

North hands (Practice Page)

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

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

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

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

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

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

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

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|----------------|---------|---------|------|-------|------|-------|
| Board: 1 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 93 | ♠ AQ5 | | | | 1♦ |
| Vul: EW | ♥ A94 | ♥ J53 | | | | |
| North HCP: 11 | ♦ AQ2 | ♦ KJ104 | Pass | 2NT | AP | |
| South HCP: 13 | ♣ J8642 | ♣ Q109 | | | | |
| Contract: 2N N | | | | | | |

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

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

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

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

South hands (Practice Page)

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

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

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

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

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

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

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

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|----------------|---------|---------|------|-------|------|-------|
| Board: 1 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 93 | ♠ AQ5 | | | | 1♦ |
| Vul: EW | ♥ A94 | ♥ J53 | | | | |
| North HCP: 11 | ♦ AQ2 | ♦ KJ104 | Pass | 2NT | AP | |
| South HCP: 13 | ♣ J8642 | ♣ Q109 | | | | |
| Contract: 2N N | | | | | | |

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

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

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

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

North hands (Practice Page)

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

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

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

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|----------------|----------|----------|--------------------|-------|------|-------|
| Board: 6 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A3 | ♠ 84 | | 1♦ | Pass | 1NT |
| Vul: EW | ♥ K4 | ♥ 953 | | | | |
| North HCP: 13 | ♦ K10873 | ♦ QJ4 | 2♦ ¹ | 3♣ | 3♠ | AP |
| South HCP: 6 | ♣ K964 | ♣ QJ1053 | 1. Michaels Cuebid | | | |
| Contract: 3♠ E | | | | | | |

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

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

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

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

South hands (Practice Page)

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

| | | |
|-----------|----------|---------------------------|
| Board: 6 | ♠ 84 | West Bids 2♦ if possible. |
| Dealer: N | ♥ 953 | East Bids 3♠ if possible. |
| Vul: EW | ♦ QJ4 | |
| HCP: 6 | ♣ QJ1053 | Partner bids first. |

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|-----------|---------|---------------------------|
| Board: 7 | ♠ A6 | The opponents are silent. |
| Dealer: S | ♥ K872 | |
| Vul: Both | ♦ QJ983 | You bid first. |
| HCP: 13 | ♣ K4 | |

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|-----------|--------|---------------------------|
| Board: 8 | ♠ Q84 | The opponents are silent. |
| Dealer: N | ♥ A64 | |
| Vul: None | ♦ Q963 | Partner bids first. |
| HCP: 11 | ♣ K108 | |

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|-----------|----------|---------------------------|
| Board: 9 | ♠ KQ106 | The opponents are silent. |
| Dealer: S | ♥ A9 | |
| Vul: EW | ♦ QJ1053 | You bid first. |
| HCP: 14 | ♣ Q3 | |

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|-----------|---------|---------------------------|
| Board: 10 | ♠ Q104 | The opponents are silent. |
| Dealer: N | ♥ 87 | |
| Vul: EW | ♦ K98 | Partner bids first. |
| HCP: 9 | ♣ A6543 | |

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

| | | | | | | |
|----------------|----------|----------|--------------------|-------|------|-------|
| Board: 6 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A3 | ♠ 84 | | 1♦ | Pass | 1NT |
| Vul: EW | ♥ K4 | ♥ 953 | | | | |
| North HCP: 13 | ♦ K10873 | ♦ QJ4 | 2♦ ¹ | 3♣ | 3♠ | AP |
| South HCP: 6 | ♣ K964 | ♣ QJ1053 | 1. Michaels Cuebid | | | |
| Contract: 3♠ E | | | | | | |

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

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

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

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

North hands (Practice Page)

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

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

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

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

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

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

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

| | | | | | | |
|----------------|---------|----------|------|-------|------|-------|
| Board: 11 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 1093 | ♠ K5 | | | | 1♣ |
| Vul: EW | ♥ A74 | ♥ J10 | Pass | 1NT | Pass | 2♣ |
| North HCP: 10 | ♦ Q73 | ♦ KJ6 | Pass | Pass | 2♥ | 3♣ |
| South HCP: 14 | ♣ A1054 | ♣ KQJ873 | AP | | | |
| Contract: 3♣ S | | | | | | |

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

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

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

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

South hands (Practice Page)

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

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

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

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

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

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

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

| | | | | | | |
|----------------|---------|----------|------|-------|------|-------|
| Board: 11 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 1093 | ♠ K5 | | | | 1♣ |
| Vul: EW | ♥ A74 | ♥ J10 | Pass | 1NT | Pass | 2♣ |
| North HCP: 10 | ♦ Q73 | ♦ KJ6 | Pass | Pass | 2♥ | 3♣ |
| South HCP: 14 | ♣ A1054 | ♣ KQJ873 | AP | | | |
| Contract: 3♣ S | | | | | | |

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

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

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

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

North hands (Practice Page)

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

Board: 16 ♠ 5
Dealer: N ♥ KQ62
Vul: None ♦ KQ53
HCP: 13 ♣ K754

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

You bid first.

Board: 17 ♠ 985
Dealer: S ♥ A93
Vul: None ♦ J8
HCP: 8 ♣ QJ743

The opponents are silent.

Partner bids first.

