

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 1	♠ K1075	The opponents are silent.
Dealer: S	♥ 74	
Vul: NS	♦ AQ4	Partner bids first.
HCP: 10	♣ J1064	

Board: 2	♠ KJ43	The opponents are silent.
Dealer: N	♥ Q65	
Vul: EW	♦ KJ5	You bid first.
HCP: 12	♣ Q76	

Board: 3	♠ 109	The opponents are silent.
Dealer: S	♥ A864	
Vul: Both	♦ A73	Partner bids first.
HCP: 11	♣ K985	

Board: 4	♠ 32	The opponents are silent.
Dealer: N	♥ KJ109	
Vul: NS	♦ KJ983	You bid first.
HCP: 12	♣ A10	

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

Board: 1	North:	South:	West	North	East	South
Dealer: S	♠ K1075	♠ Q2				1♣
Vul: NS	♥ 74	♥ K1062	Pass	1♠	Pass	1NT
North HCP: 10	♦ AQ4	♦ 863	AP			
South HCP: 12	♣ J1064	♣ AK85				
Contract: 1N S						

Board: 2	North:	South:	West	North	East	South
Dealer: N	♠ KJ43	♠ AQ		1♣	Pass	2♣ ¹
Vul: EW	♥ Q65	♥ AK3	Pass	2NT	Pass	4♣
North HCP: 12	♦ KJ5	♦ Q6	Pass	4♦ ²	Pass	4NT ³
South HCP: 19	♣ Q76	♣ KJ5432	Pass	5♣ ⁴	AP	
Contract: 5♣ N						

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

Board: 3	North:	South:	West	North	East	South
Dealer: S	♠ 109	♠ KQ83				1♣
Vul: Both	♥ A864	♥ QJ92	Pass	1♥	Pass	3♥
North HCP: 11	♦ A73	♦ J	Pass	3NT ¹	Pass	4♣ ²
South HCP: 16	♣ K985	♣ AQJ3	Pass	4♦ ³	Pass	4♥
Contract: 4♥ N			AP			

1. Cue bid, surplus
2. Cue bid, a ♣ stopper
3. Cue bid, a ♦ stopper

Board: 4	North:	South:	West	North	East	South
Dealer: N	♠ 32	♠ AKQ7		1♦	Pass	1♠
Vul: NS	♥ KJ109	♥ Q52	Pass	1NT	Pass	2♣ ¹
North HCP: 12	♦ KJ983	♦ Q10	Pass	2♦	Pass	3♣
South HCP: 18	♣ A10	♣ KQ64	Pass	3♦	Pass	3NT
Contract: 3N N			AP			

1. Checkback

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 1	♠ Q2	The opponents are silent.
Dealer: S	♥ K1062	
Vul: NS	♦ 863	You bid first.
HCP: 12	♣ AK85	

Board: 2	♠ AQ	The opponents are silent.
Dealer: N	♥ AK3	
Vul: EW	♦ Q6	Partner bids first.
HCP: 19	♣ KJ5432	

Board: 3	♠ KQ83	The opponents are silent.
Dealer: S	♥ QJ92	
Vul: Both	♦ J	You bid first.
HCP: 16	♣ AQJ3	

Board: 4	♠ AKQ7	The opponents are silent.
Dealer: N	♥ Q52	
Vul: NS	♦ Q10	Partner bids first.
HCP: 18	♣ KQ64	

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

Board: 1	North:	South:	West	North	East	South
Dealer: S	♠ K1075	♠ Q2				1♣
Vul: NS	♥ 74	♥ K1062	Pass	1♠	Pass	1NT
North HCP: 10	♦ AQ4	♦ 863	AP			
South HCP: 12	♣ J1064	♣ AK85				
Contract: 1N S						

Board: 2	North:	South:	West	North	East	South
Dealer: N	♠ KJ43	♠ AQ		1♣	Pass	2♣ ¹
Vul: EW	♥ Q65	♥ AK3	Pass	2NT	Pass	4♣
North HCP: 12	♦ KJ5	♦ Q6	Pass	4♦ ²	Pass	4NT ³
South HCP: 19	♣ Q76	♣ KJ5432	Pass	5♣ ⁴	AP	
Contract: 5♣ N						

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

Board: 3	North:	South:	West	North	East	South
Dealer: S	♠ 109	♠ KQ83				1♣
Vul: Both	♥ A864	♥ QJ92	Pass	1♥	Pass	3♥
North HCP: 11	♦ A73	♦ J	Pass	3NT ¹	Pass	4♣ ²
South HCP: 16	♣ K985	♣ AQJ3	Pass	4♦ ³	Pass	4♥
Contract: 4♥ N			AP			

1. Cue bid, surplus
2. Cue bid, a ♣ stopper
3. Cue bid, a ♦ stopper

Board: 4	North:	South:	West	North	East	South
Dealer: N	♠ 32	♠ AKQ7		1♦	Pass	1♠
Vul: NS	♥ KJ109	♥ Q52	Pass	1NT	Pass	2♣ ¹
North HCP: 12	♦ KJ983	♦ Q10	Pass	2♦	Pass	3♣
South HCP: 18	♣ A10	♣ KQ64	Pass	3♦	Pass	3NT
Contract: 3N N			AP			

1. Checkback

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 5	♠ K82	The opponents are silent.
Dealer: S	♥ AK	
Vul: EW	♦ KJ	Partner bids first.
HCP: 14	♣ 987653	

Board: 6	♠ J8	The opponents are silent.
Dealer: N	♥ K7	
Vul: Both	♦ KQJ98	You bid first.
HCP: 12	♣ Q763	

Board: 7	♠ AK4	The opponents are silent.
Dealer: S	♥ KQ65	
Vul: None	♦ Q93	Partner bids first.
HCP: 16	♣ Q86	

Board: 8	♠ KJ83	West Bids 3♦ if possible.
Dealer: N	♥ AQ64	
Vul: Both	♦ Q	You bid first.
HCP: 12	♣ 7653	

Board: 9	♠ 105	The opponents are silent.
Dealer: S	♥ J4	
Vul: None	♦ AK875	Partner bids first.
HCP: 13	♣ AJ76	

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

Board: 5
Dealer: S
Vul: EW
North HCP: 14
South HCP: 12
Contract: 3N S

North:
♠ K82
♥ AK
♦ KJ
♣ 987653

South:
♠ A73
♥ 543
♦ 1092
♣ AKJ4

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

1. Inverted minors

Board: 6
Dealer: N
Vul: Both
North HCP: 12
South HCP: 12
Contract: 2N S

North:
♠ J8
♥ K7
♦ KQJ98
♣ Q763

South:
♠ Q42
♥ AJ93
♦ A73
♣ J85

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

Board: 7
Dealer: S
Vul: None
North HCP: 16
South HCP: 15
Contract: 6♥ N

North:
♠ AK4
♥ KQ65
♦ Q93
♣ Q86

South:
♠ —
♥ AJ108
♦ K108765
♣ AK7

West	North	East	South
			1♦
Pass	1♥	Pass	3♠ ¹
Pass	3NT ²	Pass	4♣ ³
Pass	4NT ⁴	Pass	5♥ ⁵
Pass	6♥	AP	

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

Board: 8
Dealer: N
Vul: Both
North HCP: 12
South HCP: 12
Contract: 4♣ N

North:
♠ KJ83
♥ AQ64
♦ Q
♣ 7653

South:
♠ 105
♥ K52
♦ AJ6
♣ KJ984

West	North	East	South
	1♣	Pass	2♣ ¹
3♦	Pass	Pass	4♣
AP			

1. Inverted minors

Board: 9
Dealer: S
Vul: None
North HCP: 13
South HCP: 19
Contract: 3N N

North:
♠ 105
♥ J4
♦ AK875
♣ AJ76

South:
♠ AJ96
♥ AKQ10
♦ 1092
♣ KQ

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

1. Inverted minors

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 5	♠ A73	The opponents are silent.
Dealer: S	♥ 543	
Vul: EW	♦ 1092	You bid first.
HCP: 12	♣ AKJ4	

Board: 6	♠ Q42	The opponents are silent.
Dealer: N	♥ AJ93	
Vul: Both	♦ A73	Partner bids first.
HCP: 12	♣ J85	

Board: 7	♠ —	The opponents are silent.
Dealer: S	♥ AJ108	
Vul: None	♦ K108765	You bid first.
HCP: 15	♣ AK7	

Board: 8	♠ 105	West Bids 3♦ if possible.
Dealer: N	♥ K52	
Vul: Both	♦ AJ6	Partner bids first.
HCP: 12	♣ KJ984	

Board: 9	♠ AJ96	The opponents are silent.
Dealer: S	♥ AKQ10	
Vul: None	♦ 1092	You bid first.
HCP: 19	♣ KQ	

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

Board: 5
Dealer: S
Vul: EW
North HCP: 14
South HCP: 12
Contract: 3N S

North:
♠ K82
♥ AK
♦ KJ
♣ 987653

South:
♠ A73
♥ 543
♦ 1092
♣ AKJ4

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

1. Inverted minors

Board: 6
Dealer: N
Vul: Both
North HCP: 12
South HCP: 12
Contract: 2N S

North:
♠ J8
♥ K7
♦ KQJ98
♣ Q763

South:
♠ Q42
♥ AJ93
♦ A73
♣ J85

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

Board: 7
Dealer: S
Vul: None
North HCP: 16
South HCP: 15
Contract: 6♥ N

North:
♠ AK4
♥ KQ65
♦ Q93
♣ Q86

South:
♠ —
♥ AJ108
♦ K108765
♣ AK7

West	North	East	South
			1♦
Pass	1♥	Pass	3♠ ¹
Pass	3NT ²	Pass	4♣ ³
Pass	4NT ⁴	Pass	5♥ ⁵
Pass	6♥	AP	

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

Board: 8
Dealer: N
Vul: Both
North HCP: 12
South HCP: 12
Contract: 4♣ N

North:
♠ KJ83
♥ AQ64
♦ Q
♣ 7653

South:
♠ 105
♥ K52
♦ AJ6
♣ KJ984

West	North	East	South
	1♣	Pass	2♣ ¹
3♦	Pass	Pass	4♣
AP			

1. Inverted minors

Board: 9
Dealer: S
Vul: None
North HCP: 13
South HCP: 19
Contract: 3N N

North:
♠ 105
♥ J4
♦ AK875
♣ AJ76

South:
♠ AJ96
♥ AKQ10
♦ 1092
♣ KQ

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

1. Inverted minors

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 10	♠ A84	The opponents are silent.
Dealer: N	♥ J762	
Vul: NS	♦ AKJ9	You bid first.
HCP: 13	♣ 63	

Board: 11	♠ QJ106	The opponents are silent.
Dealer: S	♥ K62	
Vul: Both	♦ J53	Partner bids first.
HCP: 12	♣ KQ8	

Board: 12	♠ K86	The opponents are silent.
Dealer: N	♥ AQ104	
Vul: None	♦ QJ85	You bid first.
HCP: 14	♣ Q5	

Board: 13	♠ 52	The opponents are silent.
Dealer: S	♥ QJ9	
Vul: NS	♦ K10986	Partner bids first.
HCP: 8	♣ Q98	

Board: 14	♠ KQ	The opponents are silent.
Dealer: N	♥ KJ3	
Vul: EW	♦ Q7	You bid first.
HCP: 17	♣ AQ10954	

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

Board: 10	North:	South:	West	North	East	South
Dealer: N	♠ A84	♠ KQ		1♦	Pass	2♦ ¹
Vul: NS	♥ J762	♥ K4	Pass	2♥	Pass	3NT
North HCP: 13	♦ AKJ9	♦ Q8764	AP			
South HCP: 13	♣ 63	♣ K942				
Contract: 3N S			1. Inverted minors			

Board: 11	North:	South:	West	North	East	South
Dealer: S	♠ QJ106	♠ AK7				1♣
Vul: Both	♥ K62	♥ AQ85	Pass	1♠	Pass	2NT
North HCP: 12	♦ J53	♦ Q98	Pass	3NT	AP	
South HCP: 19	♣ KQ8	♣ A103				
Contract: 3N S						

Board: 12	North:	South:	West	North	East	South
Dealer: N	♠ K86	♠ QJ5		1♦	Pass	1♥
Vul: None	♥ AQ104	♥ 9752	Pass	2♥	AP	
North HCP: 14	♦ QJ85	♦ 1097				
South HCP: 7	♣ Q5	♣ KJ10				
Contract: 2♥ S						

Board: 13	North:	South:	West	North	East	South
Dealer: S	♠ 52	♠ A984				1♣
Vul: NS	♥ QJ9	♥ A64	Pass	1♦	Pass	1♠
North HCP: 8	♦ K10986	♦ Q74	Pass	1NT	AP	
South HCP: 13	♣ Q98	♣ K107				
Contract: 1N N						

Board: 14	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ 10932		1♣	Pass	1♥
Vul: EW	♥ KJ3	♥ 9872	Pass	3♣	AP	
North HCP: 17	♦ Q7	♦ K103				
South HCP: 6	♣ AQ10954	♣ K7				
Contract: 3♣ N						

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 10	♠ KQ	The opponents are silent.
Dealer: N	♥ K4	
Vul: NS	♦ Q8764	Partner bids first.
HCP: 13	♣ K942	

Board: 11	♠ AK7	The opponents are silent.
Dealer: S	♥ AQ85	
Vul: Both	♦ Q98	You bid first.
HCP: 19	♣ A103	

Board: 12	♠ QJ5	The opponents are silent.
Dealer: N	♥ 9752	
Vul: None	♦ 1097	Partner bids first.
HCP: 7	♣ KJ10	

Board: 13	♠ A984	The opponents are silent.
Dealer: S	♥ A64	
Vul: NS	♦ Q74	You bid first.
HCP: 13	♣ K107	

Board: 14	♠ 10932	The opponents are silent.
Dealer: N	♥ 9872	
Vul: EW	♦ K103	Partner bids first.
HCP: 6	♣ K7	

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

Board: 10	North:	South:	West	North	East	South
Dealer: N	♠ A84	♠ KQ		1♦	Pass	2♦ ¹
Vul: NS	♥ J762	♥ K4	Pass	2♥	Pass	3NT
North HCP: 13	♦ AKJ9	♦ Q8764	AP			
South HCP: 13	♣ 63	♣ K942				
Contract: 3N S						

1. Inverted minors

Board: 11	North:	South:	West	North	East	South
Dealer: S	♠ QJ106	♠ AK7				1♣
Vul: Both	♥ K62	♥ AQ85	Pass	1♠	Pass	2NT
North HCP: 12	♦ J53	♦ Q98	Pass	3NT	AP	
South HCP: 19	♣ KQ8	♣ A103				
Contract: 3N S						

Board: 12	North:	South:	West	North	East	South
Dealer: N	♠ K86	♠ QJ5		1♦	Pass	1♥
Vul: None	♥ AQ104	♥ 9752	Pass	2♥	AP	
North HCP: 14	♦ QJ85	♦ 1097				
South HCP: 7	♣ Q5	♣ KJ10				
Contract: 2♥ S						

Board: 13	North:	South:	West	North	East	South
Dealer: S	♠ 52	♠ A984				1♣
Vul: NS	♥ QJ9	♥ A64	Pass	1♦	Pass	1♠
North HCP: 8	♦ K10986	♦ Q74	Pass	1NT	AP	
South HCP: 13	♣ Q98	♣ K107				
Contract: 1N N						

Board: 14	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ 10932		1♣	Pass	1♥
Vul: EW	♥ KJ3	♥ 9872	Pass	3♣	AP	
North HCP: 17	♦ Q7	♦ K103				
South HCP: 6	♣ AQ10954	♣ K7				
Contract: 3♣ N						

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 15	♠ Q1053	The opponents are silent.
Dealer: S	♥ J83	
Vul: NS	♦ J95	Partner bids first.
HCP: 7	♣ QJ8	

Board: 16	♠ KJ73	The opponents are silent.
Dealer: N	♥ AJ10	
Vul: EW	♦ J73	You bid first.
HCP: 14	♣ A64	

Board: 17	♠ 10762	The opponents are silent.
Dealer: S	♥ AJ8	
Vul: Both	♦ 107	Partner bids first.
HCP: 14	♣ AKQ4	

Board: 18	♠ AQ75	The opponents are silent.
Dealer: N	♥ 8	
Vul: None	♦ A106	You bid first.
HCP: 17	♣ AK874	

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

Board: 15	North:	South:	West	North	East	South
Dealer: S	♠ Q1053	♠ A96				1♦
Vul: NS	♥ J83	♥ AQ9	Pass	1♠	Pass	2NT
North HCP: 7	♦ J95	♦ AKQ64	Pass	3NT	AP	
South HCP: 19	♣ QJ8	♣ 63				
Contract: 3N S						

Board: 16	North:	South:	West	North	East	South
Dealer: N	♠ KJ73	♠ 109		1♣	Pass	2♣ ¹
Vul: EW	♥ AJ10	♥ Q4	Pass	2♥	Pass	3NT
North HCP: 14	♦ J73	♦ A65	AP			
South HCP: 11	♣ A64	♣ KQ10985				
Contract: 3N S						

1. Inverted minors

Board: 17	North:	South:	West	North	East	South
Dealer: S	♠ 10762	♠ AQ83				1♦
Vul: Both	♥ AJ8	♥ 63	Pass	1♠	Pass	2♠
North HCP: 14	♦ 107	♦ KQJ5	Pass	4♠	AP	
South HCP: 13	♣ AKQ4	♣ J75				
Contract: 4♠ N						

Board: 18	North:	South:	West	North	East	South
Dealer: N	♠ AQ75	♠ KJ84		1♣	Pass	1♥
Vul: None	♥ 8	♥ J1064	Pass	1♠	Pass	3♠
North HCP: 17	♦ A106	♦ KQ	Pass	3NT ¹	Pass	4♦ ²
South HCP: 10	♣ AK874	♣ 965	Pass	4NT ³	Pass	5♦ ⁴
Contract: 6♠ N			Pass	6♠	AP	

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

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 15	♠ A96	The opponents are silent.
Dealer: S	♥ AQ9	
Vul: NS	♦ AKQ64	You bid first.
HCP: 19	♣ 63	

Board: 16	♠ 109	The opponents are silent.
Dealer: N	♥ Q4	
Vul: EW	♦ A65	Partner bids first.
HCP: 11	♣ KQ10985	

Board: 17	♠ AQ83	The opponents are silent.
Dealer: S	♥ 63	
Vul: Both	♦ KQJ5	You bid first.
HCP: 13	♣ J75	

Board: 18	♠ KJ84	The opponents are silent.
Dealer: N	♥ J1064	
Vul: None	♦ KQ	Partner bids first.
HCP: 10	♣ 965	

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

Board: 15	North:	South:	West	North	East	South
Dealer: S	♠ Q1053	♠ A96				1♦
Vul: NS	♥ J83	♥ AQ9	Pass	1♠	Pass	2NT
North HCP: 7	♦ J95	♦ AKQ64	Pass	3NT	AP	
South HCP: 19	♣ QJ8	♣ 63				
Contract: 3N S						

Board: 16	North:	South:	West	North	East	South
Dealer: N	♠ KJ73	♠ 109		1♣	Pass	2♣ ¹
Vul: EW	♥ AJ10	♥ Q4	Pass	2♥	Pass	3NT
North HCP: 14	♦ J73	♦ A65	AP			
South HCP: 11	♣ A64	♣ KQ10985				
Contract: 3N S						

1. Inverted minors

Board: 17	North:	South:	West	North	East	South
Dealer: S	♠ 10762	♠ AQ83				1♦
Vul: Both	♥ AJ8	♥ 63	Pass	1♠	Pass	2♠
North HCP: 14	♦ 107	♦ KQJ5	Pass	4♠	AP	
South HCP: 13	♣ AKQ4	♣ J75				
Contract: 4♠ N						

Board: 18	North:	South:	West	North	East	South
Dealer: N	♠ AQ75	♠ KJ84		1♣	Pass	1♥
Vul: None	♥ 8	♥ J1064	Pass	1♠	Pass	3♠
North HCP: 17	♦ A106	♦ KQ	Pass	3NT ¹	Pass	4♦ ²
South HCP: 10	♣ AK874	♣ 965	Pass	4NT ³	Pass	5♦ ⁴
Contract: 6♠ N			Pass	6♠	AP	

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

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Leveled

Board: 19	♠ A65	The opponents are silent.
Dealer: S	♥ Q6	
Vul: Both	♦ AKJ953	Partner bids first.
HCP: 18	♣ A2	

Board: 20	♠ A1082	The opponents are silent.
Dealer: N	♥ AQ10	
Vul: None	♦ AQ7	You bid first.
HCP: 19	♣ K63	

Board: 21	♠ KJ102	The opponents are silent.
Dealer: S	♥ 865	
Vul: Both	♦ KQ	Partner bids first.
HCP: 12	♣ K963	

Board: 22	♠ KJ6	The opponents are silent.
Dealer: N	♥ 853	
Vul: None	♦ AK93	You bid first.
HCP: 13	♣ Q109	

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

Board: 19
Dealer: S
Vul: Both
North HCP: 18
South HCP: 14
Contract: 6N N

North:
♠ A65
♥ Q6
♦ AKJ953
♣ A2

South:
♠ Q107
♥ AK
♦ Q864
♣ K1073

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

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

Board: 20
Dealer: N
Vul: None
North HCP: 19
South HCP: 11
Contract: 5♣ N

North:
♠ A1082
♥ AQ10
♦ AQ7
♣ K63

South:
♠ Q3
♥ K3
♦ J85
♣ AJ8754

West	North	East	South
	1♣	Pass	2♣ ¹
Pass	2♦	Pass	3♣
Pass	4♦ ²	Pass	4♥ ³
Pass	4♠ ⁴	Pass	5♣
	AP		

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

Board: 21
Dealer: S
Vul: Both
North HCP: 12
South HCP: 12
Contract: 2N S

North:
♠ KJ102
♥ 865
♦ KQ
♣ K963

South:
♠ 93
♥ K104
♦ AJ9
♣ A10874

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

Board: 22
Dealer: N
Vul: None
North HCP: 13
South HCP: 11
Contract: 2N S

North:
♠ KJ6
♥ 853
♦ AK93
♣ Q109

South:
♠ AQ9
♥ 942
♦ Q854
♣ K65

West	North	East	South
	1♦	Pass	2NT
AP			

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 19	♠ Q107	The opponents are silent.
Dealer: S	♥ AK	
Vul: Both	♦ Q864	You bid first.
HCP: 14	♣ K1073	

Board: 20	♠ Q3	The opponents are silent.
Dealer: N	♥ K3	
Vul: None	♦ J85	Partner bids first.
HCP: 11	♣ AJ8754	

Board: 21	♠ 93	The opponents are silent.
Dealer: S	♥ K104	
Vul: Both	♦ AJ9	You bid first.
HCP: 12	♣ A10874	

Board: 22	♠ AQ9	The opponents are silent.
Dealer: N	♥ 942	
Vul: None	♦ Q854	Partner bids first.
HCP: 11	♣ K65	

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

Board: 19
Dealer: S
Vul: Both
North HCP: 18
South HCP: 14
Contract: 6N N

North:
♠ A65
♥ Q6
♦ AKJ953
♣ A2

South:
♠ Q107
♥ AK
♦ Q864
♣ K1073

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

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

Board: 20
Dealer: N
Vul: None
North HCP: 19
South HCP: 11
Contract: 5♣ N

North:
♠ A1082
♥ AQ10
♦ AQ7
♣ K63

South:
♠ Q3
♥ K3
♦ J85
♣ AJ8754

West	North	East	South
	1♣	Pass	2♣ ¹
Pass	2♦	Pass	3♣
Pass	4♦ ²	Pass	4♥ ³
Pass	4♠ ⁴	Pass	5♣
	AP		

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

Board: 21
Dealer: S
Vul: Both
North HCP: 12
South HCP: 12
Contract: 2N S

North:
♠ KJ102
♥ 865
♦ KQ
♣ K963

South:
♠ 93
♥ K104
♦ AJ9
♣ A10874

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

Board: 22
Dealer: N
Vul: None
North HCP: 13
South HCP: 11
Contract: 2N S

North:
♠ KJ6
♥ 853
♦ AK93
♣ Q109

South:
♠ AQ9
♥ 942
♦ Q854
♣ K65

West	North	East	South
	1♦	Pass	2NT
AP			

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 23	♠ 10	The opponents are silent.
Dealer: S	♥ A102	
Vul: NS	♦ AQ873	Partner bids first.
HCP: 12	♣ Q1075	

Board: 24	♠ J103	The opponents are silent.
Dealer: N	♥ AKQ	
Vul: EW	♦ Q854	You bid first.
HCP: 14	♣ Q84	

Board: 25	♠ KQ4	The opponents are silent.
Dealer: S	♥ 10987	
Vul: NS	♦ K10	Partner bids first.
HCP: 10	♣ Q964	

Board: 26	♠ AQ4	The opponents are silent.
Dealer: N	♥ AQ105	
Vul: EW	♦ 1063	You bid first.
HCP: 13	♣ J84	

Board: 27	♠ AKJ8	The opponents are silent.
Dealer: S	♥ QJ	
Vul: NS	♦ J1075	Partner bids first.
HCP: 15	♣ K76	

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

Board: 23
 Dealer: S
 Vul: NS
 North HCP: 12
 South HCP: 14
 Contract: 3N N

North:
 ♠ 10
 ♥ A102
 ♦ AQ873
 ♣ Q1075

South:
 ♠ Q86
 ♥ 973
 ♦ KJ95
 ♣ AKJ

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

1. Inverted minors

Board: 24
 Dealer: N
 Vul: EW
 North HCP: 14
 South HCP: 18
 Contract: 6N N

North:
 ♠ J103
 ♥ AKQ
 ♦ Q854
 ♣ Q84

South:
 ♠ K982
 ♥ 75
 ♦ AKJ6
 ♣ AK7

West	North	East	South
	1♦	Pass	1♠
Pass	1NT	Pass	2♣ ¹
Pass	2♥	Pass	3♦
Pass	3NT	Pass	6NT
	AP		

1. Checkback

Board: 25
 Dealer: S
 Vul: NS
 North HCP: 10
 South HCP: 13
 Contract: 3♣ S

North:
 ♠ KQ4
 ♥ 10987
 ♦ K10
 ♣ Q964

South:
 ♠ A6
 ♥ KJ
 ♦ Q8764
 ♣ K1073

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

Board: 26
 Dealer: N
 Vul: EW
 North HCP: 13
 South HCP: 10
 Contract: 3♣ N

North:
 ♠ AQ4
 ♥ AQ105
 ♦ 1063
 ♣ J84

South:
 ♠ K98
 ♥ 9
 ♦ J85
 ♣ AQ10752

West	North	East	South
	1♣	Pass	2♣ ¹
Pass	2♥	Pass	3♣
	AP		

1. Inverted minors

Board: 27
 Dealer: S
 Vul: NS
 North HCP: 15
 South HCP: 12
 Contract: 3N N

North:
 ♠ AKJ8
 ♥ QJ
 ♦ J1075
 ♣ K76

South:
 ♠ Q1095
 ♥ A1064
 ♦ A8
 ♣ Q95

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

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 23	♠ Q86	The opponents are silent.
Dealer: S	♥ 973	
Vul: NS	♦ KJ95	You bid first.
HCP: 14	♣ AKJ	

Board: 24	♠ K982	The opponents are silent.
Dealer: N	♥ 75	
Vul: EW	♦ AKJ6	Partner bids first.
HCP: 18	♣ AK7	

Board: 25	♠ A6	The opponents are silent.
Dealer: S	♥ KJ	
Vul: NS	♦ Q8764	You bid first.
HCP: 13	♣ K1073	

Board: 26	♠ K98	The opponents are silent.
Dealer: N	♥ 9	
Vul: EW	♦ J85	Partner bids first.
HCP: 10	♣ AQ10752	

Board: 27	♠ Q1095	The opponents are silent.
Dealer: S	♥ A1064	
Vul: NS	♦ A8	You bid first.
HCP: 12	♣ Q95	

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

Board: 23
 Dealer: S
 Vul: NS
 North HCP: 12
 South HCP: 14
 Contract: 3N N

North:
 ♠ 10
 ♥ A102
 ♦ AQ873
 ♣ Q1075

South:
 ♠ Q86
 ♥ 973
 ♦ KJ95
 ♣ AKJ

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

1. Inverted minors

Board: 24
 Dealer: N
 Vul: EW
 North HCP: 14
 South HCP: 18
 Contract: 6N N

North:
 ♠ J103
 ♥ AKQ
 ♦ Q854
 ♣ Q84

South:
 ♠ K982
 ♥ 75
 ♦ AKJ6
 ♣ AK7

West	North	East	South
	1♦	Pass	1♠
Pass	1NT	Pass	2♣ ¹
Pass	2♥	Pass	3♦
Pass	3NT	Pass	6NT
	AP		

1. Checkback

Board: 25
 Dealer: S
 Vul: NS
 North HCP: 10
 South HCP: 13
 Contract: 3♣ S

North:
 ♠ KQ4
 ♥ 10987
 ♦ K10
 ♣ Q964

South:
 ♠ A6
 ♥ KJ
 ♦ Q8764
 ♣ K1073

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

Board: 26
 Dealer: N
 Vul: EW
 North HCP: 13
 South HCP: 10
 Contract: 3♣ N

North:
 ♠ AQ4
 ♥ AQ105
 ♦ 1063
 ♣ J84

South:
 ♠ K98
 ♥ 9
 ♦ J85
 ♣ AQ10752

West	North	East	South
	1♣	Pass	2♣ ¹
Pass	2♥	Pass	3♣
	AP		

1. Inverted minors

Board: 27
 Dealer: S
 Vul: NS
 North HCP: 15
 South HCP: 12
 Contract: 3N N

North:
 ♠ AKJ8
 ♥ QJ
 ♦ J1075
 ♣ K76

South:
 ♠ Q1095
 ♥ A1064
 ♦ A8
 ♣ Q95

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

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 28	♠ 9743	The opponents are silent.
Dealer: N	♥ A1093	
Vul: Both	♦ AJ	You bid first.
HCP: 13	♣ A104	

Board: 29	♠ J54	The opponents are silent.
Dealer: S	♥ Q974	
Vul: None	♦ J106	Partner bids first.
HCP: 8	♣ A75	

Board: 30	♠ A102	The opponents are silent.
Dealer: N	♥ AQ54	
Vul: EW	♦ 9853	You bid first.
HCP: 14	♣ A2	

Board: 31	♠ K74	The opponents are silent.
Dealer: S	♥ K5	
Vul: Both	♦ A108642	Partner bids first.
HCP: 10	♣ 53	

Board: 32	♠ A10	The opponents are silent.
Dealer: N	♥ AJ84	
Vul: None	♦ AK105	You bid first.
HCP: 19	♣ K106	

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

Board: 28	North:	South:	West	North	East	South
Dealer: N	♠ 9743	♠ KQ		1♣	Pass	2♣ ¹
Vul: Both	♥ A1093	♥ Q2	Pass	2♦	Pass	3♣
North HCP: 13	♦ AJ	♦ 1084	AP			
South HCP: 12	♣ A104	♣ KQ8763	1. Inverted minors			
Contract: 3♣ N						

Board: 29	North:	South:	West	North	East	South
Dealer: S	♠ J54	♠ AK87				1♣
Vul: None	♥ Q974	♥ 532				
North HCP: 8	♦ J106	♦ AQ4	Pass	1♥	Pass	1♠
South HCP: 13	♣ A75	♣ 1098	Pass	1NT	AP	
Contract: 1N N						

Board: 30			West	North	East	South
Dealer: N	North:	South:		1♦	Pass	2♦ ¹
Vul: EW	♠ A102	♠ 4	Pass	2♥	Pass	3♠ ²
North HCP: 14	♥ AQ54	♥ K76	Pass	4♣ ³	Pass	4♦
South HCP: 11	♦ 9853	♦ AKJ62	Pass	4NT ⁴	Pass	5♥ ⁵
Contract: 6♦ N	♣ A2	♣ 9764	Pass	6♦	AP	

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

Board: 31			West	North	East	South
Dealer: S	North:	South:				1♦
Vul: Both	♠ K74	♠ 95				
North HCP: 10	♥ K5	♥ Q2	Pass	2♦ ¹	Pass	3♦
South HCP: 12	♦ A108642	♦ QJ753	AP			
Contract: 3♦ S	♣ 53	♣ AK87	1. Inverted minors			

Board: 32

Dealer: N

Vul: None

North HCP: 19

South HCP: 11

Contract: 3N S

North:

♠ A10

♥ AJ84

♦ AK105

♣ K106

South:

♠ K92

♥ Q10

♦ QJ87

♣ QJ93

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

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 28	♠ KQ	The opponents are silent.
Dealer: N	♥ Q2	
Vul: Both	♦ 1084	Partner bids first.
HCP: 12	♣ KQ8763	

Board: 29	♠ AK87	The opponents are silent.
Dealer: S	♥ 532	
Vul: None	♦ AQ4	You bid first.
HCP: 13	♣ 1098	

Board: 30	♠ 4	The opponents are silent.
Dealer: N	♥ K76	
Vul: EW	♦ AKJ62	Partner bids first.
HCP: 11	♣ 9764	

Board: 31	♠ 95	The opponents are silent.
Dealer: S	♥ Q2	
Vul: Both	♦ QJ753	You bid first.
HCP: 12	♣ AK87	

Board: 32	♠ K92	The opponents are silent.
Dealer: N	♥ Q10	
Vul: None	♦ QJ87	Partner bids first.
HCP: 11	♣ QJ93	

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

Board: 28	North:	South:	West	North	East	South
Dealer: N	♠ 9743	♠ KQ		1♣	Pass	2♣ ¹
Vul: Both	♥ A1093	♥ Q2	Pass	2♦	Pass	3♣
North HCP: 13	♦ AJ	♦ 1084	AP			
South HCP: 12	♣ A104	♣ KQ8763	1. Inverted minors			
Contract: 3♣ N						

Board: 29	North:	South:	West	North	East	South
Dealer: S	♠ J54	♠ AK87				1♣
Vul: None	♥ Q974	♥ 532				
North HCP: 8	♦ J106	♦ AQ4	Pass	1♥	Pass	1♠
South HCP: 13	♣ A75	♣ 1098	Pass	1NT	AP	
Contract: 1N N						

Board: 30			West	North	East	South
Dealer: N	North:	South:		1♦	Pass	2♦ ¹
Vul: EW	♠ A102	♠ 4	Pass	2♥	Pass	3♠ ²
North HCP: 14	♥ AQ54	♥ K76	Pass	4♣ ³	Pass	4♦
South HCP: 11	♦ 9853	♦ AKJ62	Pass	4NT ⁴	Pass	5♥ ⁵
Contract: 6♦ N	♣ A2	♣ 9764	Pass	6♦	AP	

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

Board: 31			West	North	East	South
Dealer: S	North:	South:				1♦
Vul: Both	♠ K74	♠ 95				
North HCP: 10	♥ K5	♥ Q2	Pass	2♦ ¹	Pass	3♦
South HCP: 12	♦ A108642	♦ QJ753	AP			
Contract: 3♦ S	♣ 53	♣ AK87	1. Inverted minors			

Board: 32

Dealer: N

Vul: None

North HCP: 19

South HCP: 11

Contract: 3N S

North:

♠ A10

♥ AJ84

♦ AK105

♣ K106

South:

♠ K92

♥ Q10

♦ QJ87

♣ QJ93

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

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 33	♠ KJ109	The opponents are silent.
Dealer: S	♥ AK42	
Vul: Both	♦ A63	Partner bids first.
HCP: 15	♣ 109	

Board: 34	♠ K1032	The opponents are silent.
Dealer: N	♥ A62	
Vul: None	♦ A9	You bid first.
HCP: 12	♣ J985	

Board: 35	♠ Q10	The opponents are silent.
Dealer: S	♥ QJ	
Vul: NS	♦ KJ2	Partner bids first.
HCP: 15	♣ KQJ986	

Board: 36	♠ KJ53	The opponents are silent.
Dealer: N	♥ KQ	
Vul: None	♦ 6	You bid first.
HCP: 14	♣ AJ10543	

Board: 37	♠ AK9	The opponents are silent.
Dealer: S	♥ Q108	
Vul: NS	♦ AQ9642	Partner bids first.
HCP: 15	♣ 8	

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

Board: 33
Dealer: S
Vul: Both
North HCP: 15
South HCP: 13
Contract: 3N S

North:
♠ KJ109
♥ AK42
♦ A63
♣ 109

South:
♠ A73
♥ 973
♦ Q94
♣ AK87

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

1. Checkback

Board: 34
Dealer: N
Vul: None
North HCP: 12
South HCP: 11
Contract: 1N S

North:
♠ K1032
♥ A62
♦ A9
♣ J985

South:
♠ 965
♥ K93
♦ KQ43
♣ K76

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

Board: 35
Dealer: S
Vul: NS
North HCP: 15
South HCP: 13
Contract: 3N N

North:
♠ Q10
♥ QJ
♦ KJ2
♣ KQJ986

South:
♠ A983
♥ K96
♦ Q109
♣ A72

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

1. Inverted minors

Board: 36
Dealer: N
Vul: None
North HCP: 14
South HCP: 12
Contract: 3N N

North:
♠ KJ53
♥ KQ
♦ 6
♣ AJ10543

South:
♠ A4
♥ J98
♦ KQ985
♣ Q76

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

1. Fourth suit

Board: 37
Dealer: S
Vul: NS
North HCP: 15
South HCP: 13
Contract: 5♦ S

North:
♠ AK9
♥ Q108
♦ AQ9642
♣ 8

South:
♠ 1053
♥ AK6
♦ J1053
♣ KQ5

West	North	East	South
			1♦
Pass	2♦ ¹	Pass	2♥
Pass	4♦	Pass	4♥ ²
Pass	4NT ³	Pass	5♦ ⁴
AP			

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

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 33	♠ A73	The opponents are silent.
Dealer: S	♥ 973	
Vul: Both	♦ Q94	You bid first.
HCP: 13	♣ AK87	

Board: 34	♠ 965	The opponents are silent.
Dealer: N	♥ K93	
Vul: None	♦ KQ43	Partner bids first.
HCP: 11	♣ K76	

Board: 35	♠ A983	The opponents are silent.
Dealer: S	♥ K96	
Vul: NS	♦ Q109	You bid first.
HCP: 13	♣ A72	

Board: 36	♠ A4	The opponents are silent.
Dealer: N	♥ J98	
Vul: None	♦ KQ985	Partner bids first.
HCP: 12	♣ Q76	

Board: 37	♠ 1053	The opponents are silent.
Dealer: S	♥ AK6	
Vul: NS	♦ J1053	You bid first.
HCP: 13	♣ KQ5	

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

Board: 33
Dealer: S
Vul: Both
North HCP: 15
South HCP: 13
Contract: 3N S

North:
♠ KJ109
♥ AK42
♦ A63
♣ 109

South:
♠ A73
♥ 973
♦ Q94
♣ AK87

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

1. Checkback

Board: 34
Dealer: N
Vul: None
North HCP: 12
South HCP: 11
Contract: 1N S

North:
♠ K1032
♥ A62
♦ A9
♣ J985

South:
♠ 965
♥ K93
♦ KQ43
♣ K76

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

Board: 35
Dealer: S
Vul: NS
North HCP: 15
South HCP: 13
Contract: 3N N

North:
♠ Q10
♥ QJ
♦ KJ2
♣ KQJ986

South:
♠ A983
♥ K96
♦ Q109
♣ A72

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

1. Inverted minors

Board: 36
Dealer: N
Vul: None
North HCP: 14
South HCP: 12
Contract: 3N N

North:
♠ KJ53
♥ KQ
♦ 6
♣ AJ10543

South:
♠ A4
♥ J98
♦ KQ985
♣ Q76

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

1. Fourth suit

Board: 37
Dealer: S
Vul: NS
North HCP: 15
South HCP: 13
Contract: 5♦ S

North:
♠ AK9
♥ Q108
♦ AQ9642
♣ 8

South:
♠ 1053
♥ AK6
♦ J1053
♣ KQ5

West	North	East	South
			1♦
Pass	2♦ ¹	Pass	2♥
Pass	4♦	Pass	4♥ ²
Pass	4NT ³	Pass	5♦ ⁴
AP			

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

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 38	♠ A86	The opponents are silent.
Dealer: N	♥ J1083	
Vul: NS	♦ K10	You bid first.
HCP: 12	♣ A764	

Board: 39	♠ K942	The opponents are silent.
Dealer: S	♥ AJ9	
Vul: EW	♦ K1063	Partner bids first.
HCP: 12	♣ J3	

Board: 40	♠ KQJ	The opponents are silent.
Dealer: N	♥ A10	
Vul: Both	♦ QJ6	You bid first.
HCP: 18	♣ KQ1096	

Board: 41	♠ AK	The opponents are silent.
Dealer: S	♥ Q75	
Vul: None	♦ A109842	Partner bids first.
HCP: 13	♣ 92	

Board: 42	♠ KJ75	The opponents are silent.
Dealer: N	♥ AJ4	
Vul: EW	♦ A873	You bid first.
HCP: 14	♣ J7	

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

Board: 38	North:	South:	West	North	East	South
Dealer: N	♠ A86	♠ J932		1♣	Pass	1♦
Vul: NS	♥ J1083	♥ Q95				
North HCP: 12	♦ K10	♦ A984	Pass	1♥	Pass	1NT
South HCP: 9	♣ A764	♣ Q8	AP			
Contract: 1N S						

Board: 39				West	North	East	South
Dealer: S	North:	South:					1♣
Vul: EW	♠ K942	♠ J107					
North HCP: 12	♥ AJ9	♥ Q102	Pass	1♦	Pass	1NT	
South HCP: 12	♦ K1063	♦ AJ9	Pass	2♠	Pass	3NT	
Contract: 3N S	♣ J3	♣ A1097	AP				

Board: 40	North:	South:	West	North	East	South
Dealer: N	♠ KQJ	♠ 1062		1♣	Pass	1♦
Vul: Both	♥ A10	♥ KQJ3	Pass	2NT	Pass	3♥
North HCP: 18	♦ QJ6	♦ A985	Pass	3NT	AP	
South HCP: 11	♣ KQ1096	♣ J3				
Contract: 3N N						

Board: 41	North:	South:	West	North	East	South
Dealer: S	♠ AK	♠ 1085				1♦
Vul: None	♥ Q75	♥ A63	Pass	2♦ ¹	Pass	2NT
North HCP: 13	♦ A109842	♦ K765	Pass	3NT	AP	
South HCP: 12	♣ 92	♣ KQ10				
Contract: 3N S			1. Inverted minors			

Board: 42	North:	South:	West	North	East	South
Dealer: N	♠ KJ75	♠ A103		1♦	Pass	2♦ ¹
Vul: EW	♥ AJ4	♥ 9	Pass	2♥	Pass	3NT
North HCP: 14	♦ A873	♦ J10942	AP			
South HCP: 11	♣ J7	♣ AQ108				
Contract: 3N S			1. Inverted minors			

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 38	♠ J932	The opponents are silent.
Dealer: N	♥ Q95	
Vul: NS	♦ A984	Partner bids first.
HCP: 9	♣ Q8	

Board: 39	♠ J107	The opponents are silent.
Dealer: S	♥ Q102	
Vul: EW	♦ AJ9	You bid first.
HCP: 12	♣ A1097	

Board: 40	♠ 1062	The opponents are silent.
Dealer: N	♥ KQJ3	
Vul: Both	♦ A985	Partner bids first.
HCP: 11	♣ J3	

Board: 41	♠ 1085	The opponents are silent.
Dealer: S	♥ A63	
Vul: None	♦ K765	You bid first.
HCP: 12	♣ KQ10	

Board: 42	♠ A103	The opponents are silent.
Dealer: N	♥ 9	
Vul: EW	♦ J10942	Partner bids first.
HCP: 11	♣ AQ108	

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

Board: 38	North:	South:	West	North	East	South
Dealer: N	♠ A86	♠ J932		1♣	Pass	1♦
Vul: NS	♥ J1083	♥ Q95				
North HCP: 12	♦ K10	♦ A984	Pass	1♥	Pass	1NT
South HCP: 9	♣ A764	♣ Q8	AP			
Contract: 1N S						

Board: 39				West	North	East	South
Dealer: S	North:	South:					1♣
Vul: EW	♠ K942	♠ J107					
North HCP: 12	♥ AJ9	♥ Q102	Pass	1♦	Pass	1NT	
South HCP: 12	♦ K1063	♦ AJ9	Pass	2♠	Pass	3NT	
Contract: 3N S	♣ J3	♣ A1097	AP				

Board: 40	North:	South:	West	North	East	South
Dealer: N	♠ KQJ	♠ 1062		1♣	Pass	1♦
Vul: Both	♥ A10	♥ KQJ3	Pass	2NT	Pass	3♥
North HCP: 18	♦ QJ6	♦ A985	Pass	3NT	AP	
South HCP: 11	♣ KQ1096	♣ J3				
Contract: 3N N						

Board: 41	North:	South:	West	North	East	South
Dealer: S	♠ AK	♠ 1085				1♦
Vul: None	♥ Q75	♥ A63	Pass	2♦ ¹	Pass	2NT
North HCP: 13	♦ A109842	♦ K765	Pass	3NT	AP	
South HCP: 12	♣ 92	♣ KQ10				
Contract: 3N S			1. Inverted minors			

Board: 42	North:	South:	West	North	East	South
Dealer: N	♠ KJ75	♠ A103		1♦	Pass	2♦ ¹
Vul: EW	♥ AJ4	♥ 9	Pass	2♥	Pass	3NT
North HCP: 14	♦ A873	♦ J10942	AP			
South HCP: 11	♣ J7	♣ AQ108				
Contract: 3N S			1. Inverted minors			

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 43	♠ 84	The opponents are silent.
Dealer: S	♥ Q73	
Vul: Both	♦ A5	Partner bids first.
HCP: 13	♣ AK9765	

Board: 44	♠ J63	The opponents are silent.
Dealer: N	♥ AKQ6	
Vul: None	♦ AK	You bid first.
HCP: 19	♣ Q1073	

Board: 45	♠ 4	The opponents are silent.
Dealer: S	♥ Q84	
Vul: NS	♦ AQ9764	Partner bids first.
HCP: 12	♣ KJ6	

Board: 46	♠ K8	The opponents are silent.
Dealer: N	♥ AKQ	
Vul: NS	♦ A1095	You bid first.
HCP: 19	♣ K1072	

Board: 47	♠ Q105	The opponents are silent.
Dealer: S	♥ AK	
Vul: EW	♦ K109865	Partner bids first.
HCP: 13	♣ J5	

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

Board: 43	North:	South:	West	North	East	South
Dealer: S	♠ 84	♠ AKJ9				1♣
Vul: Both	♥ Q73	♥ KJ5	Pass	2♣ ¹	Pass	2♥
North HCP: 13	♦ A5	♦ J97	Pass	3NT	AP	
South HCP: 14	♣ AK9765	♣ J43				
Contract: 3N N						1. Inverted minors

Board: 44	North:	South:	West	North	East	South
Dealer: N	♠ J63	♠ K2		1♣	Pass	1♦
Vul: None	♥ AKQ6	♥ J1054	Pass	2NT	Pass	3♥
North HCP: 19	♦ AK	♦ Q964	Pass	4♥	AP	
South HCP: 10	♣ Q1073	♣ KJ4				
Contract: 4♥ S						

Board: 45	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ AKQ3				1♦
Vul: NS	♥ Q84	♥ 632	Pass	2♦ ¹	Pass	2♠
North HCP: 12	♦ AQ9764	♦ KJ83	Pass	3NT	AP	
South HCP: 13	♣ KJ6	♣ 93				
Contract: 3N N						1. Inverted minors

			West	North	East	South
				1♦	Pass	2♦ ¹
			Pass	3NT	Pass	4♦
			Pass	4♥ ²	Pass	4NT ³
			Pass	5♥ ⁴	Pass	6NT
			AP			
						1. Inverted minors
						2. Cue bid, a ♥ stopper
						3. Blackwood 0314, for ♦
						4. A=2/5 or 5/5, Q(D)=0

Board: 47	North:	South:	West	North	East	South
Dealer: S	♠ Q105	♠ A9				1♦
Vul: EW	♥ AK	♥ 10864	Pass	2♦ ¹	Pass	2♠
North HCP: 13	♦ K109865	♦ AQ72	Pass	3NT	AP	
South HCP: 14	♣ J5	♣ A86				
Contract: 3N N						1. Inverted minors

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 43	♠ AKJ9	The opponents are silent.
Dealer: S	♥ KJ5	
Vul: Both	♦ J97	You bid first.
HCP: 14	♣ J43	

Board: 44	♠ K2	The opponents are silent.
Dealer: N	♥ J1054	
Vul: None	♦ Q964	Partner bids first.
HCP: 10	♣ KJ4	

Board: 45	♠ AKQ3	The opponents are silent.
Dealer: S	♥ 632	
Vul: NS	♦ KJ83	You bid first.
HCP: 13	♣ 93	

Board: 46	♠ AJ6	The opponents are silent.
Dealer: N	♥ 4	
Vul: NS	♦ KJ642	Partner bids first.
HCP: 14	♣ AJ43	

Board: 47	♠ A9	The opponents are silent.
Dealer: S	♥ 10864	
Vul: EW	♦ AQ72	You bid first.
HCP: 14	♣ A86	

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

Board: 43	North:	South:	West	North	East	South
Dealer: S	♠ 84	♠ AKJ9				1♣
Vul: Both	♥ Q73	♥ KJ5	Pass	2♣ ¹	Pass	2♥
North HCP: 13	♦ A5	♦ J97	Pass	3NT	AP	
South HCP: 14	♣ AK9765	♣ J43				
Contract: 3N N						1. Inverted minors

Board: 44	North:	South:	West	North	East	South
Dealer: N	♠ J63	♠ K2		1♣	Pass	1♦
Vul: None	♥ AKQ6	♥ J1054	Pass	2NT	Pass	3♥
North HCP: 19	♦ AK	♦ Q964	Pass	4♥	AP	
South HCP: 10	♣ Q1073	♣ KJ4				
Contract: 4♥ S						

Board: 45	North:	South:	West	North	East	South
Dealer: S	♠ 4	♠ AKQ3				1♦
Vul: NS	♥ Q84	♥ 632	Pass	2♦ ¹	Pass	2♠
North HCP: 12	♦ AQ9764	♦ KJ83	Pass	3NT	AP	
South HCP: 13	♣ KJ6	♣ 93				
Contract: 3N N						1. Inverted minors

			West	North	East	South
				1♦	Pass	2♦ ¹
			Pass	3NT	Pass	4♦
			Pass	4♥ ²	Pass	4NT ³
			Pass	5♥ ⁴	Pass	6NT
			AP			
						1. Inverted minors
						2. Cue bid, a ♥ stopper
						3. Blackwood 0314, for ♦
						4. A=2/5 or 5/5, Q(D)=0

Board: 47	North:	South:	West	North	East	South
Dealer: S	♠ Q105	♠ A9				1♦
Vul: EW	♥ AK	♥ 10864	Pass	2♦ ¹	Pass	2♠
North HCP: 13	♦ K109865	♦ AQ72	Pass	3NT	AP	
South HCP: 14	♣ J5	♣ A86				
Contract: 3N N						1. Inverted minors

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 48	♠ A983	The opponents are silent.
Dealer: N	♥ AQ	
Vul: NS	♦ QJ3	You bid first.
HCP: 19	♣ AQ109	

Board: 49	♠ AJ108	The opponents are silent.
Dealer: S	♥ J83	
Vul: EW	♦ KJ65	Partner bids first.
HCP: 10	♣ 87	

Board: 50	♠ 843	The opponents are silent.
Dealer: N	♥ 76	
Vul: Both	♦ AKQ3	You bid first.
HCP: 13	♣ A964	

Board: 51	♠ AK84	The opponents are silent.
Dealer: S	♥ 8732	
Vul: NS	♦ 54	Partner bids first.
HCP: 11	♣ A54	

Board: 52	♠ K872	The opponents are silent.
Dealer: N	♥ AK7	
Vul: EW	♦ Q	You bid first.
HCP: 16	♣ KJ986	

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

Board: 48
Dealer: N
Vul: NS
North HCP: 19
South HCP: 12
Contract: 6♠ N

North:
♠ A983
♥ AQ
♦ QJ3
♣ AQ109

South:
♠ 762
♥ KJ92
♦ AK74
♣ J7

West	North	East	South
	1♣	Pass	1♦
Pass	2NT	Pass	3♥
Pass	3♠	Pass	3NT
Pass	4♦	Pass	4NT ¹
Pass	5♣ ²	Pass	5♥
Pass	5NT ³	Pass	6♠
AP			

1. Blackwood 0314, for ♦
2. A=0/5 or 3/5
3. ♦ queen no ♠ king no ♣ king

Board: 49
Dealer: S
Vul: EW
North HCP: 10
South HCP: 16
Contract: 2♣ S

North:
♠ AJ108
♥ J83
♦ KJ65
♣ 87

South:
♠ Q4
♥ AQ4
♦ 74
♣ AKJ543

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

Board: 50
Dealer: N
Vul: Both
North HCP: 13
South HCP: 11
Contract: 3N S

North:
♠ 843
♥ 76
♦ AKQ3
♣ A964

South:
♠ A76
♥ A93
♦ 10964
♣ QJ8

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

Board: 51
Dealer: S
Vul: NS
North HCP: 11
South HCP: 13
Contract: 2♣ S

North:
♠ AK84
♥ 8732
♦ 54
♣ A54

South:
♠ Q
♥ Q4
♦ KQJ976
♣ K1063

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

Board: 52
Dealer: N
Vul: EW
North HCP: 16
South HCP: 11
Contract: 3N N

North:
♠ K872
♥ AK7
♦ Q
♣ KJ986

South:
♠ A95
♥ 983
♦ AK875
♣ 104

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

1. Fourth suit



South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 48	♠ 762	The opponents are silent.
Dealer: N	♥ KJ92	
Vul: NS	♦ AK74	Partner bids first.
HCP: 12	♣ J7	

Board: 49	♠ Q4	The opponents are silent.
Dealer: S	♥ AQ4	
Vul: EW	♦ 74	You bid first.
HCP: 16	♣ AKJ543	

Board: 50	♠ A76	The opponents are silent.
Dealer: N	♥ A93	
Vul: Both	♦ 10964	Partner bids first.
HCP: 11	♣ QJ8	

Board: 51	♠ Q	The opponents are silent.
Dealer: S	♥ Q4	
Vul: NS	♦ KQJ976	You bid first.
HCP: 13	♣ K1063	

Board: 52	♠ A95	The opponents are silent.
Dealer: N	♥ 983	
Vul: EW	♦ AK875	Partner bids first.
HCP: 11	♣ 104	

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

Board: 48
Dealer: N
Vul: NS
North HCP: 19
South HCP: 12
Contract: 6♠ N

North:
♠ A983
♥ AQ
♦ QJ3
♣ AQ109

South:
♠ 762
♥ KJ92
♦ AK74
♣ J7

West	North	East	South
	1♣	Pass	1♦
Pass	2NT	Pass	3♥
Pass	3♠	Pass	3NT
Pass	4♦	Pass	4NT ¹
Pass	5♣ ²	Pass	5♥
Pass	5NT ³	Pass	6♠
AP			

1. Blackwood 0314, for ♦
2. A=0/5 or 3/5
3. ♦ queen no ♠ king no ♣ king

Board: 49
Dealer: S
Vul: EW
North HCP: 10
South HCP: 16
Contract: 2♣ S

North:
♠ AJ108
♥ J83
♦ KJ65
♣ 87

South:
♠ Q4
♥ AQ4
♦ 74
♣ AKJ543

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

Board: 50
Dealer: N
Vul: Both
North HCP: 13
South HCP: 11
Contract: 3N S

North:
♠ 843
♥ 76
♦ AKQ3
♣ A964

South:
♠ A76
♥ A93
♦ 10964
♣ QJ8

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

Board: 51
Dealer: S
Vul: NS
North HCP: 11
South HCP: 13
Contract: 2♣ S

North:
♠ AK84
♥ 8732
♦ 54
♣ A54

South:
♠ Q
♥ Q4
♦ KQJ976
♣ K1063

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

Board: 52
Dealer: N
Vul: EW
North HCP: 16
South HCP: 11
Contract: 3N N

North:
♠ K872
♥ AK7
♦ Q
♣ KJ986

South:
♠ A95
♥ 983
♦ AK875
♣ 104

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

1. Fourth suit



North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 53	♠ A8	The opponents are silent.
Dealer: S	♥ KQJ	
Vul: Both	♦ Q10974	Partner bids first.
HCP: 18	♣ AQ9	

