

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

<b>Board: 1</b>	♠ Q53
Dealer: North	♥ AK7
Vul: N-S	♦ AQ764
HCP: 18+1	♣ K5

You bid first.  
The opponents are silent.

<b>Board: 2</b>	♠ KJ6
Dealer: North	♥ 953
Vul: E-W	♦ AQ42
HCP: 13	♣ QJT

You bid first.  
The opponents are silent.

<b>Board: 3</b>	♠ T95
Dealer: South	♥ 762
Vul: Both	♦ Q84
HCP: 8	♣ AQ64

Partner bids first.  
The opponents are silent.

<b>Board: 4</b>	♠ 752
Dealer: North	♥ AK9
Vul: N-S	♦ KQT74
HCP: 12+1	♣ 94

You bid first.  
The opponents are silent.

<b>Board: 5</b>	♠ A86
Dealer: South	♥ AKT8
Vul: E-W	♦ J74
HCP: 13	♣ J43

Partner bids first.  
The opponents are silent.

## Both hands (Answers Page)

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

<b>Board: 2</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KJ6	♠ Q932		1♦	Pass	1♠
Vul: E-W	♥ 953	♥ AQJ	Pass	1NT	Pass	4NT
North HCP: 13	♦ AQ42	♦ K5	Pass	5♠	All Pass	
South HCP: 19	♣ QJT	♣ AK43				
Contract: 5♠ North						

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

<b>Board: 4</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 752	♠ KQ4		1♦	Pass	3NT
Vul: N-S	♥ AK9	♥ JT6		All Pass		
North HCP: 12+1	♦ KQT74	♦ AJ62				
South HCP: 16	♣ 94	♣ AJT				
Contract: 3NT South						

<b>Board: 5</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ A86	♠ KJT			1♦	
Vul: E-W	♥ AKT8	♥ Q6	Pass	1♥	Pass	3♦
North HCP: 13	♦ J74	♦ KQ8532	Pass	3NT	All Pass	
South HCP: 15+2	♣ J43	♣ AT				
Contract: 3NT North						

<b>South hands</b>	<b>Minor_Suit_Openner_Balanced_Response</b>	
<b>Board: 1</b>	♠ K82	Partner bids first.
Dealer: North	♥ JT3	The opponents are silent.
Vul: N-S	♦ JT5	
HCP: 6	♣ J764	
<b>Board: 2</b>	♠ Q932	Partner bids first.
Dealer: North	♥ AQJ	The opponents are silent.
Vul: E-W	♦ K5	
HCP: 19	♣ AK43	
<b>Board: 3</b>	♠ QJ7	You bid first.
Dealer: South	♥ AK8	The opponents are silent.
Vul: Both	♦ AJ93	
HCP: 18	♣ K87	
<b>Board: 4</b>	♠ KQ4	Partner bids first.
Dealer: North	♥ JT6	The opponents are silent.
Vul: N-S	♦ AJ62	
HCP: 16	♣ AJT	
<b>Board: 5</b>	♠ KJT	You bid first.
Dealer: South	♥ Q6	The opponents are silent.
Vul: E-W	♦ KQ8532	
HCP: 15+2	♣ AT	

## Both hands (Answers Page)

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

<b>Board: 2</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KJ6	♠ Q932		1♦	Pass	1♠
Vul: E-W	♥ 953	♥ AQJ	Pass	1NT	Pass	4NT
North HCP: 13	♦ AQ42	♦ K5	Pass	5♠	All Pass	
South HCP: 19	♣ QJT	♣ AK43				
Contract: 5♠ North						

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

<b>Board: 4</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 752	♠ KQ4		1♦	Pass	3NT
Vul: N-S	♥ AK9	♥ JT6	All Pass			
North HCP: 12+1	♦ KQT74	♦ AJ62				
South HCP: 16	♣ 94	♣ AJT				
Contract: 3NT South						

<b>Board: 5</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ A86	♠ KJT			1♦	
Vul: E-W	♥ AKT8	♥ Q6	Pass	1♥	Pass	3♦
North HCP: 13	♦ J74	♦ KQ8532	Pass	3NT	All Pass	
South HCP: 15+2	♣ J43	♣ AT				
Contract: 3NT North						

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

<b>Board: 6</b>	♠ AT9
Dealer: South	♥ A64
Vul: Both	♦ KQJ72
HCP: 14+1	♣ 96

Partner bids first.  
The opponents are silent.

<b>Board: 7</b>	♠ J52
Dealer: North	♥ AJ
Vul: None	♦ QJT4
HCP: 12	♣ K843

You bid first.  
The opponents are silent.

<b>Board: 8</b>	♠ AK94
Dealer: South	♥ Q85
Vul: E-W	♦ AJT8
HCP: 18	♣ A7

Partner bids first.  
The opponents are silent.

<b>Board: 9</b>	♠ Q62
Dealer: North	♥ A876
Vul: Both	♦ 762
HCP: 12	♣ AQ4

You bid first.  
The opponents are silent.

<b>Board: 10</b>	♠ KT3
Dealer: South	♥ KQJ5
Vul: None	♦ KT5
HCP: 18	♣ AQ8

Partner bids first.  
The opponents are silent.

## Both hands (Answers Page)

<b>Board: 6</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AT9	♠ 83				1♣
Vul: Both	♥ A64	♥ KQ52	Pass	1♦	Pass	1♥
North HCP: 14+1	♦ KQJ72	♦ A84	Pass	1♠ <sup>1</sup>	Pass	2♣
South HCP: 14	♣ 96	♣ KQT3	Pass	2♦	Pass	2NT
Contract: 3NT North			Pass	3NT	All Pass	

1. Fourth suit game force

<b>Board: 7</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ J52	♠ QT86		1♦	Pass	1♥
Vul: None	♥ AJ	♥ KT74	Pass	1NT	Pass	2NT
North HCP: 12	♦ QJT4	♦ A92		All Pass		
South HCP: 11	♣ K843	♣ Q9				
Contract: 2NT South						

<b>Board: 8</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AK94	♠ QJ5				1♦
Vul: E-W	♥ Q85	♥ A94	Pass	1♠	Pass	1NT
North HCP: 18	♦ AJT8	♦ K432	Pass	3♦	Pass	3NT
South HCP: 12	♣ A7	♣ Q83	Pass	4NT	Pass	6♦
Contract: 6NT North			Pass	6NT	All Pass	

<b>Board: 9</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ Q62	♠ A985		1♣	Pass	1♠
Vul: Both	♥ A876	♥ Q92	Pass	1NT	Pass	3NT
North HCP: 12	♦ 762	♦ AKT5		All Pass		
South HCP: 16	♣ AQ4	♣ K3				
Contract: 3NT South						

