

## North hands

## Inverted\_Minors

<b>Board: 1</b>	♠ KQ32	You bid first.
Dealer: North	♥ AKQ4	The opponents are silent.
Vul: None	♦ K5	
HCP: 18	♣ J53	

---

<b>Board: 2</b>	♠ 97	Partner bids first.
Dealer: South	♥ 943	The opponents are silent.
Vul: N-S	♦ KQJ	
HCP: 11+1	♣ AJ653	

---

<b>Board: 3</b>	♠ K5	Partner bids first.
Dealer: South	♥ J95	The opponents are silent.
Vul: E-W	♦ AQT42	
HCP: 11+1	♣ J92	

---

<b>Board: 4</b>	♠ 9	Partner bids first.
Dealer: South	♥ 54	The opponents are silent.
Vul: Both	♦ AT853	
HCP: 8+2	♣ A9764	

---

<b>Board: 5</b>	♠ JT8	Partner bids first.
Dealer: South	♥ K5	The opponents are silent.
Vul: N-S	♦ AJ9	
HCP: 12+1	♣ K9872	

## Both hands (Answers Page)

### Board: 1

Dealer: North

Vul: None

North HCP: 18

South HCP: 9+2

Contract: 5♣ North

North:

♠ KQ32

♥ AKQ4

♦ K5

♣ J53

South:

♠ 4

♥ 85

♦ AQ864

♣ K9874

W N E S

1♣ Pass 3♣

Pass 3NT Pass 4♣

Pass 5♣ All Pass

### Board: 2

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 14

Contract: 3NT South

North:

♠ 97

♥ 943

♦ KQJ

♣ AJ653

South:

♠ AK4

♥ AKT2

♦ 743

♣ T98

W N E S

1♣

Pass 2♣<sup>1</sup> Pass 2♥

Pass 3♣ Pass 3NT

All Pass

1. Inverted minors

### Board: 3

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 13

Contract: 3NT North

North:

♠ K5

♥ J95

♦ AQT42

♣ J92

South:

♠ AT62

♥ K6

♦ KJ96

♣ Q64

W N E S

1♦

Pass 2♦<sup>1</sup> Pass 2♥

Pass 3NT All Pass

1. Inverted minors

### Board: 4

Dealer: South

Vul: Both

North HCP: 8+2

South HCP: 12

Contract: 3♣ North

North:

♠ 9

♥ 54

♦ AT853

♣ A9764

South:

♠ KT53

♥ QJT2

♦ K9

♣ QJ2

W N E S

1♣

Pass 3♣ All Pass

### Board: 5

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 14

Contract: 3NT North

North:

♠ JT8

♥ K5

♦ AJ9

♣ K9872

South:

♠ K642

♥ A32

♦ K53

♣ A43

W N E S

1♣

Pass 2♣<sup>1</sup> Pass 2♦

Pass 3NT All Pass

1. Inverted minors

## South hands

## Inverted\_Minors

<b>Board: 1</b>	♠ 4	Partner bids first.
Dealer: North	♥ 85	The opponents are silent.
Vul: None	♦ AQ864	
HCP: 9+2	♣ K9874	

---

<b>Board: 2</b>	♠ AK4	You bid first.
Dealer: South	♥ AKT2	The opponents are silent.
Vul: N-S	♦ 743	
HCP: 14	♣ T98	

---

<b>Board: 3</b>	♠ AT62	You bid first.
Dealer: South	♥ K6	The opponents are silent.
Vul: E-W	♦ KJ96	
HCP: 13	♣ Q64	

---

<b>Board: 4</b>	♠ KT53	You bid first.
Dealer: South	♥ QJT2	The opponents are silent.
Vul: Both	♦ K9	
HCP: 12	♣ QJ2	

---

<b>Board: 5</b>	♠ K642	You bid first.
Dealer: South	♥ A32	The opponents are silent.
Vul: N-S	♦ K53	
HCP: 14	♣ A43	

## Both hands (Answers Page)

### Board: 1

Dealer: North

Vul: None

North HCP: 18

South HCP: 9+2

Contract: 5♣ North

North:

♠ KQ32

♥ AKQ4

♦ K5

♣ J53

South:

♠ 4

♥ 85

♦ AQ864

♣ K9874

W N E S

1♣ Pass 3♣

Pass 3NT Pass 4♣

Pass 5♣ All Pass

### Board: 2

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 14

Contract: 3NT South

North:

♠ 97

♥ 943

♦ KQJ

♣ AJ653

South:

♠ AK4

♥ AKT2

♦ 743

♣ T98

W N E S

1♣

Pass 2♣<sup>1</sup> Pass 2♥

Pass 3♣ Pass 3NT

All Pass

1. Inverted minors

### Board: 3

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 13

Contract: 3NT North

North:

♠ K5

♥ J95

♦ AQT42

♣ J92

South:

♠ AT62

♥ K6

♦ KJ96

♣ Q64

W N E S

1♦

Pass 2♦<sup>1</sup> Pass 2♥

Pass 3NT All Pass

1. Inverted minors

### Board: 4

Dealer: South

Vul: Both

North HCP: 8+2

South HCP: 12

Contract: 3♣ North

North:

♠ 9

♥ 54

♦ AT853

♣ A9764

South:

♠ KT53

♥ QJT2

♦ K9

♣ QJ2

W N E S

1♣

Pass 3♣ All Pass

### Board: 5

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 14

Contract: 3NT North

North:

♠ JT8

♥ K5

♦ AJ9

♣ K9872

South:

♠ K642

♥ A32

♦ K53

♣ A43

W N E S

1♣

Pass 2♣<sup>1</sup> Pass 2♦

Pass 3NT All Pass

1. Inverted minors

# North hands

# Inverted\_Minors

<b>Board: 6</b>	♠ A53	Partner bids first.
Dealer: South	♥ 72	The opponents are silent.
Vul: E-W	♦ KQT5	
HCP: 12	♣ QJ52	

<b>Board: 7</b>	♠ A3	Partner bids first.
Dealer: South	♥ T82	The opponents are silent.
Vul: Both	♦ A975	
HCP: 11	♣ K432	

<b>Board: 8</b>	♠ KT9	Partner bids first.
Dealer: South	♥ J9	The opponents are silent.
Vul: None	♦ QJ62	
HCP: 12	♣ KQ83	

<b>Board: 9</b>	♠ KJT	Partner bids first.
Dealer: South	♥ K6	The opponents are silent.
Vul: E-W	♦ 6432	
HCP: 11	♣ KJ63	

<b>Board: 10</b>	♠ J84	Partner bids first.
Dealer: South	♥ K7	The opponents are silent.
Vul: Both	♦ JT4	
HCP: 11+1	♣ AQT43	

## Both hands (Answers Page)

### Board: 6

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 12

Contract: 2NT South

North:

♠ A53

♥ 72

♦ KQT5

♣ QJ52

South:

♠ KQ6

♥ KT63

♦ A864

♣ 93

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2NT

All Pass

1. Inverted minors

### Board: 7

Dealer: South

Vul: Both

North HCP: 11

South HCP: 14+1

Contract: 3NT North

North:

♠ A3

♥ T82

♦ A975

♣ K432

South:

♠ Q92

♥ KJ7

♦ KT862

♣ AJ

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2 ♥

Pass 3NT All Pass

1. Inverted minors

### Board: 8

Dealer: South

Vul: None

North HCP: 12

South HCP: 18

Contract: 3NT South

North:

♠ KT9

♥ J9

♦ QJ62

♣ KQ83

South:

♠ QJ8

♥ AKT5

♦ AT43

♣ A6

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 3NT

All Pass

1. Inverted minors

### Board: 9

Dealer: South

Vul: E-W

North HCP: 11

South HCP: 14

Contract: 3NT North

North:

♠ KJT

♥ K6

♦ 6432

♣ KJ63

South:

♠ 8765

♥ A742

♦ AQT7

♣ A

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2 ♥

Pass 3NT All Pass

1. Inverted minors

### Board: 10

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 12

Contract: 2NT South

North:

♠ J84

♥ K7

♦ JT4

♣ AQT43

South:

♠ KQT3

♥ 943

♦ A82

♣ K86

W N E S

1 ♣

Pass 2 ♣<sup>1</sup> Pass 2NT

All Pass

1. Inverted minors

## South hands

## Inverted\_Minors

<b>Board: 6</b>	♠ KQ6	You bid first.
Dealer: South	♥ KT63	The opponents are silent.
Vul: E-W	♦ A864	
HCP: 12	♣ 93	

---

<b>Board: 7</b>	♠ Q92	You bid first.
Dealer: South	♥ KJ7	The opponents are silent.
Vul: Both	♦ KT862	
HCP: 14+1	♣ AJ	

---

<b>Board: 8</b>	♠ QJ8	You bid first.
Dealer: South	♥ AKT5	The opponents are silent.
Vul: None	♦ AT43	
HCP: 18	♣ A6	

---

<b>Board: 9</b>	♠ 8765	You bid first.
Dealer: South	♥ A742	The opponents are silent.
Vul: E-W	♦ AQT7	
HCP: 14	♣ A	

---

<b>Board: 10</b>	♠ KQT3	You bid first.
Dealer: South	♥ 943	The opponents are silent.
Vul: Both	♦ A82	
HCP: 12	♣ K86	

## Both hands (Answers Page)

### Board: 6

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 12

Contract: 2NT South

North:

♠ A53

♥ 72

♦ KQT5

♣ QJ52

South:

♠ KQ6

♥ KT63

♦ A864

♣ 93

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2NT

All Pass

1. Inverted minors

### Board: 7

Dealer: South

Vul: Both

North HCP: 11

South HCP: 14+1

Contract: 3NT North

North:

♠ A3

♥ T82

♦ A975

♣ K432

South:

♠ Q92

♥ KJ7

♦ KT862

♣ AJ

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2 ♥

Pass 3NT All Pass

1. Inverted minors

### Board: 8

Dealer: South

Vul: None

North HCP: 12

South HCP: 18

Contract: 3NT South

North:

♠ KT9

♥ J9

♦ QJ62

♣ KQ83

South:

♠ QJ8

♥ AKT5

♦ AT43

♣ A6

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 3NT

All Pass

1. Inverted minors

### Board: 9

Dealer: South

Vul: E-W

North HCP: 11

South HCP: 14

Contract: 3NT North

North:

♠ KJT

♥ K6

♦ 6432

♣ KJ63

South:

♠ 8765

♥ A742

♦ AQT7

♣ A

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2 ♥

Pass 3NT All Pass

1. Inverted minors

### Board: 10

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 12

Contract: 2NT South

North:

♠ J84

♥ K7

♦ JT4

♣ AQT43

South:

♠ KQT3

♥ 943

♦ A82

♣ K86

W N E S

1 ♣

Pass 2 ♣<sup>1</sup> Pass 2NT

All Pass

1. Inverted minors



## North hands

## Inverted\_Minors

<b>Board: 11</b>	♠ T62	Partner bids first.
Dealer: South	♥ Q	The opponents are silent.
Vul: None	♦ K873	
HCP: 12+1	♣ AQJ93	

---

<b>Board: 12</b>	♠ 43	Partner bids first.
Dealer: South	♥ A	The opponents are silent.
Vul: Both	♦ 9743	
HCP: 8+2	♣ A98762	

---

<b>Board: 13</b>	♠ K8	You bid first.
Dealer: North	♥ KJT2	The opponents are silent.
Vul: None	♦ AKQ9	
HCP: 18	♣ Q83	

---

<b>Board: 14</b>	♠ AJ	You bid first.
Dealer: North	♥ QJ63	The opponents are silent.
Vul: N-S	♦ KT8	
HCP: 14	♣ K765	

---

<b>Board: 15</b>	♠ K82	You bid first.
Dealer: North	♥ AKJT	The opponents are silent.
Vul: E-W	♦ KJ4	
HCP: 18	♣ K65	

## Both hands (Answers Page)

### Board: 11

Dealer: South

Vul: None

North HCP: 12+1

South HCP: 13

Contract: 3NT North

North:

♠ T62

♥ Q

♦ K873

♣ AQJ93

South:

♠ Q3

♥ AT87

♦ AQJ2

♣ 852

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2 ♥

Pass 3NT All Pass

1. Inverted minors

### Board: 12

Dealer: South

Vul: Both

North HCP: 8+2

South HCP: 18

Contract: 3NT South

North:

♠ 43

♥ A

♦ 9743

♣ A98762

South:

♠ A6

♥ Q643

♦ AQ6

♣ KQJ4

W N E S

1 ♣

Pass 3 ♣ Pass 3NT

All Pass

### Board: 13

Dealer: North

Vul: None

North HCP: 18

South HCP: 12+3

Contract: 6 ♦ South

North:

♠ K8

♥ KJT2

♦ AKQ9

♣ Q83

South:

♠ AT

♥ -

♦ J8743

♣ AK9654

W N E S

1 ♦ Pass 2 ♦<sup>1</sup>

Pass 3NT Pass 4 ♦

Pass 4 ♥ Pass 4 ♠

Pass 5 ♦ Pass 6 ♦

All Pass

1. Inverted minors

### Board: 14

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 11+1

Contract: 3NT South

North:

♠ AJ

♥ QJ63

♦ KT8

♣ K765

South:

♠ 983

♥ K75

♦ A5

♣ A9843

W N E S

1 ♣ Pass 2 ♣<sup>1</sup>

Pass 2 ♦ Pass 3NT

All Pass

1. Inverted minors

### Board: 15

Dealer: North

Vul: E-W

North HCP: 18

South HCP: 8+2

Contract: 3NT North

North:

♠ K82

♥ AKJT

♦ KJ4

♣ K65

South:

♠ J94

♥ 7

♦ 876

♣ AQJT74

W N E S

1 ♣ Pass 3 ♣

Pass 3NT All Pass

## South hands

## Inverted\_Minors

<b>Board: 11</b>	♠ Q3	You bid first.
Dealer: South	♥ AT87	The opponents are silent.
Vul: None	♦ AQJ2	
HCP: 13	♣ 852	

---

<b>Board: 12</b>	♠ A6	You bid first.
Dealer: South	♥ Q643	The opponents are silent.
Vul: Both	♦ AQ6	
HCP: 18	♣ KQJ4	

---

<b>Board: 13</b>	♠ AT	Partner bids first.
Dealer: North	♥ -	The opponents are silent.
Vul: None	♦ J8743	
HCP: 12+3	♣ AK9654	