Board: 54	♠ AK5	The opponents are silent.
Dealer: N	♥ Q964	
Vul: None	♦ J9	You bid first.
HCP: 12	♣ Q1083	

Board: 55	♠ 9842	The opponents are silent.
Dealer: S	♥ AKJ3	
Vul: EW	♦ 107	Partner bids first.
HCP: 12	♣ A43	

Board: 56	♠ K86	The opponents are silent.
Dealer: N	♥ Q986	
Vul: Both	♦ A109	You bid first.
HCP: 13	♣ A76	

Board: 57	♠ 652	The opponents are silent.
Dealer: S	♥ K32	
Vul: None	♦ AKJ109	Partner bids first.
HCP: 12	♣ J7	

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

Board: 53
Dealer: S
Vul: Both
North HCP: 18
South HCP: 14
Contract: 6♦ S

North:
♠ A8
♥ KQJ
♦ Q10974
♣ AQ9

South:
♠ K1073
♥ 876
♦ AKJ3
♣ K7

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

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

Board: 54
Dealer: N
Vul: None
North HCP: 12
South HCP: 12
Contract: 2N S

North:
♠ AK5
♥ Q964
♦ J9
♣ Q1083

South:
♠ 8743
♥ K2
♦ AQ75
♣ K97

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

1. Fourth suit

Board: 55
Dealer: S
Vul: EW
North HCP: 12
South HCP: 11
Contract: 2N N

North:
♠ 9842
♥ AKJ3
♦ 107
♣ A43

South:
♠ A3
♥ Q7
♦ KJ983
♣ J1097

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

Board: 56
Dealer: N
Vul: Both
North HCP: 13
South HCP: 10
Contract: 3♣ N

North:
♠ K86
♥ Q986
♦ A109
♣ A76

South:
♠ A72
♥ K2
♦ 865
♣ K10854

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

1. Inverted minors

Board: 57
Dealer: S
Vul: None
North HCP: 12
South HCP: 14
Contract: 3N N

North:
♠ 652
♥ K32
♦ AKJ109
♣ J7

South:
♠ J107
♥ AQJ8
♦ 8
♣ AQ865

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

1. Fourth suit

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 53	♠ K1073	The opponents are silent.
Dealer: S	♥ 876	
Vul: Both	♦ AKJ3	You bid first.
HCP: 14	♣ K7	

Board: 54	♠ 8743	The opponents are silent.
Dealer: N	♥ K2	
Vul: None	♦ AQ75	Partner bids first.
HCP: 12	♣ K97	

Board: 55	♠ A3	The opponents are silent.
Dealer: S	♥ Q7	
Vul: EW	♦ KJ983	You bid first.
HCP: 11	♣ J1097	

Board: 56	♠ A72	The opponents are silent.
Dealer: N	♥ K2	
Vul: Both	♦ 865	Partner bids first.
HCP: 10	♣ K10854	

Board: 57	♠ J107	The opponents are silent.
Dealer: S	♥ AQJ8	
Vul: None	♦ 8	You bid first.
HCP: 14	♣ AQ865	

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

Board: 53
Dealer: S
Vul: Both
North HCP: 18
South HCP: 14
Contract: 6♦ S

North:
♠ A8
♥ KQJ
♦ Q10974
♣ AQ9

South:
♠ K1073
♥ 876
♦ AKJ3
♣ K7

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

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

Board: 54
Dealer: N
Vul: None
North HCP: 12
South HCP: 12
Contract: 2N S

North:
♠ AK5
♥ Q964
♦ J9
♣ Q1083

South:
♠ 8743
♥ K2
♦ AQ75
♣ K97

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

1. Fourth suit

Board: 55
Dealer: S
Vul: EW
North HCP: 12
South HCP: 11
Contract: 2N N

North:
♠ 9842
♥ AKJ3
♦ 107
♣ A43

South:
♠ A3
♥ Q7
♦ KJ983
♣ J1097

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

Board: 56
Dealer: N
Vul: Both
North HCP: 13
South HCP: 10
Contract: 3♣ N

North:
♠ K86
♥ Q986
♦ A109
♣ A76

South:
♠ A72
♥ K2
♦ 865
♣ K10854

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

1. Inverted minors

Board: 57
Dealer: S
Vul: None
North HCP: 12
South HCP: 14
Contract: 3N N

North:
♠ 652
♥ K32
♦ AKJ109
♣ J7

South:
♠ J107
♥ AQJ8
♦ 8
♣ AQ865

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

1. Fourth suit

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 58	♠ K105	The opponents are silent.
Dealer: N	♥ A	
Vul: NS	♦ KQ	You bid first.
HCP: 18	♣ KQJ10873	

Board: 59	♠ AQ43	The opponents are silent.
Dealer: S	♥ A853	
Vul: None	♦ J7	Partner bids first.
HCP: 12	♣ J97	

Board: 60	♠ AKJ7	The opponents are silent.
Dealer: N	♥ A87	
Vul: NS	♦ 4	You bid first.
HCP: 12	♣ 109875	

Board: 61	♠ J32	The opponents are silent.
Dealer: S	♥ AJ93	
Vul: EW	♦ AQ8	Partner bids first.
HCP: 15	♣ K98	

Board: 62	♠ K2	The opponents are silent.
Dealer: N	♥ KQJ4	
Vul: None	♦ AQ954	You bid first.
HCP: 17	♣ Q10	

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

Board: 58
 Dealer: N
 Vul: NS
 North HCP: 18
 South HCP: 11
 Contract: 3N N

North:
 ♠ K105
 ♥ A
 ♦ KQ
 ♣ KQJ10873

South:
 ♠ A32
 ♥ QJ84
 ♦ A1063
 ♣ 96

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

Board: 59
 Dealer: S
 Vul: None
 North HCP: 12
 South HCP: 14
 Contract: 3N S

North:
 ♠ AQ43
 ♥ A853
 ♦ J7
 ♣ J97

South:
 ♠ 982
 ♥ K
 ♦ AQ86
 ♣ KQ1085

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

Board: 60
 Dealer: N
 Vul: NS
 North HCP: 12
 South HCP: 9
 Contract: 1N S

North:
 ♠ AKJ7
 ♥ A87
 ♦ 4
 ♣ 109875

South:
 ♠ 82
 ♥ KQ102
 ♦ J1075
 ♣ QJ6

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

Board: 61
 Dealer: S
 Vul: EW
 North HCP: 15
 South HCP: 13
 Contract: 5♥ N

North:
 ♠ J32
 ♥ AJ93
 ♦ AQ8
 ♣ K98

South:
 ♠ A106
 ♥ Q1075
 ♦ K643
 ♣ A4

West	North	East	South
			1♦
Pass	1♥	Pass	2♥
Pass	4♦ ¹	Pass	4♠ ²
Pass	5♥	AP	

1. Cue bid, a ♦ stopper
 2. Cue bid, a ♣ stopper

Board: 62
Dealer: N
Vul: None
North HCP: 17
South HCP: 19
Contract: 6N S

North:
♠ K2
♥ KQJ4
♦ AQ954
♣ Q10

South:
♠ AQ97
♥ A102
♦ J6
♣ AKJ6

West	North	East	South
	1♦	Pass	1♠
Pass	2♥	Pass	3♣ ¹
Pass	3♦	Pass	4NT ²
Pass	5♦ ³	Pass	6NT
	AP		

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

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 58	♠ A32	The opponents are silent.
Dealer: N	♥ QJ84	
Vul: NS	♦ A1063	Partner bids first.
HCP: 11	♣ 96	

Board: 59	♠ 982	The opponents are silent.
Dealer: S	♥ K	
Vul: None	♦ AQ86	You bid first.
HCP: 14	♣ KQ1085	

Board: 60	♠ 82	The opponents are silent.
Dealer: N	♥ KQ102	
Vul: NS	♦ J1075	Partner bids first.
HCP: 9	♣ QJ6	

Board: 61	♠ A106	The opponents are silent.
Dealer: S	♥ Q1075	
Vul: EW	♦ K643	You bid first.
HCP: 13	♣ A4	

Board: 62	♠ AQ97	The opponents are silent.
Dealer: N	♥ A102	
Vul: None	♦ J6	Partner bids first.
HCP: 19	♣ AKJ6	

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

Board: 58
 Dealer: N
 Vul: NS
 North HCP: 18
 South HCP: 11
 Contract: 3N N

North:
 ♠ K105
 ♥ A
 ♦ KQ
 ♣ KQJ10873

South:
 ♠ A32
 ♥ QJ84
 ♦ A1063
 ♣ 96

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

Board: 59
 Dealer: S
 Vul: None
 North HCP: 12
 South HCP: 14
 Contract: 3N S

North:
 ♠ AQ43
 ♥ A853
 ♦ J7
 ♣ J97

South:
 ♠ 982
 ♥ K
 ♦ AQ86
 ♣ KQ1085

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

Board: 60
 Dealer: N
 Vul: NS
 North HCP: 12
 South HCP: 9
 Contract: 1N S

North:
 ♠ AKJ7
 ♥ A87
 ♦ 4
 ♣ 109875

South:
 ♠ 82
 ♥ KQ102
 ♦ J1075
 ♣ QJ6

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

Board: 61
 Dealer: S
 Vul: EW
 North HCP: 15
 South HCP: 13
 Contract: 5♥ N

North:
 ♠ J32
 ♥ AJ93
 ♦ AQ8
 ♣ K98

South:
 ♠ A106
 ♥ Q1075
 ♦ K643
 ♣ A4

West	North	East	South
			1♦
Pass	1♥	Pass	2♥
Pass	4♦ ¹	Pass	4♠ ²
Pass	5♥	AP	

1. Cue bid, a ♦ stopper
 2. Cue bid, a ♣ stopper

Board: 62
Dealer: N
Vul: None
North HCP: 17
South HCP: 19
Contract: 6N S

North:
♠ K2
♥ KQJ4
♦ AQ954
♣ Q10

South:
♠ AQ97
♥ A102
♦ J6
♣ AKJ6

West	North	East	South
	1♦	Pass	1♠
Pass	2♥	Pass	3♣ ¹
Pass	3♦	Pass	4NT ²
Pass	5♦ ³	Pass	6NT
	AP		

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

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 63	♠ AQJ8	The opponents are silent.
Dealer: S	♥ J63	
Vul: NS	♦ AJ	Partner bids first.
HCP: 18	♣ KQ97	

Board: 64	♠ Q43	The opponents are silent.
Dealer: N	♥ 92	
Vul: EW	♦ A82	You bid first.
HCP: 14	♣ AKJ96	

Board: 65	♠ K8	East Bids 3♠ if possible.
Dealer: S	♥ AQ	
Vul: Both	♦ AQJ96	Partner bids first.
HCP: 17	♣ J1063	

Board: 66	♠ Q10	The opponents are silent.
Dealer: N	♥ A643	
Vul: NS	♦ AK10	You bid first.
HCP: 13	♣ 10973	

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

Board: 63
Dealer: S
Vul: NS
North HCP: 18
South HCP: 10
Contract: 3N N

North:
♠ AQJ8
♥ J63
♦ AJ
♣ KQ97

South:
♠ K7
♥ KQ107
♦ Q109876
♣ 10

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

Board: 64
Dealer: N
Vul: EW
North HCP: 14
South HCP: 17
Contract: 6N S

North:
♠ Q43
♥ 92
♦ A82
♣ AKJ96

South:
♠ AK
♥ AK
♦ J104
♣ Q107542

West	North	East	South
	1♣	Pass	2♣ ¹
Pass	2♦	Pass	4NT ²
Pass	5♣ ³	Pass	5NT ⁴
Pass	6♣ ⁵	Pass	6NT
	AP		

1. Inverted minors
2. Blackwood 0314, for ♣
3. A=0/5 or 3/5
4. King ask by 5NT
5. K=0

Board: 65
Dealer: S
Vul: Both
North HCP: 17
South HCP: 14
Contract: 6♦ S

North:
♠ K8
♥ AQ
♦ AQJ96
♣ J1063

South:
♠ A9
♥ 1082
♦ K8432
♣ AK8

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

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

Board: 66
Dealer: N
Vul: NS
North HCP: 13
South HCP: 11
Contract: 3♥ N

North:
♠ Q10
♥ A643
♦ AK10
♣ 10973

South:
♠ 872
♥ KJ82
♦ QJ97
♣ A4

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

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 63	♠ K7	The opponents are silent.
Dealer: S	♥ KQ107	
Vul: NS	♦ Q109876	You bid first.
HCP: 10	♣ 10	

Board: 64	♠ AK	The opponents are silent.
Dealer: N	♥ AK	
Vul: EW	♦ J104	Partner bids first.
HCP: 17	♣ Q107542	

Board: 65	♠ A9	East Bids 3♠ if possible.
Dealer: S	♥ 1082	
Vul: Both	♦ K8432	You bid first.
HCP: 14	♣ AK8	

Board: 66	♠ 872	The opponents are silent.
Dealer: N	♥ KJ82	
Vul: NS	♦ QJ97	Partner bids first.
HCP: 11	♣ A4	

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

Board: 63
Dealer: S
Vul: NS
North HCP: 18
South HCP: 10
Contract: 3N N

North:
♠ AQJ8
♥ J63
♦ AJ
♣ KQ97

South:
♠ K7
♥ KQ107
♦ Q109876
♣ 10

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

Board: 64
Dealer: N
Vul: EW
North HCP: 14
South HCP: 17
Contract: 6N S

North:
♠ Q43
♥ 92
♦ A82
♣ AKJ96

South:
♠ AK
♥ AK
♦ J104
♣ Q107542

West	North	East	South
	1♣	Pass	2♣ ¹
Pass	2♦	Pass	4NT ²
Pass	5♣ ³	Pass	5NT ⁴
Pass	6♣ ⁵	Pass	6NT
	AP		

1. Inverted minors
2. Blackwood 0314, for ♣
3. A=0/5 or 3/5
4. King ask by 5NT
5. K=0

Board: 65
Dealer: S
Vul: Both
North HCP: 17
South HCP: 14
Contract: 6♦ S

North:
♠ K8
♥ AQ
♦ AQJ96
♣ J1063

South:
♠ A9
♥ 1082
♦ K8432
♣ AK8

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

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

Board: 66
Dealer: N
Vul: NS
North HCP: 13
South HCP: 11
Contract: 3♥ N

North:
♠ Q10
♥ A643
♦ AK10
♣ 10973

South:
♠ 872
♥ KJ82
♦ QJ97
♣ A4

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

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 67	♠ A8	The opponents are silent.
Dealer: S	♥ 95	
Vul: EW	♦ K10954	Partner bids first.
HCP: 11	♣ A873	

Board: 68	♠ 106	The opponents are silent.
Dealer: N	♥ AJ65	
Vul: Both	♦ AKQ96	You bid first.
HCP: 18	♣ A5	

Board: 69	♠ 4	The opponents are silent.
Dealer: S	♥ Q109	
Vul: EW	♦ AQ865	Partner bids first.
HCP: 12	♣ A986	

Board: 70	♠ 64	The opponents are silent.
Dealer: N	♥ KJ5	
Vul: Both	♦ A975	You bid first.
HCP: 12	♣ A854	

Board: 71	♠ J1082	The opponents are silent.
Dealer: S	♥ J632	
Vul: None	♦ J4	Partner bids first.
HCP: 6	♣ K106	

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

Board: 67
Dealer: S
Vul: EW
North HCP: 11
South HCP: 15
Contract: 3N N

North:
♠ A8
♥ 95
♦ K10954
♣ A873

South:
♠ Q
♥ KQ4
♦ AJ862
♣ K1062

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

1. Inverted minors

Board: 68
Dealer: N
Vul: Both
North HCP: 18
South HCP: 6
Contract: 4♥ S

North:
♠ 106
♥ AJ65
♦ AKQ96
♣ A5

South:
♠ AJ4
♥ 10972
♦ J75
♣ 763

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

Board: 69
Dealer: S
Vul: EW
North HCP: 12
South HCP: 14
Contract: 4♦ S

North:
♠ 4
♥ Q109
♦ AQ865
♣ A986

South:
♠ AJ76
♥ K4
♦ J9732
♣ KQ

West	North	East	South
			1♦
Pass	2♦ ¹	Pass	2♥
Pass	3♠ ²	Pass	4♣ ³
Pass	4♦	AP	

1. Inverted minors
2. Splinter
3. Cue bid, a ♣ stopper

Board: 70
Dealer: N
Vul: Both
North HCP: 12
South HCP: 13
Contract: 3♦ N

North:
♠ 64
♥ KJ5
♦ A975
♣ A854

South:
♠ J3
♥ A2
♦ KQ8642
♣ K107

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

1. Inverted minors

Board: 71
Dealer: S
Vul: None
North HCP: 6
South HCP: 17
Contract: 3N N

North:
♠ J1082
♥ J632
♦ J4
♣ K106

South:
♠ AK
♥ 74
♦ A10653
♣ AQ98

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

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 67	♠ Q	The opponents are silent.
Dealer: S	♥ KQ4	
Vul: EW	♦ AJ862	You bid first.
HCP: 15	♣ K1062	

Board: 68	♠ AJ4	The opponents are silent.
Dealer: N	♥ 10972	
Vul: Both	♦ J75	Partner bids first.
HCP: 6	♣ 763	

Board: 69	♠ AJ76	The opponents are silent.
Dealer: S	♥ K4	
Vul: EW	♦ J9732	You bid first.
HCP: 14	♣ KQ	

Board: 70	♠ J3	The opponents are silent.
Dealer: N	♥ A2	
Vul: Both	♦ KQ8642	Partner bids first.
HCP: 13	♣ K107	

Board: 71	♠ AK	The opponents are silent.
Dealer: S	♥ 74	
Vul: None	♦ A10653	You bid first.
HCP: 17	♣ AQ98	

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

Board: 67
Dealer: S
Vul: EW
North HCP: 11
South HCP: 15
Contract: 3N N

North:
♠ A8
♥ 95
♦ K10954
♣ A873

South:
♠ Q
♥ KQ4
♦ AJ862
♣ K1062

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

1. Inverted minors

Board: 68
Dealer: N
Vul: Both
North HCP: 18
South HCP: 6
Contract: 4♥ S

North:
♠ 106
♥ AJ65
♦ AKQ96
♣ A5

South:
♠ AJ4
♥ 10972
♦ J75
♣ 763

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

Board: 69
Dealer: S
Vul: EW
North HCP: 12
South HCP: 14
Contract: 4♦ S

North:
♠ 4
♥ Q109
♦ AQ865
♣ A986

South:
♠ AJ76
♥ K4
♦ J9732
♣ KQ

West	North	East	South
			1♦
Pass	2♦ ¹	Pass	2♥
Pass	3♠ ²	Pass	4♣ ³
Pass	4♦	AP	

1. Inverted minors
2. Splinter
3. Cue bid, a ♣ stopper

Board: 70
Dealer: N
Vul: Both
North HCP: 12
South HCP: 13
Contract: 3♦ N

North:
♠ 64
♥ KJ5
♦ A975
♣ A854

South:
♠ J3
♥ A2
♦ KQ8642
♣ K107

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

1. Inverted minors

Board: 71
Dealer: S
Vul: None
North HCP: 6
South HCP: 17
Contract: 3N N

North:
♠ J1082
♥ J632
♦ J4
♣ K106

South:
♠ AK
♥ 74
♦ A10653
♣ AQ98

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

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 72	♠ AJ52	The opponents are silent.
Dealer: N	♥ Q52	
Vul: NS	♦ KQ9	You bid first.
HCP: 12	♣ 952	

Board: 73	♠ Q2	The opponents are silent.
Dealer: S	♥ K8	
Vul: Both	♦ 108743	Partner bids first.
HCP: 10	♣ AJ63	

Board: 74	♠ AK109	The opponents are silent.
Dealer: N	♥ KQ84	
Vul: None	♦ Q4	You bid first.
HCP: 14	♣ 1076	

Board: 75	♠ J92	The opponents are silent.
Dealer: S	♥ 6	
Vul: NS	♦ KQ5	Partner bids first.
HCP: 10	♣ KJ10943	

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

Board: 72
Dealer: N
Vul: NS
North HCP: 12
South HCP: 14
Contract: 3N N

North:
♠ AJ52
♥ Q52
♦ KQ9
♣ 952

South:
♠ K9
♥ AK8
♦ J2
♣ K107643

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

1. Inverted minors

Board: 73
Dealer: S
Vul: Both
North HCP: 10
South HCP: 17
Contract: 3♦ S

North:
♠ Q2
♥ K8
♦ 108743
♣ AJ63

South:
♠ A1065
♥ QJ
♦ AQJ95
♣ K7

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

1. Inverted minors

Board: 74
Dealer: N
Vul: None
North HCP: 14
South HCP: 15
Contract: 3N S

North:
♠ AK109
♥ KQ84
♦ Q4
♣ 1076

South:
♠ J7
♥ A109
♦ KJ97
♣ KQJ9

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

1. Inverted minors

Board: 75
Dealer: S
Vul: NS
North HCP: 10
South HCP: 19
Contract: 6♣ S

North:
♠ J92
♥ 6
♦ KQ5
♣ KJ10943

South:
♠ A1084
♥ AQJ10
♦ A4
♣ A72

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

1. Inverted minors
2. Splinter
3. Blackwood 0314, for ♣
4. A=1/5 or 4/5
5. no ♣ queen

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 72	♠ K9	The opponents are silent.
Dealer: N	♥ AK8	
Vul: NS	♦ J2	Partner bids first.
HCP: 14	♣ K107643	

Board: 73	♠ A1065	The opponents are silent.
Dealer: S	♥ QJ	
Vul: Both	♦ AQJ95	You bid first.
HCP: 17	♣ K7	

Board: 74	♠ J7	The opponents are silent.
Dealer: N	♥ A109	
Vul: None	♦ KJ97	Partner bids first.
HCP: 15	♣ KQJ9	

Board: 75	♠ A1084	The opponents are silent.
Dealer: S	♥ AQJ10	
Vul: NS	♦ A4	You bid first.
HCP: 19	♣ A72	

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

Board: 72
Dealer: N
Vul: NS
North HCP: 12
South HCP: 14
Contract: 3N N

North:
♠ AJ52
♥ Q52
♦ KQ9
♣ 952

South:
♠ K9
♥ AK8
♦ J2
♣ K107643

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

1. Inverted minors

Board: 73
Dealer: S
Vul: Both
North HCP: 10
South HCP: 17
Contract: 3♦ S

North:
♠ Q2
♥ K8
♦ 108743
♣ AJ63

South:
♠ A1065
♥ QJ
♦ AQJ95
♣ K7

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

1. Inverted minors

Board: 74
Dealer: N
Vul: None
North HCP: 14
South HCP: 15
Contract: 3N S

North:
♠ AK109
♥ KQ84
♦ Q4
♣ 1076

South:
♠ J7
♥ A109
♦ KJ97
♣ KQJ9

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

1. Inverted minors

Board: 75
Dealer: S
Vul: NS
North HCP: 10
South HCP: 19
Contract: 6♣ S

North:
♠ J92
♥ 6
♦ KQ5
♣ KJ10943

South:
♠ A1084
♥ AQJ10
♦ A4
♣ A72

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

1. Inverted minors
2. Splinter
3. Blackwood 0314, for ♣
4. A=1/5 or 4/5
5. no ♣ queen

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 76	♠ AK	The opponents are silent.
Dealer: N	♥ KQ104	
Vul: EW	♦ J1083	You bid first.
HCP: 13	♣ 875	

Board: 77	♠ KQ	The opponents are silent.
Dealer: S	♥ 73	
Vul: None	♦ Q76	Partner bids first.
HCP: 14	♣ AK7543	

Board: 78	♠ 10632	The opponents are silent.
Dealer: N	♥ AQ95	
Vul: NS	♦ K92	You bid first.
HCP: 13	♣ KJ	

Board: 79	♠ J63	The opponents are silent.
Dealer: S	♥ K8	
Vul: EW	♦ K4	Partner bids first.
HCP: 10	♣ K109543	

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

Board: 76

Dealer: N

Vul: EW

North HCP: 13

South HCP: 20

Contract: 7♦ N

North:

♠ AK

♥ KQ104

♦ J1083

♣ 875

South:

♠ —

♥ A6

♦ AKQ764

♣ AQJ96

West North East South

1♦ Pass 2♦¹

Pass 2♥ Pass 3♠²

Pass 4♥³ Pass 5♠⁴

Pass 5NT⁵ Pass 7♦

AP

1. Inverted minors

2. Splinter

3. Cue bid, a ♥ stopper

4. Exclusion, for ♦

5. 0 out of 4

Board: 77

Dealer: S

Vul: None

North HCP: 14

South HCP: 13

Contract: 6♣ S

North:

♠ KQ

♥ 73

♦ Q76

♣ AK7543

South:

♠ J963

♥ AKQ6

♦ —

♣ QJ1098

West North East South

1♣

Pass 2♣¹ Pass 3♦²

Pass 4NT³ Pass 5♦⁴

Pass 6♣ AP

1. Inverted minors

2. shortness

3. Blackwood 0314, for ♣

4. A=1/5 or 4/5

Board: 78

Dealer: N

Vul: NS

North HCP: 13

South HCP: 12

Contract: 3♦ N

North:

♠ 10632

♥ AQ95

♦ K92

♣ KJ

South:

♠ J5

♥ KJ

♦ AJ8753

♣ Q85

West North East South

1♦ Pass 2♦¹

Pass 2♥ Pass 3♦

AP

1. Inverted minors

Board: 79

Dealer: S

Vul: EW

North HCP: 10

South HCP: 19

Contract: 5♣ S

North:

♠ J63

♥ K8

♦ K4

♣ K109543

South:

♠ AQ87

♥ AQJ2

♦ J2

♣ AJ2

West North East South

1♣

Pass 2♣¹ Pass 3NT

Pass 4♣ Pass 4♥²

Pass 5♣ AP

1. Inverted minors

2. Cue bid, a ♥ stopper

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 76	♠ —	The opponents are silent.
Dealer: N	♥ A6	
Vul: EW	♦ AKQ764	Partner bids first.
HCP: 20	♣ AQJ96	

Board: 77	♠ J963	The opponents are silent.
Dealer: S	♥ AKQ6	
Vul: None	♦ —	You bid first.
HCP: 13	♣ QJ1098	

Board: 78	♠ J5	The opponents are silent.
Dealer: N	♥ KJ	
Vul: NS	♦ AJ8753	Partner bids first.
HCP: 12	♣ Q85	

Board: 79	♠ AQ87	The opponents are silent.
Dealer: S	♥ AQJ2	
Vul: EW	♦ J2	You bid first.
HCP: 19	♣ AJ2	

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

Board: 76

Dealer: N

Vul: EW

North HCP: 13

South HCP: 20

Contract: 7♦ N

North:

♠ AK

♥ KQ104

♦ J1083

♣ 875

South:

♠ —

♥ A6

♦ AKQ764

♣ AQJ96

West North East South

1♦ Pass 2♦¹

Pass 2♥ Pass 3♠²

Pass 4♥³ Pass 5♠⁴

Pass 5NT⁵ Pass 7♦

AP

1. Inverted minors

2. Splinter

3. Cue bid, a ♥ stopper

4. Exclusion, for ♦

5. 0 out of 4

Board: 77

Dealer: S

Vul: None

North HCP: 14

South HCP: 13

Contract: 6♣ S

North:

♠ KQ

♥ 73

♦ Q76

♣ AK7543

South:

♠ J963

♥ AKQ6

♦ —

♣ QJ1098

West North East South

1♣

Pass 2♣¹ Pass 3♦²

Pass 4NT³ Pass 5♦⁴

Pass 6♣ AP

1. Inverted minors

2. shortness

3. Blackwood 0314, for ♣

4. A=1/5 or 4/5

Board: 78

Dealer: N

Vul: NS

North HCP: 13

South HCP: 12

Contract: 3♦ N

North:

♠ 10632

♥ AQ95

♦ K92

♣ KJ

South:

♠ J5

♥ KJ

♦ AJ8753

♣ Q85

West North East South

1♦ Pass 2♦¹

Pass 2♥ Pass 3♦

AP

1. Inverted minors

Board: 79

Dealer: S

Vul: EW

North HCP: 10

South HCP: 19

Contract: 5♣ S

North:

♠ J63

♥ K8

♦ K4

♣ K109543

South:

♠ AQ87

♥ AQJ2

♦ J2

♣ AJ2

West North East South

1♣

Pass 2♣¹ Pass 3NT

Pass 4♣ Pass 4♥²

Pass 5♣ AP

1. Inverted minors

2. Cue bid, a ♥ stopper

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 80	♠ AJ	The opponents are silent.
Dealer: N	♥ A109	
Vul: Both	♦ K643	You bid first.
HCP: 19	♣ AK104	

Board: 81	♠ 106	The opponents are silent.
Dealer: S	♥ 43	
Vul: NS	♦ AKQ84	Partner bids first.
HCP: 16	♣ AK75	

Board: 82	♠ KJ7	The opponents are silent.
Dealer: N	♥ J62	
Vul: EW	♦ A1084	You bid first.
HCP: 14	♣ KQ8	

Board: 83	♠ AK53	The opponents are silent.
Dealer: S	♥ Q954	
Vul: None	♦ Q109	Partner bids first.
HCP: 15	♣ A10	

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

Board: 80
Dealer: N
Vul: Both
North HCP: 19
South HCP: 11
Contract: 6♦ N

North:
♠ AJ
♥ A109
♦ K643
♣ AK104

South:
♠ 92
♥ K7
♦ AQJ97
♣ J875

West	North	East	South
	1♦	Pass	2♦ ¹
Pass	4♦	Pass	4♥ ²
Pass	4NT ³	Pass	5♦ ⁴
Pass	6♦	AP	

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

Board: 81
Dealer: S
Vul: NS
North HCP: 16
South HCP: 14
Contract: 6♦ S

North:
♠ 106
♥ 43
♦ AKQ84
♣ AK75

South:
♠ K83
♥ AKQ
♦ J762
♣ J42

West	North	East	South
			1♦
Pass	2♦ ¹	Pass	2♥
Pass	4♦	Pass	4♥ ²
Pass	4NT ³	Pass	5♦ ⁴
Pass	6♦	AP	

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

Board: 82
Dealer: N
Vul: EW
North HCP: 14
South HCP: 15
Contract: 3N N

North:
♠ KJ7
♥ J62
♦ A1084
♣ KQ8

South:
♠ AQ10
♥ A843
♦ J3
♣ A1064

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

1. Checkback

Board: 83
Dealer: S
Vul: None
North HCP: 15
South HCP: 16
Contract: 4♥ N

North:
♠ AK53
♥ Q954
♦ Q109
♣ A10

South:
♠ Q762
♥ AK107
♦ K
♣ KJ87

West	North	East	South
			1♣
Pass	1♥	Pass	3♥
Pass	3NT ¹	Pass	4♣ ²
Pass	4♥	AP	

1. Cue bid, surplus
2. Cue bid, a ♣ stopper

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 80	♠ 92	The opponents are silent.
Dealer: N	♥ K7	
Vul: Both	♦ AQJ97	Partner bids first.
HCP: 11	♣ J875	

Board: 81	♠ K83	The opponents are silent.
Dealer: S	♥ AKQ	
Vul: NS	♦ J762	You bid first.
HCP: 14	♣ J42	

Board: 82	♠ AQ10	The opponents are silent.
Dealer: N	♥ A843	
Vul: EW	♦ J3	Partner bids first.
HCP: 15	♣ A1064	

Board: 83	♠ Q762	The opponents are silent.
Dealer: S	♥ AK107	
Vul: None	♦ K	You bid first.
HCP: 16	♣ KJ87	

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

Board: 80
Dealer: N
Vul: Both
North HCP: 19
South HCP: 11
Contract: 6♦ N

North:
♠ AJ
♥ A109
♦ K643
♣ AK104

South:
♠ 92
♥ K7
♦ AQJ97
♣ J875

West	North	East	South
	1♦	Pass	2♦ ¹
Pass	4♦	Pass	4♥ ²
Pass	4NT ³	Pass	5♦ ⁴
Pass	6♦	AP	

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

Board: 81
Dealer: S
Vul: NS
North HCP: 16
South HCP: 14
Contract: 6♦ S

North:
♠ 106
♥ 43
♦ AKQ84
♣ AK75

South:
♠ K83
♥ AKQ
♦ J762
♣ J42

West	North	East	South
			1♦
Pass	2♦ ¹	Pass	2♥
Pass	4♦	Pass	4♥ ²
Pass	4NT ³	Pass	5♦ ⁴
Pass	6♦	AP	

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

Board: 82
Dealer: N
Vul: EW
North HCP: 14
South HCP: 15
Contract: 3N N

North:
♠ KJ7
♥ J62
♦ A1084
♣ KQ8

South:
♠ AQ10
♥ A843
♦ J3
♣ A1064

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

1. Checkback

Board: 83
Dealer: S
Vul: None
North HCP: 15
South HCP: 16
Contract: 4♥ N

North:
♠ AK53
♥ Q954
♦ Q109
♣ A10

South:
♠ Q762
♥ AK107
♦ K
♣ KJ87

West	North	East	South
			1♣
Pass	1♥	Pass	3♥
Pass	3NT ¹	Pass	4♣ ²
Pass	4♥	AP	

1. Cue bid, surplus
2. Cue bid, a ♣ stopper

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 84	♠ K1042	The opponents are silent.
Dealer: N	♥ Q976	
Vul: EW	♦ K64	You bid first.
HCP: 12	♣ A3	

Board: 85	♠ J53	The opponents are silent.
Dealer: S	♥ AQ7	
Vul: Both	♦ Q98	Partner bids first.
HCP: 10	♣ J985	

Board: 86	♠ AJ85	The opponents are silent.
Dealer: N	♥ 107	
Vul: NS	♦ AK83	You bid first.
HCP: 12	♣ 654	

Board: 87	♠ AJ	The opponents are silent.
Dealer: S	♥ 9852	
Vul: Both	♦ KJ109	Partner bids first.
HCP: 12	♣ K64	

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

Board: 84
Dealer: N
Vul: EW
North HCP: 12
South HCP: 18
Contract: 6♦ N

North:
♠ K1042
♥ Q976
♦ K64
♣ A3

South:
♠ Q
♥ K
♦ AQJ1095
♣ KQJ82

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

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

Board: 85
Dealer: S
Vul: Both
North HCP: 10
South HCP: 14
Contract: 2♣ S

North:
♠ J53
♥ AQ7
♦ Q98
♣ J985

South:
♠ KQ74
♥ 62
♦ K74
♣ AQ106

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

Board: 86
Dealer: N
Vul: NS
North HCP: 12
South HCP: 15
Contract: 3♦ N

North:
♠ AJ85
♥ 107
♦ AK83
♣ 654

South:
♠ Q
♥ A93
♦ QJ965
♣ AQ32

West	North	East	South
	1♦	Pass	2♦ ¹
Pass	2NT	Pass	3♦
AP			
1. Inverted minors			

Board: 87
Dealer: S
Vul: Both
North HCP: 12
South HCP: 17
Contract: 3N S

North:
♠ AJ
♥ 9852
♦ KJ109
♣ K64

South:
♠ KQ106
♥ AQ
♦ 5
♣ AQ9853

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

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 84	♠ Q	The opponents are silent.
Dealer: N	♥ K	
Vul: EW	♦ AQJ1095	Partner bids first.
HCP: 18	♣ KQJ82	

Board: 85	♠ KQ74	The opponents are silent.
Dealer: S	♥ 62	
Vul: Both	♦ K74	You bid first.
HCP: 14	♣ AQ106	

Board: 86	♠ Q	The opponents are silent.
Dealer: N	♥ A93	
Vul: NS	♦ QJ965	Partner bids first.
HCP: 15	♣ AQ32	

Board: 87	♠ KQ106	The opponents are silent.
Dealer: S	♥ AQ	
Vul: Both	♦ 5	You bid first.
HCP: 17	♣ AQ9853	

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

Board: 84
Dealer: N
Vul: EW
North HCP: 12
South HCP: 18
Contract: 6♦ N

North:
♠ K1042
♥ Q976
♦ K64
♣ A3

South:
♠ Q
♥ K
♦ AQJ1095
♣ KQJ82

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

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

Board: 85
Dealer: S
Vul: Both
North HCP: 10
South HCP: 14
Contract: 2♣ S

North:
♠ J53
♥ AQ7
♦ Q98
♣ J985

South:
♠ KQ74
♥ 62
♦ K74
♣ AQ106

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

Board: 86
Dealer: N
Vul: NS
North HCP: 12
South HCP: 15
Contract: 3♦ N

North:
♠ AJ85
♥ 107
♦ AK83
♣ 654

South:
♠ Q
♥ A93
♦ QJ965
♣ AQ32

West	North	East	South
	1♦	Pass	2♦ ¹
Pass	2NT	Pass	3♦
AP			
1. Inverted minors			

Board: 87
Dealer: S
Vul: Both
North HCP: 12
South HCP: 17
Contract: 3N S

North:
♠ AJ
♥ 9852
♦ KJ109
♣ K64

South:
♠ KQ106
♥ AQ
♦ 5
♣ AQ9853

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

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Leveled

Board: 88	♠ A102	The opponents are silent.
Dealer: N	♥ Q64	
Vul: None	♦ K972	You bid first.
HCP: 13	♣ A86	

Board: 89	♠ 8643	The opponents are silent.
Dealer: S	♥ Q8	
Vul: NS	♦ KQ76	Partner bids first.
HCP: 11	♣ A53	

Board: 90	♠ AK3	The opponents are silent.
Dealer: N	♥ K54	
Vul: EW	♦ J654	You bid first.
HCP: 12	♣ J84	

Board: 91	♠ 103	The opponents are silent.
Dealer: S	♥ 73	
Vul: None	♦ Q10643	Partner bids first.
HCP: 11	♣ AKQ9	

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

Board: 88
Dealer: N
Vul: None
North HCP: 13
South HCP: 18
Contract: 6N S

North:
♠ A102
♥ Q64
♦ K972
♣ A86

South:
♠ K
♥ AK7
♦ AJ1084
♣ QJ107

West	North	East	South
	1♦	Pass	2♦ ¹
Pass	2♥	Pass	4♦
Pass	4♠ ²	Pass	4NT ³
Pass	5♣ ⁴	Pass	5♥
Pass	6♦ ⁵	Pass	6NT
AP			

1. Inverted minors
2. Cue bid, a ♠ stopper
3. Blackwood 0314, for ♦
4. A=0/5 or 3/5
5. no ♦ queen

Board: 89
Dealer: S
Vul: NS
North HCP: 11
South HCP: 18
Contract: 3N S

North:
♠ 8643
♥ Q8
♦ KQ76
♣ A53

South:
♠ AK9
♥ AK9
♦ 1093
♣ KJ108

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

Board: 90
Dealer: N
Vul: EW
North HCP: 12
South HCP: 15
Contract: 6♦ N

North:
♠ AK3
♥ K54
♦ J654
♣ J84

South:
♠ Q109
♥ A97
♦ AKQ873
♣ 9

West	North	East	South
	1♦	Pass	2♦ ¹
Pass	2NT	Pass	4♦
Pass	4♥ ²	Pass	4NT ³
Pass	5♦ ⁴	Pass	6♦
AP			

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

Board: 91
Dealer: S
Vul: None
North HCP: 11
South HCP: 13
Contract: 3N N

North:
♠ 103
♥ 73
♦ Q10643
♣ AKQ9

South:
♠ 954
♥ AKQ2
♦ A987
♣ 73

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

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 88	♠ K	The opponents are silent.
Dealer: N	♥ AK7	
Vul: None	♦ AJ1084	Partner bids first.
HCP: 18	♣ QJ107	

Board: 89	♠ AK9	The opponents are silent.
Dealer: S	♥ AK9	
Vul: NS	♦ 1093	You bid first.
HCP: 18	♣ KJ108	

Board: 90	♠ Q109	The opponents are silent.
Dealer: N	♥ A97	
Vul: EW	♦ AKQ873	Partner bids first.
HCP: 15	♣ 9	

Board: 91	♠ 954	The opponents are silent.
Dealer: S	♥ AKQ2	
Vul: None	♦ A987	You bid first.
HCP: 13	♣ 73	

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

Board: 88
Dealer: N
Vul: None
North HCP: 13
South HCP: 18
Contract: 6N S

North:
♠ A102
♥ Q64
♦ K972
♣ A86

South:
♠ K
♥ AK7
♦ AJ1084
♣ QJ107

West	North	East	South
	1♦	Pass	2♦ ¹
Pass	2♥	Pass	4♦
Pass	4♠ ²	Pass	4NT ³
Pass	5♣ ⁴	Pass	5♥
Pass	6♦ ⁵	Pass	6NT
AP			

1. Inverted minors
2. Cue bid, a ♠ stopper
3. Blackwood 0314, for ♦
4. A=0/5 or 3/5
5. no ♦ queen

Board: 89
Dealer: S
Vul: NS
North HCP: 11
South HCP: 18
Contract: 3N S

North:
♠ 8643
♥ Q8
♦ KQ76
♣ A53

South:
♠ AK9
♥ AK9
♦ 1093
♣ KJ108

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

Board: 90
Dealer: N
Vul: EW
North HCP: 12
South HCP: 15
Contract: 6♦ N

North:
♠ AK3
♥ K54
♦ J654
♣ J84

South:
♠ Q109
♥ A97
♦ AKQ873
♣ 9

West	North	East	South
	1♦	Pass	2♦ ¹
Pass	2NT	Pass	4♦
Pass	4♥ ²	Pass	4NT ³
Pass	5♦ ⁴	Pass	6♦
AP			

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

Board: 91
Dealer: S
Vul: None
North HCP: 11
South HCP: 13
Contract: 3N N

North:
♠ 103
♥ 73
♦ Q10643
♣ AKQ9

South:
♠ 954
♥ AKQ2
♦ A987
♣ 73

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

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 92	♠ AJ74	The opponents are silent.
Dealer: N	♥ 3	
Vul: NS	♦ AQ965	You bid first.
HCP: 11	♣ 753	

Board: 93	♠ A102	The opponents are silent.
Dealer: S	♥ J982	
Vul: EW	♦ A73	Partner bids first.
HCP: 12	♣ K97	

Board: 94	♠ A965	The opponents are silent.
Dealer: N	♥ K4	
Vul: NS	♦ K1074	You bid first.
HCP: 13	♣ K53	

Board: 95	♠ J1054	The opponents are silent.
Dealer: S	♥ A862	
Vul: EW	♦ Q9	Partner bids first.
HCP: 8	♣ J84	

Board: 96	♠ A109	The opponents are silent.
Dealer: N	♥ AQ85	
Vul: Both	♦ 86	You bid first.
HCP: 13	♣ QJ94	

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

Board: 92	North:	South:	West	North	East	South
Dealer: N	♠ AJ74	♠ 2		1♦	Pass	2♦ ¹
Vul: NS	♥ 3	♥ KJ5	Pass	3♦	Pass	3♥
North HCP: 11	♦ AQ965	♦ KJ743	Pass	3NT	AP	
South HCP: 13	♣ 753	♣ AJ98				
Contract: 3N N			1. Inverted minors			

Board: 93	North:	South:	West	North	East	South
Dealer: S	♠ A102	♠ J743				1♦
Vul: EW	♥ J982	♥ AQ53	Pass	1♥	Pass	2♥
North HCP: 12	♦ A73	♦ QJ106	Pass	3NT	Pass	4♣ ¹
South HCP: 14	♣ K97	♣ A	Pass	4♥	AP	
Contract: 4♥ N			1. Cue bid, a ♣ stopper			

Board: 94	North:	South:	West	North	East	South
Dealer: N	♠ A965	♠ K43		1♦	Pass	1♥
Vul: NS	♥ K4	♥ 9862	Pass	1♠	Pass	2♦
North HCP: 13	♦ K1074	♦ AQJ8	AP			
South HCP: 11	♣ K53	♣ J10				
Contract: 2♦ N						

Board: 95	North:	South:	West	North	East	South
Dealer: S	♠ J1054	♠ K32				1♦
Vul: EW	♥ A862	♥ K7	Pass	1♥	Pass	1NT
North HCP: 8	♦ Q9	♦ KJ864	AP			
South HCP: 14	♣ J84	♣ A109				
Contract: 1N S						

Board: 96	North:	South:	West	North	East	South
Dealer: N	♠ A109	♠ 652		1♣	Pass	1♦
Vul: Both	♥ AQ85	♥ KJ103	Pass	1♥	Pass	3♥
North HCP: 13	♦ 86	♦ 10753	AP			
South HCP: 11	♣ QJ94	♣ AK				
Contract: 3♥ N						

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 92	♠ 2	The opponents are silent.
Dealer: N	♥ KJ5	
Vul: NS	♦ KJ743	Partner bids first.
HCP: 13	♣ AJ98	

Board: 93	♠ J743	The opponents are silent.
Dealer: S	♥ AQ53	
Vul: EW	♦ QJ106	You bid first.
HCP: 14	♣ A	

Board: 94	♠ K43	The opponents are silent.
Dealer: N	♥ 9862	
Vul: NS	♦ AQJ8	Partner bids first.
HCP: 11	♣ J10	

Board: 95	♠ K32	The opponents are silent.
Dealer: S	♥ K7	
Vul: EW	♦ KJ864	You bid first.
HCP: 14	♣ A109	

Board: 96	♠ 652	The opponents are silent.
Dealer: N	♥ KJ103	
Vul: Both	♦ 10753	Partner bids first.
HCP: 11	♣ AK	

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

Board: 92	North:	South:	West	North	East	South
Dealer: N	♠ AJ74	♠ 2		1♦	Pass	2♦ ¹
Vul: NS	♥ 3	♥ KJ5	Pass	3♦	Pass	3♥
North HCP: 11	♦ AQ965	♦ KJ743	Pass	3NT	AP	
South HCP: 13	♣ 753	♣ AJ98				
Contract: 3N N			1. Inverted minors			

Board: 93	North:	South:	West	North	East	South
Dealer: S	♠ A102	♠ J743				1♦
Vul: EW	♥ J982	♥ AQ53	Pass	1♥	Pass	2♥
North HCP: 12	♦ A73	♦ QJ106	Pass	3NT	Pass	4♣ ¹
South HCP: 14	♣ K97	♣ A	Pass	4♥	AP	
Contract: 4♥ N			1. Cue bid, a ♣ stopper			

Board: 94	North:	South:	West	North	East	South
Dealer: N	♠ A965	♠ K43		1♦	Pass	1♥
Vul: NS	♥ K4	♥ 9862	Pass	1♠	Pass	2♦
North HCP: 13	♦ K1074	♦ AQJ8	AP			
South HCP: 11	♣ K53	♣ J10				
Contract: 2♦ N						

Board: 95	North:	South:	West	North	East	South
Dealer: S	♠ J1054	♠ K32				1♦
Vul: EW	♥ A862	♥ K7	Pass	1♥	Pass	1NT
North HCP: 8	♦ Q9	♦ KJ864	AP			
South HCP: 14	♣ J84	♣ A109				
Contract: 1N S						

Board: 96	North:	South:	West	North	East	South
Dealer: N	♠ A109	♠ 652		1♣	Pass	1♦
Vul: Both	♥ AQ85	♥ KJ103	Pass	1♥	Pass	3♥
North HCP: 13	♦ 86	♦ 10753	AP			
South HCP: 11	♣ QJ94	♣ AK				
Contract: 3♥ N						

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 97	♠ Q5	The opponents are silent.
Dealer: S	♥ KQ82	
Vul: None	♦ A1093	Partner bids first.
HCP: 11	♣ 864	

Board: 98	♠ J	The opponents are silent.
Dealer: N	♥ Q87	
Vul: EW	♦ AK	You bid first.
HCP: 13	♣ K1097432	

Board: 99	♠ KJ9	The opponents are silent.
Dealer: S	♥ 542	
Vul: Both	♦ 876	Partner bids first.
HCP: 9	♣ KQ53	

Board: 100	♠ K93	The opponents are silent.
Dealer: N	♥ K62	
Vul: None	♦ AK753	You bid first.
HCP: 13	♣ 107	

Board: 101	♠ Q94	The opponents are silent.
Dealer: S	♥ 1054	
Vul: NS	♦ Q543	Partner bids first.
HCP: 8	♣ A94	

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

Board: 97
 Dealer: S
 Vul: None
 North HCP: 11
 South HCP: 13
 Contract: 2♥ N

North:
 ♠ Q5
 ♥ KQ82
 ♦ A1093
 ♣ 864

South:
 ♠ 1062
 ♥ AJ109
 ♦ KJ65
 ♣ A3

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

Board: 98
 Dealer: N
 Vul: EW
 North HCP: 13
 South HCP: 14
 Contract: 3N S

North:
 ♠ J
 ♥ Q87
 ♦ AK
 ♣ K1097432

South:
 ♠ A2
 ♥ K96
 ♦ 74
 ♣ AQJ865

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

1. Inverted minors
 2. shortness

Board: 99
 Dealer: S
 Vul: Both
 North HCP: 9
 South HCP: 12
 Contract: 1N N

North:
 ♠ KJ9
 ♥ 542
 ♦ 876
 ♣ KQ53

South:
 ♠ 10432
 ♥ KQ9
 ♦ AQ104
 ♣ J4

West	North	East	South
			1♦
Pass	1NT	AP	

Board: 100
 Dealer: N
 Vul: None
 North HCP: 13
 South HCP: 11
 Contract: 1N N

North:
 ♠ K93
 ♥ K62
 ♦ AK753
 ♣ 107

South:
 ♠ A2
 ♥ Q1075
 ♦ J94
 ♣ KJ63

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

Board: 101
 Dealer: S
 Vul: NS
 North HCP: 8
 South HCP: 18
 Contract: 3N N

North:
 ♠ Q94
 ♥ 1054
 ♦ Q543
 ♣ A94

South:
 ♠ AK105
 ♥ Q876
 ♦ A
 ♣ KQ87

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

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 97	♠ 1062	The opponents are silent.
Dealer: S	♥ AJ109	
Vul: None	♦ KJ65	You bid first.
HCP: 13	♣ A3	

Board: 98	♠ A2	The opponents are silent.
Dealer: N	♥ K96	
Vul: EW	♦ 74	Partner bids first.
HCP: 14	♣ AQJ865	

Board: 99	♠ 10432	The opponents are silent.
Dealer: S	♥ KQ9	
Vul: Both	♦ AQ104	You bid first.
HCP: 12	♣ J4	

Board: 100	♠ A2	The opponents are silent.
Dealer: N	♥ Q1075	
Vul: None	♦ J94	Partner bids first.
HCP: 11	♣ KJ63	

Board: 101	♠ AK105	The opponents are silent.
Dealer: S	♥ Q876	
Vul: NS	♦ A	You bid first.
HCP: 18	♣ KQ87	

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

Board: 97
 Dealer: S
 Vul: None
 North HCP: 11
 South HCP: 13
 Contract: 2♥ N

North:
 ♠ Q5
 ♥ KQ82
 ♦ A1093
 ♣ 864

South:
 ♠ 1062
 ♥ AJ109
 ♦ KJ65
 ♣ A3

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

Board: 98
 Dealer: N
 Vul: EW
 North HCP: 13
 South HCP: 14
 Contract: 3N S

North:
 ♠ J
 ♥ Q87
 ♦ AK
 ♣ K1097432

South:
 ♠ A2
 ♥ K96
 ♦ 74
 ♣ AQJ865

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

1. Inverted minors
 2. shortness

Board: 99
 Dealer: S
 Vul: Both
 North HCP: 9
 South HCP: 12
 Contract: 1N N

North:
 ♠ KJ9
 ♥ 542
 ♦ 876
 ♣ KQ53

South:
 ♠ 10432
 ♥ KQ9
 ♦ AQ104
 ♣ J4

West	North	East	South
			1♦
Pass	1NT	AP	

Board: 100
 Dealer: N
 Vul: None
 North HCP: 13
 South HCP: 11
 Contract: 1N N

North:
 ♠ K93
 ♥ K62
 ♦ AK753
 ♣ 107

South:
 ♠ A2
 ♥ Q1075
 ♦ J94
 ♣ KJ63

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

Board: 101
 Dealer: S
 Vul: NS
 North HCP: 8
 South HCP: 18
 Contract: 3N N

North:
 ♠ Q94
 ♥ 1054
 ♦ Q543
 ♣ A94

South:
 ♠ AK105
 ♥ Q876
 ♦ A
 ♣ KQ87

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

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 102	♠ A63	The opponents are silent.
Dealer: N	♥ KQ92	
Vul: NS	♦ K965	You bid first.
HCP: 13	♣ J6	

Board: 103	♠ Q95	The opponents are silent.
Dealer: S	♥ Q1052	
Vul: None	♦ A743	Partner bids first.
HCP: 12	♣ A4	

Board: 104	♠ AK65	The opponents are silent.
Dealer: N	♥ 9654	
Vul: NS	♦ K86	You bid first.
HCP: 14	♣ A4	

Board: 105	♠ K64	The opponents are silent.
Dealer: S	♥ J8	
Vul: EW	♦ J764	Partner bids first.
HCP: 12	♣ AK73	

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

Board: 102	North:	South:	West	North	East	South
Dealer: N	♠ A63	♠ 9		1♦	Pass	2♦ ¹
Vul: NS	♥ KQ92	♥ 1063	Pass	2♥	Pass	3♦
North HCP: 13	♦ K965	♦ AJ874	AP			
South HCP: 11	♣ J6	♣ AQ103	1. Inverted minors			
Contract: 3♦ N						

Board: 103	North:	South:	West	North	East	South
Dealer: S	♠ Q95	♠ AK103				1♦
Vul: None	♥ Q1052	♥ A983	Pass	1♥	Pass	2♥
North HCP: 12	♦ A743	♦ K86	Pass	3♥	Pass	4♥
South HCP: 14	♣ A4	♣ 96	AP			
Contract: 4♥ N						

Board: 104			West	North	East	South
Dealer: N	North:	South:		1♦	Pass	1♥
Vul: NS	♠ AK65	♠ Q7	Pass	2♥	Pass	4♦ ¹
North HCP: 14	♥ 9654	♥ KQ82	Pass	4♠ ²	Pass	5♥
South HCP: 18	♦ K86	♦ AQJ9	AP			
Contract: 5♥ S	♣ A4	♣ KJ8	1. Cue bid, a ♦ stopper			
			2. Cue bid, a ♣ stopper			

Board: 105	North:	South:	West	North	East	South
Dealer: S	♠ K64	♠ 852				1♦
Vul: EW	♥ J8	♥ AQ109	Pass	2♦ ¹	Pass	3♦
North HCP: 12	♦ J764	♦ AQ853	AP			
South HCP: 12	♣ AK73	♣ 4	1. Inverted minors			
Contract: 3♦ S						

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Leveled

Board: 102	♠ 9	The opponents are silent.
Dealer: N	♥ 1063	
Vul: NS	♦ AJ874	Partner bids first.
HCP: 11	♣ AQ103	

Board: 103	♠ AK103	The opponents are silent.
Dealer: S	♥ A983	
Vul: None	♦ K86	You bid first.
HCP: 14	♣ 96	

Board: 104	♠ Q7	The opponents are silent.
Dealer: N	♥ KQ82	
Vul: NS	♦ AQJ9	Partner bids first.
HCP: 18	♣ KJ8	

Board: 105	♠ 852	The opponents are silent.
Dealer: S	♥ AQ109	
Vul: EW	♦ AQ853	You bid first.
HCP: 12	♣ 4	

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

Board: 102			West	North	East	South
Dealer: N	North:	South:				
Vul: NS	♠ A63	♠ 9		1♦	Pass	2♦ ¹
North HCP: 13	♥ KQ92	♥ 1063	Pass	2♥	Pass	3♦
South HCP: 11	♦ K965	♦ AJ874	AP			
Contract: 3♦ N	♣ J6	♣ AQ103	1. Inverted minors			

Board: 103	North:	South:	West	North	East	South
Dealer: S	♠ Q95	♠ AK103				1♦
Vul: None	♥ Q1052	♥ A983	Pass	1♥	Pass	2♥
North HCP: 12	♦ A743	♦ K86	Pass	3♥	Pass	4♥
South HCP: 14	♣ A4	♣ 96	AP			
Contract: 4♥ N						

Board: 104			West	North	East	South
Dealer: N	North:	South:		1♦	Pass	1♥
Vul: NS	♠ AK65	♠ Q7	Pass	2♥	Pass	4♦ ¹
North HCP: 14	♥ 9654	♥ KQ82	Pass	4♠ ²	Pass	5♥
South HCP: 18	♦ K86	♦ AQJ9	AP			
Contract: 5♥ S	♣ A4	♣ KJ8	1. Cue bid, a ♦ stopper			
			2. Cue bid, a ♣ stopper			

