

## North hands

## Inverted\_Minors

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

---

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

---

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

---

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

---

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

## Both hands (Answers Page)

### Board: 1

Dealer: North

Vul: None

North HCP: 18

South HCP: 9+2

Contract: 5♣ North

North:

♠ KQ32

♥ AKQ4

♦ K5

♣ J53

South:

♠ 4

♥ 85

♦ AQ864

♣ K9874

W N E S

1♣ Pass 3♣

Pass 3NT Pass 4♣

Pass 5♣ All Pass

### Board: 2

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 14

Contract: 3NT South

North:

♠ 97

♥ 943

♦ KQJ

♣ AJ653

South:

♠ AK4

♥ AKT2

♦ 743

♣ T98

W N E S

1♣

Pass 2♣<sup>1</sup> Pass 2♥

Pass 3♣ Pass 3NT

All Pass

1. Inverted minors

### Board: 3

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 13

Contract: 3NT North

North:

♠ K5

♥ J95

♦ AQT42

♣ J92

South:

♠ AT62

♥ K6

♦ KJ96

♣ Q64

W N E S

1♦

Pass 2♦<sup>1</sup> Pass 2♥

Pass 3NT All Pass

1. Inverted minors

### Board: 4

Dealer: South

Vul: Both

North HCP: 8+2

South HCP: 12

Contract: 3♣ North

North:

♠ 9

♥ 54

♦ AT853

♣ A9764

South:

♠ KT53

♥ QJT2

♦ K9

♣ QJ2

W N E S

1♣

Pass 3♣ All Pass

### Board: 5

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 14

Contract: 3NT North

North:

♠ JT8

♥ K5

♦ AJ9

♣ K9872

South:

♠ K642

♥ A32

♦ K53

♣ A43

W N E S

1♣

Pass 2♣<sup>1</sup> Pass 2♦

Pass 3NT All Pass

1. Inverted minors

## South hands

## Inverted\_Minors

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

---

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

---

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

---

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

---

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

## Both hands (Answers Page)

### Board: 1

Dealer: North

Vul: None

North HCP: 18

South HCP: 9+2

Contract: 5♣ North

North:

♠ KQ32

♥ AKQ4

♦ K5

♣ J53

South:

♠ 4

♥ 85

♦ AQ864

♣ K9874

W N E S

1♣ Pass 3♣

Pass 3NT Pass 4♣

Pass 5♣ All Pass

### Board: 2

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 14

Contract: 3NT South

North:

♠ 97

♥ 943

♦ KQJ

♣ AJ653

South:

♠ AK4

♥ AKT2

♦ 743

♣ T98

W N E S

1♣

Pass 2♣<sup>1</sup> Pass 2♥

Pass 3♣ Pass 3NT

All Pass

1. Inverted minors

### Board: 3

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 13

Contract: 3NT North

North:

♠ K5

♥ J95

♦ AQT42

♣ J92

South:

♠ AT62

♥ K6

♦ KJ96

♣ Q64

W N E S

1♦

Pass 2♦<sup>1</sup> Pass 2♥

Pass 3NT All Pass

1. Inverted minors

### Board: 4

Dealer: South

Vul: Both

North HCP: 8+2

South HCP: 12

Contract: 3♣ North

North:

♠ 9

♥ 54

♦ AT853

♣ A9764

South:

♠ KT53

♥ QJT2

♦ K9

♣ QJ2

W N E S

1♣

Pass 3♣ All Pass

### Board: 5

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 14

Contract: 3NT North

North:

♠ JT8

♥ K5

♦ AJ9

♣ K9872

South:

♠ K642

♥ A32

♦ K53

♣ A43

W N E S

1♣

Pass 2♣<sup>1</sup> Pass 2♦

Pass 3NT All Pass

1. Inverted minors

## North hands

## Inverted\_Minors

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

---

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

---

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

---

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

---

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

## Both hands (Answers Page)

### Board: 6

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 12

Contract: 2NT South

North:

♠ A53

♥ 72

♦ KQT5

♣ QJ52

South:

♠ KQ6

♥ KT63

♦ A864

♣ 93

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2NT

All Pass

1. Inverted minors

### Board: 7

Dealer: South

Vul: Both

North HCP: 11

South HCP: 14+1

Contract: 3NT North

North:

♠ A3

♥ T82

♦ A975

♣ K432

South:

♠ Q92

♥ KJ7

♦ KT862

♣ AJ

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2 ♥

Pass 3NT All Pass

1. Inverted minors

### Board: 8

Dealer: South

Vul: None

North HCP: 12

South HCP: 18

Contract: 3NT South

North:

♠ KT9

♥ J9

♦ QJ62

♣ KQ83

South:

♠ QJ8

♥ AKT5

♦ AT43

♣ A6

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 3NT

All Pass

1. Inverted minors

### Board: 9

Dealer: South

Vul: E-W

North HCP: 11

South HCP: 14

Contract: 3NT North

North:

♠ KJT

♥ K6

♦ 6432

♣ KJ63

South:

♠ 8765

♥ A742

♦ AQT7

♣ A

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2 ♥

Pass 3NT All Pass

1. Inverted minors

### Board: 10

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 12

Contract: 2NT South

North:

♠ J84

♥ K7

♦ JT4

♣ AQT43

South:

♠ KQT3

♥ 943

♦ A82

♣ K86

W N E S

1 ♣

Pass 2 ♣<sup>1</sup> Pass 2NT

All Pass

1. Inverted minors

## South hands

## Inverted\_Minors

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

---

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

---

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

---

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

---

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

## Both hands (Answers Page)

### Board: 6

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 12

Contract: 2NT South

North:

♠ A53

♥ 72

♦ KQT5

♣ QJ52

South:

♠ KQ6

♥ KT63

♦ A864

♣ 93

W N E S

Pass 2♦<sup>1</sup> Pass 2NT

All Pass

1. Inverted minors

### Board: 7

Dealer: South

Vul: Both

North HCP: 11

South HCP: 14+1

Contract: 3NT North

North:

♠ A3

♥ T82

♦ A975

♣ K432

South:

♠ Q92

♥ KJ7

♦ KT862

♣ AJ

W N E S

Pass 2♦<sup>1</sup> Pass 2♥

Pass 3NT All Pass

1. Inverted minors

### Board: 8

Dealer: South

Vul: None

North HCP: 12

South HCP: 18

Contract: 3NT South

North:

♠ KT9

♥ J9

♦ QJ62

♣ KQ83

South:

♠ QJ8

♥ AKT5

♦ AT43

♣ A6

W N E S

Pass 2♦<sup>1</sup> Pass 3NT

All Pass

1. Inverted minors

### Board: 9

Dealer: South

Vul: E-W

North HCP: 11

South HCP: 14

Contract: 3NT North

North:

♠ KJT

♥ K6

♦ 6432

♣ KJ63

South:

♠ 8765

♥ A742

♦ AQT7

♣ A

W N E S

Pass 2♦<sup>1</sup> Pass 2♥

Pass 3NT All Pass

1. Inverted minors

### Board: 10

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 12

Contract: 2NT South

North:

♠ J84

♥ K7

♦ JT4

♣ AQT43

South:

♠ KQT3

♥ 943

♦ A82

♣ K86

W N E S

Pass 2♣<sup>1</sup> Pass 2NT

All Pass

1. Inverted minors



## North hands

## Inverted\_Minors

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

---

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

---

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

---

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

---

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

## Both hands (Answers Page)

### Board: 11

Dealer: South

Vul: None

North HCP: 12+1

South HCP: 13

Contract: 3NT North

North:

♠ T62

♥ Q

♦ K873

♣ AQJ93

South:

♠ Q3

♥ AT87

♦ AQJ2

♣ 852

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2 ♥

Pass 3NT All Pass

1. Inverted minors

### Board: 12

Dealer: South

Vul: Both

North HCP: 8+2

South HCP: 18

Contract: 3NT South

North:

♠ 43

♥ A

♦ 9743

♣ A98762

South:

♠ A6

♥ Q643

♦ AQ6

♣ KQJ4

W N E S

1 ♣

Pass 3 ♣ Pass 3NT

All Pass

### Board: 13

Dealer: North

Vul: None

North HCP: 18

South HCP: 12+3

Contract: 6 ♦ South

North:

♠ K8

♥ KJT2

♦ AKQ9

♣ Q83

South:

♠ AT

♥ -

♦ J8743

♣ AK9654

W N E S

1 ♦<sup>1</sup> Pass 2 ♦<sup>1</sup>

Pass 3NT Pass 4 ♦

Pass 4 ♥ Pass 4 ♠

Pass 5 ♦ Pass 6 ♦

All Pass

1. Inverted minors

### Board: 14

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 11+1

Contract: 3NT South

North:

♠ AJ

♥ QJ63

♦ KT8

♣ K765

South:

♠ 983

♥ K75

♦ A5

♣ A9843

W N E S

1 ♣<sup>1</sup> Pass 2 ♣<sup>1</sup>

Pass 2 ♦ Pass 3NT

All Pass

1. Inverted minors

### Board: 15

Dealer: North

Vul: E-W

North HCP: 18

South HCP: 8+2

Contract: 3NT North

North:

♠ K82

♥ AKJT

♦ KJ4

♣ K65

South:

♠ J94

♥ 7

♦ 876

♣ AQJT74

W N E S

1 ♣ Pass 3 ♣

Pass 3NT All Pass

## South hands

## Inverted\_Minors

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

---

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

---

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

---

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

---

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

## Both hands (Answers Page)

### Board: 11

Dealer: South

Vul: None

North HCP: 12+1

South HCP: 13

Contract: 3NT North

North:

♠ T62

♥ Q

♦ K873

♣ AQJ93

South:

♠ Q3

♥ AT87

♦ AQJ2

♣ 852

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2 ♥

Pass 3NT All Pass

1. Inverted minors

### Board: 12

Dealer: South

Vul: Both

North HCP: 8+2

South HCP: 18

Contract: 3NT South

North:

♠ 43

♥ A

♦ 9743

♣ A98762

South:

♠ A6

♥ Q643

♦ AQ6

♣ KQJ4

W N E S

1 ♣

Pass 3 ♣ Pass 3NT

All Pass

### Board: 13

Dealer: North

Vul: None

North HCP: 18

South HCP: 12+3

Contract: 6 ♦ South

North:

♠ K8

♥ KJT2

♦ AKQ9

♣ Q83

South:

♠ AT

♥ -

♦ J8743

♣ AK9654

W N E S

1 ♦ Pass 2 ♦<sup>1</sup>

Pass 3NT Pass 4 ♦

Pass 4 ♥ Pass 4 ♠

Pass 5 ♦ Pass 6 ♦

All Pass

1. Inverted minors

### Board: 14

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 11+1

Contract: 3NT South

North:

♠ AJ

♥ QJ63

♦ KT8

♣ K765

South:

♠ 983

♥ K75

♦ A5

♣ A9843

W N E S

1 ♣ Pass 2 ♣<sup>1</sup>

Pass 2 ♦ Pass 3NT

All Pass

1. Inverted minors

### Board: 15

Dealer: North

Vul: E-W

North HCP: 18

South HCP: 8+2

Contract: 3NT North

North:

♠ K82

♥ AKJT

♦ KJ4

♣ K65

South:

♠ J94

♥ 7

♦ 876

♣ AQJT74

W N E S

1 ♣ Pass 3 ♣

Pass 3NT All Pass

## North hands

## Inverted\_Minors

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

---

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

---

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

---

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

## Both hands (Answers Page)

### Board: 16

Dealer: South

Vul: None

North HCP: 12+2

South HCP: 14

Contract: 5 ♣ North

North:

♠ K94

♥ 65

♦ QJ

♣ KQJ542

South:

♠ QJ5

♥ KJ83

♦ K75

♣ AT6

W N E S

1 ♣

Pass 2 ♣<sup>1</sup> Pass 2 ♦

Pass 5 ♣ All Pass

1. Inverted minors

### Board: 17

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 14+1

Contract: 3NT North

North:

♠ AK2

♥ KT8

♦ 8643

♣ Q95

South:

♠ 987

♥ 974

♦ AKQJ5

♣ AT

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 3 ♦

Pass 3NT All Pass

1. Inverted minors

### Board: 18

Dealer: South

Vul: E-W

North HCP: 12+2

South HCP: 12

Contract: 3 ♣ North

North:

♠ 32

♥ K9

♦ T75

♣ AKQ965

South:

♠ AT65

♥ A52

♦ K83

♣ JT7

W N E S

1 ♣

Pass 2 ♣<sup>1</sup> Pass 2NT

Pass 3 ♣ All Pass

1. Inverted minors

### Board: 19

Dealer: North

Vul: Both

North HCP: 19+1

South HCP: 12

Contract: 3NT North

North:

♠ KQT

♥ AJ43

♦ KQ642

♣ A

South:

♠ A6

♥ Q85

♦ AJT8

♣ J943

W N E S

1 ♦ Pass 2 ♦<sup>1</sup>

Pass 3NT All Pass

1. Inverted minors

## South hands

## Inverted\_Minors

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

---

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

---

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

---

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

## Both hands (Answers Page)

### Board: 16

Dealer: South

Vul: None

North HCP: 12+2

South HCP: 14

Contract: 5 ♣ North

North:

♠ K94

♥ 65

♦ QJ

♣ KQJ542

South:

♠ QJ5

♥ KJ83

♦ K75

♣ AT6

W N E S

1 ♣

Pass 2 ♣<sup>1</sup> Pass 2 ♦

Pass 5 ♣ All Pass

1. Inverted minors

### Board: 17

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 14+1

Contract: 3NT North

North:

♠ AK2

♥ KT8

♦ 8643

♣ Q95

South:

♠ 987

♥ 974

♦ AKQJ5

♣ AT

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 3 ♦

Pass 3NT All Pass

1. Inverted minors

### Board: 18

Dealer: South

Vul: E-W

North HCP: 12+2

South HCP: 12

Contract: 3 ♣ North

North:

♠ 32

♥ K9

♦ T75

♣ AKQ965

South:

♠ AT65

♥ A52

♦ K83

♣ JT7

W N E S

1 ♣

Pass 2 ♣<sup>1</sup> Pass 2NT

Pass 3 ♣ All Pass

1. Inverted minors

### Board: 19

Dealer: North

Vul: Both

North HCP: 19+1

South HCP: 12

Contract: 3NT North

North:

♠ KQT

♥ AJ43

♦ KQ642

♣ A

South:

♠ A6

♥ Q85

♦ AJT8

♣ J943

W N E S

1 ♦ Pass 2 ♦<sup>1</sup>

Pass 3NT All Pass

1. Inverted minors



## North hands

## Inverted\_Minors

**Board: 20**

♠ JT3

Partner bids first.

Dealer: South

♥ KQ

The opponents are silent.

Vul: N-S

♦ Q965

HCP: 12

♣ A642

**Board: 21**

♠ 8652

You bid first.

Dealer: North

♥ JT8

The opponents are silent.

Vul: E-W

♦ AKJ9

HCP: 13

♣ A5

**Board: 22**

♠ Q72

Partner bids first.

Dealer: South

♥ 52

The opponents are silent.

Vul: Both

♦ AQ762

HCP: 12+1

♣ AT6

**Board: 23**

♠ KJ5

You bid first.

Dealer: North

♥ KJ86

The opponents are silent.

Vul: None

♦ A

HCP: 16+1

♣ AT643

## Both hands (Answers Page)

### Board: 20

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 16+1

Contract: 6 ♦ South

North:

♠ JT3

♥ KQ

♦ Q965

♣ A642

South:

♠ AK9

♥ A976

♦ AJT73

♣ 5

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

			1 ♦
--	--	--	-----

Pass	2 ♦ <sup>1</sup>	Pass	2 ♥
------	------------------	------	-----

Pass	3NT	Pass	4 ♦
------	-----	------	-----

Pass	4 ♥	Pass	4 ♠
------	-----	------	-----

Pass	5 ♦	Pass	6 ♦
------	-----	------	-----

All Pass

1. Inverted minors

### Board: 21

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 12+1

Contract: 4 ♦ North

North:

♠ 8652

♥ JT8

♦ AKJ9

♣ A5

South:

♠ K

♥ AQ3

♦ T8532

♣ KT62

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

	1 ♦	Pass	2 ♦ <sup>1</sup>
--	-----	------	------------------

Pass	2NT	Pass	3 ♦
------	-----	------	-----

Pass	4 ♦	All Pass	
------	-----	----------	--

1. Inverted minors

### Board: 22

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 12

Contract: 2NT South

North:

♠ Q72

♥ 52

♦ AQ762

♣ AT6

South:

♠ KJ98

♥ KJ87

♦ J93

♣ K3

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

			1 ♦
--	--	--	-----

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

All Pass

1. Inverted minors

### Board: 23

Dealer: North

Vul: None

North HCP: 16+1

South HCP: 12+1

Contract: 3NT North

North:

♠ KJ5

♥ KJ86

♦ A

♣ AT643

South:

♠ Q3

♥ Q9

♦ KQ96

♣ QJ752

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

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

Pass	2 ♦	Pass	3 ♣
------	-----	------	-----

Pass	3NT	All Pass	
------	-----	----------	--

1. Inverted minors

## South hands

## Inverted\_Minors

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

---

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

---

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

---

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

## Both hands (Answers Page)

### Board: 20

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 16+1

Contract: 6 ♦ South

North:

♠ JT3

♥ KQ

♦ Q965

♣ A642

South:

♠ AK9

♥ A976

♦ AJT73

♣ 5

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

			1 ♦
--	--	--	-----

Pass	2 ♦ <sup>1</sup>	Pass	2 ♥
------	------------------	------	-----

Pass	3NT	Pass	4 ♦
------	-----	------	-----

Pass	4 ♥	Pass	4 ♠
------	-----	------	-----

Pass	5 ♦	Pass	6 ♦
------	-----	------	-----

All Pass

1. Inverted minors

### Board: 21

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 12+1

Contract: 4 ♦ North

North:

♠ 8652

♥ JT8

♦ AKJ9

♣ A5

South:

♠ K

♥ AQ3

♦ T8532

♣ KT62

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

	1 ♦	Pass	2 ♦ <sup>1</sup>
--	-----	------	------------------

Pass	2NT	Pass	3 ♦
------	-----	------	-----

Pass	4 ♦	All Pass	
------	-----	----------	--

1. Inverted minors

### Board: 22

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 12

Contract: 2NT South

North:

♠ Q72

♥ 52

♦ AQ762

♣ AT6

South:

♠ KJ98

♥ KJ87

♦ J93

♣ K3

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

			1 ♦
--	--	--	-----

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

All Pass

1. Inverted minors

### Board: 23

Dealer: North

Vul: None

North HCP: 16+1

South HCP: 12+1

Contract: 3NT North

North:

♠ KJ5

♥ KJ86

♦ A

♣ AT643

South:

♠ Q3

♥ Q9

♦ KQ96

♣ QJ752

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

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

Pass	2 ♦	Pass	3 ♣
------	-----	------	-----

Pass	3NT	All Pass	
------	-----	----------	--

1. Inverted minors

## North hands

## Inverted\_Minors

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

---

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

---

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

---

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

---

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

## Both hands (Answers Page)

### Board: 24

Dealer: South

Vul: Both

North HCP: 12+2

South HCP: 13

Contract: 5♣ North

North:

♠ 7

♥ A3

♦ KJ95

♣ A96532

South:

♠ AK86

♥ Q52

♦ QT7

♣ QT4

W N E S

1♣

Pass 2♣<sup>1</sup> Pass 2♦

Pass 4♣ Pass 4♠

Pass 5♣ All Pass

1. Inverted minors

### Board: 25

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 18

Contract: 3NT North

North:

♠ 65

♥ AKJ

♦ QJ965

♣ 742

South:

♠ A84

♥ 763

♦ AKT3

♣ AK9

W N E S

1♦

Pass 2♦<sup>1</sup> Pass 2♠

Pass 3NT All Pass

1. Inverted minors

### Board: 26

Dealer: South

Vul: N-S

North HCP: 11

South HCP: 18

Contract: 5♦ North

North:

♠ J7

♥ AJ2

♦ K532

♣ Q964

South:

♠ AK54

♥ Q7

♦ AJT7

♣ A32

W N E S

1♦

Pass 2♦<sup>1</sup> Pass 4♦

Pass 4♥ Pass 4♠

Pass 5♦ All Pass

1. Inverted minors

### Board: 27

Dealer: North

Vul: Both

North HCP: 18

South HCP: 11

Contract: 3NT North

North:

♠ Q93

♥ AT9

♦ AKQ5

♣ QJ8

South:

♠ JT6

♥ Q8

♦ J863

♣ AK92

W N E S

1♦<sup>1</sup> Pass 2♦<sup>1</sup>

Pass 3NT All Pass

1. Inverted minors

### Board: 28

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 12

Contract: 2NT South

North:

♠ J62

♥ AT

♦ AQT6

♣ J982

South:

♠ AT74

♥ J86

♦ K742

♣ A7

W N E S

1♦

Pass 2♦<sup>1</sup> Pass 2NT

All Pass

1. Inverted minors

## South hands

## Inverted\_Minors

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

---

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

---

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

---

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

---

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

## Both hands (Answers Page)

### Board: 24

Dealer: South

Vul: Both

North HCP: 12+2

South HCP: 13

Contract: 5♣ North

North:

♠ 7

♥ A3

♦ KJ95

♣ A96532

South:

♠ AK86

♥ Q52

♦ QT7

♣ QT4

W N E S

1♣

Pass 2♣<sup>1</sup> Pass 2♦

Pass 4♣ Pass 4♠

Pass 5♣ All Pass

1. Inverted minors

### Board: 25

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 18

Contract: 3NT North

North:

♠ 65

♥ AKJ

♦ QJ965

♣ 742

South:

♠ A84

♥ 763

♦ AKT3

♣ AK9

W N E S

1♦

Pass 2♦<sup>1</sup> Pass 2♠

Pass 3NT All Pass

1. Inverted minors

### Board: 26

Dealer: South

Vul: N-S

North HCP: 11

South HCP: 18

Contract: 5♦ North

North:

♠ J7

♥ AJ2

♦ K532

♣ Q964

South:

♠ AK54

♥ Q7

♦ AJT7

♣ A32

W N E S

1♦

Pass 2♦<sup>1</sup> Pass 4♦

Pass 4♥ Pass 4♠

Pass 5♦ All Pass

1. Inverted minors

### Board: 27

Dealer: North

Vul: Both

North HCP: 18

South HCP: 11

Contract: 3NT North

North:

♠ Q93

♥ AT9

♦ AKQ5

♣ QJ8

South:

♠ JT6

♥ Q8

♦ J863

♣ AK92

W N E S

1♦ Pass 2♦<sup>1</sup>

Pass 3NT All Pass

1. Inverted minors

### Board: 28

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 12

Contract: 2NT South

North:

♠ J62

♥ AT

♦ AQT6

♣ J982

South:

♠ AT74

♥ J86

♦ K742

♣ A7

W N E S

1♦

Pass 2♦<sup>1</sup> Pass 2NT

All Pass

1. Inverted minors



## North hands

## Inverted\_Minors

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

---

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

---

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

---

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

## Both hands (Answers Page)

### Board: 29

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 10+1

Contract: 5 ♦ North

North:

♠ KQ53

♥ A985

♦ A983

♣ 4

South:

♠ A

♥ JT4

♦ JT42

♣ KJ973

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

1. Inverted minors

2. Splinter

### Board: 30

Dealer: South

Vul: None

North HCP: 9+2

South HCP: 18

Contract: 5 ♦ South

North:

♠ 76

♥ 4

♦ Q732

♣ AKT976

South:

♠ AKQ5

♥ AKJ2

♦ 984

♣ J8

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

### Board: 31

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 13

Contract: 3NT North

North:

♠ KQT

♥ J3

♦ JT954

♣ KJ3

South:

♠ AJ6

♥ K54

♦ K862

♣ QT4

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

1. Inverted minors

### Board: 32

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 18+1

Contract: 6 ♦ North

North:

♠ A4

♥ K97

♦ QT86

♣ K652

South:

♠ KQ9

♥ AQ53

♦ AK973

♣ 4

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

1. Inverted minors

2. A=0/5 or 3/5

## South hands

## Inverted\_Minors

### Board: 29

♠ A

Partner bids first.

Dealer: North

♥ JT4

The opponents are silent.

Vul: E-W

♦ JT42

HCP: 10+1

♣ KJ973

---

### Board: 30

♠ AKQ5

You bid first.

Dealer: South

♥ AKJ2

The opponents are silent.

Vul: None

♦ 984

HCP: 18

♣ J8

---

### Board: 31

♠ AJ6

You bid first.

Dealer: South

♥ K54

The opponents are silent.

Vul: N-S

♦ K862

HCP: 13

♣ QT4

---

### Board: 32

♠ KQ9

You bid first.

Dealer: South

♥ AQ53

The opponents are silent.

Vul: E-W

♦ AK973

HCP: 18+1

♣ 4

## Both hands (Answers Page)

### Board: 29

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 10+1

Contract: 5 ♦ North

North:

♠ KQ53

♥ A985

♦ A983

♣ 4

South:

♠ A

♥ JT4

♦ JT42

♣ KJ973

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

1. Inverted minors

2. Splinter

### Board: 30

Dealer: South

Vul: None

North HCP: 9+2

South HCP: 18

Contract: 5 ♦ South

North:

♠ 76

♥ 4

♦ Q732

♣ AKT976

South:

♠ AKQ5

♥ AKJ2

♦ 984

♣ J8

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

### Board: 31

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 13

Contract: 3NT North

North:

♠ KQT

♥ J3

♦ JT954

♣ KJ3

South:

♠ AJ6

♥ K54

♦ K862

♣ QT4

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

1. Inverted minors

### Board: 32

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 18+1

Contract: 6 ♦ North

North:

♠ A4

♥ K97

♦ QT86

♣ K652

South:

♠ KQ9

♥ AQ53

♦ AK973

♣ 4

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

1. Inverted minors

2. A=0/5 or 3/5

## North hands

## Inverted\_Minors

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

---

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

---

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

---

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

---

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

## Both hands (Answers Page)

### Board: 33

Dealer: South

Vul: Both

North HCP: 12

South HCP: 12+1

Contract: 3NT North

North:

♠ QJ4

♥ K82

♦ 9842

♣ AQ6

South:

♠ A76

♥ Q64

♦ KQJT5

♣ 32

W N E S

Pass 2♦<sup>1</sup> Pass 3♦

Pass 3NT All Pass

1. Inverted minors

### Board: 34

Dealer: South

Vul: N-S

North HCP: 9+3

South HCP: 13

Contract: 5♦ North

North:

♠ 4

♥ 3

♦ 76543

♣ AKQT53

South:

♠ AQ82

♥ KJ98

♦ QJT2

♣ 6

W N E S

Pass 2♦<sup>1</sup> Pass 2♥

Pass 5♦ All Pass

1. Inverted minors

### Board: 35

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 13

Contract: 3NT North

North:

♠ QJT

♥ AT6

♦ Q653

♣ K82

South:

♠ K62

♥ 54

♦ AT98

♣ AQ53

W N E S

Pass 2♦<sup>1</sup> Pass 2♠

Pass 3NT All Pass

1. Inverted minors

### Board: 36

Dealer: North

Vul: Both

North HCP: 14

South HCP: 12+1

Contract: 3NT South

North:

♠ QJT4

♥ AQ6

♦ Q98

♣ QJT

South:

♠ A

♥ K52

♦ J754

♣ A9842

W N E S

Pass 1♣ Pass 2♣<sup>1</sup>

Pass 2♦ Pass 3NT

All Pass

1. Inverted minors

### Board: 37

Dealer: North

Vul: None

North HCP: 13

South HCP: 12+2

Contract: 5♣ South

North:

♠ Q542

♥ Q65

♦ K64

♣ AQ8

South:

♠ A7

♥ K

♦ AT853

♣ JT762

W N E S

Pass 1♣ Pass 2♣<sup>1</sup>

Pass 2♦ Pass 5♣

All Pass

1. Inverted minors

## South hands

## Inverted\_Minors

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

---

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

---

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

---

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

---

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

## Both hands (Answers Page)

### Board: 33

Dealer: South

Vul: Both

North HCP: 12

South HCP: 12+1

Contract: 3NT North

North:

♠ QJ4

♥ K82

♦ 9842

♣ AQ6

South:

♠ A76

♥ Q64

♦ KQJT5

♣ 32

W N E S

Pass 2♦<sup>1</sup> Pass 3♦

Pass 3NT All Pass

1. Inverted minors

### Board: 34

Dealer: South

Vul: N-S

North HCP: 9+3

South HCP: 13

Contract: 5♦ North

North:

♠ 4

♥ 3

♦ 76543

♣ AKQT53

South:

♠ AQ82

♥ KJ98

♦ QJT2

♣ 6

W N E S

Pass 2♦<sup>1</sup> Pass 2♥

Pass 5♦ All Pass

1. Inverted minors

### Board: 35

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 13

Contract: 3NT North

North:

♠ QJT

♥ AT6

♦ Q653

♣ K82

South:

♠ K62

♥ 54

♦ AT98

♣ AQ53

W N E S

Pass 2♦<sup>1</sup> Pass 2♠

Pass 3NT All Pass

1. Inverted minors

### Board: 36

Dealer: North

Vul: Both

North HCP: 14

South HCP: 12+1

Contract: 3NT South

North:

♠ QJT4

♥ AQ6

♦ Q98

♣ QJT

South:

♠ A

♥ K52

♦ J754

♣ A9842

W N E S

Pass 1♣ Pass 2♣<sup>1</sup>

Pass 2♦ Pass 3NT

All Pass

1. Inverted minors

### Board: 37

Dealer: North

Vul: None

North HCP: 13

South HCP: 12+2

Contract: 5♣ South

North:

♠ Q542

♥ Q65

♦ K64

♣ AQ8

South:

♠ A7

♥ K

♦ AT853

♣ JT762

W N E S

Pass 1♣ Pass 2♣<sup>1</sup>

Pass 2♦ Pass 5♣

All Pass

1. Inverted minors



## North hands

## Inverted\_Minors

### Board: 38

♠ AQ2

You bid first.

Dealer: North

♥ KT9

The opponents are silent.

Vul: E-W

♦ KJ74

HCP: 14

♣ J98

---

### Board: 39

♠ JT

You bid first.

Dealer: North

♥ KJ96

The opponents are silent.

Vul: Both

♦ K873

HCP: 12

♣ KJT

---

### Board: 40

♠ AK42

You bid first.

Dealer: North

♥ A98

The opponents are silent.

Vul: None

♦ QJ952

HCP: 14+1

♣ T

---

### Board: 41

♠ QJ73

You bid first.

Dealer: North

♥ AJ53

The opponents are silent.

Vul: N-S

♦ AJ3

HCP: 13

♣ 72

## Both hands (Answers Page)

### Board: 38

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

### Board: 39

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

### Board: 40

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

### Board: 41

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

## South hands

## Inverted\_Minors

### Board: 38

♠ T94

Partner bids first.

Dealer: North

♥ A5

The opponents are silent.

Vul: E-W

♦ T532

HCP: 11

♣ AK53

---

### Board: 39

♠ AQ9

Partner bids first.

Dealer: North

♥ Q73

The opponents are silent.

Vul: Both

♦ AT964

HCP: 12+1

♣ 76

---

### Board: 40

♠ Q

Partner bids first.

Dealer: North

♥ 765

The opponents are silent.

Vul: None

♦ A843

HCP: 11+1

♣ AJ875

---

### Board: 41

♠ K

Partner bids first.

Dealer: North

♥ T86

The opponents are silent.

Vul: N-S

♦ 98642

HCP: 10+1

♣ AK95

## Both hands (Answers Page)

### Board: 38

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

### Board: 39

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

### Board: 40

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

### Board: 41

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

## North hands

## Inverted\_Minors

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

---

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

---

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

---

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

## Both hands (Answers Page)

### Board: 42

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

#### North:

♠ 843  
 ♥ AQ7  
 ♦ Q983  
 ♣ AT6

#### South:

♠ AQ6  
 ♥ K  
 ♦ KJT72  
 ♣ KQ92

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

1. Inverted minors

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

### Board: 43

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

#### North:

♠ KJ65  
 ♥ Q93  
 ♦ AQ9  
 ♣ J72

#### South:

♠ 7  
 ♥ J76  
 ♦ T874  
 ♣ AK853

W	N	E	S
	1♣	Pass	3♣
All Pass			

### Board: 44

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

#### North:

♠ 86  
 ♥ J6  
 ♦ AK9  
 ♣ JT5432

#### South:

♠ K54  
 ♥ AKQ8  
 ♦ T76  
 ♣ AK7

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

### Board: 45

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

#### North:

♠ A962  
 ♥ J875  
 ♦ QJ3  
 ♣ KQ

#### South:

♠ JT  
 ♥ A  
 ♦ T764  
 ♣ AJ9643

W	N	E	S
	1♦	Pass	3♦
All Pass			

## South hands

## Inverted\_Minors

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

---

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

---

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

---

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

## Both hands (Answers Page)

### Board: 42

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

#### North:

♠ 843  
 ♥ AQ7  
 ♦ Q983  
 ♣ AT6

#### South:

♠ AQ6  
 ♥ K  
 ♦ KJT72  
 ♣ KQ92

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

1. Inverted minors

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

### Board: 43

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

#### North:

♠ KJ65  
 ♥ Q93  
 ♦ AQ9  
 ♣ J72

#### South:

♠ 7  
 ♥ J76  
 ♦ T874  
 ♣ AK853

W	N	E	S
	1♣	Pass	3♣
All Pass			

### Board: 44

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

#### North:

♠ 86  
 ♥ J6  
 ♦ AK9  
 ♣ JT5432

#### South:

♠ K54  
 ♥ AKQ8  
 ♦ T76  
 ♣ AK7

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

### Board: 45

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

#### North:

♠ A962  
 ♥ J875  
 ♦ QJ3  
 ♣ KQ

#### South:

♠ JT  
 ♥ A  
 ♦ T764  
 ♣ AJ9643

W	N	E	S
	1♦	Pass	3♦
All Pass			



## North hands

## Inverted\_Minors

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

---

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

---

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

---

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

---

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

## Both hands (Answers Page)

### Board: 46

Dealer: North

Vul: None

North HCP: 13

South HCP: 12+1

Contract: 3NT South

North:

♠ 42

♥ Q86

♦ AK96

♣ A854

South:

♠ K93

♥ A

♦ JT543

♣ KJ93

W N E S

1 ♦ Pass 2 ♦<sup>1</sup>

Pass 2 ♥ Pass 3NT

All Pass

1. Inverted minors

### Board: 47

Dealer: North

Vul: N-S

North HCP: 19

South HCP: 11+2

Contract: 5 ♣ North

North:

♠ QJ6

♥ KQ98

♦ AK3

♣ AT4

South:

♠ K42

♥ 53

♦ Q2

♣ KQJ962

W N E S

1 ♣ Pass 2 ♣<sup>1</sup>

Pass 2 ♦ Pass 3 ♣

Pass 4 ♦ Pass 4 ♠

Pass 5 ♣ All Pass

1. Inverted minors

### Board: 48

Dealer: South

Vul: Both

North HCP: 11+2

South HCP: 13

Contract: 5 ♣ North

North:

♠ 986

♥ A9

♦ 63

♣ AKT987

South:

♠ A54

♥ QJT6

♦ AJ4

♣ J53

W N E S

1 ♣

Pass 2 ♣<sup>1</sup> Pass 2 ♦

Pass 5 ♣ All Pass

1. Inverted minors

### Board: 49

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 14

Contract: 3NT North

North:

♠ A82

♥ K62

♦ KQ52

♣ 732

South:

♠ KJ

♥ A85

♦ J987

♣ KQ64

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2 ♥

Pass 3NT All Pass

1. Inverted minors

### Board: 50

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 13

Contract: 3 ♦ North

North:

♠ Q2

♥ AJ8

♦ J5432

♣ KT9

South:

♠ AJ4

♥ Q72

♦ KQT9

♣ J62

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2 ♥

Pass 3 ♦ All Pass

1. Inverted minors

## South hands

## Inverted\_Minors

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

---

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

---

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

---

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

---

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

## Both hands (Answers Page)

### Board: 46

Dealer: North

Vul: None

North HCP: 13

South HCP: 12+1

Contract: 3NT South

North:

♠ 42

♥ Q86

♦ AK96

♣ A854

South:

♠ K93

♥ A

♦ JT543

♣ KJ93

W N E S

1 ♦ Pass 2 ♦<sup>1</sup>

Pass 2 ♥ Pass 3NT

All Pass

1. Inverted minors

### Board: 47

Dealer: North

Vul: N-S

North HCP: 19

South HCP: 11+2

Contract: 5 ♣ North

North:

♠ QJ6

♥ KQ98

♦ AK3

♣ AT4

South:

♠ K42

♥ 53

♦ Q2

♣ KQJ962

W N E S

1 ♣ Pass 2 ♣<sup>1</sup>

Pass 2 ♦ Pass 3 ♣

Pass 4 ♦ Pass 4 ♠

Pass 5 ♣ All Pass

1. Inverted minors

### Board: 48

Dealer: South

Vul: Both

North HCP: 11+2

South HCP: 13

Contract: 5 ♣ North

North:

♠ 986

♥ A9

♦ 63

♣ AKT987

South:

♠ A54

♥ QJT6

♦ AJ4

♣ J53

W N E S

1 ♣

Pass 2 ♣<sup>1</sup> Pass 2 ♦

Pass 5 ♣ All Pass

1. Inverted minors

### Board: 49

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 14

Contract: 3NT North

North:

♠ A82

♥ K62

♦ KQ52

♣ 732

South:

♠ KJ

♥ A85

♦ J987

♣ KQ64

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2 ♥

Pass 3NT All Pass

1. Inverted minors

### Board: 50

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 13

Contract: 3 ♦ North

North:

♠ Q2

♥ AJ8

♦ J5432

♣ KT9

South:

♠ AJ4

♥ Q72

♦ KQT9

♣ J62

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2 ♥

Pass 3 ♦ All Pass

1. Inverted minors

## North hands

## Inverted\_Minors

<b>Board: 51</b>	♠ QJ7	Partner bids first.
Dealer: South	♥ 2	The opponents are silent.
Vul: Both	♦ A875	
HCP: 10+1	♣ K9762	

<b>Board: 52</b>	♠ AQ9	You bid first.
Dealer: North	♥ 74	The opponents are silent.
Vul: None	♦ JT965	
HCP: 14+1	♣ AKT	

<b>Board: 53</b>	♠ A7	Partner bids first.
Dealer: South	♥ K8	The opponents are silent.
Vul: E-W	♦ K9753	
HCP: 11+1	♣ JT82	

<b>Board: 54</b>	♠ 98	Partner bids first.
Dealer: South	♥ KJ4	The opponents are silent.
Vul: Both	♦ KT7	
HCP: 12+1	♣ KQ752	

<b>Board: 55</b>	♠ 83	You bid first.
Dealer: North	♥ AQ3	The opponents are silent.
Vul: N-S	♦ T874	
HCP: 12	♣ KQJ4	

## Both hands (Answers Page)

### Board: 51

Dealer: South

Vul: Both

North HCP: 10+1

South HCP: 13

Contract: 2NT North

North:

♠ QJ7

♥ 2

♦ A875

♣ K9762

South:

♠ 42

♥ KQ64

♦ KJT4

♣ AT4

W N E S

Pass 1♦

Pass 2♦<sup>1</sup> Pass 2♥

Pass 2NT All Pass

1. Inverted minors

### Board: 52

Dealer: North

Vul: None

North HCP: 14+1

South HCP: 12

Contract: 3NT South

North:

♠ AQ9

♥ 74

♦ JT965

♣ AKT

South:

♠ J43

♥ AK2

♦ Q432

♣ Q86

W N E S

Pass 1♦ Pass 2♦<sup>1</sup>

Pass 2♠ Pass 3NT

All Pass

1. Inverted minors

### Board: 53

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 13

Contract: 3NT North

North:

♠ A7

♥ K8

♦ K9753

♣ JT82

South:

♠ Q642

♥ AQJ4

♦ QT6

♣ Q7

W N E S

Pass 1♦

Pass 2♦<sup>1</sup> Pass 2♥

Pass 3NT All Pass

1. Inverted minors

### Board: 54

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 12

Contract: 3NT North

North:

♠ 98

♥ KJ4

♦ KT7

♣ KQ752

South:

♠ A652

♥ Q632

♦ AQ

♣ 984

W N E S

Pass 1♣

Pass 2♣<sup>1</sup> Pass 2NT

Pass 3NT All Pass

1. Inverted minors

### Board: 55

Dealer: North

Vul: N-S

North HCP: 12

South HCP: 12+1

Contract: 3NT South

North:

♠ 83

♥ AQ3

♦ T874

♣ KQJ4

South:

♠ AJ9

♥ 754

♦ AK965

♣ T5

W N E S

Pass 1♦ Pass 2♦<sup>1</sup>

Pass 2NT Pass 3NT

All Pass

1. Inverted minors

## South hands

## Inverted\_Minors

<b>Board: 51</b>	♠ 42	You bid first.
Dealer: South	♥ KQ64	The opponents are silent.
Vul: Both	♦ KJT4	
HCP: 13	♣ AT4	

---

<b>Board: 52</b>	♠ J43	Partner bids first.
Dealer: North	♥ AK2	The opponents are silent.
Vul: None	♦ Q432	
HCP: 12	♣ Q86	

---

<b>Board: 53</b>	♠ Q642	You bid first.
Dealer: South	♥ AQJ4	The opponents are silent.
Vul: E-W	♦ QT6	
HCP: 13	♣ Q7	

---

<b>Board: 54</b>	♠ A652	You bid first.
Dealer: South	♥ Q632	The opponents are silent.
Vul: Both	♦ AQ	
HCP: 12	♣ 984	

---

<b>Board: 55</b>	♠ AJ9	Partner bids first.
Dealer: North	♥ 754	The opponents are silent.
Vul: N-S	♦ AK965	
HCP: 12+1	♣ T5	

## Both hands (Answers Page)

### Board: 51

Dealer: South

Vul: Both

North HCP: 10+1

South HCP: 13

Contract: 2NT North

North:

♠ QJ7

♥ 2

♦ A875

♣ K9762

South:

♠ 42

♥ KQ64

♦ KJT4

♣ AT4

W N E S

Pass 1♦

Pass 2♦<sup>1</sup> Pass 2♥

Pass 2NT All Pass

1. Inverted minors

### Board: 52

Dealer: North

Vul: None

North HCP: 14+1

South HCP: 12

Contract: 3NT South

North:

♠ AQ9

♥ 74

♦ JT965

♣ AKT

South:

♠ J43

♥ AK2

♦ Q432

♣ Q86

W N E S

Pass 1♦ Pass 2♦<sup>1</sup>

Pass 2♠ Pass 3NT

All Pass

1. Inverted minors

### Board: 53

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 13

Contract: 3NT North

North:

♠ A7

♥ K8

♦ K9753

♣ JT82

South:

♠ Q642

♥ AQJ4

♦ QT6

♣ Q7

W N E S

Pass 1♦

Pass 2♦<sup>1</sup> Pass 2♥

Pass 3NT All Pass

1. Inverted minors

### Board: 54

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 12

Contract: 3NT North

North:

♠ 98

♥ KJ4

♦ KT7

♣ KQ752

South:

♠ A652

♥ Q632

♦ AQ

♣ 984

W N E S

Pass 1♣

Pass 2♣<sup>1</sup> Pass 2NT

Pass 3NT All Pass

1. Inverted minors

### Board: 55

Dealer: North

Vul: N-S

North HCP: 12

South HCP: 12+1

Contract: 3NT South

North:

♠ 83

♥ AQ3

♦ T874

♣ KQJ4

South:

♠ AJ9

♥ 754

♦ AK965

♣ T5

W N E S

Pass 1♦ Pass 2♦<sup>1</sup>

Pass 2NT Pass 3NT

All Pass

1. Inverted minors



## North hands

## Inverted\_Minors

**Board: 56**

♠ 43

Partner bids first.

Dealer: South

♥ KJT

The opponents are silent.

Vul: None

♦ AJT765

HCP: 12+2

♣ K9

**Board: 57**

♠ 9763

You bid first.

Dealer: North

♥ AKT

The opponents are silent.

Vul: N-S

♦ AQ4

HCP: 18

♣ KQ5

**Board: 58**

♠ QT

Partner bids first.

Dealer: South

♥ 92

The opponents are silent.

Vul: E-W

♦ AT64

HCP: 11+1

♣ AJ863

**Board: 59**

♠ KQ42

You bid first.

Dealer: North

♥ KJ95

The opponents are silent.

Vul: None

♦ AK

HCP: 19

♣ KT2

**Board: 60**

♠ JT92

You bid first.

Dealer: North

♥ AQT4

The opponents are silent.

Vul: N-S

♦ AJ7

HCP: 13

♣ J8

## Both hands (Answers Page)

### Board: 56

Dealer: South

Vul: None

North HCP: 12+2

South HCP: 14

Contract: 3NT South

North:

♠ 43

♥ KJT

♦ AJT765

♣ K9

South:

♠ KJ5

♥ A8

♦ KQ94

♣ J763

W N E S

Pass 2♦<sup>1</sup> Pass 2♥

Pass 3♦ Pass 3NT

All Pass

1. Inverted minors

### Board: 57

Dealer: North

Vul: N-S

North HCP: 18

South HCP: 10+2

Contract: 5♣ North

North:

♠ 9763

♥ AKT

♦ AQ4

♣ KQ5

South:

♠ K2

♥ 2

♦ K653

♣ AT9432

W N E S

Pass 1♣ Pass 2♣<sup>1</sup>

Pass 3NT Pass 4♣

Pass 4♦ Pass 4♥

Pass 5♣ All Pass

1. Inverted minors

### Board: 58

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 13

Contract: 3♣ North

North:

♠ QT

♥ 92

♦ AT64

♣ AJ863

South:

♠ A982

♥ AK43

♦ 83

♣ Q72

W N E S

Pass 2♣<sup>1</sup> Pass 2♥

Pass 3♣ All Pass

1. Inverted minors

### Board: 59

Dealer: North

Vul: None

North HCP: 19

South HCP: 9+1

Contract: 3NT North

North:

♠ KQ42

♥ KJ95

♦ AK

♣ KT2

South:

♠ A

♥ Q42

♦ 7632

♣ QJ754

W N E S

Pass 1♣ Pass 3♣

Pass 3NT All Pass

### Board: 60

Dealer: North

Vul: N-S

North HCP: 13

South HCP: 12

Contract: 3NT South

North:

♠ JT92

♥ AQT4

♦ AJ7

♣ J8

South:

♠ Q84

♥ KJ2

♦ T852

♣ AQ2

W N E S

Pass 1♦ Pass 2♦<sup>1</sup>

Pass 2♥ Pass 3NT

All Pass

1. Inverted minors

## South hands

## Inverted\_Minors

<b>Board: 56</b>	♠ KJ5	You bid first.
Dealer: South	♥ A8	The opponents are silent.
Vul: None	♦ KQ94	
HCP: 14	♣ J763	

---

<b>Board: 57</b>	♠ K2	Partner bids first.
Dealer: North	♥ 2	The opponents are silent.
Vul: N-S	♦ K653	
HCP: 10+2	♣ AT9432	

---

<b>Board: 58</b>	♠ A982	You bid first.
Dealer: South	♥ AK43	The opponents are silent.
Vul: E-W	♦ 83	
HCP: 13	♣ Q72	

---

<b>Board: 59</b>	♠ A	Partner bids first.
Dealer: North	♥ Q42	The opponents are silent.
Vul: None	♦ 7632	
HCP: 9+1	♣ QJ754	

---

<b>Board: 60</b>	♠ Q84	Partner bids first.
Dealer: North	♥ KJ2	The opponents are silent.
Vul: N-S	♦ T852	
HCP: 12	♣ AQ2	

## Both hands (Answers Page)

### Board: 56

Dealer: South

Vul: None

North HCP: 12+2

South HCP: 14

Contract: 3NT South

North:

♠ 43

♥ KJT

♦ AJT765

♣ K9

South:

♠ KJ5

♥ A8

♦ KQ94

♣ J763

W N E S

Pass 2♦<sup>1</sup> Pass 2♥

Pass 3♦ Pass 3NT

All Pass

1. Inverted minors

### Board: 57

Dealer: North

Vul: N-S

North HCP: 18

South HCP: 10+2

Contract: 5♣ North

North:

♠ 9763

♥ AKT

♦ AQ4

♣ KQ5

South:

♠ K2

♥ 2

♦ K653

♣ AT9432

W N E S

Pass 1♣ Pass 2♣<sup>1</sup>

Pass 3NT Pass 4♣

Pass 4♦ Pass 4♥

Pass 5♣ All Pass

1. Inverted minors

### Board: 58

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 13

Contract: 3♣ North

North:

♠ QT

♥ 92

♦ AT64

♣ AJ863

South:

♠ A982

♥ AK43

♦ 83

♣ Q72

W N E S

Pass 2♣<sup>1</sup> Pass 2♥

Pass 3♣ All Pass

1. Inverted minors

### Board: 59

Dealer: North

Vul: None

North HCP: 19

South HCP: 9+1

Contract: 3NT North

North:

♠ KQ42

♥ KJ95

♦ AK

♣ KT2

South:

♠ A

♥ Q42

♦ 7632

♣ QJ754

W N E S

Pass 1♣ Pass 3♣

Pass 3NT All Pass

### Board: 60

Dealer: North

Vul: N-S

North HCP: 13

South HCP: 12

Contract: 3NT South

North:

♠ JT92

♥ AQT4

♦ AJ7

♣ J8

South:

♠ Q84

♥ KJ2

♦ T852

♣ AQ2

W N E S

Pass 1♦ Pass 2♦<sup>1</sup>

Pass 2♥ Pass 3NT

All Pass

1. Inverted minors

## North hands

## Inverted\_Minors

<b>Board: 61</b>	♠ AK64	You bid first.
Dealer: North	♥ AQJ8	The opponents are silent.
Vul: E-W	♦ KJ2	
HCP: 18	♣ 98	

---

<b>Board: 62</b>	♠ 753	Partner bids first.
Dealer: South	♥ J9	The opponents are silent.
Vul: Both	♦ KJ76	
HCP: 12	♣ AQJT	

---

<b>Board: 63</b>	♠ 9632	You bid first.
Dealer: North	♥ QT86	The opponents are silent.
Vul: E-W	♦ AQ	
HCP: 13	♣ KQ6	

---

<b>Board: 64</b>	♠ 4	Partner bids first.
Dealer: South	♥ K64	The opponents are silent.
Vul: Both	♦ T986	
HCP: 11+1	♣ AKJ42	

---

<b>Board: 65</b>	♠ 63	Partner bids first.
Dealer: South	♥ Q85	The opponents are silent.
Vul: None	♦ AJ95	
HCP: 12	♣ KQ85	

## Both hands (Answers Page)

### Board: 61

	North:	South:
Dealer: North	♠ AK64	♠ Q72
Vul: E-W	♥ AQJ8	♥ K4
North HCP: 18	♦ KJ2	♦ T873
South HCP: 11	♣ 98	♣ AQ54
Contract: 3NT North		

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

1. Inverted minors

### Board: 62

	North:	South:
Dealer: South	♠ 753	♠ AKJ2
Vul: Both	♥ J9	♥ KQ8
North HCP: 12	♦ KJ76	♦ Q8532
South HCP: 15+1	♣ AQJT	♣ 9
Contract: 5 ♦ North		

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

1. Inverted minors

### Board: 63

	North:	South:
Dealer: North	♠ 9632	♠ AQ
Vul: E-W	♥ QT86	♥ 94
North HCP: 13	♦ AQ	♦ 8764
South HCP: 11+1	♣ KQ6	♣ AJ872
Contract: 3 ♣ South		

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

1. Inverted minors

### Board: 64

	North:	South:
Dealer: South	♠ 4	♠ KJT2
Vul: Both	♥ K64	♥ AQT7
North HCP: 11+1	♦ T986	♦ AQJ7
South HCP: 17	♣ AKJ42	♣ 8
Contract: 5 ♦ North		

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

1. Inverted minors

### Board: 65

	North:	South:
Dealer: South	♠ 63	♠ Q9
Vul: None	♥ Q85	♥ AKT2
North HCP: 12	♦ AJ95	♦ K862
South HCP: 13	♣ KQ85	♣ J93
Contract: 3NT North		

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

1. Inverted minors

## South hands

## Inverted\_Minors

**Board: 61**      ♠ Q72      Partner bids first.  
 Dealer: North      ♥ K4      The opponents are silent.  
 Vul: E-W      ♦ T873  
 HCP: 11      ♣ AQ54

---

**Board: 62**      ♠ AKJ2      You bid first.  
 Dealer: South      ♥ KQ8      The opponents are silent.  
 Vul: Both      ♦ Q8532  
 HCP: 15+1      ♣ 9

---

**Board: 63**      ♠ AQ      Partner bids first.  
 Dealer: North      ♥ 94      The opponents are silent.  
 Vul: E-W      ♦ 8764  
 HCP: 11+1      ♣ AJ872

---

**Board: 64**      ♠ KJT2      You bid first.  
 Dealer: South      ♥ AQT7      The opponents are silent.  
 Vul: Both      ♦ AQJ7  
 HCP: 17      ♣ 8

---

**Board: 65**      ♠ Q9      You bid first.  
 Dealer: South      ♥ AKT2      The opponents are silent.  
 Vul: None      ♦ K862  
 HCP: 13      ♣ J93

## Both hands (Answers Page)

### Board: 61

	North:	South:
Dealer: North	♠ AK64	♠ Q72
Vul: E-W	♥ AQJ8	♥ K4
North HCP: 18	♦ KJ2	♦ T873
South HCP: 11	♣ 98	♣ AQ54
Contract: 3NT North		

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

1. Inverted minors

### Board: 62

	North:	South:
Dealer: South	♠ 753	♠ AKJ2
Vul: Both	♥ J9	♥ KQ8
North HCP: 12	♦ KJ76	♦ Q8532
South HCP: 15+1	♣ AQJT	♣ 9
Contract: 5 ♦ North		

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

1. Inverted minors

### Board: 63

	North:	South:
Dealer: North	♠ 9632	♠ AQ
Vul: E-W	♥ QT86	♥ 94
North HCP: 13	♦ AQ	♦ 8764
South HCP: 11+1	♣ KQ6	♣ AJ872
Contract: 3 ♣ South		

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

1. Inverted minors

### Board: 64

	North:	South:
Dealer: South	♠ 4	♠ KJT2
Vul: Both	♥ K64	♥ AQT7
North HCP: 11+1	♦ T986	♦ AQJ7
South HCP: 17	♣ AKJ42	♣ 8
Contract: 5 ♦ North		

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

1. Inverted minors

### Board: 65

	North:	South:
Dealer: South	♠ 63	♠ Q9
Vul: None	♥ Q85	♥ AKT2
North HCP: 12	♦ AJ95	♦ K862
South HCP: 13	♣ KQ85	♣ J93
Contract: 3NT North		

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

1. Inverted minors



## North hands

## Inverted\_Minors

<b>Board: 66</b>	♠ T84	Partner bids first.
Dealer: South	♥ J7	The opponents are silent.
Vul: E-W	♦ AKT5	
HCP: 12	♣ A532	

