

North hands

Vics_Bal_Resp_to_1m

Board: 1 ♠ Q53 RHO opens the bidding 1♦.

Dealer: West ♥ 83 You bid next.

Vul: Both ♦ K9863 East (LHO) bids 1NT if possible.

HCP: 5+1 ♣ 862 West (RHO) bids 3NT if possible.

West (RHO) Doubles 4♥ if possible.

East (LHO) Doubles 4♠ if possible.

Board: 2 ♠ AJ7 You bid first.

Dealer: North ♥ Q63 The opponents are silent.

Vul: E-W ♦ KQ83

HCP: 13 ♣ JT3

Board: 3 ♠ 82 Partner bids first.

Dealer: South ♥ K42 The opponents are silent.

Vul: None ♦ T83

HCP: 9+1 ♣ AQT83

Board: 4 ♠ A63 You bid first.

Dealer: North ♥ AKJ6 The opponents are silent.

Vul: E-W ♦ 9854

HCP: 13 ♣ J4

Both hands (Answers Page)

Board: 1

Dealer: West

Vul: Both

North HCP: 5+1

South HCP: 9+3

Contract: 4 ♠ X North

North:

♠ Q53

♥ 83

♦ K9863

♣ 862

South:

♠ K9764

♥ KQJT96

♦ -

♣ 73

W N E S

1 ♦ Pass 1NT 2 ♦¹

3NT Pass Pass 4 ♥

X 4 ♠ X All Pass

1. Michaels Cuebid

Board: 2

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 7

Contract: 1NT South

North:

♠ AJ7

♥ Q63

♦ KQ83

♣ JT3

South:

♠ 942

♥ JT9

♦ J642

♣ KQ9

W N E S

1 ♦ Pass 1NT

All Pass

Board: 3

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 20+2

Contract: 3NT South

North:

♠ 82

♥ K42

♦ T83

♣ AQT83

South:

♠ AJ6

♥ A

♦ AKQJ95

♣ J76

W N E S

1 ♦

Pass 1NT Pass 3NT

All Pass

Board: 4

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 11

Contract: 1NT South

North:

♠ A63

♥ AKJ6

♦ 9854

♣ J4

South:

♠ K75

♥ T95

♦ AKJT

♣ 852

W N E S

1 ♦ Pass 1NT

All Pass

South hands

Vics_Bal_Resp_to_1m

Board: 1 ♠ K9764 LHO opens the bidding 1 ♦ .

Dealer: West ♥ KQJT96 Partner bids next.

Vul: Both ♦ - East (RHO) bids 1NT if possible.

HCP: 9+3 ♣ 73 West (LHO) bids 3NT if possible.

West (LHO) Doubles 4 ♥ if possible.

East (RHO) Doubles 4 ♠ if possible.

Board: 2 ♠ 942 Partner bids first.

Dealer: North ♥ JT9 The opponents are silent.

Vul: E-W ♦ J642

HCP: 7 ♣ KQ9

Board: 3 ♠ AJ6 You bid first.

Dealer: South ♥ A The opponents are silent.

Vul: None ♦ AKQJ95

HCP: 20+2 ♣ J76

Board: 4 ♠ K75 Partner bids first.

Dealer: North ♥ T95 The opponents are silent.

Vul: E-W ♦ AKJT

HCP: 11 ♣ 852

Both hands (Answers Page)

Board: 1

Dealer: West

Vul: Both

North HCP: 5+1

South HCP: 9+3

Contract: 4 ♠ X North

North:

♠ Q53

♥ 83

♦ K9863

♣ 862

South:

♠ K9764

♥ KQJT96

♦ -

♣ 73

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

1 ♦	Pass	1NT	2 ♦ ¹
-----	------	-----	------------------

3NT	Pass	Pass	4 ♥
-----	------	------	-----

X	4 ♠	X	All Pass
---	-----	---	----------

1. Michaels Cuebid

Board: 2

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 7

Contract: 1NT South

North:

♠ AJ7

♥ Q63

♦ KQ83

♣ JT3

South:

♠ 942

♥ JT9

♦ J642

♣ KQ9

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

	1 ♦	Pass	1NT
--	-----	------	-----

All Pass

Board: 3

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 20+2

Contract: 3NT South

North:

♠ 82

♥ K42

♦ T83

♣ AQT83

South:

♠ AJ6

♥ A

♦ AKQJ95

♣ J76

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

			1 ♦
--	--	--	-----

Pass	1NT	Pass	3NT
------	-----	------	-----

All Pass

Board: 4

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 11

Contract: 1NT South

North:

♠ A63

♥ AKJ6

♦ 9854

♣ J4

South:

♠ K75

♥ T95

♦ AKJT

♣ 852

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

	1 ♦	Pass	1NT
--	-----	------	-----

All Pass

North hands

Vics_Bal_Resp_to_1m

Board: 5	♠ 9	You bid first.
Dealer: North	♥ T972	The opponents are silent.
Vul: None	♦ AQ	
HCP: 14+2	♣ AKJ976	

Board: 6	♠ T9	Partner bids first.
Dealer: South	♥ 875	The opponents are silent.
Vul: None	♦ K85	
HCP: 9+1	♣ KQJT8	

Board: 7	♠ 73	Partner bids first.
Dealer: South	♥ QJ5	The opponents are silent.
Vul: N-S	♦ T82	
HCP: 7+1	♣ A9543	

Board: 8	♠ K7	You bid first.
Dealer: North	♥ K732	The opponents are silent.
Vul: None	♦ AKQJ97	
HCP: 16+2	♣ 3	

Board: 9	♠ JT4	Partner bids first.
Dealer: South	♥ AT2	The opponents are silent.
Vul: None	♦ K876	
HCP: 8	♣ 987	

Both hands (Answers Page)

Board: 5

Dealer: North

Vul: None

North HCP: 14+2

South HCP: 11

Contract: 3♣ North

North:

♠ 9

♥ T972

♦ AQ

♣ AKJ976

South:

♠ J43

♥ A64

♦ KJ7

♣ QT85

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

Board: 6

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 14

Contract: 3♣ North

North:

♠ T9

♥ 875

♦ K85

♣ KQJT8

South:

♠ 652

♥ KJ

♦ AQ72

♣ A975

W	N	E	S
			1♦
Pass	1NT	Pass	2♣
Pass	3♣	All Pass	

Board: 7

Dealer: South

Vul: N-S

North HCP: 7+1

South HCP: 14

Contract: 1NT North

North:

♠ 73

♥ QJ5

♦ T82

♣ A9543

South:

♠ AK82

♥ K8

♦ Q954

♣ Q76

W	N	E	S
			1♦
Pass	1NT	All Pass	

Board: 8

Dealer: North

Vul: None

North HCP: 16+2

South HCP: 8

Contract: 3NT South

North:

♠ K7

♥ K732

♦ AKQJ97

♣ 3

South:

♠ J63

♥ 65

♦ 8642

♣ AQJ4

W	N	E	S
	1♦	Pass	1NT
Pass	2♥	Pass	3NT
All Pass			

Board: 9

Dealer: South

Vul: None

North HCP: 8

South HCP: 13

Contract: 1NT North

North:

♠ JT4

♥ AT2

♦ K876

♣ 987

South:

