

## North hands

## Inverted Minors

<b>Board: 1</b>	♠ AQ86	You are dealer.
Dealer: North	♥ AK64	The opponents are silent.
Vul: None	♦ J976	
HCP: 18	♣ A	

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<b>Board: 2</b>	♠ AQ87	You are dealer.
Dealer: North	♥ T2	The opponents are silent.
Vul: N-S	♦ AT832	
HCP: 13+1	♣ KT	

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<b>Board: 3</b>	♠ AK62	You are dealer.
Dealer: North	♥ Q854	The opponents are silent.
Vul: Both	♦ KQT9	
HCP: 14	♣ 5	

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<b>Board: 4</b>	♠ 64	Partner is dealer.
Dealer: South	♥ J	The opponents are silent.
Vul: N-S	♦ J875	
HCP: 9+2	♣ AK8764	

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<b>Board: 5</b>	♠ KQ6	Partner is dealer.
Dealer: South	♥ KT4	The opponents are silent.
Vul: Both	♦ 65	
HCP: 11+1	♣ KT643	

## Both hands (Answers Page)

### Board: 1

Dealer: North

Vul: None

North HCP: 18

South HCP: 11

Contract: 5♦ South

North:

♠ AQ86

♥ AK64

♦ J976

♣ A

South:

♠ T5

♥ JT9

♦ AKQ3

♣ J952

W	N	E	S
	1♦	Pass	2♦ <sup>1</sup>

Pass	4♦	Pass	5♦
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All Pass

1. Inverted minors

### Board: 2

Dealer: North

Vul: N-S

North HCP: 13+1

South HCP: 12

Contract: 3NT South

North:

♠ AQ87

♥ T2

♦ AT832

♣ KT

South:

♠ J9

♥ A43

♦ KJ65

♣ QJ84

W	N	E	S
	1♦	Pass	2♦ <sup>1</sup>

Pass	2♠	Pass	3NT
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All Pass

1. Inverted minors

### Board: 3

Dealer: North

Vul: Both

North HCP: 14

South HCP: 9+2

Contract: 3♦ South

North:

♠ AK62

♥ Q854

♦ KQT9

♣ 5

South:

♠ 5

♥ A9

♦ 8753

♣ AJT862

W	N	E	S
	1♦	Pass	3♦

All Pass

### Board: 4

Dealer: South

Vul: N-S

North HCP: 9+2

South HCP: 19

Contract: 3NT South

North:

♠ 64

♥ J

♦ J875

♣ AK8764

South:

♠ AQJ9

♥ AKQ9

♦ QT3

♣ JT

W	N	E	S
			1♦

Pass	3♦	Pass	3NT
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All Pass

### Board: 5

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 19

Contract: 3NT North

North:

♠ KQ6

♥ KT4

♦ 65

♣ KT643

South:

♠ A983

♥ AQ5

♦ K92

♣ AQ9

W	N	E	S
			1♣

Pass	2♣ <sup>1</sup>	Pass	2♦
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Pass	3NT	All Pass	
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1. Inverted minors

## South hands

## Inverted Minors

**Board: 1**      ♠ T5      Partner is dealer.  
 Dealer: North      ♥ JT9      The opponents are silent.  
 Vul: None      ♦ AKQ3  
 HCP: 11      ♣ J952

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**Board: 2**      ♠ J9      Partner is dealer.  
 Dealer: North      ♥ A43      The opponents are silent.  
 Vul: N-S      ♦ KJ65  
 HCP: 12      ♣ QJ84

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**Board: 3**      ♠ 5      Partner is dealer.  
 Dealer: North      ♥ A9      The opponents are silent.  
 Vul: Both      ♦ 8753  
 HCP: 9+2      ♣ AJT862

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**Board: 4**      ♠ AQJ9      You are dealer.  
 Dealer: South      ♥ AKQ9      The opponents are silent.  
 Vul: N-S      ♦ QT3  
 HCP: 19      ♣ JT

---

**Board: 5**      ♠ A983      You are dealer.  
 Dealer: South      ♥ AQ5      The opponents are silent.  
 Vul: Both      ♦ K92  
 HCP: 19      ♣ AQ9

## Both hands (Answers Page)

### Board: 1

Dealer: North

Vul: None

North HCP: 18

South HCP: 11

Contract: 5♦ South

North:

♠ AQ86

♥ AK64

♦ J976

♣ A

South:

♠ T5

♥ JT9

♦ AKQ3

♣ J952

W N E S

1♦ Pass 2♦<sup>1</sup>

Pass 4♦ Pass 5♦

All Pass

1. Inverted minors

### Board: 2

Dealer: North

Vul: N-S

North HCP: 13+1

South HCP: 12

Contract: 3NT South

North:

♠ AQ87

♥ T2

♦ AT832

♣ KT

South:

♠ J9

♥ A43

♦ KJ65

♣ QJ84

W N E S

1♦ Pass 2♦<sup>1</sup>

Pass 2♠ Pass 3NT

All Pass

1. Inverted minors

### Board: 3

Dealer: North

Vul: Both

North HCP: 14

South HCP: 9+2

Contract: 3♦ South

North:

♠ AK62

♥ Q854

♦ KQT9

♣ 5

South:

♠ 5

♥ A9

♦ 8753

♣ AJT862

W N E S

1♦ Pass 3♦

All Pass

### Board: 4

Dealer: South

Vul: N-S

North HCP: 9+2

South HCP: 19

Contract: 3NT South

North:

♠ 64

♥ J

♦ J875

♣ AK8764

South:

♠ AQJ9

♥ AKQ9

♦ QT3

♣ JT

W N E S

1♦

Pass 3♦ Pass 3NT

All Pass

### Board: 5

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 19

Contract: 3NT North

North:

♠ KQ6

♥ KT4

♦ 65

♣ KT643

South:

♠ A983

♥ AQ5

♦ K92

♣ AQ9

W N E S

1♣

Pass 2♣<sup>1</sup> Pass 2♦

Pass 3NT All Pass

1. Inverted minors

## North hands

## Inverted Minors

### Board: 6

♠ J8

Partner is dealer.

Dealer: South

♥ 82

The opponents are silent.

Vul: E-W

♦ QT95

HCP: 12+1

♣ AKQ93

---

### Board: 7

♠ AQ8

You are dealer.

Dealer: North

♥ KQ6

The opponents are silent.

Vul: Both

♦ AJ53

HCP: 18

♣ Q32

---

### Board: 8

♠ Q74

You are dealer.

Dealer: North

♥ KJT5

The opponents are silent.

Vul: Both

♦ AKT

HCP: 13

♣ T98

---

### Board: 9

♠ KJ4

You are dealer.

Dealer: North

♥ AK74

The opponents are silent.

Vul: None

♦ KT

HCP: 19

♣ KQ76

## Both hands (Answers Page)

### Board: 6

Dealer: South

Vul: E-W

North HCP: 12+1

South HCP: 18

Contract: 3NT South

North:

♠ J8

♥ 82

♦ QT95

♣ AKQ93

South:

♠ A73

♥ AK5

♦ AK82

♣ 542

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 3NT

All Pass

1. Inverted minors

### Board: 7

Dealer: North

Vul: Both

North HCP: 18

South HCP: 10+1

Contract: 3NT North

North:

♠ AQ8

♥ KQ6

♦ AJ53

♣ Q32

South:

♠ J

♥ J87

♦ K742

♣ AJT85

W N E S

1 ♦ Pass 2 ♦<sup>1</sup>

Pass 3NT All Pass

1. Inverted minors

### Board: 8

Dealer: North

Vul: Both

North HCP: 13

South HCP: 11+1

Contract: 3NT South

North:

♠ Q74

♥ KJT5

♦ AKT

♣ T98

South:

♠ K95

♥ 742

♦ J3

♣ AQJ72

W N E S

1 ♣ Pass 2 ♣<sup>1</sup>

Pass 2 ♦ Pass 3NT

All Pass

1. Inverted minors

### Board: 9

Dealer: North

Vul: None

North HCP: 19

South HCP: 11+1

Contract: 6 ♣ North

North:

♠ KJ4

♥ AK74

♦ KT

♣ KQ76

South:

♠ A9

♥ J83

♦ Q52

♣ AT532

W N E S

1 ♣ Pass 2 ♣<sup>1</sup>

Pass 4 ♣ Pass 4 ♠<sup>2</sup>

Pass 4NT<sup>3</sup> Pass 5 ♥<sup>4</sup>

Pass 6 ♣ All Pass

1. Inverted minors

2. Cue bid, a !S stopper

3. Blackwood 0314, for !C

4. A=2/5 or 5/5, Q(C)=0

**South hands****Inverted Minors****Board: 6**

♠ A73

You are dealer.

Dealer: South

♥ AK5

The opponents are silent.

Vul: E-W

♦ AK82

HCP: 18

♣ 542

**Board: 7**

♠ J

Partner is dealer.

Dealer: North

♥ J87

The opponents are silent.

Vul: Both

♦ K742

HCP: 10+1

♣ AJT85

**Board: 8**

♠ K95

Partner is dealer.

Dealer: North

♥ 742

The opponents are silent.

Vul: Both

♦ J3

HCP: 11+1

♣ AQJ72

**Board: 9**

♠ A9

Partner is dealer.

Dealer: North

♥ J83

The opponents are silent.

Vul: None

♦ Q52

HCP: 11+1

♣ AT532

## Both hands (Answers Page)

### Board: 6

Dealer: South

Vul: E-W

North HCP: 12+1

South HCP: 18

Contract: 3NT South

North:

♠ J8

♥ 82

♦ QT95

♣ AKQ93

South:

♠ A73

♥ AK5

♦ AK82

♣ 542

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 3NT

All Pass

1. Inverted minors

### Board: 7

Dealer: North

Vul: Both

North HCP: 18

South HCP: 10+1

Contract: 3NT North

North:

♠ AQ8

♥ KQ6

♦ AJ53

♣ Q32

South:

♠ J

♥ J87

♦ K742

♣ AJT85

W N E S

1 ♦ Pass 2 ♦<sup>1</sup>

Pass 3NT All Pass

1. Inverted minors

### Board: 8

Dealer: North

Vul: Both

North HCP: 13

South HCP: 11+1

Contract: 3NT South

North:

♠ Q74

♥ KJT5

♦ AKT

♣ T98

South:

♠ K95

♥ 742

♦ J3

♣ AQJ72

W N E S

1 ♣ Pass 2 ♣<sup>1</sup>

Pass 2 ♦ Pass 3NT

All Pass

1. Inverted minors

### Board: 9

Dealer: North

Vul: None

North HCP: 19

South HCP: 11+1

Contract: 6 ♣ North

North:

♠ KJ4

♥ AK74

♦ KT

♣ KQ76

South:

♠ A9

♥ J83

♦ Q52

♣ AT532

W N E S

1 ♣ Pass 2 ♣<sup>1</sup>

Pass 4 ♣ Pass 4 ♠<sup>2</sup>

Pass 4NT<sup>3</sup> Pass 5 ♥<sup>4</sup>

Pass 6 ♣ All Pass

1. Inverted minors

2. Cue bid, a !S stopper

3. Blackwood 0314, for !C

4. A=2/5 or 5/5, Q(C)=0



## North hands

## Inverted Minors

### Board: 10

♠ K98

Partner is dealer.

Dealer: South

♥ 8

The opponents are silent.

Vul: N-S

♦ 7543

HCP: 9+1

♣ KQJ52

### Board: 11

♠ 764

Partner is dealer.

Dealer: South

♥ KQ9

The opponents are silent.

Vul: E-W

♦ K764

HCP: 12

♣ A82

### Board: 12

♠ Q32

Partner is dealer.

Dealer: South

♥ 5

The opponents are silent.

Vul: None

♦ J543

HCP: 7+1

♣ A8743

### Board: 13

♠ 954

Partner is dealer.

Dealer: South

♥ AJ

The opponents are silent.

Vul: N-S

♦ J93

HCP: 12+1

♣ AQ964

## Both hands (Answers Page)

### Board: 10

Dealer: South

Vul: N-S

North HCP: 9+1

South HCP: 19

Contract: 6♣ North

North:

♠ K98

♥ 8

♦ 7543

♣ KQJ52

South:

♠ J54

♥ AKJT

♦ AQ2

♣ A97

W N E S

Pass 3♣ Pass 1♣

Pass 4♣ Pass 4♦<sup>1</sup>

Pass 4♥<sup>2</sup> Pass 5♣

Pass 6♣ All Pass

1. Cue bid, a !D stopper

2. Cue bid, a !H stopper

### Board: 11

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 13

Contract: 3NT North

North:

♠ 764

♥ KQ9

♦ K764

♣ A82

South:

♠ AJ85

♥ A652

♦ QT9

♣ Q9

W N E S

Pass 2♦<sup>1</sup> Pass 1♦

Pass 3NT All Pass 2♥

Pass 3NT All Pass

1. Inverted minors

### Board: 12

Dealer: South

Vul: None

North HCP: 7+1

South HCP: 14

Contract: 3♣ North

North:

♠ Q32

♥ 5

♦ J543

♣ A8743

South:

♠ J74

♥ AQ62

♦ AT

♣ QJT2

W N E S

Pass 3♣ All Pass 1♣

Pass 3♣ All Pass

### Board: 13

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 14

Contract: 3NT North

North:

♠ 954

♥ AJ

♦ J93

♣ AQ964

South:

♠ KJ7

♥ K965

♦ A62

♣ K82

W N E S

Pass 2♣<sup>1</sup> Pass 1♣

Pass 3NT All Pass 2♦

Pass 3NT All Pass

1. Inverted minors

## South hands

## Inverted Minors

### Board: 10

♠ J54

You are dealer.

Dealer: South

♥ AKJT

The opponents are silent.

Vul: N-S

♦ AQ2

HCP: 19

♣ A97

---

### Board: 11

♠ AJ85

You are dealer.

Dealer: South

♥ A652

The opponents are silent.

Vul: E-W

♦ QT9

HCP: 13

♣ Q9

---

### Board: 12

♠ J74

You are dealer.

Dealer: South

♥ AQ62

The opponents are silent.

Vul: None

♦ AT

HCP: 14

♣ QJT2

---

### Board: 13

♠ KJ7

You are dealer.

Dealer: South

♥ K965

The opponents are silent.

Vul: N-S

♦ A62

HCP: 14

♣ K82

## Both hands (Answers Page)

### Board: 10

Dealer: South

Vul: N-S

North HCP: 9+1

South HCP: 19

Contract: 6♣ North

North:

♠ K98

♥ 8

♦ 7543

♣ KQJ52

South:

♠ J54

♥ AKJT

♦ AQ2

♣ A97

W N E S

Pass 3♣ Pass 1♣

Pass 4♣ Pass 4♦<sup>1</sup>

Pass 4♥<sup>2</sup> Pass 5♣

Pass 6♣ All Pass

1. Cue bid, a !D stopper

2. Cue bid, a !H stopper

### Board: 11

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 13

Contract: 3NT North

North:

♠ 764

♥ KQ9

♦ K764

♣ A82

South:

♠ AJ85

♥ A652

♦ QT9

♣ Q9

W N E S

Pass 2♦<sup>1</sup> Pass 1♦

Pass 3NT All Pass 2♥

Pass 3NT All Pass

1. Inverted minors

### Board: 12

Dealer: South

Vul: None

North HCP: 7+1

South HCP: 14

Contract: 3♣ North

North:

♠ Q32

♥ 5

♦ J543

♣ A8743

South:

♠ J74

♥ AQ62

♦ AT

♣ QJT2

W N E S

Pass 3♣ All Pass 1♣

Pass 3♣ All Pass

### Board: 13

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 14

Contract: 3NT North

North:

♠ 954

♥ AJ

♦ J93

♣ AQ964

South:

♠ KJ7

♥ K965

♦ A62

♣ K82

W N E S

Pass 2♣<sup>1</sup> Pass 1♣

Pass 3NT All Pass 2♦

Pass 3NT All Pass

1. Inverted minors

## North hands

## Inverted Minors

<b>Board: 14</b>	♠ 95	Partner is dealer.
Dealer: South	♥ Q	The opponents are silent.
Vul: E-W	♦ A8642	
HCP: 9+2	♣ K7643	

---

<b>Board: 15</b>	♠ QT53	You are dealer.
Dealer: North	♥ K93	The opponents are silent.
Vul: Both	♦ AQJ3	
HCP: 12	♣ T7	

---

<b>Board: 16</b>	♠ Q65	You are dealer.
Dealer: North	♥ QJ32	The opponents are silent.
Vul: N-S	♦ AT95	
HCP: 13	♣ A4	

---

<b>Board: 17</b>	♠ KJ9	You are dealer.
Dealer: North	♥ 8762	The opponents are silent.
Vul: E-W	♦ AQ64	
HCP: 12	♣ Q8	

---

<b>Board: 18</b>	♠ 7	Partner is dealer.
Dealer: South	♥ A6	The opponents are silent.
Vul: Both	♦ QJ7532	
HCP: 10+2	♣ KT73	

## Both hands (Answers Page)

### Board: 14

Dealer: South

Vul: E-W

North HCP: 9+2

South HCP: 13

Contract: 3♣ North

North:

♠ 95

♥ Q

♦ A8642

♣ K7643

South:

♠ KQ87

♥ A876

♦ 95

♣ A85

W N E S

Pass 3♣ All Pass 1♣

### Board: 15

Dealer: North

Vul: Both

North HCP: 12

South HCP: 12+1

Contract: 2NT North

North:

♠ QT53

♥ K93

♦ AQJ3

♣ T7

South:

♠ A8

♥ A8

♦ KT852

♣ J543

W N E S

Pass 1♦ Pass 2♦<sup>1</sup>

Pass 2NT All Pass

1. Inverted minors

### Board: 16

Dealer: North

Vul: N-S

North HCP: 13

South HCP: 12

Contract: 3NT South

North:

♠ Q65

♥ QJ32

♦ AT95

♣ A4

South:

♠ T92

♥ AK5

♦ KJ84

♣ J72

W N E S

Pass 1♦ Pass 2♦<sup>1</sup>

Pass 2♥ Pass 3NT

All Pass

1. Inverted minors

### Board: 17

Dealer: North

Vul: E-W

North HCP: 12

South HCP: 10+1

Contract: 2NT North

North:

♠ KJ9

♥ 8762

♦ AQ64

♣ Q8

South:

♠ Q73

♥ 9

♦ KJ95

♣ A7642

W N E S

Pass 1♦ Pass 2♦<sup>1</sup>

Pass 2NT All Pass

1. Inverted minors

### Board: 18

Dealer: South

Vul: Both

North HCP: 10+2

South HCP: 14

Contract: 5♦ North

North:

♠ 7

♥ A6

♦ QJ7532

♣ KT73

South:

♠ AJ42

♥ KQ82

♦ KT4

♣ J8

W N E S

Pass 2♦<sup>1</sup> Pass 1♦

Pass 5♦ All Pass 2♥

1. Inverted minors

## South hands

## Inverted Minors

<b>Board: 14</b>	♠ KQ87	You are dealer.
Dealer: South	♥ A876	The opponents are silent.
Vul: E-W	♦ 95	
HCP: 13	♣ A85	

---

<b>Board: 15</b>	♠ A8	Partner is dealer.
Dealer: North	♥ A8	The opponents are silent.
Vul: Both	♦ KT852	
HCP: 12+1	♣ J543	

---

<b>Board: 16</b>	♠ T92	Partner is dealer.
Dealer: North	♥ AK5	The opponents are silent.
Vul: N-S	♦ KJ84	
HCP: 12	♣ J72	

---

<b>Board: 17</b>	♠ Q73	Partner is dealer.
Dealer: North	♥ 9	The opponents are silent.
Vul: E-W	♦ KJ95	
HCP: 10+1	♣ A7642	

---

<b>Board: 18</b>	♠ AJ42	You are dealer.
Dealer: South	♥ KQ82	The opponents are silent.
Vul: Both	♦ KT4	
HCP: 14	♣ J8	

## Both hands (Answers Page)

### Board: 14

Dealer: South

Vul: E-W

North HCP: 9+2

South HCP: 13

Contract: 3♣ North

North:

♠ 95

♥ Q

♦ A8642

♣ K7643

South:

♠ KQ87

♥ A876

♦ 95

♣ A85

W N E S

Pass 3♣ All Pass 1♣

### Board: 15

Dealer: North

Vul: Both

North HCP: 12

South HCP: 12+1

Contract: 2NT North

North:

♠ QT53

♥ K93

♦ AQJ3

♣ T7

South:

♠ A8

♥ A8

♦ KT852

♣ J543

W N E S

Pass 1♦ Pass 2♦<sup>1</sup>

Pass 2NT All Pass

1. Inverted minors

### Board: 16

Dealer: North

Vul: N-S

North HCP: 13

South HCP: 12

Contract: 3NT South

North:

♠ Q65

♥ QJ32

♦ AT95

♣ A4

South:

♠ T92

♥ AK5

♦ KJ84

♣ J72

W N E S

Pass 1♦ Pass 2♦<sup>1</sup>

Pass 2♥ Pass 3NT

All Pass

1. Inverted minors

### Board: 17

Dealer: North

Vul: E-W

North HCP: 12

South HCP: 10+1

Contract: 2NT North

North:

♠ KJ9

♥ 8762

♦ AQ64

♣ Q8

South:

♠ Q73

♥ 9

♦ KJ95

♣ A7642

W N E S

Pass 1♦ Pass 2♦<sup>1</sup>

Pass 2NT All Pass

1. Inverted minors

### Board: 18

Dealer: South

Vul: Both

North HCP: 10+2

South HCP: 14

Contract: 5♦ North

North:

♠ 7

♥ A6

♦ QJ7532

♣ KT73

South:

♠ AJ42

♥ KQ82

♦ KT4

♣ J8

W N E S

Pass 2♦<sup>1</sup> Pass 1♦

Pass 5♦ All Pass 2♥

1. Inverted minors



## North hands

## Inverted Minors

### Board: 19

♠ AQJT

You are dealer.

Dealer: North

♥ AQ97

The opponents are silent.

Vul: None

♦ AQ54

HCP: 19

♣ 7

### Board: 20

♠ A865

You are dealer.

Dealer: North

♥ KT2

The opponents are silent.

Vul: E-W

♦ AT6

HCP: 13

♣ Q84

### Board: 21

♠ 76

Partner is dealer.