Board: 18 ♠ J43
Dealer: N ♥ AQ74
Vul: EW ♦ AJ32
HCP: 12 ♣ 107

The opponents are silent.

You bid first.

Board: 19 ♠ 652
Dealer: S ♥ J97
Vul: NS ♦ A64
HCP: 8 ♣ QJ104

The opponents are silent.

Partner bids first.

Board: 20 ♠ Q94
Dealer: N ♥ K109
Vul: None ♦ KQJ7
HCP: 13 ♣ Q108

The opponents are silent.

You bid first.

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

| | | | | | | |
|----------------|--------|--------|-------------------------------|-------|-----------------|-------|
| Board: 16 | North: | South: | West | North | East | South |
| Dealer: N | ♠ 5 | ♠ A4 | | 1♦ | Pass | 1NT |
| Vul: None | ♥ KQ62 | ♥ 1098 | 2♠ | 3♣ | 3♦ ¹ | Pass |
| North HCP: 13 | ♦ KQ53 | ♦ 9862 | 3♠ | Pass | 4♠ | AP |
| South HCP: 7 | ♣ K754 | ♣ QJ93 | 1. limit raise or better in ♠ | | | |
| Contract: 4♠ W | | | | | | |

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

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

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

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

South hands (Practice Page)

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

| | | |
|-----------|--------|---------------------------|
| Board: 16 | ♠ A4 | West Bids 2♠ if possible. |
| Dealer: N | ♥ 1098 | East Bids 3♦ if possible. |
| Vul: None | ♦ 9862 | West Bids 3♠ if possible. |
| HCP: 7 | ♣ QJ93 | East Bids 4♠ if possible. |

Partner bids first.

| | | |
|-----------|---------|---------------------------|
| Board: 17 | ♠ KJ10 | The opponents are silent. |
| Dealer: S | ♥ Q54 | |
| Vul: None | ♦ K9543 | You bid first. |
| HCP: 13 | ♣ A6 | |

| | | |
|-----------|--------|---------------------------|
| Board: 18 | ♠ K85 | The opponents are silent. |
| Dealer: N | ♥ 862 | |
| Vul: EW | ♦ Q107 | Partner bids first. |
| HCP: 12 | ♣ AQJ6 | |

| | | |
|-----------|--------|---------------------------|
| Board: 19 | ♠ AKJ8 | The opponents are silent. |
| Dealer: S | ♥ Q653 | |
| Vul: NS | ♦ K92 | You bid first. |
| HCP: 13 | ♣ 53 | |

| | | |
|-----------|--------|---------------------------|
| Board: 20 | ♠ A85 | The opponents are silent. |
| Dealer: N | ♥ QJ4 | |
| Vul: None | ♦ 1052 | Partner bids first. |
| HCP: 12 | ♣ AJ54 | |

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

| | | | | | | |
|----------------|--------|--------|-------------------------------|-------|-----------------|-------|
| Board: 16 | North: | South: | West | North | East | South |
| Dealer: N | ♠ 5 | ♠ A4 | | 1♦ | Pass | 1NT |
| Vul: None | ♥ KQ62 | ♥ 1098 | 2♠ | 3♣ | 3♦ ¹ | Pass |
| North HCP: 13 | ♦ KQ53 | ♦ 9862 | 3♠ | Pass | 4♠ | AP |
| South HCP: 7 | ♣ K754 | ♣ QJ93 | 1. limit raise or better in ♠ | | | |
| Contract: 4♠ W | | | | | | |

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

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

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

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

North hands (Practice Page)

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

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

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

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

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

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

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

| | | | | | | |
|----------------|---------|-----------|------|-------|------|-------|
| Board: 21 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 1098 | ♠ AQ76 | | | | 1♦ |
| Vul: NS | ♥ 54 | ♥ 10 | Pass | 1NT | Pass | 2♦ |
| North HCP: 9 | ♦ KQJ8 | ♦ A105432 | AP | | | |
| South HCP: 11 | ♣ K1083 | ♣ J6 | | | | |
| Contract: 2♦ S | | | | | | |

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

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

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

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

South hands (Practice Page)

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

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

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

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

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

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

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

| | | | | | | |
|----------------|---------|-----------|------|-------|------|-------|
| Board: 21 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 1098 | ♠ AQ76 | | | | 1♦ |
| Vul: NS | ♥ 54 | ♥ 10 | Pass | 1NT | Pass | 2♦ |
| North HCP: 9 | ♦ KQJ8 | ♦ A105432 | AP | | | |
| South HCP: 11 | ♣ K1083 | ♣ J6 | | | | |
| Contract: 2♦ S | | | | | | |

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

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

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

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

North hands (Practice Page)

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

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

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

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

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

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

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

| | | | | | | |
|----------------|----------|---------|------|-------|------|-------|
| Board: 26 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AK9 | ♠ 1052 | | 1♦ | Pass | 2NT |
| Vul: EW | ♥ A6 | ♥ KJ5 | | | | |
| North HCP: 18 | ♦ KQ1082 | ♦ J73 | Pass | 3NT | AP | |
| South HCP: 12 | ♣ Q96 | ♣ AK107 | | | | |
| Contract: 3N S | | | | | | |

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

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

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

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

South hands (Practice Page)

