

North hands (Practice Page)

Vic's balanced-hand responses to 1!C or 1!D

Board: 1	♠ 83	The opponents are silent.
Dealer: S	♥ Q52	
Vul: NS	♦ 1076	Partner bids first.
HCP: 8	♣ AQ1073	

Board: 2	♠ 87	The opponents are silent.
Dealer: N	♥ A3	
Vul: Both	♦ AK10843	You bid first.
HCP: 12	♣ J62	

Board: 3	♠ 93	The opponents are silent.
Dealer: S	♥ A94	
Vul: EW	♦ AQ2	Partner bids first.
HCP: 11	♣ J8642	

Board: 4	♠ Q8	The opponents are silent.
Dealer: N	♥ A832	
Vul: Both	♦ J543	You bid first.
HCP: 12	♣ KQ7	

Board: 5	♠ 1093	The opponents are silent.
Dealer: S	♥ KJ2	
Vul: EW	♦ 53	Partner bids first.
HCP: 11	♣ AQJ83	

Vic's balanced-hand responses to 1!C or 1!D Both hands (Answers Page)

Board: 1	North:	South:	West	North	East	South
Dealer: S	♠ 83	♠ A654				1♦
Vul: NS	♥ Q52	♥ K964	Pass	1NT	Pass	2NT
North HCP: 8	♦ 1076	♦ AKQ	Pass	3NT	AP	
South HCP: 19	♣ AQ1073	♣ K2				
Contract: 3N N						

Board: 2	North:	South:	West	North	East	South
Dealer: N	♠ 87	♠ A32		1♦	Pass	1NT
Vul: Both	♥ A3	♥ 62	Pass	2♦	Pass	3♦
North HCP: 12	♦ AK10843	♦ QJ92	AP			
South HCP: 10	♣ J62	♣ K975				
Contract: 3♦ N						

Board: 3	North:	South:	West	North	East	South
Dealer: S	♠ 93	♠ AQ5				1♦
Vul: EW	♥ A94	♥ J53	Pass	2NT	AP	
North HCP: 11	♦ AQ2	♦ KJ104				
South HCP: 13	♣ J8642	♣ Q109				
Contract: 2N N						

Board: 4	North:	South:	West	North	East	South
Dealer: N	♠ Q8	♠ K95		1♦	Pass	2NT
Vul: Both	♥ A832	♥ KJ5	AP			
North HCP: 12	♦ J543	♦ 972				
South HCP: 12	♣ KQ7	♣ AJ105				
Contract: 2N S						

Board: 5	North:	South:	West	North	East	South
Dealer: S	♠ 1093	♠ KQ				1♦
Vul: EW	♥ KJ2	♥ AQ1043	Pass	2NT	Pass	4♥
North HCP: 11	♦ 53	♦ J109876	AP			
South HCP: 12	♣ AQJ83	♣ —				
Contract: 4♥ S						

South hands (Practice Page)

Vic's balanced-hand responses to 1!C or 1!D

Board: 1	♠ A654	The opponents are silent.
Dealer: S	♥ K964	
Vul: NS	♦ AKQ	You bid first.
HCP: 19	♣ K2	

Board: 2	♠ A32	The opponents are silent.
Dealer: N	♥ 62	
Vul: Both	♦ QJ92	Partner bids first.
HCP: 10	♣ K975	

Board: 3	♠ AQ5	The opponents are silent.
Dealer: S	♥ J53	
Vul: EW	♦ KJ104	You bid first.
HCP: 13	♣ Q109	

Board: 4	♠ K95	The opponents are silent.
Dealer: N	♥ KJ5	
Vul: Both	♦ 972	Partner bids first.
HCP: 12	♣ AJ105	

Board: 5	♠ KQ	The opponents are silent.
Dealer: S	♥ AQ1043	
Vul: EW	♦ J109876	You bid first.
HCP: 12	♣ —	

Vic's balanced-hand responses to 1!C or 1!D Both hands (Answers Page)

Board: 1	North:	South:	West	North	East	South
Dealer: S	♠ 83	♠ A654				1♦
Vul: NS	♥ Q52	♥ K964	Pass	1NT	Pass	2NT
North HCP: 8	♦ 1076	♦ AKQ	Pass	3NT	AP	
South HCP: 19	♣ AQ1073	♣ K2				
Contract: 3N N						

Board: 2	North:	South:	West	North	East	South
Dealer: N	♠ 87	♠ A32		1♦	Pass	1NT
Vul: Both	♥ A3	♥ 62	Pass	2♦	Pass	3♦
North HCP: 12	♦ AK10843	♦ QJ92	AP			
South HCP: 10	♣ J62	♣ K975				
Contract: 3♦ N						

Board: 3	North:	South:	West	North	East	South
Dealer: S	♠ 93	♠ AQ5				1♦
Vul: EW	♥ A94	♥ J53	Pass	2NT	AP	
North HCP: 11	♦ AQ2	♦ KJ104				
South HCP: 13	♣ J8642	♣ Q109				
Contract: 2N N						

Board: 4	North:	South:	West	North	East	South
Dealer: N	♠ Q8	♠ K95		1♦	Pass	2NT
Vul: Both	♥ A832	♥ KJ5	AP			
North HCP: 12	♦ J543	♦ 972				
South HCP: 12	♣ KQ7	♣ AJ105				
Contract: 2N S						

Board: 5	North:	South:	West	North	East	South
Dealer: S	♠ 1093	♠ KQ				1♦
Vul: EW	♥ KJ2	♥ AQ1043	Pass	2NT	Pass	4♥
North HCP: 11	♦ 53	♦ J109876	AP			
South HCP: 12	♣ AQJ83	♣ —				
Contract: 4♥ S						

North hands (Practice Page)

Vic's balanced-hand responses to 1!C or 1!D

Board: 6	♠ KQ103	The opponents are silent.
Dealer: N	♥ 652	
Vul: None	♦ AQ108	You bid first.
HCP: 14	♣ K8	

Board: 7	♠ Q87	East Bids 3♥ if possible.
Dealer: S	♥ K2	
Vul: NS	♦ 862	Partner bids first.
HCP: 9	♣ A10873	

Board: 8	♠ K	The opponents are silent.
Dealer: N	♥ J7	
Vul: EW	♦ AK9872	You bid first.
HCP: 16	♣ AJ73	

Board: 9	♠ 754	The opponents are silent.
Dealer: S	♥ A4	
Vul: None	♦ A42	Partner bids first.
HCP: 11	♣ K10974	

Board: 10	♠ AKJ	West Doubles 1NT if possible.
Dealer: N	♥ 754	West Doubles Pass if possible.
Vul: EW	♦ KQ852	East Bids 2♥ if possible.
HCP: 13	♣ 94	You bid first.

Vic's balanced-hand responses to 1!C or 1!D Both hands (Answers Page)

Board: 6	North:	South:	West	North	East	South
Dealer: N	♠ KQ103	♠ J76		1♦	Pass	1NT
Vul: None	♥ 652	♥ A43				
North HCP: 14	♦ AQ108	♦ J9	AP			
South HCP: 6	♣ K8	♣ 109652				
Contract: 1N S						

Board: 7	North:	South:	West	North	East	South
Dealer: S	♠ Q87	♠ KJ6				1♦
Vul: NS	♥ K2	♥ 10				
North HCP: 9	♦ 862	♦ AQJ9543	Pass	1NT	3♥	4♦
South HCP: 16	♣ A10873	♣ KQ	AP			
Contract: 4♦ S						

Board: 8	North:	South:	West	North	East	South
Dealer: N	♠ K	♠ J93		1♦	Pass	1NT
Vul: EW	♥ J7	♥ 93				
North HCP: 16	♦ AK9872	♦ Q1063	Pass	2♣	Pass	2♦
South HCP: 8	♣ AJ73	♣ KQ95	AP			
Contract: 2♦ N						

Board: 9	North:	South:	West	North	East	South
Dealer: S	♠ 754	♠ 9				1♦
Vul: None	♥ A4	♥ KJ52				
North HCP: 11	♦ A42	♦ KQ1073	Pass	2NT	Pass	3♥
South HCP: 13	♣ K10974	♣ A82	Pass	4♣	AP	
Contract: 4♣ N						

Board: 10	North:	South:	West	North	East	South
Dealer: N	♠ AKJ	♠ Q32		1♦	Pass	1NT
Vul: EW	♥ 754	♥ J9	X	2♦	Pass	Pass
North HCP: 13	♦ KQ852	♦ J964	X	Pass	2♥	3♦
South HCP: 6	♣ 94	♣ Q1083	AP			
Contract: 3♦ N						

South hands (Practice Page)

Vic's balanced-hand responses to 1!C or 1!D

Board: 6	♠ J76	The opponents are silent.
Dealer: N	♥ A43	
Vul: None	♦ J9	Partner bids first.
HCP: 6	♣ 109652	

Board: 7	♠ KJ6	East Bids 3♥ if possible.
Dealer: S	♥ 10	
Vul: NS	♦ AQJ9543	You bid first.
HCP: 16	♣ KQ	

Board: 8	♠ J93	The opponents are silent.
Dealer: N	♥ 93	
Vul: EW	♦ Q1063	Partner bids first.
HCP: 8	♣ KQ95	

Board: 9	♠ 9	The opponents are silent.
Dealer: S	♥ KJ52	
Vul: None	♦ KQ1073	You bid first.
HCP: 13	♣ A82	

Board: 10	♠ Q32	West Doubles 1NT if possible.
Dealer: N	♥ J9	West Doubles Pass if possible.
Vul: EW	♦ J964	East Bids 2♥ if possible.
HCP: 6	♣ Q1083	Partner bids first.

Vic's balanced-hand responses to 1!C or 1!D Both hands (Answers Page)

Board: 6	North:	South:	West	North	East	South
Dealer: N	♠ KQ103	♠ J76		1♦	Pass	1NT
Vul: None	♥ 652	♥ A43				
North HCP: 14	♦ AQ108	♦ J9	AP			
South HCP: 6	♣ K8	♣ 109652				
Contract: 1N S						

Board: 7	North:	South:	West	North	East	South
Dealer: S	♠ Q87	♠ KJ6				1♦
Vul: NS	♥ K2	♥ 10				
North HCP: 9	♦ 862	♦ AQJ9543	Pass	1NT	3♥	4♦
South HCP: 16	♣ A10873	♣ KQ	AP			
Contract: 4♦ S						

Board: 8	North:	South:	West	North	East	South
Dealer: N	♠ K	♠ J93		1♦	Pass	1NT
Vul: EW	♥ J7	♥ 93				
North HCP: 16	♦ AK9872	♦ Q1063	Pass	2♣	Pass	2♦
South HCP: 8	♣ AJ73	♣ KQ95	AP			
Contract: 2♦ N						

Board: 9	North:	South:	West	North	East	South
Dealer: S	♠ 754	♠ 9				1♦
Vul: None	♥ A4	♥ KJ52				
North HCP: 11	♦ A42	♦ KQ1073	Pass	2NT	Pass	3♥
South HCP: 13	♣ K10974	♣ A82	Pass	4♣	AP	
Contract: 4♣ N						

Board: 10	North:	South:	West	North	East	South
Dealer: N	♠ AKJ	♠ Q32		1♦	Pass	1NT
Vul: EW	♥ 754	♥ J9	X	2♦	Pass	Pass
North HCP: 13	♦ KQ852	♦ J964	X	Pass	2♥	3♦
South HCP: 6	♣ 94	♣ Q1083	AP			
Contract: 3♦ N						

North hands (Practice Page)

Vic's balanced-hand responses to 1!C or 1!D

Board: 11	♠ 986	The opponents are silent.
Dealer: S	♥ 543	
Vul: Both	♦ J95	Partner bids first.
HCP: 8	♣ AK65	

Board: 12	♠ QJ96	West Bids 2♣ if possible.
Dealer: N	♥ 10962	East Bids 3♣ if possible.
Vul: EW	♦ AQ6	
HCP: 12	♣ QJ	You bid first.

Board: 13	♠ 987	The opponents are silent.
Dealer: S	♥ Q63	
Vul: Both	♦ 103	Partner bids first.
HCP: 9	♣ AK432	

Board: 14	♠ A8	The opponents are silent.
Dealer: N	♥ 8765	
Vul: EW	♦ AKJ5	You bid first.
HCP: 19	♣ AK2	

Board: 15	♠ 98	The opponents are silent.
Dealer: S	♥ Q95	
Vul: None	♦ KJ5	Partner bids first.
HCP: 12	♣ AQ983	

Vic's balanced-hand responses to 1!C or 1!D Both hands (Answers Page)

Board: 11	North:	South:	West	North	East	South
Dealer: S	♠ 986	♠ Q				1♣
Vul: Both	♥ 543	♥ A962				
North HCP: 8	♦ J95	♦ A4	Pass	1NT	Pass	3♣
South HCP: 13	♣ AK65	♣ QJ10872	AP			
Contract: 3♣ S						

Board: 12	North:	South:	West	North	East	South
Dealer: N	♠ QJ96	♠ 1043		1♦	Pass	1NT
Vul: EW	♥ 10962	♥ 874	2♣	Pass	Pass	2♦
North HCP: 12	♦ AQ6	♦ K9853	Pass	Pass	3♣	Pass
South HCP: 6	♣ QJ	♣ K6	Pass	X	AP	
Contract: 3♣X W						

Board: 13	North:	South:	West	North	East	South
Dealer: S	♠ 987	♠ AKQ3				1♦
Vul: Both	♥ Q63	♥ —				
North HCP: 9	♦ 103	♦ AQJ8762	Pass	1NT	Pass	2♠
South HCP: 16	♣ AK432	♣ 105	Pass	3NT	AP	
Contract: 3N N						

Board: 14	North:	South:	West	North	East	South
Dealer: N	♠ A8	♠ 76		1♦	Pass	1NT
Vul: EW	♥ 8765	♥ KJ2				
North HCP: 19	♦ AKJ5	♦ 10973	Pass	2NT	AP	
South HCP: 6	♣ AK2	♣ Q965				
Contract: 2N S						

Board: 15	North:	South:	West	North	East	South
Dealer: S	♠ 98	♠ AJ				1♦
Vul: None	♥ Q95	♥ AK10				
North HCP: 12	♦ KJ5	♦ AQ8643	Pass	2NT	Pass	3NT
South HCP: 18	♣ AQ983	♣ 65	AP			
Contract: 3N N						

South hands (Practice Page)

Vic's balanced-hand responses to 1!C or 1!D

Board: 11	♠ Q	The opponents are silent.
Dealer: S	♥ A962	
Vul: Both	♦ A4	You bid first.
HCP: 13	♣ QJ10872	

Board: 12	♠ 1043	West Bids 2♣ if possible.
Dealer: N	♥ 874	East Bids 3♣ if possible.
Vul: EW	♦ K9853	
HCP: 6	♣ K6	Partner bids first.

Board: 13	♠ AKQ3	The opponents are silent.
Dealer: S	♥ —	
Vul: Both	♦ AQJ8762	You bid first.
HCP: 16	♣ 105	

Board: 14	♠ 76	The opponents are silent.
Dealer: N	♥ KJ2	
Vul: EW	♦ 10973	Partner bids first.
HCP: 6	♣ Q965	

Board: 15	♠ AJ	The opponents are silent.
Dealer: S	♥ AK10	
Vul: None	♦ AQ8643	You bid first.
HCP: 18	♣ 65	

Vic's balanced-hand responses to 1!C or 1!D Both hands (Answers Page)

Board: 11	North:	South:	West	North	East	South
Dealer: S	♠ 986	♠ Q				1♣
Vul: Both	♥ 543	♥ A962				
North HCP: 8	♦ J95	♦ A4	Pass	1NT	Pass	3♣
South HCP: 13	♣ AK65	♣ QJ10872	AP			
Contract: 3♣ S						

Board: 12	North:	South:	West	North	East	South
Dealer: N	♠ QJ96	♠ 1043		1♦	Pass	1NT
Vul: EW	♥ 10962	♥ 874	2♣	Pass	Pass	2♦
North HCP: 12	♦ AQ6	♦ K9853	Pass	Pass	3♣	Pass
South HCP: 6	♣ QJ	♣ K6	Pass	X	AP	
Contract: 3♣X W						

Board: 13	North:	South:	West	North	East	South
Dealer: S	♠ 987	♠ AKQ3				1♦
Vul: Both	♥ Q63	♥ —				
North HCP: 9	♦ 103	♦ AQJ8762	Pass	1NT	Pass	2♠
South HCP: 16	♣ AK432	♣ 105	Pass	3NT	AP	
Contract: 3N N						

Board: 14	North:	South:	West	North	East	South
Dealer: N	♠ A8	♠ 76		1♦	Pass	1NT
Vul: EW	♥ 8765	♥ KJ2				
North HCP: 19	♦ AKJ5	♦ 10973	Pass	2NT	AP	
South HCP: 6	♣ AK2	♣ Q965				
Contract: 2N S						

Board: 15	North:	South:	West	North	East	South
Dealer: S	♠ 98	♠ AJ				1♦
Vul: None	♥ Q95	♥ AK10				
North HCP: 12	♦ KJ5	♦ AQ8643	Pass	2NT	Pass	3NT
South HCP: 18	♣ AQ983	♣ 65	AP			
Contract: 3N N						

North hands (Practice Page)

Vic's balanced-hand responses to 1!C or 1!D

Board: 16	♠ J1085	The opponents are silent.
Dealer: N	♥ AK9	
Vul: Both	♦ AQ985	You bid first.
HCP: 17	♣ K	

Board: 17	♠ A94	The opponents are silent.
Dealer: S	♥ J64	
Vul: NS	♦ 7643	Partner bids first.
HCP: 10	♣ AJ10	

Board: 18	♠ AQ8	The opponents are silent.
Dealer: N	♥ J83	
Vul: Both	♦ AJ843	You bid first.
HCP: 12	♣ 98	

Board: 19	♠ J109	East Bids 3♥ if possible.
Dealer: S	♥ A103	
Vul: NS	♦ K3	Partner bids first.
HCP: 12	♣ A10743	

Board: 20	♠ K95	West Bids 2♠ if possible.
Dealer: N	♥ KJ6	
Vul: Both	♦ KJ1062	You bid first.
HCP: 14	♣ K5	

Vic's balanced-hand responses to 1!C or 1!D Both hands (Answers Page)

Board: 16	North:	South:	West	North	East	South
Dealer: N	♠ J1085	♠ A62		1♦	Pass	2NT
Vul: Both	♥ AK9	♥ 1043				
North HCP: 17	♦ AQ985	♦ K102	Pass	3NT	AP	
South HCP: 12	♣ K	♣ AJ85				
Contract: 3N S						

Board: 17	North:	South:	West	North	East	South
Dealer: S	♠ A94	♠ 876				1♣
Vul: NS	♥ J64	♥ A753				
North HCP: 10	♦ 7643	♦ KJ10	Pass	1NT	AP	
South HCP: 13	♣ AJ10	♣ KQ9				
Contract: 1N N						

Board: 18	North:	South:	West	North	East	South
Dealer: N	♠ AQ8	♠ J43		1♦	Pass	1NT
Vul: Both	♥ J83	♥ KQ9				
North HCP: 12	♦ AJ843	♦ 1097	Pass	2♦	AP	
South HCP: 8	♣ 98	♣ Q654				
Contract: 2♦ N						

Board: 19	North:	South:	West	North	East	South
Dealer: S	♠ J109	♠ KQ4				1♦
Vul: NS	♥ A103	♥ J94	Pass	2NT	3♥	Pass
North HCP: 12	♦ K3	♦ AJ76				
South HCP: 14	♣ A10743	♣ QJ6	Pass	3NT	AP	
Contract: 3N N						

Board: 20	North:	South:	West	North	East	South
Dealer: N	♠ K95	♠ A72		1♦	Pass	1NT
Vul: Both	♥ KJ6	♥ 98				
North HCP: 14	♦ KJ1062	♦ Q94	2♠	AP		
South HCP: 8	♣ K5	♣ Q10984				
Contract: 2♠ W						

South hands (Practice Page)

Vic's balanced-hand responses to 1!C or 1!D

Board: 16	♠ A62	The opponents are silent.
Dealer: N	♥ 1043	
Vul: Both	♦ K102	Partner bids first.
HCP: 12	♣ AJ85	

Board: 17	♠ 876	The opponents are silent.
Dealer: S	♥ A753	
Vul: NS	♦ KJ10	You bid first.
HCP: 13	♣ KQ9	

Board: 18	♠ J43	The opponents are silent.
Dealer: N	♥ KQ9	
Vul: Both	♦ 1097	Partner bids first.
HCP: 8	♣ Q654	

Board: 19	♠ KQ4	East Bids 3♥ if possible.
Dealer: S	♥ J94	
Vul: NS	♦ AJ76	You bid first.
HCP: 14	♣ QJ6	

Board: 20	♠ A72	West Bids 2♠ if possible.
Dealer: N	♥ 98	
Vul: Both	♦ Q94	Partner bids first.
HCP: 8	♣ Q10984	

Vic's balanced-hand responses to 1!C or 1!D Both hands (Answers Page)

Board: 16	North:	South:	West	North	East	South
Dealer: N	♠ J1085	♠ A62		1♦	Pass	2NT
Vul: Both	♥ AK9	♥ 1043				
North HCP: 17	♦ AQ985	♦ K102	Pass	3NT	AP	
South HCP: 12	♣ K	♣ AJ85				
Contract: 3N S						

Board: 17	North:	South:	West	North	East	South
Dealer: S	♠ A94	♠ 876				1♣
Vul: NS	♥ J64	♥ A753				
North HCP: 10	♦ 7643	♦ KJ10	Pass	1NT	AP	
South HCP: 13	♣ AJ10	♣ KQ9				
Contract: 1N N						

Board: 18	North:	South:	West	North	East	South
Dealer: N	♠ AQ8	♠ J43		1♦	Pass	1NT
Vul: Both	♥ J83	♥ KQ9				
North HCP: 12	♦ AJ843	♦ 1097	Pass	2♦	AP	
South HCP: 8	♣ 98	♣ Q654				
Contract: 2♦ N						

Board: 19	North:	South:	West	North	East	South
Dealer: S	♠ J109	♠ KQ4				1♦
Vul: NS	♥ A103	♥ J94	Pass	2NT	3♥	Pass
North HCP: 12	♦ K3	♦ AJ76				
South HCP: 14	♣ A10743	♣ QJ6	Pass	3NT	AP	
Contract: 3N N						

Board: 20	North:	South:	West	North	East	South
Dealer: N	♠ K95	♠ A72		1♦	Pass	1NT
Vul: Both	♥ KJ6	♥ 98				
North HCP: 14	♦ KJ1062	♦ Q94	2♠	AP		
South HCP: 8	♣ K5	♣ Q10984				
Contract: 2♠ W						

North hands (Practice Page)

Vic's balanced-hand responses to 1!C or 1!D

Board: 21	♠ 84	East Bids 2♦ if possible.
Dealer: S	♥ 953	West Bids 3♠ if possible.
Vul: Both	♦ QJ4	
HCP: 6	♣ QJ1053	Partner bids first.

Board: 22	♠ AQ7	The opponents are silent.
Dealer: N	♥ KJ	
Vul: NS	♦ AJ764	You bid first.
HCP: 19	♣ A104	

Board: 23	♠ 1062	The opponents are silent.
Dealer: S	♥ AQ5	
Vul: Both	♦ 986	Partner bids first.
HCP: 12	♣ AQ83	

Board: 24	♠ K754	The opponents are silent.
Dealer: N	♥ J109	
Vul: None	♦ AKJ10	You bid first.
HCP: 19	♣ AK	

Board: 25	♠ KJ5	East Doubles 1NT if possible.
Dealer: S	♥ 986	West Bids 2♠ if possible.
Vul: NS	♦ KQ95	
HCP: 9	♣ 853	Partner bids first.

Vic's balanced-hand responses to 1!C or 1!D Both hands (Answers Page)

Board: 21	North:	South:	West	North	East	South
Dealer: S	♠ 84	♠ A3				1♦
Vul: Both	♥ 953	♥ K4	Pass	1NT	2♦ ¹	3♣
North HCP: 6	♦ QJ4	♦ K10873	3♠	AP		
South HCP: 13	♣ QJ1053	♣ K964				
Contract: 3♠ W			1. Michaels Cuebid			

Board: 22	North:	South:	West	North	East	South
Dealer: N	♠ AQ7	♠ K98		1♦	Pass	1NT
Vul: NS	♥ KJ	♥ 654	Pass	2NT	Pass	3NT
North HCP: 19	♦ AJ764	♦ K10	AP			
South HCP: 9	♣ A104	♣ QJ863				
Contract: 3N S						

Board: 23	North:	South:	West	North	East	South
Dealer: S	♠ 1062	♠ AQ5				1♦
Vul: Both	♥ AQ5	♥ J742	Pass	2NT	Pass	3♥
North HCP: 12	♦ 986	♦ AJ73	Pass	3NT	AP	
South HCP: 13	♣ AQ83	♣ J7				
Contract: 3N N						

Board: 24	North:	South:	West	North	East	South
Dealer: N	♠ K754	♠ A102		1♦	Pass	1NT
Vul: None	♥ J109	♥ Q85	Pass	2NT	Pass	3NT
North HCP: 19	♦ AKJ10	♦ 6543	AP			
South HCP: 8	♣ AK	♣ Q76				
Contract: 3N S						

Board: 25	North:	South:	West	North	East	South
Dealer: S	♠ KJ5	♠ 9				1♦
Vul: NS	♥ 986	♥ A1072	Pass	1NT	X	Pass
North HCP: 9	♦ KQ95	♦ A1063	2♠	Pass	Pass	3♥
South HCP: 15	♣ 853	♣ AK72	AP			
Contract: 3♥ S						

South hands (Practice Page)

Vic's balanced-hand responses to 1!C or 1!D

Board: 21	♠ A3	East Bids 2♦ if possible.
Dealer: S	♥ K4	West Bids 3♠ if possible.
Vul: Both	♦ K10873	
HCP: 13	♣ K964	You bid first.
Board: 22	♠ K98	The opponents are silent.
Dealer: N	♥ 654	
Vul: NS	♦ K10	Partner bids first.
HCP: 9	♣ QJ863	
Board: 23	♠ AQ5	The opponents are silent.
Dealer: S	♥ J742	
Vul: Both	♦ AJ73	You bid first.
HCP: 13	♣ J7	
Board: 24	♠ A102	The opponents are silent.
Dealer: N	♥ Q85	
Vul: None	♦ 6543	Partner bids first.
HCP: 8	♣ Q76	
Board: 25	♠ 9	East Doubles 1NT if possible.
Dealer: S	♥ A1072	West Bids 2♠ if possible.
Vul: NS	♦ A1063	
HCP: 15	♣ AK72	You bid first.