Board: 105	North:	South:	West	North	East	South
Dealer: S	♠ K64	♠ 852				1♦
Vul: EW	♥ J8	♥ AQ109	Pass	2♦ ¹	Pass	3♦
North HCP: 12	♦ J764	♦ AQ853	AP			
South HCP: 12	♣ AK73	♣ 4	1. Inverted minors			
Contract: 3♦ S						

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 106	♠ Q954	The opponents are silent.
Dealer: N	♥ KQ8	
Vul: Both	♦ K64	You bid first.
HCP: 14	♣ KJ5	

Board: 107	♠ AK98	The opponents are silent.
Dealer: S	♥ Q106	
Vul: NS	♦ Q63	Partner bids first.
HCP: 12	♣ J93	

Board: 108	♠ A9	The opponents are silent.
Dealer: N	♥ 975	
Vul: EW	♦ A105	You bid first.
HCP: 14	♣ AQ975	

Board: 109	♠ KJ104	The opponents are silent.
Dealer: S	♥ K94	
Vul: Both	♦ AJ109	Partner bids first.
HCP: 12	♣ 86	

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

Board: 106
Dealer: N
Vul: Both
North HCP: 14
South HCP: 19
Contract: 7N S

North:
♠ Q954
♥ KQ8
♦ K64
♣ KJ5

South:
♠ AK6
♥ A2
♦ A7
♣ A98762

West	North	East	South
	1♣	Pass	2♣ ¹
Pass	2♦	Pass	4♣
Pass	4♦ ²	Pass	4NT ³
Pass	5♦ ⁴	Pass	5♥
Pass	6♣ ⁵	Pass	7NT
	AP		

1. Inverted minors
2. Cue bid, a ♦ stopper
3. Blackwood 0314, for ♣
4. A=1/5 or 4/5
5. no ♣ queen

Board: 107
Dealer: S
Vul: NS
North HCP: 12
South HCP: 12
Contract: 2N S

North:
♠ AK98
♥ Q106
♦ Q63
♣ J93

South:
♠ 43
♥ KJ4
♦ J874
♣ AK106

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

Board: 108
Dealer: N
Vul: EW
North HCP: 14
South HCP: 16
Contract: 3N N

North:
♠ A9
♥ 975
♦ A105
♣ AQ975

South:
♠ KQ10
♥ AK83
♦ 743
♣ KJ4

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

1. Checkback

Board: 109
Dealer: S
Vul: Both
North HCP: 12
South HCP: 13
Contract: 3N N

North:
♠ KJ104
♥ K94
♦ AJ109
♣ 86

South:
♠ 96
♥ A3
♦ K8763
♣ AQ93

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

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 106	♠ AK6	The opponents are silent.
Dealer: N	♥ A2	
Vul: Both	♦ A7	Partner bids first.
HCP: 19	♣ A98762	

Board: 107	♠ 43	The opponents are silent.
Dealer: S	♥ KJ4	
Vul: NS	♦ J874	You bid first.
HCP: 12	♣ AK106	

Board: 108	♠ KQ10	The opponents are silent.
Dealer: N	♥ AK83	
Vul: EW	♦ 743	Partner bids first.
HCP: 16	♣ KJ4	

Board: 109	♠ 96	The opponents are silent.
Dealer: S	♥ A3	
Vul: Both	♦ K8763	You bid first.
HCP: 13	♣ AQ93	

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

Board: 106
Dealer: N
Vul: Both
North HCP: 14
South HCP: 19
Contract: 7N S

North:
♠ Q954
♥ KQ8
♦ K64
♣ KJ5

South:
♠ AK6
♥ A2
♦ A7
♣ A98762

West	North	East	South
	1♣	Pass	2♣ ¹
Pass	2♦	Pass	4♣
Pass	4♦ ²	Pass	4NT ³
Pass	5♦ ⁴	Pass	5♥
Pass	6♣ ⁵	Pass	7NT
	AP		

1. Inverted minors
2. Cue bid, a ♦ stopper
3. Blackwood 0314, for ♣
4. A=1/5 or 4/5
5. no ♣ queen

Board: 107
Dealer: S
Vul: NS
North HCP: 12
South HCP: 12
Contract: 2N S

North:
♠ AK98
♥ Q106
♦ Q63
♣ J93

South:
♠ 43
♥ KJ4
♦ J874
♣ AK106

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

Board: 108
Dealer: N
Vul: EW
North HCP: 14
South HCP: 16
Contract: 3N N

North:
♠ A9
♥ 975
♦ A105
♣ AQ975

South:
♠ KQ10
♥ AK83
♦ 743
♣ KJ4

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

1. Checkback

Board: 109
Dealer: S
Vul: Both
North HCP: 12
South HCP: 13
Contract: 3N N

North:
♠ KJ104
♥ K94
♦ AJ109
♣ 86

South:
♠ 96
♥ A3
♦ K8763
♣ AQ93

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

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 110	♠ 7432	The opponents are silent.
Dealer: N	♥ A3	
Vul: None	♦ A54	You bid first.
HCP: 14	♣ AQ98	

Board: 111	♠ Q104	The opponents are silent.
Dealer: S	♥ KQ107	
Vul: EW	♦ K98	Partner bids first.
HCP: 10	♣ 964	

Board: 112	♠ AQ6	The opponents are silent.
Dealer: N	♥ AQ3	
Vul: Both	♦ Q1093	You bid first.
HCP: 14	♣ 1075	

Board: 113	♠ Q42	The opponents are silent.
Dealer: S	♥ Q106	
Vul: None	♦ AQ1054	Partner bids first.
HCP: 10	♣ 76	

Board: 114	♠ A963	The opponents are silent.
Dealer: N	♥ 106	
Vul: NS	♦ Q3	You bid first.
HCP: 11	♣ AJ1063	

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

Board: 110	North:	South:	West	North	East	South
Dealer: N	♠ 7432	♠ AQJ		1♣	Pass	1NT
Vul: None	♥ A3	♥ Q76				
North HCP: 14	♦ A54	♦ J97	Pass	2♣	AP	
South HCP: 10	♣ AQ98	♣ 7643				
Contract: 2♣ N						

Board: 111	North:	South:	West	North	East	South
Dealer: S	♠ Q104	♠ KJ65				1♦
Vul: EW	♥ KQ107	♥ 2	Pass	1♥	Pass	1♠
North HCP: 10	♦ K98	♦ A764	Pass	1NT	AP	
South HCP: 14	♣ 964	♣ AQ87				
Contract: 1N N						

Board: 112	North:	South:	West	North	East	South
Dealer: N	♠ AQ6	♠ 7432		1♦	Pass	1♠
Vul: Both	♥ AQ3	♥ KJ10				
North HCP: 14	♦ Q1093	♦ KJ85	Pass	1NT	AP	
South HCP: 8	♣ 1075	♣ 96				
Contract: 1N N						

Board: 113	North:	South:	West	North	East	South
Dealer: S	♠ Q42	♠ KJ9				1♣
Vul: None	♥ Q106	♥ KJ4	Pass	1♦	Pass	1NT
North HCP: 10	♦ AQ1054	♦ J86	AP			
South HCP: 14	♣ 76	♣ KQ104				
Contract: 1N S						

Board: 114	North:	South:	West	North	East	South
Dealer: N	♠ A963	♠ KJ4		1♣	Pass	1♦
Vul: NS	♥ 106	♥ J952	Pass	1♠	Pass	2♥ ¹
North HCP: 11	♦ Q3	♦ A976	Pass	3♣	Pass	3♠
South HCP: 12	♣ AJ1063	♣ K5	Pass	3NT	AP	
Contract: 3N N						

1. Fourth suit

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 110	♠ AQJ	The opponents are silent.
Dealer: N	♥ Q76	
Vul: None	♦ J97	Partner bids first.
HCP: 10	♣ 7643	

Board: 111	♠ KJ65	The opponents are silent.
Dealer: S	♥ 2	
Vul: EW	♦ A764	You bid first.
HCP: 14	♣ AQ87	

Board: 112	♠ 7432	The opponents are silent.
Dealer: N	♥ KJ10	
Vul: Both	♦ KJ85	Partner bids first.
HCP: 8	♣ 96	

Board: 113	♠ KJ9	The opponents are silent.
Dealer: S	♥ KJ4	
Vul: None	♦ J86	You bid first.
HCP: 14	♣ KQ104	

Board: 114	♠ KJ4	The opponents are silent.
Dealer: N	♥ J952	
Vul: NS	♦ A976	Partner bids first.
HCP: 12	♣ K5	

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

Board: 110	North:	South:	West	North	East	South
Dealer: N	♠ 7432	♠ AQJ		1♣	Pass	1NT
Vul: None	♥ A3	♥ Q76				
North HCP: 14	♦ A54	♦ J97	Pass	2♣	AP	
South HCP: 10	♣ AQ98	♣ 7643				
Contract: 2♣ N						

Board: 111	North:	South:	West	North	East	South
Dealer: S	♠ Q104	♠ KJ65				1♦
Vul: EW	♥ KQ107	♥ 2	Pass	1♥	Pass	1♠
North HCP: 10	♦ K98	♦ A764	Pass	1NT	AP	
South HCP: 14	♣ 964	♣ AQ87				
Contract: 1N N						

Board: 112	North:	South:	West	North	East	South
Dealer: N	♠ AQ6	♠ 7432		1♦	Pass	1♠
Vul: Both	♥ AQ3	♥ KJ10				
North HCP: 14	♦ Q1093	♦ KJ85	Pass	1NT	AP	
South HCP: 8	♣ 1075	♣ 96				
Contract: 1N N						

Board: 113	North:	South:	West	North	East	South
Dealer: S	♠ Q42	♠ KJ9				1♣
Vul: None	♥ Q106	♥ KJ4	Pass	1♦	Pass	1NT
North HCP: 10	♦ AQ1054	♦ J86	AP			
South HCP: 14	♣ 76	♣ KQ104				
Contract: 1N S						

Board: 114	North:	South:	West	North	East	South
Dealer: N	♠ A963	♠ KJ4		1♣	Pass	1♦
Vul: NS	♥ 106	♥ J952	Pass	1♠	Pass	2♥ ¹
North HCP: 11	♦ Q3	♦ A976	Pass	3♣	Pass	3♠
South HCP: 12	♣ AJ1063	♣ K5	Pass	3NT	AP	
Contract: 3N N						

1. Fourth suit

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 115	♠ KJ87	The opponents are silent.
Dealer: S	♥ KJ108	
Vul: Both	♦ J5	Partner bids first.
HCP: 11	♣ Q98	

Board: 116	♠ KQ63	The opponents are silent.
Dealer: N	♥ 732	
Vul: NS	♦ AJ5	You bid first.
HCP: 12	♣ Q64	

Board: 117	♠ QJ4	The opponents are silent.
Dealer: S	♥ K1032	
Vul: None	♦ 754	Partner bids first.
HCP: 10	♣ A87	

Board: 118	♠ AQ103	The opponents are silent.
Dealer: N	♥ K4	
Vul: NS	♦ 876	You bid first.
HCP: 13	♣ KJ83	

Board: 119	♠ Q875	The opponents are silent.
Dealer: S	♥ A72	
Vul: EW	♦ 87	Partner bids first.
HCP: 12	♣ AQ93	

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

Board: 115	North:	South:	West	North	East	South
Dealer: S	♠ KJ87	♠ Q62				1♦
Vul: Both	♥ KJ108	♥ 2	Pass	1♥	Pass	2♣
North HCP: 11	♦ J5	♦ AK873	Pass	2NT	AP	
South HCP: 12	♣ Q98	♣ K765				
Contract: 2N N						

Board: 116	North:	South:	West	North	East	South
Dealer: N	♠ KQ63	♠ 8		1♣	Pass	2♣ ¹
Vul: NS	♥ 732	♥ AK9	Pass	2NT	Pass	3♣
North HCP: 12	♦ AJ5	♦ Q6	AP			
South HCP: 12	♣ Q64	♣ K987532				
Contract: 3♣ N						

1. Inverted minors

Board: 117	North:	South:	West	North	East	South
Dealer: S	♠ QJ4	♠ K1092				1♦
Vul: None	♥ K1032	♥ Q6	Pass	1♥	Pass	1♠
North HCP: 10	♦ 754	♦ KJ98	Pass	1NT	AP	
South HCP: 14	♣ A87	♣ KQ10				
Contract: 1N N						

Board: 118	North:	South:	West	North	East	South
Dealer: N	♠ AQ103	♠ 98		1♣	Pass	1♥
Vul: NS	♥ K4	♥ J876	Pass	1♠	Pass	1NT
North HCP: 13	♦ 876	♦ J54	AP			
South HCP: 8	♣ KJ83	♣ AQ104				
Contract: 1N S						

Board: 119	North:	South:	West	North	East	South
Dealer: S	♠ Q875	♠ AK				1♦
Vul: EW	♥ A72	♥ KJ109	Pass	1♠	Pass	1NT
North HCP: 12	♦ 87	♦ K9653	Pass	2NT	Pass	3♦
South HCP: 14	♣ AQ93	♣ 75	Pass	3NT	AP	
Contract: 3N S						

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 115	♠ Q62	The opponents are silent.
Dealer: S	♥ 2	
Vul: Both	♦ AK873	You bid first.
HCP: 12	♣ K765	

Board: 116	♠ 8	The opponents are silent.
Dealer: N	♥ AK9	
Vul: NS	♦ Q6	Partner bids first.
HCP: 12	♣ K987532	

Board: 117	♠ K1092	The opponents are silent.
Dealer: S	♥ Q6	
Vul: None	♦ KJ98	You bid first.
HCP: 14	♣ KQ10	

Board: 118	♠ 98	The opponents are silent.
Dealer: N	♥ J876	
Vul: NS	♦ J54	Partner bids first.
HCP: 8	♣ AQ104	

Board: 119	♠ AK	The opponents are silent.
Dealer: S	♥ KJ109	
Vul: EW	♦ K9653	You bid first.
HCP: 14	♣ 75	

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

Board: 115	North:	South:	West	North	East	South
Dealer: S	♠ KJ87	♠ Q62				1♦
Vul: Both	♥ KJ108	♥ 2	Pass	1♥	Pass	2♣
North HCP: 11	♦ J5	♦ AK873	Pass	2NT	AP	
South HCP: 12	♣ Q98	♣ K765				
Contract: 2N N						

Board: 116	North:	South:	West	North	East	South
Dealer: N	♠ KQ63	♠ 8		1♣	Pass	2♣ ¹
Vul: NS	♥ 732	♥ AK9	Pass	2NT	Pass	3♣
North HCP: 12	♦ AJ5	♦ Q6	AP			
South HCP: 12	♣ Q64	♣ K987532				
Contract: 3♣ N						

1. Inverted minors

Board: 117	North:	South:	West	North	East	South
Dealer: S	♠ QJ4	♠ K1092				1♦
Vul: None	♥ K1032	♥ Q6	Pass	1♥	Pass	1♠
North HCP: 10	♦ 754	♦ KJ98	Pass	1NT	AP	
South HCP: 14	♣ A87	♣ KQ10				
Contract: 1N N						

Board: 118	North:	South:	West	North	East	South
Dealer: N	♠ AQ103	♠ 98		1♣	Pass	1♥
Vul: NS	♥ K4	♥ J876	Pass	1♠	Pass	1NT
North HCP: 13	♦ 876	♦ J54	AP			
South HCP: 8	♣ KJ83	♣ AQ104				
Contract: 1N S						

Board: 119	North:	South:	West	North	East	South
Dealer: S	♠ Q875	♠ AK				1♦
Vul: EW	♥ A72	♥ KJ109	Pass	1♠	Pass	1NT
North HCP: 12	♦ 87	♦ K9653	Pass	2NT	Pass	3♦
South HCP: 14	♣ AQ93	♣ 75	Pass	3NT	AP	
Contract: 3N S						

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 120	♠ AK	The opponents are silent.
Dealer: N	♥ KJ3	
Vul: Both	♦ J86	You bid first.
HCP: 13	♣ J10653	

Board: 121	♠ 652	The opponents are silent.
Dealer: S	♥ KJ8	
Vul: NS	♦ 987	Partner bids first.
HCP: 8	♣ A1073	

Board: 122	♠ K92	The opponents are silent.
Dealer: N	♥ Q3	
Vul: EW	♦ A107	You bid first.
HCP: 14	♣ AJ964	

Board: 123	♠ A832	The opponents are silent.
Dealer: S	♥ AJ43	
Vul: Both	♦ Q106	Partner bids first.
HCP: 13	♣ Q8	

Board: 124	♠ AJ108	The opponents are silent.
Dealer: N	♥ KQ4	
Vul: None	♦ 10754	You bid first.
HCP: 13	♣ QJ	

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

Board: 120	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ J65		1♣	Pass	1♦
Vul: Both	♥ KJ3	♥ 1052	Pass	1NT	Pass	2NT
North HCP: 13	♦ J86	♦ A1043	Pass	3NT	AP	
South HCP: 12	♣ J10653	♣ AK4				
Contract: 3N N						

Board: 121	North:	South:	West	North	East	South
Dealer: S	♠ 652	♠ 1097				1♣
Vul: NS	♥ KJ8	♥ AQ4	Pass	1NT	Pass	2♣
North HCP: 8	♦ 987	♦ K10	AP			
South HCP: 14	♣ A1073	♣ KQ964				
Contract: 2♣ S						

Board: 122	North:	South:	West	North	East	South
Dealer: N	♠ K92	♠ J73		1♣	Pass	1♦
Vul: EW	♥ Q3	♥ AJ8	Pass	1NT	AP	
North HCP: 14	♦ A107	♦ J654				
South HCP: 10	♣ AJ964	♣ K108				
Contract: 1N N						

Board: 123	North:	South:	West	North	East	South
Dealer: S	♠ A832	♠ KJ10				1♦
Vul: Both	♥ AJ43	♥ 872	Pass	1♥	Pass	1NT
North HCP: 13	♦ Q106	♦ AK983	Pass	3NT	AP	
South HCP: 11	♣ Q8	♣ 65				
Contract: 3N S						

Board: 124	North:	South:	West	North	East	South
Dealer: N	♠ AJ108	♠ 3		1♦	Pass	2♦ ¹
Vul: None	♥ KQ4	♥ AJ6	Pass	2♥	Pass	3♠ ²
North HCP: 13	♦ 10754	♦ AJ932	Pass	4♥ ³	Pass	4♠ ⁴
South HCP: 14	♣ QJ	♣ A975	Pass	5♦	AP	
Contract: 5♦ N						

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

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 120	♠ J65	The opponents are silent.
Dealer: N	♥ 1052	
Vul: Both	♦ A1043	Partner bids first.
HCP: 12	♣ AK4	

Board: 121	♠ 1097	The opponents are silent.
Dealer: S	♥ AQ4	
Vul: NS	♦ K10	You bid first.
HCP: 14	♣ KQ964	

Board: 122	♠ J73	The opponents are silent.
Dealer: N	♥ AJ8	
Vul: EW	♦ J654	Partner bids first.
HCP: 10	♣ K108	

Board: 123	♠ KJ10	The opponents are silent.
Dealer: S	♥ 872	
Vul: Both	♦ AK983	You bid first.
HCP: 11	♣ 65	

Board: 124	♠ 3	The opponents are silent.
Dealer: N	♥ AJ6	
Vul: None	♦ AJ932	Partner bids first.
HCP: 14	♣ A975	

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

Board: 120	North:	South:	West	North	East	South
Dealer: N	♠ AK	♠ J65		1♣	Pass	1♦
Vul: Both	♥ KJ3	♥ 1052	Pass	1NT	Pass	2NT
North HCP: 13	♦ J86	♦ A1043	Pass	3NT	AP	
South HCP: 12	♣ J10653	♣ AK4				
Contract: 3N N						

Board: 121	North:	South:	West	North	East	South
Dealer: S	♠ 652	♠ 1097				1♣
Vul: NS	♥ KJ8	♥ AQ4	Pass	1NT	Pass	2♣
North HCP: 8	♦ 987	♦ K10	AP			
South HCP: 14	♣ A1073	♣ KQ964				
Contract: 2♣ S						

Board: 122	North:	South:	West	North	East	South
Dealer: N	♠ K92	♠ J73		1♣	Pass	1♦
Vul: EW	♥ Q3	♥ AJ8	Pass	1NT	AP	
North HCP: 14	♦ A107	♦ J654				
South HCP: 10	♣ AJ964	♣ K108				
Contract: 1N N						

Board: 123	North:	South:	West	North	East	South
Dealer: S	♠ A832	♠ KJ10				1♦
Vul: Both	♥ AJ43	♥ 872	Pass	1♥	Pass	1NT
North HCP: 13	♦ Q106	♦ AK983	Pass	3NT	AP	
South HCP: 11	♣ Q8	♣ 65				
Contract: 3N S						

Board: 124	North:	South:	West	North	East	South
Dealer: N	♠ AJ108	♠ 3		1♦	Pass	2♦ ¹
Vul: None	♥ KQ4	♥ AJ6	Pass	2♥	Pass	3♠ ²
North HCP: 13	♦ 10754	♦ AJ932	Pass	4♥ ³	Pass	4♠ ⁴
South HCP: 14	♣ QJ	♣ A975	Pass	5♦	AP	
Contract: 5♦ N						

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

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 125	♠ KJ6	The opponents are silent.
Dealer: S	♥ K10	
Vul: EW	♦ AKQ1065	Partner bids first.
HCP: 19	♣ K9	

Board: 126	♠ J87	The opponents are silent.
Dealer: N	♥ AK6	
Vul: None	♦ 874	You bid first.
HCP: 13	♣ AJ65	

Board: 127	♠ A82	The opponents are silent.
Dealer: S	♥ K642	
Vul: NS	♦ QJ95	Partner bids first.
HCP: 10	♣ 105	

Board: 128	♠ A7	The opponents are silent.
Dealer: N	♥ 1082	
Vul: Both	♦ AJ95	You bid first.
HCP: 13	♣ A1096	

Board: 129	♠ Q1094	The opponents are silent.
Dealer: S	♥ AQ43	
Vul: None	♦ K73	Partner bids first.
HCP: 15	♣ A5	

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

Board: 125
Dealer: S
Vul: EW
North HCP: 19
South HCP: 12
Contract: 4N S

North:
♠ KJ6
♥ K10
♦ AKQ1065
♣ K9

South:
♠ AQ4
♥ QJ7
♦ 8742
♣ QJ4

West	North	East	South
			1♦
Pass	2♦ ¹	Pass	2NT
Pass	4♣ ²	Pass	4♥ ³
Pass	4NT	AP	

1. Inverted minors
2. Gerber
3. A=1/4

Board: 126
Dealer: N
Vul: None
North HCP: 13
South HCP: 8
Contract: 1N N

North:
♠ J87
♥ AK6
♦ 874
♣ AJ65

South:
♠ A943
♥ J32
♦ K93
♣ 874

West	North	East	South
			1♣
Pass	1NT	AP	

Board: 127
Dealer: S
Vul: NS
North HCP: 10
South HCP: 14
Contract: 3♥ S

North:
♠ A82
♥ K642
♦ QJ95
♣ 105

South:
♠ KQ75
♥ QJ109
♦ K7
♣ K98

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

Board: 128
Dealer: N
Vul: Both
North HCP: 13
South HCP: 13
Contract: 3♥ S

North:
♠ A7
♥ 1082
♦ AJ95
♣ A1096

South:
♠ KQ
♥ Q973
♦ Q107
♣ KJ54

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

Board: 129
Dealer: S
Vul: None
North HCP: 15
South HCP: 14
Contract: 3N S

North:
♠ Q1094
♥ AQ43
♦ K73
♣ A5

South:
♠ A53
♥ K8
♦ Q86
♣ KQ1074

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

1. Checkback

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 125	♠ AQ4	The opponents are silent.
Dealer: S	♥ QJ7	
Vul: EW	♦ 8742	You bid first.
HCP: 12	♣ QJ4	

Board: 126	♠ A943	The opponents are silent.
Dealer: N	♥ J32	
Vul: None	♦ K93	Partner bids first.
HCP: 8	♣ 874	

Board: 127	♠ KQ75	The opponents are silent.
Dealer: S	♥ QJ109	
Vul: NS	♦ K7	You bid first.
HCP: 14	♣ K98	

Board: 128	♠ KQ	The opponents are silent.
Dealer: N	♥ Q973	
Vul: Both	♦ Q107	Partner bids first.
HCP: 13	♣ KJ54	

Board: 129	♠ A53	The opponents are silent.
Dealer: S	♥ K8	
Vul: None	♦ Q86	You bid first.
HCP: 14	♣ KQ1074	

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

Board: 125
Dealer: S
Vul: EW
North HCP: 19
South HCP: 12
Contract: 4N S

North:
♠ KJ6
♥ K10
♦ AKQ1065
♣ K9

South:
♠ AQ4
♥ QJ7
♦ 8742
♣ QJ4

West	North	East	South
			1♦
Pass	2♦ ¹	Pass	2NT
Pass	4♣ ²	Pass	4♥ ³
Pass	4NT	AP	

1. Inverted minors
2. Gerber
3. A=1/4

Board: 126
Dealer: N
Vul: None
North HCP: 13
South HCP: 8
Contract: 1N N

North:
♠ J87
♥ AK6
♦ 874
♣ AJ65

South:
♠ A943
♥ J32
♦ K93
♣ 874

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

Board: 127
Dealer: S
Vul: NS
North HCP: 10
South HCP: 14
Contract: 3♥ S

North:
♠ A82
♥ K642
♦ QJ95
♣ 105

South:
♠ KQ75
♥ QJ109
♦ K7
♣ K98

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

Board: 128
Dealer: N
Vul: Both
North HCP: 13
South HCP: 13
Contract: 3♥ S

North:
♠ A7
♥ 1082
♦ AJ95
♣ A1096

South:
♠ KQ
♥ Q973
♦ Q107
♣ KJ54

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

Board: 129
Dealer: S
Vul: None
North HCP: 15
South HCP: 14
Contract: 3N S

North:
♠ Q1094
♥ AQ43
♦ K73
♣ A5

South:
♠ A53
♥ K8
♦ Q86
♣ KQ1074

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

1. Checkback

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 130	♠ AK5	The opponents are silent.
Dealer: N	♥ KJ94	
Vul: NS	♦ 1098	You bid first.
HCP: 12	♣ J86	

Board: 131	♠ KQ76	The opponents are silent.
Dealer: S	♥ QJ3	
Vul: EW	♦ Q10	Partner bids first.
HCP: 15	♣ AJ105	

Board: 132	♠ AQ84	The opponents are silent.
Dealer: N	♥ 4	
Vul: None	♦ KQ653	You bid first.
HCP: 16	♣ AJ10	

Board: 133	♠ J	The opponents are silent.
Dealer: S	♥ J9	
Vul: EW	♦ AJ7654	Partner bids first.
HCP: 10	♣ K942	

Board: 134	♠ AQ2	The opponents are silent.
Dealer: N	♥ J98	
Vul: Both	♦ 854	You bid first.
HCP: 12	♣ KQ87	

Board: 134
 Dealer: N
 Vul: Both
 North HCP: 12
 South HCP: 18
 Contract: 6♣ N

North:
 ♠ AQ2
 ♥ J98
 ♦ 854
 ♣ KQ87

South:
 ♠ K
 ♥ A64
 ♦ AQJ
 ♣ A109643

West	North	East	South
	1♣	Pass	2♣ ¹
Pass	2NT	Pass	4♣
Pass	4♣ ²	Pass	4NT ³
Pass	5♣ ⁴	Pass	6♣
AP			
1. Inverted minors			
2. Cue bid, a ♠ stopper			
3. Blackwood 0314, for ♣			
4. A=2/5 or 5/5, Q(C)=1			

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 130	♠ QJ103	The opponents are silent.
Dealer: N	♥ A1065	
Vul: NS	♦ QJ6	Partner bids first.
HCP: 17	♣ AK	

Board: 131	♠ AJ98	The opponents are silent.
Dealer: S	♥ A102	
Vul: EW	♦ K54	You bid first.
HCP: 14	♣ Q84	

Board: 132	♠ 752	The opponents are silent.
Dealer: N	♥ K862	
Vul: None	♦ J94	Partner bids first.
HCP: 7	♣ K65	

Board: 133	♠ AQ104	The opponents are silent.
Dealer: S	♥ AQ7	
Vul: EW	♦ 10932	You bid first.
HCP: 12	♣ 76	

Board: 134	♠ K	The opponents are silent.
Dealer: N	♥ A64	
Vul: Both	♦ AQJ	Partner bids first.
HCP: 18	♣ A109643	

Board: 134
 Dealer: N
 Vul: Both
 North HCP: 12
 South HCP: 18
 Contract: 6♣ N

North:
 ♠ AQ2
 ♥ J98
 ♦ 854
 ♣ KQ87

South:
 ♠ K
 ♥ A64
 ♦ AQJ
 ♣ A109643

West	North	East	South
	1♣	Pass	2♣ ¹
Pass	2NT	Pass	4♣
Pass	4♣ ²	Pass	4NT ³
Pass	5♣ ⁴	Pass	6♣
AP			
1. Inverted minors			
2. Cue bid, a ♠ stopper			
3. Blackwood 0314, for ♣			
4. A=2/5 or 5/5, Q(C)=1			

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 135	♠ Q102	The opponents are silent.
Dealer: S	♥ A	
Vul: EW	♦ Q8742	Partner bids first.
HCP: 14	♣ AQ103	

Board: 136	♠ K94	The opponents are silent.
Dealer: N	♥ AQ94	
Vul: Both	♦ J107	You bid first.
HCP: 13	♣ K85	

Board: 137	♠ 52	The opponents are silent.
Dealer: S	♥ KJ43	
Vul: Both	♦ K109	Partner bids first.
HCP: 14	♣ AQJ8	

Board: 138	♠ K832	The opponents are silent.
Dealer: N	♥ 83	
Vul: None	♦ AQJ86	You bid first.
HCP: 12	♣ Q7	

Board: 139	♠ Q52	The opponents are silent.
Dealer: S	♥ 832	
Vul: NS	♦ QJ86	Partner bids first.
HCP: 6	♣ J107	

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

Board: 135	North:	South:	West	North	East	South
Dealer: S	♠ Q102	♠ AJ97				1♦
Vul: EW	♥ A	♥ J106	Pass	2♦ ¹	Pass	2♠
North HCP: 14	♦ Q8742	♦ AK103	Pass	3NT	AP	
South HCP: 13	♣ AQ103	♣ 82				
Contract: 3N N			1. Inverted minors			

Board: 136	North:	South:	West	North	East	South
Dealer: N	♠ K94	♠ AJ3				
Vul: Both	♥ AQ94	♥ 1063		1♣	Pass	1NT
North HCP: 13	♦ J107	♦ K95	AP			
South HCP: 8	♣ K85	♣ 10974				
Contract: 1N S						

Board: 137	North:	South:	West	North	East	South
Dealer: S	♠ 52	♠ K1063				1♦
Vul: Both	♥ KJ43	♥ A72	Pass	1♥	Pass	1♠
North HCP: 14	♦ K109	♦ AQJ83	Pass	2♣ ¹	Pass	2♥
South HCP: 14	♣ AQJ8	♣ 10	Pass	3NT	AP	
Contract: 3N N			1. Fourth suit			

Board: 138	North:	South:	West	North	East	South
Dealer: N	♠ K832	♠ AQ105		1♦	Pass	1♥
Vul: None	♥ 83	♥ AK94	Pass	1♠	Pass	4NT ¹
North HCP: 12	♦ AQJ86	♦ K75	Pass	5♥ ²	Pass	5NT ³
South HCP: 21	♣ Q7	♣ AJ	Pass	6♣ ⁴	Pass	7♠
Contract: 7♠ N			AP			
			1. Blackwood 0314, for ♠			
			2. A=2/5 or 5/5, Q(S)=0			
			3. King ask by 5NT			
			4. K=0			

Board: 139	North:	South:	West	North	East	South
Dealer: S	♠ Q52	♠ J107				1♣
Vul: NS	♥ 832	♥ AQ5				
North HCP: 6	♦ QJ86	♦ A105	Pass	1♦	Pass	1NT
South HCP: 14	♣ J107	♣ K653	AP			
Contract: 1N S						

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 135	♠ AJ97	The opponents are silent.
Dealer: S	♥ J106	
Vul: EW	♦ AK103	You bid first.
HCP: 13	♣ 82	

Board: 136	♠ AJ3	The opponents are silent.
Dealer: N	♥ 1063	
Vul: Both	♦ K95	Partner bids first.
HCP: 8	♣ 10974	

Board: 137	♠ K1063	The opponents are silent.
Dealer: S	♥ A72	
Vul: Both	♦ AQJ83	You bid first.
HCP: 14	♣ 10	

Board: 138	♠ AQ105	The opponents are silent.
Dealer: N	♥ AK94	
Vul: None	♦ K75	Partner bids first.
HCP: 21	♣ AJ	

Board: 139	♠ J107	The opponents are silent.
Dealer: S	♥ AQ5	
Vul: NS	♦ A105	You bid first.
HCP: 14	♣ K653	

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

Board: 135	North:	South:	West	North	East	South
Dealer: S	♠ Q102	♠ AJ97				1♦
Vul: EW	♥ A	♥ J106	Pass	2♦ ¹	Pass	2♠
North HCP: 14	♦ Q8742	♦ AK103	Pass	3NT	AP	
South HCP: 13	♣ AQ103	♣ 82				
Contract: 3N N			1. Inverted minors			

Board: 136	North:	South:	West	North	East	South
Dealer: N	♠ K94	♠ AJ3				
Vul: Both	♥ AQ94	♥ 1063		1♣	Pass	1NT
North HCP: 13	♦ J107	♦ K95	AP			
South HCP: 8	♣ K85	♣ 10974				
Contract: 1N S						

Board: 137	North:	South:	West	North	East	South
Dealer: S	♠ 52	♠ K1063				1♦
Vul: Both	♥ KJ43	♥ A72	Pass	1♥	Pass	1♠
North HCP: 14	♦ K109	♦ AQJ83	Pass	2♣ ¹	Pass	2♥
South HCP: 14	♣ AQJ8	♣ 10	Pass	3NT	AP	
Contract: 3N N			1. Fourth suit			

Board: 138	North:	South:	West	North	East	South
Dealer: N	♠ K832	♠ AQ105		1♦	Pass	1♥
Vul: None	♥ 83	♥ AK94	Pass	1♠	Pass	4NT ¹
North HCP: 12	♦ AQJ86	♦ K75	Pass	5♥ ²	Pass	5NT ³
South HCP: 21	♣ Q7	♣ AJ	Pass	6♣ ⁴	Pass	7♠
Contract: 7♠ N			AP			
			1. Blackwood 0314, for ♠			
			2. A=2/5 or 5/5, Q(S)=0			
			3. King ask by 5NT			
			4. K=0			

Board: 139	North:	South:	West	North	East	South
Dealer: S	♠ Q52	♠ J107				1♣
Vul: NS	♥ 832	♥ AQ5				
North HCP: 6	♦ QJ86	♦ A105	Pass	1♦	Pass	1NT
South HCP: 14	♣ J107	♣ K653	AP			
Contract: 1N S						

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 140	♠ AQ84	The opponents are silent.
Dealer: N	♥ Q86	
Vul: Both	♦ AK84	You bid first.
HCP: 19	♣ A4	

Board: 141	♠ 62	The opponents are silent.
Dealer: S	♥ A764	
Vul: None	♦ J1083	Partner bids first.
HCP: 11	♣ AQ3	

Board: 142	♠ Q87	The opponents are silent.
Dealer: N	♥ K642	
Vul: EW	♦ A73	You bid first.
HCP: 13	♣ A97	

Board: 143	♠ 52	The opponents are silent.
Dealer: S	♥ 7532	
Vul: None	♦ AJ64	Partner bids first.
HCP: 12	♣ AK8	

Board: 144	♠ AKJ	The opponents are silent.
Dealer: N	♥ K763	
Vul: NS	♦ AQ9	You bid first.
HCP: 18	♣ J73	

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

Board: 140			West	North	East	South
Dealer: N	North:	South:		1♦	Pass	2♦ ¹
Vul: Both	♠ AQ84	♠ 96	Pass	4♦	Pass	4♥ ²
North HCP: 19	♥ Q86	♥ AK	Pass	4NT ³	Pass	5♦ ⁴
South HCP: 12	♦ AK84	♦ Q10965	Pass	6♦	AP	
Contract: 6♦ N	♣ A4	♣ QJ108				
						1. Inverted minors
						2. Cue bid, a ♥ stopper
						3. Blackwood 0314, for ♦
						4. A=1/5 or 4/5

Board: 141			West	North	East	South
Dealer: S	North:	South:				1♣
Vul: None	♠ 62	♠ A743	Pass	1♦	Pass	1♠
North HCP: 11	♥ A764	♥ K32	Pass	2NT	Pass	3NT
South HCP: 14	♦ J1083	♦ A76	AP			
Contract: 3N N	♣ AQ3	♣ K96				

Board: 142			West	North	East	South
Dealer: N	North:	South:		1♣	Pass	2♣ ¹
Vul: EW	♠ Q87	♠ A102	Pass	2♦	Pass	3NT
North HCP: 13	♥ K642	♥ AJ	AP			
South HCP: 16	♦ A73	♦ Q96				
Contract: 3N S	♣ A97	♣ KQ1064				
						1. Inverted minors

Board: 143			West	North	East	South
Dealer: S	North:	South:				1♣
Vul: None	♠ 52	♠ A109	Pass	1♦	Pass	1NT
North HCP: 12	♥ 7532	♥ 109	Pass	2♥	Pass	3NT
South HCP: 12	♦ AJ64	♦ KQ5	AP			
Contract: 3N S	♣ AK8	♣ QJ1053				

Board: 144			West	North	East	South
Dealer: N	North:	South:		1♣	Pass	1♦
Vul: NS	♠ AKJ	♠ 102	Pass	2NT	Pass	3♥
North HCP: 18	♥ K763	♥ J542	Pass	4♥	AP	
South HCP: 8	♦ AQ9	♦ K876				
Contract: 4♥ S	♣ J73	♣ A65				

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 140	♠ 96	The opponents are silent.
Dealer: N	♥ AK	
Vul: Both	♦ Q10965	Partner bids first.
HCP: 12	♣ QJ108	

Board: 141	♠ A743	The opponents are silent.
Dealer: S	♥ K32	
Vul: None	♦ A76	You bid first.
HCP: 14	♣ K96	

Board: 142	♠ A102	The opponents are silent.
Dealer: N	♥ AJ	
Vul: EW	♦ Q96	Partner bids first.
HCP: 16	♣ KQ1064	

Board: 143	♠ A109	The opponents are silent.
Dealer: S	♥ 109	
Vul: None	♦ KQ5	You bid first.
HCP: 12	♣ QJ1053	

Board: 144	♠ 102	The opponents are silent.
Dealer: N	♥ J542	
Vul: NS	♦ K876	Partner bids first.
HCP: 8	♣ A65	

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

Board: 140			West	North	East	South
Dealer: N	North:	South:		1♦	Pass	2♦ ¹
Vul: Both	♠ AQ84	♠ 96	Pass	4♦	Pass	4♥ ²
North HCP: 19	♥ Q86	♥ AK	Pass	4NT ³	Pass	5♦ ⁴
South HCP: 12	♦ AK84	♦ Q10965	Pass	6♦	AP	
Contract: 6♦ N	♣ A4	♣ QJ108				
						1. Inverted minors
						2. Cue bid, a ♥ stopper
						3. Blackwood 0314, for ♦
						4. A=1/5 or 4/5

Board: 141			West	North	East	South
Dealer: S	North:	South:				1♣
Vul: None	♠ 62	♠ A743	Pass	1♦	Pass	1♠
North HCP: 11	♥ A764	♥ K32	Pass	2NT	Pass	3NT
South HCP: 14	♦ J1083	♦ A76	AP			
Contract: 3N N	♣ AQ3	♣ K96				

Board: 142			West	North	East	South
Dealer: N	North:	South:		1♣	Pass	2♣ ¹
Vul: EW	♠ Q87	♠ A102	Pass	2♦	Pass	3NT
North HCP: 13	♥ K642	♥ AJ	AP			
South HCP: 16	♦ A73	♦ Q96				
Contract: 3N S	♣ A97	♣ KQ1064				
						1. Inverted minors

Board: 143			West	North	East	South
Dealer: S	North:	South:				1♣
Vul: None	♠ 52	♠ A109	Pass	1♦	Pass	1NT
North HCP: 12	♥ 7532	♥ 109	Pass	2♥	Pass	3NT
South HCP: 12	♦ AJ64	♦ KQ5	AP			
Contract: 3N S	♣ AK8	♣ QJ1053				

Board: 144			West	North	East	South
Dealer: N	North:	South:		1♣	Pass	1♦
Vul: NS	♠ AKJ	♠ 102	Pass	2NT	Pass	3♥
North HCP: 18	♥ K763	♥ J542	Pass	4♥	AP	
South HCP: 8	♦ AQ9	♦ K876				
Contract: 4♥ S	♣ J73	♣ A65				

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 145	♠ Q9	The opponents are silent.
Dealer: S	♥ 42	
Vul: Both	♦ KQJ85	Partner bids first.
HCP: 15	♣ AK83	

Board: 146	♠ A853	The opponents are silent.
Dealer: N	♥ A75	
Vul: NS	♦ KJ104	You bid first.
HCP: 13	♣ J8	

Board: 147	♠ Q4	The opponents are silent.
Dealer: S	♥ K9	
Vul: EW	♦ AK864	Partner bids first.
HCP: 14	♣ Q983	

Board: 148	♠ A82	The opponents are silent.
Dealer: N	♥ Q6	
Vul: Both	♦ Q7	You bid first.
HCP: 14	♣ KQJ1098	

Board: 149	♠ A6	The opponents are silent.
Dealer: S	♥ K94	
Vul: None	♦ AQ	Partner bids first.
HCP: 16	♣ QJ10872	

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

Board: 145	North:	South:	West	North	East	South
Dealer: S	♠ Q9	♠ J10				1♦
Vul: Both	♥ 42	♥ AJ108	Pass	2♦ ¹	Pass	3♦
North HCP: 15	♦ KQJ85	♦ A10762	AP			
South HCP: 12	♣ AK83	♣ Q5				
Contract: 3♦ S						

1. Inverted minors

Board: 146	North:	South:	West	North	East	South
Dealer: N	♠ A853	♠ KQ107		1♦	Pass	1♥
Vul: NS	♥ A75	♥ KJ108	Pass	1♠	Pass	4NT ¹
North HCP: 13	♦ KJ104	♦ A73	Pass	5♥ ²	Pass	6♠
South HCP: 20	♣ J8	♣ AK	AP			
Contract: 6♠ N						

1. Blackwood 0314, for ♠
2. A=2/5 or 5/5, Q(S)=0

Board: 147	North:	South:	West	North	East	South
Dealer: S	♠ Q4	♠ AK63				1♦
Vul: EW	♥ K9	♥ 65	Pass	2♦ ¹	Pass	2NT
North HCP: 14	♦ AK864	♦ 9732	Pass	3♦	AP	
South HCP: 12	♣ Q983	♣ AJ5				
Contract: 3♦ S						

1. Inverted minors

Board: 148	North:	South:	West	North	East	South
Dealer: N	♠ A82	♠ J93		1♣	Pass	1♦
Vul: Both	♥ Q6	♥ K102	Pass	2♣	Pass	3♣
North HCP: 14	♦ Q7	♦ AKJ108	Pass	4♣	AP	
South HCP: 16	♣ KQJ1098	♣ A6				
Contract: 4♣ N						

Board: 149	North:	South:	West	North	East	South
Dealer: S	♠ A6	♠ 1085				1♣
Vul: None	♥ K94	♥ AQJ6	Pass	2♣ ¹	Pass	2♦
North HCP: 16	♦ AQ	♦ K97	Pass	4NT ²	Pass	5♥ ³
South HCP: 13	♣ QJ10872	♣ K94	Pass	6♣	AP	
Contract: 6♣ S						

1. Inverted minors
2. Blackwood 0314, for ♣
3. A=2/5 or 5/5, Q(C)=0

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 145	♠ J10	The opponents are silent.
Dealer: S	♥ AJ108	
Vul: Both	♦ A10762	You bid first.
HCP: 12	♣ Q5	

Board: 146	♠ KQ107	The opponents are silent.
Dealer: N	♥ KJ108	
Vul: NS	♦ A73	Partner bids first.
HCP: 20	♣ AK	

Board: 147	♠ AK63	The opponents are silent.
Dealer: S	♥ 65	
Vul: EW	♦ 9732	You bid first.
HCP: 12	♣ AJ5	

Board: 148	♠ J93	The opponents are silent.
Dealer: N	♥ K102	
Vul: Both	♦ AKJ108	Partner bids first.
HCP: 16	♣ A6	

Board: 149	♠ 1085	The opponents are silent.
Dealer: S	♥ AQJ6	
Vul: None	♦ K97	You bid first.
HCP: 13	♣ K94	

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

Board: 145	North:	South:	West	North	East	South
Dealer: S	♠ Q9	♠ J10				1♦
Vul: Both	♥ 42	♥ AJ108	Pass	2♦ ¹	Pass	3♦
North HCP: 15	♦ KQJ85	♦ A10762	AP			
South HCP: 12	♣ AK83	♣ Q5				
Contract: 3♦ S						

1. Inverted minors

Board: 146	North:	South:	West	North	East	South
Dealer: N	♠ A853	♠ KQ107		1♦	Pass	1♥
Vul: NS	♥ A75	♥ KJ108	Pass	1♠	Pass	4NT ¹
North HCP: 13	♦ KJ104	♦ A73	Pass	5♥ ²	Pass	6♠
South HCP: 20	♣ J8	♣ AK	AP			
Contract: 6♠ N						

1. Blackwood 0314, for ♠
2. A=2/5 or 5/5, Q(S)=0

Board: 147	North:	South:	West	North	East	South
Dealer: S	♠ Q4	♠ AK63				1♦
Vul: EW	♥ K9	♥ 65	Pass	2♦ ¹	Pass	2NT
North HCP: 14	♦ AK864	♦ 9732	Pass	3♦	AP	
South HCP: 12	♣ Q983	♣ AJ5				
Contract: 3♦ S						

1. Inverted minors

Board: 148	North:	South:	West	North	East	South
Dealer: N	♠ A82	♠ J93		1♣	Pass	1♦
Vul: Both	♥ Q6	♥ K102	Pass	2♣	Pass	3♣
North HCP: 14	♦ Q7	♦ AKJ108	Pass	4♣	AP	
South HCP: 16	♣ KQJ1098	♣ A6				
Contract: 4♣ N						

Board: 149	North:	South:	West	North	East	South
Dealer: S	♠ A6	♠ 1085				1♣
Vul: None	♥ K94	♥ AQJ6	Pass	2♣ ¹	Pass	2♦
North HCP: 16	♦ AQ	♦ K97	Pass	4NT ²	Pass	5♥ ³
South HCP: 13	♣ QJ10872	♣ K94	Pass	6♣	AP	
Contract: 6♣ S						

1. Inverted minors
2. Blackwood 0314, for ♣
3. A=2/5 or 5/5, Q(C)=0

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 150	♠ K2	The opponents are silent.
Dealer: N	♥ KJ8	
Vul: EW	♦ K543	You bid first.
HCP: 14	♣ KJ93	

Board: 151	♠ J75	The opponents are silent.
Dealer: S	♥ 1086	
Vul: None	♦ AK64	Partner bids first.
HCP: 12	♣ A86	

Board: 152	♠ A3	The opponents are silent.
Dealer: N	♥ Q732	
Vul: Both	♦ 8	You bid first.
HCP: 13	♣ AK9653	

Board: 153	♠ K6	The opponents are silent.
Dealer: S	♥ K2	
Vul: EW	♦ 754	Partner bids first.
HCP: 13	♣ AQJ842	

Board: 154	♠ 63	The opponents are silent.
Dealer: N	♥ J1082	
Vul: None	♦ A63	You bid first.
HCP: 12	♣ AK64	

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

Board: 150
Dealer: N
Vul: EW
North HCP: 14
South HCP: 11
Contract: 1N N

North:
♠ K2
♥ KJ8
♦ K543
♣ KJ93

South:
♠ Q976
♥ Q654
♦ QJ8
♣ A10

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

Board: 151
Dealer: S
Vul: None
North HCP: 12
South HCP: 12
Contract: 2N N

North:
♠ J75
♥ 1086
♦ AK64
♣ A86

South:
♠ 1042
♥ AKQ3
♦ 10
♣ K10943

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

1. Fourth suit

Board: 152
Dealer: N
Vul: Both
North HCP: 13
South HCP: 11
Contract: 4♥ S

North:
♠ A3
♥ Q732
♦ 8
♣ AK9653

South:
♠ 1052
♥ A1096
♦ KJ9
♣ QJ8

West	North	East	South
	1♣	Pass	1♥
Pass	4♥	AP	

Board: 153
Dealer: S
Vul: EW
North HCP: 13
South HCP: 14
Contract: 3N N

North:
♠ K6
♥ K2
♦ 754
♣ AQJ842

South:
♠ A987
♥ J74
♦ AQ8
♣ K76

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

1. Inverted minors

Board: 154
Dealer: N
Vul: None
North HCP: 12
South HCP: 9
Contract: 1N N

North:
♠ 63
♥ J1082
♦ A63
♣ AK64

South:
♠ KQ72
♥ Q74
♦ 1084
♣ Q105

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

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 150	♠ Q976	The opponents are silent.
Dealer: N	♥ Q654	
Vul: EW	♦ QJ8	Partner bids first.
HCP: 11	♣ A10	

Board: 151	♠ 1042	The opponents are silent.
Dealer: S	♥ AKQ3	
Vul: None	♦ 10	You bid first.
HCP: 12	♣ K10943	

Board: 152	♠ 1052	The opponents are silent.
Dealer: N	♥ A1096	
Vul: Both	♦ KJ9	Partner bids first.
HCP: 11	♣ QJ8	

Board: 153	♠ A987	The opponents are silent.
Dealer: S	♥ J74	
Vul: EW	♦ AQ8	You bid first.
HCP: 14	♣ K76	

Board: 154	♠ KQ72	The opponents are silent.
Dealer: N	♥ Q74	
Vul: None	♦ 1084	Partner bids first.
HCP: 9	♣ Q105	

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

Board: 150	North:	South:	West	North	East	South
Dealer: N	♠ K2	♠ Q976		1♦	Pass	1♥
Vul: EW	♥ KJ8	♥ Q654				
North HCP: 14	♦ K543	♦ QJ8	Pass	1NT	AP	
South HCP: 11	♣ KJ93	♣ A10				
Contract: 1N N						

Board: 151	North:	South:	West	North	East	South
Dealer: S	♠ J75	♠ 1042				1♣
Vul: None	♥ 1086	♥ AKQ3	Pass	1♦	Pass	1♥
North HCP: 12	♦ AK64	♦ 10	Pass	1♠ ¹	Pass	2♣
South HCP: 12	♣ A86	♣ K10943	Pass	2NT	AP	
Contract: 2N N						

1. Fourth suit

Board: 152	North:	South:	West	North	East	South
Dealer: N	♠ A3	♠ 1052				
Vul: Both	♥ Q732	♥ A1096		1♣	Pass	1♥
North HCP: 13	♦ 8	♦ KJ9	Pass	4♥	AP	
South HCP: 11	♣ AK9653	♣ QJ8				
Contract: 4♥ S						

Board: 153	North:	South:	West	North	East	South
Dealer: S	♠ K6	♠ A987				1♣
Vul: EW	♥ K2	♥ J74	Pass	2♣ ¹	Pass	2♦
North HCP: 13	♦ 754	♦ AQ8	Pass	3NT	AP	
South HCP: 14	♣ AQJ842	♣ K76				
Contract: 3N N						

1. Inverted minors

Board: 154	North:	South:	West	North	East	South
Dealer: N	♠ 63	♠ KQ72				
Vul: None	♥ J1082	♥ Q74		1♣	Pass	1♠
North HCP: 12	♦ A63	♦ 1084	Pass	1NT	AP	
South HCP: 9	♣ AK64	♣ Q105				
Contract: 1N N						

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 155	♠ J103	The opponents are silent.
Dealer: S	♥ AKJ5	
Vul: EW	♦ K85	Partner bids first.
HCP: 16	♣ A94	

Board: 156	♠ KQ85	The opponents are silent.
Dealer: N	♥ A762	
Vul: Both	♦ J	You bid first.
HCP: 16	♣ KQJ5	

Board: 157	♠ AJ	The opponents are silent.
Dealer: S	♥ 103	
Vul: NS	♦ Q62	Partner bids first.
HCP: 13	♣ AQ9643	

Board: 158	♠ AQ74	The opponents are silent.
Dealer: N	♥ Q852	
Vul: EW	♦ —	You bid first.
HCP: 11	♣ K10865	

Board: 159	♠ 32	The opponents are silent.
Dealer: S	♥ AJ102	
Vul: Both	♦ J753	Partner bids first.
HCP: 12	♣ AQ4	

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

Board: 155
Dealer: S
Vul: EW
North HCP: 16
South HCP: 14
Contract: 3N S

North:
♠ J103
♥ AKJ5
♦ K85
♣ A94

South:
♠ AKQ
♥ 96
♦ Q943
♣ QJ107

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

1. Checkback

Board: 156
Dealer: N
Vul: Both
North HCP: 16
South HCP: 15
Contract: 5♣ N

North:
♠ KQ85
♥ A762
♦ J
♣ KQJ5

South:
♠ J9
♥ QJ4
♦ AK95
♣ A976

West	North	East	South
	1♣	Pass	2♣ ¹
Pass	3♦ ²	Pass	4♦ ³
Pass	4♥ ⁴	Pass	5♣
	AP		

1. Inverted minors
2. shortness
3. Cue bid, a ♦ stopper
4. Cue bid, a ♥ stopper

Board: 157
Dealer: S
Vul: NS
North HCP: 13
South HCP: 14
Contract: 3♣ S

North:
♠ AJ
♥ 103
♦ Q62
♣ AQ9643

South:
♠ Q986
♥ KQ95
♦ KJ
♣ K107

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

1. Inverted minors

Board: 158
Dealer: N
Vul: EW
North HCP: 11
South HCP: 21
Contract: 6♥ S

North:
♠ AQ74
♥ Q852
♦ —
♣ K10865

South:
♠ K2
♥ KJ107
♦ AK8
♣ AQJ7

West	North	East	South
	1♣	Pass	1♥
Pass	2♥	Pass	4NT ¹
Pass	5♦ ²	Pass	6♥
	AP		

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

Board: 159

Dealer: S

Vul: Both

North HCP: 12

South HCP: 14

Contract: 3N N

North:

♠ 32

♥ AJ102

♦ J753

♣ AQ4

South:

♠ AQ106

♥ Q93

♦ K1084

♣ K6

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

1♦

Pass	1♥	Pass	1♠
------	----	------	----

Pass	2♣ ¹	Pass	2♥
------	-----------------	------	----

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

AP

1. Fourth suit

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 155	♠ AKQ	The opponents are silent.
Dealer: S	♥ 96	
Vul: EW	♦ Q943	You bid first.
HCP: 14	♣ QJ107	

Board: 156	♠ J9	The opponents are silent.
Dealer: N	♥ QJ4	
Vul: Both	♦ AK95	Partner bids first.
HCP: 15	♣ A976	

Board: 157	♠ Q986	The opponents are silent.
Dealer: S	♥ KQ95	
Vul: NS	♦ KJ	You bid first.
HCP: 14	♣ K107	

Board: 158	♠ K2	The opponents are silent.
Dealer: N	♥ KJ107	
Vul: EW	♦ AK8	Partner bids first.
HCP: 21	♣ AQJ7	

Board: 159	♠ AQ106	The opponents are silent.
Dealer: S	♥ Q93	
Vul: Both	♦ K1084	You bid first.
HCP: 14	♣ K6	