♠ A976

♥ 8643

♦ AQT

♣ K4

W	N	E	S
			1♦
Pass	1NT	All Pass	

South hands

Vics_Bal_Resp_to_1m

Board: 5	♠ J43	Partner bids first.
Dealer: North	♥ A64	The opponents are silent.
Vul: None	♦ KJ7	
HCP: 11	♣ QT85	

Board: 6	♠ 652	You bid first.
Dealer: South	♥ KJ	The opponents are silent.
Vul: None	♦ AQ72	
HCP: 14	♣ A975	

Board: 7	♠ AK82	You bid first.
Dealer: South	♥ K8	The opponents are silent.
Vul: N-S	♦ Q954	
HCP: 14	♣ Q76	

Board: 8	♠ J63	Partner bids first.
Dealer: North	♥ 65	The opponents are silent.
Vul: None	♦ 8642	
HCP: 8	♣ AQJ4	

Board: 9	♠ A976	You bid first.
Dealer: South	♥ 8643	The opponents are silent.
Vul: None	♦ AQT	
HCP: 13	♣ K4	

Both hands (Answers Page)

Board: 5

Dealer: North

Vul: None

North HCP: 14+2

South HCP: 11

Contract: 3♣ North

North:

♠ 9

♥ T972

♦ AQ

♣ AKJ976

South:

♠ J43

♥ A64

♦ KJ7

♣ QT85

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

Board: 6

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 14

Contract: 3♣ North

North:

♠ T9

♥ 875

♦ K85

♣ KQJT8

South:

♠ 652

♥ KJ

♦ AQ72

♣ A975

W	N	E	S
			1♦
Pass	1NT	Pass	2♣
Pass	3♣	All Pass	

Board: 7

Dealer: South

Vul: N-S

North HCP: 7+1

South HCP: 14

Contract: 1NT North

North:

♠ 73

♥ QJ5

♦ T82

♣ A9543

South:

♠ AK82

♥ K8

♦ Q954

♣ Q76

W	N	E	S
			1♦
Pass	1NT	All Pass	

Board: 8

Dealer: North

Vul: None

North HCP: 16+2

South HCP: 8

Contract: 3NT South

North:

♠ K7

♥ K732

♦ AKQJ97

♣ 3

South:

♠ J63

♥ 65

♦ 8642

♣ AQJ4

W	N	E	S
	1♦	Pass	1NT
Pass	2♥	Pass	3NT
All Pass			

Board: 9

Dealer: South

Vul: None

North HCP: 8

South HCP: 13

Contract: 1NT North

North:

♠ JT4

♥ AT2

♦ K876

♣ 987

South:

♠ A976

♥ 8643

♦ AQT

♣ K4

W	N	E	S
			1♦
Pass	1NT	All Pass	

North hands

Vics_Bal_Resp_to_1m

Board: 10	♠ 85	You bid first.
Dealer: North	♥ 72	The opponents are silent.
Vul: E-W	♦ AK954	
HCP: 12+1	♣ AJ86	

Board: 11	♠ Q76	Partner bids first.
Dealer: South	♥ JT8	The opponents are silent.
Vul: N-S	♦ 9632	
HCP: 9	♣ AQ6	

Board: 12	♠ J42	You bid first.
Dealer: North	♥ KJ4	The opponents are silent.
Vul: E-W	♦ A652	
HCP: 13	♣ A72	

Board: 13	♠ J4	Partner bids first.
Dealer: South	♥ K96	East (LHO) bids 2♠ if possible.
Vul: Both	♦ 864	
HCP: 7+1	♣ QJ987	

Board: 14	♠ AKQ6	You bid first.
Dealer: North	♥ J82	The opponents are silent.
Vul: N-S	♦ QT85	
HCP: 19	♣ AK	

Both hands (Answers Page)

Board: 10

	North:	South:	W	N	E	S
Dealer: North	♠ 85	♠ KJ		1 ♦	Pass	2NT
Vul: E-W	♥ 72	♥ K84	Pass	3NT	All Pass	
North HCP: 12+1	♦ AK954	♦ Q763				
South HCP: 11	♣ AJ86	♣ Q942				
Contract: 3NT North						

Board: 11

	North:	South:	W	N	E	S
Dealer: South	♠ Q76	♠ AK3				1 ♦
Vul: N-S	♥ JT8	♥ Q2	Pass	1NT	Pass	2NT
North HCP: 9	♦ 9632	♦ KQT5	Pass	3NT	All Pass	
South HCP: 18	♣ AQ6	♣ KJ98				
Contract: 3NT North						

Board: 12

	North:	South:	W	N	E	S
Dealer: North	♠ J42	♠ A75		1 ♦	Pass	1NT
Vul: E-W	♥ KJ4	♥ A95	All Pass			
North HCP: 13	♦ A652	♦ JT9				
South HCP: 11	♣ A72	♣ QT94				
Contract: 1NT South						

Board: 13

	North:	South:	W	N	E	S
Dealer: South	♠ J4	♠ KQ5				1 ♦
Vul: Both	♥ K96	♥ A74	Pass	1NT	2 ♠	X
North HCP: 7+1	♦ 864	♦ AJT9	Pass	3 ♣	Pass	3NT
South HCP: 18	♣ QJ987	♣ AT3	All Pass			
Contract: 3NT South						

Board: 14

	North:	South:	W	N	E	S
Dealer: North	♠ AKQ6	♠ 954		1 ♦	Pass	1NT
Vul: N-S	♥ J82	♥ A6	Pass	2NT	Pass	3NT
North HCP: 19	♦ QT85	♦ KJ92	All Pass			
South HCP: 8	♣ AK	♣ T953				
Contract: 3NT South						

South hands

Vics_Bal_Resp_to_1m

Board: 10 ♠ KJ Partner bids first.
 Dealer: North ♥ K84 The opponents are silent.
 Vul: E-W ♦ Q763
 HCP: 11 ♣ Q942

Board: 11 ♠ AK3 You bid first.
 Dealer: South ♥ Q2 The opponents are silent.
 Vul: N-S ♦ KQT5
 HCP: 18 ♣ KJ98

Board: 12 ♠ A75 Partner bids first.
 Dealer: North ♥ A95 The opponents are silent.
 Vul: E-W ♦ JT9
 HCP: 11 ♣ QT94

Board: 13 ♠ KQ5 You bid first.
 Dealer: South ♥ A74 East (RHO) bids 2♠ if possible.
 Vul: Both ♦ AJT9
 HCP: 18 ♣ AT3

Board: 14 ♠ 954 Partner bids first.
 Dealer: North ♥ A6 The opponents are silent.
 Vul: N-S ♦ KJ92
 HCP: 8 ♣ T953

Both hands (Answers Page)

Board: 10

	North:	South:	W	N	E	S
Dealer: North	♠ 85	♠ KJ		1 ♦	Pass	2NT
Vul: E-W	♥ 72	♥ K84	Pass	3NT	All Pass	
North HCP: 12+1	♦ AK954	♦ Q763				
South HCP: 11	♣ AJ86	♣ Q942				
Contract: 3NT North						

Board: 11

	North:	South:	W	N	E	S
Dealer: South	♠ Q76	♠ AK3				1 ♦
Vul: N-S	♥ JT8	♥ Q2	Pass	1NT	Pass	2NT
North HCP: 9	♦ 9632	♦ KQT5	Pass	3NT	All Pass	
South HCP: 18	♣ AQ6	♣ KJ98				
Contract: 3NT North						

