

## North hands

## Inverted\_Minors

**Board: 1**      ♠ KQ32      You bid first.

Dealer: North      ♥ AKQ4      The opponents are silent.

Vul: None      ♦ K5

HCP: 18      ♣ J53

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**Board: 2**      ♠ 97      Partner bids first.

Dealer: South      ♥ 943      The opponents are silent.

Vul: N-S      ♦ KQJ

HCP: 11+1      ♣ AJ653

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**Board: 3**      ♠ K5      Partner bids first.

Dealer: South      ♥ J95      The opponents are silent.

Vul: E-W      ♦ AQT42

HCP: 11+1      ♣ J92

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**Board: 4**      ♠ 9      Partner bids first.

Dealer: South      ♥ 54      The opponents are silent.

Vul: Both      ♦ AT853

HCP: 8+2      ♣ A9764

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**Board: 5**      ♠ 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**

	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KQ32	♠ 4		1♣	Pass	3♣
Vul: None	♥ AKQ4	♥ 85	Pass	3NT	Pass	4♣
North HCP: 18	♦ K5	♦ AQ864	Pass	5♣	All Pass	
South HCP: 9+2	♣ J53	♣ K9874				
Contract: 5♣ North						

**Board: 2**

	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 97	♠ AK4				1♣
Vul: N-S	♥ 943	♥ AKT2	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 11+1	♦ KQJ	♦ 743	Pass	3♣	Pass	3NT
South HCP: 14	♣ AJ653	♣ T98	All Pass			
Contract: 3NT South						1. Inverted minors

**Board: 3**

	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K5	♠ AT62				1♦
Vul: E-W	♥ J95	♥ K6	Pass	2♦ <sup>1</sup>	Pass	2♥
North HCP: 11+1	♦ AQT42	♦ KJ96	Pass	3NT	All Pass	
South HCP: 13	♣ J92	♣ Q64				
Contract: 3NT North						1. Inverted minors

**Board: 4**

	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 9	♠ KT53				1♣
Vul: Both	♥ 54	♥ QJT2	Pass	3♣	All Pass	
North HCP: 8+2	♦ AT853	♦ K9				
South HCP: 12	♣ A9764	♣ QJ2				
Contract: 3♣ North						

**Board: 5**

	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ JT8	♠ K642				1♣
Vul: N-S	♥ K5	♥ A32	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 12+1	♦ AJ9	♦ K53	Pass	3NT	All Pass	
South HCP: 14	♣ K9872	♣ A43				
Contract: 3NT North						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	

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

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

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

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<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**

	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KQ32	♠ 4		1♣	Pass	3♣
Vul: None	♥ AKQ4	♥ 85	Pass	3NT	Pass	4♣
North HCP: 18	♦ K5	♦ AQ864	Pass	5♣	All Pass	
South HCP: 9+2	♣ J53	♣ K9874				
Contract: 5♣ North						

**Board: 2**

	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 97	♠ AK4				1♣
Vul: N-S	♥ 943	♥ AKT2	Pass	2♣ <sup>1</sup>	Pass	2♥
North HCP: 11+1	♦ KQJ	♦ 743	Pass	3♣	Pass	3NT
South HCP: 14	♣ AJ653	♣ T98	All Pass			
Contract: 3NT South						1. Inverted minors

**Board: 3**

	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K5	♠ AT62				1♦
Vul: E-W	♥ J95	♥ K6	Pass	2♦ <sup>1</sup>	Pass	2♥
North HCP: 11+1	♦ AQT42	♦ KJ96	Pass	3NT	All Pass	
South HCP: 13	♣ J92	♣ Q64				
Contract: 3NT North						1. Inverted minors

**Board: 4**

	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 9	♠ KT53				1♣
Vul: Both	♥ 54	♥ QJT2	Pass	3♣	All Pass	
North HCP: 8+2	♦ AT853	♦ K9				
South HCP: 12	♣ A9764	♣ QJ2				
Contract: 3♣ North						

**Board: 5**

	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ JT8	♠ K642				1♣
Vul: N-S	♥ K5	♥ A32	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 12+1	♦ AJ9	♦ K53	Pass	3NT	All Pass	
South HCP: 14	♣ K9872	♣ A43				
Contract: 3NT North						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	

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

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

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

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<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)

<b>Board: 6</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ A53	♠ KQ6				1♦
Vul: E-W	♥ 72	♥ KT63	Pass	2♦ <sup>1</sup>	Pass	2NT
North HCP: 12	♦ KQT5	♦ A864		All Pass		
South HCP: 12	♣ QJ52	♣ 93				1. Inverted minors
Contract: 2NT South						

<b>Board: 7</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ A3	♠ Q92				1♦
Vul: Both	♥ T82	♥ KJ7	Pass	2♦ <sup>1</sup>	Pass	2♥
North HCP: 11	♦ A975	♦ KT862	Pass	3NT	All Pass	
South HCP: 14+1	♣ K432	♣ AJ				1. Inverted minors
Contract: 3NT North						

<b>Board: 8</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KT9	♠ QJ8				1♦
Vul: None	♥ J9	♥ AKT5	Pass	2♦ <sup>1</sup>	Pass	3NT
North HCP: 12	♦ QJ62	♦ AT43		All Pass		
South HCP: 18	♣ KQ83	♣ A6				1. Inverted minors
Contract: 3NT South						