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

Board: 155
Dealer: S
Vul: EW
North HCP: 16
South HCP: 14
Contract: 3N S

North:
♠ J103
♥ AKJ5
♦ K85
♣ A94

South:
♠ AKQ
♥ 96
♦ Q943
♣ QJ107

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

1. Checkback

Board: 156
Dealer: N
Vul: Both
North HCP: 16
South HCP: 15
Contract: 5♣ N

North:
♠ KQ85
♥ A762
♦ J
♣ KQJ5

South:
♠ J9
♥ QJ4
♦ AK95
♣ A976

West	North	East	South
	1♣	Pass	2♣ ¹
Pass	3♦ ²	Pass	4♦ ³
Pass	4♥ ⁴	Pass	5♣
	AP		

1. Inverted minors
2. shortness
3. Cue bid, a ♦ stopper
4. Cue bid, a ♥ stopper

Board: 157
Dealer: S
Vul: NS
North HCP: 13
South HCP: 14
Contract: 3♣ S

North:
♠ AJ
♥ 103
♦ Q62
♣ AQ9643

South:
♠ Q986
♥ KQ95
♦ KJ
♣ K107

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

1. Inverted minors

Board: 158
Dealer: N
Vul: EW
North HCP: 11
South HCP: 21
Contract: 6♥ S

North:
♠ AQ74
♥ Q852
♦ —
♣ K10865

South:
♠ K2
♥ KJ107
♦ AK8
♣ AQJ7

West	North	East	South
	1♣	Pass	1♥
Pass	2♥	Pass	4NT ¹
Pass	5♦ ²	Pass	6♥
	AP		

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

Board: 159

Dealer: S

Vul: Both

North HCP: 12

South HCP: 14

Contract: 3N N

North:

♠ 32

♥ AJ102

♦ J753

♣ AQ4

South:

♠ AQ106

♥ Q93

♦ K1084

♣ K6

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

1♦

Pass	1♥	Pass	1♠
------	----	------	----

Pass	2♣ ¹	Pass	2♥
------	-----------------	------	----

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

AP

1. Fourth suit

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 160	♠ A98	The opponents are silent.
Dealer: N	♥ AK65	
Vul: None	♦ K943	You bid first.
HCP: 18	♣ A7	

Board: 161	♠ QJ93	The opponents are silent.
Dealer: S	♥ 73	
Vul: EW	♦ A874	Partner bids first.
HCP: 10	♣ QJ4	

Board: 162	♠ AQ86	The opponents are silent.
Dealer: N	♥ AQJ	
Vul: Both	♦ Q5	You bid first.
HCP: 18	♣ K1063	

Board: 163	♠ Q9	The opponents are silent.
Dealer: S	♥ J1064	
Vul: None	♦ A74	Partner bids first.
HCP: 12	♣ AJ65	

Board: 164	♠ AQ73	The opponents are silent.
Dealer: N	♥ 9	
Vul: NS	♦ A985	You bid first.
HCP: 15	♣ AJ94	

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

Board: 160			West	North	East	South
Dealer: N	North:	South:		1♦	Pass	2♦ ¹
Vul: None	♠ A98	♠ K102	Pass	3NT	Pass	4♦
North HCP: 18	♥ AK65	♥ Q8	Pass	4NT ²	Pass	5♦ ³
South HCP: 12	♦ K943	♦ AJ8762	Pass	6♦	AP	
Contract: 6♦ N	♣ A7	♣ Q10				
						1. Inverted minors
						2. Blackwood 0314, for ♦
						3. A=1/5 or 4/5

Board: 161			West	North	East	South
Dealer: S	North:	South:				1♣
Vul: EW	♠ QJ93	♠ A74	Pass	1♦	Pass	1♥
North HCP: 10	♥ 73	♥ K654	Pass	1NT	AP	
South HCP: 14	♦ A874	♦ KJ5				
Contract: 1N N	♣ QJ4	♣ K86				

Board: 162			West	North	East	South
Dealer: N	North:	South:		1♣	Pass	2♣ ¹
Vul: Both	♠ AQ86	♠ 95	Pass	3NT	AP	
North HCP: 18	♥ AQJ	♥ 984				
South HCP: 11	♦ Q5	♦ AJ7				
Contract: 3N N	♣ K1063	♣ AQ754				
						1. Inverted minors

Board: 163			West	North	East	South
Dealer: S	North:	South:				1♦
Vul: None	♠ Q9	♠ AK54	Pass	1♥	Pass	1♠
North HCP: 12	♥ J1064	♥ A93	Pass	2♣ ¹	Pass	2♥
South HCP: 17	♦ A74	♦ KQJ63	Pass	2NT	Pass	3♦
Contract: 3N N	♣ AJ65	♣ 8	Pass	3NT	AP	
						1. Fourth suit

Board: 164			West	North	East	South
Dealer: N	North:	South:		1♦	Pass	1♥
Vul: NS	♠ AQ73	♠ K8	Pass	1♠	Pass	2♣ ¹
North HCP: 15	♥ 9	♥ K832	Pass	3NT	AP	
South HCP: 12	♦ A985	♦ K74				
Contract: 3N N	♣ AJ94	♣ K863				
						1. Fourth suit

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 160	♠ K102	The opponents are silent.
Dealer: N	♥ Q8	
Vul: None	♦ AJ8762	Partner bids first.
HCP: 12	♣ Q10	

Board: 161	♠ A74	The opponents are silent.
Dealer: S	♥ K654	
Vul: EW	♦ KJ5	You bid first.
HCP: 14	♣ K86	

Board: 162	♠ 95	The opponents are silent.
Dealer: N	♥ 984	
Vul: Both	♦ AJ7	Partner bids first.
HCP: 11	♣ AQ754	

Board: 163	♠ AK54	The opponents are silent.
Dealer: S	♥ A93	
Vul: None	♦ KQJ63	You bid first.
HCP: 17	♣ 8	

Board: 164	♠ K8	The opponents are silent.
Dealer: N	♥ K832	
Vul: NS	♦ K74	Partner bids first.
HCP: 12	♣ K863	

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

Board: 160			West	North	East	South
Dealer: N	North:	South:		1♦	Pass	2♦ ¹
Vul: None	♠ A98	♠ K102	Pass	3NT	Pass	4♦
North HCP: 18	♥ AK65	♥ Q8	Pass	4NT ²	Pass	5♦ ³
South HCP: 12	♦ K943	♦ AJ8762	Pass	6♦	AP	
Contract: 6♦ N	♣ A7	♣ Q10				
						1. Inverted minors
						2. Blackwood 0314, for ♦
						3. A=1/5 or 4/5

Board: 161			West	North	East	South
Dealer: S	North:	South:				1♣
Vul: EW	♠ QJ93	♠ A74				
North HCP: 10	♥ 73	♥ K654	Pass	1♦	Pass	1♥
South HCP: 14	♦ A874	♦ KJ5	Pass	1NT	AP	
Contract: 1N N	♣ QJ4	♣ K86				

Board: 162			West	North	East	South
Dealer: N	North:	South:		1♣	Pass	2♣ ¹
Vul: Both	♠ AQ86	♠ 95				
North HCP: 18	♥ AQJ	♥ 984	Pass	3NT	AP	
South HCP: 11	♦ Q5	♦ AJ7				
Contract: 3N N	♣ K1063	♣ AQ754				1. Inverted minors

Board: 163			West	North	East	South
Dealer: S	North:	South:				1♦
Vul: None	♠ Q9	♠ AK54	Pass	1♥	Pass	1♠
North HCP: 12	♥ J1064	♥ A93	Pass	2♣ ¹	Pass	2♥
South HCP: 17	♦ A74	♦ KQJ63	Pass	2NT	Pass	3♦
Contract: 3N N	♣ AJ65	♣ 8	Pass	3NT	AP	
						1. Fourth suit

Board: 164			West	North	East	South
Dealer: N	North:	South:		1♦	Pass	1♥
Vul: NS	♠ AQ73	♠ K8				
North HCP: 15	♥ 9	♥ K832	Pass	1♠	Pass	2♣ ¹
South HCP: 12	♦ A985	♦ K74	Pass	3NT	AP	
Contract: 3N N	♣ AJ94	♣ K863				1. Fourth suit

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Leveled

Board: 165	♠ 1095	The opponents are silent.
Dealer: S	♥ AK5	
Vul: Both	♦ Q643	Partner bids first.
HCP: 13	♣ KJ8	

Board: 166	♠ AK2	The opponents are silent.
Dealer: N	♥ AQ93	
Vul: None	♦ AJ43	You bid first.
HCP: 19	♣ J10	

Board: 167	♠ J952	The opponents are silent.
Dealer: S	♥ A105	
Vul: NS	♦ 10943	Partner bids first.
HCP: 12	♣ AK	

Board: 168	♠ QJ	The opponents are silent.
Dealer: N	♥ J83	
Vul: EW	♦ A874	You bid first.
HCP: 12	♣ A1098	

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

Board: 165

Dealer: S

Vul: Both

North HCP: 13

South HCP: 18

Contract: 6♦ S

North:

♠ 1095

♥ AK5

♦ Q643

♣ KJ8

South:

♠ AK

♥ 72

♦ AJ987

♣ AQ54

West North East South

1♦

Pass 2♦¹ Pass 2♠

Pass 3NT Pass 4♦

Pass 4♥² Pass 4NT³

Pass 5♦⁴ Pass 6♦

AP

1. Inverted minors

2. Cue bid, a ♥ stopper

3. Blackwood 0314, for ♦

4. A=1/5 or 4/5

Board: 166

Dealer: N

Vul: None

North HCP: 19

South HCP: 13

Contract: 6N N

North:

♠ AK2

♥ AQ93

♦ AJ43

♣ J10

South:

♠ 95

♥ KJ

♦ K10952

♣ AQ93

West North East South

1♦ Pass 2♦¹

Pass 3NT Pass 4♦

Pass 4♥² Pass 4NT³

Pass 5♣⁴ Pass 5♥

Pass 5♠⁵ Pass 6NT

AP

1. Inverted minors

2. Cue bid, a ♥ stopper

3. Blackwood 0314, for ♦

4. A=0/5 or 3/5

5. ♦ queen and ♠ king

Board: 167

Dealer: S

Vul: NS

North HCP: 12

South HCP: 15

Contract: 4♠ S

North:

♠ J952

♥ A105

♦ 10943

♣ AK

South:

♠ KQ84

♥ Q

♦ KQ5

♣ QJ943

West North East South

1♣

Pass 1♦ Pass 1♠

Pass 4♠ AP

Board: 168

Dealer: N

Vul: EW

North HCP: 12

South HCP: 12

Contract: 2N N

North:

♠ QJ

♥ J83

♦ A874

♣ A1098

South:

♠ K854

♥ AQ54

♦ 63

♣ K43

West North East South

1♦ Pass 1♥

Pass 1NT Pass 2NT

AP

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Leveled

Board: 165	♠ AK	The opponents are silent.
Dealer: S	♥ 72	
Vul: Both	♦ AJ987	You bid first.
HCP: 18	♣ AQ54	

Board: 166	♠ 95	The opponents are silent.
Dealer: N	♥ KJ	
Vul: None	♦ K10952	Partner bids first.
HCP: 13	♣ AQ93	

Board: 167	♠ KQ84	The opponents are silent.
Dealer: S	♥ Q	
Vul: NS	♦ KQ5	You bid first.
HCP: 15	♣ QJ943	

Board: 168	♠ K854	The opponents are silent.
Dealer: N	♥ AQ54	
Vul: EW	♦ 63	Partner bids first.
HCP: 12	♣ K43	

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

Board: 165

Dealer: S

Vul: Both

North HCP: 13

South HCP: 18

Contract: 6♦ S

North:

♠ 1095

♥ AK5

♦ Q643

♣ KJ8

South:

♠ AK

♥ 72

♦ AJ987

♣ AQ54

West North East South

1♦

Pass 2♦¹ Pass 2♠

Pass 3NT Pass 4♦

Pass 4♥² Pass 4NT³

Pass 5♦⁴ Pass 6♦

AP

1. Inverted minors

2. Cue bid, a ♥ stopper

3. Blackwood 0314, for ♦

4. A=1/5 or 4/5

Board: 166

Dealer: N

Vul: None

North HCP: 19

South HCP: 13

Contract: 6N N

North:

♠ AK2

♥ AQ93

♦ AJ43

♣ J10

South:

♠ 95

♥ KJ

♦ K10952

♣ AQ93

West North East South

1♦ Pass 2♦¹

Pass 3NT Pass 4♦

Pass 4♥² Pass 4NT³

Pass 5♣⁴ Pass 5♥

Pass 5♠⁵ Pass 6NT

AP

1. Inverted minors

2. Cue bid, a ♥ stopper

3. Blackwood 0314, for ♦

4. A=0/5 or 3/5

5. ♦ queen and ♠ king

Board: 167

Dealer: S

Vul: NS

North HCP: 12

South HCP: 15

Contract: 4♠ S

North:

♠ J952

♥ A105

♦ 10943

♣ AK

South:

♠ KQ84

♥ Q

♦ KQ5

♣ QJ943

West North East South

1♣

Pass 1♦ Pass 1♠

Pass 4♠ AP

Board: 168

Dealer: N

Vul: EW

North HCP: 12

South HCP: 12

Contract: 2N N

North:

♠ QJ

♥ J83

♦ A874

♣ A1098

South:

♠ K854

♥ AQ54

♦ 63

♣ K43

West North East South

1♦ Pass 1♥

Pass 1NT Pass 2NT

AP

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 169	♠ AKQ	The opponents are silent.
Dealer: S	♥ 8	
Vul: None	♦ AQ984	Partner bids first.
HCP: 21	♣ AQ72	

Board: 170	♠ AQ94	The opponents are silent.
Dealer: N	♥ AK10	
Vul: NS	♦ 1064	You bid first.
HCP: 14	♣ J98	

Board: 171	♠ A74	The opponents are silent.
Dealer: S	♥ K1083	
Vul: EW	♦ 86	Partner bids first.
HCP: 11	♣ A1043	

Board: 172	♠ AK9	The opponents are silent.
Dealer: N	♥ K8	
Vul: Both	♦ K1074	You bid first.
HCP: 14	♣ J1095	

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

Board: 169
Dealer: S
Vul: None
North HCP: 21
South HCP: 11
Contract: 7N N

North:
♠ AKQ
♥ 8
♦ AQ984
♣ AQ72

South:
♠ 42
♥ AK103
♦ KJ1032
♣ 103

West	North	East	South
			1♦
Pass	2♦ ¹	Pass	3♦
Pass	4NT ²	Pass	5♥ ³
Pass	7NT	AP	

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

Board: 170
Dealer: N
Vul: NS
North HCP: 14
South HCP: 18
Contract: 6♣ N

North:
♠ AQ94
♥ AK10
♦ 1064
♣ J98

South:
♠ K10
♥ J
♦ KQ3
♣ AKQ10432

West	North	East	South
	1♣	Pass	2♣ ¹
Pass	2♥	Pass	4♣
Pass	4♥ ²	Pass	4NT ³
Pass	5♥ ⁴	Pass	6♣
	AP		

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

Board: 171
Dealer: S
Vul: EW
North HCP: 11
South HCP: 14
Contract: 4♥ N

North:
♠ A74
♥ K1083
♦ 86
♣ A1043

South:
♠ KJ52
♥ Q642
♦ KQ7
♣ K9

West	North	East	South
			1♦
Pass	1♥	Pass	2♥
Pass	4♥	AP	

Board: 172
Dealer: N
Vul: Both
North HCP: 14
South HCP: 14
Contract: 3N N

North:
♠ AK9
♥ K8
♦ K1074
♣ J1095

South:
♠ 7432
♥ Q532
♦ AJ
♣ AK6

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

1. Checkback

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 169	♠ 42	The opponents are silent.
Dealer: S	♥ AK103	
Vul: None	♦ KJ1032	You bid first.
HCP: 11	♣ 103	

Board: 170	♠ K10	The opponents are silent.
Dealer: N	♥ J	
Vul: NS	♦ KQ3	Partner bids first.
HCP: 18	♣ AKQ10432	

Board: 171	♠ KJ52	The opponents are silent.
Dealer: S	♥ Q642	
Vul: EW	♦ KQ7	You bid first.
HCP: 14	♣ K9	

Board: 172	♠ 7432	The opponents are silent.
Dealer: N	♥ Q532	
Vul: Both	♦ AJ	Partner bids first.
HCP: 14	♣ AK6	

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

Board: 169
Dealer: S
Vul: None
North HCP: 21
South HCP: 11
Contract: 7N N

North:
♠ AKQ
♥ 8
♦ AQ984
♣ AQ72

South:
♠ 42
♥ AK103
♦ KJ1032
♣ 103

West	North	East	South
			1♦
Pass	2♦ ¹	Pass	3♦
Pass	4NT ²	Pass	5♥ ³
Pass	7NT	AP	

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

Board: 170
Dealer: N
Vul: NS
North HCP: 14
South HCP: 18
Contract: 6♣ N

North:
♠ AQ94
♥ AK10
♦ 1064
♣ J98

South:
♠ K10
♥ J
♦ KQ3
♣ AKQ10432

West	North	East	South
	1♣	Pass	2♣ ¹
Pass	2♥	Pass	4♣
Pass	4♥ ²	Pass	4NT ³
Pass	5♥ ⁴	Pass	6♣
	AP		

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

Board: 171
Dealer: S
Vul: EW
North HCP: 11
South HCP: 14
Contract: 4♥ N

North:
♠ A74
♥ K1083
♦ 86
♣ A1043

South:
♠ KJ52
♥ Q642
♦ KQ7
♣ K9

West	North	East	South
			1♦
Pass	1♥	Pass	2♥
Pass	4♥	AP	

Board: 172
Dealer: N
Vul: Both
North HCP: 14
South HCP: 14
Contract: 3N N

North:
♠ AK9
♥ K8
♦ K1074
♣ J1095

South:
♠ 7432
♥ Q532
♦ AJ
♣ AK6

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

1. Checkback

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 173	♠ Q54	The opponents are silent.
Dealer: S	♥ A74	
Vul: NS	♦ Q53	Partner bids first.
HCP: 9	♣ J874	

Board: 174	♠ K3	The opponents are silent.
Dealer: N	♥ AJ2	
Vul: EW	♦ A1075	You bid first.
HCP: 14	♣ Q654	

Board: 175	♠ J4	The opponents are silent.
Dealer: S	♥ K8	
Vul: Both	♦ Q97	Partner bids first.
HCP: 10	♣ A108764	

Board: 176	♠ A42	The opponents are silent.
Dealer: N	♥ AQJ8	
Vul: None	♦ K5	You bid first.
HCP: 18	♣ A1063	

Board: 177	♠ KJ65	The opponents are silent.
Dealer: S	♥ Q974	
Vul: Both	♦ A104	Partner bids first.
HCP: 15	♣ KQ	

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

Board: 173	North:	South:	West	North	East	South
Dealer: S	♠ Q54	♠ A987				1♦
Vul: NS	♥ A74	♥ K98				
North HCP: 9	♦ Q53	♦ AK1097	Pass	1NT	Pass	2♦
South HCP: 14	♣ J874	♣ 6	AP			
Contract: 2♦ S						

Board: 174	North:	South:	West	North	East	South
Dealer: N	♠ K3	♠ QJ84				
Vul: EW	♥ AJ2	♥ 863		1♦	Pass	1♠
North HCP: 14	♦ A1075	♦ Q83	Pass	1NT	AP	
South HCP: 9	♣ Q654	♣ A109				
Contract: 1N N						

Board: 175	North:	South:	West	North	East	South
Dealer: S	♠ J4	♠ KQ32				
Vul: Both	♥ K8	♥ QJ	Pass	2♣ ¹	Pass	3NT
North HCP: 10	♦ Q97	♦ KJ4	Pass	4♣	Pass	4♦ ²
South HCP: 18	♣ A108764	♣ KQJ3	Pass	4♥ ³	Pass	4♠ ⁴
Contract: 5♣ S			Pass	5♣	AP	

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

Board: 176	North:	South:	West	North	East	South
Dealer: N	♠ A42	♠ K103				
Vul: None	♥ AQJ8	♥ 643		1♣	Pass	1♦
North HCP: 18	♦ K5	♦ AQ86	Pass	2NT	Pass	3NT
South HCP: 12	♣ A1063	♣ K84	AP			
Contract: 3N N						

Board: 177	North:	South:	West	North	East	South
Dealer: S	♠ KJ65	♠ A4				
Vul: Both	♥ Q974	♥ J5				1♦
North HCP: 15	♦ A104	♦ K9853	Pass	1♥	Pass	2♣
South HCP: 13	♣ KQ	♣ AJ106	Pass	3NT	AP	
Contract: 3N N						

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 173	♠ A987	The opponents are silent.
Dealer: S	♥ K98	
Vul: NS	♦ AK1097	You bid first.
HCP: 14	♣ 6	

Board: 174	♠ QJ84	The opponents are silent.
Dealer: N	♥ 863	
Vul: EW	♦ Q83	Partner bids first.
HCP: 9	♣ A109	

Board: 175	♠ KQ32	The opponents are silent.
Dealer: S	♥ QJ	
Vul: Both	♦ KJ4	You bid first.
HCP: 18	♣ KQJ3	

Board: 176	♠ K103	The opponents are silent.
Dealer: N	♥ 643	
Vul: None	♦ AQ86	Partner bids first.
HCP: 12	♣ K84	

Board: 177	♠ A4	The opponents are silent.
Dealer: S	♥ J5	
Vul: Both	♦ K9853	You bid first.
HCP: 13	♣ AJ106	

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

Board: 173	North:	South:	West	North	East	South
Dealer: S	♠ Q54	♠ A987				1♦
Vul: NS	♥ A74	♥ K98				
North HCP: 9	♦ Q53	♦ AK1097	Pass	1NT	Pass	2♦
South HCP: 14	♣ J874	♣ 6	AP			
Contract: 2♦ S						

Board: 174	North:	South:	West	North	East	South
Dealer: N	♠ K3	♠ QJ84				
Vul: EW	♥ AJ2	♥ 863		1♦	Pass	1♠
North HCP: 14	♦ A1075	♦ Q83	Pass	1NT	AP	
South HCP: 9	♣ Q654	♣ A109				
Contract: 1N N						

Board: 175	North:	South:	West	North	East	South
Dealer: S	♠ J4	♠ KQ32				
Vul: Both	♥ K8	♥ QJ	Pass	2♣ ¹	Pass	3NT
North HCP: 10	♦ Q97	♦ KJ4	Pass	4♣	Pass	4♦ ²
South HCP: 18	♣ A108764	♣ KQJ3	Pass	4♥ ³	Pass	4♠ ⁴
Contract: 5♣ S			Pass	5♣	AP	

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

Board: 176	North:	South:	West	North	East	South
Dealer: N	♠ A42	♠ K103				
Vul: None	♥ AQJ8	♥ 643		1♣	Pass	1♦
North HCP: 18	♦ K5	♦ AQ86	Pass	2NT	Pass	3NT
South HCP: 12	♣ A1063	♣ K84	AP			
Contract: 3N N						

Board: 177	North:	South:	West	North	East	South
Dealer: S	♠ KJ65	♠ A4				
Vul: Both	♥ Q974	♥ J5				1♦
North HCP: 15	♦ A104	♦ K9853	Pass	1♥	Pass	2♣
South HCP: 13	♣ KQ	♣ AJ106	Pass	3NT	AP	
Contract: 3N N						

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 178	♠ A965	The opponents are silent.
Dealer: N	♥ QJ65	
Vul: None	♦ Q	You bid first.
HCP: 12	♣ QJ64	

Board: 179	♠ 9	The opponents are silent.
Dealer: S	♥ AKJ	
Vul: EW	♦ AKJ92	Partner bids first.
HCP: 20	♣ A1094	

Board: 180	♠ A3	The opponents are silent.
Dealer: N	♥ 10976	
Vul: None	♦ J6	You bid first.
HCP: 12	♣ AK954	

Board: 181	♠ 973	The opponents are silent.
Dealer: S	♥ K9	
Vul: NS	♦ KJ96	Partner bids first.
HCP: 11	♣ A854	

Board: 182	♠ KQ96	The opponents are silent.
Dealer: N	♥ Q974	
Vul: EW	♦ K53	You bid first.
HCP: 12	♣ Q7	

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

Board: 178
 Dealer: N
 Vul: None
 North HCP: 12
 South HCP: 11
 Contract: 3♣ N

North:
 ♠ A965
 ♥ QJ65
 ♦ Q
 ♣ QJ64

South:
 ♠ K42
 ♥ A3
 ♦ J1094
 ♣ K985

West	North	East	South
	1♣	Pass	1♦
Pass	1♥	Pass	1♠ ¹
Pass	2♣	Pass	3♣
AP			
1. Fourth suit			

Board: 179
 Dealer: S
 Vul: EW
 North HCP: 20
 South HCP: 12
 Contract: 6♦ S

North:
 ♠ 9
 ♥ AKJ
 ♦ AKJ92
 ♣ A1094

South:
 ♠ KQJ4
 ♥ Q763
 ♦ Q106
 ♣ Q3

West	North	East	South
			1♦
Pass	2♦ ¹	Pass	2NT
Pass	4♦	Pass	4♠ ²
Pass	4NT ³	Pass	5♣ ⁴
Pass	6♦	AP	
1. Inverted minors			
2. Cue bid, a ♠ stopper			
3. Blackwood 0314, for ♦			
4. A=0/5 or 3/5			

Board: 180
 Dealer: N
 Vul: None
 North HCP: 12
 South HCP: 12
 Contract: 2N S

North:
 ♠ A3
 ♥ 10976
 ♦ J6
 ♣ AK954

South:
 ♠ K964
 ♥ J8
 ♦ AQ98
 ♣ Q106

West	North	East	South
	1♣	Pass	1♦
Pass	1♥	Pass	1♠ ¹
Pass	2♣	Pass	2NT
AP			
1. Fourth suit			

Board: 181
 Dealer: S
 Vul: NS
 North HCP: 11
 South HCP: 13
 Contract: 2♣ S

North:
 ♠ 973
 ♥ K9
 ♦ KJ96
 ♣ A854

South:
 ♠ AQ54
 ♥ A73
 ♦ Q7
 ♣ J963

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

Board: 182

Dealer: N

Vul: EW

North HCP: 12

South HCP: 22

Contract: 6♥ S

North:

♠ KQ96

♥ Q974

♦ K53

♣ Q7

South:

♠ A7

♥ A852

♦ AQJ8

♣ AK10

West	North	East	South
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	1♦	Pass	1♥
--	----	------	----

Pass	2♥	Pass	4NT ¹
------	----	------	------------------

Pass	5♣ ²	Pass	6♥
------	-----------------	------	----

AP

1. Blackwood 0314, for ♥

2. A=0/5 or 3/5

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 178	♠ K42	The opponents are silent.
Dealer: N	♥ A3	
Vul: None	♦ J1094	Partner bids first.
HCP: 11	♣ K985	

Board: 179	♠ KQJ4	The opponents are silent.
Dealer: S	♥ Q763	
Vul: EW	♦ Q106	You bid first.
HCP: 12	♣ Q3	

Board: 180	♠ K964	The opponents are silent.
Dealer: N	♥ J8	
Vul: None	♦ AQ98	Partner bids first.
HCP: 12	♣ Q106	

Board: 181	♠ AQ54	The opponents are silent.
Dealer: S	♥ A73	
Vul: NS	♦ Q7	You bid first.
HCP: 13	♣ J963	

Board: 182	♠ A7	The opponents are silent.
Dealer: N	♥ A852	
Vul: EW	♦ AQJ8	Partner bids first.
HCP: 22	♣ AK10	

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

Board: 178
 Dealer: N
 Vul: None
 North HCP: 12
 South HCP: 11
 Contract: 3♣ N

North:
 ♠ A965
 ♥ QJ65
 ♦ Q
 ♣ QJ64

South:
 ♠ K42
 ♥ A3
 ♦ J1094
 ♣ K985

West	North	East	South
	1♣	Pass	1♦
Pass	1♥	Pass	1♠ ¹
Pass	2♣	Pass	3♣
AP			
1. Fourth suit			

Board: 179
 Dealer: S
 Vul: EW
 North HCP: 20
 South HCP: 12
 Contract: 6♦ S

North:
 ♠ 9
 ♥ AKJ
 ♦ AKJ92
 ♣ A1094

South:
 ♠ KQJ4
 ♥ Q763
 ♦ Q106
 ♣ Q3

West	North	East	South
			1♦
Pass	2♦ ¹	Pass	2NT
Pass	4♦	Pass	4♠ ²
Pass	4NT ³	Pass	5♣ ⁴
Pass	6♦	AP	
1. Inverted minors			
2. Cue bid, a ♠ stopper			
3. Blackwood 0314, for ♦			
4. A=0/5 or 3/5			

Board: 180
 Dealer: N
 Vul: None
 North HCP: 12
 South HCP: 12
 Contract: 2N S

North:
 ♠ A3
 ♥ 10976
 ♦ J6
 ♣ AK954

South:
 ♠ K964
 ♥ J8
 ♦ AQ98
 ♣ Q106

West	North	East	South
	1♣	Pass	1♦
Pass	1♥	Pass	1♠ ¹
Pass	2♣	Pass	2NT
AP			
1. Fourth suit			

Board: 181
 Dealer: S
 Vul: NS
 North HCP: 11
 South HCP: 13
 Contract: 2♣ S

North:
 ♠ 973
 ♥ K9
 ♦ KJ96
 ♣ A854

South:
 ♠ AQ54
 ♥ A73
 ♦ Q7
 ♣ J963

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

Board: 182

Dealer: N

Vul: EW

North HCP: 12

South HCP: 22

Contract: 6♥ S

North:

♠ KQ96

♥ Q974

♦ K53

♣ Q7

South:

♠ A7

♥ A852

♦ AQJ8

♣ AK10

West	North	East	South
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	1♦	Pass	1♥
--	----	------	----

Pass	2♥	Pass	4NT ¹
------	----	------	------------------

Pass	5♣ ²	Pass	6♥
------	-----------------	------	----

AP

1. Blackwood 0314, for ♥

2. A=0/5 or 3/5

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 183	♠ Q84	The opponents are silent.
Dealer: S	♥ AQ	
Vul: Both	♦ K10654	Partner bids first.
HCP: 12	♣ J93	

Board: 184	♠ A973	The opponents are silent.
Dealer: N	♥ A985	
Vul: EW	♦ 9	You bid first.
HCP: 15	♣ AK106	

Board: 185	♠ AQ108	The opponents are silent.
Dealer: S	♥ A84	
Vul: Both	♦ J6	Partner bids first.
HCP: 18	♣ AQJ6	

Board: 186	♠ AK94	The opponents are silent.
Dealer: N	♥ J9	
Vul: None	♦ Q3	You bid first.
HCP: 14	♣ A9865	

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

Board: 183
 Dealer: S
 Vul: Both
 North HCP: 12
 South HCP: 12
 Contract: 3N S

North:
 ♠ Q84
 ♥ AQ
 ♦ K10654
 ♣ J93

South:
 ♠ 7632
 ♥ J74
 ♦ A8
 ♣ AK64

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

Board: 184
 Dealer: N
 Vul: EW
 North HCP: 15
 South HCP: 14
 Contract: 3N S

North:
 ♠ A973
 ♥ A985
 ♦ 9
 ♣ AK106

South:
 ♠ KQJ6
 ♥ 104
 ♦ KQJ4
 ♣ Q87

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

Board: 185
 Dealer: S
 Vul: Both
 North HCP: 18
 South HCP: 12
 Contract: 3N S

North:
 ♠ AQ108
 ♥ A84
 ♦ J6
 ♣ AQJ6

South:
 ♠ K65
 ♥ K72
 ♦ K953
 ♣ K74

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

Board: 186
 Dealer: N
 Vul: None
 North HCP: 14
 South HCP: 12
 Contract: 3N S

North:
 ♠ AK94
 ♥ J9
 ♦ Q3
 ♣ A9865

South:
 ♠ J10
 ♥ K104
 ♦ A875
 ♣ KJ104

West	North	East	South
			2♣ ¹
	1♣	Pass	2♣ ¹
Pass	2♠	Pass	3NT
AP			
1. Inverted minors			

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Leveled

Board: 183	♠ 7632	The opponents are silent.
Dealer: S	♥ J74	
Vul: Both	♦ A8	You bid first.
HCP: 12	♣ AK64	

Board: 184	♠ KQJ6	The opponents are silent.
Dealer: N	♥ 104	
Vul: EW	♦ KQJ4	Partner bids first.
HCP: 14	♣ Q87	

Board: 185	♠ K65	The opponents are silent.
Dealer: S	♥ K72	
Vul: Both	♦ K953	You bid first.
HCP: 12	♣ K74	

Board: 186	♠ J10	The opponents are silent.
Dealer: N	♥ K104	
Vul: None	♦ A875	Partner bids first.
HCP: 12	♣ KJ104	

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

Board: 183
 Dealer: S
 Vul: Both
 North HCP: 12
 South HCP: 12
 Contract: 3N S

North:
 ♠ Q84
 ♥ AQ
 ♦ K10654
 ♣ J93

South:
 ♠ 7632
 ♥ J74
 ♦ A8
 ♣ AK64

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

Board: 184
 Dealer: N
 Vul: EW
 North HCP: 15
 South HCP: 14
 Contract: 3N S

North:
 ♠ A973
 ♥ A985
 ♦ 9
 ♣ AK106

South:
 ♠ KQJ6
 ♥ 104
 ♦ KQJ4
 ♣ Q87

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

Board: 185
 Dealer: S
 Vul: Both
 North HCP: 18
 South HCP: 12
 Contract: 3N S

North:
 ♠ AQ108
 ♥ A84
 ♦ J6
 ♣ AQJ6

South:
 ♠ K65
 ♥ K72
 ♦ K953
 ♣ K74

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

Board: 186
 Dealer: N
 Vul: None
 North HCP: 14
 South HCP: 12
 Contract: 3N S

North:
 ♠ AK94
 ♥ J9
 ♦ Q3
 ♣ A9865

South:
 ♠ J10
 ♥ K104
 ♦ A875
 ♣ KJ104

West	North	East	South
			2♣ ¹
	1♣	Pass	2♣ ¹
Pass	2♠	Pass	3NT
AP			
1. Inverted minors			

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 187	♠ A6	The opponents are silent.
Dealer: S	♥ 95	
Vul: EW	♦ A9532	Partner bids first.
HCP: 12	♣ A743	

Board: 188	♠ AK72	The opponents are silent.
Dealer: N	♥ Q872	
Vul: Both	♦ 6	You bid first.
HCP: 14	♣ KQ107	

Board: 189	♠ A92	The opponents are silent.
Dealer: S	♥ 2	
Vul: None	♦ Q10932	Partner bids first.
HCP: 10	♣ A953	

Board: 190	♠ K865	The opponents are silent.
Dealer: N	♥ 986	
Vul: NS	♦ A85	You bid first.
HCP: 14	♣ AK3	

Board: 191	♠ A52	The opponents are silent.
Dealer: S	♥ 432	
Vul: Both	♦ Q96	Partner bids first.
HCP: 6	♣ 10876	

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

Board: 187
Dealer: S
Vul: EW
North HCP: 12
South HCP: 18
Contract: 6N S

North:
♠ A6
♥ 95
♦ A9532
♣ A743

South:
♠ KQ87
♥ AQ4
♦ KJ104
♣ QJ

West	North	East	South
			1♦
Pass	2♦ ¹	Pass	3NT
Pass	4♦	Pass	4♥ ²
Pass	4NT ³	Pass	5♥ ⁴
Pass	6NT	AP	

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

Board: 188
Dealer: N
Vul: Both
North HCP: 14
South HCP: 11
Contract: 4♥ N

North:
♠ AK72
♥ Q872
♦ 6
♣ KQ107

South:
♠ J96
♥ AKJ3
♦ Q843
♣ 43

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

Board: 189
Dealer: S
Vul: None
North HCP: 10
South HCP: 13
Contract: 4♥ N

North:
♠ A92
♥ 2
♦ Q10932
♣ A953

South:
♠ KJ
♥ AJ1094
♦ KJ8764
♣ —

West	North	East	South
			1♦
Pass	2♦ ¹	Pass	4♣ ²
Pass	4♥ ³	AP	

1. Inverted minors
2. Splinter
3. Cue bid, a ♥ stopper

Board: 190
Dealer: N
Vul: NS
North HCP: 14
South HCP: 11
Contract: 3N S

North:
♠ K865
♥ 986
♦ A85
♣ AK3

South:
♠ J104
♥ KQ52
♦ KJ4
♣ J105

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

Board: 191

Dealer: S

Vul: Both

North HCP: 6

South HCP: 18

Contract: 3N N

North:

♠ A52

♥ 432

♦ Q96

♣ 10876

South:

♠ K64

♥ KQJ

♦ A73

♣ KQ94

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

			1♣
--	--	--	----

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

Pass	3♣	Pass	3NT
------	----	------	-----

AP

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 187	♠ KQ87	The opponents are silent.
Dealer: S	♥ AQ4	
Vul: EW	♦ KJ104	You bid first.
HCP: 18	♣ QJ	

Board: 188	♠ J96	The opponents are silent.
Dealer: N	♥ AKJ3	
Vul: Both	♦ Q843	Partner bids first.
HCP: 11	♣ 43	

Board: 189	♠ KJ	The opponents are silent.
Dealer: S	♥ AJ1094	
Vul: None	♦ KJ8764	You bid first.
HCP: 13	♣ —	

Board: 190	♠ J104	The opponents are silent.
Dealer: N	♥ KQ52	
Vul: NS	♦ KJ4	Partner bids first.
HCP: 11	♣ J105	

Board: 191	♠ K64	The opponents are silent.
Dealer: S	♥ KQJ	
Vul: Both	♦ A73	You bid first.
HCP: 18	♣ KQ94	

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

Board: 187
Dealer: S
Vul: EW
North HCP: 12
South HCP: 18
Contract: 6N S

North:
♠ A6
♥ 95
♦ A9532
♣ A743

South:
♠ KQ87
♥ AQ4
♦ KJ104
♣ QJ

West	North	East	South
			1♦
Pass	2♦ ¹	Pass	3NT
Pass	4♦	Pass	4♥ ²
Pass	4NT ³	Pass	5♥ ⁴
Pass	6NT	AP	

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

Board: 188
Dealer: N
Vul: Both
North HCP: 14
South HCP: 11
Contract: 4♥ N

North:
♠ AK72
♥ Q872
♦ 6
♣ KQ107

South:
♠ J96
♥ AKJ3
♦ Q843
♣ 43

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

Board: 189
Dealer: S
Vul: None
North HCP: 10
South HCP: 13
Contract: 4♥ N

North:
♠ A92
♥ 2
♦ Q10932
♣ A953

South:
♠ KJ
♥ AJ1094
♦ KJ8764
♣ —

West	North	East	South
			1♦
Pass	2♦ ¹	Pass	4♣ ²
Pass	4♥ ³	AP	

1. Inverted minors
2. Splinter
3. Cue bid, a ♥ stopper

Board: 190
Dealer: N
Vul: NS
North HCP: 14
South HCP: 11
Contract: 3N S

North:
♠ K865
♥ 986
♦ A85
♣ AK3

South:
♠ J104
♥ KQ52
♦ KJ4
♣ J105

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

Board: 191

Dealer: S

Vul: Both

North HCP: 6

South HCP: 18

Contract: 3N N

North:

♠ A52

♥ 432

♦ Q96

♣ 10876

South:

♠ K64

♥ KQJ

♦ A73

♣ KQ94

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

			1♣
--	--	--	----

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

Pass	3♣	Pass	3NT
------	----	------	-----

AP

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 192	♠ QJ93	The opponents are silent.
Dealer: N	♥ AKJ9	
Vul: None	♦ J93	You bid first.
HCP: 12	♣ 107	

Board: 193	♠ Q862	The opponents are silent.
Dealer: S	♥ 83	
Vul: NS	♦ KQ65	Partner bids first.
HCP: 8	♣ J83	

Board: 194	♠ J1075	The opponents are silent.
Dealer: N	♥ KQ10	
Vul: EW	♦ KJ5	You bid first.
HCP: 13	♣ K86	

Board: 195	♠ Q107	The opponents are silent.
Dealer: S	♥ AQ	
Vul: EW	♦ AQ9642	Partner bids first.
HCP: 14	♣ 54	

Board: 196	♠ KJ72	The opponents are silent.
Dealer: N	♥ K1083	
Vul: NS	♦ J94	You bid first.
HCP: 13	♣ AJ	

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

Board: 192
Dealer: N
Vul: None
North HCP: 12
South HCP: 20
Contract: 6♦ N

North:
♠ QJ93
♥ AKJ9
♦ J93
♣ 107

South:
♠ AK6
♥ 3
♦ AQ1086
♣ AK65

West	North	East	South
	1♦	Pass	2♦ ¹
Pass	2NT	Pass	4♦
Pass	4♥ ²	Pass	4NT ³
Pass	5♦ ⁴	Pass	6♦
AP			

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

Board: 193
Dealer: S
Vul: NS
North HCP: 8
South HCP: 19
Contract: 4♠ N

North:
♠ Q862
♥ 83
♦ KQ65
♣ J83

South:
♠ A953
♥ KJ4
♦ A7
♣ AK109

West	North	East	South
			1♣
Pass	1♦	Pass	2NT
Pass	3♠	Pass	4♠
AP			

Board: 194
Dealer: N
Vul: EW
North HCP: 13
South HCP: 17
Contract: 4♠ S

North:
♠ J1075
♥ KQ10
♦ KJ5
♣ K86

South:
♠ AQ43
♥ A54
♦ A6
♣ QJ97

West	North	East	South
	1♣	Pass	1♠
Pass	2♠	Pass	4♥ ¹
Pass	4♠	AP	

1. Cue bid, a ♥ stopper

Board: 195
Dealer: S
Vul: EW
North HCP: 14
South HCP: 12
Contract: 3N S

North:
♠ Q107
♥ AQ
♦ AQ9642
♣ 54

South:
♠ K4
♥ 8743
♦ KJ75
♣ KQ10

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

1. Inverted minors

Board: 196

Dealer: N

Vul: NS

North HCP: 13

South HCP: 14

Contract: 5♦ N

North:

♠ KJ72

♥ K1083

♦ J94

♣ AJ

South:

♠ A64

♥ J

♦ AQ10865

♣ K52

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

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

Pass	2♥	Pass	4NT ²
------	----	------	------------------

Pass	5♦ ³	AP	
------	-----------------	----	--

1. Inverted minors

2. Blackwood 0314, for ♦

3. A=1/5 or 4/5

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 192	♠ AK6	The opponents are silent.
Dealer: N	♥ 3	
Vul: None	♦ AQ1086	Partner bids first.
HCP: 20	♣ AK65	

Board: 193	♠ A953	The opponents are silent.
Dealer: S	♥ KJ4	
Vul: NS	♦ A7	You bid first.
HCP: 19	♣ AK109	

Board: 194	♠ AQ43	The opponents are silent.
Dealer: N	♥ A54	
Vul: EW	♦ A6	Partner bids first.
HCP: 17	♣ QJ97	

Board: 195	♠ K4	The opponents are silent.
Dealer: S	♥ 8743	
Vul: EW	♦ KJ75	You bid first.
HCP: 12	♣ KQ10	

Board: 196	♠ A64	The opponents are silent.
Dealer: N	♥ J	
Vul: NS	♦ AQ10865	Partner bids first.
HCP: 14	♣ K52	

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

Board: 192
Dealer: N
Vul: None
North HCP: 12
South HCP: 20
Contract: 6♦ N

North:
♠ QJ93
♥ AKJ9
♦ J93
♣ 107

South:
♠ AK6
♥ 3
♦ AQ1086
♣ AK65

West	North	East	South
	1♦	Pass	2♦ ¹
Pass	2NT	Pass	4♦
Pass	4♥ ²	Pass	4NT ³
Pass	5♦ ⁴	Pass	6♦
AP			

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

Board: 193
Dealer: S
Vul: NS
North HCP: 8
South HCP: 19
Contract: 4♠ N

North:
♠ Q862
♥ 83
♦ KQ65
♣ J83

South:
♠ A953
♥ KJ4
♦ A7
♣ AK109

West	North	East	South
			1♣
Pass	1♦	Pass	2NT
Pass	3♠	Pass	4♠
AP			

Board: 194
Dealer: N
Vul: EW
North HCP: 13
South HCP: 17
Contract: 4♠ S

North:
♠ J1075
♥ KQ10
♦ KJ5
♣ K86

South:
♠ AQ43
♥ A54
♦ A6
♣ QJ97

West	North	East	South
	1♣	Pass	1♠
Pass	2♠	Pass	4♥ ¹
Pass	4♠	AP	

1. Cue bid, a ♥ stopper

Board: 195
Dealer: S
Vul: EW
North HCP: 14
South HCP: 12
Contract: 3N S

North:
♠ Q107
♥ AQ
♦ AQ9642
♣ 54

South:
♠ K4
♥ 8743
♦ KJ75
♣ KQ10

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

1. Inverted minors

Board: 196
Dealer: N
Vul: NS
North HCP: 13
South HCP: 14
Contract: 5♦ N

North:
♠ KJ72
♥ K1083
♦ J94
♣ AJ

South:
♠ A64
♥ J
♦ AQ10865
♣ K52

West	North	East	South
	1♦	Pass	2♦ ¹
Pass	2♥	Pass	4NT ²
Pass	5♦ ³	AP	

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

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 197	♠ KJ	The opponents are silent.
Dealer: S	♥ J8	
Vul: Both	♦ KJ654	Partner bids first.
HCP: 13	♣ A642	

Board: 198	♠ AK32	The opponents are silent.
Dealer: N	♥ 7	
Vul: None	♦ AKQJ8	You bid first.
HCP: 17	♣ 1043	

Board: 199	♠ KJ105	The opponents are silent.
Dealer: S	♥ AK96	
Vul: EW	♦ KJ5	Partner bids first.
HCP: 15	♣ 109	

Board: 200	♠ AJ76	The opponents are silent.
Dealer: N	♥ 1082	
Vul: None	♦ 10	You bid first.
HCP: 12	♣ AK854	

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

Board: 197	North:	South:	West	North	East	South
Dealer: S	♠ KJ	♠ A65				1♦
Vul: Both	♥ J8	♥ K943	Pass	2♦ ¹	Pass	2♥
North HCP: 13	♦ KJ654	♦ AQ98	Pass	3NT	AP	
South HCP: 14	♣ A642	♣ J7				
Contract: 3N N			1. Inverted minors			

Board: 198	North:	South:	West	North	East	South
Dealer: N	♠ AK32	♠ QJ9		1♦	Pass	1♥
Vul: None	♥ 7	♥ QJ53	Pass	1♠	Pass	1NT
North HCP: 17	♦ AKQJ8	♦ 764	Pass	2NT	Pass	3NT
South HCP: 11	♣ 1043	♣ AJ6	AP			
Contract: 3N S						

Board: 199	North:	South:	West	North	East	South
Dealer: S	♠ KJ105	♠ A742				1♣
Vul: EW	♥ AK96	♥ 875	Pass	1♥	Pass	1♠
North HCP: 15	♦ KJ5	♦ Q	Pass	2♦ ¹	Pass	2♥
South HCP: 15	♣ 109	♣ AKQ84	Pass	3♠	Pass	4♣ ²
Contract: 5♠ S			Pass	4♦ ³	Pass	4NT ⁴
			Pass	5♥ ⁵	Pass	5♠
			AP			
			1. Fourth suit			
			2. Cue bid, a ♣ stopper			
			3. Cue bid, a ♦ stopper			
			4. Blackwood 0314, for ♠			
			5. A=2/5 or 5/5, Q(S)=0			

Board: 200	North:	South:	West	North	East	South
Dealer: N	♠ AJ76	♠ KQ93		1♣	Pass	1♦
Vul: None	♥ 1082	♥ AJ7	Pass	1♠	Pass	2♥ ¹
North HCP: 12	♦ 10	♦ A765	Pass	3♣	Pass	4♠
South HCP: 15	♣ AK854	♣ J10	AP			
Contract: 4♠ N			1. Fourth suit			

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 197	♠ A65	The opponents are silent.
Dealer: S	♥ K943	
Vul: Both	♦ AQ98	You bid first.
HCP: 14	♣ J7	

Board: 198	♠ QJ9	The opponents are silent.
Dealer: N	♥ QJ53	
Vul: None	♦ 764	Partner bids first.
HCP: 11	♣ AJ6	

Board: 199	♠ A742	The opponents are silent.
Dealer: S	♥ 875	
Vul: EW	♦ Q	You bid first.
HCP: 15	♣ AKQ84	

Board: 200	♠ KQ93	The opponents are silent.
Dealer: N	♥ AJ7	
Vul: None	♦ A765	Partner bids first.
HCP: 15	♣ J10	

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

Board: 197	North:	South:	West	North	East	South
Dealer: S	♠ KJ	♠ A65				1♦
Vul: Both	♥ J8	♥ K943	Pass	2♦ ¹	Pass	2♥
North HCP: 13	♦ KJ654	♦ AQ98	Pass	3NT	AP	
South HCP: 14	♣ A642	♣ J7				
Contract: 3N N						

1. Inverted minors

Board: 198	North:	South:	West	North	East	South
Dealer: N	♠ AK32	♠ QJ9		1♦	Pass	1♥
Vul: None	♥ 7	♥ QJ53	Pass	1♠	Pass	1NT
North HCP: 17	♦ AKQJ8	♦ 764	Pass	2NT	Pass	3NT
South HCP: 11	♣ 1043	♣ AJ6	AP			
Contract: 3N S						

Board: 199	North:	South:	West	North	East	South
Dealer: S	♠ KJ105	♠ A742				1♣
Vul: EW	♥ AK96	♥ 875	Pass	1♥	Pass	1♠
North HCP: 15	♦ KJ5	♦ Q	Pass	2♦ ¹	Pass	2♥
South HCP: 15	♣ 109	♣ AKQ84	Pass	3♠	Pass	4♣ ²
Contract: 5♠ S			Pass	4♦ ³	Pass	4NT ⁴
			Pass	5♥ ⁵	Pass	5♠
			AP			

1. Fourth suit
2. Cue bid, a ♣ stopper
3. Cue bid, a ♦ stopper
4. Blackwood 0314, for ♠
5. A=2/5 or 5/5, Q(S)=0

Board: 200	North:	South:	West	North	East	South
Dealer: N	♠ AJ76	♠ KQ93		1♣	Pass	1♦
Vul: None	♥ 1082	♥ AJ7	Pass	1♠	Pass	2♥ ¹
North HCP: 12	♦ 10	♦ A765	Pass	3♣	Pass	4♠
South HCP: 15	♣ AK854	♣ J10	AP			
Contract: 4♠ N						

1. Fourth suit

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 201	♠ J962	The opponents are silent.
Dealer: S	♥ K654	
Vul: NS	♦ Q7	Partner bids first.
HCP: 11	♣ KQ6	

Board: 202	♠ Q1082	The opponents are silent.
Dealer: N	♥ AKQ7	
Vul: Both	♦ J3	You bid first.
HCP: 12	♣ 974	

Board: 203	♠ 9	The opponents are silent.
Dealer: S	♥ AKQ	
Vul: None	♦ KJ762	Partner bids first.
HCP: 13	♣ 9852	

Board: 204	♠ AQ10	The opponents are silent.
Dealer: N	♥ AJ52	
Vul: NS	♦ AK109	You bid first.
HCP: 18	♣ 84	

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

Board: 201	North:	South:	West	North	East	South
Dealer: S	♠ J962	♠ A108				1♦
Vul: NS	♥ K654	♥ 102	Pass	1♥	Pass	1NT
North HCP: 11	♦ Q7	♦ AK109	AP			
South HCP: 12	♣ KQ6	♣ J953				
Contract: 1N S						

Board: 202	North:	South:	West	North	East	South
Dealer: N	♠ Q1082	♠ AK		1♣	Pass	2♣ ¹
Vul: Both	♥ AKQ7	♥ J65	Pass	2NT	Pass	3NT
North HCP: 12	♦ J3	♦ AQ107	AP			
South HCP: 16	♣ 974	♣ Q1085				
Contract: 3N N						

1. Inverted minors

Board: 203	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ AQ32				1♦
Vul: None	♥ AKQ	♥ 10	Pass	2♦ ¹	Pass	3♥ ²
North HCP: 13	♦ KJ762	♦ AQ10984	Pass	4NT ³	Pass	5♠ ⁴
South HCP: 16	♣ 9852	♣ KJ	Pass	6♦	AP	
Contract: 6♦ S						

1. Inverted minors
2. shortness
3. Blackwood 0314, for ♦
4. A=2/5 or 5/5, Q(D)=1

Board: 204	North:	South:	West	North	East	South
Dealer: N	♠ AQ10	♠ J8				
Vul: NS	♥ AJ52	♥ KQ107		1♦	Pass	1♥
North HCP: 18	♦ AK109	♦ J73	Pass	4♥	AP	
South HCP: 13	♣ 84	♣ AQ95				
Contract: 4♥ S						

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Leveled

Board: 201	♠ A108	The opponents are silent.
Dealer: S	♥ 102	
Vul: NS	♦ AK109	You bid first.
HCP: 12	♣ J953	

Board: 202	♠ AK	The opponents are silent.
Dealer: N	♥ J65	
Vul: Both	♦ AQ107	Partner bids first.
HCP: 16	♣ Q1085	

Board: 203	♠ AQ32	The opponents are silent.
Dealer: S	♥ 10	
Vul: None	♦ AQ10984	You bid first.
HCP: 16	♣ KJ	

Board: 204	♠ J8	The opponents are silent.
Dealer: N	♥ KQ107	
Vul: NS	♦ J73	Partner bids first.
HCP: 13	♣ AQ95	

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

Board: 201	North:	South:	West	North	East	South
Dealer: S	♠ J962	♠ A108				1♦
Vul: NS	♥ K654	♥ 102	Pass	1♥	Pass	1NT
North HCP: 11	♦ Q7	♦ AK109	AP			
South HCP: 12	♣ KQ6	♣ J953				
Contract: 1N S						

Board: 202	North:	South:	West	North	East	South
Dealer: N	♠ Q1082	♠ AK		1♣	Pass	2♣ ¹
Vul: Both	♥ AKQ7	♥ J65	Pass	2NT	Pass	3NT
North HCP: 12	♦ J3	♦ AQ107	AP			
South HCP: 16	♣ 974	♣ Q1085				
Contract: 3N N						

1. Inverted minors

Board: 203	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ AQ32				1♦
Vul: None	♥ AKQ	♥ 10	Pass	2♦ ¹	Pass	3♥ ²
North HCP: 13	♦ KJ762	♦ AQ10984	Pass	4NT ³	Pass	5♠ ⁴
South HCP: 16	♣ 9852	♣ KJ	Pass	6♦	AP	
Contract: 6♦ S						

1. Inverted minors
2. shortness
3. Blackwood 0314, for ♦
4. A=2/5 or 5/5, Q(D)=1

Board: 204	North:	South:	West	North	East	South
Dealer: N	♠ AQ10	♠ J8				
Vul: NS	♥ AJ52	♥ KQ107		1♦	Pass	1♥
North HCP: 18	♦ AK109	♦ J73	Pass	4♥	AP	
South HCP: 13	♣ 84	♣ AQ95				
Contract: 4♥ S						

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 205	♠ A1076	The opponents are silent.
Dealer: S	♥ KJ7	
Vul: None	♦ KJ7	Partner bids first.
HCP: 18	♣ AQ9	

Board: 206	♠ KQ94	The opponents are silent.
Dealer: N	♥ K102	
Vul: EW	♦ 109	You bid first.
HCP: 12	♣ KJ87	

Board: 207	♠ 8	The opponents are silent.
Dealer: S	♥ Q83	
Vul: Both	♦ KJ1085	Partner bids first.
HCP: 10	♣ A1086	

Board: 208	♠ K984	The opponents are silent.
Dealer: N	♥ 853	
Vul: NS	♦ KQ85	You bid first.
HCP: 12	♣ A9	

Board: 209	♠ 32	The opponents are silent.
Dealer: S	♥ AQ	
Vul: EW	♦ AJ965	Partner bids first.
HCP: 13	♣ Q1096	

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

Board: 205			West	North	East	South
Dealer: S	North:	South:				1♦
Vul: None	♠ A1076	♠ KQ53	Pass	1♠	Pass	3♠
North HCP: 18	♥ KJ7	♥ A652	Pass	4NT ¹	Pass	5♣ ²
South HCP: 16	♦ KJ7	♦ A965	Pass	5♦	Pass	6♣ ³
Contract: 7♠ N	♣ AQ9	♣ K	Pass	7♠	AP	
			1. Blackwood 0314, for ♠			
			2. A=0/5 or 3/5			
			3. ♠ queen and ♣ king			

Board: 206			West	North	East	South
Dealer: N	North:	South:				
Vul: EW	♠ KQ94	♠ 875		1♣	Pass	1♦
North HCP: 12	♥ K102	♥ A8	Pass	1♠	Pass	2♥ ¹
South HCP: 13	♦ 109	♦ AK863	Pass	3NT	AP	
Contract: 3N N	♣ KJ87	♣ Q64	1. Fourth suit			

Board: 207			West	North	East	South
Dealer: S	North:	South:				1♦
Vul: Both	♠ 8	♠ AKJ2				
North HCP: 10	♥ Q83	♥ KJ6	Pass	2♦ ¹	Pass	3NT
South HCP: 18	♦ KJ1085	♦ A432	AP			
Contract: 3N S	♣ A1086	♣ Q7	1. Inverted minors			

