

North hands (Practice Page)

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Board: 1 ♠ K74
Dealer: E ♥ A103
Vul: None ♦ KJ72
HCP: 15 ♣ A105

East Opens 1♥.
East Bids 2♥ if possible.

Partner bids first.

Board: 2 ♠ 74
Dealer: W ♥ A853
Vul: NS ♦ 87
HCP: 6 ♣ Q9432

West Opens 1♥.

You bid first.

Board: 3 ♠ AKQ75
Dealer: E ♥ KJ86
Vul: EW ♦ 8
HCP: 14 ♣ J87

East Opens 1♦.
East Doubles 1♠ if possible.
East Doubles Pass if possible.
West Bids 3♣ if possible.

Partner bids first.

Board: 4 ♠ J642
Dealer: W ♥ 84
Vul: Both ♦ A1084
HCP: 9 ♣ A95

West Opens 1♥.
West Bids 2♥ if possible.

You bid first.

Board: 5 ♠ A76
Dealer: E ♥ KQ3
Vul: NS ♦ A42
HCP: 20 ♣ AQJ10

East Opens 1♠.

Partner bids first.

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Board: 1	North:	South:	West	North	East	South
Dealer: E	♠ K74	♠ Q653			1♥	Pass
Vul: None	♥ A103	♥ 54	Pass	1NT	2♥	X
North HCP: 15	♦ KJ72	♦ A95	Pass	2NT	AP	
South HCP: 9	♣ A105	♣ QJ86				
Contract: 2N N						

Board: 2	North:	South:	West	North	East	South
Dealer: W	♠ 74	♠ AKJ65	1♥	Pass	Pass	2♥ ¹
Vul: NS	♥ A853	♥ Q6	Pass	2NT ²	Pass	3♦
North HCP: 6	♦ 87	♦ KQJ42	AP			
South HCP: 16	♣ Q9432	♣ 7	1. Michaels Cuebid			
Contract: 3♦ S			2. to the partner's longer			

Board: 3	North:	South:	West	North	East	South
Dealer: E	♠ AKQ75	♠ J9632			1♦	Pass
Vul: EW	♥ KJ86	♥ 103	Pass	1♠	X	2♠
North HCP: 14	♦ 8	♦ Q965	Pass	Pass	X	Pass
South HCP: 7	♣ J87	♣ A10	3♣	3♠	AP	
Contract: 3♠ N						

Board: 4	North:	South:	West	North	East	South
Dealer: W	♠ J642	♠ KQ8	1♥	Pass	Pass	1NT
Vul: Both	♥ 84	♥ A106	2♥	X	Pass	2NT
North HCP: 9	♦ A1084	♦ K96	AP			
South HCP: 15	♣ A95	♣ QJ64				
Contract: 2N S						

Board: 5	North:	South:	West	North	East	South
Dealer: E	♠ A76	♠ 1098			1♠	Pass
Vul: NS	♥ KQ3	♥ A8752	Pass	2NT	Pass	3♦
North HCP: 20	♦ A42	♦ 1053	Pass	3♥	AP	
South HCP: 4	♣ AQJ10	♣ 54				
Contract: 3♥ N						

South hands (Practice Page)

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Board: 1	♠ Q653	East Opens 1♥.
Dealer: E	♥ 54	East Bids 2♥ if possible.
Vul: None	♦ A95	
HCP: 9	♣ QJ86	You bid first.

Board: 2	♠ AKJ65	West Opens 1♥.
Dealer: W	♥ Q6	
Vul: NS	♦ KQJ42	Partner bids first.
HCP: 16	♣ 7	

Board: 3	♠ J9632	East Opens 1♦.
Dealer: E	♥ 103	East Doubles 1♠ if possible.
Vul: EW	♦ Q965	East Doubles Pass if possible.
HCP: 7	♣ A10	West Bids 3♣ if possible.
		You bid first.

Board: 4	♠ KQ8	West Opens 1♥.
Dealer: W	♥ A106	West Bids 2♥ if possible.
Vul: Both	♦ K96	
HCP: 15	♣ QJ64	Partner bids first.

Board: 5	♠ 1098	East Opens 1♠.
Dealer: E	♥ A8752	
Vul: NS	♦ 1053	You bid first.
HCP: 4	♣ 54	

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Board: 1	North:	South:	West	North	East	South
Dealer: E	♠ K74	♠ Q653			1♥	Pass
Vul: None	♥ A103	♥ 54	Pass	1NT	2♥	X
North HCP: 15	♦ KJ72	♦ A95	Pass	2NT	AP	
South HCP: 9	♣ A105	♣ QJ86				
Contract: 2N N						

Board: 2	North:	South:	West	North	East	South
Dealer: W	♠ 74	♠ AKJ65	1♥	Pass	Pass	2♥ ¹
Vul: NS	♥ A853	♥ Q6	Pass	2NT ²	Pass	3♦
North HCP: 6	♦ 87	♦ KQJ42	AP			
South HCP: 16	♣ Q9432	♣ 7	1. Michaels Cuebid			
Contract: 3♦ S			2. to the partner's longer			

Board: 3	North:	South:	West	North	East	South
Dealer: E	♠ AKQ75	♠ J9632			1♦	Pass
Vul: EW	♥ KJ86	♥ 103	Pass	1♠	X	2♠
North HCP: 14	♦ 8	♦ Q965	Pass	Pass	X	Pass
South HCP: 7	♣ J87	♣ A10	3♣	3♠	AP	
Contract: 3♠ N						

Board: 4	North:	South:	West	North	East	South
Dealer: W	♠ J642	♠ KQ8	1♥	Pass	Pass	1NT
Vul: Both	♥ 84	♥ A106	2♥	X	Pass	2NT
North HCP: 9	♦ A1084	♦ K96	AP			
South HCP: 15	♣ A95	♣ QJ64				
Contract: 2N S						

Board: 5	North:	South:	West	North	East	South
Dealer: E	♠ A76	♠ 1098			1♠	Pass
Vul: NS	♥ KQ3	♥ A8752	Pass	2NT	Pass	3♦
North HCP: 20	♦ A42	♦ 1053	Pass	3♥	AP	
South HCP: 4	♣ AQJ10	♣ 54				
Contract: 3♥ N						

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Board: 6	♠ J42	West Opens 1♠.
Dealer: W	♥ QJ102	
Vul: EW	♦ 764	You bid first.
HCP: 5	♣ J106	

Board: 7	♠ K1053	East Opens 1♦.
Dealer: E	♥ A9	East Bids 1♥ if possible.
Vul: Both	♦ A74	
HCP: 16	♣ AJ85	Partner bids first.

Board: 8	♠ Q108	West Opens 1♠.
Dealer: W	♥ A106	
Vul: None	♦ J1075	You bid first.
HCP: 11	♣ A76	

Board: 9	♠ A94	East Opens 1♠.
Dealer: E	♥ K42	
Vul: EW	♦ AJ4	Partner bids first.
HCP: 14	♣ Q1053	

Board: 10	♠ Q8752	West Opens 1♦.
Dealer: W	♥ 764	
Vul: Both	♦ A1084	You bid first.
HCP: 6	♣ 2	

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Board: 6	North:	South:	West	North	East	South
Dealer: W	♠ J42	♠ AQ8	1♠	Pass	Pass	2NT
Vul: EW	♥ QJ102	♥ A97	Pass	3♣ ¹	Pass	3♦
North HCP: 5	♦ 764	♦ A98	Pass	3NT	AP	
South HCP: 20	♣ J106	♣ AQ98				
Contract: 3N S			1. Stayman			

Board: 7	North:	South:	West	North	East	South
Dealer: E	♠ K1053	♠ Q842			1♦	Pass
Vul: Both	♥ A9	♥ K432	Pass	X	1♥	X
North HCP: 16	♦ A74	♦ K85	Pass	2♦ ¹	Pass	4♠
South HCP: 11	♣ AJ85	♣ K6	AP			
Contract: 4♠ S			1. limit raise or better in ♠			

Board: 8	North:	South:	West	North	East	South
Dealer: W	♠ Q108	♠ K72	1♠	AP		
Vul: None	♥ A106	♥ 75				
North HCP: 11	♦ J1075	♦ AKQ94				
South HCP: 12	♣ A76	♣ 843				
Contract: 1♠ W						

Board: 9	North:	South:	West	North	East	South
Dealer: E	♠ A94	♠ Q87			1♠	Pass
Vul: EW	♥ K42	♥ Q63	Pass	1NT	AP	
North HCP: 14	♦ AJ4	♦ Q106				
South HCP: 10	♣ Q1053	♣ A864				
Contract: 1N N						

Board: 10	North:	South:	West	North	East	South
Dealer: W	♠ Q8752	♠ 6	1♦	Pass	Pass	4NT ¹
Vul: Both	♥ 764	♥ AKQ108	Pass	5♥	AP	
North HCP: 6	♦ A1084	♦ K				
South HCP: 16	♣ 2	♣ KJ10974				
Contract: 5♥ N			1. Unusual 4NT			

South hands (Practice Page)

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Board: 6	♠ AQ8	West Opens 1♠.
Dealer: W	♥ A97	
Vul: EW	♦ A98	Partner bids first.
HCP: 20	♣ AQ98	

Board: 7	♠ Q842	East Opens 1♦.
Dealer: E	♥ K432	East Bids 1♥ if possible.
Vul: Both	♦ K85	
HCP: 11	♣ K6	You bid first.

Board: 8	♠ K72	West Opens 1♠.
Dealer: W	♥ 75	
Vul: None	♦ AKQ94	Partner bids first.
HCP: 12	♣ 843	

Board: 9	♠ Q87	East Opens 1♠.
Dealer: E	♥ Q63	
Vul: EW	♦ Q106	You bid first.
HCP: 10	♣ A864	

Board: 10	♠ 6	West Opens 1♦.
Dealer: W	♥ AKQ108	
Vul: Both	♦ K	Partner bids first.
HCP: 16	♣ KJ10974	

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Board: 6	North:	South:	West	North	East	South
Dealer: W	♠ J42	♠ AQ8	1♠	Pass	Pass	2NT
Vul: EW	♥ QJ102	♥ A97	Pass	3♣ ¹	Pass	3♦
North HCP: 5	♦ 764	♦ A98	Pass	3NT	AP	
South HCP: 20	♣ J106	♣ AQ98	1. Stayman			
Contract: 3N S						

Board: 7	North:	South:	West	North	East	South
Dealer: E	♠ K1053	♠ Q842			1♦	Pass
Vul: Both	♥ A9	♥ K432	Pass	X	1♥	X
North HCP: 16	♦ A74	♦ K85	Pass	2♦ ¹	Pass	4♠
South HCP: 11	♣ AJ85	♣ K6	AP			
Contract: 4♠ S			1. limit raise or better in ♠			

Board: 8	North:	South:	West	North	East	South
Dealer: W	♠ Q108	♠ K72	1♠	AP		
Vul: None	♥ A106	♥ 75				
North HCP: 11	♦ J1075	♦ AKQ94				
South HCP: 12	♣ A76	♣ 843				
Contract: 1♠ W						

Board: 9	North:	South:	West	North	East	South
Dealer: E	♠ A94	♠ Q87			1♠	Pass
Vul: EW	♥ K42	♥ Q63	Pass	1NT	AP	
North HCP: 14	♦ AJ4	♦ Q106				
South HCP: 10	♣ Q1053	♣ A864				
Contract: 1N N						

Board: 10	North:	South:	West	North	East	South
Dealer: W	♠ Q8752	♠ 6	1♦	Pass	Pass	4NT ¹
Vul: Both	♥ 764	♥ AKQ108	Pass	5♥	AP	
North HCP: 6	♦ A1084	♦ K	1. Unusual 4NT			
South HCP: 16	♣ 2	♣ KJ10974				
Contract: 5♥ N						

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Board: 11	♠ Q96	East Opens 1♥.
Dealer: E	♥ AJ5	
Vul: None	♦ AQ542	Partner bids first.
HCP: 20	♣ AK	

Board: 12	♠ Q852	West Opens 1♦.
Dealer: W	♥ A65	
Vul: NS	♦ 865	You bid first.
HCP: 8	♣ Q74	

Board: 13	♠ AKJ962	East Opens 1♦.
Dealer: E	♥ QJ102	East Bids 2♦ if possible.
Vul: Both	♦ K10	
HCP: 14	♣ 8	Partner bids first.

Board: 14	♠ A864	West Opens 1♥.
Dealer: W	♥ J8652	
Vul: None	♦ J	You bid first.
HCP: 6	♣ 953	

Board: 15	♠ KJ	East Opens 1♠.
Dealer: E	♥ K93	
Vul: EW	♦ AQ10653	Partner bids first.
HCP: 17	♣ A3	

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Board: 11	North:	South:	West	North	East	South
Dealer: E	♠ Q96	♠ K843			1♥	Pass
Vul: None	♥ AJ5	♥ 9762	Pass	X	Pass	1♠
North HCP: 20	♦ AQ542	♦ 8	Pass	2♦	AP	
South HCP: 3	♣ AK	♣ 8742				
Contract: 2♦ N						

Board: 12	North:	South:	West	North	East	South
Dealer: W	♠ Q852	♠ A3				
Vul: NS	♥ A65	♥ K974	1♦	Pass	Pass	1NT
North HCP: 8	♦ 865	♦ A107	AP			
South HCP: 15	♣ Q74	♣ A865				
Contract: 1N S						

Board: 13	North:	South:	West	North	East	South
Dealer: E	♠ AKJ962	♠ 53			1♦	Pass
Vul: Both	♥ QJ102	♥ A753	Pass	1♠	2♦	X
North HCP: 14	♦ K10	♦ QJ8	Pass	4♥	AP	
South HCP: 11	♣ 8	♣ A975				
Contract: 4♥ N						

Board: 14	North:	South:	West	North	East	South
Dealer: W	♠ A864	♠ KJ1095	1♥	Pass	Pass	X
Vul: None	♥ J8652	♥ 4	Pass	1♠	Pass	4♠
North HCP: 6	♦ J	♦ AKQ63	AP			
South HCP: 18	♣ 953	♣ KQ				
Contract: 4♠ N						

Board: 15	North:	South:	West	North	East	South
Dealer: E	♠ KJ	♠ Q983			1♠	Pass
Vul: EW	♥ K93	♥ 105	Pass	X	Pass	2♦
North HCP: 17	♦ AQ10653	♦ KJ94	Pass	3♦	Pass	3NT
South HCP: 8	♣ A3	♣ Q74	AP			
Contract: 3N S						

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Board: 11 ♠ K843
Dealer: E ♥ 9762
Vul: None ♦ 8
HCP: 3 ♣ 8742

East Opens 1♥.

You bid first.

Board: 12 ♠ A3
Dealer: W ♥ K974
Vul: NS ♦ A107
HCP: 15 ♣ A865

West Opens 1♦.

Partner bids first.

Board: 13 ♠ 53
Dealer: E ♥ A753
Vul: Both ♦ QJ8
HCP: 11 ♣ A975

East Opens 1♦.

East Bids 2♦ if possible.

You bid first.

Board: 14 ♠ KJ1095
Dealer: W ♥ 4
Vul: None ♦ AKQ63
HCP: 18 ♣ KQ

West Opens 1♥.

Partner bids first.

Board: 15 ♠ Q983
Dealer: E ♥ 105
Vul: EW ♦ KJ94
HCP: 8 ♣ Q74

East Opens 1♠.

You bid first.

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Board: 11	North:	South:	West	North	East	South
Dealer: E	♠ Q96	♠ K843			1♥	Pass
Vul: None	♥ AJ5	♥ 9762	Pass	X	Pass	1♠
North HCP: 20	♦ AQ542	♦ 8	Pass	2♦	AP	
South HCP: 3	♣ AK	♣ 8742				
Contract: 2♦ N						

Board: 12	North:	South:	West	North	East	South
Dealer: W	♠ Q852	♠ A3				
Vul: NS	♥ A65	♥ K974	1♦	Pass	Pass	1NT
North HCP: 8	♦ 865	♦ A107	AP			
South HCP: 15	♣ Q74	♣ A865				
Contract: 1N S						

Board: 13	North:	South:	West	North	East	South
Dealer: E	♠ AKJ962	♠ 53			1♦	Pass
Vul: Both	♥ QJ102	♥ A753	Pass	1♠	2♦	X
North HCP: 14	♦ K10	♦ QJ8	Pass	4♥	AP	
South HCP: 11	♣ 8	♣ A975				
Contract: 4♥ N						

Board: 14	North:	South:	West	North	East	South
Dealer: W	♠ A864	♠ KJ1095	1♥	Pass	Pass	X
Vul: None	♥ J8652	♥ 4	Pass	1♠	Pass	4♠
North HCP: 6	♦ J	♦ AKQ63	AP			
South HCP: 18	♣ 953	♣ KQ				
Contract: 4♠ N						

Board: 15	North:	South:	West	North	East	South
Dealer: E	♠ KJ	♠ Q983			1♠	Pass
Vul: EW	♥ K93	♥ 105	Pass	X	Pass	2♦
North HCP: 17	♦ AQ10653	♦ KJ94	Pass	3♦	Pass	3NT
South HCP: 8	♣ A3	♣ Q74	AP			
Contract: 3N S						

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Board: 16
Dealer: W
Vul: None
HCP: 6

♠ 95
♥ J1075
♦ Q432
♣ K105

West Opens 1♣.

You bid first.

Board: 17
Dealer: E
Vul: NS
HCP: 18

♠ AKQ108
♥ K972
♦ K7
♣ QJ

East Opens 1♦.

East Bids 1♥ if possible.

Partner bids first.

Board: 18
Dealer: W
Vul: EW
HCP: 4

♠ 104
♥ K1042
♦ 543
♣ J963

West Opens 1♦.

West Bids 1♥ if possible.

You bid first.

Board: 19
Dealer: E
Vul: Both
HCP: 17

♠ Q86
♥ A10
♦ AKQ653
♣ Q4

East Opens 1♠.

East Doubles 2♦ if possible.

West Bids 2♥ if possible.

Partner bids first.

Board: 20
Dealer: W
Vul: NS
HCP: 7

♠ K1092
♥ K9
♦ 97632
♣ J6

West Opens 1♠.

You bid first.

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Board: 16	North:	South:	West	North	East	South
Dealer: W	♠ 95	♠ KQJ1032	1♣	Pass	Pass	X
Vul: None	♥ J1075	♥ AQ8	Pass	1♥	Pass	1♠
North HCP: 6	♦ Q432	♦ 5	Pass	1NT	Pass	3♠
South HCP: 17	♣ K105	♣ AJ3	Pass	4♠	AP	
Contract: 4♠ S						

Board: 17	North:	South:	West	North	East	South
Dealer: E	♠ AKQ108	♠ 64			1♦	Pass
Vul: NS	♥ K972	♥ 543	Pass	X	1♥	Pass
North HCP: 18	♦ K7	♦ AJ104	Pass	1♠	AP	
South HCP: 5	♣ QJ	♣ 10965				
Contract: 1♠ N						

Board: 18	North:	South:	West	North	East	South
Dealer: W	♠ 104	♠ AKQJ86	1♦	Pass	Pass	X
Vul: EW	♥ K1042	♥ 96	1♥	Pass	Pass	2♠
North HCP: 4	♦ 543	♦ AQ6	Pass	3♠	Pass	4♠
South HCP: 19	♣ J963	♣ K4	AP			
Contract: 4♠ S						

Board: 19	North:	South:	West	North	East	South
Dealer: E	♠ Q86	♠ K103			1♠	Pass
Vul: Both	♥ A10	♥ J86	Pass	2♦	X	Pass
North HCP: 17	♦ AKQ653	♦ J10842	2♥	3♦	AP	
South HCP: 6	♣ Q4	♣ J8				
Contract: 3♦ N						

Board: 20	North:	South:	West	North	East	South
Dealer: W	♠ K1092	♠ A86	1♠	Pass	Pass	2♥
Vul: NS	♥ K9	♥ AQJ1087	AP			
North HCP: 7	♦ 97632	♦ K				
South HCP: 16	♣ J6	♣ Q73				
Contract: 2♥ S						

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Board: 16 ♠ KQJ1032
Dealer: W ♥ AQ8
Vul: None ♦ 5
HCP: 17 ♣ AJ3

West Opens 1♣.

Partner bids first.

Board: 17 ♠ 64
Dealer: E ♥ 543
Vul: NS ♦ AJ104
HCP: 5 ♣ 10965

East Opens 1♦.

East Bids 1♥ if possible.

You bid first.

Board: 18 ♠ AKQJ86
Dealer: W ♥ 96
Vul: EW ♦ AQ6
HCP: 19 ♣ K4

West Opens 1♦.

West Bids 1♥ if possible.

Partner bids first.

Board: 19 ♠ K103
Dealer: E ♥ J86
Vul: Both ♦ J10842
HCP: 6 ♣ J8

East Opens 1♠.

East Doubles 2♦ if possible.

West Bids 2♥ if possible.

You bid first.

Board: 20 ♠ A86
Dealer: W ♥ AQJ1087
Vul: NS ♦ K
HCP: 16 ♣ Q73

West Opens 1♠.

Partner bids first.

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Board: 16	North:	South:	West	North	East	South
Dealer: W	♠ 95	♠ KQJ1032	1♣	Pass	Pass	X
Vul: None	♥ J1075	♥ AQ8	Pass	1♥	Pass	1♠
North HCP: 6	♦ Q432	♦ 5	Pass	1NT	Pass	3♠
South HCP: 17	♣ K105	♣ AJ3	Pass	4♠	AP	
Contract: 4♠ S						

Board: 17	North:	South:	West	North	East	South
Dealer: E	♠ AKQ108	♠ 64			1♦	Pass
Vul: NS	♥ K972	♥ 543	Pass	X	1♥	Pass
North HCP: 18	♦ K7	♦ AJ104	Pass	1♠	AP	
South HCP: 5	♣ QJ	♣ 10965				
Contract: 1♠ N						

Board: 18	North:	South:	West	North	East	South
Dealer: W	♠ 104	♠ AKQJ86	1♦	Pass	Pass	X
Vul: EW	♥ K1042	♥ 96	1♥	Pass	Pass	2♠
North HCP: 4	♦ 543	♦ AQ6	Pass	3♠	Pass	4♠
South HCP: 19	♣ J963	♣ K4	AP			
Contract: 4♠ S						

Board: 19	North:	South:	West	North	East	South
Dealer: E	♠ Q86	♠ K103			1♠	Pass
Vul: Both	♥ A10	♥ J86	Pass	2♦	X	Pass
North HCP: 17	♦ AKQ653	♦ J10842	2♥	3♦	AP	
South HCP: 6	♣ Q4	♣ J8				
Contract: 3♦ N						

Board: 20	North:	South:	West	North	East	South
Dealer: W	♠ K1092	♠ A86	1♠	Pass	Pass	2♥
Vul: NS	♥ K9	♥ AQJ1087	AP			
North HCP: 7	♦ 97632	♦ K				
South HCP: 16	♣ J6	♣ Q73				
Contract: 2♥ S						

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Board: 21	♠ 83	East Opens 1♦.
Dealer: E	♥ K98	
Vul: EW	♦ Q1063	Partner bids first.
HCP: 12	♣ AK98	

Board: 22	♠ J1098	West Opens 1♠.
Dealer: W	♥ 10652	
Vul: Both	♦ K95	You bid first.
HCP: 6	♣ Q5	

Board: 23	♠ AQ87	East Opens 1♠.
Dealer: E	♥ 108	
Vul: None	♦ AKQJ72	Partner bids first.
HCP: 16	♣ 5	

Board: 24	♠ Q873	West Opens 1♥.
Dealer: W	♥ 543	
Vul: EW	♦ 82	You bid first.
HCP: 10	♣ AKJ7	

Board: 25	♠ 654	East Opens 1♦.
Dealer: E	♥ A85	East Bids 1♥ if possible.
Vul: Both	♦ AJ86	
HCP: 12	♣ K108	Partner bids first.

P:\bba\Balan Both hands (Answers Page)

Board: 21	North:	South:	
Dealer: E	♠ 83	♠ AQ54	West North East South
Vul: EW	♥ K98	♥ 7543	
North HCP: 12	♦ Q1063	♦ AJ	1♦ AP
South HCP: 11	♣ AK98	♣ 1054	
Contract: 1♦ E			

Board: 22	North:	South:	
Dealer: W	♠ J1098	♠ A52	West North East South
Vul: Both	♥ 10652	♥ KQJ7	1♠ Pass Pass X
North HCP: 6	♦ K95	♦ A8	Pass 2♥ Pass 3♥
South HCP: 17	♣ Q5	♣ K864	AP
Contract: 3♥ N			

Board: 23	North:	South:	
Dealer: E	♠ AQ87	♠ J3	West North East South
Vul: None	♥ 108	♥ J653	
North HCP: 16	♦ AKQJ72	♦ 53	1♠ Pass
South HCP: 5	♣ 5	♣ K9864	Pass 2♦ AP
Contract: 2♦ N			

Board: 24	North:	South:	
Dealer: W	♠ Q873	♠ AJ6	West North East South
Vul: EW	♥ 543	♥ AK2	1♥ Pass Pass 1NT
North HCP: 10	♦ 82	♦ QJ753	Pass 2♣ ¹ Pass 2♦
South HCP: 15	♣ AKJ7	♣ 98	Pass 2NT Pass 3NT
Contract: 3N S			AP

1. Garbage Stayman

Board: 25	North:	South:	
Dealer: E	♠ 654	♠ J82	West North East South
Vul: Both	♥ A85	♥ KQ3	
North HCP: 12	♦ AJ86	♦ 952	1♦ Pass
South HCP: 10	♣ K108	♣ A754	Pass X 1♥ AP
Contract: 1♥ E			

South hands (Practice Page)

P:\bba\Balan

Board: 21	♠ AQ54	East Opens 1♦.
Dealer: E	♥ 7543	
Vul: EW	♦ AJ	You bid first.
HCP: 11	♣ 1054	
Board: 22	♠ A52	West Opens 1♠.
Dealer: W	♥ KQJ7	
Vul: Both	♦ A8	Partner bids first.
HCP: 17	♣ K864	
Board: 23	♠ J3	East Opens 1♠.
Dealer: E	♥ J653	
Vul: None	♦ 53	You bid first.
HCP: 5	♣ K9864	
Board: 24	♠ AJ6	West Opens 1♥.
Dealer: W	♥ AK2	
Vul: EW	♦ QJ753	Partner bids first.
HCP: 15	♣ 98	
Board: 25	♠ J82	East Opens 1♦.
Dealer: E	♥ KQ3	East Bids 1♥ if possible.
Vul: Both	♦ 952	
HCP: 10	♣ A754	You bid first.

P:\bba\Balan Both hands (Answers Page)

Board: 21	North:	South:	
Dealer: E	♠ 83	♠ AQ54	West North East South
Vul: EW	♥ K98	♥ 7543	
North HCP: 12	♦ Q1063	♦ AJ	1♦ AP
South HCP: 11	♣ AK98	♣ 1054	
Contract: 1♦ E			

Board: 22	North:	South:	
Dealer: W	♠ J1098	♠ A52	West North East South
Vul: Both	♥ 10652	♥ KQJ7	1♠ Pass Pass X
North HCP: 6	♦ K95	♦ A8	Pass 2♥ Pass 3♥
South HCP: 17	♣ Q5	♣ K864	AP
Contract: 3♥ N			

Board: 23	North:	South:	
Dealer: E	♠ AQ87	♠ J3	West North East South
Vul: None	♥ 108	♥ J653	
North HCP: 16	♦ AKQJ72	♦ 53	1♠ Pass
South HCP: 5	♣ 5	♣ K9864	Pass 2♦ AP
Contract: 2♦ N			

Board: 24	North:	South:	
Dealer: W	♠ Q873	♠ AJ6	West North East South
Vul: EW	♥ 543	♥ AK2	1♥ Pass Pass 1NT
North HCP: 10	♦ 82	♦ QJ753	Pass 2♣ ¹ Pass 2♦
South HCP: 15	♣ AKJ7	♣ 98	Pass 2NT Pass 3NT
Contract: 3N S			AP

1. Garbage Stayman

Board: 25	North:	South:	
Dealer: E	♠ 654	♠ J82	West North East South
Vul: Both	♥ A85	♥ KQ3	
North HCP: 12	♦ AJ86	♦ 952	1♦ Pass
South HCP: 10	♣ K108	♣ A754	Pass X 1♥ AP
Contract: 1♥ E			

North hands (Practice Page)

P:\bba\Balan

Board: 26 ♠ 7643
Dealer: W ♥ 1075
Vul: NS ♦ K93
HCP: 7 ♣ KJ10

West Opens 1♦.

You bid first.

Board: 27 ♠ AK8
Dealer: E ♥ J96
Vul: Both ♦ K982
HCP: 15 ♣ A84

East Opens 1♠.

East Bids 2♠ if possible.

Partner bids first.

Board: 28 ♠ 10653
Dealer: W ♥ Q2
Vul: None ♦ J63
HCP: 9 ♣ AQ54

West Opens 1♥.

West Bids 2♦ if possible.

You bid first.

Board: 29 ♠ QJ97
Dealer: E ♥ K105
Vul: NS ♦ A108
HCP: 14 ♣ A96

East Opens 1♦.

Partner bids first.

Board: 30 ♠ Q6
Dealer: W ♥ 98
Vul: EW ♦ 10873
HCP: 6 ♣ A8753

West Opens 1♣.

You bid first.

P:\bba\Balan Both hands (Answers Page)

Board: 26	North:	South:	West	North	East	South
Dealer: W	♠ 7643	♠ AKJ109	1♦	Pass	Pass	X
Vul: NS	♥ 1075	♥ AQ84	Pass	1♠	Pass	4♠
North HCP: 7	♦ K93	♦ A4	AP			
South HCP: 18	♣ KJ10	♣ 74				
Contract: 4♠ N						

Board: 27	North:	South:	West	North	East	South
Dealer: E	♠ AK8	♠ 53			1♠	Pass
Vul: Both	♥ J96	♥ 875	Pass	1NT	2♠	AP
North HCP: 15	♦ K982	♦ AQJ4				
South HCP: 10	♣ A84	♣ K963				
Contract: 2♠ E						

Board: 28	North:	South:	West	North	East	South
Dealer: W	♠ 10653	♠ AKJ97	1♥	Pass	Pass	1♠
Vul: None	♥ Q2	♥ A874	2♦	2♠	AP	
North HCP: 9	♦ J63	♦ 105				
South HCP: 13	♣ AQ54	♣ J7				
Contract: 2♠ S						

Board: 29	North:	South:	West	North	East	South
Dealer: E	♠ QJ97	♠ A85			1♦	Pass
Vul: NS	♥ K105	♥ AQ72	Pass	1NT	Pass	2♣ ¹
North HCP: 14	♦ A108	♦ 654	Pass	2♠	AP	
South HCP: 10	♣ A96	♣ 543	1. Garbage Stayman			
Contract: 2♠ N						

Board: 30	North:	South:	West	North	East	South
Dealer: W	♠ Q6	♠ AKJ74	1♣	Pass	Pass	2♣ ¹
Vul: EW	♥ 98	♥ AQJ106	Pass	2♥	Pass	3♣ ²
North HCP: 6	♦ 10873	♦ Q	Pass	3NT	AP	
South HCP: 18	♣ A8753	♣ J4	1. Michaels Cuebid			
Contract: 3N N			2. strength cue bid			

South hands (Practice Page)

P:\bba\Balan

Board: 26 ♠ AKJ109
Dealer: W ♥ AQ84
Vul: NS ♦ A4
HCP: 18 ♣ 74

West Opens 1♦.

Partner bids first.

Board: 27 ♠ 53
Dealer: E ♥ 875
Vul: Both ♦ AQJ4
HCP: 10 ♣ K963

East Opens 1♠.

East Bids 2♠ if possible.

You bid first.

Board: 28 ♠ AKJ97
Dealer: W ♥ A874
Vul: None ♦ 105
HCP: 13 ♣ J7

West Opens 1♥.

West Bids 2♦ if possible.

Partner bids first.

Board: 29 ♠ A85
Dealer: E ♥ AQ72
Vul: NS ♦ 654
HCP: 10 ♣ 543

East Opens 1♦.

You bid first.

Board: 30 ♠ AKJ74
Dealer: W ♥ AQJ106
Vul: EW ♦ Q
HCP: 18 ♣ J4

West Opens 1♣.

Partner bids first.

P:\bba\Balan Both hands (Answers Page)

Board: 26	North:	South:	West	North	East	South
Dealer: W	♠ 7643	♠ AKJ109	1♦	Pass	Pass	X
Vul: NS	♥ 1075	♥ AQ84	Pass	1♠	Pass	4♠
North HCP: 7	♦ K93	♦ A4	AP			
South HCP: 18	♣ KJ10	♣ 74				
Contract: 4♠ N						

Board: 27	North:	South:	West	North	East	South
Dealer: E	♠ AK8	♠ 53			1♠	Pass
Vul: Both	♥ J96	♥ 875	Pass	1NT	2♠	AP
North HCP: 15	♦ K982	♦ AQJ4				
South HCP: 10	♣ A84	♣ K963				
Contract: 2♠ E						

Board: 28	North:	South:	West	North	East	South
Dealer: W	♠ 10653	♠ AKJ97	1♥	Pass	Pass	1♠
Vul: None	♥ Q2	♥ A874	2♦	2♠	AP	
North HCP: 9	♦ J63	♦ 105				
South HCP: 13	♣ AQ54	♣ J7				
Contract: 2♠ S						

Board: 29	North:	South:	West	North	East	South
Dealer: E	♠ QJ97	♠ A85			1♦	Pass
Vul: NS	♥ K105	♥ AQ72	Pass	1NT	Pass	2♣ ¹
North HCP: 14	♦ A108	♦ 654	Pass	2♠	AP	
South HCP: 10	♣ A96	♣ 543	1. Garbage Stayman			
Contract: 2♠ N						

Board: 30	North:	South:	West	North	East	South
Dealer: W	♠ Q6	♠ AKJ74	1♣	Pass	Pass	2♣ ¹
Vul: EW	♥ 98	♥ AQJ106	Pass	2♥	Pass	3♣ ²
North HCP: 6	♦ 10873	♦ Q	Pass	3NT	AP	
South HCP: 18	♣ A8753	♣ J4	1. Michaels Cuebid			
Contract: 3N N			2. strength cue bid			

North hands (Practice Page)

P:\bba\Balan

Board: 31	♠ Q4	East Opens 1♠.
Dealer: E	♥ AKJ1085	East Bids 3♣ if possible.
Vul: None	♦ AKJ92	
HCP: 18	♣ —	Partner bids first.

Board: 32	♠ 9873	West Opens 1♣.
Dealer: W	♥ QJ63	West Bids 2♦ if possible.
Vul: NS	♦ A4	
HCP: 7	♣ 853	You bid first.

Board: 33	♠ 94	East Opens 1♦.
Dealer: E	♥ 64	
Vul: EW	♦ AKQ65	Partner bids first.
HCP: 12	♣ K1098	

Board: 34	♠ Q82	West Opens 1♠.
Dealer: W	♥ 1086	West Bids 2♥ if possible.
Vul: Both	♦ J10985	
HCP: 4	♣ J9	You bid first.

Board: 35	♠ AKJ	East Opens 1♠.
Dealer: E	♥ AQ1098	East Bids 2♣ if possible.
Vul: NS	♦ K875	East Bids 2♠ if possible.
HCP: 18	♣ J	West Bids 3♠ if possible.
		Partner bids first.

P:\bba\Balan Both hands (Answers Page)

Board: 31
 Dealer: E
 Vul: None
 North HCP: 18
 South HCP: 5
 Contract: 3♥ N

North:
 ♠ Q4
 ♥ AKJ1085
 ♦ AKJ92
 ♣ —

South:
 ♠ 8753
 ♥ 94
 ♦ Q85
 ♣ QJ65

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

1. Michaels Cuebid

Board: 32
 Dealer: W
 Vul: NS
 North HCP: 7
 South HCP: 17
 Contract: 3♥ S

North:
 ♠ 9873
 ♥ QJ63
 ♦ A4
 ♣ 853

South:
 ♠ A4
 ♥ AK10974
 ♦ K97
 ♣ QJ

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

Board: 33
 Dealer: E
 Vul: EW
 North HCP: 12
 South HCP: 10
 Contract: 2N N

North:
 ♠ 94
 ♥ 64
 ♦ AKQ65
 ♣ K1098

South:
 ♠ J875
 ♥ AQ83
 ♦ 109
 ♣ QJ6

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

1. Garbage Stayman

Board: 34
 Dealer: W
 Vul: Both
 North HCP: 4
 South HCP: 20
 Contract: 3♣ S

North:
 ♠ Q82
 ♥ 1086
 ♦ J10985
 ♣ J9

South:
 ♠ A107
 ♥ A2
 ♦ AKQ
 ♣ K10875

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

Board: 35
 Dealer: E
 Vul: NS
 North HCP: 18
 South HCP: 6
 Contract: 4♥ N

North:
 ♠ AKJ
 ♥ AQ1098
 ♦ K875
 ♣ J

South:
 ♠ 85
 ♥ K754
 ♦ J1063
 ♣ Q85

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

1. limit raise or better in ♥

South hands (Practice Page)

P:\bba\Balan

Board: 31 ♠ 8753
Dealer: E ♥ 94
Vul: None ♦ Q85
HCP: 5 ♣ QJ65

East Opens 1♠.
East Bids 3♣ if possible.
You bid first.

Board: 32 ♠ A4
Dealer: W ♥ AK10974
Vul: NS ♦ K97
HCP: 17 ♣ QJ

West Opens 1♣.
West Bids 2♦ if possible.
Partner bids first.

Board: 33 ♠ J875
Dealer: E ♥ AQ83
Vul: EW ♦ 109
HCP: 10 ♣ QJ6

East Opens 1♦.
You bid first.

Board: 34 ♠ A107
Dealer: W ♥ A2
Vul: Both ♦ AKQ
HCP: 20 ♣ K10875

West Opens 1♠.
West Bids 2♥ if possible.
Partner bids first.

Board: 35 ♠ 85
Dealer: E ♥ K754
Vul: NS ♦ J1063
HCP: 6 ♣ Q85

East Opens 1♠.
East Bids 2♣ if possible.
East Bids 2♠ if possible.
West Bids 3♠ if possible.
You bid first.

P:\bba\Balan Both hands (Answers Page)

Board: 31
 Dealer: E
 Vul: None
 North HCP: 18
 South HCP: 5
 Contract: 3♥ N

North:
 ♠ Q4
 ♥ AKJ1085
 ♦ AKJ92
 ♣ —

South:
 ♠ 8753
 ♥ 94
 ♦ Q85
 ♣ QJ65

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

1. Michaels Cuebid

Board: 32
 Dealer: W
 Vul: NS
 North HCP: 7
 South HCP: 17
 Contract: 3♥ S

North:
 ♠ 9873
 ♥ QJ63
 ♦ A4
 ♣ 853

South:
 ♠ A4
 ♥ AK10974
 ♦ K97
 ♣ QJ

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

Board: 33
 Dealer: E
 Vul: EW
 North HCP: 12
 South HCP: 10
 Contract: 2N N

North:
 ♠ 94
 ♥ 64
 ♦ AKQ65
 ♣ K1098

South:
 ♠ J875
 ♥ AQ83
 ♦ 109
 ♣ QJ6

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

1. Garbage Stayman

Board: 34
 Dealer: W
 Vul: Both
 North HCP: 4
 South HCP: 20
 Contract: 3♣ S

North:
 ♠ Q82
 ♥ 1086
 ♦ J10985
 ♣ J9

South:
 ♠ A107
 ♥ A2
 ♦ AKQ
 ♣ K10875

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

Board: 35
 Dealer: E
 Vul: NS
 North HCP: 18
 South HCP: 6
 Contract: 4♥ N

North:
 ♠ AKJ
 ♥ AQ1098
 ♦ K875
 ♣ J

South:
 ♠ 85
 ♥ K754
 ♦ J1063
 ♣ Q85

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

1. limit raise or better in ♥

North hands (Practice Page)

P:\bba\Balan

Board: 36	♠ Q963	West Opens 1♠.
Dealer: W	♥ K76	
Vul: EW	♦ Q76	You bid first.
HCP: 11	♣ A106	
Board: 37	♠ KQJ8	East Opens 1♣.
Dealer: E	♥ A108	East Bids 1♥ if possible.
Vul: Both	♦ A743	
HCP: 18	♣ A4	Partner bids first.
Board: 38	♠ KQ87	West Opens 1♠.
Dealer: W	♥ 974	West Bids 2♠ if possible.
Vul: None	♦ K95	
HCP: 8	♣ 1085	You bid first.
Board: 39	♠ AJ106	East Opens 1♥.
Dealer: E	♥ A65	
Vul: EW	♦ A43	Partner bids first.
HCP: 20	♣ AK7	
Board: 40	♠ J7654	West Opens 1♦.
Dealer: W	♥ J93	
Vul: Both	♦ 963	You bid first.
HCP: 5	♣ K3	

P:\bba\Balan Both hands (Answers Page)

Board: 36	North:	South:	West	North	East	South
Dealer: W	♠ Q963	♠ AJ10	1♠	Pass	Pass	2♥
Vul: EW	♥ K76	♥ AJ10832	AP			
North HCP: 11	♦ Q76	♦ 1085				
South HCP: 12	♣ A106	♣ Q				
Contract: 2♥ S						

Board: 37	North:	South:	West	North	East	South
Dealer: E	♠ KQJ8	♠ 9652			1♣	Pass
Vul: Both	♥ A108	♥ QJ5	Pass	X	1♥	Pass
North HCP: 18	♦ A743	♦ K1096	Pass	1NT	Pass	2♣ ¹
South HCP: 6	♣ A4	♣ 97	Pass	2♠	AP	
Contract: 2♠ N						

1. Garbage Stayman

Board: 38	North:	South:	West	North	East	South
Dealer: W	♠ KQ87	♠ 3	1♠	Pass	Pass	X
Vul: None	♥ 974	♥ J106	2♠	Pass	Pass	X
North HCP: 8	♦ K95	♦ AQJ8	Pass	3NT	AP	
South HCP: 17	♣ 1085	♣ AKQ43				
Contract: 3N N						

Board: 39	North:	South:	West	North	East	South
Dealer: E	♠ AJ106	♠ 932			1♥	Pass
Vul: EW	♥ A65	♥ K93	Pass	2NT	AP	
North HCP: 20	♦ A43	♦ Q102				
South HCP: 5	♣ AK7	♣ 10984				
Contract: 2N N						

Board: 40	North:	South:	West	North	East	South
Dealer: W	♠ J7654	♠ A2	1♦	Pass	Pass	X
Vul: Both	♥ J93	♥ KQ75	Pass	1♠	Pass	2♣
North HCP: 5	♦ 963	♦ AJ	Pass	2♠	Pass	3NT
South HCP: 19	♣ K3	♣ AJ1084	AP			
Contract: 3N S						

South hands (Practice Page)

P:\bba\Balan

Board: 36	♠ AJ10	West Opens 1♠.
Dealer: W	♥ AJ10832	
Vul: EW	♦ 1085	Partner bids first.
HCP: 12	♣ Q	
Board: 37	♠ 9652	East Opens 1♣.
Dealer: E	♥ QJ5	East Bids 1♥ if possible.
Vul: Both	♦ K1096	
HCP: 6	♣ 97	You bid first.
Board: 38	♠ 3	West Opens 1♠.
Dealer: W	♥ J106	West Bids 2♠ if possible.
Vul: None	♦ AQJ8	
HCP: 17	♣ AKQ43	Partner bids first.
Board: 39	♠ 932	East Opens 1♥.
Dealer: E	♥ K93	
Vul: EW	♦ Q102	You bid first.
HCP: 5	♣ 10984	
Board: 40	♠ A2	West Opens 1♦.
Dealer: W	♥ KQ75	
Vul: Both	♦ AJ	Partner bids first.
HCP: 19	♣ AJ1084	

P:\bba\Balan Both hands (Answers Page)

Board: 36	North:	South:	West	North	East	South
Dealer: W	♠ Q963	♠ AJ10	1♠	Pass	Pass	2♥
Vul: EW	♥ K76	♥ AJ10832	AP			
North HCP: 11	♦ Q76	♦ 1085				
South HCP: 12	♣ A106	♣ Q				
Contract: 2♥ S						

Board: 37	North:	South:	West	North	East	South
Dealer: E	♠ KQJ8	♠ 9652			1♣	Pass
Vul: Both	♥ A108	♥ QJ5	Pass	X	1♥	Pass
North HCP: 18	♦ A743	♦ K1096	Pass	1NT	Pass	2♣ ¹
South HCP: 6	♣ A4	♣ 97	Pass	2♠	AP	
Contract: 2♠ N						

1. Garbage Stayman

Board: 38	North:	South:	West	North	East	South
Dealer: W	♠ KQ87	♠ 3	1♠	Pass	Pass	X
Vul: None	♥ 974	♥ J106	2♠	Pass	Pass	X
North HCP: 8	♦ K95	♦ AQJ8	Pass	3NT	AP	
South HCP: 17	♣ 1085	♣ AKQ43				
Contract: 3N N						

Board: 39	North:	South:	West	North	East	South
Dealer: E	♠ AJ106	♠ 932			1♥	Pass
Vul: EW	♥ A65	♥ K93	Pass	2NT	AP	
North HCP: 20	♦ A43	♦ Q102				
South HCP: 5	♣ AK7	♣ 10984				
Contract: 2N N						

Board: 40	North:	South:	West	North	East	South
Dealer: W	♠ J7654	♠ A2	1♦	Pass	Pass	X
Vul: Both	♥ J93	♥ KQ75	Pass	1♠	Pass	2♣
North HCP: 5	♦ 963	♦ AJ	Pass	2♠	Pass	3NT
South HCP: 19	♣ K3	♣ AJ1084	AP			
Contract: 3N S						

North hands (Practice Page)

P:\bba\Balan

Board: 41	♠ AKJ63	East Opens 1♦.
Dealer: E	♥ QJ1074	East Doubles 2♦ if possible.
Vul: None	♦ A4	
HCP: 15	♣ 5	Partner bids first.
Board: 42	♠ Q1082	West Opens 1♣.
Dealer: W	♥ A1087	West Bids 1♠ if possible.
Vul: NS	♦ J76	
HCP: 7	♣ 74	You bid first.
Board: 43	♠ AJ4	East Opens 1♠.
Dealer: E	♥ QJ2	West Doubles 2♣ if possible.
Vul: Both	♦ K842	
HCP: 11	♣ 875	Partner bids first.
Board: 44	♠ K62	West Opens 1♦.
Dealer: W	♥ 762	
Vul: None	♦ Q87	You bid first.
HCP: 9	♣ A984	
Board: 45	♠ AJ52	East Opens 1♠.
Dealer: E	♥ A84	
Vul: NS	♦ AK65	Partner bids first.
HCP: 16	♣ 94	

P:\bba\Balan Both hands (Answers Page)

Board: 41	North:	South:	West	North	East	South
Dealer: E	♠ AKJ63	♠ 1095			1♦	Pass
Vul: None	♥ QJ1074	♥ K532	Pass	2♦ ¹	X	4♥
North HCP: 15	♦ A4	♦ 863	AP			
South HCP: 9	♣ 5	♣ AQ8	1. Michaels Cuebid			
Contract: 4♥ S						

Board: 42	North:	South:	West	North	East	South
Dealer: W	♠ Q1082	♠ A75	1♣	Pass	Pass	1♥
Vul: NS	♥ A1087	♥ KQJ63	1♠	2♥	Pass	3♥
North HCP: 7	♦ J76	♦ Q43	AP			
South HCP: 16	♣ 74	♣ KJ				
Contract: 3♥ S						

Board: 43	North:	South:	West	North	East	South
Dealer: E	♠ AJ4	♠ Q82			1♠	Pass
Vul: Both	♥ QJ2	♥ AK10	Pass	X	Pass	2♣
North HCP: 11	♦ K842	♦ J109	X	AP		
South HCP: 11	♣ 875	♣ J943				
Contract: 2♣X S						

Board: 44	North:	South:	West	North	East	South
Dealer: W	♠ K62	♠ AJ85	1♦	Pass	Pass	1♥
Vul: None	♥ 762	♥ AQJ104	Pass	2♥	Pass	3♥
North HCP: 9	♦ Q87	♦ K4	AP			
South HCP: 15	♣ A984	♣ 75				
Contract: 3♥ S						

Board: 45	North:	South:	West	North	East	South
Dealer: E	♠ AJ52	♠ 106			1♠	AP
Vul: NS	♥ A84	♥ J632				
North HCP: 16	♦ AK65	♦ QJ8				
South HCP: 5	♣ 94	♣ J1065				
Contract: 1♠ E						

South hands (Practice Page)

P:\bba\Balan

Board: 41	♠ 1095	East Opens 1♦.
Dealer: E	♥ K532	East Doubles 2♦ if possible.
Vul: None	♦ 863	
HCP: 9	♣ AQ8	You bid first.
Board: 42	♠ A75	West Opens 1♣.
Dealer: W	♥ KQJ63	West Bids 1♠ if possible.
Vul: NS	♦ Q43	
HCP: 16	♣ KJ	Partner bids first.
Board: 43	♠ Q82	East Opens 1♠.
Dealer: E	♥ AK10	West Doubles 2♣ if possible.
Vul: Both	♦ J109	
HCP: 11	♣ J943	You bid first.
Board: 44	♠ AJ85	West Opens 1♦.
Dealer: W	♥ AQJ104	
Vul: None	♦ K4	Partner bids first.
HCP: 15	♣ 75	
Board: 45	♠ 106	East Opens 1♠.
Dealer: E	♥ J632	
Vul: NS	♦ QJ8	You bid first.
HCP: 5	♣ J1065	

P:\bba\Balan Both hands (Answers Page)

Board: 41	North:	South:	West	North	East	South
Dealer: E	♠ AKJ63	♠ 1095			1♦	Pass
Vul: None	♥ QJ1074	♥ K532	Pass	2♦ ¹	X	4♥
North HCP: 15	♦ A4	♦ 863	AP			
South HCP: 9	♣ 5	♣ AQ8	1. Michaels Cuebid			
Contract: 4♥ S						

Board: 42	North:	South:	West	North	East	South
Dealer: W	♠ Q1082	♠ A75	1♣	Pass	Pass	1♥
Vul: NS	♥ A1087	♥ KQJ63	1♠	2♥	Pass	3♥
North HCP: 7	♦ J76	♦ Q43	AP			
South HCP: 16	♣ 74	♣ KJ				
Contract: 3♥ S						

Board: 43	North:	South:	West	North	East	South
Dealer: E	♠ AJ4	♠ Q82			1♠	Pass
Vul: Both	♥ QJ2	♥ AK10	Pass	X	Pass	2♣
North HCP: 11	♦ K842	♦ J109	X	AP		
South HCP: 11	♣ 875	♣ J943				
Contract: 2♣X S						

Board: 44	North:	South:	West	North	East	South
Dealer: W	♠ K62	♠ AJ85	1♦	Pass	Pass	1♥
Vul: None	♥ 762	♥ AQJ104	Pass	2♥	Pass	3♥
North HCP: 9	♦ Q87	♦ K4	AP			
South HCP: 15	♣ A984	♣ 75				
Contract: 3♥ S						

Board: 45	North:	South:	West	North	East	South
Dealer: E	♠ AJ52	♠ 106			1♠	AP
Vul: NS	♥ A84	♥ J632				
North HCP: 16	♦ AK65	♦ QJ8				
South HCP: 5	♣ 94	♣ J1065				
Contract: 1♠ E						

North hands (Practice Page)

P:\bba\Balan

Board: 46	♠ 9862	West Opens 1♠.
Dealer: W	♥ 963	West Bids 2♠ if possible.
Vul: EW	♦ A5	
HCP: 4	♣ 9643	You bid first.

Board: 47	♠ J5	East Opens 1♣.
Dealer: E	♥ AQJ65	East Bids 1♠ if possible.
Vul: None	♦ AKQ103	East Bids 2♠ if possible.
HCP: 17	♣ 9	Partner bids first.

Board: 48	♠ 10643	West Opens 1♦.
Dealer: W	♥ 987	West Bids 3♥ if possible.
Vul: NS	♦ A10	
HCP: 11	♣ AK65	You bid first.

Board: 49	♠ J62	East Opens 1♠.
Dealer: E	♥ AKQJ87	East Bids 2♠ if possible.
Vul: EW	♦ A65	
HCP: 17	♣ Q	Partner bids first.

Board: 50	♠ A3	West Opens 1♣.
Dealer: W	♥ 652	West Bids 1♥ if possible.
Vul: NS	♦ 743	
HCP: 7	♣ K9872	You bid first.

P:\bba\Balan Both hands (Answers Page)

Board: 46	North:	South:	West	North	East	South
Dealer: W	♠ 9862	♠ A73	1♠	Pass	Pass	X
Vul: EW	♥ 963	♥ A105	2♠	Pass	Pass	X
North HCP: 4	♦ A5	♦ KQJ106	Pass	3♣	Pass	3♦
South HCP: 19	♣ 9643	♣ AJ	AP			
Contract: 3♦ S						

Board: 47	North:	South:	West	North	East	South
Dealer: E	♠ J5	♠ AQ42			1♣	Pass
Vul: None	♥ AQJ65	♥ 1073	Pass	X	1♠	Pass
North HCP: 17	♦ AKQ103	♦ J54	Pass	2♥	2♠	3♣ ¹
South HCP: 7	♣ 9	♣ 873	Pass	4♥	AP	
Contract: 4♥ N						

1. limit raise or better in ♥

Board: 48	North:	South:	West	North	East	South
Dealer: W	♠ 10643	♠ AKQ975	1♦	Pass	Pass	1♠
Vul: NS	♥ 987	♥ K4	3♥	3♠	Pass	4♠
North HCP: 11	♦ A10	♦ 75	AP			
South HCP: 13	♣ AK65	♣ J43				
Contract: 4♠ S						

Board: 49	North:	South:	West	North	East	South
Dealer: E	♠ J62	♠ K53			1♠	Pass
Vul: EW	♥ AKQJ87	♥ 54	Pass	2♥	2♠	Pass
North HCP: 17	♦ A65	♦ J8742	Pass	3♥	AP	
South HCP: 5	♣ Q	♣ J43				
Contract: 3♥ N						

Board: 50	North:	South:	West	North	East	South
Dealer: W	♠ A3	♠ QJ1052	1♣	Pass	Pass	X
Vul: NS	♥ 652	♥ KQ9	1♥	AP		
North HCP: 7	♦ 743	♦ AKJ96				
South HCP: 16	♣ K9872	♣ —				
Contract: 1♥ W						

South hands (Practice Page)

P:\bba\Balan

Board: 46	♠ A73	West Opens 1♠.
Dealer: W	♥ A105	West Bids 2♠ if possible.
Vul: EW	♦ KQJ106	
HCP: 19	♣ AJ	Partner bids first.

Board: 47	♠ AQ42	East Opens 1♣.
Dealer: E	♥ 1073	East Bids 1♠ if possible.
Vul: None	♦ J54	East Bids 2♠ if possible.
HCP: 7	♣ 873	You bid first.

Board: 48	♠ AKQ975	West Opens 1♦.
Dealer: W	♥ K4	West Bids 3♥ if possible.
Vul: NS	♦ 75	
HCP: 13	♣ J43	Partner bids first.

Board: 49	♠ K53	East Opens 1♠.
Dealer: E	♥ 54	East Bids 2♠ if possible.
Vul: EW	♦ J8742	
HCP: 5	♣ J43	You bid first.

Board: 50	♠ QJ1052	West Opens 1♣.
Dealer: W	♥ KQ9	West Bids 1♥ if possible.
Vul: NS	♦ AKJ96	
HCP: 16	♣ —	Partner bids first.

P:\bba\Balan Both hands (Answers Page)

Board: 46	North:	South:	West	North	East	South
Dealer: W	♠ 9862	♠ A73	1♠	Pass	Pass	X
Vul: EW	♥ 963	♥ A105	2♠	Pass	Pass	X
North HCP: 4	♦ A5	♦ KQJ106	Pass	3♣	Pass	3♦
South HCP: 19	♣ 9643	♣ AJ	AP			
Contract: 3♦ S						

Board: 47	North:	South:	West	North	East	South
Dealer: E	♠ J5	♠ AQ42			1♣	Pass
Vul: None	♥ AQJ65	♥ 1073	Pass	X	1♠	Pass
North HCP: 17	♦ AKQ103	♦ J54	Pass	2♥	2♠	3♣ ¹
South HCP: 7	♣ 9	♣ 873	Pass	4♥	AP	
Contract: 4♥ N						

1. limit raise or better in ♥

Board: 48	North:	South:	West	North	East	South
Dealer: W	♠ 10643	♠ AKQ975	1♦	Pass	Pass	1♠
Vul: NS	♥ 987	♥ K4	3♥	3♠	Pass	4♠
North HCP: 11	♦ A10	♦ 75	AP			
South HCP: 13	♣ AK65	♣ J43				
Contract: 4♠ S						

Board: 49	North:	South:	West	North	East	South
Dealer: E	♠ J62	♠ K53			1♠	Pass
Vul: EW	♥ AKQJ87	♥ 54	Pass	2♥	2♠	Pass
North HCP: 17	♦ A65	♦ J8742	Pass	3♥	AP	
South HCP: 5	♣ Q	♣ J43				
Contract: 3♥ N						

Board: 50	North:	South:	West	North	East	South
Dealer: W	♠ A3	♠ QJ1052	1♣	Pass	Pass	X
Vul: NS	♥ 652	♥ KQ9	1♥	AP		
North HCP: 7	♦ 743	♦ AKJ96				
South HCP: 16	♣ K9872	♣ —				
Contract: 1♥ W						

North hands (Practice Page)

P:\bba\Balan

Board: 51	♠ AKJ643	East Opens 1♦.
Dealer: E	♥ KJ53	East Bids 3♦ if possible.
Vul: EW	♦ 5	
HCP: 12	♣ 84	Partner bids first.

Board: 52	♠ K864	West Opens 1♥.
Dealer: W	♥ K96	
Vul: Both	♦ J93	You bid first.
HCP: 8	♣ J98	

Board: 53	♠ A102	East Opens 1♠.
Dealer: E	♥ KQJ6	
Vul: None	♦ K92	Partner bids first.
HCP: 20	♣ AK10	

Board: 54	♠ J76	West Opens 1♥.
Dealer: W	♥ 9764	
Vul: EW	♦ K64	You bid first.
HCP: 7	♣ K83	

Board: 55	♠ AKJ632	East Opens 1♣.
Dealer: E	♥ A1086	East Bids 1♥ if possible.
Vul: Both	♦ K10	
HCP: 17	♣ Q	Partner bids first.

P:\bba\Balan Both hands (Answers Page)

Board: 51	North:	South:	West	North	East	South
Dealer: E	♠ AKJ643	♠ 10982			1♦	Pass
Vul: EW	♥ KJ53	♥ A108	Pass	1♠	3♦	3♠
North HCP: 12	♦ 5	♦ 74	Pass	4♠	AP	
South HCP: 11	♣ 84	♣ AK65				
Contract: 4♠ N						

Board: 52	North:	South:	West	North	East	South
Dealer: W	♠ K864	♠ Q1095	1♥	Pass	Pass	1NT
Vul: Both	♥ K96	♥ A105	AP			
North HCP: 8	♦ J93	♦ A105				
South HCP: 13	♣ J98	♣ K75				
Contract: 1N S						

Board: 53	North:	South:	West	North	East	South
Dealer: E	♠ A102	♠ J74			1♠	Pass
Vul: None	♥ KQJ6	♥ 972	Pass	2NT	AP	
North HCP: 20	♦ K92	♦ QJ4				
South HCP: 6	♣ AK10	♣ Q763				
Contract: 2N N						

Board: 54	North:	South:	West	North	East	South
Dealer: W	♠ J76	♠ AKQ1042	1♥	Pass	Pass	1♠
Vul: EW	♥ 9764	♥ QJ	AP			
North HCP: 7	♦ K64	♦ 32				
South HCP: 17	♣ K83	♣ AJ6				
Contract: 1♠ S						

Board: 55	North:	South:	West	North	East	South
Dealer: E	♠ AKJ632	♠ 84			1♣	Pass
Vul: Both	♥ A1086	♥ Q32	Pass	X	1♥	Pass
North HCP: 17	♦ K10	♦ Q842	Pass	1♠	Pass	2NT
South HCP: 7	♣ Q	♣ K753	Pass	3♠	Pass	4♠
Contract: 4♠ N			AP			

South hands (Practice Page)

P:\bba\Balan

Board: 51 ♠ 10982
Dealer: E ♥ A108
Vul: EW ♦ 74
HCP: 11 ♣ AK65

East Opens 1♦.
East Bids 3♦ if possible.
You bid first.

Board: 52 ♠ Q1095
Dealer: W ♥ A105
Vul: Both ♦ A105
HCP: 13 ♣ K75

West Opens 1♥.
Partner bids first.

Board: 53 ♠ J74
Dealer: E ♥ 972
Vul: None ♦ QJ4
HCP: 6 ♣ Q763

East Opens 1♠.
You bid first.

Board: 54 ♠ AKQ1042
Dealer: W ♥ QJ
Vul: EW ♦ 32
HCP: 17 ♣ AJ6

West Opens 1♥.
Partner bids first.

Board: 55 ♠ 84
Dealer: E ♥ Q32
Vul: Both ♦ Q842
HCP: 7 ♣ K753

East Opens 1♣.
East Bids 1♥ if possible.
You bid first.

P:\bba\Balan Both hands (Answers Page)

Board: 51	North:	South:	West	North	East	South
Dealer: E	♠ AKJ643	♠ 10982			1♦	Pass
Vul: EW	♥ KJ53	♥ A108	Pass	1♠	3♦	3♠
North HCP: 12	♦ 5	♦ 74	Pass	4♠	AP	
South HCP: 11	♣ 84	♣ AK65				
Contract: 4♠ N						

Board: 52	North:	South:	West	North	East	South
Dealer: W	♠ K864	♠ Q1095	1♥	Pass	Pass	1NT
Vul: Both	♥ K96	♥ A105	AP			
North HCP: 8	♦ J93	♦ A105				
South HCP: 13	♣ J98	♣ K75				
Contract: 1N S						

Board: 53	North:	South:	West	North	East	South
Dealer: E	♠ A102	♠ J74			1♠	Pass
Vul: None	♥ KQJ6	♥ 972	Pass	2NT	AP	
North HCP: 20	♦ K92	♦ QJ4				
South HCP: 6	♣ AK10	♣ Q763				
Contract: 2N N						

Board: 54	North:	South:	West	North	East	South
Dealer: W	♠ J76	♠ AKQ1042	1♥	Pass	Pass	1♠
Vul: EW	♥ 9764	♥ QJ	AP			
North HCP: 7	♦ K64	♦ 32				
South HCP: 17	♣ K83	♣ AJ6				
Contract: 1♠ S						

Board: 55	North:	South:	West	North	East	South
Dealer: E	♠ AKJ632	♠ 84			1♣	Pass
Vul: Both	♥ A1086	♥ Q32	Pass	X	1♥	Pass
North HCP: 17	♦ K10	♦ Q842	Pass	1♠	Pass	2NT
South HCP: 7	♣ Q	♣ K753	Pass	3♠	Pass	4♠
Contract: 4♠ N			AP			

North hands (Practice Page)

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Board: 56 ♠ Q962
Dealer: W ♥ AJ
Vul: None ♦ 9762
HCP: 9 ♣ Q84

West Opens 1♦.
West Bids 1♠ if possible.
West Bids 2♦ if possible.

You bid first.

Board: 57 ♠ 10865
Dealer: E ♥ KJ
Vul: NS ♦ KQ1093
HCP: 12 ♣ K4

East Opens 1♣.

Partner bids first.

Board: 58 ♠ K1063
Dealer: W ♥ 86
Vul: Both ♦ KQ54
HCP: 10 ♣ Q85

West Opens 1♠.

You bid first.

Board: 59 ♠ K842
Dealer: E ♥ AK7
Vul: None ♦ J63
HCP: 13 ♣ Q85

East Opens 1♥.

Partner bids first.

Board: 60 ♠ 75
Dealer: W ♥ 10843
Vul: NS ♦ QJ105
HCP: 7 ♣ A95

West Opens 1♥.
West Bids 2♦ if possible.

You bid first.

P:\bba\Balan Both hands (Answers Page)

Board: 56
 Dealer: W
 Vul: None
 North HCP: 9
 South HCP: 14
 Contract: 2♦ W

North:
 ♠ Q962
 ♥ AJ
 ♦ 9762
 ♣ Q84

South:
 ♠ J7
 ♥ KQ1032
 ♦ J
 ♣ AK1092

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

Board: 57
 Dealer: E
 Vul: NS
 North HCP: 12
 South HCP: 10
 Contract: 1♣ E

North:
 ♠ 10865
 ♥ KJ
 ♦ KQ1093
 ♣ K4

South:
 ♠ AJ73
 ♥ 10865
 ♦ AJ
 ♣ 1095

West	North	East	South
		1♣	AP

Board: 58
 Dealer: W
 Vul: Both
 North HCP: 10
 South HCP: 15
 Contract: 2♣ S

North:
 ♠ K1063
 ♥ 86
 ♦ KQ54
 ♣ Q85

South:
 ♠ A85
 ♥ K953
 ♦ 10
 ♣ AKJ103

West	North	East	South
1♠	Pass	Pass	2♣
AP			

Board: 59
 Dealer: E
 Vul: None
 North HCP: 13
 South HCP: 10
 Contract: 2♠ N

North:
 ♠ K842
 ♥ AK7
 ♦ J63
 ♣ Q85

South:
 ♠ Q953
 ♥ J96
 ♦ AK95
 ♣ 96

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

1. Garbage Stayman

Board: 60
 Dealer: W
 Vul: NS
 North HCP: 7
 South HCP: 17
 Contract: 2♠ S

North:
 ♠ 75
 ♥ 10843
 ♦ QJ105
 ♣ A95

South:
 ♠ AQ109843
 ♥ KQ
 ♦ K8
 ♣ K6

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

South hands (Practice Page)

P:\bba\Balan

Board: 56
Dealer: W
Vul: None
HCP: 14

♠ J7
♥ KQ1032
♦ J
♣ AK1092

West Opens 1♦.
West Bids 1♠ if possible.
West Bids 2♦ if possible.

Partner bids first.

Board: 57
Dealer: E
Vul: NS
HCP: 10

♠ AJ73
♥ 10865
♦ AJ
♣ 1095

East Opens 1♣.

You bid first.

Board: 58
Dealer: W
Vul: Both
HCP: 15

♠ A85
♥ K953
♦ 10
♣ AKJ103

West Opens 1♠.

Partner bids first.

Board: 59
Dealer: E
Vul: None
HCP: 10

♠ Q953
♥ J96
♦ AK95
♣ 96

East Opens 1♥.

You bid first.

Board: 60
Dealer: W
Vul: NS
HCP: 17

♠ AQ109843
♥ KQ
♦ K8
♣ K6

West Opens 1♥.
West Bids 2♦ if possible.

Partner bids first.

P:\bba\Balan Both hands (Answers Page)

Board: 56
 Dealer: W
 Vul: None
 North HCP: 9
 South HCP: 14
 Contract: 2♦ W

North:
 ♠ Q962
 ♥ AJ
 ♦ 9762
 ♣ Q84

South:
 ♠ J7
 ♥ KQ1032
 ♦ J
 ♣ AK1092

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

Board: 57
 Dealer: E
 Vul: NS
 North HCP: 12
 South HCP: 10
 Contract: 1♣ E

North:
 ♠ 10865
 ♥ KJ
 ♦ KQ1093
 ♣ K4

South:
 ♠ AJ73
 ♥ 10865
 ♦ AJ
 ♣ 1095

West	North	East	South
		1♣	AP

Board: 58
 Dealer: W
 Vul: Both
 North HCP: 10
 South HCP: 15
 Contract: 2♣ S

North:
 ♠ K1063
 ♥ 86
 ♦ KQ54
 ♣ Q85

South:
 ♠ A85
 ♥ K953
 ♦ 10
 ♣ AKJ103

West	North	East	South
1♠	Pass	Pass	2♣
AP			

Board: 59
 Dealer: E
 Vul: None
 North HCP: 13
 South HCP: 10
 Contract: 2♠ N

North:
 ♠ K842
 ♥ AK7
 ♦ J63
 ♣ Q85

South:
 ♠ Q953
 ♥ J96
 ♦ AK95
 ♣ 96

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

1. Garbage Stayman

Board: 60
 Dealer: W
 Vul: NS
 North HCP: 7
 South HCP: 17
 Contract: 2♠ S

North:
 ♠ 75
 ♥ 10843
 ♦ QJ105
 ♣ A95

South:
 ♠ AQ109843
 ♥ KQ
 ♦ K8
 ♣ K6

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

North hands (Practice Page)

P:\bba\Balan

Board: 61	♠ Q1063	East Opens 1♠.
Dealer: E	♥ AQJ95	
Vul: EW	♦ K6	Partner bids first.
HCP: 12	♣ 95	
Board: 62	♠ J42	West Opens 1♦.
Dealer: W	♥ K10754	West Bids 1♠ if possible.
Vul: None	♦ J75	
HCP: 6	♣ J6	You bid first.
Board: 63	♠ K103	East Opens 1♠.
Dealer: E	♥ KJ1052	East Bids 2♠ if possible.
Vul: NS	♦ AK106	
HCP: 17	♣ K	Partner bids first.
Board: 64	♠ 732	West Opens 1♦.
Dealer: W	♥ Q965	West Bids 1♠ if possible.
Vul: EW	♦ A4	
HCP: 8	♣ Q965	You bid first.
Board: 65	♠ K109	East Opens 1♣.
Dealer: E	♥ AQ85	East Bids 1♠ if possible.
Vul: Both	♦ AK75	
HCP: 17	♣ J9	Partner bids first.