<b>Board: 9</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KJT	♠ 8765				1♦
Vul: E-W	♥ K6	♥ A742	Pass	2♦ <sup>1</sup>	Pass	2♥
North HCP: 11	♦ 6432	♦ AQT7	Pass	3NT	All Pass	
South HCP: 14	♣ KJ63	♣ A				1. Inverted minors
Contract: 3NT North						

<b>Board: 10</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ J84	♠ KQT3				1♣
Vul: Both	♥ K7	♥ 943	Pass	2♣ <sup>1</sup>	Pass	2NT
North HCP: 11+1	♦ JT4	♦ A82		All Pass		
South HCP: 12	♣ AQT43	♣ K86				1. Inverted minors
Contract: 2NT South						

## South hands

## Inverted\_Minors

**Board: 6**      ♠ KQ6      You bid first.

Dealer: South      ♥ KT63      The opponents are silent.

Vul: E-W      ♦ A864

HCP: 12      ♣ 93

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**Board: 7**      ♠ Q92      You bid first.

Dealer: South      ♥ KJ7      The opponents are silent.

Vul: Both      ♦ KT862

HCP: 14+1      ♣ AJ

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**Board: 8**      ♠ QJ8      You bid first.

Dealer: South      ♥ AKT5      The opponents are silent.

Vul: None      ♦ AT43

HCP: 18      ♣ A6

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**Board: 9**      ♠ 8765      You bid first.

Dealer: South      ♥ A742      The opponents are silent.

Vul: E-W      ♦ AQT7

HCP: 14      ♣ A

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**Board: 10**      ♠ KQT3      You bid first.

Dealer: South      ♥ 943      The opponents are silent.

Vul: Both      ♦ A82

HCP: 12      ♣ K86

## Both hands (Answers Page)

<b>Board: 6</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ A53	♠ KQ6				1♦
Vul: E-W	♥ 72	♥ KT63	Pass	2♦ <sup>1</sup>	Pass	2NT
North HCP: 12	♦ KQT5	♦ A864		All Pass		
South HCP: 12	♣ QJ52	♣ 93				1. Inverted minors
Contract: 2NT South						

<b>Board: 7</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ A3	♠ Q92				1♦
Vul: Both	♥ T82	♥ KJ7	Pass	2♦ <sup>1</sup>	Pass	2♥
North HCP: 11	♦ A975	♦ KT862	Pass	3NT	All Pass	
South HCP: 14+1	♣ K432	♣ AJ				1. Inverted minors
Contract: 3NT North						

<b>Board: 8</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KT9	♠ QJ8				1♦
Vul: None	♥ J9	♥ AKT5	Pass	2♦ <sup>1</sup>	Pass	3NT
North HCP: 12	♦ QJ62	♦ AT43		All Pass		
South HCP: 18	♣ KQ83	♣ A6				1. Inverted minors
Contract: 3NT South						

<b>Board: 9</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KJT	♠ 8765				1♦
Vul: E-W	♥ K6	♥ A742	Pass	2♦ <sup>1</sup>	Pass	2♥
North HCP: 11	♦ 6432	♦ AQT7	Pass	3NT	All Pass	
South HCP: 14	♣ KJ63	♣ A				1. Inverted minors
Contract: 3NT North						

<b>Board: 10</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ J84	♠ KQT3				1♣
Vul: Both	♥ K7	♥ 943	Pass	2♣ <sup>1</sup>	Pass	2NT
North HCP: 11+1	♦ JT4	♦ A82		All Pass		
South HCP: 12	♣ AQT43	♣ K86				1. Inverted minors
Contract: 2NT South						

## 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	

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

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

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

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<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)

<b>Board: 11</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ T62	♠ Q3				1♦
Vul: None	♥ Q	♥ AT87	Pass	2♦ <sup>1</sup>	Pass	2♥
North HCP: 12+1	♦ K873	♦ AQJ2	Pass	3NT	All Pass	
South HCP: 13	♣ AQJ93	♣ 852				1. Inverted minors
Contract: 3NT North						

<b>Board: 12</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 43	♠ A6				1♣
Vul: Both	♥ A	♥ Q643	Pass	3♣	Pass	3NT
North HCP: 8+2	♦ 9743	♦ AQ6			All Pass	
South HCP: 18	♣ A98762	♣ KQJ4				
Contract: 3NT South						

<b>Board: 13</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ K8	♠ AT		1♦	Pass	2♦ <sup>1</sup>
Vul: None	♥ KJT2	♥ -	Pass	3NT	Pass	4♦
North HCP: 18	♦ AKQ9	♦ J8743	Pass	4♥	Pass	4♠
South HCP: 12+3	♣ Q83	♣ AK9654	Pass	5♦	Pass	6♦
Contract: 6♦ South					All Pass	

1. Inverted minors

<b>Board: 14</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AJ	♠ 983		1♣	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ QJ63	♥ K75	Pass	2♦	Pass	3NT
North HCP: 14	♦ KT8	♦ A5			All Pass	
South HCP: 11+1	♣ K765	♣ A9843				1. Inverted minors
Contract: 3NT South						

<b>Board: 15</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ K82	♠ J94		1♣	Pass	3♣
Vul: E-W	♥ AKJT	♥ 7	Pass	3NT	All Pass	
North HCP: 18	♦ KJ4	♦ 876				
South HCP: 8+2	♣ K65	♣ AQJT74				
Contract: 3NT North						

## South hands

## Inverted\_Minors

**Board: 11**      ♠ Q3      You bid first.

Dealer: South      ♥ AT87      The opponents are silent.

