

♣ KT543

South:

♠ 9843

♥ Q53

♦ AQ3

♣ AJ9

W N E S

1 ♣ Pass 1 ♠

Pass 1NT Pass 3NT

All Pass

### Board: 172

Dealer: South

Vul: N-S

North HCP: 14

South HCP: 14

Contract: 3NT North

North:

♠ KT94

♥ Q43

♦ 65

♣ AKQ9

South:

♠ AQ2

♥ 9862

♦ AK42

♣ J3

W N E S

1 ♦

Pass 1 ♠ Pass 1NT

Pass 3NT All Pass

### Board: 173

Dealer: South

Vul: E-W

North HCP: 15+1

South HCP: 14+1

Contract: 3NT North

North:

♠ K74

♥ KT6

♦ AKJ83

♣ JT

South:

♠ A982

♥ A32

♦ 6

♣ AQ853

W N E S

1 ♣

Pass 1 ♦ Pass 1 ♠

Pass 2 ♥<sup>1</sup> Pass 3 ♣

Pass 3NT All Pass

1. Fourth suit game force

### Board: 174

Dealer: North

Vul: Both

North HCP: 14

South HCP: 12+1

Contract: 3NT North

North:

♠ T32

♥ AKQ9

♦ J732

♣ A6

South:

♠ J4

♥ 843

♦ AK6

♣ KJT93

W N E S

1 ♦ Pass 2NT

Pass 3NT All Pass

### Board: 175

Dealer: South

Vul: None

North HCP: 8

South HCP: 18

Contract: 3NT South

North:

♠ 987

♥ 72

♦ Q652

♣ KQJ5

South:

♠ AQT3

♥ AK63

♦ AJ74

♣ 7

W N E S

1 ♦

Pass 1NT Pass 2 ♥

Pass 2NT Pass 3NT

All Pass

North hands		Minor_Suit_Opener_Balanced_Response
<b>Board: 176</b>	♠ A94	Partner bids first.
Dealer: South	♥ KJ	The opponents are silent.
Vul: E-W	♦ A9872	
HCP: 17+1	♣ KQ4	
<b>Board: 177</b>	♠ 8	You bid first.
Dealer: North	♥ Q83	The opponents are silent.
Vul: Both	♦ AJ987	
HCP: 15+1	♣ AKJT	
<b>Board: 178</b>	♠ AQ84	You bid first.
Dealer: North	♥ Q5	The opponents are silent.
Vul: None	♦ K863	
HCP: 14	♣ K84	
<b>Board: 179</b>	♠ A86	Partner bids first.
Dealer: South	♥ JT92	The opponents are silent.
Vul: Both	♦ Q732	
HCP: 7	♣ 54	
<b>Board: 180</b>	♠ A973	You bid first.
Dealer: North	♥ Q952	The opponents are silent.
Vul: None	♦ AT	
HCP: 18	♣ AKJ	

## Both hands (Answers Page)

### Board: 176

Dealer: South

Vul: E-W

North HCP: 17+1

South HCP: 13+1

Contract: 3NT North

North:

♠ A94

♥ KJ

♦ A9872

♣ KQ4

South:

♠ K73

♥ Q32

♦ QJ

♣ AJT65

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

### Board: 177

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 10

Contract: 2 ♣ North

North:

♠ 8

♥ Q83

♦ AJ987

♣ AKJT

South:

♠ AQT5

♥ AT97

♦ 43

♣ 876

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

### Board: 178

Dealer: North

Vul: None

North HCP: 14

South HCP: 11

Contract: 3NT North

North:

♠ AQ84

♥ Q5

♦ K863

♣ K84

South:

♠ 73

♥ K874

♦ AQ5

♣ QT93

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

### Board: 179

Dealer: South

Vul: Both

North HCP: 7

South HCP: 14

Contract: 1NT North

North:

♠ A86

♥ JT92

♦ Q732

♣ 54

South:

♠ J543

♥ Q4

♦ AKJ

♣ KT97

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

### Board: 180

Dealer: North

Vul: None

North HCP: 18

South HCP: 14

Contract: 4 ♥ North

North:

♠ A973

♥ Q952

♦ AT

♣ AKJ

South:

♠ KQ

♥ AK63

♦ Q874

♣ 983

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

**South hands****Minor\_Suit\_Opener\_Balanced\_Response**

<b>Board: 176</b>	♠ K73	You bid first.
Dealer: South	♥ Q32	The opponents are silent.
Vul: E-W	♦ QJ	
HCP: 13+1	♣ AJT65	

---

<b>Board: 177</b>	♠ AQT5	Partner bids first.
Dealer: North	♥ AT97	The opponents are silent.
Vul: Both	♦ 43	
HCP: 10	♣ 876	

---

<b>Board: 178</b>	♠ 73	Partner bids first.
Dealer: North	♥ K874	The opponents are silent.
Vul: None	♦ AQ5	
HCP: 11	♣ QT93	

---

<b>Board: 179</b>	♠ J543	You bid first.
Dealer: South	♥ Q4	The opponents are silent.
Vul: Both	♦ AKJ	
HCP: 14	♣ KT97	

---

<b>Board: 180</b>	♠ KQ	Partner bids first.
Dealer: North	♥ AK63	The opponents are silent.
Vul: None	♦ Q874	
HCP: 14	♣ 983	

## Both hands (Answers Page)

### Board: 176

Dealer: South

Vul: E-W

North HCP: 17+1

South HCP: 13+1

Contract: 3NT North

North:

♠ A94

♥ KJ

♦ A9872

♣ KQ4

South:

♠ K73

♥ Q32

♦ QJ

♣ AJT65

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

### Board: 177

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 10

Contract: 2 ♣ North

North:

♠ 8

♥ Q83

♦ AJ987

♣ AKJT

South:

♠ AQT5

♥ AT97

♦ 43

♣ 876

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

### Board: 178

Dealer: North

Vul: None

North HCP: 14

South HCP: 11

Contract: 3NT North

North:

♠ AQ84

♥ Q5

♦ K863

♣ K84

South:

♠ 73

♥ K874

♦ AQ5

♣ QT93

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

### Board: 179

Dealer: South

Vul: Both

North HCP: 7

South HCP: 14

Contract: 1NT North

North:

♠ A86

♥ JT92

♦ Q732

♣ 54

South:

♠ J543

♥ Q4

♦ AKJ

♣ KT97

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

### Board: 180

Dealer: North

Vul: None

North HCP: 18

South HCP: 14

Contract: 4 ♥ North

North:

♠ A973

♥ Q952

♦ AT

♣ AKJ

South:

♠ KQ

♥ AK63

♦ Q874

♣ 983

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



## North hands

## Minor\_Suit\_Opener\_Balanced\_Response

### Board: 181

♠ A6

You bid first.

Dealer: North

♥ K32

The opponents are silent.

Vul: N-S

♦ AQ982

HCP: 13+1

♣ T95

### Board: 182

♠ T32

Partner bids first.

Dealer: South

♥ K3

The opponents are silent.

Vul: E-W

♦ KQ96

HCP: 17

♣ AKQ6

### Board: 183

♠ Q73

Partner bids first.

Dealer: South

♥ K65

The opponents are silent.

Vul: N-S

♦ AT643

HCP: 11+1

♣ QT

### Board: 184

♠ QJ

Partner bids first.

Dealer: South

♥ 752

The opponents are silent.

Vul: E-W

♦ AKQ5

HCP: 19

♣ AQJ9

### Board: 185

♠ Q962

You bid first.

Dealer: North

♥ 542

The opponents are silent.

Vul: Both

♦ AT3

HCP: 13

♣ AK6

## Both hands (Answers Page)

### Board: 181

Dealer: North

Vul: N-S

North HCP: 13+1

South HCP: 13

Contract: 3NT South

North:

♠ A6

♥ K32

♦ AQ982

♣ T95

South:

♠ KJT3

♥ Q86

♦ T54

♣ AK6

W N E S

1 ♦ Pass 1 ♠

Pass 1NT Pass 3NT

All Pass

### Board: 182

Dealer: South

Vul: E-W

North HCP: 17

South HCP: 13

Contract: 3NT South

North:

♠ T32

♥ K3

♦ KQ96

♣ AKQ6

South:

♠ A87

♥ AT54

♦ AT3

♣ J84

W N E S

1 ♣

Pass 1 ♦ Pass 1 ♥

Pass 1 ♠<sup>1</sup> Pass 3NT

All Pass

1. Fourth suit game force

### Board: 183

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 12+1

Contract: 3 ♦ South

North:

♠ Q73

♥ K65

♦ AT643

♣ QT

South:

♠ AJ2

♥ J8

♦ KQ7

♣ J9853

W N E S

1 ♣

Pass 1 ♦ Pass 1NT

Pass 2 ♦ Pass 3 ♦

All Pass

### Board: 184

Dealer: South

Vul: E-W

North HCP: 19

South HCP: 14

Contract: 4 ♣ North

North:

♠ QJ

♥ 752

♦ AKQ5

♣ AQJ9

South:

♠ AK93

♥ AKT8

♦ 74

♣ 532

W N E S

1 ♣

Pass 1 ♦ Pass 1 ♥

Pass 1 ♠<sup>1</sup> Pass 3 ♠

Pass 4 ♣ All Pass

1. Fourth suit game force

### Board: 185

Dealer: North

Vul: Both

North HCP: 13

South HCP: 18

Contract: 3NT North

North:

♠ Q962

♥ 542

♦ AT3

♣ AK6

South:

♠ AK8

♥ AK97

♦ KJ65

♣ 87

W N E S

1 ♣ Pass 1 ♥

Pass 1 ♠ Pass 2 ♦<sup>1</sup>

Pass 2 ♥ Pass 3 ♦

Pass 3NT All Pass

1. Fourth suit game force

**South hands****Minor\_Suit\_Opener\_Balanced\_Response**

<b>Board: 181</b>	♠ KJT3	Partner bids first.
Dealer: North	♥ Q86	The opponents are silent.
Vul: N-S	♦ T54	
HCP: 13	♣ AK6	

---

<b>Board: 182</b>	♠ A87	You bid first.
Dealer: South	♥ AT54	The opponents are silent.
Vul: E-W	♦ AT3	
HCP: 13	♣ J84	

---

<b>Board: 183</b>	♠ AJ2	You bid first.
Dealer: South	♥ J8	The opponents are silent.
Vul: N-S	♦ KQ7	
HCP: 12+1	♣ J9853	

---

<b>Board: 184</b>	♠ AK93	You bid first.
Dealer: South	♥ AKT8	The opponents are silent.
Vul: E-W	♦ 74	
HCP: 14	♣ 532	

---

<b>Board: 185</b>	♠ AK8	Partner bids first.
Dealer: North	♥ AK97	The opponents are silent.
Vul: Both	♦ KJ65	
HCP: 18	♣ 87	

## Both hands (Answers Page)

### Board: 181

Dealer: North

Vul: N-S

North HCP: 13+1

South HCP: 13

Contract: 3NT South

North:

♠ A6

♥ K32

♦ AQ982

♣ T95

South:

♠ KJT3

♥ Q86

♦ T54

♣ AK6

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

### Board: 182

Dealer: South

Vul: E-W

North HCP: 17

South HCP: 13

Contract: 3NT South

North:

♠ T32

♥ K3

♦ KQ96

♣ AKQ6

South:

♠ A87

♥ AT54

♦ AT3

♣ J84

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

1. Fourth suit game force

### Board: 183

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 12+1

Contract: 3 ♦ South

North:

♠ Q73

♥ K65

♦ AT643

♣ QT

South:

♠ AJ2

♥ J8

♦ KQ7

♣ J9853

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

### Board: 184

Dealer: South

Vul: E-W

North HCP: 19

South HCP: 14

Contract: 4 ♣ North

North:

♠ QJ

♥ 752

♦ AKQ5

♣ AQJ9

South:

♠ AK93

♥ AKT8

♦ 74

♣ 532

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

1. Fourth suit game force

### Board: 185

Dealer: North

Vul: Both

North HCP: 13

South HCP: 18

Contract: 3NT North

North:

♠ Q962

♥ 542

♦ AT3

♣ AK6

South:

♠ AK8

♥ AK97

♦ KJ65

♣ 87

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

1. Fourth suit game force

North hands		Minor_Suit_Opener_Balanced_Response
<b>Board: 186</b>	♠ 9853	Partner bids first.
Dealer: South	♥ KJ3	The opponents are silent.
Vul: E-W	♦ Q7	
HCP: 10	♣ AT76	
<b>Board: 187</b>	♠ Q83	Partner bids first.
Dealer: South	♥ 962	The opponents are silent.
Vul: Both	♦ KQ962	
HCP: 7+1	♣ T7	
<b>Board: 188</b>	♠ QT32	You bid first.
Dealer: North	♥ AK6	The opponents are silent.
Vul: None	♦ 874	
HCP: 12	♣ QJ3	
<b>Board: 189</b>	♠ K86	You bid first.
Dealer: North	♥ AK8	The opponents are silent.
Vul: E-W	♦ A65	
HCP: 18	♣ KJ63	
<b>Board: 190</b>	♠ AKQ	You bid first.
Dealer: North	♥ AKQ7	The opponents are silent.
Vul: Both	♦ T974	
HCP: 19	♣ J6	

## Both hands (Answers Page)

### Board: 186

	North:	South:	W	N	E	S
Dealer: South	♠ 9853	♠ 2				1 ♦
Vul: E-W	♥ KJ3	♥ AQ74	Pass	1 ♠	Pass	2 ♣
North HCP: 10	♦ Q7	♦ A842	Pass	3 ♣	Pass	3NT
South HCP: 15	♣ AT76	♣ KQ98	All Pass			
Contract: 3NT South						

### Board: 187

	North:	South:	W	N	E	S
Dealer: South	♠ Q83	♠ A542				1 ♣
Vul: Both	♥ 962	♥ A7	Pass	1 ♦	Pass	1 ♠
North HCP: 7+1	♦ KQ962	♦ A8	Pass	1NT	All Pass	
South HCP: 14+1	♣ T7	♣ Q9865				
Contract: 1NT North						

### Board: 188

	North:	South:	W	N	E	S
Dealer: North	♠ QT32	♠ A85		1 ♣	Pass	3NT
Vul: None	♥ AK6	♥ QJ4	All Pass			
North HCP: 12	♦ 874	♦ AQ2				
South HCP: 16	♣ QJ3	♣ K954				
Contract: 3NT South						

### Board: 189

	North:	South:	W	N	E	S
Dealer: North	♠ K86	♠ J94		1 ♣	Pass	1 ♥
Vul: E-W	♥ AK8	♥ JT32	Pass	2NT	All Pass	
North HCP: 18	♦ A65	♦ KJ8				
South HCP: 6	♣ KJ63	♣ T94				
Contract: 2NT North						

### Board: 190

	North:	South:	W	N	E	S
Dealer: North	♠ AKQ	♠ 73		1 ♦	Pass	1NT
Vul: Both	♥ AKQ7	♥ J64	Pass	2NT	Pass	3 ♦
North HCP: 19	♦ T974	♦ KQ65	Pass	3NT	All Pass	
South HCP: 8	♣ J6	♣ Q973				
Contract: 3NT North						

## South hands

## Minor\_Suit\_Opener\_Balanced\_Response

<b>Board: 186</b>	♠ 2	You bid first.
Dealer: South	♥ AQ74	The opponents are silent.
Vul: E-W	♦ A842	
HCP: 15	♣ KQ98	

---

<b>Board: 187</b>	♠ A542	You bid first.
Dealer: South	♥ A7	The opponents are silent.
Vul: Both	♦ A8	
HCP: 14+1	♣ Q9865	

---

<b>Board: 188</b>	♠ A85	Partner bids first.
Dealer: North	♥ QJ4	The opponents are silent.
Vul: None	♦ AQ2	
HCP: 16	♣ K954	

---

<b>Board: 189</b>	♠ J94	Partner bids first.
Dealer: North	♥ JT32	The opponents are silent.
Vul: E-W	♦ KJ8	
HCP: 6	♣ T94	

---

<b>Board: 190</b>	♠ 73	Partner bids first.
Dealer: North	♥ J64	The opponents are silent.
Vul: Both	♦ KQ65	
HCP: 8	♣ Q973	

## Both hands (Answers Page)

### Board: 186

	North:	South:	W	N	E	S
Dealer: South	♠ 9853	♠ 2				1 ♦
Vul: E-W	♥ KJ3	♥ AQ74	Pass	1 ♠	Pass	2 ♣
North HCP: 10	♦ Q7	♦ A842	Pass	3 ♣	Pass	3NT
South HCP: 15	♣ AT76	♣ KQ98	All Pass			
Contract: 3NT South						

### Board: 187

	North:	South:	W	N	E	S
Dealer: South	♠ Q83	♠ A542				1 ♣
Vul: Both	♥ 962	♥ A7	Pass	1 ♦	Pass	1 ♠
North HCP: 7+1	♦ KQ962	♦ A8	Pass	1NT	All Pass	
South HCP: 14+1	♣ T7	♣ Q9865				
Contract: 1NT North						

### Board: 188

	North:	South:	W	N	E	S
Dealer: North	♠ QT32	♠ A85		1 ♣	Pass	3NT
Vul: None	♥ AK6	♥ QJ4	All Pass			
North HCP: 12	♦ 874	♦ AQ2				
South HCP: 16	♣ QJ3	♣ K954				
Contract: 3NT South						

### Board: 189

	North:	South:	W	N	E	S
Dealer: North	♠ K86	♠ J94		1 ♣	Pass	1 ♥
Vul: E-W	♥ AK8	♥ JT32	Pass	2NT	All Pass	
North HCP: 18	♦ A65	♦ KJ8				
South HCP: 6	♣ KJ63	♣ T94				
Contract: 2NT North						

### Board: 190

	North:	South:	W	N	E	S
Dealer: North	♠ AKQ	♠ 73		1 ♦	Pass	1NT
Vul: Both	♥ AKQ7	♥ J64	Pass	2NT	Pass	3 ♦
North HCP: 19	♦ T974	♦ KQ65	Pass	3NT	All Pass	
South HCP: 8	♣ J6	♣ Q973				
Contract: 3NT North						



## North hands

## Minor\_Suit\_Opener\_Balanced\_Response

<b>Board: 191</b>	♠ 74	You bid first.
Dealer: North	♥ AKJ9	The opponents are silent.
Vul: None	♦ A62	
HCP: 13	♣ JT84	

---

<b>Board: 192</b>	♠ A753	You bid first.
Dealer: North	♥ AQ3	The opponents are silent.
Vul: N-S	♦ 986	
HCP: 14	♣ A53	

---

<b>Board: 193</b>	♠ AJ3	Partner bids first.
Dealer: South	♥ KQ43	The opponents are silent.
Vul: None	♦ K5	
HCP: 16	♣ KT64	

---

<b>Board: 194</b>	♠ AKJ4	You bid first.
Dealer: North	♥ 6	The opponents are silent.
Vul: N-S	♦ A62	
HCP: 15+1	♣ QJ865	

---

<b>Board: 195</b>	♠ QT8	You bid first.
Dealer: North	♥ 764	The opponents are silent.
Vul: None	♦ KQJ43	
HCP: 12+1	♣ A9	

## Both hands (Answers Page)

### Board: 191

Board: 191	North:	South:	W	N	E	S
Dealer: North	♠ 74	♠ K985		1 ♣	Pass	1 ♠
Vul: None	♥ AKJ9	♥ 542	Pass	1NT	Pass	2 ♣
North HCP: 13	♦ A62	♦ Q9	All Pass			
South HCP: 11	♣ JT84	♣ AQ93				
Contract: 2 ♣ South						

### Board: 192

Board: 192	North:	South:	W	N	E	S
Dealer: North	♠ A753	♠ 64		1 ♣	Pass	1 ♥
Vul: N-S	♥ AQ3	♥ 9754	Pass	1 ♠	Pass	1NT
North HCP: 14	♦ 986	♦ QJ5	All Pass			
South HCP: 8	♣ A53	♣ KQ87				
Contract: 1NT South						

### Board: 193

Board: 193	North:	South:	W	N	E	S
Dealer: South	♠ AJ3	♠ K94				1 ♣
Vul: None	♥ KQ43	♥ A852	Pass	1 ♥	Pass	2 ♥
North HCP: 16	♦ K5	♦ A8	Pass	4 ♥	All Pass	
South HCP: 13	♣ KT64	♣ Q973				
Contract: 4 ♥ North						

### Board: 194

Board: 194	North:	South:	W	N	E	S
Dealer: North	♠ AKJ4	♠ T2		1 ♣	Pass	1 ♥
Vul: N-S	♥ 6	♥ AKJ8	Pass	1 ♠	Pass	3NT
North HCP: 15+1	♦ A62	♦ KQ97	All Pass			
South HCP: 16	♣ QJ865	♣ K94				
Contract: 3NT South						

### Board: 195

Board: 195	North:	South:	W	N	E	S
Dealer: North	♠ QT8	♠ A942		1 ♦	Pass	1 ♥
Vul: None	♥ 764	♥ AT93	Pass	1NT	All Pass	
North HCP: 12+1	♦ KQJ43	♦ T7				
South HCP: 9	♣ A9	♣ JT5				
Contract: 1NT North						

**South hands****Minor\_Suit\_Opener\_Balanced\_Response**

<b>Board: 191</b>	♠ K985	Partner bids first.
Dealer: North	♥ 542	The opponents are silent.
Vul: None	♦ Q9	
HCP: 11	♣ AQ93	

---

<b>Board: 192</b>	♠ 64	Partner bids first.
Dealer: North	♥ 9754	The opponents are silent.
Vul: N-S	♦ QJ5	
HCP: 8	♣ KQ87	

---

<b>Board: 193</b>	♠ K94	You bid first.
Dealer: South	♥ A852	The opponents are silent.
Vul: None	♦ A8	
HCP: 13	♣ Q973	

---

<b>Board: 194</b>	♠ T2	Partner bids first.
Dealer: North	♥ AKJ8	The opponents are silent.
Vul: N-S	♦ KQ97	
HCP: 16	♣ K94	

---

<b>Board: 195</b>	♠ A942	Partner bids first.
Dealer: North	♥ AT93	The opponents are silent.
Vul: None	♦ T7	
HCP: 9	♣ JT5	

## Both hands (Answers Page)

### Board: 191

Dealer: North

Vul: None

North HCP: 13

South HCP: 11

Contract: 2♣ South

North:

♠ 74

♥ AKJ9

♦ A62

♣ JT84

South:

♠ K985

♥ 542

♦ Q9

♣ AQ93

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

### Board: 192

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 8

Contract: 1NT South

North:

♠ A753

♥ AQ3

♦ 986

♣ A53

South:

♠ 64

♥ 9754

♦ QJ5

♣ KQ87

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

### Board: 193

Dealer: South

Vul: None

North HCP: 16

South HCP: 13

Contract: 4♥ North

North:

♠ AJ3

♥ KQ43

♦ K5

♣ KT64

South:

♠ K94

♥ A852

♦ A8

♣ Q973

W	N	E	S
			1♣
Pass	1♥	Pass	2♥
Pass	4♥	All Pass	

### Board: 194

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 16

Contract: 3NT South

North:

♠ AKJ4

♥ 6

♦ A62

♣ QJ865

South:

♠ T2

♥ AKJ8

♦ KQ97

♣ K94

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

### Board: 195

Dealer: North

Vul: None

North HCP: 12+1

South HCP: 9

Contract: 1NT North

North:

♠ QT8

♥ 764

♦ KQJ43

♣ A9

South:

♠ A942

♥ AT93

♦ T7

♣ JT5

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

## North hands

## Minor\_Suit\_Opener\_Balanced\_Response

**Board: 196**      ♠ QJ93      Partner bids first.  
 Dealer: South      ♥ QJ3      The opponents are silent.  
 Vul: N-S      ♦ K76  
 HCP: 16      ♣ AK3

---

**Board: 197**      ♠ JT6      Partner bids first.  
 Dealer: South      ♥ Q83      The opponents are silent.  
 Vul: E-W      ♦ T82  
 HCP: 6      ♣ KT86

---

**Board: 198**      ♠ KT      You bid first.  
 Dealer: North      ♥ A976      The opponents are silent.  
 Vul: Both      ♦ AKJT7  
 HCP: 18+1      ♣ K6

---

**Board: 199**      ♠ Q3      You bid first.  
 Dealer: North      ♥ A2      The opponents are silent.  
 Vul: N-S      ♦ AJ83  
 HCP: 13+1      ♣ Q9654

---

**Board: 200**      ♠ AJ4      You bid first.  
 Dealer: North      ♥ 753      The opponents are silent.  
 Vul: E-W      ♦ AQJ542  
 HCP: 12+2      ♣ T

## Both hands (Answers Page)

### Board: 196

	North:	South:	W	N	E	S
Dealer: South	♠ QJ93	♠ A76				1 ♦
Vul: N-S	♥ QJ3	♥ K4	Pass	1 ♠	Pass	1NT
North HCP: 16	♦ K76	♦ AQT54	Pass	3NT	All Pass	
South HCP: 13+1	♣ AK3	♣ 875				
Contract: 3NT North						

### Board: 197

	North:	South:	W	N	E	S
Dealer: South	♠ JT6	♠ A74				1 ♦
Vul: E-W	♥ Q83	♥ K962	Pass	1NT	Pass	2NT
North HCP: 6	♦ T82	♦ AQJ7	All Pass			
South HCP: 18	♣ KT86	♣ A9				
Contract: 2NT South						

### Board: 198

	North:	South:	W	N	E	S
Dealer: North	♠ KT	♠ AJ		1 ♦	Pass	2NT
Vul: Both	♥ A976	♥ K84	Pass	3NT	All Pass	
North HCP: 18+1	♦ AKJT7	♦ 9853				
South HCP: 11	♣ K6	♣ QJ53				
Contract: 3NT North						

### Board: 199

	North:	South:	W	N	E	S
Dealer: North	♠ Q3	♠ K8		1 ♣	Pass	1 ♥
Vul: N-S	♥ A2	♥ KJ93	Pass	1NT	Pass	3 ♣
North HCP: 13+1	♦ AJ83	♦ K95	Pass	4 ♣	Pass	4NT
South HCP: 18	♣ Q9654	♣ AKJ3	Pass	5 ♠ <sup>1</sup>	Pass	6 ♣
Contract: 6 ♣ South			All Pass			

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

### Board: 200

	North:	South:	W	N	E	S
Dealer: North	♠ AJ4	♠ KQ65		1 ♦	Pass	1 ♠
Vul: E-W	♥ 753	♥ AQ9	Pass	2 ♦	Pass	3NT
North HCP: 12+2	♦ AQJ542	♦ K7	All Pass			
South HCP: 17	♣ T	♣ K984				
Contract: 3NT South						

## South hands

## Minor\_Suit\_Opener\_Balanced\_Response

<b>Board: 196</b>	♠ A76	You bid first.
Dealer: South	♥ K4	The opponents are silent.
Vul: N-S	♦ AQT54	
HCP: 13+1	♣ 875	

---

<b>Board: 197</b>	♠ A74	You bid first.
Dealer: South	♥ K962	The opponents are silent.
Vul: E-W	♦ AQJ7	
HCP: 18	♣ A9	

---

<b>Board: 198</b>	♠ AJ	Partner bids first.
Dealer: North	♥ K84	The opponents are silent.
Vul: Both	♦ 9853	
HCP: 11	♣ QJ53	

---

<b>Board: 199</b>	♠ K8	Partner bids first.
Dealer: North	♥ KJ93	The opponents are silent.
Vul: N-S	♦ K95	
HCP: 18	♣ AKJ3	

---

<b>Board: 200</b>	♠ KQ65	Partner bids first.
Dealer: North	♥ AQ9	The opponents are silent.
Vul: E-W	♦ K7	
HCP: 17	♣ K984	

## Both hands (Answers Page)

### Board: 196

Dealer: South

Vul: N-S

North HCP: 16

South HCP: 13+1

Contract: 3NT North

North:

♠ QJ93

♥ QJ3

♦ K76

♣ AK3

South:

♠ A76

♥ K4

♦ AQT54

♣ 875

W N E S

Pass 1♦

Pass 1♠ Pass 1NT

Pass 3NT All Pass

### Board: 197

Dealer: South

Vul: E-W

North HCP: 6

South HCP: 18

Contract: 2NT South

North:

♠ JT6

♥ Q83

♦ T82

♣ KT86

South:

♠ A74

♥ K962

♦ AQJ7

♣ A9

W N E S

Pass 1♦

Pass 1NT Pass 2NT

All Pass

### Board: 198

Dealer: North

Vul: Both

North HCP: 18+1

South HCP: 11

Contract: 3NT North

North:

♠ KT

♥ A976

♦ AKJT7

♣ K6

South:

♠ AJ

♥ K84

♦ 9853

♣ QJ53

W N E S

Pass 1♦ Pass 2NT

Pass 3NT All Pass

### Board: 199

Dealer: North

Vul: N-S

North HCP: 13+1

South HCP: 18

Contract: 6♣ South

North:

♠ Q3

♥ A2

♦ AJ83

♣ Q9654

South:

♠ K8

♥ KJ93

♦ K95

♣ AKJ3

W N E S

Pass 1♣ Pass 1♥

Pass 1NT Pass 3♣

Pass 4♣ Pass 4NT

Pass 5♠<sup>1</sup> Pass 6♣

All Pass

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

### Board: 200

Dealer: North

Vul: E-W

North HCP: 12+2

South HCP: 17

Contract: 3NT South

North:

♠ AJ4

♥ 753

♦ AQJ542

♣ T

South:

♠ KQ65

♥ AQ9

♦ K7

♣ K984

W N E S

Pass 1♦ Pass 1♠

Pass 2♦ Pass 3NT

All Pass



## North hands

## Minor\_Suit\_Opener\_Balanced\_Response

<b>Board: 201</b>	♠ A74	You bid first.
Dealer: North	♥ K9	The opponents are silent.
Vul: Both	♦ KJ862	
HCP: 12+1	♣ JT8	

---

<b>Board: 202</b>	♠ AKQT	Partner bids first.
Dealer: South	♥ K764	The opponents are silent.
Vul: None	♦ KJ5	
HCP: 19	♣ K5	

---

<b>Board: 203</b>	♠ 75	Partner bids first.
Dealer: South	♥ KT32	The opponents are silent.
Vul: E-W	♦ A64	
HCP: 11	♣ A974	

---

<b>Board: 204</b>	♠ AKJT	You bid first.
Dealer: North	♥ AT83	The opponents are silent.
Vul: Both	♦ QT	
HCP: 14	♣ 764	

## Both hands (Answers Page)

### Board: 201

	North:	South:	W	N	E	S
Dealer: North	♠ A74	♠ KT62		1 ♦	Pass	1 ♠
Vul: Both	♥ K9	♥ A82	Pass	1NT	Pass	3NT
North HCP: 12+1	♦ KJ862	♦ Q53	All Pass			
South HCP: 14	♣ JT8	♣ KQ3				
Contract: 3NT South						

### Board: 202

	North:	South:	W	N	E	S
Dealer: South	♠ AKQT	♠ J8				1 ♦
Vul: None	♥ K764	♥ AJ2	Pass	1 ♥	Pass	1NT
North HCP: 19	♦ KJ5	♦ AQ93	Pass	4NT	Pass	5 ♥
South HCP: 12	♣ K5	♣ 8743	Pass	5NT	All Pass	
Contract: 5NT North						

### Board: 203

	North:	South:	W	N	E	S
Dealer: South	♠ 75	♠ AJ62				1 ♦
Vul: E-W	♥ KT32	♥ A	Pass	1 ♥	Pass	1 ♠
North HCP: 11	♦ A64	♦ KQ32	Pass	2NT	Pass	3NT
South HCP: 14	♣ A974	♣ T863	All Pass			
Contract: 3NT South						

### Board: 204

	North:	South:	W	N	E	S
Dealer: North	♠ AKJT	♠ Q42		1 ♣	Pass	1 ♥
Vul: Both	♥ AT83	♥ 9765	Pass	3 ♥	Pass	4 ♥
North HCP: 14	♦ QT	♦ A86	All Pass			
South HCP: 10	♣ 764	♣ A93				
Contract: 4 ♥ South						

**South hands****Minor\_Suit\_Opener\_Balanced\_Response**

<b>Board: 201</b>	♠ KT62	Partner bids first.
Dealer: North	♥ A82	The opponents are silent.
Vul: Both	♦ Q53	
HCP: 14	♣ KQ3	

---

<b>Board: 202</b>	♠ J8	You bid first.
Dealer: South	♥ AJ2	The opponents are silent.
Vul: None	♦ AQ93	
HCP: 12	♣ 8743	

---

<b>Board: 203</b>	♠ AJ62	You bid first.
Dealer: South	♥ A	The opponents are silent.
Vul: E-W	♦ KQ32	
HCP: 14	♣ T863	

---

<b>Board: 204</b>	♠ Q42	Partner bids first.
Dealer: North	♥ 9765	The opponents are silent.
Vul: Both	♦ A86	
HCP: 10	♣ A93	

## Both hands (Answers Page)

### Board: 201

	North:	South:	W	N	E	S
Dealer: North	♠ A74	♠ KT62		1 ♦	Pass	1 ♠
Vul: Both	♥ K9	♥ A82	Pass	1NT	Pass	3NT
North HCP: 12+1	♦ KJ862	♦ Q53	All Pass			
South HCP: 14	♣ JT8	♣ KQ3				
Contract: 3NT South						

### Board: 202

	North:	South:	W	N	E	S
Dealer: South	♠ AKQT	♠ J8				1 ♦
Vul: None	♥ K764	♥ AJ2	Pass	1 ♥	Pass	1NT
North HCP: 19	♦ KJ5	♦ AQ93	Pass	4NT	Pass	5 ♥
South HCP: 12	♣ K5	♣ 8743	Pass	5NT	All Pass	
Contract: 5NT North						

### Board: 203

	North:	South:	W	N	E	S
Dealer: South	♠ 75	♠ AJ62				1 ♦
Vul: E-W	♥ KT32	♥ A	Pass	1 ♥	Pass	1 ♠
North HCP: 11	♦ A64	♦ KQ32	Pass	2NT	Pass	3NT
South HCP: 14	♣ A974	♣ T863	All Pass			
Contract: 3NT South						

### Board: 204

	North:	South:	W	N	E	S
Dealer: North	♠ AKJT	♠ Q42		1 ♣	Pass	1 ♥
Vul: Both	♥ AT83	♥ 9765	Pass	3 ♥	Pass	4 ♥
North HCP: 14	♦ QT	♦ A86	All Pass			
South HCP: 10	♣ 764	♣ A93				
Contract: 4 ♥ South						

## North hands

## Minor\_Suit\_Opener\_Balanced\_Response

### Board: 205

♠ QJ87

You bid first.

Dealer: North

♥ K2

The opponents are silent.

Vul: None

♦ K863

HCP: 14

♣ KQ5

### Board: 206

♠ AQT9

You bid first.

Dealer: North

♥ 52

The opponents are silent.

Vul: N-S

♦ KT64

HCP: 12

♣ K43

### Board: 207

♠ K952

Partner bids first.

Dealer: South

♥ AQT

The opponents are silent.

Vul: Both

♦ AQJ

HCP: 18

♣ Q43

### Board: 208

♠ J93

You bid first.

Dealer: North

♥ AT9

The opponents are silent.

Vul: None

♦ Q632

HCP: 13

♣ AQ5

## Both hands (Answers Page)

### Board: 205

Dealer: North

Vul: None

North HCP: 14

South HCP: 16

Contract: 5 ♠ South

North:

♠ QJ87

♥ K2

♦ K863

♣ KQ5

South:

♠ KT32

♥ AJ53

♦ AT4

♣ A8

W N E S

1 ♦ Pass 1 ♥

Pass 1 ♠ Pass 2 ♣<sup>1</sup>

Pass 2 ♦ Pass 3 ♠

Pass 4 ♣ Pass 4 ♦

Pass 4 ♥ Pass 4NT

Pass 5 ♣<sup>2</sup> Pass 5 ♠

All Pass

1. Fourth suit game force

2. A=0/5 or 3/5

### Board: 206

Dealer: North

Vul: N-S

North HCP: 12

South HCP: 14

Contract: 3NT South

North:

♠ AQT9

♥ 52

♦ KT64

♣ K43

South:

♠ 74

♥ AK86

♦ AQ75

♣ J87

W N E S

1 ♦ Pass 1 ♥

Pass 1 ♠ Pass 2 ♣<sup>1</sup>

Pass 2 ♦ Pass 3NT

All Pass

1. Fourth suit game force

### Board: 207

Dealer: South

Vul: Both

North HCP: 18

South HCP: 14

Contract: 3NT North

North:

♠ K952

♥ AQT

♦ AQJ

♣ Q43

South:

♠ A

♥ K952

♦ 7643

♣ AK65

W N E S

1 ♦

Pass 1 ♠ Pass 2 ♣

Pass 3NT All Pass

### Board: 208

Dealer: North

Vul: None

North HCP: 13

South HCP: 13

Contract: 2NT South

North:

♠ J93

♥ AT9

♦ Q632

♣ AQ5

South:

♠ AQT

♥ K82

♦ AT87

♣ T74

W N E S

1 ♦ Pass 2NT

All Pass

**South hands****Minor\_Suit\_Opener\_Balanced\_Response**

<b>Board: 205</b>	♠ KT32	Partner bids first.
Dealer: North	♥ AJ53	The opponents are silent.
Vul: None	♦ AT4	
HCP: 16	♣ A8	

---

<b>Board: 206</b>	♠ 74	Partner bids first.
Dealer: North	♥ AK86	The opponents are silent.
Vul: N-S	♦ AQ75	
HCP: 14	♣ J87	

---

<b>Board: 207</b>	♠ A	You bid first.
Dealer: South	♥ K952	The opponents are silent.
Vul: Both	♦ 7643	
HCP: 14	♣ AK65	

---

<b>Board: 208</b>	♠ AQT	Partner bids first.
Dealer: North	♥ K82	The opponents are silent.
Vul: None	♦ AT87	
HCP: 13	♣ T74	

## Both hands (Answers Page)

### Board: 205

Dealer: North

Vul: None

North HCP: 14

South HCP: 16

Contract: 5 ♠ South

North:

♠ QJ87

♥ K2

♦ K863

♣ KQ5

South:

♠ KT32

♥ AJ53

♦ AT4

♣ A8

W N E S

1 ♦ Pass 1 ♥

Pass 1 ♠ Pass 2 ♣<sup>1</sup>

Pass 2 ♦ Pass 3 ♠

Pass 4 ♣ Pass 4 ♦

Pass 4 ♥ Pass 4NT

Pass 5 ♣<sup>2</sup> Pass 5 ♠

All Pass

1. Fourth suit game force

2. A=0/5 or 3/5

### Board: 206

Dealer: North

Vul: N-S

North HCP: 12

South HCP: 14

Contract: 3NT South

North:

♠ AQT9

♥ 52

♦ KT64

♣ K43

South:

♠ 74

♥ AK86

♦ AQ75

♣ J87

W N E S

1 ♦ Pass 1 ♥

Pass 1 ♠ Pass 2 ♣<sup>1</sup>

Pass 2 ♦ Pass 3NT

All Pass

1. Fourth suit game force

### Board: 207

Dealer: South

Vul: Both

North HCP: 18

South HCP: 14

Contract: 3NT North

North:

♠ K952

♥ AQT

♦ AQJ

♣ Q43

South:

♠ A

♥ K952

♦ 7643

♣ AK65

W N E S

1 ♦

Pass 1 ♠ Pass 2 ♣

Pass 3NT All Pass

### Board: 208

Dealer: North

Vul: None

North HCP: 13

South HCP: 13

Contract: 2NT South

North:

♠ J93

♥ AT9

♦ Q632

♣ AQ5

South:

♠ AQT

♥ K82

♦ AT87

♣ T74

W N E S

1 ♦ Pass 2NT

All Pass



North hands		Minor_Suit_Opener_Balanced_Response
<b>Board: 209</b>	♠ QJ98	You bid first.
Dealer: North	♥ AQ4	The opponents are silent.
Vul: N-S	♦ Q96	
HCP: 12	♣ J83	
<b>Board: 210</b>	♠ 65	You bid first.
Dealer: North	♥ K984	The opponents are silent.
Vul: E-W	♦ AQ9876	
HCP: 12+2	♣ K	
<b>Board: 211</b>	♠ AT84	Partner bids first.
Dealer: South	♥ KQ4	The opponents are silent.
Vul: None	♦ AQJ	
HCP: 16	♣ 543	
<b>Board: 212</b>	♠ AK64	Partner bids first.
Dealer: South	♥ J42	The opponents are silent.
Vul: N-S	♦ Q753	
HCP: 13	♣ K6	
<b>Board: 213</b>	♠ QJ84	Partner bids first.
Dealer: South	♥ AT9	The opponents are silent.
Vul: E-W	♦ T876	
HCP: 7	♣ 84	

## Both hands (Answers Page)

### Board: 209

Dealer: North

Vul: N-S

North HCP: 12

South HCP: 14

Contract: 3NT North

North:

♠ QJ98

♥ AQ4

♦ Q96

♣ J83

South:

♠ 54

♥ T76

♦ AK82

♣ AKT9

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

1. Fourth suit game force

### Board: 210

Dealer: North

Vul: E-W

North HCP: 12+2

South HCP: 18

Contract: 6 ♥ South

North:

♠ 65

♥ K984

♦ AQ9876

♣ K

South:

♠ KQ2

♥ AQ53

♦ K3

♣ A753

W	N	E	S
	1 ♦	Pass	1 ♥
Pass	2 ♥	Pass	2NT
Pass	3 ♣	Pass	3 ♥
Pass	4 ♦	Pass	4 ♠
Pass	5 ♥	Pass	6 ♥

All Pass

### Board: 211

Dealer: South

Vul: None

North HCP: 16

South HCP: 12

Contract: 4 ♠ South

North:

♠ AT84

♥ KQ4

♦ AQJ

♣ 543

South:

♠ J653

♥ AJ63

♦ K97

♣ KT

W	N	E	S
			1 ♦
Pass	1 ♠	Pass	2 ♠
Pass	2NT	Pass	4 ♠
All Pass			

### Board: 212

Dealer: South

Vul: N-S

North HCP: 13

South HCP: 18+1

Contract: 6NT North

North:

♠ AK64

♥ J42

♦ Q753

♣ K6

South:

♠ Q5

♥ AK5

♦ AKT82

♣ Q97

W	N	E	S
			1 ♦
Pass	1 ♠	Pass	2NT
Pass	6NT	All Pass	

### Board: 213

Dealer: South

Vul: E-W

North HCP: 7

South HCP: 18

Contract: 4 ♠ South

North:

♠ QJ84

♥ AT9

♦ T876

♣ 84

South:

♠ A952

♥ J8

♦ AK4

♣ AQ75

W	N	E	S
			1 ♣
Pass	1 ♠	Pass	4 ♠
All Pass			

**South hands****Minor\_Suit\_Opener\_Balanced\_Response****Board: 209**

♠ 54

Partner bids first.