P:\bba\Balan Both hands (Answers Page)

Board: 61	North:	South:	West	North	East	South
Dealer: E	♠ Q1063	♠ J2			1♠	AP
Vul: EW	♥ AQJ95	♥ K743				
North HCP: 12	♦ K6	♦ AQJ5				
South HCP: 11	♣ 95	♣ 643				
Contract: 1♠ E						

Board: 62	North:	South:	West	North	East	South
Dealer: W	♠ J42	♠ Q1085	1♦	Pass	Pass	X
Vul: None	♥ K10754	♥ A8	1♠	Pass	Pass	1NT
North HCP: 6	♦ J75	♦ AQ10	Pass	2♦	Pass	2♥
South HCP: 16	♣ J6	♣ A754	AP			
Contract: 2♥ S						

Board: 63	North:	South:	West	North	East	South
Dealer: E	♠ K103	♠ 752			1♠	Pass
Vul: NS	♥ KJ1052	♥ AQ76	Pass	2♥	2♠	Pass
North HCP: 17	♦ AK106	♦ 73	Pass	3♦	Pass	3♥
South HCP: 6	♣ K	♣ 9743	AP			
Contract: 3♥ N						

Board: 64	North:	South:	West	North	East	South
Dealer: W	♠ 732	♠ Q65	1♦	Pass	Pass	1♥
Vul: EW	♥ Q965	♥ AK10873	1♠	2♥	Pass	4♥
North HCP: 8	♦ A4	♦ J	AP			
South HCP: 15	♣ Q965	♣ AJ8				
Contract: 4♥ S						

Board: 65	North:	South:	West	North	East	South
Dealer: E	♠ K109	♠ Q53			1♣	Pass
Vul: Both	♥ AQ85	♥ J1032	Pass	X	1♠	AP
North HCP: 17	♦ AK75	♦ J43				
South HCP: 6	♣ J9	♣ Q108				
Contract: 1♠ E						

South hands (Practice Page)

P:\bba\Balan

Board: 61	♠ J2	East Opens 1♠.
Dealer: E	♥ K743	
Vul: EW	♦ AQJ5	You bid first.
HCP: 11	♣ 643	
Board: 62	♠ Q1085	West Opens 1♦.
Dealer: W	♥ A8	West Bids 1♠ if possible.
Vul: None	♦ AQ10	
HCP: 16	♣ A754	Partner bids first.
Board: 63	♠ 752	East Opens 1♠.
Dealer: E	♥ AQ76	East Bids 2♠ if possible.
Vul: NS	♦ 73	
HCP: 6	♣ 9743	You bid first.
Board: 64	♠ Q65	West Opens 1♦.
Dealer: W	♥ AK10873	West Bids 1♠ if possible.
Vul: EW	♦ J	
HCP: 15	♣ AJ8	Partner bids first.
Board: 65	♠ Q53	East Opens 1♣.
Dealer: E	♥ J1032	East Bids 1♠ if possible.
Vul: Both	♦ J43	
HCP: 6	♣ Q108	You bid first.

P:\bba\Balan Both hands (Answers Page)

Board: 61	North:	South:	West	North	East	South
Dealer: E	♠ Q1063	♠ J2			1♠	AP
Vul: EW	♥ AQJ95	♥ K743				
North HCP: 12	♦ K6	♦ AQJ5				
South HCP: 11	♣ 95	♣ 643				
Contract: 1♠ E						

Board: 62	North:	South:	West	North	East	South
Dealer: W	♠ J42	♠ Q1085	1♦	Pass	Pass	X
Vul: None	♥ K10754	♥ A8	1♠	Pass	Pass	1NT
North HCP: 6	♦ J75	♦ AQ10	Pass	2♦	Pass	2♥
South HCP: 16	♣ J6	♣ A754	AP			
Contract: 2♥ S						

Board: 63	North:	South:	West	North	East	South
Dealer: E	♠ K103	♠ 752			1♠	Pass
Vul: NS	♥ KJ1052	♥ AQ76	Pass	2♥	2♠	Pass
North HCP: 17	♦ AK106	♦ 73	Pass	3♦	Pass	3♥
South HCP: 6	♣ K	♣ 9743	AP			
Contract: 3♥ N						

Board: 64	North:	South:	West	North	East	South
Dealer: W	♠ 732	♠ Q65	1♦	Pass	Pass	1♥
Vul: EW	♥ Q965	♥ AK10873	1♠	2♥	Pass	4♥
North HCP: 8	♦ A4	♦ J	AP			
South HCP: 15	♣ Q965	♣ AJ8				
Contract: 4♥ S						

Board: 65	North:	South:	West	North	East	South
Dealer: E	♠ K109	♠ Q53			1♣	Pass
Vul: Both	♥ AQ85	♥ J1032	Pass	X	1♠	AP
North HCP: 17	♦ AK75	♦ J43				
South HCP: 6	♣ J9	♣ Q108				
Contract: 1♠ E						

North hands (Practice Page)

P:\bba\Balan

Board: 66 ♠ 97652
Dealer: W ♥ 32
Vul: NS ♦ Q75
HCP: 5 ♣ K98

West Opens 1♥.

You bid first.

Board: 67 ♠ QJ10
Dealer: E ♥ K3
Vul: EW ♦ J108
HCP: 17 ♣ AKQJ7

East Opens 1♠.

Partner bids first.

Board: 68 ♠ KJ9
Dealer: W ♥ Q1052
Vul: Both ♦ K75
HCP: 9 ♣ 865

West Opens 1♣.

You bid first.

Board: 69 ♠ A4
Dealer: E ♥ KQ3
Vul: None ♦ KQ652
HCP: 21 ♣ AK2

East Opens 1♠.

East Bids 2♥ if possible.

West Bids 2♠ if possible.

West Doubles Pass if possible.

Partner bids first.

Board: 70 ♠ J72
Dealer: W ♥ J9
Vul: EW ♦ J952
HCP: 3 ♣ 10942

West Opens 1♠.

You bid first.

P:\bba\Balan Both hands (Answers Page)

Board: 66
 Dealer: W
 Vul: NS
 North HCP: 5
 South HCP: 16
 Contract: 1♥ W

North:
 ♠ 97652
 ♥ 32
 ♦ Q75
 ♣ K98

South:
 ♠ AJ10
 ♥ A1087
 ♦ J4
 ♣ AQ64

West	North	East	South
1♥	AP		

Board: 67
 Dealer: E
 Vul: EW
 North HCP: 17
 South HCP: 9
 Contract: 2♣ N

North:
 ♠ QJ10
 ♥ K3
 ♦ J108
 ♣ AKQJ7

South:
 ♠ A75
 ♥ 9754
 ♦ KQ4
 ♣ 943

West	North	East	South
		1♠	Pass
Pass	2♣	AP	

Board: 68
 Dealer: W
 Vul: Both
 North HCP: 9
 South HCP: 15
 Contract: 1♣ W

North:
 ♠ KJ9
 ♥ Q1052
 ♦ K75
 ♣ 865

South:
 ♠ Q862
 ♥ A9
 ♦ A43
 ♣ KQ104

West	North	East	South
1♣	AP		

Board: 69
 Dealer: E
 Vul: None
 North HCP: 21
 South HCP: 2
 Contract: 3♦ X N

North:
 ♠ A4
 ♥ KQ3
 ♦ KQ652
 ♣ AK2

South:
 ♠ J1076
 ♥ J1054
 ♦ 93
 ♣ 976

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

Board: 70
 Dealer: W
 Vul: EW
 North HCP: 3
 South HCP: 20
 Contract: 2N S

North:
 ♠ J72
 ♥ J9
 ♦ J952
 ♣ 10942

South:
 ♠ A1085
 ♥ K65
 ♦ AQ3
 ♣ AK8

West	North	East	South
1♠	Pass	Pass	2NT
AP			

South hands (Practice Page)

P:\bba\Balan

Board: 66
Dealer: W
Vul: NS
HCP: 16

♠ AJ10
♥ A1087
♦ J4
♣ AQ64

West Opens 1♥.

Partner bids first.

Board: 67
Dealer: E
Vul: EW
HCP: 9

♠ A75
♥ 9754
♦ KQ4
♣ 943

East Opens 1♠.

You bid first.

Board: 68
Dealer: W
Vul: Both
HCP: 15

♠ Q862
♥ A9
♦ A43
♣ KQ104

West Opens 1♣.

Partner bids first.

Board: 69
Dealer: E
Vul: None
HCP: 2

♠ J1076
♥ J1054
♦ 93
♣ 976

East Opens 1♠.

East Bids 2♥ if possible.

West Bids 2♠ if possible.

West Doubles Pass if possible.

You bid first.

Board: 70
Dealer: W
Vul: EW
HCP: 20

♠ A1085
♥ K65
♦ AQ3
♣ AK8

West Opens 1♠.

Partner bids first.

P:\bba\Balan Both hands (Answers Page)

Board: 66
 Dealer: W
 Vul: NS
 North HCP: 5
 South HCP: 16
 Contract: 1♥ W

North:
 ♠ 97652
 ♥ 32
 ♦ Q75
 ♣ K98

South:
 ♠ AJ10
 ♥ A1087
 ♦ J4
 ♣ AQ64

West	North	East	South
1♥	AP		

Board: 67
 Dealer: E
 Vul: EW
 North HCP: 17
 South HCP: 9
 Contract: 2♣ N

North:
 ♠ QJ10
 ♥ K3
 ♦ J108
 ♣ AKQJ7

South:
 ♠ A75
 ♥ 9754
 ♦ KQ4
 ♣ 943

West	North	East	South
		1♠	Pass
Pass	2♣	AP	

Board: 68
 Dealer: W
 Vul: Both
 North HCP: 9
 South HCP: 15
 Contract: 1♣ W

North:
 ♠ KJ9
 ♥ Q1052
 ♦ K75
 ♣ 865

South:
 ♠ Q862
 ♥ A9
 ♦ A43
 ♣ KQ104

West	North	East	South
1♣	AP		

Board: 69
 Dealer: E
 Vul: None
 North HCP: 21
 South HCP: 2
 Contract: 3♦ X N

North:
 ♠ A4
 ♥ KQ3
 ♦ KQ652
 ♣ AK2

South:
 ♠ J1076
 ♥ J1054
 ♦ 93
 ♣ 976

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

Board: 70
 Dealer: W
 Vul: EW
 North HCP: 3
 South HCP: 20
 Contract: 2N S

North:
 ♠ J72
 ♥ J9
 ♦ J952
 ♣ 10942

South:
 ♠ A1085
 ♥ K65
 ♦ AQ3
 ♣ AK8

West	North	East	South
1♠	Pass	Pass	2NT
AP			

North hands (Practice Page)

P:\bba\Balan

Board: 71	♠ 109	East Opens 1♠.
Dealer: E	♥ J109	
Vul: Both	♦ AKQ9	Partner bids first.
HCP: 18	♣ AKJ8	

Board: 72	♠ J74	West Opens 1♦.
Dealer: W	♥ 107	
Vul: NS	♦ 8543	You bid first.
HCP: 8	♣ AK86	

Board: 73	♠ KJ	East Opens 1♠.
Dealer: E	♥ AKQ43	East Bids 2♠ if possible.
Vul: Both	♦ AKJ109	
HCP: 21	♣ 8	Partner bids first.

Board: 74	♠ KJ87	West Opens 1♦.
Dealer: W	♥ J1063	West Doubles 3♦ if possible.
Vul: None	♦ 73	
HCP: 5	♣ 653	You bid first.

Board: 75	♠ Q852	East Opens 1♦.
Dealer: E	♥ KQ1064	
Vul: NS	♦ KQ6	Partner bids first.
HCP: 16	♣ A	

P:\bba\Balan Both hands (Answers Page)

Board: 71	North:	South:	West	North	East	South
Dealer: E	♠ 109	♠ K876			1♠	Pass
Vul: Both	♥ J109	♥ Q76	Pass	X	Pass	2♣
North HCP: 18	♦ AKQ9	♦ 83	Pass	3♣	AP	
South HCP: 5	♣ AKJ8	♣ 10965				
Contract: 3♣ S						

Board: 72	North:	South:	West	North	East	South
Dealer: W	♠ J74	♠ 1092	1♦	Pass	Pass	1NT
Vul: NS	♥ 107	♥ AQ43	AP			
North HCP: 8	♦ 8543	♦ AKQ10				
South HCP: 15	♣ AK86	♣ 94				
Contract: 1N S						

Board: 73	North:	South:	West	North	East	South
Dealer: E	♠ KJ	♠ 1052			1♠	Pass
Vul: Both	♥ AKQ43	♥ 6	Pass	X	2♠	Pass
North HCP: 21	♦ AKJ109	♦ Q8762	Pass	3♥	AP	
South HCP: 2	♣ 8	♣ 9762				
Contract: 3♥ N						

Board: 74	North:	South:	West	North	East	South
Dealer: W	♠ KJ87	♠ A104	1♦	Pass	Pass	2NT
Vul: None	♥ J1063	♥ AQ4	Pass	3♣ ¹	Pass	3♦
North HCP: 5	♦ 73	♦ A82	X	3NT	AP	
South HCP: 20	♣ 653	♣ KQJ8	1. Stayman			
Contract: 3N S						

Board: 75	North:	South:	West	North	East	South
Dealer: E	♠ Q852	♠ J964			1♦	Pass
Vul: NS	♥ KQ1064	♥ J92	Pass	1♥	Pass	2♥
North HCP: 16	♦ KQ6	♦ A8	Pass	3♥	AP	
South HCP: 9	♣ A	♣ QJ43				
Contract: 3♥ N						

South hands (Practice Page)

P:\bba\Balan

Board: 71	♠ K876	East Opens 1♠.
Dealer: E	♥ Q76	
Vul: Both	♦ 83	You bid first.
HCP: 5	♣ 10965	

Board: 72	♠ 1092	West Opens 1♦.
Dealer: W	♥ AQ43	
Vul: NS	♦ AKQ10	Partner bids first.
HCP: 15	♣ 94	

Board: 73	♠ 1052	East Opens 1♠.
Dealer: E	♥ 6	East Bids 2♠ if possible.
Vul: Both	♦ Q8762	
HCP: 2	♣ 9762	You bid first.

Board: 74	♠ A104	West Opens 1♦.
Dealer: W	♥ AQ4	West Doubles 3♦ if possible.
Vul: None	♦ A82	
HCP: 20	♣ KQJ8	Partner bids first.

Board: 75	♠ J964	East Opens 1♦.
Dealer: E	♥ J92	
Vul: NS	♦ A8	You bid first.
HCP: 9	♣ QJ43	

P:\bba\Balan Both hands (Answers Page)

Board: 71	North:	South:	West	North	East	South
Dealer: E	♠ 109	♠ K876			1♠	Pass
Vul: Both	♥ J109	♥ Q76	Pass	X	Pass	2♣
North HCP: 18	♦ AKQ9	♦ 83	Pass	3♣	AP	
South HCP: 5	♣ AKJ8	♣ 10965				
Contract: 3♣ S						

Board: 72	North:	South:	West	North	East	South
Dealer: W	♠ J74	♠ 1092	1♦	Pass	Pass	1NT
Vul: NS	♥ 107	♥ AQ43	AP			
North HCP: 8	♦ 8543	♦ AKQ10				
South HCP: 15	♣ AK86	♣ 94				
Contract: 1N S						

Board: 73	North:	South:	West	North	East	South
Dealer: E	♠ KJ	♠ 1052			1♠	Pass
Vul: Both	♥ AKQ43	♥ 6	Pass	X	2♠	Pass
North HCP: 21	♦ AKJ109	♦ Q8762	Pass	3♥	AP	
South HCP: 2	♣ 8	♣ 9762				
Contract: 3♥ N						

Board: 74	North:	South:	West	North	East	South
Dealer: W	♠ KJ87	♠ A104	1♦	Pass	Pass	2NT
Vul: None	♥ J1063	♥ AQ4	Pass	3♣ ¹	Pass	3♦
North HCP: 5	♦ 73	♦ A82	X	3NT	AP	
South HCP: 20	♣ 653	♣ KQJ8	1. Stayman			
Contract: 3N S						

Board: 75	North:	South:	West	North	East	South
Dealer: E	♠ Q852	♠ J964			1♦	Pass
Vul: NS	♥ KQ1064	♥ J92	Pass	1♥	Pass	2♥
North HCP: 16	♦ KQ6	♦ A8	Pass	3♥	AP	
South HCP: 9	♣ A	♣ QJ43				
Contract: 3♥ N						

North hands (Practice Page)

P:\bba\Balan

Board: 76 ♠ K9843
Dealer: W ♥ 106
Vul: EW ♦ 106
HCP: 6 ♣ K1093

West Opens 1♥.

You bid first.

Board: 77 ♠ 1093
Dealer: E ♥ J4
Vul: None ♦ Q53
HCP: 11 ♣ AKJ86

East Opens 1♥.

East Bids 1♠ if possible.

East Bids 2♥ if possible.

Partner bids first.

Board: 78 ♠ K952
Dealer: W ♥ J10
Vul: EW ♦ 742
HCP: 7 ♣ QJ93

West Opens 1♦.

You bid first.

Board: 79 ♠ AQ73
Dealer: E ♥ A102
Vul: Both ♦ 1052
HCP: 15 ♣ AJ9

East Opens 1♥.

Partner bids first.

Board: 80 ♠ 742
Dealer: W ♥ 654
Vul: NS ♦ 973
HCP: 0 ♣ 10952

West Opens 1♦.

You bid first.

P:\bba\Balan Both hands (Answers Page)

Board: 76
Dealer: W
Vul: EW
North HCP: 6
South HCP: 20
Contract: 6♠ S

North:
♠ K9843
♥ 106
♦ 106
♣ K1093

South:
♠ AJ10
♥ AQ87
♦ AJ3
♣ A85

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

1. limit raise or better in ♠
2. Blackwood 0314, for ♠
3. A=1/5 or 4/5
4. no ♠ queen

Board: 77
Dealer: E
Vul: None
North HCP: 11
South HCP: 11
Contract: 2N S

North:
♠ 1093
♥ J4
♦ Q53
♣ AKJ86

South:
♠ K875
♥ K1096
♦ AJ8
♣ 109

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

Board: 78
Dealer: W
Vul: EW
North HCP: 7
South HCP: 16
Contract: 1♥ S

North:
♠ K952
♥ J10
♦ 742
♣ QJ93

South:
♠ AQ43
♥ AKQ964
♦ J108
♣ —

West	North	East	South
1♦	Pass	Pass	1♥
AP			

Board: 79
Dealer: E
Vul: Both
North HCP: 15
South HCP: 7
Contract: 1N N

North:
♠ AQ73
♥ A102
♦ 1052
♣ AJ9

South:
♠ J1052
♥ QJ9
♦ J4
♣ Q743

West	North	East	South
		1♥	Pass
Pass	1NT	AP	

Board: 80
Dealer: W
Vul: NS
North HCP: 0
South HCP: 21
Contract: 2N S

North:
♠ 742
♥ 654
♦ 973
♣ 10952

South:
♠ AKJ
♥ Q32
♦ AK652
♣ A8

West	North	East	South
1♦	Pass	Pass	2NT
AP			

South hands (Practice Page)

P:\bba\Balan

Board: 76
Dealer: W
Vul: EW
HCP: 20

♠ AJ10
♥ AQ87
♦ AJ3
♣ A85

West Opens 1♥.

Partner bids first.

Board: 77
Dealer: E
Vul: None
HCP: 11

♠ K875
♥ K1096
♦ AJ8
♣ 109

East Opens 1♥.

East Bids 1♠ if possible.

East Bids 2♥ if possible.

You bid first.

Board: 78
Dealer: W
Vul: EW
HCP: 16

♠ AQ43
♥ AKQ964
♦ J108
♣ —

West Opens 1♦.

Partner bids first.

Board: 79
Dealer: E
Vul: Both
HCP: 7

♠ J1052
♥ QJ9
♦ J4
♣ Q743

East Opens 1♥.

You bid first.

Board: 80
Dealer: W
Vul: NS
HCP: 21

♠ AKJ
♥ Q32
♦ AK652
♣ A8

West Opens 1♦.

Partner bids first.

P:\bba\Balan Both hands (Answers Page)

Board: 76
Dealer: W
Vul: EW
North HCP: 6
South HCP: 20
Contract: 6♠ S

North:
♠ K9843
♥ 106
♦ 106
♣ K1093

South:
♠ AJ10
♥ AQ87
♦ AJ3
♣ A85

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

1. limit raise or better in ♠
2. Blackwood 0314, for ♠
3. A=1/5 or 4/5
4. no ♠ queen

Board: 77
Dealer: E
Vul: None
North HCP: 11
South HCP: 11
Contract: 2N S

North:
♠ 1093
♥ J4
♦ Q53
♣ AKJ86

South:
♠ K875
♥ K1096
♦ AJ8
♣ 109

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

Board: 78
Dealer: W
Vul: EW
North HCP: 7
South HCP: 16
Contract: 1♥ S

North:
♠ K952
♥ J10
♦ 742
♣ QJ93

South:
♠ AQ43
♥ AKQ964
♦ J108
♣ —

West	North	East	South
1♦	Pass	Pass	1♥
AP			

Board: 79
Dealer: E
Vul: Both
North HCP: 15
South HCP: 7
Contract: 1N N

North:
♠ AQ73
♥ A102
♦ 1052
♣ AJ9

South:
♠ J1052
♥ QJ9
♦ J4
♣ Q743

West	North	East	South
		1♥	Pass
Pass	1NT	AP	

Board: 80
Dealer: W
Vul: NS
North HCP: 0
South HCP: 21
Contract: 2N S

North:
♠ 742
♥ 654
♦ 973
♣ 10952

South:
♠ AKJ
♥ Q32
♦ AK652
♣ A8

West	North	East	South
1♦	Pass	Pass	2NT
AP			

North hands (Practice Page)

P:\bba\Balan

Board: 81	♠ A62	East Opens 1♠.
Dealer: E	♥ K742	
Vul: EW	♦ AKJ64	Partner bids first.
HCP: 19	♣ A	
Board: 82	♠ K976	West Opens 1♦.
Dealer: W	♥ 52	West Bids 1♥ if possible.
Vul: Both	♦ Q95	
HCP: 8	♣ K876	You bid first.
Board: 83	♠ AQ1052	East Opens 1♥.
Dealer: E	♥ A92	
Vul: None	♦ K9	Partner bids first.
HCP: 16	♣ QJ6	
Board: 84	♠ Q632	West Opens 1♣.
Dealer: W	♥ 10654	
Vul: EW	♦ K32	You bid first.
HCP: 5	♣ 73	
Board: 85	♠ AQ	East Opens 1♦.
Dealer: E	♥ AK7	
Vul: Both	♦ 94	Partner bids first.
HCP: 19	♣ KQJ975	

P:\bba\Balan Both hands (Answers Page)

Board: 81	North:	South:	West	North	East	South
Dealer: E	♠ A62	♠ 954			1♠	Pass
Vul: EW	♥ K742	♥ J98	Pass	X	Pass	2♦
North HCP: 19	♦ AKJ64	♦ Q1073	Pass	3♦	AP	
South HCP: 3	♣ A	♣ 1095				
Contract: 3♦ S						

Board: 82	North:	South:	West	North	East	South
Dealer: W	♠ K976	♠ J543	1♦	Pass	Pass	X
Vul: Both	♥ 52	♥ AK1087	1♥	Pass	Pass	1NT
North HCP: 8	♦ Q95	♦ A10	Pass	2♣ ¹	Pass	2♠
South HCP: 16	♣ K876	♣ A3	Pass	3♠	AP	
Contract: 3♠ S						

1. Garbage Stayman

Board: 83	North:	South:	West	North	East	South
Dealer: E	♠ AQ1052	♠ KJ9				
Vul: None	♥ A92	♥ K1054			1♥	Pass
North HCP: 16	♦ K9	♦ 864	Pass	X	AP	
South HCP: 7	♣ QJ6	♣ 843				
Contract: 1♥ X E						

Board: 84	North:	South:	West	North	East	South
Dealer: W	♠ Q632	♠ AK10	1♣	Pass	Pass	2NT
Vul: EW	♥ 10654	♥ AK72	Pass	3♣ ¹	Pass	3♥
North HCP: 5	♦ K32	♦ Q85	AP			
South HCP: 20	♣ 73	♣ A104				
Contract: 3♥ S						

1. Stayman

Board: 85	North:	South:	West	North	East	South
Dealer: E	♠ AQ	♠ 109765			1♦	Pass
Vul: Both	♥ AK7	♥ Q532	Pass	X	Pass	1♠
North HCP: 19	♦ 94	♦ K1073	Pass	3♣	AP	
South HCP: 5	♣ KQJ975	♣ —				
Contract: 3♣ N						

South hands (Practice Page)

P:\bba\Balan

Board: 81
Dealer: E
Vul: EW
HCP: 3

♠ 954
♥ J98
♦ Q1073
♣ 1095

East Opens 1♠.

You bid first.

Board: 82
Dealer: W
Vul: Both
HCP: 16

♠ J543
♥ AK1087
♦ A10
♣ A3

West Opens 1♦.

West Bids 1♥ if possible.

Partner bids first.

Board: 83
Dealer: E
Vul: None
HCP: 7

♠ KJ9
♥ K1054
♦ 864
♣ 843

East Opens 1♥.

You bid first.

Board: 84
Dealer: W
Vul: EW
HCP: 20

♠ AK10
♥ AK72
♦ Q85
♣ A104

West Opens 1♣.

Partner bids first.

Board: 85
Dealer: E
Vul: Both
HCP: 5

♠ 109765
♥ Q532
♦ K1073
♣ —

East Opens 1♦.

You bid first.

P:\bba\Balan Both hands (Answers Page)

Board: 81	North:	South:	West	North	East	South
Dealer: E	♠ A62	♠ 954			1♠	Pass
Vul: EW	♥ K742	♥ J98	Pass	X	Pass	2♦
North HCP: 19	♦ AKJ64	♦ Q1073	Pass	3♦	AP	
South HCP: 3	♣ A	♣ 1095				
Contract: 3♦ S						

Board: 82	North:	South:	West	North	East	South
Dealer: W	♠ K976	♠ J543	1♦	Pass	Pass	X
Vul: Both	♥ 52	♥ AK1087	1♥	Pass	Pass	1NT
North HCP: 8	♦ Q95	♦ A10	Pass	2♣ ¹	Pass	2♠
South HCP: 16	♣ K876	♣ A3	Pass	3♠	AP	
Contract: 3♠ S						

1. Garbage Stayman

Board: 83	North:	South:	West	North	East	South
Dealer: E	♠ AQ1052	♠ KJ9				
Vul: None	♥ A92	♥ K1054			1♥	Pass
North HCP: 16	♦ K9	♦ 864	Pass	X	AP	
South HCP: 7	♣ QJ6	♣ 843				
Contract: 1♥ X E						

Board: 84	North:	South:	West	North	East	South
Dealer: W	♠ Q632	♠ AK10	1♣	Pass	Pass	2NT
Vul: EW	♥ 10654	♥ AK72	Pass	3♣ ¹	Pass	3♥
North HCP: 5	♦ K32	♦ Q85	AP			
South HCP: 20	♣ 73	♣ A104				
Contract: 3♥ S						

1. Stayman

Board: 85	North:	South:	West	North	East	South
Dealer: E	♠ AQ	♠ 109765			1♦	Pass
Vul: Both	♥ AK7	♥ Q532	Pass	X	Pass	1♠
North HCP: 19	♦ 94	♦ K1073	Pass	3♣	AP	
South HCP: 5	♣ KQJ975	♣ —				
Contract: 3♣ N						

North hands (Practice Page)

P:\bba\Balan

Board: 86 ♠ 542
Dealer: W ♥ J1073
Vul: None ♦ KQ72
HCP: 6 ♣ 103

West Opens 1♣.
West Bids 2♣ if possible.
West Bids 3♣ if possible.
East Bids 4♣ if possible.

You bid first.

Board: 87 ♠ AQJ105
Dealer: E ♥ AQ1062
Vul: NS ♦ 5
HCP: 14 ♣ J9

East Opens 1♦.
East Bids 3♦ if possible.
West Bids 5♦ if possible.

Partner bids first.

Board: 88 ♠ 9543
Dealer: W ♥ 952
Vul: Both ♦ Q97
HCP: 4 ♣ Q108

West Opens 1♦.

You bid first.

Board: 89 ♠ Q84
Dealer: E ♥ AQJ1065
Vul: None ♦ A74
HCP: 17 ♣ A

East Opens 1♣.
East Bids 1♠ if possible.

Partner bids first.

Board: 90 ♠ J10843
Dealer: W ♥ 98
Vul: NS ♦ J107
HCP: 5 ♣ K54

West Opens 1♣.
West Bids 1♠ if possible.

You bid first.

P:\bba\Balan Both hands (Answers Page)

Board: 86	North:	South:	West	North	East	South
Dealer: W	♠ 542	♠ KQJ106	1♣	Pass	Pass	X
Vul: None	♥ J1073	♥ AKQ52	2♣	Pass	Pass	2♠
North HCP: 6	♦ KQ72	♦ A6	3♣	3♠	4♣	4♠
South HCP: 19	♣ 103	♣ 6	AP			
Contract: 4♠ S						

Board: 87	North:	South:	West	North	East	South
Dealer: E	♠ AQJ105	♠ K632			1♦	Pass
Vul: NS	♥ AQ1062	♥ 95	Pass	2♦ ¹	3♦	4♠
North HCP: 14	♦ 5	♦ Q109	5♦	X	AP	
South HCP: 8	♣ J9	♣ K1082	1. Michaels Cuebid			
Contract: 5♦ X E						

Board: 88	North:	South:	West	North	East	South
Dealer: W	♠ 9543	♠ J1076	1♦	Pass	Pass	2NT
Vul: Both	♥ 952	♥ AQ108	AP			
North HCP: 4	♦ Q97	♦ AK10				
South HCP: 19	♣ Q108	♣ AJ				
Contract: 2N S						

Board: 89	North:	South:	West	North	East	South
Dealer: E	♠ Q84	♠ J72			1♣	Pass
Vul: None	♥ AQJ1065	♥ K4	Pass	X	1♠	Pass
North HCP: 17	♦ A74	♦ K1095	Pass	2♥	Pass	3NT
South HCP: 8	♣ A	♣ J1043	AP			
Contract: 3N S						

Board: 90	North:	South:	West	North	East	South
Dealer: W	♠ J10843	♠ K	1♣	Pass	Pass	X
Vul: NS	♥ 98	♥ AKQ32	1♠	Pass	Pass	2♥
North HCP: 5	♦ J107	♦ K853	AP			
South HCP: 20	♣ K54	♣ AJ3				
Contract: 2♥ S						

South hands (Practice Page)

P:\bba\Balán

Board: 86 ♠ KQJ106
Dealer: W ♥ AKQ52
Vul: None ♦ A6
HCP: 19 ♣ 6

West Opens 1♣.
West Bids 2♣ if possible.
West Bids 3♣ if possible.
East Bids 4♣ if possible.

Partner bids first.

Board: 87 ♠ K632
Dealer: E ♥ 95
Vul: NS ♦ Q109
HCP: 8 ♣ K1082

East Opens 1♦.
East Bids 3♦ if possible.
West Bids 5♦ if possible.

You bid first.

Board: 88 ♠ J1076
Dealer: W ♥ AQ108
Vul: Both ♦ AK10
HCP: 19 ♣ AJ

West Opens 1♦.

Partner bids first.

Board: 89 ♠ J72
Dealer: E ♥ K4
Vul: None ♦ K1095
HCP: 8 ♣ J1043

East Opens 1♣.
East Bids 1♠ if possible.

You bid first.

Board: 90 ♠ K
Dealer: W ♥ AKQ32
Vul: NS ♦ K853
HCP: 20 ♣ AJ3

West Opens 1♣.
West Bids 1♠ if possible.

Partner bids first.

P:\bba\Balan Both hands (Answers Page)

Board: 86	North:	South:	West	North	East	South
Dealer: W	♠ 542	♠ KQJ106	1♣	Pass	Pass	X
Vul: None	♥ J1073	♥ AKQ52	2♣	Pass	Pass	2♠
North HCP: 6	♦ KQ72	♦ A6	3♣	3♠	4♣	4♠
South HCP: 19	♣ 103	♣ 6	AP			
Contract: 4♠ S						

Board: 87	North:	South:	West	North	East	South
Dealer: E	♠ AQJ105	♠ K632			1♦	Pass
Vul: NS	♥ AQ1062	♥ 95	Pass	2♦ ¹	3♦	4♠
North HCP: 14	♦ 5	♦ Q109	5♦	X	AP	
South HCP: 8	♣ J9	♣ K1082	1. Michaels Cuebid			
Contract: 5♦ X E						

Board: 88	North:	South:	West	North	East	South
Dealer: W	♠ 9543	♠ J1076	1♦	Pass	Pass	2NT
Vul: Both	♥ 952	♥ AQ108	AP			
North HCP: 4	♦ Q97	♦ AK10				
South HCP: 19	♣ Q108	♣ AJ				
Contract: 2N S						

Board: 89	North:	South:	West	North	East	South
Dealer: E	♠ Q84	♠ J72	Pass	X	1♣	Pass
Vul: None	♥ AQJ1065	♥ K4	Pass	2♥	1♠	Pass
North HCP: 17	♦ A74	♦ K1095	Pass		Pass	3NT
South HCP: 8	♣ A	♣ J1043	AP			
Contract: 3N S						

Board: 90	North:	South:	West	North	East	South
Dealer: W	♠ J10843	♠ K	1♣	Pass	Pass	X
Vul: NS	♥ 98	♥ AKQ32	1♠	Pass	Pass	2♥
North HCP: 5	♦ J107	♦ K853	AP			
South HCP: 20	♣ K54	♣ AJ3				
Contract: 2♥ S						

North hands (Practice Page)

P:\bba\Balan

Board: 91	♠ AKJ1072	East Opens 1♥.
Dealer: E	♥ J102	
Vul: EW	♦ A10	Partner bids first.
HCP: 17	♣ A8	

Board: 92	♠ J1072	West Opens 1♣.
Dealer: W	♥ KJ7	
Vul: None	♦ A1094	You bid first.
HCP: 9	♣ 84	

Board: 93	♠ Q2	East Opens 1♦.
Dealer: E	♥ AKQ1063	East Bids 1♠ if possible.
Vul: NS	♦ KQ62	
HCP: 16	♣ 9	Partner bids first.

Board: 94	♠ K52	West Opens 1♦.
Dealer: W	♥ 10432	
Vul: EW	♦ J52	You bid first.
HCP: 5	♣ J64	

Board: 95	♠ AKQ75	East Opens 1♣.
Dealer: E	♥ AKJ102	East Bids 1♥ if possible.
Vul: Both	♦ K6	
HCP: 20	♣ 2	Partner bids first.

P:\bba\Balan Both hands (Answers Page)

Board: 91	North:	South:	West	North	East	South
Dealer: E	♠ AKJ1072	♠ 53			1♥	Pass
Vul: EW	♥ J102	♥ A95	Pass	X	Pass	2♣
North HCP: 17	♦ A10	♦ J654	Pass	2♠	Pass	3NT
South HCP: 7	♣ A8	♣ Q1094	AP			
Contract: 3N S						

Board: 92	North:	South:	West	North	East	South
Dealer: W	♠ J1072	♠ AQ85				
Vul: None	♥ KJ7	♥ 964	1♣	Pass	Pass	1NT
North HCP: 9	♦ A1094	♦ Q82	AP			
South HCP: 14	♣ 84	♣ AQ6				
Contract: 1N S						

Board: 93	North:	South:	West	North	East	South
Dealer: E	♠ Q2	♠ K987			1♦	Pass
Vul: NS	♥ AKQ1063	♥ 752	Pass	1♥	1♠	2♥
North HCP: 16	♦ KQ62	♦ J74	Pass	3♥	AP	
South HCP: 8	♣ 9	♣ A107				
Contract: 3♥ N						

Board: 94	North:	South:	West	North	East	South
Dealer: W	♠ K52	♠ 1074	1♦	Pass	Pass	2NT
Vul: EW	♥ 10432	♥ AJ9	Pass	3♣ ¹	Pass	3♦
North HCP: 5	♦ J52	♦ AQ8	Pass	3NT	AP	
South HCP: 20	♣ J64	♣ AKQ7	1. Stayman			
Contract: 3N S						

Board: 95	North:	South:	West	North	East	South
Dealer: E	♠ AKQ75	♠ 10962			1♣	Pass
Vul: Both	♥ AKJ102	♥ 75			1♥	AP
North HCP: 20	♦ K6	♦ QJ8	Pass	X		
South HCP: 4	♣ 2	♣ J1093				
Contract: 1♥ E						

South hands (Practice Page)

P:\bba\Balan

Board: 91	♠ 53	East Opens 1♥.
Dealer: E	♥ A95	
Vul: EW	♦ J654	You bid first.
HCP: 7	♣ Q1094	
Board: 92	♠ AQ85	West Opens 1♣.
Dealer: W	♥ 964	
Vul: None	♦ Q82	Partner bids first.
HCP: 14	♣ AQ6	
Board: 93	♠ K987	East Opens 1♦.
Dealer: E	♥ 752	East Bids 1♠ if possible.
Vul: NS	♦ J74	
HCP: 8	♣ A107	You bid first.
Board: 94	♠ 1074	West Opens 1♦.
Dealer: W	♥ AJ9	
Vul: EW	♦ AQ8	Partner bids first.
HCP: 20	♣ AKQ7	
Board: 95	♠ 10962	East Opens 1♣.
Dealer: E	♥ 75	East Bids 1♥ if possible.
Vul: Both	♦ QJ8	
HCP: 4	♣ J1093	You bid first.

P:\bba\Balan Both hands (Answers Page)

Board: 91	North:	South:	West	North	East	South
Dealer: E	♠ AKJ1072	♠ 53			1♥	Pass
Vul: EW	♥ J102	♥ A95	Pass	X	Pass	2♣
North HCP: 17	♦ A10	♦ J654	Pass	2♠	Pass	3NT
South HCP: 7	♣ A8	♣ Q1094	AP			
Contract: 3N S						

Board: 92	North:	South:	West	North	East	South
Dealer: W	♠ J1072	♠ AQ85				
Vul: None	♥ KJ7	♥ 964	1♣	Pass	Pass	1NT
North HCP: 9	♦ A1094	♦ Q82	AP			
South HCP: 14	♣ 84	♣ AQ6				
Contract: 1N S						

Board: 93	North:	South:	West	North	East	South
Dealer: E	♠ Q2	♠ K987			1♦	Pass
Vul: NS	♥ AKQ1063	♥ 752	Pass	1♥	1♠	2♥
North HCP: 16	♦ KQ62	♦ J74	Pass	3♥	AP	
South HCP: 8	♣ 9	♣ A107				
Contract: 3♥ N						

Board: 94	North:	South:	West	North	East	South
Dealer: W	♠ K52	♠ 1074	1♦	Pass	Pass	2NT
Vul: EW	♥ 10432	♥ AJ9	Pass	3♣ ¹	Pass	3♦
North HCP: 5	♦ J52	♦ AQ8	Pass	3NT	AP	
South HCP: 20	♣ J64	♣ AKQ7	1. Stayman			
Contract: 3N S						

Board: 95	North:	South:	West	North	East	South
Dealer: E	♠ AKQ75	♠ 10962				
Vul: Both	♥ AKJ102	♥ 75			1♣	Pass
North HCP: 20	♦ K6	♦ QJ8	Pass	X	1♥	AP
South HCP: 4	♣ 2	♣ J1093				
Contract: 1♥ E						

North hands (Practice Page)

P:\bba\Balan

Board: 96	♠ Q53	West Opens 1♠.
Dealer: W	♥ J109	West Bids 3♣ if possible.
Vul: NS	♦ J85	
HCP: 5	♣ J876	You bid first.

Board: 97	♠ 653	East Opens 1♣.
Dealer: E	♥ AKQ	
Vul: EW	♦ AK43	Partner bids first.
HCP: 20	♣ A107	

Board: 98	♠ J7	West Opens 1♣.
Dealer: W	♥ K854	West Bids 1♥ if possible.
Vul: Both	♦ 853	
HCP: 10	♣ AQ105	You bid first.

Board: 99	♠ AQ7	East Opens 1♥.
Dealer: E	♥ A73	East Bids 1♠ if possible.
Vul: None	♦ AQ	
HCP: 21	♣ AJ964	Partner bids first.

Board: 100	♠ J43	West Opens 1♠.
Dealer: W	♥ AQ104	West Bids 2♦ if possible.
Vul: Both	♦ 1063	East Bids 2♠ if possible.
HCP: 7	♣ 1064	You bid first.

P:\bba\Balan Both hands (Answers Page)

Board: 96
 Dealer: W
 Vul: NS
 North HCP: 5
 South HCP: 16
 Contract: 3♣ W

North:
 ♠ Q53
 ♥ J109
 ♦ J85
 ♣ J876

South:
 ♠ 864
 ♥ AKQ54
 ♦ AK1032
 ♣ —

West	North	East	South
1♠	Pass	Pass	2♠ ¹
3♣	AP		
1. Michaels Cuebid			

Board: 97
 Dealer: E
 Vul: EW
 North HCP: 20
 South HCP: 4
 Contract: 3♥ N

North:
 ♠ 653
 ♥ AKQ
 ♦ AK43
 ♣ A107

South:
 ♠ A1074
 ♥ 109864
 ♦ 986
 ♣ 5

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

Board: 98
 Dealer: W
 Vul: Both
 North HCP: 10
 South HCP: 18
 Contract: 4♠ S

North:
 ♠ J7
 ♥ K854
 ♦ 853
 ♣ AQ105

South:
 ♠ AKQ8632
 ♥ Q92
 ♦ AQJ
 ♣ —

West	North	East	South
1♣	Pass	Pass	X
1♥	Pass	Pass	3♠
Pass	4♣ ¹	Pass	4♠
AP			
1. limit raise or better in ♠			

Board: 99
 Dealer: E
 Vul: None
 North HCP: 21
 South HCP: 4
 Contract: 2♣ N

North:
 ♠ AQ7
 ♥ A73
 ♦ AQ
 ♣ AJ964

South:
 ♠ J93
 ♥ 10954
 ♦ 9854
 ♣ K10

West	North	East	South
		1♥	Pass
Pass	X	1♠	Pass
Pass	2♣	AP	

Board: 100
 Dealer: W
 Vul: Both
 North HCP: 7
 South HCP: 17
 Contract: 3♣ S

North:
 ♠ J43
 ♥ AQ104
 ♦ 1063
 ♣ 1064

South:
 ♠ 982
 ♥ K95
 ♦ AJ
 ♣ AKQ85

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

South hands (Practice Page)

P:\bba\Balan

Board: 96	♠ 864	West Opens 1♠.
Dealer: W	♥ AKQ54	West Bids 3♣ if possible.
Vul: NS	♦ AK1032	
HCP: 16	♣ —	Partner bids first.
Board: 97	♠ A1074	East Opens 1♣.
Dealer: E	♥ 109864	
Vul: EW	♦ 986	You bid first.
HCP: 4	♣ 5	
Board: 98	♠ AKQ8632	West Opens 1♣.
Dealer: W	♥ Q92	West Bids 1♥ if possible.
Vul: Both	♦ AQJ	
HCP: 18	♣ —	Partner bids first.
Board: 99	♠ J93	East Opens 1♥.
Dealer: E	♥ 10954	East Bids 1♠ if possible.
Vul: None	♦ 9854	
HCP: 4	♣ K10	You bid first.
Board: 100	♠ 982	West Opens 1♠.
Dealer: W	♥ K95	West Bids 2♦ if possible.
Vul: Both	♦ AJ	East Bids 2♠ if possible.
HCP: 17	♣ AKQ85	Partner bids first.

P:\bba\Balan Both hands (Answers Page)

Board: 96
 Dealer: W
 Vul: NS
 North HCP: 5
 South HCP: 16
 Contract: 3♣ W

North:
 ♠ Q53
 ♥ J109
 ♦ J85
 ♣ J876

South:
 ♠ 864
 ♥ AKQ54
 ♦ AK1032
 ♣ —

West	North	East	South
1♠	Pass	Pass	2♠ ¹
3♣	AP		
1. Michaels Cuebid			

Board: 97
 Dealer: E
 Vul: EW
 North HCP: 20
 South HCP: 4
 Contract: 3♥ N

North:
 ♠ 653
 ♥ AKQ
 ♦ AK43
 ♣ A107

South:
 ♠ A1074
 ♥ 109864
 ♦ 986
 ♣ 5

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

Board: 98
 Dealer: W
 Vul: Both
 North HCP: 10
 South HCP: 18
 Contract: 4♠ S

North:
 ♠ J7
 ♥ K854
 ♦ 853
 ♣ AQ105

South:
 ♠ AKQ8632
 ♥ Q92
 ♦ AQJ
 ♣ —

West	North	East	South
1♣	Pass	Pass	X
1♥	Pass	Pass	3♠
Pass	4♣ ¹	Pass	4♠
AP			
1. limit raise or better in ♠			

Board: 99
 Dealer: E
 Vul: None
 North HCP: 21
 South HCP: 4
 Contract: 2♣ N

North:
 ♠ AQ7
 ♥ A73
 ♦ AQ
 ♣ AJ964

South:
 ♠ J93
 ♥ 10954
 ♦ 9854
 ♣ K10

West	North	East	South
		1♥	Pass
Pass	X	1♠	Pass
Pass	2♣	AP	

Board: 100
 Dealer: W
 Vul: Both
 North HCP: 7
 South HCP: 17
 Contract: 3♣ S

North:
 ♠ J43
 ♥ AQ104
 ♦ 1063
 ♣ 1064

South:
 ♠ 982
 ♥ K95
 ♦ AJ
 ♣ AKQ85

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

North hands (Practice Page)

P:\bba\Balan

Board: 101
Dealer: E
Vul: None
HCP: 13

♠ Q105
♥ AK1043
♦ K987
♣ J

East Opens 1♠.
East Doubles 2♥ if possible.
West Bids 2♠ if possible.

Partner bids first.

Board: 102
Dealer: W
Vul: NS
HCP: 5

♠ Q642
♥ 1096
♦ 10873
♣ K10

West Opens 1♠.
West Bids 2♣ if possible.
East Bids 3♣ if possible.

You bid first.

Board: 103
Dealer: E
Vul: Both
HCP: 17

♠ AKJ876
♥ 65
♦ KQ64
♣ A

East Opens 1♦.

Partner bids first.

Board: 104
Dealer: W
Vul: None
HCP: 9

♠ 10543
♥ K103
♦ A96
♣ Q108

West Opens 1♠.

You bid first.

Board: 105
Dealer: E
Vul: NS
HCP: 15

♠ AKQ104
♥ KQ97
♦ 7
♣ J95

East Opens 1♦.

Partner bids first.

P:\bba\Balan Both hands (Answers Page)

Board: 101	North:	South:	West	North	East	South
Dealer: E	♠ Q105	♠ 964			1♠	Pass
Vul: None	♥ AK1043	♥ Q6	Pass	2♥	X	Pass
North HCP: 13	♦ K987	♦ AJ103	2♠	AP		
South HCP: 9	♣ J	♣ Q1075				
Contract: 2♠ E						

Board: 102	North:	South:	West	North	East	South
Dealer: W	♠ Q642	♠ 85	1♠	Pass	Pass	X
Vul: NS	♥ 1096	♥ AKJ752	2♣	Pass	Pass	2♥
North HCP: 5	♦ 10873	♦ KQ2	Pass	2♠ ¹	3♣	4♥
South HCP: 17	♣ K10	♣ A9	AP			
Contract: 4♥ S						

1. limit raise or better in ♥

Board: 103	North:	South:	West	North	East	South
Dealer: E	♠ AKJ876	♠ 1032			1♦	Pass
Vul: Both	♥ 65	♥ Q10972	Pass	1♠	AP	
North HCP: 17	♦ KQ64	♦ 2				
South HCP: 5	♣ A	♣ K1098				
Contract: 1♠ N						

Board: 104	North:	South:	West	North	East	South
Dealer: W	♠ 10543	♠ A92	1♠	Pass	Pass	1NT
Vul: None	♥ K103	♥ AQJ4	AP			
North HCP: 9	♦ A96	♦ Q84				
South HCP: 13	♣ Q108	♣ 975				
Contract: 1N S						

Board: 105	North:	South:	West	North	East	South
Dealer: E	♠ AKQ104	♠ 93			1♦	Pass
Vul: NS	♥ KQ97	♥ J843	Pass	1♠	AP	
North HCP: 15	♦ 7	♦ K1093				
South HCP: 6	♣ J95	♣ Q104				
Contract: 1♠ N						

South hands (Practice Page)

P:\bba\Balan

Board: 101
Dealer: E
Vul: None
HCP: 9

♠ 964
♥ Q6
♦ AJ103
♣ Q1075

East Opens 1♠.
East Doubles 2♥ if possible.
West Bids 2♠ if possible.

You bid first.

Board: 102
Dealer: W
Vul: NS
HCP: 17

♠ 85
♥ AKJ752
♦ KQ2
♣ A9

West Opens 1♠.
West Bids 2♣ if possible.
East Bids 3♣ if possible.

Partner bids first.

Board: 103
Dealer: E
Vul: Both
HCP: 5

♠ 1032
♥ Q10972
♦ 2
♣ K1098

East Opens 1♦.

You bid first.

Board: 104
Dealer: W
Vul: None
HCP: 13

♠ A92
♥ AQJ4
♦ Q84
♣ 975

West Opens 1♠.

Partner bids first.

Board: 105
Dealer: E
Vul: NS
HCP: 6

♠ 93
♥ J843
♦ K1093
♣ Q104

East Opens 1♦.

You bid first.

P:\bba\Balan Both hands (Answers Page)

Board: 101	North:	South:	West	North	East	South
Dealer: E	♠ Q105	♠ 964			1♠	Pass
Vul: None	♥ AK1043	♥ Q6	Pass	2♥	X	Pass
North HCP: 13	♦ K987	♦ AJ103	2♠	AP		
South HCP: 9	♣ J	♣ Q1075				
Contract: 2♠ E						

Board: 102	North:	South:	West	North	East	South
Dealer: W	♠ Q642	♠ 85	1♠	Pass	Pass	X
Vul: NS	♥ 1096	♥ AKJ752	2♣	Pass	Pass	2♥
North HCP: 5	♦ 10873	♦ KQ2	Pass	2♠ ¹	3♣	4♥
South HCP: 17	♣ K10	♣ A9	AP			
Contract: 4♥ S						

1. limit raise or better in ♥

Board: 103	North:	South:	West	North	East	South
Dealer: E	♠ AKJ876	♠ 1032				
Vul: Both	♥ 65	♥ Q10972			1♦	Pass
North HCP: 17	♦ KQ64	♦ 2	Pass	1♠	AP	
South HCP: 5	♣ A	♣ K1098				
Contract: 1♠ N						

Board: 104	North:	South:	West	North	East	South
Dealer: W	♠ 10543	♠ A92	1♠	Pass	Pass	1NT
Vul: None	♥ K103	♥ AQJ4	AP			
North HCP: 9	♦ A96	♦ Q84				
South HCP: 13	♣ Q108	♣ 975				
Contract: 1N S						

Board: 105	North:	South:	West	North	East	South
Dealer: E	♠ AKQ104	♠ 93				
Vul: NS	♥ KQ97	♥ J843			1♦	Pass
North HCP: 15	♦ 7	♦ K1093	Pass	1♠	AP	
South HCP: 6	♣ J95	♣ Q104				
Contract: 1♠ N						

North hands (Practice Page)

P:\bba\Balan

Board: 106	♠ J42	West Opens 1♦.
Dealer: W	♥ Q52	West Bids 3♦ if possible.
Vul: EW	♦ A106	
HCP: 7	♣ 9632	You bid first.

Board: 107	♠ J93	East Opens 1♣.
Dealer: E	♥ AKQ2	
Vul: None	♦ KJ3	Partner bids first.
HCP: 21	♣ AK10	

Board: 108	♠ 1065	West Opens 1♦.
Dealer: W	♥ AKJ6	West Bids 2♣ if possible.
Vul: NS	♦ 10654	East Bids 3♣ if possible.
HCP: 9	♣ J5	West Bids 4♣ if possible.
		You bid first.

Board: 109	♠ AQ5	East Opens 1♣.
Dealer: E	♥ QJ5	
Vul: EW	♦ AQ64	Partner bids first.
HCP: 20	♣ AJ6	

Board: 110	♠ A732	West Opens 1♣.
Dealer: W	♥ 8642	
Vul: Both	♦ AQ10	You bid first.
HCP: 10	♣ 83	

P:\bba\Balan Both hands (Answers Page)

Board: 106	North:	South:	West	North	East	South
Dealer: W	♠ J42	♠ AKQ1085	1♦	Pass	Pass	2♦ ¹
Vul: EW	♥ Q52	♥ AK1043	3♦	3♠	Pass	4♠
North HCP: 7	♦ A106	♦ 7	AP			
South HCP: 16	♣ 9632	♣ 4	1. Michaels Cuebid			
Contract: 4♠ N						

Board: 107	North:	South:	West	North	East	South
Dealer: E	♠ J93	♠ K107			1♣	Pass
Vul: None	♥ AKQ2	♥ 9876	Pass	2NT	AP	
North HCP: 21	♦ KJ3	♦ 1065				
South HCP: 3	♣ AK10	♣ 842				
Contract: 2N N						

Board: 108	North:	South:	West	North	East	South
Dealer: W	♠ 1065	♠ AKQ742	1♦	Pass	Pass	1♠
Vul: NS	♥ AKJ6	♥ Q742	2♣	2♠	3♣	3♠
North HCP: 9	♦ 10654	♦ 3	4♣	Pass	Pass	4♠
South HCP: 14	♣ J5	♣ K10	AP			
Contract: 4♠ S						

Board: 109	North:	South:	West	North	East	South
Dealer: E	♠ AQ5	♠ J1043			1♣	Pass
Vul: EW	♥ QJ5	♥ 832	Pass	2NT	AP	
North HCP: 20	♦ AQ64	♦ J8753				
South HCP: 2	♣ AJ6	♣ 8				
Contract: 2N N						

Board: 110	North:	South:	West	North	East	South
Dealer: W	♠ A732	♠ Q105	1♣	Pass	Pass	1NT
Vul: Both	♥ 8642	♥ K1073	Pass	2♣ ¹	Pass	2♥
North HCP: 10	♦ AQ10	♦ J64	AP			
South HCP: 12	♣ 83	♣ AQ9	1. Garbage Stayman			
Contract: 2♥ S						

South hands (Practice Page)

P:\bba\Balan

Board: 106	♠ AKQ1085	West Opens 1♦.
Dealer: W	♥ AK1043	West Bids 3♦ if possible.
Vul: EW	♦ 7	
HCP: 16	♣ 4	Partner bids first.
Board: 107	♠ K107	East Opens 1♣.
Dealer: E	♥ 9876	
Vul: None	♦ 1065	You bid first.
HCP: 3	♣ 842	
Board: 108	♠ AKQ742	West Opens 1♦.
Dealer: W	♥ Q742	West Bids 2♣ if possible.
Vul: NS	♦ 3	East Bids 3♣ if possible.
HCP: 14	♣ K10	West Bids 4♣ if possible.
		Partner bids first.
Board: 109	♠ J1043	East Opens 1♣.
Dealer: E	♥ 832	
Vul: EW	♦ J8753	You bid first.
HCP: 2	♣ 8	
Board: 110	♠ Q105	West Opens 1♣.
Dealer: W	♥ K1073	
Vul: Both	♦ J64	Partner bids first.
HCP: 12	♣ AQ9	

P:\bba\Balan Both hands (Answers Page)

Board: 106	North:	South:	West	North	East	South
Dealer: W	♠ J42	♠ AKQ1085	1♦	Pass	Pass	2♦ ¹
Vul: EW	♥ Q52	♥ AK1043	3♦	3♠	Pass	4♠
North HCP: 7	♦ A106	♦ 7	AP			
South HCP: 16	♣ 9632	♣ 4	1. Michaels Cuebid			
Contract: 4♠ N						

Board: 107	North:	South:	West	North	East	South
Dealer: E	♠ J93	♠ K107			1♣	Pass
Vul: None	♥ AKQ2	♥ 9876	Pass	2NT	AP	
North HCP: 21	♦ KJ3	♦ 1065				
South HCP: 3	♣ AK10	♣ 842				
Contract: 2N N						

Board: 108	North:	South:	West	North	East	South
Dealer: W	♠ 1065	♠ AKQ742	1♦	Pass	Pass	1♠
Vul: NS	♥ AKJ6	♥ Q742	2♣	2♠	3♣	3♠
North HCP: 9	♦ 10654	♦ 3	4♣	Pass	Pass	4♠
South HCP: 14	♣ J5	♣ K10	AP			
Contract: 4♠ S						

Board: 109	North:	South:	West	North	East	South
Dealer: E	♠ AQ5	♠ J1043			1♣	Pass
Vul: EW	♥ QJ5	♥ 832	Pass	2NT	AP	
North HCP: 20	♦ AQ64	♦ J8753				
South HCP: 2	♣ AJ6	♣ 8				
Contract: 2N N						

Board: 110	North:	South:	West	North	East	South
Dealer: W	♠ A732	♠ Q105	1♣	Pass	Pass	1NT
Vul: Both	♥ 8642	♥ K1073	Pass	2♣ ¹	Pass	2♥
North HCP: 10	♦ AQ10	♦ J64	AP			
South HCP: 12	♣ 83	♣ AQ9	1. Garbage Stayman			
Contract: 2♥ S						

North hands (Practice Page)

P:\bba\Balan

Board: 111	♠ KQJ87	East Opens 1♦.
Dealer: E	♥ AJ54	
Vul: NS	♦ K4	Partner bids first.
HCP: 16	♣ Q6	

Board: 112	♠ A82	West Opens 1♥.
Dealer: W	♥ K107	
Vul: EW	♦ Q1074	You bid first.
HCP: 11	♣ Q107	

Board: 113	♠ K9	East Opens 1♠.
Dealer: E	♥ AK1064	
Vul: Both	♦ AKJ84	Partner bids first.
HCP: 18	♣ 6	

Board: 114	♠ 8763	West Opens 1♠.
Dealer: W	♥ 64	West Bids 3♣ if possible.
Vul: None	♦ AK4	East Bids 3♠ if possible.
HCP: 11	♣ A976	You bid first.

Board: 115	♠ 1063	East Opens 1♠.
Dealer: E	♥ AKJ963	
Vul: EW	♦ A5	Partner bids first.
HCP: 14	♣ Q8	

P:\bba\Balan Both hands (Answers Page)

Board: 111	North:	South:	West	North	East	South
Dealer: E	♠ KQJ87	♠ A65			1♦	Pass
Vul: NS	♥ AJ54	♥ 10862	Pass	1♠	Pass	2♠
North HCP: 16	♦ K4	♦ A875	Pass	3♠	Pass	4♠
South HCP: 11	♣ Q6	♣ K10	AP			
Contract: 4♠ N						

Board: 112	North:	South:	West	North	East	South
Dealer: W	♠ A82	♠ KJ5				
Vul: EW	♥ K107	♥ A83	1♥	Pass	Pass	1NT
North HCP: 11	♦ Q1074	♦ J9	Pass	3NT	AP	
South HCP: 13	♣ Q107	♣ KJ954				
Contract: 3N S						

Board: 113	North:	South:	West	North	East	South
Dealer: E	♠ K9	♠ A432			1♠	Pass
Vul: Both	♥ AK1064	♥ J95	Pass	2♠ ¹	Pass	3♥
North HCP: 18	♦ AKJ84	♦ 9653	Pass	3♠ ²	Pass	4♥
South HCP: 7	♣ 6	♣ Q8	AP			
Contract: 4♥ S			1. Michaels Cuebid			
			2. strength cue bid			

Board: 114	North:	South:	West	North	East	South
Dealer: W	♠ 8763	♠ A10				
Vul: None	♥ 64	♥ KQJ103	1♠	Pass	Pass	2♥
North HCP: 11	♦ AK4	♦ Q865	3♣	Pass	3♠	AP
South HCP: 14	♣ A976	♣ Q10				
Contract: 3♠ W						

Board: 115	North:	South:	West	North	East	South
Dealer: E	♠ 1063	♠ K72				
Vul: EW	♥ AKJ963	♥ Q74			1♠	Pass
North HCP: 14	♦ A5	♦ K943	Pass	2♥	AP	
South HCP: 11	♣ Q8	♣ K75				
Contract: 2♥ N						

South hands (Practice Page)

P:\bba\Balan

Board: 111	♠ A65	East Opens 1♦.
Dealer: E	♥ 10862	
Vul: NS	♦ A875	You bid first.
HCP: 11	♣ K10	
Board: 112	♠ KJ5	West Opens 1♥.
Dealer: W	♥ A83	
Vul: EW	♦ J9	Partner bids first.
HCP: 13	♣ KJ954	
Board: 113	♠ A432	East Opens 1♠.
Dealer: E	♥ J95	
Vul: Both	♦ 9653	You bid first.
HCP: 7	♣ Q8	
Board: 114	♠ A10	West Opens 1♠.
Dealer: W	♥ KQJ103	West Bids 3♣ if possible.
Vul: None	♦ Q865	East Bids 3♠ if possible.
HCP: 14	♣ Q10	Partner bids first.
Board: 115	♠ K72	East Opens 1♠.
Dealer: E	♥ Q74	
Vul: EW	♦ K943	You bid first.
HCP: 11	♣ K75	

P:\bba\Balan Both hands (Answers Page)

Board: 111	North:	South:	West	North	East	South
Dealer: E	♠ KQJ87	♠ A65			1♦	Pass
Vul: NS	♥ AJ54	♥ 10862	Pass	1♠	Pass	2♠
North HCP: 16	♦ K4	♦ A875	Pass	3♠	Pass	4♠
South HCP: 11	♣ Q6	♣ K10	AP			
Contract: 4♠ N						

Board: 112	North:	South:	West	North	East	South
Dealer: W	♠ A82	♠ KJ5				
Vul: EW	♥ K107	♥ A83	1♥	Pass	Pass	1NT
North HCP: 11	♦ Q1074	♦ J9	Pass	3NT	AP	
South HCP: 13	♣ Q107	♣ KJ954				
Contract: 3N S						

Board: 113	North:	South:	West	North	East	South
Dealer: E	♠ K9	♠ A432			1♠	Pass
Vul: Both	♥ AK1064	♥ J95	Pass	2♠ ¹	Pass	3♥
North HCP: 18	♦ AKJ84	♦ 9653	Pass	3♠ ²	Pass	4♥
South HCP: 7	♣ 6	♣ Q8	AP			
Contract: 4♥ S			1. Michaels Cuebid			
			2. strength cue bid			

Board: 114	North:	South:	West	North	East	South
Dealer: W	♠ 8763	♠ A10				
Vul: None	♥ 64	♥ KQJ103	1♠	Pass	Pass	2♥
North HCP: 11	♦ AK4	♦ Q865	3♣	Pass	3♠	AP
South HCP: 14	♣ A976	♣ Q10				
Contract: 3♠ W						

Board: 115	North:	South:	West	North	East	South
Dealer: E	♠ 1063	♠ K72				
Vul: EW	♥ AKJ963	♥ Q74			1♠	Pass
North HCP: 14	♦ A5	♦ K943	Pass	2♥	AP	
South HCP: 11	♣ Q8	♣ K75				
Contract: 2♥ N						

North hands (Practice Page)

P:\bba\Balan

Board: 116	♠ K1042	West Opens 1♠.
Dealer: W	♥ 8742	West Bids 2♠ if possible.
Vul: Both	♦ 106	
HCP: 6	♣ QJ9	You bid first.
Board: 117	♠ K85	East Opens 1♦.
Dealer: E	♥ K97	
Vul: None	♦ AK5	Partner bids first.
HCP: 20	♣ AK102	
Board: 118	♠ A1073	West Opens 1♦.
Dealer: W	♥ 109	West Bids 1♠ if possible.
Vul: NS	♦ J983	
HCP: 9	♣ A54	You bid first.
Board: 119	♠ K93	East Opens 1♣.
Dealer: E	♥ J106	East Bids 1♥ if possible.
Vul: Both	♦ J97	
HCP: 13	♣ AKJ9	Partner bids first.
Board: 120	♠ A105	West Opens 1♣.
Dealer: W	♥ 1074	
Vul: None	♦ KQ84	You bid first.
HCP: 9	♣ 1064	

P:\bba\Balan Both hands (Answers Page)

Board: 116	North:	South:	West	North	East	South
Dealer: W	♠ K1042	♠ 6	1♠	Pass	Pass	X
Vul: Both	♥ 8742	♥ AK103	2♠	Pass	Pass	X
North HCP: 6	♦ 106	♦ Q743	Pass	3♥	AP	
South HCP: 16	♣ QJ9	♣ AK76				
Contract: 3♥ N						

Board: 117	North:	South:	West	North	East	South
Dealer: E	♠ K85	♠ J42			1♦	Pass
Vul: None	♥ K97	♥ 108642	Pass	2NT	Pass	3♦
North HCP: 20	♦ AK5	♦ 102	Pass	3♥	AP	
South HCP: 1	♣ AK102	♣ 987				
Contract: 3♥ N						

Board: 118	North:	South:	West	North	East	South
Dealer: W	♠ A1073	♠ QJ5	1♦	Pass	Pass	1♥
Vul: NS	♥ 109	♥ AKJ432	1♠	Pass	Pass	2♥
North HCP: 9	♦ J983	♦ Q2	Pass	3♥	AP	
South HCP: 16	♣ A54	♣ K10				
Contract: 3♥ S						

Board: 119	North:	South:	West	North	East	South
Dealer: E	♠ K93	♠ A874			1♣	Pass
Vul: Both	♥ J106	♥ 9754	Pass	X	1♥	AP
North HCP: 13	♦ J97	♦ A62				
South HCP: 8	♣ AKJ9	♣ 86				
Contract: 1♥ E						

Board: 120	North:	South:	West	North	East	South
Dealer: W	♠ A105	♠ Q863	1♣	Pass	Pass	1NT
Vul: None	♥ 1074	♥ KQ6	AP			
North HCP: 9	♦ KQ84	♦ A106				
South HCP: 15	♣ 1064	♣ A87				
Contract: 1N S						

South hands (Practice Page)

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Board: 116	♠ 6	West Opens 1♠.
Dealer: W	♥ AK103	West Bids 2♠ if possible.
Vul: Both	♦ Q743	
HCP: 16	♣ AK76	Partner bids first.

Board: 117	♠ J42	East Opens 1♦.
Dealer: E	♥ 108642	
Vul: None	♦ 102	You bid first.
HCP: 1	♣ 987	

Board: 118	♠ QJ5	West Opens 1♦.
Dealer: W	♥ AKJ432	West Bids 1♠ if possible.
Vul: NS	♦ Q2	
HCP: 16	♣ K10	Partner bids first.

Board: 119	♠ A874	East Opens 1♣.
Dealer: E	♥ 9754	East Bids 1♥ if possible.
Vul: Both	♦ A62	
HCP: 8	♣ 86	You bid first.

Board: 120	♠ Q863	West Opens 1♣.
Dealer: W	♥ KQ6	
Vul: None	♦ A106	Partner bids first.
HCP: 15	♣ A87	

P:\bba\Balan Both hands (Answers Page)

Board: 116	North:	South:	West	North	East	South
Dealer: W	♠ K1042	♠ 6	1♠	Pass	Pass	X
Vul: Both	♥ 8742	♥ AK103	2♠	Pass	Pass	X
North HCP: 6	♦ 106	♦ Q743	Pass	3♥	AP	
South HCP: 16	♣ QJ9	♣ AK76				
Contract: 3♥ N						

Board: 117	North:	South:	West	North	East	South
Dealer: E	♠ K85	♠ J42			1♦	Pass
Vul: None	♥ K97	♥ 108642	Pass	2NT	Pass	3♦
North HCP: 20	♦ AK5	♦ 102	Pass	3♥	AP	
South HCP: 1	♣ AK102	♣ 987				
Contract: 3♥ N						

Board: 118	North:	South:	West	North	East	South
Dealer: W	♠ A1073	♠ QJ5	1♦	Pass	Pass	1♥
Vul: NS	♥ 109	♥ AKJ432	1♠	Pass	Pass	2♥
North HCP: 9	♦ J983	♦ Q2	Pass	3♥	AP	
South HCP: 16	♣ A54	♣ K10				
Contract: 3♥ S						

Board: 119	North:	South:	West	North	East	South
Dealer: E	♠ K93	♠ A874			1♣	Pass
Vul: Both	♥ J106	♥ 9754	Pass	X	1♥	AP
North HCP: 13	♦ J97	♦ A62				
South HCP: 8	♣ AKJ9	♣ 86				
Contract: 1♥ E						

Board: 120	North:	South:	West	North	East	South
Dealer: W	♠ A105	♠ Q863	1♣	Pass	Pass	1NT
Vul: None	♥ 1074	♥ KQ6	AP			
North HCP: 9	♦ KQ84	♦ A106				
South HCP: 15	♣ 1064	♣ A87				
Contract: 1N S						

North hands (Practice Page)

P:\bba\Balan

Board: 121 ♠ AQ1032
Dealer: E ♥ KQ98
Vul: NS ♦ A3
HCP: 15 ♣ 107

East Opens 1♦.

Partner bids first.

Board: 122 ♠ A32
Dealer: W ♥ Q953
Vul: EW ♦ J106
HCP: 7 ♣ 654

West Opens 1♥.

West Bids 1♠ if possible.

West Bids 2♠ if possible.

East Bids 3♠ if possible.

You bid first.

Board: 123 ♠ AKJ1032
Dealer: E ♥ J963
Vul: None ♦ K
HCP: 16 ♣ A6

East Opens 1♥.

Partner bids first.

Board: 124 ♠ 9852
Dealer: W ♥ Q74
Vul: NS ♦ KQ8
HCP: 10 ♣ K87

West Opens 1♥.

West Bids 4♥ if possible.

You bid first.

Board: 125 ♠ 96
Dealer: E ♥ J73
Vul: EW ♦ K10
HCP: 12 ♣ AKJ985

East Opens 1♠.