<b>Board: 10</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KT3	♠ A75				1♣
Vul: None	♥ KQJ5	♥ A86	Pass	1♥	Pass	1NT
North HCP: 18	♦ KT5	♦ Q42	Pass	3NT	All Pass	
South HCP: 13	♣ AQ8	♣ KT63				
Contract: 3NT North						

<b>South hands</b>	<b>Minor_Suit_Openner_Balanced_Response</b>	
<b>Board: 6</b>	♠ 83	You bid first.
Dealer: South	♥ KQ52	The opponents are silent.
Vul: Both	♦ A84	
HCP: 14	♣ KQT3	
<b>Board: 7</b>	♠ QT86	Partner bids first.
Dealer: North	♥ KT74	The opponents are silent.
Vul: None	♦ A92	
HCP: 11	♣ Q9	
<b>Board: 8</b>	♠ QJ5	You bid first.
Dealer: South	♥ A94	The opponents are silent.
Vul: E-W	♦ K432	
HCP: 12	♣ Q83	
<b>Board: 9</b>	♠ A985	Partner bids first.
Dealer: North	♥ Q92	The opponents are silent.
Vul: Both	♦ AKT5	
HCP: 16	♣ K3	
<b>Board: 10</b>	♠ A75	You bid first.
Dealer: South	♥ A86	The opponents are silent.
Vul: None	♦ Q42	
HCP: 13	♣ KT63	

## Both hands (Answers Page)

<b>Board: 6</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AT9	♠ 83				1♣
Vul: Both	♥ A64	♥ KQ52	Pass	1♦	Pass	1♥
North HCP: 14+1	♦ KQJ72	♦ A84	Pass	1♠ <sup>1</sup>	Pass	2♣
South HCP: 14	♣ 96	♣ KQT3	Pass	2♦	Pass	2NT
Contract: 3NT North			Pass	3NT	All Pass	

1. Fourth suit game force

<b>Board: 7</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ J52	♠ QT86		1♦	Pass	1♥
Vul: None	♥ AJ	♥ KT74	Pass	1NT	Pass	2NT
North HCP: 12	♦ QJT4	♦ A92		All Pass		
South HCP: 11	♣ K843	♣ Q9				
Contract: 2NT South						

<b>Board: 8</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AK94	♠ QJ5				1♦
Vul: E-W	♥ Q85	♥ A94	Pass	1♠	Pass	1NT
North HCP: 18	♦ AJT8	♦ K432	Pass	3♦	Pass	3NT
South HCP: 12	♣ A7	♣ Q83	Pass	4NT	Pass	6♦
Contract: 6NT North			Pass	6NT	All Pass	

<b>Board: 9</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ Q62	♠ A985		1♣	Pass	1♠
Vul: Both	♥ A876	♥ Q92	Pass	1NT	Pass	3NT
North HCP: 12	♦ 762	♦ AKT5		All Pass		
South HCP: 16	♣ AQ4	♣ K3				
Contract: 3NT South						

<b>Board: 10</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KT3	♠ A75				1♣
Vul: None	♥ KQJ5	♥ A86	Pass	1♥	Pass	1NT
North HCP: 18	♦ KT5	♦ Q42	Pass	3NT	All Pass	
South HCP: 13	♣ AQ8	♣ KT63				
Contract: 3NT North						

**North hands****Minor\_Suit\_Opener\_Balanced\_Response****Board: 11**      ♠ A98

You bid first.

Dealer: North      ♥ JT3

The opponents are silent.

Vul: N-S      ♦ AK93

HCP: 13      ♣ JT6

**Board: 12**      ♠ AK54

Partner bids first.

Dealer: South      ♥ KT9

The opponents are silent.

Vul: None      ♦ KJT2

HCP: 17      ♣ K7

**Board: 13**      ♠ K973

Partner bids first.

Dealer: South      ♥ AKQJ

The opponents are silent.

Vul: N-S      ♦ 543

HCP: 13      ♣ 43

**Board: 14**      ♠ 42

You bid first.

Dealer: North      ♥ J765

The opponents are silent.

Vul: None      ♦ AK986

HCP: 12+1      ♣ AT

**Board: 15**      ♠ Q84

Partner bids first.

Dealer: South      ♥ AJ54

The opponents are silent.

Vul: N-S      ♦ Q2

HCP: 16      ♣ AKT8

## Both hands (Answers Page)

<b>Board: 11</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A98	♠ K62		1♦	Pass	1♥
Vul: N-S	♥ JT3	♥ K954	Pass	1NT	All Pass	
North HCP: 13	♦ AK93	♦ 8765				
South HCP: 9	♣ JT6	♣ K8				
Contract: 1NT North						

<b>Board: 12</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AK54	♠ 972			1♣	
Vul: None	♥ KT9	♥ AQJ5	Pass	1♠	Pass	1NT
North HCP: 17	♦ KJT2	♦ Q	Pass	3NT	All Pass	
South HCP: 14+1	♣ K7	♣ AJT95				
Contract: 3NT North						

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

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

<b>Board: 15</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q84	♠ K53			1♦	
Vul: N-S	♥ AJ54	♥ KT98	Pass	1♥	Pass	2♥
North HCP: 16	♦ Q2	♦ KJ53	Pass	2NT	Pass	3♦
South HCP: 12	♣ AKT8	♣ Q3	Pass	3♥	Pass	3♠
Contract: 4♥ South			Pass	3NT	Pass	4♥
			All Pass			

<b>South hands</b>	<b>Minor_Suit_Openner_Balanced_Response</b>	
<b>Board: 11</b>	♠ K62	Partner bids first.
Dealer: North	♥ K954	The opponents are silent.
Vul: N-S	♦ 8765	
HCP: 9	♣ K8	
<b>Board: 12</b>	♠ 972	You bid first.
Dealer: South	♥ AQJ5	The opponents are silent.
Vul: None	♦ Q	
HCP: 14+1	♣ AJT95	
<b>Board: 13</b>	♠ 4	You bid first.
Dealer: South	♥ 7432	The opponents are silent.
Vul: N-S	♦ KQT	
HCP: 12+1	♣ AQJ98	
<b>Board: 14</b>	♠ A63	Partner bids first.
Dealer: North	♥ AK32	The opponents are silent.
Vul: None	♦ T2	
HCP: 14	♣ QJ85	
<b>Board: 15</b>	♠ K53	You bid first.
Dealer: South	♥ KT98	The opponents are silent.
Vul: N-S	♦ KJ53	
HCP: 12	♣ Q3	

## Both hands (Answers Page)

<b>Board: 11</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A98	♠ K62		1♦	Pass	1♥
Vul: N-S	♥ JT3	♥ K954	Pass	1NT	All Pass	
North HCP: 13	♦ AK93	♦ 8765				
South HCP: 9	♣ JT6	♣ K8				
Contract: 1NT North						

<b>Board: 12</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AK54	♠ 972				1♣
Vul: None	♥ KT9	♥ AQJ5	Pass	1♠	Pass	1NT
North HCP: 17	♦ KJT2	♦ Q	Pass	3NT	All Pass	
South HCP: 14+1	♣ K7	♣ AJT95				
Contract: 3NT North						

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

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

<b>Board: 15</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q84	♠ K53				1♦
Vul: N-S	♥ AJ54	♥ KT98	Pass	1♥	Pass	2♥
North HCP: 16	♦ Q2	♦ KJ53	Pass	2NT	Pass	3♦
South HCP: 12	♣ AKT8	♣ Q3	Pass	3♥	Pass	3♠
Contract: 4♥ South			Pass	3NT	Pass	4♥
			All Pass			

**North hands****Minor\_Suit\_Opener\_Balanced\_Response****Board: 16**      ♠ T432

Partner bids first.