Vul: None      ♦ AQJ2

HCP: 13      ♣ 852

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**Board: 12**      ♠ A6      You bid first.

Dealer: South      ♥ Q643      The opponents are silent.

Vul: Both      ♦ AQ6

HCP: 18      ♣ KQJ4

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**Board: 13**      ♠ AT      Partner bids first.

Dealer: North      ♥ -      The opponents are silent.

Vul: None      ♦ J8743

HCP: 12+3      ♣ AK9654

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**Board: 14**      ♠ 983      Partner bids first.

Dealer: North      ♥ K75      The opponents are silent.

Vul: N-S      ♦ A5

HCP: 11+1      ♣ A9843

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**Board: 15**      ♠ J94      Partner bids first.

Dealer: North      ♥ 7      The opponents are silent.

Vul: E-W      ♦ 876

HCP: 8+2      ♣ AQJT74

## Both hands (Answers Page)

<b>Board: 11</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ T62	♠ Q3				1♦
Vul: None	♥ Q	♥ AT87	Pass	2♦ <sup>1</sup>	Pass	2♥
North HCP: 12+1	♦ K873	♦ AQJ2	Pass	3NT	All Pass	
South HCP: 13	♣ AQJ93	♣ 852				1. Inverted minors
Contract: 3NT North						

<b>Board: 12</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 43	♠ A6				1♣
Vul: Both	♥ A	♥ Q643	Pass	3♣	Pass	3NT
North HCP: 8+2	♦ 9743	♦ AQ6			All Pass	
South HCP: 18	♣ A98762	♣ KQJ4				
Contract: 3NT South						

<b>Board: 13</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ K8	♠ AT		1♦	Pass	2♦ <sup>1</sup>
Vul: None	♥ KJT2	♥ -	Pass	3NT	Pass	4♦
North HCP: 18	♦ AKQ9	♦ J8743	Pass	4♥	Pass	4♠
South HCP: 12+3	♣ Q83	♣ AK9654	Pass	5♦	Pass	6♦
Contract: 6♦ South					All Pass	

1. Inverted minors

<b>Board: 14</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AJ	♠ 983		1♣	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ QJ63	♥ K75	Pass	2♦	Pass	3NT
North HCP: 14	♦ KT8	♦ A5			All Pass	
South HCP: 11+1	♣ K765	♣ A9843				1. Inverted minors
Contract: 3NT South						

<b>Board: 15</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ K82	♠ J94		1♣	Pass	3♣
Vul: E-W	♥ AKJT	♥ 7	Pass	3NT	All Pass	
North HCP: 18	♦ KJ4	♦ 876				
South HCP: 8+2	♣ K65	♣ AQJT74				
Contract: 3NT North						

## North hands

## Inverted\_Minors

<b>Board: 16</b>	♠ K94
Dealer: South	♥ 65
Vul: None	♦ QJ
HCP: 12+2	♣ KQJ542

Partner bids first.  
The opponents are silent.

<b>Board: 17</b>	♠ AK2
Dealer: South	♥ KT8
Vul: N-S	♦ 8643
HCP: 12	♣ Q95

Partner bids first.  
The opponents are silent.

<b>Board: 18</b>	♠ 32
Dealer: South	♥ K9
Vul: E-W	♦ T75
HCP: 12+2	♣ AKQ965

Partner bids first.  
The opponents are silent.

<b>Board: 19</b>	♠ KQT
Dealer: North	♥ AJ43
Vul: Both	♦ KQ642
HCP: 19+1	♣ A

You bid first.  
The opponents are silent.

## Both hands (Answers Page)

<b>Board: 16</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K94	♠ QJ5				1♣
Vul: None	♥ 65	♥ KJ83	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 12+2	♦ QJ	♦ K75	Pass	5♣	All Pass	
South HCP: 14	♣ KQJ542	♣ AT6				1. Inverted minors
Contract: 5♣ North						

<b>Board: 17</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AK2	♠ 987				1♦
Vul: N-S	♥ KT8	♥ 974	Pass	2♦ <sup>1</sup>	Pass	3♦
North HCP: 12	♦ 8643	♦ AKQJ5	Pass	3NT	All Pass	
South HCP: 14+1	♣ Q95	♣ AT				1. Inverted minors
Contract: 3NT North						

<b>Board: 18</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 32	♠ AT65				1♣
Vul: E-W	♥ K9	♥ A52	Pass	2♣ <sup>1</sup>	Pass	2NT
North HCP: 12+2	♦ T75	♦ K83	Pass	3♣	All Pass	
South HCP: 12	♣ AKQ965	♣ JT7				1. Inverted minors
Contract: 3♣ North						

<b>Board: 19</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KQT	♠ A6		1♦	Pass	2♦ <sup>1</sup>
Vul: Both	♥ AJ43	♥ Q85	Pass	3NT	All Pass	
North HCP: 19+1	♦ KQ642	♦ AJT8				1. Inverted minors
South HCP: 12	♣ A	♣ J943				
Contract: 3NT North						

## South hands

## Inverted\_Minors

**Board: 16**      ♠ QJ5      You bid first.

Dealer: South      ♥ KJ83      The opponents are silent.