East Bids 2♠ if possible.

East Bids 3♠ if possible.

Partner bids first.

P:\bba\Balan Both hands (Answers Page)

Board: 121	North:	South:	West	North	East	South
Dealer: E	♠ AQ1032	♠ 86				
Vul: NS	♥ KQ98	♥ J72			1♦	Pass
North HCP: 15	♦ A3	♦ K976	Pass	1♠	AP	
South HCP: 7	♣ 107	♣ QJ64				
Contract: 1♠ N						

Board: 122	North:	South:	West	North	East	South
Dealer: W	♠ A32	♠ 94	1♥	Pass	Pass	X
Vul: EW	♥ Q953	♥ 2	1♠	Pass	Pass	2♦
North HCP: 7	♦ J106	♦ AQ985	2♠	3♥ ¹	3♠	4♦
South HCP: 16	♣ 654	♣ AKQJ3	AP			
Contract: 4♦ S			1. limit raise or better in ♦			

Board: 123	North:	South:	West	North	East	South
Dealer: E	♠ AKJ1032	♠ 96			1♥	Pass
Vul: None	♥ J963	♥ K105	Pass	1♠	Pass	1NT
North HCP: 16	♦ K	♦ A874	Pass	3♠	Pass	4♠
South HCP: 10	♣ A6	♣ QJ97	AP			
Contract: 4♠ N						

Board: 124	North:	South:	West	North	East	South
Dealer: W	♠ 9852	♠ AKQJ10	1♥	Pass	Pass	2♥ ¹
Vul: NS	♥ Q74	♥ 9	4♥	AP		
North HCP: 10	♦ KQ8	♦ J10	1. Michaels Cuebid			
South HCP: 14	♣ K87	♣ QJ1043				
Contract: 4♥ W						

Board: 125	North:	South:	West	North	East	South
Dealer: E	♠ 96	♠ K107			1♠	Pass
Vul: EW	♥ J73	♥ A952	Pass	2♣	2♠	X
North HCP: 12	♦ K10	♦ QJ73	Pass	3♣	3♠	AP
South HCP: 10	♣ AKJ985	♣ 76				
Contract: 3♠ E						

South hands (Practice Page)

P:\bba\Balan

Board: 121
Dealer: E
Vul: NS
HCP: 7

♠ 86
♥ J72
♦ K976
♣ QJ64

East Opens 1♦.

You bid first.

Board: 122
Dealer: W
Vul: EW
HCP: 16

♠ 94
♥ 2
♦ AQ985
♣ AKQJ3

West Opens 1♥.
West Bids 1♠ if possible.
West Bids 2♠ if possible.
East Bids 3♠ if possible.

Partner bids first.

Board: 123
Dealer: E
Vul: None
HCP: 10

♠ 96
♥ K105
♦ A874
♣ QJ97

East Opens 1♥.

You bid first.

Board: 124
Dealer: W
Vul: NS
HCP: 14

♠ AKQJ10
♥ 9
♦ J10
♣ QJ1043

West Opens 1♥.
West Bids 4♥ if possible.

Partner bids first.

Board: 125
Dealer: E
Vul: EW
HCP: 10

♠ K107
♥ A952
♦ QJ73
♣ 76

East Opens 1♠.
East Bids 2♠ if possible.
East Bids 3♠ if possible.

You bid first.

P:\bba\Balan Both hands (Answers Page)

Board: 121	North:	South:	West	North	East	South
Dealer: E	♠ AQ1032	♠ 86				
Vul: NS	♥ KQ98	♥ J72			1♦	Pass
North HCP: 15	♦ A3	♦ K976	Pass	1♠	AP	
South HCP: 7	♣ 107	♣ QJ64				
Contract: 1♠ N						

Board: 122	North:	South:	West	North	East	South
Dealer: W	♠ A32	♠ 94	1♥	Pass	Pass	X
Vul: EW	♥ Q953	♥ 2	1♠	Pass	Pass	2♦
North HCP: 7	♦ J106	♦ AQ985	2♠	3♥ ¹	3♠	4♦
South HCP: 16	♣ 654	♣ AKQJ3	AP			
Contract: 4♦ S			1. limit raise or better in ♦			

Board: 123	North:	South:	West	North	East	South
Dealer: E	♠ AKJ1032	♠ 96			1♥	Pass
Vul: None	♥ J963	♥ K105	Pass	1♠	Pass	1NT
North HCP: 16	♦ K	♦ A874	Pass	3♠	Pass	4♠
South HCP: 10	♣ A6	♣ QJ97	AP			
Contract: 4♠ N						

Board: 124	North:	South:	West	North	East	South
Dealer: W	♠ 9852	♠ AKQJ10	1♥	Pass	Pass	2♥ ¹
Vul: NS	♥ Q74	♥ 9	4♥	AP		
North HCP: 10	♦ KQ8	♦ J10	1. Michaels Cuebid			
South HCP: 14	♣ K87	♣ QJ1043				
Contract: 4♥ W						

Board: 125	North:	South:	West	North	East	South
Dealer: E	♠ 96	♠ K107			1♠	Pass
Vul: EW	♥ J73	♥ A952	Pass	2♣	2♠	X
North HCP: 12	♦ K10	♦ QJ73	Pass	3♣	3♠	AP
South HCP: 10	♣ AKJ985	♣ 76				
Contract: 3♠ E						

North hands (Practice Page)

P:\bba\Balan

Board: 126	♠ 965	West Opens 1♠.
Dealer: W	♥ KJ52	
Vul: Both	♦ KJ87	You bid first.
HCP: 8	♣ 65	
Board: 127	♠ A986	East Opens 1♦.
Dealer: E	♥ AK75	East Bids 1♠ if possible.
Vul: NS	♦ 3	West Redoubles if possible.
HCP: 13	♣ Q1086	Partner bids first.
Board: 128	♠ 43	West Opens 1♦.
Dealer: W	♥ 64	West Doubles 2♦ if possible.
Vul: EW	♦ K1072	
HCP: 7	♣ A8654	You bid first.
Board: 129	♠ K10943	East Opens 1♥.
Dealer: E	♥ K6	East Bids 2♦ if possible.
Vul: Both	♦ K	
HCP: 14	♣ AJ1098	Partner bids first.
Board: 130	♠ A932	West Opens 1♦.
Dealer: W	♥ 543	West Bids 1♠ if possible.
Vul: None	♦ 107	
HCP: 11	♣ AK65	You bid first.

P:\bba\Balan Both hands (Answers Page)

Board: 126	North:	South:	West	North	East	South
Dealer: W	♠ 965	♠ AJ3	1♠	Pass	Pass	1NT
Vul: Both	♥ KJ52	♥ 109	AP			
North HCP: 8	♦ KJ87	♦ A6				
South HCP: 14	♣ 65	♣ KQ10987				
Contract: 1N S						

Board: 127	North:	South:	West	North	East	South
Dealer: E	♠ A986	♠ J5			1♦	Pass
Vul: NS	♥ AK75	♥ J943	Pass	X	1♠	X
North HCP: 13	♦ 3	♦ A1097	XX	2♦ ¹	Pass	3♥
South HCP: 9	♣ Q1086	♣ K75	Pass	4♥	AP	
Contract: 4♥ S						

1. limit raise or better in ♥

Board: 128	North:	South:	West	North	East	South
Dealer: W	♠ 43	♠ AKQJ76	1♦	Pass	Pass	2♦ ¹
Vul: EW	♥ 64	♥ AK532	X	2♥	Pass	3♠
North HCP: 7	♦ K1072	♦ —	Pass	4♠	AP	
South HCP: 17	♣ A8654	♣ 93				
Contract: 4♠ S						

1. Michaels Cuebid

Board: 129	North:	South:	West	North	East	South
Dealer: E	♠ K10943	♠ QJ8			1♥	Pass
Vul: Both	♥ K6	♥ J943	Pass	1♠	2♦	2♠
North HCP: 14	♦ K	♦ J1065	AP			
South HCP: 8	♣ AJ1098	♣ K5				
Contract: 2♠ N						

Board: 130	North:	South:	West	North	East	South
Dealer: W	♠ A932	♠ 106	1♦	Pass	Pass	1♥
Vul: None	♥ 543	♥ AKQJ2	1♠	2♥	Pass	3♥
North HCP: 11	♦ 107	♦ Q54	AP			
South HCP: 13	♣ AK65	♣ J84				
Contract: 3♥ S						

South hands (Practice Page)

P:\bba\Balan

Board: 126
Dealer: W
Vul: Both
HCP: 14

♠ AJ3
♥ 109
♦ A6
♣ KQ10987

West Opens 1♠.

Partner bids first.

Board: 127
Dealer: E
Vul: NS
HCP: 9

♠ J5
♥ J943
♦ A1097
♣ K75

East Opens 1♦.

East Bids 1♠ if possible.

West Redoubles if possible.

You bid first.

Board: 128
Dealer: W
Vul: EW
HCP: 17

♠ AKQJ76
♥ AK532
♦ —
♣ 93

West Opens 1♦.

West Doubles 2♦ if possible.

Partner bids first.

Board: 129
Dealer: E
Vul: Both
HCP: 8

♠ QJ8
♥ J943
♦ J1065
♣ K5

East Opens 1♥.

East Bids 2♦ if possible.

You bid first.

Board: 130
Dealer: W
Vul: None
HCP: 13

♠ 106
♥ AKQJ2
♦ Q54
♣ J84

West Opens 1♦.

West Bids 1♠ if possible.

Partner bids first.

P:\bba\Balan Both hands (Answers Page)

Board: 126	North:	South:	West	North	East	South
Dealer: W	♠ 965	♠ AJ3	1♠	Pass	Pass	1NT
Vul: Both	♥ KJ52	♥ 109	AP			
North HCP: 8	♦ KJ87	♦ A6				
South HCP: 14	♣ 65	♣ KQ10987				
Contract: 1N S						

Board: 127	North:	South:	West	North	East	South
Dealer: E	♠ A986	♠ J5			1♦	Pass
Vul: NS	♥ AK75	♥ J943	Pass	X	1♠	X
North HCP: 13	♦ 3	♦ A1097	XX	2♦ ¹	Pass	3♥
South HCP: 9	♣ Q1086	♣ K75	Pass	4♥	AP	
Contract: 4♥ S						

1. limit raise or better in ♥

Board: 128	North:	South:	West	North	East	South
Dealer: W	♠ 43	♠ AKQJ76	1♦	Pass	Pass	2♦ ¹
Vul: EW	♥ 64	♥ AK532	X	2♥	Pass	3♠
North HCP: 7	♦ K1072	♦ —	Pass	4♠	AP	
South HCP: 17	♣ A8654	♣ 93				
Contract: 4♠ S						

1. Michaels Cuebid

Board: 129	North:	South:	West	North	East	South
Dealer: E	♠ K10943	♠ QJ8			1♥	Pass
Vul: Both	♥ K6	♥ J943	Pass	1♠	2♦	2♠
North HCP: 14	♦ K	♦ J1065	AP			
South HCP: 8	♣ AJ1098	♣ K5				
Contract: 2♠ N						

Board: 130	North:	South:	West	North	East	South
Dealer: W	♠ A932	♠ 106	1♦	Pass	Pass	1♥
Vul: None	♥ 543	♥ AKQJ2	1♠	2♥	Pass	3♥
North HCP: 11	♦ 107	♦ Q54	AP			
South HCP: 13	♣ AK65	♣ J84				
Contract: 3♥ S						

North hands (Practice Page)

P:\bba\Balan

Board: 131	♠ AQ1097	East Opens 1♦.
Dealer: E	♥ KJ86	East Bids 2♦ if possible.
Vul: EW	♦ 73	
HCP: 14	♣ KJ	Partner bids first.
Board: 132	♠ 1076	West Opens 1♣.
Dealer: W	♥ 97	
Vul: Both	♦ A954	You bid first.
HCP: 5	♣ J1083	
Board: 133	♠ Q854	East Opens 1♠.
Dealer: E	♥ AK74	
Vul: None	♦ KQ83	Partner bids first.
HCP: 14	♣ 7	
Board: 134	♠ K864	West Opens 1♥.
Dealer: W	♥ Q53	West Bids 3♥ if possible.
Vul: NS	♦ 42	West Bids 4♥ if possible.
HCP: 7	♣ Q753	You bid first.
Board: 135	♠ A543	East Opens 1♣.
Dealer: E	♥ 10942	
Vul: Both	♦ KQJ	Partner bids first.
HCP: 11	♣ J4	

P:\bba\Balan Both hands (Answers Page)

Board: 131
 Dealer: E
 Vul: EW
 North HCP: 14
 South HCP: 8
 Contract: 2♥ N

North:
 ♠ AQ1097
 ♥ KJ86
 ♦ 73
 ♣ KJ

South:
 ♠ 32
 ♥ Q1072
 ♦ 1098
 ♣ AQ84

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

Board: 132
 Dealer: W
 Vul: Both
 North HCP: 5
 South HCP: 17
 Contract: 4♠ N

North:
 ♠ 1076
 ♥ 97
 ♦ A954
 ♣ J1083

South:
 ♠ AKQ92
 ♥ AKJ104
 ♦ 6
 ♣ 72

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

1. Michaels Cuebid
 2. strength cue bid

Board: 133
 Dealer: E
 Vul: None
 North HCP: 14
 South HCP: 9
 Contract: 1♠ E

North:
 ♠ Q854
 ♥ AK74
 ♦ KQ83
 ♣ 7

South:
 ♠ 106
 ♥ J1032
 ♦ A105
 ♣ A1084

West	North	East	South
		1♠	AP

Board: 134
 Dealer: W
 Vul: NS
 North HCP: 7
 South HCP: 16
 Contract: 4♥ X W

North:
 ♠ K864
 ♥ Q53
 ♦ 42
 ♣ Q753

South:
 ♠ AQ52
 ♥ 92
 ♦ AKQJ105
 ♣ 10

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

Board: 135
 Dealer: E
 Vul: Both
 North HCP: 11
 South HCP: 10
 Contract: 2♣ S

North:
 ♠ A543
 ♥ 10942
 ♦ KQJ
 ♣ J4

South:
 ♠ 876
 ♥ AQ8
 ♦ 943
 ♣ A1076

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

South hands (Practice Page)

P:\bba\Balan

Board: 131 ♠ 32
Dealer: E ♥ Q1072
Vul: EW ♦ 1098
HCP: 8 ♣ AQ84

East Opens 1♦.
East Bids 2♦ if possible.
You bid first.

Board: 132 ♠ AKQ92
Dealer: W ♥ AKJ104
Vul: Both ♦ 6
HCP: 17 ♣ 72

West Opens 1♣.
Partner bids first.

Board: 133 ♠ 106
Dealer: E ♥ J1032
Vul: None ♦ A105
HCP: 9 ♣ A1084

East Opens 1♠.
You bid first.

Board: 134 ♠ AQ52
Dealer: W ♥ 92
Vul: NS ♦ AKQJ105
HCP: 16 ♣ 10

West Opens 1♥.
West Bids 3♥ if possible.
West Bids 4♥ if possible.
Partner bids first.

Board: 135 ♠ 876
Dealer: E ♥ AQ8
Vul: Both ♦ 943
HCP: 10 ♣ A1076

East Opens 1♣.
You bid first.

P:\bba\Balan Both hands (Answers Page)

Board: 131
 Dealer: E
 Vul: EW
 North HCP: 14
 South HCP: 8
 Contract: 2♥ N

North:
 ♠ AQ1097
 ♥ KJ86
 ♦ 73
 ♣ KJ

South:
 ♠ 32
 ♥ Q1072
 ♦ 1098
 ♣ AQ84

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

Board: 132
 Dealer: W
 Vul: Both
 North HCP: 5
 South HCP: 17
 Contract: 4♠ N

North:
 ♠ 1076
 ♥ 97
 ♦ A954
 ♣ J1083

South:
 ♠ AKQ92
 ♥ AKJ104
 ♦ 6
 ♣ 72

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

1. Michaels Cuebid
 2. strength cue bid

Board: 133
 Dealer: E
 Vul: None
 North HCP: 14
 South HCP: 9
 Contract: 1♠ E

North:
 ♠ Q854
 ♥ AK74
 ♦ KQ83
 ♣ 7

South:
 ♠ 106
 ♥ J1032
 ♦ A105
 ♣ A1084

West	North	East	South
		1♠	AP

Board: 134
 Dealer: W
 Vul: NS
 North HCP: 7
 South HCP: 16
 Contract: 4♥ X W

North:
 ♠ K864
 ♥ Q53
 ♦ 42
 ♣ Q753

South:
 ♠ AQ52
 ♥ 92
 ♦ AKQJ105
 ♣ 10

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

Board: 135
 Dealer: E
 Vul: Both
 North HCP: 11
 South HCP: 10
 Contract: 2♣ S

North:
 ♠ A543
 ♥ 10942
 ♦ KQJ
 ♣ J4

South:
 ♠ 876
 ♥ AQ8
 ♦ 943
 ♣ A1076

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

North hands (Practice Page)

P:\bba\Balan

Board: 136	♠ J10853	West Opens 1♦.
Dealer: W	♥ 1084	West Bids 2♦ if possible.
Vul: None	♦ K109	
HCP: 6	♣ Q7	You bid first.
Board: 137	♠ KJ6	East Opens 1♠.
Dealer: E	♥ AKJ962	
Vul: NS	♦ 7	Partner bids first.
HCP: 16	♣ A93	
Board: 138	♠ J102	West Opens 1♥.
Dealer: W	♥ 9754	
Vul: EW	♦ K74	You bid first.
HCP: 4	♣ 864	
Board: 139	♠ AQ1064	East Opens 1♥.
Dealer: E	♥ —	East Bids 4♥ if possible.
Vul: None	♦ 1083	West Bids 5♥ if possible.
HCP: 15	♣ AKQ62	Partner bids first.
Board: 140	♠ Q96	West Opens 1♠.
Dealer: W	♥ J954	West Bids 2♠ if possible.
Vul: NS	♦ K10653	
HCP: 6	♣ 3	You bid first.

P:\bba\Balan Both hands (Answers Page)

Board: 136
Dealer: W
Vul: None
North HCP: 6
South HCP: 16
Contract: 3♥ S

North:
♠ J10853
♥ 1084
♦ K109
♣ Q7

South:
♠ K94
♥ AKJ76
♦ 3
♣ AJ96

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

1. limit raise or better in ♥

Board: 137
Dealer: E
Vul: NS
North HCP: 16
South HCP: 11
Contract: 5♥ N

North:
♠ KJ6
♥ AKJ962
♦ 7
♣ A93

South:
♠ 1043
♥ Q103
♦ KJ3
♣ KQ106

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

1. limit raise or better in ♥
2. Splinter
3. Blackwood 0314, for ♥
4. A=0/5 or 3/5

Board: 138
Dealer: W
Vul: EW
North HCP: 4
South HCP: 18
Contract: 3♣ N

North:
♠ J102
♥ 9754
♦ K74
♣ 864

South:
♠ K974
♥ 106
♦ AQ
♣ AKQ95

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

Board: 139
Dealer: E
Vul: None
North HCP: 15
South HCP: 7
Contract: 5♥ X E

North:
♠ AQ1064
♥ —
♦ 1083
♣ AKQ62

South:
♠ 9753
♥ Q643
♦ AJ
♣ 875

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

1. Michaels Cuebid

Board: 140
Dealer: W
Vul: NS
North HCP: 6
South HCP: 16
Contract: 3N S

North:
♠ Q96
♥ J954
♦ K10653
♣ 3

South:
♠ K10
♥ Q102
♦ J87
♣ AKQJ4

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

South hands (Practice Page)

P:\bba\Balan

Board: 136	♠ K94	West Opens 1♦.
Dealer: W	♥ AKJ76	West Bids 2♦ if possible.
Vul: None	♦ 3	
HCP: 16	♣ AJ96	Partner bids first.
Board: 137	♠ 1043	East Opens 1♠.
Dealer: E	♥ Q103	
Vul: NS	♦ KJ3	You bid first.
HCP: 11	♣ KQ106	
Board: 138	♠ K974	West Opens 1♥.
Dealer: W	♥ 106	
Vul: EW	♦ AQ	Partner bids first.
HCP: 18	♣ AKQ95	
Board: 139	♠ 9753	East Opens 1♥.
Dealer: E	♥ Q643	East Bids 4♥ if possible.
Vul: None	♦ AJ	West Bids 5♥ if possible.
HCP: 7	♣ 875	You bid first.
Board: 140	♠ K10	West Opens 1♠.
Dealer: W	♥ Q102	West Bids 2♠ if possible.
Vul: NS	♦ J87	
HCP: 16	♣ AKQJ4	Partner bids first.

P:\bba\Balan Both hands (Answers Page)

Board: 136
Dealer: W
Vul: None
North HCP: 6
South HCP: 16
Contract: 3♥ S

North:
♠ J10853
♥ 1084
♦ K109
♣ Q7

South:
♠ K94
♥ AKJ76
♦ 3
♣ AJ96

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

1. limit raise or better in ♥

Board: 137
Dealer: E
Vul: NS
North HCP: 16
South HCP: 11
Contract: 5♥ N

North:
♠ KJ6
♥ AKJ962
♦ 7
♣ A93

South:
♠ 1043
♥ Q103
♦ KJ3
♣ KQ106

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

1. limit raise or better in ♥
2. Splinter
3. Blackwood 0314, for ♥
4. A=0/5 or 3/5

Board: 138
Dealer: W
Vul: EW
North HCP: 4
South HCP: 18
Contract: 3♣ N

North:
♠ J102
♥ 9754
♦ K74
♣ 864

South:
♠ K974
♥ 106
♦ AQ
♣ AKQ95

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

Board: 139
Dealer: E
Vul: None
North HCP: 15
South HCP: 7
Contract: 5♥ X E

North:
♠ AQ1064
♥ —
♦ 1083
♣ AKQ62

South:
♠ 9753
♥ Q643
♦ AJ
♣ 875

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

1. Michaels Cuebid

Board: 140
Dealer: W
Vul: NS
North HCP: 6
South HCP: 16
Contract: 3N S

North:
♠ Q96
♥ J954
♦ K10653
♣ 3

South:
♠ K10
♥ Q102
♦ J87
♣ AKQJ4

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

North hands (Practice Page)

P:\bba\Balan

Board: 141	♠ A862	East Opens 1♠.
Dealer: E	♥ J32	East Bids 2♠ if possible.
Vul: EW	♦ KQJ	
HCP: 15	♣ A84	Partner bids first.

Board: 142	♠ Q1074	West Opens 1♠.
Dealer: W	♥ J5	West Bids 2♠ if possible.
Vul: Both	♦ J109	
HCP: 4	♣ 10765	You bid first.

Board: 143	♠ AQ3	East Opens 1♣.
Dealer: E	♥ 1075	
Vul: NS	♦ 9542	Partner bids first.
HCP: 14	♣ AKJ	

Board: 144	♠ Q5	West Opens 1♦.
Dealer: W	♥ 653	West Bids 1♠ if possible.
Vul: EW	♦ K10953	
HCP: 7	♣ Q108	You bid first.

Board: 145	♠ Q764	East Opens 1♦.
Dealer: E	♥ A1087	
Vul: Both	♦ KQ7	Partner bids first.
HCP: 13	♣ Q9	

P:\bba\Balan Both hands (Answers Page)

Board: 141

Dealer: E

Vul: EW

North HCP: 15

South HCP: 9

Contract: 2♠ E

North:

♠ A862

♥ J32

♦ KQJ

♣ A84

South:

♠ J7

♥ AQ8

♦ 10982

♣ Q1065

West	North	East	South
		1♠	Pass
Pass	X	2♠	AP

Board: 142

Dealer: W

Vul: Both

North HCP: 4

South HCP: 22

Contract: 2♠X W

North:

♠ Q1074

♥ J5

♦ J109

♣ 10765

South:

♠ A9

♥ AK4

♦ Q83

♣ AKQ43

West	North	East	South
1♠	Pass	Pass	X
2♠	Pass	Pass	X
AP			

Board: 143

Dealer: E

Vul: NS

North HCP: 14

South HCP: 11

Contract: 3N N

North:

♠ AQ3

♥ 1075

♦ 9542

♣ AKJ

South:

♠ 10862

♥ AKJ6

♦ QJ

♣ 1097

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

1. Garbage Stayman

Board: 144

Dealer: W

Vul: EW

North HCP: 7

South HCP: 15

Contract: 1♠ W

North:

♠ Q5

♥ 653

♦ K10953

♣ Q108

South:

♠ 9872

♥ AQJ10

♦ 7

♣ AKJ6

West	North	East	South
1♦	Pass	Pass	X
1♠	AP		

Board: 145

Dealer: E

Vul: Both

North HCP: 13

South HCP: 8

Contract: 1♦ E

North:

♠ Q764

♥ A1087

♦ KQ7

♣ Q9

South:

♠ 1085

♥ QJ42

♦ AJ8

♣ 1085

West	North	East	South
		1♦	AP

South hands (Practice Page)

P:\bba\Balan

Board: 141	♠ J7	East Opens 1♠.
Dealer: E	♥ AQ8	East Bids 2♠ if possible.
Vul: EW	♦ 10982	
HCP: 9	♣ Q1065	You bid first.

Board: 142	♠ A9	West Opens 1♠.
Dealer: W	♥ AK4	West Bids 2♠ if possible.
Vul: Both	♦ Q83	
HCP: 22	♣ AKQ43	Partner bids first.

Board: 143	♠ 10862	East Opens 1♣.
Dealer: E	♥ AKJ6	
Vul: NS	♦ QJ	You bid first.
HCP: 11	♣ 1097	

Board: 144	♠ 9872	West Opens 1♦.
Dealer: W	♥ AQJ10	West Bids 1♠ if possible.
Vul: EW	♦ 7	
HCP: 15	♣ AKJ6	Partner bids first.

Board: 145	♠ 1085	East Opens 1♦.
Dealer: E	♥ QJ42	
Vul: Both	♦ AJ8	You bid first.
HCP: 8	♣ 1085	

P:\bba\Balan Both hands (Answers Page)

Board: 141

Dealer: E

Vul: EW

North HCP: 15

South HCP: 9

Contract: 2♠ E

North:

♠ A862

♥ J32

♦ KQJ

♣ A84

South:

♠ J7

♥ AQ8

♦ 10982

♣ Q1065

West	North	East	South
		1♠	Pass
Pass	X	2♠	AP

Board: 142

Dealer: W

Vul: Both

North HCP: 4

South HCP: 22

Contract: 2♠X W

North:

♠ Q1074

♥ J5

♦ J109

♣ 10765

South:

♠ A9

♥ AK4

♦ Q83

♣ AKQ43

West	North	East	South
1♠	Pass	Pass	X
2♠	Pass	Pass	X
AP			

Board: 143

Dealer: E

Vul: NS

North HCP: 14

South HCP: 11

Contract: 3N N

North:

♠ AQ3

♥ 1075

♦ 9542

♣ AKJ

South:

♠ 10862

♥ AKJ6

♦ QJ

♣ 1097

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

1. Garbage Stayman

Board: 144

Dealer: W

Vul: EW

North HCP: 7

South HCP: 15

Contract: 1♠ W

North:

♠ Q5

♥ 653

♦ K10953

♣ Q108

South:

♠ 9872

♥ AQJ10

♦ 7

♣ AKJ6

West	North	East	South
1♦	Pass	Pass	X
1♠	AP		

Board: 145

Dealer: E

Vul: Both

North HCP: 13

South HCP: 8

Contract: 1♦ E

North:

♠ Q764

♥ A1087

♦ KQ7

♣ Q9

South:

♠ 1085

♥ QJ42

♦ AJ8

♣ 1085

West	North	East	South
		1♦	AP

North hands (Practice Page)

P:\bba\Balan

Board: 146
Dealer: W
Vul: None
HCP: 9

♠ AJ96
♥ 72
♦ A754
♣ 854

West Opens 1♦.
West Bids 1♠ if possible.
West Bids 3♦ if possible.

You bid first.

Board: 147
Dealer: E
Vul: EW
HCP: 16

♠ KJ10642
♥ K5
♦ AJ
♣ A96

East Opens 1♣.

Partner bids first.

Board: 148
Dealer: W
Vul: Both
HCP: 7

♠ J984
♥ 764
♦ AQ9
♣ 864

West Opens 1♣.
West Bids 1♥ if possible.

You bid first.

Board: 149
Dealer: E
Vul: None
HCP: 11

♠ A976
♥ AQJ75
♦ 54
♣ 86

East Opens 1♦.
East Bids 1♠ if possible.

Partner bids first.

Board: 150
Dealer: W
Vul: NS
HCP: 9

♠ 1075
♥ A103
♦ Q1083
♣ K64

West Opens 1♦.

You bid first.

P:\bba\Balan Both hands (Answers Page)

Board: 146

Dealer: W

Vul: None

North HCP: 9

South HCP: 14

Contract: 3♥ S

North:

♠ AJ96

♥ 72

♦ A754

♣ 854

South:

♠ K7

♥ AQJ10954

♦ 9

♣ KJ9

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

Board: 147

Dealer: E

Vul: EW

North HCP: 16

South HCP: 10

Contract: 4♠ N

North:

♠ KJ10642

♥ K5

♦ AJ

♣ A96

South:

♠ A7

♥ A832

♦ 852

♣ Q843

West	North	East	South
		1♣	Pass
Pass	1♠	Pass	1NT
Pass	3♠	Pass	4♠
AP			

Board: 148

Dealer: W

Vul: Both

North HCP: 7

South HCP: 17

Contract: 2♠ S

North:

♠ J984

♥ 764

♦ AQ9

♣ 864

South:

♠ AQ102

♥ AK8

♦ J873

♣ K9

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

1. Garbage Stayman

Board: 149

Dealer: E

Vul: None

North HCP: 11

South HCP: 10

Contract: 2♥ N

North:

♠ A976

♥ AQJ75

♦ 54

♣ 86

South:

♠ J54

♥ K93

♦ Q107

♣ KJ107

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

Board: 150

Dealer: W

Vul: NS

North HCP: 9

South HCP: 14

Contract: 2♠ S

North:

♠ 1075

♥ A103

♦ Q1083

♣ K64

South:

♠ KQJ84

♥ KJ42

♦ K6

♣ J9

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

South hands (Practice Page)

P:\bba\Balan

Board: 146

Dealer: W

Vul: None

HCP: 14

♠ K7

♥ AQJ10954

♦ 9

♣ KJ9

West Opens 1♦.

West Bids 1♠ if possible.

West Bids 3♦ if possible.

Partner bids first.

Board: 147

Dealer: E

Vul: EW

HCP: 10

♠ A7

♥ A832

♦ 852

♣ Q843

East Opens 1♣.

You bid first.

Board: 148

Dealer: W

Vul: Both

HCP: 17

♠ AQ102

♥ AK8

♦ J873

♣ K9

West Opens 1♣.

West Bids 1♥ if possible.

Partner bids first.

Board: 149

Dealer: E

Vul: None

HCP: 10

♠ J54

♥ K93

♦ Q107

♣ KJ107

East Opens 1♦.

East Bids 1♠ if possible.

You bid first.

Board: 150

Dealer: W

Vul: NS

HCP: 14

♠ KQJ84

♥ KJ42

♦ K6

♣ J9

West Opens 1♦.

Partner bids first.

P:\bba\Balan Both hands (Answers Page)

Board: 146

Dealer: W

Vul: None

North HCP: 9

South HCP: 14

Contract: 3♥ S

North:

♠ AJ96

♥ 72

♦ A754

♣ 854

South:

♠ K7

♥ AQJ10954

♦ 9

♣ KJ9

West North East South

1♦ Pass Pass 1♥

1♠ Pass Pass 2♥

3♦ 3♥ AP

Board: 147

Dealer: E

Vul: EW

North HCP: 16

South HCP: 10

Contract: 4♠ N

North:

♠ KJ10642

♥ K5

♦ AJ

♣ A96

South:

♠ A7

♥ A832

♦ 852

♣ Q843

West North East South

Pass Pass 1♣ Pass

Pass 1♠ Pass 1NT

Pass 3♠ Pass 4♠

AP

Board: 148

Dealer: W

Vul: Both

North HCP: 7

South HCP: 17

Contract: 2♠ S

North:

♠ J984

♥ 764

♦ AQ9

♣ 864

South:

♠ AQ102

♥ AK8

♦ J873

♣ K9

West North East South

1♣ Pass Pass X

1♥ Pass Pass 1NT

Pass 2♣¹ Pass 2♠

AP

1. Garbage Stayman

Board: 149

Dealer: E

Vul: None

North HCP: 11

South HCP: 10

Contract: 2♥ N

North:

♠ A976

♥ AQJ75

♦ 54

♣ 86

South:

♠ J54

♥ K93

♦ Q107

♣ KJ107

West North East South

Pass Pass 1♦ Pass

Pass 1♥ 1♠ 2♥

AP

Board: 150

Dealer: W

Vul: NS

North HCP: 9

South HCP: 14

Contract: 2♠ S

North:

♠ 1075

♥ A103

♦ Q1083

♣ K64

South:

♠ KQJ84

♥ KJ42

♦ K6

♣ J9

West North East South

1♦ Pass Pass 1♠

Pass 2♠ AP

North hands (Practice Page)

P:\bba\Balan

Board: 151	♠ A653	East Opens 1♣.
Dealer: E	♥ AQJ842	East Bids 1♠ if possible.
Vul: Both	♦ J	
HCP: 16	♣ A6	Partner bids first.
Board: 152	♠ J106	West Opens 1♣.
Dealer: W	♥ AJ72	
Vul: NS	♦ J964	You bid first.
HCP: 7	♣ 98	
Board: 153	♠ K73	East Opens 1♣.
Dealer: E	♥ AJ2	
Vul: EW	♦ AQ	Partner bids first.
HCP: 20	♣ AQ943	
Board: 154	♠ KQ3	West Opens 1♠.
Dealer: W	♥ Q7	
Vul: None	♦ K1064	You bid first.
HCP: 11	♣ J764	
Board: 155	♠ Q876	East Opens 1♦.
Dealer: E	♥ AQ4	
Vul: NS	♦ A84	Partner bids first.
HCP: 15	♣ QJ6	

P:\bba\Balan Both hands (Answers Page)

Board: 151	North:	South:	West	North	East	South
Dealer: E	♠ A653	♠ 982			1♣	Pass
Vul: Both	♥ AQJ842	♥ K1063	Pass	1♥	1♠	2♥
North HCP: 16	♦ J	♦ Q985	Pass	4♥	AP	
South HCP: 8	♣ A6	♣ QJ				
Contract: 4♥ N						

Board: 152	North:	South:	West	North	East	South
Dealer: W	♠ J106	♠ AKQ43	1♣	Pass	Pass	X
Vul: NS	♥ AJ72	♥ Q86	Pass	1♥	Pass	1♠
North HCP: 7	♦ J964	♦ KQ10	Pass	2NT	Pass	3♠
South HCP: 16	♣ 98	♣ 54	Pass	4♠	AP	
Contract: 4♠ S						

Board: 153	North:	South:	West	North	East	South
Dealer: E	♠ K73	♠ Q109			1♣	Pass
Vul: EW	♥ AJ2	♥ K853	Pass	2NT	Pass	3♣ ¹
North HCP: 20	♦ AQ	♦ 9864	Pass	3♦	Pass	3NT
South HCP: 5	♣ AQ943	♣ 105	AP			
Contract: 3N N			1. Stayman			

Board: 154	North:	South:	West	North	East	South
Dealer: W	♠ KQ3	♠ J1092	1♠	AP		
Vul: None	♥ Q7	♥ AKJ3				
North HCP: 11	♦ K1064	♦ Q8				
South HCP: 17	♣ J764	♣ AQ10				
Contract: 1♠ W						

Board: 155	North:	South:	West	North	East	South
Dealer: E	♠ Q876	♠ K53			1♦	Pass
Vul: NS	♥ AQ4	♥ 10987	Pass	1NT	AP	
North HCP: 15	♦ A84	♦ J1065				
South HCP: 8	♣ QJ6	♣ A4				
Contract: 1N N						

South hands (Practice Page)

P:\bba\Balan

Board: 151	♠ 982	East Opens 1♣.
Dealer: E	♥ K1063	East Bids 1♠ if possible.
Vul: Both	♦ Q985	
HCP: 8	♣ QJ	You bid first.
Board: 152	♠ AKQ43	West Opens 1♣.
Dealer: W	♥ Q86	
Vul: NS	♦ KQ10	Partner bids first.
HCP: 16	♣ 54	
Board: 153	♠ Q109	East Opens 1♣.
Dealer: E	♥ K853	
Vul: EW	♦ 9864	You bid first.
HCP: 5	♣ 105	
Board: 154	♠ J1092	West Opens 1♠.
Dealer: W	♥ AKJ3	
Vul: None	♦ Q8	Partner bids first.
HCP: 17	♣ AQ10	
Board: 155	♠ K53	East Opens 1♦.
Dealer: E	♥ 10987	
Vul: NS	♦ J1065	You bid first.
HCP: 8	♣ A4	

P:\bba\Balan Both hands (Answers Page)

Board: 151	North:	South:	West	North	East	South
Dealer: E	♠ A653	♠ 982			1♣	Pass
Vul: Both	♥ AQJ842	♥ K1063	Pass	1♥	1♠	2♥
North HCP: 16	♦ J	♦ Q985	Pass	4♥	AP	
South HCP: 8	♣ A6	♣ QJ				
Contract: 4♥ N						

Board: 152	North:	South:	West	North	East	South
Dealer: W	♠ J106	♠ AKQ43	1♣	Pass	Pass	X
Vul: NS	♥ AJ72	♥ Q86	Pass	1♥	Pass	1♠
North HCP: 7	♦ J964	♦ KQ10	Pass	2NT	Pass	3♠
South HCP: 16	♣ 98	♣ 54	Pass	4♠	AP	
Contract: 4♠ S						

Board: 153	North:	South:	West	North	East	South
Dealer: E	♠ K73	♠ Q109			1♣	Pass
Vul: EW	♥ AJ2	♥ K853	Pass	2NT	Pass	3♣ ¹
North HCP: 20	♦ AQ	♦ 9864	Pass	3♦	Pass	3NT
South HCP: 5	♣ AQ943	♣ 105	AP			
Contract: 3N N			1. Stayman			

Board: 154	North:	South:	West	North	East	South
Dealer: W	♠ KQ3	♠ J1092	1♠	AP		
Vul: None	♥ Q7	♥ AKJ3				
North HCP: 11	♦ K1064	♦ Q8				
South HCP: 17	♣ J764	♣ AQ10				
Contract: 1♠ W						

Board: 155	North:	South:	West	North	East	South
Dealer: E	♠ Q876	♠ K53			1♦	Pass
Vul: NS	♥ AQ4	♥ 10987	Pass	1NT	AP	
North HCP: 15	♦ A84	♦ J1065				
South HCP: 8	♣ QJ6	♣ A4				
Contract: 1N N						

North hands (Practice Page)

P:\bba\Balan

Board: 156	♠ 9632	West Opens 1♠.
Dealer: W	♥ K8742	West Bids 2♣ if possible.
Vul: EW	♦ Q65	
HCP: 5	♣ 3	You bid first.
Board: 157	♠ AKJ74	East Opens 1♦.
Dealer: E	♥ A	East Bids 1♥ if possible.
Vul: Both	♦ AQ9	
HCP: 20	♣ Q653	Partner bids first.
Board: 158	♠ QJ96	West Opens 1♦.
Dealer: W	♥ Q1042	
Vul: NS	♦ KQ3	You bid first.
HCP: 10	♣ 106	
Board: 159	♠ J6	East Opens 1♠.
Dealer: E	♥ A76	East Bids 2♠ if possible.
Vul: EW	♦ K8	
HCP: 18	♣ AKQJ97	Partner bids first.
Board: 160	♠ Q42	West Opens 1♥.
Dealer: W	♥ 962	
Vul: Both	♦ Q94	You bid first.
HCP: 10	♣ AQ109	

P:\bba\Balan Both hands (Answers Page)

Board: 156	North:	South:	West	North	East	South
Dealer: W	♠ 9632	♠ KJ	1♠	Pass	Pass	X
Vul: EW	♥ K8742	♥ AJ3	2♣	Pass	Pass	3♦
North HCP: 5	♦ Q65	♦ AK10873	Pass	3♠ ¹	Pass	4♦
South HCP: 17	♣ 3	♣ J7	AP			
Contract: 4♦ S			1. limit raise or better in ♦			

Board: 157	North:	South:	West	North	East	South
Dealer: E	♠ AKJ74	♠ 1065			1♦	Pass
Vul: Both	♥ A	♥ K10743	Pass	X	1♥	Pass
North HCP: 20	♦ AQ9	♦ J7	Pass	1♠	Pass	3♠
South HCP: 4	♣ Q653	♣ 984	Pass	4♠	AP	
Contract: 4♠ N						

Board: 158	North:	South:	West	North	East	South
Dealer: W	♠ QJ96	♠ K103	1♦	Pass	Pass	1NT
Vul: NS	♥ Q1042	♥ K976	Pass	2♣ ¹	Pass	2♥
North HCP: 10	♦ KQ3	♦ A95	AP			
South HCP: 13	♣ 106	♣ QJ5	1. Garbage Stayman			
Contract: 2♥ S						

Board: 159	North:	South:	West	North	East	South
Dealer: E	♠ J6	♠ Q108			1♠	Pass
Vul: EW	♥ A76	♥ Q82	Pass	X	2♠	Pass
North HCP: 18	♦ K8	♦ Q104	Pass	4♣	AP	
South HCP: 6	♣ AKQJ97	♣ 8653				
Contract: 4♣ N						

Board: 160	North:	South:	West	North	East	South
Dealer: W	♠ Q42	♠ 1093	1♥	Pass	Pass	1NT
Vul: Both	♥ 962	♥ AK5	Pass	2NT	AP	
North HCP: 10	♦ Q94	♦ A106				
South HCP: 12	♣ AQ109	♣ J876				
Contract: 2N S						

South hands (Practice Page)

P:\bba\Balan

Board: 156	♠ KJ	West Opens 1♠.
Dealer: W	♥ AJ3	West Bids 2♣ if possible.
Vul: EW	♦ AK10873	
HCP: 17	♣ J7	Partner bids first.
Board: 157	♠ 1065	East Opens 1♦.
Dealer: E	♥ K10743	East Bids 1♥ if possible.
Vul: Both	♦ J7	
HCP: 4	♣ 984	You bid first.
Board: 158	♠ K103	West Opens 1♦.
Dealer: W	♥ K976	
Vul: NS	♦ A95	Partner bids first.
HCP: 13	♣ QJ5	
Board: 159	♠ Q108	East Opens 1♠.
Dealer: E	♥ Q82	East Bids 2♠ if possible.
Vul: EW	♦ Q104	
HCP: 6	♣ 8653	You bid first.
Board: 160	♠ 1093	West Opens 1♥.
Dealer: W	♥ AK5	
Vul: Both	♦ A106	Partner bids first.
HCP: 12	♣ J876	

P:\bba\Balan Both hands (Answers Page)

Board: 156	North:	South:	West	North	East	South
Dealer: W	♠ 9632	♠ KJ	1♠	Pass	Pass	X
Vul: EW	♥ K8742	♥ AJ3	2♣	Pass	Pass	3♦
North HCP: 5	♦ Q65	♦ AK10873	Pass	3♠ ¹	Pass	4♦
South HCP: 17	♣ 3	♣ J7	AP			
Contract: 4♦ S			1. limit raise or better in ♦			

Board: 157	North:	South:	West	North	East	South
Dealer: E	♠ AKJ74	♠ 1065			1♦	Pass
Vul: Both	♥ A	♥ K10743	Pass	X	1♥	Pass
North HCP: 20	♦ AQ9	♦ J7	Pass	1♠	Pass	3♠
South HCP: 4	♣ Q653	♣ 984	Pass	4♠	AP	
Contract: 4♠ N						

Board: 158	North:	South:	West	North	East	South
Dealer: W	♠ QJ96	♠ K103	1♦	Pass	Pass	1NT
Vul: NS	♥ Q1042	♥ K976	Pass	2♣ ¹	Pass	2♥
North HCP: 10	♦ KQ3	♦ A95	AP			
South HCP: 13	♣ 106	♣ QJ5	1. Garbage Stayman			
Contract: 2♥ S						

Board: 159	North:	South:	West	North	East	South
Dealer: E	♠ J6	♠ Q108			1♠	Pass
Vul: EW	♥ A76	♥ Q82	Pass	X	2♠	Pass
North HCP: 18	♦ K8	♦ Q104	Pass	4♣	AP	
South HCP: 6	♣ AKQJ97	♣ 8653				
Contract: 4♣ N						

Board: 160	North:	South:	West	North	East	South
Dealer: W	♠ Q42	♠ 1093	1♥	Pass	Pass	1NT
Vul: Both	♥ 962	♥ AK5	Pass	2NT	AP	
North HCP: 10	♦ Q94	♦ A106				
South HCP: 12	♣ AQ109	♣ J876				
Contract: 2N S						

North hands (Practice Page)

P:\bba\Balan

Board: 161
Dealer: E
Vul: None
HCP: 15

♠ AQ
♥ KQ8
♦ J65
♣ K10986

East Opens 1♠.

Partner bids first.

Board: 162
Dealer: W
Vul: EW
HCP: 6

♠ Q63
♥ Q1085
♦ J7
♣ J1098

West Opens 1♥.

West Bids 2♦ if possible.

You bid first.

Board: 163
Dealer: E
Vul: Both
HCP: 16

♠ 32
♥ 5
♦ AKQ4
♣ AK10876

East Opens 1♥.

East Bids 1♠ if possible.

East Bids 3♥ if possible.

Partner bids first.

Board: 164
Dealer: W
Vul: None
HCP: 7

♠ J873
♥ Q742
♦ J2
♣ QJ8

West Opens 1♠.

You bid first.

Board: 165
Dealer: E
Vul: NS
HCP: 15

♠ AQ1054
♥ AKQ976
♦ 6
♣ 7

East Opens 1♦.

East Doubles 2♦ if possible.

East Bids 3♣ if possible.

West Bids 4♣ if possible.

East Bids 5♣ if possible.

Partner bids first.

P:\bba\Balan Both hands (Answers Page)

Board: 161
 Dealer: E
 Vul: None
 North HCP: 15
 South HCP: 6
 Contract: 1N N

North:
 ♠ AQ
 ♥ KQ8
 ♦ J65
 ♣ K10986

South:
 ♠ 108632
 ♥ A73
 ♦ 732
 ♣ Q4

West	North	East	South
		1♠	Pass
Pass	1NT	AP	

Board: 162
 Dealer: W
 Vul: EW
 North HCP: 6
 South HCP: 17
 Contract: 3♠ S

North:
 ♠ Q63
 ♥ Q1085
 ♦ J7
 ♣ J1098

South:
 ♠ AKJ82
 ♥ A3
 ♦ K53
 ♣ Q65

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

1. limit raise or better in ♠

Board: 163
 Dealer: E
 Vul: Both
 North HCP: 16
 South HCP: 5
 Contract: 3♥ E

North:
 ♠ 32
 ♥ 5
 ♦ AKQ4
 ♣ AK10876

South:
 ♠ J1087
 ♥ A832
 ♦ 10975
 ♣ 9

West	North	East	South
		1♥	Pass
Pass	X	1♠	Pass
Pass	3♣	3♥	AP

Board: 164
 Dealer: W
 Vul: None
 North HCP: 7
 South HCP: 16
 Contract: 3♥ N

North:
 ♠ J873
 ♥ Q742
 ♦ J2
 ♣ QJ8

South:
 ♠ Q2
 ♥ AK1086
 ♦ AK1063
 ♣ 6

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

1. Michaels Cuebid

Board: 165
 Dealer: E
 Vul: NS
 North HCP: 15
 South HCP: 7
 Contract: 5♥ S

North:
 ♠ AQ1054
 ♥ AKQ976
 ♦ 6
 ♣ 7

South:
 ♠ K97
 ♥ J32
 ♦ K10542
 ♣ 82

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

1. Michaels Cuebid

South hands (Practice Page)

P:\bba\Balan

Board: 161 ♠ 108632
Dealer: E ♥ A73
Vul: None ♦ 732
HCP: 6 ♣ Q4

East Opens 1♠.

You bid first.

Board: 162 ♠ AKJ82
Dealer: W ♥ A3
Vul: EW ♦ K53
HCP: 17 ♣ Q65

West Opens 1♥.

West Bids 2♦ if possible.

Partner bids first.

Board: 163 ♠ J1087
Dealer: E ♥ A832
Vul: Both ♦ 10975
HCP: 5 ♣ 9

East Opens 1♥.

East Bids 1♠ if possible.

East Bids 3♥ if possible.

You bid first.

Board: 164 ♠ Q2
Dealer: W ♥ AK1086
Vul: None ♦ AK1063
HCP: 16 ♣ 6

West Opens 1♠.

Partner bids first.

Board: 165 ♠ K97
Dealer: E ♥ J32
Vul: NS ♦ K10542
HCP: 7 ♣ 82

East Opens 1♦.

East Doubles 2♦ if possible.

East Bids 3♣ if possible.

West Bids 4♣ if possible.

East Bids 5♣ if possible.

You bid first.

P:\bba\Balan Both hands (Answers Page)

Board: 161
 Dealer: E
 Vul: None
 North HCP: 15
 South HCP: 6
 Contract: 1N N

North:
 ♠ AQ
 ♥ KQ8
 ♦ J65
 ♣ K10986

South:
 ♠ 108632
 ♥ A73
 ♦ 732
 ♣ Q4

West	North	East	South
		1♠	Pass
Pass	1NT	AP	

Board: 162
 Dealer: W
 Vul: EW
 North HCP: 6
 South HCP: 17
 Contract: 3♠ S

North:
 ♠ Q63
 ♥ Q1085
 ♦ J7
 ♣ J1098

South:
 ♠ AKJ82
 ♥ A3
 ♦ K53
 ♣ Q65

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

1. limit raise or better in ♠

Board: 163
 Dealer: E
 Vul: Both
 North HCP: 16
 South HCP: 5
 Contract: 3♥ E

North:
 ♠ 32
 ♥ 5
 ♦ AKQ4
 ♣ AK10876

South:
 ♠ J1087
 ♥ A832
 ♦ 10975
 ♣ 9

West	North	East	South
		1♥	Pass
Pass	X	1♠	Pass
Pass	3♣	3♥	AP

Board: 164
 Dealer: W
 Vul: None
 North HCP: 7
 South HCP: 16
 Contract: 3♥ N

North:
 ♠ J873
 ♥ Q742
 ♦ J2
 ♣ QJ8

South:
 ♠ Q2
 ♥ AK1086
 ♦ AK1063
 ♣ 6

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

1. Michaels Cuebid

Board: 165
 Dealer: E
 Vul: NS
 North HCP: 15
 South HCP: 7
 Contract: 5♥ S

North:
 ♠ AQ1054
 ♥ AKQ976
 ♦ 6
 ♣ 7

South:
 ♠ K97
 ♥ J32
 ♦ K10542
 ♣ 82

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

1. Michaels Cuebid

North hands (Practice Page)

P:\bba\Balan

Board: 166	♠ Q984	West Opens 1♦.
Dealer: W	♥ A1053	
Vul: Both	♦ J3	You bid first.
HCP: 9	♣ Q107	

Board: 167	♠ AQJ83	East Opens 1♦.
Dealer: E	♥ J6	East Bids 1♥ if possible.
Vul: None	♦ 104	East Bids 2♦ if possible.
HCP: 18	♣ AKQJ	Partner bids first.

Board: 168	♠ K764	West Opens 1♦.
Dealer: W	♥ 765	
Vul: NS	♦ J7	You bid first.
HCP: 5	♣ J1094	

Board: 169	♠ AQ32	East Opens 1♦.
Dealer: E	♥ J864	
Vul: EW	♦ A53	Partner bids first.
HCP: 12	♣ J6	

Board: 170	♠ 10763	West Opens 1♠.
Dealer: W	♥ Q95	West Bids 2♥ if possible.
Vul: None	♦ KQ5	
HCP: 10	♣ K74	You bid first.

P:\bba\Balan Both hands (Answers Page)

Board: 166	North:	South:	West	North	East	South
Dealer: W	♠ Q984	♠ AJ75	1♦	Pass	Pass	1NT
Vul: Both	♥ A1053	♥ QJ74	AP			
North HCP: 9	♦ J3	♦ A64				
South HCP: 12	♣ Q107	♣ 85				
Contract: 1N S						

Board: 167	North:	South:	West	North	East	South
Dealer: E	♠ AQJ83	♠ 72	Pass	X	1♦	Pass
Vul: None	♥ J6	♥ K10983	Pass	1♥	2♦	AP
North HCP: 18	♦ 104	♦ K85	Pass	1♠		
South HCP: 6	♣ AKQJ	♣ 976				
Contract: 2♦ E						

Board: 168	North:	South:	West	North	East	South
Dealer: W	♠ K764	♠ QJ95	1♦	Pass	Pass	2NT
Vul: NS	♥ 765	♥ KQ84	Pass	3♣ ¹	Pass	3♥
North HCP: 5	♦ J7	♦ AQ4	AP			
South HCP: 19	♣ J1094	♣ KQ	1. Stayman			
Contract: 3♥ S						

Board: 169	North:	South:	West	North	East	South
Dealer: E	♠ AQ32	♠ J865	Pass	1NT	1♦	Pass
Vul: EW	♥ J864	♥ A2				
North HCP: 12	♦ A53	♦ J96				
South HCP: 9	♣ J6	♣ K954				
Contract: 1N N						

Board: 170	North:	South:	West	North	East	South
Dealer: W	♠ 10763	♠ A4	1♠	Pass	Pass	2♣
Vul: None	♥ Q95	♥ J10	2♥	3♣	AP	
North HCP: 10	♦ KQ5	♦ 73				
South HCP: 12	♣ K74	♣ AQJ10983				
Contract: 3♣ S						

South hands (Practice Page)

P:\bba\Balan

Board: 166 ♠ AJ75
Dealer: W ♥ QJ74
Vul: Both ♦ A64
HCP: 12 ♣ 85

West Opens 1♦.

Partner bids first.

Board: 167 ♠ 72
Dealer: E ♥ K10983
Vul: None ♦ K85
HCP: 6 ♣ 976

East Opens 1♦.

East Bids 1♥ if possible.

East Bids 2♦ if possible.

You bid first.

Board: 168 ♠ QJ95
Dealer: W ♥ KQ84
Vul: NS ♦ AQ4
HCP: 19 ♣ KQ

West Opens 1♦.

Partner bids first.

Board: 169 ♠ J865
Dealer: E ♥ A2
Vul: EW ♦ J96
HCP: 9 ♣ K954

East Opens 1♦.

You bid first.

Board: 170 ♠ A4
Dealer: W ♥ J10
Vul: None ♦ 73
HCP: 12 ♣ AQJ10983

West Opens 1♠.

West Bids 2♥ if possible.

Partner bids first.

P:\bba\Balan Both hands (Answers Page)

Board: 166	North:	South:	West	North	East	South
Dealer: W	♠ Q984	♠ AJ75	1♦	Pass	Pass	1NT
Vul: Both	♥ A1053	♥ QJ74	AP			
North HCP: 9	♦ J3	♦ A64				
South HCP: 12	♣ Q107	♣ 85				
Contract: 1N S						

Board: 167	North:	South:	West	North	East	South
Dealer: E	♠ AQJ83	♠ 72	Pass	X	1♦	Pass
Vul: None	♥ J6	♥ K10983	Pass	1♥	2♦	AP
North HCP: 18	♦ 104	♦ K85	Pass	1♠		
South HCP: 6	♣ AKQJ	♣ 976				
Contract: 2♦ E						

Board: 168	North:	South:	West	North	East	South
Dealer: W	♠ K764	♠ QJ95	1♦	Pass	Pass	2NT
Vul: NS	♥ 765	♥ KQ84	Pass	3♣ ¹	Pass	3♥
North HCP: 5	♦ J7	♦ AQ4	AP			
South HCP: 19	♣ J1094	♣ KQ	1. Stayman			
Contract: 3♥ S						

Board: 169	North:	South:	West	North	East	South
Dealer: E	♠ AQ32	♠ J865	Pass	1NT	1♦	Pass
Vul: EW	♥ J864	♥ A2				
North HCP: 12	♦ A53	♦ J96				
South HCP: 9	♣ J6	♣ K954				
Contract: 1N N						

Board: 170	North:	South:	West	North	East	South
Dealer: W	♠ 10763	♠ A4	1♠	Pass	Pass	2♣
Vul: None	♥ Q95	♥ J10	2♥	3♣	AP	
North HCP: 10	♦ KQ5	♦ 73				
South HCP: 12	♣ K74	♣ AQJ10983				
Contract: 3♣ S						

North hands (Practice Page)

P:\bba\Balan

Board: 171	♠ 76	East Opens 1♠.
Dealer: E	♥ AK74	
Vul: NS	♦ AKJ1052	Partner bids first.
HCP: 16	♣ J	
Board: 172	♠ 1096	West Opens 1♠.
Dealer: W	♥ K10832	
Vul: EW	♦ K986	You bid first.
HCP: 6	♣ 5	
Board: 173	♠ A96	East Opens 1♣.
Dealer: E	♥ 875	
Vul: Both	♦ AKQ6	Partner bids first.
HCP: 20	♣ AK2	
Board: 174	♠ A4	West Opens 1♦.
Dealer: W	♥ J7	
Vul: NS	♦ 10643	You bid first.
HCP: 7	♣ Q10974	
Board: 175	♠ A10	East Opens 1♠.
Dealer: E	♥ Q102	East Bids 2♠ if possible.
Vul: EW	♦ K76	
HCP: 13	♣ A10985	Partner bids first.

P:\bba\Balan Both hands (Answers Page)

Board: 171	North:	South:	West	North	East	South
Dealer: E	♠ 76	♠ K1092			1♠	Pass
Vul: NS	♥ AK74	♥ 10965				
North HCP: 16	♦ AKJ1052	♦ 76	Pass	2♦	AP	
South HCP: 10	♣ J	♣ AK3				
Contract: 2♦ N						

Board: 172	North:	South:	West	North	East	South
Dealer: W	♠ 1096	♠ K2	1♠	Pass	Pass	2♣
Vul: EW	♥ K10832	♥ A7	AP			
North HCP: 6	♦ K986	♦ AQ3				
South HCP: 17	♣ 5	♣ KJ10863				
Contract: 2♣ S						

Board: 173	North:	South:	West	North	East	South
Dealer: E	♠ A96	♠ J1043			1♣	Pass
Vul: Both	♥ 875	♥ Q43				
North HCP: 20	♦ AKQ6	♦ 83	Pass	2NT	AP	
South HCP: 3	♣ AK2	♣ 9876				
Contract: 2N N						

Board: 174	North:	South:	West	North	East	South
Dealer: W	♠ A4	♠ KQJ85	1♦	Pass	Pass	2♦ ¹
Vul: NS	♥ J7	♥ AK1085	Pass	2♥	AP	
North HCP: 7	♦ 10643	♦ K8	1. Michaels Cuebid			
South HCP: 16	♣ Q10974	♣ 8				
Contract: 2♥ N						

Board: 175	North:	South:	West	North	East	South
Dealer: E	♠ A10	♠ Q874			1♠	Pass
Vul: EW	♥ Q102	♥ AJ64				
North HCP: 13	♦ K76	♦ 53	Pass	1NT	2♠	X
South HCP: 10	♣ A10985	♣ K76	Pass	3♥	AP	
Contract: 3♥ N						

South hands (Practice Page)

P:\bba\Balan

Board: 171 ♠ K1092
Dealer: E ♥ 10965
Vul: NS ♦ 76
HCP: 10 ♣ AK3

East Opens 1♠.

You bid first.

Board: 172 ♠ K2
Dealer: W ♥ A7
Vul: EW ♦ AQ3
HCP: 17 ♣ KJ10863

West Opens 1♠.

Partner bids first.

Board: 173 ♠ J1043
Dealer: E ♥ Q43
Vul: Both ♦ 83
HCP: 3 ♣ 9876

East Opens 1♣.

You bid first.

Board: 174 ♠ KQJ85
Dealer: W ♥ AK1085
Vul: NS ♦ K8
HCP: 16 ♣ 8

West Opens 1♦.

Partner bids first.

Board: 175 ♠ Q874
Dealer: E ♥ AJ64
Vul: EW ♦ 53
HCP: 10 ♣ K76

East Opens 1♠.

East Bids 2♠ if possible.

You bid first.

P:\bba\Balan Both hands (Answers Page)

Board: 171	North:	South:	West	North	East	South
Dealer: E	♠ 76	♠ K1092			1♠	Pass
Vul: NS	♥ AK74	♥ 10965				
North HCP: 16	♦ AKJ1052	♦ 76	Pass	2♦	AP	
South HCP: 10	♣ J	♣ AK3				
Contract: 2♦ N						

Board: 172	North:	South:	West	North	East	South
Dealer: W	♠ 1096	♠ K2	1♠	Pass	Pass	2♣
Vul: EW	♥ K10832	♥ A7	AP			
North HCP: 6	♦ K986	♦ AQ3				
South HCP: 17	♣ 5	♣ KJ10863				
Contract: 2♣ S						

Board: 173	North:	South:	West	North	East	South
Dealer: E	♠ A96	♠ J1043			1♣	Pass
Vul: Both	♥ 875	♥ Q43				
North HCP: 20	♦ AKQ6	♦ 83	Pass	2NT	AP	
South HCP: 3	♣ AK2	♣ 9876				
Contract: 2N N						

Board: 174	North:	South:	West	North	East	South
Dealer: W	♠ A4	♠ KQJ85	1♦	Pass	Pass	2♦ ¹
Vul: NS	♥ J7	♥ AK1085	Pass	2♥	AP	
North HCP: 7	♦ 10643	♦ K8	1. Michaels Cuebid			
South HCP: 16	♣ Q10974	♣ 8				
Contract: 2♥ N						

Board: 175	North:	South:	West	North	East	South
Dealer: E	♠ A10	♠ Q874			1♠	Pass
Vul: EW	♥ Q102	♥ AJ64				
North HCP: 13	♦ K76	♦ 53	Pass	1NT	2♠	X
South HCP: 10	♣ A10985	♣ K76	Pass	3♥	AP	
Contract: 3♥ N						

North hands (Practice Page)

P:\bba\Balan

Board: 176
Dealer: W
Vul: Both
HCP: 10

♠ K95
♥ Q932
♦ Q5
♣ K864

West Opens 1♠.
West Doubles 2♥ if possible.
East Bids 2♠ if possible.

You bid first.

Board: 177
Dealer: E
Vul: None
HCP: 16

♠ J85
♥ QJ1074
♦ AJ5
♣ AK

East Opens 1♠.
East Bids 2♠ if possible.

Partner bids first.

Board: 178
Dealer: W
Vul: EW
HCP: 8

♠ J95
♥ 1092
♦ 862
♣ AK64

West Opens 1♥.
West Bids 1♠ if possible.

You bid first.

Board: 179
Dealer: E
Vul: Both
HCP: 14

♠ KJ10
♥ QJ2
♦ A843
♣ QJ9

East Opens 1♦.

Partner bids first.

Board: 180
Dealer: W
Vul: None
HCP: 11

♠ KQ10
♥ QJ107
♦ 1063
♣ K87

West Opens 1♠.

You bid first.

P:\bba\Balan Both hands (Answers Page)

Board: 176	North:	South:	West	North	East	South
Dealer: W	♠ K95	♠ 763	1♠	Pass	Pass	2♥
Vul: Both	♥ Q932	♥ AKJ876	X	Pass	2♠	3♥
North HCP: 10	♦ Q5	♦ K8	Pass	3♠ ¹	Pass	4♥
South HCP: 15	♣ K864	♣ A3	AP			
Contract: 4♥ S			1. limit raise or better in ♥			

Board: 177	North:	South:	West	North	East	South
Dealer: E	♠ J85	♠ K7			1♠	Pass
Vul: None	♥ QJ1074	♥ 9632	Pass	2♥	2♠	AP
North HCP: 16	♦ AJ5	♦ Q96				
South HCP: 5	♣ AK	♣ 9763				
Contract: 2♠ E						

Board: 178	North:	South:	West	North	East	South
Dealer: W	♠ J95	♠ A102	1♥	Pass	Pass	X
Vul: EW	♥ 1092	♥ A764	1♠	AP		
North HCP: 8	♦ 862	♦ AJ9				
South HCP: 13	♣ AK64	♣ 1097				
Contract: 1♠ W						

Board: 179	North:	South:	West	North	East	South
Dealer: E	♠ KJ10	♠ Q864			1♦	Pass
Vul: Both	♥ QJ2	♥ AK54	Pass	1NT	AP	
North HCP: 14	♦ A843	♦ 1065				
South HCP: 9	♣ QJ9	♣ 74				
Contract: 1N N						

Board: 180	North:	South:	West	North	East	South
Dealer: W	♠ KQ10	♠ A962	1♠	AP		
Vul: None	♥ QJ107	♥ 632				
North HCP: 11	♦ 1063	♦ A9				
South HCP: 14	♣ K87	♣ AQ106				
Contract: 1♠ W						

South hands (Practice Page)

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Board: 176 ♠ 763
Dealer: W ♥ AKJ876
Vul: Both ♦ K8
HCP: 15 ♣ A3

West Opens 1♠.
West Doubles 2♥ if possible.
East Bids 2♠ if possible.

Partner bids first.

Board: 177 ♠ K7
Dealer: E ♥ 9632
Vul: None ♦ Q96
HCP: 5 ♣ 9763

East Opens 1♠.
East Bids 2♠ if possible.

You bid first.

Board: 178 ♠ A102
Dealer: W ♥ A764
Vul: EW ♦ AJ9
HCP: 13 ♣ 1097

West Opens 1♥.
West Bids 1♠ if possible.

Partner bids first.

Board: 179 ♠ Q864
Dealer: E ♥ AK54
Vul: Both ♦ 1065
HCP: 9 ♣ 74

East Opens 1♦.

You bid first.

Board: 180 ♠ A962
Dealer: W ♥ 632
Vul: None ♦ A9
HCP: 14 ♣ AQ106

West Opens 1♠.

Partner bids first.