Dealer: South      ♥ AJ73

The opponents are silent.

Vul: E-W      ♦ K52

HCP: 12      ♣ A7

**Board: 17**      ♠ AQT6

Partner bids first.

Dealer: South      ♥ 72

The opponents are silent.

Vul: N-S      ♦ AT4

HCP: 13      ♣ KT98

**Board: 18**      ♠ K64

Partner bids first.

Dealer: South      ♥ AQ86

The opponents are silent.

Vul: E-W      ♦ T97

HCP: 14      ♣ KQ5

**Board: 19**      ♠ 83

You bid first.

Dealer: North      ♥ A753

The opponents are silent.

Vul: Both      ♦ AJ98

HCP: 13      ♣ A86

**Board: 20**      ♠ KQ97

You bid first.

Dealer: North      ♥ Q62

The opponents are silent.

Vul: None      ♦ KQ6

HCP: 12      ♣ T75

## Both hands (Answers Page)

<b>Board: 16</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ T432	♠ QJ86				1♣
Vul: E-W	♥ AJ73	♥ K94	Pass	1♥	Pass	1♠
North HCP: 12	♦ K52	♦ A9	Pass	4♠	All Pass	
South HCP: 12	♣ A7	♣ QT54				
Contract: 4♠ North						

<b>Board: 17</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AQT6	♠ K972				1♦
Vul: N-S	♥ 72	♥ KQJ5	Pass	1♠	Pass	3♠
North HCP: 13	♦ AT4	♦ KQJ7	Pass	3NT	Pass	4♠
South HCP: 15	♣ KT98	♣ 5	All Pass			
Contract: 4♠ South						

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

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

<b>Board: 20</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KQ97	♠ J83		1♣	Pass	1♦
Vul: None	♥ Q62	♥ K54	Pass	1♠	Pass	1NT
North HCP: 12	♦ KQ6	♦ AT75	All Pass			
South HCP: 10	♣ T75	♣ Q93				
Contract: 1NT South						

South hands	Minor_Suit_Openner_Balanced_Response	
<b>Board: 16</b>	♠ QJ86	You bid first.
Dealer: South	♥ K94	The opponents are silent.
Vul: E-W	♦ A9	
HCP: 12	♣ QT54	
<b>Board: 17</b>	♠ K972	You bid first.
Dealer: South	♥ KQJ5	The opponents are silent.
Vul: N-S	♦ KQJ7	
HCP: 15	♣ 5	
<b>Board: 18</b>	♠ AJ53	You bid first.
Dealer: South	♥ J	The opponents are silent.
Vul: E-W	♦ AK52	
HCP: 18	♣ AJ86	
<b>Board: 19</b>	♠ AKJ4	Partner bids first.
Dealer: North	♥ K2	The opponents are silent.
Vul: Both	♦ KQ72	
HCP: 19	♣ KT7	
<b>Board: 20</b>	♠ J83	Partner bids first.
Dealer: North	♥ K54	The opponents are silent.
Vul: None	♦ AT75	
HCP: 10	♣ Q93	

## Both hands (Answers Page)

<b>Board: 16</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ T432	♠ QJ86				1♣
Vul: E-W	♥ AJ73	♥ K94	Pass	1♥	Pass	1♠
North HCP: 12	♦ K52	♦ A9	Pass	4♠	All Pass	
South HCP: 12	♣ A7	♣ QT54				
Contract: 4♠ North						

<b>Board: 17</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AQT6	♠ K972				1♦
Vul: N-S	♥ 72	♥ KQJ5	Pass	1♠	Pass	3♠
North HCP: 13	♦ AT4	♦ KQJ7	Pass	3NT	Pass	4♠
South HCP: 15	♣ KT98	♣ 5	All Pass			
Contract: 4♠ South						

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

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

<b>Board: 20</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KQ97	♠ J83		1♣	Pass	1♦
Vul: None	♥ Q62	♥ K54	Pass	1♠	Pass	1NT
North HCP: 12	♦ KQ6	♦ AT75	All Pass			
South HCP: 10	♣ T75	♣ Q93				
Contract: 1NT South						

**North hands****Minor\_Suit\_Opener\_Balanced\_Response****Board: 21**      ♠ QJ74

Partner bids first.

Dealer: South      ♥ K97

The opponents are silent.

Vul: E-W      ♦ KJ5

HCP: 16      ♣ AQ5

**Board: 22**      ♠ A852

Partner bids first.

Dealer: South      ♥ 873

The opponents are silent.

Vul: Both      ♦ AK3

HCP: 11      ♣ T83

**Board: 23**      ♠ KQ

You bid first.

Dealer: North      ♥ Q53

The opponents are silent.

Vul: None      ♦ J764

HCP: 13      ♣ AJT4

**Board: 24**      ♠ K982

Partner bids first.

Dealer: South      ♥ J82

The opponents are silent.