Dealer: South

♥ AQJ

The opponents are silent.

Vul: Both

♦ QJ98

HCP: 12

♣ QT75

### Board: 22

♠ 7

Partner is dealer.

Dealer: South

♥ A86

The opponents are silent.

Vul: None

♦ KT95

HCP: 12+1

♣ KQ763

## Both hands (Answers Page)

### Board: 19

Dealer: North  
 Vul: None  
 North HCP: 19  
 South HCP: 10+1  
 Contract: 7 ♦ North

#### North:

♠ AQJT  
 ♥ AQ97  
 ♦ AQ54  
 ♣ 7

#### South:

♠ 5  
 ♥ J83  
 ♦ K7632  
 ♣ AQ94

W	N	E	S
	1 ♦	Pass	2 ♦ <sup>1</sup>
Pass	3NT	Pass	4 ♦
Pass	4 ♥ <sup>2</sup>	Pass	4 ♠ <sup>3</sup>
Pass	4NT <sup>4</sup>	Pass	5 ♥ <sup>5</sup>
Pass	7 ♦	All Pass	

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

### Board: 20

Dealer: North  
 Vul: E-W  
 North HCP: 13  
 South HCP: 11+1  
 Contract: 2NT South

#### North:

♠ A865  
 ♥ KT2  
 ♦ AT6  
 ♣ Q84

#### South:

♠ 94  
 ♥ A54  
 ♦ K85  
 ♣ KJT52

W	N	E	S
	1 ♣	Pass	2 ♣ <sup>1</sup>
Pass	2 ♦	Pass	2NT
All Pass			

1. Inverted minors

### Board: 21

Dealer: South  
 Vul: Both  
 North HCP: 12  
 South HCP: 14  
 Contract: 3NT North

#### North:

♠ 76  
 ♥ AQJ  
 ♦ QJ98  
 ♣ QT75

#### South:

♠ AK42  
 ♥ T654  
 ♦ AK43  
 ♣ 4

W	N	E	S
			1 ♦
Pass	2 ♦ <sup>1</sup>	Pass	2 ♠
Pass	3NT	All Pass	

1. Inverted minors

### Board: 22

Dealer: South  
 Vul: None  
 North HCP: 12+1  
 South HCP: 12  
 Contract: 3 ♣ North

#### North:

♠ 7  
 ♥ A86  
 ♦ KT95  
 ♣ KQ763

#### South:

♠ KJ96  
 ♥ KT73  
 ♦ J6  
 ♣ A42

W	N	E	S
			1 ♣
Pass	2 ♣ <sup>1</sup>	Pass	2NT
Pass	3 ♣	All Pass	

1. Inverted minors

## South hands

## Inverted Minors

### Board: 19

♠ 5

Partner is dealer.

Dealer: North

♥ J83

The opponents are silent.

Vul: None

♦ K7632

HCP: 10+1

♣ AQ94

---

### Board: 20

♠ 94

Partner is dealer.

Dealer: North

♥ A54

The opponents are silent.

Vul: E-W

♦ K85

HCP: 11+1

♣ KJT52

---

### Board: 21

♠ AK42

You are dealer.

Dealer: South

♥ T654

The opponents are silent.

Vul: Both

♦ AK43

HCP: 14

♣ 4

---

### Board: 22

♠ KJ96

You are dealer.

Dealer: South

♥ KT73

The opponents are silent.

Vul: None

♦ J6

HCP: 12

♣ A42

## Both hands (Answers Page)

### Board: 19

Dealer: North  
 Vul: None  
 North HCP: 19  
 South HCP: 10+1  
 Contract: 7♦ North

#### North:

♠ AQJT  
 ♥ AQ97  
 ♦ AQ54  
 ♣ 7

#### South:

♠ 5  
 ♥ J83  
 ♦ K7632  
 ♣ AQ94

W	N	E	S
	1♦	Pass	2♦ <sup>1</sup>
Pass	3NT	Pass	4♦
Pass	4♥ <sup>2</sup>	Pass	4♠ <sup>3</sup>
Pass	4NT <sup>4</sup>	Pass	5♥ <sup>5</sup>
Pass	7♦	All Pass	

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

### Board: 20

Dealer: North  
 Vul: E-W  
 North HCP: 13  
 South HCP: 11+1  
 Contract: 2NT South

#### North:

♠ A865  
 ♥ KT2  
 ♦ AT6  
 ♣ Q84

#### South:

♠ 94  
 ♥ A54  
 ♦ K85  
 ♣ KJT52

W	N	E	S
	1♣	Pass	2♣ <sup>1</sup>
Pass	2♦	Pass	2NT
All Pass			

1. Inverted minors

### Board: 21

Dealer: South  
 Vul: Both  
 North HCP: 12  
 South HCP: 14  
 Contract: 3NT North

#### North:

♠ 76  
 ♥ AQJ  
 ♦ QJ98  
 ♣ QT75

#### South:

♠ AK42  
 ♥ T654  
 ♦ AK43  
 ♣ 4

W	N	E	S
			1♦
Pass	2♦ <sup>1</sup>	Pass	2♠
Pass	3NT	All Pass	

1. Inverted minors

### Board: 22

Dealer: South  
 Vul: None  
 North HCP: 12+1  
 South HCP: 12  
 Contract: 3♣ North

#### North:

♠ 7  
 ♥ A86  
 ♦ KT95  
 ♣ KQ763

#### South:

♠ KJ96  
 ♥ KT73  
 ♦ J6  
 ♣ A42

W	N	E	S
			1♣
Pass	2♣ <sup>1</sup>	Pass	2NT
Pass	3♣	All Pass	

1. Inverted minors

**North hands****Inverted Minors**

<b>Board: 23</b>	♠ AQ52	You are dealer.
Dealer: North	♥ K83	The opponents are silent.
Vul: N-S	♦ T7	
HCP: 14	♣ KQT7	

---

<b>Board: 24</b>	♠ A84	Partner is dealer.
Dealer: South	♥ A93	The opponents are silent.
Vul: Both	♦ QJ84	
HCP: 12	♣ J43	

---

<b>Board: 25</b>	♠ 8	Partner is dealer.
Dealer: South	♥ A5	The opponents are silent.
Vul: E-W	♦ Q8654	
HCP: 10+2	♣ A9753	

---

<b>Board: 26</b>	♠ J3	Partner is dealer.
Dealer: South	♥ J75	The opponents are silent.
Vul: None	♦ AJ82	
HCP: 12	♣ KQ94	

---

<b>Board: 27</b>	♠ K754	You are dealer.
Dealer: North	♥ AJ86	The opponents are silent.
Vul: N-S	♦ AK2	
HCP: 19	♣ A8	

## Both hands (Answers Page)

### Board: 23

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 12+1

Contract: 3♣ South

North:

♠ AQ52

♥ K83

♦ T7

♣ KQT7

South:

♠ JT

♥ QJ

♦ AK86

♣ J9532

W N E S

1♣ Pass 2♣<sup>1</sup>

Pass 2♥ Pass 3♣

All Pass

1. Inverted minors

### Board: 24

Dealer: South

Vul: Both

North HCP: 12

South HCP: 12

Contract: 2NT South

North:

♠ A84

♥ A93

♦ QJ84

♣ J43

South:

♠ T76

♥ QT6

♦ AT93

♣ AQ5

W N E S

1♦

Pass 2♦<sup>1</sup> Pass 2NT

All Pass

1. Inverted minors

### Board: 25

Dealer: South

Vul: E-W

North HCP: 10+2

South HCP: 15

Contract: 3NT North

North:

♠ 8

♥ A5

♦ Q8654

♣ A9753

South:

♠ K942

♥ J964

♦ AKJ3

♣ K

W N E S

1♦

Pass 2♦<sup>1</sup> Pass 2♥

Pass 3♦ Pass 3♠

Pass 3NT All Pass

1. Inverted minors

### Board: 26

Dealer: South

Vul: None

North HCP: 12

South HCP: 18

Contract: 3NT South

North:

♠ J3

♥ J75

♦ AJ82

♣ KQ94

South:

♠ AK9

♥ QT4

♦ KQ93

♣ AT7

W N E S

1♦

Pass 2♦<sup>1</sup> Pass 3NT

All Pass

1. Inverted minors

### Board: 27

Dealer: North

Vul: N-S

North HCP: 19

South HCP: 10+2

Contract: 3NT North

North:

♠ K754

♥ AJ86

♦ AK2

♣ A8

South:

♠ A3

♥ 9

♦ J8754

♣ KQT74

W N E S

1♦ Pass 2♦<sup>1</sup>

Pass 3NT All Pass

1. Inverted minors

## South hands

## Inverted Minors

<b>Board: 23</b>	♠ JT	Partner is dealer.
Dealer: North	♥ QJ	The opponents are silent.
Vul: N-S	♦ AK86	
HCP: 12+1	♣ J9532	

---

<b>Board: 24</b>	♠ T76	You are dealer.
Dealer: South	♥ QT6	The opponents are silent.
Vul: Both	♦ AT93	
HCP: 12	♣ AQ5	

---

<b>Board: 25</b>	♠ K942	You are dealer.
Dealer: South	♥ J964	The opponents are silent.
Vul: E-W	♦ AKJ3	
HCP: 15	♣ K	

---

<b>Board: 26</b>	♠ AK9	You are dealer.
Dealer: South	♥ QT4	The opponents are silent.
Vul: None	♦ KQ93	
HCP: 18	♣ AT7	

---

<b>Board: 27</b>	♠ A3	Partner is dealer.
Dealer: North	♥ 9	The opponents are silent.
Vul: N-S	♦ J8754	
HCP: 10+2	♣ KQT74	

## Both hands (Answers Page)

### Board: 23

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 12+1

Contract: 3♣ South

North:

♠ AQ52

♥ K83

♦ T7

♣ KQT7

South:

♠ JT

♥ QJ

♦ AK86

♣ J9532

W N E S

1♣ Pass 2♣<sup>1</sup>

Pass 2♥ Pass 3♣

All Pass

1. Inverted minors

### Board: 24

Dealer: South

Vul: Both

North HCP: 12

South HCP: 12

Contract: 2NT South

North:

♠ A84

♥ A93

♦ QJ84

♣ J43

South:

♠ T76

♥ QT6

♦ AT93

♣ AQ5

W N E S

1♦

Pass 2♦<sup>1</sup> Pass 2NT

All Pass

1. Inverted minors

### Board: 25

Dealer: South

Vul: E-W

North HCP: 10+2

South HCP: 15

Contract: 3NT North

North:

♠ 8

♥ A5

♦ Q8654

♣ A9753

South:

♠ K942

♥ J964

♦ AKJ3

♣ K

W N E S

1♦

Pass 2♦<sup>1</sup> Pass 2♥

Pass 3♦ Pass 3♠

Pass 3NT All Pass

1. Inverted minors

### Board: 26

Dealer: South

Vul: None

North HCP: 12

South HCP: 18

Contract: 3NT South

North:

♠ J3

♥ J75

♦ AJ82

♣ KQ94

South:

♠ AK9

♥ QT4

♦ KQ93

♣ AT7

W N E S

1♦

Pass 2♦<sup>1</sup> Pass 3NT

All Pass

1. Inverted minors

### Board: 27

Dealer: North

Vul: N-S

North HCP: 19

South HCP: 10+2

Contract: 3NT North

North:

♠ K754

♥ AJ86

♦ AK2

♣ A8

South:

♠ A3

♥ 9

♦ J8754

♣ KQT74

W N E S

1♦ Pass 2♦<sup>1</sup>

Pass 3NT All Pass

1. Inverted minors



## North hands

## Inverted Minors

### Board: 28

♠ Q8

Partner is dealer.

Dealer: South

♥ K52

The opponents are silent.

Vul: E-W

♦ KT98

HCP: 11

♣ QJ86

---

### Board: 29

♠ A972

You are dealer.

Dealer: North

♥ AJ98

The opponents are silent.

Vul: Both

♦ AKJ

HCP: 19

♣ Q7

---

### Board: 30

♠ QT5

Partner is dealer.

Dealer: South

♥ 5

The opponents are silent.

Vul: N-S

♦ KT95

HCP: 9+1

♣ KJ653

---

### Board: 31

♠ KQ84

You are dealer.

Dealer: North

♥ AK96

The opponents are silent.

Vul: E-W

♦ Q6

HCP: 14

♣ 752

---

### Board: 32

♠ KJ2

You are dealer.

Dealer: North

♥ KJ76

The opponents are silent.

Vul: Both

♦ AJ4

HCP: 18

♣ AJ6

## Both hands (Answers Page)

### Board: 28

Dealer: South

Vul: E-W

North HCP: 11

South HCP: 18

Contract: 3NT South

North:

♠ Q8

♥ K52

♦ KT98

♣ QJ86

South:

♠ AJ5

♥ AQ4

♦ QJ65

♣ AT7

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 3NT

All Pass

1. Inverted minors

### Board: 29

Dealer: North

Vul: Both

North HCP: 19

South HCP: 11+1

Contract: 3NT North

North:

♠ A972

♥ AJ98

♦ AKJ

♣ Q7

South:

♠ KT

♥ 42

♦ 8532

♣ AKJ43

W N E S

1 ♦ Pass 2 ♦<sup>1</sup>

Pass 3NT All Pass

1. Inverted minors

### Board: 30

Dealer: South

Vul: N-S

North HCP: 9+1

South HCP: 19

Contract: 3NT South

North:

♠ QT5

♥ 5

♦ KT95

♣ KJ653

South:

♠ AJ8

♥ AKT

♦ QJ86

♣ A87

W N E S

1 ♦

Pass 3 ♦ Pass 3NT

All Pass

### Board: 31

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 9+1

Contract: 3 ♣ South

North:

♠ KQ84

♥ AK96

♦ Q6

♣ 752

South:

♠ A63

♥ T

♦ KT85

♣ Q9643

W N E S

1 ♣ Pass 3 ♣

All Pass

### Board: 32

Dealer: North

Vul: Both

North HCP: 18

South HCP: 11+1

Contract: 3NT South

North:

♠ KJ2

♥ KJ76

♦ AJ4

♣ AJ6

South:

♠ 973

♥ A8

♦ Q87

♣ KQT75

W N E S

1 ♣ Pass 2 ♣<sup>1</sup>

Pass 2 ♦ Pass 3NT

All Pass

1. Inverted minors

## South hands

## Inverted Minors

### Board: 28

♠ AJ5

You are dealer.

Dealer: South

♥ AQ4

The opponents are silent.

Vul: E-W

♦ QJ65

HCP: 18

♣ AT7

### Board: 29

♠ KT

Partner is dealer.

Dealer: North

♥ 42

The opponents are silent.

Vul: Both

♦ 8532

HCP: 11+1

♣ AKJ43

### Board: 30

♠ AJ8

You are dealer.

Dealer: South

♥ AKT

The opponents are silent.

Vul: N-S

♦ QJ86

HCP: 19

♣ A87

### Board: 31

♠ A63

Partner is dealer.

Dealer: North

♥ T

The opponents are silent.

Vul: E-W

♦ KT85

HCP: 9+1

♣ Q9643

### Board: 32

♠ 973

Partner is dealer.

Dealer: North

♥ A8

The opponents are silent.

Vul: Both

♦ Q87

HCP: 11+1

♣ KQT75

## Both hands (Answers Page)

### Board: 28

Dealer: South

Vul: E-W

North HCP: 11

South HCP: 18

Contract: 3NT South

North:

♠ Q8

♥ K52

♦ KT98

♣ QJ86

South:

♠ AJ5

♥ AQ4

♦ QJ65

♣ AT7

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 3NT

All Pass

1. Inverted minors

### Board: 29

Dealer: North

Vul: Both

North HCP: 19

South HCP: 11+1

Contract: 3NT North

North:

♠ A972

♥ AJ98

♦ AKJ

♣ Q7

South:

♠ KT

♥ 42

♦ 8532

♣ AKJ43

W N E S

1 ♦ Pass 2 ♦<sup>1</sup>

Pass 3NT All Pass

1. Inverted minors

### Board: 30

Dealer: South

Vul: N-S

North HCP: 9+1

South HCP: 19

Contract: 3NT South

North:

♠ QT5

♥ 5

♦ KT95

♣ KJ653

South:

♠ AJ8

♥ AKT

♦ QJ86

♣ A87

W N E S

1 ♦

Pass 3 ♦ Pass 3NT

All Pass

### Board: 31

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 9+1

Contract: 3 ♣ South

North:

♠ KQ84

♥ AK96

♦ Q6

♣ 752

South:

♠ A63

♥ T

♦ KT85

♣ Q9643

W N E S

1 ♣ Pass 3 ♣

All Pass

### Board: 32

Dealer: North

Vul: Both

North HCP: 18

South HCP: 11+1

Contract: 3NT South

North:

♠ KJ2

♥ KJ76

♦ AJ4

♣ AJ6

South:

♠ 973

♥ A8

♦ Q87

♣ KQT75

W N E S

1 ♣ Pass 2 ♣<sup>1</sup>

Pass 2 ♦ Pass 3NT

All Pass

1. Inverted minors

**North hands****Inverted Minors****Board: 33**

♠ AK2

You are dealer.

Dealer: North

♥ J93

The opponents are silent.

Vul: None

♦ A9752

HCP: 12+1

♣ 86

**Board: 34**

♠ QJ86

You are dealer.

Dealer: North

♥ AK93

The opponents are silent.

Vul: E-W

♦ T74

HCP: 14

♣ KJ

**Board: 35**

♠ A76

Partner is dealer.

Dealer: South

♥ A92

The opponents are silent.

Vul: Both

♦ K7532

HCP: 11+1

♣ 86

**Board: 36**

♠ 987

Partner is dealer.

Dealer: South

♥ K

The opponents are silent.

Vul: N-S

♦ AJT4

HCP: 12+1

♣ KJT74

## Both hands (Answers Page)

### Board: 33

Dealer: North

Vul: None

North HCP: 12+1

South HCP: 11

Contract: 3 ♦ North

North:

♠ AK2

♥ J93

♦ A9752

♣ 86

South:

♠ T53

♥ 87

♦ K864

♣ AKJ7

W N E S

1 ♦ Pass 2 ♦<sup>1</sup>

Pass 3 ♦ All Pass

1. Inverted minors

### Board: 34

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 12

Contract: 3NT South

North:

♠ QJ86

♥ AK93

♦ T74

♣ KJ

South:

♠ K4

♥ QT7

♦ AK53

♣ 8732

W N E S

1 ♦ Pass 2 ♦<sup>1</sup>

Pass 2 ♥ Pass 3NT

All Pass

1. Inverted minors

### Board: 35

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 14

Contract: 2NT North

North:

♠ A76

♥ A92

♦ K7532

♣ 86

South:

♠ QJ

♥ KQJ

♦ JT98

♣ KJ73

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2 ♥

Pass 2NT All Pass

1. Inverted minors

### Board: 36

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 12+1

Contract: 3 ♦ South

North:

♠ 987

♥ K

♦ AJT4

♣ KJT74

South:

♠ A3

♥ T863

♦ Q9532

♣ AQ

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 3 ♦

All Pass

1. Inverted minors

## South hands

## Inverted Minors

### Board: 33

♠ T53

Partner is dealer.

Dealer: North

♥ 87

The opponents are silent.

Vul: None

♦ K864

HCP: 11

♣ AKJ7

### Board: 34

♠ K4

Partner is dealer.

Dealer: North

♥ QT7

The opponents are silent.

Vul: E-W

♦ AK53

HCP: 12

♣ 8732

### Board: 35

♠ QJ

You are dealer.

Dealer: South

♥ KQJ

The opponents are silent.

Vul: Both

♦ JT98

HCP: 14

♣ KJ73

### Board: 36

♠ A3

You are dealer.

Dealer: South

♥ T863

The opponents are silent.

Vul: N-S

♦ Q9532

HCP: 12+1

♣ AQ

## Both hands (Answers Page)

### Board: 33

Dealer: North

Vul: None

North HCP: 12+1

South HCP: 11

Contract: 3 ♦ North

North:

♠ AK2

♥ J93

♦ A9752

♣ 86

South:

♠ T53

♥ 87

♦ K864

♣ AKJ7

W      N      E      S

1 ♦      Pass      2 ♦<sup>1</sup>

Pass      3 ♦      All Pass

1. Inverted minors

### Board: 34

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 12

Contract: 3NT South

North:

♠ QJ86

♥ AK93

♦ T74

♣ KJ

South:

♠ K4

♥ QT7

♦ AK53

♣ 8732

W      N      E      S

1 ♦      Pass      2 ♦<sup>1</sup>

Pass      2 ♥      Pass      3NT

All Pass

1. Inverted minors

### Board: 35

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 14

Contract: 2NT North

North:

♠ A76

♥ A92

♦ K7532

♣ 86

South:

♠ QJ

♥ KQJ

♦ JT98

♣ KJ73

W      N      E      S

1 ♦

Pass      2 ♦<sup>1</sup>      Pass      2 ♥

Pass      2NT      All Pass

1. Inverted minors

### Board: 36

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 12+1

Contract: 3 ♦ South

North:

♠ 987

♥ K

♦ AJT4

♣ KJT74

South:

♠ A3

♥ T863

♦ Q9532

♣ AQ

W      N      E      S

1 ♦

Pass      2 ♦<sup>1</sup>      Pass      3 ♦

All Pass

1. Inverted minors



## North hands

## Inverted Minors

### Board: 37

♠ A92

You are dealer.

Dealer: North

♥ AQ3

The opponents are silent.

Vul: Both

♦ A843

HCP: 18

♣ KJT

---

### Board: 38

♠ KJ4

Partner is dealer.

Dealer: South

♥ 862

The opponents are silent.

Vul: None

♦ QJ

HCP: 11+1

♣ A9643

---

### Board: 39

♠ J6

Partner is dealer.

Dealer: South

♥ K94

The opponents are silent.

Vul: N-S

♦ AJT5

HCP: 12

♣ K975

---

### Board: 40

♠ K7

Partner is dealer.

Dealer: South

♥ QJ5

The opponents are silent.