Board: 12

	North:	South:	W	N	E	S
Dealer: North	♠ J42	♠ A75		1 ♦	Pass	1NT
Vul: E-W	♥ KJ4	♥ A95	All Pass			
North HCP: 13	♦ A652	♦ JT9				
South HCP: 11	♣ A72	♣ QT94				
Contract: 1NT South						

Board: 13

	North:	South:	W	N	E	S
Dealer: South	♠ J4	♠ KQ5				1 ♦
Vul: Both	♥ K96	♥ A74	Pass	1NT	2 ♠	X
North HCP: 7+1	♦ 864	♦ AJT9	Pass	3 ♣	Pass	3NT
South HCP: 18	♣ QJ987	♣ AT3	All Pass			
Contract: 3NT South						

Board: 14

	North:	South:	W	N	E	S
Dealer: North	♠ AKQ6	♠ 954		1 ♦	Pass	1NT
Vul: N-S	♥ J82	♥ A6	Pass	2NT	Pass	3NT
North HCP: 19	♦ QT85	♦ KJ92	All Pass			
South HCP: 8	♣ AK	♣ T953				
Contract: 3NT South						

North hands

Vics_Bal_Resp_to_1m

Board: 15 ♠ KQ863 LHO opens the bidding 1 ♦.

Dealer: East ♥ AT87 Partner bids next.

Vul: N-S ♦ AT West (RHO) bids 1NT if possible.

HCP: 16+1 ♣ K6 East (LHO) bids 2 ♦ if possible.

Board: 16 ♠ J94 Partner bids first.

Dealer: South ♥ KQJ East (LHO) bids 2 ♥ if possible.

Vul: None ♦ Q532

HCP: 10 ♣ J95

Board: 17 ♠ K83 Partner bids first.

Dealer: South ♥ J93 The opponents are silent.

Vul: Both ♦ K4

HCP: 12+1 ♣ KQ654

Board: 18 ♠ QJ Partner bids first.

Dealer: South ♥ T73 East (LHO) Doubles 1NT if possible.

Vul: None ♦ 8543 East (LHO) Doubles 2 ♦ if possible.

HCP: 7 ♣ AT98 West (RHO) bids 2 ♥ if possible.

Board: 19 ♠ K984 You bid first.

Dealer: North ♥ A2 The opponents are silent.

Vul: E-W ♦ KJT43

HCP: 15+1 ♣ A3

Both hands (Answers Page)

Board: 15

	North:	South:	W	N	E	S
Dealer: East	♠ KQ863	♠ T9742			1 ♦	Pass
Vul: N-S	♥ AT87	♥ Q4	1NT	Pass	2 ♦	Pass
North HCP: 16+1	♦ AT	♦ 854	Pass	2 ♠	All Pass	
South HCP: 4+1	♣ K6	♣ Q82				
Contract: 2 ♠ North						

Board: 16

	North:	South:	W	N	E	S
Dealer: South	♠ J94	♠ AK63				1 ♦
Vul: None	♥ KQJ	♥ 43	Pass	1NT	Pass	2 ♦
North HCP: 10	♦ Q532	♦ JT986	Pass	Pass	2 ♥	Pass
South HCP: 13+1	♣ J95	♣ KQ	Pass	3 ♦	All Pass	
Contract: 3 ♦ North						

Board: 17

	North:	South:	W	N	E	S
Dealer: South	♠ K83	♠ Q654				1 ♦
Vul: Both	♥ J93	♥ A87	Pass	2NT	All Pass	
North HCP: 12+1	♦ K4	♦ AQ76				
South HCP: 12	♣ KQ654	♣ 97				
Contract: 2NT North						

Board: 18

	North:	South:	W	N	E	S
Dealer: South	♠ QJ	♠ K86				1 ♦
Vul: None	♥ T73	♥ Q52	Pass	1NT	X	2 ♦
North HCP: 7	♦ 8543	♦ AJT62	Pass	Pass	X	Pass
South HCP: 13+1	♣ AT98	♣ K5	2 ♥	3 ♦	All Pass	
Contract: 3 ♦ North						

Board: 19

	North:	South:	W	N	E	S
Dealer: North	♠ K984	♠ Q72		1 ♦	Pass	1NT
Vul: E-W	♥ A2	♥ J93	Pass	2 ♦	All Pass	
North HCP: 15+1	♦ KJT43	♦ Q872				
South HCP: 8	♣ A3	♣ QJT				
Contract: 2 ♦ North						

South hands

Vics_Bal_Resp_to_1m

Board: 15 ♠ T9742 RHO opens the bidding 1♦.

Dealer: East ♥ Q4 You bid next.

Vul: N-S ♦ 854 West (LHO) bids 1NT if possible.

HCP: 4+1 ♣ Q82 East (RHO) bids 2♦ if possible.

Board: 16 ♠ AK63 You bid first.

Dealer: South ♥ 43 East (RHO) bids 2♥ if possible.

Vul: None ♦ JT986

HCP: 13+1 ♣ KQ

Board: 17 ♠ Q654 You bid first.

Dealer: South ♥ A87 The opponents are silent.

Vul: Both ♦ AQ76

HCP: 12 ♣ 97

Board: 18 ♠ K86 You bid first.

Dealer: South ♥ Q52 East (RHO) Doubles 1NT if possible.

Vul: None ♦ AJT62 East (RHO) Doubles 2♦ if possible.

HCP: 13+1 ♣ K5 West (LHO) bids 2♥ if possible.

Board: 19 ♠ Q72 Partner bids first.

Dealer: North ♥ J93 The opponents are silent.

Vul: E-W ♦ Q872

HCP: 8 ♣ QJT

Both hands (Answers Page)

Board: 15

	North:	South:	W	N	E	S
Dealer: East	♠ KQ863	♠ T9742			1 ♦	Pass
Vul: N-S	♥ AT87	♥ Q4	1NT	Pass	2 ♦	Pass
North HCP: 16+1	♦ AT	♦ 854	Pass	2 ♠	All Pass	
South HCP: 4+1	♣ K6	♣ Q82				
Contract: 2 ♠ North						

Board: 16

	North:	South:	W	N	E	S
Dealer: South	♠ J94	♠ AK63				1 ♦
Vul: None	♥ KQJ	♥ 43	Pass	1NT	Pass	2 ♦
North HCP: 10	♦ Q532	♦ JT986	Pass	Pass	2 ♥	Pass
South HCP: 13+1	♣ J95	♣ KQ	Pass	3 ♦	All Pass	
Contract: 3 ♦ North						

Board: 17

	North:	South:	W	N	E	S
Dealer: South	♠ K83	♠ Q654				1 ♦
Vul: Both	♥ J93	♥ A87	Pass	2NT	All Pass	
North HCP: 12+1	♦ K4	♦ AQ76				
South HCP: 12	♣ KQ654	♣ 97				
Contract: 2NT North						

Board: 18

	North:	South:	W	N	E	S
Dealer: South	♠ QJ	♠ K86				1 ♦
Vul: None	♥ T73	♥ Q52	Pass	1NT	X	2 ♦
North HCP: 7	♦ 8543	♦ AJT62	Pass	Pass	X	Pass
South HCP: 13+1	♣ AT98	♣ K5	2 ♥	3 ♦	All Pass	
Contract: 3 ♦ North						

Board: 19

	North:	South:	W	N	E	S
Dealer: North	♠ K984	♠ Q72		1 ♦	Pass	1NT
Vul: E-W	♥ A2	♥ J93	Pass	2 ♦	All Pass	
North HCP: 15+1	♦ KJT43	♦ Q872				
South HCP: 8	♣ A3	♣ QJT				
Contract: 2 ♦ North						

North hands

Vics_Bal_Resp_to_1m

Board: 20	♠ 653	Partner bids first.
Dealer: South	♥ J42	The opponents are silent.
Vul: None	♦ Q9	
HCP: 10+1	♣ AKT93	

Board: 21	♠ J743	LHO opens the bidding 1 ♦.
Dealer: East	♥ AKJ95	Partner bids next.
Vul: N-S	♦ A7	West (RHO) bids 1NT if possible.
HCP: 13+1	♣ 84	East (LHO) bids 2 ♦ if possible.