Dealer: North

♥ T76

The opponents are silent.

Vul: N-S

♦ AK82

HCP: 14

♣ AKT9

**Board: 210**

♠ KQ2

Partner bids first.

Dealer: North

♥ AQ53

The opponents are silent.

Vul: E-W

♦ K3

HCP: 18

♣ A753

**Board: 211**

♠ J653

You bid first.

Dealer: South

♥ AJ63

The opponents are silent.

Vul: None

♦ K97

HCP: 12

♣ KT

**Board: 212**

♠ Q5

You bid first.

Dealer: South

♥ AK5

The opponents are silent.

Vul: N-S

♦ AKT82

HCP: 18+1

♣ Q97

**Board: 213**

♠ A952

You bid first.

Dealer: South

♥ J8

The opponents are silent.

Vul: E-W

♦ AK4

HCP: 18

♣ AQ75

## Both hands (Answers Page)

### Board: 209

Dealer: North

Vul: N-S

North HCP: 12

South HCP: 14

Contract: 3NT North

North:

♠ QJ98

♥ AQ4

♦ Q96

♣ J83

South:

♠ 54

♥ T76

♦ AK82

♣ AKT9

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

	1 ♣	Pass	1 ♦
--	-----	------	-----

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

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

1. Fourth suit game force

### Board: 210

Dealer: North

Vul: E-W

North HCP: 12+2

South HCP: 18

Contract: 6 ♥ South

North:

♠ 65

♥ K984

♦ AQ9876

♣ K

South:

♠ KQ2

♥ AQ53

♦ K3

♣ A753

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

	1 ♦	Pass	1 ♥
--	-----	------	-----

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

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

Pass	4 ♦	Pass	4 ♠
------	-----	------	-----

Pass	5 ♥	Pass	6 ♥
------	-----	------	-----

All Pass

### Board: 211

Dealer: South

Vul: None

North HCP: 16

South HCP: 12

Contract: 4 ♠ South

North:

♠ AT84

♥ KQ4

♦ AQJ

♣ 543

South:

♠ J653

♥ AJ63

♦ K97

♣ KT

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

			1 ♦
--	--	--	-----

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

Pass	2NT	Pass	4 ♠
------	-----	------	-----

All Pass

### Board: 212

Dealer: South

Vul: N-S

North HCP: 13

South HCP: 18+1

Contract: 6NT North

North:

♠ AK64

♥ J42

♦ Q753

♣ K6

South:

♠ Q5

♥ AK5

♦ AKT82

♣ Q97

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

			1 ♦
--	--	--	-----

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

Pass	6NT	All Pass	
------	-----	----------	--

### Board: 213

Dealer: South

Vul: E-W

North HCP: 7

South HCP: 18

Contract: 4 ♠ South

North:

♠ QJ84

♥ AT9

♦ T876

♣ 84

South:

♠ A952

♥ J8

♦ AK4

♣ AQ75

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

			1 ♣
--	--	--	-----

Pass	1 ♠	Pass	4 ♠
------	-----	------	-----

All Pass

## North hands

## Minor\_Suit\_Opener\_Balanced\_Response

**Board: 214**

♠ AK8

You bid first.

Dealer: North

♥ KQJ5

The opponents are silent.

Vul: Both

♦ KT92

HCP: 19

♣ K7

---

**Board: 215**

♠ A94

You bid first.

Dealer: North

♥ JT94

The opponents are silent.

Vul: Both

♦ AT87

HCP: 13

♣ A3

---

**Board: 216**

♠ AKQT

You bid first.

Dealer: North

♥ T52

The opponents are silent.

Vul: None

♦ QT3

HCP: 14

♣ QJ3

---

**Board: 217**

♠ Q8

Partner bids first.

Dealer: South

♥ A643

The opponents are silent.

Vul: E-W

♦ J84

HCP: 9

♣ Q973

## Both hands (Answers Page)

### Board: 214

Dealer: North

Vul: Both

North HCP: 19

South HCP: 9

Contract: 4♥ North

North:

♠ AK8

♥ KQJ5

♦ KT92

♣ K7

South:

♠ 9743

♥ A742

♦ A6

♣ J98

W	N	E	S
	1♦	Pass	1♥
Pass	4♥	All Pass	

### Board: 215

Dealer: North

Vul: Both

North HCP: 13

South HCP: 12

Contract: 3NT South

North:

♠ A94

♥ JT94

♦ AT87

♣ A3

South:

♠ Q863

♥ K7

♦ K42

♣ KJT5

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

### Board: 216

Dealer: North

Vul: None

North HCP: 14

South HCP: 19

Contract: 6NT South

North:

♠ AKQT

♥ T52

♦ QT3

♣ QJ3

South:

♠ 987

♥ AKJ8

♦ AK7

♣ A76

W	N	E	S
	1♣	Pass	1♥
Pass	1♠	Pass	2♦ <sup>1</sup>
Pass	3♥	Pass	4NT
Pass	5♦ <sup>2</sup>	Pass	5♠
Pass	6♥ <sup>3</sup>	Pass	6NT
All Pass			

1. Fourth suit game force

2. A=1/5 or 4/5

3. no !H queen

### Board: 217

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 18

Contract: 4♥ South

North:

♠ Q8

♥ A643

♦ J84

♣ Q973

South:

♠ AK95

♥ KQ97

♦ Q962

♣ A

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

**South hands****Minor\_Suit\_Opener\_Balanced\_Response**

<b>Board: 214</b>	♠ 9743	Partner bids first.
Dealer: North	♥ A742	The opponents are silent.
Vul: Both	♦ A6	
HCP: 9	♣ J98	

---

<b>Board: 215</b>	♠ Q863	Partner bids first.
Dealer: North	♥ K7	The opponents are silent.
Vul: Both	♦ K42	
HCP: 12	♣ KJT5	

---

<b>Board: 216</b>	♠ 987	Partner bids first.
Dealer: North	♥ AKJ8	The opponents are silent.
Vul: None	♦ AK7	
HCP: 19	♣ A76	

---

<b>Board: 217</b>	♠ AK95	You bid first.
Dealer: South	♥ KQ97	The opponents are silent.
Vul: E-W	♦ Q962	
HCP: 18	♣ A	

## Both hands (Answers Page)

### Board: 214

Dealer: North

Vul: Both

North HCP: 19

South HCP: 9

Contract: 4♥ North

North:

♠ AK8

♥ KQJ5

♦ KT92

♣ K7

South:

♠ 9743

♥ A742

♦ A6

♣ J98

W	N	E	S
	1♦	Pass	1♥
Pass	4♥	All Pass	

### Board: 215

Dealer: North

Vul: Both

North HCP: 13

South HCP: 12

Contract: 3NT South

North:

♠ A94

♥ JT94

♦ AT87

♣ A3

South:

♠ Q863

♥ K7

♦ K42

♣ KJT5

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

### Board: 216

Dealer: North

Vul: None

North HCP: 14

South HCP: 19

Contract: 6NT South

North:

♠ AKQT

♥ T52

♦ QT3

♣ QJ3

South:

♠ 987

♥ AKJ8

♦ AK7

♣ A76

W	N	E	S
	1♣	Pass	1♥
Pass	1♠	Pass	2♦ <sup>1</sup>
Pass	3♥	Pass	4NT
Pass	5♦ <sup>2</sup>	Pass	5♠
Pass	6♥ <sup>3</sup>	Pass	6NT
All Pass			

1. Fourth suit game force

2. A=1/5 or 4/5

3. no !H queen

### Board: 217

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 18

Contract: 4♥ South

North:

♠ Q8

♥ A643

♦ J84

♣ Q973

South:

♠ AK95

♥ KQ97

♦ Q962

♣ A

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



## North hands

## Minor\_Suit\_Opener\_Balanced\_Response

<b>Board: 218</b>	♠ AK94	Partner bids first.
Dealer: South	♥ AJ4	The opponents are silent.
Vul: Both	♦ K83	
HCP: 18	♣ QJ4	

---

<b>Board: 219</b>	♠ J92	You bid first.
Dealer: North	♥ QJ7	The opponents are silent.
Vul: None	♦ A8	
HCP: 13+1	♣ AJT74	

---

<b>Board: 220</b>	♠ 964	You bid first.
Dealer: North	♥ QT98	The opponents are silent.
Vul: N-S	♦ AQ96	
HCP: 13	♣ AJ	

---

<b>Board: 221</b>	♠ A95	Partner bids first.
Dealer: South	♥ KQ86	The opponents are silent.
Vul: Both	♦ 42	
HCP: 16	♣ AK76	

## Both hands (Answers Page)

### Board: 218

Dealer: South

Vul: Both

North HCP: 18

South HCP: 12

Contract: 3NT North

North:

♠ AK94

♥ AJ4

♦ K83

♣ QJ4

South:

♠ Q2

♥ Q87

♦ AJT9

♣ KT85

W N E S

Pass 1 ♠ Pass 1 ♦

Pass 1NT

Pass 3NT All Pass

### Board: 219

Dealer: North

Vul: None

North HCP: 13+1

South HCP: 10

Contract: 1NT North

North:

♠ J92

♥ QJ7

♦ A8

♣ AJT74

South:

♠ AKT6

♥ K432

♦ T52

♣ 95

W N E S

Pass 1 ♣ Pass 1 ♥

Pass 1NT All Pass

### Board: 220

Dealer: North

Vul: N-S

North HCP: 13

South HCP: 19

Contract: 6♥ South

North:

♠ 964

♥ QT98

♦ AQ96

♣ AJ

South:

♠ AKQ

♥ AK73

♦ 753

♣ KT3

W N E S

Pass 1 ♦ Pass 1 ♥

Pass 2 ♥ Pass 2NT

Pass 3 ♥ Pass 3NT

Pass 4 ♣ Pass 4NT

Pass 5 ♠<sup>1</sup> Pass 5NT<sup>2</sup>

Pass 6 ♣<sup>3</sup> Pass 6 ♥

All Pass

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

2. King ask by 5NT

3. K=0

### Board: 221

Dealer: South

Vul: Both

North HCP: 16

South HCP: 12+2

Contract: 3NT North

North:

♠ A95

♥ KQ86

♦ 42

♣ AK76

South:

♠ Q87

♥ T2

♦ AKJ876

♣ Q8

W N E S

Pass 1 ♥ Pass 2 ♦

Pass 3NT All Pass

**South hands****Minor\_Suit\_Opener\_Balanced\_Response****Board: 218**

♠ Q2

You bid first.

Dealer: South

♥ Q87

The opponents are silent.

Vul: Both

♦ AJT9

HCP: 12

♣ KT85

**Board: 219**

♠ AKT6

Partner bids first.

Dealer: North

♥ K432

The opponents are silent.

Vul: None

♦ T52

HCP: 10

♣ 95

**Board: 220**

♠ AKQ

Partner bids first.

Dealer: North

♥ AK73

The opponents are silent.

Vul: N-S

♦ 753

HCP: 19

♣ KT3

**Board: 221**

♠ Q87

You bid first.

Dealer: South

♥ T2

The opponents are silent.

Vul: Both

♦ AKJ876

HCP: 12+2

♣ Q8

## Both hands (Answers Page)

### Board: 218

	North:	South:	W	N	E	S
Dealer: South	♠ AK94	♠ Q2				1 ♦
Vul: Both	♥ AJ4	♥ Q87	Pass	1 ♠	Pass	1NT
North HCP: 18	♦ K83	♦ AJT9	Pass	3NT	All Pass	
South HCP: 12	♣ QJ4	♣ KT85				
Contract: 3NT North						

### Board: 219

	North:	South:	W	N	E	S
Dealer: North	♠ J92	♠ AKT6		1 ♣	Pass	1 ♥
Vul: None	♥ QJ7	♥ K432	Pass	1NT	All Pass	
North HCP: 13+1	♦ A8	♦ T52				
South HCP: 10	♣ AJT74	♣ 95				
Contract: 1NT North						

### Board: 220

	North:	South:	W	N	E	S
Dealer: North	♠ 964	♠ AKQ		1 ♦	Pass	1 ♥
Vul: N-S	♥ QT98	♥ AK73	Pass	2 ♥	Pass	2NT
North HCP: 13	♦ AQ96	♦ 753	Pass	3 ♥	Pass	3NT
South HCP: 19	♣ AJ	♣ KT3	Pass	4 ♣	Pass	4NT
Contract: 6 ♥ South			Pass	5 ♠ <sup>1</sup>	Pass	5NT <sup>2</sup>
			Pass	6 ♣ <sup>3</sup>	Pass	6 ♥
			All Pass			

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

2. King ask by 5NT

3. K=0

### Board: 221

	North:	South:	W	N	E	S
Dealer: South	♠ A95	♠ Q87				1 ♦
Vul: Both	♥ KQ86	♥ T2	Pass	1 ♥	Pass	2 ♦
North HCP: 16	♦ 42	♦ AKJ876	Pass	3NT	All Pass	
South HCP: 12+2	♣ AK76	♣ Q8				
Contract: 3NT North						

North hands		Minor_Suit_Opener_Balanced_Response
<b>Board: 222</b>	♠ KJ98	You bid first.
Dealer: North	♥ JT54	The opponents are silent.
Vul: None	♦ AK65	
HCP: 12	♣ 6	
<b>Board: 223</b>	♠ KQ6	Partner bids first.
Dealer: South	♥ AQ73	The opponents are silent.
Vul: N-S	♦ 82	
HCP: 16	♣ KQ84	
<b>Board: 224</b>	♠ Q96	Partner bids first.
Dealer: South	♥ QT54	The opponents are silent.
Vul: E-W	♦ QJ3	
HCP: 14	♣ AK8	
<b>Board: 225</b>	♠ KJ3	Partner bids first.
Dealer: South	♥ AQ5	The opponents are silent.
Vul: None	♦ J873	
HCP: 12	♣ J43	
<b>Board: 226</b>	♠ J985	You bid first.
Dealer: North	♥ JT	The opponents are silent.
Vul: N-S	♦ KJT	
HCP: 13	♣ AK54	

## Both hands (Answers Page)

### Board: 222

	North:	South:	W	N	E	S
Dealer: North	♠ KJ98	♠ A3		1 ♦	Pass	1 ♥
Vul: None	♥ JT54	♥ A862	Pass	2 ♥	Pass	4 ♥
North HCP: 12	♦ AK65	♦ 872	All Pass			
South HCP: 13	♣ 6	♣ AJ54				
Contract: 4 ♥ South						

### Board: 223

	North:	South:	W	N	E	S
Dealer: South	♠ KQ6	♠ AT92				1 ♦
Vul: N-S	♥ AQ73	♥ K	Pass	1 ♥	Pass	1 ♠
North HCP: 16	♦ 82	♦ J765	Pass	2 ♣ <sup>1</sup>	Pass	3 ♣
South HCP: 13	♣ KQ84	♣ AJ63	Pass	3NT	All Pass	

Contract: 3NT North

1. Fourth suit game force

### Board: 224

	North:	South:	W	N	E	S
Dealer: South	♠ Q96	♠ AK5				1 ♦
Vul: E-W	♥ QT54	♥ 93	Pass	1 ♥	Pass	1NT
North HCP: 14	♦ QJ3	♦ AT965	Pass	3NT	All Pass	
South HCP: 13+1	♣ AK8	♣ QT5				

Contract: 3NT North

### Board: 225

	North:	South:	W	N	E	S
Dealer: South	♠ KJ3	♠ AQ84				1 ♦
Vul: None	♥ AQ5	♥ K632	Pass	2NT	Pass	3NT
North HCP: 12	♦ J873	♦ AQ96	All Pass			
South HCP: 18	♣ J43	♣ K				

Contract: 3NT South

### Board: 226

	North:	South:	W	N	E	S
Dealer: North	♠ J985	♠ T74		1 ♣	Pass	1 ♥
Vul: N-S	♥ JT	♥ KQ94	Pass	1 ♠	Pass	1NT
North HCP: 13	♦ KJT	♦ A86	All Pass			
South HCP: 10	♣ AK54	♣ J93				

Contract: 1NT South

**South hands****Minor\_Suit\_Opener\_Balanced\_Response**

<b>Board: 222</b>	♠ A3	Partner bids first.
Dealer: North	♥ A862	The opponents are silent.
Vul: None	♦ 872	
HCP: 13	♣ AJ54	

---

<b>Board: 223</b>	♠ AT92	You bid first.
Dealer: South	♥ K	The opponents are silent.
Vul: N-S	♦ J765	
HCP: 13	♣ AJ63	

---

<b>Board: 224</b>	♠ AK5	You bid first.
Dealer: South	♥ 93	The opponents are silent.
Vul: E-W	♦ AT965	
HCP: 13+1	♣ QT5	

---

<b>Board: 225</b>	♠ AQ84	You bid first.
Dealer: South	♥ K632	The opponents are silent.
Vul: None	♦ AQ96	
HCP: 18	♣ K	

---

<b>Board: 226</b>	♠ T74	Partner bids first.
Dealer: North	♥ KQ94	The opponents are silent.
Vul: N-S	♦ A86	
HCP: 10	♣ J93	

## Both hands (Answers Page)

### Board: 222

	North:	South:	W	N	E	S
Dealer: North	♠ KJ98	♠ A3		1 ♦	Pass	1 ♥
Vul: None	♥ JT54	♥ A862	Pass	2 ♥	Pass	4 ♥
North HCP: 12	♦ AK65	♦ 872	All Pass			
South HCP: 13	♣ 6	♣ AJ54				
Contract: 4 ♥ South						

### Board: 223

	North:	South:	W	N	E	S
Dealer: South	♠ KQ6	♠ AT92				1 ♦
Vul: N-S	♥ AQ73	♥ K	Pass	1 ♥	Pass	1 ♠
North HCP: 16	♦ 82	♦ J765	Pass	2 ♣ <sup>1</sup>	Pass	3 ♣
South HCP: 13	♣ KQ84	♣ AJ63	Pass	3NT	All Pass	

Contract: 3NT North

1. Fourth suit game force

### Board: 224

	North:	South:	W	N	E	S
Dealer: South	♠ Q96	♠ AK5				1 ♦
Vul: E-W	♥ QT54	♥ 93	Pass	1 ♥	Pass	1NT
North HCP: 14	♦ QJ3	♦ AT965	Pass	3NT	All Pass	
South HCP: 13+1	♣ AK8	♣ QT5				

Contract: 3NT North

### Board: 225

	North:	South:	W	N	E	S
Dealer: South	♠ KJ3	♠ AQ84				1 ♦
Vul: None	♥ AQ5	♥ K632	Pass	2NT	Pass	3NT
North HCP: 12	♦ J873	♦ AQ96	All Pass			
South HCP: 18	♣ J43	♣ K				

Contract: 3NT South

### Board: 226

	North:	South:	W	N	E	S
Dealer: North	♠ J985	♠ T74		1 ♣	Pass	1 ♥
Vul: N-S	♥ JT	♥ KQ94	Pass	1 ♠	Pass	1NT
North HCP: 13	♦ KJT	♦ A86	All Pass			
South HCP: 10	♣ AK54	♣ J93				

Contract: 1NT South



North hands		Minor_Suit_Opener_Balanced_Response
<b>Board: 227</b>	♠ AQ	You bid first.
Dealer: North	♥ J964	The opponents are silent.
Vul: E-W	♦ A7	
HCP: 13+1	♣ Q9765	
<b>Board: 228</b>	♠ A982	Partner bids first.
Dealer: South	♥ QJ75	The opponents are silent.
Vul: Both	♦ 98	
HCP: 7	♣ T54	
<b>Board: 229</b>	♠ AKJ4	You bid first.
Dealer: North	♥ J963	The opponents are silent.
Vul: N-S	♦ 92	
HCP: 14	♣ KQ7	
<b>Board: 230</b>	♠ AJ93	Partner bids first.
Dealer: South	♥ J3	The opponents are silent.
Vul: E-W	♦ JT64	
HCP: 9	♣ Q96	
<b>Board: 231</b>	♠ K87	You bid first.
Dealer: North	♥ 965	The opponents are silent.
Vul: Both	♦ KJT5	
HCP: 12	♣ AJ8	

## Both hands (Answers Page)

### Board: 227

	North:	South:	W	N	E	S
Dealer: North	♠ AQ	♠ KT64		1 ♣	Pass	1 ♠
Vul: E-W	♥ J964	♥ AT2	Pass	1NT	Pass	3NT
North HCP: 13+1	♦ A7	♦ KJT3	All Pass			
South HCP: 12	♣ Q9765	♣ J3				
Contract: 3NT South						

### Board: 228

	North:	South:	W	N	E	S
Dealer: South	♠ A982	♠ KT74				1 ♦
Vul: Both	♥ QJ75	♥ 3	Pass	1 ♥	Pass	1 ♠
North HCP: 7	♦ 98	♦ AKJ3	Pass	2 ♠	Pass	3 ♠
South HCP: 15	♣ T54	♣ KJ87	All Pass			
Contract: 3 ♠ South						

### Board: 229

	North:	South:	W	N	E	S
Dealer: North	♠ AKJ4	♠ T5		1 ♣	Pass	1 ♦
Vul: N-S	♥ J963	♥ AK5	Pass	1 ♥	Pass	1 ♠ <sup>1</sup>
North HCP: 14	♦ 92	♦ AQT74	Pass	3 ♠	Pass	4 ♣
South HCP: 18+1	♣ KQ7	♣ AJ3	All Pass			
Contract: 4 ♣ South						

1. Fourth suit game force

### Board: 230

	North:	South:	W	N	E	S
Dealer: South	♠ AJ93	♠ K				1 ♣
Vul: E-W	♥ J3	♥ KT7	Pass	1 ♠	Pass	2 ♦
North HCP: 9	♦ JT64	♦ AQ98	Pass	3 ♦	Pass	3NT
South HCP: 19+1	♣ Q96	♣ AK875	All Pass			
Contract: 3NT South						

### Board: 231

	North:	South:	W	N	E	S
Dealer: North	♠ K87	♠ T954		1 ♦	Pass	1 ♠
Vul: Both	♥ 965	♥ AK8	Pass	1NT	Pass	3NT
North HCP: 12	♦ KJT5	♦ AQ6	All Pass			
South HCP: 18	♣ AJ8	♣ KQ7				
Contract: 3NT South						

**South hands****Minor\_Suit\_Opener\_Balanced\_Response**

<b>Board: 227</b>	♠ KT64	Partner bids first.
Dealer: North	♥ AT2	The opponents are silent.
Vul: E-W	♦ KJT3	
HCP: 12	♣ J3	

---

<b>Board: 228</b>	♠ KT74	You bid first.
Dealer: South	♥ 3	The opponents are silent.
Vul: Both	♦ AKJ3	
HCP: 15	♣ KJ87	

---

<b>Board: 229</b>	♠ T5	Partner bids first.
Dealer: North	♥ AK5	The opponents are silent.
Vul: N-S	♦ AQT74	
HCP: 18+1	♣ AJ3	

---

<b>Board: 230</b>	♠ K	You bid first.
Dealer: South	♥ KT7	The opponents are silent.
Vul: E-W	♦ AQ98	
HCP: 19+1	♣ AK875	

---

<b>Board: 231</b>	♠ T954	Partner bids first.
Dealer: North	♥ AK8	The opponents are silent.
Vul: Both	♦ AQ6	
HCP: 18	♣ KQ7	

## Both hands (Answers Page)

### Board: 227

	North:	South:	W	N	E	S
Dealer: North	♠ AQ	♠ KT64		1 ♣	Pass	1 ♠
Vul: E-W	♥ J964	♥ AT2	Pass	1NT	Pass	3NT
North HCP: 13+1	♦ A7	♦ KJT3	All Pass			
South HCP: 12	♣ Q9765	♣ J3				
Contract: 3NT South						

### Board: 228

	North:	South:	W	N	E	S
Dealer: South	♠ A982	♠ KT74				1 ♦
Vul: Both	♥ QJ75	♥ 3	Pass	1 ♥	Pass	1 ♠
North HCP: 7	♦ 98	♦ AKJ3	Pass	2 ♠	Pass	3 ♠
South HCP: 15	♣ T54	♣ KJ87	All Pass			
Contract: 3 ♠ South						

### Board: 229

	North:	South:	W	N	E	S
Dealer: North	♠ AKJ4	♠ T5		1 ♣	Pass	1 ♦
Vul: N-S	♥ J963	♥ AK5	Pass	1 ♥	Pass	1 ♠ <sup>1</sup>
North HCP: 14	♦ 92	♦ AQT74	Pass	3 ♠	Pass	4 ♣
South HCP: 18+1	♣ KQ7	♣ AJ3	All Pass			
Contract: 4 ♣ South						

1. Fourth suit game force

### Board: 230

	North:	South:	W	N	E	S
Dealer: South	♠ AJ93	♠ K				1 ♣
Vul: E-W	♥ J3	♥ KT7	Pass	1 ♠	Pass	2 ♦
North HCP: 9	♦ JT64	♦ AQ98	Pass	3 ♦	Pass	3NT
South HCP: 19+1	♣ Q96	♣ AK875	All Pass			
Contract: 3NT South						

### Board: 231

	North:	South:	W	N	E	S
Dealer: North	♠ K87	♠ T954		1 ♦	Pass	1 ♠
Vul: Both	♥ 965	♥ AK8	Pass	1NT	Pass	3NT
North HCP: 12	♦ KJT5	♦ AQ6	All Pass			
South HCP: 18	♣ AJ8	♣ KQ7				
Contract: 3NT South						

## North hands

## Minor\_Suit\_Opener\_Balanced\_Response

**Board: 232**

♠ T53

You bid first.

Dealer: North

♥ A987

The opponents are silent.

Vul: None

♦ A962

HCP: 12

♣ AT

**Board: 233**

♠ Q62

Partner bids first.

Dealer: South

♥ J9

The opponents are silent.

Vul: E-W

♦ A643

HCP: 12

♣ KQT4

**Board: 234**

♠ KJ4

Partner bids first.

Dealer: South

♥ AT52

The opponents are silent.

Vul: Both

♦ AK32

HCP: 19

♣ AT

**Board: 235**

♠ QJ9

You bid first.

Dealer: North

♥ 95

The opponents are silent.

Vul: N-S

♦ QJ8

HCP: 12+1

♣ KQJ93

**Board: 236**

♠ QT8

Partner bids first.

Dealer: South

♥ A864

The opponents are silent.

Vul: Both

♦ T7

HCP: 13

♣ AK86

## Both hands (Answers Page)

### Board: 232

	North:	South:	W	N	E	S
Dealer: North	♠ T53	♠ K76		1 ♦	Pass	2NT
Vul: None	♥ A987	♥ KT5	All Pass			
North HCP: 12	♦ A962	♦ QT				
South HCP: 12+1	♣ AT	♣ KJ543				
Contract: 2NT South						

### Board: 233

	North:	South:	W	N	E	S
Dealer: South	♠ Q62	♠ 853				1 ♣
Vul: E-W	♥ J9	♥ AKT5	Pass	1 ♦	Pass	1 ♥
North HCP: 12	♦ A643	♦ KT7	Pass	2NT	Pass	3 ♦
South HCP: 14	♣ KQT4	♣ A95	Pass	3NT	All Pass	
Contract: 3NT North						

### Board: 234

	North:	South:	W	N	E	S
Dealer: South	♠ KJ4	♠ QT8				1 ♣
Vul: Both	♥ AT52	♥ KJ6	Pass	1 ♥	Pass	1NT
North HCP: 19	♦ AK32	♦ QJ8	Pass	4NT	All Pass	
South HCP: 12	♣ AT	♣ QJ85				
Contract: 4NT North						

### Board: 235

	North:	South:	W	N	E	S
Dealer: North	♠ QJ9	♠ A87		1 ♣	Pass	1 ♥
Vul: N-S	♥ 95	♥ AKQ3	Pass	1NT	Pass	3NT
North HCP: 12+1	♦ QJ8	♦ 7432	All Pass			
South HCP: 13	♣ KQJ93	♣ 76				
Contract: 3NT South						

### Board: 236

	North:	South:	W	N	E	S
Dealer: South	♠ QT8	♠ A2				1 ♦
Vul: Both	♥ A864	♥ K7	Pass	1 ♥	Pass	2NT
North HCP: 13	♦ T7	♦ AKJ98	Pass	3 ♣	Pass	3NT
South HCP: 18+1	♣ AK86	♣ QJ73	Pass	6NT	All Pass	
Contract: 6NT North						

**South hands****Minor\_Suit\_Opener\_Balanced\_Response**

<b>Board: 232</b>	♠ K76	Partner bids first.
Dealer: North	♥ KT5	The opponents are silent.
Vul: None	♦ QT	
HCP: 12+1	♣ KJ543	

---

<b>Board: 233</b>	♠ 853	You bid first.
Dealer: South	♥ AKT5	The opponents are silent.
Vul: E-W	♦ KT7	
HCP: 14	♣ A95	

---

<b>Board: 234</b>	♠ QT8	You bid first.
Dealer: South	♥ KJ6	The opponents are silent.
Vul: Both	♦ QJ8	
HCP: 12	♣ QJ85	

---

<b>Board: 235</b>	♠ A87	Partner bids first.
Dealer: North	♥ AKQ3	The opponents are silent.
Vul: N-S	♦ 7432	
HCP: 13	♣ 76	

---

<b>Board: 236</b>	♠ A2	You bid first.
Dealer: South	♥ K7	The opponents are silent.
Vul: Both	♦ AKJ98	
HCP: 18+1	♣ QJ73	

## Both hands (Answers Page)

### Board: 232

	North:	South:	W	N	E	S
Dealer: North	♠ T53	♠ K76		1 ♦	Pass	2NT
Vul: None	♥ A987	♥ KT5	All Pass			
North HCP: 12	♦ A962	♦ QT				
South HCP: 12+1	♣ AT	♣ KJ543				
Contract: 2NT South						

### Board: 233

	North:	South:	W	N	E	S
Dealer: South	♠ Q62	♠ 853				1 ♣
Vul: E-W	♥ J9	♥ AKT5	Pass	1 ♦	Pass	1 ♥
North HCP: 12	♦ A643	♦ KT7	Pass	2NT	Pass	3 ♦
South HCP: 14	♣ KQT4	♣ A95	Pass	3NT	All Pass	
Contract: 3NT North						

### Board: 234

	North:	South:	W	N	E	S
Dealer: South	♠ KJ4	♠ QT8				1 ♣
Vul: Both	♥ AT52	♥ KJ6	Pass	1 ♥	Pass	1NT
North HCP: 19	♦ AK32	♦ QJ8	Pass	4NT	All Pass	
South HCP: 12	♣ AT	♣ QJ85				
Contract: 4NT North						

### Board: 235

	North:	South:	W	N	E	S
Dealer: North	♠ QJ9	♠ A87		1 ♣	Pass	1 ♥
Vul: N-S	♥ 95	♥ AKQ3	Pass	1NT	Pass	3NT
North HCP: 12+1	♦ QJ8	♦ 7432	All Pass			
South HCP: 13	♣ KQJ93	♣ 76				
Contract: 3NT South						

### Board: 236

	North:	South:	W	N	E	S
Dealer: South	♠ QT8	♠ A2				1 ♦
Vul: Both	♥ A864	♥ K7	Pass	1 ♥	Pass	2NT
North HCP: 13	♦ T7	♦ AKJ98	Pass	3 ♣	Pass	3NT
South HCP: 18+1	♣ AK86	♣ QJ73	Pass	6NT	All Pass	
Contract: 6NT North						



North hands		Minor_Suit_Opener_Balanced_Response
<b>Board: 237</b>	♠ KQJ9	Partner bids first.
Dealer: South	♥ K42	The opponents are silent.
Vul: None	♦ KQ3	
HCP: 17	♣ K53	
<b>Board: 238</b>	♠ 75	Partner bids first.
Dealer: South	♥ AQJ5	The opponents are silent.
Vul: N-S	♦ Q62	
HCP: 18	♣ AKQ6	
<b>Board: 239</b>	♠ KJ8	You bid first.
Dealer: North	♥ 543	The opponents are silent.
Vul: E-W	♦ Q96	
HCP: 13	♣ AQJ8	
<b>Board: 240</b>	♠ QJT	You bid first.
Dealer: North	♥ AK64	The opponents are silent.
Vul: None	♦ 3	
HCP: 15+1	♣ AJ975	
<b>Board: 241</b>	♠ KJ8	You bid first.
Dealer: North	♥ K53	The opponents are silent.
Vul: N-S	♦ A72	
HCP: 13	♣ QT85	

## Both hands (Answers Page)

### Board: 237

	North:	South:	W	N	E	S
Dealer: South	♠ KQJ9	♠ A				1 ♦
Vul: None	♥ K42	♥ AJT	Pass	1 ♠	Pass	2 ♣
North HCP: 17	♦ KQ3	♦ JT972	Pass	3NT	All Pass	
South HCP: 12+1	♣ K53	♣ QT94				
Contract: 3NT North						

### Board: 238

	North:	South:	W	N	E	S
Dealer: South	♠ 75	♠ A82				1 ♣
Vul: N-S	♥ AQJ5	♥ T94	Pass	1 ♥	Pass	1NT
North HCP: 18	♦ Q62	♦ AKT	Pass	3 ♣	Pass	3NT
South HCP: 12	♣ AKQ6	♣ J854	All Pass			
Contract: 3NT South						

### Board: 239

	North:	South:	W	N	E	S
Dealer: North	♠ KJ8	♠ T63		1 ♣	Pass	1 ♥
Vul: E-W	♥ 543	♥ AKT9	Pass	1NT	All Pass	
North HCP: 13	♦ Q96	♦ KT32				
South HCP: 10	♣ AQJ8	♣ 75				
Contract: 1NT North						

### Board: 240

	North:	South:	W	N	E	S
Dealer: North	♠ QJT	♠ AK2		1 ♣	Pass	1 ♦
Vul: None	♥ AK64	♥ T8	Pass	1 ♥	Pass	1 ♠ <sup>1</sup>
North HCP: 15+1	♦ 3	♦ AKJ42	Pass	2 ♣	Pass	2 ♦
South HCP: 18+1	♣ AJ975	♣ K32	Pass	3 ♣	Pass	3NT
Contract: 3NT South			All Pass			

1. Fourth suit game force

### Board: 241

	North:	South:	W	N	E	S
Dealer: North	♠ KJ8	♠ A97		1 ♣	Pass	1 ♦
Vul: N-S	♥ K53	♥ AT9	Pass	1NT	Pass	2NT
North HCP: 13	♦ A72	♦ QJ85	Pass	3 ♦	Pass	3NT
South HCP: 12	♣ QT85	♣ J63	All Pass			
Contract: 3NT South						

## South hands

## Minor\_Suit\_Opener\_Balanced\_Response

<b>Board: 237</b>	♠ A	You bid first.
Dealer: South	♥ AJT	The opponents are silent.
Vul: None	♦ JT972	
HCP: 12+1	♣ QT94	

---

<b>Board: 238</b>	♠ A82	You bid first.
Dealer: South	♥ T94	The opponents are silent.
Vul: N-S	♦ AKT	
HCP: 12	♣ J854	

---

<b>Board: 239</b>	♠ T63	Partner bids first.
Dealer: North	♥ AKT9	The opponents are silent.
Vul: E-W	♦ KT32	
HCP: 10	♣ 75	

---

<b>Board: 240</b>	♠ AK2	Partner bids first.
Dealer: North	♥ T8	The opponents are silent.
Vul: None	♦ AKJ42	
HCP: 18+1	♣ K32	

---

<b>Board: 241</b>	♠ A97	Partner bids first.
Dealer: North	♥ AT9	The opponents are silent.
Vul: N-S	♦ QJ85	
HCP: 12	♣ J63	

## Both hands (Answers Page)

### Board: 237

	North:	South:	W	N	E	S
Dealer: South	♠ KQJ9	♠ A				1 ♦
Vul: None	♥ K42	♥ AJT	Pass	1 ♠	Pass	2 ♣
North HCP: 17	♦ KQ3	♦ JT972	Pass	3NT	All Pass	
South HCP: 12+1	♣ K53	♣ QT94				
Contract: 3NT North						

### Board: 238

	North:	South:	W	N	E	S
Dealer: South	♠ 75	♠ A82				1 ♣
Vul: N-S	♥ AQJ5	♥ T94	Pass	1 ♥	Pass	1NT
North HCP: 18	♦ Q62	♦ AKT	Pass	3 ♣	Pass	3NT
South HCP: 12	♣ AKQ6	♣ J854	All Pass			
Contract: 3NT South						

### Board: 239

	North:	South:	W	N	E	S
Dealer: North	♠ KJ8	♠ T63		1 ♣	Pass	1 ♥
Vul: E-W	♥ 543	♥ AKT9	Pass	1NT	All Pass	
North HCP: 13	♦ Q96	♦ KT32				
South HCP: 10	♣ AQJ8	♣ 75				
Contract: 1NT North						

### Board: 240

	North:	South:	W	N	E	S
Dealer: North	♠ QJT	♠ AK2		1 ♣	Pass	1 ♦
Vul: None	♥ AK64	♥ T8	Pass	1 ♥	Pass	1 ♠ <sup>1</sup>
North HCP: 15+1	♦ 3	♦ AKJ42	Pass	2 ♣	Pass	2 ♦
South HCP: 18+1	♣ AJ975	♣ K32	Pass	3 ♣	Pass	3NT
Contract: 3NT South			All Pass			

1. Fourth suit game force

### Board: 241

	North:	South:	W	N	E	S
Dealer: North	♠ KJ8	♠ A97		1 ♣	Pass	1 ♦
Vul: N-S	♥ K53	♥ AT9	Pass	1NT	Pass	2NT
North HCP: 13	♦ A72	♦ QJ85	Pass	3 ♦	Pass	3NT
South HCP: 12	♣ QT85	♣ J63	All Pass			
Contract: 3NT South						

North hands		Minor_Suit_Opener_Balanced_Response
<b>Board: 242</b>	♠ AQJ9	You bid first.
Dealer: North	♥ AQJT	The opponents are silent.
Vul: E-W	♦ 4	
HCP: 16	♣ Q965	
<b>Board: 243</b>	♠ T65	Partner bids first.
Dealer: South	♥ K843	The opponents are silent.
Vul: Both	♦ A7	
HCP: 12	♣ AJ64	
<b>Board: 244</b>	♠ T43	Partner bids first.
Dealer: South	♥ AJ5	The opponents are silent.
Vul: N-S	♦ JT8	
HCP: 10	♣ KJ84	
<b>Board: 245</b>	♠ AK43	You bid first.
Dealer: North	♥ J32	The opponents are silent.
Vul: Both	♦ JT3	
HCP: 13	♣ KJ9	
<b>Board: 246</b>	♠ J963	Partner bids first.
Dealer: South	♥ KJ4	The opponents are silent.
Vul: None	♦ J52	
HCP: 10	♣ A93	

## Both hands (Answers Page)

### Board: 242

	North:	South:	W	N	E	S
Dealer: North	♠ AQJ9	♠ 74		1 ♣	Pass	1 ♦
Vul: E-W	♥ AQJT	♥ K54	Pass	1 ♥	Pass	1NT
North HCP: 16	♦ 4	♦ AJ862	All Pass			
South HCP: 9+1	♣ Q965	♣ JT3				
Contract: 1NT South						

### Board: 243

	North:	South:	W	N	E	S
Dealer: South	♠ T65	♠ KJ4				1 ♣
Vul: Both	♥ K843	♥ AJT2	Pass	1 ♥	Pass	2 ♥
North HCP: 12	♦ A7	♦ K53	Pass	4 ♥	All Pass	
South HCP: 12	♣ AJ64	♣ 973				
Contract: 4 ♥ North						

