

## North hands (Practice Page)

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

Board: 1	♠ 93	The opponents are silent.
Dealer: S	♥ A94	
Vul: EW	♦ AQ2	Partner bids first.
HCP: 11	♣ J8642	

Board: 2	♠ KJ6	West Bids 3♥ if possible.
Dealer: N	♥ 10	
Vul: EW	♦ AQJ9543	You bid first.
HCP: 16	♣ KQ	

Board: 3	♠ 754	The opponents are silent.
Dealer: S	♥ A4	
Vul: Both	♦ A42	Partner bids first.
HCP: 11	♣ K10974	

Board: 4	♠ QJ96	West Doubles 1NT if possible.
Dealer: N	♥ 10962	
Vul: NS	♦ AQ6	You bid first.
HCP: 12	♣ QJ	

Board: 5	♠ A62	The opponents are silent.
Dealer: S	♥ 1043	
Vul: EW	♦ K102	Partner bids first.
HCP: 12	♣ AJ85	

# 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	♠ 93	♠ AQ5				1♦
Vul: EW	♥ A94	♥ J53				
North HCP: 11	♦ AQ2	♦ KJ104	Pass	2NT	AP	
South HCP: 13	♣ J8642	♣ Q109				
Contract: 2N N						

Board: 2	North:	South:	West	North	East	South
Dealer: N	♠ KJ6	♠ Q87		1♦	Pass	1NT
Vul: EW	♥ 10	♥ K2				
North HCP: 16	♦ AQJ9543	♦ 862	3♥	4♦	AP	
South HCP: 9	♣ KQ	♣ A10873				
Contract: 4♦ N						

Board: 3	North:	South:	West	North	East	South
Dealer: S	♠ 754	♠ 9				1♦
Vul: Both	♥ A4	♥ KJ52	Pass	2NT	Pass	3♥
North HCP: 11	♦ A42	♦ KQ1073	Pass	4♣	AP	
South HCP: 13	♣ K10974	♣ A82	Pass			
Contract: 4♣ N						

Board: 4	North:	South:	West	North	East	South
Dealer: N	♠ QJ96	♠ 1043		1♦	Pass	1NT
Vul: NS	♥ 10962	♥ 874	X	Pass	Pass	2♦
North HCP: 12	♦ AQ6	♦ K9853	AP			
South HCP: 6	♣ QJ	♣ K6				
Contract: 2♦ N						

Board: 5	North:	South:	West	North	East	South
Dealer: S	♠ A62	♠ J1085				1♦
Vul: EW	♥ 1043	♥ AK9	Pass	2NT	Pass	3NT
North HCP: 12	♦ K102	♦ AQ985	AP			
South HCP: 17	♣ AJ85	♣ K				
Contract: 3N N						

## South hands (Practice Page)

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

Board: 1	♠ AQ5	The opponents are silent.
Dealer: S	♥ J53	
Vul: EW	♦ KJ104	You bid first.
HCP: 13	♣ Q109	

Board: 2	♠ Q87	West Bids 3♥ if possible.
Dealer: N	♥ K2	
Vul: EW	♦ 862	Partner bids first.
HCP: 9	♣ A10873	

Board: 3	♠ 9	The opponents are silent.
Dealer: S	♥ KJ52	
Vul: Both	♦ KQ1073	You bid first.
HCP: 13	♣ A82	

Board: 4	♠ 1043	West Doubles 1NT if possible.
Dealer: N	♥ 874	
Vul: NS	♦ K9853	Partner bids first.
HCP: 6	♣ K6	

Board: 5	♠ J1085	The opponents are silent.
Dealer: S	♥ AK9	
Vul: EW	♦ AQ985	You bid first.
HCP: 17	♣ K	

# 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	♠ 93	♠ AQ5				1♦
Vul: EW	♥ A94	♥ J53				
North HCP: 11	♦ AQ2	♦ KJ104	Pass	2NT	AP	
South HCP: 13	♣ J8642	♣ Q109				
Contract: 2N N						

Board: 2	North:	South:	West	North	East	South
Dealer: N	♠ KJ6	♠ Q87		1♦	Pass	1NT
Vul: EW	♥ 10	♥ K2				
North HCP: 16	♦ AQJ9543	♦ 862	3♥	4♦	AP	
South HCP: 9	♣ KQ	♣ A10873				
Contract: 4♦ N						

Board: 3	North:	South:	West	North	East	South
Dealer: S	♠ 754	♠ 9				1♦
Vul: Both	♥ A4	♥ KJ52				
North HCP: 11	♦ A42	♦ KQ1073	Pass	2NT	Pass	3♥
South HCP: 13	♣ K10974	♣ A82	Pass	4♣	AP	
Contract: 4♣ N						

Board: 4	North:	South:	West	North	East	South
Dealer: N	♠ QJ96	♠ 1043		1♦	Pass	1NT
Vul: NS	♥ 10962	♥ 874				
North HCP: 12	♦ AQ6	♦ K9853	X	Pass	Pass	2♦
South HCP: 6	♣ QJ	♣ K6	AP			
Contract: 2♦ N						

Board: 5	North:	South:	West	North	East	South
Dealer: S	♠ A62	♠ J1085				1♦
Vul: EW	♥ 1043	♥ AK9				
North HCP: 12	♦ K102	♦ AQ985	Pass	2NT	Pass	3NT
South HCP: 17	♣ AJ85	♣ K	AP			
Contract: 3N N						

## North hands (Practice Page)

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

Board: 6	♠ A3	West Bids 2♦ if possible.
Dealer: N	♥ K4	East Bids 3♠ if possible.
Vul: EW	♦ K10873	
HCP: 13	♣ K964	You bid first.
Board: 7	♠ 985	The opponents are silent.
Dealer: S	♥ AQ10	
Vul: Both	♦ A102	Partner bids first.
HCP: 12	♣ Q1087	
Board: 8	♠ AK75	The opponents are silent.
Dealer: N	♥ 53	
Vul: None	♦ AJ1074	You bid first.
HCP: 14	♣ Q3	
Board: 9	♠ 875	The opponents are silent.
Dealer: S	♥ 876	
Vul: EW	♦ K72	Partner bids first.
HCP: 7	♣ A964	
Board: 10	♠ A653	The opponents are silent.
Dealer: N	♥ Q6	
Vul: EW	♦ AJ1063	You bid first.
HCP: 14	♣ QJ	

# 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	♠ A3	♠ 84		1♦	Pass	1NT
Vul: EW	♥ K4	♥ 953				
North HCP: 13	♦ K10873	♦ QJ4	2♦ <sup>1</sup>	3♣	3♠	AP
South HCP: 6	♣ K964	♣ QJ1053	1. Michaels Cuebid			
Contract: 3♠ E						

Board: 7	North:	South:	West	North	East	South
Dealer: S	♠ 985	♠ A6				1♦
Vul: Both	♥ AQ10	♥ K872	Pass	2NT	Pass	3NT
North HCP: 12	♦ A102	♦ QJ983	AP			
South HCP: 13	♣ Q1087	♣ K4				
Contract: 3N N						

Board: 8	North:	South:	West	North	East	South
Dealer: N	♠ AK75	♠ Q84		1♦	Pass	2NT
Vul: None	♥ 53	♥ A64	Pass	3NT	AP	
North HCP: 14	♦ AJ1074	♦ Q963				
South HCP: 11	♣ Q3	♣ K108				
Contract: 3N S						

Board: 9	North:	South:	West	North	East	South
Dealer: S	♠ 875	♠ KQ106				1♦
Vul: EW	♥ 876	♥ A9	Pass	1NT	Pass	2♦
North HCP: 7	♦ K72	♦ QJ1053	AP			
South HCP: 14	♣ A964	♣ Q3				
Contract: 2♦ S						

Board: 10	North:	South:	West	North	East	South
Dealer: N	♠ A653	♠ Q104		1♦	Pass	1NT
Vul: EW	♥ Q6	♥ 87	Pass	2♦	AP	
North HCP: 14	♦ AJ1063	♦ K98				
South HCP: 9	♣ QJ	♣ A6543				
Contract: 2♦ N						

## South hands (Practice Page)

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

Board: 6	♠ 84	West Bids 2♦ if possible.
Dealer: N	♥ 953	East Bids 3♠ if possible.
Vul: EW	♦ QJ4	
HCP: 6	♣ QJ1053	Partner bids first.
Board: 7	♠ A6	The opponents are silent.
Dealer: S	♥ K872	
Vul: Both	♦ QJ983	You bid first.
HCP: 13	♣ K4	
Board: 8	♠ Q84	The opponents are silent.
Dealer: N	♥ A64	
Vul: None	♦ Q963	Partner bids first.
HCP: 11	♣ K108	
Board: 9	♠ KQ106	The opponents are silent.
Dealer: S	♥ A9	
Vul: EW	♦ QJ1053	You bid first.
HCP: 14	♣ Q3	
Board: 10	♠ Q104	The opponents are silent.
Dealer: N	♥ 87	
Vul: EW	♦ K98	Partner bids first.
HCP: 9	♣ A6543	

# 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	♠ A3	♠ 84		1♦	Pass	1NT
Vul: EW	♥ K4	♥ 953				
North HCP: 13	♦ K10873	♦ QJ4	2♦ <sup>1</sup>	3♣	3♠	AP
South HCP: 6	♣ K964	♣ QJ1053	1. Michaels Cuebid			
Contract: 3♠ E						

Board: 7	North:	South:	West	North	East	South
Dealer: S	♠ 985	♠ A6				1♦
Vul: Both	♥ AQ10	♥ K872	Pass	2NT	Pass	3NT
North HCP: 12	♦ A102	♦ QJ983	AP			
South HCP: 13	♣ Q1087	♣ K4				
Contract: 3N N						

Board: 8	North:	South:	West	North	East	South
Dealer: N	♠ AK75	♠ Q84		1♦	Pass	2NT
Vul: None	♥ 53	♥ A64	Pass	3NT	AP	
North HCP: 14	♦ AJ1074	♦ Q963				
South HCP: 11	♣ Q3	♣ K108				
Contract: 3N S						

Board: 9	North:	South:	West	North	East	South
Dealer: S	♠ 875	♠ KQ106				1♦
Vul: EW	♥ 876	♥ A9	Pass	1NT	Pass	2♦
North HCP: 7	♦ K72	♦ QJ1053	AP			
South HCP: 14	♣ A964	♣ Q3				
Contract: 2♦ S						

Board: 10	North:	South:	West	North	East	South
Dealer: N	♠ A653	♠ Q104		1♦	Pass	1NT
Vul: EW	♥ Q6	♥ 87	Pass	2♦	AP	
North HCP: 14	♦ AJ1063	♦ K98				
South HCP: 9	♣ QJ	♣ A6543				
Contract: 2♦ N						



## North hands (Practice Page)

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

Board: 11	♠ 1093	East Bids 2♥ if possible.
Dealer: S	♥ A74	
Vul: EW	♦ Q73	Partner bids first.
HCP: 10	♣ A1054	

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

Board: 13	♠ AK7	The opponents are silent.
Dealer: S	♥ Q4	
Vul: NS	♦ 1086	Partner bids first.
HCP: 12	♣ K10965	

Board: 14	♠ J872	The opponents are silent.
Dealer: N	♥ A876	
Vul: None	♦ K5	You bid first.
HCP: 13	♣ AJ4	

Board: 15	♠ A73	The opponents are silent.
Dealer: S	♥ 1074	
Vul: NS	♦ J98	Partner bids first.
HCP: 11	♣ AQ104	

# 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	♠ 1093	♠ K5				1♣
Vul: EW	♥ 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: 12	North:	South:	West	North	East	South
Dealer: N	♠ K1074	♠ 52				
Vul: Both	♥ J6	♥ K108		1♦	Pass	2NT
North HCP: 12	♦ AKJ432	♦ Q105	Pass	3♦	AP	
South HCP: 12	♣ 8	♣ AK652				
Contract: 3♦ N						

Board: 13	North:	South:	West	North	East	South
Dealer: S	♠ AK7	♠ J954				
Vul: NS	♥ Q4	♥ 53				1♦
North HCP: 12	♦ 1086	♦ AK42	Pass	2NT	AP	
South HCP: 12	♣ K10965	♣ A72				
Contract: 2N N						

Board: 14	North:	South:	West	North	East	South
Dealer: N	♠ J872	♠ K63				
Vul: None	♥ A876	♥ QJ9		1♣	Pass	1NT
North HCP: 13	♦ K5	♦ 762	AP			
South HCP: 6	♣ AJ4	♣ 9873				
Contract: 1N S						

Board: 15	North:	South:	West	North	East	South
Dealer: S	♠ A73	♠ J92				
Vul: NS	♥ 1074	♥ J83				1♦
North HCP: 11	♦ J98	♦ AKQ5	Pass	2NT	AP	
South HCP: 14	♣ AQ104	♣ K96				
Contract: 2N N						

## South hands (Practice Page)

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

Board: 11	♠ K5	East Bids 2♥ if possible.
Dealer: S	♥ J10	
Vul: EW	♦ KJ6	
HCP: 14	♣ KQJ873	You bid first.

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

Board: 13	♠ J954	The opponents are silent.
Dealer: S	♥ 53	
Vul: NS	♦ AK42	
HCP: 12	♣ A72	You bid first.

Board: 14	♠ K63	The opponents are silent.
Dealer: N	♥ QJ9	
Vul: None	♦ 762	
HCP: 6	♣ 9873	Partner bids first.

Board: 15	♠ J92	The opponents are silent.
Dealer: S	♥ J83	
Vul: NS	♦ AKQ5	
HCP: 14	♣ K96	You bid first.

# 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	♠ 1093	♠ K5				1♣
Vul: EW	♥ 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: 12	North:	South:	West	North	East	South
Dealer: N	♠ K1074	♠ 52				
Vul: Both	♥ J6	♥ K108		1♦	Pass	2NT
North HCP: 12	♦ AKJ432	♦ Q105	Pass	3♦	AP	
South HCP: 12	♣ 8	♣ AK652				
Contract: 3♦ N						

Board: 13	North:	South:	West	North	East	South
Dealer: S	♠ AK7	♠ J954				
Vul: NS	♥ Q4	♥ 53				1♦
North HCP: 12	♦ 1086	♦ AK42	Pass	2NT	AP	
South HCP: 12	♣ K10965	♣ A72				
Contract: 2N N						

Board: 14	North:	South:	West	North	East	South
Dealer: N	♠ J872	♠ K63				
Vul: None	♥ A876	♥ QJ9		1♣	Pass	1NT
North HCP: 13	♦ K5	♦ 762	AP			
South HCP: 6	♣ AJ4	♣ 9873				
Contract: 1N S						

Board: 15	North:	South:	West	North	East	South
Dealer: S	♠ A73	♠ J92				
Vul: NS	♥ 1074	♥ J83				1♦
North HCP: 11	♦ J98	♦ AKQ5	Pass	2NT	AP	
South HCP: 14	♣ AQ104	♣ K96				
Contract: 2N N						

## North hands (Practice Page)

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

Board: 16	♠ 5	West Bids 2♠ if possible.
Dealer: N	♥ KQ62	East Bids 3♦ if possible.
Vul: None	♦ KQ53	West Bids 3♠ if possible.
HCP: 13	♣ K754	East Bids 4♠ if possible.
		You bid first.

Board: 17	♠ 985	The opponents are silent.
Dealer: S	♥ A93	
Vul: None	♦ J8	Partner bids first.
HCP: 8	♣ QJ743	

Board: 18	♠ J43	The opponents are silent.
Dealer: N	♥ AQ74	
Vul: EW	♦ AJ32	You bid first.
HCP: 12	♣ 107	

Board: 19	♠ 652	The opponents are silent.
Dealer: S	♥ J97	
Vul: NS	♦ A64	Partner bids first.
HCP: 8	♣ QJ104	

Board: 20	♠ Q94	The opponents are silent.
Dealer: N	♥ K109	
Vul: None	♦ KQJ7	You bid first.
HCP: 13	♣ Q108	

# 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	♠ 5	♠ A4		1♦	Pass	1NT
Vul: None	♥ KQ62	♥ 1098	2♠	3♣	3♦ <sup>1</sup>	Pass
North HCP: 13	♦ KQ53	♦ 9862	3♠	Pass	4♠	AP
South HCP: 7	♣ K754	♣ QJ93	1. limit raise or better in ♠			
Contract: 4♠ W						

Board: 17	North:	South:	West	North	East	South
Dealer: S	♠ 985	♠ KJ10				1♦
Vul: None	♥ A93	♥ Q54	Pass	1NT	Pass	2♦
North HCP: 8	♦ J8	♦ K9543	AP			
South HCP: 13	♣ QJ743	♣ A6				
Contract: 2♦ S						

Board: 18	North:	South:	West	North	East	South
Dealer: N	♠ J43	♠ K85		1♦	Pass	2NT
Vul: EW	♥ AQ74	♥ 862	AP			
North HCP: 12	♦ AJ32	♦ Q107				
South HCP: 12	♣ 107	♣ AQJ6				
Contract: 2N S						

Board: 19	North:	South:	West	North	East	South
Dealer: S	♠ 652	♠ AKJ8				1♦
Vul: NS	♥ J97	♥ Q653	Pass	1NT	AP	
North HCP: 8	♦ A64	♦ K92				
South HCP: 13	♣ QJ104	♣ 53				
Contract: 1N N						

Board: 20	North:	South:	West	North	East	South
Dealer: N	♠ Q94	♠ A85		1♦	Pass	2NT
Vul: None	♥ K109	♥ QJ4	AP			
North HCP: 13	♦ KQJ7	♦ 1052				
South HCP: 12	♣ Q108	♣ AJ54				
Contract: 2N S						

## South hands (Practice Page)

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

Board: 16      ♠ A4  
Dealer: N      ♥ 1098  
Vul: None     ♦ 9862  
HCP: 7        ♣ QJ93

West Bids 2♠ if possible.  
East Bids 3♦ if possible.  
West Bids 3♠ if possible.  
East Bids 4♠ if possible.