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

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

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

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

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

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

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

| | | | | | | |
|----------------|----------|---------|------|-------|------|-------|
| Board: 26 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AK9 | ♠ 1052 | | 1♦ | Pass | 2NT |
| Vul: EW | ♥ A6 | ♥ KJ5 | | | | |
| North HCP: 18 | ♦ KQ1082 | ♦ J73 | Pass | 3NT | AP | |
| South HCP: 12 | ♣ Q96 | ♣ AK107 | | | | |
| Contract: 3N S | | | | | | |

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

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

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

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

North hands (Practice Page)

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

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

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

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

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

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

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

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 31 | North: | South: | West | North | East | South |
| Dealer: S | ♠ Q8 | ♠ AJ64 | | | | 1♦ |
| Vul: NS | ♥ QJ5 | ♥ 9643 | Pass | 2NT | Pass | 3NT |
| North HCP: 11 | ♦ AJ109 | ♦ KQ85 | AP | | | |
| South HCP: 14 | ♣ J964 | ♣ A | | | | |
| Contract: 3N N | | | | | | |

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

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

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

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

South hands (Practice Page)

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

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

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

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

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

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

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

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 31 | North: | South: | West | North | East | South |
| Dealer: S | ♠ Q8 | ♠ AJ64 | | | | 1♦ |
| Vul: NS | ♥ QJ5 | ♥ 9643 | Pass | 2NT | Pass | 3NT |
| North HCP: 11 | ♦ AJ109 | ♦ KQ85 | AP | | | |
| South HCP: 14 | ♣ J964 | ♣ A | | | | |
| Contract: 3N N | | | | | | |

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

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

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

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

North hands (Practice Page)

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

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

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

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

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

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

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

| | | | | | | |
|----------------|-----------|--------|------|-------|------|-------|
| Board: 36 | North: | South: | West | North | East | South |
| Dealer: N | ♠ KJ | ♠ A65 | | 1♦ | Pass | 2NT |
| Vul: Both | ♥ 753 | ♥ 1062 | | | | |
| North HCP: 11 | ♦ AJ10765 | ♦ Q32 | Pass | 3♦ | AP | |
| South HCP: 11 | ♣ Q2 | ♣ AJ84 | | | | |
| Contract: 3♦ N | | | | | | |

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

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

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

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

South hands (Practice Page)

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

Board: 36 ♠ A65
Dealer: N ♥ 1062
Vul: Both ♦ Q32
HCP: 11 ♣ AJ84

The opponents are silent.

Partner bids first.

Board: 37 ♠ J53
Dealer: S ♥ QJ102
Vul: EW ♦ Q6
HCP: 13 ♣ AK97

East Doubles 1NT if possible.

West Bids 2♥ if possible.

East Bids 3♦ if possible.

You bid first.

Board: 38 ♠ A98
Dealer: N ♥ Q4
Vul: Both ♦ 9764
HCP: 10 ♣ A743

The opponents are silent.

Partner bids first.

Board: 39 ♠ 10854
Dealer: S ♥ AK53
Vul: Both ♦ K54
HCP: 14 ♣ A4

The opponents are silent.

You bid first.

Board: 40 ♠ 832
Dealer: N ♥ K54
Vul: NS ♦ AJ
HCP: 11 ♣ QJ1092

The opponents are silent.

Partner bids first.

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

| | | | | | | |
|----------------|-----------|--------|------|-------|------|-------|
| Board: 36 | North: | South: | West | North | East | South |
| Dealer: N | ♠ KJ | ♠ A65 | | 1♦ | Pass | 2NT |
| Vul: Both | ♥ 753 | ♥ 1062 | | | | |
| North HCP: 11 | ♦ AJ10765 | ♦ Q32 | Pass | 3♦ | AP | |
| South HCP: 11 | ♣ Q2 | ♣ AJ84 | | | | |
| Contract: 3♦ N | | | | | | |

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

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

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

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

North hands (Practice Page)

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

| | | |
|-----------|-----------|---------------------------|
| Board: 41 | ♠ 643 | The opponents are silent. |
| Dealer: S | ♥ J64 | |
| Vul: Both | ♦ 94 | Partner bids first. |
| HCP: 6 | ♣ KQ983 | |
| Board: 42 | ♠ AQ743 | West Bids 2♦ if possible. |
| Dealer: N | ♥ J | |
| Vul: EW | ♦ Q | You bid first. |
| HCP: 16 | ♣ AK10654 | |
| Board: 43 | ♠ A43 | The opponents are silent. |
| Dealer: S | ♥ Q6 | |
| Vul: None | ♦ 9652 | Partner bids first. |
| HCP: 7 | ♣ J1063 | |
| Board: 44 | ♠ 4 | The opponents are silent. |
| Dealer: N | ♥ 932 | |
| Vul: Both | ♦ AQJ95 | You bid first. |
| HCP: 14 | ♣ AQJ5 | |
| Board: 45 | ♠ K97 | The opponents are silent. |
| Dealer: S | ♥ J105 | |
| Vul: NS | ♦ 963 | Partner bids first. |
| HCP: 12 | ♣ AKJ4 | |