---

<b>Board: 67</b>	♠ K6	Partner bids first.
Dealer: South	♥ J82	The opponents are silent.
Vul: None	♦ A82	
HCP: 12+1	♣ KJ753	

---

<b>Board: 68</b>	♠ J32	You bid first.
Dealer: North	♥ AKQ7	The opponents are silent.
Vul: N-S	♦ A32	
HCP: 14	♣ T52	

---

<b>Board: 69</b>	♠ 984	Partner bids first.
Dealer: South	♥ T3	The opponents are silent.
Vul: Both	♦ AKQ9	
HCP: 12	♣ QJ75	

---

<b>Board: 70</b>	♠ A98	You bid first.
Dealer: North	♥ AKJ	The opponents are silent.
Vul: None	♦ J653	
HCP: 13	♣ T32	

## Both hands (Answers Page)

### Board: 66

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 12

Contract: 2NT South

North:

♠ T84

♥ J7

♦ AKT5

♣ A532

South:

♠ KJ62

♥ KQT6

♦ 976

♣ K4

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2NT

All Pass

1. Inverted minors

### Board: 67

Dealer: South

Vul: None

North HCP: 12+1

South HCP: 13

Contract: 3NT North

North:

♠ K6

♥ J82

♦ A82

♣ KJ753

South:

♠ Q94

♥ KQT6

♦ T5

♣ AQT4

W N E S

1 ♣

Pass 2 ♣<sup>1</sup> Pass 2 ♥

Pass 3NT All Pass

1. Inverted minors

### Board: 68

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 12+1

Contract: 3NT South

North:

♠ J32

♥ AKQ7

♦ A32

♣ T52

South:

♠ K54

♥ J42

♦ 76

♣ AKJ84

W N E S

1 ♣ Pass 2 ♣<sup>1</sup>

Pass 2 ♦ Pass 3NT

All Pass

1. Inverted minors

### Board: 69

Dealer: South

Vul: Both

North HCP: 12

South HCP: 13

Contract: 3NT North

North:

♠ 984

♥ T3

♦ AKQ9

♣ QJ75

South:

♠ 72

♥ KQ75

♦ J874

♣ AK2

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2 ♥

Pass 3NT All Pass

1. Inverted minors

### Board: 70

Dealer: North

Vul: None

North HCP: 13

South HCP: 12

Contract: 3NT South

North:

♠ A98

♥ AKJ

♦ J653

♣ T32

South:

♠ KJ2

♥ Q82

♦ KQ74

♣ J54

W N E S

1 ♦ Pass 2 ♦<sup>1</sup>

Pass 2 ♥ Pass 3NT

All Pass

1. Inverted minors

## South hands

## Inverted\_Minors

<b>Board: 66</b>	♠ KJ62	You bid first.
Dealer: South	♥ KQT6	The opponents are silent.
Vul: E-W	♦ 976	
HCP: 12	♣ K4	

---

<b>Board: 67</b>	♠ Q94	You bid first.
Dealer: South	♥ KQT6	The opponents are silent.
Vul: None	♦ T5	
HCP: 13	♣ AQT4	

---

<b>Board: 68</b>	♠ K54	Partner bids first.
Dealer: North	♥ J42	The opponents are silent.
Vul: N-S	♦ 76	
HCP: 12+1	♣ AKJ84	

---

<b>Board: 69</b>	♠ 72	You bid first.
Dealer: South	♥ KQ75	The opponents are silent.
Vul: Both	♦ J874	
HCP: 13	♣ AK2	

---

<b>Board: 70</b>	♠ KJ2	Partner bids first.
Dealer: North	♥ Q82	The opponents are silent.
Vul: None	♦ KQ74	
HCP: 12	♣ J54	

## Both hands (Answers Page)

### Board: 66

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 12

Contract: 2NT South

North:

♠ T84

♥ J7

♦ AKT5

♣ A532

South:

♠ KJ62

♥ KQT6

♦ 976

♣ K4

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2NT

All Pass

1. Inverted minors

### Board: 67

Dealer: South

Vul: None

North HCP: 12+1

South HCP: 13

Contract: 3NT North

North:

♠ K6

♥ J82

♦ A82

♣ KJ753

South:

♠ Q94

♥ KQT6

♦ T5

♣ AQT4

W N E S

1 ♣

Pass 2 ♣<sup>1</sup> Pass 2 ♥

Pass 3NT All Pass

1. Inverted minors

### Board: 68

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 12+1

Contract: 3NT South

North:

♠ J32

♥ AKQ7

♦ A32

♣ T52

South:

♠ K54

♥ J42

♦ 76

♣ AKJ84

W N E S

1 ♣ Pass 2 ♣<sup>1</sup>

Pass 2 ♦ Pass 3NT

All Pass

1. Inverted minors

### Board: 69

Dealer: South

Vul: Both

North HCP: 12

South HCP: 13

Contract: 3NT North

North:

♠ 984

♥ T3

♦ AKQ9

♣ QJ75

South:

♠ 72

♥ KQ75

♦ J874

♣ AK2

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2 ♥

Pass 3NT All Pass

1. Inverted minors

### Board: 70

Dealer: North

Vul: None

North HCP: 13

South HCP: 12

Contract: 3NT South

North:

♠ A98

♥ AKJ

♦ J653

♣ T32

South:

♠ KJ2

♥ Q82

♦ KQ74

♣ J54

W N E S

1 ♦ Pass 2 ♦<sup>1</sup>

Pass 2 ♥ Pass 3NT

All Pass

1. Inverted minors

## North hands

## Inverted\_Minors

<b>Board: 71</b>	♠ Q84	You bid first.
Dealer: North	♥ KJ9	The opponents are silent.
Vul: N-S	♦ 754	
HCP: 12	♣ AQ64	

---

<b>Board: 72</b>	♠ K4	You bid first.
Dealer: North	♥ KJ7	The opponents are silent.
Vul: E-W	♦ QJ54	
HCP: 13	♣ K653	

---

<b>Board: 73</b>	♠ QJT2	You bid first.
Dealer: North	♥ AQ6	The opponents are silent.
Vul: None	♦ JT84	
HCP: 14	♣ A5	

---

<b>Board: 74</b>	♠ KT9	Partner bids first.
Dealer: South	♥ QJ	The opponents are silent.
Vul: N-S	♦ AT92	
HCP: 12	♣ QT74	

---

<b>Board: 75</b>	♠ T4	Partner bids first.
Dealer: South	♥ AQT	The opponents are silent.
Vul: E-W	♦ J876	
HCP: 12	♣ KQ84	

## Both hands (Answers Page)

### Board: 71

Dealer: North

Vul: N-S

North HCP: 12

South HCP: 11+1

Contract: 2NT North

North:

♠ Q84

♥ KJ9

♦ 754

♣ AQ64

South:

♠ A9

♥ 842

♦ A32

♣ KT875

W N E S

1 ♣ Pass 2 ♣<sup>1</sup>

Pass 2NT All Pass

1. Inverted minors

### Board: 72

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 11+1

Contract: 3NT South

North:

♠ K4

♥ KJ7

♦ QJ54

♣ K653

South:

♠ A63

♥ T52

♦ K8762

♣ AT

W N E S

1 ♦ Pass 2 ♦<sup>1</sup>

Pass 2 ♥ Pass 3NT

All Pass

1. Inverted minors

### Board: 73

Dealer: North

Vul: None

North HCP: 14

South HCP: 12+1

Contract: 3NT North

North:

♠ QJT2

♥ AQ6

♦ JT84

♣ A5

South:

♠ K

♥ J42

♦ KQ53

♣ QJ643

W N E S

1 ♦ Pass 2 ♦<sup>1</sup>

Pass 2 ♥ Pass 3 ♦

Pass 3NT All Pass

1. Inverted minors

### Board: 74

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 12

Contract: 3NT North

North:

♠ KT9

♥ QJ

♦ AT92

♣ QT74

South:

♠ AJ86

♥ AKT3

♦ 653

♣ 63

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2NT

Pass 3NT All Pass

1. Inverted minors

### Board: 75

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 12+1

Contract: 3NT North

North:

♠ T4

♥ AQT

♦ J876

♣ KQ84

South:

♠ A93

♥ J75

♦ AKT93

♣ 93

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 3 ♦

Pass 3NT All Pass

1. Inverted minors

## South hands

## Inverted\_Minors

<b>Board: 71</b>	♠ A9	Partner bids first.
Dealer: North	♥ 842	The opponents are silent.
Vul: N-S	♦ A32	
HCP: 11+1	♣ KT875	

---

<b>Board: 72</b>	♠ A63	Partner bids first.
Dealer: North	♥ T52	The opponents are silent.
Vul: E-W	♦ K8762	
HCP: 11+1	♣ AT	

---

<b>Board: 73</b>	♠ K	Partner bids first.
Dealer: North	♥ J42	The opponents are silent.
Vul: None	♦ KQ53	
HCP: 12+1	♣ QJ643	

---

<b>Board: 74</b>	♠ AJ86	You bid first.
Dealer: South	♥ AKT3	The opponents are silent.
Vul: N-S	♦ 653	
HCP: 12	♣ 63	

---

<b>Board: 75</b>	♠ A93	You bid first.
Dealer: South	♥ J75	The opponents are silent.
Vul: E-W	♦ AKT93	
HCP: 12+1	♣ 93	

## Both hands (Answers Page)

### Board: 71

Dealer: North

Vul: N-S

North HCP: 12

South HCP: 11+1

Contract: 2NT North

North:

♠ Q84

♥ KJ9

♦ 754

♣ AQ64

South:

♠ A9

♥ 842

♦ A32

♣ KT875

W N E S

1 ♣ Pass 2 ♣<sup>1</sup>

Pass 2NT All Pass

1. Inverted minors

### Board: 72

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 11+1

Contract: 3NT South

North:

♠ K4

♥ KJ7

♦ QJ54

♣ K653

South:

♠ A63

♥ T52

♦ K8762

♣ AT

W N E S

1 ♦ Pass 2 ♦<sup>1</sup>

Pass 2 ♥ Pass 3NT

All Pass

1. Inverted minors

### Board: 73

Dealer: North

Vul: None

North HCP: 14

South HCP: 12+1

Contract: 3NT North

North:

♠ QJT2

♥ AQ6

♦ JT84

♣ A5

South:

♠ K

♥ J42

♦ KQ53

♣ QJ643

W N E S

1 ♦ Pass 2 ♦<sup>1</sup>

Pass 2 ♥ Pass 3 ♦

Pass 3NT All Pass

1. Inverted minors

### Board: 74

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 12

Contract: 3NT North

North:

♠ KT9

♥ QJ

♦ AT92

♣ QT74

South:

♠ AJ86

♥ AKT3

♦ 653

♣ 63

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2NT

Pass 3NT All Pass

1. Inverted minors

### Board: 75

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 12+1

Contract: 3NT North

North:

♠ T4

♥ AQT

♦ J876

♣ KQ84

South:

♠ A93

♥ J75

♦ AKT93

♣ 93

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 3 ♦

Pass 3NT All Pass

1. Inverted minors



## North hands

## Inverted\_Minors

<b>Board: 76</b>	♠ AQ65	You bid first.
Dealer: North	♥ K52	The opponents are silent.
Vul: Both	♦ 73	
HCP: 13	♣ KJT4	

---

<b>Board: 77</b>	♠ AK5	Partner bids first.
Dealer: South	♥ T2	The opponents are silent.
Vul: N-S	♦ A852	
HCP: 11	♣ 9832	

---

<b>Board: 78</b>	♠ 98	Partner bids first.
Dealer: South	♥ 32	The opponents are silent.
Vul: E-W	♦ K765	
HCP: 11+1	♣ AKJ74	

---

<b>Board: 79</b>	♠ AQ9	Partner bids first.
Dealer: South	♥ AQ6	The opponents are silent.
Vul: Both	♦ 7652	
HCP: 12	♣ 952	

---

<b>Board: 80</b>	♠ Q5	Partner bids first.
Dealer: South	♥ Q75	The opponents are silent.
Vul: None	♦ 9873	
HCP: 11	♣ AK52	

## Both hands (Answers Page)

### Board: 76

Dealer: North

Vul: Both

North HCP: 13

South HCP: 12+1

Contract: 3NT South

North:

♠ AQ65

♥ K52

♦ 73

♣ KJT4

South:

♠ K9

♥ Q7

♦ QJT9

♣ A8752

W N E S

1 ♣ Pass 2 ♣<sup>1</sup>

Pass 2 ♥ Pass 3NT

All Pass

1. Inverted minors

### Board: 77

Dealer: South

Vul: N-S

North HCP: 11

South HCP: 14

Contract: 3NT North

North:

♠ AK5

♥ T2

♦ A852

♣ 9832

South:

♠ T843

♥ KQ76

♦ QJ4

♣ AQ

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2 ♥

Pass 3NT All Pass

1. Inverted minors

### Board: 78

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 12

Contract: 3 ♣ North

North:

♠ 98

♥ 32

♦ K765

♣ AKJ74

South:

♠ AK64

♥ QJ4

♦ T42

♣ Q96

W N E S

1 ♣

Pass 2 ♣<sup>1</sup> Pass 2NT

Pass 3 ♣ All Pass

1. Inverted minors

### Board: 79

Dealer: South

Vul: Both

North HCP: 12

South HCP: 13

Contract: 3NT North

North:

♠ AQ9

♥ AQ6

♦ 7652

♣ 952

South:

♠ J532

♥ J832

♦ AK9

♣ A6

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2 ♥

Pass 3NT All Pass

1. Inverted minors

### Board: 80

Dealer: South

Vul: None

North HCP: 11

South HCP: 19

Contract: 3NT South

North:

♠ Q5

♥ Q75

♦ 9873

♣ AK52

South:

♠ AJ92

♥ A96

♦ AQJ4

♣ QJ

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 3NT

All Pass

1. Inverted minors

## South hands

## Inverted\_Minors

<b>Board: 76</b>	♠ K9	Partner bids first.
Dealer: North	♥ Q7	The opponents are silent.
Vul: Both	♦ QJT9	
HCP: 12+1	♣ A8752	

---

<b>Board: 77</b>	♠ T843	You bid first.
Dealer: South	♥ KQ76	The opponents are silent.
Vul: N-S	♦ QJ4	
HCP: 14	♣ AQ	

---

<b>Board: 78</b>	♠ AK64	You bid first.
Dealer: South	♥ QJ4	The opponents are silent.
Vul: E-W	♦ T42	
HCP: 12	♣ Q96	

---

<b>Board: 79</b>	♠ J532	You bid first.
Dealer: South	♥ J832	The opponents are silent.
Vul: Both	♦ AK9	
HCP: 13	♣ A6	

---

<b>Board: 80</b>	♠ AJ92	You bid first.
Dealer: South	♥ A96	The opponents are silent.
Vul: None	♦ AQJ4	
HCP: 19	♣ QJ	

## Both hands (Answers Page)

### Board: 76

Dealer: North

Vul: Both

North HCP: 13

South HCP: 12+1

Contract: 3NT South

North:

♠ AQ65

♥ K52

♦ 73

♣ KJT4

South:

♠ K9

♥ Q7

♦ QJT9

♣ A8752

W N E S

1 ♣ Pass 2 ♣<sup>1</sup>

Pass 2 ♥ Pass 3NT

All Pass

1. Inverted minors

### Board: 77

Dealer: South

Vul: N-S

North HCP: 11

South HCP: 14

Contract: 3NT North

North:

♠ AK5

♥ T2

♦ A852

♣ 9832

South:

♠ T843

♥ KQ76

♦ QJ4

♣ AQ

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2 ♥

Pass 3NT All Pass

1. Inverted minors

### Board: 78

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 12

Contract: 3 ♣ North

North:

♠ 98

♥ 32

♦ K765

♣ AKJ74

South:

♠ AK64

♥ QJ4

♦ T42

♣ Q96

W N E S

1 ♣

Pass 2 ♣<sup>1</sup> Pass 2NT

Pass 3 ♣ All Pass

1. Inverted minors

### Board: 79

Dealer: South

Vul: Both

North HCP: 12

South HCP: 13

Contract: 3NT North

North:

♠ AQ9

♥ AQ6

♦ 7652

♣ 952

South:

♠ J532

♥ J832

♦ AK9

♣ A6

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2 ♥

Pass 3NT All Pass

1. Inverted minors

### Board: 80

Dealer: South

Vul: None

North HCP: 11

South HCP: 19

Contract: 3NT South

North:

♠ Q5

♥ Q75

♦ 9873

♣ AK52

South:

♠ AJ92

♥ A96

♦ AQJ4

♣ QJ

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 3NT

All Pass

1. Inverted minors

## North hands

## Inverted\_Minors

<b>Board: 81</b>	♠ 943	Partner bids first.
Dealer: South	♥ KQ5	The opponents are silent.
Vul: E-W	♦ KT43	
HCP: 12	♣ KJ4	

---

<b>Board: 82</b>	♠ KQT9	You bid first.
Dealer: North	♥ KQT7	The opponents are silent.
Vul: Both	♦ A52	
HCP: 14	♣ 97	

---

<b>Board: 83</b>	♠ AJ2	Partner bids first.
Dealer: South	♥ J92	The opponents are silent.
Vul: N-S	♦ KQ42	
HCP: 12	♣ JT2	

---

<b>Board: 84</b>	♠ AJ8	You bid first.
Dealer: North	♥ K743	The opponents are silent.
Vul: Both	♦ AQ543	
HCP: 14+1	♣ 9	

---

<b>Board: 85</b>	♠ K2	Partner bids first.
Dealer: South	♥ A5	The opponents are silent.
Vul: None	♦ J6542	
HCP: 11+1	♣ K542	

## Both hands (Answers Page)

### Board: 81

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 16

Contract: 3NT North

North:

♠ 943

♥ KQ5

♦ KT43

♣ KJ4

South:

♠ A

♥ A962

♦ A976

♣ A872

W N E S

Pass 1 ♦

Pass 2 ♦<sup>1</sup> Pass 2 ♥

Pass 3NT All Pass

1. Inverted minors

### Board: 82

Dealer: North

Vul: Both

North HCP: 14

South HCP: 11+1

Contract: 3NT South

North:

♠ KQT9

♥ KQT7

♦ A52

♣ 97

South:

♠ AJ

♥ 94

♦ J9764

♣ KQ64

W N E S

Pass 1 ♦ Pass 2 ♦<sup>1</sup>

Pass 2 ♥ Pass 3NT

All Pass

1. Inverted minors

### Board: 83

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 12+1

Contract: 3NT North

North:

♠ AJ2

♥ J92

♦ KQ42

♣ JT2

South:

♠ Q

♥ AK64

♦ JT653

♣ Q93

W N E S

Pass 1 ♦

Pass 2 ♦<sup>1</sup> Pass 3 ♦

Pass 3NT All Pass

1. Inverted minors

### Board: 84

Dealer: North

Vul: Both

North HCP: 14+1

South HCP: 12+1

Contract: 3NT South

North:

♠ AJ8

♥ K743

♦ AQ543

♣ 9

South:

♠ K

♥ 962

♦ KT62

♣ KQJ65

W N E S

Pass 1 ♦ Pass 2 ♦<sup>1</sup>

Pass 2 ♥ Pass 3 ♦

Pass 3 ♠ Pass 3NT

All Pass

1. Inverted minors

### Board: 85

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 13

Contract: 3NT North

North:

♠ K2

♥ A5

♦ J6542

♣ K542

South:

♠ AJ43

♥ KQ82

♦ KT8

♣ 83

W N E S

Pass 1 ♦

Pass 2 ♦<sup>1</sup> Pass 2 ♥

Pass 3NT All Pass

1. Inverted minors

## South hands

## Inverted\_Minors

<b>Board: 81</b>	♠ A	You bid first.
Dealer: South	♥ A962	The opponents are silent.
Vul: E-W	♦ A976	
HCP: 16	♣ A872	

---

<b>Board: 82</b>	♠ AJ	Partner bids first.
Dealer: North	♥ 94	The opponents are silent.
Vul: Both	♦ J9764	
HCP: 11+1	♣ KQ64	

---

<b>Board: 83</b>	♠ Q	You bid first.
Dealer: South	♥ AK64	The opponents are silent.
Vul: N-S	♦ JT653	
HCP: 12+1	♣ Q93	

---

<b>Board: 84</b>	♠ K	Partner bids first.
Dealer: North	♥ 962	The opponents are silent.
Vul: Both	♦ KT62	
HCP: 12+1	♣ KQJ65	

---

<b>Board: 85</b>	♠ AJ43	You bid first.
Dealer: South	♥ KQ82	The opponents are silent.
Vul: None	♦ KT8	
HCP: 13	♣ 83	

## Both hands (Answers Page)

### Board: 81

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 16

Contract: 3NT North

North:

♠ 943

♥ KQ5

♦ KT43

♣ KJ4

South:

♠ A

♥ A962

♦ A976

♣ A872

W N E S

Pass 1 ♦

Pass 2 ♦<sup>1</sup> Pass 2 ♥

Pass 3NT All Pass

1. Inverted minors

### Board: 82

Dealer: North

Vul: Both

North HCP: 14

South HCP: 11+1

Contract: 3NT South

North:

♠ KQT9

♥ KQT7

♦ A52

♣ 97

South:

♠ AJ

♥ 94

♦ J9764

♣ KQ64

W N E S

Pass 1 ♦ Pass 2 ♦<sup>1</sup>

Pass 2 ♥ Pass 3NT

All Pass

1. Inverted minors

### Board: 83

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 12+1

Contract: 3NT North

North:

♠ AJ2

♥ J92

♦ KQ42

♣ JT2

South:

♠ Q

♥ AK64

♦ JT653

♣ Q93

W N E S

Pass 1 ♦

Pass 2 ♦<sup>1</sup> Pass 3 ♦

Pass 3NT All Pass

1. Inverted minors

### Board: 84

Dealer: North

Vul: Both

North HCP: 14+1

South HCP: 12+1

Contract: 3NT South

North:

♠ AJ8

♥ K743

♦ AQ543

♣ 9

South:

♠ K

♥ 962

♦ KT62

♣ KQJ65

W N E S

Pass 1 ♦ Pass 2 ♦<sup>1</sup>

Pass 2 ♥ Pass 3 ♦

Pass 3 ♠ Pass 3NT

All Pass

1. Inverted minors

### Board: 85

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 13

Contract: 3NT North

North:

♠ K2

♥ A5

♦ J6542

♣ K542

South:

♠ AJ43

♥ KQ82

♦ KT8

♣ 83

W N E S

Pass 1 ♦

Pass 2 ♦<sup>1</sup> Pass 2 ♥

Pass 3NT All Pass

1. Inverted minors



## North hands

## Inverted\_Minors

<b>Board: 86</b>	♠ 874	Partner bids first.
Dealer: South	♥ T	The opponents are silent.
Vul: N-S	♦ 863	
HCP: 9+2	♣ AKQ632	

---

<b>Board: 87</b>	♠ AK6	Partner bids first.
Dealer: South	♥ 94	The opponents are silent.
Vul: E-W	♦ J873	
HCP: 11	♣ QJ84	

---

<b>Board: 88</b>	♠ T93	Partner bids first.
Dealer: South	♥ 5	The opponents are silent.
Vul: None	♦ A765	
HCP: 9+1	♣ KQ753	

---

<b>Board: 89</b>	♠ K42	You bid first.
Dealer: North	♥ KQ72	The opponents are silent.
Vul: N-S	♦ K74	
HCP: 18	♣ AK6	

---

<b>Board: 90</b>	♠ Q93	Partner bids first.
Dealer: South	♥ Q	The opponents are silent.
Vul: E-W	♦ JT652	
HCP: 11+1	♣ AQ72	

## Both hands (Answers Page)

### Board: 86

Dealer: South

Vul: N-S

North HCP: 9+2

South HCP: 14

Contract: 4♣ North

North:

♠ 874

♥ T

♦ 863

♣ AKQ632

South:

♠ AQ62

♥ AKJ9

♦ 42

♣ 975

W N E S

Pass 2♣<sup>1</sup> Pass 2♥

Pass 3♣ Pass 3♠

Pass 4♣ All Pass

1. Inverted minors

### Board: 87

Dealer: South

Vul: E-W

North HCP: 11

South HCP: 14

Contract: 3NT North

North:

♠ AK6

♥ 94

♦ J873

♣ QJ84

South:

♠ J85

♥ AJ86

♦ AT54

♣ A6

W N E S

Pass 2♦<sup>1</sup> Pass 2♥

Pass 3NT All Pass

1. Inverted minors

### Board: 88

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 19

Contract: 3NT South

North:

♠ T93

♥ 5

♦ A765

♣ KQ753

South:

♠ AKQ7

♥ A86

♦ KQJ8

♣ T8

W N E S

Pass 3♦ Pass 3NT

All Pass

### Board: 89

Dealer: North

Vul: N-S

North HCP: 18

South HCP: 9+2

Contract: 5♣ North

North:

♠ K42

♥ KQ72

♦ K74

♣ AK6

South:

♠ 8

♥ A43

♦ Q93

♣ QJT875

W N E S

Pass 1♣ Pass 3♣

Pass 3NT Pass 4♣

Pass 5♣ All Pass

### Board: 90

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 12

Contract: 3♦ North

North:

♠ Q93

♥ Q

♦ JT652

♣ AQ72

South:

♠ AT85

♥ A962

♦ A93

♣ 63

W N E S

Pass 2♦<sup>1</sup> Pass 2NT

Pass 3♦ All Pass

1. Inverted minors

## South hands

## Inverted\_Minors

<b>Board: 86</b>	♠ AQ62	You bid first.
Dealer: South	♥ AKJ9	The opponents are silent.
Vul: N-S	♦ 42	
HCP: 14	♣ 975	

---

<b>Board: 87</b>	♠ J85	You bid first.
Dealer: South	♥ AJ86	The opponents are silent.
Vul: E-W	♦ AT54	
HCP: 14	♣ A6	

---

<b>Board: 88</b>	♠ AKQ7	You bid first.
Dealer: South	♥ A86	The opponents are silent.
Vul: None	♦ KQJ8	
HCP: 19	♣ T8	

---

<b>Board: 89</b>	♠ 8	Partner bids first.
Dealer: North	♥ A43	The opponents are silent.
Vul: N-S	♦ Q93	
HCP: 9+2	♣ QJT875	

---

<b>Board: 90</b>	♠ AT85	You bid first.
Dealer: South	♥ A962	The opponents are silent.
Vul: E-W	♦ A93	
HCP: 12	♣ 63	

## Both hands (Answers Page)

### Board: 86

Dealer: South

Vul: N-S

North HCP: 9+2

South HCP: 14

Contract: 4♣ North

North:

♠ 874

♥ T

♦ 863

♣ AKQ632

South:

♠ AQ62

♥ AKJ9

♦ 42

♣ 975

W N E S

Pass 2♣<sup>1</sup> Pass 2♥

Pass 3♣ Pass 3♠

Pass 4♣ All Pass

1. Inverted minors

### Board: 87

Dealer: South

Vul: E-W

North HCP: 11

South HCP: 14

Contract: 3NT North

North:

♠ AK6

♥ 94

♦ J873

♣ QJ84

South:

♠ J85

♥ AJ86

♦ AT54

♣ A6

W N E S

Pass 2♦<sup>1</sup> Pass 2♥

Pass 3NT All Pass

1. Inverted minors

### Board: 88

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 19

Contract: 3NT South

North:

♠ T93

♥ 5

♦ A765

♣ KQ753

South:

♠ AKQ7

♥ A86

♦ KQJ8

♣ T8

W N E S

Pass 3♦ Pass 3NT

All Pass

### Board: 89

Dealer: North

Vul: N-S

North HCP: 18

South HCP: 9+2

Contract: 5♣ North

North:

♠ K42

♥ KQ72

♦ K74

♣ AK6

South:

♠ 8

♥ A43

♦ Q93

♣ QJT875

W N E S

Pass 1♣ Pass 3♣

Pass 3NT Pass 4♣

Pass 5♣ All Pass

### Board: 90

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 12

Contract: 3♦ North

North:

♠ Q93

♥ Q

♦ JT652

♣ AQ72

South:

♠ AT85

♥ A962

♦ A93

♣ 63

W N E S

Pass 2♦<sup>1</sup> Pass 2NT

Pass 3♦ All Pass

1. Inverted minors

## North hands

## Inverted\_Minors

<b>Board: 91</b>	♠ K2	You bid first.
Dealer: North	♥ AQ65	The opponents are silent.
Vul: Both	♦ AJ32	
HCP: 18	♣ KJ9	

---

<b>Board: 92</b>	♠ 7	Partner bids first.
Dealer: South	♥ AK9	The opponents are silent.
Vul: E-W	♦ J987	
HCP: 12+1	♣ A8732	

---

<b>Board: 93</b>	♠ KQJ4	You bid first.
Dealer: North	♥ AK63	The opponents are silent.
Vul: None	♦ Q542	
HCP: 17	♣ Q	

---

<b>Board: 94</b>	♠ AJ6	Partner bids first.
Dealer: South	♥ AT	The opponents are silent.
Vul: E-W	♦ QJT62	
HCP: 12+1	♣ 983	

---

<b>Board: 95</b>	♠ AT8	You bid first.
Dealer: North	♥ JT75	The opponents are silent.
Vul: None	♦ K98	
HCP: 12	♣ A74	

## Both hands (Answers Page)

### Board: 91

Dealer: North

Vul: Both

North HCP: 18

South HCP: 11

Contract: 3NT North

North:

♠ K2

♥ AQ65

♦ AJ32

♣ KJ9

South:

♠ AQ9

♥ 98

♦ KT96

♣ Q765

W N E S

1 ♦ Pass 2 ♦<sup>1</sup>

Pass 3NT All Pass

1. Inverted minors

### Board: 92

Dealer: South

Vul: E-W

North HCP: 12+1

South HCP: 12

Contract: 3 ♣ North

North:

♠ 7

♥ AK9

♦ J987

♣ A8732

South:

♠ AJT6

♥ QJ7

♦ KT4

♣ J54

W N E S

1 ♣

Pass 2 ♣<sup>1</sup> Pass 2NT

Pass 3 ♣ All Pass

1. Inverted minors

### Board: 93

Dealer: North

Vul: None

North HCP: 17

South HCP: 12

Contract: 5 ♦ South

North:

♠ KQJ4

♥ AK63

♦ Q542

♣ Q

South:

♠ T98

♥ J8

♦ KJT8

♣ AK63

W N E S

1 ♦ Pass 2 ♦<sup>1</sup>

Pass 2 ♥ Pass 3NT

Pass 4 ♦ Pass 5 ♦

All Pass

1. Inverted minors

### Board: 94

Dealer: South

Vul: E-W

North HCP: 12+1

South HCP: 19

Contract: 3NT South

North:

♠ AJ6

♥ AT

♦ QJT62

♣ 983

South:

♠ KT

♥ KJ4

♦ AK85

♣ AJT2

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 3NT

All Pass

1. Inverted minors

### Board: 95

Dealer: North

Vul: None

North HCP: 12

South HCP: 12+1

Contract: 3NT South

North:

♠ AT8

♥ JT75

♦ K98

♣ A74

South:

♠ KJ3

♥ A

♦ JT43

♣ QJ865

W N E S

1 ♣ Pass 2 ♣<sup>1</sup>

Pass 2NT Pass 3NT

All Pass

1. Inverted minors

## South hands

## Inverted\_Minors

<b>Board: 91</b>	♠ AQ9	Partner bids first.
Dealer: North	♥ 98	The opponents are silent.
Vul: Both	♦ KT96	
HCP: 11	♣ Q765	

---

<b>Board: 92</b>	♠ AJT6	You bid first.
Dealer: South	♥ QJ7	The opponents are silent.
Vul: E-W	♦ KT4	
HCP: 12	♣ J54	

---

<b>Board: 93</b>	♠ T98	Partner bids first.
Dealer: North	♥ J8	The opponents are silent.
Vul: None	♦ KJT8	
HCP: 12	♣ AK63	

---

<b>Board: 94</b>	♠ KT	You bid first.
Dealer: South	♥ KJ4	The opponents are silent.
Vul: E-W	♦ AK85	
HCP: 19	♣ AJT2	

---

<b>Board: 95</b>	♠ KJ3	Partner bids first.
Dealer: North	♥ A	The opponents are silent.
Vul: None	♦ JT43	
HCP: 12+1	♣ QJ865	

## Both hands (Answers Page)

### Board: 91

Dealer: North

Vul: Both

North HCP: 18

South HCP: 11

Contract: 3NT North

North:

♠ K2

♥ AQ65

♦ AJ32

♣ KJ9

South:

♠ AQ9

♥ 98

♦ KT96

♣ Q765

W N E S

1 ♦ Pass 2 ♦<sup>1</sup>

Pass 3NT All Pass

1. Inverted minors

### Board: 92

Dealer: South

Vul: E-W

North HCP: 12+1

South HCP: 12

Contract: 3 ♣ North

North:

♠ 7

♥ AK9

♦ J987

♣ A8732

South:

♠ AJT6

♥ QJ7

♦ KT4

♣ J54

W N E S

1 ♣

Pass 2 ♣<sup>1</sup> Pass 2NT

Pass 3 ♣ All Pass

1. Inverted minors

### Board: 93

Dealer: North

Vul: None

North HCP: 17

South HCP: 12

Contract: 5 ♦ South

North:

♠ KQJ4

♥ AK63

♦ Q542

♣ Q

South:

♠ T98

♥ J8

♦ KJT8

♣ AK63

W N E S

1 ♦ Pass 2 ♦<sup>1</sup>

Pass 2 ♥ Pass 3NT

Pass 4 ♦ Pass 5 ♦

All Pass

1. Inverted minors

### Board: 94

Dealer: South

Vul: E-W

North HCP: 12+1

South HCP: 19

Contract: 3NT South

North:

♠ AJ6

♥ AT

♦ QJT62

♣ 983

South:

♠ KT

♥ KJ4

♦ AK85

♣ AJT2

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 3NT

All Pass

1. Inverted minors

### Board: 95

Dealer: North

Vul: None

North HCP: 12

South HCP: 12+1

Contract: 3NT South

North:

♠ AT8

♥ JT75

♦ K98

♣ A74

South:

♠ KJ3

♥ A

♦ JT43

♣ QJ865

W N E S

1 ♣ Pass 2 ♣<sup>1</sup>

Pass 2NT Pass 3NT

All Pass

1. Inverted minors



## North hands

## Inverted\_Minors

<b>Board: 96</b>	♠ 8643	You bid first.
Dealer: North	♥ K53	The opponents are silent.
Vul: N-S	♦ AK73	
HCP: 13	♣ K3	

---

<b>Board: 97</b>	♠ K3	Partner bids first.
Dealer: South	♥ KQ	The opponents are silent.
Vul: N-S	♦ T653	
HCP: 12+1	♣ KJ764	

---

<b>Board: 98</b>	♠ T4	Partner bids first.
Dealer: South	♥ 3	The opponents are silent.
Vul: E-W	♦ AQJ92	
HCP: 11+2	♣ KJ642	

---

<b>Board: 99</b>	♠ AJ3	Partner bids first.
Dealer: South	♥ K85	The opponents are silent.
Vul: None	♦ A	
HCP: 12+2	♣ T87653	

---

<b>Board: 100</b>	♠ K	Partner bids first.
Dealer: South	♥ T6	The opponents are silent.
Vul: N-S	♦ QT42	
HCP: 9+2	♣ AT9763	

## Both hands (Answers Page)

### Board: 96

Dealer: North

Vul: N-S

North HCP: 13

South HCP: 11

Contract: 3NT South

North:

♠ 8643

♥ K53

♦ AK73

♣ K3

South:

♠ JT

♥ A74

♦ QT42

♣ AT96

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

1. Inverted minors

### Board: 97

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 13

Contract: 3NT North

North:

♠ K3

♥ KQ

♦ T653

♣ KJ764

South:

♠ J964

♥ AT87

♦ AQ8

♣ QT

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

1. Inverted minors

### Board: 98

Dealer: South

Vul: E-W

North HCP: 11+2

South HCP: 14

Contract: 5 ♦ North

North:

♠ T4

♥ 3

♦ AQJ92

♣ KJ642

South:

♠ AQ9

♥ QJT6

♦ KT76

♣ Q3

W	N	E	S
			1 ♦
Pass	2 ♦ <sup>1</sup>	Pass	2 ♥
Pass	5 ♦	All Pass	

1. Inverted minors

### Board: 99

Dealer: South

Vul: None

North HCP: 12+2

South HCP: 18

Contract: 3NT North

North:

♠ AJ3

♥ K85

♦ A

♣ T87653

South:

♠ KT2

♥ A732

♦ Q73

♣ AKQ

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

1. Inverted minors

### Board: 100

Dealer: South

Vul: N-S

North HCP: 9+2

South HCP: 19

Contract: 6 ♣ North

North:

♠ K

♥ T6

♦ QT42

♣ AT9763

South:

♠ AQ8

♥ KQ43

♦ KJ

♣ KJ54

W	N	E	S
			1 ♣
Pass	3 ♣	Pass	3NT
Pass	4 ♣	Pass	4 ♦
Pass	4 ♠	Pass	5 ♣
Pass	6 ♣	All Pass	

## South hands

## Inverted\_Minors

<b>Board: 96</b>	♠ JT	Partner bids first.
Dealer: North	♥ A74	The opponents are silent.
Vul: N-S	♦ QT42	
HCP: 11	♣ AT96	

---

<b>Board: 97</b>	♠ J964	You bid first.
Dealer: South	♥ AT87	The opponents are silent.
Vul: N-S	♦ AQ8	
HCP: 13	♣ QT	

---

<b>Board: 98</b>	♠ AQ9	You bid first.
Dealer: South	♥ QJT6	The opponents are silent.
Vul: E-W	♦ KT76	
HCP: 14	♣ Q3	

---

<b>Board: 99</b>	♠ KT2	You bid first.
Dealer: South	♥ A732	The opponents are silent.
Vul: None	♦ Q73	
HCP: 18	♣ AKQ	

---

<b>Board: 100</b>	♠ AQ8	You bid first.
Dealer: South	♥ KQ43	The opponents are silent.
Vul: N-S	♦ KJ	
HCP: 19	♣ KJ54	

## Both hands (Answers Page)

### Board: 96

Dealer: North

Vul: N-S

North HCP: 13

South HCP: 11

Contract: 3NT South

North:

♠ 8643

♥ K53

♦ AK73

♣ K3

South:

♠ JT

♥ A74

♦ QT42

♣ AT96

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

1. Inverted minors

### Board: 97

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 13

Contract: 3NT North

North:

♠ K3

♥ KQ

♦ T653

♣ KJ764

South:

♠ J964

♥ AT87

♦ AQ8

♣ QT

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

1. Inverted minors

### Board: 98

Dealer: South

Vul: E-W

North HCP: 11+2

South HCP: 14

Contract: 5 ♦ North

North:

♠ T4

♥ 3

♦ AQJ92

♣ KJ642

South:

♠ AQ9

♥ QJT6

♦ KT76

♣ Q3

W	N	E	S
			1 ♦
Pass	2 ♦ <sup>1</sup>	Pass	2 ♥
Pass	5 ♦	All Pass	

1. Inverted minors

### Board: 99

Dealer: South

Vul: None

North HCP: 12+2

South HCP: 18

Contract: 3NT North

North:

♠ AJ3

♥ K85

♦ A

♣ T87653

South:

♠ KT2

♥ A732

♦ Q73

♣ AKQ

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

1. Inverted minors

### Board: 100

Dealer: South

Vul: N-S

North HCP: 9+2

South HCP: 19

Contract: 6 ♣ North

North:

♠ K

♥ T6

♦ QT42

♣ AT9763

South:

♠ AQ8

♥ KQ43

♦ KJ

♣ KJ54

W	N	E	S
			1 ♣
Pass	3 ♣	Pass	3NT
Pass	4 ♣	Pass	4 ♦
Pass	4 ♠	Pass	5 ♣
Pass	6 ♣	All Pass	

## North hands

## Inverted\_Minors

<b>Board: 101</b>	♠ Q2	Partner bids first.
Dealer: South	♥ T53	The opponents are silent.
Vul: E-W	♦ AJ53	
HCP: 12	♣ AJ43	

---

<b>Board: 102</b>	♠ J8	Partner bids first.
Dealer: South	♥ Q96	The opponents are silent.
Vul: Both	♦ KQ832	
HCP: 12+1	♣ A76	

---

<b>Board: 103</b>	♠ 74	Partner bids first.
Dealer: South	♥ KT5	The opponents are silent.
Vul: N-S	♦ KQ5	
HCP: 11+1	♣ QJ532	

---

<b>Board: 104</b>	♠ A	You bid first.
Dealer: North	♥ Q96	The opponents are silent.
Vul: Both	♦ KJ972	
HCP: 15+1	♣ AJ92	

---

<b>Board: 105</b>	♠ AK87	You bid first.
Dealer: North	♥ KT	The opponents are silent.
Vul: None	♦ T532	
HCP: 12	♣ Q97	

## Both hands (Answers Page)

### Board: 101

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 13

Contract: 3NT North

North:

♠ Q2

♥ T53

♦ AJ53

♣ AJ43

South:

♠ K987

♥ AK7

♦ K986

♣ 96

W N E S

Pass 2♦<sup>1</sup> Pass 2♥

Pass 3NT All Pass

1. Inverted minors

### Board: 102

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 18

Contract: 5♦ North

North:

♠ J8

♥ Q96

♦ KQ832

♣ A76

South:

♠ A

♥ AKT2

♦ AT64

♣ QJ98

W N E S

Pass 2♦<sup>1</sup> Pass 4♦

Pass 5♦ All Pass

1. Inverted minors

### Board: 103

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 13

Contract: 3NT North

North:

♠ 74

♥ KT5

♦ KQ5

♣ QJ532

South:

♠ A83

♥ J864

♦ AT

♣ A876

W N E S

Pass 2♣<sup>1</sup> Pass 2♦

Pass 3NT All Pass

1. Inverted minors

### Board: 104

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 12

Contract: 3NT South

North:

♠ A

♥ Q96

♦ KJ972

♣ AJ92

South:

♠ Q52

♥ A73

♦ AT63

♣ Q75

W N E S

Pass 1♦<sup>1</sup> Pass 2♦<sup>1</sup>

Pass 2♥ Pass 3NT

All Pass

1. Inverted minors

### Board: 105

Dealer: North

Vul: None

North HCP: 12

South HCP: 12

Contract: 2NT North

North:

♠ AK87

♥ KT

♦ T532

♣ Q97

South:

♠ QJ9

♥ A32

♦ KQ94

♣ T82

W N E S

Pass 1♦<sup>1</sup> Pass 2♦<sup>1</sup>

Pass 2NT All Pass

1. Inverted minors

## South hands

## Inverted\_Minors

<b>Board: 101</b>	♠ K987	You bid first.
Dealer: South	♥ AK7	The opponents are silent.
Vul: E-W	♦ K986	
HCP: 13	♣ 96	

---

<b>Board: 102</b>	♠ A	You bid first.
Dealer: South	♥ AKT2	The opponents are silent.
Vul: Both	♦ AT64	
HCP: 18	♣ QJ98	

---

<b>Board: 103</b>	♠ A83	You bid first.
Dealer: South	♥ J864	The opponents are silent.
Vul: N-S	♦ AT	
HCP: 13	♣ A876	

---

<b>Board: 104</b>	♠ Q52	Partner bids first.
Dealer: North	♥ A73	The opponents are silent.
Vul: Both	♦ AT63	
HCP: 12	♣ Q75	

---

<b>Board: 105</b>	♠ QJ9	Partner bids first.
Dealer: North	♥ A32	The opponents are silent.
Vul: None	♦ KQ94	
HCP: 12	♣ T82	

## Both hands (Answers Page)

### Board: 101

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 13

Contract: 3NT North

North:

♠ Q2

♥ T53

♦ AJ53

♣ AJ43

South:

♠ K987

♥ AK7

♦ K986

♣ 96

W N E S

Pass 1 ♦

Pass 2 ♦<sup>1</sup> Pass 2 ♥

Pass 3NT All Pass

1. Inverted minors

### Board: 102

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 18

Contract: 5 ♦ North

North:

♠ J8

♥ Q96

♦ KQ832

♣ A76

South:

♠ A

♥ AKT2

♦ AT64

♣ QJ98

W N E S

Pass 1 ♦

Pass 2 ♦<sup>1</sup> Pass 4 ♦

Pass 5 ♦ All Pass

1. Inverted minors

### Board: 103

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 13

Contract: 3NT North

North:

♠ 74

♥ KT5

♦ KQ5

♣ QJ532

South:

♠ A83

♥ J864

♦ AT

♣ A876

W N E S

Pass 1 ♣

Pass 2 ♣<sup>1</sup> Pass 2 ♦

Pass 3NT All Pass

1. Inverted minors

### Board: 104

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 12

Contract: 3NT South

North:

♠ A

♥ Q96

♦ KJ972

♣ AJ92

South:

♠ Q52

♥ A73

♦ AT63

♣ Q75

W N E S

Pass 1 ♦ Pass 2 ♦<sup>1</sup>

Pass 2 ♥ Pass 3NT

All Pass

1. Inverted minors

### Board: 105

Dealer: North

Vul: None

North HCP: 12

South HCP: 12

Contract: 2NT North

North:

♠ AK87

♥ KT

♦ T532

♣ Q97

South:

♠ QJ9

♥ A32

♦ KQ94

♣ T82

W N E S

Pass 1 ♦ Pass 2 ♦<sup>1</sup>

Pass 2NT All Pass

1. Inverted minors



## North hands

## Inverted\_Minors

<b>Board: 106</b>	♠ KQT7	You bid first.
Dealer: North	♥ 976	The opponents are silent.
Vul: N-S	♦ AK852	
HCP: 15+1	♣ K	

---

<b>Board: 107</b>	♠ AK3	You bid first.
Dealer: North	♥ QT72	The opponents are silent.
Vul: E-W	♦ AQ83	
HCP: 18	♣ K2	

---

<b>Board: 108</b>	♠ A5	Partner bids first.
Dealer: South	♥ KQ	The opponents are silent.
Vul: None	♦ T8753	
HCP: 12+1	♣ K652	

---

<b>Board: 109</b>	♠ QJ96	You bid first.
Dealer: North	♥ KQ82	The opponents are silent.
Vul: N-S	♦ A92	
HCP: 19	♣ AK	

## Both hands (Answers Page)

### Board: 106

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 12+1

Contract: 3NT South

North:

♠ KQT7

♥ 976

♦ AK852

♣ K

South:

♠ A5

♥ QJ

♦ J964

♣ AT962

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

1. Inverted minors

### Board: 107

Dealer: North

Vul: E-W

North HCP: 18

South HCP: 12

Contract: 3NT North

North:

♠ AK3

♥ QT72

♦ AQ83

♣ K2

South:

♠ QJ8

♥ K96

♦ T972

♣ AQT

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

1. Inverted minors

### Board: 108

Dealer: South

Vul: None

North HCP: 12+1

South HCP: 16+1

Contract: 6 ♦ South

North:

♠ A5

♥ KQ

♦ T8753

♣ K652

South:

♠ Q763

♥ A32

♦ AKQJ4

♣ 4

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

1. Inverted minors

2. A=1/5 or 4/5

### Board: 109

Dealer: North

Vul: N-S

North HCP: 19

South HCP: 12+2

Contract: 6 ♦ South

North:

♠ QJ96

♥ KQ82

♦ A92

♣ AK

South:

♠ K74

♥ AJ

♦ KJT853

♣ T9

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

1. Inverted minors

## South hands

## Inverted\_Minors

<b>Board: 106</b>	♠ A5	Partner bids first.
Dealer: North	♥ QJ	The opponents are silent.
Vul: N-S	♦ J964	
HCP: 12+1	♣ AT962	

---

<b>Board: 107</b>	♠ QJ8	Partner bids first.
Dealer: North	♥ K96	The opponents are silent.
Vul: E-W	♦ T972	
HCP: 12	♣ AQT	

---

<b>Board: 108</b>	♠ Q763	You bid first.
Dealer: South	♥ A32	The opponents are silent.
Vul: None	♦ AKQJ4	
HCP: 16+1	♣ 4	

---

<b>Board: 109</b>	♠ K74	Partner bids first.
Dealer: North	♥ AJ	The opponents are silent.
Vul: N-S	♦ KJT853	
HCP: 12+2	♣ T9	

## Both hands (Answers Page)

### Board: 106

Dealer: North

Vul: N-S

North HCP: 15+1

South HCP: 12+1

Contract: 3NT South

North:

♠ KQT7

♥ 976

♦ AK852

♣ K

South:

♠ A5

♥ QJ

♦ J964

♣ AT962

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

1. Inverted minors

### Board: 107

Dealer: North

Vul: E-W

North HCP: 18

South HCP: 12

Contract: 3NT North

North:

♠ AK3

♥ QT72

♦ AQ83

♣ K2

South:

♠ QJ8

♥ K96

♦ T972

♣ AQT

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

1. Inverted minors

### Board: 108

Dealer: South

Vul: None

North HCP: 12+1

South HCP: 16+1

Contract: 6 ♦ South

North:

♠ A5

♥ KQ

♦ T8753

♣ K652

South:

♠ Q763

♥ A32

♦ AKQJ4

♣ 4

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

1. Inverted minors

2. A=1/5 or 4/5

### Board: 109

Dealer: North

Vul: N-S

North HCP: 19

South HCP: 12+2

Contract: 6 ♦ South

North:

♠ QJ96

♥ KQ82

♦ A92

♣ AK

South:

♠ K74

♥ AJ

♦ KJT853

♣ T9

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

1. Inverted minors

## North hands

## Inverted\_Minors

<b>Board: 110</b>	♠ K	Partner bids first.
Dealer: South	♥ T3	The opponents are silent.
Vul: E-W	♦ KJ985	
HCP: 10+2	♣ KT962	

---

<b>Board: 111</b>	♠ A84	Partner bids first.
Dealer: South	♥ A4	The opponents are silent.
Vul: Both	♦ 964	
HCP: 12+1	♣ A9754	

---

<b>Board: 112</b>	♠ KJ96	You bid first.
Dealer: North	♥ AKT3	The opponents are silent.
Vul: Both	♦ K64	
HCP: 14	♣ 93	

---

<b>Board: 113</b>	♠ AQ	Partner bids first.
Dealer: South	♥ 975	The opponents are silent.
Vul: E-W	♦ QJ32	
HCP: 12	♣ QJ53	

---

<b>Board: 114</b>	♠ A95	Partner bids first.
Dealer: South	♥ J76	The opponents are silent.
Vul: Both	♦ AQ75	
HCP: 12	♣ J92	

## Both hands (Answers Page)

### Board: 110

Dealer: South

Vul: E-W

North HCP: 10+2

South HCP: 13

Contract: 3 ♦ North

North:

♠ K

♥ T3

♦ KJ985

♣ KT962

South:

♠ QT42

♥ KQJ7

♦ A42

♣ J7

W N E S

Pass 2 ♦<sup>1</sup> Pass 2 ♥

Pass 3 ♦ All Pass

1. Inverted minors

### Board: 111

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 19

Contract: 3NT North

North:

♠ A84

♥ A4

♦ 964

♣ A9754

South:

♠ Q52

♥ KQT7

♦ AKQ

♣ QJ3

W N E S

Pass 2 ♣<sup>1</sup> Pass 2 ♦

Pass 3NT All Pass

1. Inverted minors

### Board: 112

Dealer: North

Vul: Both

North HCP: 14

South HCP: 12+2

Contract: 3NT South

North:

♠ KJ96

♥ AKT3

♦ K64

♣ 93

South:

♠ T7

♥ J

♦ AQJ95

♣ KJT84

W N E S

Pass 1 ♦<sup>1</sup> Pass 2 ♦<sup>1</sup>

Pass 2 ♥ Pass 3NT

All Pass

1. Inverted minors

### Board: 113

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 14

Contract: 3NT North

North:

♠ AQ

♥ 975

♦ QJ32

♣ QJ53

South:

♠ J842

♥ AQ62

♦ AKT8

♣ 7

W N E S

Pass 2 ♦<sup>1</sup> Pass 2 ♥

Pass 3NT All Pass

1. Inverted minors

### Board: 114

Dealer: South

Vul: Both

North HCP: 12

South HCP: 12

Contract: 2NT South

North:

♠ A95

♥ J76

♦ AQ75

♣ J92

South:

♠ KQ8

♥ Q84

♦ J986

♣ A54

W N E S

Pass 2 ♦<sup>1</sup> Pass 2NT

All Pass

1. Inverted minors

## South hands

## Inverted\_Minors

<b>Board: 110</b>	♠ QT42	You bid first.
Dealer: South	♥ KQJ7	The opponents are silent.
Vul: E-W	♦ A42	
HCP: 13	♣ J7	

---

<b>Board: 111</b>	♠ Q52	You bid first.
Dealer: South	♥ KQT7	The opponents are silent.
Vul: Both	♦ AKQ	
HCP: 19	♣ QJ3	

---

<b>Board: 112</b>	♠ T7	Partner bids first.
Dealer: North	♥ J	The opponents are silent.
Vul: Both	♦ AQJ95	
HCP: 12+2	♣ KJT84	

---

<b>Board: 113</b>	♠ J842	You bid first.
Dealer: South	♥ AQ62	The opponents are silent.
Vul: E-W	♦ AKT8	
HCP: 14	♣ 7	

---

<b>Board: 114</b>	♠ KQ8	You bid first.
Dealer: South	♥ Q84	The opponents are silent.
Vul: Both	♦ J986	
HCP: 12	♣ A54	

## Both hands (Answers Page)

### Board: 110

Dealer: South

Vul: E-W

North HCP: 10+2

South HCP: 13

Contract: 3 ♦ North

North:

♠ K

♥ T3

♦ KJ985

♣ KT962

South:

♠ QT42

♥ KQJ7

♦ A42

♣ J7

W N E S

Pass 2 ♦<sup>1</sup> Pass 2 ♥

Pass 3 ♦ All Pass

1. Inverted minors

### Board: 111

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 19

Contract: 3NT North

North:

♠ A84

♥ A4

♦ 964

♣ A9754

South:

♠ Q52

♥ KQT7

♦ AKQ

♣ QJ3

W N E S

Pass 2 ♣<sup>1</sup> Pass 2 ♦

Pass 3NT All Pass

1. Inverted minors

### Board: 112

Dealer: North

Vul: Both

North HCP: 14

South HCP: 12+2

Contract: 3NT South

North:

♠ KJ96

♥ AKT3

♦ K64

♣ 93

South:

♠ T7

♥ J

♦ AQJ95

♣ KJT84

W N E S

Pass 1 ♦<sup>1</sup> Pass 2 ♦<sup>1</sup>

Pass 2 ♥ Pass 3NT

All Pass

1. Inverted minors

### Board: 113

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 14

Contract: 3NT North

North:

♠ AQ

♥ 975

♦ QJ32

♣ QJ53

South:

♠ J842

♥ AQ62

♦ AKT8

♣ 7

W N E S

Pass 2 ♦<sup>1</sup> Pass 2 ♥

Pass 3NT All Pass

1. Inverted minors

### Board: 114

Dealer: South

Vul: Both

North HCP: 12

South HCP: 12

Contract: 2NT South

North:

♠ A95

♥ J76

♦ AQ75

♣ J92

South:

♠ KQ8

♥ Q84

♦ J986

♣ A54

W N E S

Pass 2 ♦<sup>1</sup> Pass 2NT

All Pass

1. Inverted minors



## North hands

## Inverted\_Minors

<b>Board: 115</b>	♠ AT72	You bid first.
Dealer: North	♥ Q74	The opponents are silent.
Vul: None	♦ AJ3	
HCP: 12	♣ JT3	

---

<b>Board: 116</b>	♠ K3	Partner bids first.
Dealer: South	♥ A6	The opponents are silent.
Vul: Both	♦ J86542	
HCP: 8+2	♣ 862	

---

<b>Board: 117</b>	♠ AKQ	You bid first.
Dealer: North	♥ A953	The opponents are silent.
Vul: None	♦ Q976	
HCP: 19	♣ A6	

---

<b>Board: 118</b>	♠ 965	Partner bids first.
Dealer: South	♥ J93	The opponents are silent.
Vul: N-S	♦ AQT3	
HCP: 12	♣ KQ7	

---

<b>Board: 119</b>	♠ K9	Partner bids first.
Dealer: South	♥ 7	The opponents are silent.
Vul: E-W	♦ Q9654	
HCP: 10+2	♣ KQ843	

## Both hands (Answers Page)

### Board: 115

Dealer: North

Vul: None

North HCP: 12

South HCP: 11+1

Contract: 2NT North

North:

♠ AT72

♥ Q74

♦ AJ3

♣ JT3

South:

♠ Q8

♥ A92

♦ K95

♣ Q9642

W N E S

1 ♣ Pass 2 ♣<sup>1</sup>

Pass 2NT All Pass

1. Inverted minors

### Board: 116

Dealer: South

Vul: Both

North HCP: 8+2

South HCP: 13

Contract: 3 ♦ North

North:

♠ K3

♥ A6

♦ J86542

♣ 862

South:

♠ QJ65

♥ QJ94

♦ KT9

♣ A3

W N E S

1 ♦

Pass 3 ♦ All Pass

### Board: 117

Dealer: North

Vul: None

North HCP: 19

South HCP: 12+1

Contract: 3NT North

North:

♠ AKQ

♥ A953

♦ Q976

♣ A6

South:

♠ J83

♥ J

♦ AJ543

♣ KQ98

W N E S

1 ♦ Pass 2 ♦<sup>1</sup>

Pass 3NT All Pass

1. Inverted minors

### Board: 118

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 16

Contract: 5 ♦ North

North:

♠ 965

♥ J93

♦ AQT3

♣ KQ7

South:

♠ AK42

♥ A

♦ J872

♣ AT98

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2 ♥

Pass 3NT Pass 4 ♦

Pass 5 ♦ All Pass

1. Inverted minors

### Board: 119

Dealer: South

Vul: E-W

North HCP: 10+2

South HCP: 14

Contract: 3NT North

North:

♠ K9

♥ 7

♦ Q9654

♣ KQ843

South:

♠ A85

♥ AQJT

♦ K872

♣ 96

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2 ♥

Pass 3 ♦ Pass 3 ♠

Pass 3NT All Pass

1. Inverted minors

## South hands

## Inverted\_Minors

<b>Board: 115</b>	♠ Q8	Partner bids first.
Dealer: North	♥ A92	The opponents are silent.
Vul: None	♦ K95	
HCP: 11+1	♣ Q9642	

---

<b>Board: 116</b>	♠ QJ65	You bid first.
Dealer: South	♥ QJ94	The opponents are silent.
Vul: Both	♦ KT9	
HCP: 13	♣ A3	

---

<b>Board: 117</b>	♠ J83	Partner bids first.
Dealer: North	♥ J	The opponents are silent.
Vul: None	♦ AJ543	
HCP: 12+1	♣ KQ98	

---

<b>Board: 118</b>	♠ AK42	You bid first.
Dealer: South	♥ A	The opponents are silent.
Vul: N-S	♦ J872	
HCP: 16	♣ AT98	

---

<b>Board: 119</b>	♠ A85	You bid first.
Dealer: South	♥ AQJT	The opponents are silent.
Vul: E-W	♦ K872	
HCP: 14	♣ 96	

## Both hands (Answers Page)

### Board: 115

Dealer: North

Vul: None

North HCP: 12

South HCP: 11+1

Contract: 2NT North

North:

♠ AT72

♥ Q74

♦ AJ3

♣ JT3

South:

♠ Q8

♥ A92

♦ K95

♣ Q9642

W N E S

1 ♣ Pass 2 ♣<sup>1</sup>

Pass 2NT All Pass

1. Inverted minors

### Board: 116

Dealer: South

Vul: Both

North HCP: 8+2

South HCP: 13

Contract: 3 ♦ North

North:

♠ K3

♥ A6

♦ J86542

♣ 862

South:

♠ QJ65

♥ QJ94

♦ KT9

♣ A3

W N E S

1 ♦

Pass 3 ♦ All Pass

### Board: 117

Dealer: North

Vul: None

North HCP: 19

South HCP: 12+1

Contract: 3NT North

North:

♠ AKQ

♥ A953

♦ Q976

♣ A6

South:

♠ J83

♥ J

♦ AJ543

♣ KQ98

W N E S

1 ♦ Pass 2 ♦<sup>1</sup>

Pass 3NT All Pass

1. Inverted minors

### Board: 118

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 16

Contract: 5 ♦ North

North:

♠ 965

♥ J93

♦ AQT3

♣ KQ7

South:

♠ AK42

♥ A

♦ J872

♣ AT98

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2 ♥

Pass 3NT Pass 4 ♦

Pass 5 ♦ All Pass

1. Inverted minors

### Board: 119

Dealer: South

Vul: E-W

North HCP: 10+2

South HCP: 14

Contract: 3NT North

North:

♠ K9

♥ 7

♦ Q9654

♣ KQ843

South:

♠ A85

♥ AQJT

♦ K872

♣ 96

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2 ♥

Pass 3 ♦ Pass 3 ♠

Pass 3NT All Pass

1. Inverted minors

## North hands

## Inverted\_Minors

<b>Board: 120</b>	♠ JT3	Partner bids first.
Dealer: South	♥ 2	The opponents are silent.
Vul: None	♦ A974	
HCP: 11+1	♣ KQJ94	

---

<b>Board: 121</b>	♠ QJ4	You bid first.
Dealer: North	♥ AK5	The opponents are silent.
Vul: N-S	♦ KJ75	
HCP: 19	♣ KQ7	

---

<b>Board: 122</b>	♠ AJ4	Partner bids first.
Dealer: South	♥ J4	The opponents are silent.
Vul: E-W	♦ J754	
HCP: 12	♣ KQT9	

---

<b>Board: 123</b>	♠ K65	Partner bids first.
Dealer: South	♥ QT	The opponents are silent.
Vul: Both	♦ KQ73	
HCP: 12	♣ Q982	

## Both hands (Answers Page)

### Board: 120

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 12+1

Contract: 5 ♦ North

North:

♠ JT3

♥ 2

♦ A974

♣ KQJ94

South:

♠ K92

♥ QJ5

♦ KQJ63

♣ 75

W N E S

Pass 2 ♦<sup>1</sup> Pass 3 ♦

Pass 4 ♥<sup>2</sup> Pass 4 ♠

Pass 5 ♦ All Pass

1. Inverted minors

2. Splinter

### Board: 121

Dealer: North

Vul: N-S

North HCP: 19

South HCP: 11+1

Contract: 6 ♦ North

North:

♠ QJ4

♥ AK5

♦ KJ75

♣ KQ7

South:

♠ A8

♥ JT6

♦ AQT96

♣ 865

W N E S

Pass 1 ♦ Pass 2 ♦<sup>1</sup>

Pass 3NT Pass 4 ♦

Pass 4 ♥ Pass 4 ♠

Pass 4NT Pass 5 ♠<sup>2</sup>

Pass 6 ♦ All Pass

1. Inverted minors

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

### Board: 122

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 14

Contract: 5 ♦ South

North:

♠ AJ4

♥ J4

♦ J754

♣ KQT9

South:

♠ Q

♥ K972

♦ KQT3

♣ A875

W N E S

Pass 2 ♦<sup>1</sup> Pass 3 ♠<sup>2</sup>

Pass 4 ♦ Pass 5 ♦

All Pass

1. Inverted minors

2. shortness

### Board: 123

Dealer: South

Vul: Both

North HCP: 12

South HCP: 13

Contract: 3NT North

North:

♠ K65

♥ QT

♦ KQ73

♣ Q982

South:

♠ J9

♥ A64

♦ J852

♣ AKT3

W N E S

Pass 2 ♦<sup>1</sup> Pass 2 ♥

Pass 3NT All Pass

1. Inverted minors

## South hands

## Inverted\_Minors

<b>Board: 120</b>	♠ K92	You bid first.
Dealer: South	♥ QJ5	The opponents are silent.
Vul: None	♦ KQJ63	
HCP: 12+1	♣ 75	

---

<b>Board: 121</b>	♠ A8	Partner bids first.
Dealer: North	♥ JT6	The opponents are silent.
Vul: N-S	♦ AQT96	
HCP: 11+1	♣ 865	

---

<b>Board: 122</b>	♠ Q	You bid first.
Dealer: South	♥ K972	The opponents are silent.
Vul: E-W	♦ KQT3	
HCP: 14	♣ A875	

---

<b>Board: 123</b>	♠ J9	You bid first.
Dealer: South	♥ A64	The opponents are silent.
Vul: Both	♦ J852	
HCP: 13	♣ AKT3	

## Both hands (Answers Page)

### Board: 120

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 12+1

Contract: 5 ♦ North

North:

♠ JT3

♥ 2

♦ A974

♣ KQJ94

South:

♠ K92

♥ QJ5

♦ KQJ63

♣ 75

W N E S

Pass 2 ♦<sup>1</sup> Pass 3 ♦

Pass 4 ♥<sup>2</sup> Pass 4 ♠

Pass 5 ♦ All Pass

1. Inverted minors

2. Splinter

### Board: 121

Dealer: North

Vul: N-S

North HCP: 19

South HCP: 11+1

Contract: 6 ♦ North

North:

♠ QJ4

♥ AK5

♦ KJ75

♣ KQ7

South:

♠ A8

♥ JT6

♦ AQT96

♣ 865

W N E S

Pass 1 ♦ Pass 2 ♦<sup>1</sup>

Pass 3NT Pass 4 ♦

Pass 4 ♥ Pass 4 ♠

Pass 4NT Pass 5 ♠<sup>2</sup>

Pass 6 ♦ All Pass

1. Inverted minors

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

### Board: 122

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 14

Contract: 5 ♦ South

North:

♠ AJ4

♥ J4

♦ J754

♣ KQT9

South:

♠ Q

♥ K972

♦ KQT3

♣ A875

W N E S

Pass 2 ♦<sup>1</sup> Pass 3 ♠<sup>2</sup>

Pass 4 ♦ Pass 5 ♦

All Pass

1. Inverted minors

2. shortness

### Board: 123

Dealer: South

Vul: Both

North HCP: 12

South HCP: 13

Contract: 3NT North

North:

♠ K65

♥ QT

♦ KQ73

♣ Q982

South:

♠ J9

♥ A64

♦ J852

♣ AKT3

W N E S

Pass 2 ♦<sup>1</sup> Pass 2 ♥

Pass 3NT All Pass

1. Inverted minors



## North hands

## Inverted\_Minors

<b>Board: 124</b>	♠ J854	You bid first.
Dealer: North	♥ QJT	The opponents are silent.
Vul: N-S	♦ KJ7	
HCP: 14	♣ AQ9	

---

<b>Board: 125</b>	♠ KQT8	You bid first.
Dealer: North	♥ AJ8	The opponents are silent.
Vul: E-W	♦ A9432	
HCP: 17+1	♣ K	

---

<b>Board: 126</b>	♠ KJ8	Partner bids first.
Dealer: South	♥ J	The opponents are silent.
Vul: Both	♦ KT852	
HCP: 10+1	♣ Q874	

---

<b>Board: 127</b>	♠ KQJ	You bid first.
Dealer: North	♥ JT94	The opponents are silent.
Vul: None	♦ AT43	
HCP: 12	♣ J6	

## Both hands (Answers Page)

### Board: 124

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 12+1

Contract: 3NT South

North:

♠ J854

♥ QJT

♦ KJ7

♣ AQ9

South:

♠ AK2

♥ K9

♦ Q84

♣ T7543

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

1. Inverted minors

### Board: 125

Dealer: North

Vul: E-W

North HCP: 17+1

South HCP: 12+1

Contract: 5 ♦ South

North:

♠ KQT8

♥ AJ8

♦ A9432

♣ K

South:

♠ J52

♥ 5

♦ KJT75

♣ AQJ4

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

1. Inverted minors

### Board: 126

Dealer: South

Vul: Both

North HCP: 10+1

South HCP: 14

Contract: 3NT South

North:

♠ KJ8

♥ J

♦ KT852

♣ Q874

South:

♠ A973

♥ K72

♦ A743

♣ KT

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

1. Inverted minors

### Board: 127

Dealer: North

Vul: None

North HCP: 12

South HCP: 10+1

Contract: 3 ♦ South

North:

♠ KQJ

♥ JT94

♦ AT43

♣ J6

South:

♠ T64

♥ 3

♦ KQJ97

♣ AT72

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

1. Inverted minors

## South hands

## Inverted\_Minors

<b>Board: 124</b>	♠ AK2	Partner bids first.
Dealer: North	♥ K9	The opponents are silent.
Vul: N-S	♦ Q84	
HCP: 12+1	♣ T7543	

---

<b>Board: 125</b>	♠ J52	Partner bids first.
Dealer: North	♥ 5	The opponents are silent.
Vul: E-W	♦ KJT75	
HCP: 12+1	♣ AQJ4	

---

<b>Board: 126</b>	♠ A973	You bid first.
Dealer: South	♥ K72	The opponents are silent.
Vul: Both	♦ A743	
HCP: 14	♣ KT	

---

<b>Board: 127</b>	♠ T64	Partner bids first.
Dealer: North	♥ 3	The opponents are silent.
Vul: None	♦ KQJ97	
HCP: 10+1	♣ AT72	

## Both hands (Answers Page)

### Board: 124

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 12+1

Contract: 3NT South

North:

♠ J854

♥ QJT

♦ KJ7

♣ AQ9

South:

♠ AK2

♥ K9

♦ Q84

♣ T7543

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

1. Inverted minors

### Board: 125

Dealer: North

Vul: E-W

North HCP: 17+1

South HCP: 12+1

Contract: 5 ♦ South

North:

♠ KQT8

♥ AJ8

♦ A9432

♣ K

South:

♠ J52

♥ 5

♦ KJT75

♣ AQJ4

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

1. Inverted minors

### Board: 126

Dealer: South

Vul: Both

North HCP: 10+1

South HCP: 14

Contract: 3NT South

North:

♠ KJ8

♥ J

♦ KT852

♣ Q874

South:

♠ A973

♥ K72

♦ A743

♣ KT

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

1. Inverted minors

### Board: 127

Dealer: North

Vul: None

North HCP: 12

South HCP: 10+1

Contract: 3 ♦ South

North:

♠ KQJ

♥ JT94

♦ AT43

♣ J6

South:

♠ T64

♥ 3

♦ KQJ97

♣ AT72

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

1. Inverted minors

## North hands

## Inverted\_Minors

### Board: 128

♠ K42

Partner bids first.

Dealer: South

♥ AQ8

The opponents are silent.

Vul: E-W

♦ QJ53

HCP: 12

♣ 964

---

### Board: 129

♠ QT

You bid first.

Dealer: North

♥ AK74

The opponents are silent.

Vul: Both

♦ AK2

HCP: 19

♣ QJ74

---

### Board: 130

♠ Q2

Partner bids first.

Dealer: South

♥ A95

The opponents are silent.

Vul: None

♦ K94

HCP: 11+1

♣ QT754

---

### Board: 131

♠ K843

You bid first.

Dealer: North

♥ AQJ4

The opponents are silent.

Vul: N-S

♦ AQ6

HCP: 18

♣ Q9

## Both hands (Answers Page)

### Board: 128

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 19

Contract: 6♦ South

North:

♠ K42

♥ AQ8

♦ QJ53

♣ 964

South:

♠ AQ7

♥ K9

♦ A964

♣ AQT5

W N E S

Pass 2♦<sup>1</sup> Pass 4♦

Pass 4♥ Pass 4NT

Pass 5♦<sup>2</sup> Pass 6♦

All Pass

1. Inverted minors

2. A=1/5 or 4/5

### Board: 129

Dealer: North

Vul: Both

North HCP: 19

South HCP: 12+1

Contract: 6♣ South

North:

♠ QT

♥ AK74

♦ AK2

♣ QJ74

South:

♠ AJ4

♥ QT8

♦ J3

♣ AT932

W N E S

Pass 1♣ Pass 2♣<sup>1</sup>

Pass 3NT Pass 4♣

Pass 4♦ Pass 4♠

Pass 5♣ Pass 6♣

All Pass

1. Inverted minors

### Board: 130

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 12

Contract: 2NT South

North:

♠ Q2

♥ A95

♦ K94

♣ QT754

South:

♠ J85

♥ QT82

♦ AT3

♣ AJ2

W N E S

Pass 2♣<sup>1</sup> Pass 2NT

All Pass

1. Inverted minors

### Board: 131

Dealer: North

Vul: N-S

North HCP: 18

South HCP: 11

Contract: 3NT North

North:

♠ K843

♥ AQJ4

♦ AQ6

♣ Q9

South:

♠ QT6

♥ K2

♦ J543

♣ AJ53

W N E S

Pass 1♦ Pass 2♦<sup>1</sup>

Pass 3NT All Pass

1. Inverted minors

## South hands

## Inverted\_Minors

<b>Board: 128</b>	♠ AQ7	You bid first.
Dealer: South	♥ K9	The opponents are silent.
Vul: E-W	♦ A964	
HCP: 19	♣ AQT5	

---

<b>Board: 129</b>	♠ AJ4	Partner bids first.
Dealer: North	♥ QT8	The opponents are silent.
Vul: Both	♦ J3	
HCP: 12+1	♣ AT932	

---

<b>Board: 130</b>	♠ J85	You bid first.
Dealer: South	♥ QT82	The opponents are silent.
Vul: None	♦ AT3	
HCP: 12	♣ AJ2	

---

<b>Board: 131</b>	♠ QT6	Partner bids first.
Dealer: North	♥ K2	The opponents are silent.
Vul: N-S	♦ J543	
HCP: 11	♣ AJ53	

## Both hands (Answers Page)

### Board: 128

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 19

Contract: 6♦ South

North:

♠ K42

♥ AQ8

♦ QJ53

♣ 964

South:

♠ AQ7

♥ K9

♦ A964

♣ AQT5

W N E S

Pass 2♦<sup>1</sup> Pass 4♦

Pass 4♥ Pass 4NT

Pass 5♦<sup>2</sup> Pass 6♦

All Pass

1. Inverted minors

2. A=1/5 or 4/5

### Board: 129

Dealer: North

Vul: Both

North HCP: 19

South HCP: 12+1

Contract: 6♣ South

North:

♠ QT

♥ AK74

♦ AK2

♣ QJ74

South:

♠ AJ4

♥ QT8

♦ J3

♣ AT932

W N E S

Pass 1♣ Pass 2♣<sup>1</sup>

Pass 3NT Pass 4♣

Pass 4♦ Pass 4♠

Pass 5♣ Pass 6♣

All Pass

1. Inverted minors

### Board: 130

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 12

Contract: 2NT South

North:

♠ Q2

♥ A95

♦ K94

♣ QT754

South:

♠ J85

♥ QT82

♦ AT3

♣ AJ2

W N E S

Pass 2♣<sup>1</sup> Pass 2NT

All Pass

1. Inverted minors

### Board: 131

Dealer: North

Vul: N-S

North HCP: 18

South HCP: 11

Contract: 3NT North

North:

♠ K843

♥ AQJ4

♦ AQ6

♣ Q9

South:

♠ QT6

♥ K2

♦ J543

♣ AJ53

W N E S

Pass 1♦ Pass 2♦<sup>1</sup>

Pass 3NT All Pass

1. Inverted minors



## North hands

## Inverted\_Minors

<b>Board: 132</b>	♠ QT2	Partner bids first.
Dealer: South	♥ A82	The opponents are silent.
Vul: Both	♦ J5	
HCP: 12+1	♣ AJ732	

---

<b>Board: 133</b>	♠ KT84	You bid first.
Dealer: North	♥ Q8	The opponents are silent.
Vul: None	♦ AQ98	
HCP: 18	♣ AKT	

---

<b>Board: 134</b>	♠ AKQJ	You bid first.
Dealer: North	♥ 643	The opponents are silent.
Vul: E-W	♦ KQ962	
HCP: 18+1	♣ K	

---

<b>Board: 135</b>	♠ AJ85	You bid first.
Dealer: North	♥ AK97	The opponents are silent.
Vul: N-S	♦ KQ75	
HCP: 17	♣ 3	

---

<b>Board: 136</b>	♠ K74	Partner bids first.
Dealer: South	♥ QT8	The opponents are silent.
Vul: E-W	♦ QJ53	
HCP: 12	♣ AT8	

## Both hands (Answers Page)

### Board: 132

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 12

Contract: 3NT North

North:

♠ QT2

♥ A82

♦ J5

♣ AJ732

South:

♠ KJ64

♥ Q53

♦ AT6

♣ QT8

W N E S

1 ♣

Pass 2 ♣<sup>1</sup> Pass 2NT

Pass 3NT All Pass

1. Inverted minors

### Board: 133

Dealer: North

Vul: None

North HCP: 18

South HCP: 12+1

Contract: 5 ♦ North

North:

♠ KT84

♥ Q8

♦ AQ98

♣ AKT

South:

♠ A

♥ J43

♦ KJ732

♣ QJ53

W N E S

1 ♦ Pass 2 ♦<sup>1</sup>

Pass 2 ♠ Pass 3 ♦

Pass 4 ♣ Pass 4 ♠

Pass 5 ♦ All Pass

1. Inverted minors

### Board: 134

Dealer: North

Vul: E-W

North HCP: 18+1

South HCP: 12+1

Contract: 3NT South

North:

♠ AKQJ

♥ 643

♦ KQ962

♣ K

South:

♠ 98

♥ KJ

♦ AT73

♣ AT543

W N E S

1 ♦ Pass 2 ♦<sup>1</sup>

Pass 2 ♠ Pass 3NT

All Pass

1. Inverted minors

### Board: 135

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 11+2

Contract: 5 ♦ South

North:

♠ AJ85

♥ AK97

♦ KQ75

♣ 3

South:

♠ Q

♥ T2

♦ AJT64

♣ AT652

W N E S

1 ♦ Pass 2 ♦<sup>1</sup>

Pass 2 ♥ Pass 5 ♦

All Pass

1. Inverted minors

### Board: 136

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 12

Contract: 2NT South

North:

♠ K74

♥ QT8

♦ QJ53

♣ AT8

South:

♠ 63

♥ J94

♦ AK64

♣ KJ74

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2NT

All Pass

1. Inverted minors

## South hands

## Inverted\_Minors

<b>Board: 132</b>	♠ KJ64	You bid first.
Dealer: South	♥ Q53	The opponents are silent.
Vul: Both	♦ AT6	
HCP: 12	♣ QT8	

---

<b>Board: 133</b>	♠ A	Partner bids first.
Dealer: North	♥ J43	The opponents are silent.
Vul: None	♦ KJ732	
HCP: 12+1	♣ QJ53	

---

<b>Board: 134</b>	♠ 98	Partner bids first.
Dealer: North	♥ KJ	The opponents are silent.
Vul: E-W	♦ AT73	
HCP: 12+1	♣ AT543	

---

<b>Board: 135</b>	♠ Q	Partner bids first.
Dealer: North	♥ T2	The opponents are silent.
Vul: N-S	♦ AJT64	
HCP: 11+2	♣ AT652	

---

<b>Board: 136</b>	♠ 63	You bid first.
Dealer: South	♥ J94	The opponents are silent.
Vul: E-W	♦ AK64	
HCP: 12	♣ KJ74	

## Both hands (Answers Page)

### Board: 132

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 12

Contract: 3NT North

North:

♠ QT2

♥ A82

♦ J5

♣ AJ732

South:

♠ KJ64

♥ Q53

♦ AT6

♣ QT8

W N E S

1 ♣

Pass 2 ♣<sup>1</sup> Pass 2NT

Pass 3NT All Pass

1. Inverted minors

### Board: 133

Dealer: North

Vul: None

North HCP: 18

South HCP: 12+1

Contract: 5 ♦ North

North:

♠ KT84

♥ Q8

♦ AQ98

♣ AKT

South:

♠ A

♥ J43

♦ KJ732

♣ QJ53

W N E S

1 ♦ Pass 2 ♦<sup>1</sup>

Pass 2 ♠ Pass 3 ♦

Pass 4 ♣ Pass 4 ♠

Pass 5 ♦ All Pass

1. Inverted minors

### Board: 134

Dealer: North

Vul: E-W

North HCP: 18+1

South HCP: 12+1

Contract: 3NT South

North:

♠ AKQJ

♥ 643

♦ KQ962

♣ K

South:

♠ 98

♥ KJ

♦ AT73

♣ AT543

W N E S

1 ♦ Pass 2 ♦<sup>1</sup>

Pass 2 ♠ Pass 3NT

All Pass

1. Inverted minors

### Board: 135

Dealer: North

Vul: N-S

North HCP: 17

South HCP: 11+2

Contract: 5 ♦ South

North:

♠ AJ85

♥ AK97

♦ KQ75

♣ 3

South:

♠ Q

♥ T2

♦ AJT64

♣ AT652

W N E S

1 ♦ Pass 2 ♦<sup>1</sup>

Pass 2 ♥ Pass 5 ♦

All Pass

1. Inverted minors

### Board: 136

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 12

Contract: 2NT South

North:

♠ K74

♥ QT8

♦ QJ53

♣ AT8

South:

♠ 63

♥ J94

♦ AK64

♣ KJ74

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2NT

All Pass

1. Inverted minors

## North hands

## Inverted\_Minors

<b>Board: 137</b>	♠ T4	Partner bids first.
Dealer: South	♥ JT6	The opponents are silent.
Vul: Both	♦ AQT4	
HCP: 11	♣ AT54	

---

<b>Board: 138</b>	♠ QT86	You bid first.
Dealer: North	♥ JT5	The opponents are silent.
Vul: N-S	♦ A43	
HCP: 13	♣ AQ4	

---

<b>Board: 139</b>	♠ A65	Partner bids first.
Dealer: South	♥ K87	The opponents are silent.
Vul: None	♦ T842	
HCP: 12	♣ AJ3	

---

<b>Board: 140</b>	♠ Q3	Partner bids first.
Dealer: South	♥ 8	The opponents are silent.
Vul: Both	♦ KJ973	
HCP: 11+2	♣ AJ642	

## Both hands (Answers Page)

### Board: 137

Dealer: South

Vul: Both

North HCP: 11

South HCP: 14

Contract: 3NT North

North:

♠ T4

♥ JT6

♦ AQT4

♣ AT54

South:

♠ AK82

♥ Q98

♦ KJ72

♣ J8

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2 ♥

Pass 3NT All Pass

1. Inverted minors

### Board: 138

Dealer: North

Vul: N-S

North HCP: 13

South HCP: 11+1

Contract: 3NT South

North:

♠ QT86

♥ JT5

♦ A43

♣ AQ4

South:

♠ A97

♥ A7

♦ Q62

♣ J7653

W N E S

2 ♣<sup>1</sup>

Pass 2 ♦ Pass 3NT

All Pass

1. Inverted minors

### Board: 139

Dealer: South

Vul: None

North HCP: 12

South HCP: 13

Contract: 3NT North

North:

♠ A65

♥ K87

♦ T842

♣ AJ3

South:

♠ T8

♥ AQJ2

♦ QJ97

♣ K84

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2 ♥

Pass 3NT All Pass

1. Inverted minors

### Board: 140

Dealer: South

Vul: Both

North HCP: 11+2

South HCP: 18+1

Contract: 6 ♣ North

North:

♠ Q3

♥ 8

♦ KJ973

♣ AJ642

South:

♠ AT5

♥ KQ3

♦ AQ

♣ K9875

W N E S

1 ♣

Pass 2 ♣<sup>1</sup> Pass 4 ♣

Pass 4 ♦ Pass 4 ♥

Pass 4NT Pass 5 ♣<sup>2</sup>

Pass 6 ♣ All Pass

1. Inverted minors

2. A=0/5 or 3/5

## South hands

## Inverted\_Minors

<b>Board: 137</b>	♠ AK82	You bid first.
Dealer: South	♥ Q98	The opponents are silent.
Vul: Both	♦ KJ72	
HCP: 14	♣ J8	

---

<b>Board: 138</b>	♠ A97	Partner bids first.
Dealer: North	♥ A7	The opponents are silent.
Vul: N-S	♦ Q62	
HCP: 11+1	♣ J7653	

---

<b>Board: 139</b>	♠ T8	You bid first.
Dealer: South	♥ AQJ2	The opponents are silent.
Vul: None	♦ QJ97	
HCP: 13	♣ K84	

---

<b>Board: 140</b>	♠ AT5	You bid first.
Dealer: South	♥ KQ3	The opponents are silent.
Vul: Both	♦ AQ	
HCP: 18+1	♣ K9875	

## Both hands (Answers Page)

### Board: 137

Dealer: South

Vul: Both

North HCP: 11

South HCP: 14

Contract: 3NT North

North:

♠ T4

♥ JT6

♦ AQT4

♣ AT54

South:

♠ AK82

♥ Q98

♦ KJ72

♣ J8

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2 ♥

Pass 3NT All Pass

1. Inverted minors

### Board: 138

Dealer: North

Vul: N-S

North HCP: 13

South HCP: 11+1

Contract: 3NT South

North:

♠ QT86

♥ JT5

♦ A43

♣ AQ4

South:

♠ A97

♥ A7

♦ Q62

♣ J7653

W N E S

2 ♣<sup>1</sup>

Pass 2 ♦ Pass 3NT

All Pass

1. Inverted minors

### Board: 139

Dealer: South

Vul: None

North HCP: 12

South HCP: 13

Contract: 3NT North

North:

♠ A65

♥ K87

♦ T842

♣ AJ3

South:

♠ T8

♥ AQJ2

♦ QJ97

♣ K84

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2 ♥

Pass 3NT All Pass

1. Inverted minors

### Board: 140

Dealer: South

Vul: Both

North HCP: 11+2

South HCP: 18+1

Contract: 6 ♣ North

North:

♠ Q3

♥ 8

♦ KJ973

♣ AJ642

South:

♠ AT5

♥ KQ3

♦ AQ

♣ K9875

W N E S

1 ♣

Pass 2 ♣<sup>1</sup> Pass 4 ♣

Pass 4 ♦ Pass 4 ♥

Pass 4NT Pass 5 ♣<sup>2</sup>

Pass 6 ♣ All Pass

1. Inverted minors

2. A=0/5 or 3/5



## North hands

## Inverted\_Minors

<b>Board: 141</b>	♠ A632	You bid first.
Dealer: North	♥ AKQ7	The opponents are silent.
Vul: None	♦ 96	
HCP: 18	♣ KQT	

---

<b>Board: 142</b>	♠ AT43	You bid first.
Dealer: North	♥ 92	The opponents are silent.
Vul: N-S	♦ AK32	
HCP: 13	♣ QT4	

---

<b>Board: 143</b>	♠ KJT9	You bid first.
Dealer: North	♥ AJ74	The opponents are silent.
Vul: Both	♦ AQ7	
HCP: 19	♣ KJ	

---

<b>Board: 144</b>	♠ 753	You bid first.
Dealer: North	♥ AT42	The opponents are silent.
Vul: None	♦ KQT9	
HCP: 13	♣ A2	

---

<b>Board: 145</b>	♠ AK9	Partner bids first.
Dealer: South	♥ 532	The opponents are silent.
Vul: N-S	♦ KJ83	
HCP: 12	♣ J84	

## Both hands (Answers Page)

### Board: 141

Dealer: North

Vul: None

North HCP: 18

South HCP: 7+2

Contract: 3NT North

North:

♠ A632

♥ AKQ7

♦ 96

♣ KQT

South:

♠ Q5

♥ 4

♦ AJ742

♣ 98753

W N E S

1 ♣ Pass 3 ♣

Pass 3NT All Pass

### Board: 142

Dealer: North

Vul: N-S

North HCP: 13

South HCP: 11

Contract: 3NT South

North:

♠ AT43

♥ 92

♦ AK32

♣ QT4

South:

♠ J5

♥ KQJ

♦ T654

♣ A976

W N E S

1 ♦ Pass 2 ♦<sup>1</sup>

Pass 2 ♠ Pass 3NT

All Pass

1. Inverted minors

### Board: 143

Dealer: North

Vul: Both

North HCP: 19

South HCP: 11+1

Contract: 3NT North

North:

♠ KJT9

♥ AJ74

♦ AQ7

♣ KJ

South:

♠ Q4

♥ Q6

♦ JT65

♣ AQ862

W N E S

1 ♦ Pass 2 ♦<sup>1</sup>

Pass 3NT All Pass

1. Inverted minors

### Board: 144

Dealer: North

Vul: None

North HCP: 13

South HCP: 12

Contract: 3NT South

North:

♠ 753

♥ AT42

♦ KQT9

♣ A2

South:

♠ AT4

♥ J8

♦ A873

♣ KT75

W N E S

1 ♦ Pass 2 ♦<sup>1</sup>

Pass 2 ♥ Pass 3NT

All Pass

1. Inverted minors

### Board: 145

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 13

Contract: 3NT North

North:

♠ AK9

♥ 532

♦ KJ83

♣ J84

South:

♠ 83

♥ AJ94

♦ AT72

♣ A76

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2 ♥

Pass 3NT All Pass

1. Inverted minors

## South hands

## Inverted\_Minors

<b>Board: 141</b>	♠ Q5	Partner bids first.
Dealer: North	♥ 4	The opponents are silent.
Vul: None	♦ AJ742	
HCP: 7+2	♣ 98753	

---

<b>Board: 142</b>	♠ J5	Partner bids first.
Dealer: North	♥ KQJ	The opponents are silent.
Vul: N-S	♦ T654	
HCP: 11	♣ A976	

---

<b>Board: 143</b>	♠ Q4	Partner bids first.
Dealer: North	♥ Q6	The opponents are silent.
Vul: Both	♦ JT65	
HCP: 11+1	♣ AQ862	

---

<b>Board: 144</b>	♠ AT4	Partner bids first.
Dealer: North	♥ J8	The opponents are silent.
Vul: None	♦ A873	
HCP: 12	♣ KT75	

---

<b>Board: 145</b>	♠ 83	You bid first.
Dealer: South	♥ AJ94	The opponents are silent.
Vul: N-S	♦ AT72	
HCP: 13	♣ A76	

## Both hands (Answers Page)

### Board: 141

Dealer: North

Vul: None

North HCP: 18

South HCP: 7+2

Contract: 3NT North

North:

♠ A632

♥ AKQ7

♦ 96

♣ KQT

South:

♠ Q5

♥ 4

♦ AJ742

♣ 98753

W N E S

1 ♣ Pass 3 ♣

Pass 3NT All Pass

### Board: 142

Dealer: North

Vul: N-S

North HCP: 13

South HCP: 11

Contract: 3NT South

North:

♠ AT43

♥ 92

♦ AK32

♣ QT4

South:

♠ J5

♥ KQJ

♦ T654

♣ A976

W N E S

1 ♦ Pass 2 ♦<sup>1</sup>

Pass 2 ♠ Pass 3NT

All Pass

1. Inverted minors

### Board: 143

Dealer: North

Vul: Both

North HCP: 19

South HCP: 11+1

Contract: 3NT North

North:

♠ KJT9

♥ AJ74

♦ AQ7

♣ KJ

South:

♠ Q4

♥ Q6

♦ JT65

♣ AQ862

W N E S

1 ♦ Pass 2 ♦<sup>1</sup>

Pass 3NT All Pass

1. Inverted minors

### Board: 144

Dealer: North

Vul: None

North HCP: 13

South HCP: 12

Contract: 3NT South

North:

♠ 753

♥ AT42

♦ KQT9

♣ A2

South:

♠ AT4

♥ J8

♦ A873

♣ KT75

W N E S

1 ♦ Pass 2 ♦<sup>1</sup>

Pass 2 ♥ Pass 3NT

All Pass

1. Inverted minors

### Board: 145

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 13

Contract: 3NT North

North:

♠ AK9

♥ 532

♦ KJ83

♣ J84

South:

♠ 83

♥ AJ94

♦ AT72

♣ A76

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2 ♥

Pass 3NT All Pass

1. Inverted minors

## North hands

## Inverted\_Minors

<b>Board: 146</b>	♠ K95	You bid first.
Dealer: North	♥ K97	The opponents are silent.
Vul: E-W	♦ AJ62	
HCP: 14	♣ K72	

---

<b>Board: 147</b>	♠ KQJ7	You bid first.
Dealer: North	♥ A982	The opponents are silent.
Vul: None	♦ 6	
HCP: 12	♣ QT96	

---

<b>Board: 148</b>	♠ QJ76	You bid first.
Dealer: North	♥ J75	The opponents are silent.
Vul: E-W	♦ AQ85	
HCP: 13	♣ K6	

---

<b>Board: 149</b>	♠ AQ6	Partner bids first.
Dealer: South	♥ J76	The opponents are silent.
Vul: Both	♦ Q8764	
HCP: 12+1	♣ K2	

---

<b>Board: 150</b>	♠ A9	Partner bids first.
Dealer: South	♥ 3	The opponents are silent.
Vul: N-S	♦ KT632	
HCP: 10+2	♣ K7642	

## Both hands (Answers Page)

### Board: 146

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 12+2

Contract: 3NT South

North:

♠ K95

♥ K97

♦ AJ62

♣ K72

South:

♠ AT

♥ T6

♦ Q98743

♣ AQ9

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

1. Inverted minors

### Board: 147

Dealer: North

Vul: None

North HCP: 12

South HCP: 12+1

Contract: 2NT North

North:

♠ KQJ7

♥ A982

♦ 6

♣ QT96

South:

♠ 43

♥ QJ

♦ AJ97

♣ A8543

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

1. Inverted minors

### Board: 148

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 11

Contract: 3NT South

North:

♠ QJ76

♥ J75

♦ AQ85

♣ K6

South:

♠ K8

♥ T62

♦ J642

♣ AQJ5

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

1. Inverted minors

### Board: 149

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 14+1

Contract: 3NT North

North:

♠ AQ6

♥ J76

♦ Q8764

♣ K2

South:

♠ 853

♥ AQ

♦ KJT93

♣ A98

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

1. Inverted minors

### Board: 150

Dealer: South

Vul: N-S

North HCP: 10+2

South HCP: 13+1

Contract: 3 ♦ North

North:

♠ A9

♥ 3

♦ KT632

♣ K7642

South:

♠ 732

♥ AQ8

♦ AQ754

♣ J9

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

1. Inverted minors

## South hands

## Inverted\_Minors

<b>Board: 146</b>	♠ AT	Partner bids first.
Dealer: North	♥ T6	The opponents are silent.
Vul: E-W	♦ Q98743	
HCP: 12+2	♣ AQ9	

---

<b>Board: 147</b>	♠ 43	Partner bids first.
Dealer: North	♥ QJ	The opponents are silent.
Vul: None	♦ AJ97	
HCP: 12+1	♣ A8543	

---

<b>Board: 148</b>	♠ K8	Partner bids first.
Dealer: North	♥ T62	The opponents are silent.
Vul: E-W	♦ J642	
HCP: 11	♣ AQJ5	

---

<b>Board: 149</b>	♠ 853	You bid first.
Dealer: South	♥ AQ	The opponents are silent.
Vul: Both	♦ KJT93	
HCP: 14+1	♣ A98	

---

<b>Board: 150</b>	♠ 732	You bid first.
Dealer: South	♥ AQ8	The opponents are silent.
Vul: N-S	♦ AQ754	
HCP: 13+1	♣ J9	

## Both hands (Answers Page)

### Board: 146

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 12+2

Contract: 3NT South

North:

♠ K95

♥ K97

♦ AJ62

♣ K72

South:

♠ AT

♥ T6

♦ Q98743

♣ AQ9

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

1. Inverted minors

### Board: 147

Dealer: North

Vul: None

North HCP: 12

South HCP: 12+1

Contract: 2NT North

North:

♠ KQJ7

♥ A982

♦ 6

♣ QT96

South:

♠ 43

♥ QJ

♦ AJ97

♣ A8543

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

1. Inverted minors

### Board: 148

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 11

Contract: 3NT South

North:

♠ QJ76

♥ J75

♦ AQ85

♣ K6

South:

♠ K8

♥ T62

♦ J642

♣ AQJ5

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

1. Inverted minors

### Board: 149

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 14+1

Contract: 3NT North

North:

♠ AQ6

♥ J76

♦ Q8764

♣ K2

South:

♠ 853

♥ AQ

♦ KJT93

♣ A98

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

1. Inverted minors

### Board: 150

Dealer: South

Vul: N-S

North HCP: 10+2

South HCP: 13+1

Contract: 3 ♦ North

North:

♠ A9

♥ 3

♦ KT632

♣ K7642

South:

♠ 732

♥ AQ8

♦ AQ754

♣ J9

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

1. Inverted minors



## North hands

## Inverted\_Minors

<b>Board: 151</b>	♠ KQ9	Partner bids first.
Dealer: South	♥ J72	The opponents are silent.
Vul: Both	♦ QT754	
HCP: 12+1	♣ A4	

---

<b>Board: 152</b>	♠ AK3	You bid first.
Dealer: North	♥ AQ2	The opponents are silent.
Vul: E-W	♦ 86543	
HCP: 13+1	♣ T4	

---

<b>Board: 153</b>	♠ AQ73	You bid first.
Dealer: North	♥ AQ8	The opponents are silent.
Vul: None	♦ A9652	
HCP: 17+1	♣ J	

---

<b>Board: 154</b>	♠ KJ9	Partner bids first.
Dealer: South	♥ 73	The opponents are silent.
Vul: N-S	♦ KT9	
HCP: 11+1	♣ AT976	

---

<b>Board: 155</b>	♠ K5	Partner bids first.
Dealer: South	♥ A74	The opponents are silent.
Vul: Both	♦ KQ74	
HCP: 12	♣ 9742	

## Both hands (Answers Page)

### Board: 151

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 14

Contract: 3NT North

North:

♠ KQ9

♥ J72

♦ QT754

♣ A4

South:

♠ J7

♥ AQT5

♦ K862

♣ KJ7

W N E S

Pass 2♦<sup>1</sup> Pass 2♥

Pass 3NT All Pass

1. Inverted minors

### Board: 152

Dealer: North

Vul: E-W

North HCP: 13+1

South HCP: 12

Contract: 3NT South

North:

♠ AK3

♥ AQ2

♦ 86543

♣ T4

South:

♠ Q92

♥ J8

♦ AT72

♣ AJ53

W N E S

Pass 1♦ Pass 2♦<sup>1</sup>

Pass 2♥ Pass 3NT

All Pass

1. Inverted minors

### Board: 153

Dealer: North

Vul: None

North HCP: 17+1

South HCP: 9+1

Contract: 6♦ North

North:

♠ AQ73

♥ AQ8

♦ A9652

♣ J

South:

♠ 4

♥ J97

♦ KQJ7

♣ QT874

W N E S

Pass 1♦ Pass 3♦

Pass 3♠ Pass 4♣

Pass 4NT Pass 5♦<sup>1</sup>

Pass 6♦ All Pass

1. A=1/5 or 4/5

### Board: 154

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 18

Contract: 5♣ South

North:

♠ KJ9

♥ 73

♦ KT9

♣ AT976

South:

♠ A852

♥ AQ2

♦ AQ7

♣ Q54

W N E S

Pass 2♣<sup>1</sup> Pass 2♦

Pass 3♣ Pass 4♦

Pass 4♠ Pass 5♣

All Pass

1. Inverted minors

### Board: 155

Dealer: South

Vul: Both

North HCP: 12

South HCP: 18

Contract: 3NT North

North:

♠ K5

♥ A74

♦ KQ74

♣ 9742

South:

♠ QJ

♥ KQ5

♦ AT92

♣ AQT5

W N E S

Pass 2♦<sup>1</sup> Pass 2♥

Pass 3NT All Pass

1. Inverted minors

## South hands

## Inverted\_Minors

<b>Board: 151</b>	♠ J7	You bid first.
Dealer: South	♥ AQT5	The opponents are silent.
Vul: Both	♦ K862	
HCP: 14	♣ KJ7	

---

<b>Board: 152</b>	♠ Q92	Partner bids first.
Dealer: North	♥ J8	The opponents are silent.
Vul: E-W	♦ AT72	
HCP: 12	♣ AJ53	

---

<b>Board: 153</b>	♠ 4	Partner bids first.
Dealer: North	♥ J97	The opponents are silent.
Vul: None	♦ KQJ7	
HCP: 9+1	♣ QT874	

---

<b>Board: 154</b>	♠ A852	You bid first.
Dealer: South	♥ AQ2	The opponents are silent.
Vul: N-S	♦ AQ7	
HCP: 18	♣ Q54	

---

<b>Board: 155</b>	♠ QJ	You bid first.
Dealer: South	♥ KQ5	The opponents are silent.
Vul: Both	♦ AT92	
HCP: 18	♣ AQT5	

## Both hands (Answers Page)

### Board: 151

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 14

Contract: 3NT North

North:

♠ KQ9

♥ J72

♦ QT754

♣ A4

South:

♠ J7

♥ AQT5

♦ K862

♣ KJ7

W N E S

Pass 2♦<sup>1</sup> Pass 2♥

Pass 3NT All Pass

1. Inverted minors

### Board: 152

Dealer: North

Vul: E-W

North HCP: 13+1

South HCP: 12

Contract: 3NT South

North:

♠ AK3

♥ AQ2

♦ 86543

♣ T4

South:

♠ Q92

♥ J8

♦ AT72

♣ AJ53

W N E S

Pass 1♦ Pass 2♦<sup>1</sup>

Pass 2♥ Pass 3NT

All Pass

1. Inverted minors

### Board: 153

Dealer: North

Vul: None

North HCP: 17+1

South HCP: 9+1

Contract: 6♦ North

North:

♠ AQ73

♥ AQ8

♦ A9652

♣ J

South:

♠ 4

♥ J97

♦ KQJ7

♣ QT874

W N E S

Pass 1♦ Pass 3♦

Pass 3♠ Pass 4♣

Pass 4NT Pass 5♦<sup>1</sup>

Pass 6♦ All Pass

1. A=1/5 or 4/5

### Board: 154

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 18

Contract: 5♣ South

North:

♠ KJ9

♥ 73

♦ KT9

♣ AT976

South:

♠ A852

♥ AQ2

♦ AQ7

♣ Q54

W N E S

Pass 2♣<sup>1</sup> Pass 2♦

Pass 3♣ Pass 4♦

Pass 4♠ Pass 5♣

All Pass

1. Inverted minors

### Board: 155

Dealer: South

Vul: Both

North HCP: 12

South HCP: 18

Contract: 3NT North

North:

♠ K5

♥ A74

♦ KQ74

♣ 9742

South:

♠ QJ

♥ KQ5

♦ AT92

♣ AQT5

W N E S

Pass 2♦<sup>1</sup> Pass 2♥

Pass 3NT All Pass

1. Inverted minors

# North hands

# Inverted\_Minors

<b>Board: 156</b>	♠ Q843	You bid first.
Dealer: North	♥ K	The opponents are silent.
Vul: N-S	♦ AKJ62	
HCP: 16+1	♣ K97	

<b>Board: 157</b>	♠ 982	Partner bids first.
Dealer: South	♥ 964	The opponents are silent.
Vul: E-W	♦ AKQT4	
HCP: 12+1	♣ K8	

<b>Board: 158</b>	♠ J4	Partner bids first.
Dealer: South	♥ AKQ	The opponents are silent.
Vul: None	♦ 753	
HCP: 11+1	♣ JT752	

<b>Board: 159</b>	♠ A985	You bid first.
Dealer: North	♥ KJ63	The opponents are silent.
Vul: N-S	♦ AQ6	
HCP: 14	♣ T4	

<b>Board: 160</b>	♠ T6	You bid first.
Dealer: North	♥ AQ93	The opponents are silent.
Vul: E-W	♦ KJT8	
HCP: 14	♣ A86	

## Both hands (Answers Page)

### Board: 156

Dealer: North

Vul: N-S

North HCP: 16+1

South HCP: 11

Contract: 3NT South

North:

♠ Q843

♥ K

♦ AKJ62

♣ K97

South:

♠ K2

♥ AT7

♦ QT54

♣ Q842

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

1. Inverted minors

### Board: 157

Dealer: South

Vul: E-W

North HCP: 12+1

South HCP: 14+1

Contract: 3NT North

North:

♠ 982

♥ 964

♦ AKQT4

♣ K8

South:

♠ QT

♥ AKQ

♦ J8632

♣ Q94

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

1. Inverted minors

### Board: 158

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 13

Contract: 3 ♣ North

North:

♠ J4

♥ AKQ

♦ 753

♣ JT752

South:

♠ A965

♥ 73

♦ K42

♣ AQ86

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

1. Inverted minors

### Board: 159

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 12+2

Contract: 5 ♦ South

North:

♠ A985

♥ KJ63

♦ AQ6

♣ T4

South:

♠ T3

♥ 75

♦ KJ8742

♣ AKJ

W	N	E	S
	1 ♦	Pass	2 ♦ <sup>1</sup>
Pass	2 ♥	Pass	5 ♦
All Pass			

1. Inverted minors

### Board: 160

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 11+1

Contract: 3NT South

North:

♠ T6

♥ AQ93

♦ KJT8

♣ A86

South:

♠ Q54

♥ T72

♦ A9432

♣ KQ

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

1. Inverted minors

## South hands

## Inverted\_Minors

<b>Board: 156</b>	♠ K2	Partner bids first.
Dealer: North	♥ AT7	The opponents are silent.
Vul: N-S	♦ QT54	
HCP: 11	♣ Q842	

---

<b>Board: 157</b>	♠ QT	You bid first.
Dealer: South	♥ AKQ	The opponents are silent.
Vul: E-W	♦ J8632	
HCP: 14+1	♣ Q94	

---

<b>Board: 158</b>	♠ A965	You bid first.
Dealer: South	♥ 73	The opponents are silent.
Vul: None	♦ K42	
HCP: 13	♣ AQ86	

---

<b>Board: 159</b>	♠ T3	Partner bids first.
Dealer: North	♥ 75	The opponents are silent.
Vul: N-S	♦ KJ8742	
HCP: 12+2	♣ AKJ	

---

<b>Board: 160</b>	♠ Q54	Partner bids first.
Dealer: North	♥ T72	The opponents are silent.
Vul: E-W	♦ A9432	
HCP: 11+1	♣ KQ	

## Both hands (Answers Page)

### Board: 156

Dealer: North

Vul: N-S

North HCP: 16+1

South HCP: 11

Contract: 3NT South

North:

♠ Q843

♥ K

♦ AKJ62

♣ K97

South:

♠ K2

♥ AT7

♦ QT54

♣ Q842

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

1. Inverted minors

### Board: 157

Dealer: South

Vul: E-W

North HCP: 12+1

South HCP: 14+1

Contract: 3NT North

North:

♠ 982

♥ 964

♦ AKQT4

♣ K8

South:

♠ QT

♥ AKQ

♦ J8632

♣ Q94

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

1. Inverted minors

### Board: 158

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 13

Contract: 3 ♣ North

North:

♠ J4

♥ AKQ

♦ 753

♣ JT752

South:

♠ A965

♥ 73

♦ K42

♣ AQ86

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

1. Inverted minors

### Board: 159

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 12+2

Contract: 5 ♦ South

North:

♠ A985

♥ KJ63

♦ AQ6

♣ T4

South:

♠ T3

♥ 75

♦ KJ8742

♣ AKJ

W	N	E	S
	1 ♦	Pass	2 ♦ <sup>1</sup>
Pass	2 ♥	Pass	5 ♦
All Pass			

1. Inverted minors

### Board: 160

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 11+1

Contract: 3NT South

North:

♠ T6

♥ AQ93

♦ KJT8

♣ A86

South:

♠ Q54

♥ T72

♦ A9432

♣ KQ

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

1. Inverted minors



## North hands

## Inverted\_Minors

<b>Board: 161</b>	♠ AKT2	You bid first.
Dealer: North	♥ A72	The opponents are silent.
Vul: Both	♦ AQ3	
HCP: 18	♣ J92	

---

<b>Board: 162</b>	♠ K4	Partner bids first.
Dealer: South	♥ QT	The opponents are silent.
Vul: N-S	♦ AQJ2	
HCP: 12+1	♣ T5432	

---

<b>Board: 163</b>	♠ Q76	You bid first.
Dealer: North	♥ AK4	The opponents are silent.
Vul: E-W	♦ AJT7	
HCP: 19	♣ KQ2	

---

<b>Board: 164</b>	♠ KJ8	You bid first.
Dealer: North	♥ AQT4	The opponents are silent.
Vul: Both	♦ J643	
HCP: 14	♣ K7	

## Both hands (Answers Page)

### Board: 161

Dealer: North

Vul: Both

North HCP: 18

South HCP: 12+2

Contract: 6♣ North

North:

♠ AKT2

♥ A72

♦ AQ3

♣ J92

South:

♠ J53

♥ Q

♦ 954

♣ AKQT54

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

1. Inverted minors

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

### Board: 162

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 18

Contract: 5♣ South

North:

♠ K4

♥ QT

♦ AQJ2

♣ T5432

South:

♠ JT52

♥ AK63

♦ K3

♣ AK8

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

1. Inverted minors

### Board: 163

Dealer: North

Vul: E-W

North HCP: 19

South HCP: 11+1

Contract: 6♦ South

North:

♠ Q76

♥ AK4

♦ AJT7

♣ KQ2

South:

♠ A52

♥ 5

♦ K9542

♣ AT84

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

1. Inverted minors

### Board: 164

Dealer: North

Vul: Both

North HCP: 14

South HCP: 12+1

Contract: 3NT South

North:

♠ KJ8

♥ AQT4

♦ J643

♣ K7

South:

♠ AT

♥ J3

♦ KQT82

♣ Q864

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

1. Inverted minors

## South hands

## Inverted\_Minors

<b>Board: 161</b>	♠ J53	Partner bids first.
Dealer: North	♥ Q	The opponents are silent.
Vul: Both	♦ 954	
HCP: 12+2	♣ AKQT54	

---

<b>Board: 162</b>	♠ JT52	You bid first.
Dealer: South	♥ AK63	The opponents are silent.
Vul: N-S	♦ K3	
HCP: 18	♣ AK8	

---

<b>Board: 163</b>	♠ A52	Partner bids first.
Dealer: North	♥ 5	The opponents are silent.
Vul: E-W	♦ K9542	
HCP: 11+1	♣ AT84	

---

<b>Board: 164</b>	♠ AT	Partner bids first.
Dealer: North	♥ J3	The opponents are silent.
Vul: Both	♦ KQT82	
HCP: 12+1	♣ Q864	