P:\bba\Balan Both hands (Answers Page)

Board: 176	North:	South:	West	North	East	South
Dealer: W	♠ K95	♠ 763	1♠	Pass	Pass	2♥
Vul: Both	♥ Q932	♥ AKJ876	X	Pass	2♠	3♥
North HCP: 10	♦ Q5	♦ K8	Pass	3♠ ¹	Pass	4♥
South HCP: 15	♣ K864	♣ A3	AP			
Contract: 4♥ S			1. limit raise or better in ♥			

Board: 177	North:	South:	West	North	East	South
Dealer: E	♠ J85	♠ K7			1♠	Pass
Vul: None	♥ QJ1074	♥ 9632	Pass	2♥	2♠	AP
North HCP: 16	♦ AJ5	♦ Q96				
South HCP: 5	♣ AK	♣ 9763				
Contract: 2♠ E						

Board: 178	North:	South:	West	North	East	South
Dealer: W	♠ J95	♠ A102	1♥	Pass	Pass	X
Vul: EW	♥ 1092	♥ A764	1♠	AP		
North HCP: 8	♦ 862	♦ AJ9				
South HCP: 13	♣ AK64	♣ 1097				
Contract: 1♠ W						

Board: 179	North:	South:	West	North	East	South
Dealer: E	♠ KJ10	♠ Q864			1♦	Pass
Vul: Both	♥ QJ2	♥ AK54	Pass	1NT	AP	
North HCP: 14	♦ A843	♦ 1065				
South HCP: 9	♣ QJ9	♣ 74				
Contract: 1N N						

Board: 180	North:	South:	West	North	East	South
Dealer: W	♠ KQ10	♠ A962	1♠	AP		
Vul: None	♥ QJ107	♥ 632				
North HCP: 11	♦ 1063	♦ A9				
South HCP: 14	♣ K87	♣ AQ106				
Contract: 1♠ W						

North hands (Practice Page)

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Board: 181	♠ AJ10987	East Opens 1♥.
Dealer: E	♥ K10	East Bids 2♣ if possible.
Vul: NS	♦ A983	
HCP: 15	♣ K	Partner bids first.
Board: 182	♠ Q8632	West Opens 1♥.
Dealer: W	♥ 876	
Vul: Both	♦ K875	You bid first.
HCP: 5	♣ 7	
Board: 183	♠ AKQ65	East Opens 1♦.
Dealer: E	♥ A654	East Bids 2♦ if possible.
Vul: None	♦ 10	
HCP: 17	♣ A73	Partner bids first.
Board: 184	♠ J98	West Opens 1♠.
Dealer: W	♥ 9	
Vul: NS	♦ A974	You bid first.
HCP: 5	♣ 108753	

P:\bba\Balan Both hands (Answers Page)

Board: 181
 Dealer: E
 Vul: NS
 North HCP: 15
 South HCP: 8
 Contract: 4♠ N

North:
 ♠ AJ10987
 ♥ K10
 ♦ A983
 ♣ K

South:
 ♠ KQ5
 ♥ Q974
 ♦ J75
 ♣ 1086

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

Board: 182
 Dealer: W
 Vul: Both
 North HCP: 5
 South HCP: 18
 Contract: 4♠ N

North:
 ♠ Q8632
 ♥ 876
 ♦ K875
 ♣ 7

South:
 ♠ KJ104
 ♥ A95
 ♦ A
 ♣ KQJ105

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

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

Board: 183
 Dealer: E
 Vul: None
 North HCP: 17
 South HCP: 11
 Contract: 6♥ S

North:
 ♠ AKQ65
 ♥ A654
 ♦ 10
 ♣ A73

South:
 ♠ J98
 ♥ QJ102
 ♦ KQ5
 ♣ Q108

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

1. Blackwood 0314, for ♥
 2. A=0/5 or 3/5
 3. ♥ queen and ♦ king

Board: 184
 Dealer: W
 Vul: NS
 North HCP: 5
 South HCP: 21
 Contract: 2N S

North:
 ♠ J98
 ♥ 9
 ♦ A974
 ♣ 108753

South:
 ♠ A62
 ♥ Q108
 ♦ KQJ6
 ♣ AKQ

West	North	East	South
1♠	Pass	Pass	2NT
AP			

South hands (Practice Page)

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Board: 181	♠ KQ5	East Opens 1♥.
Dealer: E	♥ Q974	East Bids 2♣ if possible.
Vul: NS	♦ J75	
HCP: 8	♣ 1086	You bid first.
Board: 182	♠ KJ104	West Opens 1♥.
Dealer: W	♥ A95	
Vul: Both	♦ A	Partner bids first.
HCP: 18	♣ KQJ105	
Board: 183	♠ J98	East Opens 1♦.
Dealer: E	♥ QJ102	East Bids 2♦ if possible.
Vul: None	♦ KQ5	
HCP: 11	♣ Q108	You bid first.
Board: 184	♠ A62	West Opens 1♠.
Dealer: W	♥ Q108	
Vul: NS	♦ KQJ6	Partner bids first.
HCP: 21	♣ AKQ	

P:\bba\Balan Both hands (Answers Page)

Board: 181
 Dealer: E
 Vul: NS
 North HCP: 15
 South HCP: 8
 Contract: 4♠ N

North:
 ♠ AJ10987
 ♥ K10
 ♦ A983
 ♣ K

South:
 ♠ KQ5
 ♥ Q974
 ♦ J75
 ♣ 1086

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

Board: 182
 Dealer: W
 Vul: Both
 North HCP: 5
 South HCP: 18
 Contract: 4♠ N

North:
 ♠ Q8632
 ♥ 876
 ♦ K875
 ♣ 7

South:
 ♠ KJ104
 ♥ A95
 ♦ A
 ♣ KQJ105

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

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

Board: 183
 Dealer: E
 Vul: None
 North HCP: 17
 South HCP: 11
 Contract: 6♥ S

North:
 ♠ AKQ65
 ♥ A654
 ♦ 10
 ♣ A73

South:
 ♠ J98
 ♥ QJ102
 ♦ KQ5
 ♣ Q108

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

1. Blackwood 0314, for ♥
 2. A=0/5 or 3/5
 3. ♥ queen and ♦ king

Board: 184
 Dealer: W
 Vul: NS
 North HCP: 5
 South HCP: 21
 Contract: 2N S

North:
 ♠ J98
 ♥ 9
 ♦ A974
 ♣ 108753

South:
 ♠ A62
 ♥ Q108
 ♦ KQJ6
 ♣ AKQ

West	North	East	South
1♠	Pass	Pass	2NT
AP			

North hands (Practice Page)

P:\bba\Balan

Board: 185	♠ AK62	East Opens 1♥.
Dealer: E	♥ AQ7	
Vul: EW	♦ AK10	Partner bids first.
HCP: 20	♣ 862	

Board: 186	♠ QJ73	West Opens 1♦.
Dealer: W	♥ Q654	
Vul: None	♦ Q86	You bid first.
HCP: 7	♣ 109	

Board: 187	♠ KQ83	East Opens 1♣.
Dealer: E	♥ AK3	
Vul: NS	♦ K92	Partner bids first.
HCP: 21	♣ AQ5	

Board: 188	♠ 653	West Opens 1♠.
Dealer: W	♥ K852	
Vul: EW	♦ A874	You bid first.
HCP: 10	♣ K10	

Board: 189	♠ K10	East Opens 1♠.
Dealer: E	♥ AK53	
Vul: Both	♦ 986	Partner bids first.
HCP: 14	♣ KJ76	

P:\bba\Balan Both hands (Answers Page)

Board: 185	North:	South:	West	North	East	South
Dealer: E	♠ AK62	♠ J1087			1♥	Pass
Vul: EW	♥ AQ7	♥ 1064	Pass	2NT	Pass	3♣ ¹
North HCP: 20	♦ AK10	♦ 954	Pass	3♠	AP	
South HCP: 5	♣ 862	♣ KJ3	1. Stayman			
Contract: 3♠ N						

Board: 186	North:	South:	West	North	East	South
Dealer: W	♠ QJ73	♠ 852	1♦	Pass	Pass	1NT
Vul: None	♥ Q654	♥ AKJ3	AP			
North HCP: 7	♦ Q86	♦ AK9				
South HCP: 15	♣ 109	♣ 754				
Contract: 1N S						

Board: 187	North:	South:	West	North	East	South
Dealer: E	♠ KQ83	♠ J9			1♣	Pass
Vul: NS	♥ AK3	♥ J954	Pass	2NT	AP	
North HCP: 21	♦ K92	♦ Q10743				
South HCP: 4	♣ AQ5	♣ 82				
Contract: 2N N						

Board: 188	North:	South:	West	North	East	South
Dealer: W	♠ 653	♠ AJ82	1♠	AP		
Vul: EW	♥ K852	♥ A1043				
North HCP: 10	♦ A874	♦ Q				
South HCP: 17	♣ K10	♣ AQ75				
Contract: 1♠ W						

Board: 189	North:	South:	West	North	East	South
Dealer: E	♠ K10	♠ J873			1♠	Pass
Vul: Both	♥ AK53	♥ 987	Pass	1NT	AP	
North HCP: 14	♦ 986	♦ AQ43				
South HCP: 9	♣ KJ76	♣ Q5				
Contract: 1N N						

South hands (Practice Page)

P:\bba\Balan

Board: 185 ♠ J1087
Dealer: E ♥ 1064
Vul: EW ♦ 954
HCP: 5 ♣ KJ3

East Opens 1♥.

You bid first.

Board: 186 ♠ 852
Dealer: W ♥ AKJ3
Vul: None ♦ AK9
HCP: 15 ♣ 754

West Opens 1♦.

Partner bids first.

Board: 187 ♠ J9
Dealer: E ♥ J954
Vul: NS ♦ Q10743
HCP: 4 ♣ 82

East Opens 1♣.

You bid first.

Board: 188 ♠ AJ82
Dealer: W ♥ A1043
Vul: EW ♦ Q
HCP: 17 ♣ AQ75

West Opens 1♠.

Partner bids first.

Board: 189 ♠ J873
Dealer: E ♥ 987
Vul: Both ♦ AQ43
HCP: 9 ♣ Q5

East Opens 1♠.

You bid first.

P:\bba\Balan Both hands (Answers Page)

Board: 185	North:	South:	West	North	East	South
Dealer: E	♠ AK62	♠ J1087			1♥	Pass
Vul: EW	♥ AQ7	♥ 1064	Pass	2NT	Pass	3♣ ¹
North HCP: 20	♦ AK10	♦ 954	Pass	3♠	AP	
South HCP: 5	♣ 862	♣ KJ3	1. Stayman			
Contract: 3♠ N						

Board: 186	North:	South:	West	North	East	South
Dealer: W	♠ QJ73	♠ 852	1♦	Pass	Pass	1NT
Vul: None	♥ Q654	♥ AKJ3	AP			
North HCP: 7	♦ Q86	♦ AK9				
South HCP: 15	♣ 109	♣ 754				
Contract: 1N S						

Board: 187	North:	South:	West	North	East	South
Dealer: E	♠ KQ83	♠ J9			1♣	Pass
Vul: NS	♥ AK3	♥ J954	Pass	2NT	AP	
North HCP: 21	♦ K92	♦ Q10743				
South HCP: 4	♣ AQ5	♣ 82				
Contract: 2N N						

Board: 188	North:	South:	West	North	East	South
Dealer: W	♠ 653	♠ AJ82	1♠	AP		
Vul: EW	♥ K852	♥ A1043				
North HCP: 10	♦ A874	♦ Q				
South HCP: 17	♣ K10	♣ AQ75				
Contract: 1♠ W						

Board: 189	North:	South:	West	North	East	South
Dealer: E	♠ K10	♠ J873			1♠	Pass
Vul: Both	♥ AK53	♥ 987	Pass	1NT	AP	
North HCP: 14	♦ 986	♦ AQ43				
South HCP: 9	♣ KJ76	♣ Q5				
Contract: 1N N						

North hands (Practice Page)

P:\bba\Balan

Board: 190	♠ J1032	West Opens 1♣.
Dealer: W	♥ Q642	
Vul: NS	♦ 74	You bid first.
HCP: 3	♣ 1097	
Board: 191	♠ Q652	East Opens 1♣.
Dealer: E	♥ AKJ765	
Vul: EW	♦ Q5	Partner bids first.
HCP: 12	♣ 3	
Board: 192	♠ J	West Opens 1♠.
Dealer: W	♥ J9743	
Vul: Both	♦ Q86	You bid first.
HCP: 7	♣ K875	
Board: 193	♠ AK	East Opens 1♠.
Dealer: E	♥ J105	
Vul: None	♦ KJ754	Partner bids first.
HCP: 15	♣ QJ8	
Board: 194	♠ J86	West Opens 1♠.
Dealer: W	♥ K8754	
Vul: EW	♦ J1082	You bid first.
HCP: 5	♣ 2	

P:\bba\Balan Both hands (Answers Page)

Board: 190	North:	South:	West	North	East	South
Dealer: W	♠ J1032	♠ AK84	1♣	Pass	Pass	2NT
Vul: NS	♥ Q642	♥ K108	AP			
North HCP: 3	♦ 74	♦ AK3				
South HCP: 21	♣ 1097	♣ A43				
Contract: 2N S						

Board: 191	North:	South:	West	North	East	South
Dealer: E	♠ Q652	♠ AJ94			1♣	Pass
Vul: EW	♥ AKJ765	♥ 1084	Pass	1♥	Pass	2♥
North HCP: 12	♦ Q5	♦ A94	Pass	3♥	AP	
South HCP: 11	♣ 3	♣ Q94				
Contract: 3♥ N						

Board: 192	North:	South:	West	North	East	South
Dealer: W	♠ J	♠ 9752	1♠	AP		
Vul: Both	♥ J9743	♥ AK106				
North HCP: 7	♦ Q86	♦ AK10				
South HCP: 17	♣ K875	♣ QJ				
Contract: 1♠ W						

Board: 193	North:	South:	West	North	East	South
Dealer: E	♠ AK	♠ Q1052			1♠	Pass
Vul: None	♥ J105	♥ Q4	Pass	1NT	AP	
North HCP: 15	♦ KJ754	♦ Q93				
South HCP: 10	♣ QJ8	♣ A1076				
Contract: 1N N						

Board: 194	North:	South:	West	North	East	South
Dealer: W	♠ J86	♠ AK2	1♠	Pass	Pass	X
Vul: EW	♥ K8754	♥ AQ	Pass	2♥	Pass	3♣
North HCP: 5	♦ J1082	♦ A53	AP			
South HCP: 21	♣ 2	♣ A7653				
Contract: 3♣ S						

South hands (Practice Page)

P:\bba\Balan

Board: 190 ♠ AK84
Dealer: W ♥ K108
Vul: NS ♦ AK3
HCP: 21 ♣ A43

West Opens 1♣.

Partner bids first.

Board: 191 ♠ AJ94
Dealer: E ♥ 1084
Vul: EW ♦ A94
HCP: 11 ♣ Q94

East Opens 1♣.

You bid first.

Board: 192 ♠ 9752
Dealer: W ♥ AK106
Vul: Both ♦ AK10
HCP: 17 ♣ QJ

West Opens 1♠.

Partner bids first.

Board: 193 ♠ Q1052
Dealer: E ♥ Q4
Vul: None ♦ Q93
HCP: 10 ♣ A1076

East Opens 1♠.

You bid first.

Board: 194 ♠ AK2
Dealer: W ♥ AQ
Vul: EW ♦ A53
HCP: 21 ♣ A7653

West Opens 1♠.

Partner bids first.

P:\bba\Balan Both hands (Answers Page)

Board: 190	North:	South:	West	North	East	South
Dealer: W	♠ J1032	♠ AK84	1♣	Pass	Pass	2NT
Vul: NS	♥ Q642	♥ K108	AP			
North HCP: 3	♦ 74	♦ AK3				
South HCP: 21	♣ 1097	♣ A43				
Contract: 2N S						

Board: 191	North:	South:	West	North	East	South
Dealer: E	♠ Q652	♠ AJ94			1♣	Pass
Vul: EW	♥ AKJ765	♥ 1084	Pass	1♥	Pass	2♥
North HCP: 12	♦ Q5	♦ A94	Pass	3♥	AP	
South HCP: 11	♣ 3	♣ Q94				
Contract: 3♥ N						

Board: 192	North:	South:	West	North	East	South
Dealer: W	♠ J	♠ 9752	1♠	AP		
Vul: Both	♥ J9743	♥ AK106				
North HCP: 7	♦ Q86	♦ AK10				
South HCP: 17	♣ K875	♣ QJ				
Contract: 1♠ W						

Board: 193	North:	South:	West	North	East	South
Dealer: E	♠ AK	♠ Q1052			1♠	Pass
Vul: None	♥ J105	♥ Q4	Pass	1NT	AP	
North HCP: 15	♦ KJ754	♦ Q93				
South HCP: 10	♣ QJ8	♣ A1076				
Contract: 1N N						

Board: 194	North:	South:	West	North	East	South
Dealer: W	♠ J86	♠ AK2	1♠	Pass	Pass	X
Vul: EW	♥ K8754	♥ AQ	Pass	2♥	Pass	3♣
North HCP: 5	♦ J1082	♦ A53	AP			
South HCP: 21	♣ 2	♣ A7653				
Contract: 3♣ S						

North hands (Practice Page)

P:\bba\Balan

Board: 195 ♠ K103
Dealer: E ♥ 984
Vul: Both ♦ AKQ4
HCP: 21 ♣ AKQ

East Opens 1♣.

Partner bids first.

Board: 196 ♠ K1096
Dealer: W ♥ J975
Vul: None ♦ AJ4
HCP: 9 ♣ 97

West Opens 1♦.

West Bids 1♠ if possible.

You bid first.

Board: 197 ♠ 92
Dealer: E ♥ AKJ53
Vul: NS ♦ J65
HCP: 12 ♣ K75

East Opens 1♠.

Partner bids first.

Board: 198 ♠ Q742
Dealer: W ♥ Q9
Vul: Both ♦ Q93
HCP: 7 ♣ J1064

West Opens 1♠.

You bid first.

Board: 199 ♠ A2
Dealer: E ♥ K63
Vul: None ♦ KQ10952
HCP: 17 ♣ AJ

East Opens 1♠.

East Bids 3♠ if possible.

Partner bids first.

P:\bba\Balan Both hands (Answers Page)

Board: 195	North:	South:	West	North	East	South
Dealer: E	♠ K103	♠ J54			1♣	Pass
Vul: Both	♥ 984	♥ K75				
North HCP: 21	♦ AKQ4	♦ J102	Pass	2NT	AP	
South HCP: 5	♣ AKQ	♣ 10976				
Contract: 2N N						

Board: 196	North:	South:	West	North	East	South
Dealer: W	♠ K1096	♠ Q8	1♦	Pass	Pass	1♥
Vul: None	♥ J975	♥ KQ864	1♠	2♥	Pass	3♥
North HCP: 9	♦ AJ4	♦ 6	AP			
South HCP: 15	♣ 97	♣ AKJ105				
Contract: 3♥ S						

Board: 197	North:	South:	West	North	East	South
Dealer: E	♠ 92	♠ AQ87			1♠	Pass
Vul: NS	♥ AKJ53	♥ 76				
North HCP: 12	♦ J65	♦ A743	Pass	2♥	AP	
South HCP: 10	♣ K75	♣ 643				
Contract: 2♥ N						

Board: 198	North:	South:	West	North	East	South
Dealer: W	♠ Q742	♠ AJ	1♠	Pass	Pass	X
Vul: Both	♥ Q9	♥ AKJ8654	Pass	2♣	Pass	4♥
North HCP: 7	♦ Q93	♦ A8	AP			
South HCP: 21	♣ J1064	♣ A9				
Contract: 4♥ S						

Board: 199	North:	South:	West	North	East	South
Dealer: E	♠ A2	♠ 75			1♠	Pass
Vul: None	♥ K63	♥ 109542				
North HCP: 17	♦ KQ10952	♦ A84	Pass	X	3♠	Pass
South HCP: 6	♣ AJ	♣ Q106	Pass	5♦	AP	
Contract: 5♦ N						

South hands (Practice Page)

P:\bba\Balan

Board: 195	♠ J54	East Opens 1♣.
Dealer: E	♥ K75	
Vul: Both	♦ J102	You bid first.
HCP: 5	♣ 10976	
Board: 196	♠ Q8	West Opens 1♦.
Dealer: W	♥ KQ864	West Bids 1♠ if possible.
Vul: None	♦ 6	
HCP: 15	♣ AKJ105	Partner bids first.
Board: 197	♠ AQ87	East Opens 1♠.
Dealer: E	♥ 76	
Vul: NS	♦ A743	You bid first.
HCP: 10	♣ 643	
Board: 198	♠ AJ	West Opens 1♠.
Dealer: W	♥ AKJ8654	
Vul: Both	♦ A8	Partner bids first.
HCP: 21	♣ A9	
Board: 199	♠ 75	East Opens 1♠.
Dealer: E	♥ 109542	East Bids 3♠ if possible.
Vul: None	♦ A84	
HCP: 6	♣ Q106	You bid first.

P:\bba\Balan Both hands (Answers Page)

Board: 195
 Dealer: E
 Vul: Both
 North HCP: 21
 South HCP: 5
 Contract: 2N N

North:
 ♠ K103
 ♥ 984
 ♦ AKQ4
 ♣ AKQ

South:
 ♠ J54
 ♥ K75
 ♦ J102
 ♣ 10976

West	North	East	South
		1♣	Pass
Pass	2NT	AP	

Board: 196
 Dealer: W
 Vul: None
 North HCP: 9
 South HCP: 15
 Contract: 3♥ S

North:
 ♠ K1096
 ♥ J975
 ♦ AJ4
 ♣ 97

South:
 ♠ Q8
 ♥ KQ864
 ♦ 6
 ♣ AKJ105

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

Board: 197
 Dealer: E
 Vul: NS
 North HCP: 12
 South HCP: 10
 Contract: 2♥ N

North:
 ♠ 92
 ♥ AKJ53
 ♦ J65
 ♣ K75

South:
 ♠ AQ87
 ♥ 76
 ♦ A743
 ♣ 643

West	North	East	South
		1♠	Pass
Pass	2♥	AP	

Board: 198
 Dealer: W
 Vul: Both
 North HCP: 7
 South HCP: 21
 Contract: 4♥ S

North:
 ♠ Q742
 ♥ Q9
 ♦ Q93
 ♣ J1064

South:
 ♠ AJ
 ♥ AKJ8654
 ♦ A8
 ♣ A9

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

Board: 199
 Dealer: E
 Vul: None
 North HCP: 17
 South HCP: 6
 Contract: 5♦ N

North:
 ♠ A2
 ♥ K63
 ♦ KQ10952
 ♣ AJ

South:
 ♠ 75
 ♥ 109542
 ♦ A84
 ♣ Q106

West	North	East	South
		1♠	Pass
Pass	X	3♠	Pass
Pass	5♦	AP	

North hands (Practice Page)

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Board: 200	♠ 104	West Opens 1♠.
Dealer: W	♥ K952	West Bids 2♠ if possible.
Vul: NS	♦ 109	
HCP: 7	♣ A9753	You bid first.
Board: 201	♠ 10965	East Opens 1♦.
Dealer: E	♥ KJ	
Vul: EW	♦ AK96	Partner bids first.
HCP: 15	♣ A65	
Board: 202	♠ Q1096	West Opens 1♦.
Dealer: W	♥ 106543	
Vul: None	♦ K9	You bid first.
HCP: 7	♣ Q5	
Board: 203	♠ AQJ75	East Opens 1♥.
Dealer: E	♥ 5	East Bids 3♥ if possible.
Vul: NS	♦ K7	
HCP: 15	♣ AJ1072	Partner bids first.
Board: 204	♠ 74	West Opens 1♠.
Dealer: W	♥ QJ9	West Bids 3♠ if possible.
Vul: EW	♦ A873	
HCP: 11	♣ A964	You bid first.

P:\bba\Balan Both hands (Answers Page)

Board: 200	North:	South:	West	North	East	South
Dealer: W	♠ 104	♠ Q65	1♠	Pass	Pass	2♦
Vul: NS	♥ K952	♥ Q	2♠	Pass	Pass	3♣
North HCP: 7	♦ 109	♦ AKQ43	AP			
South HCP: 17	♣ A9753	♣ KJ106				
Contract: 3♣ S						

Board: 201	North:	South:	West	North	East	South
Dealer: E	♠ 10965	♠ A43			1♦	Pass
Vul: EW	♥ KJ	♥ 9852	Pass	1NT	AP	
North HCP: 15	♦ AK96	♦ Q73				
South HCP: 8	♣ A65	♣ Q94				
Contract: 1N N						

Board: 202	North:	South:	West	North	East	South
Dealer: W	♠ Q1096	♠ KJ2	1♦	Pass	Pass	1NT
Vul: None	♥ 106543	♥ Q87	Pass	2♦	Pass	2♥
North HCP: 7	♦ K9	♦ AQ72	AP			
South HCP: 15	♣ Q5	♣ K76				
Contract: 2♥ S						

Board: 203	North:	South:	West	North	East	South
Dealer: E	♠ AQJ75	♠ 86			1♥	Pass
Vul: NS	♥ 5	♥ Q9632	Pass	2♥ ¹	3♥	AP
North HCP: 15	♦ K7	♦ A865	1. Michaels Cuebid			
South HCP: 6	♣ AJ1072	♣ 84				
Contract: 3♥ E						

Board: 204	North:	South:	West	North	East	South
Dealer: W	♠ 74	♠ Q2	1♠	Pass	Pass	X
Vul: EW	♥ QJ9	♥ A1042	3♠	AP		
North HCP: 11	♦ A873	♦ K1054				
South HCP: 12	♣ A964	♣ K87				
Contract: 3♠ W						

South hands (Practice Page)

P:\bba\Balan

Board: 200	♠ Q65	West Opens 1♠.
Dealer: W	♥ Q	West Bids 2♠ if possible.
Vul: NS	♦ AKQ43	
HCP: 17	♣ KJ106	Partner bids first.
Board: 201	♠ A43	East Opens 1♦.
Dealer: E	♥ 9852	
Vul: EW	♦ Q73	You bid first.
HCP: 8	♣ Q94	
Board: 202	♠ KJ2	West Opens 1♦.
Dealer: W	♥ Q87	
Vul: None	♦ AQ72	Partner bids first.
HCP: 15	♣ K76	
Board: 203	♠ 86	East Opens 1♥.
Dealer: E	♥ Q9632	East Bids 3♥ if possible.
Vul: NS	♦ A865	
HCP: 6	♣ 84	You bid first.
Board: 204	♠ Q2	West Opens 1♠.
Dealer: W	♥ A1042	West Bids 3♠ if possible.
Vul: EW	♦ K1054	
HCP: 12	♣ K87	Partner bids first.

P:\bba\Balan Both hands (Answers Page)

Board: 200	North:	South:	West	North	East	South
Dealer: W	♠ 104	♠ Q65	1♠	Pass	Pass	2♦
Vul: NS	♥ K952	♥ Q	2♠	Pass	Pass	3♣
North HCP: 7	♦ 109	♦ AKQ43	AP			
South HCP: 17	♣ A9753	♣ KJ106				
Contract: 3♣ S						

Board: 201	North:	South:	West	North	East	South
Dealer: E	♠ 10965	♠ A43			1♦	Pass
Vul: EW	♥ KJ	♥ 9852	Pass	1NT	AP	
North HCP: 15	♦ AK96	♦ Q73				
South HCP: 8	♣ A65	♣ Q94				
Contract: 1N N						

Board: 202	North:	South:	West	North	East	South
Dealer: W	♠ Q1096	♠ KJ2	1♦	Pass	Pass	1NT
Vul: None	♥ 106543	♥ Q87	Pass	2♦	Pass	2♥
North HCP: 7	♦ K9	♦ AQ72	AP			
South HCP: 15	♣ Q5	♣ K76				
Contract: 2♥ S						

Board: 203	North:	South:	West	North	East	South
Dealer: E	♠ AQJ75	♠ 86			1♥	Pass
Vul: NS	♥ 5	♥ Q9632	Pass	2♥ ¹	3♥	AP
North HCP: 15	♦ K7	♦ A865	1. Michaels Cuebid			
South HCP: 6	♣ AJ1072	♣ 84				
Contract: 3♥ E						

Board: 204	North:	South:	West	North	East	South
Dealer: W	♠ 74	♠ Q2	1♠	Pass	Pass	X
Vul: EW	♥ QJ9	♥ A1042	3♠	AP		
North HCP: 11	♦ A873	♦ K1054				
South HCP: 12	♣ A964	♣ K87				
Contract: 3♠ W						

North hands (Practice Page)

P:\bba\Balan

Board: 205	♠ 96	East Opens 1♠.
Dealer: E	♥ KQJ107	
Vul: Both	♦ A	Partner bids first.
HCP: 15	♣ KQ1096	
Board: 206	♠ A76	West Opens 1♥.
Dealer: W	♥ Q732	West Bids 1♠ if possible.
Vul: NS	♦ K97	
HCP: 9	♣ 1087	You bid first.
Board: 207	♠ K986	East Opens 1♠.
Dealer: E	♥ AQJ53	East Bids 2♦ if possible.
Vul: EW	♦ Q	East Bids 3♦ if possible.
HCP: 20	♣ AKJ	Partner bids first.
Board: 208	♠ KJ94	West Opens 1♣.
Dealer: W	♥ Q984	West Bids 1♠ if possible.
Vul: Both	♦ Q64	
HCP: 9	♣ J9	You bid first.
Board: 209	♠ AKQ96	East Opens 1♣.
Dealer: E	♥ KJ1054	East Bids 1♥ if possible.
Vul: None	♦ AQ	
HCP: 19	♣ 4	Partner bids first.

P:\bba\Balan Both hands (Answers Page)

Board: 205	North:	South:	West	North	East	South
Dealer: E	♠ 96	♠ QJ107			1♠	Pass
Vul: Both	♥ KQJ107	♥ 852	Pass	2♠ ¹	Pass	3♥
North HCP: 15	♦ A	♦ K863	AP			
South HCP: 10	♣ KQ1096	♣ A2	1. Michaels Cuebid			
Contract: 3♥ S						

Board: 206	North:	South:	West	North	East	South
Dealer: W	♠ A76	♠ KJ10				
Vul: NS	♥ Q732	♥ 54	1♥	Pass	Pass	X
North HCP: 9	♦ K97	♦ AQJ10	1♠	AP		
South HCP: 15	♣ 1087	♣ KJ64				
Contract: 1♠ W						

Board: 207	North:	South:	West	North	East	South
Dealer: E	♠ K986	♠ 104			1♠	Pass
Vul: EW	♥ AQJ53	♥ K87	Pass	X	2♦	Pass
North HCP: 20	♦ Q	♦ J843	Pass	2♥	3♦	X
South HCP: 6	♣ AKJ	♣ Q963	AP			
Contract: 3♦ X E						

Board: 208	North:	South:	West	North	East	South
Dealer: W	♠ KJ94	♠ A2	1♣	Pass	Pass	X
Vul: Both	♥ Q984	♥ KJ1052	1♠	X	Pass	2♣ ¹
North HCP: 9	♦ Q64	♦ AK103	Pass	4♥	AP	
South HCP: 17	♣ J9	♣ Q5	1. limit raise or better in ♥			
Contract: 4♥ N						

Board: 209	North:	South:	West	North	East	South
Dealer: E	♠ AKQ96	♠ J542			1♣	Pass
Vul: None	♥ KJ1054	♥ 2	Pass	X	1♥	Pass
North HCP: 19	♦ AQ	♦ 10432	Pass	1♠	Pass	2♠
South HCP: 2	♣ 4	♣ J752	Pass	4♠	AP	
Contract: 4♠ N						

South hands (Practice Page)

P:\bba\Balan

Board: 205 ♠ QJ107
Dealer: E ♥ 852
Vul: Both ♦ K863
HCP: 10 ♣ A2

East Opens 1♠.

You bid first.

Board: 206 ♠ KJ10
Dealer: W ♥ 54
Vul: NS ♦ AQJ10
HCP: 15 ♣ KJ64

West Opens 1♥.

West Bids 1♠ if possible.

Partner bids first.

Board: 207 ♠ 104
Dealer: E ♥ K87
Vul: EW ♦ J843
HCP: 6 ♣ Q963

East Opens 1♠.

East Bids 2♦ if possible.

East Bids 3♦ if possible.

You bid first.

Board: 208 ♠ A2
Dealer: W ♥ KJ1052
Vul: Both ♦ AK103
HCP: 17 ♣ Q5

West Opens 1♣.

West Bids 1♠ if possible.

Partner bids first.

Board: 209 ♠ J542
Dealer: E ♥ 2
Vul: None ♦ 10432
HCP: 2 ♣ J752

East Opens 1♣.

East Bids 1♥ if possible.

You bid first.

P:\bba\Balan Both hands (Answers Page)

Board: 205	North:	South:	West	North	East	South
Dealer: E	♠ 96	♠ QJ107			1♠	Pass
Vul: Both	♥ KQJ107	♥ 852	Pass	2♠ ¹	Pass	3♥
North HCP: 15	♦ A	♦ K863	AP			
South HCP: 10	♣ KQ1096	♣ A2	1. Michaels Cuebid			
Contract: 3♥ S						

Board: 206	North:	South:	West	North	East	South
Dealer: W	♠ A76	♠ KJ10				
Vul: NS	♥ Q732	♥ 54	1♥	Pass	Pass	X
North HCP: 9	♦ K97	♦ AQJ10	1♠	AP		
South HCP: 15	♣ 1087	♣ KJ64				
Contract: 1♠ W						

Board: 207	North:	South:	West	North	East	South
Dealer: E	♠ K986	♠ 104			1♠	Pass
Vul: EW	♥ AQJ53	♥ K87	Pass	X	2♦	Pass
North HCP: 20	♦ Q	♦ J843	Pass	2♥	3♦	X
South HCP: 6	♣ AKJ	♣ Q963	AP			
Contract: 3♦ X E						

Board: 208	North:	South:	West	North	East	South
Dealer: W	♠ KJ94	♠ A2	1♣	Pass	Pass	X
Vul: Both	♥ Q984	♥ KJ1052	1♠	X	Pass	2♣ ¹
North HCP: 9	♦ Q64	♦ AK103	Pass	4♥	AP	
South HCP: 17	♣ J9	♣ Q5	1. limit raise or better in ♥			
Contract: 4♥ N						

Board: 209	North:	South:	West	North	East	South
Dealer: E	♠ AKQ96	♠ J542			1♣	Pass
Vul: None	♥ KJ1054	♥ 2	Pass	X	1♥	Pass
North HCP: 19	♦ AQ	♦ 10432	Pass	1♠	Pass	2♠
South HCP: 2	♣ 4	♣ J752	Pass	4♠	AP	
Contract: 4♠ N						

North hands (Practice Page)

P:\bba\Balan

Board: 210 ♠ Q954
Dealer: W ♥ 9
Vul: EW ♦ J8753
HCP: 4 ♣ J93

West Opens 1♦.
West Bids 1♠ if possible.

You bid first.

Board: 211 ♠ A7
Dealer: E ♥ A986
Vul: Both ♦ A1083
HCP: 16 ♣ KJ10

East Opens 1♠.
East Bids 2♦ if possible.
West Bids 2♠ if possible.

Partner bids first.

Board: 212 ♠ J1082
Dealer: W ♥ K63
Vul: None ♦ Q104
HCP: 9 ♣ K105

West Opens 1♦.

You bid first.

Board: 213 ♠ AJ10
Dealer: E ♥ AJ43
Vul: NS ♦ AK4
HCP: 21 ♣ A109

East Opens 1♠.

Partner bids first.

Board: 214 ♠ J95
Dealer: W ♥ K10764
Vul: Both ♦ 875
HCP: 4 ♣ 64

West Opens 1♠.
West Bids 2♠ if possible.

You bid first.

P:\bba\Balan Both hands (Answers Page)

Board: 210	North:	South:	West	North	East	South
Dealer: W	♠ Q954	♠ A7	1♦	Pass	Pass	X
Vul: EW	♥ 9	♥ AQJ1064	1♠	Pass	Pass	3♥
North HCP: 4	♦ J8753	♦ K	AP			
South HCP: 20	♣ J93	♣ AQ104				
Contract: 3♥ S						

Board: 211	North:	South:	West	North	East	South
Dealer: E	♠ A7	♠ KQ54			1♠	Pass
Vul: Both	♥ A986	♥ 102	Pass	X	Pass	2♣
North HCP: 16	♦ A1083	♦ 654	Pass	Pass	2♦	Pass
South HCP: 9	♣ KJ10	♣ A654	2♠	AP		
Contract: 2♠ E						

Board: 212	North:	South:	West	North	East	South
Dealer: W	♠ J1082	♠ Q643	1♦	Pass	Pass	1♥
Vul: None	♥ K63	♥ AJ1087	Pass	2♥	Pass	3♥
North HCP: 9	♦ Q104	♦ A9	AP			
South HCP: 13	♣ K105	♣ Q8				
Contract: 3♥ S						

Board: 213	North:	South:	West	North	East	South
Dealer: E	♠ AJ10	♠ 9863			1♠	Pass
Vul: NS	♥ AJ43	♥ 986	Pass	2NT	AP	
North HCP: 21	♦ AK4	♦ 852				
South HCP: 1	♣ A109	♣ J54				
Contract: 2N N						

Board: 214	North:	South:	West	North	East	South
Dealer: W	♠ J95	♠ Q72	1♠	Pass	Pass	X
Vul: Both	♥ K10764	♥ AQ	2♠	Pass	Pass	3♦
North HCP: 4	♦ 875	♦ AKJ94	AP			
South HCP: 18	♣ 64	♣ Q95				
Contract: 3♦ S						

South hands (Practice Page)

P:\bba\Balan

Board: 210	♠ A7	West Opens 1♦.
Dealer: W	♥ AQJ1064	West Bids 1♠ if possible.
Vul: EW	♦ K	
HCP: 20	♣ AQ104	Partner bids first.
Board: 211	♠ KQ54	East Opens 1♠.
Dealer: E	♥ 102	East Bids 2♦ if possible.
Vul: Both	♦ 654	West Bids 2♠ if possible.
HCP: 9	♣ A654	You bid first.
Board: 212	♠ Q643	West Opens 1♦.
Dealer: W	♥ AJ1087	
Vul: None	♦ A9	Partner bids first.
HCP: 13	♣ Q8	
Board: 213	♠ 9863	East Opens 1♠.
Dealer: E	♥ 986	
Vul: NS	♦ 852	You bid first.
HCP: 1	♣ J54	
Board: 214	♠ Q72	West Opens 1♠.
Dealer: W	♥ AQ	West Bids 2♠ if possible.
Vul: Both	♦ AKJ94	
HCP: 18	♣ Q95	Partner bids first.

P:\bba\Balan Both hands (Answers Page)

Board: 210	North:	South:	West	North	East	South
Dealer: W	♠ Q954	♠ A7	1♦	Pass	Pass	X
Vul: EW	♥ 9	♥ AQJ1064	1♠	Pass	Pass	3♥
North HCP: 4	♦ J8753	♦ K	AP			
South HCP: 20	♣ J93	♣ AQ104				
Contract: 3♥ S						

Board: 211	North:	South:	West	North	East	South
Dealer: E	♠ A7	♠ KQ54			1♠	Pass
Vul: Both	♥ A986	♥ 102	Pass	X	Pass	2♣
North HCP: 16	♦ A1083	♦ 654	Pass	Pass	2♦	Pass
South HCP: 9	♣ KJ10	♣ A654	2♠	AP		
Contract: 2♠ E						

Board: 212	North:	South:	West	North	East	South
Dealer: W	♠ J1082	♠ Q643	1♦	Pass	Pass	1♥
Vul: None	♥ K63	♥ AJ1087	Pass	2♥	Pass	3♥
North HCP: 9	♦ Q104	♦ A9	AP			
South HCP: 13	♣ K105	♣ Q8				
Contract: 3♥ S						

Board: 213	North:	South:	West	North	East	South
Dealer: E	♠ AJ10	♠ 9863			1♠	Pass
Vul: NS	♥ AJ43	♥ 986	Pass	2NT	AP	
North HCP: 21	♦ AK4	♦ 852				
South HCP: 1	♣ A109	♣ J54				
Contract: 2N N						

Board: 214	North:	South:	West	North	East	South
Dealer: W	♠ J95	♠ Q72	1♠	Pass	Pass	X
Vul: Both	♥ K10764	♥ AQ	2♠	Pass	Pass	3♦
North HCP: 4	♦ 875	♦ AKJ94	AP			
South HCP: 18	♣ 64	♣ Q95				
Contract: 3♦ S						

North hands (Practice Page)

P:\bba\Balan

Board: 215	♠ AJ9	East Opens 1♠.
Dealer: E	♥ AQ7	
Vul: None	♦ K64	Partner bids first.
HCP: 20	♣ AQ54	

Board: 216	♠ 1087	West Opens 1♣.
Dealer: W	♥ 98765	
Vul: NS	♦ K54	You bid first.
HCP: 6	♣ K7	

Board: 217	♠ AK1064	East Opens 1♣.
Dealer: E	♥ A3	
Vul: EW	♦ KQ1098	Partner bids first.
HCP: 16	♣ 5	

Board: 218	♠ 532	West Opens 1♣.
Dealer: W	♥ J6	
Vul: None	♦ A754	You bid first.
HCP: 8	♣ K863	

Board: 219	♠ A96	East Opens 1♠.
Dealer: E	♥ K73	
Vul: NS	♦ AK876	Partner bids first.
HCP: 14	♣ 105	

P:\bba\Balan Both hands (Answers Page)

Board: 215	North:	South:	West	North	East	South
Dealer: E	♠ AJ9	♠ 632			1♠	Pass
Vul: None	♥ AQ7	♥ 10832				
North HCP: 20	♦ K64	♦ A1073	Pass	2NT	AP	
South HCP: 4	♣ AQ54	♣ 82				
Contract: 2N N						

Board: 216	North:	South:	West	North	East	South
Dealer: W	♠ 1087	♠ AJ3	1♣	Pass	Pass	2NT
Vul: NS	♥ 98765	♥ K32	Pass	3♦	Pass	3♥
North HCP: 6	♦ K54	♦ AQ8	Pass	3NT	Pass	4♥
South HCP: 20	♣ K7	♣ AQ93	AP			
Contract: 4♥ S						

Board: 217	North:	South:	West	North	East	South
Dealer: E	♠ AK1064	♠ 75			1♣	Pass
Vul: EW	♥ A3	♥ J8762	Pass	X	Pass	1♥
North HCP: 16	♦ KQ1098	♦ A73	Pass	1♠	Pass	2♥
South HCP: 6	♣ 5	♣ J96	Pass	2♠	Pass	3NT
Contract: 3N S			AP			

Board: 218	North:	South:	West	North	East	South
Dealer: W	♠ 532	♠ AK1076	1♣	Pass	Pass	2♣ ¹
Vul: None	♥ J6	♥ AK1083	Pass	2♠	AP	
North HCP: 8	♦ A754	♦ 93	1. Michaels Cuebid			
South HCP: 14	♣ K863	♣ 7				
Contract: 2♠ N						

Board: 219	North:	South:	West	North	East	South
Dealer: E	♠ A96	♠ J1053			1♠	Pass
Vul: NS	♥ K73	♥ Q5	Pass	1NT	Pass	2NT
North HCP: 14	♦ AK876	♦ J93	Pass	3NT	AP	
South HCP: 11	♣ 105	♣ AK84				
Contract: 3N N						

South hands (Practice Page)

P:\bba\Balan

Board: 215	♠ 632	East Opens 1♠.
Dealer: E	♥ 10832	
Vul: None	♦ A1073	You bid first.
HCP: 4	♣ 82	
Board: 216	♠ AJ3	West Opens 1♣.
Dealer: W	♥ K32	
Vul: NS	♦ AQ8	Partner bids first.
HCP: 20	♣ AQ93	
Board: 217	♠ 75	East Opens 1♣.
Dealer: E	♥ J8762	
Vul: EW	♦ A73	You bid first.
HCP: 6	♣ J96	
Board: 218	♠ AK1076	West Opens 1♣.
Dealer: W	♥ AK1083	
Vul: None	♦ 93	Partner bids first.
HCP: 14	♣ 7	
Board: 219	♠ J1053	East Opens 1♠.
Dealer: E	♥ Q5	
Vul: NS	♦ J93	You bid first.
HCP: 11	♣ AK84	

P:\bba\Balan Both hands (Answers Page)

Board: 215	North:	South:	West	North	East	South
Dealer: E	♠ AJ9	♠ 632			1♠	Pass
Vul: None	♥ AQ7	♥ 10832				
North HCP: 20	♦ K64	♦ A1073	Pass	2NT	AP	
South HCP: 4	♣ AQ54	♣ 82				
Contract: 2N N						

Board: 216	North:	South:	West	North	East	South
Dealer: W	♠ 1087	♠ AJ3	1♣	Pass	Pass	2NT
Vul: NS	♥ 98765	♥ K32	Pass	3♦	Pass	3♥
North HCP: 6	♦ K54	♦ AQ8	Pass	3NT	Pass	4♥
South HCP: 20	♣ K7	♣ AQ93	AP			
Contract: 4♥ S						

Board: 217	North:	South:	West	North	East	South
Dealer: E	♠ AK1064	♠ 75			1♣	Pass
Vul: EW	♥ A3	♥ J8762	Pass	X	Pass	1♥
North HCP: 16	♦ KQ1098	♦ A73	Pass	1♠	Pass	2♥
South HCP: 6	♣ 5	♣ J96	Pass	2♠	Pass	3NT
Contract: 3N S			AP			

Board: 218	North:	South:	West	North	East	South
Dealer: W	♠ 532	♠ AK1076	1♣	Pass	Pass	2♣ ¹
Vul: None	♥ J6	♥ AK1083	Pass	2♠	AP	
North HCP: 8	♦ A754	♦ 93	1. Michaels Cuebid			
South HCP: 14	♣ K863	♣ 7				
Contract: 2♠ N						

Board: 219	North:	South:	West	North	East	South
Dealer: E	♠ A96	♠ J1053			1♠	Pass
Vul: NS	♥ K73	♥ Q5	Pass	1NT	Pass	2NT
North HCP: 14	♦ AK876	♦ J93	Pass	3NT	AP	
South HCP: 11	♣ 105	♣ AK84				
Contract: 3N N						

North hands (Practice Page)

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Board: 220 ♠ Q752
Dealer: W ♥ 109
Vul: EW ♦ A54
HCP: 7 ♣ J987

West Opens 1♠.
West Bids 2♠ if possible.
You bid first.

Board: 221 ♠ AJ4
Dealer: E ♥ A964
Vul: Both ♦ —
HCP: 17 ♣ AKJ1076

East Opens 1♠.
Partner bids first.

Board: 222 ♠ 753
Dealer: W ♥ KQ
Vul: NS ♦ 8762
HCP: 5 ♣ 10974

West Opens 1♣.
West Doubles 1♠ if possible.
East Bids 2♦ if possible.
You bid first.

Board: 223 ♠ 109
Dealer: E ♥ KQJ1082
Vul: EW ♦ K54
HCP: 16 ♣ AK

East Opens 1♠.
Partner bids first.

Board: 224 ♠ 72
Dealer: W ♥ 1043
Vul: Both ♦ Q1042
HCP: 5 ♣ K1073

West Opens 1♦.
West Bids 1♥ if possible.
West Bids 2♦ if possible.
You bid first.

P:\bba\Balan Both hands (Answers Page)

Board: 220	North:	South:	West	North	East	South
Dealer: W	♠ Q752	♠ 9	1♠	Pass	Pass	X
Vul: EW	♥ 109	♥ J43	2♠	Pass	Pass	3♦
North HCP: 7	♦ A54	♦ KQJ972	AP			
South HCP: 16	♣ J987	♣ AKQ				
Contract: 3♦ S						

Board: 221	North:	South:	West	North	East	South
Dealer: E	♠ AJ4	♠ Q82			1♠	Pass
Vul: Both	♥ A964	♥ 10732	Pass	X	Pass	2♥
North HCP: 17	♦ —	♦ A1032	Pass	4♥	AP	
South HCP: 6	♣ AKJ1076	♣ 83				
Contract: 4♥ S						

Board: 222	North:	South:	West	North	East	South
Dealer: W	♠ 753	♠ AKQJ64	1♣	Pass	Pass	1♠
Vul: NS	♥ KQ	♥ 8652	X	Pass	2♦	2♥
North HCP: 5	♦ 8762	♦ Q3	Pass	2♠	Pass	3♠
South HCP: 16	♣ 10974	♣ A	AP			
Contract: 3♠ S						

Board: 223	North:	South:	West	North	East	South
Dealer: E	♠ 109	♠ AKJ8			1♠	Pass
Vul: EW	♥ KQJ1082	♥ 43	Pass	X	Pass	2♣
North HCP: 16	♦ K54	♦ QJ7	Pass	2♥	Pass	3NT
South HCP: 11	♣ AK	♣ 10653	AP			
Contract: 3N S						

Board: 224	North:	South:	West	North	East	South
Dealer: W	♠ 72	♠ AQJ1084	1♦	Pass	Pass	X
Vul: Both	♥ 1043	♥ QJ2	1♥	Pass	Pass	1♠
North HCP: 5	♦ Q1042	♦ AJ	2♦	Pass	Pass	2♠
South HCP: 17	♣ K1073	♣ Q6	Pass	4♠	AP	
Contract: 4♠ S						

South hands (Practice Page)

P:\bba\Balan

Board: 220 ♠ 9
Dealer: W ♥ J43
Vul: EW ♦ KQJ972
HCP: 16 ♣ AKQ

West Opens 1♠.
West Bids 2♠ if possible.
Partner bids first.

Board: 221 ♠ Q82
Dealer: E ♥ 10732
Vul: Both ♦ A1032
HCP: 6 ♣ 83

East Opens 1♠.
You bid first.

Board: 222 ♠ AKQJ64
Dealer: W ♥ 8652
Vul: NS ♦ Q3
HCP: 16 ♣ A

West Opens 1♣.
West Doubles 1♠ if possible.
East Bids 2♦ if possible.
Partner bids first.

Board: 223 ♠ AKJ8
Dealer: E ♥ 43
Vul: EW ♦ QJ7
HCP: 11 ♣ 10653

East Opens 1♠.
You bid first.

Board: 224 ♠ AQJ1084
Dealer: W ♥ QJ2
Vul: Both ♦ AJ
HCP: 17 ♣ Q6

West Opens 1♦.
West Bids 1♥ if possible.
West Bids 2♦ if possible.
Partner bids first.

P:\bba\Balan Both hands (Answers Page)

Board: 220	North:	South:	West	North	East	South
Dealer: W	♠ Q752	♠ 9	1♠	Pass	Pass	X
Vul: EW	♥ 109	♥ J43	2♠	Pass	Pass	3♦
North HCP: 7	♦ A54	♦ KQJ972	AP			
South HCP: 16	♣ J987	♣ AKQ				
Contract: 3♦ S						

Board: 221	North:	South:	West	North	East	South
Dealer: E	♠ AJ4	♠ Q82			1♠	Pass
Vul: Both	♥ A964	♥ 10732	Pass	X	Pass	2♥
North HCP: 17	♦ —	♦ A1032	Pass	4♥	AP	
South HCP: 6	♣ AKJ1076	♣ 83				
Contract: 4♥ S						

Board: 222	North:	South:	West	North	East	South
Dealer: W	♠ 753	♠ AKQJ64	1♣	Pass	Pass	1♠
Vul: NS	♥ KQ	♥ 8652	X	Pass	2♦	2♥
North HCP: 5	♦ 8762	♦ Q3	Pass	2♠	Pass	3♠
South HCP: 16	♣ 10974	♣ A	AP			
Contract: 3♠ S						

Board: 223	North:	South:	West	North	East	South
Dealer: E	♠ 109	♠ AKJ8			1♠	Pass
Vul: EW	♥ KQJ1082	♥ 43	Pass	X	Pass	2♣
North HCP: 16	♦ K54	♦ QJ7	Pass	2♥	Pass	3NT
South HCP: 11	♣ AK	♣ 10653	AP			
Contract: 3N S						

Board: 224	North:	South:	West	North	East	South
Dealer: W	♠ 72	♠ AQJ1084	1♦	Pass	Pass	X
Vul: Both	♥ 1043	♥ QJ2	1♥	Pass	Pass	1♠
North HCP: 5	♦ Q1042	♦ AJ	2♦	Pass	Pass	2♠
South HCP: 17	♣ K1073	♣ Q6	Pass	4♠	AP	
Contract: 4♠ S						

North hands (Practice Page)

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Board: 225 ♠ A1053
Dealer: E ♥ AKJ10
Vul: None ♦ 97
HCP: 18 ♣ AQ7

East Opens 1♦.
East Bids 2♦ if possible.
West Bids 3♦ if possible.

Partner bids first.

Board: 226 ♠ 942
Dealer: W ♥ Q832
Vul: EW ♦ 64
HCP: 7 ♣ KQ95

West Opens 1♦.

You bid first.

Board: 227 ♠ QJ95
Dealer: E ♥ AQ107
Vul: Both ♦ A976
HCP: 13 ♣ 7

East Opens 1♠.

Partner bids first.

Board: 228 ♠ Q875
Dealer: W ♥ K10954
Vul: None ♦ 43
HCP: 6 ♣ J3

West Opens 1♦.

You bid first.

Board: 229 ♠ QJ86
Dealer: E ♥ J83
Vul: Both ♦ A104
HCP: 13 ♣ AJ5

East Opens 1♦.

Partner bids first.

P:\bba\Balan Both hands (Answers Page)

Board: 225	North:	South:	West	North	East	South
Dealer: E	♠ A1053	♠ Q9642			1♦	Pass
Vul: None	♥ AKJ10	♥ Q965	Pass	X	2♦	Pass
North HCP: 18	♦ 97	♦ 106	Pass	X	Pass	2♠
South HCP: 4	♣ AQ7	♣ 109	3♦	Pass	Pass	3♠
Contract: 3♠ S			AP			

Board: 226	North:	South:	West	North	East	South
Dealer: W	♠ 942	♠ AKJ1076				
Vul: EW	♥ Q832	♥ A65	1♦	Pass	Pass	1♠
North HCP: 7	♦ 64	♦ K2	AP			
South HCP: 16	♣ KQ95	♣ J10				
Contract: 1♠ S						

Board: 227	North:	South:	West	North	East	South
Dealer: E	♠ QJ95	♠ 763				
Vul: Both	♥ AQ107	♥ K542			1♠	AP
North HCP: 13	♦ A976	♦ K103				
South HCP: 9	♣ 7	♣ K54				
Contract: 1♠ E						

Board: 228	North:	South:	West	North	East	South
Dealer: W	♠ Q875	♠ A32	1♦	Pass	Pass	2NT
Vul: None	♥ K10954	♥ A82	Pass	3♣ ¹	Pass	3♦
North HCP: 6	♦ 43	♦ AKJ5	Pass	3♥	Pass	4♦ ²
South HCP: 20	♣ J3	♣ A95	Pass	4♥	AP	
Contract: 4♥ N			1. Stayman			
			2. limit raise or better in ♥			

Board: 229	North:	South:	West	North	East	South
Dealer: E	♠ QJ86	♠ A104				
Vul: Both	♥ J83	♥ Q64			1♦	Pass
North HCP: 13	♦ A104	♦ Q973	Pass	1NT	AP	
South HCP: 8	♣ AJ5	♣ 1086				
Contract: 1N N						

South hands (Practice Page)

P:\bba\Balan

Board: 225 ♠ Q9642
Dealer: E ♥ Q965
Vul: None ♦ 106
HCP: 4 ♣ 109

East Opens 1♦.
East Bids 2♦ if possible.
West Bids 3♦ if possible.

You bid first.

Board: 226 ♠ AKJ1076
Dealer: W ♥ A65
Vul: EW ♦ K2
HCP: 16 ♣ J10

West Opens 1♦.

Partner bids first.

Board: 227 ♠ 763
Dealer: E ♥ K542
Vul: Both ♦ K103
HCP: 9 ♣ K54

East Opens 1♠.

You bid first.

Board: 228 ♠ A32
Dealer: W ♥ A82
Vul: None ♦ AKJ5
HCP: 20 ♣ A95

West Opens 1♦.

Partner bids first.

Board: 229 ♠ A104
Dealer: E ♥ Q64
Vul: Both ♦ Q973
HCP: 8 ♣ 1086

East Opens 1♦.

You bid first.

P:\bba\Balan Both hands (Answers Page)

Board: 225	North:	South:	West	North	East	South
Dealer: E	♠ A1053	♠ Q9642			1♦	Pass
Vul: None	♥ AKJ10	♥ Q965	Pass	X	2♦	Pass
North HCP: 18	♦ 97	♦ 106	Pass	X	Pass	2♠
South HCP: 4	♣ AQ7	♣ 109	3♦	Pass	Pass	3♠
Contract: 3♠ S			AP			

Board: 226	North:	South:	West	North	East	South
Dealer: W	♠ 942	♠ AKJ1076				
Vul: EW	♥ Q832	♥ A65	1♦	Pass	Pass	1♠
North HCP: 7	♦ 64	♦ K2	AP			
South HCP: 16	♣ KQ95	♣ J10				
Contract: 1♠ S						

Board: 227	North:	South:	West	North	East	South
Dealer: E	♠ QJ95	♠ 763				
Vul: Both	♥ AQ107	♥ K542			1♠	AP
North HCP: 13	♦ A976	♦ K103				
South HCP: 9	♣ 7	♣ K54				
Contract: 1♠ E						

Board: 228	North:	South:	West	North	East	South
Dealer: W	♠ Q875	♠ A32	1♦	Pass	Pass	2NT
Vul: None	♥ K10954	♥ A82	Pass	3♣ ¹	Pass	3♦
North HCP: 6	♦ 43	♦ AKJ5	Pass	3♥	Pass	4♦ ²
South HCP: 20	♣ J3	♣ A95	Pass	4♥	AP	
Contract: 4♥ N						

1. Stayman
2. limit raise or better in ♥

Board: 229	North:	South:	West	North	East	South
Dealer: E	♠ QJ86	♠ A104				
Vul: Both	♥ J83	♥ Q64			1♦	Pass
North HCP: 13	♦ A104	♦ Q973	Pass	1NT	AP	
South HCP: 8	♣ AJ5	♣ 1086				
Contract: 1N N						

North hands (Practice Page)

P:\bba\Balan

Board: 230 ♠ K62
Dealer: W ♥ K94
Vul: None ♦ 85
HCP: 7 ♣ J8754

West Opens 1♦.

You bid first.

Board: 231 ♠ AKQ65
Dealer: E ♥ 76
Vul: NS ♦ AQ8
HCP: 17 ♣ Q75

East Opens 1♦.

East Bids 1♥ if possible.

Partner bids first.

Board: 232 ♠ K97
Dealer: W ♥ J762
Vul: EW ♦ 103
HCP: 4 ♣ 10943

West Opens 1♣.

You bid first.

Board: 233 ♠ 1087
Dealer: E ♥ A732
Vul: None ♦ AK9
HCP: 15 ♣ A93

East Opens 1♦.

Partner bids first.

Board: 234 ♠ AQ65
Dealer: W ♥ 10962
Vul: NS ♦ 107
HCP: 8 ♣ Q87

West Opens 1♣.

You bid first.

P:\bba\Balan Both hands (Answers Page)

Board: 230
 Dealer: W
 Vul: None
 North HCP: 7
 South HCP: 16
 Contract: 3♠ S

North:
 ♠ K62
 ♥ K94
 ♦ 85
 ♣ J8754

South:
 ♠ AQ1043
 ♥ A765
 ♦ AQ7
 ♣ 9

West	North	East	South
1♦	Pass	Pass	X
Pass	2♣	Pass	2♠
Pass	3♦ ¹	Pass	3♠
AP			
1. limit raise or better in ♠			

Board: 231
 Dealer: E
 Vul: NS
 North HCP: 17
 South HCP: 8
 Contract: 4♠ N

North:
 ♠ AKQ65
 ♥ 76
 ♦ AQ8
 ♣ Q75

South:
 ♠ 1073
 ♥ Q1053
 ♦ K975
 ♣ K8

West	North	East	South
		1♦	Pass
Pass	X	1♥	Pass
Pass	1♠	Pass	2♦ ¹
Pass	2♠	Pass	4♠
AP			
1. limit raise or better in ♠			

Board: 232
 Dealer: W
 Vul: EW
 North HCP: 4
 South HCP: 20
 Contract: 2N S

North:
 ♠ K97
 ♥ J762
 ♦ 103
 ♣ 10943

South:
 ♠ QJ10
 ♥ AQ9
 ♦ A985
 ♣ AK8

West	North	East	South
1♣	Pass	Pass	2NT
AP			

Board: 233
 Dealer: E
 Vul: None
 North HCP: 15
 South HCP: 8
 Contract: 1N N

North:
 ♠ 1087
 ♥ A732
 ♦ AK9
 ♣ A93

South:
 ♠ K965
 ♥ J95
 ♦ J75
 ♣ K106

West	North	East	South
		1♦	Pass
Pass	1NT	AP	

Board: 234
 Dealer: W
 Vul: NS
 North HCP: 8
 South HCP: 15
 Contract: 1N S

North:
 ♠ AQ65
 ♥ 10962
 ♦ 107
 ♣ Q87

South:
 ♠ 973
 ♥ A43
 ♦ AK98
 ♣ A64

West	North	East	South
1♣	Pass	Pass	1NT
AP			

South hands (Practice Page)

P:\bba\Balan

Board: 230	♠ AQ1043	West Opens 1♦.
Dealer: W	♥ A765	
Vul: None	♦ AQ7	Partner bids first.
HCP: 16	♣ 9	
Board: 231	♠ 1073	East Opens 1♦.
Dealer: E	♥ Q1053	East Bids 1♥ if possible.
Vul: NS	♦ K975	
HCP: 8	♣ K8	You bid first.
Board: 232	♠ QJ10	West Opens 1♣.
Dealer: W	♥ AQ9	
Vul: EW	♦ A985	Partner bids first.
HCP: 20	♣ AK8	
Board: 233	♠ K965	East Opens 1♦.
Dealer: E	♥ J95	
Vul: None	♦ J75	You bid first.
HCP: 8	♣ K106	
Board: 234	♠ 973	West Opens 1♣.
Dealer: W	♥ A43	
Vul: NS	♦ AK98	Partner bids first.
HCP: 15	♣ A64	

P:\bba\Balan Both hands (Answers Page)

Board: 230
Dealer: W
Vul: None
North HCP: 7
South HCP: 16
Contract: 3♠ S

North:
♠ K62
♥ K94
♦ 85
♣ J8754

South:
♠ AQ1043
♥ A765
♦ AQ7
♣ 9

West	North	East	South
1♦	Pass	Pass	X
Pass	2♣	Pass	2♠
Pass	3♦ ¹	Pass	3♠
AP			
1. limit raise or better in ♠			

Board: 231
Dealer: E
Vul: NS
North HCP: 17
South HCP: 8
Contract: 4♠ N

North:
♠ AKQ65
♥ 76
♦ AQ8
♣ Q75

South:
♠ 1073
♥ Q1053
♦ K975
♣ K8

West	North	East	South
		1♦	Pass
Pass	X	1♥	Pass
Pass	1♠	Pass	2♦ ¹
Pass	2♠	Pass	4♠
AP			
1. limit raise or better in ♠			

Board: 232
Dealer: W
Vul: EW
North HCP: 4
South HCP: 20
Contract: 2N S

North:
♠ K97
♥ J762
♦ 103
♣ 10943

South:
♠ QJ10
♥ AQ9
♦ A985
♣ AK8

West	North	East	South
1♣	Pass	Pass	2NT
AP			

Board: 233
Dealer: E
Vul: None
North HCP: 15
South HCP: 8
Contract: 1N N

North:
♠ 1087
♥ A732
♦ AK9
♣ A93

South:
♠ K965
♥ J95
♦ J75
♣ K106

West	North	East	South
		1♦	Pass
Pass	1NT	AP	

Board: 234
Dealer: W
Vul: NS
North HCP: 8
South HCP: 15
Contract: 1N S

North:
♠ AQ65
♥ 10962
♦ 107
♣ Q87

South:
♠ 973
♥ A43
♦ AK98
♣ A64

West	North	East	South
1♣	Pass	Pass	1NT
AP			

North hands (Practice Page)

P:\bba\Balan

Board: 235
Dealer: E
Vul: EW
HCP: 21

♠ Q8
♥ A7
♦ AKQJ6
♣ AJ86

East Opens 1♠.
East Bids 2♠ if possible.
Partner bids first.

Board: 236
Dealer: W
Vul: Both
HCP: 4

♠ 6532
♥ 7
♦ J863
♣ K1084

West Opens 1♥.
West Bids 3♥ if possible.
West Bids 4♥ if possible.
East Bids 5♥ if possible.
You bid first.

Board: 237
Dealer: E
Vul: NS
HCP: 21

♠ AK4
♥ KJ10
♦ QJ43
♣ AK6

East Opens 1♠.
Partner bids first.

Board: 238
Dealer: W
Vul: EW
HCP: 7

♠ Q95
♥ K92
♦ J4
♣ J10865

West Opens 1♠.
You bid first.

Board: 239
Dealer: E
Vul: Both
HCP: 16

♠ K98
♥ AKQJ83
♦ 72
♣ K6

East Opens 1♠.
Partner bids first.

P:\bba\Balan Both hands (Answers Page)

Board: 235	North:	South:	West	North	East	South
Dealer: E	♠ Q8	♠ A75			1♠	Pass
Vul: EW	♥ A7	♥ J842	Pass	X	2♠	Pass
North HCP: 21	♦ AKQJ6	♦ 10754	Pass	3♦	AP	
South HCP: 5	♣ AJ86	♣ 75				
Contract: 3♦ N						

Board: 236	North:	South:	West	North	East	South
Dealer: W	♠ 6532	♠ AKQ98	1♥	Pass	Pass	X
Vul: Both	♥ 7	♥ 642	3♥	Pass	Pass	3♠
North HCP: 4	♦ J863	♦ AQ7	4♥	4♠	5♥	X
South HCP: 17	♣ K1084	♣ Q9	AP			
Contract: 5♥ X W						

Board: 237	North:	South:	West	North	East	South
Dealer: E	♠ AK4	♠ 762			1♠	Pass
Vul: NS	♥ KJ10	♥ 643	Pass	2NT	AP	
North HCP: 21	♦ QJ43	♦ A9876				
South HCP: 4	♣ AK6	♣ 73				
Contract: 2N N						

Board: 238	North:	South:	West	North	East	South
Dealer: W	♠ Q95	♠ K74	1♠	Pass	Pass	1NT
Vul: EW	♥ K92	♥ AQ86	AP			
North HCP: 7	♦ J4	♦ K1063				
South HCP: 15	♣ J10865	♣ K7				
Contract: 1N S						

Board: 239	North:	South:	West	North	East	South
Dealer: E	♠ K98	♠ J105			1♠	Pass
Vul: Both	♥ AKQJ83	♥ 76	Pass	2♥	AP	
North HCP: 16	♦ 72	♦ K863				
South HCP: 7	♣ K6	♣ QJ75				
Contract: 2♥ N						

South hands (Practice Page)

P:\bba\Balan

Board: 235
Dealer: E
Vul: EW
HCP: 5

♠ A75
♥ J842
♦ 10754
♣ 75

East Opens 1♠.
East Bids 2♠ if possible.
You bid first.

Board: 236
Dealer: W
Vul: Both
HCP: 17

♠ AKQ98
♥ 642
♦ AQ7
♣ Q9

West Opens 1♥.
West Bids 3♥ if possible.
West Bids 4♥ if possible.
East Bids 5♥ if possible.
Partner bids first.

Board: 237
Dealer: E
Vul: NS
HCP: 4

♠ 762
♥ 643
♦ A9876
♣ 73

East Opens 1♠.
You bid first.

Board: 238
Dealer: W
Vul: EW
HCP: 15

♠ K74
♥ AQ86
♦ K1063
♣ K7

West Opens 1♠.
Partner bids first.

Board: 239
Dealer: E
Vul: Both
HCP: 7

♠ J105
♥ 76
♦ K863
♣ QJ75

East Opens 1♠.
You bid first.

P:\bba\Balan Both hands (Answers Page)

Board: 235	North:	South:	West	North	East	South
Dealer: E	♠ Q8	♠ A75			1♠	Pass
Vul: EW	♥ A7	♥ J842	Pass	X	2♠	Pass
North HCP: 21	♦ AKQJ6	♦ 10754	Pass	3♦	AP	
South HCP: 5	♣ AJ86	♣ 75				
Contract: 3♦ N						

Board: 236	North:	South:	West	North	East	South
Dealer: W	♠ 6532	♠ AKQ98	1♥	Pass	Pass	X
Vul: Both	♥ 7	♥ 642	3♥	Pass	Pass	3♠
North HCP: 4	♦ J863	♦ AQ7	4♥	4♠	5♥	X
South HCP: 17	♣ K1084	♣ Q9	AP			
Contract: 5♥ X W						

Board: 237	North:	South:	West	North	East	South
Dealer: E	♠ AK4	♠ 762			1♠	Pass
Vul: NS	♥ KJ10	♥ 643	Pass	2NT	AP	
North HCP: 21	♦ QJ43	♦ A9876				
South HCP: 4	♣ AK6	♣ 73				
Contract: 2N N						

Board: 238	North:	South:	West	North	East	South
Dealer: W	♠ Q95	♠ K74	1♠	Pass	Pass	1NT
Vul: EW	♥ K92	♥ AQ86	AP			
North HCP: 7	♦ J4	♦ K1063				
South HCP: 15	♣ J10865	♣ K7				
Contract: 1N S						

Board: 239	North:	South:	West	North	East	South
Dealer: E	♠ K98	♠ J105			1♠	Pass
Vul: Both	♥ AKQJ83	♥ 76	Pass	2♥	AP	
North HCP: 16	♦ 72	♦ K863				
South HCP: 7	♣ K6	♣ QJ75				
Contract: 2♥ N						

North hands (Practice Page)

P:\bba\Balan

Board: 240
Dealer: W
Vul: None
HCP: 9

♠ J952
♥ 108
♦ K1065
♣ AJ4

West Opens 1♠.
West Bids 2♠ if possible.
West Bids 3♠ if possible.

You bid first.

Board: 241
Dealer: E
Vul: EW
HCP: 15

♠ AQ5
♥ 74
♦ AKQ94
♣ 943

East Opens 1♠.

Partner bids first.

Board: 242
Dealer: W
Vul: Both
HCP: 9

♠ Q972
♥ AK108
♦ 42
♣ 1098

West Opens 1♣.

You bid first.

Board: 243
Dealer: E
Vul: None
HCP: 13

♠ AJ93
♥ 983
♦ A108
♣ A65

East Opens 1♠.
East Bids 2♦ if possible.
West Bids 2♠ if possible.

Partner bids first.

Board: 244
Dealer: W
Vul: NS
HCP: 10

♠ A65
♥ 8543
♦ KJ97
♣ Q9

West Opens 1♥.

You bid first.

P:\bba\Balan Both hands (Answers Page)

Board: 240	North:	South:	West	North	East	South
Dealer: W	♠ J952	♠ Q	1♠	Pass	Pass	2♥
Vul: None	♥ 108	♥ AKQ542	2♠	Pass	Pass	3♥
North HCP: 9	♦ K1065	♦ AJ87	3♠	AP		
South HCP: 16	♣ AJ4	♣ 108				
Contract: 3♠ W						

Board: 241	North:	South:	West	North	East	South
Dealer: E	♠ AQ5	♠ 1076			1♠	Pass
Vul: EW	♥ 74	♥ AQ5	Pass	1NT	Pass	2NT
North HCP: 15	♦ AKQ94	♦ 1087	Pass	3♦	Pass	3NT
South HCP: 10	♣ 943	♣ KJ107	AP			
Contract: 3N N						

Board: 242	North:	South:	West	North	East	South
Dealer: W	♠ Q972	♠ AKJ864	1♣	Pass	Pass	1♠
Vul: Both	♥ AK108	♥ J3	Pass	2♠	Pass	3♠
North HCP: 9	♦ 42	♦ KJ10	AP			
South HCP: 16	♣ 1098	♣ K3				
Contract: 3♠ S						

Board: 243	North:	South:	West	North	East	South
Dealer: E	♠ AJ93	♠ 86			1♠	Pass
Vul: None	♥ 983	♥ KQJ2	Pass	X	2♦	Pass
North HCP: 13	♦ A108	♦ J762	2♠	AP		
South HCP: 10	♣ A65	♣ K74				
Contract: 2♠ E						

Board: 244	North:	South:	West	North	East	South
Dealer: W	♠ A65	♠ QJ83	1♥	Pass	Pass	2♣
Vul: NS	♥ 8543	♥ Q10	AP			
North HCP: 10	♦ KJ97	♦ A				
South HCP: 16	♣ Q9	♣ AK10865				
Contract: 2♣ S						

South hands (Practice Page)

P:\bba\Balan

Board: 240
Dealer: W
Vul: None
HCP: 16

♠ Q
♥ AKQ542
♦ AJ87
♣ 108

West Opens 1♠.
West Bids 2♠ if possible.
West Bids 3♠ if possible.

Partner bids first.

Board: 241
Dealer: E
Vul: EW
HCP: 10

♠ 1076
♥ AQ5
♦ 1087
♣ KJ107

East Opens 1♠.

You bid first.

Board: 242
Dealer: W
Vul: Both
HCP: 16

♠ AKJ864
♥ J3
♦ KJ10
♣ K3

West Opens 1♣.

Partner bids first.

Board: 243
Dealer: E
Vul: None
HCP: 10

♠ 86
♥ KQJ2
♦ J762
♣ K74

East Opens 1♠.
East Bids 2♦ if possible.
West Bids 2♠ if possible.