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

| | | | | | | |
|----------------|---------|----------|------|-------|------|-------|
| Board: 41 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 643 | ♠ AJ5 | | | | 1♦ |
| Vul: Both | ♥ J64 | ♥ A8 | | | | |
| North HCP: 6 | ♦ 94 | ♦ KQJ106 | Pass | 1NT | Pass | 2NT |
| South HCP: 19 | ♣ KQ983 | ♣ A107 | AP | | | |
| Contract: 2N N | | | | | | |

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

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

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

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

South hands (Practice Page)

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

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

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

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

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

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

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

| | | | | | | |
|----------------|---------|----------|------|-------|------|-------|
| Board: 41 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 643 | ♠ AJ5 | | | | 1♦ |
| Vul: Both | ♥ J64 | ♥ A8 | | | | |
| North HCP: 6 | ♦ 94 | ♦ KQJ106 | Pass | 1NT | Pass | 2NT |
| South HCP: 19 | ♣ KQ983 | ♣ A107 | AP | | | |
| Contract: 2N N | | | | | | |

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

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

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

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

North hands (Practice Page)

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

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

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

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

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

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

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

| | | | | | | |
|----------------|--------|---------|------|-------|------|-------|
| Board: 46 | North: | South: | West | North | East | South |
| Dealer: N | ♠ KQ43 | ♠ 1097 | | 1♦ | Pass | 2NT |
| Vul: NS | ♥ AK52 | ♥ QJ6 | Pass | 3♥ | Pass | 3NT |
| North HCP: 13 | ♦ J62 | ♦ A103 | AP | | | |
| South HCP: 12 | ♣ 97 | ♣ KQ102 | | | | |
| Contract: 3N S | | | | | | |

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

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

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

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

South hands (Practice Page)

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

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

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

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

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

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

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

| | | | | | | |
|----------------|--------|---------|------|-------|------|-------|
| Board: 46 | North: | South: | West | North | East | South |
| Dealer: N | ♠ KQ43 | ♠ 1097 | | 1♦ | Pass | 2NT |
| Vul: NS | ♥ AK52 | ♥ QJ6 | Pass | 3♥ | Pass | 3NT |
| North HCP: 13 | ♦ J62 | ♦ A103 | AP | | | |
| South HCP: 12 | ♣ 97 | ♣ KQ102 | | | | |
| Contract: 3N S | | | | | | |

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

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

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

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

North hands (Practice Page)

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

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

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

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

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

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

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

| | | | | | | |
|----------------|----------|----------|------|-------|------|-------|
| Board: 51 | North: | South: | West | North | East | South |
| Dealer: S | ♠ A7 | ♠ KJ42 | | | | 1♦ |
| Vul: None | ♥ J76 | ♥ Q2 | Pass | 2NT | Pass | 3♦ |
| North HCP: 11 | ♦ Q109 | ♦ AKJ853 | AP | | | |
| South HCP: 14 | ♣ KJ1098 | ♣ 2 | | | | |
| Contract: 3♦ S | | | | | | |

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

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

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

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

South hands (Practice Page)

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

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

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

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

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

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

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

| | | | | | | |
|----------------|----------|----------|------|-------|------|-------|
| Board: 51 | North: | South: | West | North | East | South |
| Dealer: S | ♠ A7 | ♠ KJ42 | | | | 1♦ |
| Vul: None | ♥ J76 | ♥ Q2 | Pass | 2NT | Pass | 3♦ |
| North HCP: 11 | ♦ Q109 | ♦ AKJ853 | AP | | | |
| South HCP: 14 | ♣ KJ1098 | ♣ 2 | | | | |
| Contract: 3♦ S | | | | | | |

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

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

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

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

North hands (Practice Page)

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

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

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

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

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

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

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

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 56 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AJ107 | ♠ K95 | | 1♦ | Pass | 1NT |
| Vul: Both | ♥ Q762 | ♥ 94 | | | | |
| North HCP: 13 | ♦ Q84 | ♦ A1075 | AP | | | |
| South HCP: 10 | ♣ A8 | ♣ K753 | | | | |
| Contract: 1N S | | | | | | |

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

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

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

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

South hands (Practice Page)

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

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

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

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

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

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

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

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 56 | North: | South: | West | North | East | South |
| Dealer: N | ♠ AJ107 | ♠ K95 | | 1♦ | Pass | 1NT |
| Vul: Both | ♥ Q762 | ♥ 94 | | | | |
| North HCP: 13 | ♦ Q84 | ♦ A1075 | AP | | | |
| South HCP: 10 | ♣ A8 | ♣ K753 | | | | |
| Contract: 1N S | | | | | | |

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

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

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

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

North hands (Practice Page)

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

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

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

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

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

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

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

| | | | | | | |
|----------------|----------|--------|------|-------|------|-------|
| Board: 61 | North: | South: | West | North | East | South |
| Dealer: S | ♠ AJ6 | ♠ K9 | | | | 1♦ |
| Vul: EW | ♥ K98 | ♥ QJ52 | | | | |
| North HCP: 12 | ♦ K6 | ♦ 9842 | Pass | 2NT | AP | |
| South HCP: 12 | ♣ J10542 | ♣ AQ9 | | | | |
| Contract: 2N N | | | | | | |

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

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

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

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

South hands (Practice Page)