Vul: E-W

♦ J75

HCP: 11+1

♣ KJ962

## Both hands (Answers Page)

### Board: 37

Dealer: North

Vul: Both

North HCP: 18

South HCP: 11+2

Contract: 6♦ North

North:

♠ A92

♥ AQ3

♦ A843

♣ KJT

South:

♠ Q

♥ 974

♦ KQT975

♣ A62

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

	1♦	Pass	2♦ <sup>1</sup>
--	----	------	-----------------

Pass	3NT	Pass	4♦
------	-----	------	----

Pass	4NT <sup>2</sup>	Pass	5♠ <sup>3</sup>
------	------------------	------	-----------------

Pass	6♦	All Pass	
------	----	----------	--

1. Inverted minors

2. Blackwood 0314, for !D

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

### Board: 38

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 18

Contract: 3NT South

North:

♠ KJ4

♥ 862

♦ QJ

♣ A9643

South:

♠ Q63

♥ AKQ

♦ AK2

♣ T752

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

			1♣
--	--	--	----

Pass	2♣ <sup>1</sup>	Pass	3NT
------	-----------------	------	-----

All Pass			
----------	--	--	--

1. Inverted minors

### Board: 39

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 13

Contract: 3NT North

North:

♠ J6

♥ K94

♦ AJT5

♣ K975

South:

♠ Q932

♥ AQJ3

♦ Q82

♣ Q6

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

			1♦
--	--	--	----

Pass	2♦ <sup>1</sup>	Pass	2♥
------	-----------------	------	----

Pass	3NT	All Pass	
------	-----	----------	--

1. Inverted minors

### Board: 40

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 12

Contract: 2NT South

North:

♠ K7

♥ QJ5

♦ J75

♣ KJ962

South:

♠ A843

♥ AT6

♦ AT2

♣ T74

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

			1♣
--	--	--	----

Pass	2♣ <sup>1</sup>	Pass	2NT
------	-----------------	------	-----

All Pass			
----------	--	--	--

1. Inverted minors

## South hands

## Inverted Minors

### Board: 37

♠ Q

Partner is dealer.

Dealer: North

♥ 974

The opponents are silent.

Vul: Both

♦ KQT975

HCP: 11+2

♣ A62

---

### Board: 38

♠ Q63

You are dealer.

Dealer: South

♥ AKQ

The opponents are silent.

Vul: None

♦ AK2

HCP: 18

♣ T752

---

### Board: 39

♠ Q932

You are dealer.

Dealer: South

♥ AQJ3

The opponents are silent.

Vul: N-S

♦ Q82

HCP: 13

♣ Q6

---

### Board: 40

♠ A843

You are dealer.

Dealer: South

♥ AT6

The opponents are silent.

Vul: E-W

♦ AT2

HCP: 12

♣ T74

## Both hands (Answers Page)

### Board: 37

Dealer: North

Vul: Both

North HCP: 18

South HCP: 11+2

Contract: 6♦ North

North:

♠ A92

♥ AQ3

♦ A843

♣ KJT

South:

♠ Q

♥ 974

♦ KQT975

♣ A62

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

	1♦ <sup>1</sup>	Pass	2♦ <sup>1</sup>
--	-----------------	------	-----------------

Pass	3NT	Pass	4♦
------	-----	------	----

Pass	4NT <sup>2</sup>	Pass	5♠ <sup>3</sup>
------	------------------	------	-----------------

Pass	6♦	All Pass	
------	----	----------	--

1. Inverted minors

2. Blackwood 0314, for !D

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

### Board: 38

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 18

Contract: 3NT South

North:

♠ KJ4

♥ 862

♦ QJ

♣ A9643

South:

♠ Q63

♥ AKQ

♦ AK2

♣ T752

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

			1♣
--	--	--	----

Pass	2♣ <sup>1</sup>	Pass	3NT
------	-----------------	------	-----

All Pass			
----------	--	--	--

1. Inverted minors

### Board: 39

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 13

Contract: 3NT North

North:

♠ J6

♥ K94

♦ AJT5

♣ K975

South:

♠ Q932

♥ AQJ3

♦ Q82

♣ Q6

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

			1♦
--	--	--	----

Pass	2♦ <sup>1</sup>	Pass	2♥
------	-----------------	------	----

Pass	3NT	All Pass	
------	-----	----------	--

1. Inverted minors

### Board: 40

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 12

Contract: 2NT South

North:

♠ K7

♥ QJ5

♦ J75

♣ KJ962

South:

♠ A843

♥ AT6

♦ AT2

♣ T74

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

			1♣
--	--	--	----

Pass	2♣ <sup>1</sup>	Pass	2NT
------	-----------------	------	-----

All Pass			
----------	--	--	--

1. Inverted minors

## North hands

## Inverted Minors

### Board: 41

♠ AT85

You are dealer.

Dealer: North

♥ AJT8

The opponents are silent.

Vul: None

♦ A83

HCP: 18

♣ KQ

### Board: 42

♠ AJT

Partner is dealer.

Dealer: South

♥ Q84

The opponents are silent.

Vul: N-S

♦ KQ832

HCP: 12+1

♣ T6

### Board: 43

♠ K62

Partner is dealer.

Dealer: South

♥ A9

The opponents are silent.

Vul: E-W

♦ QT92

HCP: 12

♣ K842

### Board: 44

♠ 97

Partner is dealer.

Dealer: South

♥ KT6

The opponents are silent.

Vul: Both

♦ KT8653

HCP: 8+2

♣ Q2

## Both hands (Answers Page)

### Board: 41

Dealer: North

Vul: None

North HCP: 18

South HCP: 12

Contract: 3NT North

North:

♠ AT85

♥ AJT8

♦ A83

♣ KQ

South:

♠ J74

♥ K5

♦ QJ54

♣ AJT2

W	N	E	S
	1♦	Pass	2♦ <sup>1</sup>
Pass	3NT	All Pass	

1. Inverted minors

### Board: 42

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 19

Contract: 6♦ North

North:

♠ AJT

♥ Q84

♦ KQ832

♣ T6

South:

♠ K6

♥ AJ5

♦ AJ65

♣ KQJ8

W	N	E	S
			1♦
Pass	2♦ <sup>1</sup>	Pass	3NT
Pass	4♦	Pass	4♥ <sup>2</sup>
Pass	4♠ <sup>3</sup>	Pass	5♦
Pass	6♦	All Pass	

1. Inverted minors

2. Cue bid, a !H stopper

3. Cue bid, a !S stopper

### Board: 43

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 14

Contract: 3NT North

North:

♠ K62

♥ A9

♦ QT92

♣ K842

South:

♠ Q843

♥ K32

♦ AK86

♣ Q9

W	N	E	S
			1♦
Pass	2♦ <sup>1</sup>	Pass	2♥
Pass	3NT	All Pass	

1. Inverted minors

### Board: 44

Dealer: South

Vul: Both

North HCP: 8+2

South HCP: 18

Contract: 3NT South

North:

♠ 97

♥ KT6

♦ KT8653

♣ Q2

South:

♠ AK32

♥ 9843

♦ AQ2

♣ AJ

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

## South hands

## Inverted Minors

### Board: 41

♠ J74

Partner is dealer.

Dealer: North

♥ K5

The opponents are silent.

Vul: None

♦ QJ54

HCP: 12

♣ AJT2

---

### Board: 42

♠ K6

You are dealer.

Dealer: South

♥ AJ5

The opponents are silent.

Vul: N-S

♦ AJ65

HCP: 19

♣ KQJ8

---

### Board: 43

♠ Q843

You are dealer.

Dealer: South

♥ K32

The opponents are silent.

Vul: E-W

♦ AK86

HCP: 14

♣ Q9

---

### Board: 44

♠ AK32

You are dealer.

Dealer: South

♥ 9843

The opponents are silent.

Vul: Both

♦ AQ2

HCP: 18

♣ AJ

## Both hands (Answers Page)

### Board: 41

Dealer: North

Vul: None

North HCP: 18

South HCP: 12

Contract: 3NT North

North:

♠ AT85

♥ AJT8

♦ A83

♣ KQ

South:

♠ J74

♥ K5

♦ QJ54

♣ AJT2

W	N	E	S
	1♦	Pass	2♦ <sup>1</sup>
Pass	3NT	All Pass	

1. Inverted minors

### Board: 42

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 19

Contract: 6♦ North

North:

♠ AJT

♥ Q84

♦ KQ832

♣ T6

South:

♠ K6

♥ AJ5

♦ AJ65

♣ KQJ8

W	N	E	S
			1♦
Pass	2♦ <sup>1</sup>	Pass	3NT
Pass	4♦	Pass	4♥ <sup>2</sup>
Pass	4♠ <sup>3</sup>	Pass	5♦
Pass	6♦	All Pass	

1. Inverted minors

2. Cue bid, a !H stopper

3. Cue bid, a !S stopper

### Board: 43

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 14

Contract: 3NT North

North:

♠ K62

♥ A9

♦ QT92

♣ K842

South:

♠ Q843

♥ K32

♦ AK86

♣ Q9

W	N	E	S
			1♦
Pass	2♦ <sup>1</sup>	Pass	2♥
Pass	3NT	All Pass	

1. Inverted minors

### Board: 44

Dealer: South

Vul: Both

North HCP: 8+2

South HCP: 18

Contract: 3NT South

North:

♠ 97

♥ KT6

♦ KT8653

♣ Q2

South:

♠ AK32

♥ 9843

♦ AQ2

♣ AJ

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



## North hands

## Inverted Minors

### Board: 45

♠ K6

Partner is dealer.

Dealer: South

♥ 75

The opponents are silent.

Vul: N-S

♦ AJ84

HCP: 11+1

♣ QJT76

### Board: 46

♠ AK92

You are dealer.

Dealer: North

♥ T862

The opponents are silent.

Vul: E-W

♦ A74

HCP: 14

♣ K4

### Board: 47

♠ K8

Partner is dealer.

Dealer: South

♥ J72

The opponents are silent.

Vul: Both

♦ K32

HCP: 11+1

♣ AT852

### Board: 48

♠ 632

Partner is dealer.

Dealer: South

♥ 7

The opponents are silent.

Vul: None

♦ AK743

HCP: 8+1

♣ JT52

### Board: 49

♠ KT32

You are dealer.

Dealer: North

♥ A864

The opponents are silent.

Vul: E-W

♦ 654

HCP: 12

♣ KQ

## Both hands (Answers Page)

### Board: 45

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 14

Contract: 3NT North

North:

♠ K6

♥ 75

♦ AJ84

♣ QJT76

South:

♠ Q32

♥ AKQ2

♦ KT62

♣ 54

W N E S

Pass 1 ♦

Pass 2 ♦<sup>1</sup> Pass 2 ♥

Pass 3NT All Pass

1. Inverted minors

### Board: 46

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 11

Contract: 3NT South

North:

♠ AK92

♥ T862

♦ A74

♣ K4

South:

♠ T75

♥ QJ

♦ KQJ9

♣ QT96

W N E S

Pass 1 ♦ Pass 2 ♦<sup>1</sup>

Pass 2 ♠ Pass 3NT

All Pass

1. Inverted minors

### Board: 47

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 13

Contract: 3NT North

North:

♠ K8

♥ J72

♦ K32

♣ AT852

South:

♠ AJT5

♥ AK95

♦ 74

♣ J64

W N E S

Pass 1 ♣

Pass 2 ♣<sup>1</sup> Pass 2 ♥

Pass 3NT All Pass

1. Inverted minors

### Board: 48

Dealer: South

Vul: None

North HCP: 8+1

South HCP: 13

Contract: 3 ♦ North

North:

♠ 632

♥ 7

♦ AK743

♣ JT52

South:

♠ AKJ7

♥ Q983

♦ QJ52

♣ 9

W N E S

Pass 1 ♦

Pass 3 ♦ All Pass

### Board: 49

Dealer: North

Vul: E-W

North HCP: 12

South HCP: 12+1

Contract: 3 ♦ South

North:

♠ KT32

♥ A864

♦ 654

♣ KQ

South:

♠ Q5

♥ KJ

♦ KQ872

♣ J863

W N E S

Pass 1 ♦ Pass 2 ♦<sup>1</sup>

Pass 2NT Pass 3 ♦

All Pass

1. Inverted minors

## South hands

## Inverted Minors

### Board: 45

♠ Q32

You are dealer.

Dealer: South

♥ AKQ2

The opponents are silent.

Vul: N-S

♦ KT62

HCP: 14

♣ 54

---

### Board: 46

♠ T75

Partner is dealer.

Dealer: North

♥ QJ

The opponents are silent.

Vul: E-W

♦ KQJ9

HCP: 11

♣ QT96

---

### Board: 47

♠ AJT5

You are dealer.

Dealer: South

♥ AK95

The opponents are silent.

Vul: Both

♦ 74

HCP: 13

♣ J64

---

### Board: 48

♠ AKJ7

You are dealer.

Dealer: South

♥ Q983

The opponents are silent.

Vul: None

♦ QJ52

HCP: 13

♣ 9

---

### Board: 49

♠ Q5

Partner is dealer.

Dealer: North

♥ KJ

The opponents are silent.

Vul: E-W

♦ KQ872

HCP: 12+1

♣ J863

## Both hands (Answers Page)

### Board: 45

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 14

Contract: 3NT North

North:

♠ K6

♥ 75

♦ AJ84

♣ QJT76

South:

♠ Q32

♥ AKQ2

♦ KT62

♣ 54

W N E S

Pass 1♦

Pass 2♦<sup>1</sup> Pass 2♥

Pass 3NT All Pass

1. Inverted minors

### Board: 46

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 11

Contract: 3NT South

North:

♠ AK92

♥ T862

♦ A74

♣ K4

South:

♠ T75

♥ QJ

♦ KQJ9

♣ QT96

W N E S

Pass 1♦ Pass 2♦<sup>1</sup>

Pass 2♠ Pass 3NT

All Pass

1. Inverted minors

### Board: 47

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 13

Contract: 3NT North

North:

♠ K8

♥ J72

♦ K32

♣ AT852

South:

♠ AJT5

♥ AK95

♦ 74

♣ J64

W N E S

Pass 1♣

Pass 2♣<sup>1</sup> Pass 2♥

Pass 3NT All Pass

1. Inverted minors

### Board: 48

Dealer: South

Vul: None

North HCP: 8+1

South HCP: 13

Contract: 3♦ North

North:

♠ 632

♥ 7

♦ AK743

♣ JT52

South:

♠ AKJ7

♥ Q983

♦ QJ52

♣ 9

W N E S

Pass 1♦

Pass 3♦ All Pass

### Board: 49

Dealer: North

Vul: E-W

North HCP: 12

South HCP: 12+1

Contract: 3♦ South

North:

♠ KT32

♥ A864

♦ 654

♣ KQ

South:

♠ Q5

♥ KJ

♦ KQ872

♣ J863

W N E S

Pass 1♦ Pass 2♦<sup>1</sup>

Pass 2NT Pass 3♦

All Pass

1. Inverted minors

## North hands

## Inverted Minors

### Board: 50

♠ Q96

You are dealer.

Dealer: North

♥ AQ7

The opponents are silent.

Vul: Both

♦ AQJ954

HCP: 15+2

♣ T

### Board: 51

♠ AKQ7

You are dealer.

Dealer: North

♥ T85

The opponents are silent.

Vul: None

♦ QJ2

HCP: 12

♣ 964

### Board: 52

♠ J84

Partner is dealer.

Dealer: South

♥ AJ5

The opponents are silent.

Vul: N-S

♦ AJ65

HCP: 12

♣ J74

### Board: 53

♠ J74

You are dealer.

Dealer: North

♥ AKQT

The opponents are silent.

Vul: None

♦ K9

HCP: 14

♣ J964

### Board: 54

♠ 976

Partner is dealer.

Dealer: South

♥ QT2

The opponents are silent.

Vul: N-S

♦ AK32

HCP: 12

♣ K75

## Both hands (Answers Page)

### Board: 50

Dealer: North

Vul: Both

North HCP: 15+2

South HCP: 12+1

Contract: 3NT South

North:

♠ Q96

♥ AQ7

♦ AQJ954

♣ T

South:

♠ 53

♥ 65

♦ KT32

♣ AKQ54

W	N	E	S
	1♦ <sup>1</sup>	Pass	2♦ <sup>1</sup>
Pass	2♥	Pass	3NT
All Pass			

1. Inverted minors

### Board: 51

Dealer: North

Vul: None

North HCP: 12

South HCP: 12+1

Contract: 3♣ South

North:

♠ AKQ7

♥ T85

♦ QJ2

♣ 964

South:

♠ T6

♥ J4

♦ KT73

♣ AKJT3

W	N	E	S
	1♣	Pass	2♣ <sup>1</sup>
Pass	2NT	Pass	3♣
All Pass			

1. Inverted minors

### Board: 52

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 12

Contract: 2NT South

North:

♠ J84

♥ AJ5

♦ AJ65

♣ J74

South:

♠ KQ72

♥ Q4

♦ QT97

♣ K53

W	N	E	S
			1♦
Pass	2♦ <sup>1</sup>	Pass	2NT
All Pass			

1. Inverted minors

### Board: 53

Dealer: North

Vul: None

North HCP: 14

South HCP: 12+1

Contract: 3♣ South

North:

♠ J74

♥ AKQT

♦ K9

♣ J964

South:

♠ Q82

♥ J9

♦ 852

♣ AKQ75

W	N	E	S
	1♣	Pass	2♣ <sup>1</sup>
Pass	2♦	Pass	3♣
All Pass			

1. Inverted minors

### Board: 54

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 12

Contract: 2NT South

North:

♠ 976

♥ QT2

♦ AK32

♣ K75

South:

♠ AQ3

♥ A753

♦ QT98

♣ T2

W	N	E	S
			1♦
Pass	2♦ <sup>1</sup>	Pass	2NT
All Pass			

1. Inverted minors

**South hands****Inverted Minors**

<b>Board: 50</b>	♠ 53	Partner is dealer.
Dealer: North	♥ 65	The opponents are silent.
Vul: Both	♦ KT32	
HCP: 12+1	♣ AKQ54	

---

<b>Board: 51</b>	♠ T6	Partner is dealer.
Dealer: North	♥ J4	The opponents are silent.
Vul: None	♦ KT73	
HCP: 12+1	♣ AKJT3	

---

<b>Board: 52</b>	♠ KQ72	You are dealer.
Dealer: South	♥ Q4	The opponents are silent.
Vul: N-S	♦ QT97	
HCP: 12	♣ K53	

---

<b>Board: 53</b>	♠ Q82	Partner is dealer.
Dealer: North	♥ J9	The opponents are silent.
Vul: None	♦ 852	
HCP: 12+1	♣ AKQ75	

---

<b>Board: 54</b>	♠ AQ3	You are dealer.
Dealer: South	♥ A753	The opponents are silent.
Vul: N-S	♦ QT98	
HCP: 12	♣ T2	

## Both hands (Answers Page)

### Board: 50

Dealer: North

Vul: Both

North HCP: 15+2

South HCP: 12+1

Contract: 3NT South

North:

♠ Q96

♥ AQ7

♦ AQJ954

♣ T

South:

♠ 53

♥ 65

♦ KT32

♣ AKQ54

W	N	E	S
	1♦ <sup>1</sup>	Pass	2♦ <sup>1</sup>
Pass	2♥	Pass	3NT
All Pass			

1. Inverted minors

### Board: 51

Dealer: North

Vul: None

North HCP: 12

South HCP: 12+1

Contract: 3♣ South

North:

♠ AKQ7

♥ T85

♦ QJ2

♣ 964

South:

♠ T6

♥ J4

♦ KT73

♣ AKJT3

W	N	E	S
	1♣	Pass	2♣ <sup>1</sup>
Pass	2NT	Pass	3♣
All Pass			

1. Inverted minors

### Board: 52

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 12

Contract: 2NT South

North:

♠ J84

♥ AJ5

♦ AJ65

♣ J74

South:

♠ KQ72

♥ Q4

♦ QT97

♣ K53

W	N	E	S
			1♦
Pass	2♦ <sup>1</sup>	Pass	2NT
All Pass			

1. Inverted minors

### Board: 53

Dealer: North

Vul: None

North HCP: 14

South HCP: 12+1

Contract: 3♣ South

North:

♠ J74

♥ AKQT

♦ K9

♣ J964

South:

♠ Q82

♥ J9

♦ 852

♣ AKQ75

W	N	E	S
	1♣	Pass	2♣ <sup>1</sup>
Pass	2♦	Pass	3♣
All Pass			

1. Inverted minors

### Board: 54

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 12

Contract: 2NT South

North:

♠ 976

♥ QT2

♦ AK32

♣ K75

South:

♠ AQ3

♥ A753

♦ QT98

♣ T2

W	N	E	S
			1♦
Pass	2♦ <sup>1</sup>	Pass	2NT
All Pass			

1. Inverted minors



## North hands

## Inverted Minors

### Board: 55

♠ A852

You are dealer.

Dealer: North

♥ AT76

The opponents are silent.

Vul: None

♦ K64

HCP: 12

♣ J5

### Board: 56

♠ QJ65

You are dealer.

Dealer: North

♥ KT4

The opponents are silent.

Vul: N-S

♦ AQ3

HCP: 13

♣ J54

### Board: 57

♠ A42

You are dealer.

Dealer: North

♥ Q965

The opponents are silent.

Vul: E-W

♦ KQ3

HCP: 14

♣ KT5

### Board: 58

♠ AK7

Partner is dealer.

Dealer: South

♥ 96

The opponents are silent.

Vul: Both

♦ Q753

HCP: 12

♣ QJ86

## Both hands (Answers Page)

### Board: 55

Dealer: North

Vul: None

North HCP: 12

South HCP: 12

Contract: 2NT North

North:

♠ A852

♥ AT76

♦ K64

♣ J5

South:

♠ KJT

♥ Q98

♦ Q953

♣ A63

W N E S

1 ♦ Pass 2 ♦<sup>1</sup>

Pass 2NT All Pass

1. Inverted minors

### Board: 56

Dealer: North

Vul: N-S

North HCP: 13

South HCP: 12+1

Contract: 2NT South

North:

♠ QJ65

♥ KT4

♦ AQ3

♣ J54

South:

♠ 42

♥ AJ7

♦ K85

♣ AT762

W N E S

1 ♣ Pass 2 ♣<sup>1</sup>

Pass 2 ♦ Pass 2NT

All Pass

1. Inverted minors

### Board: 57

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 11+1

Contract: 3 ♣ South

North:

♠ A42

♥ Q965

♦ KQ3

♣ KT5

South:

♠ K97

♥ J4

♦ AT6

♣ QJ843

W N E S

1 ♣ Pass 2 ♣<sup>1</sup>

Pass 2 ♦ Pass 3 ♣

All Pass

1. Inverted minors

### Board: 58

Dealer: South

Vul: Both

North HCP: 12

South HCP: 12

Contract: 2NT South

North:

♠ AK7

♥ 96

♦ Q753

♣ QJ86

South:

♠ QT54

♥ AJ87

♦ AJ6

♣ 53

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2NT

All Pass

1. Inverted minors

## South hands

## Inverted Minors

### Board: 55

♠ KJT

Partner is dealer.