Vul: None      ♦ K75

HCP: 14      ♣ AT6

---

**Board: 17**      ♠ 987      You bid first.

Dealer: South      ♥ 974      The opponents are silent.

Vul: N-S      ♦ AKQJ5

HCP: 14+1      ♣ AT

---

**Board: 18**      ♠ AT65      You bid first.

Dealer: South      ♥ A52      The opponents are silent.

Vul: E-W      ♦ K83

HCP: 12      ♣ JT7

---

**Board: 19**      ♠ A6      Partner bids first.

Dealer: North      ♥ Q85      The opponents are silent.

Vul: Both      ♦ AJT8

HCP: 12      ♣ J943

## Both hands (Answers Page)

<b>Board: 16</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K94	♠ QJ5				1♣
Vul: None	♥ 65	♥ KJ83	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 12+2	♦ QJ	♦ K75	Pass	5♣	All Pass	
South HCP: 14	♣ KQJ542	♣ AT6				1. Inverted minors
Contract: 5♣ North						

<b>Board: 17</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AK2	♠ 987				1♦
Vul: N-S	♥ KT8	♥ 974	Pass	2♦ <sup>1</sup>	Pass	3♦
North HCP: 12	♦ 8643	♦ AKQJ5	Pass	3NT	All Pass	
South HCP: 14+1	♣ Q95	♣ AT				1. Inverted minors
Contract: 3NT North						

<b>Board: 18</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 32	♠ AT65				1♣
Vul: E-W	♥ K9	♥ A52	Pass	2♣ <sup>1</sup>	Pass	2NT
North HCP: 12+2	♦ T75	♦ K83	Pass	3♣	All Pass	
South HCP: 12	♣ AKQ965	♣ JT7				1. Inverted minors
Contract: 3♣ North						

<b>Board: 19</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KQT	♠ A6		1♦	Pass	2♦ <sup>1</sup>
Vul: Both	♥ AJ43	♥ Q85	Pass	3NT	All Pass	
North HCP: 19+1	♦ KQ642	♦ AJT8				1. Inverted minors
South HCP: 12	♣ A	♣ J943				
Contract: 3NT North						

## North hands

## Inverted\_Minors

<b>Board: 20</b>	♠ JT3	Partner bids first.
Dealer: South	♥ KQ	The opponents are silent.
Vul: N-S	♦ Q965	
HCP: 12	♣ A642	

---

<b>Board: 21</b>	♠ 8652	You bid first.
Dealer: North	♥ JT8	The opponents are silent.
Vul: E-W	♦ AKJ9	
HCP: 13	♣ A5	

---

<b>Board: 22</b>	♠ Q72	Partner bids first.
Dealer: South	♥ 52	The opponents are silent.
Vul: Both	♦ AQ762	
HCP: 12+1	♣ AT6	

---

<b>Board: 23</b>	♠ 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**

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

**Board: 20**      ♠ AK9      You bid first.

Dealer: South      ♥ A976      The opponents are silent.

Vul: N-S      ♦ AJT73

HCP: 16+1      ♣ 5

---

**Board: 21**      ♠ K      Partner bids first.

Dealer: North      ♥ AQ3      The opponents are silent.

Vul: E-W      ♦ T8532

HCP: 12+1      ♣ KT62

---

**Board: 22**      ♠ KJ98      You bid first.

Dealer: South      ♥ KJ87      The opponents are silent.

Vul: Both      ♦ J93

HCP: 12      ♣ K3

---

**Board: 23**      ♠ 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**

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)

<b>Board: 24</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 7	♠ AK86				1♣
Vul: Both	♥ A3	♥ Q52	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 12+2	♦ KJ95	♦ QT7	Pass	4♣	Pass	4♠
South HCP: 13	♣ A96532	♣ QT4	Pass	5♣	All Pass	
Contract: 5♣ North			1. Inverted minors			

<b>Board: 25</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>	
Dealer: South	♠ 65	♠ A84				1♦	
Vul: None	♥ AKJ	♥ 763	Pass	2♦ <sup>1</sup>	Pass	2♠	
North HCP: 11+1	♦ QJ965	♦ AKT3	Pass	3NT	All Pass		
South HCP: 18	♣ 742	♣ AK9		1. Inverted minors			
Contract: 3NT North			1. Inverted minors				

<b>Board: 26</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ J7	♠ AK54				1♦
Vul: N-S	♥ AJ2	♥ Q7	Pass	2♦ <sup>1</sup>	Pass	4♦
North HCP: 11	♦ K532	♦ AJT7	Pass	4♥	Pass	4♠
South HCP: 18	♣ Q964	♣ A32	Pass	5♦	All Pass	
Contract: 5♦ North			1. Inverted minors			

