

## North hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 1	♠ A	The opponents are silent.
Dealer: S	♥ 965	
Vul: None	♦ AKQ10854	Partner bids first.
HCP: 15	♣ Q10	

Board: 2	♠ AQJ2	The opponents are silent.
Dealer: N	♥ A965	
Vul: EW	♦ 10	You bid first.
HCP: 16	♣ KQ96	

Board: 3	♠ AKQ10	The opponents are silent.
Dealer: S	♥ Q864	
Vul: Both	♦ 95	Partner bids first.
HCP: 17	♣ AQ6	

Board: 4	♠ KJ95	The opponents are silent.
Dealer: N	♥ K2	
Vul: NS	♦ 85	You bid first.
HCP: 14	♣ AQJ54	

# 1 Minor w/Raise OR Balanced Response -- Levelled Both hands (Answers Page)

Board: 1  
Dealer: S  
Vul: None  
North HCP: 15  
South HCP: 14  
Contract: 6♦ S

North:  
♠ A  
♥ 965  
♦ AKQ10854  
♣ Q10

South:  
♠ K963  
♥ AK  
♦ 9732  
♣ A73

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

1. Inverted minors  
2. Cue bid, a ♥ stopper  
3. Blackwood 0314, for ♦  
4. A=2/5 or 5/5, Q(D)=0

Board: 2  
Dealer: N  
Vul: EW  
North HCP: 16  
South HCP: 9  
Contract: 1N S

North:  
♠ AQJ2  
♥ A965  
♦ 10  
♣ KQ96

South:  
♠ K65  
♥ 102  
♦ AJ865  
♣ J108

West	North	East	South
			1♦
	1♣	Pass	1♦
Pass	1♥	Pass	1NT
AP			

Board: 3  
Dealer: S  
Vul: Both  
North HCP: 17  
South HCP: 14  
Contract: 6♥ N

North:  
♠ AKQ10  
♥ Q864  
♦ 95  
♣ AQ6

South:  
♠ J7  
♥ AJ107  
♦ AKJ743  
♣ 10

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

1. Cue bid, surplus  
2. Cue bid, a ♣ stopper  
3. Blackwood 0314, for ♥  
4. A=2/5 or 5/5, Q(H)=0

Board: 4  
Dealer: N  
Vul: NS  
North HCP: 14  
South HCP: 11  
Contract: 1N S

North:  
♠ KJ95  
♥ K2  
♦ 85  
♣ AQJ54

South:  
♠ 1042  
♥ Q843  
♦ AQ7  
♣ K93

West	North	East	South
			1♦
	1♣	Pass	1♥
Pass	1♠	Pass	1NT
AP			

## South hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Leveled

Board: 1	♠ K963	The opponents are silent.
Dealer: S	♥ AK	
Vul: None	♦ 9732	You bid first.
HCP: 14	♣ A73	

Board: 2	♠ K65	The opponents are silent.
Dealer: N	♥ 102	
Vul: EW	♦ AJ865	Partner bids first.
HCP: 9	♣ J108	

Board: 3	♠ J7	The opponents are silent.
Dealer: S	♥ AJ107	
Vul: Both	♦ AKJ743	You bid first.
HCP: 14	♣ 10	

Board: 4	♠ 1042	The opponents are silent.
Dealer: N	♥ Q843	
Vul: NS	♦ AQ7	Partner bids first.
HCP: 11	♣ K93	

# 1 Minor w/Raise OR Balanced Response -- Levelled Both hands (Answers Page)

Board: 1  
Dealer: S  
Vul: None  
North HCP: 15  
South HCP: 14  
Contract: 6♦ S

North:  
♠ A  
♥ 965  
♦ AKQ10854  
♣ Q10

South:  
♠ K963  
♥ AK  
♦ 9732  
♣ A73

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

1. Inverted minors  
2. Cue bid, a ♥ stopper  
3. Blackwood 0314, for ♦  
4. A=2/5 or 5/5, Q(D)=0

Board: 2  
Dealer: N  
Vul: EW  
North HCP: 16  
South HCP: 9  
Contract: 1N S

North:  
♠ AQJ2  
♥ A965  
♦ 10  
♣ KQ96

South:  
♠ K65  
♥ 102  
♦ AJ865  
♣ J108

West	North	East	South
			1♦
	1♣	Pass	1♦
Pass	1♥	Pass	1NT
AP			

Board: 3  
Dealer: S  
Vul: Both  
North HCP: 17  
South HCP: 14  
Contract: 6♥ N

North:  
♠ AKQ10  
♥ Q864  
♦ 95  
♣ AQ6

South:  
♠ J7  
♥ AJ107  
♦ AKJ743  
♣ 10

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

1. Cue bid, surplus  
2. Cue bid, a ♣ stopper  
3. Blackwood 0314, for ♥  
4. A=2/5 or 5/5, Q(H)=0

Board: 4  
Dealer: N  
Vul: NS  
North HCP: 14  
South HCP: 11  
Contract: 1N S

North:  
♠ KJ95  
♥ K2  
♦ 85  
♣ AQJ54

South:  
♠ 1042  
♥ Q843  
♦ AQ7  
♣ K93

West	North	East	South
			1♦
	1♣	Pass	1♥
Pass	1♠	Pass	1NT
AP			

## North hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 5	♠ 875	The opponents are silent.
Dealer: S	♥ 83	
Vul: EW	♦ AK865	Partner bids first.
HCP: 7	♣ 863	

Board: 6	♠ KJ92	The opponents are silent.
Dealer: N	♥ 92	
Vul: Both	♦ 74	You bid first.
HCP: 11	♣ AK983	

Board: 7	♠ 10	The opponents are silent.
Dealer: S	♥ AQ10	
Vul: None	♦ A102	Partner bids first.
HCP: 10	♣ 876543	

Board: 8	♠ KJ7	The opponents are silent.
Dealer: N	♥ J105	
Vul: EW	♦ KJ6	You bid first.
HCP: 13	♣ A1097	

Board: 9	♠ AQ43	The opponents are silent.
Dealer: S	♥ AKJ	
Vul: Both	♦ J865	Partner bids first.
HCP: 17	♣ Q10	

# 1 Minor w/Raise OR Balanced Response -- Levelled Both hands (Answers Page)

Board: 5	North:	South:	West	North	East	South
Dealer: S	♠ 875	♠ AK109				1♣
Vul: EW	♥ 83	♥ Q1075	Pass	1♦	Pass	1♥
North HCP: 7	♦ AK865	♦ 104	Pass	1NT	AP	
South HCP: 14	♣ 863	♣ AJ5				
Contract: 1N N						

Board: 6	North:	South:	West	North	East	South
Dealer: N	♠ KJ92	♠ 63		1♣	Pass	1♦
Vul: Both	♥ 92	♥ AQJ7	Pass	1♠	Pass	2♥ <sup>1</sup>
North HCP: 11	♦ 74	♦ A985	Pass	3♣	AP	
South HCP: 12	♣ AK983	♣ J64				
Contract: 3♣ N			1. Fourth suit			

Board: 7	North:	South:	West	North	East	South
Dealer: S	♠ 10	♠ AKJ3				1♣
Vul: None	♥ AQ10	♥ J42	Pass	2♣ <sup>1</sup>	Pass	2♠
North HCP: 10	♦ A102	♦ 865	Pass	3♣	AP	
South HCP: 13	♣ 876543	♣ KJ2				
Contract: 3♣ S			1. Inverted minors			

Board: 8	North:	South:	West	North	East	South
Dealer: N	♠ KJ7	♠ AQ3		1♣	Pass	1♦
Vul: EW	♥ J105	♥ 9864	Pass	1NT	Pass	3NT
North HCP: 13	♦ KJ6	♦ AQ87	AP			
South HCP: 14	♣ A1097	♣ Q6				
Contract: 3N N						

Board: 9	North:	South:	West	North	East	South
Dealer: S	♠ AQ43	♠ K62				1♣
Vul: Both	♥ AKJ	♥ 94	Pass	1♦	Pass	1NT
North HCP: 17	♦ J865	♦ A97	Pass	3NT	AP	
South HCP: 11	♣ Q10	♣ A9874				
Contract: 3N S						

## South hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 5	♠ AK109	The opponents are silent.
Dealer: S	♥ Q1075	
Vul: EW	♦ 104	You bid first.
HCP: 14	♣ AJ5	

Board: 6	♠ 63	The opponents are silent.
Dealer: N	♥ AQJ7	
Vul: Both	♦ A985	Partner bids first.
HCP: 12	♣ J64	

Board: 7	♠ AKJ3	The opponents are silent.
Dealer: S	♥ J42	
Vul: None	♦ 865	You bid first.
HCP: 13	♣ KJ2	

Board: 8	♠ AQ3	The opponents are silent.
Dealer: N	♥ 9864	
Vul: EW	♦ AQ87	Partner bids first.
HCP: 14	♣ Q6	

Board: 9	♠ K62	The opponents are silent.
Dealer: S	♥ 94	
Vul: Both	♦ A97	You bid first.
HCP: 11	♣ A9874	

# 1 Minor w/Raise OR Balanced Response -- Levelled Both hands (Answers Page)

Board: 5	North:	South:	West	North	East	South
Dealer: S	♠ 875	♠ AK109				1♣
Vul: EW	♥ 83	♥ Q1075	Pass	1♦	Pass	1♥
North HCP: 7	♦ AK865	♦ 104	Pass	1NT	AP	
South HCP: 14	♣ 863	♣ AJ5				
Contract: 1N N						

Board: 6	North:	South:	West	North	East	South
Dealer: N	♠ KJ92	♠ 63		1♣	Pass	1♦
Vul: Both	♥ 92	♥ AQJ7	Pass	1♠	Pass	2♥ <sup>1</sup>
North HCP: 11	♦ 74	♦ A985	Pass	3♣	AP	
South HCP: 12	♣ AK983	♣ J64				
Contract: 3♣ N			1. Fourth suit			

Board: 7	North:	South:	West	North	East	South
Dealer: S	♠ 10	♠ AKJ3				1♣
Vul: None	♥ AQ10	♥ J42	Pass	2♣ <sup>1</sup>	Pass	2♠
North HCP: 10	♦ A102	♦ 865	Pass	3♣	AP	
South HCP: 13	♣ 876543	♣ KJ2				
Contract: 3♣ S			1. Inverted minors			

Board: 8	North:	South:	West	North	East	South
Dealer: N	♠ KJ7	♠ AQ3		1♣	Pass	1♦
Vul: EW	♥ J105	♥ 9864	Pass	1NT	Pass	3NT
North HCP: 13	♦ KJ6	♦ AQ87	AP			
South HCP: 14	♣ A1097	♣ Q6				
Contract: 3N N						

Board: 9	North:	South:	West	North	East	South
Dealer: S	♠ AQ43	♠ K62				1♣
Vul: Both	♥ AKJ	♥ 94	Pass	1♦	Pass	1NT
North HCP: 17	♦ J865	♦ A97	Pass	3NT	AP	
South HCP: 11	♣ Q10	♣ A9874				
Contract: 3N S						



## North hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 10	♠ K52	The opponents are silent.
Dealer: N	♥ AK53	
Vul: None	♦ A865	You bid first.
HCP: 19	♣ KQ	

Board: 11	♠ Q102	The opponents are silent.
Dealer: S	♥ Q93	
Vul: NS	♦ 986	Partner bids first.
HCP: 9	♣ AJ43	

Board: 12	♠ K873	The opponents are silent.
Dealer: N	♥ 10972	
Vul: Both	♦ KQJ	You bid first.
HCP: 12	♣ K4	

Board: 13	♠ 10743	The opponents are silent.
Dealer: S	♥ J74	
Vul: None	♦ A4	Partner bids first.
HCP: 9	♣ KJ87	

Board: 14	♠ K4	The opponents are silent.
Dealer: N	♥ J973	
Vul: NS	♦ AK1063	You bid first.
HCP: 11	♣ 73	

# 1 Minor w/Raise OR Balanced Response -- Leveled Both hands (Answers Page)

Board: 10	North:	South:	West	North	East	South
Dealer: N	♠ K52	♠ Q843		1♦	Pass	1♠
Vul: None	♥ AK53	♥ 87				
North HCP: 19	♦ A865	♦ QJ109	Pass	2NT	AP	
South HCP: 6	♣ KQ	♣ J94				
Contract: 2N N						

Board: 11	North:	South:	West	North	East	South
Dealer: S	♠ Q102	♠ AKJ3				1♦
Vul: NS	♥ Q93	♥ A865				
North HCP: 9	♦ 986	♦ Q1054	Pass	1NT	AP	
South HCP: 14	♣ AJ43	♣ 7				
Contract: 1N N						

Board: 12	North:	South:	West	North	East	South
Dealer: N	♠ K873	♠ AJ64		1♦	Pass	1♥
Vul: Both	♥ 10972	♥ AQ85				
North HCP: 12	♦ KQJ	♦ 95	Pass	2♥	Pass	4♥
South HCP: 17	♣ K4	♣ AQ5	AP			
Contract: 4♥ S						

Board: 13	North:	South:	West	North	East	South
Dealer: S	♠ 10743	♠ A92				1♣
Vul: None	♥ J74	♥ AK53				
North HCP: 9	♦ A4	♦ Q65	Pass	1♠	Pass	1NT
South HCP: 13	♣ KJ87	♣ 1096	AP			
Contract: 1N S						

Board: 14	North:	South:	West	North	East	South
Dealer: N	♠ K4	♠ Q952		1♦	Pass	1♠
Vul: NS	♥ J973	♥ Q10				
North HCP: 11	♦ AK1063	♦ QJ5	Pass	1NT	AP	
South HCP: 12	♣ 73	♣ KQ84				
Contract: 1N N						

## South hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 10	♠ Q843	The opponents are silent.
Dealer: N	♥ 87	
Vul: None	♦ QJ109	Partner bids first.
HCP: 6	♣ J94	

Board: 11	♠ AKJ3	The opponents are silent.
Dealer: S	♥ A865	
Vul: NS	♦ Q1054	You bid first.
HCP: 14	♣ 7	

Board: 12	♠ AJ64	The opponents are silent.
Dealer: N	♥ AQ85	
Vul: Both	♦ 95	Partner bids first.
HCP: 17	♣ AQ5	

Board: 13	♠ A92	The opponents are silent.
Dealer: S	♥ AK53	
Vul: None	♦ Q65	You bid first.
HCP: 13	♣ 1096	

Board: 14	♠ Q952	The opponents are silent.
Dealer: N	♥ Q10	
Vul: NS	♦ QJ5	Partner bids first.
HCP: 12	♣ KQ84	

# 1 Minor w/Raise OR Balanced Response -- Levelled Both hands (Answers Page)

Board: 10	North:	South:	West	North	East	South
Dealer: N	♠ K52	♠ Q843		1♦	Pass	1♠
Vul: None	♥ AK53	♥ 87				
North HCP: 19	♦ A865	♦ QJ109	Pass	2NT	AP	
South HCP: 6	♣ KQ	♣ J94				
Contract: 2N N						

Board: 11	North:	South:	West	North	East	South
Dealer: S	♠ Q102	♠ AKJ3				1♦
Vul: NS	♥ Q93	♥ A865				
North HCP: 9	♦ 986	♦ Q1054	Pass	1NT	AP	
South HCP: 14	♣ AJ43	♣ 7				
Contract: 1N N						

Board: 12	North:	South:	West	North	East	South
Dealer: N	♠ K873	♠ AJ64		1♦	Pass	1♥
Vul: Both	♥ 10972	♥ AQ85				
North HCP: 12	♦ KQJ	♦ 95	Pass	2♥	Pass	4♥
South HCP: 17	♣ K4	♣ AQ5	AP			
Contract: 4♥ S						

Board: 13	North:	South:	West	North	East	South
Dealer: S	♠ 10743	♠ A92				1♣
Vul: None	♥ J74	♥ AK53				
North HCP: 9	♦ A4	♦ Q65	Pass	1♠	Pass	1NT
South HCP: 13	♣ KJ87	♣ 1096	AP			
Contract: 1N S						

Board: 14	North:	South:	West	North	East	South
Dealer: N	♠ K4	♠ Q952		1♦	Pass	1♠
Vul: NS	♥ J973	♥ Q10				
North HCP: 11	♦ AK1063	♦ QJ5	Pass	1NT	AP	
South HCP: 12	♣ 73	♣ KQ84				
Contract: 1N N						

## North hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 15	♠ A83	The opponents are silent.
Dealer: S	♥ KJ93	
Vul: EW	♦ A4	Partner bids first.
HCP: 14	♣ Q985	

Board: 16	♠ Q	The opponents are silent.
Dealer: N	♥ K10	
Vul: None	♦ AK754	You bid first.
HCP: 12	♣ 98543	

Board: 17	♠ AJ64	The opponents are silent.
Dealer: S	♥ 943	
Vul: NS	♦ K5	Partner bids first.
HCP: 12	♣ A1043	

Board: 18	♠ QJ108	The opponents are silent.
Dealer: N	♥ AJ4	
Vul: EW	♦ K4	You bid first.
HCP: 14	♣ QJ75	

Board: 19	♠ J86	The opponents are silent.
Dealer: S	♥ K1096	
Vul: Both	♦ QJ4	Partner bids first.
HCP: 12	♣ KQ3	

# 1 Minor w/Raise OR Balanced Response -- Levelled Both hands (Answers Page)

Board: 15	North:	South:	West	North	East	South
Dealer: S	♠ A83	♠ K97				1♦
Vul: EW	♥ KJ93	♥ A6	Pass	1♥	Pass	1NT
North HCP: 14	♦ A4	♦ Q9763	Pass	2♣ <sup>1</sup>	Pass	2NT
South HCP: 14	♣ Q985	♣ AJ4	Pass	3NT	AP	
Contract: 3N S			1. Checkback			

Board: 16	North:	South:	West	North	East	South
Dealer: N	♠ Q	♠ 7542		1♦	Pass	1♠
Vul: None	♥ K10	♥ QJ5	Pass	2♣	Pass	3♣
North HCP: 12	♦ AK754	♦ QJ	AP			
South HCP: 11	♣ 98543	♣ KQ76				
Contract: 3♣ N						

Board: 17	North:	South:	West	North	East	South
Dealer: S	♠ AJ64	♠ KQ5				1♦
Vul: NS	♥ 943	♥ QJ87	Pass	1♠	Pass	1NT
North HCP: 12	♦ K5	♦ AJ96	Pass	2NT	Pass	3NT
South HCP: 14	♣ A1043	♣ J5	AP			
Contract: 3N S						

Board: 18	North:	South:	West	North	East	South
Dealer: N	♠ QJ108	♠ K975		1♣	Pass	1♦
Vul: EW	♥ AJ4	♥ Q65	Pass	1♠	Pass	4♠
North HCP: 14	♦ K4	♦ QJ108	AP			
South HCP: 12	♣ QJ75	♣ A4				
Contract: 4♠ N						

Board: 19	North:	South:	West	North	East	South
Dealer: S	♠ J86	♠ K109				1♦
Vul: Both	♥ K1096	♥ J85	Pass	1♥	Pass	1NT
North HCP: 12	♦ QJ4	♦ A1096	Pass	2NT	AP	
South HCP: 13	♣ KQ3	♣ AJ4				
Contract: 2N S						

## South hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 15	♠ K97	The opponents are silent.
Dealer: S	♥ A6	
Vul: EW	♦ Q9763	You bid first.
HCP: 14	♣ AJ4	

Board: 16	♠ 7542	The opponents are silent.
Dealer: N	♥ QJ5	
Vul: None	♦ QJ	Partner bids first.
HCP: 11	♣ KQ76	

Board: 17	♠ KQ5	The opponents are silent.
Dealer: S	♥ QJ87	
Vul: NS	♦ AJ96	You bid first.
HCP: 14	♣ J5	

Board: 18	♠ K975	The opponents are silent.
Dealer: N	♥ Q65	
Vul: EW	♦ QJ108	Partner bids first.
HCP: 12	♣ A4	

Board: 19	♠ K109	The opponents are silent.
Dealer: S	♥ J85	
Vul: Both	♦ A1096	You bid first.
HCP: 13	♣ AJ4	

# 1 Minor w/Raise OR Balanced Response -- Levelled Both hands (Answers Page)

Board: 15	North:	South:	West	North	East	South
Dealer: S	♠ A83	♠ K97				1♦
Vul: EW	♥ KJ93	♥ A6	Pass	1♥	Pass	1NT
North HCP: 14	♦ A4	♦ Q9763	Pass	2♣ <sup>1</sup>	Pass	2NT
South HCP: 14	♣ Q985	♣ AJ4	Pass	3NT	AP	
Contract: 3N S			1. Checkback			

Board: 16	North:	South:	West	North	East	South
Dealer: N	♠ Q	♠ 7542		1♦	Pass	1♠
Vul: None	♥ K10	♥ QJ5	Pass	2♣	Pass	3♣
North HCP: 12	♦ AK754	♦ QJ	AP			
South HCP: 11	♣ 98543	♣ KQ76				
Contract: 3♣ N						

Board: 17	North:	South:	West	North	East	South
Dealer: S	♠ AJ64	♠ KQ5				1♦
Vul: NS	♥ 943	♥ QJ87	Pass	1♠	Pass	1NT
North HCP: 12	♦ K5	♦ AJ96	Pass	2NT	Pass	3NT
South HCP: 14	♣ A1043	♣ J5	AP			
Contract: 3N S						

Board: 18	North:	South:	West	North	East	South
Dealer: N	♠ QJ108	♠ K975		1♣	Pass	1♦
Vul: EW	♥ AJ4	♥ Q65	Pass	1♠	Pass	4♠
North HCP: 14	♦ K4	♦ QJ108	AP			
South HCP: 12	♣ QJ75	♣ A4				
Contract: 4♠ N						

Board: 19	North:	South:	West	North	East	South
Dealer: S	♠ J86	♠ K109				1♦
Vul: Both	♥ K1096	♥ J85	Pass	1♥	Pass	1NT
North HCP: 12	♦ QJ4	♦ A1096	Pass	2NT	AP	
South HCP: 13	♣ KQ3	♣ AJ4				
Contract: 2N S						



## North hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 20	♠ KQ108	The opponents are silent.
Dealer: N	♥ 10765	
Vul: NS	♦ AKJ9	You bid first.
HCP: 13	♣ 3	

Board: 21	♠ A106	The opponents are silent.
Dealer: S	♥ 52	
Vul: EW	♦ Q1063	Partner bids first.
HCP: 13	♣ AK64	

Board: 22	♠ QJ95	The opponents are silent.
Dealer: N	♥ AJ2	
Vul: None	♦ AQ5	You bid first.
HCP: 18	♣ A95	

Board: 23	♠ 75	The opponents are silent.
Dealer: S	♥ KQ	
Vul: Both	♦ AJ1094	Partner bids first.
HCP: 14	♣ A1072	

Board: 24	♠ J95	The opponents are silent.
Dealer: N	♥ J93	
Vul: None	♦ A5	You bid first.
HCP: 13	♣ AQJ54	

# 1 Minor w/Raise OR Balanced Response -- Leveled Both hands (Answers Page)

Board: 20	North:	South:	West	North	East	South
Dealer: N	♠ KQ108	♠ 93		1♦	Pass	2♦ <sup>1</sup>
Vul: NS	♥ 10765	♥ AK	Pass	2♠	Pass	3NT
North HCP: 13	♦ AKJ9	♦ Q8753	AP			
South HCP: 15	♣ 3	♣ AQ87				
Contract: 3N S						

1. Inverted minors

Board: 21	North:	South:	West	North	East	South
Dealer: S	♠ A106	♠ 874				1♦
Vul: EW	♥ 52	♥ KQJ	Pass	2♦ <sup>1</sup>	Pass	2NT
North HCP: 13	♦ Q1063	♦ K984	AP			
South HCP: 12	♣ AK64	♣ QJ5				
Contract: 2N S						

1. Inverted minors

Board: 22	North:	South:	West	North	East	South
Dealer: N	♠ QJ95	♠ K86		1♣	Pass	2♣ <sup>1</sup>
Vul: None	♥ AJ2	♥ 986	Pass	2♦	Pass	3♣
North HCP: 18	♦ AQ5	♦ K4	Pass	4♦ <sup>2</sup>	Pass	4♠ <sup>3</sup>
South HCP: 10	♣ A95	♣ KJ763	Pass	5♣	AP	
Contract: 5♣ N						

1. Inverted minors  
2. Cue bid, a ♦ stopper  
3. Cue bid, a ♠ stopper

Board: 23	North:	South:	West	North	East	South
Dealer: S	♠ 75	♠ KQJ				1♦
Vul: Both	♥ KQ	♥ J95	Pass	2♦ <sup>1</sup>	Pass	2♠
North HCP: 14	♦ AJ1094	♦ Q752	Pass	3NT	AP	
South HCP: 13	♣ A1072	♣ KJ4				
Contract: 3N N						

1. Inverted minors

Board: 24	North:	South:	West	North	East	South
Dealer: N	♠ J95	♠ AK42				
Vul: None	♥ J93	♥ Q6		1♣	Pass	1♦
North HCP: 13	♦ A5	♦ Q973	Pass	1NT	AP	
South HCP: 11	♣ AQJ54	♣ 1076				
Contract: 1N N						

## South hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 20	♠ 93	The opponents are silent.
Dealer: N	♥ AK	
Vul: NS	♦ Q8753	Partner bids first.
HCP: 15	♣ AQ87	

Board: 21	♠ 874	The opponents are silent.
Dealer: S	♥ KQJ	
Vul: EW	♦ K984	You bid first.
HCP: 12	♣ QJ5	

Board: 22	♠ K86	The opponents are silent.
Dealer: N	♥ 986	
Vul: None	♦ K4	Partner bids first.
HCP: 10	♣ KJ763	

Board: 23	♠ KQJ	The opponents are silent.
Dealer: S	♥ J95	
Vul: Both	♦ Q752	You bid first.
HCP: 13	♣ KJ4	

Board: 24	♠ AK42	The opponents are silent.
Dealer: N	♥ Q6	
Vul: None	♦ Q973	Partner bids first.
HCP: 11	♣ 1076	

# 1 Minor w/Raise OR Balanced Response -- Leveled Both hands (Answers Page)

Board: 20	North:	South:	West	North	East	South
Dealer: N	♠ KQ108	♠ 93		1♦	Pass	2♦ <sup>1</sup>
Vul: NS	♥ 10765	♥ AK	Pass	2♠	Pass	3NT
North HCP: 13	♦ AKJ9	♦ Q8753	AP			
South HCP: 15	♣ 3	♣ AQ87				
Contract: 3N S						

1. Inverted minors

Board: 21	North:	South:	West	North	East	South
Dealer: S	♠ A106	♠ 874				1♦
Vul: EW	♥ 52	♥ KQJ	Pass	2♦ <sup>1</sup>	Pass	2NT
North HCP: 13	♦ Q1063	♦ K984	AP			
South HCP: 12	♣ AK64	♣ QJ5				
Contract: 2N S						

1. Inverted minors

Board: 22	North:	South:	West	North	East	South
Dealer: N	♠ QJ95	♠ K86		1♣	Pass	2♣ <sup>1</sup>
Vul: None	♥ AJ2	♥ 986	Pass	2♦	Pass	3♣
North HCP: 18	♦ AQ5	♦ K4	Pass	4♦ <sup>2</sup>	Pass	4♠ <sup>3</sup>
South HCP: 10	♣ A95	♣ KJ763	Pass	5♣	AP	
Contract: 5♣ N						

1. Inverted minors  
2. Cue bid, a ♦ stopper  
3. Cue bid, a ♠ stopper

Board: 23	North:	South:	West	North	East	South
Dealer: S	♠ 75	♠ KQJ				1♦
Vul: Both	♥ KQ	♥ J95	Pass	2♦ <sup>1</sup>	Pass	2♠
North HCP: 14	♦ AJ1094	♦ Q752	Pass	3NT	AP	
South HCP: 13	♣ A1072	♣ KJ4				
Contract: 3N N						

1. Inverted minors

Board: 24	North:	South:	West	North	East	South
Dealer: N	♠ J95	♠ AK42				
Vul: None	♥ J93	♥ Q6		1♣	Pass	1♦
North HCP: 13	♦ A5	♦ Q973	Pass	1NT	AP	
South HCP: 11	♣ AQJ54	♣ 1076				
Contract: 1N N						

## North hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 25	♠ KJ7	The opponents are silent.
Dealer: S	♥ Q862	
Vul: NS	♦ 74	Partner bids first.
HCP: 7	♣ J643	

Board: 26	♠ K109	The opponents are silent.
Dealer: N	♥ AK5	
Vul: Both	♦ J64	You bid first.
HCP: 14	♣ K1043	

Board: 27	♠ K542	The opponents are silent.
Dealer: S	♥ 87	
Vul: NS	♦ KQ76	Partner bids first.
HCP: 8	♣ 876	

Board: 28	♠ AQ2	The opponents are silent.
Dealer: N	♥ QJ4	
Vul: EW	♦ KQ853	You bid first.
HCP: 14	♣ 87	

Board: 29	♠ A104	The opponents are silent.
Dealer: S	♥ 10743	
Vul: None	♦ KQJ5	Partner bids first.
HCP: 11	♣ J3	

# 1 Minor w/Raise OR Balanced Response -- Leveled Both hands (Answers Page)

Board: 25	North:	South:	West	North	East	South
Dealer: S	♠ KJ7	♠ AQ104				1♣
Vul: NS	♥ Q862	♥ AJ	Pass	1♥	Pass	2NT
North HCP: 7	♦ 74	♦ J96	Pass	3NT	AP	
South HCP: 19	♣ J643	♣ AK75				
Contract: 3N S						

Board: 26	North:	South:	West	North	East	South
Dealer: N	♠ K109	♠ 85		1♣	Pass	2♣ <sup>1</sup>
Vul: Both	♥ AK5	♥ Q72	Pass	2♥	Pass	3NT
North HCP: 14	♦ J64	♦ A1093	AP			
South HCP: 12	♣ K1043	♣ AQ86				
Contract: 3N S						

1. Inverted minors

Board: 27	North:	South:	West	North	East	South
Dealer: S	♠ K542	♠ A10				1♣
Vul: NS	♥ 87	♥ A942	Pass	1♦	Pass	2NT
North HCP: 8	♦ KQ76	♦ AJ4	Pass	3♠	Pass	3NT
South HCP: 18	♣ 876	♣ KQ95	AP			
Contract: 3N S						

Board: 28	North:	South:	West	North	East	South
Dealer: N	♠ AQ2	♠ K863		1♦	Pass	1♠
Vul: EW	♥ QJ4	♥ AK5	Pass	1NT	Pass	2NT
North HCP: 14	♦ KQ853	♦ J104	Pass	3NT	AP	
South HCP: 11	♣ 87	♣ 1054				
Contract: 3N N						

Board: 29	North:	South:	West	North	East	South
Dealer: S	♠ A104	♠ Q95				1♦
Vul: None	♥ 10743	♥ Q5	Pass	1♥	Pass	1NT
North HCP: 11	♦ KQJ5	♦ A1084	Pass	2NT	Pass	3NT
South HCP: 14	♣ J3	♣ AQ84	AP			
Contract: 3N S						

## South hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 25	♠ AQ104	The opponents are silent.
Dealer: S	♥ AJ	
Vul: NS	♦ J96	You bid first.
HCP: 19	♣ AK75	

Board: 26	♠ 85	The opponents are silent.
Dealer: N	♥ Q72	
Vul: Both	♦ A1093	Partner bids first.
HCP: 12	♣ AQ86	

Board: 27	♠ A10	The opponents are silent.
Dealer: S	♥ A942	
Vul: NS	♦ AJ4	You bid first.
HCP: 18	♣ KQ95	

Board: 28	♠ K863	The opponents are silent.
Dealer: N	♥ AK5	
Vul: EW	♦ J104	Partner bids first.
HCP: 11	♣ 1054	

Board: 29	♠ Q95	The opponents are silent.
Dealer: S	♥ Q5	
Vul: None	♦ A1084	You bid first.
HCP: 14	♣ AQ84	

# 1 Minor w/Raise OR Balanced Response -- Levelled Both hands (Answers Page)

Board: 25	North:	South:	West	North	East	South
Dealer: S	♠ KJ7	♠ AQ104				1♣
Vul: NS	♥ Q862	♥ AJ	Pass	1♥	Pass	2NT
North HCP: 7	♦ 74	♦ J96	Pass	3NT	AP	
South HCP: 19	♣ J643	♣ AK75				
Contract: 3N S						

Board: 26	North:	South:	West	North	East	South
Dealer: N	♠ K109	♠ 85		1♣	Pass	2♣ <sup>1</sup>
Vul: Both	♥ AK5	♥ Q72	Pass	2♥	Pass	3NT
North HCP: 14	♦ J64	♦ A1093	AP			
South HCP: 12	♣ K1043	♣ AQ86				
Contract: 3N S						

1. Inverted minors

Board: 27	North:	South:	West	North	East	South
Dealer: S	♠ K542	♠ A10				1♣
Vul: NS	♥ 87	♥ A942	Pass	1♦	Pass	2NT
North HCP: 8	♦ KQ76	♦ AJ4	Pass	3♠	Pass	3NT
South HCP: 18	♣ 876	♣ KQ95	AP			
Contract: 3N S						

Board: 28	North:	South:	West	North	East	South
Dealer: N	♠ AQ2	♠ K863		1♦	Pass	1♠
Vul: EW	♥ QJ4	♥ AK5	Pass	1NT	Pass	2NT
North HCP: 14	♦ KQ853	♦ J104	Pass	3NT	AP	
South HCP: 11	♣ 87	♣ 1054				
Contract: 3N N						

Board: 29	North:	South:	West	North	East	South
Dealer: S	♠ A104	♠ Q95				1♦
Vul: None	♥ 10743	♥ Q5	Pass	1♥	Pass	1NT
North HCP: 11	♦ KQJ5	♦ A1084	Pass	2NT	Pass	3NT
South HCP: 14	♣ J3	♣ AQ84	AP			
Contract: 3N S						



## North hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 30	♠ K872	The opponents are silent.
Dealer: N	♥ K93	
Vul: NS	♦ KQ972	You bid first.
HCP: 11	♣ 6	

Board: 31	♠ 1095	The opponents are silent.
Dealer: S	♥ Q72	
Vul: EW	♦ AK1076	Partner bids first.
HCP: 13	♣ A9	

Board: 32	♠ AQ5	The opponents are silent.
Dealer: N	♥ KJ96	
Vul: Both	♦ AKJ6	You bid first.
HCP: 19	♣ J3	

Board: 33	♠ J107	The opponents are silent.
Dealer: S	♥ 1085	
Vul: NS	♦ AQ	Partner bids first.
HCP: 7	♣ 98643	

Board: 34	♠ A62	The opponents are silent.
Dealer: N	♥ AK95	
Vul: EW	♦ AK6	You bid first.
HCP: 18	♣ 543	

# 1 Minor w/Raise OR Balanced Response -- Leveled Both hands (Answers Page)

Board: 30  
Dealer: N  
Vul: NS  
North HCP: 11  
South HCP: 15  
Contract: 5♦ N

North:  
♠ K872  
♥ K93  
♦ KQ972  
♣ 6

South:  
♠ AQ  
♥ A10  
♦ J10865  
♣ A975

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

1. Inverted minors  
2. Cue bid, a ♣ stopper  
3. Cue bid, a ♥ stopper  
4. Cue bid, a ♠ stopper

Board: 31  
Dealer: S  
Vul: EW  
North HCP: 13  
South HCP: 17  
Contract: 3N S

North:  
♠ 1095  
♥ Q72  
♦ AK1076  
♣ A9

South:  
♠ AK64  
♥ KJ64  
♦ 8  
♣ KQJ7

West	North	East	South
			1♣
Pass	1♦	Pass	1♥
Pass	1♠ <sup>1</sup>	Pass	3NT
AP			

1. Fourth suit

Board: 32  
Dealer: N  
Vul: Both  
North HCP: 19  
South HCP: 10  
Contract: 3N S

North:  
♠ AQ5  
♥ KJ96  
♦ AKJ6  
♣ J3

South:  
♠ K82  
♥ 854  
♦ Q854  
♣ KQ8

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

Board: 33  
Dealer: S  
Vul: NS  
North HCP: 7  
South HCP: 14  
Contract: 1N N

North:  
♠ J107  
♥ 1085  
♦ AQ  
♣ 98643

South:  
♠ AQ96  
♥ KQ93  
♦ K1086  
♣ 5

West	North	East	South
			1♦
Pass	1NT	AP	

Board: 34  
Dealer: N  
Vul: EW  
North HCP: 18  
South HCP: 11  
Contract: 4♥ S

North:  
♠ A62  
♥ AK95  
♦ AK6  
♣ 543

South:  
♠ K754  
♥ Q863  
♦ Q94  
♣ A6

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

1. Cue bid, surplus  
2. Cue bid, surplus

## South hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 30	♠ AQ	The opponents are silent.
Dealer: N	♥ A10	
Vul: NS	♦ J10865	Partner bids first.
HCP: 15	♣ A975	

Board: 31	♠ AK64	The opponents are silent.
Dealer: S	♥ KJ64	
Vul: EW	♦ 8	You bid first.
HCP: 17	♣ KQJ7	

Board: 32	♠ K82	The opponents are silent.
Dealer: N	♥ 854	
Vul: Both	♦ Q854	Partner bids first.
HCP: 10	♣ KQ8	

Board: 33	♠ AQ96	The opponents are silent.
Dealer: S	♥ KQ93	
Vul: NS	♦ K1086	You bid first.
HCP: 14	♣ 5	

Board: 34	♠ K754	The opponents are silent.
Dealer: N	♥ Q863	
Vul: EW	♦ Q94	Partner bids first.
HCP: 11	♣ A6	

# 1 Minor w/Raise OR Balanced Response -- Levelled Both hands (Answers Page)

Board: 30			West	North	East	South
Dealer: N	North:	South:		1♦	Pass	2♦ <sup>1</sup>
Vul: NS	♠ K872	♠ AQ	Pass	3♦	Pass	4♣ <sup>2</sup>
North HCP: 11	♥ K93	♥ A10	Pass	4♥ <sup>3</sup>	Pass	4♠ <sup>4</sup>
South HCP: 15	♦ KQ972	♦ J10865	Pass	5♦	AP	
Contract: 5♦ N	♣ 6	♣ A975	1. Inverted minors			
			2. Cue bid, a ♣ stopper			
			3. Cue bid, a ♥ stopper			
			4. Cue bid, a ♠ stopper			

Board: 31			West	North	East	South
Dealer: S	North:	South:				1♣
Vul: EW	♠ 1095	♠ AK64	Pass	1♦	Pass	1♥
North HCP: 13	♥ Q72	♥ KJ64	Pass	1♠ <sup>1</sup>	Pass	3NT
South HCP: 17	♦ AK1076	♦ 8	AP			
Contract: 3N S	♣ A9	♣ KQJ7	1. Fourth suit			

Board: 32			West	North	East	South
Dealer: N	North:	South:		1♦	Pass	1NT
Vul: Both	♠ AQ5	♠ K82	Pass	2NT	Pass	3NT
North HCP: 19	♥ KJ96	♥ 854	AP			
South HCP: 10	♦ AKJ6	♦ Q854				
Contract: 3N S	♣ J3	♣ KQ8				

Board: 33			West	North	East	South
Dealer: S	North:	South:				1♦
Vul: NS	♠ J107	♠ AQ96	Pass	1NT	AP	
North HCP: 7	♥ 1085	♥ KQ93				
South HCP: 14	♦ AQ	♦ K1086				
Contract: 1N N	♣ 98643	♣ 5				

Board: 34			West	North	East	South
Dealer: N	North:	South:		1♣	Pass	1♥
Vul: EW	♠ A62	♠ K754	Pass	3♥	Pass	3NT <sup>1</sup>
North HCP: 18	♥ AK95	♥ Q863	Pass	4♦ <sup>2</sup>	Pass	4♥
South HCP: 11	♦ AK6	♦ Q94	AP			
Contract: 4♥ S	♣ 543	♣ A6	1. Cue bid, surplus			
			2. Cue bid, surplus			

## North hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 35	♠ AK65	The opponents are silent.
Dealer: S	♥ 65	
Vul: Both	♦ Q985	Partner bids first.
HCP: 12	♣ QJ3	

Board: 36	♠ Q96	The opponents are silent.
Dealer: N	♥ A1074	
Vul: None	♦ KJ85	You bid first.
HCP: 14	♣ A10	

Board: 37	♠ J10	The opponents are silent.
Dealer: S	♥ KQ7	
Vul: EW	♦ K10	Partner bids first.
HCP: 15	♣ AQ9762	

Board: 38	♠ AJ	The opponents are silent.
Dealer: N	♥ AK76	
Vul: None	♦ QJ9	You bid first.
HCP: 18	♣ K964	

Board: 39	♠ A76	The opponents are silent.
Dealer: S	♥ Q87	
Vul: NS	♦ A106	Partner bids first.
HCP: 13	♣ K1076	

# 1 Minor w/Raise OR Balanced Response -- Levelled Both hands (Answers Page)

Board: 35	North:	South:	West	North	East	South
Dealer: S	♠ AK65	♠ J972				1♣
Vul: Both	♥ 65	♥ QJ103	Pass	1♦	Pass	2NT
North HCP: 12	♦ Q985	♦ AK	Pass	3♠	Pass	4♠
South HCP: 18	♣ QJ3	♣ AK9	AP			
Contract: 4♠ N						

Board: 36	North:	South:	West	North	East	South
Dealer: N	♠ Q96	♠ A54				
Vul: None	♥ A1074	♥ J98		1♦	Pass	1NT
North HCP: 14	♦ KJ85	♦ Q106	AP			
South HCP: 7	♣ A10	♣ 9643				
Contract: 1N S						

Board: 37	North:	South:	West	North	East	South
Dealer: S	♠ J10	♠ AQ5				1♣
Vul: EW	♥ KQ7	♥ A105	Pass	2♣ <sup>1</sup>	Pass	2NT
North HCP: 15	♦ K10	♦ J54	Pass	3NT	AP	
South HCP: 12	♣ AQ9762	♣ J1085	1. Inverted minors			
Contract: 3N S						

Board: 38	North:	South:	West	North	East	South
Dealer: N	♠ AJ	♠ Q654				
Vul: None	♥ AK76	♥ 84		1♣	Pass	1♦
North HCP: 18	♦ QJ9	♦ A1085	Pass	2NT	AP	
South HCP: 6	♣ K964	♣ 1087				
Contract: 2N N						

Board: 39	North:	South:	West	North	East	South
Dealer: S	♠ A76	♠ QJ5				1♣
Vul: NS	♥ Q87	♥ J95	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 13	♦ A106	♦ KQ7	Pass	3NT	AP	
South HCP: 13	♣ K1076	♣ A985	1. Inverted minors			
Contract: 3N N						

## South hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 35	♠ J972	The opponents are silent.
Dealer: S	♥ QJ103	
Vul: Both	♦ AK	You bid first.
HCP: 18	♣ AK9	

Board: 36	♠ A54	The opponents are silent.
Dealer: N	♥ J98	
Vul: None	♦ Q106	Partner bids first.
HCP: 7	♣ 9643	

Board: 37	♠ AQ5	The opponents are silent.
Dealer: S	♥ A105	
Vul: EW	♦ J54	You bid first.
HCP: 12	♣ J1085	

Board: 38	♠ Q654	The opponents are silent.
Dealer: N	♥ 84	
Vul: None	♦ A1085	Partner bids first.
HCP: 6	♣ 1087	

Board: 39	♠ QJ5	The opponents are silent.
Dealer: S	♥ J95	
Vul: NS	♦ KQ7	You bid first.
HCP: 13	♣ A985	

# 1 Minor w/Raise OR Balanced Response -- Levelled Both hands (Answers Page)

Board: 35	North:	South:	West	North	East	South
Dealer: S	♠ AK65	♠ J972				1♣
Vul: Both	♥ 65	♥ QJ103	Pass	1♦	Pass	2NT
North HCP: 12	♦ Q985	♦ AK	Pass	3♠	Pass	4♠
South HCP: 18	♣ QJ3	♣ AK9	AP			
Contract: 4♠ N						

Board: 36	North:	South:	West	North	East	South
Dealer: N	♠ Q96	♠ A54				
Vul: None	♥ A1074	♥ J98		1♦	Pass	1NT
North HCP: 14	♦ KJ85	♦ Q106	AP			
South HCP: 7	♣ A10	♣ 9643				
Contract: 1N S						

Board: 37	North:	South:	West	North	East	South
Dealer: S	♠ J10	♠ AQ5				1♣
Vul: EW	♥ KQ7	♥ A105	Pass	2♣ <sup>1</sup>	Pass	2NT
North HCP: 15	♦ K10	♦ J54	Pass	3NT	AP	
South HCP: 12	♣ AQ9762	♣ J1085	1. Inverted minors			
Contract: 3N S						

Board: 38	North:	South:	West	North	East	South
Dealer: N	♠ AJ	♠ Q654				
Vul: None	♥ AK76	♥ 84		1♣	Pass	1♦
North HCP: 18	♦ QJ9	♦ A1085	Pass	2NT	AP	
South HCP: 6	♣ K964	♣ 1087				
Contract: 2N N						

Board: 39	North:	South:	West	North	East	South
Dealer: S	♠ A76	♠ QJ5				1♣
Vul: NS	♥ Q87	♥ J95	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 13	♦ A106	♦ KQ7	Pass	3NT	AP	
South HCP: 13	♣ K1076	♣ A985	1. Inverted minors			
Contract: 3N N						



## North hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 40	♠ J1098	The opponents are silent.
Dealer: N	♥ 98	
Vul: Both	♦ A10	You bid first.
HCP: 11	♣ KQJ76	

Board: 41	♠ 9832	The opponents are silent.
Dealer: S	♥ A52	
Vul: None	♦ QJ6	Partner bids first.
HCP: 12	♣ KQ5	

Board: 42	♠ 754	The opponents are silent.
Dealer: N	♥ KQ3	
Vul: NS	♦ AKJ8	You bid first.
HCP: 13	♣ 542	

Board: 43	♠ Q3	The opponents are silent.
Dealer: S	♥ K85	
Vul: EW	♦ K	Partner bids first.
HCP: 14	♣ KQJ9653	

Board: 44	♠ K1083	The opponents are silent.
Dealer: N	♥ K95	
Vul: None	♦ QJ	You bid first.
HCP: 12	♣ K1076	

# 1 Minor w/Raise OR Balanced Response -- Levelled Both hands (Answers Page)

Board: 40	North:	South:	West	North	East	South
Dealer: N	♠ J1098	♠ KQ32		1♣	Pass	1♥
Vul: Both	♥ 98	♥ AK75	Pass	1♠	Pass	4♠
North HCP: 11	♦ A10	♦ 854	AP			
South HCP: 12	♣ KQJ76	♣ 104				
Contract: 4♠ N						

Board: 41	North:	South:	West	North	East	South
Dealer: S	♠ 9832	♠ K104				1♣
Vul: None	♥ A52	♥ KJ96	Pass	1♠	Pass	2NT
North HCP: 12	♦ QJ6	♦ AK10	Pass	3NT	AP	
South HCP: 18	♣ KQ5	♣ A84				
Contract: 3N S						

Board: 42	North:	South:	West	North	East	South
Dealer: N	♠ 754	♠ Q2		1♦	Pass	2♦ <sup>1</sup>
Vul: NS	♥ KQ3	♥ AJ	Pass	2♥	Pass	3NT
North HCP: 13	♦ AKJ8	♦ Q9652	AP			
South HCP: 15	♣ 542	♣ KQJ10	1. Inverted minors			
Contract: 3N S						

Board: 43	North:	South:	West	North	East	South
Dealer: S	♠ Q3	♠ 964				1♣
Vul: EW	♥ K85	♥ QJ3	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 14	♦ K	♦ AQJ	Pass	3♣	AP	
South HCP: 14	♣ KQJ9653	♣ A1082	1. Inverted minors			
Contract: 3♣ S						

Board: 44	North:	South:	West	North	East	South
Dealer: N	♠ K1083	♠ AJ4		1♣	Pass	1♥
Vul: None	♥ K95	♥ 8742	Pass	1♠	Pass	1NT
North HCP: 12	♦ QJ	♦ A104	AP			
South HCP: 9	♣ K1076	♣ 954				
Contract: 1N S						

## South hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 40	♠ KQ32	The opponents are silent.
Dealer: N	♥ AK75	
Vul: Both	♦ 854	Partner bids first.
HCP: 12	♣ 104	

Board: 41	♠ K104	The opponents are silent.
Dealer: S	♥ KJ96	
Vul: None	♦ AK10	You bid first.
HCP: 18	♣ A84	

Board: 42	♠ Q2	The opponents are silent.
Dealer: N	♥ AJ	
Vul: NS	♦ Q9652	Partner bids first.
HCP: 15	♣ KQJ10	

Board: 43	♠ 964	The opponents are silent.
Dealer: S	♥ QJ3	
Vul: EW	♦ AQJ	You bid first.
HCP: 14	♣ A1082	

Board: 44	♠ AJ4	The opponents are silent.
Dealer: N	♥ 8742	
Vul: None	♦ A104	Partner bids first.
HCP: 9	♣ 954	

# 1 Minor w/Raise OR Balanced Response -- Levelled Both hands (Answers Page)

Board: 40	North:	South:	West	North	East	South
Dealer: N	♠ J1098	♠ KQ32		1♣	Pass	1♥
Vul: Both	♥ 98	♥ AK75	Pass	1♠	Pass	4♠
North HCP: 11	♦ A10	♦ 854	AP			
South HCP: 12	♣ KQJ76	♣ 104				
Contract: 4♠ N						

Board: 41	North:	South:	West	North	East	South
Dealer: S	♠ 9832	♠ K104				1♣
Vul: None	♥ A52	♥ KJ96	Pass	1♠	Pass	2NT
North HCP: 12	♦ QJ6	♦ AK10	Pass	3NT	AP	
South HCP: 18	♣ KQ5	♣ A84				
Contract: 3N S						

Board: 42	North:	South:	West	North	East	South
Dealer: N	♠ 754	♠ Q2		1♦	Pass	2♦ <sup>1</sup>
Vul: NS	♥ KQ3	♥ AJ	Pass	2♥	Pass	3NT
North HCP: 13	♦ AKJ8	♦ Q9652	AP			
South HCP: 15	♣ 542	♣ KQJ10	1. Inverted minors			
Contract: 3N S						

Board: 43	North:	South:	West	North	East	South
Dealer: S	♠ Q3	♠ 964				1♣
Vul: EW	♥ K85	♥ QJ3	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 14	♦ K	♦ AQJ	Pass	3♣	AP	
South HCP: 14	♣ KQJ9653	♣ A1082	1. Inverted minors			
Contract: 3♣ S						

Board: 44	North:	South:	West	North	East	South
Dealer: N	♠ K1083	♠ AJ4		1♣	Pass	1♥
Vul: None	♥ K95	♥ 8742	Pass	1♠	Pass	1NT
North HCP: 12	♦ QJ	♦ A104	AP			
South HCP: 9	♣ K1076	♣ 954				
Contract: 1N S						

## North hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 45	♠ A964	The opponents are silent.
Dealer: S	♥ A74	
Vul: NS	♦ K76	Partner bids first.
HCP: 11	♣ 875	

Board: 46	♠ AQ9	The opponents are silent.
Dealer: N	♥ J864	
Vul: Both	♦ A864	You bid first.
HCP: 14	♣ K4	

Board: 47	♠ 763	The opponents are silent.
Dealer: S	♥ 863	
Vul: NS	♦ Q8	Partner bids first.
HCP: 10	♣ AKJ83	

Board: 48	♠ A84	The opponents are silent.
Dealer: N	♥ Q103	
Vul: EW	♦ 9754	You bid first.
HCP: 13	♣ AK3	

Board: 49	♠ Q107	The opponents are silent.
Dealer: S	♥ K43	
Vul: Both	♦ KQJ109	Partner bids first.
HCP: 12	♣ J3	

# 1 Minor w/Raise OR Balanced Response -- Leveled Both hands (Answers Page)

Board: 45	North:	South:	West	North	East	South
Dealer: S	♠ A964	♠ 102				1♦
Vul: NS	♥ A74	♥ KQ10	Pass	1♠	Pass	1NT
North HCP: 11	♦ K76	♦ Q853	AP			
South HCP: 13	♣ 875	♣ AQ109				
Contract: 1N S						

Board: 46	North:	South:	West	North	East	South
Dealer: N	♠ AQ9	♠ KJ10		1♦	Pass	2♦ <sup>1</sup>
Vul: Both	♥ J864	♥ 7	Pass	2♥	Pass	3NT
North HCP: 14	♦ A864	♦ QJ1075	AP			
South HCP: 14	♣ K4	♣ AQJ9	1. Inverted minors			
Contract: 3N S						

Board: 47	North:	South:	West	North	East	South
Dealer: S	♠ 763	♠ KQ5				1♦
Vul: NS	♥ 863	♥ K92	Pass	1NT	AP	
North HCP: 10	♦ Q8	♦ A976				
South HCP: 12	♣ AKJ83	♣ 965				
Contract: 1N N						

Board: 48	North:	South:	West	North	East	South
Dealer: N	♠ A84	♠ K7		1♦	Pass	2♦ <sup>1</sup>
Vul: EW	♥ Q103	♥ K7	Pass	2♥	Pass	3NT
North HCP: 13	♦ 9754	♦ AKQ83	AP			
South HCP: 16	♣ AK3	♣ J542	1. Inverted minors			
Contract: 3N S						

Board: 49	North:	South:	West	North	East	South
Dealer: S	♠ Q107	♠ 92				1♣
Vul: Both	♥ K43	♥ AJ9	Pass	1♦	Pass	1NT
North HCP: 12	♦ KQJ109	♦ A86	Pass	2NT	AP	
South HCP: 14	♣ J3	♣ KQ865				
Contract: 2N S						

## South hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 45	♠ 102	The opponents are silent.
Dealer: S	♥ KQ10	
Vul: NS	♦ Q853	You bid first.
HCP: 13	♣ AQ109	

Board: 46	♠ KJ10	The opponents are silent.
Dealer: N	♥ 7	
Vul: Both	♦ QJ1075	Partner bids first.
HCP: 14	♣ AQJ9	

Board: 47	♠ KQ5	The opponents are silent.
Dealer: S	♥ K92	
Vul: NS	♦ A976	You bid first.
HCP: 12	♣ 965	

Board: 48	♠ K7	The opponents are silent.
Dealer: N	♥ K7	
Vul: EW	♦ AKQ83	Partner bids first.
HCP: 16	♣ J542	

Board: 49	♠ 92	The opponents are silent.
Dealer: S	♥ AJ9	
Vul: Both	♦ A86	You bid first.
HCP: 14	♣ KQ865	

# 1 Minor w/Raise OR Balanced Response -- Leveled Both hands (Answers Page)

Board: 45	North:	South:	West	North	East	South
Dealer: S	♠ A964	♠ 102				1♦
Vul: NS	♥ A74	♥ KQ10	Pass	1♠	Pass	1NT
North HCP: 11	♦ K76	♦ Q853	AP			
South HCP: 13	♣ 875	♣ AQ109				
Contract: 1N S						

Board: 46	North:	South:	West	North	East	South
Dealer: N	♠ AQ9	♠ KJ10		1♦	Pass	2♦ <sup>1</sup>
Vul: Both	♥ J864	♥ 7	Pass	2♥	Pass	3NT
North HCP: 14	♦ A864	♦ QJ1075	AP			
South HCP: 14	♣ K4	♣ AQJ9	1. Inverted minors			
Contract: 3N S						

Board: 47	North:	South:	West	North	East	South
Dealer: S	♠ 763	♠ KQ5				1♦
Vul: NS	♥ 863	♥ K92	Pass	1NT	AP	
North HCP: 10	♦ Q8	♦ A976				
South HCP: 12	♣ AKJ83	♣ 965				
Contract: 1N N						

Board: 48	North:	South:	West	North	East	South
Dealer: N	♠ A84	♠ K7		1♦	Pass	2♦ <sup>1</sup>
Vul: EW	♥ Q103	♥ K7	Pass	2♥	Pass	3NT
North HCP: 13	♦ 9754	♦ AKQ83	AP			
South HCP: 16	♣ AK3	♣ J542	1. Inverted minors			
Contract: 3N S						

Board: 49	North:	South:	West	North	East	South
Dealer: S	♠ Q107	♠ 92				1♣
Vul: Both	♥ K43	♥ AJ9	Pass	1♦	Pass	1NT
North HCP: 12	♦ KQJ109	♦ A86	Pass	2NT	AP	
South HCP: 14	♣ J3	♣ KQ865				
Contract: 2N S						



## North hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 50	♠ KJ96	The opponents are silent.
Dealer: N	♥ A743	
Vul: None	♦ 63	You bid first.
HCP: 12	♣ A65	

Board: 51	♠ A54	The opponents are silent.
Dealer: S	♥ QJ95	
Vul: EW	♦ KJ106	Partner bids first.
HCP: 14	♣ K10	

Board: 52	♠ A876	The opponents are silent.
Dealer: N	♥ A1097	
Vul: Both	♦ A105	You bid first.
HCP: 12	♣ 95	

Board: 53	♠ QJ4	The opponents are silent.
Dealer: S	♥ 863	
Vul: None	♦ AK65	Partner bids first.
HCP: 12	♣ Q65	

Board: 54	♠ K	The opponents are silent.
Dealer: N	♥ AJ109	
Vul: Both	♦ J1032	You bid first.
HCP: 14	♣ AJ109	

## 1 Minor w/Raise OR Balanced Response -- Levelled Both hands (Answers Page)

Board: 50	North:	South:	West	North	East	South
Dealer: N	♠ KJ96	♠ 1084		1♣	Pass	2♣ <sup>1</sup>
Vul: None	♥ A743	♥ 82	Pass	2NT	Pass	3♣
North HCP: 12	♦ 63	♦ KQ7	AP			
South HCP: 11	♣ A65	♣ KQJ107	1. Inverted minors			
Contract: 3♣ N						

Board: 51	North:	South:	West	North	East	South
Dealer: S	♠ A54	♠ Q97				1♦
Vul: EW	♥ QJ95	♥ A63	Pass	1♥	Pass	1NT
North HCP: 14	♦ KJ106	♦ A9753	Pass	2♣ <sup>1</sup>	Pass	2♥
South HCP: 12	♣ K10	♣ Q4	Pass	3NT	AP	
Contract: 3N S			1. Checkback			

Board: 52	North:	South:	West	North	East	South
Dealer: N	♠ A876	♠ Q102		1♦	Pass	2♦ <sup>1</sup>
Vul: Both	♥ A1097	♥ K	Pass	2NT	Pass	5♦
North HCP: 12	♦ A105	♦ Q8432	AP			
South HCP: 17	♣ 95	♣ AKQJ	1. Inverted minors			
Contract: 5♦ N						

Board: 53			West	North	East	South
Dealer: S	North:	South:				1♦
Vul: None	♠ QJ4	♠ K963	Pass	2♦ <sup>1</sup>	Pass	2♥
North HCP: 12	♥ 863	♥ AK				
South HCP: 13	♦ AK65	♦ QJ94	Pass	3NT	AP	
Contract: 3N N	♣ Q65	♣ 1084	1. Inverted minors			

Board: 54	North:	South:	West	North	East	South
Dealer: N	♠ K	♠ Q97		1♦	Pass	2♦ <sup>1</sup>
Vul: Both	♥ AJ109	♥ K	Pass	2♥	Pass	3NT
North HCP: 14	♦ J1032	♦ AK854	AP			
South HCP: 14	♣ AJ109	♣ Q852	1. Inverted minors			
Contract: 3N S						

## South hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 50	♠ 1084	The opponents are silent.
Dealer: N	♥ 82	
Vul: None	♦ KQ7	Partner bids first.
HCP: 11	♣ KQJ107	

Board: 51	♠ Q97	The opponents are silent.
Dealer: S	♥ A63	
Vul: EW	♦ A9753	You bid first.
HCP: 12	♣ Q4	

Board: 52	♠ Q102	The opponents are silent.
Dealer: N	♥ K	
Vul: Both	♦ Q8432	Partner bids first.
HCP: 17	♣ AKQJ	

Board: 53	♠ K963	The opponents are silent.
Dealer: S	♥ AK	
Vul: None	♦ QJ94	You bid first.
HCP: 13	♣ 1084	

Board: 54	♠ Q97	The opponents are silent.
Dealer: N	♥ K	
Vul: Both	♦ AK854	Partner bids first.
HCP: 14	♣ Q852	

## 1 Minor w/Raise OR Balanced Response -- Leveled Both hands (Answers Page)

Board: 50	North:	South:	West	North	East	South
Dealer: N	♠ KJ96	♠ 1084		1♣	Pass	2♣ <sup>1</sup>
Vul: None	♥ A743	♥ 82	Pass	2NT	Pass	3♣
North HCP: 12	♦ 63	♦ KQ7	AP			
South HCP: 11	♣ A65	♣ KQJ107	1. Inverted minors			
Contract: 3♣ N						

Board: 51	North:	South:	West	North	East	South
Dealer: S	♠ A54	♠ Q97				1♦
Vul: EW	♥ QJ95	♥ A63	Pass	1♥	Pass	1NT
North HCP: 14	♦ KJ106	♦ A9753	Pass	2♣ <sup>1</sup>	Pass	2♥
South HCP: 12	♣ K10	♣ Q4	Pass	3NT	AP	
Contract: 3N S			1. Checkback			

Board: 52	North:	South:	West	North	East	South
Dealer: N	♠ A876	♠ Q102		1♦	Pass	2♦ <sup>1</sup>
Vul: Both	♥ A1097	♥ K	Pass	2NT	Pass	5♦
North HCP: 12	♦ A105	♦ Q8432	AP			
South HCP: 17	♣ 95	♣ AKQJ	1. Inverted minors			
Contract: 5♦ N						

Board: 53			West	North	East	South
Dealer: S	North:	South:				1♦
Vul: None	♠ QJ4	♠ K963	Pass	2♦ <sup>1</sup>	Pass	2♥
North HCP: 12	♥ 863	♥ AK				
South HCP: 13	♦ AK65	♦ QJ94	Pass	3NT	AP	
Contract: 3N N	♣ Q65	♣ 1084	1. Inverted minors			

Board: 54	North:	South:	West	North	East	South
Dealer: N	♠ K	♠ Q97		1♦	Pass	2♦ <sup>1</sup>
Vul: Both	♥ AJ109	♥ K	Pass	2♥	Pass	3NT
North HCP: 14	♦ J1032	♦ AK854	AP			
South HCP: 14	♣ AJ109	♣ Q852	1. Inverted minors			
Contract: 3N S						