Vul: N-S      ♦ A73

HCP: 12      ♣ A63

## Both hands (Answers Page)

<b>Board: 21</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ QJ74	♠ AK82				1♣
Vul: E-W	♥ K97	♥ Q43	Pass	1♠	Pass	3♠
North HCP: 16	♦ KJ5	♦ A6	Pass	3NT	Pass	4♠
South HCP: 14	♣ AQ5	♣ J643	Pass	4NT	Pass	5♣ <sup>1</sup>
Contract: 5♠ North			Pass	5♠	All Pass	

1. A=0/5 or 3/5

<b>Board: 22</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ A852	♠ 93				1♣
Vul: Both	♥ 873	♥ K54	Pass	1♠	Pass	1NT
North HCP: 11	♦ AK3	♦ JT8	Pass	2NT	Pass	3NT
South HCP: 14+1	♣ T83	♣ AKQJ5	All Pass			
Contract: 3NT South						

<b>Board: 23</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KQ	♠ A962		1♦	Pass	1♠
Vul: None	♥ Q53	♥ AT6	Pass	1NT	Pass	3NT
North HCP: 13	♦ J764	♦ A8	All Pass			
South HCP: 14	♣ AJT4	♣ Q875				
Contract: 3NT South						

<b>Board: 24</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K982	♠ QJ7				1♣
Vul: N-S	♥ J82	♥ K974	Pass	1♠	Pass	1NT
North HCP: 12	♦ A73	♦ KQJ	Pass	2NT	All Pass	
South HCP: 12	♣ A63	♣ 985				
Contract: 2NT North						

South hands	Minor_Suit_Opener_Balanced_Response	
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<b>Board: 21</b>	♠ AK82	You bid first.
Dealer: South	♥ Q43	The opponents are silent.
Vul: E-W	♦ A6	
HCP: 14	♣ J643	
<b>Board: 22</b>	♠ 93	You bid first.
Dealer: South	♥ K54	The opponents are silent.
Vul: Both	♦ JT8	
HCP: 14+1	♣ AKQJ5	
<b>Board: 23</b>	♠ A962	Partner bids first.
Dealer: North	♥ AT6	The opponents are silent.
Vul: None	♦ A8	
HCP: 14	♣ Q875	
<b>Board: 24</b>	♠ QJ7	You bid first.
Dealer: South	♥ K974	The opponents are silent.
Vul: N-S	♦ KQJ	
HCP: 12	♣ 985	

## Both hands (Answers Page)

<b>Board: 21</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ QJ74	♠ AK82				1♣
Vul: E-W	♥ K97	♥ Q43	Pass	1♠	Pass	3♠
North HCP: 16	♦ KJ5	♦ A6	Pass	3NT	Pass	4♠
South HCP: 14	♣ AQ5	♣ J643	Pass	4NT	Pass	5♣ <sup>1</sup>
Contract: 5♠ North			Pass	5♠	All Pass	

1. A=0/5 or 3/5

<b>Board: 22</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ A852	♠ 93				1♣
Vul: Both	♥ 873	♥ K54	Pass	1♠	Pass	1NT
North HCP: 11	♦ AK3	♦ JT8	Pass	2NT	Pass	3NT
South HCP: 14+1	♣ T83	♣ AKQJ5	All Pass			
Contract: 3NT South						

<b>Board: 23</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KQ	♠ A962		1♦	Pass	1♠
Vul: None	♥ Q53	♥ AT6	Pass	1NT	Pass	3NT
North HCP: 13	♦ J764	♦ A8	All Pass			
South HCP: 14	♣ AJT4	♣ Q875				
Contract: 3NT South						

<b>Board: 24</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K982	♠ QJ7				1♣
Vul: N-S	♥ J82	♥ K974	Pass	1♠	Pass	1NT
North HCP: 12	♦ A73	♦ KQJ	Pass	2NT	All Pass	
South HCP: 12	♣ A63	♣ 985				
Contract: 2NT North						

**North hands****Minor\_Suit\_Opener\_Balanced\_Response****Board: 25**

♠ AK94

Partner bids first.

Dealer: South

♥ KQ82

The opponents are silent.

Vul: Both

♦ K43

HCP: 17

♣ Q7

**Board: 26**

♠ QT62

Partner bids first.

Dealer: South

♥ QT87

The opponents are silent.

Vul: None

♦ KT

HCP: 10

♣ K87

**Board: 27**

♠ T94

You bid first.

Dealer: North

♥ KQ

The opponents are silent.

Vul: N-S

♦ K32

HCP: 12+1

♣ KJT95

**Board: 28**

♠ AKT9

You bid first.

Dealer: North

♥ J97

The opponents are silent.

Vul: E-W

♦ K52

HCP: 13

♣ QT6

## Both hands (Answers Page)

<b>Board: 25</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AK94	♠ 63				1♣
Vul: Both	♥ KQ82	♥ AT9	Pass	1♥	Pass	3♣
North HCP: 17	♦ K43	♦ A6	Pass	4NT	Pass	5♦ <sup>1</sup>
South HCP: 15+2	♣ Q7	♣ AKT864	Pass	5NT <sup>2</sup>	Pass	6♣ <sup>3</sup>
Contract: 7NT North			Pass	7NT	All Pass	
						1. A=1/5 or 4/5
						2. King ask by 5NT
						3. K=0

<b>Board: 26</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ QT62	♠ A74				1♦
Vul: None	♥ QT87	♥ A5	Pass	1♥	Pass	1NT
North HCP: 10	♦ KT	♦ A8432			All Pass	
South HCP: 14+1	♣ K87	♣ Q65				
Contract: 1NT South						

<b>Board: 27</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ T94	♠ AKJ3		1♣	Pass	1♠
Vul: N-S	♥ KQ	♥ 985	Pass	1NT	Pass	3♣
North HCP: 12+1	♦ K32	♦ A9	Pass	3NT	All Pass	
South HCP: 18	♣ KJT95	♣ AQ43				
Contract: 3NT North						

<b>Board: 28</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AKT9	♠ Q5		1♣	Pass	1♥
Vul: E-W	♥ J97	♥ KQT5	Pass	1♠	Pass	2NT
North HCP: 13	♦ K52	♦ JT4	Pass	3♥	All Pass	
South HCP: 11	♣ QT6	♣ K874				
Contract: 3♥ North						

**South hands****Minor\_Suit\_Opener\_Balanced\_Response****Board: 25**      ♠ 63      You bid first.

Dealer: South      ♥ AT9      The opponents are silent.

Vul: Both      ♦ A6

HCP: 15+2      ♣ AKT864

**Board: 26**      ♠ A74      You bid first.

Dealer: South      ♥ A5      The opponents are silent.

Vul: None      ♦ A8432

HCP: 14+1      ♣ Q65

**Board: 27**      ♠ AKJ3      Partner bids first.

Dealer: North      ♥ 985      The opponents are silent.

Vul: N-S      ♦ A9

HCP: 18      ♣ AQ43

**Board: 28**      ♠ Q5      Partner bids first.

Dealer: North      ♥ KQT5      The opponents are silent.