<b>Board: 27</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>	
Dealer: North	♠ Q93	♠ JT6		1♦	Pass	2♦ <sup>1</sup>	
Vul: Both	♥ AT9	♥ Q8	Pass	3NT	All Pass		
North HCP: 18	♦ AKQ5	♦ J863		1. Inverted minors			
South HCP: 11	♣ QJ8	♣ AK92		1. Inverted minors			
Contract: 3NT North			1. Inverted minors				

<b>Board: 28</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>	
Dealer: South	♠ J62	♠ AT74				1♦	
Vul: N-S	♥ AT	♥ J86	Pass	2♦ <sup>1</sup>	Pass	2NT	
North HCP: 12	♦ AQT6	♦ K742	All Pass				
South HCP: 12	♣ J982	♣ A7		1. Inverted minors			
Contract: 2NT South			1. Inverted minors				

## South hands

## Inverted\_Minors

**Board: 24**      ♠ AK86      You bid first.

Dealer: South      ♥ Q52      The opponents are silent.

Vul: Both      ♦ QT7

HCP: 13      ♣ QT4

---

**Board: 25**      ♠ A84      You bid first.

Dealer: South      ♥ 763      The opponents are silent.

Vul: None      ♦ AKT3

HCP: 18      ♣ AK9

---

**Board: 26**      ♠ AK54      You bid first.

Dealer: South      ♥ Q7      The opponents are silent.

Vul: N-S      ♦ AJT7

HCP: 18      ♣ A32

---

**Board: 27**      ♠ JT6      Partner bids first.

Dealer: North      ♥ Q8      The opponents are silent.

Vul: Both      ♦ J863

HCP: 11      ♣ AK92

---

**Board: 28**      ♠ AT74      You bid first.

Dealer: South      ♥ J86      The opponents are silent.

Vul: N-S      ♦ K742

HCP: 12      ♣ A7

## Both hands (Answers Page)

<b>Board: 24</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 7	♠ AK86				1♣
Vul: Both	♥ A3	♥ Q52	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 12+2	♦ KJ95	♦ QT7	Pass	4♣	Pass	4♠
South HCP: 13	♣ A96532	♣ QT4	Pass	5♣	All Pass	
Contract: 5♣ North			1. Inverted minors			

<b>Board: 25</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>	
Dealer: South	♠ 65	♠ A84				1♦	
Vul: None	♥ AKJ	♥ 763	Pass	2♦ <sup>1</sup>	Pass	2♠	
North HCP: 11+1	♦ QJ965	♦ AKT3	Pass	3NT	All Pass		
South HCP: 18	♣ 742	♣ AK9		1. Inverted minors			
Contract: 3NT North			1. Inverted minors				

<b>Board: 26</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ J7	♠ AK54				1♦
Vul: N-S	♥ AJ2	♥ Q7	Pass	2♦ <sup>1</sup>	Pass	4♦
North HCP: 11	♦ K532	♦ AJT7	Pass	4♥	Pass	4♠
South HCP: 18	♣ Q964	♣ A32	Pass	5♦	All Pass	
Contract: 5♦ North			1. Inverted minors			

<b>Board: 27</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>	
Dealer: North	♠ Q93	♠ JT6		1♦	Pass	2♦ <sup>1</sup>	
Vul: Both	♥ AT9	♥ Q8	Pass	3NT	All Pass		
North HCP: 18	♦ AKQ5	♦ J863		1. Inverted minors			
South HCP: 11	♣ QJ8	♣ AK92		1. Inverted minors			
Contract: 3NT North			1. Inverted minors				

<b>Board: 28</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>	
Dealer: South	♠ J62	♠ AT74				1♦	
Vul: N-S	♥ AT	♥ J86	Pass	2♦ <sup>1</sup>	Pass	2NT	
North HCP: 12	♦ AQT6	♦ K742	All Pass				
South HCP: 12	♣ J982	♣ A7		1. Inverted minors			
Contract: 2NT South			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)

<b>Board: 29</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KQ53	♠ A		1♦	Pass	2♦ <sup>1</sup>
Vul: E-W	♥ A985	♥ JT4	Pass	4♣ <sup>2</sup>	Pass	4♠
North HCP: 13	♦ A983	♦ JT42	Pass	5♦	All Pass	
South HCP: 10+1	♣ 4	♣ KJ973				
Contract: 5♦ North			1. Inverted minors			
			2. Splinter			

<b>Board: 30</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 76	♠ AKQ5				1♦
Vul: None	♥ 4	♥ AKJ2	Pass	3♦	Pass	3NT
North HCP: 9+2	♦ Q732	♦ 984	Pass	4♣	Pass	4♥
South HCP: 18	♣ AKT976	♣ J8	Pass	5♣	Pass	5♦
Contract: 5♦ South			All Pass			

<b>Board: 31</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KQT	♠ AJ6				1♦
Vul: N-S	♥ J3	♥ K54	Pass	2♦ <sup>1</sup>	Pass	2♥
North HCP: 11+1	♦ JT954	♦ K862	Pass	3NT	All Pass	
South HCP: 13	♣ KJ3	♣ QT4				1. Inverted minors
Contract: 3NT North						