Partner bids first.

Board: 17      ♠ KJ10  
Dealer: S      ♥ Q54  
Vul: None     ♦ K9543  
HCP: 13       ♣ A6

The opponents are silent.

You bid first.

Board: 18      ♠ K85  
Dealer: N      ♥ 862  
Vul: EW       ♦ Q107  
HCP: 12       ♣ AQJ6

The opponents are silent.

Partner bids first.

Board: 19      ♠ AKJ8  
Dealer: S      ♥ Q653  
Vul: NS       ♦ K92  
HCP: 13       ♣ 53

The opponents are silent.

You bid first.

Board: 20      ♠ A85  
Dealer: N      ♥ QJ4  
Vul: None     ♦ 1052  
HCP: 12       ♣ AJ54

The opponents are silent.

Partner bids first.

# 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	♠ 5	♠ A4		1♦	Pass	1NT
Vul: None	♥ KQ62	♥ 1098	2♠	3♣	3♦ <sup>1</sup>	Pass
North HCP: 13	♦ KQ53	♦ 9862	3♠	Pass	4♠	AP
South HCP: 7	♣ K754	♣ QJ93	1. limit raise or better in ♠			
Contract: 4♠ W						

Board: 17	North:	South:	West	North	East	South
Dealer: S	♠ 985	♠ KJ10				1♦
Vul: None	♥ A93	♥ Q54	Pass	1NT	Pass	2♦
North HCP: 8	♦ J8	♦ K9543	AP			
South HCP: 13	♣ QJ743	♣ A6				
Contract: 2♦ S						

Board: 18	North:	South:	West	North	East	South
Dealer: N	♠ J43	♠ K85		1♦	Pass	2NT
Vul: EW	♥ AQ74	♥ 862	AP			
North HCP: 12	♦ AJ32	♦ Q107				
South HCP: 12	♣ 107	♣ AQJ6				
Contract: 2N S						

Board: 19	North:	South:	West	North	East	South
Dealer: S	♠ 652	♠ AKJ8				1♦
Vul: NS	♥ J97	♥ Q653	Pass	1NT	AP	
North HCP: 8	♦ A64	♦ K92				
South HCP: 13	♣ QJ104	♣ 53				
Contract: 1N N						

Board: 20	North:	South:	West	North	East	South
Dealer: N	♠ Q94	♠ A85		1♦	Pass	2NT
Vul: None	♥ K109	♥ QJ4	AP			
North HCP: 13	♦ KQJ7	♦ 1052				
South HCP: 12	♣ Q108	♣ AJ54				
Contract: 2N S						



## North hands (Practice Page)

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

Board: 21	♠ 1098	The opponents are silent.
Dealer: S	♥ 54	
Vul: NS	♦ KQJ8	Partner bids first.
HCP: 9	♣ K1083	

Board: 22	♠ A1053	The opponents are silent.
Dealer: N	♥ AJ	
Vul: EW	♦ 932	You bid first.
HCP: 14	♣ AJ64	

Board: 23	♠ Q75	The opponents are silent.
Dealer: S	♥ A53	
Vul: None	♦ Q843	Partner bids first.
HCP: 8	♣ 1064	

Board: 24	♠ 98	The opponents are silent.
Dealer: N	♥ AJ7	
Vul: None	♦ 8652	You bid first.
HCP: 12	♣ AK106	

Board: 25	♠ 84	The opponents are silent.
Dealer: S	♥ Q104	
Vul: NS	♦ A86	Partner bids first.
HCP: 6	♣ 87653	

# 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	♠ 1098	♠ AQ76				1♦
Vul: NS	♥ 54	♥ 10				
North HCP: 9	♦ KQJ8	♦ A105432	Pass	1NT	Pass	2♦
South HCP: 11	♣ K1083	♣ J6	AP			
Contract: 2♦ S						

Board: 22	North:	South:	West	North	East	South
Dealer: N	♠ A1053	♠ KJ9				
Vul: EW	♥ AJ	♥ 842		1♣	Pass	1NT
North HCP: 14	♦ 932	♦ J64	AP			
South HCP: 7	♣ AJ64	♣ Q983				
Contract: 1N S						

Board: 23	North:	South:	West	North	East	South
Dealer: S	♠ Q75	♠ K109				1♦
Vul: None	♥ A53	♥ 4				
North HCP: 8	♦ Q843	♦ AK1052	Pass	1NT	Pass	3♣
South HCP: 17	♣ 1064	♣ AK93	Pass	3NT	AP	
Contract: 3N N						

Board: 24	North:	South:	West	North	East	South
Dealer: N	♠ 98	♠ 763		1♦	Pass	2NT
Vul: None	♥ AJ7	♥ K62				
North HCP: 12	♦ 8652	♦ AKJ	Pass	3♣	Pass	3NT
South HCP: 12	♣ AK106	♣ J752	AP			
Contract: 3N S						

Board: 25	North:	South:	West	North	East	South
Dealer: S	♠ 84	♠ J1032				1♣
Vul: NS	♥ Q104	♥ KJ2				
North HCP: 6	♦ A86	♦ KJ4	Pass	1NT	AP	
South HCP: 13	♣ 87653	♣ KJ4				
Contract: 1N N						

## South hands (Practice Page)

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

Board: 21	♠ AQ76	The opponents are silent.
Dealer: S	♥ 10	
Vul: NS	♦ A105432	You bid first.
HCP: 11	♣ J6	

Board: 22	♠ KJ9	The opponents are silent.
Dealer: N	♥ 842	
Vul: EW	♦ J64	Partner bids first.
HCP: 7	♣ Q983	

Board: 23	♠ K109	The opponents are silent.
Dealer: S	♥ 4	
Vul: None	♦ AK1052	You bid first.
HCP: 17	♣ AK93	

Board: 24	♠ 763	The opponents are silent.
Dealer: N	♥ K62	
Vul: None	♦ AKJ	Partner bids first.
HCP: 12	♣ J752	

Board: 25	♠ J1032	The opponents are silent.
Dealer: S	♥ KJ2	
Vul: NS	♦ KJ4	You bid first.
HCP: 13	♣ KJ4	

# 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	♠ 1098	♠ AQ76				1♦
Vul: NS	♥ 54	♥ 10				
North HCP: 9	♦ KQJ8	♦ A105432	Pass	1NT	Pass	2♦
South HCP: 11	♣ K1083	♣ J6	AP			
Contract: 2♦ S						

Board: 22	North:	South:	West	North	East	South
Dealer: N	♠ A1053	♠ KJ9				
Vul: EW	♥ AJ	♥ 842		1♣	Pass	1NT
North HCP: 14	♦ 932	♦ J64	AP			
South HCP: 7	♣ AJ64	♣ Q983				
Contract: 1N S						

Board: 23	North:	South:	West	North	East	South
Dealer: S	♠ Q75	♠ K109				1♦
Vul: None	♥ A53	♥ 4				
North HCP: 8	♦ Q843	♦ AK1052	Pass	1NT	Pass	3♣
South HCP: 17	♣ 1064	♣ AK93	Pass	3NT	AP	
Contract: 3N N						

Board: 24	North:	South:	West	North	East	South
Dealer: N	♠ 98	♠ 763		1♦	Pass	2NT
Vul: None	♥ AJ7	♥ K62				
North HCP: 12	♦ 8652	♦ AKJ	Pass	3♣	Pass	3NT
South HCP: 12	♣ AK106	♣ J752	AP			
Contract: 3N S						

Board: 25	North:	South:	West	North	East	South
Dealer: S	♠ 84	♠ J1032				1♣
Vul: NS	♥ Q104	♥ KJ2				
North HCP: 6	♦ A86	♦ KJ4	Pass	1NT	AP	
South HCP: 13	♣ 87653	♣ KJ4				
Contract: 1N N						

## North hands (Practice Page)

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

Board: 26	♠ AK9	The opponents are silent.
Dealer: N	♥ A6	
Vul: EW	♦ KQ1082	You bid first.
HCP: 18	♣ Q96	

Board: 27	♠ Q6	The opponents are silent.
Dealer: S	♥ J86	
Vul: Both	♦ J107	Partner bids first.
HCP: 8	♣ KJ963	

Board: 28	♠ K96	The opponents are silent.
Dealer: N	♥ 832	
Vul: EW	♦ AJ94	You bid first.
HCP: 12	♣ A43	

Board: 29	♠ K53	The opponents are silent.
Dealer: S	♥ 1042	
Vul: Both	♦ 95	Partner bids first.
HCP: 12	♣ AKQ52	

Board: 30	♠ KJ8	The opponents are silent.
Dealer: N	♥ 8653	
Vul: EW	♦ AKJ2	You bid first.
HCP: 13	♣ J5	

# 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	♠ AK9	♠ 1052		1♦	Pass	2NT
Vul: EW	♥ A6	♥ KJ5				
North HCP: 18	♦ KQ1082	♦ J73	Pass	3NT	AP	
South HCP: 12	♣ Q96	♣ AK107				
Contract: 3N S						

Board: 27	North:	South:	West	North	East	South
Dealer: S	♠ Q6	♠ J103				1♦
Vul: Both	♥ J86	♥ A532				
North HCP: 8	♦ J107	♦ K942	Pass	1NT	AP	
South HCP: 12	♣ KJ963	♣ A4				
Contract: 1N N						

Board: 28	North:	South:	West	North	East	South
Dealer: N	♠ K96	♠ 875		1♦	Pass	1NT
Vul: EW	♥ 832	♥ K10				
North HCP: 12	♦ AJ94	♦ 872	AP			
South HCP: 9	♣ A43	♣ KQJ96				
Contract: 1N S						

Board: 29	North:	South:	West	North	East	South
Dealer: S	♠ K53	♠ Q872				1♦
Vul: Both	♥ 1042	♥ AJ63				
North HCP: 12	♦ 95	♦ AJ3	Pass	2NT	Pass	3♥
South HCP: 13	♣ AKQ52	♣ J8	Pass	3NT	AP	
Contract: 3N N						

Board: 30	North:	South:	West	North	East	South
Dealer: N	♠ KJ8	♠ 73		1♦	Pass	2NT
Vul: EW	♥ 8653	♥ QJ9				
North HCP: 13	♦ AKJ2	♦ Q85	Pass	3♥	Pass	3NT
South HCP: 11	♣ J5	♣ AQ872	AP			
Contract: 3N S						

## South hands (Practice Page)

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

Board: 26	♠ 1052	The opponents are silent.
Dealer: N	♥ KJ5	
Vul: EW	♦ J73	Partner bids first.
HCP: 12	♣ AK107	

Board: 27	♠ J103	The opponents are silent.
Dealer: S	♥ A532	
Vul: Both	♦ K942	You bid first.
HCP: 12	♣ A4	

Board: 28	♠ 875	The opponents are silent.
Dealer: N	♥ K10	
Vul: EW	♦ 872	Partner bids first.
HCP: 9	♣ KQJ96	

Board: 29	♠ Q872	The opponents are silent.
Dealer: S	♥ AJ63	
Vul: Both	♦ AJ3	You bid first.
HCP: 13	♣ J8	

Board: 30	♠ 73	The opponents are silent.
Dealer: N	♥ QJ9	
Vul: EW	♦ Q85	Partner bids first.
HCP: 11	♣ AQ872	

# 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	♠ AK9	♠ 1052		1♦	Pass	2NT
Vul: EW	♥ A6	♥ KJ5				
North HCP: 18	♦ KQ1082	♦ J73	Pass	3NT	AP	
South HCP: 12	♣ Q96	♣ AK107				
Contract: 3N S						

Board: 27	North:	South:	West	North	East	South
Dealer: S	♠ Q6	♠ J103				1♦
Vul: Both	♥ J86	♥ A532				
North HCP: 8	♦ J107	♦ K942	Pass	1NT	AP	
South HCP: 12	♣ KJ963	♣ A4				
Contract: 1N N						

Board: 28	North:	South:	West	North	East	South
Dealer: N	♠ K96	♠ 875		1♦	Pass	1NT
Vul: EW	♥ 832	♥ K10				
North HCP: 12	♦ AJ94	♦ 872	AP			
South HCP: 9	♣ A43	♣ KQJ96				
Contract: 1N S						

Board: 29	North:	South:	West	North	East	South
Dealer: S	♠ K53	♠ Q872				1♦
Vul: Both	♥ 1042	♥ AJ63				
North HCP: 12	♦ 95	♦ AJ3	Pass	2NT	Pass	3♥
South HCP: 13	♣ AKQ52	♣ J8	Pass	3NT	AP	
Contract: 3N N						

Board: 30	North:	South:	West	North	East	South
Dealer: N	♠ KJ8	♠ 73		1♦	Pass	2NT
Vul: EW	♥ 8653	♥ QJ9				
North HCP: 13	♦ AKJ2	♦ Q85	Pass	3♥	Pass	3NT
South HCP: 11	♣ J5	♣ AQ872	AP			
Contract: 3N S						



## North hands (Practice Page)

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

Board: 31	♠ Q8	The opponents are silent.
Dealer: S	♥ QJ5	
Vul: NS	♦ AJ109	Partner bids first.
HCP: 11	♣ J964	

Board: 32	♠ J108	The opponents are silent.
Dealer: N	♥ AQ96	
Vul: None	♦ J963	You bid first.
HCP: 12	♣ A10	

Board: 33	♠ K102	The opponents are silent.
Dealer: S	♥ K43	
Vul: EW	♦ 53	Partner bids first.
HCP: 10	♣ KJ983	

Board: 34	♠ A1094	The opponents are silent.
Dealer: N	♥ A76	
Vul: NS	♦ AQ1043	You bid first.
HCP: 14	♣ 6	

Board: 35	♠ J54	The opponents are silent.
Dealer: S	♥ K42	
Vul: EW	♦ 743	Partner bids first.
HCP: 9	♣ KQ54	

# 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	♠ Q8	♠ AJ64				1♦
Vul: NS	♥ QJ5	♥ 9643	Pass	2NT	Pass	3NT
North HCP: 11	♦ AJ109	♦ KQ85	AP			
South HCP: 14	♣ J964	♣ A				
Contract: 3N N						

Board: 32	North:	South:	West	North	East	South
Dealer: N	♠ J108	♠ A96		1♦	Pass	1NT
Vul: None	♥ AQ96	♥ 105	AP			
North HCP: 12	♦ J963	♦ A1082				
South HCP: 8	♣ A10	♣ 8763				
Contract: 1N S						

Board: 33	North:	South:	West	North	East	South
Dealer: S	♠ K102	♠ 63				1♦
Vul: EW	♥ K43	♥ AJ86	Pass	1NT	AP	
North HCP: 10	♦ 53	♦ AQJ4				
South HCP: 14	♣ KJ983	♣ Q74				
Contract: 1N N						

Board: 34	North:	South:	West	North	East	South
Dealer: N	♠ A1094	♠ J65		1♦	Pass	1NT
Vul: NS	♥ A76	♥ 42	Pass	2♦	AP	
North HCP: 14	♦ AQ1043	♦ 875				
South HCP: 8	♣ 6	♣ AQJ103				
Contract: 2♦ N						

Board: 35	North:	South:	West	North	East	South
Dealer: S	♠ J54	♠ AK72				1♣
Vul: EW	♥ K42	♥ AJ98	Pass	1NT	AP	
North HCP: 9	♦ 743	♦ J8				
South HCP: 13	♣ KQ54	♣ 763				
Contract: 1N N						

## South hands (Practice Page)

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

Board: 31	♠ AJ64	The opponents are silent.
Dealer: S	♥ 9643	
Vul: NS	♦ KQ85	You bid first.
HCP: 14	♣ A	

Board: 32	♠ A96	The opponents are silent.
Dealer: N	♥ 105	
Vul: None	♦ A1082	Partner bids first.
HCP: 8	♣ 8763	

Board: 33	♠ 63	The opponents are silent.
Dealer: S	♥ AJ86	
Vul: EW	♦ AQJ4	You bid first.
HCP: 14	♣ Q74	

Board: 34	♠ J65	The opponents are silent.
Dealer: N	♥ 42	
Vul: NS	♦ 875	Partner bids first.
HCP: 8	♣ AQJ103	

Board: 35	♠ AK72	The opponents are silent.
Dealer: S	♥ AJ98	
Vul: EW	♦ J8	You bid first.
HCP: 13	♣ 763	

# 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	♠ Q8	♠ AJ64				1♦
Vul: NS	♥ QJ5	♥ 9643	Pass	2NT	Pass	3NT
North HCP: 11	♦ AJ109	♦ KQ85	AP			
South HCP: 14	♣ J964	♣ A				
Contract: 3N N						

Board: 32	North:	South:	West	North	East	South
Dealer: N	♠ J108	♠ A96		1♦	Pass	1NT
Vul: None	♥ AQ96	♥ 105	AP			
North HCP: 12	♦ J963	♦ A1082				
South HCP: 8	♣ A10	♣ 8763				
Contract: 1N S						

Board: 33	North:	South:	West	North	East	South
Dealer: S	♠ K102	♠ 63				1♦
Vul: EW	♥ K43	♥ AJ86	Pass	1NT	AP	
North HCP: 10	♦ 53	♦ AQJ4				
South HCP: 14	♣ KJ983	♣ Q74				
Contract: 1N N						

Board: 34	North:	South:	West	North	East	South
Dealer: N	♠ A1094	♠ J65		1♦	Pass	1NT
Vul: NS	♥ A76	♥ 42	Pass	2♦	AP	
North HCP: 14	♦ AQ1043	♦ 875				
South HCP: 8	♣ 6	♣ AQJ103				
Contract: 2♦ N						

Board: 35	North:	South:	West	North	East	South
Dealer: S	♠ J54	♠ AK72				1♣
Vul: EW	♥ K42	♥ AJ98	Pass	1NT	AP	
North HCP: 9	♦ 743	♦ J8				
South HCP: 13	♣ KQ54	♣ 763				
Contract: 1N N						

## North hands (Practice Page)

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

Board: 36	♠ KJ	The opponents are silent.
Dealer: N	♥ 753	
Vul: Both	♦ AJ10765	You bid first.
HCP: 11	♣ Q2	

Board: 37	♠ Q82	East Doubles 1NT if possible.
Dealer: S	♥ 43	West Bids 2♥ if possible.
Vul: EW	♦ J93	East Bids 3♦ if possible.
HCP: 6	♣ QJ654	Partner bids first.