Vul: E-W      ♦ JT4

HCP: 11      ♣ K874

## Both hands (Answers Page)

<b>Board: 25</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AK94	♠ 63				1♣
Vul: Both	♥ KQ82	♥ AT9	Pass	1♥	Pass	3♣
North HCP: 17	♦ K43	♦ A6	Pass	4NT	Pass	5♦ <sup>1</sup>
South HCP: 15+2	♣ Q7	♣ AKT864	Pass	5NT <sup>2</sup>	Pass	6♣ <sup>3</sup>
Contract: 7NT North			Pass	7NT	All Pass	
						1. A=1/5 or 4/5
						2. King ask by 5NT
						3. K=0

<b>Board: 26</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ QT62	♠ A74				1♦
Vul: None	♥ QT87	♥ A5	Pass	1♥	Pass	1NT
North HCP: 10	♦ KT	♦ A8432			All Pass	
South HCP: 14+1	♣ K87	♣ Q65				
Contract: 1NT South						

<b>Board: 27</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ T94	♠ AKJ3		1♣	Pass	1♠
Vul: N-S	♥ KQ	♥ 985	Pass	1NT	Pass	3♣
North HCP: 12+1	♦ K32	♦ A9	Pass	3NT	All Pass	
South HCP: 18	♣ KJT95	♣ AQ43				
Contract: 3NT North						

<b>Board: 28</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AKT9	♠ Q5		1♣	Pass	1♥
Vul: E-W	♥ J97	♥ KQT5	Pass	1♠	Pass	2NT
North HCP: 13	♦ K52	♦ JT4	Pass	3♥	All Pass	
South HCP: 11	♣ QT6	♣ K874				
Contract: 3♥ North						

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

**Board: 29**      ♠ AQ8  
Dealer: South      ♥ KJ73  
Vul: None      ♦ K765  
HCP: 14      ♣ J3

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**Board: 30**      ♠ AQ93  
Dealer: North      ♥ A98  
Vul: E-W      ♦ AJ87  
HCP: 19      ♣ A5

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**Board: 31**      ♠ A97  
Dealer: North      ♥ A8  
Vul: Both      ♦ A53  
HCP: 12+1      ♣ T9763

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**Board: 32**      ♠ AK4  
Dealer: North      ♥ 87  
Vul: N-S      ♦ Q97542  
HCP: 14+2      ♣ AJ

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**Board: 33**      ♠ A95  
Dealer: South      ♥ AQJ  
Vul: E-W      ♦ AK6  
HCP: 18      ♣ 8643

## Both hands (Answers Page)

<b>Board: 29</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AQ8	♠ KT75				1♦
Vul: None	♥ KJ73	♥ 52	Pass	1♥	Pass	1♠
North HCP: 14	♦ K765	♦ AQ32	Pass	2♣ <sup>1</sup>	Pass	2♦
South HCP: 12	♣ J3	♣ KT9	Pass	3NT	All Pass	
Contract: 3NT North			1. Fourth suit game force			

<b>Board: 30</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQ93	♠ KT74		1♦	Pass	1♠
Vul: E-W	♥ A98	♥ J72	Pass	4♠	All Pass	
North HCP: 19	♦ AJ87	♦ T4				
South HCP: 9	♣ A5	♣ KQT8				
Contract: 4♠ North						

<b>Board: 31</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A97	♠ QJ64		1♣	Pass	1♠
Vul: Both	♥ A8	♥ QT2	Pass	1NT	Pass	3NT
North HCP: 12+1	♦ A53	♦ QJ84	All Pass			
South HCP: 15	♣ T9763	♣ AK				
Contract: 3NT South						

<b>Board: 32</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AK4	♠ Q876		1♦	Pass	1♥
Vul: N-S	♥ 87	♥ AJ93	Pass	2♦	Pass	3NT
North HCP: 14+2	♦ Q97542	♦ AT	All Pass			
South HCP: 13	♣ AJ	♣ Q75				
Contract: 3NT South						

<b>Board: 33</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ A95	♠ Q4				1♣
Vul: E-W	♥ AQJ	♥ T82	Pass	3NT	All Pass	
North HCP: 18	♦ AK6	♦ QJ7				
South HCP: 12+1	♣ 8643	♣ AKT92				
Contract: 3NT North						

South hands	Minor_Suit_Openner_Balanced_Response	
<b>Board: 29</b>	♠ KT75	You bid first.
Dealer: South	♥ 52	The opponents are silent.
Vul: None	♦ AQ32	
HCP: 12	♣ KT9	
<hr/>		
<b>Board: 30</b>	♠ KT74	Partner bids first.
Dealer: North	♥ J72	The opponents are silent.
Vul: E-W	♦ T4	
HCP: 9	♣ KQT8	
<hr/>		
<b>Board: 31</b>	♠ QJ64	Partner bids first.
Dealer: North	♥ QT2	The opponents are silent.
Vul: Both	♦ QJ84	
HCP: 15	♣ AK	
<hr/>		
<b>Board: 32</b>	♠ Q876	Partner bids first.
Dealer: North	♥ AJ93	The opponents are silent.
Vul: N-S	♦ AT	
HCP: 13	♣ Q75	
<hr/>		
<b>Board: 33</b>	♠ Q4	You bid first.
Dealer: South	♥ T82	The opponents are silent.
Vul: E-W	♦ QJ7	
HCP: 12+1	♣ AKT92	

## Both hands (Answers Page)

<b>Board: 29</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AQ8	♠ KT75				1♦
Vul: None	♥ KJ73	♥ 52	Pass	1♥	Pass	1♠
North HCP: 14	♦ K765	♦ AQ32	Pass	2♣ <sup>1</sup>	Pass	2♦
South HCP: 12	♣ J3	♣ KT9	Pass	3NT	All Pass	
Contract: 3NT North						1. Fourth suit game force

<b>Board: 30</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQ93	♠ KT74		1♦	Pass	1♠
Vul: E-W	♥ A98	♥ J72	Pass	4♠	All Pass	
North HCP: 19	♦ AJ87	♦ T4				
South HCP: 9	♣ A5	♣ KQT8				
Contract: 4♠ North						

<b>Board: 31</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A97	♠ QJ64		1♣	Pass	1♠
Vul: Both	♥ A8	♥ QT2	Pass	1NT	Pass	3NT
North HCP: 12+1	♦ A53	♦ QJ84	All Pass			
South HCP: 15	♣ T9763	♣ AK				
Contract: 3NT South						

<b>Board: 32</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AK4	♠ Q876		1♦	Pass	1♥
Vul: N-S	♥ 87	♥ AJ93	Pass	2♦	Pass	3NT
North HCP: 14+2	♦ Q97542	♦ AT	All Pass			
South HCP: 13	♣ AJ	♣ Q75				
Contract: 3NT South						

<b>Board: 33</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ A95	♠ Q4				1♣
Vul: E-W	♥ AQJ	♥ T82	Pass	3NT	All Pass	
North HCP: 18	♦ AK6	♦ QJ7				
South HCP: 12+1	♣ 8643	♣ AKT92				
Contract: 3NT North						

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

<b>Board: 34</b>	♠ AK2
Dealer: North	♥ T
Vul: Both	♦ QT8
HCP: 12+2	♣ QJ9764

You bid first.  
The opponents are silent.