Board: 22	♠ A93	Partner bids first.
Dealer: South	♥ Q83	The opponents are silent.
Vul: None	♦ 96	
HCP: 9+1	♣ K9753	

Board: 23	♠ AQ97652	LHO opens the bidding 1 ♦.
Dealer: East	♥ T2	Partner bids next.
Vul: E-W	♦ 7	West (RHO) bids 1NT if possible.
HCP: 10+3	♣ KJ5	East (LHO) Doubles 3 ♠ if possible.

Board: 24	♠ K62	Partner bids first.
Dealer: South	♥ K7	East (LHO) bids 2 ♠ if possible.
Vul: E-W	♦ T43	
HCP: 7+1	♣ JT764	

Both hands (Answers Page)

Board: 20

Dealer: South

Vul: None

North HCP: 10+1

South HCP: 15+1

Contract: 2 ♦ South

North:

♠ 653

♥ J42

♦ Q9

♣ AKT93

South:

♠ KT84

♥ Q

♦ AK862

♣ QJ7

W N E S

Pass 1NT Pass 1 ♦

Pass 1NT Pass 2 ♦

All Pass

Board: 21

Dealer: East

Vul: N-S

North HCP: 13+1

South HCP: 9

Contract: 2 ♥ North

North:

♠ J743

♥ AKJ95

♦ A7

♣ 84

South:

♠ AT62

♥ Q2

♦ JT2

♣ QT52

W N E S

Pass 1 ♦ Pass

1NT Pass 2 ♦ Pass

Pass 2 ♥ All Pass

Board: 22

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 12+2

Contract: 2 ♦ South

North:

♠ A93

♥ Q83

♦ 96

♣ K9753

South:

♠ KT72

♥ 975

♦ AKQT72

♣ -

W N E S

Pass 1NT Pass 1 ♦

Pass 1NT Pass 2 ♦

All Pass

Board: 23

Dealer: East

Vul: E-W

North HCP: 10+3

South HCP: 9

Contract: 4 ♠ South

North:

♠ AQ97652

♥ T2

♦ 7

♣ KJ5

South:

♠ J3

♥ K975

♦ AJT8

♣ 982

W N E S

Pass 1 ♦ Pass

1NT 3 ♠ X 4 ♠

All Pass

Board: 24

Dealer: South

Vul: E-W

North HCP: 7+1

South HCP: 13

Contract: 3 ♣ North

North:

♠ K62

♥ K7

♦ T43

♣ JT764

South:

♠ J

♥ Q432

♦ AK86

♣ K953

W N E S

Pass 1NT Pass 1 ♦

Pass 1NT Pass 2 ♣

Pass Pass 2 ♠ Pass

Pass 3 ♣ All Pass

South hands

Vics_Bal_Resp_to_1m

Board: 20 ♠ KT84 You bid first.
 Dealer: South ♥ Q The opponents are silent.
 Vul: None ♦ AK862
 HCP: 15+1 ♣ QJ7

Board: 21 ♠ AT62 RHO opens the bidding 1 ♦ .
 Dealer: East ♥ Q2 You bid next.
 Vul: N-S ♦ JT2 West (LHO) bids 1NT if possible.
 HCP: 9 ♣ QT52 East (RHO) bids 2 ♦ if possible.

Board: 22 ♠ KT72 You bid first.
 Dealer: South ♥ 975 The opponents are silent.
 Vul: None ♦ AKQT72
 HCP: 12+2 ♣ -

Board: 23 ♠ J3 RHO opens the bidding 1 ♦ .
 Dealer: East ♥ K975 You bid next.
 Vul: E-W ♦ AJT8 West (LHO) bids 1NT if possible.
 HCP: 9 ♣ 982 East (RHO) Doubles 3 ♠ if possible.

Board: 24 ♠ J You bid first.
 Dealer: South ♥ Q432 East (RHO) bids 2 ♠ if possible.
 Vul: E-W ♦ AK86
 HCP: 13 ♣ K953

Both hands (Answers Page)

Board: 20

Dealer: South

Vul: None

North HCP: 10+1

South HCP: 15+1

Contract: 2 ♦ South

North:

♠ 653

♥ J42

♦ Q9

♣ AKT93

South:

♠ KT84

♥ Q

♦ AK862

♣ QJ7

W N E S

Pass 1NT Pass 1 ♦

Pass 1NT Pass 2 ♦

All Pass

Board: 21

Dealer: East

Vul: N-S

North HCP: 13+1

South HCP: 9

Contract: 2 ♥ North

North:

♠ J743

♥ AKJ95

♦ A7

♣ 84

South:

♠ AT62

♥ Q2

♦ JT2

♣ QT52

W N E S

Pass 1 ♦ Pass

1NT Pass 2 ♦ Pass

Pass 2 ♥ All Pass

Board: 22

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 12+2

Contract: 2 ♦ South

North:

♠ A93

♥ Q83

♦ 96

♣ K9753

South:

♠ KT72

♥ 975

♦ AKQT72

♣ -

W N E S

Pass 1NT Pass 1 ♦

Pass 1NT Pass 2 ♦

All Pass

Board: 23

Dealer: East

Vul: E-W

North HCP: 10+3

South HCP: 9

Contract: 4 ♠ South

North:

♠ AQ97652

♥ T2

♦ 7

♣ KJ5

South:

♠ J3

♥ K975

♦ AJT8

♣ 982

W N E S

Pass 1 ♦ Pass

1NT 3 ♠ X 4 ♠

All Pass

Board: 24

Dealer: South

Vul: E-W

North HCP: 7+1

South HCP: 13

Contract: 3 ♣ North

North:

♠ K62

♥ K7

♦ T43

♣ JT764

South:

♠ J

♥ Q432

♦ AK86

♣ K953

W N E S

Pass 1NT Pass 1 ♦

Pass 1NT Pass 2 ♣

Pass Pass 2 ♠ Pass

Pass 3 ♣ All Pass

North hands

Vics_Bal_Resp_to_1m

Board: 25	♠ K64	Partner bids first.
Dealer: South	♥ A86	The opponents are silent.
Vul: None	♦ J42	
HCP: 8	♣ 6543	
Board: 26	♠ A987	You bid first.
Dealer: North	♥ J9	The opponents are silent.
Vul: N-S	♦ AKQ6	
HCP: 18	♣ KJ6	
Board: 27	♠ QJ	You bid first.
Dealer: North	♥ A64	The opponents are silent.
Vul: Both	♦ QT73	
HCP: 14	♣ AJT3	
Board: 28	♠ AJ4	You bid first.
Dealer: North	♥ AKJ9	The opponents are silent.
Vul: Both	♦ QT95	
HCP: 18	♣ K9	
Board: 29	♠ J53	RHO opens the bidding 1♦.
Dealer: West	♥ AT84	You bid next.
Vul: None	♦ K42	East (LHO) bids 1NT if possible.
HCP: 8	♣ T92	West (RHO) bids 2♦ if possible.