Vic's balanced-hand responses to 1!C or 1!D Both hands (Answers Page)

Board: 21	North:	South:	West	North	East	South
Dealer: S	♠ 84	♠ A3				1♦
Vul: Both	♥ 953	♥ K4	Pass	1NT	2♦ ¹	3♣
North HCP: 6	♦ QJ4	♦ K10873	3♠	AP		
South HCP: 13	♣ QJ1053	♣ K964				
Contract: 3♠ W			1. Michaels Cuebid			

Board: 22	North:	South:	West	North	East	South
Dealer: N	♠ AQ7	♠ K98		1♦	Pass	1NT
Vul: NS	♥ KJ	♥ 654	Pass	2NT	Pass	3NT
North HCP: 19	♦ AJ764	♦ K10	AP			
South HCP: 9	♣ A104	♣ QJ863				
Contract: 3N S						

Board: 23	North:	South:	West	North	East	South
Dealer: S	♠ 1062	♠ AQ5				1♦
Vul: Both	♥ AQ5	♥ J742	Pass	2NT	Pass	3♥
North HCP: 12	♦ 986	♦ AJ73	Pass	3NT	AP	
South HCP: 13	♣ AQ83	♣ J7				
Contract: 3N N						

Board: 24	North:	South:	West	North	East	South
Dealer: N	♠ K754	♠ A102		1♦	Pass	1NT
Vul: None	♥ J109	♥ Q85	Pass	2NT	Pass	3NT
North HCP: 19	♦ AKJ10	♦ 6543	AP			
South HCP: 8	♣ AK	♣ Q76				
Contract: 3N S						

Board: 25	North:	South:	West	North	East	South
Dealer: S	♠ KJ5	♠ 9				1♦
Vul: NS	♥ 986	♥ A1072	Pass	1NT	X	Pass
North HCP: 9	♦ KQ95	♦ A1063	2♠	Pass	Pass	3♥
South HCP: 15	♣ 853	♣ AK72	AP			
Contract: 3♥ S						

North hands (Practice Page)

Vic's balanced-hand responses to 1!C or 1!D

Board: 26	♠ A6	The opponents are silent.
Dealer: N	♥ K872	
Vul: EW	♦ QJ983	You bid first.
HCP: 13	♣ K4	

Board: 27	♠ Q84	The opponents are silent.
Dealer: S	♥ A64	
Vul: EW	♦ Q963	Partner bids first.
HCP: 11	♣ K108	

Board: 28	♠ Q1032	The opponents are silent.
Dealer: N	♥ A106	
Vul: None	♦ K7432	You bid first.
HCP: 11	♣ Q	

Board: 29	♠ 985	The opponents are silent.
Dealer: S	♥ 32	
Vul: NS	♦ K532	Partner bids first.
HCP: 8	♣ KQ72	

Board: 30	♠ 74	The opponents are silent.
Dealer: N	♥ AQJ9	
Vul: Both	♦ KQ104	You bid first.
HCP: 12	♣ 752	

Vic's balanced-hand responses to 1!C or 1!D Both hands (Answers Page)

Board: 26	North:	South:	West	North	East	South
Dealer: N	♠ A6	♠ 985		1♦	Pass	2NT
Vul: EW	♥ K872	♥ AQ10				
North HCP: 13	♦ QJ983	♦ A102	Pass	3NT	AP	
South HCP: 12	♣ K4	♣ Q1087				
Contract: 3N S						

Board: 27	North:	South:	West	North	East	South
Dealer: S	♠ Q84	♠ AK75				1♦
Vul: EW	♥ A64	♥ 53				
North HCP: 11	♦ Q963	♦ AJ1074	Pass	2NT	Pass	3NT
South HCP: 14	♣ K108	♣ Q3	AP			
Contract: 3N N						

Board: 28	North:	South:	West	North	East	South
Dealer: N	♠ Q1032	♠ A54		1♦	Pass	1NT
Vul: None	♥ A106	♥ Q54				
North HCP: 11	♦ K7432	♦ Q5	Pass	2♦	AP	
South HCP: 8	♣ Q	♣ 108754				
Contract: 2♦ N						

Board: 29	North:	South:	West	North	East	South
Dealer: S	♠ 985	♠ AKQ6				1♦
Vul: NS	♥ 32	♥ Q	Pass	1NT	Pass	2♠
North HCP: 8	♦ K532	♦ AJ64	Pass	3♠	AP	
South HCP: 17	♣ KQ72	♣ J1063				
Contract: 3♠ S						

Board: 30	North:	South:	West	North	East	South
Dealer: N	♠ 74	♠ Q108		1♦	Pass	1NT
Vul: Both	♥ AQJ9	♥ 74				
North HCP: 12	♦ KQ104	♦ AJ97	AP			
South HCP: 8	♣ 752	♣ J1093				
Contract: 1N S						

South hands (Practice Page)

Vic's balanced-hand responses to 1!C or 1!D

Board: 26	♠ 985	The opponents are silent.
Dealer: N	♥ AQ10	
Vul: EW	♦ A102	Partner bids first.
HCP: 12	♣ Q1087	

Board: 27	♠ AK75	The opponents are silent.
Dealer: S	♥ 53	
Vul: EW	♦ AJ1074	You bid first.
HCP: 14	♣ Q3	

Board: 28	♠ A54	The opponents are silent.
Dealer: N	♥ Q54	
Vul: None	♦ Q5	Partner bids first.
HCP: 8	♣ 108754	

Board: 29	♠ AKQ6	The opponents are silent.
Dealer: S	♥ Q	
Vul: NS	♦ AJ64	You bid first.
HCP: 17	♣ J1063	

Board: 30	♠ Q108	The opponents are silent.
Dealer: N	♥ 74	
Vul: Both	♦ AJ97	Partner bids first.
HCP: 8	♣ J1093	

Vic's balanced-hand responses to 1!C or 1!D Both hands (Answers Page)

Board: 26	North:	South:	West	North	East	South
Dealer: N	♠ A6	♠ 985		1♦	Pass	2NT
Vul: EW	♥ K872	♥ AQ10				
North HCP: 13	♦ QJ983	♦ A102	Pass	3NT	AP	
South HCP: 12	♣ K4	♣ Q1087				
Contract: 3N S						

Board: 27	North:	South:	West	North	East	South
Dealer: S	♠ Q84	♠ AK75				1♦
Vul: EW	♥ A64	♥ 53				
North HCP: 11	♦ Q963	♦ AJ1074	Pass	2NT	Pass	3NT
South HCP: 14	♣ K108	♣ Q3	AP			
Contract: 3N N						

Board: 28	North:	South:	West	North	East	South
Dealer: N	♠ Q1032	♠ A54		1♦	Pass	1NT
Vul: None	♥ A106	♥ Q54				
North HCP: 11	♦ K7432	♦ Q5	Pass	2♦	AP	
South HCP: 8	♣ Q	♣ 108754				
Contract: 2♦ N						

Board: 29	North:	South:	West	North	East	South
Dealer: S	♠ 985	♠ AKQ6				1♦
Vul: NS	♥ 32	♥ Q	Pass	1NT	Pass	2♠
North HCP: 8	♦ K532	♦ AJ64	Pass	3♠	AP	
South HCP: 17	♣ KQ72	♣ J1063				
Contract: 3♠ S						

Board: 30	North:	South:	West	North	East	South
Dealer: N	♠ 74	♠ Q108		1♦	Pass	1NT
Vul: Both	♥ AQJ9	♥ 74				
North HCP: 12	♦ KQ104	♦ AJ97	AP			
South HCP: 8	♣ 752	♣ J1093				
Contract: 1N S						

North hands (Practice Page)

Vic's balanced-hand responses to 1!C or 1!D

Board: 31	♠ 432	The opponents are silent.
Dealer: S	♥ Q2	
Vul: NS	♦ QJ76	Partner bids first.
HCP: 8	♣ K1054	

Board: 32	♠ AK	The opponents are silent.
Dealer: N	♥ Q97	
Vul: Both	♦ Q9832	You bid first.
HCP: 13	♣ Q93	

Board: 33	♠ KJ7	The opponents are silent.
Dealer: S	♥ 954	
Vul: NS	♦ KJ4	Partner bids first.
HCP: 9	♣ J1072	

Board: 34	♠ KQ106	The opponents are silent.
Dealer: N	♥ A9	
Vul: EW	♦ QJ1053	You bid first.
HCP: 14	♣ Q3	

Board: 35	♠ Q2	The opponents are silent.
Dealer: S	♥ 874	
Vul: None	♦ 532	Partner bids first.
HCP: 6	♣ KJ973	

Vic's balanced-hand responses to 1!C or 1!D Both hands (Answers Page)

Board: 31	North:	South:	West	North	East	South
Dealer: S	♠ 432	♠ AKJ9				1♦
Vul: NS	♥ Q2	♥ K6	Pass	1NT	Pass	2NT
North HCP: 8	♦ QJ76	♦ A954	Pass	3NT	AP	
South HCP: 18	♣ K1054	♣ QJ6				
Contract: 3N N						

Board: 32	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ J10		1♦	Pass	1NT
Vul: Both	♥ Q97	♥ J63	Pass	2♦	AP	
North HCP: 13	♦ Q9832	♦ A54				
South HCP: 10	♣ Q93	♣ KJ752				
Contract: 2♦ N						

Board: 33	North:	South:	West	North	East	South
Dealer: S	♠ KJ7	♠ 52				1♦
Vul: NS	♥ 954	♥ AKQ	Pass	1NT	AP	
North HCP: 9	♦ KJ4	♦ 9872				
South HCP: 12	♣ J1072	♣ K864				
Contract: 1N N						

Board: 34	North:	South:	West	North	East	South
Dealer: N	♠ KQ106	♠ 875		1♦	Pass	1NT
Vul: EW	♥ A9	♥ 876	Pass	2♦	AP	
North HCP: 14	♦ QJ1053	♦ K72				
South HCP: 7	♣ Q3	♣ A964				
Contract: 2♦ N						

Board: 35	North:	South:	West	North	East	South
Dealer: S	♠ Q2	♠ AK54				1♣
Vul: None	♥ 874	♥ AJ53	Pass	1NT	Pass	2NT
North HCP: 6	♦ 532	♦ KJ	Pass	3♣	Pass	3♥
South HCP: 18	♣ KJ973	♣ Q64	Pass	4♣	AP	
Contract: 4♣ S						

South hands (Practice Page)

Vic's balanced-hand responses to 1!C or 1!D

Board: 31	♠ AKJ9	The opponents are silent.
Dealer: S	♥ K6	
Vul: NS	♦ A954	You bid first.
HCP: 18	♣ QJ6	

Board: 32	♠ J10	The opponents are silent.
Dealer: N	♥ J63	
Vul: Both	♦ A54	Partner bids first.
HCP: 10	♣ KJ752	

Board: 33	♠ 52	The opponents are silent.
Dealer: S	♥ AKQ	
Vul: NS	♦ 9872	You bid first.
HCP: 12	♣ K864	

Board: 34	♠ 875	The opponents are silent.
Dealer: N	♥ 876	
Vul: EW	♦ K72	Partner bids first.
HCP: 7	♣ A964	

Board: 35	♠ AK54	The opponents are silent.
Dealer: S	♥ AJ53	
Vul: None	♦ KJ	You bid first.
HCP: 18	♣ Q64	

Vic's balanced-hand responses to 1!C or 1!D Both hands (Answers Page)

Board: 31	North:	South:	West	North	East	South
Dealer: S	♠ 432	♠ AKJ9				1♦
Vul: NS	♥ Q2	♥ K6	Pass	1NT	Pass	2NT
North HCP: 8	♦ QJ76	♦ A954	Pass	3NT	AP	
South HCP: 18	♣ K1054	♣ QJ6				
Contract: 3N N						

Board: 32	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ J10				
Vul: Both	♥ Q97	♥ J63		1♦	Pass	1NT
North HCP: 13	♦ Q9832	♦ A54	Pass	2♦	AP	
South HCP: 10	♣ Q93	♣ KJ752				
Contract: 2♦ N						

Board: 33	North:	South:	West	North	East	South
Dealer: S	♠ KJ7	♠ 52				
Vul: NS	♥ 954	♥ AKQ				1♦
North HCP: 9	♦ KJ4	♦ 9872	Pass	1NT	AP	
South HCP: 12	♣ J1072	♣ K864				
Contract: 1N N						

Board: 34	North:	South:	West	North	East	South
Dealer: N	♠ KQ106	♠ 875				
Vul: EW	♥ A9	♥ 876		1♦	Pass	1NT
North HCP: 14	♦ QJ1053	♦ K72	Pass	2♦	AP	
South HCP: 7	♣ Q3	♣ A964				
Contract: 2♦ N						

Board: 35	North:	South:	West	North	East	South
Dealer: S	♠ Q2	♠ AK54				1♣
Vul: None	♥ 874	♥ AJ53	Pass	1NT	Pass	2NT
North HCP: 6	♦ 532	♦ KJ	Pass	3♣	Pass	3♥
South HCP: 18	♣ KJ973	♣ Q64	Pass	4♣	AP	
Contract: 4♣ S						

North hands (Practice Page)

Vic's balanced-hand responses to 1!C or 1!D

Board: 36	♠ AKJ7	The opponents are silent.
Dealer: N	♥ K84	
Vul: EW	♦ QJ10832	You bid first.
HCP: 14	♣ —	

Board: 37	♠ 743	The opponents are silent.
Dealer: S	♥ KJ9	
Vul: EW	♦ K73	Partner bids first.
HCP: 11	♣ A542	

Board: 38	♠ 9642	The opponents are silent.
Dealer: N	♥ QJ5	
Vul: Both	♦ AQJ2	You bid first.
HCP: 14	♣ KJ	

Board: 39	♠ 873	The opponents are silent.
Dealer: S	♥ 542	
Vul: EW	♦ A654	Partner bids first.
HCP: 7	♣ K103	

Board: 40	♠ A653	The opponents are silent.
Dealer: N	♥ Q6	
Vul: None	♦ AJ1063	You bid first.
HCP: 14	♣ QJ	

Vic's balanced-hand responses to 1!C or 1!D Both hands (Answers Page)

Board: 36	North:	South:	West	North	East	South
Dealer: N	♠ AKJ7	♠ 953		1♦	Pass	1NT
Vul: EW	♥ K84	♥ 732				
North HCP: 14	♦ QJ10832	♦ AK54	Pass	2♦	AP	
South HCP: 7	♣ —	♣ 987				
Contract: 2♦ N						

Board: 37	North:	South:	West	North	East	South
Dealer: S	♠ 743	♠ AQJ				1♣
Vul: EW	♥ KJ9	♥ 103				
North HCP: 11	♦ K73	♦ J85	Pass	2NT	Pass	3NT
South HCP: 13	♣ A542	♣ KQ1083	AP			
Contract: 3N N						

Board: 38	North:	South:	West	North	East	South
Dealer: N	♠ 9642	♠ KJ7		1♦	Pass	1NT
Vul: Both	♥ QJ5	♥ 83				
North HCP: 14	♦ AQJ2	♦ K93	AP			
South HCP: 9	♣ KJ	♣ Q10963				
Contract: 1N S						

Board: 39	North:	South:	West	North	East	South
Dealer: S	♠ 873	♠ J1042				1♦
Vul: EW	♥ 542	♥ A9				
North HCP: 7	♦ A654	♦ KQ92	Pass	1NT	AP	
South HCP: 14	♣ K103	♣ A76				
Contract: 1N N						

Board: 40	North:	South:	West	North	East	South
Dealer: N	♠ A653	♠ Q104		1♦	Pass	1NT
Vul: None	♥ Q6	♥ 87				
North HCP: 14	♦ AJ1063	♦ K98	Pass	2♦	AP	
South HCP: 9	♣ QJ	♣ A6543				
Contract: 2♦ N						

South hands (Practice Page)

Vic's balanced-hand responses to 1!C or 1!D

Board: 36	♠ 953	The opponents are silent.
Dealer: N	♥ 732	
Vul: EW	♦ AK54	Partner bids first.
HCP: 7	♣ 987	

Board: 37	♠ AQJ	The opponents are silent.
Dealer: S	♥ 103	
Vul: EW	♦ J85	You bid first.
HCP: 13	♣ KQ1083	

Board: 38	♠ KJ7	The opponents are silent.
Dealer: N	♥ 83	
Vul: Both	♦ K93	Partner bids first.
HCP: 9	♣ Q10963	

Board: 39	♠ J1042	The opponents are silent.
Dealer: S	♥ A9	
Vul: EW	♦ KQ92	You bid first.
HCP: 14	♣ A76	

Board: 40	♠ Q104	The opponents are silent.
Dealer: N	♥ 87	
Vul: None	♦ K98	Partner bids first.
HCP: 9	♣ A6543	

Vic's balanced-hand responses to 1!C or 1!D Both hands (Answers Page)

Board: 36	North:	South:	West	North	East	South
Dealer: N	♠ AKJ7	♠ 953		1♦	Pass	1NT
Vul: EW	♥ K84	♥ 732				
North HCP: 14	♦ QJ10832	♦ AK54	Pass	2♦	AP	
South HCP: 7	♣ —	♣ 987				
Contract: 2♦ N						

Board: 37	North:	South:	West	North	East	South
Dealer: S	♠ 743	♠ AQJ				1♣
Vul: EW	♥ KJ9	♥ 103				
North HCP: 11	♦ K73	♦ J85	Pass	2NT	Pass	3NT
South HCP: 13	♣ A542	♣ KQ1083	AP			
Contract: 3N N						

Board: 38	North:	South:	West	North	East	South
Dealer: N	♠ 9642	♠ KJ7		1♦	Pass	1NT
Vul: Both	♥ QJ5	♥ 83				
North HCP: 14	♦ AQJ2	♦ K93	AP			
South HCP: 9	♣ KJ	♣ Q10963				
Contract: 1N S						

Board: 39	North:	South:	West	North	East	South
Dealer: S	♠ 873	♠ J1042				1♦
Vul: EW	♥ 542	♥ A9				
North HCP: 7	♦ A654	♦ KQ92	Pass	1NT	AP	
South HCP: 14	♣ K103	♣ A76				
Contract: 1N N						

Board: 40	North:	South:	West	North	East	South
Dealer: N	♠ A653	♠ Q104		1♦	Pass	1NT
Vul: None	♥ Q6	♥ 87				
North HCP: 14	♦ AJ1063	♦ K98	Pass	2♦	AP	
South HCP: 9	♣ QJ	♣ A6543				
Contract: 2♦ N						

North hands (Practice Page)

Vic's balanced-hand responses to 1!C or 1!D

Board: 41	♠ 1065	The opponents are silent.
Dealer: S	♥ Q43	
Vul: Both	♦ 10752	Partner bids first.
HCP: 10	♣ AKJ	

Board: 42	♠ AJ62	The opponents are silent.
Dealer: N	♥ A1092	
Vul: Both	♦ KQJ8	You bid first.
HCP: 19	♣ A	

Board: 43	♠ 1093	East Bids 2♥ if possible.
Dealer: S	♥ A74	
Vul: None	♦ Q73	Partner bids first.
HCP: 10	♣ A1054	

Board: 44	♠ KJ97	The opponents are silent.
Dealer: N	♥ J62	
Vul: EW	♦ Q1092	You bid first.
HCP: 14	♣ AK	

Board: 45	♠ J73	The opponents are silent.
Dealer: S	♥ J105	
Vul: NS	♦ Q54	Partner bids first.
HCP: 7	♣ K854	

Vic's balanced-hand responses to 1!C or 1!D Both hands (Answers Page)

Board: 41	North:	South:	West	North	East	South
Dealer: S	♠ 1065	♠ AKQ9				1♦
Vul: Both	♥ Q43	♥ 7	Pass	1NT	Pass	2♠
North HCP: 10	♦ 10752	♦ AJ86	Pass	3NT	AP	
South HCP: 16	♣ AKJ	♣ Q852				
Contract: 3N N						

Board: 42	North:	South:	West	North	East	South
Dealer: N	♠ AJ62	♠ K94		1♦	Pass	1NT
Vul: Both	♥ A1092	♥ 854	Pass	2♥	Pass	3NT
North HCP: 19	♦ KQJ8	♦ 1064	AP			
South HCP: 8	♣ A	♣ KQ95				
Contract: 3N S						

Board: 43	North:	South:	West	North	East	South
Dealer: S	♠ 1093	♠ K5				1♣
Vul: None	♥ A74	♥ J10	Pass	1NT	Pass	2♣
North HCP: 10	♦ Q73	♦ KJ6	Pass	Pass	2♥	3♣
South HCP: 14	♣ A1054	♣ KQJ873	AP			
Contract: 3♣ S						

Board: 44	North:	South:	West	North	East	South
Dealer: N	♠ KJ97	♠ A105		1♦	Pass	1NT
Vul: EW	♥ J62	♥ Q9				
North HCP: 14	♦ Q1092	♦ 8743	AP			
South HCP: 6	♣ AK	♣ 5432				
Contract: 1N S						

Board: 45	North:	South:	West	North	East	South
Dealer: S	♠ J73	♠ Q1062				1♣
Vul: NS	♥ J105	♥ AQ63	Pass	1NT	AP	
North HCP: 7	♦ Q54	♦ J10				
South HCP: 13	♣ K854	♣ A106				
Contract: 1N N						

South hands (Practice Page)

Vic's balanced-hand responses to 1!C or 1!D

Board: 41	♠ AKQ9	The opponents are silent.
Dealer: S	♥ 7	
Vul: Both	♦ AJ86	You bid first.
HCP: 16	♣ Q852	

Board: 42	♠ K94	The opponents are silent.
Dealer: N	♥ 854	
Vul: Both	♦ 1064	Partner bids first.
HCP: 8	♣ KQ95	

Board: 43	♠ K5	East Bids 2♥ if possible.
Dealer: S	♥ J10	
Vul: None	♦ KJ6	You bid first.
HCP: 14	♣ KQJ873	

Board: 44	♠ A105	The opponents are silent.
Dealer: N	♥ Q9	
Vul: EW	♦ 8743	Partner bids first.
HCP: 6	♣ 5432	

Board: 45	♠ Q1062	The opponents are silent.
Dealer: S	♥ AQ63	
Vul: NS	♦ J10	You bid first.
HCP: 13	♣ A106	

Vic's balanced-hand responses to 1!C or 1!D Both hands (Answers Page)

Board: 41	North:	South:	West	North	East	South
Dealer: S	♠ 1065	♠ AKQ9				1♦
Vul: Both	♥ Q43	♥ 7	Pass	1NT	Pass	2♠
North HCP: 10	♦ 10752	♦ AJ86	Pass	3NT	AP	
South HCP: 16	♣ AKJ	♣ Q852				
Contract: 3N N						

Board: 42	North:	South:	West	North	East	South
Dealer: N	♠ AJ62	♠ K94		1♦	Pass	1NT
Vul: Both	♥ A1092	♥ 854	Pass	2♥	Pass	3NT
North HCP: 19	♦ KQJ8	♦ 1064	AP			
South HCP: 8	♣ A	♣ KQ95				
Contract: 3N S						

Board: 43	North:	South:	West	North	East	South
Dealer: S	♠ 1093	♠ K5				1♣
Vul: None	♥ A74	♥ J10	Pass	1NT	Pass	2♣
North HCP: 10	♦ Q73	♦ KJ6	Pass	Pass	2♥	3♣
South HCP: 14	♣ A1054	♣ KQJ873	AP			
Contract: 3♣ S						

Board: 44	North:	South:	West	North	East	South
Dealer: N	♠ KJ97	♠ A105		1♦	Pass	1NT
Vul: EW	♥ J62	♥ Q9				
North HCP: 14	♦ Q1092	♦ 8743	AP			
South HCP: 6	♣ AK	♣ 5432				
Contract: 1N S						

Board: 45	North:	South:	West	North	East	South
Dealer: S	♠ J73	♠ Q1062				1♣
Vul: NS	♥ J105	♥ AQ63	Pass	1NT	AP	
North HCP: 7	♦ Q54	♦ J10				
South HCP: 13	♣ K854	♣ A106				
Contract: 1N N						

North hands (Practice Page)

Vic's balanced-hand responses to 1!C or 1!D

Board: 46	♠ AJ9	The opponents are silent.
Dealer: N	♥ K104	
Vul: None	♦ A842	You bid first.
HCP: 19	♣ AK4	