---

<b>Board: 14</b>	♠ 983	Partner bids first.
Dealer: North	♥ K75	The opponents are silent.
Vul: N-S	♦ A5	
HCP: 11+1	♣ A9843	

---

<b>Board: 15</b>	♠ J94	Partner bids first.
Dealer: North	♥ 7	The opponents are silent.
Vul: E-W	♦ 876	
HCP: 8+2	♣ AQJT74	

## Both hands (Answers Page)

### Board: 11

Dealer: South

Vul: None

North HCP: 12+1

South HCP: 13

Contract: 3NT North

North:

♠ T62

♥ Q

♦ K873

♣ AQJ93

South:

♠ Q3

♥ AT87

♦ AQJ2

♣ 852

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2 ♥

Pass 3NT All Pass

1. Inverted minors

### Board: 12

Dealer: South

Vul: Both

North HCP: 8+2

South HCP: 18

Contract: 3NT South

North:

♠ 43

♥ A

♦ 9743

♣ A98762

South:

♠ A6

♥ Q643

♦ AQ6

♣ KQJ4

W N E S

1 ♣

Pass 3 ♣ Pass 3NT

All Pass

### Board: 13

Dealer: North

Vul: None

North HCP: 18

South HCP: 12+3

Contract: 6 ♦ South

North:

♠ K8

♥ KJT2

♦ AKQ9

♣ Q83

South:

♠ AT

♥ -

♦ J8743

♣ AK9654

W N E S

1 ♦ Pass 2 ♦<sup>1</sup>

Pass 3NT Pass 4 ♦

Pass 4 ♥ Pass 4 ♠

Pass 5 ♦ Pass 6 ♦

All Pass

1. Inverted minors

### Board: 14

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 11+1

Contract: 3NT South

North:

♠ AJ

♥ QJ63

♦ KT8

♣ K765

South:

♠ 983

♥ K75

♦ A5

♣ A9843

W N E S

1 ♣ Pass 2 ♣<sup>1</sup>

Pass 2 ♦ Pass 3NT

All Pass

1. Inverted minors

### Board: 15

Dealer: North

Vul: E-W

North HCP: 18

South HCP: 8+2

Contract: 3NT North

North:

♠ K82

♥ AKJT

♦ KJ4

♣ K65

South:

♠ J94

♥ 7

♦ 876

♣ AQJT74

W N E S

1 ♣ Pass 3 ♣

Pass 3NT All Pass

## North hands

## Inverted\_Minors

<b>Board: 16</b>	♠ K94	Partner bids first.
Dealer: South	♥ 65	The opponents are silent.
Vul: None	♦ QJ	
HCP: 12+2	♣ KQJ542	

---

<b>Board: 17</b>	♠ AK2	Partner bids first.
Dealer: South	♥ KT8	The opponents are silent.
Vul: N-S	♦ 8643	
HCP: 12	♣ Q95	

---

<b>Board: 18</b>	♠ 32	Partner bids first.
Dealer: South	♥ K9	The opponents are silent.
Vul: E-W	♦ T75	
HCP: 12+2	♣ AKQ965	

---

<b>Board: 19</b>	♠ KQT	You bid first.
Dealer: North	♥ AJ43	The opponents are silent.
Vul: Both	♦ KQ642	
HCP: 19+1	♣ A	

## Both hands (Answers Page)

### Board: 16

Dealer: South

Vul: None

North HCP: 12+2

South HCP: 14

Contract: 5 ♣ North

North:

♠ K94

♥ 65

♦ QJ

♣ KQJ542

South:

♠ QJ5

♥ KJ83

♦ K75

♣ AT6

W N E S

1 ♣

Pass 2 ♣<sup>1</sup> Pass 2 ♦

Pass 5 ♣ All Pass

1. Inverted minors

### Board: 17

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 14+1

Contract: 3NT North

North:

♠ AK2

♥ KT8

♦ 8643

♣ Q95

South:

♠ 987

♥ 974

♦ AKQJ5

♣ AT

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 3 ♦

Pass 3NT All Pass

1. Inverted minors

### Board: 18

Dealer: South

Vul: E-W

North HCP: 12+2

South HCP: 12

Contract: 3 ♣ North

North:

♠ 32

♥ K9

♦ T75

♣ AKQ965

South:

♠ AT65

♥ A52

♦ K83

♣ JT7

W N E S

1 ♣

Pass 2 ♣<sup>1</sup> Pass 2NT

Pass 3 ♣ All Pass

1. Inverted minors

### Board: 19

Dealer: North

Vul: Both

North HCP: 19+1

South HCP: 12

Contract: 3NT North

North:

♠ KQT

♥ AJ43

♦ KQ642

♣ A

South:

♠ A6

♥ Q85

♦ AJT8

♣ J943

W N E S

1 ♦ Pass 2 ♦<sup>1</sup>

Pass 3NT All Pass

1. Inverted minors

## South hands

## Inverted\_Minors

<b>Board: 16</b>	♠ QJ5	You bid first.
Dealer: South	♥ KJ83	The opponents are silent.
Vul: None	♦ K75	
HCP: 14	♣ AT6	

---

<b>Board: 17</b>	♠ 987	You bid first.
Dealer: South	♥ 974	The opponents are silent.
Vul: N-S	♦ AKQJ5	
HCP: 14+1	♣ AT	

---

<b>Board: 18</b>	♠ AT65	You bid first.
Dealer: South	♥ A52	The opponents are silent.
Vul: E-W	♦ K83	
HCP: 12	♣ JT7	

---

<b>Board: 19</b>	♠ A6	Partner bids first.
Dealer: North	♥ Q85	The opponents are silent.
Vul: Both	♦ AJT8	
HCP: 12	♣ J943	

## Both hands (Answers Page)

### Board: 16

Dealer: South

Vul: None

North HCP: 12+2

South HCP: 14

Contract: 5 ♣ North

North:

♠ K94

♥ 65

♦ QJ

♣ KQJ542

South:

♠ QJ5

♥ KJ83

♦ K75

♣ AT6

W N E S

1 ♣

Pass 2 ♣<sup>1</sup> Pass 2 ♦

Pass 5 ♣ All Pass

1. Inverted minors

### Board: 17

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 14+1

Contract: 3NT North

North:

♠ AK2

♥ KT8

♦ 8643

♣ Q95

South:

♠ 987

♥ 974

♦ AKQJ5

♣ AT

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 3 ♦

Pass 3NT All Pass

1. Inverted minors

### Board: 18

Dealer: South

Vul: E-W

North HCP: 12+2

South HCP: 12

Contract: 3 ♣ North

North:

♠ 32

♥ K9

♦ T75

♣ AKQ965

South:

♠ AT65

♥ A52

♦ K83

♣ JT7

W N E S

1 ♣

Pass 2 ♣<sup>1</sup> Pass 2NT

Pass 3 ♣ All Pass

1. Inverted minors

### Board: 19

Dealer: North

Vul: Both

North HCP: 19+1

South HCP: 12

Contract: 3NT North

North:

♠ KQT

♥ AJ43

♦ KQ642

♣ A

South:

♠ A6

♥ Q85

♦ AJT8

♣ J943

W N E S

1 ♦ Pass 2 ♦<sup>1</sup>

Pass 3NT All Pass

1. Inverted minors



## North hands

## Inverted\_Minors

### Board: 20

♠ JT3

Partner bids first.