### Board: 244

	North:	South:	W	N	E	S
Dealer: South	♠ T43	♠ QJ2				1 ♦
Vul: N-S	♥ AJ5	♥ Q96	Pass	1NT	Pass	2 ♦
North HCP: 10	♦ JT8	♦ AKQ75	All Pass			
South HCP: 18+1	♣ KJ84	♣ A6				
Contract: 2 ♦ South						

### Board: 245

	North:	South:	W	N	E	S
Dealer: North	♠ AK43	♠ Q5		1 ♣	Pass	1 ♥
Vul: Both	♥ J32	♥ Q854	Pass	1 ♠	Pass	2 ♣
North HCP: 13	♦ JT3	♦ K86	All Pass			
South HCP: 11	♣ KJ9	♣ A543				
Contract: 2 ♣ South						

### Board: 246

	North:	South:	W	N	E	S
Dealer: South	♠ J963	♠ A2				1 ♦
Vul: None	♥ KJ4	♥ AQ8	Pass	1 ♠	Pass	2NT
North HCP: 10	♦ J52	♦ KQT8	Pass	3NT	All Pass	
South HCP: 19	♣ A93	♣ KJ76				
Contract: 3NT North						

**South hands****Minor\_Suit\_Opener\_Balanced\_Response**

<b>Board: 242</b>	♠ 74	Partner bids first.
Dealer: North	♥ K54	The opponents are silent.
Vul: E-W	♦ AJ862	
HCP: 9+1	♣ JT3	

---

<b>Board: 243</b>	♠ KJ4	You bid first.
Dealer: South	♥ AJT2	The opponents are silent.
Vul: Both	♦ K53	
HCP: 12	♣ 973	

---

<b>Board: 244</b>	♠ QJ2	You bid first.
Dealer: South	♥ Q96	The opponents are silent.
Vul: N-S	♦ AKQ75	
HCP: 18+1	♣ A6	

---

<b>Board: 245</b>	♠ Q5	Partner bids first.
Dealer: North	♥ Q854	The opponents are silent.
Vul: Both	♦ K86	
HCP: 11	♣ A543	

---

<b>Board: 246</b>	♠ A2	You bid first.
Dealer: South	♥ AQ8	The opponents are silent.
Vul: None	♦ KQT8	
HCP: 19	♣ KJ76	

## Both hands (Answers Page)

### Board: 242

	North:	South:	W	N	E	S
Dealer: North	♠ AQJ9	♠ 74		1 ♣	Pass	1 ♦
Vul: E-W	♥ AQJT	♥ K54	Pass	1 ♥	Pass	1NT
North HCP: 16	♦ 4	♦ AJ862	All Pass			
South HCP: 9+1	♣ Q965	♣ JT3				
Contract: 1NT South						

### Board: 243

	North:	South:	W	N	E	S
Dealer: South	♠ T65	♠ KJ4				1 ♣
Vul: Both	♥ K843	♥ AJT2	Pass	1 ♥	Pass	2 ♥
North HCP: 12	♦ A7	♦ K53	Pass	4 ♥	All Pass	
South HCP: 12	♣ AJ64	♣ 973				
Contract: 4 ♥ North						

### Board: 244

	North:	South:	W	N	E	S
Dealer: South	♠ T43	♠ QJ2				1 ♦
Vul: N-S	♥ AJ5	♥ Q96	Pass	1NT	Pass	2 ♦
North HCP: 10	♦ JT8	♦ AKQ75	All Pass			
South HCP: 18+1	♣ KJ84	♣ A6				
Contract: 2 ♦ South						

### Board: 245

	North:	South:	W	N	E	S
Dealer: North	♠ AK43	♠ Q5		1 ♣	Pass	1 ♥
Vul: Both	♥ J32	♥ Q854	Pass	1 ♠	Pass	2 ♣
North HCP: 13	♦ JT3	♦ K86	All Pass			
South HCP: 11	♣ KJ9	♣ A543				
Contract: 2 ♣ South						

### Board: 246

	North:	South:	W	N	E	S
Dealer: South	♠ J963	♠ A2				1 ♦
Vul: None	♥ KJ4	♥ AQ8	Pass	1 ♠	Pass	2NT
North HCP: 10	♦ J52	♦ KQT8	Pass	3NT	All Pass	
South HCP: 19	♣ A93	♣ KJ76				
Contract: 3NT North						



## North hands

## Minor\_Suit\_Opener\_Balanced\_Response

<b>Board: 247</b>	♠ AQ5	You bid first.
Dealer: North	♥ J32	The opponents are silent.
Vul: E-W	♦ QT43	
HCP: 12	♣ QJ8	

---

<b>Board: 248</b>	♠ AK32	Partner bids first.
Dealer: South	♥ 73	The opponents are silent.
Vul: None	♦ JT76	
HCP: 11	♣ K84	

---

<b>Board: 249</b>	♠ K8	Partner bids first.
Dealer: South	♥ A75	The opponents are silent.
Vul: N-S	♦ A976	
HCP: 16	♣ AJ76	

---

<b>Board: 250</b>	♠ K652	You bid first.
Dealer: North	♥ A753	The opponents are silent.
Vul: None	♦ AK42	
HCP: 17	♣ K	

## Both hands (Answers Page)

### Board: 247

	North:	South:	W	N	E	S
Dealer: North	♠ AQ5	♠ 743		1 ♦	Pass	1 ♥
Vul: E-W	♥ J32	♥ 9874	Pass	1NT	All Pass	
North HCP: 12	♦ QT43	♦ K65				
South HCP: 10	♣ QJ8	♣ AK4				
Contract: 1NT North						

### Board: 248

	North:	South:	W	N	E	S
Dealer: South	♠ AK32	♠ T87				1 ♣
Vul: None	♥ 73	♥ AKQ5	Pass	1 ♠	Pass	2NT
North HCP: 11	♦ JT76	♦ A2	Pass	3 ♦	Pass	3NT
South HCP: 18	♣ K84	♣ AJ93	All Pass			
Contract: 3NT South						

### Board: 249

	North:	South:	W	N	E	S
Dealer: South	♠ K8	♠ AJ94				1 ♣
Vul: N-S	♥ A75	♥ 94	Pass	1 ♦	Pass	1 ♠
North HCP: 16	♦ A976	♦ KQ3	Pass	3NT	All Pass	
South HCP: 13	♣ AJ76	♣ K854				
Contract: 3NT North						

### Board: 250

	North:	South:	W	N	E	S
Dealer: North	♠ K652	♠ A3		1 ♦	Pass	1 ♥
Vul: None	♥ A753	♥ KJ96	Pass	4 ♥	Pass	4NT
North HCP: 17	♦ AK42	♦ QT93	Pass	5 ♥ <sup>1</sup>	Pass	5NT <sup>2</sup>
South HCP: 16	♣ K	♣ AQ6	Pass	6 ♠ <sup>3</sup>	Pass	7 ♥
Contract: 7 ♥ South			All Pass			

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

2. King ask by 5NT

3. K=3

**South hands****Minor\_Suit\_Opener\_Balanced\_Response**

<b>Board: 247</b>	♠ 743	Partner bids first.
Dealer: North	♥ 9874	The opponents are silent.
Vul: E-W	♦ K65	
HCP: 10	♣ AK4	

---

<b>Board: 248</b>	♠ T87	You bid first.
Dealer: South	♥ AKQ5	The opponents are silent.
Vul: None	♦ A2	
HCP: 18	♣ AJ93	

---

<b>Board: 249</b>	♠ AJ94	You bid first.
Dealer: South	♥ 94	The opponents are silent.
Vul: N-S	♦ KQ3	
HCP: 13	♣ K854	

---

<b>Board: 250</b>	♠ A3	Partner bids first.
Dealer: North	♥ KJ96	The opponents are silent.
Vul: None	♦ QT93	
HCP: 16	♣ AQ6	

## Both hands (Answers Page)

### Board: 247

	North:	South:	W	N	E	S
Dealer: North	♠ AQ5	♠ 743		1 ♦	Pass	1 ♥
Vul: E-W	♥ J32	♥ 9874	Pass	1NT	All Pass	
North HCP: 12	♦ QT43	♦ K65				
South HCP: 10	♣ QJ8	♣ AK4				
Contract: 1NT North						

### Board: 248

	North:	South:	W	N	E	S
Dealer: South	♠ AK32	♠ T87				1 ♣
Vul: None	♥ 73	♥ AKQ5	Pass	1 ♠	Pass	2NT
North HCP: 11	♦ JT76	♦ A2	Pass	3 ♦	Pass	3NT
South HCP: 18	♣ K84	♣ AJ93	All Pass			
Contract: 3NT South						

### Board: 249

	North:	South:	W	N	E	S
Dealer: South	♠ K8	♠ AJ94				1 ♣
Vul: N-S	♥ A75	♥ 94	Pass	1 ♦	Pass	1 ♠
North HCP: 16	♦ A976	♦ KQ3	Pass	3NT	All Pass	
South HCP: 13	♣ AJ76	♣ K854				
Contract: 3NT North						

### Board: 250

	North:	South:	W	N	E	S
Dealer: North	♠ K652	♠ A3		1 ♦	Pass	1 ♥
Vul: None	♥ A753	♥ KJ96	Pass	4 ♥	Pass	4NT
North HCP: 17	♦ AK42	♦ QT93	Pass	5 ♥ <sup>1</sup>	Pass	5NT <sup>2</sup>
South HCP: 16	♣ K	♣ AQ6	Pass	6 ♠ <sup>3</sup>	Pass	7 ♥
Contract: 7 ♥ South			All Pass			

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

2. King ask by 5NT

3. K=3

North hands		Minor_Suit_Opener_Balanced_Response
<b>Board: 251</b>	♠ KT3	You bid first.
Dealer: North	♥ J74	The opponents are silent.
Vul: E-W	♦ QJ65	
HCP: 13	♣ AQ3	
<b>Board: 252</b>	♠ 74	You bid first.
Dealer: North	♥ AQ94	The opponents are silent.
Vul: None	♦ AK853	
HCP: 14+1	♣ J4	
<b>Board: 253</b>	♠ A862	Partner bids first.
Dealer: South	♥ KJ7	The opponents are silent.
Vul: N-S	♦ QJ73	
HCP: 12	♣ J9	
<b>Board: 254</b>	♠ A874	Partner bids first.
Dealer: South	♥ A6	The opponents are silent.
Vul: E-W	♦ AQ86	
HCP: 19	♣ AJ2	
<b>Board: 255</b>	♠ KQT	You bid first.
Dealer: North	♥ KJ9	The opponents are silent.
Vul: Both	♦ Q62	
HCP: 18	♣ AKT4	

## Both hands (Answers Page)

### Board: 251

	North:	South:	W	N	E	S
Dealer: North	♠ KT3	♠ 52		1 ♦	Pass	1 ♥
Vul: E-W	♥ J74	♥ AKT3	Pass	1NT	Pass	2NT
North HCP: 13	♦ QJ65	♦ K983	Pass	3 ♥	Pass	3NT
South HCP: 11	♣ AQ3	♣ JT5	All Pass			
Contract: 3NT South						

### Board: 252

	North:	South:	W	N	E	S
Dealer: North	♠ 74	♠ KQ63		1 ♦	Pass	1 ♥
Vul: None	♥ AQ94	♥ KJT5	Pass	3 ♥	Pass	3NT
North HCP: 14+1	♦ AK853	♦ T7	Pass	4 ♥	All Pass	
South HCP: 11	♣ J4	♣ Q93				
Contract: 4 ♥ North						

### Board: 253

	North:	South:	W	N	E	S
Dealer: South	♠ A862	♠ KT94				1 ♣
Vul: N-S	♥ KJ7	♥ A962	Pass	1 ♠	Pass	3 ♠
North HCP: 12	♦ QJ73	♦ K6	Pass	3NT	Pass	4 ♠
South HCP: 14	♣ J9	♣ A86	All Pass			
Contract: 4 ♠ South						

### Board: 254

	North:	South:	W	N	E	S
Dealer: South	♠ A874	♠ KQ9				1 ♦
Vul: E-W	♥ A6	♥ KQ9	Pass	1 ♠	Pass	1NT
North HCP: 19	♦ AQ86	♦ 5432	Pass	3 ♦	Pass	3NT
South HCP: 13	♣ AJ2	♣ KT6	Pass	6NT	All Pass	
Contract: 6NT North						

### Board: 255

	North:	South:	W	N	E	S
Dealer: North	♠ KQT	♠ A2		1 ♣	Pass	1 ♥
Vul: Both	♥ KJ9	♥ QT62	Pass	2NT	Pass	3NT
North HCP: 18	♦ Q62	♦ T87	All Pass			
South HCP: 9	♣ AKT4	♣ QJ95				
Contract: 3NT South						

**South hands****Minor\_Suit\_Opener\_Balanced\_Response**

<b>Board: 251</b>	♠ 52	Partner bids first.
Dealer: North	♥ AKT3	The opponents are silent.
Vul: E-W	♦ K983	
HCP: 11	♣ JT5	

---

<b>Board: 252</b>	♠ KQ63	Partner bids first.
Dealer: North	♥ KJT5	The opponents are silent.
Vul: None	♦ T7	
HCP: 11	♣ Q93	

---

<b>Board: 253</b>	♠ KT94	You bid first.
Dealer: South	♥ A962	The opponents are silent.
Vul: N-S	♦ K6	
HCP: 14	♣ A86	

---

<b>Board: 254</b>	♠ KQ9	You bid first.
Dealer: South	♥ KQ9	The opponents are silent.
Vul: E-W	♦ 5432	
HCP: 13	♣ KT6	

---

<b>Board: 255</b>	♠ A2	Partner bids first.
Dealer: North	♥ QT62	The opponents are silent.
Vul: Both	♦ T87	
HCP: 9	♣ QJ95	

## Both hands (Answers Page)

### Board: 251

	North:	South:	W	N	E	S
Dealer: North	♠ KT3	♠ 52		1 ♦	Pass	1 ♥
Vul: E-W	♥ J74	♥ AKT3	Pass	1NT	Pass	2NT
North HCP: 13	♦ QJ65	♦ K983	Pass	3 ♥	Pass	3NT
South HCP: 11	♣ AQ3	♣ JT5	All Pass			
Contract: 3NT South						

### Board: 252

	North:	South:	W	N	E	S
Dealer: North	♠ 74	♠ KQ63		1 ♦	Pass	1 ♥
Vul: None	♥ AQ94	♥ KJT5	Pass	3 ♥	Pass	3NT
North HCP: 14+1	♦ AK853	♦ T7	Pass	4 ♥	All Pass	
South HCP: 11	♣ J4	♣ Q93				
Contract: 4 ♥ North						

### Board: 253

	North:	South:	W	N	E	S
Dealer: South	♠ A862	♠ KT94				1 ♣
Vul: N-S	♥ KJ7	♥ A962	Pass	1 ♠	Pass	3 ♠
North HCP: 12	♦ QJ73	♦ K6	Pass	3NT	Pass	4 ♠
South HCP: 14	♣ J9	♣ A86	All Pass			
Contract: 4 ♠ South						

### Board: 254

	North:	South:	W	N	E	S
Dealer: South	♠ A874	♠ KQ9				1 ♦
Vul: E-W	♥ A6	♥ KQ9	Pass	1 ♠	Pass	1NT
North HCP: 19	♦ AQ86	♦ 5432	Pass	3 ♦	Pass	3NT
South HCP: 13	♣ AJ2	♣ KT6	Pass	6NT	All Pass	
Contract: 6NT North						

### Board: 255

	North:	South:	W	N	E	S
Dealer: North	♠ KQT	♠ A2		1 ♣	Pass	1 ♥
Vul: Both	♥ KJ9	♥ QT62	Pass	2NT	Pass	3NT
North HCP: 18	♦ Q62	♦ T87	All Pass			
South HCP: 9	♣ AKT4	♣ QJ95				
Contract: 3NT South						



## North hands

## Minor\_Suit\_Opener\_Balanced\_Response

**Board: 256**

♠ AK53

You bid first.

Dealer: North

♥ AT9

The opponents are silent.

Vul: N-S

♦ T

HCP: 15+1

♣ KJ964

---

**Board: 257**

♠ AK96

Partner bids first.

Dealer: South

♥ Q73

The opponents are silent.

Vul: E-W

♦ KQ

HCP: 18

♣ A632

---

**Board: 258**

♠ Q4

You bid first.

Dealer: North

♥ J975

The opponents are silent.

Vul: Both

♦ K2

HCP: 12+1

♣ KQJ72

---

**Board: 259**

♠ K83

You bid first.

Dealer: North

♥ AK82

The opponents are silent.

Vul: None

♦ Q8654

HCP: 12+1

♣ 5

## Both hands (Answers Page)

### Board: 256

	North:	South:	W	N	E	S
Dealer: North	♠ AK53	♠ 86		1 ♣	Pass	1 ♦
Vul: N-S	♥ AT9	♥ KJ4	Pass	1 ♠	Pass	3NT
North HCP: 15+1	♦ T	♦ AQJ85	All Pass			
South HCP: 13+1	♣ KJ964	♣ Q75				
Contract: 3NT South						

### Board: 257

	North:	South:	W	N	E	S
Dealer: South	♠ AK96	♠ 8532				1 ♦
Vul: E-W	♥ Q73	♥ KT	Pass	1 ♠	Pass	2 ♠
North HCP: 18	♦ KQ	♦ AJ62	Pass	2NT	Pass	4 ♠
South HCP: 12	♣ A632	♣ KJ9	All Pass			
Contract: 4 ♠ South						

### Board: 258

	North:	South:	W	N	E	S
Dealer: North	♠ Q4	♠ AK93		1 ♣	Pass	1 ♥
Vul: Both	♥ J975	♥ AK86	Pass	2 ♥	Pass	2NT
North HCP: 12+1	♦ K2	♦ A73	Pass	4 ♥	All Pass	
South HCP: 18	♣ KQJ72	♣ 94				
Contract: 4 ♥ North						

### Board: 259

	North:	South:	W	N	E	S
Dealer: North	♠ K83	♠ AQ74		1 ♦	Pass	1 ♠
Vul: None	♥ AK82	♥ 965	Pass	1NT	Pass	3NT
North HCP: 12+1	♦ Q8654	♦ AJ3	All Pass			
South HCP: 16	♣ 5	♣ AJ6				
Contract: 3NT South						

**South hands****Minor\_Suit\_Opener\_Balanced\_Response****Board: 256**

♠ 86

Partner bids first.

Dealer: North

♥ KJ4

The opponents are silent.

Vul: N-S

♦ AQJ85

HCP: 13+1

♣ Q75

**Board: 257**

♠ 8532

You bid first.

Dealer: South

♥ KT

The opponents are silent.

Vul: E-W

♦ AJ62

HCP: 12

♣ KJ9

**Board: 258**

♠ AK93

Partner bids first.

Dealer: North

♥ AK86

The opponents are silent.

Vul: Both

♦ A73

HCP: 18

♣ 94

**Board: 259**

♠ AQ74

Partner bids first.

Dealer: North

♥ 965

The opponents are silent.

Vul: None

♦ AJ3

HCP: 16

♣ AJ6

## Both hands (Answers Page)

### Board: 256

	North:	South:	W	N	E	S
Dealer: North	♠ AK53	♠ 86		1 ♣	Pass	1 ♦
Vul: N-S	♥ AT9	♥ KJ4	Pass	1 ♠	Pass	3NT
North HCP: 15+1	♦ T	♦ AQJ85	All Pass			
South HCP: 13+1	♣ KJ964	♣ Q75				
Contract: 3NT South						

### Board: 257

	North:	South:	W	N	E	S
Dealer: South	♠ AK96	♠ 8532				1 ♦
Vul: E-W	♥ Q73	♥ KT	Pass	1 ♠	Pass	2 ♠
North HCP: 18	♦ KQ	♦ AJ62	Pass	2NT	Pass	4 ♠
South HCP: 12	♣ A632	♣ KJ9	All Pass			
Contract: 4 ♠ South						

### Board: 258

	North:	South:	W	N	E	S
Dealer: North	♠ Q4	♠ AK93		1 ♣	Pass	1 ♥
Vul: Both	♥ J975	♥ AK86	Pass	2 ♥	Pass	2NT
North HCP: 12+1	♦ K2	♦ A73	Pass	4 ♥	All Pass	
South HCP: 18	♣ KQJ72	♣ 94				
Contract: 4 ♥ North						

### Board: 259

	North:	South:	W	N	E	S
Dealer: North	♠ K83	♠ AQ74		1 ♦	Pass	1 ♠
Vul: None	♥ AK82	♥ 965	Pass	1NT	Pass	3NT
North HCP: 12+1	♦ Q8654	♦ AJ3	All Pass			
South HCP: 16	♣ 5	♣ AJ6				
Contract: 3NT South						

## North hands

## Minor\_Suit\_Opener\_Balanced\_Response

**Board: 260**

♠ AJ8

Partner bids first.

Dealer: South

♥ AQ63

The opponents are silent.

Vul: E-W

♦ QJ32

HCP: 19

♣ AJ

**Board: 261**

♠ T2

Partner bids first.

Dealer: South

♥ AQ93

The opponents are silent.

Vul: Both

♦ A73

HCP: 12

♣ Q983

**Board: 262**

♠ AKQ

You bid first.

Dealer: North

♥ Q

The opponents are silent.

Vul: None

♦ Q875

HCP: 18+1

♣ AJT65

**Board: 263**

♠ A98

Partner bids first.

Dealer: South

♥ KQ84

The opponents are silent.

Vul: N-S

♦ 94

HCP: 12

♣ QJ97

## Both hands (Answers Page)

### Board: 260

Dealer: South

Vul: E-W

North HCP: 19

South HCP: 13

Contract: 5 ♠ North

North:

♠ AJ8

♥ AQ63

♦ QJ32

♣ AJ

South:

♠ K654

♥ KJT

♦ A9

♣ Q974

W N E S

Pass 1 ♥ Pass 1 ♣

Pass 2 ♦<sup>1</sup> Pass 2 ♥

Pass 3 ♦ Pass 3NT

Pass 4NT Pass 5 ♥

Pass 5 ♠ All Pass

1. Fourth suit game force

### Board: 261

Dealer: South

Vul: Both

North HCP: 12

South HCP: 14

Contract: 4 ♥ South

North:

♠ T2

♥ AQ93

♦ A73

♣ Q983

South:

♠ K954

♥ KJ76

♦ QJ6

♣ KJ

W N E S

Pass 1 ♥ Pass 2 ♥

Pass 3 ♥ Pass 4 ♥

All Pass

### Board: 262

Dealer: North

Vul: None

North HCP: 18+1

South HCP: 14

Contract: 3NT South

North:

♠ AKQ

♥ Q

♦ Q875

♣ AJT65

South:

♠ J964

♥ AT94

♦ AK9

♣ Q3

W N E S

Pass 1 ♣ Pass 1 ♥

Pass 2 ♦ Pass 3NT

All Pass

### Board: 263

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 12+3

Contract: 3NT North

North:

♠ A98

♥ KQ84

♦ 94

♣ QJ97

South:

♠ K6

♥ T5

♦ Q876532

♣ AK

W N E S

Pass 1 ♥ Pass 2 ♦

Pass 3NT All Pass

## South hands

## Minor\_Suit\_Opener\_Balanced\_Response

<b>Board: 260</b>	♠ K654	You bid first.
Dealer: South	♥ KJT	The opponents are silent.
Vul: E-W	♦ A9	
HCP: 13	♣ Q974	

---

<b>Board: 261</b>	♠ K954	You bid first.
Dealer: South	♥ KJ76	The opponents are silent.
Vul: Both	♦ QJ6	
HCP: 14	♣ KJ	

---

<b>Board: 262</b>	♠ J964	Partner bids first.
Dealer: North	♥ AT94	The opponents are silent.
Vul: None	♦ AK9	
HCP: 14	♣ Q3	

---

<b>Board: 263</b>	♠ K6	You bid first.
Dealer: South	♥ T5	The opponents are silent.
Vul: N-S	♦ Q876532	
HCP: 12+3	♣ AK	

## Both hands (Answers Page)

### Board: 260

Dealer: South

Vul: E-W

North HCP: 19

South HCP: 13

Contract: 5 ♠ North

North:

♠ AJ8

♥ AQ63

♦ QJ32

♣ AJ

South:

♠ K654

♥ KJT

♦ A9

♣ Q974

W N E S

Pass 1 ♥ Pass 1 ♣

Pass 2 ♦<sup>1</sup> Pass 2 ♥

Pass 3 ♦ Pass 3NT

Pass 4NT Pass 5 ♥

Pass 5 ♠ All Pass

1. Fourth suit game force

### Board: 261

Dealer: South

Vul: Both

North HCP: 12

South HCP: 14

Contract: 4 ♥ South

North:

♠ T2

♥ AQ93

♦ A73

♣ Q983

South:

♠ K954

♥ KJ76

♦ QJ6

♣ KJ

W N E S

Pass 1 ♥ Pass 2 ♥

Pass 3 ♥ Pass 4 ♥

All Pass

### Board: 262

Dealer: North

Vul: None

North HCP: 18+1

South HCP: 14

Contract: 3NT South

North:

♠ AKQ

♥ Q

♦ Q875

♣ AJT65

South:

♠ J964

♥ AT94

♦ AK9

♣ Q3

W N E S

Pass 1 ♣ Pass 1 ♥

Pass 2 ♦ Pass 3NT

All Pass

### Board: 263

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 12+3

Contract: 3NT North

North:

♠ A98

♥ KQ84

♦ 94

♣ QJ97

South:

♠ K6

♥ T5

♦ Q876532

♣ AK

W N E S

Pass 1 ♥ Pass 2 ♦

Pass 3NT All Pass



## North hands

## Minor\_Suit\_Opener\_Balanced\_Response

<b>Board: 264</b>	♠ K62	Partner bids first.
Dealer: South	♥ A7	The opponents are silent.
Vul: Both	♦ 542	
HCP: 10+1	♣ K9764	

---

<b>Board: 265</b>	♠ KQ54	Partner bids first.
Dealer: South	♥ K875	The opponents are silent.
Vul: None	♦ QJ	
HCP: 18	♣ AK2	

---

<b>Board: 266</b>	♠ QJ75	Partner bids first.
Dealer: South	♥ J62	The opponents are silent.
Vul: N-S	♦ AQ3	
HCP: 10	♣ 985	

---

<b>Board: 267</b>	♠ Q542	You bid first.
Dealer: North	♥ AKQ9	The opponents are silent.
Vul: E-W	♦ K	
HCP: 17	♣ K862	

## Both hands (Answers Page)

### Board: 264

Dealer: South

Vul: Both

North HCP: 10+1

South HCP: 14+1

Contract: 3 ♦ North

North:

♠ K62

♥ A7

♦ 542

♣ K9764

South:

♠ Q874

♥ QJ8

♦ AKJT9

♣ J

W N E S

Pass 1NT Pass 2 ♦

Pass 3 ♦ All Pass

### Board: 265

Dealer: South

Vul: None

North HCP: 18

South HCP: 12

Contract: 5 ♥ South

North:

♠ KQ54

♥ K875

♦ QJ

♣ AK2

South:

♠ A

♥ J632

♦ AKT9

♣ 9765

W N E S

Pass 1 ♥ Pass 2 ♥

Pass 2NT Pass 3 ♦

Pass 3 ♥ Pass 4 ♥

Pass 4NT Pass 5 ♥<sup>1</sup>

All Pass

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

### Board: 266

Dealer: South

Vul: N-S

North HCP: 10

South HCP: 12

Contract: 1NT South

North:

♠ QJ75

♥ J62

♦ AQ3

♣ 985

South:

♠ K62

♥ A73

♦ J764

♣ AT6

W N E S

Pass 1 ♠ Pass 1NT

All Pass

### Board: 267

Dealer: North

Vul: E-W

North HCP: 17

South HCP: 19

Contract: 6NT North

North:

♠ Q542

♥ AKQ9

♦ K

♣ K862

South:

♠ AK3

♥ 82

♦ AQ98

♣ AQ43

W N E S

Pass 1 ♣ Pass 1 ♦

Pass 1 ♥ Pass 1 ♠<sup>1</sup>

Pass 2 ♠ Pass 4 ♣

Pass 4 ♥ Pass 4 ♠

Pass 6NT All Pass

1. Fourth suit game force

**South hands****Minor\_Suit\_Opener\_Balanced\_Response**

<b>Board: 264</b>	♠ Q874	You bid first.
Dealer: South	♥ QJ8	The opponents are silent.
Vul: Both	♦ AKJT9	
HCP: 14+1	♣ J	

---

<b>Board: 265</b>	♠ A	You bid first.
Dealer: South	♥ J632	The opponents are silent.
Vul: None	♦ AKT9	
HCP: 12	♣ 9765	

---

<b>Board: 266</b>	♠ K62	You bid first.
Dealer: South	♥ A73	The opponents are silent.
Vul: N-S	♦ J764	
HCP: 12	♣ AT6	

---

<b>Board: 267</b>	♠ AK3	Partner bids first.
Dealer: North	♥ 82	The opponents are silent.
Vul: E-W	♦ AQ98	
HCP: 19	♣ AQ43	

## Both hands (Answers Page)

### Board: 264

Dealer: South

Vul: Both

North HCP: 10+1

South HCP: 14+1

Contract: 3 ♦ North

North:

♠ K62

♥ A7

♦ 542

♣ K9764

South:

♠ Q874

♥ QJ8

♦ AKJT9

♣ J

W N E S

Pass 1NT Pass 2 ♦

Pass 3 ♦ All Pass

### Board: 265

Dealer: South

Vul: None

North HCP: 18

South HCP: 12

Contract: 5 ♥ South

North:

♠ KQ54

♥ K875

♦ QJ

♣ AK2

South:

♠ A

♥ J632

♦ AKT9

♣ 9765

W N E S

Pass 1 ♥ Pass 2 ♥

Pass 2NT Pass 3 ♦

Pass 3 ♥ Pass 4 ♥

Pass 4NT Pass 5 ♥<sup>1</sup>

All Pass

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

### Board: 266

Dealer: South

Vul: N-S

North HCP: 10

South HCP: 12

Contract: 1NT South

North:

♠ QJ75

♥ J62

♦ AQ3

♣ 985

South:

♠ K62

♥ A73

♦ J764

♣ AT6

W N E S

Pass 1 ♠ Pass 1NT

All Pass

### Board: 267

Dealer: North

Vul: E-W

North HCP: 17

South HCP: 19

Contract: 6NT North

North:

♠ Q542

♥ AKQ9

♦ K

♣ K862

South:

♠ AK3

♥ 82

♦ AQ98

♣ AQ43

W N E S

Pass 1 ♣ Pass 1 ♦

Pass 1 ♥ Pass 1 ♠<sup>1</sup>

Pass 2 ♠ Pass 4 ♣

Pass 4 ♥ Pass 4 ♠

Pass 6NT All Pass

1. Fourth suit game force

**North hands****Minor\_Suit\_Opener\_Balanced\_Response****Board: 268**

♠ QJT3

You bid first.

Dealer: North

♥ AQJ9

The opponents are silent.

Vul: None

♦ K94

HCP: 13

♣ 85

**Board: 269**

♠ A82

Partner bids first.

Dealer: South

♥ K872

The opponents are silent.

Vul: N-S

♦ AT8

HCP: 12

♣ J75

**Board: 270**

♠ QT9

Partner bids first.

Dealer: South

♥ QJT6

The opponents are silent.

Vul: E-W

♦ 862

HCP: 7

♣ Q53

**Board: 271**

♠ A6

Partner bids first.

Dealer: South

♥ T853

The opponents are silent.

Vul: Both

♦ QJ4

HCP: 10

♣ QJ43

## Both hands (Answers Page)

### Board: 268

	North:	South:	W	N	E	S
Dealer: North	♠ QJT3	♠ AK9		1 ♦	Pass	1 ♥
Vul: None	♥ AQJ9	♥ 8653	Pass	2 ♥	Pass	2NT
North HCP: 13	♦ K94	♦ Q83	Pass	3 ♥	Pass	3 ♠
South HCP: 15	♣ 85	♣ AQ9	Pass	4 ♦	Pass	4NT
Contract: 5 ♥ South			Pass	5 ♦ <sup>1</sup>	Pass	5 ♥
			All Pass			

1. A=1/5 or 4/5

### Board: 269

	North:	South:	W	N	E	S
Dealer: South	♠ A82	♠ T5				1 ♣
Vul: N-S	♥ K872	♥ AQJ9	Pass	1 ♥	Pass	2 ♥
North HCP: 12	♦ AT8	♦ Q63	Pass	4 ♥	All Pass	
South HCP: 14	♣ J75	♣ KQ86				
Contract: 4 ♥ North						

### Board: 270

	North:	South:	W	N	E	S
Dealer: South	♠ QT9	♠ KJ8				1 ♣
Vul: E-W	♥ QJT6	♥ K85	Pass	1 ♥	Pass	2NT
North HCP: 7	♦ 862	♦ KT	Pass	3NT	All Pass	
South HCP: 18+1	♣ Q53	♣ AKJT7				
Contract: 3NT North						

### Board: 271

	North:	South:	W	N	E	S
Dealer: South	♠ A6	♠ KT72				1 ♣
Vul: Both	♥ T853	♥ J72	Pass	1 ♥	Pass	1 ♠
North HCP: 10	♦ QJ4	♦ K9	Pass	1NT	All Pass	
South HCP: 14	♣ QJ43	♣ AK96				
Contract: 1NT North						

**South hands****Minor\_Suit\_Opener\_Balanced\_Response**

<b>Board: 268</b>	♠ AK9	Partner bids first.
Dealer: North	♥ 8653	The opponents are silent.
Vul: None	♦ Q83	
HCP: 15	♣ AQ9	

---

<b>Board: 269</b>	♠ T5	You bid first.
Dealer: South	♥ AQJ9	The opponents are silent.
Vul: N-S	♦ Q63	
HCP: 14	♣ KQ86	

---

<b>Board: 270</b>	♠ KJ8	You bid first.
Dealer: South	♥ K85	The opponents are silent.
Vul: E-W	♦ KT	
HCP: 18+1	♣ AKJT7	

---

<b>Board: 271</b>	♠ KT72	You bid first.
Dealer: South	♥ J72	The opponents are silent.
Vul: Both	♦ K9	
HCP: 14	♣ AK96	

## Both hands (Answers Page)

### Board: 268

Dealer: North

Vul: None

North HCP: 13

South HCP: 15

Contract: 5♥ South

North:

♠ QJT3

♥ AQJ9

♦ K94

♣ 85

South:

♠ AK9

♥ 8653

♦ Q83

♣ AQ9

W	N	E	S
	1♦	Pass	1♥
Pass	2♥	Pass	2NT
Pass	3♥	Pass	3♠
Pass	4♦	Pass	4NT
Pass	5♦ <sup>1</sup>	Pass	5♥
All Pass			

1. A=1/5 or 4/5

### Board: 269

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 14

Contract: 4♥ North

North:

♠ A82

♥ K872

♦ AT8

♣ J75

South:

♠ T5

♥ AQJ9

♦ Q63

♣ KQ86

W	N	E	S
			1♣
Pass	1♥	Pass	2♥
Pass	4♥	All Pass	

### Board: 270

Dealer: South

Vul: E-W

North HCP: 7

South HCP: 18+1

Contract: 3NT North

North:

♠ QT9

♥ QJT6

♦ 862

♣ Q53

South:

♠ KJ8

♥ K85

♦ KT

♣ AKJT7

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

### Board: 271

Dealer: South

Vul: Both

North HCP: 10

South HCP: 14

Contract: 1NT North

North:

♠ A6

♥ T853

♦ QJ4

♣ QJ43

South:

♠ KT72

♥ J72

♦ K9

♣ AK96

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



## North hands

## Minor\_Suit\_Opener\_Balanced\_Response

<b>Board: 272</b>	♠ A742	You bid first.
Dealer: North	♥ 73	The opponents are silent.
Vul: E-W	♦ AQ94	
HCP: 14	♣ A75	

---

<b>Board: 273</b>	♠ KQ3	You bid first.
Dealer: North	♥ 9765	The opponents are silent.
Vul: Both	♦ Q54	
HCP: 13	♣ AQ3	

---

<b>Board: 274</b>	♠ A973	You bid first.
Dealer: North	♥ A	The opponents are silent.
Vul: None	♦ KQ97	
HCP: 18	♣ KQ63	

---

<b>Board: 275</b>	♠ K9	You bid first.
Dealer: North	♥ T3	The opponents are silent.
Vul: Both	♦ AKJ853	
HCP: 17+2	♣ AQ3	

---

<b>Board: 276</b>	♠ AQJ3	Partner bids first.
Dealer: South	♥ AT9	The opponents are silent.
Vul: N-S	♦ J4	
HCP: 17	♣ AJ74	

## Both hands (Answers Page)

### Board: 272

Board: 272	North:	South:	W	N	E	S
Dealer: North	♠ A742	♠ JT8		1 ♦	Pass	1 ♥
Vul: E-W	♥ 73	♥ KQ84	Pass	1 ♠	Pass	1NT
North HCP: 14	♦ AQ94	♦ 72	All Pass			
South HCP: 8	♣ A75	♣ Q983				
Contract: 1NT South						

### Board: 273

Board: 273	North:	South:	W	N	E	S
Dealer: North	♠ KQ3	♠ 8642		1 ♣	Pass	1 ♠
Vul: Both	♥ 9765	♥ KQ4	Pass	1NT	All Pass	
North HCP: 13	♦ Q54	♦ K83				
South HCP: 11	♣ AQ3	♣ K95				
Contract: 1NT North						

### Board: 274

	North:	South:	W	N	E	S
Dealer: North	♠ A973	♠ KJ65		1 ♦	Pass	1 ♥
Vul: None	♥ A	♥ QJ74	Pass	2NT	Pass	3 ♠
North HCP: 18	♦ KQ97	♦ 843	Pass	4 ♠	Pass	4NT
South HCP: 11	♣ KQ63	♣ AT	Pass	5 ♥ <sup>1</sup>	Pass	6 ♠
Contract: 6 ♠ South						

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

### Board: 275

Board: 275	North:	South:	W	N	E	S
Dealer: North	♠ K9	♠ Q65		1 ♦	Pass	1 ♥
Vul: Both	♥ T3	♥ AK75	Pass	3 ♦	Pass	5 ♦
North HCP: 17+2	♦ AKJ853	♦ Q762	All Pass			
South HCP: 12	♣ AQ3	♣ J7				
Contract: 5 ♦ South						

### Board: 276

Board: 276	North:	South:	W	N	E	S
Dealer: South	♠ AQJ3	♠ 96				1 ♦
Vul: N-S	♥ AT9	♥ KQ54	Pass	1 ♠	Pass	1NT
North HCP: 17	♦ J4	♦ KQ852	Pass	3NT	All Pass	
South HCP: 13+1	♣ AJ74	♣ K6				
Contract: 3NT North						

**South hands****Minor\_Suit\_Opener\_Balanced\_Response**

<b>Board: 272</b>	♠ JT8	Partner bids first.
Dealer: North	♥ KQ84	The opponents are silent.
Vul: E-W	♦ 72	
HCP: 8	♣ Q983	

---

<b>Board: 273</b>	♠ 8642	Partner bids first.
Dealer: North	♥ KQ4	The opponents are silent.
Vul: Both	♦ K83	
HCP: 11	♣ K95	

---

<b>Board: 274</b>	♠ KJ65	Partner bids first.
Dealer: North	♥ QJ74	The opponents are silent.
Vul: None	♦ 843	
HCP: 11	♣ AT	

---

<b>Board: 275</b>	♠ Q65	Partner bids first.
Dealer: North	♥ AK75	The opponents are silent.
Vul: Both	♦ Q762	
HCP: 12	♣ J7	

---

<b>Board: 276</b>	♠ 96	You bid first.
Dealer: South	♥ KQ54	The opponents are silent.
Vul: N-S	♦ KQ852	
HCP: 13+1	♣ K6	

## Both hands (Answers Page)

### Board: 272

Board: 272	North:	South:	W	N	E	S
Dealer: North	♠ A742	♠ JT8		1 ♦	Pass	1 ♥
Vul: E-W	♥ 73	♥ KQ84	Pass	1 ♠	Pass	1NT
North HCP: 14	♦ AQ94	♦ 72	All Pass			
South HCP: 8	♣ A75	♣ Q983				
Contract: 1NT South						

### Board: 273

Board: 273	North:	South:	W	N	E	S
Dealer: North	♠ KQ3	♠ 8642		1 ♣	Pass	1 ♠
Vul: Both	♥ 9765	♥ KQ4	Pass	1NT	All Pass	
North HCP: 13	♦ Q54	♦ K83				
South HCP: 11	♣ AQ3	♣ K95				
Contract: 1NT North						

### Board: 274

	North:	South:	W	N	E	S
Dealer: North	♠ A973	♠ KJ65		1 ♦	Pass	1 ♥
Vul: None	♥ A	♥ QJ74	Pass	2NT	Pass	3 ♠
North HCP: 18	♦ KQ97	♦ 843	Pass	4 ♠	Pass	4NT
South HCP: 11	♣ KQ63	♣ AT	Pass	5 ♥ <sup>1</sup>	Pass	6 ♠
Contract: 6 ♠ South						

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

### Board: 275

Board: 275	North:	South:	W	N	E	S
Dealer: North	♠ K9	♠ Q65		1 ♦	Pass	1 ♥
Vul: Both	♥ T3	♥ AK75	Pass	3 ♦	Pass	5 ♦
North HCP: 17+2	♦ AKJ853	♦ Q762	All Pass			
South HCP: 12	♣ AQ3	♣ J7				
Contract: 5 ♦ South						

### Board: 276

Board: 276	North:	South:	W	N	E	S
Dealer: South	♠ AQJ3	♠ 96				1 ♦
Vul: N-S	♥ AT9	♥ KQ54	Pass	1 ♠	Pass	1NT
North HCP: 17	♦ J4	♦ KQ852	Pass	3NT	All Pass	
South HCP: 13+1	♣ AJ74	♣ K6				
Contract: 3NT North						

## North hands

## Minor\_Suit\_Opener\_Balanced\_Response

**Board: 277**

♠ 92

You bid first.