Board: 38	♠ Q6	The opponents are silent.
Dealer: N	♥ 1073	
Vul: Both	♦ AKQJ83	You bid first.
HCP: 12	♣ 108	

Board: 39	♠ Q32	The opponents are silent.
Dealer: S	♥ Q42	
Vul: Both	♦ Q862	Partner bids first.
HCP: 11	♣ KQ2	

Board: 40	♠ KQ	The opponents are silent.
Dealer: N	♥ QJ9	
Vul: NS	♦ K9864	You bid first.
HCP: 14	♣ K84	

## 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	♠ KJ	♠ A65		1♦	Pass	2NT
Vul: Both	♥ 753	♥ 1062				
North HCP: 11	♦ AJ10765	♦ Q32	Pass	3♦	AP	
South HCP: 11	♣ Q2	♣ AJ84				
Contract: 3♦ N						

Board: 37	North:	South:	West	North	East	South
Dealer: S	♠ Q82	♠ J53				1♣
Vul: EW	♥ 43	♥ QJ102				
North HCP: 6	♦ J93	♦ Q6	Pass	1NT	X	Pass
South HCP: 13	♣ QJ654	♣ AK97	2♥	Pass	3♦	AP
Contract: 3♦ E						

Board: 38	North:	South:	West	North	East	South
Dealer: N	♠ Q6	♠ A98		1♦	Pass	1NT
Vul: Both	♥ 1073	♥ Q4				
North HCP: 12	♦ AKQJ83	♦ 9764	Pass	2♦	Pass	3♦
South HCP: 10	♣ 108	♣ A743	AP			
Contract: 3♦ N						

Board: 39	North:	South:	West	North	East	South
Dealer: S	♠ Q32	♠ 10854				1♦
Vul: Both	♥ Q42	♥ AK53				
North HCP: 11	♦ Q862	♦ K54	Pass	2NT	Pass	3NT
South HCP: 14	♣ KQ2	♣ A4	AP			
Contract: 3N N						

Board: 40	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ 832		1♦	Pass	2NT
Vul: NS	♥ QJ9	♥ K54				
North HCP: 14	♦ K9864	♦ AJ	Pass	3NT	AP	
South HCP: 11	♣ K84	♣ QJ1092				
Contract: 3N S						

## South hands (Practice Page)

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

Board: 36	♠ A65	The opponents are silent.
Dealer: N	♥ 1062	
Vul: Both	♦ Q32	Partner bids first.
HCP: 11	♣ AJ84	

Board: 37	♠ J53	East Doubles 1NT if possible.
Dealer: S	♥ QJ102	West Bids 2♥ if possible.
Vul: EW	♦ Q6	East Bids 3♦ if possible.
HCP: 13	♣ AK97	You bid first.

Board: 38	♠ A98	The opponents are silent.
Dealer: N	♥ Q4	
Vul: Both	♦ 9764	Partner bids first.
HCP: 10	♣ A743	

Board: 39	♠ 10854	The opponents are silent.
Dealer: S	♥ AK53	
Vul: Both	♦ K54	You bid first.
HCP: 14	♣ A4	

Board: 40	♠ 832	The opponents are silent.
Dealer: N	♥ K54	
Vul: NS	♦ AJ	Partner bids first.
HCP: 11	♣ QJ1092	

## 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	♠ KJ	♠ A65		1♦	Pass	2NT
Vul: Both	♥ 753	♥ 1062				
North HCP: 11	♦ AJ10765	♦ Q32	Pass	3♦	AP	
South HCP: 11	♣ Q2	♣ AJ84				
Contract: 3♦ N						

Board: 37	North:	South:	West	North	East	South
Dealer: S	♠ Q82	♠ J53				1♣
Vul: EW	♥ 43	♥ QJ102				
North HCP: 6	♦ J93	♦ Q6	Pass	1NT	X	Pass
South HCP: 13	♣ QJ654	♣ AK97	2♥	Pass	3♦	AP
Contract: 3♦ E						

Board: 38	North:	South:	West	North	East	South
Dealer: N	♠ Q6	♠ A98		1♦	Pass	1NT
Vul: Both	♥ 1073	♥ Q4				
North HCP: 12	♦ AKQJ83	♦ 9764	Pass	2♦	Pass	3♦
South HCP: 10	♣ 108	♣ A743	AP			
Contract: 3♦ N						

Board: 39	North:	South:	West	North	East	South
Dealer: S	♠ Q32	♠ 10854				1♦
Vul: Both	♥ Q42	♥ AK53				
North HCP: 11	♦ Q862	♦ K54	Pass	2NT	Pass	3NT
South HCP: 14	♣ KQ2	♣ A4	AP			
Contract: 3N N						

Board: 40	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ 832		1♦	Pass	2NT
Vul: NS	♥ QJ9	♥ K54				
North HCP: 14	♦ K9864	♦ AJ	Pass	3NT	AP	
South HCP: 11	♣ K84	♣ QJ1092				
Contract: 3N S						



## North hands (Practice Page)

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

Board: 41	♠ 643	The opponents are silent.
Dealer: S	♥ J64	
Vul: Both	♦ 94	Partner bids first.
HCP: 6	♣ KQ983	

Board: 42	♠ AQ743	West Bids 2♦ if possible.
Dealer: N	♥ J	
Vul: EW	♦ Q	You bid first.
HCP: 16	♣ AK10654	

Board: 43	♠ A43	The opponents are silent.
Dealer: S	♥ Q6	
Vul: None	♦ 9652	Partner bids first.
HCP: 7	♣ J1063	

Board: 44	♠ 4	The opponents are silent.
Dealer: N	♥ 932	
Vul: Both	♦ AQJ95	You bid first.
HCP: 14	♣ AQJ5	

Board: 45	♠ K97	The opponents are silent.
Dealer: S	♥ J105	
Vul: NS	♦ 963	Partner bids first.
HCP: 12	♣ AKJ4	

# 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	♠ 643	♠ AJ5				1♦
Vul: Both	♥ J64	♥ A8				
North HCP: 6	♦ 94	♦ KQJ106	Pass	1NT	Pass	2NT
South HCP: 19	♣ KQ983	♣ A107	AP			
Contract: 2N N						

Board: 42	North:	South:	West	North	East	South
Dealer: N	♠ AQ743	♠ J95		1♣	Pass	1NT
Vul: EW	♥ J	♥ A7				
North HCP: 16	♦ Q	♦ 8643	2♦	2♠	Pass	3♣
South HCP: 7	♣ AK10654	♣ Q983	Pass	5♣	AP	
Contract: 5♣ N						

Board: 43	North:	South:	West	North	East	South
Dealer: S	♠ A43	♠ KJ97				1♦
Vul: None	♥ Q6	♥ K107				
North HCP: 7	♦ 9652	♦ J1074	Pass	1NT	AP	
South HCP: 12	♣ J1063	♣ A7				
Contract: 1N N						

Board: 44	North:	South:	West	North	East	South
Dealer: N	♠ 4	♠ K86		1♦	Pass	1NT
Vul: Both	♥ 932	♥ 1054				
North HCP: 14	♦ AQJ95	♦ K8642	Pass	2♣	Pass	2♦
South HCP: 6	♣ AQJ5	♣ 73				
Contract: 2♦ N			AP			

Board: 45	North:	South:	West	North	East	South
Dealer: S	♠ K97	♠ AJ64				1♦
Vul: NS	♥ J105	♥ 862				
North HCP: 12	♦ 963	♦ AKJ85	Pass	2NT	Pass	3♠
South HCP: 13	♣ AKJ4	♣ 5	Pass	3NT	AP	
Contract: 3N N						

## South hands (Practice Page)

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

Board: 41	♠ AJ5	The opponents are silent.
Dealer: S	♥ A8	
Vul: Both	♦ KQJ106	You bid first.
HCP: 19	♣ A107	

Board: 42	♠ J95	West Bids 2♦ if possible.
Dealer: N	♥ A7	
Vul: EW	♦ 8643	Partner bids first.
HCP: 7	♣ Q983	

Board: 43	♠ KJ97	The opponents are silent.
Dealer: S	♥ K107	
Vul: None	♦ J1074	You bid first.
HCP: 12	♣ A7	

Board: 44	♠ K86	The opponents are silent.
Dealer: N	♥ 1054	
Vul: Both	♦ K8642	Partner bids first.
HCP: 6	♣ 73	

Board: 45	♠ AJ64	The opponents are silent.
Dealer: S	♥ 862	
Vul: NS	♦ AKJ85	You bid first.
HCP: 13	♣ 5	

# 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	♠ 643	♠ AJ5				1♦
Vul: Both	♥ J64	♥ A8				
North HCP: 6	♦ 94	♦ KQJ106	Pass	1NT	Pass	2NT
South HCP: 19	♣ KQ983	♣ A107	AP			
Contract: 2N N						

Board: 42	North:	South:	West	North	East	South
Dealer: N	♠ AQ743	♠ J95		1♣	Pass	1NT
Vul: EW	♥ J	♥ A7				
North HCP: 16	♦ Q	♦ 8643	2♦	2♠	Pass	3♣
South HCP: 7	♣ AK10654	♣ Q983	Pass	5♣	AP	
Contract: 5♣ N						

Board: 43	North:	South:	West	North	East	South
Dealer: S	♠ A43	♠ KJ97				1♦
Vul: None	♥ Q6	♥ K107				
North HCP: 7	♦ 9652	♦ J1074	Pass	1NT	AP	
South HCP: 12	♣ J1063	♣ A7				
Contract: 1N N						

Board: 44	North:	South:	West	North	East	South
Dealer: N	♠ 4	♠ K86		1♦	Pass	1NT
Vul: Both	♥ 932	♥ 1054				
North HCP: 14	♦ AQJ95	♦ K8642	Pass	2♣	Pass	2♦
South HCP: 6	♣ AQJ5	♣ 73				
Contract: 2♦ N			AP			

Board: 45	North:	South:	West	North	East	South
Dealer: S	♠ K97	♠ AJ64				1♦
Vul: NS	♥ J105	♥ 862				
North HCP: 12	♦ 963	♦ AKJ85	Pass	2NT	Pass	3♠
South HCP: 13	♣ AKJ4	♣ 5	Pass	3NT	AP	
Contract: 3N N						

## North hands (Practice Page)

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

Board: 46	♠ KQ43	The opponents are silent.
Dealer: N	♥ AK52	
Vul: NS	♦ J62	You bid first.
HCP: 13	♣ 97	

Board: 47	♠ KQ7	The opponents are silent.
Dealer: S	♥ 875	
Vul: NS	♦ AK6	Partner bids first.
HCP: 12	♣ 10874	

Board: 48	♠ A8	The opponents are silent.
Dealer: N	♥ AJ4	
Vul: Both	♦ KQJ32	You bid first.
HCP: 19	♣ A83	

Board: 49	♠ A93	The opponents are silent.
Dealer: S	♥ A53	
Vul: EW	♦ K8	Partner bids first.
HCP: 12	♣ J8752	

Board: 50	♠ 72	The opponents are silent.
Dealer: N	♥ A875	
Vul: EW	♦ A1085	You bid first.
HCP: 12	♣ KJ9	

# 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	♠ KQ43	♠ 1097		1♦	Pass	2NT
Vul: NS	♥ AK52	♥ QJ6	Pass	3♥	Pass	3NT
North HCP: 13	♦ J62	♦ A103	AP			
South HCP: 12	♣ 97	♣ KQ102				
Contract: 3N S						

Board: 47	North:	South:	West	North	East	South
Dealer: S	♠ KQ7	♠ A854				1♦
Vul: NS	♥ 875	♥ J	Pass	2NT	Pass	3♣
North HCP: 12	♦ AK6	♦ 10974	Pass	3NT	AP	
South HCP: 12	♣ 10874	♣ AQJ5				
Contract: 3N N						

Board: 48	North:	South:	West	North	East	South
Dealer: N	♠ A8	♠ J107		1♦	Pass	1NT
Vul: Both	♥ AJ4	♥ 985	Pass	2NT	Pass	3NT
North HCP: 19	♦ KQJ32	♦ A54	AP			
South HCP: 9	♣ A83	♣ KJ64				
Contract: 3N S						

Board: 49	North:	South:	West	North	East	South
Dealer: S	♠ A93	♠ KQJ5				1♦
Vul: EW	♥ A53	♥ J94	Pass	2NT	AP	
North HCP: 12	♦ K8	♦ J5432				
South HCP: 11	♣ J8752	♣ K				
Contract: 2N N						

Board: 50	North:	South:	West	North	East	South
Dealer: N	♠ 72	♠ K96		1♦	Pass	1NT
Vul: EW	♥ A875	♥ Q93	AP			
North HCP: 12	♦ A1085	♦ K63				
South HCP: 8	♣ KJ9	♣ 8754				
Contract: 1N S						

## South hands (Practice Page)

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

Board: 46	♠ 1097	The opponents are silent.
Dealer: N	♥ QJ6	
Vul: NS	♦ A103	Partner bids first.
HCP: 12	♣ KQ102	

Board: 47	♠ A854	The opponents are silent.
Dealer: S	♥ J	
Vul: NS	♦ 10974	You bid first.
HCP: 12	♣ AQJ5	

Board: 48	♠ J107	The opponents are silent.
Dealer: N	♥ 985	
Vul: Both	♦ A54	Partner bids first.
HCP: 9	♣ KJ64	

Board: 49	♠ KQJ5	The opponents are silent.
Dealer: S	♥ J94	
Vul: EW	♦ J5432	You bid first.
HCP: 11	♣ K	

Board: 50	♠ K96	The opponents are silent.
Dealer: N	♥ Q93	
Vul: EW	♦ K63	Partner bids first.
HCP: 8	♣ 8754	

# 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	♠ KQ43	♠ 1097		1♦	Pass	2NT
Vul: NS	♥ AK52	♥ QJ6	Pass	3♥	Pass	3NT
North HCP: 13	♦ J62	♦ A103	AP			
South HCP: 12	♣ 97	♣ KQ102				
Contract: 3N S						

Board: 47	North:	South:	West	North	East	South
Dealer: S	♠ KQ7	♠ A854				1♦
Vul: NS	♥ 875	♥ J	Pass	2NT	Pass	3♣
North HCP: 12	♦ AK6	♦ 10974	Pass	3NT	AP	
South HCP: 12	♣ 10874	♣ AQJ5				
Contract: 3N N						

Board: 48	North:	South:	West	North	East	South
Dealer: N	♠ A8	♠ J107		1♦	Pass	1NT
Vul: Both	♥ AJ4	♥ 985	Pass	2NT	Pass	3NT
North HCP: 19	♦ KQJ32	♦ A54	AP			
South HCP: 9	♣ A83	♣ KJ64				
Contract: 3N S						

Board: 49	North:	South:	West	North	East	South
Dealer: S	♠ A93	♠ KQJ5				1♦
Vul: EW	♥ A53	♥ J94	Pass	2NT	AP	
North HCP: 12	♦ K8	♦ J5432				
South HCP: 11	♣ J8752	♣ K				
Contract: 2N N						