Dealer: North

♥ Q98

The opponents are silent.

Vul: None

♦ Q953

HCP: 12

♣ A63

### Board: 56

♠ 42

Partner is dealer.

Dealer: North

♥ AJ7

The opponents are silent.

Vul: N-S

♦ K85

HCP: 12+1

♣ AT762

### Board: 57

♠ K97

Partner is dealer.

Dealer: North

♥ J4

The opponents are silent.

Vul: E-W

♦ AT6

HCP: 11+1

♣ QJ843

### Board: 58

♠ QT54

You are dealer.

Dealer: South

♥ AJ87

The opponents are silent.

Vul: Both

♦ AJ6

HCP: 12

♣ 53

## Both hands (Answers Page)

### Board: 55

Dealer: North

Vul: None

North HCP: 12

South HCP: 12

Contract: 2NT North

North:

♠ A852

♥ AT76

♦ K64

♣ J5

South:

♠ KJT

♥ Q98

♦ Q953

♣ A63

W N E S

1 ♦ Pass 2 ♦<sup>1</sup>

Pass 2NT All Pass

1. Inverted minors

### Board: 56

Dealer: North

Vul: N-S

North HCP: 13

South HCP: 12+1

Contract: 2NT South

North:

♠ QJ65

♥ KT4

♦ AQ3

♣ J54

South:

♠ 42

♥ AJ7

♦ K85

♣ AT762

W N E S

1 ♣ Pass 2 ♣<sup>1</sup>

Pass 2 ♦ Pass 2NT

All Pass

1. Inverted minors

### Board: 57

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 11+1

Contract: 3 ♣ South

North:

♠ A42

♥ Q965

♦ KQ3

♣ KT5

South:

♠ K97

♥ J4

♦ AT6

♣ QJ843

W N E S

1 ♣ Pass 2 ♣<sup>1</sup>

Pass 2 ♦ Pass 3 ♣

All Pass

1. Inverted minors

### Board: 58

Dealer: South

Vul: Both

North HCP: 12

South HCP: 12

Contract: 2NT South

North:

♠ AK7

♥ 96

♦ Q753

♣ QJ86

South:

♠ QT54

♥ AJ87

♦ AJ6

♣ 53

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2NT

All Pass

1. Inverted minors

## North hands

## Inverted Minors

**Board: 59**

♠ A95

You are dealer.

Dealer: North

♥ A

The opponents are silent.

Vul: E-W

♦ A64

HCP: 18+2

♣ AQT965

**Board: 60**

♠ K53

Partner is dealer.

Dealer: South

♥ Q6

The opponents are silent.

Vul: Both

♦ KJ93

HCP: 12

♣ KT65

**Board: 61**

♠ AK4

You are dealer.

Dealer: North

♥ Q962

The opponents are silent.

Vul: None

♦ AK6

HCP: 19

♣ K73

**Board: 62**

♠ A73

You are dealer.

Dealer: North

♥ Q983

The opponents are silent.

Vul: E-W

♦ A4

HCP: 13

♣ KT96

## Both hands (Answers Page)

### Board: 59

Dealer: North

Vul: E-W

North HCP: 18+2

South HCP: 12+1

Contract: 6♣ North

North:

♠ A95

♥ A

♦ A64

♣ AQT965

South:

♠ KJ4

♥ KJ8

♦ K5

♣ J8432

W	N	E	S
	1♣	Pass	2♣ <sup>1</sup>
Pass	4♣	Pass	4♦ <sup>2</sup>
Pass	4♥ <sup>3</sup>	Pass	5♣
Pass	6♣	All Pass	

1. Inverted minors
2. Cue bid, a !D stopper
3. Cue bid, a !H stopper

### Board: 60

Dealer: South

Vul: Both

North HCP: 12

South HCP: 19

Contract: 5♦ North

North:

♠ K53

♥ Q6

♦ KJ93

♣ KT65

South:

♠ QJ

♥ K42

♦ AQ65

♣ AQJ4

W	N	E	S
			1♦
Pass	2♦ <sup>1</sup>	Pass	2♥
Pass	3NT	Pass	4♦
Pass	4♠ <sup>2</sup>	Pass	4NT <sup>3</sup>
Pass	5♦ <sup>4</sup>	All Pass	

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

### Board: 61

Dealer: North

Vul: None

North HCP: 19

South HCP: 12+1

Contract: 5♣ South

North:

♠ AK4

♥ Q962

♦ AK6

♣ K73

South:

♠ Q

♥ KT3

♦ J852

♣ AQT94

W	N	E	S
	1♣	Pass	2♣ <sup>1</sup>
Pass	2♦	Pass	5♣
All Pass			

1. Inverted minors

### Board: 62

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 12+1

Contract: 3NT South

North:

♠ A73

♥ Q983

♦ A4

♣ KT96

South:

♠ JT4

♥ A6

♦ JT5

♣ AQ532

W	N	E	S
	1♣	Pass	2♣ <sup>1</sup>
Pass	2♦	Pass	3NT
All Pass			

1. Inverted minors

**South hands****Inverted Minors****Board: 59**

♠ KJ4

Partner is dealer.

Dealer: North

♥ KJ8

The opponents are silent.

Vul: E-W

♦ K5

HCP: 12+1

♣ J8432

**Board: 60**

♠ QJ

You are dealer.

Dealer: South

♥ K42

The opponents are silent.

Vul: Both

♦ AQ65

HCP: 19

♣ AQJ4

**Board: 61**

♠ Q

Partner is dealer.

Dealer: North

♥ KT3

The opponents are silent.

Vul: None

♦ J852

HCP: 12+1

♣ AQT94

**Board: 62**

♠ JT4

Partner is dealer.

Dealer: North

♥ A6

The opponents are silent.

Vul: E-W

♦ JT5

HCP: 12+1

♣ AQ532

## Both hands (Answers Page)

### Board: 59

Dealer: North

Vul: E-W

North HCP: 18+2

South HCP: 12+1

Contract: 6♣ North

North:

♠ A95

♥ A

♦ A64

♣ AQT965

South:

♠ KJ4

♥ KJ8

♦ K5

♣ J8432

W	N	E	S
	1♣	Pass	2♣ <sup>1</sup>
Pass	4♣	Pass	4♦ <sup>2</sup>
Pass	4♥ <sup>3</sup>	Pass	5♣
Pass	6♣	All Pass	

1. Inverted minors
2. Cue bid, a !D stopper
3. Cue bid, a !H stopper

### Board: 60

Dealer: South

Vul: Both

North HCP: 12

South HCP: 19

Contract: 5♦ North

North:

♠ K53

♥ Q6

♦ KJ93

♣ KT65

South:

♠ QJ

♥ K42

♦ AQ65

♣ AQJ4

W	N	E	S
			1♦
Pass	2♦ <sup>1</sup>	Pass	2♥
Pass	3NT	Pass	4♦
Pass	4♠ <sup>2</sup>	Pass	4NT <sup>3</sup>
Pass	5♦ <sup>4</sup>	All Pass	

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

### Board: 61

Dealer: North

Vul: None

North HCP: 19

South HCP: 12+1

Contract: 5♣ South

North:

♠ AK4

♥ Q962

♦ AK6

♣ K73

South:

♠ Q

♥ KT3

♦ J852

♣ AQT94

W	N	E	S
	1♣	Pass	2♣ <sup>1</sup>
Pass	2♦	Pass	5♣
All Pass			

1. Inverted minors

### Board: 62

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 12+1

Contract: 3NT South

North:

♠ A73

♥ Q983

♦ A4

♣ KT96

South:

♠ JT4

♥ A6

♦ JT5

♣ AQ532

W	N	E	S
	1♣	Pass	2♣ <sup>1</sup>
Pass	2♦	Pass	3NT
All Pass			

1. Inverted minors



## North hands

## Inverted Minors

### Board: 63

♠ KQ5

You are dealer.

Dealer: North

♥ K53

The opponents are silent.

Vul: Both

♦ K642

HCP: 14

♣ QJ3

---

### Board: 64

♠ Q2

Partner is dealer.

Dealer: South

♥ AQ9

The opponents are silent.

Vul: N-S

♦ AT95

HCP: 12

♣ T973

---

### Board: 65

♠ T54

Partner is dealer.

Dealer: South

♥ AK

The opponents are silent.

Vul: Both

♦ A974

HCP: 11

♣ 9765

---

### Board: 66

♠ 63

Partner is dealer.

Dealer: South

♥ QJ6

The opponents are silent.

Vul: None

♦ KQJ

HCP: 11+1

♣ QT832

## Both hands (Answers Page)

### Board: 63

	North:	South:
Dealer: North	♠ KQ5	♠ 9
Vul: Both	♥ K53	♥ A9
North HCP: 14	♦ K642	♦ J873
South HCP: 9+2	♣ QJ3	♣ A98754
Contract: 3♦ South		

W	N	E	S
	1♦	Pass	3♦
All Pass			

### Board: 64

	North:	South:
Dealer: South	♠ Q2	♠ AKJ8
Vul: N-S	♥ AQ9	♥ T652
North HCP: 12	♦ AT95	♦ KJ6
South HCP: 12	♣ T973	♣ 62
Contract: 2NT South		

W	N	E	S
			1♦
Pass	2♦ <sup>1</sup>	Pass	2NT
All Pass			
1. Inverted minors			

### Board: 65

	North:	South:
Dealer: South	♠ T54	♠ AQ7
Vul: Both	♥ AK	♥ J76
North HCP: 11	♦ A974	♦ KT85
South HCP: 14	♣ 9765	♣ AT8
Contract: 3NT North		

W	N	E	S
			1♦
Pass	2♦ <sup>1</sup>	Pass	2♠
Pass	3NT	All Pass	
1. Inverted minors			

### Board: 66

	North:	South:
Dealer: South	♠ 63	♠ KQT8
Vul: None	♥ QJ6	♥ K9
North HCP: 11+1	♦ KQJ	♦ A4
South HCP: 19+1	♣ QT832	♣ AK654
Contract: 6♣ South		

W	N	E	S
			1♣
Pass	2♣ <sup>1</sup>	Pass	4♣
Pass	4♦ <sup>2</sup>	Pass	4♥ <sup>3</sup>
Pass	5♣	Pass	6♣
All Pass			

1. Inverted minors
2. Cue bid, a !D stopper
3. Cue bid, a !H stopper

## South hands

## Inverted Minors

### Board: 63

♠ 9

Partner is dealer.

Dealer: North

♥ A9

The opponents are silent.

Vul: Both

♦ J873

HCP: 9+2

♣ A98754

---

### Board: 64

♠ AKJ8

You are dealer.

Dealer: South

♥ T652

The opponents are silent.

Vul: N-S

♦ KJ6

HCP: 12

♣ 62

---

### Board: 65

♠ AQ7

You are dealer.

Dealer: South

♥ J76

The opponents are silent.

Vul: Both

♦ KT85

HCP: 14

♣ AT8

---

### Board: 66

♠ KQT8

You are dealer.

Dealer: South

♥ K9

The opponents are silent.

Vul: None

♦ A4

HCP: 19+1

♣ AK654

## Both hands (Answers Page)

### Board: 63

Dealer: North

Vul: Both

North HCP: 14

South HCP: 9+2

Contract: 3♦ South

North:

♠ KQ5

♥ K53

♦ K642

♣ QJ3

South:

♠ 9

♥ A9

♦ J873

♣ A98754

W	N	E	S
	1♦	Pass	3♦
All Pass			

### Board: 64

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 12

Contract: 2NT South

North:

♠ Q2

♥ AQ9

♦ AT95

♣ T973

South:

♠ AKJ8

♥ T652

♦ KJ6

♣ 62

W	N	E	S
			1♦
Pass	2♦ <sup>1</sup>	Pass	2NT
All Pass			

1. Inverted minors

### Board: 65

Dealer: South

Vul: Both

North HCP: 11

South HCP: 14

Contract: 3NT North

North:

♠ T54

♥ AK

♦ A974

♣ 9765

South:

♠ AQ7

♥ J76

♦ KT85

♣ AT8

W	N	E	S
			1♦
Pass	2♦ <sup>1</sup>	Pass	2♠
Pass	3NT	All Pass	

1. Inverted minors

### Board: 66

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 19+1

Contract: 6♣ South

North:

♠ 63

♥ QJ6

♦ KQJ

♣ QT832

South:

♠ KQT8

♥ K9

♦ A4

♣ AK654

W	N	E	S
			1♣
Pass	2♣ <sup>1</sup>	Pass	4♣
Pass	4♦ <sup>2</sup>	Pass	4♥ <sup>3</sup>
Pass	5♣	Pass	6♣
All Pass			

1. Inverted minors
2. Cue bid, a !D stopper
3. Cue bid, a !H stopper

## North hands

## Inverted Minors

### Board: 67

♠ AK97

You are dealer.

Dealer: North

♥ AKJ4

The opponents are silent.

Vul: N-S

♦ J2

HCP: 18

♣ QT2

### Board: 68

♠ AK3

You are dealer.

Dealer: North

♥ K53

The opponents are silent.

Vul: E-W

♦ QJ82

HCP: 14

♣ JT6

### Board: 69

♠ AK84

You are dealer.

Dealer: North

♥ KQ74

The opponents are silent.

Vul: None

♦ A2

HCP: 18

♣ Q32

### Board: 70

♠ AT8

You are dealer.

Dealer: North

♥ K543

The opponents are silent.

Vul: N-S

♦ AT97

HCP: 13

♣ Q2

### Board: 71

♠ 984

You are dealer.

Dealer: North

♥ KJ9

The opponents are silent.

Vul: E-W

♦ KJ76

HCP: 12

♣ A83

## Both hands (Answers Page)

### Board: 67

Dealer: North

Vul: N-S

North HCP: 18

South HCP: 12+1

Contract: 5♣ South

North:

♠ AK97

♥ AKJ4

♦ J2

♣ QT2

South:

♠ 43

♥ Q5

♦ AK93

♣ K8753

W	N	E	S
	1♣	Pass	2♣ <sup>1</sup>
Pass	3NT	Pass	4♣
Pass	4♥ <sup>2</sup>	Pass	5♣
All Pass			

1. Inverted minors

2. Cue bid, a !H stopper

### Board: 68

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 12

Contract: 3NT South

North:

♠ AK3

♥ K53

♦ QJ82

♣ JT6

South:

♠ JT6

♥ Q2

♦ AK65

♣ Q854

W	N	E	S
	1♦	Pass	2♦ <sup>1</sup>
Pass	2♥	Pass	3NT
All Pass			

1. Inverted minors

### Board: 69

Dealer: North

Vul: None

North HCP: 18

South HCP: 11+1

Contract: 3NT North

North:

♠ AK84

♥ KQ74

♦ A2

♣ Q32

South:

♠ QJ

♥ 86

♦ KJ96

♣ KJT64

W	N	E	S
	1♣	Pass	2♣ <sup>1</sup>
Pass	2♦	Pass	3♣
Pass	3NT	All Pass	

1. Inverted minors

### Board: 70

Dealer: North

Vul: N-S

North HCP: 13

South HCP: 11+1

Contract: 3NT South

North:

♠ AT8

♥ K543

♦ AT97

♣ Q2

South:

♠ Q63

♥ Q

♦ KJ32

♣ K9854

W	N	E	S
	1♦	Pass	2♦ <sup>1</sup>
Pass	2♥	Pass	3NT
All Pass			

1. Inverted minors

### Board: 71

Dealer: North

Vul: E-W

North HCP: 12

South HCP: 12+1

Contract: 2NT North

North:

♠ 984

♥ KJ9

♦ KJ76

♣ A83

South:

♠ JT6

♥ 852

♦ AQ984

♣ KQ

W	N	E	S
	1♦	Pass	2♦ <sup>1</sup>
Pass	2NT	All Pass	

1. Inverted minors

## South hands

## Inverted Minors

### Board: 67

♠ 43

Partner is dealer.

Dealer: North

♥ Q5

The opponents are silent.

Vul: N-S

♦ AK93

HCP: 12+1

♣ K8753

### Board: 68

♠ JT6

Partner is dealer.

Dealer: North

♥ Q2

The opponents are silent.

Vul: E-W

♦ AK65

HCP: 12

♣ Q854

### Board: 69

♠ QJ

Partner is dealer.

Dealer: North

♥ 86

The opponents are silent.

Vul: None

♦ KJ96

HCP: 11+1

♣ KJT64

### Board: 70

♠ Q63

Partner is dealer.

Dealer: North

♥ Q

The opponents are silent.

Vul: N-S

♦ KJ32

HCP: 11+1

♣ K9854

### Board: 71

♠ JT6

Partner is dealer.

Dealer: North

♥ 852

The opponents are silent.

Vul: E-W

♦ AQ984

HCP: 12+1

♣ KQ

## Both hands (Answers Page)

### Board: 67

Dealer: North

Vul: N-S

North HCP: 18

South HCP: 12+1

Contract: 5♣ South

North:

♠ AK97

♥ AKJ4

♦ J2

♣ QT2

South:

♠ 43

♥ Q5

♦ AK93

♣ K8753

W	N	E	S
	1♣	Pass	2♣ <sup>1</sup>
Pass	3NT	Pass	4♣
Pass	4♥ <sup>2</sup>	Pass	5♣
All Pass			

1. Inverted minors

2. Cue bid, a !H stopper

### Board: 68

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 12

Contract: 3NT South

North:

♠ AK3

♥ K53

♦ QJ82

♣ JT6

South:

♠ JT6

♥ Q2

♦ AK65

♣ Q854

W	N	E	S
	1♦	Pass	2♦ <sup>1</sup>
Pass	2♥	Pass	3NT
All Pass			

1. Inverted minors

### Board: 69

Dealer: North

Vul: None

North HCP: 18

South HCP: 11+1

Contract: 3NT North

North:

♠ AK84

♥ KQ74

♦ A2

♣ Q32

South:

♠ QJ

♥ 86

♦ KJ96

♣ KJT64

W	N	E	S
	1♣	Pass	2♣ <sup>1</sup>
Pass	2♦	Pass	3♣
Pass	3NT	All Pass	

1. Inverted minors

### Board: 70

Dealer: North

Vul: N-S

North HCP: 13

South HCP: 11+1

Contract: 3NT South

North:

♠ AT8

♥ K543

♦ AT97

♣ Q2

South:

♠ Q63

♥ Q

♦ KJ32

♣ K9854

W	N	E	S
	1♦	Pass	2♦ <sup>1</sup>
Pass	2♥	Pass	3NT
All Pass			

1. Inverted minors

### Board: 71

Dealer: North

Vul: E-W

North HCP: 12

South HCP: 12+1

Contract: 2NT North

North:

♠ 984

♥ KJ9

♦ KJ76

♣ A83

South:

♠ JT6

♥ 852

♦ AQ984

♣ KQ

W	N	E	S
	1♦	Pass	2♦ <sup>1</sup>
Pass	2NT	All Pass	

1. Inverted minors



**North hands****Inverted Minors****Board: 72**

♠ T4

Partner is dealer.

Dealer: South

♥ 97

The opponents are silent.

Vul: Both

♦ AK543

HCP: 12+1

♣ AJ42

**Board: 73**

♠ 52

Partner is dealer.

Dealer: South

♥ A5

The opponents are silent.

Vul: N-S

♦ KQ43

HCP: 12+1

♣ KT962

**Board: 74**

♠ 4

Partner is dealer.

Dealer: South

♥ AQ2

The opponents are silent.

Vul: E-W

♦ QT73

HCP: 12+1

♣ AT973

**Board: 75**

♠ K975

You are dealer.

Dealer: North

♥ AJ7

The opponents are silent.

Vul: Both

♦ KJ92

HCP: 12

♣ 82

## Both hands (Answers Page)

### Board: 72

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 14

Contract: 5 ♦ North

North:

♠ T4

♥ 97

♦ AK543

♣ AJ42

South:

♠ KQ9

♥ KJ54

♦ QJ82

♣ QT

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2 ♥

Pass 5 ♦ All Pass

1. Inverted minors

### Board: 73

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 13

Contract: 3NT North

North:

♠ 52

♥ A5

♦ KQ43

♣ KT962

South:

♠ A73

♥ KQ42

♦ J97

♣ QJ3

W N E S

1 ♣

Pass 2 ♣<sup>1</sup> Pass 2 ♥

Pass 3NT All Pass

1. Inverted minors

### Board: 74

Dealer: South

Vul: E-W

North HCP: 12+1

South HCP: 18

Contract: 6 ♦ North

North:

♠ 4

♥ AQ2

♦ QT73

♣ AT973

South:

♠ AK92

♥ J98

♦ AK85

♣ K5

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2 ♠

Pass 3NT Pass 4 ♦

Pass 4NT<sup>2</sup> Pass 5 ♣<sup>3</sup>

Pass 6 ♦ All Pass

1. Inverted minors

2. Blackwood 0314, for !D

3. A=0/5 or 3/5

### Board: 75

Dealer: North

Vul: Both

North HCP: 12

South HCP: 12

Contract: 2NT North

North:

♠ K975

♥ AJ7

♦ KJ92

♣ 82

South:

♠ QJ2

♥ 983

♦ QT63

♣ AK6

W N E S

1 ♦ Pass 2 ♦<sup>1</sup>

Pass 2NT All Pass

1. Inverted minors

**South hands****Inverted Minors****Board: 72**

♠ KQ9

You are dealer.

Dealer: South

♥ KJ54

The opponents are silent.

Vul: Both

♦ QJ82

HCP: 14

♣ QT

**Board: 73**

♠ A73

You are dealer.

Dealer: South

♥ KQ42

The opponents are silent.

Vul: N-S

♦ J97

HCP: 13

♣ QJ3

**Board: 74**

♠ AK92

You are dealer.

Dealer: South

♥ J98

The opponents are silent.