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

| | | |
|-----------|----------|-------------------------------|
| Board: 61 | ♠ K9 | The opponents are silent. |
| Dealer: S | ♥ QJ52 | |
| Vul: EW | ♦ 9842 | You bid first. |
| HCP: 12 | ♣ AQ9 | |
| Board: 62 | ♠ KJ7 | The opponents are silent. |
| Dealer: N | ♥ J102 | |
| Vul: Both | ♦ 10653 | Partner bids first. |
| HCP: 6 | ♣ J84 | |
| Board: 63 | ♠ K863 | East Doubles 1NT if possible. |
| Dealer: S | ♥ Q96 | East Bids 2♥ if possible. |
| Vul: None | ♦ KQJ85 | West Bids 3♥ if possible. |
| HCP: 11 | ♣ 4 | East Doubles 4♦ if possible. |
| | | You bid first. |
| Board: 64 | ♠ K107 | The opponents are silent. |
| Dealer: N | ♥ Q7 | |
| Vul: None | ♦ K1074 | Partner bids first. |
| HCP: 10 | ♣ Q1063 | |
| Board: 65 | ♠ K | East Bids 3♠ if possible. |
| Dealer: S | ♥ Q873 | |
| Vul: NS | ♦ KQJ985 | You bid first. |
| HCP: 12 | ♣ J7 | |

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

| | | | | | | |
|----------------|----------|--------|------|-------|------|-------|
| Board: 61 | North: | South: | West | North | East | South |
| Dealer: S | ♠ AJ6 | ♠ K9 | | | | 1♦ |
| Vul: EW | ♥ K98 | ♥ QJ52 | | | | |
| North HCP: 12 | ♦ K6 | ♦ 9842 | Pass | 2NT | AP | |
| South HCP: 12 | ♣ J10542 | ♣ AQ9 | | | | |
| Contract: 2N N | | | | | | |

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

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

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

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

North hands (Practice Page)

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

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

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

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

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

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

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

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 66 | North: | South: | West | North | East | South |
| Dealer: N | ♠ 10 | ♠ AQ3 | | 1♦ | Pass | 2NT |
| Vul: None | ♥ Q742 | ♥ 985 | Pass | 3♣ | Pass | 3♦ |
| North HCP: 12 | ♦ K1082 | ♦ AJ73 | Pass | 3NT | AP | |
| South HCP: 11 | ♣ AQJ5 | ♣ 862 | | | | |
| Contract: 3N S | | | | | | |

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

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

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

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

South hands (Practice Page)

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

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

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

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

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

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

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

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 66 | North: | South: | West | North | East | South |
| Dealer: N | ♠ 10 | ♠ AQ3 | | 1♦ | Pass | 2NT |
| Vul: None | ♥ Q742 | ♥ 985 | Pass | 3♣ | Pass | 3♦ |
| North HCP: 12 | ♦ K1082 | ♦ AJ73 | Pass | 3NT | AP | |
| South HCP: 11 | ♣ AQJ5 | ♣ 862 | | | | |
| Contract: 3N S | | | | | | |

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

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

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

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

North hands (Practice Page)

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

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

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

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

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

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

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

| | | | | | | |
|----------------|----------|-----------|------|-------|------|-------|
| Board: 71 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 109 | ♠ K | | | | 1♦ |
| Vul: None | ♥ 732 | ♥ KQ1094 | Pass | 1NT | Pass | 2♥ |
| North HCP: 8 | ♦ 762 | ♦ AKJ1084 | Pass | 3♥ | Pass | 4♥ |
| South HCP: 18 | ♣ AKJ105 | ♣ Q | AP | | | |
| Contract: 4♥ S | | | | | | |

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

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

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

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

South hands (Practice Page)

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

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

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

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

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

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

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

| | | | | | | |
|----------------|----------|-----------|------|-------|------|-------|
| Board: 71 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 109 | ♠ K | | | | 1♦ |
| Vul: None | ♥ 732 | ♥ KQ1094 | Pass | 1NT | Pass | 2♥ |
| North HCP: 8 | ♦ 762 | ♦ AKJ1084 | Pass | 3♥ | Pass | 4♥ |
| South HCP: 18 | ♣ AKJ105 | ♣ Q | AP | | | |
| Contract: 4♥ S | | | | | | |

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

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

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

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

North hands (Practice Page)

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

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

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

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 76 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A10 | ♠ K92 | | 1♦ | Pass | 2NT |
| Vul: EW | ♥ AJ84 | ♥ Q10 | | | | |
| North HCP: 19 | ♦ AK105 | ♦ QJ87 | Pass | 3NT | AP | |
| South HCP: 11 | ♣ K106 | ♣ QJ93 | | | | |
| Contract: 3N S | | | | | | |

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

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

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

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

South hands (Practice Page)

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

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

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

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 76 | North: | South: | West | North | East | South |
| Dealer: N | ♠ A10 | ♠ K92 | | 1♦ | Pass | 2NT |
| Vul: EW | ♥ AJ84 | ♥ Q10 | | | | |
| North HCP: 19 | ♦ AK105 | ♦ QJ87 | Pass | 3NT | AP | |
| South HCP: 11 | ♣ K106 | ♣ QJ93 | | | | |
| Contract: 3N S | | | | | | |

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

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

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

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

North hands (Practice Page)