Board: 47	♠ Q108	The opponents are silent.
Dealer: S	♥ Q86	
Vul: NS	♦ AK8	Partner bids first.
HCP: 11	♣ 6432	

Board: 48	♠ K8	The opponents are silent.
Dealer: N	♥ QJ2	
Vul: None	♦ KJ109	You bid first.
HCP: 14	♣ KJ64	

Board: 49	♠ J109	The opponents are silent.
Dealer: S	♥ J63	
Vul: EW	♦ 1075	Partner bids first.
HCP: 8	♣ AQ75	

Board: 50	♠ K1074	The opponents are silent.
Dealer: N	♥ J6	
Vul: Both	♦ AKJ432	You bid first.
HCP: 12	♣ 8	

Vic's balanced-hand responses to 1!C or 1!D Both hands (Answers Page)

Board: 46	North:	South:	West	North	East	South
Dealer: N	♠ AJ9	♠ K106		1♦	Pass	1NT
Vul: None	♥ K104	♥ J96	Pass	2NT	Pass	3NT
North HCP: 19	♦ A842	♦ QJ5	AP			
South HCP: 7	♣ AK4	♣ 10752				
Contract: 3N S						

Board: 47	North:	South:	West	North	East	South
Dealer: S	♠ Q108	♠ K5				1♦
Vul: NS	♥ Q86	♥ A95	Pass	2NT	Pass	3♣
North HCP: 11	♦ AK8	♦ Q742	AP			
South HCP: 12	♣ 6432	♣ QJ98				
Contract: 3♣ S						

Board: 48	North:	South:	West	North	East	South
Dealer: N	♠ K8	♠ J95		1♦	Pass	1NT
Vul: None	♥ QJ2	♥ K75	Pass	2♣	AP	
North HCP: 14	♦ KJ109	♦ A53				
South HCP: 10	♣ KJ64	♣ Q1097				
Contract: 2♣ N						

Board: 49	North:	South:	West	North	East	South
Dealer: S	♠ J109	♠ AK5				1♦
Vul: EW	♥ J63	♥ 52	Pass	1NT	Pass	2♣
North HCP: 8	♦ 1075	♦ KQ43	AP			
South HCP: 13	♣ AQ75	♣ J1064				
Contract: 2♣ S						

Board: 50	North:	South:	West	North	East	South
Dealer: N	♠ K1074	♠ 52		1♦	Pass	2NT
Vul: Both	♥ J6	♥ K108	Pass	3♦	AP	
North HCP: 12	♦ AKJ432	♦ Q105				
South HCP: 12	♣ 8	♣ AK652				
Contract: 3♦ N						

South hands (Practice Page)

Vic's balanced-hand responses to 1!C or 1!D

Board: 46	♠ K106	The opponents are silent.
Dealer: N	♥ J96	
Vul: None	♦ QJ5	Partner bids first.
HCP: 7	♣ 10752	

Board: 47	♠ K5	The opponents are silent.
Dealer: S	♥ A95	
Vul: NS	♦ Q742	You bid first.
HCP: 12	♣ QJ98	

Board: 48	♠ J95	The opponents are silent.
Dealer: N	♥ K75	
Vul: None	♦ A53	Partner bids first.
HCP: 10	♣ Q1097	

Board: 49	♠ AK5	The opponents are silent.
Dealer: S	♥ 52	
Vul: EW	♦ KQ43	You bid first.
HCP: 13	♣ J1064	

Board: 50	♠ 52	The opponents are silent.
Dealer: N	♥ K108	
Vul: Both	♦ Q105	Partner bids first.
HCP: 12	♣ AK652	

Vic's balanced-hand responses to 1!C or 1!D Both hands (Answers Page)

Board: 46	North:	South:	West	North	East	South
Dealer: N	♠ AJ9	♠ K106		1♦	Pass	1NT
Vul: None	♥ K104	♥ J96				
North HCP: 19	♦ A842	♦ QJ5	Pass	2NT	Pass	3NT
South HCP: 7	♣ AK4	♣ 10752	AP			
Contract: 3N S						

Board: 47	North:	South:	West	North	East	South
Dealer: S	♠ Q108	♠ K5				1♦
Vul: NS	♥ Q86	♥ A95				
North HCP: 11	♦ AK8	♦ Q742	Pass	2NT	Pass	3♣
South HCP: 12	♣ 6432	♣ QJ98	AP			
Contract: 3♣ S						

Board: 48	North:	South:	West	North	East	South
Dealer: N	♠ K8	♠ J95		1♦	Pass	1NT
Vul: None	♥ QJ2	♥ K75				
North HCP: 14	♦ KJ109	♦ A53	Pass	2♣	AP	
South HCP: 10	♣ KJ64	♣ Q1097				
Contract: 2♣ N						

Board: 49	North:	South:	West	North	East	South
Dealer: S	♠ J109	♠ AK5				1♦
Vul: EW	♥ J63	♥ 52				
North HCP: 8	♦ 1075	♦ KQ43	Pass	1NT	Pass	2♣
South HCP: 13	♣ AQ75	♣ J1064	AP			
Contract: 2♣ S						

Board: 50	North:	South:	West	North	East	South
Dealer: N	♠ K1074	♠ 52		1♦	Pass	2NT
Vul: Both	♥ J6	♥ K108				
North HCP: 12	♦ AKJ432	♦ Q105	Pass	3♦	AP	
South HCP: 12	♣ 8	♣ AK652				
Contract: 3♦ N						

North hands (Practice Page)

Vic's balanced-hand responses to 1!C or 1!D

Board: 51	♠ K96	The opponents are silent.
Dealer: S	♥ K92	
Vul: Both	♦ 6432	Partner bids first.
HCP: 12	♣ AQ4	

Board: 52	♠ KQ63	The opponents are silent.
Dealer: N	♥ K1054	
Vul: None	♦ KJ7	You bid first.
HCP: 12	♣ 106	

Board: 53	♠ 642	The opponents are silent.
Dealer: S	♥ 982	
Vul: NS	♦ A932	Partner bids first.
HCP: 7	♣ K32	

Board: 54	♠ AQJ10	The opponents are silent.
Dealer: N	♥ 64	
Vul: EW	♦ A98543	You bid first.
HCP: 14	♣ K	

Board: 55	♠ K96	The opponents are silent.
Dealer: S	♥ 1052	
Vul: Both	♦ K102	Partner bids first.
HCP: 10	♣ A976	

Vic's balanced-hand responses to 1!C or 1!D Both hands (Answers Page)

Board: 51	North:	South:	West	North	East	South
Dealer: S	♠ K96	♠ 10873				1♣
Vul: Both	♥ K92	♥ AQ	Pass	2NT	Pass	3NT
North HCP: 12	♦ 6432	♦ K	AP			
South HCP: 13	♣ AQ4	♣ KJ10972				
Contract: 3N N						

Board: 52	North:	South:	West	North	East	South
Dealer: N	♠ KQ63	♠ 72		1♦	Pass	1NT
Vul: None	♥ K1054	♥ Q87	AP			
North HCP: 12	♦ KJ7	♦ 9864				
South HCP: 8	♣ 106	♣ AQ73				
Contract: 1N S						

Board: 53	North:	South:	West	North	East	South
Dealer: S	♠ 642	♠ QJ10				1♦
Vul: NS	♥ 982	♥ K53	Pass	1NT	AP	
North HCP: 7	♦ A932	♦ J765				
South HCP: 12	♣ K32	♣ AJ10				
Contract: 1N N						

Board: 54	North:	South:	West	North	East	South
Dealer: N	♠ AQJ10	♠ 73		1♦	Pass	2NT
Vul: EW	♥ 64	♥ KJ5	Pass	3NT	AP	
North HCP: 14	♦ A98543	♦ J72				
South HCP: 12	♣ K	♣ AQJ85				
Contract: 3N S						

Board: 55	North:	South:	West	North	East	South
Dealer: S	♠ K96	♠ QJ43				1♦
Vul: Both	♥ 1052	♥ AQJ9	Pass	1NT	AP	
North HCP: 10	♦ K102	♦ Q53				
South HCP: 12	♣ A976	♣ 52				
Contract: 1N N						

South hands (Practice Page)

Vic's balanced-hand responses to 1!C or 1!D

Board: 51	♠ 10873	The opponents are silent.
Dealer: S	♥ AQ	
Vul: Both	♦ K	You bid first.
HCP: 13	♣ KJ10972	

Board: 52	♠ 72	The opponents are silent.
Dealer: N	♥ Q87	
Vul: None	♦ 9864	Partner bids first.
HCP: 8	♣ AQ73	

Board: 53	♠ QJ10	The opponents are silent.
Dealer: S	♥ K53	
Vul: NS	♦ J765	You bid first.
HCP: 12	♣ AJ10	

Board: 54	♠ 73	The opponents are silent.
Dealer: N	♥ KJ5	
Vul: EW	♦ J72	Partner bids first.
HCP: 12	♣ AQJ85	

Board: 55	♠ QJ43	The opponents are silent.
Dealer: S	♥ AQJ9	
Vul: Both	♦ Q53	You bid first.
HCP: 12	♣ 52	

Vic's balanced-hand responses to 1!C or 1!D Both hands (Answers Page)

Board: 51	North:	South:	West	North	East	South
Dealer: S	♠ K96	♠ 10873				1♣
Vul: Both	♥ K92	♥ AQ	Pass	2NT	Pass	3NT
North HCP: 12	♦ 6432	♦ K	AP			
South HCP: 13	♣ AQ4	♣ KJ10972				
Contract: 3N N						

Board: 52	North:	South:	West	North	East	South
Dealer: N	♠ KQ63	♠ 72				
Vul: None	♥ K1054	♥ Q87		1♦	Pass	1NT
North HCP: 12	♦ KJ7	♦ 9864	AP			
South HCP: 8	♣ 106	♣ AQ73				
Contract: 1N S						

Board: 53	North:	South:	West	North	East	South
Dealer: S	♠ 642	♠ QJ10				1♦
Vul: NS	♥ 982	♥ K53	Pass	1NT	AP	
North HCP: 7	♦ A932	♦ J765				
South HCP: 12	♣ K32	♣ AJ10				
Contract: 1N N						

Board: 54	North:	South:	West	North	East	South
Dealer: N	♠ AQJ10	♠ 73				
Vul: EW	♥ 64	♥ KJ5		1♦	Pass	2NT
North HCP: 14	♦ A98543	♦ J72	Pass	3NT	AP	
South HCP: 12	♣ K	♣ AQJ85				
Contract: 3N S						

Board: 55	North:	South:	West	North	East	South
Dealer: S	♠ K96	♠ QJ43				
Vul: Both	♥ 1052	♥ AQJ9				1♦
North HCP: 10	♦ K102	♦ Q53	Pass	1NT	AP	
South HCP: 12	♣ A976	♣ 52				
Contract: 1N N						

North hands (Practice Page)

Vic's balanced-hand responses to 1!C or 1!D

Board: 56	♠ J954	The opponents are silent.
Dealer: N	♥ 53	
Vul: Both	♦ AK42	You bid first.
HCP: 12	♣ A72	

Board: 57	♠ K63	The opponents are silent.
Dealer: S	♥ QJ9	
Vul: Both	♦ 762	Partner bids first.
HCP: 6	♣ 9873	

Board: 58	♠ A852	The opponents are silent.
Dealer: N	♥ A542	
Vul: NS	♦ Q76	You bid first.
HCP: 13	♣ K6	

Board: 59	♠ A73	The opponents are silent.
Dealer: S	♥ 1074	
Vul: None	♦ J98	Partner bids first.
HCP: 11	♣ AQ104	

Board: 60	♠ KJ52	The opponents are silent.
Dealer: N	♥ QJ64	
Vul: None	♦ KQ742	You bid first.
HCP: 12	♣ —	

Vic's balanced-hand responses to 1!C or 1!D Both hands (Answers Page)

Board: 56	North:	South:	West	North	East	South
Dealer: N	♠ J954	♠ AK7		1♦	Pass	2NT
Vul: Both	♥ 53	♥ Q4				
North HCP: 12	♦ AK42	♦ 1086	AP			
South HCP: 12	♣ A72	♣ K10965				
Contract: 2N S						

Board: 57	North:	South:	West	North	East	South
Dealer: S	♠ K63	♠ J872				1♣
Vul: Both	♥ QJ9	♥ A876				
North HCP: 6	♦ 762	♦ K5	Pass	1NT	AP	
South HCP: 13	♣ 9873	♣ AJ4				
Contract: 1N N						

Board: 58	North:	South:	West	North	East	South
Dealer: N	♠ A852	♠ KJ4		1♦	Pass	2NT
Vul: NS	♥ A542	♥ Q98				
North HCP: 13	♦ Q76	♦ 10843	Pass	3♥	Pass	3NT
South HCP: 11	♣ K6	♣ AJ2	AP			
Contract: 3N S						

Board: 59	North:	South:	West	North	East	South
Dealer: S	♠ A73	♠ J92				1♦
Vul: None	♥ 1074	♥ J83				
North HCP: 11	♦ J98	♦ AKQ5	Pass	2NT	AP	
South HCP: 14	♣ AQ104	♣ K96				
Contract: 2N N						

Board: 60	North:	South:	West	North	East	South
Dealer: N	♠ KJ52	♠ Q98		1♦	Pass	1NT
Vul: None	♥ QJ64	♥ A87				
North HCP: 12	♦ KQ742	♦ 863	Pass	2♦	AP	
South HCP: 6	♣ —	♣ 6542				
Contract: 2♦ N						

South hands (Practice Page)

Vic's balanced-hand responses to 1!C or 1!D

Board: 56	♠ AK7	The opponents are silent.
Dealer: N	♥ Q4	
Vul: Both	♦ 1086	Partner bids first.
HCP: 12	♣ K10965	

Board: 57	♠ J872	The opponents are silent.
Dealer: S	♥ A876	
Vul: Both	♦ K5	You bid first.
HCP: 13	♣ AJ4	

Board: 58	♠ KJ4	The opponents are silent.
Dealer: N	♥ Q98	
Vul: NS	♦ 10843	Partner bids first.
HCP: 11	♣ AJ2	

Board: 59	♠ J92	The opponents are silent.
Dealer: S	♥ J83	
Vul: None	♦ AKQ5	You bid first.
HCP: 14	♣ K96	

Board: 60	♠ Q98	The opponents are silent.
Dealer: N	♥ A87	
Vul: None	♦ 863	Partner bids first.
HCP: 6	♣ 6542	

Vic's balanced-hand responses to 1!C or 1!D Both hands (Answers Page)

Board: 56	North:	South:	West	North	East	South
Dealer: N	♠ J954	♠ AK7		1♦	Pass	2NT
Vul: Both	♥ 53	♥ Q4				
North HCP: 12	♦ AK42	♦ 1086	AP			
South HCP: 12	♣ A72	♣ K10965				
Contract: 2N S						

Board: 57	North:	South:	West	North	East	South
Dealer: S	♠ K63	♠ J872				1♣
Vul: Both	♥ QJ9	♥ A876				
North HCP: 6	♦ 762	♦ K5	Pass	1NT	AP	
South HCP: 13	♣ 9873	♣ AJ4				
Contract: 1N N						

Board: 58	North:	South:	West	North	East	South
Dealer: N	♠ A852	♠ KJ4		1♦	Pass	2NT
Vul: NS	♥ A542	♥ Q98				
North HCP: 13	♦ Q76	♦ 10843	Pass	3♥	Pass	3NT
South HCP: 11	♣ K6	♣ AJ2	AP			
Contract: 3N S						

Board: 59	North:	South:	West	North	East	South
Dealer: S	♠ A73	♠ J92				1♦
Vul: None	♥ 1074	♥ J83				
North HCP: 11	♦ J98	♦ AKQ5	Pass	2NT	AP	
South HCP: 14	♣ AQ104	♣ K96				
Contract: 2N N						

Board: 60	North:	South:	West	North	East	South
Dealer: N	♠ KJ52	♠ Q98		1♦	Pass	1NT
Vul: None	♥ QJ64	♥ A87				
North HCP: 12	♦ KQ742	♦ 863	Pass	2♦	AP	
South HCP: 6	♣ —	♣ 6542				
Contract: 2♦ N						

North hands (Practice Page)

Vic's balanced-hand responses to 1!C or 1!D

Board: 61	♠ 85	The opponents are silent.
Dealer: S	♥ 874	
Vul: Both	♦ J96	Partner bids first.
HCP: 7	♣ AQ962	

Board: 62	♠ KJ105	West Bids 2♣ if possible.
Dealer: N	♥ A532	East Bids 3♣ if possible.
Vul: Both	♦ A1074	
HCP: 14	♣ Q	You bid first.

Board: 63	♠ 1083	The opponents are silent.
Dealer: S	♥ A85	
Vul: None	♦ 43	Partner bids first.
HCP: 11	♣ AK1065	

Board: 64	♠ 84	West Doubles Pass if possible.
Dealer: N	♥ J8	East Bids 2♥ if possible.
Vul: Both	♦ AK54	
HCP: 11	♣ K10532	You bid first.

Board: 65	♠ 105	The opponents are silent.
Dealer: S	♥ 632	
Vul: None	♦ Q96	Partner bids first.
HCP: 7	♣ KQ953	

Vic's balanced-hand responses to 1!C or 1!D Both hands (Answers Page)

Board: 61	North:	South:	West	North	East	South
Dealer: S	♠ 85	♠ A742				1♦
Vul: Both	♥ 874	♥ 10				
North HCP: 7	♦ J96	♦ A8753	Pass	1NT	Pass	2♦
South HCP: 11	♣ AQ962	♣ K43	AP			
Contract: 2♦ S						

Board: 62	North:	South:	West	North	East	South
Dealer: N	♠ KJ105	♠ 84		1♦	Pass	1NT
Vul: Both	♥ A532	♥ J64				
North HCP: 14	♦ A1074	♦ KJ863	2♣	X	3♣	3♦
South HCP: 6	♣ Q	♣ J76	AP			
Contract: 3♦ N						

Board: 63	North:	South:	West	North	East	South
Dealer: S	♠ 1083	♠ KQJ9				1♦
Vul: None	♥ A85	♥ J42				
North HCP: 11	♦ 43	♦ AK98	Pass	2NT	Pass	3NT
South HCP: 14	♣ AK1065	♣ 92	AP			
Contract: 3N N						

Board: 64	North:	South:	West	North	East	South
Dealer: N	♠ 84	♠ Q95		1♣	Pass	1NT
Vul: Both	♥ J8	♥ 1097				
North HCP: 11	♦ AK54	♦ Q82	Pass	2♣	Pass	Pass
South HCP: 6	♣ K10532	♣ Q987	X	Pass	2♥	3♣
Contract: 3♣ N			AP			

Board: 65	North:	South:	West	North	East	South
Dealer: S	♠ 105	♠ A963				1♦
Vul: None	♥ 632	♥ A4				
North HCP: 7	♦ Q96	♦ AJ10854	Pass	1NT	Pass	2♦
South HCP: 13	♣ KQ953	♣ 6	AP			
Contract: 2♦ S						

South hands (Practice Page)

Vic's balanced-hand responses to 1!C or 1!D

Board: 61	♠ A742	The opponents are silent.
Dealer: S	♥ 10	
Vul: Both	♦ A8753	You bid first.
HCP: 11	♣ K43	

Board: 62	♠ 84	West Bids 2♣ if possible.
Dealer: N	♥ J64	East Bids 3♣ if possible.
Vul: Both	♦ KJ863	
HCP: 6	♣ J76	Partner bids first.

Board: 63	♠ KQJ9	The opponents are silent.
Dealer: S	♥ J42	
Vul: None	♦ AK98	You bid first.
HCP: 14	♣ 92	

Board: 64	♠ Q95	West Doubles Pass if possible.
Dealer: N	♥ 1097	East Bids 2♥ if possible.
Vul: Both	♦ Q82	
HCP: 6	♣ Q987	Partner bids first.

Board: 65	♠ A963	The opponents are silent.
Dealer: S	♥ A4	
Vul: None	♦ AJ10854	You bid first.
HCP: 13	♣ 6	

Vic's balanced-hand responses to 1!C or 1!D Both hands (Answers Page)

Board: 61	North:	South:	West	North	East	South
Dealer: S	♠ 85	♠ A742				1♦
Vul: Both	♥ 874	♥ 10				
North HCP: 7	♦ J96	♦ A8753	Pass	1NT	Pass	2♦
South HCP: 11	♣ AQ962	♣ K43	AP			
Contract: 2♦ S						

Board: 62	North:	South:	West	North	East	South
Dealer: N	♠ KJ105	♠ 84		1♦	Pass	1NT
Vul: Both	♥ A532	♥ J64				
North HCP: 14	♦ A1074	♦ KJ863	2♣	X	3♣	3♦
South HCP: 6	♣ Q	♣ J76	AP			
Contract: 3♦ N						

Board: 63	North:	South:	West	North	East	South
Dealer: S	♠ 1083	♠ KQJ9				1♦
Vul: None	♥ A85	♥ J42				
North HCP: 11	♦ 43	♦ AK98	Pass	2NT	Pass	3NT
South HCP: 14	♣ AK1065	♣ 92	AP			
Contract: 3N N						

Board: 64	North:	South:	West	North	East	South
Dealer: N	♠ 84	♠ Q95		1♣	Pass	1NT
Vul: Both	♥ J8	♥ 1097				
North HCP: 11	♦ AK54	♦ Q82	Pass	2♣	Pass	Pass
South HCP: 6	♣ K10532	♣ Q987	X	Pass	2♥	3♣
Contract: 3♣ N			AP			

Board: 65	North:	South:	West	North	East	South
Dealer: S	♠ 105	♠ A963				1♦
Vul: None	♥ 632	♥ A4				
North HCP: 7	♦ Q96	♦ AJ10854	Pass	1NT	Pass	2♦
South HCP: 13	♣ KQ953	♣ 6	AP			
Contract: 2♦ S						

North hands (Practice Page)

Vic's balanced-hand responses to 1!C or 1!D

Board: 66	♠ J962	The opponents are silent.
Dealer: N	♥ KQ9	
Vul: Both	♦ J5	You bid first.
HCP: 13	♣ KQJ2	

Board: 67	♠ A4	East Bids 2♠ if possible.
Dealer: S	♥ 1098	West Bids 3♦ if possible.
Vul: None	♦ 9862	East Bids 3♠ if possible.
HCP: 7	♣ QJ93	West Bids 4♠ if possible.
		Partner bids first.

Board: 68	♠ 2	West Bids 2♠ if possible.
Dealer: N	♥ QJ9	East Bids 3♠ if possible.
Vul: NS	♦ AK632	West Bids 4♠ if possible.
HCP: 11	♣ J1074	You bid first.

Board: 69	♠ J102	The opponents are silent.
Dealer: S	♥ 1087	
Vul: EW	♦ 10974	Partner bids first.
HCP: 6	♣ AJ2	

Board: 70	♠ KJ10	The opponents are silent.
Dealer: N	♥ Q54	
Vul: EW	♦ K9543	You bid first.
HCP: 13	♣ A6	

Vic's balanced-hand responses to 1!C or 1!D Both hands (Answers Page)

Board: 66	North:	South:	West	North	East	South
Dealer: N	♠ J962	♠ K103		1♣	Pass	1NT
Vul: Both	♥ KQ9	♥ 764				
North HCP: 13	♦ J5	♦ A84	AP			
South HCP: 7	♣ KQJ2	♣ 9763				
Contract: 1N S						

Board: 67	North:	South:	West	North	East	South
Dealer: S	♠ A4	♠ 5				1♦
Vul: None	♥ 1098	♥ KQ62	Pass	1NT	2♠	3♣
North HCP: 7	♦ 9862	♦ KQ53	3♦ ¹	Pass	3♠	Pass
South HCP: 13	♣ QJ93	♣ K754	4♣	AP		
Contract: 4♠ E						

1. limit raise or better in ♠

Board: 68	North:	South:	West	North	East	South
Dealer: N	♠ 2	♠ J4		1♦	Pass	1NT
Vul: NS	♥ QJ9	♥ 872	2♠	Pass	3♠	Pass
North HCP: 11	♦ AK632	♦ 974	4♣	AP		
South HCP: 7	♣ J1074	♣ AQ965				
Contract: 4♠ W						

Board: 69	North:	South:	West	North	East	South
Dealer: S	♠ J102	♠ AKQ7				1♣
Vul: EW	♥ 1087	♥ 932				
North HCP: 6	♦ 10974	♦ AJ5	Pass	1NT	AP	
South HCP: 14	♣ AJ2	♣ 1073				
Contract: 1N N						

Board: 70	North:	South:	West	North	East	South
Dealer: N	♠ KJ10	♠ 985		1♦	Pass	1NT
Vul: EW	♥ Q54	♥ A93				
North HCP: 13	♦ K9543	♦ J8	Pass	2♦	AP	
South HCP: 8	♣ A6	♣ QJ743				
Contract: 2♦ N						

South hands (Practice Page)

Vic's balanced-hand responses to 1!C or 1!D

Board: 66	♠ K103	The opponents are silent.
Dealer: N	♥ 764	
Vul: Both	♦ A84	Partner bids first.
HCP: 7	♣ 9763	

Board: 67	♠ 5	East Bids 2♠ if possible.
Dealer: S	♥ KQ62	West Bids 3♦ if possible.
Vul: None	♦ KQ53	East Bids 3♠ if possible.
HCP: 13	♣ K754	West Bids 4♠ if possible.
		You bid first.