Board: 208			West	North	East	South
Dealer: N	North:	South:				
Vul: NS	♠ K984	♠ AJ10		1♦	Pass	1♥
North HCP: 12	♥ 853	♥ AJ96	Pass	1♠	Pass	2♣ ¹
South HCP: 14	♦ KQ85	♦ J63	Pass	2♥	Pass	3NT
Contract: 3N S	♣ A9	♣ K107	AP			
			1. Fourth suit			

Board: 209			West	North	East	South
Dealer: S	North:	South:				1♦
Vul: EW	♠ 32	♠ KQ76				
North HCP: 13	♥ AQ	♥ 95	Pass	2♦ ¹	Pass	2♠
South HCP: 14	♦ AJ965	♦ Q1072	Pass	3NT	AP	
Contract: 3N N	♣ Q1096	♣ AK8	1. Inverted minors			

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 205	♠ KQ53	The opponents are silent.
Dealer: S	♥ A652	
Vul: None	♦ A965	You bid first.
HCP: 16	♣ K	

Board: 206	♠ 875	The opponents are silent.
Dealer: N	♥ A8	
Vul: EW	♦ AK863	Partner bids first.
HCP: 13	♣ Q64	

Board: 207	♠ AKJ2	The opponents are silent.
Dealer: S	♥ KJ6	
Vul: Both	♦ A432	You bid first.
HCP: 18	♣ Q7	

Board: 208	♠ AJ10	The opponents are silent.
Dealer: N	♥ AJ96	
Vul: NS	♦ J63	Partner bids first.
HCP: 14	♣ K107	

Board: 209	♠ KQ76	The opponents are silent.
Dealer: S	♥ 95	
Vul: EW	♦ Q1072	You bid first.
HCP: 14	♣ AK8	

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

Board: 205			West	North	East	South
Dealer: S	North:	South:				1♦
Vul: None	♠ A1076	♠ KQ53	Pass	1♠	Pass	3♠
North HCP: 18	♥ KJ7	♥ A652	Pass	4NT ¹	Pass	5♣ ²
South HCP: 16	♦ KJ7	♦ A965	Pass	5♦	Pass	6♣ ³
Contract: 7♠ N	♣ AQ9	♣ K	Pass	7♠	AP	
			1. Blackwood 0314, for ♠			
			2. A=0/5 or 3/5			
			3. ♠ queen and ♣ king			

Board: 206			West	North	East	South
Dealer: N	North:	South:				
Vul: EW	♠ KQ94	♠ 875		1♣	Pass	1♦
North HCP: 12	♥ K102	♥ A8	Pass	1♠	Pass	2♥ ¹
South HCP: 13	♦ 109	♦ AK863	Pass	3NT	AP	
Contract: 3N N	♣ KJ87	♣ Q64	1. Fourth suit			

Board: 207			West	North	East	South
Dealer: S	North:	South:				1♦
Vul: Both	♠ 8	♠ AKJ2				
North HCP: 10	♥ Q83	♥ KJ6	Pass	2♦ ¹	Pass	3NT
South HCP: 18	♦ KJ1085	♦ A432	AP			
Contract: 3N S	♣ A1086	♣ Q7	1. Inverted minors			

Board: 208			West	North	East	South
Dealer: N	North:	South:				
Vul: NS	♠ K984	♠ AJ10		1♦	Pass	1♥
North HCP: 12	♥ 853	♥ AJ96	Pass	1♠	Pass	2♣ ¹
South HCP: 14	♦ KQ85	♦ J63	Pass	2♥	Pass	3NT
Contract: 3N S	♣ A9	♣ K107	AP			
			1. Fourth suit			

Board: 209			West	North	East	South
Dealer: S	North:	South:				1♦
Vul: EW	♠ 32	♠ KQ76				
North HCP: 13	♥ AQ	♥ 95	Pass	2♦ ¹	Pass	2♠
South HCP: 14	♦ AJ965	♦ Q1072	Pass	3NT	AP	
Contract: 3N N	♣ Q1096	♣ AK8	1. Inverted minors			

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 210	♠ A1062	The opponents are silent.
Dealer: N	♥ KQ6	
Vul: Both	♦ KJ93	You bid first.
HCP: 13	♣ 76	

Board: 211	♠ AKQ3	The opponents are silent.
Dealer: S	♥ 104	
Vul: None	♦ Q976	Partner bids first.
HCP: 11	♣ 753	

Board: 212	♠ J842	The opponents are silent.
Dealer: N	♥ K82	
Vul: EW	♦ AQ3	You bid first.
HCP: 12	♣ Q107	

Board: 213	♠ J105	The opponents are silent.
Dealer: S	♥ KQ95	
Vul: Both	♦ J54	Partner bids first.
HCP: 10	♣ K106	

Board: 214	♠ AK85	The opponents are silent.
Dealer: N	♥ 92	
Vul: None	♦ AQJ85	You bid first.
HCP: 18	♣ A3	

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

Board: 210
 Dealer: N
 Vul: Both
 North HCP: 13
 South HCP: 12
 Contract: 4♠ S

North:
 ♠ A1062
 ♥ KQ6
 ♦ KJ93
 ♣ 76

South:
 ♠ KJ54
 ♥ J83
 ♦ 65
 ♣ AK83

West	North	East	South
	1♦	Pass	1♠
Pass	2♠	Pass	3♣ ¹
Pass	3♠	Pass	4♠
AP			

1. Two way game tries

Board: 211
 Dealer: S
 Vul: None
 North HCP: 11
 South HCP: 13
 Contract: 1N S

North:
 ♠ AKQ3
 ♥ 104
 ♦ Q976
 ♣ 753

South:
 ♠ 987
 ♥ AKQ
 ♦ 854
 ♣ A1098

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

Board: 212
 Dealer: N
 Vul: EW
 North HCP: 12
 South HCP: 15
 Contract: 4♠ S

North:
 ♠ J842
 ♥ K82
 ♦ AQ3
 ♣ Q107

South:
 ♠ A763
 ♥ J5
 ♦ K109
 ♣ AK84

West	North	East	South
	1♣	Pass	1♠
Pass	2♠	Pass	4♣ ¹
Pass	4♦ ²	Pass	4♥ ³
Pass	4♠	AP	

1. Cue bid, a ♣ stopper
 2. Cue bid, a ♦ stopper
 3. Cue bid, surplus

Board: 213
 Dealer: S
 Vul: Both
 North HCP: 10
 South HCP: 17
 Contract: 3♣ S

North:
 ♠ J105
 ♥ KQ95
 ♦ J54
 ♣ K106

South:
 ♠ 762
 ♥ A2
 ♦ AQ
 ♣ AQJ753

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

Board: 214
 Dealer: N
 Vul: None
 North HCP: 18
 South HCP: 11
 Contract: 3N N

North:
 ♠ AK85
 ♥ 92
 ♦ AQJ85
 ♣ A3

South:
 ♠ 632
 ♥ AKJ5
 ♦ 974
 ♣ K109

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

1. Fourth suit

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 210	♠ KJ54	The opponents are silent.
Dealer: N	♥ J83	
Vul: Both	♦ 65	Partner bids first.
HCP: 12	♣ AK83	

Board: 211	♠ 987	The opponents are silent.
Dealer: S	♥ AKQ	
Vul: None	♦ 854	You bid first.
HCP: 13	♣ A1098	

Board: 212	♠ A763	The opponents are silent.
Dealer: N	♥ J5	
Vul: EW	♦ K109	Partner bids first.
HCP: 15	♣ AK84	

Board: 213	♠ 762	The opponents are silent.
Dealer: S	♥ A2	
Vul: Both	♦ AQ	You bid first.
HCP: 17	♣ AQJ753	

Board: 214	♠ 632	The opponents are silent.
Dealer: N	♥ AKJ5	
Vul: None	♦ 974	Partner bids first.
HCP: 11	♣ K109	

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

Board: 210
 Dealer: N
 Vul: Both
 North HCP: 13
 South HCP: 12
 Contract: 4♠ S

North:
 ♠ A1062
 ♥ KQ6
 ♦ KJ93
 ♣ 76

South:
 ♠ KJ54
 ♥ J83
 ♦ 65
 ♣ AK83

West	North	East	South
	1♦	Pass	1♠
Pass	2♠	Pass	3♣ ¹
Pass	3♠	Pass	4♠
AP			

1. Two way game tries

Board: 211
 Dealer: S
 Vul: None
 North HCP: 11
 South HCP: 13
 Contract: 1N S

North:
 ♠ AKQ3
 ♥ 104
 ♦ Q976
 ♣ 753

South:
 ♠ 987
 ♥ AKQ
 ♦ 854
 ♣ A1098

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

Board: 212
 Dealer: N
 Vul: EW
 North HCP: 12
 South HCP: 15
 Contract: 4♠ S

North:
 ♠ J842
 ♥ K82
 ♦ AQ3
 ♣ Q107

South:
 ♠ A763
 ♥ J5
 ♦ K109
 ♣ AK84

West	North	East	South
	1♣	Pass	1♠
Pass	2♠	Pass	4♣ ¹
Pass	4♦ ²	Pass	4♥ ³
Pass	4♠	AP	

1. Cue bid, a ♣ stopper
 2. Cue bid, a ♦ stopper
 3. Cue bid, surplus

Board: 213
 Dealer: S
 Vul: Both
 North HCP: 10
 South HCP: 17
 Contract: 3♣ S

North:
 ♠ J105
 ♥ KQ95
 ♦ J54
 ♣ K106

South:
 ♠ 762
 ♥ A2
 ♦ AQ
 ♣ AQJ753

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

Board: 214
 Dealer: N
 Vul: None
 North HCP: 18
 South HCP: 11
 Contract: 3N N

North:
 ♠ AK85
 ♥ 92
 ♦ AQJ85
 ♣ A3

South:
 ♠ 632
 ♥ AKJ5
 ♦ 974
 ♣ K109

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

1. Fourth suit

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 215	♠ 9	The opponents are silent.
Dealer: S	♥ 973	
Vul: NS	♦ KQ9	Partner bids first.
HCP: 10	♣ AJ10843	

Board: 216	♠ AQ95	The opponents are silent.
Dealer: N	♥ J864	
Vul: Both	♦ AQJ10	You bid first.
HCP: 14	♣ 10	

Board: 217	♠ Q1087	The opponents are silent.
Dealer: S	♥ A64	
Vul: None	♦ AJ98	Partner bids first.
HCP: 11	♣ 98	

Board: 218	♠ AK5	The opponents are silent.
Dealer: N	♥ 8	
Vul: NS	♦ AQ87	You bid first.
HCP: 19	♣ AQ976	

Board: 219	♠ AQ7	The opponents are silent.
Dealer: S	♥ 7543	
Vul: EW	♦ 103	Partner bids first.
HCP: 12	♣ AQ94	

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

Board: 215	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ 10743				1♣
Vul: NS	♥ 973	♥ AQJ2	Pass	2♣ ¹	Pass	2NT
North HCP: 10	♦ KQ9	♦ 84	Pass	3♣	AP	
South HCP: 12	♣ AJ10843	♣ KQ5				
Contract: 3♣ S			1. Inverted minors			

Board: 216	North:	South:	West	North	East	South
Dealer: N	♠ AQ95	♠ 1076				
Vul: Both	♥ J864	♥ 109		1♦	Pass	1NT
North HCP: 14	♦ AQJ10	♦ K74	AP			
South HCP: 7	♣ 10	♣ A7654				
Contract: 1N S						

Board: 217	North:	South:	West	North	East	South
Dealer: S	♠ Q1087	♠ AK9				1♣
Vul: None	♥ A64	♥ QJ8	Pass	1♦	Pass	2NT
North HCP: 11	♦ AJ98	♦ Q63	Pass	3♠	Pass	3NT
South HCP: 19	♣ 98	♣ AQJ3	AP			
Contract: 3N S						

Board: 218	North:	South:	West	North	East	South
Dealer: N	♠ AK5	♠ 8432				
Vul: NS	♥ 8	♥ AK73		1♣	Pass	1♥
North HCP: 19	♦ AQ87	♦ J93	Pass	2♦	Pass	3NT
South HCP: 11	♣ AQ976	♣ K8	AP			
Contract: 3N S						

Board: 219	North:	South:	West	North	East	South
Dealer: S	♠ AQ7	♠ K986				1♣
Vul: EW	♥ 7543	♥ J106	Pass	1♥	Pass	1♠
North HCP: 12	♦ 103	♦ AKQ	Pass	2♦ ¹	Pass	2♥
South HCP: 13	♣ AQ94	♣ 875	Pass	2NT	Pass	3NT
Contract: 3N N			AP			
			1. Fourth suit			

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 215	♠ 10743	The opponents are silent.
Dealer: S	♥ AQJ2	
Vul: NS	♦ 84	You bid first.
HCP: 12	♣ KQ5	

Board: 216	♠ 1076	The opponents are silent.
Dealer: N	♥ 109	
Vul: Both	♦ K74	Partner bids first.
HCP: 7	♣ A7654	

Board: 217	♠ AK9	The opponents are silent.
Dealer: S	♥ QJ8	
Vul: None	♦ Q63	You bid first.
HCP: 19	♣ AQJ3	

Board: 218	♠ 8432	The opponents are silent.
Dealer: N	♥ AK73	
Vul: NS	♦ J93	Partner bids first.
HCP: 11	♣ K8	

Board: 219	♠ K986	The opponents are silent.
Dealer: S	♥ J106	
Vul: EW	♦ AKQ	You bid first.
HCP: 13	♣ 875	

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

Board: 215	North:	South:	West	North	East	South
Dealer: S	♠ 9	♠ 10743				1♣
Vul: NS	♥ 973	♥ AQJ2	Pass	2♣ ¹	Pass	2NT
North HCP: 10	♦ KQ9	♦ 84	Pass	3♣	AP	
South HCP: 12	♣ AJ10843	♣ KQ5				
Contract: 3♣ S			1. Inverted minors			

Board: 216	North:	South:	West	North	East	South
Dealer: N	♠ AQ95	♠ 1076				
Vul: Both	♥ J864	♥ 109		1♦	Pass	1NT
North HCP: 14	♦ AQJ10	♦ K74	AP			
South HCP: 7	♣ 10	♣ A7654				
Contract: 1N S						

Board: 217	North:	South:	West	North	East	South
Dealer: S	♠ Q1087	♠ AK9				1♣
Vul: None	♥ A64	♥ QJ8	Pass	1♦	Pass	2NT
North HCP: 11	♦ AJ98	♦ Q63	Pass	3♠	Pass	3NT
South HCP: 19	♣ 98	♣ AQJ3	AP			
Contract: 3N S						

Board: 218	North:	South:	West	North	East	South
Dealer: N	♠ AK5	♠ 8432				
Vul: NS	♥ 8	♥ AK73		1♣	Pass	1♥
North HCP: 19	♦ AQ87	♦ J93	Pass	2♦	Pass	3NT
South HCP: 11	♣ AQ976	♣ K8	AP			
Contract: 3N S						

Board: 219	North:	South:	West	North	East	South
Dealer: S	♠ AQ7	♠ K986				1♣
Vul: EW	♥ 7543	♥ J106	Pass	1♥	Pass	1♠
North HCP: 12	♦ 103	♦ AKQ	Pass	2♦ ¹	Pass	2♥
South HCP: 13	♣ AQ94	♣ 875	Pass	2NT	Pass	3NT
Contract: 3N N			AP			
			1. Fourth suit			

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 220	♠ KQ75	The opponents are silent.
Dealer: N	♥ 10982	
Vul: None	♦ A93	You bid first.
HCP: 13	♣ A8	

Board: 221	♠ K107	The opponents are silent.
Dealer: S	♥ J5	
Vul: EW	♦ K10965	Partner bids first.
HCP: 12	♣ KQ6	

Board: 222	♠ A6	The opponents are silent.
Dealer: N	♥ KJ	
Vul: NS	♦ KQ954	You bid first.
HCP: 18	♣ AJ62	

Board: 223	♠ K643	The opponents are silent.
Dealer: S	♥ KJ84	
Vul: EW	♦ K3	Partner bids first.
HCP: 12	♣ Q63	

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

Board: 220

Dealer: N

Vul: None

North HCP: 13

South HCP: 14

Contract: 6♦ N

North:

♠ KQ75

♥ 10982

♦ A93

♣ A8

South:

♠ A84

♥ A

♦ J10752

♣ KQ32

West North East South

1♦ Pass 2♦¹

Pass 2♠ Pass 4NT²

Pass 5♥³ Pass 6♦

AP

1. Inverted minors

2. Blackwood 0314, for ♦

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

Board: 221

Dealer: S

Vul: EW

North HCP: 12

South HCP: 13

Contract: 3N S

North:

♠ K107

♥ J5

♦ K10965

♣ KQ6

South:

♠ Q92

♥ A973

♦ Q73

♣ AJ7

West North East South

1♣

Pass 1♦ Pass 1♥

Pass 1♠¹ Pass 2NT

Pass 3NT AP

1. Fourth suit

Board: 222

Dealer: N

Vul: NS

North HCP: 18

South HCP: 15

Contract: 7N N

North:

♠ A6

♥ KJ

♦ KQ954

♣ AJ62

South:

♠ J75

♥ AQ7

♦ AJ10763

♣ K

West North East South

1♦ Pass 2♦¹

Pass 3NT Pass 4♦

Pass 4♥² Pass 4NT³

Pass 5♣⁴ Pass 5♥

Pass 5NT⁵ Pass 7NT

AP

1. Inverted minors

2. Cue bid, a ♥ stopper

3. Blackwood 0314, for ♦

4. A=0/5 or 3/5

5. ♦ queen no ♠ king no ♣ king

Board: 223

Dealer: S

Vul: EW

North HCP: 12

South HCP: 18

Contract: 6♥ N

North:

♠ K643

♥ KJ84

♦ K3

♣ Q63

South:

♠ A108

♥ AQ107

♦ A1065

♣ A7

West North East South

1♦

Pass 1♥ Pass 4♥

Pass 4NT¹ Pass 5♦²

Pass 6♥ AP

1. Blackwood 0314, for ♥

2. A=1/5 or 4/5

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 220	♠ A84	The opponents are silent.
Dealer: N	♥ A	
Vul: None	♦ J10752	Partner bids first.
HCP: 14	♣ KQ32	

Board: 221	♠ Q92	The opponents are silent.
Dealer: S	♥ A973	
Vul: EW	♦ Q73	You bid first.
HCP: 13	♣ AJ7	

Board: 222	♠ J75	The opponents are silent.
Dealer: N	♥ AQ7	
Vul: NS	♦ AJ10763	Partner bids first.
HCP: 15	♣ K	

Board: 223	♠ A108	The opponents are silent.
Dealer: S	♥ AQ107	
Vul: EW	♦ A1065	You bid first.
HCP: 18	♣ A7	

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

Board: 220

Dealer: N

Vul: None

North HCP: 13

South HCP: 14

Contract: 6♦ N

North:

♠ KQ75

♥ 10982

♦ A93

♣ A8

South:

♠ A84

♥ A

♦ J10752

♣ KQ32

West North East South

1♦ Pass 2♦¹

Pass 2♠ Pass 4NT²

Pass 5♥³ Pass 6♦

AP

1. Inverted minors

2. Blackwood 0314, for ♦

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

Board: 221

Dealer: S

Vul: EW

North HCP: 12

South HCP: 13

Contract: 3N S

North:

♠ K107

♥ J5

♦ K10965

♣ KQ6

South:

♠ Q92

♥ A973

♦ Q73

♣ AJ7

West North East South

1♣

Pass 1♦ Pass 1♥

Pass 1♠¹ Pass 2NT

Pass 3NT AP

1. Fourth suit

Board: 222

Dealer: N

Vul: NS

North HCP: 18

South HCP: 15

Contract: 7N N

North:

♠ A6

♥ KJ

♦ KQ954

♣ AJ62

South:

♠ J75

♥ AQ7

♦ AJ10763

♣ K

West North East South

1♦ Pass 2♦¹

Pass 3NT Pass 4♦

Pass 4♥² Pass 4NT³

Pass 5♣⁴ Pass 5♥

Pass 5NT⁵ Pass 7NT

AP

1. Inverted minors

2. Cue bid, a ♥ stopper

3. Blackwood 0314, for ♦

4. A=0/5 or 3/5

5. ♦ queen no ♠ king no ♣ king

Board: 223

Dealer: S

Vul: EW

North HCP: 12

South HCP: 18

Contract: 6♥ N

North:

♠ K643

♥ KJ84

♦ K3

♣ Q63

South:

♠ A108

♥ AQ107

♦ A1065

♣ A7

West North East South

1♦

Pass 1♥ Pass 4♥

Pass 4NT¹ Pass 5♦²

Pass 6♥ AP

1. Blackwood 0314, for ♥

2. A=1/5 or 4/5

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 224	♠ Q2	The opponents are silent.
Dealer: N	♥ K2	
Vul: Both	♦ KQ943	You bid first.
HCP: 12	♣ Q953	

Board: 225	♠ 63	The opponents are silent.
Dealer: S	♥ K104	
Vul: None	♦ AK10532	Partner bids first.
HCP: 15	♣ AJ	

Board: 226	♠ AK43	The opponents are silent.
Dealer: N	♥ QJ75	
Vul: Both	♦ 1095	You bid first.
HCP: 12	♣ Q8	

Board: 227	♠ J8	The opponents are silent.
Dealer: S	♥ A62	
Vul: None	♦ AQ10632	Partner bids first.
HCP: 14	♣ QJ	

Board: 228	♠ AK7	The opponents are silent.
Dealer: N	♥ A1084	
Vul: NS	♦ 43	You bid first.
HCP: 14	♣ K1084	

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

Board: 224

Dealer: N

Vul: Both

North HCP: 12

South HCP: 11

Contract: 3N S

North:

♠ Q2

♥ K2

♦ KQ943

♣ Q953

South:

♠ 6543

♥ A1043

♦ A5

♣ K106

West North East South

1♦ Pass 1♥

Pass 2♣ Pass 3NT

AP

Board: 225

Dealer: S

Vul: None

North HCP: 15

South HCP: 13

Contract: 5♦ S

North:

♠ 63

♥ K104

♦ AK10532

♣ AJ

South:

♠ AK52

♥ Q87

♦ Q964

♣ Q3

West North East South

1♦

Pass 2♦¹ Pass 2♥

Pass 4NT² Pass 5♦³

AP

1. Inverted minors

2. Blackwood 0314, for ♦

3. A=1/5 or 4/5

Board: 226

Dealer: N

Vul: Both

North HCP: 12

South HCP: 14

Contract: 5♦ N

North:

♠ AK43

♥ QJ75

♦ 1095

♣ Q8

South:

♠ 97

♥ A10

♦ AK862

♣ K932

West North East South

1♦ Pass 2♦¹

Pass 2NT Pass 5♦

AP

1. Inverted minors

Board: 227

Dealer: S

Vul: None

North HCP: 14

South HCP: 13

Contract: 3N N

North:

♠ J8

♥ A62

♦ AQ10632

♣ QJ

South:

♠ AK7

♥ K1093

♦ K985

♣ 97

West North East South

1♦

Pass 2♦¹ Pass 2♥

Pass 3NT AP

1. Inverted minors

Board: 228

Dealer: N

Vul: NS

North HCP: 14

South HCP: 11

Contract: 3N S

North:

♠ AK7

♥ A1084

♦ 43

♣ K1084

South:

♠ Q93

♥ 62

♦ A85

♣ AJ976

West North East South

1♣ Pass 2♣¹

Pass 2♥ Pass 3NT

AP

1. Inverted minors

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 224	♠ 6543	The opponents are silent.
Dealer: N	♥ A1043	
Vul: Both	♦ A5	Partner bids first.
HCP: 11	♣ K106	

Board: 225	♠ AK52	The opponents are silent.
Dealer: S	♥ Q87	
Vul: None	♦ Q964	You bid first.
HCP: 13	♣ Q3	

Board: 226	♠ 97	The opponents are silent.
Dealer: N	♥ A10	
Vul: Both	♦ AK862	Partner bids first.
HCP: 14	♣ K932	

Board: 227	♠ AK7	The opponents are silent.
Dealer: S	♥ K1093	
Vul: None	♦ K985	You bid first.
HCP: 13	♣ 97	

Board: 228	♠ Q93	The opponents are silent.
Dealer: N	♥ 62	
Vul: NS	♦ A85	Partner bids first.
HCP: 11	♣ AJ976	

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

Board: 224

Dealer: N

Vul: Both

North HCP: 12

South HCP: 11

Contract: 3N S

North:

♠ Q2

♥ K2

♦ KQ943

♣ Q953

South:

♠ 6543

♥ A1043

♦ A5

♣ K106

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

	1♦	Pass	1♥
--	----	------	----

Pass	2♣	Pass	3NT
------	----	------	-----

AP

Board: 225

Dealer: S

Vul: None

North HCP: 15

South HCP: 13

Contract: 5♦ S

North:

♠ 63

♥ K104

♦ AK10532

♣ AJ

South:

♠ AK52

♥ Q87

♦ Q964

♣ Q3

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

1♦

Pass	2♦ ¹	Pass	2♥
------	-----------------	------	----

Pass	4NT ²	Pass	5♦ ³
------	------------------	------	-----------------

AP

1. Inverted minors

2. Blackwood 0314, for ♦

3. A=1/5 or 4/5

Board: 226

Dealer: N

Vul: Both

North HCP: 12

South HCP: 14

Contract: 5♦ N

North:

♠ AK43

♥ QJ75

♦ 1095

♣ Q8

South:

♠ 97

♥ A10

♦ AK862

♣ K932

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

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

Pass	2NT	Pass	5♦
------	-----	------	----

AP

1. Inverted minors

Board: 227

Dealer: S

Vul: None

North HCP: 14

South HCP: 13

Contract: 3N N

North:

♠ J8

♥ A62

♦ AQ10632

♣ QJ

South:

♠ AK7

♥ K1093

♦ K985

♣ 97

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

1♦

Pass	2♦ ¹	Pass	2♥
------	-----------------	------	----

Pass	3NT	AP	
------	-----	----	--

1. Inverted minors

Board: 228

Dealer: N

Vul: NS

North HCP: 14

South HCP: 11

Contract: 3N S

North:

♠ AK7

♥ A1084

♦ 43

♣ K1084

South:

♠ Q93

♥ 62

♦ A85

♣ AJ976

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

	1♣	Pass	2♣ ¹
--	----	------	-----------------

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

AP

1. Inverted minors

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 229	♠ AK6	The opponents are silent.
Dealer: S	♥ 8	
Vul: Both	♦ A7542	Partner bids first.
HCP: 11	♣ 10872	

Board: 230	♠ K7	The opponents are silent.
Dealer: N	♥ AQ107	
Vul: None	♦ KQ8	You bid first.
HCP: 18	♣ A1098	

Board: 231	♠ 863	The opponents are silent.
Dealer: S	♥ AK85	
Vul: NS	♦ K73	Partner bids first.
HCP: 11	♣ J87	

Board: 232	♠ K9	The opponents are silent.
Dealer: N	♥ A82	
Vul: None	♦ KJ10	You bid first.
HCP: 14	♣ QJ1086	

Board: 233	♠ 1075	The opponents are silent.
Dealer: S	♥ QJ75	
Vul: EW	♦ AQ103	Partner bids first.
HCP: 10	♣ J8	

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

Board: 229	North:	South:	West	North	East	South
Dealer: S	♠ AK6	♠ 10				1♦
Vul: Both	♥ 8	♥ K106	Pass	2♦ ¹	Pass	3♠ ²
North HCP: 11	♦ A7542	♦ K9863	Pass	5♦	AP	
South HCP: 15	♣ 10872	♣ AKQ6				
Contract: 5♦ S						

1. Inverted minors
2. shortness

Board: 230	North:	South:	West	North	East	South
Dealer: N	♠ K7	♠ AQ84		1♣	Pass	1♠
Vul: None	♥ AQ107	♥ 843				
North HCP: 18	♦ KQ8	♦ 743	Pass	2NT	Pass	3NT
South HCP: 11	♣ A1098	♣ KQ7	AP			
Contract: 3N N						

Board: 231	North:	South:	West	North	East	South
Dealer: S	♠ 863	♠ AKQ				1♣
Vul: NS	♥ AK85	♥ 10643				
North HCP: 11	♦ K73	♦ A6	Pass	1♥	Pass	4♥
South HCP: 18	♣ J87	♣ KQ105	AP			
Contract: 4♥ N						

Board: 232	North:	South:	West	North	East	South
Dealer: N	♠ K9	♠ Q82		1♣	Pass	1♦
Vul: None	♥ A82	♥ Q43				
North HCP: 14	♦ KJ10	♦ AQ74	Pass	1NT	Pass	3NT
South HCP: 17	♣ QJ1086	♣ AK9	AP			
Contract: 3N N						

Board: 233	North:	South:	West	North	East	South
Dealer: S	♠ 1075	♠ AK64				1♣
Vul: EW	♥ QJ75	♥ 63				
North HCP: 10	♦ AQ103	♦ K86	Pass	1♦	Pass	1♠
South HCP: 13	♣ J8	♣ K765	Pass	1NT	AP	
Contract: 1N N						

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 229	♠ 10	The opponents are silent.
Dealer: S	♥ K106	
Vul: Both	♦ K9863	You bid first.
HCP: 15	♣ AKQ6	

Board: 230	♠ AQ84	The opponents are silent.
Dealer: N	♥ 843	
Vul: None	♦ 743	Partner bids first.
HCP: 11	♣ KQ7	

Board: 231	♠ AKQ	The opponents are silent.
Dealer: S	♥ 10643	
Vul: NS	♦ A6	You bid first.
HCP: 18	♣ KQ105	

Board: 232	♠ Q82	The opponents are silent.
Dealer: N	♥ Q43	
Vul: None	♦ AQ74	Partner bids first.
HCP: 17	♣ AK9	

Board: 233	♠ AK64	The opponents are silent.
Dealer: S	♥ 63	
Vul: EW	♦ K86	You bid first.
HCP: 13	♣ K765	

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

Board: 229	North:	South:	West	North	East	South
Dealer: S	♠ AK6	♠ 10				1♦
Vul: Both	♥ 8	♥ K106	Pass	2♦ ¹	Pass	3♠ ²
North HCP: 11	♦ A7542	♦ K9863	Pass	5♦	AP	
South HCP: 15	♣ 10872	♣ AKQ6				
Contract: 5♦ S						

1. Inverted minors
2. shortness

Board: 230	North:	South:	West	North	East	South
Dealer: N	♠ K7	♠ AQ84		1♣	Pass	1♠
Vul: None	♥ AQ107	♥ 843				
North HCP: 18	♦ KQ8	♦ 743	Pass	2NT	Pass	3NT
South HCP: 11	♣ A1098	♣ KQ7	AP			
Contract: 3N N						

Board: 231	North:	South:	West	North	East	South
Dealer: S	♠ 863	♠ AKQ				1♣
Vul: NS	♥ AK85	♥ 10643				
North HCP: 11	♦ K73	♦ A6	Pass	1♥	Pass	4♥
South HCP: 18	♣ J87	♣ KQ105	AP			
Contract: 4♥ N						

Board: 232	North:	South:	West	North	East	South
Dealer: N	♠ K9	♠ Q82		1♣	Pass	1♦
Vul: None	♥ A82	♥ Q43				
North HCP: 14	♦ KJ10	♦ AQ74	Pass	1NT	Pass	3NT
South HCP: 17	♣ QJ1086	♣ AK9	AP			
Contract: 3N N						

Board: 233	North:	South:	West	North	East	South
Dealer: S	♠ 1075	♠ AK64				1♣
Vul: EW	♥ QJ75	♥ 63				
North HCP: 10	♦ AQ103	♦ K86	Pass	1♦	Pass	1♠
South HCP: 13	♣ J8	♣ K765	Pass	1NT	AP	
Contract: 1N N						

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 234	♠ K752	The opponents are silent.
Dealer: N	♥ Q6	
Vul: Both	♦ AKQJ	You bid first.
HCP: 19	♣ A106	

Board: 235	♠ KJ86	The opponents are silent.
Dealer: S	♥ 943	
Vul: EW	♦ AK43	Partner bids first.
HCP: 11	♣ 84	

Board: 236	♠ A1043	The opponents are silent.
Dealer: N	♥ A82	
Vul: Both	♦ AQJ65	You bid first.
HCP: 16	♣ J	

Board: 237	♠ AK3	The opponents are silent.
Dealer: S	♥ QJ7	
Vul: None	♦ Q987	Partner bids first.
HCP: 14	♣ Q108	

Board: 238	♠ J	The opponents are silent.
Dealer: N	♥ KJ104	
Vul: EW	♦ K9863	You bid first.
HCP: 11	♣ K84	

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

Board: 234	North:	South:	West	North	East	South
Dealer: N	♠ K752	♠ A64		1♦	Pass	1♥
Vul: Both	♥ Q6	♥ AK52	Pass	2NT	Pass	6NT
North HCP: 19	♦ AKQJ	♦ 1097	AP			
South HCP: 14	♣ A106	♣ K75				
Contract: 6N N						

Board: 235	North:	South:	West	North	East	South
Dealer: S	♠ KJ86	♠ AQ54				1♣
Vul: EW	♥ 943	♥ A7	Pass	1♦	Pass	1♠
North HCP: 11	♦ AK43	♦ J	Pass	3♠	Pass	4♠
South HCP: 15	♣ 84	♣ A109765	AP			
Contract: 4♠ S						

Board: 236	North:	South:	West	North	East	South
Dealer: N	♠ A1043	♠ 87		1♦	Pass	1♥
Vul: Both	♥ A82	♥ KQ43	Pass	1♠	Pass	1NT
North HCP: 16	♦ AQJ65	♦ K108	Pass	2♥	AP	
South HCP: 8	♣ J	♣ 9754				
Contract: 2♥ S						

Board: 237	North:	South:	West	North	East	South
Dealer: S	♠ AK3	♠ 1072				1♦
Vul: None	♥ QJ7	♥ A86	Pass	2♦ ¹	Pass	2NT
North HCP: 14	♦ Q987	♦ AKJ10	Pass	3NT	AP	
South HCP: 12	♣ Q108	♣ 964	1. Inverted minors			
Contract: 3N S						

Board: 238	North:	South:	West	North	East	South
Dealer: N	♠ J	♠ A85		1♦	Pass	1♥
Vul: EW	♥ KJ104	♥ A965	Pass	2♥	Pass	3♥
North HCP: 11	♦ K9863	♦ 104	AP			
South HCP: 11	♣ K84	♣ QJ95				
Contract: 3♥ S						

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 234	♠ A64	The opponents are silent.
Dealer: N	♥ AK52	
Vul: Both	♦ 1097	Partner bids first.
HCP: 14	♣ K75	

Board: 235	♠ AQ54	The opponents are silent.
Dealer: S	♥ A7	
Vul: EW	♦ J	You bid first.
HCP: 15	♣ A109765	

Board: 236	♠ 87	The opponents are silent.
Dealer: N	♥ KQ43	
Vul: Both	♦ K108	Partner bids first.
HCP: 8	♣ 9754	

Board: 237	♠ 1072	The opponents are silent.
Dealer: S	♥ A86	
Vul: None	♦ AKJ10	You bid first.
HCP: 12	♣ 964	

Board: 238	♠ A85	The opponents are silent.
Dealer: N	♥ A965	
Vul: EW	♦ 104	Partner bids first.
HCP: 11	♣ QJ95	

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

Board: 234	North:	South:	West	North	East	South
Dealer: N	♠ K752	♠ A64		1♦	Pass	1♥
Vul: Both	♥ Q6	♥ AK52	Pass	2NT	Pass	6NT
North HCP: 19	♦ AKQJ	♦ 1097	AP			
South HCP: 14	♣ A106	♣ K75				
Contract: 6N N						

Board: 235	North:	South:	West	North	East	South
Dealer: S	♠ KJ86	♠ AQ54				1♣
Vul: EW	♥ 943	♥ A7	Pass	1♦	Pass	1♠
North HCP: 11	♦ AK43	♦ J	Pass	3♠	Pass	4♠
South HCP: 15	♣ 84	♣ A109765	AP			
Contract: 4♠ S						

Board: 236	North:	South:	West	North	East	South
Dealer: N	♠ A1043	♠ 87		1♦	Pass	1♥
Vul: Both	♥ A82	♥ KQ43	Pass	1♠	Pass	1NT
North HCP: 16	♦ AQJ65	♦ K108	Pass	2♥	AP	
South HCP: 8	♣ J	♣ 9754				
Contract: 2♥ S						

Board: 237	North:	South:	West	North	East	South
Dealer: S	♠ AK3	♠ 1072				1♦
Vul: None	♥ QJ7	♥ A86	Pass	2♦ ¹	Pass	2NT
North HCP: 14	♦ Q987	♦ AKJ10	Pass	3NT	AP	
South HCP: 12	♣ Q108	♣ 964	1. Inverted minors			
Contract: 3N S						

Board: 238	North:	South:	West	North	East	South
Dealer: N	♠ J	♠ A85		1♦	Pass	1♥
Vul: EW	♥ KJ104	♥ A965	Pass	2♥	Pass	3♥
North HCP: 11	♦ K9863	♦ 104	AP			
South HCP: 11	♣ K84	♣ QJ95				
Contract: 3♥ S						

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 239	♠ K43	The opponents are silent.
Dealer: S	♥ 6	
Vul: Both	♦ AKQJ4	Partner bids first.
HCP: 18	♣ AJ109	

Board: 240	♠ QJ8	The opponents are silent.
Dealer: N	♥ KQ85	
Vul: None	♦ Q954	You bid first.
HCP: 14	♣ A5	

Board: 241	♠ Q1098	The opponents are silent.
Dealer: S	♥ Q108	
Vul: NS	♦ A105	Partner bids first.
HCP: 12	♣ A109	

Board: 242	♠ AK32	The opponents are silent.
Dealer: N	♥ AQJ7	
Vul: Both	♦ K85	You bid first.
HCP: 18	♣ J5	

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

Board: 239

Dealer: S

Vul: Both

North HCP: 18

South HCP: 13

Contract: 6♦ S

North:

♠ K43

♥ 6

♦ AKQJ4

♣ AJ109

South:

♠ A987

♥ AK9

♦ 10962

♣ Q8

West North East South

1♦

Pass 2♦¹ Pass 2♥

Pass 4♦ Pass 4♥²

Pass 4NT³ Pass 5♥⁴

Pass 5NT⁵ Pass 6♦⁶

AP

1. Inverted minors

2. Cue bid, a ♥ stopper

3. Blackwood 0314, for ♦

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

5. King ask by 5NT

6. K=1

Board: 240

Dealer: N

Vul: None

North HCP: 14

South HCP: 11

Contract: 3♥ S

North:

♠ QJ8

♥ KQ85

♦ Q954

♣ A5

South:

♠ A95

♥ J643

♦ K108

♣ K43

West North East South

1♦ Pass 1♥

Pass 2♥ Pass 3♥

AP

Board: 241

Dealer: S

Vul: NS

North HCP: 12

South HCP: 12

Contract: 2N S

North:

♠ Q1098

♥ Q108

♦ A105

♣ A109

South:

♠ A75

♥ K764

♦ K4

♣ Q863

West North East South

1♣

Pass 1♠ Pass 1NT

Pass 2NT AP

Board: 242
Dealer: N
Vul: Both
North HCP: 18
South HCP: 12
Contract: 6N N

North:
♠ AK32
♥ AQJ7
♦ K85
♣ J5

South:
♠ Q5
♥ 86
♦ AQ10962
♣ A93

West	North	East	South
	1♦	Pass	2♦ ¹
Pass	3NT	Pass	4♦
Pass	4♥ ²	Pass	4NT ³
Pass	5♣ ⁴	Pass	6NT
AP			
1. Inverted minors			
2. Cue bid, a ♥ stopper			
3. Blackwood 0314, for ♦			
4. A=0/5 or 3/5			

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Leveled

Board: 239	♠ A987	The opponents are silent.
Dealer: S	♥ AK9	
Vul: Both	♦ 10962	You bid first.
HCP: 13	♣ Q8	

Board: 240	♠ A95	The opponents are silent.
Dealer: N	♥ J643	
Vul: None	♦ K108	Partner bids first.
HCP: 11	♣ K43	

Board: 241	♠ A75	The opponents are silent.
Dealer: S	♥ K764	
Vul: NS	♦ K4	You bid first.
HCP: 12	♣ Q863	

Board: 242	♠ Q5	The opponents are silent.
Dealer: N	♥ 86	
Vul: Both	♦ AQ10962	Partner bids first.
HCP: 12	♣ A93	

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

Board: 239

Dealer: S

Vul: Both

North HCP: 18

South HCP: 13

Contract: 6♦ S

North:

♠ K43

♥ 6

♦ AKQJ4

♣ AJ109

South:

♠ A987

♥ AK9

♦ 10962

♣ Q8

West North East South

1♦

Pass 2♦¹ Pass 2♥

Pass 4♦ Pass 4♥²

Pass 4NT³ Pass 5♥⁴

Pass 5NT⁵ Pass 6♦⁶

AP

1. Inverted minors

2. Cue bid, a ♥ stopper

3. Blackwood 0314, for ♦

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

5. King ask by 5NT

6. K=1

Board: 240

Dealer: N

Vul: None

North HCP: 14

South HCP: 11

Contract: 3♥ S

North:

♠ QJ8

♥ KQ85

♦ Q954

♣ A5

South:

♠ A95

♥ J643

♦ K108

♣ K43

West North East South

1♦ Pass 1♥

Pass 2♥ Pass 3♥

AP

Board: 241

Dealer: S

Vul: NS

North HCP: 12

South HCP: 12

Contract: 2N S

North:

♠ Q1098

♥ Q108

♦ A105

♣ A109

South:

♠ A75

♥ K764

♦ K4

♣ Q863

West North East South

1♣

Pass 1♠ Pass 1NT

Pass 2NT AP

Board: 242
Dealer: N
Vul: Both
North HCP: 18
South HCP: 12
Contract: 6N N

North:
♠ AK32
♥ AQJ7
♦ K85
♣ J5

South:
♠ Q5
♥ 86
♦ AQ10962
♣ A93

West	North	East	South
	1♦	Pass	2♦ ¹
Pass	3NT	Pass	4♦
Pass	4♥ ²	Pass	4NT ³
Pass	5♣ ⁴	Pass	6NT

AP

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

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 243	♠ J653	The opponents are silent.
Dealer: S	♥ KJ7	
Vul: None	♦ Q64	Partner bids first.
HCP: 11	♣ KJ10	

Board: 244	♠ AK95	The opponents are silent.
Dealer: N	♥ 76	
Vul: NS	♦ A96	You bid first.
HCP: 14	♣ QJ103	

Board: 245	♠ AK106	The opponents are silent.
Dealer: S	♥ A653	
Vul: EW	♦ 107	Partner bids first.
HCP: 11	♣ 986	

Board: 246	♠ AK109	The opponents are silent.
Dealer: N	♥ 10872	
Vul: None	♦ A32	You bid first.
HCP: 14	♣ K7	

Board: 247	♠ A3	The opponents are silent.
Dealer: S	♥ AKJ	
Vul: NS	♦ K87642	Partner bids first.
HCP: 19	♣ A2	

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

Board: 243	North:	South:	West	North	East	South
Dealer: S	♠ J653	♠ K72				1♣
Vul: None	♥ KJ7	♥ Q42	Pass	1♠	Pass	2NT
North HCP: 11	♦ Q64	♦ AKJ	Pass	3NT	AP	
South HCP: 19	♣ KJ10	♣ AQ84				
Contract: 3N S						

Board: 244	North:	South:	West	North	East	South
Dealer: N	♠ AK95	♠ Q104		1♣	Pass	1♦
Vul: NS	♥ 76	♥ AQ104	Pass	1♠	Pass	2♥ ¹
North HCP: 14	♦ A96	♦ 10843	Pass	3♣	Pass	3♠
South HCP: 12	♣ QJ103	♣ A5	Pass	4♠	AP	
Contract: 4♠ N						

1. Fourth suit

Board: 245	North:	South:	West	North	East	South
Dealer: S	♠ AK106	♠ J97				1♣
Vul: EW	♥ A653	♥ J97	Pass	1♥	Pass	1NT
North HCP: 11	♦ 107	♦ AJ4	Pass	2NT	AP	
South HCP: 12	♣ 986	♣ AJ73				
Contract: 2N S						

Board: 246	North:	South:	West	North	East	South
Dealer: N	♠ AK109	♠ 6		1♦	Pass	2♦ ¹
Vul: None	♥ 10872	♥ QJ5	Pass	2♠	Pass	3♦
North HCP: 14	♦ A32	♦ QJ8654	AP			
South HCP: 10	♣ K7	♣ A82				
Contract: 3♦ N						

1. Inverted minors

Board: 247	North:	South:	West	North	East	South
Dealer: S	♠ A3	♠ KJ54				1♦
Vul: NS	♥ AKJ	♥ 93	Pass	2♦ ¹	Pass	3♦
North HCP: 19	♦ K87642	♦ AJ1053	Pass	4NT ²	Pass	5♦ ³
South HCP: 12	♣ A2	♣ K8	Pass	6♦	AP	
Contract: 6♦ S						

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

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 243	♠ K72	The opponents are silent.
Dealer: S	♥ Q42	
Vul: None	♦ AKJ	You bid first.
HCP: 19	♣ AQ84	

Board: 244	♠ Q104	The opponents are silent.
Dealer: N	♥ AQ104	
Vul: NS	♦ 10843	Partner bids first.
HCP: 12	♣ A5	

Board: 245	♠ J97	The opponents are silent.
Dealer: S	♥ J97	
Vul: EW	♦ AJ4	You bid first.
HCP: 12	♣ AJ73	

Board: 246	♠ 6	The opponents are silent.
Dealer: N	♥ QJ5	
Vul: None	♦ QJ8654	Partner bids first.
HCP: 10	♣ A82	

Board: 247	♠ KJ54	The opponents are silent.
Dealer: S	♥ 93	
Vul: NS	♦ AJ1053	You bid first.
HCP: 12	♣ K8	

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

Board: 243	North:	South:	West	North	East	South
Dealer: S	♠ J653	♠ K72				1♣
Vul: None	♥ KJ7	♥ Q42	Pass	1♠	Pass	2NT
North HCP: 11	♦ Q64	♦ AKJ	Pass	3NT	AP	
South HCP: 19	♣ KJ10	♣ AQ84				
Contract: 3N S						

Board: 244	North:	South:	West	North	East	South
Dealer: N	♠ AK95	♠ Q104		1♣	Pass	1♦
Vul: NS	♥ 76	♥ AQ104	Pass	1♠	Pass	2♥ ¹
North HCP: 14	♦ A96	♦ 10843	Pass	3♣	Pass	3♠
South HCP: 12	♣ QJ103	♣ A5	Pass	4♠	AP	
Contract: 4♠ N						

1. Fourth suit

Board: 245	North:	South:	West	North	East	South
Dealer: S	♠ AK106	♠ J97				1♣
Vul: EW	♥ A653	♥ J97	Pass	1♥	Pass	1NT
North HCP: 11	♦ 107	♦ AJ4	Pass	2NT	AP	
South HCP: 12	♣ 986	♣ AJ73				
Contract: 2N S						

Board: 246	North:	South:	West	North	East	South
Dealer: N	♠ AK109	♠ 6		1♦	Pass	2♦ ¹
Vul: None	♥ 10872	♥ QJ5	Pass	2♠	Pass	3♦
North HCP: 14	♦ A32	♦ QJ8654	AP			
South HCP: 10	♣ K7	♣ A82				
Contract: 3♦ N						

1. Inverted minors

Board: 247	North:	South:	West	North	East	South
Dealer: S	♠ A3	♠ KJ54				1♦
Vul: NS	♥ AKJ	♥ 93	Pass	2♦ ¹	Pass	3♦
North HCP: 19	♦ K87642	♦ AJ1053	Pass	4NT ²	Pass	5♦ ³
South HCP: 12	♣ A2	♣ K8	Pass	6♦	AP	
Contract: 6♦ S						

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

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 248	♠ 106	The opponents are silent.
Dealer: N	♥ 84	
Vul: EW	♦ AKQ9	You bid first.
HCP: 14	♣ KQ1095	

Board: 249	♠ A976	The opponents are silent.
Dealer: S	♥ KJ7	
Vul: Both	♦ Q8	Partner bids first.
HCP: 10	♣ 10943	

Board: 250	♠ QJ5	The opponents are silent.
Dealer: N	♥ AJ96	
Vul: None	♦ K73	You bid first.
HCP: 18	♣ AK10	

Board: 251	♠ K4	The opponents are silent.
Dealer: S	♥ KJ	
Vul: EW	♦ Q108642	Partner bids first.
HCP: 13	♣ A97	

Board: 252	♠ QJ72	The opponents are silent.
Dealer: N	♥ AK3	
Vul: Both	♦ J1096	You bid first.
HCP: 14	♣ K5	

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

Board: 248

Dealer: N

Vul: EW

North HCP: 14

South HCP: 11

Contract: 1N N

North:

♠ 106

♥ 84

♦ AKQ9

♣ KQ1095

South:

♠ AK74

♥ QJ106

♦ 85

♣ J83

West North East South

1♣ Pass 1♥

Pass 1NT AP

Board: 249

Dealer: S

Vul: Both

North HCP: 10

South HCP: 12

Contract: 2♠ N

North:

♠ A976

♥ KJ7

♦ Q8

♣ 10943

South:

♠ KJ43

♥ 1062

♦ KJ64

♣ A6

West North East South

1♦

Pass 1♠ Pass 2♠

AP

Board: 250

Dealer: N

Vul: None

North HCP: 18

South HCP: 11

Contract: 3N N

North:

♠ QJ5

♥ AJ96

♦ K73

♣ AK10

South:

♠ 96

♥ K43

♦ AJ

♣ QJ9852

West North East South

1♣ Pass 2♣¹

Pass 2♦ Pass 3♣

Pass 3NT AP

1. Inverted minors

West North East South

1♦

Pass 2♦¹ Pass 3NT

Pass 4♦ Pass 4♥²

Pass 4NT³ Pass 5♣⁴

Pass 6NT AP

1. Inverted minors

2. Cue bid, a ♥ stopper

3. Blackwood 0314, for ♦

4. A=0/5 or 3/5

Board: 251

Dealer: S

Vul: EW

North HCP: 13

South HCP: 18

Contract: 6N S

North:

♠ K4

♥ KJ

♦ Q108642

♣ A97

South:

♠ AQ7

♥ A1072

♦ KJ75

♣ KJ

Board: 252

Dealer: N

Vul: Both

North HCP: 14

South HCP: 10

Contract: 3♦ N

North:

♠ QJ72

♥ AK3

♦ J1096

♣ K5

South:

♠ 3

♥ Q74

♦ A8752

♣ A1064

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

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

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

AP

1. Inverted minors

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 248	♠ AK74	The opponents are silent.
Dealer: N	♥ QJ106	
Vul: EW	♦ 85	Partner bids first.
HCP: 11	♣ J83	

Board: 249	♠ KJ43	The opponents are silent.
Dealer: S	♥ 1062	
Vul: Both	♦ KJ64	You bid first.
HCP: 12	♣ A6	

Board: 250	♠ 96	The opponents are silent.
Dealer: N	♥ K43	
Vul: None	♦ AJ	Partner bids first.
HCP: 11	♣ QJ9852	

Board: 251	♠ AQ7	The opponents are silent.
Dealer: S	♥ A1072	
Vul: EW	♦ KJ75	You bid first.
HCP: 18	♣ KJ	

Board: 252	♠ 3	The opponents are silent.
Dealer: N	♥ Q74	
Vul: Both	♦ A8752	Partner bids first.
HCP: 10	♣ A1064	

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

Board: 248

Dealer: N

Vul: EW

North HCP: 14

South HCP: 11

Contract: 1N N

North:

♠ 106

♥ 84

♦ AKQ9

♣ KQ1095

South:

♠ AK74

♥ QJ106

♦ 85

♣ J83

West North East South

1♣ Pass 1♥

Pass 1NT AP

Board: 249

Dealer: S

Vul: Both

North HCP: 10

South HCP: 12

Contract: 2♠ N

North:

♠ A976

♥ KJ7

♦ Q8

♣ 10943

South:

♠ KJ43

♥ 1062

♦ KJ64

♣ A6

West North East South

1♦

Pass 1♠ Pass 2♠

AP

Board: 250

Dealer: N

Vul: None

North HCP: 18

South HCP: 11

Contract: 3N N

North:

♠ QJ5

♥ AJ96

♦ K73

♣ AK10

South:

♠ 96

♥ K43

♦ AJ

♣ QJ9852

West North East South

1♣ Pass 2♣¹

Pass 2♦ Pass 3♣

Pass 3NT AP

1. Inverted minors

West North East South

1♦

Pass 2♦¹ Pass 3NT

Pass 4♦ Pass 4♥²

Pass 4NT³ Pass 5♣⁴

Pass 6NT AP

1. Inverted minors

2. Cue bid, a ♥ stopper

3. Blackwood 0314, for ♦

4. A=0/5 or 3/5

Board: 251

Dealer: S

Vul: EW

North HCP: 13

South HCP: 18

Contract: 6N S

North:

♠ K4

♥ KJ

♦ Q108642

♣ A97

South:

♠ AQ7

♥ A1072

♦ KJ75

♣ KJ

Board: 252

Dealer: N

Vul: Both

North HCP: 14

South HCP: 10

Contract: 3♦ N

North:

♠ QJ72

♥ AK3

♦ J1096

♣ K5

South:

♠ 3

♥ Q74

♦ A8752

♣ A1064

West	North	East	South
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	1♦	Pass	2♦ ¹
--	----	------	-----------------

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

AP

1. Inverted minors

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Leveled

Board: 253	♠ 1076	The opponents are silent.
Dealer: S	♥ 952	
Vul: None	♦ KJ93	Partner bids first.
HCP: 11	♣ AK3	

Board: 254	♠ AK6	The opponents are silent.
Dealer: N	♥ 973	
Vul: NS	♦ 753	You bid first.
HCP: 12	♣ AJ97	

Board: 255	♠ Q	The opponents are silent.
Dealer: S	♥ K93	
Vul: EW	♦ AQ954	Partner bids first.
HCP: 13	♣ Q1054	

Board: 256	♠ Q108	The opponents are silent.
Dealer: N	♥ KQ54	
Vul: None	♦ J764	You bid first.
HCP: 12	♣ A6	

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

Board: 253	North:	South:	West	North	East	South
Dealer: S	♠ 1076	♠ AQ5				1♦
Vul: None	♥ 952	♥ Q108				
North HCP: 11	♦ KJ93	♦ AQ1087	Pass	2NT	Pass	3NT
South HCP: 14	♣ AK3	♣ 95	AP			
Contract: 3N N						

Board: 254	North:	South:	West	North	East	South
Dealer: N	♠ AK6	♠ J743		1♣	Pass	1♥
Vul: NS	♥ 973	♥ K1084				
North HCP: 12	♦ 753	♦ J104	Pass	1NT	AP	
South HCP: 10	♣ AJ97	♣ KQ				
Contract: 1N N						

Board: 255	North:	South:	West	North	East	South
Dealer: S	♠ Q	♠ A1083				1♦
Vul: EW	♥ K93	♥ AQJ2	Pass	2♦ ¹	Pass	2♥
North HCP: 13	♦ AQ954	♦ 873	Pass	3♠ ²	Pass	4♣ ³
South HCP: 18	♣ Q1054	♣ AK	Pass	4♥ ⁴	Pass	4NT ⁵
Contract: 6♦ S			Pass	5♦ ⁶	Pass	6♦
			AP			

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

Board: 256	North:	South:	West	North	East	South
Dealer: N	♠ Q108	♠ K743				
Vul: None	♥ KQ54	♥ J1063		1♦	Pass	1♥
North HCP: 12	♦ J764	♦ 95	Pass	2♥	AP	
South HCP: 7	♣ A6	♣ QJ8				
Contract: 2♥ S						

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Leveled

Board: 253	♠ AQ5	The opponents are silent.
Dealer: S	♥ Q108	
Vul: None	♦ AQ1087	You bid first.
HCP: 14	♣ 95	

Board: 254	♠ J743	The opponents are silent.
Dealer: N	♥ K1084	
Vul: NS	♦ J104	Partner bids first.
HCP: 10	♣ KQ	

Board: 255	♠ A1083	The opponents are silent.
Dealer: S	♥ AQJ2	
Vul: EW	♦ 873	You bid first.
HCP: 18	♣ AK	

Board: 256	♠ K743	The opponents are silent.
Dealer: N	♥ J1063	
Vul: None	♦ 95	Partner bids first.
HCP: 7	♣ QJ8	