Both hands (Answers Page)

Board: 25

Dealer: South

Vul: None

North HCP: 8

South HCP: 14

Contract: 1NT North

North:

♠ K64

♥ A86

♦ J42

♣ 6543

South:

♠ A83

♥ 972

♦ AQT5

♣ KJ8

W	N	E	S
			1 ♦

Pass	1NT	All Pass	
------	-----	----------	--

Board: 26

Dealer: North

Vul: N-S

North HCP: 18

South HCP: 7

Contract: 3NT South

North:

♠ A987

♥ J9

♦ AKQ6

♣ KJ6

South:

♠ KT3

♥ 543

♦ 5432

♣ A93

W	N	E	S
	1 ♦	Pass	1NT
Pass	2NT	Pass	3NT
All Pass			

Board: 27

Dealer: North

Vul: Both

North HCP: 14

South HCP: 10

Contract: 2 ♣ North

North:

♠ QJ

♥ A64

♦ QT73

♣ AJT3

South:

♠ AT7

♥ T82

♦ J96

♣ KQ87

W	N	E	S
	1 ♦	Pass	1NT
Pass	2 ♣	All Pass	

Board: 28

Dealer: North

Vul: Both

North HCP: 18

South HCP: 9+1

Contract: 3NT South

North:

♠ AJ4

♥ AKJ9

♦ QT95

♣ K9

South:

♠ T9

♥ T65

♦ AJ3

♣ AT873

W	N	E	S
	1 ♦	Pass	1NT
Pass	2NT	Pass	3NT
All Pass			

Board: 29

Dealer: West

Vul: None

North HCP: 8

South HCP: 13

Contract: 2 ♥ North

North:

♠ J53

♥ AT84

♦ K42

♣ T92

South:

♠ AK2

♥ J762

♦ 87

♣ AJ54

W	N	E	S
1 ♦	Pass	1NT	Pass
2 ♦	Pass	Pass	X
Pass	2 ♥	All Pass	

South hands

Vics_Bal_Resp_to_1m

Board: 25	♠ A83	You bid first.
Dealer: South	♥ 972	The opponents are silent.
Vul: None	♦ AQT5	
HCP: 14	♣ KJ8	
Board: 26	♠ KT3	Partner bids first.
Dealer: North	♥ 543	The opponents are silent.
Vul: N-S	♦ 5432	
HCP: 7	♣ A93	
Board: 27	♠ AT7	Partner bids first.
Dealer: North	♥ T82	The opponents are silent.
Vul: Both	♦ J96	
HCP: 10	♣ KQ87	
Board: 28	♠ T9	Partner bids first.
Dealer: North	♥ T65	The opponents are silent.
Vul: Both	♦ AJ3	
HCP: 9+1	♣ AT873	
Board: 29	♠ AK2	LHO opens the bidding 1 ♦.
Dealer: West	♥ J762	Partner bids next.
Vul: None	♦ 87	East (RHO) bids 1NT if possible.
HCP: 13	♣ AJ54	West (LHO) bids 2 ♦ if possible.

Both hands (Answers Page)

Board: 25

Dealer: South

Vul: None

North HCP: 8

South HCP: 14

Contract: 1NT North

North:

♠ K64

♥ A86

♦ J42

♣ 6543

South:

♠ A83

♥ 972

♦ AQT5

♣ KJ8

W N E S

Pass 1NT All Pass 1♦

Pass 1NT All Pass

Pass 1NT All Pass

Pass 1NT All Pass

Board: 26

Dealer: North

Vul: N-S

North HCP: 18

South HCP: 7

Contract: 3NT South

North:

♠ A987

♥ J9

♦ AKQ6

♣ KJ6

South:

♠ KT3

♥ 543

♦ 5432

♣ A93

W N E S

Pass 1♦ Pass 1NT

Pass 2NT Pass 3NT

All Pass

All Pass

All Pass

Board: 27

Dealer: North

Vul: Both

North HCP: 14

South HCP: 10

Contract: 2♣ North

North:

♠ QJ

♥ A64

♦ QT73

♣ AJT3

South:

♠ AT7

♥ T82

♦ J96

♣ KQ87

W N E S

Pass 1♦ Pass 1NT

Pass 2♣ All Pass

Pass 2♣ All Pass

Pass 2♣ All Pass

Board: 28

Dealer: North

Vul: Both

North HCP: 18

South HCP: 9+1

Contract: 3NT South

North:

♠ AJ4

♥ AKJ9

♦ QT95

♣ K9

South:

♠ T9

♥ T65

♦ AJ3

♣ AT873

W N E S

Pass 1♦ Pass 1NT

Pass 2NT Pass 3NT

All Pass

All Pass

All Pass

Board: 29

Dealer: West

Vul: None

North HCP: 8

South HCP: 13

Contract: 2♥ North

North:

♠ J53

♥ AT84

♦ K42

♣ T92

South:

♠ AK2

♥ J762

♦ 87

♣ AJ54

W N E S

1♦ Pass 1NT Pass

2♦ Pass Pass X

Pass 2♥ All Pass

Pass 2♥ All Pass

Pass 2♥ All Pass

North hands

Vics_Bal_Resp_to_1m

Board: 30 ♠ AQJ4 You bid first.
 Dealer: North ♥ KT The opponents are silent.
 Vul: E-W ♦ K8653
 HCP: 16+1 ♣ K3

Board: 31 ♠ A84 Partner bids first.
 Dealer: South ♥ QJ5 The opponents are silent.
 Vul: None ♦ T82
 HCP: 12 ♣ AJ54

Board: 32 ♠ K843 You bid first.
 Dealer: North ♥ A985 The opponents are silent.
 Vul: N-S ♦ AJ87
 HCP: 12 ♣ 8

Board: 33 ♠ KT92 LHO opens the bidding 1 ♦ .
 Dealer: East ♥ KQ8742 Partner bids next.
 Vul: E-W ♦ 98 West (RHO) bids 1NT if possible.
 HCP: 8+2 ♣ 3

Board: 34 ♠ 86 You bid first.
 Dealer: North ♥ J854 The opponents are silent.
 Vul: None ♦ KJ7
 HCP: 13 ♣ AKJ9

Both hands (Answers Page)

Board: 30

Board: 30	North:	South:	W	N	E	S
Dealer: North	♠ AQJ4	♠ KT6		1 ♦	Pass	1NT
Vul: E-W	♥ KT	♥ 985	Pass	2 ♠	Pass	3NT
North HCP: 16+1	♦ K8653	♦ QJ2	All Pass			
South HCP: 10	♣ K3	♣ AT75				
Contract: 3NT South						

Board: 31

Board: 31	North:	South:	W	N	E	S
Dealer: South	♠ A84	♠ QJ				1 ♦
Vul: None	♥ QJ5	♥ K9	Pass	2NT	Pass	3NT
North HCP: 12	♦ T82	♦ AQ9543	All Pass			
South HCP: 12+2	♣ AJ54	♣ T96				
Contract: 3NT South						