You bid first.

Board: 244
Dealer: W
Vul: NS
HCP: 16

♠ QJ83
♥ Q10
♦ A
♣ AK10865

West Opens 1♥.

Partner bids first.

P:\bba\Balan Both hands (Answers Page)

Board: 240	North:	South:	West	North	East	South
Dealer: W	♠ J952	♠ Q	1♠	Pass	Pass	2♥
Vul: None	♥ 108	♥ AKQ542	2♠	Pass	Pass	3♥
North HCP: 9	♦ K1065	♦ AJ87	3♠	AP		
South HCP: 16	♣ AJ4	♣ 108				
Contract: 3♠ W						

Board: 241	North:	South:	West	North	East	South
Dealer: E	♠ AQ5	♠ 1076			1♠	Pass
Vul: EW	♥ 74	♥ AQ5	Pass	1NT	Pass	2NT
North HCP: 15	♦ AKQ94	♦ 1087	Pass	3♦	Pass	3NT
South HCP: 10	♣ 943	♣ KJ107	AP			
Contract: 3N N						

Board: 242	North:	South:	West	North	East	South
Dealer: W	♠ Q972	♠ AKJ864	1♣	Pass	Pass	1♠
Vul: Both	♥ AK108	♥ J3	Pass	2♠	Pass	3♠
North HCP: 9	♦ 42	♦ KJ10	AP			
South HCP: 16	♣ 1098	♣ K3				
Contract: 3♠ S						

Board: 243	North:	South:	West	North	East	South
Dealer: E	♠ AJ93	♠ 86			1♠	Pass
Vul: None	♥ 983	♥ KQJ2	Pass	X	2♦	Pass
North HCP: 13	♦ A108	♦ J762	2♠	AP		
South HCP: 10	♣ A65	♣ K74				
Contract: 2♠ E						

Board: 244	North:	South:	West	North	East	South
Dealer: W	♠ A65	♠ QJ83	1♥	Pass	Pass	2♣
Vul: NS	♥ 8543	♥ Q10	AP			
North HCP: 10	♦ KJ97	♦ A				
South HCP: 16	♣ Q9	♣ AK10865				
Contract: 2♣ S						

North hands (Practice Page)

P:\bba\Balan

Board: 245	♠ A2	East Opens 1♦.
Dealer: E	♥ 10986	
Vul: Both	♦ AK109	Partner bids first.
HCP: 15	♣ A74	
Board: 246	♠ K853	West Opens 1♥.
Dealer: W	♥ J642	West Bids 3♥ if possible.
Vul: None	♦ A4	
HCP: 8	♣ 1065	You bid first.
Board: 247	♠ AK4	East Opens 1♠.
Dealer: E	♥ K53	
Vul: NS	♦ 987	Partner bids first.
HCP: 14	♣ A1063	
Board: 248	♠ 864	West Opens 1♠.
Dealer: W	♥ Q762	
Vul: EW	♦ J74	You bid first.
HCP: 8	♣ KQ6	
Board: 249	♠ KJ52	East Opens 1♣.
Dealer: E	♥ A72	
Vul: None	♦ AQJ	Partner bids first.
HCP: 20	♣ AJ2	

P:\bba\Balan Both hands (Answers Page)

Board: 245	North:	South:	West	North	East	South
Dealer: E	♠ A2	♠ J9876			1♦	Pass
Vul: Both	♥ 10986	♥ J3	Pass	1NT	Pass	2♥
North HCP: 15	♦ AK109	♦ Q3	Pass	2♠	AP	
South HCP: 7	♣ A74	♣ K1095				
Contract: 2♠ N						

Board: 246	North:	South:	West	North	East	South
Dealer: W	♠ K853	♠ AQ764	1♥	Pass	Pass	2♥ ¹
Vul: None	♥ J642	♥ Q	3♥	3♠	AP	
North HCP: 8	♦ A4	♦ J9	1. Michaels Cuebid			
South HCP: 17	♣ 1065	♣ AKJ97				
Contract: 3♠ N						

Board: 247	North:	South:	West	North	East	South
Dealer: E	♠ AK4	♠ 9863			1♠	Pass
Vul: NS	♥ K53	♥ 98	Pass	1NT	AP	
North HCP: 14	♦ 987	♦ A42				
South HCP: 9	♣ A1063	♣ KQ95				
Contract: 1N N						

Board: 248	North:	South:	West	North	East	South
Dealer: W	♠ 864	♠ J95	1♠	Pass	Pass	2♦
Vul: EW	♥ Q762	♥ 4	AP			
North HCP: 8	♦ J74	♦ AKQ108				
South HCP: 14	♣ KQ6	♣ A753				
Contract: 2♦ S						

Board: 249	North:	South:	West	North	East	South
Dealer: E	♠ KJ52	♠ 10986			1♣	Pass
Vul: None	♥ A72	♥ Q1054	Pass	2NT	AP	
North HCP: 20	♦ AQJ	♦ 864				
South HCP: 2	♣ AJ2	♣ 83				
Contract: 2N N						

South hands (Practice Page)

P:\bba\Balan

Board: 245 ♠ J9876
Dealer: E ♥ J3
Vul: Both ♦ Q3
HCP: 7 ♣ K1095

East Opens 1♦.

You bid first.

Board: 246 ♠ AQ764
Dealer: W ♥ Q
Vul: None ♦ J9
HCP: 17 ♣ AKJ97

West Opens 1♥.

West Bids 3♥ if possible.

Partner bids first.

Board: 247 ♠ 9863
Dealer: E ♥ 98
Vul: NS ♦ A42
HCP: 9 ♣ KQ95

East Opens 1♠.

You bid first.

Board: 248 ♠ J95
Dealer: W ♥ 4
Vul: EW ♦ AKQ108
HCP: 14 ♣ A753

West Opens 1♠.

Partner bids first.

Board: 249 ♠ 10986
Dealer: E ♥ Q1054
Vul: None ♦ 864
HCP: 2 ♣ 83

East Opens 1♣.

You bid first.

P:\bba\Balan Both hands (Answers Page)

Board: 245	North:	South:	West	North	East	South
Dealer: E	♠ A2	♠ J9876			1♦	Pass
Vul: Both	♥ 10986	♥ J3	Pass	1NT	Pass	2♥
North HCP: 15	♦ AK109	♦ Q3	Pass	2♠	AP	
South HCP: 7	♣ A74	♣ K1095				
Contract: 2♠ N						

Board: 246	North:	South:	West	North	East	South
Dealer: W	♠ K853	♠ AQ764	1♥	Pass	Pass	2♥ ¹
Vul: None	♥ J642	♥ Q	3♥	3♠	AP	
North HCP: 8	♦ A4	♦ J9	1. Michaels Cuebid			
South HCP: 17	♣ 1065	♣ AKJ97				
Contract: 3♠ N						

Board: 247	North:	South:	West	North	East	South
Dealer: E	♠ AK4	♠ 9863			1♠	Pass
Vul: NS	♥ K53	♥ 98	Pass	1NT	AP	
North HCP: 14	♦ 987	♦ A42				
South HCP: 9	♣ A1063	♣ KQ95				
Contract: 1N N						

Board: 248	North:	South:	West	North	East	South
Dealer: W	♠ 864	♠ J95	1♠	Pass	Pass	2♦
Vul: EW	♥ Q762	♥ 4	AP			
North HCP: 8	♦ J74	♦ AKQ108				
South HCP: 14	♣ KQ6	♣ A753				
Contract: 2♦ S						

Board: 249	North:	South:	West	North	East	South
Dealer: E	♠ KJ52	♠ 10986			1♣	Pass
Vul: None	♥ A72	♥ Q1054	Pass	2NT	AP	
North HCP: 20	♦ AQJ	♦ 864				
South HCP: 2	♣ AJ2	♣ 83				
Contract: 2N N						

North hands (Practice Page)

P:\bba\Balan

Board: 250 ♠ 9542
Dealer: W ♥ 9864
Vul: NS ♦ Q98
HCP: 2 ♣ 107

West Opens 1♦.
West Bids 1♥ if possible.
West Bids 1♠ if possible.

You bid first.

Board: 251 ♠ AQJ3
Dealer: E ♥ KJ76
Vul: Both ♦ K105
HCP: 14 ♣ 94

East Opens 1♦.

Partner bids first.

Board: 252 ♠ K43
Dealer: W ♥ AK98
Vul: NS ♦ 9765
HCP: 11 ♣ J8

West Opens 1♠.
West Bids 2♠ if possible.

You bid first.

Board: 253 ♠ KQJ984
Dealer: E ♥ 83
Vul: EW ♦ —
HCP: 15 ♣ AKQ92

East Opens 1♥.

Partner bids first.

Board: 254 ♠ 954
Dealer: W ♥ A1098
Vul: Both ♦ K10
HCP: 11 ♣ A954

West Opens 1♠.

You bid first.

P:\bba\Balan Both hands (Answers Page)

Board: 250	North:	South:	West	North	East	South
Dealer: W	♠ 9542	♠ A103	1♦	Pass	Pass	X
Vul: NS	♥ 9864	♥ AJ	1♥	Pass	Pass	X
North HCP: 2	♦ Q98	♦ A43	1♠	Pass	Pass	2♣
South HCP: 21	♣ 107	♣ AKJ63	Pass	2NT	AP	
Contract: 2N N						

Board: 251	North:	South:	West	North	East	South
Dealer: E	♠ AQJ3	♠ 42			1♦	Pass
Vul: Both	♥ KJ76	♥ A832	Pass	1NT	Pass	2♣ ¹
North HCP: 14	♦ K105	♦ A84	Pass	2♥	AP	
South HCP: 10	♣ 94	♣ Q875	1. Garbage Stayman			
Contract: 2♥ N						

Board: 252	North:	South:	West	North	East	South
Dealer: W	♠ K43	♠ J2	1♠	Pass	Pass	2♦
Vul: NS	♥ AK98	♥ 102	2♠	2NT ¹	Pass	3♦
North HCP: 11	♦ 9765	♦ AKJ83	AP			
South HCP: 14	♣ J8	♣ KQ63	1. limit raise or better in ♦			
Contract: 3♦ S						

Board: 253	North:	South:	West	North	East	South
Dealer: E	♠ KQJ984	♠ 73			1♥	Pass
Vul: EW	♥ 83	♥ AK92	Pass	2♥ ¹	Pass	2NT ²
North HCP: 15	♦ —	♦ A1092	Pass	4♣	Pass	4♠
South HCP: 11	♣ AKQ92	♣ 1075	AP			
Contract: 4♠ S			1. Michaels Cuebid			
			2. to the partner's longer			

Board: 254	North:	South:	West	North	East	South
Dealer: W	♠ 954	♠ A102	1♠	Pass	Pass	1NT
Vul: Both	♥ A1098	♥ J54	Pass	2♣ ¹	Pass	2♦
North HCP: 11	♦ K10	♦ A872	Pass	2NT	Pass	3NT
South HCP: 13	♣ A954	♣ KJ6	AP			
Contract: 3N S			1. Garbage Stayman			

South hands (Practice Page)

P:\bba\Balan

Board: 250
Dealer: W
Vul: NS
HCP: 21

♠ A103
♥ AJ
♦ A43
♣ AKJ63

West Opens 1♦.
West Bids 1♥ if possible.
West Bids 1♠ if possible.

Partner bids first.

Board: 251
Dealer: E
Vul: Both
HCP: 10

♠ 42
♥ A832
♦ A84
♣ Q875

East Opens 1♦.

You bid first.

Board: 252
Dealer: W
Vul: NS
HCP: 14

♠ J2
♥ 102
♦ AKJ83
♣ KQ63

West Opens 1♠.
West Bids 2♠ if possible.

Partner bids first.

Board: 253
Dealer: E
Vul: EW
HCP: 11

♠ 73
♥ AK92
♦ A1092
♣ 1075

East Opens 1♥.

You bid first.

Board: 254
Dealer: W
Vul: Both
HCP: 13

♠ A102
♥ J54
♦ A872
♣ KJ6

West Opens 1♠.

Partner bids first.

P:\bba\Balan Both hands (Answers Page)

Board: 250	North:	South:	West	North	East	South
Dealer: W	♠ 9542	♠ A103	1♦	Pass	Pass	X
Vul: NS	♥ 9864	♥ AJ	1♥	Pass	Pass	X
North HCP: 2	♦ Q98	♦ A43	1♠	Pass	Pass	2♣
South HCP: 21	♣ 107	♣ AKJ63	Pass	2NT	AP	
Contract: 2N N						

Board: 251	North:	South:	West	North	East	South
Dealer: E	♠ AQJ3	♠ 42			1♦	Pass
Vul: Both	♥ KJ76	♥ A832	Pass	1NT	Pass	2♣ ¹
North HCP: 14	♦ K105	♦ A84	Pass	2♥	AP	
South HCP: 10	♣ 94	♣ Q875	1. Garbage Stayman			
Contract: 2♥ N						

Board: 252	North:	South:	West	North	East	South
Dealer: W	♠ K43	♠ J2	1♠	Pass	Pass	2♦
Vul: NS	♥ AK98	♥ 102	2♠	2NT ¹	Pass	3♦
North HCP: 11	♦ 9765	♦ AKJ83	AP			
South HCP: 14	♣ J8	♣ KQ63	1. limit raise or better in ♦			
Contract: 3♦ S						

Board: 253	North:	South:	West	North	East	South
Dealer: E	♠ KQJ984	♠ 73			1♥	Pass
Vul: EW	♥ 83	♥ AK92	Pass	2♥ ¹	Pass	2NT ²
North HCP: 15	♦ —	♦ A1092	Pass	4♣	Pass	4♠
South HCP: 11	♣ AKQ92	♣ 1075	AP			
Contract: 4♠ S			1. Michaels Cuebid			
			2. to the partner's longer			

Board: 254	North:	South:	West	North	East	South
Dealer: W	♠ 954	♠ A102	1♠	Pass	Pass	1NT
Vul: Both	♥ A1098	♥ J54	Pass	2♣ ¹	Pass	2♦
North HCP: 11	♦ K10	♦ A872	Pass	2NT	Pass	3NT
South HCP: 13	♣ A954	♣ KJ6	AP			
Contract: 3N S			1. Garbage Stayman			

North hands (Practice Page)

P:\bba\Balan

Board: 255 ♠ Q102
Dealer: E ♥ AQ6
Vul: None ♦ AQJ5
HCP: 21 ♣ AQ5

East Opens 1♣.

Partner bids first.

Board: 256 ♠ K32
Dealer: W ♥ 9
Vul: EW ♦ Q10732
HCP: 6 ♣ J763

West Opens 1♦.

West Doubles 1♥ if possible.

East Bids 2♣ if possible.

You bid first.

Board: 257 ♠ Q73
Dealer: E ♥ AKJ9
Vul: Both ♦ KJ4
HCP: 21 ♣ AK3

East Opens 1♣.

Partner bids first.

Board: 258 ♠ 1095
Dealer: W ♥ 1063
Vul: None ♦ J1098
HCP: 6 ♣ KQ7

West Opens 1♠.

West Bids 2♠ if possible.

You bid first.

Board: 259 ♠ AK1085
Dealer: E ♥ 32
Vul: NS ♦ AKJ109
HCP: 16 ♣ J

East Opens 1♣.

Partner bids first.

P:\bba\Balan Both hands (Answers Page)

Board: 255	North:	South:	West	North	East	South
Dealer: E	♠ Q102	♠ AJ3			1♣	Pass
Vul: None	♥ AQ6	♥ 953				
North HCP: 21	♦ AQJ5	♦ 9763	Pass	2NT	AP	
South HCP: 5	♣ AQ5	♣ 1096				
Contract: 2N N						

Board: 256	North:	South:	West	North	East	South
Dealer: W	♠ K32	♠ A1065	1♦	Pass	Pass	1♥
Vul: EW	♥ 9	♥ AKQJ63	X	Pass	2♣	2♠
North HCP: 6	♦ Q10732	♦ 85	AP			
South HCP: 16	♣ J763	♣ Q				
Contract: 2♠ S						

Board: 257	North:	South:	West	North	East	South
Dealer: E	♠ Q73	♠ K965			1♣	Pass
Vul: Both	♥ AKJ9	♥ 532				
North HCP: 21	♦ KJ4	♦ 1083	Pass	2NT	AP	
South HCP: 3	♣ AK3	♣ 1065				
Contract: 2N N						

Board: 258	North:	South:	West	North	East	South
Dealer: W	♠ 1095	♠ A87	1♠	Pass	Pass	1NT
Vul: None	♥ 1063	♥ K954	2♠	AP		
North HCP: 6	♦ J1098	♦ A32				
South HCP: 15	♣ KQ7	♣ A109				
Contract: 2♠ W						

Board: 259	North:	South:	West	North	East	South
Dealer: E	♠ AK1085	♠ QJ93			1♣	Pass
Vul: NS	♥ 32	♥ AJ109				
North HCP: 16	♦ AKJ109	♦ 32	Pass	1♠	Pass	2♠
South HCP: 8	♣ J	♣ 853	Pass	4♠	AP	
Contract: 4♠ N						

South hands (Practice Page)

P:\bba\Balan

Board: 255 ♠ AJ3
Dealer: E ♥ 953
Vul: None ♦ 9763
HCP: 5 ♣ 1096

East Opens 1♣.

You bid first.

Board: 256 ♠ A1065
Dealer: W ♥ AKQJ63
Vul: EW ♦ 85
HCP: 16 ♣ Q

West Opens 1♦.

West Doubles 1♥ if possible.

East Bids 2♣ if possible.

Partner bids first.

Board: 257 ♠ K965
Dealer: E ♥ 532
Vul: Both ♦ 1083
HCP: 3 ♣ 1065

East Opens 1♣.

You bid first.

Board: 258 ♠ A87
Dealer: W ♥ K954
Vul: None ♦ A32
HCP: 15 ♣ A109

West Opens 1♠.

West Bids 2♠ if possible.

Partner bids first.

Board: 259 ♠ QJ93
Dealer: E ♥ AJ109
Vul: NS ♦ 32
HCP: 8 ♣ 853

East Opens 1♣.

You bid first.

P:\bba\Balan Both hands (Answers Page)

Board: 255	North:	South:	West	North	East	South
Dealer: E	♠ Q102	♠ AJ3			1♣	Pass
Vul: None	♥ AQ6	♥ 953				
North HCP: 21	♦ AQJ5	♦ 9763	Pass	2NT	AP	
South HCP: 5	♣ AQ5	♣ 1096				
Contract: 2N N						

Board: 256	North:	South:	West	North	East	South
Dealer: W	♠ K32	♠ A1065	1♦	Pass	Pass	1♥
Vul: EW	♥ 9	♥ AKQJ63	X	Pass	2♣	2♠
North HCP: 6	♦ Q10732	♦ 85	AP			
South HCP: 16	♣ J763	♣ Q				
Contract: 2♠ S						

Board: 257	North:	South:	West	North	East	South
Dealer: E	♠ Q73	♠ K965			1♣	Pass
Vul: Both	♥ AKJ9	♥ 532				
North HCP: 21	♦ KJ4	♦ 1083	Pass	2NT	AP	
South HCP: 3	♣ AK3	♣ 1065				
Contract: 2N N						

Board: 258	North:	South:	West	North	East	South
Dealer: W	♠ 1095	♠ A87	1♠	Pass	Pass	1NT
Vul: None	♥ 1063	♥ K954	2♠	AP		
North HCP: 6	♦ J1098	♦ A32				
South HCP: 15	♣ KQ7	♣ A109				
Contract: 2♠ W						

Board: 259	North:	South:	West	North	East	South
Dealer: E	♠ AK1085	♠ QJ93			1♣	Pass
Vul: NS	♥ 32	♥ AJ109	Pass	1♠	Pass	2♠
North HCP: 16	♦ AKJ109	♦ 32	Pass	4♠	AP	
South HCP: 8	♣ J	♣ 853				
Contract: 4♠ N						

North hands (Practice Page)

P:\bba\Balan

Board: 260 ♠ K107
Dealer: W ♥ Q1053
Vul: Both ♦ 74
HCP: 10 ♣ KQ54

West Opens 1♣.

You bid first.

Board: 261 ♠ AK
Dealer: E ♥ KJ64
Vul: None ♦ AK1064
HCP: 21 ♣ K7

East Opens 1♦.

Partner bids first.

Board: 262 ♠ J1032
Dealer: W ♥ 85
Vul: NS ♦ 1032
HCP: 4 ♣ QJ32

West Opens 1♠.

West Bids 2♣ if possible.

East Bids 2♠ if possible.

East Doubles Pass if possible.

You bid first.

Board: 263 ♠ A84
Dealer: E ♥ A72
Vul: EW ♦ A84
HCP: 13 ♣ J543

East Opens 1♠.

Partner bids first.

Board: 264 ♠ J2
Dealer: W ♥ 9432
Vul: None ♦ J93
HCP: 4 ♣ Q875

West Opens 1♠.

You bid first.

P:\bba\Balan Both hands (Answers Page)

Board: 260	North:	South:	West	North	East	South
Dealer: W	♠ K107	♠ Q62	1♣	Pass	Pass	1NT
Vul: Both	♥ Q1053	♥ K84	Pass	2♣ ¹	Pass	2♦
North HCP: 10	♦ 74	♦ A986	Pass	2NT	Pass	3NT
South HCP: 14	♣ KQ54	♣ AJ9	AP			
Contract: 3N S			1. Garbage Stayman			

Board: 261	North:	South:	West	North	East	South
Dealer: E	♠ AK	♠ 10864			1♦	Pass
Vul: None	♥ KJ64	♥ Q72	Pass	2NT	Pass	3♣ ¹
North HCP: 21	♦ AK1064	♦ 95	Pass	3♥	AP	
South HCP: 5	♣ K7	♣ QJ96				
Contract: 3♥ N			1. Stayman			

Board: 262	North:	South:	West	North	East	South
Dealer: W	♠ J1032	♠ Q6	1♠	Pass	Pass	X
Vul: NS	♥ 85	♥ AKJ94	2♣	Pass	2♠	3♥
North HCP: 4	♦ 1032	♦ AKQ97	Pass	Pass	X	AP
South HCP: 19	♣ QJ32	♣ 8				
Contract: 3♥ X S						

Board: 263	North:	South:	West	North	East	South
Dealer: E	♠ A84	♠ Q106			1♠	Pass
Vul: EW	♥ A72	♥ KJ65	Pass	1NT	Pass	2♣ ¹
North HCP: 13	♦ A84	♦ K62	Pass	2♦	Pass	2NT
South HCP: 11	♣ J543	♣ Q86	AP			
Contract: 2N N			1. Garbage Stayman			

Board: 264	North:	South:	West	North	East	South
Dealer: W	♠ J2	♠ A64	1♠	Pass	Pass	2NT
Vul: None	♥ 9432	♥ A107	AP			
North HCP: 4	♦ J93	♦ AKQ				
South HCP: 21	♣ Q875	♣ KJ103				
Contract: 2N S						

South hands (Practice Page)

P:\bba\Balan

Board: 260
Dealer: W
Vul: Both
HCP: 14

♠ Q62
♥ K84
♦ A986
♣ AJ9

West Opens 1♣.

Partner bids first.

Board: 261
Dealer: E
Vul: None
HCP: 5

♠ 10864
♥ Q72
♦ 95
♣ QJ96

East Opens 1♦.

You bid first.

Board: 262
Dealer: W
Vul: NS
HCP: 19

♠ Q6
♥ AKJ94
♦ AKQ97
♣ 8

West Opens 1♠.

West Bids 2♣ if possible.

East Bids 2♠ if possible.

East Doubles Pass if possible.

Partner bids first.

Board: 263
Dealer: E
Vul: EW
HCP: 11

♠ Q106
♥ KJ65
♦ K62
♣ Q86

East Opens 1♠.

You bid first.

Board: 264
Dealer: W
Vul: None
HCP: 21

♠ A64
♥ A107
♦ AKQ
♣ KJ103

West Opens 1♠.

Partner bids first.

P:\bba\Balan Both hands (Answers Page)

Board: 260	North:	South:	West	North	East	South
Dealer: W	♠ K107	♠ Q62	1♣	Pass	Pass	1NT
Vul: Both	♥ Q1053	♥ K84	Pass	2♣ ¹	Pass	2♦
North HCP: 10	♦ 74	♦ A986	Pass	2NT	Pass	3NT
South HCP: 14	♣ KQ54	♣ AJ9	AP			
Contract: 3N S			1. Garbage Stayman			

Board: 261	North:	South:	West	North	East	South
Dealer: E	♠ AK	♠ 10864			1♦	Pass
Vul: None	♥ KJ64	♥ Q72	Pass	2NT	Pass	3♣ ¹
North HCP: 21	♦ AK1064	♦ 95	Pass	3♥	AP	
South HCP: 5	♣ K7	♣ QJ96				
Contract: 3♥ N			1. Stayman			

Board: 262	North:	South:	West	North	East	South
Dealer: W	♠ J1032	♠ Q6	1♠	Pass	Pass	X
Vul: NS	♥ 85	♥ AKJ94	2♣	Pass	2♠	3♥
North HCP: 4	♦ 1032	♦ AKQ97	Pass	Pass	X	AP
South HCP: 19	♣ QJ32	♣ 8				
Contract: 3♥ X S						

Board: 263	North:	South:	West	North	East	South
Dealer: E	♠ A84	♠ Q106			1♠	Pass
Vul: EW	♥ A72	♥ KJ65	Pass	1NT	Pass	2♣ ¹
North HCP: 13	♦ A84	♦ K62	Pass	2♦	Pass	2NT
South HCP: 11	♣ J543	♣ Q86	AP			
Contract: 2N N			1. Garbage Stayman			

Board: 264	North:	South:	West	North	East	South
Dealer: W	♠ J2	♠ A64	1♠	Pass	Pass	2NT
Vul: None	♥ 9432	♥ A107	AP			
North HCP: 4	♦ J93	♦ AKQ				
South HCP: 21	♣ Q875	♣ KJ103				
Contract: 2N S						

North hands (Practice Page)

P:\bba\Balan

Board: 265	♠ A6	East Opens 1♠.
Dealer: E	♥ Q	East Bids 2♥ if possible.
Vul: NS	♦ AKQ1063	
HCP: 17	♣ Q985	Partner bids first.
Board: 266	♠ 8742	West Opens 1♦.
Dealer: W	♥ K954	
Vul: EW	♦ A6	You bid first.
HCP: 11	♣ A86	
Board: 267	♠ A952	East Opens 1♥.
Dealer: E	♥ K105	
Vul: Both	♦ —	Partner bids first.
HCP: 17	♣ AKQJ53	
Board: 268	♠ J62	West Opens 1♥.
Dealer: W	♥ QJ106	West Doubles 2♥ if possible.
Vul: NS	♦ A10	
HCP: 11	♣ K765	You bid first.
Board: 269	♠ AQ98	East Opens 1♣.
Dealer: E	♥ KQ	
Vul: EW	♦ AKQJ8	Partner bids first.
HCP: 21	♣ 87	

P:\bba\Balan Both hands (Answers Page)

Board: 265

Dealer: E

Vul: NS

North HCP: 17

South HCP: 6

Contract: 4♦ N

North:

♠ A6

♥ Q

♦ AKQ1063

♣ Q985

South:

♠ J1082

♥ 974

♦ 842

♣ AJ6

West North East South

Pass X 1♠ Pass

Pass 4♦ 2♥ Pass

Pass 4♦ AP

Board: 266

Dealer: W

Vul: EW

North HCP: 11

South HCP: 13

Contract: 1♦ W

North:

♠ 8742

♥ K954

♦ A6

♣ A86

South:

♠ AKJ10

♥ 1072

♦ Q753

♣ K9

West North East South

1♦ AP

Board: 267

Dealer: E

Vul: Both

North HCP: 17

South HCP: 9

Contract: 4♠ S

North:

♠ A952

♥ K105

♦ —

♣ AKQJ53

South:

♠ K1087

♥ Q74

♦ A987

♣ 108

West North East South

Pass X 1♥ Pass

Pass 3♠ Pass 1♠

Pass 4♥² Pass 4♦¹

Pass 4♥² Pass 4♠

AP

1. Cue bid, a ♦ stopper

2. Cue bid, a ♣ stopper

Board: 268

Dealer: W

Vul: NS

North HCP: 11

South HCP: 12

Contract: 4♠ N

North:

♠ J62

♥ QJ106

♦ A10

♣ K765

South:

♠ AQ1093

♥ 73

♦ KQJ97

♣ 9

West North East South

1♥ Pass Pass 2♥¹

X 4♠ AP

1. Michaels Cuebid

Board: 269

Dealer: E

Vul: EW

North HCP: 21

South HCP: 6

Contract: 2♠ S

North:

♠ AQ98

♥ KQ

♦ AKQJ8

♣ 87

South:

♠ K1032

♥ J9854

♦ 75

♣ Q9

West North East South

Pass X 1♣ Pass

Pass 2♠ Pass 1♠

Pass 2♠ AP

South hands (Practice Page)

P:\bba\Balan

Board: 265 ♠ J1082
Dealer: E ♥ 974
Vul: NS ♦ 842
HCP: 6 ♣ AJ6

East Opens 1♠.
East Bids 2♥ if possible.

You bid first.

Board: 266 ♠ AKJ10
Dealer: W ♥ 1072
Vul: EW ♦ Q753
HCP: 13 ♣ K9

West Opens 1♦.

Partner bids first.

Board: 267 ♠ K1087
Dealer: E ♥ Q74
Vul: Both ♦ A987
HCP: 9 ♣ 108

East Opens 1♥.

You bid first.

Board: 268 ♠ AQ1093
Dealer: W ♥ 73
Vul: NS ♦ KQJ97
HCP: 12 ♣ 9

West Opens 1♥.
West Doubles 2♥ if possible.

Partner bids first.

Board: 269 ♠ K1032
Dealer: E ♥ J9854
Vul: EW ♦ 75
HCP: 6 ♣ Q9

East Opens 1♣.

You bid first.

P:\bba\Balan Both hands (Answers Page)

Board: 265

Dealer: E

Vul: NS

North HCP: 17

South HCP: 6

Contract: 4♦ N

North:

♠ A6

♥ Q

♦ AKQ1063

♣ Q985

South:

♠ J1082

♥ 974

♦ 842

♣ AJ6

West North East South

Pass X 1♠ Pass

Pass 4♦ 2♥ Pass

Pass 4♦ AP

Board: 266

Dealer: W

Vul: EW

North HCP: 11

South HCP: 13

Contract: 1♦ W

North:

♠ 8742

♥ K954

♦ A6

♣ A86

South:

♠ AKJ10

♥ 1072

♦ Q753

♣ K9

West North East South

1♦ AP

Board: 267

Dealer: E

Vul: Both

North HCP: 17

South HCP: 9

Contract: 4♠ S

North:

♠ A952

♥ K105

♦ —

♣ AKQJ53

South:

♠ K1087

♥ Q74

♦ A987

♣ 108

West North East South

Pass X 1♥ Pass

Pass 3♠ Pass 1♠

Pass 4♥² Pass 4♦¹

Pass 4♥² Pass 4♠

AP

1. Cue bid, a ♦ stopper

2. Cue bid, a ♣ stopper

Board: 268

Dealer: W

Vul: NS

North HCP: 11

South HCP: 12

Contract: 4♠ N

North:

♠ J62

♥ QJ106

♦ A10

♣ K765

South:

♠ AQ1093

♥ 73

♦ KQJ97

♣ 9

West North East South

1♥ Pass Pass 2♥¹

X 4♠ AP

1. Michaels Cuebid

Board: 269

Dealer: E

Vul: EW

North HCP: 21

South HCP: 6

Contract: 2♠ S

North:

♠ AQ98

♥ KQ

♦ AKQJ8

♣ 87

South:

♠ K1032

♥ J9854

♦ 75

♣ Q9

West North East South

Pass X 1♣ Pass

Pass 2♠ Pass 1♠

Pass 2♠ AP

North hands (Practice Page)

P:\bba\Balan

Board: 270	♠ Q832	West Opens 1♦.
Dealer: W	♥ J9542	West Bids 2♦ if possible.
Vul: Both	♦ J8	
HCP: 7	♣ K8	You bid first.
Board: 271	♠ A42	East Opens 1♠.
Dealer: E	♥ AQ1063	
Vul: None	♦ 3	Partner bids first.
HCP: 15	♣ AJ96	
Board: 272	♠ 854	West Opens 1♣.
Dealer: W	♥ Q1085	
Vul: EW	♦ 104	You bid first.
HCP: 4	♣ Q874	
Board: 273	♠ QJ5	East Opens 1♠.
Dealer: E	♥ J6	
Vul: Both	♦ AQ83	Partner bids first.
HCP: 17	♣ AK96	
Board: 274	♠ A1063	West Opens 1♦.
Dealer: W	♥ J95	West Bids 3♦ if possible.
Vul: None	♦ A4	East Bids 4♦ if possible.
HCP: 10	♣ J1075	East Bids 5♦ if possible.
		You bid first.

P:\bba\Balan Both hands (Answers Page)

Board: 270

Dealer: W

Vul: Both

North HCP: 7

South HCP: 15

Contract: 3♥ N

North:

♠ Q832

♥ J9542

♦ J8

♣ K8

South:

♠ AK54

♥ Q63

♦ A10

♣ Q765

West North East South

1♦ Pass Pass 1NT

2♦ 2♥ Pass 2♠

Pass 3♥ AP

Board: 271

Dealer: E

Vul: None

North HCP: 15

South HCP: 8

Contract: 4♥ N

North:

♠ A42

♥ AQ1063

♦ 3

♣ AJ96

South:

♠ 653

♥ KJ72

♦ KJ107

♣ 104

West North East South

Pass Pass 1♠ Pass

Pass 2♥ Pass 3♥

Pass 4♥ AP

Board: 272

Dealer: W

Vul: EW

North HCP: 4

South HCP: 20

Contract: 2N S

North:

♠ 854

♥ Q1085

♦ 104

♣ Q874

South:

♠ AQ73

♥ AKJ2

♦ QJ7

♣ K9

West North East South

1♣ Pass Pass 2NT

AP

Board: 273

Dealer: E

Vul: Both

North HCP: 17

South HCP: 4

Contract: 1♠ E

North:

♠ QJ5

♥ J6

♦ AQ83

♣ AK96

South:

♠ 94

♥ K1075

♦ J7654

♣ 54

West North East South

Pass Pass 1♠ AP

Board: 274

Dealer: W

Vul: None

North HCP: 10

South HCP: 13

Contract: 5♦ X W

North:

♠ A1063

♥ J95

♦ A4

♣ J1075

South:

♠ K74

♥ AK107632

♦ J

♣ Q3

West North East South

1♦ Pass Pass 1♥

3♦ 3♥ 4♦ 4♥

Pass Pass 5♦ X

AP

South hands (Practice Page)

P:\bba\Balan

Board: 270 ♠ AK54
Dealer: W ♥ Q63
Vul: Both ♦ A10
HCP: 15 ♣ Q765

West Opens 1♦.
West Bids 2♦ if possible.

Partner bids first.

Board: 271 ♠ 653
Dealer: E ♥ KJ72
Vul: None ♦ KJ107
HCP: 8 ♣ 104

East Opens 1♠.

You bid first.

Board: 272 ♠ AQ73
Dealer: W ♥ AKJ2
Vul: EW ♦ QJ7
HCP: 20 ♣ K9

West Opens 1♣.

Partner bids first.

Board: 273 ♠ 94
Dealer: E ♥ K1075
Vul: Both ♦ J7654
HCP: 4 ♣ 54

East Opens 1♠.

You bid first.

Board: 274 ♠ K74
Dealer: W ♥ AK107632
Vul: None ♦ J
HCP: 13 ♣ Q3

West Opens 1♦.
West Bids 3♦ if possible.
East Bids 4♦ if possible.
East Bids 5♦ if possible.

Partner bids first.

P:\bba\Balan Both hands (Answers Page)

Board: 270

Dealer: W

Vul: Both

North HCP: 7

South HCP: 15

Contract: 3♥ N

North:

♠ Q832

♥ J9542

♦ J8

♣ K8

South:

♠ AK54

♥ Q63

♦ A10

♣ Q765

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

Board: 271

Dealer: E

Vul: None

North HCP: 15

South HCP: 8

Contract: 4♥ N

North:

♠ A42

♥ AQ1063

♦ 3

♣ AJ96

South:

♠ 653

♥ KJ72

♦ KJ107

♣ 104

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

Board: 272

Dealer: W

Vul: EW

North HCP: 4

South HCP: 20

Contract: 2N S

North:

♠ 854

♥ Q1085

♦ 104

♣ Q874

South:

♠ AQ73

♥ AKJ2

♦ QJ7

♣ K9

West	North	East	South
1♣	Pass	Pass	2NT
AP			

Board: 273

Dealer: E

Vul: Both

North HCP: 17

South HCP: 4

Contract: 1♠ E

North:

♠ QJ5

♥ J6

♦ AQ83

♣ AK96

South:

♠ 94

♥ K1075

♦ J7654

♣ 54

West	North	East	South
		1♠	AP

Board: 274

Dealer: W

Vul: None

North HCP: 10

South HCP: 13

Contract: 5♦ X W

North:

♠ A1063

♥ J95

♦ A4

♣ J1075

South:

♠ K74

♥ AK107632

♦ J

♣ Q3

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

North hands (Practice Page)

P:\bba\Balan

Board: 275 ♠ AKQJ92
Dealer: E ♥ KQ2
Vul: NS ♦ K
HCP: 18 ♣ 854

East Opens 1♦.

Partner bids first.

Board: 276 ♠ 642
Dealer: W ♥ AJ10
Vul: Both ♦ J1094
HCP: 11 ♣ KQ6

West Opens 1♦.

You bid first.

Board: 277 ♠ Q63
Dealer: E ♥ AK104
Vul: None ♦ 4
HCP: 15 ♣ AQ1053

East Opens 1♠.

East Bids 2♦ if possible.

East Doubles 3♦ if possible.

West Bids 4♦ if possible.

Partner bids first.

Board: 278 ♠ 52
Dealer: W ♥ 95
Vul: NS ♦ K532
HCP: 7 ♣ A10753

West Opens 1♣.

West Bids 1♠ if possible.

You bid first.

Board: 279 ♠ AK74
Dealer: E ♥ A87
Vul: EW ♦ AQ8
HCP: 21 ♣ KJ8

East Opens 1♥.

Partner bids first.

P:\bba\Balan Both hands (Answers Page)

Board: 275

Dealer: E

Vul: NS

North HCP: 18

South HCP: 5

Contract: 1♠ N

North:

♠ AKQJ92

♥ KQ2

♦ K

♣ 854

South:

♠ 8

♥ A1094

♦ 106543

♣ J97

West North East South

1♦ Pass

Pass 1♠ AP

Board: 276

Dealer: W

Vul: Both

North HCP: 11

South HCP: 15

Contract: 3N S

North:

♠ 642

♥ AJ10

♦ J1094

♣ KQ6

South:

♠ AJ103

♥ K632

♦ AK6

♣ 84

West North East South

1♦ Pass Pass 1NT

Pass 2NT Pass 3NT

AP

Board: 277

Dealer: E

Vul: None

North HCP: 15

South HCP: 11

Contract: 5♣ N

North:

♠ Q63

♥ AK104

♦ 4

♣ AQ1053

South:

♠ A2

♥ J963

♦ QJ10

♣ K864

West North East South

1♠ Pass

Pass 2♣ 2♦ 2♠¹

Pass 3♦² X 3NT

4♦ 5♣ AP

1. limit raise or better in ♣

2. asks a stopper

Board: 278

Dealer: W

Vul: NS

North HCP: 7

South HCP: 18

Contract: 2♥ S

North:

♠ 52

♥ 95

♦ K532

♣ A10753

South:

♠ KQJ73

♥ AK1043

♦ AJ

♣ 9

West North East South

1♣ Pass Pass X

1♠ Pass Pass 2♥

AP

Board: 279

Dealer: E

Vul: EW

North HCP: 21

South HCP: 2

Contract: 2N N

North:

♠ AK74

♥ A87

♦ AQ8

♣ KJ8

South:

♠ 965

♥ Q53

♦ 643

♣ 10952

West North East South

1♥ Pass

Pass 2NT AP

South hands (Practice Page)

P:\bba\Balan

Board: 275
Dealer: E
Vul: NS
HCP: 5

♠ 8
♥ A1094
♦ 106543
♣ J97

East Opens 1♦.

You bid first.

Board: 276
Dealer: W
Vul: Both
HCP: 15

♠ AJ103
♥ K632
♦ AK6
♣ 84

West Opens 1♦.

Partner bids first.

Board: 277
Dealer: E
Vul: None
HCP: 11

♠ A2
♥ J963
♦ QJ10
♣ K864

East Opens 1♠.

East Bids 2♦ if possible.

East Doubles 3♦ if possible.

West Bids 4♦ if possible.

You bid first.

Board: 278
Dealer: W
Vul: NS
HCP: 18

♠ KQJ73
♥ AK1043
♦ AJ
♣ 9

West Opens 1♣.

West Bids 1♠ if possible.

Partner bids first.

Board: 279
Dealer: E
Vul: EW
HCP: 2

♠ 965
♥ Q53
♦ 643
♣ 10952

East Opens 1♥.

You bid first.

P:\bba\Balan Both hands (Answers Page)

Board: 275

Dealer: E

Vul: NS

North HCP: 18

South HCP: 5

Contract: 1♠ N

North:

♠ AKQJ92

♥ KQ2

♦ K

♣ 854

South:

♠ 8

♥ A1094

♦ 106543

♣ J97

West North East South

1♦ Pass

Pass 1♠ AP

Board: 276

Dealer: W

Vul: Both

North HCP: 11

South HCP: 15

Contract: 3N S

North:

♠ 642

♥ AJ10

♦ J1094

♣ KQ6

South:

♠ AJ103

♥ K632

♦ AK6

♣ 84

West North East South

1♦ Pass Pass 1NT

Pass 2NT Pass 3NT

AP

Board: 277

Dealer: E

Vul: None

North HCP: 15

South HCP: 11

Contract: 5♣ N

North:

♠ Q63

♥ AK104

♦ 4

♣ AQ1053

South:

♠ A2

♥ J963

♦ QJ10

♣ K864

West North East South

1♠ Pass

Pass 2♣ 2♦ 2♠¹

Pass 3♦² X 3NT

4♦ 5♣ AP

1. limit raise or better in ♣

2. asks a stopper

Board: 278

Dealer: W

Vul: NS

North HCP: 7

South HCP: 18

Contract: 2♥ S

North:

♠ 52

♥ 95

♦ K532

♣ A10753

South:

♠ KQJ73

♥ AK1043

♦ AJ

♣ 9

West North East South

1♣ Pass Pass X

1♠ Pass Pass 2♥

AP

Board: 279

Dealer: E

Vul: EW

North HCP: 21

South HCP: 2

Contract: 2N N

North:

♠ AK74

♥ A87

♦ AQ8

♣ KJ8

South:

♠ 965

♥ Q53

♦ 643

♣ 10952

West North East South

1♥ Pass

Pass 2NT AP

North hands (Practice Page)

P:\bba\Balan

Board: 280 ♠ 985
Dealer: W ♥ 109842
Vul: None ♦ 1073
HCP: 0 ♣ 85

West Opens 1♦.
West Bids 1♠ if possible.
West Bids 2♠ if possible.

You bid first.

Board: 281 ♠ AKJ104
Dealer: E ♥ A8
Vul: NS ♦ K7543
HCP: 19 ♣ A

East Opens 1♣.

Partner bids first.

Board: 282 ♠ A92
Dealer: W ♥ 9854
Vul: EW ♦ AJ105
HCP: 11 ♣ Q10

West Opens 1♣.
West Bids 1♠ if possible.
East Redoubles if possible.

You bid first.

Board: 283 ♠ J1098
Dealer: E ♥ 973
Vul: Both ♦ AK3
HCP: 14 ♣ AQ10

East Opens 1♣.

Partner bids first.

Board: 284 ♠ 762
Dealer: W ♥ 982
Vul: NS ♦ 652
HCP: 6 ♣ AQ94

West Opens 1♠.
West Bids 3♠ if possible.
West Bids 4♠ if possible.

You bid first.

P:\bba\Balan Both hands (Answers Page)

Board: 280
Dealer: W
Vul: None
North HCP: 0
South HCP: 22
Contract: 6♥ S

North:
♠ 985
♥ 109842
♦ 1073
♣ 85

South:
♠ A7
♥ KJ763
♦ A
♣ AKQJ4

West	North	East	South
1♦	Pass	Pass	X
1♠	Pass	Pass	2♥
2♠	3♥	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 no ♦ king

Board: 281
Dealer: E
Vul: NS
North HCP: 19
South HCP: 5
Contract: 2♠ N

North:
♠ AKJ104
♥ A8
♦ K7543
♣ A

South:
♠ 32
♥ K6543
♦ J6
♣ J854

West	North	East	South
		1♣	Pass
Pass	X	Pass	1♥
Pass	2♠	AP	

Board: 282
Dealer: W
Vul: EW
North HCP: 11
South HCP: 11
Contract: 2♥ S

North:
♠ A92
♥ 9854
♦ AJ105
♣ Q10

South:
♠ 863
♥ KJ3
♦ K82
♣ A863

West	North	East	South
1♣	Pass	Pass	X
1♠	X	XX	2♥
AP			

Board: 283
Dealer: E
Vul: Both
North HCP: 14
South HCP: 11
Contract: 3N N

North:
♠ J1098
♥ 973
♦ AK3
♣ AQ10

South:
♠ Q43
♥ AQ62
♦ Q762
♣ J8

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

1. Garbage Stayman

Board: 284
Dealer: W
Vul: NS
North HCP: 6
South HCP: 16
Contract: 4♠X W

North:
♠ 762
♥ 982
♦ 652
♣ AQ94

South:
♠ AJ
♥ AQ10754
♦ AJ
♣ 1075

West	North	East	South
1♠	Pass	Pass	X
3♠	Pass	Pass	4♥
4♠	X	AP	

South hands (Practice Page)

P:\bba\Balan

Board: 280
Dealer: W
Vul: None
HCP: 22

♠ A7
♥ KJ763
♦ A
♣ AKQJ4

West Opens 1♦.
West Bids 1♠ if possible.
West Bids 2♠ if possible.

Partner bids first.

Board: 281
Dealer: E
Vul: NS
HCP: 5

♠ 32
♥ K6543
♦ J6
♣ J854

East Opens 1♣.

You bid first.

Board: 282
Dealer: W
Vul: EW
HCP: 11

♠ 863
♥ KJ3
♦ K82
♣ A863

West Opens 1♣.
West Bids 1♠ if possible.
East Redoubles if possible.

Partner bids first.

Board: 283
Dealer: E
Vul: Both
HCP: 11

♠ Q43
♥ AQ62
♦ Q762
♣ J8

East Opens 1♣.

You bid first.

Board: 284
Dealer: W
Vul: NS
HCP: 16

♠ AJ
♥ AQ10754
♦ AJ
♣ 1075

West Opens 1♠.
West Bids 3♠ if possible.
West Bids 4♠ if possible.

Partner bids first.

P:\bba\Balan Both hands (Answers Page)

Board: 280
Dealer: W
Vul: None
North HCP: 0
South HCP: 22
Contract: 6♥ S

North:
♠ 985
♥ 109842
♦ 1073
♣ 85

South:
♠ A7
♥ KJ763
♦ A
♣ AKQJ4

West	North	East	South
1♦	Pass	Pass	X
1♠	Pass	Pass	2♥
2♠	3♥	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 no ♦ king

Board: 281
Dealer: E
Vul: NS
North HCP: 19
South HCP: 5
Contract: 2♠ N

North:
♠ AKJ104
♥ A8
♦ K7543
♣ A

South:
♠ 32
♥ K6543
♦ J6
♣ J854

West	North	East	South
		1♣	Pass
Pass	X	Pass	1♥
Pass	2♠	AP	

Board: 282
Dealer: W
Vul: EW
North HCP: 11
South HCP: 11
Contract: 2♥ S

North:
♠ A92
♥ 9854
♦ AJ105
♣ Q10

South:
♠ 863
♥ KJ3
♦ K82
♣ A863

West	North	East	South
1♣	Pass	Pass	X
1♠	X	XX	2♥
AP			

Board: 283
Dealer: E
Vul: Both
North HCP: 14
South HCP: 11
Contract: 3N N

North:
♠ J1098
♥ 973
♦ AK3
♣ AQ10

South:
♠ Q43
♥ AQ62
♦ Q762
♣ J8

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

1. Garbage Stayman

Board: 284
Dealer: W
Vul: NS
North HCP: 6
South HCP: 16
Contract: 4♠X W

North:
♠ 762
♥ 982
♦ 652
♣ AQ94

South:
♠ AJ
♥ AQ10754
♦ AJ
♣ 1075

West	North	East	South
1♠	Pass	Pass	X
3♠	Pass	Pass	4♥
4♠	X	AP	

North hands (Practice Page)

P:\bba\Balan

Board: 285	♠ Q42	East Opens 1♠.
Dealer: E	♥ AKQ982	
Vul: EW	♦ 104	Partner bids first.
HCP: 12	♣ J5	
Board: 286	♠ A62	West Opens 1♥.
Dealer: W	♥ 1065	
Vul: Both	♦ 964	You bid first.
HCP: 10	♣ KQJ8	
Board: 287	♠ AQ7653	East Opens 1♦.
Dealer: E	♥ AK1054	East Doubles 2♦ if possible.
Vul: None	♦ Q5	
HCP: 15	♣ —	Partner bids first.
Board: 288	♠ 762	West Opens 1♠.
Dealer: W	♥ 1087	
Vul: EW	♦ 962	You bid first.
HCP: 4	♣ A983	
Board: 289	♠ AKQ83	East Opens 1♣.
Dealer: E	♥ AK1098	East Bids 1♦ if possible.
Vul: Both	♦ J3	West Bids 2♦ if possible.
HCP: 20	♣ K	Partner bids first.

P:\bba\Balan Both hands (Answers Page)

Board: 285
 Dealer: E
 Vul: EW
 North HCP: 12
 South HCP: 11
 Contract: 2♥ N

North:
 ♠ Q42
 ♥ AKQ982
 ♦ 104
 ♣ J5

South:
 ♠ K985
 ♥ 765
 ♦ J7
 ♣ AK93

West	North	East	South
		1♠	Pass
Pass	2♥	AP	

Board: 286
 Dealer: W
 Vul: Both
 North HCP: 10
 South HCP: 13
 Contract: 3♠ S

North:
 ♠ A62
 ♥ 1065
 ♦ 964
 ♣ KQJ8

South:
 ♠ QJ10743
 ♥ J84
 ♦ KQ
 ♣ A9

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

Board: 287
 Dealer: E
 Vul: None
 North HCP: 15
 South HCP: 9
 Contract: 4♥ S

North:
 ♠ AQ7653
 ♥ AK1054
 ♦ Q5
 ♣ —

South:
 ♠ K4
 ♥ J872
 ♦ K98
 ♣ Q874

West	North	East	South
		1♦	Pass
Pass	2♦ ¹	X	4♥
AP			

1. Michaels Cuebid

Board: 288
 Dealer: W
 Vul: EW
 North HCP: 4
 South HCP: 20
 Contract: 2N S

North:
 ♠ 762
 ♥ 1087
 ♦ 962
 ♣ A983

South:
 ♠ AQ10
 ♥ K42
 ♦ KQ3
 ♣ KQJ6

West	North	East	South
1♠	Pass	Pass	2NT
AP			

Board: 289
 Dealer: E
 Vul: Both
 North HCP: 20
 South HCP: 7
 Contract: 4♠ S

North:
 ♠ AKQ83
 ♥ AK1098
 ♦ J3
 ♣ K

South:
 ♠ J9742
 ♥ Q65
 ♦ Q7
 ♣ Q95

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

1. limit raise or better in ♠

South hands (Practice Page)

P:\bba\Balan

Board: 285 ♠ K985
Dealer: E ♥ 765
Vul: EW ♦ J7
HCP: 11 ♣ AK93

East Opens 1♠.

You bid first.

Board: 286 ♠ QJ10743
Dealer: W ♥ J84
Vul: Both ♦ KQ
HCP: 13 ♣ A9

West Opens 1♥.

Partner bids first.

Board: 287 ♠ K4
Dealer: E ♥ J872
Vul: None ♦ K98
HCP: 9 ♣ Q874

East Opens 1♦.

East Doubles 2♦ if possible.

You bid first.

Board: 288 ♠ AQ10
Dealer: W ♥ K42
Vul: EW ♦ KQ3
HCP: 20 ♣ KQJ6

West Opens 1♠.

Partner bids first.

Board: 289 ♠ J9742
Dealer: E ♥ Q65
Vul: Both ♦ Q7
HCP: 7 ♣ Q95

East Opens 1♣.

East Bids 1♦ if possible.

West Bids 2♦ if possible.

You bid first.

P:\bba\Balan Both hands (Answers Page)

Board: 285
 Dealer: E
 Vul: EW
 North HCP: 12
 South HCP: 11
 Contract: 2♥ N

North:
 ♠ Q42
 ♥ AKQ982
 ♦ 104
 ♣ J5

South:
 ♠ K985
 ♥ 765
 ♦ J7
 ♣ AK93

West	North	East	South
		1♠	Pass
Pass	2♥	AP	

Board: 286
 Dealer: W
 Vul: Both
 North HCP: 10
 South HCP: 13
 Contract: 3♠ S

North:
 ♠ A62
 ♥ 1065
 ♦ 964
 ♣ KQJ8

South:
 ♠ QJ10743
 ♥ J84
 ♦ KQ
 ♣ A9

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

Board: 287
 Dealer: E
 Vul: None
 North HCP: 15
 South HCP: 9
 Contract: 4♥ S

North:
 ♠ AQ7653
 ♥ AK1054
 ♦ Q5
 ♣ —

South:
 ♠ K4
 ♥ J872
 ♦ K98
 ♣ Q874

West	North	East	South
		1♦	Pass
Pass	2♦ ¹	X	4♥
AP			

1. Michaels Cuebid

Board: 288
 Dealer: W
 Vul: EW
 North HCP: 4
 South HCP: 20
 Contract: 2N S

North:
 ♠ 762
 ♥ 1087
 ♦ 962
 ♣ A983

South:
 ♠ AQ10
 ♥ K42
 ♦ KQ3
 ♣ KQJ6

West	North	East	South
1♠	Pass	Pass	2NT
AP			

Board: 289
 Dealer: E
 Vul: Both
 North HCP: 20
 South HCP: 7
 Contract: 4♠ S

North:
 ♠ AKQ83
 ♥ AK1098
 ♦ J3
 ♣ K

South:
 ♠ J9742
 ♥ Q65
 ♦ Q7
 ♣ Q95

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

1. limit raise or better in ♠

North hands (Practice Page)

P:\bba\Balan

Board: 290	♠ J1092	West Opens 1♣.
Dealer: W	♥ 84	
Vul: None	♦ J5	You bid first.
HCP: 4	♣ Q10742	
Board: 291	♠ AKQJ6	East Opens 1♣.
Dealer: E	♥ K92	East Bids 1♥ if possible.
Vul: NS	♦ AK1065	
HCP: 20	♣ —	Partner bids first.
Board: 292	♠ J62	West Opens 1♠.
Dealer: W	♥ 986	
Vul: Both	♦ AQJ	You bid first.
HCP: 11	♣ QJ95	
Board: 293	♠ AK102	East Opens 1♦.
Dealer: E	♥ AQJ842	East Bids 2♣ if possible.
Vul: None	♦ KQ	
HCP: 19	♣ 9	Partner bids first.
Board: 294	♠ AJ4	West Opens 1♣.
Dealer: W	♥ K1053	
Vul: NS	♦ J53	You bid first.
HCP: 9	♣ 764	

P:\bba\Balan Both hands (Answers Page)

Board: 290	North:	South:	West	North	East	South
Dealer: W	♠ J1092	♠ A53	1♣	Pass	Pass	X
Vul: None	♥ 84	♥ AK1093	Pass	1♠	Pass	2♥
North HCP: 4	♦ J5	♦ AKQ42	AP			
South HCP: 20	♣ Q10742	♣ —				
Contract: 2♥ S						

Board: 291	North:	South:	West	North	East	South
Dealer: E	♠ AKQJ6	♠ 84			1♣	Pass
Vul: NS	♥ K92	♥ A63	Pass	X	1♥	Pass
North HCP: 20	♦ AK1065	♦ J32	Pass	1♠	AP	
South HCP: 5	♣ —	♣ 109742				
Contract: 1♠ N						

Board: 292	North:	South:	West	North	East	South
Dealer: W	♠ J62	♠ A954	1♠	Pass	Pass	X
Vul: Both	♥ 986	♥ J105	Pass	2♣	AP	
North HCP: 11	♦ AQJ	♦ K107				
South HCP: 12	♣ QJ95	♣ A74				
Contract: 2♣ N						

Board: 293	North:	South:	West	North	East	South
Dealer: E	♠ AK102	♠ Q974			1♦	Pass
Vul: None	♥ AQJ842	♥ 1073	Pass	X	2♣	Pass
North HCP: 19	♦ KQ	♦ J94	Pass	3♥	AP	
South HCP: 5	♣ 9	♣ Q54				
Contract: 3♥ N						

Board: 294	North:	South:	West	North	East	South
Dealer: W	♠ AJ4	♠ Q1065	1♣	Pass	Pass	1NT
Vul: NS	♥ K1053	♥ AJ2	AP			
North HCP: 9	♦ J53	♦ K92				
South HCP: 14	♣ 764	♣ A108				
Contract: 1N S						

South hands (Practice Page)

P:\bba\Balan

Board: 290	♠ A53	West Opens 1♣.
Dealer: W	♥ AK1093	
Vul: None	♦ AKQ42	Partner bids first.
HCP: 20	♣ —	

Board: 291	♠ 84	East Opens 1♣.
Dealer: E	♥ A63	East Bids 1♥ if possible.
Vul: NS	♦ J32	
HCP: 5	♣ 109742	You bid first.

Board: 292	♠ A954	West Opens 1♠.
Dealer: W	♥ J105	
Vul: Both	♦ K107	Partner bids first.
HCP: 12	♣ A74	

Board: 293	♠ Q974	East Opens 1♦.
Dealer: E	♥ 1073	East Bids 2♣ if possible.
Vul: None	♦ J94	
HCP: 5	♣ Q54	You bid first.

Board: 294	♠ Q1065	West Opens 1♣.
Dealer: W	♥ AJ2	
Vul: NS	♦ K92	Partner bids first.
HCP: 14	♣ A108	

P:\bba\Balan Both hands (Answers Page)

Board: 290	North:	South:	West	North	East	South
Dealer: W	♠ J1092	♠ A53	1♣	Pass	Pass	X
Vul: None	♥ 84	♥ AK1093	Pass	1♠	Pass	2♥
North HCP: 4	♦ J5	♦ AKQ42	AP			
South HCP: 20	♣ Q10742	♣ —				
Contract: 2♥ S						

Board: 291	North:	South:	West	North	East	South
Dealer: E	♠ AKQJ6	♠ 84			1♣	Pass
Vul: NS	♥ K92	♥ A63	Pass	X	1♥	Pass
North HCP: 20	♦ AK1065	♦ J32	Pass	1♠	AP	
South HCP: 5	♣ —	♣ 109742				
Contract: 1♠ N						

Board: 292	North:	South:	West	North	East	South
Dealer: W	♠ J62	♠ A954	1♠	Pass	Pass	X
Vul: Both	♥ 986	♥ J105	Pass	2♣	AP	
North HCP: 11	♦ AQJ	♦ K107				
South HCP: 12	♣ QJ95	♣ A74				
Contract: 2♣ N						

Board: 293	North:	South:	West	North	East	South
Dealer: E	♠ AK102	♠ Q974			1♦	Pass
Vul: None	♥ AQJ842	♥ 1073	Pass	X	2♣	Pass
North HCP: 19	♦ KQ	♦ J94	Pass	3♥	AP	
South HCP: 5	♣ 9	♣ Q54				
Contract: 3♥ N						

Board: 294	North:	South:	West	North	East	South
Dealer: W	♠ AJ4	♠ Q1065	1♣	Pass	Pass	1NT
Vul: NS	♥ K1053	♥ AJ2	AP			
North HCP: 9	♦ J53	♦ K92				
South HCP: 14	♣ 764	♣ A108				
Contract: 1N S						

North hands (Practice Page)

P:\bba\Balan

Board: 295
Dealer: E
Vul: None
HCP: 20

♠ A1075
♥ AQ108
♦ AQ4
♣ KJ

East Opens 1♠.

Partner bids first.

Board: 296
Dealer: W
Vul: NS
HCP: 7

♠ J1063
♥ 8652
♦ AQ
♣ 875

West Opens 1♠.

West Bids 3♠ if possible.

West Bids 4♠ if possible.

You bid first.

Board: 297
Dealer: E
Vul: EW
HCP: 20

♠ A87
♥ A86
♦ KQ6
♣ AK52

East Opens 1♠.

Partner bids first.

Board: 298
Dealer: W
Vul: Both
HCP: 7

♠ 98
♥ Q10765
♦ A1082
♣ J5

West Opens 1♥.

West Bids 1♠ if possible.

You bid first.

Board: 299
Dealer: E
Vul: NS
HCP: 14

♠ QJ3
♥ AK52
♦ K1054
♣ J5

East Opens 1♣.

Partner bids first.

P:\bba\Balan Both hands (Answers Page)

Board: 295

Dealer: E

Vul: None

North HCP: 20

South HCP: 3

Contract: 2N N

North:

♠ A1075

♥ AQ108

♦ AQ4

♣ KJ

South:

♠ K94

♥ 93

♦ 985

♣ 109876

West North East South

1♠ Pass

Pass 2NT AP

Board: 296

Dealer: W

Vul: NS

North HCP: 7

South HCP: 17

Contract: 4♠X W

North:

♠ J1063

♥ 8652

♦ AQ

♣ 875

South:

♠ 74

♥ AKQJ103

♦ 4

♣ AK63

West North East South

1♠ Pass Pass X

3♠ Pass Pass 4♥

4♠ X AP

Board: 297

Dealer: E

Vul: EW

North HCP: 20

South HCP: 4

Contract: 2N N

North:

♠ A87

♥ A86

♦ KQ6

♣ AK52

South:

♠ Q63

♥ J972

♦ J3

♣ 10986

West North East South

1♠ Pass

Pass 2NT AP

Board: 298

Dealer: W

Vul: Both

North HCP: 7

South HCP: 16

Contract: 1♠ W

North:

♠ 98

♥ Q10765

♦ A1082

♣ J5

South:

♠ KQJ7

♥ 9

♦ K4

♣ AK10643

West North East South

1♥ Pass Pass X

1♠ AP

Board: 299

Dealer: E

Vul: NS

North HCP: 14

South HCP: 8

Contract: 1♠ S

North:

♠ QJ3

♥ AK52

♦ K1054

♣ J5

South:

♠ 8754

♥ J43

♦ QJ9

♣ A94

West North East South

1♣ Pass

Pass X Pass 1♠

AP

South hands (Practice Page)

P:\bba\Balan

Board: 295 ♠ K94
Dealer: E ♥ 93
Vul: None ♦ 985
HCP: 3 ♣ 109876

East Opens 1♠.

You bid first.

Board: 296 ♠ 74
Dealer: W ♥ AKQJ103
Vul: NS ♦ 4
HCP: 17 ♣ AK63

West Opens 1♠.

West Bids 3♠ if possible.

West Bids 4♠ if possible.

Partner bids first.

Board: 297 ♠ Q63
Dealer: E ♥ J972
Vul: EW ♦ J3
HCP: 4 ♣ 10986

East Opens 1♠.

You bid first.

Board: 298 ♠ KQJ7
Dealer: W ♥ 9
Vul: Both ♦ K4
HCP: 16 ♣ AK10643

West Opens 1♥.

West Bids 1♠ if possible.

Partner bids first.

Board: 299 ♠ 8754
Dealer: E ♥ J43
Vul: NS ♦ QJ9
HCP: 8 ♣ A94

East Opens 1♣.

You bid first.

P:\bba\Balan Both hands (Answers Page)

Board: 295

Dealer: E

Vul: None

North HCP: 20

South HCP: 3

Contract: 2N N

North:

♠ A1075

♥ AQ108

♦ AQ4

♣ KJ

South:

♠ K94

♥ 93

♦ 985

♣ 109876

West North East South

1♠ Pass

Pass 2NT AP

Board: 296

Dealer: W

Vul: NS

North HCP: 7

South HCP: 17

Contract: 4♠X W

North:

♠ J1063

♥ 8652

♦ AQ

♣ 875

South:

♠ 74

♥ AKQJ103

♦ 4

♣ AK63

West North East South

1♠ Pass Pass X

3♠ Pass Pass 4♥

4♠ X AP

Board: 297

Dealer: E

Vul: EW

North HCP: 20

South HCP: 4

Contract: 2N N

North:

♠ A87

♥ A86

♦ KQ6

♣ AK52

South:

♠ Q63

♥ J972

♦ J3

♣ 10986

West North East South

1♠ Pass

Pass 2NT AP

Board: 298

Dealer: W

Vul: Both

North HCP: 7

South HCP: 16

Contract: 1♠ W

North:

♠ 98

♥ Q10765

♦ A1082

♣ J5

South:

♠ KQJ7

♥ 9

♦ K4

♣ AK10643

West North East South

1♥ Pass Pass X

1♠ AP

Board: 299

Dealer: E

Vul: NS

North HCP: 14

South HCP: 8

Contract: 1♠ S

North:

♠ QJ3

♥ AK52

♦ K1054

♣ J5

South:

♠ 8754

♥ J43

♦ QJ9

♣ A94

West North East South

1♣ Pass

Pass X Pass 1♠

AP

North hands (Practice Page)

P:\bba\Balan

Board: 300 ♠ 1093
Dealer: W ♥ Q10964
Vul: EW ♦ J106
HCP: 5 ♣ Q10

West Opens 1♦.

You bid first.

Board: 301 ♠ 93
Dealer: E ♥ AQJ983
Vul: Both ♦ K
HCP: 13 ♣ QJ106

East Opens 1♠.

Partner bids first.

Board: 302 ♠ J65
Dealer: W ♥ Q975
Vul: None ♦ K103
HCP: 10 ♣ A95

West Opens 1♣.

You bid first.

Board: 303 ♠ 1085
Dealer: E ♥ A83
Vul: EW ♦ A832
HCP: 12 ♣ A108

East Opens 1♥.

Partner bids first.

Board: 304 ♠ J943
Dealer: W ♥ Q1073
Vul: Both ♦ 53
HCP: 3 ♣ 832

West Opens 1♠.

West Bids 2♦ if possible.

West Bids 2♠ if possible.

East Bids 3♠ if possible.

West Bids 4♠ if possible.

You bid first.

P:\bba\Balan Both hands (Answers Page)

Board: 300	North:	South:	West	North	East	South
Dealer: W	♠ 1093	♠ KQJ874	1♦	Pass	Pass	X
Vul: EW	♥ Q10964	♥ AK2	Pass	1♥	Pass	3♠
North HCP: 5	♦ J106	♦ Q9	Pass	4♦ ¹	Pass	4♠
South HCP: 19	♣ Q10	♣ A9	AP			
Contract: 4♠ S			1. limit raise or better in ♠			

Board: 301	North:	South:	West	North	East	South
Dealer: E	♠ 93	♠ A542			1♠	Pass
Vul: Both	♥ AQJ983	♥ 1075	Pass	2♥	Pass	2♠ ¹
North HCP: 13	♦ K	♦ AQJ5	Pass	4♥	AP	
South HCP: 11	♣ QJ106	♣ 53	1. limit raise or better in ♥			
Contract: 4♥ N						

Board: 302	North:	South:	West	North	East	South
Dealer: W	♠ J65	♠ AK1087	1♣	Pass	Pass	1♠
Vul: None	♥ Q975	♥ J4	Pass	2♠	AP	
North HCP: 10	♦ K103	♦ Q96				
South HCP: 13	♣ A95	♣ QJ6				
Contract: 2♠ S						

Board: 303	North:	South:	West	North	East	South
Dealer: E	♠ 1085	♠ AQ3			1♥	Pass
Vul: EW	♥ A83	♥ 642	Pass	1NT	AP	
North HCP: 12	♦ A832	♦ QJ5				
South HCP: 11	♣ A108	♣ Q974				
Contract: 1N N						

Board: 304	North:	South:	West	North	East	South
Dealer: W	♠ J943	♠ 6	1♠	Pass	Pass	X
Vul: Both	♥ Q1073	♥ AKJ64	2♦	Pass	Pass	2♥
North HCP: 3	♦ 53	♦ Q8	2♠	3♥	3♠	4♥
South HCP: 19	♣ 832	♣ AKQ65	4♠	AP		
Contract: 4♠ W						

South hands (Practice Page)

P:\bba\Balan

Board: 300 ♠ KQJ874
Dealer: W ♥ AK2
Vul: EW ♦ Q9
HCP: 19 ♣ A9

West Opens 1♦.

Partner bids first.

Board: 301 ♠ A542
Dealer: E ♥ 1075
Vul: Both ♦ AQJ5
HCP: 11 ♣ 53

East Opens 1♠.

You bid first.

Board: 302 ♠ AK1087
Dealer: W ♥ J4
Vul: None ♦ Q96
HCP: 13 ♣ QJ6

West Opens 1♣.

Partner bids first.

Board: 303 ♠ AQ3
Dealer: E ♥ 642
Vul: EW ♦ QJ5
HCP: 11 ♣ Q974

East Opens 1♥.

You bid first.

Board: 304 ♠ 6
Dealer: W ♥ AKJ64
Vul: Both ♦ Q8
HCP: 19 ♣ AKQ65

West Opens 1♠.

West Bids 2♦ if possible.

West Bids 2♠ if possible.

East Bids 3♠ if possible.

West Bids 4♠ if possible.

Partner bids first.