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

Board: 253	North:	South:	West	North	East	South
Dealer: S	♠ 1076	♠ AQ5				1♦
Vul: None	♥ 952	♥ Q108				
North HCP: 11	♦ KJ93	♦ AQ1087	Pass	2NT	Pass	3NT
South HCP: 14	♣ AK3	♣ 95	AP			
Contract: 3N N						

Board: 254	North:	South:	West	North	East	South
Dealer: N	♠ AK6	♠ J743		1♣	Pass	1♥
Vul: NS	♥ 973	♥ K1084				
North HCP: 12	♦ 753	♦ J104	Pass	1NT	AP	
South HCP: 10	♣ AJ97	♣ KQ				
Contract: 1N N						

Board: 255	North:	South:	West	North	East	South
Dealer: S	♠ Q	♠ A1083				1♦
Vul: EW	♥ K93	♥ AQJ2	Pass	2♦ ¹	Pass	2♥
North HCP: 13	♦ AQ954	♦ 873	Pass	3♠ ²	Pass	4♣ ³
South HCP: 18	♣ Q1054	♣ AK	Pass	4♥ ⁴	Pass	4NT ⁵
Contract: 6♦ S			Pass	5♦ ⁶	Pass	6♦
			AP			

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

Board: 256	North:	South:	West	North	East	South
Dealer: N	♠ Q108	♠ K743				
Vul: None	♥ KQ54	♥ J1063		1♦	Pass	1♥
North HCP: 12	♦ J764	♦ 95	Pass	2♥	AP	
South HCP: 7	♣ A6	♣ QJ8				
Contract: 2♥ S						

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 257	♠ J	The opponents are silent.
Dealer: S	♥ AKJ	
Vul: EW	♦ K8652	Partner bids first.
HCP: 18	♣ AQ74	

Board: 258	♠ J732	The opponents are silent.
Dealer: N	♥ Q5	
Vul: Both	♦ AK9	You bid first.
HCP: 12	♣ Q432	

Board: 259	♠ KQ102	The opponents are silent.
Dealer: S	♥ 10873	
Vul: EW	♦ AQ	Partner bids first.
HCP: 18	♣ AK5	

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

Board: 257
 Dealer: S
 Vul: EW
 North HCP: 18
 South HCP: 14
 Contract: 6N N

North:
 ♠ J
 ♥ AKJ
 ♦ K8652
 ♣ AQ74

South:
 ♠ Q952
 ♥ Q
 ♦ AQJ943
 ♣ K6

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

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

Board: 258
 Dealer: N
 Vul: Both
 North HCP: 12
 South HCP: 22
 Contract: 6N N

North:
 ♠ J732
 ♥ Q5
 ♦ AK9
 ♣ Q432

South:
 ♠ AQ9
 ♥ AK
 ♦ Q5
 ♣ AK10965

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

1. Inverted minors
 2. Cue bid, a ♦ stopper
 3. Blackwood 0314, for ♣
 4. A=1/5 or 4/5
 5. ♣ queen no ♠ king

Board: 259
 Dealer: S
 Vul: EW
 North HCP: 18
 South HCP: 13
 Contract: 6N S

North:
 ♠ KQ102
 ♥ 10873
 ♦ AQ
 ♣ AK5

South:
 ♠ 876
 ♥ AQJ
 ♦ K986
 ♣ QJ8

West	North	East	South
			1♦
Pass	1♥	Pass	1NT
Pass	2♣ ¹	Pass	2♠
Pass	4NT ²	Pass	5♥ ³
Pass	6NT	AP	

1. Checkback
 2. Blackwood 0314, for ♦
 3. A=2/5 or 5/5, Q(D)=0

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 257	♠ Q952	The opponents are silent.
Dealer: S	♥ Q	
Vul: EW	♦ AQJ943	You bid first.
HCP: 14	♣ K6	

Board: 258	♠ AQ9	The opponents are silent.
Dealer: N	♥ AK	
Vul: Both	♦ Q5	Partner bids first.
HCP: 22	♣ AK10965	

Board: 259	♠ 876	The opponents are silent.
Dealer: S	♥ AQJ	
Vul: EW	♦ K986	You bid first.
HCP: 13	♣ QJ8	

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

Board: 257
 Dealer: S
 Vul: EW
 North HCP: 18
 South HCP: 14
 Contract: 6N N

North:
 ♠ J
 ♥ AKJ
 ♦ K8652
 ♣ AQ74

South:
 ♠ Q952
 ♥ Q
 ♦ AQJ943
 ♣ K6

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

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

Board: 258
 Dealer: N
 Vul: Both
 North HCP: 12
 South HCP: 22
 Contract: 6N N

North:
 ♠ J732
 ♥ Q5
 ♦ AK9
 ♣ Q432

South:
 ♠ AQ9
 ♥ AK
 ♦ Q5
 ♣ AK10965

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

1. Inverted minors
 2. Cue bid, a ♦ stopper
 3. Blackwood 0314, for ♣
 4. A=1/5 or 4/5
 5. ♣ queen no ♠ king

Board: 259
 Dealer: S
 Vul: EW
 North HCP: 18
 South HCP: 13
 Contract: 6N S

North:
 ♠ KQ102
 ♥ 10873
 ♦ AQ
 ♣ AK5

South:
 ♠ 876
 ♥ AQJ
 ♦ K986
 ♣ QJ8

West	North	East	South
			1♦
Pass	1♥	Pass	1NT
Pass	2♣ ¹	Pass	2♠
Pass	4NT ²	Pass	5♥ ³
Pass	6NT	AP	

1. Checkback
 2. Blackwood 0314, for ♦
 3. A=2/5 or 5/5, Q(D)=0

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 260	♠ QJ	The opponents are silent.
Dealer: N	♥ KJ109	
Vul: Both	♦ KJ6	You bid first.
HCP: 14	♣ K1087	

Board: 261	♠ AK104	The opponents are silent.
Dealer: S	♥ KJ6	
Vul: None	♦ 1085	Partner bids first.
HCP: 11	♣ 1054	

Board: 262	♠ J872	The opponents are silent.
Dealer: N	♥ AQ4	
Vul: NS	♦ A3	You bid first.
HCP: 18	♣ AK63	

Board: 263	♠ KJ87	The opponents are silent.
Dealer: S	♥ Q107	
Vul: Both	♦ K96	Partner bids first.
HCP: 13	♣ A108	

Board: 264	♠ AJ	The opponents are silent.
Dealer: N	♥ Q9	
Vul: None	♦ AQ754	You bid first.
HCP: 18	♣ AJ75	

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

Board: 260	North:	South:	West	North	East	South
Dealer: N	♠ QJ	♠ A92		1♣	Pass	1♥
Vul: Both	♥ KJ109	♥ A632				
North HCP: 14	♦ KJ6	♦ 985	Pass	2♥	AP	
South HCP: 10	♣ K1087	♣ Q96				
Contract: 2♥ S						

Board: 261	North:	South:	West	North	East	South
Dealer: S	♠ AK104	♠ J762				1♣
Vul: None	♥ KJ6	♥ A52				
North HCP: 11	♦ 1085	♦ A94	Pass	1♠	Pass	2♠
South HCP: 14	♣ 1054	♣ KQ8	Pass	3♠	AP	
Contract: 3♠ N						

Board: 262	North:	South:	West	North	East	South
Dealer: N	♠ J872	♠ AK5		1♣	Pass	1♦
Vul: NS	♥ AQ4	♥ 1082				
North HCP: 18	♦ A3	♦ Q10986	Pass	2NT	Pass	3NT
South HCP: 11	♣ AK63	♣ Q4	AP			
Contract: 3N N						

Board: 263	North:	South:	West	North	East	South
Dealer: S	♠ KJ87	♠ Q962				1♣
Vul: Both	♥ Q107	♥ A853				
North HCP: 13	♦ K96	♦ A7	Pass	1♠	Pass	2♠
South HCP: 13	♣ A108	♣ K95	Pass	3NT	AP	
Contract: 3N N						

Board: 264	North:	South:	West	North	East	South
Dealer: N	♠ AJ	♠ K43		1♦	Pass	1♥
Vul: None	♥ Q9	♥ J743				
North HCP: 18	♦ AQ754	♦ 96	Pass	2NT	Pass	3NT
South HCP: 9	♣ AJ75	♣ KQ109	AP			
Contract: 3N N						

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 260	♠ A92	The opponents are silent.
Dealer: N	♥ A632	
Vul: Both	♦ 985	Partner bids first.
HCP: 10	♣ Q96	

Board: 261	♠ J762	The opponents are silent.
Dealer: S	♥ A52	
Vul: None	♦ A94	You bid first.
HCP: 14	♣ KQ8	

Board: 262	♠ AK5	The opponents are silent.
Dealer: N	♥ 1082	
Vul: NS	♦ Q10986	Partner bids first.
HCP: 11	♣ Q4	

Board: 263	♠ Q962	The opponents are silent.
Dealer: S	♥ A853	
Vul: Both	♦ A7	You bid first.
HCP: 13	♣ K95	

Board: 264	♠ K43	The opponents are silent.
Dealer: N	♥ J743	
Vul: None	♦ 96	Partner bids first.
HCP: 9	♣ KQ109	

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

Board: 260	North:	South:	West	North	East	South
Dealer: N	♠ QJ	♠ A92		1♣	Pass	1♥
Vul: Both	♥ KJ109	♥ A632				
North HCP: 14	♦ KJ6	♦ 985	Pass	2♥	AP	
South HCP: 10	♣ K1087	♣ Q96				
Contract: 2♥ S						

Board: 261	North:	South:	West	North	East	South
Dealer: S	♠ AK104	♠ J762				1♣
Vul: None	♥ KJ6	♥ A52				
North HCP: 11	♦ 1085	♦ A94	Pass	1♠	Pass	2♠
South HCP: 14	♣ 1054	♣ KQ8	Pass	3♠	AP	
Contract: 3♠ N						

Board: 262	North:	South:	West	North	East	South
Dealer: N	♠ J872	♠ AK5		1♣	Pass	1♦
Vul: NS	♥ AQ4	♥ 1082				
North HCP: 18	♦ A3	♦ Q10986	Pass	2NT	Pass	3NT
South HCP: 11	♣ AK63	♣ Q4	AP			
Contract: 3N N						

Board: 263	North:	South:	West	North	East	South
Dealer: S	♠ KJ87	♠ Q962				1♣
Vul: Both	♥ Q107	♥ A853				
North HCP: 13	♦ K96	♦ A7	Pass	1♠	Pass	2♠
South HCP: 13	♣ A108	♣ K95	Pass	3NT	AP	
Contract: 3N N						

Board: 264	North:	South:	West	North	East	South
Dealer: N	♠ AJ	♠ K43		1♦	Pass	1♥
Vul: None	♥ Q9	♥ J743				
North HCP: 18	♦ AQ754	♦ 96	Pass	2NT	Pass	3NT
South HCP: 9	♣ AJ75	♣ KQ109	AP			
Contract: 3N N						

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 265	♠ A95	The opponents are silent.
Dealer: S	♥ 76	
Vul: NS	♦ KQ984	Partner bids first.
HCP: 14	♣ AJ10	

Board: 266	♠ Q104	The opponents are silent.
Dealer: N	♥ A62	
Vul: EW	♦ K43	You bid first.
HCP: 14	♣ AJ107	

Board: 267	♠ KQ109	The opponents are silent.
Dealer: S	♥ J853	
Vul: NS	♦ 95	Partner bids first.
HCP: 9	♣ K53	

Board: 268	♠ 874	The opponents are silent.
Dealer: N	♥ AQ97	
Vul: EW	♦ A5	You bid first.
HCP: 13	♣ K1063	

Board: 269	♠ KQ4	The opponents are silent.
Dealer: S	♥ A1062	
Vul: Both	♦ AJ65	Partner bids first.
HCP: 14	♣ 85	

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

Board: 265	North:	South:	West	North	East	South
Dealer: S	♠ A95	♠ KQ102				1♣
Vul: NS	♥ 76	♥ Q102	Pass	1♦	Pass	1♠
North HCP: 14	♦ KQ984	♦ 65	Pass	2♥ ¹	Pass	2NT
South HCP: 12	♣ AJ10	♣ KQ95	Pass	3NT	AP	
Contract: 3N S			1. Fourth suit			

Board: 266	North:	South:	West	North	East	South
Dealer: N	♠ Q104	♠ AK86		1♣	Pass	1♦
Vul: EW	♥ A62	♥ Q98	Pass	1NT	Pass	3NT
North HCP: 14	♦ K43	♦ AQ107	AP			
South HCP: 15	♣ AJ107	♣ 94				
Contract: 3N N						

Board: 267	North:	South:	West	North	East	South
Dealer: S	♠ KQ109	♠ 732				1♦
Vul: NS	♥ J853	♥ AK9	Pass	1♥	Pass	1NT
North HCP: 9	♦ 95	♦ KQ876	AP			
South HCP: 12	♣ K53	♣ 108				
Contract: 1N S						

Board: 268	North:	South:	West	North	East	South
Dealer: N	♠ 874	♠ AJ5		1♣	Pass	1♦
Vul: EW	♥ AQ97	♥ K62	Pass	1♥	Pass	1♠ ¹
North HCP: 13	♦ A5	♦ K8763	Pass	2♣	AP	
South HCP: 11	♣ K1063	♣ 75	1. Fourth suit			
Contract: 2♣ N						

Board: 269	North:	South:	West	North	East	South
Dealer: S	♠ KQ4	♠ 532				1♦
Vul: Both	♥ A1062	♥ KQ5	Pass	1♥	Pass	1NT
North HCP: 14	♦ AJ65	♦ KQ98	Pass	2♣ ¹	Pass	2♠
South HCP: 13	♣ 85	♣ QJ6	Pass	3NT	AP	
Contract: 3N S			1. Checkback			

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 265	♠ KQ102	The opponents are silent.
Dealer: S	♥ Q102	
Vul: NS	♦ 65	You bid first.
HCP: 12	♣ KQ95	

Board: 266	♠ AK86	The opponents are silent.
Dealer: N	♥ Q98	
Vul: EW	♦ AQ107	Partner bids first.
HCP: 15	♣ 94	

Board: 267	♠ 732	The opponents are silent.
Dealer: S	♥ AK9	
Vul: NS	♦ KQ876	You bid first.
HCP: 12	♣ 108	

Board: 268	♠ AJ5	The opponents are silent.
Dealer: N	♥ K62	
Vul: EW	♦ K8763	Partner bids first.
HCP: 11	♣ 75	

Board: 269	♠ 532	The opponents are silent.
Dealer: S	♥ KQ5	
Vul: Both	♦ KQ98	You bid first.
HCP: 13	♣ QJ6	

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

Board: 265	North:	South:	West	North	East	South
Dealer: S	♠ A95	♠ KQ102				1♣
Vul: NS	♥ 76	♥ Q102	Pass	1♦	Pass	1♠
North HCP: 14	♦ KQ984	♦ 65	Pass	2♥ ¹	Pass	2NT
South HCP: 12	♣ AJ10	♣ KQ95	Pass	3NT	AP	
Contract: 3N S			1. Fourth suit			

Board: 266	North:	South:	West	North	East	South
Dealer: N	♠ Q104	♠ AK86		1♣	Pass	1♦
Vul: EW	♥ A62	♥ Q98	Pass	1NT	Pass	3NT
North HCP: 14	♦ K43	♦ AQ107	AP			
South HCP: 15	♣ AJ107	♣ 94				
Contract: 3N N						

Board: 267	North:	South:	West	North	East	South
Dealer: S	♠ KQ109	♠ 732				1♦
Vul: NS	♥ J853	♥ AK9	Pass	1♥	Pass	1NT
North HCP: 9	♦ 95	♦ KQ876	AP			
South HCP: 12	♣ K53	♣ 108				
Contract: 1N S						

Board: 268	North:	South:	West	North	East	South
Dealer: N	♠ 874	♠ AJ5		1♣	Pass	1♦
Vul: EW	♥ AQ97	♥ K62	Pass	1♥	Pass	1♠ ¹
North HCP: 13	♦ A5	♦ K8763	Pass	2♣	AP	
South HCP: 11	♣ K1063	♣ 75	1. Fourth suit			
Contract: 2♣ N						

Board: 269	North:	South:	West	North	East	South
Dealer: S	♠ KQ4	♠ 532				1♦
Vul: Both	♥ A1062	♥ KQ5	Pass	1♥	Pass	1NT
North HCP: 14	♦ AJ65	♦ KQ98	Pass	2♣ ¹	Pass	2♠
South HCP: 13	♣ 85	♣ QJ6	Pass	3NT	AP	
Contract: 3N S			1. Checkback			

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 270 ♠ AJ53
Dealer: N ♥ 985
Vul: NS ♦ J64
HCP: 14 ♣ AKJ

The opponents are silent.

You bid first.

Board: 271 ♠ K843
Dealer: S ♥ A642
Vul: EW ♦ 97
HCP: 11 ♣ KJ8

West Doubles 6♥ if possible.

Partner bids first.

Board: 272 ♠ 532
Dealer: N ♥ AJ7
Vul: Both ♦ AK10
HCP: 18 ♣ AQ64

The opponents are silent.

You bid first.

Board: 273 ♠ 43
Dealer: S ♥ K
Vul: None ♦ AK6432
HCP: 12 ♣ Q1072

The opponents are silent.

Partner bids first.

Board: 274 ♠ A86
Dealer: N ♥ QJ
Vul: EW ♦ AJ863
HCP: 14 ♣ Q73

The opponents are silent.

You bid first.

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

Board: 270

Dealer: N

Vul: NS

North HCP: 14

South HCP: 12

Contract: 3♠ S

North:

♠ AJ53

♥ 985

♦ J64

♣ AKJ

South:

♠ K1064

♥ 104

♦ AKQ

♣ 10873

West North East South

1♣ Pass 1♠

Pass 2♠ Pass 3♠

AP

Board: 271

Dealer: S

Vul: EW

North HCP: 11

South HCP: 16

Contract: 6♥XN

North:

♠ K843

♥ A642

♦ 97

♣ KJ8

South:

♠ A107

♥ KQ75

♦ J

♣ AQ543

West North East South

1♣

Pass 1♥ Pass 3♥

Pass 3NT¹ Pass 4♣²

Pass 4♥ Pass 4NT³

Pass 5♦⁴ Pass 6♥

X AP

1. Cue bid, surplus

2. Cue bid, a ♣ stopper

3. Blackwood 0314, for ♥

4. A=1/5 or 4/5

Board: 272

Dealer: N

Vul: Both

North HCP: 18

South HCP: 10

Contract: 3N N

North:

♠ 532

♥ AJ7

♦ AK10

♣ AQ64

South:

♠ KQ106

♥ Q96

♦ QJ5

♣ 1087

West North East South

1♣ Pass 1♠

Pass 2NT Pass 3NT

AP

Board: 273

Dealer: S

Vul: None

North HCP: 12

South HCP: 12

Contract: 3♦ S

North:

♠ 43

♥ K

♦ AK6432

♣ Q1072

South:

♠ AJ92

♥ Q1053

♦ J98

♣ A6

West North East South

1♦

Pass 2♦¹ Pass 2NT

Pass 3♦ AP

1. Inverted minors

Board: 274

Dealer: N

Vul: EW

North HCP: 14

South HCP: 11

Contract: 1N N

North:

♠ A86

♥ QJ

♦ AJ863

♣ Q73

South:

♠ KQ54

♥ A542

♦ Q5

♣ 985

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

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 270	♠ K1064	The opponents are silent.
Dealer: N	♥ 104	
Vul: NS	♦ AKQ	Partner bids first.
HCP: 12	♣ 10873	
Board: 271	♠ A107	West Doubles 6♥ if possible.
Dealer: S	♥ KQ75	
Vul: EW	♦ J	You bid first.
HCP: 16	♣ AQ543	
Board: 272	♠ KQ106	The opponents are silent.
Dealer: N	♥ Q96	
Vul: Both	♦ QJ5	Partner bids first.
HCP: 10	♣ 1087	
Board: 273	♠ AJ92	The opponents are silent.
Dealer: S	♥ Q1053	
Vul: None	♦ J98	You bid first.
HCP: 12	♣ A6	
Board: 274	♠ KQ54	The opponents are silent.
Dealer: N	♥ A542	
Vul: EW	♦ Q5	Partner bids first.
HCP: 11	♣ 985	

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

Board: 270

Dealer: N

Vul: NS

North HCP: 14

South HCP: 12

Contract: 3♠ S

North:

♠ AJ53

♥ 985

♦ J64

♣ AKJ

South:

♠ K1064

♥ 104

♦ AKQ

♣ 10873

West North East South

1♣ Pass 1♠

Pass 2♠ Pass 3♠

AP

Board: 271

Dealer: S

Vul: EW

North HCP: 11

South HCP: 16

Contract: 6♥XN

North:

♠ K843

♥ A642

♦ 97

♣ KJ8

South:

♠ A107

♥ KQ75

♦ J

♣ AQ543

West North East South

1♣

Pass 1♥ Pass 3♥

Pass 3NT¹ Pass 4♣²

Pass 4♥ Pass 4NT³

Pass 5♦⁴ Pass 6♥

X AP

1. Cue bid, surplus

2. Cue bid, a ♣ stopper

3. Blackwood 0314, for ♥

4. A=1/5 or 4/5

Board: 272

Dealer: N

Vul: Both

North HCP: 18

South HCP: 10

Contract: 3N N

North:

♠ 532

♥ AJ7

♦ AK10

♣ AQ64

South:

♠ KQ106

♥ Q96

♦ QJ5

♣ 1087

West North East South

1♣ Pass 1♠

Pass 2NT Pass 3NT

AP

Board: 273

Dealer: S

Vul: None

North HCP: 12

South HCP: 12

Contract: 3♦ S

North:

♠ 43

♥ K

♦ AK6432

♣ Q1072

South:

♠ AJ92

♥ Q1053

♦ J98

♣ A6

West North East South

1♦

Pass 2♦¹ Pass 2NT

Pass 3♦ AP

1. Inverted minors

Board: 274

Dealer: N

Vul: EW

North HCP: 14

South HCP: 11

Contract: 1N N

North:

♠ A86

♥ QJ

♦ AJ863

♣ Q73

South:

♠ KQ54

♥ A542

♦ Q5

♣ 985

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

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 275	♠ 75	The opponents are silent.
Dealer: S	♥ QJ65	
Vul: Both	♦ AQ85	Partner bids first.
HCP: 12	♣ K76	

Board: 276	♠ KQ87	The opponents are silent.
Dealer: N	♥ 9732	
Vul: NS	♦ A	You bid first.
HCP: 13	♣ A1075	

Board: 277	♠ 109	The opponents are silent.
Dealer: S	♥ AQ4	
Vul: Both	♦ 73	Partner bids first.
HCP: 14	♣ AKJ875	

Board: 278	♠ 954	The opponents are silent.
Dealer: N	♥ K1052	
Vul: None	♦ AKQ94	You bid first.
HCP: 12	♣ 5	

Board: 279	♠ 43	The opponents are silent.
Dealer: S	♥ AK	
Vul: EW	♦ A9642	Partner bids first.
HCP: 15	♣ A872	

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

Board: 275
 Dealer: S
 Vul: Both
 North HCP: 12
 South HCP: 19
 Contract: 6♥ N

North:
 ♠ 75
 ♥ QJ65
 ♦ AQ85
 ♣ K76

South:
 ♠ AQ62
 ♥ A932
 ♦ K9
 ♣ AQ3

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

1. Blackwood 0314, for ♥
2. A=0/5 or 3/5

Board: 276
 Dealer: N
 Vul: NS
 North HCP: 13
 South HCP: 13
 Contract: 4♥ N

North:
 ♠ KQ87
 ♥ 9732
 ♦ A
 ♣ A1075

South:
 ♠ A10
 ♥ AKJ5
 ♦ 10876
 ♣ J84

West	North	East	South
			1♣
	1♣	Pass	1♦
Pass	1♥	Pass	4♥
AP			

Board: 277
 Dealer: S
 Vul: Both
 North HCP: 14
 South HCP: 14
 Contract: 3N N

North:
 ♠ 109
 ♥ AQ4
 ♦ 73
 ♣ AKJ875

South:
 ♠ AQ3
 ♥ K873
 ♦ K95
 ♣ Q62

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

1. Inverted minors

Board: 278
 Dealer: N
 Vul: None
 North HCP: 12
 South HCP: 9
 Contract: 1N N

North:
 ♠ 954
 ♥ K1052
 ♦ AKQ94
 ♣ 5

South:
 ♠ Q872
 ♥ J43
 ♦ J3
 ♣ AJ96

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

Board: 279
 Dealer: S
 Vul: EW
 North HCP: 15
 South HCP: 13
 Contract: 5♦ S

North:
 ♠ 43
 ♥ AK
 ♦ A9642
 ♣ A872

South:
 ♠ AKJ5
 ♥ Q1093
 ♦ Q105
 ♣ J10

West	North	East	South
			1♦
Pass	2♦ ¹	Pass	2♥
Pass	4♦	Pass	4♠ ²
Pass	5♦	AP	

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

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 275	♠ AQ62	The opponents are silent.
Dealer: S	♥ A932	
Vul: Both	♦ K9	You bid first.
HCP: 19	♣ AQ3	

Board: 276	♠ A10	The opponents are silent.
Dealer: N	♥ AKJ5	
Vul: NS	♦ 10876	Partner bids first.
HCP: 13	♣ J84	

Board: 277	♠ AQ3	The opponents are silent.
Dealer: S	♥ K873	
Vul: Both	♦ K95	You bid first.
HCP: 14	♣ Q62	

Board: 278	♠ Q872	The opponents are silent.
Dealer: N	♥ J43	
Vul: None	♦ J3	Partner bids first.
HCP: 9	♣ AJ96	

Board: 279	♠ AKJ5	The opponents are silent.
Dealer: S	♥ Q1093	
Vul: EW	♦ Q105	You bid first.
HCP: 13	♣ J10	

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

Board: 275
Dealer: S
Vul: Both
North HCP: 12
South HCP: 19
Contract: 6♥ N

North:
♠ 75
♥ QJ65
♦ AQ85
♣ K76

South:
♠ AQ62
♥ A932
♦ K9
♣ AQ3

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

1. Blackwood 0314, for ♥
2. A=0/5 or 3/5

Board: 276
Dealer: N
Vul: NS
North HCP: 13
South HCP: 13
Contract: 4♥ N

North:
♠ KQ87
♥ 9732
♦ A
♣ A1075

South:
♠ A10
♥ AKJ5
♦ 10876
♣ J84

West	North	East	South
			1♣
Pass	1♥	Pass	4♥
AP			

Board: 277
Dealer: S
Vul: Both
North HCP: 14
South HCP: 14
Contract: 3N N

North:
♠ 109
♥ AQ4
♦ 73
♣ AKJ875

South:
♠ AQ3
♥ K873
♦ K95
♣ Q62

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

1. Inverted minors

Board: 278
Dealer: N
Vul: None
North HCP: 12
South HCP: 9
Contract: 1N N

North:
♠ 954
♥ K1052
♦ AKQ94
♣ 5

South:
♠ Q872
♥ J43
♦ J3
♣ AJ96

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

Board: 279
Dealer: S
Vul: EW
North HCP: 15
South HCP: 13
Contract: 5♦ S

North:
♠ 43
♥ AK
♦ A9642
♣ A872

South:
♠ AKJ5
♥ Q1093
♦ Q105
♣ J10

West	North	East	South
			1♦
Pass	2♦ ¹	Pass	2♥
Pass	4♦	Pass	4♠ ²
Pass	5♦	AP	

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

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Leveled

Board: 280	♠ KQ54	The opponents are silent.
Dealer: N	♥ A1092	
Vul: Both	♦ J107	You bid first.
HCP: 13	♣ K8	

Board: 281	♠ AK83	The opponents are silent.
Dealer: S	♥ Q753	
Vul: EW	♦ QJ9	Partner bids first.
HCP: 13	♣ J6	

Board: 282	♠ KJ	The opponents are silent.
Dealer: N	♥ AKJ9	
Vul: Both	♦ 8	You bid first.
HCP: 17	♣ KQ9654	

Board: 283	♠ AJ9	The opponents are silent.
Dealer: S	♥ 5	
Vul: Both	♦ 984	Partner bids first.
HCP: 11	♣ AQ9542	

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

Board: 280

Dealer: N

Vul: Both

North HCP: 13

South HCP: 16

Contract: 5♦ N

North:

♠ KQ54

♥ A1092

♦ J107

♣ K8

South:

♠ 7

♥ K84

♦ AQ9843

♣ AQJ

West North East South

1♦ Pass 2♦¹

Pass 2♥ Pass 4♦

Pass 4♥² Pass 4NT³

Pass 5♦⁴ AP

1. Inverted minors

2. Cue bid, a ♥ stopper

3. Blackwood 0314, for ♦

4. A=1/5 or 4/5

Board: 281

Dealer: S

Vul: EW

North HCP: 13

South HCP: 12

Contract: 4♥ N

North:

♠ AK83

♥ Q753

♦ QJ9

♣ J6

South:

♠ Q2

♥ J1086

♦ 83

♣ AKQ74

West North East South

1♣

Pass 1♥ Pass 2♥

Pass 4♥ AP

Board: 282

Dealer: N

Vul: Both

North HCP: 17

South HCP: 10

Contract: 4♥ S

North:

♠ KJ

♥ AKJ9

♦ 8

♣ KQ9654

South:

♠ 10762

♥ Q543

♦ A10

♣ A107

West North East South

1♣ Pass 1♥

Pass 4♦¹ Pass 4♥

AP

1. Splinter

Board: 283

Dealer: S

Vul: Both

North HCP: 11

South HCP: 18

Contract: 6♣ S

North:

♠ AJ9

♥ 5

♦ 984

♣ AQ9542

South:

♠ KQ63

♥ KQ8

♦ KQ5

♣ K73

West North East South

1♣

Pass 2♣¹ Pass 2♦

Pass 3♥² Pass 4♦³

Pass 4NT⁴ Pass 5♦⁵

Pass 6♣ AP

1. Inverted minors

2. Splinter

3. Cue bid, a ♦ stopper

4. Blackwood 0314, for ♣

5. A=1/5 or 4/5

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 280	♠ 7	The opponents are silent.
Dealer: N	♥ K84	
Vul: Both	♦ AQ9843	Partner bids first.
HCP: 16	♣ AQJ	

Board: 281	♠ Q2	The opponents are silent.
Dealer: S	♥ J1086	
Vul: EW	♦ 83	You bid first.
HCP: 12	♣ AKQ74	

Board: 282	♠ 10762	The opponents are silent.
Dealer: N	♥ Q543	
Vul: Both	♦ A10	Partner bids first.
HCP: 10	♣ A107	

Board: 283	♠ KQ63	The opponents are silent.
Dealer: S	♥ KQ8	
Vul: Both	♦ KQ5	You bid first.
HCP: 18	♣ K73	

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

Board: 280

Dealer: N

Vul: Both

North HCP: 13

South HCP: 16

Contract: 5♦ N

North:

♠ KQ54

♥ A1092

♦ J107

♣ K8

South:

♠ 7

♥ K84

♦ AQ9843

♣ AQJ

West North East South

1♦ Pass 2♦¹

Pass 2♥ Pass 4♦

Pass 4♥² Pass 4NT³

Pass 5♦⁴ AP

1. Inverted minors

2. Cue bid, a ♥ stopper

3. Blackwood 0314, for ♦

4. A=1/5 or 4/5

Board: 281

Dealer: S

Vul: EW

North HCP: 13

South HCP: 12

Contract: 4♥ N

North:

♠ AK83

♥ Q753

♦ QJ9

♣ J6

South:

♠ Q2

♥ J1086

♦ 83

♣ AKQ74

West North East South

1♣

Pass 1♥ Pass 2♥

Pass 4♥ AP

Board: 282

Dealer: N

Vul: Both

North HCP: 17

South HCP: 10

Contract: 4♥ S

North:

♠ KJ

♥ AKJ9

♦ 8

♣ KQ9654

South:

♠ 10762

♥ Q543

♦ A10

♣ A107

West North East South

1♣ Pass 1♥

Pass 4♦¹ Pass 4♥

AP

1. Splinter

Board: 283

Dealer: S

Vul: Both

North HCP: 11

South HCP: 18

Contract: 6♣ S

North:

♠ AJ9

♥ 5

♦ 984

♣ AQ9542

South:

♠ KQ63

♥ KQ8

♦ KQ5

♣ K73

West North East South

1♣

Pass 2♣¹ Pass 2♦

Pass 3♥² Pass 4♦³

Pass 4NT⁴ Pass 5♦⁵

Pass 6♣ AP

1. Inverted minors

2. Splinter

3. Cue bid, a ♦ stopper

4. Blackwood 0314, for ♣

5. A=1/5 or 4/5

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 284	♠ AJ4	The opponents are silent.
Dealer: N	♥ AK74	
Vul: None	♦ Q10643	You bid first.
HCP: 15	♣ J	

Board: 285	♠ J53	The opponents are silent.
Dealer: S	♥ A6	
Vul: NS	♦ J75	Partner bids first.
HCP: 7	♣ J9654	

Board: 286	♠ K10	The opponents are silent.
Dealer: N	♥ AK93	
Vul: Both	♦ 8643	You bid first.
HCP: 14	♣ A108	

Board: 287	♠ K432	The opponents are silent.
Dealer: S	♥ KJ96	
Vul: None	♦ AJ	Partner bids first.
HCP: 12	♣ 965	

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

Board: 284
Dealer: N
Vul: None
North HCP: 15
South HCP: 6
Contract: 1N N

North:
♠ AJ4
♥ AK74
♦ Q10643
♣ J

South:
♠ 9762
♥ 82
♦ A97
♣ Q1065

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

Board: 285
Dealer: S
Vul: NS
North HCP: 7
South HCP: 12
Contract: 1N N

North:
♠ J53
♥ A6
♦ J75
♣ J9654

South:
♠ Q974
♥ KJ102
♦ A104
♣ Q10

West	North	East	South
			1♦
Pass	1NT	AP	

Board: 286
Dealer: N
Vul: Both
North HCP: 14
South HCP: 14
Contract: 6♦ N

North:
♠ K10
♥ AK93
♦ 8643
♣ A108

South:
♠ Q9
♥ 10
♦ AKJ1052
♣ KJ95

West	North	East	South
	1♦	Pass	2♦ ¹
Pass	2♥	Pass	4♦
Pass	4♥ ²	Pass	4NT ³
Pass	5♥ ⁴	Pass	6♦
	AP		

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

Board: 287
Dealer: S
Vul: None
North HCP: 12
South HCP: 19
Contract: 6♥ N

North:
♠ K432
♥ KJ96
♦ AJ
♣ 965

South:
♠ A765
♥ AQ74
♦ 6
♣ AKQ7

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

1. Splinter
2. Blackwood 0314, for ♥
3. A=0/5 or 3/5

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 284	♠ 9762	The opponents are silent.
Dealer: N	♥ 82	
Vul: None	♦ A97	Partner bids first.
HCP: 6	♣ Q1065	

Board: 285	♠ Q974	The opponents are silent.
Dealer: S	♥ KJ102	
Vul: NS	♦ A104	You bid first.
HCP: 12	♣ Q10	

Board: 286	♠ Q9	The opponents are silent.
Dealer: N	♥ 10	
Vul: Both	♦ AKJ1052	Partner bids first.
HCP: 14	♣ KJ95	

Board: 287	♠ A765	The opponents are silent.
Dealer: S	♥ AQ74	
Vul: None	♦ 6	You bid first.
HCP: 19	♣ AKQ7	

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

Board: 284
Dealer: N
Vul: None
North HCP: 15
South HCP: 6
Contract: 1N N

North:
♠ AJ4
♥ AK74
♦ Q10643
♣ J

South:
♠ 9762
♥ 82
♦ A97
♣ Q1065

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

Board: 285
Dealer: S
Vul: NS
North HCP: 7
South HCP: 12
Contract: 1N N

North:
♠ J53
♥ A6
♦ J75
♣ J9654

South:
♠ Q974
♥ KJ102
♦ A104
♣ Q10

West	North	East	South
			1♦
Pass	1NT	AP	

Board: 286
Dealer: N
Vul: Both
North HCP: 14
South HCP: 14
Contract: 6♦ N

North:
♠ K10
♥ AK93
♦ 8643
♣ A108

South:
♠ Q9
♥ 10
♦ AKJ1052
♣ KJ95

West	North	East	South
	1♦	Pass	2♦ ¹
Pass	2♥	Pass	4♦
Pass	4♥ ²	Pass	4NT ³
Pass	5♥ ⁴	Pass	6♦
	AP		

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

Board: 287
Dealer: S
Vul: None
North HCP: 12
South HCP: 19
Contract: 6♥ N

North:
♠ K432
♥ KJ96
♦ AJ
♣ 965

South:
♠ A765
♥ AQ74
♦ 6
♣ AKQ7

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

1. Splinter
2. Blackwood 0314, for ♥
3. A=0/5 or 3/5

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 288	♠ J1098	The opponents are silent.
Dealer: N	♥ K2	
Vul: NS	♦ K98	You bid first.
HCP: 12	♣ AJ76	

Board: 289	♠ 1086	The opponents are silent.
Dealer: S	♥ 6	
Vul: EW	♦ QJ862	Partner bids first.
HCP: 10	♣ AK102	

Board: 290	♠ AQ73	The opponents are silent.
Dealer: N	♥ KQ87	
Vul: None	♦ 632	You bid first.
HCP: 14	♣ K9	

Board: 291	♠ AKJ	The opponents are silent.
Dealer: S	♥ Q1094	
Vul: NS	♦ AK9	Partner bids first.
HCP: 20	♣ K95	

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

Board: 288	North:	South:	West	North	East	South
Dealer: N	♠ J1098	♠ AK62		1♣	Pass	1♠
Vul: NS	♥ K2	♥ J96	Pass	2♠	Pass	4♠
North HCP: 12	♦ K98	♦ A74	AP			
South HCP: 12	♣ AJ76	♣ 1083				
Contract: 4♠ S						

Board: 289	North:	South:	West	North	East	South
Dealer: S	♠ 1086	♠ AKJ9				1♦
Vul: EW	♥ 6	♥ AK10	Pass	2♦ ¹	Pass	3NT
North HCP: 10	♦ QJ862	♦ K1054	Pass	6♦	AP	
South HCP: 18	♣ AK102	♣ 43				
Contract: 6♦ S						

1. Inverted minors

Board: 290	North:	South:	West	North	East	South
Dealer: N	♠ AQ73	♠ 9		1♦	Pass	2♦ ¹
Vul: None	♥ KQ87	♥ A5	Pass	2♥	Pass	4♦
North HCP: 14	♦ 632	♦ KQJ985	Pass	4♥ ²	Pass	4NT ³
South HCP: 17	♣ K9	♣ AQJ8	Pass	5♦ ⁴	Pass	6♦
Contract: 6♦ N			AP			

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

Board: 291	North:	South:	West	North	East	South
Dealer: S	♠ AKJ	♠ 108				1♦
Vul: NS	♥ Q1094	♥ K852	Pass	1♥	Pass	2♥
North HCP: 20	♦ AK9	♦ QJ108	Pass	4♦ ¹	Pass	4♠ ²
South HCP: 13	♣ K95	♣ AQJ	Pass	4NT ³	Pass	5♥ ⁴
Contract: 6♥ N			Pass	6♥	AP	

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

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Leveled

Board: 288	♠ AK62	The opponents are silent.
Dealer: N	♥ J96	
Vul: NS	♦ A74	Partner bids first.
HCP: 12	♣ 1083	

Board: 289	♠ AKJ9	The opponents are silent.
Dealer: S	♥ AK10	
Vul: EW	♦ K1054	You bid first.
HCP: 18	♣ 43	

Board: 290	♠ 9	The opponents are silent.
Dealer: N	♥ A5	
Vul: None	♦ KQJ985	Partner bids first.
HCP: 17	♣ AQJ8	

Board: 291	♠ 108	The opponents are silent.
Dealer: S	♥ K852	
Vul: NS	♦ QJ108	You bid first.
HCP: 13	♣ AQJ	

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

Board: 288

Dealer: N

Vul: NS

North HCP: 12

South HCP: 12

Contract: 4♠ S

North:

♠ J1098

♥ K2

♦ K98

♣ AJ76

South:

♠ AK62

♥ J96

♦ A74

♣ 1083

West North East South

1♣ Pass 1♠

Pass 2♠ Pass 4♠

AP

Board: 289

Dealer: S

Vul: EW

North HCP: 10

South HCP: 18

Contract: 6♦ S

North:

♠ 1086

♥ 6

♦ QJ862

♣ AK102

South:

♠ AKJ9

♥ AK10

♦ K1054

♣ 43

West North East South

1♦

Pass 2♦¹ Pass 3NT

Pass 6♦ AP

1. Inverted minors

Board: 290

Dealer: N

Vul: None

North HCP: 14

South HCP: 17

Contract: 6♦ N

North:

♠ AQ73

♥ KQ87

♦ 632

♣ K9

South:

♠ 9

♥ A5

♦ KQJ985

♣ AQJ8

West North East South

1♦ Pass 2♦¹

Pass 2♥ Pass 4♦

Pass 4♥² Pass 4NT³

Pass 5♦⁴ Pass 6♦

AP

1. Inverted minors

2. Cue bid, a ♥ stopper

3. Blackwood 0314, for ♦

4. A=1/5 or 4/5

Board: 291

Dealer: S

Vul: NS

North HCP: 20

South HCP: 13

Contract: 6♥ N

North:

♠ AKJ

♥ Q1094

♦ AK9

♣ K95

South:

♠ 108

♥ K852

♦ QJ108

♣ AQJ

West North East South

1♦

Pass 1♥ Pass 2♥

Pass 4♦¹ Pass 4♠²

Pass 4NT³ Pass 5♥⁴

Pass 6♥ AP

1. Cue bid, a ♦ stopper

2. Cue bid, a ♣ stopper

3. Blackwood 0314, for ♥

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

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 292	♠ AQ42	The opponents are silent.
Dealer: N	♥ A87	
Vul: EW	♦ KQ106	You bid first.
HCP: 18	♣ K5	

Board: 293	♠ K107	The opponents are silent.
Dealer: S	♥ 10986	
Vul: Both	♦ A98	Partner bids first.
HCP: 12	♣ AJ8	

Board: 294	♠ K86	The opponents are silent.
Dealer: N	♥ 92	
Vul: NS	♦ AK96	You bid first.
HCP: 13	♣ QJ104	

Board: 295	♠ K873	The opponents are silent.
Dealer: S	♥ A106	
Vul: Both	♦ J43	Partner bids first.
HCP: 11	♣ QJ8	

Board: 296	♠ AQ76	The opponents are silent.
Dealer: N	♥ 83	
Vul: None	♦ 8	You bid first.
HCP: 15	♣ AKQ1064	

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

Board: 292	North:	South:	West	North	East	South
Dealer: N	♠ AQ42	♠ KJ8		1♦	Pass	1NT
Vul: EW	♥ A87	♥ Q105	Pass	2NT	Pass	3NT
North HCP: 18	♦ KQ106	♦ J54	AP			
South HCP: 9	♣ K5	♣ Q987				
Contract: 3N S						

Board: 293	North:	South:	West	North	East	South
Dealer: S	♠ K107	♠ J63				1♣
Vul: Both	♥ 10986	♥ AQ43	Pass	1♥	Pass	2♥
North HCP: 12	♦ A98	♦ Q53	Pass	3NT	AP	
South HCP: 12	♣ AJ8	♣ K43				
Contract: 3N N						

Board: 294	North:	South:	West	North	East	South
Dealer: N	♠ K86	♠ Q10		1♦	Pass	1♥
Vul: NS	♥ 92	♥ AK75	Pass	1NT	Pass	2♣ ¹
North HCP: 13	♦ AK96	♦ Q1085	Pass	2NT	Pass	3NT
South HCP: 15	♣ QJ104	♣ A85	AP			
Contract: 3N N			1. Checkback			

Board: 295	North:	South:	West	North	East	South
Dealer: S	♠ K873	♠ Q4				1♣
Vul: Both	♥ A106	♥ 32	Pass	1♠	Pass	2♣
North HCP: 11	♦ J43	♦ K95	Pass	3♣	AP	
South HCP: 12	♣ QJ8	♣ AK9653				
Contract: 3♣ S						

Board: 296	North:	South:	West	North	East	South
Dealer: N	♠ AQ76	♠ J103		1♣	Pass	1♦
Vul: None	♥ 83	♥ K105	Pass	1♠	Pass	1NT
North HCP: 15	♦ 8	♦ KQJ95	Pass	2♣	AP	
South HCP: 10	♣ AKQ1064	♣ 75				
Contract: 2♣ N						

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 292	♠ KJ8	The opponents are silent.
Dealer: N	♥ Q105	
Vul: EW	♦ J54	Partner bids first.
HCP: 9	♣ Q987	

Board: 293	♠ J63	The opponents are silent.
Dealer: S	♥ AQ43	
Vul: Both	♦ Q53	You bid first.
HCP: 12	♣ K43	

Board: 294	♠ Q10	The opponents are silent.
Dealer: N	♥ AK75	
Vul: NS	♦ Q1085	Partner bids first.
HCP: 15	♣ A85	

Board: 295	♠ Q4	The opponents are silent.
Dealer: S	♥ 32	
Vul: Both	♦ K95	You bid first.
HCP: 12	♣ AK9653	

Board: 296	♠ J103	The opponents are silent.
Dealer: N	♥ K105	
Vul: None	♦ KQJ95	Partner bids first.
HCP: 10	♣ 75	

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

Board: 292	North:	South:	West	North	East	South
Dealer: N	♠ AQ42	♠ KJ8		1♦	Pass	1NT
Vul: EW	♥ A87	♥ Q105	Pass	2NT	Pass	3NT
North HCP: 18	♦ KQ106	♦ J54	AP			
South HCP: 9	♣ K5	♣ Q987				
Contract: 3N S						

Board: 293	North:	South:	West	North	East	South
Dealer: S	♠ K107	♠ J63				1♣
Vul: Both	♥ 10986	♥ AQ43	Pass	1♥	Pass	2♥
North HCP: 12	♦ A98	♦ Q53	Pass	3NT	AP	
South HCP: 12	♣ AJ8	♣ K43				
Contract: 3N N						

Board: 294	North:	South:	West	North	East	South
Dealer: N	♠ K86	♠ Q10		1♦	Pass	1♥
Vul: NS	♥ 92	♥ AK75	Pass	1NT	Pass	2♣ ¹
North HCP: 13	♦ AK96	♦ Q1085	Pass	2NT	Pass	3NT
South HCP: 15	♣ QJ104	♣ A85	AP			
Contract: 3N N			1. Checkback			

Board: 295	North:	South:	West	North	East	South
Dealer: S	♠ K873	♠ Q4				1♣
Vul: Both	♥ A106	♥ 32	Pass	1♠	Pass	2♣
North HCP: 11	♦ J43	♦ K95	Pass	3♣	AP	
South HCP: 12	♣ QJ8	♣ AK9653				
Contract: 3♣ S						

Board: 296	North:	South:	West	North	East	South
Dealer: N	♠ AQ76	♠ J103		1♣	Pass	1♦
Vul: None	♥ 83	♥ K105	Pass	1♠	Pass	1NT
North HCP: 15	♦ 8	♦ KQJ95	Pass	2♣	AP	
South HCP: 10	♣ AKQ1064	♣ 75				
Contract: 2♣ N						

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 297	♠ KQ5	The opponents are silent.
Dealer: S	♥ AJ	
Vul: EW	♦ A10	Partner bids first.
HCP: 20	♣ KQJ964	
Board: 298	♠ A	The opponents are silent.
Dealer: N	♥ KQ108	
Vul: None	♦ KQ82	You bid first.
HCP: 14	♣ 10643	
Board: 299	♠ J974	The opponents are silent.
Dealer: S	♥ Q84	
Vul: NS	♦ AQ106	Partner bids first.
HCP: 9	♣ 103	
Board: 300	♠ AK103	The opponents are silent.
Dealer: N	♥ J743	
Vul: None	♦ 972	You bid first.
HCP: 12	♣ A2	
Board: 301	♠ A854	East Doubles Pass if possible.
Dealer: S	♥ 875	West Bids 3♣ if possible.
Vul: NS	♦ KQ9	
HCP: 10	♣ J106	Partner bids first.

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

Board: 297
 Dealer: S
 Vul: EW
 North HCP: 20
 South HCP: 14
 Contract: 7N N

North:
 ♠ KQ5
 ♥ AJ
 ♦ A10
 ♣ KQJ964

South:
 ♠ A2
 ♥ K4
 ♦ QJ82
 ♣ A10832

West	North	East	South
			1♣

Pass	2♣ ¹	Pass	2♦
Pass	4♣	Pass	4♥ ²
Pass	4NT ³	Pass	5♠ ⁴
Pass	7NT	AP	

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

Board: 298
 Dealer: N
 Vul: None
 North HCP: 14
 South HCP: 11
 Contract: 3N S

North:
 ♠ A
 ♥ KQ108
 ♦ KQ82
 ♣ 10643

South:
 ♠ K83
 ♥ 4
 ♦ J10943
 ♣ AK87

West	North	East	South
	1♦	Pass	2♦ ¹

Pass	2♥	Pass	3NT
AP			

1. Inverted minors

Board: 299
 Dealer: S
 Vul: NS
 North HCP: 9
 South HCP: 14
 Contract: 1N S

North:
 ♠ J974
 ♥ Q84
 ♦ AQ106
 ♣ 103

South:
 ♠ KQ3
 ♥ A65
 ♦ J84
 ♣ KJ86

West	North	East	South
			1♣

Pass	1♦	Pass	1NT
AP			

Board: 300
 Dealer: N
 Vul: None
 North HCP: 12
 South HCP: 15
 Contract: 5♦ N

North:
 ♠ AK103
 ♥ J743
 ♦ 972
 ♣ A2

South:
 ♠ 7
 ♥ AQ9
 ♦ AK543
 ♣ Q843

West	North	East	South
	1♦	Pass	2♦ ¹

Pass	2NT	Pass	4♦
Pass	4♠ ²	Pass	5♦

AP

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

Board: 301

Dealer: S

Vul: NS

North HCP: 10

South HCP: 14

Contract: 3♣X W

North:

♠ A854

♥ 875

♦ KQ9

♣ J106

South:

♠ QJ103

♥ AJ4

♦ J65

♣ KQ8

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

1♣

Pass	1♠	Pass	2♠
------	----	------	----

Pass	Pass	X	Pass
------	------	---	------

3♣	X	AP	
----	---	----	--

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 297	♠ A2	The opponents are silent.
Dealer: S	♥ K4	
Vul: EW	♦ QJ82	You bid first.
HCP: 14	♣ A10832	
Board: 298	♠ K83	The opponents are silent.
Dealer: N	♥ 4	
Vul: None	♦ J10943	Partner bids first.
HCP: 11	♣ AK87	
Board: 299	♠ KQ3	The opponents are silent.
Dealer: S	♥ A65	
Vul: NS	♦ J84	You bid first.
HCP: 14	♣ KJ86	
Board: 300	♠ 7	The opponents are silent.
Dealer: N	♥ AQ9	
Vul: None	♦ AK543	Partner bids first.
HCP: 15	♣ Q843	
Board: 301	♠ QJ103	East Doubles Pass if possible.
Dealer: S	♥ AJ4	West Bids 3♣ if possible.
Vul: NS	♦ J65	
HCP: 14	♣ KQ8	You bid first.