<b>Board: 32</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ A4	♠ KQ9				1♦
Vul: E-W	♥ K97	♥ AQ53	Pass	2♦ <sup>1</sup>	Pass	4♦
North HCP: 12	♦ QT86	♦ AK973	Pass	4♥	Pass	4♠
South HCP: 18+1	♣ K652	♣ 4	Pass	4NT	Pass	5♣ <sup>2</sup>
Contract: 6♦ North			Pass	6♦	All Pass	
			1. Inverted minors			
			2. A=0/5 or 3/5			

## South hands

## Inverted\_Minors

<b>Board: 29</b>	♠ A	Partner bids first.
Dealer: North	♥ JT4	The opponents are silent.
Vul: E-W	♦ JT42	
HCP: 10+1	♣ KJ973	

---

<b>Board: 30</b>	♠ AKQ5	You bid first.
Dealer: South	♥ AKJ2	The opponents are silent.
Vul: None	♦ 984	
HCP: 18	♣ J8	

---

<b>Board: 31</b>	♠ AJ6	You bid first.
Dealer: South	♥ K54	The opponents are silent.
Vul: N-S	♦ K862	
HCP: 13	♣ QT4	

---

<b>Board: 32</b>	♠ KQ9	You bid first.
Dealer: South	♥ AQ53	The opponents are silent.
Vul: E-W	♦ AK973	
HCP: 18+1	♣ 4	

## Both hands (Answers Page)

<b>Board: 29</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KQ53	♠ A		1♦	Pass	2♦ <sup>1</sup>
Vul: E-W	♥ A985	♥ JT4	Pass	4♣ <sup>2</sup>	Pass	4♠
North HCP: 13	♦ A983	♦ JT42	Pass	5♦	All Pass	
South HCP: 10+1	♣ 4	♣ KJ973				
Contract: 5♦ North			1. Inverted minors			
			2. Splinter			

<b>Board: 30</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 76	♠ AKQ5				1♦
Vul: None	♥ 4	♥ AKJ2	Pass	3♦	Pass	3NT
North HCP: 9+2	♦ Q732	♦ 984	Pass	4♣	Pass	4♥
South HCP: 18	♣ AKT976	♣ J8	Pass	5♣	Pass	5♦
Contract: 5♦ South			All Pass			

<b>Board: 31</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KQT	♠ AJ6				1♦
Vul: N-S	♥ J3	♥ K54	Pass	2♦ <sup>1</sup>	Pass	2♥
North HCP: 11+1	♦ JT954	♦ K862	Pass	3NT	All Pass	
South HCP: 13	♣ KJ3	♣ QT4				
Contract: 3NT North			1. Inverted minors			

<b>Board: 32</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ A4	♠ KQ9				1♦
Vul: E-W	♥ K97	♥ AQ53	Pass	2♦ <sup>1</sup>	Pass	4♦
North HCP: 12	♦ QT86	♦ AK973	Pass	4♥	Pass	4♠
South HCP: 18+1	♣ K652	♣ 4	Pass	4NT	Pass	5♣ <sup>2</sup>
Contract: 6♦ North			Pass	6♦	All Pass	
			1. Inverted minors			
			2. A=0/5 or 3/5			

## North hands

## Inverted\_Minors

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

---

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

---

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

---

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

---

<b>Board:</b> 37	♠ 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

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

1♣ Pass 2♣<sup>1</sup>  
Pass 2♦ Pass 5♣  
All Pass  
1. Inverted minors

## South hands

## Inverted\_Minors

**Board: 33**      ♠ A76      You bid first.

Dealer: South      ♥ Q64      The opponents are silent.

Vul: Both      ♦ KQJT5

HCP: 12+1      ♣ 32

---

**Board: 34**      ♠ AQ82      You bid first.

Dealer: South      ♥ KJ98      The opponents are silent.

Vul: N-S      ♦ QJT2

HCP: 13      ♣ 6

---

**Board: 35**      ♠ K62      You bid first.

Dealer: South      ♥ 54      The opponents are silent.

Vul: E-W      ♦ AT98

HCP: 13      ♣ AQ53

---

**Board: 36**      ♠ A      Partner bids first.

Dealer: North      ♥ K52      The opponents are silent.

Vul: Both      ♦ J754

HCP: 12+1      ♣ A9842

---

**Board: 37**      ♠ 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**

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**

1♣ Pass 2♣<sup>1</sup>  
Pass 2♦ Pass 5♣  
All Pass  
1. Inverted minors

## North hands

## Inverted\_Minors

<b>Board:</b> 38	♠ AQ2	You bid first.
Dealer: North	♥ KT9	The opponents are silent.
Vul: E-W	♦ KJ74	
HCP: 14	♣ J98	

---

<b>Board:</b> 39	♠ JT	You bid first.
Dealer: North	♥ KJ96	The opponents are silent.
Vul: Both	♦ K873	
HCP: 12	♣ KJT	

---

<b>Board:</b> 40	♠ AK42	You bid first.
Dealer: North	♥ A98	The opponents are silent.
Vul: None	♦ QJ952	
HCP: 14+1	♣ T	