Board: 32

Board: 32	North:	South:	W	N	E	S
Dealer: North	♠ K843	♠ QT2		1 ♦	Pass	2NT
Vul: N-S	♥ A985	♥ QT6	All Pass			
North HCP: 12	♦ AJ87	♦ Q96				
South HCP: 12	♣ 8	♣ KQJT				
Contract: 2NT South						

Board: 33

Board: 33	North:	South:	W	N	E	S
Dealer: East	♠ KT92	♠ 765			1 ♦	Pass
Vul: E-W	♥ KQ8742	♥ A5	1NT	2 ♥	All Pass	
North HCP: 8+2	♦ 98	♦ AJ73				
South HCP: 9	♣ 3	♣ T762				
Contract: 2 ♥ North						

Board: 34

Board: 34	North:	South:	W	N	E	S
Dealer: North	♠ 86	♠ K54		1 ♣	Pass	1NT
Vul: None	♥ J854	♥ QT3	All Pass			
North HCP: 13	♦ KJ7	♦ T83				
South HCP: 7	♣ AKJ9	♣ QT43				
Contract: 1NT South						

South hands

Vics_Bal_Resp_to_1m

Board: 30 ♠ KT6 Partner bids first.
 Dealer: North ♥ 985 The opponents are silent.
 Vul: E-W ♦ QJ2
 HCP: 10 ♣ AT75

Board: 31 ♠ QJ You bid first.
 Dealer: South ♥ K9 The opponents are silent.
 Vul: None ♦ AQ9543
 HCP: 12+2 ♣ T96

Board: 32 ♠ QT2 Partner bids first.
 Dealer: North ♥ QT6 The opponents are silent.
 Vul: N-S ♦ Q96
 HCP: 12 ♣ KQJT

Board: 33 ♠ 765 RHO opens the bidding 1♦.
 Dealer: East ♥ A5 You bid next.
 Vul: E-W ♦ AJ73 West (LHO) bids 1NT if possible.
 HCP: 9 ♣ T762

Board: 34 ♠ K54 Partner bids first.
 Dealer: North ♥ QT3 The opponents are silent.
 Vul: None ♦ T83
 HCP: 7 ♣ QT43

Both hands (Answers Page)

Board: 30

Board: 30	North:	South:	W	N	E	S
Dealer: North	♠ AQJ4	♠ KT6		1 ♦	Pass	1NT
Vul: E-W	♥ KT	♥ 985	Pass	2 ♠	Pass	3NT
North HCP: 16+1	♦ K8653	♦ QJ2	All Pass			
South HCP: 10	♣ K3	♣ AT75				
Contract: 3NT South						

Board: 31

Board: 31	North:	South:	W	N	E	S
Dealer: South	♠ A84	♠ QJ				1 ♦
Vul: None	♥ QJ5	♥ K9	Pass	2NT	Pass	3NT
North HCP: 12	♦ T82	♦ AQ9543	All Pass			
South HCP: 12+2	♣ AJ54	♣ T96				
Contract: 3NT South						

Board: 32

Board: 32	North:	South:	W	N	E	S
Dealer: North	♠ K843	♠ QT2		1 ♦	Pass	2NT
Vul: N-S	♥ A985	♥ QT6	All Pass			
North HCP: 12	♦ AJ87	♦ Q96				
South HCP: 12	♣ 8	♣ KQJT				
Contract: 2NT South						

Board: 33

Board: 33	North:	South:	W	N	E	S
Dealer: East	♠ KT92	♠ 765			1 ♦	Pass
Vul: E-W	♥ KQ8742	♥ A5	1NT	2 ♥	All Pass	
North HCP: 8+2	♦ 98	♦ AJ73				
South HCP: 9	♣ 3	♣ T762				
Contract: 2 ♥ North						

Board: 34

Board: 34	North:	South:	W	N	E	S
Dealer: North	♠ 86	♠ K54		1 ♣	Pass	1NT
Vul: None	♥ J854	♥ QT3	All Pass			
North HCP: 13	♦ KJ7	♦ T83				
South HCP: 7	♣ AKJ9	♣ QT43				
Contract: 1NT South						

North hands

Vics_Bal_Resp_to_1m

Board: 35	♠ T5	Partner bids first.
Dealer: South	♥ QJ5	East (LHO) bids 3♠ if possible.
Vul: None	♦ A52	
HCP: 9+1	♣ QT976	
Board: 36	♠ A862	You bid first.
Dealer: North	♥ JT97	The opponents are silent.
Vul: E-W	♦ KT6	
HCP: 12	♣ A6	
Board: 37	♠ 976	Partner bids first.
Dealer: South	♥ 87	The opponents are silent.
Vul: Both	♦ AQ4	
HCP: 12+1	♣ KQJ72	
Board: 38	♠ KJ8	You bid first.
Dealer: North	♥ KQT	The opponents are silent.
Vul: None	♦ KQ86	
HCP: 18	♣ A96	
Board: 39	♠ JT962	RHO opens the bidding 1♦.
Dealer: West	♥ Q4	You bid next.
Vul: E-W	♦ K52	East (LHO) bids 1NT if possible.
HCP: 6+1	♣ 952	East (LHO) Doubles 4♠ if possible.

Both hands (Answers Page)

Board: 35

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 18

Contract: 5 ♣ South

North:

♠ T5

♥ QJ5

♦ A52

♣ QT976

South:

♠ A

♥ AK92

♦ Q973

♣ AJ43

W N E S

Pass 1NT 3 ♠ 1 ♦

Pass 4 ♣ X

Pass 5 ♣

All Pass

Board: 36

Dealer: North

Vul: E-W

North HCP: 12

South HCP: 7+1

Contract: 1NT South

North:

♠ A862

♥ JT97

♦ KT6

♣ A6

South:

♠ J4

♥ A53

♦ 743

♣ Q9873

W N E S

1 ♦ Pass 1NT

All Pass

Board: 37

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 13

Contract: 3NT North

North:

♠ 976

♥ 87

♦ AQ4

♣ KQJ72

South:

♠ AKQ5

♥ J642

♦ K73

♣ T9

W N E S

1 ♦

Pass 2NT Pass 3 ♥

Pass 3NT All Pass

Board: 38

Dealer: North

Vul: None

North HCP: 18

South HCP: 12

Contract: 3NT North

North:

♠ KJ8

♥ KQT

♦ KQ86

♣ A96

South:

♠ AT9

♥ A84

♦ J74

♣ QJT8

W N E S

1 ♦ Pass 2NT

Pass 3NT All Pass

Board: 39

Dealer: West

Vul: E-W

North HCP: 6+1

South HCP: 16+2

Contract: 4 ♠ X North

North:

♠ JT962

♥ Q4

♦ K52

♣ 952

South:

♠ KQ753

♥ KT982

♦ A

♣ A6

W N E S

1 ♦ Pass 1NT 2 ♦¹

Pass 4 ♠ X All Pass

1. Michaels Cuebid

South hands

Vics_Bal_Resp_to_1m

Board: 35	♠ A	You bid first.
Dealer: South	♥ AK92	East (RHO) bids 3♠ if possible.
Vul: None	♦ Q973	
HCP: 18	♣ AJ43	
<hr/>		
Board: 36	♠ J4	Partner bids first.
Dealer: North	♥ A53	The opponents are silent.
Vul: E-W	♦ 743	
HCP: 7+1	♣ Q9873	
<hr/>		
Board: 37	♠ AKQ5	You bid first.
Dealer: South	♥ J642	The opponents are silent.
Vul: Both	♦ K73	
HCP: 13	♣ T9	
<hr/>		
Board: 38	♠ AT9	Partner bids first.
Dealer: North	♥ A84	The opponents are silent.
Vul: None	♦ J74	
HCP: 12	♣ QJT8	
<hr/>		
Board: 39	♠ KQ753	LHO opens the bidding 1♦.
Dealer: West	♥ KT982	Partner bids next.
Vul: E-W	♦ A	East (RHO) bids 1NT if possible.
HCP: 16+2	♣ A6	East (RHO) Doubles 4♠ if possible.