Board: 50	North:	South:	West	North	East	South
Dealer: N	♠ 72	♠ K96		1♦	Pass	1NT
Vul: EW	♥ A875	♥ Q93	AP			
North HCP: 12	♦ A1085	♦ K63				
South HCP: 8	♣ KJ9	♣ 8754				
Contract: 1N S						



## North hands (Practice Page)

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

Board: 51	♠ A7	The opponents are silent.
Dealer: S	♥ J76	
Vul: None	♦ Q109	Partner bids first.
HCP: 11	♣ KJ1098	

Board: 52	♠ 10762	The opponents are silent.
Dealer: N	♥ AJ8	
Vul: EW	♦ AJ84	You bid first.
HCP: 13	♣ K8	

Board: 53	♠ QJ2	The opponents are silent.
Dealer: S	♥ 875	
Vul: NS	♦ 103	Partner bids first.
HCP: 9	♣ AQ763	

Board: 54	♠ A3	The opponents are silent.
Dealer: N	♥ KQ3	
Vul: EW	♦ KJ106	You bid first.
HCP: 13	♣ 10953	

Board: 55	♠ AQ9	The opponents are silent.
Dealer: S	♥ 942	
Vul: NS	♦ Q854	Partner bids first.
HCP: 11	♣ K65	

## 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	♠ A7	♠ KJ42				1♦
Vul: None	♥ J76	♥ Q2	Pass	2NT	Pass	3♦
North HCP: 11	♦ Q109	♦ AKJ853	AP			
South HCP: 14	♣ KJ1098	♣ 2				
Contract: 3♦ S						

Board: 52	North:	South:	West	North	East	South
Dealer: N	♠ 10762	♠ J95		1♦	Pass	1NT
Vul: EW	♥ AJ8	♥ KQ5	AP			
North HCP: 13	♦ AJ84	♦ Q97				
South HCP: 9	♣ K8	♣ J964				
Contract: 1N S						

Board: 53	North:	South:	West	North	East	South
Dealer: S	♠ QJ2	♠ AK94				1♦
Vul: NS	♥ 875	♥ 10	Pass	1NT	Pass	3♦
North HCP: 9	♦ 103	♦ AQJ9642	Pass	3NT	Pass	5♦
South HCP: 14	♣ AQ763	♣ 10	AP			
Contract: 5♦ S						

Board: 54	North:	South:	West	North	East	South
Dealer: N	♠ A3	♠ K7		1♦	Pass	1NT
Vul: EW	♥ KQ3	♥ 1097	AP			
North HCP: 13	♦ KJ106	♦ 8754				
South HCP: 6	♣ 10953	♣ K764				
Contract: 1N S						

Board: 55	North:	South:	West	North	East	South
Dealer: S	♠ AQ9	♠ KJ6				1♦
Vul: NS	♥ 942	♥ 853	Pass	2NT	AP	
North HCP: 11	♦ Q854	♦ AK93				
South HCP: 13	♣ K65	♣ Q109				
Contract: 2N N						

## South hands (Practice Page)

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

Board: 51	♠ KJ42	The opponents are silent.
Dealer: S	♥ Q2	
Vul: None	♦ AKJ853	You bid first.
HCP: 14	♣ 2	

Board: 52	♠ J95	The opponents are silent.
Dealer: N	♥ KQ5	
Vul: EW	♦ Q97	Partner bids first.
HCP: 9	♣ J964	

Board: 53	♠ AK94	The opponents are silent.
Dealer: S	♥ 10	
Vul: NS	♦ AQJ9642	You bid first.
HCP: 14	♣ 10	

Board: 54	♠ K7	The opponents are silent.
Dealer: N	♥ 1097	
Vul: EW	♦ 8754	Partner bids first.
HCP: 6	♣ K764	

Board: 55	♠ KJ6	The opponents are silent.
Dealer: S	♥ 853	
Vul: NS	♦ AK93	You bid first.
HCP: 13	♣ Q109	

# 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	♠ A7	♠ KJ42				1♦
Vul: None	♥ J76	♥ Q2	Pass	2NT	Pass	3♦
North HCP: 11	♦ Q109	♦ AKJ853	AP			
South HCP: 14	♣ KJ1098	♣ 2				
Contract: 3♦ S						

Board: 52	North:	South:	West	North	East	South
Dealer: N	♠ 10762	♠ J95		1♦	Pass	1NT
Vul: EW	♥ AJ8	♥ KQ5	AP			
North HCP: 13	♦ AJ84	♦ Q97				
South HCP: 9	♣ K8	♣ J964				
Contract: 1N S						

Board: 53	North:	South:	West	North	East	South
Dealer: S	♠ QJ2	♠ AK94				1♦
Vul: NS	♥ 875	♥ 10	Pass	1NT	Pass	3♦
North HCP: 9	♦ 103	♦ AQJ9642	Pass	3NT	Pass	5♦
South HCP: 14	♣ AQ763	♣ 10	AP			
Contract: 5♦ S						

Board: 54	North:	South:	West	North	East	South
Dealer: N	♠ A3	♠ K7		1♦	Pass	1NT
Vul: EW	♥ KQ3	♥ 1097	AP			
North HCP: 13	♦ KJ106	♦ 8754				
South HCP: 6	♣ 10953	♣ K764				
Contract: 1N S						

Board: 55	North:	South:	West	North	East	South
Dealer: S	♠ AQ9	♠ KJ6				1♦
Vul: NS	♥ 942	♥ 853	Pass	2NT	AP	
North HCP: 11	♦ Q854	♦ AK93				
South HCP: 13	♣ K65	♣ Q109				
Contract: 2N N						

## North hands (Practice Page)

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

Board: 56	♠ AJ107	The opponents are silent.
Dealer: N	♥ Q762	
Vul: Both	♦ Q84	You bid first.
HCP: 13	♣ A8	

Board: 57	♠ K107	The opponents are silent.
Dealer: S	♥ 983	
Vul: NS	♦ 864	Partner bids first.
HCP: 6	♣ K873	

Board: 58	♠ A2	The opponents are silent.
Dealer: N	♥ AKQ6	
Vul: EW	♦ KQ972	You bid first.
HCP: 19	♣ J4	

Board: 59	♠ A63	The opponents are silent.
Dealer: S	♥ AJ6	
Vul: EW	♦ K7	Partner bids first.
HCP: 12	♣ 98542	

Board: 60	♠ 8	The opponents are silent.
Dealer: N	♥ AKJ3	
Vul: NS	♦ KQJ72	You bid first.
HCP: 17	♣ K107	

## 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	♠ AJ107	♠ K95		1♦	Pass	1NT
Vul: Both	♥ Q762	♥ 94				
North HCP: 13	♦ Q84	♦ A1075	AP			
South HCP: 10	♣ A8	♣ K753				
Contract: 1N S						

Board: 57	North:	South:	West	North	East	South
Dealer: S	♠ K107	♠ 965				1♦
Vul: NS	♥ 983	♥ AJ6				
North HCP: 6	♦ 864	♦ AKJ93	Pass	1NT	Pass	2♦
South HCP: 14	♣ K873	♣ J6	AP			
Contract: 2♦ S						

Board: 58	North:	South:	West	North	East	South
Dealer: N	♠ A2	♠ 963		1♦	Pass	2NT
Vul: EW	♥ AKQ6	♥ 103				
North HCP: 19	♦ KQ972	♦ A64	Pass	3NT	AP	
South HCP: 11	♣ J4	♣ AK1065				
Contract: 3N S						

Board: 59	North:	South:	West	North	East	South
Dealer: S	♠ A63	♠ K1074				1♦
Vul: EW	♥ AJ6	♥ K109				
North HCP: 12	♦ K7	♦ AQ106	Pass	2NT	AP	
South HCP: 12	♣ 98542	♣ 107				
Contract: 2N N						

Board: 60	North:	South:	West	North	East	South
Dealer: N	♠ 8	♠ 432		1♦	Pass	1NT
Vul: NS	♥ AKJ3	♥ 1096				
North HCP: 17	♦ KQJ72	♦ A63	Pass	2♥	Pass	2NT
South HCP: 6	♣ K107	♣ Q964	AP			
Contract: 2N S						

## South hands (Practice Page)

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

Board: 56	♠ K95	The opponents are silent.
Dealer: N	♥ 94	
Vul: Both	♦ A1075	Partner bids first.
HCP: 10	♣ K753	

Board: 57	♠ 965	The opponents are silent.
Dealer: S	♥ AJ6	
Vul: NS	♦ AKJ93	You bid first.
HCP: 14	♣ J6	

Board: 58	♠ 963	The opponents are silent.
Dealer: N	♥ 103	
Vul: EW	♦ A64	Partner bids first.
HCP: 11	♣ AK1065	

Board: 59	♠ K1074	The opponents are silent.
Dealer: S	♥ K109	
Vul: EW	♦ AQ106	You bid first.
HCP: 12	♣ 107	

Board: 60	♠ 432	The opponents are silent.
Dealer: N	♥ 1096	
Vul: NS	♦ A63	Partner bids first.
HCP: 6	♣ Q964	

## 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	♠ AJ107	♠ K95		1♦	Pass	1NT
Vul: Both	♥ Q762	♥ 94				
North HCP: 13	♦ Q84	♦ A1075	AP			
South HCP: 10	♣ A8	♣ K753				
Contract: 1N S						

Board: 57	North:	South:	West	North	East	South
Dealer: S	♠ K107	♠ 965				1♦
Vul: NS	♥ 983	♥ AJ6				
North HCP: 6	♦ 864	♦ AKJ93	Pass	1NT	Pass	2♦
South HCP: 14	♣ K873	♣ J6	AP			
Contract: 2♦ S						

Board: 58	North:	South:	West	North	East	South
Dealer: N	♠ A2	♠ 963		1♦	Pass	2NT
Vul: EW	♥ AKQ6	♥ 103				
North HCP: 19	♦ KQ972	♦ A64	Pass	3NT	AP	
South HCP: 11	♣ J4	♣ AK1065				
Contract: 3N S						

Board: 59	North:	South:	West	North	East	South
Dealer: S	♠ A63	♠ K1074				1♦
Vul: EW	♥ AJ6	♥ K109				
North HCP: 12	♦ K7	♦ AQ106	Pass	2NT	AP	
South HCP: 12	♣ 98542	♣ 107				
Contract: 2N N						

Board: 60	North:	South:	West	North	East	South
Dealer: N	♠ 8	♠ 432		1♦	Pass	1NT
Vul: NS	♥ AKJ3	♥ 1096				
North HCP: 17	♦ KQJ72	♦ A63	Pass	2♥	Pass	2NT
South HCP: 6	♣ K107	♣ Q964	AP			
Contract: 2N S						



## North hands (Practice Page)

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

Board: 61      ♠ AJ6      The opponents are silent.  
Dealer: S      ♥ K98  
Vul: EW      ♦ K6      Partner bids first.  
HCP: 12      ♣ J10542

Board: 62      ♠ A6      The opponents are silent.  
Dealer: N      ♥ A75  
Vul: Both      ♦ AJ987      You bid first.  
HCP: 13      ♣ 976

Board: 63      ♠ AQ10      East Doubles 1NT if possible.  
Dealer: S      ♥ K3      East Bids 2♥ if possible.  
Vul: None      ♦ 10642      West Bids 3♥ if possible.  
HCP: 9      ♣ 9873      East Doubles 4♦ if possible.  
Partner bids first.

Board: 64      ♠ A92      The opponents are silent.  
Dealer: N      ♥ J95  
Vul: None      ♦ A863      You bid first.  
HCP: 13      ♣ A75

Board: 65      ♠ Q7      East Bids 3♠ if possible.  
Dealer: S      ♥ K102  
Vul: NS      ♦ A76      Partner bids first.  
HCP: 12      ♣ K8654

# 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	♠ AJ6	♠ K9				1♦
Vul: EW	♥ K98	♥ QJ52				
North HCP: 12	♦ K6	♦ 9842	Pass	2NT	AP	
South HCP: 12	♣ J10542	♣ AQ9				
Contract: 2N N						

Board: 62	North:	South:	West	North	East	South
Dealer: N	♠ A6	♠ KJ7		1♦	Pass	1NT
Vul: Both	♥ A75	♥ J102				
North HCP: 13	♦ AJ987	♦ 10653	Pass	2♦	AP	
South HCP: 6	♣ 976	♣ J84				
Contract: 2♦ N						

Board: 63	North:	South:	West	North	East	South
Dealer: S	♠ AQ10	♠ K863				1♦
Vul: None	♥ K3	♥ Q96	Pass	1NT	X	2♦
North HCP: 9	♦ 10642	♦ KQJ85	Pass	Pass	2♥	Pass
South HCP: 11	♣ 9873	♣ 4	Pass	3♦	Pass	Pass
Contract: 4♦ X S			3♥	4♦	X	AP

Board: 64	North:	South:	West	North	East	South
Dealer: N	♠ A92	♠ K107				
Vul: None	♥ J95	♥ Q7		1♦	Pass	1NT
North HCP: 13	♦ A863	♦ K1074	AP			
South HCP: 10	♣ A75	♣ Q1063				
Contract: 1N S						

Board: 65	North:	South:	West	North	East	South
Dealer: S	♠ Q7	♠ K				1♦
Vul: NS	♥ K102	♥ Q873				
North HCP: 12	♦ A76	♦ KQJ985	Pass	2NT	3♠	4♦
South HCP: 12	♣ K8654	♣ J7	AP			
Contract: 4♦ S						

## South hands (Practice Page)

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

Board: 61	♠ K9	The opponents are silent.
Dealer: S	♥ QJ52	
Vul: EW	♦ 9842	You bid first.
HCP: 12	♣ AQ9	

Board: 62	♠ KJ7	The opponents are silent.
Dealer: N	♥ J102	
Vul: Both	♦ 10653	Partner bids first.
HCP: 6	♣ J84	

Board: 63	♠ K863	East Doubles 1NT if possible.
Dealer: S	♥ Q96	East Bids 2♥ if possible.
Vul: None	♦ KQJ85	West Bids 3♥ if possible.
HCP: 11	♣ 4	East Doubles 4♦ if possible.
		You bid first.

Board: 64	♠ K107	The opponents are silent.
Dealer: N	♥ Q7	
Vul: None	♦ K1074	Partner bids first.
HCP: 10	♣ Q1063	

Board: 65	♠ K	East Bids 3♠ if possible.
Dealer: S	♥ Q873	
Vul: NS	♦ KQJ985	You bid first.
HCP: 12	♣ J7	

# 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	♠ AJ6	♠ K9				1♦
Vul: EW	♥ K98	♥ QJ52				
North HCP: 12	♦ K6	♦ 9842	Pass	2NT	AP	
South HCP: 12	♣ J10542	♣ AQ9				
Contract: 2N N						

Board: 62	North:	South:	West	North	East	South
Dealer: N	♠ A6	♠ KJ7		1♦	Pass	1NT
Vul: Both	♥ A75	♥ J102				
North HCP: 13	♦ AJ987	♦ 10653	Pass	2♦	AP	
South HCP: 6	♣ 976	♣ J84				
Contract: 2♦ N						

Board: 63	North:	South:	West	North	East	South
Dealer: S	♠ AQ10	♠ K863				1♦
Vul: None	♥ K3	♥ Q96	Pass	1NT	X	2♦
North HCP: 9	♦ 10642	♦ KQJ85	Pass	Pass	2♥	Pass
South HCP: 11	♣ 9873	♣ 4	Pass	3♦	Pass	Pass
Contract: 4♦ X S			3♥	4♦	X	AP

Board: 64	North:	South:	West	North	East	South
Dealer: N	♠ A92	♠ K107				
Vul: None	♥ J95	♥ Q7		1♦	Pass	1NT
North HCP: 13	♦ A863	♦ K1074	AP			
South HCP: 10	♣ A75	♣ Q1063				
Contract: 1N S						

Board: 65	North:	South:	West	North	East	South
Dealer: S	♠ Q7	♠ K				1♦
Vul: NS	♥ K102	♥ Q873				
North HCP: 12	♦ A76	♦ KQJ985	Pass	2NT	3♠	4♦
South HCP: 12	♣ K8654	♣ J7	AP			
Contract: 4♦ S						

## North hands (Practice Page)

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

Board: 66	♠ 10	The opponents are silent.
Dealer: N	♥ Q742	
Vul: None	♦ K1082	You bid first.
HCP: 12	♣ AQJ5	

Board: 67	♠ 652	The opponents are silent.
Dealer: S	♥ A83	
Vul: EW	♦ J1063	Partner bids first.
HCP: 11	♣ AQ8	

Board: 68	♠ KQ96	West Bids 2♥ if possible.
Dealer: N	♥ 4	
Vul: None	♦ AQ95	You bid first.
HCP: 15	♣ KJ95	

Board: 69	♠ Q108	The opponents are silent.
Dealer: S	♥ A104	
Vul: NS	♦ 8543	Partner bids first.
HCP: 8	♣ Q75	