Dealer: North

♥ T85

The opponents are silent.

Vul: Both

♦ K53

HCP: 12+1

♣ AKQ83

---

**Board: 278**

♠ J54

Partner bids first.

Dealer: South

♥ AQ87

The opponents are silent.

Vul: None

♦ J52

HCP: 12

♣ A86

---

**Board: 279**

♠ AK95

You bid first.

Dealer: North

♥ AT7

The opponents are silent.

Vul: N-S

♦ A95

HCP: 18

♣ K74

---

**Board: 280**

♠ AJ64

Partner bids first.

Dealer: South

♥ A764

The opponents are silent.

Vul: E-W

♦ AT

HCP: 18

♣ KQ3

## Both hands (Answers Page)

### Board: 277

	North:	South:	W	N	E	S
Dealer: North	♠ 92	♠ A64		1 ♣	Pass	1 ♥
Vul: Both	♥ T85	♥ QJ94	Pass	1NT	Pass	3NT
North HCP: 12+1	♦ K53	♦ AQT8	All Pass			
South HCP: 13	♣ AKQ83	♣ 65				
Contract: 3NT South						

### Board: 278

	North:	South:	W	N	E	S
Dealer: South	♠ J54	♠ QT6				1 ♦
Vul: None	♥ AQ87	♥ JT3	Pass	1 ♥	Pass	1NT
North HCP: 12	♦ J52	♦ AQ87	Pass	2NT	All Pass	
South HCP: 12	♣ A86	♣ QJ7				
Contract: 2NT North						

### Board: 279

	North:	South:	W	N	E	S
Dealer: North	♠ AK95	♠ Q76		1 ♣	Pass	1 ♥
Vul: N-S	♥ AT7	♥ K843	Pass	2NT	Pass	3NT
North HCP: 18	♦ A95	♦ K4	All Pass			
South HCP: 10	♣ K74	♣ Q953				
Contract: 3NT South						

### Board: 280

	North:	South:	W	N	E	S
Dealer: South	♠ AJ64	♠ Q975				1 ♦
Vul: E-W	♥ A764	♥ J5	Pass	1 ♥	Pass	1 ♠
North HCP: 18	♦ AT	♦ KJ64	Pass	4NT	Pass	5 ♦ <sup>1</sup>
South HCP: 12	♣ KQ3	♣ AJ4	Pass	5 ♥	Pass	6 ♦ <sup>2</sup>
Contract: 6 ♠ North			Pass	6 ♠	All Pass	

1. A=1/5 or 4/5

2. !S queen and !D king

**South hands****Minor\_Suit\_Opener\_Balanced\_Response****Board: 277**

♠ A64

Partner bids first.

Dealer: North

♥ QJ94

The opponents are silent.

Vul: Both

♦ AQT8

HCP: 13

♣ 65

**Board: 278**

♠ QT6

You bid first.

Dealer: South

♥ JT3

The opponents are silent.

Vul: None

♦ AQ87

HCP: 12

♣ QJ7

**Board: 279**

♠ Q76

Partner bids first.

Dealer: North

♥ K843

The opponents are silent.

Vul: N-S

♦ K4

HCP: 10

♣ Q953

**Board: 280**

♠ Q975

You bid first.

Dealer: South

♥ J5

The opponents are silent.

Vul: E-W

♦ KJ64

HCP: 12

♣ AJ4

## Both hands (Answers Page)

### Board: 277

	North:	South:	W	N	E	S
Dealer: North	♠ 92	♠ A64		1 ♣	Pass	1 ♥
Vul: Both	♥ T85	♥ QJ94	Pass	1NT	Pass	3NT
North HCP: 12+1	♦ K53	♦ AQT8	All Pass			
South HCP: 13	♣ AKQ83	♣ 65				
Contract: 3NT South						

### Board: 278

	North:	South:	W	N	E	S
Dealer: South	♠ J54	♠ QT6				1 ♦
Vul: None	♥ AQ87	♥ JT3	Pass	1 ♥	Pass	1NT
North HCP: 12	♦ J52	♦ AQ87	Pass	2NT	All Pass	
South HCP: 12	♣ A86	♣ QJ7				
Contract: 2NT North						

### Board: 279

	North:	South:	W	N	E	S
Dealer: North	♠ AK95	♠ Q76		1 ♣	Pass	1 ♥
Vul: N-S	♥ AT7	♥ K843	Pass	2NT	Pass	3NT
North HCP: 18	♦ A95	♦ K4	All Pass			
South HCP: 10	♣ K74	♣ Q953				
Contract: 3NT South						

### Board: 280

	North:	South:	W	N	E	S
Dealer: South	♠ AJ64	♠ Q975				1 ♦
Vul: E-W	♥ A764	♥ J5	Pass	1 ♥	Pass	1 ♠
North HCP: 18	♦ AT	♦ KJ64	Pass	4NT	Pass	5 ♦ <sup>1</sup>
South HCP: 12	♣ KQ3	♣ AJ4	Pass	5 ♥	Pass	6 ♦ <sup>2</sup>
Contract: 6 ♠ North			Pass	6 ♠	All Pass	

1. A=1/5 or 4/5

2. !S queen and !D king



## North hands

## Minor\_Suit\_Opener\_Balanced\_Response

<b>Board: 281</b>	♠ Q652	Partner bids first.
Dealer: South	♥ QT82	The opponents are silent.
Vul: None	♦ Q42	
HCP: 8	♣ Q4	

---

<b>Board: 282</b>	♠ A543	You bid first.
Dealer: North	♥ Q6	The opponents are silent.
Vul: N-S	♦ QT863	
HCP: 12+1	♣ A5	

---

<b>Board: 283</b>	♠ A74	You bid first.
Dealer: North	♥ AT	The opponents are silent.
Vul: Both	♦ AT763	
HCP: 18+1	♣ AQ8	

---

<b>Board: 284</b>	♠ QJ8	Partner bids first.
Dealer: South	♥ 65	The opponents are silent.
Vul: N-S	♦ AKJ42	
HCP: 18+1	♣ AK8	

---

<b>Board: 285</b>	♠ Q974	You bid first.
Dealer: North	♥ Q84	The opponents are silent.
Vul: E-W	♦ Q9	
HCP: 12	♣ AQ32	

## Both hands (Answers Page)

### Board: 281

	North:	South:	W	N	E	S
Dealer: South	♠ Q652	♠ T				1 ♦
Vul: None	♥ QT82	♥ A96	Pass	1 ♥	Pass	3 ♣
North HCP: 8	♦ Q42	♦ AK973	Pass	3NT	All Pass	
South HCP: 18+1	♣ Q4	♣ AKT6				
Contract: 3NT North						

### Board: 282

	North:	South:	W	N	E	S
Dealer: North	♠ A543	♠ KQ9		1 ♦	Pass	1 ♥
Vul: N-S	♥ Q6	♥ AT72	Pass	1 ♠	Pass	3NT
North HCP: 12+1	♦ QT863	♦ 975	All Pass			
South HCP: 13	♣ A5	♣ KJ7				
Contract: 3NT South						

### Board: 283

	North:	South:	W	N	E	S
Dealer: North	♠ A74	♠ QT		1 ♦	Pass	1 ♥
Vul: Both	♥ AT	♥ QJ76	Pass	2NT	Pass	3 ♣
North HCP: 18+1	♦ AT763	♦ KQ2	Pass	3NT	Pass	4NT
South HCP: 14	♣ AQ8	♣ KJ54	Pass	6NT	All Pass	
Contract: 6NT North						

### Board: 284

	North:	South:	W	N	E	S
Dealer: South	♠ QJ8	♠ AK74				1 ♣
Vul: N-S	♥ 65	♥ AT2	Pass	1 ♦	Pass	1 ♠
North HCP: 18+1	♦ AKJ42	♦ Q95	Pass	2 ♥ <sup>1</sup>	Pass	2NT
South HCP: 13	♣ AK8	♣ 543	Pass	3 ♦	Pass	3NT
Contract: 6NT North			Pass	6NT	All Pass	

1. Fourth suit game force

### Board: 285

	North:	South:	W	N	E	S
Dealer: North	♠ Q974	♠ AKT2		1 ♣	Pass	1 ♥
Vul: E-W	♥ Q84	♥ AKT6	Pass	1 ♠	Pass	4NT
North HCP: 12	♦ Q9	♦ KJ4	Pass	5 ♦ <sup>1</sup>	Pass	6 ♠
South HCP: 18	♣ AQ32	♣ 86	All Pass			
Contract: 6 ♠ South						

1. A=1/5 or 4/5

## South hands

## Minor\_Suit\_Opener\_Balanced\_Response

<b>Board: 281</b>	♠ T	You bid first.
Dealer: South	♥ A96	The opponents are silent.
Vul: None	♦ AK973	
HCP: 18+1	♣ AKT6	

---

<b>Board: 282</b>	♠ KQ9	Partner bids first.
Dealer: North	♥ AT72	The opponents are silent.
Vul: N-S	♦ 975	
HCP: 13	♣ KJ7	

---

<b>Board: 283</b>	♠ QT	Partner bids first.
Dealer: North	♥ QJ76	The opponents are silent.
Vul: Both	♦ KQ2	
HCP: 14	♣ KJ54	

---

<b>Board: 284</b>	♠ AK74	You bid first.
Dealer: South	♥ AT2	The opponents are silent.
Vul: N-S	♦ Q95	
HCP: 13	♣ 543	

---

<b>Board: 285</b>	♠ AKT2	Partner bids first.
Dealer: North	♥ AKT6	The opponents are silent.
Vul: E-W	♦ KJ4	
HCP: 18	♣ 86	

## Both hands (Answers Page)

### Board: 281

	North:	South:	W	N	E	S
Dealer: South	♠ Q652	♠ T				1 ♦
Vul: None	♥ QT82	♥ A96	Pass	1 ♥	Pass	3 ♣
North HCP: 8	♦ Q42	♦ AK973	Pass	3NT	All Pass	
South HCP: 18+1	♣ Q4	♣ AKT6				
Contract: 3NT North						

### Board: 282

	North:	South:	W	N	E	S
Dealer: North	♠ A543	♠ KQ9		1 ♦	Pass	1 ♥
Vul: N-S	♥ Q6	♥ AT72	Pass	1 ♠	Pass	3NT
North HCP: 12+1	♦ QT863	♦ 975	All Pass			
South HCP: 13	♣ A5	♣ KJ7				
Contract: 3NT South						

### Board: 283

	North:	South:	W	N	E	S
Dealer: North	♠ A74	♠ QT		1 ♦	Pass	1 ♥
Vul: Both	♥ AT	♥ QJ76	Pass	2NT	Pass	3 ♣
North HCP: 18+1	♦ AT763	♦ KQ2	Pass	3NT	Pass	4NT
South HCP: 14	♣ AQ8	♣ KJ54	Pass	6NT	All Pass	
Contract: 6NT North						

### Board: 284

	North:	South:	W	N	E	S
Dealer: South	♠ QJ8	♠ AK74				1 ♣
Vul: N-S	♥ 65	♥ AT2	Pass	1 ♦	Pass	1 ♠
North HCP: 18+1	♦ AKJ42	♦ Q95	Pass	2 ♥ <sup>1</sup>	Pass	2NT
South HCP: 13	♣ AK8	♣ 543	Pass	3 ♦	Pass	3NT
Contract: 6NT North			Pass	6NT	All Pass	

1. Fourth suit game force

### Board: 285

	North:	South:	W	N	E	S
Dealer: North	♠ Q974	♠ AKT2		1 ♣	Pass	1 ♥
Vul: E-W	♥ Q84	♥ AKT6	Pass	1 ♠	Pass	4NT
North HCP: 12	♦ Q9	♦ KJ4	Pass	5 ♦ <sup>1</sup>	Pass	6 ♠
South HCP: 18	♣ AQ32	♣ 86	All Pass			
Contract: 6 ♠ South						

1. A=1/5 or 4/5

North hands		Minor_Suit_Opener_Balanced_Response
<b>Board: 286</b>	♠ 7542	You bid first.
Dealer: North	♥ AQ4	The opponents are silent.
Vul: Both	♦ KT	
HCP: 12	♣ K973	
<b>Board: 287</b>	♠ K76	Partner bids first.
Dealer: South	♥ 9765	The opponents are silent.
Vul: None	♦ A542	
HCP: 7	♣ 83	
<b>Board: 288</b>	♠ AK96	Partner bids first.
Dealer: South	♥ J54	The opponents are silent.
Vul: E-W	♦ K87	
HCP: 14	♣ K64	
<b>Board: 289</b>	♠ JT7	Partner bids first.
Dealer: South	♥ AKJ	The opponents are silent.
Vul: Both	♦ AT3	
HCP: 16	♣ QJ74	
<b>Board: 290</b>	♠ A53	Partner bids first.
Dealer: South	♥ 942	The opponents are silent.
Vul: None	♦ K9873	
HCP: 14+1	♣ AK	

## Both hands (Answers Page)

### Board: 286

	North:	South:	W	N	E	S
Dealer: North	♠ 7542	♠ AQJ6		1 ♣	Pass	1 ♠
Vul: Both	♥ AQ4	♥ K8	Pass	2 ♠	Pass	2NT
North HCP: 12	♦ KT	♦ A975	Pass	4 ♠	All Pass	
South HCP: 15	♣ K973	♣ JT6				
Contract: 4 ♠ North						

### Board: 287

	North:	South:	W	N	E	S
Dealer: South	♠ K76	♠ QJ42				1 ♦
Vul: None	♥ 9765	♥ Q	Pass	1 ♥	Pass	1 ♠
North HCP: 7	♦ A542	♦ KQ86	Pass	1NT	Pass	2NT
South HCP: 17	♣ 83	♣ AK54	All Pass			
Contract: 2NT South						

### Board: 288

	North:	South:	W	N	E	S
Dealer: South	♠ AK96	♠ Q8				1 ♣
Vul: E-W	♥ J54	♥ A932	Pass	1 ♠	Pass	1NT
North HCP: 14	♦ K87	♦ QJT	Pass	3NT	All Pass	
South HCP: 13	♣ K64	♣ AT98				
Contract: 3NT North						

### Board: 289

	North:	South:	W	N	E	S
Dealer: South	♠ JT7	♠ KQ32				1 ♣
Vul: Both	♥ AKJ	♥ Q42	Pass	3NT	All Pass	
North HCP: 16	♦ AT3	♦ Q52				
South HCP: 13	♣ QJ74	♣ AT3				
Contract: 3NT North						

### Board: 290

	North:	South:	W	N	E	S
Dealer: South	♠ A53	♠ QJ9				1 ♣
Vul: None	♥ 942	♥ AQ	Pass	1 ♦	Pass	1NT
North HCP: 14+1	♦ K9873	♦ QT5	Pass	3NT	All Pass	
South HCP: 12+1	♣ AK	♣ JT764				
Contract: 3NT North						

**South hands****Minor\_Suit\_Opener\_Balanced\_Response**

<b>Board: 286</b>	♠ AQJ6	Partner bids first.
Dealer: North	♥ K8	The opponents are silent.
Vul: Both	♦ A975	
HCP: 15	♣ JT6	

---

<b>Board: 287</b>	♠ QJ42	You bid first.
Dealer: South	♥ Q	The opponents are silent.
Vul: None	♦ KQ86	
HCP: 17	♣ AK54	

---

<b>Board: 288</b>	♠ Q8	You bid first.
Dealer: South	♥ A932	The opponents are silent.
Vul: E-W	♦ QJT	
HCP: 13	♣ AT98	

---

<b>Board: 289</b>	♠ KQ32	You bid first.
Dealer: South	♥ Q42	The opponents are silent.
Vul: Both	♦ Q52	
HCP: 13	♣ AT3	

---

<b>Board: 290</b>	♠ QJ9	You bid first.
Dealer: South	♥ AQ	The opponents are silent.
Vul: None	♦ QT5	
HCP: 12+1	♣ JT764	

## Both hands (Answers Page)

### Board: 286

	North:	South:	W	N	E	S
Dealer: North	♠ 7542	♠ AQJ6		1 ♣	Pass	1 ♠
Vul: Both	♥ AQ4	♥ K8	Pass	2 ♠	Pass	2NT
North HCP: 12	♦ KT	♦ A975	Pass	4 ♠	All Pass	
South HCP: 15	♣ K973	♣ JT6				
Contract: 4 ♠ North						

### Board: 287

	North:	South:	W	N	E	S
Dealer: South	♠ K76	♠ QJ42				1 ♦
Vul: None	♥ 9765	♥ Q	Pass	1 ♥	Pass	1 ♠
North HCP: 7	♦ A542	♦ KQ86	Pass	1NT	Pass	2NT
South HCP: 17	♣ 83	♣ AK54	All Pass			
Contract: 2NT South						

### Board: 288

	North:	South:	W	N	E	S
Dealer: South	♠ AK96	♠ Q8				1 ♣
Vul: E-W	♥ J54	♥ A932	Pass	1 ♠	Pass	1NT
North HCP: 14	♦ K87	♦ QJT	Pass	3NT	All Pass	
South HCP: 13	♣ K64	♣ AT98				
Contract: 3NT North						

### Board: 289

	North:	South:	W	N	E	S
Dealer: South	♠ JT7	♠ KQ32				1 ♣
Vul: Both	♥ AKJ	♥ Q42	Pass	3NT	All Pass	
North HCP: 16	♦ AT3	♦ Q52				
South HCP: 13	♣ QJ74	♣ AT3				
Contract: 3NT North						

### Board: 290

	North:	South:	W	N	E	S
Dealer: South	♠ A53	♠ QJ9				1 ♣
Vul: None	♥ 942	♥ AQ	Pass	1 ♦	Pass	1NT
North HCP: 14+1	♦ K9873	♦ QT5	Pass	3NT	All Pass	
South HCP: 12+1	♣ AK	♣ JT764				
Contract: 3NT North						



## North hands

## Minor\_Suit\_Opener\_Balanced\_Response

<b>Board: 291</b>	♠ AQ4	You bid first.
Dealer: North	♥ K94	The opponents are silent.
Vul: N-S	♦ T4	
HCP: 13+1	♣ KJT86	

---

<b>Board: 292</b>	♠ K864	Partner bids first.
Dealer: South	♥ 974	The opponents are silent.
Vul: None	♦ A42	
HCP: 11	♣ KJ8	

---

<b>Board: 293</b>	♠ Q43	You bid first.
Dealer: North	♥ K	The opponents are silent.
Vul: N-S	♦ AKJ94	
HCP: 19+1	♣ AQ94	

---

<b>Board: 294</b>	♠ A74	Partner bids first.
Dealer: South	♥ T2	The opponents are silent.
Vul: E-W	♦ AK76	
HCP: 18	♣ AQJT	

## Both hands (Answers Page)

### Board: 291

	North:	South:	W	N	E	S
Dealer: North	♠ AQ4	♠ KT96		1 ♣	Pass	1 ♥
Vul: N-S	♥ K94	♥ QJT5	Pass	1NT	Pass	3NT
North HCP: 13+1	♦ T4	♦ AQ6	All Pass			
South HCP: 12	♣ KJT86	♣ 95				
Contract: 3NT South						

### Board: 292

	North:	South:	W	N	E	S
Dealer: South	♠ K864	♠ AT9				1 ♦
Vul: None	♥ 974	♥ AJ52	Pass	1 ♠	Pass	1NT
North HCP: 11	♦ A42	♦ KJT8	Pass	2NT	Pass	3 ♠
South HCP: 13	♣ KJ8	♣ 93	Pass	3NT	All Pass	
Contract: 3NT North						

### Board: 293

	North:	South:	W	N	E	S
Dealer: North	♠ Q43	♠ KT85		1 ♦	Pass	1 ♠
Vul: N-S	♥ K	♥ QJ8	Pass	3 ♣	Pass	3 ♦
North HCP: 19+1	♦ AKJ94	♦ 875	Pass	5 ♦	All Pass	
South HCP: 6	♣ AQ94	♣ 765				
Contract: 5 ♦ North						

### Board: 294

	North:	South:	W	N	E	S
Dealer: South	♠ A74	♠ QJ52				1 ♣
Vul: E-W	♥ T2	♥ AK3	Pass	1 ♦	Pass	1 ♠
North HCP: 18	♦ AK76	♦ Q	Pass	2 ♥ <sup>1</sup>	Pass	3 ♣
South HCP: 12+1	♣ AQJT	♣ 98753	Pass	4 ♣	Pass	4 ♥
Contract: 5 ♣ South			Pass	4 ♠	Pass	5 ♣
			All Pass			

1. Fourth suit game force

## South hands

## Minor\_Suit\_Opener\_Balanced\_Response

<b>Board: 291</b>	♠ KT96	Partner bids first.
Dealer: North	♥ QJT5	The opponents are silent.
Vul: N-S	♦ AQ6	
HCP: 12	♣ 95	

---

<b>Board: 292</b>	♠ AT9	You bid first.
Dealer: South	♥ AJ52	The opponents are silent.
Vul: None	♦ KJT8	
HCP: 13	♣ 93	

---

<b>Board: 293</b>	♠ KT85	Partner bids first.
Dealer: North	♥ QJ8	The opponents are silent.
Vul: N-S	♦ 875	
HCP: 6	♣ 765	

---

<b>Board: 294</b>	♠ QJ52	You bid first.
Dealer: South	♥ AK3	The opponents are silent.
Vul: E-W	♦ Q	
HCP: 12+1	♣ 98753	

## Both hands (Answers Page)

### Board: 291

	North:	South:	W	N	E	S
Dealer: North	♠ AQ4	♠ KT96		1 ♣	Pass	1 ♥
Vul: N-S	♥ K94	♥ QJT5	Pass	1NT	Pass	3NT
North HCP: 13+1	♦ T4	♦ AQ6	All Pass			
South HCP: 12	♣ KJT86	♣ 95				
Contract: 3NT South						

### Board: 292

	North:	South:	W	N	E	S
Dealer: South	♠ K864	♠ AT9				1 ♦
Vul: None	♥ 974	♥ AJ52	Pass	1 ♠	Pass	1NT
North HCP: 11	♦ A42	♦ KJT8	Pass	2NT	Pass	3 ♠
South HCP: 13	♣ KJ8	♣ 93	Pass	3NT	All Pass	
Contract: 3NT North						

### Board: 293

	North:	South:	W	N	E	S
Dealer: North	♠ Q43	♠ KT85		1 ♦	Pass	1 ♠
Vul: N-S	♥ K	♥ QJ8	Pass	3 ♣	Pass	3 ♦
North HCP: 19+1	♦ AKJ94	♦ 875	Pass	5 ♦	All Pass	
South HCP: 6	♣ AQ94	♣ 765				
Contract: 5 ♦ North						

### Board: 294

	North:	South:	W	N	E	S
Dealer: South	♠ A74	♠ QJ52				1 ♣
Vul: E-W	♥ T2	♥ AK3	Pass	1 ♦	Pass	1 ♠
North HCP: 18	♦ AK76	♦ Q	Pass	2 ♥ <sup>1</sup>	Pass	3 ♣
South HCP: 12+1	♣ AQJT	♣ 98753	Pass	4 ♣	Pass	4 ♥
Contract: 5 ♣ South			Pass	4 ♠	Pass	5 ♣
			All Pass			

1. Fourth suit game force

North hands		Minor_Suit_Opener_Balanced_Response
<b>Board: 295</b>	♠ AT85	You bid first.
Dealer: North	♥ QJ	The opponents are silent.
Vul: None	♦ KQ94	
HCP: 18	♣ AQT	
<b>Board: 296</b>	♠ AT73	You bid first.
Dealer: North	♥ K43	The opponents are silent.
Vul: N-S	♦ A62	
HCP: 13	♣ Q65	
<b>Board: 297</b>	♠ K8	You bid first.
Dealer: North	♥ 3	The opponents are silent.
Vul: E-W	♦ KQJ92	
HCP: 14+2	♣ AJT76	
<b>Board: 298</b>	♠ K52	You bid first.
Dealer: North	♥ 2	The opponents are silent.
Vul: Both	♦ AJ9743	
HCP: 12+2	♣ A74	
<b>Board: 299</b>	♠ -	You bid first.
Dealer: North	♥ T87	The opponents are silent.
Vul: N-S	♦ AKQT6	
HCP: 12+2	♣ QJT53	

## Both hands (Answers Page)

### Board: 295

	North:	South:	W	N	E	S
Dealer: North	♠ AT85	♠ QJ7		1 ♦	Pass	1 ♥
Vul: None	♥ QJ	♥ T963	Pass	2NT	Pass	3NT
North HCP: 18	♦ KQ94	♦ AJ73	All Pass			
South HCP: 8	♣ AQT	♣ 75				
Contract: 3NT South						

### Board: 296

	North:	South:	W	N	E	S
Dealer: North	♠ AT73	♠ K862		1 ♣	Pass	1 ♠
Vul: N-S	♥ K43	♥ T75	Pass	2 ♠	All Pass	
North HCP: 13	♦ A62	♦ Q73				
South HCP: 10	♣ Q65	♣ AJ8				
Contract: 2 ♠ North						

### Board: 297

	North:	South:	W	N	E	S
Dealer: North	♠ K8	♠ 953		1 ♦	Pass	1 ♥
Vul: E-W	♥ 3	♥ AKQ9	Pass	2 ♣	Pass	2 ♠ <sup>1</sup>
North HCP: 14+2	♦ KQJ92	♦ AT5	Pass	2NT	Pass	3NT
South HCP: 15	♣ AJT76	♣ Q84	All Pass			
Contract: 3NT South						

1. Fourth suit game force

### Board: 298

	North:	South:	W	N	E	S
Dealer: North	♠ K52	♠ AQ4		1 ♦	Pass	1 ♥
Vul: Both	♥ 2	♥ 6543	Pass	2 ♦	Pass	2NT
North HCP: 12+2	♦ AJ9743	♦ K5	All Pass			
South HCP: 11	♣ A74	♣ QT95				
Contract: 2NT South						

### Board: 299

	North:	South:	W	N	E	S
Dealer: North	♠ -	♠ AKQ7		1 ♦	Pass	1 ♠
Vul: N-S	♥ T87	♥ Q96	Pass	2 ♣	Pass	2 ♥ <sup>1</sup>
North HCP: 12+2	♦ AKQT6	♦ 9543	Pass	3 ♣	Pass	4 ♦
South HCP: 18	♣ QJT53	♣ AK	Pass	5 ♦	All Pass	
Contract: 5 ♦ North						

1. Fourth suit game force

## South hands

## Minor\_Suit\_Opener\_Balanced\_Response

<b>Board: 295</b>	♠ QJ7	Partner bids first.
Dealer: North	♥ T963	The opponents are silent.
Vul: None	♦ AJ73	
HCP: 8	♣ 75	

---

<b>Board: 296</b>	♠ K862	Partner bids first.
Dealer: North	♥ T75	The opponents are silent.
Vul: N-S	♦ Q73	
HCP: 10	♣ AJ8	

---

<b>Board: 297</b>	♠ 953	Partner bids first.
Dealer: North	♥ AKQ9	The opponents are silent.
Vul: E-W	♦ AT5	
HCP: 15	♣ Q84	

---

<b>Board: 298</b>	♠ AQ4	Partner bids first.
Dealer: North	♥ 6543	The opponents are silent.
Vul: Both	♦ K5	
HCP: 11	♣ QT95	

---

<b>Board: 299</b>	♠ AKQ7	Partner bids first.
Dealer: North	♥ Q96	The opponents are silent.
Vul: N-S	♦ 9543	
HCP: 18	♣ AK	

## Both hands (Answers Page)

### Board: 295

	North:	South:	W	N	E	S
Dealer: North	♠ AT85	♠ QJ7		1 ♦	Pass	1 ♥
Vul: None	♥ QJ	♥ T963	Pass	2NT	Pass	3NT
North HCP: 18	♦ KQ94	♦ AJ73	All Pass			
South HCP: 8	♣ AQT	♣ 75				
Contract: 3NT South						

### Board: 296

	North:	South:	W	N	E	S
Dealer: North	♠ AT73	♠ K862		1 ♣	Pass	1 ♠
Vul: N-S	♥ K43	♥ T75	Pass	2 ♠	All Pass	
North HCP: 13	♦ A62	♦ Q73				
South HCP: 10	♣ Q65	♣ AJ8				
Contract: 2 ♠ North						

### Board: 297

	North:	South:	W	N	E	S
Dealer: North	♠ K8	♠ 953		1 ♦	Pass	1 ♥
Vul: E-W	♥ 3	♥ AKQ9	Pass	2 ♣	Pass	2 ♠ <sup>1</sup>
North HCP: 14+2	♦ KQJ92	♦ AT5	Pass	2NT	Pass	3NT
South HCP: 15	♣ AJT76	♣ Q84	All Pass			
Contract: 3NT South						

1. Fourth suit game force

### Board: 298

	North:	South:	W	N	E	S
Dealer: North	♠ K52	♠ AQ4		1 ♦	Pass	1 ♥
Vul: Both	♥ 2	♥ 6543	Pass	2 ♦	Pass	2NT
North HCP: 12+2	♦ AJ9743	♦ K5	All Pass			
South HCP: 11	♣ A74	♣ QT95				
Contract: 2NT South						

### Board: 299

	North:	South:	W	N	E	S
Dealer: North	♠ -	♠ AKQ7		1 ♦	Pass	1 ♠
Vul: N-S	♥ T87	♥ Q96	Pass	2 ♣	Pass	2 ♥ <sup>1</sup>
North HCP: 12+2	♦ AKQT6	♦ 9543	Pass	3 ♣	Pass	4 ♦
South HCP: 18	♣ QJT53	♣ AK	Pass	5 ♦	All Pass	
Contract: 5 ♦ North						

1. Fourth suit game force



## North hands

## Minor\_Suit\_Opener\_Balanced\_Response

**Board: 300**

♠ KT7

Partner bids first.

Dealer: South

♥ K543

The opponents are silent.

Vul: E-W

♦ AQT7

HCP: 17

♣ AJ

**Board: 301**

♠ K843

You bid first.

Dealer: North

♥ K92

The opponents are silent.

Vul: Both

♦ J4

HCP: 12

♣ AJ92

**Board: 302**

♠ K7

Partner bids first.

Dealer: South

♥ KQ6

The opponents are silent.

Vul: None

♦ AK873

HCP: 19+1

♣ A96

**Board: 303**

♠ Q87

You bid first.

Dealer: North

♥ AT8

The opponents are silent.

Vul: E-W

♦ K753

HCP: 12

♣ K97

## Both hands (Answers Page)

### Board: 300

Dealer: South

Vul: E-W

North HCP: 17

South HCP: 13+1

Contract: 3NT North

North:

♠ KT7

♥ K543

♦ AQT7

♣ AJ

South:

♠ Q8

♥ Q9

♦ KJ53

♣ KQ984

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

### Board: 301

Dealer: North

Vul: Both

North HCP: 12

South HCP: 18

Contract: 3NT North

North:

♠ K843

♥ K92

♦ J4

♣ AJ92

South:

♠ A76

♥ AQJ7

♦ KQ97

♣ QT

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

1. Fourth suit game force

### Board: 302

Dealer: South

Vul: None

North HCP: 19+1

South HCP: 13+1

Contract: 6 ♣ North

North:

♠ K7

♥ KQ6

♦ AK873

♣ A96

South:

♠ AJ85

♥ A742

♦ -

♣ KJT42

W	N	E	S
			1 ♣
Pass	1 ♦	Pass	1 ♥
Pass	1 ♠ <sup>1</sup>	Pass	3 ♠
Pass	4 ♣	Pass	4NT
Pass	5 ♦ <sup>2</sup>	Pass	5 ♥
Pass	6 ♣ <sup>3</sup>	All Pass	

1. Fourth suit game force

2. A=1/5 or 4/5

3. no !C queen

### Board: 303

Dealer: North

Vul: E-W

North HCP: 12

South HCP: 16

Contract: 3NT South

North:

♠ Q87

♥ AT8

♦ K753

♣ K97

South:

♠ AK62

♥ K75

♦ QJ4

♣ QJ5

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

## South hands

## Minor\_Suit\_Opener\_Balanced\_Response

<b>Board: 300</b>	♠ Q8	You bid first.
Dealer: South	♥ Q9	The opponents are silent.
Vul: E-W	♦ KJ53	
HCP: 13+1	♣ KQ984	

---

<b>Board: 301</b>	♠ A76	Partner bids first.
Dealer: North	♥ AQJ7	The opponents are silent.
Vul: Both	♦ KQ97	
HCP: 18	♣ QT	

---

<b>Board: 302</b>	♠ AJ85	You bid first.
Dealer: South	♥ A742	The opponents are silent.
Vul: None	♦ -	
HCP: 13+1	♣ KJT42	

---

<b>Board: 303</b>	♠ AK62	Partner bids first.
Dealer: North	♥ K75	The opponents are silent.
Vul: E-W	♦ QJ4	
HCP: 16	♣ QJ5	

## Both hands (Answers Page)

### Board: 300

Dealer: South

Vul: E-W

North HCP: 17

South HCP: 13+1

Contract: 3NT North

North:

♠ KT7

♥ K543

♦ AQT7

♣ AJ

South:

♠ Q8

♥ Q9

♦ KJ53

♣ KQ984

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

### Board: 301

Dealer: North

Vul: Both

North HCP: 12

South HCP: 18

Contract: 3NT North

North:

♠ K843

♥ K92

♦ J4

♣ AJ92

South:

♠ A76

♥ AQJ7

♦ KQ97

♣ QT

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

1. Fourth suit game force

### Board: 302

Dealer: South

Vul: None

North HCP: 19+1

South HCP: 13+1

Contract: 6 ♣ North

North:

♠ K7

♥ KQ6

♦ AK873

♣ A96

South:

♠ AJ85

♥ A742

♦ -

♣ KJT42

W	N	E	S
			1 ♣
Pass	1 ♦	Pass	1 ♥
Pass	1 ♠ <sup>1</sup>	Pass	3 ♠
Pass	4 ♣	Pass	4NT
Pass	5 ♦ <sup>2</sup>	Pass	5 ♥
Pass	6 ♣ <sup>3</sup>	All Pass	

1. Fourth suit game force

2. A=1/5 or 4/5

3. no !C queen

### Board: 303

Dealer: North

Vul: E-W

North HCP: 12

South HCP: 16

Contract: 3NT South

North:

♠ Q87

♥ AT8

♦ K753

♣ K97

South:

♠ AK62

♥ K75

♦ QJ4

♣ QJ5

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

North hands		Minor_Suit_Opener_Balanced_Response
<b>Board: 304</b>	♠ K65	You bid first.
Dealer: North	♥ KT32	The opponents are silent.
Vul: Both	♦ 93	
HCP: 12	♣ AQ86	
<b>Board: 305</b>	♠ A96	Partner bids first.
Dealer: South	♥ 854	The opponents are silent.
Vul: None	♦ AJ62	
HCP: 12	♣ K64	
<b>Board: 306</b>	♠ QT43	Partner bids first.
Dealer: South	♥ T843	The opponents are silent.
Vul: Both	♦ 943	
HCP: 6	♣ A6	
<b>Board: 307</b>	♠ 8	You bid first.
Dealer: North	♥ AJ9	The opponents are silent.
Vul: None	♦ KQ872	
HCP: 16+1	♣ AQ96	
<b>Board: 308</b>	♠ KT4	Partner bids first.
Dealer: South	♥ J94	The opponents are silent.
Vul: N-S	♦ AQT86	
HCP: 10+1	♣ 63	

## Both hands (Answers Page)

### Board: 304

	North:	South:	W	N	E	S
Dealer: North	♠ K65	♠ QT94		1 ♣	Pass	1 ♥
Vul: Both	♥ KT32	♥ AQJ7	Pass	2 ♥	Pass	2NT
North HCP: 12	♦ 93	♦ KQJ	Pass	3 ♣	Pass	3 ♥
South HCP: 18	♣ AQ86	♣ K7	Pass	3 ♠	Pass	3NT
Contract: 4 ♥ North			Pass	4 ♥	All Pass	

### Board: 305

	North:	South:	W	N	E	S
Dealer: South	♠ A96	♠ QT73				1 ♣
Vul: None	♥ 854	♥ KJ6	Pass	1 ♦	Pass	1 ♠
North HCP: 12	♦ AJ62	♦ 43	Pass	3NT	All Pass	
South HCP: 13	♣ K64	♣ AQJ3				
Contract: 3NT North						

### Board: 306

	North:	South:	W	N	E	S
Dealer: South	♠ QT43	♠ 7				1 ♦
Vul: Both	♥ T843	♥ AK	Pass	1 ♥	Pass	2 ♣
North HCP: 6	♦ 943	♦ KQJT76	Pass	2 ♦	Pass	3 ♦
South HCP: 16+2	♣ A6	♣ QJT5	All Pass			
Contract: 3 ♦ South						

### Board: 307

	North:	South:	W	N	E	S
Dealer: North	♠ 8	♠ K953		1 ♦	Pass	1 ♥
Vul: None	♥ AJ9	♥ QT52	Pass	2 ♣	All Pass	
North HCP: 16+1	♦ KQ872	♦ 63				
South HCP: 8	♣ AQ96	♣ KT4				
Contract: 2 ♣ North						

### Board: 308

	North:	South:	W	N	E	S
Dealer: South	♠ KT4	♠ 3				1 ♣
Vul: N-S	♥ J94	♥ AKT8	Pass	1 ♦	Pass	1 ♥
North HCP: 10+1	♦ AQT86	♦ J4	Pass	1NT	Pass	2 ♣
South HCP: 16+2	♣ 63	♣ AKJ975	Pass	3 ♣	Pass	5 ♣
Contract: 5 ♣ South			All Pass			

**South hands****Minor\_Suit\_Opener\_Balanced\_Response**

<b>Board: 304</b>	♠ QT94	Partner bids first.
Dealer: North	♥ AQJ7	The opponents are silent.
Vul: Both	♦ KQJ	
HCP: 18	♣ K7	

---

<b>Board: 305</b>	♠ QT73	You bid first.
Dealer: South	♥ KJ6	The opponents are silent.
Vul: None	♦ 43	
HCP: 13	♣ AQJ3	

---

<b>Board: 306</b>	♠ 7	You bid first.
Dealer: South	♥ AK	The opponents are silent.
Vul: Both	♦ KQJT76	
HCP: 16+2	♣ QJT5	

---

<b>Board: 307</b>	♠ K953	Partner bids first.
Dealer: North	♥ QT52	The opponents are silent.
Vul: None	♦ 63	
HCP: 8	♣ KT4	

---

<b>Board: 308</b>	♠ 3	You bid first.
Dealer: South	♥ AKT8	The opponents are silent.
Vul: N-S	♦ J4	
HCP: 16+2	♣ AKJ975	

## Both hands (Answers Page)

### Board: 304

	North:	South:	W	N	E	S
Dealer: North	♠ K65	♠ QT94		1 ♣	Pass	1 ♥
Vul: Both	♥ KT32	♥ AQJ7	Pass	2 ♥	Pass	2NT
North HCP: 12	♦ 93	♦ KQJ	Pass	3 ♣	Pass	3 ♥
South HCP: 18	♣ AQ86	♣ K7	Pass	3 ♠	Pass	3NT
Contract: 4 ♥ North			Pass	4 ♥	All Pass	

### Board: 305

	North:	South:	W	N	E	S
Dealer: South	♠ A96	♠ QT73				1 ♣
Vul: None	♥ 854	♥ KJ6	Pass	1 ♦	Pass	1 ♠
North HCP: 12	♦ AJ62	♦ 43	Pass	3NT	All Pass	
South HCP: 13	♣ K64	♣ AQJ3				
Contract: 3NT North						

### Board: 306

	North:	South:	W	N	E	S
Dealer: South	♠ QT43	♠ 7				1 ♦
Vul: Both	♥ T843	♥ AK	Pass	1 ♥	Pass	2 ♣
North HCP: 6	♦ 943	♦ KQJT76	Pass	2 ♦	Pass	3 ♦
South HCP: 16+2	♣ A6	♣ QJT5	All Pass			
Contract: 3 ♦ South						

### Board: 307

	North:	South:	W	N	E	S
Dealer: North	♠ 8	♠ K953		1 ♦	Pass	1 ♥
Vul: None	♥ AJ9	♥ QT52	Pass	2 ♣	All Pass	
North HCP: 16+1	♦ KQ872	♦ 63				
South HCP: 8	♣ AQ96	♣ KT4				
Contract: 2 ♣ North						

### Board: 308

	North:	South:	W	N	E	S
Dealer: South	♠ KT4	♠ 3				1 ♣
Vul: N-S	♥ J94	♥ AKT8	Pass	1 ♦	Pass	1 ♥
North HCP: 10+1	♦ AQT86	♦ J4	Pass	1NT	Pass	2 ♣
South HCP: 16+2	♣ 63	♣ AKJ975	Pass	3 ♣	Pass	5 ♣
Contract: 5 ♣ South			All Pass			



North hands		Minor_Suit_Opener_Balanced_Response
<b>Board: 309</b>	♠ AQ8	You bid first.
Dealer: North	♥ AQJ	The opponents are silent.
Vul: E-W	♦ 7432	
HCP: 19	♣ AQ3	
<b>Board: 310</b>	♠ AKQ4	You bid first.
Dealer: North	♥ K987	The opponents are silent.
Vul: None	♦ A98	
HCP: 19	♣ QJ	
<b>Board: 311</b>	♠ AK2	Partner bids first.
Dealer: South	♥ AQ95	The opponents are silent.
Vul: N-S	♦ 8532	
HCP: 13	♣ 63	
<b>Board: 312</b>	♠ Q93	You bid first.
Dealer: North	♥ A9	The opponents are silent.
Vul: E-W	♦ AK84	
HCP: 14	♣ J876	

## Both hands (Answers Page)

### Board: 309

	North:	South:	W	N	E	S
Dealer: North	♠ AQ8	♠ 9762		1 ♦	Pass	1 ♥
Vul: E-W	♥ AQJ	♥ K962	Pass	2NT	Pass	3 ♠
North HCP: 19	♦ 7432	♦ AK6	Pass	3NT	Pass	6NT
South HCP: 13	♣ AQ3	♣ K4	All Pass			
Contract: 6NT South						

### Board: 310

	North:	South:	W	N	E	S
Dealer: North	♠ AKQ4	♠ T985		1 ♦	Pass	1 ♥
Vul: None	♥ K987	♥ QJ32	Pass	4 ♥	All Pass	
North HCP: 19	♦ A98	♦ 654				
South HCP: 10	♣ QJ	♣ AK				
Contract: 4 ♥ North						

### Board: 311

	North:	South:	W	N	E	S
Dealer: South	♠ AK2	♠ Q643				1 ♣
Vul: N-S	♥ AQ95	♥ KT6	Pass	1 ♥	Pass	1 ♠
North HCP: 13	♦ 8532	♦ K9	Pass	3NT	All Pass	
South HCP: 12	♣ 63	♣ A875				
Contract: 3NT North						

### Board: 312

	North:	South:	W	N	E	S
Dealer: North	♠ Q93	♠ AK5		1 ♦	Pass	3NT
Vul: E-W	♥ A9	♥ KQT	All Pass			
North HCP: 14	♦ AK84	♦ T976				
South HCP: 16	♣ J876	♣ A94				
Contract: 3NT South						

**South hands****Minor\_Suit\_Opener\_Balanced\_Response****Board: 309**

♠ 9762

Partner bids first.