## North hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 55	♠ 954	The opponents are silent.
Dealer: S	♥ J53	
Vul: None	♦ K97	Partner bids first.
HCP: 10	♣ AQ64	

Board: 56	♠ 3	The opponents are silent.
Dealer: N	♥ AQJ2	
Vul: NS	♦ AQ97	You bid first.
HCP: 17	♣ A865	

Board: 57	♠ KQ42	The opponents are silent.
Dealer: S	♥ K42	
Vul: EW	♦ KQ	Partner bids first.
HCP: 18	♣ KQ86	

Board: 58	♠ Q7	The opponents are silent.
Dealer: N	♥ A942	
Vul: None	♦ KJ9	You bid first.
HCP: 13	♣ QJ107	

Board: 59	♠ K1063	The opponents are silent.
Dealer: S	♥ 983	
Vul: NS	♦ J73	Partner bids first.
HCP: 8	♣ KJ4	

# 1 Minor w/Raise OR Balanced Response -- Leveled Both hands (Answers Page)

Board: 55	North:	South:	West	North	East	South
Dealer: S	♠ 954	♠ Q1032				1♣
Vul: None	♥ J53	♥ K762				
North HCP: 10	♦ K97	♦ AQ	Pass	1NT	AP	
South HCP: 14	♣ AQ64	♣ K53				
Contract: 1N N						

Board: 56	North:	South:	West	North	East	South
Dealer: N	♠ 3	♠ KJ52		1♦	Pass	1♠
Vul: NS	♥ AQJ2	♥ 1095				
North HCP: 17	♦ AQ97	♦ 865	Pass	2♥	Pass	2NT
South HCP: 7	♣ A865	♣ K107	AP			
Contract: 2N S						

Board: 57	North:	South:	West	North	East	South
Dealer: S	♠ KQ42	♠ J75				Pass
Vul: EW	♥ K42	♥ A863	Pass	1♣	Pass	1♦
North HCP: 18	♦ KQ	♦ AJ10764	Pass	2NT	Pass	3♥
South HCP: 10	♣ KQ86	♣ —	Pass	3♠	Pass	6♦
Contract: 6♦ S			AP			

Board: 58	North:	South:	West	North	East	South
Dealer: N	♠ Q7	♠ A653				
Vul: None	♥ A942	♥ 653		1♣	Pass	1♠
North HCP: 13	♦ KJ9	♦ A103	Pass	1NT	AP	
South HCP: 11	♣ QJ107	♣ K54				
Contract: 1N N						

Board: 59	North:	South:	West	North	East	South
Dealer: S	♠ K1063	♠ J95				1♦
Vul: NS	♥ 983	♥ K765				
North HCP: 8	♦ J73	♦ AK96	Pass	1♠	Pass	1NT
South HCP: 13	♣ KJ4	♣ Q9	AP			
Contract: 1N S						

## South hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 55	♠ Q1032	The opponents are silent.
Dealer: S	♥ K762	
Vul: None	♦ AQ	You bid first.
HCP: 14	♣ K53	

Board: 56	♠ KJ52	The opponents are silent.
Dealer: N	♥ 1095	
Vul: NS	♦ 865	Partner bids first.
HCP: 7	♣ K107	

Board: 57	♠ J75	The opponents are silent.
Dealer: S	♥ A863	
Vul: EW	♦ AJ10764	You bid first.
HCP: 10	♣ —	

Board: 58	♠ A653	The opponents are silent.
Dealer: N	♥ 653	
Vul: None	♦ A103	Partner bids first.
HCP: 11	♣ K54	

Board: 59	♠ J95	The opponents are silent.
Dealer: S	♥ K765	
Vul: NS	♦ AK96	You bid first.
HCP: 13	♣ Q9	

# 1 Minor w/Raise OR Balanced Response -- Leveled Both hands (Answers Page)

Board: 55	North:	South:	West	North	East	South
Dealer: S	♠ 954	♠ Q1032				1♣
Vul: None	♥ J53	♥ K762				
North HCP: 10	♦ K97	♦ AQ	Pass	1NT	AP	
South HCP: 14	♣ AQ64	♣ K53				
Contract: 1N N						

Board: 56	North:	South:	West	North	East	South
Dealer: N	♠ 3	♠ KJ52		1♦	Pass	1♠
Vul: NS	♥ AQJ2	♥ 1095				
North HCP: 17	♦ AQ97	♦ 865	Pass	2♥	Pass	2NT
South HCP: 7	♣ A865	♣ K107	AP			
Contract: 2N S						

Board: 57	North:	South:	West	North	East	South
Dealer: S	♠ KQ42	♠ J75				Pass
Vul: EW	♥ K42	♥ A863	Pass	1♣	Pass	1♦
North HCP: 18	♦ KQ	♦ AJ10764	Pass	2NT	Pass	3♥
South HCP: 10	♣ KQ86	♣ —	Pass	3♠	Pass	6♦
Contract: 6♦ S			AP			

Board: 58	North:	South:	West	North	East	South
Dealer: N	♠ Q7	♠ A653				
Vul: None	♥ A942	♥ 653		1♣	Pass	1♠
North HCP: 13	♦ KJ9	♦ A103	Pass	1NT	AP	
South HCP: 11	♣ QJ107	♣ K54				
Contract: 1N N						

Board: 59	North:	South:	West	North	East	South
Dealer: S	♠ K1063	♠ J95				1♦
Vul: NS	♥ 983	♥ K765				
North HCP: 8	♦ J73	♦ AK96	Pass	1♠	Pass	1NT
South HCP: 13	♣ KJ4	♣ Q9	AP			
Contract: 1N S						



## North hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 60	♠ AK82	The opponents are silent.
Dealer: N	♥ Q98	
Vul: EW	♦ K87	You bid first.
HCP: 18	♣ AQ5	

Board: 61	♠ QJ3	The opponents are silent.
Dealer: S	♥ Q6	
Vul: Both	♦ AQ853	Partner bids first.
HCP: 12	♣ J95	

Board: 62	♠ 72	The opponents are silent.
Dealer: N	♥ J5	
Vul: EW	♦ AKQJ96	You bid first.
HCP: 16	♣ AJ3	

Board: 63	♠ 1063	The opponents are silent.
Dealer: S	♥ J7	
Vul: Both	♦ J97	Partner bids first.
HCP: 9	♣ AK1074	

Board: 64	♠ K1032	The opponents are silent.
Dealer: N	♥ KQ72	
Vul: None	♦ KJ5	You bid first.
HCP: 13	♣ J5	

# 1 Minor w/Raise OR Balanced Response -- Leveled Both hands (Answers Page)

Board: 60  
Dealer: N  
Vul: EW  
North HCP: 18  
South HCP: 12  
Contract: 3N N

North:  
♠ AK82  
♥ Q98  
♦ K87  
♣ AQ5

South:  
♠ 105  
♥ K753  
♦ AQ53  
♣ K108

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

Board: 61  
Dealer: S  
Vul: Both  
North HCP: 12  
South HCP: 12  
Contract: 2N S

North:  
♠ QJ3  
♥ Q6  
♦ AQ853  
♣ J95

South:  
♠ AK62  
♥ K4  
♦ 764  
♣ Q1043

West	North	East	South
			1♣
Pass	1♦	Pass	1♠
Pass	2♥ <sup>1</sup>	Pass	2NT
AP			

1. Fourth suit

Board: 62  
Dealer: N  
Vul: EW  
North HCP: 16  
South HCP: 12  
Contract: 5♦ N

North:  
♠ 72  
♥ J5  
♦ AKQJ96  
♣ AJ3

South:  
♠ 10984  
♥ AK64  
♦ 107  
♣ KQ5

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

1. Blackwood 0314, for ♦  
2. A=1/5 or 4/5

Board: 63  
Dealer: S  
Vul: Both  
North HCP: 9  
South HCP: 14  
Contract: 2♦ S

North:  
♠ 1063  
♥ J7  
♦ J97  
♣ AK1074

South:  
♠ KQ8  
♥ A4  
♦ KQ10864  
♣ 86

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

Board: 64  
Dealer: N  
Vul: None  
North HCP: 13  
South HCP: 9  
Contract: 1N S

North:  
♠ K1032  
♥ KQ72  
♦ KJ5  
♣ J5

South:  
♠ QJ5  
♥ J86  
♦ 1098  
♣ KQ96

West	North	East	South
	1♦	Pass	1NT
AP			

## South hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 60	♠ 105	The opponents are silent.
Dealer: N	♥ K753	
Vul: EW	♦ AQ53	Partner bids first.
HCP: 12	♣ K108	

Board: 61	♠ AK62	The opponents are silent.
Dealer: S	♥ K4	
Vul: Both	♦ 764	You bid first.
HCP: 12	♣ Q1043	

Board: 62	♠ 10984	The opponents are silent.
Dealer: N	♥ AK64	
Vul: EW	♦ 107	Partner bids first.
HCP: 12	♣ KQ5	

Board: 63	♠ KQ8	The opponents are silent.
Dealer: S	♥ A4	
Vul: Both	♦ KQ10864	You bid first.
HCP: 14	♣ 86	

Board: 64	♠ QJ5	The opponents are silent.
Dealer: N	♥ J86	
Vul: None	♦ 1098	Partner bids first.
HCP: 9	♣ KQ96	

# 1 Minor w/Raise OR Balanced Response -- Leveled Both hands (Answers Page)

Board: 60  
Dealer: N  
Vul: EW  
North HCP: 18  
South HCP: 12  
Contract: 3N N

North:  
♠ AK82  
♥ Q98  
♦ K87  
♣ AQ5

South:  
♠ 105  
♥ K753  
♦ AQ53  
♣ K108

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

Board: 61  
Dealer: S  
Vul: Both  
North HCP: 12  
South HCP: 12  
Contract: 2N S

North:  
♠ QJ3  
♥ Q6  
♦ AQ853  
♣ J95

South:  
♠ AK62  
♥ K4  
♦ 764  
♣ Q1043

West	North	East	South
			1♣
Pass	1♦	Pass	1♠
Pass	2♥ <sup>1</sup>	Pass	2NT
AP			

1. Fourth suit

Board: 62  
Dealer: N  
Vul: EW  
North HCP: 16  
South HCP: 12  
Contract: 5♦ N

North:  
♠ 72  
♥ J5  
♦ AKQJ96  
♣ AJ3

South:  
♠ 10984  
♥ AK64  
♦ 107  
♣ KQ5

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

1. Blackwood 0314, for ♦  
2. A=1/5 or 4/5

Board: 63  
Dealer: S  
Vul: Both  
North HCP: 9  
South HCP: 14  
Contract: 2♦ S

North:  
♠ 1063  
♥ J7  
♦ J97  
♣ AK1074

South:  
♠ KQ8  
♥ A4  
♦ KQ10864  
♣ 86

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

Board: 64  
Dealer: N  
Vul: None  
North HCP: 13  
South HCP: 9  
Contract: 1N S

North:  
♠ K1032  
♥ KQ72  
♦ KJ5  
♣ J5

South:  
♠ QJ5  
♥ J86  
♦ 1098  
♣ KQ96

West	North	East	South
	1♦	Pass	1NT
AP			

## North hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 65	♠ K5	The opponents are silent.
Dealer: S	♥ A103	
Vul: EW	♦ 7543	Partner bids first.
HCP: 12	♣ AJ64	

Board: 66	♠ AQ94	The opponents are silent.
Dealer: N	♥ A1096	
Vul: Both	♦ 763	You bid first.
HCP: 13	♣ K8	

Board: 67	♠ A83	The opponents are silent.
Dealer: S	♥ AQ6	
Vul: None	♦ Q	Partner bids first.
HCP: 15	♣ QJ10764	

Board: 68	♠ A1097	The opponents are silent.
Dealer: N	♥ AK96	
Vul: NS	♦ Q43	You bid first.
HCP: 14	♣ J4	

Board: 69	♠ 9	The opponents are silent.
Dealer: S	♥ Q93	
Vul: Both	♦ AKJ	Partner bids first.
HCP: 10	♣ 1098764	

# 1 Minor w/Raise OR Balanced Response -- Leveled Both hands (Answers Page)

Board: 65  
Dealer: S  
Vul: EW  
North HCP: 12  
South HCP: 13  
Contract: 3N N

North:  
♠ K5  
♥ A103  
♦ 7543  
♣ AJ64

South:  
♠ J1096  
♥ KJ52  
♦ AKJ6  
♣ 8

West	North	East	South
			1♦
Pass	2♦ <sup>1</sup>	Pass	2♥
Pass	3NT	AP	

1. Inverted minors

Board: 66  
Dealer: N  
Vul: Both  
North HCP: 13  
South HCP: 14  
Contract: 3N S

North:  
♠ AQ94  
♥ A1096  
♦ 763  
♣ K8

South:  
♠ KJ10  
♥ K72  
♦ AK109  
♣ 974

West	North	East	South
	1♦	Pass	2♦ <sup>1</sup>
Pass	2♥	Pass	3NT
AP			

1. Inverted minors

Board: 67  
Dealer: S  
Vul: None  
North HCP: 15  
South HCP: 14  
Contract: 6♣ S

North:  
♠ A83  
♥ AQ6  
♦ Q  
♣ QJ10764

South:  
♠ QJ109  
♥ K8  
♦ A92  
♣ A853

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

1. Inverted minors  
2. Cue bid, a ♦ stopper  
3. Blackwood 0314, for ♣  
4. A=2/5 or 5/5, Q(C)=0

Board: 68  
Dealer: N  
Vul: NS  
North HCP: 14  
South HCP: 13  
Contract: 3N S

North:  
♠ A1097  
♥ AK96  
♦ Q43  
♣ J4

South:  
♠ 64  
♥ Q4  
♦ AKJ76  
♣ K1086

West	North	East	South
	1♦	Pass	2♦ <sup>1</sup>
Pass	2♥	Pass	3NT
AP			

1. Inverted minors

Board: 69  
Dealer: S  
Vul: Both  
North HCP: 10  
South HCP: 14  
Contract: 3♣ S

North:  
♠ 9  
♥ Q93  
♦ AKJ  
♣ 1098764

South:  
♠ A1052  
♥ J85  
♦ Q102  
♣ AK3

West	North	East	South
			1♣
Pass	2♣ <sup>1</sup>	Pass	2♦
Pass	3♣	AP	

1. Inverted minors

## South hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 65	♠ J1096	The opponents are silent.
Dealer: S	♥ KJ52	
Vul: EW	♦ AKJ6	You bid first.
HCP: 13	♣ 8	

Board: 66	♠ KJ10	The opponents are silent.
Dealer: N	♥ K72	
Vul: Both	♦ AK109	Partner bids first.
HCP: 14	♣ 974	

Board: 67	♠ QJ109	The opponents are silent.
Dealer: S	♥ K8	
Vul: None	♦ A92	You bid first.
HCP: 14	♣ A853	

Board: 68	♠ 64	The opponents are silent.
Dealer: N	♥ Q4	
Vul: NS	♦ AKJ76	Partner bids first.
HCP: 13	♣ K1086	

Board: 69	♠ A1052	The opponents are silent.
Dealer: S	♥ J85	
Vul: Both	♦ Q102	You bid first.
HCP: 14	♣ AK3	

# 1 Minor w/Raise OR Balanced Response -- Leveled Both hands (Answers Page)

Board: 65	North:	South:	West	North	East	South
Dealer: S	♠ K5	♠ J1096				1♦
Vul: EW	♥ A103	♥ KJ52	Pass	2♦ <sup>1</sup>	Pass	2♥
North HCP: 12	♦ 7543	♦ AKJ6	Pass	3NT	AP	
South HCP: 13	♣ AJ64	♣ 8				
Contract: 3N N						1. Inverted minors

Board: 66	North:	South:	West	North	East	South
Dealer: N	♠ AQ94	♠ KJ10		1♦	Pass	2♦ <sup>1</sup>
Vul: Both	♥ A1096	♥ K72	Pass	2♥	Pass	3NT
North HCP: 13	♦ 763	♦ AK109	AP			
South HCP: 14	♣ K8	♣ 974				
Contract: 3N S						1. Inverted minors

Board: 67	North:	South:	West	North	East	South
Dealer: S	♠ A83	♠ QJ109				1♣
Vul: None	♥ AQ6	♥ K8	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 15	♦ Q	♦ A92	Pass	4♣	Pass	4♦ <sup>2</sup>
South HCP: 14	♣ QJ10764	♣ A853	Pass	4NT <sup>3</sup>	Pass	5♥ <sup>4</sup>
Contract: 6♣ S			Pass	6♣	AP	
						1. Inverted minors
						2. Cue bid, a ♦ stopper
						3. Blackwood 0314, for ♣
						4. A=2/5 or 5/5, Q(C)=0

Board: 68	North:	South:	West	North	East	South
Dealer: N	♠ A1097	♠ 64		1♦	Pass	2♦ <sup>1</sup>
Vul: NS	♥ AK96	♥ Q4	Pass	2♥	Pass	3NT
North HCP: 14	♦ Q43	♦ AKJ76	AP			
South HCP: 13	♣ J4	♣ K1086				
Contract: 3N S						1. Inverted minors

Board: 69	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ A1052				1♣
Vul: Both	♥ Q93	♥ J85	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 10	♦ AKJ	♦ Q102	Pass	3♣	AP	
South HCP: 14	♣ 1098764	♣ AK3				
Contract: 3♣ S						1. Inverted minors



## North hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 70	♠ AKJ9	West Doubles Pass if possible.
Dealer: N	♥ A643	East Bids 3♣ if possible.
Vul: None	♦ Q75	
HCP: 14	♣ 83	You bid first.

Board: 71	♠ Q9	The opponents are silent.
Dealer: S	♥ A3	
Vul: NS	♦ AKQJ82	Partner bids first.
HCP: 19	♣ K102	

Board: 72	♠ AKJ9	The opponents are silent.
Dealer: N	♥ AQ4	
Vul: EW	♦ 3	You bid first.
HCP: 18	♣ KJ964	

Board: 73	♠ A2	The opponents are silent.
Dealer: S	♥ 65	
Vul: None	♦ 832	Partner bids first.
HCP: 10	♣ AQ9843	

# 1 Minor w/Raise OR Balanced Response -- Levelled Both hands (Answers Page)

Board: 70  
Dealer: N  
Vul: None  
North HCP: 14  
South HCP: 8  
Contract: 3♠ S

North:  
♠ AKJ9  
♥ A643  
♦ Q75  
♣ 83

South:  
♠ 10532  
♥ 95  
♦ J104  
♣ AK107

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

Board: 71  
Dealer: S  
Vul: NS  
North HCP: 19  
South HCP: 12  
Contract: 5♦ S

North:  
♠ Q9  
♥ A3  
♦ AKQJ82  
♣ K102

South:  
♠ K64  
♥ KQ  
♦ 109763  
♣ A83

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

1. Inverted minors
2. Cue bid, a ♣ stopper
3. Cue bid, a ♥ stopper
4. Blackwood 0314, for ♦
5. A=1/5 or 4/5

Board: 72  
Dealer: N  
Vul: EW  
North HCP: 18  
South HCP: 15  
Contract: 6N N

North:  
♠ AKJ9  
♥ AQ4  
♦ 3  
♣ KJ964

South:  
♠ 864  
♥ J952  
♦ AKJ6  
♣ AQ

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

1. Fourth suit

Board: 73  
Dealer: S  
Vul: None  
North HCP: 10  
South HCP: 19  
Contract: 5♣ S

North:  
♠ A2  
♥ 65  
♦ 832  
♣ AQ9843

South:  
♠ KQJ3  
♥ AJ84  
♦ A6  
♣ KJ7

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

1. Inverted minors
2. Cue bid, a ♦ stopper
3. Cue bid, a ♠ stopper

## South hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 70	♠ 10532	West Doubles Pass if possible.
Dealer: N	♥ 95	East Bids 3♣ if possible.
Vul: None	♦ J104	
HCP: 8	♣ AK107	Partner bids first.
Board: 71	♠ K64	The opponents are silent.
Dealer: S	♥ KQ	
Vul: NS	♦ 109763	You bid first.
HCP: 12	♣ A83	
Board: 72	♠ 864	The opponents are silent.
Dealer: N	♥ J952	
Vul: EW	♦ AKJ6	Partner bids first.
HCP: 15	♣ AQ	
Board: 73	♠ KQJ3	The opponents are silent.
Dealer: S	♥ AJ84	
Vul: None	♦ A6	You bid first.
HCP: 19	♣ KJ7	

# 1 Minor w/Raise OR Balanced Response -- Levelled Both hands (Answers Page)

Board: 70  
Dealer: N  
Vul: None  
North HCP: 14  
South HCP: 8  
Contract: 3♠ S

North:  
♠ AKJ9  
♥ A643  
♦ Q75  
♣ 83

South:  
♠ 10532  
♥ 95  
♦ J104  
♣ AK107

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

Board: 71  
Dealer: S  
Vul: NS  
North HCP: 19  
South HCP: 12  
Contract: 5♦ S

North:  
♠ Q9  
♥ A3  
♦ AKQJ82  
♣ K102

South:  
♠ K64  
♥ KQ  
♦ 109763  
♣ A83

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

1. Inverted minors
2. Cue bid, a ♣ stopper
3. Cue bid, a ♥ stopper
4. Blackwood 0314, for ♦
5. A=1/5 or 4/5

Board: 72  
Dealer: N  
Vul: EW  
North HCP: 18  
South HCP: 15  
Contract: 6N N

North:  
♠ AKJ9  
♥ AQ4  
♦ 3  
♣ KJ964

South:  
♠ 864  
♥ J952  
♦ AKJ6  
♣ AQ

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

1. Fourth suit

Board: 73  
Dealer: S  
Vul: None  
North HCP: 10  
South HCP: 19  
Contract: 5♣ S

North:  
♠ A2  
♥ 65  
♦ 832  
♣ AQ9843

South:  
♠ KQJ3  
♥ AJ84  
♦ A6  
♣ KJ7

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

1. Inverted minors
2. Cue bid, a ♦ stopper
3. Cue bid, a ♠ stopper

## North hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 74	♠ A862	The opponents are silent.
Dealer: N	♥ J75	
Vul: NS	♦ AJ105	You bid first.
HCP: 12	♣ Q7	

Board: 75	♠ Q8	The opponents are silent.
Dealer: S	♥ AK	
Vul: EW	♦ QJ8	Partner bids first.
HCP: 21	♣ AKQ952	

Board: 76	♠ 10987	The opponents are silent.
Dealer: N	♥ KJ104	
Vul: Both	♦ AKJ	You bid first.
HCP: 14	♣ Q2	

Board: 77	♠ K105	The opponents are silent.
Dealer: S	♥ KQ83	
Vul: NS	♦ QJ9	Partner bids first.
HCP: 11	♣ 843	

# 1 Minor w/Raise OR Balanced Response -- Leveled Both hands (Answers Page)

Board: 74

Dealer: N

Vul: NS

North HCP: 12

South HCP: 13

Contract: 3♦ N

North:

♠ A862

♥ J75

♦ AJ105

♣ Q7

South:

♠ Q

♥ A98

♦ 96432

♣ AK95

West North East South

1♦ Pass 2♦<sup>1</sup>

Pass 2NT Pass 3♦

AP

1. Inverted minors

Board: 75

Dealer: S

Vul: EW

North HCP: 21

South HCP: 13

Contract: 6N N

North:

♠ Q8

♥ AK

♦ QJ8

♣ AKQ952

South:

♠ AK105

♥ QJ8

♦ K4

♣ 10873

West North East South

1♣

Pass 2♣<sup>1</sup> Pass 2♦

Pass 4♣ Pass 4♦<sup>2</sup>

Pass 4NT<sup>3</sup> Pass 5♦<sup>4</sup>

Pass 6NT AP

1. Inverted minors

2. Cue bid, a ♦ stopper

3. Blackwood 0314, for ♣

4. A=1/5 or 4/5

Board: 76

Dealer: N

Vul: Both

North HCP: 14

South HCP: 16

Contract: 6♦ N

North:

♠ 10987

♥ KJ104

♦ AKJ

♣ Q2

South:

♠ K

♥ A9

♦ Q76532

♣ AK74

West North East South

1♦ Pass 2♦<sup>1</sup>

Pass 2♥ Pass 4♦

Pass 4♥<sup>2</sup> Pass 4NT<sup>3</sup>

Pass 5♥<sup>4</sup> Pass 6♦

AP

1. Inverted minors

2. Cue bid, a ♥ stopper

3. Blackwood 0314, for ♦

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

Board: 77

Dealer: S

Vul: NS

North HCP: 11

South HCP: 12

Contract: 1N N

North:

♠ K105

♥ KQ83

♦ QJ9

♣ 843

South:

♠ J742

♥ A5

♦ A75

♣ K1075

West North East South

1♣

Pass 1♥ Pass 1♠

Pass 1NT AP

## South hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Leveled

Board: 74	♠ Q	The opponents are silent.
Dealer: N	♥ A98	
Vul: NS	♦ 96432	Partner bids first.
HCP: 13	♣ AK95	

Board: 75	♠ AK105	The opponents are silent.
Dealer: S	♥ QJ8	
Vul: EW	♦ K4	You bid first.
HCP: 13	♣ 10873	

Board: 76	♠ K	The opponents are silent.
Dealer: N	♥ A9	
Vul: Both	♦ Q76532	Partner bids first.
HCP: 16	♣ AK74	

Board: 77	♠ J742	The opponents are silent.
Dealer: S	♥ A5	
Vul: NS	♦ A75	You bid first.
HCP: 12	♣ K1075	

# 1 Minor w/Raise OR Balanced Response -- Leveled Both hands (Answers Page)

Board: 74

Dealer: N

Vul: NS

North HCP: 12

South HCP: 13

Contract: 3♦ N

North:

♠ A862

♥ J75

♦ AJ105

♣ Q7

South:

♠ Q

♥ A98

♦ 96432

♣ AK95

West North East South

1♦ Pass 2♦<sup>1</sup>

Pass 2NT Pass 3♦

AP

1. Inverted minors

Board: 75

Dealer: S

Vul: EW

North HCP: 21

South HCP: 13

Contract: 6N N

North:

♠ Q8

♥ AK

♦ QJ8

♣ AKQ952

South:

♠ AK105

♥ QJ8

♦ K4

♣ 10873

West North East South

1♣

Pass 2♣<sup>1</sup> Pass 2♦

Pass 4♣ Pass 4♦<sup>2</sup>

Pass 4NT<sup>3</sup> Pass 5♦<sup>4</sup>

Pass 6NT AP

1. Inverted minors

2. Cue bid, a ♦ stopper

3. Blackwood 0314, for ♣

4. A=1/5 or 4/5

Board: 76

Dealer: N

Vul: Both

North HCP: 14

South HCP: 16

Contract: 6♦ N

North:

♠ 10987

♥ KJ104

♦ AKJ

♣ Q2

South:

♠ K

♥ A9

♦ Q76532

♣ AK74

West North East South

1♦ Pass 2♦<sup>1</sup>

Pass 2♥ Pass 4♦

Pass 4♥<sup>2</sup> Pass 4NT<sup>3</sup>

Pass 5♥<sup>4</sup> Pass 6♦

AP

1. Inverted minors

2. Cue bid, a ♥ stopper

3. Blackwood 0314, for ♦

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

Board: 77

Dealer: S

Vul: NS

North HCP: 11

South HCP: 12

Contract: 1N N

North:

♠ K105

♥ KQ83

♦ QJ9

♣ 843

South:

♠ J742

♥ A5

♦ A75

♣ K1075

West North East South

1♣

Pass 1♥ Pass 1♠

Pass 1NT AP



## North hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 78	♠ Q1086	East Doubles 1♠ if possible.
Dealer: N	♥ K	
Vul: EW	♦ AJ6	
HCP: 14	♣ A9743	You bid first.

Board: 79	♠ KQ109	The opponents are silent.
Dealer: S	♥ J93	
Vul: Both	♦ KQ104	
HCP: 11	♣ 95	Partner bids first.

Board: 80	♠ K8	The opponents are silent.
Dealer: N	♥ A98	
Vul: None	♦ A10963	
HCP: 14	♣ K104	You bid first.

Board: 81	♠ K8	The opponents are silent.
Dealer: S	♥ AK9	
Vul: EW	♦ Q5	
HCP: 16	♣ A98763	Partner bids first.

Board: 82	♠ 10962	The opponents are silent.
Dealer: N	♥ AQ82	
Vul: Both	♦ K95	
HCP: 12	♣ K4	You bid first.

## 1 Minor w/Raise OR Balanced Response -- Leveled Both hands (Answers Page)

## 1. Inverted minors

## South hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 78	♠ AK32	East Doubles 1♠ if possible.
Dealer: N	♥ Q963	
Vul: EW	♦ 54	Partner bids first.
HCP: 12	♣ QJ6	

Board: 79	♠ AJ5	The opponents are silent.
Dealer: S	♥ K1042	
Vul: Both	♦ 75	You bid first.
HCP: 13	♣ KQ43	

Board: 80	♠ A9	The opponents are silent.
Dealer: N	♥ J1072	
Vul: None	♦ QJ85	Partner bids first.
HCP: 12	♣ A85	

Board: 81	♠ A43	The opponents are silent.
Dealer: S	♥ QJ74	
Vul: EW	♦ J73	You bid first.
HCP: 13	♣ KQ5	

Board: 82	♠ A	The opponents are silent.
Dealer: N	♥ K96	
Vul: Both	♦ A10864	Partner bids first.
HCP: 15	♣ A1097	

## 1 Minor w/Raise OR Balanced Response -- Leveled Both hands (Answers Page)

## 1. Inverted minors

## North hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Leveled

Board: 83	♠ K	The opponents are silent.
Dealer: S	♥ QJ8	
Vul: NS	♦ AKQ72	Partner bids first.
HCP: 20	♣ AJ52	

Board: 84	♠ AJ7	The opponents are silent.
Dealer: N	♥ K2	
Vul: Both	♦ J103	You bid first.
HCP: 19	♣ AKQJ6	

Board: 85	♠ A87	The opponents are silent.
Dealer: S	♥ J	
Vul: None	♦ K9643	Partner bids first.
HCP: 13	♣ AJ108	

Board: 86	♠ AQ53	The opponents are silent.
Dealer: N	♥ Q876	
Vul: NS	♦ K75	You bid first.
HCP: 13	♣ Q5	

# 1 Minor w/Raise OR Balanced Response -- Levelled Both hands (Answers Page)

Board: 83  
Dealer: S  
Vul: NS  
North HCP: 20  
South HCP: 13  
Contract: 6♦ S

North:  
♠ K  
♥ QJ8  
♦ AKQ72  
♣ AJ52

South:  
♠ A1042  
♥ K3  
♦ J1098  
♣ KQ3

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

1. Inverted minors  
2. Cue bid, a ♥ stopper  
3. Blackwood 0314, for ♦  
4. A=1/5 or 4/5

Board: 84  
Dealer: N  
Vul: Both  
North HCP: 19  
South HCP: 10  
Contract: 3N N

North:  
♠ AJ7  
♥ K2  
♦ J103  
♣ AKQJ6

South:  
♠ K983  
♥ QJ76  
♦ A6  
♣ 1095

West	North	East	South
	1♣	Pass	1♥
Pass	3NT	AP	

Board: 85  
Dealer: S  
Vul: None  
North HCP: 13  
South HCP: 16  
Contract: 3N N

North:  
♠ A87  
♥ J  
♦ K9643  
♣ AJ108

South:  
♠ KQ106  
♥ AK52  
♦ A1075  
♣ 4

West	North	East	South
			1♦
Pass	2♦ <sup>1</sup>	Pass	2♥
Pass	3NT	AP	

1. Inverted minors

Board: 86  
Dealer: N  
Vul: NS  
North HCP: 13  
South HCP: 19  
Contract: 6♥ S

North:  
♠ AQ53  
♥ Q876  
♦ K75  
♣ Q5

South:  
♠ J109  
♥ AK53  
♦ A86  
♣ AK6

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

1. Cue bid, a ♦ stopper  
2. Blackwood 0314, for ♥  
3. A=1/5 or 4/5  
4. ♥ queen and ♦ king

## South hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 83	♠ A1042	The opponents are silent.
Dealer: S	♥ K3	
Vul: NS	♦ J1098	You bid first.
HCP: 13	♣ KQ3	

Board: 84	♠ K983	The opponents are silent.
Dealer: N	♥ QJ76	
Vul: Both	♦ A6	Partner bids first.
HCP: 10	♣ 1095	

Board: 85	♠ KQ106	The opponents are silent.
Dealer: S	♥ AK52	
Vul: None	♦ A1075	You bid first.
HCP: 16	♣ 4	

Board: 86	♠ J109	The opponents are silent.
Dealer: N	♥ AK53	
Vul: NS	♦ A86	Partner bids first.
HCP: 19	♣ AK6	

# 1 Minor w/Raise OR Balanced Response -- Levelled Both hands (Answers Page)

Board: 83  
Dealer: S  
Vul: NS  
North HCP: 20  
South HCP: 13  
Contract: 6♦ S

North:  
♠ K  
♥ QJ8  
♦ AKQ72  
♣ AJ52

South:  
♠ A1042  
♥ K3  
♦ J1098  
♣ KQ3

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

1. Inverted minors  
2. Cue bid, a ♥ stopper  
3. Blackwood 0314, for ♦  
4. A=1/5 or 4/5

Board: 84  
Dealer: N  
Vul: Both  
North HCP: 19  
South HCP: 10  
Contract: 3N N

North:  
♠ AJ7  
♥ K2  
♦ J103  
♣ AKQJ6

South:  
♠ K983  
♥ QJ76  
♦ A6  
♣ 1095

West	North	East	South
	1♣	Pass	1♥
Pass	3NT	AP	

Board: 85  
Dealer: S  
Vul: None  
North HCP: 13  
South HCP: 16  
Contract: 3N N

North:  
♠ A87  
♥ J  
♦ K9643  
♣ AJ108

South:  
♠ KQ106  
♥ AK52  
♦ A1075  
♣ 4

West	North	East	South
			1♦
Pass	2♦ <sup>1</sup>	Pass	2♥
Pass	3NT	AP	

1. Inverted minors

Board: 86  
Dealer: N  
Vul: NS  
North HCP: 13  
South HCP: 19  
Contract: 6♥ S

North:  
♠ AQ53  
♥ Q876  
♦ K75  
♣ Q5

South:  
♠ J109  
♥ AK53  
♦ A86  
♣ AK6

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

1. Cue bid, a ♦ stopper  
2. Blackwood 0314, for ♥  
3. A=1/5 or 4/5  
4. ♥ queen and ♦ king



## North hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 87	♠ 852	The opponents are silent.
Dealer: S	♥ A54	
Vul: EW	♦ AJ107	Partner bids first.
HCP: 12	♣ QJ3	

Board: 88	♠ AQ106	The opponents are silent.
Dealer: N	♥ 9842	
Vul: None	♦ AQ95	You bid first.
HCP: 12	♣ 2	

Board: 89	♠ J92	The opponents are silent.
Dealer: S	♥ A82	
Vul: NS	♦ K10765	Partner bids first.
HCP: 11	♣ K9	

Board: 90	♠ 762	The opponents are silent.
Dealer: N	♥ KJ65	
Vul: EW	♦ AK108	You bid first.
HCP: 18	♣ AK	

Board: 91	♠ KQ	The opponents are silent.
Dealer: S	♥ AJ	
Vul: Both	♦ 108765	Partner bids first.
HCP: 14	♣ KJ54	

## 1 Minor w/Raise OR Balanced Response -- Leveled Both hands (Answers Page)

Board: 87						
Dealer: S	North:	South:	West	North	East	South
Vul: EW	♠ 852	♠ AQ9				1♣
North HCP: 12	♥ A54	♥ Q92	Pass	1♦	Pass	1NT
South HCP: 12	♦ AJ107	♦ 983	Pass	2NT	AP	
Contract: 2N S	♣ QJ3	♣ A865				

Board: 88	North:	South:	West	North	East	South
Dealer: N	♠ AQ106	♠ K43		1♦	Pass	2♦ <sup>1</sup>
Vul: None	♥ 9842	♥ K	Pass	2NT	Pass	3♦
North HCP: 12	♦ AQ95	♦ KJ1064	AP			
South HCP: 14	♣ 2	♣ A1063	1. Inverted minors			
Contract: 3♦ N						

Board: 89	North:	South:	West	North	East	South
Dealer: S	♠ J92	♠ AK10				1♣
Vul: NS	♥ A82	♥ J75				
North HCP: 11	♦ K10765	♦ A	Pass	1♦	Pass	3♣
South HCP: 17	♣ K9	♣ AJ10765	AP			
Contract: 3♣ S						

Board: 90	North:	South:				
Dealer: N	♠ 762	♠ A1098	West	North	East	South
Vul: EW	♥ KJ65	♥ 32		1♦	Pass	1♠
North HCP: 18	♦ AK108	♦ Q53				
South HCP: 6	♣ AK	♣ 10985	Pass	2NT	AP	
Contract: 2N N						

Board: 91	North:	South:	West	North	East	South
Dealer: S	♠ KQ	♠ J43				1♦
Vul: Both	♥ AJ	♥ KQ103	Pass	2♦ <sup>1</sup>	Pass	2NT
North HCP: 14	♦ 108765	♦ KQJ2	Pass	3NT	AP	
South HCP: 12	♣ KJ54	♣ 107	1. Inverted minors			
Contract: 3N S						

## South hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 87	♠ AQ9	The opponents are silent.
Dealer: S	♥ Q92	
Vul: EW	♦ 983	You bid first.
HCP: 12	♣ A865	

Board: 88	♠ K43	The opponents are silent.
Dealer: N	♥ K	
Vul: None	♦ KJ1064	Partner bids first.
HCP: 14	♣ A1063	

Board: 89	♠ AK10	The opponents are silent.
Dealer: S	♥ J75	
Vul: NS	♦ A	You bid first.
HCP: 17	♣ AJ10765	

Board: 90	♠ A1098	The opponents are silent.
Dealer: N	♥ 32	
Vul: EW	♦ Q53	Partner bids first.
HCP: 6	♣ 10985	

Board: 91	♠ J43	The opponents are silent.
Dealer: S	♥ KQ103	
Vul: Both	♦ KQJ2	You bid first.
HCP: 12	♣ 107	

# 1 Minor w/Raise OR Balanced Response -- Leveled Both hands (Answers Page)

Board: 87	North:	South:	West	North	East	South
Dealer: S	♠ 852	♠ AQ9				1♣
Vul: EW	♥ A54	♥ Q92	Pass	1♦	Pass	1NT
North HCP: 12	♦ AJ107	♦ 983	Pass	2NT	AP	
South HCP: 12	♣ QJ3	♣ A865				
Contract: 2N S						

Board: 88	North:	South:	West	North	East	South
Dealer: N	♠ AQ106	♠ K43		1♦	Pass	2♦ <sup>1</sup>
Vul: None	♥ 9842	♥ K	Pass	2NT	Pass	3♦
North HCP: 12	♦ AQ95	♦ KJ1064	AP			
South HCP: 14	♣ 2	♣ A1063	1. Inverted minors			
Contract: 3♦ N						

Board: 89	North:	South:	West	North	East	South
Dealer: S	♠ J92	♠ AK10				1♣
Vul: NS	♥ A82	♥ J75	Pass	1♦	Pass	3♣
North HCP: 11	♦ K10765	♦ A	AP			
South HCP: 17	♣ K9	♣ AJ10765				
Contract: 3♣ S						

Board: 90	North:	South:	West	North	East	South
Dealer: N	♠ 762	♠ A1098				
Vul: EW	♥ KJ65	♥ 32		1♦	Pass	1♠
North HCP: 18	♦ AK108	♦ Q53	Pass	2NT	AP	
South HCP: 6	♣ AK	♣ 10985				
Contract: 2N N						

Board: 91	North:	South:	West	North	East	South
Dealer: S	♠ KQ	♠ J43				1♦
Vul: Both	♥ AJ	♥ KQ103	Pass	2♦ <sup>1</sup>	Pass	2NT
North HCP: 14	♦ 108765	♦ KQJ2	Pass	3NT	AP	
South HCP: 12	♣ KJ54	♣ 107	1. Inverted minors			
Contract: 3N S						

## North hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 92	♠ AQ74	The opponents are silent.
Dealer: N	♥ KQ87	
Vul: NS	♦ AK3	You bid first.
HCP: 18	♣ 74	

Board: 93	♠ 10842	The opponents are silent.
Dealer: S	♥ K2	
Vul: EW	♦ Q1053	Partner bids first.
HCP: 8	♣ K98	

Board: 94	♠ A6	The opponents are silent.
Dealer: N	♥ AKQ7	
Vul: None	♦ J1084	You bid first.
HCP: 19	♣ KQ6	

Board: 95	♠ 1082	The opponents are silent.
Dealer: S	♥ 82	
Vul: EW	♦ 865	Partner bids first.
HCP: 6	♣ KQJ84	

Board: 96	♠ AK65	The opponents are silent.
Dealer: N	♥ 104	
Vul: Both	♦ AK104	You bid first.
HCP: 14	♣ 943	

# 1 Minor w/Raise OR Balanced Response -- Levelled Both hands (Answers Page)

Board: 92  
Dealer: N  
Vul: NS  
North HCP: 18  
South HCP: 11  
Contract: 3N N

North:  
♠ AQ74  
♥ KQ87  
♦ AK3  
♣ 74

South:  
♠ 103  
♥ A63  
♦ J965  
♣ AQ103

West	North	East	South
	1♦	Pass	2♦ <sup>1</sup>
Pass	3NT	AP	

1. Inverted minors

Board: 93  
Dealer: S  
Vul: EW  
North HCP: 8  
South HCP: 19  
Contract: 3N S

North:  
♠ 10842  
♥ K2  
♦ Q1053  
♣ K98

South:  
♠ AKQ  
♥ A643  
♦ A86  
♣ Q104

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

Board: 94  
Dealer: N  
Vul: None  
North HCP: 19  
South HCP: 11  
Contract: 7♦ N

North:  
♠ A6  
♥ AKQ7  
♦ J1084  
♣ KQ6

South:  
♠ Q87  
♥ —  
♦ AKQ9732  
♣ 832

West	North	East	South
	1♦	Pass	2♦ <sup>1</sup>
Pass	4♦	Pass	4♥ <sup>2</sup>
Pass	4♠ <sup>3</sup>	Pass	4NT <sup>4</sup>
Pass	5♥ <sup>5</sup>	Pass	7♦
AP			

1. Inverted minors  
2. Cue bid, a ♥ stopper  
3. Cue bid, a ♠ stopper  
4. Blackwood 0314, for ♦  
5. A=2/5 or 5/5, Q(D)=0

Board: 95  
Dealer: S  
Vul: EW  
North HCP: 6  
South HCP: 18  
Contract: 2N N

North:  
♠ 1082  
♥ 82  
♦ 865  
♣ KQJ84

South:  
♠ KJ  
♥ KJ73  
♦ AKQJ9  
♣ 93

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

Board: 96  
Dealer: N  
Vul: Both  
North HCP: 14  
South HCP: 12  
Contract: 4♠ N

North:  
♠ AK65  
♥ 104  
♦ AK104  
♣ 943

South:  
♠ J843  
♥ KQJ6  
♦ Q86  
♣ QJ

West	North	East	South
	1♦	Pass	1♥
Pass	1♠	Pass	3♠
Pass	4♠	AP	

## South hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 92	♠ 103	The opponents are silent.
Dealer: N	♥ A63	
Vul: NS	♦ J965	Partner bids first.
HCP: 11	♣ AQ103	

Board: 93	♠ AKQ	The opponents are silent.
Dealer: S	♥ A643	
Vul: EW	♦ A86	You bid first.
HCP: 19	♣ Q104	

Board: 94	♠ Q87	The opponents are silent.
Dealer: N	♥ —	
Vul: None	♦ AKQ9732	Partner bids first.
HCP: 11	♣ 832	

Board: 95	♠ KJ	The opponents are silent.
Dealer: S	♥ KJ73	
Vul: EW	♦ AKQJ9	You bid first.
HCP: 18	♣ 93	

Board: 96	♠ J843	The opponents are silent.
Dealer: N	♥ KQJ6	
Vul: Both	♦ Q86	Partner bids first.
HCP: 12	♣ QJ	

# 1 Minor w/Raise OR Balanced Response -- Levelled Both hands (Answers Page)

Board: 92  
Dealer: N  
Vul: NS  
North HCP: 18  
South HCP: 11  
Contract: 3N N

North:  
♠ AQ74  
♥ KQ87  
♦ AK3  
♣ 74

South:  
♠ 103  
♥ A63  
♦ J965  
♣ AQ103

West	North	East	South
	1♦	Pass	2♦ <sup>1</sup>
Pass	3NT	AP	

1. Inverted minors

Board: 93  
Dealer: S  
Vul: EW  
North HCP: 8  
South HCP: 19  
Contract: 3N S

North:  
♠ 10842  
♥ K2  
♦ Q1053  
♣ K98

South:  
♠ AKQ  
♥ A643  
♦ A86  
♣ Q104

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

Board: 94  
Dealer: N  
Vul: None  
North HCP: 19  
South HCP: 11  
Contract: 7♦ N

North:  
♠ A6  
♥ AKQ7  
♦ J1084  
♣ KQ6

South:  
♠ Q87  
♥ —  
♦ AKQ9732  
♣ 832

West	North	East	South
	1♦	Pass	2♦ <sup>1</sup>
Pass	4♦	Pass	4♥ <sup>2</sup>
Pass	4♠ <sup>3</sup>	Pass	4NT <sup>4</sup>
Pass	5♥ <sup>5</sup>	Pass	7♦
AP			

1. Inverted minors  
2. Cue bid, a ♥ stopper  
3. Cue bid, a ♠ stopper  
4. Blackwood 0314, for ♦  
5. A=2/5 or 5/5, Q(D)=0

Board: 95  
Dealer: S  
Vul: EW  
North HCP: 6  
South HCP: 18  
Contract: 2N N

North:  
♠ 1082  
♥ 82  
♦ 865  
♣ KQJ84

South:  
♠ KJ  
♥ KJ73  
♦ AKQJ9  
♣ 93

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

Board: 96  
Dealer: N  
Vul: Both  
North HCP: 14  
South HCP: 12  
Contract: 4♠ N

North:  
♠ AK65  
♥ 104  
♦ AK104  
♣ 943

South:  
♠ J843  
♥ KQJ6  
♦ Q86  
♣ QJ

West	North	East	South
	1♦	Pass	1♥
Pass	1♠	Pass	3♠
Pass	4♠	AP	



## North hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 97	♠ Q72	The opponents are silent.
Dealer: S	♥ 32	
Vul: None	♦ KJ763	Partner bids first.
HCP: 9	♣ K85	

Board: 98	♠ AJ108	The opponents are silent.
Dealer: N	♥ 108	
Vul: NS	♦ AKQ96	You bid first.
HCP: 14	♣ 93	

Board: 99	♠ K	The opponents are silent.
Dealer: S	♥ QJ2	
Vul: Both	♦ K9762	Partner bids first.
HCP: 13	♣ KJ74	

Board: 100	♠ KJ102	The opponents are silent.
Dealer: N	♥ 8752	
Vul: None	♦ KQ4	You bid first.
HCP: 13	♣ A7	

Board: 101	♠ KQ	The opponents are silent.
Dealer: S	♥ J7	
Vul: NS	♦ AKQ98	Partner bids first.
HCP: 15	♣ 10754	

## 1 Minor w/Raise OR Balanced Response -- Leveled Both hands (Answers Page)

Board: 97	North:	South:	West	North	East	South
Dealer: S	♠ Q72	♠ K65				1♣
Vul: None	♥ 32	♥ A764				
North HCP: 9	♦ KJ763	♦ AQ10	Pass	1♦	Pass	1♥
South HCP: 13	♣ K85	♣ 764	Pass	1NT	AP	
Contract: 1N N						

Board: 98	North:	South:	West	North	East	South
Dealer: N	♠ AJ108	♠ KQ53		1♦	Pass	1♥
Vul: NS	♥ 108	♥ KJ93				
North HCP: 14	♦ AKQ96	♦ 1083	Pass	1♠	Pass	3♠
South HCP: 12	♣ 93	♣ K5	Pass	4♠	AP	
Contract: 4♠ N						

Board: 99	North:	South:	West	North	East	South
Dealer: S	♠ K	♠ QJ2				1♦
Vul: Both	♥ QJ2	♥ K984	Pass	2♦ <sup>1</sup>	Pass	2NT
North HCP: 13	♦ K9762	♦ AQ104	Pass	3♦	AP	
South HCP: 12	♣ KJ74	♣ 32				
Contract: 3♦ S			1. Inverted minors			

Board: 100	North:	South:	West	North	East	South
Dealer: N	♠ KJ102	♠ AQ3		1♦	Pass	2♦ <sup>1</sup>
Vul: None	♥ 8752	♥ 6	Pass	2♠	Pass	3♦
North HCP: 13	♦ KQ4	♦ A10875	AP			
South HCP: 10	♣ A7	♣ 9653				
Contract: 3♦ N			1. Inverted minors			

Board: 101	North:	South:	West	North	East	South
Dealer: S	♠ KQ	♠ 987				1♦
Vul: NS	♥ J7	♥ AK8	Pass	2♦ <sup>1</sup>	Pass	2♥
North HCP: 15	♦ AKQ98	♦ J1064	Pass	3NT	AP	
South HCP: 13	♣ 10754	♣ AJ2	1. Inverted minors			
Contract: 3N N						

## South hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 97	♠ K65	The opponents are silent.
Dealer: S	♥ A764	
Vul: None	♦ AQ10	You bid first.
HCP: 13	♣ 764	

Board: 98	♠ KQ53	The opponents are silent.
Dealer: N	♥ KJ93	
Vul: NS	♦ 1083	Partner bids first.
HCP: 12	♣ K5	

Board: 99	♠ QJ2	The opponents are silent.
Dealer: S	♥ K984	
Vul: Both	♦ AQ104	You bid first.
HCP: 12	♣ 32	

Board: 100	♠ AQ3	The opponents are silent.
Dealer: N	♥ 6	
Vul: None	♦ A10875	Partner bids first.
HCP: 10	♣ 9653	

Board: 101	♠ 987	The opponents are silent.
Dealer: S	♥ AK8	
Vul: NS	♦ J1064	You bid first.
HCP: 13	♣ AJ2	

## 1 Minor w/Raise OR Balanced Response -- Leveled Both hands (Answers Page)

Board: 97						
Dealer: S	North:	South:	West	North	East	South
Vul: None	♠ Q72	♠ K65				1♣
North HCP: 9	♥ 32	♥ A764	Pass	1♦	Pass	1♥
South HCP: 13	♦ KJ763	♦ AQ10	Pass	1NT	AP	
Contract: 1N N	♣ K85	♣ 764				

Board: 98	North:	South:	West	North	East	South
Dealer: N	♠ AJ108	♠ KQ53		1♦	Pass	1♥
Vul: NS	♥ 108	♥ KJ93				
North HCP: 14	♦ AKQ96	♦ 1083	Pass	1♠	Pass	3♠
South HCP: 12	♣ 93	♣ K5	Pass	4♠	AP	
Contract: 4♠ N						

Board: 99	North:	South:	West	North	East	South
Dealer: S	♠ K	♠ QJ2				1♦
Vul: Both	♥ QJ2	♥ K984	Pass	2♦ <sup>1</sup>	Pass	2NT
North HCP: 13	♦ K9762	♦ AQ104	Pass	3♦	AP	
South HCP: 12	♣ KJ74	♣ 32				
Contract: 3♦ S			1. Inverted minors			

Board: 100	North:	South:	West	North	East	South
Dealer: N	♠ KJ102	♠ AQ3		1♦	Pass	2♦ <sup>1</sup>
Vul: None	♥ 8752	♥ 6	Pass	2♠	Pass	3♦
North HCP: 13	♦ KQ4	♦ A10875	AP			
South HCP: 10	♣ A7	♣ 9653				
Contract: 3♦ N			1. Inverted minors			

Board: 101	North:	South:	West	North	East	South
Dealer: S	♠ KQ	♠ 987				1♦
Vul: NS	♥ J7	♥ AK8	Pass	2♦ <sup>1</sup>	Pass	2♥
North HCP: 15	♦ AKQ98	♦ J1064	Pass	3NT	AP	
South HCP: 13	♣ 10754	♣ AJ2	1. Inverted minors			
Contract: 3N N						

## North hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 102	♠ K74	The opponents are silent.
Dealer: N	♥ J6	
Vul: EW	♦ AJ104	You bid first.
HCP: 13	♣ A1064	

Board: 103	♠ KJ6	The opponents are silent.
Dealer: S	♥ J6	
Vul: None	♦ AQ9643	Partner bids first.
HCP: 11	♣ 106	

Board: 104	♠ KJ54	The opponents are silent.
Dealer: N	♥ K763	
Vul: EW	♦ AK42	You bid first.
HCP: 16	♣ Q	

Board: 105	♠ 5	The opponents are silent.
Dealer: S	♥ AQ6	
Vul: NS	♦ QJ942	Partner bids first.
HCP: 14	♣ AJ98	

# 1 Minor w/Raise OR Balanced Response -- Leveled Both hands (Answers Page)

Board: 102  
 Dealer: N  
 Vul: EW  
 North HCP: 13  
 South HCP: 10  
 Contract: 1N N

North:  
 ♠ K74  
 ♥ J6  
 ♦ AJ104  
 ♣ A1064

South:  
 ♠ J53  
 ♥ Q1097  
 ♦ Q98  
 ♣ KQ3

West	North	East	South
	1♦	Pass	1♥
Pass	1NT	AP	

Board: 103  
 Dealer: S  
 Vul: None  
 North HCP: 11  
 South HCP: 14  
 Contract: 3♦ S

North:  
 ♠ KJ6  
 ♥ J6  
 ♦ AQ9643  
 ♣ 106

South:  
 ♠ AQ98  
 ♥ Q1043  
 ♦ K107  
 ♣ QJ

West	North	East	South
			1♦
Pass	2♦ <sup>1</sup>	Pass	2♥
Pass	3♦	AP	

1. Inverted minors

Board: 104  
 Dealer: N  
 Vul: EW  
 North HCP: 16  
 South HCP: 10  
 Contract: 3N S

North:  
 ♠ KJ54  
 ♥ K763  
 ♦ AK42  
 ♣ Q

South:  
 ♠ 72  
 ♥ A8  
 ♦ Q8763  
 ♣ A1076

West	North	East	South
	1♦	Pass	2♦ <sup>1</sup>
Pass	2♥	Pass	3♦
Pass	3♠	Pass	3NT
AP			

1. Inverted minors

Board: 105  
 Dealer: S  
 Vul: NS  
 North HCP: 14  
 South HCP: 19  
 Contract: 6♦ S

North:  
 ♠ 5  
 ♥ AQ6  
 ♦ QJ942  
 ♣ AJ98

South:  
 ♠ AKQ8  
 ♥ 87  
 ♦ AK763  
 ♣ K10

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

1. Inverted minors  
 2. Blackwood 0314, for ♦  
 3. A=0/5 or 3/5

## South hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 102	♠ J53	The opponents are silent.
Dealer: N	♥ Q1097	
Vul: EW	♦ Q98	Partner bids first.
HCP: 10	♣ KQ3	

Board: 103	♠ AQ98	The opponents are silent.
Dealer: S	♥ Q1043	
Vul: None	♦ K107	You bid first.
HCP: 14	♣ QJ	

Board: 104	♠ 72	The opponents are silent.
Dealer: N	♥ A8	
Vul: EW	♦ Q8763	Partner bids first.
HCP: 10	♣ A1076	

Board: 105	♠ AKQ8	The opponents are silent.
Dealer: S	♥ 87	
Vul: NS	♦ AK763	You bid first.
HCP: 19	♣ K10	

# 1 Minor w/Raise OR Balanced Response -- Leveled Both hands (Answers Page)

Board: 102  
 Dealer: N  
 Vul: EW  
 North HCP: 13  
 South HCP: 10  
 Contract: 1N N

North:  
 ♠ K74  
 ♥ J6  
 ♦ AJ104  
 ♣ A1064

South:  
 ♠ J53  
 ♥ Q1097  
 ♦ Q98  
 ♣ KQ3

West	North	East	South
	1♦	Pass	1♥
Pass	1NT	AP	

Board: 103  
 Dealer: S  
 Vul: None  
 North HCP: 11  
 South HCP: 14  
 Contract: 3♦ S

North:  
 ♠ KJ6  
 ♥ J6  
 ♦ AQ9643  
 ♣ 106

South:  
 ♠ AQ98  
 ♥ Q1043  
 ♦ K107  
 ♣ QJ

West	North	East	South
			1♦
Pass	2♦ <sup>1</sup>	Pass	2♥
Pass	3♦	AP	

1. Inverted minors

Board: 104  
 Dealer: N  
 Vul: EW  
 North HCP: 16  
 South HCP: 10  
 Contract: 3N S

North:  
 ♠ KJ54  
 ♥ K763  
 ♦ AK42  
 ♣ Q

South:  
 ♠ 72  
 ♥ A8  
 ♦ Q8763  
 ♣ A1076

West	North	East	South
	1♦	Pass	2♦ <sup>1</sup>
Pass	2♥	Pass	3♦
Pass	3♠	Pass	3NT
AP			

1. Inverted minors

Board: 105  
 Dealer: S  
 Vul: NS  
 North HCP: 14  
 South HCP: 19  
 Contract: 6♦ S

North:  
 ♠ 5  
 ♥ AQ6  
 ♦ QJ942  
 ♣ AJ98

South:  
 ♠ AKQ8  
 ♥ 87  
 ♦ AK763  
 ♣ K10

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

1. Inverted minors  
 2. Blackwood 0314, for ♦  
 3. A=0/5 or 3/5



## North hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 106	♠ AK96	The opponents are silent.
Dealer: N	♥ A83	
Vul: EW	♦ AJ1087	You bid first.
HCP: 16	♣ 9	

Board: 107	♠ Q8	The opponents are silent.
Dealer: S	♥ K5	
Vul: None	♦ AQ1043	Partner bids first.
HCP: 17	♣ KQJ8	

Board: 108	♠ K863	The opponents are silent.
Dealer: N	♥ AJ93	
Vul: EW	♦ A1098	You bid first.
HCP: 13	♣ J	

Board: 109	♠ A83	The opponents are silent.
Dealer: S	♥ 1076	
Vul: Both	♦ Q873	Partner bids first.
HCP: 12	♣ AQ4	

Board: 110	♠ 963	The opponents are silent.
Dealer: N	♥ A93	
Vul: None	♦ AJ7	You bid first.
HCP: 12	♣ QJ95	

# 1 Minor w/Raise OR Balanced Response -- Leveled Both hands (Answers Page)

Board: 106  
Dealer: N  
Vul: EW  
North HCP: 16  
South HCP: 12  
Contract: 6♦ N

North:  
♠ AK96  
♥ A83  
♦ AJ1087  
♣ 9

South:  
♠ 1042  
♥ K  
♦ Q96543  
♣ AK8

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

1. Inverted minors  
2. Cue bid, a ♥ stopper  
3. Blackwood 0314, for ♦  
4. A=1/5 or 4/5

Board: 107  
Dealer: S  
Vul: None  
North HCP: 17  
South HCP: 12  
Contract: 3N S

North:  
♠ Q8  
♥ K5  
♦ AQ1043  
♣ KQJ8

South:  
♠ A103  
♥ J862  
♦ K982  
♣ A2

West	North	East	South
			1♦
Pass	2♦ <sup>1</sup>	Pass	2NT
Pass	3NT	AP	

1. Inverted minors

Board: 108  
Dealer: N  
Vul: EW  
North HCP: 13  
South HCP: 10  
Contract: 3♦ N

North:  
♠ K863  
♥ AJ93  
♦ A1098  
♣ J

South:  
♠ QJ4  
♥ 8  
♦ KQ654  
♣ Q953

West	North	East	South
	1♦	Pass	2♦ <sup>1</sup>
Pass	2♥	Pass	3♦
AP			

1. Inverted minors

Board: 109  
Dealer: S  
Vul: Both  
North HCP: 12  
South HCP: 12  
Contract: 2N N

North:  
♠ A83  
♥ 1076  
♦ Q873  
♣ AQ4

South:  
♠ K9  
♥ AJ98  
♦ J65  
♣ K975

West	North	East	South
			1♣
Pass	1♦	Pass	1♥
Pass	1♠ <sup>1</sup>	Pass	2♣
Pass	2NT	AP	

1. Fourth suit

Board: 110

Dealer: N

Vul: None

North HCP: 12

South HCP: 14

Contract: 3N N

North:

♠ 963

♥ A93

♦ AJ7

♣ QJ95

South:

♠ AQ54

♥ J1084

♦ 83

♣ AK7

West	North	East	South
------	-------	------	-------

	1♣	Pass	1♥
--	----	------	----

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

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

AP

1. Checkback

## South hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 106	♠ 1042	The opponents are silent.
Dealer: N	♥ K	
Vul: EW	♦ Q96543	Partner bids first.
HCP: 12	♣ AK8	

Board: 107	♠ A103	The opponents are silent.
Dealer: S	♥ J862	
Vul: None	♦ K982	You bid first.
HCP: 12	♣ A2	

Board: 108	♠ QJ4	The opponents are silent.
Dealer: N	♥ 8	
Vul: EW	♦ KQ654	Partner bids first.
HCP: 10	♣ Q953	

Board: 109	♠ K9	The opponents are silent.
Dealer: S	♥ AJ98	
Vul: Both	♦ J65	You bid first.
HCP: 12	♣ K975	

Board: 110	♠ AQ54	The opponents are silent.
Dealer: N	♥ J1084	
Vul: None	♦ 83	Partner bids first.
HCP: 14	♣ AK7	

# 1 Minor w/Raise OR Balanced Response -- Leveled Both hands (Answers Page)

Board: 106  
Dealer: N  
Vul: EW  
North HCP: 16  
South HCP: 12  
Contract: 6♦ N

North:  
♠ AK96  
♥ A83  
♦ AJ1087  
♣ 9

South:  
♠ 1042  
♥ K  
♦ Q96543  
♣ AK8

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

1. Inverted minors  
2. Cue bid, a ♥ stopper  
3. Blackwood 0314, for ♦  
4. A=1/5 or 4/5

Board: 107  
Dealer: S  
Vul: None  
North HCP: 17  
South HCP: 12  
Contract: 3N S