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

Board: 297
Dealer: S
Vul: EW
North HCP: 20
South HCP: 14
Contract: 7N N

North:
♠ KQ5
♥ AJ
♦ A10
♣ KQJ964

South:
♠ A2
♥ K4
♦ QJ82
♣ A10832

West	North	East	South
			1♣

Pass	2♣ ¹	Pass	2♦
Pass	4♣	Pass	4♥ ²
Pass	4NT ³	Pass	5♠ ⁴
Pass	7NT	AP	

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

Board: 298
Dealer: N
Vul: None
North HCP: 14
South HCP: 11
Contract: 3N S

North:
♠ A
♥ KQ108
♦ KQ82
♣ 10643

South:
♠ K83
♥ 4
♦ J10943
♣ AK87

West	North	East	South
	1♦	Pass	2♦ ¹

Pass	2♥	Pass	3NT
AP			

1. Inverted minors

Board: 299
Dealer: S
Vul: NS
North HCP: 9
South HCP: 14
Contract: 1N S

North:
♠ J974
♥ Q84
♦ AQ106
♣ 103

South:
♠ KQ3
♥ A65
♦ J84
♣ KJ86

West	North	East	South
			1♣

Pass	1♦	Pass	1NT
AP			

Board: 300
Dealer: N
Vul: None
North HCP: 12
South HCP: 15
Contract: 5♦ N

North:
♠ AK103
♥ J743
♦ 972
♣ A2

South:
♠ 7
♥ AQ9
♦ AK543
♣ Q843

West	North	East	South
	1♦	Pass	2♦ ¹

Pass	2NT	Pass	4♦
Pass	4♠ ²	Pass	5♦

AP

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

Board: 301

Dealer: S

Vul: NS

North HCP: 10

South HCP: 14

Contract: 3♣X W

North:

♠ A854

♥ 875

♦ KQ9

♣ J106

South:

♠ QJ103

♥ AJ4

♦ J65

♣ KQ8

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

1♣

Pass	1♠	Pass	2♠
------	----	------	----

Pass	Pass	X	Pass
------	------	---	------

3♣	X	AP	
----	---	----	--

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 302	♠ AKJ4	The opponents are silent.
Dealer: N	♥ 10942	
Vul: EW	♦ A95	You bid first.
HCP: 13	♣ J2	

Board: 303	♠ A92	The opponents are silent.
Dealer: S	♥ A109	
Vul: None	♦ J643	Partner bids first.
HCP: 11	♣ Q85	

Board: 304	♠ 3	The opponents are silent.
Dealer: N	♥ AJ93	
Vul: EW	♦ AK95	You bid first.
HCP: 17	♣ KQ54	

Board: 305	♠ J872	The opponents are silent.
Dealer: S	♥ 42	
Vul: Both	♦ J109	Partner bids first.
HCP: 6	♣ KJ105	

Board: 306	♠ K53	The opponents are silent.
Dealer: N	♥ J109	
Vul: NS	♦ AK1065	You bid first.
HCP: 11	♣ 64	

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

Board: 302	North:	South:	West	North	East	South
Dealer: N	♠ AKJ4	♠ 97		1♦	Pass	2♦ ¹
Vul: EW	♥ 10942	♥ J5	Pass	2♠	Pass	3♦
North HCP: 13	♦ A95	♦ Q10863	AP			
South HCP: 12	♣ J2	♣ AKQ7				
Contract: 3♦ N						

1. Inverted minors

Board: 303	North:	South:	West	North	East	South
Dealer: S	♠ A92	♠ QJ5				1♣
Vul: None	♥ A109	♥ Q	Pass	1♦	Pass	3♦
North HCP: 11	♦ J643	♦ AQ85	Pass	4♠ ¹	Pass	5♦
South HCP: 16	♣ Q85	♣ AJ973	AP			
Contract: 5♦ N						

1. Cue bid, a ♠ stopper

Board: 304	North:	South:	West	North	East	South
Dealer: N	♠ 3	♠ AKQ2		1♦	Pass	1♠
Vul: EW	♥ AJ93	♥ KQ	Pass	2♥	Pass	3♣ ¹
North HCP: 17	♦ AK95	♦ Q104	Pass	3NT	Pass	7NT
South HCP: 21	♣ KQ54	♣ AJ106	AP			
Contract: 7N N						

1. Fourth suit

Board: 305	North:	South:	West	North	East	South
Dealer: S	♠ J872	♠ AK94				1♦
Vul: Both	♥ 42	♥ J	Pass	1♠	Pass	4♥ ¹
North HCP: 6	♦ J109	♦ AK53	Pass	4♠	AP	
South HCP: 21	♣ KJ105	♣ AQ74				
Contract: 4♠ N						

1. Splinter

Board: 306	North:	South:	West	North	East	South
Dealer: N	♠ K53	♠ A1087		1♦	Pass	1♥
Vul: NS	♥ J109	♥ AKQ4	Pass	1NT	Pass	2♣ ¹
North HCP: 11	♦ AK1065	♦ J97	Pass	2♥	Pass	3NT
South HCP: 18	♣ 64	♣ A5	AP			
Contract: 3N N						

1. Checkback

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 302	♠ 97	The opponents are silent.
Dealer: N	♥ J5	
Vul: EW	♦ Q10863	Partner bids first.
HCP: 12	♣ AKQ7	

Board: 303	♠ QJ5	The opponents are silent.
Dealer: S	♥ Q	
Vul: None	♦ AQ85	You bid first.
HCP: 16	♣ AJ973	

Board: 304	♠ AKQ2	The opponents are silent.
Dealer: N	♥ KQ	
Vul: EW	♦ Q104	Partner bids first.
HCP: 21	♣ AJ106	

Board: 305	♠ AK94	The opponents are silent.
Dealer: S	♥ J	
Vul: Both	♦ AK53	You bid first.
HCP: 21	♣ AQ74	

Board: 306	♠ A1087	The opponents are silent.
Dealer: N	♥ AKQ4	
Vul: NS	♦ J97	Partner bids first.
HCP: 18	♣ A5	

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

Board: 302	North:	South:	West	North	East	South
Dealer: N	♠ AKJ4	♠ 97		1♦	Pass	2♦ ¹
Vul: EW	♥ 10942	♥ J5	Pass	2♠	Pass	3♦
North HCP: 13	♦ A95	♦ Q10863	AP			
South HCP: 12	♣ J2	♣ AKQ7				
Contract: 3♦ N						

1. Inverted minors

Board: 303	North:	South:	West	North	East	South
Dealer: S	♠ A92	♠ QJ5				1♣
Vul: None	♥ A109	♥ Q	Pass	1♦	Pass	3♦
North HCP: 11	♦ J643	♦ AQ85	Pass	4♠ ¹	Pass	5♦
South HCP: 16	♣ Q85	♣ AJ973	AP			
Contract: 5♦ N						

1. Cue bid, a ♠ stopper

Board: 304	North:	South:	West	North	East	South
Dealer: N	♠ 3	♠ AKQ2		1♦	Pass	1♠
Vul: EW	♥ AJ93	♥ KQ	Pass	2♥	Pass	3♣ ¹
North HCP: 17	♦ AK95	♦ Q104	Pass	3NT	Pass	7NT
South HCP: 21	♣ KQ54	♣ AJ106	AP			
Contract: 7N N						

1. Fourth suit

Board: 305	North:	South:	West	North	East	South
Dealer: S	♠ J872	♠ AK94				1♦
Vul: Both	♥ 42	♥ J	Pass	1♠	Pass	4♥ ¹
North HCP: 6	♦ J109	♦ AK53	Pass	4♠	AP	
South HCP: 21	♣ KJ105	♣ AQ74				
Contract: 4♠ N						

1. Splinter

Board: 306	North:	South:	West	North	East	South
Dealer: N	♠ K53	♠ A1087		1♦	Pass	1♥
Vul: NS	♥ J109	♥ AKQ4	Pass	1NT	Pass	2♣ ¹
North HCP: 11	♦ AK1065	♦ J97	Pass	2♥	Pass	3NT
South HCP: 18	♣ 64	♣ A5	AP			
Contract: 3N N						

1. Checkback

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 307	♠ J108	The opponents are silent.
Dealer: S	♥ J9	
Vul: EW	♦ 105	Partner bids first.
HCP: 11	♣ AKQ953	

Board: 308	♠ A963	The opponents are silent.
Dealer: N	♥ J84	
Vul: None	♦ Q3	You bid first.
HCP: 12	♣ AJ109	

Board: 309	♠ J6	The opponents are silent.
Dealer: S	♥ Q63	
Vul: Both	♦ K94	Partner bids first.
HCP: 14	♣ AKJ94	

Board: 310	♠ QJ4	The opponents are silent.
Dealer: N	♥ KJ104	
Vul: None	♦ AK9	You bid first.
HCP: 14	♣ 843	

Board: 311	♠ QJ8	The opponents are silent.
Dealer: S	♥ Q7	
Vul: Both	♦ KJ1053	Partner bids first.
HCP: 12	♣ QJ4	

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

Board: 307
Dealer: S
Vul: EW
North HCP: 11
South HCP: 14
Contract: 3N N

North:
♠ J108
♥ J9
♦ 105
♣ AKQ953

South:
♠ A942
♥ K753
♦ AK
♣ 1042

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

1. Inverted minors

Board: 308
Dealer: N
Vul: None
North HCP: 12
South HCP: 14
Contract: 4♠ N

North:
♠ A963
♥ J84
♦ Q3
♣ AJ109

South:
♠ K754
♥ AK65
♦ J95
♣ K7

West	North	East	South
	1♣	Pass	1♥
Pass	1♠	Pass	4♠
AP			

Board: 309
Dealer: S
Vul: Both
North HCP: 14
South HCP: 13
Contract: 3N N

North:
♠ J6
♥ Q63
♦ K94
♣ AKJ94

South:
♠ A987
♥ K7
♦ A83
♣ Q1065

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

1. Inverted minors

Board: 310
Dealer: N
Vul: None
North HCP: 14
South HCP: 14
Contract: 6♣ N

North:
♠ QJ4
♥ KJ104
♦ AK9
♣ 843

South:
♠ A87
♥ 732
♦ 6
♣ AKQJ72

West	North	East	South
	1♣	Pass	2♣ ¹
Pass	2♦	Pass	4♣
Pass	4♦ ²	Pass	4NT ³
Pass	5♦ ⁴	Pass	6♣

AP

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

Board: 311
Dealer: S
Vul: Both
North HCP: 12
South HCP: 15
Contract: 3N N

North:
♠ QJ8
♥ Q7
♦ KJ1053
♣ QJ4

South:
♠ K7
♥ K643
♦ AQ9876
♣ K

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

1. Inverted minors

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 307	♠ A942	The opponents are silent.
Dealer: S	♥ K753	
Vul: EW	♦ AK	You bid first.
HCP: 14	♣ 1042	

Board: 308	♠ K754	The opponents are silent.
Dealer: N	♥ AK65	
Vul: None	♦ J95	Partner bids first.
HCP: 14	♣ K7	

Board: 309	♠ A987	The opponents are silent.
Dealer: S	♥ K7	
Vul: Both	♦ A83	You bid first.
HCP: 13	♣ Q1065	

Board: 310	♠ A87	The opponents are silent.
Dealer: N	♥ 732	
Vul: None	♦ 6	Partner bids first.
HCP: 14	♣ AKQJ72	

Board: 311	♠ K7	The opponents are silent.
Dealer: S	♥ K643	
Vul: Both	♦ AQ9876	You bid first.
HCP: 15	♣ K	

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

Board: 307
Dealer: S
Vul: EW
North HCP: 11
South HCP: 14
Contract: 3N N

North:
♠ J108
♥ J9
♦ 105
♣ AKQ953

South:
♠ A942
♥ K753
♦ AK
♣ 1042

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

1. Inverted minors

Board: 308
Dealer: N
Vul: None
North HCP: 12
South HCP: 14
Contract: 4♠ N

North:
♠ A963
♥ J84
♦ Q3
♣ AJ109

South:
♠ K754
♥ AK65
♦ J95
♣ K7

West	North	East	South
	1♣	Pass	1♥
Pass	1♠	Pass	4♠
AP			

Board: 309
Dealer: S
Vul: Both
North HCP: 14
South HCP: 13
Contract: 3N N

North:
♠ J6
♥ Q63
♦ K94
♣ AKJ94

South:
♠ A987
♥ K7
♦ A83
♣ Q1065

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

1. Inverted minors

Board: 310
Dealer: N
Vul: None
North HCP: 14
South HCP: 14
Contract: 6♣ N

North:
♠ QJ4
♥ KJ104
♦ AK9
♣ 843

South:
♠ A87
♥ 732
♦ 6
♣ AKQJ72

West	North	East	South
	1♣	Pass	2♣ ¹
Pass	2♦	Pass	4♣
Pass	4♦ ²	Pass	4NT ³
Pass	5♦ ⁴	Pass	6♣

AP

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

Board: 311
Dealer: S
Vul: Both
North HCP: 12
South HCP: 15
Contract: 3N N

North:
♠ QJ8
♥ Q7
♦ KJ1053
♣ QJ4

South:
♠ K7
♥ K643
♦ AQ9876
♣ K

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

1. Inverted minors

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 312	♠ K73	The opponents are silent.
Dealer: N	♥ 102	
Vul: None	♦ AQJ864	You bid first.
HCP: 11	♣ J10	

Board: 313	♠ KJ74	The opponents are silent.
Dealer: S	♥ AQ4	
Vul: NS	♦ 9864	Partner bids first.
HCP: 10	♣ 54	

Board: 314	♠ AKQ6	The opponents are silent.
Dealer: N	♥ AJ2	
Vul: None	♦ 854	You bid first.
HCP: 19	♣ KQ8	

Board: 315	♠ J85	The opponents are silent.
Dealer: S	♥ A	
Vul: NS	♦ Q6542	Partner bids first.
HCP: 11	♣ A652	

Board: 316	♠ A109	The opponents are silent.
Dealer: N	♥ 10742	
Vul: EW	♦ AK74	You bid first.
HCP: 14	♣ K10	

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

Board: 312	North:	South:	West	North	East	South
Dealer: N	♠ K73	♠ A864		1♦	Pass	1♥
Vul: None	♥ 102	♥ AKJ3	Pass	2♦	Pass	3NT
North HCP: 11	♦ AQJ864	♦ 75	AP			
South HCP: 12	♣ J10	♣ 643				
Contract: 3N S						

Board: 313	North:	South:	West	North	East	South
Dealer: S	♠ KJ74	♠ Q86				1♣
Vul: NS	♥ AQ4	♥ K106	Pass	1♦	Pass	2NT
North HCP: 10	♦ 9864	♦ AJ	Pass	3♠	Pass	3NT
South HCP: 19	♣ 54	♣ AKQ73	AP			
Contract: 3N S						

Board: 314	North:	South:	West	North	East	South
Dealer: N	♠ AKQ6	♠ J94		1♣	Pass	1♦
Vul: None	♥ AJ2	♥ 874	Pass	2NT	Pass	3NT
North HCP: 19	♦ 854	♦ Q1073	AP			
South HCP: 7	♣ KQ8	♣ A64				
Contract: 3N N						

Board: 315	North:	South:	West	North	East	South
Dealer: S	♠ J85	♠ K976				1♦
Vul: NS	♥ A	♥ K964	Pass	2♦ ¹	Pass	2♥
North HCP: 11	♦ Q6542	♦ KJ9	Pass	3NT	AP	
South HCP: 13	♣ A652	♣ K8				
Contract: 3N N						

1. Inverted minors

Board: 316	North:	South:	West	North	East	South
Dealer: N	♠ A109	♠ 653		1♦	Pass	1NT
Vul: EW	♥ 10742	♥ Q86				
North HCP: 14	♦ AK74	♦ J109	AP			
South HCP: 8	♣ K10	♣ AJ54				
Contract: 1N S						

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 312	♠ A864	The opponents are silent.
Dealer: N	♥ AKJ3	
Vul: None	♦ 75	Partner bids first.
HCP: 12	♣ 643	

Board: 313	♠ Q86	The opponents are silent.
Dealer: S	♥ K106	
Vul: NS	♦ AJ	You bid first.
HCP: 19	♣ AKQ73	

Board: 314	♠ J94	The opponents are silent.
Dealer: N	♥ 874	
Vul: None	♦ Q1073	Partner bids first.
HCP: 7	♣ A64	

Board: 315	♠ K976	The opponents are silent.
Dealer: S	♥ K964	
Vul: NS	♦ KJ9	You bid first.
HCP: 13	♣ K8	

Board: 316	♠ 653	The opponents are silent.
Dealer: N	♥ Q86	
Vul: EW	♦ J109	Partner bids first.
HCP: 8	♣ AJ54	

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

Board: 312	North:	South:	West	North	East	South
Dealer: N	♠ K73	♠ A864		1♦	Pass	1♥
Vul: None	♥ 102	♥ AKJ3	Pass	2♦	Pass	3NT
North HCP: 11	♦ AQJ864	♦ 75	AP			
South HCP: 12	♣ J10	♣ 643				
Contract: 3N S						

Board: 313	North:	South:	West	North	East	South
Dealer: S	♠ KJ74	♠ Q86				1♣
Vul: NS	♥ AQ4	♥ K106	Pass	1♦	Pass	2NT
North HCP: 10	♦ 9864	♦ AJ	Pass	3♠	Pass	3NT
South HCP: 19	♣ 54	♣ AKQ73	AP			
Contract: 3N S						

Board: 314	North:	South:	West	North	East	South
Dealer: N	♠ AKQ6	♠ J94		1♣	Pass	1♦
Vul: None	♥ AJ2	♥ 874	Pass	2NT	Pass	3NT
North HCP: 19	♦ 854	♦ Q1073	AP			
South HCP: 7	♣ KQ8	♣ A64				
Contract: 3N N						

Board: 315	North:	South:	West	North	East	South
Dealer: S	♠ J85	♠ K976				1♦
Vul: NS	♥ A	♥ K964	Pass	2♦ ¹	Pass	2♥
North HCP: 11	♦ Q6542	♦ KJ9	Pass	3NT	AP	
South HCP: 13	♣ A652	♣ K8				
Contract: 3N N						

1. Inverted minors

Board: 316	North:	South:	West	North	East	South
Dealer: N	♠ A109	♠ 653		1♦	Pass	1NT
Vul: EW	♥ 10742	♥ Q86				
North HCP: 14	♦ AK74	♦ J109	AP			
South HCP: 8	♣ K10	♣ AJ54				
Contract: 1N S						

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 317	♠ K542	The opponents are silent.
Dealer: S	♥ Q9	
Vul: Both	♦ KQ5	Partner bids first.
HCP: 11	♣ J543	

Board: 318	♠ J102	The opponents are silent.
Dealer: N	♥ AQ6	
Vul: NS	♦ K873	You bid first.
HCP: 13	♣ K74	

Board: 319	♠ AJ	The opponents are silent.
Dealer: S	♥ A2	
Vul: EW	♦ Q74	Partner bids first.
HCP: 17	♣ AQ10852	

Board: 320	♠ A732	The opponents are silent.
Dealer: N	♥ AK74	
Vul: Both	♦ 104	You bid first.
HCP: 14	♣ K105	

Board: 321	♠ AJ2	The opponents are silent.
Dealer: S	♥ 9542	
Vul: None	♦ A9	Partner bids first.
HCP: 9	♣ 9875	

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

Board: 317	North:	South:	West	North	East	South
Dealer: S	♠ K542	♠ Q				1♣
Vul: Both	♥ Q9	♥ KJ104	Pass	1♠	Pass	1NT
North HCP: 11	♦ KQ5	♦ J107	Pass	2NT	Pass	3NT
South HCP: 14	♣ J543	♣ AK1097	AP			
Contract: 3N S						

Board: 318	North:	South:	West	North	East	South
Dealer: N	♠ J102	♠ Q75				
Vul: NS	♥ AQ6	♥ J1085		1♦	Pass	1♥
North HCP: 13	♦ K873	♦ A94	Pass	1NT	AP	
South HCP: 9	♣ K74	♣ Q86				
Contract: 1N N						

Board: 319	North:	South:	West	North	East	South
Dealer: S	♠ AJ	♠ 964				1♣
Vul: EW	♥ A2	♥ KJ98	Pass	2♣ ¹	Pass	2NT
North HCP: 17	♦ Q74	♦ AJ	Pass	3NT	AP	
South HCP: 12	♣ AQ10852	♣ K976				
Contract: 3N S						

1. Inverted minors

Board: 320	North:	South:	West	North	East	South
Dealer: N	♠ A732	♠ Q86		1♣	Pass	2♣ ¹
Vul: Both	♥ AK74	♥ Q108	Pass	2♥	Pass	3♣
North HCP: 14	♦ 104	♦ J5	AP			
South HCP: 11	♣ K105	♣ AQ983				
Contract: 3♣ N						

1. Inverted minors

Board: 321	North:	South:	West	North	East	South
Dealer: S	♠ AJ2	♠ Q1074				1♦
Vul: None	♥ 9542	♥ KQJ	Pass	1♥	Pass	1♠
North HCP: 9	♦ A9	♦ Q754	Pass	1NT	AP	
South HCP: 14	♣ 9875	♣ KJ				
Contract: 1N N						

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 317	♠ Q	The opponents are silent.
Dealer: S	♥ KJ104	
Vul: Both	♦ J107	You bid first.
HCP: 14	♣ AK1097	

Board: 318	♠ Q75	The opponents are silent.
Dealer: N	♥ J1085	
Vul: NS	♦ A94	Partner bids first.
HCP: 9	♣ Q86	

Board: 319	♠ 964	The opponents are silent.
Dealer: S	♥ KJ98	
Vul: EW	♦ AJ	You bid first.
HCP: 12	♣ K976	

Board: 320	♠ Q86	The opponents are silent.
Dealer: N	♥ Q108	
Vul: Both	♦ J5	Partner bids first.
HCP: 11	♣ AQ983	

Board: 321	♠ Q1074	The opponents are silent.
Dealer: S	♥ KQJ	
Vul: None	♦ Q754	You bid first.
HCP: 14	♣ KJ	

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

Board: 317	North:	South:	West	North	East	South
Dealer: S	♠ K542	♠ Q				1♣
Vul: Both	♥ Q9	♥ KJ104	Pass	1♠	Pass	1NT
North HCP: 11	♦ KQ5	♦ J107	Pass	2NT	Pass	3NT
South HCP: 14	♣ J543	♣ AK1097	AP			
Contract: 3N S						

Board: 318	North:	South:	West	North	East	South
Dealer: N	♠ J102	♠ Q75				
Vul: NS	♥ AQ6	♥ J1085		1♦	Pass	1♥
North HCP: 13	♦ K873	♦ A94	Pass	1NT	AP	
South HCP: 9	♣ K74	♣ Q86				
Contract: 1N N						

Board: 319	North:	South:	West	North	East	South
Dealer: S	♠ AJ	♠ 964				1♣
Vul: EW	♥ A2	♥ KJ98	Pass	2♣ ¹	Pass	2NT
North HCP: 17	♦ Q74	♦ AJ	Pass	3NT	AP	
South HCP: 12	♣ AQ10852	♣ K976				
Contract: 3N S						

1. Inverted minors

Board: 320	North:	South:	West	North	East	South
Dealer: N	♠ A732	♠ Q86		1♣	Pass	2♣ ¹
Vul: Both	♥ AK74	♥ Q108	Pass	2♥	Pass	3♣
North HCP: 14	♦ 104	♦ J5	AP			
South HCP: 11	♣ K105	♣ AQ983				
Contract: 3♣ N						

1. Inverted minors

Board: 321	North:	South:	West	North	East	South
Dealer: S	♠ AJ2	♠ Q1074				1♦
Vul: None	♥ 9542	♥ KQJ	Pass	1♥	Pass	1♠
North HCP: 9	♦ A9	♦ Q754	Pass	1NT	AP	
South HCP: 14	♣ 9875	♣ KJ				
Contract: 1N N						

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 322	♠ A75	The opponents are silent.
Dealer: N	♥ AJ7	
Vul: None	♦ KJ754	You bid first.
HCP: 13	♣ 106	

Board: 323	♠ AQ3	The opponents are silent.
Dealer: S	♥ AJ103	
Vul: NS	♦ 65	Partner bids first.
HCP: 14	♣ QJ87	

Board: 324	♠ AQ105	The opponents are silent.
Dealer: N	♥ AJ73	
Vul: Both	♦ AQ94	You bid first.
HCP: 17	♣ 6	

Board: 325	♠ 742	The opponents are silent.
Dealer: S	♥ A542	
Vul: None	♦ A4	Partner bids first.
HCP: 12	♣ KJ85	

Board: 326	♠ KQJ2	The opponents are silent.
Dealer: N	♥ Q54	
Vul: NS	♦ Q7	You bid first.
HCP: 14	♣ A865	

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

Board: 322	North:	South:	West	North	East	South
Dealer: N	♠ A75	♠ QJ9		1♦	Pass	2♦ ¹
Vul: None	♥ AJ7	♥ K106	Pass	2♥	Pass	3NT
North HCP: 13	♦ KJ754	♦ Q863	AP			
South HCP: 14	♣ 106	♣ AQ4				
Contract: 3N S						

1. Inverted minors

Board: 323	North:	South:	West	North	East	South
Dealer: S	♠ AQ3	♠ K74				1♦
Vul: NS	♥ AJ103	♥ KQ87	Pass	1♥	Pass	2♥
North HCP: 14	♦ 65	♦ KQ74	Pass	4♥	AP	
South HCP: 13	♣ QJ87	♣ 94				
Contract: 4♥ N						

Board: 324	North:	South:	West	North	East	South
Dealer: N	♠ AQ105	♠ KJ2		1♦	Pass	2♦ ¹
Vul: Both	♥ AJ73	♥ 1054	Pass	2♥	Pass	3NT
North HCP: 17	♦ AQ94	♦ KJ105	Pass	4♦	Pass	4♠ ²
South HCP: 13	♣ 6	♣ KQ8	Pass	5♦	AP	
Contract: 5♦ N						

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

Board: 325	North:	South:	West	North	East	South
Dealer: S	♠ 742	♠ K63				1♦
Vul: None	♥ A542	♥ KQ86	Pass	1♥	Pass	2♥
North HCP: 12	♦ A4	♦ K763	Pass	4♥	AP	
South HCP: 13	♣ KJ85	♣ Q4				
Contract: 4♥ N						

Board: 326	North:	South:	West	North	East	South
Dealer: N	♠ KQJ2	♠ 85		1♣	Pass	1♦
Vul: NS	♥ Q54	♥ 8763	Pass	1♠	Pass	1NT
North HCP: 14	♦ Q7	♦ K965	AP			
South HCP: 6	♣ A865	♣ QJ4				
Contract: 1N S						

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 322	♠ QJ9	The opponents are silent.
Dealer: N	♥ K106	
Vul: None	♦ Q863	Partner bids first.
HCP: 14	♣ AQ4	

Board: 323	♠ K74	The opponents are silent.
Dealer: S	♥ KQ87	
Vul: NS	♦ KQ74	You bid first.
HCP: 13	♣ 94	

Board: 324	♠ KJ2	The opponents are silent.
Dealer: N	♥ 1054	
Vul: Both	♦ KJ105	Partner bids first.
HCP: 13	♣ KQ8	

Board: 325	♠ K63	The opponents are silent.
Dealer: S	♥ KQ86	
Vul: None	♦ K763	You bid first.
HCP: 13	♣ Q4	

Board: 326	♠ 85	The opponents are silent.
Dealer: N	♥ 8763	
Vul: NS	♦ K965	Partner bids first.
HCP: 6	♣ QJ4	

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

Board: 322	North:	South:	West	North	East	South
Dealer: N	♠ A75	♠ QJ9		1♦	Pass	2♦ ¹
Vul: None	♥ AJ7	♥ K106	Pass	2♥	Pass	3NT
North HCP: 13	♦ KJ754	♦ Q863	AP			
South HCP: 14	♣ 106	♣ AQ4				
Contract: 3N S						

1. Inverted minors

Board: 323	North:	South:	West	North	East	South
Dealer: S	♠ AQ3	♠ K74				1♦
Vul: NS	♥ AJ103	♥ KQ87	Pass	1♥	Pass	2♥
North HCP: 14	♦ 65	♦ KQ74	Pass	4♥	AP	
South HCP: 13	♣ QJ87	♣ 94				
Contract: 4♥ N						

Board: 324	North:	South:	West	North	East	South
Dealer: N	♠ AQ105	♠ KJ2		1♦	Pass	2♦ ¹
Vul: Both	♥ AJ73	♥ 1054	Pass	2♥	Pass	3NT
North HCP: 17	♦ AQ94	♦ KJ105	Pass	4♦	Pass	4♠ ²
South HCP: 13	♣ 6	♣ KQ8	Pass	5♦	AP	
Contract: 5♦ N						

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

Board: 325	North:	South:	West	North	East	South
Dealer: S	♠ 742	♠ K63				1♦
Vul: None	♥ A542	♥ KQ86	Pass	1♥	Pass	2♥
North HCP: 12	♦ A4	♦ K763	Pass	4♥	AP	
South HCP: 13	♣ KJ85	♣ Q4				
Contract: 4♥ N						

Board: 326	North:	South:	West	North	East	South
Dealer: N	♠ KQJ2	♠ 85		1♣	Pass	1♦
Vul: NS	♥ Q54	♥ 8763	Pass	1♠	Pass	1NT
North HCP: 14	♦ Q7	♦ K965	AP			
South HCP: 6	♣ A865	♣ QJ4				
Contract: 1N S						

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 327	♠ K875	The opponents are silent.
Dealer: S	♥ 82	
Vul: EW	♦ A84	Partner bids first.
HCP: 10	♣ K865	

Board: 328	♠ KJ76	The opponents are silent.
Dealer: N	♥ J3	
Vul: None	♦ K108	You bid first.
HCP: 14	♣ AQ104	

Board: 329	♠ Q32	The opponents are silent.
Dealer: S	♥ Q4	
Vul: NS	♦ QJ86	Partner bids first.
HCP: 12	♣ AJ83	

Board: 330	♠ A1095	The opponents are silent.
Dealer: N	♥ A105	
Vul: EW	♦ QJ	You bid first.
HCP: 18	♣ AK107	

Board: 331	♠ A82	The opponents are silent.
Dealer: S	♥ K952	
Vul: Both	♦ 94	Partner bids first.
HCP: 12	♣ AJ95	

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

Board: 327	North:	South:	West	North	East	South
Dealer: S	♠ K875	♠ A32				1♣
Vul: EW	♥ 82	♥ A9				
North HCP: 10	♦ A84	♦ KQ9	Pass	1♠	Pass	2NT
South HCP: 18	♣ K865	♣ AJ1073	Pass	3NT	AP	
Contract: 3N S						

Board: 328	North:	South:	West	North	East	South
Dealer: N	♠ KJ76	♠ A1084		1♣	Pass	1♦
Vul: None	♥ J3	♥ 1082				
North HCP: 14	♦ K108	♦ AQ76	Pass	1♠	Pass	3♠
South HCP: 10	♣ AQ104	♣ 83	AP			
Contract: 3♠ N						

Board: 329	North:	South:	West	North	East	South
Dealer: S	♠ Q32	♠ AJ104				1♦
Vul: NS	♥ Q4	♥ A962	Pass	2♦ ¹	Pass	2♥
North HCP: 12	♦ QJ86	♦ K105	Pass	3NT	AP	
South HCP: 14	♣ AJ83	♣ Q10				
Contract: 3N N						

1. Inverted minors

Board: 330	North:	South:	West	North	East	South
Dealer: N	♠ A1095	♠ QJ63				
Vul: EW	♥ A105	♥ Q3		1♣	Pass	1♠
North HCP: 18	♦ QJ	♦ A107	Pass	4♠	AP	
South HCP: 10	♣ AK107	♣ J983				
Contract: 4♠ S						

Board: 331	North:	South:	West	North	East	South
Dealer: S	♠ A82	♠ Q9				1♦
Vul: Both	♥ K952	♥ J8				
North HCP: 12	♦ 94	♦ AKQ8653	Pass	1♥	Pass	2♦
South HCP: 14	♣ AJ95	♣ Q3	Pass	3NT	AP	
Contract: 3N N						

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 327	♠ A32	The opponents are silent.
Dealer: S	♥ A9	
Vul: EW	♦ KQ9	You bid first.
HCP: 18	♣ AJ1073	

Board: 328	♠ A1084	The opponents are silent.
Dealer: N	♥ 1082	
Vul: None	♦ AQ76	Partner bids first.
HCP: 10	♣ 83	

Board: 329	♠ AJ104	The opponents are silent.
Dealer: S	♥ A962	
Vul: NS	♦ K105	You bid first.
HCP: 14	♣ Q10	

Board: 330	♠ QJ63	The opponents are silent.
Dealer: N	♥ Q3	
Vul: EW	♦ A107	Partner bids first.
HCP: 10	♣ J983	

Board: 331	♠ Q9	The opponents are silent.
Dealer: S	♥ J8	
Vul: Both	♦ AKQ8653	You bid first.
HCP: 14	♣ Q3	

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

Board: 327	North:	South:	West	North	East	South
Dealer: S	♠ K875	♠ A32				1♣
Vul: EW	♥ 82	♥ A9				
North HCP: 10	♦ A84	♦ KQ9	Pass	1♠	Pass	2NT
South HCP: 18	♣ K865	♣ AJ1073	Pass	3NT	AP	
Contract: 3N S						

Board: 328	North:	South:	West	North	East	South
Dealer: N	♠ KJ76	♠ A1084		1♣	Pass	1♦
Vul: None	♥ J3	♥ 1082				
North HCP: 14	♦ K108	♦ AQ76	Pass	1♠	Pass	3♠
South HCP: 10	♣ AQ104	♣ 83	AP			
Contract: 3♠ N						

Board: 329	North:	South:	West	North	East	South
Dealer: S	♠ Q32	♠ AJ104				1♦
Vul: NS	♥ Q4	♥ A962	Pass	2♦ ¹	Pass	2♥
North HCP: 12	♦ QJ86	♦ K105	Pass	3NT	AP	
South HCP: 14	♣ AJ83	♣ Q10				
Contract: 3N N						

1. Inverted minors

Board: 330	North:	South:	West	North	East	South
Dealer: N	♠ A1095	♠ QJ63				
Vul: EW	♥ A105	♥ Q3		1♣	Pass	1♠
North HCP: 18	♦ QJ	♦ A107	Pass	4♠	AP	
South HCP: 10	♣ AK107	♣ J983				
Contract: 4♠ S						

Board: 331	North:	South:	West	North	East	South
Dealer: S	♠ A82	♠ Q9				1♦
Vul: Both	♥ K952	♥ J8				
North HCP: 12	♦ 94	♦ AKQ8653	Pass	1♥	Pass	2♦
South HCP: 14	♣ AJ95	♣ Q3	Pass	3NT	AP	
Contract: 3N N						

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 332	♠ 107	The opponents are silent.
Dealer: N	♥ 763	
Vul: NS	♦ K98	You bid first.
HCP: 12	♣ AKQ54	

Board: 333	♠ A52	The opponents are silent.
Dealer: S	♥ KQ7	
Vul: EW	♦ K	Partner bids first.
HCP: 14	♣ Q108762	

Board: 334	♠ K	The opponents are silent.
Dealer: N	♥ KJ	
Vul: Both	♦ QJ10853	You bid first.
HCP: 17	♣ AK108	

Board: 335	♠ AJ76	The opponents are silent.
Dealer: S	♥ 1053	
Vul: None	♦ Q7	Partner bids first.
HCP: 9	♣ Q1084	

Board: 336	♠ K	The opponents are silent.
Dealer: N	♥ A743	
Vul: EW	♦ QJ42	You bid first.
HCP: 16	♣ AQ95	

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

Board: 332
Dealer: N
Vul: NS
North HCP: 12
South HCP: 13
Contract: 3N N

North:
♠ 107
♥ 763
♦ K98
♣ AKQ54

South:
♠ KQ6
♥ J108
♦ AQ54
♣ J96

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

Board: 333
Dealer: S
Vul: EW
North HCP: 14
South HCP: 14
Contract: 5♣ S

North:
♠ A52
♥ KQ7
♦ K
♣ Q108762

South:
♠ KJ87
♥ A986
♦ Q
♣ A543

West	North	East	South
			1♣
Pass	2♣ ¹	Pass	3♦ ²
Pass	3♥	Pass	3♠
Pass	5♣	AP	

1. Inverted minors
2. shortness

Board: 334
Dealer: N
Vul: Both
North HCP: 17
South HCP: 12
Contract: 5♦ N

North:
♠ K
♥ KJ
♦ QJ10853
♣ AK108

South:
♠ Q76
♥ Q74
♦ AK97
♣ J43

West	North	East	South
	1♦	Pass	2♦ ¹
Pass	2♥	Pass	3NT
Pass	4♦	Pass	5♦
AP			

1. Inverted minors

Board: 335
Dealer: S
Vul: None
North HCP: 9
South HCP: 13
Contract: 1N S

North:
♠ AJ76
♥ 1053
♦ Q7
♣ Q1084

South:
♠ 92
♥ KQJ6
♦ AK1065
♣ 65

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

Board: 336
Dealer: N
Vul: EW
North HCP: 16
South HCP: 10
Contract: 5♦ N

North:
♠ K
♥ A743
♦ QJ42
♣ AQ95

South:
♠ 982
♥ K95
♦ AK10863
♣ 2

West	North	East	South
	1♦	Pass	2♦ ¹
Pass	2♥	Pass	4♣ ²
Pass	4♥ ³	Pass	5♦
AP			

1. Inverted minors
2. Splinter
3. Cue bid, a ♥ stopper

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 332	♠ KQ6	The opponents are silent.
Dealer: N	♥ J108	
Vul: NS	♦ AQ54	Partner bids first.
HCP: 13	♣ J96	

Board: 333	♠ KJ87	The opponents are silent.
Dealer: S	♥ A986	
Vul: EW	♦ Q	You bid first.
HCP: 14	♣ A543	

Board: 334	♠ Q76	The opponents are silent.
Dealer: N	♥ Q74	
Vul: Both	♦ AK97	Partner bids first.
HCP: 12	♣ J43	

Board: 335	♠ 92	The opponents are silent.
Dealer: S	♥ KQJ6	
Vul: None	♦ AK1065	You bid first.
HCP: 13	♣ 65	

Board: 336	♠ 982	The opponents are silent.
Dealer: N	♥ K95	
Vul: EW	♦ AK10863	Partner bids first.
HCP: 10	♣ 2	

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

Board: 332
Dealer: N
Vul: NS
North HCP: 12
South HCP: 13
Contract: 3N N

North:
♠ 107
♥ 763
♦ K98
♣ AKQ54

South:
♠ KQ6
♥ J108
♦ AQ54
♣ J96

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

Board: 333
Dealer: S
Vul: EW
North HCP: 14
South HCP: 14
Contract: 5♣ S

North:
♠ A52
♥ KQ7
♦ K
♣ Q108762

South:
♠ KJ87
♥ A986
♦ Q
♣ A543

West	North	East	South
			1♣
Pass	2♣ ¹	Pass	3♦ ²
Pass	3♥	Pass	3♠
Pass	5♣	AP	

1. Inverted minors
2. shortness

Board: 334
Dealer: N
Vul: Both
North HCP: 17
South HCP: 12
Contract: 5♦ N

North:
♠ K
♥ KJ
♦ QJ10853
♣ AK108

South:
♠ Q76
♥ Q74
♦ AK97
♣ J43

West	North	East	South
	1♦	Pass	2♦ ¹
Pass	2♥	Pass	3NT
Pass	4♦	Pass	5♦
AP			

1. Inverted minors

Board: 335
Dealer: S
Vul: None
North HCP: 9
South HCP: 13
Contract: 1N S

North:
♠ AJ76
♥ 1053
♦ Q7
♣ Q1084

South:
♠ 92
♥ KQJ6
♦ AK1065
♣ 65

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

Board: 336
Dealer: N
Vul: EW
North HCP: 16
South HCP: 10
Contract: 5♦ N

North:
♠ K
♥ A743
♦ QJ42
♣ AQ95

South:
♠ 982
♥ K95
♦ AK10863
♣ 2

West	North	East	South
	1♦	Pass	2♦ ¹
Pass	2♥	Pass	4♣ ²
Pass	4♥ ³	Pass	5♦
AP			

1. Inverted minors
2. Splinter
3. Cue bid, a ♥ stopper

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 337	♠ 65	The opponents are silent.
Dealer: S	♥ K108	
Vul: Both	♦ AKJ876	Partner bids first.
HCP: 14	♣ K7	

Board: 338	♠ J742	The opponents are silent.
Dealer: N	♥ A1083	
Vul: None	♦ A6	You bid first.
HCP: 14	♣ KQ6	

Board: 339	♠ AJ82	The opponents are silent.
Dealer: S	♥ A962	
Vul: NS	♦ 74	Partner bids first.
HCP: 13	♣ KJ4	

Board: 340	♠ KQ4	The opponents are silent.
Dealer: N	♥ A43	
Vul: Both	♦ J10854	You bid first.
HCP: 13	♣ K3	

Board: 341	♠ A965	The opponents are silent.
Dealer: S	♥ K3	
Vul: None	♦ J85	Partner bids first.
HCP: 10	♣ Q864	

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

Board: 337	North:	South:	West	North	East	South
Dealer: S	♠ 65	♠ AQ2				1♦
Vul: Both	♥ K108	♥ AJ3	Pass	2♦ ¹	Pass	2♥
North HCP: 14	♦ AKJ876	♦ 10953	Pass	3NT	AP	
South HCP: 13	♣ K7	♣ Q96				
Contract: 3N N						

1. Inverted minors

Board: 338	North:	South:	West	North	East	South
Dealer: N	♠ J742	♠ KQ		1♣	Pass	2♣ ¹
Vul: None	♥ A1083	♥ K65	Pass	2♦	Pass	4NT ²
North HCP: 14	♦ A6	♦ KQ43	Pass	5♣ ³	Pass	6NT
South HCP: 18	♣ KQ6	♣ AJ97	AP			
Contract: 6N S						

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

Board: 339	North:	South:	West	North	East	South
Dealer: S	♠ AJ82	♠ K743				1♦
Vul: NS	♥ A962	♥ QJ53	Pass	1♥	Pass	3♥
North HCP: 13	♦ 74	♦ KQ98	Pass	3NT ¹	Pass	4♣ ²
South HCP: 15	♣ KJ4	♣ A	Pass	4♥	AP	
Contract: 4♥ N						

1. Cue bid, surplus
2. Cue bid, a ♣ stopper

Board: 340	North:	South:	West	North	East	South
Dealer: N	♠ KQ4	♠ J752				
Vul: Both	♥ A43	♥ KQ7		1♦	Pass	1♠
North HCP: 13	♦ J10854	♦ K6	Pass	1NT	AP	
South HCP: 11	♣ K3	♣ Q1064				
Contract: 1N N						

Board: 341	North:	South:	West	North	East	South
Dealer: S	♠ A965	♠ K832				1♦
Vul: None	♥ K3	♥ A85	Pass	1♠	Pass	4♠
North HCP: 10	♦ J85	♦ AK76	AP			
South HCP: 18	♣ Q864	♣ A5				
Contract: 4♠ N						

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 337	♠ AQ2	The opponents are silent.
Dealer: S	♥ AJ3	
Vul: Both	♦ 10953	You bid first.
HCP: 13	♣ Q96	

Board: 338	♠ KQ	The opponents are silent.
Dealer: N	♥ K65	
Vul: None	♦ KQ43	Partner bids first.
HCP: 18	♣ AJ97	

Board: 339	♠ K743	The opponents are silent.
Dealer: S	♥ QJ53	
Vul: NS	♦ KQ98	You bid first.
HCP: 15	♣ A	

Board: 340	♠ J752	The opponents are silent.
Dealer: N	♥ KQ7	
Vul: Both	♦ K6	Partner bids first.
HCP: 11	♣ Q1064	

Board: 341	♠ K832	The opponents are silent.
Dealer: S	♥ A85	
Vul: None	♦ AK76	You bid first.
HCP: 18	♣ A5	

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

Board: 337	North:	South:	West	North	East	South
Dealer: S	♠ 65	♠ AQ2				1♦
Vul: Both	♥ K108	♥ AJ3	Pass	2♦ ¹	Pass	2♥
North HCP: 14	♦ AKJ876	♦ 10953	Pass	3NT	AP	
South HCP: 13	♣ K7	♣ Q96				
Contract: 3N N						

1. Inverted minors

Board: 338	North:	South:	West	North	East	South
Dealer: N	♠ J742	♠ KQ		1♣	Pass	2♣ ¹
Vul: None	♥ A1083	♥ K65	Pass	2♦	Pass	4NT ²
North HCP: 14	♦ A6	♦ KQ43	Pass	5♣ ³	Pass	6NT
South HCP: 18	♣ KQ6	♣ AJ97	AP			
Contract: 6N S						

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

Board: 339	North:	South:	West	North	East	South
Dealer: S	♠ AJ82	♠ K743				1♦
Vul: NS	♥ A962	♥ QJ53	Pass	1♥	Pass	3♥
North HCP: 13	♦ 74	♦ KQ98	Pass	3NT ¹	Pass	4♣ ²
South HCP: 15	♣ KJ4	♣ A	Pass	4♥	AP	
Contract: 4♥ N						

1. Cue bid, surplus
2. Cue bid, a ♣ stopper

Board: 340	North:	South:	West	North	East	South
Dealer: N	♠ KQ4	♠ J752				
Vul: Both	♥ A43	♥ KQ7		1♦	Pass	1♠
North HCP: 13	♦ J10854	♦ K6	Pass	1NT	AP	
South HCP: 11	♣ K3	♣ Q1064				
Contract: 1N N						

Board: 341	North:	South:	West	North	East	South
Dealer: S	♠ A965	♠ K832				1♦
Vul: None	♥ K3	♥ A85	Pass	1♠	Pass	4♠
North HCP: 10	♦ J85	♦ AK76	AP			
South HCP: 18	♣ Q864	♣ A5				
Contract: 4♠ N						

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 342	♠ A1075	The opponents are silent.
Dealer: N	♥ J8	
Vul: NS	♦ A10853	You bid first.
HCP: 12	♣ K5	

Board: 343	♠ A93	The opponents are silent.
Dealer: S	♥ Q82	
Vul: EW	♦ Q1093	Partner bids first.
HCP: 13	♣ AJ5	

Board: 344	♠ A95	The opponents are silent.
Dealer: N	♥ 62	
Vul: None	♦ KQ94	You bid first.
HCP: 13	♣ KJ75	

Board: 345	♠ 84	The opponents are silent.
Dealer: S	♥ A8	
Vul: NS	♦ AQJ863	Partner bids first.
HCP: 17	♣ AQ8	

Board: 346	♠ 432	The opponents are silent.
Dealer: N	♥ KQ102	
Vul: EW	♦ AJ5	You bid first.
HCP: 14	♣ A96	

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

Board: 342
Dealer: N
Vul: NS
North HCP: 12
South HCP: 14
Contract: 3N N

North:
♠ A1075
♥ J8
♦ A10853
♣ K5

South:
♠ Q42
♥ A532
♦ QJ
♣ AJ74

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

1. Fourth suit

Board: 343
Dealer: S
Vul: EW
North HCP: 13
South HCP: 13
Contract: 3N S

North:
♠ A93
♥ Q82
♦ Q1093
♣ AJ5

South:
♠ Q865
♥ A103
♦ A65
♣ K104

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

1. Fourth suit

Board: 344
Dealer: N
Vul: None
North HCP: 13
South HCP: 8
Contract: 1N N

North:
♠ A95
♥ 62
♦ KQ94
♣ KJ75

South:
♠ K7
♥ 10983
♦ AJ86
♣ 986

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

Board: 345
Dealer: S
Vul: NS
North HCP: 17
South HCP: 13
Contract: 6♦ S

North:
♠ 84
♥ A8
♦ AQJ863
♣ AQ8

South:
♠ AJ7
♥ Q10
♦ K952
♣ K652

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

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

Board: 346

Dealer: N

Vul: EW

North HCP: 14

South HCP: 11

Contract: 3N N

North:

♠ 432

♥ KQ102

♦ AJ5

♣ A96

South:

♠ KQJ7

♥ 94

♦ 643

♣ KQ87

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

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 342	♠ Q42	The opponents are silent.
Dealer: N	♥ A532	
Vul: NS	♦ QJ	Partner bids first.
HCP: 14	♣ AJ74	

Board: 343	♠ Q865	The opponents are silent.
Dealer: S	♥ A103	
Vul: EW	♦ A65	You bid first.
HCP: 13	♣ K104	

Board: 344	♠ K7	The opponents are silent.
Dealer: N	♥ 10983	
Vul: None	♦ AJ86	Partner bids first.
HCP: 8	♣ 986	

Board: 345	♠ AJ7	The opponents are silent.
Dealer: S	♥ Q10	
Vul: NS	♦ K952	You bid first.
HCP: 13	♣ K652	

Board: 346	♠ KQJ7	The opponents are silent.
Dealer: N	♥ 94	
Vul: EW	♦ 643	Partner bids first.
HCP: 11	♣ KQ87	

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

Board: 342
Dealer: N
Vul: NS
North HCP: 12
South HCP: 14
Contract: 3N N

North:
♠ A1075
♥ J8
♦ A10853
♣ K5

South:
♠ Q42
♥ A532
♦ QJ
♣ AJ74

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

1. Fourth suit

Board: 343
Dealer: S
Vul: EW
North HCP: 13
South HCP: 13
Contract: 3N S

North:
♠ A93
♥ Q82
♦ Q1093
♣ AJ5

South:
♠ Q865
♥ A103
♦ A65
♣ K104

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

1. Fourth suit

Board: 344
Dealer: N
Vul: None
North HCP: 13
South HCP: 8
Contract: 1N N

North:
♠ A95
♥ 62
♦ KQ94
♣ KJ75

South:
♠ K7
♥ 10983
♦ AJ86
♣ 986

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

Board: 345
Dealer: S
Vul: NS
North HCP: 17
South HCP: 13
Contract: 6♦ S

North:
♠ 84
♥ A8
♦ AQJ863
♣ AQ8

South:
♠ AJ7
♥ Q10
♦ K952
♣ K652

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

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

Board: 346

Dealer: N

Vul: EW

North HCP: 14

South HCP: 11

Contract: 3N N

North:

♠ 432

♥ KQ102

♦ AJ5

♣ A96

South:

♠ KQJ7

♥ 94

♦ 643

♣ KQ87

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

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 347	♠ K4	The opponents are silent.
Dealer: S	♥ AQ103	
Vul: Both	♦ QJ7	Partner bids first.
HCP: 12	♣ 10653	

Board: 348	♠ AKJ4	The opponents are silent.
Dealer: N	♥ A54	
Vul: NS	♦ KQ1064	You bid first.
HCP: 17	♣ 9	

Board: 349	♠ A754	The opponents are silent.
Dealer: S	♥ Q843	
Vul: None	♦ 104	Partner bids first.
HCP: 9	♣ K106	

Board: 350	♠ J53	The opponents are silent.
Dealer: N	♥ K62	
Vul: EW	♦ AK105	You bid first.
HCP: 14	♣ QJ3	

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

Board: 347
Dealer: S
Vul: Both
North HCP: 12
South HCP: 19
Contract: 3N S

North:
♠ K4
♥ AQ103
♦ QJ7
♣ 10653

South:
♠ Q865
♥ K9
♦ AK1065
♣ AK

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

1. Fourth suit

Board: 348
Dealer: N
Vul: NS
North HCP: 17
South HCP: 14
Contract: 6♦ N

North:
♠ AKJ4
♥ A54
♦ KQ1064
♣ 9

South:
♠ 98
♥ KQ
♦ J9732
♣ AKJ2

West	North	East	South
	1♦	Pass	2♦ ¹
Pass	2♥	Pass	3NT
Pass	4♦	Pass	4♥ ²
Pass	4NT ³	Pass	5♦ ⁴
Pass	6♦	AP	

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

Board: 349
Dealer: S
Vul: None
North HCP: 9
South HCP: 19
Contract: 4♥ N

North:
♠ A754
♥ Q843
♦ 104
♣ K106

South:
♠ QJ2
♥ AKJ6
♦ A96
♣ A54

West	North	East	South
			1♣
Pass	1♥	Pass	4♥
AP			

Board: 350
Dealer: N
Vul: EW
North HCP: 14
South HCP: 17
Contract: 6♦ N

North:
♠ J53
♥ K62
♦ AK105
♣ QJ3

South:
♠ K82
♥ A
♦ QJ9643
♣ AK4

West	North	East	South
	1♦	Pass	2♦ ¹
Pass	2♥	Pass	4♦
Pass	4♥ ²	Pass	4NT ³
Pass	5♥ ⁴	Pass	6♦
AP			

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

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Leveled

Board: 347	♠ Q865	The opponents are silent.
Dealer: S	♥ K9	
Vul: Both	♦ AK1065	You bid first.
HCP: 19	♣ AK	

Board: 348	♠ 98	The opponents are silent.
Dealer: N	♥ KQ	
Vul: NS	♦ J9732	Partner bids first.
HCP: 14	♣ AKJ2	

Board: 349	♠ QJ2	The opponents are silent.
Dealer: S	♥ AKJ6	
Vul: None	♦ A96	You bid first.
HCP: 19	♣ A54	

Board: 350	♠ K82	The opponents are silent.
Dealer: N	♥ A	
Vul: EW	♦ QJ9643	Partner bids first.
HCP: 17	♣ AK4	

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

Board: 347
Dealer: S
Vul: Both
North HCP: 12
South HCP: 19
Contract: 3N S

North:
♠ K4
♥ AQ103
♦ QJ7
♣ 10653

South:
♠ Q865
♥ K9
♦ AK1065
♣ AK

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

1. Fourth suit

Board: 348
Dealer: N
Vul: NS
North HCP: 17
South HCP: 14
Contract: 6♦ N

North:
♠ AKJ4
♥ A54
♦ KQ1064
♣ 9

South:
♠ 98
♥ KQ
♦ J9732
♣ AKJ2

West	North	East	South
	1♦	Pass	2♦ ¹
Pass	2♥	Pass	3NT
Pass	4♦	Pass	4♥ ²
Pass	4NT ³	Pass	5♦ ⁴
Pass	6♦	AP	

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

Board: 349
Dealer: S
Vul: None
North HCP: 9
South HCP: 19
Contract: 4♥ N

North:
♠ A754
♥ Q843
♦ 104
♣ K106

South:
♠ QJ2
♥ AKJ6
♦ A96
♣ A54

West	North	East	South
			1♣
Pass	1♥	Pass	4♥
AP			

Board: 350
Dealer: N
Vul: EW
North HCP: 14
South HCP: 17
Contract: 6♦ N

North:
♠ J53
♥ K62
♦ AK105
♣ QJ3

South:
♠ K82
♥ A
♦ QJ9643
♣ AK4

West	North	East	South
	1♦	Pass	2♦ ¹
Pass	2♥	Pass	4♦
Pass	4♥ ²	Pass	4NT ³
Pass	5♥ ⁴	Pass	6♦
AP			

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

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 351	♠ A854	The opponents are silent.
Dealer: S	♥ K932	
Vul: Both	♦ AKQ	Partner bids first.
HCP: 19	♣ K10	
Board: 352	♠ A875	East Doubles 1♥ if possible.
Dealer: N	♥ Q642	
Vul: None	♦ KQ	You bid first.
HCP: 14	♣ K63	
Board: 353	♠ AJ	The opponents are silent.
Dealer: S	♥ 104	
Vul: Both	♦ K107	Partner bids first.
HCP: 13	♣ KQ6543	
Board: 354	♠ KJ4	The opponents are silent.
Dealer: N	♥ A6	
Vul: None	♦ 9865	You bid first.
HCP: 12	♣ A1094	
Board: 355	♠ Q10	The opponents are silent.
Dealer: S	♥ J1065	
Vul: NS	♦ A74	Partner bids first.
HCP: 12	♣ KQ85	

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

Board: 351			West	North	East	South
Dealer: S						1♣
Vul: Both	North:	South:	Pass	1♥	Pass	2♥
North HCP: 19	♠ A854	♠ K9	Pass	4NT ¹	Pass	5♥ ²
South HCP: 13	♥ K932	♥ A1065	Pass	5NT ³	Pass	6♦ ⁴
Contract: 6♥ N	♦ AKQ	♦ 6	Pass	6♥	AP	
	♣ K10	♣ AQ8654				
						1. Blackwood 0314, for ♥
						2. A=2/5 or 5/5, Q(H)=0
						3. King ask by 5NT
						4. K=1

Board: 352			West	North	East	South
Dealer: N				1♣	Pass	1♦
Vul: None	North:	South:	Pass	1♥	X ¹	1NT
North HCP: 14	♠ A875	♠ K642	Pass	2NT	AP	
South HCP: 12	♥ Q642	♥ KJ				
Contract: 2N S	♦ KQ	♦ 10754				
	♣ K63	♣ AJ5				
						1. Two suit takeout double

Board: 353			West	North	East	South
Dealer: S						1♣
Vul: Both	North:	South:	Pass	2♣ ¹	Pass	2♦
North HCP: 13	♠ AJ	♠ Q963	Pass	3NT	AP	
South HCP: 13	♥ 104	♥ 98				
Contract: 3N N	♦ K107	♦ AQ9				
	♣ KQ6543	♣ AJ97				
						1. Inverted minors

Board: 354			West	North	East	South
Dealer: N				1♦	Pass	1♥
Vul: None	North:	South:	Pass	1NT	AP	
North HCP: 12	♠ KJ4	♠ 976				
South HCP: 10	♥ A6	♥ KJ75				
Contract: 1N N	♦ 9865	♦ 107				
	♣ A1094	♣ KQJ5				

Board: 355			West	North	East	South
Dealer: S						1♦
Vul: NS	North:	South:	Pass	1♥	Pass	2♥
North HCP: 12	♠ Q10	♠ KJ87	AP			
South HCP: 12	♥ J1065	♥ Q987				
Contract: 2♥ N	♦ A74	♦ Q98				
	♣ KQ85	♣ A6				

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 351	♠ K9	The opponents are silent.
Dealer: S	♥ A1065	
Vul: Both	♦ 6	You bid first.
HCP: 13	♣ AQ8654	
Board: 352	♠ K642	East Doubles 1♥ if possible.
Dealer: N	♥ KJ	
Vul: None	♦ 10754	Partner bids first.
HCP: 12	♣ AJ5	
Board: 353	♠ Q963	The opponents are silent.
Dealer: S	♥ 98	
Vul: Both	♦ AQ9	You bid first.
HCP: 13	♣ AJ97	
Board: 354	♠ 976	The opponents are silent.
Dealer: N	♥ KJ75	
Vul: None	♦ 107	Partner bids first.
HCP: 10	♣ KQJ5	
Board: 355	♠ KJ87	The opponents are silent.
Dealer: S	♥ Q987	
Vul: NS	♦ Q98	You bid first.
HCP: 12	♣ A6	

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

Board: 351			West	North	East	South
Dealer: S						1♣
Vul: Both	North:	South:	Pass	1♥	Pass	2♥
North HCP: 19	♠ A854	♠ K9	Pass	4NT ¹	Pass	5♥ ²
South HCP: 13	♥ K932	♥ A1065	Pass	5NT ³	Pass	6♦ ⁴
Contract: 6♥ N	♦ AKQ	♦ 6	Pass	6♥	AP	
	♣ K10	♣ AQ8654				
						1. Blackwood 0314, for ♥
						2. A=2/5 or 5/5, Q(H)=0
						3. King ask by 5NT
						4. K=1

Board: 352			West	North	East	South
Dealer: N				1♣	Pass	1♦
Vul: None	North:	South:	Pass	1♥	X ¹	1NT
North HCP: 14	♠ A875	♠ K642	Pass	2NT	AP	
South HCP: 12	♥ Q642	♥ KJ				
Contract: 2N S	♦ KQ	♦ 10754				
	♣ K63	♣ AJ5				
						1. Two suit takeout double

Board: 353			West	North	East	South
Dealer: S						1♣
Vul: Both	North:	South:	Pass	2♣ ¹	Pass	2♦
North HCP: 13	♠ AJ	♠ Q963	Pass	3NT	AP	
South HCP: 13	♥ 104	♥ 98				
Contract: 3N N	♦ K107	♦ AQ9				
	♣ KQ6543	♣ AJ97				
						1. Inverted minors

Board: 354			West	North	East	South
Dealer: N				1♦	Pass	1♥
Vul: None	North:	South:	Pass	1NT	AP	
North HCP: 12	♠ KJ4	♠ 976				
South HCP: 10	♥ A6	♥ KJ75				
Contract: 1N N	♦ 9865	♦ 107				
	♣ A1094	♣ KQJ5				

Board: 355			West	North	East	South
Dealer: S						1♦
Vul: NS	North:	South:	Pass	1♥	Pass	2♥
North HCP: 12	♠ Q10	♠ KJ87	AP			
South HCP: 12	♥ J1065	♥ Q987				
Contract: 2♥ N	♦ A74	♦ Q98				
	♣ KQ85	♣ A6				

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 356	♠ KQ	The opponents are silent.
Dealer: N	♥ Q943	
Vul: EW	♦ KQ9	You bid first.
HCP: 14	♣ Q764	

Board: 357	♠ Q7	The opponents are silent.
Dealer: S	♥ 84	
Vul: NS	♦ Q64	Partner bids first.
HCP: 12	♣ AKJ982	

Board: 358	♠ AK42	The opponents are silent.
Dealer: N	♥ AK53	
Vul: EW	♦ 1093	You bid first.
HCP: 18	♣ A4	

Board: 359	♠ QJ7	The opponents are silent.
Dealer: S	♥ AJ10	
Vul: Both	♦ J54	Partner bids first.
HCP: 17	♣ AKJ8	