## Both hands (Answers Page)

### Board: 161

Dealer: North

Vul: Both

North HCP: 18

South HCP: 12+2

Contract: 6♣ North

North:

♠ AKT2

♥ A72

♦ AQ3

♣ J92

South:

♠ J53

♥ Q

♦ 954

♣ AKQT54

W N E S

1♣ Pass 2♣<sup>1</sup>

Pass 3NT Pass 4♣

Pass 4NT Pass 5♠<sup>2</sup>

Pass 6♣ All Pass

1. Inverted minors

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

### Board: 162

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 18

Contract: 5♣ South

North:

♠ K4

♥ QT

♦ AQJ2

♣ T5432

South:

♠ JT52

♥ AK63

♦ K3

♣ AK8

W N E S

1♣

Pass 2♣<sup>1</sup> Pass 2♦

Pass 3♣ Pass 4♦

Pass 4♠ Pass 5♣

All Pass

1. Inverted minors

### Board: 163

Dealer: North

Vul: E-W

North HCP: 19

South HCP: 11+1

Contract: 6♦ South

North:

♠ Q76

♥ AK4

♦ AJT7

♣ KQ2

South:

♠ A52

♥ 5

♦ K9542

♣ AT84

W N E S

1♦ Pass 2♦<sup>1</sup>

Pass 3NT Pass 4♦

Pass 4♥ Pass 4♠

Pass 5♦ Pass 6♦

All Pass

1. Inverted minors

### Board: 164

Dealer: North

Vul: Both

North HCP: 14

South HCP: 12+1

Contract: 3NT South

North:

♠ KJ8

♥ AQT4

♦ J643

♣ K7

South:

♠ AT

♥ J3

♦ KQT82

♣ Q864

W N E S

1♦ Pass 2♦<sup>1</sup>

Pass 2♥ Pass 3NT

All Pass

1. Inverted minors

## North hands

## Inverted\_Minors

<b>Board: 165</b>	♠ AQT	You bid first.
Dealer: North	♥ KJT6	The opponents are silent.
Vul: None	♦ A6	
HCP: 19	♣ KQ73	

---

<b>Board: 166</b>	♠ 854	You bid first.
Dealer: North	♥ A53	The opponents are silent.
Vul: E-W	♦ KJ65	
HCP: 13	♣ AJT	

---

<b>Board: 167</b>	♠ 95	Partner bids first.
Dealer: South	♥ AT2	The opponents are silent.
Vul: Both	♦ A764	
HCP: 12	♣ KJT4	

---

<b>Board: 168</b>	♠ 5	Partner bids first.
Dealer: South	♥ J86	The opponents are silent.
Vul: None	♦ Q7654	
HCP: 11+1	♣ AKJ8	

---

<b>Board: 169</b>	♠ KJ2	Partner bids first.
Dealer: South	♥ J8	The opponents are silent.
Vul: N-S	♦ QJ3	
HCP: 12+1	♣ A8653	

## Both hands (Answers Page)

### Board: 165

Dealer: North

Vul: None

North HCP: 19

South HCP: 11+1

Contract: 6♣ North

North:

♠ AQT

♥ KJT6

♦ A6

♣ KQ73

South:

♠ KJ

♥ 53

♦ QJT9

♣ A9842

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

1. Inverted minors

2. A=1/5 or 4/5

### Board: 166

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 12

Contract: 3NT South

North:

♠ 854

♥ A53

♦ KJ65

♣ AJT

South:

♠ KQ6

♥ 962

♦ Q832

♣ KQ8

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

1. Inverted minors

### Board: 167

Dealer: South

Vul: Both

North HCP: 12

South HCP: 14

Contract: 3NT North

North:

♠ 95

♥ AT2

♦ A764

♣ KJT4

South:

♠ KT62

♥ Q765

♦ KQT

♣ A2

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

1. Inverted minors

### Board: 168

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 12

Contract: 3♦ North

North:

♠ 5

♥ J86

♦ Q7654

♣ AKJ8

South:

♠ KQ64

♥ QT73

♦ AJ8

♣ 75

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

1. Inverted minors

### Board: 169

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 13

Contract: 3NT North

North:

♠ KJ2

♥ J8

♦ QJ3

♣ A8653

South:

♠ Q643

♥ AKQ2

♦ 42

♣ QT7

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

1. Inverted minors

## South hands

## Inverted\_Minors

<b>Board: 165</b>	♠ KJ	Partner bids first.
Dealer: North	♥ 53	The opponents are silent.
Vul: None	♦ QJT9	
HCP: 11+1	♣ A9842	

---

<b>Board: 166</b>	♠ KQ6	Partner bids first.
Dealer: North	♥ 962	The opponents are silent.
Vul: E-W	♦ Q832	
HCP: 12	♣ KQ8	

---

<b>Board: 167</b>	♠ KT62	You bid first.
Dealer: South	♥ Q765	The opponents are silent.
Vul: Both	♦ KQT	
HCP: 14	♣ A2	

---

<b>Board: 168</b>	♠ KQ64	You bid first.
Dealer: South	♥ QT73	The opponents are silent.
Vul: None	♦ AJ8	
HCP: 12	♣ 75	

---

<b>Board: 169</b>	♠ Q643	You bid first.
Dealer: South	♥ AKQ2	The opponents are silent.
Vul: N-S	♦ 42	
HCP: 13	♣ QT7	

## Both hands (Answers Page)

### Board: 165

Dealer: North

Vul: None

North HCP: 19

South HCP: 11+1

Contract: 6♣ North

North:

♠ AQT

♥ KJT6

♦ A6

♣ KQ73

South:

♠ KJ

♥ 53

♦ QJT9

♣ A9842

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

1. Inverted minors

2. A=1/5 or 4/5

### Board: 166

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 12

Contract: 3NT South

North:

♠ 854

♥ A53

♦ KJ65

♣ AJT

South:

♠ KQ6

♥ 962

♦ Q832

♣ KQ8

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

1. Inverted minors

### Board: 167

Dealer: South

Vul: Both

North HCP: 12

South HCP: 14

Contract: 3NT North

North:

♠ 95

♥ AT2

♦ A764

♣ KJT4

South:

♠ KT62

♥ Q765

♦ KQT

♣ A2

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

1. Inverted minors

### Board: 168

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 12

Contract: 3♦ North

North:

♠ 5

♥ J86

♦ Q7654

♣ AKJ8

South:

♠ KQ64

♥ QT73

♦ AJ8

♣ 75

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

1. Inverted minors

### Board: 169

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 13

Contract: 3NT North

North:

♠ KJ2

♥ J8

♦ QJ3

♣ A8653

South:

♠ Q643

♥ AKQ2

♦ 42

♣ QT7

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

1. Inverted minors



## North hands

## Inverted\_Minors

<b>Board: 170</b>	♠ Q75	Partner bids first.
Dealer: South	♥ A95	The opponents are silent.
Vul: Both	♦ 98	
HCP: 12+1	♣ AQ632	

---

<b>Board: 171</b>	♠ KQ2	You bid first.
Dealer: North	♥ K974	The opponents are silent.
Vul: None	♦ 874	
HCP: 12	♣ KJ5	

---

<b>Board: 172</b>	♠ J42	Partner bids first.
Dealer: South	♥ Q2	The opponents are silent.
Vul: N-S	♦ Q9876	
HCP: 11+1	♣ AQ3	

---

<b>Board: 173</b>	♠ K852	You bid first.
Dealer: North	♥ AT94	The opponents are silent.
Vul: None	♦ QJ7	
HCP: 12	♣ Q5	

## Both hands (Answers Page)

### Board: 170

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 18

Contract: 5 ♣ North

North:

♠ Q75

♥ A95

♦ 98

♣ AQ632

South:

♠ AJ3

♥ KJ43

♦ KQ

♣ KJ95

W N E S

Pass 1 ♣

Pass 2 ♣<sup>1</sup> Pass 2 ♦

Pass 3NT Pass 4 ♣

Pass 4 ♥ Pass 4 ♠

Pass 5 ♣ All Pass

1. Inverted minors

### Board: 171

Dealer: North

Vul: None

North HCP: 12

South HCP: 12+1

Contract: 3 ♣ South

North:

♠ KQ2

♥ K974

♦ 874

♣ KJ5

South:

♠ 876

♥ Q3

♦ KQJ

♣ AT862

W N E S

1 ♣ Pass 2 ♣<sup>1</sup>

Pass 2NT Pass 3 ♣

All Pass

1. Inverted minors

### Board: 172

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 19

Contract: 3NT South

North:

♠ J42

♥ Q2

♦ Q9876

♣ AQ3

South:

♠ AK98

♥ KJT4

♦ AK2

♣ J9

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 3NT

All Pass

1. Inverted minors

### Board: 173

Dealer: North

Vul: None

North HCP: 12

South HCP: 12+1

Contract: 2NT North

North:

♠ K852

♥ AT94

♦ QJ7

♣ Q5

South:

♠ J9

♥ 82

♦ K652

♣ AKJ73

W N E S

1 ♦ Pass 2 ♦<sup>1</sup>

Pass 2NT All Pass

1. Inverted minors

## South hands

## Inverted\_Minors

<b>Board: 170</b>	♠ AJ3	You bid first.
Dealer: South	♥ KJ43	The opponents are silent.
Vul: Both	♦ KQ	
HCP: 18	♣ KJ95	

---

<b>Board: 171</b>	♠ 876	Partner bids first.
Dealer: North	♥ Q3	The opponents are silent.
Vul: None	♦ KQJ	
HCP: 12+1	♣ AT862	

---

<b>Board: 172</b>	♠ AK98	You bid first.
Dealer: South	♥ KJT4	The opponents are silent.
Vul: N-S	♦ AK2	
HCP: 19	♣ J9	

---

<b>Board: 173</b>	♠ J9	Partner bids first.
Dealer: North	♥ 82	The opponents are silent.
Vul: None	♦ K652	
HCP: 12+1	♣ AKJ73	

## Both hands (Answers Page)

### Board: 170

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 18

Contract: 5 ♣ North

North:

♠ Q75

♥ A95

♦ 98

♣ AQ632

South:

♠ AJ3

♥ KJ43

♦ KQ

♣ KJ95

W N E S

Pass 1 ♣

Pass 2 ♣<sup>1</sup> Pass 2 ♦

Pass 3NT Pass 4 ♣

Pass 4 ♥ Pass 4 ♠

Pass 5 ♣ All Pass

1. Inverted minors

### Board: 171

Dealer: North

Vul: None

North HCP: 12

South HCP: 12+1

Contract: 3 ♣ South

North:

♠ KQ2

♥ K974

♦ 874

♣ KJ5

South:

♠ 876

♥ Q3

♦ KQJ

♣ AT862

W N E S

Pass 1 ♣ Pass 2 ♣<sup>1</sup>

Pass 2NT Pass 3 ♣

All Pass

1. Inverted minors

### Board: 172

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 19

Contract: 3NT South

North:

♠ J42

♥ Q2

♦ Q9876

♣ AQ3

South:

♠ AK98

♥ KJT4

♦ AK2

♣ J9

W N E S

Pass 1 ♦

Pass 2 ♦<sup>1</sup> Pass 3NT

All Pass

1. Inverted minors

### Board: 173

Dealer: North

Vul: None

North HCP: 12

South HCP: 12+1

Contract: 2NT North

North:

♠ K852

♥ AT94

♦ QJ7

♣ Q5

South:

♠ J9

♥ 82

♦ K652

♣ AKJ73

W N E S

Pass 1 ♦ Pass 2 ♦<sup>1</sup>

Pass 2NT All Pass

1. Inverted minors

## North hands

## Inverted\_Minors

<b>Board: 174</b>	♠ T	Partner bids first.
Dealer: South	♥ T85	The opponents are silent.
Vul: N-S	♦ Q763	
HCP: 11+1	♣ AKQ98	

---

<b>Board: 175</b>	♠ AQ65	You bid first.
Dealer: North	♥ J974	The opponents are silent.
Vul: Both	♦ T84	
HCP: 12	♣ KQ	

---

<b>Board: 176</b>	♠ 853	You bid first.
Dealer: North	♥ AQJ7	The opponents are silent.
Vul: N-S	♦ AQJ2	
HCP: 14	♣ 85	

---

<b>Board: 177</b>	♠ 72	Partner bids first.
Dealer: South	♥ K3	The opponents are silent.
Vul: None	♦ A943	
HCP: 12+1	♣ AJT75	

---

<b>Board: 178</b>	♠ AK97	You bid first.
Dealer: North	♥ AJ4	The opponents are silent.
Vul: E-W	♦ Q6	
HCP: 14	♣ 9853	

## Both hands (Answers Page)

### Board: 174

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 17

Contract: 5♦ North

North:

♠ T

♥ T85

♦ Q763

♣ AKQ98

South:

♠ AK32

♥ KQ72

♦ KJT5

♣ J

W N E S

Pass 2♦<sup>1</sup> Pass 2♥

Pass 3♦ Pass 4♣

Pass 4♦ Pass 4♥

Pass 5♦ All Pass

1. Inverted minors

### Board: 175

Dealer: North

Vul: Both

North HCP: 12

South HCP: 12

Contract: 2NT North

North:

♠ AQ65

♥ J974

♦ T84

♣ KQ

South:

♠ KT7

♥ 65

♦ AJ72

♣ A985

W N E S

Pass 1♦ Pass 2♦<sup>1</sup>

Pass 2NT All Pass

1. Inverted minors

### Board: 176

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 12+1

Contract: 3NT South

North:

♠ 853

♥ AQJ7

♦ AQJ2

♣ 85

South:

♠ K96

♥ T2

♦ KT865

♣ AQ4

W N E S

Pass 1♦ Pass 2♦<sup>1</sup>

Pass 2♥ Pass 3NT

All Pass

1. Inverted minors

### Board: 177

Dealer: South

Vul: None

North HCP: 12+1

South HCP: 18

Contract: 3NT North

North:

♠ 72

♥ K3

♦ A943

♣ AJT75

South:

♠ AKQJ

♥ Q54

♦ KT2

♣ K93

W N E S

Pass 2♣<sup>1</sup> Pass 2♦

Pass 3NT All Pass

1. Inverted minors

### Board: 178

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 12+1

Contract: 3NT South

North:

♠ AK97

♥ AJ4

♦ Q6

♣ 9853

South:

♠ 42

♥ 86

♦ K872

♣ AKQT6

W N E S

Pass 1♣ Pass 2♣<sup>1</sup>

Pass 2♥ Pass 3NT

All Pass

1. Inverted minors

## South hands

## Inverted\_Minors

<b>Board: 174</b>	♠ AK32	You bid first.
Dealer: South	♥ KQ72	The opponents are silent.
Vul: N-S	♦ KJT5	
HCP: 17	♣ J	

---

<b>Board: 175</b>	♠ KT7	Partner bids first.
Dealer: North	♥ 65	The opponents are silent.
Vul: Both	♦ AJ72	
HCP: 12	♣ A985	

---

<b>Board: 176</b>	♠ K96	Partner bids first.
Dealer: North	♥ T2	The opponents are silent.
Vul: N-S	♦ KT865	
HCP: 12+1	♣ AQ4	

---

<b>Board: 177</b>	♠ AKQJ	You bid first.
Dealer: South	♥ Q54	The opponents are silent.
Vul: None	♦ KT2	
HCP: 18	♣ K93	

---

<b>Board: 178</b>	♠ 42	Partner bids first.
Dealer: North	♥ 86	The opponents are silent.
Vul: E-W	♦ K872	
HCP: 12+1	♣ AKQT6	

## Both hands (Answers Page)

### Board: 174

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 17

Contract: 5♦ North

North:

♠ T

♥ T85

♦ Q763

♣ AKQ98

South:

♠ AK32

♥ KQ72

♦ KJT5

♣ J

W N E S

Pass 2♦<sup>1</sup> Pass 2♥

Pass 3♦ Pass 4♣

Pass 4♦ Pass 4♥

Pass 5♦ All Pass

1. Inverted minors

### Board: 175

Dealer: North

Vul: Both

North HCP: 12

South HCP: 12

Contract: 2NT North

North:

♠ AQ65

♥ J974

♦ T84

♣ KQ

South:

♠ KT7

♥ 65

♦ AJ72

♣ A985

W N E S

Pass 1♦ Pass 2♦<sup>1</sup>

Pass 2NT All Pass

1. Inverted minors

### Board: 176

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 12+1

Contract: 3NT South

North:

♠ 853

♥ AQJ7

♦ AQJ2

♣ 85

South:

♠ K96

♥ T2

♦ KT865

♣ AQ4

W N E S

Pass 1♦ Pass 2♦<sup>1</sup>

Pass 2♥ Pass 3NT

All Pass

1. Inverted minors

### Board: 177

Dealer: South

Vul: None

North HCP: 12+1

South HCP: 18

Contract: 3NT North

North:

♠ 72

♥ K3

♦ A943

♣ AJT75

South:

♠ AKQJ

♥ Q54

♦ KT2

♣ K93

W N E S

Pass 2♣<sup>1</sup> Pass 2♦

Pass 3NT All Pass

1. Inverted minors

### Board: 178

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 12+1

Contract: 3NT South

North:

♠ AK97

♥ AJ4

♦ Q6

♣ 9853

South:

♠ 42

♥ 86

♦ K872

♣ AKQT6

W N E S

Pass 1♣ Pass 2♣<sup>1</sup>

Pass 2♥ Pass 3NT

All Pass

1. Inverted minors



## North hands

## Inverted\_Minors

<b>Board: 179</b>	♠ A962	You bid first.
Dealer: North	♥ QJT9	The opponents are silent.
Vul: Both	♦ QJ	
HCP: 13	♣ KT2	

---

<b>Board: 180</b>	♠ 852	Partner bids first.
Dealer: South	♥ 7	The opponents are silent.
Vul: None	♦ KJ53	
HCP: 12+1	♣ AKJ63	

---

<b>Board: 181</b>	♠ QJT	You bid first.
Dealer: North	♥ QT4	The opponents are silent.
Vul: Both	♦ AK64	
HCP: 14	♣ Q82	

---

<b>Board: 182</b>	♠ K75	You bid first.
Dealer: North	♥ T93	The opponents are silent.
Vul: None	♦ AQT8	
HCP: 13	♣ A43	

---

<b>Board: 183</b>	♠ K43	Partner bids first.
Dealer: South	♥ A8	The opponents are silent.
Vul: N-S	♦ JT953	
HCP: 12+1	♣ KJ5	

## Both hands (Answers Page)

### Board: 179

Dealer: North

Vul: Both

North HCP: 13

South HCP: 11+2

Contract: 3♣ South

North:

♠ A962

♥ QJT9

♦ QJ

♣ KT2

South:

♠ Q7

♥ 5

♦ K986

♣ AQ8763

W	N	E	S
	1♣	Pass	2♣ <sup>1</sup>

Pass	2♥	Pass	3♣
------	----	------	----

All Pass

1. Inverted minors

### Board: 180

Dealer: South

Vul: None

North HCP: 12+1

South HCP: 13

Contract: 5♣ North

North:

♠ 852

♥ 7

♦ KJ53

♣ AKJ63

South:

♠ T74

♥ AKQ2

♦ AT9

♣ 954

W	N	E	S
			1♣

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

Pass	3♥ <sup>2</sup>	Pass	4♦
------	-----------------	------	----

Pass	5♣	All Pass	
------	----	----------	--

1. Inverted minors

2. Splinter

### Board: 181

Dealer: North

Vul: Both

North HCP: 14

South HCP: 11+1

Contract: 3NT North

North:

♠ QJT

♥ QT4

♦ AK64

♣ Q82

South:

♠ A32

♥ AJ5

♦ QT832

♣ 43

W	N	E	S
	1♦	Pass	2♦ <sup>1</sup>

Pass	2♥	Pass	3♦
------	----	------	----

Pass	3NT	All Pass	
------	-----	----------	--

1. Inverted minors

### Board: 182

Dealer: North

Vul: None

North HCP: 13

South HCP: 12

Contract: 3NT South

North:

♠ K75

♥ T93

♦ AQT8

♣ A43

South:

♠ JT8

♥ K4

♦ K964

♣ KQ98

W	N	E	S
	1♦	Pass	2♦ <sup>1</sup>

Pass	2♠	Pass	3NT
------	----	------	-----

All Pass

1. Inverted minors

### Board: 183

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 13

Contract: 3NT North

North:

♠ K43

♥ A8

♦ JT953

♣ KJ5

South:

♠ A52

♥ KQJT

♦ K642

♣ 72

W	N	E	S
			1♦

Pass	2♦ <sup>1</sup>	Pass	2♥
------	-----------------	------	----

Pass	3NT	All Pass	
------	-----	----------	--

1. Inverted minors

## South hands

## Inverted\_Minors

<b>Board: 179</b>	♠ Q7	Partner bids first.
Dealer: North	♥ 5	The opponents are silent.
Vul: Both	♦ K986	
HCP: 11+2	♣ AQ8763	

---

<b>Board: 180</b>	♠ T74	You bid first.
Dealer: South	♥ AKQ2	The opponents are silent.
Vul: None	♦ AT9	
HCP: 13	♣ 954	

---

<b>Board: 181</b>	♠ A32	Partner bids first.
Dealer: North	♥ AJ5	The opponents are silent.
Vul: Both	♦ QT832	
HCP: 11+1	♣ 43	

---

<b>Board: 182</b>	♠ JT8	Partner bids first.
Dealer: North	♥ K4	The opponents are silent.
Vul: None	♦ K964	
HCP: 12	♣ KQ98	

---

<b>Board: 183</b>	♠ A52	You bid first.
Dealer: South	♥ KQJT	The opponents are silent.
Vul: N-S	♦ K642	
HCP: 13	♣ 72	

## Both hands (Answers Page)

### Board: 179

Dealer: North

Vul: Both

North HCP: 13

South HCP: 11+2

Contract: 3♣ South

North:

♠ A962

♥ QJT9

♦ QJ

♣ KT2

South:

♠ Q7

♥ 5

♦ K986

♣ AQ8763

W	N	E	S
	1♣	Pass	2♣ <sup>1</sup>

Pass	2♥	Pass	3♣
------	----	------	----

All Pass

1. Inverted minors

### Board: 180

Dealer: South

Vul: None

North HCP: 12+1

South HCP: 13

Contract: 5♣ North

North:

♠ 852

♥ 7

♦ KJ53

♣ AKJ63

South:

♠ T74

♥ AKQ2

♦ AT9

♣ 954

W	N	E	S
			1♣

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

Pass	3♥ <sup>2</sup>	Pass	4♦
------	-----------------	------	----

Pass	5♣	All Pass	
------	----	----------	--

1. Inverted minors

2. Splinter

### Board: 181

Dealer: North

Vul: Both

North HCP: 14

South HCP: 11+1

Contract: 3NT North

North:

♠ QJT

♥ QT4

♦ AK64

♣ Q82

South:

♠ A32

♥ AJ5

♦ QT832

♣ 43

W	N	E	S
	1♦	Pass	2♦ <sup>1</sup>

Pass	2♥	Pass	3♦
------	----	------	----

Pass	3NT	All Pass	
------	-----	----------	--

1. Inverted minors

### Board: 182

Dealer: North

Vul: None

North HCP: 13

South HCP: 12

Contract: 3NT South

North:

♠ K75

♥ T93

♦ AQT8

♣ A43

South:

♠ JT8

♥ K4

♦ K964

♣ KQ98

W	N	E	S
	1♦	Pass	2♦ <sup>1</sup>

Pass	2♠	Pass	3NT
------	----	------	-----

All Pass

1. Inverted minors

### Board: 183

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 13

Contract: 3NT North

North:

♠ K43

♥ A8

♦ JT953

♣ KJ5

South:

♠ A52

♥ KQJT

♦ K642

♣ 72

W	N	E	S
			1♦

Pass	2♦ <sup>1</sup>	Pass	2♥
------	-----------------	------	----

Pass	3NT	All Pass	
------	-----	----------	--

1. Inverted minors

## North hands

## Inverted\_Minors

<b>Board: 184</b>	♠ Q4	You bid first.
Dealer: North	♥ AJ7	The opponents are silent.
Vul: E-W	♦ AQ82	
HCP: 18	♣ KQ42	

---

<b>Board: 185</b>	♠ 96	You bid first.
Dealer: North	♥ AJ76	The opponents are silent.
Vul: None	♦ Q93	
HCP: 14	♣ AQJ7	

---

<b>Board: 186</b>	♠ 875	Partner bids first.
Dealer: South	♥ KQ9	The opponents are silent.
Vul: N-S	♦ QJT75	
HCP: 12+1	♣ KJ	

---

<b>Board: 187</b>	♠ A4	Partner bids first.
Dealer: South	♥ K53	The opponents are silent.
Vul: E-W	♦ K92	
HCP: 11+1	♣ JT953	

---

<b>Board: 188</b>	♠ J	Partner bids first.
Dealer: South	♥ Q98	The opponents are silent.
Vul: N-S	♦ T6542	
HCP: 8+1	♣ KQ95	

## Both hands (Answers Page)

### Board: 184

Dealer: North

Vul: E-W

North HCP: 18

South HCP: 11+1

Contract: 3NT South

North:

♠ Q4

♥ AJ7

♦ AQ82

♣ KQ42

South:

♠ A97

♥ 852

♦ K9753

♣ A3

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

1. Inverted minors

### Board: 185

Dealer: North

Vul: None

North HCP: 14

South HCP: 12+1

Contract: 5♣ South

North:

♠ 96

♥ AJ76

♦ Q93

♣ AQJ7

South:

♠ Q72

♥ 8

♦ AKT2

♣ KT985

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

1. Inverted minors

2. Splinter

### Board: 186

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 12

Contract: 3NT North

North:

♠ 875

♥ KQ9

♦ QJT75

♣ KJ

South:

♠ KQ62

♥ 43

♦ AK64

♣ T62

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

1. Inverted minors

### Board: 187

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 14+2

Contract: 3NT North

North:

♠ A4

♥ K53

♦ K92

♣ JT953

South:

♠ KQ

♥ T72

♦ 63

♣ AKQ862

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

1. Inverted minors

### Board: 188

Dealer: South

Vul: N-S

North HCP: 8+1

South HCP: 19

Contract: 3NT South

North:

♠ J

♥ Q98

♦ T6542

♣ KQ95

South:

♠ QT82

♥ AKJT

♦ AJ7

♣ A8

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

## South hands

## Inverted\_Minors

<b>Board: 184</b>	♠ A97	Partner bids first.
Dealer: North	♥ 852	The opponents are silent.
Vul: E-W	♦ K9753	
HCP: 11+1	♣ A3	

---

<b>Board: 185</b>	♠ Q72	Partner bids first.
Dealer: North	♥ 8	The opponents are silent.
Vul: None	♦ AKT2	
HCP: 12+1	♣ KT985	

---

<b>Board: 186</b>	♠ KQ62	You bid first.
Dealer: South	♥ 43	The opponents are silent.
Vul: N-S	♦ AK64	
HCP: 12	♣ T62	

---

<b>Board: 187</b>	♠ KQ	You bid first.
Dealer: South	♥ T72	The opponents are silent.
Vul: E-W	♦ 63	
HCP: 14+2	♣ AKQ862	

---

<b>Board: 188</b>	♠ QT82	You bid first.
Dealer: South	♥ AKJT	The opponents are silent.
Vul: N-S	♦ AJ7	
HCP: 19	♣ A8	

## Both hands (Answers Page)

### Board: 184

Dealer: North

Vul: E-W

North HCP: 18

South HCP: 11+1

Contract: 3NT South

North:

♠ Q4

♥ AJ7

♦ AQ82

♣ KQ42

South:

♠ A97

♥ 852

♦ K9753

♣ A3

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

1. Inverted minors

### Board: 185

Dealer: North

Vul: None

North HCP: 14

South HCP: 12+1

Contract: 5♣ South

North:

♠ 96

♥ AJ76

♦ Q93

♣ AQJ7

South:

♠ Q72

♥ 8

♦ AKT2

♣ KT985

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

1. Inverted minors

2. Splinter

### Board: 186

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 12

Contract: 3NT North

North:

♠ 875

♥ KQ9

♦ QJT75

♣ KJ

South:

♠ KQ62

♥ 43

♦ AK64

♣ T62

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

1. Inverted minors

### Board: 187

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 14+2

Contract: 3NT North

North:

♠ A4

♥ K53

♦ K92

♣ JT953

South:

♠ KQ

♥ T72

♦ 63

♣ AKQ862

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

1. Inverted minors

### Board: 188

Dealer: South

Vul: N-S

North HCP: 8+1

South HCP: 19

Contract: 3NT South

North:

♠ J

♥ Q98

♦ T6542

♣ KQ95

South:

♠ QT82

♥ AKJT

♦ AJ7

♣ A8

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



## North hands

## Inverted\_Minors

<b>Board: 189</b>	♠ AT9	You bid first.
Dealer: North	♥ A985	The opponents are silent.
Vul: E-W	♦ AJ6	
HCP: 13	♣ 654	

---

<b>Board: 190</b>	♠ K752	You bid first.
Dealer: North	♥ AQ7	The opponents are silent.
Vul: Both	♦ 7653	
HCP: 14	♣ AJ	

---

<b>Board: 191</b>	♠ J64	Partner bids first.
Dealer: South	♥ AT	The opponents are silent.
Vul: None	♦ KJ97	
HCP: 12	♣ KT65	

---

<b>Board: 192</b>	♠ QT6	Partner bids first.
Dealer: South	♥ Q	The opponents are silent.
Vul: Both	♦ KJT52	
HCP: 11+1	♣ K973	

---

<b>Board: 193</b>	♠ T6	Partner bids first.
Dealer: South	♥ K5	The opponents are silent.
Vul: N-S	♦ AK93	
HCP: 11+1	♣ JT852	

## Both hands (Answers Page)

### Board: 189

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 9+2

Contract: 3♣ South

North:

♠ AT9

♥ A985

♦ AJ6

♣ 654

South:

♠ 52

♥ Q

♦ Q9852

♣ KQ972

W	N	E	S
	1♣	Pass	3♣

All Pass

### Board: 190

Dealer: North

Vul: Both

North HCP: 14

South HCP: 12

Contract: 3NT South

North:

♠ K752

♥ AQ7

♦ 7653

♣ AJ

South:

♠ AJ4

♥ K64

♦ A984

♣ 654

W	N	E	S
	1♦	Pass	2♦ <sup>1</sup>

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

All Pass

1. Inverted minors

### Board: 191

Dealer: South

Vul: None

North HCP: 12

South HCP: 14

Contract: 3NT North

North:

♠ J64

♥ AT

♦ KJ97

♣ KT65

South:

♠ KQ95

♥ Q94

♦ AQ84

♣ J9

W	N	E	S
			1♦

Pass	2♦ <sup>1</sup>	Pass	2♥
------	-----------------	------	----

Pass	3NT	All Pass	
------	-----	----------	--

1. Inverted minors

### Board: 192

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 18

Contract: 3NT South

North:

♠ QT6

♥ Q

♦ KJT52

♣ K973

South:

♠ AK97

♥ KT97

♦ A93

♣ A5

W	N	E	S
			1♦

Pass	2♦ <sup>1</sup>	Pass	3NT
------	-----------------	------	-----

All Pass

1. Inverted minors

### Board: 193

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 14

Contract: 3NT North

North:

♠ T6

♥ K5

♦ AK93

♣ JT852

South:

♠ A3

♥ AT4

♦ 8654

♣ AQ74

W	N	E	S
			1♦

Pass	2♦ <sup>1</sup>	Pass	2♥
------	-----------------	------	----

Pass	3NT	All Pass	
------	-----	----------	--

1. Inverted minors

## South hands

## Inverted\_Minors

<b>Board: 189</b>	♠ 52	Partner bids first.
Dealer: North	♥ Q	The opponents are silent.
Vul: E-W	♦ Q9852	
HCP: 9+2	♣ KQ972	

---

<b>Board: 190</b>	♠ AJ4	Partner bids first.
Dealer: North	♥ K64	The opponents are silent.
Vul: Both	♦ A984	
HCP: 12	♣ 654	

---

<b>Board: 191</b>	♠ KQ95	You bid first.
Dealer: South	♥ Q94	The opponents are silent.
Vul: None	♦ AQ84	
HCP: 14	♣ J9	

---

<b>Board: 192</b>	♠ AK97	You bid first.
Dealer: South	♥ KT97	The opponents are silent.
Vul: Both	♦ A93	
HCP: 18	♣ A5	

---

<b>Board: 193</b>	♠ A3	You bid first.
Dealer: South	♥ AT4	The opponents are silent.
Vul: N-S	♦ 8654	
HCP: 14	♣ AQ74	

## Both hands (Answers Page)

### Board: 189

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 9+2

Contract: 3♣ South

North:

♠ AT9

♥ A985

♦ AJ6

♣ 654

South:

♠ 52

♥ Q

♦ Q9852

♣ KQ972

W	N	E	S
	1♣	Pass	3♣

All Pass

### Board: 190

Dealer: North

Vul: Both

North HCP: 14

South HCP: 12

Contract: 3NT South

North:

♠ K752

♥ AQ7

♦ 7653

♣ AJ

South:

♠ AJ4

♥ K64

♦ A984

♣ 654

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

1. Inverted minors

### Board: 191

Dealer: South

Vul: None

North HCP: 12

South HCP: 14

Contract: 3NT North

North:

♠ J64

♥ AT

♦ KJ97

♣ KT65

South:

♠ KQ95

♥ Q94

♦ AQ84

♣ J9

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

1. Inverted minors

### Board: 192

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 18

Contract: 3NT South

North:

♠ QT6

♥ Q

♦ KJT52

♣ K973

South:

♠ AK97

♥ KT97

♦ A93

♣ A5

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

1. Inverted minors

### Board: 193

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 14

Contract: 3NT North

North:

♠ T6

♥ K5

♦ AK93

♣ JT852

South:

♠ A3

♥ AT4

♦ 8654

♣ AQ74

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

1. Inverted minors

## North hands

## Inverted\_Minors

<b>Board: 194</b>	♠ T974	You bid first.
Dealer: North	♥ K84	The opponents are silent.
Vul: N-S	♦ KJ43	
HCP: 14	♣ AK	

---

<b>Board: 195</b>	♠ K4	Partner bids first.
Dealer: South	♥ 93	The opponents are silent.
Vul: E-W	♦ A542	
HCP: 12+1	♣ AJT85	

---

<b>Board: 196</b>	♠ K4	Partner bids first.
Dealer: South	♥ 72	The opponents are silent.
Vul: None	♦ JT54	
HCP: 11+1	♣ AK972	

---

<b>Board: 197</b>	♠ AQ96	You bid first.
Dealer: North	♥ AT95	The opponents are silent.
Vul: N-S	♦ T5	
HCP: 12	♣ Q74	

---

<b>Board: 198</b>	♠ AK7	You bid first.
Dealer: North	♥ KJ4	The opponents are silent.
Vul: E-W	♦ K9764	
HCP: 14+1	♣ 74	

## Both hands (Answers Page)

### Board: 194

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 11

Contract: 3NT South

North:

♠ T974

♥ K84

♦ KJ43

♣ AK

South:

♠ A6

♥ T76

♦ AQ65

♣ JT87

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

1. Inverted minors

### Board: 195

Dealer: South

Vul: E-W

North HCP: 12+1

South HCP: 12+1

Contract: 3NT North

North:

♠ K4

♥ 93

♦ A542

♣ AJT85

South:

♠ T9

♥ AKQ4

♦ QJ876

♣ 73

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

1. Inverted minors

### Board: 196

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 16+1

Contract: 5 ♦ South

North:

♠ K4

♥ 72

♦ JT54

♣ AK972

South:

♠ AT2

♥ QJ85

♦ AKQ97

♣ 6

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

1. Inverted minors

### Board: 197

Dealer: North

Vul: N-S

North HCP: 12

South HCP: 11+2

Contract: 3 ♣ South

North:

♠ AQ96

♥ AT95

♦ T5

♣ Q74

South:

♠ J2

♥ J

♦ AQ92

♣ KT9862

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

1. Inverted minors

### Board: 198

Dealer: North

Vul: E-W

North HCP: 14+1

South HCP: 12+1

Contract: 3NT South

North:

♠ AK7

♥ KJ4

♦ K9764

♣ 74

South:

♠ Q

♥ AT6

♦ QJT8

♣ KT853

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

1. Inverted minors

## South hands

## Inverted\_Minors

<b>Board: 194</b>	♠ A6	Partner bids first.
Dealer: North	♥ T76	The opponents are silent.
Vul: N-S	♦ AQ65	
HCP: 11	♣ JT87	

---

<b>Board: 195</b>	♠ T9	You bid first.
Dealer: South	♥ AKQ4	The opponents are silent.
Vul: E-W	♦ QJ876	
HCP: 12+1	♣ 73	

---

<b>Board: 196</b>	♠ AT2	You bid first.
Dealer: South	♥ QJ85	The opponents are silent.
Vul: None	♦ AKQ97	
HCP: 16+1	♣ 6	

---

<b>Board: 197</b>	♠ J2	Partner bids first.
Dealer: North	♥ J	The opponents are silent.
Vul: N-S	♦ AQ92	
HCP: 11+2	♣ KT9862	

---

<b>Board: 198</b>	♠ Q	Partner bids first.
Dealer: North	♥ AT6	The opponents are silent.
Vul: E-W	♦ QJT8	
HCP: 12+1	♣ KT853	

## Both hands (Answers Page)

### Board: 194

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 11

Contract: 3NT South

North:

♠ T974

♥ K84

♦ KJ43

♣ AK

South:

♠ A6

♥ T76

♦ AQ65

♣ JT87

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

1. Inverted minors

### Board: 195

Dealer: South

Vul: E-W

North HCP: 12+1

South HCP: 12+1

Contract: 3NT North

North:

♠ K4

♥ 93

♦ A542

♣ AJT85

South:

♠ T9

♥ AKQ4

♦ QJ876

♣ 73

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

1. Inverted minors

### Board: 196

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 16+1

Contract: 5 ♦ South

North:

♠ K4

♥ 72

♦ JT54

♣ AK972

South:

♠ AT2

♥ QJ85

♦ AKQ97

♣ 6

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

1. Inverted minors

### Board: 197

Dealer: North

Vul: N-S

North HCP: 12

South HCP: 11+2

Contract: 3 ♣ South

North:

♠ AQ96

♥ AT95

♦ T5

♣ Q74

South:

♠ J2

♥ J

♦ AQ92

♣ KT9862

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

1. Inverted minors

### Board: 198

Dealer: North

Vul: E-W

North HCP: 14+1

South HCP: 12+1

Contract: 3NT South

North:

♠ AK7

♥ KJ4

♦ K9764

♣ 74

South:

♠ Q

♥ AT6

♦ QJT8

♣ KT853

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

1. Inverted minors



## North hands

## Inverted\_Minors

<b>Board: 199</b>	♠ 4	Partner bids first.
Dealer: South	♥ AKJ	The opponents are silent.
Vul: N-S	♦ Q543	
HCP: 11+1	♣ JT632	

---

<b>Board: 200</b>	♠ 7	Partner bids first.
Dealer: South	♥ K84	The opponents are silent.
Vul: E-W	♦ K753	
HCP: 10+1	♣ A7532	

---

<b>Board: 201</b>	♠ A92	Partner bids first.
Dealer: South	♥ K43	The opponents are silent.
Vul: Both	♦ A8	
HCP: 12+1	♣ J9432	

---

<b>Board: 202</b>	♠ Q43	Partner bids first.
Dealer: South	♥ Q7	The opponents are silent.
Vul: None	♦ AT72	
HCP: 11	♣ K852	

---

<b>Board: 203</b>	♠ AK86	You bid first.
Dealer: North	♥ J864	The opponents are silent.
Vul: E-W	♦ JT	
HCP: 13	♣ A85	

## Both hands (Answers Page)

### Board: 199

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 14

Contract: 3NT North

North:

♠ 4

♥ AKJ

♦ Q543

♣ JT632

South:

♠ AQ86

♥ 8752

♦ AJ9

♣ K7

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2 ♠

Pass 3NT All Pass

1. Inverted minors

### Board: 200

Dealer: South

Vul: E-W

North HCP: 10+1

South HCP: 13

Contract: 3 ♣ North

North:

♠ 7

♥ K84

♦ K753

♣ A7532

South:

♠ AQT6

♥ 52

♦ AJ2

♣ QT94

W N E S

1 ♣

Pass 2 ♣<sup>1</sup> Pass 2 ♦

Pass 3 ♣ All Pass

1. Inverted minors

### Board: 201

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 13

Contract: 3NT North

North:

♠ A92

♥ K43

♦ A8

♣ J9432

South:

♠ QT4

♥ A96

♦ J97

♣ AQT8

W N E S

1 ♣

Pass 2 ♣<sup>1</sup> Pass 2 ♥

Pass 3NT All Pass

1. Inverted minors

### Board: 202

Dealer: South

Vul: None

North HCP: 11

South HCP: 12

Contract: 2NT South

North:

♠ Q43

♥ Q7

♦ AT72

♣ K852

South:

♠ KJ6

♥ AJT3

♦ K863

♣ 94

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2NT

All Pass

1. Inverted minors

### Board: 203

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 11+2

Contract: 3 ♣ South

North:

♠ AK86

♥ J864

♦ JT

♣ A85

South:

♠ J

♥ AT9

♦ 765

♣ KQJT76

W N E S

1 ♣ Pass 2 ♣<sup>1</sup>

Pass 2 ♥ Pass 3 ♣

All Pass

1. Inverted minors

## South hands

## Inverted\_Minors

<b>Board: 199</b>	♠ AQ86	You bid first.
Dealer: South	♥ 8752	The opponents are silent.
Vul: N-S	♦ AJ9	
HCP: 14	♣ K7	

---

<b>Board: 200</b>	♠ AQT6	You bid first.
Dealer: South	♥ 52	The opponents are silent.
Vul: E-W	♦ AJ2	
HCP: 13	♣ QT94	

---

<b>Board: 201</b>	♠ QT4	You bid first.
Dealer: South	♥ A96	The opponents are silent.
Vul: Both	♦ J97	
HCP: 13	♣ AQT8	

---

<b>Board: 202</b>	♠ KJ6	You bid first.
Dealer: South	♥ AJT3	The opponents are silent.
Vul: None	♦ K863	
HCP: 12	♣ 94	

---

<b>Board: 203</b>	♠ J	Partner bids first.
Dealer: North	♥ AT9	The opponents are silent.
Vul: E-W	♦ 765	
HCP: 11+2	♣ KQJT76	

## Both hands (Answers Page)

### Board: 199

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 14

Contract: 3NT North

North:

♠ 4

♥ AKJ

♦ Q543

♣ JT632

South:

♠ AQ86

♥ 8752

♦ AJ9

♣ K7

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2 ♠

Pass 3NT All Pass

1. Inverted minors

### Board: 200

Dealer: South

Vul: E-W

North HCP: 10+1

South HCP: 13

Contract: 3 ♣ North

North:

♠ 7

♥ K84

♦ K753

♣ A7532

South:

♠ AQT6

♥ 52

♦ AJ2

♣ QT94

W N E S

1 ♣

Pass 2 ♣<sup>1</sup> Pass 2 ♦

Pass 3 ♣ All Pass

1. Inverted minors

### Board: 201

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 13

Contract: 3NT North

North:

♠ A92

♥ K43

♦ A8

♣ J9432

South:

♠ QT4

♥ A96

♦ J97

♣ AQT8

W N E S

1 ♣

Pass 2 ♣<sup>1</sup> Pass 2 ♥

Pass 3NT All Pass

1. Inverted minors

### Board: 202

Dealer: South

Vul: None

North HCP: 11

South HCP: 12

Contract: 2NT South

North:

♠ Q43

♥ Q7

♦ AT72

♣ K852

South:

♠ KJ6

♥ AJT3

♦ K863

♣ 94

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2NT

All Pass

1. Inverted minors

### Board: 203

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 11+2

Contract: 3 ♣ South

North:

♠ AK86

♥ J864

♦ JT

♣ A85

South:

♠ J

♥ AT9

♦ 765

♣ KQJT76

W N E S

1 ♣ Pass 2 ♣<sup>1</sup>

Pass 2 ♥ Pass 3 ♣

All Pass

1. Inverted minors

## North hands

## Inverted\_Minors

<b>Board: 204</b>	♠ Q3	Partner bids first.
Dealer: South	♥ K43	The opponents are silent.
Vul: Both	♦ J976	
HCP: 12	♣ AQ74	

---

<b>Board: 205</b>	♠ AKT6	You bid first.
Dealer: North	♥ K986	The opponents are silent.
Vul: None	♦ KJ7	
HCP: 14	♣ 83	

---

<b>Board: 206</b>	♠ T5	Partner bids first.
Dealer: South	♥ A	The opponents are silent.
Vul: N-S	♦ AJ943	
HCP: 12+2	♣ K9753	

---

<b>Board: 207</b>	♠ J642	You bid first.
Dealer: North	♥ KJ54	The opponents are silent.
Vul: Both	♦ J4	
HCP: 13	♣ AK7	

## Both hands (Answers Page)

### Board: 204

Dealer: South

Vul: Both

North HCP: 12

South HCP: 19

Contract: 6 ♦ South

North:

♠ Q3

♥ K43

♦ J976

♣ AQ74

South:

♠ AK82

♥ QT

♦ AKT2

♣ K62

W N E S

Pass 2 ♦<sup>1</sup> Pass 2 ♠

Pass 3NT Pass 4 ♦

Pass 4 ♥ Pass 4NT

Pass 5 ♦<sup>2</sup> Pass 6 ♦

All Pass

1. Inverted minors

2. A=1/5 or 4/5

### Board: 205

Dealer: North

Vul: None

North HCP: 14

South HCP: 7+1

Contract: 3 ♦ South

North:

♠ AKT6

♥ K986

♦ KJ7

♣ 83

South:

♠ J87

♥ 7

♦ A8652

♣ Q975

W N E S

Pass 1 ♦ Pass 3 ♦

All Pass

### Board: 206

Dealer: South

Vul: N-S

North HCP: 12+2

South HCP: 12

Contract: 3 ♣ North

North:

♠ T5

♥ A

♦ AJ943

♣ K9753

South:

♠ AJ3

♥ J76

♦ QT6

♣ A842

W N E S

Pass 2 ♣<sup>1</sup> Pass 2NT

Pass 3 ♣ All Pass

1. Inverted minors

### Board: 207

Dealer: North

Vul: Both

North HCP: 13

South HCP: 12+1

Contract: 3 ♣ South

North:

♠ J642

♥ KJ54

♦ J4

♣ AK7

South:

♠ AK5

♥ A8

♦ 852

♣ JT943

W N E S

Pass 1 ♣ Pass 2 ♣<sup>1</sup>

Pass 2 ♥ Pass 3 ♣

All Pass

1. Inverted minors

## South hands

## Inverted\_Minors

<b>Board: 204</b>	♠ AK82	You bid first.
Dealer: South	♥ QT	The opponents are silent.
Vul: Both	♦ AKT2	
HCP: 19	♣ K62	

---

<b>Board: 205</b>	♠ J87	Partner bids first.
Dealer: North	♥ 7	The opponents are silent.
Vul: None	♦ A8652	
HCP: 7+1	♣ Q975	

---

<b>Board: 206</b>	♠ AJ3	You bid first.
Dealer: South	♥ J76	The opponents are silent.
Vul: N-S	♦ QT6	
HCP: 12	♣ A842	

---

<b>Board: 207</b>	♠ AK5	Partner bids first.
Dealer: North	♥ A8	The opponents are silent.
Vul: Both	♦ 852	
HCP: 12+1	♣ JT943	

## Both hands (Answers Page)

### Board: 204

Dealer: South

Vul: Both

North HCP: 12

South HCP: 19

Contract: 6 ♦ South

North:

♠ Q3

♥ K43

♦ J976

♣ AQ74

South:

♠ AK82

♥ QT

♦ AKT2

♣ K62

W N E S

Pass 1 ♦

Pass 2 ♦<sup>1</sup> Pass 2 ♠

Pass 3NT Pass 4 ♦

Pass 4 ♥ Pass 4NT

Pass 5 ♦<sup>2</sup> Pass 6 ♦

All Pass

1. Inverted minors

2. A=1/5 or 4/5

### Board: 205

Dealer: North

Vul: None

North HCP: 14

South HCP: 7+1

Contract: 3 ♦ South

North:

♠ AKT6

♥ K986

♦ KJ7

♣ 83

South:

♠ J87

♥ 7

♦ A8652

♣ Q975

W N E S

1 ♦ Pass 3 ♦

All Pass

### Board: 206

Dealer: South

Vul: N-S

North HCP: 12+2

South HCP: 12

Contract: 3 ♣ North

North:

♠ T5

♥ A

♦ AJ943

♣ K9753

South:

♠ AJ3

♥ J76

♦ QT6

♣ A842

W N E S

1 ♣

Pass 2 ♣<sup>1</sup> Pass 2NT

Pass 3 ♣ All Pass

1. Inverted minors

### Board: 207

Dealer: North

Vul: Both

North HCP: 13

South HCP: 12+1

Contract: 3 ♣ South

North:

♠ J642

♥ KJ54

♦ J4

♣ AK7

South:

♠ AK5

♥ A8

♦ 852

♣ JT943

W N E S

1 ♣ Pass 2 ♣<sup>1</sup>

Pass 2 ♥ Pass 3 ♣

All Pass

1. Inverted minors



## North hands

## Inverted\_Minors

<b>Board: 208</b>	♠ 54	Partner bids first.
Dealer: South	♥ 854	The opponents are silent.
Vul: None	♦ T9	
HCP: 10+2	♣ AKQJ73	

---

<b>Board: 209</b>	♠ QT7	You bid first.
Dealer: North	♥ A6	The opponents are silent.
Vul: N-S	♦ A62	
HCP: 13+1	♣ K7543	

---

<b>Board: 210</b>	♠ 84	Partner bids first.
Dealer: South	♥ T	The opponents are silent.
Vul: E-W	♦ KQJ874	
HCP: 9+2	♣ K983	

---

<b>Board: 211</b>	♠ J876	You bid first.
Dealer: North	♥ 643	The opponents are silent.
Vul: None	♦ AT5	
HCP: 12	♣ AQJ	

## Both hands (Answers Page)

### Board: 208

Dealer: South

Vul: None

North HCP: 10+2

South HCP: 19

Contract: 5 ♣ North

North:

♠ 54

♥ 854

♦ T9

♣ AKQJ73

South:

♠ AK76

♥ AQ7

♦ AQ

♣ 9654

W N E S

1 ♣

Pass 2 ♣<sup>1</sup> Pass 4 ♣

Pass 5 ♣ All Pass

1. Inverted minors

### Board: 209

Dealer: North

Vul: N-S

North HCP: 13+1

South HCP: 12+1

Contract: 5 ♣ North

North:

♠ QT7

♥ A6

♦ A62

♣ K7543

South:

♠ 42

♥ 954

♦ KQ9

♣ AQJT8

W N E S

1 ♣ Pass 2 ♣<sup>1</sup>

Pass 2 ♦ Pass 3 ♣

Pass 5 ♣ All Pass

1. Inverted minors

### Board: 210

Dealer: South

Vul: E-W

North HCP: 9+2

South HCP: 14

Contract: 3 ♦ North

North:

♠ 84

♥ T

♦ KQJ874

♣ K983

South:

♠ KQ75

♥ KQ86

♦ 653

♣ A2

W N E S

1 ♦

Pass 3 ♦ All Pass

### Board: 211

Dealer: North

Vul: None

North HCP: 12

South HCP: 12+1

Contract: 3NT South

North:

♠ J876

♥ 643

♦ AT5

♣ AQJ

South:

♠ A2

♥ AQ

♦ Q432

♣ 87654

W N E S

1 ♣ Pass 2 ♣<sup>1</sup>

Pass 2NT Pass 3NT

All Pass

1. Inverted minors

## South hands

## Inverted\_Minors

<b>Board: 208</b>	♠ AK76	You bid first.
Dealer: South	♥ AQ7	The opponents are silent.
Vul: None	♦ AQ	
HCP: 19	♣ 9654	

---

<b>Board: 209</b>	♠ 42	Partner bids first.
Dealer: North	♥ 954	The opponents are silent.
Vul: N-S	♦ KQ9	
HCP: 12+1	♣ AQJT8	

---

<b>Board: 210</b>	♠ KQ75	You bid first.
Dealer: South	♥ KQ86	The opponents are silent.
Vul: E-W	♦ 653	
HCP: 14	♣ A2	

---

<b>Board: 211</b>	♠ A2	Partner bids first.
Dealer: North	♥ AQ	The opponents are silent.
Vul: None	♦ Q432	
HCP: 12+1	♣ 87654	

## Both hands (Answers Page)

### Board: 208

Dealer: South

Vul: None

North HCP: 10+2

South HCP: 19

Contract: 5 ♣ North

North:

♠ 54

♥ 854

♦ T9

♣ AKQJ73

South:

♠ AK76

♥ AQ7

♦ AQ

♣ 9654

W N E S

1 ♣

Pass 2 ♣<sup>1</sup> Pass 4 ♣

Pass 5 ♣ All Pass

1. Inverted minors

### Board: 209

Dealer: North

Vul: N-S

North HCP: 13+1

South HCP: 12+1

Contract: 5 ♣ North

North:

♠ QT7

♥ A6

♦ A62

♣ K7543

South:

♠ 42

♥ 954

♦ KQ9

♣ AQJT8

W N E S

1 ♣ Pass 2 ♣<sup>1</sup>

Pass 2 ♦ Pass 3 ♣

Pass 5 ♣ All Pass

1. Inverted minors

### Board: 210

Dealer: South

Vul: E-W

North HCP: 9+2

South HCP: 14

Contract: 3 ♦ North

North:

♠ 84

♥ T

♦ KQJ874

♣ K983

South:

♠ KQ75

♥ KQ86

♦ 653

♣ A2

W N E S

1 ♦

Pass 3 ♦ All Pass

### Board: 211

Dealer: North

Vul: None

North HCP: 12

South HCP: 12+1

Contract: 3NT South

North:

♠ J876

♥ 643

♦ AT5

♣ AQJ

South:

♠ A2

♥ AQ

♦ Q432

♣ 87654

W N E S

1 ♣ Pass 2 ♣<sup>1</sup>

Pass 2NT Pass 3NT

All Pass

1. Inverted minors

## North hands

## Inverted\_Minors

<b>Board: 212</b>	♠ 9	Partner bids first.
Dealer: South	♥ 97	The opponents are silent.
Vul: N-S	♦ AJT6	
HCP: 9+2	♣ A98764	

---

<b>Board: 213</b>	♠ AT64	You bid first.
Dealer: North	♥ AQ62	The opponents are silent.
Vul: E-W	♦ Q9	
HCP: 12	♣ 954	

---

<b>Board: 214</b>	♠ A873	You bid first.
Dealer: North	♥ AK98	The opponents are silent.
Vul: Both	♦ J865	
HCP: 13	♣ J	

---

<b>Board: 215</b>	♠ AK43	You bid first.
Dealer: North	♥ KJ2	The opponents are silent.
Vul: N-S	♦ Q975	
HCP: 14	♣ JT	

## Both hands (Answers Page)

### Board: 212

Dealer: South

Vul: N-S

North HCP: 9+2

South HCP: 19

Contract: 6♣ North

North:

♠ 9

♥ 97

♦ AJT6

♣ A98764

South:

♠ AKJ4

♥ K82

♦ K7

♣ KQT3

W N E S

Pass 1♣

Pass 2♣<sup>1</sup> Pass 4♣

Pass 4♦ Pass 4♥

Pass 4NT Pass 5♠<sup>2</sup>

Pass 6♣ All Pass

1. Inverted minors

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

### Board: 213

Dealer: North

Vul: E-W

North HCP: 12

South HCP: 11+1

Contract: 3♣ South

North:

♠ AT64

♥ AQ62

♦ Q9

♣ 954

South:

♠ 82

♥ K8

♦ 7532

♣ AKJ62

W N E S

1♣ Pass 2♣<sup>1</sup>

Pass 2NT Pass 3♣

All Pass

1. Inverted minors

### Board: 214

Dealer: North

Vul: Both

North HCP: 13

South HCP: 12

Contract: 3NT South

North:

♠ A873

♥ AK98

♦ J865

♣ J

South:

♠ Q96

♥ J7

♦ AK74

♣ QT32

W N E S

1♦ Pass 2♦<sup>1</sup>

Pass 2♥ Pass 3NT

All Pass

1. Inverted minors

### Board: 215

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 9+1

Contract: 3♦ South

North:

♠ AK43

♥ KJ2

♦ Q975

♣ JT

South:

♠ 5

♥ 943

♦ KJT6

♣ KQ974

W N E S

1♦ Pass 3♦

All Pass

## South hands

## Inverted\_Minors

<b>Board: 212</b>	♠ AKJ4	You bid first.
Dealer: South	♥ K82	The opponents are silent.
Vul: N-S	♦ K7	
HCP: 19	♣ KQT3	

---

<b>Board: 213</b>	♠ 82	Partner bids first.
Dealer: North	♥ K8	The opponents are silent.
Vul: E-W	♦ 7532	
HCP: 11+1	♣ AKJ62	

---

<b>Board: 214</b>	♠ Q96	Partner bids first.
Dealer: North	♥ J7	The opponents are silent.
Vul: Both	♦ AK74	
HCP: 12	♣ QT32	

---

<b>Board: 215</b>	♠ 5	Partner bids first.
Dealer: North	♥ 943	The opponents are silent.
Vul: N-S	♦ KJT6	
HCP: 9+1	♣ KQ974	

## Both hands (Answers Page)

### Board: 212

Dealer: South

Vul: N-S

North HCP: 9+2

South HCP: 19

Contract: 6♣ North

North:

♠ 9

♥ 97

♦ AJT6

♣ A98764

South:

♠ AKJ4

♥ K82

♦ K7

♣ KQT3

W N E S

Pass 2♣<sup>1</sup> Pass 4♣

Pass 4♦ Pass 4♥

Pass 4NT Pass 5♠<sup>2</sup>

Pass 6♣ All Pass

1. Inverted minors

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

### Board: 213

Dealer: North

Vul: E-W

North HCP: 12

South HCP: 11+1

Contract: 3♣ South

North:

♠ AT64

♥ AQ62

♦ Q9

♣ 954

South:

♠ 82

♥ K8

♦ 7532

♣ AKJ62

W N E S

Pass 1♣ Pass 2♣<sup>1</sup>

Pass 2NT Pass 3♣

All Pass

1. Inverted minors

### Board: 214

Dealer: North

Vul: Both

North HCP: 13

South HCP: 12

Contract: 3NT South

North:

♠ A873

♥ AK98

♦ J865

♣ J

South:

♠ Q96

♥ J7

♦ AK74

♣ QT32

W N E S

Pass 1♦ Pass 2♦<sup>1</sup>

Pass 2♥ Pass 3NT

All Pass

1. Inverted minors

### Board: 215

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 9+1

Contract: 3♦ South

North:

♠ AK43

♥ KJ2

♦ Q975

♣ JT

South:

♠ 5

♥ 943

♦ KJT6

♣ KQ974

W N E S

Pass 1♦ Pass 3♦

All Pass



## North hands

## Inverted\_Minors

<b>Board: 216</b>	♠ J75	Partner bids first.
Dealer: South	♥ AQ	The opponents are silent.
Vul: E-W	♦ 97653	
HCP: 11+1	♣ KJT	

---

<b>Board: 217</b>	♠ KT85	You bid first.
Dealer: North	♥ KJ6	The opponents are silent.
Vul: Both	♦ Q97	
HCP: 12	♣ QJ8	

---

<b>Board: 218</b>	♠ J5	Partner bids first.
Dealer: South	♥ 983	The opponents are silent.
Vul: E-W	♦ 983	
HCP: 11+1	♣ AKQJ9	

---

<b>Board: 219</b>	♠ J54	You bid first.
Dealer: North	♥ AQ84	The opponents are silent.
Vul: Both	♦ AJ4	
HCP: 14	♣ Q72	

---

<b>Board: 220</b>	♠ A73	Partner bids first.
Dealer: South	♥ K96	The opponents are silent.
Vul: None	♦ 73	
HCP: 12+1	♣ KQT85	

## Both hands (Answers Page)

### Board: 216

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 16+1

Contract: 6 ♦ South

North:

♠ J75

♥ AQ

♦ 97653

♣ KJT

South:

♠ A

♥ J94

♦ AKT42

♣ A854

W N E S

Pass 2 ♦<sup>1</sup> Pass 4 ♦

Pass 4 ♥ Pass 4 ♠

Pass 5 ♦ Pass 6 ♦

All Pass

1. Inverted minors

### Board: 217

Dealer: North

Vul: Both

North HCP: 12

South HCP: 12+1

Contract: 2NT North

North:

♠ KT85

♥ KJ6

♦ Q97

♣ QJ8

South:

♠ AJ2

♥ 942

♦ K8

♣ AT543

W N E S

Pass 1 ♣ Pass 2 ♣<sup>1</sup>

Pass 2NT All Pass

1. Inverted minors

### Board: 218

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 14

Contract: 5 ♣ North

North:

♠ J5

♥ 983

♦ 983

♣ AKQJ9

South:

♠ AQ74

♥ T52

♦ AKJ

♣ 843

W N E S

Pass 2 ♣<sup>1</sup> Pass 2 ♦

Pass 5 ♣ All Pass

1. Inverted minors

### Board: 219

Dealer: North

Vul: Both

North HCP: 14

South HCP: 9+1

Contract: 3 ♣ South

North:

♠ J54

♥ AQ84

♦ AJ4

♣ Q72

South:

♠ K92

♥ J

♦ Q765

♣ KT964

W N E S

Pass 1 ♣ Pass 3 ♣

All Pass

### Board: 220

Dealer: South

Vul: None

North HCP: 12+1

South HCP: 12

Contract: 3NT North

North:

♠ A73

♥ K96

♦ 73

♣ KQT85

South:

♠ QJ92

♥ AJ8

♦ 985

♣ A74

W N E S

Pass 2 ♣<sup>1</sup> Pass 2NT

Pass 3NT All Pass

1. Inverted minors

## South hands

## Inverted\_Minors

<b>Board: 216</b>	♠ A	You bid first.
Dealer: South	♥ J94	The opponents are silent.
Vul: E-W	♦ AKT42	
HCP: 16+1	♣ A854	

---

<b>Board: 217</b>	♠ AJ2	Partner bids first.
Dealer: North	♥ 942	The opponents are silent.
Vul: Both	♦ K8	
HCP: 12+1	♣ AT543	

---

<b>Board: 218</b>	♠ AQ74	You bid first.
Dealer: South	♥ T52	The opponents are silent.
Vul: E-W	♦ AKJ	
HCP: 14	♣ 843	

---

<b>Board: 219</b>	♠ K92	Partner bids first.
Dealer: North	♥ J	The opponents are silent.
Vul: Both	♦ Q765	
HCP: 9+1	♣ KT964	

---

<b>Board: 220</b>	♠ QJ92	You bid first.
Dealer: South	♥ AJ8	The opponents are silent.
Vul: None	♦ 985	
HCP: 12	♣ A74	

## Both hands (Answers Page)

### Board: 216

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 16+1

Contract: 6 ♦ South

North:

♠ J75

♥ AQ

♦ 97653

♣ KJT

South:

♠ A

♥ J94

♦ AKT42

♣ A854

W N E S

Pass 2 ♦<sup>1</sup> Pass 4 ♦

Pass 4 ♥ Pass 4 ♠

Pass 5 ♦ Pass 6 ♦

All Pass

1. Inverted minors

### Board: 217

Dealer: North

Vul: Both

North HCP: 12

South HCP: 12+1

Contract: 2NT North

North:

♠ KT85

♥ KJ6

♦ Q97

♣ QJ8

South:

♠ AJ2

♥ 942

♦ K8

♣ AT543

W N E S

Pass 1 ♣ Pass 2 ♣<sup>1</sup>

Pass 2NT All Pass

1. Inverted minors

### Board: 218

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 14

Contract: 5 ♣ North

North:

♠ J5

♥ 983

♦ 983

♣ AKQJ9

South:

♠ AQ74

♥ T52

♦ AKJ

♣ 843

W N E S

Pass 2 ♣<sup>1</sup> Pass 2 ♦

Pass 5 ♣ All Pass

1. Inverted minors

### Board: 219

Dealer: North

Vul: Both

North HCP: 14

South HCP: 9+1

Contract: 3 ♣ South

North:

♠ J54

♥ AQ84

♦ AJ4

♣ Q72

South:

♠ K92

♥ J

♦ Q765

♣ KT964

W N E S

Pass 1 ♣ Pass 3 ♣

All Pass

### Board: 220

Dealer: South

Vul: None

North HCP: 12+1

South HCP: 12

Contract: 3NT North

North:

♠ A73

♥ K96

♦ 73

♣ KQT85

South:

♠ QJ92

♥ AJ8

♦ 985

♣ A74

W N E S

Pass 2 ♣<sup>1</sup> Pass 2NT

Pass 3NT All Pass

1. Inverted minors

## North hands

## Inverted\_Minors

**Board: 221**      ♠ AT9      Partner bids first.  
 Dealer: South      ♥ J5      The opponents are silent.  
 Vul: N-S      ♦ K8653  
 HCP: 11+1      ♣ K75

---

**Board: 222**      ♠ J74      Partner bids first.  
 Dealer: South      ♥ Q      The opponents are silent.  
 Vul: Both      ♦ J87  
 HCP: 9+2      ♣ AJ9843

---

**Board: 223**      ♠ T84      You bid first.  
 Dealer: North      ♥ J52      The opponents are silent.  
 Vul: None      ♦ AQJ5  
 HCP: 12      ♣ A92

---

**Board: 224**      ♠ AT5      Partner bids first.  
 Dealer: South      ♥ 3      The opponents are silent.  
 Vul: N-S      ♦ J9842  
 HCP: 8+1      ♣ QJ62

---

**Board: 225**      ♠ QJ43      You bid first.  
 Dealer: North      ♥ AQJ3      The opponents are silent.  
 Vul: E-W      ♦ T9  
 HCP: 14      ♣ A53

## Both hands (Answers Page)

### Board: 221

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 13

Contract: 3NT North

North:

♠ AT9

♥ J5

♦ K8653

♣ K75

South:

♠ KJ75

♥ A6

♦ AJ94

♣ 862

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2 ♥

Pass 3NT All Pass

1. Inverted minors

### Board: 222

Dealer: South

Vul: Both

North HCP: 9+2

South HCP: 14

Contract: 3 ♣ North

North:

♠ J74

♥ Q

♦ J87

♣ AJ9843

South:

♠ K852

♥ A983

♦ A2

♣ KT5

W N E S

1 ♣

Pass 3 ♣ All Pass

### Board: 223

Dealer: North

Vul: None

North HCP: 12

South HCP: 12+1

Contract: 2NT North

North:

♠ T84

♥ J52

♦ AQJ5

♣ A92

South:

♠ QJ

♥ QT

♦ K982

♣ KJ873

W N E S

1 ♦ Pass 2 ♦<sup>1</sup>

Pass 2NT All Pass

1. Inverted minors

### Board: 224

Dealer: South

Vul: N-S

North HCP: 8+1

South HCP: 18

Contract: 3NT South

North:

♠ AT5

♥ 3

♦ J9842

♣ QJ62

South:

♠ K963

♥ AK86

♦ KQ3

♣ K3

W N E S

1 ♦

Pass 3 ♦ Pass 3NT

All Pass

### Board: 225

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 11+1

Contract: 3NT North

North:

♠ QJ43

♥ AQJ3

♦ T9

♣ A53

South:

♠ 95

♥ K87

♦ AJ5

♣ QJ762

W N E S

1 ♣ Pass 2 ♣<sup>1</sup>

Pass 2 ♥ Pass 3 ♣

Pass 3NT All Pass

1. Inverted minors

## South hands

## Inverted\_Minors

<b>Board: 221</b>	♠ KJ75	You bid first.
Dealer: South	♥ A6	The opponents are silent.
Vul: N-S	♦ AJ94	
HCP: 13	♣ 862	

---

<b>Board: 222</b>	♠ K852	You bid first.
Dealer: South	♥ A983	The opponents are silent.
Vul: Both	♦ A2	
HCP: 14	♣ KT5	

---

<b>Board: 223</b>	♠ QJ	Partner bids first.
Dealer: North	♥ QT	The opponents are silent.
Vul: None	♦ K982	
HCP: 12+1	♣ KJ873	

---

<b>Board: 224</b>	♠ K963	You bid first.
Dealer: South	♥ AK86	The opponents are silent.
Vul: N-S	♦ KQ3	
HCP: 18	♣ K3	

---

<b>Board: 225</b>	♠ 95	Partner bids first.
Dealer: North	♥ K87	The opponents are silent.
Vul: E-W	♦ AJ5	
HCP: 11+1	♣ QJ762	

## Both hands (Answers Page)

### Board: 221

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 13

Contract: 3NT North

North:

♠ AT9

♥ J5

♦ K8653

♣ K75

South:

♠ KJ75

♥ A6

♦ AJ94

♣ 862

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2 ♥

Pass 3NT All Pass

1. Inverted minors

### Board: 222

Dealer: South

Vul: Both

North HCP: 9+2

South HCP: 14

Contract: 3 ♣ North

North:

♠ J74

♥ Q

♦ J87

♣ AJ9843

South:

♠ K852

♥ A983

♦ A2

♣ KT5

W N E S

1 ♣

Pass 3 ♣ All Pass

### Board: 223

Dealer: North

Vul: None

North HCP: 12

South HCP: 12+1

Contract: 2NT North

North:

♠ T84

♥ J52

♦ AQJ5

♣ A92

South:

♠ QJ

♥ QT

♦ K982

♣ KJ873

W N E S

1 ♦ Pass 2 ♦<sup>1</sup>

Pass 2NT All Pass

1. Inverted minors

### Board: 224

Dealer: South

Vul: N-S

North HCP: 8+1

South HCP: 18

Contract: 3NT South

North:

♠ AT5

♥ 3

♦ J9842

♣ QJ62

South:

♠ K963

♥ AK86

♦ KQ3

♣ K3

W N E S

1 ♦

Pass 3 ♦ Pass 3NT

All Pass

### Board: 225

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 11+1

Contract: 3NT North

North:

♠ QJ43

♥ AQJ3

♦ T9

♣ A53

South:

♠ 95

♥ K87

♦ AJ5

♣ QJ762

W N E S

1 ♣ Pass 2 ♣<sup>1</sup>

Pass 2 ♥ Pass 3 ♣

Pass 3NT All Pass

1. Inverted minors



## North hands

## Inverted\_Minors

**Board: 226**      ♠ A42      Partner bids first.  
 Dealer: South      ♥ T3      The opponents are silent.  
 Vul: N-S      ♦ KJT62  
 HCP: 12+1      ♣ KJ8

---

**Board: 227**      ♠ A97      Partner bids first.  
 Dealer: South      ♥ 73      The opponents are silent.  
 Vul: E-W      ♦ KJ872  
 HCP: 11+1      ♣ K64

---

**Board: 228**      ♠ Q543      You bid first.  
 Dealer: North      ♥ AK93      The opponents are silent.  
 Vul: Both      ♦ A864  
 HCP: 15      ♣ Q

---

**Board: 229**      ♠ A75      You bid first.  
 Dealer: North      ♥ KJ98      The opponents are silent.  
 Vul: N-S      ♦ J64  
 HCP: 13      ♣ KJ2

---

**Board: 230**      ♠ Q5      Partner bids first.  
 Dealer: South      ♥ K87      The opponents are silent.  
 Vul: E-W      ♦ AK953  
 HCP: 12+1      ♣ 875

## Both hands (Answers Page)

### Board: 226

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 12

Contract: 3 ♦ North

North:

♠ A42

♥ T3

♦ KJT62

♣ KJ8

South:

♠ QJT

♥ AJ84

♦ A754

♣ T5

W N E S

Pass 2 ♦<sup>1</sup> Pass 2NT

Pass 3 ♦ All Pass

1. Inverted minors

### Board: 227

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 13

Contract: 3NT North

North:

♠ A97

♥ 73

♦ KJ872

♣ K64

South:

♠ K853

♥ AKJT

♦ T94

♣ QT

W N E S

Pass 2 ♦<sup>1</sup> Pass 2 ♥

Pass 3NT All Pass

1. Inverted minors

### Board: 228

Dealer: North

Vul: Both

North HCP: 15

South HCP: 12

Contract: 3NT South

North:

♠ Q543

♥ AK93

♦ A864

♣ Q

South:

♠ A92

♥ Q75

♦ Q975

♣ KJ2

W N E S

Pass 1 ♦<sup>1</sup> Pass 2 ♦<sup>1</sup>

Pass 2 ♥ Pass 3NT

All Pass

1. Inverted minors

### Board: 229

Dealer: North

Vul: N-S

North HCP: 13

South HCP: 12+1

Contract: 5 ♣ South

North:

♠ A75

♥ KJ98

♦ J64

♣ KJ2

South:

♠ 8

♥ A75

♦ Q875

♣ AQ873

W N E S

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

Pass 2 ♥<sup>2</sup> Pass 3 ♠<sup>2</sup>

Pass 4 ♥<sup>2</sup> Pass 5 ♣

All Pass

1. Inverted minors

2. Splinter

### Board: 230

Dealer: South

Vul: E-W

North HCP: 12+1

South HCP: 15

Contract: 5 ♦ North

North:

♠ Q5

♥ K87

♦ AK953

♣ 875

South:

♠ AK87

♥ 6

♦ Q872

♣ AQT6

W N E S

Pass 2 ♦<sup>1</sup> Pass 4 ♥<sup>2</sup>

Pass 5 ♦ All Pass

1. Inverted minors

2. Splinter

## South hands

## Inverted\_Minors

<b>Board: 226</b>	♠ QJT	You bid first.
Dealer: South	♥ AJ84	The opponents are silent.
Vul: N-S	♦ A754	
HCP: 12	♣ T5	

---

<b>Board: 227</b>	♠ K853	You bid first.
Dealer: South	♥ AKJT	The opponents are silent.
Vul: E-W	♦ T94	
HCP: 13	♣ QT	

---

<b>Board: 228</b>	♠ A92	Partner bids first.
Dealer: North	♥ Q75	The opponents are silent.
Vul: Both	♦ Q975	
HCP: 12	♣ KJ2	

---

<b>Board: 229</b>	♠ 8	Partner bids first.
Dealer: North	♥ A75	The opponents are silent.
Vul: N-S	♦ Q875	
HCP: 12+1	♣ AQ873	

---

<b>Board: 230</b>	♠ AK87	You bid first.
Dealer: South	♥ 6	The opponents are silent.
Vul: E-W	♦ Q872	
HCP: 15	♣ AQT6	

## Both hands (Answers Page)

### Board: 226

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 12

Contract: 3♦ North

North:

♠ A42

♥ T3

♦ KJT62

♣ KJ8

South:

♠ QJT

♥ AJ84

♦ A754

♣ T5

W N E S

Pass 2♦<sup>1</sup> Pass 2NT

Pass 3♦ All Pass

1. Inverted minors

### Board: 227

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 13

Contract: 3NT North

North:

♠ A97

♥ 73

♦ KJ872

♣ K64

South:

♠ K853

♥ AKJT

♦ T94

♣ QT

W N E S

Pass 2♦<sup>1</sup> Pass 2♥

Pass 3NT All Pass

1. Inverted minors

### Board: 228

Dealer: North

Vul: Both

North HCP: 15

South HCP: 12

Contract: 3NT South

North:

♠ Q543

♥ AK93

♦ A864

♣ Q

South:

♠ A92

♥ Q75

♦ Q975

♣ KJ2

W N E S

Pass 1♦<sup>1</sup> Pass 2♦<sup>1</sup>

Pass 2♥ Pass 3NT

All Pass

1. Inverted minors

### Board: 229

Dealer: North

Vul: N-S

North HCP: 13

South HCP: 12+1

Contract: 5♣ South

North:

♠ A75

♥ KJ98

♦ J64

♣ KJ2

South:

♠ 8

♥ A75

♦ Q875

♣ AQ873

W N E S

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

Pass 2♥<sup>2</sup> Pass 3♠<sup>2</sup>

Pass 4♥<sup>2</sup> Pass 5♣

All Pass

1. Inverted minors

2. Splinter

### Board: 230

Dealer: South

Vul: E-W

North HCP: 12+1

South HCP: 15

Contract: 5♦ North

North:

♠ Q5

♥ K87

♦ AK953

♣ 875

South:

♠ AK87

♥ 6

♦ Q872

♣ AQT6

W N E S

Pass 2♦<sup>1</sup> Pass 4♥<sup>2</sup>

Pass 5♦ All Pass

1. Inverted minors

2. Splinter

<b>Board: 231</b>	♠ AJT	You bid first.
Dealer: North	♥ 52	The opponents are silent.
Vul: None	♦ AQJ6	
HCP: 19	♣ AKT2	

---

<b>Board: 232</b>	♠ Q7	Partner bids first.
Dealer: South	♥ A5	The opponents are silent.
Vul: E-W	♦ 763	
HCP: 10+2	♣ AT7653	

---

<b>Board: 233</b>	♠ QT5	You bid first.
Dealer: North	♥ AT95	The opponents are silent.
Vul: Both	♦ AQ8	
HCP: 14	♣ Q53	

---

<b>Board: 234</b>	♠ AJ	Partner bids first.
Dealer: South	♥ J6	The opponents are silent.
Vul: N-S	♦ J983	
HCP: 11+1	♣ KJT75	

## Both hands (Answers Page)

### Board: 231

Dealer: North

Vul: None

North HCP: 19

South HCP: 11+1

Contract: 6♦ North

North:

♠ AJT

♥ 52

♦ AQJ6

♣ AKT2

South:

♠ 3

♥ AJ6

♦ KT982

♣ QJ65

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

1. Inverted minors

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

### Board: 232

Dealer: South

Vul: E-W

North HCP: 10+2

South HCP: 18

Contract: 5♣ North

North:

♠ Q7

♥ A5

♦ 763

♣ AT7653

South:

♠ KT

♥ KJ62

♦ KQ4

♣ KQJ4

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

1. Inverted minors

### Board: 233

Dealer: North

Vul: Both

North HCP: 14

South HCP: 12+2

Contract: 5♣ South

North:

♠ QT5

♥ AT95

♦ AQ8

♣ Q53

South:

♠ A3

♥ 62

♦ 742

♣ AKJ862

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

1. Inverted minors

### Board: 234

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 18

Contract: 5♣ South

North:

♠ AJ

♥ J6

♦ J983

♣ KJT75

South:

♠ KQ72

♥ A95

♦ K52

♣ AQ8

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

1. Inverted minors

## South hands

## Inverted\_Minors

<b>Board: 231</b>	♠ 3	Partner bids first.
Dealer: North	♥ AJ6	The opponents are silent.
Vul: None	♦ KT982	
HCP: 11+1	♣ QJ65	

---

<b>Board: 232</b>	♠ KT	You bid first.
Dealer: South	♥ KJ62	The opponents are silent.
Vul: E-W	♦ KQ4	
HCP: 18	♣ KQJ4	

---

<b>Board: 233</b>	♠ A3	Partner bids first.
Dealer: North	♥ 62	The opponents are silent.
Vul: Both	♦ 742	
HCP: 12+2	♣ AKJ862	

---

<b>Board: 234</b>	♠ KQ72	You bid first.
Dealer: South	♥ A95	The opponents are silent.
Vul: N-S	♦ K52	
HCP: 18	♣ AQ8	

## Both hands (Answers Page)

### Board: 231

Dealer: North

Vul: None

North HCP: 19

South HCP: 11+1

Contract: 6♦ North

North:

♠ AJT

♥ 52

♦ AQJ6

♣ AKT2

South:

♠ 3

♥ AJ6

♦ KT982

♣ QJ65

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

1. Inverted minors

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

### Board: 232

Dealer: South

Vul: E-W

North HCP: 10+2

South HCP: 18

Contract: 5♣ North

North:

♠ Q7

♥ A5

♦ 763

♣ AT7653

South:

♠ KT

♥ KJ62

♦ KQ4

♣ KQJ4

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

1. Inverted minors

### Board: 233

Dealer: North

Vul: Both

North HCP: 14

South HCP: 12+2

Contract: 5♣ South

North:

♠ QT5

♥ AT95

♦ AQ8

♣ Q53

South:

♠ A3

♥ 62

♦ 742

♣ AKJ862

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

1. Inverted minors

### Board: 234

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 18

Contract: 5♣ South

North:

♠ AJ

♥ J6

♦ J983

♣ KJT75

South:

♠ KQ72

♥ A95

♦ K52

♣ AQ8

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

1. Inverted minors



## North hands

## Inverted\_Minors

<b>Board: 235</b>	♠ AK4	Partner bids first.
Dealer: South	♥ 98	The opponents are silent.
Vul: N-S	♦ QJ873	
HCP: 12+1	♣ Q72	

---

<b>Board: 236</b>	♠ AT65	You bid first.
Dealer: North	♥ K5	The opponents are silent.
Vul: E-W	♦ KT763	
HCP: 13+1	♣ K2	

---

<b>Board: 237</b>	♠ K6	Partner bids first.
Dealer: South	♥ JT8	The opponents are silent.
Vul: N-S	♦ A543	
HCP: 12	♣ KJ74	

---

<b>Board: 238</b>	♠ K9	Partner bids first.
Dealer: South	♥ 5	The opponents are silent.
Vul: E-W	♦ A9542	
HCP: 10+2	♣ KT543	

---

<b>Board: 239</b>	♠ A43	Partner bids first.
Dealer: South	♥ Q4	The opponents are silent.
Vul: Both	♦ 7642	
HCP: 11	♣ KQT9	

## Both hands (Answers Page)

### Board: 235

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 13

Contract: 3NT North

North:

♠ AK4

♥ 98

♦ QJ873

♣ Q72

South:

♠ Q865

♥ AT3

♦ AT94

♣ K6

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2 ♥

Pass 3NT All Pass

1. Inverted minors

### Board: 236

Dealer: North

Vul: E-W

North HCP: 13+1

South HCP: 12

Contract: 3NT South

North:

♠ AT65

♥ K5

♦ KT763

♣ K2

South:

♠ 93

♥ A73

♦ AQJ2

♣ J864

W N E S

1 ♦ Pass 2 ♦<sup>1</sup>

Pass 2 ♥ Pass 3NT

All Pass

1. Inverted minors

### Board: 237

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 14

Contract: 3NT North

North:

♠ K6

♥ JT8

♦ A543

♣ KJ74

South:

♠ AQJ5

♥ Q753

♦ QJT2

♣ Q

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2 ♥

Pass 3NT All Pass

1. Inverted minors

### Board: 238

Dealer: South

Vul: E-W

North HCP: 10+2

South HCP: 19

Contract: 6 ♦ North

North:

♠ K9

♥ 5

♦ A9542

♣ KT543

South:

♠ AQ75

♥ KQ97

♦ KJ73

♣ A

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 4 ♦

Pass 4NT Pass 5 ♣<sup>2</sup>

Pass 6 ♦ All Pass

1. Inverted minors

2. A=0/5 or 3/5

### Board: 239

Dealer: South

Vul: Both

North HCP: 11

South HCP: 13

Contract: 3NT North

North:

♠ A43

♥ Q4

♦ 7642

♣ KQT9

South:

♠ QT92

♥ K953

♦ A83

♣ A4

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2 ♥

Pass 3NT All Pass

1. Inverted minors

## South hands

## Inverted\_Minors

<b>Board: 235</b>	♠ Q865	You bid first.
Dealer: South	♥ AT3	The opponents are silent.
Vul: N-S	♦ AT94	
HCP: 13	♣ K6	

---

<b>Board: 236</b>	♠ 93	Partner bids first.
Dealer: North	♥ A73	The opponents are silent.
Vul: E-W	♦ AQJ2	
HCP: 12	♣ J864	

---

<b>Board: 237</b>	♠ AQJ5	You bid first.
Dealer: South	♥ Q753	The opponents are silent.
Vul: N-S	♦ QJT2	
HCP: 14	♣ Q	

---

<b>Board: 238</b>	♠ AQ75	You bid first.
Dealer: South	♥ KQ97	The opponents are silent.
Vul: E-W	♦ KJ73	
HCP: 19	♣ A	

---

<b>Board: 239</b>	♠ QT92	You bid first.
Dealer: South	♥ K953	The opponents are silent.
Vul: Both	♦ A83	
HCP: 13	♣ A4	

## Both hands (Answers Page)

### Board: 235

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 13

Contract: 3NT North

North:

♠ AK4

♥ 98

♦ QJ873

♣ Q72

South:

♠ Q865

♥ AT3

♦ AT94

♣ K6

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2 ♥

Pass 3NT All Pass

1. Inverted minors

### Board: 236

Dealer: North

Vul: E-W

North HCP: 13+1

South HCP: 12

Contract: 3NT South

North:

♠ AT65

♥ K5

♦ KT763

♣ K2

South:

♠ 93

♥ A73

♦ AQJ2

♣ J864

W N E S

1 ♦ 2 ♦<sup>1</sup>

Pass 2 ♥ Pass 3NT

All Pass

1. Inverted minors

### Board: 237

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 14

Contract: 3NT North

North:

♠ K6

♥ JT8

♦ A543

♣ KJ74

South:

♠ AQJ5

♥ Q753

♦ QJT2

♣ Q

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2 ♥

Pass 3NT All Pass

1. Inverted minors

### Board: 238

Dealer: South

Vul: E-W

North HCP: 10+2

South HCP: 19

Contract: 6 ♦ North

North:

♠ K9

♥ 5

♦ A9542

♣ KT543

South:

♠ AQ75

♥ KQ97

♦ KJ73

♣ A

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 4 ♦

Pass 4NT Pass 5 ♣<sup>2</sup>

Pass 6 ♦ All Pass

1. Inverted minors

2. A=0/5 or 3/5

### Board: 239

Dealer: South

Vul: Both

North HCP: 11

South HCP: 13

Contract: 3NT North

North:

♠ A43

♥ Q4

♦ 7642

♣ KQT9

South:

♠ QT92

♥ K953

♦ A83

♣ A4

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2 ♥

Pass 3NT All Pass

1. Inverted minors

## North hands

## Inverted\_Minors

<b>Board: 240</b>	♠ JT73	You bid first.
Dealer: North	♥ AQ6	The opponents are silent.
Vul: N-S	♦ A754	
HCP: 14	♣ K9	

---

<b>Board: 241</b>	♠ AKQT	You bid first.
Dealer: North	♥ AQ8	The opponents are silent.
Vul: E-W	♦ QJ43	
HCP: 18	♣ 76	

---

<b>Board: 242</b>	♠ AQ97	You bid first.
Dealer: North	♥ KQ3	The opponents are silent.
Vul: None	♦ 643	
HCP: 14	♣ K97	

---

<b>Board: 243</b>	♠ A83	You bid first.
Dealer: North	♥ A984	The opponents are silent.
Vul: E-W	♦ AK84	
HCP: 18	♣ K6	

## Both hands (Answers Page)

### Board: 240

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 12

Contract: 3NT South

North:

♠ JT73

♥ AQ6

♦ A754

♣ K9

South:

♠ KQ6

♥ T3

♦ QJ96

♣ A762

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

1. Inverted minors

### Board: 241

Dealer: North

Vul: E-W

North HCP: 18

South HCP: 10+2

Contract: 5 ♦ South

North:

♠ AKQT

♥ AQ8

♦ QJ43

♣ 76

South:

♠ 65

♥ 54

♦ AKT972

♣ K84

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

1. Inverted minors

### Board: 242

Dealer: North

Vul: None

North HCP: 14

South HCP: 11+1

Contract: 3NT South

North:

♠ AQ97

♥ KQ3

♦ 643

♣ K97

South:

♠ 542

♥ A72

♦ A2

♣ QJ864

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

1. Inverted minors

### Board: 243

Dealer: North

Vul: E-W

North HCP: 18

South HCP: 12+1

Contract: 6 ♦ North

North:

♠ A83

♥ A984

♦ AK84

♣ K6

South:

♠ 96

♥ K6

♦ QJ76

♣ AQT85

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

1. Inverted minors

2. A=1/5 or 4/5

## South hands

## Inverted\_Minors

<b>Board: 240</b>	♠ KQ6	Partner bids first.
Dealer: North	♥ T3	The opponents are silent.
Vul: N-S	♦ QJ96	
HCP: 12	♣ A762	

---

<b>Board: 241</b>	♠ 65	Partner bids first.
Dealer: North	♥ 54	The opponents are silent.
Vul: E-W	♦ AKT972	
HCP: 10+2	♣ K84	

---

<b>Board: 242</b>	♠ 542	Partner bids first.
Dealer: North	♥ A72	The opponents are silent.
Vul: None	♦ A2	
HCP: 11+1	♣ QJ864	

---

<b>Board: 243</b>	♠ 96	Partner bids first.
Dealer: North	♥ K6	The opponents are silent.
Vul: E-W	♦ QJ76	
HCP: 12+1	♣ AQT85	

## Both hands (Answers Page)

### Board: 240

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 12

Contract: 3NT South

North:

♠ JT73

♥ AQ6

♦ A754

♣ K9

South:

♠ KQ6

♥ T3

♦ QJ96

♣ A762

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

1. Inverted minors

### Board: 241

Dealer: North

Vul: E-W

North HCP: 18

South HCP: 10+2

Contract: 5 ♦ South

North:

♠ AKQT

♥ AQ8

♦ QJ43

♣ 76

South:

♠ 65

♥ 54

♦ AKT972

♣ K84

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

1. Inverted minors

### Board: 242

Dealer: North

Vul: None

North HCP: 14

South HCP: 11+1

Contract: 3NT South

North:

♠ AQ97

♥ KQ3

♦ 643

♣ K97

South:

♠ 542

♥ A72

♦ A2

♣ QJ864

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

1. Inverted minors

### Board: 243

Dealer: North

Vul: E-W

North HCP: 18

South HCP: 12+1

Contract: 6 ♦ North

North:

♠ A83

♥ A984

♦ AK84

♣ K6

South:

♠ 96

♥ K6

♦ QJ76

♣ AQT85

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

1. Inverted minors

2. A=1/5 or 4/5



## North hands

## Inverted\_Minors

**Board: 244**

♠ J82

Partner bids first.

Dealer: South

♥ AJ8

The opponents are silent.

Vul: Both

♦ KT987

HCP: 12+1

♣ QJ

**Board: 245**

♠ AT5

Partner bids first.

Dealer: South

♥ A4

The opponents are silent.

Vul: None

♦ J653

HCP: 11

♣ QT94

**Board: 246**

♠ KQJ6

You bid first.

Dealer: North

♥ Q82

The opponents are silent.

Vul: N-S

♦ T

HCP: 16+1

♣ AKJ93

**Board: 247**

♠ A52

You bid first.

Dealer: North

♥ KT84

The opponents are silent.

Vul: None

♦ KQ76

HCP: 12

♣ T5

## Both hands (Answers Page)

### Board: 244

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 17+1

Contract: 6♦ South

North:

♠ J82

♥ AJ8

♦ KT987

♣ QJ

South:

♠ KT63

♥ 5

♦ AQJ62

♣ AK9

W N E S

Pass 2♦<sup>1</sup> Pass 3♥<sup>2</sup>

Pass 3NT Pass 4♦

Pass 4♥ Pass 4♠

Pass 5♦ Pass 6♦

All Pass

1. Inverted minors

2. shortness

### Board: 245

Dealer: South

Vul: None

North HCP: 11

South HCP: 16

Contract: 3NT North

North:

♠ AT5

♥ A4

♦ J653

♣ QT94

South:

♠ KQ94

♥ K762

♦ KQ92

♣ K

W N E S

Pass 2♦<sup>1</sup> Pass 2♥

Pass 3NT All Pass

1. Inverted minors

### Board: 246

Dealer: North

Vul: N-S

North HCP: 16+1

South HCP: 12+1

Contract: 3NT South

North:

♠ KQJ6

♥ Q82

♦ T

♣ AKJ93

South:

♠ 98

♥ A73

♦ AQ3

♣ Q8754

W N E S

Pass 1♣ Pass 2♣<sup>1</sup>

Pass 3♦<sup>2</sup> Pass 3NT

All Pass

1. Inverted minors

2. shortness

### Board: 247

Dealer: North

Vul: None

North HCP: 12

South HCP: 11+1

Contract: 2NT North

North:

♠ A52

♥ KT84

♦ KQ76

♣ T5

South:

♠ 64

♥ 62

♦ A543

♣ AK632

W N E S

Pass 1♦ Pass 2♦<sup>1</sup>

Pass 2NT All Pass

1. Inverted minors

## South hands

## Inverted\_Minors

<b>Board: 244</b>	♠ KT63	You bid first.
Dealer: South	♥ 5	The opponents are silent.
Vul: Both	♦ AQJ62	
HCP: 17+1	♣ AK9	

---

<b>Board: 245</b>	♠ KQ94	You bid first.
Dealer: South	♥ K762	The opponents are silent.
Vul: None	♦ KQ92	
HCP: 16	♣ K	

---

<b>Board: 246</b>	♠ 98	Partner bids first.
Dealer: North	♥ A73	The opponents are silent.
Vul: N-S	♦ AQ3	
HCP: 12+1	♣ Q8754	

---

<b>Board: 247</b>	♠ 64	Partner bids first.
Dealer: North	♥ 62	The opponents are silent.
Vul: None	♦ A543	
HCP: 11+1	♣ AK632	

## Both hands (Answers Page)

### Board: 244

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 17+1

Contract: 6♦ South

North:

♠ J82

♥ AJ8

♦ KT987

♣ QJ

South:

♠ KT63

♥ 5

♦ AQJ62

♣ AK9

W N E S

1♦

Pass 2♦<sup>1</sup> Pass 3♥<sup>2</sup>

Pass 3NT Pass 4♦

Pass 4♥ Pass 4♠

Pass 5♦ Pass 6♦

All Pass

1. Inverted minors

2. shortness

### Board: 245

Dealer: South

Vul: None

North HCP: 11

South HCP: 16

Contract: 3NT North

North:

♠ AT5

♥ A4

♦ J653

♣ QT94

South:

♠ KQ94

♥ K762

♦ KQ92

♣ K

W N E S

1♦

Pass 2♦<sup>1</sup> Pass 2♥

Pass 3NT All Pass

1. Inverted minors

### Board: 246

Dealer: North

Vul: N-S

North HCP: 16+1

South HCP: 12+1

Contract: 3NT South

North:

♠ KQJ6

♥ Q82

♦ T

♣ AKJ93

South:

♠ 98

♥ A73

♦ AQ3

♣ Q8754

W N E S

1♣ Pass 2♣<sup>1</sup>

Pass 3♦<sup>2</sup> Pass 3NT

All Pass

1. Inverted minors

2. shortness

### Board: 247

Dealer: North

Vul: None

North HCP: 12

South HCP: 11+1

Contract: 2NT North

North:

♠ A52

♥ KT84

♦ KQ76

♣ T5

South:

♠ 64

♥ 62

♦ A543

♣ AK632

W N E S

1♦ Pass 2♦<sup>1</sup>

Pass 2NT All Pass

1. Inverted minors

## North hands

## Inverted\_Minors

**Board: 248**

♠ KJ8

Partner bids first.

Dealer: South

♥ J43

The opponents are silent.

Vul: N-S

♦ AK52

HCP: 12

♣ 943

---

**Board: 249**

♠ K52

Partner bids first.

Dealer: South

♥ 52

The opponents are silent.

Vul: E-W

♦ AKQ9

HCP: 12

♣ T962

---

**Board: 250**

♠ Q2

Partner bids first.

Dealer: South

♥ 4

The opponents are silent.

Vul: N-S

♦ KT843

HCP: 11+2

♣ AQ982

---

**Board: 251**

♠ QJ8

You bid first.

Dealer: North

♥ KJ4

The opponents are silent.

Vul: E-W

♦ KQ75

HCP: 12

♣ 862

## Both hands (Answers Page)

### Board: 248

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 12

Contract: 2NT South

North:

♠ KJ8

♥ J43

♦ AK52

♣ 943

South:

♠ A764

♥ AQT7

♦ Q64

♣ T2

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2NT

All Pass

1. Inverted minors

### Board: 249

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 13

Contract: 3NT North

North:

♠ K52

♥ 52

♦ AKQ9

♣ T962

South:

♠ AQ43

♥ AQ94

♦ 754

♣ J8

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2 ♥

Pass 3NT All Pass

1. Inverted minors

### Board: 250

Dealer: South

Vul: N-S

North HCP: 11+2

South HCP: 14

Contract: 5 ♦ North

North:

♠ Q2

♥ 4

♦ KT843

♣ AQ982

South:

♠ AJT5

♥ A975

♦ Q96

♣ K5

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2 ♥

Pass 5 ♦ All Pass

1. Inverted minors

### Board: 251

Dealer: North

Vul: E-W

North HCP: 12

South HCP: 12

Contract: 2NT North

North:

♠ QJ8

♥ KJ4

♦ KQ75

♣ 862

South:

♠ A96

♥ 62

♦ AT86

♣ KJ53

W N E S

1 ♦ Pass 2 ♦<sup>1</sup>

Pass 2NT All Pass

1. Inverted minors

## South hands

## Inverted\_Minors

<b>Board: 248</b>	♠ A764	You bid first.
Dealer: South	♥ AQT7	The opponents are silent.
Vul: N-S	♦ Q64	
HCP: 12	♣ T2	

---

<b>Board: 249</b>	♠ AQ43	You bid first.
Dealer: South	♥ AQ94	The opponents are silent.
Vul: E-W	♦ 754	
HCP: 13	♣ J8	

---

<b>Board: 250</b>	♠ AJT5	You bid first.
Dealer: South	♥ A975	The opponents are silent.
Vul: N-S	♦ Q96	
HCP: 14	♣ K5	

---

<b>Board: 251</b>	♠ A96	Partner bids first.
Dealer: North	♥ 62	The opponents are silent.
Vul: E-W	♦ AT86	
HCP: 12	♣ KJ53	

## Both hands (Answers Page)

### Board: 248

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 12

Contract: 2NT South

North:

♠ KJ8

♥ J43

♦ AK52

♣ 943

South:

♠ A764

♥ AQT7

♦ Q64

♣ T2

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2NT

All Pass

1. Inverted minors

### Board: 249

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 13

Contract: 3NT North

North:

♠ K52

♥ 52

♦ AKQ9

♣ T962

South:

♠ AQ43

♥ AQ94

♦ 754

♣ J8

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2 ♥

Pass 3NT All Pass

1. Inverted minors

### Board: 250

Dealer: South

Vul: N-S

North HCP: 11+2

South HCP: 14

Contract: 5 ♦ North

North:

♠ Q2

♥ 4

♦ KT843

♣ AQ982

South:

♠ AJT5

♥ A975

♦ Q96

♣ K5

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2 ♥

Pass 5 ♦ All Pass

1. Inverted minors

### Board: 251

Dealer: North

Vul: E-W

North HCP: 12

South HCP: 12

Contract: 2NT North

North:

♠ QJ8

♥ KJ4

♦ KQ75

♣ 862

South:

♠ A96

♥ 62

♦ AT86

♣ KJ53

W N E S

1 ♦ Pass 2 ♦<sup>1</sup>

Pass 2NT All Pass

1. Inverted minors



## North hands

## Inverted\_Minors

<b>Board: 252</b>	♠ A42	You bid first.
Dealer: North	♥ KJ62	The opponents are silent.
Vul: N-S	♦ AT9	
HCP: 19	♣ AK2	

---

<b>Board: 253</b>	♠ A7	You bid first.
Dealer: North	♥ AKQJ	The opponents are silent.
Vul: E-W	♦ Q75	
HCP: 18	♣ Q963	

---

<b>Board: 254</b>	♠ AKT6	You bid first.
Dealer: North	♥ QT4	The opponents are silent.
Vul: None	♦ KQ94	
HCP: 14	♣ 54	

---

<b>Board: 255</b>	♠ A84	Partner bids first.
Dealer: South	♥ J72	The opponents are silent.
Vul: E-W	♦ Q843	
HCP: 12	♣ AJ9	

## Both hands (Answers Page)

### Board: 252

Dealer: North

Vul: N-S

North HCP: 19

South HCP: 11+1

Contract: 5NT South

North:

♠ A42

♥ KJ62

♦ AT9

♣ AK2

South:

♠ QJ8

♥ A

♦ Q843

♣ Q9863

W N E S

1 ♣ Pass 2 ♣<sup>1</sup>

Pass 2 ♦ Pass 3NT

Pass 4NT Pass 5 ♦<sup>2</sup>

Pass 5 ♥ Pass 5NT<sup>3</sup>

All Pass

1. Inverted minors

2. A=1/5 or 4/5

3. !C queen no !S king

### Board: 253

Dealer: North

Vul: E-W

North HCP: 18

South HCP: 8+1

Contract: 3NT North

North:

♠ A7

♥ AKQJ

♦ Q75

♣ Q963

South:

♠ Q43

♥ 7

♦ JT62

♣ AJT72

W N E S

1 ♣ Pass 3 ♣

Pass 3NT All Pass

### Board: 254

Dealer: North

Vul: None

North HCP: 14

South HCP: 12+1

Contract: 3NT South

North:

♠ AKT6

♥ QT4

♦ KQ94

♣ 54

South:

♠ J7

♥ J3

♦ AT85

♣ KQJ32

W N E S

1 ♦ Pass 2 ♦<sup>1</sup>

Pass 2 ♥ Pass 3NT

All Pass

1. Inverted minors

### Board: 255

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 17

Contract: 3NT North

North:

♠ A84

♥ J72

♦ Q843

♣ AJ9

South:

♠ Q

♥ AQ98

♦ KJ76

♣ KQT5

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 3 ♠<sup>2</sup>

Pass 3NT All Pass

1. Inverted minors

2. shortness

## South hands

## Inverted\_Minors

<b>Board: 252</b>	♠ QJ8	Partner bids first.
Dealer: North	♥ A	The opponents are silent.
Vul: N-S	♦ Q843	
HCP: 11+1	♣ Q9863	

---

<b>Board: 253</b>	♠ Q43	Partner bids first.
Dealer: North	♥ 7	The opponents are silent.
Vul: E-W	♦ JT62	
HCP: 8+1	♣ AJT72	

---

<b>Board: 254</b>	♠ J7	Partner bids first.
Dealer: North	♥ J3	The opponents are silent.
Vul: None	♦ AT85	
HCP: 12+1	♣ KQJ32	

---

<b>Board: 255</b>	♠ Q	You bid first.
Dealer: South	♥ AQ98	The opponents are silent.
Vul: E-W	♦ KJ76	
HCP: 17	♣ KQT5	

## Both hands (Answers Page)

### Board: 252

Dealer: North

Vul: N-S

North HCP: 19

South HCP: 11+1

Contract: 5NT South

North:

♠ A42

♥ KJ62

♦ AT9

♣ AK2

South:

♠ QJ8

♥ A

♦ Q843

♣ Q9863

W N E S

1 ♣ Pass 2 ♣<sup>1</sup>

Pass 2 ♦ Pass 3NT

Pass 4NT Pass 5 ♦<sup>2</sup>

Pass 5 ♥ Pass 5NT<sup>3</sup>

All Pass

1. Inverted minors

2. A=1/5 or 4/5

3. !C queen no !S king

### Board: 253

Dealer: North

Vul: E-W

North HCP: 18

South HCP: 8+1

Contract: 3NT North

North:

♠ A7

♥ AKQJ

♦ Q75

♣ Q963

South:

♠ Q43

♥ 7

♦ JT62

♣ AJT72

W N E S

1 ♣ Pass 3 ♣

Pass 3NT All Pass

### Board: 254

Dealer: North

Vul: None

North HCP: 14

South HCP: 12+1

Contract: 3NT South

North:

♠ AKT6

♥ QT4

♦ KQ94

♣ 54

South:

♠ J7

♥ J3

♦ AT85

♣ KQJ32

W N E S

1 ♦ Pass 2 ♦<sup>1</sup>

Pass 2 ♥ Pass 3NT

All Pass

1. Inverted minors

### Board: 255

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 17

Contract: 3NT North

North:

♠ A84

♥ J72

♦ Q843

♣ AJ9

South:

♠ Q

♥ AQ98

♦ KJ76

♣ KQT5

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 3 ♠<sup>2</sup>

Pass 3NT All Pass

1. Inverted minors

2. shortness

# North hands

# Inverted\_Minors

**Board: 256**

♠ KQ97

You bid first.

Dealer: North

♥ 9763

The opponents are silent.

Vul: Both

♦ A93

HCP: 13

♣ AT

**Board: 257**

♠ 432

Partner bids first.

Dealer: South

♥ A82

The opponents are silent.

Vul: None

♦ KJ63

HCP: 12

♣ A32

**Board: 258**

♠ K975

You bid first.

Dealer: North

♥ A964

The opponents are silent.

Vul: N-S

♦ AQ3

HCP: 14

♣ J7

**Board: 259**

♠ AJ8

You bid first.

Dealer: North

♥ KQ4

The opponents are silent.

Vul: Both

♦ AQ84

HCP: 19

♣ K53

## Both hands (Answers Page)

### Board: 256

	North:	South:	W	N	E	S
Dealer: North	♠ KQ97	♠ AJ		1 ♦	Pass	2 ♦ <sup>1</sup>
Vul: Both	♥ 9763	♥ A2	Pass	2 ♠	Pass	3NT
North HCP: 13	♦ A93	♦ JT72	All Pass			
South HCP: 11+1	♣ AT	♣ J8732				
Contract: 3NT South			1. Inverted minors			

### Board: 257

	North:	South:	W	N	E	S
Dealer: South	♠ 432	♠ AQ6				1 ♦
Vul: None	♥ A82	♥ 75	Pass	2 ♦ <sup>1</sup>	Pass	2 ♠
North HCP: 12	♦ KJ63	♦ AT982	Pass	3NT	All Pass	
South HCP: 13+1	♣ A32	♣ KT5				
Contract: 3NT North			1. Inverted minors			

### Board: 258

	North:	South:	W	N	E	S
Dealer: North	♠ K975	♠ A8		1 ♦	Pass	2 ♦ <sup>1</sup>
Vul: N-S	♥ A964	♥ J3	Pass	2 ♥	Pass	3NT
North HCP: 14	♦ AQ3	♦ K975	All Pass			
South HCP: 12+1	♣ J7	♣ AT853				
Contract: 3NT South			1. Inverted minors			

### Board: 259

	North:	South:	W	N	E	S
Dealer: North	♠ AJ8	♠ K94		1 ♦	Pass	2 ♦ <sup>1</sup>
Vul: Both	♥ KQ4	♥ J63	Pass	3NT	Pass	4 ♦
North HCP: 19	♦ AQ84	♦ KT973	Pass	4 ♥	Pass	4 ♠
South HCP: 11+1	♣ K53	♣ AT	Pass	4NT	Pass	5 ♥ <sup>2</sup>
Contract: 6 ♦ North			Pass	6 ♦	All Pass	

1. Inverted minors

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

## South hands

## Inverted\_Minors

<b>Board: 256</b>	♠ AJ	Partner bids first.
Dealer: North	♥ A2	The opponents are silent.
Vul: Both	♦ JT72	
HCP: 11+1	♣ J8732	

---

<b>Board: 257</b>	♠ AQ6	You bid first.
Dealer: South	♥ 75	The opponents are silent.
Vul: None	♦ AT982	
HCP: 13+1	♣ KT5	

---

<b>Board: 258</b>	♠ A8	Partner bids first.
Dealer: North	♥ J3	The opponents are silent.
Vul: N-S	♦ K975	
HCP: 12+1	♣ AT853	

---

<b>Board: 259</b>	♠ K94	Partner bids first.
Dealer: North	♥ J63	The opponents are silent.
Vul: Both	♦ KT973	
HCP: 11+1	♣ AT	

## Both hands (Answers Page)

### Board: 256

	North:	South:	W	N	E	S
Dealer: North	♠ KQ97	♠ AJ		1 ♦	Pass	2 ♦ <sup>1</sup>
Vul: Both	♥ 9763	♥ A2	Pass	2 ♠	Pass	3NT
North HCP: 13	♦ A93	♦ JT72	All Pass			
South HCP: 11+1	♣ AT	♣ J8732				
Contract: 3NT South			1. Inverted minors			

### Board: 257

Board: 257	North:	South:	W	N	E	S
Dealer: South	♠ 432	♠ AQ6				1 ♦
Vul: None	♥ A82	♥ 75	Pass	2 ♦ <sup>1</sup>	Pass	2 ♠
North HCP: 12	♦ KJ63	♦ AT982	Pass	3NT	All Pass	
South HCP: 13+1	♣ A32	♣ KT5				
Contract: 3NT North			1. Inverted minors			

### Board: 258

	North:	South:	W	N	E	S
Dealer: North	♠ K975	♠ A8		1 ♦	Pass	2 ♦ <sup>1</sup>
Vul: N-S	♥ A964	♥ J3	Pass	2 ♥	Pass	3NT
North HCP: 14	♦ AQ3	♦ K975	All Pass			
South HCP: 12+1	♣ J7	♣ AT853				
Contract: 3NT South			1. Inverted minors			

### Board: 259

	North:	South:	W	N	E	S
Dealer: North	♠ AJ8	♠ K94		1 ♦	Pass	2 ♦ <sup>1</sup>
Vul: Both	♥ KQ4	♥ J63	Pass	3NT	Pass	4 ♦
North HCP: 19	♦ AQ84	♦ KT973	Pass	4 ♥	Pass	4 ♠
South HCP: 11+1	♣ K53	♣ AT	Pass	4NT	Pass	5 ♥ <sup>2</sup>
Contract: 6 ♦ North			Pass	6 ♦	All Pass	

1. Inverted minors

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



# North hands

# Inverted\_Minors

**Board: 260**

♠ J53

You bid first.

Dealer: North

♥ KQ9

The opponents are silent.

Vul: None

♦ KJ74

HCP: 13

♣ K72

**Board: 261**

♠ KQ32

You bid first.

Dealer: North

♥ AKQ2

The opponents are silent.

Vul: N-S

♦ KT7

HCP: 19

♣ Q5

**Board: 262**

♠ KT2

Partner bids first.

Dealer: South

♥ T9

The opponents are silent.

Vul: None

♦ KQ53

HCP: 12

♣ AT97

**Board: 263**

♠ KQ

Partner bids first.

Dealer: South

♥ 92

The opponents are silent.