Dealer: North

♥ K962

The opponents are silent.

Vul: E-W

♦ AK6

HCP: 13

♣ K4

**Board: 310**

♠ T985

Partner bids first.

Dealer: North

♥ QJ32

The opponents are silent.

Vul: None

♦ 654

HCP: 10

♣ AK

**Board: 311**

♠ Q643

You bid first.

Dealer: South

♥ KT6

The opponents are silent.

Vul: N-S

♦ K9

HCP: 12

♣ A875

**Board: 312**

♠ AK5

Partner bids first.

Dealer: North

♥ KQT

The opponents are silent.

Vul: E-W

♦ T976

HCP: 16

♣ A94

## Both hands (Answers Page)

### Board: 309

	North:	South:	W	N	E	S
Dealer: North	♠ AQ8	♠ 9762		1 ♦	Pass	1 ♥
Vul: E-W	♥ AQJ	♥ K962	Pass	2NT	Pass	3 ♠
North HCP: 19	♦ 7432	♦ AK6	Pass	3NT	Pass	6NT
South HCP: 13	♣ AQ3	♣ K4	All Pass			
Contract: 6NT South						

### Board: 310

	North:	South:	W	N	E	S
Dealer: North	♠ AKQ4	♠ T985		1 ♦	Pass	1 ♥
Vul: None	♥ K987	♥ QJ32	Pass	4 ♥	All Pass	
North HCP: 19	♦ A98	♦ 654				
South HCP: 10	♣ QJ	♣ AK				
Contract: 4 ♥ North						

### Board: 311

	North:	South:	W	N	E	S
Dealer: South	♠ AK2	♠ Q643				1 ♣
Vul: N-S	♥ AQ95	♥ KT6	Pass	1 ♥	Pass	1 ♠
North HCP: 13	♦ 8532	♦ K9	Pass	3NT	All Pass	
South HCP: 12	♣ 63	♣ A875				
Contract: 3NT North						

### Board: 312

	North:	South:	W	N	E	S
Dealer: North	♠ Q93	♠ AK5		1 ♦	Pass	3NT
Vul: E-W	♥ A9	♥ KQT	All Pass			
North HCP: 14	♦ AK84	♦ T976				
South HCP: 16	♣ J876	♣ A94				
Contract: 3NT South						

## North hands

## Minor\_Suit\_Opener\_Balanced\_Response

**Board: 313**

♠ KQJ2

You bid first.

Dealer: North

♥ Q75

The opponents are silent.

Vul: Both

♦ AJ95

HCP: 13

♣ 87

---

**Board: 314**

♠ A872

You bid first.

Dealer: North

♥ J4

The opponents are silent.

Vul: N-S

♦ AKT84

HCP: 12+1

♣ 98

---

**Board: 315**

♠ T5

You bid first.

Dealer: North

♥ KQJ9

The opponents are silent.

Vul: E-W

♦ Q64

HCP: 13

♣ KQ63

---

**Board: 316**

♠ T6

You bid first.

Dealer: North

♥ 76

The opponents are silent.

Vul: Both

♦ AKQ982

HCP: 14+2

♣ KQ9

## Both hands (Answers Page)

### Board: 313

Dealer: North

Vul: Both

North HCP: 13

South HCP: 18

Contract: 5 ♠ North

North:

♠ KQJ2

♥ Q75

♦ AJ95

♣ 87

South:

♠ 6543

♥ AKJ8

♦ KQ

♣ KQT

W N E S

1 ♦ Pass 1 ♥

Pass 1 ♠ Pass 2 ♣<sup>1</sup>

Pass 2 ♥ Pass 2 ♠

Pass 3 ♠ Pass 4 ♣

Pass 4 ♦ Pass 4NT

Pass 5 ♠<sup>2</sup> All Pass

1. Fourth suit game force

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

### Board: 314

Dealer: North

Vul: N-S

North HCP: 12+1

South HCP: 15

Contract: 4 ♠ North

North:

♠ A872

♥ J4

♦ AKT84

♣ 98

South:

♠ KQJ3

♥ 865

♦ 62

♣ AKQ7

W N E S

1 ♦ Pass 1 ♠

Pass 2 ♠ Pass 2NT

Pass 3 ♦ Pass 3 ♥

Pass 4 ♠ All Pass

### Board: 315

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 14+1

Contract: 3NT South

North:

♠ T5

♥ KQJ9

♦ Q64

♣ KQ63

South:

♠ AQ6

♥ 865

♦ AT972

♣ AT

W N E S

1 ♣ Pass 1 ♦

Pass 1 ♥ Pass 1 ♠<sup>1</sup>

Pass 2 ♣ Pass 2 ♦

Pass 2NT Pass 3NT

All Pass

1. Fourth suit game force

### Board: 316

Dealer: North

Vul: Both

North HCP: 14+2

South HCP: 12

Contract: 3NT South

North:

♠ T6

♥ 76

♦ AKQ982

♣ KQ9

South:

♠ AK32

♥ A532

♦ J7

♣ 854

W N E S

1 ♦ Pass 1 ♥

Pass 2 ♦ Pass 3NT

All Pass

## South hands

## Minor\_Suit\_Opener\_Balanced\_Response

<b>Board: 313</b>	♠ 6543	Partner bids first.
Dealer: North	♥ AKJ8	The opponents are silent.
Vul: Both	♦ KQ	
HCP: 18	♣ KQT	

---

<b>Board: 314</b>	♠ KQJ3	Partner bids first.
Dealer: North	♥ 865	The opponents are silent.
Vul: N-S	♦ 62	
HCP: 15	♣ AKQ7	

---

<b>Board: 315</b>	♠ AQ6	Partner bids first.
Dealer: North	♥ 865	The opponents are silent.
Vul: E-W	♦ AT972	
HCP: 14+1	♣ AT	

---

<b>Board: 316</b>	♠ AK32	Partner bids first.
Dealer: North	♥ A532	The opponents are silent.
Vul: Both	♦ J7	
HCP: 12	♣ 854	

## Both hands (Answers Page)

### Board: 313

Dealer: North

Vul: Both

North HCP: 13

South HCP: 18

Contract: 5 ♠ North

North:

♠ KQJ2

♥ Q75

♦ AJ95

♣ 87

South:

♠ 6543

♥ AKJ8

♦ KQ

♣ KQT

W N E S

1 ♦ Pass 1 ♥

Pass 1 ♠ Pass 2 ♣<sup>1</sup>

Pass 2 ♥ Pass 2 ♠

Pass 3 ♠ Pass 4 ♣

Pass 4 ♦ Pass 4NT

Pass 5 ♠<sup>2</sup> All Pass

1. Fourth suit game force

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

### Board: 314

Dealer: North

Vul: N-S

North HCP: 12+1

South HCP: 15

Contract: 4 ♠ North

North:

♠ A872

♥ J4

♦ AKT84

♣ 98

South:

♠ KQJ3

♥ 865

♦ 62

♣ AKQ7

W N E S

1 ♦ Pass 1 ♠

Pass 2 ♠ Pass 2NT

Pass 3 ♦ Pass 3 ♥

Pass 4 ♠ All Pass

### Board: 315

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 14+1

Contract: 3NT South

North:

♠ T5

♥ KQJ9

♦ Q64

♣ KQ63

South:

♠ AQ6

♥ 865

♦ AT972

♣ AT

W N E S

1 ♣ Pass 1 ♦

Pass 1 ♥ Pass 1 ♠<sup>1</sup>

Pass 2 ♣ Pass 2 ♦

Pass 2NT Pass 3NT

All Pass

1. Fourth suit game force

### Board: 316

Dealer: North

Vul: Both

North HCP: 14+2

South HCP: 12

Contract: 3NT South

North:

♠ T6

♥ 76

♦ AKQ982

♣ KQ9

South:

♠ AK32

♥ A532

♦ J7

♣ 854

W N E S

1 ♦ Pass 1 ♥

Pass 2 ♦ Pass 3NT

All Pass



North hands		Minor_Suit_Opener_Balanced_Response
<b>Board: 317</b>	♠ QJ97	Partner bids first.
Dealer: South	♥ KJ9	The opponents are silent.
Vul: E-W	♦ 9876	
HCP: 10	♣ K9	
<b>Board: 318</b>	♠ AK9	Partner bids first.
Dealer: South	♥ JT52	The opponents are silent.
Vul: Both	♦ AT	
HCP: 12	♣ T983	
<b>Board: 319</b>	♠ J92	You bid first.
Dealer: North	♥ KQ	The opponents are silent.
Vul: None	♦ KT832	
HCP: 12+1	♣ K87	
<b>Board: 320</b>	♠ AQ72	Partner bids first.
Dealer: South	♥ 754	The opponents are silent.
Vul: Both	♦ KQ6	
HCP: 15	♣ KJT	
<b>Board: 321</b>	♠ 9632	Partner bids first.
Dealer: South	♥ Q7	The opponents are silent.
Vul: None	♦ KQJ7	
HCP: 9	♣ J87	

## Both hands (Answers Page)

### Board: 317

Dealer: South

Vul: E-W

North HCP: 10

South HCP: 17

Contract: 4 ♠ North

North:

♠ QJ97

♥ KJ9

♦ 9876

♣ K9

South:

♠ AK84

♥ 8

♦ AKJT

♣ QT85

W N E S

Pass 1 ♠ Pass 1 ♦

Pass 4 ♠ All Pass 4 ♥<sup>1</sup>

Pass 4 ♠ All Pass

1. Splinter

### Board: 318

Dealer: South

Vul: Both

North HCP: 12

South HCP: 12+1

Contract: 3NT North

North:

♠ AK9

♥ JT52

♦ AT

♣ T983

South:

♠ Q32

♥ K84

♦ 96432

♣ AK

W N E S

Pass 1 ♥ Pass 1 ♦

Pass 1NT

Pass 3NT All Pass

### Board: 319

Dealer: North

Vul: None

North HCP: 12+1

South HCP: 18

Contract: 3NT South

North:

♠ J92

♥ KQ

♦ KT832

♣ K87

South:

♠ AKT4

♥ J84

♦ A5

♣ AQT6

W N E S

Pass 1 ♦ Pass 1 ♠

Pass 1NT Pass 3NT

All Pass

### Board: 320

Dealer: South

Vul: Both

North HCP: 15

South HCP: 17+2

Contract: 6 ♣ North

North:

♠ AQ72

♥ 754

♦ KQ6

♣ KJT

South:

♠ K8

♥ AK

♦ JT8

♣ AQ8653

W N E S

Pass 1 ♠ Pass 1 ♣

Pass 3NT

Pass 4NT Pass 5 ♠<sup>1</sup>

Pass 6 ♣ All Pass

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

### Board: 321

Dealer: South

Vul: None

North HCP: 9

South HCP: 19+1

Contract: 3NT North

North:

♠ 9632

♥ Q7

♦ KQJ7

♣ J87

South:

♠ 7

♥ AKJ9

♦ AT9

♣ AKT96

W N E S

Pass 1 ♠ Pass 1 ♣

Pass 2 ♥

Pass 3NT All Pass

**South hands****Minor\_Suit\_Opener\_Balanced\_Response**

<b>Board: 317</b>	♠ AK84	You bid first.
Dealer: South	♥ 8	The opponents are silent.
Vul: E-W	♦ AKJT	
HCP: 17	♣ QT85	

---

<b>Board: 318</b>	♠ Q32	You bid first.
Dealer: South	♥ K84	The opponents are silent.
Vul: Both	♦ 96432	
HCP: 12+1	♣ AK	

---

<b>Board: 319</b>	♠ AKT4	Partner bids first.
Dealer: North	♥ J84	The opponents are silent.
Vul: None	♦ A5	
HCP: 18	♣ AQT6	

---

<b>Board: 320</b>	♠ K8	You bid first.
Dealer: South	♥ AK	The opponents are silent.
Vul: Both	♦ JT8	
HCP: 17+2	♣ AQ8653	

---

<b>Board: 321</b>	♠ 7	You bid first.
Dealer: South	♥ AKJ9	The opponents are silent.
Vul: None	♦ AT9	
HCP: 19+1	♣ AKT96	

## Both hands (Answers Page)

### Board: 317

Dealer: South

Vul: E-W

North HCP: 10

South HCP: 17

Contract: 4 ♠ North

North:

♠ QJ97

♥ KJ9

♦ 9876

♣ K9

South:

♠ AK84

♥ 8

♦ AKJT

♣ QT85

W N E S

Pass 1 ♠ Pass 1 ♦

Pass 4 ♠ Pass 4 ♥<sup>1</sup>

Pass 4 ♠ All Pass

1. Splinter

### Board: 318

Dealer: South

Vul: Both

North HCP: 12

South HCP: 12+1

Contract: 3NT North

North:

♠ AK9

♥ JT52

♦ AT

♣ T983

South:

♠ Q32

♥ K84

♦ 96432

♣ AK

W N E S

Pass 1 ♥ Pass 1 ♦

Pass 1 ♥ Pass 1NT

Pass 3NT All Pass

### Board: 319

Dealer: North

Vul: None

North HCP: 12+1

South HCP: 18

Contract: 3NT South

North:

♠ J92

♥ KQ

♦ KT832

♣ K87

South:

♠ AKT4

♥ J84

♦ A5

♣ AQT6

W N E S

Pass 1 ♦ Pass 1 ♠

Pass 1NT Pass 3NT

All Pass

### Board: 320

Dealer: South

Vul: Both

North HCP: 15

South HCP: 17+2

Contract: 6 ♣ North

North:

♠ AQ72

♥ 754

♦ KQ6

♣ KJT

South:

♠ K8

♥ AK

♦ JT8

♣ AQ8653

W N E S

Pass 1 ♠ Pass 1 ♣

Pass 1 ♠ Pass 3 ♣

Pass 4NT Pass 5 ♠<sup>1</sup>

Pass 6 ♣ All Pass

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

### Board: 321

Dealer: South

Vul: None

North HCP: 9

South HCP: 19+1

Contract: 3NT North

North:

♠ 9632

♥ Q7

♦ KQJ7

♣ J87

South:

♠ 7

♥ AKJ9

♦ AT9

♣ AKT96

W N E S

Pass 1 ♠ Pass 1 ♣

Pass 1 ♠ Pass 2 ♥

Pass 3NT All Pass

North hands		Minor_Suit_Opener_Balanced_Response
<b>Board: 322</b>	♠ 6543	You bid first.
Dealer: North	♥ K9	The opponents are silent.
Vul: N-S	♦ KQ3	
HCP: 13	♣ AJ75	
<b>Board: 323</b>	♠ 8643	Partner bids first.
Dealer: South	♥ JT98	The opponents are silent.
Vul: E-W	♦ A7	
HCP: 6	♣ J74	
<b>Board: 324</b>	♠ A7	You bid first.
Dealer: North	♥ K53	The opponents are silent.
Vul: None	♦ AQT732	
HCP: 13+2	♣ 43	
<b>Board: 325</b>	♠ AQJ	Partner bids first.
Dealer: South	♥ Q643	The opponents are silent.
Vul: N-S	♦ KQJ8	
HCP: 19	♣ A9	
<b>Board: 326</b>	♠ AKQ6	You bid first.
Dealer: North	♥ JT53	The opponents are silent.
Vul: E-W	♦ T9	
HCP: 12	♣ Q42	

## Both hands (Answers Page)

### Board: 322

	North:	South:	W	N	E	S
Dealer: North	♠ 6543	♠ AK		1 ♣	Pass	1 ♥
Vul: N-S	♥ K9	♥ AJ62	Pass	1 ♠	Pass	2NT
North HCP: 13	♦ KQ3	♦ T962	Pass	3NT	All Pass	
South HCP: 12	♣ AJ75	♣ T96				
Contract: 3NT North						

### Board: 323

	North:	South:	W	N	E	S
Dealer: South	♠ 8643	♠ AJ7				1 ♦
Vul: E-W	♥ JT98	♥ AK72	Pass	1 ♥	Pass	4 ♥
North HCP: 6	♦ A7	♦ KQJT	All Pass			
South HCP: 18	♣ J74	♣ 86				
Contract: 4 ♥ South						

### Board: 324

	North:	South:	W	N	E	S
Dealer: North	♠ A7	♠ KJT8		1 ♦	Pass	1 ♠
Vul: None	♥ K53	♥ AJ7	Pass	2 ♦	Pass	3NT
North HCP: 13+2	♦ AQT732	♦ 96	All Pass			
South HCP: 13	♣ 43	♣ AT65				
Contract: 3NT South						

### Board: 325

	North:	South:	W	N	E	S
Dealer: South	♠ AQJ	♠ K8				1 ♣
Vul: N-S	♥ Q643	♥ AT9	Pass	1 ♥	Pass	2 ♣
North HCP: 19	♦ KQJ8	♦ T4	Pass	3NT	All Pass	
South HCP: 12+2	♣ A9	♣ KQT532				
Contract: 3NT North						

### Board: 326

	North:	South:	W	N	E	S
Dealer: North	♠ AKQ6	♠ J54		1 ♣	Pass	3NT
Vul: E-W	♥ JT53	♥ Q76	All Pass			
North HCP: 12	♦ T9	♦ AK2				
South HCP: 18	♣ Q42	♣ AKJ7				
Contract: 3NT South						

**South hands****Minor\_Suit\_Opener\_Balanced\_Response**

<b>Board: 322</b>	♠ AK	Partner bids first.
Dealer: North	♥ AJ62	The opponents are silent.
Vul: N-S	♦ T962	
HCP: 12	♣ T96	

---

<b>Board: 323</b>	♠ AJ7	You bid first.
Dealer: South	♥ AK72	The opponents are silent.
Vul: E-W	♦ KQJT	
HCP: 18	♣ 86	

---

<b>Board: 324</b>	♠ KJT8	Partner bids first.
Dealer: North	♥ AJ7	The opponents are silent.
Vul: None	♦ 96	
HCP: 13	♣ AT65	

---

<b>Board: 325</b>	♠ K8	You bid first.
Dealer: South	♥ AT9	The opponents are silent.
Vul: N-S	♦ T4	
HCP: 12+2	♣ KQT532	

---

<b>Board: 326</b>	♠ J54	Partner bids first.
Dealer: North	♥ Q76	The opponents are silent.
Vul: E-W	♦ AK2	
HCP: 18	♣ AKJ7	

## Both hands (Answers Page)

### Board: 322

	North:	South:	W	N	E	S
Dealer: North	♠ 6543	♠ AK		1 ♣	Pass	1 ♥
Vul: N-S	♥ K9	♥ AJ62	Pass	1 ♠	Pass	2NT
North HCP: 13	♦ KQ3	♦ T962	Pass	3NT	All Pass	
South HCP: 12	♣ AJ75	♣ T96				
Contract: 3NT North						

### Board: 323

	North:	South:	W	N	E	S
Dealer: South	♠ 8643	♠ AJ7				1 ♦
Vul: E-W	♥ JT98	♥ AK72	Pass	1 ♥	Pass	4 ♥
North HCP: 6	♦ A7	♦ KQJT	All Pass			
South HCP: 18	♣ J74	♣ 86				
Contract: 4 ♥ South						

### Board: 324

	North:	South:	W	N	E	S
Dealer: North	♠ A7	♠ KJT8		1 ♦	Pass	1 ♠
Vul: None	♥ K53	♥ AJ7	Pass	2 ♦	Pass	3NT
North HCP: 13+2	♦ AQT732	♦ 96	All Pass			
South HCP: 13	♣ 43	♣ AT65				
Contract: 3NT South						

### Board: 325

	North:	South:	W	N	E	S
Dealer: South	♠ AQJ	♠ K8				1 ♣
Vul: N-S	♥ Q643	♥ AT9	Pass	1 ♥	Pass	2 ♣
North HCP: 19	♦ KQJ8	♦ T4	Pass	3NT	All Pass	
South HCP: 12+2	♣ A9	♣ KQT532				
Contract: 3NT North						

### Board: 326

	North:	South:	W	N	E	S
Dealer: North	♠ AKQ6	♠ J54		1 ♣	Pass	3NT
Vul: E-W	♥ JT53	♥ Q76	All Pass			
North HCP: 12	♦ T9	♦ AK2				
South HCP: 18	♣ Q42	♣ AKJ7				
Contract: 3NT South						



North hands		Minor_Suit_Opener_Balanced_Response
<b>Board: 327</b>	♠ T75	You bid first.
Dealer: North	♥ KQ9	The opponents are silent.
Vul: Both	♦ AQ3	
HCP: 18	♣ AKT3	
<b>Board: 328</b>	♠ A963	Partner bids first.
Dealer: South	♥ T953	The opponents are silent.
Vul: N-S	♦ A64	
HCP: 8	♣ T8	
<b>Board: 329</b>	♠ A73	Partner bids first.
Dealer: South	♥ J762	The opponents are silent.
Vul: E-W	♦ 762	
HCP: 8	♣ QJ4	
<b>Board: 330</b>	♠ AJ9	You bid first.
Dealer: North	♥ Q8	The opponents are silent.
Vul: Both	♦ QJ864	
HCP: 14+1	♣ A65	
<b>Board: 331</b>	♠ AQ6	Partner bids first.
Dealer: South	♥ AK98	The opponents are silent.
Vul: None	♦ K53	
HCP: 17	♣ J76	

## Both hands (Answers Page)

### Board: 327

	North:	South:	W	N	E	S
Dealer: North	♠ T75	♠ AK83		1 ♣	Pass	1 ♠
Vul: Both	♥ KQ9	♥ J32	Pass	2NT	Pass	3 ♦
North HCP: 18	♦ AQ3	♦ KJ96	Pass	3NT	Pass	4NT
South HCP: 13	♣ AKT3	♣ J6	Pass	6NT	All Pass	
Contract: 6NT North						

### Board: 328

	North:	South:	W	N	E	S
Dealer: South	♠ A963	♠ KJ74				1 ♣
Vul: N-S	♥ T953	♥ Q	Pass	1 ♥	Pass	1 ♠
North HCP: 8	♦ A64	♦ 95	Pass	2 ♠	All Pass	
South HCP: 14+2	♣ T8	♣ AKJ973				
Contract: 2 ♠ North						

### Board: 329

	North:	South:	W	N	E	S
Dealer: South	♠ A73	♠ KT9				1 ♦
Vul: E-W	♥ J762	♥ KQ93	Pass	1 ♥	Pass	2 ♥
North HCP: 8	♦ 762	♦ AJT5	All Pass			
South HCP: 13	♣ QJ4	♣ 73				
Contract: 2 ♥ South						

### Board: 330

	North:	South:	W	N	E	S
Dealer: North	♠ AJ9	♠ K42		1 ♦	Pass	3NT
Vul: Both	♥ Q8	♥ A96	All Pass			
North HCP: 14+1	♦ QJ864	♦ AT95				
South HCP: 14	♣ A65	♣ KT8				
Contract: 3NT South						

### Board: 331

	North:	South:	W	N	E	S
Dealer: South	♠ AQ6	♠ J				1 ♦
Vul: None	♥ AK98	♥ T63	Pass	1 ♥	Pass	2 ♣
North HCP: 17	♦ K53	♦ AQJ84	Pass	3NT	All Pass	
South HCP: 14+1	♣ J76	♣ AQT4				
Contract: 3NT North						

## South hands

## Minor\_Suit\_Opener\_Balanced\_Response

**Board: 327**      ♠ AK83      Partner bids first.  
 Dealer: North      ♥ J32      The opponents are silent.  
 Vul: Both      ♦ KJ96  
 HCP: 13      ♣ J6

---

**Board: 328**      ♠ KJ74      You bid first.  
 Dealer: South      ♥ Q      The opponents are silent.  
 Vul: N-S      ♦ 95  
 HCP: 14+2      ♣ AKJ973

---

**Board: 329**      ♠ KT9      You bid first.  
 Dealer: South      ♥ KQ93      The opponents are silent.  
 Vul: E-W      ♦ AJT5  
 HCP: 13      ♣ 73

---

**Board: 330**      ♠ K42      Partner bids first.  
 Dealer: North      ♥ A96      The opponents are silent.  
 Vul: Both      ♦ AT95  
 HCP: 14      ♣ KT8

---

**Board: 331**      ♠ J      You bid first.  
 Dealer: South      ♥ T63      The opponents are silent.  
 Vul: None      ♦ AQJ84  
 HCP: 14+1      ♣ AQT4

## Both hands (Answers Page)

### Board: 327

	North:	South:	W	N	E	S
Dealer: North	♠ T75	♠ AK83		1 ♣	Pass	1 ♠
Vul: Both	♥ KQ9	♥ J32	Pass	2NT	Pass	3 ♦
North HCP: 18	♦ AQ3	♦ KJ96	Pass	3NT	Pass	4NT
South HCP: 13	♣ AKT3	♣ J6	Pass	6NT	All Pass	
Contract: 6NT North						

### Board: 328

	North:	South:	W	N	E	S
Dealer: South	♠ A963	♠ KJ74				1 ♣
Vul: N-S	♥ T953	♥ Q	Pass	1 ♥	Pass	1 ♠
North HCP: 8	♦ A64	♦ 95	Pass	2 ♠	All Pass	
South HCP: 14+2	♣ T8	♣ AKJ973				
Contract: 2 ♠ North						

### Board: 329

	North:	South:	W	N	E	S
Dealer: South	♠ A73	♠ KT9				1 ♦
Vul: E-W	♥ J762	♥ KQ93	Pass	1 ♥	Pass	2 ♥
North HCP: 8	♦ 762	♦ AJT5	All Pass			
South HCP: 13	♣ QJ4	♣ 73				
Contract: 2 ♥ South						

### Board: 330

	North:	South:	W	N	E	S
Dealer: North	♠ AJ9	♠ K42		1 ♦	Pass	3NT
Vul: Both	♥ Q8	♥ A96	All Pass			
North HCP: 14+1	♦ QJ864	♦ AT95				
South HCP: 14	♣ A65	♣ KT8				
Contract: 3NT South						

### Board: 331

	North:	South:	W	N	E	S
Dealer: South	♠ AQ6	♠ J				1 ♦
Vul: None	♥ AK98	♥ T63	Pass	1 ♥	Pass	2 ♣
North HCP: 17	♦ K53	♦ AQJ84	Pass	3NT	All Pass	
South HCP: 14+1	♣ J76	♣ AQT4				
Contract: 3NT North						

## North hands

## Minor\_Suit\_Opener\_Balanced\_Response

<b>Board: 332</b>	♠ AQT6	Partner bids first.
Dealer: South	♥ KJ86	The opponents are silent.
Vul: E-W	♦ A6	
HCP: 19	♣ AJ3	

---

<b>Board: 333</b>	♠ KQ7	Partner bids first.
Dealer: South	♥ A763	The opponents are silent.
Vul: Both	♦ KJ2	
HCP: 16	♣ QJ4	

---

<b>Board: 334</b>	♠ AQ83	Partner bids first.
Dealer: South	♥ AK6	The opponents are silent.
Vul: None	♦ K94	
HCP: 18	♣ Q65	

---

<b>Board: 335</b>	♠ JT3	Partner bids first.
Dealer: South	♥ AKJ9	The opponents are silent.
Vul: N-S	♦ Q7	
HCP: 12	♣ JT85	

## Both hands (Answers Page)

### Board: 332

Dealer: South

Vul: E-W

North HCP: 19

South HCP: 12+2

Contract: 6♣ North

North:

♠ AQT6

♥ KJ86

♦ A6

♣ AJ3

South:

♠ KJ8

♥ 2

♦ KQJ

♣ Q87652

W N E S

Pass 1♥ Pass 2♣

Pass 4NT Pass 5♣<sup>1</sup>

Pass 5♦ Pass 5♠<sup>2</sup>

Pass 6♣ All Pass

1. A=0/5 or 3/5

2. !C queen and !S king

### Board: 333

Dealer: South

Vul: Both

North HCP: 16

South HCP: 12+1

Contract: 4♥ South

North:

♠ KQ7

♥ A763

♦ KJ2

♣ QJ4

South:

♠ AJT

♥ J984

♦ Q

♣ AT865

W N E S

Pass 1♥ Pass 2♥

Pass 2NT Pass 3♣

Pass 3♥ Pass 3♠

Pass 4♦ Pass 4♥

All Pass

### Board: 334

Dealer: South

Vul: None

North HCP: 18

South HCP: 13

Contract: 3NT North

North:

♠ AQ83

♥ AK6

♦ K94

♣ Q65

South:

♠ 62

♥ 842

♦ AJ63

♣ AKJT

W N E S

Pass 1♠ Pass 1NT

Pass 3NT All Pass

### Board: 335

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 16+2

Contract: 3NT South

North:

♠ JT3

♥ AKJ9

♦ Q7

♣ JT85

South:

♠ KQ65

♥ 6

♦ KJ6532

♣ AK

W N E S

Pass 1♥ Pass 1♠

Pass 2NT Pass 3NT

All Pass

## South hands

## Minor\_Suit\_Opener\_Balanced\_Response

<b>Board: 332</b>	♠ KJ8	You bid first.
Dealer: South	♥ 2	The opponents are silent.
Vul: E-W	♦ KQJ	
HCP: 12+2	♣ Q87652	

---

<b>Board: 333</b>	♠ AJT	You bid first.
Dealer: South	♥ J984	The opponents are silent.
Vul: Both	♦ Q	
HCP: 12+1	♣ AT865	

---

<b>Board: 334</b>	♠ 62	You bid first.
Dealer: South	♥ 842	The opponents are silent.
Vul: None	♦ AJ63	
HCP: 13	♣ AKJT	

---

<b>Board: 335</b>	♠ KQ65	You bid first.
Dealer: South	♥ 6	The opponents are silent.
Vul: N-S	♦ KJ6532	
HCP: 16+2	♣ AK	

## Both hands (Answers Page)

### Board: 332

Dealer: South

Vul: E-W

North HCP: 19

South HCP: 12+2

Contract: 6♣ North

North:

♠ AQT6

♥ KJ86

♦ A6

♣ AJ3

South:

♠ KJ8

♥ 2

♦ KQJ

♣ Q87652

W N E S

Pass 1♥ Pass 2♣

Pass 4NT Pass 5♣<sup>1</sup>

Pass 5♦ Pass 5♠<sup>2</sup>

Pass 6♣ All Pass

1. A=0/5 or 3/5

2. !C queen and !S king

### Board: 333

Dealer: South

Vul: Both

North HCP: 16

South HCP: 12+1

Contract: 4♥ South

North:

♠ KQ7

♥ A763

♦ KJ2

♣ QJ4

South:

♠ AJT

♥ J984

♦ Q

♣ AT865

W N E S

Pass 1♥ Pass 2♥

Pass 2NT Pass 3♣

Pass 3♥ Pass 3♠

Pass 4♦ Pass 4♥

All Pass

### Board: 334

Dealer: South

Vul: None

North HCP: 18

South HCP: 13

Contract: 3NT North

North:

♠ AQ83

♥ AK6

♦ K94

♣ Q65

South:

♠ 62

♥ 842

♦ AJ63

♣ AKJT

W N E S

Pass 1♠ Pass 1NT

Pass 3NT All Pass

### Board: 335

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 16+2

Contract: 3NT South

North:

♠ JT3

♥ AKJ9

♦ Q7

♣ JT85

South:

♠ KQ65

♥ 6

♦ KJ6532

♣ AK

W N E S

Pass 1♥ Pass 1♠

Pass 2NT Pass 3NT

All Pass



North hands		Minor_Suit_Opener_Balanced_Response
<b>Board: 336</b>	♠ Q62	You bid first.
Dealer: North	♥ AK86	The opponents are silent.
Vul: Both	♦ Q4	
HCP: 14	♣ K987	
<b>Board: 337</b>	♠ Q942	Partner bids first.
Dealer: South	♥ QT32	The opponents are silent.
Vul: N-S	♦ AQ2	
HCP: 15	♣ AJ	
<b>Board: 338</b>	♠ A632	Partner bids first.
Dealer: South	♥ 932	The opponents are silent.
Vul: E-W	♦ 9842	
HCP: 6	♣ Q5	
<b>Board: 339</b>	♠ A2	You bid first.
Dealer: North	♥ K42	The opponents are silent.
Vul: None	♦ AQ93	
HCP: 18	♣ AJ86	
<b>Board: 340</b>	♠ A62	You bid first.
Dealer: North	♥ KQ4	The opponents are silent.
Vul: N-S	♦ Q653	
HCP: 13	♣ Q54	

## Both hands (Answers Page)

### Board: 336

	North:	South:	W	N	E	S
Dealer: North	♠ Q62	♠ A9		1 ♣	Pass	1 ♦
Vul: Both	♥ AK86	♥ T54	Pass	1 ♥	Pass	3NT
North HCP: 14	♦ Q4	♦ AT853	All Pass			
South HCP: 13+1	♣ K987	♣ AJ4				
Contract: 3NT South						

### Board: 337

	North:	South:	W	N	E	S
Dealer: South	♠ Q942	♠ A8				1 ♣
Vul: N-S	♥ QT32	♥ A86	Pass	1 ♥	Pass	1NT
North HCP: 15	♦ AQ2	♦ 873	Pass	3NT	Pass	4 ♥
South HCP: 13+1	♣ AJ	♣ KQ643	All Pass			
Contract: 4 ♥ South						

### Board: 338

	North:	South:	W	N	E	S
Dealer: South	♠ A632	♠ JT8				1 ♣
Vul: E-W	♥ 932	♥ AQ86	Pass	1 ♠	Pass	2NT
North HCP: 6	♦ 9842	♦ AK	All Pass			
South HCP: 19	♣ Q5	♣ AJ93				
Contract: 2NT South						

### Board: 339

	North:	South:	W	N	E	S
Dealer: North	♠ A2	♠ K643		1 ♦	Pass	1 ♠
Vul: None	♥ K42	♥ J86	Pass	2NT	Pass	3NT
North HCP: 18	♦ AQ93	♦ KJ82	All Pass			
South HCP: 10	♣ AJ86	♣ QT				
Contract: 3NT South						

### Board: 340

	North:	South:	W	N	E	S
Dealer: North	♠ A62	♠ K85		1 ♦	Pass	3NT
Vul: N-S	♥ KQ4	♥ A92	All Pass			
North HCP: 13	♦ Q653	♦ AK92				
South HCP: 17	♣ Q54	♣ K73				
Contract: 3NT South						

**South hands****Minor\_Suit\_Opener\_Balanced\_Response**

<b>Board: 336</b>	♠ A9	Partner bids first.
Dealer: North	♥ T54	The opponents are silent.
Vul: Both	♦ AT853	
HCP: 13+1	♣ AJ4	

---

<b>Board: 337</b>	♠ A8	You bid first.
Dealer: South	♥ A86	The opponents are silent.
Vul: N-S	♦ 873	
HCP: 13+1	♣ KQ643	

---

<b>Board: 338</b>	♠ JT8	You bid first.
Dealer: South	♥ AQ86	The opponents are silent.
Vul: E-W	♦ AK	
HCP: 19	♣ AJ93	

---

<b>Board: 339</b>	♠ K643	Partner bids first.
Dealer: North	♥ J86	The opponents are silent.
Vul: None	♦ KJ82	
HCP: 10	♣ QT	

---

<b>Board: 340</b>	♠ K85	Partner bids first.
Dealer: North	♥ A92	The opponents are silent.
Vul: N-S	♦ AK92	
HCP: 17	♣ K73	

## Both hands (Answers Page)

### Board: 336

	North:	South:	W	N	E	S
Dealer: North	♠ Q62	♠ A9		1 ♣	Pass	1 ♦
Vul: Both	♥ AK86	♥ T54	Pass	1 ♥	Pass	3NT
North HCP: 14	♦ Q4	♦ AT853	All Pass			
South HCP: 13+1	♣ K987	♣ AJ4				
Contract: 3NT South						

### Board: 337

	North:	South:	W	N	E	S
Dealer: South	♠ Q942	♠ A8				1 ♣
Vul: N-S	♥ QT32	♥ A86	Pass	1 ♥	Pass	1NT
North HCP: 15	♦ AQ2	♦ 873	Pass	3NT	Pass	4 ♥
South HCP: 13+1	♣ AJ	♣ KQ643	All Pass			
Contract: 4 ♥ South						

### Board: 338

	North:	South:	W	N	E	S
Dealer: South	♠ A632	♠ JT8				1 ♣
Vul: E-W	♥ 932	♥ AQ86	Pass	1 ♠	Pass	2NT
North HCP: 6	♦ 9842	♦ AK	All Pass			
South HCP: 19	♣ Q5	♣ AJ93				
Contract: 2NT South						

### Board: 339

	North:	South:	W	N	E	S
Dealer: North	♠ A2	♠ K643		1 ♦	Pass	1 ♠
Vul: None	♥ K42	♥ J86	Pass	2NT	Pass	3NT
North HCP: 18	♦ AQ93	♦ KJ82	All Pass			
South HCP: 10	♣ AJ86	♣ QT				
Contract: 3NT South						

### Board: 340

	North:	South:	W	N	E	S
Dealer: North	♠ A62	♠ K85		1 ♦	Pass	3NT
Vul: N-S	♥ KQ4	♥ A92	All Pass			
North HCP: 13	♦ Q653	♦ AK92				
South HCP: 17	♣ Q54	♣ K73				
Contract: 3NT South						

## North hands

## Minor\_Suit\_Opener\_Balanced\_Response

### Board: 341

♠ QJ3

Partner bids first.

Dealer: South

♥ AK94

The opponents are silent.

Vul: E-W

♦ QJ98

HCP: 13

♣ 87

---

### Board: 342

♠ KT3

You bid first.

Dealer: North

♥ A75

The opponents are silent.

Vul: Both

♦ AQ93

HCP: 14

♣ J87

---

### Board: 343

♠ K82

Partner bids first.

Dealer: South

♥ A62

The opponents are silent.

Vul: N-S

♦ KJT7

HCP: 14

♣ K98

---

### Board: 344

♠ AKT7

Partner bids first.

Dealer: South

♥ Q6

The opponents are silent.

Vul: Both

♦ AJ4

HCP: 19

♣ AJT4

---

### Board: 345

♠ 432

Partner bids first.

Dealer: South

♥ AJT

The opponents are silent.