Dealer: South

♥ KQ

The opponents are silent.

Vul: N-S

♦ Q965

HCP: 12

♣ A642

---

### Board: 21

♠ 8652

You bid first.

Dealer: North

♥ JT8

The opponents are silent.

Vul: E-W

♦ AKJ9

HCP: 13

♣ A5

---

### Board: 22

♠ Q72

Partner bids first.

Dealer: South

♥ 52

The opponents are silent.

Vul: Both

♦ AQ762

HCP: 12+1

♣ AT6

---

### Board: 23

♠ KJ5

You bid first.

Dealer: North

♥ KJ86

The opponents are silent.

Vul: None

♦ A

HCP: 16+1

♣ AT643

## Both hands (Answers Page)

### Board: 20

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 16+1

Contract: 6 ♦ South

North:

♠ JT3

♥ KQ

♦ Q965

♣ A642

South:

♠ AK9

♥ A976

♦ AJT73

♣ 5

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

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2 ♥

Pass 3NT Pass 4 ♦

Pass 4 ♥ Pass 4 ♠

Pass 5 ♦ Pass 6 ♦

All Pass

1. Inverted minors

### Board: 21

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 12+1

Contract: 4 ♦ North

North:

♠ 8652

♥ JT8

♦ AKJ9

♣ A5

South:

♠ K

♥ AQ3

♦ T8532

♣ KT62

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

1 ♦ Pass 2 ♦<sup>1</sup>

Pass 2NT Pass 3 ♦

Pass 4 ♦ All Pass

1. Inverted minors

### Board: 22

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 12

Contract: 2NT South

North:

♠ Q72

♥ 52

♦ AQ762

♣ AT6

South:

♠ KJ98

♥ KJ87

♦ J93

♣ K3

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

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2NT

All Pass

1. Inverted minors

### Board: 23

Dealer: North

Vul: None

North HCP: 16+1

South HCP: 12+1

Contract: 3NT North

North:

♠ KJ5

♥ KJ86

♦ A

♣ AT643

South:

♠ Q3

♥ Q9

♦ KQ96

♣ QJ752

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

1 ♣ Pass 2 ♣<sup>1</sup>

Pass 2 ♦ Pass 3 ♣

Pass 3NT All Pass

1. Inverted minors

## South hands

## Inverted\_Minors

<b>Board: 20</b>	♠ AK9	You bid first.
Dealer: South	♥ A976	The opponents are silent.
Vul: N-S	♦ AJT73	
HCP: 16+1	♣ 5	

---

<b>Board: 21</b>	♠ K	Partner bids first.
Dealer: North	♥ AQ3	The opponents are silent.
Vul: E-W	♦ T8532	
HCP: 12+1	♣ KT62	

---

<b>Board: 22</b>	♠ KJ98	You bid first.
Dealer: South	♥ KJ87	The opponents are silent.
Vul: Both	♦ J93	
HCP: 12	♣ K3	

---

<b>Board: 23</b>	♠ Q3	Partner bids first.
Dealer: North	♥ Q9	The opponents are silent.
Vul: None	♦ KQ96	
HCP: 12+1	♣ QJ752	

## Both hands (Answers Page)

### Board: 20

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 16+1

Contract: 6 ♦ South

North:

♠ JT3

♥ KQ

♦ Q965

♣ A642

South:

♠ AK9

♥ A976

♦ AJT73

♣ 5

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

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2 ♥

Pass 3NT Pass 4 ♦

Pass 4 ♥ Pass 4 ♠

Pass 5 ♦ Pass 6 ♦

All Pass

1. Inverted minors

### Board: 21

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 12+1

Contract: 4 ♦ North

North:

♠ 8652

♥ JT8

♦ AKJ9

♣ A5

South:

♠ K

♥ AQ3

♦ T8532

♣ KT62

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

1 ♦ Pass 2 ♦<sup>1</sup>

Pass 2NT Pass 3 ♦

Pass 4 ♦ All Pass

1. Inverted minors

### Board: 22

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 12

Contract: 2NT South

North:

♠ Q72

♥ 52

♦ AQ762

♣ AT6

South:

♠ KJ98

♥ KJ87

♦ J93

♣ K3

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

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2NT

All Pass

1. Inverted minors

### Board: 23

Dealer: North

Vul: None

North HCP: 16+1

South HCP: 12+1

Contract: 3NT North

North:

♠ KJ5

♥ KJ86

♦ A

♣ AT643

South:

♠ Q3

♥ Q9

♦ KQ96

♣ QJ752

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

1 ♣ Pass 2 ♣<sup>1</sup>

Pass 2 ♦ Pass 3 ♣

Pass 3NT All Pass

1. Inverted minors

## North hands

## Inverted\_Minors

<b>Board: 24</b>	♠ 7	Partner bids first.
Dealer: South	♥ A3	The opponents are silent.
Vul: Both	♦ KJ95	
HCP: 12+2	♣ A96532	

---

<b>Board: 25</b>	♠ 65	Partner bids first.
Dealer: South	♥ AKJ	The opponents are silent.
Vul: None	♦ QJ965	
HCP: 11+1	♣ 742	

---

<b>Board: 26</b>	♠ J7	Partner bids first.
Dealer: South	♥ AJ2	The opponents are silent.
Vul: N-S	♦ K532	
HCP: 11	♣ Q964	

---

<b>Board: 27</b>	♠ Q93	You bid first.
Dealer: North	♥ AT9	The opponents are silent.
Vul: Both	♦ AKQ5	
HCP: 18	♣ QJ8	

---

<b>Board: 28</b>	♠ J62	Partner bids first.
Dealer: South	♥ AT	The opponents are silent.
Vul: N-S	♦ AQT6	
HCP: 12	♣ J982	

## Both hands (Answers Page)

### Board: 24

Dealer: South

Vul: Both

North HCP: 12+2

South HCP: 13

Contract: 5 ♣ North

North:

♠ 7

♥ A3

♦ KJ95

♣ A96532

South:

♠ AK86

♥ Q52

♦ QT7

♣ QT4

W N E S

1 ♣

Pass 2 ♣<sup>1</sup> Pass 2 ♦

Pass 4 ♣ Pass 4 ♠

Pass 5 ♣ All Pass

1. Inverted minors

### Board: 25

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 18

Contract: 3NT North

North:

♠ 65

♥ AKJ

♦ QJ965

♣ 742

South:

♠ A84

♥ 763

♦ AKT3

♣ AK9

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2 ♠

Pass 3NT All Pass

1. Inverted minors

### Board: 26

Dealer: South

Vul: N-S

North HCP: 11

South HCP: 18

Contract: 5 ♦ North

North:

♠ J7

♥ AJ2

♦ K532

♣ Q964

South:

♠ AK54

♥ Q7

♦ AJT7

♣ A32

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 4 ♦

Pass 4 ♥ Pass 4 ♠

Pass 5 ♦ All Pass

1. Inverted minors

### Board: 27

Dealer: North

Vul: Both

North HCP: 18

South HCP: 11

Contract: 3NT North

North:

♠ Q93

♥ AT9

♦ AKQ5

♣ QJ8

South:

♠ JT6

♥ Q8

♦ J863

♣ AK92

W N E S

1 ♦ Pass 2 ♦<sup>1</sup>

Pass 3NT All Pass

1. Inverted minors

### Board: 28

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 12

Contract: 2NT South

North:

♠ J62

♥ AT

♦ AQT6

♣ J982

South:

♠ AT74

♥ J86

♦ K742

♣ A7

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2NT

All Pass

1. Inverted minors

## South hands

## Inverted\_Minors

<b>Board: 24</b>	♠ AK86	You bid first.
Dealer: South	♥ Q52	The opponents are silent.
Vul: Both	♦ QT7	
HCP: 13	♣ QT4	

---

<b>Board: 25</b>	♠ A84	You bid first.
Dealer: South	♥ 763	The opponents are silent.
Vul: None	♦ AKT3	
HCP: 18	♣ AK9	

---

<b>Board: 26</b>	♠ AK54	You bid first.
Dealer: South	♥ Q7	The opponents are silent.
Vul: N-S	♦ AJT7	
HCP: 18	♣ A32	

---

<b>Board: 27</b>	♠ JT6	Partner bids first.
Dealer: North	♥ Q8	The opponents are silent.
Vul: Both	♦ J863	
HCP: 11	♣ AK92	

---

<b>Board: 28</b>	♠ AT74	You bid first.
Dealer: South	♥ J86	The opponents are silent.
Vul: N-S	♦ K742	
HCP: 12	♣ A7	

## Both hands (Answers Page)

### Board: 24

Dealer: South

Vul: Both

North HCP: 12+2

South HCP: 13

Contract: 5 ♣ North

North:

♠ 7

♥ A3

♦ KJ95

♣ A96532

South:

♠ AK86

♥ Q52

♦ QT7

♣ QT4

W N E S

1 ♣

Pass 2 ♣<sup>1</sup> Pass 2 ♦

Pass 4 ♣ Pass 4 ♠

Pass 5 ♣ All Pass

1. Inverted minors

### Board: 25

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 18

Contract: 3NT North

North:

♠ 65

♥ AKJ

♦ QJ965

♣ 742

South:

♠ A84

♥ 763

♦ AKT3

♣ AK9

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2 ♠

Pass 3NT All Pass

1. Inverted minors

### Board: 26

Dealer: South

Vul: N-S

North HCP: 11

South HCP: 18

Contract: 5 ♦ North

North:

♠ J7

♥ AJ2

♦ K532

♣ Q964

South:

♠ AK54

♥ Q7

♦ AJT7

♣ A32

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 4 ♦

Pass 4 ♥ Pass 4 ♠

Pass 5 ♦ All Pass

1. Inverted minors

### Board: 27

Dealer: North

Vul: Both

North HCP: 18

South HCP: 11

Contract: 3NT North

North:

♠ Q93

♥ AT9

♦ AKQ5

♣ QJ8

South:

♠ JT6

♥ Q8

♦ J863

♣ AK92

W N E S

1 ♦ Pass 2 ♦<sup>1</sup>

Pass 3NT All Pass

1. Inverted minors

### Board: 28

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 12

Contract: 2NT South

North:

♠ J62

♥ AT

♦ AQT6

♣ J982

South:

♠ AT74

♥ J86

♦ K742

♣ A7

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2NT

All Pass

1. Inverted minors



## North hands

## Inverted\_Minors

<b>Board: 29</b>	♠ KQ53	You bid first.
Dealer: North	♥ A985	The opponents are silent.
Vul: E-W	♦ A983	
HCP: 13	♣ 4	

---

<b>Board: 30</b>	♠ 76	Partner bids first.
Dealer: South	♥ 4	The opponents are silent.
Vul: None	♦ Q732	
HCP: 9+2	♣ AKT976	

---

<b>Board: 31</b>	♠ KQT	Partner bids first.
Dealer: South	♥ J3	The opponents are silent.
Vul: N-S	♦ JT954	
HCP: 11+1	♣ KJ3	

---

<b>Board: 32</b>	♠ A4	Partner bids first.
Dealer: South	♥ K97	The opponents are silent.
Vul: E-W	♦ QT86	
HCP: 12	♣ K652	

## Both hands (Answers Page)

### Board: 29

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 10+1

Contract: 5 ♦ North

North:

♠ KQ53

♥ A985

♦ A983

♣ 4

South:

♠ A

♥ JT4

♦ JT42

♣ KJ973

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

1. Inverted minors

2. Splinter

### Board: 30

Dealer: South

Vul: None

North HCP: 9+2

South HCP: 18

Contract: 5 ♦ South

North:

♠ 76

♥ 4

♦ Q732

♣ AKT976

South:

♠ AKQ5

♥ AKJ2

♦ 984

♣ J8

W	N	E	S
			1 ♦
Pass	3 ♦	Pass	3NT
Pass	4 ♣	Pass	4 ♥
Pass	5 ♣	Pass	5 ♦
All Pass			

### Board: 31

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 13

Contract: 3NT North

North:

♠ KQT

♥ J3

♦ JT954

♣ KJ3

South:

♠ AJ6

♥ K54

♦ K862

♣ QT4

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

1. Inverted minors

### Board: 32

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 18+1

Contract: 6 ♦ North

North:

♠ A4

♥ K97

♦ QT86

♣ K652

South:

♠ KQ9

♥ AQ53

♦ AK973

♣ 4

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

1. Inverted minors

2. A=0/5 or 3/5

## South hands

## Inverted\_Minors

<b>Board: 29</b>	♠ A	Partner bids first.
Dealer: North	♥ JT4	The opponents are silent.
Vul: E-W	♦ JT42	
HCP: 10+1	♣ KJ973	

---

<b>Board: 30</b>	♠ AKQ5	You bid first.
Dealer: South	♥ AKJ2	The opponents are silent.
Vul: None	♦ 984	
HCP: 18	♣ J8	

---

<b>Board: 31</b>	♠ AJ6	You bid first.
Dealer: South	♥ K54	The opponents are silent.
Vul: N-S	♦ K862	
HCP: 13	♣ QT4	

---

<b>Board: 32</b>	♠ KQ9	You bid first.
Dealer: South	♥ AQ53	The opponents are silent.
Vul: E-W	♦ AK973	
HCP: 18+1	♣ 4	

## Both hands (Answers Page)

### Board: 29

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 10+1

Contract: 5 ♦ North

North:

♠ KQ53

♥ A985

♦ A983

♣ 4

South:

♠ A

♥ JT4

♦ JT42

♣ KJ973

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

1. Inverted minors

2. Splinter

### Board: 30

Dealer: South

Vul: None

North HCP: 9+2

South HCP: 18

Contract: 5 ♦ South

North:

♠ 76

♥ 4

♦ Q732

♣ AKT976

South:

♠ AKQ5

♥ AKJ2

♦ 984

♣ J8

W	N	E	S
			1 ♦
Pass	3 ♦	Pass	3NT
Pass	4 ♣	Pass	4 ♥
Pass	5 ♣	Pass	5 ♦
All Pass			

### Board: 31

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 13

Contract: 3NT North

North:

♠ KQT

♥ J3

♦ JT954

♣ KJ3

South:

♠ AJ6

♥ K54

♦ K862

♣ QT4

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

1. Inverted minors

### Board: 32

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 18+1

Contract: 6 ♦ North

North:

♠ A4

♥ K97

♦ QT86

♣ K652

South:

♠ KQ9

♥ AQ53

♦ AK973

♣ 4

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

1. Inverted minors

2. A=0/5 or 3/5

## North hands

## Inverted\_Minors

<b>Board: 33</b>	♠ QJ4	Partner bids first.
Dealer: South	♥ K82	The opponents are silent.
Vul: Both	♦ 9842	
HCP: 12	♣ AQ6	

---

<b>Board: 34</b>	♠ 4	Partner bids first.
Dealer: South	♥ 3	The opponents are silent.
Vul: N-S	♦ 76543	
HCP: 9+3	♣ AKQT53	

---

<b>Board: 35</b>	♠ QJT	Partner bids first.
Dealer: South	♥ AT6	The opponents are silent.
Vul: E-W	♦ Q653	
HCP: 12	♣ K82	

---

<b>Board: 36</b>	♠ QJT4	You bid first.
Dealer: North	♥ AQ6	The opponents are silent.
Vul: Both	♦ Q98	
HCP: 14	♣ QJT	

---

<b>Board: 37</b>	♠ Q542	You bid first.
Dealer: North	♥ Q65	The opponents are silent.
Vul: None	♦ K64	
HCP: 13	♣ AQ8	

## Both hands (Answers Page)

### Board: 33

Dealer: South

Vul: Both

North HCP: 12

South HCP: 12+1

Contract: 3NT North

North:

♠ QJ4

♥ K82

♦ 9842

♣ AQ6

South:

♠ A76

♥ Q64

♦ KQJT5

♣ 32

W N E S

Pass 2♦<sup>1</sup> Pass 3♦

Pass 3NT All Pass

1. Inverted minors

### Board: 34

Dealer: South

Vul: N-S

North HCP: 9+3

South HCP: 13

Contract: 5♦ North

North:

♠ 4

♥ 3

♦ 76543

♣ AKQT53

South:

♠ AQ82

♥ KJ98

♦ QJT2

♣ 6

W N E S

Pass 2♦<sup>1</sup> Pass 2♥

Pass 5♦ All Pass

1. Inverted minors

### Board: 35

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 13

Contract: 3NT North

North:

♠ QJT

♥ AT6

♦ Q653

♣ K82

South:

♠ K62

♥ 54

♦ AT98

♣ AQ53

W N E S

Pass 2♦<sup>1</sup> Pass 2♠

Pass 3NT All Pass

1. Inverted minors

### Board: 36

Dealer: North

Vul: Both

North HCP: 14

South HCP: 12+1

Contract: 3NT South

North:

♠ QJT4

♥ AQ6

♦ Q98

♣ QJT

South:

♠ A

♥ K52

♦ J754

♣ A9842

W N E S

Pass 1♣ Pass 2♣<sup>1</sup>

Pass 2♦ Pass 3NT

All Pass

1. Inverted minors

### Board: 37

Dealer: North

Vul: None

North HCP: 13

South HCP: 12+2

Contract: 5♣ South

North:

♠ Q542

♥ Q65

♦ K64

♣ AQ8

South:

♠ A7

♥ K

♦ AT853

♣ JT762

W N E S

Pass 1♣ Pass 2♣<sup>1</sup>

Pass 2♦ Pass 5♣

All Pass

1. Inverted minors

## South hands

## Inverted\_Minors

<b>Board: 33</b>	♠ A76	You bid first.
Dealer: South	♥ Q64	The opponents are silent.
Vul: Both	♦ KQJT5	
HCP: 12+1	♣ 32	

---

<b>Board: 34</b>	♠ AQ82	You bid first.
Dealer: South	♥ KJ98	The opponents are silent.
Vul: N-S	♦ QJT2	
HCP: 13	♣ 6	

---

<b>Board: 35</b>	♠ K62	You bid first.
Dealer: South	♥ 54	The opponents are silent.
Vul: E-W	♦ AT98	
HCP: 13	♣ AQ53	

---

<b>Board: 36</b>	♠ A	Partner bids first.
Dealer: North	♥ K52	The opponents are silent.
Vul: Both	♦ J754	
HCP: 12+1	♣ A9842	

---

<b>Board: 37</b>	♠ A7	Partner bids first.
Dealer: North	♥ K	The opponents are silent.
Vul: None	♦ AT853	
HCP: 12+2	♣ JT762	

## Both hands (Answers Page)

### Board: 33

Dealer: South

Vul: Both

North HCP: 12

South HCP: 12+1

Contract: 3NT North

North:

♠ QJ4

♥ K82

♦ 9842

♣ AQ6

South:

♠ A76

♥ Q64

♦ KQJT5

♣ 32

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 3 ♦

Pass 3NT All Pass

1. Inverted minors

### Board: 34

Dealer: South

Vul: N-S

North HCP: 9+3

South HCP: 13

Contract: 5 ♦ North

North:

♠ 4

♥ 3

♦ 76543

♣ AKQT53

South:

♠ AQ82

♥ KJ98

♦ QJT2

♣ 6

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2 ♥

Pass 5 ♦ All Pass

1. Inverted minors

### Board: 35

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 13

Contract: 3NT North

North:

♠ QJT

♥ AT6

♦ Q653

♣ K82

South:

♠ K62

♥ 54

♦ AT98

♣ AQ53

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2 ♠

Pass 3NT All Pass

1. Inverted minors

### Board: 36

Dealer: North

Vul: Both

North HCP: 14

South HCP: 12+1

Contract: 3NT South

North:

♠ QJT4

♥ AQ6

♦ Q98

♣ QJT

South:

♠ A

♥ K52

♦ J754

♣ A9842

W N E S

1 ♣ Pass 2 ♣<sup>1</sup>

Pass 2 ♦ Pass 3NT

All Pass

1. Inverted minors

### Board: 37

Dealer: North

Vul: None

North HCP: 13

South HCP: 12+2

Contract: 5 ♣ South

North:

♠ Q542

♥ Q65

♦ K64

♣ AQ8

South:

♠ A7

♥ K

♦ AT853

♣ JT762

W N E S

1 ♣ Pass 2 ♣<sup>1</sup>

Pass 2 ♦ Pass 5 ♣

All Pass

1. Inverted minors



## North hands

## Inverted\_Minors

**Board: 38**

♠ AQ2

You bid first.

Dealer: North

♥ KT9

The opponents are silent.

Vul: E-W

♦ KJ74

HCP: 14

♣ J98

**Board: 39**

♠ JT

You bid first.

Dealer: North

♥ KJ96

The opponents are silent.

Vul: Both

♦ K873

HCP: 12

♣ KJT

**Board: 40**

♠ AK42

You bid first.

Dealer: North

♥ A98

The opponents are silent.

Vul: None

♦ QJ952

HCP: 14+1

♣ T

**Board: 41**

♠ QJ73

You bid first.

Dealer: North

♥ AJ53

The opponents are silent.