Vul: E-W

♦ AK85

HCP: 18

♣ K5

**Board: 75**

♠ QJ2

Partner is dealer.

Dealer: North

♥ 983

The opponents are silent.

Vul: Both

♦ QT63

HCP: 12

♣ AK6

## Both hands (Answers Page)

### Board: 72

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 14

Contract: 5 ♦ North

North:

♠ T4

♥ 97

♦ AK543

♣ AJ42

South:

♠ KQ9

♥ KJ54

♦ QJ82

♣ QT

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2 ♥

Pass 5 ♦ All Pass

1. Inverted minors

### Board: 73

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 13

Contract: 3NT North

North:

♠ 52

♥ A5

♦ KQ43

♣ KT962

South:

♠ A73

♥ KQ42

♦ J97

♣ QJ3

W N E S

1 ♣

Pass 2 ♣<sup>1</sup> Pass 2 ♥

Pass 3NT All Pass

1. Inverted minors

### Board: 74

Dealer: South

Vul: E-W

North HCP: 12+1

South HCP: 18

Contract: 6 ♦ North

North:

♠ 4

♥ AQ2

♦ QT73

♣ AT973

South:

♠ AK92

♥ J98

♦ AK85

♣ K5

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2 ♠

Pass 3NT Pass 4 ♦

Pass 4NT<sup>2</sup> Pass 5 ♣<sup>3</sup>

Pass 6 ♦ All Pass

1. Inverted minors

2. Blackwood 0314, for !D

3. A=0/5 or 3/5

### Board: 75

Dealer: North

Vul: Both

North HCP: 12

South HCP: 12

Contract: 2NT North

North:

♠ K975

♥ AJ7

♦ KJ92

♣ 82

South:

♠ QJ2

♥ 983

♦ QT63

♣ AK6

W N E S

1 ♦ Pass 2 ♦<sup>1</sup>

Pass 2NT All Pass

1. Inverted minors

## North hands

## Inverted Minors

### Board: 76

♠ 3

Partner is dealer.

Dealer: South

♥ T83

The opponents are silent.

Vul: None

♦ JT92

HCP: 7+1

♣ KQJ92

---

### Board: 77

♠ AK2

You are dealer.

Dealer: North

♥ J984

The opponents are silent.

Vul: Both

♦ 963

HCP: 13

♣ AJ8

---

### Board: 78

♠ AKJ7

You are dealer.

Dealer: North

♥ Q42

The opponents are silent.

Vul: None

♦ 984

HCP: 13

♣ QJ2

---

### Board: 79

♠ AQT3

You are dealer.

Dealer: North

♥ K2

The opponents are silent.

Vul: N-S

♦ 8653

HCP: 14

♣ AJ8

## Both hands (Answers Page)

### Board: 76

Dealer: South

Vul: None

North HCP: 7+1

South HCP: 19

Contract: 3NT South

North:

♠ 3

♥ T83

♦ JT92

♣ KQJ92

South:

♠ KJ7

♥ AK95

♦ A84

♣ A85

W N E S

Pass 3♣ Pass 3NT

All Pass

### Board: 77

Dealer: North

Vul: Both

North HCP: 13

South HCP: 9+2

Contract: 3♣ South

North:

♠ AK2

♥ J984

♦ 963

♣ AJ8

South:

♠ 753

♥ Q5

♦ Q8

♣ KQ9753

W N E S

Pass 1♣ Pass 3♣

All Pass

### Board: 78

Dealer: North

Vul: None

North HCP: 13

South HCP: 12+1

Contract: 2NT South

North:

♠ AKJ7

♥ Q42

♦ 984

♣ QJ2

South:

♠ T8

♥ J86

♦ AK5

♣ AT954

W N E S

Pass 1♣ Pass 2♣<sup>1</sup>

Pass 2♥ Pass 2NT

All Pass

1. Inverted minors

### Board: 79

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 12+1

Contract: 6♦ North

North:

♠ AQT3

♥ K2

♦ 8653

♣ AJ8

South:

♠ 8

♥ AJ3

♦ AQJ97

♣ T632

W N E S

Pass 1♦ Pass 2♦<sup>1</sup>

Pass 2♥ Pass 3♠<sup>2</sup>

Pass 4NT<sup>3</sup> Pass 5♠<sup>4</sup>

Pass 6♦ All Pass

1. Inverted minors

2. Splinter

3. Blackwood 0314, for !D

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

**South hands****Inverted Minors****Board: 76**

♠ KJ7

You are dealer.

Dealer: South

♥ AK95

The opponents are silent.

Vul: None

♦ A84

HCP: 19

♣ A85

**Board: 77**

♠ 753

Partner is dealer.

Dealer: North

♥ Q5

The opponents are silent.

Vul: Both

♦ Q8

HCP: 9+2

♣ KQ9753

**Board: 78**

♠ T8

Partner is dealer.

Dealer: North

♥ J86

The opponents are silent.

Vul: None

♦ AK5

HCP: 12+1

♣ AT954

**Board: 79**

♠ 8

Partner is dealer.

Dealer: North

♥ AJ3

The opponents are silent.

Vul: N-S

♦ AQJ97

HCP: 12+1

♣ T632

## Both hands (Answers Page)

### Board: 76

Dealer: South

Vul: None

North HCP: 7+1

South HCP: 19

Contract: 3NT South

North:

♠ 3

♥ T83

♦ JT92

♣ KQJ92

South:

♠ KJ7

♥ AK95

♦ A84

♣ A85

W N E S

Pass 3♣ Pass 3NT

All Pass

### Board: 77

Dealer: North

Vul: Both

North HCP: 13

South HCP: 9+2

Contract: 3♣ South

North:

♠ AK2

♥ J984

♦ 963

♣ AJ8

South:

♠ 753

♥ Q5

♦ Q8

♣ KQ9753

W N E S

Pass 1♣ Pass 3♣

All Pass

### Board: 78

Dealer: North

Vul: None

North HCP: 13

South HCP: 12+1

Contract: 2NT South

North:

♠ AKJ7

♥ Q42

♦ 984

♣ QJ2

South:

♠ T8

♥ J86

♦ AK5

♣ AT954

W N E S

Pass 1♣ Pass 2♣<sup>1</sup>

Pass 2♥ Pass 2NT

All Pass

1. Inverted minors

### Board: 79

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 12+1

Contract: 6♦ North

North:

♠ AQT3

♥ K2

♦ 8653

♣ AJ8

South:

♠ 8

♥ AJ3

♦ AQJ97

♣ T632

W N E S

Pass 1♦ Pass 2♦<sup>1</sup>

Pass 2♥ Pass 3♠<sup>2</sup>

Pass 4NT<sup>3</sup> Pass 5♠<sup>4</sup>

Pass 6♦ All Pass

1. Inverted minors

2. Splinter

3. Blackwood 0314, for !D

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



## North hands

## Inverted Minors

### Board: 80

♠ Q

Partner is dealer.

Dealer: South

♥ J4

The opponents are silent.

Vul: N-S

♦ AK964

HCP: 12+2

♣ Q7654

---

### Board: 81

♠ 52

Partner is dealer.

Dealer: South

♥ A7

The opponents are silent.

Vul: E-W

♦ KQT7

HCP: 11+1

♣ QT654

---

### Board: 82

♠ AJT7

You are dealer.

Dealer: North

♥ Q875

The opponents are silent.

Vul: None

♦ AQ

HCP: 13

♣ 863

---

### Board: 83

♠ T943

You are dealer.

Dealer: North

♥ AK83

The opponents are silent.

Vul: N-S

♦ KQ987

HCP: 12+1

♣ -

## Both hands (Answers Page)

### Board: 80

Dealer: South

Vul: N-S

North HCP: 12+2

South HCP: 19

Contract: 6♣ North

North:

♠ Q

♥ J4

♦ AK964

♣ Q7654

South:

♠ KT2

♥ AK85

♦ JT3

♣ AKJ

W N E S

1♣

Pass 2♣<sup>1</sup> Pass 3NT

Pass 4♣ Pass 4♥<sup>2</sup>

Pass 4♠<sup>3</sup> Pass 5♣

Pass 6♣ All Pass

1. Inverted minors

2. Cue bid, a !H stopper

3. Cue bid, a !S stopper

### Board: 81

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 15

Contract: 3NT North

North:

♠ 52

♥ A7

♦ KQT7

♣ QT654

South:

♠ AT83

♥ QJ86

♦ A954

♣ A

W N E S

1♦

Pass 2♦<sup>1</sup> Pass 2♥

Pass 3NT All Pass

1. Inverted minors

### Board: 82

Dealer: North

Vul: None

North HCP: 13

South HCP: 12+1

Contract: 3NT South

North:

♠ AJT7

♥ Q875

♦ AQ

♣ 863

South:

♠ K54

♥ KJ

♦ K64

♣ QT974

W N E S

1♣ Pass 2♣<sup>1</sup>

Pass 2♦ Pass 3NT

All Pass

1. Inverted minors

### Board: 83

Dealer: North

Vul: N-S

North HCP: 12+1

South HCP: 12+1

Contract: 5♦ North

North:

♠ T943

♥ AK83

♦ KQ987

♣ -

South:

♠ KJ6

♥ J

♦ A652

♣ QJT65

W N E S

1♦ Pass 2♦<sup>1</sup>

Pass 4♣<sup>2</sup> Pass 4♥<sup>3</sup>

Pass 5♦ All Pass

1. Inverted minors

2. Splinter

3. Cue bid, a !H stopper

## South hands

## Inverted Minors

### Board: 80

♠ KT2

You are dealer.

Dealer: South

♥ AK85

The opponents are silent.

Vul: N-S

♦ JT3

HCP: 19

♣ AKJ

### Board: 81

♠ AT83

You are dealer.

Dealer: South

♥ QJ86

The opponents are silent.

Vul: E-W

♦ A954

HCP: 15

♣ A

### Board: 82

♠ K54

Partner is dealer.

Dealer: North

♥ KJ

The opponents are silent.

Vul: None

♦ K64

HCP: 12+1

♣ QT974

### Board: 83

♠ KJ6

Partner is dealer.

Dealer: North

♥ J

The opponents are silent.

Vul: N-S

♦ A652

HCP: 12+1

♣ QJT65

## Both hands (Answers Page)

### Board: 80

Dealer: South

Vul: N-S

North HCP: 12+2

South HCP: 19

Contract: 6♣ North

North:

♠ Q

♥ J4

♦ AK964

♣ Q7654

South:

♠ KT2

♥ AK85

♦ JT3

♣ AKJ

W N E S

1♣

Pass 2♣<sup>1</sup> Pass 3NT

Pass 4♣ Pass 4♥<sup>2</sup>

Pass 4♠<sup>3</sup> Pass 5♣

Pass 6♣ All Pass

1. Inverted minors

2. Cue bid, a !H stopper

3. Cue bid, a !S stopper

### Board: 81

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 15

Contract: 3NT North

North:

♠ 52

♥ A7

♦ KQT7

♣ QT654

South:

♠ AT83

♥ QJ86

♦ A954

♣ A

W N E S

1♦

Pass 2♦<sup>1</sup> Pass 2♥

Pass 3NT All Pass

1. Inverted minors

### Board: 82

Dealer: North

Vul: None

North HCP: 13

South HCP: 12+1

Contract: 3NT South

North:

♠ AJT7

♥ Q875

♦ AQ

♣ 863

South:

♠ K54

♥ KJ

♦ K64

♣ QT974

W N E S

1♣ Pass 2♣<sup>1</sup>

Pass 2♦ Pass 3NT

All Pass

1. Inverted minors

### Board: 83

Dealer: North

Vul: N-S

North HCP: 12+1

South HCP: 12+1

Contract: 5♦ North

North:

♠ T943

♥ AK83

♦ KQ987

♣ -

South:

♠ KJ6

♥ J

♦ A652

♣ QJT65

W N E S

1♦ Pass 2♦<sup>1</sup>

Pass 4♣<sup>2</sup> Pass 4♥<sup>3</sup>

Pass 5♦ All Pass

1. Inverted minors

2. Splinter

3. Cue bid, a !H stopper

## North hands

## Inverted Minors

### Board: 84

♠ 4

Partner is dealer.

Dealer: South

♥ 962

The opponents are silent.

Vul: Both

♦ K982

HCP: 7+1

♣ KJ864

---

### Board: 85

♠ AKQ8

You are dealer.

Dealer: North

♥ A95

The opponents are silent.

Vul: N-S

♦ Q74

HCP: 19

♣ KJ9

---

### Board: 86

♠ 963

Partner is dealer.

Dealer: South

♥ J4

The opponents are silent.

Vul: E-W

♦ AKQ62

HCP: 12+1

♣ QT5

---

### Board: 87

♠ A9

Partner is dealer.

Dealer: South

♥ T9

The opponents are silent.

Vul: Both

♦ A9632

HCP: 12+1

♣ A865

---

### Board: 88

♠ K5

You are dealer.

Dealer: North

♥ K863

The opponents are silent.

Vul: None

♦ J54

HCP: 13

♣ KQJT

## Both hands (Answers Page)

### Board: 84

Dealer: South

Vul: Both

North HCP: 7+1

South HCP: 18

Contract: 3NT South

North:

♠ 4

♥ 962

♦ K982

♣ KJ864

South:

♠ KJT9

♥ AT4

♦ A6

♣ AQ93

W N E S

Pass 3♣ Pass 1♣

Pass 3NT

All Pass

### Board: 85

Dealer: North

Vul: N-S

North HCP: 19

South HCP: 11+2

Contract: 6♣ North

North:

♠ AKQ8

♥ A95

♦ Q74

♣ KJ9

South:

♠ J

♥ KJ7

♦ A93

♣ QT8764

W N E S

Pass 1♣ Pass 2♣<sup>1</sup>

Pass 2♦ Pass 5♣

Pass 6♣ All Pass

1. Inverted minors

### Board: 86

Dealer: South

Vul: E-W

North HCP: 12+1

South HCP: 18

Contract: 6♦ South

North:

♠ 963

♥ J4

♦ AKQ62

♣ QT5

South:

♠ AK84

♥ AQ75

♦ JT85

♣ A

W N E S

Pass 1♦

Pass 2♦<sup>1</sup> Pass 4♦

Pass 5♦ Pass 6♦

All Pass

1. Inverted minors

### Board: 87

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 13

Contract: 3NT North

North:

♠ A9

♥ T9

♦ A9632

♣ A865

South:

♠ 7653

♥ AQ53

♦ KJ7

♣ K3

W N E S

Pass 1♦

Pass 2♦<sup>1</sup> Pass 2♥

Pass 3NT All Pass

1. Inverted minors

### Board: 88

Dealer: North

Vul: None

North HCP: 13

South HCP: 11+1

Contract: 3NT South

North:

♠ K5

♥ K863

♦ J54

♣ KQJT

South:

♠ Q74

♥ Q7

♦ K96

♣ A9742

W N E S

Pass 1♣ Pass 2♣<sup>1</sup>

Pass 2♥ Pass 3NT

All Pass

1. Inverted minors

## South hands

## Inverted Minors

<b>Board: 84</b>	♠ KJT9	You are dealer.
Dealer: South	♥ AT4	The opponents are silent.
Vul: Both	♦ A6	
HCP: 18	♣ AQ93	

---

<b>Board: 85</b>	♠ J	Partner is dealer.
Dealer: North	♥ KJ7	The opponents are silent.
Vul: N-S	♦ A93	
HCP: 11+2	♣ QT8764	

---

<b>Board: 86</b>	♠ AK84	You are dealer.
Dealer: South	♥ AQ75	The opponents are silent.
Vul: E-W	♦ JT85	
HCP: 18	♣ A	

---

<b>Board: 87</b>	♠ 7653	You are dealer.
Dealer: South	♥ AQ53	The opponents are silent.
Vul: Both	♦ KJ7	
HCP: 13	♣ K3	

---

<b>Board: 88</b>	♠ Q74	Partner is dealer.
Dealer: North	♥ Q7	The opponents are silent.
Vul: None	♦ K96	
HCP: 11+1	♣ A9742	

## Both hands (Answers Page)

### Board: 84

Dealer: South

Vul: Both

North HCP: 7+1

South HCP: 18

Contract: 3NT South

North:

♠ 4

♥ 962

♦ K982

♣ KJ864

South:

♠ KJT9

♥ AT4

♦ A6

♣ AQ93

W N E S

Pass 3♣ Pass 1♣

Pass 3NT

All Pass

### Board: 85

Dealer: North

Vul: N-S

North HCP: 19

South HCP: 11+2

Contract: 6♣ North

North:

♠ AKQ8

♥ A95

♦ Q74

♣ KJ9

South:

♠ J

♥ KJ7

♦ A93

♣ QT8764

W N E S

Pass 1♣ Pass 2♣<sup>1</sup>

Pass 2♦ Pass 5♣

Pass 6♣ All Pass

1. Inverted minors

### Board: 86

Dealer: South

Vul: E-W

North HCP: 12+1

South HCP: 18

Contract: 6♦ South

North:

♠ 963

♥ J4

♦ AKQ62

♣ QT5

South:

♠ AK84

♥ AQ75

♦ JT85

♣ A

W N E S

Pass 2♦<sup>1</sup> Pass 1♦

Pass 4♦

Pass 5♦ Pass 6♦

All Pass

1. Inverted minors

### Board: 87

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 13

Contract: 3NT North

North:

♠ A9

♥ T9

♦ A9632

♣ A865

South:

♠ 7653

♥ AQ53

♦ KJ7

♣ K3

W N E S

Pass 2♦<sup>1</sup> Pass 1♦

Pass 2♥

Pass 3NT All Pass

1. Inverted minors

### Board: 88

Dealer: North

Vul: None

North HCP: 13

South HCP: 11+1

Contract: 3NT South

North:

♠ K5

♥ K863

♦ J54

♣ KQJT

South:

♠ Q74

♥ Q7

♦ K96

♣ A9742

W N E S

Pass 1♣ Pass 2♣<sup>1</sup>

Pass 2♥ Pass 3NT

All Pass

1. Inverted minors



## North hands

## Inverted Minors

### Board: 89

♠ Q85

Partner is dealer.

Dealer: South

♥ 86

The opponents are silent.

Vul: E-W

♦ KQJ6

HCP: 12

♣ A753

---

### Board: 90

♠ QJ9

Partner is dealer.

Dealer: South

♥ T5

The opponents are silent.

Vul: Both

♦ T842

HCP: 12

♣ AKQT

---

### Board: 91

♠ AKJ

You are dealer.

Dealer: North

♥ J82

The opponents are silent.

Vul: Both

♦ A986

HCP: 19

♣ AQ3

---

### Board: 92

♠ 3

Partner is dealer.

Dealer: South

♥ KQ9

The opponents are silent.

Vul: N-S

♦ JT853

HCP: 9+1

♣ QJ65

## Both hands (Answers Page)

### Board: 89

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 14

Contract: 3NT North

North:

♠ Q85

♥ 86

♦ KQJ6

♣ A753

South:

♠ A43

♥ AK74

♦ T854

♣ K2

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2 ♥

Pass 3NT All Pass

1. Inverted minors

### Board: 90

Dealer: South

Vul: Both

North HCP: 12

South HCP: 13+1

Contract: 3 ♦ North

North:

♠ QJ9

♥ T5

♦ T842

♣ AKQT

South:

♠ AK5

♥ J82

♦ AJ963

♣ 72

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2 ♠

Pass 3 ♦ All Pass

1. Inverted minors

### Board: 91

Dealer: North

Vul: Both

North HCP: 19

South HCP: 12

Contract: 6 ♦ North

North:

♠ AKJ

♥ J82

♦ A986

♣ AQ3

South:

♠ Q82

♥ AQ3

♦ KT75

♣ J64

W N E S

1 ♦ Pass 2 ♦<sup>1</sup>

Pass 2 ♠ Pass 3NT

Pass 4 ♦ Pass 4 ♥<sup>2</sup>

Pass 4NT<sup>3</sup> Pass 5 ♥<sup>4</sup>

Pass 6 ♦ All Pass

1. Inverted minors

2. Cue bid, a !H stopper

3. Blackwood 0314, for !D

4. A=2/5 or 5/5, Q(D)=0

### Board: 92

Dealer: South

Vul: N-S

North HCP: 9+1

South HCP: 14

Contract: 3 ♦ North

North:

♠ 3

♥ KQ9

♦ JT853

♣ QJ65

South:

♠ AJ74

♥ AJ86

♦ A64

♣ 98

W N E S

1 ♦

Pass 3 ♦ All Pass

## South hands

## Inverted Minors

### Board: 89

♠ A43

You are dealer.

Dealer: South

♥ AK74

The opponents are silent.

Vul: E-W

♦ T854

HCP: 14

♣ K2

### Board: 90

♠ AK5

You are dealer.

Dealer: South

♥ J82

The opponents are silent.

Vul: Both

♦ AJ963

HCP: 13+1

♣ 72

### Board: 91

♠ Q82

Partner is dealer.

Dealer: North

♥ AQ3

The opponents are silent.

Vul: Both

♦ KT75

HCP: 12

♣ J64

### Board: 92

♠ AJ74

You are dealer.

Dealer: South

♥ AJ86

The opponents are silent.

Vul: N-S

♦ A64

HCP: 14

♣ 98

## Both hands (Answers Page)

### Board: 89

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 14

Contract: 3NT North

North:

♠ Q85

♥ 86

♦ KQJ6

♣ A753

South:

♠ A43

♥ AK74

♦ T854

♣ K2

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2 ♥

Pass 3NT All Pass

1. Inverted minors

### Board: 90

Dealer: South

Vul: Both

North HCP: 12

South HCP: 13+1

Contract: 3 ♦ North

North:

♠ QJ9

♥ T5

♦ T842

♣ AKQT

South:

♠ AK5

♥ J82

♦ AJ963

♣ 72

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2 ♠

Pass 3 ♦ All Pass

1. Inverted minors

### Board: 91

Dealer: North

Vul: Both

North HCP: 19

South HCP: 12

Contract: 6 ♦ North

North:

♠ AKJ

♥ J82

♦ A986

♣ AQ3

South:

♠ Q82

♥ AQ3

♦ KT75

♣ J64

W N E S

1 ♦ Pass 2 ♦<sup>1</sup>

Pass 2 ♠ Pass 3NT

Pass 4 ♦ Pass 4 ♥<sup>2</sup>

Pass 4NT<sup>3</sup> Pass 5 ♥<sup>4</sup>

Pass 6 ♦ All Pass

1. Inverted minors

2. Cue bid, a !H stopper

3. Blackwood 0314, for !D

4. A=2/5 or 5/5, Q(D)=0

### Board: 92

Dealer: South

Vul: N-S

North HCP: 9+1

South HCP: 14

Contract: 3 ♦ North

North:

♠ 3

♥ KQ9

♦ JT853

♣ QJ65

South:

♠ AJ74

♥ AJ86

♦ A64

♣ 98

W N E S

1 ♦

Pass 3 ♦ All Pass

## North hands

## Inverted Minors

### Board: 93

♠ QJ3

Partner is dealer.