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

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

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

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

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

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

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

| | | | | | | |
|-----------------|---------|---------|------|-------|------|-------|
| Board: 81 | North: | South: | West | North | East | South |
| Dealer: S | ♠ Q8 | ♠ AK6 | | | | 1♦ |
| Vul: NS | ♥ K73 | ♥ 5 | Pass | 2NT | 3♥ | Pass |
| North HCP: 12 | ♦ K53 | ♦ A7642 | Pass | X | AP | |
| South HCP: 12 | ♣ A7542 | ♣ J986 | | | | |
| Contract: 3♥X E | | | | | | |

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

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

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

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

South hands (Practice Page)

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

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

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

| | | | | | | |
|-----------------|---------|---------|------|-------|------|-------|
| Board: 81 | North: | South: | West | North | East | South |
| Dealer: S | ♠ Q8 | ♠ AK6 | | | | 1♦ |
| Vul: NS | ♥ K73 | ♥ 5 | Pass | 2NT | 3♥ | Pass |
| North HCP: 12 | ♦ K53 | ♦ A7642 | Pass | X | AP | |
| South HCP: 12 | ♣ A7542 | ♣ J986 | | | | |
| Contract: 3♥X E | | | | | | |

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

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

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

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

North hands (Practice Page)

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

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

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

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

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

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

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

| | | | | | | |
|----------------|--------|---------|------|-------|------|-------|
| Board: 86 | North: | South: | West | North | East | South |
| Dealer: N | ♠ QJ84 | ♠ 962 | | 1♦ | Pass | 1NT |
| Vul: None | ♥ AQ8 | ♥ 654 | | | | |
| North HCP: 12 | ♦ K876 | ♦ QJ102 | AP | | | |
| South HCP: 6 | ♣ 98 | ♣ K73 | | | | |
| Contract: 1N S | | | | | | |

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

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

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

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

South hands (Practice Page)

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

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

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

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

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

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

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

| | | | | | | |
|----------------|--------|---------|------|-------|------|-------|
| Board: 86 | North: | South: | West | North | East | South |
| Dealer: N | ♠ QJ84 | ♠ 962 | | 1♦ | Pass | 1NT |
| Vul: None | ♥ AQ8 | ♥ 654 | | | | |
| North HCP: 12 | ♦ K876 | ♦ QJ102 | AP | | | |
| South HCP: 6 | ♣ 98 | ♣ K73 | | | | |
| Contract: 1N S | | | | | | |

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

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

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

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

North hands (Practice Page)

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

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

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

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

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

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

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

| | | | | | | |
|----------------|---------|----------|------|-------|------|-------|
| Board: 91 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 84 | ♠ KQ103 | | | | 1♦ |
| Vul: EW | ♥ KJ9 | ♥ 543 | | | | |
| North HCP: 11 | ♦ Q97 | ♦ AK1062 | Pass | 2NT | AP | |
| South HCP: 12 | ♣ AJ752 | ♣ 4 | | | | |
| Contract: 2N N | | | | | | |

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

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

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

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

South hands (Practice Page)

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

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

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

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

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

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

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

| | | | | | | |
|----------------|---------|----------|------|-------|------|-------|
| Board: 91 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 84 | ♠ KQ103 | | | | 1♦ |
| Vul: EW | ♥ KJ9 | ♥ 543 | | | | |
| North HCP: 11 | ♦ Q97 | ♦ AK1062 | Pass | 2NT | AP | |
| South HCP: 12 | ♣ AJ752 | ♣ 4 | | | | |
| Contract: 2N N | | | | | | |

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

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

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

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

North hands (Practice Page)

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

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

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

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

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

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

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

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 96 | North: | South: | West | North | East | South |
| Dealer: N | ♠ 873 | ♠ K54 | | 1♦ | Pass | 2NT |
| Vul: None | ♥ QJ102 | ♥ A96 | | | | |
| North HCP: 14 | ♦ AK64 | ♦ Q83 | Pass | 3NT | AP | |
| South HCP: 11 | ♣ A2 | ♣ Q1094 | | | | |
| Contract: 3N S | | | | | | |

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

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

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

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

South hands (Practice Page)

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

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

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

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

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

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

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

| | | | | | | |
|----------------|---------|---------|------|-------|------|-------|
| Board: 96 | North: | South: | West | North | East | South |
| Dealer: N | ♠ 873 | ♠ K54 | | 1♦ | Pass | 2NT |
| Vul: None | ♥ QJ102 | ♥ A96 | | | | |
| North HCP: 14 | ♦ AK64 | ♦ Q83 | Pass | 3NT | AP | |
| South HCP: 11 | ♣ A2 | ♣ Q1094 | | | | |
| Contract: 3N S | | | | | | |

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

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

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

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

North hands (Practice Page)

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

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

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

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

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

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

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

| | | | | | | |
|----------------|----------|--------|------|-------|------|-------|
| Board: 101 | North: | South: | West | North | East | South |
| Dealer: S | ♠ K63 | ♠ AQJ8 | | | | 1♦ |
| Vul: None | ♥ 106 | ♥ A743 | | | | |
| North HCP: 7 | ♦ K107 | ♦ QJ6 | Pass | 1NT | Pass | 2NT |
| South HCP: 18 | ♣ J10853 | ♣ A4 | Pass | 3NT | AP | |
| Contract: 3N N | | | | | | |

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

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

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

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

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

South hands (Practice Page)