Board: 68	♠ J4	West Bids 2♠ if possible.
Dealer: N	♥ 872	East Bids 3♠ if possible.
Vul: NS	♦ 974	West Bids 4♠ if possible.
HCP: 7	♣ AQ965	Partner bids first.

Board: 69	♠ AKQ7	The opponents are silent.
Dealer: S	♥ 932	
Vul: EW	♦ AJ5	You bid first.
HCP: 14	♣ 1073	

Board: 70	♠ 985	The opponents are silent.
Dealer: N	♥ A93	
Vul: EW	♦ J8	Partner bids first.
HCP: 8	♣ QJ743	

Vic's balanced-hand responses to 1!C or 1!D Both hands (Answers Page)

Board: 66	North:	South:	West	North	East	South
Dealer: N	♠ J962	♠ K103		1♣	Pass	1NT
Vul: Both	♥ KQ9	♥ 764				
North HCP: 13	♦ J5	♦ A84	AP			
South HCP: 7	♣ KQJ2	♣ 9763				
Contract: 1N S						

Board: 67	North:	South:	West	North	East	South
Dealer: S	♠ A4	♠ 5				1♦
Vul: None	♥ 1098	♥ KQ62	Pass	1NT	2♠	3♣
North HCP: 7	♦ 9862	♦ KQ53	3♦ ¹	Pass	3♠	Pass
South HCP: 13	♣ QJ93	♣ K754	4♣	AP		
Contract: 4♠ E						

1. limit raise or better in ♠

Board: 68	North:	South:	West	North	East	South
Dealer: N	♠ 2	♠ J4		1♦	Pass	1NT
Vul: NS	♥ QJ9	♥ 872	2♠	Pass	3♠	Pass
North HCP: 11	♦ AK632	♦ 974	4♠	AP		
South HCP: 7	♣ J1074	♣ AQ965				
Contract: 4♠ W						

Board: 69	North:	South:	West	North	East	South
Dealer: S	♠ J102	♠ AKQ7				1♣
Vul: EW	♥ 1087	♥ 932				
North HCP: 6	♦ 10974	♦ AJ5	Pass	1NT	AP	
South HCP: 14	♣ AJ2	♣ 1073				
Contract: 1N N						

Board: 70	North:	South:	West	North	East	South
Dealer: N	♠ KJ10	♠ 985		1♦	Pass	1NT
Vul: EW	♥ Q54	♥ A93				
North HCP: 13	♦ K9543	♦ J8	Pass	2♦	AP	
South HCP: 8	♣ A6	♣ QJ743				
Contract: 2♦ N						

North hands (Practice Page)

Vic's balanced-hand responses to 1!C or 1!D

Board: 71	♠ K97	The opponents are silent.
Dealer: S	♥ Q10	
Vul: Both	♦ 9765	Partner bids first.
HCP: 10	♣ KQ95	

Board: 72	♠ K62	The opponents are silent.
Dealer: N	♥ K542	
Vul: None	♦ AKJ106	You bid first.
HCP: 14	♣ 7	

Board: 73	♠ KQ2	The opponents are silent.
Dealer: S	♥ K52	
Vul: None	♦ 653	Partner bids first.
HCP: 8	♣ 10964	

Board: 74	♠ A2	West Doubles 1NT if possible.
Dealer: N	♥ AK93	East Bids 2♠ if possible.
Vul: None	♦ Q1096	
HCP: 13	♣ 874	You bid first.

Board: 75	♠ K85	The opponents are silent.
Dealer: S	♥ 862	
Vul: EW	♦ Q107	Partner bids first.
HCP: 12	♣ AQJ6	

Vic's balanced-hand responses to 1!C or 1!D Both hands (Answers Page)

Board: 71	North:	South:	West	North	East	South
Dealer: S	♠ K97	♠ 42				1♦
Vul: Both	♥ Q10	♥ A63				
North HCP: 10	♦ 9765	♦ AKQJ32	Pass	1NT	Pass	2♦
South HCP: 14	♣ KQ95	♣ 73	AP			
Contract: 2♦ S						

Board: 72	North:	South:	West	North	East	South
Dealer: N	♠ K62	♠ 1093				
Vul: None	♥ K542	♥ A83		1♦	Pass	1NT
North HCP: 14	♦ AKJ106	♦ 72	Pass	2♦	AP	
South HCP: 7	♣ 7	♣ K10942				
Contract: 2♦ N						

Board: 73	North:	South:	West	North	East	South
Dealer: S	♠ KQ2	♠ 976				1♦
Vul: None	♥ K52	♥ AJ3				
North HCP: 8	♦ 653	♦ AJ1094	Pass	1NT	Pass	2♦
South HCP: 14	♣ 10964	♣ A2	AP			
Contract: 2♦ S						

Board: 74	North:	South:	West	North	East	South
Dealer: N	♠ A2	♠ J105				
Vul: None	♥ AK93	♥ 852		1♦	Pass	1NT
North HCP: 13	♦ Q1096	♦ AJ842	X	Pass	2♠	AP
South HCP: 6	♣ 874	♣ 32				
Contract: 2♠ E						

Board: 75	North:	South:	West	North	East	South
Dealer: S	♠ K85	♠ J43				1♦
Vul: EW	♥ 862	♥ AQ74				
North HCP: 12	♦ Q107	♦ AJ32	Pass	2NT	AP	
South HCP: 12	♣ AQJ6	♣ 107				
Contract: 2N N						

South hands (Practice Page)

Vic's balanced-hand responses to 1!C or 1!D

Board: 71	♠ 42	The opponents are silent.
Dealer: S	♥ A63	
Vul: Both	♦ AKQJ32	You bid first.
HCP: 14	♣ 73	

Board: 72	♠ 1093	The opponents are silent.
Dealer: N	♥ A83	
Vul: None	♦ 72	Partner bids first.
HCP: 7	♣ K10942	

Board: 73	♠ 976	The opponents are silent.
Dealer: S	♥ AJ3	
Vul: None	♦ AJ1094	You bid first.
HCP: 14	♣ A2	

Board: 74	♠ J105	West Doubles 1NT if possible.
Dealer: N	♥ 852	East Bids 2♠ if possible.
Vul: None	♦ AJ842	
HCP: 6	♣ 32	Partner bids first.

Board: 75	♠ J43	The opponents are silent.
Dealer: S	♥ AQ74	
Vul: EW	♦ AJ32	You bid first.
HCP: 12	♣ 107	

Vic's balanced-hand responses to 1!C or 1!D Both hands (Answers Page)

Board: 71	North:	South:	West	North	East	South
Dealer: S	♠ K97	♠ 42				1♦
Vul: Both	♥ Q10	♥ A63				
North HCP: 10	♦ 9765	♦ AKQJ32	Pass	1NT	Pass	2♦
South HCP: 14	♣ KQ95	♣ 73	AP			
Contract: 2♦ S						

Board: 72	North:	South:	West	North	East	South
Dealer: N	♠ K62	♠ 1093				
Vul: None	♥ K542	♥ A83		1♦	Pass	1NT
North HCP: 14	♦ AKJ106	♦ 72	Pass	2♦	AP	
South HCP: 7	♣ 7	♣ K10942				
Contract: 2♦ N						

Board: 73	North:	South:	West	North	East	South
Dealer: S	♠ KQ2	♠ 976				1♦
Vul: None	♥ K52	♥ AJ3				
North HCP: 8	♦ 653	♦ AJ1094	Pass	1NT	Pass	2♦
South HCP: 14	♣ 10964	♣ A2	AP			
Contract: 2♦ S						

Board: 74	North:	South:	West	North	East	South
Dealer: N	♠ A2	♠ J105				
Vul: None	♥ AK93	♥ 852		1♦	Pass	1NT
North HCP: 13	♦ Q1096	♦ AJ842	X	Pass	2♠	AP
South HCP: 6	♣ 874	♣ 32				
Contract: 2♠ E						

Board: 75	North:	South:	West	North	East	South
Dealer: S	♠ K85	♠ J43				1♦
Vul: EW	♥ 862	♥ AQ74				
North HCP: 12	♦ Q107	♦ AJ32	Pass	2NT	AP	
South HCP: 12	♣ AQJ6	♣ 107				
Contract: 2N N						

North hands (Practice Page)

Vic's balanced-hand responses to 1!C or 1!D

Board: 76	♠ AKJ8	The opponents are silent.
Dealer: N	♥ Q653	
Vul: NS	♦ K92	You bid first.
HCP: 13	♣ 53	
Board: 77	♠ A109	The opponents are silent.
Dealer: S	♥ 1086	
Vul: None	♦ 953	Partner bids first.
HCP: 8	♣ A972	
Board: 78	♠ KQJ6	The opponents are silent.
Dealer: N	♥ 5	
Vul: Both	♦ AKQ842	You bid first.
HCP: 15	♣ 43	
Board: 79	♠ Q62	East Doubles 1NT if possible.
Dealer: S	♥ 763	
Vul: None	♦ AJ4	Partner bids first.
HCP: 7	♣ 9754	
Board: 80	♠ Q875	The opponents are silent.
Dealer: N	♥ AQ2	
Vul: Both	♦ A642	You bid first.
HCP: 14	♣ Q9	

Vic's balanced-hand responses to 1!C or 1!D Both hands (Answers Page)

Board: 76	North:	South:	West	North	East	South
Dealer: N	♠ AKJ8	♠ 652		1♦	Pass	1NT
Vul: NS	♥ Q653	♥ J97				
North HCP: 13	♦ K92	♦ A64	AP			
South HCP: 8	♣ 53	♣ QJ104				
Contract: 1N S						

Board: 77	North:	South:	West	North	East	South
Dealer: S	♠ A109	♠ KJ2				1♦
Vul: None	♥ 1086	♥ Q4				
North HCP: 8	♦ 953	♦ AJ876	Pass	1NT	Pass	2♦
South HCP: 14	♣ A972	♣ K105	AP			
Contract: 2♦ S						

Board: 78	North:	South:	West	North	East	South
Dealer: N	♠ KQJ6	♠ A87		1♦	Pass	2NT
Vul: Both	♥ 5	♥ Q106				
North HCP: 15	♦ AKQ842	♦ 65	Pass	4♦	Pass	5♣
South HCP: 11	♣ 43	♣ AJ1086	Pass	6♦	AP	
Contract: 6♦ N						

Board: 79	North:	South:	West	North	East	South
Dealer: S	♠ Q62	♠ AK84				1♦
Vul: None	♥ 763	♥ —				
North HCP: 7	♦ AJ4	♦ K108653	Pass	1NT	X	2♦
South HCP: 13	♣ 9754	♣ K62	AP			
Contract: 2♦ S						

Board: 80	North:	South:	West	North	East	South
Dealer: N	♠ Q875	♠ 632		1♦	Pass	1NT
Vul: Both	♥ AQ2	♥ 765				
North HCP: 14	♦ A642	♦ K3	AP			
South HCP: 7	♣ Q9	♣ KJ852				
Contract: 1N S						

South hands (Practice Page)

Vic's balanced-hand responses to 1!C or 1!D

Board: 76	♠ 652	The opponents are silent.
Dealer: N	♥ J97	
Vul: NS	♦ A64	Partner bids first.
HCP: 8	♣ QJ104	
Board: 77	♠ KJ2	The opponents are silent.
Dealer: S	♥ Q4	
Vul: None	♦ AJ876	You bid first.
HCP: 14	♣ K105	
Board: 78	♠ A87	The opponents are silent.
Dealer: N	♥ Q106	
Vul: Both	♦ 65	Partner bids first.
HCP: 11	♣ AJ1086	
Board: 79	♠ AK84	East Doubles 1NT if possible.
Dealer: S	♥ —	
Vul: None	♦ K108653	You bid first.
HCP: 13	♣ K62	
Board: 80	♠ 632	The opponents are silent.
Dealer: N	♥ 765	
Vul: Both	♦ K3	Partner bids first.
HCP: 7	♣ KJ852	

Vic's balanced-hand responses to 1!C or 1!D Both hands (Answers Page)

Board: 76	North:	South:	West	North	East	South
Dealer: N	♠ AKJ8	♠ 652		1♦	Pass	1NT
Vul: NS	♥ Q653	♥ J97				
North HCP: 13	♦ K92	♦ A64	AP			
South HCP: 8	♣ 53	♣ QJ104				
Contract: 1N S						

Board: 77	North:	South:	West	North	East	South
Dealer: S	♠ A109	♠ KJ2				1♦
Vul: None	♥ 1086	♥ Q4				
North HCP: 8	♦ 953	♦ AJ876	Pass	1NT	Pass	2♦
South HCP: 14	♣ A972	♣ K105	AP			
Contract: 2♦ S						

Board: 78	North:	South:	West	North	East	South
Dealer: N	♠ KQJ6	♠ A87		1♦	Pass	2NT
Vul: Both	♥ 5	♥ Q106				
North HCP: 15	♦ AKQ842	♦ 65	Pass	4♦	Pass	5♣
South HCP: 11	♣ 43	♣ AJ1086	Pass	6♦	AP	
Contract: 6♦ N						

Board: 79	North:	South:	West	North	East	South
Dealer: S	♠ Q62	♠ AK84				1♦
Vul: None	♥ 763	♥ —				
North HCP: 7	♦ AJ4	♦ K108653	Pass	1NT	X	2♦
South HCP: 13	♣ 9754	♣ K62	AP			
Contract: 2♦ S						

Board: 80	North:	South:	West	North	East	South
Dealer: N	♠ Q875	♠ 632		1♦	Pass	1NT
Vul: Both	♥ AQ2	♥ 765				
North HCP: 14	♦ A642	♦ K3	AP			
South HCP: 7	♣ Q9	♣ KJ852				
Contract: 1N S						

North hands (Practice Page)

Vic's balanced-hand responses to 1!C or 1!D

Board: 81	♠ K93	East Bids 2♥ if possible.
Dealer: S	♥ J7	West Bids 3♥ if possible.
Vul: None	♦ A83	
HCP: 8	♣ 98752	Partner bids first.

Board: 82	♠ K1053	The opponents are silent.
Dealer: N	♥ K943	
Vul: NS	♦ AKQ3	You bid first.
HCP: 15	♣ 3	

Board: 83	♠ QJ9	The opponents are silent.
Dealer: S	♥ 87	
Vul: None	♦ 943	Partner bids first.
HCP: 8	♣ AJ864	

Board: 84	♠ Q94	The opponents are silent.
Dealer: N	♥ K109	
Vul: EW	♦ KQJ7	You bid first.
HCP: 13	♣ Q108	

Board: 85	♠ 973	The opponents are silent.
Dealer: S	♥ K9	
Vul: Both	♦ J976	Partner bids first.
HCP: 7	♣ K852	

Vic's balanced-hand responses to 1!C or 1!D Both hands (Answers Page)

Board: 81	North:	South:	West	North	East	South
Dealer: S	♠ K93	♠ AQ72				1♦
Vul: None	♥ J7	♥ 8				
North HCP: 8	♦ A83	♦ KQ102	Pass	1NT	2♥	3♣
South HCP: 13	♣ 98752	♣ Q1064	3♥	4♣	AP	
Contract: 4♣ S						

Board: 82	North:	South:	West	North	East	South
Dealer: N	♠ K1053	♠ AJ9				
Vul: NS	♥ K943	♥ AJ		1♦	Pass	2NT
North HCP: 15	♦ AKQ3	♦ 1065	Pass	3NT	AP	
South HCP: 12	♣ 3	♣ Q10754				
Contract: 3N S						

Board: 83	North:	South:	West	North	East	South
Dealer: S	♠ QJ9	♠ K872				1♦
Vul: None	♥ 87	♥ A				
North HCP: 8	♦ 943	♦ AQ1052	Pass	1NT	Pass	2♠
South HCP: 18	♣ AJ864	♣ KQ2	Pass	2NT	AP	
Contract: 2N N						

Board: 84	North:	South:	West	North	East	South
Dealer: N	♠ Q94	♠ A85				
Vul: EW	♥ K109	♥ QJ4		1♦	Pass	2NT
North HCP: 13	♦ KQJ7	♦ 1052	AP			
South HCP: 12	♣ Q108	♣ AJ54				
Contract: 2N S						

Board: 85	North:	South:	West	North	East	South
Dealer: S	♠ 973	♠ KQ				1♦
Vul: Both	♥ K9	♥ 73				
North HCP: 7	♦ J976	♦ A10842	Pass	1NT	Pass	2♣
South HCP: 14	♣ K852	♣ AJ73	Pass	2♦	AP	
Contract: 2♦ S						

South hands (Practice Page)

Vic's balanced-hand responses to 1!C or 1!D

Board: 81	♠ AQ72	East Bids 2♥ if possible.
Dealer: S	♥ 8	West Bids 3♥ if possible.
Vul: None	♦ KQ102	
HCP: 13	♣ Q1064	You bid first.
Board: 82	♠ AJ9	The opponents are silent.
Dealer: N	♥ AJ	
Vul: NS	♦ 1065	Partner bids first.
HCP: 12	♣ Q10754	
Board: 83	♠ K872	The opponents are silent.
Dealer: S	♥ A	
Vul: None	♦ AQ1052	You bid first.
HCP: 18	♣ KQ2	
Board: 84	♠ A85	The opponents are silent.
Dealer: N	♥ QJ4	
Vul: EW	♦ 1052	Partner bids first.
HCP: 12	♣ AJ54	
Board: 85	♠ KQ	The opponents are silent.
Dealer: S	♥ 73	
Vul: Both	♦ A10842	You bid first.
HCP: 14	♣ AJ73	

Vic's balanced-hand responses to 1!C or 1!D Both hands (Answers Page)

Board: 81	North:	South:	West	North	East	South
Dealer: S	♠ K93	♠ AQ72				1♦
Vul: None	♥ J7	♥ 8				
North HCP: 8	♦ A83	♦ KQ102	Pass	1NT	2♥	3♣
South HCP: 13	♣ 98752	♣ Q1064	3♥	4♣	AP	
Contract: 4♣ S						

Board: 82	North:	South:	West	North	East	South
Dealer: N	♠ K1053	♠ AJ9				
Vul: NS	♥ K943	♥ AJ		1♦	Pass	2NT
North HCP: 15	♦ AKQ3	♦ 1065	Pass	3NT	AP	
South HCP: 12	♣ 3	♣ Q10754				
Contract: 3N S						

Board: 83	North:	South:	West	North	East	South
Dealer: S	♠ QJ9	♠ K872				1♦
Vul: None	♥ 87	♥ A				
North HCP: 8	♦ 943	♦ AQ1052	Pass	1NT	Pass	2♠
South HCP: 18	♣ AJ864	♣ KQ2	Pass	2NT	AP	
Contract: 2N N						

Board: 84	North:	South:	West	North	East	South
Dealer: N	♠ Q94	♠ A85				
Vul: EW	♥ K109	♥ QJ4		1♦	Pass	2NT
North HCP: 13	♦ KQJ7	♦ 1052	AP			
South HCP: 12	♣ Q108	♣ AJ54				
Contract: 2N S						

Board: 85	North:	South:	West	North	East	South
Dealer: S	♠ 973	♠ KQ				1♦
Vul: Both	♥ K9	♥ 73				
North HCP: 7	♦ J976	♦ A10842	Pass	1NT	Pass	2♣
South HCP: 14	♣ K852	♣ AJ73	Pass	2♦	AP	
Contract: 2♦ S						

North hands (Practice Page)

Vic's balanced-hand responses to 1!C or 1!D

Board: 86	♠ A106	The opponents are silent.
Dealer: N	♥ A1092	
Vul: NS	♦ K65	You bid first.
HCP: 13	♣ Q32	

Board: 87	♠ A2	The opponents are silent.
Dealer: S	♥ A72	
Vul: Both	♦ 852	Partner bids first.
HCP: 11	♣ QJ742	

Board: 88	♠ KQ4	The opponents are silent.
Dealer: N	♥ AK2	
Vul: None	♦ AK98	You bid first.
HCP: 19	♣ 1065	

Board: 89	♠ K4	The opponents are silent.
Dealer: S	♥ A87	
Vul: EW	♦ QJ42	Partner bids first.
HCP: 10	♣ 10875	

Board: 90	♠ AJ7	The opponents are silent.
Dealer: N	♥ A84	
Vul: NS	♦ AQJ102	You bid first.
HCP: 19	♣ K3	

Vic's balanced-hand responses to 1!C or 1!D Both hands (Answers Page)

Board: 86	North:	South:	West	North	East	South
Dealer: N	♠ A106	♠ 842		1♣	Pass	1NT
Vul: NS	♥ A1092	♥ KJ8				
North HCP: 13	♦ K65	♦ 10973	AP			
South HCP: 7	♣ Q32	♣ K84				
Contract: 1N S						

Board: 87	North:	South:	West	North	East	South
Dealer: S	♠ A2	♠ KJ83				1♦
Vul: Both	♥ A72	♥ K64	Pass	2NT	Pass	3NT
North HCP: 11	♦ 852	♦ AJ97	AP			
South HCP: 19	♣ QJ742	♣ AK				
Contract: 3N N						

Board: 88	North:	South:	West	North	East	South
Dealer: N	♠ KQ4	♠ 983		1♦	Pass	1NT
Vul: None	♥ AK2	♥ Q75	Pass	2NT	Pass	3NT
North HCP: 19	♦ AK98	♦ 63	AP			
South HCP: 8	♣ 1065	♣ AQ432				
Contract: 3N S						

Board: 89	North:	South:	West	North	East	South
Dealer: S	♠ K4	♠ AQ103				1♦
Vul: EW	♥ A87	♥ K6	Pass	1NT	Pass	2NT
North HCP: 10	♦ QJ42	♦ K1096	Pass	3NT	AP	
South HCP: 19	♣ 10875	♣ AQJ				
Contract: 3N N						

Board: 90	North:	South:	West	North	East	South
Dealer: N	♠ AJ7	♠ Q53		1♦	Pass	2NT
Vul: NS	♥ A84	♥ J95	Pass	3NT	AP	
North HCP: 19	♦ AQJ102	♦ K7				
South HCP: 11	♣ K3	♣ AJ1097				
Contract: 3N S						

South hands (Practice Page)

Vic's balanced-hand responses to 1!C or 1!D

Board: 86	♠ 842	The opponents are silent.
Dealer: N	♥ KJ8	
Vul: NS	♦ 10973	Partner bids first.
HCP: 7	♣ K84	

Board: 87	♠ KJ83	The opponents are silent.
Dealer: S	♥ K64	
Vul: Both	♦ AJ97	You bid first.
HCP: 19	♣ AK	

Board: 88	♠ 983	The opponents are silent.
Dealer: N	♥ Q75	
Vul: None	♦ 63	Partner bids first.
HCP: 8	♣ AQ432	

Board: 89	♠ AQ103	The opponents are silent.
Dealer: S	♥ K6	
Vul: EW	♦ K1096	You bid first.
HCP: 19	♣ AQJ	

Board: 90	♠ Q53	The opponents are silent.
Dealer: N	♥ J95	
Vul: NS	♦ K7	Partner bids first.
HCP: 11	♣ AJ1097	

Vic's balanced-hand responses to 1!C or 1!D Both hands (Answers Page)

Board: 86	North:	South:	West	North	East	South
Dealer: N	♠ A106	♠ 842		1♣	Pass	1NT
Vul: NS	♥ A1092	♥ KJ8				
North HCP: 13	♦ K65	♦ 10973	AP			
South HCP: 7	♣ Q32	♣ K84				
Contract: 1N S						

Board: 87	North:	South:	West	North	East	South
Dealer: S	♠ A2	♠ KJ83				1♦
Vul: Both	♥ A72	♥ K64	Pass	2NT	Pass	3NT
North HCP: 11	♦ 852	♦ AJ97	AP			
South HCP: 19	♣ QJ742	♣ AK				
Contract: 3N N						

Board: 88	North:	South:	West	North	East	South
Dealer: N	♠ KQ4	♠ 983		1♦	Pass	1NT
Vul: None	♥ AK2	♥ Q75	Pass	2NT	Pass	3NT
North HCP: 19	♦ AK98	♦ 63	AP			
South HCP: 8	♣ 1065	♣ AQ432				
Contract: 3N S						

Board: 89	North:	South:	West	North	East	South
Dealer: S	♠ K4	♠ AQ103				1♦
Vul: EW	♥ A87	♥ K6	Pass	1NT	Pass	2NT
North HCP: 10	♦ QJ42	♦ K1096	Pass	3NT	AP	
South HCP: 19	♣ 10875	♣ AQJ				
Contract: 3N N						

Board: 90	North:	South:	West	North	East	South
Dealer: N	♠ AJ7	♠ Q53		1♦	Pass	2NT
Vul: NS	♥ A84	♥ J95	Pass	3NT	AP	
North HCP: 19	♦ AQJ102	♦ K7				
South HCP: 11	♣ K3	♣ AJ1097				
Contract: 3N S						

North hands (Practice Page)

Vic's balanced-hand responses to 1!C or 1!D

Board: 91	♠ J104	The opponents are silent.
Dealer: S	♥ J85	
Vul: Both	♦ AQ72	Partner bids first.
HCP: 9	♣ J95	

Board: 92	♠ AQJ	The opponents are silent.
Dealer: N	♥ AQJ	
Vul: None	♦ A8762	You bid first.
HCP: 18	♣ 84	

Board: 93	♠ K53	The opponents are silent.
Dealer: S	♥ 632	
Vul: NS	♦ A8	Partner bids first.
HCP: 11	♣ KJ976	