Vul: None

♦ AJ973

HCP: 11+1

♣ JT

## Both hands (Answers Page)

### Board: 341

Dealer: South

Vul: E-W

North HCP: 13

South HCP: 14+1

Contract: 3NT North

North:

♠ QJ3

♥ AK94

♦ QJ98

♣ 87

South:

♠ AT75

♥ T2

♦ 53

♣ AKQJT

W N E S

Pass 1♥ Pass 1♣

Pass 3NT All Pass

### Board: 342

Dealer: North

Vul: Both

North HCP: 14

South HCP: 12

Contract: 3NT North

North:

♠ KT3

♥ A75

♦ AQ93

♣ J87

South:

♠ AJ4

♥ T83

♦ J72

♣ AQ64

W N E S

Pass 1♦ Pass 2NT

Pass 3NT All Pass

### Board: 343

Dealer: South

Vul: N-S

North HCP: 14

South HCP: 13

Contract: 3NT North

North:

♠ K82

♥ A62

♦ KJT7

♣ K98

South:

♠ AQ74

♥ J43

♦ Q864

♣ A4

W N E S

Pass 3NT All Pass

### Board: 344

Dealer: South

Vul: Both

North HCP: 19

South HCP: 14+1

Contract: 6♣ South

North:

♠ AKT7

♥ Q6

♦ AJ4

♣ AJT4

South:

♠ J

♥ K532

♦ KQ9

♣ KQ762

W N E S

Pass 1♠ Pass 1NT

Pass 3♣ Pass 3NT

Pass 4NT Pass 6♣

All Pass

### Board: 345

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 12

Contract: 2NT North

North:

♠ 432

♥ AJT

♦ AJ973

♣ JT

South:

♠ Q76

♥ Q874

♦ KQ6

♣ K63

W N E S

Pass 1♦ Pass 1♥

Pass 2NT All Pass

**South hands****Minor\_Suit\_Opener\_Balanced\_Response**

<b>Board: 341</b>	♠ AT75	You bid first.
Dealer: South	♥ T2	The opponents are silent.
Vul: E-W	♦ 53	
HCP: 14+1	♣ AKQJT	

---

<b>Board: 342</b>	♠ AJ4	Partner bids first.
Dealer: North	♥ T83	The opponents are silent.
Vul: Both	♦ J72	
HCP: 12	♣ AQ64	

---

<b>Board: 343</b>	♠ AQ74	You bid first.
Dealer: South	♥ J43	The opponents are silent.
Vul: N-S	♦ Q864	
HCP: 13	♣ A4	

---

<b>Board: 344</b>	♠ J	You bid first.
Dealer: South	♥ K532	The opponents are silent.
Vul: Both	♦ KQ9	
HCP: 14+1	♣ KQ762	

---

<b>Board: 345</b>	♠ Q76	You bid first.
Dealer: South	♥ Q874	The opponents are silent.
Vul: None	♦ KQ6	
HCP: 12	♣ K63	

## Both hands (Answers Page)

### Board: 341

Dealer: South

Vul: E-W

North HCP: 13

South HCP: 14+1

Contract: 3NT North

North:

♠ QJ3

♥ AK94

♦ QJ98

♣ 87

South:

♠ AT75

♥ T2

♦ 53

♣ AKQJT

W N E S

Pass 1♥ Pass 1♣

Pass 3NT All Pass

### Board: 342

Dealer: North

Vul: Both

North HCP: 14

South HCP: 12

Contract: 3NT North

North:

♠ KT3

♥ A75

♦ AQ93

♣ J87

South:

♠ AJ4

♥ T83

♦ J72

♣ AQ64

W N E S

Pass 1♦ Pass 2NT

Pass 3NT All Pass

### Board: 343

Dealer: South

Vul: N-S

North HCP: 14

South HCP: 13

Contract: 3NT North

North:

♠ K82

♥ A62

♦ KJT7

♣ K98

South:

♠ AQ74

♥ J43

♦ Q864

♣ A4

W N E S

Pass 3NT All Pass

### Board: 344

Dealer: South

Vul: Both

North HCP: 19

South HCP: 14+1

Contract: 6♣ South

North:

♠ AKT7

♥ Q6

♦ AJ4

♣ AJT4

South:

♠ J

♥ K532

♦ KQ9

♣ KQ762

W N E S

Pass 1♠ Pass 1NT

Pass 3♣ Pass 3NT

Pass 4NT Pass 6♣

All Pass

### Board: 345

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 12

Contract: 2NT North

North:

♠ 432

♥ AJT

♦ AJ973

♣ JT

South:

♠ Q76

♥ Q874

♦ KQ6

♣ K63

W N E S

Pass 1♦ Pass 1♥

Pass 2NT All Pass



## North hands

## Minor\_Suit\_Opener\_Balanced\_Response

**Board: 346**

♠ K972

You bid first.

Dealer: North

♥ AQT4

The opponents are silent.

Vul: E-W

♦ AK74

HCP: 17

♣ J

**Board: 347**

♠ JT96

You bid first.

Dealer: North

♥ AJ

The opponents are silent.

Vul: Both

♦ AT93

HCP: 14

♣ KJ8

**Board: 348**

♠ A72

Partner bids first.

Dealer: South

♥ AJ43

The opponents are silent.

Vul: None

♦ A75

HCP: 18

♣ AJT

**Board: 349**

♠ A95

You bid first.

Dealer: North

♥ T73

The opponents are silent.

Vul: N-S

♦ AKJT

HCP: 14

♣ Q84

## Both hands (Answers Page)

### Board: 346

Dealer: North

Vul: E-W

North HCP: 17

South HCP: 8

Contract: 4 ♠ North

North:

♠ K972

♥ AQT4

♦ AK74

♣ J

South:

♠ T543

♥ J3

♦ T92

♣ AK76

W	N	E	S
	1 ♦	Pass	1 ♠
Pass	4 ♠	All Pass	

### Board: 347

Dealer: North

Vul: Both

North HCP: 14

South HCP: 18

Contract: 6 ♠ North

North:

♠ JT96

♥ AJ

♦ AT93

♣ KJ8

South:

♠ AK87

♥ Q974

♦ K5

♣ AQ4

W	N	E	S
	1 ♦	Pass	1 ♥
Pass	1 ♠	Pass	2 ♣ <sup>1</sup>
Pass	2 ♦	Pass	2 ♠
Pass	3 ♠	Pass	4 ♠
Pass	4NT	Pass	5 ♣ <sup>2</sup>
Pass	5 ♦	Pass	5 ♠ <sup>3</sup>
Pass	6 ♣ <sup>4</sup>	Pass	6 ♥ <sup>5</sup>
Pass	6 ♠	All Pass	

1. Fourth suit game force

2. A=0/5 or 3/5

3. no !S queen

4. King ask by available bid

5. K=1

### Board: 348

Dealer: South

Vul: None

North HCP: 18

South HCP: 13+1

Contract: 3NT North

North:

♠ A72

♥ AJ43

♦ A75

♣ AJT

South:

♠ Q3

♥ KQ7

♦ J64

♣ KQ972

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

### Board: 349

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 13

Contract: 3NT South

North:

♠ A95

♥ T73

♦ AKJT

♣ Q84

South:

♠ J7

♥ AJ42

♦ 843

♣ AK93

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

**South hands****Minor\_Suit\_Opener\_Balanced\_Response**

<b>Board: 346</b>	♠ T543	Partner bids first.
Dealer: North	♥ J3	The opponents are silent.
Vul: E-W	♦ T92	
HCP: 8	♣ AK76	

---

<b>Board: 347</b>	♠ AK87	Partner bids first.
Dealer: North	♥ Q974	The opponents are silent.
Vul: Both	♦ K5	
HCP: 18	♣ AQ4	

---

<b>Board: 348</b>	♠ Q3	You bid first.
Dealer: South	♥ KQ7	The opponents are silent.
Vul: None	♦ J64	
HCP: 13+1	♣ KQ972	

---

<b>Board: 349</b>	♠ J7	Partner bids first.
Dealer: North	♥ AJ42	The opponents are silent.
Vul: N-S	♦ 843	
HCP: 13	♣ AK93	

## Both hands (Answers Page)

### Board: 346

Dealer: North

Vul: E-W

North HCP: 17

South HCP: 8

Contract: 4 ♠ North

North:

♠ K972

♥ AQT4

♦ AK74

♣ J

South:

♠ T543

♥ J3

♦ T92

♣ AK76

W	N	E	S
	1 ♦	Pass	1 ♠
Pass	4 ♠	All Pass	

### Board: 347

Dealer: North

Vul: Both

North HCP: 14

South HCP: 18

Contract: 6 ♠ North

North:

♠ JT96

♥ AJ

♦ AT93

♣ KJ8

South:

♠ AK87

♥ Q974

♦ K5

♣ AQ4

W	N	E	S
	1 ♦	Pass	1 ♥
Pass	1 ♠	Pass	2 ♣ <sup>1</sup>
Pass	2 ♦	Pass	2 ♠
Pass	3 ♠	Pass	4 ♠
Pass	4NT	Pass	5 ♣ <sup>2</sup>
Pass	5 ♦	Pass	5 ♠ <sup>3</sup>
Pass	6 ♣ <sup>4</sup>	Pass	6 ♥ <sup>5</sup>
Pass	6 ♠	All Pass	

1. Fourth suit game force

2. A=0/5 or 3/5

3. no !S queen

4. King ask by available bid

5. K=1

### Board: 348

Dealer: South

Vul: None

North HCP: 18

South HCP: 13+1

Contract: 3NT North

North:

♠ A72

♥ AJ43

♦ A75

♣ AJT

South:

♠ Q3

♥ KQ7

♦ J64

♣ KQ972

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

### Board: 349

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 13

Contract: 3NT South

North:

♠ A95

♥ T73

♦ AKJT

♣ Q84

South:

♠ J7

♥ AJ42

♦ 843

♣ AK93

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

## North hands

## Minor\_Suit\_Opener\_Balanced\_Response

**Board: 350**

♠ K984

You bid first.

Dealer: North

♥ QT7

The opponents are silent.

Vul: Both

♦ K

HCP: 16+1

♣ AKJT6

---

**Board: 351**

♠ J53

Partner bids first.

Dealer: South

♥ KQT

The opponents are silent.

Vul: None

♦ K986

HCP: 10

♣ J95

---

**Board: 352**

♠ A432

You bid first.

Dealer: North

♥ AKT5

The opponents are silent.

Vul: N-S

♦ Q985

HCP: 13

♣ 7

---

**Board: 353**

♠ KQT

Partner bids first.

Dealer: South

♥ T64

The opponents are silent.

Vul: None

♦ 764

HCP: 12

♣ AKT8

## Both hands (Answers Page)

### Board: 350

Dealer: North

Vul: Both

North HCP: 16+1

South HCP: 14+1

Contract: 4NT North

North:

♠ K984

♥ QT7

♦ K

♣ AKJT6

South:

♠ AJ6

♥ A65

♦ AJT62

♣ 85

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

1. Fourth suit game force

### Board: 351

Dealer: South

Vul: None

North HCP: 10

South HCP: 14

Contract: 1NT North

North:

♠ J53

♥ KQT

♦ K986

♣ J95

South:

♠ AQ2

♥ A932

♦ QT7

♣ QT4

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

### Board: 352

Dealer: North

Vul: N-S

North HCP: 13

South HCP: 17

Contract: 5 ♠ North

North:

♠ A432

♥ AKT5

♦ Q985

♣ 7

South:

♠ QJT8

♥ 84

♦ AKJ3

♣ KQJ

W	N	E	S
	1 ♦	Pass	1 ♠
Pass	2 ♠	Pass	2NT
Pass	3 ♠	Pass	3NT
Pass	4 ♣	Pass	4 ♦
Pass	4NT	Pass	5 ♦ <sup>1</sup>
Pass	5 ♠	All Pass	

1. A=1/5 or 4/5

### Board: 353

Dealer: South

Vul: None

North HCP: 12

South HCP: 13

Contract: 3NT North

North:

♠ KQT

♥ T64

♦ 764

♣ AKT8

South:

♠ J863

♥ AQ8

♦ AJ32

♣ J5

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

**South hands****Minor\_Suit\_Opener\_Balanced\_Response****Board: 350**

♠ AJ6

Partner bids first.

Dealer: North

♥ A65

The opponents are silent.

Vul: Both

♦ AJT62

HCP: 14+1

♣ 85

**Board: 351**

♠ AQ2

You bid first.

Dealer: South

♥ A932

The opponents are silent.

Vul: None

♦ QT7

HCP: 14

♣ QT4

**Board: 352**

♠ QJT8

Partner bids first.

Dealer: North

♥ 84

The opponents are silent.

Vul: N-S

♦ AKJ3

HCP: 17

♣ KQJ

**Board: 353**

♠ J863

You bid first.

Dealer: South

♥ AQ8

The opponents are silent.

Vul: None

♦ AJ32

HCP: 13

♣ J5

## Both hands (Answers Page)

### Board: 350

	North:	South:	W	N	E	S
Dealer: North	♠ K984	♠ AJ6		1 ♣	Pass	1 ♦
Vul: Both	♥ QT7	♥ A65	Pass	1 ♠	Pass	2 ♥ <sup>1</sup>
North HCP: 16+1	♦ K	♦ AJT62	Pass	3 ♣	Pass	3NT
South HCP: 14+1	♣ AKJT6	♣ 85	Pass	4NT	All Pass	

Contract: 4NT North

1. Fourth suit game force

### Board: 351

	North:	South:	W	N	E	S
Dealer: South	♠ J53	♠ AQ2				1 ♣
Vul: None	♥ KQT	♥ A932	Pass	1 ♦	Pass	1 ♥
North HCP: 10	♦ K986	♦ QT7	Pass	1NT	All Pass	
South HCP: 14	♣ J95	♣ QT4				

Contract: 1NT North

### Board: 352

	North:	South:	W	N	E	S
Dealer: North	♠ A432	♠ QJT8		1 ♦	Pass	1 ♠
Vul: N-S	♥ AKT5	♥ 84	Pass	2 ♠	Pass	2NT
North HCP: 13	♦ Q985	♦ AKJ3	Pass	3 ♠	Pass	3NT
South HCP: 17	♣ 7	♣ KQJ	Pass	4 ♣	Pass	4 ♦
Contract: 5 ♠ North			Pass	4NT	Pass	5 ♦ <sup>1</sup>
			Pass	5 ♠	All Pass	

1. A=1/5 or 4/5

### Board: 353

	North:	South:	W	N	E	S
Dealer: South	♠ KQT	♠ J863				1 ♦
Vul: None	♥ T64	♥ AQ8	Pass	2NT	Pass	3 ♠
North HCP: 12	♦ 764	♦ AJ32	Pass	3NT	All Pass	
South HCP: 13	♣ AKT8	♣ J5				

Contract: 3NT North



**North hands****Minor\_Suit\_Opener\_Balanced\_Response****Board: 354**

♠ J5

You bid first.

Dealer: North

♥ AK4

The opponents are silent.

Vul: N-S

♦ QJ53

HCP: 12

♣ JT84

**Board: 355**

♠ J97

You bid first.

Dealer: North

♥ QJ2

The opponents are silent.

Vul: E-W

♦ KJ9

HCP: 12

♣ AT95

**Board: 356**

♠ KQ7

Partner bids first.

Dealer: South

♥ KQT6

The opponents are silent.

Vul: Both

♦ K8

HCP: 19

♣ AQT9

**Board: 357**

♠ J65

You bid first.

Dealer: North

♥ Q74

The opponents are silent.

Vul: N-S

♦ A84

HCP: 14

♣ AK63

**Board: 358**

♠ T75

You bid first.

Dealer: North

♥ A7

The opponents are silent.

Vul: Both

♦ K976

HCP: 14

♣ AQJ8

## Both hands (Answers Page)

### Board: 354

	North:	South:	W	N	E	S
Dealer: North	♠ J5	♠ K32		1 ♦	Pass	3NT
Vul: N-S	♥ AK4	♥ J72	All Pass			
North HCP: 12	♦ QJ53	♦ AK98				
South HCP: 18	♣ JT84	♣ AK6				
Contract: 3NT South						

### Board: 355

	North:	South:	W	N	E	S
Dealer: North	♠ J97	♠ A84		1 ♣	Pass	1 ♦
Vul: E-W	♥ QJ2	♥ K94	Pass	1NT	Pass	3NT
North HCP: 12	♦ KJ9	♦ AQT7	All Pass			
South HCP: 16	♣ AT95	♣ K63				
Contract: 3NT South						

### Board: 356

	North:	South:	W	N	E	S
Dealer: South	♠ KQ7	♠ AJ9				1 ♦
Vul: Both	♥ KQT6	♥ AJ	Pass	1 ♥	Pass	1NT
North HCP: 19	♦ K8	♦ QJ74	Pass	4NT	Pass	6NT
South HCP: 14	♣ AQT9	♣ J832	All Pass			
Contract: 6NT South						

### Board: 357

	North:	South:	W	N	E	S
Dealer: North	♠ J65	♠ T9		1 ♣	Pass	1 ♥
Vul: N-S	♥ Q74	♥ AK86	Pass	1NT	Pass	3 ♣
North HCP: 14	♦ A84	♦ KQ6	Pass	3NT	All Pass	
South HCP: 15	♣ AK63	♣ QJ94				
Contract: 3NT North						

### Board: 358

	North:	South:	W	N	E	S
Dealer: North	♠ T75	♠ Q63		1 ♦	Pass	2NT
Vul: Both	♥ A7	♥ QJ3	Pass	3 ♣	Pass	3NT
North HCP: 14	♦ K976	♦ AT5	All Pass			
South HCP: 12	♣ AQJ8	♣ K976				
Contract: 3NT South						

**South hands****Minor\_Suit\_Opener\_Balanced\_Response****Board: 354**

♠ K32

Partner bids first.

Dealer: North

♥ J72

The opponents are silent.

Vul: N-S

♦ AK98

HCP: 18

♣ AK6

**Board: 355**

♠ A84

Partner bids first.

Dealer: North

♥ K94

The opponents are silent.

Vul: E-W

♦ AQT7

HCP: 16

♣ K63

**Board: 356**

♠ AJ9

You bid first.

Dealer: South

♥ AJ

The opponents are silent.

Vul: Both

♦ QJ74

HCP: 14

♣ J832

**Board: 357**

♠ T9

Partner bids first.

Dealer: North

♥ AK86

The opponents are silent.

Vul: N-S

♦ KQ6

HCP: 15

♣ QJ94

**Board: 358**

♠ Q63

Partner bids first.

Dealer: North

♥ QJ3

The opponents are silent.

Vul: Both

♦ AT5

HCP: 12

♣ K976

## Both hands (Answers Page)

### Board: 354

	North:	South:	W	N	E	S
Dealer: North	♠ J5	♠ K32		1 ♦	Pass	3NT
Vul: N-S	♥ AK4	♥ J72	All Pass			
North HCP: 12	♦ QJ53	♦ AK98				
South HCP: 18	♣ JT84	♣ AK6				
Contract: 3NT South						

### Board: 355

	North:	South:	W	N	E	S
Dealer: North	♠ J97	♠ A84		1 ♣	Pass	1 ♦
Vul: E-W	♥ QJ2	♥ K94	Pass	1NT	Pass	3NT
North HCP: 12	♦ KJ9	♦ AQT7	All Pass			
South HCP: 16	♣ AT95	♣ K63				
Contract: 3NT South						

### Board: 356

	North:	South:	W	N	E	S
Dealer: South	♠ KQ7	♠ AJ9				1 ♦
Vul: Both	♥ KQT6	♥ AJ	Pass	1 ♥	Pass	1NT
North HCP: 19	♦ K8	♦ QJ74	Pass	4NT	Pass	6NT
South HCP: 14	♣ AQT9	♣ J832	All Pass			
Contract: 6NT South						

### Board: 357

	North:	South:	W	N	E	S
Dealer: North	♠ J65	♠ T9		1 ♣	Pass	1 ♥
Vul: N-S	♥ Q74	♥ AK86	Pass	1NT	Pass	3 ♣
North HCP: 14	♦ A84	♦ KQ6	Pass	3NT	All Pass	
South HCP: 15	♣ AK63	♣ QJ94				
Contract: 3NT North						

### Board: 358

	North:	South:	W	N	E	S
Dealer: North	♠ T75	♠ Q63		1 ♦	Pass	2NT
Vul: Both	♥ A7	♥ QJ3	Pass	3 ♣	Pass	3NT
North HCP: 14	♦ K976	♦ AT5	All Pass			
South HCP: 12	♣ AQJ8	♣ K976				
Contract: 3NT South						

## North hands

## Minor\_Suit\_Opener\_Balanced\_Response

**Board: 359**

♠ Q986

Partner bids first.

Dealer: South

♥ A42

The opponents are silent.

Vul: None

♦ AK6

HCP: 17

♣ A64

---

**Board: 360**

♠ QJ2

You bid first.

Dealer: North

♥ AKJ5

The opponents are silent.

Vul: E-W

♦ J95

HCP: 14

♣ Q84

---

**Board: 361**

♠ K94

You bid first.

Dealer: North

♥ J32

The opponents are silent.

Vul: Both

♦ AT963

HCP: 13+1

♣ AJ

---

**Board: 362**

♠ KJ87

Partner bids first.

Dealer: South

♥ Q93

The opponents are silent.

Vul: None

♦ K65

HCP: 18

♣ AKQ

## Both hands (Answers Page)

### Board: 359

	North:	South:	W	N	E	S
Dealer: South	♠ Q986	♠ K53				1 ♦
Vul: None	♥ A42	♥ KQ87	Pass	1 ♠	Pass	1NT
North HCP: 17	♦ AK6	♦ QJ95	Pass	3NT	Pass	4 ♠
South HCP: 13	♣ A64	♣ Q3	All Pass			
Contract: 4 ♠ South						

### Board: 360

	North:	South:	W	N	E	S
Dealer: North	♠ QJ2	♠ K76		1 ♣	Pass	1 ♦
Vul: E-W	♥ AKJ5	♥ 962	Pass	1 ♥	Pass	2NT
North HCP: 14	♦ J95	♦ KQT3	Pass	3 ♦	Pass	3NT
South HCP: 12	♣ Q84	♣ KJ6	All Pass			
Contract: 3NT South						

### Board: 361

	North:	South:	W	N	E	S
Dealer: North	♠ K94	♠ AQJ6		1 ♦	Pass	1 ♥
Vul: Both	♥ J32	♥ KQT4	Pass	1NT	Pass	3NT
North HCP: 13+1	♦ AT963	♦ K7	All Pass			
South HCP: 17	♣ AJ	♣ Q54				
Contract: 3NT South						

### Board: 362

	North:	South:	W	N	E	S
Dealer: South	♠ KJ87	♠ AQ5				1 ♦
Vul: None	♥ Q93	♥ A87	Pass	1 ♠	Pass	1NT
North HCP: 18	♦ K65	♦ A842	Pass	3NT	All Pass	
South HCP: 14	♣ AKQ	♣ 964				
Contract: 3NT North						

## South hands

## Minor\_Suit\_Opener\_Balanced\_Response

**Board: 359**

♠ K53

You bid first.

Dealer: South

♥ KQ87

The opponents are silent.

Vul: None

♦ QJ95

HCP: 13

♣ Q3

**Board: 360**

♠ K76

Partner bids first.

Dealer: North

♥ 962

The opponents are silent.

Vul: E-W

♦ KQT3

HCP: 12

♣ KJ6

**Board: 361**

♠ AQJ6

Partner bids first.

Dealer: North

♥ KQT4

The opponents are silent.

Vul: Both

♦ K7

HCP: 17

♣ Q54

**Board: 362**

♠ AQ5

You bid first.

Dealer: South

♥ A87

The opponents are silent.

Vul: None

♦ A842

HCP: 14

♣ 964

## Both hands (Answers Page)

### Board: 359

	North:	South:	W	N	E	S
Dealer: South	♠ Q986	♠ K53				1 ♦
Vul: None	♥ A42	♥ KQ87	Pass	1 ♠	Pass	1NT
North HCP: 17	♦ AK6	♦ QJ95	Pass	3NT	Pass	4 ♠
South HCP: 13	♣ A64	♣ Q3	All Pass			
Contract: 4 ♠ South						

### Board: 360

	North:	South:	W	N	E	S
Dealer: North	♠ QJ2	♠ K76		1 ♣	Pass	1 ♦
Vul: E-W	♥ AKJ5	♥ 962	Pass	1 ♥	Pass	2NT
North HCP: 14	♦ J95	♦ KQT3	Pass	3 ♦	Pass	3NT
South HCP: 12	♣ Q84	♣ KJ6	All Pass			
Contract: 3NT South						

### Board: 361

	North:	South:	W	N	E	S
Dealer: North	♠ K94	♠ AQJ6		1 ♦	Pass	1 ♥
Vul: Both	♥ J32	♥ KQT4	Pass	1NT	Pass	3NT
North HCP: 13+1	♦ AT963	♦ K7	All Pass			
South HCP: 17	♣ AJ	♣ Q54				
Contract: 3NT South						

### Board: 362

	North:	South:	W	N	E	S
Dealer: South	♠ KJ87	♠ AQ5				1 ♦
Vul: None	♥ Q93	♥ A87	Pass	1 ♠	Pass	1NT
North HCP: 18	♦ K65	♦ A842	Pass	3NT	All Pass	
South HCP: 14	♣ AKQ	♣ 964				
Contract: 3NT North						



## North hands

## Minor\_Suit\_Opener\_Balanced\_Response

### Board: 363

♠ AT

Partner bids first.

Dealer: South

♥ AK84

The opponents are silent.

Vul: N-S

♦ KT4

HCP: 19

♣ KQ54

---

### Board: 364

♠ AK4

Partner bids first.

Dealer: South

♥ Q875

The opponents are silent.

Vul: Both

♦ AT94

HCP: 14

♣ J9

---

### Board: 365

♠ A74

Partner bids first.

Dealer: South

♥ A943

The opponents are silent.

Vul: None

♦ Q2

HCP: 12

♣ QT75

---

### Board: 366

♠ T2

Partner bids first.

Dealer: South

♥ QJ6

The opponents are silent.

Vul: N-S

♦ KT62

HCP: 6

♣ T853

## Both hands (Answers Page)

### Board: 363

Dealer: South

Vul: N-S

North HCP: 19

South HCP: 12

Contract: 6NT North

North:

♠ AT

♥ AK84

♦ KT4

♣ KQ54

South:

♠ KJ65

♥ Q2

♦ J85

♣ AJ87

W N E S

Pass 1♥ Pass 1♣

Pass 2♦<sup>1</sup> Pass 3♣

Pass 4♣ Pass 4♠

Pass 4NT Pass 5♦<sup>2</sup>

Pass 6NT All Pass

1. Fourth suit game force

2. A=1/5 or 4/5

### Board: 364

Dealer: South

Vul: Both

North HCP: 14

South HCP: 14+1

Contract: 3NT North

North:

♠ AK4

♥ Q875

♦ AT94

♣ J9

South:

♠ 852

♥ AJ4

♦ QJ

♣ AQT83

W N E S

Pass 1♥ Pass 1NT

Pass 3NT All Pass

### Board: 365

Dealer: South

Vul: None

North HCP: 12

South HCP: 12+1

Contract: 2NT North

North:

♠ A74

♥ A943

♦ Q2

♣ QT75

South:

♠ Q653

♥ K6

♦ AK873

♣ 93

W N E S

Pass 1♥ Pass 1♠

Pass 2NT All Pass

### Board: 366

Dealer: South

Vul: N-S

North HCP: 6

South HCP: 19

Contract: 2NT South

North:

♠ T2

♥ QJ6

♦ KT62

♣ T853

South:

♠ K965

♥ A32

♦ QJ5

♣ AKQ

W N E S

Pass 1♦ Pass 2NT

All Pass

## South hands

## Minor\_Suit\_Opener\_Balanced\_Response

**Board: 363**

♠ KJ65

You bid first.

Dealer: South

♥ Q2

The opponents are silent.

Vul: N-S

♦ J85

HCP: 12

♣ AJ87

**Board: 364**

♠ 852

You bid first.

Dealer: South

♥ AJ4

The opponents are silent.

Vul: Both

♦ QJ

HCP: 14+1

♣ AQT83

**Board: 365**

♠ Q653

You bid first.

Dealer: South

♥ K6

The opponents are silent.

Vul: None

♦ AK873

HCP: 12+1

♣ 93

**Board: 366**

♠ K965

You bid first.

Dealer: South

♥ A32

The opponents are silent.

Vul: N-S

♦ QJ5

HCP: 19

♣ AKQ

## Both hands (Answers Page)

### Board: 363

Dealer: South

Vul: N-S

North HCP: 19

South HCP: 12

Contract: 6NT North

North:

♠ AT

♥ AK84

♦ KT4

♣ KQ54

South:

♠ KJ65

♥ Q2

♦ J85

♣ AJ87

W N E S

Pass 1♥ Pass 1♣

Pass 2♦<sup>1</sup> Pass 3♣

Pass 4♣ Pass 4♠

Pass 4NT Pass 5♦<sup>2</sup>

Pass 6NT All Pass

1. Fourth suit game force

2. A=1/5 or 4/5

### Board: 364

Dealer: South

Vul: Both

North HCP: 14

South HCP: 14+1

Contract: 3NT North

North:

♠ AK4

♥ Q875

♦ AT94

♣ J9

South:

♠ 852

♥ AJ4

♦ QJ

♣ AQT83

W N E S

Pass 1♥ Pass 1NT

Pass 3NT All Pass

### Board: 365

Dealer: South

Vul: None

North HCP: 12

South HCP: 12+1

Contract: 2NT North

North:

♠ A74

♥ A943

♦ Q2

♣ QT75

South:

♠ Q653

♥ K6

♦ AK873

♣ 93

W N E S

Pass 1♥ Pass 1♠

Pass 2NT All Pass

### Board: 366

Dealer: South

Vul: N-S

North HCP: 6

South HCP: 19

Contract: 2NT South

North:

♠ T2

♥ QJ6

♦ KT62

♣ T853

South:

♠ K965

♥ A32

♦ QJ5

♣ AKQ

W N E S

Pass 1♦ Pass 2NT

All Pass

## North hands

## Minor\_Suit\_Opener\_Balanced\_Response

**Board: 367**

♠ AQ98

Partner bids first.

Dealer: South

♥ 53

The opponents are silent.

Vul: E-W

♦ AKQ8

HCP: 18

♣ KT8

---

**Board: 368**

♠ AQJ6

Partner bids first.

Dealer: South

♥ QJ52

The opponents are silent.

Vul: None

♦ J6

HCP: 18

♣ AKT

---

**Board: 369**

♠ AK32

Partner bids first.

Dealer: South

♥ AKJ4

The opponents are silent.

Vul: N-S

♦ KT

HCP: 18

♣ 764

---

**Board: 370**

♠ QJ5

Partner bids first.

Dealer: South

♥ JT54

The opponents are silent.

Vul: E-W

♦ K9

HCP: 11

♣ A854

## Both hands (Answers Page)

### Board: 367

Dealer: South

Vul: E-W

North HCP: 18

South HCP: 12

Contract: 6♠ North

North:

♠ AQ98

♥ 53

♦ AKQ8

♣ KT8

South:

♠ KJT5

♥ AKT8

♦ 5

♣ J632

W N E S

Pass 1♣ Pass 1♣

Pass 1♠ Pass 2♠

Pass 2NT Pass 3♦

Pass 3♠ Pass 4♠

Pass 4NT Pass 5♥<sup>1</sup>

Pass 6♠ All Pass

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

### Board: 368

Dealer: South

Vul: None

North HCP: 18

South HCP: 13+1

Contract: 6♠ South

North:

♠ AQJ6

♥ QJ52

♦ J6

♣ AKT

South:

♠ K843

♥ K

♦ AQ873

♣ J97

W N E S

Pass 1♦ Pass 1♦

Pass 1♥ Pass 1♠

Pass 2♣<sup>1</sup> Pass 2♦

Pass 3♠ Pass 4♦

Pass 4♥ Pass 4NT

Pass 5♠<sup>2</sup> Pass 6♠

All Pass

1. Fourth suit game force

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

### Board: 369

Dealer: South

Vul: N-S

North HCP: 18

South HCP: 12+2

Contract: 3NT North

North:

♠ AK32

♥ AKJ4

♦ KT

♣ 764

South:

♠ 98

♥ 87

♦ QJ8742

♣ AKQ

W N E S

Pass 1♦ Pass 1♦

Pass 1♥ Pass 2♦

Pass 3NT All Pass

### Board: 370

Dealer: South

Vul: E-W

North HCP: 11

South HCP: 12

Contract: 2NT North

North:

♠ QJ5

♥ JT54

♦ K9

♣ A854

South:

♠ A63

♥ 763

♦ AT42

♣ KJ3

W N E S

Pass 1♦ Pass 1♦

Pass 1♥ Pass 1NT

Pass 2NT All Pass

## South hands

## Minor\_Suit\_Opener\_Balanced\_Response

<b>Board: 367</b>	♠ KJT5	You bid first.
Dealer: South	♥ AKT8	The opponents are silent.
Vul: E-W	♦ 5	
HCP: 12	♣ J632	

---

<b>Board: 368</b>	♠ K843	You bid first.
Dealer: South	♥ K	The opponents are silent.
Vul: None	♦ AQ873	
HCP: 13+1	♣ J97	

---

<b>Board: 369</b>	♠ 98	You bid first.
Dealer: South	♥ 87	The opponents are silent.
Vul: N-S	♦ QJ8742	
HCP: 12+2	♣ AKQ	

---

<b>Board: 370</b>	♠ A63	You bid first.
Dealer: South	♥ 763	The opponents are silent.
Vul: E-W	♦ AT42	
HCP: 12	♣ KJ3	

## Both hands (Answers Page)

### Board: 367

Dealer: South

Vul: E-W

North HCP: 18

South HCP: 12

Contract: 6♠ North

North:

♠ AQ98

♥ 53

♦ AKQ8

♣ KT8

South:

♠ KJT5

♥ AKT8

♦ 5

♣ J632

W N E S

Pass 1♣ Pass 1♣

Pass 1♠ Pass 2♠

Pass 2NT Pass 3♦

Pass 3♠ Pass 4♠

Pass 4NT Pass 5♥<sup>1</sup>

Pass 6♠ All Pass

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

### Board: 368

Dealer: South

Vul: None

North HCP: 18

South HCP: 13+1

Contract: 6♠ South

North:

♠ AQJ6

♥ QJ52

♦ J6

♣ AKT

South:

♠ K843

♥ K

♦ AQ873

♣ J97

W N E S

Pass 1♦ Pass 1♦

Pass 1♥ Pass 1♠

Pass 2♣<sup>1</sup> Pass 2♦

Pass 3♠ Pass 4♦

Pass 4♥ Pass 4NT

Pass 5♠<sup>2</sup> Pass 6♠

All Pass

1. Fourth suit game force

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

### Board: 369

Dealer: South

Vul: N-S

North HCP: 18

South HCP: 12+2

Contract: 3NT North

North:

♠ AK32

♥ AKJ4

♦ KT

♣ 764

South:

♠ 98

♥ 87

♦ QJ8742

♣ AKQ

W N E S

Pass 1♦ Pass 1♦

Pass 1♥ Pass 2♦

Pass 3NT All Pass

### Board: 370

Dealer: South

Vul: E-W

North HCP: 11

South HCP: 12

Contract: 2NT North

North:

♠ QJ5

♥ JT54

♦ K9

♣ A854

South:

♠ A63

♥ 763

♦ AT42

♣ KJ3

W N E S

Pass 1♦ Pass 1♦

Pass 1♥ Pass 1NT

Pass 2NT All Pass



## North hands

## Minor\_Suit\_Opener\_Balanced\_Response

**Board: 371**      ♠ Q932      Partner bids first.  
 Dealer: South      ♥ AK9      The opponents are silent.  
 Vul: Both      ♦ QJ62  
 HCP: 12      ♣ 87

---

**Board: 372**      ♠ K3      You bid first.  
 Dealer: North      ♥ J54      The opponents are silent.  
 Vul: N-S      ♦ J85432  
 HCP: 12+2      ♣ AK

---

**Board: 373**      ♠ K962      Partner bids first.  
 Dealer: South      ♥ K5      The opponents are silent.  
 Vul: E-W      ♦ KT63  
 HCP: 12      ♣ K97

---

**Board: 374**      ♠ 64      Partner bids first.  
 Dealer: South      ♥ AKQJ      The opponents are silent.  
 Vul: Both      ♦ AQ92  
 HCP: 18      ♣ QT5

## Both hands (Answers Page)

### Board: 371

	North:	South:
Dealer: South	♠ Q932	♠ KJ84
Vul: Both	♥ AK9	♥ Q
North HCP: 12	♦ QJ62	♦ AK5
South HCP: 18+1	♣ 87	♣ KQ654
Contract: 4 ♠ South		

W	N	E	S
			1 ♣
Pass	1 ♠	Pass	4 ♠
All Pass			

### Board: 372

	North:	South:
Dealer: North	♠ K3	♠ AJ97
Vul: N-S	♥ J54	♥ K86
North HCP: 12+2	♦ J85432	♦ AK
South HCP: 17	♣ AK	♣ Q953
Contract: 3NT South		

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

### Board: 373

	North:	South:
Dealer: South	♠ K962	♠ AQJ5
Vul: E-W	♥ K5	♥ A9
North HCP: 12	♦ KT63	♦ A92
South HCP: 19	♣ K97	♣ AT83
Contract: 6 ♠ North		

W	N	E	S
			1 ♣
Pass	1 ♠	Pass	4 ♠
Pass	4NT	Pass	5 ♦ <sup>1</sup>
Pass	5 ♥	Pass	5NT <sup>2</sup>
Pass	6 ♠	All Pass	

1. A=1/5 or 4/5

2. !S queen no !C king no !D king no !H king

### Board: 374

	North:	South:
Dealer: South	♠ 64	♠ A3
Vul: Both	♥ AKQJ	♥ 76
North HCP: 18	♦ AQ92	♦ T76
South HCP: 12+2	♣ QT5	♣ AKJ943
Contract: 5 ♣ North		

W	N	E	S
			1 ♣
Pass	1 ♥	Pass	2 ♣
Pass	5 ♣	All Pass	

## South hands

## Minor\_Suit\_Opener\_Balanced\_Response

<b>Board: 371</b>	♠ KJ84	You bid first.
Dealer: South	♥ Q	The opponents are silent.
Vul: Both	♦ AK5	
HCP: 18+1	♣ KQ654	

---

<b>Board: 372</b>	♠ AJ97	Partner bids first.
Dealer: North	♥ K86	The opponents are silent.
Vul: N-S	♦ AK	
HCP: 17	♣ Q953	

---

<b>Board: 373</b>	♠ AQJ5	You bid first.
Dealer: South	♥ A9	The opponents are silent.
Vul: E-W	♦ A92	
HCP: 19	♣ AT83	

---

<b>Board: 374</b>	♠ A3	You bid first.
Dealer: South	♥ 76	The opponents are silent.
Vul: Both	♦ T76	
HCP: 12+2	♣ AKJ943	

## Both hands (Answers Page)

### Board: 371

	North:	South:
Dealer: South	♠ Q932	♠ KJ84
Vul: Both	♥ AK9	♥ Q
North HCP: 12	♦ QJ62	♦ AK5
South HCP: 18+1	♣ 87	♣ KQ654
Contract: 4 ♠ South		

W	N	E	S
			1 ♣
Pass	1 ♠	Pass	4 ♠
All Pass			

### Board: 372

	North:	South:
Dealer: North	♠ K3	♠ AJ97
Vul: N-S	♥ J54	♥ K86
North HCP: 12+2	♦ J85432	♦ AK
South HCP: 17	♣ AK	♣ Q953
Contract: 3NT South		

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

### Board: 373

	North:	South:
Dealer: South	♠ K962	♠ AQJ5
Vul: E-W	♥ K5	♥ A9
North HCP: 12	♦ KT63	♦ A92
South HCP: 19	♣ K97	♣ AT83
Contract: 6 ♠ North		

W	N	E	S
			1 ♣
Pass	1 ♠	Pass	4 ♠
Pass	4NT	Pass	5 ♦ <sup>1</sup>
Pass	5 ♥	Pass	5NT <sup>2</sup>
Pass	6 ♠	All Pass	

1. A=1/5 or 4/5

2. !S queen no !C king no !D king no !H king

### Board: 374

	North:	South:
Dealer: South	♠ 64	♠ A3
Vul: Both	♥ AKQJ	♥ 76
North HCP: 18	♦ AQ92	♦ T76
South HCP: 12+2	♣ QT5	♣ AKJ943
Contract: 5 ♣ North		

W	N	E	S
			1 ♣
Pass	1 ♥	Pass	2 ♣
Pass	5 ♣	All Pass	

## North hands

## Minor\_Suit\_Opener\_Balanced\_Response

**Board: 375**

♠ A6

You bid first.

Dealer: North

♥ Q963

The opponents are silent.

Vul: None

♦ AT7

HCP: 13

♣ QJ52

---

**Board: 376**

♠ 4

You bid first.

Dealer: North

♥ A3

The opponents are silent.

Vul: E-W

♦ KQ874

HCP: 17+2

♣ AKJ73

---

**Board: 377**

♠ K8

You bid first.

Dealer: North

♥ AQT

The opponents are silent.

Vul: Both

♦ T876

HCP: 12

♣ K764

---

**Board: 378**

♠ K8

You bid first.