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

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

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

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

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

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

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

| | | | | | | |
|----------------|----------|--------|------|-------|------|-------|
| Board: 101 | North: | South: | West | North | East | South |
| Dealer: S | ♠ K63 | ♠ AQJ8 | | | | 1♦ |
| Vul: None | ♥ 106 | ♥ A743 | | | | |
| North HCP: 7 | ♦ K107 | ♦ QJ6 | Pass | 1NT | Pass | 2NT |
| South HCP: 18 | ♣ J10853 | ♣ A4 | Pass | 3NT | AP | |
| Contract: 3N N | | | | | | |

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

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

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

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

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

North hands (Practice Page)

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

| | | |
|------------|------------|---------------------------|
| Board: 106 | ♠ J2 | West Bids 2♦ if possible. |
| Dealer: N | ♥ K72 | East Bids 3♦ if possible. |
| Vul: NS | ♦ 32 | |
| HCP: 11 | ♣ AK10754 | You bid first. |
| Board: 107 | ♠ Q6 | The opponents are silent. |
| Dealer: S | ♥ 763 | |
| Vul: EW | ♦ 9532 | Partner bids first. |
| HCP: 6 | ♣ A984 | |
| Board: 108 | ♠ 5 | The opponents are silent. |
| Dealer: N | ♥ K84 | |
| Vul: NS | ♦ KQJ742 | You bid first. |
| HCP: 15 | ♣ AQ4 | |
| Board: 109 | ♠ 1098 | The opponents are silent. |
| Dealer: S | ♥ J106 | |
| Vul: EW | ♦ KJ32 | Partner bids first. |
| HCP: 9 | ♣ A75 | |
| Board: 110 | ♠ AQ | The opponents are silent. |
| Dealer: N | ♥ K108 | |
| Vul: NS | ♦ AQ109874 | You bid first. |
| HCP: 19 | ♣ A | |

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

| | | | | | | |
|----------------|-----------|--------|------|-------|------|-------|
| Board: 106 | North: | South: | West | North | East | South |
| Dealer: N | ♠ J2 | ♠ 843 | | 1♣ | Pass | 1NT |
| Vul: NS | ♥ K72 | ♥ J83 | Pass | 2♣ | Pass | Pass |
| North HCP: 11 | ♦ 32 | ♦ A96 | 2♦ | 3♣ | 3♦ | AP |
| South HCP: 6 | ♣ AK10754 | ♣ J986 | | | | |
| Contract: 3♦ W | | | | | | |

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

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

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

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

South hands (Practice Page)

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

| | | |
|------------|--------|---------------------------|
| Board: 106 | ♠ 843 | West Bids 2♦ if possible. |
| Dealer: N | ♥ J83 | East Bids 3♦ if possible. |
| Vul: NS | ♦ A96 | |
| HCP: 6 | ♣ J986 | Partner bids first. |

| | | |
|------------|---------|---------------------------|
| Board: 107 | ♠ KJ85 | The opponents are silent. |
| Dealer: S | ♥ A | |
| Vul: EW | ♦ A76 | You bid first. |
| HCP: 16 | ♣ KJ763 | |

| | | |
|------------|--------|---------------------------|
| Board: 108 | ♠ AQ4 | The opponents are silent. |
| Dealer: N | ♥ QJ7 | |
| Vul: NS | ♦ 9863 | Partner bids first. |
| HCP: 10 | ♣ J98 | |

| | | |
|------------|---------|---------------------------|
| Board: 109 | ♠ KQ5 | The opponents are silent. |
| Dealer: S | ♥ Q74 | |
| Vul: EW | ♦ AQ106 | You bid first. |
| HCP: 14 | ♣ J103 | |

| | | |
|------------|--------|---------------------------|
| Board: 110 | ♠ 1043 | The opponents are silent. |
| Dealer: N | ♥ AQ2 | |
| Vul: NS | ♦ J63 | Partner bids first. |
| HCP: 8 | ♣ J654 | |

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

| | | | | | | |
|----------------|-----------|--------|------|-------|------|-------|
| Board: 106 | North: | South: | West | North | East | South |
| Dealer: N | ♠ J2 | ♠ 843 | | 1♣ | Pass | 1NT |
| Vul: NS | ♥ K72 | ♥ J83 | Pass | 2♣ | Pass | Pass |
| North HCP: 11 | ♦ 32 | ♦ A96 | 2♦ | 3♣ | 3♦ | AP |
| South HCP: 6 | ♣ AK10754 | ♣ J986 | | | | |
| Contract: 3♦ W | | | | | | |

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

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

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

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

North hands (Practice Page)

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

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

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

| | | | | | | |
|----------------|----------|---------|------|-------|------|-------|
| Board: 111 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 942 | ♠ 73 | | | | 1♦ |
| Vul: EW | ♥ K3 | ♥ A1064 | Pass | 1NT | 2♠ | Pass |
| North HCP: 6 | ♦ 1085 | ♦ AK974 | 3♠ | AP | | |
| South HCP: 12 | ♣ K10953 | ♣ J4 | | | | |
| Contract: 3♠ E | | | | | | |

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

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

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

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

South hands (Practice Page)