<b>Board: 35</b>	♠ K965
Dealer: South	♥ KQ54
Vul: None	♦ K73
HCP: 13	♣ Q7

Partner bids first.  
The opponents are silent.

<b>Board: 36</b>	♠ J5
Dealer: North	♥ A743
Vul: E-W	♦ AKT75
HCP: 12+1	♣ 73

You bid first.  
The opponents are silent.

<b>Board: 37</b>	♠ Q43
Dealer: North	♥ A852
Vul: Both	♦ J9
HCP: 13	♣ AQ94

You bid first.  
The opponents are silent.

<b>Board: 38</b>	♠ AKQ3
Dealer: South	♥ AQ87
Vul: None	♦ A93
HCP: 19	♣ 98

Partner bids first.  
The opponents are silent.

## Both hands (Answers Page)

<b>Board: 34</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AK2	♠ Q64		1♣	Pass	1♥
Vul: Both	♥ T	♥ KJ53	Pass	2♣	Pass	3NT
North HCP: 12+2	♦ QT8	♦ A64	All Pass			
South HCP: 17	♣ QJ9764	♣ AK5				
Contract: 3NT South						

<b>Board: 35</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K965	♠ A73			1♣	
Vul: None	♥ KQ54	♥ A963	Pass	1♥	Pass	4♥
North HCP: 13	♦ K73	♦ A6	Pass	4NT	Pass	5♦ <sup>1</sup>
South HCP: 19	♣ Q7	♣ AK86	Pass	6♥	All Pass	
Contract: 6♥ North			1. A=1/5 or 4/5			

<b>Board: 36</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ J5	♠ A62		1♦	Pass	2NT
Vul: E-W	♥ A743	♥ K85	All Pass			
North HCP: 12+1	♦ AKT75	♦ 64				
South HCP: 12+1	♣ 73	♣ AJ864				
Contract: 2NT South						

<b>Board: 37</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ Q43	♠ AKJ		1♣	Pass	1♦
Vul: Both	♥ A852	♥ J96	Pass	1♥	Pass	1♠ <sup>1</sup>
North HCP: 13	♦ J9	♦ AQ543	Pass	2♣	Pass	2♦
South HCP: 18+1	♣ AQ94	♣ KT	Pass	2NT	Pass	3NT
Contract: 3NT South			All Pass			

1. Fourth suit game force

<b>Board: 38</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AKQ3	♠ T64			1♣	
Vul: None	♥ AQ87	♥ K92	Pass	1♥	Pass	1NT
North HCP: 19	♦ A93	♦ KQT	Pass	4NT	Pass	6NT
South HCP: 12	♣ 98	♣ AT76	All Pass			
Contract: 6NT South						

South hands	Minor_Suit_Opening_Balanced_Response	
<b>Board: 34</b>	♠ Q64	Partner bids first.
Dealer: North	♥ KJ53	The opponents are silent.
Vul: Both	♦ A64	
HCP: 17	♣ AK5	
<b>Board: 35</b>	♠ A73	You bid first.
Dealer: South	♥ A963	The opponents are silent.
Vul: None	♦ A6	
HCP: 19	♣ AK86	
<b>Board: 36</b>	♠ A62	Partner bids first.
Dealer: North	♥ K85	The opponents are silent.
Vul: E-W	♦ 64	
HCP: 12+1	♣ AJ864	
<b>Board: 37</b>	♠ AKJ	Partner bids first.
Dealer: North	♥ J96	The opponents are silent.
Vul: Both	♦ AQ543	
HCP: 18+1	♣ KT	
<b>Board: 38</b>	♠ T64	You bid first.
Dealer: South	♥ K92	The opponents are silent.
Vul: None	♦ KQT	
HCP: 12	♣ AT76	

## Both hands (Answers Page)

<b>Board: 34</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AK2	♠ Q64		1♣	Pass	1♥
Vul: Both	♥ T	♥ KJ53	Pass	2♣	Pass	3NT
North HCP: 12+2	♦ QT8	♦ A64	All Pass			
South HCP: 17	♣ QJ9764	♣ AK5				
Contract: 3NT South						

<b>Board: 35</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K965	♠ A73			1♣	
Vul: None	♥ KQ54	♥ A963	Pass	1♥	Pass	4♥
North HCP: 13	♦ K73	♦ A6	Pass	4NT	Pass	5♦ <sup>1</sup>
South HCP: 19	♣ Q7	♣ AK86	Pass	6♥	All Pass	
Contract: 6♥ North			1. A=1/5 or 4/5			

<b>Board: 36</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ J5	♠ A62		1♦	Pass	2NT
Vul: E-W	♥ A743	♥ K85	All Pass			
North HCP: 12+1	♦ AKT75	♦ 64				
South HCP: 12+1	♣ 73	♣ AJ864				
Contract: 2NT South						

<b>Board: 37</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ Q43	♠ AKJ		1♣	Pass	1♦
Vul: Both	♥ A852	♥ J96	Pass	1♥	Pass	1♠ <sup>1</sup>
North HCP: 13	♦ J9	♦ AQ543	Pass	2♣	Pass	2♦
South HCP: 18+1	♣ AQ94	♣ KT	Pass	2NT	Pass	3NT
Contract: 3NT South			All Pass			

1. Fourth suit game force

<b>Board: 38</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AKQ3	♠ T64			1♣	
Vul: None	♥ AQ87	♥ K92	Pass	1♥	Pass	1NT
North HCP: 19	♦ A93	♦ KQT	Pass	4NT	Pass	6NT
South HCP: 12	♣ 98	♣ AT76	All Pass			
Contract: 6NT South						

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

**Board: 39**      ♠ 532  
Dealer: North      ♥ KJ3  
Vul: N-S      ♦ K83  
HCP: 12      ♣ KQ82

---

You bid first.  
The opponents are silent.

**Board: 40**      ♠ AQJ7  
Dealer: South      ♥ A87  
Vul: Both      ♦ AK83  
HCP: 18      ♣ T5

---

Partner bids first.  
The opponents are silent.

**Board: 41**      ♠ AJ94  
Dealer: North      ♥ K76  
Vul: E-W      ♦ KT6  
HCP: 18      ♣ AK4

---

You bid first.  
The opponents are silent.

**Board: 42**      ♠ AK43  
Dealer: South      ♥ Q5  
Vul: None      ♦ QJ4  
HCP: 19      ♣ AKT9

Partner bids first.  
The opponents are silent.