Board: 70	♠ K1053	The opponents are silent.
Dealer: N	♥ Q75	
Vul: None	♦ A5	You bid first.
HCP: 12	♣ K1064	

## 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	♠ 10	♠ AQ3		1♦	Pass	2NT
Vul: None	♥ Q742	♥ 985	Pass	3♣	Pass	3♦
North HCP: 12	♦ K1082	♦ AJ73	Pass	3NT	AP	
South HCP: 11	♣ AQJ5	♣ 862				
Contract: 3N S						

Board: 67	North:	South:	West	North	East	South
Dealer: S	♠ 652	♠ 9				1♦
Vul: EW	♥ A83	♥ J1097	Pass	2NT	Pass	3♥
North HCP: 11	♦ J1063	♦ AKQ52	Pass	3NT	AP	
South HCP: 13	♣ AQ8	♣ K62				
Contract: 3N N						

Board: 68	North:	South:	West	North	East	South
Dealer: N	♠ KQ96	♠ A104		1♦	Pass	1NT
Vul: None	♥ 4	♥ 876	2♥	3♣	Pass	4♣
North HCP: 15	♦ AQ95	♦ 82	AP			
South HCP: 10	♣ KJ95	♣ AQ743				
Contract: 4♣ N						

Board: 69	North:	South:	West	North	East	South
Dealer: S	♠ Q108	♠ A43				1♦
Vul: NS	♥ A104	♥ J93	Pass	1NT	AP	
North HCP: 8	♦ 8543	♦ QJ106				
South HCP: 12	♣ Q75	♣ KJ10				
Contract: 1N N						

Board: 70	North:	South:	West	North	East	South
Dealer: N	♠ K1053	♠ AJ6		1♣	Pass	1NT
Vul: None	♥ Q75	♥ 43	AP			
North HCP: 12	♦ A5	♦ 983				
South HCP: 6	♣ K1064	♣ J9853				
Contract: 1N S						

## South hands (Practice Page)

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

Board: 66	♠ AQ3	The opponents are silent.
Dealer: N	♥ 985	
Vul: None	♦ AJ73	Partner bids first.
HCP: 11	♣ 862	

Board: 67	♠ 9	The opponents are silent.
Dealer: S	♥ J1097	
Vul: EW	♦ AKQ52	You bid first.
HCP: 13	♣ K62	

Board: 68	♠ A104	West Bids 2♥ if possible.
Dealer: N	♥ 876	
Vul: None	♦ 82	Partner bids first.
HCP: 10	♣ AQ743	

Board: 69	♠ A43	The opponents are silent.
Dealer: S	♥ J93	
Vul: NS	♦ QJ106	You bid first.
HCP: 12	♣ KJ10	

Board: 70	♠ AJ6	The opponents are silent.
Dealer: N	♥ 43	
Vul: None	♦ 983	Partner bids first.
HCP: 6	♣ J9853	

## 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	♠ 10	♠ AQ3		1♦	Pass	2NT
Vul: None	♥ Q742	♥ 985	Pass	3♣	Pass	3♦
North HCP: 12	♦ K1082	♦ AJ73	Pass	3NT	AP	
South HCP: 11	♣ AQJ5	♣ 862				
Contract: 3N S						

Board: 67	North:	South:	West	North	East	South
Dealer: S	♠ 652	♠ 9				1♦
Vul: EW	♥ A83	♥ J1097	Pass	2NT	Pass	3♥
North HCP: 11	♦ J1063	♦ AKQ52	Pass	3NT	AP	
South HCP: 13	♣ AQ8	♣ K62				
Contract: 3N N						

Board: 68	North:	South:	West	North	East	South
Dealer: N	♠ KQ96	♠ A104		1♦	Pass	1NT
Vul: None	♥ 4	♥ 876	2♥	3♣	Pass	4♣
North HCP: 15	♦ AQ95	♦ 82	AP			
South HCP: 10	♣ KJ95	♣ AQ743				
Contract: 4♣ N						

Board: 69	North:	South:	West	North	East	South
Dealer: S	♠ Q108	♠ A43				1♦
Vul: NS	♥ A104	♥ J93	Pass	1NT	AP	
North HCP: 8	♦ 8543	♦ QJ106				
South HCP: 12	♣ Q75	♣ KJ10				
Contract: 1N N						

Board: 70	North:	South:	West	North	East	South
Dealer: N	♠ K1053	♠ AJ6		1♣	Pass	1NT
Vul: None	♥ Q75	♥ 43	AP			
North HCP: 12	♦ A5	♦ 983				
South HCP: 6	♣ K1064	♣ J9853				
Contract: 1N S						



## North hands (Practice Page)

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

Board: 71	♠ 109	The opponents are silent.
Dealer: S	♥ 732	
Vul: None	♦ 762	Partner bids first.
HCP: 8	♣ AKJ105	

Board: 72	♠ A764	The opponents are silent.
Dealer: N	♥ AK8	
Vul: Both	♦ A853	You bid first.
HCP: 19	♣ A9	

Board: 73	♠ K94	East Doubles 1NT if possible.
Dealer: S	♥ J85	East Doubles Pass if possible.
Vul: None	♦ 83	West Bids 2♠ if possible.
HCP: 7	♣ K9763	Partner bids first.

Board: 74	♠ J103	West Doubles 1NT if possible.
Dealer: N	♥ 986	East Bids 3♣ if possible.
Vul: NS	♦ AQJ64	West Doubles 3♦ if possible.
HCP: 12	♣ A9	East Bids 4♣ if possible.
		You bid first.

Board: 75	♠ J5	The opponents are silent.
Dealer: S	♥ 763	
Vul: EW	♦ QJ5	Partner bids first.
HCP: 9	♣ AJ653	

# 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	♠ 109	♠ K				1♦
Vul: None	♥ 732	♥ KQ1094	Pass	1NT	Pass	2♥
North HCP: 8	♦ 762	♦ AKJ1084	Pass	3♥	Pass	4♥
South HCP: 18	♣ AKJ105	♣ Q	AP			
Contract: 4♥ S						

Board: 72	North:	South:	West	North	East	South
Dealer: N	♠ A764	♠ Q2				
Vul: Both	♥ AK8	♥ J53		1♦	Pass	2NT
North HCP: 19	♦ A853	♦ QJ6	Pass	3NT	AP	
South HCP: 11	♣ A9	♣ KQ642				
Contract: 3N S						

Board: 73	North:	South:	West	North	East	South
Dealer: S	♠ K94	♠ A6				1♦
Vul: None	♥ J85	♥ 1076	Pass	1NT	X	2♦
North HCP: 7	♦ 83	♦ AKJ10965	Pass	Pass	X	Pass
South HCP: 12	♣ K9763	♣ 4	2♠	Pass	Pass	3♦
Contract: 3♦ S			AP			

Board: 74	North:	South:	West	North	East	South
Dealer: N	♠ J103	♠ 542				
Vul: NS	♥ 986	♥ K75		1♦	Pass	1NT
North HCP: 12	♦ AQJ64	♦ 10973	X	2♦	3♣	3♦
South HCP: 6	♣ A9	♣ K83	X	Pass	4♣	AP
Contract: 4♣ E						

Board: 75	North:	South:	West	North	East	South
Dealer: S	♠ J5	♠ A104				
Vul: EW	♥ 763	♥ A1084				1♦
North HCP: 9	♦ QJ5	♦ K1032	Pass	1NT	AP	
South HCP: 14	♣ AJ653	♣ K7				
Contract: 1N N						

## South hands (Practice Page)

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

Board: 71	♠ K	The opponents are silent.
Dealer: S	♥ KQ1094	
Vul: None	♦ AKJ1084	You bid first.
HCP: 18	♣ Q	

Board: 72	♠ Q2	The opponents are silent.
Dealer: N	♥ J53	
Vul: Both	♦ QJ6	Partner bids first.
HCP: 11	♣ KQ642	

Board: 73	♠ A6	East Doubles 1NT if possible.
Dealer: S	♥ 1076	East Doubles Pass if possible.
Vul: None	♦ AKJ10965	West Bids 2♠ if possible.
HCP: 12	♣ 4	You bid first.

Board: 74	♠ 542	West Doubles 1NT if possible.
Dealer: N	♥ K75	East Bids 3♣ if possible.
Vul: NS	♦ 10973	West Doubles 3♦ if possible.
HCP: 6	♣ K83	East Bids 4♣ if possible.
		Partner bids first.

Board: 75	♠ A104	The opponents are silent.
Dealer: S	♥ A1084	
Vul: EW	♦ K1032	You bid first.
HCP: 14	♣ K7	

# 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	♠ 109	♠ K				1♦
Vul: None	♥ 732	♥ KQ1094	Pass	1NT	Pass	2♥
North HCP: 8	♦ 762	♦ AKJ1084	Pass	3♥	Pass	4♥
South HCP: 18	♣ AKJ105	♣ Q	AP			
Contract: 4♥ S						

Board: 72	North:	South:	West	North	East	South
Dealer: N	♠ A764	♠ Q2				
Vul: Both	♥ AK8	♥ J53		1♦	Pass	2NT
North HCP: 19	♦ A853	♦ QJ6	Pass	3NT	AP	
South HCP: 11	♣ A9	♣ KQ642				
Contract: 3N S						

Board: 73	North:	South:	West	North	East	South
Dealer: S	♠ K94	♠ A6				1♦
Vul: None	♥ J85	♥ 1076	Pass	1NT	X	2♦
North HCP: 7	♦ 83	♦ AKJ10965	Pass	Pass	X	Pass
South HCP: 12	♣ K9763	♣ 4	2♠	Pass	Pass	3♦
Contract: 3♦ S			AP			

Board: 74	North:	South:	West	North	East	South
Dealer: N	♠ J103	♠ 542				
Vul: NS	♥ 986	♥ K75		1♦	Pass	1NT
North HCP: 12	♦ AQJ64	♦ 10973	X	2♦	3♣	3♦
South HCP: 6	♣ A9	♣ K83	X	Pass	4♣	AP
Contract: 4♣ E						

Board: 75	North:	South:	West	North	East	South
Dealer: S	♠ J5	♠ A104				
Vul: EW	♥ 763	♥ A1084				1♦
North HCP: 9	♦ QJ5	♦ K1032	Pass	1NT	AP	
South HCP: 14	♣ AJ653	♣ K7				
Contract: 1N N						

## North hands (Practice Page)

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

Board: 76	♠ A10	The opponents are silent.
Dealer: N	♥ AJ84	
Vul: EW	♦ AK105	You bid first.
HCP: 19	♣ K106	
Board: 77	♠ J5	East Doubles 1NT if possible.
Dealer: S	♥ 1063	West Bids 2♠ if possible.
Vul: NS	♦ KQ92	
HCP: 9	♣ QJ64	Partner bids first.
Board: 78	♠ 1096	The opponents are silent.
Dealer: N	♥ 97	
Vul: None	♦ AQJ108	You bid first.
HCP: 13	♣ AQ10	
Board: 79	♠ J63	East Bids 2♠ if possible.
Dealer: S	♥ J107	
Vul: NS	♦ A82	Partner bids first.
HCP: 7	♣ J1043	
Board: 80	♠ A964	West Doubles 1NT if possible.
Dealer: N	♥ A4	West Bids 2♥ if possible.
Vul: NS	♦ QJ963	
HCP: 12	♣ J7	You bid first.

## 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	♠ A10	♠ K92		1♦	Pass	2NT
Vul: EW	♥ AJ84	♥ Q10				
North HCP: 19	♦ AK105	♦ QJ87	Pass	3NT	AP	
South HCP: 11	♣ K106	♣ QJ93				
Contract: 3N S						

Board: 77	North:	South:	West	North	East	South
Dealer: S	♠ J5	♠ Q73				1♦
Vul: NS	♥ 1063	♥ AK84				
North HCP: 9	♦ KQ92	♦ J10754	Pass	1NT	X	Pass
South HCP: 14	♣ QJ64	♣ A	2♠	AP		
Contract: 2♠ W						

Board: 78	North:	South:	West	North	East	South
Dealer: N	♠ 1096	♠ QJ2		1♦	Pass	2NT
Vul: None	♥ 97	♥ Q53				
North HCP: 13	♦ AQJ108	♦ K54	Pass	3NT	AP	
South HCP: 12	♣ AQ10	♣ KJ82				
Contract: 3N S						

Board: 79	North:	South:	West	North	East	South
Dealer: S	♠ J63	♠ 74				1♦
Vul: NS	♥ J107	♥ AK				
North HCP: 7	♦ A82	♦ Q9754	Pass	1NT	Pass	2♣
South HCP: 12	♣ J1043	♣ K875	Pass	Pass	2♠	Pass
Contract: 3♣ S			Pass	3♣	AP	

Board: 80	North:	South:	West	North	East	South
Dealer: N	♠ A964	♠ J75		1♦	Pass	1NT
Vul: NS	♥ A4	♥ K86				
North HCP: 12	♦ QJ963	♦ 74	X	2♦	Pass	Pass
South HCP: 6	♣ J7	♣ Q10943	2♥	AP		
Contract: 2♥ W						

## South hands (Practice Page)

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

Board: 76	♠ K92	The opponents are silent.
Dealer: N	♥ Q10	
Vul: EW	♦ QJ87	Partner bids first.
HCP: 11	♣ QJ93	
Board: 77	♠ Q73	East Doubles 1NT if possible.
Dealer: S	♥ AK84	West Bids 2♠ if possible.
Vul: NS	♦ J10754	
HCP: 14	♣ A	You bid first.
Board: 78	♠ QJ2	The opponents are silent.
Dealer: N	♥ Q53	
Vul: None	♦ K54	Partner bids first.
HCP: 12	♣ KJ82	
Board: 79	♠ 74	East Bids 2♠ if possible.
Dealer: S	♥ AK	
Vul: NS	♦ Q9754	You bid first.
HCP: 12	♣ K875	
Board: 80	♠ J75	West Doubles 1NT if possible.
Dealer: N	♥ K86	West Bids 2♥ if possible.
Vul: NS	♦ 74	
HCP: 6	♣ Q10943	Partner bids first.

## 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	♠ A10	♠ K92		1♦	Pass	2NT
Vul: EW	♥ AJ84	♥ Q10				
North HCP: 19	♦ AK105	♦ QJ87	Pass	3NT	AP	
South HCP: 11	♣ K106	♣ QJ93				
Contract: 3N S						

Board: 77	North:	South:	West	North	East	South
Dealer: S	♠ J5	♠ Q73				1♦
Vul: NS	♥ 1063	♥ AK84				
North HCP: 9	♦ KQ92	♦ J10754	Pass	1NT	X	Pass
South HCP: 14	♣ QJ64	♣ A	2♠	AP		
Contract: 2♠ W						

Board: 78	North:	South:	West	North	East	South
Dealer: N	♠ 1096	♠ QJ2		1♦	Pass	2NT
Vul: None	♥ 97	♥ Q53				
North HCP: 13	♦ AQJ108	♦ K54	Pass	3NT	AP	
South HCP: 12	♣ AQ10	♣ KJ82				
Contract: 3N S						

Board: 79	North:	South:	West	North	East	South
Dealer: S	♠ J63	♠ 74				1♦
Vul: NS	♥ J107	♥ AK				
North HCP: 7	♦ A82	♦ Q9754	Pass	1NT	Pass	2♣
South HCP: 12	♣ J1043	♣ K875	Pass	Pass	2♠	Pass
Contract: 3♣ S			Pass	3♣	AP	

Board: 80	North:	South:	West	North	East	South
Dealer: N	♠ A964	♠ J75		1♦	Pass	1NT
Vul: NS	♥ A4	♥ K86				
North HCP: 12	♦ QJ963	♦ 74	X	2♦	Pass	Pass
South HCP: 6	♣ J7	♣ Q10943	2♥	AP		
Contract: 2♥ W						



## North hands (Practice Page)

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

Board: 81	♠ Q8	East Bids 3♥ if possible.
Dealer: S	♥ K73	
Vul: NS	♦ K53	Partner bids first.
HCP: 12	♣ A7542	

Board: 82	♠ AJ54	The opponents are silent.
Dealer: N	♥ AQ64	
Vul: EW	♦ A543	You bid first.
HCP: 15	♣ 5	

Board: 83	♠ 65	East Bids 2♦ if possible.
Dealer: S	♥ Q84	West Bids 4♠ if possible.
Vul: NS	♦ KQ8	
HCP: 10	♣ K9853	Partner bids first.

Board: 84	♠ K1084	The opponents are silent.
Dealer: N	♥ KQ83	
Vul: None	♦ K97	You bid first.
HCP: 12	♣ J4	

Board: 85	♠ K73	East Doubles Pass if possible.
Dealer: S	♥ 542	West Bids 2♥ if possible.
Vul: None	♦ 763	
HCP: 6	♣ QJ83	Partner bids first.