Vul: N-S

♦ AJ3

HCP: 13

♣ 72

## Both hands (Answers Page)

### Board: 38

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 11

Contract: 3NT South

North:

♠ AQ2

♥ KT9

♦ KJ74

♣ J98

South:

♠ T94

♥ A5

♦ T532

♣ AK53

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

1. Inverted minors

### Board: 39

Dealer: North

Vul: Both

North HCP: 12

South HCP: 12+1

Contract: 3NT South

North:

♠ JT

♥ KJ96

♦ K873

♣ KJT

South:

♠ AQ9

♥ Q73

♦ AT964

♣ 76

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

1. Inverted minors

### Board: 40

Dealer: North

Vul: None

North HCP: 14+1

South HCP: 11+1

Contract: 3NT South

North:

♠ AK42

♥ A98

♦ QJ952

♣ T

South:

♠ Q

♥ 765

♦ A843

♣ AJ875

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

1. Inverted minors

### Board: 41

Dealer: North

Vul: N-S

North HCP: 13

South HCP: 10+1

Contract: 3 ♦ South

North:

♠ QJ73

♥ AJ53

♦ AJ3

♣ 72

South:

♠ K

♥ T86

♦ 98642

♣ AK95

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

1. Inverted minors

## South hands

## Inverted\_Minors

### Board: 38

♠ T94

Partner bids first.

Dealer: North

♥ A5

The opponents are silent.

Vul: E-W

♦ T532

HCP: 11

♣ AK53

---

### Board: 39

♠ AQ9

Partner bids first.

Dealer: North

♥ Q73

The opponents are silent.

Vul: Both

♦ AT964

HCP: 12+1

♣ 76

---

### Board: 40

♠ Q

Partner bids first.

Dealer: North

♥ 765

The opponents are silent.

Vul: None

♦ A843

HCP: 11+1

♣ AJ875

---

### Board: 41

♠ K

Partner bids first.

Dealer: North

♥ T86

The opponents are silent.

Vul: N-S

♦ 98642

HCP: 10+1

♣ AK95

## Both hands (Answers Page)

### Board: 38

	North:	South:	W	N	E	S
Dealer: North	♠ AQ2	♠ T94		1 ♦	Pass	2 ♦ <sup>1</sup>
Vul: E-W	♥ KT9	♥ A5	Pass	2 ♥	Pass	3NT
North HCP: 14	♦ KJ74	♦ T532	All Pass			
South HCP: 11	♣ J98	♣ AK53				
Contract: 3NT South						1. Inverted minors

### Board: 39

	North:	South:	W	N	E	S
Dealer: North	♠ JT	♠ AQ9		1 ♦	Pass	2 ♦ <sup>1</sup>
Vul: Both	♥ KJ96	♥ Q73	Pass	2NT	Pass	3NT
North HCP: 12	♦ K873	♦ AT964	All Pass			
South HCP: 12+1	♣ KJT	♣ 76				
Contract: 3NT South						1. Inverted minors

### Board: 40

	North:	South:	W	N	E	S
Dealer: North	♠ AK42	♠ Q		1 ♦	Pass	2 ♦ <sup>1</sup>
Vul: None	♥ A98	♥ 765	Pass	2 ♥	Pass	3 ♦
North HCP: 14+1	♦ QJ952	♦ A843	Pass	3 ♠	Pass	3NT
South HCP: 11+1	♣ T	♣ AJ875	All Pass			
Contract: 3NT South						1. Inverted minors

### Board: 41

	North:	South:	W	N	E	S
Dealer: North	♠ QJ73	♠ K		1 ♦	Pass	2 ♦ <sup>1</sup>
Vul: N-S	♥ AJ53	♥ T86	Pass	2 ♥	Pass	3 ♦
North HCP: 13	♦ AJ3	♦ 98642	All Pass			
South HCP: 10+1	♣ 72	♣ AK95				
Contract: 3 ♦ South						1. Inverted minors

## North hands

## Inverted\_Minors

<b>Board: 42</b>	♠ 843	Partner bids first.
Dealer: South	♥ AQ7	The opponents are silent.
Vul: Both	♦ Q983	
HCP: 12	♣ AT6	

---

<b>Board: 43</b>	♠ KJ65	You bid first.
Dealer: North	♥ Q93	The opponents are silent.
Vul: None	♦ AQ9	
HCP: 13	♣ J72	

---

<b>Board: 44</b>	♠ 86	Partner bids first.
Dealer: South	♥ J6	The opponents are silent.
Vul: N-S	♦ AK9	
HCP: 9+2	♣ JT5432	

---

<b>Board: 45</b>	♠ A962	You bid first.
Dealer: North	♥ J875	The opponents are silent.
Vul: E-W	♦ QJ3	
HCP: 13	♣ KQ	

## Both hands (Answers Page)

### Board: 42

Dealer: South  
 Vul: Both  
 North HCP: 12  
 South HCP: 18+1  
 Contract: 6♦ South

### North:

♠ 843  
 ♥ AQ7  
 ♦ Q983  
 ♣ AT6

### South:

♠ AQ6  
 ♥ K  
 ♦ KJT72  
 ♣ KQ92

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

1. Inverted minors  
 2. A=2/5 or 5/5, Q(D)=1

### Board: 43

Dealer: North  
 Vul: None  
 North HCP: 13  
 South HCP: 8+1  
 Contract: 3♣ South

### North:

♠ KJ65  
 ♥ Q93  
 ♦ AQ9  
 ♣ J72

### South:

♠ 7  
 ♥ J76  
 ♦ T874  
 ♣ AK853

W	N	E	S
	1♣	Pass	3♣
All Pass			

### Board: 44

Dealer: South  
 Vul: N-S  
 North HCP: 9+2  
 South HCP: 19  
 Contract: 3NT South

### North:

♠ 86  
 ♥ J6  
 ♦ AK9  
 ♣ JT5432

### South:

♠ K54  
 ♥ AKQ8  
 ♦ T76  
 ♣ AK7

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

### Board: 45

Dealer: North  
 Vul: E-W  
 North HCP: 13  
 South HCP: 10+2  
 Contract: 3♦ South

### North:

♠ A962  
 ♥ J875  
 ♦ QJ3  
 ♣ KQ

### South:

♠ JT  
 ♥ A  
 ♦ T764  
 ♣ AJ9643

W	N	E	S
	1♦	Pass	3♦
All Pass			

## South hands

## Inverted\_Minors

<b>Board: 42</b>	♠ AQ6	You bid first.
Dealer: South	♥ K	The opponents are silent.
Vul: Both	♦ KJT72	
HCP: 18+1	♣ KQ92	

---

<b>Board: 43</b>	♠ 7	Partner bids first.
Dealer: North	♥ J76	The opponents are silent.
Vul: None	♦ T874	
HCP: 8+1	♣ AK853	

---

<b>Board: 44</b>	♠ K54	You bid first.
Dealer: South	♥ AKQ8	The opponents are silent.
Vul: N-S	♦ T76	
HCP: 19	♣ AK7	

---

<b>Board: 45</b>	♠ JT	Partner bids first.
Dealer: North	♥ A	The opponents are silent.
Vul: E-W	♦ T764	
HCP: 10+2	♣ AJ9643	

## Both hands (Answers Page)

### Board: 42

Dealer: South  
 Vul: Both  
 North HCP: 12  
 South HCP: 18+1  
 Contract: 6♦ South

#### North:

♠ 843  
 ♥ AQ7  
 ♦ Q983  
 ♣ AT6

#### South:

♠ AQ6  
 ♥ K  
 ♦ KJT72  
 ♣ KQ92

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

1. Inverted minors

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

### Board: 43

Dealer: North  
 Vul: None  
 North HCP: 13  
 South HCP: 8+1  
 Contract: 3♣ South