Vul: N-S

♦ KT73

HCP: 12+1

♣ KJ963

## Both hands (Answers Page)

### Board: 260

Dealer: North

Vul: None

North HCP: 13

South HCP: 12

Contract: 3NT South

North:

♠ J53

♥ KQ9

♦ KJ74

♣ K72

South:

♠ A62

♥ AT3

♦ A652

♣ 853

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

1. Inverted minors

### Board: 261

Dealer: North

Vul: N-S

North HCP: 19

South HCP: 11+2

Contract: 6 ♦ South

North:

♠ KQ32

♥ AKQ2

♦ KT7

♣ Q5

South:

♠ 87

♥ 93

♦ AQ9643

♣ AJ2

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

1. Inverted minors

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

### Board: 262

Dealer: South

Vul: None

North HCP: 12

South HCP: 12

Contract: 2NT South

North:

♠ KT2

♥ T9

♦ KQ53

♣ AT97

South:

♠ A73

♥ KJ83

♦ AT94

♣ 65

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

1. Inverted minors

### Board: 263

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 14+1

Contract: 3NT North

North:

♠ KQ

♥ 92

♦ KT73

♣ KJ963

South:

♠ A6

♥ K843

♦ AQJ84

♣ 74

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

1. Inverted minors

## South hands

## Inverted\_Minors

<b>Board: 260</b>	♠ A62	Partner bids first.
Dealer: North	♥ AT3	The opponents are silent.
Vul: None	♦ A652	
HCP: 12	♣ 853	

---

<b>Board: 261</b>	♠ 87	Partner bids first.
Dealer: North	♥ 93	The opponents are silent.
Vul: N-S	♦ AQ9643	
HCP: 11+2	♣ AJ2	

---

<b>Board: 262</b>	♠ A73	You bid first.
Dealer: South	♥ KJ83	The opponents are silent.
Vul: None	♦ AT94	
HCP: 12	♣ 65	

---

<b>Board: 263</b>	♠ A6	You bid first.
Dealer: South	♥ K843	The opponents are silent.
Vul: N-S	♦ AQJ84	
HCP: 14+1	♣ 74	

## Both hands (Answers Page)

### Board: 260

Dealer: North

Vul: None

North HCP: 13

South HCP: 12

Contract: 3NT South

North:

♠ J53

♥ KQ9

♦ KJ74

♣ K72

South:

♠ A62

♥ AT3

♦ A652

♣ 853

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

1. Inverted minors

### Board: 261

Dealer: North

Vul: N-S

North HCP: 19

South HCP: 11+2

Contract: 6 ♦ South

North:

♠ KQ32

♥ AKQ2

♦ KT7

♣ Q5

South:

♠ 87

♥ 93

♦ AQ9643

♣ AJ2

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

1. Inverted minors

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

### Board: 262

Dealer: South

Vul: None

North HCP: 12

South HCP: 12

Contract: 2NT South

North:

♠ KT2

♥ T9

♦ KQ53

♣ AT97

South:

♠ A73

♥ KJ83

♦ AT94

♣ 65

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

1. Inverted minors

### Board: 263

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 14+1

Contract: 3NT North

North:

♠ KQ

♥ 92

♦ KT73

♣ KJ963

South:

♠ A6

♥ K843

♦ AQJ84

♣ 74

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

1. Inverted minors

## North hands

## Inverted\_Minors

<b>Board: 264</b>	♠ QJ8	You bid first.
Dealer: North	♥ J4	The opponents are silent.
Vul: Both	♦ QJ752	
HCP: 14+1	♣ AK8	

---

<b>Board: 265</b>	♠ AT5	You bid first.
Dealer: North	♥ KJ	The opponents are silent.
Vul: N-S	♦ JT42	
HCP: 18	♣ AKQ8	

---

<b>Board: 266</b>	♠ KQT	Partner bids first.
Dealer: South	♥ Q74	The opponents are silent.
Vul: Both	♦ JT53	
HCP: 12	♣ AT9	

---

<b>Board: 267</b>	♠ KJ7	You bid first.
Dealer: North	♥ K75	The opponents are silent.
Vul: None	♦ AJ96	
HCP: 14	♣ Q82	

## Both hands (Answers Page)

### Board: 264

Dealer: North

Vul: Both

North HCP: 14+1

South HCP: 12

Contract: 3NT South

North:

♠ QJ8

♥ J4

♦ QJ752

♣ AK8

South:

♠ T4

♥ AKT

♦ A643

♣ JT94

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

1. Inverted minors

### Board: 265

Dealer: North

Vul: N-S

North HCP: 18

South HCP: 10+2

Contract: 6 ♦ North

North:

♠ AT5

♥ KJ

♦ JT42

♣ AKQ8

South:

♠ K87

♥ 652

♦ AK9876

♣ 4

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

1. Inverted minors

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

### Board: 266

Dealer: South

Vul: Both

North HCP: 12

South HCP: 19

Contract: 3NT South

North:

♠ KQT

♥ Q74

♦ JT53

♣ AT9

South:

♠ AJ92

♥ AKJT

♦ K97

♣ K7

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

1. Inverted minors

### Board: 267

Dealer: North

Vul: None

North HCP: 14

South HCP: 11+2

Contract: 3NT North

North:

♠ KJ7

♥ K75

♦ AJ96

♣ Q82

South:

♠ Q2

♥ 6

♦ KQ843

♣ AT753

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

1. Inverted minors

## South hands

## Inverted\_Minors

<b>Board: 264</b>	♠ T4	Partner bids first.
Dealer: North	♥ AKT	The opponents are silent.
Vul: Both	♦ A643	
HCP: 12	♣ JT94	

---

<b>Board: 265</b>	♠ K87	Partner bids first.
Dealer: North	♥ 652	The opponents are silent.
Vul: N-S	♦ AK9876	
HCP: 10+2	♣ 4	

---

<b>Board: 266</b>	♠ AJ92	You bid first.
Dealer: South	♥ AKJT	The opponents are silent.
Vul: Both	♦ K97	
HCP: 19	♣ K7	

---

<b>Board: 267</b>	♠ Q2	Partner bids first.
Dealer: North	♥ 6	The opponents are silent.
Vul: None	♦ KQ843	
HCP: 11+2	♣ AT753	

## Both hands (Answers Page)

### Board: 264

Dealer: North

Vul: Both

North HCP: 14+1

South HCP: 12

Contract: 3NT South

North:

♠ QJ8

♥ J4

♦ QJ752

♣ AK8

South:

♠ T4

♥ AKT

♦ A643

♣ JT94

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

1. Inverted minors

### Board: 265

Dealer: North

Vul: N-S

North HCP: 18

South HCP: 10+2

Contract: 6 ♦ North

North:

♠ AT5

♥ KJ

♦ JT42

♣ AKQ8

South:

♠ K87

♥ 652

♦ AK9876

♣ 4

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

1. Inverted minors

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

### Board: 266

Dealer: South

Vul: Both

North HCP: 12

South HCP: 19

Contract: 3NT South

North:

♠ KQT

♥ Q74

♦ JT53

♣ AT9

South:

♠ AJ92

♥ AKJT

♦ K97

♣ K7

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

1. Inverted minors

### Board: 267

Dealer: North

Vul: None

North HCP: 14

South HCP: 11+2

Contract: 3NT North

North:

♠ KJ7

♥ K75

♦ AJ96

♣ Q82

South:

♠ Q2

♥ 6

♦ KQ843

♣ AT753

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

1. Inverted minors



## North hands

## Inverted\_Minors

<b>Board: 268</b>	♠ A73	Partner bids first.
Dealer: South	♥ 732	The opponents are silent.
Vul: E-W	♦ AKT5	
HCP: 12	♣ J98	

---

<b>Board: 269</b>	♠ A95	You bid first.
Dealer: North	♥ A642	The opponents are silent.
Vul: None	♦ JT5	
HCP: 12	♣ KT6	

---

<b>Board: 270</b>	♠ A75	Partner bids first.
Dealer: South	♥ 6	The opponents are silent.
Vul: N-S	♦ T98632	
HCP: 8+2	♣ A42	

---

<b>Board: 271</b>	♠ AK95	You bid first.
Dealer: North	♥ AJ93	The opponents are silent.
Vul: Both	♦ T6	
HCP: 12	♣ 953	

---

<b>Board: 272</b>	♠ KJT7	You bid first.
Dealer: North	♥ T854	The opponents are silent.
Vul: None	♦ AT2	
HCP: 13	♣ KQ	

## Both hands (Answers Page)

### Board: 268

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 12

Contract: 2NT South

North:

♠ A73

♥ 732

♦ AKT5

♣ J98

South:

♠ K952

♥ AJ65

♦ Q63

♣ Q6

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2NT

All Pass

1. Inverted minors

### Board: 269

Dealer: North

Vul: None

North HCP: 12

South HCP: 12+1

Contract: 2NT North

North:

♠ A95

♥ A642

♦ JT5

♣ KT6

South:

♠ QJ3

♥ J85

♦ KQ

♣ QJ974

W N E S

1 ♣ Pass 2 ♣<sup>1</sup>

Pass 2NT All Pass

1. Inverted minors

### Board: 270

Dealer: South

Vul: N-S

North HCP: 8+2

South HCP: 19

Contract: 3NT South

North:

♠ A75

♥ 6

♦ T98632

♣ A42

South:

♠ Q943

♥ AQ72

♦ AKQ

♣ Q7

W N E S

1 ♦

Pass 3 ♦ Pass 3NT

All Pass

### Board: 271

Dealer: North

Vul: Both

North HCP: 12

South HCP: 12+1

Contract: 3NT South

North:

♠ AK95

♥ AJ93

♦ T6

♣ 953

South:

♠ J4

♥ KQ4

♦ A32

♣ Q8642

W N E S

1 ♣ Pass 2 ♣<sup>1</sup>

Pass 2NT Pass 3NT

All Pass

1. Inverted minors

### Board: 272

Dealer: North

Vul: None

North HCP: 13

South HCP: 12

Contract: 3NT South

North:

♠ KJT7

♥ T854

♦ AT2

♣ KQ

South:

♠ A54

♥ A7

♦ 6543

♣ A732

W N E S

1 ♦ Pass 2 ♦<sup>1</sup>

Pass 2 ♠ Pass 3NT

All Pass

1. Inverted minors

## South hands

## Inverted\_Minors

<b>Board: 268</b>	♠ K952	You bid first.
Dealer: South	♥ AJ65	The opponents are silent.
Vul: E-W	♦ Q63	
HCP: 12	♣ Q6	

---

<b>Board: 269</b>	♠ QJ3	Partner bids first.
Dealer: North	♥ J85	The opponents are silent.
Vul: None	♦ KQ	
HCP: 12+1	♣ QJ974	

---

<b>Board: 270</b>	♠ Q943	You bid first.
Dealer: South	♥ AQ72	The opponents are silent.
Vul: N-S	♦ AKQ	
HCP: 19	♣ Q7	

---

<b>Board: 271</b>	♠ J4	Partner bids first.
Dealer: North	♥ KQ4	The opponents are silent.
Vul: Both	♦ A32	
HCP: 12+1	♣ Q8642	

---

<b>Board: 272</b>	♠ A54	Partner bids first.
Dealer: North	♥ A7	The opponents are silent.
Vul: None	♦ 6543	
HCP: 12	♣ A732	

## Both hands (Answers Page)

### Board: 268

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 12

Contract: 2NT South

North:

♠ A73

♥ 732

♦ AKT5

♣ J98

South:

♠ K952

♥ AJ65

♦ Q63

♣ Q6

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2NT

All Pass

1. Inverted minors

### Board: 269

Dealer: North

Vul: None

North HCP: 12

South HCP: 12+1

Contract: 2NT North

North:

♠ A95

♥ A642

♦ JT5

♣ KT6

South:

♠ QJ3

♥ J85

♦ KQ

♣ QJ974

W N E S

1 ♣ Pass 2 ♣<sup>1</sup>

Pass 2NT All Pass

1. Inverted minors

### Board: 270

Dealer: South

Vul: N-S

North HCP: 8+2

South HCP: 19

Contract: 3NT South

North:

♠ A75

♥ 6

♦ T98632

♣ A42

South:

♠ Q943

♥ AQ72

♦ AKQ

♣ Q7

W N E S

1 ♦

Pass 3 ♦ Pass 3NT

All Pass

### Board: 271

Dealer: North

Vul: Both

North HCP: 12

South HCP: 12+1

Contract: 3NT South

North:

♠ AK95

♥ AJ93

♦ T6

♣ 953

South:

♠ J4

♥ KQ4

♦ A32

♣ Q8642

W N E S

1 ♣ Pass 2 ♣<sup>1</sup>

Pass 2NT Pass 3NT

All Pass

1. Inverted minors

### Board: 272

Dealer: North

Vul: None

North HCP: 13

South HCP: 12

Contract: 3NT South

North:

♠ KJT7

♥ T854

♦ AT2

♣ KQ

South:

♠ A54

♥ A7

♦ 6543

♣ A732

W N E S

1 ♦ Pass 2 ♦<sup>1</sup>

Pass 2 ♠ Pass 3NT

All Pass

1. Inverted minors

## North hands

## Inverted\_Minors

**Board: 273**

♠ T987

You bid first.

Dealer: North

♥ AKJ3

The opponents are silent.

Vul: E-W

♦ AJT3

HCP: 14

♣ J

**Board: 274**

♠ QJT4

You bid first.

Dealer: North

♥ AQJT

The opponents are silent.

Vul: N-S

♦ AQ43

HCP: 16

♣ 9

**Board: 275**

♠ AKQ7

You bid first.

Dealer: North

♥ QT84

The opponents are silent.

Vul: E-W

♦ QJ7

HCP: 14

♣ 92

**Board: 276**

♠ K72

Partner bids first.

Dealer: South

♥ K94

The opponents are silent.

Vul: Both

♦ KQ732

HCP: 11+1

♣ 64

## Both hands (Answers Page)

### Board: 273

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 12+1

Contract: 5♦ North

North:

♠ T987

♥ AKJ3

♦ AJT3

♣ J

South:

♠ K2

♥ T9

♦ Q942

♣ AKT95

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

1. Inverted minors

2. Splinter

### Board: 274

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 11

Contract: 3NT South

North:

♠ QJT4

♥ AQJT

♦ AQ43

♣ 9

South:

♠ K63

♥ 85

♦ K986

♣ AJT2

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

1. Inverted minors

### Board: 275

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 11+3

Contract: 5♦ South

North:

♠ AKQ7

♥ QT84

♦ QJ7

♣ 92

South:

♠ 2

♥ 6

♦ AT843

♣ AKT743

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

1. Inverted minors

2. Splinter

### Board: 276

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 13+2

Contract: 5♦ South

North:

♠ K72

♥ K94

♦ KQ732

♣ 64

South:

♠ A9

♥ 3

♦ AT964

♣ KQT82

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

1. Inverted minors

2. Splinter

## South hands

## Inverted\_Minors

<b>Board: 273</b>	♠ K2	Partner bids first.
Dealer: North	♥ T9	The opponents are silent.
Vul: E-W	♦ Q942	
HCP: 12+1	♣ AKT95	

---

<b>Board: 274</b>	♠ K63	Partner bids first.
Dealer: North	♥ 85	The opponents are silent.
Vul: N-S	♦ K986	
HCP: 11	♣ AJT2	

---

<b>Board: 275</b>	♠ 2	Partner bids first.
Dealer: North	♥ 6	The opponents are silent.
Vul: E-W	♦ AT843	
HCP: 11+3	♣ AKT743	

---

<b>Board: 276</b>	♠ A9	You bid first.
Dealer: South	♥ 3	The opponents are silent.
Vul: Both	♦ AT964	
HCP: 13+2	♣ KQT82	

## Both hands (Answers Page)

### Board: 273

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 12+1

Contract: 5♦ North

North:

♠ T987

♥ AKJ3

♦ AJT3

♣ J

South:

♠ K2

♥ T9

♦ Q942

♣ AKT95

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

1. Inverted minors

2. Splinter

### Board: 274

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 11

Contract: 3NT South

North:

♠ QJT4

♥ AQJT

♦ AQ43

♣ 9

South:

♠ K63

♥ 85

♦ K986

♣ AJT2

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

1. Inverted minors

### Board: 275

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 11+3

Contract: 5♦ South

North:

♠ AKQ7

♥ QT84

♦ QJ7

♣ 92

South:

♠ 2

♥ 6

♦ AT843

♣ AKT743

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

1. Inverted minors

2. Splinter

### Board: 276

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 13+2

Contract: 5♦ South

North:

♠ K72

♥ K94

♦ KQ732

♣ 64

South:

♠ A9

♥ 3

♦ AT964

♣ KQT82

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

1. Inverted minors

2. Splinter



## North hands

## Inverted\_Minors

<b>Board: 277</b>	♠ J9	Partner bids first.
Dealer: South	♥ Q98	The opponents are silent.
Vul: N-S	♦ K975	
HCP: 12	♣ KQJ7	

---

<b>Board: 278</b>	♠ AQJ	You bid first.
Dealer: North	♥ A32	The opponents are silent.
Vul: E-W	♦ Q732	
HCP: 14	♣ J76	

---

<b>Board: 279</b>	♠ JT95	You bid first.
Dealer: North	♥ AQ	The opponents are silent.
Vul: Both	♦ KQT5	
HCP: 18	♣ AQT	

---

<b>Board: 280</b>	♠ J97	Partner bids first.
Dealer: South	♥ AJ	The opponents are silent.
Vul: None	♦ J43	
HCP: 11+1	♣ KJT84	

---

<b>Board: 281</b>	♠ KJ7	Partner bids first.
Dealer: South	♥ A	The opponents are silent.
Vul: E-W	♦ JT532	
HCP: 12+1	♣ K765	

## Both hands (Answers Page)

### Board: 277

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 13

Contract: 3NT North

North:

♠ J9

♥ Q98

♦ K975

♣ KQJ7

South:

♠ K876

♥ T7

♦ AQT6

♣ A86

W N E S

Pass 1♦

Pass 2♦<sup>1</sup> Pass 2♠

Pass 3NT All Pass

1. Inverted minors

### Board: 278

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 11+1

Contract: 3NT South

North:

♠ AQJ

♥ A32

♦ Q732

♣ J76

South:

♠ K3

♥ J54

♦ AK985

♣ 542

W N E S

Pass 1♦ Pass 2♦<sup>1</sup>

Pass 2♥ Pass 3NT

All Pass

1. Inverted minors

### Board: 279

Dealer: North

Vul: Both

North HCP: 18

South HCP: 7+1

Contract: 3NT North

North:

♠ JT95

♥ AQ

♦ KQT5

♣ AQT

South:

♠ 4

♥ K82

♦ J9642

♣ K983

W N E S

Pass 1♦ Pass 3♦

Pass 3NT All Pass

### Board: 280

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 12

Contract: 2NT South

North:

♠ J97

♥ AJ

♦ J43

♣ KJT84

South:

♠ AQ85

♥ Q972

♦ 92

♣ A52

W N E S

Pass 1♣

Pass 2♣<sup>1</sup> Pass 2NT

All Pass

1. Inverted minors

### Board: 281

Dealer: South

Vul: E-W

North HCP: 12+1

South HCP: 16

Contract: 3NT North

North:

♠ KJ7

♥ A

♦ JT532

♣ K765

South:

♠ AQT3

♥ KT65

♦ AK97

♣ 8

W N E S

Pass 1♦

Pass 2♦<sup>1</sup> Pass 2♥

Pass 3NT All Pass

1. Inverted minors

## South hands

## Inverted\_Minors

<b>Board: 277</b>	♠ K876	You bid first.
Dealer: South	♥ T7	The opponents are silent.
Vul: N-S	♦ AQT6	
HCP: 13	♣ A86	

---

<b>Board: 278</b>	♠ K3	Partner bids first.
Dealer: North	♥ J54	The opponents are silent.
Vul: E-W	♦ AK985	
HCP: 11+1	♣ 542	

---

<b>Board: 279</b>	♠ 4	Partner bids first.
Dealer: North	♥ K82	The opponents are silent.
Vul: Both	♦ J9642	
HCP: 7+1	♣ K983	

---

<b>Board: 280</b>	♠ AQ85	You bid first.
Dealer: South	♥ Q972	The opponents are silent.
Vul: None	♦ 92	
HCP: 12	♣ A52	

---

<b>Board: 281</b>	♠ AQT3	You bid first.
Dealer: South	♥ KT65	The opponents are silent.
Vul: E-W	♦ AK97	
HCP: 16	♣ 8	

## Both hands (Answers Page)

### Board: 277

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 13

Contract: 3NT North

North:

♠ J9

♥ Q98

♦ K975

♣ KQJ7

South:

♠ K876

♥ T7

♦ AQT6

♣ A86

W N E S

Pass 1♦

Pass 2♦<sup>1</sup> Pass 2♠

Pass 3NT All Pass

1. Inverted minors

### Board: 278

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 11+1

Contract: 3NT South

North:

♠ AQJ

♥ A32

♦ Q732

♣ J76

South:

♠ K3

♥ J54

♦ AK985

♣ 542

W N E S

Pass 1♦ Pass 2♦<sup>1</sup>

Pass 2♥ Pass 3NT

All Pass

1. Inverted minors

### Board: 279

Dealer: North

Vul: Both

North HCP: 18

South HCP: 7+1

Contract: 3NT North

North:

♠ JT95

♥ AQ

♦ KQT5

♣ AQT

South:

♠ 4

♥ K82

♦ J9642

♣ K983

W N E S

Pass 1♦ Pass 3♦

Pass 3NT All Pass

### Board: 280

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 12

Contract: 2NT South

North:

♠ J97

♥ AJ

♦ J43

♣ KJT84

South:

♠ AQ85

♥ Q972

♦ 92

♣ A52

W N E S

Pass 1♣

Pass 2♣<sup>1</sup> Pass 2NT

All Pass

1. Inverted minors

### Board: 281

Dealer: South

Vul: E-W

North HCP: 12+1

South HCP: 16

Contract: 3NT North

North:

♠ KJ7

♥ A

♦ JT532

♣ K765

South:

♠ AQT3

♥ KT65

♦ AK97

♣ 8

W N E S

Pass 1♦

Pass 2♦<sup>1</sup> Pass 2♥

Pass 3NT All Pass

1. Inverted minors

## North hands

## Inverted\_Minors

<b>Board: 282</b>	♠ J	Partner bids first.
Dealer: South	♥ AJ2	The opponents are silent.
Vul: Both	♦ QT752	
HCP: 11+1	♣ KT96	

---

<b>Board: 283</b>	♠ K4	Partner bids first.
Dealer: South	♥ 98	The opponents are silent.
Vul: None	♦ KJ875	
HCP: 12+1	♣ AJ42	

---

<b>Board: 284</b>	♠ QT92	You bid first.
Dealer: North	♥ AKT	The opponents are silent.
Vul: None	♦ Q763	
HCP: 14	♣ KT	

---

<b>Board: 285</b>	♠ JT9	Partner bids first.
Dealer: South	♥ A64	The opponents are silent.
Vul: N-S	♦ K6	
HCP: 11+1	♣ QJ432	

---

<b>Board: 286</b>	♠ 85	Partner bids first.
Dealer: South	♥ K84	The opponents are silent.
Vul: E-W	♦ AJ5	
HCP: 12+1	♣ KJ543	

## Both hands (Answers Page)

### Board: 282

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 19

Contract: 6 ♦ South

North:

♠ J

♥ AJ2

♦ QT752

♣ KT96

South:

♠ KQ52

♥ 5

♦ AKJ4

♣ AQ32

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 3 ♥<sup>2</sup>

Pass 5 ♦ Pass 6 ♦

All Pass

1. Inverted minors

2. shortness

### Board: 283

Dealer: South

Vul: None

North HCP: 12+1

South HCP: 13+1

Contract: 3NT North

North:

♠ K4

♥ 98

♦ KJ875

♣ AJ42

South:

♠ AT7

♥ AJ42

♦ QT963

♣ Q

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2 ♥

Pass 3NT All Pass

1. Inverted minors

### Board: 284

Dealer: North

Vul: None

North HCP: 14

South HCP: 11+1

Contract: 3NT South

North:

♠ QT92

♥ AKT

♦ Q763

♣ KT

South:

♠ KJ7

♥ QJ

♦ A9842

♣ 973

W N E S

1 ♦ Pass 2 ♦<sup>1</sup>

Pass 2 ♥ Pass 3NT

All Pass

1. Inverted minors

### Board: 285

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 18

Contract: 3NT North

North:

♠ JT9

♥ A64

♦ K6

♣ QJ432

South:

♠ AK7

♥ KQ32

♦ Q52

♣ AT6

W N E S

1 ♣

Pass 2 ♣<sup>1</sup> Pass 2 ♦

Pass 3NT All Pass

1. Inverted minors

### Board: 286

Dealer: South

Vul: E-W

North HCP: 12+1

South HCP: 14

Contract: 3NT South

North:

♠ 85

♥ K84

♦ AJ5

♣ KJ543

South:

♠ AK4

♥ J763

♦ T98

♣ AQ8

W N E S

1 ♣

Pass 2 ♣<sup>1</sup> Pass 2 ♥

Pass 3 ♣ Pass 3NT

All Pass

1. Inverted minors

## South hands

## Inverted\_Minors

<b>Board: 282</b>	♠ KQ52	You bid first.
Dealer: South	♥ 5	The opponents are silent.
Vul: Both	♦ AKJ4	
HCP: 19	♣ AQ32	

---

<b>Board: 283</b>	♠ AT7	You bid first.
Dealer: South	♥ AJ42	The opponents are silent.
Vul: None	♦ QT963	
HCP: 13+1	♣ Q	

---

<b>Board: 284</b>	♠ KJ7	Partner bids first.
Dealer: North	♥ QJ	The opponents are silent.
Vul: None	♦ A9842	
HCP: 11+1	♣ 973	

---

<b>Board: 285</b>	♠ AK7	You bid first.
Dealer: South	♥ KQ32	The opponents are silent.
Vul: N-S	♦ Q52	
HCP: 18	♣ AT6	

---

<b>Board: 286</b>	♠ AK4	You bid first.
Dealer: South	♥ J763	The opponents are silent.
Vul: E-W	♦ T98	
HCP: 14	♣ AQ8	

## Both hands (Answers Page)

### Board: 282

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 19

Contract: 6 ♦ South

North:

♠ J

♥ AJ2

♦ QT752

♣ KT96

South:

♠ KQ52

♥ 5

♦ AKJ4

♣ AQ32

W N E S

Pass 2 ♦<sup>1</sup> Pass 3 ♥<sup>2</sup>

Pass 5 ♦ Pass 6 ♦

All Pass

1. Inverted minors

2. shortness

### Board: 283

Dealer: South

Vul: None

North HCP: 12+1

South HCP: 13+1

Contract: 3NT North

North:

♠ K4

♥ 98

♦ KJ875

♣ AJ42

South:

♠ AT7

♥ AJ42

♦ QT963

♣ Q

W N E S

Pass 2 ♦<sup>1</sup> Pass 2 ♥

Pass 3NT All Pass

1. Inverted minors

### Board: 284

Dealer: North

Vul: None

North HCP: 14

South HCP: 11+1

Contract: 3NT South

North:

♠ QT92

♥ AKT

♦ Q763

♣ KT

South:

♠ KJ7

♥ QJ

♦ A9842

♣ 973

W N E S

Pass 1 ♦<sup>1</sup> Pass 2 ♦<sup>1</sup>

Pass 2 ♥ Pass 3NT

All Pass

1. Inverted minors

### Board: 285

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 18

Contract: 3NT North

North:

♠ JT9

♥ A64

♦ K6

♣ QJ432

South:

♠ AK7

♥ KQ32

♦ Q52

♣ AT6

W N E S

Pass 2 ♣<sup>1</sup> Pass 2 ♦

Pass 3NT All Pass

1. Inverted minors

### Board: 286

Dealer: South

Vul: E-W

North HCP: 12+1

South HCP: 14

Contract: 3NT South

North:

♠ 85

♥ K84

♦ AJ5

♣ KJ543

South:

♠ AK4

♥ J763

♦ T98

♣ AQ8

W N E S

Pass 2 ♣<sup>1</sup> Pass 2 ♥

Pass 3 ♣ Pass 3NT

All Pass

1. Inverted minors



## North hands

## Inverted\_Minors

<b>Board: 287</b>	♠ KQ63	You bid first.
Dealer: North	♥ AK42	The opponents are silent.
Vul: None	♦ K64	
HCP: 19	♣ A5	

---

<b>Board: 288</b>	♠ T6	Partner bids first.
Dealer: South	♥ A9	The opponents are silent.
Vul: N-S	♦ Q982	
HCP: 11+1	♣ AJ653	

---

<b>Board: 289</b>	♠ 963	Partner bids first.
Dealer: South	♥ Q	The opponents are silent.
Vul: Both	♦ AQ92	
HCP: 11+1	♣ K9854	

---

<b>Board: 290</b>	♠ K8	You bid first.
Dealer: North	♥ J97	The opponents are silent.
Vul: N-S	♦ KQJ93	
HCP: 14+1	♣ AT2	

---

<b>Board: 291</b>	♠ 8732	You bid first.
Dealer: North	♥ KJ62	The opponents are silent.
Vul: E-W	♦ A32	
HCP: 12	♣ A2	

## Both hands (Answers Page)

### Board: 287

Dealer: North

Vul: None

North HCP: 19

South HCP: 12+2

Contract: 5 ♦ South

North:

♠ KQ63

♥ AK42

♦ K64

♣ A5

South:

♠ 95

♥ QT8

♦ AQ9852

♣ KJ

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

	1 ♦	Pass	2 ♦ <sup>1</sup>
--	-----	------	------------------

Pass	3NT	Pass	4 ♦
------	-----	------	-----

Pass	4 ♥	Pass	5 ♦
------	-----	------	-----

All Pass

1. Inverted minors

### Board: 288

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 19

Contract: 3NT South

North:

♠ T6

♥ A9

♦ Q982

♣ AJ653

South:

♠ KQJ8

♥ T32

♦ AKJ

♣ KQT

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

1 ♣

Pass	2 ♣ <sup>1</sup>	Pass	3NT
------	------------------	------	-----

All Pass

1. Inverted minors

### Board: 289

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 13

Contract: 3NT North

North:

♠ 963

♥ Q

♦ AQ92

♣ K9854

South:

♠ QJ87

♥ A754

♦ T75

♣ AQ

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

1 ♦

Pass	2 ♦ <sup>1</sup>	Pass	2 ♥
------	------------------	------	-----

Pass	3NT	All Pass	
------	-----	----------	--

1. Inverted minors

### Board: 290

Dealer: North

Vul: N-S

North HCP: 14+1

South HCP: 12

Contract: 3NT South

North:

♠ K8

♥ J97

♦ KQJ93

♣ AT2

South:

♠ AT5

♥ Q83

♦ AT75

♣ Q97

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

	1 ♦	Pass	2 ♦ <sup>1</sup>
--	-----	------	------------------

Pass	2 ♠	Pass	3NT
------	-----	------	-----

All Pass

1. Inverted minors

### Board: 291

Dealer: North

Vul: E-W

North HCP: 12

South HCP: 9+1

Contract: 3 ♦ South

North:

♠ 8732

♥ KJ62

♦ A32

♣ A2

South:

♠ Q

♥ QT4

♦ KQT7

♣ 98653

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

	1 ♦	Pass	3 ♦
--	-----	------	-----

All Pass

## South hands

## Inverted\_Minors

<b>Board: 287</b>	♠ 95	Partner bids first.
Dealer: North	♥ QT8	The opponents are silent.
Vul: None	♦ AQ9852	
HCP: 12+2	♣ KJ	

---

<b>Board: 288</b>	♠ KQJ8	You bid first.
Dealer: South	♥ T32	The opponents are silent.
Vul: N-S	♦ AKJ	
HCP: 19	♣ KQT	

---

<b>Board: 289</b>	♠ QJ87	You bid first.
Dealer: South	♥ A754	The opponents are silent.
Vul: Both	♦ T75	
HCP: 13	♣ AQ	

---

<b>Board: 290</b>	♠ AT5	Partner bids first.
Dealer: North	♥ Q83	The opponents are silent.
Vul: N-S	♦ AT75	
HCP: 12	♣ Q97	

---

<b>Board: 291</b>	♠ Q	Partner bids first.
Dealer: North	♥ QT4	The opponents are silent.
Vul: E-W	♦ KQT7	
HCP: 9+1	♣ 98653	

## Both hands (Answers Page)

### Board: 287

Dealer: North

Vul: None

North HCP: 19

South HCP: 12+2

Contract: 5 ♦ South

North:

♠ KQ63

♥ AK42

♦ K64

♣ A5

South:

♠ 95

♥ QT8

♦ AQ9852

♣ KJ

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

	1 ♦	Pass	2 ♦ <sup>1</sup>
--	-----	------	------------------

Pass	3NT	Pass	4 ♦
------	-----	------	-----

Pass	4 ♥	Pass	5 ♦
------	-----	------	-----

All Pass

1. Inverted minors

### Board: 288

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 19

Contract: 3NT South

North:

♠ T6

♥ A9

♦ Q982

♣ AJ653

South:

♠ KQJ8

♥ T32

♦ AKJ

♣ KQT

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

1 ♣

Pass	2 ♣ <sup>1</sup>	Pass	3NT
------	------------------	------	-----

All Pass

1. Inverted minors

### Board: 289

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 13

Contract: 3NT North

North:

♠ 963

♥ Q

♦ AQ92

♣ K9854

South:

♠ QJ87

♥ A754

♦ T75

♣ AQ

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

1 ♦

Pass	2 ♦ <sup>1</sup>	Pass	2 ♥
------	------------------	------	-----

Pass	3NT	All Pass	
------	-----	----------	--

1. Inverted minors

### Board: 290

Dealer: North

Vul: N-S

North HCP: 14+1

South HCP: 12

Contract: 3NT South

North:

♠ K8

♥ J97

♦ KQJ93

♣ AT2

South:

♠ AT5

♥ Q83

♦ AT75

♣ Q97

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

	1 ♦	Pass	2 ♦ <sup>1</sup>
--	-----	------	------------------

Pass	2 ♠	Pass	3NT
------	-----	------	-----

All Pass

1. Inverted minors

### Board: 291

Dealer: North

Vul: E-W

North HCP: 12

South HCP: 9+1

Contract: 3 ♦ South

North:

♠ 8732

♥ KJ62

♦ A32

♣ A2

South:

♠ Q

♥ QT4

♦ KQT7

♣ 98653

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

	1 ♦	Pass	3 ♦
--	-----	------	-----

All Pass

## North hands

## Inverted\_Minors

<b>Board: 292</b>	♠ AQ8	You bid first.
Dealer: North	♥ K854	The opponents are silent.
Vul: Both	♦ J93	
HCP: 14	♣ A65	

---

<b>Board: 293</b>	♠ KJ32	You bid first.
Dealer: North	♥ KT96	The opponents are silent.
Vul: E-W	♦ AT84	
HCP: 12	♣ J	

---

<b>Board: 294</b>	♠ Q953	You bid first.
Dealer: North	♥ AKQ	The opponents are silent.
Vul: Both	♦ J764	
HCP: 13	♣ J5	

---

<b>Board: 295</b>	♠ 8	Partner bids first.
Dealer: South	♥ JT9	The opponents are silent.
Vul: N-S	♦ AKT6	
HCP: 11+1	♣ K6542	

---

<b>Board: 296</b>	♠ K43	Partner bids first.
Dealer: South	♥ J64	The opponents are silent.
Vul: Both	♦ J9842	
HCP: 11+1	♣ AQ	

## Both hands (Answers Page)

### Board: 292

Dealer: North

Vul: Both

North HCP: 14

South HCP: 11+2

Contract: 3NT South

North:

♠ AQ8

♥ K854

♦ J93

♣ A65

South:

♠ 742

♥ J7

♦ AK

♣ KT7432

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

1. Inverted minors

### Board: 293

Dealer: North

Vul: E-W

North HCP: 12

South HCP: 11

Contract: 2NT North

North:

♠ KJ32

♥ KT96

♦ AT84

♣ J

South:

♠ 987

♥ 84

♦ KQ76

♣ AQ76

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

1. Inverted minors

### Board: 294

Dealer: North

Vul: Both

North HCP: 13

South HCP: 12+1

Contract: 3NT South

North:

♠ Q953

♥ AKQ

♦ J764

♣ J5

South:

♠ A8

♥ 95

♦ AQ82

♣ Q8743

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

1. Inverted minors

### Board: 295

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 19

Contract: 3NT North

North:

♠ 8

♥ JT9

♦ AKT6

♣ K6542

South:

♠ AKQ2

♥ AK82

♦ J43

♣ Q3

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

1. Inverted minors

### Board: 296

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 14

Contract: 3 ♦ North

North:

♠ K43

♥ J64

♦ J9842

♣ AQ

South:

♠ A765

♥ Q2

♦ KQ76

♣ K84

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

1. Inverted minors

## South hands

## Inverted\_Minors

<b>Board: 292</b>	♠ 742	Partner bids first.
Dealer: North	♥ J7	The opponents are silent.
Vul: Both	♦ AK	
HCP: 11+2	♣ KT7432	

---

<b>Board: 293</b>	♠ 987	Partner bids first.
Dealer: North	♥ 84	The opponents are silent.
Vul: E-W	♦ KQ76	
HCP: 11	♣ AQ76	

---

<b>Board: 294</b>	♠ A8	Partner bids first.
Dealer: North	♥ 95	The opponents are silent.
Vul: Both	♦ AQ82	
HCP: 12+1	♣ Q8743	

---

<b>Board: 295</b>	♠ AKQ2	You bid first.
Dealer: South	♥ AK82	The opponents are silent.
Vul: N-S	♦ J43	
HCP: 19	♣ Q3	

---

<b>Board: 296</b>	♠ A765	You bid first.
Dealer: South	♥ Q2	The opponents are silent.
Vul: Both	♦ KQ76	
HCP: 14	♣ K84	

## Both hands (Answers Page)

### Board: 292

Dealer: North

Vul: Both

North HCP: 14

South HCP: 11+2

Contract: 3NT South

North:

♠ AQ8

♥ K854

♦ J93

♣ A65

South:

♠ 742

♥ J7

♦ AK

♣ KT7432

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

1. Inverted minors

### Board: 293

Dealer: North

Vul: E-W

North HCP: 12

South HCP: 11

Contract: 2NT North

North:

♠ KJ32

♥ KT96

♦ AT84

♣ J

South:

♠ 987

♥ 84

♦ KQ76

♣ AQ76

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

1. Inverted minors

### Board: 294

Dealer: North

Vul: Both

North HCP: 13

South HCP: 12+1

Contract: 3NT South

North:

♠ Q953

♥ AKQ

♦ J764

♣ J5

South:

♠ A8

♥ 95

♦ AQ82

♣ Q8743

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

1. Inverted minors

### Board: 295

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 19

Contract: 3NT North

North:

♠ 8

♥ JT9

♦ AKT6

♣ K6542

South:

♠ AKQ2

♥ AK82

♦ J43

♣ Q3

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

1. Inverted minors

### Board: 296

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 14

Contract: 3 ♦ North

North:

♠ K43

♥ J64

♦ J9842

♣ AQ

South:

♠ A765

♥ Q2

♦ KQ76

♣ K84

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

1. Inverted minors



## North hands

## Inverted\_Minors

<b>Board: 297</b>	♠ KJ52	You bid first.
Dealer: North	♥ AKJ5	The opponents are silent.
Vul: None	♦ QJ5	
HCP: 19	♣ A9	

---

<b>Board: 298</b>	♠ AJT	Partner bids first.
Dealer: South	♥ T	The opponents are silent.
Vul: N-S	♦ JT98	
HCP: 9+1	♣ QJ965	

---

<b>Board: 299</b>	♠ AT43	You bid first.
Dealer: North	♥ AQ2	The opponents are silent.
Vul: E-W	♦ A64	
HCP: 18	♣ A54	

---

<b>Board: 300</b>	♠ AQJ	Partner bids first.
Dealer: South	♥ T	The opponents are silent.
Vul: N-S	♦ QT752	
HCP: 9+1	♣ 9743	

---

<b>Board: 301</b>	♠ AQ3	You bid first.
Dealer: North	♥ 863	The opponents are silent.
Vul: E-W	♦ AQ72	
HCP: 18	♣ AQ8	

## Both hands (Answers Page)

### Board: 297

	North:	South:	W	N	E	S
Dealer: North	♠ KJ52	♠ 3		1 ♦	Pass	3 ♦
Vul: None	♥ AKJ5	♥ T86	Pass	3NT	Pass	4 ♦
North HCP: 19	♦ QJ5	♦ AT8763	Pass	4 ♥	Pass	4 ♠
South HCP: 9+2	♣ A9	♣ KQ3	Pass	5 ♦	Pass	6 ♦
Contract: 6 ♦ South			All Pass			

### Board: 298

	North:	South:	W	N	E	S
Dealer: South	♠ AJT	♠ 7654				1 ♦
Vul: N-S	♥ T	♥ AQ52	Pass	3 ♦	All Pass	
North HCP: 9+1	♦ JT98	♦ K54				
South HCP: 13	♣ QJ965	♣ A8				
Contract: 3 ♦ North						

### Board: 299

	North:	South:	W	N	E	S
Dealer: North	♠ AT43	♠ 982		1 ♣	Pass	3 ♣
Vul: E-W	♥ AQ2	♥ K6	Pass	3NT	All Pass	
North HCP: 18	♦ A64	♦ J2				
South HCP: 9+2	♣ A54	♣ KQT863				
Contract: 3NT North						

### Board: 300

	North:	South:	W	N	E	S
Dealer: South	♠ AQJ	♠ K5				1 ♦
Vul: N-S	♥ T	♥ AK72	Pass	3 ♦	Pass	3NT
North HCP: 9+1	♦ QT752	♦ AJ63	All Pass			
South HCP: 18	♣ 9743	♣ QJ5				
Contract: 3NT South						

### Board: 301

	North:	South:	W	N	E	S
Dealer: North	♠ AQ3	♠ K8		1 ♦	Pass	2 ♦ <sup>1</sup>
Vul: E-W	♥ 863	♥ QJ	Pass	2 ♠	Pass	3 ♦
North HCP: 18	♦ AQ72	♦ JT543	Pass	4 ♣	Pass	4 ♠
South HCP: 11+1	♣ AQ8	♣ KJT2	Pass	5 ♣	Pass	5 ♦
Contract: 5 ♦ South			All Pass			

1. Inverted minors

## South hands

## Inverted\_Minors

<b>Board: 297</b>	♠ 3	Partner bids first.
Dealer: North	♥ T86	The opponents are silent.
Vul: None	♦ AT8763	
HCP: 9+2	♣ KQ3	

---

<b>Board: 298</b>	♠ 7654	You bid first.
Dealer: South	♥ AQ52	The opponents are silent.
Vul: N-S	♦ K54	
HCP: 13	♣ A8	

---

<b>Board: 299</b>	♠ 982	Partner bids first.
Dealer: North	♥ K6	The opponents are silent.
Vul: E-W	♦ J2	
HCP: 9+2	♣ KQT863	

---

<b>Board: 300</b>	♠ K5	You bid first.
Dealer: South	♥ AK72	The opponents are silent.
Vul: N-S	♦ AJ63	
HCP: 18	♣ QJ5	

---

<b>Board: 301</b>	♠ K8	Partner bids first.
Dealer: North	♥ QJ	The opponents are silent.
Vul: E-W	♦ JT543	
HCP: 11+1	♣ KJT2	

## Both hands (Answers Page)

### Board: 297

	North:	South:	W	N	E	S
Dealer: North	♠ KJ52	♠ 3		1 ♦	Pass	3 ♦
Vul: None	♥ AKJ5	♥ T86	Pass	3NT	Pass	4 ♦
North HCP: 19	♦ QJ5	♦ AT8763	Pass	4 ♥	Pass	4 ♠
South HCP: 9+2	♣ A9	♣ KQ3	Pass	5 ♦	Pass	6 ♦
Contract: 6 ♦ South			All Pass			

### Board: 298

	North:	South:	W	N	E	S
Dealer: South	♠ AJT	♠ 7654				1 ♦
Vul: N-S	♥ T	♥ AQ52	Pass	3 ♦	All Pass	
North HCP: 9+1	♦ JT98	♦ K54				
South HCP: 13	♣ QJ965	♣ A8				
Contract: 3 ♦ North						

### Board: 299

	North:	South:	W	N	E	S
Dealer: North	♠ AT43	♠ 982		1 ♣	Pass	3 ♣
Vul: E-W	♥ AQ2	♥ K6	Pass	3NT	All Pass	
North HCP: 18	♦ A64	♦ J2				
South HCP: 9+2	♣ A54	♣ KQT863				
Contract: 3NT North						

### Board: 300

	North:	South:	W	N	E	S
Dealer: South	♠ AQJ	♠ K5				1 ♦
Vul: N-S	♥ T	♥ AK72	Pass	3 ♦	Pass	3NT
North HCP: 9+1	♦ QT752	♦ AJ63	All Pass			
South HCP: 18	♣ 9743	♣ QJ5				
Contract: 3NT South						

### Board: 301

	North:	South:	W	N	E	S
Dealer: North	♠ AQ3	♠ K8		1 ♦	Pass	2 ♦ <sup>1</sup>
Vul: E-W	♥ 863	♥ QJ	Pass	2 ♠	Pass	3 ♦
North HCP: 18	♦ AQ72	♦ JT543	Pass	4 ♣	Pass	4 ♠
South HCP: 11+1	♣ AQ8	♣ KJT2	Pass	5 ♣	Pass	5 ♦
Contract: 5 ♦ South			All Pass			

1. Inverted minors

## North hands

## Inverted\_Minors

<b>Board: 302</b>	♠ QJ	Partner bids first.
Dealer: South	♥ K	The opponents are silent.
Vul: Both	♦ AQT42	
HCP: 12+2	♣ T9743	
<b>Board: 303</b>	♠ QJ4	You bid first.
Dealer: North	♥ J	The opponents are silent.
Vul: N-S	♦ A965	
HCP: 13+1	♣ KQ932	
<b>Board: 304</b>	♠ QT8	You bid first.
Dealer: North	♥ K4	East (LHO) Doubles 2♥ if possible.
Vul: Both	♦ JT8732	
HCP: 13+2	♣ AK	
<b>Board: 305</b>	♠ AK43	You bid first.
Dealer: North	♥ KJ6	The opponents are silent.
Vul: E-W	♦ AQ75	
HCP: 18	♣ J7	
<b>Board: 306</b>	♠ A98	You bid first.
Dealer: North	♥ AJ	The opponents are silent.
Vul: Both	♦ JT73	
HCP: 13	♣ QJ54	

## Both hands (Answers Page)

### Board: 302

Dealer: South

Vul: Both

North HCP: 12+2

South HCP: 13

Contract: 3♣ North

North:

♠ QJ

♥ K

♦ AQT42

♣ T9743

South:

♠ K97

♥ QT97

♦ K9

♣ AJ52

W N E S

1♣

Pass 2♣<sup>1</sup> Pass 2♦

Pass 3♣ All Pass

1. Inverted minors

### Board: 303

Dealer: North

Vul: N-S

North HCP: 13+1

South HCP: 12+1

Contract: 5♣ South

North:

♠ QJ4

♥ J

♦ A965

♣ KQ932

South:

♠ 92

♥ A32

♦ K84

♣ AJ876

W N E S

1♣ Pass 2♣<sup>1</sup>

Pass 4♥<sup>2</sup> Pass 5♣

All Pass

1. Inverted minors

2. Splinter

### Board: 304

Dealer: North

Vul: Both

North HCP: 13+2

South HCP: 11+1

Contract: 3NT South

North:

♠ QT8

♥ K4

♦ JT8732

♣ AK

South:

♠ A42

♥ 92

♦ AK954

♣ 643

W N E S

1♦ Pass 2♦<sup>1</sup>

Pass 2♥ X 3NT

All Pass

1. Inverted minors

### Board: 305

Dealer: North

Vul: E-W

North HCP: 18

South HCP: 11+1

Contract: 5♦ South

North:

♠ AK43

♥ KJ6

♦ AQ75

♣ J7

South:

♠ 5

♥ A97

♦ KJ83

♣ KT865

W N E S

1♦ Pass 2♦<sup>1</sup>

Pass 3NT Pass 4♦

Pass 4♥ Pass 5♦

All Pass

1. Inverted minors

### Board: 306

Dealer: North

Vul: Both

North HCP: 13

South HCP: 12

Contract: 3NT South

North:

♠ A98

♥ AJ

♦ JT73

♣ QJ54

South:

♠ K5

♥ Q53

♦ K865

♣ A983

W N E S

1♦ Pass 2♦<sup>1</sup>

Pass 2♥ Pass 3NT

All Pass

1. Inverted minors

## South hands

## Inverted\_Minors

<b>Board: 302</b>	♠ K97	You bid first.
Dealer: South	♥ QT97	The opponents are silent.
Vul: Both	♦ K9	
HCP: 13	♣ AJ52	

---

<b>Board: 303</b>	♠ 92	Partner bids first.
Dealer: North	♥ A32	The opponents are silent.
Vul: N-S	♦ K84	
HCP: 12+1	♣ AJ876	

---

<b>Board: 304</b>	♠ A42	Partner bids first.
Dealer: North	♥ 92	East (RHO) Doubles 2♥ if possible.
Vul: Both	♦ AK954	
HCP: 11+1	♣ 643	

---

<b>Board: 305</b>	♠ 5	Partner bids first.
Dealer: North	♥ A97	The opponents are silent.
Vul: E-W	♦ KJ83	
HCP: 11+1	♣ KT865	

---

<b>Board: 306</b>	♠ K5	Partner bids first.
Dealer: North	♥ Q53	The opponents are silent.
Vul: Both	♦ K865	
HCP: 12	♣ A983	

## Both hands (Answers Page)

### Board: 302

Dealer: South

Vul: Both

North HCP: 12+2

South HCP: 13

Contract: 3♣ North

North:

♠ QJ

♥ K

♦ AQT42

♣ T9743

South:

♠ K97

♥ QT97

♦ K9

♣ AJ52

W N E S

1♣

Pass 2♣<sup>1</sup> Pass 2♦

Pass 3♣ All Pass

1. Inverted minors

### Board: 303

Dealer: North

Vul: N-S

North HCP: 13+1

South HCP: 12+1

Contract: 5♣ South

North:

♠ QJ4

♥ J

♦ A965

♣ KQ932

South:

♠ 92

♥ A32

♦ K84

♣ AJ876

W N E S

1♣ Pass 2♣<sup>1</sup>

Pass 4♥<sup>2</sup> Pass 5♣

All Pass

1. Inverted minors

2. Splinter

### Board: 304

Dealer: North

Vul: Both

North HCP: 13+2

South HCP: 11+1

Contract: 3NT South

North:

♠ QT8

♥ K4

♦ JT8732

♣ AK

South:

♠ A42

♥ 92

♦ AK954

♣ 643

W N E S

1♦ Pass 2♦<sup>1</sup>

Pass 2♥ X 3NT

All Pass

1. Inverted minors

### Board: 305

Dealer: North

Vul: E-W

North HCP: 18

South HCP: 11+1

Contract: 5♦ South

North:

♠ AK43

♥ KJ6

♦ AQ75

♣ J7

South:

♠ 5

♥ A97

♦ KJ83

♣ KT865

W N E S

1♦ Pass 2♦<sup>1</sup>

Pass 3NT Pass 4♦

Pass 4♥ Pass 5♦

All Pass

1. Inverted minors

### Board: 306

Dealer: North

Vul: Both

North HCP: 13

South HCP: 12

Contract: 3NT South

North:

♠ A98

♥ AJ

♦ JT73

♣ QJ54

South:

♠ K5

♥ Q53

♦ K865

♣ A983

W N E S

1♦ Pass 2♦<sup>1</sup>

Pass 2♥ Pass 3NT

All Pass

1. Inverted minors



## North hands

## Inverted\_Minors

<b>Board: 307</b>	♠ AKQ6	You bid first.
Dealer: North	♥ JT82	The opponents are silent.
Vul: None	♦ Q8	
HCP: 14	♣ Q85	

---

<b>Board: 308</b>	♠ J73	You bid first.
Dealer: North	♥ AT5	The opponents are silent.
Vul: N-S	♦ KJ96	
HCP: 13	♣ AT5	

---

<b>Board: 309</b>	♠ AK95	You bid first.
Dealer: North	♥ T543	The opponents are silent.
Vul: Both	♦ AQ3	
HCP: 13	♣ 72	

---

<b>Board: 310</b>	♠ KQJ3	You bid first.
Dealer: North	♥ T972	The opponents are silent.
Vul: None	♦ Q82	
HCP: 13	♣ KQ	

---

<b>Board: 311</b>	♠ AJ8	Partner bids first.
Dealer: South	♥ A4	The opponents are silent.
Vul: N-S	♦ Q76	
HCP: 11+1	♣ 97632	

## Both hands (Answers Page)

### Board: 307

Dealer: North

Vul: None

North HCP: 14

South HCP: 12+1

Contract: 3NT North

North:

♠ AKQ6

♥ JT82

♦ Q8

♣ Q85

South:

♠ 93

♥ KQ3

♦ T62

♣ AK732

W N E S

1 ♣ Pass 2 ♣<sup>1</sup>

Pass 2 ♥ Pass 3 ♣

Pass 3NT All Pass

1. Inverted minors

### Board: 308

Dealer: North

Vul: N-S

North HCP: 13

South HCP: 12+1

Contract: 3NT South

North:

♠ J73

♥ AT5

♦ KJ96

♣ AT5

South:

♠ K64

♥ QJ

♦ AQ432

♣ 962

W N E S

1 ♦ Pass 2 ♦<sup>1</sup>

Pass 2 ♥ Pass 3NT

All Pass

1. Inverted minors

### Board: 309

Dealer: North

Vul: Both

North HCP: 13

South HCP: 10+2

Contract: 3 ♦ South

North:

♠ AK95

♥ T543

♦ AQ3

♣ 72

South:

♠ 7

♥ 86

♦ T9874

♣ AKQJ5

W N E S

1 ♦ Pass 2 ♦<sup>1</sup>

Pass 2 ♠ Pass 3 ♦

All Pass

1. Inverted minors

### Board: 310

Dealer: North

Vul: None

North HCP: 13

South HCP: 12

Contract: 3NT South

North:

♠ KQJ3

♥ T972

♦ Q82

♣ KQ

South:

♠ 874

♥ A3

♦ A765

♣ A862

W N E S

1 ♦ Pass 2 ♦<sup>1</sup>

Pass 2 ♠ Pass 3NT

All Pass

1. Inverted minors

### Board: 311

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 14

Contract: 3NT North

North:

♠ AJ8

♥ A4

♦ Q76

♣ 97632

South:

♠ QT94

♥ KJ62

♦ T3

♣ AKJ

W N E S

1 ♣

Pass 2 ♣<sup>1</sup> Pass 2 ♥

Pass 3NT All Pass

1. Inverted minors

## South hands

## Inverted\_Minors

<b>Board: 307</b>	♠ 93	Partner bids first.
Dealer: North	♥ KQ3	The opponents are silent.
Vul: None	♦ T62	
HCP: 12+1	♣ AK732	