# 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	♠ Q8	♠ AK6				1♦
Vul: NS	♥ K73	♥ 5	Pass	2NT	3♥	Pass
North HCP: 12	♦ K53	♦ A7642	Pass	X	AP	
South HCP: 12	♣ A7542	♣ J986				
Contract: 3♥X E						

Board: 82	North:	South:	West	North	East	South
Dealer: N	♠ AJ54	♠ Q107		1♦	Pass	1NT
Vul: EW	♥ AQ64	♥ 103	AP			
North HCP: 15	♦ A543	♦ J982				
South HCP: 6	♣ 5	♣ K984				
Contract: 1N S						

Board: 83	North:	South:	West	North	East	South
Dealer: S	♠ 65	♠ 94				1♦
Vul: NS	♥ Q84	♥ K7	Pass	1NT	2♦ <sup>1</sup>	X
North HCP: 10	♦ KQ8	♦ A10653	4♠	AP		
South HCP: 11	♣ K9853	♣ A1076	1. Michaels Cuebid			
Contract: 2♠ W						

Board: 84	North:	South:	West	North	East	South
Dealer: N	♠ K1084	♠ Q52		1♦	Pass	2NT
Vul: None	♥ KQ83	♥ 42	AP			
North HCP: 12	♦ K97	♦ QJ5				
South HCP: 12	♣ J4	♣ AK1063				
Contract: 2N S						

Board: 85	North:	South:	West	North	East	South
Dealer: S	♠ K73	♠ 865				1♦
Vul: None	♥ 542	♥ A106	Pass	1NT	Pass	2♦
North HCP: 6	♦ 763	♦ AQJ92	Pass	Pass	X	Pass
South HCP: 11	♣ QJ83	♣ 105	2♥	AP		
Contract: 2♥ W						

## South hands (Practice Page)

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

Board: 81	♠ AK6	East Bids 3♥ if possible.
Dealer: S	♥ 5	
Vul: NS	♦ A7642	You bid first.
HCP: 12	♣ J986	
Board: 82	♠ Q107	The opponents are silent.
Dealer: N	♥ 103	
Vul: EW	♦ J982	Partner bids first.
HCP: 6	♣ K984	
Board: 83	♠ 94	East Bids 2♦ if possible.
Dealer: S	♥ K7	West Bids 4♠ if possible.
Vul: NS	♦ A10653	
HCP: 11	♣ A1076	You bid first.
Board: 84	♠ Q52	The opponents are silent.
Dealer: N	♥ 42	
Vul: None	♦ QJ5	Partner bids first.
HCP: 12	♣ AK1063	
Board: 85	♠ 865	East Doubles Pass if possible.
Dealer: S	♥ A106	West Bids 2♥ if possible.
Vul: None	♦ AQJ92	
HCP: 11	♣ 105	You bid first.

# 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	♠ Q8	♠ AK6				1♦
Vul: NS	♥ K73	♥ 5	Pass	2NT	3♥	Pass
North HCP: 12	♦ K53	♦ A7642	Pass	X	AP	
South HCP: 12	♣ A7542	♣ J986				
Contract: 3♥X E						

Board: 82	North:	South:	West	North	East	South
Dealer: N	♠ AJ54	♠ Q107		1♦	Pass	1NT
Vul: EW	♥ AQ64	♥ 103	AP			
North HCP: 15	♦ A543	♦ J982				
South HCP: 6	♣ 5	♣ K984				
Contract: 1N S						

Board: 83	North:	South:	West	North	East	South
Dealer: S	♠ 65	♠ 94				1♦
Vul: NS	♥ Q84	♥ K7	Pass	1NT	2♦ <sup>1</sup>	X
North HCP: 10	♦ KQ8	♦ A10653	4♠	AP		
South HCP: 11	♣ K9853	♣ A1076	1. Michaels Cuebid			
Contract: 2♠ W						

Board: 84	North:	South:	West	North	East	South
Dealer: N	♠ K1084	♠ Q52		1♦	Pass	2NT
Vul: None	♥ KQ83	♥ 42	AP			
North HCP: 12	♦ K97	♦ QJ5				
South HCP: 12	♣ J4	♣ AK1063				
Contract: 2N S						

Board: 85	North:	South:	West	North	East	South
Dealer: S	♠ K73	♠ 865				1♦
Vul: None	♥ 542	♥ A106	Pass	1NT	Pass	2♦
North HCP: 6	♦ 763	♦ AQJ92	Pass	Pass	X	Pass
South HCP: 11	♣ QJ83	♣ 105	2♥	AP		
Contract: 2♥ W						

## North hands (Practice Page)

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

Board: 86	♠ QJ84	The opponents are silent.
Dealer: N	♥ AQ8	
Vul: None	♦ K876	You bid first.
HCP: 12	♣ 98	

Board: 87	♠ QJ2	The opponents are silent.
Dealer: S	♥ 108	
Vul: NS	♦ K75	Partner bids first.
HCP: 10	♣ A10986	

Board: 88	♠ 873	The opponents are silent.
Dealer: N	♥ AK2	
Vul: EW	♦ A10842	You bid first.
HCP: 11	♣ 94	

Board: 89	♠ 972	The opponents are silent.
Dealer: S	♥ K103	
Vul: EW	♦ 84	Partner bids first.
HCP: 10	♣ AK543	

Board: 90	♠ AQ104	The opponents are silent.
Dealer: N	♥ AQ7	
Vul: EW	♦ AJ842	You bid first.
HCP: 18	♣ J	

# 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	♠ QJ84	♠ 962		1♦	Pass	1NT
Vul: None	♥ AQ8	♥ 654				
North HCP: 12	♦ K876	♦ QJ102	AP			
South HCP: 6	♣ 98	♣ K73				
Contract: 1N S						

Board: 87	North:	South:	West	North	East	South
Dealer: S	♠ QJ2	♠ 954				1♦
Vul: NS	♥ 108	♥ KQJ3				
North HCP: 10	♦ K75	♦ AJ103	Pass	1NT	AP	
South HCP: 14	♣ A10986	♣ K3				
Contract: 1N N						

Board: 88	North:	South:	West	North	East	South
Dealer: N	♠ 873	♠ Q109		1♦	Pass	2NT
Vul: EW	♥ AK2	♥ J76				
North HCP: 11	♦ A10842	♦ 53	AP			
South HCP: 12	♣ 94	♣ AKQ76				
Contract: 2N S						

Board: 89	North:	South:	West	North	East	South
Dealer: S	♠ 972	♠ A5				1♦
Vul: EW	♥ K103	♥ AJ7				
North HCP: 10	♦ 84	♦ AQ7632	Pass	1NT	Pass	3♦
South HCP: 15	♣ AK543	♣ 109	AP			
Contract: 3♦ S						

Board: 90	North:	South:	West	North	East	South
Dealer: N	♠ AQ104	♠ K53		1♦	Pass	1NT
Vul: EW	♥ AQ7	♥ 542				
North HCP: 18	♦ AJ842	♦ 753	Pass	2♠	Pass	3NT
South HCP: 10	♣ J	♣ AK94	AP			
Contract: 3N S						

## South hands (Practice Page)

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

Board: 86	♠ 962	The opponents are silent.
Dealer: N	♥ 654	
Vul: None	♦ QJ102	Partner bids first.
HCP: 6	♣ K73	

Board: 87	♠ 954	The opponents are silent.
Dealer: S	♥ KQJ3	
Vul: NS	♦ AJ103	You bid first.
HCP: 14	♣ K3	

Board: 88	♠ Q109	The opponents are silent.
Dealer: N	♥ J76	
Vul: EW	♦ 53	Partner bids first.
HCP: 12	♣ AKQ76	

Board: 89	♠ A5	The opponents are silent.
Dealer: S	♥ AJ7	
Vul: EW	♦ AQ7632	You bid first.
HCP: 15	♣ 109	

Board: 90	♠ K53	The opponents are silent.
Dealer: N	♥ 542	
Vul: EW	♦ 753	Partner bids first.
HCP: 10	♣ AK94	

## 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	♠ QJ84	♠ 962		1♦	Pass	1NT
Vul: None	♥ AQ8	♥ 654				
North HCP: 12	♦ K876	♦ QJ102	AP			
South HCP: 6	♣ 98	♣ K73				
Contract: 1N S						

Board: 87	North:	South:	West	North	East	South
Dealer: S	♠ QJ2	♠ 954				1♦
Vul: NS	♥ 108	♥ KQJ3				
North HCP: 10	♦ K75	♦ AJ103	Pass	1NT	AP	
South HCP: 14	♣ A10986	♣ K3				
Contract: 1N N						

Board: 88	North:	South:	West	North	East	South
Dealer: N	♠ 873	♠ Q109		1♦	Pass	2NT
Vul: EW	♥ AK2	♥ J76				
North HCP: 11	♦ A10842	♦ 53	AP			
South HCP: 12	♣ 94	♣ AKQ76				
Contract: 2N S						

Board: 89	North:	South:	West	North	East	South
Dealer: S	♠ 972	♠ A5				1♦
Vul: EW	♥ K103	♥ AJ7				
North HCP: 10	♦ 84	♦ AQ7632	Pass	1NT	Pass	3♦
South HCP: 15	♣ AK543	♣ 109	AP			
Contract: 3♦ S						

Board: 90	North:	South:	West	North	East	South
Dealer: N	♠ AQ104	♠ K53		1♦	Pass	1NT
Vul: EW	♥ AQ7	♥ 542				
North HCP: 18	♦ AJ842	♦ 753	Pass	2♠	Pass	3NT
South HCP: 10	♣ J	♣ AK94	AP			
Contract: 3N S						



## North hands (Practice Page)

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

Board: 91	♠ 84	The opponents are silent.
Dealer: S	♥ KJ9	
Vul: EW	♦ Q97	Partner bids first.
HCP: 11	♣ AJ752	

Board: 92	♠ AK	The opponents are silent.
Dealer: N	♥ QJ102	
Vul: Both	♦ K982	You bid first.
HCP: 14	♣ J64	

Board: 93	♠ K6	East Bids 2♥ if possible.
Dealer: S	♥ 542	
Vul: None	♦ A54	Partner bids first.
HCP: 9	♣ Q9873	

Board: 94	♠ J82	The opponents are silent.
Dealer: N	♥ A87	
Vul: NS	♦ AQ73	You bid first.
HCP: 13	♣ Q84	

Board: 95	♠ K94	The opponents are silent.
Dealer: S	♥ KJ5	
Vul: NS	♦ 1076	Partner bids first.
HCP: 12	♣ AJ84	

## 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	♠ 84	♠ KQ103				1♦
Vul: EW	♥ KJ9	♥ 543				
North HCP: 11	♦ Q97	♦ AK1062	Pass	2NT	AP	
South HCP: 12	♣ AJ752	♣ 4				
Contract: 2N N						

Board: 92	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ Q52		1♦	Pass	2NT
Vul: Both	♥ QJ102	♥ 954				
North HCP: 14	♦ K982	♦ QJ53	Pass	3NT	AP	
South HCP: 11	♣ J64	♣ AQ9				
Contract: 3N S						

Board: 93	North:	South:	West	North	East	South
Dealer: S	♠ K6	♠ A1092				1♦
Vul: None	♥ 542	♥ Q7				
North HCP: 9	♦ A54	♦ KQJ92	Pass	1NT	2♥	AP
South HCP: 12	♣ Q9873	♣ 105				
Contract: 2♥ E						

Board: 94	North:	South:	West	North	East	South
Dealer: N	♠ J82	♠ KQ5		1♦	Pass	1NT
Vul: NS	♥ A87	♥ KJ10				
North HCP: 13	♦ AQ73	♦ 952	AP			
South HCP: 10	♣ Q84	♣ J963				
Contract: 1N S						

Board: 95	North:	South:	West	North	East	South
Dealer: S	♠ K94	♠ QJ108				1♦
Vul: NS	♥ KJ5	♥ Q76				
North HCP: 12	♦ 1076	♦ KQ54	Pass	2NT	Pass	3♠
South HCP: 13	♣ AJ84	♣ K6	Pass	3NT	AP	
Contract: 3N N						

## South hands (Practice Page)

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

Board: 91	♠ KQ103	The opponents are silent.
Dealer: S	♥ 543	
Vul: EW	♦ AK1062	You bid first.
HCP: 12	♣ 4	

Board: 92	♠ Q52	The opponents are silent.
Dealer: N	♥ 954	
Vul: Both	♦ QJ53	Partner bids first.
HCP: 11	♣ AQ9	

Board: 93	♠ A1092	East Bids 2♥ if possible.
Dealer: S	♥ Q7	
Vul: None	♦ KQJ92	You bid first.
HCP: 12	♣ 105	

Board: 94	♠ KQ5	The opponents are silent.
Dealer: N	♥ KJ10	
Vul: NS	♦ 952	Partner bids first.
HCP: 10	♣ J963	

Board: 95	♠ QJ108	The opponents are silent.
Dealer: S	♥ Q76	
Vul: NS	♦ KQ54	You bid first.
HCP: 13	♣ K6	

## 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	♠ 84	♠ KQ103				1♦
Vul: EW	♥ KJ9	♥ 543				
North HCP: 11	♦ Q97	♦ AK1062	Pass	2NT	AP	
South HCP: 12	♣ AJ752	♣ 4				
Contract: 2N N						

Board: 92	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ Q52		1♦	Pass	2NT
Vul: Both	♥ QJ102	♥ 954				
North HCP: 14	♦ K982	♦ QJ53	Pass	3NT	AP	
South HCP: 11	♣ J64	♣ AQ9				
Contract: 3N S						

Board: 93	North:	South:	West	North	East	South
Dealer: S	♠ K6	♠ A1092				1♦
Vul: None	♥ 542	♥ Q7				
North HCP: 9	♦ A54	♦ KQJ92	Pass	1NT	2♥	AP
South HCP: 12	♣ Q9873	♣ 105				
Contract: 2♥ E						

Board: 94	North:	South:	West	North	East	South
Dealer: N	♠ J82	♠ KQ5		1♦	Pass	1NT
Vul: NS	♥ A87	♥ KJ10				
North HCP: 13	♦ AQ73	♦ 952	AP			
South HCP: 10	♣ Q84	♣ J963				
Contract: 1N S						

Board: 95	North:	South:	West	North	East	South
Dealer: S	♠ K94	♠ QJ108				1♦
Vul: NS	♥ KJ5	♥ Q76				
North HCP: 12	♦ 1076	♦ KQ54	Pass	2NT	Pass	3♠
South HCP: 13	♣ AJ84	♣ K6	Pass	3NT	AP	
Contract: 3N N						

## North hands (Practice Page)

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

Board: 96	♠ 873	The opponents are silent.
Dealer: N	♥ QJ102	
Vul: None	♦ AK64	You bid first.
HCP: 14	♣ A2	

Board: 97	♠ K74	The opponents are silent.
Dealer: S	♥ 986	
Vul: Both	♦ 853	Partner bids first.
HCP: 8	♣ AJ107	

Board: 98	♠ J1062	The opponents are silent.
Dealer: N	♥ AJ82	
Vul: NS	♦ AJ106	You bid first.
HCP: 14	♣ K	

Board: 99	♠ A106	The opponents are silent.
Dealer: S	♥ K7	
Vul: Both	♦ 10763	Partner bids first.
HCP: 8	♣ J983	

Board: 100	♠ AQ85	The opponents are silent.
Dealer: N	♥ 64	
Vul: EW	♦ KJ9652	You bid first.
HCP: 10	♣ 5	

# 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	♠ 873	♠ K54		1♦	Pass	2NT
Vul: None	♥ QJ102	♥ A96				
North HCP: 14	♦ AK64	♦ Q83	Pass	3NT	AP	
South HCP: 11	♣ A2	♣ Q1094				
Contract: 3N S						

Board: 97	North:	South:	West	North	East	South
Dealer: S	♠ K74	♠ AJ9				1♦
Vul: Both	♥ 986	♥ A42				
North HCP: 8	♦ 853	♦ QJ94	Pass	1NT	AP	
South HCP: 14	♣ AJ107	♣ Q96				
Contract: 1N N						

Board: 98	North:	South:	West	North	East	South
Dealer: N	♠ J1062	♠ Q9		1♦	Pass	1NT
Vul: NS	♥ AJ82	♥ 1094				
North HCP: 14	♦ AJ106	♦ 9873	AP			
South HCP: 8	♣ K	♣ AQ93				
Contract: 1N S						

Board: 99	North:	South:	West	North	East	South
Dealer: S	♠ A106	♠ 83				1♦
Vul: Both	♥ K7	♥ AJ8				
North HCP: 8	♦ 10763	♦ AQ85	Pass	1NT	Pass	2NT
South HCP: 18	♣ J983	♣ AK75	Pass	3NT	AP	
Contract: 3N N						

Board: 100	North:	South:	West	North	East	South
Dealer: N	♠ AQ85	♠ K107		1♦	Pass	2NT
Vul: EW	♥ 64	♥ QJ8				
North HCP: 10	♦ KJ9652	♦ Q108	Pass	3♦	AP	
South HCP: 11	♣ 5	♣ K742				
Contract: 3♦ N						

## South hands (Practice Page)

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

Board: 96	♠ K54	The opponents are silent.
Dealer: N	♥ A96	
Vul: None	♦ Q83	Partner bids first.
HCP: 11	♣ Q1094	