Dealer: North

♥ K975

The opponents are silent.

Vul: Both

♦ QT54

HCP: 12

♣ AT8

---

**Board: 379**

♠ JT9

You bid first.

Dealer: North

♥ A73

The opponents are silent.

Vul: None

♦ AT8

HCP: 12

♣ QJ85

## Both hands (Answers Page)

### Board: 375

Dealer: North

Vul: None

North HCP: 13

South HCP: 18+1

Contract: 3NT North

North:

♠ A6

♥ Q963

♦ AT7

♣ QJ52

South:

♠ Q74

♥ A8

♦ KQ962

♣ AK9

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

	1 ♣	Pass	1 ♦
--	-----	------	-----

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

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

1. Fourth suit game force

### Board: 376

Dealer: North

Vul: E-W

North HCP: 17+2

South HCP: 12

Contract: 3NT South

North:

♠ 4

♥ A3

♦ KQ874

♣ AKJ73

South:

♠ AQ96

♥ KJ95

♦ 65

♣ QT8

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

	1 ♦	Pass	1 ♥
--	-----	------	-----

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

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

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

### Board: 377

Dealer: North

Vul: Both

North HCP: 12

South HCP: 16

Contract: 3NT South

North:

♠ K8

♥ AQT

♦ T876

♣ K764

South:

♠ QJ95

♥ KJ74

♦ K92

♣ AQ

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

	1 ♦	Pass	1 ♥
--	-----	------	-----

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

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

### Board: 378

Dealer: North

Vul: Both

North HCP: 12

South HCP: 9

Contract: 2 ♥ North

North:

♠ K8

♥ K975

♦ QT54

♣ AT8

South:

♠ AT74

♥ J642

♦ J9

♣ K74

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

	1 ♦	Pass	1 ♥
--	-----	------	-----

Pass	2 ♥	All Pass	
------	-----	----------	--

### Board: 379

Dealer: North

Vul: None

North HCP: 12

South HCP: 11

Contract: 2NT South

North:

♠ JT9

♥ A73

♦ AT8

♣ QJ85

South:

♠ KQ4

♥ KJT2

♦ Q75

♣ 943

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

	1 ♣	Pass	1 ♥
--	-----	------	-----

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

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

**South hands****Minor\_Suit\_Opener\_Balanced\_Response****Board: 375**

♠ Q74

Partner bids first.

Dealer: North

♥ A8

The opponents are silent.

Vul: None

♦ KQ962

HCP: 18+1

♣ AK9

**Board: 376**

♠ AQ96

Partner bids first.

Dealer: North

♥ KJ95

The opponents are silent.

Vul: E-W

♦ 65

HCP: 12

♣ QT8

**Board: 377**

♠ QJ95

Partner bids first.

Dealer: North

♥ KJ74

The opponents are silent.

Vul: Both

♦ K92

HCP: 16

♣ AQ

**Board: 378**

♠ AT74

Partner bids first.

Dealer: North

♥ J642

The opponents are silent.

Vul: Both

♦ J9

HCP: 9

♣ K74

**Board: 379**

♠ KQ4

Partner bids first.

Dealer: North

♥ KJT2

The opponents are silent.

Vul: None

♦ Q75

HCP: 11

♣ 943

## Both hands (Answers Page)

### Board: 375

Dealer: North

Vul: None

North HCP: 13

South HCP: 18+1

Contract: 3NT North

North:

♠ A6

♥ Q963

♦ AT7

♣ QJ52

South:

♠ Q74

♥ A8

♦ KQ962

♣ AK9

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

	1 ♣	Pass	1 ♦
--	-----	------	-----

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

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

1. Fourth suit game force

### Board: 376

Dealer: North

Vul: E-W

North HCP: 17+2

South HCP: 12

Contract: 3NT South

North:

♠ 4

♥ A3

♦ KQ874

♣ AKJ73

South:

♠ AQ96

♥ KJ95

♦ 65

♣ QT8

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

	1 ♦	Pass	1 ♥
--	-----	------	-----

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

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

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

### Board: 377

Dealer: North

Vul: Both

North HCP: 12

South HCP: 16

Contract: 3NT South

North:

♠ K8

♥ AQT

♦ T876

♣ K764

South:

♠ QJ95

♥ KJ74

♦ K92

♣ AQ

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

	1 ♦	Pass	1 ♥
--	-----	------	-----

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

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

### Board: 378

Dealer: North

Vul: Both

North HCP: 12

South HCP: 9

Contract: 2 ♥ North

North:

♠ K8

♥ K975

♦ QT54

♣ AT8

South:

♠ AT74

♥ J642

♦ J9

♣ K74

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

	1 ♦	Pass	1 ♥
--	-----	------	-----

Pass	2 ♥	All Pass	
------	-----	----------	--

### Board: 379

Dealer: North

Vul: None

North HCP: 12

South HCP: 11

Contract: 2NT South

North:

♠ JT9

♥ A73

♦ AT8

♣ QJ85

South:

♠ KQ4

♥ KJT2

♦ Q75

♣ 943

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

	1 ♣	Pass	1 ♥
--	-----	------	-----

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

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



North hands		Minor_Suit_Opener_Balanced_Response
<b>Board: 380</b>	♠ A852	You bid first.
Dealer: North	♥ 432	The opponents are silent.
Vul: N-S	♦ QJ	
HCP: 12	♣ AJ86	
<b>Board: 381</b>	♠ AQJT	You bid first.
Dealer: North	♥ 4	The opponents are silent.
Vul: E-W	♦ A9	
HCP: 16+2	♣ AJT753	
<b>Board: 382</b>	♠ Q85	Partner bids first.
Dealer: South	♥ 532	The opponents are silent.
Vul: None	♦ QJ43	
HCP: 6	♣ J96	
<b>Board: 383</b>	♠ 62	You bid first.
Dealer: North	♥ K43	The opponents are silent.
Vul: N-S	♦ AKT92	
HCP: 12+1	♣ Q87	
<b>Board: 384</b>	♠ KQ98	You bid first.
Dealer: North	♥ A53	The opponents are silent.
Vul: Both	♦ T9	
HCP: 12	♣ K932	

## Both hands (Answers Page)

### Board: 380

	North:	South:	W	N	E	S
Dealer: North	♠ A852	♠ QT4		1 ♣	Pass	1 ♦
Vul: N-S	♥ 432	♥ KJ7	Pass	1 ♠	Pass	2 ♥ <sup>1</sup>
North HCP: 12	♦ QJ	♦ KT98	Pass	3 ♣	Pass	3NT
South HCP: 14	♣ AJ86	♣ KQT	All Pass			
Contract: 3NT South						

1. Fourth suit game force

### Board: 381

	North:	South:	W	N	E	S
Dealer: North	♠ AQJT	♠ 9852		1 ♣	Pass	1 ♥
Vul: E-W	♥ 4	♥ QT96	Pass	1 ♠	Pass	2 ♠
North HCP: 16+2	♦ A9	♦ K76	Pass	3 ♠	All Pass	
South HCP: 8	♣ AJT753	♣ K6				
Contract: 3 ♠ North						

### Board: 382

	North:	South:	W	N	E	S
Dealer: South	♠ Q85	♠ 963				1 ♣
Vul: None	♥ 532	♥ AK64	Pass	1 ♦	Pass	2NT
North HCP: 6	♦ QJ43	♦ AT	All Pass			
South HCP: 18	♣ J96	♣ AK75				
Contract: 2NT South						

### Board: 383

	North:	South:	W	N	E	S
Dealer: North	♠ 62	♠ AT93		1 ♦	Pass	1 ♠
Vul: N-S	♥ K43	♥ QT	Pass	1NT	Pass	3NT
North HCP: 12+1	♦ AKT92	♦ J43	All Pass			
South HCP: 14	♣ Q87	♣ AK53				
Contract: 3NT South						

### Board: 384

	North:	South:	W	N	E	S
Dealer: North	♠ KQ98	♠ AJT3		1 ♣	Pass	1 ♠
Vul: Both	♥ A53	♥ QJ	Pass	2 ♠	Pass	2NT
North HCP: 12	♦ T9	♦ KQJ4	Pass	3 ♣	Pass	3 ♠
South HCP: 18	♣ K932	♣ A86	Pass	4 ♠	All Pass	
Contract: 4 ♠ North						

**South hands****Minor\_Suit\_Opener\_Balanced\_Response****Board: 380**

♠ QT4

Partner bids first.

Dealer: North

♥ KJ7

The opponents are silent.

Vul: N-S

♦ KT98

HCP: 14

♣ KQT

**Board: 381**

♠ 9852

Partner bids first.

Dealer: North

♥ QT96

The opponents are silent.

Vul: E-W

♦ K76

HCP: 8

♣ K6

**Board: 382**

♠ 963

You bid first.

Dealer: South

♥ AK64

The opponents are silent.

Vul: None

♦ AT

HCP: 18

♣ AK75

**Board: 383**

♠ AT93

Partner bids first.

Dealer: North

♥ QT

The opponents are silent.

Vul: N-S

♦ J43

HCP: 14

♣ AK53

**Board: 384**

♠ AJT3

Partner bids first.

Dealer: North

♥ QJ

The opponents are silent.

Vul: Both

♦ KQJ4

HCP: 18

♣ A86

## Both hands (Answers Page)

### Board: 380

	North:	South:	W	N	E	S
Dealer: North	♠ A852	♠ QT4		1 ♣	Pass	1 ♦
Vul: N-S	♥ 432	♥ KJ7	Pass	1 ♠	Pass	2 ♥ <sup>1</sup>
North HCP: 12	♦ QJ	♦ KT98	Pass	3 ♣	Pass	3NT
South HCP: 14	♣ AJ86	♣ KQT	All Pass			
Contract: 3NT South						

1. Fourth suit game force

### Board: 381

	North:	South:	W	N	E	S
Dealer: North	♠ AQJT	♠ 9852		1 ♣	Pass	1 ♥
Vul: E-W	♥ 4	♥ QT96	Pass	1 ♠	Pass	2 ♠
North HCP: 16+2	♦ A9	♦ K76	Pass	3 ♠	All Pass	
South HCP: 8	♣ AJT753	♣ K6				
Contract: 3 ♠ North						

### Board: 382

	North:	South:	W	N	E	S
Dealer: South	♠ Q85	♠ 963				1 ♣
Vul: None	♥ 532	♥ AK64	Pass	1 ♦	Pass	2NT
North HCP: 6	♦ QJ43	♦ AT	All Pass			
South HCP: 18	♣ J96	♣ AK75				
Contract: 2NT South						

### Board: 383

	North:	South:	W	N	E	S
Dealer: North	♠ 62	♠ AT93		1 ♦	Pass	1 ♠
Vul: N-S	♥ K43	♥ QT	Pass	1NT	Pass	3NT
North HCP: 12+1	♦ AKT92	♦ J43	All Pass			
South HCP: 14	♣ Q87	♣ AK53				
Contract: 3NT South						

### Board: 384

	North:	South:	W	N	E	S
Dealer: North	♠ KQ98	♠ AJT3		1 ♣	Pass	1 ♠
Vul: Both	♥ A53	♥ QJ	Pass	2 ♠	Pass	2NT
North HCP: 12	♦ T9	♦ KQJ4	Pass	3 ♣	Pass	3 ♠
South HCP: 18	♣ K932	♣ A86	Pass	4 ♠	All Pass	
Contract: 4 ♠ North						

## North hands

## Minor\_Suit\_Opener\_Balanced\_Response

**Board: 385**

♠ Q82

Partner bids first.

Dealer: South

♥ KJ7

The opponents are silent.

Vul: N-S

♦ KJ632

HCP: 13+1

♣ K4

---

**Board: 386**

♠ T86

Partner bids first.

Dealer: South

♥ AQJ

The opponents are silent.

Vul: E-W

♦ Q432

HCP: 9

♣ 986

---

**Board: 387**

♠ AQJ

You bid first.

Dealer: North

♥ K86

The opponents are silent.

Vul: Both

♦ KT3

HCP: 14

♣ J973

---

**Board: 388**

♠ KQ74

Partner bids first.

Dealer: South

♥ JT54

The opponents are silent.

Vul: None

♦ J5

HCP: 7

♣ 984

---

**Board: 389**

♠ K42

You bid first.

Dealer: North

♥ AJ2

The opponents are silent.

Vul: E-W

♦ AJ97

HCP: 18

♣ AJ7

## Both hands (Answers Page)

### Board: 385

Dealer: South

Vul: N-S

North HCP: 13+1

South HCP: 13

Contract: 3NT North

North:

♠ Q82

♥ KJ7

♦ KJ632

♣ K4

South:

♠ KT64

♥ Q9

♦ Q54

♣ AQ83

W N E S

Pass 1♦ Pass 1♣

Pass 3NT All Pass

Pass 3NT All Pass

### Board: 386

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 14

Contract: 1NT South

North:

♠ T86

♥ AQJ

♦ Q432

♣ 986

South:

♠ AQ4

♥ T95

♦ K98

♣ AJT4

W N E S

Pass 1♦ Pass 1NT

All Pass

All Pass

### Board: 387

Dealer: North

Vul: Both

North HCP: 14

South HCP: 14

Contract: 3NT North

North:

♠ AQJ

♥ K86

♦ KT3

♣ J973

South:

♠ K872

♥ 72

♦ A85

♣ AK85

W N E S

Pass 1♣ Pass 1♠

Pass 1NT Pass 3♣

Pass 3NT All Pass

### Board: 388

Dealer: South

Vul: None

North HCP: 7

South HCP: 14

Contract: 1NT South

North:

♠ KQ74

♥ JT54

♦ J5

♣ 984

South:

♠ 652

♥ K96

♦ AK97

♣ AT5

W N E S

Pass 1♥ Pass 1NT

All Pass

All Pass

### Board: 389

Dealer: North

Vul: E-W

North HCP: 18

South HCP: 15

Contract: 6NT South

North:

♠ K42

♥ AJ2

♦ AJ97

♣ AJ7

South:

♠ A5

♥ K654

♦ KQ65

♣ K83

W N E S

Pass 1♦ Pass 1♥

Pass 2NT Pass 6NT

All Pass

**South hands****Minor\_Suit\_Opener\_Balanced\_Response****Board: 385**

♠ KT64

You bid first.

Dealer: South

♥ Q9

The opponents are silent.

Vul: N-S

♦ Q54

HCP: 13

♣ AQ83

**Board: 386**

♠ AQ4

You bid first.

Dealer: South

♥ T95

The opponents are silent.

Vul: E-W

♦ K98

HCP: 14

♣ AJT4

**Board: 387**

♠ K872

Partner bids first.

Dealer: North

♥ 72

The opponents are silent.

Vul: Both

♦ A85

HCP: 14

♣ AK85

**Board: 388**

♠ 652

You bid first.

Dealer: South

♥ K96

The opponents are silent.

Vul: None

♦ AK97

HCP: 14

♣ AT5

**Board: 389**

♠ A5

Partner bids first.

Dealer: North

♥ K654

The opponents are silent.

Vul: E-W

♦ KQ65

HCP: 15

♣ K83

## Both hands (Answers Page)

### Board: 385

Dealer: South

Vul: N-S

North HCP: 13+1

South HCP: 13

Contract: 3NT North

North:

♠ Q82

♥ KJ7

♦ KJ632

♣ K4

South:

♠ KT64

♥ Q9

♦ Q54

♣ AQ83

W N E S

Pass 1♦ Pass 1♣

Pass 3NT All Pass

### Board: 386

Dealer: South

Vul: E-W

North HCP: 9

South HCP: 14

Contract: 1NT South

North:

♠ T86

♥ AQJ

♦ Q432

♣ 986

South:

♠ AQ4

♥ T95

♦ K98

♣ AJT4

W N E S

Pass 1♦ Pass 1NT

All Pass

### Board: 387

Dealer: North

Vul: Both

North HCP: 14

South HCP: 14

Contract: 3NT North

North:

♠ AQJ

♥ K86

♦ KT3

♣ J973

South:

♠ K872

♥ 72

♦ A85

♣ AK85

W N E S

Pass 1♣ Pass 1♠

Pass 1NT Pass 3♣

Pass 3NT All Pass

### Board: 388

Dealer: South

Vul: None

North HCP: 7

South HCP: 14

Contract: 1NT South

North:

♠ KQ74

♥ JT54

♦ J5

♣ 984

South:

♠ 652

♥ K96

♦ AK97

♣ AT5

W N E S

Pass 1♥ Pass 1NT

All Pass

### Board: 389

Dealer: North

Vul: E-W

North HCP: 18

South HCP: 15

Contract: 6NT South

North:

♠ K42

♥ AJ2

♦ AJ97

♣ AJ7

South:

♠ A5

♥ K654

♦ KQ65

♣ K83

W N E S

Pass 2NT Pass 6NT

All Pass



North hands		Minor_Suit_Opener_Balanced_Response
<b>Board: 390</b>	♠ AK98	Partner bids first.
Dealer: South	♥ A65	The opponents are silent.
Vul: Both	♦ J542	
HCP: 14	♣ QT	
<b>Board: 391</b>	♠ Q62	Partner bids first.
Dealer: South	♥ AT92	The opponents are silent.
Vul: None	♦ AQJ5	
HCP: 13	♣ T3	
<b>Board: 392</b>	♠ J953	Partner bids first.
Dealer: South	♥ A74	The opponents are silent.
Vul: N-S	♦ A983	
HCP: 13	♣ A3	
<b>Board: 393</b>	♠ A64	Partner bids first.
Dealer: South	♥ A843	The opponents are silent.
Vul: Both	♦ KQJ	
HCP: 18	♣ A65	
<b>Board: 394</b>	♠ A984	Partner bids first.
Dealer: South	♥ JT73	The opponents are silent.
Vul: None	♦ AK3	
HCP: 15	♣ K4	

## Both hands (Answers Page)

### Board: 390

	North:	South:	W	N	E	S
Dealer: South	♠ AK98	♠ Q4				1 ♦
Vul: Both	♥ A65	♥ J873	Pass	1 ♠	Pass	1NT
North HCP: 14	♦ J542	♦ AKT6	Pass	3 ♦	Pass	3NT
South HCP: 14	♣ QT	♣ KJ7	All Pass			
Contract: 3NT South						

### Board: 391

	North:	South:	W	N	E	S
Dealer: South	♠ Q62	♠ K				1 ♣
Vul: None	♥ AT92	♥ J653	Pass	1 ♥	Pass	2 ♥
North HCP: 13	♦ AQJ5	♦ 973	Pass	4 ♥	All Pass	
South HCP: 13+1	♣ T3	♣ AKQ74				
Contract: 4 ♥ North						

### Board: 392

	North:	South:	W	N	E	S
Dealer: South	♠ J953	♠ AQ7				1 ♣
Vul: N-S	♥ A74	♥ K95	Pass	1 ♠	Pass	1NT
North HCP: 13	♦ A983	♦ K5	Pass	3NT	All Pass	
South HCP: 14+1	♣ A3	♣ QT764				
Contract: 3NT North						

### Board: 393

	North:	South:	W	N	E	S
Dealer: South	♠ A64	♠ KQ98				1 ♦
Vul: Both	♥ A843	♥ 62	Pass	1 ♥	Pass	1 ♠
North HCP: 18	♦ KQJ	♦ A754	Pass	2 ♣ <sup>1</sup>	Pass	2 ♦
South HCP: 12	♣ A65	♣ K32	Pass	2NT	Pass	3NT
Contract: 3NT South			All Pass			

1. Fourth suit game force

### Board: 394

	North:	South:	W	N	E	S
Dealer: South	♠ A984	♠ KT75				1 ♣
Vul: None	♥ JT73	♥ A54	Pass	1 ♥	Pass	1 ♠
North HCP: 15	♦ AK3	♦ J4	Pass	2 ♦ <sup>1</sup>	Pass	2 ♥
South HCP: 13	♣ K4	♣ AJT3	Pass	4 ♠	All Pass	
Contract: 4 ♠ North						

1. Fourth suit game force

**South hands****Minor\_Suit\_Opener\_Balanced\_Response**

<b>Board: 390</b>	♠ Q4	You bid first.
Dealer: South	♥ J873	The opponents are silent.
Vul: Both	♦ AKT6	
HCP: 14	♣ KJ7	

---

<b>Board: 391</b>	♠ K	You bid first.
Dealer: South	♥ J653	The opponents are silent.
Vul: None	♦ 973	
HCP: 13+1	♣ AKQ74	

---

<b>Board: 392</b>	♠ AQ7	You bid first.
Dealer: South	♥ K95	The opponents are silent.
Vul: N-S	♦ K5	
HCP: 14+1	♣ QT764	

---

<b>Board: 393</b>	♠ KQ98	You bid first.
Dealer: South	♥ 62	The opponents are silent.
Vul: Both	♦ A754	
HCP: 12	♣ K32	

---

<b>Board: 394</b>	♠ KT75	You bid first.
Dealer: South	♥ A54	The opponents are silent.
Vul: None	♦ J4	
HCP: 13	♣ AJT3	

## Both hands (Answers Page)

### Board: 390

	North:	South:	W	N	E	S
Dealer: South	♠ AK98	♠ Q4				1 ♦
Vul: Both	♥ A65	♥ J873	Pass	1 ♠	Pass	1NT
North HCP: 14	♦ J542	♦ AKT6	Pass	3 ♦	Pass	3NT
South HCP: 14	♣ QT	♣ KJ7	All Pass			
Contract: 3NT South						

### Board: 391

	North:	South:	W	N	E	S
Dealer: South	♠ Q62	♠ K				1 ♣
Vul: None	♥ AT92	♥ J653	Pass	1 ♥	Pass	2 ♥
North HCP: 13	♦ AQJ5	♦ 973	Pass	4 ♥	All Pass	
South HCP: 13+1	♣ T3	♣ AKQ74				
Contract: 4 ♥ North						

### Board: 392

	North:	South:	W	N	E	S
Dealer: South	♠ J953	♠ AQ7				1 ♣
Vul: N-S	♥ A74	♥ K95	Pass	1 ♠	Pass	1NT
North HCP: 13	♦ A983	♦ K5	Pass	3NT	All Pass	
South HCP: 14+1	♣ A3	♣ QT764				
Contract: 3NT North						

### Board: 393

	North:	South:	W	N	E	S
Dealer: South	♠ A64	♠ KQ98				1 ♦
Vul: Both	♥ A843	♥ 62	Pass	1 ♥	Pass	1 ♠
North HCP: 18	♦ KQJ	♦ A754	Pass	2 ♣ <sup>1</sup>	Pass	2 ♦
South HCP: 12	♣ A65	♣ K32	Pass	2NT	Pass	3NT
Contract: 3NT South			All Pass			

1. Fourth suit game force

### Board: 394

	North:	South:	W	N	E	S
Dealer: South	♠ A984	♠ KT75				1 ♣
Vul: None	♥ JT73	♥ A54	Pass	1 ♥	Pass	1 ♠
North HCP: 15	♦ AK3	♦ J4	Pass	2 ♦ <sup>1</sup>	Pass	2 ♥
South HCP: 13	♣ K4	♣ AJT3	Pass	4 ♠	All Pass	
Contract: 4 ♠ North						

1. Fourth suit game force

## North hands

## Minor\_Suit\_Opener\_Balanced\_Response

**Board: 395**

♠ Q83

Partner bids first.

Dealer: South

♥ Q875

The opponents are silent.

Vul: N-S

♦ 32

HCP: 12

♣ AKJ8

---

**Board: 396**

♠ AT97

Partner bids first.

Dealer: South

♥ QJT5

The opponents are silent.

Vul: E-W

♦ K42

HCP: 13

♣ K5

---

**Board: 397**

♠ J854

Partner bids first.

Dealer: South

♥ KQ83

The opponents are silent.

Vul: N-S

♦ J74

HCP: 7

♣ 54

---

**Board: 398**

♠ Q864

Partner bids first.

Dealer: South

♥ A43

The opponents are silent.

Vul: E-W

♦ J82

HCP: 7

♣ T53

## Both hands (Answers Page)

### Board: 395

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 14

Contract: 3NT South

North:

♠ Q83

♥ Q875

♦ 32

♣ AKJ8

South:

♠ AT54

♥ A6

♦ AQ6

♣ 9764

W N E S

1 ♣

Pass 1 ♥ Pass 1 ♠

Pass 2NT Pass 3NT

All Pass

### Board: 396

Dealer: South

Vul: E-W

North HCP: 13

South HCP: 18+2

Contract: 6NT North

North:

♠ AT97

♥ QJT5

♦ K42

♣ K5

South:

♠ KQ2

♥ A6

♦ AJT963

♣ A6

W N E S

1 ♦

Pass 1 ♥ Pass 3NT

Pass 4 ♦ Pass 4 ♠

Pass 4NT Pass 5 ♣<sup>1</sup>

Pass 5 ♥ Pass 6 ♦<sup>2</sup>

Pass 6NT All Pass

1. A=0/5 or 3/5

2. no !D queen

### Board: 397

Dealer: South

Vul: N-S

North HCP: 7

South HCP: 19+1

Contract: 4 ♥ South

North:

♠ J854

♥ KQ83

♦ J74

♣ 54

South:

♠ AQ

♥ A754

♦ AQT62

♣ QJ

W N E S

1 ♦

Pass 1 ♥ Pass 4 ♥

All Pass

### Board: 398

Dealer: South

Vul: E-W

North HCP: 7

South HCP: 18

Contract: 3NT North

North:

♠ Q864

♥ A43

♦ J82

♣ T53

South:

♠ AK3

♥ QJ8

♦ Q654

♣ AQ7

W N E S

1 ♦

Pass 1 ♠ Pass 2NT

Pass 3NT All Pass

**South hands****Minor\_Suit\_Opener\_Balanced\_Response****Board: 395**

♠ AT54

You bid first.

Dealer: South

♥ A6

The opponents are silent.

Vul: N-S

♦ AQ6

HCP: 14

♣ 9764

**Board: 396**

♠ KQ2

You bid first.

Dealer: South

♥ A6

The opponents are silent.

Vul: E-W

♦ AJT963

HCP: 18+2

♣ A6

**Board: 397**

♠ AQ

You bid first.

Dealer: South

♥ A754

The opponents are silent.

Vul: N-S

♦ AQT62

HCP: 19+1

♣ QJ

**Board: 398**

♠ AK3

You bid first.

Dealer: South

♥ QJ8

The opponents are silent.

Vul: E-W

♦ Q654

HCP: 18

♣ AQ7

## Both hands (Answers Page)

### Board: 395

	North:	South:	W	N	E	S
Dealer: South	♠ Q83	♠ AT54				1 ♣
Vul: N-S	♥ Q875	♥ A6	Pass	1 ♥	Pass	1 ♠
North HCP: 12	♦ 32	♦ AQ6	Pass	2NT	Pass	3NT
South HCP: 14	♣ AKJ8	♣ 9764	All Pass			
Contract: 3NT South						

### Board: 396

	North:	South:	W	N	E	S
Dealer: South	♠ AT97	♠ KQ2				1 ♦
Vul: E-W	♥ QJT5	♥ A6	Pass	1 ♥	Pass	3NT
North HCP: 13	♦ K42	♦ AJT963	Pass	4 ♦	Pass	4 ♠
South HCP: 18+2	♣ K5	♣ A6	Pass	4NT	Pass	5 ♣ <sup>1</sup>
Contract: 6NT North			Pass	5 ♥	Pass	6 ♦ <sup>2</sup>
			Pass	6NT	All Pass	

1. A=0/5 or 3/5

2. no !D queen

### Board: 397

	North:	South:	W	N	E	S
Dealer: South	♠ J854	♠ AQ				1 ♦
Vul: N-S	♥ KQ83	♥ A754	Pass	1 ♥	Pass	4 ♥
North HCP: 7	♦ J74	♦ AQT62	All Pass			
South HCP: 19+1	♣ 54	♣ QJ				
Contract: 4 ♥ South						

### Board: 398

	North:	South:	W	N	E	S
Dealer: South	♠ Q864	♠ AK3				1 ♦
Vul: E-W	♥ A43	♥ QJ8	Pass	1 ♠	Pass	2NT
North HCP: 7	♦ J82	♦ Q654	Pass	3NT	All Pass	
South HCP: 18	♣ T53	♣ AQ7				
Contract: 3NT North						



North hands		Minor_Suit_Opener_Balanced_Response
<b>Board: 399</b>	♠ 95	Partner bids first.
Dealer: South	♥ 643	The opponents are silent.
Vul: Both	♦ AKT6	
HCP: 10	♣ K985	
<b>Board: 400</b>	♠ A52	Partner bids first.
Dealer: South	♥ KQJ8	The opponents are silent.
Vul: N-S	♦ AK6	
HCP: 18	♣ J75	
<b>Board: 401</b>	♠ Q43	Partner bids first.
Dealer: South	♥ T7	The opponents are silent.
Vul: E-W	♦ KJT74	
HCP: 10+1	♣ AT9	
<b>Board: 402</b>	♠ KQ43	Partner bids first.
Dealer: South	♥ AJ42	The opponents are silent.
Vul: Both	♦ J7	
HCP: 15	♣ AT5	
<b>Board: 403</b>	♠ JT4	Partner bids first.
Dealer: South	♥ AJ	The opponents are silent.
Vul: None	♦ Q65	
HCP: 12+1	♣ KJ653	

## Both hands (Answers Page)

### Board: 399

	North:	South:	W	N	E	S
Dealer: South	♠ 95	♠ AJT7				1 ♦
Vul: Both	♥ 643	♥ AK97	Pass	1NT	Pass	2 ♥
North HCP: 10	♦ AKT6	♦ QJ94	Pass	3NT	All Pass	
South HCP: 16	♣ K985	♣ J				
Contract: 3NT North						

### Board: 400

	North:	South:	W	N	E	S
Dealer: South	♠ A52	♠ Q93				1 ♣
Vul: N-S	♥ KQJ8	♥ AT6	Pass	1 ♥	Pass	1NT
North HCP: 18	♦ AK6	♦ 753	Pass	3NT	All Pass	
South HCP: 13	♣ J75	♣ AK93				
Contract: 3NT North						

### Board: 401

	North:	South:	W	N	E	S
Dealer: South	♠ Q43	♠ AK95				1 ♣
Vul: E-W	♥ T7	♥ Q63	Pass	1 ♦	Pass	1 ♠
North HCP: 10+1	♦ KJT74	♦ 53	Pass	1NT	All Pass	
South HCP: 12	♣ AT9	♣ K875				
Contract: 1NT North						

### Board: 402

	North:	South:	W	N	E	S
Dealer: South	♠ KQ43	♠ AT9				1 ♦
Vul: Both	♥ AJ42	♥ K7	Pass	1 ♥	Pass	2NT
North HCP: 15	♦ J7	♦ AK32	Pass	3 ♠	Pass	3NT
South HCP: 18	♣ AT5	♣ KJ83	Pass	6NT	All Pass	
Contract: 6NT North						

### Board: 403

	North:	South:	W	N	E	S
Dealer: South	♠ JT4	♠ AK2				1 ♦
Vul: None	♥ AJ	♥ T83	Pass	2NT	Pass	3NT
North HCP: 12+1	♦ Q65	♦ AK83	All Pass			
South HCP: 18	♣ KJ653	♣ A74				
Contract: 3NT South						

**South hands****Minor\_Suit\_Opener\_Balanced\_Response**

<b>Board: 399</b>	♠ AJT7	You bid first.
Dealer: South	♥ AK97	The opponents are silent.
Vul: Both	♦ QJ94	
HCP: 16	♣ J	

---

<b>Board: 400</b>	♠ Q93	You bid first.
Dealer: South	♥ AT6	The opponents are silent.
Vul: N-S	♦ 753	
HCP: 13	♣ AK93	

---

<b>Board: 401</b>	♠ AK95	You bid first.
Dealer: South	♥ Q63	The opponents are silent.
Vul: E-W	♦ 53	
HCP: 12	♣ K875	

---

<b>Board: 402</b>	♠ AT9	You bid first.
Dealer: South	♥ K7	The opponents are silent.
Vul: Both	♦ AK32	
HCP: 18	♣ KJ83	

---

<b>Board: 403</b>	♠ AK2	You bid first.
Dealer: South	♥ T83	The opponents are silent.
Vul: None	♦ AK83	
HCP: 18	♣ A74	

## Both hands (Answers Page)

### Board: 399

	North:	South:	W	N	E	S
Dealer: South	♠ 95	♠ AJT7				1 ♦
Vul: Both	♥ 643	♥ AK97	Pass	1NT	Pass	2 ♥
North HCP: 10	♦ AKT6	♦ QJ94	Pass	3NT	All Pass	
South HCP: 16	♣ K985	♣ J				
Contract: 3NT North						

### Board: 400

	North:	South:	W	N	E	S
Dealer: South	♠ A52	♠ Q93				1 ♣
Vul: N-S	♥ KQJ8	♥ AT6	Pass	1 ♥	Pass	1NT
North HCP: 18	♦ AK6	♦ 753	Pass	3NT	All Pass	
South HCP: 13	♣ J75	♣ AK93				
Contract: 3NT North						

### Board: 401

	North:	South:	W	N	E	S
Dealer: South	♠ Q43	♠ AK95				1 ♣
Vul: E-W	♥ T7	♥ Q63	Pass	1 ♦	Pass	1 ♠
North HCP: 10+1	♦ KJT74	♦ 53	Pass	1NT	All Pass	
South HCP: 12	♣ AT9	♣ K875				
Contract: 1NT North						

### Board: 402

	North:	South:	W	N	E	S
Dealer: South	♠ KQ43	♠ AT9				1 ♦
Vul: Both	♥ AJ42	♥ K7	Pass	1 ♥	Pass	2NT
North HCP: 15	♦ J7	♦ AK32	Pass	3 ♠	Pass	3NT
South HCP: 18	♣ AT5	♣ KJ83	Pass	6NT	All Pass	
Contract: 6NT North						

### Board: 403

	North:	South:	W	N	E	S
Dealer: South	♠ JT4	♠ AK2				1 ♦
Vul: None	♥ AJ	♥ T83	Pass	2NT	Pass	3NT
North HCP: 12+1	♦ Q65	♦ AK83	All Pass			
South HCP: 18	♣ KJ653	♣ A74				
Contract: 3NT South						

**North hands****Minor\_Suit\_Opener\_Balanced\_Response**

<b>Board: 404</b>	♠ AT95	Partner bids first.
Dealer: South	♥ J74	The opponents are silent.
Vul: E-W	♦ QT76	
HCP: 10	♣ KT	

---

<b>Board: 405</b>	♠ AQ9	Partner bids first.
Dealer: South	♥ KJ32	The opponents are silent.
Vul: Both	♦ AQ62	
HCP: 16	♣ 85	

---

<b>Board: 406</b>	♠ AK42	Partner bids first.
Dealer: South	♥ KQT7	The opponents are silent.
Vul: None	♦ 75	
HCP: 17	♣ KQ9	

---

<b>Board: 407</b>	♠ KQ93	Partner bids first.
Dealer: South	♥ Q7	The opponents are silent.
Vul: N-S	♦ K32	
HCP: 15	♣ AJ98	

---

<b>Board: 408</b>	♠ K73	Partner bids first.
Dealer: South	♥ AT84	The opponents are silent.
Vul: Both	♦ J62	
HCP: 14	♣ KQJ	

## Both hands (Answers Page)

### Board: 404

Dealer: South

Vul: E-W

North HCP: 10

South HCP: 19

Contract: 3NT South

North:

♠ AT95

♥ J74

♦ QT76

♣ KT

South:

♠ Q83

♥ AK2

♦ A98

♣ AQ83

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

### Board: 405

Dealer: South

Vul: Both

North HCP: 16

South HCP: 14+1

Contract: 3NT North

North:

♠ AQ9

♥ KJ32

♦ AQ62

♣ 85

South:

♠ KJ84

♥ AT

♦ J4

♣ KQT97

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

1. Fourth suit game force

### Board: 406

Dealer: South

Vul: None

North HCP: 17

South HCP: 19+2

Contract: 5 ♦ North

North:

♠ AK42

♥ KQT7

♦ 75

♣ KQ9

South:

♠ 95

♥ AJ8

♦ AKQ832

♣ AJ

W	N	E	S
			1 ♦
Pass	1 ♥	Pass	3NT
Pass	4 ♦	Pass	4NT
Pass	5 ♦ <sup>1</sup>	All Pass	

1. A=1/5 or 4/5

### Board: 407

Dealer: South

Vul: N-S

North HCP: 15

South HCP: 12

Contract: 4 ♠ North

North:

♠ KQ93

♥ Q7

♦ K32

♣ AJ98

South:

♠ AT42

♥ AT96

♦ AT84

♣ T

W	N	E	S
			1 ♦
Pass	1 ♠	Pass	2 ♠
Pass	2NT	Pass	3 ♣
Pass	3 ♦	Pass	3 ♥
Pass	4 ♣	Pass	4 ♦
Pass	4 ♠	All Pass	

### Board: 408

Dealer: South

Vul: Both

North HCP: 14

South HCP: 13+1

Contract: 3NT North

North:

♠ K73

♥ AT84

♦ J62

♣ KQJ

South:

♠ AJ8

♥ J7

♦ KT973

♣ AT4

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

**South hands****Minor\_Suit\_Opener\_Balanced\_Response**

<b>Board: 404</b>	♠ Q83	You bid first.
Dealer: South	♥ AK2	The opponents are silent.
Vul: E-W	♦ A98	
HCP: 19	♣ AQ83	

---

<b>Board: 405</b>	♠ KJ84	You bid first.
Dealer: South	♥ AT	The opponents are silent.
Vul: Both	♦ J4	
HCP: 14+1	♣ KQT97	

---

<b>Board: 406</b>	♠ 95	You bid first.
Dealer: South	♥ AJ8	The opponents are silent.
Vul: None	♦ AKQ832	
HCP: 19+2	♣ AJ	

---

<b>Board: 407</b>	♠ AT42	You bid first.
Dealer: South	♥ AT96	The opponents are silent.
Vul: N-S	♦ AT84	
HCP: 12	♣ T	

---

<b>Board: 408</b>	♠ AJ8	You bid first.
Dealer: South	♥ J7	The opponents are silent.
Vul: Both	♦ KT973	
HCP: 13+1	♣ AT4	

## Both hands (Answers Page)

### Board: 404

Dealer: South

Vul: E-W

North HCP: 10

South HCP: 19

Contract: 3NT South

North:

♠ AT95

♥ J74

♦ QT76

♣ KT

South:

♠ Q83

♥ AK2

♦ A98

♣ AQ83

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

### Board: 405

Dealer: South

Vul: Both

North HCP: 16

South HCP: 14+1

Contract: 3NT North

North:

♠ AQ9

♥ KJ32

♦ AQ62

♣ 85

South:

♠ KJ84

♥ AT

♦ J4

♣ KQT97

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

1. Fourth suit game force

### Board: 406

Dealer: South

Vul: None

North HCP: 17

South HCP: 19+2

Contract: 5 ♦ North

North:

♠ AK42

♥ KQT7

♦ 75

♣ KQ9

South:

♠ 95

♥ AJ8

♦ AKQ832

♣ AJ

W	N	E	S
			1 ♦
Pass	1 ♥	Pass	3NT
Pass	4 ♦	Pass	4NT
Pass	5 ♦ <sup>1</sup>	All Pass	

1. A=1/5 or 4/5

### Board: 407

Dealer: South

Vul: N-S

North HCP: 15

South HCP: 12

Contract: 4 ♠ North

North:

♠ KQ93

♥ Q7

♦ K32

♣ AJ98

South:

♠ AT42

♥ AT96

♦ AT84

♣ T

W	N	E	S
			1 ♦
Pass	1 ♠	Pass	2 ♠
Pass	2NT	Pass	3 ♣
Pass	3 ♦	Pass	3 ♥
Pass	4 ♣	Pass	4 ♦
Pass	4 ♠	All Pass	

### Board: 408

Dealer: South

Vul: Both

North HCP: 14

South HCP: 13+1

Contract: 3NT North

North:

♠ K73

♥ AT84

♦ J62

♣ KQJ

South:

♠ AJ8

♥ J7

♦ KT973

♣ AT4

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



North hands		Minor_Suit_Opener_Balanced_Response
<b>Board: 409</b>	♠ QJ8	Partner bids first.
Dealer: South	♥ AQ	The opponents are silent.
Vul: None	♦ AJ943	
HCP: 14+1	♣ 763	
<b>Board: 410</b>	♠ KJ72	You bid first.
Dealer: North	♥ Q8	The opponents are silent.
Vul: N-S	♦ T7	
HCP: 13+1	♣ AK743	
<b>Board: 411</b>	♠ AK3	Partner bids first.
Dealer: South	♥ Q7	The opponents are silent.
Vul: E-W	♦ A9873	
HCP: 13+1	♣ T64	
<b>Board: 412</b>	♠ KQ43	Partner bids first.
Dealer: South	♥ A9	The opponents are silent.
Vul: None	♦ QJT	
HCP: 16	♣ AT95	
<b>Board: 413</b>	♠ AJ	Partner bids first.
Dealer: South	♥ A73	The opponents are silent.
Vul: E-W	♦ T42	
HCP: 12+1	♣ KT843	

## Both hands (Answers Page)

### Board: 409

Dealer: South

Vul: None

North HCP: 14+1

South HCP: 15+1

Contract: 3NT North

North:

♠ QJ8

♥ AQ

♦ AJ943

♣ 763

South:

♠ K53

♥ K432

♦ Q

♣ AQJ85

W N E S

Pass 1♦ Pass 1♥

Pass 3NT All Pass

### Board: 410

Dealer: North

Vul: N-S

North HCP: 13+1

South HCP: 15

Contract: 3NT South

North:

♠ KJ72

♥ Q8

♦ T7

♣ AK743

South:

♠ T85

♥ AKJ2

♦ KQ6

♣ Q98

W N E S

Pass 1♣ Pass 1♥

Pass 1♠ Pass 2♦<sup>1</sup>

Pass 3♣ Pass 3NT

All Pass

1. Fourth suit game force

### Board: 411

Dealer: South

Vul: E-W

North HCP: 13+1

South HCP: 14

Contract: 3NT North

North:

♠ AK3

♥ Q7

♦ A9873

♣ T64

South:

♠ 9542

♥ AJT8

♦ K2

♣ AQ7

W N E S

Pass 1♦ Pass 1♥

Pass 3NT All Pass

### Board: 412

Dealer: South

Vul: None

North HCP: 16

South HCP: 18

Contract: 6NT North

North:

♠ KQ43

♥ A9

♦ QJT

♣ AT95

South:

♠ J95

♥ KJ73

♦ AK

♣ KQJ4

W N E S

Pass 1♠ Pass 2NT

Pass 6NT All Pass

### Board: 413

Dealer: South

Vul: E-W

North HCP: 12+1

South HCP: 18

Contract: 3NT South

North:

♠ AJ

♥ A73

♦ T42

♣ KT843

South:

♠ K74

♥ KQT9

♦ A653

♣ AQ

W N E S

Pass 2NT Pass 3NT

All Pass

**South hands****Minor\_Suit\_Opener\_Balanced\_Response****Board: 409**

♠ K53

You bid first.