North:  
♠ Q8  
♥ K5  
♦ AQ1043  
♣ KQJ8

South:  
♠ A103  
♥ J862  
♦ K982  
♣ A2

West	North	East	South
			1♦
Pass	2♦ <sup>1</sup>	Pass	2NT
Pass	3NT	AP	

1. Inverted minors

Board: 108  
Dealer: N  
Vul: EW  
North HCP: 13  
South HCP: 10  
Contract: 3♦ N

North:  
♠ K863  
♥ AJ93  
♦ A1098  
♣ J

South:  
♠ QJ4  
♥ 8  
♦ KQ654  
♣ Q953

West	North	East	South
	1♦	Pass	2♦ <sup>1</sup>
Pass	2♥	Pass	3♦
AP			

1. Inverted minors

Board: 109  
Dealer: S  
Vul: Both  
North HCP: 12  
South HCP: 12  
Contract: 2N N

North:  
♠ A83  
♥ 1076  
♦ Q873  
♣ AQ4

South:  
♠ K9  
♥ AJ98  
♦ J65  
♣ K975

West	North	East	South
			1♣
Pass	1♦	Pass	1♥
Pass	1♠ <sup>1</sup>	Pass	2♣
Pass	2NT	AP	

1. Fourth suit

Board: 110

Dealer: N

Vul: None

North HCP: 12

South HCP: 14

Contract: 3N N

North:

♠ 963

♥ A93

♦ AJ7

♣ QJ95

South:

♠ AQ54

♥ J1084

♦ 83

♣ AK7

West	North	East	South
------	-------	------	-------

	1♣	Pass	1♥
--	----	------	----

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

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

AP

1. Checkback

## North hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 111	♠ 54	The opponents are silent.
Dealer: S	♥ A972	
Vul: NS	♦ QJ108	Partner bids first.
HCP: 11	♣ KJ9	

Board: 112	♠ Q82	The opponents are silent.
Dealer: N	♥ K964	
Vul: Both	♦ A64	You bid first.
HCP: 12	♣ K86	

Board: 113	♠ 94	The opponents are silent.
Dealer: S	♥ 93	
Vul: None	♦ AJ1075	Partner bids first.
HCP: 10	♣ KQ97	

Board: 114	♠ A10	The opponents are silent.
Dealer: N	♥ 865	
Vul: NS	♦ A10	You bid first.
HCP: 18	♣ AKQJ75	

Board: 115	♠ K874	The opponents are silent.
Dealer: S	♥ 1074	
Vul: EW	♦ Q7	Partner bids first.
HCP: 11	♣ AQ104	

# 1 Minor w/Raise OR Balanced Response -- Levelled Both hands (Answers Page)

Board: 111	North:	South:	West	North	East	South
Dealer: S	♠ 54	♠ AQJ				1♣
Vul: NS	♥ A972	♥ Q63	Pass	1♦	Pass	2NT
North HCP: 11	♦ QJ108	♦ K54	Pass	3♥	Pass	3NT
South HCP: 18	♣ KJ9	♣ AQ64	AP			
Contract: 3N S						

Board: 112	North:	South:	West	North	East	South
Dealer: N	♠ Q82	♠ K65		1♣	Pass	2♣ <sup>1</sup>
Vul: Both	♥ K964	♥ A7	Pass	2NT	Pass	3NT
North HCP: 12	♦ A64	♦ J8	AP			
South HCP: 13	♣ K86	♣ AJ10953	1. Inverted minors			
Contract: 3N N						

Board: 113	North:	South:	West	North	East	South
Dealer: S	♠ 94	♠ QJ108				1♦
Vul: None	♥ 93	♥ AQJ7	Pass	2♦ <sup>1</sup>	Pass	2NT
North HCP: 10	♦ AJ1075	♦ Q93	AP			
South HCP: 12	♣ KQ97	♣ 106	1. Inverted minors			
Contract: 2N S						

Board: 114	North:	South:	West	North	East	South
Dealer: N	♠ A10	♠ J964		1♣	Pass	1♥
Vul: NS	♥ 865	♥ A1094	Pass	3♣	AP	
North HCP: 18	♦ A10	♦ K43				
South HCP: 8	♣ AKQJ75	♣ 108				
Contract: 3♣ N						

Board: 115	North:	South:	West	North	East	South
Dealer: S	♠ K874	♠ 10963				1♦
Vul: EW	♥ 1074	♥ AKQJ	Pass	1♠	Pass	2♠
North HCP: 11	♦ Q7	♦ A93	Pass	3♣ <sup>1</sup>	Pass	4♠
South HCP: 14	♣ AQ104	♣ 85	AP			
Contract: 4♠ N			1. Two way game tries			



## South hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 111	♠ AQJ	The opponents are silent.
Dealer: S	♥ Q63	
Vul: NS	♦ K54	You bid first.
HCP: 18	♣ AQ64	

Board: 112	♠ K65	The opponents are silent.
Dealer: N	♥ A7	
Vul: Both	♦ J8	Partner bids first.
HCP: 13	♣ AJ10953	

Board: 113	♠ QJ108	The opponents are silent.
Dealer: S	♥ AQJ7	
Vul: None	♦ Q93	You bid first.
HCP: 12	♣ 106	

Board: 114	♠ J964	The opponents are silent.
Dealer: N	♥ A1094	
Vul: NS	♦ K43	Partner bids first.
HCP: 8	♣ 108	

Board: 115	♠ 10963	The opponents are silent.
Dealer: S	♥ AKQJ	
Vul: EW	♦ A93	You bid first.
HCP: 14	♣ 85	

# 1 Minor w/Raise OR Balanced Response -- Levelled Both hands (Answers Page)

Board: 111	North:	South:	West	North	East	South
Dealer: S	♠ 54	♠ AQJ				1♣
Vul: NS	♥ A972	♥ Q63	Pass	1♦	Pass	2NT
North HCP: 11	♦ QJ108	♦ K54	Pass	3♥	Pass	3NT
South HCP: 18	♣ KJ9	♣ AQ64	AP			
Contract: 3N S						

Board: 112	North:	South:	West	North	East	South
Dealer: N	♠ Q82	♠ K65		1♣	Pass	2♣ <sup>1</sup>
Vul: Both	♥ K964	♥ A7	Pass	2NT	Pass	3NT
North HCP: 12	♦ A64	♦ J8	AP			
South HCP: 13	♣ K86	♣ AJ10953	1. Inverted minors			
Contract: 3N N						

Board: 113	North:	South:	West	North	East	South
Dealer: S	♠ 94	♠ QJ108				1♦
Vul: None	♥ 93	♥ AQJ7	Pass	2♦ <sup>1</sup>	Pass	2NT
North HCP: 10	♦ AJ1075	♦ Q93	AP			
South HCP: 12	♣ KQ97	♣ 106	1. Inverted minors			
Contract: 2N S						

Board: 114	North:	South:	West	North	East	South
Dealer: N	♠ A10	♠ J964		1♣	Pass	1♥
Vul: NS	♥ 865	♥ A1094	Pass	3♣	AP	
North HCP: 18	♦ A10	♦ K43				
South HCP: 8	♣ AKQJ75	♣ 108				
Contract: 3♣ N						

Board: 115	North:	South:	West	North	East	South
Dealer: S	♠ K874	♠ 10963				1♦
Vul: EW	♥ 1074	♥ AKQJ	Pass	1♠	Pass	2♠
North HCP: 11	♦ Q7	♦ A93	Pass	3♣ <sup>1</sup>	Pass	4♠
South HCP: 14	♣ AQ104	♣ 85	AP			
Contract: 4♠ N			1. Two way game tries			

## North hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Leveled

Board: 116	♠ AK103	The opponents are silent.
Dealer: N	♥ AQ10	
Vul: None	♦ J7654	You bid first.
HCP: 18	♣ A	

Board: 117	♠ 1095	The opponents are silent.
Dealer: S	♥ AKQ3	
Vul: NS	♦ 765	Partner bids first.
HCP: 12	♣ K109	

Board: 118	♠ 85	The opponents are silent.
Dealer: N	♥ Q3	
Vul: EW	♦ KJ4	You bid first.
HCP: 12	♣ AQ9854	

Board: 119	♠ J	The opponents are silent.
Dealer: S	♥ K98	
Vul: Both	♦ KQ987	Partner bids first.
HCP: 15	♣ AQ82	

# 1 Minor w/Raise OR Balanced Response -- Leveled Both hands (Answers Page)

Board: 116  
Dealer: N  
Vul: None  
North HCP: 18  
South HCP: 13  
Contract: 6♦ N

North:  
♠ AK103  
♥ AQ10  
♦ J7654  
♣ A

South:  
♠ J7  
♥ 96  
♦ AKQ1083  
♣ K82

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

1. Inverted minors
2. Blackwood 0314, for ♦
3. A=0/5 or 3/5

Board: 117  
Dealer: S  
Vul: NS  
North HCP: 12  
South HCP: 13  
Contract: 3N S

North:  
♠ 1095  
♥ AKQ3  
♦ 765  
♣ K109

South:  
♠ KJ6  
♥ 96  
♦ A10983  
♣ AJ3

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

Board: 118  
Dealer: N  
Vul: EW  
North HCP: 12  
South HCP: 13  
Contract: 3N S

North:  
♠ 85  
♥ Q3  
♦ KJ4  
♣ AQ9854

South:  
♠ Q97  
♥ AK106  
♦ A965  
♣ 107

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

Board: 119  
Dealer: S  
Vul: Both  
North HCP: 15  
South HCP: 19  
Contract: 7♦ S

North:  
♠ J  
♥ K98  
♦ KQ987  
♣ AQ82

South:  
♠ AQ4  
♥ AJ7  
♦ A1065  
♣ KJ3

West	North	East	South
			1♦
Pass	2♦ <sup>1</sup>	Pass	3NT
Pass	4♦	Pass	4♥ <sup>2</sup>
Pass	4NT <sup>3</sup>	Pass	5♣ <sup>4</sup>
Pass	7♦	AP	

1. Inverted minors
2. Cue bid, a ♥ stopper
3. Blackwood 0314, for ♦
4. A=0/5 or 3/5

## South hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 116	♠ J7	The opponents are silent.
Dealer: N	♥ 96	
Vul: None	♦ AKQ1083	Partner bids first.
HCP: 13	♣ K82	

Board: 117	♠ KJ6	The opponents are silent.
Dealer: S	♥ 96	
Vul: NS	♦ A10983	You bid first.
HCP: 13	♣ AJ3	

Board: 118	♠ Q97	The opponents are silent.
Dealer: N	♥ AK106	
Vul: EW	♦ A965	Partner bids first.
HCP: 13	♣ 107	

Board: 119	♠ AQ4	The opponents are silent.
Dealer: S	♥ AJ7	
Vul: Both	♦ A1065	You bid first.
HCP: 19	♣ KJ3	

# 1 Minor w/Raise OR Balanced Response -- Leveled Both hands (Answers Page)

Board: 116  
Dealer: N  
Vul: None  
North HCP: 18  
South HCP: 13  
Contract: 6♦ N

North:  
♠ AK103  
♥ AQ10  
♦ J7654  
♣ A

South:  
♠ J7  
♥ 96  
♦ AKQ1083  
♣ K82

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

1. Inverted minors
2. Blackwood 0314, for ♦
3. A=0/5 or 3/5

Board: 117  
Dealer: S  
Vul: NS  
North HCP: 12  
South HCP: 13  
Contract: 3N S

North:  
♠ 1095  
♥ AKQ3  
♦ 765  
♣ K109

South:  
♠ KJ6  
♥ 96  
♦ A10983  
♣ AJ3

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

Board: 118  
Dealer: N  
Vul: EW  
North HCP: 12  
South HCP: 13  
Contract: 3N S

North:  
♠ 85  
♥ Q3  
♦ KJ4  
♣ AQ9854

South:  
♠ Q97  
♥ AK106  
♦ A965  
♣ 107

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

Board: 119  
Dealer: S  
Vul: Both  
North HCP: 15  
South HCP: 19  
Contract: 7♦ S

North:  
♠ J  
♥ K98  
♦ KQ987  
♣ AQ82

South:  
♠ AQ4  
♥ AJ7  
♦ A1065  
♣ KJ3

West	North	East	South
			1♦
Pass	2♦ <sup>1</sup>	Pass	3NT
Pass	4♦	Pass	4♥ <sup>2</sup>
Pass	4NT <sup>3</sup>	Pass	5♣ <sup>4</sup>
Pass	7♦	AP	

1. Inverted minors
2. Cue bid, a ♥ stopper
3. Blackwood 0314, for ♦
4. A=0/5 or 3/5

## North hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 120	♠ Q5	The opponents are silent.
Dealer: N	♥ Q95	
Vul: EW	♦ AJ86	You bid first.
HCP: 14	♣ AJ86	

Board: 121	♠ 974	The opponents are silent.
Dealer: S	♥ K85	
Vul: Both	♦ QJ8	Partner bids first.
HCP: 13	♣ AK76	

Board: 122	♠ A7	The opponents are silent.
Dealer: N	♥ AKJ10	
Vul: None	♦ AJ984	You bid first.
HCP: 18	♣ J9	

Board: 123	♠ KQ52	The opponents are silent.
Dealer: S	♥ QJ8	
Vul: EW	♦ KQ8	Partner bids first.
HCP: 16	♣ QJ8	

Board: 124	♠ J1087	The opponents are silent.
Dealer: N	♥ AJ	
Vul: Both	♦ AKJ6	You bid first.
HCP: 19	♣ AJ6	

# 1 Minor w/Raise OR Balanced Response -- Leveled Both hands (Answers Page)

Board: 120	North:	South:	West	North	East	South
Dealer: N	♠ Q5	♠ A832		1♦	Pass	1♠
Vul: EW	♥ Q95	♥ KJ	Pass	1NT	Pass	2NT
North HCP: 14	♦ AJ86	♦ Q105	Pass	3NT	AP	
South HCP: 12	♣ AJ86	♣ Q943				
Contract: 3N N						

Board: 121	North:	South:	West	North	East	South
Dealer: S	♠ 974	♠ K1053				1♣
Vul: Both	♥ K85	♥ QJ64	Pass	2♣ <sup>1</sup>	Pass	2NT
North HCP: 13	♦ QJ8	♦ A6	AP			
South HCP: 12	♣ AK76	♣ Q109				
Contract: 2N S						

1. Inverted minors

Board: 122	North:	South:	West	North	East	South
Dealer: N	♠ A7	♠ Q932		1♦	Pass	1♠
Vul: None	♥ AKJ10	♥ 742	Pass	2♥ <sup>1</sup>	Pass	3NT
North HCP: 18	♦ AJ984	♦ 65	AP			
South HCP: 9	♣ J9	♣ AK64				
Contract: 3N S						

Board: 123	North:	South:	West	North	East	South
Dealer: S	♠ KQ52	♠ A8				1♦
Vul: EW	♥ QJ8	♥ AK92	Pass	1♠	Pass	1NT
North HCP: 16	♦ KQ8	♦ J1076	Pass	2♣ <sup>1</sup>	Pass	2♦
South HCP: 12	♣ QJ8	♣ 1054	Pass	3NT	AP	
Contract: 3N S						

1. Checkback

Board: 124	North:	South:	West	North	East	South
Dealer: N	♠ J1087	♠ A6		1♦	Pass	1♥
Vul: Both	♥ AJ	♥ 10983	Pass	2NT	Pass	3NT
North HCP: 19	♦ AKJ6	♦ Q108	AP			
South HCP: 8	♣ AJ6	♣ Q1073				
Contract: 3N N						



## South hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 120	♠ A832	The opponents are silent.
Dealer: N	♥ KJ	
Vul: EW	♦ Q105	Partner bids first.
HCP: 12	♣ Q943	

Board: 121	♠ K1053	The opponents are silent.
Dealer: S	♥ QJ64	
Vul: Both	♦ A6	You bid first.
HCP: 12	♣ Q109	

Board: 122	♠ Q932	The opponents are silent.
Dealer: N	♥ 742	
Vul: None	♦ 65	Partner bids first.
HCP: 9	♣ AK64	

Board: 123	♠ A8	The opponents are silent.
Dealer: S	♥ AK92	
Vul: EW	♦ J1076	You bid first.
HCP: 12	♣ 1054	

Board: 124	♠ A6	The opponents are silent.
Dealer: N	♥ 10983	
Vul: Both	♦ Q108	Partner bids first.
HCP: 8	♣ Q1073	

# 1 Minor w/Raise OR Balanced Response -- Leveled Both hands (Answers Page)

Board: 120	North:	South:	West	North	East	South
Dealer: N	♠ Q5	♠ A832		1♦	Pass	1♠
Vul: EW	♥ Q95	♥ KJ	Pass	1NT	Pass	2NT
North HCP: 14	♦ AJ86	♦ Q105	Pass	3NT	AP	
South HCP: 12	♣ AJ86	♣ Q943				
Contract: 3N N						

Board: 121	North:	South:	West	North	East	South
Dealer: S	♠ 974	♠ K1053				1♣
Vul: Both	♥ K85	♥ QJ64	Pass	2♣ <sup>1</sup>	Pass	2NT
North HCP: 13	♦ QJ8	♦ A6	AP			
South HCP: 12	♣ AK76	♣ Q109				
Contract: 2N S						

1. Inverted minors

Board: 122	North:	South:	West	North	East	South
Dealer: N	♠ A7	♠ Q932		1♦	Pass	1♠
Vul: None	♥ AKJ10	♥ 742	Pass	2♥ <sup>1</sup>	Pass	3NT
North HCP: 18	♦ AJ984	♦ 65	AP			
South HCP: 9	♣ J9	♣ AK64				
Contract: 3N S						

Board: 123	North:	South:	West	North	East	South
Dealer: S	♠ KQ52	♠ A8				1♦
Vul: EW	♥ QJ8	♥ AK92	Pass	1♠	Pass	1NT
North HCP: 16	♦ KQ8	♦ J1076	Pass	2♣ <sup>1</sup>	Pass	2♦
South HCP: 12	♣ QJ8	♣ 1054	Pass	3NT	AP	
Contract: 3N S						

1. Checkback

Board: 124	North:	South:	West	North	East	South
Dealer: N	♠ J1087	♠ A6		1♦	Pass	1♥
Vul: Both	♥ AJ	♥ 10983	Pass	2NT	Pass	3NT
North HCP: 19	♦ AKJ6	♦ Q108	AP			
South HCP: 8	♣ AJ6	♣ Q1073				
Contract: 3N N						

## North hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 125	♠ K87	The opponents are silent.
Dealer: S	♥ Q632	
Vul: None	♦ 76	Partner bids first.
HCP: 14	♣ AKQ9	

Board: 126	♠ K82	The opponents are silent.
Dealer: N	♥ AK8	
Vul: NS	♦ KJ875	You bid first.
HCP: 14	♣ 97	

Board: 127	♠ K874	The opponents are silent.
Dealer: S	♥ 85	
Vul: Both	♦ K95	Partner bids first.
HCP: 7	♣ J1043	

Board: 128	♠ J753	The opponents are silent.
Dealer: N	♥ K53	
Vul: None	♦ AK96	You bid first.
HCP: 14	♣ K10	

Board: 129	♠ QJ10	The opponents are silent.
Dealer: S	♥ 65	
Vul: NS	♦ J43	Partner bids first.
HCP: 8	♣ A9764	

# 1 Minor w/Raise OR Balanced Response -- Leveled Both hands (Answers Page)

Board: 125	North:	South:	West	North	East	South
Dealer: S	♠ K87	♠ 1054				Pass
Vul: None	♥ Q632	♥ KJ5	Pass	1♣	Pass	1♦
North HCP: 14	♦ 76	♦ AQJ43	Pass	1♥	Pass	1NT
South HCP: 11	♣ AKQ9	♣ 87	AP			
Contract: 1N S						

Board: 126	North:	South:	West	North	East	South
Dealer: N	♠ K82	♠ A95		1♦	Pass	1♥
Vul: NS	♥ AK8	♥ J1053	Pass	1NT	Pass	2♣ <sup>1</sup>
North HCP: 14	♦ KJ875	♦ A106	Pass	2♠	Pass	3NT
South HCP: 14	♣ 97	♣ KQ8	AP			
Contract: 3N N			1. Checkback			

Board: 127	North:	South:	West	North	East	South
Dealer: S	♠ K874	♠ QJ106				1♦
Vul: Both	♥ 85	♥ KQ74	Pass	1♠	Pass	4♠
North HCP: 7	♦ K95	♦ AJ6	AP			
South HCP: 19	♣ J1043	♣ AQ				
Contract: 4♠ N						

Board: 128	North:	South:	West	North	East	South
Dealer: N	♠ J753	♠ K9		1♦	Pass	2♦ <sup>1</sup>
Vul: None	♥ K53	♥ A8	Pass	2♥	Pass	3NT
North HCP: 14	♦ AK96	♦ 87532	AP			
South HCP: 11	♣ K10	♣ A985	1. Inverted minors			
Contract: 3N S						

Board: 129	North:	South:	West	North	East	South
Dealer: S	♠ QJ10	♠ A983				1♦
Vul: NS	♥ 65	♥ AJ107	Pass	1NT	AP	
North HCP: 8	♦ J43	♦ KQ95				
South HCP: 14	♣ A9764	♣ 8				
Contract: 1N N						

## South hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 125	♠ 1054	The opponents are silent.
Dealer: S	♥ KJ5	
Vul: None	♦ AQJ43	You bid first.
HCP: 11	♣ 87	

Board: 126	♠ A95	The opponents are silent.
Dealer: N	♥ J1053	
Vul: NS	♦ A106	Partner bids first.
HCP: 14	♣ KQ8	

Board: 127	♠ QJ106	The opponents are silent.
Dealer: S	♥ KQ74	
Vul: Both	♦ AJ6	You bid first.
HCP: 19	♣ AQ	

Board: 128	♠ K9	The opponents are silent.
Dealer: N	♥ A8	
Vul: None	♦ 87532	Partner bids first.
HCP: 11	♣ A985	

Board: 129	♠ A983	The opponents are silent.
Dealer: S	♥ AJ107	
Vul: NS	♦ KQ95	You bid first.
HCP: 14	♣ 8	

# 1 Minor w/Raise OR Balanced Response -- Leveled Both hands (Answers Page)

Board: 125	North:	South:	West	North	East	South
Dealer: S	♠ K87	♠ 1054				Pass
Vul: None	♥ Q632	♥ KJ5	Pass	1♣	Pass	1♦
North HCP: 14	♦ 76	♦ AQJ43	Pass	1♥	Pass	1NT
South HCP: 11	♣ AKQ9	♣ 87	AP			
Contract: 1N S						

Board: 126	North:	South:	West	North	East	South
Dealer: N	♠ K82	♠ A95		1♦	Pass	1♥
Vul: NS	♥ AK8	♥ J1053	Pass	1NT	Pass	2♣ <sup>1</sup>
North HCP: 14	♦ KJ875	♦ A106	Pass	2♠	Pass	3NT
South HCP: 14	♣ 97	♣ KQ8	AP			
Contract: 3N N			1. Checkback			

Board: 127	North:	South:	West	North	East	South
Dealer: S	♠ K874	♠ QJ106				1♦
Vul: Both	♥ 85	♥ KQ74	Pass	1♠	Pass	4♠
North HCP: 7	♦ K95	♦ AJ6	AP			
South HCP: 19	♣ J1043	♣ AQ				
Contract: 4♠ N						

Board: 128	North:	South:	West	North	East	South
Dealer: N	♠ J753	♠ K9		1♦	Pass	2♦ <sup>1</sup>
Vul: None	♥ K53	♥ A8	Pass	2♥	Pass	3NT
North HCP: 14	♦ AK96	♦ 87532	AP			
South HCP: 11	♣ K10	♣ A985	1. Inverted minors			
Contract: 3N S						

Board: 129	North:	South:	West	North	East	South
Dealer: S	♠ QJ10	♠ A983				1♦
Vul: NS	♥ 65	♥ AJ107	Pass	1NT	AP	
North HCP: 8	♦ J43	♦ KQ95				
South HCP: 14	♣ A9764	♣ 8				
Contract: 1N N						

## North hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 130	♠ AQ8	The opponents are silent.
Dealer: N	♥ K104	
Vul: NS	♦ A6	You bid first.
HCP: 14	♣ J10986	

Board: 131	♠ K6	The opponents are silent.
Dealer: S	♥ 97	
Vul: Both	♦ J98	Partner bids first.
HCP: 11	♣ AQJ1063	

Board: 132	♠ KJ42	The opponents are silent.
Dealer: N	♥ A93	
Vul: NS	♦ A54	You bid first.
HCP: 12	♣ 1054	

Board: 133	♠ 32	The opponents are silent.
Dealer: S	♥ 62	
Vul: EW	♦ KJ987	Partner bids first.
HCP: 10	♣ AQ102	

Board: 134	♠ KQJ5	The opponents are silent.
Dealer: N	♥ K632	
Vul: Both	♦ AJ9	You bid first.
HCP: 14	♣ 63	

# 1 Minor w/Raise OR Balanced Response -- Leveled Both hands (Answers Page)

Board: 130  
Dealer: N  
Vul: NS  
North HCP: 14  
South HCP: 13  
Contract: 3N N

North:  
♠ AQ8  
♥ K104  
♦ A6  
♣ J10986

South:  
♠ K975  
♥ A98  
♦ 1095  
♣ AQ4

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

Board: 131  
Dealer: S  
Vul: Both  
North HCP: 11  
South HCP: 13  
Contract: 3♣ S

North:  
♠ K6  
♥ 97  
♦ J98  
♣ AQJ1063

South:  
♠ Q1043  
♥ AK104  
♦ A5  
♣ 952

West	North	East	South
			1♣
Pass	2♣ <sup>1</sup>	Pass	2♦
Pass	3♣	AP	

1. Inverted minors

Board: 132  
Dealer: N  
Vul: NS  
North HCP: 12  
South HCP: 11  
Contract: 3♣ N

North:  
♠ KJ42  
♥ A93  
♦ A54  
♣ 1054

South:  
♠ 107  
♥ KQ8  
♦ J2  
♣ KQ8632

West	North	East	South
	1♣	Pass	2♣ <sup>1</sup>
Pass	2NT	Pass	3♣
AP			

1. Inverted minors

Board: 133  
Dealer: S  
Vul: EW  
North HCP: 10  
South HCP: 12  
Contract: 2N S

North:  
♠ 32  
♥ 62  
♦ KJ987  
♣ AQ102

South:  
♠ K1084  
♥ J1083  
♦ A32  
♣ KJ

West	North	East	South
			1♦
Pass	2♦ <sup>1</sup>	Pass	2NT
AP			

1. Inverted minors

Board: 134  
Dealer: N  
Vul: Both  
North HCP: 14  
South HCP: 16  
Contract: 6♦ N

North:  
♠ KQJ5  
♥ K632  
♦ AJ9  
♣ 63

South:  
♠ 3  
♥ AQ10  
♦ KQ1065  
♣ AJ108

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

1. Inverted minors  
2. Cue bid, a ♥ stopper  
3. Blackwood 0314, for ♦  
4. A=1/5 or 4/5



## South hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 130	♠ K975	The opponents are silent.
Dealer: N	♥ A98	
Vul: NS	♦ 1095	Partner bids first.
HCP: 13	♣ AQ4	

Board: 131	♠ Q1043	The opponents are silent.
Dealer: S	♥ AK104	
Vul: Both	♦ A5	You bid first.
HCP: 13	♣ 952	

Board: 132	♠ 107	The opponents are silent.
Dealer: N	♥ KQ8	
Vul: NS	♦ J2	Partner bids first.
HCP: 11	♣ KQ8632	

Board: 133	♠ K1084	The opponents are silent.
Dealer: S	♥ J1083	
Vul: EW	♦ A32	You bid first.
HCP: 12	♣ KJ	

Board: 134	♠ 3	The opponents are silent.
Dealer: N	♥ AQ10	
Vul: Both	♦ KQ1065	Partner bids first.
HCP: 16	♣ AJ108	

# 1 Minor w/Raise OR Balanced Response -- Levelled Both hands (Answers Page)

Board: 130  
Dealer: N  
Vul: NS  
North HCP: 14  
South HCP: 13  
Contract: 3N N

North:  
♠ AQ8  
♥ K104  
♦ A6  
♣ J10986

South:  
♠ K975  
♥ A98  
♦ 1095  
♣ AQ4

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

Board: 131  
Dealer: S  
Vul: Both  
North HCP: 11  
South HCP: 13  
Contract: 3♣ S

North:  
♠ K6  
♥ 97  
♦ J98  
♣ AQJ1063

South:  
♠ Q1043  
♥ AK104  
♦ A5  
♣ 952

West	North	East	South
			1♣
Pass	2♣ <sup>1</sup>	Pass	2♦
Pass	3♣	AP	

1. Inverted minors

Board: 132  
Dealer: N  
Vul: NS  
North HCP: 12  
South HCP: 11  
Contract: 3♣ N

North:  
♠ KJ42  
♥ A93  
♦ A54  
♣ 1054

South:  
♠ 107  
♥ KQ8  
♦ J2  
♣ KQ8632

West	North	East	South
	1♣	Pass	2♣ <sup>1</sup>
Pass	2NT	Pass	3♣
AP			

1. Inverted minors

Board: 133  
Dealer: S  
Vul: EW  
North HCP: 10  
South HCP: 12  
Contract: 2N S

North:  
♠ 32  
♥ 62  
♦ KJ987  
♣ AQ102

South:  
♠ K1084  
♥ J1083  
♦ A32  
♣ KJ

West	North	East	South
			1♦
Pass	2♦ <sup>1</sup>	Pass	2NT
AP			

1. Inverted minors

Board: 134  
Dealer: N  
Vul: Both  
North HCP: 14  
South HCP: 16  
Contract: 6♦ N

North:  
♠ KQJ5  
♥ K632  
♦ AJ9  
♣ 63

South:  
♠ 3  
♥ AQ10  
♦ KQ1065  
♣ AJ108

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

1. Inverted minors  
2. Cue bid, a ♥ stopper  
3. Blackwood 0314, for ♦  
4. A=1/5 or 4/5

## North hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 135	♠ A8	The opponents are silent.
Dealer: S	♥ 9	
Vul: EW	♦ AK2	Partner bids first.
HCP: 18	♣ AQJ6532	

Board: 136	♠ K	The opponents are silent.
Dealer: N	♥ Q109	
Vul: Both	♦ AK8	You bid first.
HCP: 21	♣ AKQ1074	

Board: 137	♠ 65	The opponents are silent.
Dealer: S	♥ Q8	
Vul: None	♦ AK1065	Partner bids first.
HCP: 13	♣ A1054	

Board: 138	♠ 984	The opponents are silent.
Dealer: N	♥ KJ6	
Vul: None	♦ AKJ	You bid first.
HCP: 12	♣ 7653	

Board: 139	♠ J954	The opponents are silent.
Dealer: S	♥ A2	
Vul: NS	♦ Q643	Partner bids first.
HCP: 9	♣ Q85	

# 1 Minor w/Raise OR Balanced Response -- Levelled Both hands (Answers Page)

Board: 135  
Dealer: S  
Vul: EW  
North HCP: 18  
South HCP: 13  
Contract: 7N N

North:  
♠ A8  
♥ 9  
♦ AK2  
♣ AQJ6532

South:  
♠ K754  
♥ AK75  
♦ 85  
♣ K108

West	North	East	South
			1♣

Pass	2♣ <sup>1</sup>	Pass	2♥
Pass	4♣	Pass	4♥ <sup>2</sup>
Pass	4NT <sup>3</sup>	Pass	5♥ <sup>4</sup>
Pass	7NT	AP	

1. Inverted minors
2. Cue bid, a ♥ stopper
3. Blackwood 0314, for ♣
4. A=2/5 or 5/5, Q(C)=0

Board: 136  
Dealer: N  
Vul: Both  
North HCP: 21  
South HCP: 8  
Contract: 2♣ N

North:  
♠ K  
♥ Q109  
♦ AK8  
♣ AKQ1074

South:  
♠ 7432  
♥ AJ52  
♦ Q7  
♣ J63

West	North	East	South
	1♣	Pass	1♥
Pass	2♣	AP	

Board: 137  
Dealer: S  
Vul: None  
North HCP: 13  
South HCP: 14  
Contract: 3N N

North:  
♠ 65  
♥ Q8  
♦ AK1065  
♣ A1054

South:  
♠ AQ4  
♥ AJ97  
♦ Q843  
♣ J3

West	North	East	South
			1♦
Pass	2♦ <sup>1</sup>	Pass	2♥
Pass	3NT	AP	

1. Inverted minors

Board: 138  
Dealer: N  
Vul: None  
North HCP: 12  
South HCP: 11  
Contract: 2N N

North:  
♠ 984  
♥ KJ6  
♦ AKJ  
♣ 7653

South:  
♠ K102  
♥ 10932  
♦ Q65  
♣ AQ8

West	North	East	South
	1♣	Pass	1♥
Pass	1NT	Pass	2NT
AP			

Board: 139  
Dealer: S  
Vul: NS  
North HCP: 9  
South HCP: 18  
Contract: 4♠ N

North:  
♠ J954  
♥ A2  
♦ Q643  
♣ Q85

South:  
♠ AQ73  
♥ K87  
♦ AKJ9  
♣ J6

West	North	East	South
			1♦
Pass	1♠	Pass	4♠
AP			

## South hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 135	♠ K754	The opponents are silent.
Dealer: S	♥ AK75	
Vul: EW	♦ 85	You bid first.
HCP: 13	♣ K108	

Board: 136	♠ 7432	The opponents are silent.
Dealer: N	♥ AJ52	
Vul: Both	♦ Q7	Partner bids first.
HCP: 8	♣ J63	

Board: 137	♠ AQ4	The opponents are silent.
Dealer: S	♥ AJ97	
Vul: None	♦ Q843	You bid first.
HCP: 14	♣ J3	

Board: 138	♠ K102	The opponents are silent.
Dealer: N	♥ 10932	
Vul: None	♦ Q65	Partner bids first.
HCP: 11	♣ AQ8	

Board: 139	♠ AQ73	The opponents are silent.
Dealer: S	♥ K87	
Vul: NS	♦ AKJ9	You bid first.
HCP: 18	♣ J6	

# 1 Minor w/Raise OR Balanced Response -- Leveled Both hands (Answers Page)

Board: 135  
Dealer: S  
Vul: EW  
North HCP: 18  
South HCP: 13  
Contract: 7N N

North:  
♠ A8  
♥ 9  
♦ AK2  
♣ AQJ6532

South:  
♠ K754  
♥ AK75  
♦ 85  
♣ K108

West	North	East	South
			1♣
Pass	2♣ <sup>1</sup>	Pass	2♥
Pass	4♣	Pass	4♥ <sup>2</sup>
Pass	4NT <sup>3</sup>	Pass	5♥ <sup>4</sup>
Pass	7NT	AP	

1. Inverted minors  
2. Cue bid, a ♥ stopper  
3. Blackwood 0314, for ♣  
4. A=2/5 or 5/5, Q(C)=0

Board: 136  
Dealer: N  
Vul: Both  
North HCP: 21  
South HCP: 8  
Contract: 2♣ N

North:  
♠ K  
♥ Q109  
♦ AK8  
♣ AKQ1074

South:  
♠ 7432  
♥ AJ52  
♦ Q7  
♣ J63

West	North	East	South
	1♣	Pass	1♥
Pass	2♣	AP	

Board: 137  
Dealer: S  
Vul: None  
North HCP: 13  
South HCP: 14  
Contract: 3N N

North:  
♠ 65  
♥ Q8  
♦ AK1065  
♣ A1054

South:  
♠ AQ4  
♥ AJ97  
♦ Q843  
♣ J3

West	North	East	South
			1♦
Pass	2♦ <sup>1</sup>	Pass	2♥
Pass	3NT	AP	

1. Inverted minors

Board: 138  
Dealer: N  
Vul: None  
North HCP: 12  
South HCP: 11  
Contract: 2N N

North:  
♠ 984  
♥ KJ6  
♦ AKJ  
♣ 7653

South:  
♠ K102  
♥ 10932  
♦ Q65  
♣ AQ8

West	North	East	South
	1♣	Pass	1♥
Pass	1NT	Pass	2NT
AP			

Board: 139  
Dealer: S  
Vul: NS  
North HCP: 9  
South HCP: 18  
Contract: 4♠ N

North:  
♠ J954  
♥ A2  
♦ Q643  
♣ Q85

South:  
♠ AQ73  
♥ K87  
♦ AKJ9  
♣ J6

West	North	East	South
			1♦
Pass	1♠	Pass	4♠
AP			

## North hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 140	♠ 10965	The opponents are silent.
Dealer: N	♥ K93	
Vul: EW	♦ 9	You bid first.
HCP: 11	♣ AKJ43	

Board: 141	♠ Q1075	The opponents are silent.
Dealer: S	♥ AQ7	
Vul: NS	♦ J3	Partner bids first.
HCP: 17	♣ AKJ8	

Board: 142	♠ —	The opponents are silent.
Dealer: N	♥ QJ84	
Vul: EW	♦ AJ1093	You bid first.
HCP: 13	♣ KQ97	

Board: 143	♠ 94	The opponents are silent.
Dealer: S	♥ A1093	
Vul: Both	♦ Q754	Partner bids first.
HCP: 10	♣ A75	

Board: 144	♠ 6	The opponents are silent.
Dealer: N	♥ A875	
Vul: NS	♦ AQ9	You bid first.
HCP: 15	♣ AJ987	

# 1 Minor w/Raise OR Balanced Response -- Leveled Both hands (Answers Page)

Board: 140	North:	South:	West	North	East	South
Dealer: N	♠ 10965	♠ QJ82		1♣	Pass	1♦
Vul: EW	♥ K93	♥ Q5	Pass	1♠	Pass	3♠
North HCP: 11	♦ 9	♦ KQ74	AP			
South HCP: 12	♣ AKJ43	♣ Q109				
Contract: 3♠ N						

Board: 141	North:	South:	West	North	East	South
Dealer: S	♠ Q1075	♠ AJ43				1♦
Vul: NS	♥ AQ7	♥ J65	Pass	1♠	Pass	2♠
North HCP: 17	♦ J3	♦ AK1054	Pass	4♥ <sup>1</sup>	Pass	4♠
South HCP: 13	♣ AKJ8	♣ 5	AP			
Contract: 4♠ N			1. Cue bid, a ♥ stopper			

Board: 142	North:	South:	West	North	East	South
Dealer: N	♠ —	♠ AKJ3		1♦	Pass	1♠
Vul: EW	♥ QJ84	♥ AK6	Pass	2♣	Pass	2♥ <sup>1</sup>
North HCP: 13	♦ AJ1093	♦ K654	Pass	3♥	Pass	6♦
South HCP: 18	♣ KQ97	♣ 86	AP			
Contract: 6♦ N			1. Fourth suit			

Board: 143	North:	South:	West	North	East	South
Dealer: S	♠ 94	♠ J1052				1♦
Vul: Both	♥ A1093	♥ Q76	Pass	1♥	Pass	1♠
North HCP: 10	♦ Q754	♦ AK106	Pass	1NT	AP	
South HCP: 13	♣ A75	♣ K10				
Contract: 1N N						

Board: 144	North:	South:	West	North	East	South
Dealer: N	♠ 6	♠ AQ94		1♣	Pass	1♠
Vul: NS	♥ A875	♥ J62	Pass	1NT	Pass	2NT
North HCP: 15	♦ AQ9	♦ K85	Pass	3NT	AP	
South HCP: 12	♣ AJ987	♣ Q106				
Contract: 3N N						



## South hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 140	♠ QJ82	The opponents are silent.
Dealer: N	♥ Q5	
Vul: EW	♦ KQ74	Partner bids first.
HCP: 12	♣ Q109	

Board: 141	♠ AJ43	The opponents are silent.
Dealer: S	♥ J65	
Vul: NS	♦ AK1054	You bid first.
HCP: 13	♣ 5	

Board: 142	♠ AKJ3	The opponents are silent.
Dealer: N	♥ AK6	
Vul: EW	♦ K654	Partner bids first.
HCP: 18	♣ 86	

Board: 143	♠ J1052	The opponents are silent.
Dealer: S	♥ Q76	
Vul: Both	♦ AK106	You bid first.
HCP: 13	♣ K10	

Board: 144	♠ AQ94	The opponents are silent.
Dealer: N	♥ J62	
Vul: NS	♦ K85	Partner bids first.
HCP: 12	♣ Q106	

# 1 Minor w/Raise OR Balanced Response -- Leveled Both hands (Answers Page)

Board: 140	North:	South:	West	North	East	South
Dealer: N	♠ 10965	♠ QJ82		1♣	Pass	1♦
Vul: EW	♥ K93	♥ Q5	Pass	1♠	Pass	3♠
North HCP: 11	♦ 9	♦ KQ74	AP			
South HCP: 12	♣ AKJ43	♣ Q109				
Contract: 3♠ N						

Board: 141	North:	South:	West	North	East	South
Dealer: S	♠ Q1075	♠ AJ43				1♦
Vul: NS	♥ AQ7	♥ J65	Pass	1♠	Pass	2♠
North HCP: 17	♦ J3	♦ AK1054	Pass	4♥ <sup>1</sup>	Pass	4♠
South HCP: 13	♣ AKJ8	♣ 5	AP			
Contract: 4♠ N			1. Cue bid, a ♥ stopper			

Board: 142	North:	South:	West	North	East	South
Dealer: N	♠ —	♠ AKJ3		1♦	Pass	1♠
Vul: EW	♥ QJ84	♥ AK6	Pass	2♣	Pass	2♥ <sup>1</sup>
North HCP: 13	♦ AJ1093	♦ K654	Pass	3♥	Pass	6♦
South HCP: 18	♣ KQ97	♣ 86	AP			
Contract: 6♦ N			1. Fourth suit			

Board: 143	North:	South:	West	North	East	South
Dealer: S	♠ 94	♠ J1052				1♦
Vul: Both	♥ A1093	♥ Q76	Pass	1♥	Pass	1♠
North HCP: 10	♦ Q754	♦ AK106	Pass	1NT	AP	
South HCP: 13	♣ A75	♣ K10				
Contract: 1N N						

Board: 144	North:	South:	West	North	East	South
Dealer: N	♠ 6	♠ AQ94		1♣	Pass	1♠
Vul: NS	♥ A875	♥ J62	Pass	1NT	Pass	2NT
North HCP: 15	♦ AQ9	♦ K85	Pass	3NT	AP	
South HCP: 12	♣ AJ987	♣ Q106				
Contract: 3N N						

## North hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 145	♠ 983	The opponents are silent.
Dealer: S	♥ K96	
Vul: EW	♦ KQ63	Partner bids first.
HCP: 8	♣ 1085	

Board: 146	♠ 954	The opponents are silent.
Dealer: N	♥ KQ63	
Vul: None	♦ AJ5	You bid first.
HCP: 12	♣ Q87	

Board: 147	♠ 93	The opponents are silent.
Dealer: S	♥ QJ	
Vul: Both	♦ AQ1082	Partner bids first.
HCP: 15	♣ AQ109	

Board: 148	♠ AQ82	The opponents are silent.
Dealer: N	♥ AQ	
Vul: None	♦ QJ2	You bid first.
HCP: 19	♣ A1076	

Board: 149	♠ 95	The opponents are silent.
Dealer: S	♥ 63	
Vul: NS	♦ AKQ62	Partner bids first.
HCP: 14	♣ KQ87	

# 1 Minor w/Raise OR Balanced Response -- Leveled Both hands (Answers Page)

Board: 145  
Dealer: S  
Vul: EW  
North HCP: 8  
South HCP: 19  
Contract: 3N N

North:  
♠ 983  
♥ K96  
♦ KQ63  
♣ 1085

South:  
♠ AKJ10  
♥ QJ73  
♦ J98  
♣ AK

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

Board: 146  
Dealer: N  
Vul: None  
North HCP: 12  
South HCP: 16  
Contract: 3♣ N

North:  
♠ 954  
♥ KQ63  
♦ AJ5  
♣ Q87

South:  
♠ AQ3  
♥ J5  
♦ Q3  
♣ AK10943

West	North	East	South
	1♣	Pass	2♣ <sup>1</sup>
Pass	2NT	Pass	3♣
AP			

1. Inverted minors

Board: 147  
Dealer: S  
Vul: Both  
North HCP: 15  
South HCP: 12  
Contract: 3♦ S

North:  
♠ 93  
♥ QJ  
♦ AQ1082  
♣ AQ109

South:  
♠ Q75  
♥ K52  
♦ KJ94  
♣ K74

West	North	East	South
			1♦
Pass	2♦ <sup>1</sup>	Pass	2NT
Pass	3♦	AP	

1. Inverted minors

Board: 148  
Dealer: N  
Vul: None  
North HCP: 19  
South HCP: 11  
Contract: 6♣ N

North:  
♠ AQ82  
♥ AQ  
♦ QJ2  
♣ A1076

South:  
♠ K43  
♥ 6  
♦ K9  
♣ KQ95432

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

1. Inverted minors  
2. Splinter  
3. Blackwood 0314, for ♣  
4. A=1/5 or 4/5

Board: 149  
Dealer: S  
Vul: NS  
North HCP: 14  
South HCP: 15  
Contract: 5♦ S

North:  
♠ 95  
♥ 63  
♦ AKQ62  
♣ KQ87

South:  
♠ AQ8  
♥ A982  
♦ J10975  
♣ A

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

1. Inverted minors

## South hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 145	♠ AKJ10	The opponents are silent.
Dealer: S	♥ QJ73	
Vul: EW	♦ J98	You bid first.
HCP: 19	♣ AK	

Board: 146	♠ AQ3	The opponents are silent.
Dealer: N	♥ J5	
Vul: None	♦ Q3	Partner bids first.
HCP: 16	♣ AK10943	

Board: 147	♠ Q75	The opponents are silent.
Dealer: S	♥ K52	
Vul: Both	♦ KJ94	You bid first.
HCP: 12	♣ K74	

Board: 148	♠ K43	The opponents are silent.
Dealer: N	♥ 6	
Vul: None	♦ K9	Partner bids first.
HCP: 11	♣ KQ95432	

Board: 149	♠ AQ8	The opponents are silent.
Dealer: S	♥ A982	
Vul: NS	♦ J10975	You bid first.
HCP: 15	♣ A	

# 1 Minor w/Raise OR Balanced Response -- Leveled Both hands (Answers Page)

Board: 145  
Dealer: S  
Vul: EW  
North HCP: 8  
South HCP: 19  
Contract: 3N N

North:  
♠ 983  
♥ K96  
♦ KQ63  
♣ 1085

South:  
♠ AKJ10  
♥ QJ73  
♦ J98  
♣ AK

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

Board: 146  
Dealer: N  
Vul: None  
North HCP: 12  
South HCP: 16  
Contract: 3♣ N

North:  
♠ 954  
♥ KQ63  
♦ AJ5  
♣ Q87

South:  
♠ AQ3  
♥ J5  
♦ Q3  
♣ AK10943

West	North	East	South
	1♣	Pass	2♣ <sup>1</sup>
Pass	2NT	Pass	3♣
AP			

1. Inverted minors

Board: 147  
Dealer: S  
Vul: Both  
North HCP: 15  
South HCP: 12  
Contract: 3♦ S

North:  
♠ 93  
♥ QJ  
♦ AQ1082  
♣ AQ109

South:  
♠ Q75  
♥ K52  
♦ KJ94  
♣ K74

West	North	East	South
			1♦
Pass	2♦ <sup>1</sup>	Pass	2NT
Pass	3♦	AP	

1. Inverted minors

Board: 148  
Dealer: N  
Vul: None  
North HCP: 19  
South HCP: 11  
Contract: 6♣ N

North:  
♠ AQ82  
♥ AQ  
♦ QJ2  
♣ A1076

South:  
♠ K43  
♥ 6  
♦ K9  
♣ KQ95432

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

1. Inverted minors  
2. Splinter  
3. Blackwood 0314, for ♣  
4. A=1/5 or 4/5

Board: 149  
Dealer: S  
Vul: NS  
North HCP: 14  
South HCP: 15  
Contract: 5♦ S

North:  
♠ 95  
♥ 63  
♦ AKQ62  
♣ KQ87

South:  
♠ AQ8  
♥ A982  
♦ J10975  
♣ A

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

1. Inverted minors

## North hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 150	♠ J95	The opponents are silent.
Dealer: N	♥ A5	
Vul: Both	♦ AQJ1076	You bid first.
HCP: 12	♣ 85	

Board: 151	♠ Q93	The opponents are silent.
Dealer: S	♥ 932	
Vul: None	♦ AQ6	Partner bids first.
HCP: 11	♣ K1063	

Board: 152	♠ Q65	The opponents are silent.
Dealer: N	♥ 8	
Vul: EW	♦ AK106	You bid first.
HCP: 13	♣ A9864	

Board: 153	♠ KJ5	The opponents are silent.
Dealer: S	♥ AJ	
Vul: None	♦ AJ9854	Partner bids first.
HCP: 14	♣ 64	

Board: 154	♠ J103	The opponents are silent.
Dealer: N	♥ AJ84	
Vul: NS	♦ KQ7	You bid first.
HCP: 13	♣ Q104	





## South hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 150	♠ 63	The opponents are silent.
Dealer: N	♥ QJ82	
Vul: Both	♦ K53	Partner bids first.
HCP: 11	♣ KQ106	

Board: 151	♠ K1065	The opponents are silent.
Dealer: S	♥ AK4	
Vul: None	♦ 1083	You bid first.
HCP: 14	♣ A85	

Board: 152	♠ AK104	The opponents are silent.
Dealer: N	♥ AK107	
Vul: EW	♦ J87	Partner bids first.
HCP: 16	♣ J7	

Board: 153	♠ Q8	The opponents are silent.
Dealer: S	♥ Q64	
Vul: None	♦ KQ63	You bid first.
HCP: 12	♣ QJ92	

Board: 154	♠ Q64	The opponents are silent.
Dealer: N	♥ Q62	
Vul: NS	♦ A84	Partner bids first.
HCP: 12	♣ KJ93	



## North hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 155	♠ Q2	The opponents are silent.
Dealer: S	♥ 85	
Vul: EW	♦ AKJ105	Partner bids first.
HCP: 13	♣ K872	

Board: 156	♠ K62	The opponents are silent.
Dealer: N	♥ 5	
Vul: NS	♦ AKJ76	You bid first.
HCP: 18	♣ AK106	

Board: 157	♠ KQ8	The opponents are silent.
Dealer: S	♥ 8	
Vul: EW	♦ AK952	Partner bids first.
HCP: 18	♣ KQJ4	

Board: 158	♠ A65	The opponents are silent.
Dealer: N	♥ 853	
Vul: Both	♦ AK87	You bid first.
HCP: 14	♣ K65	

Board: 159	♠ Q986	The opponents are silent.
Dealer: S	♥ KJ65	
Vul: None	♦ AQ10	Partner bids first.
HCP: 17	♣ AJ	

# 1 Minor w/Raise OR Balanced Response -- Leveled Both hands (Answers Page)

Board: 155	North:	South:	West	North	East	South
Dealer: S	♠ Q2	♠ AJ43				1♦
Vul: EW	♥ 85	♥ KQ93	Pass	2♦ <sup>1</sup>	Pass	2NT
North HCP: 13	♦ AKJ105	♦ 976	Pass	3♦	AP	
South HCP: 12	♣ K872	♣ Q3				
Contract: 3♦ S			1. Inverted minors			

Board: 156	North:	South:	West	North	East	South
Dealer: N	♠ K62	♠ QJ98		1♦	Pass	1♥
Vul: NS	♥ 5	♥ QJ76	Pass	3♣	Pass	3NT
North HCP: 18	♦ AKJ76	♦ Q4	AP			
South HCP: 9	♣ AK106	♣ J87				
Contract: 3N S						

Board: 157	North:	South:	West	North	East	South
Dealer: S	♠ KQ8	♠ A5				1♦
Vul: EW	♥ 8	♥ J63	Pass	2♦ <sup>1</sup>	Pass	2NT
North HCP: 18	♦ AK952	♦ QJ64	Pass	6♦	AP	
South HCP: 12	♣ KQJ4	♣ A1032				
Contract: 6♦ S			1. Inverted minors			

Board: 158	North:	South:	West	North	East	South
Dealer: N	♠ A65	♠ J843		1♦	Pass	1♠
Vul: Both	♥ 853	♥ AKJ	Pass	1NT	Pass	2♣ <sup>1</sup>
North HCP: 14	♦ AK87	♦ Q65	Pass	2♥	Pass	3NT
South HCP: 15	♣ K65	♣ A98	AP			
Contract: 3N N			1. Checkback			

Board: 159	North:	South:	West	North	East	South
Dealer: S	♠ Q986	♠ AK2				1♦
Vul: None	♥ KJ65	♥ A3	Pass	1♥	Pass	2♦
North HCP: 17	♦ AQ10	♦ 987654	Pass	3NT	AP	
South HCP: 11	♣ AJ	♣ 86				
Contract: 3N N						

## South hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 155	♠ AJ43	The opponents are silent.
Dealer: S	♥ KQ93	
Vul: EW	♦ 976	You bid first.
HCP: 12	♣ Q3	

Board: 156	♠ QJ98	The opponents are silent.
Dealer: N	♥ QJ76	
Vul: NS	♦ Q4	Partner bids first.
HCP: 9	♣ J87	

Board: 157	♠ A5	The opponents are silent.
Dealer: S	♥ J63	
Vul: EW	♦ QJ64	You bid first.
HCP: 12	♣ A1032	

Board: 158	♠ J843	The opponents are silent.
Dealer: N	♥ AKJ	
Vul: Both	♦ Q65	Partner bids first.
HCP: 15	♣ A98	

Board: 159	♠ AK2	The opponents are silent.
Dealer: S	♥ A3	
Vul: None	♦ 987654	You bid first.
HCP: 11	♣ 86	

# 1 Minor w/Raise OR Balanced Response -- Levelled Both hands (Answers Page)

Board: 155	North:	South:	West	North	East	South
Dealer: S	♠ Q2	♠ AJ43				1♦
Vul: EW	♥ 85	♥ KQ93	Pass	2♦ <sup>1</sup>	Pass	2NT
North HCP: 13	♦ AKJ105	♦ 976	Pass	3♦	AP	
South HCP: 12	♣ K872	♣ Q3				
Contract: 3♦ S			1. Inverted minors			

Board: 156	North:	South:	West	North	East	South
Dealer: N	♠ K62	♠ QJ98		1♦	Pass	1♥
Vul: NS	♥ 5	♥ QJ76	Pass	3♣	Pass	3NT
North HCP: 18	♦ AKJ76	♦ Q4	AP			
South HCP: 9	♣ AK106	♣ J87				
Contract: 3N S						

Board: 157	North:	South:	West	North	East	South
Dealer: S	♠ KQ8	♠ A5				1♦
Vul: EW	♥ 8	♥ J63	Pass	2♦ <sup>1</sup>	Pass	2NT
North HCP: 18	♦ AK952	♦ QJ64	Pass	6♦	AP	
South HCP: 12	♣ KQJ4	♣ A1032				
Contract: 6♦ S			1. Inverted minors			

Board: 158	North:	South:	West	North	East	South
Dealer: N	♠ A65	♠ J843		1♦	Pass	1♠
Vul: Both	♥ 853	♥ AKJ	Pass	1NT	Pass	2♣ <sup>1</sup>
North HCP: 14	♦ AK87	♦ Q65	Pass	2♥	Pass	3NT
South HCP: 15	♣ K65	♣ A98	AP			
Contract: 3N N			1. Checkback			

Board: 159	North:	South:	West	North	East	South
Dealer: S	♠ Q986	♠ AK2				1♦
Vul: None	♥ KJ65	♥ A3	Pass	1♥	Pass	2♦
North HCP: 17	♦ AQ10	♦ 987654	Pass	3NT	AP	
South HCP: 11	♣ AJ	♣ 86				
Contract: 3N N						

## North hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 160	♠ AQ6	The opponents are silent.
Dealer: N	♥ Q974	
Vul: Both	♦ KJ	You bid first.
HCP: 13	♣ J964	

Board: 161	♠ K95	The opponents are silent.
Dealer: S	♥ A98	
Vul: None	♦ QJ1098	Partner bids first.
HCP: 11	♣ J7	

Board: 162	♠ A86	The opponents are silent.
Dealer: N	♥ K32	
Vul: NS	♦ Q85	You bid first.
HCP: 14	♣ KQ97	

Board: 163	♠ A7	The opponents are silent.
Dealer: S	♥ A9	
Vul: Both	♦ QJ9654	Partner bids first.
HCP: 11	♣ 642	

Board: 164	♠ KQ96	The opponents are silent.
Dealer: N	♥ AK105	
Vul: None	♦ 1097	You bid first.
HCP: 12	♣ 85	

# 1 Minor w/Raise OR Balanced Response -- Leveled Both hands (Answers Page)

Board: 160

Dealer: N

Vul: Both

North HCP: 13

South HCP: 8

Contract: 1N S

North:

♠ AQ6

♥ Q974

♦ KJ

♣ J964

South:

♠ 854

♥ 63

♦ A10976

♣ A105

West North East South

1♣ Pass 1♦

Pass 1♥ Pass 1NT

AP

Board: 161

Dealer: S

Vul: None

North HCP: 11

South HCP: 13

Contract: 2♠ N

North:

♠ K95

♥ A98

♦ QJ1098

♣ J7

South:

♠ J1064

♥ J764

♦ A3

♣ AK5

West North East South

1♣

Pass 1♦ Pass 1♥

Pass 1♠<sup>1</sup> Pass 2♠

AP

1. Fourth suit

Board: 162

Dealer: N

Vul: NS

North HCP: 14

South HCP: 10

Contract: 1N N

North:

♠ A86

♥ K32

♦ Q85

♣ KQ97

South:

♠ 543

♥ Q8

♦ AK1093

♣ J65

West North East South

1♣ Pass 1♦

Pass 1NT AP

West North East South

1♦

Pass 2♦<sup>1</sup> Pass 3NT

Pass 4♦ Pass 4♥<sup>2</sup>

Pass 4♠<sup>3</sup> Pass 5♦

AP

1. Inverted minors

2. Cue bid, a ♥ stopper

3. Cue bid, a ♠ stopper

Board: 163

Dealer: S

Vul: Both

North HCP: 11

South HCP: 18

Contract: 5♦ S

North:

♠ A7

♥ A9

♦ QJ9654

♣ 642

South:

♠ KQ86

♥ KQ76

♦ A103

♣ A9

Board: 164

Dealer: N

Vul: None

North HCP: 12

South HCP: 13

Contract: 3N N

North:

♠ KQ96

♥ AK105

♦ 1097

♣ 85

South:

♠ A4

♥ J82

♦ A86542

♣ KJ

West North East South

1♦ Pass 2♦<sup>1</sup>

Pass 2NT Pass 3NT

AP

1. Inverted minors



## South hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 160	♠ 854	The opponents are silent.
Dealer: N	♥ 63	
Vul: Both	♦ A10976	Partner bids first.
HCP: 8	♣ A105	

Board: 161	♠ J1064	The opponents are silent.
Dealer: S	♥ J764	
Vul: None	♦ A3	You bid first.
HCP: 13	♣ AK5	

Board: 162	♠ 543	The opponents are silent.
Dealer: N	♥ Q8	
Vul: NS	♦ AK1093	Partner bids first.
HCP: 10	♣ J65	

Board: 163	♠ KQ86	The opponents are silent.
Dealer: S	♥ KQ76	
Vul: Both	♦ A103	You bid first.
HCP: 18	♣ A9	

Board: 164	♠ A4	The opponents are silent.
Dealer: N	♥ J82	
Vul: None	♦ A86542	Partner bids first.
HCP: 13	♣ KJ	

# 1 Minor w/Raise OR Balanced Response -- Leveled Both hands (Answers Page)

Board: 160

Dealer: N

Vul: Both

North HCP: 13

South HCP: 8

Contract: 1N S

North:

♠ AQ6

♥ Q974

♦ KJ

♣ J964

South:

♠ 854

♥ 63

♦ A10976

♣ A105

West North East South

1♣ Pass 1♦

Pass 1♥ Pass 1NT

AP

Board: 161

Dealer: S

Vul: None

North HCP: 11

South HCP: 13

Contract: 2♠ N

North:

♠ K95

♥ A98

♦ QJ1098

♣ J7

South:

♠ J1064

♥ J764

♦ A3

♣ AK5

West North East South

1♣

Pass 1♦ Pass 1♥

Pass 1♠<sup>1</sup> Pass 2♠

AP

1. Fourth suit

Board: 162

Dealer: N

Vul: NS

North HCP: 14

South HCP: 10

Contract: 1N N

North:

♠ A86

♥ K32

♦ Q85

♣ KQ97

South:

♠ 543

♥ Q8

♦ AK1093

♣ J65

West North East South

1♣ Pass 1♦

Pass 1NT AP

West North East South

1♦

Pass 2♦<sup>1</sup> Pass 3NT

Pass 4♦ Pass 4♥<sup>2</sup>

Pass 4♠<sup>3</sup> Pass 5♦

AP

1. Inverted minors

2. Cue bid, a ♥ stopper

3. Cue bid, a ♠ stopper

Board: 163

Dealer: S

Vul: Both

North HCP: 11

South HCP: 18

Contract: 5♦ S

North:

♠ A7

♥ A9

♦ QJ9654

♣ 642

South:

♠ KQ86

♥ KQ76

♦ A103

♣ A9

Board: 164

Dealer: N

Vul: None

North HCP: 12

South HCP: 13

Contract: 3N N

North:

♠ KQ96

♥ AK105

♦ 1097

♣ 85

South:

♠ A4

♥ J82

♦ A86542

♣ KJ

West North East South

1♦ Pass 2♦<sup>1</sup>

Pass 2NT Pass 3NT

AP

1. Inverted minors

## North hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 165	♠ Q954	The opponents are silent.
Dealer: S	♥ QJ9	
Vul: NS	♦ K105	Partner bids first.
HCP: 12	♣ A98	
Board: 166	♠ A109	The opponents are silent.
Dealer: N	♥ K9	
Vul: EW	♦ KJ109	You bid first.
HCP: 14	♣ QJ76	
Board: 167	♠ AJ9	The opponents are silent.
Dealer: S	♥ Q	
Vul: None	♦ AK7642	Partner bids first.
HCP: 17	♣ K105	
Board: 168	♠ 62	East Doubles 1NT if possible.
Dealer: N	♥ K962	
Vul: NS	♦ A104	You bid first.
HCP: 13	♣ AQ104	
Board: 169	♠ 983	The opponents are silent.
Dealer: S	♥ A64	
Vul: EW	♦ KQ84	Partner bids first.
HCP: 10	♣ J107	