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

| | | |
|------------|----------|---------------------------|
| Board: 111 | ♠ 73 | East Bids 2♠ if possible. |
| Dealer: S | ♥ A1064 | West Bids 3♠ if possible. |
| Vul: EW | ♦ AK974 | |
| HCP: 12 | ♣ J4 | You bid first. |
| Board: 112 | ♠ Q92 | The opponents are silent. |
| Dealer: N | ♥ Q64 | |
| Vul: None | ♦ J97 | Partner bids first. |
| HCP: 9 | ♣ A963 | |
| Board: 113 | ♠ KQJ6 | The opponents are silent. |
| Dealer: S | ♥ 54 | |
| Vul: NS | ♦ A10852 | You bid first. |
| HCP: 14 | ♣ KJ | |
| Board: 114 | ♠ Q7 | The opponents are silent. |
| Dealer: N | ♥ KJ8 | |
| Vul: Both | ♦ J53 | Partner bids first. |
| HCP: 10 | ♣ K10853 | |
| Board: 115 | ♠ 843 | The opponents are silent. |
| Dealer: S | ♥ 76 | |
| Vul: NS | ♦ AKQ3 | You bid first. |
| HCP: 13 | ♣ A964 | |

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

| | | | | | | |
|----------------|----------|---------|------|-------|------|-------|
| Board: 111 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 942 | ♠ 73 | | | | 1♦ |
| Vul: EW | ♥ K3 | ♥ A1064 | Pass | 1NT | 2♠ | Pass |
| North HCP: 6 | ♦ 1085 | ♦ AK974 | 3♠ | AP | | |
| South HCP: 12 | ♣ K10953 | ♣ J4 | | | | |
| Contract: 3♠ E | | | | | | |

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

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

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

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

North hands (Practice Page)

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

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

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

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

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

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

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

| | | | | | | |
|----------------|----------|---------|------|-------|------|-------|
| Board: 116 | North: | South: | West | North | East | South |
| Dealer: N | ♠ K82 | ♠ A76 | | 1♦ | Pass | 1NT |
| Vul: EW | ♥ A2 | ♥ 1073 | | | | |
| North HCP: 12 | ♦ AJ1053 | ♦ K8 | Pass | 2♦ | AP | |
| South HCP: 10 | ♣ 1065 | ♣ QJ984 | | | | |
| Contract: 2♦ N | | | | | | |

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

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

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

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

South hands (Practice Page)

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

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

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

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

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

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

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

| | | | | | | |
|----------------|----------|---------|------|-------|------|-------|
| Board: 116 | North: | South: | West | North | East | South |
| Dealer: N | ♠ K82 | ♠ A76 | | 1♦ | Pass | 1NT |
| Vul: EW | ♥ A2 | ♥ 1073 | | | | |
| North HCP: 12 | ♦ AJ1053 | ♦ K8 | Pass | 2♦ | AP | |
| South HCP: 10 | ♣ 1065 | ♣ QJ984 | | | | |
| Contract: 2♦ N | | | | | | |

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

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

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

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

North hands (Practice Page)

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

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

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

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

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

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

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

| | | | | | | |
|----------------|--------|---------|------|-------|------|-------|
| Board: 121 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 986 | ♠ AJ105 | | | | 1♣ |
| Vul: Both | ♥ K72 | ♥ 1064 | Pass | 2NT | Pass | 3NT |
| North HCP: 11 | ♦ A98 | ♦ K103 | AP | | | |
| South HCP: 14 | ♣ KJ82 | ♣ AQ5 | | | | |
| Contract: 3N N | | | | | | |

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

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

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

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

South hands (Practice Page)

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

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

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

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

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

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

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

| | | | | | | |
|----------------|--------|---------|------|-------|------|-------|
| Board: 121 | North: | South: | West | North | East | South |
| Dealer: S | ♠ 986 | ♠ AJ105 | | | | 1♣ |
| Vul: Both | ♥ K72 | ♥ 1064 | Pass | 2NT | Pass | 3NT |
| North HCP: 11 | ♦ A98 | ♦ K103 | AP | | | |
| South HCP: 14 | ♣ KJ82 | ♣ AQ5 | | | | |
| Contract: 3N N | | | | | | |

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

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

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

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

North hands (Practice Page)

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

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

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

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

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

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

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

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 126 | North: | South: | West | North | East | South |
| Dealer: N | ♠ KQ103 | ♠ J92 | | 1♦ | Pass | 2NT |
| Vul: None | ♥ 64 | ♥ AK8 | | | | |
| North HCP: 14 | ♦ A954 | ♦ QJ83 | Pass | 3NT | AP | |
| South HCP: 11 | ♣ AJ7 | ♣ 1082 | | | | |
| Contract: 3N S | | | | | | |

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

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

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

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

South hands (Practice Page)

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

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

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

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

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

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

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

| | | | | | | |
|----------------|---------|--------|------|-------|------|-------|
| Board: 126 | North: | South: | West | North | East | South |
| Dealer: N | ♠ KQ103 | ♠ J92 | | 1♦ | Pass | 2NT |
| Vul: None | ♥ 64 | ♥ AK8 | | | | |
| North HCP: 14 | ♦ A954 | ♦ QJ83 | Pass | 3NT | AP | |
| South HCP: 11 | ♣ AJ7 | ♣ 1082 | | | | |
| Contract: 3N S | | | | | | |

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

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

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

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