P:\bba\Balan Both hands (Answers Page)

Board: 300	North:	South:	West	North	East	South
Dealer: W	♠ 1093	♠ KQJ874	1♦	Pass	Pass	X
Vul: EW	♥ Q10964	♥ AK2	Pass	1♥	Pass	3♣
North HCP: 5	♦ J106	♦ Q9	Pass	4♦ ¹	Pass	4♣
South HCP: 19	♣ Q10	♣ A9	AP			
Contract: 4♣ S			1. limit raise or better in ♠			

Board: 301	North:	South:	West	North	East	South
Dealer: E	♠ 93	♠ A542			1♠	Pass
Vul: Both	♥ AQJ983	♥ 1075	Pass	2♥	Pass	2♣ ¹
North HCP: 13	♦ K	♦ AQJ5	Pass	4♥	AP	
South HCP: 11	♣ QJ106	♣ 53	1. limit raise or better in ♥			
Contract: 4♥ N						

Board: 302	North:	South:	West	North	East	South
Dealer: W	♠ J65	♠ AK1087	1♣	Pass	Pass	1♠
Vul: None	♥ Q975	♥ J4	Pass	2♠	AP	
North HCP: 10	♦ K103	♦ Q96				
South HCP: 13	♣ A95	♣ QJ6				
Contract: 2♠ S						

Board: 303	North:	South:	West	North	East	South
Dealer: E	♠ 1085	♠ AQ3			1♥	Pass
Vul: EW	♥ A83	♥ 642	Pass	1NT	AP	
North HCP: 12	♦ A832	♦ QJ5				
South HCP: 11	♣ A108	♣ Q974				
Contract: 1N N						

Board: 304	North:	South:	West	North	East	South
Dealer: W	♠ J943	♠ 6	1♠	Pass	Pass	X
Vul: Both	♥ Q1073	♥ AKJ64	2♦	Pass	Pass	2♥
North HCP: 3	♦ 53	♦ Q8	2♠	3♥	3♣	4♥
South HCP: 19	♣ 832	♣ AKQ65	4♠	AP		
Contract: 4♠ W						

North hands (Practice Page)

P:\bba\Balan

Board: 305 ♠ AJ1086
Dealer: E ♥ 76
Vul: None ♦ A5
HCP: 11 ♣ Q973

East Opens 1♦.
East Bids 2♦ if possible.
West Bids 3♦ if possible.

Partner bids first.

Board: 306 ♠ 654
Dealer: W ♥ Q62
Vul: NS ♦ Q954
HCP: 6 ♣ Q62

West Opens 1♦.
West Bids 2♣ if possible.

You bid first.

Board: 307 ♠ AJ2
Dealer: E ♥ Q832
Vul: None ♦ 862
HCP: 11 ♣ KJ9

East Opens 1♠.

Partner bids first.

Board: 308 ♠ Q107
Dealer: W ♥ K943
Vul: NS ♦ J972
HCP: 6 ♣ 92

West Opens 1♣.

You bid first.

Board: 309 ♠ KQ10
Dealer: E ♥ KJ104
Vul: EW ♦ Q
HCP: 19 ♣ AKJ109

East Opens 1♦.
East Bids 1♠ if possible.
East Bids 2♦ if possible.

Partner bids first.

P:\bba\Balan Both hands (Answers Page)

Board: 305

Dealer: E

Vul: None

North HCP: 11

South HCP: 10

Contract: 3♠ N

North:

♠ AJ1086

♥ 76

♦ A5

♣ Q973

South:

♠ Q432

♥ KQ84

♦ 104

♣ K106

West	North	East	South
------	-------	------	-------

		1♦	Pass
--	--	----	------

Pass	1♠	2♦	2♠
------	----	----	----

3♦	3♠	AP	
----	----	----	--

Board: 306

Dealer: W

Vul: NS

North HCP: 6

South HCP: 18

Contract: 4♠ S

North:

♠ 654

♥ Q62

♦ Q954

♣ Q62

South:

♠ AJ1073

♥ AJ1087

♦ A3

♣ A

West	North	East	South
------	-------	------	-------

1♦	Pass	Pass	X
----	------	------	---

2♣	Pass	Pass	2♠
----	------	------	----

Pass	3♣ ¹	Pass	4♠
------	-----------------	------	----

AP

1. limit raise or better in ♠

Board: 307

Dealer: E

Vul: None

North HCP: 11

South HCP: 11

Contract: 2♣ S

North:

♠ AJ2

♥ Q832

♦ 862

♣ KJ9

South:

♠ KQ65

♥ 954

♦ 73

♣ AQ65

West	North	East	South
------	-------	------	-------

		1♠	Pass
--	--	----	------

Pass	X	Pass	2♣
------	---	------	----

AP

Board: 308

Dealer: W

Vul: NS

North HCP: 6

South HCP: 20

Contract: 3N S

North:

♠ Q107

♥ K943

♦ J972

♣ 92

South:

♠ AJ52

♥ A85

♦ Q43

♣ AKQ

West	North	East	South
------	-------	------	-------

1♣	Pass	Pass	2NT
----	------	------	-----

Pass	3♣ ¹	Pass	3♠
------	-----------------	------	----

Pass	3NT	AP	
------	-----	----	--

1. Stayman

Board: 309

Dealer: E

Vul: EW

North HCP: 19

South HCP: 7

Contract: 2♦ E

North:

♠ KQ10

♥ KJ104

♦ Q

♣ AKJ109

South:

♠ J84

♥ 763

♦ A84

♣ Q743

West	North	East	South
------	-------	------	-------

		1♦	Pass
--	--	----	------

Pass	X	1♠	Pass
------	---	----	------

Pass	X	2♦	AP
------	---	----	----

South hands (Practice Page)

P:\bba\Balan

Board: 305
Dealer: E
Vul: None
HCP: 10

♠ Q432
♥ KQ84
♦ 104
♣ K106

East Opens 1♦.
East Bids 2♦ if possible.
West Bids 3♦ if possible.

You bid first.

Board: 306
Dealer: W
Vul: NS
HCP: 18

♠ AJ1073
♥ AJ1087
♦ A3
♣ A

West Opens 1♦.
West Bids 2♣ if possible.

Partner bids first.

Board: 307
Dealer: E
Vul: None
HCP: 11

♠ KQ65
♥ 954
♦ 73
♣ AQ65

East Opens 1♠.

You bid first.

Board: 308
Dealer: W
Vul: NS
HCP: 20

♠ AJ52
♥ A85
♦ Q43
♣ AKQ

West Opens 1♣.

Partner bids first.

Board: 309
Dealer: E
Vul: EW
HCP: 7

♠ J84
♥ 763
♦ A84
♣ Q743

East Opens 1♦.
East Bids 1♠ if possible.
East Bids 2♦ if possible.

You bid first.

P:\bba\Balan Both hands (Answers Page)

Board: 305

Dealer: E

Vul: None

North HCP: 11

South HCP: 10

Contract: 3♠ N

North:

♠ AJ1086

♥ 76

♦ A5

♣ Q973

South:

♠ Q432

♥ KQ84

♦ 104

♣ K106

West North East South

1♦ Pass

Pass 1♠ 2♦ 2♠

3♦ 3♠ AP

Board: 306

Dealer: W

Vul: NS

North HCP: 6

South HCP: 18

Contract: 4♠ S

North:

♠ 654

♥ Q62

♦ Q954

♣ Q62

South:

♠ AJ1073

♥ AJ1087

♦ A3

♣ A

West North East South

1♦ Pass Pass X

2♣ Pass Pass 2♠

Pass 3♣¹ Pass 4♠

AP

1. limit raise or better in ♠

Board: 307

Dealer: E

Vul: None

North HCP: 11

South HCP: 11

Contract: 2♣ S

North:

♠ AJ2

♥ Q832

♦ 862

♣ KJ9

South:

♠ KQ65

♥ 954

♦ 73

♣ AQ65

West North East South

1♠ Pass

Pass X Pass 2♣

AP

Board: 308

Dealer: W

Vul: NS

North HCP: 6

South HCP: 20

Contract: 3N S

North:

♠ Q107

♥ K943

♦ J972

♣ 92

South:

♠ AJ52

♥ A85

♦ Q43

♣ AKQ

West North East South

1♣ Pass Pass 2NT

Pass 3♣¹ Pass 3♠

Pass 3NT AP

1. Stayman

Board: 309

Dealer: E

Vul: EW

North HCP: 19

South HCP: 7

Contract: 2♦ E

North:

♠ KQ10

♥ KJ104

♦ Q

♣ AKJ109

South:

♠ J84

♥ 763

♦ A84

♣ Q743

West North East South

1♦ Pass

Pass X 1♠ Pass

Pass X 2♦ AP

North hands (Practice Page)

P:\bba\Balan

Board: 310 ♠ K932
Dealer: W ♥ 854
Vul: None ♦ 632
HCP: 4 ♣ J94

West Opens 1♠.

You bid first.

Board: 311 ♠ KQ1092
Dealer: E ♥ K752
Vul: NS ♦ KQ
HCP: 15 ♣ Q10

East Opens 1♦.

East Doubles 1♠ if possible.

West Bids 2♣ if possible.

Partner bids first.

Board: 312 ♠ 10764
Dealer: W ♥ Q107
Vul: EW ♦ J10
HCP: 6 ♣ K974

West Opens 1♠.

You bid first.

Board: 313 ♠ AK102
Dealer: E ♥ A109
Vul: Both ♦ 107
HCP: 15 ♣ KJ108

East Opens 1♦.

East Bids 1♥ if possible.

Partner bids first.

Board: 314 ♠ K72
Dealer: W ♥ J108
Vul: NS ♦ 10543
HCP: 8 ♣ A94

West Opens 1♥.

You bid first.

P:\bba\Balan Both hands (Answers Page)

Board: 310
 Dealer: W
 Vul: None
 North HCP: 4
 South HCP: 17
 Contract: 1♠X W

North:
 ♠ K932
 ♥ 854
 ♦ 632
 ♣ J94

South:
 ♠ A10
 ♥ A2
 ♦ K54
 ♣ AQ10753

West	North	East	South
1♠	Pass	Pass	X
AP			

Board: 311
 Dealer: E
 Vul: NS
 North HCP: 15
 South HCP: 10
 Contract: 3♠ N

North:
 ♠ KQ1092
 ♥ K752
 ♦ KQ
 ♣ Q10

South:
 ♠ A864
 ♥ 843
 ♦ AJ64
 ♣ J4

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

Board: 312
 Dealer: W
 Vul: EW
 North HCP: 6
 South HCP: 16
 Contract: 2♣ N

North:
 ♠ 10764
 ♥ Q107
 ♦ J10
 ♣ K974

South:
 ♠ 83
 ♥ AKJ4
 ♦ AK64
 ♣ J106

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

Board: 313
 Dealer: E
 Vul: Both
 North HCP: 15
 South HCP: 10
 Contract: 1♥ E

North:
 ♠ AK102
 ♥ A109
 ♦ 107
 ♣ KJ108

South:
 ♠ Q74
 ♥ 764
 ♦ A95
 ♣ A954

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

Board: 314
 Dealer: W
 Vul: NS
 North HCP: 8
 South HCP: 18
 Contract: 3♦ N

North:
 ♠ K72
 ♥ J108
 ♦ 10543
 ♣ A94

South:
 ♠ A1053
 ♥ K42
 ♦ AKQ9
 ♣ Q7

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

South hands (Practice Page)

P:\bba\Balan

Board: 310
Dealer: W
Vul: None
HCP: 17

♠ A10
♥ A2
♦ K54
♣ AQ10753

West Opens 1♠.

Partner bids first.

Board: 311
Dealer: E
Vul: NS
HCP: 10

♠ A864
♥ 843
♦ AJ64
♣ J4

East Opens 1♦.

East Doubles 1♠ if possible.

West Bids 2♣ if possible.

You bid first.

Board: 312
Dealer: W
Vul: EW
HCP: 16

♠ 83
♥ AKJ4
♦ AK64
♣ J106

West Opens 1♠.

Partner bids first.

Board: 313
Dealer: E
Vul: Both
HCP: 10

♠ Q74
♥ 764
♦ A95
♣ A954

East Opens 1♦.

East Bids 1♥ if possible.

You bid first.

Board: 314
Dealer: W
Vul: NS
HCP: 18

♠ A1053
♥ K42
♦ AKQ9
♣ Q7

West Opens 1♥.

Partner bids first.

P:\bba\Balan Both hands (Answers Page)

Board: 310
 Dealer: W
 Vul: None
 North HCP: 4
 South HCP: 17
 Contract: 1♠X W

North:
 ♠ K932
 ♥ 854
 ♦ 632
 ♣ J94

South:
 ♠ A10
 ♥ A2
 ♦ K54
 ♣ AQ10753

West	North	East	South
1♠	Pass	Pass	X
AP			

Board: 311
 Dealer: E
 Vul: NS
 North HCP: 15
 South HCP: 10
 Contract: 3♠ N

North:
 ♠ KQ1092
 ♥ K752
 ♦ KQ
 ♣ Q10

South:
 ♠ A864
 ♥ 843
 ♦ AJ64
 ♣ J4

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

Board: 312
 Dealer: W
 Vul: EW
 North HCP: 6
 South HCP: 16
 Contract: 2♣ N

North:
 ♠ 10764
 ♥ Q107
 ♦ J10
 ♣ K974

South:
 ♠ 83
 ♥ AKJ4
 ♦ AK64
 ♣ J106

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

Board: 313
 Dealer: E
 Vul: Both
 North HCP: 15
 South HCP: 10
 Contract: 1♥ E

North:
 ♠ AK102
 ♥ A109
 ♦ 107
 ♣ KJ108

South:
 ♠ Q74
 ♥ 764
 ♦ A95
 ♣ A954

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

Board: 314
 Dealer: W
 Vul: NS
 North HCP: 8
 South HCP: 18
 Contract: 3♦ N

North:
 ♠ K72
 ♥ J108
 ♦ 10543
 ♣ A94

South:
 ♠ A1053
 ♥ K42
 ♦ AKQ9
 ♣ Q7

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

North hands (Practice Page)

P:\bba\Balan

Board: 315	♠ KQJ853	East Opens 1♣.
Dealer: E	♥ KQ1086	
Vul: EW	♦ 6	Partner bids first.
HCP: 15	♣ A	
Board: 316	♠ J863	West Opens 1♠.
Dealer: W	♥ J65	West Bids 2♥ if possible.
Vul: Both	♦ Q854	
HCP: 4	♣ 106	You bid first.
Board: 317	♠ AQ	East Opens 1♥.
Dealer: E	♥ AK4	East Bids 1♠ if possible.
Vul: None	♦ KJ874	
HCP: 20	♣ K86	Partner bids first.
Board: 318	♠ 873	West Opens 1♥.
Dealer: W	♥ 102	
Vul: EW	♦ A83	You bid first.
HCP: 4	♣ 87632	
Board: 319	♠ KQ2	East Opens 1♣.
Dealer: E	♥ KQ7	
Vul: Both	♦ K642	Partner bids first.
HCP: 20	♣ AK2	

P:\bba\Balan Both hands (Answers Page)

Board: 315	North:	South:	West	North	East	South
Dealer: E	♠ KQJ853	♠ 104			1♣	Pass
Vul: EW	♥ KQ1086	♥ 732	Pass	2♣ ¹	Pass	2♥
North HCP: 15	♦ 6	♦ AK94	Pass	3♠	Pass	4♥
South HCP: 10	♣ A	♣ K984	AP			
Contract: 4♥ S			1. Michaels Cuebid			

Board: 316	North:	South:	West	North	East	South
Dealer: W	♠ J863	♠ 54	1♠	Pass	Pass	X
Vul: Both	♥ J65	♥ A72	2♥	Pass	Pass	2♠ ¹
North HCP: 4	♦ Q854	♦ AKJ3	Pass	3♦	AP	
South HCP: 17	♣ 106	♣ KQ97	1. strength cue bid			
Contract: 3♦ N						

Board: 317	North:	South:	West	North	East	South
Dealer: E	♠ AQ	♠ 8532			1♥	Pass
Vul: None	♥ AK4	♥ J86	Pass	X	1♠	Pass
North HCP: 20	♦ KJ874	♦ Q9	Pass	2♦	AP	
South HCP: 4	♣ K86	♣ J1052				
Contract: 2♦ N						

Board: 318	North:	South:	West	North	East	South
Dealer: W	♠ 873	♠ A96				
Vul: EW	♥ 102	♥ AQ86	1♥	Pass	Pass	2NT
North HCP: 4	♦ A83	♦ K95	AP			
South HCP: 20	♣ 87632	♣ AK10				
Contract: 2N S						

Board: 319	North:	South:	West	North	East	South
Dealer: E	♠ KQ2	♠ AJ3			1♣	Pass
Vul: Both	♥ KQ7	♥ 982	Pass	2NT	Pass	3NT
North HCP: 20	♦ K642	♦ QJ87	AP			
South HCP: 8	♣ AK2	♣ 873				
Contract: 3N N						

South hands (Practice Page)

P:\bba\Balan

Board: 315	♠ 104	East Opens 1♣.
Dealer: E	♥ 732	
Vul: EW	♦ AK94	You bid first.
HCP: 10	♣ K984	
Board: 316	♠ 54	West Opens 1♠.
Dealer: W	♥ A72	West Bids 2♥ if possible.
Vul: Both	♦ AKJ3	
HCP: 17	♣ KQ97	Partner bids first.
Board: 317	♠ 8532	East Opens 1♥.
Dealer: E	♥ J86	East Bids 1♠ if possible.
Vul: None	♦ Q9	
HCP: 4	♣ J1052	You bid first.
Board: 318	♠ A96	West Opens 1♥.
Dealer: W	♥ AQ86	
Vul: EW	♦ K95	Partner bids first.
HCP: 20	♣ AK10	
Board: 319	♠ AJ3	East Opens 1♣.
Dealer: E	♥ 982	
Vul: Both	♦ QJ87	You bid first.
HCP: 8	♣ 873	

P:\bba\Balan Both hands (Answers Page)

Board: 315	North:	South:	West	North	East	South
Dealer: E	♠ KQJ853	♠ 104			1♣	Pass
Vul: EW	♥ KQ1086	♥ 732	Pass	2♣ ¹	Pass	2♥
North HCP: 15	♦ 6	♦ AK94	Pass	3♠	Pass	4♥
South HCP: 10	♣ A	♣ K984	AP			
Contract: 4♥ S			1. Michaels Cuebid			

Board: 316	North:	South:	West	North	East	South
Dealer: W	♠ J863	♠ 54	1♠	Pass	Pass	X
Vul: Both	♥ J65	♥ A72	2♥	Pass	Pass	2♠ ¹
North HCP: 4	♦ Q854	♦ AKJ3	Pass	3♦	AP	
South HCP: 17	♣ 106	♣ KQ97	1. strength cue bid			
Contract: 3♦ N						

Board: 317	North:	South:	West	North	East	South
Dealer: E	♠ AQ	♠ 8532			1♥	Pass
Vul: None	♥ AK4	♥ J86	Pass	X	1♠	Pass
North HCP: 20	♦ KJ874	♦ Q9	Pass	2♦	AP	
South HCP: 4	♣ K86	♣ J1052	Pass			
Contract: 2♦ N						

Board: 318	North:	South:	West	North	East	South
Dealer: W	♠ 873	♠ A96				
Vul: EW	♥ 102	♥ AQ86	1♥	Pass	Pass	2NT
North HCP: 4	♦ A83	♦ K95	AP			
South HCP: 20	♣ 87632	♣ AK10				
Contract: 2N S						

Board: 319	North:	South:	West	North	East	South
Dealer: E	♠ KQ2	♠ AJ3			1♣	Pass
Vul: Both	♥ KQ7	♥ 982	Pass	2NT	Pass	3NT
North HCP: 20	♦ K642	♦ QJ87	AP			
South HCP: 8	♣ AK2	♣ 873				
Contract: 3N N						

North hands (Practice Page)

P:\bba\Balan

Board: 320	♠ Q87	West Opens 1♦.
Dealer: W	♥ Q1063	West Bids 1♠ if possible.
Vul: None	♦ K85	
HCP: 11	♣ A74	You bid first.
Board: 321	♠ KQ8	East Opens 1♠.
Dealer: E	♥ K62	East Bids 2♦ if possible.
Vul: NS	♦ 5	
HCP: 16	♣ AKJ1096	Partner bids first.
Board: 322	♠ J43	West Opens 1♣.
Dealer: W	♥ 7543	
Vul: Both	♦ Q74	You bid first.
HCP: 5	♣ Q107	
Board: 323	♠ Q83	East Opens 1♦.
Dealer: E	♥ K86	
Vul: None	♦ QJ1093	Partner bids first.
HCP: 12	♣ A9	
Board: 324	♠ 10743	West Opens 1♠.
Dealer: W	♥ 875	West Bids 2♦ if possible.
Vul: NS	♦ Q65	East Bids 3♦ if possible.
HCP: 4	♣ Q104	You bid first.

P:\bba\Balan Both hands (Answers Page)

Board: 320	North:	South:	West	North	East	South
Dealer: W	♠ Q87	♠ J92	1♦	Pass	Pass	X
Vul: None	♥ Q1063	♥ A87	1♠	X	Pass	2♥
North HCP: 11	♦ K85	♦ AJ76	AP			
South HCP: 11	♣ A74	♣ J109				
Contract: 2♥ S						

Board: 321	North:	South:	West	North	East	South
Dealer: E	♠ KQ8	♠ 632			1♠	Pass
Vul: NS	♥ K62	♥ Q743	Pass	2♣	2♦	Pass
North HCP: 16	♦ 5	♦ A973	Pass	3♣	AP	
South HCP: 6	♣ AKJ1096	♣ 87				
Contract: 3♣ N						

Board: 322	North:	South:	West	North	East	South
Dealer: W	♠ J43	♠ KQ1062	1♣	Pass	Pass	X
Vul: Both	♥ 7543	♥ KJ98	Pass	1♥	Pass	2♥
North HCP: 5	♦ Q74	♦ AJ	AP			
South HCP: 18	♣ Q107	♣ A8				
Contract: 2♥ N						

Board: 323	North:	South:	West	North	East	South
Dealer: E	♠ Q83	♠ A104				
Vul: None	♥ K86	♥ Q432			1♦	AP
North HCP: 12	♦ QJ1093	♦ 85				
South HCP: 10	♣ A9	♣ KJ83				
Contract: 1♦ E						

Board: 324	North:	South:	West	North	East	South
Dealer: W	♠ 10743	♠ Q62	1♠	Pass	Pass	X
Vul: NS	♥ 875	♥ AQJ62	2♦	Pass	Pass	2♥
North HCP: 4	♦ Q65	♦ K	Pass	Pass	3♦	Pass
South HCP: 19	♣ Q104	♣ AK87	Pass	3♥	AP	
Contract: 3♥ S						

South hands (Practice Page)

P:\bba\Balan

Board: 320	♠ J92	West Opens 1♦.
Dealer: W	♥ A87	West Bids 1♠ if possible.
Vul: None	♦ AJ76	
HCP: 11	♣ J109	Partner bids first.

Board: 321	♠ 632	East Opens 1♠.
Dealer: E	♥ Q743	East Bids 2♦ if possible.
Vul: NS	♦ A973	
HCP: 6	♣ 87	You bid first.

Board: 322	♠ KQ1062	West Opens 1♣.
Dealer: W	♥ KJ98	
Vul: Both	♦ AJ	Partner bids first.
HCP: 18	♣ A8	

Board: 323	♠ A104	East Opens 1♦.
Dealer: E	♥ Q432	
Vul: None	♦ 85	You bid first.
HCP: 10	♣ KJ83	

Board: 324	♠ Q62	West Opens 1♠.
Dealer: W	♥ AQJ62	West Bids 2♦ if possible.
Vul: NS	♦ K	East Bids 3♦ if possible.
HCP: 19	♣ AK87	Partner bids first.

P:\bba\Balan Both hands (Answers Page)

Board: 320	North:	South:	West	North	East	South
Dealer: W	♠ Q87	♠ J92	1♦	Pass	Pass	X
Vul: None	♥ Q1063	♥ A87	1♠	X	Pass	2♥
North HCP: 11	♦ K85	♦ AJ76	AP			
South HCP: 11	♣ A74	♣ J109				
Contract: 2♥ S						

Board: 321	North:	South:	West	North	East	South
Dealer: E	♠ KQ8	♠ 632			1♠	Pass
Vul: NS	♥ K62	♥ Q743	Pass	2♣	2♦	Pass
North HCP: 16	♦ 5	♦ A973	Pass	3♣	AP	
South HCP: 6	♣ AKJ1096	♣ 87				
Contract: 3♣ N						

Board: 322	North:	South:	West	North	East	South
Dealer: W	♠ J43	♠ KQ1062	1♣	Pass	Pass	X
Vul: Both	♥ 7543	♥ KJ98	Pass	1♥	Pass	2♥
North HCP: 5	♦ Q74	♦ AJ	AP			
South HCP: 18	♣ Q107	♣ A8				
Contract: 2♥ N						

Board: 323	North:	South:	West	North	East	South
Dealer: E	♠ Q83	♠ A104				
Vul: None	♥ K86	♥ Q432			1♦	AP
North HCP: 12	♦ QJ1093	♦ 85				
South HCP: 10	♣ A9	♣ KJ83				
Contract: 1♦ E						

Board: 324	North:	South:	West	North	East	South
Dealer: W	♠ 10743	♠ Q62	1♠	Pass	Pass	X
Vul: NS	♥ 875	♥ AQJ62	2♦	Pass	Pass	2♥
North HCP: 4	♦ Q65	♦ K	Pass	Pass	3♦	Pass
South HCP: 19	♣ Q104	♣ AK87	Pass	3♥	AP	
Contract: 3♥ S						

North hands (Practice Page)

P:\bba\Balan

Board: 325 ♠ Q652
Dealer: E ♥ J95
Vul: EW ♦ KJ93
HCP: 11 ♣ A8

East Opens 1♦.

Partner bids first.

Board: 326 ♠ 76
Dealer: W ♥ A1065
Vul: None ♦ 1064
HCP: 6 ♣ Q1054

West Opens 1♠.

You bid first.

Board: 327 ♠ Q102
Dealer: E ♥ A8
Vul: NS ♦ AKQJ6
HCP: 19 ♣ K54

East Opens 1♠.

East Bids 2♥ if possible.

Partner bids first.

Board: 328 ♠ J10542
Dealer: W ♥ 9874
Vul: EW ♦ 10
HCP: 1 ♣ 1076

West Opens 1♣.

West Bids 1♠ if possible.

East Bids 2♣ if possible.

You bid first.

Board: 329 ♠ KQ76
Dealer: E ♥ K52
Vul: Both ♦ 764
HCP: 15 ♣ AK7

East Opens 1♣.

Partner bids first.

P:\bba\Balan Both hands (Answers Page)

Board: 325	North:	South:	
Dealer: E	♠ Q652	♠ J743	West North East South
Vul: EW	♥ J95	♥ A1063	
North HCP: 11	♦ KJ93	♦ AQ8	1♦ AP
South HCP: 11	♣ A8	♣ 64	
Contract: 1♦ E			

Board: 326	North:	South:	
Dealer: W	♠ 76	♠ A985	West North East South
Vul: None	♥ A1065	♥ KQJ82	1♠ Pass Pass 2♥
North HCP: 6	♦ 1064	♦ A	AP
South HCP: 17	♣ Q1054	♣ K96	
Contract: 2♥ S			

Board: 327	North:	South:	
Dealer: E	♠ Q102	♠ K854	West North East South
Vul: NS	♥ A8	♥ 96	1♠ Pass
North HCP: 19	♦ AKQJ6	♦ 10753	Pass X 2♥ Pass
South HCP: 7	♣ K54	♣ A73	Pass 3♦ AP
Contract: 3♦ N			

Board: 328	North:	South:	
Dealer: W	♠ J10542	♠ K6	West North East South
Vul: EW	♥ 9874	♥ AJ10	1♣ Pass Pass X
North HCP: 1	♦ 10	♦ AKJ75	1♠ Pass Pass X
South HCP: 22	♣ 1076	♣ AQ8	Pass Pass 2♣ 2♦
Contract: 2N N			Pass 2NT AP

Board: 329	North:	South:	
Dealer: E	♠ KQ76	♠ J985	West North East South
Vul: Both	♥ K52	♥ 7643	1♣ Pass
North HCP: 15	♦ 764	♦ AK10	Pass 1NT AP
South HCP: 8	♣ AK7	♣ 108	
Contract: 1N N			

South hands (Practice Page)

P:\bba\Balan

Board: 325	♠ J743	East Opens 1♦.
Dealer: E	♥ A1063	
Vul: EW	♦ AQ8	You bid first.
HCP: 11	♣ 64	

Board: 326	♠ A985	West Opens 1♠.
Dealer: W	♥ KQJ82	
Vul: None	♦ A	Partner bids first.
HCP: 17	♣ K96	

Board: 327	♠ K854	East Opens 1♠.
Dealer: E	♥ 96	East Bids 2♥ if possible.
Vul: NS	♦ 10753	
HCP: 7	♣ A73	You bid first.

Board: 328	♠ K6	West Opens 1♣.
Dealer: W	♥ AJ10	West Bids 1♠ if possible.
Vul: EW	♦ AKJ75	East Bids 2♣ if possible.
HCP: 22	♣ AQ8	Partner bids first.

Board: 329	♠ J985	East Opens 1♣.
Dealer: E	♥ 7643	
Vul: Both	♦ AK10	You bid first.
HCP: 8	♣ 108	

P:\bba\Balan Both hands (Answers Page)

Board: 325	North:	South:	
Dealer: E	♠ Q652	♠ J743	West North East South
Vul: EW	♥ J95	♥ A1063	
North HCP: 11	♦ KJ93	♦ AQ8	1♦ AP
South HCP: 11	♣ A8	♣ 64	
Contract: 1♦ E			

Board: 326	North:	South:	
Dealer: W	♠ 76	♠ A985	West North East South
Vul: None	♥ A1065	♥ KQJ82	1♠ Pass Pass 2♥
North HCP: 6	♦ 1064	♦ A	AP
South HCP: 17	♣ Q1054	♣ K96	
Contract: 2♥ S			

Board: 327	North:	South:	
Dealer: E	♠ Q102	♠ K854	West North East South
Vul: NS	♥ A8	♥ 96	1♠ Pass
North HCP: 19	♦ AKQJ6	♦ 10753	Pass X 2♥ Pass
South HCP: 7	♣ K54	♣ A73	Pass 3♦ AP
Contract: 3♦ N			

Board: 328	North:	South:	
Dealer: W	♠ J10542	♠ K6	West North East South
Vul: EW	♥ 9874	♥ AJ10	1♣ Pass Pass X
North HCP: 1	♦ 10	♦ AKJ75	1♠ Pass Pass X
South HCP: 22	♣ 1076	♣ AQ8	Pass Pass 2♣ 2♦
Contract: 2N N			Pass 2NT AP

Board: 329	North:	South:	
Dealer: E	♠ KQ76	♠ J985	West North East South
Vul: Both	♥ K52	♥ 7643	1♣ Pass
North HCP: 15	♦ 764	♦ AK10	Pass 1NT AP
South HCP: 8	♣ AK7	♣ 108	
Contract: 1N N			

North hands (Practice Page)

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Board: 330	♠ 9653	West Opens 1♦.
Dealer: W	♥ J83	West Bids 3♣ if possible.
Vul: NS	♦ AQ65	
HCP: 10	♣ K9	You bid first.
Board: 331	♠ QJ2	East Opens 1♥.
Dealer: E	♥ AK7	
Vul: EW	♦ K95	Partner bids first.
HCP: 20	♣ AK87	
Board: 332	♠ K72	West Opens 1♠.
Dealer: W	♥ J93	West Bids 2♦ if possible.
Vul: Both	♦ J86	
HCP: 11	♣ AQ93	You bid first.
Board: 333	♠ Q109	East Opens 1♣.
Dealer: E	♥ AK96	
Vul: None	♦ A86	Partner bids first.
HCP: 20	♣ AK5	
Board: 334	♠ KJ3	West Opens 1♦.
Dealer: W	♥ QJ64	
Vul: EW	♦ A109	You bid first.
HCP: 11	♣ 1097	

P:\bba\Balan Both hands (Answers Page)

Board: 330	North:	South:	West	North	East	South
Dealer: W	♠ 9653	♠ AK1074	1♦	Pass	Pass	1♠
Vul: NS	♥ J83	♥ AQ74	Pass	2♠	Pass	Pass
North HCP: 10	♦ AQ65	♦ J8	3♣	3♠	Pass	4♠
South HCP: 14	♣ K9	♣ 107	AP			
Contract: 4♠ S						

Board: 331	North:	South:	West	North	East	South
Dealer: E	♠ QJ2	♠ 76543			1♥	Pass
Vul: EW	♥ AK7	♥ 982	Pass	2NT	Pass	3♥
North HCP: 20	♦ K95	♦ 7	Pass	3♠	AP	
South HCP: 2	♣ AK87	♣ Q952				
Contract: 3♠ N						

Board: 332	North:	South:	West	North	East	South
Dealer: W	♠ K72	♠ A963	1♠	Pass	Pass	X
Vul: Both	♥ J93	♥ K54	Pass	2♣	Pass	Pass
North HCP: 11	♦ J86	♦ A109	2♦	AP		
South HCP: 12	♣ AQ93	♣ J106				
Contract: 2♦ W						

Board: 333	North:	South:	West	North	East	South
Dealer: E	♠ Q109	♠ J532			1♣	Pass
Vul: None	♥ AK96	♥ J10832	Pass	2NT	Pass	3♦
North HCP: 20	♦ A86	♦ K4	Pass	3♥	AP	
South HCP: 5	♣ AK5	♣ 103				
Contract: 3♥ N						

Board: 334	North:	South:	West	North	East	South
Dealer: W	♠ KJ3	♠ A874	1♦	Pass	Pass	1NT
Vul: EW	♥ QJ64	♥ 93	Pass	2♣ ¹	Pass	2♠
North HCP: 11	♦ A109	♦ QJ53	Pass	2NT	AP	
South HCP: 12	♣ 1097	♣ AJ6				
Contract: 2N S			1. Garbage Stayman			

South hands (Practice Page)

P:\bba\Balan

Board: 330	♠ AK1074	West Opens 1♦.
Dealer: W	♥ AQ74	West Bids 3♣ if possible.
Vul: NS	♦ J8	
HCP: 14	♣ 107	Partner bids first.

Board: 331	♠ 76543	East Opens 1♥.
Dealer: E	♥ 982	
Vul: EW	♦ 7	You bid first.
HCP: 2	♣ Q952	

Board: 332	♠ A963	West Opens 1♠.
Dealer: W	♥ K54	West Bids 2♦ if possible.
Vul: Both	♦ A109	
HCP: 12	♣ J106	Partner bids first.

Board: 333	♠ J532	East Opens 1♣.
Dealer: E	♥ J10832	
Vul: None	♦ K4	You bid first.
HCP: 5	♣ 103	

Board: 334	♠ A874	West Opens 1♦.
Dealer: W	♥ 93	
Vul: EW	♦ QJ53	Partner bids first.
HCP: 12	♣ AJ6	

P:\bba\Balan Both hands (Answers Page)

Board: 330	North:	South:	West	North	East	South
Dealer: W	♠ 9653	♠ AK1074	1♦	Pass	Pass	1♠
Vul: NS	♥ J83	♥ AQ74	Pass	2♠	Pass	Pass
North HCP: 10	♦ AQ65	♦ J8	3♣	3♠	Pass	4♠
South HCP: 14	♣ K9	♣ 107	AP			
Contract: 4♠ S						

Board: 331	North:	South:	West	North	East	South
Dealer: E	♠ QJ2	♠ 76543			1♥	Pass
Vul: EW	♥ AK7	♥ 982	Pass	2NT	Pass	3♥
North HCP: 20	♦ K95	♦ 7	Pass	3♠	AP	
South HCP: 2	♣ AK87	♣ Q952				
Contract: 3♠ N						

Board: 332	North:	South:	West	North	East	South
Dealer: W	♠ K72	♠ A963	1♠	Pass	Pass	X
Vul: Both	♥ J93	♥ K54	Pass	2♣	Pass	Pass
North HCP: 11	♦ J86	♦ A109	2♦	AP		
South HCP: 12	♣ AQ93	♣ J106				
Contract: 2♦ W						

Board: 333	North:	South:	West	North	East	South
Dealer: E	♠ Q109	♠ J532			1♣	Pass
Vul: None	♥ AK96	♥ J10832	Pass	2NT	Pass	3♦
North HCP: 20	♦ A86	♦ K4	Pass	3♥	AP	
South HCP: 5	♣ AK5	♣ 103				
Contract: 3♥ N						

Board: 334	North:	South:	West	North	East	South
Dealer: W	♠ KJ3	♠ A874	1♦	Pass	Pass	1NT
Vul: EW	♥ QJ64	♥ 93	Pass	2♣ ¹	Pass	2♠
North HCP: 11	♦ A109	♦ QJ53	Pass	2NT	AP	
South HCP: 12	♣ 1097	♣ AJ6				
Contract: 2N S			1. Garbage Stayman			

North hands (Practice Page)

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Board: 335	♠ K2	East Opens 1♠.
Dealer: E	♥ J2	East Bids 2♥ if possible.
Vul: Both	♦ K43	
HCP: 17	♣ AKQJ109	Partner bids first.
Board: 336	♠ 987	West Opens 1♠.
Dealer: W	♥ 10973	
Vul: None	♦ KJ10	You bid first.
HCP: 4	♣ 865	
Board: 337	♠ KQ1076	East Opens 1♥.
Dealer: E	♥ 2	East Bids 3♥ if possible.
Vul: NS	♦ A943	
HCP: 15	♣ KQJ	Partner bids first.
Board: 338	♠ K92	West Opens 1♣.
Dealer: W	♥ A974	
Vul: Both	♦ Q108	You bid first.
HCP: 9	♣ 974	
Board: 339	♠ AQ2	East Opens 1♠.
Dealer: E	♥ KQ98	East Bids 3♠ if possible.
Vul: None	♦ AQ9	
HCP: 20	♣ K104	Partner bids first.

P:\bba\Balan Both hands (Answers Page)

Board: 335	North:	South:	West	North	East	South
Dealer: E	♠ K2	♠ Q986			1♠	Pass
Vul: Both	♥ J2	♥ K105	Pass	2♣	2♥	Pass
North HCP: 17	♦ K43	♦ 10876	Pass	3♣	AP	
South HCP: 5	♣ AKQJ109	♣ 74				
Contract: 3♣ N						

Board: 336	North:	South:	West	North	East	South
Dealer: W	♠ 987	♠ AQ2	1♠	Pass	Pass	X
Vul: None	♥ 10973	♥ K8	Pass	2♥	Pass	3♦
North HCP: 4	♦ KJ10	♦ AQ873	AP			
South HCP: 21	♣ 865	♣ AQ7				
Contract: 3♦ S						

Board: 337	North:	South:	West	North	East	South
Dealer: E	♠ KQ1076	♠ A3				
Vul: NS	♥ 2	♥ 1097			1♥	Pass
North HCP: 15	♦ A943	♦ QJ107	Pass	1♠	3♥	AP
South HCP: 7	♣ KQJ	♣ 10974				
Contract: 3♥ E						

Board: 338	North:	South:	West	North	East	South
Dealer: W	♠ K92	♠ AJ105	1♣	AP		
Vul: Both	♥ A974	♥ QJ				
North HCP: 9	♦ Q108	♦ AK3				
South HCP: 16	♣ 974	♣ J1086				
Contract: 1♣ W						

Board: 339	North:	South:	West	North	East	South
Dealer: E	♠ AQ2	♠ J53			1♠	Pass
Vul: None	♥ KQ98	♥ 1052	Pass	2NT	3♠	AP
North HCP: 20	♦ AQ9	♦ 107432				
South HCP: 1	♣ K104	♣ 62				
Contract: 3♠ E						

South hands (Practice Page)

P:\bba\Balan

Board: 335	♠ Q986	East Opens 1♠.
Dealer: E	♥ K105	East Bids 2♥ if possible.
Vul: Both	♦ 10876	
HCP: 5	♣ 74	You bid first.

Board: 336	♠ AQ2	West Opens 1♠.
Dealer: W	♥ K8	
Vul: None	♦ AQ873	Partner bids first.
HCP: 21	♣ AQ7	

Board: 337	♠ A3	East Opens 1♥.
Dealer: E	♥ 1097	East Bids 3♥ if possible.
Vul: NS	♦ QJ107	
HCP: 7	♣ 10974	You bid first.

Board: 338	♠ AJ105	West Opens 1♣.
Dealer: W	♥ QJ	
Vul: Both	♦ AK3	Partner bids first.
HCP: 16	♣ J1086	

Board: 339	♠ J53	East Opens 1♠.
Dealer: E	♥ 1052	East Bids 3♠ if possible.
Vul: None	♦ 107432	
HCP: 1	♣ 62	You bid first.

P:\bba\Balan Both hands (Answers Page)

Board: 335	North:	South:	West	North	East	South
Dealer: E	♠ K2	♠ Q986			1♠	Pass
Vul: Both	♥ J2	♥ K105	Pass	2♣	2♥	Pass
North HCP: 17	♦ K43	♦ 10876	Pass	3♣	AP	
South HCP: 5	♣ AKQJ109	♣ 74				
Contract: 3♣ N						

Board: 336	North:	South:	West	North	East	South
Dealer: W	♠ 987	♠ AQ2	1♠	Pass	Pass	X
Vul: None	♥ 10973	♥ K8	Pass	2♥	Pass	3♦
North HCP: 4	♦ KJ10	♦ AQ873	AP			
South HCP: 21	♣ 865	♣ AQ7				
Contract: 3♦ S						

Board: 337	North:	South:	West	North	East	South
Dealer: E	♠ KQ1076	♠ A3				
Vul: NS	♥ 2	♥ 1097			1♥	Pass
North HCP: 15	♦ A943	♦ QJ107	Pass	1♠	3♥	AP
South HCP: 7	♣ KQJ	♣ 10974				
Contract: 3♥ E						

Board: 338	North:	South:	West	North	East	South
Dealer: W	♠ K92	♠ AJ105	1♣	AP		
Vul: Both	♥ A974	♥ QJ				
North HCP: 9	♦ Q108	♦ AK3				
South HCP: 16	♣ 974	♣ J1086				
Contract: 1♣ W						

Board: 339	North:	South:	West	North	East	South
Dealer: E	♠ AQ2	♠ J53			1♠	Pass
Vul: None	♥ KQ98	♥ 1052	Pass	2NT	3♠	AP
North HCP: 20	♦ AQ9	♦ 107432				
South HCP: 1	♣ K104	♣ 62				
Contract: 3♠ E						

North hands (Practice Page)

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Board: 340	♠ K10653	West Opens 1♦.
Dealer: W	♥ 96	West Bids 1♠ if possible.
Vul: NS	♦ J1054	
HCP: 4	♣ 105	You bid first.
Board: 341	♠ AJ9	East Opens 1♠.
Dealer: E	♥ AK7	East Bids 3♠ if possible.
Vul: EW	♦ K32	
HCP: 21	♣ AQ95	Partner bids first.
Board: 342	♠ 83	West Opens 1♦.
Dealer: W	♥ 842	
Vul: None	♦ AJ42	You bid first.
HCP: 8	♣ K1065	
Board: 343	♠ KQ53	East Opens 1♥.
Dealer: E	♥ A85	
Vul: NS	♦ AJ9	Partner bids first.
HCP: 14	♣ 973	
Board: 344	♠ 742	West Opens 1♥.
Dealer: W	♥ A108	West Bids 1♠ if possible.
Vul: EW	♦ J94	
HCP: 7	♣ Q854	You bid first.

P:\bba\Balan Both hands (Answers Page)

Board: 340	North:	South:	West	North	East	South
Dealer: W	♠ K10653	♠ 4	1♦	Pass	Pass	X
Vul: NS	♥ 96	♥ AKJ7543	1♠	Pass	Pass	4♥
North HCP: 4	♦ J1054	♦ A7	AP			
South HCP: 18	♣ 105	♣ AQ4				
Contract: 4♥ S						

Board: 341	North:	South:	West	North	East	South
Dealer: E	♠ AJ9	♠ 764			1♠	Pass
Vul: EW	♥ AK7	♥ Q864	Pass	2NT	3♠	AP
North HCP: 21	♦ K32	♦ 10654				
South HCP: 3	♣ AQ95	♣ J7				
Contract: 3♠ E						

Board: 342	North:	South:	West	North	East	South
Dealer: W	♠ 83	♠ AQ10742	1♦	Pass	Pass	1♠
Vul: None	♥ 842	♥ KJ63	AP			
North HCP: 8	♦ AJ42	♦ Q6				
South HCP: 16	♣ K1065	♣ A				
Contract: 1♠ S						

Board: 343	North:	South:	West	North	East	South
Dealer: E	♠ KQ53	♠ J874			1♥	Pass
Vul: NS	♥ A85	♥ Q93	Pass	1NT	Pass	2♣ ¹
North HCP: 14	♦ AJ9	♦ K752	Pass	2♠	AP	
South HCP: 10	♣ 973	♣ KJ	1. Garbage Stayman			
Contract: 2♠ N						

Board: 344	North:	South:	West	North	East	South
Dealer: W	♠ 742	♠ KJ	1♥	Pass	Pass	X
Vul: EW	♥ A108	♥ 543	1♠	Pass	Pass	3♦
North HCP: 7	♦ J94	♦ AKQ632	Pass	3♥ ¹	Pass	4♦
South HCP: 17	♣ Q854	♣ A10	AP			
Contract: 4♦ S			1. limit raise or better in ♦			

South hands (Practice Page)

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Board: 340	♠ 4	West Opens 1♦.
Dealer: W	♥ AKJ7543	West Bids 1♠ if possible.
Vul: NS	♦ A7	
HCP: 18	♣ AQ4	Partner bids first.
Board: 341	♠ 764	East Opens 1♠.
Dealer: E	♥ Q864	East Bids 3♠ if possible.
Vul: EW	♦ 10654	
HCP: 3	♣ J7	You bid first.
Board: 342	♠ AQ10742	West Opens 1♦.
Dealer: W	♥ KJ63	
Vul: None	♦ Q6	Partner bids first.
HCP: 16	♣ A	
Board: 343	♠ J874	East Opens 1♥.
Dealer: E	♥ Q93	
Vul: NS	♦ K752	You bid first.
HCP: 10	♣ KJ	
Board: 344	♠ KJ	West Opens 1♥.
Dealer: W	♥ 543	West Bids 1♠ if possible.
Vul: EW	♦ AKQ632	
HCP: 17	♣ A10	Partner bids first.

P:\bba\Balan Both hands (Answers Page)

Board: 340	North:	South:	West	North	East	South
Dealer: W	♠ K10653	♠ 4	1♦	Pass	Pass	X
Vul: NS	♥ 96	♥ AKJ7543	1♠	Pass	Pass	4♥
North HCP: 4	♦ J1054	♦ A7	AP			
South HCP: 18	♣ 105	♣ AQ4				
Contract: 4♥ S						

Board: 341	North:	South:	West	North	East	South
Dealer: E	♠ AJ9	♠ 764			1♠	Pass
Vul: EW	♥ AK7	♥ Q864	Pass	2NT	3♠	AP
North HCP: 21	♦ K32	♦ 10654				
South HCP: 3	♣ AQ95	♣ J7				
Contract: 3♠ E						

Board: 342	North:	South:	West	North	East	South
Dealer: W	♠ 83	♠ AQ10742	1♦	Pass	Pass	1♠
Vul: None	♥ 842	♥ KJ63	AP			
North HCP: 8	♦ AJ42	♦ Q6				
South HCP: 16	♣ K1065	♣ A				
Contract: 1♠ S						

Board: 343	North:	South:	West	North	East	South
Dealer: E	♠ KQ53	♠ J874			1♥	Pass
Vul: NS	♥ A85	♥ Q93	Pass	1NT	Pass	2♣ ¹
North HCP: 14	♦ AJ9	♦ K752	Pass	2♠	AP	
South HCP: 10	♣ 973	♣ KJ	1. Garbage Stayman			
Contract: 2♠ N						

Board: 344	North:	South:	West	North	East	South
Dealer: W	♠ 742	♠ KJ	1♥	Pass	Pass	X
Vul: EW	♥ A108	♥ 543	1♠	Pass	Pass	3♦
North HCP: 7	♦ J94	♦ AKQ632	Pass	3♥ ¹	Pass	4♦
South HCP: 17	♣ Q854	♣ A10	AP			
Contract: 4♦ S			1. limit raise or better in ♦			

North hands (Practice Page)

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Board: 345
Dealer: E
Vul: Both
HCP: 13

♠ A64
♥ 852
♦ K54
♣ AQ98

East Opens 1♣.

Partner bids first.

Board: 346
Dealer: W
Vul: NS
HCP: 4

♠ J107
♥ J7532
♦ 5
♣ Q1083

West Opens 1♠.

West Bids 2♦ if possible.

East Bids 2♠ if possible.

You bid first.

Board: 347
Dealer: E
Vul: EW
HCP: 12

♠ Q964
♥ AQ7
♦ 965
♣ KJ8

East Opens 1♥.

Partner bids first.

Board: 348
Dealer: W
Vul: Both
HCP: 2

♠ 742
♥ J104
♦ J1086
♣ 963

West Opens 1♠.

West Bids 2♠ if possible.

You bid first.

Board: 349
Dealer: E
Vul: None
HCP: 20

♠ 976
♥ KQ32
♦ KQJ
♣ AKQ

East Opens 1♣.

Partner bids first.

P:\bba\Balan Both hands (Answers Page)

Board: 345	North:	South:	West	North	East	South
Dealer: E	♠ A64	♠ QJ8			1♣	Pass
Vul: Both	♥ 852	♥ J1063				
North HCP: 13	♦ K54	♦ A862	Pass	1NT	AP	
South HCP: 9	♣ AQ98	♣ J10				
Contract: 1N N						

Board: 346	North:	South:	West	North	East	South
Dealer: W	♠ J107	♠ AK6	1♠	Pass	Pass	X
Vul: NS	♥ J7532	♥ A9	2♦	Pass	2♠	AP
North HCP: 4	♦ 5	♦ KQJ862				
South HCP: 17	♣ Q1083	♣ 96				
Contract: 2♠ W						

Board: 347	North:	South:	West	North	East	South
Dealer: E	♠ Q964	♠ AJ82			1♥	Pass
Vul: EW	♥ AQ7	♥ 654	Pass	1NT	Pass	2♣ ¹
North HCP: 12	♦ 965	♦ AJ4	Pass	2♠	AP	
South HCP: 10	♣ KJ8	♣ 753				
Contract: 2♠ N						

1. Garbage Stayman

Board: 348	North:	South:	West	North	East	South
Dealer: W	♠ 742	♠ AJ	1♠	Pass	Pass	X
Vul: Both	♥ J104	♥ AK2	2♠	Pass	Pass	X
North HCP: 2	♦ J1086	♦ A52	Pass	3♦	Pass	4♣
South HCP: 21	♣ 963	♣ KQ754	AP			
Contract: 4♣ S						

Board: 349	North:	South:	West	North	East	South
Dealer: E	♠ 976	♠ A854			1♣	Pass
Vul: None	♥ KQ32	♥ 1098	Pass	2NT	Pass	3♣ ¹
North HCP: 20	♦ KQJ	♦ 108	Pass	3♥	AP	
South HCP: 5	♣ AKQ	♣ J642				
Contract: 3♥ N						

1. Stayman

South hands (Practice Page)

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Board: 345
Dealer: E
Vul: Both
HCP: 9

♠ QJ8
♥ J1063
♦ A862
♣ J10

East Opens 1♣.

You bid first.

Board: 346
Dealer: W
Vul: NS
HCP: 17

♠ AK6
♥ A9
♦ KQJ862
♣ 96

West Opens 1♠.

West Bids 2♦ if possible.

East Bids 2♠ if possible.

Partner bids first.

Board: 347
Dealer: E
Vul: EW
HCP: 10

♠ AJ82
♥ 654
♦ AJ4
♣ 753

East Opens 1♥.

You bid first.

Board: 348
Dealer: W
Vul: Both
HCP: 21

♠ AJ
♥ AK2
♦ A52
♣ KQ754

West Opens 1♠.

West Bids 2♠ if possible.

Partner bids first.

Board: 349
Dealer: E
Vul: None
HCP: 5

♠ A854
♥ 1098
♦ 108
♣ J642

East Opens 1♣.

You bid first.

P:\bba\Balan Both hands (Answers Page)

Board: 345	North:	South:	West	North	East	South
Dealer: E	♠ A64	♠ QJ8			1♣	Pass
Vul: Both	♥ 852	♥ J1063				
North HCP: 13	♦ K54	♦ A862	Pass	1NT	AP	
South HCP: 9	♣ AQ98	♣ J10				
Contract: 1N N						

Board: 346	North:	South:	West	North	East	South
Dealer: W	♠ J107	♠ AK6	1♠	Pass	Pass	X
Vul: NS	♥ J7532	♥ A9	2♦	Pass	2♠	AP
North HCP: 4	♦ 5	♦ KQJ862				
South HCP: 17	♣ Q1083	♣ 96				
Contract: 2♠ W						

Board: 347	North:	South:	West	North	East	South
Dealer: E	♠ Q964	♠ AJ82			1♥	Pass
Vul: EW	♥ AQ7	♥ 654	Pass	1NT	Pass	2♣ ¹
North HCP: 12	♦ 965	♦ AJ4	Pass	2♠	AP	
South HCP: 10	♣ KJ8	♣ 753				
Contract: 2♠ N						

1. Garbage Stayman

Board: 348	North:	South:	West	North	East	South
Dealer: W	♠ 742	♠ AJ	1♠	Pass	Pass	X
Vul: Both	♥ J104	♥ AK2	2♠	Pass	Pass	X
North HCP: 2	♦ J1086	♦ A52	Pass	3♦	Pass	4♣
South HCP: 21	♣ 963	♣ KQ754	AP			
Contract: 4♣ S						

Board: 349	North:	South:	West	North	East	South
Dealer: E	♠ 976	♠ A854			1♣	Pass
Vul: None	♥ KQ32	♥ 1098	Pass	2NT	Pass	3♣ ¹
North HCP: 20	♦ KQJ	♦ 108	Pass	3♥	AP	
South HCP: 5	♣ AKQ	♣ J642				
Contract: 3♥ N						

1. Stayman

North hands (Practice Page)

P:\bba\Balan

Board: 350

Dealer: W

Vul: EW

HCP: 9

♠ Q102

♥ 10732

♦ K975

♣ A10

West Opens 1♦.

West Bids 2♣ if possible.

East Bids 3♣ if possible.

You bid first.

Board: 351

Dealer: E

Vul: Both

HCP: 19

♠ AQJ1095

♥ AKQ

♦ 9

♣ QJ6

East Opens 1♥.

Partner bids first.

Board: 352

Dealer: W

Vul: None

HCP: 9

♠ K653

♥ J853

♦ J10

♣ A95

West Opens 1♠.

You bid first.

Board: 353

Dealer: E

Vul: NS

HCP: 15

♠ KJ76

♥ A7

♦ J103

♣ AQ85

East Opens 1♠.

Partner bids first.

Board: 354

Dealer: W

Vul: Both

HCP: 10

♠ Q32

♥ A10

♦ KJ96

♣ 10863

West Opens 1♦.

You bid first.

P:\bba\Balan Both hands (Answers Page)

Board: 350	North:	South:	West	North	East	South
Dealer: W	♠ Q102	♠ AKJ943	1♦	Pass	Pass	1♠
Vul: EW	♥ 10732	♥ KQ4	2♣	2♠	3♣	3♠
North HCP: 9	♦ K975	♦ 104	AP			
South HCP: 13	♣ A10	♣ 76				
Contract: 3♠ S						

Board: 351	North:	South:	West	North	East	South
Dealer: E	♠ AQJ1095	♠ 763			1♥	Pass
Vul: Both	♥ AKQ	♥ 972	Pass	X	Pass	2♦
North HCP: 19	♦ 9	♦ KJ86	Pass	3♠	AP	
South HCP: 4	♣ QJ6	♣ 873				
Contract: 3♠ N						

Board: 352	North:	South:	West	North	East	South
Dealer: W	♠ K653	♠ A4	1♠	Pass	Pass	1NT
Vul: None	♥ J853	♥ K972	AP			
North HCP: 9	♦ J10	♦ A93				
South HCP: 15	♣ A95	♣ KJ108				
Contract: 1N S						

Board: 353	North:	South:	West	North	East	South
Dealer: E	♠ KJ76	♠ Q108			1♠	AP
Vul: NS	♥ A7	♥ Q5				
North HCP: 15	♦ J103	♦ KQ65				
South HCP: 10	♣ AQ85	♣ J1094				
Contract: 1♠ E						

Board: 354	North:	South:	West	North	East	South
Dealer: W	♠ Q32	♠ AKJ87	1♦	Pass	Pass	1♠
Vul: Both	♥ A10	♥ 8532	Pass	2♠	AP	
North HCP: 10	♦ KJ96	♦ Q				
South HCP: 12	♣ 10863	♣ Q74				
Contract: 2♠ S						

South hands (Practice Page)

P:\bba\Balan

Board: 350 ♠ AKJ943
Dealer: W ♥ KQ4
Vul: EW ♦ 104
HCP: 13 ♣ 76

West Opens 1♦.
West Bids 2♣ if possible.
East Bids 3♣ if possible.

Partner bids first.

Board: 351 ♠ 763
Dealer: E ♥ 972
Vul: Both ♦ KJ86
HCP: 4 ♣ 873

East Opens 1♥.

You bid first.

Board: 352 ♠ A4
Dealer: W ♥ K972
Vul: None ♦ A93
HCP: 15 ♣ KJ108

West Opens 1♠.

Partner bids first.

Board: 353 ♠ Q108
Dealer: E ♥ Q5
Vul: NS ♦ KQ65
HCP: 10 ♣ J1094

East Opens 1♠.

You bid first.

Board: 354 ♠ AKJ87
Dealer: W ♥ 8532
Vul: Both ♦ Q
HCP: 12 ♣ Q74

West Opens 1♦.

Partner bids first.

P:\bba\Balan Both hands (Answers Page)

Board: 350	North:	South:	West	North	East	South
Dealer: W	♠ Q102	♠ AKJ943	1♦	Pass	Pass	1♠
Vul: EW	♥ 10732	♥ KQ4	2♣	2♠	3♣	3♠
North HCP: 9	♦ K975	♦ 104	AP			
South HCP: 13	♣ A10	♣ 76				
Contract: 3♠ S						

Board: 351	North:	South:	West	North	East	South
Dealer: E	♠ AQJ1095	♠ 763			1♥	Pass
Vul: Both	♥ AKQ	♥ 972	Pass	X	Pass	2♦
North HCP: 19	♦ 9	♦ KJ86	Pass	3♠	AP	
South HCP: 4	♣ QJ6	♣ 873				
Contract: 3♠ N						

Board: 352	North:	South:	West	North	East	South
Dealer: W	♠ K653	♠ A4	1♠	Pass	Pass	1NT
Vul: None	♥ J853	♥ K972	AP			
North HCP: 9	♦ J10	♦ A93				
South HCP: 15	♣ A95	♣ KJ108				
Contract: 1N S						

Board: 353	North:	South:	West	North	East	South
Dealer: E	♠ KJ76	♠ Q108			1♠	AP
Vul: NS	♥ A7	♥ Q5				
North HCP: 15	♦ J103	♦ KQ65				
South HCP: 10	♣ AQ85	♣ J1094				
Contract: 1♠ E						

Board: 354	North:	South:	West	North	East	South
Dealer: W	♠ Q32	♠ AKJ87	1♦	Pass	Pass	1♠
Vul: Both	♥ A10	♥ 8532	Pass	2♠	AP	
North HCP: 10	♦ KJ96	♦ Q				
South HCP: 12	♣ 10863	♣ Q74				
Contract: 2♠ S						

North hands (Practice Page)

P:\bba\Balan

Board: 355	♠ AK95	East Opens 1♠.
Dealer: E	♥ Q94	
Vul: None	♦ KJ6	Partner bids first.
HCP: 20	♣ AK2	
Board: 356	♠ 532	West Opens 1♠.
Dealer: W	♥ KQ86	
Vul: NS	♦ Q7	You bid first.
HCP: 11	♣ A975	
Board: 357	♠ Q	East Opens 1♠.
Dealer: E	♥ AKQ104	East Bids 2♠ if possible.
Vul: EW	♦ A2	
HCP: 24	♣ AKQ92	Partner bids first.
Board: 358	♠ A1086	West Opens 1♦.
Dealer: W	♥ 10854	
Vul: None	♦ K4	You bid first.
HCP: 11	♣ A87	
Board: 359	♠ A2	East Opens 1♠.
Dealer: E	♥ A842	
Vul: NS	♦ J987	Partner bids first.
HCP: 12	♣ QJ10	

P:\bba\Balan Both hands (Answers Page)

Board: 355

Dealer: E

Vul: None

North HCP: 20

South HCP: 4

Contract: 2N N

North:

♠ AK95

♥ Q94

♦ KJ6

♣ AK2

South:

♠ 432

♥ J63

♦ 832

♣ QJ105

West North East South

1♠ Pass

Pass 2NT AP

Board: 356

Dealer: W

Vul: NS

North HCP: 11

South HCP: 14

Contract: 3N S

North:

♠ 532

♥ KQ86

♦ Q7

♣ A975

South:

♠ AJ7

♥ AJ5

♦ 854

♣ KJ104

West North East South

1♠ Pass Pass 1NT

Pass 2♣¹ Pass 2♦

Pass 2NT Pass 3NT

AP

1. Garbage Stayman

Board: 357

Dealer: E

Vul: EW

North HCP: 24

South HCP: 2

Contract: 3♥ N

North:

♠ Q

♥ AKQ104

♦ A2

♣ AKQ92

South:

♠ J10532

♥ 3

♦ 953

♣ J543

West North East South

1♠ Pass

Pass X 2♠ Pass

Pass 3♥ AP

Board: 358

Dealer: W

Vul: None

North HCP: 11

South HCP: 14

Contract: 1♦ W

North:

♠ A1086

♥ 10854

♦ K4

♣ A87

South:

♠ Q542

♥ AQ72

♦ AQ96

♣ 9

West North East South

1♦ AP

Board: 359

Dealer: E

Vul: NS

North HCP: 12

South HCP: 10

Contract: 2N N

North:

♠ A2

♥ A842

♦ J987

♣ QJ10

South:

♠ Q974

♥ J73

♦ AK106

♣ 96

West North East South

1♠ Pass

Pass 1NT Pass 2NT

AP

South hands (Practice Page)

P:\bba\Balan

Board: 355 ♠ 432
Dealer: E ♥ J63
Vul: None ♦ 832
HCP: 4 ♣ QJ105

East Opens 1♠.

You bid first.

Board: 356 ♠ AJ7
Dealer: W ♥ AJ5
Vul: NS ♦ 854
HCP: 14 ♣ KJ104

West Opens 1♠.

Partner bids first.

Board: 357 ♠ J10532
Dealer: E ♥ 3
Vul: EW ♦ 953
HCP: 2 ♣ J543

East Opens 1♠.

East Bids 2♠ if possible.

You bid first.

Board: 358 ♠ Q542
Dealer: W ♥ AQ72
Vul: None ♦ AQ96
HCP: 14 ♣ 9

West Opens 1♦.

Partner bids first.

Board: 359 ♠ Q974
Dealer: E ♥ J73
Vul: NS ♦ AK106
HCP: 10 ♣ 96

East Opens 1♠.

You bid first.

P:\bba\Balan Both hands (Answers Page)

Board: 355

Dealer: E

Vul: None

North HCP: 20

South HCP: 4

Contract: 2N N

North:

♠ AK95

♥ Q94

♦ KJ6

♣ AK2

South:

♠ 432

♥ J63

♦ 832

♣ QJ105

West North East South

1♠ Pass

Pass 2NT AP

Board: 356

Dealer: W

Vul: NS

North HCP: 11

South HCP: 14

Contract: 3N S

North:

♠ 532

♥ KQ86

♦ Q7

♣ A975

South:

♠ AJ7

♥ AJ5

♦ 854

♣ KJ104

West North East South

1♠ Pass Pass 1NT

Pass 2♣¹ Pass 2♦

Pass 2NT Pass 3NT

AP

1. Garbage Stayman

Board: 357

Dealer: E

Vul: EW

North HCP: 24

South HCP: 2

Contract: 3♥ N

North:

♠ Q

♥ AKQ104

♦ A2

♣ AKQ92

South:

♠ J10532

♥ 3

♦ 953

♣ J543

West North East South

1♠ Pass

Pass X 2♠ Pass

Pass 3♥ AP

Board: 358

Dealer: W

Vul: None

North HCP: 11

South HCP: 14

Contract: 1♦ W

North:

♠ A1086

♥ 10854

♦ K4

♣ A87

South:

♠ Q542

♥ AQ72

♦ AQ96

♣ 9

West North East South

1♦ AP

Board: 359

Dealer: E

Vul: NS

North HCP: 12

South HCP: 10

Contract: 2N N

North:

♠ A2

♥ A842

♦ J987

♣ QJ10

South:

♠ Q974

♥ J73

♦ AK106

♣ 96

West North East South

1♠ Pass

Pass 1NT Pass 2NT

AP

North hands (Practice Page)

P:\bba\Balan

Board: 360 ♠ KQ63
Dealer: W ♥ 105
Vul: EW ♦ K984
HCP: 8 ♣ 1075

West Opens 1♥.

You bid first.

Board: 361 ♠ AJ1085
Dealer: E ♥ AKQJ8
Vul: Both ♦ J92
HCP: 16 ♣ —

East Opens 1♣.

East Bids 3♣ if possible.

Partner bids first.

Board: 362 ♠ 108
Dealer: W ♥ 7652
Vul: NS ♦ A82
HCP: 11 ♣ AK62

West Opens 1♠.

West Bids 4♠ if possible.

You bid first.

Board: 363 ♠ AK8
Dealer: E ♥ KJ63
Vul: EW ♦ AKQ83
HCP: 20 ♣ 3

East Opens 1♠.

West Doubles Pass if possible.

Partner bids first.

Board: 364 ♠ 1073
Dealer: W ♥ 98
Vul: Both ♦ J8742
HCP: 4 ♣ K94

West Opens 1♠.

You bid first.

P:\bba\Balan Both hands (Answers Page)

Board: 360
 Dealer: W
 Vul: EW
 North HCP: 8
 South HCP: 16
 Contract: 1♥ W

North:
 ♠ KQ63
 ♥ 105
 ♦ K984
 ♣ 1075

South:
 ♠ J2
 ♥ K982
 ♦ AQJ6
 ♣ AJ9

West	North	East	South
1♥	AP		

Board: 361
 Dealer: E
 Vul: Both
 North HCP: 16
 South HCP: 8
 Contract: 4♥ S

North:
 ♠ AJ1085
 ♥ AKQJ8
 ♦ J92
 ♣ —

South:
 ♠ Q62
 ♥ 10975
 ♦ KQ53
 ♣ J7

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

1. Michaels Cuebid

Board: 362
 Dealer: W
 Vul: NS
 North HCP: 11
 South HCP: 14
 Contract: 4♠ W

North:
 ♠ 108
 ♥ 7652
 ♦ A82
 ♣ AK62

South:
 ♠ —
 ♥ KQJ84
 ♦ KQJ74
 ♣ Q54

West	North	East	South
1♠	Pass	Pass	2♠ ¹
4♠	AP		

1. Michaels Cuebid

Board: 363
 Dealer: E
 Vul: EW
 North HCP: 20
 South HCP: 3
 Contract: 5♦ X S

North:
 ♠ AK8
 ♥ KJ63
 ♦ AKQ83
 ♣ 3

South:
 ♠ J1054
 ♥ 85
 ♦ J1074
 ♣ J95

West	North	East	South
		1♠	Pass
Pass	X	Pass	2♦
Pass	5♦	Pass	Pass
X	AP		

Board: 364
 Dealer: W
 Vul: Both
 North HCP: 4
 South HCP: 20
 Contract: 2N S

North:
 ♠ 1073
 ♥ 98
 ♦ J8742
 ♣ K94

South:
 ♠ AQ2
 ♥ KQ7
 ♦ AK6
 ♣ Q1086

West	North	East	South
1♠	Pass	Pass	2NT
AP			

South hands (Practice Page)

P:\bba\Balan

Board: 360
Dealer: W
Vul: EW
HCP: 16

♠ J2
♥ K982
♦ AQJ6
♣ AJ9

West Opens 1♥.

Partner bids first.

Board: 361
Dealer: E
Vul: Both
HCP: 8

♠ Q62
♥ 10975
♦ KQ53
♣ J7

East Opens 1♣.

East Bids 3♣ if possible.

You bid first.

Board: 362
Dealer: W
Vul: NS
HCP: 14

♠ —
♥ KQJ84
♦ KQJ74
♣ Q54

West Opens 1♠.

West Bids 4♠ if possible.

Partner bids first.

Board: 363
Dealer: E
Vul: EW
HCP: 3

♠ J1054
♥ 85
♦ J1074
♣ J95

East Opens 1♠.

West Doubles Pass if possible.

You bid first.

Board: 364
Dealer: W
Vul: Both
HCP: 20

♠ AQ2
♥ KQ7
♦ AK6
♣ Q1086

West Opens 1♠.

Partner bids first.