# 1 Minor w/Raise OR Balanced Response -- Leveled Both hands (Answers Page)

Board: 165	North:	South:	West	North	East	South
Dealer: S	♠ Q954	♠ KJ8				1♣
Vul: NS	♥ QJ9	♥ A54	Pass	1♠	Pass	1NT
North HCP: 12	♦ K105	♦ Q64	Pass	2NT	Pass	3NT
South HCP: 14	♣ A98	♣ KJ43	AP			
Contract: 3N S						

Board: 166	North:	South:	West	North	East	South
Dealer: N	♠ A109	♠ Q732				
Vul: EW	♥ K9	♥ Q1072		1♦	Pass	1♥
North HCP: 14	♦ KJ109	♦ 863	Pass	1NT	AP	
South HCP: 8	♣ QJ76	♣ A9				
Contract: 1N N						

Board: 167	North:	South:	West	North	East	South
Dealer: S	♠ AJ9	♠ Q				1♦
Vul: None	♥ Q	♥ AK62	Pass	2♦ <sup>1</sup>	Pass	2NT
North HCP: 17	♦ AK7642	♦ QJ83	Pass	4♦	Pass	4NT <sup>2</sup>
South HCP: 12	♣ K105	♣ 8743	Pass	5♣ <sup>3</sup>	Pass	6♦
Contract: 6♦ S			AP			

1. Inverted minors  
2. Blackwood 0314, for ♦  
3. A=0/5 or 3/5

Board: 168	North:	South:	West	North	East	South
Dealer: N	♠ 62	♠ QJ73				
Vul: NS	♥ K962	♥ 753		1♣	Pass	1♠
North HCP: 13	♦ A104	♦ K95	Pass	1NT	X	Pass
South HCP: 9	♣ AQ104	♣ K96	Pass	2♥	AP	
Contract: 2♥ N						

Board: 169	North:	South:	West	North	East	South
Dealer: S	♠ 983	♠ KJ75				1♣
Vul: EW	♥ A64	♥ QJ				
North HCP: 10	♦ KQ84	♦ 103	Pass	1♦	Pass	1♠
South HCP: 13	♣ J107	♣ AQ954	Pass	1NT	AP	
Contract: 1N N						

## South hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 165	♠ KJ8	The opponents are silent.
Dealer: S	♥ A54	
Vul: NS	♦ Q64	You bid first.
HCP: 14	♣ KJ43	

Board: 166	♠ Q732	The opponents are silent.
Dealer: N	♥ Q1072	
Vul: EW	♦ 863	Partner bids first.
HCP: 8	♣ A9	

Board: 167	♠ Q	The opponents are silent.
Dealer: S	♥ AK62	
Vul: None	♦ QJ83	You bid first.
HCP: 12	♣ 8743	

Board: 168	♠ QJ73	East Doubles 1NT if possible.
Dealer: N	♥ 753	
Vul: NS	♦ K95	Partner bids first.
HCP: 9	♣ K96	

Board: 169	♠ KJ75	The opponents are silent.
Dealer: S	♥ QJ	
Vul: EW	♦ 103	You bid first.
HCP: 13	♣ AQ954	

# 1 Minor w/Raise OR Balanced Response -- Leveled Both hands (Answers Page)

Board: 165	North:	South:	West	North	East	South
Dealer: S	♠ Q954	♠ KJ8				1♣
Vul: NS	♥ QJ9	♥ A54	Pass	1♠	Pass	1NT
North HCP: 12	♦ K105	♦ Q64	Pass	2NT	Pass	3NT
South HCP: 14	♣ A98	♣ KJ43	AP			
Contract: 3N S						

Board: 166	North:	South:	West	North	East	South
Dealer: N	♠ A109	♠ Q732				
Vul: EW	♥ K9	♥ Q1072		1♦	Pass	1♥
North HCP: 14	♦ KJ109	♦ 863	Pass	1NT	AP	
South HCP: 8	♣ QJ76	♣ A9				
Contract: 1N N						

Board: 167	North:	South:	West	North	East	South
Dealer: S	♠ AJ9	♠ Q				1♦
Vul: None	♥ Q	♥ AK62	Pass	2♦ <sup>1</sup>	Pass	2NT
North HCP: 17	♦ AK7642	♦ QJ83	Pass	4♦	Pass	4NT <sup>2</sup>
South HCP: 12	♣ K105	♣ 8743	Pass	5♣ <sup>3</sup>	Pass	6♦
Contract: 6♦ S			AP			

1. Inverted minors  
2. Blackwood 0314, for ♦  
3. A=0/5 or 3/5

Board: 168	North:	South:	West	North	East	South
Dealer: N	♠ 62	♠ QJ73				
Vul: NS	♥ K962	♥ 753		1♣	Pass	1♠
North HCP: 13	♦ A104	♦ K95	Pass	1NT	X	Pass
South HCP: 9	♣ AQ104	♣ K96	Pass	2♥	AP	
Contract: 2♥ N						

Board: 169	North:	South:	West	North	East	South
Dealer: S	♠ 983	♠ KJ75				1♣
Vul: EW	♥ A64	♥ QJ				
North HCP: 10	♦ KQ84	♦ 103	Pass	1♦	Pass	1♠
South HCP: 13	♣ J107	♣ AQ954	Pass	1NT	AP	
Contract: 1N N						

## North hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 170	♠ AK9	The opponents are silent.
Dealer: N	♥ 965	
Vul: Both	♦ KQJ	You bid first.
HCP: 19	♣ AQ75	

Board: 171	♠ 976	The opponents are silent.
Dealer: S	♥ Q1052	
Vul: NS	♦ AQ	Partner bids first.
HCP: 16	♣ AKJ7	

Board: 172	♠ A75	The opponents are silent.
Dealer: N	♥ A982	
Vul: EW	♦ 43	You bid first.
HCP: 13	♣ KQ76	

Board: 173	♠ 1092	The opponents are silent.
Dealer: S	♥ AJ7	
Vul: None	♦ Q1075	Partner bids first.
HCP: 9	♣ Q76	

Board: 174	♠ 764	The opponents are silent.
Dealer: N	♥ K64	
Vul: EW	♦ A9853	You bid first.
HCP: 14	♣ AK	

# 1 Minor w/Raise OR Balanced Response -- Levelled Both hands (Answers Page)

Board: 170	North:	South:	West	North	East	South
Dealer: N	♠ AK9	♠ Q1054		1♣	Pass	1♠
Vul: Both	♥ 965	♥ 1082	Pass	2NT	Pass	3NT
North HCP: 19	♦ KQJ	♦ A83	AP			
South HCP: 7	♣ AQ75	♣ J94				
Contract: 3N N						

Board: 171	North:	South:	West	North	East	South
Dealer: S	♠ 976	♠ KQJ8				1♦
Vul: NS	♥ Q1052	♥ KJ96	Pass	1♥	Pass	2♥
North HCP: 16	♦ AQ	♦ 1096	Pass	4♦ <sup>1</sup>	Pass	4♥
South HCP: 12	♣ AKJ7	♣ Q9	AP			
Contract: 4♥ N			1. Cue bid, a ♦ stopper			

Board: 172	North:	South:	West	North	East	South
Dealer: N	♠ A75	♠ J32		1♣	Pass	1♥
Vul: EW	♥ A982	♥ KQ103	Pass	2♥	Pass	3♥
North HCP: 13	♦ 43	♦ A75	Pass	4♥	AP	
South HCP: 11	♣ KQ76	♣ J53				
Contract: 4♥ S						

Board: 173	North:	South:	West	North	East	South
Dealer: S	♠ 1092	♠ K763				1♣
Vul: None	♥ AJ7	♥ Q1095	Pass	1♦	Pass	1♥
North HCP: 9	♦ Q1075	♦ K	Pass	1NT	AP	
South HCP: 13	♣ Q76	♣ AJ98				
Contract: 1N N						

Board: 174	North:	South:	West	North	East	South
Dealer: N	♠ 764	♠ AKJ10		1♦	Pass	1♠
Vul: EW	♥ K64	♥ Q7	Pass	1NT	Pass	2♣ <sup>1</sup>
North HCP: 14	♦ A9853	♦ KQ6	Pass	2♥	Pass	3NT
South HCP: 16	♣ AK	♣ J764	AP			
Contract: 3N N			1. Checkback			



## South hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 170	♠ Q1054	The opponents are silent.
Dealer: N	♥ 1082	
Vul: Both	♦ A83	Partner bids first.
HCP: 7	♣ J94	

Board: 171	♠ KQJ8	The opponents are silent.
Dealer: S	♥ KJ96	
Vul: NS	♦ 1096	You bid first.
HCP: 12	♣ Q9	

Board: 172	♠ J32	The opponents are silent.
Dealer: N	♥ KQ103	
Vul: EW	♦ A75	Partner bids first.
HCP: 11	♣ J53	

Board: 173	♠ K763	The opponents are silent.
Dealer: S	♥ Q1095	
Vul: None	♦ K	You bid first.
HCP: 13	♣ AJ98	

Board: 174	♠ AKJ10	The opponents are silent.
Dealer: N	♥ Q7	
Vul: EW	♦ KQ6	Partner bids first.
HCP: 16	♣ J764	

# 1 Minor w/Raise OR Balanced Response -- Levelled Both hands (Answers Page)

Board: 170	North:	South:	West	North	East	South
Dealer: N	♠ AK9	♠ Q1054		1♣	Pass	1♠
Vul: Both	♥ 965	♥ 1082	Pass	2NT	Pass	3NT
North HCP: 19	♦ KQJ	♦ A83	AP			
South HCP: 7	♣ AQ75	♣ J94				
Contract: 3N N						

Board: 171	North:	South:	West	North	East	South
Dealer: S	♠ 976	♠ KQJ8				1♦
Vul: NS	♥ Q1052	♥ KJ96	Pass	1♥	Pass	2♥
North HCP: 16	♦ AQ	♦ 1096	Pass	4♦ <sup>1</sup>	Pass	4♥
South HCP: 12	♣ AKJ7	♣ Q9	AP			
Contract: 4♥ N			1. Cue bid, a ♦ stopper			

Board: 172	North:	South:	West	North	East	South
Dealer: N	♠ A75	♠ J32		1♣	Pass	1♥
Vul: EW	♥ A982	♥ KQ103	Pass	2♥	Pass	3♥
North HCP: 13	♦ 43	♦ A75	Pass	4♥	AP	
South HCP: 11	♣ KQ76	♣ J53				
Contract: 4♥ S						

Board: 173	North:	South:	West	North	East	South
Dealer: S	♠ 1092	♠ K763				1♣
Vul: None	♥ AJ7	♥ Q1095	Pass	1♦	Pass	1♥
North HCP: 9	♦ Q1075	♦ K	Pass	1NT	AP	
South HCP: 13	♣ Q76	♣ AJ98				
Contract: 1N N						

Board: 174	North:	South:	West	North	East	South
Dealer: N	♠ 764	♠ AKJ10		1♦	Pass	1♠
Vul: EW	♥ K64	♥ Q7	Pass	1NT	Pass	2♣ <sup>1</sup>
North HCP: 14	♦ A9853	♦ KQ6	Pass	2♥	Pass	3NT
South HCP: 16	♣ AK	♣ J764	AP			
Contract: 3N N			1. Checkback			

## North hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 175	♠ K1094	The opponents are silent.
Dealer: S	♥ K96	
Vul: Both	♦ K9	Partner bids first.
HCP: 12	♣ QJ109	

Board: 176	♠ KQ7	The opponents are silent.
Dealer: N	♥ Q953	
Vul: None	♦ K963	You bid first.
HCP: 13	♣ K5	

Board: 177	♠ K942	The opponents are silent.
Dealer: S	♥ AJ6	
Vul: NS	♦ J1093	Partner bids first.
HCP: 10	♣ J9	

Board: 178	♠ AJ4	The opponents are silent.
Dealer: N	♥ K9	
Vul: None	♦ A94	You bid first.
HCP: 18	♣ KQJ73	

Board: 179	♠ Q32	The opponents are silent.
Dealer: S	♥ Q875	
Vul: NS	♦ K53	Partner bids first.
HCP: 11	♣ A87	

# 1 Minor w/Raise OR Balanced Response -- Leveled Both hands (Answers Page)

Board: 175	North:	South:	West	North	East	South
Dealer: S	♠ K1094	♠ 3				1♦
Vul: Both	♥ K96	♥ AJ83	Pass	1♠	Pass	2♣
North HCP: 12	♦ K9	♦ A1063	Pass	3NT	AP	
South HCP: 12	♣ QJ109	♣ K874				
Contract: 3N N						

Board: 176	North:	South:	West	North	East	South
Dealer: N	♠ KQ7	♠ 852		1♦	Pass	1♥
Vul: None	♥ Q953	♥ AJ102	Pass	2♥	Pass	3♥
North HCP: 13	♦ K963	♦ A10	Pass	4♥	AP	
South HCP: 11	♣ K5	♣ Q876				
Contract: 4♥ S						

Board: 177	North:	South:	West	North	East	South
Dealer: S	♠ K942	♠ 765				1♦
Vul: NS	♥ AJ6	♥ 974	Pass	1♠	Pass	1NT
North HCP: 10	♦ J1093	♦ AQ64	AP			
South HCP: 13	♣ J9	♣ AK6				
Contract: 1N S						

Board: 178	North:	South:	West	North	East	South
Dealer: N	♠ AJ4	♠ KQ8		1♣	Pass	1♦
Vul: None	♥ K9	♥ J43	Pass	2NT	Pass	3NT
North HCP: 18	♦ A94	♦ KQ753	AP			
South HCP: 11	♣ KQJ73	♣ 94				
Contract: 3N N						

Board: 179	North:	South:	West	North	East	South
Dealer: S	♠ Q32	♠ AK54				1♣
Vul: NS	♥ Q875	♥ A92	Pass	1♥	Pass	2NT
North HCP: 11	♦ K53	♦ A94	Pass	3NT	AP	
South HCP: 19	♣ A87	♣ KJ6				
Contract: 3N S						

## South hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 175	♠ 3	The opponents are silent.
Dealer: S	♥ AJ83	
Vul: Both	♦ A1063	You bid first.
HCP: 12	♣ K874	

Board: 176	♠ 852	The opponents are silent.
Dealer: N	♥ AJ102	
Vul: None	♦ A10	Partner bids first.
HCP: 11	♣ Q876	

Board: 177	♠ 765	The opponents are silent.
Dealer: S	♥ 974	
Vul: NS	♦ AQ64	You bid first.
HCP: 13	♣ AK6	

Board: 178	♠ KQ8	The opponents are silent.
Dealer: N	♥ J43	
Vul: None	♦ KQ753	Partner bids first.
HCP: 11	♣ 94	

Board: 179	♠ AK54	The opponents are silent.
Dealer: S	♥ A92	
Vul: NS	♦ A94	You bid first.
HCP: 19	♣ KJ6	

# 1 Minor w/Raise OR Balanced Response -- Leveled Both hands (Answers Page)

Board: 175	North:	South:	West	North	East	South
Dealer: S	♠ K1094	♠ 3				1♦
Vul: Both	♥ K96	♥ AJ83	Pass	1♠	Pass	2♣
North HCP: 12	♦ K9	♦ A1063	Pass	3NT	AP	
South HCP: 12	♣ QJ109	♣ K874				
Contract: 3N N						

Board: 176	North:	South:	West	North	East	South
Dealer: N	♠ KQ7	♠ 852		1♦	Pass	1♥
Vul: None	♥ Q953	♥ AJ102	Pass	2♥	Pass	3♥
North HCP: 13	♦ K963	♦ A10	Pass	4♥	AP	
South HCP: 11	♣ K5	♣ Q876				
Contract: 4♥ S						

Board: 177	North:	South:	West	North	East	South
Dealer: S	♠ K942	♠ 765				1♦
Vul: NS	♥ AJ6	♥ 974	Pass	1♠	Pass	1NT
North HCP: 10	♦ J1093	♦ AQ64	AP			
South HCP: 13	♣ J9	♣ AK6				
Contract: 1N S						

Board: 178	North:	South:	West	North	East	South
Dealer: N	♠ AJ4	♠ KQ8		1♣	Pass	1♦
Vul: None	♥ K9	♥ J43	Pass	2NT	Pass	3NT
North HCP: 18	♦ A94	♦ KQ753	AP			
South HCP: 11	♣ KQJ73	♣ 94				
Contract: 3N N						

Board: 179	North:	South:	West	North	East	South
Dealer: S	♠ Q32	♠ AK54				1♣
Vul: NS	♥ Q875	♥ A92	Pass	1♥	Pass	2NT
North HCP: 11	♦ K53	♦ A94	Pass	3NT	AP	
South HCP: 19	♣ A87	♣ KJ6				
Contract: 3N S						

## North hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 180	♠ 75	The opponents are silent.
Dealer: N	♥ AK10	
Vul: EW	♦ KJ10764	You bid first.
HCP: 16	♣ KQ	

Board: 181	♠ A3	The opponents are silent.
Dealer: S	♥ K1083	
Vul: None	♦ KQ65	Partner bids first.
HCP: 12	♣ 1095	

Board: 182	♠ KJ85	The opponents are silent.
Dealer: N	♥ Q	
Vul: NS	♦ 94	You bid first.
HCP: 12	♣ AQ10943	

Board: 183	♠ 104	The opponents are silent.
Dealer: S	♥ AK95	
Vul: EW	♦ QJ5	Partner bids first.
HCP: 11	♣ J874	

Board: 184	♠ A62	The opponents are silent.
Dealer: N	♥ AJ6	
Vul: NS	♦ AK54	You bid first.
HCP: 19	♣ QJ5	

# 1 Minor w/Raise OR Balanced Response -- Leveled Both hands (Answers Page)

Board: 180	North:	South:	West	North	East	South
Dealer: N	♠ 75	♠ KQJ10		1♦	Pass	1♠
Vul: EW	♥ AK10	♥ 943	Pass	3♦	Pass	3NT
North HCP: 16	♦ KJ10764	♦ A9	AP			
South HCP: 10	♣ KQ	♣ 7653				
Contract: 3N S						

Board: 181	North:	South:	West	North	East	South
Dealer: S	♠ A3	♠ J1095				1♣
Vul: None	♥ K1083	♥ Q92	Pass	1♦	Pass	1♠
North HCP: 12	♦ KQ65	♦ A8	Pass	2♥ <sup>1</sup>	Pass	2NT
South HCP: 12	♣ 1095	♣ KQ86	AP			
Contract: 2N S			1. Fourth suit			

Board: 182	North:	South:	West	North	East	South
Dealer: N	♠ KJ85	♠ Q43		1♣	Pass	1♥
Vul: NS	♥ Q	♥ AJ73	Pass	1♠	Pass	2♦ <sup>1</sup>
North HCP: 12	♦ 94	♦ J75	Pass	3♣	Pass	3♠
South HCP: 12	♣ AQ10943	♣ KJ8	Pass	3NT	AP	
Contract: 3N N			1. Fourth suit			

Board: 183	North:	South:	West	North	East	South
Dealer: S	♠ 104	♠ K83				1♣
Vul: EW	♥ AK95	♥ QJ107	Pass	1♥	Pass	2♥
North HCP: 11	♦ QJ5	♦ K109	AP			
South HCP: 12	♣ J874	♣ K96				
Contract: 2♥ N						

Board: 184	North:	South:	West	North	East	South
Dealer: N	♠ A62	♠ J85		1♦	Pass	1♥
Vul: NS	♥ AJ6	♥ Q1043	Pass	2NT	Pass	3NT
North HCP: 19	♦ AK54	♦ 1086	AP			
South HCP: 10	♣ QJ5	♣ AK4				
Contract: 3N N						



## South hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 180	♠ KQJ10	The opponents are silent.
Dealer: N	♥ 943	
Vul: EW	♦ A9	Partner bids first.
HCP: 10	♣ 7653	

Board: 181	♠ J1095	The opponents are silent.
Dealer: S	♥ Q92	
Vul: None	♦ A8	You bid first.
HCP: 12	♣ KQ86	

Board: 182	♠ Q43	The opponents are silent.
Dealer: N	♥ AJ73	
Vul: NS	♦ J75	Partner bids first.
HCP: 12	♣ KJ8	

Board: 183	♠ K83	The opponents are silent.
Dealer: S	♥ QJ107	
Vul: EW	♦ K109	You bid first.
HCP: 12	♣ K96	

Board: 184	♠ J85	The opponents are silent.
Dealer: N	♥ Q1043	
Vul: NS	♦ 1086	Partner bids first.
HCP: 10	♣ AK4	

# 1 Minor w/Raise OR Balanced Response -- Leveled Both hands (Answers Page)

Board: 180	North:	South:	West	North	East	South
Dealer: N	♠ 75	♠ KQJ10		1♦	Pass	1♠
Vul: EW	♥ AK10	♥ 943	Pass	3♦	Pass	3NT
North HCP: 16	♦ KJ10764	♦ A9	AP			
South HCP: 10	♣ KQ	♣ 7653				
Contract: 3N S						

Board: 181	North:	South:	West	North	East	South
Dealer: S	♠ A3	♠ J1095				1♣
Vul: None	♥ K1083	♥ Q92	Pass	1♦	Pass	1♠
North HCP: 12	♦ KQ65	♦ A8	Pass	2♥ <sup>1</sup>	Pass	2NT
South HCP: 12	♣ 1095	♣ KQ86	AP			
Contract: 2N S			1. Fourth suit			

Board: 182	North:	South:	West	North	East	South
Dealer: N	♠ KJ85	♠ Q43		1♣	Pass	1♥
Vul: NS	♥ Q	♥ AJ73	Pass	1♠	Pass	2♦ <sup>1</sup>
North HCP: 12	♦ 94	♦ J75	Pass	3♣	Pass	3♠
South HCP: 12	♣ AQ10943	♣ KJ8	Pass	3NT	AP	
Contract: 3N N			1. Fourth suit			

Board: 183	North:	South:	West	North	East	South
Dealer: S	♠ 104	♠ K83				1♣
Vul: EW	♥ AK95	♥ QJ107	Pass	1♥	Pass	2♥
North HCP: 11	♦ QJ5	♦ K109	AP			
South HCP: 12	♣ J874	♣ K96				
Contract: 2♥ N						

Board: 184	North:	South:	West	North	East	South
Dealer: N	♠ A62	♠ J85		1♦	Pass	1♥
Vul: NS	♥ AJ6	♥ Q1043	Pass	2NT	Pass	3NT
North HCP: 19	♦ AK54	♦ 1086	AP			
South HCP: 10	♣ QJ5	♣ AK4				
Contract: 3N N						

## North hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Leveled

Board: 185	♠ 102	The opponents are silent.
Dealer: S	♥ 942	
Vul: EW	♦ K4	Partner bids first.
HCP: 11	♣ AKJ932	

Board: 186	♠ 10843	The opponents are silent.
Dealer: N	♥ AK107	
Vul: Both	♦ K97	You bid first.
HCP: 14	♣ A7	

Board: 187	♠ J2	The opponents are silent.
Dealer: S	♥ AJ5	
Vul: None	♦ AQJ952	Partner bids first.
HCP: 13	♣ 96	

Board: 188	♠ AJ76	The opponents are silent.
Dealer: N	♥ A65	
Vul: EW	♦ A108	You bid first.
HCP: 19	♣ AQ4	

# 1 Minor w/Raise OR Balanced Response -- Levelled Both hands (Answers Page)

Board: 185  
Dealer: S  
Vul: EW  
North HCP: 11  
South HCP: 18  
Contract: 6♣ S

North:  
♠ 102  
♥ 942  
♦ K4  
♣ AKJ932

South:  
♠ AQ65  
♥ AQ3  
♦ AQ8  
♣ 865

West	North	East	South
			1♣
Pass	2♣ <sup>1</sup>	Pass	3NT
Pass	4♣	Pass	4♦ <sup>2</sup>
Pass	4NT <sup>3</sup>	Pass	5♣ <sup>4</sup>
Pass	5♦	Pass	6♣ <sup>5</sup>
AP			
1. Inverted minors			
2. Cue bid, a ♦ stopper			
3. Blackwood 0314, for ♣			
4. A=0/5 or 3/5			
5. no ♣ queen			

Board: 186  
Dealer: N  
Vul: Both  
North HCP: 14  
South HCP: 12  
Contract: 3N S

North:  
♠ 10843  
♥ AK107  
♦ K97  
♣ A7

South:  
♠ K92  
♥ J42  
♦ AQ86  
♣ Q65

West	North	East	South
	1♦	Pass	2♦ <sup>1</sup>
Pass	2♥	Pass	3NT
AP			
1. Inverted minors			

Board: 187  
Dealer: S  
Vul: None  
North HCP: 13  
South HCP: 14  
Contract: 3N N

North:  
♠ J2  
♥ AJ5  
♦ AQJ952  
♣ 96

South:  
♠ AQ6  
♥ 74  
♦ K876  
♣ AJ104

West	North	East	South
			1♦
Pass	2♦ <sup>1</sup>	Pass	2♠
Pass	3NT	AP	
1. Inverted minors			

Board: 188  
Dealer: N  
Vul: EW  
North HCP: 19  
South HCP: 12  
Contract: 3N N

North:  
♠ AJ76  
♥ A65  
♦ A108  
♣ AQ4

South:  
♠ K8  
♥ Q1097  
♦ KJ4  
♣ K763

West	North	East	South
	1♣	Pass	1♥
Pass	2NT	Pass	3NT
AP			

## South hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Leveled

Board: 185	♠ AQ65	The opponents are silent.
Dealer: S	♥ AQ3	
Vul: EW	♦ AQ8	You bid first.
HCP: 18	♣ 865	

Board: 186	♠ K92	The opponents are silent.
Dealer: N	♥ J42	
Vul: Both	♦ AQ86	Partner bids first.
HCP: 12	♣ Q65	

Board: 187	♠ AQ6	The opponents are silent.
Dealer: S	♥ 74	
Vul: None	♦ K876	You bid first.
HCP: 14	♣ AJ104	

Board: 188	♠ K8	The opponents are silent.
Dealer: N	♥ Q1097	
Vul: EW	♦ KJ4	Partner bids first.
HCP: 12	♣ K763	

# 1 Minor w/Raise OR Balanced Response -- Levelled Both hands (Answers Page)

Board: 185  
Dealer: S  
Vul: EW  
North HCP: 11  
South HCP: 18  
Contract: 6♣ S

North:  
♠ 102  
♥ 942  
♦ K4  
♣ AKJ932

South:  
♠ AQ65  
♥ AQ3  
♦ AQ8  
♣ 865

West	North	East	South
			1♣
Pass	2♣ <sup>1</sup>	Pass	3NT
Pass	4♣	Pass	4♦ <sup>2</sup>
Pass	4NT <sup>3</sup>	Pass	5♣ <sup>4</sup>
Pass	5♦	Pass	6♣ <sup>5</sup>
AP			
1. Inverted minors			
2. Cue bid, a ♦ stopper			
3. Blackwood 0314, for ♣			
4. A=0/5 or 3/5			
5. no ♣ queen			

Board: 186  
Dealer: N  
Vul: Both  
North HCP: 14  
South HCP: 12  
Contract: 3N S

North:  
♠ 10843  
♥ AK107  
♦ K97  
♣ A7

South:  
♠ K92  
♥ J42  
♦ AQ86  
♣ Q65

West	North	East	South
	1♦	Pass	2♦ <sup>1</sup>
Pass	2♥	Pass	3NT
AP			
1. Inverted minors			

Board: 187  
Dealer: S  
Vul: None  
North HCP: 13  
South HCP: 14  
Contract: 3N N

North:  
♠ J2  
♥ AJ5  
♦ AQJ952  
♣ 96

South:  
♠ AQ6  
♥ 74  
♦ K876  
♣ AJ104

West	North	East	South
			1♦
Pass	2♦ <sup>1</sup>	Pass	2♠
Pass	3NT	AP	
1. Inverted minors			

Board: 188  
Dealer: N  
Vul: EW  
North HCP: 19  
South HCP: 12  
Contract: 3N N

North:  
♠ AJ76  
♥ A65  
♦ A108  
♣ AQ4

South:  
♠ K8  
♥ Q1097  
♦ KJ4  
♣ K763

West	North	East	South
	1♣	Pass	1♥
Pass	2NT	Pass	3NT
AP			

## North hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 189	♠ AQ7	The opponents are silent.
Dealer: S	♥ 865	
Vul: Both	♦ AJ64	Partner bids first.
HCP: 11	♣ 1083	

Board: 190	♠ K6	The opponents are silent.
Dealer: N	♥ J74	
Vul: None	♦ KQJ6	You bid first.
HCP: 13	♣ K764	

Board: 191	♠ A1093	The opponents are silent.
Dealer: S	♥ 986	
Vul: NS	♦ 98	Partner bids first.
HCP: 11	♣ AQJ8	

Board: 192	♠ A102	The opponents are silent.
Dealer: N	♥ Q86	
Vul: None	♦ A53	You bid first.
HCP: 19	♣ AKQ10	

Board: 193	♠ 72	The opponents are silent.
Dealer: S	♥ K108	
Vul: NS	♦ KJ754	Partner bids first.
HCP: 7	♣ 987	

# 1 Minor w/Raise OR Balanced Response -- Levelled Both hands (Answers Page)

Board: 189	North:	South:	West	North	East	South
Dealer: S	♠ AQ7	♠ 643				1♣
Vul: Both	♥ 865	♥ AJ10	Pass	1♦	Pass	1NT
North HCP: 11	♦ AJ64	♦ 1097	AP			
South HCP: 12	♣ 1083	♣ AQJ5				
Contract: 1N S						

Board: 190	North:	South:	West	North	East	South
Dealer: N	♠ K6	♠ AQ93				
Vul: None	♥ J74	♥ 102		1♦	Pass	1♠
North HCP: 13	♦ KQJ6	♦ A105	Pass	1NT	AP	
South HCP: 10	♣ K764	♣ 10853				
Contract: 1N N						

Board: 191	North:	South:	West	North	East	South
Dealer: S	♠ A1093	♠ Q8				1♣
Vul: NS	♥ 986	♥ AJ74	Pass	1♠	Pass	1NT
North HCP: 11	♦ 98	♦ QJ6	Pass	2NT	AP	
South HCP: 13	♣ AQJ8	♣ K975				
Contract: 2N S						

Board: 192	North:	South:	West	North	East	South
Dealer: N	♠ A102	♠ KQ6				
Vul: None	♥ Q86	♥ J54		1♣	Pass	1♦
North HCP: 19	♦ A53	♦ K10974	Pass	2NT	Pass	3NT
South HCP: 9	♣ AKQ10	♣ 86	AP			
Contract: 3N N						

Board: 193	North:	South:	West	North	East	South
Dealer: S	♠ 72	♠ AK8				1♣
Vul: NS	♥ K108	♥ A763	Pass	1♦	Pass	2NT
North HCP: 7	♦ KJ754	♦ Q8	Pass	3NT	AP	
South HCP: 18	♣ 987	♣ AJ103				
Contract: 3N S						



## South hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 189	♠ 643	The opponents are silent.
Dealer: S	♥ AJ10	
Vul: Both	♦ 1097	You bid first.
HCP: 12	♣ AQJ5	

Board: 190	♠ AQ93	The opponents are silent.
Dealer: N	♥ 102	
Vul: None	♦ A105	Partner bids first.
HCP: 10	♣ 10853	

Board: 191	♠ Q8	The opponents are silent.
Dealer: S	♥ AJ74	
Vul: NS	♦ QJ6	You bid first.
HCP: 13	♣ K975	

Board: 192	♠ KQ6	The opponents are silent.
Dealer: N	♥ J54	
Vul: None	♦ K10974	Partner bids first.
HCP: 9	♣ 86	

Board: 193	♠ AK8	The opponents are silent.
Dealer: S	♥ A763	
Vul: NS	♦ Q8	You bid first.
HCP: 18	♣ AJ103	

# 1 Minor w/Raise OR Balanced Response -- Leveled Both hands (Answers Page)

Board: 189	North:	South:	West	North	East	South
Dealer: S	♠ AQ7	♠ 643				1♣
Vul: Both	♥ 865	♥ AJ10	Pass	1♦	Pass	1NT
North HCP: 11	♦ AJ64	♦ 1097	AP			
South HCP: 12	♣ 1083	♣ AQJ5				
Contract: 1N S						

Board: 190	North:	South:	West	North	East	South
Dealer: N	♠ K6	♠ AQ93				
Vul: None	♥ J74	♥ 102		1♦	Pass	1♠
North HCP: 13	♦ KQJ6	♦ A105	Pass	1NT	AP	
South HCP: 10	♣ K764	♣ 10853				
Contract: 1N N						

Board: 191	North:	South:	West	North	East	South
Dealer: S	♠ A1093	♠ Q8				1♣
Vul: NS	♥ 986	♥ AJ74	Pass	1♠	Pass	1NT
North HCP: 11	♦ 98	♦ QJ6	Pass	2NT	AP	
South HCP: 13	♣ AQJ8	♣ K975				
Contract: 2N S						

Board: 192	North:	South:	West	North	East	South
Dealer: N	♠ A102	♠ KQ6				
Vul: None	♥ Q86	♥ J54		1♣	Pass	1♦
North HCP: 19	♦ A53	♦ K10974	Pass	2NT	Pass	3NT
South HCP: 9	♣ AKQ10	♣ 86	AP			
Contract: 3N N						

Board: 193	North:	South:	West	North	East	South
Dealer: S	♠ 72	♠ AK8				1♣
Vul: NS	♥ K108	♥ A763	Pass	1♦	Pass	2NT
North HCP: 7	♦ KJ754	♦ Q8	Pass	3NT	AP	
South HCP: 18	♣ 987	♣ AJ103				
Contract: 3N S						

## North hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 194	♠ Q1083	The opponents are silent.
Dealer: N	♥ AK	
Vul: EW	♦ K75	You bid first.
HCP: 14	♣ Q873	

Board: 195	♠ K2	The opponents are silent.
Dealer: S	♥ KQJ2	
Vul: NS	♦ KQ98	Partner bids first.
HCP: 14	♣ 1065	

Board: 196	♠ AQ5	The opponents are silent.
Dealer: N	♥ A7	
Vul: EW	♦ K954	You bid first.
HCP: 19	♣ AQ97	

Board: 197	♠ 983	The opponents are silent.
Dealer: S	♥ AK62	
Vul: Both	♦ A5	Partner bids first.
HCP: 15	♣ A1085	

Board: 198	♠ A52	The opponents are silent.
Dealer: N	♥ J92	
Vul: NS	♦ A987	You bid first.
HCP: 12	♣ K53	

# 1 Minor w/Raise OR Balanced Response -- Leveled Both hands (Answers Page)

Board: 194	North:	South:	West	North	East	South
Dealer: N	♠ Q1083	♠ J764		1♣	Pass	1♠
Vul: EW	♥ AK	♥ 865				
North HCP: 14	♦ K75	♦ Q4	Pass	2♠	AP	
South HCP: 10	♣ Q873	♣ AK94				
Contract: 2♠ S						

Board: 195	North:	South:	West	North	East	South
Dealer: S	♠ K2	♠ AJ65				1♣
Vul: NS	♥ KQJ2	♥ 1043	Pass	1♦	Pass	1♠
North HCP: 14	♦ KQ98	♦ AJ7	Pass	2♥ <sup>1</sup>	Pass	2NT
South HCP: 12	♣ 1065	♣ Q97	Pass	3NT	AP	
Contract: 3N S						

1. Fourth suit

Board: 196	North:	South:	West	North	East	South
Dealer: N	♠ AQ5	♠ K72				
Vul: EW	♥ A7	♥ 854		1♦	Pass	1NT
North HCP: 19	♦ K954	♦ 76	Pass	2NT	AP	
South HCP: 6	♣ AQ97	♣ K10865				
Contract: 2N S						

Board: 197	North:	South:	West	North	East	South
Dealer: S	♠ 983	♠ AJ				1♦
Vul: Both	♥ AK62	♥ 5	Pass	1♥	Pass	2♣
North HCP: 15	♦ A5	♦ KQJ1084	Pass	3NT	AP	
South HCP: 15	♣ A1085	♣ KJ94				
Contract: 3N N						

Board: 198	North:	South:	West	North	East	South
Dealer: N	♠ A52	♠ QJ84				
Vul: NS	♥ J92	♥ K85		1♦	Pass	1♠
North HCP: 12	♦ A987	♦ Q10	Pass	1NT	Pass	2NT
South HCP: 11	♣ K53	♣ QJ106	AP			
Contract: 2N N						

## South hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 194	♠ J764	The opponents are silent.
Dealer: N	♥ 865	
Vul: EW	♦ Q4	Partner bids first.
HCP: 10	♣ AK94	

Board: 195	♠ AJ65	The opponents are silent.
Dealer: S	♥ 1043	
Vul: NS	♦ AJ7	You bid first.
HCP: 12	♣ Q97	

Board: 196	♠ K72	The opponents are silent.
Dealer: N	♥ 854	
Vul: EW	♦ 76	Partner bids first.
HCP: 6	♣ K10865	

Board: 197	♠ AJ	The opponents are silent.
Dealer: S	♥ 5	
Vul: Both	♦ KQJ1084	You bid first.
HCP: 15	♣ KJ94	

Board: 198	♠ QJ84	The opponents are silent.
Dealer: N	♥ K85	
Vul: NS	♦ Q10	Partner bids first.
HCP: 11	♣ QJ106	

# 1 Minor w/Raise OR Balanced Response -- Levelled Both hands (Answers Page)

Board: 194	North:	South:	West	North	East	South
Dealer: N	♠ Q1083	♠ J764		1♣	Pass	1♠
Vul: EW	♥ AK	♥ 865				
North HCP: 14	♦ K75	♦ Q4	Pass	2♠	AP	
South HCP: 10	♣ Q873	♣ AK94				
Contract: 2♠ S						

Board: 195	North:	South:	West	North	East	South
Dealer: S	♠ K2	♠ AJ65				1♣
Vul: NS	♥ KQJ2	♥ 1043	Pass	1♦	Pass	1♠
North HCP: 14	♦ KQ98	♦ AJ7	Pass	2♥ <sup>1</sup>	Pass	2NT
South HCP: 12	♣ 1065	♣ Q97	Pass	3NT	AP	
Contract: 3N S						

1. Fourth suit

Board: 196	North:	South:	West	North	East	South
Dealer: N	♠ AQ5	♠ K72				
Vul: EW	♥ A7	♥ 854		1♦	Pass	1NT
North HCP: 19	♦ K954	♦ 76	Pass	2NT	AP	
South HCP: 6	♣ AQ97	♣ K10865				
Contract: 2N S						

Board: 197	North:	South:	West	North	East	South
Dealer: S	♠ 983	♠ AJ				1♦
Vul: Both	♥ AK62	♥ 5	Pass	1♥	Pass	2♣
North HCP: 15	♦ A5	♦ KQJ1084	Pass	3NT	AP	
South HCP: 15	♣ A1085	♣ KJ94				
Contract: 3N N						

Board: 198	North:	South:	West	North	East	South
Dealer: N	♠ A52	♠ QJ84				
Vul: NS	♥ J92	♥ K85		1♦	Pass	1♠
North HCP: 12	♦ A987	♦ Q10	Pass	1NT	Pass	2NT
South HCP: 11	♣ K53	♣ QJ106	AP			
Contract: 2N N						

## North hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 199	♠ A1062	The opponents are silent.
Dealer: S	♥ 62	
Vul: Both	♦ 983	Partner bids first.
HCP: 10	♣ KQJ4	

Board: 200	♠ A854	The opponents are silent.
Dealer: N	♥ Q63	
Vul: EW	♦ A754	You bid first.
HCP: 14	♣ A5	

Board: 201	♠ QJ52	The opponents are silent.
Dealer: S	♥ KQ2	
Vul: None	♦ Q73	Partner bids first.
HCP: 13	♣ K54	

Board: 202	♠ 42	The opponents are silent.
Dealer: N	♥ QJ106	
Vul: NS	♦ AK8754	You bid first.
HCP: 10	♣ 9	

Board: 203	♠ K973	The opponents are silent.
Dealer: S	♥ J105	
Vul: Both	♦ AK108	Partner bids first.
HCP: 12	♣ J3	

# 1 Minor w/Raise OR Balanced Response -- Leveled Both hands (Answers Page)

Board: 199

Dealer: S

Vul: Both

North HCP: 10

South HCP: 14

Contract: 1N S

North:

♠ A1062

♥ 62

♦ 983

♣ KQJ4

South:

♠ KJ8

♥ KJ94

♦ AQ1054

♣ 10

West	North	East	South
------	-------	------	-------

1♦

Pass	1♠	Pass	1NT
AP			

Board: 200

Dealer: N

Vul: EW

North HCP: 14

South HCP: 15

Contract: 6♦ N

North:

♠ A854

♥ Q63

♦ A754

♣ A5

South:

♠ 2

♥ AK

♦ KQ10983

♣ QJ84

West	North	East	South
------	-------	------	-------

1♦ Pass 2♦<sup>1</sup>

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

Pass	4♠ <sup>2</sup>	Pass	4NT <sup>3</sup>
------	-----------------	------	------------------

Pass	5♣ <sup>4</sup>	Pass	6♦
------	-----------------	------	----

AP

1. Inverted minors

2. Cue bid, a ♠ stopper

3. Blackwood 0314, for ♦

4. A=0/5 or 3/5

Board: 201

Dealer: S

Vul: None

North HCP: 13

South HCP: 13

Contract: 3N S

North:

♠ QJ52

♥ KQ2

♦ Q73

♣ K54

South:

♠ K8

♥ J64

♦ AKJ106

♣ J87

West	North	East	South
------	-------	------	-------

1♦

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

Pass	3NT	AP	
------	-----	----	--

Board: 202

Dealer: N

Vul: NS

North HCP: 10

South HCP: 10

Contract: 2♦ N

North:

♠ 42

♥ QJ106

♦ AK8754

♣ 9

South:

♠ A1073

♥ 743

♦ QJ

♣ K765

West	North	East	South
------	-------	------	-------

1♦ Pass 1♠

Pass	2♦	AP	
------	----	----	--

Board: 203

Dealer: S

Vul: Both

North HCP: 12

South HCP: 15

Contract: 3N S

North:

♠ K973

♥ J105

♦ AK108

♣ J3

South:

♠ A4

♥ A876

♦ J

♣ AQ9864

West	North	East	South
------	-------	------	-------

1♣

Pass	1♦	Pass	1♥
------	----	------	----

Pass	1♠ <sup>1</sup>	Pass	3NT
------	-----------------	------	-----

AP

1. Fourth suit



## South hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 199	♠ KJ8	The opponents are silent.
Dealer: S	♥ KJ94	
Vul: Both	♦ AQ1054	You bid first.
HCP: 14	♣ 10	

Board: 200	♠ 2	The opponents are silent.
Dealer: N	♥ AK	
Vul: EW	♦ KQ10983	Partner bids first.
HCP: 15	♣ QJ84	

Board: 201	♠ K8	The opponents are silent.
Dealer: S	♥ J64	
Vul: None	♦ AKJ106	You bid first.
HCP: 13	♣ J87	

Board: 202	♠ A1073	The opponents are silent.
Dealer: N	♥ 743	
Vul: NS	♦ QJ	Partner bids first.
HCP: 10	♣ K765	

Board: 203	♠ A4	The opponents are silent.
Dealer: S	♥ A876	
Vul: Both	♦ J	You bid first.
HCP: 15	♣ AQ9864	

# 1 Minor w/Raise OR Balanced Response -- Leveled Both hands (Answers Page)

Board: 199

Dealer: S

Vul: Both

North HCP: 10

South HCP: 14

Contract: 1N S

North:

♠ A1062

♥ 62

♦ 983

♣ KQJ4

South:

♠ KJ8

♥ KJ94

♦ AQ1054

♣ 10

West	North	East	South
------	-------	------	-------

1♦

Pass	1♠	Pass	1NT
AP			

Board: 200

Dealer: N

Vul: EW

North HCP: 14

South HCP: 15

Contract: 6♦ N

North:

♠ A854

♥ Q63

♦ A754

♣ A5

South:

♠ 2

♥ AK

♦ KQ10983

♣ QJ84

West	North	East	South
------	-------	------	-------

1♦ Pass 2♦<sup>1</sup>

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

Pass	4♠ <sup>2</sup>	Pass	4NT <sup>3</sup>
------	-----------------	------	------------------

Pass	5♣ <sup>4</sup>	Pass	6♦
------	-----------------	------	----

AP

1. Inverted minors

2. Cue bid, a ♠ stopper

3. Blackwood 0314, for ♦

4. A=0/5 or 3/5

Board: 201

Dealer: S

Vul: None

North HCP: 13

South HCP: 13

Contract: 3N S

North:

♠ QJ52

♥ KQ2

♦ Q73

♣ K54

South:

♠ K8

♥ J64

♦ AKJ106

♣ J87

West	North	East	South
------	-------	------	-------

1♦

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

Pass	3NT	AP	
------	-----	----	--

Board: 202

Dealer: N

Vul: NS

North HCP: 10

South HCP: 10

Contract: 2♦ N

North:

♠ 42

♥ QJ106

♦ AK8754

♣ 9

South:

♠ A1073

♥ 743

♦ QJ

♣ K765

West	North	East	South
------	-------	------	-------

1♦ Pass 1♠

Pass	2♦	AP	
------	----	----	--

Board: 203

Dealer: S

Vul: Both

North HCP: 12

South HCP: 15

Contract: 3N S

North:

♠ K973

♥ J105

♦ AK108

♣ J3

South:

♠ A4

♥ A876

♦ J

♣ AQ9864

West	North	East	South
------	-------	------	-------

1♣

Pass	1♦	Pass	1♥
------	----	------	----

Pass	1♠ <sup>1</sup>	Pass	3NT
------	-----------------	------	-----

AP

1. Fourth suit

## North hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 204	♠ KQ105	The opponents are silent.
Dealer: N	♥ 862	
Vul: None	♦ J76	You bid first.
HCP: 12	♣ AQ8	

Board: 205	♠ K	The opponents are silent.
Dealer: S	♥ K75	
Vul: NS	♦ AQJ75	Partner bids first.
HCP: 13	♣ 10543	

Board: 206	♠ AQ108	The opponents are silent.
Dealer: N	♥ 763	
Vul: EW	♦ AKQ8	You bid first.
HCP: 19	♣ A4	

Board: 207	♠ AQ107	The opponents are silent.
Dealer: S	♥ J104	
Vul: None	♦ J6	Partner bids first.
HCP: 11	♣ K1087	

Board: 208	♠ K1064	The opponents are silent.
Dealer: N	♥ K1092	
Vul: NS	♦ QJ	You bid first.
HCP: 18	♣ AKQ	

## 1 Minor w/Raise OR Balanced Response -- Leveled Both hands (Answers Page)

Board: 204	North:	South:	West	North	East	South
Dealer: N	♠ KQ105	♠ A		1♣	Pass	2♣ <sup>1</sup>
Vul: None	♥ 862	♥ KQ	Pass	2NT	Pass	5♣
North HCP: 12	♦ J76	♦ 1083	AP			
South HCP: 13	♣ AQ8	♣ KJ109532	1. Inverted minors			
Contract: 5♣ N						

Board: 205	North:	South:	West	North	East	South
Dealer: S	♠ K	♠ AJ8				1♦
Vul: NS	♥ K75	♥ AJ32	Pass	2♦ <sup>1</sup>	Pass	2♥
North HCP: 13	♦ AQJ75	♦ 10984	Pass	3♦	AP	
South HCP: 13	♣ 10543	♣ K7				
Contract: 3♦ S			1. Inverted minors			

Board: 206	North:	South:	West	North	East	South
Dealer: N	♠ AQ108	♠ KJ3		1♦	Pass	1NT
Vul: EW	♥ 763	♥ J109				
North HCP: 19	♦ AKQ8	♦ J76	Pass	2NT	Pass	3NT
South HCP: 7	♣ A4	♣ J965	AP			
Contract: 3N S						

Board: 207	North:	South:	West	North	East	South
Dealer: S	♠ AQ107	♠ 63				1♦
Vul: None	♥ J104	♥ K9	Pass	1♠	Pass	2♣
North HCP: 11	♦ J6	♦ AQ953	Pass	3♣	Pass	3♦
South HCP: 14	♣ K1087	♣ AJ96	Pass	4♣	Pass	5♣
Contract: 5♣ S			AP			

Board: 208	North:	South:	West	North	East	South
Dealer: N	♠ K1064	♠ Q98		1♣	Pass	2♣ <sup>1</sup>
Vul: NS	♥ K1092	♥ AJ4				
North HCP: 18	♦ QJ	♦ K3	Pass	3NT	AP	
South HCP: 10	♣ AKQ	♣ 109865	1. Inverted minors			
Contract: 3N N						

## South hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 204	♠ A	The opponents are silent.
Dealer: N	♥ KQ	
Vul: None	♦ 1083	Partner bids first.
HCP: 13	♣ KJ109532	

Board: 205	♠ AJ8	The opponents are silent.
Dealer: S	♥ AJ32	
Vul: NS	♦ 10984	You bid first.
HCP: 13	♣ K7	

Board: 206	♠ KJ3	The opponents are silent.
Dealer: N	♥ J109	
Vul: EW	♦ J76	Partner bids first.
HCP: 7	♣ J965	

Board: 207	♠ 63	The opponents are silent.
Dealer: S	♥ K9	
Vul: None	♦ AQ953	You bid first.
HCP: 14	♣ AJ96	

Board: 208	♠ Q98	The opponents are silent.
Dealer: N	♥ AJ4	
Vul: NS	♦ K3	Partner bids first.
HCP: 10	♣ 109865	

## 1 Minor w/Raise OR Balanced Response -- Leveled Both hands (Answers Page)

Board: 204	North:	South:	West	North	East	South
Dealer: N	♠ KQ105	♠ A		1♣	Pass	2♣ <sup>1</sup>
Vul: None	♥ 862	♥ KQ	Pass	2NT	Pass	5♣
North HCP: 12	♦ J76	♦ 1083	AP			
South HCP: 13	♣ AQ8	♣ KJ109532	1. Inverted minors			
Contract: 5♣ N						

Board: 205	North:	South:	West	North	East	South
Dealer: S	♠ K	♠ AJ8				1♦
Vul: NS	♥ K75	♥ AJ32	Pass	2♦ <sup>1</sup>	Pass	2♥
North HCP: 13	♦ AQJ75	♦ 10984	Pass	3♦	AP	
South HCP: 13	♣ 10543	♣ K7				
Contract: 3♦ S			1. Inverted minors			

Board: 206	North:	South:	West	North	East	South
Dealer: N	♠ AQ108	♠ KJ3		1♦	Pass	1NT
Vul: EW	♥ 763	♥ J109				
North HCP: 19	♦ AKQ8	♦ J76	Pass	2NT	Pass	3NT
South HCP: 7	♣ A4	♣ J965	AP			
Contract: 3N S						

Board: 207	North:	South:	West	North	East	South
Dealer: S	♠ AQ107	♠ 63				1♦
Vul: None	♥ J104	♥ K9	Pass	1♠	Pass	2♣
North HCP: 11	♦ J6	♦ AQ953	Pass	3♣	Pass	3♦
South HCP: 14	♣ K1087	♣ AJ96	Pass	4♣	Pass	5♣
Contract: 5♣ S			AP			

Board: 208	North:	South:	West	North	East	South
Dealer: N	♠ K1064	♠ Q98		1♣	Pass	2♣ <sup>1</sup>
Vul: NS	♥ K1092	♥ AJ4				
North HCP: 18	♦ QJ	♦ K3	Pass	3NT	AP	
South HCP: 10	♣ AKQ	♣ 109865	1. Inverted minors			
Contract: 3N N						

## North hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 209	♠ K73	The opponents are silent.
Dealer: S	♥ KJ52	
Vul: EW	♦ QJ95	Partner bids first.
HCP: 12	♣ Q8	

Board: 210	♠ Q973	The opponents are silent.
Dealer: N	♥ QJ5	
Vul: Both	♦ A42	You bid first.
HCP: 14	♣ AJ5	

Board: 211	♠ AQJ2	The opponents are silent.
Dealer: S	♥ A975	
Vul: NS	♦ 973	Partner bids first.
HCP: 14	♣ K9	

Board: 212	♠ Q93	The opponents are silent.
Dealer: N	♥ A975	
Vul: EW	♦ 1075	You bid first.
HCP: 13	♣ AK8	

Board: 213	♠ Q9	The opponents are silent.
Dealer: S	♥ AJ52	
Vul: Both	♦ 943	Partner bids first.
HCP: 12	♣ KQ96	





## South hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 209	♠ 96	The opponents are silent.
Dealer: S	♥ AQ	
Vul: EW	♦ 6	You bid first.
HCP: 10	♣ A10976543	

Board: 210	♠ KJ	The opponents are silent.
Dealer: N	♥ K104	
Vul: Both	♦ K7	Partner bids first.
HCP: 13	♣ K109832	

Board: 211	♠ 10975	The opponents are silent.
Dealer: S	♥ Q62	
Vul: NS	♦ AJ4	You bid first.
HCP: 12	♣ AJ6	

Board: 212	♠ AK65	The opponents are silent.
Dealer: N	♥ KQ2	
Vul: EW	♦ 983	Partner bids first.
HCP: 12	♣ 654	

Board: 213	♠ AJ42	The opponents are silent.
Dealer: S	♥ Q1064	
Vul: Both	♦ A8	You bid first.
HCP: 12	♣ J103	



## North hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 214	♠ 643	East Doubles 1NT if possible.
Dealer: N	♥ Q9	West Doubles 2♦ if possible.
Vul: None	♦ KQ87	
HCP: 13	♣ AQ54	You bid first.