---

<b>Board:</b> 41	♠ QJ73	You bid first.
Dealer: North	♥ AJ53	The opponents are silent.
Vul: N-S	♦ AJ3	
HCP: 13	♣ 72	

## Both hands (Answers Page)

<b>Board: 38</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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				1. Inverted minors
Contract: 3NT South						

<b>Board: 39</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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				1. Inverted minors
Contract: 3NT South						

<b>Board: 40</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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

<b>Board: 41</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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				1. Inverted minors
Contract: 3♦ South						

## South hands

## Inverted\_Minors

<b>Board:</b> 38	♠ T94	Partner bids first.
Dealer: North	♥ A5	The opponents are silent.
Vul: E-W	♦ T532	
HCP: 11	♣ AK53	

---

<b>Board:</b> 39	♠ AQ9	Partner bids first.
Dealer: North	♥ Q73	The opponents are silent.
Vul: Both	♦ AT964	
HCP: 12+1	♣ 76	

---

<b>Board:</b> 40	♠ Q	Partner bids first.
Dealer: North	♥ 765	The opponents are silent.
Vul: None	♦ A843	
HCP: 11+1	♣ AJ875	

---

<b>Board:</b> 41	♠ K	Partner bids first.
Dealer: North	♥ T86	The opponents are silent.
Vul: N-S	♦ 98642	
HCP: 10+1	♣ AK95	

## Both hands (Answers Page)

<b>Board: 38</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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				1. Inverted minors
Contract: 3NT South						

<b>Board: 39</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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				1. Inverted minors
Contract: 3NT South						

<b>Board: 40</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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

<b>Board: 41</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
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				1. Inverted minors
Contract: 3♦ South						

## North hands

## Inverted\_Minors

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

---

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

---

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

---

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

## Both hands (Answers Page)

<b>Board: 42</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 843	♠ AQ6				1♦
Vul: Both	♥ AQ7	♥ K	Pass	2♦ <sup>1</sup>	Pass	2♠
North HCP: 12	♦ Q983	♦ KJT72	Pass	3NT	Pass	4♦
South HCP: 18+1	♣ AT6	♣ KQ92	Pass	4♥	Pass	4NT
Contract: 6♦ South			Pass	5♠ <sup>2</sup>	Pass	6♦
			All Pass			

1. Inverted minors

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

<b>Board: 43</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KJ65	♠ 7		1♣	Pass	3♣
Vul: None	♥ Q93	♥ J76	All Pass			
North HCP: 13	♦ AQ9	♦ T874				
South HCP: 8+1	♣ J72	♣ AK853				
Contract: 3♣ South						

<b>Board: 44</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 86	♠ K54				1♣
Vul: N-S	♥ J6	♥ AKQ8	Pass	3♣	Pass	3NT
North HCP: 9+2	♦ AK9	♦ T76	All Pass			
South HCP: 19	♣ JT5432	♣ AK7				
Contract: 3NT South						

<b>Board: 45</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A962	♠ JT		1♦	Pass	3♦
Vul: E-W	♥ J875	♥ A	All Pass			
North HCP: 13	♦ QJ3	♦ T764				
South HCP: 10+2	♣ KQ	♣ AJ9643				
Contract: 3♦ South						

## South hands

## Inverted\_Minors

**Board: 42**      ♠ AQ6      You bid first.

Dealer: South      ♥ K      The opponents are silent.

Vul: Both      ♦ KJT72

HCP: 18+1      ♣ KQ92

---

**Board: 43**      ♠ 7      Partner bids first.

Dealer: North      ♥ J76      The opponents are silent.

Vul: None      ♦ T874

HCP: 8+1      ♣ AK853

---

**Board: 44**      ♠ K54      You bid first.

Dealer: South      ♥ AKQ8      The opponents are silent.

Vul: N-S      ♦ T76

HCP: 19      ♣ AK7

---

**Board: 45**      ♠ JT      Partner bids first.

Dealer: North      ♥ A      The opponents are silent.

Vul: E-W      ♦ T764

HCP: 10+2      ♣ AJ9643

## Both hands (Answers Page)

<b>Board: 42</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 843	♠ AQ6				1♦
Vul: Both	♥ AQ7	♥ K	Pass	2♦ <sup>1</sup>	Pass	2♠
North HCP: 12	♦ Q983	♦ KJT72	Pass	3NT	Pass	4♦
South HCP: 18+1	♣ AT6	♣ KQ92	Pass	4♥	Pass	4NT
Contract: 6♦ South			Pass	5♠ <sup>2</sup>	Pass	6♦
			All Pass			

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

<b>Board: 43</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KJ65	♠ 7		1♣	Pass	3♣
Vul: None	♥ Q93	♥ J76	All Pass			
North HCP: 13	♦ AQ9	♦ T874				
South HCP: 8+1	♣ J72	♣ AK853				
Contract: 3♣ South						

<b>Board: 44</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 86	♠ K54				1♣
Vul: N-S	♥ J6	♥ AKQ8	Pass	3♣	Pass	3NT
North HCP: 9+2	♦ AK9	♦ T76	All Pass			
South HCP: 19	♣ JT5432	♣ AK7				
Contract: 3NT South						

<b>Board: 45</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A962	♠ JT		1♦	Pass	3♦
Vul: E-W	♥ J875	♥ A	All Pass			
North HCP: 13	♦ QJ3	♦ T764				
South HCP: 10+2	♣ KQ	♣ AJ9643				
Contract: 3♦ South						

## North hands

## Inverted\_Minors

**Board: 46**      ♠ 42      You bid first.

Dealer: North      ♥ Q86      The opponents are silent.