Both hands (Answers Page)

Board: 35

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 18

Contract: 5 ♣ South

North:

♠ T5

♥ QJ5

♦ A52

♣ QT976

South:

♠ A

♥ AK92

♦ Q973

♣ AJ43

W N E S

Pass 1NT 3 ♠ 1 ♦

Pass 4 ♣ X

Pass 5 ♣

All Pass

Board: 36

Dealer: North

Vul: E-W

North HCP: 12

South HCP: 7+1

Contract: 1NT South

North:

♠ A862

♥ JT97

♦ KT6

♣ A6

South:

♠ J4

♥ A53

♦ 743

♣ Q9873

W N E S

1 ♦ Pass 1NT

All Pass

Board: 37

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 13

Contract: 3NT North

North:

♠ 976

♥ 87

♦ AQ4

♣ KQJ72

South:

♠ AKQ5

♥ J642

♦ K73

♣ T9

W N E S

1 ♦

Pass 2NT Pass 3 ♥

Pass 3NT All Pass

Board: 38

Dealer: North

Vul: None

North HCP: 18

South HCP: 12

Contract: 3NT North

North:

♠ KJ8

♥ KQT

♦ KQ86

♣ A96

South:

♠ AT9

♥ A84

♦ J74

♣ QJT8

W N E S

1 ♦ Pass 2NT

Pass 3NT All Pass

Board: 39

Dealer: West

Vul: E-W

North HCP: 6+1

South HCP: 16+2

Contract: 4 ♠ X North

North:

♠ JT962

♥ Q4

♦ K52

♣ 952

South:

♠ KQ753

♥ KT982

♦ A

♣ A6

W N E S

1 ♦ Pass 1NT 2 ♦¹

Pass 4 ♠ X All Pass

1. Michaels Cuebid

North hands

Vics_Bal_Resp_to_1m

Board: 40	♠ AT72	You bid first.
Dealer: North	♥ Q82	The opponents are silent.
Vul: E-W	♦ K6	
HCP: 18	♣ AKQ3	

Board: 41	♠ 976	Partner bids first.
Dealer: South	♥ A73	The opponents are silent.
Vul: Both	♦ Q74	
HCP: 10	♣ A754	

Board: 42	♠ K92	You bid first.
Dealer: North	♥ AQ86	The opponents are silent.
Vul: Both	♦ J3	
HCP: 14	♣ A753	

Board: 43	♠ AT9	Partner bids first.
Dealer: South	♥ A43	The opponents are silent.
Vul: Both	♦ Q53	
HCP: 10	♣ T743	

Board: 44	♠ 542	Partner bids first.
Dealer: South	♥ KJ7	The opponents are silent.
Vul: N-S	♦ T52	
HCP: 8	♣ AT85	

Both hands (Answers Page)

Board: 40

	North:	South:	W	N	E	S
Dealer: North	♠ AT72	♠ K98		1 ♣	Pass	1NT
Vul: E-W	♥ Q82	♥ AT4	Pass	2NT	Pass	3NT
North HCP: 18	♦ K6	♦ J92	All Pass			
South HCP: 8	♣ AKQ3	♣ T954				
Contract: 3NT South						

Board: 41

	North:	South:	W	N	E	S
Dealer: South	♠ 976	♠ KQ53				1 ♦
Vul: Both	♥ A73	♥ KJ9	Pass	1NT	All Pass	
North HCP: 10	♦ Q74	♦ AJ32				
South HCP: 14	♣ A754	♣ T9				
Contract: 1NT North						

Board: 42

	North:	South:	W	N	E	S
Dealer: North	♠ K92	♠ JT3		1 ♣	Pass	1NT
Vul: Both	♥ AQ86	♥ KJ4	All Pass			
North HCP: 14	♦ J3	♦ K84				
South HCP: 9	♣ A753	♣ J986				
Contract: 1NT South						

Board: 43

	North:	South:	W	N	E	S
Dealer: South	♠ AT9	♠ KQ32				1 ♦
Vul: Both	♥ A43	♥ 86	Pass	3NT	All Pass	
North HCP: 10	♦ Q53	♦ A976				
South HCP: 14	♣ T743	♣ KQ5				
Contract: 3NT North						

Board: 44

	North:	South:	W	N	E	S
Dealer: South	♠ 542	♠ QJT				1 ♦
Vul: N-S	♥ KJ7	♥ Q632	Pass	1NT	Pass	2 ♦
North HCP: 8	♦ T52	♦ AQ843	All Pass			
South HCP: 14+1	♣ AT85	♣ K				
Contract: 2 ♦ South						

South hands

Vics_Bal_Resp_to_1m

Board: 40	♠ K98	Partner bids first.
Dealer: North	♥ AT4	The opponents are silent.
Vul: E-W	♦ J92	
HCP: 8	♣ T954	

Board: 41	♠ KQ53	You bid first.
Dealer: South	♥ KJ9	The opponents are silent.
Vul: Both	♦ AJ32	
HCP: 14	♣ T9	

Board: 42	♠ JT3	Partner bids first.
Dealer: North	♥ KJ4	The opponents are silent.
Vul: Both	♦ K84	
HCP: 9	♣ J986	

Board: 43	♠ KQ32	You bid first.
Dealer: South	♥ 86	The opponents are silent.
Vul: Both	♦ A976	
HCP: 14	♣ KQ5	

Board: 44	♠ QJT	You bid first.
Dealer: South	♥ Q632	The opponents are silent.
Vul: N-S	♦ AQ843	
HCP: 14+1	♣ K	

Both hands (Answers Page)

Board: 40

	North:	South:	W	N	E	S
Dealer: North	♠ AT72	♠ K98		1 ♣	Pass	1NT
Vul: E-W	♥ Q82	♥ AT4	Pass	2NT	Pass	3NT
North HCP: 18	♦ K6	♦ J92	All Pass			
South HCP: 8	♣ AKQ3	♣ T954				
Contract: 3NT South						

Board: 41

	North:	South:	W	N	E	S
Dealer: South	♠ 976	♠ KQ53				1 ♦
Vul: Both	♥ A73	♥ KJ9	Pass	1NT	All Pass	
North HCP: 10	♦ Q74	♦ AJ32				
South HCP: 14	♣ A754	♣ T9				
Contract: 1NT North						

Board: 42

	North:	South:	W	N	E	S
Dealer: North	♠ K92	♠ JT3		1 ♣	Pass	1NT
Vul: Both	♥ AQ86	♥ KJ4	All Pass			
North HCP: 14	♦ J3	♦ K84				
South HCP: 9	♣ A753	♣ J986				
Contract: 1NT South						