Dealer: South

♥ K432

The opponents are silent.

Vul: None

♦ Q

HCP: 15+1

♣ AQJ85

**Board: 410**

♠ T85

Partner bids first.

Dealer: North

♥ AKJ2

The opponents are silent.

Vul: N-S

♦ KQ6

HCP: 15

♣ Q98

**Board: 411**

♠ 9542

You bid first.

Dealer: South

♥ AJT8

The opponents are silent.

Vul: E-W

♦ K2

HCP: 14

♣ AQ7

**Board: 412**

♠ J95

You bid first.

Dealer: South

♥ KJ73

The opponents are silent.

Vul: None

♦ AK

HCP: 18

♣ KQJ4

**Board: 413**

♠ K74

You bid first.

Dealer: South

♥ KQT9

The opponents are silent.

Vul: E-W

♦ A653

HCP: 18

♣ AQ

## Both hands (Answers Page)

### Board: 409

Dealer: South

Vul: None

North HCP: 14+1

South HCP: 15+1

Contract: 3NT North

North:

♠ QJ8

♥ AQ

♦ AJ943

♣ 763

South:

♠ K53

♥ K432

♦ Q

♣ AQJ85

W N E S

Pass 1♦ Pass 1♥

Pass 3NT All Pass

### Board: 410

Dealer: North

Vul: N-S

North HCP: 13+1

South HCP: 15

Contract: 3NT South

North:

♠ KJ72

♥ Q8

♦ T7

♣ AK743

South:

♠ T85

♥ AKJ2

♦ KQ6

♣ Q98

W N E S

Pass 1♣ Pass 1♥

Pass 1♠ Pass 2♦<sup>1</sup>

Pass 3♣ Pass 3NT

All Pass

1. Fourth suit game force

### Board: 411

Dealer: South

Vul: E-W

North HCP: 13+1

South HCP: 14

Contract: 3NT North

North:

♠ AK3

♥ Q7

♦ A9873

♣ T64

South:

♠ 9542

♥ AJT8

♦ K2

♣ AQ7

W N E S

Pass 1♦ Pass 1♥

Pass 3NT All Pass

### Board: 412

Dealer: South

Vul: None

North HCP: 16

South HCP: 18

Contract: 6NT North

North:

♠ KQ43

♥ A9

♦ QJT

♣ AT95

South:

♠ J95

♥ KJ73

♦ AK

♣ KQJ4

W N E S

Pass 1♠ Pass 2NT

Pass 6NT All Pass

### Board: 413

Dealer: South

Vul: E-W

North HCP: 12+1

South HCP: 18

Contract: 3NT South

North:

♠ AJ

♥ A73

♦ T42

♣ KT843

South:

♠ K74

♥ KQT9

♦ A653

♣ AQ

W N E S

Pass 2NT Pass 3NT

All Pass

North hands		Minor_Suit_Opener_Balanced_Response
<b>Board: 414</b>	♠ KT5	You bid first.
Dealer: North	♥ K96	The opponents are silent.
Vul: Both	♦ AKJ5	
HCP: 18	♣ A84	
<b>Board: 415</b>	♠ KQ5	You bid first.
Dealer: North	♥ AJ32	The opponents are silent.
Vul: N-S	♦ A4	
HCP: 19	♣ KQ54	
<b>Board: 416</b>	♠ J95	Partner bids first.
Dealer: South	♥ AK9	The opponents are silent.
Vul: E-W	♦ AK832	
HCP: 19+1	♣ A5	
<b>Board: 417</b>	♠ AQ	Partner bids first.
Dealer: South	♥ AK73	The opponents are silent.
Vul: Both	♦ 986	
HCP: 19	♣ AQ43	
<b>Board: 418</b>	♠ AKQ6	Partner bids first.
Dealer: South	♥ AT	The opponents are silent.
Vul: None	♦ 743	
HCP: 13	♣ 9743	

## Both hands (Answers Page)

### Board: 414

	North:	South:	W	N	E	S
Dealer: North	♠ KT5	♠ Q92		1 ♦	Pass	1NT
Vul: Both	♥ K96	♥ AJ4	Pass	2NT	Pass	3NT
North HCP: 18	♦ AKJ5	♦ Q4	All Pass			
South HCP: 9+1	♣ A84	♣ T9763				
Contract: 3NT South						

### Board: 415

	North:	South:	W	N	E	S
Dealer: North	♠ KQ5	♠ AJ42		1 ♣	Pass	1 ♠
Vul: N-S	♥ AJ32	♥ 874	Pass	2NT	Pass	3NT
North HCP: 19	♦ A4	♦ QT3	All Pass			
South HCP: 8	♣ KQ54	♣ JT7				
Contract: 3NT South						

### Board: 416

	North:	South:	W	N	E	S
Dealer: South	♠ J95	♠ AK86				1 ♣
Vul: E-W	♥ AK9	♥ T62	Pass	1 ♦	Pass	1 ♠
North HCP: 19+1	♦ AK832	♦ QJ7	Pass	2 ♥ <sup>1</sup>	Pass	2NT
South HCP: 13	♣ A5	♣ K32	Pass	6NT	All Pass	
Contract: 6NT North						

1. Fourth suit game force

### Board: 417

	North:	South:	W	N	E	S
Dealer: South	♠ AQ	♠ 9				1 ♦
Vul: Both	♥ AK73	♥ QJ96	Pass	1 ♥	Pass	2 ♥
North HCP: 19	♦ 986	♦ AQT53	Pass	2NT	Pass	4 ♥
South HCP: 12+1	♣ AQ43	♣ KT6	Pass	4NT	Pass	5 ♦ <sup>1</sup>
Contract: 6 ♥ North			Pass	6 ♥	All Pass	

1. A=1/5 or 4/5

### Board: 418

	North:	South:	W	N	E	S
Dealer: South	♠ AKQ6	♠ J87				1 ♣
Vul: None	♥ AT	♥ KJ84	Pass	1 ♠	Pass	2NT
North HCP: 13	♦ 743	♦ AJ6	Pass	4NT	All Pass	
South HCP: 19	♣ 9743	♣ AKQ				
Contract: 4NT North						

**South hands****Minor\_Suit\_Opener\_Balanced\_Response**

<b>Board: 414</b>	♠ Q92	Partner bids first.
Dealer: North	♥ AJ4	The opponents are silent.
Vul: Both	♦ Q4	
HCP: 9+1	♣ T9763	

---

<b>Board: 415</b>	♠ AJ42	Partner bids first.
Dealer: North	♥ 874	The opponents are silent.
Vul: N-S	♦ QT3	
HCP: 8	♣ JT7	

---

<b>Board: 416</b>	♠ AK86	You bid first.
Dealer: South	♥ T62	The opponents are silent.
Vul: E-W	♦ QJ7	
HCP: 13	♣ K32	

---

<b>Board: 417</b>	♠ 9	You bid first.
Dealer: South	♥ QJ96	The opponents are silent.
Vul: Both	♦ AQT53	
HCP: 12+1	♣ KT6	

---

<b>Board: 418</b>	♠ J87	You bid first.
Dealer: South	♥ KJ84	The opponents are silent.
Vul: None	♦ AJ6	
HCP: 19	♣ AKQ	

## Both hands (Answers Page)

### Board: 414

	North:	South:	W	N	E	S
Dealer: North	♠ KT5	♠ Q92		1 ♦	Pass	1NT
Vul: Both	♥ K96	♥ AJ4	Pass	2NT	Pass	3NT
North HCP: 18	♦ AKJ5	♦ Q4	All Pass			
South HCP: 9+1	♣ A84	♣ T9763				
Contract: 3NT South						

### Board: 415

	North:	South:	W	N	E	S
Dealer: North	♠ KQ5	♠ AJ42		1 ♣	Pass	1 ♠
Vul: N-S	♥ AJ32	♥ 874	Pass	2NT	Pass	3NT
North HCP: 19	♦ A4	♦ QT3	All Pass			
South HCP: 8	♣ KQ54	♣ JT7				
Contract: 3NT South						

### Board: 416

	North:	South:	W	N	E	S
Dealer: South	♠ J95	♠ AK86				1 ♣
Vul: E-W	♥ AK9	♥ T62	Pass	1 ♦	Pass	1 ♠
North HCP: 19+1	♦ AK832	♦ QJ7	Pass	2 ♥ <sup>1</sup>	Pass	2NT
South HCP: 13	♣ A5	♣ K32	Pass	6NT	All Pass	
Contract: 6NT North						

1. Fourth suit game force

### Board: 417

	North:	South:	W	N	E	S
Dealer: South	♠ AQ	♠ 9				1 ♦
Vul: Both	♥ AK73	♥ QJ96	Pass	1 ♥	Pass	2 ♥
North HCP: 19	♦ 986	♦ AQT53	Pass	2NT	Pass	4 ♥
South HCP: 12+1	♣ AQ43	♣ KT6	Pass	4NT	Pass	5 ♦ <sup>1</sup>
Contract: 6 ♥ North			Pass	6 ♥	All Pass	

1. A=1/5 or 4/5

### Board: 418

	North:	South:	W	N	E	S
Dealer: South	♠ AKQ6	♠ J87				1 ♣
Vul: None	♥ AT	♥ KJ84	Pass	1 ♠	Pass	2NT
North HCP: 13	♦ 743	♦ AJ6	Pass	4NT	All Pass	
South HCP: 19	♣ 9743	♣ AKQ				
Contract: 4NT North						



North hands		Minor_Suit_Opener_Balanced_Response
<b>Board: 419</b>	♠ K92	You bid first.
Dealer: North	♥ J8	The opponents are silent.
Vul: E-W	♦ K74	
HCP: 12+1	♣ KQT42	
<b>Board: 420</b>	♠ 732	Partner bids first.
Dealer: South	♥ AKQ5	The opponents are silent.
Vul: Both	♦ AQ9	
HCP: 16	♣ J94	
<b>Board: 421</b>	♠ AQ7	You bid first.
Dealer: North	♥ 8432	The opponents are silent.
Vul: None	♦ T7	
HCP: 12	♣ AQ43	
<b>Board: 422</b>	♠ AKJ	Partner bids first.
Dealer: South	♥ JT54	The opponents are silent.
Vul: N-S	♦ AQ7	
HCP: 19	♣ KJ8	
<b>Board: 423</b>	♠ AQ74	You bid first.
Dealer: North	♥ KQ3	The opponents are silent.
Vul: Both	♦ 9743	
HCP: 13	♣ Q7	

## Both hands (Answers Page)

### Board: 419

Dealer: North

Vul: E-W

North HCP: 12+1

South HCP: 18

Contract: 3NT South

North:

♠ K92

♥ J8

♦ K74

♣ KQT42

South:

♠ AQ43

♥ AKT

♦ J85

♣ A93

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

### Board: 420

Dealer: South

Vul: Both

North HCP: 16

South HCP: 14

Contract: 3NT North

North:

♠ 732

♥ AKQ5

♦ AQ9

♣ J94

South:

♠ A9

♥ J62

♦ KJ63

♣ KQ86

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

### Board: 421

Dealer: North

Vul: None

North HCP: 12

South HCP: 13

Contract: 3NT South

North:

♠ AQ7

♥ 8432

♦ T7

♣ AQ43

South:

♠ KT63

♥ AK9

♦ K83

♣ T65

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

### Board: 422

Dealer: South

Vul: N-S

North HCP: 19

South HCP: 13

Contract: 6NT South

North:

♠ AKJ

♥ JT54

♦ AQ7

♣ KJ8

South:

♠ Q65

♥ AK7

♦ KJ94

♣ T94

W	N	E	S
			1 ♦
Pass	1 ♥	Pass	1NT
Pass	4NT	Pass	6NT
All Pass			

### Board: 423

Dealer: North

Vul: Both

North HCP: 13

South HCP: 18

Contract: 3NT North

North:

♠ AQ74

♥ KQ3

♦ 9743

♣ Q7

South:

♠ K5

♥ A872

♦ AK6

♣ A652

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

1. Fourth suit game force

**South hands****Minor\_Suit\_Opener\_Balanced\_Response**

<b>Board: 419</b>	♠ AQ43	Partner bids first.
Dealer: North	♥ AKT	The opponents are silent.
Vul: E-W	♦ J85	
HCP: 18	♣ A93	

---

<b>Board: 420</b>	♠ A9	You bid first.
Dealer: South	♥ J62	The opponents are silent.
Vul: Both	♦ KJ63	
HCP: 14	♣ KQ86	

---

<b>Board: 421</b>	♠ KT63	Partner bids first.
Dealer: North	♥ AK9	The opponents are silent.
Vul: None	♦ K83	
HCP: 13	♣ T65	

---

<b>Board: 422</b>	♠ Q65	You bid first.
Dealer: South	♥ AK7	The opponents are silent.
Vul: N-S	♦ KJ94	
HCP: 13	♣ T94	

---

<b>Board: 423</b>	♠ K5	Partner bids first.
Dealer: North	♥ A872	The opponents are silent.
Vul: Both	♦ AK6	
HCP: 18	♣ A652	

## Both hands (Answers Page)

### Board: 419

	North:	South:	W	N	E	S
Dealer: North	♠ K92	♠ AQ43		1 ♣	Pass	1 ♠
Vul: E-W	♥ J8	♥ AKT	Pass	1NT	Pass	3NT
North HCP: 12+1	♦ K74	♦ J85	All Pass			
South HCP: 18	♣ KQT42	♣ A93				
Contract: 3NT South						

### Board: 420

	North:	South:	W	N	E	S
Dealer: South	♠ 732	♠ A9				1 ♦
Vul: Both	♥ AKQ5	♥ J62	Pass	1 ♥	Pass	1NT
North HCP: 16	♦ AQ9	♦ KJ63	Pass	3NT	All Pass	
South HCP: 14	♣ J94	♣ KQ86				
Contract: 3NT North						

### Board: 421

	North:	South:	W	N	E	S
Dealer: North	♠ AQ7	♠ KT63		1 ♣	Pass	1 ♠
Vul: None	♥ 8432	♥ AK9	Pass	1NT	Pass	3NT
North HCP: 12	♦ T7	♦ K83	All Pass			
South HCP: 13	♣ AQ43	♣ T65				
Contract: 3NT South						

### Board: 422

	North:	South:	W	N	E	S
Dealer: South	♠ AKJ	♠ Q65				1 ♦
Vul: N-S	♥ JT54	♥ AK7	Pass	1 ♥	Pass	1NT
North HCP: 19	♦ AQ7	♦ KJ94	Pass	4NT	Pass	6NT
South HCP: 13	♣ KJ8	♣ T94	All Pass			
Contract: 6NT South						

### Board: 423

	North:	South:	W	N	E	S
Dealer: North	♠ AQ74	♠ K5		1 ♦	Pass	1 ♥
Vul: Both	♥ KQ3	♥ A872	Pass	1 ♠	Pass	2 ♣ <sup>1</sup>
North HCP: 13	♦ 9743	♦ AK6	Pass	2 ♥	Pass	3 ♣
South HCP: 18	♣ Q7	♣ A652	Pass	3NT	All Pass	
Contract: 3NT North						

1. Fourth suit game force

## North hands

## Minor\_Suit\_Opener\_Balanced\_Response

<b>Board: 424</b>	♠ Q832	You bid first.
Dealer: North	♥ J986	The opponents are silent.
Vul: None	♦ K83	
HCP: 12	♣ AQ	

---

<b>Board: 425</b>	♠ QJT3	Partner bids first.
Dealer: South	♥ QT9	The opponents are silent.
Vul: E-W	♦ A8	
HCP: 18	♣ AKQ6	

---

<b>Board: 426</b>	♠ JT6	You bid first.
Dealer: North	♥ AQ95	The opponents are silent.
Vul: N-S	♦ J3	
HCP: 13	♣ KQT3	

---

<b>Board: 427</b>	♠ AJ63	You bid first.
Dealer: North	♥ AT3	The opponents are silent.
Vul: E-W	♦ A4	
HCP: 18	♣ AJ53	

## Both hands (Answers Page)

### Board: 424

Dealer: North

Vul: None

North HCP: 12

South HCP: 19

Contract: 5 ♠ South

North:

♠ Q832

♥ J986

♦ K83

♣ AQ

South:

♠ AK64

♥ AQ2

♦ AQT

♣ 982

W	N	E	S
	1 ♦	Pass	1 ♠
Pass	2 ♠	Pass	2NT
Pass	3 ♣	Pass	3 ♠
Pass	4 ♠	Pass	4NT
Pass	5 ♦ <sup>1</sup>	Pass	5 ♠
All Pass			

1. A=1/5 or 4/5

### Board: 425

Dealer: South

Vul: E-W

North HCP: 18

South HCP: 13+1

Contract: 4 ♠ South

North:

♠ QJT3

♥ QT9

♦ A8

♣ AKQ6

South:

♠ A97

♥ AKJ4

♦ J9654

♣ 9

W	N	E	S
			1 ♦
Pass	1 ♠	Pass	1NT
Pass	3NT	Pass	4 ♠
All Pass			

### Board: 426

Dealer: North

Vul: N-S

North HCP: 13

South HCP: 16

Contract: 3NT North

North:

♠ JT6

♥ AQ95

♦ J3

♣ KQT3

South:

♠ A93

♥ KJ3

♦ KT98

♣ AJ8

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

1. Fourth suit game force

### Board: 427

Dealer: North

Vul: E-W

North HCP: 18

South HCP: 11

Contract: 3NT South

North:

♠ AJ63

♥ AT3

♦ A4

♣ AJ53

South:

♠ KQ4

♥ QJ2

♦ T932

♣ K64

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

## South hands

## Minor\_Suit\_Opener\_Balanced\_Response

<b>Board: 424</b>	♠ AK64	Partner bids first.
Dealer: North	♥ AQ2	The opponents are silent.
Vul: None	♦ AQT	
HCP: 19	♣ 982	

---

<b>Board: 425</b>	♠ A97	You bid first.
Dealer: South	♥ AKJ4	The opponents are silent.
Vul: E-W	♦ J9654	
HCP: 13+1	♣ 9	

---

<b>Board: 426</b>	♠ A93	Partner bids first.
Dealer: North	♥ KJ3	The opponents are silent.
Vul: N-S	♦ KT98	
HCP: 16	♣ AJ8	

---

<b>Board: 427</b>	♠ KQ4	Partner bids first.
Dealer: North	♥ QJ2	The opponents are silent.
Vul: E-W	♦ T932	
HCP: 11	♣ K64	

## Both hands (Answers Page)

### Board: 424

Dealer: North

Vul: None

North HCP: 12

South HCP: 19

Contract: 5 ♠ South

North:

♠ Q832

♥ J986

♦ K83

♣ AQ

South:

♠ AK64

♥ AQ2

♦ AQT

♣ 982

W	N	E	S
	1 ♦	Pass	1 ♠
Pass	2 ♠	Pass	2NT
Pass	3 ♣	Pass	3 ♠
Pass	4 ♠	Pass	4NT
Pass	5 ♦ <sup>1</sup>	Pass	5 ♠
All Pass			

1. A=1/5 or 4/5

### Board: 425

Dealer: South

Vul: E-W

North HCP: 18

South HCP: 13+1

Contract: 4 ♠ South

North:

♠ QJT3

♥ QT9

♦ A8

♣ AKQ6

South:

♠ A97

♥ AKJ4

♦ J9654

♣ 9

W	N	E	S
			1 ♦
Pass	1 ♠	Pass	1NT
Pass	3NT	Pass	4 ♠
All Pass			

### Board: 426

Dealer: North

Vul: N-S

North HCP: 13

South HCP: 16

Contract: 3NT North

North:

♠ JT6

♥ AQ95

♦ J3

♣ KQT3

South:

♠ A93

♥ KJ3

♦ KT98

♣ AJ8

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

1. Fourth suit game force

### Board: 427

Dealer: North

Vul: E-W

North HCP: 18

South HCP: 11

Contract: 3NT South

North:

♠ AJ63

♥ AT3

♦ A4

♣ AJ53

South:

♠ KQ4

♥ QJ2

♦ T932

♣ K64

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



**North hands****Minor\_Suit\_Opener\_Balanced\_Response****Board: 428**

♠ AJ64

Partner bids first.

Dealer: South

♥ A6

The opponents are silent.

Vul: Both

♦ KQ5

HCP: 19

♣ AJ98

**Board: 429**

♠ AKJ

Partner bids first.

Dealer: South

♥ QJ84

The opponents are silent.

Vul: N-S

♦ QJ

HCP: 19

♣ AJ82

**Board: 430**

♠ AQ8

You bid first.

Dealer: North

♥ AK94

The opponents are silent.

Vul: E-W

♦ Q4

HCP: 19

♣ A763

**Board: 431**

♠ 64

You bid first.

Dealer: North

♥ KQ7

The opponents are silent.

Vul: Both

♦ AK865

HCP: 12+1

♣ T98

## Both hands (Answers Page)

### Board: 428

Dealer: South

Vul: Both

North HCP: 19

South HCP: 14

Contract: 6NT South

North:

♠ AJ64

♥ A6

♦ KQ5

♣ AJ98

South:

♠ T73

♥ KQJ7

♦ AJ2

♣ KT3

W	N	E	S
			1 ♣
Pass	1 ♠	Pass	1NT
Pass	3 ♣	Pass	3NT
Pass	4NT	Pass	6NT
All Pass			

### Board: 429

Dealer: South

Vul: N-S

North HCP: 19

South HCP: 12

Contract: 5♥ South

North:

♠ AKJ

♥ QJ84

♦ QJ

♣ AJ82

South:

♠ QT32

♥ AKT9

♦ K52

♣ T4

W	N	E	S
			1 ♦
Pass	1 ♥	Pass	2 ♥
Pass	2NT	Pass	3 ♦
Pass	3 ♥	Pass	4 ♥
Pass	4NT	Pass	5 ♥ <sup>1</sup>
All Pass			

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

### Board: 430

Dealer: North

Vul: E-W

North HCP: 19

South HCP: 8

Contract: 4♥ North

North:

♠ AQ8

♥ AK94

♦ Q4

♣ A763

South:

♠ J93

♥ 8752

♦ A98

♣ KT4

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

### Board: 431

Dealer: North

Vul: Both

North HCP: 12+1

South HCP: 19

Contract: 4NT South

North:

♠ 64

♥ KQ7

♦ AK865

♣ T98

South:

♠ AKQ9

♥ AT2

♦ Q94

♣ A32

W	N	E	S
	1 ♦	Pass	1 ♠
Pass	1NT	Pass	4NT
All Pass			

**South hands****Minor\_Suit\_Opener\_Balanced\_Response****Board: 428**

♠ T73

You bid first.

Dealer: South

♥ KQJ7

The opponents are silent.

Vul: Both

♦ AJ2

HCP: 14

♣ KT3

**Board: 429**

♠ QT32

You bid first.

Dealer: South

♥ AKT9

The opponents are silent.

Vul: N-S

♦ K52

HCP: 12

♣ T4

**Board: 430**

♠ J93

Partner bids first.

Dealer: North

♥ 8752

The opponents are silent.

Vul: E-W

♦ A98

HCP: 8

♣ KT4

**Board: 431**

♠ AKQ9

Partner bids first.

Dealer: North

♥ AT2

The opponents are silent.

Vul: Both

♦ Q94

HCP: 19

♣ A32

## Both hands (Answers Page)

### Board: 428

Dealer: South

Vul: Both

North HCP: 19

South HCP: 14

Contract: 6NT South

North:

♠ AJ64

♥ A6

♦ KQ5

♣ AJ98

South:

♠ T73

♥ KQJ7

♦ AJ2

♣ KT3

W	N	E	S
			1 ♣
Pass	1 ♠	Pass	1NT
Pass	3 ♣	Pass	3NT
Pass	4NT	Pass	6NT
All Pass			

### Board: 429

Dealer: South

Vul: N-S

North HCP: 19

South HCP: 12

Contract: 5♥ South

North:

♠ AKJ

♥ QJ84

♦ QJ

♣ AJ82

South:

♠ QT32

♥ AKT9

♦ K52

♣ T4

W	N	E	S
			1 ♦
Pass	1 ♥	Pass	2 ♥
Pass	2NT	Pass	3 ♦
Pass	3 ♥	Pass	4 ♥
Pass	4NT	Pass	5 ♥ <sup>1</sup>
All Pass			

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

### Board: 430

Dealer: North

Vul: E-W

North HCP: 19

South HCP: 8

Contract: 4♥ North

North:

♠ AQ8

♥ AK94

♦ Q4

♣ A763

South:

♠ J93

♥ 8752

♦ A98

♣ KT4

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

### Board: 431

Dealer: North

Vul: Both

North HCP: 12+1

South HCP: 19

Contract: 4NT South

North:

♠ 64

♥ KQ7

♦ AK865

♣ T98

South:

♠ AKQ9

♥ AT2

♦ Q94

♣ A32

W	N	E	S
	1 ♦	Pass	1 ♠
Pass	1NT	Pass	4NT
All Pass			

North hands		Minor_Suit_Opener_Balanced_Response
<b>Board: 432</b>	♠ AT43	Partner bids first.
Dealer: South	♥ A86	The opponents are silent.
Vul: None	♦ QJ93	
HCP: 14	♣ K6	
<b>Board: 433</b>	♠ 73	Partner bids first.
Dealer: South	♥ AK52	The opponents are silent.
Vul: E-W	♦ Q87	
HCP: 16	♣ AKT3	
<b>Board: 434</b>	♠ 7432	Partner bids first.
Dealer: South	♥ 32	The opponents are silent.
Vul: Both	♦ KQ65	
HCP: 8	♣ K43	
<b>Board: 435</b>	♠ KT75	Partner bids first.
Dealer: South	♥ 85	The opponents are silent.
Vul: None	♦ K973	
HCP: 13	♣ AQJ	
<b>Board: 436</b>	♠ J54	Partner bids first.
Dealer: South	♥ KQ54	The opponents are silent.
Vul: N-S	♦ A76	
HCP: 13	♣ K75	

## Both hands (Answers Page)

### Board: 432

Dealer: South

Vul: None

North HCP: 14

South HCP: 12

Contract: 3NT North

North:

♠ AT43

♥ A86

♦ QJ93

♣ K6

South:

♠ KJ6

♥ KJ53

♦ K8

♣ J753

W N E S

Pass 1 ♣ 1 ♣

Pass 1 ♥ 1NT

Pass 3NT All Pass

### Board: 433

Dealer: South

Vul: E-W

North HCP: 16

South HCP: 14

Contract: 3NT North

North:

♠ 73

♥ AK52

♦ Q87

♣ AKT3

South:

♠ AKT5

♥ QT3

♦ KJ96

♣ J8

W N E S

Pass 1 ♦ 1 ♦

Pass 1 ♥ 1 ♠

Pass 2 ♣<sup>1</sup> 3 ♥

Pass 3NT All Pass

1. Fourth suit game force

### Board: 434

Dealer: South

Vul: Both

North HCP: 8

South HCP: 14+1

Contract: 1NT South

North:

♠ 7432

♥ 32

♦ KQ65

♣ K43

South:

♠ AQ8

♥ K75

♦ 94

♣ AJ865

W N E S

Pass 1 ♣ 1 ♣

Pass 1 ♥ 1NT

All Pass

### Board: 435

Dealer: South

Vul: None

North HCP: 13

South HCP: 12

Contract: 4 ♠ North

North:

♠ KT75

♥ 85

♦ K973

♣ AQJ

South:

♠ AJ43

♥ KQ2

♦ Q4

♣ 9854

W N E S

Pass 1 ♣ 1 ♣

Pass 1 ♥ 2 ♠

Pass 4 ♠ All Pass

### Board: 436

Dealer: South

Vul: N-S

North HCP: 13

South HCP: 12+1

Contract: 3NT North

North:

♠ J54

♥ KQ54

♦ A76

♣ K75

South:

♠ KQ8

♥ 86

♦ QJT43

♣ A94

W N E S

Pass 1 ♦ 1 ♦

Pass 1 ♥ 1NT

Pass 3NT All Pass

**South hands****Minor\_Suit\_Opener\_Balanced\_Response**

<b>Board: 432</b>	♠ KJ6	You bid first.
Dealer: South	♥ KJ53	The opponents are silent.
Vul: None	♦ K8	
HCP: 12	♣ J753	

---

<b>Board: 433</b>	♠ AKT5	You bid first.
Dealer: South	♥ QT3	The opponents are silent.
Vul: E-W	♦ KJ96	
HCP: 14	♣ J8	

---

<b>Board: 434</b>	♠ AQ8	You bid first.
Dealer: South	♥ K75	The opponents are silent.
Vul: Both	♦ 94	
HCP: 14+1	♣ AJ865	

---

<b>Board: 435</b>	♠ AJ43	You bid first.
Dealer: South	♥ KQ2	The opponents are silent.
Vul: None	♦ Q4	
HCP: 12	♣ 9854	

---

<b>Board: 436</b>	♠ KQ8	You bid first.
Dealer: South	♥ 86	The opponents are silent.
Vul: N-S	♦ QJT43	
HCP: 12+1	♣ A94	

## Both hands (Answers Page)

### Board: 432

Dealer: South

Vul: None

North HCP: 14

South HCP: 12

Contract: 3NT North

North:

♠ AT43

♥ A86

♦ QJ93

♣ K6

South:

♠ KJ6

♥ KJ53

♦ K8

♣ J753

W N E S

Pass 1 ♣ 1 ♣

Pass 1 ♥ 1NT

Pass 3NT All Pass

### Board: 433

Dealer: South

Vul: E-W

North HCP: 16

South HCP: 14

Contract: 3NT North

North:

♠ 73

♥ AK52

♦ Q87

♣ AKT3

South:

♠ AKT5

♥ QT3

♦ KJ96

♣ J8

W N E S

Pass 1 ♦ 1 ♦

Pass 1 ♥ 1 ♠

Pass 2 ♣<sup>1</sup> 3 ♥

Pass 3NT All Pass

1. Fourth suit game force

### Board: 434

Dealer: South

Vul: Both

North HCP: 8

South HCP: 14+1

Contract: 1NT South

North:

♠ 7432

♥ 32

♦ KQ65

♣ K43

South:

♠ AQ8

♥ K75

♦ 94

♣ AJ865

W N E S

Pass 1 ♣ 1 ♣

Pass 1 ♥ 1NT

All Pass

### Board: 435

Dealer: South

Vul: None

North HCP: 13

South HCP: 12

Contract: 4 ♠ North

North:

♠ KT75

♥ 85

♦ K973

♣ AQJ

South:

♠ AJ43

♥ KQ2

♦ Q4

♣ 9854

W N E S

Pass 1 ♣ 1 ♣

Pass 1 ♥ 2 ♠

Pass 4 ♠ All Pass

### Board: 436

Dealer: South

Vul: N-S

North HCP: 13

South HCP: 12+1

Contract: 3NT North

North:

♠ J54

♥ KQ54

♦ A76

♣ K75

South:

♠ KQ8

♥ 86

♦ QJT43

♣ A94

W N E S

Pass 1 ♦ 1 ♦

Pass 1 ♥ 1NT

Pass 3NT All Pass



North hands		Minor_Suit_Opener_Balanced_Response
<b>Board: 437</b>	♠ A65	You bid first.
Dealer: North	♥ JT8	The opponents are silent.
Vul: Both	♦ AKJ	
HCP: 19	♣ AQ96	
<b>Board: 438</b>	♠ AQ76	You bid first.
Dealer: North	♥ AK	The opponents are silent.
Vul: None	♦ JT83	
HCP: 14	♣ 973	
<b>Board: 439</b>	♠ K95	You bid first.
Dealer: North	♥ A93	The opponents are silent.
Vul: N-S	♦ 976	
HCP: 13	♣ KQJ6	
<b>Board: 440</b>	♠ Q5	You bid first.
Dealer: North	♥ AQ54	The opponents are silent.
Vul: E-W	♦ AJ63	
HCP: 13	♣ 873	
<b>Board: 441</b>	♠ KT5	You bid first.
Dealer: North	♥ 63	The opponents are silent.
Vul: None	♦ AKJ642	
HCP: 15+2	♣ AT	

## Both hands (Answers Page)

### Board: 437

	North:	South:	W	N	E	S
Dealer: North	♠ A65	♠ KJ93		1 ♣	Pass	1 ♠
Vul: Both	♥ JT8	♥ AK3	Pass	2NT	Pass	3NT
North HCP: 19	♦ AKJ	♦ 86	All Pass			
South HCP: 12	♣ AQ96	♣ JT84				
Contract: 3NT South						

### Board: 438

	North:	South:	W	N	E	S
Dealer: North	♠ AQ76	♠ KJ		1 ♦	Pass	1 ♥
Vul: None	♥ AK	♥ JT72	Pass	1 ♠	Pass	2 ♣ <sup>1</sup>
North HCP: 14	♦ JT83	♦ KQ97	Pass	2 ♦	Pass	2NT
South HCP: 19	♣ 973	♣ AKQ	Pass	3NT	All Pass	
Contract: 3NT North						

1. Fourth suit game force

### Board: 439

	North:	South:	W	N	E	S
Dealer: North	♠ K95	♠ AQ2		1 ♣	Pass	1 ♥
Vul: N-S	♥ A93	♥ KQT2	Pass	1NT	Pass	3NT
North HCP: 13	♦ 976	♦ AK85	All Pass			
South HCP: 18	♣ KQJ6	♣ 53				
Contract: 3NT South						

### Board: 440

	North:	South:	W	N	E	S
Dealer: North	♠ Q5	♠ J64		1 ♦	Pass	1NT
Vul: E-W	♥ AQ54	♥ KT2	All Pass			
North HCP: 13	♦ AJ63	♦ 975				
South HCP: 11	♣ 873	♣ AK95				
Contract: 1NT South						

### Board: 441

	North:	South:	W	N	E	S
Dealer: North	♠ KT5	♠ A743		1 ♦	Pass	1 ♠
Vul: None	♥ 63	♥ K92	Pass	3 ♦	Pass	5 ♦
North HCP: 15+2	♦ AKJ642	♦ Q98	All Pass			
South HCP: 9	♣ AT	♣ 965				
Contract: 5 ♦ South						

**South hands****Minor\_Suit\_Opener\_Balanced\_Response**

<b>Board: 437</b>	♠ KJ93	Partner bids first.
Dealer: North	♥ AK3	The opponents are silent.
Vul: Both	♦ 86	
HCP: 12	♣ JT84	

---

<b>Board: 438</b>	♠ KJ	Partner bids first.
Dealer: North	♥ JT72	The opponents are silent.
Vul: None	♦ KQ97	
HCP: 19	♣ AKQ	

---

<b>Board: 439</b>	♠ AQ2	Partner bids first.
Dealer: North	♥ KQT2	The opponents are silent.
Vul: N-S	♦ AK85	
HCP: 18	♣ 53	

---

<b>Board: 440</b>	♠ J64	Partner bids first.
Dealer: North	♥ KT2	The opponents are silent.
Vul: E-W	♦ 975	
HCP: 11	♣ AK95	

---

<b>Board: 441</b>	♠ A743	Partner bids first.
Dealer: North	♥ K92	The opponents are silent.
Vul: None	♦ Q98	
HCP: 9	♣ 965	

## Both hands (Answers Page)

### Board: 437

	North:	South:	W	N	E	S
Dealer: North	♠ A65	♠ KJ93		1 ♣	Pass	1 ♠
Vul: Both	♥ JT8	♥ AK3	Pass	2NT	Pass	3NT
North HCP: 19	♦ AKJ	♦ 86	All Pass			
South HCP: 12	♣ AQ96	♣ JT84				
Contract: 3NT South						

### Board: 438

	North:	South:	W	N	E	S
Dealer: North	♠ AQ76	♠ KJ		1 ♦	Pass	1 ♥
Vul: None	♥ AK	♥ JT72	Pass	1 ♠	Pass	2 ♣ <sup>1</sup>
North HCP: 14	♦ JT83	♦ KQ97	Pass	2 ♦	Pass	2NT
South HCP: 19	♣ 973	♣ AKQ	Pass	3NT	All Pass	
Contract: 3NT North						

1. Fourth suit game force

### Board: 439

	North:	South:	W	N	E	S
Dealer: North	♠ K95	♠ AQ2		1 ♣	Pass	1 ♥
Vul: N-S	♥ A93	♥ KQT2	Pass	1NT	Pass	3NT
North HCP: 13	♦ 976	♦ AK85	All Pass			
South HCP: 18	♣ KQJ6	♣ 53				
Contract: 3NT South						

### Board: 440

	North:	South:	W	N	E	S
Dealer: North	♠ Q5	♠ J64		1 ♦	Pass	1NT
Vul: E-W	♥ AQ54	♥ KT2	All Pass			
North HCP: 13	♦ AJ63	♦ 975				
South HCP: 11	♣ 873	♣ AK95				
Contract: 1NT South						

### Board: 441

	North:	South:	W	N	E	S
Dealer: North	♠ KT5	♠ A743		1 ♦	Pass	1 ♠
Vul: None	♥ 63	♥ K92	Pass	3 ♦	Pass	5 ♦
North HCP: 15+2	♦ AKJ642	♦ Q98	All Pass			
South HCP: 9	♣ AT	♣ 965				
Contract: 5 ♦ South						

**North hands****Minor\_Suit\_Opener\_Balanced\_Response****Board: 442**

♠ AQ97

You bid first.

Dealer: North

♥ QJ87

The opponents are silent.

Vul: N-S

♦ AKQ8

HCP: 18

♣ T

**Board: 443**

♠ J98

You bid first.

Dealer: North

♥ AK3

The opponents are silent.

Vul: E-W

♦ AKQ

HCP: 19

♣ QT98

## Both hands (Answers Page)

**Board: 442**

Dealer: North

Vul: N-S

North HCP: 18

South HCP: 7+1

Contract: 2NT South

**North:**

♠ AQ97

♥ QJ87

♦ AKQ8

♣ T

**South:**

♠ 853

♥ AT

♦ T62

♣ K9865

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

**Board: 443**

Dealer: North

Vul: E-W

North HCP: 19

South HCP: 7

Contract: 3NT South

**North:**

♠ J98

♥ AK3

♦ AKQ

♣ QT98

**South:**

♠ AQ74

♥ 752

♦ 92

♣ J765

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

**South hands****Minor\_Suit\_Opener\_Balanced\_Response****Board: 442**

♠ 853

Partner bids first.

Dealer: North

♥ AT

The opponents are silent.

Vul: N-S

♦ T62

HCP: 7+1

♣ K9865

**Board: 443**

♠ AQ74

Partner bids first.

Dealer: North

♥ 752

The opponents are silent.

Vul: E-W

♦ 92

HCP: 7

♣ J765

## Both hands (Answers Page)

**Board: 442**

Dealer: North

Vul: N-S

North HCP: 18

South HCP: 7+1

Contract: 2NT South

**North:**

♠ AQ97

♥ QJ87

♦ AKQ8

♣ T

**South:**

♠ 853

♥ AT

♦ T62

♣ K9865

**W****N****E****S**

1 ♦

Pass

1NT

Pass

2 ♥

Pass

2NT

All Pass

**Board: 443**

Dealer: North

Vul: E-W

North HCP: 19

South HCP: 7

Contract: 3NT South

**North:**

♠ J98

♥ AK3

♦ AKQ

♣ QT98

**South:**

♠ AQ74

♥ 752

♦ 92

♣ J765

**W****N****E****S**

1 ♣

Pass

1 ♠

Pass

2NT

Pass

3NT

All Pass