Board: 97	♠ AJ9	The opponents are silent.
Dealer: S	♥ A42	
Vul: Both	♦ QJ94	You bid first.
HCP: 14	♣ Q96	

Board: 98	♠ Q9	The opponents are silent.
Dealer: N	♥ 1094	
Vul: NS	♦ 9873	Partner bids first.
HCP: 8	♣ AQ93	

Board: 99	♠ 83	The opponents are silent.
Dealer: S	♥ AJ8	
Vul: Both	♦ AQ85	You bid first.
HCP: 18	♣ AK75	

Board: 100	♠ K107	The opponents are silent.
Dealer: N	♥ QJ8	
Vul: EW	♦ Q108	Partner bids first.
HCP: 11	♣ K742	

# 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	♠ 873	♠ K54		1♦	Pass	2NT
Vul: None	♥ QJ102	♥ A96				
North HCP: 14	♦ AK64	♦ Q83	Pass	3NT	AP	
South HCP: 11	♣ A2	♣ Q1094				
Contract: 3N S						

Board: 97	North:	South:	West	North	East	South
Dealer: S	♠ K74	♠ AJ9				1♦
Vul: Both	♥ 986	♥ A42				
North HCP: 8	♦ 853	♦ QJ94	Pass	1NT	AP	
South HCP: 14	♣ AJ107	♣ Q96				
Contract: 1N N						

Board: 98	North:	South:	West	North	East	South
Dealer: N	♠ J1062	♠ Q9		1♦	Pass	1NT
Vul: NS	♥ AJ82	♥ 1094				
North HCP: 14	♦ AJ106	♦ 9873	AP			
South HCP: 8	♣ K	♣ AQ93				
Contract: 1N S						

Board: 99	North:	South:	West	North	East	South
Dealer: S	♠ A106	♠ 83				1♦
Vul: Both	♥ K7	♥ AJ8				
North HCP: 8	♦ 10763	♦ AQ85	Pass	1NT	Pass	2NT
South HCP: 18	♣ J983	♣ AK75	Pass	3NT	AP	
Contract: 3N N						

Board: 100	North:	South:	West	North	East	South
Dealer: N	♠ AQ85	♠ K107		1♦	Pass	2NT
Vul: EW	♥ 64	♥ QJ8				
North HCP: 10	♦ KJ9652	♦ Q108	Pass	3♦	AP	
South HCP: 11	♣ 5	♣ K742				
Contract: 3♦ N						



## North hands (Practice Page)

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

Board: 101	♠ K63	The opponents are silent.
Dealer: S	♥ 106	
Vul: None	♦ K107	Partner bids first.
HCP: 7	♣ J10853	

Board: 102	♠ J7	The opponents are silent.
Dealer: N	♥ A98	
Vul: EW	♦ AKQ53	You bid first.
HCP: 19	♣ KQ5	

Board: 103	♠ K43	The opponents are silent.
Dealer: S	♥ Q103	
Vul: Both	♦ AK2	Partner bids first.
HCP: 12	♣ 10865	

Board: 104	♠ 94	West Doubles Pass if possible.
Dealer: N	♥ 1072	East Bids 2♠ if possible.
Vul: EW	♦ A72	
HCP: 12	♣ AKJ43	You bid first.

Board: 105	♠ J72	The opponents are silent.
Dealer: S	♥ K94	
Vul: Both	♦ 109	Partner bids first.
HCP: 11	♣ AQJ75	

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

Board: 101  
Dealer: S  
Vul: None  
North HCP: 7  
South HCP: 18  
Contract: 3N N

North:  
♠ K63  
♥ 106  
♦ K107  
♣ J10853

South:  
♠ AQJ8  
♥ A743  
♦ QJ6  
♣ A4

West	North	East	South
			1♦
Pass	1NT	Pass	2NT
Pass	3NT	AP	

Board: 102  
Dealer: N  
Vul: EW  
North HCP: 19  
South HCP: 11  
Contract: 3N S

North:  
♠ J7  
♥ A98  
♦ AKQ53  
♣ KQ5

South:  
♠ K108  
♥ K102  
♦ J8  
♣ A7642

West	North	East	South
	1♦	Pass	2NT
Pass	3NT	AP	

Board: 103  
Dealer: S  
Vul: Both  
North HCP: 12  
South HCP: 19  
Contract: 6N N

North:  
♠ K43  
♥ Q103  
♦ AK2  
♣ 10865

South:  
♠ A2  
♥ AK  
♦ QJ954  
♣ KQ74

West	North	East	South
			1♦
Pass	2NT	Pass	4♣
Pass	4♠ <sup>1</sup>	Pass	4NT <sup>2</sup>
Pass	5♦ <sup>3</sup>	Pass	6NT
	AP		

1. Cue bid, a ♠ stopper
2. Blackwood 0314, for ♣
3. A=1/5 or 4/5

Board: 104  
Dealer: N  
Vul: EW  
North HCP: 12  
South HCP: 8  
Contract: 3♣ N

North:  
♠ 94  
♥ 1072  
♦ A72  
♣ AKJ43

South:  
♠ J102  
♥ Q93  
♦ QJ3  
♣ Q1096

West	North	East	South
	1♣	Pass	1NT
Pass	2♣	Pass	Pass
X	Pass	2♠	3♣
	AP		

Board: 105  
Dealer: S  
Vul: Both  
North HCP: 11  
South HCP: 16  
Contract: 3N N

North:  
♠ J72  
♥ K94  
♦ 109  
♣ AQJ75

South:  
♠ 1065  
♥ AQJ7  
♦ AKQ63  
♣ 6

West	North	East	South
			1♦
Pass	2NT	Pass	3NT
	AP		

## South hands (Practice Page)

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

Board: 101	♠ AQJ8	The opponents are silent.
Dealer: S	♥ A743	
Vul: None	♦ QJ6	You bid first.
HCP: 18	♣ A4	

Board: 102	♠ K108	The opponents are silent.
Dealer: N	♥ K102	
Vul: EW	♦ J8	Partner bids first.
HCP: 11	♣ A7642	

Board: 103	♠ A2	The opponents are silent.
Dealer: S	♥ AK	
Vul: Both	♦ QJ954	You bid first.
HCP: 19	♣ KQ74	

Board: 104	♠ J102	West Doubles Pass if possible.
Dealer: N	♥ Q93	East Bids 2♠ if possible.
Vul: EW	♦ QJ3	
HCP: 8	♣ Q1096	Partner bids first.

Board: 105	♠ 1065	The opponents are silent.
Dealer: S	♥ AQJ7	
Vul: Both	♦ AKQ63	You bid first.
HCP: 16	♣ 6	

# 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	♠ K63	♠ AQJ8				1♦
Vul: None	♥ 106	♥ A743				
North HCP: 7	♦ K107	♦ QJ6	Pass	1NT	Pass	2NT
South HCP: 18	♣ J10853	♣ A4	Pass	3NT	AP	
Contract: 3N N						

Board: 102	North:	South:	West	North	East	South
Dealer: N	♠ J7	♠ K108				
Vul: EW	♥ A98	♥ K102		1♦	Pass	2NT
North HCP: 19	♦ AKQ53	♦ J8	Pass	3NT	AP	
South HCP: 11	♣ KQ5	♣ A7642				
Contract: 3N S						

Board: 103	North:	South:	West	North	East	South
Dealer: S	♠ K43	♠ A2				1♦
Vul: Both	♥ Q103	♥ AK	Pass	2NT	Pass	4♣
North HCP: 12	♦ AK2	♦ QJ954	Pass	4♠ <sup>1</sup>	Pass	4NT <sup>2</sup>
South HCP: 19	♣ 10865	♣ KQ74	Pass	5♦ <sup>3</sup>	Pass	6NT
Contract: 6N N			AP			

1. Cue bid, a ♠ stopper  
2. Blackwood 0314, for ♣  
3. A=1/5 or 4/5

Board: 104	North:	South:	West	North	East	South
Dealer: N	♠ 94	♠ J102		1♣	Pass	1NT
Vul: EW	♥ 1072	♥ Q93	Pass	2♣	Pass	Pass
North HCP: 12	♦ A72	♦ QJ3	X	Pass	2♠	3♣
South HCP: 8	♣ AKJ43	♣ Q1096				
Contract: 3♣ N			AP			

Board: 105	North:	South:	West	North	East	South
Dealer: S	♠ J72	♠ 1065				1♦
Vul: Both	♥ K94	♥ AQJ7				
North HCP: 11	♦ 109	♦ AKQ63	Pass	2NT	Pass	3NT
South HCP: 16	♣ AQJ75	♣ 6	AP			
Contract: 3N N						

## North hands (Practice Page)

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

Board: 106	♠ J2	West Bids 2♦ if possible.
Dealer: N	♥ K72	East Bids 3♦ if possible.
Vul: NS	♦ 32	
HCP: 11	♣ AK10754	You bid first.
Board: 107	♠ Q6	The opponents are silent.
Dealer: S	♥ 763	
Vul: EW	♦ 9532	Partner bids first.
HCP: 6	♣ A984	
Board: 108	♠ 5	The opponents are silent.
Dealer: N	♥ K84	
Vul: NS	♦ KQJ742	You bid first.
HCP: 15	♣ AQ4	
Board: 109	♠ 1098	The opponents are silent.
Dealer: S	♥ J106	
Vul: EW	♦ KJ32	Partner bids first.
HCP: 9	♣ A75	
Board: 110	♠ AQ	The opponents are silent.
Dealer: N	♥ K108	
Vul: NS	♦ AQ109874	You bid first.
HCP: 19	♣ 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	♠ J2	♠ 843		1♣	Pass	1NT
Vul: NS	♥ K72	♥ J83	Pass	2♣	Pass	Pass
North HCP: 11	♦ 32	♦ A96	2♦	3♣	3♦	AP
South HCP: 6	♣ AK10754	♣ J986				
Contract: 3♦ W						

Board: 107	North:	South:	West	North	East	South
Dealer: S	♠ Q6	♠ KJ85				1♣
Vul: EW	♥ 763	♥ A	Pass	1NT	Pass	3♣
North HCP: 6	♦ 9532	♦ A76	AP			
South HCP: 16	♣ A984	♣ KJ763				
Contract: 3♣ S						

Board: 108	North:	South:	West	North	East	South
Dealer: N	♠ 5	♠ AQ4		1♦	Pass	1NT
Vul: NS	♥ K84	♥ QJ7	Pass	3♦	AP	
North HCP: 15	♦ KQJ742	♦ 9863				
South HCP: 10	♣ AQ4	♣ J98				
Contract: 3♦ N						

Board: 109	North:	South:	West	North	East	South
Dealer: S	♠ 1098	♠ KQ5				1♦
Vul: EW	♥ J106	♥ Q74	Pass	1NT	AP	
North HCP: 9	♦ KJ32	♦ AQ106				
South HCP: 14	♣ A75	♣ J103				
Contract: 1N N						

Board: 110	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ 1043		1♦	Pass	1NT
Vul: NS	♥ K108	♥ AQ2	Pass	3NT	AP	
North HCP: 19	♦ AQ109874	♦ J63				
South HCP: 8	♣ A	♣ J654				
Contract: 3N S						

## South hands (Practice Page)

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

Board: 106	♠ 843	West Bids 2♦ if possible.
Dealer: N	♥ J83	East Bids 3♦ if possible.
Vul: NS	♦ A96	
HCP: 6	♣ J986	Partner bids first.
Board: 107	♠ KJ85	The opponents are silent.
Dealer: S	♥ A	
Vul: EW	♦ A76	You bid first.
HCP: 16	♣ KJ763	
Board: 108	♠ AQ4	The opponents are silent.
Dealer: N	♥ QJ7	
Vul: NS	♦ 9863	Partner bids first.
HCP: 10	♣ J98	
Board: 109	♠ KQ5	The opponents are silent.
Dealer: S	♥ Q74	
Vul: EW	♦ AQ106	You bid first.
HCP: 14	♣ J103	
Board: 110	♠ 1043	The opponents are silent.
Dealer: N	♥ AQ2	
Vul: NS	♦ J63	Partner bids first.
HCP: 8	♣ J654	

# 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	♠ J2	♠ 843		1♣	Pass	1NT
Vul: NS	♥ K72	♥ J83	Pass	2♣	Pass	Pass
North HCP: 11	♦ 32	♦ A96	2♦	3♣	3♦	AP
South HCP: 6	♣ AK10754	♣ J986				
Contract: 3♦ W						

Board: 107	North:	South:	West	North	East	South
Dealer: S	♠ Q6	♠ KJ85				1♣
Vul: EW	♥ 763	♥ A	Pass	1NT	Pass	3♣
North HCP: 6	♦ 9532	♦ A76	AP			
South HCP: 16	♣ A984	♣ KJ763				
Contract: 3♣ S						

Board: 108	North:	South:	West	North	East	South
Dealer: N	♠ 5	♠ AQ4		1♦	Pass	1NT
Vul: NS	♥ K84	♥ QJ7	Pass	3♦	AP	
North HCP: 15	♦ KQJ742	♦ 9863				
South HCP: 10	♣ AQ4	♣ J98				
Contract: 3♦ N						

Board: 109	North:	South:	West	North	East	South
Dealer: S	♠ 1098	♠ KQ5				1♦
Vul: EW	♥ J106	♥ Q74	Pass	1NT	AP	
North HCP: 9	♦ KJ32	♦ AQ106				
South HCP: 14	♣ A75	♣ J103				
Contract: 1N N						

Board: 110	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ 1043		1♦	Pass	1NT
Vul: NS	♥ K108	♥ AQ2	Pass	3NT	AP	
North HCP: 19	♦ AQ109874	♦ J63				
South HCP: 8	♣ A	♣ J654				
Contract: 3N S						



## North hands (Practice Page)

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

Board: 111	♠ 942	East Bids 2♠ if possible.
Dealer: S	♥ K3	West Bids 3♠ if possible.
Vul: EW	♦ 1085	
HCP: 6	♣ K10953	Partner bids first.
Board: 112	♠ A1083	The opponents are silent.
Dealer: N	♥ J53	
Vul: None	♦ KQ3	You bid first.
HCP: 12	♣ Q107	
Board: 113	♠ 842	The opponents are silent.
Dealer: S	♥ QJ8	
Vul: NS	♦ K963	Partner bids first.
HCP: 10	♣ A43	
Board: 114	♠ A62	The opponents are silent.
Dealer: N	♥ 102	
Vul: Both	♦ AQ964	You bid first.
HCP: 11	♣ J64	
Board: 115	♠ A76	The opponents are silent.
Dealer: S	♥ A93	
Vul: NS	♦ 10964	Partner bids first.
HCP: 11	♣ QJ8	

# 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	♠ 942	♠ 73				1♦
Vul: EW	♥ K3	♥ A1064	Pass	1NT	2♠	Pass
North HCP: 6	♦ 1085	♦ AK974	3♠	AP		
South HCP: 12	♣ K10953	♣ J4				
Contract: 3♠ E						

Board: 112	North:	South:	West	North	East	South
Dealer: N	♠ A1083	♠ Q92		1♣	Pass	1NT
Vul: None	♥ J53	♥ Q64	AP			
North HCP: 12	♦ KQ3	♦ J97				
South HCP: 9	♣ Q107	♣ A963				
Contract: 1N S						

Board: 113	North:	South:	West	North	East	South
Dealer: S	♠ 842	♠ KQJ6				1♦
Vul: NS	♥ QJ8	♥ 54	Pass	1NT	Pass	2♦
North HCP: 10	♦ K963	♦ A10852	AP			
South HCP: 14	♣ A43	♣ KJ				
Contract: 2♦ S						

Board: 114	North:	South:	West	North	East	South
Dealer: N	♠ A62	♠ Q7		1♦	Pass	1NT
Vul: Both	♥ 102	♥ KJ8	Pass	2♦	AP	
North HCP: 11	♦ AQ964	♦ J53				
South HCP: 10	♣ J64	♣ K10853				
Contract: 2♦ N						

Board: 115	North:	South:	West	North	East	South
Dealer: S	♠ A76	♠ 843				1♦
Vul: NS	♥ A93	♥ 76	Pass	2NT	Pass	3NT
North HCP: 11	♦ 10964	♦ AKQ3	AP			
South HCP: 13	♣ QJ8	♣ A964				
Contract: 3N N						

## South hands (Practice Page)

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

Board: 111	♠ 73	East Bids 2♠ if possible.
Dealer: S	♥ A1064	West Bids 3♠ if possible.
Vul: EW	♦ AK974	
HCP: 12	♣ J4	You bid first.