Board: 215	♠ K9	The opponents are silent.
Dealer: S	♥ J82	
Vul: EW	♦ AQJ106	Partner bids first.
HCP: 15	♣ A106	

Board: 216	♠ J	The opponents are silent.
Dealer: N	♥ K1092	
Vul: Both	♦ AQJ65	You bid first.
HCP: 15	♣ A105	

Board: 217	♠ K98	The opponents are silent.
Dealer: S	♥ AQ	
Vul: None	♦ KQJ743	Partner bids first.
HCP: 15	♣ 87	

Board: 218	♠ AQ	The opponents are silent.
Dealer: N	♥ J953	
Vul: NS	♦ 654	You bid first.
HCP: 14	♣ AK95	

# 1 Minor w/Raise OR Balanced Response -- Leveled Both hands (Answers Page)

Board: 214	North:	South:	West	North	East	South
Dealer: N	♠ 643	♠ K852		1♦	Pass	1♥
Vul: None	♥ Q9	♥ KJ63	Pass	1NT	X	Pass
North HCP: 13	♦ KQ87	♦ J106	Pass	2♣	Pass	2♦
South HCP: 8	♣ AQ54	♣ 86	X	AP		
Contract: 2♦X N						

Board: 215	North:	South:	West	North	East	South
Dealer: S	♠ K9	♠ AQ84				1♣
Vul: EW	♥ J82	♥ K43	Pass	1♦	Pass	1♠
North HCP: 15	♦ AQJ106	♦ 875	Pass	2♥ <sup>1</sup>	Pass	2NT
South HCP: 12	♣ A106	♣ K87	Pass	3NT	AP	
Contract: 3N S						

1. Fourth suit

Board: 216	North:	South:	West	North	East	South
Dealer: N	♠ J	♠ 10872				
Vul: Both	♥ K1092	♥ 43		1♦	Pass	1♠
North HCP: 15	♦ AQJ65	♦ K84	Pass	1NT	AP	
South HCP: 6	♣ A105	♣ K874				
Contract: 1N N						

Board: 217	North:	South:	West	North	East	South
Dealer: S	♠ K98	♠ AQ				1♦
Vul: None	♥ AQ	♥ K853	Pass	2♦ <sup>1</sup>	Pass	2♥
North HCP: 15	♦ KQJ743	♦ 10652	Pass	4NT <sup>2</sup>	Pass	5♥ <sup>3</sup>
South HCP: 14	♣ 87	♣ AJ5	Pass	6♦	AP	
Contract: 6♦ S						

1. Inverted minors  
2. Blackwood 0314, for ♦  
3. A=2/5 or 5/5, Q(D)=0

Board: 218	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ 1097		1♣	Pass	1♦
Vul: NS	♥ J953	♥ A6	Pass	1♥	Pass	1♠ <sup>1</sup>
North HCP: 14	♦ 654	♦ KJ109	Pass	3NT	AP	
South HCP: 11	♣ AK95	♣ QJ43				
Contract: 3N N						

1. Fourth suit

## South hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 214	♠ K852	East Doubles 1NT if possible.
Dealer: N	♥ KJ63	West Doubles 2♦ if possible.
Vul: None	♦ J106	
HCP: 8	♣ 86	Partner bids first.
Board: 215	♠ AQ84	The opponents are silent.
Dealer: S	♥ K43	
Vul: EW	♦ 875	You bid first.
HCP: 12	♣ K87	
Board: 216	♠ 10872	The opponents are silent.
Dealer: N	♥ 43	
Vul: Both	♦ K84	Partner bids first.
HCP: 6	♣ K874	
Board: 217	♠ AQ	The opponents are silent.
Dealer: S	♥ K853	
Vul: None	♦ 10652	You bid first.
HCP: 14	♣ AJ5	
Board: 218	♠ 1097	The opponents are silent.
Dealer: N	♥ A6	
Vul: NS	♦ KJ109	Partner bids first.
HCP: 11	♣ QJ43	

# 1 Minor w/Raise OR Balanced Response -- Leveled Both hands (Answers Page)

Board: 214	North:	South:	West	North	East	South
Dealer: N	♠ 643	♠ K852		1♦	Pass	1♥
Vul: None	♥ Q9	♥ KJ63	Pass	1NT	X	Pass
North HCP: 13	♦ KQ87	♦ J106	Pass	2♣	Pass	2♦
South HCP: 8	♣ AQ54	♣ 86	X	AP		
Contract: 2♦ X N						

Board: 215	North:	South:	West	North	East	South
Dealer: S	♠ K9	♠ AQ84				1♣
Vul: EW	♥ J82	♥ K43	Pass	1♦	Pass	1♠
North HCP: 15	♦ AQJ106	♦ 875	Pass	2♥ <sup>1</sup>	Pass	2NT
South HCP: 12	♣ A106	♣ K87	Pass	3NT	AP	
Contract: 3N S						

1. Fourth suit

Board: 216	North:	South:	West	North	East	South
Dealer: N	♠ J	♠ 10872				
Vul: Both	♥ K1092	♥ 43		1♦	Pass	1♠
North HCP: 15	♦ AQJ65	♦ K84	Pass	1NT	AP	
South HCP: 6	♣ A105	♣ K874				
Contract: 1N N						

Board: 217	North:	South:	West	North	East	South
Dealer: S	♠ K98	♠ AQ				1♦
Vul: None	♥ AQ	♥ K853	Pass	2♦ <sup>1</sup>	Pass	2♥
North HCP: 15	♦ KQJ743	♦ 10652	Pass	4NT <sup>2</sup>	Pass	5♥ <sup>3</sup>
South HCP: 14	♣ 87	♣ AJ5	Pass	6♦	AP	
Contract: 6♦ S						

1. Inverted minors  
2. Blackwood 0314, for ♦  
3. A=2/5 or 5/5, Q(D)=0

Board: 218	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ 1097		1♣	Pass	1♦
Vul: NS	♥ J953	♥ A6	Pass	1♥	Pass	1♠ <sup>1</sup>
North HCP: 14	♦ 654	♦ KJ109	Pass	3NT	AP	
South HCP: 11	♣ AK95	♣ QJ43				
Contract: 3N N						

1. Fourth suit

## North hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 219	♠ Q654	The opponents are silent.
Dealer: S	♥ AQ10	
Vul: Both	♦ KQJ7	Partner bids first.
HCP: 14	♣ 85	

Board: 220	♠ Q43	The opponents are silent.
Dealer: N	♥ K10	
Vul: None	♦ K873	You bid first.
HCP: 12	♣ KJ109	

Board: 221	♠ Q2	The opponents are silent.
Dealer: S	♥ KJ8	
Vul: NS	♦ K9543	Partner bids first.
HCP: 11	♣ Q95	

Board: 222	♠ AQ6	The opponents are silent.
Dealer: N	♥ AK95	
Vul: EW	♦ 10862	You bid first.
HCP: 13	♣ 87	

Board: 223	♠ J84	The opponents are silent.
Dealer: S	♥ A2	
Vul: None	♦ K8	Partner bids first.
HCP: 16	♣ AKJ986	

# 1 Minor w/Raise OR Balanced Response -- Leveled Both hands (Answers Page)

Board: 219	North:	South:	West	North	East	South
Dealer: S	♠ Q654	♠ A87				1♣
Vul: Both	♥ AQ10	♥ 93	Pass	1♦	Pass	1NT
North HCP: 14	♦ KQJ7	♦ 1094	Pass	3NT	AP	
South HCP: 13	♣ 85	♣ AKQ96				
Contract: 3N S						

Board: 220	North:	South:	West	North	East	South
Dealer: N	♠ Q43	♠ 52		1♦	Pass	1♥
Vul: None	♥ K10	♥ Q876	Pass	1NT	Pass	2♣ <sup>1</sup>
North HCP: 12	♦ K873	♦ AQ5	Pass	2♦	Pass	3NT
South HCP: 14	♣ KJ109	♣ AQ54	AP			
Contract: 3N N			1. Checkback			

Board: 221	North:	South:	West	North	East	South
Dealer: S	♠ Q2	♠ J753				1♣
Vul: NS	♥ KJ8	♥ Q63	Pass	1♦	Pass	1♠
North HCP: 11	♦ K9543	♦ A10	Pass	2♥ <sup>1</sup>	Pass	2NT
South HCP: 12	♣ Q95	♣ AJ63	AP			
Contract: 2N S			1. Fourth suit			

Board: 222	North:	South:	West	North	East	South
Dealer: N	♠ AQ6	♠ 74		1♦	Pass	2♦ <sup>1</sup>
Vul: EW	♥ AK95	♥ 87	Pass	2♥	Pass	3NT
North HCP: 13	♦ 10862	♦ AKQJ43	AP			
South HCP: 13	♣ 87	♣ K64	1. Inverted minors			
Contract: 3N S						

Board: 223	North:	South:	West	North	East	South
Dealer: S	♠ J84	♠ KQ				1♣
Vul: None	♥ A2	♥ 64	Pass	2♣ <sup>1</sup>	Pass	3♣
North HCP: 16	♦ K8	♦ A1054	Pass	5♣	AP	
South HCP: 11	♣ AKJ986	♣ Q10753	1. Inverted minors			
Contract: 5♣ S						



## South hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 219	♠ A87	The opponents are silent.
Dealer: S	♥ 93	
Vul: Both	♦ 1094	You bid first.
HCP: 13	♣ AKQ96	

Board: 220	♠ 52	The opponents are silent.
Dealer: N	♥ Q876	
Vul: None	♦ AQ5	Partner bids first.
HCP: 14	♣ AQ54	

Board: 221	♠ J753	The opponents are silent.
Dealer: S	♥ Q63	
Vul: NS	♦ A10	You bid first.
HCP: 12	♣ AJ63	

Board: 222	♠ 74	The opponents are silent.
Dealer: N	♥ 87	
Vul: EW	♦ AKQJ43	Partner bids first.
HCP: 13	♣ K64	

Board: 223	♠ KQ	The opponents are silent.
Dealer: S	♥ 64	
Vul: None	♦ A1054	You bid first.
HCP: 11	♣ Q10753	

# 1 Minor w/Raise OR Balanced Response -- Leveled Both hands (Answers Page)

Board: 219	North:	South:	West	North	East	South
Dealer: S	♠ Q654	♠ A87				1♣
Vul: Both	♥ AQ10	♥ 93	Pass	1♦	Pass	1NT
North HCP: 14	♦ KQJ7	♦ 1094	Pass	3NT	AP	
South HCP: 13	♣ 85	♣ AKQ96				
Contract: 3N S						

Board: 220	North:	South:	West	North	East	South
Dealer: N	♠ Q43	♠ 52		1♦	Pass	1♥
Vul: None	♥ K10	♥ Q876	Pass	1NT	Pass	2♣ <sup>1</sup>
North HCP: 12	♦ K873	♦ AQ5	Pass	2♦	Pass	3NT
South HCP: 14	♣ KJ109	♣ AQ54	AP			
Contract: 3N N			1. Checkback			

Board: 221	North:	South:	West	North	East	South
Dealer: S	♠ Q2	♠ J753				1♣
Vul: NS	♥ KJ8	♥ Q63	Pass	1♦	Pass	1♠
North HCP: 11	♦ K9543	♦ A10	Pass	2♥ <sup>1</sup>	Pass	2NT
South HCP: 12	♣ Q95	♣ AJ63	AP			
Contract: 2N S			1. Fourth suit			

Board: 222	North:	South:	West	North	East	South
Dealer: N	♠ AQ6	♠ 74		1♦	Pass	2♦ <sup>1</sup>
Vul: EW	♥ AK95	♥ 87	Pass	2♥	Pass	3NT
North HCP: 13	♦ 10862	♦ AKQJ43	AP			
South HCP: 13	♣ 87	♣ K64	1. Inverted minors			
Contract: 3N S						

Board: 223	North:	South:	West	North	East	South
Dealer: S	♠ J84	♠ KQ				1♣
Vul: None	♥ A2	♥ 64	Pass	2♣ <sup>1</sup>	Pass	3♣
North HCP: 16	♦ K8	♦ A1054	Pass	5♣	AP	
South HCP: 11	♣ AKJ986	♣ Q10753	1. Inverted minors			
Contract: 5♣ S						

## North hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 224	♠ AJ	The opponents are silent.
Dealer: N	♥ J1098	
Vul: NS	♦ AQ109	You bid first.
HCP: 18	♣ AQ9	

Board: 225	♠ 97	The opponents are silent.
Dealer: S	♥ 96	
Vul: EW	♦ KJ1053	Partner bids first.
HCP: 10	♣ AQ87	

Board: 226	♠ AJ65	The opponents are silent.
Dealer: N	♥ A1073	
Vul: Both	♦ 7	You bid first.
HCP: 14	♣ KQ76	

Board: 227	♠ A873	The opponents are silent.
Dealer: S	♥ KJ2	
Vul: NS	♦ A85	Partner bids first.
HCP: 15	♣ K95	

Board: 228	♠ A107	The opponents are silent.
Dealer: N	♥ A8	
Vul: Both	♦ AKJ104	You bid first.
HCP: 18	♣ Q74	

# 1 Minor w/Raise OR Balanced Response -- Levelled Both hands (Answers Page)

Board: 224	North:	South:	West	North	East	South
Dealer: N	♠ AJ	♠ K9		1♦	Pass	2♦ <sup>1</sup>
Vul: NS	♥ J1098	♥ A5	Pass	3NT	Pass	6♦
North HCP: 18	♦ AQ109	♦ K7654	AP			
South HCP: 10	♣ AQ9	♣ 10853				
Contract: 6♦ N						

1. Inverted minors

Board: 225	North:	South:	West	North	East	South
Dealer: S	♠ 97	♠ K1052				1♦
Vul: EW	♥ 96	♥ K1052	Pass	2♦ <sup>1</sup>	Pass	2♥
North HCP: 10	♦ KJ1053	♦ AQ6	Pass	3♦	AP	
South HCP: 13	♣ AQ87	♣ J2				
Contract: 3♦ S						

1. Inverted minors

Board: 226	North:	South:	West	North	East	South
Dealer: N	♠ AJ65	♠ Q943		1♣	Pass	1♦
Vul: Both	♥ A1073	♥ K5	Pass	1♥	Pass	1♠ <sup>1</sup>
North HCP: 14	♦ 7	♦ AQJ3	Pass	3NT	AP	
South HCP: 12	♣ KQ76	♣ 1093				
Contract: 3N N						

1. Fourth suit

Board: 227	North:	South:	West	North	East	South
Dealer: S	♠ A873	♠ KJ10				1♦
Vul: NS	♥ KJ2	♥ Q4	Pass	1♠	Pass	1NT
North HCP: 15	♦ A85	♦ K1073	Pass	2♣ <sup>1</sup>	Pass	2♥
South HCP: 14	♣ K95	♣ AJ87	Pass	3NT	AP	
Contract: 3N S						

1. Checkback

Board: 228	North:	South:	West	North	East	South
Dealer: N	♠ A107	♠ K62				
Vul: Both	♥ A8	♥ 10976		1♦	Pass	1♥
North HCP: 18	♦ AKJ104	♦ 96	Pass	2NT	AP	
South HCP: 6	♣ Q74	♣ K653				
Contract: 2N N						

## South hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 224	♠ K9	The opponents are silent.
Dealer: N	♥ A5	
Vul: NS	♦ K7654	Partner bids first.
HCP: 10	♣ 10853	

Board: 225	♠ K1052	The opponents are silent.
Dealer: S	♥ K1052	
Vul: EW	♦ AQ6	You bid first.
HCP: 13	♣ J2	

Board: 226	♠ Q943	The opponents are silent.
Dealer: N	♥ K5	
Vul: Both	♦ AQJ3	Partner bids first.
HCP: 12	♣ 1093	

Board: 227	♠ KJ10	The opponents are silent.
Dealer: S	♥ Q4	
Vul: NS	♦ K1073	You bid first.
HCP: 14	♣ AJ87	

Board: 228	♠ K62	The opponents are silent.
Dealer: N	♥ 10976	
Vul: Both	♦ 96	Partner bids first.
HCP: 6	♣ K653	

# 1 Minor w/Raise OR Balanced Response -- Levelled Both hands (Answers Page)

Board: 224	North:	South:	West	North	East	South
Dealer: N	♠ AJ	♠ K9		1♦	Pass	2♦ <sup>1</sup>
Vul: NS	♥ J1098	♥ A5	Pass	3NT	Pass	6♦
North HCP: 18	♦ AQ109	♦ K7654	AP			
South HCP: 10	♣ AQ9	♣ 10853				
Contract: 6♦ N						

1. Inverted minors

Board: 225	North:	South:	West	North	East	South
Dealer: S	♠ 97	♠ K1052				1♦
Vul: EW	♥ 96	♥ K1052	Pass	2♦ <sup>1</sup>	Pass	2♥
North HCP: 10	♦ KJ1053	♦ AQ6	Pass	3♦	AP	
South HCP: 13	♣ AQ87	♣ J2				
Contract: 3♦ S						

1. Inverted minors

Board: 226	North:	South:	West	North	East	South
Dealer: N	♠ AJ65	♠ Q943		1♣	Pass	1♦
Vul: Both	♥ A1073	♥ K5	Pass	1♥	Pass	1♠ <sup>1</sup>
North HCP: 14	♦ 7	♦ AQJ3	Pass	3NT	AP	
South HCP: 12	♣ KQ76	♣ 1093				
Contract: 3N N						

1. Fourth suit

Board: 227	North:	South:	West	North	East	South
Dealer: S	♠ A873	♠ KJ10				1♦
Vul: NS	♥ KJ2	♥ Q4	Pass	1♠	Pass	1NT
North HCP: 15	♦ A85	♦ K1073	Pass	2♣ <sup>1</sup>	Pass	2♥
South HCP: 14	♣ K95	♣ AJ87	Pass	3NT	AP	
Contract: 3N S						

1. Checkback

Board: 228	North:	South:	West	North	East	South
Dealer: N	♠ A107	♠ K62				
Vul: Both	♥ A8	♥ 10976		1♦	Pass	1♥
North HCP: 18	♦ AKJ104	♦ 96	Pass	2NT	AP	
South HCP: 6	♣ Q74	♣ K653				
Contract: 2N N						

## North hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 229	♠ AQ10	The opponents are silent.
Dealer: S	♥ AK86	
Vul: None	♦ 96	Partner bids first.
HCP: 13	♣ 10964	

Board: 230	♠ QJ107	The opponents are silent.
Dealer: N	♥ AQJ	
Vul: EW	♦ QJ6	You bid first.
HCP: 13	♣ 764	

Board: 231	♠ KJ	The opponents are silent.
Dealer: S	♥ A8	
Vul: None	♦ QJ6	Partner bids first.
HCP: 12	♣ J109542	

Board: 232	♠ QJ10	The opponents are silent.
Dealer: N	♥ Q74	
Vul: NS	♦ K105	You bid first.
HCP: 14	♣ KQJ5	

# 1 Minor w/Raise OR Balanced Response -- Levelled Both hands (Answers Page)

Board: 229  
 Dealer: S  
 Vul: None  
 North HCP: 13  
 South HCP: 13  
 Contract: 3N S

North:  
 ♠ AQ10  
 ♥ AK86  
 ♦ 96  
 ♣ 10964

South:  
 ♠ K975  
 ♥ J9  
 ♦ K854  
 ♣ KQJ

West	North	East	South
			1♦
Pass	1♥	Pass	1♠
Pass	2♣ <sup>1</sup>	Pass	3NT
AP			
1. Fourth suit			

Board: 230  
 Dealer: N  
 Vul: EW  
 North HCP: 13  
 South HCP: 20  
 Contract: 7N S

North:  
 ♠ QJ107  
 ♥ AQJ  
 ♦ QJ6  
 ♣ 764

South:  
 ♠ AK  
 ♥ 75  
 ♦ A82  
 ♣ AKQ985

West	North	East	South
	1♣	Pass	2♣ <sup>1</sup>
Pass	2♦	Pass	4♣
Pass	4♥ <sup>2</sup>	Pass	4NT <sup>3</sup>
Pass	5♦ <sup>4</sup>	Pass	7NT
AP			
1. Inverted minors			
2. Cue bid, a ♥ stopper			
3. Blackwood 0314, for ♣			
4. A=1/5 or 4/5			

Board: 231  
 Dealer: S  
 Vul: None  
 North HCP: 12  
 South HCP: 18  
 Contract: 3N N

North:  
 ♠ KJ  
 ♥ A8  
 ♦ QJ6  
 ♣ J109542

South:  
 ♠ AQ75  
 ♥ KQ73  
 ♦ K8  
 ♣ A76

West	North	East	South
			1♣
Pass	2♣ <sup>1</sup>	Pass	2♦
Pass	3NT	AP	
1. Inverted minors			

Board: 232  
 Dealer: N  
 Vul: NS  
 North HCP: 14  
 South HCP: 9  
 Contract: 1N N

North:  
 ♠ QJ10  
 ♥ Q74  
 ♦ K105  
 ♣ KQJ5

South:  
 ♠ 632  
 ♥ KJ8  
 ♦ J743  
 ♣ A64

West	North	East	South
	1♣	Pass	1♦
Pass	1NT	AP	



## South hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Leveled

Board: 229	♠ K975	The opponents are silent.
Dealer: S	♥ J9	
Vul: None	♦ K854	You bid first.
HCP: 13	♣ KQJ	

Board: 230	♠ AK	The opponents are silent.
Dealer: N	♥ 75	
Vul: EW	♦ A82	Partner bids first.
HCP: 20	♣ AKQ985	

Board: 231	♠ AQ75	The opponents are silent.
Dealer: S	♥ KQ73	
Vul: None	♦ K8	You bid first.
HCP: 18	♣ A76	

Board: 232	♠ 632	The opponents are silent.
Dealer: N	♥ KJ8	
Vul: NS	♦ J743	Partner bids first.
HCP: 9	♣ A64	

# 1 Minor w/Raise OR Balanced Response -- Levelled Both hands (Answers Page)

Board: 229  
 Dealer: S  
 Vul: None  
 North HCP: 13  
 South HCP: 13  
 Contract: 3N S

North:  
 ♠ AQ10  
 ♥ AK86  
 ♦ 96  
 ♣ 10964

South:  
 ♠ K975  
 ♥ J9  
 ♦ K854  
 ♣ KQJ

West	North	East	South
			1♦
Pass	1♥	Pass	1♠
Pass	2♣ <sup>1</sup>	Pass	3NT
AP			
1. Fourth suit			

Board: 230  
 Dealer: N  
 Vul: EW  
 North HCP: 13  
 South HCP: 20  
 Contract: 7N S

North:  
 ♠ QJ107  
 ♥ AQJ  
 ♦ QJ6  
 ♣ 764

South:  
 ♠ AK  
 ♥ 75  
 ♦ A82  
 ♣ AKQ985

West	North	East	South
	1♣	Pass	2♣ <sup>1</sup>
Pass	2♦	Pass	4♣
Pass	4♥ <sup>2</sup>	Pass	4NT <sup>3</sup>
Pass	5♦ <sup>4</sup>	Pass	7NT
AP			
1. Inverted minors			
2. Cue bid, a ♥ stopper			
3. Blackwood 0314, for ♣			
4. A=1/5 or 4/5			

Board: 231  
 Dealer: S  
 Vul: None  
 North HCP: 12  
 South HCP: 18  
 Contract: 3N N

North:  
 ♠ KJ  
 ♥ A8  
 ♦ QJ6  
 ♣ J109542

South:  
 ♠ AQ75  
 ♥ KQ73  
 ♦ K8  
 ♣ A76

West	North	East	South
			1♣
Pass	2♣ <sup>1</sup>	Pass	2♦
Pass	3NT	AP	
1. Inverted minors			

Board: 232  
 Dealer: N  
 Vul: NS  
 North HCP: 14  
 South HCP: 9  
 Contract: 1N N

North:  
 ♠ QJ10  
 ♥ Q74  
 ♦ K105  
 ♣ KQJ5

South:  
 ♠ 632  
 ♥ KJ8  
 ♦ J743  
 ♣ A64

West	North	East	South
	1♣	Pass	1♦
Pass	1NT	AP	

## North hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 233	♠ K1093	The opponents are silent.
Dealer: S	♥ KQ84	
Vul: Both	♦ 63	Partner bids first.
HCP: 13	♣ KQ7	

Board: 234	♠ Q3	The opponents are silent.
Dealer: N	♥ Q96	
Vul: None	♦ A8	You bid first.
HCP: 17	♣ AKQ1064	

Board: 235	♠ KJ53	The opponents are silent.
Dealer: S	♥ KJ62	
Vul: NS	♦ J98	Partner bids first.
HCP: 11	♣ Q4	

Board: 236	♠ KQ85	The opponents are silent.
Dealer: N	♥ A65	
Vul: EW	♦ K1098	You bid first.
HCP: 14	♣ Q6	

# 1 Minor w/Raise OR Balanced Response -- Leveled Both hands (Answers Page)

Board: 233  
 Dealer: S  
 Vul: Both  
 North HCP: 13  
 South HCP: 19  
 Contract: 6♥ N

North:  
 ♠ K1093  
 ♥ KQ84  
 ♦ 63  
 ♣ KQ7

South:  
 ♠ A  
 ♥ AJ65  
 ♦ AQ9854  
 ♣ A4

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

1. Splinter
2. Cue bid, surplus
3. Blackwood 0314, for ♥
4. A=1/5 or 4/5
5. King ask by 5NT
6. K=2

Board: 234  
 Dealer: N  
 Vul: None  
 North HCP: 17  
 South HCP: 8  
 Contract: 3♣ N

North:  
 ♠ Q3  
 ♥ Q96  
 ♦ A8  
 ♣ AKQ1064

South:  
 ♠ A765  
 ♥ 84  
 ♦ K64  
 ♣ J875

West	North	East	South
	1♣	Pass	1♠
Pass	3♣	AP	

Board: 235  
 Dealer: S  
 Vul: NS  
 North HCP: 11  
 South HCP: 20  
 Contract: 5♦ S

North:  
 ♠ KJ53  
 ♥ KJ62  
 ♦ J98  
 ♣ Q4

South:  
 ♠ Q  
 ♥ A83  
 ♦ AKQ653  
 ♣ AJ7

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

1. Blackwood 0314, for ♠
2. A=1/5 or 4/5

Board: 236  
 Dealer: N  
 Vul: EW  
 North HCP: 14  
 South HCP: 12  
 Contract: 3N S

North:  
 ♠ KQ85  
 ♥ A65  
 ♦ K1098  
 ♣ Q6

South:  
 ♠ 107  
 ♥ K3  
 ♦ Q7532  
 ♣ AK75

West	North	East	South
	1♦	Pass	2♦ <sup>1</sup>
Pass	2♥	Pass	3NT
AP			

1. Inverted minors

## South hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Leveled

Board: 233	♠ A	The opponents are silent.
Dealer: S	♥ AJ65	
Vul: Both	♦ AQ9854	You bid first.
HCP: 19	♣ A4	

Board: 234	♠ A765	The opponents are silent.
Dealer: N	♥ 84	
Vul: None	♦ K64	Partner bids first.
HCP: 8	♣ J875	

Board: 235	♠ Q	The opponents are silent.
Dealer: S	♥ A83	
Vul: NS	♦ AKQ653	You bid first.
HCP: 20	♣ AJ7	

Board: 236	♠ 107	The opponents are silent.
Dealer: N	♥ K3	
Vul: EW	♦ Q7532	Partner bids first.
HCP: 12	♣ AK75	

# 1 Minor w/Raise OR Balanced Response -- Leveled Both hands (Answers Page)

Board: 233

Dealer: S

Vul: Both

North HCP: 13

South HCP: 19

Contract: 6♥ N

North:

♠ K1093

♥ KQ84

♦ 63

♣ KQ7

South:

♠ A

♥ AJ65

♦ AQ9854

♣ A4

West North East South

1♦

Pass 1♥ Pass 3♠<sup>1</sup>

Pass 3NT<sup>2</sup> Pass 4NT<sup>3</sup>

Pass 5♦<sup>4</sup> Pass 5NT<sup>5</sup>

Pass 6♥<sup>6</sup> AP

1. Splinter

2. Cue bid, surplus

3. Blackwood 0314, for ♥

4. A=1/5 or 4/5

5. King ask by 5NT

6. K=2

Board: 234

Dealer: N

Vul: None

North HCP: 17

South HCP: 8

Contract: 3♣ N

North:

♠ Q3

♥ Q96

♦ A8

♣ AKQ1064

South:

♠ A765

♥ 84

♦ K64

♣ J875

West North East South

1♣ Pass 1♠

Pass 3♣ AP

Board: 235

Dealer: S

Vul: NS

North HCP: 11

South HCP: 20

Contract: 5♦ S

North:

♠ KJ53

♥ KJ62

♦ J98

♣ Q4

South:

♠ Q

♥ A83

♦ AKQ653

♣ AJ7

West North East South

1♦

Pass 1♥ Pass 3♦

Pass 3♠ Pass 4NT<sup>1</sup>

Pass 5♦<sup>2</sup> AP

1. Blackwood 0314, for ♠

2. A=1/5 or 4/5

Board: 236

Dealer: N

Vul: EW

North HCP: 14

South HCP: 12

Contract: 3N S

North:

♠ KQ85

♥ A65

♦ K1098

♣ Q6

South:

♠ 107

♥ K3

♦ Q7532

♣ AK75

West North East South

1♦ Pass 2♦<sup>1</sup>

Pass 2♥ Pass 3NT

AP

1. Inverted minors

## North hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 237	♠ AQ	The opponents are silent.
Dealer: S	♥ 109	
Vul: None	♦ 1097642	Partner bids first.
HCP: 13	♣ AK2	

Board: 238	♠ AK106	The opponents are silent.
Dealer: N	♥ AK105	
Vul: NS	♦ QJ5	You bid first.
HCP: 18	♣ J4	

Board: 239	♠ 8763	The opponents are silent.
Dealer: S	♥ AKQ5	
Vul: EW	♦ 1095	Partner bids first.
HCP: 14	♣ KQ	

Board: 240	♠ AJ106	The opponents are silent.
Dealer: N	♥ A	
Vul: Both	♦ AQJ75	You bid first.
HCP: 17	♣ J76	

Board: 241	♠ 52	The opponents are silent.
Dealer: S	♥ K9	
Vul: NS	♦ KJ2	Partner bids first.
HCP: 12	♣ KQ7642	

# 1 Minor w/Raise OR Balanced Response -- Leveled Both hands (Answers Page)

Board: 237			West	North	East	South
Dealer: S						1♦
Vul: None	North:	South:	Pass	2♦ <sup>1</sup>	Pass	3NT
North HCP: 13	♠ AQ	♠ K32	Pass	4♦	Pass	4♥ <sup>2</sup>
South HCP: 18	♥ 109	♥ KQJ2	Pass	4NT <sup>3</sup>	Pass	5♠ <sup>4</sup>
Contract: 6N S	♦ 1097642	♦ AKQ8	Pass	6NT	AP	
	♣ AK2	♣ 83				

1. Inverted minors
2. Cue bid, a ♥ stopper
3. Blackwood 0314, for ♦
4. A=2/5 or 5/5, Q(D)=1

Board: 238			West	North	East	South
Dealer: N				1♦	Pass	2♦ <sup>1</sup>
Vul: NS	North:	South:	Pass	3NT	Pass	6♦
North HCP: 18	♠ AK106	♠ 832	AP			
South HCP: 11	♥ AK105	♥ 943				
Contract: 6♦ N	♦ QJ5	♦ AK1098				
	♣ J4	♣ A3				

1. Inverted minors

Board: 239			West	North	East	South
Dealer: S						1♦
Vul: EW	North:	South:	Pass	1♥	Pass	1NT
North HCP: 14	♠ 8763	♠ J5	Pass	2♣ <sup>1</sup>	Pass	2♠
South HCP: 13	♥ AKQ5	♥ 1062	Pass	3NT	AP	
Contract: 3N S	♦ 1095	♦ AQJ6				
	♣ KQ	♣ AJ98				

1. Checkback

Board: 240			West	North	East	South
Dealer: N				1♦	Pass	1♥
Vul: Both	North:	South:	Pass	1♠	Pass	2♠
North HCP: 17	♠ AJ106	♠ Q832	Pass	3♠	AP	
South HCP: 9	♥ A	♥ J1074				
Contract: 3♠ N	♦ AQJ75	♦ K6				
	♣ J76	♣ K54				

Board: 241			West	North	East	South
Dealer: S						1♣
Vul: NS	North:	South:	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 12	♥ K9	♥ Q1064	Pass	3♣	AP	
South HCP: 13	♦ KJ2	♦ Q105				
Contract: 3♣ S	♣ KQ7642	♣ AJ10				

1. Inverted minors



## South hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 237	♠ K32	The opponents are silent.
Dealer: S	♥ KQJ2	
Vul: None	♦ AKQ8	You bid first.
HCP: 18	♣ 83	

Board: 238	♠ 832	The opponents are silent.
Dealer: N	♥ 943	
Vul: NS	♦ AK1098	Partner bids first.
HCP: 11	♣ A3	

Board: 239	♠ J5	The opponents are silent.
Dealer: S	♥ 1062	
Vul: EW	♦ AQJ6	You bid first.
HCP: 13	♣ AJ98	

Board: 240	♠ Q832	The opponents are silent.
Dealer: N	♥ J1074	
Vul: Both	♦ K6	Partner bids first.
HCP: 9	♣ K54	

Board: 241	♠ A93	The opponents are silent.
Dealer: S	♥ Q1064	
Vul: NS	♦ Q105	You bid first.
HCP: 13	♣ AJ10	

# 1 Minor w/Raise OR Balanced Response -- Leveled Both hands (Answers Page)

Board: 237			West	North	East	South
Dealer: S						1♦
Vul: None	North:	South:	Pass	2♦ <sup>1</sup>	Pass	3NT
North HCP: 13	♠ AQ	♠ K32	Pass	4♦	Pass	4♥ <sup>2</sup>
South HCP: 18	♥ 109	♥ KQJ2	Pass	4NT <sup>3</sup>	Pass	5♠ <sup>4</sup>
Contract: 6N S	♦ 1097642	♦ AKQ8	Pass	6NT	AP	
	♣ AK2	♣ 83				

1. Inverted minors
2. Cue bid, a ♥ stopper
3. Blackwood 0314, for ♦
4. A=2/5 or 5/5, Q(D)=1

Board: 238			West	North	East	South
Dealer: N				1♦	Pass	2♦ <sup>1</sup>
Vul: NS	North:	South:	Pass	3NT	Pass	6♦
North HCP: 18	♠ AK106	♠ 832	AP			
South HCP: 11	♥ AK105	♥ 943				
Contract: 6♦ N	♦ QJ5	♦ AK1098				
	♣ J4	♣ A3				

1. Inverted minors

Board: 239			West	North	East	South
Dealer: S						1♦
Vul: EW	North:	South:	Pass	1♥	Pass	1NT
North HCP: 14	♠ 8763	♠ J5	Pass	2♣ <sup>1</sup>	Pass	2♠
South HCP: 13	♥ AKQ5	♥ 1062	Pass	3NT	AP	
Contract: 3N S	♦ 1095	♦ AQJ6				
	♣ KQ	♣ AJ98				

1. Checkback

Board: 240			West	North	East	South
Dealer: N				1♦	Pass	1♥
Vul: Both	North:	South:	Pass	1♠	Pass	2♠
North HCP: 17	♠ AJ106	♠ Q832	Pass	3♠	AP	
South HCP: 9	♥ A	♥ J1074				
Contract: 3♠ N	♦ AQJ75	♦ K6				
	♣ J76	♣ K54				

Board: 241			West	North	East	South
Dealer: S						1♣
Vul: NS	North:	South:	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 12	♥ K9	♥ Q1064	Pass	3♣	AP	
South HCP: 13	♦ KJ2	♦ Q105				
Contract: 3♣ S	♣ KQ7642	♣ AJ10				

1. Inverted minors

## North hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 242	♠ 832	The opponents are silent.
Dealer: N	♥ 963	
Vul: EW	♦ AK64	You bid first.
HCP: 12	♣ KQ9	

Board: 243	♠ 10987	West Opens 1♦.
Dealer: S	♥ J75	East Bids 1NT if possible.
Vul: Both	♦ AJ84	
HCP: 9	♣ QJ	Partner bids first.

Board: 244	♠ A93	The opponents are silent.
Dealer: N	♥ K75	
Vul: None	♦ K75	You bid first.
HCP: 12	♣ Q1065	

Board: 245	♠ AQ98	The opponents are silent.
Dealer: S	♥ 973	
Vul: EW	♦ 1095	Partner bids first.
HCP: 9	♣ K97	

Board: 246	♠ QJ8	East Opens 1♦.
Dealer: N	♥ 643	West Bids 1♠ if possible.
Vul: Both	♦ K4	East Bids 2♠ if possible.
HCP: 11	♣ AJ1083	You bid first.

# 1 Minor w/Raise OR Balanced Response -- Leveled Both hands (Answers Page)

Board: 242	North:	South:	West	North	East	South
Dealer: N	♠ 832	♠ 1096		1♦	Pass	1♥
Vul: EW	♥ 963	♥ AKJ10				
North HCP: 12	♦ AK64	♦ Q87	Pass	1NT	AP	
South HCP: 11	♣ KQ9	♣ J85				
Contract: 1N N						

Board: 243	North:	South:	West	North	East	South
Dealer: S	♠ 10987	♠ J3				Pass
Vul: Both	♥ J75	♥ Q108				
North HCP: 9	♦ AJ84	♦ K5	1♦	Pass	1NT	AP
South HCP: 10	♣ QJ	♣ A109853				
Contract: 1N E						

Board: 244	North:	South:	West	North	East	South
Dealer: N	♠ A93	♠ Q1086		1♣	Pass	1♠
Vul: None	♥ K75	♥ AJ4	Pass	1NT	Pass	2♣ <sup>1</sup>
North HCP: 12	♦ K75	♦ 643	Pass	2♠	Pass	3NT
South HCP: 14	♣ Q1065	♣ AK4	AP			
Contract: 3N N			1. Checkback			

Board: 245	North:	South:	West	North	East	South
Dealer: S	♠ AQ98	♠ K43				1♣
Vul: EW	♥ 973	♥ KQ2	Pass	1♠	Pass	1NT
North HCP: 9	♦ 1095	♦ J8				
South HCP: 13	♣ K97	♣ A10643	AP			
Contract: 1N S						

Board: 246	North:	South:	West	North	East	South
Dealer: N	♠ QJ8	♠ K9		Pass	1♦	Pass
Vul: Both	♥ 643	♥ 9875				
North HCP: 11	♦ K4	♦ A53	1♠	Pass	2♠	AP
South HCP: 12	♣ AJ1083	♣ KQ65				
Contract: 2♠ W						

## South hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 242	♠ 1096	The opponents are silent.
Dealer: N	♥ AKJ10	
Vul: EW	♦ Q87	Partner bids first.
HCP: 11	♣ J85	
Board: 243	♠ J3	West Opens 1♦.
Dealer: S	♥ Q108	East Bids 1NT if possible.
Vul: Both	♦ K5	
HCP: 10	♣ A109853	You bid first.
Board: 244	♠ Q1086	The opponents are silent.
Dealer: N	♥ AJ4	
Vul: None	♦ 643	Partner bids first.
HCP: 14	♣ AK4	
Board: 245	♠ K43	The opponents are silent.
Dealer: S	♥ KQ2	
Vul: EW	♦ J8	You bid first.
HCP: 13	♣ A10643	
Board: 246	♠ K9	East Opens 1♦.
Dealer: N	♥ 9875	West Bids 1♠ if possible.
Vul: Both	♦ A53	East Bids 2♠ if possible.
HCP: 12	♣ KQ65	Partner bids first.

# 1 Minor w/Raise OR Balanced Response -- Leveled Both hands (Answers Page)

Board: 242	North:	South:	West	North	East	South
Dealer: N	♠ 832	♠ 1096		1♦	Pass	1♥
Vul: EW	♥ 963	♥ AKJ10				
North HCP: 12	♦ AK64	♦ Q87	Pass	1NT	AP	
South HCP: 11	♣ KQ9	♣ J85				
Contract: 1N N						

Board: 243	North:	South:	West	North	East	South
Dealer: S	♠ 10987	♠ J3				Pass
Vul: Both	♥ J75	♥ Q108				
North HCP: 9	♦ AJ84	♦ K5	1♦	Pass	1NT	AP
South HCP: 10	♣ QJ	♣ A109853				
Contract: 1N E						

Board: 244	North:	South:	West	North	East	South
Dealer: N	♠ A93	♠ Q1086		1♣	Pass	1♠
Vul: None	♥ K75	♥ AJ4	Pass	1NT	Pass	2♣ <sup>1</sup>
North HCP: 12	♦ K75	♦ 643	Pass	2♠	Pass	3NT
South HCP: 14	♣ Q1065	♣ AK4	AP			
Contract: 3N N			1. Checkback			

Board: 245	North:	South:	West	North	East	South
Dealer: S	♠ AQ98	♠ K43				1♣
Vul: EW	♥ 973	♥ KQ2	Pass	1♠	Pass	1NT
North HCP: 9	♦ 1095	♦ J8				
South HCP: 13	♣ K97	♣ A10643	AP			
Contract: 1N S						

Board: 246	North:	South:	West	North	East	South
Dealer: N	♠ QJ8	♠ K9		Pass	1♦	Pass
Vul: Both	♥ 643	♥ 9875				
North HCP: 11	♦ K4	♦ A53	1♠	Pass	2♠	AP
South HCP: 12	♣ AJ1083	♣ KQ65				
Contract: 2♠ W						

## North hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 247	♠ 9753	The opponents are silent.
Dealer: S	♥ QJ3	
Vul: None	♦ AQ76	Partner bids first.
HCP: 13	♣ A7	

Board: 248	♠ QJ6	The opponents are silent.
Dealer: N	♥ KJ52	
Vul: NS	♦ A	You bid first.
HCP: 13	♣ Q10754	

Board: 249	♠ 9	The opponents are silent.
Dealer: S	♥ QJ9	
Vul: Both	♦ AK1065	Partner bids first.
HCP: 14	♣ A952	

Board: 250	♠ 4	The opponents are silent.
Dealer: N	♥ 6	
Vul: None	♦ QJ543	You bid first.
HCP: 12	♣ AKQ643	

Board: 251	♠ KJ64	The opponents are silent.
Dealer: S	♥ 8765	
Vul: NS	♦ J8	Partner bids first.
HCP: 12	♣ AK5	

# 1 Minor w/Raise OR Balanced Response -- Leveled Both hands (Answers Page)

Board: 247  
Dealer: S  
Vul: None  
North HCP: 13  
South HCP: 11  
Contract: 3N N

North:  
♠ 9753  
♥ QJ3  
♦ AQ76  
♣ A7

South:  
♠ K10  
♥ K1074  
♦ KJ  
♣ J10986

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

1. Fourth suit

Board: 248  
Dealer: N  
Vul: NS  
North HCP: 13  
South HCP: 15  
Contract: 3N N

North:  
♠ QJ6  
♥ KJ52  
♦ A  
♣ Q10754

South:  
♠ A1073  
♥ A97  
♦ 876  
♣ AK6

West	North	East	South
	1♣	Pass	1♠
Pass	1NT	Pass	2♣ <sup>1</sup>
Pass	2♥	Pass	3NT
AP			

1. Checkback

Board: 249  
Dealer: S  
Vul: Both  
North HCP: 14  
South HCP: 13  
Contract: 5♦ S

North:  
♠ 9  
♥ QJ9  
♦ AK1065  
♣ A952

South:  
♠ AQ85  
♥ A842  
♦ Q97  
♣ J4

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

1. Inverted minors  
2. Splinter  
3. Cue bid, a ♥ stopper  
4. Cue bid, a ♣ stopper

Board: 250  
Dealer: N  
Vul: None  
North HCP: 12  
South HCP: 12  
Contract: 2♦ S

North:  
♠ 4  
♥ 6  
♦ QJ543  
♣ AKQ643

South:  
♠ 976  
♥ KQ107  
♦ AK98  
♣ 87

West	North	East	South
	1♣	Pass	1♦
Pass	2♦	AP	

Board: 251  
Dealer: S  
Vul: NS  
North HCP: 12  
South HCP: 13  
Contract: 3N N

North:  
♠ KJ64  
♥ 8765  
♦ J8  
♣ AK5

South:  
♠ A2  
♥ Q  
♦ AQ10643  
♣ J963

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



## South hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 247	♠ K10	The opponents are silent.
Dealer: S	♥ K1074	
Vul: None	♦ KJ	You bid first.
HCP: 11	♣ J10986	

Board: 248	♠ A1073	The opponents are silent.
Dealer: N	♥ A97	
Vul: NS	♦ 876	Partner bids first.
HCP: 15	♣ AK6	

Board: 249	♠ AQ85	The opponents are silent.
Dealer: S	♥ A842	
Vul: Both	♦ Q97	You bid first.
HCP: 13	♣ J4	

Board: 250	♠ 976	The opponents are silent.
Dealer: N	♥ KQ107	
Vul: None	♦ AK98	Partner bids first.
HCP: 12	♣ 87	

Board: 251	♠ A2	The opponents are silent.
Dealer: S	♥ Q	
Vul: NS	♦ AQ10643	You bid first.
HCP: 13	♣ J963	

# 1 Minor w/Raise OR Balanced Response -- Leveled Both hands (Answers Page)

Board: 247  
Dealer: S  
Vul: None  
North HCP: 13  
South HCP: 11  
Contract: 3N N

North:  
♠ 9753  
♥ QJ3  
♦ AQ76  
♣ A7

South:  
♠ K10  
♥ K1074  
♦ KJ  
♣ J10986

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

1. Fourth suit

Board: 248  
Dealer: N  
Vul: NS  
North HCP: 13  
South HCP: 15  
Contract: 3N N

North:  
♠ QJ6  
♥ KJ52  
♦ A  
♣ Q10754

South:  
♠ A1073  
♥ A97  
♦ 876  
♣ AK6

West	North	East	South
	1♣	Pass	1♠
Pass	1NT	Pass	2♣ <sup>1</sup>
Pass	2♥	Pass	3NT
AP			

1. Checkback

Board: 249  
Dealer: S  
Vul: Both  
North HCP: 14  
South HCP: 13  
Contract: 5♦ S

North:  
♠ 9  
♥ QJ9  
♦ AK1065  
♣ A952

South:  
♠ AQ85  
♥ A842  
♦ Q97  
♣ J4

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

1. Inverted minors  
2. Splinter  
3. Cue bid, a ♥ stopper  
4. Cue bid, a ♣ stopper

Board: 250  
Dealer: N  
Vul: None  
North HCP: 12  
South HCP: 12  
Contract: 2♦ S

North:  
♠ 4  
♥ 6  
♦ QJ543  
♣ AKQ643

South:  
♠ 976  
♥ KQ107  
♦ AK98  
♣ 87

West	North	East	South
	1♣	Pass	1♦
Pass	2♦	AP	

Board: 251  
Dealer: S  
Vul: NS  
North HCP: 12  
South HCP: 13  
Contract: 3N N

North:  
♠ KJ64  
♥ 8765  
♦ J8  
♣ AK5

South:  
♠ A2  
♥ Q  
♦ AQ10643  
♣ J963

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

## North hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 252	♠ A72	The opponents are silent.
Dealer: N	♥ KJ3	
Vul: EW	♦ J1065	You bid first.
HCP: 13	♣ KJ3	

Board: 253	♠ A86	The opponents are silent.
Dealer: S	♥ 7	
Vul: None	♦ Q8742	Partner bids first.
HCP: 13	♣ AK103	

Board: 254	♠ K75	The opponents are silent.
Dealer: N	♥ 107	
Vul: NS	♦ AKQ984	You bid first.
HCP: 12	♣ 76	

Board: 255	♠ 1092	The opponents are silent.
Dealer: S	♥ AK52	
Vul: EW	♦ 753	Partner bids first.
HCP: 11	♣ A65	

Board: 256	♠ Q1032	The opponents are silent.
Dealer: N	♥ AK105	
Vul: Both	♦ KJ4	You bid first.
HCP: 18	♣ KQ	

## 1 Minor w/Raise OR Balanced Response -- Leveled Both hands (Answers Page)

Board: 252						
Dealer: N	North:	South:	West	North	East	South
Vul: EW	♠ A72	♠ J63		1♦	Pass	1♥
North HCP: 13	♥ KJ3	♥ Q1094	Pass	1NT	Pass	2NT
South HCP: 12	♦ J1065	♦ K4	Pass	3♥	AP	
Contract: 3♥ S	♣ KJ3	♣ AQ87				

Board: 253	North:	South:	West	North	East	South
Dealer: S	♠ A86	♠ Q932				1♦
Vul: None	♥ 7	♥ AQ85	Pass	2♦ <sup>1</sup>	Pass	2NT
North HCP: 13	♦ Q8742	♦ A63	Pass	3♦	AP	
South HCP: 12	♣ AK103	♣ 92				
Contract: 3♦ S			1. Inverted minors			

Board: 254	North:	South:	West	North	East	South
Dealer: N	♠ K75	♠ A1086		1♦	Pass	1♥
Vul: NS	♥ 107	♥ AQ94				
North HCP: 12	♦ AKQ984	♦ J3	Pass	2♦	Pass	3NT
South HCP: 12	♣ 76	♣ J103	AP			
Contract: 3N S						

Board: 255	North:	South:	West	North	East	South
Dealer: S	♠ 1092	♠ 643				1♦
Vul: EW	♥ AK52	♥ Q9	Pass	1♥	Pass	1NT
North HCP: 11	♦ 753	♦ AJ86	AP			
South HCP: 12	♣ A65	♣ KQ74				
Contract: 1N S						

Board: 256	North:	South:	West	North	East	South
Dealer: N	♠ Q1032	♠ 975		1♦	Pass	2♦ <sup>1</sup>
Vul: Both	♥ AK105	♥ 2	Pass	3NT	Pass	6♦
North HCP: 18	♦ KJ4	♦ AQ972	AP			
South HCP: 11	♣ KQ	♣ AJ52	1. Inverted minors			
Contract: 6♦ N						

## South hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 252	♠ J63	The opponents are silent.
Dealer: N	♥ Q1094	
Vul: EW	♦ K4	Partner bids first.
HCP: 12	♣ AQ87	

Board: 253	♠ Q932	The opponents are silent.
Dealer: S	♥ AQ85	
Vul: None	♦ A63	You bid first.
HCP: 12	♣ 92	

Board: 254	♠ A1086	The opponents are silent.
Dealer: N	♥ AQ94	
Vul: NS	♦ J3	Partner bids first.
HCP: 12	♣ J103	

Board: 255	♠ 643	The opponents are silent.
Dealer: S	♥ Q9	
Vul: EW	♦ AJ86	You bid first.
HCP: 12	♣ KQ74	

Board: 256	♠ 975	The opponents are silent.
Dealer: N	♥ 2	
Vul: Both	♦ AQ972	Partner bids first.
HCP: 11	♣ AJ52	

## 1 Minor w/Raise OR Balanced Response -- Leveled Both hands (Answers Page)

Board: 252						
Dealer: N	North:	South:	West	North	East	South
Vul: EW	♠ A72	♠ J63		1♦	Pass	1♥
North HCP: 13	♥ KJ3	♥ Q1094	Pass	1NT	Pass	2NT
South HCP: 12	♦ J1065	♦ K4	Pass	3♥	AP	
Contract: 3♥ S	♣ KJ3	♣ AQ87				

Board: 253	North:	South:	West	North	East	South
Dealer: S	♠ A86	♠ Q932				1♦
Vul: None	♥ 7	♥ AQ85	Pass	2♦ <sup>1</sup>	Pass	2NT
North HCP: 13	♦ Q8742	♦ A63	Pass	3♦	AP	
South HCP: 12	♣ AK103	♣ 92				
Contract: 3♦ S			1. Inverted minors			

Board: 254	North:	South:	West	North	East	South
Dealer: N	♠ K75	♠ A1086		1♦	Pass	1♥
Vul: NS	♥ 107	♥ AQ94				
North HCP: 12	♦ AKQ984	♦ J3	Pass	2♦	Pass	3NT
South HCP: 12	♣ 76	♣ J103	AP			
Contract: 3N S						

Board: 255	North:	South:	West	North	East	South
Dealer: S	♠ 1092	♠ 643				1♦
Vul: EW	♥ AK52	♥ Q9	Pass	1♥	Pass	1NT
North HCP: 11	♦ 753	♦ AJ86	AP			
South HCP: 12	♣ A65	♣ KQ74				
Contract: 1N S						

Board: 256	North:	South:	West	North	East	South
Dealer: N	♠ Q1032	♠ 975		1♦	Pass	2♦ <sup>1</sup>
Vul: Both	♥ AK105	♥ 2	Pass	3NT	Pass	6♦
North HCP: 18	♦ KJ4	♦ AQ972	AP			
South HCP: 11	♣ KQ	♣ AJ52	1. Inverted minors			
Contract: 6♦ N						

## North hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 257	♠ J10	The opponents are silent.
Dealer: S	♥ A10	
Vul: NS	♦ AK976	Partner bids first.
HCP: 17	♣ AJ62	

Board: 258	♠ AK98	The opponents are silent.
Dealer: N	♥ 75	
Vul: EW	♦ K98	You bid first.
HCP: 12	♣ Q652	

Board: 259	♠ Q1076	The opponents are silent.
Dealer: S	♥ Q5	
Vul: None	♦ KQ87	Partner bids first.
HCP: 12	♣ K73	

Board: 260	♠ KJ7	The opponents are silent.
Dealer: N	♥ 9852	
Vul: Both	♦ KJ108	You bid first.
HCP: 12	♣ A4	

Board: 261	♠ 102	The opponents are silent.
Dealer: S	♥ Q4	
Vul: None	♦ K10976	Partner bids first.
HCP: 12	♣ AK42	

# 1 Minor w/Raise OR Balanced Response -- Levelled Both hands (Answers Page)

Board: 257

Dealer: S

Vul: NS

North HCP: 17

South HCP: 13

Contract: 6♦ S

North:

♠ J10

♥ A10

♦ AK976

♣ AJ62

South:

♠ AK32

♥ KQ96

♦ J83

♣ 108

West North East South

1♦

Pass 2♦<sup>1</sup> Pass 2♥

Pass 4♦ Pass 4♥<sup>2</sup>

Pass 4NT<sup>3</sup> Pass 5♦<sup>4</sup>

Pass 6♦ AP

1. Inverted minors

2. Cue bid, a ♥ stopper

3. Blackwood 0314, for ♦

4. A=1/5 or 4/5

Board: 258

Dealer: N

Vul: EW

North HCP: 12

South HCP: 14

Contract: 3♣ N

North:

♠ AK98

♥ 75

♦ K98

♣ Q652

South:

♠ J2

♥ KQ4

♦ 103

♣ AKJ1074

West North East South

1♣ Pass 2♣<sup>1</sup>

Pass 2NT Pass 3♣

AP

1. Inverted minors

Board: 259

Dealer: S

Vul: None

North HCP: 12

South HCP: 19

Contract: 4♠ N

North:

♠ Q1076

♥ Q5

♦ KQ87

♣ K73

South:

♠ K853

♥ AKJ

♦ A105

♣ A86

West North East South

1♣

Pass 1♦ Pass 2NT

Pass 3♠ Pass 4♠

AP

Board: 260

Dealer: N

Vul: Both

North HCP: 12

South HCP: 8

Contract: 2♥ S

North:

♠ KJ7

♥ 9852

♦ KJ108

♣ A4

South:

♠ A943

♥ Q763

♦ 63

♣ Q75

West North East South

1♦ Pass 1♥

Pass 2♥ AP

Board: 261

Dealer: S

Vul: None

North HCP: 12

South HCP: 13

Contract: 3N N

North:

♠ 102

♥ Q4

♦ K10976

♣ AK42

South:

♠ AK84

♥ A1063

♦ Q85

♣ 83

West North East South

1♦

Pass 2♦<sup>1</sup> Pass 2♥

Pass 3NT AP

1. Inverted minors



## South hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 257	♠ AK32	The opponents are silent.
Dealer: S	♥ KQ96	
Vul: NS	♦ J83	You bid first.
HCP: 13	♣ 108	

Board: 258	♠ J2	The opponents are silent.
Dealer: N	♥ KQ4	
Vul: EW	♦ 103	Partner bids first.
HCP: 14	♣ AKJ1074	

Board: 259	♠ K853	The opponents are silent.
Dealer: S	♥ AKJ	
Vul: None	♦ A105	You bid first.
HCP: 19	♣ A86	

Board: 260	♠ A943	The opponents are silent.
Dealer: N	♥ Q763	
Vul: Both	♦ 63	Partner bids first.
HCP: 8	♣ Q75	

Board: 261	♠ AK84	The opponents are silent.
Dealer: S	♥ A1063	
Vul: None	♦ Q85	You bid first.
HCP: 13	♣ 83	

# 1 Minor w/Raise OR Balanced Response -- Levelled Both hands (Answers Page)

Board: 257

Dealer: S

Vul: NS

North HCP: 17

South HCP: 13

Contract: 6♦ S

North:

♠ J10

♥ A10

♦ AK976

♣ AJ62

South:

♠ AK32

♥ KQ96

♦ J83

♣ 108

West North East South

1♦

Pass 2♦<sup>1</sup> Pass 2♥

Pass 4♦ Pass 4♥<sup>2</sup>

Pass 4NT<sup>3</sup> Pass 5♦<sup>4</sup>

Pass 6♦ AP

1. Inverted minors

2. Cue bid, a ♥ stopper

3. Blackwood 0314, for ♦

4. A=1/5 or 4/5

Board: 258

Dealer: N

Vul: EW

North HCP: 12

South HCP: 14

Contract: 3♣ N

North:

♠ AK98

♥ 75

♦ K98

♣ Q652

South:

♠ J2

♥ KQ4

♦ 103

♣ AKJ1074

West North East South

1♣ Pass 2♣<sup>1</sup>

Pass 2NT Pass 3♣

AP

1. Inverted minors

Board: 259

Dealer: S

Vul: None

North HCP: 12

South HCP: 19

Contract: 4♠ N

North:

♠ Q1076

♥ Q5

♦ KQ87

♣ K73

South:

♠ K853

♥ AKJ

♦ A105

♣ A86

West North East South

1♣

Pass 1♦ Pass 2NT

Pass 3♠ Pass 4♠

AP

Board: 260

Dealer: N

Vul: Both

North HCP: 12

South HCP: 8

Contract: 2♥ S

North:

♠ KJ7

♥ 9852

♦ KJ108

♣ A4

South:

♠ A943

♥ Q763

♦ 63

♣ Q75

West North East South

1♦ Pass 1♥

Pass 2♥ AP

Board: 261

Dealer: S

Vul: None

North HCP: 12

South HCP: 13

Contract: 3N N

North:

♠ 102

♥ Q4

♦ K10976

♣ AK42

South:

♠ AK84

♥ A1063

♦ Q85

♣ 83

West North East South

1♦

Pass 2♦<sup>1</sup> Pass 2♥

Pass 3NT AP

1. Inverted minors

## North hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 262	♠ J96	The opponents are silent.
Dealer: N	♥ KQ	
Vul: NS	♦ Q7	
HCP: 16	♣ AKJ986	You bid first.

Board: 263	♠ AK53	The opponents are silent.
Dealer: S	♥ 974	
Vul: Both	♦ QJ6	
HCP: 10	♣ 1064	Partner bids first.

Board: 264	♠ A432	West Doubles Pass if possible.
Dealer: N	♥ K96	East Bids 3♦ if possible.
Vul: None	♦ QJ7	
HCP: 12	♣ Q105	You bid first.

Board: 265	♠ K942	The opponents are silent.
Dealer: S	♥ 74	
Vul: NS	♦ 8543	
HCP: 10	♣ AK8	Partner bids first.

Board: 266	♠ 6543	The opponents are silent.
Dealer: N	♥ AK8	
Vul: EW	♦ Q1085	
HCP: 12	♣ K2	You bid first.

# 1 Minor w/Raise OR Balanced Response -- Leveled Both hands (Answers Page)

Board: 262	North:	South:	West	North	East	South
Dealer: N	♠ J96	♠ AKQ7		1♣	Pass	1♠
Vul: NS	♥ KQ	♥ 865				
North HCP: 16	♦ Q7	♦ J105	Pass	3♣	AP	
South HCP: 12	♣ AKJ986	♣ Q103				
Contract: 3♣ N						

Board: 263	North:	South:	West	North	East	South
Dealer: S	♠ AK53	♠ J				1♦
Vul: Both	♥ 974	♥ AK62	Pass	1♠	Pass	2♥
North HCP: 10	♦ QJ6	♦ AK1098	Pass	3♣ <sup>1</sup>	Pass	3NT
South HCP: 18	♣ 1064	♣ K75	AP			
Contract: 3N S			1. Fourth suit			

Board: 264	North:	South:	West	North	East	South
Dealer: N	♠ A432	♠ QJ85		1♣	Pass	1♠
Vul: None	♥ K96	♥ J83	Pass	2♠	Pass	Pass
North HCP: 12	♦ QJ7	♦ A104	X	Pass	3♦	3♠
South HCP: 8	♣ Q105	♣ 986	AP			
Contract: 3♠ S						

Board: 265	North:	South:	West	North	East	South
Dealer: S	♠ K942	♠ J103				1♣
Vul: NS	♥ 74	♥ AJ83	Pass	1♦	Pass	1♥
North HCP: 10	♦ 8543	♦ A109				
South HCP: 12	♣ AK8	♣ Q75	Pass	1NT	AP	
Contract: 1N N						

Board: 266	North:	South:	West	North	East	South
Dealer: N	♠ 6543	♠ AK		1♦	Pass	2♦ <sup>1</sup>
Vul: EW	♥ AK8	♥ Q92	Pass	2NT	Pass	3NT
North HCP: 12	♦ Q1085	♦ AKJ962	AP			
South HCP: 19	♣ K2	♣ Q6	1. Inverted minors			
Contract: 3N N						

## South hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 262	♠ AKQ7	The opponents are silent.
Dealer: N	♥ 865	
Vul: NS	♦ J105	Partner bids first.
HCP: 12	♣ Q103	

Board: 263	♠ J	The opponents are silent.
Dealer: S	♥ AK62	
Vul: Both	♦ AK1098	You bid first.
HCP: 18	♣ K75	

Board: 264	♠ QJ85	West Doubles Pass if possible.
Dealer: N	♥ J83	East Bids 3♦ if possible.
Vul: None	♦ A104	
HCP: 8	♣ 986	Partner bids first.