Board: 360	♠ 986	The opponents are silent.
Dealer: N	♥ A103	
Vul: NS	♦ A83	You bid first.
HCP: 13	♣ AJ76	

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

Board: 356

Dealer: N

Vul: EW

North HCP: 14

South HCP: 11

Contract: 3N S

North:

♠ KQ

♥ Q943

♦ KQ9

♣ Q764

South:

♠ A63

♥ 87

♦ 10753

♣ AK109

West North East South

1♣ Pass 2NT

Pass 3NT AP

Board: 357

Dealer: S

Vul: NS

North HCP: 12

South HCP: 13

Contract: 3♣ S

North:

♠ Q7

♥ 84

♦ Q64

♣ AKJ982

South:

♠ K953

♥ A93

♦ A72

♣ Q103

West North East South

1♣

Pass 2♣¹ Pass 2♦

Pass 3♣ AP

1. Inverted minors

Board: 358

Dealer: N

Vul: EW

North HCP: 18

South HCP: 14

Contract: 3N S

North:

♠ AK42

♥ AK53

♦ 1093

♣ A4

South:

♠ Q5

♥ Q4

♦ KQ852

♣ KQ95

West North East South

1♦ Pass 2♦¹

Pass 2♥ Pass 3NT

AP

1. Inverted minors

Board: 359

Dealer: S

Vul: Both

North HCP: 17

South HCP: 15

Contract: 5♣ S

North:

♠ QJ7

♥ AJ10

♦ J54

♣ AKJ8

South:

♠ AK82

♥ —

♦ AQ98

♣ Q10976

West North East South

1♣

Pass 2♣¹ Pass 3♥²

Pass 3NT Pass 4♣

Pass 4♥³ Pass 4NT⁴

Pass 5♣⁵ AP

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

Board: 360

Dealer: N

Vul: NS

North HCP: 13

South HCP: 15

Contract: 3N S

North:

♠ 986

♥ A103

♦ A83

♣ AJ76

South:

♠ AK7

♥ QJ5

♦ 2

♣ KQ9532

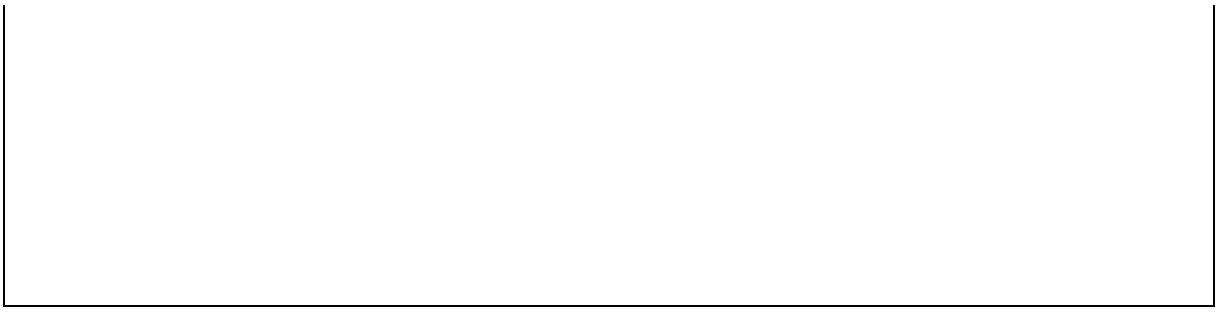
West North East South

1♣ Pass 2♣¹

Pass 2♦ Pass 3NT

AP

1. Inverted minors



South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 356	♠ A63	The opponents are silent.
Dealer: N	♥ 87	
Vul: EW	♦ 10753	Partner bids first.
HCP: 11	♣ AK109	

Board: 357	♠ K953	The opponents are silent.
Dealer: S	♥ A93	
Vul: NS	♦ A72	You bid first.
HCP: 13	♣ Q103	

Board: 358	♠ Q5	The opponents are silent.
Dealer: N	♥ Q4	
Vul: EW	♦ KQ852	Partner bids first.
HCP: 14	♣ KQ95	

Board: 359	♠ AK82	The opponents are silent.
Dealer: S	♥ —	
Vul: Both	♦ AQ98	You bid first.
HCP: 15	♣ Q10976	

Board: 360	♠ AK7	The opponents are silent.
Dealer: N	♥ QJ5	
Vul: NS	♦ 2	Partner bids first.
HCP: 15	♣ KQ9532	

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

Board: 356

Dealer: N

Vul: EW

North HCP: 14

South HCP: 11

Contract: 3N S

North:

♠ KQ
♥ Q943
♦ KQ9
♣ Q764

South:

♠ A63
♥ 87
♦ 10753
♣ AK109

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

Board: 357

Dealer: S

Vul: NS

North HCP: 12

South HCP: 13

Contract: 3♣ S

North:

♠ Q7
♥ 84
♦ Q64
♣ AKJ982

South:

♠ K953
♥ A93
♦ A72
♣ Q103

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

1. Inverted minors

Board: 358

Dealer: N

Vul: EW

North HCP: 18

South HCP: 14

Contract: 3N S

North:

♠ AK42
♥ AK53
♦ 1093
♣ A4

South:

♠ Q5
♥ Q4
♦ KQ852
♣ KQ95

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

1. Inverted minors

Board: 359

Dealer: S

Vul: Both

North HCP: 17

South HCP: 15

Contract: 5♣ S

North:

♠ QJ7
♥ AJ10
♦ J54
♣ AKJ8

South:

♠ AK82
♥ —
♦ AQ98
♣ Q10976

West	North	East	South
			1♣
Pass	2♣ ¹	Pass	3♥ ²
Pass	3NT	Pass	4♣
Pass	4♥ ³	Pass	4NT ⁴
Pass	5♣ ⁵	AP	

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

Board: 360

Dealer: N

Vul: NS

North HCP: 13

South HCP: 15

Contract: 3N S

North:

♠ 986
♥ A103
♦ A83
♣ AJ76

South:

♠ AK7
♥ QJ5
♦ 2
♣ KQ9532

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

1. Inverted minors



North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 361	♠ KQ9	The opponents are silent.
Dealer: S	♥ 102	
Vul: EW	♦ A2	Partner bids first.
HCP: 11	♣ Q108652	

Board: 362	♠ K1063	The opponents are silent.
Dealer: N	♥ Q853	
Vul: None	♦ K9	You bid first.
HCP: 12	♣ A103	

Board: 363	♠ A104	The opponents are silent.
Dealer: S	♥ AQ10	
Vul: EW	♦ AQ983	Partner bids first.
HCP: 17	♣ J6	

Board: 364	♠ K1087	The opponents are silent.
Dealer: N	♥ AJ93	
Vul: Both	♦ AJ7	You bid first.
HCP: 13	♣ 87	

Board: 365	♠ J53	The opponents are silent.
Dealer: S	♥ Q9	
Vul: None	♦ AQ	Partner bids first.
HCP: 16	♣ AK10984	

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

Board: 361	North:	South:	West	North	East	South
Dealer: S	♠ KQ9	♠ 1073				1♣
Vul: EW	♥ 102	♥ Q98	Pass	2♣ ¹	Pass	2♦
North HCP: 11	♦ A2	♦ K98	Pass	3♣	AP	
South HCP: 13	♣ Q108652	♣ AKJ9	1. Inverted minors			
Contract: 3♣ S						

Board: 362			West	North	East	South
Dealer: N	North:	South:		1♣	Pass	1♦
Vul: None	♠ K1063	♠ Q94	Pass	1♥	Pass	1♠ ¹
North HCP: 12	♥ Q853	♥ J96	Pass	2♠	Pass	3♣
South HCP: 11	♦ K9	♦ AJ104	Pass	3NT	AP	
Contract: 3N N	♣ A103	♣ QJ7	1. Fourth suit			

Board: 363	North:	South:	West	North	East	South
Dealer: S	♠ A104	♠ KQ6				1♣
Vul: EW	♥ AQ10	♥ K75				
North HCP: 17	♦ AQ983	♦ J74	Pass	1♦	Pass	1NT
South HCP: 14	♣ J6	♣ KQ94	Pass	3NT	AP	
Contract: 3N S						

Board: 364	North:	South:	West	North	East	South
Dealer: N	♠ K1087	♠ A932		1♦	Pass	1♥
Vul: Both	♥ AJ93	♥ K1082	Pass	2♥	Pass	4♥
North HCP: 13	♦ AJ7	♦ 85	AP			
South HCP: 16	♣ 87	♣ AKQ				
Contract: 4♥ S						

Board: 365	North:	South:	West	North	East	South
Dealer: S	♠ J53	♠ K92				1♣
Vul: None	♥ Q9	♥ A1043	Pass	2♣ ¹	Pass	2♦
North HCP: 16	♦ AQ	♦ K2	Pass	3NT	AP	
South HCP: 13	♣ AK10984	♣ QJ72	1. Inverted minors			
Contract: 3N N						

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 361	♠ 1073	The opponents are silent.
Dealer: S	♥ Q98	
Vul: EW	♦ K98	You bid first.
HCP: 13	♣ AKJ9	

Board: 362	♠ Q94	The opponents are silent.
Dealer: N	♥ J96	
Vul: None	♦ AJ104	Partner bids first.
HCP: 11	♣ QJ7	

Board: 363	♠ KQ6	The opponents are silent.
Dealer: S	♥ K75	
Vul: EW	♦ J74	You bid first.
HCP: 14	♣ KQ94	

Board: 364	♠ A932	The opponents are silent.
Dealer: N	♥ K1082	
Vul: Both	♦ 85	Partner bids first.
HCP: 16	♣ AKQ	

Board: 365	♠ K92	The opponents are silent.
Dealer: S	♥ A1043	
Vul: None	♦ K2	You bid first.
HCP: 13	♣ QJ72	

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

Board: 361	North:	South:	West	North	East	South
Dealer: S	♠ KQ9	♠ 1073				1♣
Vul: EW	♥ 102	♥ Q98	Pass	2♣ ¹	Pass	2♦
North HCP: 11	♦ A2	♦ K98	Pass	3♣	AP	
South HCP: 13	♣ Q108652	♣ AKJ9	1. Inverted minors			
Contract: 3♣ S						

Board: 362			West	North	East	South
Dealer: N	North:	South:		1♣	Pass	1♦
Vul: None	♠ K1063	♠ Q94	Pass	1♥	Pass	1♠ ¹
North HCP: 12	♥ Q853	♥ J96	Pass	2♠	Pass	3♣
South HCP: 11	♦ K9	♦ AJ104	Pass	3NT	AP	
Contract: 3N N	♣ A103	♣ QJ7	1. Fourth suit			

Board: 363	North:	South:	West	North	East	South
Dealer: S	♠ A104	♠ KQ6				1♣
Vul: EW	♥ AQ10	♥ K75				
North HCP: 17	♦ AQ983	♦ J74	Pass	1♦	Pass	1NT
South HCP: 14	♣ J6	♣ KQ94	Pass	3NT	AP	
Contract: 3N S						

Board: 364	North:	South:	West	North	East	South
Dealer: N	♠ K1087	♠ A932		1♦	Pass	1♥
Vul: Both	♥ AJ93	♥ K1082	Pass	2♥	Pass	4♥
North HCP: 13	♦ AJ7	♦ 85	AP			
South HCP: 16	♣ 87	♣ AKQ				
Contract: 4♥ S						

Board: 365	North:	South:	West	North	East	South
Dealer: S	♠ J53	♠ K92				1♣
Vul: None	♥ Q9	♥ A1043	Pass	2♣ ¹	Pass	2♦
North HCP: 16	♦ AQ	♦ K2	Pass	3NT	AP	
South HCP: 13	♣ AK10984	♣ QJ72	1. Inverted minors			
Contract: 3N N						

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 366	♠ AJ94	The opponents are silent.
Dealer: N	♥ A542	
Vul: NS	♦ 643	You bid first.
HCP: 13	♣ A3	

Board: 367	♠ K1072	The opponents are silent.
Dealer: S	♥ AK10	
Vul: Both	♦ Q76	Partner bids first.
HCP: 16	♣ A87	

Board: 368	♠ KQ92	The opponents are silent.
Dealer: N	♥ A986	
Vul: None	♦ A6	You bid first.
HCP: 18	♣ KQ3	

Board: 369	♠ AJ8	The opponents are silent.
Dealer: S	♥ J643	
Vul: EW	♦ K876	Partner bids first.
HCP: 9	♣ 103	

Board: 370	♠ AK62	The opponents are silent.
Dealer: N	♥ Q973	
Vul: None	♦ K74	You bid first.
HCP: 13	♣ J7	

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

Board: 366

Dealer: N

Vul: NS

North HCP: 13

South HCP: 11

Contract: 2♠ S

North:

♠ AJ94

♥ A542

♦ 643

♣ A3

South:

♠ K1075

♥ 1097

♦ AJ75

♣ K5

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

	1♦	Pass	1♠
--	----	------	----

Pass	2♠	AP	
------	----	----	--

Board: 367

Dealer: S

Vul: Both

North HCP: 16

South HCP: 12

Contract: 3N S

North:

♠ K1072

♥ AK10

♦ Q76

♣ A87

South:

♠ AQ9

♥ J876

♦ KJ109

♣ J5

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

1♦

Pass	1♠	Pass	1NT
------	----	------	-----

Pass	2♣ ¹	Pass	2♠
------	-----------------	------	----

Pass	3NT	AP	
------	-----	----	--

1. Checkback

Board: 368

Dealer: N

Vul: None

North HCP: 18

South HCP: 8

Contract: 3N N

North:

♠ KQ92

♥ A986

♦ A6

♣ KQ3

South:

♠ A108

♥ 754

♦ K985

♣ J64

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

	1♣	Pass	1♦
--	----	------	----

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

AP

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

1♣

Pass	1♦	Pass	2♥
------	----	------	----

Pass	3♥	Pass	3♠ ¹
------	----	------	-----------------

Pass	4♦ ²	Pass	4♥
------	-----------------	------	----

AP

1. Cue bid, a ♠ stopper

2. Cue bid, a ♦ stopper

Board: 369

Dealer: S

Vul: EW

North HCP: 9

South HCP: 18

Contract: 4♥ S

North:

♠ AJ8

♥ J643

♦ K876

♣ 103

South:

♠ K65

♥ AK52

♦ J

♣ AQJ85

Board: 370

Dealer: N

Vul: None

North HCP: 13

South HCP: 10

Contract: 2♥ S

North:

♠ AK62

♥ Q973

♦ K74

♣ J7

South:

♠ Q83

♥ K1082

♦ 65

♣ KQ94

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

	1♦	Pass	1♥
--	----	------	----

Pass	2♥	AP	
------	----	----	--

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 366	♠ K1075	The opponents are silent.
Dealer: N	♥ 1097	
Vul: NS	♦ AJ75	Partner bids first.
HCP: 11	♣ K5	

Board: 367	♠ AQ9	The opponents are silent.
Dealer: S	♥ J876	
Vul: Both	♦ KJ109	You bid first.
HCP: 12	♣ J5	

Board: 368	♠ A108	The opponents are silent.
Dealer: N	♥ 754	
Vul: None	♦ K985	Partner bids first.
HCP: 8	♣ J64	

Board: 369	♠ K65	The opponents are silent.
Dealer: S	♥ AK52	
Vul: EW	♦ J	You bid first.
HCP: 18	♣ AQJ85	

Board: 370	♠ Q83	The opponents are silent.
Dealer: N	♥ K1082	
Vul: None	♦ 65	Partner bids first.
HCP: 10	♣ KQ94	

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

Board: 366

Dealer: N

Vul: NS

North HCP: 13

South HCP: 11

Contract: 2♠ S

North:

♠ AJ94

♥ A542

♦ 643

♣ A3

South:

♠ K1075

♥ 1097

♦ AJ75

♣ K5

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

	1♦	Pass	1♠
--	----	------	----

Pass	2♠	AP	
------	----	----	--

Board: 367

Dealer: S

Vul: Both

North HCP: 16

South HCP: 12

Contract: 3N S

North:

♠ K1072

♥ AK10

♦ Q76

♣ A87

South:

♠ AQ9

♥ J876

♦ KJ109

♣ J5

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

1♦

Pass	1♠	Pass	1NT
------	----	------	-----

Pass	2♣ ¹	Pass	2♠
------	-----------------	------	----

Pass	3NT	AP	
------	-----	----	--

1. Checkback

Board: 368

Dealer: N

Vul: None

North HCP: 18

South HCP: 8

Contract: 3N N

North:

♠ KQ92

♥ A986

♦ A6

♣ KQ3

South:

♠ A108

♥ 754

♦ K985

♣ J64

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

	1♣	Pass	1♦
--	----	------	----

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

AP

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

1♣

Pass	1♦	Pass	2♥
------	----	------	----

Pass	3♥	Pass	3♠ ¹
------	----	------	-----------------

Pass	4♦ ²	Pass	4♥
------	-----------------	------	----

AP

1. Cue bid, a ♠ stopper

2. Cue bid, a ♦ stopper

Board: 369

Dealer: S

Vul: EW

North HCP: 9

South HCP: 18

Contract: 4♥ S

North:

♠ AJ8

♥ J643

♦ K876

♣ 103

South:

♠ K65

♥ AK52

♦ J

♣ AQJ85

Board: 370

Dealer: N

Vul: None

North HCP: 13

South HCP: 10

Contract: 2♥ S

North:

♠ AK62

♥ Q973

♦ K74

♣ J7

South:

♠ Q83

♥ K1082

♦ 65

♣ KQ94

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

	1♦	Pass	1♥
--	----	------	----

Pass	2♥	AP	
------	----	----	--

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 371	♠ Q6	The opponents are silent.
Dealer: S	♥ 942	
Vul: NS	♦ AQ9732	Partner bids first.
HCP: 10	♣ Q8	

Board: 372	♠ AQ76	The opponents are silent.
Dealer: N	♥ K1062	
Vul: EW	♦ KQ9	You bid first.
HCP: 18	♣ A7	

Board: 373	♠ 7	The opponents are silent.
Dealer: S	♥ AKJ	
Vul: Both	♦ AJ10976	Partner bids first.
HCP: 17	♣ A94	

Board: 374	♠ AKJ5	The opponents are silent.
Dealer: N	♥ AQ4	
Vul: NS	♦ 654	You bid first.
HCP: 14	♣ 1083	

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

Board: 371	North:	South:	West	North	East	South
Dealer: S	♠ Q6	♠ A852				1♦
Vul: NS	♥ 942	♥ AQ105	Pass	2♦ ¹	Pass	2♥
North HCP: 10	♦ AQ9732	♦ 1065	Pass	3♦	AP	
South HCP: 14	♣ Q8	♣ A9				
Contract: 3♦ S						1. Inverted minors

Board: 372	North:	South:	West	North	East	South
Dealer: N	♠ AQ76	♠ K9		1♦	Pass	2♦ ¹
Vul: EW	♥ K1062	♥ Q5	Pass	3NT	AP	
North HCP: 18	♦ KQ9	♦ 85432				
South HCP: 10	♣ A7	♣ KQ43				
Contract: 3N N						1. Inverted minors

Board: 373	North:	South:	West	North	East	South
Dealer: S	♠ 7	♠ AQ65				1♦
Vul: Both	♥ AKJ	♥ 43	Pass	2♦ ¹	Pass	2♠
North HCP: 17	♦ AJ10976	♦ K432	Pass	4♦	Pass	4♠ ²
South HCP: 13	♣ A94	♣ KJ2	Pass	4NT ³	Pass	5♥ ⁴
Contract: 7♦ S			Pass	5NT ⁵	Pass	6♦ ⁶
			Pass	7♦	AP	
						1. Inverted minors
						2. Cue bid, a ♠ stopper
						3. Blackwood 0314, for ♦
						4. A=2/5 or 5/5, Q(D)=0
						5. King ask by 5NT
						6. K=1

Board: 374	North:	South:	West	North	East	South
Dealer: N	♠ AKJ5	♠ 942		1♣	Pass	2♣ ¹
Vul: NS	♥ AQ4	♥ 32	Pass	2♥	Pass	3NT
North HCP: 14	♦ 654	♦ KQ	AP			
South HCP: 14	♣ 1083	♣ AKQ965				
Contract: 3N S						1. Inverted minors

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Leveled

Board: 371	♠ A852	The opponents are silent.
Dealer: S	♥ AQ105	
Vul: NS	♦ 1065	You bid first.
HCP: 14	♣ A9	

Board: 372	♠ K9	The opponents are silent.
Dealer: N	♥ Q5	
Vul: EW	♦ 85432	Partner bids first.
HCP: 10	♣ KQ43	

Board: 373	♠ AQ65	The opponents are silent.
Dealer: S	♥ 43	
Vul: Both	♦ K432	You bid first.
HCP: 13	♣ KJ2	

Board: 374	♠ 942	The opponents are silent.
Dealer: N	♥ 32	
Vul: NS	♦ KQ	Partner bids first.
HCP: 14	♣ AKQ965	

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

Board: 371	North:	South:	West	North	East	South
Dealer: S	♠ Q6	♠ A852				1♦
Vul: NS	♥ 942	♥ AQ105	Pass	2♦ ¹	Pass	2♥
North HCP: 10	♦ AQ9732	♦ 1065	Pass	3♦	AP	
South HCP: 14	♣ Q8	♣ A9				
Contract: 3♦ S						1. Inverted minors

Board: 372	North:	South:	West	North	East	South
Dealer: N	♠ AQ76	♠ K9		1♦	Pass	2♦ ¹
Vul: EW	♥ K1062	♥ Q5	Pass	3NT	AP	
North HCP: 18	♦ KQ9	♦ 85432				
South HCP: 10	♣ A7	♣ KQ43				
Contract: 3N N						1. Inverted minors

Board: 373	North:	South:	West	North	East	South
Dealer: S	♠ 7	♠ AQ65				1♦
Vul: Both	♥ AKJ	♥ 43	Pass	2♦ ¹	Pass	2♠
North HCP: 17	♦ AJ10976	♦ K432	Pass	4♦	Pass	4♠ ²
South HCP: 13	♣ A94	♣ KJ2	Pass	4NT ³	Pass	5♥ ⁴
Contract: 7♦ S			Pass	5NT ⁵	Pass	6♦ ⁶
			Pass	7♦	AP	
						1. Inverted minors
						2. Cue bid, a ♠ stopper
						3. Blackwood 0314, for ♦
						4. A=2/5 or 5/5, Q(D)=0
						5. King ask by 5NT
						6. K=1

Board: 374	North:	South:	West	North	East	South
Dealer: N	♠ AKJ5	♠ 942		1♣	Pass	2♣ ¹
Vul: NS	♥ AQ4	♥ 32	Pass	2♥	Pass	3NT
North HCP: 14	♦ 654	♦ KQ	AP			
South HCP: 14	♣ 1083	♣ AKQ965				
Contract: 3N S						1. Inverted minors

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 375	♠ Q106	The opponents are silent.
Dealer: S	♥ 84	
Vul: EW	♦ J85	Partner bids first.
HCP: 7	♣ A8764	

Board: 376	♠ QJ108	The opponents are silent.
Dealer: N	♥ J1073	
Vul: Both	♦ KJ5	You bid first.
HCP: 12	♣ A4	

Board: 377	♠ J102	The opponents are silent.
Dealer: S	♥ AJ	
Vul: None	♦ KJ1063	Partner bids first.
HCP: 13	♣ K108	

Board: 378	♠ 1075	The opponents are silent.
Dealer: N	♥ A74	
Vul: EW	♦ A986	You bid first.
HCP: 12	♣ A98	

Board: 379	♠ K104	The opponents are silent.
Dealer: S	♥ 532	
Vul: Both	♦ 865	Partner bids first.
HCP: 10	♣ AK53	

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

Board: 375	North:	South:	West	North	East	South
Dealer: S	♠ Q106	♠ J3				1♦
Vul: EW	♥ 84	♥ J753	Pass	1NT	Pass	2♦
North HCP: 7	♦ J85	♦ KQ1094	AP			
South HCP: 12	♣ A8764	♣ KQ				
Contract: 2♦ S						

Board: 376	North:	South:	West	North	East	South
Dealer: N	♠ QJ108	♠ 3		1♦	Pass	2♦ ¹
Vul: Both	♥ J1073	♥ K8	Pass	2NT	Pass	3♦
North HCP: 12	♦ KJ5	♦ A97643	AP			
South HCP: 11	♣ A4	♣ KJ32				
Contract: 3♦ N						

1. Inverted minors

Board: 377	North:	South:	West	North	East	South
Dealer: S	♠ J102	♠ AQ93				1♦
Vul: None	♥ AJ	♥ KQ96	Pass	2♦ ¹	Pass	3NT
North HCP: 13	♦ KJ1063	♦ AQ5	Pass	4♦	Pass	4♥ ²
South HCP: 19	♣ K108	♣ Q4	Pass	4NT ³	Pass	5♠ ⁴
Contract: 6N S			Pass	6NT	AP	

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

Board: 378	North:	South:	West	North	East	South
Dealer: N	♠ 1075	♠ A632				
Vul: EW	♥ A74	♥ QJ85		1♦	Pass	1♥
North HCP: 12	♦ A986	♦ Q3	Pass	1NT	AP	
South HCP: 11	♣ A98	♣ Q105				
Contract: 1N N						

Board: 379	North:	South:	West	North	East	South
Dealer: S	♠ K104	♠ A3				1♣
Vul: Both	♥ 532	♥ K1087	Pass	1NT	Pass	2♣
North HCP: 10	♦ 865	♦ A74	AP			
South HCP: 14	♣ AK53	♣ QJ97				
Contract: 2♣ S						

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 375	♠ J3	The opponents are silent.
Dealer: S	♥ J753	
Vul: EW	♦ KQ1094	You bid first.
HCP: 12	♣ KQ	

Board: 376	♠ 3	The opponents are silent.
Dealer: N	♥ K8	
Vul: Both	♦ A97643	Partner bids first.
HCP: 11	♣ KJ32	

Board: 377	♠ AQ93	The opponents are silent.
Dealer: S	♥ KQ96	
Vul: None	♦ AQ5	You bid first.
HCP: 19	♣ Q4	

Board: 378	♠ A632	The opponents are silent.
Dealer: N	♥ QJ85	
Vul: EW	♦ Q3	Partner bids first.
HCP: 11	♣ Q105	

Board: 379	♠ A3	The opponents are silent.
Dealer: S	♥ K1087	
Vul: Both	♦ A74	You bid first.
HCP: 14	♣ QJ97	

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

Board: 375	North:	South:	West	North	East	South
Dealer: S	♠ Q106	♠ J3				1♦
Vul: EW	♥ 84	♥ J753	Pass	1NT	Pass	2♦
North HCP: 7	♦ J85	♦ KQ1094	AP			
South HCP: 12	♣ A8764	♣ KQ				
Contract: 2♦ S						

Board: 376	North:	South:	West	North	East	South
Dealer: N	♠ QJ108	♠ 3		1♦	Pass	2♦ ¹
Vul: Both	♥ J1073	♥ K8	Pass	2NT	Pass	3♦
North HCP: 12	♦ KJ5	♦ A97643	AP			
South HCP: 11	♣ A4	♣ KJ32				
Contract: 3♦ N						

1. Inverted minors

Board: 377	North:	South:	West	North	East	South
Dealer: S	♠ J102	♠ AQ93				1♦
Vul: None	♥ AJ	♥ KQ96	Pass	2♦ ¹	Pass	3NT
North HCP: 13	♦ KJ1063	♦ AQ5	Pass	4♦	Pass	4♥ ²
South HCP: 19	♣ K108	♣ Q4	Pass	4NT ³	Pass	5♠ ⁴
Contract: 6N S			Pass	6NT	AP	

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

Board: 378	North:	South:	West	North	East	South
Dealer: N	♠ 1075	♠ A632				
Vul: EW	♥ A74	♥ QJ85		1♦	Pass	1♥
North HCP: 12	♦ A986	♦ Q3	Pass	1NT	AP	
South HCP: 11	♣ A98	♣ Q105				
Contract: 1N N						

Board: 379	North:	South:	West	North	East	South
Dealer: S	♠ K104	♠ A3				1♣
Vul: Both	♥ 532	♥ K1087	Pass	1NT	Pass	2♣
North HCP: 10	♦ 865	♦ A74	AP			
South HCP: 14	♣ AK53	♣ QJ97				
Contract: 2♣ S						

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Leveled

Board: 380	♠ Q72	East Doubles Pass if possible.
Dealer: N	♥ KQ73	
Vul: None	♦ Q86	You bid first.
HCP: 13	♣ A42	

Board: 381	♠ K9	The opponents are silent.
Dealer: S	♥ K7	
Vul: NS	♦ J108	Partner bids first.
HCP: 15	♣ AKJ974	

Board: 382	♠ KQ7	The opponents are silent.
Dealer: N	♥ KJ	
Vul: Both	♦ Q1098	You bid first.
HCP: 13	♣ Q652	

Board: 383	♠ Q108	The opponents are silent.
Dealer: S	♥ A954	
Vul: None	♦ AK5	Partner bids first.
HCP: 16	♣ K107	

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

Board: 380
Dealer: N
Vul: None
North HCP: 13
South HCP: 15
Contract: 6♣X N

North:
♠ Q72
♥ KQ73
♦ Q86
♣ A42

South:
♠ A9
♥ AJ8
♦ K4
♣ K109853

West	North	East	South
	1♣	Pass	2♣ ¹
Pass	2♦	Pass	4♣
Pass	4♥ ²	Pass	4NT ³
Pass	5♦ ⁴	Pass	6♣
Pass	Pass	X	AP

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

Board: 381
Dealer: S
Vul: NS
North HCP: 15
South HCP: 12
Contract: 3N S

North:
♠ K9
♥ K7
♦ J108
♣ AKJ974

South:
♠ Q842
♥ AQ9
♦ A4
♣ 8653

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

1. Inverted minors

Board: 382
Dealer: N
Vul: Both
North HCP: 13
South HCP: 14
Contract: 5♦ N

North:
♠ KQ7
♥ KJ
♦ Q1098
♣ Q652

South:
♠ 4
♥ A105
♦ AK753
♣ K874

West	North	East	South
	1♦	Pass	2♦ ¹
Pass	2♥	Pass	4NT ²
Pass	5♣ ³	Pass	5♦
	AP		

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

Board: 383
Dealer: S
Vul: None
North HCP: 16
South HCP: 12
Contract: 5♥ N

North:
♠ Q108
♥ A954
♦ AK5
♣ K107

South:
♠ A6
♥ Q876
♦ J976
♣ AJ8

West	North	East	South
			1♦
Pass	1♥	Pass	2♥
Pass	4♦ ¹	Pass	4♠ ²
Pass	5♥	AP	

1. Cue bid, a ♦ stopper
2. Cue bid, a ♠ stopper

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 380	♠ A9	East Doubles Pass if possible.
Dealer: N	♥ AJ8	
Vul: None	♦ K4	Partner bids first.
HCP: 15	♣ K109853	
Board: 381	♠ Q842	The opponents are silent.
Dealer: S	♥ AQ9	
Vul: NS	♦ A4	You bid first.
HCP: 12	♣ 8653	
Board: 382	♠ 4	The opponents are silent.
Dealer: N	♥ A105	
Vul: Both	♦ AK753	Partner bids first.
HCP: 14	♣ K874	
Board: 383	♠ A6	The opponents are silent.
Dealer: S	♥ Q876	
Vul: None	♦ J976	You bid first.
HCP: 12	♣ AJ8	

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

Board: 380
Dealer: N
Vul: None
North HCP: 13
South HCP: 15
Contract: 6♣X N

North:
♠ Q72
♥ KQ73
♦ Q86
♣ A42

South:
♠ A9
♥ AJ8
♦ K4
♣ K109853

West	North	East	South
	1♣	Pass	2♣ ¹
Pass	2♦	Pass	4♣
Pass	4♥ ²	Pass	4NT ³
Pass	5♦ ⁴	Pass	6♣
Pass	Pass	X	AP

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

Board: 381
Dealer: S
Vul: NS
North HCP: 15
South HCP: 12
Contract: 3N S

North:
♠ K9
♥ K7
♦ J108
♣ AKJ974

South:
♠ Q842
♥ AQ9
♦ A4
♣ 8653

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

1. Inverted minors

Board: 382
Dealer: N
Vul: Both
North HCP: 13
South HCP: 14
Contract: 5♦ N

North:
♠ KQ7
♥ KJ
♦ Q1098
♣ Q652

South:
♠ 4
♥ A105
♦ AK753
♣ K874

West	North	East	South
	1♦	Pass	2♦ ¹
Pass	2♥	Pass	4NT ²
Pass	5♣ ³	Pass	5♦
	AP		

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

Board: 383
Dealer: S
Vul: None
North HCP: 16
South HCP: 12
Contract: 5♥ N

North:
♠ Q108
♥ A954
♦ AK5
♣ K107

South:
♠ A6
♥ Q876
♦ J976
♣ AJ8

West	North	East	South
			1♦
Pass	1♥	Pass	2♥
Pass	4♦ ¹	Pass	4♠ ²
Pass	5♥	AP	

1. Cue bid, a ♦ stopper
2. Cue bid, a ♠ stopper

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 384	♠ KQJ	The opponents are silent.
Dealer: N	♥ K972	
Vul: NS	♦ AK1098	You bid first.
HCP: 17	♣ J	

Board: 385	♠ K72	The opponents are silent.
Dealer: S	♥ A	
Vul: EW	♦ Q10986	Partner bids first.
HCP: 10	♣ J852	

Board: 386	♠ AQ92	The opponents are silent.
Dealer: N	♥ 74	
Vul: None	♦ A	You bid first.
HCP: 15	♣ KQ6543	

Board: 387	♠ AQ95	The opponents are silent.
Dealer: S	♥ Q87	
Vul: NS	♦ A107	Partner bids first.
HCP: 17	♣ KQ6	

Board: 388	♠ 984	The opponents are silent.
Dealer: N	♥ AK104	
Vul: Both	♦ AK8	You bid first.
HCP: 19	♣ KQ10	

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

Board: 384	North:	South:	West	North	East	South
Dealer: N	♠ KQJ	♠ A754		1♦	Pass	1♠
Vul: NS	♥ K972	♥ J5	Pass	2♥	Pass	3NT
North HCP: 17	♦ AK1098	♦ QJ53	AP			
South HCP: 10	♣ J	♣ Q76				
Contract: 3N S						

Board: 385	North:	South:	West	North	East	South
Dealer: S	♠ K72	♠ Q9				1♦
Vul: EW	♥ A	♥ KJ65	Pass	2♦ ¹	Pass	2♥
North HCP: 10	♦ Q10986	♦ A754	Pass	3♦	AP	
South HCP: 14	♣ J852	♣ A73				
Contract: 3♦ S						

1. Inverted minors

Board: 386	North:	South:	West	North	East	South
Dealer: N	♠ AQ92	♠ J6		1♣	Pass	1♦
Vul: None	♥ 74	♥ Q32	Pass	1♠	Pass	1NT
North HCP: 15	♦ A	♦ K9765	Pass	2♣	Pass	3♣
South HCP: 10	♣ KQ6543	♣ A107	AP			
Contract: 3♣ N						

Board: 387	North:	South:	West	North	East	South
Dealer: S	♠ AQ95	♠ K763				1♣
Vul: NS	♥ Q87	♥ KJ3	Pass	1♠	Pass	2♠
North HCP: 17	♦ A107	♦ 853	Pass	4♣ ¹	Pass	4♠
South HCP: 12	♣ KQ6	♣ AJ7	AP			
Contract: 4♠ N						

1. Cue bid, a ♣ stopper

Board: 388	North:	South:	West	North	East	South
Dealer: N	♠ 984	♠ AJ52		1♣	Pass	1♠
Vul: Both	♥ AK104	♥ Q2	Pass	2NT	Pass	3NT
North HCP: 19	♦ AK8	♦ 754	AP			
South HCP: 8	♣ KQ10	♣ J954				
Contract: 3N N						

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 384	♠ A754	The opponents are silent.
Dealer: N	♥ J5	
Vul: NS	♦ QJ53	Partner bids first.
HCP: 10	♣ Q76	

Board: 385	♠ Q9	The opponents are silent.
Dealer: S	♥ KJ65	
Vul: EW	♦ A754	You bid first.
HCP: 14	♣ A73	

Board: 386	♠ J6	The opponents are silent.
Dealer: N	♥ Q32	
Vul: None	♦ K9765	Partner bids first.
HCP: 10	♣ A107	

Board: 387	♠ K763	The opponents are silent.
Dealer: S	♥ KJ3	
Vul: NS	♦ 853	You bid first.
HCP: 12	♣ AJ7	

Board: 388	♠ AJ52	The opponents are silent.
Dealer: N	♥ Q2	
Vul: Both	♦ 754	Partner bids first.
HCP: 8	♣ J954	

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

Board: 384	North:	South:	West	North	East	South
Dealer: N	♠ KQJ	♠ A754		1♦	Pass	1♠
Vul: NS	♥ K972	♥ J5	Pass	2♥	Pass	3NT
North HCP: 17	♦ AK1098	♦ QJ53	AP			
South HCP: 10	♣ J	♣ Q76				
Contract: 3N S						

Board: 385	North:	South:	West	North	East	South
Dealer: S	♠ K72	♠ Q9				1♦
Vul: EW	♥ A	♥ KJ65	Pass	2♦ ¹	Pass	2♥
North HCP: 10	♦ Q10986	♦ A754	Pass	3♦	AP	
South HCP: 14	♣ J852	♣ A73				
Contract: 3♦ S						

1. Inverted minors

Board: 386	North:	South:	West	North	East	South
Dealer: N	♠ AQ92	♠ J6		1♣	Pass	1♦
Vul: None	♥ 74	♥ Q32	Pass	1♠	Pass	1NT
North HCP: 15	♦ A	♦ K9765	Pass	2♣	Pass	3♣
South HCP: 10	♣ KQ6543	♣ A107	AP			
Contract: 3♣ N						

Board: 387	North:	South:	West	North	East	South
Dealer: S	♠ AQ95	♠ K763				1♣
Vul: NS	♥ Q87	♥ KJ3	Pass	1♠	Pass	2♠
North HCP: 17	♦ A107	♦ 853	Pass	4♣ ¹	Pass	4♠
South HCP: 12	♣ KQ6	♣ AJ7	AP			
Contract: 4♠ N						

1. Cue bid, a ♣ stopper

Board: 388	North:	South:	West	North	East	South
Dealer: N	♠ 984	♠ AJ52		1♣	Pass	1♠
Vul: Both	♥ AK104	♥ Q2	Pass	2NT	Pass	3NT
North HCP: 19	♦ AK8	♦ 754	AP			
South HCP: 8	♣ KQ10	♣ J954				
Contract: 3N N						

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 389	♠ J106	The opponents are silent.
Dealer: S	♥ 10854	
Vul: NS	♦ Q87	Partner bids first.
HCP: 6	♣ K87	

Board: 390	♠ 86	The opponents are silent.
Dealer: N	♥ KJ	
Vul: EW	♦ QJ107	You bid first.
HCP: 13	♣ KQJ108	

Board: 391	♠ AQ52	The opponents are silent.
Dealer: S	♥ AJ93	
Vul: Both	♦ QJ6	Partner bids first.
HCP: 16	♣ Q10	

Board: 392	♠ Q1032	The opponents are silent.
Dealer: N	♥ K98	
Vul: None	♦ Q4	You bid first.
HCP: 12	♣ KQ107	

Board: 393	♠ J107	The opponents are silent.
Dealer: S	♥ A95	
Vul: EW	♦ KQ104	Partner bids first.
HCP: 16	♣ AQ6	

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

Board: 389

Dealer: S

Vul: NS

North HCP: 6

South HCP: 18

Contract: 4♥ N

North:

♠ J106

♥ 10854

♦ Q87

♣ K87

South:

♠ K4

♥ AK62

♦ J53

♣ AQJ9

West North East South

Pass 1♥ Pass 1♣

AP 4♥

Board: 390

Dealer: N

Vul: EW

North HCP: 13

South HCP: 12

Contract: 3N N

North:

♠ 86

♥ KJ

♦ QJ107

♣ KQJ108

South:

♠ 10753

♥ A74

♦ A6

♣ A965

West North East South

Pass 1♣ Pass 1♠

AP 1NT Pass 3NT

Board: 391

Dealer: S

Vul: Both

North HCP: 16

South HCP: 14

Contract: 3N S

North:

♠ AQ52

♥ AJ93

♦ QJ6

♣ Q10

South:

♠ K6

♥ Q85

♦ A984

♣ AJ54

West North East South

Pass 1♥ Pass 1NT

Pass 2♣¹ Pass 2♠

AP 3NT

1. Checkback

Board: 392

Dealer: N

Vul: None

North HCP: 12

South HCP: 11

Contract: 2N S

North:

♠ Q1032

♥ K98

♦ Q4

♣ KQ107

South:

♠ A84

♥ Q104

♦ AJ108

♣ 643

West North East South

Pass 1♣ Pass 1♦

AP 1♠ Pass 2NT

Board: 393

Dealer: S

Vul: EW

North HCP: 16

South HCP: 11

Contract: 5♦ S

North:

♠ J107

♥ A95

♦ KQ104

♣ AQ6

South:

♠ 92

♥ Q3

♦ AJ975

♣ KJ95

West North East South

Pass 2♦¹ Pass 3♦

Pass 4♣² Pass 4♦

Pass 4♥³ Pass 5♦

AP

1. Inverted minors

2. Cue bid, a ♣ stopper

3. Cue bid, a ♥ stopper

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 389	♠ K4	The opponents are silent.
Dealer: S	♥ AK62	
Vul: NS	♦ J53	You bid first.
HCP: 18	♣ AQJ9	

Board: 390	♠ 10753	The opponents are silent.
Dealer: N	♥ A74	
Vul: EW	♦ A6	Partner bids first.
HCP: 12	♣ A965	

Board: 391	♠ K6	The opponents are silent.
Dealer: S	♥ Q85	
Vul: Both	♦ A984	You bid first.
HCP: 14	♣ AJ54	

Board: 392	♠ A84	The opponents are silent.
Dealer: N	♥ Q104	
Vul: None	♦ AJ108	Partner bids first.
HCP: 11	♣ 643	

Board: 393	♠ 92	The opponents are silent.
Dealer: S	♥ Q3	
Vul: EW	♦ AJ975	You bid first.
HCP: 11	♣ KJ95	

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

Board: 389

Dealer: S

Vul: NS

North HCP: 6

South HCP: 18

Contract: 4♥ N

North:

♠ J106

♥ 10854

♦ Q87

♣ K87

South:

♠ K4

♥ AK62

♦ J53

♣ AQJ9

West North East South

Pass 1♥ Pass 1♣

AP 4♥

Board: 390

Dealer: N

Vul: EW

North HCP: 13

South HCP: 12

Contract: 3N N

North:

♠ 86

♥ KJ

♦ QJ107

♣ KQJ108

South:

♠ 10753

♥ A74

♦ A6

♣ A965

West North East South

Pass 1♣ Pass 1♠

AP 1NT Pass 3NT

Board: 391

Dealer: S

Vul: Both

North HCP: 16

South HCP: 14

Contract: 3N S

North:

♠ AQ52

♥ AJ93

♦ QJ6

♣ Q10

South:

♠ K6

♥ Q85

♦ A984

♣ AJ54

West North East South

Pass 1♥ Pass 1NT

Pass 2♣¹ Pass 2♠

Pass 3NT AP

1. Checkback

Board: 392

Dealer: N

Vul: None

North HCP: 12

South HCP: 11

Contract: 2N S

North:

♠ Q1032

♥ K98

♦ Q4

♣ KQ107

South:

♠ A84

♥ Q104

♦ AJ108

♣ 643

West North East South

Pass 1♣ Pass 1♦

AP 1♠ Pass 2NT

Board: 393

Dealer: S

Vul: EW

North HCP: 16

South HCP: 11

Contract: 5♦ S

North:

♠ J107

♥ A95

♦ KQ104

♣ AQ6

South:

♠ 92

♥ Q3

♦ AJ975

♣ KJ95

West North East South

Pass 2♦¹ Pass 3♦

Pass 4♣² Pass 4♦

Pass 4♥³ Pass 5♦

AP

1. Inverted minors

2. Cue bid, a ♣ stopper

3. Cue bid, a ♥ stopper

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 394	♠ AJ102	The opponents are silent.
Dealer: N	♥ 3	
Vul: Both	♦ AJ32	You bid first.
HCP: 17	♣ AK42	

Board: 395	♠ A3	The opponents are silent.
Dealer: S	♥ A5	
Vul: None	♦ AJ963	Partner bids first.
HCP: 18	♣ AJ72	

Board: 396	♠ A103	The opponents are silent.
Dealer: N	♥ KQ3	
Vul: NS	♦ Q1095	You bid first.
HCP: 18	♣ AQJ	

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

Board: 394

Dealer: N

Vul: Both

North HCP: 17

South HCP: 12

Contract: 5♦ N

North:

♠ AJ102

♥ 3

♦ AJ32

♣ AK42

South:

♠ K7

♥ Q5

♦ KQ9765

♣ Q108

West North East South

1♦ Pass 2♦¹

Pass 4♥² Pass 4♠³

Pass 4NT⁴ Pass 5♦⁵

AP

1. Inverted minors

2. Splitter

3. Cue bid, a ♠ stopper

4. Blackwood 0314, for ♦

5. A=1/5 or 4/5

Board: 395

Dealer: S

Vul: None

North HCP: 18

South HCP: 13

Contract: 6♦ S

North:

♠ A3

♥ A5

♦ AJ963

♣ AJ72

South:

♠ KQ7

♥ 9764

♦ K874

♣ KQ

West North East South

1♦

Pass 2♦¹ Pass 2♠

Pass 4♦ Pass 4♠²

Pass 4NT³ Pass 5♦⁴

Pass 5♥ Pass 6♦⁵

AP

1. Inverted minors

2. Cue bid, a ♠ stopper

3. Blackwood 0314, for ♦

4. A=1/5 or 4/5

5. no ♦ queen

Board: 396

Dealer: N

Vul: NS

North HCP: 18

South HCP: 15

Contract: 7♦ N

North:

♠ A103

♥ KQ3

♦ Q1095

♣ AQJ

South:

♠ K9

♥ A8

♦ AKJ862

♣ 1075

West North East South

1♦ Pass 2♦¹

Pass 3NT Pass 4♦

Pass 4♥² Pass 4NT³

Pass 5♠⁴ Pass 7♦

AP

1. Inverted minors

2. Cue bid, a ♥ stopper

3. Blackwood 0314, for ♦

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

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 394	♠ K7	The opponents are silent.
Dealer: N	♥ Q5	
Vul: Both	♦ KQ9765	Partner bids first.
HCP: 12	♣ Q108	

Board: 395	♠ KQ7	The opponents are silent.
Dealer: S	♥ 9764	
Vul: None	♦ K874	You bid first.
HCP: 13	♣ KQ	

Board: 396	♠ K9	The opponents are silent.
Dealer: N	♥ A8	
Vul: NS	♦ AKJ862	Partner bids first.
HCP: 15	♣ 1075	

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

Board: 394

Dealer: N

Vul: Both

North HCP: 17

South HCP: 12

Contract: 5♦ N

North:

♠ AJ102

♥ 3

♦ AJ32

♣ AK42

South:

♠ K7

♥ Q5

♦ KQ9765

♣ Q108

West North East South

1♦ Pass 2♦¹

Pass 4♥² Pass 4♠³

Pass 4NT⁴ Pass 5♦⁵

AP

1. Inverted minors

2. Splitter

3. Cue bid, a ♠ stopper

4. Blackwood 0314, for ♦

5. A=1/5 or 4/5

Board: 395

Dealer: S

Vul: None

North HCP: 18

South HCP: 13

Contract: 6♦ S

North:

♠ A3

♥ A5

♦ AJ963

♣ AJ72

South:

♠ KQ7

♥ 9764

♦ K874

♣ KQ

West North East South

1♦

Pass 2♦¹ Pass 2♠

Pass 4♦ Pass 4♠²

Pass 4NT³ Pass 5♦⁴

Pass 5♥ Pass 6♦⁵

AP

1. Inverted minors

2. Cue bid, a ♠ stopper

3. Blackwood 0314, for ♦

4. A=1/5 or 4/5

5. no ♦ queen

Board: 396

Dealer: N

Vul: NS

North HCP: 18

South HCP: 15

Contract: 7♦ N

North:

♠ A103

♥ KQ3

♦ Q1095

♣ AQJ

South:

♠ K9

♥ A8

♦ AKJ862

♣ 1075

West North East South

1♦ Pass 2♦¹

Pass 3NT Pass 4♦

Pass 4♥² Pass 4NT³

Pass 5♠⁴ Pass 7♦

AP

1. Inverted minors

2. Cue bid, a ♥ stopper

3. Blackwood 0314, for ♦

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

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 397	♠ Q	The opponents are silent.
Dealer: S	♥ K83	
Vul: Both	♦ AJ752	Partner bids first.
HCP: 12	♣ Q974	

Board: 398	♠ AK74	The opponents are silent.
Dealer: N	♥ 763	
Vul: None	♦ J8	You bid first.
HCP: 13	♣ AJ95	

Board: 399	♠ A9	The opponents are silent.
Dealer: S	♥ Q108	
Vul: EW	♦ QJ975	Partner bids first.
HCP: 11	♣ Q43	

Board: 400	♠ K96	The opponents are silent.
Dealer: N	♥ K1086	
Vul: None	♦ A752	You bid first.
HCP: 13	♣ K9	

Board: 401	♠ A762	The opponents are silent.
Dealer: S	♥ A95	
Vul: NS	♦ K65	Partner bids first.
HCP: 17	♣ AQ5	

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

Board: 397	North:	South:	West	North	East	South
Dealer: S	♠ Q	♠ K932				1♦
Vul: Both	♥ K83	♥ AJ97	Pass	2♦ ¹	Pass	2NT
North HCP: 12	♦ AJ752	♦ K1094	Pass	3♦	AP	
South HCP: 12	♣ Q974	♣ J				
Contract: 3♦ S			1. Inverted minors			

Board: 398	North:	South:	West	North	East	South
Dealer: N	♠ AK74	♠ J985		1♣	Pass	1♥
Vul: None	♥ 763	♥ KQJ10	Pass	1♠	Pass	3♠
North HCP: 13	♦ J8	♦ 1094	AP			
South HCP: 10	♣ AJ95	♣ K6				
Contract: 3♠ N						

Board: 399	North:	South:	West	North	East	South
Dealer: S	♠ A9	♠ Q1043				1♣
Vul: EW	♥ Q108	♥ K92	Pass	1♦	Pass	1♠
North HCP: 11	♦ QJ975	♦ 83	Pass	2♥ ¹	Pass	2NT
South HCP: 12	♣ Q43	♣ AK95	AP			
Contract: 2N S			1. Fourth suit			

Board: 400	North:	South:	West	North	East	South
Dealer: N	♠ K96	♠ J10		1♦	Pass	2♦ ¹
Vul: None	♥ K1086	♥ QJ	Pass	2♥	Pass	3NT
North HCP: 13	♦ A752	♦ KJ943	AP			
South HCP: 13	♣ K9	♣ AJ75				
Contract: 3N S			1. Inverted minors			

Board: 401	North:	South:	West	North	East	South
Dealer: S	♠ A762	♠ Q3				1♦
Vul: NS	♥ A95	♥ QJ83	Pass	1♠	Pass	1NT
North HCP: 17	♦ K65	♦ AJ973	Pass	2♣ ¹	Pass	2NT
South HCP: 13	♣ AQ5	♣ K8	Pass	3NT	AP	
Contract: 3N S			1. Checkback			

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 397	♠ K932	The opponents are silent.
Dealer: S	♥ AJ97	
Vul: Both	♦ K1094	You bid first.
HCP: 12	♣ J	

Board: 398	♠ J985	The opponents are silent.
Dealer: N	♥ KQJ10	
Vul: None	♦ 1094	Partner bids first.
HCP: 10	♣ K6	

Board: 399	♠ Q1043	The opponents are silent.
Dealer: S	♥ K92	
Vul: EW	♦ 83	You bid first.
HCP: 12	♣ AK95	

Board: 400	♠ J10	The opponents are silent.
Dealer: N	♥ QJ	
Vul: None	♦ KJ943	Partner bids first.
HCP: 13	♣ AJ75	

Board: 401	♠ Q3	The opponents are silent.
Dealer: S	♥ QJ83	
Vul: NS	♦ AJ973	You bid first.
HCP: 13	♣ K8	

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

Board: 397	North:	South:	West	North	East	South
Dealer: S	♠ Q	♠ K932				1♦
Vul: Both	♥ K83	♥ AJ97	Pass	2♦ ¹	Pass	2NT
North HCP: 12	♦ AJ752	♦ K1094	Pass	3♦	AP	
South HCP: 12	♣ Q974	♣ J				
Contract: 3♦ S			1. Inverted minors			

Board: 398	North:	South:	West	North	East	South
Dealer: N	♠ AK74	♠ J985		1♣	Pass	1♥
Vul: None	♥ 763	♥ KQJ10	Pass	1♠	Pass	3♠
North HCP: 13	♦ J8	♦ 1094	AP			
South HCP: 10	♣ AJ95	♣ K6				
Contract: 3♠ N						

Board: 399	North:	South:	West	North	East	South
Dealer: S	♠ A9	♠ Q1043				1♣
Vul: EW	♥ Q108	♥ K92	Pass	1♦	Pass	1♠
North HCP: 11	♦ QJ975	♦ 83	Pass	2♥ ¹	Pass	2NT
South HCP: 12	♣ Q43	♣ AK95	AP			
Contract: 2N S			1. Fourth suit			

Board: 400	North:	South:	West	North	East	South
Dealer: N	♠ K96	♠ J10		1♦	Pass	2♦ ¹
Vul: None	♥ K1086	♥ QJ	Pass	2♥	Pass	3NT
North HCP: 13	♦ A752	♦ KJ943	AP			
South HCP: 13	♣ K9	♣ AJ75				
Contract: 3N S			1. Inverted minors			

Board: 401	North:	South:	West	North	East	South
Dealer: S	♠ A762	♠ Q3				1♦
Vul: NS	♥ A95	♥ QJ83	Pass	1♠	Pass	1NT
North HCP: 17	♦ K65	♦ AJ973	Pass	2♣ ¹	Pass	2NT
South HCP: 13	♣ AQ5	♣ K8	Pass	3NT	AP	
Contract: 3N S			1. Checkback			

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 402	♠ QJ87	The opponents are silent.
Dealer: N	♥ KQ82	
Vul: EW	♦ A103	You bid first.
HCP: 12	♣ 32	

Board: 403	♠ AKQ9	The opponents are silent.
Dealer: S	♥ 932	
Vul: Both	♦ 764	Partner bids first.
HCP: 13	♣ KJ9	

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

Board: 402	North:	South:	West	North	East	South
Dealer: N	♠ QJ87	♠ 6		1♦	Pass	2♦ ¹
Vul: EW	♥ KQ82	♥ A43	Pass	2NT	Pass	3♦
North HCP: 12	♦ A103	♦ K9642	AP			
South HCP: 10	♣ 32	♣ K954	1. Inverted minors			
Contract: 3♦ N						

Board: 403	North:	South:	West	North	East	South
Dealer: S	♠ AKQ9	♠ 2				1♦
Vul: Both	♥ 932	♥ K76	Pass	1♠	Pass	3♣
North HCP: 13	♦ 764	♦ AKJ95	Pass	3NT	AP	
South HCP: 17	♣ KJ9	♣ AQ84				
Contract: 3N N						

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Leveled

Board: 402	♠ 6	The opponents are silent.
Dealer: N	♥ A43	
Vul: EW	♦ K9642	Partner bids first.
HCP: 10	♣ K954	

Board: 403	♠ 2	The opponents are silent.
Dealer: S	♥ K76	
Vul: Both	♦ AKJ95	You bid first.
HCP: 17	♣ AQ84	

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

Board: 402	North:	South:	West	North	East	South
Dealer: N	♠ QJ87	♠ 6		1♦	Pass	2♦ ¹
Vul: EW	♥ KQ82	♥ A43	Pass	2NT	Pass	3♦
North HCP: 12	♦ A103	♦ K9642	AP			
South HCP: 10	♣ 32	♣ K954	1. Inverted minors			
Contract: 3♦ N						

Board: 403	North:	South:	West	North	East	South
Dealer: S	♠ AKQ9	♠ 2				1♦
Vul: Both	♥ 932	♥ K76	Pass	1♠	Pass	3♣
North HCP: 13	♦ 764	♦ AKJ95	Pass	3NT	AP	
South HCP: 17	♣ KJ9	♣ AQ84				
Contract: 3N N						