## Both hands (Answers Page)

<b>Board: 39</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 532	♠ A986		1♣	Pass	1♥
Vul: N-S	♥ KJ3	♥ AQ86	Pass	1NT	Pass	4NT
North HCP: 12	♦ K83	♦ AJ4	Pass	6NT	All Pass	
South HCP: 19	♣ KQ82	♣ A7				
Contract: 6NT North						

<b>Board: 40</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AQJ7	♠ -			1♣	
Vul: Both	♥ A87	♥ KQ6	Pass	1♠	Pass	2♦
North HCP: 18	♦ AK83	♦ QT74	Pass	2♥ <sup>1</sup>	Pass	3NT
South HCP: 16+2	♣ T5	♣ AKQ832	Pass	4♦	Pass	4♥
Contract: 7♦ North			Pass	4NT	Pass	5♦ <sup>2</sup>
			Pass	5♥	Pass	6♣ <sup>3</sup>
			Pass	7♦	All Pass	

1. Fourth suit game force

2. A=1/5 or 4/5

3. !D queen and !C king

<b>Board: 41</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AJ94	♠ Q3		1♣	Pass	1♦
Vul: E-W	♥ K76	♥ AQ5	Pass	2NT	Pass	6NT
North HCP: 18	♦ KT6	♦ AQ543	All Pass			
South HCP: 17+1	♣ AK4	♣ QJT				
Contract: 6NT South						

<b>Board: 42</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AK43	♠ JT9			1♣	
Vul: None	♥ Q5	♥ AJ2	Pass	1♠	Pass	1NT
North HCP: 19	♦ QJ4	♦ A62	Pass	3♣	Pass	3NT
South HCP: 12	♣ AKT9	♣ Q875	Pass	4NT	Pass	6♣
Contract: 6♣ South			All Pass			

South hands	Minor_Suit_Openner_Balanced_Response	
<b>Board: 39</b>	♠ A986	Partner bids first.
Dealer: North	♥ AQ86	The opponents are silent.
Vul: N-S	♦ AJ4	
HCP: 19	♣ A7	
<hr/>		
<b>Board: 40</b>	♠ -	You bid first.
Dealer: South	♥ KQ6	The opponents are silent.
Vul: Both	♦ QT74	
HCP: 16+2	♣ AKQ832	
<hr/>		
<b>Board: 41</b>	♠ Q3	Partner bids first.
Dealer: North	♥ AQ5	The opponents are silent.
Vul: E-W	♦ AQ543	
HCP: 17+1	♣ QJT	
<hr/>		
<b>Board: 42</b>	♠ JT9	You bid first.
Dealer: South	♥ AJ2	The opponents are silent.
Vul: None	♦ A62	
HCP: 12	♣ Q875	

## Both hands (Answers Page)

<b>Board: 39</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 532	♠ A986		1♣	Pass	1♥
Vul: N-S	♥ KJ3	♥ AQ86	Pass	1NT	Pass	4NT
North HCP: 12	♦ K83	♦ AJ4	Pass	6NT	All Pass	
South HCP: 19	♣ KQ82	♣ A7				
Contract: 6NT North						

<b>Board: 40</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AQJ7	♠ -			1♣	
Vul: Both	♥ A87	♥ KQ6	Pass	1♠	Pass	2♦
North HCP: 18	♦ AK83	♦ QT74	Pass	2♥ <sup>1</sup>	Pass	3NT
South HCP: 16+2	♣ T5	♣ AKQ832	Pass	4♦	Pass	4♥
Contract: 7♦ North			Pass	4NT	Pass	5♦ <sup>2</sup>
			Pass	5♥	Pass	6♣ <sup>3</sup>
			Pass	7♦	All Pass	

1. Fourth suit game force

2. A=1/5 or 4/5

3. !D queen and !C king

<b>Board: 41</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AJ94	♠ Q3		1♣	Pass	1♦
Vul: E-W	♥ K76	♥ AQ5	Pass	2NT	Pass	6NT
North HCP: 18	♦ KT6	♦ AQ543	All Pass			
South HCP: 17+1	♣ AK4	♣ QJT				
Contract: 6NT South						

<b>Board: 42</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AK43	♠ JT9			1♣	
Vul: None	♥ Q5	♥ AJ2	Pass	1♠	Pass	1NT
North HCP: 19	♦ QJ4	♦ A62	Pass	3♣	Pass	3NT
South HCP: 12	♣ AKT9	♣ Q875	Pass	4NT	Pass	6♣
Contract: 6♣ South			All Pass			

**North hands****Minor\_Suit\_Opener\_Balanced\_Response****Board: 43**      ♠ QJ85

You bid first.

Dealer: North      ♥ K92

The opponents are silent.

Vul: N-S      ♦ KQ9

HCP: 13      ♣ Q92

**Board: 44**      ♠ AQ73

Partner bids first.

Dealer: South      ♥ AK4

The opponents are silent.

Vul: E-W      ♦ A83

HCP: 19      ♣ Q65

**Board: 45**      ♠ A6

You bid first.

Dealer: North      ♥ K

The opponents are silent.

Vul: Both      ♦ AQT973

HCP: 15+2      ♣ Q764

**Board: 46**      ♠ AQ

You bid first.

Dealer: North      ♥ AK74

The opponents are silent.

Vul: N-S      ♦ Q32

HCP: 18      ♣ KT96

**Board: 47**      ♠ K432

You bid first.

Dealer: North      ♥ 965

The opponents are silent.

Vul: E-W      ♦ K42

HCP: 12      ♣ AQT

## Both hands (Answers Page)

<b>Board: 43</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ QJ85	♠ AKT		1♣	Pass	1♦
Vul: N-S	♥ K92	♥ A54	Pass	1♠	Pass	2♥ <sup>1</sup>
North HCP: 13	♦ KQ9	♦ T863	Pass	2NT	Pass	6NT
South HCP: 18	♣ Q92	♣ AK4	All Pass			
Contract: 6NT South			1. Fourth suit game force			

<b>Board: 44</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AQ73	♠ K52				1♦
Vul: E-W	♥ AK4	♥ J5	Pass	1♠	Pass	1NT
North HCP: 19	♦ A83	♦ KQ54	Pass	4NT	Pass	6NT
South HCP: 14	♣ Q65	♣ AJ73	All Pass			
Contract: 6NT South			1. Fourth suit game force			

<b>Board: 45</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A6	♠ KQ54		1♦	Pass	1♥
Vul: Both	♥ K	♥ AQT5	Pass	2♣	Pass	2♠ <sup>1</sup>
North HCP: 15+2	♦ AQT973	♦ K6	Pass	2NT	Pass	6NT
South HCP: 19	♣ Q764	♣ AJ8	All Pass			
Contract: 6NT South			1. Fourth suit game force			

<b>Board: 46</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQ	♠ K96		1♣	Pass	1♥
Vul: N-S	♥ AK74	♥ T865	Pass	4♥	All Pass	
North HCP: 18	♦ Q32	♦ AK85				
South HCP: 11	♣ KT96	♣ J4				
Contract: 4♥ North			1. Fourth suit game force			