#### North:

♠ KJ65  
 ♥ Q93  
 ♦ AQ9  
 ♣ J72

#### South:

♠ 7  
 ♥ J76  
 ♦ T874  
 ♣ AK853

W	N	E	S
	1♣	Pass	3♣
All Pass			

### Board: 44

Dealer: South  
 Vul: N-S  
 North HCP: 9+2  
 South HCP: 19  
 Contract: 3NT South

#### North:

♠ 86  
 ♥ J6  
 ♦ AK9  
 ♣ JT5432

#### South:

♠ K54  
 ♥ AKQ8  
 ♦ T76  
 ♣ AK7

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

### Board: 45

Dealer: North  
 Vul: E-W  
 North HCP: 13  
 South HCP: 10+2  
 Contract: 3♦ South

#### North:

♠ A962  
 ♥ J875  
 ♦ QJ3  
 ♣ KQ

#### South:

♠ JT  
 ♥ A  
 ♦ T764  
 ♣ AJ9643

W	N	E	S
	1♦	Pass	3♦
All Pass			



## North hands

## Inverted\_Minors

<b>Board: 46</b>	♠ 42	You bid first.
Dealer: North	♥ Q86	The opponents are silent.
Vul: None	♦ AK96	
HCP: 13	♣ A854	

---

<b>Board: 47</b>	♠ QJ6	You bid first.
Dealer: North	♥ KQ98	The opponents are silent.
Vul: N-S	♦ AK3	
HCP: 19	♣ AT4	

---

<b>Board: 48</b>	♠ 986	Partner bids first.
Dealer: South	♥ A9	The opponents are silent.
Vul: Both	♦ 63	
HCP: 11+2	♣ AKT987	

---

<b>Board: 49</b>	♠ A82	Partner bids first.
Dealer: South	♥ K62	The opponents are silent.
Vul: N-S	♦ KQ52	
HCP: 12	♣ 732	

---

<b>Board: 50</b>	♠ Q2	Partner bids first.
Dealer: South	♥ AJ8	The opponents are silent.
Vul: E-W	♦ J5432	
HCP: 11+1	♣ KT9	

## Both hands (Answers Page)

### Board: 46

Dealer: North

Vul: None

North HCP: 13

South HCP: 12+1

Contract: 3NT South

North:

♠ 42

♥ Q86

♦ AK96

♣ A854

South:

♠ K93

♥ A

♦ JT543

♣ KJ93

W N E S

1 ♦ Pass 2 ♦<sup>1</sup>

Pass 2 ♥ Pass 3NT

All Pass

1. Inverted minors

### Board: 47

Dealer: North

Vul: N-S

North HCP: 19

South HCP: 11+2

Contract: 5 ♣ North

North:

♠ QJ6

♥ KQ98

♦ AK3

♣ AT4

South:

♠ K42

♥ 53

♦ Q2

♣ KQJ962

W N E S

1 ♣ Pass 2 ♣<sup>1</sup>

Pass 2 ♦ Pass 3 ♣

Pass 4 ♦ Pass 4 ♠

Pass 5 ♣ All Pass

1. Inverted minors

### Board: 48

Dealer: South

Vul: Both

North HCP: 11+2

South HCP: 13

Contract: 5 ♣ North

North:

♠ 986

♥ A9

♦ 63

♣ AKT987

South:

♠ A54

♥ QJT6

♦ AJ4

♣ J53

W N E S

1 ♣

Pass 2 ♣<sup>1</sup> Pass 2 ♦

Pass 5 ♣ All Pass

1. Inverted minors

### Board: 49

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 14

Contract: 3NT North

North:

♠ A82

♥ K62

♦ KQ52

♣ 732

South:

♠ KJ

♥ A85

♦ J987

♣ KQ64

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2 ♥

Pass 3NT All Pass

1. Inverted minors

### Board: 50

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 13

Contract: 3 ♦ North

North:

♠ Q2

♥ AJ8

♦ J5432

♣ KT9

South:

♠ AJ4

♥ Q72

♦ KQT9

♣ J62

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2 ♥

Pass 3 ♦ All Pass

1. Inverted minors

## South hands

## Inverted\_Minors

<b>Board: 46</b>	♠ K93	Partner bids first.
Dealer: North	♥ A	The opponents are silent.
Vul: None	♦ JT543	
HCP: 12+1	♣ KJ93	

---

<b>Board: 47</b>	♠ K42	Partner bids first.
Dealer: North	♥ 53	The opponents are silent.
Vul: N-S	♦ Q2	
HCP: 11+2	♣ KQJ962	

---

<b>Board: 48</b>	♠ A54	You bid first.
Dealer: South	♥ QJT6	The opponents are silent.
Vul: Both	♦ AJ4	
HCP: 13	♣ J53	

---

<b>Board: 49</b>	♠ KJ	You bid first.
Dealer: South	♥ A85	The opponents are silent.
Vul: N-S	♦ J987	
HCP: 14	♣ KQ64	

---

<b>Board: 50</b>	♠ AJ4	You bid first.
Dealer: South	♥ Q72	The opponents are silent.
Vul: E-W	♦ KQT9	
HCP: 13	♣ J62	

## Both hands (Answers Page)

### Board: 46

Dealer: North

Vul: None

North HCP: 13

South HCP: 12+1

Contract: 3NT South

North:

♠ 42

♥ Q86

♦ AK96

♣ A854

South:

♠ K93

♥ A

♦ JT543

♣ KJ93

W N E S

1 ♦ Pass 2 ♦<sup>1</sup>

Pass 2 ♥ Pass 3NT

All Pass

1. Inverted minors

### Board: 47

Dealer: North

Vul: N-S

North HCP: 19

South HCP: 11+2

Contract: 5 ♣ North

North:

♠ QJ6

♥ KQ98

♦ AK3

♣ AT4

South:

♠ K42

♥ 53

♦ Q2

♣ KQJ962

W N E S

1 ♣ Pass 2 ♣<sup>1</sup>

Pass 2 ♦ Pass 3 ♣

Pass 4 ♦ Pass 4 ♠

Pass 5 ♣ All Pass

1. Inverted minors

### Board: 48

Dealer: South

Vul: Both

North HCP: 11+2

South HCP: 13

Contract: 5 ♣ North

North:

♠ 986

♥ A9

♦ 63

♣ AKT987

South:

♠ A54

♥ QJT6

♦ AJ4

♣ J53

W N E S

1 ♣

Pass 2 ♣<sup>1</sup> Pass 2 ♦

Pass 5 ♣ All Pass

1. Inverted minors

### Board: 49

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 14

Contract: 3NT North

North:

♠ A82

♥ K62

♦ KQ52

♣ 732

South:

♠ KJ

♥ A85

♦ J987

♣ KQ64

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2 ♥

Pass 3NT All Pass

1. Inverted minors

### Board: 50

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 13

Contract: 3 ♦ North

North:

♠ Q2

♥ AJ8

♦ J5432

♣ KT9

South:

♠ AJ4

♥ Q72

♦ KQT9

♣ J62

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2 ♥

Pass 3 ♦ All Pass

1. Inverted minors