Board: 43

	North:	South:	W	N	E	S
Dealer: South	♠ AT9	♠ KQ32				1 ♦
Vul: Both	♥ A43	♥ 86	Pass	3NT	All Pass	
North HCP: 10	♦ Q53	♦ A976				
South HCP: 14	♣ T743	♣ KQ5				
Contract: 3NT North						

Board: 44

	North:	South:	W	N	E	S
Dealer: South	♠ 542	♠ QJT				1 ♦
Vul: N-S	♥ KJ7	♥ Q632	Pass	1NT	Pass	2 ♦
North HCP: 8	♦ T52	♦ AQ843	All Pass			
South HCP: 14+1	♣ AT85	♣ K				
Contract: 2 ♦ South						

North hands

Vics_Bal_Resp_to_1m

Board: 45 ♠ - You bid first.
 Dealer: North ♥ AT97 West (RHO) bids 3 ♠ if possible.
 Vul: E-W ♦ AKJ
 HCP: 14+2 ♣ QT9876

Board: 46 ♠ A986 You bid first.
 Dealer: North ♥ T85 The opponents are silent.
 Vul: None ♦ AK85
 HCP: 14 ♣ QJ

Board: 47 ♠ 4 You bid first.
 Dealer: North ♥ QT72 West (RHO) bids 3 ♠ if possible.
 Vul: Both ♦ AKQT943
 HCP: 15+3 ♣ A

Board: 48 ♠ QJ Partner bids first.
 Dealer: South ♥ 753 The opponents are silent.
 Vul: Both ♦ J432
 HCP: 7 ♣ KT85

Board: 49 ♠ 753 Partner bids first.
 Dealer: South ♥ KQ4 The opponents are silent.
 Vul: N-S ♦ KT9
 HCP: 11 ♣ KT76

Both hands (Answers Page)

Board: 45

Dealer: North

Vul: E-W

North HCP: 14+2

South HCP: 11

Contract: 5 ♣ South

North:

♠ -

♥ AT97

♦ AKJ

♣ QT9876

South:

♠ Q92

♥ Q43

♦ T74

♣ AK54

W

N

E

S

1 ♣

Pass

1NT

3 ♠

4 ♣

Pass

5 ♣

All Pass

Board: 46

Dealer: North

Vul: None

North HCP: 14

South HCP: 9

Contract: 1NT South

North:

♠ A986

♥ T85

♦ AK85

♣ QJ

South:

♠ K32

♥ 43

♦ Q763

♣ A953

W

N

E

S

1 ♦

Pass

1NT

All Pass

Board: 47

Dealer: North

Vul: Both

North HCP: 15+3

South HCP: 7+1

Contract: 4 ♦ North

North:

♠ 4

♥ QT72

♦ AKQT943

♣ A

South:

♠ 86

♥ K94

♦ 762

♣ KJ763

W

N

E

S

1 ♦

Pass

1NT

3 ♠

4 ♦

All Pass

Board: 48

Dealer: South

Vul: Both

North HCP: 7

South HCP: 15+1

Contract: 2 ♦ South

North:

♠ QJ

♥ 753

♦ J432

♣ KT85

South:

♠ A985

♥ J

♦ AQT98

♣ A73

W

N

E

S

1 ♦

Pass

1NT

Pass

2 ♦

All Pass

Board: 49

Dealer: South

Vul: N-S

North HCP: 11

South HCP: 16+1

Contract: 3NT North

North:

♠ 753

♥ KQ4

♦ KT9

♣ KT76

South:

♠ K94

♥ AJT6

♦ A8542

♣ A

W

N

E

S

1 ♦

Pass

1NT

Pass

2 ♥

Pass

3NT

All Pass

South hands

Vics_Bal_Resp_to_1m

Board: 45 ♠ Q92 Partner bids first.
 Dealer: North ♥ Q43 West (LHO) bids 3 ♠ if possible.
 Vul: E-W ♦ T74
 HCP: 11 ♣ AK54

Board: 46 ♠ K32 Partner bids first.
 Dealer: North ♥ 43 The opponents are silent.
 Vul: None ♦ Q763
 HCP: 9 ♣ A953

Board: 47 ♠ 86 Partner bids first.
 Dealer: North ♥ K94 West (LHO) bids 3 ♠ if possible.
 Vul: Both ♦ 762
 HCP: 7+1 ♣ KJ763

Board: 48 ♠ A985 You bid first.
 Dealer: South ♥ J The opponents are silent.
 Vul: Both ♦ AQT98
 HCP: 15+1 ♣ A73

Board: 49 ♠ K94 You bid first.
 Dealer: South ♥ AJT6 The opponents are silent.
 Vul: N-S ♦ A8542
 HCP: 16+1 ♣ A

Both hands (Answers Page)

Board: 45

Dealer: North

Vul: E-W

North HCP: 14+2

South HCP: 11

Contract: 5 ♣ South

North:

♠ -

♥ AT97

♦ AKJ

♣ QT9876

South:

♠ Q92

♥ Q43

♦ T74

♣ AK54

W

N

E

S

1 ♣

Pass

1NT

3 ♠

4 ♣

Pass

5 ♣

All Pass

Board: 46

Dealer: North

Vul: None

North HCP: 14

South HCP: 9

Contract: 1NT South

North:

♠ A986

♥ T85

♦ AK85

♣ QJ

South:

♠ K32

♥ 43

♦ Q763

♣ A953

W

N

E

S

1 ♦

Pass

1NT

All Pass

Board: 47

Dealer: North

Vul: Both

North HCP: 15+3

South HCP: 7+1

Contract: 4 ♦ North

North:

♠ 4

♥ QT72

♦ AKQT943

♣ A

South:

♠ 86

♥ K94

♦ 762

♣ KJ763

W

N

E

S

1 ♦

Pass

1NT

3 ♠

4 ♦

All Pass

Board: 48

Dealer: South

Vul: Both

North HCP: 7

South HCP: 15+1

Contract: 2 ♦ South

North:

♠ QJ

♥ 753

♦ J432

♣ KT85

South:

♠ A985

♥ J

♦ AQT98

♣ A73

W

N

E

S

1 ♦

Pass

1NT

Pass

2 ♦

All Pass

Board: 49

Dealer: South

Vul: N-S

North HCP: 11

South HCP: 16+1

Contract: 3NT North

North:

♠ 753

♥ KQ4

♦ KT9

♣ KT76

South:

♠ K94

♥ AJT6

♦ A8542

♣ A

W

N

E

S

1 ♦

Pass

1NT

Pass

2 ♥

Pass

3NT

All Pass

Board: 50

♠ AK

You bid first.

Dealer: North

♥ T54

The opponents are silent.

Vul: E-W

♦ A764

HCP: 13

♣ Q743

Both hands (Answers Page)

Board: 50

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 11

Contract: 1NT South

North:

♠ AK

♥ T54

♦ A764

♣ Q743

South:

♠ J87

♥ 872

♦ QJ3

♣ AKT5

W

N

E

S

1 ♦

Pass

1NT

All Pass

Board: 50

♠ J87

Partner bids first.

Dealer: North

♥ 872

The opponents are silent.

Vul: E-W

♦ QJ3

HCP: 11

♣ AKT5

Both hands (Answers Page)

Board: 50

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 11

Contract: 1NT South

North:

♠ AK

♥ T54

♦ A764

♣ Q743

South:

♠ J87

♥ 872

♦ QJ3

♣ AKT5

W

N

E

S

1 ♦

Pass

1NT

All Pass