Vul: None      ♦ AK96

HCP: 13      ♣ A854

---

**Board: 47**      ♠ QJ6      You bid first.

Dealer: North      ♥ KQ98      The opponents are silent.

Vul: N-S      ♦ AK3

HCP: 19      ♣ AT4

---

**Board: 48**      ♠ 986      Partner bids first.

Dealer: South      ♥ A9      The opponents are silent.

Vul: Both      ♦ 63

HCP: 11+2      ♣ AKT987

---

**Board: 49**      ♠ A82      Partner bids first.

Dealer: South      ♥ K62      The opponents are silent.

Vul: N-S      ♦ KQ52

HCP: 12      ♣ 732

---

**Board: 50**      ♠ Q2      Partner bids first.

Dealer: South      ♥ AJ8      The opponents are silent.

Vul: E-W      ♦ J5432

HCP: 11+1      ♣ KT9

## Both hands (Answers Page)

<b>Board: 46</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 42	♠ K93		1♦	Pass	2♦ <sup>1</sup>
Vul: None	♥ Q86	♥ A	Pass	2♥	Pass	3NT
North HCP: 13	♦ AK96	♦ JT543	All Pass			
South HCP: 12+1	♣ A854	♣ KJ93				
Contract: 3NT South			1. Inverted minors			

<b>Board: 47</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ QJ6	♠ K42		1♣	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ KQ98	♥ 53	Pass	2♦	Pass	3♣
North HCP: 19	♦ AK3	♦ Q2	Pass	4♦	Pass	4♠
South HCP: 11+2	♣ AT4	♣ KQJ962	Pass	5♣	All Pass	
Contract: 5♣ North			1. Inverted minors			

<b>Board: 48</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 986	♠ A54				1♣
Vul: Both	♥ A9	♥ QJT6	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 11+2	♦ 63	♦ AJ4	Pass	5♣	All Pass	
South HCP: 13	♣ AKT987	♣ J53				
Contract: 5♣ North			1. Inverted minors			

<b>Board: 49</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ A82	♠ KJ				1♦
Vul: N-S	♥ K62	♥ A85	Pass	2♦ <sup>1</sup>	Pass	2♥
North HCP: 12	♦ KQ52	♦ J987	Pass	3NT	All Pass	
South HCP: 14	♣ 732	♣ KQ64				
Contract: 3NT North			1. Inverted minors			

<b>Board: 50</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q2	♠ AJ4				1♦
Vul: E-W	♥ AJ8	♥ Q72	Pass	2♦ <sup>1</sup>	Pass	2♥
North HCP: 11+1	♦ J5432	♦ KQT9	Pass	3♦	All Pass	
South HCP: 13	♣ KT9	♣ J62				
Contract: 3♦ North			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)

<b>Board: 46</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ 42	♠ K93		1♦	Pass	2♦ <sup>1</sup>
Vul: None	♥ Q86	♥ A	Pass	2♥	Pass	3NT
North HCP: 13	♦ AK96	♦ JT543	All Pass			
South HCP: 12+1	♣ A854	♣ KJ93				
Contract: 3NT South			1. Inverted minors			

<b>Board: 47</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ QJ6	♠ K42		1♣	Pass	2♣ <sup>1</sup>
Vul: N-S	♥ KQ98	♥ 53	Pass	2♦	Pass	3♣
North HCP: 19	♦ AK3	♦ Q2	Pass	4♦	Pass	4♠
South HCP: 11+2	♣ AT4	♣ KQJ962	Pass	5♣	All Pass	
Contract: 5♣ North			1. Inverted minors			

<b>Board: 48</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 986	♠ A54				1♣
Vul: Both	♥ A9	♥ QJT6	Pass	2♣ <sup>1</sup>	Pass	2♦
North HCP: 11+2	♦ 63	♦ AJ4	Pass	5♣	All Pass	
South HCP: 13	♣ AKT987	♣ J53				
Contract: 5♣ North			1. Inverted minors			

<b>Board: 49</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ A82	♠ KJ				1♦
Vul: N-S	♥ K62	♥ A85	Pass	2♦ <sup>1</sup>	Pass	2♥
North HCP: 12	♦ KQ52	♦ J987	Pass	3NT	All Pass	
South HCP: 14	♣ 732	♣ KQ64				
Contract: 3NT North			1. Inverted minors			

<b>Board: 50</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q2	♠ AJ4				1♦
Vul: E-W	♥ AJ8	♥ Q72	Pass	2♦ <sup>1</sup>	Pass	2♥
North HCP: 11+1	♦ J5432	♦ KQT9	Pass	3♦	All Pass	
South HCP: 13	♣ KT9	♣ J62				
Contract: 3♦ North			1. Inverted minors			