Board: 94	♠ J42	The opponents are silent.
Dealer: N	♥ AJ62	
Vul: EW	♦ AQ96	You bid first.
HCP: 13	♣ J6	

Board: 95	♠ K87	The opponents are silent.
Dealer: S	♥ 1074	
Vul: Both	♦ A52	Partner bids first.
HCP: 11	♣ A1082	

Vic's balanced-hand responses to 1!C or 1!D Both hands (Answers Page)

Board: 91	North:	South:	West	North	East	South
Dealer: S	♠ J104	♠ Q872				1♦
Vul: Both	♥ J85	♥ AK72				
North HCP: 9	♦ AQ72	♦ K63	Pass	1NT	AP	
South HCP: 14	♣ J95	♣ Q6				
Contract: 1N N						

Board: 92	North:	South:	West	North	East	South
Dealer: N	♠ AQJ	♠ K8		1♦	Pass	1NT
Vul: None	♥ AQJ	♥ 964				
North HCP: 18	♦ A8762	♦ QJ104	Pass	2♦	AP	
South HCP: 10	♣ 84	♣ KJ72				
Contract: 2♦ N						

Board: 93	North:	South:	West	North	East	South
Dealer: S	♠ K53	♠ 104				1♦
Vul: NS	♥ 632	♥ Q1094				
North HCP: 11	♦ A8	♦ KQ93	Pass	2NT	Pass	3♥
South HCP: 13	♣ KJ976	♣ AQ3	Pass	3NT	AP	
Contract: 3N N						

Board: 94	North:	South:	West	North	East	South
Dealer: N	♠ J42	♠ 76		1♦	Pass	1NT
Vul: EW	♥ AJ62	♥ KQ3				
North HCP: 13	♦ AQ96	♦ J1083	AP			
South HCP: 8	♣ J6	♣ Q842				
Contract: 1N S						

Board: 95	North:	South:	West	North	East	South
Dealer: S	♠ K87	♠ J1065				1♦
Vul: Both	♥ 1074	♥ AK2				
North HCP: 11	♦ A52	♦ KJ1083	Pass	2NT	AP	
South HCP: 12	♣ A1082	♣ 4				
Contract: 2N N						

South hands (Practice Page)

Vic's balanced-hand responses to 1!C or 1!D

Board: 91	♠ Q872	The opponents are silent.
Dealer: S	♥ AK72	
Vul: Both	♦ K63	You bid first.
HCP: 14	♣ Q6	

Board: 92	♠ K8	The opponents are silent.
Dealer: N	♥ 964	
Vul: None	♦ QJ104	Partner bids first.
HCP: 10	♣ KJ72	

Board: 93	♠ 104	The opponents are silent.
Dealer: S	♥ Q1094	
Vul: NS	♦ KQ93	You bid first.
HCP: 13	♣ AQ3	

Board: 94	♠ 76	The opponents are silent.
Dealer: N	♥ KQ3	
Vul: EW	♦ J1083	Partner bids first.
HCP: 8	♣ Q842	

Board: 95	♠ J1065	The opponents are silent.
Dealer: S	♥ AK2	
Vul: Both	♦ KJ1083	You bid first.
HCP: 12	♣ 4	

Vic's balanced-hand responses to 1!C or 1!D Both hands (Answers Page)

Board: 91	North:	South:	West	North	East	South
Dealer: S	♠ J104	♠ Q872				1♦
Vul: Both	♥ J85	♥ AK72				
North HCP: 9	♦ AQ72	♦ K63	Pass	1NT	AP	
South HCP: 14	♣ J95	♣ Q6				
Contract: 1N N						

Board: 92	North:	South:	West	North	East	South
Dealer: N	♠ AQJ	♠ K8		1♦	Pass	1NT
Vul: None	♥ AQJ	♥ 964				
North HCP: 18	♦ A8762	♦ QJ104	Pass	2♦	AP	
South HCP: 10	♣ 84	♣ KJ72				
Contract: 2♦ N						

Board: 93	North:	South:	West	North	East	South
Dealer: S	♠ K53	♠ 104				1♦
Vul: NS	♥ 632	♥ Q1094	Pass	2NT	Pass	3♥
North HCP: 11	♦ A8	♦ KQ93	Pass	3NT	AP	
South HCP: 13	♣ KJ976	♣ AQ3				
Contract: 3N N						

Board: 94	North:	South:	West	North	East	South
Dealer: N	♠ J42	♠ 76		1♦	Pass	1NT
Vul: EW	♥ AJ62	♥ KQ3				
North HCP: 13	♦ AQ96	♦ J1083	AP			
South HCP: 8	♣ J6	♣ Q842				
Contract: 1N S						

Board: 95	North:	South:	West	North	East	South
Dealer: S	♠ K87	♠ J1065				1♦
Vul: Both	♥ 1074	♥ AK2				
North HCP: 11	♦ A52	♦ KJ1083	Pass	2NT	AP	
South HCP: 12	♣ A1082	♣ 4				
Contract: 2N N						

North hands (Practice Page)

Vic's balanced-hand responses to 1!C or 1!D

Board: 96	♠ AJ32	The opponents are silent.
Dealer: N	♥ 9652	
Vul: NS	♦ KQ3	You bid first.
HCP: 14	♣ A7	

Board: 97	♠ A74	The opponents are silent.
Dealer: S	♥ Q85	
Vul: EW	♦ AQ	Partner bids first.
HCP: 12	♣ 98632	

Board: 98	♠ A87	The opponents are silent.
Dealer: N	♥ AK6	
Vul: None	♦ 8752	You bid first.
HCP: 13	♣ Q72	

Board: 99	♠ QJ5	East Bids 2♥ if possible.
Dealer: S	♥ Q73	
Vul: NS	♦ QJ72	Partner bids first.
HCP: 8	♣ 943	

Board: 100	♠ J52	The opponents are silent.
Dealer: N	♥ KQ7	
Vul: Both	♦ A5	You bid first.
HCP: 14	♣ KJ1086	

Vic's balanced-hand responses to 1!C or 1!D Both hands (Answers Page)

Board: 96	North:	South:	West	North	East	South
Dealer: N	♠ AJ32	♠ Q97		1♦	Pass	1NT
Vul: NS	♥ 9652	♥ J108				
North HCP: 14	♦ KQ3	♦ A10	AP			
South HCP: 8	♣ A7	♣ J10642				
Contract: 1N S						

Board: 97	North:	South:	West	North	East	South
Dealer: S	♠ A74	♠ J9				1♦
Vul: EW	♥ Q85	♥ A4				
North HCP: 12	♦ AQ	♦ K10963	Pass	2NT	Pass	3NT
South HCP: 14	♣ 98632	♣ KQJ4	AP			
Contract: 3N N						

Board: 98	North:	South:	West	North	East	South
Dealer: N	♠ A87	♠ Q4		1♦	Pass	1NT
Vul: None	♥ AK6	♥ J32				
North HCP: 13	♦ 8752	♦ J94	AP			
South HCP: 9	♣ Q72	♣ AJ643				
Contract: 1N S						

Board: 99	North:	South:	West	North	East	South
Dealer: S	♠ QJ5	♠ 984				1♦
Vul: NS	♥ Q73	♥ J8				
North HCP: 8	♦ QJ72	♦ A10843	Pass	1NT	Pass	2♦
South HCP: 12	♣ 943	♣ AK5	Pass	Pass	2♥	Pass
Contract: 3♦ S			Pass	3♦	AP	

Board: 100	North:	South:	West	North	East	South
Dealer: N	♠ J52	♠ A96		1♣	Pass	2NT
Vul: Both	♥ KQ7	♥ A102				
North HCP: 14	♦ A5	♦ J42				
South HCP: 11	♣ KJ1086	♣ Q973	Pass	3♣	AP	
Contract: 3♣ N						

South hands (Practice Page)

Vic's balanced-hand responses to 1!C or 1!D

Board: 96	♠ Q97	The opponents are silent.
Dealer: N	♥ J108	
Vul: NS	♦ A10	Partner bids first.
HCP: 8	♣ J10642	

Board: 97	♠ J9	The opponents are silent.
Dealer: S	♥ A4	
Vul: EW	♦ K10963	You bid first.
HCP: 14	♣ KQJ4	

Board: 98	♠ Q4	The opponents are silent.
Dealer: N	♥ J32	
Vul: None	♦ J94	Partner bids first.
HCP: 9	♣ AJ643	

Board: 99	♠ 984	East Bids 2♥ if possible.
Dealer: S	♥ J8	
Vul: NS	♦ A10843	You bid first.
HCP: 12	♣ AK5	

Board: 100	♠ A96	The opponents are silent.
Dealer: N	♥ A102	
Vul: Both	♦ J42	Partner bids first.
HCP: 11	♣ Q973	

Vic's balanced-hand responses to 1!C or 1!D Both hands (Answers Page)

Board: 96	North:	South:	West	North	East	South
Dealer: N	♠ AJ32	♠ Q97		1♦	Pass	1NT
Vul: NS	♥ 9652	♥ J108				
North HCP: 14	♦ KQ3	♦ A10	AP			
South HCP: 8	♣ A7	♣ J10642				
Contract: 1N S						

Board: 97	North:	South:	West	North	East	South
Dealer: S	♠ A74	♠ J9				1♦
Vul: EW	♥ Q85	♥ A4				
North HCP: 12	♦ AQ	♦ K10963	Pass	2NT	Pass	3NT
South HCP: 14	♣ 98632	♣ KQJ4	AP			
Contract: 3N N						

Board: 98	North:	South:	West	North	East	South
Dealer: N	♠ A87	♠ Q4		1♦	Pass	1NT
Vul: None	♥ AK6	♥ J32				
North HCP: 13	♦ 8752	♦ J94	AP			
South HCP: 9	♣ Q72	♣ AJ643				
Contract: 1N S						

Board: 99	North:	South:	West	North	East	South
Dealer: S	♠ QJ5	♠ 984				1♦
Vul: NS	♥ Q73	♥ J8				
North HCP: 8	♦ QJ72	♦ A10843	Pass	1NT	Pass	2♦
South HCP: 12	♣ 943	♣ AK5	Pass	Pass	2♥	Pass
Contract: 3♦ S			Pass	3♦	AP	

Board: 100	North:	South:	West	North	East	South
Dealer: N	♠ J52	♠ A96		1♣	Pass	2NT
Vul: Both	♥ KQ7	♥ A102				
North HCP: 14	♦ A5	♦ J42				
South HCP: 11	♣ KJ1086	♣ Q973	Pass	3♣	AP	
Contract: 3♣ N						

North hands (Practice Page)

Vic's balanced-hand responses to 1!C or 1!D

Board: 101	♠ Q103	East Bids 2♠ if possible.
Dealer: S	♥ KJ10	
Vul: None	♦ 10764	Partner bids first.
HCP: 9	♣ K64	

Board: 102	♠ KJ6	The opponents are silent.
Dealer: N	♥ J1086	
Vul: Both	♦ AJ93	You bid first.
HCP: 14	♣ KJ	

Board: 103	♠ J82	The opponents are silent.
Dealer: S	♥ K4	
Vul: None	♦ Q852	Partner bids first.
HCP: 7	♣ J632	

Board: 104	♠ AQ76	The opponents are silent.
Dealer: N	♥ 10	
Vul: NS	♦ A105432	You bid first.
HCP: 11	♣ J6	

Board: 105	♠ 983	The opponents are silent.
Dealer: S	♥ 876	
Vul: EW	♦ K76	Partner bids first.
HCP: 7	♣ A986	

Vic's balanced-hand responses to 1!C or 1!D Both hands (Answers Page)

Board: 101	North:	South:	West	North	East	South
Dealer: S	♠ Q103	♠ A76				1♣
Vul: None	♥ KJ10	♥ A987				
North HCP: 9	♦ 10764	♦ QJ5	Pass	1NT	2♠	AP
South HCP: 13	♣ K64	♣ Q72				
Contract: 2♠ E						

Board: 102	North:	South:	West	North	East	South
Dealer: N	♠ KJ6	♠ 1075		1♦	Pass	1NT
Vul: Both	♥ J1086	♥ K4				
North HCP: 14	♦ AJ93	♦ K72	AP			
South HCP: 6	♣ KJ	♣ 98542				
Contract: 1N S						

Board: 103	North:	South:	West	North	East	South
Dealer: S	♠ J82	♠ A73				1♦
Vul: None	♥ K4	♥ 108				
North HCP: 7	♦ Q852	♦ AKJ97	Pass	1NT	Pass	2NT
South HCP: 19	♣ J632	♣ AK8	Pass	3NT	AP	
Contract: 3N N						

Board: 104	North:	South:	West	North	East	South
Dealer: N	♠ AQ76	♠ 1098		1♦	Pass	1NT
Vul: NS	♥ 10	♥ 54				
North HCP: 11	♦ A105432	♦ KQJ8				
South HCP: 9	♣ J6	♣ K1083	Pass	2♦	AP	
Contract: 2♦ N						

Board: 105	North:	South:	West	North	East	South
Dealer: S	♠ 983	♠ 1064				1♣
Vul: EW	♥ 876	♥ AJ92				
North HCP: 7	♦ K76	♦ AJ				
South HCP: 12	♣ A986	♣ Q1042	Pass	1NT	AP	
Contract: 1N N						

South hands (Practice Page)

Vic's balanced-hand responses to 1!C or 1!D

Board: 101	♠ A76	East Bids 2♠ if possible.
Dealer: S	♥ A987	
Vul: None	♦ QJ5	You bid first.
HCP: 13	♣ Q72	

Board: 102	♠ 1075	The opponents are silent.
Dealer: N	♥ K4	
Vul: Both	♦ K72	Partner bids first.
HCP: 6	♣ 98542	

Board: 103	♠ A73	The opponents are silent.
Dealer: S	♥ 108	
Vul: None	♦ AKJ97	You bid first.
HCP: 19	♣ AK8	

Board: 104	♠ 1098	The opponents are silent.
Dealer: N	♥ 54	
Vul: NS	♦ KQJ8	Partner bids first.
HCP: 9	♣ K1083	

Board: 105	♠ 1064	The opponents are silent.
Dealer: S	♥ AJ92	
Vul: EW	♦ AJ	You bid first.
HCP: 12	♣ Q1042	

Vic's balanced-hand responses to 1!C or 1!D Both hands (Answers Page)

Board: 101	North:	South:	West	North	East	South
Dealer: S	♠ Q103	♠ A76				1♣
Vul: None	♥ KJ10	♥ A987				
North HCP: 9	♦ 10764	♦ QJ5	Pass	1NT	2♠	AP
South HCP: 13	♣ K64	♣ Q72				
Contract: 2♠ E						

Board: 102	North:	South:	West	North	East	South
Dealer: N	♠ KJ6	♠ 1075		1♦	Pass	1NT
Vul: Both	♥ J1086	♥ K4				
North HCP: 14	♦ AJ93	♦ K72	AP			
South HCP: 6	♣ KJ	♣ 98542				
Contract: 1N S						

Board: 103	North:	South:	West	North	East	South
Dealer: S	♠ J82	♠ A73				1♦
Vul: None	♥ K4	♥ 108				
North HCP: 7	♦ Q852	♦ AKJ97	Pass	1NT	Pass	2NT
South HCP: 19	♣ J632	♣ AK8	Pass	3NT	AP	
Contract: 3N N						

Board: 104	North:	South:	West	North	East	South
Dealer: N	♠ AQ76	♠ 1098		1♦	Pass	1NT
Vul: NS	♥ 10	♥ 54				
North HCP: 11	♦ A105432	♦ KQJ8	Pass	2♦	AP	
South HCP: 9	♣ J6	♣ K1083				
Contract: 2♦ N						

Board: 105	North:	South:	West	North	East	South
Dealer: S	♠ 983	♠ 1064				1♣
Vul: EW	♥ 876	♥ AJ92				
North HCP: 7	♦ K76	♦ AJ	Pass	1NT	AP	
South HCP: 12	♣ A986	♣ Q1042				
Contract: 1N N						

North hands (Practice Page)

Vic's balanced-hand responses to 1!C or 1!D

Board: 106	♠ K6	The opponents are silent.
Dealer: N	♥ AJ4	
Vul: EW	♦ J6	You bid first.
HCP: 15	♣ AQ10985	
Board: 107	♠ KJ4	The opponents are silent.
Dealer: S	♥ 1097	
Vul: Both	♦ 103	Partner bids first.
HCP: 7	♣ K10542	
Board: 108	♠ A1053	The opponents are silent.
Dealer: N	♥ AJ	
Vul: Both	♦ 932	You bid first.
HCP: 14	♣ AJ64	
Board: 109	♠ J94	The opponents are silent.
Dealer: S	♥ AQ2	
Vul: None	♦ J93	Partner bids first.
HCP: 11	♣ K942	
Board: 110	♠ K652	The opponents are silent.
Dealer: N	♥ AQ5	
Vul: EW	♦ K9532	You bid first.
HCP: 16	♣ A	

Vic's balanced-hand responses to 1!C or 1!D Both hands (Answers Page)

Board: 106	North:	South:	West	North	East	South
Dealer: N	♠ K6	♠ AQ3		1♣	Pass	2NT
Vul: EW	♥ AJ4	♥ 972				
North HCP: 15	♦ J6	♦ A84	Pass	3NT	AP	
South HCP: 11	♣ AQ10985	♣ J643				
Contract: 3N S						

Board: 107	North:	South:	West	North	East	South
Dealer: S	♠ KJ4	♠ A107				1♦
Vul: Both	♥ 1097	♥ KQJ6				
North HCP: 7	♦ 103	♦ QJ72	Pass	1NT	AP	
South HCP: 13	♣ K10542	♣ 83				
Contract: 1N N						

Board: 108	North:	South:	West	North	East	South
Dealer: N	♠ A1053	♠ KJ9		1♣	Pass	1NT
Vul: Both	♥ AJ	♥ 842				
North HCP: 14	♦ 932	♦ J64	AP			
South HCP: 7	♣ AJ64	♣ Q983				
Contract: 1N S						

Board: 109	North:	South:	West	North	East	South
Dealer: S	♠ J94	♠ AQ105				1♦
Vul: None	♥ AQ2	♥ J10				
North HCP: 11	♦ J93	♦ KQ542	Pass	2NT	Pass	3NT
South HCP: 14	♣ K942	♣ Q3	AP			
Contract: 3N N						

Board: 110	North:	South:	West	North	East	South
Dealer: N	♠ K652	♠ 1043		1♦	Pass	1NT
Vul: EW	♥ AQ5	♥ 432				
North HCP: 16	♦ K9532	♦ A87	Pass	2♠	Pass	2NT
South HCP: 7	♣ A	♣ QJ72	AP			
Contract: 2N S						

South hands (Practice Page)

Vic's balanced-hand responses to 1!C or 1!D

Board: 106	♠ AQ3	The opponents are silent.
Dealer: N	♥ 972	
Vul: EW	♦ A84	Partner bids first.
HCP: 11	♣ J643	

Board: 107	♠ A107	The opponents are silent.
Dealer: S	♥ KQJ6	
Vul: Both	♦ QJ72	You bid first.
HCP: 13	♣ 83	

Board: 108	♠ KJ9	The opponents are silent.
Dealer: N	♥ 842	
Vul: Both	♦ J64	Partner bids first.
HCP: 7	♣ Q983	

Board: 109	♠ AQ105	The opponents are silent.
Dealer: S	♥ J10	
Vul: None	♦ KQ542	You bid first.
HCP: 14	♣ Q3	

Board: 110	♠ 1043	The opponents are silent.
Dealer: N	♥ 432	
Vul: EW	♦ A87	Partner bids first.
HCP: 7	♣ QJ72	

Vic's balanced-hand responses to 1!C or 1!D Both hands (Answers Page)

Board: 106	North:	South:	West	North	East	South
Dealer: N	♠ K6	♠ AQ3		1♣	Pass	2NT
Vul: EW	♥ AJ4	♥ 972				
North HCP: 15	♦ J6	♦ A84	Pass	3NT	AP	
South HCP: 11	♣ AQ10985	♣ J643				
Contract: 3N S						

Board: 107	North:	South:	West	North	East	South
Dealer: S	♠ KJ4	♠ A107				1♦
Vul: Both	♥ 1097	♥ KQJ6				
North HCP: 7	♦ 103	♦ QJ72	Pass	1NT	AP	
South HCP: 13	♣ K10542	♣ 83				
Contract: 1N N						

Board: 108	North:	South:	West	North	East	South
Dealer: N	♠ A1053	♠ KJ9		1♣	Pass	1NT
Vul: Both	♥ AJ	♥ 842				
North HCP: 14	♦ 932	♦ J64	AP			
South HCP: 7	♣ AJ64	♣ Q983				
Contract: 1N S						

Board: 109	North:	South:	West	North	East	South
Dealer: S	♠ J94	♠ AQ105				1♦
Vul: None	♥ AQ2	♥ J10				
North HCP: 11	♦ J93	♦ KQ542	Pass	2NT	Pass	3NT
South HCP: 14	♣ K942	♣ Q3	AP			
Contract: 3N N						

Board: 110	North:	South:	West	North	East	South
Dealer: N	♠ K652	♠ 1043		1♦	Pass	1NT
Vul: EW	♥ AQ5	♥ 432				
North HCP: 16	♦ K9532	♦ A87	Pass	2♠	Pass	2NT
South HCP: 7	♣ A	♣ QJ72	AP			
Contract: 2N S						

North hands (Practice Page)

Vic's balanced-hand responses to 1!C or 1!D

Board: 111	♠ 107	The opponents are silent.
Dealer: S	♥ A65	
Vul: None	♦ K1072	Partner bids first.
HCP: 7	♣ 10762	

Board: 112	♠ A96	The opponents are silent.
Dealer: N	♥ 1062	
Vul: NS	♦ KQ865	You bid first.
HCP: 12	♣ K8	

Board: 113	♠ Q105	The opponents are silent.
Dealer: S	♥ J53	
Vul: EW	♦ J107	Partner bids first.
HCP: 8	♣ A763	

Board: 114	♠ K109	The opponents are silent.
Dealer: N	♥ 4	
Vul: EW	♦ AK1052	You bid first.
HCP: 17	♣ AK93	

Board: 115	♠ 952	The opponents are silent.
Dealer: S	♥ K65	
Vul: Both	♦ 1098	Partner bids first.
HCP: 6	♣ QJ52	

Vic's balanced-hand responses to 1!C or 1!D Both hands (Answers Page)

Board: 111	North:	South:	West	North	East	South
Dealer: S	♠ 107	♠ AKQ6				1♦
Vul: None	♥ A65	♥ 108				
North HCP: 7	♦ K1072	♦ QJ86	Pass	1NT	AP	
South HCP: 12	♣ 10762	♣ 984				
Contract: 1N N						

Board: 112	North:	South:	West	North	East	South
Dealer: N	♠ A96	♠ J102		1♦	Pass	1NT
Vul: NS	♥ 1062	♥ A83				
North HCP: 12	♦ KQ865	♦ 102	Pass	2♦	AP	
South HCP: 9	♣ K8	♣ A6432				
Contract: 2♦ N						

Board: 113	North:	South:	West	North	East	South
Dealer: S	♠ Q105	♠ K2				1♦
Vul: EW	♥ J53	♥ AK4	Pass	1NT	Pass	2NT
North HCP: 8	♦ J107	♦ KQ65	Pass	3NT	AP	
South HCP: 19	♣ A763	♣ KJ98				
Contract: 3N N						

Board: 114	North:	South:	West	North	East	South
Dealer: N	♠ K109	♠ Q75		1♦	Pass	1NT
Vul: EW	♥ 4	♥ A53	Pass	3♣	Pass	3NT
North HCP: 17	♦ AK1052	♦ Q843	AP			
South HCP: 8	♣ AK93	♣ 1064				
Contract: 3N S						

Board: 115	North:	South:	West	North	East	South
Dealer: S	♠ 952	♠ AK7				1♦
Vul: Both	♥ K65	♥ Q43	Pass	1NT	Pass	2NT
North HCP: 6	♦ 1098	♦ AKQ6	AP			
South HCP: 18	♣ QJ52	♣ 1087				
Contract: 2N N						

South hands (Practice Page)

Vic's balanced-hand responses to 1!C or 1!D

Board: 111	♠ AKQ6	The opponents are silent.
Dealer: S	♥ 108	
Vul: None	♦ QJ86	You bid first.
HCP: 12	♣ 984	

Board: 112	♠ J102	The opponents are silent.
Dealer: N	♥ A83	
Vul: NS	♦ 102	Partner bids first.
HCP: 9	♣ A6432	

Board: 113	♠ K2	The opponents are silent.
Dealer: S	♥ AK4	
Vul: EW	♦ KQ65	You bid first.
HCP: 19	♣ KJ98	

Board: 114	♠ Q75	The opponents are silent.
Dealer: N	♥ A53	
Vul: EW	♦ Q843	Partner bids first.
HCP: 8	♣ 1064	

Board: 115	♠ AK7	The opponents are silent.
Dealer: S	♥ Q43	
Vul: Both	♦ AKQ6	You bid first.
HCP: 18	♣ 1087	

Vic's balanced-hand responses to 1!C or 1!D Both hands (Answers Page)

Board: 111	North:	South:	West	North	East	South
Dealer: S	♠ 107	♠ AKQ6				1♦
Vul: None	♥ A65	♥ 108				
North HCP: 7	♦ K1072	♦ QJ86	Pass	1NT	AP	
South HCP: 12	♣ 10762	♣ 984				
Contract: 1N N						