P:\bba\Balan Both hands (Answers Page)

Board: 360
 Dealer: W
 Vul: EW
 North HCP: 8
 South HCP: 16
 Contract: 1♥ W

North:
 ♠ KQ63
 ♥ 105
 ♦ K984
 ♣ 1075

South:
 ♠ J2
 ♥ K982
 ♦ AQJ6
 ♣ AJ9

West	North	East	South
1♥	AP		

Board: 361
 Dealer: E
 Vul: Both
 North HCP: 16
 South HCP: 8
 Contract: 4♥ S

North:
 ♠ AJ1085
 ♥ AKQJ8
 ♦ J92
 ♣ —

South:
 ♠ Q62
 ♥ 10975
 ♦ KQ53
 ♣ J7

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

1. Michaels Cuebid

Board: 362
 Dealer: W
 Vul: NS
 North HCP: 11
 South HCP: 14
 Contract: 4♠ W

North:
 ♠ 108
 ♥ 7652
 ♦ A82
 ♣ AK62

South:
 ♠ —
 ♥ KQJ84
 ♦ KQJ74
 ♣ Q54

West	North	East	South
1♠	Pass	Pass	2♠ ¹
4♠	AP		

1. Michaels Cuebid

Board: 363
 Dealer: E
 Vul: EW
 North HCP: 20
 South HCP: 3
 Contract: 5♦ X S

North:
 ♠ AK8
 ♥ KJ63
 ♦ AKQ83
 ♣ 3

South:
 ♠ J1054
 ♥ 85
 ♦ J1074
 ♣ J95

West	North	East	South
		1♠	Pass
Pass	X	Pass	2♦
Pass	5♦	Pass	Pass
X	AP		

Board: 364
 Dealer: W
 Vul: Both
 North HCP: 4
 South HCP: 20
 Contract: 2N S

North:
 ♠ 1073
 ♥ 98
 ♦ J8742
 ♣ K94

South:
 ♠ AQ2
 ♥ KQ7
 ♦ AK6
 ♣ Q1086

West	North	East	South
1♠	Pass	Pass	2NT
AP			

North hands (Practice Page)

P:\bba\Balan

Board: 365
Dealer: E
Vul: None
HCP: 20

♠ KQ7
♥ KQ2
♦ K943
♣ AK2

East Opens 1♣.

Partner bids first.

Board: 366
Dealer: W
Vul: EW
HCP: 5

♠ 643
♥ J763
♦ 85
♣ A643

West Opens 1♠.

West Bids 2♠ if possible.

You bid first.

Board: 367
Dealer: E
Vul: Both
HCP: 17

♠ Q105
♥ AKJ43
♦ KJ4
♣ K3

East Opens 1♠.

Partner bids first.

Board: 368
Dealer: W
Vul: None
HCP: 6

♠ Q432
♥ A764
♦ 107
♣ 985

West Opens 1♥.

You bid first.

Board: 369
Dealer: E
Vul: NS
HCP: 17

♠ K3
♥ A1053
♦ KJ7
♣ AQ76

East Opens 1♠.

East Bids 2♥ if possible.

West Bids 2♠ if possible.

Partner bids first.

P:\bba\Balan Both hands (Answers Page)

Board: 365			West	North	East	South
Dealer: E	North:	South:			1♣	Pass
Vul: None	♠ KQ7	♠ A8632	Pass	2NT	Pass	3♣ ¹
North HCP: 20	♥ KQ2	♥ 10973	Pass	3♦	Pass	3♠
South HCP: 7	♦ K943	♦ J7	Pass	4♣ ²	Pass	4♠
Contract: 4♠ S	♣ AK2	♣ Q6	AP			
			1. Stayman			
			2. limit raise or better in ♠			

Board: 366			West	North	East	South
Dealer: W	North:	South:	1♠	Pass	Pass	X
Vul: EW	♠ 643	♠ AJ	2♠	Pass	Pass	4♦
North HCP: 5	♥ J763	♥ K98	AP			
South HCP: 17	♦ 85	♦ AKJ964				
Contract: 4♦ S	♣ A643	♣ J7				

Board: 367			West	North	East	South
Dealer: E	North:	South:			1♠	Pass
Vul: Both	♠ Q105	♠ 973	Pass	2♥	Pass	2♠ ¹
North HCP: 17	♥ AKJ43	♥ Q65	Pass	4♥	AP	
South HCP: 11	♦ KJ4	♦ AQ5	1. limit raise or better in ♥			
Contract: 4♥ N	♣ K3	♣ QJ75				

Board: 368			West	North	East	South
Dealer: W	North:	South:	1♥	Pass	Pass	X
Vul: None	♠ Q432	♠ AK97	Pass	1♠	Pass	2♠
North HCP: 6	♥ A764	♥ 85	AP			
South HCP: 17	♦ 107	♦ AJ65				
Contract: 2♠ N	♣ 985	♣ KQ6				

Board: 369			West	North	East	South
Dealer: E	North:	South:			1♠	Pass
Vul: NS	♠ K3	♠ Q1086	Pass	X	2♥	Pass
North HCP: 17	♥ A1053	♥ J864	2♠	AP		
South HCP: 7	♦ KJ7	♦ A1084				
Contract: 2♠ E	♣ AQ76	♣ 9				

South hands (Practice Page)

P:\bba\Balan

Board: 365 ♠ A8632
Dealer: E ♥ 10973
Vul: None ♦ J7
HCP: 7 ♣ Q6

East Opens 1♣.

You bid first.

Board: 366 ♠ AJ
Dealer: W ♥ K98
Vul: EW ♦ AKJ964
HCP: 17 ♣ J7

West Opens 1♠.

West Bids 2♠ if possible.

Partner bids first.

Board: 367 ♠ 973
Dealer: E ♥ Q65
Vul: Both ♦ AQ5
HCP: 11 ♣ QJ75

East Opens 1♠.

You bid first.

Board: 368 ♠ AK97
Dealer: W ♥ 85
Vul: None ♦ AJ65
HCP: 17 ♣ KQ6

West Opens 1♥.

Partner bids first.

Board: 369 ♠ Q1086
Dealer: E ♥ J864
Vul: NS ♦ A1084
HCP: 7 ♣ 9

East Opens 1♠.

East Bids 2♥ if possible.

West Bids 2♠ if possible.

You bid first.

P:\bba\Balan Both hands (Answers Page)

Board: 365			West	North	East	South
Dealer: E	North:	South:			1♣	Pass
Vul: None	♠ KQ7	♠ A8632	Pass	2NT	Pass	3♣ ¹
North HCP: 20	♥ KQ2	♥ 10973	Pass	3♦	Pass	3♠
South HCP: 7	♦ K943	♦ J7	Pass	4♣ ²	Pass	4♠
Contract: 4♠ S	♣ AK2	♣ Q6	AP			
			1. Stayman			
			2. limit raise or better in ♠			

Board: 366			West	North	East	South
Dealer: W	North:	South:				
Vul: EW	♠ 643	♠ AJ	1♠	Pass	Pass	X
North HCP: 5	♥ J763	♥ K98	2♠	Pass	Pass	4♦
South HCP: 17	♦ 85	♦ AKJ964	AP			
Contract: 4♦ S	♣ A643	♣ J7				

Board: 367			West	North	East	South
Dealer: E	North:	South:			1♠	Pass
Vul: Both	♠ Q105	♠ 973	Pass	2♥	Pass	2♠ ¹
North HCP: 17	♥ AKJ43	♥ Q65	Pass	4♥	AP	
South HCP: 11	♦ KJ4	♦ AQ5				
Contract: 4♥ N	♣ K3	♣ QJ75	1. limit raise or better in ♥			

Board: 368			West	North	East	South
Dealer: W	North:	South:				
Vul: None	♠ Q432	♠ AK97	1♥	Pass	Pass	X
North HCP: 6	♥ A764	♥ 85	Pass	1♠	Pass	2♠
South HCP: 17	♦ 107	♦ AJ65	AP			
Contract: 2♠ N	♣ 985	♣ KQ6				

Board: 369			West	North	East	South
Dealer: E	North:	South:			1♠	Pass
Vul: NS	♠ K3	♠ Q1086	Pass	X	2♥	Pass
North HCP: 17	♥ A1053	♥ J864	2♠	AP		
South HCP: 7	♦ KJ7	♦ A1084				
Contract: 2♠ E	♣ AQ76	♣ 9				

North hands (Practice Page)

P:\bba\Balan

Board: 370
Dealer: W
Vul: Both
HCP: 11

♠ QJ2
♥ J83
♦ A985
♣ QJ9

West Opens 1♥.

You bid first.

Board: 371
Dealer: E
Vul: None
HCP: 21

♠ AKJ
♥ AQ83
♦ J74
♣ AQ10

East Opens 1♣.

Partner bids first.

Board: 372
Dealer: W
Vul: NS
HCP: 8

♠ J73
♥ A743
♦ 862
♣ K95

West Opens 1♠.

You bid first.

Board: 373
Dealer: E
Vul: EW
HCP: 22

♠ AQ8
♥ K103
♦ A10
♣ AKQ108

East Opens 1♠.

East Bids 2♦ if possible.

West Bids 3♦ if possible.

Partner bids first.

Board: 374
Dealer: W
Vul: None
HCP: 5

♠ J65
♥ J1042
♦ 87
♣ K1086

West Opens 1♣.

West Bids 1♥ if possible.

You bid first.

P:\bba\Balan Both hands (Answers Page)

Board: 370

Dealer: W

Vul: Both

North HCP: 11

South HCP: 14

Contract: 4♠ S

North:

♠ QJ2

♥ J83

♦ A985

♣ QJ9

South:

♠ AK109653

♥ Q92

♦ J3

♣ A

West North East South

1♥ Pass Pass 1♠

Pass 2♠ Pass 4♠

AP

Board: 371

Dealer: E

Vul: None

North HCP: 21

South HCP: 5

Contract: 4♥ N

North:

♠ AKJ

♥ AQ83

♦ J74

♣ AQ10

South:

♠ Q8654

♥ K1094

♦ 98

♣ 63

West North East South

Pass 1♣ Pass

Pass 2NT Pass 3♣¹

Pass 3♥ Pass 4♥

AP

1. Stayman

Board: 372

Dealer: W

Vul: NS

North HCP: 8

South HCP: 15

Contract: 3♥ N

North:

♠ J73

♥ A743

♦ 862

♣ K95

South:

♠ AK52

♥ K102

♦ KJ9

♣ J108

West North East South

1♠ Pass Pass X

Pass 2♥ Pass 3♥

AP

Board: 373

Dealer: E

Vul: EW

North HCP: 22

South HCP: 2

Contract: 4♣ S

North:

♠ AQ8

♥ K103

♦ A10

♣ AKQ108

South:

♠ 1062

♥ 9865

♦ J

♣ J7654

West North East South

Pass 1♠ Pass

Pass X 2♦ Pass

Pass X Pass 3♣

3♦ 4♣ AP

Board: 374

Dealer: W

Vul: None

North HCP: 5

South HCP: 16

Contract: 4♦ S

North:

♠ J65

♥ J1042

♦ 87

♣ K1086

South:

♠ 1097

♥ AK3

♦ AKQ942

♣ 4

West North East South

1♣ Pass Pass X

1♥ Pass Pass 3♦

Pass 3♥¹ Pass 4♦

AP

1. limit raise or better in ♦

South hands (Practice Page)

P:\bba\Balan

Board: 370 ♠ AK109653
Dealer: W ♥ Q92
Vul: Both ♦ J3
HCP: 14 ♣ A

West Opens 1♥.

Partner bids first.

Board: 371 ♠ Q8654
Dealer: E ♥ K1094
Vul: None ♦ 98
HCP: 5 ♣ 63

East Opens 1♣.

You bid first.

Board: 372 ♠ AK52
Dealer: W ♥ K102
Vul: NS ♦ KJ9
HCP: 15 ♣ J108

West Opens 1♠.

Partner bids first.

Board: 373 ♠ 1062
Dealer: E ♥ 9865
Vul: EW ♦ J
HCP: 2 ♣ J7654

East Opens 1♠.

East Bids 2♦ if possible.

West Bids 3♦ if possible.

You bid first.

Board: 374 ♠ 1097
Dealer: W ♥ AK3
Vul: None ♦ AKQ942
HCP: 16 ♣ 4

West Opens 1♣.

West Bids 1♥ if possible.

Partner bids first.

P:\bba\Balan Both hands (Answers Page)

Board: 370

Dealer: W

Vul: Both

North HCP: 11

South HCP: 14

Contract: 4♠ S

North:

♠ QJ2

♥ J83

♦ A985

♣ QJ9

South:

♠ AK109653

♥ Q92

♦ J3

♣ A

West North East South

1♥ Pass Pass 1♠

Pass 2♠ Pass 4♠

AP

Board: 371

Dealer: E

Vul: None

North HCP: 21

South HCP: 5

Contract: 4♥ N

North:

♠ AKJ

♥ AQ83

♦ J74

♣ AQ10

South:

♠ Q8654

♥ K1094

♦ 98

♣ 63

West North East South

Pass 1♣ Pass

Pass 2NT Pass 3♣¹

Pass 3♥ Pass 4♥

AP

1. Stayman

Board: 372

Dealer: W

Vul: NS

North HCP: 8

South HCP: 15

Contract: 3♥ N

North:

♠ J73

♥ A743

♦ 862

♣ K95

South:

♠ AK52

♥ K102

♦ KJ9

♣ J108

West North East South

1♠ Pass Pass X

Pass 2♥ Pass 3♥

AP

Board: 373

Dealer: E

Vul: EW

North HCP: 22

South HCP: 2

Contract: 4♣ S

North:

♠ AQ8

♥ K103

♦ A10

♣ AKQ108

South:

♠ 1062

♥ 9865

♦ J

♣ J7654

West North East South

Pass 1♠ Pass

Pass X 2♦ Pass

Pass X Pass 3♣

3♦ 4♣ AP

Board: 374

Dealer: W

Vul: None

North HCP: 5

South HCP: 16

Contract: 4♦ S

North:

♠ J65

♥ J1042

♦ 87

♣ K1086

South:

♠ 1097

♥ AK3

♦ AKQ942

♣ 4

West North East South

1♣ Pass Pass X

1♥ Pass Pass 3♦

Pass 3♥¹ Pass 4♦

AP

1. limit raise or better in ♦

North hands (Practice Page)

P:\bba\Balan

Board: 375	♠ AKQ764	East Opens 1♦.
Dealer: E	♥ Q652	
Vul: NS	♦ AJ	Partner bids first.
HCP: 16	♣ 6	
Board: 376	♠ 764	West Opens 1♥.
Dealer: W	♥ 1062	West Bids 2♥ if possible.
Vul: EW	♦ AJ6	
HCP: 9	♣ KJ87	You bid first.
Board: 377	♠ QJ	East Opens 1♣.
Dealer: E	♥ A53	
Vul: Both	♦ K843	Partner bids first.
HCP: 16	♣ AQ86	
Board: 378	♠ K653	West Opens 1♣.
Dealer: W	♥ 1084	
Vul: NS	♦ 6532	You bid first.
HCP: 4	♣ J8	
Board: 379	♠ AKQ984	East Opens 1♣.
Dealer: E	♥ KJ10	East Bids 1♥ if possible.
Vul: EW	♦ 3	
HCP: 17	♣ KJ7	Partner bids first.

P:\bba\Balan Both hands (Answers Page)

Board: 375	North:	South:	West	North	East	South
Dealer: E	♠ AKQ764	♠ 952			1♦	Pass
Vul: NS	♥ Q652	♥ A107	Pass	X	Pass	2♦
North HCP: 16	♦ AJ	♦ 10853	Pass	2♠	Pass	3♠
South HCP: 6	♣ 6	♣ Q43	Pass	4♠	AP	
Contract: 4♠ N						

Board: 376	North:	South:	West	North	East	South
Dealer: W	♠ 764	♠ A832				
Vul: EW	♥ 1062	♥ A74	1♥	Pass	Pass	1NT
North HCP: 9	♦ AJ6	♦ 874	2♥	AP		
South HCP: 12	♣ KJ87	♣ A109				
Contract: 2♥ W						

Board: 377	North:	South:	West	North	East	South
Dealer: E	♠ QJ	♠ K10964				
Vul: Both	♥ A53	♥ 1082			1♣	AP
North HCP: 16	♦ K843	♦ J97				
South HCP: 7	♣ AQ86	♣ K4				
Contract: 1♣ E						

Board: 378	North:	South:	West	North	East	South
Dealer: W	♠ K653	♠ AJ42				
Vul: NS	♥ 1084	♥ A97	1♣	Pass	Pass	2NT
North HCP: 4	♦ 6532	♦ AK7	AP			
South HCP: 20	♣ J8	♣ A96				
Contract: 2N S						

Board: 379	North:	South:	West	North	East	South
Dealer: E	♠ AKQ984	♠ 1075			1♣	Pass
Vul: EW	♥ KJ10	♥ 743	Pass	X	1♥	Pass
North HCP: 17	♦ 3	♦ AQ102	Pass	1♠	Pass	2♣ ¹
South HCP: 6	♣ KJ7	♣ 1053	Pass	2♠	AP	
Contract: 2♠ N						

1. limit raise or better in ♠

South hands (Practice Page)

P:\bba\Balan

Board: 375	♠ 952	East Opens 1♦.
Dealer: E	♥ A107	
Vul: NS	♦ 10853	You bid first.
HCP: 6	♣ Q43	
Board: 376	♠ A832	West Opens 1♥.
Dealer: W	♥ A74	West Bids 2♥ if possible.
Vul: EW	♦ 874	
HCP: 12	♣ A109	Partner bids first.
Board: 377	♠ K10964	East Opens 1♣.
Dealer: E	♥ 1082	
Vul: Both	♦ J97	You bid first.
HCP: 7	♣ K4	
Board: 378	♠ AJ42	West Opens 1♣.
Dealer: W	♥ A97	
Vul: NS	♦ AK7	Partner bids first.
HCP: 20	♣ A96	
Board: 379	♠ 1075	East Opens 1♣.
Dealer: E	♥ 743	East Bids 1♥ if possible.
Vul: EW	♦ AQ102	
HCP: 6	♣ 1053	You bid first.

P:\bba\Balan Both hands (Answers Page)

Board: 375	North:	South:	West	North	East	South
Dealer: E	♠ AKQ764	♠ 952			1♦	Pass
Vul: NS	♥ Q652	♥ A107	Pass	X	Pass	2♦
North HCP: 16	♦ AJ	♦ 10853	Pass	2♠	Pass	3♠
South HCP: 6	♣ 6	♣ Q43	Pass	4♠	AP	
Contract: 4♠ N						

Board: 376	North:	South:	West	North	East	South
Dealer: W	♠ 764	♠ A832				
Vul: EW	♥ 1062	♥ A74	1♥	Pass	Pass	1NT
North HCP: 9	♦ AJ6	♦ 874	2♥	AP		
South HCP: 12	♣ KJ87	♣ A109				
Contract: 2♥ W						

Board: 377	North:	South:	West	North	East	South
Dealer: E	♠ QJ	♠ K10964				
Vul: Both	♥ A53	♥ 1082			1♣	AP
North HCP: 16	♦ K843	♦ J97				
South HCP: 7	♣ AQ86	♣ K4				
Contract: 1♣ E						

Board: 378	North:	South:	West	North	East	South
Dealer: W	♠ K653	♠ AJ42				
Vul: NS	♥ 1084	♥ A97	1♣	Pass	Pass	2NT
North HCP: 4	♦ 6532	♦ AK7	AP			
South HCP: 20	♣ J8	♣ A96				
Contract: 2N S						

Board: 379	North:	South:	West	North	East	South
Dealer: E	♠ AKQ984	♠ 1075			1♣	Pass
Vul: EW	♥ KJ10	♥ 743	Pass	X	1♥	Pass
North HCP: 17	♦ 3	♦ AQ102	Pass	1♠	Pass	2♣ ¹
South HCP: 6	♣ KJ7	♣ 1053	Pass	2♠	AP	
Contract: 2♠ N						

1. limit raise or better in ♠

North hands (Practice Page)

P:\bba\Balan

Board: 380
Dealer: W
Vul: Both
HCP: 6

♠ 7643
♥ 73
♦ A74
♣ Q754

West Opens 1♥.
West Bids 2♥ if possible.
West Bids 3♥ if possible.

You bid first.

Board: 381
Dealer: E
Vul: None
HCP: 18

♠ AQJ84
♥ KQJ92
♦ KQ4
♣ —

East Opens 1♣.
East Bids 2♣ if possible.
West Bids 3♣ if possible.

Partner bids first.

Board: 382
Dealer: W
Vul: EW
HCP: 9

♠ 6532
♥ KQJ
♦ K1095
♣ 73

West Opens 1♥.

You bid first.

Board: 383
Dealer: E
Vul: Both
HCP: 17

♠ AQ764
♥ AQJ854
♦ A
♣ 3

East Opens 1♦.
East Doubles 2♦ if possible.

Partner bids first.

Board: 384
Dealer: W
Vul: None
HCP: 4

♠ 42
♥ A1086
♦ 10984
♣ 1064

West Opens 1♠.

You bid first.

P:\bba\Balan Both hands (Answers Page)

Board: 380	North:	South:	West	North	East	South
Dealer: W	♠ 7643	♠ AKQ852	1♥	Pass	Pass	X
Vul: Both	♥ 73	♥ AK6	2♥	Pass	Pass	2♠
North HCP: 6	♦ A74	♦ J2	3♥	3♠	AP	
South HCP: 17	♣ Q754	♣ 96				
Contract: 3♠ S						

Board: 381	North:	South:	West	North	East	South
Dealer: E	♠ AQJ84	♠ 103			1♣	Pass
Vul: None	♥ KQJ92	♥ 843	Pass	X	2♣	Pass
North HCP: 18	♦ KQ4	♦ J8765	Pass	2♠	Pass	Pass
South HCP: 5	♣ —	♣ A73	3♣	4♥	AP	
Contract: 4♥ N						

Board: 382	North:	South:	West	North	East	South
Dealer: W	♠ 6532	♠ AJ98	1♥	Pass	Pass	1NT
Vul: EW	♥ KQJ	♥ A106	AP			
North HCP: 9	♦ K1095	♦ AQ6				
South HCP: 15	♣ 73	♣ 654				
Contract: 1N S						

Board: 383	North:	South:	West	North	East	South
Dealer: E	♠ AQ764	♠ J9			1♦	Pass
Vul: Both	♥ AQJ854	♥ 632	Pass	2♦ ¹	X	2♥
North HCP: 17	♦ A	♦ 10942	Pass	4♥	AP	
South HCP: 4	♣ 3	♣ K965				
Contract: 4♥ S						

1. Michaels Cuebid

Board: 384	North:	South:	West	North	East	South
Dealer: W	♠ 42	♠ AKJ8	1♠	Pass	Pass	2NT
Vul: None	♥ A1086	♥ J5	AP			
North HCP: 4	♦ 10984	♦ AK6				
South HCP: 19	♣ 1064	♣ K985				
Contract: 2N S						

South hands (Practice Page)

P:\bba\Balan

Board: 380 ♠ AKQ852
Dealer: W ♥ AK6
Vul: Both ♦ J2
HCP: 17 ♣ 96

West Opens 1♥.
West Bids 2♥ if possible.
West Bids 3♥ if possible.

Partner bids first.

Board: 381 ♠ 103
Dealer: E ♥ 843
Vul: None ♦ J8765
HCP: 5 ♣ A73

East Opens 1♣.
East Bids 2♣ if possible.
West Bids 3♣ if possible.

You bid first.

Board: 382 ♠ AJ98
Dealer: W ♥ A106
Vul: EW ♦ AQ6
HCP: 15 ♣ 654

West Opens 1♥.

Partner bids first.

Board: 383 ♠ J9
Dealer: E ♥ 632
Vul: Both ♦ 10942
HCP: 4 ♣ K965

East Opens 1♦.
East Doubles 2♦ if possible.

You bid first.

Board: 384 ♠ AKJ8
Dealer: W ♥ J5
Vul: None ♦ AK6
HCP: 19 ♣ K985

West Opens 1♠.

Partner bids first.

P:\bba\Balan Both hands (Answers Page)

Board: 380	North:	South:	West	North	East	South
Dealer: W	♠ 7643	♠ AKQ852	1♥	Pass	Pass	X
Vul: Both	♥ 73	♥ AK6	2♥	Pass	Pass	2♠
North HCP: 6	♦ A74	♦ J2	3♥	3♠	AP	
South HCP: 17	♣ Q754	♣ 96				
Contract: 3♠ S						

Board: 381	North:	South:	West	North	East	South
Dealer: E	♠ AQJ84	♠ 103			1♣	Pass
Vul: None	♥ KQJ92	♥ 843	Pass	X	2♣	Pass
North HCP: 18	♦ KQ4	♦ J8765	Pass	2♠	Pass	Pass
South HCP: 5	♣ —	♣ A73	3♣	4♥	AP	
Contract: 4♥ N						

Board: 382	North:	South:	West	North	East	South
Dealer: W	♠ 6532	♠ AJ98	1♥	Pass	Pass	1NT
Vul: EW	♥ KQJ	♥ A106	AP			
North HCP: 9	♦ K1095	♦ AQ6				
South HCP: 15	♣ 73	♣ 654				
Contract: 1N S						

Board: 383	North:	South:	West	North	East	South
Dealer: E	♠ AQ764	♠ J9			1♦	Pass
Vul: Both	♥ AQJ854	♥ 632	Pass	2♦ ¹	X	2♥
North HCP: 17	♦ A	♦ 10942	Pass	4♥	AP	
South HCP: 4	♣ 3	♣ K965				
Contract: 4♥ S						

1. Michaels Cuebid

Board: 384	North:	South:	West	North	East	South
Dealer: W	♠ 42	♠ AKJ8	1♠	Pass	Pass	2NT
Vul: None	♥ A1086	♥ J5	AP			
North HCP: 4	♦ 10984	♦ AK6				
South HCP: 19	♣ 1064	♣ K985				
Contract: 2N S						

North hands (Practice Page)

P:\bba\Balan

Board: 385 ♠ AJ83
Dealer: E ♥ J106
Vul: NS ♦ J107
HCP: 13 ♣ AQ7

East Opens 1♣.

Partner bids first.

Board: 386 ♠ J963
Dealer: W ♥ J9875
Vul: None ♦ Q5
HCP: 6 ♣ Q10

West Opens 1♣.

West Bids 1♥ if possible.

West Bids 4♥ if possible.

You bid first.

Board: 387 ♠ AKQ107
Dealer: E ♥ A3
Vul: NS ♦ Q108
HCP: 20 ♣ AJ7

East Opens 1♦.

East Bids 1♥ if possible.

Partner bids first.

Board: 388 ♠ Q6
Dealer: W ♥ J10875
Vul: EW ♦ 9854
HCP: 3 ♣ 87

West Opens 1♥.

You bid first.

Board: 389 ♠ AJ9
Dealer: E ♥ AK3
Vul: None ♦ Q108
HCP: 21 ♣ AK64

East Opens 1♠.

Partner bids first.

P:\bba\Balan Both hands (Answers Page)

Board: 385

Dealer: E

Vul: NS

North HCP: 13

South HCP: 11

Contract: 3♠ N

North:

♠ AJ83

♥ J106

♦ J107

♣ AQ7

South:

♠ KQ96

♥ K832

♦ K4

♣ 864

West North East South

1♣ Pass

Pass 1NT Pass 2♣¹

Pass 2♠ Pass 3♠

AP

1. Garbage Stayman

Board: 386

Dealer: W

Vul: None

North HCP: 6

South HCP: 16

Contract: 4♥ X W

North:

♠ J963

♥ J9875

♦ Q5

♣ Q10

South:

♠ AKQ105

♥ —

♦ AK109842

♣ 8

West North East South

1♣ Pass Pass X

1♥ Pass Pass 3♦

4♥ X AP

Board: 387

Dealer: E

Vul: NS

North HCP: 20

South HCP: 5

Contract: 4♠ S

North:

♠ AKQ107

♥ A3

♦ Q108

♣ AJ7

South:

♠ J9532

♥ J964

♦ K63

♣ 8

West North East South

1♦ Pass

Pass X 1♥ 1♠

Pass 4♠ AP

Board: 388

Dealer: W

Vul: EW

North HCP: 3

South HCP: 18

Contract: 3♠ S

North:

♠ Q6

♥ J10875

♦ 9854

♣ 87

South:

♠ AK10742

♥ A

♦ 10

♣ AK1092

West North East South

1♥ Pass Pass X

Pass 2♦ Pass 3♠

AP

Board: 389

Dealer: E

Vul: None

North HCP: 21

South HCP: 4

Contract: 2N N

North:

♠ AJ9

♥ AK3

♦ Q108

♣ AK64

South:

♠ K84

♥ 976

♦ J7

♣ 87532

West North East South

1♠ Pass

Pass 2NT AP

South hands (Practice Page)

P:\bba\Balan

Board: 385 ♠ KQ96
Dealer: E ♥ K832
Vul: NS ♦ K4
HCP: 11 ♣ 864

East Opens 1♣.

You bid first.

Board: 386 ♠ AKQ105
Dealer: W ♥ —
Vul: None ♦ AK109842
HCP: 16 ♣ 8

West Opens 1♣.

West Bids 1♥ if possible.

West Bids 4♥ if possible.

Partner bids first.

Board: 387 ♠ J9532
Dealer: E ♥ J964
Vul: NS ♦ K63
HCP: 5 ♣ 8

East Opens 1♦.

East Bids 1♥ if possible.

You bid first.

Board: 388 ♠ AK10742
Dealer: W ♥ A
Vul: EW ♦ 10
HCP: 18 ♣ AK1092

West Opens 1♥.

Partner bids first.

Board: 389 ♠ K84
Dealer: E ♥ 976
Vul: None ♦ J7
HCP: 4 ♣ 87532

East Opens 1♠.

You bid first.

P:\bba\Balan Both hands (Answers Page)

Board: 385

Dealer: E

Vul: NS

North HCP: 13

South HCP: 11

Contract: 3♠ N

North:

♠ AJ83

♥ J106

♦ J107

♣ AQ7

South:

♠ KQ96

♥ K832

♦ K4

♣ 864

West North East South

1♣ Pass

Pass 1NT Pass 2♣¹

Pass 2♠ Pass 3♠

AP

1. Garbage Stayman

Board: 386

Dealer: W

Vul: None

North HCP: 6

South HCP: 16

Contract: 4♥ X W

North:

♠ J963

♥ J9875

♦ Q5

♣ Q10

South:

♠ AKQ105

♥ —

♦ AK109842

♣ 8

West North East South

1♣ Pass Pass X

1♥ Pass Pass 3♦

4♥ X AP

Board: 387

Dealer: E

Vul: NS

North HCP: 20

South HCP: 5

Contract: 4♠ S

North:

♠ AKQ107

♥ A3

♦ Q108

♣ AJ7

South:

♠ J9532

♥ J964

♦ K63

♣ 8

West North East South

1♦ Pass

Pass X 1♥ 1♠

Pass 4♠ AP

Board: 388

Dealer: W

Vul: EW

North HCP: 3

South HCP: 18

Contract: 3♠ S

North:

♠ Q6

♥ J10875

♦ 9854

♣ 87

South:

♠ AK10742

♥ A

♦ 10

♣ AK1092

West North East South

1♥ Pass Pass X

Pass 2♦ Pass 3♠

AP

Board: 389

Dealer: E

Vul: None

North HCP: 21

South HCP: 4

Contract: 2N N

North:

♠ AJ9

♥ AK3

♦ Q108

♣ AK64

South:

♠ K84

♥ 976

♦ J7

♣ 87532

West North East South

1♠ Pass

Pass 2NT AP

North hands (Practice Page)

P:\bba\Balan

Board: 390 ♠ Q9742
Dealer: W ♥ Q865
Vul: NS ♦ 3
HCP: 7 ♣ K85

West Opens 1♦.
West Bids 2♦ if possible.
East Bids 5♦ if possible.

You bid first.

Board: 391 ♠ AKQJ54
Dealer: E ♥ J63
Vul: EW ♦ Q2
HCP: 17 ♣ KJ

East Opens 1♦.

Partner bids first.

Board: 392 ♠ 1072
Dealer: W ♥ QJ94
Vul: Both ♦ KQ98
HCP: 8 ♣ 95

West Opens 1♠.

You bid first.

Board: 393 ♠ AKQJ95
Dealer: E ♥ J76
Vul: NS ♦ K82
HCP: 16 ♣ Q

East Opens 1♣.
East Bids 2♥ if possible.
West Bids 3♣ if possible.
West Bids 4♣ if possible.

Partner bids first.

Board: 394 ♠ Q862
Dealer: W ♥ Q32
Vul: EW ♦ 873
HCP: 8 ♣ A75

West Opens 1♣.

You bid first.

P:\bba\Balan Both hands (Answers Page)

Board: 390

Dealer: W

Vul: NS

North HCP: 7

South HCP: 17

Contract: 5♥ S

North:

♠ Q9742

♥ Q865

♦ 3

♣ K85

South:

♠ K103

♥ AKJ743

♦ AQ2

♣ 7

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

1. limit raise or better in ♥

Board: 391

Dealer: E

Vul: EW

North HCP: 17

South HCP: 5

Contract: 1♠ N

North:

♠ AKQJ54

♥ J63

♦ Q2

♣ KJ

South:

♠ 76

♥ KQ97

♦ 10543

♣ 1093

West	North	East	South
		1♦	Pass
Pass	1♠	AP	

Board: 392

Dealer: W

Vul: Both

North HCP: 8

South HCP: 15

Contract: 2♣ S

North:

♠ 1072

♥ QJ94

♦ KQ98

♣ 95

South:

♠ K43

♥ K87

♦ J

♣ AKJ1083

West	North	East	South
1♠	Pass	Pass	2♣
AP			

Board: 393

Dealer: E

Vul: NS

North HCP: 16

South HCP: 6

Contract: 4♣ E

North:

♠ AKQJ95

♥ J76

♦ K82

♣ Q

South:

♠ 1082

♥ AQ85

♦ 1075

♣ 1083

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

Board: 394

Dealer: W

Vul: EW

North HCP: 8

South HCP: 16

Contract: 5♥ N

North:

♠ Q862

♥ Q32

♦ 873

♣ A75

South:

♠ J10

♥ AKJ764

♦ AQJ52

♣ —

West	North	East	South
1♣	Pass	Pass	4NT ¹
Pass	5♥	AP	

1. Unusual 4NT

South hands (Practice Page)

P:\bba\Balan

Board: 390
Dealer: W
Vul: NS
HCP: 17

♠ K103
♥ AKJ743
♦ AQ2
♣ 7

West Opens 1♦.
West Bids 2♦ if possible.
East Bids 5♦ if possible.

Partner bids first.

Board: 391
Dealer: E
Vul: EW
HCP: 5

♠ 76
♥ KQ97
♦ 10543
♣ 1093

East Opens 1♦.

You bid first.

Board: 392
Dealer: W
Vul: Both
HCP: 15

♠ K43
♥ K87
♦ J
♣ AKJ1083

West Opens 1♠.

Partner bids first.

Board: 393
Dealer: E
Vul: NS
HCP: 6

♠ 1082
♥ AQ85
♦ 1075
♣ 1083

East Opens 1♣.
East Bids 2♥ if possible.
West Bids 3♣ if possible.
West Bids 4♣ if possible.

You bid first.

Board: 394
Dealer: W
Vul: EW
HCP: 16

♠ J10
♥ AKJ764
♦ AQJ52
♣ —

West Opens 1♣.

Partner bids first.

P:\bba\Balan Both hands (Answers Page)

Board: 390

Dealer: W

Vul: NS

North HCP: 7

South HCP: 17

Contract: 5♥ S

North:

♠ Q9742

♥ Q865

♦ 3

♣ K85

South:

♠ K103

♥ AKJ743

♦ AQ2

♣ 7

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

1. limit raise or better in ♥

Board: 391

Dealer: E

Vul: EW

North HCP: 17

South HCP: 5

Contract: 1♠ N

North:

♠ AKQJ54

♥ J63

♦ Q2

♣ KJ

South:

♠ 76

♥ KQ97

♦ 10543

♣ 1093

West	North	East	South
		1♦	Pass
Pass	1♠	AP	

Board: 392

Dealer: W

Vul: Both

North HCP: 8

South HCP: 15

Contract: 2♣ S

North:

♠ 1072

♥ QJ94

♦ KQ98

♣ 95

South:

♠ K43

♥ K87

♦ J

♣ AKJ1083

West	North	East	South
1♠	Pass	Pass	2♣
AP			

Board: 393

Dealer: E

Vul: NS

North HCP: 16

South HCP: 6

Contract: 4♣ E

North:

♠ AKQJ95

♥ J76

♦ K82

♣ Q

South:

♠ 1082

♥ AQ85

♦ 1075

♣ 1083

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

Board: 394

Dealer: W

Vul: EW

North HCP: 8

South HCP: 16

Contract: 5♥ N

North:

♠ Q862

♥ Q32

♦ 873

♣ A75

South:

♠ J10

♥ AKJ764

♦ AQJ52

♣ —

West	North	East	South
1♣	Pass	Pass	4NT ¹
Pass	5♥	AP	

1. Unusual 4NT

North hands (Practice Page)

P:\bba\Balan

Board: 395 ♠ Q84
Dealer: E ♥ AK5
Vul: Both ♦ A65
HCP: 15 ♣ Q976

East Opens 1♥.

Partner bids first.

Board: 396 ♠ 10654
Dealer: W ♥ K52
Vul: None ♦ 1097
HCP: 6 ♣ QJ7

West Opens 1♦.

West Bids 2♦ if possible.

You bid first.

Board: 397 ♠ A53
Dealer: E ♥ Q832
Vul: EW ♦ A103
HCP: 13 ♣ K107

East Opens 1♦.

Partner bids first.

Board: 398 ♠ 83
Dealer: W ♥ Q52
Vul: Both ♦ 7652
HCP: 5 ♣ QJ62

West Opens 1♣.

West Bids 2♣ if possible.

You bid first.

Board: 399 ♠ AQJ5
Dealer: E ♥ AK3
Vul: None ♦ AJ3
HCP: 21 ♣ Q86

East Opens 1♦.

Partner bids first.

P:\bba\Balan Both hands (Answers Page)

Board: 395	North:	South:	West	North	East	South
Dealer: E	♠ Q84	♠ 9765			1♥	Pass
Vul: Both	♥ AK5	♥ 1073				
North HCP: 15	♦ A65	♦ KQ104	Pass	1NT	AP	
South HCP: 6	♣ Q976	♣ J10				
Contract: 1N N						

Board: 396	North:	South:	West	North	East	South
Dealer: W	♠ 10654	♠ AQJ7	1♦	Pass	Pass	X
Vul: None	♥ K52	♥ AQJ943	2♦	Pass	Pass	3♥
North HCP: 6	♦ 1097	♦ 5	Pass	4♦ ¹	Pass	4♥
South HCP: 18	♣ QJ7	♣ A9	AP			
Contract: 4♥ S						

1. limit raise or better in ♥

Board: 397	North:	South:	West	North	East	South
Dealer: E	♠ A53	♠ 1087			1♦	Pass
Vul: EW	♥ Q832	♥ AJ109	Pass	1NT	Pass	2♣ ¹
North HCP: 13	♦ A103	♦ J64	Pass	2♥	AP	
South HCP: 11	♣ K107	♣ AJ4				
Contract: 2♥ N						

1. Garbage Stayman

Board: 398	North:	South:	West	North	East	South
Dealer: W	♠ 83	♠ AKQ52	1♣	Pass	Pass	X
Vul: Both	♥ Q52	♥ AJ1074	2♣	Pass	Pass	2♠
North HCP: 5	♦ 7652	♦ KJ9	AP			
South HCP: 18	♣ QJ62	♣ —				
Contract: 2♠ S						

Board: 399	North:	South:	West	North	East	South
Dealer: E	♠ AQJ5	♠ 983			1♦	Pass
Vul: None	♥ AK3	♥ J974	Pass	2NT	Pass	3♣ ¹
North HCP: 21	♦ AJ3	♦ 984	Pass	3♠	AP	
South HCP: 5	♣ Q86	♣ A95				
Contract: 3♠ N						

1. Stayman

South hands (Practice Page)

P:\bba\Balan

Board: 395	♠ 9765	East Opens 1♥.
Dealer: E	♥ 1073	
Vul: Both	♦ KQ104	You bid first.
HCP: 6	♣ J10	
Board: 396	♠ AQJ7	West Opens 1♦.
Dealer: W	♥ AQJ943	West Bids 2♦ if possible.
Vul: None	♦ 5	
HCP: 18	♣ A9	Partner bids first.
Board: 397	♠ 1087	East Opens 1♦.
Dealer: E	♥ AJ109	
Vul: EW	♦ J64	You bid first.
HCP: 11	♣ AJ4	
Board: 398	♠ AKQ52	West Opens 1♣.
Dealer: W	♥ AJ1074	West Bids 2♣ if possible.
Vul: Both	♦ KJ9	
HCP: 18	♣ —	Partner bids first.
Board: 399	♠ 983	East Opens 1♦.
Dealer: E	♥ J974	
Vul: None	♦ 984	You bid first.
HCP: 5	♣ A95	

P:\bba\Balan Both hands (Answers Page)

Board: 395	North:	South:	West	North	East	South
Dealer: E	♠ Q84	♠ 9765			1♥	Pass
Vul: Both	♥ AK5	♥ 1073				
North HCP: 15	♦ A65	♦ KQ104	Pass	1NT	AP	
South HCP: 6	♣ Q976	♣ J10				
Contract: 1N N						

Board: 396	North:	South:	West	North	East	South
Dealer: W	♠ 10654	♠ AQJ7	1♦	Pass	Pass	X
Vul: None	♥ K52	♥ AQJ943	2♦	Pass	Pass	3♥
North HCP: 6	♦ 1097	♦ 5	Pass	4♦ ¹	Pass	4♥
South HCP: 18	♣ QJ7	♣ A9	AP			
Contract: 4♥ S						

1. limit raise or better in ♥

Board: 397	North:	South:	West	North	East	South
Dealer: E	♠ A53	♠ 1087			1♦	Pass
Vul: EW	♥ Q832	♥ AJ109	Pass	1NT	Pass	2♣ ¹
North HCP: 13	♦ A103	♦ J64	Pass	2♥	AP	
South HCP: 11	♣ K107	♣ AJ4				
Contract: 2♥ N						

1. Garbage Stayman

Board: 398	North:	South:	West	North	East	South
Dealer: W	♠ 83	♠ AKQ52	1♣	Pass	Pass	X
Vul: Both	♥ Q52	♥ AJ1074	2♣	Pass	Pass	2♠
North HCP: 5	♦ 7652	♦ KJ9	AP			
South HCP: 18	♣ QJ62	♣ —				
Contract: 2♠ S						

Board: 399	North:	South:	West	North	East	South
Dealer: E	♠ AQJ5	♠ 983			1♦	Pass
Vul: None	♥ AK3	♥ J974	Pass	2NT	Pass	3♣ ¹
North HCP: 21	♦ AJ3	♦ 984	Pass	3♠	AP	
South HCP: 5	♣ Q86	♣ A95				
Contract: 3♠ N						

1. Stayman

North hands (Practice Page)

P:\bba\Balan

Board: 400 ♠ 9862
Dealer: W ♥ 42
Vul: NS ♦ 1072
HCP: 5 ♣ KQ93

West Opens 1♠.
West Bids 3♠ if possible.
West Bids 4♠ if possible.

You bid first.

Board: 401 ♠ Q1043
Dealer: E ♥ 964
Vul: Both ♦ AJ10
HCP: 14 ♣ AK3

East Opens 1♦.

Partner bids first.

Board: 402 ♠ AQ63
Dealer: W ♥ K7
Vul: NS ♦ J63
HCP: 10 ♣ 10984

West Opens 1♠.
West Bids 2♠ if possible.

You bid first.

Board: 403 ♠ 63
Dealer: E ♥ AKQJ8
Vul: EW ♦ AQ85
HCP: 18 ♣ Q6

East Opens 1♠.
East Bids 2♣ if possible.
East Bids 3♣ if possible.

Partner bids first.

Board: 404 ♠ 6432
Dealer: W ♥ 1093
Vul: None ♦ J53
HCP: 4 ♣ K105

West Opens 1♦.

You bid first.

P:\bba\Balan Both hands (Answers Page)

Board: 400	North:	South:	West	North	East	South
Dealer: W	♠ 9862	♠ —	1♠	Pass	Pass	X
Vul: NS	♥ 42	♥ AKQ9873	3♠	Pass	Pass	4♥
North HCP: 5	♦ 1072	♦ A	4♠	X	Pass	6♥
South HCP: 18	♣ KQ93	♣ AJ1072	AP			
Contract: 6♥ S						

Board: 401	North:	South:	West	North	East	South
Dealer: E	♠ Q1043	♠ KJ76			1♦	Pass
Vul: Both	♥ 964	♥ K32	Pass	1NT	Pass	2♣ ¹
North HCP: 14	♦ AJ10	♦ K42	Pass	2♠	AP	
South HCP: 10	♣ AK3	♣ 854	1. Garbage Stayman			
Contract: 2♠ N						

Board: 402	North:	South:	West	North	East	South
Dealer: W	♠ AQ63	♠ 4	1♠	Pass	Pass	X
Vul: NS	♥ K7	♥ AQ85	2♠	AP		
North HCP: 10	♦ J63	♦ A754				
South HCP: 12	♣ 10984	♣ Q765				
Contract: 2♠ W						

Board: 403	North:	South:	West	North	East	South
Dealer: E	♠ 63	♠ K542			1♠	Pass
Vul: EW	♥ AKQJ8	♥ 7632	Pass	X	2♣	Pass
North HCP: 18	♦ AQ85	♦ KJ6	Pass	2♥	3♣	3♥
South HCP: 7	♣ Q6	♣ 108	AP			
Contract: 3♥ N						

Board: 404	North:	South:	West	North	East	South
Dealer: W	♠ 6432	♠ AK5	1♦	Pass	Pass	2NT
Vul: None	♥ 1093	♥ AQ8	AP			
North HCP: 4	♦ J53	♦ A106				
South HCP: 20	♣ K105	♣ QJ86				
Contract: 2N S						

South hands (Practice Page)

P:\bba\Balan

Board: 400

Dealer: W

Vul: NS

HCP: 18

♠ —

♥ AKQ9873

♦ A

♣ AJ1072

West Opens 1♠.

West Bids 3♠ if possible.

West Bids 4♠ if possible.

Partner bids first.

Board: 401

Dealer: E

Vul: Both

HCP: 10

♠ KJ76

♥ K32

♦ K42

♣ 854

East Opens 1♦.

You bid first.

Board: 402

Dealer: W

Vul: NS

HCP: 12

♠ 4

♥ AQ85

♦ A754

♣ Q765

West Opens 1♠.

West Bids 2♠ if possible.

Partner bids first.

Board: 403

Dealer: E

Vul: EW

HCP: 7

♠ K542

♥ 7632

♦ KJ6

♣ 108

East Opens 1♠.

East Bids 2♣ if possible.

East Bids 3♣ if possible.

You bid first.

Board: 404

Dealer: W

Vul: None

HCP: 20

♠ AK5

♥ AQ8

♦ A106

♣ QJ86

West Opens 1♦.

Partner bids first.

P:\bba\Balan Both hands (Answers Page)

Board: 400	North:	South:	West	North	East	South
Dealer: W	♠ 9862	♠ —	1♠	Pass	Pass	X
Vul: NS	♥ 42	♥ AKQ9873	3♠	Pass	Pass	4♥
North HCP: 5	♦ 1072	♦ A	4♠	X	Pass	6♥
South HCP: 18	♣ KQ93	♣ AJ1072	AP			
Contract: 6♥ S						

Board: 401	North:	South:	West	North	East	South
Dealer: E	♠ Q1043	♠ KJ76			1♦	Pass
Vul: Both	♥ 964	♥ K32	Pass	1NT	Pass	2♣ ¹
North HCP: 14	♦ AJ10	♦ K42	Pass	2♠	AP	
South HCP: 10	♣ AK3	♣ 854	1. Garbage Stayman			
Contract: 2♠ N						

Board: 402	North:	South:	West	North	East	South
Dealer: W	♠ AQ63	♠ 4	1♠	Pass	Pass	X
Vul: NS	♥ K7	♥ AQ85	2♠	AP		
North HCP: 10	♦ J63	♦ A754				
South HCP: 12	♣ 10984	♣ Q765				
Contract: 2♠ W						

Board: 403	North:	South:	West	North	East	South
Dealer: E	♠ 63	♠ K542			1♠	Pass
Vul: EW	♥ AKQJ8	♥ 7632	Pass	X	2♣	Pass
North HCP: 18	♦ AQ85	♦ KJ6	Pass	2♥	3♣	3♥
South HCP: 7	♣ Q6	♣ 108	AP			
Contract: 3♥ N						

Board: 404	North:	South:	West	North	East	South
Dealer: W	♠ 6432	♠ AK5	1♦	Pass	Pass	2NT
Vul: None	♥ 1093	♥ AQ8	AP			
North HCP: 4	♦ J53	♦ A106				
South HCP: 20	♣ K105	♣ QJ86				
Contract: 2N S						

North hands (Practice Page)

P:\bba\Balan

Board: 405 ♠ KJ93
Dealer: E ♥ A3
Vul: NS ♦ A93
HCP: 17 ♣ AJ94

East Opens 1♠.

Partner bids first.

Board: 406 ♠ QJ2
Dealer: W ♥ Q84
Vul: EW ♦ K963
HCP: 10 ♣ Q54

West Opens 1♠.

You bid first.

Board: 407 ♠ 76
Dealer: E ♥ AKQJ5
Vul: Both ♦ A96
HCP: 18 ♣ A85

East Opens 1♠.

East Bids 2♠ if possible.

Partner bids first.

Board: 408 ♠ A106
Dealer: W ♥ 98764
Vul: NS ♦ 83
HCP: 6 ♣ Q54

West Opens 1♣.

West Bids 1♠ if possible.

You bid first.

Board: 409 ♠ AKQJ4
Dealer: E ♥ AQ1092
Vul: EW ♦ 1096
HCP: 16 ♣ —

East Opens 1♥.

East Bids 2♣ if possible.

West Bids 3♣ if possible.

West Bids 5♣ if possible.

West Doubles Pass if possible.

Partner bids first.

P:\bba\Balan Both hands (Answers Page)

Board: 405

Dealer: E

Vul: NS

North HCP: 17

South HCP: 4

Contract: 1♠ E

North:

♠ KJ93

♥ A3

♦ A93

♣ AJ94

South:

♠ 108

♥ 872

♦ Q10765

♣ Q65

West	North	East	South
		1♠	AP

Board: 406

Dealer: W

Vul: EW

North HCP: 10

South HCP: 15

Contract: 2♦ N

North:

♠ QJ2

♥ Q84

♦ K963

♣ Q54

South:

♠ AK106

♥ 1075

♦ A52

♣ A97

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

Board: 407

Dealer: E

Vul: Both

North HCP: 18

South HCP: 9

Contract: 4♥ N

North:

♠ 76

♥ AKQJ5

♦ A96

♣ A85

South:

♠ Q1092

♥ 6432

♦ Q4

♣ KQ9

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

1. limit raise or better in ♥

Board: 408

Dealer: W

Vul: NS

North HCP: 6

South HCP: 18

Contract: 3N S

North:

♠ A106

♥ 98764

♦ 83

♣ Q54

South:

♠ 432

♥ Q10

♦ AKQ105

♣ AK10

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

Board: 409

Dealer: E

Vul: EW

North HCP: 16

South HCP: 7

Contract: 5♠X N

North:

♠ AKQJ4

♥ AQ1092

♦ 1096

♣ —

South:

♠ 10763

♥ 63

♦ KQ42

♣ Q87

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

South hands (Practice Page)

P:\bba\Balan

Board: 405 ♠ 108
Dealer: E ♥ 872
Vul: NS ♦ Q10765
HCP: 4 ♣ Q65

East Opens 1♠.

You bid first.

Board: 406 ♠ AK106
Dealer: W ♥ 1075
Vul: EW ♦ A52
HCP: 15 ♣ A97

West Opens 1♠.

Partner bids first.

Board: 407 ♠ Q1092
Dealer: E ♥ 6432
Vul: Both ♦ Q4
HCP: 9 ♣ KQ9

East Opens 1♠.

East Bids 2♠ if possible.

You bid first.

Board: 408 ♠ 432
Dealer: W ♥ Q10
Vul: NS ♦ AKQ105
HCP: 18 ♣ AK10

West Opens 1♣.

West Bids 1♠ if possible.

Partner bids first.

Board: 409 ♠ 10763
Dealer: E ♥ 63
Vul: EW ♦ KQ42
HCP: 7 ♣ Q87

East Opens 1♥.

East Bids 2♣ if possible.

West Bids 3♣ if possible.

West Bids 5♣ if possible.

West Doubles Pass if possible.

You bid first.

P:\bba\Balan Both hands (Answers Page)

Board: 405

Dealer: E

Vul: NS

North HCP: 17

South HCP: 4

Contract: 1♠ E

North:

♠ KJ93

♥ A3

♦ A93

♣ AJ94

South:

♠ 108

♥ 872

♦ Q10765

♣ Q65

West	North	East	South
		1♠	AP

Board: 406

Dealer: W

Vul: EW

North HCP: 10

South HCP: 15

Contract: 2♦ N

North:

♠ QJ2

♥ Q84

♦ K963

♣ Q54

South:

♠ AK106

♥ 1075

♦ A52

♣ A97

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

Board: 407

Dealer: E

Vul: Both

North HCP: 18

South HCP: 9

Contract: 4♥ N

North:

♠ 76

♥ AKQJ5

♦ A96

♣ A85

South:

♠ Q1092

♥ 6432

♦ Q4

♣ KQ9

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

1. limit raise or better in ♥

Board: 408

Dealer: W

Vul: NS

North HCP: 6

South HCP: 18

Contract: 3N S

North:

♠ A106

♥ 98764

♦ 83

♣ Q54

South:

♠ 432

♥ Q10

♦ AKQ105

♣ AK10

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

Board: 409

Dealer: E

Vul: EW

North HCP: 16

South HCP: 7

Contract: 5♠X N

North:

♠ AKQJ4

♥ AQ1092

♦ 1096

♣ —

South:

♠ 10763

♥ 63

♦ KQ42

♣ Q87

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

North hands (Practice Page)

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Board: 410
Dealer: W
Vul: Both
HCP: 4

♠ 103
♥ 9652
♦ 953
♣ KJ107

West Opens 1♠.

You bid first.

Board: 411
Dealer: E
Vul: None
HCP: 11

♠ 1063
♥ AKQJ1064
♦ —
♣ J64

East Opens 1♦.

East Bids 2♦ if possible.

West Bids 3♦ if possible.

Partner bids first.

Board: 412
Dealer: W
Vul: Both
HCP: 11

♠ 1098
♥ J105
♦ A95
♣ AQ98

West Opens 1♦.

You bid first.

Board: 413
Dealer: E
Vul: None
HCP: 11

♠ A107
♥ 952
♦ AK105
♣ 1097

East Opens 1♠.

East Bids 2♠ if possible.

Partner bids first.

Board: 414
Dealer: W
Vul: NS
HCP: 11

♠ Q85
♥ A1082
♦ K94
♣ Q74

West Opens 1♦.

You bid first.

Board: 410	North:	South:	West	North	East	South
Dealer: W	♠ 103	♠ A965	1♠	Pass	Pass	2NT
Vul: Both	♥ 9652	♥ AKQ	AP			
North HCP: 4	♦ 953	♦ QJ2				
South HCP: 20	♣ KJ107	♣ A43				
Contract: 2N S						
Board: 411	North:	South:	West	North	East	South
Dealer: E	♠ 1063	♠ KJ54			1♦	Pass
Vul: None	♥ AKQJ1064	♥ 732	Pass	1♥	2♦	2♥
North HCP: 11	♦ —	♦ J1087	3♦	3♥	AP	
South HCP: 11	♣ J64	♣ AQ				
Contract: 3♥ N						
Board: 412	North:	South:	West	North	East	South
Dealer: W	♠ 1098	♠ AKQ65	1♦	Pass	Pass	1♠
Vul: Both	♥ J105	♥ A432	Pass	2♠	Pass	3♠
North HCP: 11	♦ A95	♦ QJ8	Pass	4♠	AP	
South HCP: 16	♣ AQ98	♣ 4				
Contract: 4♠ S						
Board: 413	North:	South:	West	North	East	South
Dealer: E	♠ A107	♠ J65			1♠	Pass
Vul: None	♥ 952	♥ AQJ	Pass	X	2♠	AP
North HCP: 11	♦ AK105	♦ J97				
South HCP: 10	♣ 1097	♣ J854				
Contract: 2♠ E						
Board: 414	North:	South:	West	North	East	South
Dealer: W	♠ Q85	♠ 10632	1♦	Pass	Pass	1NT
Vul: NS	♥ A1082	♥ J97	Pass	2♣ ¹	Pass	2♠
North HCP: 11	♦ K94	♦ AQ10	Pass	2NT	Pass	3NT
South HCP: 14	♣ Q74	♣ AK9	AP			
Contract: 3N S						

South hands (Practice Page)

P:\bba\Balan

Board: 410 ♠ A965
Dealer: W ♥ AKQ
Vul: Both ♦ QJ2
HCP: 20 ♣ A43

West Opens 1♠.

Partner bids first.

Board: 411 ♠ KJ54
Dealer: E ♥ 732
Vul: None ♦ J1087
HCP: 11 ♣ AQ

East Opens 1♦.

East Bids 2♦ if possible.

West Bids 3♦ if possible.

You bid first.

Board: 412 ♠ AKQ65
Dealer: W ♥ A432
Vul: Both ♦ QJ8
HCP: 16 ♣ 4

West Opens 1♦.

Partner bids first.

Board: 413 ♠ J65
Dealer: E ♥ AQJ
Vul: None ♦ J97
HCP: 10 ♣ J854

East Opens 1♠.

East Bids 2♠ if possible.

You bid first.

Board: 414 ♠ 10632
Dealer: W ♥ J97
Vul: NS ♦ AQ10
HCP: 14 ♣ AK9

West Opens 1♦.

Partner bids first.

Board: 410	North:	South:	West	North	East	South
Dealer: W	♠ 103	♠ A965	1♠	Pass	Pass	2NT
Vul: Both	♥ 9652	♥ AKQ	AP			
North HCP: 4	♦ 953	♦ QJ2				
South HCP: 20	♣ KJ107	♣ A43				
Contract: 2N S						
Board: 411	North:	South:	West	North	East	South
Dealer: E	♠ 1063	♠ KJ54			1♦	Pass
Vul: None	♥ AKQJ1064	♥ 732	Pass	1♥	2♦	2♥
North HCP: 11	♦ —	♦ J1087	3♦	3♥	AP	
South HCP: 11	♣ J64	♣ AQ				
Contract: 3♥ N						
Board: 412	North:	South:	West	North	East	South
Dealer: W	♠ 1098	♠ AKQ65	1♦	Pass	Pass	1♠
Vul: Both	♥ J105	♥ A432	Pass	2♠	Pass	3♠
North HCP: 11	♦ A95	♦ QJ8	Pass	4♠	AP	
South HCP: 16	♣ AQ98	♣ 4				
Contract: 4♠ S						
Board: 413	North:	South:	West	North	East	South
Dealer: E	♠ A107	♠ J65			1♠	Pass
Vul: None	♥ 952	♥ AQJ	Pass	X	2♠	AP
North HCP: 11	♦ AK105	♦ J97				
South HCP: 10	♣ 1097	♣ J854				
Contract: 2♠ E						
Board: 414	North:	South:	West	North	East	South
Dealer: W	♠ Q85	♠ 10632	1♦	Pass	Pass	1NT
Vul: NS	♥ A1082	♥ J97	Pass	2♣ ¹	Pass	2♠
North HCP: 11	♦ K94	♦ AQ10	Pass	2NT	Pass	3NT
South HCP: 14	♣ Q74	♣ AK9	AP			
Contract: 3N S						

North hands (Practice Page)

P:\bba\Balan

Board: 415	♠ A63	East Opens 1♠.
Dealer: E	♥ KJ82	East Bids 2♦ if possible.
Vul: Both	♦ 7	
HCP: 12	♣ KJ1075	Partner bids first.

Board: 416	♠ Q97	West Opens 1♦.
Dealer: W	♥ QJ4	
Vul: None	♦ 863	You bid first.
HCP: 10	♣ KQ53	

Board: 417	♠ 5	East Opens 1♠.
Dealer: E	♥ 1085	East Bids 2♠ if possible.
Vul: NS	♦ AKQ543	East Bids 3♠ if possible.
HCP: 16	♣ AK3	West Bids 4♠ if possible.
		Partner bids first.

Board: 418	♠ A86	West Opens 1♠.
Dealer: W	♥ KQ63	
Vul: EW	♦ 74	You bid first.
HCP: 11	♣ Q643	

Board: 419	♠ K95	East Opens 1♦.
Dealer: E	♥ A5	
Vul: None	♦ AJ963	Partner bids first.
HCP: 14	♣ Q109	

P:\bba\Balan Both hands (Answers Page)

Board: 415
 Dealer: E
 Vul: Both
 North HCP: 12
 South HCP: 11
 Contract: 4♣ N

North:
 ♠ A63
 ♥ KJ82
 ♦ 7
 ♣ KJ1075

South:
 ♠ J109
 ♥ A96
 ♦ 1063
 ♣ AQ98

West	North	East	South
		1♠	Pass
Pass	2♣	2♦	2♠ ¹
Pass	3♥	Pass	4♣
AP			
1. limit raise or better in ♣			

Board: 416
 Dealer: W
 Vul: None
 North HCP: 10
 South HCP: 14
 Contract: 1♦ W

North:
 ♠ Q97
 ♥ QJ4
 ♦ 863
 ♣ KQ53

South:
 ♠ AK2
 ♥ K95
 ♦ QJ1074
 ♣ J8

West	North	East	South
1♦	AP		

Board: 417
 Dealer: E
 Vul: NS
 North HCP: 16
 South HCP: 10
 Contract: 4♠X E

North:
 ♠ 5
 ♥ 1085
 ♦ AKQ543
 ♣ AK3

South:
 ♠ KJ10
 ♥ A943
 ♦ 87
 ♣ Q875

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

Board: 418
 Dealer: W
 Vul: EW
 North HCP: 11
 South HCP: 13
 Contract: 2♦ S

North:
 ♠ A86
 ♥ KQ63
 ♦ 74
 ♣ Q643

South:
 ♠ Q72
 ♥ A95
 ♦ AK1098
 ♣ 97

West	North	East	South
1♠	Pass	Pass	2♦
AP			

Board: 419
 Dealer: E
 Vul: None
 North HCP: 14
 South HCP: 8
 Contract: 1N N

North:
 ♠ K95
 ♥ A5
 ♦ AJ963
 ♣ Q109

South:
 ♠ J872
 ♥ QJ42
 ♦ 52
 ♣ A84

West	North	East	South
		1♦	Pass
Pass	1NT	AP	

South hands (Practice Page)

P:\bba\Balan

Board: 415 ♠ J109
Dealer: E ♥ A96
Vul: Both ♦ 1063
HCP: 11 ♣ AQ98

East Opens 1♠.
East Bids 2♦ if possible.
You bid first.

Board: 416 ♠ AK2
Dealer: W ♥ K95
Vul: None ♦ QJ1074
HCP: 14 ♣ J8

West Opens 1♦.
Partner bids first.

Board: 417 ♠ KJ10
Dealer: E ♥ A943
Vul: NS ♦ 87
HCP: 10 ♣ Q875

East Opens 1♠.
East Bids 2♠ if possible.
East Bids 3♠ if possible.
West Bids 4♠ if possible.
You bid first.

Board: 418 ♠ Q72
Dealer: W ♥ A95
Vul: EW ♦ AK1098
HCP: 13 ♣ 97

West Opens 1♠.
Partner bids first.

Board: 419 ♠ J872
Dealer: E ♥ QJ42
Vul: None ♦ 52
HCP: 8 ♣ A84

East Opens 1♦.
You bid first.

P:\bba\Balan Both hands (Answers Page)

Board: 415
 Dealer: E
 Vul: Both
 North HCP: 12
 South HCP: 11
 Contract: 4♣ N

North:
 ♠ A63
 ♥ KJ82
 ♦ 7
 ♣ KJ1075

South:
 ♠ J109
 ♥ A96
 ♦ 1063
 ♣ AQ98

West	North	East	South
		1♠	Pass
Pass	2♣	2♦	2♠ ¹
Pass	3♥	Pass	4♣
AP			
1. limit raise or better in ♣			

Board: 416
 Dealer: W
 Vul: None
 North HCP: 10
 South HCP: 14
 Contract: 1♦ W

North:
 ♠ Q97
 ♥ QJ4
 ♦ 863
 ♣ KQ53

South:
 ♠ AK2
 ♥ K95
 ♦ QJ1074
 ♣ J8

West	North	East	South
1♦	AP		

Board: 417
 Dealer: E
 Vul: NS
 North HCP: 16
 South HCP: 10
 Contract: 4♠X E

North:
 ♠ 5
 ♥ 1085
 ♦ AKQ543
 ♣ AK3

South:
 ♠ KJ10
 ♥ A943
 ♦ 87
 ♣ Q875

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

Board: 418
 Dealer: W
 Vul: EW
 North HCP: 11
 South HCP: 13
 Contract: 2♦ S

North:
 ♠ A86
 ♥ KQ63
 ♦ 74
 ♣ Q643

South:
 ♠ Q72
 ♥ A95
 ♦ AK1098
 ♣ 97

West	North	East	South
1♠	Pass	Pass	2♦
AP			

Board: 419
 Dealer: E
 Vul: None
 North HCP: 14
 South HCP: 8
 Contract: 1N N

North:
 ♠ K95
 ♥ A5
 ♦ AJ963
 ♣ Q109

South:
 ♠ J872
 ♥ QJ42
 ♦ 52
 ♣ A84

West	North	East	South
		1♦	Pass
Pass	1NT	AP	

North hands (Practice Page)

P:\bba\Balan

Board: 420
Dealer: W
Vul: NS
HCP: 2

♠ 9832
♥ 75432
♦ 105
♣ Q3

West Opens 1♦.

You bid first.

Board: 421
Dealer: E
Vul: EW
HCP: 13

♠ AK10832
♥ Q974
♦ 84
♣ A

East Opens 1♣.

East Bids 2♣ if possible.

West Bids 3♣ if possible.

Partner bids first.

Board: 422
Dealer: W
Vul: Both
HCP: 11

♠ Q65
♥ AJ76
♦ 64
♣ A963

West Opens 1♠.

You bid first.

Board: 423
Dealer: E
Vul: NS
HCP: 20

♠ A109
♥ KJ4
♦ A75
♣ AKJ8

East Opens 1♣.

Partner bids first.

Board: 424
Dealer: W
Vul: EW
HCP: 7

♠ 7642
♥ J106
♦ AQ104
♣ 73

West Opens 1♠.

West Bids 2♥ if possible.

East Bids 4♥ if possible.

You bid first.

P:\bba\Balan Both hands (Answers Page)

Board: 420

Dealer: W

Vul: NS

North HCP: 2

South HCP: 21

Contract: 3♥ S

North:

♠ 9832

♥ 75432

♦ 105

♣ Q3

South:

♠ AK4

♥ A109

♦ AQJ4

♣ K107

West North East South

1♦ Pass Pass 2NT

Pass 3♦ Pass 3♥

AP

Board: 421

Dealer: E

Vul: EW

North HCP: 13

South HCP: 10

Contract: 3♠ N

North:

♠ AK10832

♥ Q974

♦ 84

♣ A

South:

♠ Q976

♥ A52

♦ KJ105

♣ 107

West North East South

Pass 1♠ 1♣ Pass

3♣ 3♠ 2♠

AP

Board: 422

Dealer: W

Vul: Both

North HCP: 11

South HCP: 16

Contract: 3N N

North:

♠ Q65

♥ AJ76

♦ 64

♣ A963

South:

♠ A32

♥ KQ8

♦ KQJ1073

♣ J

West North East South

1♠ Pass Pass X

Pass 2♥ Pass 3♦

Pass 3NT AP

Board: 423

Dealer: E

Vul: NS

North HCP: 20

South HCP: 6

Contract: 3N N

North:

♠ A109

♥ KJ4

♦ A75

♣ AKJ8

South:

♠ Q862

♥ Q95

♦ 984

♣ Q105

West North East South

Pass 2NT 1♣ Pass

Pass 3♣¹

Pass 3♦ Pass 3NT

AP

1. Stayman

Board: 424

Dealer: W

Vul: EW

North HCP: 7

South HCP: 14

Contract: 4♥ X W

North:

♠ 7642

♥ J106

♦ AQ104

♣ 73

South:

♠ AJ

♥ 5

♦ K9865

♣ KQJ96

West North East South

1♠ Pass Pass 2♦

2♥ 3♦ 4♥ X

AP

South hands (Practice Page)

P:\bba\Balan

Board: 420
Dealer: W
Vul: NS
HCP: 21

♠ AK4
♥ A109
♦ AQJ4
♣ K107

West Opens 1♦.

Partner bids first.

Board: 421
Dealer: E
Vul: EW
HCP: 10

♠ Q976
♥ A52
♦ KJ105
♣ 107

East Opens 1♣.

East Bids 2♣ if possible.

West Bids 3♣ if possible.

You bid first.

Board: 422
Dealer: W
Vul: Both
HCP: 16

♠ A32
♥ KQ8
♦ KQJ1073
♣ J

West Opens 1♠.

Partner bids first.

Board: 423
Dealer: E
Vul: NS
HCP: 6

♠ Q862
♥ Q95
♦ 984
♣ Q105

East Opens 1♣.

You bid first.

Board: 424
Dealer: W
Vul: EW
HCP: 14

♠ AJ
♥ 5
♦ K9865
♣ KQJ96

West Opens 1♠.

West Bids 2♥ if possible.

East Bids 4♥ if possible.

Partner bids first.