---

<b>Board: 308</b>	♠ K64	Partner bids first.
Dealer: North	♥ QJ	The opponents are silent.
Vul: N-S	♦ AQ432	
HCP: 12+1	♣ 962	

---

<b>Board: 309</b>	♠ 7	Partner bids first.
Dealer: North	♥ 86	The opponents are silent.
Vul: Both	♦ T9874	
HCP: 10+2	♣ AKQJ5	

---

<b>Board: 310</b>	♠ 874	Partner bids first.
Dealer: North	♥ A3	The opponents are silent.
Vul: None	♦ A765	
HCP: 12	♣ A862	

---

<b>Board: 311</b>	♠ QT94	You bid first.
Dealer: South	♥ KJ62	The opponents are silent.
Vul: N-S	♦ T3	
HCP: 14	♣ AKJ	

## Both hands (Answers Page)

### Board: 307

Dealer: North

Vul: None

North HCP: 14

South HCP: 12+1

Contract: 3NT North

North:

♠ AKQ6

♥ JT82

♦ Q8

♣ Q85

South:

♠ 93

♥ KQ3

♦ T62

♣ AK732

W N E S

1 ♣ Pass 2 ♣<sup>1</sup>

Pass 2 ♥ Pass 3 ♣

Pass 3NT All Pass

1. Inverted minors

### Board: 308

Dealer: North

Vul: N-S

North HCP: 13

South HCP: 12+1

Contract: 3NT South

North:

♠ J73

♥ AT5

♦ KJ96

♣ AT5

South:

♠ K64

♥ QJ

♦ AQ432

♣ 962

W N E S

1 ♦ Pass 2 ♦<sup>1</sup>

Pass 2 ♥ Pass 3NT

All Pass

1. Inverted minors

### Board: 309

Dealer: North

Vul: Both

North HCP: 13

South HCP: 10+2

Contract: 3 ♦ South

North:

♠ AK95

♥ T543

♦ AQ3

♣ 72

South:

♠ 7

♥ 86

♦ T9874

♣ AKQJ5

W N E S

1 ♦ Pass 2 ♦<sup>1</sup>

Pass 2 ♠ Pass 3 ♦

All Pass

1. Inverted minors

### Board: 310

Dealer: North

Vul: None

North HCP: 13

South HCP: 12

Contract: 3NT South

North:

♠ KQJ3

♥ T972

♦ Q82

♣ KQ

South:

♠ 874

♥ A3

♦ A765

♣ A862

W N E S

1 ♦ Pass 2 ♦<sup>1</sup>

Pass 2 ♠ Pass 3NT

All Pass

1. Inverted minors

### Board: 311

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 14

Contract: 3NT North

North:

♠ AJ8

♥ A4

♦ Q76

♣ 97632

South:

♠ QT94

♥ KJ62

♦ T3

♣ AKJ

W N E S

1 ♣

Pass 2 ♣<sup>1</sup> Pass 2 ♥

Pass 3NT All Pass

1. Inverted minors

## North hands

## Inverted\_Minors

<b>Board: 312</b>	♠ AQJ	Partner bids first.
Dealer: South	♥ K9	The opponents are silent.
Vul: E-W	♦ Q983	
HCP: 12	♣ 9765	

---

<b>Board: 313</b>	♠ 975	Partner bids first.
Dealer: South	♥ A74	The opponents are silent.
Vul: None	♦ AQ82	
HCP: 12	♣ QT9	

---

<b>Board: 314</b>	♠ K632	You bid first.
Dealer: North	♥ A	The opponents are silent.
Vul: N-S	♦ KQ65	
HCP: 16	♣ KJ65	

---

<b>Board: 315</b>	♠ 983	You bid first.
Dealer: North	♥ AKJ7	The opponents are silent.
Vul: E-W	♦ K932	
HCP: 12	♣ J9	

---

<b>Board: 316</b>	♠ KJ2	You bid first.
Dealer: North	♥ T85	The opponents are silent.
Vul: Both	♦ K63	
HCP: 14	♣ AK63	

## Both hands (Answers Page)

### Board: 312

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 18

Contract: 3NT South

North:

♠ AQJ

♥ K9

♦ Q983

♣ 9765

South:

♠ KT

♥ AQ3

♦ KJ42

♣ KQ42

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 3NT

All Pass

1. Inverted minors

### Board: 313

Dealer: South

Vul: None

North HCP: 12

South HCP: 13

Contract: 3NT North

North:

♠ 975

♥ A74

♦ AQ82

♣ QT9

South:

♠ A2

♥ QJT3

♦ K643

♣ K74

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2 ♥

Pass 3NT All Pass

1. Inverted minors

### Board: 314

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 12+1

Contract: 3NT South

North:

♠ K632

♥ A

♦ KQ65

♣ KJ65

South:

♠ Q54

♥ QT7

♦ A9872

♣ AT

W N E S

1 ♦ Pass 2 ♦<sup>1</sup>

Pass 2 ♥ Pass 3NT

All Pass

1. Inverted minors

### Board: 315

Dealer: North

Vul: E-W

North HCP: 12

South HCP: 12

Contract: 3NT South

North:

♠ 983

♥ AKJ7

♦ K932

♣ J9

South:

♠ AT

♥ Q96

♦ QT65

♣ AT42

W N E S

1 ♦ Pass 2 ♦<sup>1</sup>

Pass 2NT Pass 3NT

All Pass

1. Inverted minors

### Board: 316

Dealer: North

Vul: Both

North HCP: 14

South HCP: 11+1

Contract: 3NT South

North:

♠ KJ2

♥ T85

♦ K63

♣ AK63

South:

♠ T76

♥ A64

♦ A5

♣ QJT95

W N E S

1 ♣ Pass 2 ♣<sup>1</sup>

Pass 2 ♦ Pass 3NT

All Pass

1. Inverted minors

## South hands

## Inverted\_Minors

<b>Board: 312</b>	♠ KT	You bid first.
Dealer: South	♥ AQ3	The opponents are silent.
Vul: E-W	♦ KJ42	
HCP: 18	♣ KQ42	

---

<b>Board: 313</b>	♠ A2	You bid first.
Dealer: South	♥ QJT3	The opponents are silent.
Vul: None	♦ K643	
HCP: 13	♣ K74	

---

<b>Board: 314</b>	♠ Q54	Partner bids first.
Dealer: North	♥ QT7	The opponents are silent.
Vul: N-S	♦ A9872	
HCP: 12+1	♣ AT	

---

<b>Board: 315</b>	♠ AT	Partner bids first.
Dealer: North	♥ Q96	The opponents are silent.
Vul: E-W	♦ QT65	
HCP: 12	♣ AT42	

---

<b>Board: 316</b>	♠ T76	Partner bids first.
Dealer: North	♥ A64	The opponents are silent.
Vul: Both	♦ A5	
HCP: 11+1	♣ QJT95	

## Both hands (Answers Page)

### Board: 312

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 18

Contract: 3NT South

North:

♠ AQJ

♥ K9

♦ Q983

♣ 9765

South:

♠ KT

♥ AQ3

♦ KJ42

♣ KQ42

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 3NT

All Pass

1. Inverted minors

### Board: 313

Dealer: South

Vul: None

North HCP: 12

South HCP: 13

Contract: 3NT North

North:

♠ 975

♥ A74

♦ AQ82

♣ QT9

South:

♠ A2

♥ QJT3

♦ K643

♣ K74

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2 ♥

Pass 3NT All Pass

1. Inverted minors

### Board: 314

Dealer: North

Vul: N-S

North HCP: 16

South HCP: 12+1

Contract: 3NT South

North:

♠ K632

♥ A

♦ KQ65

♣ KJ65

South:

♠ Q54

♥ QT7

♦ A9872

♣ AT

W N E S

1 ♦ Pass 2 ♦<sup>1</sup>

Pass 2 ♥ Pass 3NT

All Pass

1. Inverted minors

### Board: 315

Dealer: North

Vul: E-W

North HCP: 12

South HCP: 12

Contract: 3NT South

North:

♠ 983

♥ AKJ7

♦ K932

♣ J9

South:

♠ AT

♥ Q96

♦ QT65

♣ AT42

W N E S

1 ♦ Pass 2 ♦<sup>1</sup>

Pass 2NT Pass 3NT

All Pass

1. Inverted minors

### Board: 316

Dealer: North

Vul: Both

North HCP: 14

South HCP: 11+1

Contract: 3NT South

North:

♠ KJ2

♥ T85

♦ K63

♣ AK63

South:

♠ T76

♥ A64

♦ A5

♣ QJT95

W N E S

1 ♣ Pass 2 ♣<sup>1</sup>

Pass 2 ♦ Pass 3NT

All Pass

1. Inverted minors



## North hands

## Inverted\_Minors

<b>Board: 317</b>	♠ AK85	You bid first.
Dealer: North	♥ KJ82	The opponents are silent.
Vul: N-S	♦ KQ8	
HCP: 18	♣ Q3	

---

<b>Board: 318</b>	♠ A74	Partner bids first.
Dealer: South	♥ J65	The opponents are silent.
Vul: Both	♦ A542	
HCP: 12	♣ KT3	

---

<b>Board: 319</b>	♠ A32	You bid first.
Dealer: North	♥ KQ2	The opponents are silent.
Vul: None	♦ KT9	
HCP: 18	♣ KQJ5	

---

<b>Board: 320</b>	♠ 54	Partner bids first.
Dealer: South	♥ Q92	The opponents are silent.
Vul: None	♦ AJ63	
HCP: 12	♣ AJ82	

## Both hands (Answers Page)

### Board: 317

Dealer: North

Vul: N-S

North HCP: 18

South HCP: 12+1

Contract: 6♦ South

North:

♠ AK85

♥ KJ82

♦ KQ8

♣ Q3

South:

♠ T

♥ 754

♦ A9742

♣ AKJ5

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

1. Inverted minors

### Board: 318

Dealer: South

Vul: Both

North HCP: 12

South HCP: 12

Contract: 2NT South

North:

♠ A74

♥ J65

♦ A542

♣ KT3

South:

♠ T865

♥ KQ83

♦ K97

♣ A4

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

1. Inverted minors

### Board: 319

Dealer: North

Vul: None

North HCP: 18

South HCP: 11+1

Contract: 5♣ North

North:

♠ A32

♥ KQ2

♦ KT9

♣ KQJ5

South:

♠ Q4

♥ AJ9

♦ 865

♣ AT974

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

1. Inverted minors

### Board: 320

Dealer: South

Vul: None

North HCP: 12

South HCP: 13

Contract: 5♦ North

North:

♠ 54

♥ Q92

♦ AJ63

♣ AJ82

South:

♠ AKQ7

♥ AT87

♦ 8754

♣ 4

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

1. Inverted minors

2. Splinter

## South hands

## Inverted\_Minors

<b>Board: 317</b>	♠ T	Partner bids first.
Dealer: North	♥ 754	The opponents are silent.
Vul: N-S	♦ A9742	
HCP: 12+1	♣ AKJ5	

---

<b>Board: 318</b>	♠ T865	You bid first.
Dealer: South	♥ KQ83	The opponents are silent.
Vul: Both	♦ K97	
HCP: 12	♣ A4	

---

<b>Board: 319</b>	♠ Q4	Partner bids first.
Dealer: North	♥ AJ9	The opponents are silent.
Vul: None	♦ 865	
HCP: 11+1	♣ AT974	

---

<b>Board: 320</b>	♠ AKQ7	You bid first.
Dealer: South	♥ AT87	The opponents are silent.
Vul: None	♦ 8754	
HCP: 13	♣ 4	

## Both hands (Answers Page)

### Board: 317

	North:	South:	W	N	E	S
Dealer: North	♠ AK85	♠ T		1 ♦	Pass	2 ♦ <sup>1</sup>
Vul: N-S	♥ KJ82	♥ 754	Pass	3NT	Pass	4 ♦
North HCP: 18	♦ KQ8	♦ A9742	Pass	4 ♥	Pass	4 ♠
South HCP: 12+1	♣ Q3	♣ AKJ5	Pass	5 ♦	Pass	6 ♦
Contract: 6 ♦ South			All Pass			

1. Inverted minors

### Board: 318

	North:	South:	W	N	E	S
Dealer: South	♠ A74	♠ T865				1 ♦
Vul: Both	♥ J65	♥ KQ83	Pass	2 ♦ <sup>1</sup>	Pass	2NT
North HCP: 12	♦ A542	♦ K97	All Pass			
South HCP: 12	♣ KT3	♣ A4				
Contract: 2NT South						

1. Inverted minors

### Board: 319

	North:	South:	W	N	E	S
Dealer: North	♠ A32	♠ Q4		1 ♣	Pass	2 ♣ <sup>1</sup>
Vul: None	♥ KQ2	♥ AJ9	Pass	2 ♦	Pass	3 ♣
North HCP: 18	♦ KT9	♦ 865	Pass	4 ♦	Pass	4 ♥
South HCP: 11+1	♣ KQJ5	♣ AT974	Pass	5 ♣	All Pass	
Contract: 5 ♣ North						

1. Inverted minors

### Board: 320

	North:	South:	W	N	E	S
Dealer: South	♠ 54	♠ AKQ7				1 ♦
Vul: None	♥ Q92	♥ AT87	Pass	2 ♦ <sup>1</sup>	Pass	4 ♣ <sup>2</sup>
North HCP: 12	♦ AJ63	♦ 8754	Pass	5 ♦	All Pass	
South HCP: 13	♣ AJ82	♣ 4				
Contract: 5 ♦ North						

1. Inverted minors

2. Splinter

## North hands

## Inverted\_Minors

<b>Board: 321</b>	♠ KJ	Partner bids first.
Dealer: South	♥ Q62	The opponents are silent.
Vul: N-S	♦ QT75	
HCP: 12	♣ A976	

---

<b>Board: 322</b>	♠ J6	Partner bids first.
Dealer: South	♥ K	The opponents are silent.
Vul: None	♦ AT954	
HCP: 9+2	♣ J9742	

---

<b>Board: 323</b>	♠ KT72	You bid first.
Dealer: North	♥ AJ98	The opponents are silent.
Vul: N-S	♦ AKJ	
HCP: 19	♣ K8	

---

<b>Board: 324</b>	♠ KQ	Partner bids first.
Dealer: South	♥ Q2	The opponents are silent.
Vul: E-W	♦ J94	
HCP: 11+2	♣ QJ7432	

---

<b>Board: 325</b>	♠ Q52	You bid first.
Dealer: North	♥ AT62	The opponents are silent.
Vul: None	♦ KJ2	
HCP: 13	♣ KT7	

## Both hands (Answers Page)

### Board: 321

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 13

Contract: 3NT North

North:

♠ KJ

♥ Q62

♦ QT75

♣ A976

South:

♠ 6542

♥ AT5

♦ A863

♣ KQ

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2 ♥

Pass 3NT All Pass

1. Inverted minors

### Board: 322

Dealer: South

Vul: None

North HCP: 9+2

South HCP: 19

Contract: 3NT South

North:

♠ J6

♥ K

♦ AT954

♣ J9742

South:

♠ AQ85

♥ A86

♦ Q3

♣ AKT3

W N E S

1 ♣

Pass 3 ♣ Pass 3NT

All Pass

### Board: 323

Dealer: North

Vul: N-S

North HCP: 19

South HCP: 11+2

Contract: 5 ♦ South

North:

♠ KT72

♥ AJ98

♦ AKJ

♣ K8

South:

♠ J5

♥ Q

♦ Q86543

♣ AQ74

W N E S

1 ♦ Pass 2 ♦<sup>1</sup>

Pass 3NT Pass 4 ♦

Pass 4 ♥ Pass 5 ♦

All Pass

1. Inverted minors

### Board: 324

Dealer: South

Vul: E-W

North HCP: 11+2

South HCP: 18

Contract: 5 ♣ South

North:

♠ KQ

♥ Q2

♦ J94

♣ QJ7432

South:

♠ AJ74

♥ AK9

♦ Q65

♣ AT9

W N E S

1 ♣

Pass 2 ♣<sup>1</sup> Pass 2 ♦

Pass 3 ♣ Pass 4 ♥

Pass 4 ♠ Pass 5 ♣

All Pass

1. Inverted minors

### Board: 325

Dealer: North

Vul: None

North HCP: 13

South HCP: 12+1

Contract: 3 ♣ South

North:

♠ Q52

♥ AT62

♦ KJ2

♣ KT7

South:

♠ AK9

♥ J8

♦ T83

♣ A9654

W N E S

1 ♣ Pass 2 ♣<sup>1</sup>

Pass 2 ♦ Pass 3 ♣

All Pass

1. Inverted minors

## South hands

## Inverted\_Minors

<b>Board: 321</b>	♠ 6542	You bid first.
Dealer: South	♥ AT5	The opponents are silent.
Vul: N-S	♦ A863	
HCP: 13	♣ KQ	

---

<b>Board: 322</b>	♠ AQ85	You bid first.
Dealer: South	♥ A86	The opponents are silent.
Vul: None	♦ Q3	
HCP: 19	♣ AKT3	

---

<b>Board: 323</b>	♠ J5	Partner bids first.
Dealer: North	♥ Q	The opponents are silent.
Vul: N-S	♦ Q86543	
HCP: 11+2	♣ AQ74	

---

<b>Board: 324</b>	♠ AJ74	You bid first.
Dealer: South	♥ AK9	The opponents are silent.
Vul: E-W	♦ Q65	
HCP: 18	♣ AT9	

---

<b>Board: 325</b>	♠ AK9	Partner bids first.
Dealer: North	♥ J8	The opponents are silent.
Vul: None	♦ T83	
HCP: 12+1	♣ A9654	

## Both hands (Answers Page)

### Board: 321

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 13

Contract: 3NT North

North:

♠ KJ

♥ Q62

♦ QT75

♣ A976

South:

♠ 6542

♥ AT5

♦ A863

♣ KQ

W N E S

Pass 2♦<sup>1</sup> Pass 2♥

Pass 3NT All Pass

1. Inverted minors

### Board: 322

Dealer: South

Vul: None

North HCP: 9+2

South HCP: 19

Contract: 3NT South

North:

♠ J6

♥ K

♦ AT954

♣ J9742

South:

♠ AQ85

♥ A86

♦ Q3

♣ AKT3

W N E S

Pass 3♣ Pass 3NT

All Pass

### Board: 323

Dealer: North

Vul: N-S

North HCP: 19

South HCP: 11+2

Contract: 5♦ South

North:

♠ KT72

♥ AJ98

♦ AKJ

♣ K8

South:

♠ J5

♥ Q

♦ Q86543

♣ AQ74

W N E S

Pass 1♦<sup>1</sup> Pass 2♦<sup>1</sup>

Pass 3NT Pass 4♦

Pass 4♥<sup>1</sup> Pass 5♦

All Pass

1. Inverted minors

### Board: 324

Dealer: South

Vul: E-W

North HCP: 11+2

South HCP: 18

Contract: 5♣ South

North:

♠ KQ

♥ Q2

♦ J94

♣ QJ7432

South:

♠ AJ74

♥ AK9

♦ Q65

♣ AT9

W N E S

Pass 2♣<sup>1</sup> Pass 2♦

Pass 3♣ Pass 4♥

Pass 4♠ Pass 5♣

All Pass

1. Inverted minors

### Board: 325

Dealer: North

Vul: None

North HCP: 13

South HCP: 12+1

Contract: 3♣ South

North:

♠ Q52

♥ AT62

♦ KJ2

♣ KT7

South:

♠ AK9

♥ J8

♦ T83

♣ A9654

W N E S

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

Pass 2♦<sup>1</sup> Pass 3♣

All Pass

1. Inverted minors



## North hands

## Inverted\_Minors

<b>Board: 326</b>	♠ 8	Partner bids first.
Dealer: South	♥ Q54	The opponents are silent.
Vul: N-S	♦ QT973	
HCP: 7+1	♣ K975	

---

<b>Board: 327</b>	♠ 964	Partner bids first.
Dealer: South	♥ K9	The opponents are silent.
Vul: E-W	♦ AJ6	
HCP: 11+1	♣ K7432	

---

<b>Board: 328</b>	♠ AQ72	You bid first.
Dealer: North	♥ QJ93	The opponents are silent.
Vul: Both	♦ QJ3	
HCP: 14	♣ Q5	

---

<b>Board: 329</b>	♠ K53	Partner bids first.
Dealer: South	♥ JT2	The opponents are silent.
Vul: E-W	♦ QJT2	
HCP: 12	♣ KQ6	

---

<b>Board: 330</b>	♠ T5	Partner bids first.
Dealer: South	♥ A43	The opponents are silent.
Vul: None	♦ J762	
HCP: 11	♣ AQ54	

## Both hands (Answers Page)

### Board: 326

Dealer: South

Vul: N-S

North HCP: 7+1

South HCP: 18

Contract: 3NT South

North:

♠ 8

♥ Q54

♦ QT973

♣ K975

South:

♠ JT93

♥ AJT6

♦ AKJ5

♣ A

W N E S

Pass 3♦ Pass 1♦

Pass 3♦ Pass 3NT

All Pass

### Board: 327

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 14

Contract: 3NT North

North:

♠ 964

♥ K9

♦ AJ6

♣ K7432

South:

♠ J87

♥ AJ73

♦ K97

♣ AJ8

W N E S

Pass 2♣<sup>1</sup> Pass 1♣

Pass 2♣<sup>1</sup> Pass 2♦

Pass 3NT All Pass

1. Inverted minors

### Board: 328

Dealer: North

Vul: Both

North HCP: 14

South HCP: 12+1

Contract: 3NT South

North:

♠ AQ72

♥ QJ93

♦ QJ3

♣ Q5

South:

♠ K93

♥ K7

♦ K8752

♣ K73

W N E S

Pass 1♦ Pass 2♦<sup>1</sup>

Pass 2♥ Pass 3NT

All Pass

1. Inverted minors

### Board: 329

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 13

Contract: 3NT North

North:

♠ K53

♥ JT2

♦ QJT2

♣ KQ6

South:

♠ J864

♥ 75

♦ AK65

♣ AJ8

W N E S

Pass 2♦<sup>1</sup> Pass 1♦

Pass 2♦<sup>1</sup> Pass 2♠

Pass 3NT All Pass

1. Inverted minors

### Board: 330

Dealer: South

Vul: None

North HCP: 11

South HCP: 15+2

Contract: 5♦ North

North:

♠ T5

♥ A43

♦ J762

♣ AQ54

South:

♠ AJ82

♥ J97

♦ AKQ954

♣ -

W N E S

Pass 2♦<sup>1</sup> Pass 1♦

Pass 2♦<sup>1</sup> Pass 4♣<sup>2</sup>

Pass 4♥ Pass 4♠

Pass 5♦ All Pass

1. Inverted minors

2. Splinter

## South hands

## Inverted\_Minors

<b>Board: 326</b>	♠ JT93	You bid first.
Dealer: South	♥ AJT6	The opponents are silent.
Vul: N-S	♦ AKJ5	
HCP: 18	♣ A	

---

<b>Board: 327</b>	♠ J87	You bid first.
Dealer: South	♥ AJ73	The opponents are silent.
Vul: E-W	♦ K97	
HCP: 14	♣ AJ8	

---

<b>Board: 328</b>	♠ K93	Partner bids first.
Dealer: North	♥ K7	The opponents are silent.
Vul: Both	♦ K8752	
HCP: 12+1	♣ K73	

---

<b>Board: 329</b>	♠ J864	You bid first.
Dealer: South	♥ 75	The opponents are silent.
Vul: E-W	♦ AK65	
HCP: 13	♣ AJ8	

---

<b>Board: 330</b>	♠ AJ82	You bid first.
Dealer: South	♥ J97	The opponents are silent.
Vul: None	♦ AKQ954	
HCP: 15+2	♣ -	

## Both hands (Answers Page)

### Board: 326

Dealer: South

Vul: N-S

North HCP: 7+1

South HCP: 18

Contract: 3NT South

North:

♠ 8

♥ Q54

♦ QT973

♣ K975

South:

♠ JT93

♥ AJT6

♦ AKJ5

♣ A

W N E S

Pass 3♦ Pass 1♦

Pass 3♦ Pass 3NT

All Pass

### Board: 327

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 14

Contract: 3NT North

North:

♠ 964

♥ K9

♦ AJ6

♣ K7432

South:

♠ J87

♥ AJ73

♦ K97

♣ AJ8

W N E S

Pass 2♣<sup>1</sup> Pass 1♣

Pass 2♣<sup>1</sup> Pass 2♦

Pass 3NT All Pass

1. Inverted minors

### Board: 328

Dealer: North

Vul: Both

North HCP: 14

South HCP: 12+1

Contract: 3NT South

North:

♠ AQ72

♥ QJ93

♦ QJ3

♣ Q5

South:

♠ K93

♥ K7

♦ K8752

♣ K73

W N E S

Pass 1♦ Pass 2♦<sup>1</sup>

Pass 2♥ Pass 3NT

All Pass

1. Inverted minors

### Board: 329

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 13

Contract: 3NT North

North:

♠ K53

♥ JT2

♦ QJT2

♣ KQ6

South:

♠ J864

♥ 75

♦ AK65

♣ AJ8

W N E S

Pass 2♦<sup>1</sup> Pass 1♦

Pass 2♦<sup>1</sup> Pass 2♠

Pass 3NT All Pass

1. Inverted minors

### Board: 330

Dealer: South

Vul: None

North HCP: 11

South HCP: 15+2

Contract: 5♦ North

North:

♠ T5

♥ A43

♦ J762

♣ AQ54

South:

♠ AJ82

♥ J97

♦ AKQ954

♣ -

W N E S

Pass 2♦<sup>1</sup> Pass 1♦

Pass 2♦<sup>1</sup> Pass 4♣<sup>2</sup>

Pass 4♥ Pass 4♠

Pass 5♦ All Pass

1. Inverted minors

2. Splinter

## North hands

## Inverted\_Minors

### Board: 331

♠ K53

You bid first.

Dealer: North

♥ AJT3

The opponents are silent.

Vul: E-W

♦ QT2

HCP: 13

♣ K95

---

### Board: 332

♠ KJT

Partner bids first.

Dealer: South

♥ Q8

The opponents are silent.

Vul: Both

♦ AQ95

HCP: 12

♣ 8765

---

### Board: 333

♠ AQJ2

You bid first.

Dealer: North

♥ T874

The opponents are silent.

Vul: None

♦ AJT

HCP: 19

♣ AK

---

### Board: 334

♠ AT

Partner bids first.

Dealer: South

♥ Q52

The opponents are silent.

Vul: N-S

♦ JT7

HCP: 12+1

♣ KQT52

## Both hands (Answers Page)

### Board: 331

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 10+2

Contract: 3♣ South

North:

♠ K53

♥ AJT3

♦ QT2

♣ K95

South:

♠ T86

♥ 9

♦ AK7

♣ QJ7642

W	N	E	S
	1♣	Pass	2♣ <sup>1</sup>

Pass	2♦	Pass	3♣
------	----	------	----

All Pass

1. Inverted minors

### Board: 332

Dealer: South

Vul: Both

North HCP: 12

South HCP: 12

Contract: 2NT South

North:

♠ KJT

♥ Q8

♦ AQ95

♣ 8765

South:

♠ A763

♥ A752

♦ 8762

♣ A

W	N	E	S
			1♦

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

All Pass

1. Inverted minors

### Board: 333

Dealer: North

Vul: None

North HCP: 19

South HCP: 8+2

Contract: 3NT North

North:

♠ AQJ2

♥ T874

♦ AJT

♣ AK

South:

♠ 983

♥ K6

♦ KQ9875

♣ 92

W	N	E	S
	1♦	Pass	3♦

Pass	3NT	All Pass	
------	-----	----------	--

### Board: 334

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 19

Contract: 6♣ South

North:

♠ AT

♥ Q52

♦ JT7

♣ KQT52

South:

♠ K643

♥ A94

♦ AK

♣ AJ86

W	N	E	S
			1♣

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

Pass	3NT	Pass	4♣
------	-----	------	----

Pass	4♠	Pass	4NT
------	----	------	-----

Pass	5♠ <sup>2</sup>	Pass	6♣
------	-----------------	------	----

All Pass

1. Inverted minors

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

## South hands

## Inverted\_Minors

<b>Board: 331</b>	♠ T86	Partner bids first.
Dealer: North	♥ 9	The opponents are silent.
Vul: E-W	♦ AK7	
HCP: 10+2	♣ QJ7642	

---

<b>Board: 332</b>	♠ A763	You bid first.
Dealer: South	♥ A752	The opponents are silent.
Vul: Both	♦ 8762	
HCP: 12	♣ A	

---

<b>Board: 333</b>	♠ 983	Partner bids first.
Dealer: North	♥ K6	The opponents are silent.
Vul: None	♦ KQ9875	
HCP: 8+2	♣ 92	

---

<b>Board: 334</b>	♠ K643	You bid first.
Dealer: South	♥ A94	The opponents are silent.
Vul: N-S	♦ AK	
HCP: 19	♣ AJ86	

## Both hands (Answers Page)

### Board: 331

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 10+2

Contract: 3♣ South

North:

♠ K53

♥ AJT3

♦ QT2

♣ K95

South:

♠ T86

♥ 9

♦ AK7

♣ QJ7642

W	N	E	S
	1♣	Pass	2♣ <sup>1</sup>

Pass	2♦	Pass	3♣
------	----	------	----

All Pass

1. Inverted minors

### Board: 332

Dealer: South

Vul: Both

North HCP: 12

South HCP: 12

Contract: 2NT South

North:

♠ KJT

♥ Q8

♦ AQ95

♣ 8765

South:

♠ A763

♥ A752

♦ 8762

♣ A

W	N	E	S
			1♦

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

All Pass

1. Inverted minors

### Board: 333

Dealer: North

Vul: None

North HCP: 19

South HCP: 8+2

Contract: 3NT North

North:

♠ AQJ2

♥ T874

♦ AJT

♣ AK

South:

♠ 983

♥ K6

♦ KQ9875

♣ 92

W	N	E	S
	1♦	Pass	3♦

Pass	3NT	All Pass	
------	-----	----------	--

### Board: 334

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 19

Contract: 6♣ South

North:

♠ AT

♥ Q52

♦ JT7

♣ KQT52

South:

♠ K643

♥ A94

♦ AK

♣ AJ86

W	N	E	S
			1♣

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

Pass	3NT	Pass	4♣
------	-----	------	----

Pass	4♠	Pass	4NT
------	----	------	-----

Pass	5♠ <sup>2</sup>	Pass	6♣
------	-----------------	------	----

All Pass

1. Inverted minors

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



## North hands

## Inverted\_Minors

<b>Board: 335</b>	♠ 7	Partner bids first.
Dealer: South	♥ AQ7	The opponents are silent.
Vul: Both	♦ J932	
HCP: 10+1	♣ QJT87	

---

<b>Board: 336</b>	♠ QJ2	Partner bids first.
Dealer: South	♥ 4	The opponents are silent.
Vul: N-S	♦ AK52	
HCP: 11+1	♣ JT764	

---

<b>Board: 337</b>	♠ 86	Partner bids first.
Dealer: South	♥ A87	The opponents are silent.
Vul: E-W	♦ KT982	
HCP: 12+1	♣ KQ2	

---

<b>Board: 338</b>	♠ Q32	You bid first.
Dealer: North	♥ T98	The opponents are silent.
Vul: N-S	♦ Q742	
HCP: 13	♣ AKQ	

---

<b>Board: 339</b>	♠ AT7	You bid first.
Dealer: North	♥ QJ4	The opponents are silent.
Vul: E-W	♦ 432	
HCP: 12	♣ AJ94	

## Both hands (Answers Page)

### Board: 335

Dealer: South

Vul: Both

North HCP: 10+1

South HCP: 16+1

Contract: 3NT South

North:

♠ 7

♥ AQ7

♦ J932

♣ QJT87

South:

♠ AK82

♥ T32

♦ AKQT4

♣ 6

W N E S

Pass 2♦<sup>1</sup> Pass 2♠

Pass 2NT Pass 3NT

All Pass

1. Inverted minors

### Board: 336

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 18

Contract: 4♥ South

North:

♠ QJ2

♥ 4

♦ AK52

♣ JT764

South:

♠ AK7

♥ AQ65

♦ QJ74

♣ Q8

W N E S

Pass 2♦<sup>1</sup> Pass 3NT

Pass 4♦ Pass 4♥

All Pass

1. Inverted minors

### Board: 337

Dealer: South

Vul: E-W

North HCP: 12+1

South HCP: 14+1

Contract: 3NT North

North:

♠ 86

♥ A87

♦ KT982

♣ KQ2

South:

♠ AQ95

♥ 54

♦ A6543

♣ A7

W N E S

Pass 2♦<sup>1</sup> Pass 2♠

Pass 3NT All Pass

1. Inverted minors

### Board: 338

Dealer: North

Vul: N-S

North HCP: 13

South HCP: 12

Contract: 3NT South

North:

♠ Q32

♥ T98

♦ Q742

♣ AKQ

South:

♠ 986

♥ AQJ

♦ AJT9

♣ 982

W N E S

Pass 1♦<sup>1</sup> Pass 2♦<sup>1</sup>

Pass 2♠ Pass 3NT

All Pass

1. Inverted minors

### Board: 339

Dealer: North

Vul: E-W

North HCP: 12

South HCP: 12+1

Contract: 3NT South

North:

♠ AT7

♥ QJ4

♦ 432

♣ AJ94

South:

♠ KJ

♥ KT8

♦ K65

♣ Q8762

W N E S

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

Pass 2NT Pass 3NT

All Pass

1. Inverted minors

## South hands

## Inverted\_Minors

<b>Board: 335</b>	♠ AK82	You bid first.
Dealer: South	♥ T32	The opponents are silent.
Vul: Both	♦ AKQT4	
HCP: 16+1	♣ 6	

---

<b>Board: 336</b>	♠ AK7	You bid first.
Dealer: South	♥ AQ65	The opponents are silent.
Vul: N-S	♦ QJ74	
HCP: 18	♣ Q8	

---

<b>Board: 337</b>	♠ AQ95	You bid first.
Dealer: South	♥ 54	The opponents are silent.
Vul: E-W	♦ A6543	
HCP: 14+1	♣ A7	

---

<b>Board: 338</b>	♠ 986	Partner bids first.
Dealer: North	♥ AQJ	The opponents are silent.
Vul: N-S	♦ AJT9	
HCP: 12	♣ 982	

---

<b>Board: 339</b>	♠ KJ	Partner bids first.
Dealer: North	♥ KT8	The opponents are silent.
Vul: E-W	♦ K65	
HCP: 12+1	♣ Q8762	

## Both hands (Answers Page)

### Board: 335

Dealer: South

Vul: Both

North HCP: 10+1

South HCP: 16+1

Contract: 3NT South

North:

♠ 7

♥ AQ7

♦ J932

♣ QJT87

South:

♠ AK82

♥ T32

♦ AKQT4

♣ 6

W N E S

Pass 2♦<sup>1</sup> Pass 2♠

Pass 2NT Pass 3NT

All Pass

1. Inverted minors

### Board: 336

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 18

Contract: 4♥ South

North:

♠ QJ2

♥ 4

♦ AK52

♣ JT764

South:

♠ AK7

♥ AQ65

♦ QJ74

♣ Q8

W N E S

Pass 2♦<sup>1</sup> Pass 3NT

Pass 4♦ Pass 4♥

All Pass

1. Inverted minors

### Board: 337

Dealer: South

Vul: E-W

North HCP: 12+1

South HCP: 14+1

Contract: 3NT North

North:

♠ 86

♥ A87

♦ KT982

♣ KQ2

South:

♠ AQ95

♥ 54

♦ A6543

♣ A7

W N E S

Pass 2♦<sup>1</sup> Pass 2♠

Pass 3NT All Pass

1. Inverted minors

### Board: 338

Dealer: North

Vul: N-S

North HCP: 13

South HCP: 12

Contract: 3NT South

North:

♠ Q32

♥ T98

♦ Q742

♣ AKQ

South:

♠ 986

♥ AQJ

♦ AJT9

♣ 982

W N E S

Pass 1♦<sup>1</sup> Pass 2♦<sup>1</sup>

Pass 2♠ Pass 3NT

All Pass

1. Inverted minors

### Board: 339

Dealer: North

Vul: E-W

North HCP: 12

South HCP: 12+1

Contract: 3NT South

North:

♠ AT7

♥ QJ4

♦ 432

♣ AJ94

South:

♠ KJ

♥ KT8

♦ K65

♣ Q8762

W N E S

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

Pass 2NT Pass 3NT

All Pass

1. Inverted minors

## North hands

## Inverted\_Minors

<b>Board: 340</b>	♠ QJ	Partner bids first.
Dealer: South	♥ J82	The opponents are silent.
Vul: Both	♦ QT2	
HCP: 12+1	♣ KQJ32	

---

<b>Board: 341</b>	♠ KJ	Partner bids first.
Dealer: South	♥ A87	The opponents are silent.
Vul: N-S	♦ J96	
HCP: 11+1	♣ QT765	

---

<b>Board: 342</b>	♠ KQ92	You bid first.
Dealer: North	♥ AK6	The opponents are silent.
Vul: E-W	♦ JT4	
HCP: 13	♣ 983	

---

<b>Board: 343</b>	♠ J2	Partner bids first.
Dealer: South	♥ A43	The opponents are silent.
Vul: Both	♦ QT97	
HCP: 11	♣ A987	

---

<b>Board: 344</b>	♠ 972	Partner bids first.
Dealer: South	♥ J	The opponents are silent.
Vul: None	♦ KJ8	
HCP: 8+2	♣ KT9862	

## Both hands (Answers Page)

### Board: 340

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 12

Contract: 2NT South

North:

♠ QJ

♥ J82

♦ QT2

♣ KQJ32

South:

♠ AK94

♥ Q94

♦ K83

♣ 986

W N E S

1 ♣

Pass 2 ♣<sup>1</sup> Pass 2NT

All Pass

1. Inverted minors

### Board: 341

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 14

Contract: 3NT North

North:

♠ KJ

♥ A87

♦ J96

♣ QT765

South:

♠ T32

♥ JT2

♦ AQ5

♣ AK84

W N E S

1 ♣

Pass 2 ♣<sup>1</sup> Pass 2 ♦

Pass 3NT All Pass

1. Inverted minors

### Board: 342

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 12+1

Contract: 3NT South

North:

♠ KQ92

♥ AK6

♦ JT4

♣ 983

South:

♠ A86

♥ 95

♦ Q87

♣ AQ752

W N E S

1 ♣ Pass 2 ♣<sup>1</sup>

Pass 2 ♥ Pass 3NT

All Pass

1. Inverted minors

### Board: 343

Dealer: South

Vul: Both

North HCP: 11

South HCP: 13

Contract: 3NT North

North:

♠ J2

♥ A43

♦ QT97

♣ A987

South:

♠ AKT7

♥ Q976

♦ K64

♣ JT

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2 ♥

Pass 3NT All Pass

1. Inverted minors

### Board: 344

Dealer: South

Vul: None

North HCP: 8+2

South HCP: 13

Contract: 3 ♣ North

North:

♠ 972

♥ J

♦ KJ8

♣ KT9862

South:

♠ KQT

♥ T654

♦ A53

♣ A74

W N E S

1 ♣

Pass 3 ♣ All Pass

## South hands

## Inverted\_Minors

<b>Board: 340</b>	♠ AK94	You bid first.
Dealer: South	♥ Q94	The opponents are silent.
Vul: Both	♦ K83	
HCP: 12	♣ 986	

---

<b>Board: 341</b>	♠ T32	You bid first.
Dealer: South	♥ JT2	The opponents are silent.
Vul: N-S	♦ AQ5	
HCP: 14	♣ AK84	

---

<b>Board: 342</b>	♠ A86	Partner bids first.
Dealer: North	♥ 95	The opponents are silent.
Vul: E-W	♦ Q87	
HCP: 12+1	♣ AQ752	

---

<b>Board: 343</b>	♠ AKT7	You bid first.
Dealer: South	♥ Q976	The opponents are silent.
Vul: Both	♦ K64	
HCP: 13	♣ JT	

---

<b>Board: 344</b>	♠ KQT	You bid first.
Dealer: South	♥ T654	The opponents are silent.
Vul: None	♦ A53	
HCP: 13	♣ A74	

## Both hands (Answers Page)

### Board: 340

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 12

Contract: 2NT South

North:

♠ QJ

♥ J82

♦ QT2

♣ KQJ32

South:

♠ AK94

♥ Q94

♦ K83

♣ 986

W N E S

1 ♣

Pass 2 ♣<sup>1</sup> Pass 2NT

All Pass

1. Inverted minors

### Board: 341

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 14

Contract: 3NT North

North:

♠ KJ

♥ A87

♦ J96

♣ QT765

South:

♠ T32

♥ JT2

♦ AQ5

♣ AK84

W N E S

1 ♣

Pass 2 ♣<sup>1</sup> Pass 2 ♦

Pass 3NT All Pass

1. Inverted minors

### Board: 342

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 12+1

Contract: 3NT South

North:

♠ KQ92

♥ AK6

♦ JT4

♣ 983

South:

♠ A86

♥ 95

♦ Q87

♣ AQ752

W N E S

1 ♣ Pass 2 ♣<sup>1</sup>

Pass 2 ♥ Pass 3NT

All Pass

1. Inverted minors

### Board: 343

Dealer: South

Vul: Both

North HCP: 11

South HCP: 13

Contract: 3NT North

North:

♠ J2

♥ A43

♦ QT97

♣ A987

South:

♠ AKT7

♥ Q976

♦ K64

♣ JT

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2 ♥

Pass 3NT All Pass

1. Inverted minors

### Board: 344

Dealer: South

Vul: None

North HCP: 8+2

South HCP: 13

Contract: 3 ♣ North

North:

♠ 972

♥ J

♦ KJ8

♣ KT9862

South:

♠ KQT

♥ T654

♦ A53

♣ A74

W N E S

1 ♣

Pass 3 ♣ All Pass



## North hands

## Inverted\_Minors

<b>Board: 345</b>	♠ AK32	You bid first.
Dealer: North	♥ AQ5	The opponents are silent.
Vul: E-W	♦ QJT	
HCP: 19	♣ K96	

---

<b>Board: 346</b>	♠ A7	Partner bids first.
Dealer: South	♥ J8	The opponents are silent.
Vul: Both	♦ AKT32	
HCP: 12+1	♣ 9842	

---

<b>Board: 347</b>	♠ 9742	You bid first.
Dealer: North	♥ J7	The opponents are silent.
Vul: None	♦ AJ53	
HCP: 12	♣ KQJ	

---

<b>Board: 348</b>	♠ 95	Partner bids first.
Dealer: South	♥ AK9	The opponents are silent.
Vul: N-S	♦ T98	
HCP: 11+1	♣ KJ942	

## Both hands (Answers Page)

### Board: 345

	North:	South:
Dealer: North	♠ AK32	♠ Q6
Vul: E-W	♥ AQ5	♥ 43
North HCP: 19	♦ QJT	♦ K9
South HCP: 12+3	♣ K96	♣ AQJ8742
Contract: 6♣ North		

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

1. Inverted minors

### Board: 346

	North:	South:
Dealer: South	♠ A7	♠ KQJT
Vul: Both	♥ J8	♥ KQ
North HCP: 12+1	♦ AKT32	♦ J9654
South HCP: 18+1	♣ 9842	♣ AQ
Contract: 6♦ South		

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

1. Inverted minors

2. A=0/5 or 3/5

### Board: 347

	North:	South:
Dealer: North	♠ 9742	♠ QJT
Vul: None	♥ J7	♥ K42
North HCP: 12	♦ AJ53	♦ QT762
South HCP: 12+1	♣ KQJ	♣ A7
Contract: 3NT South		

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

1. Inverted minors

### Board: 348

	North:	South:
Dealer: South	♠ 95	♠ AKT8
Vul: N-S	♥ AK9	♥ 873
North HCP: 11+1	♦ T98	♦ AK4
South HCP: 14	♣ KJ942	♣ T63
Contract: 3NT South		

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

1. Inverted minors

## South hands

## Inverted\_Minors

<b>Board: 345</b>	♠ Q6	Partner bids first.
Dealer: North	♥ 43	The opponents are silent.
Vul: E-W	♦ K9	
HCP: 12+3	♣ AQJ8742	

---

<b>Board: 346</b>	♠ KQJT	You bid first.
Dealer: South	♥ KQ	The opponents are silent.
Vul: Both	♦ J9654	
HCP: 18+1	♣ AQ	

---

<b>Board: 347</b>	♠ QJT	Partner bids first.
Dealer: North	♥ K42	The opponents are silent.
Vul: None	♦ QT762	
HCP: 12+1	♣ A7	

---

<b>Board: 348</b>	♠ AKT8	You bid first.
Dealer: South	♥ 873	The opponents are silent.
Vul: N-S	♦ AK4	
HCP: 14	♣ T63	

## Both hands (Answers Page)

### Board: 345

	North:	South:
Dealer: North	♠ AK32	♠ Q6
Vul: E-W	♥ AQ5	♥ 43
North HCP: 19	♦ QJT	♦ K9
South HCP: 12+3	♣ K96	♣ AQJ8742
Contract: 6♣ North		

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

1. Inverted minors

### Board: 346

	North:	South:
Dealer: South	♠ A7	♠ KQJT
Vul: Both	♥ J8	♥ KQ
North HCP: 12+1	♦ AKT32	♦ J9654
South HCP: 18+1	♣ 9842	♣ AQ
Contract: 6♦ South		

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

1. Inverted minors

2. A=0/5 or 3/5

### Board: 347

	North:	South:
Dealer: North	♠ 9742	♠ QJT
Vul: None	♥ J7	♥ K42
North HCP: 12	♦ AJ53	♦ QT762
South HCP: 12+1	♣ KQJ	♣ A7
Contract: 3NT South		

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

1. Inverted minors

### Board: 348

	North:	South:
Dealer: South	♠ 95	♠ AKT8
Vul: N-S	♥ AK9	♥ 873
North HCP: 11+1	♦ T98	♦ AK4
South HCP: 14	♣ KJ942	♣ T63
Contract: 3NT South		

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

1. Inverted minors

## North hands

## Inverted\_Minors

<b>Board: 349</b>	♠ A875	You bid first.
Dealer: North	♥ K643	The opponents are silent.
Vul: Both	♦ Q6	
HCP: 13	♣ KJ7	

---

<b>Board: 350</b>	♠ 92	Partner bids first.
Dealer: South	♥ J6	The opponents are silent.
Vul: None	♦ QJ3	
HCP: 9+2	♣ KQT532	

---

<b>Board: 351</b>	♠ K62	You bid first.
Dealer: North	♥ AKT9	The opponents are silent.
Vul: N-S	♦ K82	
HCP: 14	♣ J52	

---

<b>Board: 352</b>	♠ KQT7	You bid first.
Dealer: North	♥ AK82	The opponents are silent.
Vul: E-W	♦ K854	
HCP: 16	♣ J	

---

<b>Board: 353</b>	♠ KQT4	You bid first.
Dealer: North	♥ AK62	The opponents are silent.
Vul: N-S	♦ KT94	
HCP: 19	♣ A	

## Both hands (Answers Page)

### Board: 349

Dealer: North

Vul: Both

North HCP: 13

South HCP: 11+1

Contract: 3♣ South

North:

♠ A875

♥ K643

♦ Q6

♣ KJ7

South:

♠ QT6

♥ A85

♦ J9

♣ A9654

W	N	E	S
	1♣	Pass	2♣ <sup>1</sup>

Pass	2♥	Pass	3♣
------	----	------	----

All Pass

1. Inverted minors

### Board: 350

Dealer: South

Vul: None

North HCP: 9+2

South HCP: 18

Contract: 3NT South

North:

♠ 92

♥ J6

♦ QJ3

♣ KQT532

South:

♠ AKQT

♥ Q95

♦ AK7

♣ 964

W	N	E	S
			1♣

Pass	3♣	Pass	3NT
------	----	------	-----

All Pass

### Board: 351

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 10+2

Contract: 3NT North

North:

♠ K62

♥ AKT9

♦ K82

♣ J52

South:

♠ A4

♥ 87

♦ 973

♣ AQ9876

W	N	E	S
	1♣	Pass	2♣ <sup>1</sup>

Pass	2♦	Pass	3♣
------	----	------	----

Pass	3NT	All Pass	
------	-----	----------	--

1. Inverted minors

### Board: 352

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 12

Contract: 3NT South

North:

♠ KQT7

♥ AK82

♦ K854

♣ J

South:

♠ A65

♥ Q5

♦ T963

♣ AQ73

W	N	E	S
	1♦	Pass	2♦ <sup>1</sup>

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

All Pass

1. Inverted minors

### Board: 353

Dealer: North

Vul: N-S

North HCP: 19

South HCP: 9+2

Contract: 3NT North

North:

♠ KQT4

♥ AK62

♦ KT94

♣ A

South:

♠ 82

♥ 7

♦ AQ865

♣ KT652

W	N	E	S
	1♦	Pass	3♦

Pass	3NT	All Pass	
------	-----	----------	--

## South hands

## Inverted\_Minors

<b>Board: 349</b>	♠ QT6	Partner bids first.
Dealer: North	♥ A85	The opponents are silent.
Vul: Both	♦ J9	
HCP: 11+1	♣ A9654	

---

<b>Board: 350</b>	♠ AKQT	You bid first.
Dealer: South	♥ Q95	The opponents are silent.
Vul: None	♦ AK7	
HCP: 18	♣ 964	

---

<b>Board: 351</b>	♠ A4	Partner bids first.
Dealer: North	♥ 87	The opponents are silent.
Vul: N-S	♦ 973	
HCP: 10+2	♣ AQ9876	

---

<b>Board: 352</b>	♠ A65	Partner bids first.
Dealer: North	♥ Q5	The opponents are silent.
Vul: E-W	♦ T963	
HCP: 12	♣ AQ73	

---

<b>Board: 353</b>	♠ 82	Partner bids first.
Dealer: North	♥ 7	The opponents are silent.
Vul: N-S	♦ AQ865	
HCP: 9+2	♣ KT652	

## Both hands (Answers Page)

### Board: 349

Dealer: North

Vul: Both

North HCP: 13

South HCP: 11+1

Contract: 3♣ South

North:

♠ A875

♥ K643

♦ Q6

♣ KJ7

South:

♠ QT6

♥ A85

♦ J9

♣ A9654

W	N	E	S
	1♣	Pass	2♣ <sup>1</sup>

Pass	2♥	Pass	3♣
------	----	------	----

All Pass

1. Inverted minors

### Board: 350

Dealer: South

Vul: None

North HCP: 9+2

South HCP: 18

Contract: 3NT South

North:

♠ 92

♥ J6

♦ QJ3

♣ KQT532

South:

♠ AKQT

♥ Q95

♦ AK7

♣ 964

W	N	E	S
			1♣

Pass	3♣	Pass	3NT
------	----	------	-----

All Pass

### Board: 351

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 10+2

Contract: 3NT North

North:

♠ K62

♥ AKT9

♦ K82

♣ J52

South:

♠ A4

♥ 87

♦ 973

♣ AQ9876

W	N	E	S
	1♣	Pass	2♣ <sup>1</sup>

Pass	2♦	Pass	3♣
------	----	------	----

Pass	3NT	All Pass	
------	-----	----------	--

1. Inverted minors

### Board: 352

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 12

Contract: 3NT South

North:

♠ KQT7

♥ AK82

♦ K854

♣ J

South:

♠ A65

♥ Q5

♦ T963

♣ AQ73

W	N	E	S
	1♦	Pass	2♦ <sup>1</sup>

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

All Pass

1. Inverted minors

### Board: 353

Dealer: North

Vul: N-S

North HCP: 19

South HCP: 9+2

Contract: 3NT North

North:

♠ KQT4

♥ AK62

♦ KT94

♣ A

South:

♠ 82

♥ 7

♦ AQ865

♣ KT652

W	N	E	S
	1♦	Pass	3♦

Pass	3NT	All Pass	
------	-----	----------	--



## North hands

## Inverted\_Minors

<b>Board: 354</b>	♠ AJ72	You bid first.
Dealer: North	♥ KQT4	The opponents are silent.
Vul: E-W	♦ QJ	
HCP: 14	♣ J85	

---

<b>Board: 355</b>	♠ AT72	You bid first.
Dealer: North	♥ Q95	The opponents are silent.
Vul: Both	♦ AKJ9	
HCP: 18	♣ KJ	

---

<b>Board: 356</b>	♠ AJ	Partner bids first.
Dealer: South	♥ K64	The opponents are silent.
Vul: E-W	♦ Q653	
HCP: 11	♣ J432	

---

<b>Board: 357</b>	♠ K7	Partner bids first.
Dealer: South	♥ J8	The opponents are silent.
Vul: Both	♦ Q986	
HCP: 12+1	♣ KQJ42	

---

<b>Board: 358</b>	♠ A72	Partner bids first.
Dealer: South	♥ 9	The opponents are silent.
Vul: None	♦ 9643	
HCP: 11+1	♣ AKT63	

## Both hands (Answers Page)

### Board: 354

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 12+2

Contract: 3NT South

North:

♠ AJ72

♥ KQT4

♦ QJ

♣ J85

South:

♠ K3

♥ 5

♦ K9762

♣ AQ643

W N E S

1 ♣ Pass 2 ♣<sup>1</sup>

Pass 2 ♥ Pass 3NT

All Pass

1. Inverted minors

### Board: 355

Dealer: North

Vul: Both

North HCP: 18

South HCP: 11+1

Contract: 3NT North

North:

♠ AT72

♥ Q95

♦ AKJ9

♣ KJ

South:

♠ 84

♥ AK7

♦ QT853

♣ Q73

W N E S

1 ♦ Pass 2 ♦<sup>1</sup>

Pass 3NT All Pass

1. Inverted minors

### Board: 356

Dealer: South

Vul: E-W

North HCP: 11

South HCP: 18

Contract: 3NT South

North:

♠ AJ

♥ K64

♦ Q653

♣ J432

South:

♠ Q84

♥ AQ

♦ KJT2

♣ AQT6

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 3NT

All Pass

1. Inverted minors

### Board: 357

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 14+1

Contract: 3NT North

North:

♠ K7

♥ J8

♦ Q986

♣ KQJ42

South:

♠ QT32

♥ AK5

♦ AJ753

♣ 7

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2 ♥

Pass 3NT All Pass

1. Inverted minors

### Board: 358

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 19

Contract: 3NT South

North:

♠ A72

♥ 9

♦ 9643

♣ AKT63

South:

♠ QJT8

♥ AKJ2

♦ AK52

♣ J

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 3NT

All Pass

1. Inverted minors

## South hands

## Inverted\_Minors

<b>Board: 354</b>	♠ K3	Partner bids first.
Dealer: North	♥ 5	The opponents are silent.
Vul: E-W	♦ K9762	
HCP: 12+2	♣ AQ643	

---

<b>Board: 355</b>	♠ 84	Partner bids first.
Dealer: North	♥ AK7	The opponents are silent.
Vul: Both	♦ QT853	
HCP: 11+1	♣ Q73	

---

<b>Board: 356</b>	♠ Q84	You bid first.
Dealer: South	♥ AQ	The opponents are silent.
Vul: E-W	♦ KJT2	
HCP: 18	♣ AQT6	