Board: 265	♠ J103	The opponents are silent.
Dealer: S	♥ AJ83	
Vul: NS	♦ A109	You bid first.
HCP: 12	♣ Q75	

Board: 266	♠ AK	The opponents are silent.
Dealer: N	♥ Q92	
Vul: EW	♦ AKJ962	Partner bids first.
HCP: 19	♣ Q6	

# 1 Minor w/Raise OR Balanced Response -- Leveled Both hands (Answers Page)

Board: 262	North:	South:	West	North	East	South
Dealer: N	♠ J96	♠ AKQ7		1♣	Pass	1♠
Vul: NS	♥ KQ	♥ 865				
North HCP: 16	♦ Q7	♦ J105	Pass	3♣	AP	
South HCP: 12	♣ AKJ986	♣ Q103				
Contract: 3♣ N						

Board: 263	North:	South:	West	North	East	South
Dealer: S	♠ AK53	♠ J				1♦
Vul: Both	♥ 974	♥ AK62	Pass	1♠	Pass	2♥
North HCP: 10	♦ QJ6	♦ AK1098	Pass	3♣ <sup>1</sup>	Pass	3NT
South HCP: 18	♣ 1064	♣ K75	AP			
Contract: 3N S			1. Fourth suit			

Board: 264	North:	South:	West	North	East	South
Dealer: N	♠ A432	♠ QJ85		1♣	Pass	1♠
Vul: None	♥ K96	♥ J83	Pass	2♠	Pass	Pass
North HCP: 12	♦ QJ7	♦ A104	X	Pass	3♦	3♠
South HCP: 8	♣ Q105	♣ 986	AP			
Contract: 3♠ S						

Board: 265	North:	South:	West	North	East	South
Dealer: S	♠ K942	♠ J103				1♣
Vul: NS	♥ 74	♥ AJ83	Pass	1♦	Pass	1♥
North HCP: 10	♦ 8543	♦ A109				
South HCP: 12	♣ AK8	♣ Q75	Pass	1NT	AP	
Contract: 1N N						

Board: 266	North:	South:	West	North	East	South
Dealer: N	♠ 6543	♠ AK		1♦	Pass	2♦ <sup>1</sup>
Vul: EW	♥ AK8	♥ Q92	Pass	2NT	Pass	3NT
North HCP: 12	♦ Q1085	♦ AKJ962	AP			
South HCP: 19	♣ K2	♣ Q6	1. Inverted minors			
Contract: 3N N						

## North hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 267	♠ KJ9	The opponents are silent.
Dealer: S	♥ A843	
Vul: None	♦ 104	Partner bids first.
HCP: 11	♣ QJ84	

Board: 268	♠ AQ105	The opponents are silent.
Dealer: N	♥ A753	
Vul: NS	♦ A1083	You bid first.
HCP: 18	♣ A	

Board: 269	♠ Q62	The opponents are silent.
Dealer: S	♥ 72	
Vul: EW	♦ AQ93	Partner bids first.
HCP: 11	♣ K953	

Board: 270	♠ 8653	The opponents are silent.
Dealer: N	♥ Q	
Vul: Both	♦ KQ6	You bid first.
HCP: 12	♣ AJ654	

Board: 271	♠ QJ85	The opponents are silent.
Dealer: S	♥ J104	
Vul: Both	♦ AK	Partner bids first.
HCP: 15	♣ A1054	

# 1 Minor w/Raise OR Balanced Response -- Levelled Both hands (Answers Page)

Board: 267	North:	South:	West	North	East	South
Dealer: S	♠ KJ9	♠ Q54				1♦
Vul: None	♥ A843	♥ 976	Pass	1♥	Pass	1NT
North HCP: 11	♦ 104	♦ AQ763	AP			
South HCP: 12	♣ QJ84	♣ A7				
Contract: 1N S						

Board: 268	North:	South:	West	North	East	South
Dealer: N	♠ AQ105	♠ 74		1♦	Pass	2♦ <sup>1</sup>
Vul: NS	♥ A753	♥ K6	Pass	3NT	AP	
North HCP: 18	♦ A1083	♦ KJ972	1. Inverted minors			
South HCP: 10	♣ A	♣ QJ87				
Contract: 3N N						

Board: 269	North:	South:	West	North	East	South
Dealer: S	♠ Q62	♠ K108				1♣
Vul: EW	♥ 72	♥ AJ3	Pass	1♦	Pass	1NT
North HCP: 11	♦ AQ93	♦ K74	Pass	2♣	AP	
South HCP: 14	♣ K953	♣ QJ74				
Contract: 2♣ S						

Board: 270	North:	South:	West	North	East	South
Dealer: N	♠ 8653	♠ A42		1♣	Pass	1♥
Vul: Both	♥ Q	♥ J542	Pass	1♠	Pass	1NT
North HCP: 12	♦ KQ6	♦ A107	AP			
South HCP: 11	♣ AJ654	♣ Q83				
Contract: 1N S						

Board: 271	North:	South:	West	North	East	South
Dealer: S	♠ QJ85	♠ K9				1♦
Vul: Both	♥ J104	♥ A952	Pass	1♠	Pass	1NT
North HCP: 15	♦ AK	♦ QJ105	Pass	2♣ <sup>1</sup>	Pass	2NT
South HCP: 14	♣ A1054	♣ KJ7	Pass	3♣	Pass	3NT
Contract: 3N S			AP			
			1. Checkback			



## South hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 267	♠ Q54	The opponents are silent.
Dealer: S	♥ 976	
Vul: None	♦ AQ763	You bid first.
HCP: 12	♣ A7	

Board: 268	♠ 74	The opponents are silent.
Dealer: N	♥ K6	
Vul: NS	♦ KJ972	Partner bids first.
HCP: 10	♣ QJ87	

Board: 269	♠ K108	The opponents are silent.
Dealer: S	♥ AJ3	
Vul: EW	♦ K74	You bid first.
HCP: 14	♣ QJ74	

Board: 270	♠ A42	The opponents are silent.
Dealer: N	♥ J542	
Vul: Both	♦ A107	Partner bids first.
HCP: 11	♣ Q83	

Board: 271	♠ K9	The opponents are silent.
Dealer: S	♥ A952	
Vul: Both	♦ QJ105	You bid first.
HCP: 14	♣ KJ7	

# 1 Minor w/Raise OR Balanced Response -- Levelled Both hands (Answers Page)

Board: 267	North:	South:	West	North	East	South
Dealer: S	♠ KJ9	♠ Q54				1♦
Vul: None	♥ A843	♥ 976	Pass	1♥	Pass	1NT
North HCP: 11	♦ 104	♦ AQ763	AP			
South HCP: 12	♣ QJ84	♣ A7				
Contract: 1N S						

Board: 268	North:	South:	West	North	East	South
Dealer: N	♠ AQ105	♠ 74		1♦	Pass	2♦ <sup>1</sup>
Vul: NS	♥ A753	♥ K6	Pass	3NT	AP	
North HCP: 18	♦ A1083	♦ KJ972	1. Inverted minors			
South HCP: 10	♣ A	♣ QJ87				
Contract: 3N N						

Board: 269	North:	South:	West	North	East	South
Dealer: S	♠ Q62	♠ K108				1♣
Vul: EW	♥ 72	♥ AJ3	Pass	1♦	Pass	1NT
North HCP: 11	♦ AQ93	♦ K74	Pass	2♣	AP	
South HCP: 14	♣ K953	♣ QJ74				
Contract: 2♣ S						

Board: 270	North:	South:	West	North	East	South
Dealer: N	♠ 8653	♠ A42		1♣	Pass	1♥
Vul: Both	♥ Q	♥ J542	Pass	1♠	Pass	1NT
North HCP: 12	♦ KQ6	♦ A107	AP			
South HCP: 11	♣ AJ654	♣ Q83				
Contract: 1N S						

Board: 271	North:	South:	West	North	East	South
Dealer: S	♠ QJ85	♠ K9				1♦
Vul: Both	♥ J104	♥ A952	Pass	1♠	Pass	1NT
North HCP: 15	♦ AK	♦ QJ105	Pass	2♣ <sup>1</sup>	Pass	2NT
South HCP: 14	♣ A1054	♣ KJ7	Pass	3♣	Pass	3NT
Contract: 3N S			AP			
			1. Checkback			

## North hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 272	♠ AJ75	The opponents are silent.
Dealer: N	♥ QJ92	
Vul: None	♦ K	You bid first.
HCP: 16	♣ AJ43	

Board: 273	♠ A1042	The opponents are silent.
Dealer: S	♥ Q76	
Vul: EW	♦ Q108	Partner bids first.
HCP: 12	♣ A94	

Board: 274	♠ KQ63	The opponents are silent.
Dealer: N	♥ AJ86	
Vul: Both	♦ Q1073	You bid first.
HCP: 12	♣ 8	

Board: 275	♠ 105	The opponents are silent.
Dealer: S	♥ A2	
Vul: None	♦ K7432	Partner bids first.
HCP: 12	♣ AJ43	



## South hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 272	♠ K1092	The opponents are silent.
Dealer: N	♥ A86	
Vul: None	♦ AJ86	Partner bids first.
HCP: 12	♣ 87	

Board: 273	♠ Q85	The opponents are silent.
Dealer: S	♥ AJ93	
Vul: EW	♦ J9	You bid first.
HCP: 13	♣ KQ53	

Board: 274	♠ A1072	The opponents are silent.
Dealer: N	♥ 743	
Vul: Both	♦ AK65	Partner bids first.
HCP: 18	♣ AK	

Board: 275	♠ AKQ6	The opponents are silent.
Dealer: S	♥ Q1063	
Vul: None	♦ 1095	You bid first.
HCP: 14	♣ K7	

# 1 Minor w/Raise OR Balanced Response -- Levelled Both hands (Answers Page)

Board: 272	North:	South:	West	North	East	South
Dealer: N	♠ AJ75	♠ K1092		1♣	Pass	1♦
Vul: None	♥ QJ92	♥ A86	Pass	1♥	Pass	1♠ <sup>1</sup>
North HCP: 16	♦ K	♦ AJ86	Pass	3NT	AP	
South HCP: 12	♣ AJ43	♣ 87				
Contract: 3N N			1. Fourth suit			

Board: 273	North:	South:	West	North	East	South
Dealer: S	♠ A1042	♠ Q85				1♣
Vul: EW	♥ Q76	♥ AJ93	Pass	1♠	Pass	1NT
North HCP: 12	♦ Q108	♦ J9	Pass	2NT	Pass	3♠
South HCP: 13	♣ A94	♣ KQ53	AP			
Contract: 3♠ N						

Board: 274	North:	South:	West	North	East	South
Dealer: N	♠ KQ63	♠ A1072		1♦	Pass	1♠
Vul: Both	♥ AJ86	♥ 743	Pass	2♠	Pass	4♦ <sup>1</sup>
North HCP: 12	♦ Q1073	♦ AK65	Pass	4♥ <sup>2</sup>	Pass	4NT <sup>3</sup>
South HCP: 18	♣ 8	♣ AK	Pass	5♠ <sup>4</sup>	Pass	6♠
Contract: 6♠ S			AP			
			1. Cue bid, a ♦ stopper			
			2. Cue bid, a ♣ stopper			
			3. Blackwood 0314, for ♠			
			4. A=2/5 or 5/5, Q(S)=1			

Board: 275	North:	South:	West	North	East	South
Dealer: S	♠ 105	♠ AKQ6				1♦
Vul: None	♥ A2	♥ Q1063	Pass	2♦ <sup>1</sup>	Pass	2♥
North HCP: 12	♦ K7432	♦ 1095				
South HCP: 14	♣ AJ43	♣ K7	Pass	5♦	AP	
Contract: 5♦ S			1. Inverted minors			

## North hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 276	♠ A75	The opponents are silent.
Dealer: N	♥ A97	
Vul: Both	♦ Q4	You bid first.
HCP: 19	♣ AKQ64	

Board: 277	♠ A765	The opponents are silent.
Dealer: S	♥ 7542	
Vul: None	♦ Q6	Partner bids first.
HCP: 11	♣ KQ3	

Board: 278	♠ K1052	The opponents are silent.
Dealer: N	♥ AK108	
Vul: NS	♦ 103	You bid first.
HCP: 14	♣ A54	

Board: 279	♠ 986	The opponents are silent.
Dealer: S	♥ J7	
Vul: EW	♦ AKQ3	Partner bids first.
HCP: 18	♣ AKJ6	

Board: 280	♠ 753	The opponents are silent.
Dealer: N	♥ A92	
Vul: None	♦ A8	You bid first.
HCP: 11	♣ QJ1093	

# 1 Minor w/Raise OR Balanced Response -- Leveled Both hands (Answers Page)

Board: 276  
 Dealer: N  
 Vul: Both  
 North HCP: 19  
 South HCP: 13  
 Contract: 6♣ N

North:  
 ♠ A75  
 ♥ A97  
 ♦ Q4  
 ♣ AKQ64

South:  
 ♠ KQ9  
 ♥ QJ3  
 ♦ AJ75  
 ♣ 987

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

1. Cue bid, a ♥ stopper
2. Blackwood 0314, for ♣
3. A=1/5 or 4/5
4. ♣ queen no ♠ king

Board: 277  
 Dealer: S  
 Vul: None  
 North HCP: 11  
 South HCP: 14  
 Contract: 1N S

North:  
 ♠ A765  
 ♥ 7542  
 ♦ Q6  
 ♣ KQ3

South:  
 ♠ KQ4  
 ♥ 1098  
 ♦ AKJ85  
 ♣ J6

West	North	East	South
			1♦
Pass	1♥	Pass	1NT
AP			

Board: 278  
 Dealer: N  
 Vul: NS  
 North HCP: 14  
 South HCP: 16  
 Contract: 3N S

North:  
 ♠ K1052  
 ♥ AK108  
 ♦ 103  
 ♣ A54

South:  
 ♠ AQ6  
 ♥ J62  
 ♦ AQ98  
 ♣ K76

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

1. Fourth suit

Board: 279  
 Dealer: S  
 Vul: EW  
 North HCP: 18  
 South HCP: 12  
 Contract: 3N S

North:  
 ♠ 986  
 ♥ J7  
 ♦ AKQ3  
 ♣ AKJ6

South:  
 ♠ KQ32  
 ♥ AQ43  
 ♦ J9  
 ♣ 984

West	North	East	South
			1♣
Pass	2♣ <sup>1</sup>	Pass	2NT
Pass	3NT	AP	

1. Inverted minors



Board: 280

Dealer: N

Vul: None

North HCP: 11

South HCP: 11

Contract: 1N N

North:

♠ 753

♥ A92

♦ A8

♣ QJ1093

South:

♠ J62

♥ J643

♦ KQJ9

♣ K5

West	North	East	South
	1♣	Pass	1♦
Pass	1NT	AP	

## South hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 276	♠ KQ9	The opponents are silent.
Dealer: N	♥ QJ3	
Vul: Both	♦ AJ75	Partner bids first.
HCP: 13	♣ 987	

Board: 277	♠ KQ4	The opponents are silent.
Dealer: S	♥ 1098	
Vul: None	♦ AKJ85	You bid first.
HCP: 14	♣ J6	

Board: 278	♠ AQ6	The opponents are silent.
Dealer: N	♥ J62	
Vul: NS	♦ AQ98	Partner bids first.
HCP: 16	♣ K76	

Board: 279	♠ KQ32	The opponents are silent.
Dealer: S	♥ AQ43	
Vul: EW	♦ J9	You bid first.
HCP: 12	♣ 984	

Board: 280	♠ J62	The opponents are silent.
Dealer: N	♥ J643	
Vul: None	♦ KQJ9	Partner bids first.
HCP: 11	♣ K5	

# 1 Minor w/Raise OR Balanced Response -- Leveled Both hands (Answers Page)

Board: 276  
 Dealer: N  
 Vul: Both  
 North HCP: 19  
 South HCP: 13  
 Contract: 6♣ N

North:  
 ♠ A75  
 ♥ A97  
 ♦ Q4  
 ♣ AKQ64

South:  
 ♠ KQ9  
 ♥ QJ3  
 ♦ AJ75  
 ♣ 987

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

1. Cue bid, a ♥ stopper
2. Blackwood 0314, for ♣
3. A=1/5 or 4/5
4. ♣ queen no ♠ king

Board: 277  
 Dealer: S  
 Vul: None  
 North HCP: 11  
 South HCP: 14  
 Contract: 1N S

North:  
 ♠ A765  
 ♥ 7542  
 ♦ Q6  
 ♣ KQ3

South:  
 ♠ KQ4  
 ♥ 1098  
 ♦ AKJ85  
 ♣ J6

West	North	East	South
			1♦
Pass	1♥	Pass	1NT
AP			

Board: 278  
 Dealer: N  
 Vul: NS  
 North HCP: 14  
 South HCP: 16  
 Contract: 3N S

North:  
 ♠ K1052  
 ♥ AK108  
 ♦ 103  
 ♣ A54

South:  
 ♠ AQ6  
 ♥ J62  
 ♦ AQ98  
 ♣ K76

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

1. Fourth suit

Board: 279  
 Dealer: S  
 Vul: EW  
 North HCP: 18  
 South HCP: 12  
 Contract: 3N S

North:  
 ♠ 986  
 ♥ J7  
 ♦ AKQ3  
 ♣ AKJ6

South:  
 ♠ KQ32  
 ♥ AQ43  
 ♦ J9  
 ♣ 984

West	North	East	South
			1♣
Pass	2♣ <sup>1</sup>	Pass	2NT
Pass	3NT	AP	

1. Inverted minors

Board: 280

Dealer: N

Vul: None

North HCP: 11

South HCP: 11

Contract: 1N N

North:

♠ 753

♥ A92

♦ A8

♣ QJ1093

South:

♠ J62

♥ J643

♦ KQJ9

♣ K5

West	North	East	South
	1♣	Pass	1♦
Pass	1NT	AP	

## North hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 281	♠ Q732	The opponents are silent.
Dealer: S	♥ 85	
Vul: EW	♦ 1083	Partner bids first.
HCP: 8	♣ AQ98	

Board: 282	♠ Q5	The opponents are silent.
Dealer: N	♥ KQ10	
Vul: Both	♦ A87	You bid first.
HCP: 18	♣ AK1093	

Board: 283	♠ A93	The opponents are silent.
Dealer: S	♥ 108	
Vul: NS	♦ AKJ976	Partner bids first.
HCP: 12	♣ 82	

Board: 284	♠ Q8	The opponents are silent.
Dealer: N	♥ J532	
Vul: EW	♦ AJ43	You bid first.
HCP: 14	♣ AQ9	

Board: 285	♠ K6	The opponents are silent.
Dealer: S	♥ 52	
Vul: Both	♦ AQ986	Partner bids first.
HCP: 12	♣ QJ87	

## 1 Minor w/Raise OR Balanced Response -- Leveled Both hands (Answers Page)

Board: 281	North:	South:	West	North	East	South
Dealer: S	♠ Q732	♠ A109				1♣
Vul: EW	♥ 85	♥ K743				
North HCP: 8	♦ 1083	♦ A76	Pass	1♠	Pass	1NT
South HCP: 14	♣ AQ98	♣ K65	AP			
Contract: 1N S						

Board: 282	North:	South:	West	North	East	South
Dealer: N	♠ Q5	♠ AJ86		1♣	Pass	1♥
Vul: Both	♥ KQ10	♥ A742	Pass	2NT	Pass	3♠
North HCP: 18	♦ A87	♦ 104	Pass	3NT	AP	
South HCP: 9	♣ AK1093	♣ 874				
Contract: 3N N						

Board: 283	North:	South:	West	North	East	South
Dealer: S	♠ A93	♠ J1075				1♦
Vul: NS	♥ 108	♥ A3	Pass	2♦ <sup>1</sup>	Pass	2NT
North HCP: 12	♦ AKJ976	♦ Q832	Pass	3♦	AP	
South HCP: 12	♣ 82	♣ AJ3	1. Inverted minors			
Contract: 3♦ S						

Board: 284	North:	South:	West	North	East	South
Dealer: N	♠ Q8	♠ KJ2		1♦	Pass	2♦ <sup>1</sup>
Vul: EW	♥ J532	♥ 9	Pass	2♥	Pass	3NT
North HCP: 14	♦ AJ43	♦ KQ752	AP			
South HCP: 13	♣ AQ9	♣ KJ65	1. Inverted minors			
Contract: 3N S						

Board: 285	North:	South:	West	North	East	South
Dealer: S	♠ K6	♠ AQJ4				1♦
Vul: Both	♥ 52	♥ Q1098	Pass	2♦ <sup>1</sup>	Pass	2NT
North HCP: 12	♦ AQ986	♦ K32	Pass	3♦	AP	
South HCP: 12	♣ QJ87	♣ 42	1. Inverted minors			
Contract: 3♦ S						

## South hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 281	♠ A109	The opponents are silent.
Dealer: S	♥ K743	
Vul: EW	♦ A76	You bid first.
HCP: 14	♣ K65	

Board: 282	♠ AJ86	The opponents are silent.
Dealer: N	♥ A742	
Vul: Both	♦ 104	Partner bids first.
HCP: 9	♣ 874	

Board: 283	♠ J1075	The opponents are silent.
Dealer: S	♥ A3	
Vul: NS	♦ Q832	You bid first.
HCP: 12	♣ AJ3	

Board: 284	♠ KJ2	The opponents are silent.
Dealer: N	♥ 9	
Vul: EW	♦ KQ752	Partner bids first.
HCP: 13	♣ KJ65	

Board: 285	♠ AQJ4	The opponents are silent.
Dealer: S	♥ Q1098	
Vul: Both	♦ K32	You bid first.
HCP: 12	♣ 42	

## 1 Minor w/Raise OR Balanced Response -- Leveled Both hands (Answers Page)

Board: 281	North:	South:	West	North	East	South
Dealer: S	♠ Q732	♠ A109				1♣
Vul: EW	♥ 85	♥ K743				
North HCP: 8	♦ 1083	♦ A76	Pass	1♠	Pass	1NT
South HCP: 14	♣ AQ98	♣ K65	AP			
Contract: 1N S						

Board: 282	North:	South:	West	North	East	South
Dealer: N	♠ Q5	♠ AJ86		1♣	Pass	1♥
Vul: Both	♥ KQ10	♥ A742	Pass	2NT	Pass	3♠
North HCP: 18	♦ A87	♦ 104	Pass	3NT	AP	
South HCP: 9	♣ AK1093	♣ 874				
Contract: 3N N						

Board: 283	North:	South:	West	North	East	South
Dealer: S	♠ A93	♠ J1075				1♦
Vul: NS	♥ 108	♥ A3	Pass	2♦ <sup>1</sup>	Pass	2NT
North HCP: 12	♦ AKJ976	♦ Q832	Pass	3♦	AP	
South HCP: 12	♣ 82	♣ AJ3	1. Inverted minors			
Contract: 3♦ S						

Board: 284	North:	South:	West	North	East	South
Dealer: N	♠ Q8	♠ KJ2		1♦	Pass	2♦ <sup>1</sup>
Vul: EW	♥ J532	♥ 9	Pass	2♥	Pass	3NT
North HCP: 14	♦ AJ43	♦ KQ752	AP			
South HCP: 13	♣ AQ9	♣ KJ65	1. Inverted minors			
Contract: 3N S						

Board: 285	North:	South:	West	North	East	South
Dealer: S	♠ K6	♠ AQJ4				1♦
Vul: Both	♥ 52	♥ Q1098	Pass	2♦ <sup>1</sup>	Pass	2NT
North HCP: 12	♦ AQ986	♦ K32	Pass	3♦	AP	
South HCP: 12	♣ QJ87	♣ 42	1. Inverted minors			
Contract: 3♦ S						



## North hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 286	♠ Q8	The opponents are silent.
Dealer: N	♥ 863	
Vul: None	♦ AQ1095	You bid first.
HCP: 12	♣ A105	

Board: 287	♠ A82	The opponents are silent.
Dealer: S	♥ 654	
Vul: EW	♦ AKQ106	Partner bids first.
HCP: 13	♣ 65	

Board: 288	♠ AQ83	The opponents are silent.
Dealer: N	♥ Q87	
Vul: None	♦ AJ2	You bid first.
HCP: 13	♣ 1064	

Board: 289	♠ A974	The opponents are silent.
Dealer: S	♥ KQ7	
Vul: Both	♦ 63	Partner bids first.
HCP: 11	♣ Q964	

Board: 290	♠ K96	The opponents are silent.
Dealer: N	♥ KJ105	
Vul: None	♦ Q765	You bid first.
HCP: 13	♣ A10	

# 1 Minor w/Raise OR Balanced Response -- Leveled Both hands (Answers Page)

Board: 286  
Dealer: N  
Vul: None  
North HCP: 12  
South HCP: 12  
Contract: 3N N

North:  
♠ Q8  
♥ 863  
♦ AQ1095  
♣ A105

South:  
♠ A764  
♥ K54  
♦ K3  
♣ Q943

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

Board: 287  
Dealer: S  
Vul: EW  
North HCP: 13  
South HCP: 15  
Contract: 3N N

North:  
♠ A82  
♥ 654  
♦ AKQ106  
♣ 65

South:  
♠ K106  
♥ Q8  
♦ 85  
♣ AKQJ104

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

Board: 288  
Dealer: N  
Vul: None  
North HCP: 13  
South HCP: 21  
Contract: 7N S

North:  
♠ AQ83  
♥ Q87  
♦ AJ2  
♣ 1064

South:  
♠ K  
♥ AK10  
♦ Q98  
♣ AKQ972

West	North	East	South
	1♣	Pass	2♣ <sup>1</sup>
Pass	2♦	Pass	4♣
Pass	4♦ <sup>2</sup>	Pass	4NT <sup>3</sup>
Pass	5♥ <sup>4</sup>	Pass	7NT
AP			

1. Inverted minors
2. Cue bid, a ♦ stopper
3. Blackwood 0314, for ♣
4. A=2/5 or 5/5, Q(C)=0

Board: 289  
Dealer: S  
Vul: Both  
North HCP: 11  
South HCP: 12  
Contract: 3♠ N

North:  
♠ A974  
♥ KQ7  
♦ 63  
♣ Q964

South:  
♠ Q1053  
♥ J96  
♦ AKQ9  
♣ 83

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

Board: 290  
Dealer: N  
Vul: None  
North HCP: 13  
South HCP: 8  
Contract: 1N N

North:  
♠ K96  
♥ KJ105  
♦ Q765  
♣ A10

South:  
♠ 8753  
♥ A73  
♦ K4  
♣ J976

West	North	East	South
	1♦	Pass	1♠
Pass	1NT	AP	

## South hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 286	♠ A764	The opponents are silent.
Dealer: N	♥ K54	
Vul: None	♦ K3	Partner bids first.
HCP: 12	♣ Q943	

Board: 287	♠ K106	The opponents are silent.
Dealer: S	♥ Q8	
Vul: EW	♦ 85	You bid first.
HCP: 15	♣ AKQJ104	

Board: 288	♠ K	The opponents are silent.
Dealer: N	♥ AK10	
Vul: None	♦ Q98	Partner bids first.
HCP: 21	♣ AKQ972	

Board: 289	♠ Q1053	The opponents are silent.
Dealer: S	♥ J96	
Vul: Both	♦ AKQ9	You bid first.
HCP: 12	♣ 83	

Board: 290	♠ 8753	The opponents are silent.
Dealer: N	♥ A73	
Vul: None	♦ K4	Partner bids first.
HCP: 8	♣ J976	

# 1 Minor w/Raise OR Balanced Response -- Levelled Both hands (Answers Page)

Board: 286	North:	South:	West	North	East	South
Dealer: N	♠ Q8	♠ A764		1♦	Pass	1♠
Vul: None	♥ 863	♥ K54	Pass	1NT	Pass	2NT
North HCP: 12	♦ AQ1095	♦ K3	Pass	3♦	Pass	3NT
South HCP: 12	♣ A105	♣ Q943	AP			
Contract: 3N N						

Board: 287	North:	South:	West	North	East	South
Dealer: S	♠ A82	♠ K106				1♣
Vul: EW	♥ 654	♥ Q8	Pass	1♦	Pass	2♣
North HCP: 13	♦ AKQ106	♦ 85	Pass	3NT	AP	
South HCP: 15	♣ 65	♣ AKQJ104				
Contract: 3N N						

Board: 288	North:	South:	West	North	East	South
Dealer: N	♠ AQ83	♠ K		1♣	Pass	2♣ <sup>1</sup>
Vul: None	♥ Q87	♥ AK10	Pass	2♦	Pass	4♣
North HCP: 13	♦ AJ2	♦ Q98	Pass	4♦ <sup>2</sup>	Pass	4NT <sup>3</sup>
South HCP: 21	♣ 1064	♣ AKQ972	Pass	5♥ <sup>4</sup>	Pass	7NT
Contract: 7N S			AP			

1. Inverted minors  
2. Cue bid, a ♦ stopper  
3. Blackwood 0314, for ♣  
4. A=2/5 or 5/5, Q(C)=0

Board: 289	North:	South:	West	North	East	South
Dealer: S	♠ A974	♠ Q1053				1♦
Vul: Both	♥ KQ7	♥ J96	Pass	1♠	Pass	2♠
North HCP: 11	♦ 63	♦ AKQ9	Pass	3♠	AP	
South HCP: 12	♣ Q964	♣ 83				
Contract: 3♠ N						

Board: 290	North:	South:	West	North	East	South
Dealer: N	♠ K96	♠ 8753		1♦	Pass	1♠
Vul: None	♥ KJ105	♥ A73	Pass	1NT	AP	
North HCP: 13	♦ Q765	♦ K4				
South HCP: 8	♣ A10	♣ J976				
Contract: 1N N						

## North hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 291	♠ Q76	The opponents are silent.
Dealer: S	♥ A	
Vul: NS	♦ KQ1098	Partner bids first.
HCP: 13	♣ Q873	

Board: 292	♠ Q974	The opponents are silent.
Dealer: N	♥ 8	
Vul: EW	♦ AJ10765	You bid first.
HCP: 11	♣ A10	

Board: 293	♠ K872	The opponents are silent.
Dealer: S	♥ KQ5	
Vul: None	♦ Q83	Partner bids first.
HCP: 12	♣ Q73	

Board: 294	♠ AKJ3	The opponents are silent.
Dealer: N	♥ Q1072	
Vul: NS	♦ 985	You bid first.
HCP: 13	♣ K6	

# 1 Minor w/Raise OR Balanced Response -- Leveled Both hands (Answers Page)

Board: 291

Dealer: S

Vul: NS

North HCP: 13

South HCP: 18

Contract: 6♦ S

North:

♠ Q76

♥ A

♦ KQ1098

♣ Q873

South:

♠ AK4

♥ QJ2

♦ AJ72

♣ K96

West North East South

1♦

Pass 2♦<sup>1</sup> Pass 3NT

Pass 4♦ Pass 4♠<sup>2</sup>

Pass 4NT<sup>3</sup> Pass 5♥<sup>4</sup>

Pass 6♦ AP

1. Inverted minors

2. Cue bid, a ♠ stopper

3. Blackwood 0314, for ♦

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

Board: 292

Dealer: N

Vul: EW

North HCP: 11

South HCP: 10

Contract: 3♠ N

North:

♠ Q974

♥ 8

♦ AJ10765

♣ A10

South:

♠ KJ102

♥ 10974

♦ Q8

♣ KJ9

West North East South

1♦ Pass 1♥

Pass 1♠ Pass 3♠

AP

Board: 293

Dealer: S

Vul: None

North HCP: 12

South HCP: 13

Contract: 2N S

North:

♠ K872

♥ KQ5

♦ Q83

♣ Q73

South:

♠ A4

♥ A62

♦ J965

♣ A1084

West North East South

1♦

Pass 1♠ Pass 1NT

Pass 2NT AP

West North East South

1♦ Pass 2♦<sup>1</sup>

Pass 2♥ Pass 4♦

Pass 4♠<sup>2</sup> Pass 4NT<sup>3</sup>

Pass 5♦<sup>4</sup> Pass 5♥

Pass 6♦<sup>5</sup> AP

1. Inverted minors

2. Cue bid, a ♠ stopper

3. Blackwood 0314, for ♦

4. A=1/5 or 4/5

5. no ♦ queen

Board: 294

Dealer: N

Vul: NS

North HCP: 13

South HCP: 18

Contract: 6♦ N

North:

♠ AKJ3

♥ Q1072

♦ 985

♣ K6

South:

♠ 84

♥ AJ

♦ AK642

♣ AQ97

## South hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 291	♠ AK4	The opponents are silent.
Dealer: S	♥ QJ2	
Vul: NS	♦ AJ72	You bid first.
HCP: 18	♣ K96	

Board: 292	♠ KJ102	The opponents are silent.
Dealer: N	♥ 10974	
Vul: EW	♦ Q8	Partner bids first.
HCP: 10	♣ KJ9	

Board: 293	♠ A4	The opponents are silent.
Dealer: S	♥ A62	
Vul: None	♦ J965	You bid first.
HCP: 13	♣ A1084	

Board: 294	♠ 84	The opponents are silent.
Dealer: N	♥ AJ	
Vul: NS	♦ AK642	Partner bids first.
HCP: 18	♣ AQ97	

# 1 Minor w/Raise OR Balanced Response -- Leveled Both hands (Answers Page)

Board: 291

Dealer: S

Vul: NS

North HCP: 13

South HCP: 18

Contract: 6♦ S

North:

♠ Q76

♥ A

♦ KQ1098

♣ Q873

South:

♠ AK4

♥ QJ2

♦ AJ72

♣ K96

West North East South

1♦

Pass 2♦<sup>1</sup> Pass 3NT

Pass 4♦ Pass 4♠<sup>2</sup>

Pass 4NT<sup>3</sup> Pass 5♥<sup>4</sup>

Pass 6♦ AP

1. Inverted minors

2. Cue bid, a ♠ stopper

3. Blackwood 0314, for ♦

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

Board: 292

Dealer: N

Vul: EW

North HCP: 11

South HCP: 10

Contract: 3♠ N

North:

♠ Q974

♥ 8

♦ AJ10765

♣ A10

South:

♠ KJ102

♥ 10974

♦ Q8

♣ KJ9

West North East South

1♦

Pass 1♥

Pass 1♠ Pass 3♠

AP

Board: 293

Dealer: S

Vul: None

North HCP: 12

South HCP: 13

Contract: 2N S

North:

♠ K872

♥ KQ5

♦ Q83

♣ Q73

South:

♠ A4

♥ A62

♦ J965

♣ A1084

West North East South

1♦

Pass 1♠ Pass 1NT

Pass 2NT AP

Board: 294

Dealer: N

Vul: NS

North HCP: 13

South HCP: 18

Contract: 6♦ N

North:

♠ AKJ3

♥ Q1072

♦ 985

♣ K6

South:

♠ 84

♥ AJ

♦ AK642

♣ AQ97

West North East South

1♦

Pass 2♦<sup>1</sup>

Pass 2♥ Pass 4♦

Pass 4♠<sup>2</sup> Pass 4NT<sup>3</sup>

Pass 5♦<sup>4</sup> Pass 5♥

Pass 6♦<sup>5</sup> AP

1. Inverted minors

2. Cue bid, a ♠ stopper

3. Blackwood 0314, for ♦

4. A=1/5 or 4/5

5. no ♦ queen



## North hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 295	♠ 10943	The opponents are silent.
Dealer: S	♥ AK3	
Vul: EW	♦ J5	Partner bids first.
HCP: 12	♣ A1064	

Board: 296	♠ Q52	The opponents are silent.
Dealer: N	♥ Q4	
Vul: Both	♦ AKJ94	You bid first.
HCP: 14	♣ Q103	

Board: 297	♠ 543	The opponents are silent.
Dealer: S	♥ AQ92	
Vul: NS	♦ QJ74	Partner bids first.
HCP: 10	♣ J4	

Board: 298	♠ AJ65	The opponents are silent.
Dealer: N	♥ AK62	
Vul: EW	♦ Q	You bid first.
HCP: 18	♣ A1074	

Board: 299	♠ 972	The opponents are silent.
Dealer: S	♥ 8542	
Vul: Both	♦ AQ8	Partner bids first.
HCP: 10	♣ A64	

# 1 Minor w/Raise OR Balanced Response -- Leveled Both hands (Answers Page)

Board: 295

Dealer: S

Vul: EW

North HCP: 12

South HCP: 14

Contract: 4♠ N

North:

♠ 10943

♥ AK3

♦ J5

♣ A1064

South:

♠ AK75

♥ 1086

♦ K109

♣ KJ3

West North East South

Pass 1♠ Pass 1♣

Pass 4♠ AP

Board: 296

Dealer: N

Vul: Both

North HCP: 14

South HCP: 9

Contract: 1N N

North:

♠ Q52

♥ Q4

♦ AKJ94

♣ Q103

South:

♠ K83

♥ K976

♦ Q7

♣ J875

West North East South

Pass 1♦ Pass 1♥

Pass 1NT AP

Board: 297

Dealer: S

Vul: NS

North HCP: 10

South HCP: 17

Contract: 3N S

North:

♠ 543

♥ AQ92

♦ QJ74

♣ J4

South:

♠ A10

♥ J74

♦ K9

♣ AKQ1097

West North East South

Pass 1♦ Pass 3♣

Pass 3♥ Pass 3NT

AP

Board: 298

Dealer: N

Vul: EW

North HCP: 18

South HCP: 11

Contract: 5♥ N

North:

♠ AJ65

♥ AK62

♦ Q

♣ A1074

South:

♠ 94

♥ Q754

♦ A643

♣ KQ9

West North East South

Pass 1♣ Pass 1♦

Pass 2♥ Pass 3♥

Pass 3♠<sup>1</sup> Pass 3NT<sup>2</sup>

Pass 4NT<sup>3</sup> Pass 5♦<sup>4</sup>

Pass 5♥ AP

1. Cue bid, a ♠ stopper

2. Cue bid, surplus

3. Blackwood 0314, for ♥

4. A=1/5 or 4/5

Board: 299

Dealer: S

Vul: Both

North HCP: 10

South HCP: 14

Contract: 1N S

North:

♠ 972

♥ 8542

♦ AQ8

♣ A64

South:

♠ AK8

♥ KJ6

♦ J1096

♣ Q98

West North East South

Pass 1♥ Pass 1NT

AP

## South hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 295	♠ AK75	The opponents are silent.
Dealer: S	♥ 1086	
Vul: EW	♦ K109	You bid first.
HCP: 14	♣ KJ3	

Board: 296	♠ K83	The opponents are silent.
Dealer: N	♥ K976	
Vul: Both	♦ Q7	Partner bids first.
HCP: 9	♣ J875	

Board: 297	♠ A10	The opponents are silent.
Dealer: S	♥ J74	
Vul: NS	♦ K9	You bid first.
HCP: 17	♣ AKQ1097	

Board: 298	♠ 94	The opponents are silent.
Dealer: N	♥ Q754	
Vul: EW	♦ A643	Partner bids first.
HCP: 11	♣ KQ9	

Board: 299	♠ AK8	The opponents are silent.
Dealer: S	♥ KJ6	
Vul: Both	♦ J1096	You bid first.
HCP: 14	♣ Q98	

# 1 Minor w/Raise OR Balanced Response -- Leveled Both hands (Answers Page)

Board: 295

Dealer: S

Vul: EW

North HCP: 12

South HCP: 14

Contract: 4♠ N

North:

♠ 10943

♥ AK3

♦ J5

♣ A1064

South:

♠ AK75

♥ 1086

♦ K109

♣ KJ3

West North East South

Pass 1♠ Pass 1♣

Pass 4♠ Pass 2♠

Pass AP

Board: 296

Dealer: N

Vul: Both

North HCP: 14

South HCP: 9

Contract: 1N N

North:

♠ Q52

♥ Q4

♦ AKJ94

♣ Q103

South:

♠ K83

♥ K976

♦ Q7

♣ J875

West North East South

Pass 1♦ Pass 1♥

Pass 1NT AP

Board: 297

Dealer: S

Vul: NS

North HCP: 10

South HCP: 17

Contract: 3N S

North:

♠ 543

♥ AQ92

♦ QJ74

♣ J4

South:

♠ A10

♥ J74

♦ K9

♣ AKQ1097

West North East South

Pass 1♦ Pass 1♣

Pass 3♥ Pass 3♣

Pass 3♥ Pass 3NT

AP

Board: 298

Dealer: N

Vul: EW

North HCP: 18

South HCP: 11

Contract: 5♥ N

North:

♠ AJ65

♥ AK62

♦ Q

♣ A1074

South:

♠ 94

♥ Q754

♦ A643

♣ KQ9

West North East South

Pass 1♣ Pass 1♦

Pass 2♥ Pass 3♥

Pass 3♠<sup>1</sup> Pass 3NT<sup>2</sup>

Pass 4NT<sup>3</sup> Pass 5♦<sup>4</sup>

Pass 5♥ AP

1. Cue bid, a ♠ stopper

2. Cue bid, surplus

3. Blackwood 0314, for ♥

4. A=1/5 or 4/5

Board: 299

Dealer: S

Vul: Both

North HCP: 10

South HCP: 14

Contract: 1N S

North:

♠ 972

♥ 8542

♦ AQ8

♣ A64

South:

♠ AK8

♥ KJ6

♦ J1096

♣ Q98

West North East South

Pass 1♥ Pass 1♦

Pass 1♥ Pass 1NT

AP

## North hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 300	♠ A105	The opponents are silent.
Dealer: N	♥ A1096	
Vul: None	♦ KJ5	You bid first.
HCP: 12	♣ 975	

Board: 301	♠ KJ72	The opponents are silent.
Dealer: S	♥ 874	
Vul: EW	♦ Q9	Partner bids first.
HCP: 11	♣ KQ98	

Board: 302	♠ A62	The opponents are silent.
Dealer: N	♥ 1064	
Vul: Both	♦ K875	You bid first.
HCP: 14	♣ AQJ	

Board: 303	♠ K106	The opponents are silent.
Dealer: S	♥ 8	
Vul: None	♦ AQJ54	Partner bids first.
HCP: 14	♣ KJ63	

Board: 304	♠ A92	The opponents are silent.
Dealer: N	♥ KJ9	
Vul: NS	♦ A76	You bid first.
HCP: 14	♣ Q1084	

# 1 Minor w/Raise OR Balanced Response -- Levelled Both hands (Answers Page)

Board: 300  
Dealer: N  
Vul: None  
North HCP: 12  
South HCP: 16  
Contract: 5♣ N

North:  
♠ A105  
♥ A1096  
♦ KJ5  
♣ 975

South:  
♠ K  
♥ KJ7  
♦ A82  
♣ AJ10864

West	North	East	South
	1♣	Pass	2♣ <sup>1</sup>
Pass	2NT	Pass	5♣
AP			

1. Inverted minors

Board: 301  
Dealer: S  
Vul: EW  
North HCP: 11  
South HCP: 20  
Contract: 6N S

North:  
♠ KJ72  
♥ 874  
♦ Q9  
♣ KQ98

South:  
♠ A3  
♥ A6  
♦ AKJ10875  
♣ A5

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

1. Blackwood 0314, for ♦  
2. A=0/5 or 3/5  
3. ♦ queen and ♠ king

Board: 302  
Dealer: N  
Vul: Both  
North HCP: 14  
South HCP: 12  
Contract: 3♠ S

North:  
♠ A62  
♥ 1064  
♦ K875  
♣ AQJ

South:  
♠ KQ74  
♥ A5  
♦ 943  
♣ K953

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

Board: 303  
Dealer: S  
Vul: None  
North HCP: 14  
South HCP: 13  
Contract: 3N N

North:  
♠ K106  
♥ 8  
♦ AQJ54  
♣ KJ63

South:  
♠ Q98  
♥ AK5  
♦ 87632  
♣ A4

West	North	East	South
			1♦
Pass	2♦ <sup>1</sup>	Pass	2♥
Pass	3NT	AP	

1. Inverted minors

Board: 304  
Dealer: N  
Vul: NS  
North HCP: 14  
South HCP: 13  
Contract: 3N N

North:  
♠ A92  
♥ KJ9  
♦ A76  
♣ Q1084

South:  
♠ KJ7  
♥ A742  
♦ J54  
♣ KJ9

West	North	East	South
	1♣	Pass	1♥
Pass	1NT	Pass	3NT
AP			

## South hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 300	♠ K	The opponents are silent.
Dealer: N	♥ KJ7	
Vul: None	♦ A82	Partner bids first.
HCP: 16	♣ AJ10864	

Board: 301	♠ A3	The opponents are silent.
Dealer: S	♥ A6	
Vul: EW	♦ AKJ10875	You bid first.
HCP: 20	♣ A5	

Board: 302	♠ KQ74	The opponents are silent.
Dealer: N	♥ A5	
Vul: Both	♦ 943	Partner bids first.
HCP: 12	♣ K953	

Board: 303	♠ Q98	The opponents are silent.
Dealer: S	♥ AK5	
Vul: None	♦ 87632	You bid first.
HCP: 13	♣ A4	

Board: 304	♠ KJ7	The opponents are silent.
Dealer: N	♥ A742	
Vul: NS	♦ J54	Partner bids first.
HCP: 13	♣ KJ9	

# 1 Minor w/Raise OR Balanced Response -- Levelled Both hands (Answers Page)

Board: 300	North:	South:	West	North	East	South
Dealer: N	♠ A105	♠ K		1♣	Pass	2♣ <sup>1</sup>
Vul: None	♥ A1096	♥ KJ7	Pass	2NT	Pass	5♣
North HCP: 12	♦ KJ5	♦ A82	AP			
South HCP: 16	♣ 975	♣ AJ10864				
Contract: 5♣ N						

1. Inverted minors

Board: 301	North:	South:	West	North	East	South
Dealer: S	♠ KJ72	♠ A3				1♦
Vul: EW	♥ 874	♥ A6	Pass	1♠	Pass	3NT
North HCP: 11	♦ Q9	♦ AKJ10875	Pass	4♦	Pass	4NT <sup>1</sup>
South HCP: 20	♣ KQ98	♣ A5	Pass	5♣ <sup>2</sup>	Pass	5♥
Contract: 6N S			Pass	5♠ <sup>3</sup>	Pass	6NT

- AP
1. Blackwood 0314, for ♦
  2. A=0/5 or 3/5
  3. ♦ queen and ♠ king

Board: 302	North:	South:	West	North	East	South
Dealer: N	♠ A62	♠ KQ74				1♦
Vul: Both	♥ 1064	♥ A5		1♦	Pass	1♠
North HCP: 14	♦ K875	♦ 943	Pass	1NT	Pass	2NT
South HCP: 12	♣ AQJ	♣ K953	Pass	3♠	AP	
Contract: 3♠ S						

Board: 303	North:	South:	West	North	East	South
Dealer: S	♠ K106	♠ Q98				1♦
Vul: None	♥ 8	♥ AK5				
North HCP: 14	♦ AQJ54	♦ 87632	Pass	2♦ <sup>1</sup>	Pass	2♥
South HCP: 13	♣ KJ63	♣ A4	Pass	3NT	AP	
Contract: 3N N						

1. Inverted minors

Board: 304	North:	South:	West	North	East	South
Dealer: N	♠ A92	♠ KJ7				
Vul: NS	♥ KJ9	♥ A742		1♣	Pass	1♥
North HCP: 14	♦ A76	♦ J54	Pass	1NT	Pass	3NT
South HCP: 13	♣ Q1084	♣ KJ9	AP			
Contract: 3N N						



## North hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 305	♠ K2	The opponents are silent.
Dealer: S	♥ Q2	
Vul: NS	♦ J63	Partner bids first.
HCP: 12	♣ AQ8543	

Board: 306	♠ AK9	The opponents are silent.
Dealer: N	♥ Q9	
Vul: EW	♦ J4	You bid first.
HCP: 14	♣ KJ9875	

Board: 307	♠ KQJ10	The opponents are silent.
Dealer: S	♥ A95	
Vul: None	♦ Q876	Partner bids first.
HCP: 12	♣ 103	

Board: 308	♠ K87	The opponents are silent.
Dealer: N	♥ 3	
Vul: NS	♦ AKJ65	You bid first.
HCP: 18	♣ AK96	

Board: 309	♠ A2	The opponents are silent.
Dealer: S	♥ Q975	
Vul: EW	♦ J96	Partner bids first.
HCP: 12	♣ KQ86	

# 1 Minor w/Raise OR Balanced Response -- Leveled Both hands (Answers Page)

Board: 305			West	North	East	South
Dealer: S	North:	South:				1♣
Vul: NS	♠ K2	♠ AJ104	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 12	♥ Q2	♥ AK10	Pass	3♣	Pass	4♦ <sup>2</sup>
South HCP: 19	♦ J63	♦ K82	Pass	4♣ <sup>3</sup>	Pass	5♣
Contract: 5♣ S	♣ AQ8543	♣ KJ7	AP			

1. Inverted minors
2. Cue bid, a ♦ stopper
3. Cue bid, a ♠ stopper

Board: 306			West	North	East	South
Dealer: N	North:	South:				
Vul: EW	♠ AK9	♠ 8432		1♣	Pass	1♦
North HCP: 14	♥ Q9	♥ 532	Pass	2♣	AP	
South HCP: 6	♦ J4	♦ Q765				
Contract: 2♣ N	♣ KJ9875	♣ A6				

Board: 307			West	North	East	South
Dealer: S	North:	South:				1♣
Vul: None	♠ KQJ10	♠ 6432	Pass	1♦	Pass	1♠
North HCP: 12	♥ A95	♥ K64	Pass	4♠	AP	
South HCP: 12	♦ Q876	♦ A109				
Contract: 4♠ S	♣ 103	♣ AJ9				

Board: 308			West	North	East	South
Dealer: N	North:	South:				
Vul: NS	♠ K87	♠ AQJ3		1♦	Pass	1♠
North HCP: 18	♥ 3	♥ J54	Pass	3♣	Pass	3♦
South HCP: 10	♦ AKJ65	♦ Q1097	Pass	3♠	AP	
Contract: 3♠ S	♣ AK96	♣ 74				

Board: 309			West	North	East	South
Dealer: S	North:	South:				1♦
Vul: EW	♠ A2	♠ K103	Pass	1♥	Pass	2NT
North HCP: 12	♥ Q975	♥ AJ10	Pass	3♣	Pass	4♥
South HCP: 19	♦ J96	♦ AK1074	AP			
Contract: 4♥ N	♣ KQ86	♣ A3				

## South hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 305	♠ AJ104	The opponents are silent.
Dealer: S	♥ AK10	
Vul: NS	♦ K82	You bid first.
HCP: 19	♣ KJ7	

Board: 306	♠ 8432	The opponents are silent.
Dealer: N	♥ 532	
Vul: EW	♦ Q765	Partner bids first.
HCP: 6	♣ A6	

Board: 307	♠ 6432	The opponents are silent.
Dealer: S	♥ K64	
Vul: None	♦ A109	You bid first.
HCP: 12	♣ AJ9	

Board: 308	♠ AQJ3	The opponents are silent.
Dealer: N	♥ J54	
Vul: NS	♦ Q1097	Partner bids first.
HCP: 10	♣ 74	

Board: 309	♠ K103	The opponents are silent.
Dealer: S	♥ AJ10	
Vul: EW	♦ AK1074	You bid first.
HCP: 19	♣ A3	

# 1 Minor w/Raise OR Balanced Response -- Leveled Both hands (Answers Page)

Board: 305			West	North	East	South
Dealer: S	North:	South:				1♣
Vul: NS	♠ K2	♠ AJ104	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 12	♥ Q2	♥ AK10	Pass	3♣	Pass	4♦ <sup>2</sup>
South HCP: 19	♦ J63	♦ K82	Pass	4♣ <sup>3</sup>	Pass	5♣
Contract: 5♣ S	♣ AQ8543	♣ KJ7	AP			

1. Inverted minors
2. Cue bid, a ♦ stopper
3. Cue bid, a ♠ stopper

Board: 306			West	North	East	South
Dealer: N	North:	South:				
Vul: EW	♠ AK9	♠ 8432		1♣	Pass	1♦
North HCP: 14	♥ Q9	♥ 532	Pass	2♣	AP	
South HCP: 6	♦ J4	♦ Q765				
Contract: 2♣ N	♣ KJ9875	♣ A6				

Board: 307			West	North	East	South
Dealer: S	North:	South:				1♣
Vul: None	♠ KQJ10	♠ 6432	Pass	1♦	Pass	1♠
North HCP: 12	♥ A95	♥ K64	Pass	4♠	AP	
South HCP: 12	♦ Q876	♦ A109				
Contract: 4♠ S	♣ 103	♣ AJ9				

Board: 308			West	North	East	South
Dealer: N	North:	South:				
Vul: NS	♠ K87	♠ AQJ3		1♦	Pass	1♠
North HCP: 18	♥ 3	♥ J54	Pass	3♣	Pass	3♦
South HCP: 10	♦ AKJ65	♦ Q1097	Pass	3♠	AP	
Contract: 3♠ S	♣ AK96	♣ 74				

Board: 309			West	North	East	South
Dealer: S	North:	South:				1♦
Vul: EW	♠ A2	♠ K103	Pass	1♥	Pass	2NT
North HCP: 12	♥ Q975	♥ AJ10	Pass	3♣	Pass	4♥
South HCP: 19	♦ J96	♦ AK1074	AP			
Contract: 4♥ N	♣ KQ86	♣ A3				

## North hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 310	♠ A654	The opponents are silent.
Dealer: N	♥ K9	
Vul: Both	♦ Q964	You bid first.
HCP: 13	♣ A109	

Board: 311	♠ 10642	The opponents are silent.
Dealer: S	♥ 10982	
Vul: NS	♦ A4	Partner bids first.
HCP: 7	♣ K104	

Board: 312	♠ J	The opponents are silent.
Dealer: N	♥ K105	
Vul: EW	♦ Q93	You bid first.
HCP: 16	♣ AKQJ95	

Board: 313	♠ K972	The opponents are silent.
Dealer: S	♥ KQ107	
Vul: Both	♦ J6	Partner bids first.
HCP: 13	♣ A106	

Board: 314	♠ KQ7	The opponents are silent.
Dealer: N	♥ KJ62	
Vul: None	♦ J865	You bid first.
HCP: 14	♣ A7	

# 1 Minor w/Raise OR Balanced Response -- Leveled Both hands (Answers Page)

Board: 310	North:	South:	West	North	East	South
Dealer: N	♠ A654	♠ QJ8		1♦	Pass	1♥
Vul: Both	♥ K9	♥ A864	Pass	1♠	Pass	2♣ <sup>1</sup>
North HCP: 13	♦ Q964	♦ AJ83	Pass	3NT	AP	
South HCP: 12	♣ A109	♣ 86				
Contract: 3N N			1. Fourth suit			

Board: 311	North:	South:	West	North	East	South
Dealer: S	♠ 10642	♠ K3				1♦
Vul: NS	♥ 10982	♥ K73	Pass	1♥	Pass	2NT
North HCP: 7	♦ A4	♦ KQJ76	Pass	3♠	Pass	3NT
South HCP: 18	♣ K104	♣ AQ3	AP			
Contract: 3N S						

Board: 312	North:	South:	West	North	East	South
Dealer: N	♠ J	♠ Q106		1♣	Pass	1♥
Vul: EW	♥ K105	♥ A942	Pass	3♣	Pass	3NT
North HCP: 16	♦ Q93	♦ AJ6	AP			
South HCP: 11	♣ AKQJ95	♣ 643				
Contract: 3N S						

Board: 313	North:	South:	West	North	East	South
Dealer: S	♠ K972	♠ AQJ8				1♦
Vul: Both	♥ KQ107	♥ AJ	Pass	1♥	Pass	2NT
North HCP: 13	♦ J6	♦ K973	Pass	3♠	Pass	4♠
South HCP: 18	♣ A106	♣ QJ7	Pass	4NT <sup>1</sup>	Pass	5♠ <sup>2</sup>
Contract: 6N S			Pass	6NT	AP	
			1. Blackwood 0314, for ♠			
			2. A=2/5 or 5/5, Q(S)=1			

Board: 314	North:	South:	West	North	East	South
Dealer: N	♠ KQ7	♠ J863				
Vul: None	♥ KJ62	♥ A95		1♦	Pass	1♠
North HCP: 14	♦ J865	♦ KQ7	Pass	1NT	AP	
South HCP: 10	♣ A7	♣ 1065				
Contract: 1N N						

## South hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 310	♠ QJ8	The opponents are silent.
Dealer: N	♥ A864	
Vul: Both	♦ AJ83	Partner bids first.
HCP: 12	♣ 86	

Board: 311	♠ K3	The opponents are silent.
Dealer: S	♥ K73	
Vul: NS	♦ KQJ76	You bid first.
HCP: 18	♣ AQ3	

Board: 312	♠ Q106	The opponents are silent.
Dealer: N	♥ A942	
Vul: EW	♦ AJ6	Partner bids first.
HCP: 11	♣ 643	

Board: 313	♠ AQJ8	The opponents are silent.
Dealer: S	♥ AJ	
Vul: Both	♦ K973	You bid first.
HCP: 18	♣ QJ7	

Board: 314	♠ J863	The opponents are silent.
Dealer: N	♥ A95	
Vul: None	♦ KQ7	Partner bids first.
HCP: 10	♣ 1065	

# 1 Minor w/Raise OR Balanced Response -- Leveled Both hands (Answers Page)

Board: 310	North:	South:	West	North	East	South
Dealer: N	♠ A654	♠ QJ8		1♦	Pass	1♥
Vul: Both	♥ K9	♥ A864	Pass	1♠	Pass	2♣ <sup>1</sup>
North HCP: 13	♦ Q964	♦ AJ83	Pass	3NT	AP	
South HCP: 12	♣ A109	♣ 86				
Contract: 3N N			1. Fourth suit			

Board: 311	North:	South:	West	North	East	South
Dealer: S	♠ 10642	♠ K3				1♦
Vul: NS	♥ 10982	♥ K73	Pass	1♥	Pass	2NT
North HCP: 7	♦ A4	♦ KQJ76	Pass	3♠	Pass	3NT
South HCP: 18	♣ K104	♣ AQ3	AP			
Contract: 3N S						

Board: 312	North:	South:	West	North	East	South
Dealer: N	♠ J	♠ Q106		1♣	Pass	1♥
Vul: EW	♥ K105	♥ A942	Pass	3♣	Pass	3NT
North HCP: 16	♦ Q93	♦ AJ6	AP			
South HCP: 11	♣ AKQJ95	♣ 643				
Contract: 3N S						

Board: 313	North:	South:	West	North	East	South
Dealer: S	♠ K972	♠ AQJ8				1♦
Vul: Both	♥ KQ107	♥ AJ	Pass	1♥	Pass	2NT
North HCP: 13	♦ J6	♦ K973	Pass	3♠	Pass	4♠
South HCP: 18	♣ A106	♣ QJ7	Pass	4NT <sup>1</sup>	Pass	5♠ <sup>2</sup>
Contract: 6N S			Pass	6NT	AP	
			1. Blackwood 0314, for ♠			
			2. A=2/5 or 5/5, Q(S)=1			

Board: 314	North:	South:	West	North	East	South
Dealer: N	♠ KQ7	♠ J863				
Vul: None	♥ KJ62	♥ A95		1♦	Pass	1♠
North HCP: 14	♦ J865	♦ KQ7	Pass	1NT	AP	
South HCP: 10	♣ A7	♣ 1065				
Contract: 1N N						



## North hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 315	♠ A64	The opponents are silent.
Dealer: S	♥ 953	
Vul: EW	♦ Q9754	Partner bids first.
HCP: 6	♣ 95	

Board: 316	♠ KQ2	The opponents are silent.
Dealer: N	♥ AQ7	
Vul: Both	♦ Q76	You bid first.
HCP: 13	♣ 9754	

Board: 317	♠ KJ93	The opponents are silent.
Dealer: S	♥ A4	
Vul: None	♦ 864	Partner bids first.
HCP: 15	♣ AK65	

Board: 318	♠ AK86	The opponents are silent.
Dealer: N	♥ A732	
Vul: NS	♦ AJ3	You bid first.
HCP: 19	♣ QJ	

Board: 319	♠ 10642	The opponents are silent.
Dealer: S	♥ A32	
Vul: Both	♦ AJ3	Partner bids first.
HCP: 11	♣ Q63	

# 1 Minor w/Raise OR Balanced Response -- Leveled Both hands (Answers Page)

Board: 315	North:	South:	West	North	East	South
Dealer: S	♠ A64	♠ 1082				1♣
Vul: EW	♥ 953	♥ KJ7				
North HCP: 6	♦ Q9754	♦ J3	Pass	1♦	Pass	1NT
South HCP: 14	♣ 95	♣ AKQ84	AP			
Contract: 1N S						

Board: 316	North:	South:	West	North	East	South
Dealer: N	♠ KQ2	♠ A854		1♣	Pass	1♦
Vul: Both	♥ AQ7	♥ 1062				
North HCP: 13	♦ Q76	♦ AK85	Pass	1NT	Pass	3NT
South HCP: 15	♣ 9754	♣ A8	AP			
Contract: 3N N						

Board: 317	North:	South:	West	North	East	South
Dealer: S	♠ KJ93	♠ Q4				1♦
Vul: None	♥ A4	♥ K8				
North HCP: 15	♦ 864	♦ AJ10953	Pass	1♠	Pass	2♦
South HCP: 13	♣ AK65	♣ QJ10	Pass	3NT	AP	
Contract: 3N N						

Board: 318	North:	South:	West	North	East	South
Dealer: N	♠ AK86	♠ 9753		1♦	Pass	1♠
Vul: NS	♥ A732	♥ Q65				
North HCP: 19	♦ AJ3	♦ KQ109	Pass	4♠	AP	
South HCP: 7	♣ QJ	♣ 107				
Contract: 4♠ S						

Board: 319	North:	South:	West	North	East	South
Dealer: S	♠ 10642	♠ AQ				1♣
Vul: Both	♥ A32	♥ 874				
North HCP: 11	♦ AJ3	♦ 865	Pass	1♠	Pass	1NT
South HCP: 13	♣ Q63	♣ AK875	Pass	2NT	AP	
Contract: 2N S						

## South hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 315	♠ 1082	The opponents are silent.
Dealer: S	♥ KJ7	
Vul: EW	♦ J3	You bid first.
HCP: 14	♣ AKQ84	

Board: 316	♠ A854	The opponents are silent.
Dealer: N	♥ 1062	
Vul: Both	♦ AK85	Partner bids first.
HCP: 15	♣ A8	

Board: 317	♠ Q4	The opponents are silent.
Dealer: S	♥ K8	
Vul: None	♦ AJ10953	You bid first.
HCP: 13	♣ QJ10	

Board: 318	♠ 9753	The opponents are silent.
Dealer: N	♥ Q65	
Vul: NS	♦ KQ109	Partner bids first.
HCP: 7	♣ 107	

Board: 319	♠ AQ	The opponents are silent.
Dealer: S	♥ 874	
Vul: Both	♦ 865	You bid first.
HCP: 13	♣ AK875	

# 1 Minor w/Raise OR Balanced Response -- Levelled Both hands (Answers Page)

Board: 315	North:	South:	West	North	East	South
Dealer: S	♠ A64	♠ 1082				1♣
Vul: EW	♥ 953	♥ KJ7				
North HCP: 6	♦ Q9754	♦ J3	Pass	1♦	Pass	1NT
South HCP: 14	♣ 95	♣ AKQ84	AP			
Contract: 1N S						

Board: 316	North:	South:	West	North	East	South
Dealer: N	♠ KQ2	♠ A854		1♣	Pass	1♦
Vul: Both	♥ AQ7	♥ 1062				
North HCP: 13	♦ Q76	♦ AK85	Pass	1NT	Pass	3NT
South HCP: 15	♣ 9754	♣ A8	AP			
Contract: 3N N						

Board: 317	North:	South:	West	North	East	South
Dealer: S	♠ KJ93	♠ Q4				1♦
Vul: None	♥ A4	♥ K8				
North HCP: 15	♦ 864	♦ AJ10953	Pass	1♠	Pass	2♦
South HCP: 13	♣ AK65	♣ QJ10	Pass	3NT	AP	
Contract: 3N N						

Board: 318	North:	South:	West	North	East	South
Dealer: N	♠ AK86	♠ 9753		1♦	Pass	1♠
Vul: NS	♥ A732	♥ Q65				
North HCP: 19	♦ AJ3	♦ KQ109	Pass	4♠	AP	
South HCP: 7	♣ QJ	♣ 107				
Contract: 4♠ S						

Board: 319	North:	South:	West	North	East	South
Dealer: S	♠ 10642	♠ AQ				1♣
Vul: Both	♥ A32	♥ 874				
North HCP: 11	♦ AJ3	♦ 865	Pass	1♠	Pass	1NT
South HCP: 13	♣ Q63	♣ AK875	Pass	2NT	AP	
Contract: 2N S						

## North hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 320	♠ A963	The opponents are silent.
Dealer: N	♥ A763	
Vul: None	♦ Q86	You bid first.
HCP: 12	♣ Q10	

Board: 321	♠ KJ104	The opponents are silent.
Dealer: S	♥ KQ8	
Vul: NS	♦ 10943	Partner bids first.
HCP: 12	♣ K9	

Board: 322	♠ AQJ4	The opponents are silent.
Dealer: N	♥ AQ103	
Vul: EW	♦ A863	You bid first.
HCP: 17	♣ 7	

Board: 323	♠ Q1043	The opponents are silent.
Dealer: S	♥ K107	
Vul: None	♦ A53	Partner bids first.
HCP: 12	♣ K63	

Board: 324	♠ KJ10	The opponents are silent.
Dealer: N	♥ K73	
Vul: NS	♦ QJ953	You bid first.
HCP: 14	♣ A9	

# 1 Minor w/Raise OR Balanced Response -- Levelled Both hands (Answers Page)

Board: 320	North:	South:	West	North	East	South
Dealer: N	♠ A963	♠ 102		1♦	Pass	2♦ <sup>1</sup>
Vul: None	♥ A763	♥ J9	Pass	2NT	Pass	3♦
North HCP: 12	♦ Q86	♦ A10754	AP			
South HCP: 12	♣ Q10	♣ AK63				
Contract: 3♦ N						

1. Inverted minors

Board: 321	North:	South:	West	North	East	South
Dealer: S	♠ KJ104	♠ Q982				1♣
Vul: NS	♥ KQ8	♥ A7	Pass	1♦	Pass	1♠
North HCP: 12	♦ 10943	♦ AK6	Pass	4♠	AP	
South HCP: 14	♣ K9	♣ J1087				
Contract: 4♠ S						

Board: 322	North:	South:	West	North	East	South
Dealer: N	♠ AQJ4	♠ 10		1♦	Pass	2♦ <sup>1</sup>
Vul: EW	♥ AQ103	♥ KJ4	Pass	2♥	Pass	4NT <sup>2</sup>
North HCP: 17	♦ A863	♦ KQJ54	Pass	5♣ <sup>3</sup>	Pass	6♦
South HCP: 15	♣ 7	♣ KQ85	AP			
Contract: 6♦ N						

1. Inverted minors  
2. Blackwood 0314, for ♦  
3. A=0/5 or 3/5

Board: 323	North:	South:	West	North	East	South
Dealer: S	♠ Q1043	♠ AK8				1♦
Vul: None	♥ K107	♥ Q63	Pass	1♠	Pass	1NT
North HCP: 12	♦ A53	♦ KJ1076	Pass	2NT	Pass	3NT
South HCP: 14	♣ K63	♣ J8				
Contract: 3N S			AP			

Board: 324	North:	South:	West	North	East	South
Dealer: N	♠ KJ10	♠ Q872				
Vul: NS	♥ K73	♥ Q862		1♦	Pass	1♥
North HCP: 14	♦ QJ953	♦ 86	Pass	1NT	AP	
South HCP: 6	♣ A9	♣ Q85				
Contract: 1N N						

## South hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 320	♠ 102	The opponents are silent.
Dealer: N	♥ J9	
Vul: None	♦ A10754	Partner bids first.
HCP: 12	♣ AK63	

Board: 321	♠ Q982	The opponents are silent.
Dealer: S	♥ A7	
Vul: NS	♦ AK6	You bid first.
HCP: 14	♣ J1087	

Board: 322	♠ 10	The opponents are silent.
Dealer: N	♥ KJ4	
Vul: EW	♦ KQJ54	Partner bids first.
HCP: 15	♣ KQ85	

Board: 323	♠ AK8	The opponents are silent.
Dealer: S	♥ Q63	
Vul: None	♦ KJ1076	You bid first.
HCP: 14	♣ J8	

Board: 324	♠ Q872	The opponents are silent.
Dealer: N	♥ Q862	
Vul: NS	♦ 86	Partner bids first.
HCP: 6	♣ Q85	

# 1 Minor w/Raise OR Balanced Response -- Levelled Both hands (Answers Page)

Board: 320	North:	South:	West	North	East	South
Dealer: N	♠ A963	♠ 102		1♦	Pass	2♦ <sup>1</sup>
Vul: None	♥ A763	♥ J9	Pass	2NT	Pass	3♦
North HCP: 12	♦ Q86	♦ A10754	AP			
South HCP: 12	♣ Q10	♣ AK63				
Contract: 3♦ N						

1. Inverted minors

Board: 321	North:	South:	West	North	East	South
Dealer: S	♠ KJ104	♠ Q982				1♣
Vul: NS	♥ KQ8	♥ A7	Pass	1♦	Pass	1♠
North HCP: 12	♦ 10943	♦ AK6	Pass	4♠	AP	
South HCP: 14	♣ K9	♣ J1087				
Contract: 4♠ S						

Board: 322	North:	South:	West	North	East	South
Dealer: N	♠ AQJ4	♠ 10		1♦	Pass	2♦ <sup>1</sup>
Vul: EW	♥ AQ103	♥ KJ4	Pass	2♥	Pass	4NT <sup>2</sup>
North HCP: 17	♦ A863	♦ KQJ54	Pass	5♣ <sup>3</sup>	Pass	6♦
South HCP: 15	♣ 7	♣ KQ85	AP			
Contract: 6♦ N						

1. Inverted minors  
2. Blackwood 0314, for ♦  
3. A=0/5 or 3/5

Board: 323	North:	South:	West	North	East	South
Dealer: S	♠ Q1043	♠ AK8				1♦
Vul: None	♥ K107	♥ Q63	Pass	1♠	Pass	1NT
North HCP: 12	♦ A53	♦ KJ1076	Pass	2NT	Pass	3NT
South HCP: 14	♣ K63	♣ J8				
Contract: 3N S						

AP

Board: 324	North:	South:	West	North	East	South
Dealer: N	♠ KJ10	♠ Q872				
Vul: NS	♥ K73	♥ Q862		1♦	Pass	1♥
North HCP: 14	♦ QJ953	♦ 86	Pass	1NT	AP	
South HCP: 6	♣ A9	♣ Q85				
Contract: 1N N						



## North hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 325	♠ K95	The opponents are silent.
Dealer: S	♥ Q	
Vul: Both	♦ AKQJ9	Partner bids first.
HCP: 21	♣ AQ105	

Board: 326	♠ KJ85	The opponents are silent.
Dealer: N	♥ AK32	
Vul: NS	♦ 6	You bid first.
HCP: 13	♣ Q864	

Board: 327	♠ A952	The opponents are silent.
Dealer: S	♥ A7	
Vul: Both	♦ 963	Partner bids first.
HCP: 12	♣ A653	

Board: 328	♠ K963	The opponents are silent.
Dealer: N	♥ AQ7	
Vul: None	♦ AQ8	You bid first.
HCP: 18	♣ K93	

Board: 329	♠ A1086	The opponents are silent.
Dealer: S	♥ J5	
Vul: EW	♦ K75	Partner bids first.
HCP: 12	♣ A653	

# 1 Minor w/Raise OR Balanced Response -- Levelled Both hands (Answers Page)

Board: 325

Dealer: S

Vul: Both

North HCP: 21

South HCP: 12

Contract: 7♦ S

North:

♠ K95

♥ Q

♦ AKQJ9

♣ AQ105

South:

♠ A872

♥ AJ75

♦ 863

♣ K9

West North East South

1♦

Pass 2♦<sup>1</sup> Pass 2NT

Pass 4♦ Pass 4♥<sup>2</sup>

Pass 4NT<sup>3</sup> Pass 5♥<sup>4</sup>

Pass 7♦ AP

1. Inverted minors

2. Cue bid, a ♥ stopper

3. Blackwood 0314, for ♦

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

Board: 326

Dealer: N

Vul: NS

North HCP: 13

South HCP: 11

Contract: 3♥ N

North:

♠ KJ85

♥ AK32

♦ 6

♣ Q864

South:

♠ Q106

♥ 7654

♦ KQJ9

♣ K3

West North East South

1♣

Pass 1♦

Pass 1♥ Pass 3♥

AP

Board: 327

Dealer: S

Vul: Both

North HCP: 12

South HCP: 13

Contract: 2N S

North:

♠ A952

♥ A7

♦ 963

♣ A653

South:

♠ Q6

♥ 9854

♦ AKQJ

♣ J104

West North East South

1♦

Pass 1♠ Pass 1NT

Pass 2NT AP

Board: 328

Dealer: N

Vul: None

North HCP: 18

South HCP: 12

Contract: 5♣ N

North:

♠ K963

♥ AQ7

♦ AQ8

♣ K93

South:

♠ Q75

♥ 104

♦ KJ9

♣ AQ1087

West North East South

1♣

Pass 2♣<sup>1</sup>

Pass 2♦ Pass 3♣

Pass 4♦<sup>2</sup> Pass 5♣

AP

1. Inverted minors

2. Cue bid, a ♦ stopper

Board: 329

Dealer: S

Vul: EW

North HCP: 12

South HCP: 19

Contract: 4♠ N

North:

♠ A1086

♥ J5

♦ K75

♣ A653

South:

♠ QJ72

♥ AK87

♦ AQ43

♣ K

West	North	East	South
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			1♦
--	--	--	----

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

AP

## South hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 325	♠ A872	The opponents are silent.
Dealer: S	♥ AJ75	
Vul: Both	♦ 863	You bid first.
HCP: 12	♣ K9	

Board: 326	♠ Q106	The opponents are silent.
Dealer: N	♥ 7654	
Vul: NS	♦ KQJ9	Partner bids first.
HCP: 11	♣ K3	

Board: 327	♠ Q6	The opponents are silent.
Dealer: S	♥ 9854	
Vul: Both	♦ AKQJ	You bid first.
HCP: 13	♣ J104	

Board: 328	♠ Q75	The opponents are silent.
Dealer: N	♥ 104	
Vul: None	♦ KJ9	Partner bids first.
HCP: 12	♣ AQ1087	

Board: 329	♠ QJ72	The opponents are silent.
Dealer: S	♥ AK87	
Vul: EW	♦ AQ43	You bid first.
HCP: 19	♣ K	

# 1 Minor w/Raise OR Balanced Response -- Levelled Both hands (Answers Page)

Board: 325

Dealer: S

Vul: Both

North HCP: 21

South HCP: 12

Contract: 7♦ S

North:

♠ K95

♥ Q

♦ AKQJ9

♣ AQ105

South:

♠ A872

♥ AJ75

♦ 863

♣ K9

West North East South

1♦

Pass 2♦<sup>1</sup> Pass 2NT

Pass 4♦ Pass 4♥<sup>2</sup>

Pass 4NT<sup>3</sup> Pass 5♥<sup>4</sup>

Pass 7♦ AP

1. Inverted minors

2. Cue bid, a ♥ stopper

3. Blackwood 0314, for ♦

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

Board: 326

Dealer: N

Vul: NS

North HCP: 13

South HCP: 11

Contract: 3♥ N

North:

♠ KJ85

♥ AK32

♦ 6

♣ Q864

South:

♠ Q106

♥ 7654

♦ KQJ9

♣ K3

West North East South

1♣

Pass 1♦

Pass 1♥ Pass 3♥

AP

Board: 327

Dealer: S

Vul: Both

North HCP: 12

South HCP: 13

Contract: 2N S

North:

♠ A952

♥ A7

♦ 963

♣ A653

South:

♠ Q6

♥ 9854

♦ AKQJ

♣ J104

West North East South

1♦

Pass 1♠ Pass 1NT

Pass 2NT AP

Board: 328

Dealer: N

Vul: None

North HCP: 18

South HCP: 12

Contract: 5♣ N

North:

♠ K963

♥ AQ7

♦ AQ8

♣ K93

South:

♠ Q75

♥ 104

♦ KJ9

♣ AQ1087

West North East South

1♣

Pass 2♣<sup>1</sup>

Pass 2♦ Pass 3♣

Pass 4♦<sup>2</sup> Pass 5♣

AP

1. Inverted minors

2. Cue bid, a ♦ stopper

Board: 329

Dealer: S

Vul: EW

North HCP: 12

South HCP: 19

Contract: 4♠ N

North:

♠ A1086

♥ J5

♦ K75

♣ A653

South:

♠ QJ72

♥ AK87

♦ AQ43

♣ K

West	North	East	South
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1♦

Pass	1♠	Pass	4♠
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AP

## North hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 330	♠ AQ96	The opponents are silent.
Dealer: N	♥ J8	
Vul: Both	♦ K8	You bid first.
HCP: 13	♣ QJ1095	

Board: 331	♠ J53	The opponents are silent.
Dealer: S	♥ A985	
Vul: None	♦ J8	Partner bids first.
HCP: 7	♣ J1075	

Board: 332	♠ A8	The opponents are silent.
Dealer: N	♥ AQ3	
Vul: NS	♦ A1095	You bid first.
HCP: 19	♣ AJ97	

Board: 333	♠ K102	The opponents are silent.
Dealer: S	♥ Q7	
Vul: Both	♦ KQJ4	Partner bids first.
HCP: 11	♣ 9874	

Board: 334	♠ A105	The opponents are silent.
Dealer: N	♥ K962	
Vul: EW	♦ K4	You bid first.
HCP: 14	♣ KJ93	

# 1 Minor w/Raise OR Balanced Response -- Levelled Both hands (Answers Page)

Board: 330	North:	South:	West	North	East	South
Dealer: N	♠ AQ96	♠ 8752		1♣	Pass	1♦
Vul: Both	♥ J8	♥ AQ7	Pass	1♠	Pass	3♠
North HCP: 13	♦ K8	♦ J965	AP			
South HCP: 10	♣ QJ1095	♣ K6				
Contract: 3♠ N						

Board: 331	North:	South:	West	North	East	South
Dealer: S	♠ J53	♠ AQ87				1♣
Vul: None	♥ A985	♥ K3	Pass	1♥	Pass	2NT
North HCP: 7	♦ J8	♦ AQ4	Pass	3NT	AP	
South HCP: 18	♣ J1075	♣ K984				
Contract: 3N S						

Board: 332	North:	South:	West	North	East	South
Dealer: N	♠ A8	♠ QJ54		1♦	Pass	1♥
Vul: NS	♥ AQ3	♥ KJ97	Pass	2NT	Pass	3♠
North HCP: 19	♦ A1095	♦ Q6	Pass	3NT	AP	
South HCP: 12	♣ AJ97	♣ K54				
Contract: 3N N						

Board: 333	North:	South:	West	North	East	South
Dealer: S	♠ K102	♠ AQ64				1♣
Vul: Both	♥ Q7	♥ KJ105	Pass	1♦	Pass	1♥
North HCP: 11	♦ KQJ4	♦ 8	Pass	1♠ <sup>1</sup>	Pass	3NT
South HCP: 16	♣ 9874	♣ AQ53	AP			
Contract: 3N S			1. Fourth suit			

Board: 334	North:	South:	West	North	East	South
Dealer: N	♠ A105	♠ 72		1♣	Pass	2♣ <sup>1</sup>
Vul: EW	♥ K962	♥ A84	Pass	2♦	Pass	3NT
North HCP: 14	♦ K4	♦ A10	AP			
South HCP: 14	♣ KJ93	♣ AQ10652	1. Inverted minors			
Contract: 3N S						



## South hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 330	♠ 8752	The opponents are silent.
Dealer: N	♥ AQ7	
Vul: Both	♦ J965	Partner bids first.
HCP: 10	♣ K6	

Board: 331	♠ AQ87	The opponents are silent.
Dealer: S	♥ K3	
Vul: None	♦ AQ4	You bid first.
HCP: 18	♣ K984	

Board: 332	♠ QJ54	The opponents are silent.
Dealer: N	♥ KJ97	
Vul: NS	♦ Q6	Partner bids first.
HCP: 12	♣ K54	

Board: 333	♠ AQ64	The opponents are silent.
Dealer: S	♥ KJ105	
Vul: Both	♦ 8	You bid first.
HCP: 16	♣ AQ53	

Board: 334	♠ 72	The opponents are silent.
Dealer: N	♥ A84	
Vul: EW	♦ A10	Partner bids first.
HCP: 14	♣ AQ10652	

# 1 Minor w/Raise OR Balanced Response -- Levelled Both hands (Answers Page)

Board: 330	North:	South:	West	North	East	South
Dealer: N	♠ AQ96	♠ 8752		1♣	Pass	1♦
Vul: Both	♥ J8	♥ AQ7	Pass	1♠	Pass	3♠
North HCP: 13	♦ K8	♦ J965	AP			
South HCP: 10	♣ QJ1095	♣ K6				
Contract: 3♠ N						

Board: 331	North:	South:	West	North	East	South
Dealer: S	♠ J53	♠ AQ87				1♣
Vul: None	♥ A985	♥ K3	Pass	1♥	Pass	2NT
North HCP: 7	♦ J8	♦ AQ4	Pass	3NT	AP	
South HCP: 18	♣ J1075	♣ K984				
Contract: 3N S						

Board: 332	North:	South:	West	North	East	South
Dealer: N	♠ A8	♠ QJ54		1♦	Pass	1♥
Vul: NS	♥ AQ3	♥ KJ97	Pass	2NT	Pass	3♠
North HCP: 19	♦ A1095	♦ Q6	Pass	3NT	AP	
South HCP: 12	♣ AJ97	♣ K54				
Contract: 3N N						

Board: 333	North:	South:	West	North	East	South
Dealer: S	♠ K102	♠ AQ64				1♣
Vul: Both	♥ Q7	♥ KJ105	Pass	1♦	Pass	1♥
North HCP: 11	♦ KQJ4	♦ 8	Pass	1♠ <sup>1</sup>	Pass	3NT
South HCP: 16	♣ 9874	♣ AQ53	AP			
Contract: 3N S			1. Fourth suit			

Board: 334	North:	South:	West	North	East	South
Dealer: N	♠ A105	♠ 72		1♣	Pass	2♣ <sup>1</sup>
Vul: EW	♥ K962	♥ A84	Pass	2♦	Pass	3NT
North HCP: 14	♦ K4	♦ A10	AP			
South HCP: 14	♣ KJ93	♣ AQ10652	1. Inverted minors			
Contract: 3N S						

## North hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 335	♠ J764	The opponents are silent.
Dealer: S	♥ A94	
Vul: None	♦ Q753	Partner bids first.
HCP: 14	♣ AK	

Board: 336	♠ 1065	The opponents are silent.
Dealer: N	♥ 32	
Vul: NS	♦ AQJ65	You bid first.
HCP: 11	♣ A76	

Board: 337	♠ AK87	The opponents are silent.
Dealer: S	♥ J10	
Vul: EW	♦ A95	Partner bids first.
HCP: 13	♣ J874	

Board: 338	♠ Q642	The opponents are silent.
Dealer: N	♥ J1098	
Vul: Both	♦ KQ5	You bid first.
HCP: 12	♣ A8	

Board: 339	♠ KJ64	The opponents are silent.
Dealer: S	♥ A65	
Vul: NS	♦ AQ3	Partner bids first.
HCP: 14	♣ 976	

# 1 Minor w/Raise OR Balanced Response -- Leveled Both hands (Answers Page)

Board: 335	North:	South:	West	North	East	South
Dealer: S	♠ J764	♠ 10				1♣
Vul: None	♥ A94	♥ Q53	Pass	1♦	Pass	2♦
North HCP: 14	♦ Q753	♦ AK109	Pass	3NT	AP	
South HCP: 12	♣ AK	♣ QJ1094				
Contract: 3N N						

Board: 336	North:	South:	West	North	East	South
Dealer: N	♠ 1065	♠ Q942				
Vul: NS	♥ 32	♥ A865		1♦	Pass	1♥
North HCP: 11	♦ AQJ65	♦ 109	Pass	1NT	AP	
South HCP: 8	♣ A76	♣ Q54				
Contract: 1N N						

Board: 337	North:	South:	West	North	East	South
Dealer: S	♠ AK87	♠ 10				1♦
Vul: EW	♥ J10	♥ Q976	Pass	1♠	Pass	1NT
North HCP: 13	♦ A95	♦ KQ764	Pass	2NT	Pass	3♦
South HCP: 11	♣ J874	♣ A109	Pass	3NT	AP	
Contract: 3N S						

Board: 338	North:	South:	West	North	East	South
Dealer: N	♠ Q642	♠ AK		1♦	Pass	2♦ <sup>1</sup>
Vul: Both	♥ J1098	♥ A4	Pass	2NT	Pass	3NT
North HCP: 12	♦ KQ5	♦ A9742	AP			
South HCP: 17	♣ A8	♣ Q963				
Contract: 3N N						

1. Inverted minors

Board: 339	North:	South:	West	North	East	South
Dealer: S	♠ KJ64	♠ 1073				1♣
Vul: NS	♥ A65	♥ K8	Pass	1♠	Pass	2♣
North HCP: 14	♦ AQ3	♦ 74	Pass	3NT	AP	
South HCP: 12	♣ 976	♣ AKQ1054				
Contract: 3N N						

## South hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 335	♠ 10	The opponents are silent.
Dealer: S	♥ Q53	
Vul: None	♦ AK109	You bid first.
HCP: 12	♣ QJ1094	

Board: 336	♠ Q942	The opponents are silent.
Dealer: N	♥ A865	
Vul: NS	♦ 109	Partner bids first.
HCP: 8	♣ Q54	

Board: 337	♠ 10	The opponents are silent.
Dealer: S	♥ Q976	
Vul: EW	♦ KQ764	You bid first.
HCP: 11	♣ A109	

Board: 338	♠ AK	The opponents are silent.
Dealer: N	♥ A4	
Vul: Both	♦ A9742	Partner bids first.
HCP: 17	♣ Q963	

Board: 339	♠ 1073	The opponents are silent.
Dealer: S	♥ K8	
Vul: NS	♦ 74	You bid first.
HCP: 12	♣ AKQ1054	

# 1 Minor w/Raise OR Balanced Response -- Levelled Both hands (Answers Page)

Board: 335	North:	South:	West	North	East	South
Dealer: S	♠ J764	♠ 10				1♣
Vul: None	♥ A94	♥ Q53	Pass	1♦	Pass	2♦
North HCP: 14	♦ Q753	♦ AK109	Pass	3NT	AP	
South HCP: 12	♣ AK	♣ QJ1094				
Contract: 3N N						

Board: 336	North:	South:	West	North	East	South
Dealer: N	♠ 1065	♠ Q942		1♦	Pass	1♥
Vul: NS	♥ 32	♥ A865	Pass	1NT	AP	
North HCP: 11	♦ AQJ65	♦ 109				
South HCP: 8	♣ A76	♣ Q54				
Contract: 1N N						

Board: 337	North:	South:	West	North	East	South
Dealer: S	♠ AK87	♠ 10				1♦
Vul: EW	♥ J10	♥ Q976	Pass	1♠	Pass	1NT
North HCP: 13	♦ A95	♦ KQ764	Pass	2NT	Pass	3♦
South HCP: 11	♣ J874	♣ A109	Pass	3NT	AP	
Contract: 3N S						

Board: 338	North:	South:	West	North	East	South
Dealer: N	♠ Q642	♠ AK		1♦	Pass	2♦ <sup>1</sup>
Vul: Both	♥ J1098	♥ A4	Pass	2NT	Pass	3NT
North HCP: 12	♦ KQ5	♦ A9742	AP			
South HCP: 17	♣ A8	♣ Q963				
Contract: 3N N						

1. Inverted minors

Board: 339	North:	South:	West	North	East	South
Dealer: S	♠ KJ64	♠ 1073				1♣
Vul: NS	♥ A65	♥ K8	Pass	1♠	Pass	2♣
North HCP: 14	♦ AQ3	♦ 74	Pass	3NT	AP	
South HCP: 12	♣ 976	♣ AKQ1054				
Contract: 3N N						

## North hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 340	♠ 104	The opponents are silent.
Dealer: N	♥ Q6	
Vul: EW	♦ AK108	You bid first.
HCP: 12	♣ K10954	

Board: 341	♠ J1062	The opponents are silent.
Dealer: S	♥ Q74	
Vul: Both	♦ Q8	Partner bids first.
HCP: 11	♣ AQ65	

Board: 342	♠ AJ6	The opponents are silent.
Dealer: N	♥ KJ76	
Vul: None	♦ Q1093	You bid first.
HCP: 12	♣ J5	

Board: 343	♠ QJ	The opponents are silent.
Dealer: S	♥ A954	
Vul: EW	♦ AJ65	Partner bids first.
HCP: 18	♣ KQJ	

Board: 344	♠ J4	The opponents are silent.
Dealer: N	♥ A983	
Vul: Both	♦ AKQ10	You bid first.
HCP: 14	♣ 1095	

# 1 Minor w/Raise OR Balanced Response -- Levelled Both hands (Answers Page)

Board: 340	North:	South:	West	North	East	South
Dealer: N	♠ 104	♠ A975		1♣	Pass	1♠
Vul: EW	♥ Q6	♥ J82	Pass	1NT	Pass	2NT
North HCP: 12	♦ AK108	♦ 964	AP			
South HCP: 12	♣ K10954	♣ AQJ				
Contract: 2N N						

Board: 341	North:	South:	West	North	East	South
Dealer: S	♠ J1062	♠ Q				1♦
Vul: Both	♥ Q74	♥ K532	Pass	1♠	Pass	1NT
North HCP: 11	♦ Q8	♦ AJ1095	AP			
South HCP: 14	♣ AQ65	♣ KJ7				
Contract: 1N S						

Board: 342	North:	South:	West	North	East	South
Dealer: N	♠ AJ6	♠ K10		1♦	Pass	2♦ <sup>1</sup>
Vul: None	♥ KJ76	♥ Q10	Pass	2NT	Pass	3♦
North HCP: 12	♦ Q1093	♦ K8754	AP			
South HCP: 15	♣ J5	♣ AK93				
Contract: 3♦ N						

1. Inverted minors

Board: 343	North:	South:	West	North	East	South
Dealer: S	♠ QJ	♠ 974				1♦
Vul: EW	♥ A954	♥ KQ2	Pass	1♥	Pass	1NT
North HCP: 18	♦ AJ65	♦ K1098	Pass	2♣ <sup>1</sup>	Pass	2♥
South HCP: 12	♣ KQJ	♣ A95	Pass	3NT	AP	
Contract: 3N S						

1. Checkback

Board: 344	North:	South:	West	North	East	South
Dealer: N	♠ J4	♠ A652				
Vul: Both	♥ A983	♥ Q42		1♦	Pass	1♠
North HCP: 14	♦ AKQ10	♦ J754	Pass	1NT	AP	
South HCP: 8	♣ 1095	♣ J7				
Contract: 1N N						



## South hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 340	♠ A975	The opponents are silent.
Dealer: N	♥ J82	
Vul: EW	♦ 964	Partner bids first.
HCP: 12	♣ AQJ	

Board: 341	♠ Q	The opponents are silent.
Dealer: S	♥ K532	
Vul: Both	♦ AJ1095	You bid first.
HCP: 14	♣ KJ7	

Board: 342	♠ K10	The opponents are silent.
Dealer: N	♥ Q10	
Vul: None	♦ K8754	Partner bids first.
HCP: 15	♣ AK93	

Board: 343	♠ 974	The opponents are silent.
Dealer: S	♥ KQ2	
Vul: EW	♦ K1098	You bid first.
HCP: 12	♣ A95	

Board: 344	♠ A652	The opponents are silent.
Dealer: N	♥ Q42	
Vul: Both	♦ J754	Partner bids first.
HCP: 8	♣ J7	

# 1 Minor w/Raise OR Balanced Response -- Levelled Both hands (Answers Page)

Board: 340	North:	South:	West	North	East	South
Dealer: N	♠ 104	♠ A975		1♣	Pass	1♠
Vul: EW	♥ Q6	♥ J82	Pass	1NT	Pass	2NT
North HCP: 12	♦ AK108	♦ 964	AP			
South HCP: 12	♣ K10954	♣ AQJ				
Contract: 2N N						

Board: 341	North:	South:	West	North	East	South
Dealer: S	♠ J1062	♠ Q				1♦
Vul: Both	♥ Q74	♥ K532	Pass	1♠	Pass	1NT
North HCP: 11	♦ Q8	♦ AJ1095	AP			
South HCP: 14	♣ AQ65	♣ KJ7				
Contract: 1N S						

Board: 342	North:	South:	West	North	East	South
Dealer: N	♠ AJ6	♠ K10		1♦	Pass	2♦ <sup>1</sup>
Vul: None	♥ KJ76	♥ Q10	Pass	2NT	Pass	3♦
North HCP: 12	♦ Q1093	♦ K8754	AP			
South HCP: 15	♣ J5	♣ AK93				
Contract: 3♦ N						

1. Inverted minors

Board: 343	North:	South:	West	North	East	South
Dealer: S	♠ QJ	♠ 974				1♦
Vul: EW	♥ A954	♥ KQ2	Pass	1♥	Pass	1NT
North HCP: 18	♦ AJ65	♦ K1098	Pass	2♣ <sup>1</sup>	Pass	2♥
South HCP: 12	♣ KQJ	♣ A95	Pass	3NT	AP	
Contract: 3N S						

1. Checkback

Board: 344	North:	South:	West	North	East	South
Dealer: N	♠ J4	♠ A652				1♠
Vul: Both	♥ A983	♥ Q42		1♦	Pass	
North HCP: 14	♦ AKQ10	♦ J754	Pass	1NT	AP	
South HCP: 8	♣ 1095	♣ J7				
Contract: 1N N						

## North hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 345	♠ QJ62	The opponents are silent.
Dealer: S	♥ J62	
Vul: None	♦ K4	Partner bids first.
HCP: 14	♣ AQJ10	

Board: 346	♠ AQ94	The opponents are silent.
Dealer: N	♥ K32	
Vul: NS	♦ 10854	You bid first.
HCP: 12	♣ K3	

Board: 347	♠ 9	The opponents are silent.
Dealer: S	♥ AK9	
Vul: Both	♦ A7542	Partner bids first.
HCP: 12	♣ J932	

Board: 348	♠ AK87	The opponents are silent.
Dealer: N	♥ 2	
Vul: None	♦ 1095	You bid first.
HCP: 11	♣ A10986	

Board: 349	♠ AQJ9	The opponents are silent.
Dealer: S	♥ J863	
Vul: NS	♦ 53	Partner bids first.
HCP: 8	♣ 965	

# 1 Minor w/Raise OR Balanced Response -- Levelled Both hands (Answers Page)

Board: 345

Dealer: S

Vul: None

North HCP: 14

South HCP: 14

Contract: 4♠ N

North:

♠ QJ62

♥ J62

♦ K4

♣ AQJ10

South:

♠ A983

♥ K87

♦ A1087

♣ K6

West	North	East	South
------	-------	------	-------

1♦

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

Pass	4♠	AP	
------	----	----	--

Board: 346

Dealer: N

Vul: NS

North HCP: 12

South HCP: 15

Contract: 5♦ N

North:

♠ AQ94

♥ K32

♦ 10854

♣ K3

South:

♠ 7

♥ QJ7

♦ AQJ93

♣ AJ75

West	North	East	South
------	-------	------	-------

1♦ Pass 2♦<sup>1</sup>

Pass	2NT	Pass	4♦
------	-----	------	----

Pass	4♥ <sup>2</sup>	Pass	4♠ <sup>3</sup>
------	-----------------	------	-----------------

Pass	5♦	AP	
------	----	----	--

1. Inverted minors

2. Cue bid, a ♥ stopper

3. Cue bid, a ♠ stopper

Board: 347

Dealer: S

Vul: Both

North HCP: 12

South HCP: 13

Contract: 3N N

North:

♠ 9

♥ AK9

♦ A7542

♣ J932

South:

♠ K743

♥ 1086

♦ KQJ6

♣ A6

West	North	East	South
------	-------	------	-------

1♦

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

Pass	3NT	AP	
------	-----	----	--

1. Inverted minors

Board: 348

Dealer: N

Vul: None

North HCP: 11

South HCP: 13

Contract: 5♣ N

North:

♠ AK87

♥ 2

♦ 1095

♣ A10986

South:

♠ J9

♥ 654

♦ AKQ83

♣ QJ5

West	North	East	South
------	-------	------	-------

1♣ Pass 1♦

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

Pass	3♣	Pass	3♦
------	----	------	----

Pass	4♦	Pass	5♣
------	----	------	----

AP

1. Fourth suit

Board: 349

Dealer: S

Vul: NS

North HCP: 8

South HCP: 19

Contract: 3N S

North:

♠ AQJ9

♥ J863

♦ 53

♣ 965

South:

♠ K6

♥ Q10

♦ AK1086

♣ AQJ10

West	North	East	South
------	-------	------	-------

1♦

Pass	1♥	Pass	2NT
------	----	------	-----

Pass	3♠	Pass	3NT
------	----	------	-----

AP

## South hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 345	♠ A983	The opponents are silent.
Dealer: S	♥ K87	
Vul: None	♦ A1087	You bid first.
HCP: 14	♣ K6	

Board: 346	♠ 7	The opponents are silent.
Dealer: N	♥ QJ7	
Vul: NS	♦ AQJ93	Partner bids first.
HCP: 15	♣ AJ75	

Board: 347	♠ K743	The opponents are silent.
Dealer: S	♥ 1086	
Vul: Both	♦ KQJ6	You bid first.
HCP: 13	♣ A6	

Board: 348	♠ J9	The opponents are silent.
Dealer: N	♥ 654	
Vul: None	♦ AKQ83	Partner bids first.
HCP: 13	♣ QJ5	

Board: 349	♠ K6	The opponents are silent.
Dealer: S	♥ Q10	
Vul: NS	♦ AK1086	You bid first.
HCP: 19	♣ AQJ10	

# 1 Minor w/Raise OR Balanced Response -- Leveled Both hands (Answers Page)

Board: 345

Dealer: S

Vul: None

North HCP: 14

South HCP: 14

Contract: 4♠ N

North:

♠ QJ62

♥ J62

♦ K4

♣ AQJ10

South:

♠ A983

♥ K87

♦ A1087

♣ K6

West	North	East	South
------	-------	------	-------

1♦

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

Pass	4♠	AP	
------	----	----	--

Board: 346

Dealer: N

Vul: NS

North HCP: 12

South HCP: 15

Contract: 5♦ N

North:

♠ AQ94

♥ K32

♦ 10854

♣ K3

South:

♠ 7

♥ QJ7

♦ AQJ93

♣ AJ75

West	North	East	South
------	-------	------	-------

1♦ Pass 2♦<sup>1</sup>

Pass	2NT	Pass	4♦
------	-----	------	----

Pass	4♥ <sup>2</sup>	Pass	4♠ <sup>3</sup>
------	-----------------	------	-----------------

Pass	5♦	AP	
------	----	----	--

1. Inverted minors

2. Cue bid, a ♥ stopper

3. Cue bid, a ♠ stopper

Board: 347

Dealer: S

Vul: Both

North HCP: 12

South HCP: 13

Contract: 3N N

North:

♠ 9

♥ AK9

♦ A7542

♣ J932

South:

♠ K743

♥ 1086

♦ KQJ6

♣ A6

West	North	East	South
------	-------	------	-------

1♦

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

Pass	3NT	AP	
------	-----	----	--

1. Inverted minors

Board: 348

Dealer: N

Vul: None

North HCP: 11

South HCP: 13

Contract: 5♣ N

North:

♠ AK87

♥ 2

♦ 1095

♣ A10986

South:

♠ J9

♥ 654

♦ AKQ83

♣ QJ5

West	North	East	South
------	-------	------	-------

1♣ Pass 1♦

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

Pass	3♣	Pass	3♦
------	----	------	----

Pass	4♦	Pass	5♣
------	----	------	----

AP

1. Fourth suit

Board: 349

Dealer: S

Vul: NS

North HCP: 8

South HCP: 19

Contract: 3N S

North:

♠ AQJ9

♥ J863

♦ 53

♣ 965

South:

♠ K6

♥ Q10

♦ AK1086

♣ AQJ10

West	North	East	South
------	-------	------	-------

1♦

Pass	1♥	Pass	2NT
------	----	------	-----

Pass	3♠	Pass	3NT
------	----	------	-----

AP

## North hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 350	♠ 10853	The opponents are silent.
Dealer: N	♥ K54	
Vul: EW	♦ AJ1032	You bid first.
HCP: 12	♣ A	

Board: 351	♠ A765	The opponents are silent.
Dealer: S	♥ K42	
Vul: None	♦ A83	Partner bids first.
HCP: 11	♣ 843	

Board: 352	♠ AQ2	The opponents are silent.
Dealer: N	♥ Q8	
Vul: NS	♦ 7643	You bid first.
HCP: 13	♣ AJ53	

Board: 353	♠ AKJ8	The opponents are silent.
Dealer: S	♥ K52	
Vul: EW	♦ 64	Partner bids first.
HCP: 15	♣ KJ94	

Board: 354	♠ K1064	The opponents are silent.
Dealer: N	♥ 8	
Vul: Both	♦ K43	You bid first.
HCP: 14	♣ AKJ93	

# 1 Minor w/Raise OR Balanced Response -- Levelled Both hands (Answers Page)

Board: 350	North:	South:	West	North	East	South
Dealer: N	♠ 10853	♠ AJ		1♦	Pass	2♦ <sup>1</sup>
Vul: EW	♥ K54	♥ 92				
North HCP: 12	♦ AJ1032	♦ KQ984	Pass	3♦	AP	
South HCP: 11	♣ A	♣ J653				
Contract: 3♦ N						1. Inverted minors

Board: 351	North:	South:	West	North	East	South
Dealer: S	♠ A765	♠ J10				1♣
Vul: None	♥ K42	♥ J6				
North HCP: 11	♦ A83	♦ KQ109	Pass	1♠	Pass	1NT
South HCP: 14	♣ 843	♣ AK1075	AP			
Contract: 1N S						

Board: 352	North:	South:	West	North	East	South
Dealer: N	♠ AQ2	♠ 10543		1♦	Pass	1♥
Vul: NS	♥ Q8	♥ KJ105				
North HCP: 13	♦ 7643	♦ AQ5	Pass	1NT	Pass	2NT
South HCP: 12	♣ AJ53	♣ Q4	AP			
Contract: 2N N						

Board: 353	North:	South:	West	North	East	South
Dealer: S	♠ AKJ8	♠ 10732				1♦
Vul: EW	♥ K52	♥ A96	Pass	1♠	Pass	2♠
North HCP: 15	♦ 64	♦ AKQ9	Pass	4♥ <sup>1</sup>	Pass	4♠
South HCP: 13	♣ KJ94	♣ 107	AP			
Contract: 4♠ N						1. Cue bid, a ♥ stopper

Board: 354	North:	South:	West	North	East	South
Dealer: N	♠ K1064	♠ 32		1♣	Pass	1♦
Vul: Both	♥ 8	♥ K1062				
North HCP: 14	♦ K43	♦ AQ87	Pass	1♠	Pass	2NT
South HCP: 11	♣ AKJ93	♣ Q104	Pass	3NT	AP	
Contract: 3N S						



## South hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 350	♠ AJ	The opponents are silent.
Dealer: N	♥ 92	
Vul: EW	♦ KQ984	Partner bids first.
HCP: 11	♣ J653	

Board: 351	♠ J10	The opponents are silent.
Dealer: S	♥ J6	
Vul: None	♦ KQ109	You bid first.
HCP: 14	♣ AK1075	

Board: 352	♠ 10543	The opponents are silent.
Dealer: N	♥ KJ105	
Vul: NS	♦ AQ5	Partner bids first.
HCP: 12	♣ Q4	

Board: 353	♠ 10732	The opponents are silent.
Dealer: S	♥ A96	
Vul: EW	♦ AKQ9	You bid first.
HCP: 13	♣ 107	

Board: 354	♠ 32	The opponents are silent.
Dealer: N	♥ K1062	
Vul: Both	♦ AQ87	Partner bids first.
HCP: 11	♣ Q104	

# 1 Minor w/Raise OR Balanced Response -- Levelled Both hands (Answers Page)

Board: 350	North:	South:	West	North	East	South
Dealer: N	♠ 10853	♠ AJ		1♦	Pass	2♦ <sup>1</sup>
Vul: EW	♥ K54	♥ 92				
North HCP: 12	♦ AJ1032	♦ KQ984	Pass	3♦	AP	
South HCP: 11	♣ A	♣ J653				
Contract: 3♦ N						1. Inverted minors

Board: 351	North:	South:	West	North	East	South
Dealer: S	♠ A765	♠ J10				1♣
Vul: None	♥ K42	♥ J6				
North HCP: 11	♦ A83	♦ KQ109	Pass	1♠	Pass	1NT
South HCP: 14	♣ 843	♣ AK1075	AP			
Contract: 1N S						

Board: 352	North:	South:	West	North	East	South
Dealer: N	♠ AQ2	♠ 10543		1♦	Pass	1♥
Vul: NS	♥ Q8	♥ KJ105				
North HCP: 13	♦ 7643	♦ AQ5	Pass	1NT	Pass	2NT
South HCP: 12	♣ AJ53	♣ Q4	AP			
Contract: 2N N						

Board: 353	North:	South:	West	North	East	South
Dealer: S	♠ AKJ8	♠ 10732				1♦
Vul: EW	♥ K52	♥ A96	Pass	1♠	Pass	2♠
North HCP: 15	♦ 64	♦ AKQ9	Pass	4♥ <sup>1</sup>	Pass	4♠
South HCP: 13	♣ KJ94	♣ 107	AP			
Contract: 4♠ N						1. Cue bid, a ♥ stopper

Board: 354	North:	South:	West	North	East	South
Dealer: N	♠ K1064	♠ 32		1♣	Pass	1♦
Vul: Both	♥ 8	♥ K1062				
North HCP: 14	♦ K43	♦ AQ87	Pass	1♠	Pass	2NT
South HCP: 11	♣ AKJ93	♣ Q104	Pass	3NT	AP	
Contract: 3N S						

## North hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Leveled

Board: 355	♠ 9832	The opponents are silent.
Dealer: S	♥ Q95	
Vul: NS	♦ QJ5	Partner bids first.
HCP: 9	♣ KJ7	

Board: 356	♠ Q964	The opponents are silent.
Dealer: N	♥ AKQ6	
Vul: EW	♦ A64	You bid first.
HCP: 19	♣ A8	

Board: 357	♠ J3	The opponents are silent.
Dealer: S	♥ KQJ	
Vul: Both	♦ KJ10432	Partner bids first.
HCP: 11	♣ 107	

Board: 358	♠ Q962	The opponents are silent.
Dealer: N	♥ A54	
Vul: None	♦ AQJ	You bid first.
HCP: 18	♣ AJ8	

# 1 Minor w/Raise OR Balanced Response -- Levelled Both hands (Answers Page)

Board: 355

Dealer: S

Vul: NS

North HCP: 9

South HCP: 18

Contract: 4♠ N

North:

♠ 9832

♥ Q95

♦ QJ5

♣ KJ7

South:

♠ KQ54

♥ K82

♦ A9

♣ AQ96

West	North	East	South
------	-------	------	-------

1♣

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

AP

Board: 356

Dealer: N

Vul: EW

North HCP: 19

South HCP: 14

Contract: 6N N

North:

♠ Q964

♥ AKQ6

♦ A64

♣ A8

South:

♠ AK

♥ J10

♦ QJ9732

♣ K73

West	North	East	South
------	-------	------	-------

1♦ Pass 2♦<sup>1</sup>

Pass	3NT	Pass	4♦
------	-----	------	----

Pass	4♥ <sup>2</sup>	Pass	4NT <sup>3</sup>
------	-----------------	------	------------------

Pass	5♣ <sup>4</sup>	Pass	6NT
------	-----------------	------	-----

AP

1. Inverted minors
2. Cue bid, a ♥ stopper
3. Blackwood 0314, for ♦
4. A=0/5 or 3/5

Board: 357

Dealer: S

Vul: Both

North HCP: 11

South HCP: 19

Contract: 6♦ S

North:

♠ J3

♥ KQJ

♦ KJ10432

♣ 107

South:

♠ AKQ

♥ A87

♦ 8765

♣ AQ9

West	North	East	South
------	-------	------	-------

1♦

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

Pass	3♦	Pass	4NT <sup>2</sup>
------	----	------	------------------

Pass	5♦ <sup>3</sup>	Pass	6♦
------	-----------------	------	----

AP

1. Inverted minors
2. Blackwood 0314, for ♦
3. A=1/5 or 4/5

Board: 358

Dealer: N

Vul: None

North HCP: 18

South HCP: 10

Contract: 5♣ N

North:

♠ Q962

♥ A54

♦ AQJ

♣ AJ8

South:

♠ AK

♥ J109

♦ 42

♣ Q107543

West	North	East	South
------	-------	------	-------

1♣ Pass 2♣<sup>1</sup>

Pass	2♦	Pass	3♣
------	----	------	----

Pass	4♦ <sup>2</sup>	Pass	4♠ <sup>3</sup>
------	-----------------	------	-----------------

Pass	5♣	AP	
------	----	----	--

1. Inverted minors
2. Cue bid, a ♦ stopper
3. Cue bid, a ♠ stopper

## South hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 355	♠ KQ54	The opponents are silent.
Dealer: S	♥ K82	
Vul: NS	♦ A9	You bid first.
HCP: 18	♣ AQ96	

Board: 356	♠ AK	The opponents are silent.
Dealer: N	♥ J10	
Vul: EW	♦ QJ9732	Partner bids first.
HCP: 14	♣ K73	

Board: 357	♠ AKQ	The opponents are silent.
Dealer: S	♥ A87	
Vul: Both	♦ 8765	You bid first.
HCP: 19	♣ AQ9	

Board: 358	♠ AK	The opponents are silent.
Dealer: N	♥ J109	
Vul: None	♦ 42	Partner bids first.
HCP: 10	♣ Q107543	

# 1 Minor w/Raise OR Balanced Response -- Levelled Both hands (Answers Page)

Board: 355

Dealer: S

Vul: NS

North HCP: 9

South HCP: 18

Contract: 4♠ N

North:

♠ 9832

♥ Q95

♦ QJ5

♣ KJ7

South:

♠ KQ54

♥ K82

♦ A9

♣ AQ96

West	North	East	South
------	-------	------	-------

1♣

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

AP

Board: 356

Dealer: N

Vul: EW

North HCP: 19

South HCP: 14

Contract: 6N N

North:

♠ Q964

♥ AKQ6

♦ A64

♣ A8

South:

♠ AK

♥ J10

♦ QJ9732

♣ K73

West	North	East	South
------	-------	------	-------

1♦ Pass 2♦<sup>1</sup>

Pass	3NT	Pass	4♦
------	-----	------	----

Pass	4♥ <sup>2</sup>	Pass	4NT <sup>3</sup>
------	-----------------	------	------------------

Pass	5♣ <sup>4</sup>	Pass	6NT
------	-----------------	------	-----

AP

1. Inverted minors
2. Cue bid, a ♥ stopper
3. Blackwood 0314, for ♦
4. A=0/5 or 3/5

Board: 357

Dealer: S

Vul: Both

North HCP: 11

South HCP: 19

Contract: 6♦ S

North:

♠ J3

♥ KQJ

♦ KJ10432

♣ 107

South:

♠ AKQ

♥ A87

♦ 8765

♣ AQ9

West	North	East	South
------	-------	------	-------

1♦

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

Pass	3♦	Pass	4NT <sup>2</sup>
------	----	------	------------------

Pass	5♦ <sup>3</sup>	Pass	6♦
------	-----------------	------	----

AP

1. Inverted minors
2. Blackwood 0314, for ♦
3. A=1/5 or 4/5

Board: 358

Dealer: N

Vul: None

North HCP: 18

South HCP: 10

Contract: 5♣ N

North:

♠ Q962

♥ A54

♦ AQJ

♣ AJ8

South:

♠ AK

♥ J109

♦ 42

♣ Q107543

West	North	East	South
------	-------	------	-------

1♣ Pass 2♣<sup>1</sup>

Pass	2♦	Pass	3♣
------	----	------	----

Pass	4♦ <sup>2</sup>	Pass	4♠ <sup>3</sup>
------	-----------------	------	-----------------

Pass	5♣	AP	
------	----	----	--

1. Inverted minors
2. Cue bid, a ♦ stopper
3. Cue bid, a ♠ stopper

## North hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 359	♠ K52	The opponents are silent.
Dealer: S	♥ A3	
Vul: EW	♦ A109862	Partner bids first.
HCP: 14	♣ K5	
Board: 360	♠ AJ2	The opponents are silent.
Dealer: N	♥ AK9	
Vul: None	♦ 104	You bid first.
HCP: 14	♣ Q10875	
Board: 361	♠ AKJ6	The opponents are silent.
Dealer: S	♥ A63	
Vul: Both	♦ 1083	Partner bids first.
HCP: 12	♣ 873	
Board: 362	♠ A84	The opponents are silent.
Dealer: N	♥ KJ75	
Vul: NS	♦ Q	You bid first.
HCP: 18	♣ AKJ87	
Board: 363	♠ AK10	The opponents are silent.
Dealer: S	♥ KJ97	
Vul: EW	♦ AJ6	Partner bids first.
HCP: 17	♣ J94	

# 1 Minor w/Raise OR Balanced Response -- Leveled Both hands (Answers Page)

Board: 359	North:	South:	West	North	East	South
Dealer: S	♠ K52	♠ 10843				1♦
Vul: EW	♥ A3	♥ KQ84	Pass	2♦ <sup>1</sup>	Pass	2NT
North HCP: 14	♦ A109862	♦ K74	Pass	3NT	AP	
South HCP: 12	♣ K5	♣ A7				
Contract: 3N S			1. Inverted minors			

Board: 360	North:	South:	West	North	East	South
Dealer: N	♠ AJ2	♠ KQ73		1♣	Pass	1♥
Vul: None	♥ AK9	♥ 8642	Pass	1NT	Pass	2NT
North HCP: 14	♦ 104	♦ K83	Pass	3NT	AP	
South HCP: 12	♣ Q10875	♣ A4				
Contract: 3N N						

Board: 361	North:	South:	West	North	East	South
Dealer: S	♠ AKJ6	♠ 8752				1♣
Vul: Both	♥ A63	♥ QJ8	Pass	1♠	Pass	2♠
North HCP: 12	♦ 1083	♦ KJ4	Pass	4♠	AP	
South HCP: 12	♣ 873	♣ KQ10				
Contract: 4♠ N						

Board: 362	North:	South:	West	North	East	South
Dealer: N	♠ A84	♠ QJ		1♣	Pass	1♦
Vul: NS	♥ KJ75	♥ 643	Pass	2♥	Pass	2♠ <sup>1</sup>
North HCP: 18	♦ Q	♦ AJ1093	Pass	3♣	Pass	3NT
South HCP: 10	♣ AKJ87	♣ Q54	AP			
Contract: 3N S			1. Fourth suit			

Board: 363	North:	South:	West	North	East	South
Dealer: S	♠ AK10	♠ J865				1♣
Vul: EW	♥ KJ97	♥ A2	Pass	1♥	Pass	1♠
North HCP: 17	♦ AJ6	♦ K3	Pass	2♦ <sup>1</sup>	Pass	3NT
South HCP: 17	♣ J94	♣ AKQ105	AP			
Contract: 3N S			1. Fourth suit			



## South hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 359	♠ 10843	The opponents are silent.
Dealer: S	♥ KQ84	
Vul: EW	♦ K74	You bid first.
HCP: 12	♣ A7	

Board: 360	♠ KQ73	The opponents are silent.
Dealer: N	♥ 8642	
Vul: None	♦ K83	Partner bids first.
HCP: 12	♣ A4	

Board: 361	♠ 8752	The opponents are silent.
Dealer: S	♥ QJ8	
Vul: Both	♦ KJ4	You bid first.
HCP: 12	♣ KQ10	

Board: 362	♠ QJ	The opponents are silent.
Dealer: N	♥ 643	
Vul: NS	♦ AJ1093	Partner bids first.
HCP: 10	♣ Q54	

Board: 363	♠ J865	The opponents are silent.
Dealer: S	♥ A2	
Vul: EW	♦ K3	You bid first.
HCP: 17	♣ AKQ105	

# 1 Minor w/Raise OR Balanced Response -- Leveled Both hands (Answers Page)

Board: 359	North:	South:	West	North	East	South
Dealer: S	♠ K52	♠ 10843				1♦
Vul: EW	♥ A3	♥ KQ84	Pass	2♦ <sup>1</sup>	Pass	2NT
North HCP: 14	♦ A109862	♦ K74	Pass	3NT	AP	
South HCP: 12	♣ K5	♣ A7				
Contract: 3N S						

1. Inverted minors

Board: 360	North:	South:	West	North	East	South
Dealer: N	♠ AJ2	♠ KQ73		1♣	Pass	1♥
Vul: None	♥ AK9	♥ 8642	Pass	1NT	Pass	2NT
North HCP: 14	♦ 104	♦ K83	Pass	3NT	AP	
South HCP: 12	♣ Q10875	♣ A4				
Contract: 3N N						

Board: 361	North:	South:	West	North	East	South
Dealer: S	♠ AKJ6	♠ 8752				1♣
Vul: Both	♥ A63	♥ QJ8	Pass	1♠	Pass	2♠
North HCP: 12	♦ 1083	♦ KJ4	Pass	4♠	AP	
South HCP: 12	♣ 873	♣ KQ10				
Contract: 4♠ N						

Board: 362	North:	South:	West	North	East	South
Dealer: N	♠ A84	♠ QJ		1♣	Pass	1♦
Vul: NS	♥ KJ75	♥ 643	Pass	2♥	Pass	2♠ <sup>1</sup>
North HCP: 18	♦ Q	♦ AJ1093	Pass	3♣	Pass	3NT
South HCP: 10	♣ AKJ87	♣ Q54	AP			
Contract: 3N S						

1. Fourth suit

Board: 363	North:	South:	West	North	East	South
Dealer: S	♠ AK10	♠ J865				1♣
Vul: EW	♥ KJ97	♥ A2	Pass	1♥	Pass	1♠
North HCP: 17	♦ AJ6	♦ K3	Pass	2♦ <sup>1</sup>	Pass	3NT
South HCP: 17	♣ J94	♣ AKQ105	AP			
Contract: 3N S						

1. Fourth suit

## North hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 364	♠ K54	The opponents are silent.
Dealer: N	♥ 832	
Vul: None	♦ KQJ10	You bid first.
HCP: 12	♣ QJ9	

Board: 365	♠ 10764	The opponents are silent.
Dealer: S	♥ AJ6	
Vul: NS	♦ 654	Partner bids first.
HCP: 10	♣ AJ9	

Board: 366	♠ Q10	The opponents are silent.
Dealer: N	♥ K5	
Vul: EW	♦ K106	You bid first.
HCP: 14	♣ AQ10654	

Board: 367	♠ KJ3	The opponents are silent.
Dealer: S	♥ Q75	
Vul: Both	♦ AJ54	Partner bids first.
HCP: 11	♣ 983	

Board: 368	♠ KQ3	The opponents are silent.
Dealer: N	♥ 32	
Vul: NS	♦ J108	You bid first.
HCP: 13	♣ AK865	

# 1 Minor w/Raise OR Balanced Response -- Levelled Both hands (Answers Page)

Board: 364	North:	South:	West	North	East	South
Dealer: N	♠ K54	♠ 93		1♦	Pass	2♦ <sup>1</sup>
Vul: None	♥ 832	♥ AK	Pass	2NT	Pass	3♦
North HCP: 12	♦ KQJ10	♦ A9543	AP			
South HCP: 14	♣ QJ9	♣ K876				
Contract: 3♦ N						

1. Inverted minors

Board: 365	North:	South:	West	North	East	South
Dealer: S	♠ 10764	♠ AK2				1♣
Vul: NS	♥ AJ6	♥ 84	Pass	1♠	Pass	2NT
North HCP: 10	♦ 654	♦ AK	Pass	3NT	AP	
South HCP: 19	♣ AJ9	♣ KQ8764				
Contract: 3N S						

Board: 366	North:	South:	West	North	East	South
Dealer: N	♠ Q10	♠ J752		1♣	Pass	1♠
Vul: EW	♥ K5	♥ AQ9	Pass	2♣	AP	
North HCP: 14	♦ K106	♦ Q97				
South HCP: 10	♣ AQ10654	♣ J98				
Contract: 2♣ N						

Board: 367	North:	South:	West	North	East	South
Dealer: S	♠ KJ3	♠ A54				1♣
Vul: Both	♥ Q75	♥ K2	Pass	1♦	Pass	1NT
North HCP: 11	♦ AJ54	♦ 973	AP			
South HCP: 14	♣ 983	♣ AQJ64				
Contract: 1N S						

Board: 368	North:	South:	West	North	East	South
Dealer: N	♠ KQ3	♠ 642		1♣	Pass	1♦
Vul: NS	♥ 32	♥ Q76	Pass	1NT	AP	
North HCP: 13	♦ J108	♦ AQ754				
South HCP: 10	♣ AK865	♣ Q4				
Contract: 1N N						

## South hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 364	♠ 93	The opponents are silent.
Dealer: N	♥ AK	
Vul: None	♦ A9543	Partner bids first.
HCP: 14	♣ K876	

Board: 365	♠ AK2	The opponents are silent.
Dealer: S	♥ 84	
Vul: NS	♦ AK	You bid first.
HCP: 19	♣ KQ8764	

Board: 366	♠ J752	The opponents are silent.
Dealer: N	♥ AQ9	
Vul: EW	♦ Q97	Partner bids first.
HCP: 10	♣ J98	

Board: 367	♠ A54	The opponents are silent.
Dealer: S	♥ K2	
Vul: Both	♦ 973	You bid first.
HCP: 14	♣ AQJ64	

Board: 368	♠ 642	The opponents are silent.
Dealer: N	♥ Q76	
Vul: NS	♦ AQ754	Partner bids first.
HCP: 10	♣ Q4	

# 1 Minor w/Raise OR Balanced Response -- Levelled Both hands (Answers Page)

Board: 364	North:	South:	West	North	East	South
Dealer: N	♠ K54	♠ 93		1♦	Pass	2♦ <sup>1</sup>
Vul: None	♥ 832	♥ AK	Pass	2NT	Pass	3♦
North HCP: 12	♦ KQJ10	♦ A9543	AP			
South HCP: 14	♣ QJ9	♣ K876				
Contract: 3♦ N						

1. Inverted minors

Board: 365	North:	South:	West	North	East	South
Dealer: S	♠ 10764	♠ AK2				1♣
Vul: NS	♥ AJ6	♥ 84	Pass	1♠	Pass	2NT
North HCP: 10	♦ 654	♦ AK	Pass	3NT	AP	
South HCP: 19	♣ AJ9	♣ KQ8764				
Contract: 3N S						

Board: 366	North:	South:	West	North	East	South
Dealer: N	♠ Q10	♠ J752		1♣	Pass	1♠
Vul: EW	♥ K5	♥ AQ9	Pass	2♣	AP	
North HCP: 14	♦ K106	♦ Q97				
South HCP: 10	♣ AQ10654	♣ J98				
Contract: 2♣ N						

Board: 367	North:	South:	West	North	East	South
Dealer: S	♠ KJ3	♠ A54				1♣
Vul: Both	♥ Q75	♥ K2	Pass	1♦	Pass	1NT
North HCP: 11	♦ AJ54	♦ 973	AP			
South HCP: 14	♣ 983	♣ AQJ64				
Contract: 1N S						

Board: 368	North:	South:	West	North	East	South
Dealer: N	♠ KQ3	♠ 642		1♣	Pass	1♦
Vul: NS	♥ 32	♥ Q76	Pass	1NT	AP	
North HCP: 13	♦ J108	♦ AQ754				
South HCP: 10	♣ AK865	♣ Q4				
Contract: 1N N						

## North hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 369	♠ J962	The opponents are silent.
Dealer: S	♥ A765	
Vul: EW	♦ 103	Partner bids first.
HCP: 12	♣ AK10	

Board: 370	♠ KJ9	The opponents are silent.
Dealer: N	♥ Q105	
Vul: Both	♦ AQ3	You bid first.
HCP: 18	♣ AQ98	

Board: 371	♠ A74	The opponents are silent.
Dealer: S	♥ J62	
Vul: None	♦ A754	Partner bids first.
HCP: 14	♣ AJ4	

Board: 372	♠ Q543	The opponents are silent.
Dealer: N	♥ A96	
Vul: EW	♦ K98	You bid first.
HCP: 12	♣ K75	

Board: 373	♠ Q983	The opponents are silent.
Dealer: S	♥ Q942	
Vul: Both	♦ A5	Partner bids first.
HCP: 12	♣ KJ5	

# 1 Minor w/Raise OR Balanced Response -- Levelled Both hands (Answers Page)

Board: 369	North:	South:	West	North	East	South
Dealer: S	♠ J962	♠ A4				1♣
Vul: EW	♥ A765	♥ KJ3	Pass	1♥	Pass	1NT
North HCP: 12	♦ 103	♦ K84	Pass	3NT	AP	
South HCP: 11	♣ AK10	♣ 98743				
Contract: 3N S						

Board: 370	North:	South:	West	North	East	South
Dealer: N	♠ KJ9	♠ 862		1♣	Pass	1♦
Vul: Both	♥ Q105	♥ AK43	Pass	2NT	Pass	3♥
North HCP: 18	♦ AQ3	♦ K1085	Pass	3NT	Pass	4NT <sup>1</sup>
South HCP: 13	♣ AQ98	♣ K4	Pass	6♦	AP	
Contract: 6♦ S						

1. Quantitative 4NT

Board: 371	North:	South:	West	North	East	South
Dealer: S	♠ A74	♠ K6				1♦
Vul: None	♥ J62	♥ AK94	Pass	2♦ <sup>1</sup>	Pass	3♦
North HCP: 14	♦ A754	♦ J9863	Pass	3NT	Pass	4♦
South HCP: 11	♣ AJ4	♣ 86	AP			
Contract: 4♦ S						

1. Inverted minors

Board: 372	North:	South:	West	North	East	South
Dealer: N	♠ Q543	♠ KJ76		1♣	Pass	1♥
Vul: EW	♥ A96	♥ QJ43	Pass	1♠	Pass	4NT <sup>1</sup>
North HCP: 12	♦ K98	♦ AJ3	Pass	5♦ <sup>2</sup>	Pass	6♠
South HCP: 18	♣ K75	♣ AQ	AP			
Contract: 6♠ N						

1. Blackwood 0314, for ♠  
2. A=1/5 or 4/5

Board: 373	North:	South:	West	North	East	South
Dealer: S	♠ Q983	♠ KJ10				1♦
Vul: Both	♥ Q942	♥ A53	Pass	1♥	Pass	1NT
North HCP: 12	♦ A5	♦ K10843	Pass	2NT	Pass	3NT
South HCP: 13	♣ KJ5	♣ Q7	AP			
Contract: 3N S						



## South hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 369	♠ A4	The opponents are silent.
Dealer: S	♥ KJ3	
Vul: EW	♦ K84	You bid first.
HCP: 11	♣ 98743	

Board: 370	♠ 862	The opponents are silent.
Dealer: N	♥ AK43	
Vul: Both	♦ K1085	Partner bids first.
HCP: 13	♣ K4	

Board: 371	♠ K6	The opponents are silent.
Dealer: S	♥ AK94	
Vul: None	♦ J9863	You bid first.
HCP: 11	♣ 86	

Board: 372	♠ KJ76	The opponents are silent.
Dealer: N	♥ QJ43	
Vul: EW	♦ AJ3	Partner bids first.
HCP: 18	♣ AQ	

Board: 373	♠ KJ10	The opponents are silent.
Dealer: S	♥ A53	
Vul: Both	♦ K10843	You bid first.
HCP: 13	♣ Q7	

# 1 Minor w/Raise OR Balanced Response -- Levelled Both hands (Answers Page)

Board: 369	North:	South:	West	North	East	South
Dealer: S	♠ J962	♠ A4				1♣
Vul: EW	♥ A765	♥ KJ3	Pass	1♥	Pass	1NT
North HCP: 12	♦ 103	♦ K84	Pass	3NT	AP	
South HCP: 11	♣ AK10	♣ 98743				
Contract: 3N S						

Board: 370	North:	South:	West	North	East	South
Dealer: N	♠ KJ9	♠ 862		1♣	Pass	1♦
Vul: Both	♥ Q105	♥ AK43	Pass	2NT	Pass	3♥
North HCP: 18	♦ AQ3	♦ K1085	Pass	3NT	Pass	4NT <sup>1</sup>
South HCP: 13	♣ AQ98	♣ K4	Pass	6♦	AP	
Contract: 6♦ S						

1. Quantitative 4NT

Board: 371	North:	South:	West	North	East	South
Dealer: S	♠ A74	♠ K6				1♦
Vul: None	♥ J62	♥ AK94	Pass	2♦ <sup>1</sup>	Pass	3♦
North HCP: 14	♦ A754	♦ J9863	Pass	3NT	Pass	4♦
South HCP: 11	♣ AJ4	♣ 86	AP			
Contract: 4♦ S						

1. Inverted minors

Board: 372	North:	South:	West	North	East	South
Dealer: N	♠ Q543	♠ KJ76		1♣	Pass	1♥
Vul: EW	♥ A96	♥ QJ43	Pass	1♠	Pass	4NT <sup>1</sup>
North HCP: 12	♦ K98	♦ AJ3	Pass	5♦ <sup>2</sup>	Pass	6♠
South HCP: 18	♣ K75	♣ AQ	AP			
Contract: 6♠ N						

1. Blackwood 0314, for ♠  
2. A=1/5 or 4/5

Board: 373	North:	South:	West	North	East	South
Dealer: S	♠ Q983	♠ KJ10				1♦
Vul: Both	♥ Q942	♥ A53	Pass	1♥	Pass	1NT
North HCP: 12	♦ A5	♦ K10843	Pass	2NT	Pass	3NT
South HCP: 13	♣ KJ5	♣ Q7	AP			
Contract: 3N S						

## North hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 374	♠ A52	The opponents are silent.
Dealer: N	♥ AK76	
Vul: None	♦ 9	You bid first.
HCP: 16	♣ KQ985	

Board: 375	♠ Q8	The opponents are silent.
Dealer: S	♥ A5	
Vul: NS	♦ AJ964	Partner bids first.
HCP: 12	♣ J1082	

Board: 376	♠ K84	The opponents are silent.
Dealer: N	♥ 865	
Vul: NS	♦ KQ5	You bid first.
HCP: 12	♣ KJ73	

Board: 377	♠ J75	The opponents are silent.
Dealer: S	♥ 876	
Vul: EW	♦ K85	Partner bids first.
HCP: 9	♣ KQ108	

Board: 378	♠ AJ5	The opponents are silent.
Dealer: N	♥ A1032	
Vul: None	♦ Q106	You bid first.
HCP: 13	♣ Q64	



## South hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 374	♠ Q109	The opponents are silent.
Dealer: N	♥ 532	
Vul: None	♦ A1074	Partner bids first.
HCP: 10	♣ A74	

Board: 375	♠ J52	The opponents are silent.
Dealer: S	♥ K97	
Vul: NS	♦ K873	You bid first.
HCP: 14	♣ AK5	

Board: 376	♠ 932	The opponents are silent.
Dealer: N	♥ A10	
Vul: NS	♦ J1064	Partner bids first.
HCP: 9	♣ A1094	

Board: 377	♠ Q1083	The opponents are silent.
Dealer: S	♥ AQ93	
Vul: EW	♦ AQ97	You bid first.
HCP: 15	♣ J	

Board: 378	♠ 83	The opponents are silent.
Dealer: N	♥ 65	
Vul: None	♦ A32	Partner bids first.
HCP: 12	♣ AKJ932	



## North hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 379	♠ A763	The opponents are silent.
Dealer: S	♥ AJ10	
Vul: EW	♦ 1094	Partner bids first.
HCP: 9	♣ 763	

Board: 380	♠ 42	The opponents are silent.
Dealer: N	♥ A976	
Vul: Both	♦ A953	You bid first.
HCP: 12	♣ A108	

Board: 381	♠ J987	The opponents are silent.
Dealer: S	♥ J7	
Vul: NS	♦ AQ103	Partner bids first.
HCP: 11	♣ QJ8	

Board: 382	♠ K1064	The opponents are silent.
Dealer: N	♥ J64	
Vul: EW	♦ AQ8	You bid first.
HCP: 12	♣ Q85	

Board: 383	♠ AK7	The opponents are silent.
Dealer: S	♥ 1052	
Vul: Both	♦ AK843	Partner bids first.
HCP: 14	♣ 106	

# 1 Minor w/Raise OR Balanced Response -- Leveled Both hands (Answers Page)

Board: 379

Dealer: S

Vul: EW

North HCP: 9

South HCP: 14

Contract: 3♣ S

North:

♠ A763

♥ AJ10

♦ 1094

♣ 763

South:

♠ Q5

♥ KQ6

♦ 87

♣ AK9854

West	North	East	South
------	-------	------	-------

1♣

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

Pass	3♣	AP	
------	----	----	--

Board: 380

Dealer: N

Vul: Both

North HCP: 12

South HCP: 15

Contract: 3N N

North:

♠ 42

♥ A976

♦ A953

♣ A108

South:

♠ AKQ7

♥ 104

♦ K1074

♣ QJ4

West	North	East	South
------	-------	------	-------

1♦ Pass 1♠

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

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

AP

1. Checkback

Board: 381

Dealer: S

Vul: NS

North HCP: 11

South HCP: 13

Contract: 2♠ N

North:

♠ J987

♥ J7

♦ AQ103

♣ QJ8

South:

♠ AK32

♥ Q1065

♦ KJ8

♣ 106

West	North	East	South
------	-------	------	-------

1♦

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

AP

Board: 382

Dealer: N

Vul: EW

North HCP: 12

South HCP: 14

Contract: 3N N

North:

♠ K1064

♥ J64

♦ AQ8

♣ Q85

South:

♠ AJ

♥ 1072

♦ J3

♣ AKJ932

West	North	East	South
------	-------	------	-------

1♣ Pass 2♣<sup>1</sup>

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

AP

1. Inverted minors

Board: 383

Dealer: S

Vul: Both

North HCP: 14

South HCP: 12

Contract: 3N S

North:

♠ AK7

♥ 1052

♦ AK843

♣ 106

South:

♠ Q842

♥ K87

♦ 109

♣ AK75

West	North	East	South
------	-------	------	-------

1♣

Pass	1♦	Pass	1♠
------	----	------	----

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

Pass	3NT	AP	
------	-----	----	--

1. Fourth suit



## South hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 379	♠ Q5	The opponents are silent.
Dealer: S	♥ KQ6	
Vul: EW	♦ 87	You bid first.
HCP: 14	♣ AK9854	

Board: 380	♠ AKQ7	The opponents are silent.
Dealer: N	♥ 104	
Vul: Both	♦ K1074	Partner bids first.
HCP: 15	♣ QJ4	

Board: 381	♠ AK32	The opponents are silent.
Dealer: S	♥ Q1065	
Vul: NS	♦ KJ8	You bid first.
HCP: 13	♣ 106	

Board: 382	♠ AJ	The opponents are silent.
Dealer: N	♥ 1072	
Vul: EW	♦ J3	Partner bids first.
HCP: 14	♣ AKJ932	

Board: 383	♠ Q842	The opponents are silent.
Dealer: S	♥ K87	
Vul: Both	♦ 109	You bid first.
HCP: 12	♣ AK75	

# 1 Minor w/Raise OR Balanced Response -- Leveled Both hands (Answers Page)

Board: 379

Dealer: S

Vul: EW

North HCP: 9

South HCP: 14

Contract: 3♣ S

North:

♠ A763

♥ AJ10

♦ 1094

♣ 763

South:

♠ Q5

♥ KQ6

♦ 87

♣ AK9854

West	North	East	South
------	-------	------	-------

			1♣
--	--	--	----

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

Pass	3♣	AP	
------	----	----	--

Board: 380

Dealer: N

Vul: Both

North HCP: 12

South HCP: 15

Contract: 3N N

North:

♠ 42

♥ A976

♦ A953

♣ A108

South:

♠ AKQ7

♥ 104

♦ K1074

♣ QJ4

West	North	East	South
------	-------	------	-------

	1♦	Pass	1♠
--	----	------	----

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

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

AP

1. Checkback

Board: 381

Dealer: S

Vul: NS

North HCP: 11

South HCP: 13

Contract: 2♠ N

North:

♠ J987

♥ J7

♦ AQ103

♣ QJ8

South:

♠ AK32

♥ Q1065

♦ KJ8

♣ 106

West	North	East	South
------	-------	------	-------

			1♦
--	--	--	----

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

AP

Board: 382

Dealer: N

Vul: EW

North HCP: 12

South HCP: 14

Contract: 3N N

North:

♠ K1064

♥ J64

♦ AQ8

♣ Q85

South:

♠ AJ

♥ 1072

♦ J3

♣ AKJ932

West	North	East	South
------	-------	------	-------

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

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

AP

1. Inverted minors

Board: 383

Dealer: S

Vul: Both

North HCP: 14

South HCP: 12

Contract: 3N S

North:

♠ AK7

♥ 1052

♦ AK843

♣ 106

South:

♠ Q842

♥ K87

♦ 109

♣ AK75

West	North	East	South
------	-------	------	-------

			1♣
--	--	--	----

Pass	1♦	Pass	1♠
------	----	------	----

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

Pass	3NT	AP	
------	-----	----	--

1. Fourth suit

## North hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 384	♠ KJ6	The opponents are silent.
Dealer: N	♥ K984	
Vul: EW	♦ QJ10763	You bid first.
HCP: 10	♣ —	

Board: 385	♠ KQ10	The opponents are silent.
Dealer: S	♥ A92	
Vul: Both	♦ AQ6	Partner bids first.
HCP: 17	♣ Q1054	

Board: 386	♠ QJ64	The opponents are silent.
Dealer: N	♥ A1064	
Vul: NS	♦ Q9	You bid first.
HCP: 12	♣ K75	

Board: 387	♠ 32	The opponents are silent.
Dealer: S	♥ K7	
Vul: Both	♦ AQ943	Partner bids first.
HCP: 12	♣ K1084	

Board: 388	♠ AK64	The opponents are silent.
Dealer: N	♥ Q1095	
Vul: None	♦ Q3	You bid first.
HCP: 14	♣ K43	

# 1 Minor w/Raise OR Balanced Response -- Levelled Both hands (Answers Page)

Board: 384

Dealer: N

Vul: EW

North HCP: 10

South HCP: 16

Contract: 5♥ S

North:

♠ KJ6

♥ K984

♦ QJ10763

♣ —

South:

♠ A94

♥ QJ105

♦ K9

♣ AQ109

West North East South

1♦ Pass 1♥

Pass 2♥ Pass 4♦<sup>1</sup>

Pass 4♠<sup>2</sup> Pass 5♥

AP

1. Cue bid, a ♦ stopper

2. Cue bid, a ♣ stopper

Board: 385

Dealer: S

Vul: Both

North HCP: 17

South HCP: 14

Contract: 3N N

North:

♠ KQ10

♥ A92

♦ AQ6

♣ Q1054

South:

♠ A98

♥ KJ104

♦ K75

♣ K87

West North East South

1♣

Pass 2♣<sup>1</sup> Pass 2♦

Pass 3NT AP

1. Inverted minors

Board: 386

Dealer: N

Vul: NS

North HCP: 12

South HCP: 19

Contract: 3N N

North:

♠ QJ64

♥ A1064

♦ Q9

♣ K75

South:

♠ A9

♥ KJ2

♦ AK

♣ A98643

West North East South

1♣ Pass 2♣<sup>1</sup>

Pass 2NT Pass 3NT

AP

1. Inverted minors

Board: 387

Dealer: S

Vul: Both

North HCP: 12

South HCP: 15

Contract: 3N N

North:

♠ 32

♥ K7

♦ AQ943

♣ K1084

South:

♠ K1074

♥ AQJ9

♦ J875

♣ A

West North East South

1♦

Pass 2♦<sup>1</sup> Pass 2♥

Pass 3NT AP

1. Inverted minors

Board: 388

Dealer: N

Vul: None

North HCP: 14

South HCP: 12

Contract: 3N S

North:

♠ AK64

♥ Q1095

♦ Q3

♣ K43

South:

♠ 832

♥ A7

♦ A106

♣ A10985

West North East South

1♣ Pass 2♣<sup>1</sup>

Pass 2♥ Pass 3NT

AP

1. Inverted minors

## South hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 384	♠ A94	The opponents are silent.
Dealer: N	♥ QJ105	
Vul: EW	♦ K9	Partner bids first.
HCP: 16	♣ AQ109	

Board: 385	♠ A98	The opponents are silent.
Dealer: S	♥ KJ104	
Vul: Both	♦ K75	You bid first.
HCP: 14	♣ K87	

Board: 386	♠ A9	The opponents are silent.
Dealer: N	♥ KJ2	
Vul: NS	♦ AK	Partner bids first.
HCP: 19	♣ A98643	

Board: 387	♠ K1074	The opponents are silent.
Dealer: S	♥ AQJ9	
Vul: Both	♦ J875	You bid first.
HCP: 15	♣ A	

Board: 388	♠ 832	The opponents are silent.
Dealer: N	♥ A7	
Vul: None	♦ A106	Partner bids first.
HCP: 12	♣ A10985	

# 1 Minor w/Raise OR Balanced Response -- Levelled Both hands (Answers Page)

Board: 384

Dealer: N

Vul: EW

North HCP: 10

South HCP: 16

Contract: 5♥ S

North:

♠ KJ6

♥ K984

♦ QJ10763

♣ —

South:

♠ A94

♥ QJ105

♦ K9

♣ AQ109

West North East South

1♦ Pass 1♥

Pass 2♥ Pass 4♦<sup>1</sup>

Pass 4♠<sup>2</sup> Pass 5♥

AP

1. Cue bid, a ♦ stopper

2. Cue bid, a ♣ stopper

Board: 385

Dealer: S

Vul: Both

North HCP: 17

South HCP: 14

Contract: 3N N

North:

♠ KQ10

♥ A92

♦ AQ6

♣ Q1054

South:

♠ A98

♥ KJ104

♦ K75

♣ K87

West North East South

1♣

Pass 2♣<sup>1</sup> Pass 2♦

Pass 3NT AP

1. Inverted minors

Board: 386

Dealer: N

Vul: NS

North HCP: 12

South HCP: 19

Contract: 3N N

North:

♠ QJ64

♥ A1064

♦ Q9

♣ K75

South:

♠ A9

♥ KJ2

♦ AK

♣ A98643

West North East South

1♣ Pass 2♣<sup>1</sup>

Pass 2NT Pass 3NT

AP

1. Inverted minors

Board: 387

Dealer: S

Vul: Both

North HCP: 12

South HCP: 15

Contract: 3N N

North:

♠ 32

♥ K7

♦ AQ943

♣ K1084

South:

♠ K1074

♥ AQJ9

♦ J875

♣ A

West North East South

1♦

Pass 2♦<sup>1</sup> Pass 2♥

Pass 3NT AP

1. Inverted minors

Board: 388

Dealer: N

Vul: None

North HCP: 14

South HCP: 12

Contract: 3N S

North:

♠ AK64

♥ Q1095

♦ Q3

♣ K43

South:

♠ 832

♥ A7

♦ A106

♣ A10985

West North East South

1♣ Pass 2♣<sup>1</sup>

Pass 2♥ Pass 3NT

AP

1. Inverted minors

## North hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 389	♠ 9864	The opponents are silent.
Dealer: S	♥ J4	
Vul: EW	♦ A985	Partner bids first.
HCP: 9	♣ KJ6	

Board: 390	♠ K65	The opponents are silent.
Dealer: N	♥ 972	
Vul: EW	♦ AJ3	You bid first.
HCP: 14	♣ KQJ7	

Board: 391	♠ A97	The opponents are silent.
Dealer: S	♥ 972	
Vul: Both	♦ K106	Partner bids first.
HCP: 7	♣ 8654	

Board: 392	♠ A6	The opponents are silent.
Dealer: N	♥ K875	
Vul: EW	♦ AQJ	You bid first.
HCP: 19	♣ AJ76	

Board: 393	♠ AQ4	The opponents are silent.
Dealer: S	♥ 3	
Vul: Both	♦ 954	Partner bids first.
HCP: 13	♣ AK10843	

# 1 Minor w/Raise OR Balanced Response -- Leveled Both hands (Answers Page)

Board: 389	North:	South:	West	North	East	South
Dealer: S	♠ 9864	♠ AK10				1♣
Vul: EW	♥ J4	♥ A1098	Pass	1♦	Pass	1♥
North HCP: 9	♦ A985	♦ Q	Pass	1NT	AP	
South HCP: 15	♣ KJ6	♣ Q10853				
Contract: 1N N						

Board: 390	North:	South:	West	North	East	South
Dealer: N	♠ K65	♠ QJ94		1♣	Pass	1♠
Vul: EW	♥ 972	♥ K64	Pass	1NT	AP	
North HCP: 14	♦ AJ3	♦ 1085				
South HCP: 10	♣ KQJ7	♣ A84				
Contract: 1N N						

Board: 391	North:	South:	West	North	East	South
Dealer: S	♠ A97	♠ K10				1♣
Vul: Both	♥ 972	♥ Q654	Pass	1NT	AP	
North HCP: 7	♦ K106	♦ A74				
South HCP: 12	♣ 8654	♣ QJ97				
Contract: 1N N						

Board: 392	North:	South:	West	North	East	South
Dealer: N	♠ A6	♠ J942		1♣	Pass	1♥
Vul: EW	♥ K875	♥ AJ92	Pass	4♥	AP	
North HCP: 19	♦ AQJ	♦ K5				
South HCP: 11	♣ AJ76	♣ Q95				
Contract: 4♥ S						

Board: 393	North:	South:	West	North	East	South
Dealer: S	♠ AQ4	♠ J863				1♣
Vul: Both	♥ 3	♥ K654	Pass	2♣ <sup>1</sup>	Pass	2NT
North HCP: 13	♦ 954	♦ AJ	Pass	5♣	AP	
South HCP: 12	♣ AK10843	♣ QJ7				
Contract: 5♣ S						

1. Inverted minors



## South hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 389	♠ AK10	The opponents are silent.
Dealer: S	♥ A1098	
Vul: EW	♦ Q	You bid first.
HCP: 15	♣ Q10853	

Board: 390	♠ QJ94	The opponents are silent.
Dealer: N	♥ K64	
Vul: EW	♦ 1085	Partner bids first.
HCP: 10	♣ A84	

Board: 391	♠ K10	The opponents are silent.
Dealer: S	♥ Q654	
Vul: Both	♦ A74	You bid first.
HCP: 12	♣ QJ97	

Board: 392	♠ J942	The opponents are silent.
Dealer: N	♥ AJ92	
Vul: EW	♦ K5	Partner bids first.
HCP: 11	♣ Q95	

Board: 393	♠ J863	The opponents are silent.
Dealer: S	♥ K654	
Vul: Both	♦ AJ	You bid first.
HCP: 12	♣ QJ7	

# 1 Minor w/Raise OR Balanced Response -- Leveled Both hands (Answers Page)

Board: 389	North:	South:	West	North	East	South
Dealer: S	♠ 9864	♠ AK10				1♣
Vul: EW	♥ J4	♥ A1098	Pass	1♦	Pass	1♥
North HCP: 9	♦ A985	♦ Q	Pass	1NT	AP	
South HCP: 15	♣ KJ6	♣ Q10853				
Contract: 1N N						

Board: 390	North:	South:	West	North	East	South
Dealer: N	♠ K65	♠ QJ94		1♣	Pass	1♠
Vul: EW	♥ 972	♥ K64	Pass	1NT	AP	
North HCP: 14	♦ AJ3	♦ 1085				
South HCP: 10	♣ KQJ7	♣ A84				
Contract: 1N N						

Board: 391	North:	South:	West	North	East	South
Dealer: S	♠ A97	♠ K10				1♣
Vul: Both	♥ 972	♥ Q654	Pass	1NT	AP	
North HCP: 7	♦ K106	♦ A74				
South HCP: 12	♣ 8654	♣ QJ97				
Contract: 1N N						

Board: 392	North:	South:	West	North	East	South
Dealer: N	♠ A6	♠ J942		1♣	Pass	1♥
Vul: EW	♥ K875	♥ AJ92	Pass	4♥	AP	
North HCP: 19	♦ AQJ	♦ K5				
South HCP: 11	♣ AJ76	♣ Q95				
Contract: 4♥ S						

Board: 393	North:	South:	West	North	East	South
Dealer: S	♠ AQ4	♠ J863				1♣
Vul: Both	♥ 3	♥ K654	Pass	2♣ <sup>1</sup>	Pass	2NT
North HCP: 13	♦ 954	♦ AJ	Pass	5♣	AP	
South HCP: 12	♣ AK10843	♣ QJ7				
Contract: 5♣ S						

1. Inverted minors

## North hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Leveled

Board: 394	♠ KQ53	The opponents are silent.
Dealer: N	♥ K4	
Vul: None	♦ AK92	You bid first.
HCP: 18	♣ K102	

Board: 395	♠ 97	The opponents are silent.
Dealer: S	♥ A6	
Vul: EW	♦ Q107	Partner bids first.
HCP: 11	♣ KQ9643	

Board: 396	♠ Q92	The opponents are silent.
Dealer: N	♥ 863	
Vul: Both	♦ AQ86	You bid first.
HCP: 13	♣ AJ5	

Board: 397	♠ AJ53	The opponents are silent.
Dealer: S	♥ A62	
Vul: None	♦ 10976	Partner bids first.
HCP: 11	♣ Q8	

# 1 Minor w/Raise OR Balanced Response -- Leveled Both hands (Answers Page)

Board: 394  
Dealer: N  
Vul: None  
North HCP: 18  
South HCP: 11  
Contract: 6♦ N

North:  
♠ KQ53  
♥ K4  
♦ AK92  
♣ K102

South:  
♠ A9  
♥ A32  
♦ QJ8763  
♣ 74

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

1. Inverted minors
2. Cue bid, a ♥ stopper
3. Cue bid, a ♠ stopper
4. Blackwood 0314, for ♦
5. A=2/5 or 5/5, Q(D)=1

Board: 395  
Dealer: S  
Vul: EW  
North HCP: 11  
South HCP: 12  
Contract: 3♣ S

North:  
♠ 97  
♥ A6  
♦ Q107  
♣ KQ9643

South:  
♠ AK108  
♥ KJ103  
♦ 63  
♣ J82

West	North	East	South
			1♣
Pass	2♣ <sup>1</sup>	Pass	2NT
Pass	3♣	AP	

1. Inverted minors

Board: 396  
Dealer: N  
Vul: Both  
North HCP: 13  
South HCP: 19  
Contract: 6N S

North:  
♠ Q92  
♥ 863  
♦ AQ86  
♣ AJ5

South:  
♠ AK  
♥ AK4  
♦ K109432  
♣ Q10

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

1. Inverted minors

Board: 397  
Dealer: S  
Vul: None  
North HCP: 11  
South HCP: 16  
Contract: 3N S

North:  
♠ AJ53  
♥ A62  
♦ 10976  
♣ Q8

South:  
♠ K97  
♥ KQ75  
♦ A  
♣ A7543

West	North	East	South
			1♣
Pass	1♦	Pass	1♥
Pass	1♠ <sup>1</sup>	Pass	3NT
AP			

1. Fourth suit

## South hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Leveled

Board: 394	♠ A9	The opponents are silent.
Dealer: N	♥ A32	
Vul: None	♦ QJ8763	Partner bids first.
HCP: 11	♣ 74	
Board: 395	♠ AK108	The opponents are silent.
Dealer: S	♥ KJ103	
Vul: EW	♦ 63	You bid first.
HCP: 12	♣ J82	
Board: 396	♠ AK	The opponents are silent.
Dealer: N	♥ AK4	
Vul: Both	♦ K109432	Partner bids first.
HCP: 19	♣ Q10	
Board: 397	♠ K97	The opponents are silent.
Dealer: S	♥ KQ75	
Vul: None	♦ A	You bid first.
HCP: 16	♣ A7543	

# 1 Minor w/Raise OR Balanced Response -- Leveled Both hands (Answers Page)

Board: 394  
Dealer: N  
Vul: None  
North HCP: 18  
South HCP: 11  
Contract: 6♦ N

North:  
♠ KQ53  
♥ K4  
♦ AK92  
♣ K102

South:  
♠ A9  
♥ A32  
♦ QJ8763  
♣ 74

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

1. Inverted minors
2. Cue bid, a ♥ stopper
3. Cue bid, a ♠ stopper
4. Blackwood 0314, for ♦
5. A=2/5 or 5/5, Q(D)=1

Board: 395  
Dealer: S  
Vul: EW  
North HCP: 11  
South HCP: 12  
Contract: 3♣ S

North:  
♠ 97  
♥ A6  
♦ Q107  
♣ KQ9643

South:  
♠ AK108  
♥ KJ103  
♦ 63  
♣ J82

West	North	East	South
			1♣
Pass	2♣ <sup>1</sup>	Pass	2NT
Pass	3♣	AP	

1. Inverted minors

Board: 396  
Dealer: N  
Vul: Both  
North HCP: 13  
South HCP: 19  
Contract: 6N S

North:  
♠ Q92  
♥ 863  
♦ AQ86  
♣ AJ5

South:  
♠ AK  
♥ AK4  
♦ K109432  
♣ Q10

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

1. Inverted minors

Board: 397  
Dealer: S  
Vul: None  
North HCP: 11  
South HCP: 16  
Contract: 3N S

North:  
♠ AJ53  
♥ A62  
♦ 10976  
♣ Q8

South:  
♠ K97  
♥ KQ75  
♦ A  
♣ A7543

West	North	East	South
			1♣
Pass	1♦	Pass	1♥
Pass	1♠ <sup>1</sup>	Pass	3NT
AP			

1. Fourth suit

## North hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Leveled

Board: 398	♠ AKQ3	The opponents are silent.
Dealer: N	♥ A108	
Vul: NS	♦ K94	You bid first.
HCP: 18	♣ Q64	

Board: 399	♠ 52	The opponents are silent.
Dealer: S	♥ KJ102	
Vul: Both	♦ Q75	Partner bids first.
HCP: 11	♣ AJ93	

Board: 400	♠ A43	The opponents are silent.
Dealer: N	♥ A4	
Vul: None	♦ AQ6	You bid first.
HCP: 14	♣ 108754	

Board: 401	♠ 985	The opponents are silent.
Dealer: S	♥ 5	
Vul: NS	♦ AK1095	Partner bids first.
HCP: 11	♣ A762	

# 1 Minor w/Raise OR Balanced Response -- Leveled Both hands (Answers Page)

Board: 398  
 Dealer: N  
 Vul: NS  
 North HCP: 18  
 South HCP: 12  
 Contract: 6♣ N

North:  
 ♠ AKQ3  
 ♥ A108  
 ♦ K94  
 ♣ Q64

South:  
 ♠ 98  
 ♥ J  
 ♦ AQ10  
 ♣ AJ108753

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

1. Inverted minors
2. Splinter
3. Blackwood 0314, for ♣
4. A=2/5 or 5/5, Q(C)=1

Board: 399  
 Dealer: S  
 Vul: Both  
 North HCP: 11  
 South HCP: 13  
 Contract: 1N S

North:  
 ♠ 52  
 ♥ KJ102  
 ♦ Q75  
 ♣ AJ93

South:  
 ♠ K63  
 ♥ 975  
 ♦ AK1083  
 ♣ K4

West	North	East	South
			1♦
Pass	1♥	Pass	1NT
AP			

Board: 400  
 Dealer: N  
 Vul: None  
 North HCP: 14  
 South HCP: 9  
 Contract: 1N N

North:  
 ♠ A43  
 ♥ A4  
 ♦ AQ6  
 ♣ 108754

South:  
 ♠ K75  
 ♥ J102  
 ♦ K10987  
 ♣ Q6

West	North	East	South
	1♣	Pass	1♦
Pass	1NT	AP	

Board: 401  
 Dealer: S  
 Vul: NS  
 North HCP: 11  
 South HCP: 18  
 Contract: 6♦ S

North:  
 ♠ 985  
 ♥ 5  
 ♦ AK1095  
 ♣ A762

South:  
 ♠ AK  
 ♥ AQJ6  
 ♦ Q872  
 ♣ Q53

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

1. Inverted minors
2. Cue bid, a ♥ stopper
3. Blackwood 0314, for ♦
4. A=2/5 or 5/5, Q(D)=1



## South hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 398	♠ 98	The opponents are silent.
Dealer: N	♥ J	
Vul: NS	♦ AQ10	Partner bids first.
HCP: 12	♣ AJ108753	

Board: 399	♠ K63	The opponents are silent.
Dealer: S	♥ 975	
Vul: Both	♦ AK1083	You bid first.
HCP: 13	♣ K4	

Board: 400	♠ K75	The opponents are silent.
Dealer: N	♥ J102	
Vul: None	♦ K10987	Partner bids first.
HCP: 9	♣ Q6	

Board: 401	♠ AK	The opponents are silent.
Dealer: S	♥ AQJ6	
Vul: NS	♦ Q872	You bid first.
HCP: 18	♣ Q53	

# 1 Minor w/Raise OR Balanced Response -- Leveled Both hands (Answers Page)

Board: 398  
 Dealer: N  
 Vul: NS  
 North HCP: 18  
 South HCP: 12  
 Contract: 6♣ N

North:  
 ♠ AKQ3  
 ♥ A108  
 ♦ K94  
 ♣ Q64

South:  
 ♠ 98  
 ♥ J  
 ♦ AQ10  
 ♣ AJ108753

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

1. Inverted minors
2. Splinter
3. Blackwood 0314, for ♣
4. A=2/5 or 5/5, Q(C)=1

Board: 399  
 Dealer: S  
 Vul: Both  
 North HCP: 11  
 South HCP: 13  
 Contract: 1N S

North:  
 ♠ 52  
 ♥ KJ102  
 ♦ Q75  
 ♣ AJ93

South:  
 ♠ K63  
 ♥ 975  
 ♦ AK1083  
 ♣ K4

West	North	East	South
			1♦
Pass	1♥	Pass	1NT
AP			

Board: 400  
 Dealer: N  
 Vul: None  
 North HCP: 14  
 South HCP: 9  
 Contract: 1N N

North:  
 ♠ A43  
 ♥ A4  
 ♦ AQ6  
 ♣ 108754

South:  
 ♠ K75  
 ♥ J102  
 ♦ K10987  
 ♣ Q6

West	North	East	South
	1♣	Pass	1♦
Pass	1NT	AP	

Board: 401  
 Dealer: S  
 Vul: NS  
 North HCP: 11  
 South HCP: 18  
 Contract: 6♦ S

North:  
 ♠ 985  
 ♥ 5  
 ♦ AK1095  
 ♣ A762

South:  
 ♠ AK  
 ♥ AQJ6  
 ♦ Q872  
 ♣ Q53

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

1. Inverted minors
2. Cue bid, a ♥ stopper
3. Blackwood 0314, for ♦
4. A=2/5 or 5/5, Q(D)=1

## North hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 402	♠ QJ2	The opponents are silent.
Dealer: N	♥ A4	
Vul: EW	♦ 1087	You bid first.
HCP: 12	♣ KQ965	

Board: 403	♠ AQJ10	The opponents are silent.
Dealer: S	♥ J93	
Vul: None	♦ A76	Partner bids first.
HCP: 13	♣ J97	

Board: 404	♠ K1092	The opponents are silent.
Dealer: N	♥ Q9	
Vul: NS	♦ KQ92	You bid first.
HCP: 13	♣ QJ3	

Board: 405	♠ 10632	The opponents are silent.
Dealer: S	♥ J76	
Vul: EW	♦ QJ8	Partner bids first.
HCP: 6	♣ Q106	

Board: 406	♠ J63	The opponents are silent.
Dealer: N	♥ AKQ9	
Vul: Both	♦ AJ5	You bid first.
HCP: 19	♣ KJ4	

# 1 Minor w/Raise OR Balanced Response -- Levelled Both hands (Answers Page)

Board: 402	North:	South:	West	North	East	South
Dealer: N	♠ QJ2	♠ K1084		1♣	Pass	1♠
Vul: EW	♥ A4	♥ K76				
North HCP: 12	♦ 1087	♦ QJ9	Pass	1NT	AP	
South HCP: 10	♣ KQ965	♣ J103				
Contract: 1N N						

Board: 403	North:	South:	West	North	East	South
Dealer: S	♠ AQJ10	♠ 9542				1♣
Vul: None	♥ J93	♥ Q1075	Pass	1♠	Pass	2♠
North HCP: 13	♦ A76	♦ K4	Pass	4♠	AP	
South HCP: 12	♣ J97	♣ AK10				
Contract: 4♠ N						

Board: 404	North:	South:	West	North	East	South
Dealer: N	♠ K1092	♠ 6		1♦	Pass	2♦ <sup>1</sup>
Vul: NS	♥ Q9	♥ 843	Pass	2♠	Pass	3NT
North HCP: 13	♦ KQ92	♦ A10854	AP			
South HCP: 11	♣ QJ3	♣ AK95				
Contract: 3N S						

1. Inverted minors

Board: 405	North:	South:	West	North	East	South
Dealer: S	♠ 10632	♠ KQ4				1♣
Vul: EW	♥ J76	♥ KQ54	Pass	1♠	Pass	1NT
North HCP: 6	♦ QJ8	♦ 104	AP			
South HCP: 14	♣ Q106	♣ A974				
Contract: 1N S						

Board: 406	North:	South:	West	North	East	South
Dealer: N	♠ J63	♠ K107		1♣	Pass	2♣ <sup>1</sup>
Vul: Both	♥ AKQ9	♥ J5	Pass	3NT	Pass	4♣
North HCP: 19	♦ AJ5	♦ Q7	Pass	4♦ <sup>2</sup>	Pass	4♠ <sup>3</sup>
South HCP: 12	♣ KJ4	♣ AQ8753	Pass	5♣	AP	
Contract: 5♣ N						

1. Inverted minors  
2. Cue bid, a ♦ stopper  
3. Cue bid, a ♠ stopper

## South hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 402	♠ K1084	The opponents are silent.
Dealer: N	♥ K76	
Vul: EW	♦ QJ9	Partner bids first.
HCP: 10	♣ J103	

Board: 403	♠ 9542	The opponents are silent.
Dealer: S	♥ Q1075	
Vul: None	♦ K4	You bid first.
HCP: 12	♣ AK10	

Board: 404	♠ 6	The opponents are silent.
Dealer: N	♥ 843	
Vul: NS	♦ A10854	Partner bids first.
HCP: 11	♣ AK95	

Board: 405	♠ KQ4	The opponents are silent.
Dealer: S	♥ KQ54	
Vul: EW	♦ 104	You bid first.
HCP: 14	♣ A974	

Board: 406	♠ K107	The opponents are silent.
Dealer: N	♥ J5	
Vul: Both	♦ Q7	Partner bids first.
HCP: 12	♣ AQ8753	

# 1 Minor w/Raise OR Balanced Response -- Leveled Both hands (Answers Page)

Board: 402	North:	South:	West	North	East	South
Dealer: N	♠ QJ2	♠ K1084		1♣	Pass	1♠
Vul: EW	♥ A4	♥ K76				
North HCP: 12	♦ 1087	♦ QJ9	Pass	1NT	AP	
South HCP: 10	♣ KQ965	♣ J103				
Contract: 1N N						

Board: 403	North:	South:	West	North	East	South
Dealer: S	♠ AQJ10	♠ 9542				1♣
Vul: None	♥ J93	♥ Q1075	Pass	1♠	Pass	2♠
North HCP: 13	♦ A76	♦ K4	Pass	4♠	AP	
South HCP: 12	♣ J97	♣ AK10				
Contract: 4♠ N						

Board: 404	North:	South:	West	North	East	South
Dealer: N	♠ K1092	♠ 6		1♦	Pass	2♦ <sup>1</sup>
Vul: NS	♥ Q9	♥ 843	Pass	2♠	Pass	3NT
North HCP: 13	♦ KQ92	♦ A10854	AP			
South HCP: 11	♣ QJ3	♣ AK95				
Contract: 3N S						

1. Inverted minors

Board: 405	North:	South:	West	North	East	South
Dealer: S	♠ 10632	♠ KQ4				1♣
Vul: EW	♥ J76	♥ KQ54	Pass	1♠	Pass	1NT
North HCP: 6	♦ QJ8	♦ 104	AP			
South HCP: 14	♣ Q106	♣ A974				
Contract: 1N S						

Board: 406	North:	South:	West	North	East	South
Dealer: N	♠ J63	♠ K107		1♣	Pass	2♣ <sup>1</sup>
Vul: Both	♥ AKQ9	♥ J5	Pass	3NT	Pass	4♣
North HCP: 19	♦ AJ5	♦ Q7	Pass	4♦ <sup>2</sup>	Pass	4♠ <sup>3</sup>
South HCP: 12	♣ KJ4	♣ AQ8753	Pass	5♣	AP	
Contract: 5♣ N						

1. Inverted minors  
2. Cue bid, a ♦ stopper  
3. Cue bid, a ♠ stopper

## North hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 407	♠ Q65	The opponents are silent.
Dealer: S	♥ AK9	
Vul: NS	♦ K10865	Partner bids first.
HCP: 12	♣ 96	

Board: 408	♠ KQ82	The opponents are silent.
Dealer: N	♥ K8	
Vul: EW	♦ Q52	You bid first.
HCP: 14	♣ KJ74	

Board: 409	♠ Q8	The opponents are silent.
Dealer: S	♥ 72	
Vul: Both	♦ 1052	Partner bids first.
HCP: 10	♣ AKJ987	

Board: 410	♠ Q107	The opponents are silent.
Dealer: N	♥ AQ104	
Vul: None	♦ A109	You bid first.
HCP: 14	♣ Q83	

Board: 411	♠ 102	The opponents are silent.
Dealer: S	♥ KJ5	
Vul: EW	♦ AJ6542	Partner bids first.
HCP: 13	♣ A2	

# 1 Minor w/Raise OR Balanced Response -- Levelled Both hands (Answers Page)

Board: 407  
Dealer: S  
Vul: NS  
North HCP: 12  
South HCP: 13  
Contract: 3N N

North:  
♠ Q65  
♥ AK9  
♦ K10865  
♣ 96

South:  
♠ A832  
♥ J863  
♦ QJ3  
♣ AJ

West	North	East	South
			1♦
Pass	2♦ <sup>1</sup>	Pass	2♥
Pass	3NT	AP	

1. Inverted minors

Board: 408  
Dealer: N  
Vul: EW  
North HCP: 14  
South HCP: 12  
Contract: 3N S

North:  
♠ KQ82  
♥ K8  
♦ Q52  
♣ KJ74

South:  
♠ A7  
♥ A103  
♦ 108  
♣ A109832

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

1. Inverted minors

Board: 409  
Dealer: S  
Vul: Both  
North HCP: 10  
South HCP: 18  
Contract: 6♣ S

North:  
♠ Q8  
♥ 72  
♦ 1052  
♣ AKJ987

South:  
♠ A96  
♥ AK5  
♦ AJ6  
♣ Q532

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

1. Inverted minors  
2. Blackwood 0314, for ♣  
3. A=2/5 or 5/5, Q(C)=0

Board: 410  
Dealer: N  
Vul: None  
North HCP: 14  
South HCP: 12  
Contract: 4♥ S

North:  
♠ Q107  
♥ AQ104  
♦ A109  
♣ Q83

South:  
♠ AJ84  
♥ KJ62  
♦ 873  
♣ K5

West	North	East	South
	1♣	Pass	1♥
Pass	2♥	Pass	2NT <sup>1</sup>
Pass	3♥	Pass	4♥
	AP		

1. Two way game tries

Board: 411  
Dealer: S  
Vul: EW  
North HCP: 13  
South HCP: 13  
Contract: 3♦ S

North:  
♠ 102  
♥ KJ5  
♦ AJ6542  
♣ A2

South:  
♠ KJ5  
♥ AQ4  
♦ Q1097  
♣ J108

West	North	East	South
			1♦
Pass	2♦ <sup>1</sup>	Pass	2♥
Pass	3♦	AP	

1. Inverted minors



## South hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 407	♠ A832	The opponents are silent.
Dealer: S	♥ J863	
Vul: NS	♦ QJ3	You bid first.
HCP: 13	♣ AJ	

Board: 408	♠ A7	The opponents are silent.
Dealer: N	♥ A103	
Vul: EW	♦ 108	Partner bids first.
HCP: 12	♣ A109832	

Board: 409	♠ A96	The opponents are silent.
Dealer: S	♥ AK5	
Vul: Both	♦ AJ6	You bid first.
HCP: 18	♣ Q532	

Board: 410	♠ AJ84	The opponents are silent.
Dealer: N	♥ KJ62	
Vul: None	♦ 873	Partner bids first.
HCP: 12	♣ K5	

Board: 411	♠ KJ5	The opponents are silent.
Dealer: S	♥ AQ4	
Vul: EW	♦ Q1097	You bid first.
HCP: 13	♣ J108	

# 1 Minor w/Raise OR Balanced Response -- Levelled Both hands (Answers Page)

Board: 407  
Dealer: S  
Vul: NS  
North HCP: 12  
South HCP: 13  
Contract: 3N N

North:  
♠ Q65  
♥ AK9  
♦ K10865  
♣ 96

South:  
♠ A832  
♥ J863  
♦ QJ3  
♣ AJ

West	North	East	South
			1♦
Pass	2♦ <sup>1</sup>	Pass	2♥
Pass	3NT	AP	

1. Inverted minors

Board: 408  
Dealer: N  
Vul: EW  
North HCP: 14  
South HCP: 12  
Contract: 3N S

North:  
♠ KQ82  
♥ K8  
♦ Q52  
♣ KJ74

South:  
♠ A7  
♥ A103  
♦ 108  
♣ A109832

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

1. Inverted minors

Board: 409  
Dealer: S  
Vul: Both  
North HCP: 10  
South HCP: 18  
Contract: 6♣ S

North:  
♠ Q8  
♥ 72  
♦ 1052  
♣ AKJ987

South:  
♠ A96  
♥ AK5  
♦ AJ6  
♣ Q532

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

1. Inverted minors  
2. Blackwood 0314, for ♣  
3. A=2/5 or 5/5, Q(C)=0

Board: 410  
Dealer: N  
Vul: None  
North HCP: 14  
South HCP: 12  
Contract: 4♥ S

North:  
♠ Q107  
♥ AQ104  
♦ A109  
♣ Q83

South:  
♠ AJ84  
♥ KJ62  
♦ 873  
♣ K5

West	North	East	South
	1♣	Pass	1♥
Pass	2♥	Pass	2NT <sup>1</sup>
Pass	3♥	Pass	4♥
AP			

1. Two way game tries

Board: 411  
Dealer: S  
Vul: EW  
North HCP: 13  
South HCP: 13  
Contract: 3♦ S

North:  
♠ 102  
♥ KJ5  
♦ AJ6542  
♣ A2

South:  
♠ KJ5  
♥ AQ4  
♦ Q1097  
♣ J108

West	North	East	South
			1♦
Pass	2♦ <sup>1</sup>	Pass	2♥
Pass	3♦	AP	

1. Inverted minors

## North hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 412	♠ 64	The opponents are silent.
Dealer: N	♥ AQ109	
Vul: Both	♦ QJ875	You bid first.
HCP: 13	♣ A3	

Board: 413	♠ A1043	The opponents are silent.
Dealer: S	♥ A73	
Vul: None	♦ 83	Partner bids first.
HCP: 9	♣ J1054	

Board: 414	♠ A	The opponents are silent.
Dealer: N	♥ 1074	
Vul: NS	♦ KQ98	You bid first.
HCP: 16	♣ AQJ84	

Board: 415	♠ 854	The opponents are silent.
Dealer: S	♥ K5	
Vul: Both	♦ KJ74	Partner bids first.
HCP: 11	♣ KJ95	

Board: 416	♠ Q5	The opponents are silent.
Dealer: N	♥ K94	
Vul: NS	♦ 96	You bid first.
HCP: 12	♣ AK10763	

# 1 Minor w/Raise OR Balanced Response -- Levelled Both hands (Answers Page)

Board: 412  
Dealer: N  
Vul: Both  
North HCP: 13  
South HCP: 12  
Contract: 1N N

North:  
♠ 64  
♥ AQ109  
♦ QJ875  
♣ A3

South:  
♠ KQ83  
♥ K42  
♦ 64  
♣ KJ97

West	North	East	South
	1♦	Pass	1♠
Pass	1NT	AP	

Board: 413  
Dealer: S  
Vul: None  
North HCP: 9  
South HCP: 12  
Contract: 1N S

North:  
♠ A1043  
♥ A73  
♦ 83  
♣ J1054

South:  
♠ K95  
♥ 954  
♦ AJ74  
♣ A76

West	North	East	South
			1♦
Pass	1♠	Pass	1NT
AP			

Board: 414  
Dealer: N  
Vul: NS  
North HCP: 16  
South HCP: 12  
Contract: 5♦ S

North:  
♠ A  
♥ 1074  
♦ KQ98  
♣ AQJ84

South:  
♠ 952  
♥ AJ5  
♦ A543  
♣ K95

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

1. Cue bid, a ♣ stopper
2. Cue bid, a ♥ stopper
3. Cue bid, a ♠ stopper

Board: 415  
Dealer: S  
Vul: Both  
North HCP: 11  
South HCP: 19  
Contract: 3N S

North:  
♠ 854  
♥ K5  
♦ KJ74  
♣ KJ95

South:  
♠ AQ9  
♥ AJ9  
♦ A65  
♣ A864

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

Board: 416  
Dealer: N  
Vul: NS  
North HCP: 12  
South HCP: 11  
Contract: 3♣ N

North:  
♠ Q5  
♥ K94  
♦ 96  
♣ AK10763

South:  
♠ 10764  
♥ AJ102  
♦ AJ10  
♣ J5

West	North	East	South
	1♣	Pass	1♥
Pass	2♣	Pass	3♣
AP			

## South hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 412	♠ KQ83	The opponents are silent.
Dealer: N	♥ K42	
Vul: Both	♦ 64	Partner bids first.
HCP: 12	♣ KJ97	

Board: 413	♠ K95	The opponents are silent.
Dealer: S	♥ 954	
Vul: None	♦ AJ74	You bid first.
HCP: 12	♣ A76	

Board: 414	♠ 952	The opponents are silent.
Dealer: N	♥ AJ5	
Vul: NS	♦ A543	Partner bids first.
HCP: 12	♣ K95	

Board: 415	♠ AQ9	The opponents are silent.
Dealer: S	♥ AJ9	
Vul: Both	♦ A65	You bid first.
HCP: 19	♣ A864	

Board: 416	♠ 10764	The opponents are silent.
Dealer: N	♥ AJ102	
Vul: NS	♦ AJ10	Partner bids first.
HCP: 11	♣ J5	

# 1 Minor w/Raise OR Balanced Response -- Levelled Both hands (Answers Page)

Board: 412  
 Dealer: N  
 Vul: Both  
 North HCP: 13  
 South HCP: 12  
 Contract: 1N N

North:  
 ♠ 64  
 ♥ AQ109  
 ♦ QJ875  
 ♣ A3

South:  
 ♠ KQ83  
 ♥ K42  
 ♦ 64  
 ♣ KJ97

West	North	East	South
	1♦	Pass	1♠
Pass	1NT	AP	

Board: 413  
 Dealer: S  
 Vul: None  
 North HCP: 9  
 South HCP: 12  
 Contract: 1N S

North:  
 ♠ A1043  
 ♥ A73  
 ♦ 83  
 ♣ J1054

South:  
 ♠ K95  
 ♥ 954  
 ♦ AJ74  
 ♣ A76

West	North	East	South
			1♦
Pass	1♠	Pass	1NT
AP			

Board: 414  
 Dealer: N  
 Vul: NS  
 North HCP: 16  
 South HCP: 12  
 Contract: 5♦ S

North:  
 ♠ A  
 ♥ 1074  
 ♦ KQ98  
 ♣ AQJ84

South:  
 ♠ 952  
 ♥ AJ5  
 ♦ A543  
 ♣ K95

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

1. Cue bid, a ♣ stopper
2. Cue bid, a ♥ stopper
3. Cue bid, a ♠ stopper

Board: 415  
 Dealer: S  
 Vul: Both  
 North HCP: 11  
 South HCP: 19  
 Contract: 3N S

North:  
 ♠ 854  
 ♥ K5  
 ♦ KJ74  
 ♣ KJ95

South:  
 ♠ AQ9  
 ♥ AJ9  
 ♦ A65  
 ♣ A864

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

Board: 416  
 Dealer: N  
 Vul: NS  
 North HCP: 12  
 South HCP: 11  
 Contract: 3♣ N

North:  
 ♠ Q5  
 ♥ K94  
 ♦ 96  
 ♣ AK10763

South:  
 ♠ 10764  
 ♥ AJ102  
 ♦ AJ10  
 ♣ J5

West	North	East	South
	1♣	Pass	1♥
Pass	2♣	Pass	3♣
AP			

## North hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 417	♠ K8	The opponents are silent.
Dealer: S	♥ Q96	
Vul: EW	♦ Q7643	Partner bids first.
HCP: 11	♣ A93	

Board: 418	♠ 7632	The opponents are silent.
Dealer: N	♥ Q9	
Vul: None	♦ AQ43	You bid first.
HCP: 13	♣ KQ9	

Board: 419	♠ K102	The opponents are silent.
Dealer: S	♥ AK	
Vul: EW	♦ QJ10954	Partner bids first.
HCP: 17	♣ A6	

Board: 420	♠ 9854	The opponents are silent.
Dealer: N	♥ K7	
Vul: NS	♦ KJ5	You bid first.
HCP: 12	♣ AJ84	

Board: 421	♠ Q62	The opponents are silent.
Dealer: S	♥ Q1042	
Vul: Both	♦ KQ9	Partner bids first.
HCP: 10	♣ J84	

# 1 Minor w/Raise OR Balanced Response -- Levelled Both hands (Answers Page)

Board: 417  
 Dealer: S  
 Vul: EW  
 North HCP: 11  
 South HCP: 13  
 Contract: 2N S

North:  
 ♠ K8  
 ♥ Q96  
 ♦ Q7643  
 ♣ A93

South:  
 ♠ Q103  
 ♥ AK75  
 ♦ 85  
 ♣ KJ105

West	North	East	South
			1♣
Pass	1♦	Pass	1♥
Pass	1♠ <sup>1</sup>	Pass	2NT
AP			
1. Fourth suit			

Board: 418  
 Dealer: N  
 Vul: None  
 North HCP: 13  
 South HCP: 16  
 Contract: 4♠ S

North:  
 ♠ 7632  
 ♥ Q9  
 ♦ AQ43  
 ♣ KQ9

South:  
 ♠ AK98  
 ♥ A7  
 ♦ KJ85  
 ♣ J75

West	North	East	South
	1♦	Pass	1♠
Pass	2♠	Pass	4♦ <sup>1</sup>
Pass	4♥ <sup>2</sup>	Pass	4♠
AP			
1. Cue bid, a ♦ stopper			
2. Cue bid, a ♣ stopper			

Board: 419  
 Dealer: S  
 Vul: EW  
 North HCP: 17  
 South HCP: 12  
 Contract: 3N S

North:  
 ♠ K102  
 ♥ AK  
 ♦ QJ10954  
 ♣ A6

South:  
 ♠ Q4  
 ♥ Q87  
 ♦ A732  
 ♣ KJ92

West	North	East	South
			1♦
Pass	2♦ <sup>1</sup>	Pass	2NT
Pass	3NT	AP	
1. Inverted minors			

Board: 420  
 Dealer: N  
 Vul: NS  
 North HCP: 12  
 South HCP: 11  
 Contract: 1N S

North:  
 ♠ 9854  
 ♥ K7  
 ♦ KJ5  
 ♣ AJ84

South:  
 ♠ J72  
 ♥ A985  
 ♦ A74  
 ♣ Q76

West	North	East	South
	1♣	Pass	1♥
Pass	1♠	Pass	1NT
AP			

Board: 421  
 Dealer: S  
 Vul: Both  
 North HCP: 10  
 South HCP: 19  
 Contract: 3N S

North:  
 ♠ Q62  
 ♥ Q1042  
 ♦ KQ9  
 ♣ J84

South:  
 ♠ KJ97  
 ♥ AJ3  
 ♦ A4  
 ♣ AQ106

West	North	East	South
			1♣
Pass	1♥	Pass	2NT
Pass	3NT	AP	



## South hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 417	♠ Q103	The opponents are silent.
Dealer: S	♥ AK75	
Vul: EW	♦ 85	You bid first.
HCP: 13	♣ KJ105	

Board: 418	♠ AK98	The opponents are silent.
Dealer: N	♥ A7	
Vul: None	♦ KJ85	Partner bids first.
HCP: 16	♣ J75	

Board: 419	♠ Q4	The opponents are silent.
Dealer: S	♥ Q87	
Vul: EW	♦ A732	You bid first.
HCP: 12	♣ KJ92	

Board: 420	♠ J72	The opponents are silent.
Dealer: N	♥ A985	
Vul: NS	♦ A74	Partner bids first.
HCP: 11	♣ Q76	

Board: 421	♠ KJ97	The opponents are silent.
Dealer: S	♥ AJ3	
Vul: Both	♦ A4	You bid first.
HCP: 19	♣ AQ106	

# 1 Minor w/Raise OR Balanced Response -- Leveled Both hands (Answers Page)

Board: 417  
 Dealer: S  
 Vul: EW  
 North HCP: 11  
 South HCP: 13  
 Contract: 2N S

North:  
 ♠ K8  
 ♥ Q96  
 ♦ Q7643  
 ♣ A93

South:  
 ♠ Q103  
 ♥ AK75  
 ♦ 85  
 ♣ KJ105

West	North	East	South
			1♣
Pass	1♦	Pass	1♥
Pass	1♠ <sup>1</sup>	Pass	2NT
AP			
1. Fourth suit			

Board: 418  
 Dealer: N  
 Vul: None  
 North HCP: 13  
 South HCP: 16  
 Contract: 4♠ S

North:  
 ♠ 7632  
 ♥ Q9  
 ♦ AQ43  
 ♣ KQ9

South:  
 ♠ AK98  
 ♥ A7  
 ♦ KJ85  
 ♣ J75

West	North	East	South
	1♦	Pass	1♠
Pass	2♠	Pass	4♦ <sup>1</sup>
Pass	4♥ <sup>2</sup>	Pass	4♠
AP			
1. Cue bid, a ♦ stopper			
2. Cue bid, a ♣ stopper			

Board: 419  
 Dealer: S  
 Vul: EW  
 North HCP: 17  
 South HCP: 12  
 Contract: 3N S

North:  
 ♠ K102  
 ♥ AK  
 ♦ QJ10954  
 ♣ A6

South:  
 ♠ Q4  
 ♥ Q87  
 ♦ A732  
 ♣ KJ92

West	North	East	South
			1♦
Pass	2♦ <sup>1</sup>	Pass	2NT
Pass	3NT	AP	
1. Inverted minors			

Board: 420  
 Dealer: N  
 Vul: NS  
 North HCP: 12  
 South HCP: 11  
 Contract: 1N S

North:  
 ♠ 9854  
 ♥ K7  
 ♦ KJ5  
 ♣ AJ84

South:  
 ♠ J72  
 ♥ A985  
 ♦ A74  
 ♣ Q76

West	North	East	South
	1♣	Pass	1♥
Pass	1♠	Pass	1NT
AP			

Board: 421  
 Dealer: S  
 Vul: Both  
 North HCP: 10  
 South HCP: 19  
 Contract: 3N S

North:  
 ♠ Q62  
 ♥ Q1042  
 ♦ KQ9  
 ♣ J84

South:  
 ♠ KJ97  
 ♥ AJ3  
 ♦ A4  
 ♣ AQ106

West	North	East	South
			1♣
Pass	1♥	Pass	2NT
Pass	3NT	AP	

## North hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 422	♠ 653	The opponents are silent.
Dealer: N	♥ K93	
Vul: None	♦ 75	You bid first.
HCP: 13	♣ AKQJ9	

Board: 423	♠ AJ74	The opponents are silent.
Dealer: S	♥ Q3	
Vul: EW	♦ 8743	Partner bids first.
HCP: 11	♣ A109	

Board: 424	♠ 6	The opponents are silent.
Dealer: N	♥ AQJ4	
Vul: NS	♦ A10	You bid first.
HCP: 17	♣ AQ10743	

Board: 425	♠ A52	The opponents are silent.
Dealer: S	♥ 10	
Vul: Both	♦ 76432	Partner bids first.
HCP: 10	♣ AQ42	

Board: 426	♠ AQ52	The opponents are silent.
Dealer: N	♥ K63	
Vul: NS	♦ 6	You bid first.
HCP: 15	♣ AQ973	

# 1 Minor w/Raise OR Balanced Response -- Levelled Both hands (Answers Page)

Board: 422  
 Dealer: N  
 Vul: None  
 North HCP: 13  
 South HCP: 15  
 Contract: 3N N

North:  
 ♠ 653  
 ♥ K93  
 ♦ 75  
 ♣ AKQJ9

South:  
 ♠ AK82  
 ♥ A752  
 ♦ KJ3  
 ♣ 74

West	North	East	South
	1♣	Pass	1♥
Pass	1NT	Pass	2♣ <sup>1</sup>
Pass	2♠	Pass	3NT
AP			
1. Checkback			

Board: 423  
 Dealer: S  
 Vul: EW  
 North HCP: 11  
 South HCP: 12  
 Contract: 2♣ S

North:  
 ♠ AJ74  
 ♥ Q3  
 ♦ 8743  
 ♣ A109

South:  
 ♠ K8  
 ♥ A1084  
 ♦ KJ6  
 ♣ J873

West	North	East	South
			1♣
Pass	1♦	Pass	1♥
Pass	1♠ <sup>1</sup>	Pass	2♣
AP			
1. Fourth suit			

Board: 424  
 Dealer: N  
 Vul: NS  
 North HCP: 17  
 South HCP: 12  
 Contract: 3N N

North:  
 ♠ 6  
 ♥ AQJ4  
 ♦ A10  
 ♣ AQ10743

South:  
 ♠ AKJ3  
 ♥ 973  
 ♦ J96  
 ♣ K95

West	North	East	South
	1♣	Pass	1♠
Pass	2♥	Pass	3♦ <sup>1</sup>
Pass	3NT	AP	
1. Fourth suit			

Board: 425  
 Dealer: S  
 Vul: Both  
 North HCP: 10  
 South HCP: 12  
 Contract: 2N S

North:  
 ♠ A52  
 ♥ 10  
 ♦ 76432  
 ♣ AQ42

South:  
 ♠ K10  
 ♥ AQ85  
 ♦ Q1098  
 ♣ J96

West	North	East	South
			1♦
Pass	2♦ <sup>1</sup>	Pass	2NT
AP			
1. Inverted minors			

Board: 426  
 Dealer: N  
 Vul: NS  
 North HCP: 15  
 South HCP: 11  
 Contract: 3N N

North:  
 ♠ AQ52  
 ♥ K63  
 ♦ 6  
 ♣ AQ973

South:  
 ♠ K3  
 ♥ 754  
 ♦ AK1084  
 ♣ J105

West	North	East	South
	1♣	Pass	1♦
Pass	1♠	Pass	2♥ <sup>1</sup>
Pass	3NT	AP	
1. Fourth suit			

## South hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 422	♠ AK82	The opponents are silent.
Dealer: N	♥ A752	
Vul: None	♦ KJ3	Partner bids first.
HCP: 15	♣ 74	

Board: 423	♠ K8	The opponents are silent.
Dealer: S	♥ A1084	
Vul: EW	♦ KJ6	You bid first.
HCP: 12	♣ J873	

Board: 424	♠ AKJ3	The opponents are silent.
Dealer: N	♥ 973	
Vul: NS	♦ J96	Partner bids first.
HCP: 12	♣ K95	

Board: 425	♠ K10	The opponents are silent.
Dealer: S	♥ AQ85	
Vul: Both	♦ Q1098	You bid first.
HCP: 12	♣ J96	

Board: 426	♠ K3	The opponents are silent.
Dealer: N	♥ 754	
Vul: NS	♦ AK1084	Partner bids first.
HCP: 11	♣ J105	

# 1 Minor w/Raise OR Balanced Response -- Leveled Both hands (Answers Page)

Board: 422  
Dealer: N  
Vul: None  
North HCP: 13  
South HCP: 15  
Contract: 3N N

North:  
♠ 653  
♥ K93  
♦ 75  
♣ AKQJ9

South:  
♠ AK82  
♥ A752  
♦ KJ3  
♣ 74

West	North	East	South
	1♣	Pass	1♥
Pass	1NT	Pass	2♣ <sup>1</sup>
Pass	2♠	Pass	3NT
AP			
1. Checkback			

Board: 423  
Dealer: S  
Vul: EW  
North HCP: 11  
South HCP: 12  
Contract: 2♣ S

North:  
♠ AJ74  
♥ Q3  
♦ 8743  
♣ A109

South:  
♠ K8  
♥ A1084  
♦ KJ6  
♣ J873

West	North	East	South
			1♣
Pass	1♦	Pass	1♥
Pass	1♠ <sup>1</sup>	Pass	2♣
AP			
1. Fourth suit			

Board: 424  
Dealer: N  
Vul: NS  
North HCP: 17  
South HCP: 12  
Contract: 3N N

North:  
♠ 6  
♥ AQJ4  
♦ A10  
♣ AQ10743

South:  
♠ AKJ3  
♥ 973  
♦ J96  
♣ K95

West	North	East	South
	1♣	Pass	1♠
Pass	2♥	Pass	3♦ <sup>1</sup>
Pass	3NT	AP	
1. Fourth suit			

Board: 425  
Dealer: S  
Vul: Both  
North HCP: 10  
South HCP: 12  
Contract: 2N S

North:  
♠ A52  
♥ 10  
♦ 76432  
♣ AQ42

South:  
♠ K10  
♥ AQ85  
♦ Q1098  
♣ J96

West	North	East	South
			1♦
Pass	2♦ <sup>1</sup>	Pass	2NT
AP			
1. Inverted minors			

Board: 426  
Dealer: N  
Vul: NS  
North HCP: 15  
South HCP: 11  
Contract: 3N N

North:  
♠ AQ52  
♥ K63  
♦ 6  
♣ AQ973

South:  
♠ K3  
♥ 754  
♦ AK1084  
♣ J105

West	North	East	South
	1♣	Pass	1♦
Pass	1♠	Pass	2♥ <sup>1</sup>
Pass	3NT	AP	
1. Fourth suit			

## North hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 427	♠ 10	The opponents are silent.
Dealer: S	♥ K107	
Vul: EW	♦ AQ8	Partner bids first.
HCP: 15	♣ KQJ654	

Board: 428	♠ 10854	The opponents are silent.
Dealer: N	♥ KJ3	
Vul: NS	♦ A9	You bid first.
HCP: 12	♣ A1093	

Board: 429	♠ J98	The opponents are silent.
Dealer: S	♥ AJ54	
Vul: EW	♦ Q87	Partner bids first.
HCP: 11	♣ K97	

Board: 430	♠ A32	The opponents are silent.
Dealer: N	♥ 5	
Vul: Both	♦ Q963	You bid first.
HCP: 13	♣ AK1094	

# 1 Minor w/Raise OR Balanced Response -- Levelled Both hands (Answers Page)

Board: 427  
 Dealer: S  
 Vul: EW  
 North HCP: 15  
 South HCP: 12  
 Contract: 6♣ S

North:  
 ♠ 10  
 ♥ K107  
 ♦ AQ8  
 ♣ KQJ654

South:  
 ♠ J83  
 ♥ A32  
 ♦ K97  
 ♣ A1097

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

1. Inverted minors  
 2. Cue bid, a ♦ stopper  
 3. Blackwood 0314, for ♣  
 4. A=2/5 or 5/5, Q(C)=0

Board: 428  
 Dealer: N  
 Vul: NS  
 North HCP: 12  
 South HCP: 12  
 Contract: 2N N

North:  
 ♠ 10854  
 ♥ KJ3  
 ♦ A9  
 ♣ A1093

South:  
 ♠ AJ3  
 ♥ 752  
 ♦ QJ654  
 ♣ KJ

West	North	East	South
	1♣	Pass	1♦
Pass	1♠	Pass	2♥ <sup>1</sup>
Pass	2NT	AP	

1. Fourth suit

Board: 429  
 Dealer: S  
 Vul: EW  
 North HCP: 11  
 South HCP: 12  
 Contract: 1N S

North:  
 ♠ J98  
 ♥ AJ54  
 ♦ Q87  
 ♣ K97

South:  
 ♠ Q  
 ♥ K108  
 ♦ KJ54  
 ♣ QJ1043

West	North	East	South
			1♣
Pass	1♥	Pass	1NT
AP			

Board: 430  
 Dealer: N  
 Vul: Both  
 North HCP: 13  
 South HCP: 15  
 Contract: 3N N

North:  
 ♠ A32  
 ♥ 5  
 ♦ Q963  
 ♣ AK1094

South:  
 ♠ Q974  
 ♥ AQ82  
 ♦ A54  
 ♣ QJ

West	North	East	South
	1♣	Pass	1♥
Pass	1NT	Pass	2♣ <sup>1</sup>
Pass	2NT	Pass	3NT
AP			

1. Checkback



## South hands (Practice Page)

### 1 Minor w/Raise OR Balanced Response -- Levelled

Board: 427	♠ J83	The opponents are silent.
Dealer: S	♥ A32	
Vul: EW	♦ K97	You bid first.
HCP: 12	♣ A1097	

Board: 428	♠ AJ3	The opponents are silent.
Dealer: N	♥ 752	
Vul: NS	♦ QJ654	Partner bids first.
HCP: 12	♣ KJ	

Board: 429	♠ Q	The opponents are silent.
Dealer: S	♥ K108	
Vul: EW	♦ KJ54	You bid first.
HCP: 12	♣ QJ1043	

Board: 430	♠ Q974	The opponents are silent.
Dealer: N	♥ AQ82	
Vul: Both	♦ A54	Partner bids first.
HCP: 15	♣ QJ	

# 1 Minor w/Raise OR Balanced Response -- Levelled Both hands (Answers Page)

Board: 427  
 Dealer: S  
 Vul: EW  
 North HCP: 15  
 South HCP: 12  
 Contract: 6♣ S

North:  
 ♠ 10  
 ♥ K107  
 ♦ AQ8  
 ♣ KQJ654

South:  
 ♠ J83  
 ♥ A32  
 ♦ K97  
 ♣ A1097

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

1. Inverted minors  
 2. Cue bid, a ♦ stopper  
 3. Blackwood 0314, for ♣  
 4. A=2/5 or 5/5, Q(C)=0

Board: 428  
 Dealer: N  
 Vul: NS  
 North HCP: 12  
 South HCP: 12  
 Contract: 2N N

North:  
 ♠ 10854  
 ♥ KJ3  
 ♦ A9  
 ♣ A1093

South:  
 ♠ AJ3  
 ♥ 752  
 ♦ QJ654  
 ♣ KJ

West	North	East	South
	1♣	Pass	1♦
Pass	1♠	Pass	2♥ <sup>1</sup>
Pass	2NT	AP	

1. Fourth suit

Board: 429  
 Dealer: S  
 Vul: EW  
 North HCP: 11  
 South HCP: 12  
 Contract: 1N S

North:  
 ♠ J98  
 ♥ AJ54  
 ♦ Q87  
 ♣ K97

South:  
 ♠ Q  
 ♥ K108  
 ♦ KJ54  
 ♣ QJ1043

West	North	East	South
			1♣
Pass	1♥	Pass	1NT
AP			

Board: 430  
 Dealer: N  
 Vul: Both  
 North HCP: 13  
 South HCP: 15  
 Contract: 3N N

North:  
 ♠ A32  
 ♥ 5  
 ♦ Q963  
 ♣ AK1094

South:  
 ♠ Q974  
 ♥ AQ82  
 ♦ A54  
 ♣ QJ

West	North	East	South
	1♣	Pass	1♥
Pass	1NT	Pass	2♣ <sup>1</sup>
Pass	2NT	Pass	3NT
AP			

1. Checkback