Board: 112	North:	South:	West	North	East	South
Dealer: N	♠ A96	♠ J102		1♦	Pass	1NT
Vul: NS	♥ 1062	♥ A83				
North HCP: 12	♦ KQ865	♦ 102	Pass	2♦	AP	
South HCP: 9	♣ K8	♣ A6432				
Contract: 2♦ N						

Board: 113	North:	South:	West	North	East	South
Dealer: S	♠ Q105	♠ K2				1♦
Vul: EW	♥ J53	♥ AK4				
North HCP: 8	♦ J107	♦ KQ65	Pass	1NT	Pass	2NT
South HCP: 19	♣ A763	♣ KJ98	Pass	3NT	AP	
Contract: 3N N						

Board: 114	North:	South:	West	North	East	South
Dealer: N	♠ K109	♠ Q75		1♦	Pass	1NT
Vul: EW	♥ 4	♥ A53				
North HCP: 17	♦ AK1052	♦ Q843	Pass	3♣	Pass	3NT
South HCP: 8	♣ AK93	♣ 1064	AP			
Contract: 3N S						

Board: 115	North:	South:	West	North	East	South
Dealer: S	♠ 952	♠ AK7				1♦
Vul: Both	♥ K65	♥ Q43				
North HCP: 6	♦ 1098	♦ AKQ6	Pass	1NT	Pass	2NT
South HCP: 18	♣ QJ52	♣ 1087	AP			
Contract: 2N N						

North hands (Practice Page)

Vic's balanced-hand responses to 1!C or 1!D

Board: 116	♠ AQ85	The opponents are silent.
Dealer: N	♥ 43	
Vul: NS	♦ KQ852	You bid first.
HCP: 14	♣ K4	

Board: 117	♠ J52	East Bids 2♠ if possible.
Dealer: S	♥ Q72	
Vul: None	♦ 83	Partner bids first.
HCP: 8	♣ AJ854	

Board: 118	♠ KQ	The opponents are silent.
Dealer: N	♥ AJ104	
Vul: None	♦ AQJ76	You bid first.
HCP: 19	♣ Q7	

Board: 119	♠ 73	The opponents are silent.
Dealer: S	♥ K104	
Vul: Both	♦ K52	Partner bids first.
HCP: 8	♣ Q8765	

Board: 120	♠ 75	The opponents are silent.
Dealer: N	♥ KQ86	
Vul: EW	♦ AQ765	You bid first.
HCP: 14	♣ K9	

Vic's balanced-hand responses to 1!C or 1!D Both hands (Answers Page)

Board: 116	North:	South:	West	North	East	South
Dealer: N	♠ AQ85	♠ 97		1♦	Pass	2NT
Vul: NS	♥ 43	♥ AK7				
North HCP: 14	♦ KQ852	♦ J64	Pass	3NT	AP	
South HCP: 12	♣ K4	♣ A9753				
Contract: 3N S						

Board: 117	North:	South:	West	North	East	South
Dealer: S	♠ J52	♠ A873				1♦
Vul: None	♥ Q72	♥ K43				
North HCP: 8	♦ 83	♦ KQ9654	Pass	1NT	Pass	2♦
South HCP: 12	♣ AJ854	♣ —	Pass	Pass	2♠	AP
Contract: 2♠ E						

Board: 118	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ AJ3		1♦	Pass	1NT
Vul: None	♥ AJ104	♥ 52				
North HCP: 19	♦ AQJ76	♦ K32	Pass	2♥	Pass	3NT
South HCP: 9	♣ Q7	♣ J8642	AP			
Contract: 3N S						

Board: 119	North:	South:	West	North	East	South
Dealer: S	♠ 73	♠ AKQJ				1♦
Vul: Both	♥ K104	♥ A97				
North HCP: 8	♦ K52	♦ A1097	Pass	1NT	Pass	2NT
South HCP: 19	♣ Q8765	♣ J4	Pass	3NT	AP	
Contract: 3N N						

Board: 120	North:	South:	West	North	East	South
Dealer: N	♠ 75	♠ K98		1♦	Pass	1NT
Vul: EW	♥ KQ86	♥ J92				
North HCP: 14	♦ AQ765	♦ 10984	Pass	2♦	AP	
South HCP: 7	♣ K9	♣ QJ2				
Contract: 2♦ N						

South hands (Practice Page)

Vic's balanced-hand responses to 1!C or 1!D

Board: 116	♠ 97	The opponents are silent.
Dealer: N	♥ AK7	
Vul: NS	♦ J64	Partner bids first.
HCP: 12	♣ A9753	

Board: 117	♠ A873	East Bids 2♠ if possible.
Dealer: S	♥ K43	
Vul: None	♦ KQ9654	You bid first.
HCP: 12	♣ —	

Board: 118	♠ AJ3	The opponents are silent.
Dealer: N	♥ 52	
Vul: None	♦ K32	Partner bids first.
HCP: 9	♣ J8642	

Board: 119	♠ AKQJ	The opponents are silent.
Dealer: S	♥ A97	
Vul: Both	♦ A1097	You bid first.
HCP: 19	♣ J4	

Board: 120	♠ K98	The opponents are silent.
Dealer: N	♥ J92	
Vul: EW	♦ 10984	Partner bids first.
HCP: 7	♣ QJ2	

Vic's balanced-hand responses to 1!C or 1!D Both hands (Answers Page)

Board: 116	North:	South:	West	North	East	South
Dealer: N	♠ AQ85	♠ 97		1♦	Pass	2NT
Vul: NS	♥ 43	♥ AK7				
North HCP: 14	♦ KQ852	♦ J64	Pass	3NT	AP	
South HCP: 12	♣ K4	♣ A9753				
Contract: 3N S						

Board: 117	North:	South:	West	North	East	South
Dealer: S	♠ J52	♠ A873				1♦
Vul: None	♥ Q72	♥ K43				
North HCP: 8	♦ 83	♦ KQ9654	Pass	1NT	Pass	2♦
South HCP: 12	♣ AJ854	♣ —	Pass	Pass	2♠	AP
Contract: 2♠ E						

Board: 118	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ AJ3		1♦	Pass	1NT
Vul: None	♥ AJ104	♥ 52				
North HCP: 19	♦ AQJ76	♦ K32	Pass	2♥	Pass	3NT
South HCP: 9	♣ Q7	♣ J8642	AP			
Contract: 3N S						

Board: 119	North:	South:	West	North	East	South
Dealer: S	♠ 73	♠ AKQJ				1♦
Vul: Both	♥ K104	♥ A97				
North HCP: 8	♦ K52	♦ A1097	Pass	1NT	Pass	2NT
South HCP: 19	♣ Q8765	♣ J4	Pass	3NT	AP	
Contract: 3N N						

Board: 120	North:	South:	West	North	East	South
Dealer: N	♠ 75	♠ K98		1♦	Pass	1NT
Vul: EW	♥ KQ86	♥ J92				
North HCP: 14	♦ AQ765	♦ 10984	Pass	2♦	AP	
South HCP: 7	♣ K9	♣ QJ2				
Contract: 2♦ N						

North hands (Practice Page)

Vic's balanced-hand responses to 1!C or 1!D

Board: 121	♠ J7	The opponents are silent.
Dealer: S	♥ A109	
Vul: NS	♦ Q963	Partner bids first.
HCP: 9	♣ Q953	

Board: 122	♠ 98	The opponents are silent.
Dealer: N	♥ AJ7	
Vul: Both	♦ 8652	You bid first.
HCP: 12	♣ AK106	

Board: 123	♠ 965	The opponents are silent.
Dealer: S	♥ AJ9	
Vul: None	♦ 642	Partner bids first.
HCP: 7	♣ Q765	

Board: 124	♠ J1032	The opponents are silent.
Dealer: N	♥ KJ2	
Vul: None	♦ KJ4	You bid first.
HCP: 13	♣ KJ4	

Board: 125	♠ 1082	The opponents are silent.
Dealer: S	♥ Q97	
Vul: EW	♦ KJ93	Partner bids first.
HCP: 8	♣ Q96	

Vic's balanced-hand responses to 1!C or 1!D Both hands (Answers Page)

Board: 121	North:	South:	West	North	East	South
Dealer: S	♠ J7	♠ AQ94				1♦
Vul: NS	♥ A109	♥ 2	Pass	1NT	Pass	2♠
North HCP: 9	♦ Q963	♦ A1082	Pass	3NT	AP	
South HCP: 17	♣ Q953	♣ AK108				
Contract: 3N N						

Board: 122	North:	South:	West	North	East	South
Dealer: N	♠ 98	♠ 763		1♦	Pass	2NT
Vul: Both	♥ AJ7	♥ K62	Pass	3♣	Pass	3NT
North HCP: 12	♦ 8652	♦ AKJ	AP			
South HCP: 12	♣ AK106	♣ J752				
Contract: 3N S						

Board: 123	North:	South:	West	North	East	South
Dealer: S	♠ 965	♠ AK4				1♣
Vul: None	♥ AJ9	♥ K87	Pass	1NT	AP	
North HCP: 7	♦ 642	♦ Q107				
South HCP: 12	♣ Q765	♣ 10982				
Contract: 1N N						

Board: 124	North:	South:	West	North	East	South
Dealer: N	♠ J1032	♠ 84		1♣	Pass	1NT
Vul: None	♥ KJ2	♥ Q104	AP			
North HCP: 13	♦ KJ4	♦ A86				
South HCP: 6	♣ KJ4	♣ 87653				
Contract: 1N S						

Board: 125	North:	South:	West	North	East	South
Dealer: S	♠ 1082	♠ AKQ4				1♦
Vul: EW	♥ Q97	♥ K106	Pass	1NT	AP	
North HCP: 8	♦ KJ93	♦ Q1075				
South HCP: 14	♣ Q96	♣ 54				
Contract: 1N N						

South hands (Practice Page)

Vic's balanced-hand responses to 1!C or 1!D

Board: 121	♠ AQ94	The opponents are silent.
Dealer: S	♥ 2	
Vul: NS	♦ A1082	You bid first.
HCP: 17	♣ AK108	

Board: 122	♠ 763	The opponents are silent.
Dealer: N	♥ K62	
Vul: Both	♦ AKJ	Partner bids first.
HCP: 12	♣ J752	

Board: 123	♠ AK4	The opponents are silent.
Dealer: S	♥ K87	
Vul: None	♦ Q107	You bid first.
HCP: 12	♣ 10982	

Board: 124	♠ 84	The opponents are silent.
Dealer: N	♥ Q104	
Vul: None	♦ A86	Partner bids first.
HCP: 6	♣ 87653	

Board: 125	♠ AKQ4	The opponents are silent.
Dealer: S	♥ K106	
Vul: EW	♦ Q1075	You bid first.
HCP: 14	♣ 54	

Vic's balanced-hand responses to 1!C or 1!D Both hands (Answers Page)

Board: 121	North:	South:	West	North	East	South
Dealer: S	♠ J7	♠ AQ94				1♦
Vul: NS	♥ A109	♥ 2	Pass	1NT	Pass	2♠
North HCP: 9	♦ Q963	♦ A1082	Pass	3NT	AP	
South HCP: 17	♣ Q953	♣ AK108				
Contract: 3N N						

Board: 122	North:	South:	West	North	East	South
Dealer: N	♠ 98	♠ 763		1♦	Pass	2NT
Vul: Both	♥ AJ7	♥ K62	Pass	3♣	Pass	3NT
North HCP: 12	♦ 8652	♦ AKJ	AP			
South HCP: 12	♣ AK106	♣ J752				
Contract: 3N S						

Board: 123	North:	South:	West	North	East	South
Dealer: S	♠ 965	♠ AK4				1♣
Vul: None	♥ AJ9	♥ K87	Pass	1NT	AP	
North HCP: 7	♦ 642	♦ Q107				
South HCP: 12	♣ Q765	♣ 10982				
Contract: 1N N						

Board: 124	North:	South:	West	North	East	South
Dealer: N	♠ J1032	♠ 84		1♣	Pass	1NT
Vul: None	♥ KJ2	♥ Q104	AP			
North HCP: 13	♦ KJ4	♦ A86				
South HCP: 6	♣ KJ4	♣ 87653				
Contract: 1N S						

Board: 125	North:	South:	West	North	East	South
Dealer: S	♠ 1082	♠ AKQ4				1♦
Vul: EW	♥ Q97	♥ K106	Pass	1NT	AP	
North HCP: 8	♦ KJ93	♦ Q1075				
South HCP: 14	♣ Q96	♣ 54				
Contract: 1N N						

North hands (Practice Page)

Vic's balanced-hand responses to 1!C or 1!D

Board: 126	♠ QJ4	The opponents are silent.
Dealer: N	♥ J85	
Vul: NS	♦ K986	You bid first.
HCP: 14	♣ AK4	

Board: 127	♠ A94	The opponents are silent.
Dealer: S	♥ 632	
Vul: EW	♦ QJ72	Partner bids first.
HCP: 7	♣ 984	

Board: 128	♠ A2	The opponents are silent.
Dealer: N	♥ AK64	
Vul: EW	♦ AQJ4	You bid first.
HCP: 19	♣ J75	

Board: 129	♠ 1052	The opponents are silent.
Dealer: S	♥ KJ5	
Vul: None	♦ J73	Partner bids first.
HCP: 12	♣ AK107	

Board: 130	♠ —	West Bids 2♦ if possible.
Dealer: N	♥ KQ5	East Bids 4♠ if possible.
Vul: NS	♦ KQJ752	
HCP: 14	♣ K963	You bid first.

Vic's balanced-hand responses to 1!C or 1!D Both hands (Answers Page)

Board: 126	North:	South:	West	North	East	South
Dealer: N	♠ QJ4	♠ A93		1♦	Pass	2NT
Vul: NS	♥ J85	♥ AK6				
North HCP: 14	♦ K986	♦ 542	AP			
South HCP: 11	♣ AK4	♣ 10932				
Contract: 2N S						

Board: 127	North:	South:	West	North	East	South
Dealer: S	♠ A94	♠ KQJ2				1♦
Vul: EW	♥ 632	♥ K8				
North HCP: 7	♦ QJ72	♦ A10983	Pass	1NT	Pass	2♠
South HCP: 17	♣ 984	♣ A5	Pass	3♦	AP	
Contract: 3♦ S						

Board: 128	North:	South:	West	North	East	South
Dealer: N	♠ A2	♠ 1064		1♦	Pass	2NT
Vul: EW	♥ AK64	♥ Q9				
North HCP: 19	♦ AQJ4	♦ K32	Pass	3NT	AP	
South HCP: 12	♣ J75	♣ AK963				
Contract: 3N S						

Board: 129	North:	South:	West	North	East	South
Dealer: S	♠ 1052	♠ AK9				1♦
Vul: None	♥ KJ5	♥ A6				
North HCP: 12	♦ J73	♦ KQ1082	Pass	2NT	Pass	3NT
South HCP: 18	♣ AK107	♣ Q96	AP			
Contract: 3N N						

Board: 130	North:	South:	West	North	East	South
Dealer: N	♠ —	♠ K2		1♦	Pass	1NT
Vul: NS	♥ KQ5	♥ 642				
North HCP: 14	♦ KQJ752	♦ 1084	2♦ ¹	3♣	4♠	AP
South HCP: 8	♣ K963	♣ AJ1052				
Contract: 4♠ E			1. Michaels Cuebid			

South hands (Practice Page)

Vic's balanced-hand responses to 1!C or 1!D

Board: 126	♠ A93	The opponents are silent.
Dealer: N	♥ AK6	
Vul: NS	♦ 542	Partner bids first.
HCP: 11	♣ 10932	

Board: 127	♠ KQJ2	The opponents are silent.
Dealer: S	♥ K8	
Vul: EW	♦ A10983	You bid first.
HCP: 17	♣ A5	

Board: 128	♠ 1064	The opponents are silent.
Dealer: N	♥ Q9	
Vul: EW	♦ K32	Partner bids first.
HCP: 12	♣ AK963	

Board: 129	♠ AK9	The opponents are silent.
Dealer: S	♥ A6	
Vul: None	♦ KQ1082	You bid first.
HCP: 18	♣ Q96	

Board: 130	♠ K2	West Bids 2♦ if possible.
Dealer: N	♥ 642	East Bids 4♠ if possible.
Vul: NS	♦ 1084	
HCP: 8	♣ AJ1052	Partner bids first.

Vic's balanced-hand responses to 1!C or 1!D Both hands (Answers Page)

Board: 126	North:	South:	West	North	East	South
Dealer: N	♠ QJ4	♠ A93		1♦	Pass	2NT
Vul: NS	♥ J85	♥ AK6				
North HCP: 14	♦ K986	♦ 542	AP			
South HCP: 11	♣ AK4	♣ 10932				
Contract: 2N S						

Board: 127	North:	South:	West	North	East	South
Dealer: S	♠ A94	♠ KQJ2				1♦
Vul: EW	♥ 632	♥ K8				
North HCP: 7	♦ QJ72	♦ A10983	Pass	1NT	Pass	2♠
South HCP: 17	♣ 984	♣ A5	Pass	3♦	AP	
Contract: 3♦ S						

Board: 128	North:	South:	West	North	East	South
Dealer: N	♠ A2	♠ 1064		1♦	Pass	2NT
Vul: EW	♥ AK64	♥ Q9				
North HCP: 19	♦ AQJ4	♦ K32	Pass	3NT	AP	
South HCP: 12	♣ J75	♣ AK963				
Contract: 3N S						

Board: 129	North:	South:	West	North	East	South
Dealer: S	♠ 1052	♠ AK9				1♦
Vul: None	♥ KJ5	♥ A6				
North HCP: 12	♦ J73	♦ KQ1082	Pass	2NT	Pass	3NT
South HCP: 18	♣ AK107	♣ Q96	AP			
Contract: 3N N						

Board: 130	North:	South:	West	North	East	South
Dealer: N	♠ —	♠ K2		1♦	Pass	1NT
Vul: NS	♥ KQ5	♥ 642				
North HCP: 14	♦ KQJ752	♦ 1084	2♦ ¹	3♣	4♠	AP
South HCP: 8	♣ K963	♣ AJ1052				
Contract: 4♠ E			1. Michaels Cuebid			

North hands (Practice Page)

Vic's balanced-hand responses to 1!C or 1!D

Board: 131	♠ Q83	The opponents are silent.
Dealer: S	♥ A102	
Vul: EW	♦ 876	Partner bids first.
HCP: 9	♣ K942	
Board: 132	♠ J103	West Doubles 1NT if possible.
Dealer: N	♥ A532	
Vul: None	♦ K942	You bid first.
HCP: 12	♣ A4	
Board: 133	♠ A3	East Bids 2♠ if possible.
Dealer: S	♥ J53	West Bids 3♠ if possible.
Vul: EW	♦ A86	
HCP: 9	♣ 108632	Partner bids first.
Board: 134	♠ K96	The opponents are silent.
Dealer: N	♥ 832	
Vul: None	♦ AJ94	You bid first.
HCP: 12	♣ A43	
Board: 135	♠ K53	The opponents are silent.
Dealer: S	♥ 1042	
Vul: Both	♦ 95	Partner bids first.
HCP: 12	♣ AKQ52	

Vic's balanced-hand responses to 1!C or 1!D Both hands (Answers Page)

Board: 131	North:	South:	West	North	East	South
Dealer: S	♠ Q83	♠ A42				1♣
Vul: EW	♥ A102	♥ KQ43	Pass	1NT	Pass	2NT
North HCP: 9	♦ 876	♦ AQJ	Pass	3NT	AP	
South HCP: 18	♣ K942	♣ Q83				
Contract: 3N N						

Board: 132	North:	South:	West	North	East	South
Dealer: N	♠ J103	♠ Q6				
Vul: None	♥ A532	♥ J86		1♦	Pass	1NT
North HCP: 12	♦ K942	♦ J107	X	AP		
South HCP: 8	♣ A4	♣ KJ963				
Contract: 1NX S						

Board: 133	North:	South:	West	North	East	South
Dealer: S	♠ A3	♠ K9				1♦
Vul: EW	♥ J53	♥ KQ6	Pass	1NT	2♠	Pass
North HCP: 9	♦ A86	♦ QJ9732	3♠	AP		
South HCP: 11	♣ 108632	♣ 75				
Contract: 3♠ E						

Board: 134	North:	South:	West	North	East	South
Dealer: N	♠ K96	♠ 875				
Vul: None	♥ 832	♥ K10		1♦	Pass	1NT
North HCP: 12	♦ AJ94	♦ 872	AP			
South HCP: 9	♣ A43	♣ KQJ96				
Contract: 1N S						

Board: 135	North:	South:	West	North	East	South
Dealer: S	♠ K53	♠ Q872				1♦
Vul: Both	♥ 1042	♥ AJ63	Pass	2NT	Pass	3♥
North HCP: 12	♦ 95	♦ AJ3	Pass	3NT	AP	
South HCP: 13	♣ AKQ52	♣ J8				
Contract: 3N N						

South hands (Practice Page)

Vic's balanced-hand responses to 1!C or 1!D

Board: 131	♠ A42	The opponents are silent.
Dealer: S	♥ KQ43	
Vul: EW	♦ AQJ	You bid first.
HCP: 18	♣ Q83	
Board: 132	♠ Q6	West Doubles 1NT if possible.
Dealer: N	♥ J86	
Vul: None	♦ J107	Partner bids first.
HCP: 8	♣ KJ963	
Board: 133	♠ K9	East Bids 2♠ if possible.
Dealer: S	♥ KQ6	West Bids 3♠ if possible.
Vul: EW	♦ QJ9732	
HCP: 11	♣ 75	You bid first.
Board: 134	♠ 875	The opponents are silent.
Dealer: N	♥ K10	
Vul: None	♦ 872	Partner bids first.
HCP: 9	♣ KQJ96	
Board: 135	♠ Q872	The opponents are silent.
Dealer: S	♥ AJ63	
Vul: Both	♦ AJ3	You bid first.
HCP: 13	♣ J8	

Vic's balanced-hand responses to 1!C or 1!D Both hands (Answers Page)

Board: 131	North:	South:	West	North	East	South
Dealer: S	♠ Q83	♠ A42				1♣
Vul: EW	♥ A102	♥ KQ43	Pass	1NT	Pass	2NT
North HCP: 9	♦ 876	♦ AQJ	Pass	3NT	AP	
South HCP: 18	♣ K942	♣ Q83				
Contract: 3N N						

Board: 132	North:	South:	West	North	East	South
Dealer: N	♠ J103	♠ Q6				
Vul: None	♥ A532	♥ J86		1♦	Pass	1NT
North HCP: 12	♦ K942	♦ J107	X	AP		
South HCP: 8	♣ A4	♣ KJ963				
Contract: 1NX S						

Board: 133	North:	South:	West	North	East	South
Dealer: S	♠ A3	♠ K9				1♦
Vul: EW	♥ J53	♥ KQ6	Pass	1NT	2♠	Pass
North HCP: 9	♦ A86	♦ QJ9732	3♠	AP		
South HCP: 11	♣ 108632	♣ 75				
Contract: 3♠ E						

Board: 134	North:	South:	West	North	East	South
Dealer: N	♠ K96	♠ 875				
Vul: None	♥ 832	♥ K10		1♦	Pass	1NT
North HCP: 12	♦ AJ94	♦ 872	AP			
South HCP: 9	♣ A43	♣ KQJ96				
Contract: 1N S						

Board: 135	North:	South:	West	North	East	South
Dealer: S	♠ K53	♠ Q872				1♦
Vul: Both	♥ 1042	♥ AJ63	Pass	2NT	Pass	3♥
North HCP: 12	♦ 95	♦ AJ3	Pass	3NT	AP	
South HCP: 13	♣ AKQ52	♣ J8				
Contract: 3N N						

North hands (Practice Page)

Vic's balanced-hand responses to 1!C or 1!D

Board: 136
Dealer: N
Vul: Both
HCP: 14

♠ J87
♥ Q84
♦ AK105
♣ A72

West Doubles 1NT if possible.
East Bids 2♥ if possible.
West Bids 2♠ if possible.

You bid first.

Board: 137
Dealer: S
Vul: None
HCP: 6

♠ KJ7
♥ 1052
♦ Q83
♣ 9853

The opponents are silent.

Partner bids first.

Board: 138
Dealer: N
Vul: NS
HCP: 13

♠ KJ8
♥ 8653
♦ AKJ2
♣ J5

The opponents are silent.

You bid first.

Board: 139
Dealer: S
Vul: NS
HCP: 11

♠ K64
♥ J107
♦ K643
♣ A95

The opponents are silent.

Partner bids first.

Board: 140
Dealer: N
Vul: NS
HCP: 12

♠ Q1043
♥ A64
♦ AQ1064
♣ 7

The opponents are silent.

You bid first.