Board: 112	♠ Q92	The opponents are silent.
Dealer: N	♥ Q64	
Vul: None	♦ J97	Partner bids first.
HCP: 9	♣ A963	

Board: 113	♠ KQJ6	The opponents are silent.
Dealer: S	♥ 54	
Vul: NS	♦ A10852	You bid first.
HCP: 14	♣ KJ	

Board: 114	♠ Q7	The opponents are silent.
Dealer: N	♥ KJ8	
Vul: Both	♦ J53	Partner bids first.
HCP: 10	♣ K10853	

Board: 115	♠ 843	The opponents are silent.
Dealer: S	♥ 76	
Vul: NS	♦ AKQ3	You bid first.
HCP: 13	♣ A964	

# 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	♠ 942	♠ 73				1♦
Vul: EW	♥ K3	♥ A1064	Pass	1NT	2♠	Pass
North HCP: 6	♦ 1085	♦ AK974	3♠	AP		
South HCP: 12	♣ K10953	♣ J4				
Contract: 3♠ E						

Board: 112	North:	South:	West	North	East	South
Dealer: N	♠ A1083	♠ Q92				
Vul: None	♥ J53	♥ Q64		1♣	Pass	1NT
North HCP: 12	♦ KQ3	♦ J97	AP			
South HCP: 9	♣ Q107	♣ A963				
Contract: 1N S						

Board: 113	North:	South:	West	North	East	South
Dealer: S	♠ 842	♠ KQJ6				1♦
Vul: NS	♥ QJ8	♥ 54	Pass	1NT	Pass	2♦
North HCP: 10	♦ K963	♦ A10852	AP			
South HCP: 14	♣ A43	♣ KJ				
Contract: 2♦ S						

Board: 114	North:	South:	West	North	East	South
Dealer: N	♠ A62	♠ Q7				
Vul: Both	♥ 102	♥ KJ8		1♦	Pass	1NT
North HCP: 11	♦ AQ964	♦ J53	Pass	2♦	AP	
South HCP: 10	♣ J64	♣ K10853				
Contract: 2♦ N						

Board: 115	North:	South:	West	North	East	South
Dealer: S	♠ A76	♠ 843				1♦
Vul: NS	♥ A93	♥ 76	Pass	2NT	Pass	3NT
North HCP: 11	♦ 10964	♦ AKQ3	AP			
South HCP: 13	♣ QJ8	♣ A964				
Contract: 3N N						

## North hands (Practice Page)

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

Board: 116	♠ K82	The opponents are silent.
Dealer: N	♥ A2	
Vul: EW	♦ AJ1053	You bid first.
HCP: 12	♣ 1065	

Board: 117	♠ 872	The opponents are silent.
Dealer: S	♥ A73	
Vul: NS	♦ QJ6	Partner bids first.
HCP: 12	♣ KQ106	

Board: 118	♠ K7	West Bids 2♥ if possible.
Dealer: N	♥ Q4	
Vul: NS	♦ AQ853	You bid first.
HCP: 17	♣ AQ84	

Board: 119	♠ A53	The opponents are silent.
Dealer: S	♥ 87	
Vul: Both	♦ 9754	Partner bids first.
HCP: 8	♣ A843	

Board: 120	♠ K10	The opponents are silent.
Dealer: N	♥ AQ5	
Vul: None	♦ KQ10	You bid first.
HCP: 18	♣ A8743	

## 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	♠ K82	♠ A76		1♦	Pass	1NT
Vul: EW	♥ A2	♥ 1073				
North HCP: 12	♦ AJ1053	♦ K8	Pass	2♦	AP	
South HCP: 10	♣ 1065	♣ QJ984				
Contract: 2♦ N						

Board: 117	North:	South:	West	North	East	South
Dealer: S	♠ 872	♠ A10				1♦
Vul: NS	♥ A73	♥ KJ52				
North HCP: 12	♦ QJ6	♦ A10984	Pass	2NT	AP	
South HCP: 12	♣ KQ106	♣ 97				
Contract: 2N N						

Board: 118	North:	South:	West	North	East	South
Dealer: N	♠ K7	♠ QJ10		1♦	Pass	1NT
Vul: NS	♥ Q4	♥ 975				
North HCP: 17	♦ AQ853	♦ K42	2♥	3♣	AP	
South HCP: 9	♣ AQ84	♣ K1095				
Contract: 3♣ N						

Board: 119	North:	South:	West	North	East	South
Dealer: S	♠ A53	♠ 10974				1♣
Vul: Both	♥ 87	♥ AQ32				
North HCP: 8	♦ 9754	♦ AK	Pass	1NT	AP	
South HCP: 13	♣ A843	♣ 1076				
Contract: 1N N						

Board: 120	North:	South:	West	North	East	South
Dealer: N	♠ K10	♠ J65		1♣	Pass	1NT
Vul: None	♥ AQ5	♥ K83				
North HCP: 18	♦ KQ10	♦ 9632	Pass	2NT	Pass	3NT
South HCP: 10	♣ A8743	♣ KQJ	AP			
Contract: 3N S						

## South hands (Practice Page)

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

Board: 116	♠ A76	The opponents are silent.
Dealer: N	♥ 1073	
Vul: EW	♦ K8	Partner bids first.
HCP: 10	♣ QJ984	

Board: 117	♠ A10	The opponents are silent.
Dealer: S	♥ KJ52	
Vul: NS	♦ A10984	You bid first.
HCP: 12	♣ 97	

Board: 118	♠ QJ10	West Bids 2♥ if possible.
Dealer: N	♥ 975	
Vul: NS	♦ K42	Partner bids first.
HCP: 9	♣ K1095	

Board: 119	♠ 10974	The opponents are silent.
Dealer: S	♥ AQ32	
Vul: Both	♦ AK	You bid first.
HCP: 13	♣ 1076	

Board: 120	♠ J65	The opponents are silent.
Dealer: N	♥ K83	
Vul: None	♦ 9632	Partner bids first.
HCP: 10	♣ KQJ	

# 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	♠ K82	♠ A76		1♦	Pass	1NT
Vul: EW	♥ A2	♥ 1073				
North HCP: 12	♦ AJ1053	♦ K8	Pass	2♦	AP	
South HCP: 10	♣ 1065	♣ QJ984				
Contract: 2♦ N						

Board: 117	North:	South:	West	North	East	South
Dealer: S	♠ 872	♠ A10				1♦
Vul: NS	♥ A73	♥ KJ52				
North HCP: 12	♦ QJ6	♦ A10984	Pass	2NT	AP	
South HCP: 12	♣ KQ106	♣ 97				
Contract: 2N N						

Board: 118	North:	South:	West	North	East	South
Dealer: N	♠ K7	♠ QJ10		1♦	Pass	1NT
Vul: NS	♥ Q4	♥ 975				
North HCP: 17	♦ AQ853	♦ K42	2♥	3♣	AP	
South HCP: 9	♣ AQ84	♣ K1095				
Contract: 3♣ N						

Board: 119	North:	South:	West	North	East	South
Dealer: S	♠ A53	♠ 10974				1♣
Vul: Both	♥ 87	♥ AQ32				
North HCP: 8	♦ 9754	♦ AK	Pass	1NT	AP	
South HCP: 13	♣ A843	♣ 1076				
Contract: 1N N						

Board: 120	North:	South:	West	North	East	South
Dealer: N	♠ K10	♠ J65		1♣	Pass	1NT
Vul: None	♥ AQ5	♥ K83				
North HCP: 18	♦ KQ10	♦ 9632	Pass	2NT	Pass	3NT
South HCP: 10	♣ A8743	♣ KQJ	AP			
Contract: 3N S						



## North hands (Practice Page)

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

Board: 121	♠ 986	The opponents are silent.
Dealer: S	♥ K72	
Vul: Both	♦ A98	Partner bids first.
HCP: 11	♣ KJ82	

Board: 122	♠ AK4	The opponents are silent.
Dealer: N	♥ 10975	
Vul: NS	♦ QJ	You bid first.
HCP: 14	♣ KJ98	

Board: 123	♠ 852	The opponents are silent.
Dealer: S	♥ J8	
Vul: None	♦ J42	Partner bids first.
HCP: 9	♣ AK953	

Board: 124	♠ A62	The opponents are silent.
Dealer: N	♥ J84	
Vul: NS	♦ A952	You bid first.
HCP: 13	♣ A42	

Board: 125	♠ J54	The opponents are silent.
Dealer: S	♥ K92	
Vul: EW	♦ K109	Partner bids first.
HCP: 11	♣ KJ65	

## 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	♠ 986	♠ AJ105				1♣
Vul: Both	♥ K72	♥ 1064	Pass	2NT	Pass	3NT
North HCP: 11	♦ A98	♦ K103	AP			
South HCP: 14	♣ KJ82	♣ AQ5				
Contract: 3N N						

Board: 122	North:	South:	West	North	East	South
Dealer: N	♠ AK4	♠ 1073		1♣	Pass	1NT
Vul: NS	♥ 10975	♥ AK6	AP			
North HCP: 14	♦ QJ	♦ 7542				
South HCP: 9	♣ KJ98	♣ Q105				
Contract: 1N S						

Board: 123	North:	South:	West	North	East	South
Dealer: S	♠ 852	♠ K9				1♦
Vul: None	♥ J8	♥ 7532	Pass	1NT	AP	
North HCP: 9	♦ J42	♦ AK98				
South HCP: 12	♣ AK953	♣ Q106				
Contract: 1N N						

Board: 124	North:	South:	West	North	East	South
Dealer: N	♠ A62	♠ QJ7		1♦	Pass	2NT
Vul: NS	♥ J84	♥ KQ7	Pass	3NT	AP	
North HCP: 13	♦ A952	♦ K76				
South HCP: 12	♣ A42	♣ J1095				
Contract: 3N S						

Board: 125	North:	South:	West	North	East	South
Dealer: S	♠ J54	♠ A10				1♦
Vul: EW	♥ K92	♥ QJ8	Pass	2NT	Pass	3NT
North HCP: 11	♦ K109	♦ J8432	AP			
South HCP: 14	♣ KJ65	♣ AQ7				
Contract: 3N N						

## South hands (Practice Page)

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

Board: 121	♠ AJ105	The opponents are silent.
Dealer: S	♥ 1064	
Vul: Both	♦ K103	You bid first.
HCP: 14	♣ AQ5	

Board: 122	♠ 1073	The opponents are silent.
Dealer: N	♥ AK6	
Vul: NS	♦ 7542	Partner bids first.
HCP: 9	♣ Q105	

Board: 123	♠ K9	The opponents are silent.
Dealer: S	♥ 7532	
Vul: None	♦ AK98	You bid first.
HCP: 12	♣ Q106	

Board: 124	♠ QJ7	The opponents are silent.
Dealer: N	♥ KQ7	
Vul: NS	♦ K76	Partner bids first.
HCP: 12	♣ J1095	

Board: 125	♠ A10	The opponents are silent.
Dealer: S	♥ QJ8	
Vul: EW	♦ J8432	You bid first.
HCP: 14	♣ AQ7	

## 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	♠ 986	♠ AJ105				1♣
Vul: Both	♥ K72	♥ 1064	Pass	2NT	Pass	3NT
North HCP: 11	♦ A98	♦ K103	AP			
South HCP: 14	♣ KJ82	♣ AQ5				
Contract: 3N N						

Board: 122	North:	South:	West	North	East	South
Dealer: N	♠ AK4	♠ 1073		1♣	Pass	1NT
Vul: NS	♥ 10975	♥ AK6	AP			
North HCP: 14	♦ QJ	♦ 7542				
South HCP: 9	♣ KJ98	♣ Q105				
Contract: 1N S						

Board: 123	North:	South:	West	North	East	South
Dealer: S	♠ 852	♠ K9				1♦
Vul: None	♥ J8	♥ 7532	Pass	1NT	AP	
North HCP: 9	♦ J42	♦ AK98				
South HCP: 12	♣ AK953	♣ Q106				
Contract: 1N N						

Board: 124	North:	South:	West	North	East	South
Dealer: N	♠ A62	♠ QJ7		1♦	Pass	2NT
Vul: NS	♥ J84	♥ KQ7	Pass	3NT	AP	
North HCP: 13	♦ A952	♦ K76				
South HCP: 12	♣ A42	♣ J1095				
Contract: 3N S						

Board: 125	North:	South:	West	North	East	South
Dealer: S	♠ J54	♠ A10				1♦
Vul: EW	♥ K92	♥ QJ8	Pass	2NT	Pass	3NT
North HCP: 11	♦ K109	♦ J8432	AP			
South HCP: 14	♣ KJ65	♣ AQ7				
Contract: 3N N						

## North hands (Practice Page)

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

Board: 126	♠ KQ103	The opponents are silent.
Dealer: N	♥ 64	
Vul: None	♦ A954	You bid first.
HCP: 14	♣ AJ7	

Board: 127	♠ Q94	The opponents are silent.
Dealer: S	♥ AJ4	
Vul: Both	♦ 975	Partner bids first.
HCP: 12	♣ KQ62	

Board: 128	♠ J108	West Bids 2♣ if possible.
Dealer: N	♥ KJ107	
Vul: None	♦ AK102	You bid first.
HCP: 12	♣ 63	

Board: 129	♠ J87	The opponents are silent.
Dealer: S	♥ K107	
Vul: None	♦ J94	Partner bids first.
HCP: 8	♣ K1064	

Board: 130	♠ A1072	The opponents are silent.
Dealer: N	♥ 1096	
Vul: Both	♦ KQ84	You bid first.
HCP: 12	♣ K6	

## 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	♠ KQ103	♠ J92		1♦	Pass	2NT
Vul: None	♥ 64	♥ AK8				
North HCP: 14	♦ A954	♦ QJ83	Pass	3NT	AP	
South HCP: 11	♣ AJ7	♣ 1082				
Contract: 3N S						

Board: 127	North:	South:	West	North	East	South
Dealer: S	♠ Q94	♠ KJ10				1♦
Vul: Both	♥ AJ4	♥ KQ107				
North HCP: 12	♦ 975	♦ AKQ102	Pass	2NT	Pass	3NT
South HCP: 18	♣ KQ62	♣ 10	AP			
Contract: 3N N						

Board: 128	North:	South:	West	North	East	South
Dealer: N	♠ J108	♠ Q96		1♦	Pass	1NT
Vul: None	♥ KJ107	♥ 983				
North HCP: 12	♦ AK102	♦ Q765	2♣	AP		
South HCP: 7	♣ 63	♣ K95				
Contract: 2♣ W						

Board: 129	North:	South:	West	North	East	South
Dealer: S	♠ J87	♠ 1062				1♣
Vul: None	♥ K107	♥ AQ5				
North HCP: 8	♦ J94	♦ A103				
South HCP: 12	♣ K1064	♣ Q985	Pass	1NT	AP	
Contract: 1N N						

Board: 130	North:	South:	West	North	East	South
Dealer: N	♠ A1072	♠ 95		1♦	Pass	1NT
Vul: Both	♥ 1096	♥ KJ8				
North HCP: 12	♦ KQ84	♦ 9762	AP			
South HCP: 9	♣ K6	♣ AJ98				
Contract: 1N S						

## South hands (Practice Page)

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

Board: 126	♠ J92	The opponents are silent.
Dealer: N	♥ AK8	
Vul: None	♦ QJ83	Partner bids first.
HCP: 11	♣ 1082	

Board: 127	♠ KJ10	The opponents are silent.
Dealer: S	♥ KQ107	
Vul: Both	♦ AKQ102	You bid first.
HCP: 18	♣ 10	

Board: 128	♠ Q96	West Bids 2♣ if possible.
Dealer: N	♥ 983	
Vul: None	♦ Q765	Partner bids first.
HCP: 7	♣ K95	

Board: 129	♠ 1062	The opponents are silent.
Dealer: S	♥ AQ5	
Vul: None	♦ A103	You bid first.
HCP: 12	♣ Q985	

Board: 130	♠ 95	The opponents are silent.
Dealer: N	♥ KJ8	
Vul: Both	♦ 9762	Partner bids first.
HCP: 9	♣ AJ98	

# 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	♠ KQ103	♠ J92		1♦	Pass	2NT
Vul: None	♥ 64	♥ AK8				
North HCP: 14	♦ A954	♦ QJ83	Pass	3NT	AP	
South HCP: 11	♣ AJ7	♣ 1082				
Contract: 3N S						

Board: 127	North:	South:	West	North	East	South
Dealer: S	♠ Q94	♠ KJ10				1♦
Vul: Both	♥ AJ4	♥ KQ107				
North HCP: 12	♦ 975	♦ AKQ102	Pass	2NT	Pass	3NT
South HCP: 18	♣ KQ62	♣ 10	AP			
Contract: 3N N						

Board: 128	North:	South:	West	North	East	South
Dealer: N	♠ J108	♠ Q96		1♦	Pass	1NT
Vul: None	♥ KJ107	♥ 983				
North HCP: 12	♦ AK102	♦ Q765	2♣	AP		
South HCP: 7	♣ 63	♣ K95				
Contract: 2♣ W						

Board: 129	North:	South:	West	North	East	South
Dealer: S	♠ J87	♠ 1062				1♣
Vul: None	♥ K107	♥ AQ5				
North HCP: 8	♦ J94	♦ A103				
South HCP: 12	♣ K1064	♣ Q985	Pass	1NT	AP	
Contract: 1N N						

Board: 130	North:	South:	West	North	East	South
Dealer: N	♠ A1072	♠ 95		1♦	Pass	1NT
Vul: Both	♥ 1096	♥ KJ8				
North HCP: 12	♦ KQ84	♦ 9762	AP			
South HCP: 9	♣ K6	♣ AJ98				
Contract: 1N S						