P:\bba\Balan Both hands (Answers Page)

Board: 420

Dealer: W

Vul: NS

North HCP: 2

South HCP: 21

Contract: 3♥ S

North:

♠ 9832

♥ 75432

♦ 105

♣ Q3

South:

♠ AK4

♥ A109

♦ AQJ4

♣ K107

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

Board: 421

Dealer: E

Vul: EW

North HCP: 13

South HCP: 10

Contract: 3♠ N

North:

♠ AK10832

♥ Q974

♦ 84

♣ A

South:

♠ Q976

♥ A52

♦ KJ105

♣ 107

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

Board: 422

Dealer: W

Vul: Both

North HCP: 11

South HCP: 16

Contract: 3N N

North:

♠ Q65

♥ AJ76

♦ 64

♣ A963

South:

♠ A32

♥ KQ8

♦ KQJ1073

♣ J

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

Board: 423

Dealer: E

Vul: NS

North HCP: 20

South HCP: 6

Contract: 3N N

North:

♠ A109

♥ KJ4

♦ A75

♣ AKJ8

South:

♠ Q862

♥ Q95

♦ 984

♣ Q105

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

1. Stayman

Board: 424

Dealer: W

Vul: EW

North HCP: 7

South HCP: 14

Contract: 4♥ X W

North:

♠ 7642

♥ J106

♦ AQ104

♣ 73

South:

♠ AJ

♥ 5

♦ K9865

♣ KQJ96

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

North hands (Practice Page)

P:\bba\Balan

Board: 425	♠ Q9	East Opens 1♦.
Dealer: E	♥ A1043	
Vul: Both	♦ KQ4	Partner bids first.
HCP: 16	♣ KQ105	
Board: 426	♠ 85	West Opens 1♣.
Dealer: W	♥ 87653	West Bids 1♥ if possible.
Vul: None	♦ Q98	
HCP: 6	♣ A98	You bid first.
Board: 427	♠ 75	East Opens 1♠.
Dealer: E	♥ A103	East Bids 2♠ if possible.
Vul: EW	♦ KQ	
HCP: 17	♣ AKJ987	Partner bids first.
Board: 428	♠ A532	West Opens 1♠.
Dealer: W	♥ Q104	
Vul: Both	♦ Q43	You bid first.
HCP: 11	♣ K93	
Board: 429	♠ J652	East Opens 1♦.
Dealer: E	♥ KJ3	
Vul: None	♦ KJ	Partner bids first.
HCP: 15	♣ KQJ6	

P:\bba\Balan Both hands (Answers Page)

Board: 425	North:	South:	
Dealer: E	♠ Q9	♠ K854	West North East South
Vul: Both	♥ A1043	♥ Q97	
North HCP: 16	♦ KQ4	♦ A986	1♦ AP
South HCP: 10	♣ KQ105	♣ J8	
Contract: 1♦ E			

Board: 426	North:	South:	West North East South
Dealer: W	♠ 85	♠ AKJ964	1♣ Pass Pass X
Vul: None	♥ 87653	♥ A	1♥ Pass Pass 1♠
North HCP: 6	♦ Q98	♦ K753	Pass 2NT Pass 3♠
South HCP: 17	♣ A98	♣ Q4	Pass 4♠ AP
Contract: 4♠ S			

Board: 427	North:	South:	West North East South
Dealer: E	♠ 75	♠ J93	
Vul: EW	♥ A103	♥ J985	1♠ Pass
North HCP: 17	♦ KQ	♦ J932	Pass X 2♠ Pass
South HCP: 5	♣ AKJ987	♣ Q6	Pass 4♣ AP
Contract: 4♣ N			

Board: 428	North:	South:	West North East South
Dealer: W	♠ A532	♠ 1086	1♠ Pass Pass 2♥
Vul: Both	♥ Q104	♥ AKJ973	Pass 2♠ ¹ Pass 4♣ ²
North HCP: 11	♦ Q43	♦ AJ106	Pass 4♥ AP
South HCP: 13	♣ K93	♣ —	1. limit raise or better in ♥
Contract: 4♥ S			2. Splinter

Board: 429	North:	South:	West North East South
Dealer: E	♠ J652	♠ K109	
Vul: None	♥ KJ3	♥ Q72	1♦ Pass
North HCP: 15	♦ KJ	♦ Q643	Pass 1NT Pass 2NT
South HCP: 11	♣ KQJ6	♣ A95	Pass 3NT AP
Contract: 3N N			

South hands (Practice Page)

P:\bba\Balan

Board: 425	♠ K854	East Opens 1♦.
Dealer: E	♥ Q97	
Vul: Both	♦ A986	You bid first.
HCP: 10	♣ J8	
Board: 426	♠ AKJ964	West Opens 1♣.
Dealer: W	♥ A	West Bids 1♥ if possible.
Vul: None	♦ K753	
HCP: 17	♣ Q4	Partner bids first.
Board: 427	♠ J93	East Opens 1♠.
Dealer: E	♥ J985	East Bids 2♠ if possible.
Vul: EW	♦ J932	
HCP: 5	♣ Q6	You bid first.
Board: 428	♠ 1086	
Dealer: W	♥ AKJ973	West Opens 1♠.
Vul: Both	♦ AJ106	
HCP: 13	♣ —	Partner bids first.
Board: 429	♠ K109	
Dealer: E	♥ Q72	East Opens 1♦.
Vul: None	♦ Q643	
HCP: 11	♣ A95	You bid first.

P:\bba\Balan Both hands (Answers Page)

Board: 425	North:	South:	West	North	East	South
Dealer: E	♠ Q9	♠ K854				
Vul: Both	♥ A1043	♥ Q97			1♦	AP
North HCP: 16	♦ KQ4	♦ A986				
South HCP: 10	♣ KQ105	♣ J8				
Contract: 1♦ E						

Board: 426	North:	South:	West	North	East	South
Dealer: W	♠ 85	♠ AKJ964	1♣	Pass	Pass	X
Vul: None	♥ 87653	♥ A	1♥	Pass	Pass	1♠
North HCP: 6	♦ Q98	♦ K753	Pass	2NT	Pass	3♠
South HCP: 17	♣ A98	♣ Q4	Pass	4♠	AP	
Contract: 4♠ S						

Board: 427	North:	South:	West	North	East	South
Dealer: E	♠ 75	♠ J93			1♠	Pass
Vul: EW	♥ A103	♥ J985	Pass	X	2♠	Pass
North HCP: 17	♦ KQ	♦ J932	Pass	4♣	AP	
South HCP: 5	♣ AKJ987	♣ Q6				
Contract: 4♣ N						

Board: 428	North:	South:	West	North	East	South
Dealer: W	♠ A532	♠ 1086	1♠	Pass	Pass	2♥
Vul: Both	♥ Q104	♥ AKJ973	Pass	2♠ ¹	Pass	4♣ ²
North HCP: 11	♦ Q43	♦ AJ106	Pass	4♥	AP	
South HCP: 13	♣ K93	♣ —				
Contract: 4♥ S						

1. limit raise or better in ♥
2. Splinter

Board: 429	North:	South:	West	North	East	South
Dealer: E	♠ J652	♠ K109			1♦	Pass
Vul: None	♥ KJ3	♥ Q72	Pass	1NT	Pass	2NT
North HCP: 15	♦ KJ	♦ Q643	Pass	3NT	AP	
South HCP: 11	♣ KQJ6	♣ A95				
Contract: 3N N						

North hands (Practice Page)

P:\bba\Balan

Board: 430	♠ 1064	West Opens 1♦.
Dealer: W	♥ KQ95	West Bids 3♣ if possible.
Vul: NS	♦ J984	
HCP: 10	♣ A6	You bid first.
Board: 431	♠ KQJ632	East Opens 1♣.
Dealer: E	♥ A64	East Bids 1♥ if possible.
Vul: Both	♦ Q32	
HCP: 16	♣ A	Partner bids first.
Board: 432	♠ 73	West Opens 1♠.
Dealer: W	♥ 953	
Vul: None	♦ 9843	You bid first.
HCP: 3	♣ QJ108	
Board: 433	♠ AK72	East Opens 1♦.
Dealer: E	♥ AKJ95	East Bids 2♦ if possible.
Vul: NS	♦ 4	
HCP: 18	♣ K84	Partner bids first.
Board: 434	♠ K653	West Opens 1♠.
Dealer: W	♥ K8	
Vul: EW	♦ 1093	You bid first.
HCP: 8	♣ Q986	

P:\bba\Balan Both hands (Answers Page)

Board: 430
 Dealer: W
 Vul: NS
 North HCP: 10
 South HCP: 12
 Contract: 3♣ W

North:
 ♠ 1064
 ♥ KQ95
 ♦ J984
 ♣ A6

South:
 ♠ AKJ93
 ♥ J863
 ♦ K10
 ♣ 83

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

Board: 431
 Dealer: E
 Vul: Both
 North HCP: 16
 South HCP: 8
 Contract: 4♠ N

North:
 ♠ KQJ632
 ♥ A64
 ♦ Q32
 ♣ A

South:
 ♠ A97
 ♥ K107
 ♦ J64
 ♣ 10864

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

1. limit raise or better in ♠

Board: 432
 Dealer: W
 Vul: None
 North HCP: 3
 South HCP: 20
 Contract: 2N S

North:
 ♠ 73
 ♥ 953
 ♦ 9843
 ♣ QJ108

South:
 ♠ AQ8
 ♥ QJ8
 ♦ AK107
 ♣ A63

West	North	East	South
1♠	Pass	Pass	2NT
AP			

Board: 433
 Dealer: E
 Vul: NS
 North HCP: 18
 South HCP: 6
 Contract: 3N S

North:
 ♠ AK72
 ♥ AKJ95
 ♦ 4
 ♣ K84

South:
 ♠ Q984
 ♥ 86
 ♦ K75
 ♣ J973

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

Board: 434
 Dealer: W
 Vul: EW
 North HCP: 8
 South HCP: 17
 Contract: 2♥ S

North:
 ♠ K653
 ♥ K8
 ♦ 1093
 ♣ Q986

South:
 ♠ 84
 ♥ AQJ5432
 ♦ K
 ♣ AK10

West	North	East	South
1♠	Pass	Pass	2♥
AP			

South hands (Practice Page)

P:\bba\Balan

Board: 430	♠ AKJ93	West Opens 1♦.
Dealer: W	♥ J863	West Bids 3♣ if possible.
Vul: NS	♦ K10	
HCP: 12	♣ 83	Partner bids first.
Board: 431	♠ A97	East Opens 1♣.
Dealer: E	♥ K107	East Bids 1♥ if possible.
Vul: Both	♦ J64	
HCP: 8	♣ 10864	You bid first.
Board: 432	♠ AQ8	West Opens 1♠.
Dealer: W	♥ QJ8	
Vul: None	♦ AK107	Partner bids first.
HCP: 20	♣ A63	
Board: 433	♠ Q984	East Opens 1♦.
Dealer: E	♥ 86	East Bids 2♦ if possible.
Vul: NS	♦ K75	
HCP: 6	♣ J973	You bid first.
Board: 434	♠ 84	West Opens 1♠.
Dealer: W	♥ AQJ5432	
Vul: EW	♦ K	Partner bids first.
HCP: 17	♣ AK10	

P:\bba\Balan Both hands (Answers Page)

Board: 430
 Dealer: W
 Vul: NS
 North HCP: 10
 South HCP: 12
 Contract: 3♣ W

North:
 ♠ 1064
 ♥ KQ95
 ♦ J984
 ♣ A6

South:
 ♠ AKJ93
 ♥ J863
 ♦ K10
 ♣ 83

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

Board: 431
 Dealer: E
 Vul: Both
 North HCP: 16
 South HCP: 8
 Contract: 4♠ N

North:
 ♠ KQJ632
 ♥ A64
 ♦ Q32
 ♣ A

South:
 ♠ A97
 ♥ K107
 ♦ J64
 ♣ 10864

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

1. limit raise or better in ♠

Board: 432
 Dealer: W
 Vul: None
 North HCP: 3
 South HCP: 20
 Contract: 2N S

North:
 ♠ 73
 ♥ 953
 ♦ 9843
 ♣ QJ108

South:
 ♠ AQ8
 ♥ QJ8
 ♦ AK107
 ♣ A63

West	North	East	South
1♠	Pass	Pass	2NT
AP			

Board: 433
 Dealer: E
 Vul: NS
 North HCP: 18
 South HCP: 6
 Contract: 3N S

North:
 ♠ AK72
 ♥ AKJ95
 ♦ 4
 ♣ K84

South:
 ♠ Q984
 ♥ 86
 ♦ K75
 ♣ J973

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

Board: 434
 Dealer: W
 Vul: EW
 North HCP: 8
 South HCP: 17
 Contract: 2♥ S

North:
 ♠ K653
 ♥ K8
 ♦ 1093
 ♣ Q986

South:
 ♠ 84
 ♥ AQJ5432
 ♦ K
 ♣ AK10

West	North	East	South
1♠	Pass	Pass	2♥
AP			

North hands (Practice Page)

P:\bba\Balan

Board: 435
Dealer: E
Vul: None
HCP: 20

♠ J42
♥ AK7
♦ AKJ8
♣ A32

East Opens 1♦.

Partner bids first.

Board: 436
Dealer: W
Vul: NS
HCP: 10

♠ KQ64
♥ Q53
♦ 83
♣ K843

West Opens 1♦.

West Bids 2♣ if possible.

East Bids 3♣ if possible.

You bid first.

Board: 437
Dealer: E
Vul: EW
HCP: 20

♠ KJ764
♥ A
♦ Q8
♣ AKQJ10

East Opens 1♥.

East Bids 2♦ if possible.

East Bids 3♦ if possible.

Partner bids first.

Board: 438
Dealer: W
Vul: Both
HCP: 6

♠ 987
♥ 873
♦ QJ6
♣ QJ104

West Opens 1♠.

West Bids 2♠ if possible.

West Bids 3♠ if possible.

You bid first.

Board: 439
Dealer: E
Vul: NS
HCP: 16

♠ AKQ3
♥ A987
♦ K104
♣ 109

East Opens 1♣.

Partner bids first.

P:\bba\Balan Both hands (Answers Page)

Board: 435

Dealer: E

Vul: None

North HCP: 20

South HCP: 5

Contract: 3♥ N

North:

♠ J42

♥ AK7

♦ AKJ8

♣ A32

South:

♠ Q107

♥ Q9632

♦ 76

♣ J65

West North East South

1♦ Pass

Pass 2NT Pass 3♦

Pass 3♥ AP

Board: 436

Dealer: W

Vul: NS

North HCP: 10

South HCP: 11

Contract: 3♠ S

North:

♠ KQ64

♥ Q53

♦ 83

♣ K843

South:

♠ AJ1032

♥ AJ1097

♦ 72

♣ J

West North East South

1♦ Pass Pass 1♠

2♣ 2♠ 3♣ 3♠

AP

Board: 437

Dealer: E

Vul: EW

North HCP: 20

South HCP: 5

Contract: 3♦ X E

North:

♠ KJ764

♥ A

♦ Q8

♣ AKQJ10

South:

♠ Q103

♥ K10876

♦ 1054

♣ 73

West North East South

1♥ Pass

Pass X 2♦ Pass

Pass 2♠ 3♦ X

AP

Board: 438

Dealer: W

Vul: Both

North HCP: 6

South HCP: 16

Contract: 3♠ W

North:

♠ 987

♥ 873

♦ QJ6

♣ QJ104

South:

♠ Q

♥ AKQJ102

♦ 1054

♣ A85

West North East South

1♠ Pass Pass 2♥

2♠ Pass Pass 3♥

3♠ AP

Board: 439

Dealer: E

Vul: NS

North HCP: 16

South HCP: 8

Contract: 2♠ S

North:

♠ AKQ3

♥ A987

♦ K104

♣ 109

South:

♠ 6542

♥ J103

♦ A53

♣ K54

West North East South

1♣ Pass

Pass X Pass 1♠

Pass 2♠ AP

South hands (Practice Page)

P:\bba\Balan

Board: 435
Dealer: E
Vul: None
HCP: 5

♠ Q107
♥ Q9632
♦ 76
♣ J65

East Opens 1♦.

You bid first.

Board: 436
Dealer: W
Vul: NS
HCP: 11

♠ AJ1032
♥ AJ1097
♦ 72
♣ J

West Opens 1♦.

West Bids 2♣ if possible.

East Bids 3♣ if possible.

Partner bids first.

Board: 437
Dealer: E
Vul: EW
HCP: 5

♠ Q103
♥ K10876
♦ 1054
♣ 73

East Opens 1♥.

East Bids 2♦ if possible.

East Bids 3♦ if possible.

You bid first.

Board: 438
Dealer: W
Vul: Both
HCP: 16

♠ Q
♥ AKQJ102
♦ 1054
♣ A85

West Opens 1♠.

West Bids 2♠ if possible.

West Bids 3♠ if possible.

Partner bids first.

Board: 439
Dealer: E
Vul: NS
HCP: 8

♠ 6542
♥ J103
♦ A53
♣ K54

East Opens 1♣.

You bid first.

P:\bba\Balan Both hands (Answers Page)

Board: 435

Dealer: E

Vul: None

North HCP: 20

South HCP: 5

Contract: 3♥ N

North:

♠ J42

♥ AK7

♦ AKJ8

♣ A32

South:

♠ Q107

♥ Q9632

♦ 76

♣ J65

West North East South

1♦ Pass

Pass 2NT Pass 3♦

Pass 3♥ AP

Board: 436

Dealer: W

Vul: NS

North HCP: 10

South HCP: 11

Contract: 3♠ S

North:

♠ KQ64

♥ Q53

♦ 83

♣ K843

South:

♠ AJ1032

♥ AJ1097

♦ 72

♣ J

West North East South

1♦ Pass Pass 1♠

2♣ 2♠ 3♣ 3♠

AP

Board: 437

Dealer: E

Vul: EW

North HCP: 20

South HCP: 5

Contract: 3♦ X E

North:

♠ KJ764

♥ A

♦ Q8

♣ AKQJ10

South:

♠ Q103

♥ K10876

♦ 1054

♣ 73

West North East South

1♥ Pass

Pass X 2♦ Pass

Pass 2♠ 3♦ X

AP

Board: 438

Dealer: W

Vul: Both

North HCP: 6

South HCP: 16

Contract: 3♠ W

North:

♠ 987

♥ 873

♦ QJ6

♣ QJ104

South:

♠ Q

♥ AKQJ102

♦ 1054

♣ A85

West North East South

1♠ Pass Pass 2♥

2♠ Pass Pass 3♥

3♠ AP

Board: 439

Dealer: E

Vul: NS

North HCP: 16

South HCP: 8

Contract: 2♠ S

North:

♠ AKQ3

♥ A987

♦ K104

♣ 109

South:

♠ 6542

♥ J103

♦ A53

♣ K54

West North East South

1♣ Pass

Pass X Pass 1♠

Pass 2♠ AP

North hands (Practice Page)

P:\bba\Balan

Board: 440 ♠ 10862
Dealer: W ♥ A102
Vul: EW ♦ 1076
HCP: 10 ♣ AQ5

West Opens 1♠.
West Bids 2♠ if possible.
West Bids 3♠ if possible.

You bid first.

Board: 441 ♠ K63
Dealer: E ♥ KQ2
Vul: Both ♦ AKQ872
HCP: 17 ♣ 5

East Opens 1♠.
East Bids 2♠ if possible.

Partner bids first.

Board: 442 ♠ 963
Dealer: W ♥ K9754
Vul: None ♦ K1095
HCP: 6 ♣ 9

West Opens 1♠.
West Bids 2♣ if possible.

You bid first.

Board: 443 ♠ AKQ1065
Dealer: E ♥ AJ64
Vul: EW ♦ K9
HCP: 21 ♣ A

East Opens 1♦.

Partner bids first.

Board: 444 ♠ KQ8
Dealer: W ♥ 9632
Vul: Both ♦ A97
HCP: 9 ♣ 743

West Opens 1♠.
West Bids 2♠ if possible.

You bid first.

P:\bba\Balan Both hands (Answers Page)

Board: 440
 Dealer: W
 Vul: EW
 North HCP: 10
 South HCP: 16
 Contract: 3♠X W

North:
 ♠ 10862
 ♥ A102
 ♦ 1076
 ♣ AQ5

South:
 ♠ —
 ♥ QJ98
 ♦ AKQ854
 ♣ KJ7

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

Board: 441
 Dealer: E
 Vul: Both
 North HCP: 17
 South HCP: 5
 Contract: 4♦ N

North:
 ♠ K63
 ♥ KQ2
 ♦ AKQ872
 ♣ 5

South:
 ♠ J5
 ♥ 9543
 ♦ 63
 ♣ A10876

West	North	East	South
		1♠	Pass
Pass	X	2♠	Pass
Pass	4♦	AP	

Board: 442
 Dealer: W
 Vul: None
 North HCP: 6
 South HCP: 17
 Contract: 2♥ N

North:
 ♠ 963
 ♥ K9754
 ♦ K1095
 ♣ 9

South:
 ♠ K74
 ♥ AQ
 ♦ A64
 ♣ KJ1083

West	North	East	South
1♠	Pass	Pass	X
2♣	2♥	AP	

Board: 443
 Dealer: E
 Vul: EW
 North HCP: 21
 South HCP: 5
 Contract: 4♥ S

North:
 ♠ AKQ1065
 ♥ AJ64
 ♦ K9
 ♣ A

South:
 ♠ J7
 ♥ Q975
 ♦ Q53
 ♣ 10643

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

Board: 444
 Dealer: W
 Vul: Both
 North HCP: 9
 South HCP: 14
 Contract: 3♣ S

North:
 ♠ KQ8
 ♥ 9632
 ♦ A97
 ♣ 743

South:
 ♠ 1054
 ♥ AJ4
 ♦ Q10
 ♣ AQJ108

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

South hands (Practice Page)

P:\bba\Balan

Board: 440
Dealer: W
Vul: EW
HCP: 16

♠ —
♥ QJ98
♦ AKQ854
♣ KJ7

West Opens 1♠.
West Bids 2♠ if possible.
West Bids 3♠ if possible.

Partner bids first.

Board: 441
Dealer: E
Vul: Both
HCP: 5

♠ J5
♥ 9543
♦ 63
♣ A10876

East Opens 1♠.
East Bids 2♠ if possible.

You bid first.

Board: 442
Dealer: W
Vul: None
HCP: 17

♠ K74
♥ AQ
♦ A64
♣ KJ1083

West Opens 1♠.
West Bids 2♣ if possible.

Partner bids first.

Board: 443
Dealer: E
Vul: EW
HCP: 5

♠ J7
♥ Q975
♦ Q53
♣ 10643

East Opens 1♦.

You bid first.

Board: 444
Dealer: W
Vul: Both
HCP: 14

♠ 1054
♥ AJ4
♦ Q10
♣ AQJ108

West Opens 1♠.
West Bids 2♠ if possible.

Partner bids first.

P:\bba\Balan Both hands (Answers Page)

Board: 440
 Dealer: W
 Vul: EW
 North HCP: 10
 South HCP: 16
 Contract: 3♠X W

North:
 ♠ 10862
 ♥ A102
 ♦ 1076
 ♣ AQ5

South:
 ♠ —
 ♥ QJ98
 ♦ AKQ854
 ♣ KJ7

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

Board: 441
 Dealer: E
 Vul: Both
 North HCP: 17
 South HCP: 5
 Contract: 4♦ N

North:
 ♠ K63
 ♥ KQ2
 ♦ AKQ872
 ♣ 5

South:
 ♠ J5
 ♥ 9543
 ♦ 63
 ♣ A10876

West	North	East	South
		1♠	Pass
Pass	X	2♠	Pass
Pass	4♦	AP	

Board: 442
 Dealer: W
 Vul: None
 North HCP: 6
 South HCP: 17
 Contract: 2♥ N

North:
 ♠ 963
 ♥ K9754
 ♦ K1095
 ♣ 9

South:
 ♠ K74
 ♥ AQ
 ♦ A64
 ♣ KJ1083

West	North	East	South
1♠	Pass	Pass	X
2♣	2♥	AP	

Board: 443
 Dealer: E
 Vul: EW
 North HCP: 21
 South HCP: 5
 Contract: 4♥ S

North:
 ♠ AKQ1065
 ♥ AJ64
 ♦ K9
 ♣ A

South:
 ♠ J7
 ♥ Q975
 ♦ Q53
 ♣ 10643

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

Board: 444
 Dealer: W
 Vul: Both
 North HCP: 9
 South HCP: 14
 Contract: 3♣ S

North:
 ♠ KQ8
 ♥ 9632
 ♦ A97
 ♣ 743

South:
 ♠ 1054
 ♥ AJ4
 ♦ Q10
 ♣ AQJ108

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

North hands (Practice Page)

P:\bba\Balan

Board: 445
Dealer: E
Vul: None
HCP: 12

♠ 63
♥ Q87
♦ AKJ43
♣ Q74

East Opens 1♠.

Partner bids first.

Board: 446
Dealer: W
Vul: NS
HCP: 10

♠ A852
♥ KJ106
♦ J75
♣ J10

West Opens 1♦.

You bid first.

Board: 447
Dealer: E
Vul: Both
HCP: 17

♠ AQ107
♥ KJ86
♦ 65
♣ AQJ

East Opens 1♦.

East Bids 1♥ if possible.

Partner bids first.

Board: 448
Dealer: W
Vul: None
HCP: 11

♠ AQ103
♥ QJ65
♦ Q8
♣ 964

West Opens 1♦.

You bid first.

Board: 449
Dealer: E
Vul: NS
HCP: 12

♠ KQ109542
♥ AJ
♦ Q6
♣ 65

East Opens 1♥.

East Bids 2♣ if possible.

West Bids 3♣ if possible.

West Bids 4♣ if possible.

Partner bids first.

P:\bba\Balan Both hands (Answers Page)

Board: 445	North:	South:	West	North	East	South
Dealer: E	♠ 63	♠ QJ109			1♠	Pass
Vul: None	♥ Q87	♥ AK10	Pass	X	Pass	2♣
North HCP: 12	♦ AKJ43	♦ 765	AP			
South HCP: 11	♣ Q74	♣ J98				
Contract: 2♣ S						

Board: 446	North:	South:	West	North	East	South
Dealer: W	♠ A852	♠ QJ4	1♦	Pass	Pass	X
Vul: NS	♥ KJ106	♥ Q984	Pass	1♥	Pass	2♥
North HCP: 10	♦ J75	♦ AK	Pass	4♥	AP	
South HCP: 16	♣ J10	♣ A987				
Contract: 4♥ N						

Board: 447	North:	South:	West	North	East	South
Dealer: E	♠ AQ107	♠ KJ63			1♦	Pass
Vul: Both	♥ KJ86	♥ 102	Pass	X	1♥	Pass
North HCP: 17	♦ 65	♦ QJ84	Pass	X	Pass	1♠
South HCP: 7	♣ AQJ	♣ 1084	AP			
Contract: 1♠ S						

Board: 448	North:	South:	West	North	East	South
Dealer: W	♠ AQ103	♠ K52	1♦	AP		
Vul: None	♥ QJ65	♥ K10				
North HCP: 11	♦ Q8	♦ A1074				
South HCP: 12	♣ 964	♣ Q1087				
Contract: 1♦ W						

Board: 449	North:	South:	West	North	East	South
Dealer: E	♠ KQ109542	♠ 873			1♥	Pass
Vul: NS	♥ AJ	♥ 9542	Pass	1♠	2♣	2♠
North HCP: 12	♦ Q6	♦ AK109	3♣	3♠	Pass	Pass
South HCP: 10	♣ 65	♣ K7	4♣	4♠	AP	
Contract: 4♠ N						

South hands (Practice Page)

P:\bba\Balan

Board: 445 ♠ QJ109
Dealer: E ♥ AK10
Vul: None ♦ 765
HCP: 11 ♣ J98

East Opens 1♠.

You bid first.

Board: 446 ♠ QJ4
Dealer: W ♥ Q984
Vul: NS ♦ AK
HCP: 16 ♣ A987

West Opens 1♦.

Partner bids first.

Board: 447 ♠ KJ63
Dealer: E ♥ 102
Vul: Both ♦ QJ84
HCP: 7 ♣ 1084

East Opens 1♦.

East Bids 1♥ if possible.

You bid first.

Board: 448 ♠ K52
Dealer: W ♥ K10
Vul: None ♦ A1074
HCP: 12 ♣ Q1087

West Opens 1♦.

Partner bids first.

Board: 449 ♠ 873
Dealer: E ♥ 9542
Vul: NS ♦ AK109
HCP: 10 ♣ K7

East Opens 1♥.

East Bids 2♣ if possible.

West Bids 3♣ if possible.

West Bids 4♣ if possible.

You bid first.

P:\bba\Balan Both hands (Answers Page)

Board: 445	North:	South:	West	North	East	South
Dealer: E	♠ 63	♠ QJ109			1♠	Pass
Vul: None	♥ Q87	♥ AK10	Pass	X	Pass	2♣
North HCP: 12	♦ AKJ43	♦ 765	AP			
South HCP: 11	♣ Q74	♣ J98				
Contract: 2♣ S						

Board: 446	North:	South:	West	North	East	South
Dealer: W	♠ A852	♠ QJ4	1♦	Pass	Pass	X
Vul: NS	♥ KJ106	♥ Q984	Pass	1♥	Pass	2♥
North HCP: 10	♦ J75	♦ AK	Pass	4♥	AP	
South HCP: 16	♣ J10	♣ A987				
Contract: 4♥ N						

Board: 447	North:	South:	West	North	East	South
Dealer: E	♠ AQ107	♠ KJ63			1♦	Pass
Vul: Both	♥ KJ86	♥ 102	Pass	X	1♥	Pass
North HCP: 17	♦ 65	♦ QJ84	Pass	X	Pass	1♠
South HCP: 7	♣ AQJ	♣ 1084	AP			
Contract: 1♠ S						

Board: 448	North:	South:	West	North	East	South
Dealer: W	♠ AQ103	♠ K52	1♦	AP		
Vul: None	♥ QJ65	♥ K10				
North HCP: 11	♦ Q8	♦ A1074				
South HCP: 12	♣ 964	♣ Q1087				
Contract: 1♦ W						

Board: 449	North:	South:	West	North	East	South
Dealer: E	♠ KQ109542	♠ 873			1♥	Pass
Vul: NS	♥ AJ	♥ 9542	Pass	1♠	2♣	2♠
North HCP: 12	♦ Q6	♦ AK109	3♣	3♠	Pass	Pass
South HCP: 10	♣ 65	♣ K7	4♣	4♠	AP	
Contract: 4♠ N						

North hands (Practice Page)

P:\bba\Balan

Board: 450	♠ 108532	West Opens 1♣.
Dealer: W	♥ 82	West Doubles 2♣ if possible.
Vul: EW	♦ K973	
HCP: 7	♣ A9	You bid first.
Board: 451	♠ K103	East Opens 1♠.
Dealer: E	♥ A1093	East Bids 2♠ if possible.
Vul: None	♦ A953	
HCP: 15	♣ A9	Partner bids first.
Board: 452	♠ 98754	West Opens 1♠.
Dealer: W	♥ A73	West Bids 2♦ if possible.
Vul: NS	♦ J952	East Bids 2♠ if possible.
HCP: 5	♣ 8	East Doubles Pass if possible.
		You bid first.
Board: 453	♠ KJ87	East Opens 1♣.
Dealer: E	♥ AQ7	
Vul: EW	♦ AJ9	Partner bids first.
HCP: 20	♣ AJ2	
Board: 454	♠ J962	West Opens 1♥.
Dealer: W	♥ K1052	West Doubles 1♠ if possible.
Vul: Both	♦ K85	
HCP: 8	♣ J8	You bid first.

P:\bba\Balan Both hands (Answers Page)

Board: 450	North:	South:	West	North	East	South
Dealer: W	♠ 108532	♠ AKJ64	1♣	Pass	Pass	2♣ ¹
Vul: EW	♥ 82	♥ KQJ96	X	4♠	AP	
North HCP: 7	♦ K973	♦ J				
South HCP: 17	♣ A9	♣ Q8				
Contract: 4♠ N						1. Michaels Cuebid

Board: 451	North:	South:	West	North	East	South
Dealer: E	♠ K103	♠ J98			1♠	Pass
Vul: None	♥ A1093	♥ J752	Pass	1NT	2♠	X
North HCP: 15	♦ A953	♦ KQJ	Pass	4♥	AP	
South HCP: 11	♣ A9	♣ K74				
Contract: 4♥ N						

Board: 452	North:	South:	West	North	East	South
Dealer: W	♠ 98754	♠ K	1♠	Pass	Pass	2♣
Vul: NS	♥ A73	♥ KQ102	2♦	Pass	2♠	3♥
North HCP: 5	♦ J952	♦ Q3	Pass	Pass	X	AP
South HCP: 17	♣ 8	♣ AQJ973				
Contract: 3♥ X S						

Board: 453	North:	South:	West	North	East	South
Dealer: E	♠ KJ87	♠ Q10964			1♣	Pass
Vul: EW	♥ AQ7	♥ J105	Pass	2NT	Pass	3♥
North HCP: 20	♦ AJ9	♦ 864	Pass	3♠	AP	
South HCP: 3	♣ AJ2	♣ 76				
Contract: 3♠ N						

Board: 454	North:	South:	West	North	East	South
Dealer: W	♠ J962	♠ AKQ1085	1♥	Pass	Pass	1♠
Vul: Both	♥ K1052	♥ 94	X	2♠	AP	
North HCP: 8	♦ K85	♦ J64				
South HCP: 14	♣ J8	♣ A5				
Contract: 2♠ S						

South hands (Practice Page)

P:\bba\Balan

Board: 450	♠ AKJ64	West Opens 1♣.
Dealer: W	♥ KQJ96	West Doubles 2♣ if possible.
Vul: EW	♦ J	
HCP: 17	♣ Q8	Partner bids first.

Board: 451	♠ J98	East Opens 1♠.
Dealer: E	♥ J752	East Bids 2♠ if possible.
Vul: None	♦ KQJ	
HCP: 11	♣ K74	You bid first.

Board: 452	♠ K	West Opens 1♠.
Dealer: W	♥ KQ102	West Bids 2♦ if possible.
Vul: NS	♦ Q3	East Bids 2♠ if possible.
HCP: 17	♣ AQJ973	East Doubles Pass if possible.
		Partner bids first.

Board: 453	♠ Q10964	East Opens 1♣.
Dealer: E	♥ J105	
Vul: EW	♦ 864	You bid first.
HCP: 3	♣ 76	

Board: 454	♠ AKQ1085	West Opens 1♥.
Dealer: W	♥ 94	West Doubles 1♠ if possible.
Vul: Both	♦ J64	
HCP: 14	♣ A5	Partner bids first.

P:\bba\Balan Both hands (Answers Page)

Board: 450	North:	South:	West	North	East	South
Dealer: W	♠ 108532	♠ AKJ64	1♣	Pass	Pass	2♣ ¹
Vul: EW	♥ 82	♥ KQJ96	X	4♠	AP	
North HCP: 7	♦ K973	♦ J				
South HCP: 17	♣ A9	♣ Q8				
Contract: 4♠ N						1. Michaels Cuebid

Board: 451	North:	South:	West	North	East	South
Dealer: E	♠ K103	♠ J98			1♠	Pass
Vul: None	♥ A1093	♥ J752	Pass	1NT	2♠	X
North HCP: 15	♦ A953	♦ KQJ	Pass	4♥	AP	
South HCP: 11	♣ A9	♣ K74				
Contract: 4♥ N						

Board: 452	North:	South:	West	North	East	South
Dealer: W	♠ 98754	♠ K	1♠	Pass	Pass	2♣
Vul: NS	♥ A73	♥ KQ102	2♦	Pass	2♠	3♥
North HCP: 5	♦ J952	♦ Q3	Pass	Pass	X	AP
South HCP: 17	♣ 8	♣ AQJ973				
Contract: 3♥ X S						

Board: 453	North:	South:	West	North	East	South
Dealer: E	♠ KJ87	♠ Q10964			1♣	Pass
Vul: EW	♥ AQ7	♥ J105	Pass	2NT	Pass	3♥
North HCP: 20	♦ AJ9	♦ 864	Pass	3♠	AP	
South HCP: 3	♣ AJ2	♣ 76				
Contract: 3♠ N						

Board: 454	North:	South:	West	North	East	South
Dealer: W	♠ J962	♠ AKQ1085	1♥	Pass	Pass	1♠
Vul: Both	♥ K1052	♥ 94	X	2♠	AP	
North HCP: 8	♦ K85	♦ J64				
South HCP: 14	♣ J8	♣ A5				
Contract: 2♠ S						

North hands (Practice Page)

P:\bba\Balan

Board: 455 ♠ AK73
Dealer: E ♥ AK4
Vul: NS ♦ Q65
HCP: 20 ♣ A53

East Opens 1♠.

Partner bids first.

Board: 456 ♠ KJ85
Dealer: W ♥ 1063
Vul: EW ♦ A94
HCP: 9 ♣ J109

West Opens 1♣.

You bid first.

Board: 457 ♠ AKQ97
Dealer: E ♥ AKJ1074
Vul: Both ♦ —
HCP: 17 ♣ 104

East Opens 1♦.

East Bids 3♦ if possible.

Partner bids first.

Board: 458 ♠ Q843
Dealer: W ♥ AQ64
Vul: None ♦ Q73
HCP: 10 ♣ 84

West Opens 1♠.

West Bids 2♠ if possible.

You bid first.

Board: 459 ♠ AQ3
Dealer: E ♥ K1074
Vul: EW ♦ K94
HCP: 14 ♣ Q98

East Opens 1♠.

Partner bids first.

P:\bba\Balan Both hands (Answers Page)

Board: 455	North:	South:	West	North	East	South
Dealer: E	♠ AK73	♠ J105			1♠	Pass
Vul: NS	♥ AK4	♥ 753	Pass	2NT	Pass	3NT
North HCP: 20	♦ Q65	♦ J87	AP			
South HCP: 7	♣ A53	♣ KQ98				
Contract: 3N N						

Board: 456	North:	South:	West	North	East	South
Dealer: W	♠ KJ85	♠ AQ106	1♣	Pass	Pass	1NT
Vul: EW	♥ 1063	♥ J98	AP			
North HCP: 9	♦ A94	♦ QJ7				
South HCP: 14	♣ J109	♣ A63				
Contract: 1N S						

Board: 457	North:	South:	West	North	East	South
Dealer: E	♠ AKQ97	♠ 10653			1♦	Pass
Vul: Both	♥ AKJ1074	♥ Q5	Pass	2♦ ¹	3♦	3♠
North HCP: 17	♦ —	♦ 7653	Pass	4♠	AP	
South HCP: 5	♣ 104	♣ K85	1. Michaels Cuebid			
Contract: 4♠ S						

Board: 458	North:	South:	West	North	East	South
Dealer: W	♠ Q843	♠ K10	1♠	Pass	Pass	X
Vul: None	♥ AQ64	♥ 10872	2♠	AP		
North HCP: 10	♦ Q73	♦ AJ65				
South HCP: 12	♣ 84	♣ KJ5				
Contract: 2♠ W						

Board: 459	North:	South:	West	North	East	South
Dealer: E	♠ AQ3	♠ K76			1♠	Pass
Vul: EW	♥ K1074	♥ QJ82	Pass	1NT	AP	
North HCP: 14	♦ K94	♦ Q75				
South HCP: 8	♣ Q98	♣ 1063				
Contract: 1N N						

South hands (Practice Page)

P:\bba\Balan

Board: 455	♠ J105	East Opens 1♠.
Dealer: E	♥ 753	
Vul: NS	♦ J87	You bid first.
HCP: 7	♣ KQ98	

Board: 456	♠ AQ106	West Opens 1♣.
Dealer: W	♥ J98	
Vul: EW	♦ QJ7	Partner bids first.
HCP: 14	♣ A63	

Board: 457	♠ 10653	East Opens 1♦.
Dealer: E	♥ Q5	East Bids 3♦ if possible.
Vul: Both	♦ 7653	
HCP: 5	♣ K85	You bid first.

Board: 458	♠ K10	West Opens 1♠.
Dealer: W	♥ 10872	West Bids 2♠ if possible.
Vul: None	♦ AJ65	
HCP: 12	♣ KJ5	Partner bids first.

Board: 459	♠ K76	East Opens 1♠.
Dealer: E	♥ QJ82	
Vul: EW	♦ Q75	You bid first.
HCP: 8	♣ 1063	

P:\bba\Balan Both hands (Answers Page)

Board: 455	North:	South:	West	North	East	South
Dealer: E	♠ AK73	♠ J105			1♠	Pass
Vul: NS	♥ AK4	♥ 753	Pass	2NT	Pass	3NT
North HCP: 20	♦ Q65	♦ J87	AP			
South HCP: 7	♣ A53	♣ KQ98				
Contract: 3N N						

Board: 456	North:	South:	West	North	East	South
Dealer: W	♠ KJ85	♠ AQ106	1♣	Pass	Pass	1NT
Vul: EW	♥ 1063	♥ J98	AP			
North HCP: 9	♦ A94	♦ QJ7				
South HCP: 14	♣ J109	♣ A63				
Contract: 1N S						

Board: 457	North:	South:	West	North	East	South
Dealer: E	♠ AKQ97	♠ 10653			1♦	Pass
Vul: Both	♥ AKJ1074	♥ Q5	Pass	2♦ ¹	3♦	3♠
North HCP: 17	♦ —	♦ 7653	Pass	4♠	AP	
South HCP: 5	♣ 104	♣ K85	1. Michaels Cuebid			
Contract: 4♠ S						

Board: 458	North:	South:	West	North	East	South
Dealer: W	♠ Q843	♠ K10	1♠	Pass	Pass	X
Vul: None	♥ AQ64	♥ 10872	2♠	AP		
North HCP: 10	♦ Q73	♦ AJ65				
South HCP: 12	♣ 84	♣ KJ5				
Contract: 2♠ W						

Board: 459	North:	South:	West	North	East	South
Dealer: E	♠ AQ3	♠ K76			1♠	Pass
Vul: EW	♥ K1074	♥ QJ82	Pass	1NT	AP	
North HCP: 14	♦ K94	♦ Q75				
South HCP: 8	♣ Q98	♣ 1063				
Contract: 1N N						

North hands (Practice Page)

P:\bba\Balan

Board: 460	♠ A107	West Opens 1♠.
Dealer: W	♥ 632	
Vul: Both	♦ KJ85	You bid first.
HCP: 11	♣ QJ4	
Board: 461	♠ AQ1076	East Opens 1♥.
Dealer: E	♥ K54	
Vul: None	♦ —	Partner bids first.
HCP: 15	♣ AQ1084	
Board: 462	♠ K9432	West Opens 1♠.
Dealer: W	♥ 6	
Vul: Both	♦ 10862	You bid first.
HCP: 5	♣ Q63	
Board: 463	♠ AK2	East Opens 1♣.
Dealer: E	♥ A63	
Vul: None	♦ QJ7	Partner bids first.
HCP: 21	♣ AQJ4	
Board: 464	♠ 72	West Opens 1♥.
Dealer: W	♥ AK95	
Vul: NS	♦ 932	You bid first.
HCP: 9	♣ Q643	

P:\bba\Balan Both hands (Answers Page)

Board: 460
 Dealer: W
 Vul: Both
 North HCP: 11
 South HCP: 15
 Contract: 1♠ W

North:
 ♠ A107
 ♥ 632
 ♦ KJ85
 ♣ QJ4

South:
 ♠ J632
 ♥ AKJ
 ♦ AQ63
 ♣ 87

West	North	East	South
1♠	AP		

Board: 461
 Dealer: E
 Vul: None
 North HCP: 15
 South HCP: 9
 Contract: 2♠ S

North:
 ♠ AQ1076
 ♥ K54
 ♦ —
 ♣ AQ1084

South:
 ♠ J43
 ♥ A92
 ♦ A973
 ♣ 652

West	North	East	South
		1♥	Pass
Pass	2♥ ¹	Pass	2♠
AP			
1. Michaels Cuebid			

Board: 462
 Dealer: W
 Vul: Both
 North HCP: 5
 South HCP: 16
 Contract: 1♠X W

North:
 ♠ K9432
 ♥ 6
 ♦ 10862
 ♣ Q63

South:
 ♠ 8
 ♥ AK10743
 ♦ AQ
 ♣ K1087

West	North	East	South
1♠	Pass	Pass	X
AP			

Board: 463
 Dealer: E
 Vul: None
 North HCP: 21
 South HCP: 6
 Contract: 4♥ N

North:
 ♠ AK2
 ♥ A63
 ♦ QJ7
 ♣ AQJ4

South:
 ♠ 1054
 ♥ Q9752
 ♦ A10
 ♣ 1082

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

Board: 464
 Dealer: W
 Vul: NS
 North HCP: 9
 South HCP: 17
 Contract: 1♠ S

North:
 ♠ 72
 ♥ AK95
 ♦ 932
 ♣ Q643

South:
 ♠ AK10864
 ♥ Q4
 ♦ AJ7
 ♣ K8

West	North	East	South
1♥	Pass	Pass	1♠
AP			

South hands (Practice Page)

P:\bba\Balan

Board: 460	♠ J632	West Opens 1♠.
Dealer: W	♥ AKJ	
Vul: Both	♦ AQ63	Partner bids first.
HCP: 15	♣ 87	

Board: 461	♠ J43	East Opens 1♥.
Dealer: E	♥ A92	
Vul: None	♦ A973	You bid first.
HCP: 9	♣ 652	

Board: 462	♠ 8	West Opens 1♠.
Dealer: W	♥ AK10743	
Vul: Both	♦ AQ	Partner bids first.
HCP: 16	♣ K1087	

Board: 463	♠ 1054	East Opens 1♣.
Dealer: E	♥ Q9752	
Vul: None	♦ A10	You bid first.
HCP: 6	♣ 1082	

Board: 464	♠ AK10864	West Opens 1♥.
Dealer: W	♥ Q4	
Vul: NS	♦ AJ7	Partner bids first.
HCP: 17	♣ K8	

P:\bba\Balan Both hands (Answers Page)

Board: 460
 Dealer: W
 Vul: Both
 North HCP: 11
 South HCP: 15
 Contract: 1♠ W

North:
 ♠ A107
 ♥ 632
 ♦ KJ85
 ♣ QJ4

South:
 ♠ J632
 ♥ AKJ
 ♦ AQ63
 ♣ 87

West	North	East	South
1♠	AP		

Board: 461
 Dealer: E
 Vul: None
 North HCP: 15
 South HCP: 9
 Contract: 2♠ S

North:
 ♠ AQ1076
 ♥ K54
 ♦ —
 ♣ AQ1084

South:
 ♠ J43
 ♥ A92
 ♦ A973
 ♣ 652

West	North	East	South
		1♥	Pass
Pass	2♥ ¹	Pass	2♠
AP			
1. Michaels Cuebid			

Board: 462
 Dealer: W
 Vul: Both
 North HCP: 5
 South HCP: 16
 Contract: 1♠X W

North:
 ♠ K9432
 ♥ 6
 ♦ 10862
 ♣ Q63

South:
 ♠ 8
 ♥ AK10743
 ♦ AQ
 ♣ K1087

West	North	East	South
1♠	Pass	Pass	X
AP			

Board: 463
 Dealer: E
 Vul: None
 North HCP: 21
 South HCP: 6
 Contract: 4♥ N

North:
 ♠ AK2
 ♥ A63
 ♦ QJ7
 ♣ AQJ4

South:
 ♠ 1054
 ♥ Q9752
 ♦ A10
 ♣ 1082

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

Board: 464
 Dealer: W
 Vul: NS
 North HCP: 9
 South HCP: 17
 Contract: 1♠ S

North:
 ♠ 72
 ♥ AK95
 ♦ 932
 ♣ Q643

South:
 ♠ AK10864
 ♥ Q4
 ♦ AJ7
 ♣ K8

West	North	East	South
1♥	Pass	Pass	1♠
AP			

North hands (Practice Page)

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Board: 465	♠ AQ6	East Opens 1♣.
Dealer: E	♥ AK1095	East Bids 1♠ if possible.
Vul: EW	♦ KQ5	
HCP: 21	♣ K3	Partner bids first.

Board: 466	♠ 843	West Opens 1♠.
Dealer: W	♥ K96	West Bids 2♠ if possible.
Vul: None	♦ J874	
HCP: 9	♣ AJ6	You bid first.

Board: 467	♠ K6	East Opens 1♣.
Dealer: E	♥ A73	East Bids 1♠ if possible.
Vul: EW	♦ AKQJ8	
HCP: 20	♣ K98	Partner bids first.

Board: 468	♠ Q83	West Opens 1♣.
Dealer: W	♥ 9832	West Bids 3♣ if possible.
Vul: Both	♦ Q93	
HCP: 7	♣ QJ6	You bid first.

Board: 469	♠ K95	East Opens 1♣.
Dealer: E	♥ A6	East Bids 1♥ if possible.
Vul: NS	♦ AK10	East Bids 1♠ if possible.
HCP: 23	♣ AKQ95	Partner bids first.

P:\bba\Balan Both hands (Answers Page)

Board: 465
 Dealer: E
 Vul: EW
 North HCP: 21
 South HCP: 7
 Contract: 4♥ N

North:
 ♠ AQ6
 ♥ AK1095
 ♦ KQ5
 ♣ K3

South:
 ♠ J1072
 ♥ Q632
 ♦ A74
 ♣ 98

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

1. limit raise or better in ♥

Board: 466
 Dealer: W
 Vul: None
 North HCP: 9
 South HCP: 18
 Contract: 4♥ S

North:
 ♠ 843
 ♥ K96
 ♦ J874
 ♣ AJ6

South:
 ♠ KQ
 ♥ AQJ105
 ♦ A10
 ♣ Q943

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

1. limit raise or better in ♥

Board: 467
 Dealer: E
 Vul: EW
 North HCP: 20
 South HCP: 1
 Contract: 2♥ S

North:
 ♠ K6
 ♥ A73
 ♦ AKQJ8
 ♣ K98

South:
 ♠ 9873
 ♥ J862
 ♦ 9643
 ♣ 4

West	North	East	South
		1♣	Pass
Pass	X	1♠	Pass
Pass	X	Pass	2♥
AP			

Board: 468
 Dealer: W
 Vul: Both
 North HCP: 7
 South HCP: 16
 Contract: 4♥ N

North:
 ♠ Q83
 ♥ 9832
 ♦ Q93
 ♣ QJ6

South:
 ♠ AK1075
 ♥ AKQ765
 ♦ 4
 ♣ 7

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

1. Michaels Cuebid

Board: 469
 Dealer: E
 Vul: NS
 North HCP: 23
 South HCP: 3
 Contract: 1N N

North:
 ♠ K95
 ♥ A6
 ♦ AK10
 ♣ AKQ95

South:
 ♠ 743
 ♥ J842
 ♦ Q874
 ♣ 84

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

South hands (Practice Page)

P:\bba\Balan

Board: 465 ♠ J1072
Dealer: E ♥ Q632
Vul: EW ♦ A74
HCP: 7 ♣ 98

East Opens 1♣.
East Bids 1♠ if possible.

You bid first.

Board: 466 ♠ KQ
Dealer: W ♥ AQJ105
Vul: None ♦ A10
HCP: 18 ♣ Q943

West Opens 1♠.
West Bids 2♠ if possible.

Partner bids first.

Board: 467 ♠ 9873
Dealer: E ♥ J862
Vul: EW ♦ 9643
HCP: 1 ♣ 4

East Opens 1♣.
East Bids 1♠ if possible.

You bid first.

Board: 468 ♠ AK1075
Dealer: W ♥ AKQ765
Vul: Both ♦ 4
HCP: 16 ♣ 7

West Opens 1♣.
West Bids 3♣ if possible.

Partner bids first.

Board: 469 ♠ 743
Dealer: E ♥ J842
Vul: NS ♦ Q874
HCP: 3 ♣ 84

East Opens 1♣.
East Bids 1♥ if possible.
East Bids 1♠ if possible.

You bid first.

P:\bba\Balan Both hands (Answers Page)

Board: 465
 Dealer: E
 Vul: EW
 North HCP: 21
 South HCP: 7
 Contract: 4♥ N

North:
 ♠ AQ6
 ♥ AK1095
 ♦ KQ5
 ♣ K3

South:
 ♠ J1072
 ♥ Q632
 ♦ A74
 ♣ 98

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

1. limit raise or better in ♥

Board: 466
 Dealer: W
 Vul: None
 North HCP: 9
 South HCP: 18
 Contract: 4♥ S

North:
 ♠ 843
 ♥ K96
 ♦ J874
 ♣ AJ6

South:
 ♠ KQ
 ♥ AQJ105
 ♦ A10
 ♣ Q943

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

1. limit raise or better in ♥

Board: 467
 Dealer: E
 Vul: EW
 North HCP: 20
 South HCP: 1
 Contract: 2♥ S

North:
 ♠ K6
 ♥ A73
 ♦ AKQJ8
 ♣ K98

South:
 ♠ 9873
 ♥ J862
 ♦ 9643
 ♣ 4

West	North	East	South
		1♣	Pass
Pass	X	1♠	Pass
Pass	X	Pass	2♥
AP			

Board: 468
 Dealer: W
 Vul: Both
 North HCP: 7
 South HCP: 16
 Contract: 4♥ N

North:
 ♠ Q83
 ♥ 9832
 ♦ Q93
 ♣ QJ6

South:
 ♠ AK1075
 ♥ AKQ765
 ♦ 4
 ♣ 7

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

1. Michaels Cuebid

Board: 469
 Dealer: E
 Vul: NS
 North HCP: 23
 South HCP: 3
 Contract: 1N N

North:
 ♠ K95
 ♥ A6
 ♦ AK10
 ♣ AKQ95

South:
 ♠ 743
 ♥ J842
 ♦ Q874
 ♣ 84

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

North hands (Practice Page)

P:\bba\Balan

Board: 470	♠ 52	West Opens 1♠.
Dealer: W	♥ 108642	
Vul: EW	♦ 86	You bid first.
HCP: 2	♣ Q964	
Board: 471	♠ AK1052	East Opens 1♥.
Dealer: E	♥ K87	East Bids 2♦ if possible.
Vul: Both	♦ Q9	
HCP: 15	♣ K87	Partner bids first.
Board: 472	♠ Q10953	West Opens 1♠.
Dealer: W	♥ 954	West Bids 2♠ if possible.
Vul: None	♦ 62	
HCP: 5	♣ K43	You bid first.
Board: 473	♠ 73	East Opens 1♣.
Dealer: E	♥ AK10	East Bids 1♥ if possible.
Vul: EW	♦ AK632	
HCP: 21	♣ AK2	Partner bids first.
Board: 474	♠ Q102	West Opens 1♠.
Dealer: W	♥ 10653	
Vul: Both	♦ A86	You bid first.
HCP: 10	♣ A85	

P:\bba\Balan Both hands (Answers Page)

Board: 470

Dealer: W

Vul: EW

North HCP: 2

South HCP: 20

Contract: 2♥ N

North:

♠ 52

♥ 108642

♦ 86

♣ Q964

South:

♠ QJ63

♥ 9

♦ AKQ4

♣ AKJ5

West North East South

1♠ Pass Pass X

Pass 2♥ AP

Board: 471

Dealer: E

Vul: Both

North HCP: 15

South HCP: 8

Contract: 2♠ N

North:

♠ AK1052

♥ K87

♦ Q9

♣ K87

South:

♠ Q943

♥ 1094

♦ A8

♣ Q1063

West North East South

Pass 1♥ Pass

Pass 1♠ 2♦ 2♠

AP

Board: 472

Dealer: W

Vul: None

North HCP: 5

South HCP: 16

Contract: 3♥ S

North:

♠ Q10953

♥ 954

♦ 62

♣ K43

South:

♠ J

♥ AKQJ72

♦ AJ7

♣ 876

West North East South

1♠ Pass Pass 2♥

2♠ Pass Pass 3♥

AP

Board: 473

Dealer: E

Vul: EW

North HCP: 21

South HCP: 5

Contract: 3N N

North:

♠ 73

♥ AK10

♦ AK632

♣ AK2

South:

♠ J865

♥ 982

♦ QJ97

♣ J6

West North East South

Pass X 1♣ Pass

Pass 2♦ 1♥ Pass

Pass 3NT AP 2♥¹

Pass 3NT AP

1. limit raise or better in ♦

Board: 474

Dealer: W

Vul: Both

North HCP: 10

South HCP: 13

Contract: 3♦ S

North:

♠ Q102

♥ 10653

♦ A86

♣ A85

South:

♠ 975

♥ AJ

♦ KQ1053

♣ K93

West North East South

1♠ Pass Pass 2♦

Pass 2♠¹ Pass 3♣

Pass 3♦ AP

1. limit raise or better in ♦

South hands (Practice Page)

P:\bba\Balan

Board: 470	♠ QJ63	West Opens 1♠.
Dealer: W	♥ 9	
Vul: EW	♦ AKQ4	Partner bids first.
HCP: 20	♣ AKJ5	
Board: 471	♠ Q943	East Opens 1♥.
Dealer: E	♥ 1094	East Bids 2♦ if possible.
Vul: Both	♦ A8	
HCP: 8	♣ Q1063	You bid first.
Board: 472	♠ J	West Opens 1♠.
Dealer: W	♥ AKQJ72	West Bids 2♠ if possible.
Vul: None	♦ AJ7	
HCP: 16	♣ 876	Partner bids first.
Board: 473	♠ J865	East Opens 1♣.
Dealer: E	♥ 982	East Bids 1♥ if possible.
Vul: EW	♦ QJ97	
HCP: 5	♣ J6	You bid first.
Board: 474	♠ 975	West Opens 1♠.
Dealer: W	♥ AJ	
Vul: Both	♦ KQ1053	Partner bids first.
HCP: 13	♣ K93	

P:\bba\Balan Both hands (Answers Page)

Board: 470

Dealer: W

Vul: EW

North HCP: 2

South HCP: 20

Contract: 2♥ N

North:

♠ 52

♥ 108642

♦ 86

♣ Q964

South:

♠ QJ63

♥ 9

♦ AKQ4

♣ AKJ5

West North East South

1♠ Pass Pass X

Pass 2♥ AP

Board: 471

Dealer: E

Vul: Both

North HCP: 15

South HCP: 8

Contract: 2♠ N

North:

♠ AK1052

♥ K87

♦ Q9

♣ K87

South:

♠ Q943

♥ 1094

♦ A8

♣ Q1063

West North East South

Pass 1♥ Pass

Pass 1♠ 2♦ 2♠

AP

Board: 472

Dealer: W

Vul: None

North HCP: 5

South HCP: 16

Contract: 3♥ S

North:

♠ Q10953

♥ 954

♦ 62

♣ K43

South:

♠ J

♥ AKQJ72

♦ AJ7

♣ 876

West North East South

1♠ Pass Pass 2♥

2♠ Pass Pass 3♥

AP

Board: 473

Dealer: E

Vul: EW

North HCP: 21

South HCP: 5

Contract: 3N N

North:

♠ 73

♥ AK10

♦ AK632

♣ AK2

South:

♠ J865

♥ 982

♦ QJ97

♣ J6

West North East South

Pass X 1♣ Pass

Pass 1♥ Pass

Pass 2♦ Pass 2♥¹

Pass 3NT AP

1. limit raise or better in ♦

Board: 474

Dealer: W

Vul: Both

North HCP: 10

South HCP: 13

Contract: 3♦ S

North:

♠ Q102

♥ 10653

♦ A86

♣ A85

South:

♠ 975

♥ AJ

♦ KQ1053

♣ K93

West North East South

1♠ Pass Pass 2♦

Pass 2♠¹ Pass 3♣

Pass 3♦ AP

1. limit raise or better in ♦

North hands (Practice Page)

P:\bba\Balan

Board: 475	♠ AK107	East Opens 1♦.
Dealer: E	♥ Q852	
Vul: None	♦ QJ8	Partner bids first.
HCP: 12	♣ 107	

Board: 476	♠ 104	West Opens 1♣.
Dealer: W	♥ J103	
Vul: NS	♦ A653	You bid first.
HCP: 5	♣ 7653	

Board: 477	♠ A2	East Opens 1♠.
Dealer: E	♥ AQ2	
Vul: Both	♦ A94	Partner bids first.
HCP: 21	♣ AK754	

Board: 478	♠ 10953	West Opens 1♣.
Dealer: W	♥ A965	
Vul: None	♦ 64	You bid first.
HCP: 9	♣ AJ8	

Board: 479	♠ AQJ	East Opens 1♣.
Dealer: E	♥ A652	
Vul: NS	♦ K72	Partner bids first.
HCP: 20	♣ AQ4	

P:\bba\Balan Both hands (Answers Page)

Board: 475

Dealer: E

Vul: None

North HCP: 12

South HCP: 10

Contract: 1♦ E

North:

♠ AK107

♥ Q852

♦ QJ8

♣ 107

South:

♠ J64

♥ A1093

♦ 64

♣ AJ86

West	North	East	South
		1♦	AP

Board: 476

Dealer: W

Vul: NS

North HCP: 5

South HCP: 18

Contract: 2♠ S

North:

♠ 104

♥ J103

♦ A653

♣ 7653

South:

♠ KQJ62

♥ AKQ96

♦ K42

♣ —

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

Board: 477

Dealer: E

Vul: Both

North HCP: 21

South HCP: 5

Contract: 3♣ N

North:

♠ A2

♥ AQ2

♦ A94

♣ AK754

South:

♠ QJ73

♥ J854

♦ 832

♣ J2

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

Board: 478

Dealer: W

Vul: None

North HCP: 9

South HCP: 13

Contract: 1♣ W

North:

♠ 10953

♥ A965

♦ 64

♣ AJ8

South:

♠ KQ72

♥ 73

♦ AQ87

♣ Q104

West	North	East	South
1♣	AP		

Board: 479

Dealer: E

Vul: NS

North HCP: 20

South HCP: 6

Contract: 3♥ N

North:

♠ AQJ

♥ A652

♦ K72

♣ AQ4

South:

♠ K92

♥ Q984

♦ 943

♣ J106

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

1. Stayman

South hands (Practice Page)

P:\bba\Balan

Board: 475	♠ J64	East Opens 1♦.
Dealer: E	♥ A1093	
Vul: None	♦ 64	You bid first.
HCP: 10	♣ AJ86	
Board: 476	♠ KQJ62	West Opens 1♣.
Dealer: W	♥ AKQ96	
Vul: NS	♦ K42	Partner bids first.
HCP: 18	♣ —	
Board: 477	♠ QJ73	East Opens 1♠.
Dealer: E	♥ J854	
Vul: Both	♦ 832	You bid first.
HCP: 5	♣ J2	
Board: 478	♠ KQ72	West Opens 1♣.
Dealer: W	♥ 73	
Vul: None	♦ AQ87	Partner bids first.
HCP: 13	♣ Q104	
Board: 479	♠ K92	East Opens 1♣.
Dealer: E	♥ Q984	
Vul: NS	♦ 943	You bid first.
HCP: 6	♣ J106	

P:\bba\Balan Both hands (Answers Page)

Board: 475

Dealer: E

Vul: None

North HCP: 12

South HCP: 10

Contract: 1♦ E

North:

♠ AK107

♥ Q852

♦ QJ8

♣ 107

South:

♠ J64

♥ A1093

♦ 64

♣ AJ86

West	North	East	South
		1♦	AP

Board: 476

Dealer: W

Vul: NS

North HCP: 5

South HCP: 18

Contract: 2♠ S

North:

♠ 104

♥ J103

♦ A653

♣ 7653

South:

♠ KQJ62

♥ AKQ96

♦ K42

♣ —

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

Board: 477

Dealer: E

Vul: Both

North HCP: 21

South HCP: 5

Contract: 3♣ N

North:

♠ A2

♥ AQ2

♦ A94

♣ AK754

South:

♠ QJ73

♥ J854

♦ 832

♣ J2

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

Board: 478

Dealer: W

Vul: None

North HCP: 9

South HCP: 13

Contract: 1♣ W

North:

♠ 10953

♥ A965

♦ 64

♣ AJ8

South:

♠ KQ72

♥ 73

♦ AQ87

♣ Q104

West	North	East	South
1♣	AP		

Board: 479

Dealer: E

Vul: NS

North HCP: 20

South HCP: 6

Contract: 3♥ N

North:

♠ AQJ

♥ A652

♦ K72

♣ AQ4

South:

♠ K92

♥ Q984

♦ 943

♣ J106

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

1. Stayman

North hands (Practice Page)

P:\bba\Balan

Board: 480	♠ 982	West Opens 1♠.
Dealer: W	♥ AK85	West Doubles 2♠ if possible.
Vul: EW	♦ 975	
HCP: 10	♣ K103	You bid first.
Board: 481	♠ Q72	East Opens 1♣.
Dealer: E	♥ KQJ62	
Vul: None	♦ AKJ8	Partner bids first.
HCP: 18	♣ Q	
Board: 482	♠ J32	West Opens 1♦.
Dealer: W	♥ AK64	
Vul: NS	♦ 973	You bid first.
HCP: 10	♣ Q85	
Board: 483	♠ 764	East Opens 1♥.
Dealer: E	♥ A102	East Bids 2♥ if possible.
Vul: EW	♦ K742	
HCP: 13	♣ AQ8	Partner bids first.
Board: 484	♠ K543	West Opens 1♣.
Dealer: W	♥ A8743	
Vul: Both	♦ 64	You bid first.
HCP: 7	♣ 54	

P:\bba\Balan Both hands (Answers Page)

Board: 480
 Dealer: W
 Vul: EW
 North HCP: 10
 South HCP: 14
 Contract: 3♥ N

North:
 ♠ 982
 ♥ AK85
 ♦ 975
 ♣ K103

South:
 ♠ KJ
 ♥ QJ10972
 ♦ AK1082
 ♣ —

West	North	East	South
1♠	Pass	Pass	2♠ ¹
X	3♥	AP	

1. Michaels Cuebid

Board: 481
 Dealer: E
 Vul: None
 North HCP: 18
 South HCP: 6
 Contract: 4♥ N

North:
 ♠ Q72
 ♥ KQJ62
 ♦ AKJ8
 ♣ Q

South:
 ♠ J1098
 ♥ 983
 ♦ Q97
 ♣ K85

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

1. limit raise or better in ♥

Board: 482
 Dealer: W
 Vul: NS
 North HCP: 10
 South HCP: 13
 Contract: 2♠ S

North:
 ♠ J32
 ♥ AK64
 ♦ 973
 ♣ Q85

South:
 ♠ 9754
 ♥ QJ3
 ♦ AQ10
 ♣ A64

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

1. Garbage Stayman

Board: 483
 Dealer: E
 Vul: EW
 North HCP: 13
 South HCP: 10
 Contract: 2N N

North:
 ♠ 764
 ♥ A102
 ♦ K742
 ♣ AQ8

South:
 ♠ A952
 ♥ 543
 ♦ AQ63
 ♣ 75

West	North	East	South
		1♥	Pass
Pass	1NT	2♥	X
Pass	2♠	Pass	2NT
AP			

Board: 484
 Dealer: W
 Vul: Both
 North HCP: 7
 South HCP: 19
 Contract: 4♠ S

North:
 ♠ K543
 ♥ A8743
 ♦ 64
 ♣ 54

South:
 ♠ A1096
 ♥ KJ
 ♦ AK85
 ♣ A107

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

1. Stayman
 2. limit raise or better in ♠

South hands (Practice Page)

P:\bba\Balan

Board: 480	♠ KJ	West Opens 1♠.
Dealer: W	♥ QJ10972	West Doubles 2♠ if possible.
Vul: EW	♦ AK1082	
HCP: 14	♣ —	Partner bids first.
Board: 481	♠ J1098	East Opens 1♣.
Dealer: E	♥ 983	
Vul: None	♦ Q97	You bid first.
HCP: 6	♣ K85	
Board: 482	♠ 9754	West Opens 1♦.
Dealer: W	♥ QJ3	
Vul: NS	♦ AQ10	Partner bids first.
HCP: 13	♣ A64	
Board: 483	♠ A952	East Opens 1♥.
Dealer: E	♥ 543	East Bids 2♥ if possible.
Vul: EW	♦ AQ63	
HCP: 10	♣ 75	You bid first.
Board: 484	♠ A1096	West Opens 1♣.
Dealer: W	♥ KJ	
Vul: Both	♦ AK85	Partner bids first.
HCP: 19	♣ A107	

P:\bba\Balan Both hands (Answers Page)

Board: 480	North:	South:	West	North	East	South
Dealer: W	♠ 982	♠ KJ	1♠	Pass	Pass	2♠ ¹
Vul: EW	♥ AK85	♥ QJ10972	X	3♥	AP	
North HCP: 10	♦ 975	♦ AK1082				
South HCP: 14	♣ K103	♣ —				
Contract: 3♥ N						1. Michaels Cuebid

Board: 481	North:	South:	West	North	East	South
Dealer: E	♠ Q72	♠ J1098			1♣	Pass
Vul: None	♥ KQJ62	♥ 983	Pass	X	Pass	1♠
North HCP: 18	♦ AKJ8	♦ Q97	Pass	2♥	Pass	3♣ ¹
South HCP: 6	♣ Q	♣ K85	Pass	4♥	AP	
Contract: 4♥ N						1. limit raise or better in ♥

Board: 482	North:	South:	West	North	East	South
Dealer: W	♠ J32	♠ 9754	1♦	Pass	Pass	1NT
Vul: NS	♥ AK64	♥ QJ3	Pass	2♣ ¹	Pass	2♠
North HCP: 10	♦ 973	♦ AQ10	AP			
South HCP: 13	♣ Q85	♣ A64				
Contract: 2♠ S						1. Garbage Stayman

Board: 483	North:	South:	West	North	East	South
Dealer: E	♠ 764	♠ A952			1♥	Pass
Vul: EW	♥ A102	♥ 543	Pass	1NT	2♥	X
North HCP: 13	♦ K742	♦ AQ63	Pass	2♠	Pass	2NT
South HCP: 10	♣ AQ8	♣ 75	AP			
Contract: 2N N						

Board: 484	North:	South:	West	North	East	South
Dealer: W	♠ K543	♠ A1096	1♣	Pass	Pass	2NT
Vul: Both	♥ A8743	♥ KJ	Pass	3♣ ¹	Pass	3♠
North HCP: 7	♦ 64	♦ AK85	Pass	4♣ ²	Pass	4♠
South HCP: 19	♣ 54	♣ A107	AP			
Contract: 4♠ S						1. Stayman
						2. limit raise or better in ♠