Vic's balanced-hand responses to 1!C or 1!D Both hands (Answers Page)

Board: 136	North:	South:	West	North	East	South
Dealer: N	♠ J87	♠ 932		1♦	Pass	1NT
Vul: Both	♥ Q84	♥ A62	X	Pass	2♥	Pass
North HCP: 14	♦ AK105	♦ Q43	2♠	AP		
South HCP: 8	♣ A72	♣ Q643				
Contract: 2♠ W						

Board: 137	North:	South:	West	North	East	South
Dealer: S	♠ KJ7	♠ A109				1♦
Vul: None	♥ 1052	♥ A73	Pass	1NT	AP	
North HCP: 6	♦ Q83	♦ J972				
South HCP: 13	♣ 9853	♣ A106				
Contract: 1N N						

Board: 138	North:	South:	West	North	East	South
Dealer: N	♠ KJ8	♠ 73		1♦	Pass	2NT
Vul: NS	♥ 8653	♥ QJ9	Pass	3♥	Pass	3NT
North HCP: 13	♦ AKJ2	♦ Q85	AP			
South HCP: 11	♣ J5	♣ AQ872				
Contract: 3N S						

Board: 139	North:	South:	West	North	East	South
Dealer: S	♠ K64	♠ Q987				1♦
Vul: NS	♥ J107	♥ AQ93	Pass	2NT	Pass	3NT
North HCP: 11	♦ K643	♦ AQ85	AP			
South HCP: 14	♣ A95	♣ 7				
Contract: 3N N						

Board: 140	North:	South:	West	North	East	South
Dealer: N	♠ Q1043	♠ J9		1♦	Pass	1NT
Vul: NS	♥ A64	♥ J108	Pass	2♦	AP	
North HCP: 12	♦ AQ1064	♦ K972				
South HCP: 7	♣ 7	♣ Q1042				
Contract: 2♦ N						

South hands (Practice Page)

Vic's balanced-hand responses to 1!C or 1!D

Board: 136 ♠ 932
Dealer: N ♥ A62
Vul: Both ♦ Q43
HCP: 8 ♣ Q643

West Doubles 1NT if possible.
East Bids 2♥ if possible.
West Bids 2♠ if possible.

Partner bids first.

Board: 137 ♠ A109
Dealer: S ♥ A73
Vul: None ♦ J972
HCP: 13 ♣ A106

The opponents are silent.

You bid first.

Board: 138 ♠ 73
Dealer: N ♥ QJ9
Vul: NS ♦ Q85
HCP: 11 ♣ AQ872

The opponents are silent.

Partner bids first.

Board: 139 ♠ Q987
Dealer: S ♥ AQ93
Vul: NS ♦ AQ85
HCP: 14 ♣ 7

The opponents are silent.

You bid first.

Board: 140 ♠ J9
Dealer: N ♥ J108
Vul: NS ♦ K972
HCP: 7 ♣ Q1042

The opponents are silent.

Partner bids first.

Vic's balanced-hand responses to 1!C or 1!D Both hands (Answers Page)

Board: 136	North:	South:	West	North	East	South
Dealer: N	♠ J87	♠ 932		1♦	Pass	1NT
Vul: Both	♥ Q84	♥ A62	X	Pass	2♥	Pass
North HCP: 14	♦ AK105	♦ Q43	2♠	AP		
South HCP: 8	♣ A72	♣ Q643				
Contract: 2♠ W						

Board: 137	North:	South:	West	North	East	South
Dealer: S	♠ KJ7	♠ A109				1♦
Vul: None	♥ 1052	♥ A73	Pass	1NT	AP	
North HCP: 6	♦ Q83	♦ J972				
South HCP: 13	♣ 9853	♣ A106				
Contract: 1N N						

Board: 138	North:	South:	West	North	East	South
Dealer: N	♠ KJ8	♠ 73		1♦	Pass	2NT
Vul: NS	♥ 8653	♥ QJ9	Pass	3♥	Pass	3NT
North HCP: 13	♦ AKJ2	♦ Q85	AP			
South HCP: 11	♣ J5	♣ AQ872				
Contract: 3N S						

Board: 139	North:	South:	West	North	East	South
Dealer: S	♠ K64	♠ Q987				1♦
Vul: NS	♥ J107	♥ AQ93	Pass	2NT	Pass	3NT
North HCP: 11	♦ K643	♦ AQ85	AP			
South HCP: 14	♣ A95	♣ 7				
Contract: 3N N						

Board: 140	North:	South:	West	North	East	South
Dealer: N	♠ Q1043	♠ J9		1♦	Pass	1NT
Vul: NS	♥ A64	♥ J108	Pass	2♦	AP	
North HCP: 12	♦ AQ1064	♦ K972				
South HCP: 7	♣ 7	♣ Q1042				
Contract: 2♦ N						

North hands (Practice Page)

Vic's balanced-hand responses to 1!C or 1!D

Board: 141	♠ Q8	The opponents are silent.
Dealer: S	♥ QJ5	
Vul: EW	♦ AJ109	Partner bids first.
HCP: 11	♣ J964	

Board: 142	♠ J108	The opponents are silent.
Dealer: N	♥ AQ96	
Vul: EW	♦ J963	You bid first.
HCP: 12	♣ A10	

Board: 143	♠ K102	The opponents are silent.
Dealer: S	♥ K43	
Vul: None	♦ 53	Partner bids first.
HCP: 10	♣ KJ983	

Board: 144	♠ K93	The opponents are silent.
Dealer: N	♥ Q732	
Vul: None	♦ KJ8	You bid first.
HCP: 12	♣ K93	

Board: 145	♠ A95	The opponents are silent.
Dealer: S	♥ 943	
Vul: NS	♦ 9862	Partner bids first.
HCP: 6	♣ Q84	

Vic's balanced-hand responses to 1!C or 1!D Both hands (Answers Page)

Board: 141	North:	South:	West	North	East	South
Dealer: S	♠ Q8	♠ AJ64				1♦
Vul: EW	♥ QJ5	♥ 9643	Pass	2NT	Pass	3NT
North HCP: 11	♦ AJ109	♦ KQ85	AP			
South HCP: 14	♣ J964	♣ A				
Contract: 3N N						

Board: 142	North:	South:	West	North	East	South
Dealer: N	♠ J108	♠ A96		1♦	Pass	1NT
Vul: EW	♥ AQ96	♥ 105	AP			
North HCP: 12	♦ J963	♦ A1082				
South HCP: 8	♣ A10	♣ 8763				
Contract: 1N S						

Board: 143	North:	South:	West	North	East	South
Dealer: S	♠ K102	♠ 63				1♦
Vul: None	♥ K43	♥ AJ86	Pass	1NT	AP	
North HCP: 10	♦ 53	♦ AQJ4				
South HCP: 14	♣ KJ983	♣ Q74				
Contract: 1N N						

Board: 144	North:	South:	West	North	East	South
Dealer: N	♠ K93	♠ A82		1♣	Pass	2NT
Vul: None	♥ Q732	♥ AK6	AP			
North HCP: 12	♦ KJ8	♦ 9754				
South HCP: 11	♣ K93	♣ 862				
Contract: 2N S						

Board: 145	North:	South:	West	North	East	South
Dealer: S	♠ A95	♠ KQ4				1♣
Vul: NS	♥ 943	♥ Q107	Pass	1NT	AP	
North HCP: 6	♦ 9862	♦ Q105				
South HCP: 13	♣ Q84	♣ A962				
Contract: 1N N						

South hands (Practice Page)

Vic's balanced-hand responses to 1!C or 1!D

Board: 141	♠ AJ64	The opponents are silent.
Dealer: S	♥ 9643	
Vul: EW	♦ KQ85	You bid first.
HCP: 14	♣ A	

Board: 142	♠ A96	The opponents are silent.
Dealer: N	♥ 105	
Vul: EW	♦ A1082	Partner bids first.
HCP: 8	♣ 8763	

Board: 143	♠ 63	The opponents are silent.
Dealer: S	♥ AJ86	
Vul: None	♦ AQJ4	You bid first.
HCP: 14	♣ Q74	

Board: 144	♠ A82	The opponents are silent.
Dealer: N	♥ AK6	
Vul: None	♦ 9754	Partner bids first.
HCP: 11	♣ 862	

Board: 145	♠ KQ4	The opponents are silent.
Dealer: S	♥ Q107	
Vul: NS	♦ Q105	You bid first.
HCP: 13	♣ A962	

Vic's balanced-hand responses to 1!C or 1!D Both hands (Answers Page)

Board: 141	North:	South:	West	North	East	South
Dealer: S	♠ Q8	♠ AJ64				1♦
Vul: EW	♥ QJ5	♥ 9643	Pass	2NT	Pass	3NT
North HCP: 11	♦ AJ109	♦ KQ85	AP			
South HCP: 14	♣ J964	♣ A				
Contract: 3N N						

Board: 142	North:	South:	West	North	East	South
Dealer: N	♠ J108	♠ A96		1♦	Pass	1NT
Vul: EW	♥ AQ96	♥ 105	AP			
North HCP: 12	♦ J963	♦ A1082				
South HCP: 8	♣ A10	♣ 8763				
Contract: 1N S						

Board: 143	North:	South:	West	North	East	South
Dealer: S	♠ K102	♠ 63				1♦
Vul: None	♥ K43	♥ AJ86	Pass	1NT	AP	
North HCP: 10	♦ 53	♦ AQJ4				
South HCP: 14	♣ KJ983	♣ Q74				
Contract: 1N N						

Board: 144	North:	South:	West	North	East	South
Dealer: N	♠ K93	♠ A82		1♣	Pass	2NT
Vul: None	♥ Q732	♥ AK6	AP			
North HCP: 12	♦ KJ8	♦ 9754				
South HCP: 11	♣ K93	♣ 862				
Contract: 2N S						

Board: 145	North:	South:	West	North	East	South
Dealer: S	♠ A95	♠ KQ4				1♣
Vul: NS	♥ 943	♥ Q107	Pass	1NT	AP	
North HCP: 6	♦ 9862	♦ Q105				
South HCP: 13	♣ Q84	♣ A962				
Contract: 1N N						

North hands (Practice Page)

Vic's balanced-hand responses to 1!C or 1!D

Board: 146	♠ Q65	West Bids 2♦ if possible.
Dealer: N	♥ J8	
Vul: EW	♦ K106	
HCP: 12	♣ AQ1073	You bid first.

Board: 147	♠ 1087	East Bids 2♥ if possible.
Dealer: S	♥ Q6	
Vul: Both	♦ 874	
HCP: 6	♣ KJ765	Partner bids first.

Board: 148	♠ KJ102	The opponents are silent.
Dealer: N	♥ KQ102	
Vul: EW	♦ KJ87	
HCP: 14	♣ J	You bid first.

Board: 149	♠ KJ	The opponents are silent.
Dealer: S	♥ 765	
Vul: NS	♦ 9765	
HCP: 6	♣ Q985	Partner bids first.

Board: 150	♠ 742	The opponents are silent.
Dealer: N	♥ AK72	
Vul: Both	♦ KJ432	
HCP: 13	♣ Q	You bid first.

Vic's balanced-hand responses to 1!C or 1!D Both hands (Answers Page)

Board: 146	North:	South:	West	North	East	South
Dealer: N	♠ Q65	♠ KJ2		1♣	Pass	1NT
Vul: EW	♥ J8	♥ K109				
North HCP: 12	♦ K106	♦ 852	2♦	3♣	AP	
South HCP: 8	♣ AQ1073	♣ J964				
Contract: 3♣ N						

Board: 147	North:	South:	West	North	East	South
Dealer: S	♠ 1087	♠ K94				1♦
Vul: Both	♥ Q6	♥ K7				
North HCP: 6	♦ 874	♦ AKJ1052	Pass	1NT	2♥	3♦
South HCP: 14	♣ KJ765	♣ 42	AP			
Contract: 3♦ S						

Board: 148	North:	South:	West	North	East	South
Dealer: N	♠ KJ102	♠ A87				
Vul: EW	♥ KQ102	♥ J63		1♦	Pass	1NT
North HCP: 14	♦ KJ87	♦ Q65	AP			
South HCP: 9	♣ J	♣ Q1073				
Contract: 1N S						

Board: 149	North:	South:	West	North	East	South
Dealer: S	♠ KJ	♠ Q982				1♦
Vul: NS	♥ 765	♥ K84				
North HCP: 6	♦ 9765	♦ AKQJ8	Pass	1NT	Pass	2♦
South HCP: 15	♣ Q985	♣ 4	AP			
Contract: 2♦ S						

Board: 150	North:	South:	West	North	East	South
Dealer: N	♠ 742	♠ A98				
Vul: Both	♥ AK72	♥ 93		1♦	Pass	3NT
North HCP: 13	♦ KJ432	♦ AQ5				
South HCP: 10	♣ Q	♣ 98632	AP			
Contract: 3N S						

South hands (Practice Page)

Vic's balanced-hand responses to 1!C or 1!D

Board: 146	♠ KJ2	West Bids 2♦ if possible.
Dealer: N	♥ K109	
Vul: EW	♦ 852	Partner bids first.
HCP: 8	♣ J964	
Board: 147	♠ K94	East Bids 2♥ if possible.
Dealer: S	♥ K7	
Vul: Both	♦ AKJ1052	You bid first.
HCP: 14	♣ 42	
Board: 148	♠ A87	The opponents are silent.
Dealer: N	♥ J63	
Vul: EW	♦ Q65	Partner bids first.
HCP: 9	♣ Q1073	
Board: 149	♠ Q982	The opponents are silent.
Dealer: S	♥ K84	
Vul: NS	♦ AKQJ8	You bid first.
HCP: 15	♣ 4	
Board: 150	♠ A98	The opponents are silent.
Dealer: N	♥ 93	
Vul: Both	♦ AQ5	Partner bids first.
HCP: 10	♣ 98632	

Vic's balanced-hand responses to 1!C or 1!D Both hands (Answers Page)

Board: 146	North:	South:	West	North	East	South
Dealer: N	♠ Q65	♠ KJ2		1♣	Pass	1NT
Vul: EW	♥ J8	♥ K109				
North HCP: 12	♦ K106	♦ 852	2♦	3♣	AP	
South HCP: 8	♣ AQ1073	♣ J964				
Contract: 3♣ N						

Board: 147	North:	South:	West	North	East	South
Dealer: S	♠ 1087	♠ K94				1♦
Vul: Both	♥ Q6	♥ K7				
North HCP: 6	♦ 874	♦ AKJ1052	Pass	1NT	2♥	3♦
South HCP: 14	♣ KJ765	♣ 42	AP			
Contract: 3♦ S						

Board: 148	North:	South:	West	North	East	South
Dealer: N	♠ KJ102	♠ A87		1♦	Pass	1NT
Vul: EW	♥ KQ102	♥ J63				
North HCP: 14	♦ KJ87	♦ Q65	AP			
South HCP: 9	♣ J	♣ Q1073				
Contract: 1N S						

Board: 149	North:	South:	West	North	East	South
Dealer: S	♠ KJ	♠ Q982				1♦
Vul: NS	♥ 765	♥ K84	Pass	1NT	Pass	2♦
North HCP: 6	♦ 9765	♦ AKQJ8	AP			
South HCP: 15	♣ Q985	♣ 4				
Contract: 2♦ S						

Board: 150	North:	South:	West	North	East	South
Dealer: N	♠ 742	♠ A98		1♦	Pass	3NT
Vul: Both	♥ AK72	♥ 93				
North HCP: 13	♦ KJ432	♦ AQ5	AP			
South HCP: 10	♣ Q	♣ 98632				
Contract: 3N S						

North hands (Practice Page)

Vic's balanced-hand responses to 1!C or 1!D

Board: 151	♠ QJ9	The opponents are silent.
Dealer: S	♥ KJ8	
Vul: EW	♦ 832	Partner bids first.
HCP: 9	♣ Q863	

Board: 152	♠ Q52	The opponents are silent.
Dealer: N	♥ K103	
Vul: Both	♦ AK92	You bid first.
HCP: 12	♣ 1086	

Board: 153	♠ J65	The opponents are silent.
Dealer: S	♥ 42	
Vul: NS	♦ 875	Partner bids first.
HCP: 8	♣ AQJ103	

Board: 154	♠ AK72	The opponents are silent.
Dealer: N	♥ AJ98	
Vul: Both	♦ J8	You bid first.
HCP: 13	♣ 763	

Board: 155	♠ 986	The opponents are silent.
Dealer: S	♥ 84	
Vul: None	♦ Q872	Partner bids first.
HCP: 9	♣ AK97	

Vic's balanced-hand responses to 1!C or 1!D Both hands (Answers Page)

Board: 151	North:	South:	West	North	East	South
Dealer: S	♠ QJ9	♠ K72				1♦
Vul: EW	♥ KJ8	♥ —				
North HCP: 9	♦ 832	♦ AK9654	Pass	1NT	Pass	2♣
South HCP: 11	♣ Q863	♣ J1092	AP			
Contract: 2♣ S						

Board: 152	North:	South:	West	North	East	South
Dealer: N	♠ Q52	♠ A84				
Vul: Both	♥ K103	♥ 64		1♦	Pass	1NT
North HCP: 12	♦ AK92	♦ 8754	AP			
South HCP: 8	♣ 1086	♣ A942				
Contract: 1N S						

Board: 153	North:	South:	West	North	East	South
Dealer: S	♠ J65	♠ A1094				1♦
Vul: NS	♥ 42	♥ A76				
North HCP: 8	♦ 875	♦ AQ1043	Pass	1NT	Pass	2♦
South HCP: 14	♣ AQJ103	♣ 6	AP			
Contract: 2♦ S						

Board: 154	North:	South:	West	North	East	South
Dealer: N	♠ AK72	♠ J54				
Vul: Both	♥ AJ98	♥ K42		1♣	Pass	1NT
North HCP: 13	♦ J8	♦ 743	AP			
South HCP: 9	♣ 763	♣ KQ54				
Contract: 1N S						

Board: 155	North:	South:	West	North	East	South
Dealer: S	♠ 986	♠ AQJ5				1♦
Vul: None	♥ 84	♥ K63				
North HCP: 9	♦ Q872	♦ J954	Pass	1NT	AP	
South HCP: 13	♣ AK97	♣ Q3				
Contract: 1N N						

South hands (Practice Page)

Vic's balanced-hand responses to 1!C or 1!D

Board: 151	♠ K72	The opponents are silent.
Dealer: S	♥ —	
Vul: EW	♦ AK9654	You bid first.
HCP: 11	♣ J1092	

Board: 152	♠ A84	The opponents are silent.
Dealer: N	♥ 64	
Vul: Both	♦ 8754	Partner bids first.
HCP: 8	♣ A942	

Board: 153	♠ A1094	The opponents are silent.
Dealer: S	♥ A76	
Vul: NS	♦ AQ1043	You bid first.
HCP: 14	♣ 6	

Board: 154	♠ J54	The opponents are silent.
Dealer: N	♥ K42	
Vul: Both	♦ 743	Partner bids first.
HCP: 9	♣ KQ54	

Board: 155	♠ AQJ5	The opponents are silent.
Dealer: S	♥ K63	
Vul: None	♦ J954	You bid first.
HCP: 13	♣ Q3	

Vic's balanced-hand responses to 1!C or 1!D Both hands (Answers Page)

Board: 151	North:	South:	West	North	East	South
Dealer: S	♠ QJ9	♠ K72				1♦
Vul: EW	♥ KJ8	♥ —				
North HCP: 9	♦ 832	♦ AK9654	Pass	1NT	Pass	2♣
South HCP: 11	♣ Q863	♣ J1092	AP			
Contract: 2♣ S						

Board: 152	North:	South:	West	North	East	South
Dealer: N	♠ Q52	♠ A84				
Vul: Both	♥ K103	♥ 64		1♦	Pass	1NT
North HCP: 12	♦ AK92	♦ 8754	AP			
South HCP: 8	♣ 1086	♣ A942				
Contract: 1N S						

Board: 153	North:	South:	West	North	East	South
Dealer: S	♠ J65	♠ A1094				1♦
Vul: NS	♥ 42	♥ A76				
North HCP: 8	♦ 875	♦ AQ1043	Pass	1NT	Pass	2♦
South HCP: 14	♣ AQJ103	♣ 6	AP			
Contract: 2♦ S						

Board: 154	North:	South:	West	North	East	South
Dealer: N	♠ AK72	♠ J54				
Vul: Both	♥ AJ98	♥ K42		1♣	Pass	1NT
North HCP: 13	♦ J8	♦ 743	AP			
South HCP: 9	♣ 763	♣ KQ54				
Contract: 1N S						

Board: 155	North:	South:	West	North	East	South
Dealer: S	♠ 986	♠ AQJ5				1♦
Vul: None	♥ 84	♥ K63				
North HCP: 9	♦ Q872	♦ J954	Pass	1NT	AP	
South HCP: 13	♣ AK97	♣ Q3				
Contract: 1N N						

North hands (Practice Page)

Vic's balanced-hand responses to 1!C or 1!D

Board: 156
Dealer: N
Vul: None
HCP: 11

♠ 75
♥ K743
♦ K9
♣ KQ743

West Bids 2♦ if possible.

You bid first.

Board: 157
Dealer: S
Vul: NS
HCP: 6

♠ 102
♥ K103
♦ QJ3
♣ 108642

East Doubles 1NT if possible.

East Doubles Pass if possible.

West Bids 3♣ if possible.

Partner bids first.

Board: 158
Dealer: N
Vul: NS
HCP: 11

♠ KJ
♥ 753
♦ AJ10765
♣ Q2

The opponents are silent.

You bid first.

Board: 159
Dealer: S
Vul: None
HCP: 6

♠ J106
♥ J9
♦ 762
♣ A8742

The opponents are silent.

Partner bids first.

Board: 160
Dealer: N
Vul: Both
HCP: 13

♠ J53
♥ QJ102
♦ Q6
♣ AK97

West Doubles 1NT if possible.

East Bids 2♥ if possible.

West Bids 3♦ if possible.

You bid first.

Vic's balanced-hand responses to 1!C or 1!D Both hands (Answers Page)

Board: 156	North:	South:	West	North	East	South
Dealer: N	♠ 75	♠ J104		1♣	Pass	1NT
Vul: None	♥ K743	♥ 985				
North HCP: 11	♦ K9	♦ J102	Pass	2♣	Pass	Pass
South HCP: 7	♣ KQ743	♣ AJ95	2♦	3♣	AP	
Contract: 3♣ N						

Board: 157	North:	South:	West	North	East	South
Dealer: S	♠ 102	♠ KQJ3				1♦
Vul: NS	♥ K103	♥ QJ5	Pass	1NT	X	2♦
North HCP: 6	♦ QJ3	♦ A109874	Pass	Pass	X	Pass
South HCP: 13	♣ 108642	♣ —	3♣	AP		
Contract: 3♣ W						

Board: 158	North:	South:	West	North	East	South
Dealer: N	♠ KJ	♠ A65				
Vul: NS	♥ 753	♥ 1062		1♦	Pass	2NT
North HCP: 11	♦ AJ10765	♦ Q32	Pass	3♦	AP	
South HCP: 11	♣ Q2	♣ AJ84				
Contract: 3♦ N						

Board: 159	North:	South:	West	North	East	South
Dealer: S	♠ J106	♠ AK4				1♣
Vul: None	♥ J9	♥ KQ106	Pass	1NT	Pass	2NT
North HCP: 6	♦ 762	♦ K9	Pass	3♣	Pass	3NT
South HCP: 19	♣ A8742	♣ KJ109				
Contract: 3N N			AP			

Board: 160	North:	South:	West	North	East	South
Dealer: N	♠ J53	♠ Q82				
Vul: Both	♥ QJ102	♥ 43		1♣	Pass	1NT
North HCP: 13	♦ Q6	♦ J93	X	Pass	2♥	Pass
South HCP: 6	♣ AK97	♣ QJ654	3♦	AP		
Contract: 3♦ W						

South hands (Practice Page)

Vic's balanced-hand responses to 1!C or 1!D

Board: 156 ♠ J104
Dealer: N ♥ 985
Vul: None ♦ J102
HCP: 7 ♣ AJ95

West Bids 2♦ if possible.

Partner bids first.

Board: 157 ♠ KQJ3
Dealer: S ♥ QJ5
Vul: NS ♦ A109874
HCP: 13 ♣ —

East Doubles 1NT if possible.

East Doubles Pass if possible.

West Bids 3♣ if possible.

You bid first.

Board: 158 ♠ A65
Dealer: N ♥ 1062
Vul: NS ♦ Q32
HCP: 11 ♣ AJ84

The opponents are silent.

Partner bids first.

Board: 159 ♠ AK4
Dealer: S ♥ KQ106
Vul: None ♦ K9
HCP: 19 ♣ KJ109

The opponents are silent.

You bid first.

Board: 160 ♠ Q82
Dealer: N ♥ 43
Vul: Both ♦ J93
HCP: 6 ♣ QJ654

West Doubles 1NT if possible.

East Bids 2♥ if possible.

West Bids 3♦ if possible.

Partner bids first.