<b>Board: 47</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ K432	♠ AJT		1♣	Pass	1♥
Vul: E-W	♥ 965	♥ AQ82	Pass	1♠	Pass	2♦ <sup>1</sup>
North HCP: 12	♦ K42	♦ AT63	Pass	2♥	Pass	3♦
South HCP: 18	♣ AQT	♣ K8	Pass	3NT	All Pass	
Contract: 3NT North			1. Fourth suit game force			

South hands	Minor_Suit_Openner_Balanced_Response	
<b>Board: 43</b>	♠ AKT	Partner bids first.
Dealer: North	♥ A54	The opponents are silent.
Vul: N-S	♦ T863	
HCP: 18	♣ AK4	
<b>Board: 44</b>	♠ K52	You bid first.
Dealer: South	♥ J5	The opponents are silent.
Vul: E-W	♦ KQ54	
HCP: 14	♣ AJ73	
<b>Board: 45</b>	♠ KQ54	Partner bids first.
Dealer: North	♥ AQT5	The opponents are silent.
Vul: Both	♦ K6	
HCP: 19	♣ AJ8	
<b>Board: 46</b>	♠ K96	Partner bids first.
Dealer: North	♥ T865	The opponents are silent.
Vul: N-S	♦ AK85	
HCP: 11	♣ J4	
<b>Board: 47</b>	♠ AJT	Partner bids first.
Dealer: North	♥ AQ82	The opponents are silent.
Vul: E-W	♦ AT63	
HCP: 18	♣ K8	

## Both hands (Answers Page)

<b>Board: 43</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ QJ85	♠ AKT		1♣	Pass	1♦
Vul: N-S	♥ K92	♥ A54	Pass	1♠	Pass	2♥ <sup>1</sup>
North HCP: 13	♦ KQ9	♦ T863	Pass	2NT	Pass	6NT
South HCP: 18	♣ Q92	♣ AK4	All Pass			
Contract: 6NT South			1. Fourth suit game force			

<b>Board: 44</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AQ73	♠ K52				1♦
Vul: E-W	♥ AK4	♥ J5	Pass	1♠	Pass	1NT
North HCP: 19	♦ A83	♦ KQ54	Pass	4NT	Pass	6NT
South HCP: 14	♣ Q65	♣ AJ73	All Pass			
Contract: 6NT South			1. Fourth suit game force			

<b>Board: 45</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A6	♠ KQ54		1♦	Pass	1♥
Vul: Both	♥ K	♥ AQT5	Pass	2♣	Pass	2♠ <sup>1</sup>
North HCP: 15+2	♦ AQT973	♦ K6	Pass	2NT	Pass	6NT
South HCP: 19	♣ Q764	♣ AJ8	All Pass			
Contract: 6NT South			1. Fourth suit game force			

<b>Board: 46</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQ	♠ K96		1♣	Pass	1♥
Vul: N-S	♥ AK74	♥ T865	Pass	4♥	All Pass	
North HCP: 18	♦ Q32	♦ AK85				
South HCP: 11	♣ KT96	♣ J4				
Contract: 4♥ North			1. Fourth suit game force			

<b>Board: 47</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ K432	♠ AJT		1♣	Pass	1♥
Vul: E-W	♥ 965	♥ AQ82	Pass	1♠	Pass	2♦ <sup>1</sup>
North HCP: 12	♦ K42	♦ AT63	Pass	2♥	Pass	3♦
South HCP: 18	♣ AQT	♣ K8	Pass	3NT	All Pass	
Contract: 3NT North			1. Fourth suit game force			

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

♠ QT4

Partner bids first.

Dealer: South

♥ AT63

The opponents are silent.

Vul: Both

♦ KJT

HCP: 14

♣ A54

**Board: 49**

♠ 763

You bid first.

Dealer: North

♥ AT

The opponents are silent.

Vul: None

♦ AQ9532

HCP: 14+2

♣ KJ

**Board: 50**

♠ AK98

You bid first.

Dealer: North

♥ Q9

The opponents are silent.

Vul: E-W

♦ Q6

HCP: 12+1

♣ JT954

## Both hands (Answers Page)

<b>Board: 48</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ QT4	♠ J73				1♣
Vul: Both	♥ AT63	♥ KQ8	Pass	1♥	Pass	1NT
North HCP: 14	♦ KJT	♦ AQ7	Pass	3NT	All Pass	
South HCP: 13	♣ A54	♣ JT83				
Contract: 3NT North						

<b>Board: 49</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 763	♠ KQ84		1♦	Pass	1♠
Vul: None	♥ AT	♥ Q75	Pass	2♦	Pass	3♦
North HCP: 14+2	♦ AQ9532	♦ T8	All Pass			
South HCP: 9	♣ KJ	♣ QT97				
Contract: 3♦ South						

<b>Board: 50</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AK98	♠ Q64		1♣	Pass	1♥
Vul: E-W	♥ Q9	♥ JT83	Pass	1♠	Pass	2NT
North HCP: 12+1	♦ Q6	♦ AKJ5	All Pass			
South HCP: 11	♣ JT954	♣ 73				
Contract: 2NT South						

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

<b>Board:</b> 48	♠ J73	You bid first.
Dealer: South	♥ KQ8	The opponents are silent.
Vul: Both	♦ AQ7	
HCP: 13	♣ JT83	

---

<b>Board:</b> 49	♠ KQ84	Partner bids first.
Dealer: North	♥ Q75	The opponents are silent.
Vul: None	♦ T8	
HCP: 9	♣ QT97	

---

<b>Board:</b> 50	♠ Q64	Partner bids first.
Dealer: North	♥ JT83	The opponents are silent.
Vul: E-W	♦ AKJ5	
HCP: 11	♣ 73	

## Both hands (Answers Page)

<b>Board: 48</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ QT4	♠ J73				1♣
Vul: Both	♥ AT63	♥ KQ8	Pass	1♥	Pass	1NT
North HCP: 14	♦ KJT	♦ AQ7	Pass	3NT	All Pass	
South HCP: 13	♣ A54	♣ JT83				
Contract: 3NT North						

<b>Board: 49</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 763	♠ KQ84		1♦	Pass	1♠
Vul: None	♥ AT	♥ Q75	Pass	2♦	Pass	3♦
North HCP: 14+2	♦ AQ9532	♦ T8	All Pass			
South HCP: 9	♣ KJ	♣ QT97				
Contract: 3♦ South						

<b>Board: 50</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AK98	♠ Q64		1♣	Pass	1♥
Vul: E-W	♥ Q9	♥ JT83	Pass	1♠	Pass	2NT
North HCP: 12+1	♦ Q6	♦ AKJ5	All Pass			
South HCP: 11	♣ JT954	♣ 73				
Contract: 2NT South						