---

<b>Board: 357</b>	♠ QT32	You bid first.
Dealer: South	♥ AK5	The opponents are silent.
Vul: Both	♦ AJ753	
HCP: 14+1	♣ 7	

---

<b>Board: 358</b>	♠ QJT8	You bid first.
Dealer: South	♥ AKJ2	The opponents are silent.
Vul: None	♦ AK52	
HCP: 19	♣ J	

## Both hands (Answers Page)

### Board: 354

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 12+2

Contract: 3NT South

North:

♠ AJ72

♥ KQT4

♦ QJ

♣ J85

South:

♠ K3

♥ 5

♦ K9762

♣ AQ643

W N E S

1 ♣ Pass 2 ♣<sup>1</sup>

Pass 2 ♥ Pass 3NT

All Pass

1. Inverted minors

### Board: 355

Dealer: North

Vul: Both

North HCP: 18

South HCP: 11+1

Contract: 3NT North

North:

♠ AT72

♥ Q95

♦ AKJ9

♣ KJ

South:

♠ 84

♥ AK7

♦ QT853

♣ Q73

W N E S

1 ♦ Pass 2 ♦<sup>1</sup>

Pass 3NT All Pass

1. Inverted minors

### Board: 356

Dealer: South

Vul: E-W

North HCP: 11

South HCP: 18

Contract: 3NT South

North:

♠ AJ

♥ K64

♦ Q653

♣ J432

South:

♠ Q84

♥ AQ

♦ KJT2

♣ AQT6

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 3NT

All Pass

1. Inverted minors

### Board: 357

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 14+1

Contract: 3NT North

North:

♠ K7

♥ J8

♦ Q986

♣ KQJ42

South:

♠ QT32

♥ AK5

♦ AJ753

♣ 7

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2 ♥

Pass 3NT All Pass

1. Inverted minors

### Board: 358

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 19

Contract: 3NT South

North:

♠ A72

♥ 9

♦ 9643

♣ AKT63

South:

♠ QJT8

♥ AKJ2

♦ AK52

♣ J

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 3NT

All Pass

1. Inverted minors

## North hands

## Inverted\_Minors

<b>Board: 359</b>	♠ AKQ6	You bid first.
Dealer: North	♥ AJ32	The opponents are silent.
Vul: Both	♦ JT94	
HCP: 17	♣ Q	

---

<b>Board: 360</b>	♠ Q876	You bid first.
Dealer: North	♥ AQ84	The opponents are silent.
Vul: None	♦ AJ98	
HCP: 16	♣ K	

---

<b>Board: 361</b>	♠ KJT	You bid first.
Dealer: North	♥ AKJ2	The opponents are silent.
Vul: N-S	♦ J754	
HCP: 13	♣ 82	

---

<b>Board: 362</b>	♠ 72	Partner bids first.
Dealer: South	♥ T	The opponents are silent.
Vul: None	♦ A9754	
HCP: 10+2	♣ AQT82	

---

<b>Board: 363</b>	♠ A8	Partner bids first.
Dealer: South	♥ J5	The opponents are silent.
Vul: N-S	♦ T975	
HCP: 12+1	♣ AK954	

## Both hands (Answers Page)

### Board: 359

Dealer: North

Vul: Both

North HCP: 17

South HCP: 11+1

Contract: 5♦ South

North:

♠ AKQ6

♥ AJ32

♦ JT94

♣ Q

South:

♠ T

♥ Q85

♦ KQ87

♣ AT876

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

1. Inverted minors

### Board: 360

Dealer: North

Vul: None

North HCP: 16

South HCP: 11

Contract: 3NT South

North:

♠ Q876

♥ AQ84

♦ AJ98

♣ K

South:

♠ 52

♥ KJ6

♦ QT32

♣ AJ94

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

1. Inverted minors

### Board: 361

Dealer: North

Vul: N-S

North HCP: 13

South HCP: 10+1

Contract: 3♦ South

North:

♠ KJT

♥ AKJ2

♦ J754

♣ 82

South:

♠ 875

♥ 6

♦ Q963

♣ AKJT6

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

1. Inverted minors

### Board: 362

Dealer: South

Vul: None

North HCP: 10+2

South HCP: 13

Contract: 5♣ North

North:

♠ 72

♥ T

♦ A9754

♣ AQT82

South:

♠ J5

♥ A653

♦ KJ3

♣ KJ95

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

1. Inverted minors

### Board: 363

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 14

Contract: 3NT North

North:

♠ A8

♥ J5

♦ T975

♣ AK954

South:

♠ 7653

♥ AK94

♦ AQJ

♣ T6

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

1. Inverted minors

## South hands

## Inverted\_Minors

<b>Board: 359</b>	♠ T	Partner bids first.
Dealer: North	♥ Q85	The opponents are silent.
Vul: Both	♦ KQ87	
HCP: 11+1	♣ AT876	

---

<b>Board: 360</b>	♠ 52	Partner bids first.
Dealer: North	♥ KJ6	The opponents are silent.
Vul: None	♦ QT32	
HCP: 11	♣ AJ94	

---

<b>Board: 361</b>	♠ 875	Partner bids first.
Dealer: North	♥ 6	The opponents are silent.
Vul: N-S	♦ Q963	
HCP: 10+1	♣ AKJT6	

---

<b>Board: 362</b>	♠ J5	You bid first.
Dealer: South	♥ A653	The opponents are silent.
Vul: None	♦ KJ3	
HCP: 13	♣ KJ95	

---

<b>Board: 363</b>	♠ 7653	You bid first.
Dealer: South	♥ AK94	The opponents are silent.
Vul: N-S	♦ AQJ	
HCP: 14	♣ T6	

## Both hands (Answers Page)

### Board: 359

Dealer: North

Vul: Both

North HCP: 17

South HCP: 11+1

Contract: 5♦ South

North:

♠ AKQ6

♥ AJ32

♦ JT94

♣ Q

South:

♠ T

♥ Q85

♦ KQ87

♣ AT876

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

1. Inverted minors

### Board: 360

Dealer: North

Vul: None

North HCP: 16

South HCP: 11

Contract: 3NT South

North:

♠ Q876

♥ AQ84

♦ AJ98

♣ K

South:

♠ 52

♥ KJ6

♦ QT32

♣ AJ94

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

1. Inverted minors

### Board: 361

Dealer: North

Vul: N-S

North HCP: 13

South HCP: 10+1

Contract: 3♦ South

North:

♠ KJT

♥ AKJ2

♦ J754

♣ 82

South:

♠ 875

♥ 6

♦ Q963

♣ AKJT6

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

1. Inverted minors

### Board: 362

Dealer: South

Vul: None

North HCP: 10+2

South HCP: 13

Contract: 5♣ North

North:

♠ 72

♥ T

♦ A9754

♣ AQT82

South:

♠ J5

♥ A653

♦ KJ3

♣ KJ95

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

1. Inverted minors

### Board: 363

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 14

Contract: 3NT North

North:

♠ A8

♥ J5

♦ T975

♣ AK954

South:

♠ 7653

♥ AK94

♦ AQJ

♣ T6

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

1. Inverted minors



## North hands

## Inverted\_Minors

<b>Board: 364</b>	♠ AT87	You bid first.
Dealer: North	♥ K985	The opponents are silent.
Vul: E-W	♦ 93	
HCP: 13	♣ AQ3	

---

<b>Board: 365</b>	♠ Q4	Partner bids first.
Dealer: South	♥ AKQ	The opponents are silent.
Vul: N-S	♦ 7543	
HCP: 12	♣ J983	

---

<b>Board: 366</b>	♠ 96	Partner bids first.
Dealer: South	♥ KJ3	The opponents are silent.
Vul: E-W	♦ AKJ83	
HCP: 12+1	♣ T93	

---

<b>Board: 367</b>	♠ KJ95	You bid first.
Dealer: North	♥ A6	The opponents are silent.
Vul: Both	♦ AQ8	
HCP: 19	♣ KQ53	

---

<b>Board: 368</b>	♠ KJ83	You bid first.
Dealer: North	♥ AJ8	The opponents are silent.
Vul: E-W	♦ JT32	
HCP: 14	♣ AT	

## Both hands (Answers Page)

### Board: 364

	North:	South:	W	N	E	S
Dealer: North	♠ AT87	♠ Q54		1 ♣	Pass	2 ♣ <sup>1</sup>
Vul: E-W	♥ K985	♥ AT	Pass	2 ♥	Pass	3NT
North HCP: 13	♦ 93	♦ AJ2	All Pass			
South HCP: 11+1	♣ AQ3	♣ 98652				
Contract: 3NT South						1. Inverted minors

### Board: 365

	North:	South:	W	N	E	S
Dealer: South	♠ Q4	♠ A76				1 ♦
Vul: N-S	♥ AKQ	♥ 843	Pass	2 ♦ <sup>1</sup>	Pass	2 ♠
North HCP: 12	♦ 7543	♦ AKQJ	Pass	3NT	All Pass	
South HCP: 14	♣ J983	♣ 754				
Contract: 3NT North						1. Inverted minors

### Board: 366

	North:	South:	W	N	E	S
Dealer: South	♠ 96	♠ JT85				1 ♦
Vul: E-W	♥ KJ3	♥ AQ6	Pass	2 ♦ <sup>1</sup>	Pass	2 ♥
North HCP: 12+1	♦ AKJ83	♦ QT62	Pass	3 ♦	Pass	3NT
South HCP: 14	♣ T93	♣ AJ	All Pass			
Contract: 3NT South						1. Inverted minors

### Board: 367

	North:	South:	W	N	E	S
Dealer: North	♠ KJ95	♠ 4		1 ♣	Pass	3 ♣
Vul: Both	♥ A6	♥ J84	Pass	3NT	All Pass	
North HCP: 19	♦ AQ8	♦ K974				
South HCP: 8+1	♣ KQ53	♣ AT642				
Contract: 3NT North						

### Board: 368

	North:	South:	W	N	E	S
Dealer: North	♠ KJ83	♠ Q2		1 ♦	Pass	2 ♦ <sup>1</sup>
Vul: E-W	♥ AJ8	♥ 72	Pass	2 ♥	Pass	3NT
North HCP: 14	♦ JT32	♦ AQ65	All Pass			
South HCP: 12+1	♣ AT	♣ KJ653				
Contract: 3NT South						1. Inverted minors

## South hands

## Inverted\_Minors

<b>Board: 364</b>	♠ Q54	Partner bids first.
Dealer: North	♥ AT	The opponents are silent.
Vul: E-W	♦ AJ2	
HCP: 11+1	♣ 98652	

---

<b>Board: 365</b>	♠ A76	You bid first.
Dealer: South	♥ 843	The opponents are silent.
Vul: N-S	♦ AKQJ	
HCP: 14	♣ 754	

---

<b>Board: 366</b>	♠ JT85	You bid first.
Dealer: South	♥ AQ6	The opponents are silent.
Vul: E-W	♦ QT62	
HCP: 14	♣ AJ	

---

<b>Board: 367</b>	♠ 4	Partner bids first.
Dealer: North	♥ J84	The opponents are silent.
Vul: Both	♦ K974	
HCP: 8+1	♣ AT642	

---

<b>Board: 368</b>	♠ Q2	Partner bids first.
Dealer: North	♥ 72	The opponents are silent.
Vul: E-W	♦ AQ65	
HCP: 12+1	♣ KJ653	

## Both hands (Answers Page)

### Board: 364

	North:	South:	W	N	E	S
Dealer: North	♠ AT87	♠ Q54		1 ♣	Pass	2 ♣ <sup>1</sup>
Vul: E-W	♥ K985	♥ AT	Pass	2 ♥	Pass	3NT
North HCP: 13	♦ 93	♦ AJ2	All Pass			
South HCP: 11+1	♣ AQ3	♣ 98652				
Contract: 3NT South						1. Inverted minors

### Board: 365

	North:	South:	W	N	E	S
Dealer: South	♠ Q4	♠ A76				1 ♦
Vul: N-S	♥ AKQ	♥ 843	Pass	2 ♦ <sup>1</sup>	Pass	2 ♠
North HCP: 12	♦ 7543	♦ AKQJ	Pass	3NT	All Pass	
South HCP: 14	♣ J983	♣ 754				
Contract: 3NT North						1. Inverted minors

### Board: 366

	North:	South:	W	N	E	S
Dealer: South	♠ 96	♠ JT85				1 ♦
Vul: E-W	♥ KJ3	♥ AQ6	Pass	2 ♦ <sup>1</sup>	Pass	2 ♥
North HCP: 12+1	♦ AKJ83	♦ QT62	Pass	3 ♦	Pass	3NT
South HCP: 14	♣ T93	♣ AJ	All Pass			
Contract: 3NT South						1. Inverted minors

### Board: 367

	North:	South:	W	N	E	S
Dealer: North	♠ KJ95	♠ 4		1 ♣	Pass	3 ♣
Vul: Both	♥ A6	♥ J84	Pass	3NT	All Pass	
North HCP: 19	♦ AQ8	♦ K974				
South HCP: 8+1	♣ KQ53	♣ AT642				
Contract: 3NT North						

### Board: 368

	North:	South:	W	N	E	S
Dealer: North	♠ KJ83	♠ Q2		1 ♦	Pass	2 ♦ <sup>1</sup>
Vul: E-W	♥ AJ8	♥ 72	Pass	2 ♥	Pass	3NT
North HCP: 14	♦ JT32	♦ AQ65	All Pass			
South HCP: 12+1	♣ AT	♣ KJ653				
Contract: 3NT South						1. Inverted minors

## North hands

## Inverted\_Minors

### Board: 369

♠ J5

You bid first.

Dealer: North

♥ AQ96

The opponents are silent.

Vul: Both

♦ KQ63

HCP: 12

♣ 753

---

### Board: 370

♠ 42

You bid first.

Dealer: North

♥ QT2

The opponents are silent.

Vul: E-W

♦ AK63

HCP: 14

♣ KQT6

---

### Board: 371

♠ AKJ2

You bid first.

Dealer: North

♥ AT95

The opponents are silent.

Vul: None

♦ 6

HCP: 12

♣ 6432

---

### Board: 372

♠ A965

You bid first.

Dealer: North

♥ AT3

The opponents are silent.

Vul: N-S

♦ K53

HCP: 13

♣ Q87

---

### Board: 373

♠ 83

Partner bids first.

Dealer: South

♥ K82

The opponents are silent.

Vul: Both

♦ Q983

HCP: 11

♣ AQ65

## Both hands (Answers Page)

### Board: 369

Dealer: North

Vul: Both

North HCP: 12

South HCP: 12+2

Contract: 3 ♦ South

North:

♠ J5

♥ AQ96

♦ KQ63

♣ 753

South:

♠ Q32

♥ 43

♦ AJ9742

♣ AJ

W N E S

1 ♦ Pass 2 ♦<sup>1</sup>

Pass 2NT Pass 3 ♦

All Pass

1. Inverted minors

### Board: 370

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 11+1

Contract: 3NT South

North:

♠ 42

♥ QT2

♦ AK63

♣ KQT6

South:

♠ K85

♥ A97

♦ T8542

♣ A2

W N E S

1 ♦ Pass 2 ♦<sup>1</sup>

Pass 2 ♥ Pass 3NT

All Pass

1. Inverted minors

### Board: 371

Dealer: North

Vul: None

North HCP: 12

South HCP: 11+1

Contract: 2NT North

North:

♠ AKJ2

♥ AT95

♦ 6

♣ 6432

South:

♠ T54

♥ K7

♦ JT8

♣ AKT95

W N E S

1 ♣ Pass 2 ♣<sup>1</sup>

Pass 2NT All Pass

1. Inverted minors

### Board: 372

Dealer: North

Vul: N-S

North HCP: 13

South HCP: 11+1

Contract: 3NT South

North:

♠ A965

♥ AT3

♦ K53

♣ Q87

South:

♠ KJ8

♥ K87

♦ T9

♣ A6432

W N E S

1 ♣ Pass 2 ♣<sup>1</sup>

Pass 2 ♦ Pass 3NT

All Pass

1. Inverted minors

### Board: 373

Dealer: South

Vul: Both

North HCP: 11

South HCP: 14

Contract: 3NT North

North:

♠ 83

♥ K82

♦ Q983

♣ AQ65

South:

♠ AJ4

♥ AT43

♦ A742

♣ JT

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2 ♥

Pass 3NT All Pass

1. Inverted minors

## South hands

## Inverted\_Minors

**Board: 369**      ♠ Q32      Partner bids first.  
 Dealer: North      ♥ 43      The opponents are silent.  
 Vul: Both      ♦ AJ9742  
 HCP: 12+2      ♣ AJ

---

**Board: 370**      ♠ K85      Partner bids first.  
 Dealer: North      ♥ A97      The opponents are silent.  
 Vul: E-W      ♦ T8542  
 HCP: 11+1      ♣ A2

---

**Board: 371**      ♠ T54      Partner bids first.  
 Dealer: North      ♥ K7      The opponents are silent.  
 Vul: None      ♦ JT8  
 HCP: 11+1      ♣ AKT95

---

**Board: 372**      ♠ KJ8      Partner bids first.  
 Dealer: North      ♥ K87      The opponents are silent.  
 Vul: N-S      ♦ T9  
 HCP: 11+1      ♣ A6432

---

**Board: 373**      ♠ AJ4      You bid first.  
 Dealer: South      ♥ AT43      The opponents are silent.  
 Vul: Both      ♦ A742  
 HCP: 14      ♣ JT

## Both hands (Answers Page)

### Board: 369

Dealer: North

Vul: Both

North HCP: 12

South HCP: 12+2

Contract: 3 ♦ South

North:

♠ J5

♥ AQ96

♦ KQ63

♣ 753

South:

♠ Q32

♥ 43

♦ AJ9742

♣ AJ

W N E S

1 ♦ Pass 2 ♦<sup>1</sup>

Pass 2NT Pass 3 ♦

All Pass

1. Inverted minors

### Board: 370

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 11+1

Contract: 3NT South

North:

♠ 42

♥ QT2

♦ AK63

♣ KQT6

South:

♠ K85

♥ A97

♦ T8542

♣ A2

W N E S

1 ♦ Pass 2 ♦<sup>1</sup>

Pass 2 ♥ Pass 3NT

All Pass

1. Inverted minors

### Board: 371

Dealer: North

Vul: None

North HCP: 12

South HCP: 11+1

Contract: 2NT North

North:

♠ AKJ2

♥ AT95

♦ 6

♣ 6432

South:

♠ T54

♥ K7

♦ JT8

♣ AKT95

W N E S

1 ♣ Pass 2 ♣<sup>1</sup>

Pass 2NT All Pass

1. Inverted minors

### Board: 372

Dealer: North

Vul: N-S

North HCP: 13

South HCP: 11+1

Contract: 3NT South

North:

♠ A965

♥ AT3

♦ K53

♣ Q87

South:

♠ KJ8

♥ K87

♦ T9

♣ A6432

W N E S

1 ♣ Pass 2 ♣<sup>1</sup>

Pass 2 ♦ Pass 3NT

All Pass

1. Inverted minors

### Board: 373

Dealer: South

Vul: Both

North HCP: 11

South HCP: 14

Contract: 3NT North

North:

♠ 83

♥ K82

♦ Q983

♣ AQ65

South:

♠ AJ4

♥ AT43

♦ A742

♣ JT

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2 ♥

Pass 3NT All Pass

1. Inverted minors



## North hands

## Inverted\_Minors

<b>Board: 374</b>	♠ K3	Partner bids first.
Dealer: South	♥ 92	The opponents are silent.
Vul: None	♦ AKT97	
HCP: 12+1	♣ Q962	

---

<b>Board: 375</b>	♠ K	Partner bids first.
Dealer: South	♥ 742	The opponents are silent.
Vul: N-S	♦ AQJ8	
HCP: 12+1	♣ Q9854	

---

<b>Board: 376</b>	♠ Q5	Partner bids first.
Dealer: South	♥ -	The opponents are silent.
Vul: N-S	♦ 985432	
HCP: 8+3	♣ KQJ97	

---

<b>Board: 377</b>	♠ KJ73	You bid first.
Dealer: North	♥ QT93	The opponents are silent.
Vul: E-W	♦ J98	
HCP: 14	♣ AK	

---

<b>Board: 378</b>	♠ K62	Partner bids first.
Dealer: South	♥ 6	The opponents are silent.
Vul: Both	♦ K532	
HCP: 10+1	♣ AT982	

## Both hands (Answers Page)

### Board: 374

Dealer: South

Vul: None

North HCP: 12+1

South HCP: 12

Contract: 4 ♦ South

North:

♠ K3

♥ 92

♦ AKT97

♣ Q962

South:

♠ AJT4

♥ A63

♦ QJ43

♣ T4

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2NT

Pass 3 ♦ Pass 4 ♦

All Pass

1. Inverted minors

### Board: 375

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 13+1

Contract: 3NT North

North:

♠ K

♥ 742

♦ AQJ8

♣ Q9854

South:

♠ A973

♥ KQ

♦ T6432

♣ A3

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2 ♥

Pass 3NT All Pass

1. Inverted minors

### Board: 376

Dealer: South

Vul: N-S

North HCP: 8+3

South HCP: 19

Contract: 3NT South

North:

♠ Q5

♥ -

♦ 985432

♣ KQJ97

South:

♠ KJ92

♥ AK43

♦ AKJ

♣ 63

W N E S

1 ♦

Pass 3 ♦ Pass 3NT

All Pass

### Board: 377

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 11+2

Contract: 3NT North

North:

♠ KJ73

♥ QT93

♦ J98

♣ AK

South:

♠ Q82

♥ K8

♦ AQT742

♣ 54

W N E S

1 ♦ Pass 2 ♦<sup>1</sup>

Pass 2 ♥ Pass 3 ♦

Pass 3NT All Pass

1. Inverted minors

### Board: 378

Dealer: South

Vul: Both

North HCP: 10+1

South HCP: 19

Contract: 3NT South

North:

♠ K62

♥ 6

♦ K532

♣ AT982

South:

♠ AJ87

♥ AQ4

♦ AQ98

♣ Q5

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 3NT

All Pass

1. Inverted minors

## South hands

## Inverted\_Minors

<b>Board: 374</b>	♠ AJT4	You bid first.
Dealer: South	♥ A63	The opponents are silent.
Vul: None	♦ QJ43	
HCP: 12	♣ T4	

---

<b>Board: 375</b>	♠ A973	You bid first.
Dealer: South	♥ KQ	The opponents are silent.
Vul: N-S	♦ T6432	
HCP: 13+1	♣ A3	

---

<b>Board: 376</b>	♠ KJ92	You bid first.
Dealer: South	♥ AK43	The opponents are silent.
Vul: N-S	♦ AKJ	
HCP: 19	♣ 63	

---

<b>Board: 377</b>	♠ Q82	Partner bids first.
Dealer: North	♥ K8	The opponents are silent.
Vul: E-W	♦ AQT742	
HCP: 11+2	♣ 54	

---

<b>Board: 378</b>	♠ AJ87	You bid first.
Dealer: South	♥ AQ4	The opponents are silent.
Vul: Both	♦ AQ98	
HCP: 19	♣ Q5	

## Both hands (Answers Page)

### Board: 374

Dealer: South

Vul: None

North HCP: 12+1

South HCP: 12

Contract: 4 ♦ South

North:

♠ K3

♥ 92

♦ AKT97

♣ Q962

South:

♠ AJT4

♥ A63

♦ QJ43

♣ T4

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2NT

Pass 3 ♦ Pass 4 ♦

All Pass

1. Inverted minors

### Board: 375

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 13+1

Contract: 3NT North

North:

♠ K

♥ 742

♦ AQJ8

♣ Q9854

South:

♠ A973

♥ KQ

♦ T6432

♣ A3

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2 ♥

Pass 3NT All Pass

1. Inverted minors

### Board: 376

Dealer: South

Vul: N-S

North HCP: 8+3

South HCP: 19

Contract: 3NT South

North:

♠ Q5

♥ -

♦ 985432

♣ KQJ97

South:

♠ KJ92

♥ AK43

♦ AKJ

♣ 63

W N E S

1 ♦

Pass 3 ♦ Pass 3NT

All Pass

### Board: 377

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 11+2

Contract: 3NT North

North:

♠ KJ73

♥ QT93

♦ J98

♣ AK

South:

♠ Q82

♥ K8

♦ AQT742

♣ 54

W N E S

1 ♦ Pass 2 ♦<sup>1</sup>

Pass 2 ♥ Pass 3 ♦

Pass 3NT All Pass

1. Inverted minors

### Board: 378

Dealer: South

Vul: Both

North HCP: 10+1

South HCP: 19

Contract: 3NT South

North:

♠ K62

♥ 6

♦ K532

♣ AT982

South:

♠ AJ87

♥ AQ4

♦ AQ98

♣ Q5

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 3NT

All Pass

1. Inverted minors

## North hands

## Inverted\_Minors

<b>Board: 379</b>	♠ 54	Partner bids first.
Dealer: South	♥ 32	West (RHO) Doubles 3 ♠ if possible.
Vul: N-S	♦ J543	
HCP: 11+1	♣ AKQJ5	

---

<b>Board: 380</b>	♠ J8	You bid first.
Dealer: North	♥ AT3	The opponents are silent.
Vul: E-W	♦ K965	
HCP: 14	♣ AQ76	

---

<b>Board: 381</b>	♠ Q43	Partner bids first.
Dealer: South	♥ 85	The opponents are silent.
Vul: Both	♦ AQ9	
HCP: 12+1	♣ A9764	

---

<b>Board: 382</b>	♠ A7	Partner bids first.
Dealer: South	♥ J32	The opponents are silent.
Vul: None	♦ A97432	
HCP: 9+2	♣ 52	

---

<b>Board: 383</b>	♠ Q84	Partner bids first.
Dealer: South	♥ T9	The opponents are silent.
Vul: Both	♦ K643	
HCP: 12	♣ AK86	

## Both hands (Answers Page)

### Board: 379

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 14

Contract: 3NT North

North:

♠ 54

♥ 32

♦ J543

♣ AKQJ5

South:

♠ K62

♥ AQT7

♦ KQ82

♣ 83

W N E S

Pass 1 ♦

Pass 2 ♦<sup>1</sup> Pass 2 ♥

Pass 3 ♦ Pass 3 ♠

X 3NT All Pass

1. Inverted minors

### Board: 380

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 12

Contract: 3NT South

North:

♠ J8

♥ AT3

♦ K965

♣ AQ76

South:

♠ AK6

♥ 82

♦ Q872

♣ K853

W N E S

Pass 1 ♦ Pass 2 ♦<sup>1</sup>

Pass 2 ♥ Pass 3NT

All Pass

1. Inverted minors

### Board: 381

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 14

Contract: 3NT North

North:

♠ Q43

♥ 85

♦ AQ9

♣ A9764

South:

♠ AK86

♥ A43

♦ 32

♣ KT53

W N E S

Pass 1 ♣

Pass 2 ♣<sup>1</sup> Pass 2 ♥

Pass 3NT All Pass

1. Inverted minors

### Board: 382

Dealer: South

Vul: None

North HCP: 9+2

South HCP: 19

Contract: 3NT South

North:

♠ A7

♥ J32

♦ A97432

♣ 52

South:

♠ KJT3

♥ KQ7

♦ KQJ6

♣ A4

W N E S

Pass 1 ♦

Pass 3 ♦ Pass 3NT

All Pass

### Board: 383

Dealer: South

Vul: Both

North HCP: 12

South HCP: 13

Contract: 3NT North

North:

♠ Q84

♥ T9

♦ K643

♣ AK86

South:

♠ T652

♥ AK

♦ AJT5

♣ J54

W N E S

Pass 1 ♦

Pass 2 ♦<sup>1</sup> Pass 2 ♥

Pass 3NT All Pass

1. Inverted minors

**South hands****Inverted\_Minors**

<b>Board: 379</b>	♠ K62	You bid first.
Dealer: South	♥ AQT7	West (LHO) Doubles 3♠ if possible.
Vul: N-S	♦ KQ82	
HCP: 14	♣ 83	

---

<b>Board: 380</b>	♠ AK6	Partner bids first.
Dealer: North	♥ 82	The opponents are silent.
Vul: E-W	♦ Q872	
HCP: 12	♣ K853	

---

<b>Board: 381</b>	♠ AK86	You bid first.
Dealer: South	♥ A43	The opponents are silent.
Vul: Both	♦ 32	
HCP: 14	♣ KT53	

---

<b>Board: 382</b>	♠ KJT3	You bid first.
Dealer: South	♥ KQ7	The opponents are silent.
Vul: None	♦ KQJ6	
HCP: 19	♣ A4	

---

<b>Board: 383</b>	♠ T652	You bid first.
Dealer: South	♥ AK	The opponents are silent.
Vul: Both	♦ AJT5	
HCP: 13	♣ J54	

## Both hands (Answers Page)

### Board: 379

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 14

Contract: 3NT North

North:

♠ 54

♥ 32

♦ J543

♣ AKQJ5

South:

♠ K62

♥ AQT7

♦ KQ82

♣ 83

W N E S

Pass 1♦

Pass 2♦<sup>1</sup> Pass 2♥

Pass 3♦ Pass 3♠

X 3NT All Pass

1. Inverted minors

### Board: 380

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 12

Contract: 3NT South

North:

♠ J8

♥ AT3

♦ K965

♣ AQ76

South:

♠ AK6

♥ 82

♦ Q872

♣ K853

W N E S

Pass 1♦ Pass 2♦<sup>1</sup>

Pass 2♥ Pass 3NT

All Pass

1. Inverted minors

### Board: 381

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 14

Contract: 3NT North

North:

♠ Q43

♥ 85

♦ AQ9

♣ A9764

South:

♠ AK86

♥ A43

♦ 32

♣ KT53

W N E S

Pass 1♣

Pass 2♣<sup>1</sup> Pass 2♥

Pass 3NT All Pass

1. Inverted minors

### Board: 382

Dealer: South

Vul: None

North HCP: 9+2

South HCP: 19

Contract: 3NT South

North:

♠ A7

♥ J32

♦ A97432

♣ 52

South:

♠ KJT3

♥ KQ7

♦ KQJ6

♣ A4

W N E S

Pass 1♦

Pass 3♦ Pass 3NT

All Pass

### Board: 383

Dealer: South

Vul: Both

North HCP: 12

South HCP: 13

Contract: 3NT North

North:

♠ Q84

♥ T9

♦ K643

♣ AK86

South:

♠ T652

♥ AK

♦ AJT5

♣ J54

W N E S

Pass 1♦

Pass 2♦<sup>1</sup> Pass 2♥

Pass 3NT All Pass

1. Inverted minors



# North hands

# Inverted\_Minors

## Board: 384

♠ A9

Partner bids first.

Dealer: South

♥ A65

The opponents are silent.

Vul: None

♦ K743

HCP: 11

♣ 9764

## Board: 385

♠ Q7

You bid first.

Dealer: North

♥ A982

The opponents are silent.

Vul: N-S

♦ KT96

HCP: 12

♣ K87

## Board: 386

♠ AT4

You bid first.

Dealer: North

♥ J52

The opponents are silent.

Vul: None

♦ AQ96

HCP: 14

♣ QJ4

## Board: 387

♠ K5

You bid first.

Dealer: North

♥ AK82

The opponents are silent.

Vul: E-W

♦ KJ54

HCP: 18

♣ A95

## Both hands (Answers Page)

### Board: 384

Dealer: South

Vul: None

North HCP: 11

South HCP: 19

Contract: 3NT South

North:

♠ A9

♥ A65

♦ K743

♣ 9764

South:

♠ K842

♥ K94

♦ AQJ2

♣ AQ

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 3NT

All Pass

1. Inverted minors

### Board: 385

Dealer: North

Vul: N-S

North HCP: 12

South HCP: 12

Contract: 2NT North

North:

♠ Q7

♥ A982

♦ KT96

♣ K87

South:

♠ J5

♥ K74

♦ AQ72

♣ QT65

W N E S

1 ♦ Pass 2 ♦<sup>1</sup>

Pass 2NT All Pass

1. Inverted minors

### Board: 386

Dealer: North

Vul: None

North HCP: 14

South HCP: 11+1

Contract: 3NT South

North:

♠ AT4

♥ J52

♦ AQ96

♣ QJ4

South:

♠ J9

♥ KQ8

♦ J8752

♣ AT9

W N E S

1 ♦ Pass 2 ♦<sup>1</sup>

Pass 2 ♠ Pass 3NT

All Pass

1. Inverted minors

### Board: 387

Dealer: North

Vul: E-W

North HCP: 18

South HCP: 10+1

Contract: 6 ♦ North

North:

♠ K5

♥ AK82

♦ KJ54

♣ A95

South:

♠ AT9

♥ 5

♦ AQT62

♣ T843

W N E S

1 ♦ Pass 2 ♦<sup>1</sup>

Pass 3NT Pass 4 ♦

Pass 4 ♥ Pass 4 ♠

Pass 4NT Pass 5 ♠<sup>2</sup>

Pass 6 ♦ All Pass

1. Inverted minors

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

## South hands

## Inverted\_Minors

<b>Board: 384</b>	♠ K842	You bid first.
Dealer: South	♥ K94	The opponents are silent.
Vul: None	♦ AQJ2	
HCP: 19	♣ AQ	

---

<b>Board: 385</b>	♠ J5	Partner bids first.
Dealer: North	♥ K74	The opponents are silent.
Vul: N-S	♦ AQ72	
HCP: 12	♣ QT65	

---

<b>Board: 386</b>	♠ J9	Partner bids first.
Dealer: North	♥ KQ8	The opponents are silent.
Vul: None	♦ J8752	
HCP: 11+1	♣ AT9	

---

<b>Board: 387</b>	♠ AT9	Partner bids first.
Dealer: North	♥ 5	The opponents are silent.
Vul: E-W	♦ AQT62	
HCP: 10+1	♣ T843	

## Both hands (Answers Page)

### Board: 384

Dealer: South

Vul: None

North HCP: 11

South HCP: 19

Contract: 3NT South

North:

♠ A9

♥ A65

♦ K743

♣ 9764

South:

♠ K842

♥ K94

♦ AQJ2

♣ AQ

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 3NT

All Pass

1. Inverted minors

### Board: 385

Dealer: North

Vul: N-S

North HCP: 12

South HCP: 12

Contract: 2NT North

North:

♠ Q7

♥ A982

♦ KT96

♣ K87

South:

♠ J5

♥ K74

♦ AQ72

♣ QT65

W N E S

1 ♦ Pass 2 ♦<sup>1</sup>

Pass 2NT All Pass

1. Inverted minors

### Board: 386

Dealer: North

Vul: None

North HCP: 14

South HCP: 11+1

Contract: 3NT South

North:

♠ AT4

♥ J52

♦ AQ96

♣ QJ4

South:

♠ J9

♥ KQ8

♦ J8752

♣ AT9

W N E S

1 ♦ Pass 2 ♦<sup>1</sup>

Pass 2 ♠ Pass 3NT

All Pass

1. Inverted minors

### Board: 387

Dealer: North

Vul: E-W

North HCP: 18

South HCP: 10+1

Contract: 6 ♦ North

North:

♠ K5

♥ AK82

♦ KJ54

♣ A95

South:

♠ AT9

♥ 5

♦ AQT62

♣ T843

W N E S

1 ♦ Pass 2 ♦<sup>1</sup>

Pass 3NT Pass 4 ♦

Pass 4 ♥ Pass 4 ♠

Pass 4NT Pass 5 ♠<sup>2</sup>

Pass 6 ♦ All Pass

1. Inverted minors

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

## North hands

## Inverted\_Minors

**Board: 388**

♠ 4

Partner bids first.

Dealer: South

♥ QJ3

The opponents are silent.

Vul: None

♦ AT732

HCP: 11+1

♣ A872

---

**Board: 389**

♠ AJ52

You bid first.

Dealer: North

♥ AQ2

The opponents are silent.

Vul: N-S

♦ AKT4

HCP: 18

♣ 96

---

**Board: 390**

♠ QJ3

You bid first.

Dealer: North

♥ AQJ4

The opponents are silent.

Vul: Both

♦ K985

HCP: 13

♣ 83

---

**Board: 391**

♠ AT2

Partner bids first.

Dealer: South

♥ AQ8

The opponents are silent.

Vul: N-S

♦ T982

HCP: 12

♣ Q84

## Both hands (Answers Page)

### Board: 388

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 12

Contract: 3 ♦ North

North:

♠ 4

♥ QJ3

♦ AT732

♣ A872

South:

♠ KT63

♥ A852

♦ QJ6

♣ Q5

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2NT

Pass 3 ♦ All Pass

1. Inverted minors

### Board: 389

Dealer: North

Vul: N-S

North HCP: 18

South HCP: 12+1

Contract: 6 ♦ North

North:

♠ AJ52

♥ AQ2

♦ AKT4

♣ 96

South:

♠ KQ

♥ J9

♦ J975

♣ KQT75

W N E S

1 ♦ Pass 2 ♦<sup>1</sup>

Pass 3NT Pass 4 ♦

Pass 4 ♥ Pass 4 ♠

Pass 4NT Pass 5 ♣<sup>2</sup>

Pass 6 ♦ All Pass

1. Inverted minors

2. A=0/5 or 3/5

### Board: 390

Dealer: North

Vul: Both

North HCP: 13

South HCP: 12+1

Contract: 3NT South

North:

♠ QJ3

♥ AQJ4

♦ K985

♣ 83

South:

♠ AK8

♥ 32

♦ JT732

♣ KJ5

W N E S

1 ♦ Pass 2 ♦<sup>1</sup>

Pass 2 ♥ Pass 3NT

All Pass

1. Inverted minors

### Board: 391

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 13

Contract: 3NT North

North:

♠ AT2

♥ AQ8

♦ T982

♣ Q84

South:

♠ KJ73

♥ 93

♦ AQ54

♣ K97

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2 ♠

Pass 3NT All Pass

1. Inverted minors

## South hands

## Inverted\_Minors

<b>Board: 388</b>	♠ KT63	You bid first.
Dealer: South	♥ A852	The opponents are silent.
Vul: None	♦ QJ6	
HCP: 12	♣ Q5	

---

<b>Board: 389</b>	♠ KQ	Partner bids first.
Dealer: North	♥ J9	The opponents are silent.
Vul: N-S	♦ J975	
HCP: 12+1	♣ KQT75	

---

<b>Board: 390</b>	♠ AK8	Partner bids first.
Dealer: North	♥ 32	The opponents are silent.
Vul: Both	♦ JT732	
HCP: 12+1	♣ KJ5	

---

<b>Board: 391</b>	♠ KJ73	You bid first.
Dealer: South	♥ 93	The opponents are silent.
Vul: N-S	♦ AQ54	
HCP: 13	♣ K97	

## Both hands (Answers Page)

### Board: 388

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 12

Contract: 3 ♦ North

North:

♠ 4

♥ QJ3

♦ AT732

♣ A872

South:

♠ KT63

♥ A852

♦ QJ6

♣ Q5

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2NT

Pass 3 ♦ All Pass

1. Inverted minors

### Board: 389

Dealer: North

Vul: N-S

North HCP: 18

South HCP: 12+1

Contract: 6 ♦ North

North:

♠ AJ52

♥ AQ2

♦ AKT4

♣ 96

South:

♠ KQ

♥ J9

♦ J975

♣ KQT75

W N E S

1 ♦ Pass 2 ♦<sup>1</sup>

Pass 3NT Pass 4 ♦

Pass 4 ♥ Pass 4 ♠

Pass 4NT Pass 5 ♣<sup>2</sup>

Pass 6 ♦ All Pass

1. Inverted minors

2. A=0/5 or 3/5

### Board: 390

Dealer: North

Vul: Both

North HCP: 13

South HCP: 12+1

Contract: 3NT South

North:

♠ QJ3

♥ AQJ4

♦ K985

♣ 83

South:

♠ AK8

♥ 32

♦ JT732

♣ KJ5

W N E S

1 ♦ Pass 2 ♦<sup>1</sup>

Pass 2 ♥ Pass 3NT

All Pass

1. Inverted minors

### Board: 391

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 13

Contract: 3NT North

North:

♠ AT2

♥ AQ8

♦ T982

♣ Q84

South:

♠ KJ73

♥ 93

♦ AQ54

♣ K97

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2 ♠

Pass 3NT All Pass

1. Inverted minors



## North hands

## Inverted\_Minors

<b>Board: 392</b>	♠ K52	Partner bids first.
Dealer: South	♥ 32	The opponents are silent.
Vul: E-W	♦ AT5	
HCP: 12+1	♣ KQ943	

---

<b>Board: 393</b>	♠ A732	You bid first.
Dealer: North	♥ KJ54	The opponents are silent.
Vul: None	♦ KT32	
HCP: 14	♣ K	

---

<b>Board: 394</b>	♠ J53	Partner bids first.
Dealer: South	♥ T	The opponents are silent.
Vul: E-W	♦ AK52	
HCP: 10+1	♣ Q8652	

---

<b>Board: 395</b>	♠ AJ3	You bid first.
Dealer: North	♥ J864	The opponents are silent.
Vul: Both	♦ A85	
HCP: 13	♣ K84	

---

<b>Board: 396</b>	♠ AKJ	You bid first.
Dealer: North	♥ JT6	The opponents are silent.
Vul: None	♦ AKJT	
HCP: 19	♣ Q96	

## Both hands (Answers Page)

### Board: 392

Dealer: South

Vul: E-W

North HCP: 12+1

South HCP: 12

Contract: 2NT South

North:

♠ K52

♥ 32

♦ AT5

♣ KQ943

South:

♠ J876

♥ AQJ

♦ K93

♣ J62

W N E S

1 ♣

Pass 2 ♣<sup>1</sup> Pass 2NT

All Pass

1. Inverted minors

### Board: 393

Dealer: North

Vul: None

North HCP: 14

South HCP: 9+1

Contract: 3 ♦ South

North:

♠ A732

♥ KJ54

♦ KT32

♣ K

South:

♠ Q54

♥ 8

♦ AQJ87

♣ T952

W N E S

1 ♦ Pass 3 ♦

All Pass

### Board: 394

Dealer: South

Vul: E-W

North HCP: 10+1

South HCP: 18

Contract: 3NT South

North:

♠ J53

♥ T

♦ AK52

♣ Q8652

South:

♠ A62

♥ AK54

♦ 74

♣ AKT4

W N E S

1 ♣

Pass 2 ♣<sup>1</sup> Pass 3NT

All Pass

1. Inverted minors

### Board: 395

Dealer: North

Vul: Both

North HCP: 13

South HCP: 10+2

Contract: 3 ♣ South

North:

♠ AJ3

♥ J864

♦ A85

♣ K84

South:

♠ Q4

♥ KQ7

♦ 72

♣ QJT652

W N E S

1 ♣ Pass 2 ♣<sup>1</sup>

Pass 2 ♦ Pass 3 ♣

All Pass

1. Inverted minors

### Board: 396

Dealer: North

Vul: None

North HCP: 19

South HCP: 12+1

Contract: 3NT South

North:

♠ AKJ

♥ JT6

♦ AKJT

♣ Q96

South:

♠ T

♥ KQ3

♦ Q732

♣ AJ543

W N E S

1 ♦ Pass 2 ♦<sup>1</sup>

Pass 2 ♠ Pass 3NT

All Pass

1. Inverted minors

## South hands

## Inverted\_Minors

<b>Board: 392</b>	♠ J876	You bid first.
Dealer: South	♥ AQJ	The opponents are silent.
Vul: E-W	♦ K93	
HCP: 12	♣ J62	

---

<b>Board: 393</b>	♠ Q54	Partner bids first.
Dealer: North	♥ 8	The opponents are silent.
Vul: None	♦ AQJ87	
HCP: 9+1	♣ T952	

---

<b>Board: 394</b>	♠ A62	You bid first.
Dealer: South	♥ AK54	The opponents are silent.
Vul: E-W	♦ 74	
HCP: 18	♣ AKT4	

---

<b>Board: 395</b>	♠ Q4	Partner bids first.
Dealer: North	♥ KQ7	The opponents are silent.
Vul: Both	♦ 72	
HCP: 10+2	♣ QJT652	

---

<b>Board: 396</b>	♠ T	Partner bids first.
Dealer: North	♥ KQ3	The opponents are silent.
Vul: None	♦ Q732	
HCP: 12+1	♣ AJ543	

## Both hands (Answers Page)

### Board: 392

Dealer: South

Vul: E-W

North HCP: 12+1

South HCP: 12

Contract: 2NT South

North:

♠ K52

♥ 32

♦ AT5

♣ KQ943

South:

♠ J876

♥ AQJ

♦ K93

♣ J62

W N E S

1 ♣

Pass 2 ♣<sup>1</sup> Pass 2NT

All Pass

1. Inverted minors

### Board: 393

Dealer: North

Vul: None

North HCP: 14

South HCP: 9+1

Contract: 3 ♦ South

North:

♠ A732

♥ KJ54

♦ KT32

♣ K

South:

♠ Q54

♥ 8

♦ AQJ87

♣ T952

W N E S

1 ♦ Pass 3 ♦

All Pass

### Board: 394

Dealer: South

Vul: E-W

North HCP: 10+1

South HCP: 18

Contract: 3NT South

North:

♠ J53

♥ T

♦ AK52

♣ Q8652

South:

♠ A62

♥ AK54

♦ 74

♣ AKT4

W N E S

1 ♣

Pass 2 ♣<sup>1</sup> Pass 3NT

All Pass

1. Inverted minors

### Board: 395

Dealer: North

Vul: Both

North HCP: 13

South HCP: 10+2

Contract: 3 ♣ South

North:

♠ AJ3

♥ J864

♦ A85

♣ K84

South:

♠ Q4

♥ KQ7

♦ 72

♣ QJT652

W N E S

1 ♣ Pass 2 ♣<sup>1</sup>

Pass 2 ♦ Pass 3 ♣

All Pass

1. Inverted minors

### Board: 396

Dealer: North

Vul: None

North HCP: 19

South HCP: 12+1

Contract: 3NT South

North:

♠ AKJ

♥ JT6

♦ AKJT

♣ Q96

South:

♠ T

♥ KQ3

♦ Q732

♣ AJ543

W N E S

1 ♦ Pass 2 ♦<sup>1</sup>

Pass 2 ♠ Pass 3NT

All Pass

1. Inverted minors

## North hands

## Inverted\_Minors

<b>Board: 397</b>	♠ KT4	You bid first.
Dealer: North	♥ J72	The opponents are silent.
Vul: N-S	♦ AKQT6	
HCP: 13+1	♣ 94	

---

<b>Board: 398</b>	♠ KJT	Partner bids first.
Dealer: South	♥ 2	The opponents are silent.
Vul: Both	♦ 98754	
HCP: 8+1	♣ A732	

---

<b>Board: 399</b>	♠ QT6	You bid first.
Dealer: North	♥ AK75	The opponents are silent.
Vul: None	♦ K75	
HCP: 13	♣ J42	

---

<b>Board: 400</b>	♠ J3	Partner bids first.
Dealer: South	♥ 84	The opponents are silent.
Vul: N-S	♦ KJ942	
HCP: 11+1	♣ KQJ2	

---

<b>Board: 401</b>	♠ Q4	You bid first.
Dealer: North	♥ KJT	The opponents are silent.
Vul: E-W	♦ KQJ7	
HCP: 19	♣ AQJ4	

## Both hands (Answers Page)

### Board: 397

Dealer: North

Vul: N-S

North HCP: 13+1

South HCP: 12+1

Contract: 3 ♦ South

North:

♠ KT4

♥ J72

♦ AKQT6

♣ 94

South:

♠ A6

♥ 53

♦ 7432

♣ AKJT5

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

1. Inverted minors

### Board: 398

Dealer: South

Vul: Both

North HCP: 8+1

South HCP: 13

Contract: 3 ♦ North

North:

♠ KJT

♥ 2

♦ 98754

♣ A732

South:

♠ Q983

♥ A853

♦ AT6

♣ K8

W	N	E	S
			1 ♦
Pass	3 ♦	All Pass	

### Board: 399

Dealer: North

Vul: None

North HCP: 13

South HCP: 12+2

Contract: 3 ♣ South

North:

♠ QT6

♥ AK75

♦ K75

♣ J42

South:

♠ A7

♥ 86

♦ QJ4

♣ KQ9753

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

1. Inverted minors

### Board: 400

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 12+1

Contract: 4 ♦ North

North:

♠ J3

♥ 84

♦ KJ942

♣ KQJ2

South:

♠ T872

♥ AQ6

♦ AQT86

♣ 8

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

1. Inverted minors

2. Splinter

### Board: 401

Dealer: North

Vul: E-W

North HCP: 19

South HCP: 11

Contract: 6 ♦ South

North:

♠ Q4

♥ KJT

♦ KQJ7

♣ AQJ4

South:

♠ K93

♥ A2

♦ AT98

♣ 9765

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

1. Inverted minors

## South hands

## Inverted\_Minors

<b>Board: 397</b>	♠ A6	Partner bids first.
Dealer: North	♥ 53	The opponents are silent.
Vul: N-S	♦ 7432	
HCP: 12+1	♣ AKJT5	

---

<b>Board: 398</b>	♠ Q983	You bid first.
Dealer: South	♥ A853	The opponents are silent.
Vul: Both	♦ AT6	
HCP: 13	♣ K8	

---

<b>Board: 399</b>	♠ A7	Partner bids first.
Dealer: North	♥ 86	The opponents are silent.
Vul: None	♦ QJ4	
HCP: 12+2	♣ KQ9753	

---

<b>Board: 400</b>	♠ T872	You bid first.
Dealer: South	♥ AQ6	The opponents are silent.
Vul: N-S	♦ AQT86	
HCP: 12+1	♣ 8	

---

<b>Board: 401</b>	♠ K93	Partner bids first.
Dealer: North	♥ A2	The opponents are silent.
Vul: E-W	♦ AT98	
HCP: 11	♣ 9765	

## Both hands (Answers Page)

### Board: 397

Dealer: North

Vul: N-S

North HCP: 13+1

South HCP: 12+1

Contract: 3 ♦ South

North:

♠ KT4

♥ J72

♦ AKQT6

♣ 94

South:

♠ A6

♥ 53

♦ 7432

♣ AKJT5

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

1. Inverted minors

### Board: 398

Dealer: South

Vul: Both

North HCP: 8+1

South HCP: 13

Contract: 3 ♦ North

North:

♠ KJT

♥ 2

♦ 98754

♣ A732

South:

♠ Q983

♥ A853

♦ AT6

♣ K8

W	N	E	S
			1 ♦
Pass	3 ♦	All Pass	

### Board: 399

Dealer: North

Vul: None

North HCP: 13

South HCP: 12+2

Contract: 3 ♣ South

North:

♠ QT6

♥ AK75

♦ K75

♣ J42

South:

♠ A7

♥ 86

♦ QJ4

♣ KQ9753

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

1. Inverted minors

### Board: 400

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 12+1

Contract: 4 ♦ North

North:

♠ J3

♥ 84

♦ KJ942

♣ KQJ2

South:

♠ T872

♥ AQ6

♦ AQT86

♣ 8

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

1. Inverted minors

2. Splitter

### Board: 401

Dealer: North

Vul: E-W

North HCP: 19

South HCP: 11

Contract: 6 ♦ South

North:

♠ Q4

♥ KJT

♦ KQJ7

♣ AQJ4

South:

♠ K93

♥ A2

♦ AT98

♣ 9765

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

1. Inverted minors



<b>Board: 402</b>	♠ A	Partner bids first.
Dealer: South	♥ A53	The opponents are silent.
Vul: None	♦ T865	
HCP: 11+1	♣ KT984	

---

<b>Board: 403</b>	♠ AT97	You bid first.
Dealer: North	♥ AK3	The opponents are silent.
Vul: E-W	♦ K74	
HCP: 18	♣ A86	

---

<b>Board: 404</b>	♠ 54	Partner bids first.
Dealer: South	♥ QJ5	The opponents are silent.
Vul: Both	♦ J7	
HCP: 7+2	♣ KT9863	

## Both hands (Answers Page)

### Board: 402

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 15+1

Contract: 5♦ South

North:

♠ A

♥ A53

♦ T865

♣ KT984

South:

♠ Q762

♥ KJ6

♦ AKQ97

♣ 2

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

			1♦
--	--	--	----

Pass	2♦ <sup>1</sup>	Pass	2♥
------	-----------------	------	----

Pass	3NT	Pass	4♦
------	-----	------	----

Pass	4♥	Pass	5♦
------	----	------	----

All Pass

1. Inverted minors

### Board: 403

Dealer: North

Vul: E-W

North HCP: 18

South HCP: 11+1

Contract: 5♣ North

North:

♠ AT97

♥ AK3

♦ K74

♣ A86

South:

♠ K54

♥ J6

♦ AT3

♣ QJ732

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

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

Pass	2♦	Pass	3♣
------	----	------	----

Pass	4♦	Pass	4♠
------	----	------	----

Pass	5♣	All Pass	
------	----	----------	--

1. Inverted minors

### Board: 404

Dealer: South

Vul: Both

North HCP: 7+2

South HCP: 18

Contract: 3NT South

North:

♠ 54

♥ QJ5

♦ J7

♣ KT9863

South:

♠ AQ6

♥ AK2

♦ 653

♣ AJ52

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

			1♣
--	--	--	----

Pass	3♣	Pass	3NT
------	----	------	-----

All Pass

**South hands****Inverted\_Minors**

<b>Board: 402</b>	♠ Q762	You bid first.
Dealer: South	♥ KJ6	The opponents are silent.
Vul: None	♦ AKQ97	
HCP: 15+1	♣ 2	

---

<b>Board: 403</b>	♠ K54	Partner bids first.
Dealer: North	♥ J6	The opponents are silent.
Vul: E-W	♦ AT3	
HCP: 11+1	♣ QJ732	

---

<b>Board: 404</b>	♠ AQ6	You bid first.
Dealer: South	♥ AK2	The opponents are silent.
Vul: Both	♦ 653	
HCP: 18	♣ AJ52	

## Both hands (Answers Page)

### Board: 402

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 15+1

Contract: 5 ♦ South

North:

♠ A

♥ A53

♦ T865

♣ KT984

South:

♠ Q762

♥ KJ6

♦ AKQ97

♣ 2

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

			1 ♦
--	--	--	-----

Pass	2 ♦ <sup>1</sup>	Pass	2 ♥
------	------------------	------	-----

Pass	3NT	Pass	4 ♦
------	-----	------	-----

Pass	4 ♥	Pass	5 ♦
------	-----	------	-----

All Pass

1. Inverted minors

### Board: 403

Dealer: North

Vul: E-W

North HCP: 18

South HCP: 11+1

Contract: 5 ♣ North

North:

♠ AT97

♥ AK3

♦ K74

♣ A86

South:

♠ K54

♥ J6

♦ AT3

♣ QJ732

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

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

Pass	2 ♦	Pass	3 ♣
------	-----	------	-----

Pass	4 ♦	Pass	4 ♠
------	-----	------	-----

Pass	5 ♣	All Pass	
------	-----	----------	--

1. Inverted minors

### Board: 404

Dealer: South

Vul: Both

North HCP: 7+2

South HCP: 18

Contract: 3NT South

North:

♠ 54

♥ QJ5

♦ J7

♣ KT9863

South:

♠ AQ6

♥ AK2

♦ 653

♣ AJ52

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

			1 ♣
--	--	--	-----

Pass	3 ♣	Pass	3NT
------	-----	------	-----

All Pass