Vic's balanced-hand responses to 1!C or 1!D Both hands (Answers Page)

Board: 156	North:	South:	West	North	East	South
Dealer: N	♠ 75	♠ J104		1♣	Pass	1NT
Vul: None	♥ K743	♥ 985	Pass	2♣	Pass	Pass
North HCP: 11	♦ K9	♦ J102	2♦	3♣	AP	
South HCP: 7	♣ KQ743	♣ AJ95				
Contract: 3♣ N						

Board: 157	North:	South:	West	North	East	South
Dealer: S	♠ 102	♠ KQJ3				1♦
Vul: NS	♥ K103	♥ QJ5	Pass	1NT	X	2♦
North HCP: 6	♦ QJ3	♦ A109874	Pass	Pass	X	Pass
South HCP: 13	♣ 108642	♣ —	3♣	AP		
Contract: 3♣ W						

Board: 158	North:	South:	West	North	East	South
Dealer: N	♠ KJ	♠ A65				
Vul: NS	♥ 753	♥ 1062		1♦	Pass	2NT
North HCP: 11	♦ AJ10765	♦ Q32	Pass	3♦	AP	
South HCP: 11	♣ Q2	♣ AJ84				
Contract: 3♦ N						

Board: 159	North:	South:	West	North	East	South
Dealer: S	♠ J106	♠ AK4				1♣
Vul: None	♥ J9	♥ KQ106	Pass	1NT	Pass	2NT
North HCP: 6	♦ 762	♦ K9	Pass	3♣	Pass	3NT
South HCP: 19	♣ A8742	♣ KJ109	AP			
Contract: 3N N						

Board: 160	North:	South:	West	North	East	South
Dealer: N	♠ J53	♠ Q82				
Vul: Both	♥ QJ102	♥ 43		1♣	Pass	1NT
North HCP: 13	♦ Q6	♦ J93	X	Pass	2♥	Pass
South HCP: 6	♣ AK97	♣ QJ654	3♦	AP		
Contract: 3♦ W						

North hands (Practice Page)

Vic's balanced-hand responses to 1!C or 1!D

Board: 161	♠ A98	The opponents are silent.
Dealer: S	♥ Q4	
Vul: NS	♦ 9764	Partner bids first.
HCP: 10	♣ A743	

Board: 162	♠ KQ10	The opponents are silent.
Dealer: N	♥ J5	
Vul: EW	♦ KJ62	You bid first.
HCP: 13	♣ QJ82	

Board: 163	♠ K65	The opponents are silent.
Dealer: S	♥ 976	
Vul: Both	♦ K108	Partner bids first.
HCP: 7	♣ J864	

Board: 164	♠ 10854	The opponents are silent.
Dealer: N	♥ AK53	
Vul: Both	♦ K54	You bid first.
HCP: 14	♣ A4	

Board: 165	♠ J65	East Bids 2♦ if possible.
Dealer: S	♥ KQ6	
Vul: None	♦ Q54	Partner bids first.
HCP: 9	♣ J652	

Vic's balanced-hand responses to 1!C or 1!D Both hands (Answers Page)

Board: 161	North:	South:	West	North	East	South
Dealer: S	♠ A98	♠ Q6				1♦
Vul: NS	♥ Q4	♥ 1073				
North HCP: 10	♦ 9764	♦ AKQJ83	Pass	1NT	Pass	2♦
South HCP: 12	♣ A743	♣ 108	Pass	3♦	AP	
Contract: 3♦ S						

Board: 162	North:	South:	West	North	East	South
Dealer: N	♠ KQ10	♠ 54				
Vul: EW	♥ J5	♥ K64		1♦	Pass	1NT
North HCP: 13	♦ KJ62	♦ Q743	AP			
South HCP: 8	♣ QJ82	♣ K654				
Contract: 1N S						

Board: 163	North:	South:	West	North	East	South
Dealer: S	♠ K65	♠ J73				1♣
Vul: Both	♥ 976	♥ J103				
North HCP: 7	♦ K108	♦ Q	Pass	1NT	Pass	2♣
South HCP: 13	♣ J864	♣ AKQ972	AP			
Contract: 2♣ S						

Board: 164	North:	South:	West	North	East	South
Dealer: N	♠ 10854	♠ Q32				
Vul: Both	♥ AK53	♥ Q42		1♦	Pass	2NT
North HCP: 14	♦ K54	♦ Q862	Pass	3NT	AP	
South HCP: 11	♣ A4	♣ KQ2				
Contract: 3N S						

Board: 165	North:	South:	West	North	East	South
Dealer: S	♠ J65	♠ K42				1♣
Vul: None	♥ KQ6	♥ A93	Pass	1NT	Pass	2♣
North HCP: 9	♦ Q54	♦ 106	Pass	Pass	2♦	Pass
South HCP: 12	♣ J652	♣ KQ1094	Pass	3♣	AP	
Contract: 3♣ S						

South hands (Practice Page)

Vic's balanced-hand responses to 1!C or 1!D

Board: 161	♠ Q6	The opponents are silent.
Dealer: S	♥ 1073	
Vul: NS	♦ AKQJ83	You bid first.
HCP: 12	♣ 108	
Board: 162	♠ 54	The opponents are silent.
Dealer: N	♥ K64	
Vul: EW	♦ Q743	Partner bids first.
HCP: 8	♣ K654	
Board: 163	♠ J73	The opponents are silent.
Dealer: S	♥ J103	
Vul: Both	♦ Q	You bid first.
HCP: 13	♣ AKQ972	
Board: 164	♠ Q32	The opponents are silent.
Dealer: N	♥ Q42	
Vul: Both	♦ Q862	Partner bids first.
HCP: 11	♣ KQ2	
Board: 165	♠ K42	East Bids 2♦ if possible.
Dealer: S	♥ A93	
Vul: None	♦ 106	You bid first.
HCP: 12	♣ KQ1094	

Vic's balanced-hand responses to 1!C or 1!D Both hands (Answers Page)

Board: 161	North:	South:	West	North	East	South
Dealer: S	♠ A98	♠ Q6				1♦
Vul: NS	♥ Q4	♥ 1073				
North HCP: 10	♦ 9764	♦ AKQJ83	Pass	1NT	Pass	2♦
South HCP: 12	♣ A743	♣ 108	Pass	3♦	AP	
Contract: 3♦ S						

Board: 162	North:	South:	West	North	East	South
Dealer: N	♠ KQ10	♠ 54				
Vul: EW	♥ J5	♥ K64		1♦	Pass	1NT
North HCP: 13	♦ KJ62	♦ Q743	AP			
South HCP: 8	♣ QJ82	♣ K654				
Contract: 1N S						

Board: 163	North:	South:	West	North	East	South
Dealer: S	♠ K65	♠ J73				1♣
Vul: Both	♥ 976	♥ J103				
North HCP: 7	♦ K108	♦ Q	Pass	1NT	Pass	2♣
South HCP: 13	♣ J864	♣ AKQ972	AP			
Contract: 2♣ S						

Board: 164	North:	South:	West	North	East	South
Dealer: N	♠ 10854	♠ Q32				
Vul: Both	♥ AK53	♥ Q42		1♦	Pass	2NT
North HCP: 14	♦ K54	♦ Q862	Pass	3NT	AP	
South HCP: 11	♣ A4	♣ KQ2				
Contract: 3N S						

Board: 165	North:	South:	West	North	East	South
Dealer: S	♠ J65	♠ K42				1♣
Vul: None	♥ KQ6	♥ A93	Pass	1NT	Pass	2♣
North HCP: 9	♦ Q54	♦ 106	Pass	Pass	2♦	Pass
South HCP: 12	♣ J652	♣ KQ1094	Pass	3♣	AP	
Contract: 3♣ S						

North hands (Practice Page)

Vic's balanced-hand responses to 1!C or 1!D

Board: 166	♠ K	The opponents are silent.
Dealer: N	♥ AJ108	
Vul: EW	♦ AJ1062	You bid first.
HCP: 16	♣ QJ7	

Board: 167	♠ 832	The opponents are silent.
Dealer: S	♥ 75	
Vul: None	♦ 872	Partner bids first.
HCP: 6	♣ AQ852	

Board: 168	♠ KQ	The opponents are silent.
Dealer: N	♥ QJ9	
Vul: EW	♦ K9864	You bid first.
HCP: 14	♣ K84	

Board: 169	♠ 862	The opponents are silent.
Dealer: S	♥ J76	
Vul: None	♦ KJ5	Partner bids first.
HCP: 6	♣ J762	

Board: 170	♠ J1094	The opponents are silent.
Dealer: N	♥ 5	
Vul: NS	♦ AKJ	You bid first.
HCP: 16	♣ AQJ62	

Vic's balanced-hand responses to 1!C or 1!D Both hands (Answers Page)

Board: 166	North:	South:	West	North	East	South
Dealer: N	♠ K	♠ A72		1♦	Pass	2NT
Vul: EW	♥ AJ108	♥ 543	Pass	3♥	Pass	3NT
North HCP: 16	♦ AJ1062	♦ K54	AP			
South HCP: 11	♣ QJ7	♣ A1053				
Contract: 3N S						

Board: 167	North:	South:	West	North	East	South
Dealer: S	♠ 832	♠ KQ6				1♣
Vul: None	♥ 75	♥ Q983	Pass	1NT	AP	
North HCP: 6	♦ 872	♦ AQ3				
South HCP: 14	♣ AQ852	♣ J103				
Contract: 1N N						

Board: 168	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ 832		1♦	Pass	2NT
Vul: EW	♥ QJ9	♥ K54	Pass	3NT	AP	
North HCP: 14	♦ K9864	♦ AJ				
South HCP: 11	♣ K84	♣ QJ1092				
Contract: 3N S						

Board: 169	North:	South:	West	North	East	South
Dealer: S	♠ 862	♠ J4				1♦
Vul: None	♥ J76	♥ AKQ4	Pass	1NT	AP	
North HCP: 6	♦ KJ5	♦ Q1098				
South HCP: 12	♣ J762	♣ 843				
Contract: 1N N						

Board: 170	North:	South:	West	North	East	South
Dealer: N	♠ J1094	♠ Q76		1♣	Pass	2NT
Vul: NS	♥ 5	♥ A97	Pass	3♠	Pass	3NT
North HCP: 16	♦ AKJ	♦ Q93	AP			
South HCP: 11	♣ AQJ62	♣ K854				
Contract: 3N S						

South hands (Practice Page)

Vic's balanced-hand responses to 1!C or 1!D

Board: 166	♠ A72	The opponents are silent.
Dealer: N	♥ 543	
Vul: EW	♦ K54	Partner bids first.
HCP: 11	♣ A1053	

Board: 167	♠ KQ6	The opponents are silent.
Dealer: S	♥ Q983	
Vul: None	♦ AQ3	You bid first.
HCP: 14	♣ J103	

Board: 168	♠ 832	The opponents are silent.
Dealer: N	♥ K54	
Vul: EW	♦ AJ	Partner bids first.
HCP: 11	♣ QJ1092	

Board: 169	♠ J4	The opponents are silent.
Dealer: S	♥ AKQ4	
Vul: None	♦ Q1098	You bid first.
HCP: 12	♣ 843	

Board: 170	♠ Q76	The opponents are silent.
Dealer: N	♥ A97	
Vul: NS	♦ Q93	Partner bids first.
HCP: 11	♣ K854	

Vic's balanced-hand responses to 1!C or 1!D Both hands (Answers Page)

Board: 166	North:	South:	West	North	East	South
Dealer: N	♠ K	♠ A72		1♦	Pass	2NT
Vul: EW	♥ AJ108	♥ 543	Pass	3♥	Pass	3NT
North HCP: 16	♦ AJ1062	♦ K54	AP			
South HCP: 11	♣ QJ7	♣ A1053				
Contract: 3N S						

Board: 167	North:	South:	West	North	East	South
Dealer: S	♠ 832	♠ KQ6				1♣
Vul: None	♥ 75	♥ Q983	Pass	1NT	AP	
North HCP: 6	♦ 872	♦ AQ3				
South HCP: 14	♣ AQ852	♣ J103				
Contract: 1N N						

Board: 168	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ 832		1♦	Pass	2NT
Vul: EW	♥ QJ9	♥ K54	Pass	3NT	AP	
North HCP: 14	♦ K9864	♦ AJ				
South HCP: 11	♣ K84	♣ QJ1092				
Contract: 3N S						

Board: 169	North:	South:	West	North	East	South
Dealer: S	♠ 862	♠ J4				1♦
Vul: None	♥ J76	♥ AKQ4	Pass	1NT	AP	
North HCP: 6	♦ KJ5	♦ Q1098				
South HCP: 12	♣ J762	♣ 843				
Contract: 1N N						

Board: 170	North:	South:	West	North	East	South
Dealer: N	♠ J1094	♠ Q76		1♣	Pass	2NT
Vul: NS	♥ 5	♥ A97	Pass	3♠	Pass	3NT
North HCP: 16	♦ AKJ	♦ Q93	AP			
South HCP: 11	♣ AQJ62	♣ K854				
Contract: 3N S						

North hands (Practice Page)

Vic's balanced-hand responses to 1!C or 1!D

Board: 171	♠ KJ7	The opponents are silent.
Dealer: S	♥ A92	
Vul: EW	♦ 875	Partner bids first.
HCP: 9	♣ J1074	
Board: 172	♠ KJ92	The opponents are silent.
Dealer: N	♥ Q3	
Vul: Both	♦ A	You bid first.
HCP: 15	♣ AJ10754	
Board: 173	♠ 643	The opponents are silent.
Dealer: S	♥ J64	
Vul: EW	♦ 94	Partner bids first.
HCP: 6	♣ KQ983	
Board: 174	♠ J64	The opponents are silent.
Dealer: N	♥ AJ94	
Vul: None	♦ AK54	You bid first.
HCP: 18	♣ AJ	
Board: 175	♠ J75	The opponents are silent.
Dealer: S	♥ Q94	
Vul: NS	♦ KJ6	Partner bids first.
HCP: 8	♣ J1053	

Vic's balanced-hand responses to 1!C or 1!D Both hands (Answers Page)

Board: 171	North:	South:	West	North	East	South
Dealer: S	♠ KJ7	♠ 10852				1♦
Vul: EW	♥ A92	♥ 5	Pass	1NT	Pass	2♣
North HCP: 9	♦ 875	♦ AJ63	AP			
South HCP: 14	♣ J1074	♣ AKQ8				
Contract: 2♣ S						

Board: 172	North:	South:	West	North	East	South
Dealer: N	♠ KJ92	♠ 1053		1♣	Pass	1NT
Vul: Both	♥ Q3	♥ A108	Pass	3♣	AP	
North HCP: 15	♦ A	♦ Q105				
South HCP: 8	♣ AJ10754	♣ Q982				
Contract: 3♣ N						

Board: 173	North:	South:	West	North	East	South
Dealer: S	♠ 643	♠ AJ5				1♦
Vul: EW	♥ J64	♥ A8	Pass	1NT	Pass	2NT
North HCP: 6	♦ 94	♦ KQJ106	AP			
South HCP: 19	♣ KQ983	♣ A107				
Contract: 2N N						

Board: 174	North:	South:	West	North	East	South
Dealer: N	♠ J64	♠ Q52		1♦	Pass	1NT
Vul: None	♥ AJ94	♥ K2	Pass	2NT	Pass	3♣
North HCP: 18	♦ AK54	♦ 1032	Pass	3♥	Pass	3NT
South HCP: 10	♣ AJ	♣ KQ842	AP			
Contract: 3N S						

Board: 175	North:	South:	West	North	East	South
Dealer: S	♠ J75	♠ AQ103				1♦
Vul: NS	♥ Q94	♥ A8	Pass	1NT	Pass	2♠
North HCP: 8	♦ KJ6	♦ A9842	Pass	3NT	AP	
South HCP: 17	♣ J1053	♣ K6				
Contract: 3N N						

South hands (Practice Page)

Vic's balanced-hand responses to 1!C or 1!D

Board: 171	♠ 10852	The opponents are silent.
Dealer: S	♥ 5	
Vul: EW	♦ AJ63	You bid first.
HCP: 14	♣ AKQ8	

Board: 172	♠ 1053	The opponents are silent.
Dealer: N	♥ A108	
Vul: Both	♦ Q105	Partner bids first.
HCP: 8	♣ Q982	

Board: 173	♠ AJ5	The opponents are silent.
Dealer: S	♥ A8	
Vul: EW	♦ KQJ106	You bid first.
HCP: 19	♣ A107	

Board: 174	♠ Q52	The opponents are silent.
Dealer: N	♥ K2	
Vul: None	♦ 1032	Partner bids first.
HCP: 10	♣ KQ842	

Board: 175	♠ AQ103	The opponents are silent.
Dealer: S	♥ A8	
Vul: NS	♦ A9842	You bid first.
HCP: 17	♣ K6	

Vic's balanced-hand responses to 1!C or 1!D Both hands (Answers Page)

Board: 171	North:	South:	West	North	East	South
Dealer: S	♠ KJ7	♠ 10852				1♦
Vul: EW	♥ A92	♥ 5	Pass	1NT	Pass	2♣
North HCP: 9	♦ 875	♦ AJ63	AP			
South HCP: 14	♣ J1074	♣ AKQ8				
Contract: 2♣ S						

Board: 172	North:	South:	West	North	East	South
Dealer: N	♠ KJ92	♠ 1053		1♣	Pass	1NT
Vul: Both	♥ Q3	♥ A108	Pass	3♣	AP	
North HCP: 15	♦ A	♦ Q105				
South HCP: 8	♣ AJ10754	♣ Q982				
Contract: 3♣ N						

Board: 173	North:	South:	West	North	East	South
Dealer: S	♠ 643	♠ AJ5				1♦
Vul: EW	♥ J64	♥ A8	Pass	1NT	Pass	2NT
North HCP: 6	♦ 94	♦ KQJ106	AP			
South HCP: 19	♣ KQ983	♣ A107				
Contract: 2N N						

Board: 174	North:	South:	West	North	East	South
Dealer: N	♠ J64	♠ Q52		1♦	Pass	1NT
Vul: None	♥ AJ94	♥ K2	Pass	2NT	Pass	3♣
North HCP: 18	♦ AK54	♦ 1032	Pass	3♥	Pass	3NT
South HCP: 10	♣ AJ	♣ KQ842	AP			
Contract: 3N S						

Board: 175	North:	South:	West	North	East	South
Dealer: S	♠ J75	♠ AQ103				1♦
Vul: NS	♥ Q94	♥ A8	Pass	1NT	Pass	2♠
North HCP: 8	♦ KJ6	♦ A9842	Pass	3NT	AP	
South HCP: 17	♣ J1053	♣ K6				
Contract: 3N N						

North hands (Practice Page)

Vic's balanced-hand responses to 1!C or 1!D

Board: 176	♠ KQ63	The opponents are silent.
Dealer: N	♥ 5	
Vul: NS	♦ AKQJ5	You bid first.
HCP: 15	♣ 987	

Board: 177	♠ J95	East Bids 2♦ if possible.
Dealer: S	♥ A7	
Vul: EW	♦ 8643	Partner bids first.
HCP: 7	♣ Q983	

Board: 178	♠ KJ8	The opponents are silent.
Dealer: N	♥ A962	
Vul: Both	♦ AJ10	You bid first.
HCP: 14	♣ J64	

Board: 179	♠ AQ9	The opponents are silent.
Dealer: S	♥ J94	
Vul: NS	♦ K5	Partner bids first.
HCP: 10	♣ 107543	

Board: 180	♠ KJ76	The opponents are silent.
Dealer: N	♥ A5	
Vul: None	♦ AQ1063	You bid first.
HCP: 17	♣ K3	

Vic's balanced-hand responses to 1!C or 1!D Both hands (Answers Page)

Board: 176	North:	South:	West	North	East	South
Dealer: N	♠ KQ63	♠ J97		1♦	Pass	2NT
Vul: NS	♥ 5	♥ A63	Pass	3NT	AP	
North HCP: 15	♦ AKQJ5	♦ 64				
South HCP: 11	♣ 987	♣ AQ652				
Contract: 3N S						

Board: 177	North:	South:	West	North	East	South
Dealer: S	♠ J95	♠ AQ743				1♣
Vul: EW	♥ A7	♥ J	Pass	1NT	2♦	2♠
North HCP: 7	♦ 8643	♦ Q	Pass	3♣	Pass	5♣
South HCP: 16	♣ Q983	♣ AK10654	AP			
Contract: 5♣ S						

Board: 178	North:	South:	West	North	East	South
Dealer: N	♠ KJ8	♠ 1065		1♣	Pass	1NT
Vul: Both	♥ A962	♥ J54	AP			
North HCP: 14	♦ AJ10	♦ 963				
South HCP: 8	♣ J64	♣ AK92				
Contract: 1N S						

Board: 179	North:	South:	West	North	East	South
Dealer: S	♠ AQ9	♠ KJ6				1♦
Vul: NS	♥ J94	♥ K83	Pass	1NT	AP	
North HCP: 10	♦ K5	♦ AQ97				
South HCP: 13	♣ 107543	♣ 962				
Contract: 1N N						

Board: 180	North:	South:	West	North	East	South
Dealer: N	♠ KJ76	♠ 853		1♦	Pass	1NT
Vul: None	♥ A5	♥ K7	Pass	2♠	Pass	2NT
North HCP: 17	♦ AQ1063	♦ 875	AP			
South HCP: 6	♣ K3	♣ QJ842				
Contract: 2N S						

South hands (Practice Page)

Vic's balanced-hand responses to 1!C or 1!D

Board: 176	♠ J97	The opponents are silent.
Dealer: N	♥ A63	
Vul: NS	♦ 64	Partner bids first.
HCP: 11	♣ AQ652	

Board: 177	♠ AQ743	East Bids 2♦ if possible.
Dealer: S	♥ J	
Vul: EW	♦ Q	You bid first.
HCP: 16	♣ AK10654	

Board: 178	♠ 1065	The opponents are silent.
Dealer: N	♥ J54	
Vul: Both	♦ 963	Partner bids first.
HCP: 8	♣ AK92	

Board: 179	♠ KJ6	The opponents are silent.
Dealer: S	♥ K83	
Vul: NS	♦ AQ97	You bid first.
HCP: 13	♣ 962	

Board: 180	♠ 853	The opponents are silent.
Dealer: N	♥ K7	
Vul: None	♦ 875	Partner bids first.
HCP: 6	♣ QJ842	

Vic's balanced-hand responses to 1!C or 1!D Both hands (Answers Page)

Board: 176	North:	South:	West	North	East	South
Dealer: N	♠ KQ63	♠ J97		1♦	Pass	2NT
Vul: NS	♥ 5	♥ A63	Pass	3NT	AP	
North HCP: 15	♦ AKQJ5	♦ 64				
South HCP: 11	♣ 987	♣ AQ652				
Contract: 3N S						

Board: 177	North:	South:	West	North	East	South
Dealer: S	♠ J95	♠ AQ743				1♣
Vul: EW	♥ A7	♥ J	Pass	1NT	2♦	2♠
North HCP: 7	♦ 8643	♦ Q	Pass	3♣	Pass	5♣
South HCP: 16	♣ Q983	♣ AK10654	AP			
Contract: 5♣ S						

Board: 178	North:	South:	West	North	East	South
Dealer: N	♠ KJ8	♠ 1065		1♣	Pass	1NT
Vul: Both	♥ A962	♥ J54	AP			
North HCP: 14	♦ AJ10	♦ 963				
South HCP: 8	♣ J64	♣ AK92				
Contract: 1N S						

Board: 179	North:	South:	West	North	East	South
Dealer: S	♠ AQ9	♠ KJ6				1♦
Vul: NS	♥ J94	♥ K83	Pass	1NT	AP	
North HCP: 10	♦ K5	♦ AQ97				
South HCP: 13	♣ 107543	♣ 962				
Contract: 1N N						

Board: 180	North:	South:	West	North	East	South
Dealer: N	♠ KJ76	♠ 853		1♦	Pass	1NT
Vul: None	♥ A5	♥ K7	Pass	2♠	Pass	2NT
North HCP: 17	♦ AQ1063	♦ 875	AP			
South HCP: 6	♣ K3	♣ QJ842				
Contract: 2N S						

North hands (Practice Page)

Vic's balanced-hand responses to 1!C or 1!D

Board: 181	♠ K102	East Bids 2♦ if possible.
Dealer: S	♥ 1093	
Vul: NS	♦ A95	Partner bids first.
HCP: 8	♣ J752	

Board: 182	♠ A104	The opponents are silent.
Dealer: N	♥ AK75	
Vul: Both	♦ AJ10	You bid first.
HCP: 19	♣ K54	

Vic's balanced-hand responses to 1!C or 1!D Both hands (Answers Page)

Board: 181	North:	South:	West	North	East	South
Dealer: S	♠ K102	♠ J94				1♣
Vul: NS	♥ 1093	♥ AQ7	Pass	1NT	Pass	2♣
North HCP: 8	♦ A95	♦ Q8	Pass	Pass	2♦	Pass
South HCP: 12	♣ J752	♣ K10643	Pass	3♣	AP	
Contract: 3♣ S						

Board: 182	North:	South:	West	North	East	South
Dealer: N	♠ A104	♠ KJ9		1♣	Pass	1NT
Vul: Both	♥ AK75	♥ Q86	Pass	2NT	Pass	3♣
North HCP: 19	♦ AJ10	♦ 432	Pass	3♥	Pass	3♠
South HCP: 6	♣ K54	♣ 8762	Pass	3NT	AP	
Contract: 3N S						

South hands (Practice Page)

Vic's balanced-hand responses to 1!C or 1!D

Board: 181	♠ J94	East Bids 2♦ if possible.
Dealer: S	♥ AQ7	
Vul: NS	♦ Q8	
HCP: 12	♣ K10643	You bid first.

Board: 182	♠ KJ9	The opponents are silent.
Dealer: N	♥ Q86	
Vul: Both	♦ 432	
HCP: 6	♣ 8762	Partner bids first.

Vic's balanced-hand responses to 1!C or 1!D Both hands (Answers Page)

Board: 181	North:	South:	West	North	East	South
Dealer: S	♠ K102	♠ J94				1♣
Vul: NS	♥ 1093	♥ AQ7	Pass	1NT	Pass	2♣
North HCP: 8	♦ A95	♦ Q8	Pass	Pass	2♦	Pass
South HCP: 12	♣ J752	♣ K10643	Pass	3♣	AP	
Contract: 3♣ S						

Board: 182	North:	South:	West	North	East	South
Dealer: N	♠ A104	♠ KJ9		1♣	Pass	1NT
Vul: Both	♥ AK75	♥ Q86	Pass	2NT	Pass	3♣
North HCP: 19	♦ AJ10	♦ 432	Pass	3♥	Pass	3♠
South HCP: 6	♣ K54	♣ 8762	Pass	3NT	AP	
Contract: 3N S						