Dealer: South

♥ J

The opponents are silent.

Vul: E-W

♦ K8762

HCP: 9+1

♣ QT83

### Board: 94

♠ Q86

You are dealer.

Dealer: North

♥ Q98

The opponents are silent.

Vul: None

♦ AT6

HCP: 14

♣ KQJ7

### Board: 95

♠ Q82

You are dealer.

Dealer: North

♥ AKT7

The opponents are silent.

Vul: N-S

♦ A82

HCP: 13

♣ T98

### Board: 96

♠ 986

Partner is dealer.

Dealer: South

♥ KT6

The opponents are silent.

Vul: E-W

♦ A983

HCP: 12

♣ KQ6

### Board: 97

♠ 752

Partner is dealer.

Dealer: South

♥ 8

The opponents are silent.

Vul: Both

♦ AJ985

HCP: 11+1

♣ AQ42

## Both hands (Answers Page)

### Board: 93

Dealer: South

Vul: E-W

North HCP: 9+1

South HCP: 17+1

Contract: 3NT North

North:

♠ QJ3

♥ J

♦ K8762

♣ QT83

South:

♠ T82

♥ AK62

♦ AQJ43

♣ K

W N E S

Pass 3♦ Pass 3♥

Pass 3NT All Pass

### Board: 94

Dealer: North

Vul: None

North HCP: 14

South HCP: 12+1

Contract: 3NT South

North:

♠ Q86

♥ Q98

♦ AT6

♣ KQJ7

South:

♠ KJ5

♥ KJ5

♦ 32

♣ A9543

W N E S

Pass 1♣ Pass 2♣<sup>1</sup>

Pass 2♦ Pass 3NT

All Pass

1. Inverted minors

### Board: 95

Dealer: North

Vul: N-S

North HCP: 13

South HCP: 11+1

Contract: 3♣ South

North:

♠ Q82

♥ AKT7

♦ A82

♣ T98

South:

♠ JT9

♥ J

♦ QJ94

♣ AQ764

W N E S

Pass 1♣ Pass 2♣<sup>1</sup>

Pass 2♦ Pass 3♣

All Pass

1. Inverted minors

### Board: 96

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 12

Contract: 2NT South

North:

♠ 986

♥ KT6

♦ A983

♣ KQ6

South:

♠ A742

♥ 97

♦ K752

♣ AJ9

W N E S

Pass 2♦<sup>1</sup> Pass 2NT

All Pass

1. Inverted minors

### Board: 97

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 14+1

Contract: 3NT North

North:

♠ 752

♥ 8

♦ AJ985

♣ AQ42

South:

♠ AQ

♥ Q75

♦ KQT63

♣ J96

W N E S

Pass 2♦<sup>1</sup> Pass 2♥

Pass 3NT All Pass

1. Inverted minors

## South hands

## Inverted Minors

<b>Board: 93</b>	♠ T82	You are dealer.
Dealer: South	♥ AK62	The opponents are silent.
Vul: E-W	♦ AQJ43	
HCP: 17+1	♣ K	

---

<b>Board: 94</b>	♠ KJ5	Partner is dealer.
Dealer: North	♥ KJ5	The opponents are silent.
Vul: None	♦ 32	
HCP: 12+1	♣ A9543	

---

<b>Board: 95</b>	♠ JT9	Partner is dealer.
Dealer: North	♥ J	The opponents are silent.
Vul: N-S	♦ QJ94	
HCP: 11+1	♣ AQ764	

---

<b>Board: 96</b>	♠ A742	You are dealer.
Dealer: South	♥ 97	The opponents are silent.
Vul: E-W	♦ K752	
HCP: 12	♣ AJ9	

---

<b>Board: 97</b>	♠ AQ	You are dealer.
Dealer: South	♥ Q75	The opponents are silent.
Vul: Both	♦ KQT63	
HCP: 14+1	♣ J96	

## Both hands (Answers Page)

### Board: 93

Dealer: South

Vul: E-W

North HCP: 9+1

South HCP: 17+1

Contract: 3NT North

North:

♠ QJ3

♥ J

♦ K8762

♣ QT83

South:

♠ T82

♥ AK62

♦ AQJ43

♣ K

W N E S

Pass 3♦ Pass 3♥

Pass 3NT All Pass

### Board: 94

Dealer: North

Vul: None

North HCP: 14

South HCP: 12+1

Contract: 3NT South

North:

♠ Q86

♥ Q98

♦ AT6

♣ KQJ7

South:

♠ KJ5

♥ KJ5

♦ 32

♣ A9543

W N E S

Pass 1♣ Pass 2♣<sup>1</sup>

Pass 2♦ Pass 3NT

All Pass

1. Inverted minors

### Board: 95

Dealer: North

Vul: N-S

North HCP: 13

South HCP: 11+1

Contract: 3♣ South

North:

♠ Q82

♥ AKT7

♦ A82

♣ T98

South:

♠ JT9

♥ J

♦ QJ94

♣ AQ764

W N E S

Pass 1♣ Pass 2♣<sup>1</sup>

Pass 2♦ Pass 3♣

All Pass

1. Inverted minors

### Board: 96

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 12

Contract: 2NT South

North:

♠ 986

♥ KT6

♦ A983

♣ KQ6

South:

♠ A742

♥ 97

♦ K752

♣ AJ9

W N E S

Pass 2♦<sup>1</sup> Pass 2NT

All Pass

1. Inverted minors

### Board: 97

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 14+1

Contract: 3NT North

North:

♠ 752

♥ 8

♦ AJ985

♣ AQ42

South:

♠ AQ

♥ Q75

♦ KQT63

♣ J96

W N E S

Pass 2♦<sup>1</sup> Pass 2♥

Pass 3NT All Pass

1. Inverted minors



## North hands

## Inverted Minors

### Board: 98

♠ AQ6

Partner is dealer.

Dealer: South

♥ 7

The opponents are silent.

Vul: N-S

♦ QT974

HCP: 12+1

♣ KJ72

### Board: 99

♠ AQ83

You are dealer.

Dealer: North

♥ JT32

The opponents are silent.

Vul: E-W

♦ KQ3

HCP: 12

♣ T3

### Board: 100

♠ A9

Partner is dealer.

Dealer: South

♥ J98

The opponents are silent.

Vul: Both

♦ KQ65

HCP: 11

♣ J632

### Board: 101

♠ K76

Partner is dealer.

Dealer: South

♥ Q3

The opponents are silent.

Vul: None

♦ K98765

HCP: 12+2

♣ A4

## Both hands (Answers Page)

### Board: 98

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 18

Contract: 6 ♦ North

North:

♠ AQ6

♥ 7

♦ QT974

♣ KJ72

South:

♠ K543

♥ AQ96

♦ AJ52

♣ A

W N E S

Pass 1 ♦

Pass 2 ♦<sup>1</sup> Pass 4 ♦

Pass 4NT<sup>2</sup> Pass 5 ♣<sup>3</sup>

Pass 6 ♦ All Pass

1. Inverted minors

2. Blackwood 0314, for !D

3. A=0/5 or 3/5

### Board: 99

Dealer: North

Vul: E-W

North HCP: 12

South HCP: 11+1

Contract: 3 ♦ South

North:

♠ AQ83

♥ JT32

♦ KQ3

♣ T3

South:

♠ 654

♥ K7

♦ AT854

♣ KJ7

W N E S

Pass 1 ♦ Pass 2 ♦<sup>1</sup>

Pass 2NT Pass 3 ♦

All Pass

1. Inverted minors

### Board: 100

Dealer: South

Vul: Both

North HCP: 11

South HCP: 13

Contract: 5 ♦ South

North:

♠ A9

♥ J98

♦ KQ65

♣ J632

South:

♠ Q653

♥ AK73

♦ A732

♣ 7

W N E S

Pass 1 ♦

Pass 2 ♦<sup>1</sup> Pass 4 ♣<sup>2</sup>

Pass 4 ♠<sup>3</sup> Pass 5 ♦

All Pass

1. Inverted minors

2. Splinter

3. Cue bid, a !S stopper

### Board: 101

Dealer: South

Vul: None

North HCP: 12+2

South HCP: 13

Contract: 3NT North

North:

♠ K76

♥ Q3

♦ K98765

♣ A4

South:

♠ J32

♥ AT5

♦ AQJT

♣ J62

W N E S

Pass 1 ♦

Pass 2 ♦<sup>1</sup> Pass 2 ♥

Pass 3NT All Pass

1. Inverted minors

## South hands

## Inverted Minors

### Board: 98

♠ K543

You are dealer.

Dealer: South

♥ AQ96

The opponents are silent.

Vul: N-S

♦ AJ52

HCP: 18

♣ A

### Board: 99

♠ 654

Partner is dealer.

Dealer: North

♥ K7

The opponents are silent.

Vul: E-W

♦ AT854

HCP: 11+1

♣ KJ7

### Board: 100

♠ Q653

You are dealer.

Dealer: South

♥ AK73

The opponents are silent.

Vul: Both

♦ A732

HCP: 13

♣ 7

### Board: 101

♠ J32

You are dealer.

Dealer: South

♥ AT5

The opponents are silent.

Vul: None

♦ AQJT

HCP: 13

♣ J62

## Both hands (Answers Page)

### Board: 98

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 18

Contract: 6 ♦ North

North:

♠ AQ6

♥ 7

♦ QT974

♣ KJ72

South:

♠ K543

♥ AQ96

♦ AJ52

♣ A

W N E S

Pass 1 ♦

Pass 2 ♦<sup>1</sup> Pass 4 ♦

Pass 4NT<sup>2</sup> Pass 5 ♣<sup>3</sup>

Pass 6 ♦ All Pass

1. Inverted minors

2. Blackwood 0314, for !D

3. A=0/5 or 3/5

### Board: 99

Dealer: North

Vul: E-W

North HCP: 12

South HCP: 11+1

Contract: 3 ♦ South

North:

♠ AQ83

♥ JT32

♦ KQ3

♣ T3

South:

♠ 654

♥ K7

♦ AT854

♣ KJ7

W N E S

Pass 1 ♦ Pass 2 ♦<sup>1</sup>

Pass 2NT Pass 3 ♦

All Pass

1. Inverted minors

### Board: 100

Dealer: South

Vul: Both

North HCP: 11

South HCP: 13

Contract: 5 ♦ South

North:

♠ A9

♥ J98

♦ KQ65

♣ J632

South:

♠ Q653

♥ AK73

♦ A732

♣ 7

W N E S

Pass 1 ♦

Pass 2 ♦<sup>1</sup> Pass 4 ♣<sup>2</sup>

Pass 4 ♠<sup>3</sup> Pass 5 ♦

All Pass

1. Inverted minors

2. Splinter

3. Cue bid, a !S stopper

### Board: 101

Dealer: South

Vul: None

North HCP: 12+2

South HCP: 13

Contract: 3NT North

North:

♠ K76

♥ Q3

♦ K98765

♣ A4

South:

♠ J32

♥ AT5

♦ AQJT

♣ J62

W N E S

Pass 1 ♦

Pass 2 ♦<sup>1</sup> Pass 2 ♥

Pass 3NT All Pass

1. Inverted minors

**North hands****Inverted Minors**

<b>Board: 102</b>	♠ 94	Partner is dealer.
Dealer: South	♥ QJ3	The opponents are silent.
Vul: E-W	♦ AJ97	
HCP: 11	♣ K832	

---

<b>Board: 103</b>	♠ 93	Partner is dealer.
Dealer: South	♥ J86	The opponents are silent.
Vul: Both	♦ QJ5	
HCP: 11+1	♣ AK754	

---

<b>Board: 104</b>	♠ AQT3	You are dealer.
Dealer: North	♥ 3	The opponents are silent.
Vul: None	♦ AQT4	
HCP: 17	♣ AJ96	

---

<b>Board: 105</b>	♠ T7	Partner is dealer.
Dealer: South	♥ 742	The opponents are silent.
Vul: N-S	♦ AK73	
HCP: 12	♣ KQT6	

---

<b>Board: 106</b>	♠ Q96	You are dealer.
Dealer: North	♥ JT95	The opponents are silent.
Vul: Both	♦ AK3	
HCP: 14	♣ A76	

## Both hands (Answers Page)

### Board: 102

Dealer: South

Vul: E-W

North HCP: 11

South HCP: 12

Contract: 2NT South

North:

♠ 94

♥ QJ3

♦ AJ97

♣ K832

South:

♠ Q872

♥ 84

♦ KQT6

♣ AJ4

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2NT

All Pass

1. Inverted minors

### Board: 103

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 13

Contract: 3NT North

North:

♠ 93

♥ J86

♦ QJ5

♣ AK754

South:

♠ AK85

♥ KQ4

♦ 762

♣ JT3

W N E S

1 ♣

Pass 2 ♣<sup>1</sup> Pass 2 ♥

Pass 3NT All Pass

1. Inverted minors

### Board: 104

Dealer: North

Vul: None

North HCP: 17

South HCP: 11+1

Contract: 3NT South

North:

♠ AQT3

♥ 3

♦ AQT4

♣ AJ96

South:

♠ J5

♥ QJ9

♦ KJ753

♣ K53

W N E S

1 ♦ Pass 2 ♦<sup>1</sup>

Pass 3 ♥<sup>2</sup> Pass 3NT

All Pass

1. Inverted minors

2. shortness

### Board: 105

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 13

Contract: 3NT North

North:

♠ T7

♥ 742

♦ AK73

♣ KQT6

South:

♠ A853

♥ AK86

♦ QT9

♣ 74

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2 ♥

Pass 3NT All Pass

1. Inverted minors

### Board: 106

Dealer: North

Vul: Both

North HCP: 14

South HCP: 12+1

Contract: 3NT South

North:

♠ Q96

♥ JT95

♦ AK3

♣ A76

South:

♠ AT4

♥ A43

♦ J4

♣ K9543

W N E S

1 ♣ Pass 2 ♣<sup>1</sup>

Pass 2 ♦ Pass 3NT

All Pass

1. Inverted minors

## South hands

## Inverted Minors

<b>Board: 102</b>	♠ Q872	You are dealer.
Dealer: South	♥ 84	The opponents are silent.
Vul: E-W	♦ KQT6	
HCP: 12	♣ AJ4	

---

<b>Board: 103</b>	♠ AK85	You are dealer.
Dealer: South	♥ KQ4	The opponents are silent.
Vul: Both	♦ 762	
HCP: 13	♣ JT3	

---

<b>Board: 104</b>	♠ J5	Partner is dealer.
Dealer: North	♥ QJ9	The opponents are silent.
Vul: None	♦ KJ753	
HCP: 11+1	♣ K53	

---

<b>Board: 105</b>	♠ A853	You are dealer.
Dealer: South	♥ AK86	The opponents are silent.
Vul: N-S	♦ QT9	
HCP: 13	♣ 74	

---

<b>Board: 106</b>	♠ AT4	Partner is dealer.
Dealer: North	♥ A43	The opponents are silent.
Vul: Both	♦ J4	
HCP: 12+1	♣ K9543	

## Both hands (Answers Page)

### Board: 102

Dealer: South

Vul: E-W

North HCP: 11

South HCP: 12

Contract: 2NT South

North:

♠ 94

♥ QJ3

♦ AJ97

♣ K832

South:

♠ Q872

♥ 84

♦ KQT6

♣ AJ4

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2NT

All Pass

1. Inverted minors

### Board: 103

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 13

Contract: 3NT North

North:

♠ 93

♥ J86

♦ QJ5

♣ AK754

South:

♠ AK85

♥ KQ4

♦ 762

♣ JT3

W N E S

1 ♣

Pass 2 ♣<sup>1</sup> Pass 2 ♥

Pass 3NT All Pass

1. Inverted minors

### Board: 104

Dealer: North

Vul: None

North HCP: 17

South HCP: 11+1

Contract: 3NT South

North:

♠ AQT3

♥ 3

♦ AQT4

♣ AJ96

South:

♠ J5

♥ QJ9

♦ KJ753

♣ K53

W N E S

1 ♦ Pass 2 ♦<sup>1</sup>

Pass 3 ♥<sup>2</sup> Pass 3NT

All Pass

1. Inverted minors

2. shortness

### Board: 105

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 13

Contract: 3NT North

North:

♠ T7

♥ 742

♦ AK73

♣ KQT6

South:

♠ A853

♥ AK86

♦ QT9

♣ 74

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2 ♥

Pass 3NT All Pass

1. Inverted minors

### Board: 106

Dealer: North

Vul: Both

North HCP: 14

South HCP: 12+1

Contract: 3NT South

North:

♠ Q96

♥ JT95

♦ AK3

♣ A76

South:

♠ AT4

♥ A43

♦ J4

♣ K9543

W N E S

1 ♣ Pass 2 ♣<sup>1</sup>

Pass 2 ♦ Pass 3NT

All Pass

1. Inverted minors



## North hands

## Inverted Minors

<b>Board: 107</b>	♠ Q5	You are dealer.
Dealer: North	♥ J72	The opponents are silent.
Vul: N-S	♦ QJ982	
HCP: 13+1	♣ AK8	

---

<b>Board: 108</b>	♠ AT8	Partner is dealer.
Dealer: South	♥ K8	The opponents are silent.
Vul: None	♦ K985	
HCP: 12	♣ QT73	

---

<b>Board: 109</b>	♠ A	Partner is dealer.
Dealer: South	♥ T4	The opponents are silent.
Vul: N-S	♦ KJ763	
HCP: 9+2	♣ J9654	

---

<b>Board: 110</b>	♠ 53	You are dealer.
Dealer: North	♥ A987	The opponents are silent.
Vul: E-W	♦ AT82	
HCP: 13	♣ KQ6	

---

<b>Board: 111</b>	♠ T7	You are dealer.
Dealer: North	♥ QJT5	The opponents are silent.
Vul: Both	♦ KQ76	
HCP: 12	♣ A92	

## Both hands (Answers Page)

### Board: 107

Dealer: North

Vul: N-S

North HCP: 13+1

South HCP: 12

Contract: 3 ♦ North

North:

♠ Q5

♥ J72

♦ QJ982

♣ AK8

South:

♠ J3

♥ A84

♦ AK65

♣ 9532

W N E S

1 ♦ Pass 2 ♦<sup>1</sup>

Pass 3 ♦ All Pass

1. Inverted minors

### Board: 108

Dealer: South

Vul: None

North HCP: 12

South HCP: 18

Contract: 3NT South

North:

♠ AT8

♥ K8

♦ K985

♣ QT73

South:

♠ KJ6

♥ AQ62

♦ AJ72

♣ K6

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 3NT

All Pass

1. Inverted minors

### Board: 109

Dealer: South

Vul: N-S

North HCP: 9+2

South HCP: 18

Contract: 3NT North

North:

♠ A

♥ T4

♦ KJ763

♣ J9654

South:

♠ J95

♥ KQ65

♦ AQ5

♣ AQ7

W N E S

1 ♣

Pass 3 ♣ Pass 3 ♥

Pass 3NT All Pass

### Board: 110

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 11

Contract: 3NT South

North:

♠ 53

♥ A987

♦ AT82

♣ KQ6

South:

♠ Q84

♥ Q3

♦ K763

♣ A842

W N E S

1 ♦ Pass 2 ♦<sup>1</sup>

Pass 2 ♥ Pass 3NT

All Pass

1. Inverted minors

### Board: 111

Dealer: North

Vul: Both

North HCP: 12

South HCP: 12

Contract: 2NT North

North:

♠ T7

♥ QJT5

♦ KQ76

♣ A92

South:

♠ AJ8

♥ A6

♦ JT52

♣ Q843

W N E S

1 ♦ Pass 2 ♦<sup>1</sup>

Pass 2NT All Pass

1. Inverted minors

**South hands****Inverted Minors**

**Board: 107**      ♠ J3      Partner is dealer.  
Dealer: North      ♥ A84      The opponents are silent.  
Vul: N-S      ♦ AK65  
HCP: 12      ♣ 9532

---

**Board: 108**      ♠ KJ6      You are dealer.  
Dealer: South      ♥ AQ62      The opponents are silent.  
Vul: None      ♦ AJ72  
HCP: 18      ♣ K6

---

**Board: 109**      ♠ J95      You are dealer.  
Dealer: South      ♥ KQ65      The opponents are silent.  
Vul: N-S      ♦ AQ5  
HCP: 18      ♣ AQ7

---

**Board: 110**      ♠ Q84      Partner is dealer.  
Dealer: North      ♥ Q3      The opponents are silent.  
Vul: E-W      ♦ K763  
HCP: 11      ♣ A842

---

**Board: 111**      ♠ AJ8      Partner is dealer.  
Dealer: North      ♥ A6      The opponents are silent.  
Vul: Both      ♦ JT52  
HCP: 12      ♣ Q843

## Both hands (Answers Page)

### Board: 107

Dealer: North

Vul: N-S

North HCP: 13+1

South HCP: 12

Contract: 3 ♦ North

North:

♠ Q5

♥ J72

♦ QJ982

♣ AK8

South:

♠ J3

♥ A84

♦ AK65

♣ 9532

W N E S

1 ♦ Pass 2 ♦<sup>1</sup>

Pass 3 ♦ All Pass

1. Inverted minors

### Board: 108

Dealer: South

Vul: None

North HCP: 12

South HCP: 18

Contract: 3NT South

North:

♠ AT8

♥ K8

♦ K985

♣ QT73

South:

♠ KJ6

♥ AQ62

♦ AJ72

♣ K6

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 3NT

All Pass

1. Inverted minors

### Board: 109

Dealer: South

Vul: N-S

North HCP: 9+2

South HCP: 18

Contract: 3NT North

North:

♠ A

♥ T4

♦ KJ763

♣ J9654

South:

♠ J95

♥ KQ65

♦ AQ5

♣ AQ7

W N E S

1 ♣

Pass 3 ♣ Pass 3 ♥

Pass 3NT All Pass

### Board: 110

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 11

Contract: 3NT South

North:

♠ 53

♥ A987

♦ AT82

♣ KQ6

South:

♠ Q84

♥ Q3

♦ K763

♣ A842

W N E S

1 ♦ Pass 2 ♦<sup>1</sup>

Pass 2 ♥ Pass 3NT

All Pass

1. Inverted minors

### Board: 111

Dealer: North

Vul: Both

North HCP: 12

South HCP: 12

Contract: 2NT North

North:

♠ T7

♥ QJT5

♦ KQ76

♣ A92

South:

♠ AJ8

♥ A6

♦ JT52

♣ Q843

W N E S

1 ♦ Pass 2 ♦<sup>1</sup>

Pass 2NT All Pass

1. Inverted minors

## North hands

## Inverted Minors

**Board: 112**      ♠ JT3      Partner is dealer.  
 Dealer: South      ♥ J54      The opponents are silent.  
 Vul: N-S      ♦ KQJT7  
 HCP: 11+1      ♣ K2

---

**Board: 113**      ♠ KJ85      You are dealer.  
 Dealer: North      ♥ 753      The opponents are silent.  
 Vul: E-W      ♦ Q73  
 HCP: 13      ♣ AK8

---

**Board: 114**      ♠ KJ7      You are dealer.  
 Dealer: North      ♥ AJ7      The opponents are silent.  
 Vul: Both      ♦ 9654  
 HCP: 14      ♣ KQ3

---

**Board: 115**      ♠ J62      You are dealer.  
 Dealer: North      ♥ 762      The opponents are silent.  
 Vul: None      ♦ KJ53  
 HCP: 12      ♣ AKT

---

**Board: 116**      ♠ T3      You are dealer.  
 Dealer: North      ♥ KT74      The opponents are silent.  
 Vul: E-W      ♦ A753  
 HCP: 13      ♣ AQ6

## Both hands (Answers Page)

### Board: 112

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 15

Contract: 6♦ South

North:

♠ JT3

♥ J54

♦ KQJT7

♣ K2

South:

♠ 8

♥ AK97

♦ A632

♣ AT63

W N E S

Pass 2♦<sup>1</sup> Pass 3♠<sup>2</sup>

Pass 5♦ Pass 6♦

All Pass

1. Inverted minors

2. shortness

### Board: 113

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 8+2

Contract: 3♣ South

North:

♠ KJ85

♥ 753

♦ Q73

♣ AK8

South:

♠ QT

♥ T64

♦ K5

♣ QJT943

W N E S

1♣ Pass 3♣

All Pass

### Board: 114

Dealer: North

Vul: Both

North HCP: 14

South HCP: 11+1

Contract: 3NT South

North:

♠ KJ7

♥ AJ7

♦ 9654

♣ KQ3

South:

♠ 863

♥ Q2

♦ AKQT2

♣ T82

W N E S

1♦ Pass 2♦<sup>1</sup>

Pass 2♥ Pass 3NT

All Pass

1. Inverted minors

### Board: 115

Dealer: North

Vul: None

North HCP: 12

South HCP: 12

Contract: 2NT North

North:

♠ J62

♥ 762

♦ KJ53

♣ AKT

South:

♠ A7

♥ K84

♦ AT74

♣ J762

W N E S

1♦ Pass 2♦<sup>1</sup>

Pass 2NT All Pass

1. Inverted minors

### Board: 116

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 12

Contract: 3NT South

North:

♠ T3

♥ KT74

♦ A753

♣ AQ6

South:

♠ K84

♥ AQ5

♦ QJT6

♣ 987

W N E S

1♦ Pass 2♦<sup>1</sup>

Pass 2♥ Pass 3NT

All Pass

1. Inverted minors

**South hands****Inverted Minors**

<b>Board: 112</b>	♠ 8	You are dealer.
Dealer: South	♥ AK97	The opponents are silent.
Vul: N-S	♦ A632	
HCP: 15	♣ AT63	

---

<b>Board: 113</b>	♠ QT	Partner is dealer.
Dealer: North	♥ T64	The opponents are silent.
Vul: E-W	♦ K5	
HCP: 8+2	♣ QJT943	

---

<b>Board: 114</b>	♠ 863	Partner is dealer.
Dealer: North	♥ Q2	The opponents are silent.
Vul: Both	♦ AKQT2	
HCP: 11+1	♣ T82	

---

<b>Board: 115</b>	♠ A7	Partner is dealer.
Dealer: North	♥ K84	The opponents are silent.
Vul: None	♦ AT74	
HCP: 12	♣ J762	

---

<b>Board: 116</b>	♠ K84	Partner is dealer.
Dealer: North	♥ AQ5	The opponents are silent.
Vul: E-W	♦ QJT6	
HCP: 12	♣ 987	

## Both hands (Answers Page)

### Board: 112

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 15

Contract: 6♦ South

North:

♠ JT3

♥ J54

♦ KQJT7

♣ K2

South:

♠ 8

♥ AK97

♦ A632

♣ AT63

W N E S

Pass 2♦<sup>1</sup> Pass 3♠<sup>2</sup>

Pass 5♦ Pass 6♦

All Pass

1. Inverted minors

2. shortness

### Board: 113

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 8+2

Contract: 3♣ South

North:

♠ KJ85

♥ 753

♦ Q73

♣ AK8

South:

♠ QT

♥ T64

♦ K5

♣ QJT943

W N E S

1♣ Pass 3♣

All Pass

### Board: 114

Dealer: North

Vul: Both

North HCP: 14

South HCP: 11+1

Contract: 3NT South

North:

♠ KJ7

♥ AJ7

♦ 9654

♣ KQ3

South:

♠ 863

♥ Q2

♦ AKQT2

♣ T82

W N E S

1♦ Pass 2♦<sup>1</sup>

Pass 2♥ Pass 3NT

All Pass

1. Inverted minors

### Board: 115

Dealer: North

Vul: None

North HCP: 12

South HCP: 12

Contract: 2NT North

North:

♠ J62

♥ 762

♦ KJ53

♣ AKT

South:

♠ A7

♥ K84

♦ AT74

♣ J762

W N E S

1♦ Pass 2♦<sup>1</sup>

Pass 2NT All Pass

1. Inverted minors

### Board: 116

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 12

Contract: 3NT South

North:

♠ T3

♥ KT74

♦ A753

♣ AQ6

South:

♠ K84

♥ AQ5

♦ QJT6

♣ 987

W N E S

1♦ Pass 2♦<sup>1</sup>

Pass 2♥ Pass 3NT

All Pass

1. Inverted minors



## North hands

## Inverted Minors

### Board: 117

♠ T3

Partner is dealer.

Dealer: South

♥ KQ6

The opponents are silent.

Vul: Both

♦ KQT9

HCP: 11

♣ J932

---

### Board: 118

♠ A8

Partner is dealer.

Dealer: South

♥ 65

The opponents are silent.

Vul: None

♦ AT853

HCP: 12+1

♣ A962

---

### Board: 119

♠ KJ2

Partner is dealer.

Dealer: South

♥ J3

The opponents are silent.

Vul: N-S

♦ JT32

HCP: 11

♣ KQ86

---

### Board: 120

♠ 8643

You are dealer.

Dealer: North

♥ AKQ9

The opponents are silent.

Vul: Both

♦ A42

HCP: 13

♣ 52

## Both hands (Answers Page)

### Board: 117

Dealer: South

Vul: Both

North HCP: 11

South HCP: 14

Contract: 3NT North

North:

♠ T3

♥ KQ6

♦ KQT9

♣ J932

South:

♠ AK42

♥ 753

♦ AJ73

♣ Q8

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2 ♠

Pass 3NT All Pass

1. Inverted minors

### Board: 118

Dealer: South

Vul: None

North HCP: 12+1

South HCP: 19

Contract: 5 ♦ North

North:

♠ A8

♥ 65

♦ AT853

♣ A962

South:

♠ J7

♥ AQJ8

♦ KQJ4

♣ KQ4

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2 ♥

Pass 3NT Pass 4 ♦

Pass 4 ♠<sup>2</sup> Pass 5 ♣<sup>3</sup>

Pass 5 ♦ All Pass

1. Inverted minors

2. Cue bid, a !S stopper

3. Cue bid, a !H stopper

### Board: 119

Dealer: South

Vul: N-S

North HCP: 11

South HCP: 14

Contract: 3NT North

North:

♠ KJ2

♥ J3

♦ JT32

♣ KQ86

South:

♠ 764

♥ AK9

♦ Q964

♣ AJ3

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2 ♥

Pass 3NT All Pass

1. Inverted minors

### Board: 120

Dealer: North

Vul: Both

North HCP: 13

South HCP: 11+1

Contract: 3NT South

North:

♠ 8643

♥ AKQ9

♦ A42

♣ 52

South:

♠ Q92

♥ T6

♦ KQT98

♣ KJ8

W N E S

1 ♦ Pass 2 ♦<sup>1</sup>

Pass 2 ♥ Pass 3NT

All Pass

1. Inverted minors

## South hands

## Inverted Minors

<b>Board: 117</b>	♠ AK42	You are dealer.
Dealer: South	♥ 753	The opponents are silent.
Vul: Both	♦ AJ73	
HCP: 14	♣ Q8	

---

<b>Board: 118</b>	♠ J7	You are dealer.
Dealer: South	♥ AQJ8	The opponents are silent.
Vul: None	♦ KQJ4	
HCP: 19	♣ KQ4	

---

<b>Board: 119</b>	♠ 764	You are dealer.
Dealer: South	♥ AK9	The opponents are silent.
Vul: N-S	♦ Q964	
HCP: 14	♣ AJ3	

---

<b>Board: 120</b>	♠ Q92	Partner is dealer.
Dealer: North	♥ T6	The opponents are silent.
Vul: Both	♦ KQT98	
HCP: 11+1	♣ KJ8	

## Both hands (Answers Page)

### Board: 117

Dealer: South

Vul: Both

North HCP: 11

South HCP: 14

Contract: 3NT North

North:

♠ T3

♥ KQ6

♦ KQT9

♣ J932

South:

♠ AK42

♥ 753

♦ AJ73

♣ Q8

W N E S

Pass 1♦

Pass 2♦<sup>1</sup> Pass 2♠

Pass 3NT All Pass

1. Inverted minors

### Board: 118

Dealer: South

Vul: None

North HCP: 12+1

South HCP: 19

Contract: 5♦ North

North:

♠ A8

♥ 65

♦ AT853

♣ A962

South:

♠ J7

♥ AQJ8

♦ KQJ4

♣ KQ4

W N E S

Pass 1♦

Pass 2♦<sup>1</sup> Pass 2♥

Pass 3NT Pass 4♦

Pass 4♠<sup>2</sup> Pass 5♣<sup>3</sup>

Pass 5♦ All Pass

1. Inverted minors

2. Cue bid, a !S stopper

3. Cue bid, a !H stopper

### Board: 119

Dealer: South

Vul: N-S

North HCP: 11

South HCP: 14

Contract: 3NT North

North:

♠ KJ2

♥ J3

♦ JT32

♣ KQ86

South:

♠ 764

♥ AK9

♦ Q964

♣ AJ3

W N E S

Pass 1♦

Pass 2♦<sup>1</sup> Pass 2♥

Pass 3NT All Pass

1. Inverted minors

### Board: 120

Dealer: North

Vul: Both

North HCP: 13

South HCP: 11+1

Contract: 3NT South

North:

♠ 8643

♥ AKQ9

♦ A42

♣ 52

South:

♠ Q92

♥ T6

♦ KQT98

♣ KJ8

W N E S

Pass 1♦ Pass 2♦<sup>1</sup>

Pass 2♥ Pass 3NT

All Pass

1. Inverted minors

## North hands

## Inverted Minors

**Board: 121**      ♠ AQ8      You are dealer.  
 Dealer: North      ♥ T98      The opponents are silent.  
 Vul: N-S      ♦ Q753  
 HCP: 12      ♣ A97

---

**Board: 122**      ♠ KT9      Partner is dealer.  
 Dealer: South      ♥ 2      The opponents are silent.  
 Vul: E-W      ♦ K982  
 HCP: 10+1      ♣ AT986

---

**Board: 123**      ♠ AK64      You are dealer.  
 Dealer: North      ♥ T963      The opponents are silent.  
 Vul: None      ♦ Q  
 HCP: 18      ♣ AKQ4

---

**Board: 124**      ♠ K9      Partner is dealer.  
 Dealer: South      ♥ QJ      The opponents are silent.  
 Vul: N-S      ♦ KT64  
 HCP: 12+1      ♣ QJ865

---

**Board: 125**      ♠ K97      You are dealer.  
 Dealer: North      ♥ 9753      The opponents are silent.  
 Vul: E-W      ♦ AJ54  
 HCP: 13      ♣ AJ

## Both hands (Answers Page)

### Board: 121

Dealer: North

Vul: N-S

North HCP: 12

South HCP: 12

Contract: 2NT North

North:

♠ AQ8

♥ T98

♦ Q753

♣ A97

South:

♠ 972

♥ A6

♦ KT86

♣ KQ64

W N E S

1 ♦ Pass 2 ♦<sup>1</sup>

Pass 2NT All Pass

1. Inverted minors

### Board: 122

Dealer: South

Vul: E-W

North HCP: 10+1

South HCP: 14

Contract: 3 ♦ North

North:

♠ KT9

♥ 2

♦ K982

♣ AT986

South:

♠ AJ6

♥ T983

♦ AQJ4

♣ Q2

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2 ♠

Pass 3 ♦ All Pass

1. Inverted minors

### Board: 123

Dealer: North

Vul: None

North HCP: 18

South HCP: 7+1

Contract: 3 ♣ South

North:

♠ AK64

♥ T963

♦ Q

♣ AKQ4

South:

♠ 2

♥ AQ8

♦ 8643

♣ J8652

W N E S

1 ♣ Pass 3 ♣

All Pass

### Board: 124

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 12

Contract: 2NT South

North:

♠ K9

♥ QJ

♦ KT64

♣ QJ865

South:

♠ A63

♥ A87

♦ A982

♣ T32

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2NT

All Pass

1. Inverted minors

### Board: 125

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 12+2

Contract: 3 ♦ South

North:

♠ K97

♥ 9753

♦ AJ54

♣ AJ

South:

♠ Q6

♥ K

♦ KQT932

♣ Q853

W N E S

1 ♦ Pass 2 ♦<sup>1</sup>

Pass 2 ♠ Pass 3 ♦

All Pass

1. Inverted minors

## South hands

## Inverted Minors

<b>Board: 121</b>	♠ 972	Partner is dealer.
Dealer: North	♥ A6	The opponents are silent.
Vul: N-S	♦ KT86	
HCP: 12	♣ KQ64	

---

<b>Board: 122</b>	♠ AJ6	You are dealer.
Dealer: South	♥ T983	The opponents are silent.
Vul: E-W	♦ AQJ4	
HCP: 14	♣ Q2	

---

<b>Board: 123</b>	♠ 2	Partner is dealer.
Dealer: North	♥ AQ8	The opponents are silent.
Vul: None	♦ 8643	
HCP: 7+1	♣ J8652	

---

<b>Board: 124</b>	♠ A63	You are dealer.
Dealer: South	♥ A87	The opponents are silent.
Vul: N-S	♦ A982	
HCP: 12	♣ T32	

---

<b>Board: 125</b>	♠ Q6	Partner is dealer.
Dealer: North	♥ K	The opponents are silent.
Vul: E-W	♦ KQT932	
HCP: 12+2	♣ Q853	

## Both hands (Answers Page)

### Board: 121

Dealer: North

Vul: N-S

North HCP: 12

South HCP: 12

Contract: 2NT North

North:

♠ AQ8

♥ T98

♦ Q753

♣ A97

South:

♠ 972

♥ A6

♦ KT86

♣ KQ64

W N E S

1 ♦ Pass 2 ♦<sup>1</sup>

Pass 2NT All Pass

1. Inverted minors

### Board: 122

Dealer: South

Vul: E-W

North HCP: 10+1

South HCP: 14

Contract: 3 ♦ North

North:

♠ KT9

♥ 2

♦ K982

♣ AT986

South:

♠ AJ6

♥ T983

♦ AQJ4

♣ Q2

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2 ♠

Pass 3 ♦ All Pass

1. Inverted minors

### Board: 123

Dealer: North

Vul: None

North HCP: 18

South HCP: 7+1

Contract: 3 ♣ South

North:

♠ AK64

♥ T963

♦ Q

♣ AKQ4

South:

♠ 2

♥ AQ8

♦ 8643

♣ J8652

W N E S

1 ♣ Pass 3 ♣

All Pass

### Board: 124

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 12

Contract: 2NT South

North:

♠ K9

♥ QJ

♦ KT64

♣ QJ865

South:

♠ A63

♥ A87

♦ A982

♣ T32

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2NT

All Pass

1. Inverted minors

### Board: 125

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 12+2

Contract: 3 ♦ South

North:

♠ K97

♥ 9753

♦ AJ54

♣ AJ

South:

♠ Q6

♥ K

♦ KQT932

♣ Q853

W N E S

1 ♦ Pass 2 ♦<sup>1</sup>

Pass 2 ♠ Pass 3 ♦

All Pass

1. Inverted minors



## North hands

## Inverted Minors

**Board: 126**      ♠ A972      You are dealer.  
 Dealer: North      ♥ AQ      The opponents are silent.  
 Vul: Both      ♦ KJ54  
 HCP: 14      ♣ 843

---

**Board: 127**      ♠ AKJ8      You are dealer.  
 Dealer: North      ♥ KQ54      The opponents are silent.  
 Vul: N-S      ♦ JT9  
 HCP: 14      ♣ T3

---

**Board: 128**      ♠ KQ6      Partner is dealer.  
 Dealer: South      ♥ A9      The opponents are silent.  
 Vul: E-W      ♦ QJ6432  
 HCP: 12+2      ♣ 94

---

**Board: 129**      ♠ AK8      You are dealer.  
 Dealer: North      ♥ K3      The opponents are silent.  
 Vul: Both      ♦ QT843  
 HCP: 18+1      ♣ AQ9

---

**Board: 130**      ♠ AT      Partner is dealer.  
 Dealer: South      ♥ KT7      The opponents are silent.  
 Vul: E-W      ♦ QJ952  
 HCP: 12+1      ♣ Q82

## Both hands (Answers Page)

### Board: 126

Dealer: North

Vul: Both

North HCP: 14

South HCP: 11

Contract: 3NT South

North:

♠ A972

♥ AQ

♦ KJ54

♣ 843

South:

♠ J4

♥ 753

♦ QT87

♣ AKJT

W	N	E	S
	1 ♦	Pass	2 ♦ <sup>1</sup>
Pass	2 ♥	Pass	3NT
All Pass			

1. Inverted minors

### Board: 127

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 11+2

Contract: 3 ♦ South

North:

♠ AKJ8

♥ KQ54

♦ JT9

♣ T3

South:

♠ Q6

♥ 9

♦ AQ843

♣ K8752

W	N	E	S
	1 ♦	Pass	2 ♦ <sup>1</sup>
Pass	2 ♥	Pass	3 ♦
All Pass			

1. Inverted minors

### Board: 128

Dealer: South

Vul: E-W

North HCP: 12+2

South HCP: 12

Contract: 3 ♦ North

North:

♠ KQ6

♥ A9

♦ QJ6432

♣ 94

South:

♠ J7

♥ QJ85

♦ K975

♣ KQT

W	N	E	S
			1 ♦
Pass	2 ♦ <sup>1</sup>	Pass	2NT
Pass	3 ♦	All Pass	

1. Inverted minors

### Board: 129

Dealer: North

Vul: Both

North HCP: 18+1

South HCP: 11+1

Contract: 5 ♦ South

North:

♠ AK8

♥ K3

♦ QT843

♣ AQ9

South:

♠ J94

♥ QT

♦ AKJ52

♣ 843

W	N	E	S
	1 ♦	Pass	2 ♦ <sup>1</sup>
Pass	4 ♦	Pass	5 ♦
All Pass			

1. Inverted minors

### Board: 130

Dealer: South

Vul: E-W

North HCP: 12+1

South HCP: 18

Contract: 3NT South

North:

♠ AT

♥ KT7

♦ QJ952

♣ Q82

South:

♠ Q65

♥ AJ42

♦ AK87

♣ A9

W	N	E	S
			1 ♦
Pass	2 ♦ <sup>1</sup>	Pass	3NT
All Pass			

1. Inverted minors

**South hands****Inverted Minors**

<b>Board: 126</b>	♠ J4	Partner is dealer.
Dealer: North	♥ 753	The opponents are silent.
Vul: Both	♦ QT87	
HCP: 11	♣ AKJT	

---

<b>Board: 127</b>	♠ Q6	Partner is dealer.
Dealer: North	♥ 9	The opponents are silent.
Vul: N-S	♦ AQ843	
HCP: 11+2	♣ K8752	

---

<b>Board: 128</b>	♠ J7	You are dealer.
Dealer: South	♥ QJ85	The opponents are silent.
Vul: E-W	♦ K975	
HCP: 12	♣ KQT	

---

<b>Board: 129</b>	♠ J94	Partner is dealer.
Dealer: North	♥ QT	The opponents are silent.
Vul: Both	♦ AKJ52	
HCP: 11+1	♣ 843	

---

<b>Board: 130</b>	♠ Q65	You are dealer.
Dealer: South	♥ AJ42	The opponents are silent.
Vul: E-W	♦ AK87	
HCP: 18	♣ A9	

## Both hands (Answers Page)

### Board: 126

Dealer: North

Vul: Both

North HCP: 14

South HCP: 11

Contract: 3NT South

North:

♠ A972

♥ AQ

♦ KJ54

♣ 843

South:

♠ J4

♥ 753

♦ QT87

♣ AKJT

W	N	E	S
	1 ♦	Pass	2 ♦ <sup>1</sup>
Pass	2 ♥	Pass	3NT
All Pass			

1. Inverted minors

### Board: 127

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 11+2

Contract: 3 ♦ South

North:

♠ AKJ8

♥ KQ54

♦ JT9

♣ T3

South:

♠ Q6

♥ 9

♦ AQ843

♣ K8752

W	N	E	S
	1 ♦	Pass	2 ♦ <sup>1</sup>
Pass	2 ♥	Pass	3 ♦
All Pass			

1. Inverted minors

### Board: 128

Dealer: South

Vul: E-W

North HCP: 12+2

South HCP: 12

Contract: 3 ♦ North

North:

♠ KQ6

♥ A9

♦ QJ6432

♣ 94

South:

♠ J7

♥ QJ85

♦ K975

♣ KQT

W	N	E	S
			1 ♦
Pass	2 ♦ <sup>1</sup>	Pass	2NT
Pass	3 ♦	All Pass	

1. Inverted minors

### Board: 129

Dealer: North

Vul: Both

North HCP: 18+1

South HCP: 11+1

Contract: 5 ♦ South

North:

♠ AK8

♥ K3

♦ QT843

♣ AQ9

South:

♠ J94

♥ QT

♦ AKJ52

♣ 843

W	N	E	S
	1 ♦	Pass	2 ♦ <sup>1</sup>
Pass	4 ♦	Pass	5 ♦
All Pass			

1. Inverted minors

### Board: 130

Dealer: South

Vul: E-W

North HCP: 12+1

South HCP: 18

Contract: 3NT South

North:

♠ AT

♥ KT7

♦ QJ952

♣ Q82

South:

♠ Q65

♥ AJ42

♦ AK87

♣ A9

W	N	E	S
			1 ♦
Pass	2 ♦ <sup>1</sup>	Pass	3NT
All Pass			

1. Inverted minors

## North hands

## Inverted Minors

<b>Board: 131</b>	♠ A843	You are dealer.
Dealer: North	♥ K87	The opponents are silent.
Vul: Both	♦ AQ2	
HCP: 14	♣ J98	

---

<b>Board: 132</b>	♠ K5	Partner is dealer.
Dealer: South	♥ Q63	The opponents are silent.
Vul: None	♦ KT4	
HCP: 11+1	♣ K9654	

---

<b>Board: 133</b>	♠ K76	You are dealer.
Dealer: North	♥ A732	The opponents are silent.
Vul: N-S	♦ 862	
HCP: 12	♣ KQ3	

---

<b>Board: 134</b>	♠ 953	Partner is dealer.
Dealer: South	♥ JT	The opponents are silent.
Vul: Both	♦ A852	
HCP: 12	♣ AK52	

---

<b>Board: 135</b>	♠ QJ64	You are dealer.
Dealer: North	♥ AK3	The opponents are silent.
Vul: None	♦ AQT	
HCP: 19	♣ K62	

## Both hands (Answers Page)

### Board: 131

Dealer: North

Vul: Both

North HCP: 14

South HCP: 10+2

Contract: 3♣ South

North:

♠ A843

♥ K87

♦ AQ2

♣ J98

South:

♠ J97

♥ QT

♦ 96

♣ AKT743

W	N	E	S
	1♣	Pass	2♣ <sup>1</sup>

Pass	2♦	Pass	3♣
------	----	------	----

All Pass

1. Inverted minors

### Board: 132

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 18

Contract: 3NT South

North:

♠ K5

♥ Q63

♦ KT4

♣ K9654

South:

♠ J97

♥ AK42

♦ A8

♣ AQT3

W	N	E	S
			1♣

Pass	2♣ <sup>1</sup>	Pass	3NT
------	-----------------	------	-----

All Pass

1. Inverted minors

### Board: 133

Dealer: North

Vul: N-S

North HCP: 12

South HCP: 12+1

Contract: 3♣ South

North:

♠ K76

♥ A732

♦ 862

♣ KQ3

South:

♠ A95

♥ K

♦ T754

♣ AJ964

W	N	E	S
	1♣	Pass	2♣ <sup>1</sup>

Pass	2NT	Pass	3♣
------	-----	------	----

All Pass

1. Inverted minors

### Board: 134

Dealer: South

Vul: Both

North HCP: 12

South HCP: 18

Contract: 3NT South

North:

♠ 953

♥ JT

♦ A852

♣ AK52

South:

♠ AKT

♥ KQ96

♦ QJ76

♣ QJ

W	N	E	S
			1♦

Pass	2♦ <sup>1</sup>	Pass	3NT
------	-----------------	------	-----

All Pass

1. Inverted minors

### Board: 135

Dealer: North

Vul: None

North HCP: 19

South HCP: 8+1

Contract: 3NT North

North:

♠ QJ64

♥ AK3

♦ AQT

♣ K62

South:

♠ 9

♥ 976

♦ J975

♣ AQJ94

W	N	E	S
	1♣	Pass	3♣

Pass	3NT	All Pass	
------	-----	----------	--

## South hands

## Inverted Minors

<b>Board: 131</b>	♠ J97	Partner is dealer.
Dealer: North	♥ QT	The opponents are silent.
Vul: Both	♦ 96	
HCP: 10+2	♣ AKT743	

---

<b>Board: 132</b>	♠ J97	You are dealer.
Dealer: South	♥ AK42	The opponents are silent.
Vul: None	♦ A8	
HCP: 18	♣ AQT3	

---

<b>Board: 133</b>	♠ A95	Partner is dealer.
Dealer: North	♥ K	The opponents are silent.
Vul: N-S	♦ T754	
HCP: 12+1	♣ AJ964	

---

<b>Board: 134</b>	♠ AKT	You are dealer.
Dealer: South	♥ KQ96	The opponents are silent.
Vul: Both	♦ QJ76	
HCP: 18	♣ QJ	

---

<b>Board: 135</b>	♠ 9	Partner is dealer.
Dealer: North	♥ 976	The opponents are silent.
Vul: None	♦ J975	
HCP: 8+1	♣ AQJ94	

## Both hands (Answers Page)

### Board: 131

Dealer: North

Vul: Both

North HCP: 14

South HCP: 10+2

Contract: 3♣ South

North:

♠ A843

♥ K87

♦ AQ2

♣ J98

South:

♠ J97

♥ QT

♦ 96

♣ AKT743

W	N	E	S
	1♣	Pass	2♣ <sup>1</sup>

Pass	2♦	Pass	3♣
------	----	------	----

All Pass

1. Inverted minors

### Board: 132

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 18

Contract: 3NT South

North:

♠ K5

♥ Q63

♦ KT4

♣ K9654

South:

♠ J97

♥ AK42

♦ A8

♣ AQT3

W	N	E	S
			1♣

Pass	2♣ <sup>1</sup>	Pass	3NT
------	-----------------	------	-----

All Pass

1. Inverted minors

### Board: 133

Dealer: North

Vul: N-S

North HCP: 12

South HCP: 12+1

Contract: 3♣ South

North:

♠ K76

♥ A732

♦ 862

♣ KQ3

South:

♠ A95

♥ K

♦ T754

♣ AJ964

W	N	E	S
	1♣	Pass	2♣ <sup>1</sup>

Pass	2NT	Pass	3♣
------	-----	------	----

All Pass

1. Inverted minors

### Board: 134

Dealer: South

Vul: Both

North HCP: 12

South HCP: 18

Contract: 3NT South

North:

♠ 953

♥ JT

♦ A852

♣ AK52

South:

♠ AKT

♥ KQ96

♦ QJ76

♣ QJ

W	N	E	S
			1♦

Pass	2♦ <sup>1</sup>	Pass	3NT
------	-----------------	------	-----

All Pass

1. Inverted minors

### Board: 135

Dealer: North

Vul: None

North HCP: 19

South HCP: 8+1

Contract: 3NT North

North:

♠ QJ64

♥ AK3

♦ AQT

♣ K62

South:

♠ 9

♥ 976

♦ J975

♣ AQJ94

W	N	E	S
	1♣	Pass	3♣

Pass	3NT	All Pass	
------	-----	----------	--



**North hands****Inverted Minors****Board: 136**

♠ A652

You are dealer.

Dealer: North

♥ AK63

The opponents are silent.

Vul: N-S

♦ JT

HCP: 14

♣ QT5

**Board: 137**

♠ A62

You are dealer.

Dealer: North

♥ AK52

The opponents are silent.

Vul: E-W

♦ K876

HCP: 18

♣ A7

**Board: 138**

♠ QT

You are dealer.

Dealer: North

♥ AJ75

The opponents are silent.

Vul: None

♦ QJ74

HCP: 13

♣ K82

**Board: 139**

♠ 43

Partner is dealer.

Dealer: South

♥ A63

The opponents are silent.

Vul: N-S

♦ J854

HCP: 12

♣ AK53

## Both hands (Answers Page)

### Board: 136

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 11+1

Contract: 3NT South

North:

♠ A652

♥ AK63

♦ JT

♣ QT5

South:

♠ KJ

♥ Q92

♦ A97

♣ J9862

W	N	E	S
	1 ♣	Pass	2 ♣ <sup>1</sup>
Pass	2 ♥	Pass	3NT
All Pass			

1. Inverted minors

### Board: 137

Dealer: North

Vul: E-W

North HCP: 18

South HCP: 11+1

Contract: 6 ♦ North

North:

♠ A62

♥ AK52

♦ K876

♣ A7

South:

♠ QJT

♥ T

♦ AJ53

♣ KT854

W	N	E	S
	1 ♦	Pass	2 ♦ <sup>1</sup>
Pass	4 ♦	Pass	4 ♥ <sup>2</sup>
Pass	4 ♠ <sup>3</sup>	Pass	5 ♦
Pass	6 ♦	All Pass	

1. Inverted minors

2. Cue bid, a !H stopper

3. Cue bid, a !S stopper

### Board: 138

Dealer: North

Vul: None

North HCP: 13

South HCP: 11+1

Contract: 3NT South

North:

♠ QT

♥ AJ75

♦ QJ74

♣ K82

South:

♠ A9

♥ 86

♦ T983

♣ AQJT4

W	N	E	S
	1 ♦	Pass	2 ♦ <sup>1</sup>
Pass	2 ♥	Pass	3NT
All Pass			

1. Inverted minors

### Board: 139

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 13

Contract: 3NT North

North:

♠ 43

♥ A63

♦ J854

♣ AK53

South:

♠ Q82

♥ KJ4

♦ AKT2

♣ T64

W	N	E	S
			1 ♦
Pass	2 ♦ <sup>1</sup>	Pass	2 ♥
Pass	3NT	All Pass	

1. Inverted minors

## South hands

## Inverted Minors

### Board: 136

♠ KJ

Partner is dealer.

Dealer: North

♥ Q92

The opponents are silent.

Vul: N-S

♦ A97

HCP: 11+1

♣ J9862

### Board: 137

♠ QJT

Partner is dealer.

Dealer: North

♥ T

The opponents are silent.

Vul: E-W

♦ AJ53

HCP: 11+1

♣ KT854

### Board: 138

♠ A9

Partner is dealer.

Dealer: North

♥ 86

The opponents are silent.

Vul: None

♦ T983

HCP: 11+1

♣ AQJT4

### Board: 139

♠ Q82

You are dealer.

Dealer: South

♥ KJ4

The opponents are silent.

Vul: N-S

♦ AKT2

HCP: 13

♣ T64

## Both hands (Answers Page)

### Board: 136

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 11+1

Contract: 3NT South

North:

♠ A652

♥ AK63

♦ JT

♣ QT5

South:

♠ KJ

♥ Q92

♦ A97

♣ J9862

W	N	E	S
	1 ♣	Pass	2 ♣ <sup>1</sup>
Pass	2 ♥	Pass	3NT
All Pass			

1. Inverted minors

### Board: 137

Dealer: North

Vul: E-W

North HCP: 18

South HCP: 11+1

Contract: 6 ♦ North

North:

♠ A62

♥ AK52

♦ K876

♣ A7

South:

♠ QJT

♥ T

♦ AJ53

♣ KT854

W	N	E	S
	1 ♦	Pass	2 ♦ <sup>1</sup>
Pass	4 ♦	Pass	4 ♥ <sup>2</sup>
Pass	4 ♠ <sup>3</sup>	Pass	5 ♦
Pass	6 ♦	All Pass	

1. Inverted minors

2. Cue bid, a !H stopper

3. Cue bid, a !S stopper

### Board: 138

Dealer: North

Vul: None

North HCP: 13

South HCP: 11+1

Contract: 3NT South

North:

♠ QT

♥ AJ75

♦ QJ74

♣ K82

South:

♠ A9

♥ 86

♦ T983

♣ AQJT4

W	N	E	S
	1 ♦	Pass	2 ♦ <sup>1</sup>
Pass	2 ♥	Pass	3NT
All Pass			

1. Inverted minors

### Board: 139

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 13

Contract: 3NT North

North:

♠ 43

♥ A63

♦ J854

♣ AK53

South:

♠ Q82

♥ KJ4

♦ AKT2

♣ T64

W	N	E	S
			1 ♦
Pass	2 ♦ <sup>1</sup>	Pass	2 ♥
Pass	3NT	All Pass	

1. Inverted minors

**North hands****Inverted Minors**

<b>Board: 140</b>	♠ A87	Partner is dealer.
Dealer: South	♥ 6	The opponents are silent.
Vul: E-W	♦ 754	
HCP: 9+2	♣ KQT543	

---

<b>Board: 141</b>	♠ AQ97	You are dealer.
Dealer: North	♥ AKT5	The opponents are silent.
Vul: Both	♦ AJ7	
HCP: 19	♣ J8	

---

<b>Board: 142</b>	♠ KT72	You are dealer.
Dealer: North	♥ K874	The opponents are silent.
Vul: N-S	♦ AJ9	
HCP: 14	♣ K6	

---

<b>Board: 143</b>	♠ J843	You are dealer.
Dealer: North	♥ KJ84	The opponents are silent.
Vul: E-W	♦ K87	
HCP: 12	♣ A9	

---

<b>Board: 144</b>	♠ JT52	You are dealer.
Dealer: North	♥ KQ2	The opponents are silent.
Vul: Both	♦ A982	
HCP: 13	♣ K6	

## Both hands (Answers Page)

### Board: 140

Dealer: South

Vul: E-W

North HCP: 9+2

South HCP: 14

Contract: 3♣ North

North:

♠ A87

♥ 6

♦ 754

♣ KQT543

South:

♠ QJ6

♥ KQ53

♦ AQT

♣ 976

W N E S

1♣

Pass 3♣ All Pass

### Board: 141

Dealer: North

Vul: Both

North HCP: 19

South HCP: 12+1

Contract: 3NT North

North:

♠ AQ97

♥ AKT5

♦ AJ7

♣ J8

South:

♠ J8

♥ J8

♦ KQT63

♣ KQ93

W N E S

1♦ Pass 2♦<sup>1</sup>

Pass 3NT All Pass

1. Inverted minors

### Board: 142

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 11+1

Contract: 3NT South

North:

♠ KT72

♥ K874

♦ AJ9

♣ K6

South:

♠ A85

♥ 6

♦ QT32

♣ AJ984

W N E S

1♦ Pass 2♦<sup>1</sup>

Pass 2♥ Pass 3NT

All Pass

1. Inverted minors

### Board: 143

Dealer: North

Vul: E-W

North HCP: 12

South HCP: 12

Contract: 2NT North

North:

♠ J843

♥ KJ84

♦ K87

♣ A9

South:

♠ A5

♥ AT9

♦ J963

♣ KT65

W N E S

1♦ Pass 2♦<sup>1</sup>

Pass 2NT All Pass

1. Inverted minors

### Board: 144

Dealer: North

Vul: Both

North HCP: 13

South HCP: 12

Contract: 3NT South

North:

♠ JT52

♥ KQ2

♦ A982

♣ K6

South:

♠ Q74

♥ A97

♦ KQ65

♣ J43

W N E S

1♦ Pass 2♦<sup>1</sup>

Pass 2♥ Pass 3NT

All Pass

1. Inverted minors

**South hands****Inverted Minors**

<b>Board: 140</b>	♠ QJ6	You are dealer.
Dealer: South	♥ KQ53	The opponents are silent.
Vul: E-W	♦ AQT	
HCP: 14	♣ 976	

---

<b>Board: 141</b>	♠ J8	Partner is dealer.
Dealer: North	♥ J8	The opponents are silent.
Vul: Both	♦ KQT63	
HCP: 12+1	♣ KQ93	

---

<b>Board: 142</b>	♠ A85	Partner is dealer.
Dealer: North	♥ 6	The opponents are silent.
Vul: N-S	♦ QT32	
HCP: 11+1	♣ AJ984	

---

<b>Board: 143</b>	♠ A5	Partner is dealer.
Dealer: North	♥ AT9	The opponents are silent.
Vul: E-W	♦ J963	
HCP: 12	♣ KT65	

---

<b>Board: 144</b>	♠ Q74	Partner is dealer.
Dealer: North	♥ A97	The opponents are silent.
Vul: Both	♦ KQ65	
HCP: 12	♣ J43	

## Both hands (Answers Page)

### Board: 140

Dealer: South

Vul: E-W

North HCP: 9+2

South HCP: 14

Contract: 3♣ North

North:

♠ A87

♥ 6

♦ 754

♣ KQT543

South:

♠ QJ6

♥ KQ53

♦ AQT

♣ 976

W N E S

1♣

Pass 3♣ All Pass

### Board: 141

Dealer: North

Vul: Both

North HCP: 19

South HCP: 12+1

Contract: 3NT North

North:

♠ AQ97

♥ AKT5

♦ AJ7

♣ J8

South:

♠ J8

♥ J8

♦ KQT63

♣ KQ93

W N E S

1♦ Pass 2♦<sup>1</sup>

Pass 3NT All Pass

1. Inverted minors

### Board: 142

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 11+1

Contract: 3NT South

North:

♠ KT72

♥ K874

♦ AJ9

♣ K6

South:

♠ A85

♥ 6

♦ QT32

♣ AJ984

W N E S

1♦ Pass 2♦<sup>1</sup>

Pass 2♥ Pass 3NT

All Pass

1. Inverted minors

### Board: 143

Dealer: North

Vul: E-W

North HCP: 12

South HCP: 12

Contract: 2NT North

North:

♠ J843

♥ KJ84

♦ K87

♣ A9

South:

♠ A5

♥ AT9

♦ J963

♣ KT65

W N E S

1♦ Pass 2♦<sup>1</sup>

Pass 2NT All Pass

1. Inverted minors

### Board: 144

Dealer: North

Vul: Both

North HCP: 13

South HCP: 12

Contract: 3NT South

North:

♠ JT52

♥ KQ2

♦ A982

♣ K6

South:

♠ Q74

♥ A97

♦ KQ65

♣ J43

W N E S

1♦ Pass 2♦<sup>1</sup>

Pass 2♥ Pass 3NT

All Pass

1. Inverted minors



## North hands

## Inverted Minors

### Board: 145

♠ A4

Partner is dealer.

Dealer: South

♥ JT8

The opponents are silent.

Vul: None

♦ T762

HCP: 12

♣ AK82

### Board: 146

♠ A92

Partner is dealer.

Dealer: South

♥ Q83

The opponents are silent.

Vul: Both

♦ J7

HCP: 11+1

♣ KJT96

### Board: 147

♠ AQ92

You are dealer.

Dealer: North

♥ KQ93

The opponents are silent.

Vul: None

♦ QJ3

HCP: 19

♣ KQ

### Board: 148

♠ QT

Partner is dealer.

Dealer: South

♥ J82

The opponents are silent.

Vul: N-S

♦ Q4

HCP: 9+2

♣ KJ6543

## Both hands (Answers Page)

### Board: 145

Dealer: South

Vul: None

North HCP: 12

South HCP: 13

Contract: 3NT North

North:

♠ A4

♥ JT8

♦ T762

♣ AK82

South:

♠ J82

♥ AQ3

♦ AQ93

♣ 743

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2 ♥

Pass 3NT All Pass

1. Inverted minors

### Board: 146

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 18+2

Contract: 6♣ South

North:

♠ A92

♥ Q83

♦ J7

♣ KJT96

South:

♠ K

♥ KT9

♦ AQ8

♣ AQ8732

W N E S

1 ♣

Pass 2 ♣<sup>1</sup> Pass 4 ♣

Pass 4 ♠<sup>2</sup> Pass 4NT<sup>3</sup>

Pass 5 ♥<sup>4</sup> Pass 6 ♣

All Pass

1. Inverted minors

2. Cue bid, a !S stopper

3. Blackwood 0314, for !C

4. A=2/5 or 5/5, Q(C)=0

### Board: 147

Dealer: North

Vul: None

North HCP: 19

South HCP: 11+1

Contract: 3NT North

North:

♠ AQ92

♥ KQ93

♦ QJ3

♣ KQ

South:

♠ 643

♥ 5

♦ AK96

♣ AT875

W N E S

1 ♦ Pass 2 ♦<sup>1</sup>

Pass 3NT All Pass

1. Inverted minors

### Board: 148

Dealer: South

Vul: N-S

North HCP: 9+2

South HCP: 18

Contract: 3NT South

North:

♠ QT

♥ J82

♦ Q4

♣ KJ6543

South:

♠ J85

♥ AT93

♦ AKT

♣ AQ2

W N E S

1 ♣

Pass 3 ♣ Pass 3NT

All Pass

**South hands****Inverted Minors****Board: 145**

♠ J82

You are dealer.

Dealer: South

♥ AQ3

The opponents are silent.

Vul: None

♦ AQ93

HCP: 13

♣ 743

**Board: 146**

♠ K

You are dealer.

Dealer: South

♥ KT9

The opponents are silent.

Vul: Both

♦ AQ8

HCP: 18+2

♣ AQ8732

**Board: 147**

♠ 643

Partner is dealer.

Dealer: North

♥ 5

The opponents are silent.

Vul: None

♦ AK96

HCP: 11+1

♣ AT875

**Board: 148**

♠ J85

You are dealer.

Dealer: South

♥ AT93

The opponents are silent.

Vul: N-S

♦ AKT

HCP: 18

♣ AQ2

## Both hands (Answers Page)

### Board: 145

Dealer: South

Vul: None

North HCP: 12

South HCP: 13

Contract: 3NT North

North:

♠ A4

♥ JT8

♦ T762

♣ AK82

South:

♠ J82

♥ AQ3

♦ AQ93

♣ 743

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2 ♥

Pass 3NT All Pass

1. Inverted minors

### Board: 146

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 18+2

Contract: 6♣ South

North:

♠ A92

♥ Q83

♦ J7

♣ KJT96

South:

♠ K

♥ KT9

♦ AQ8

♣ AQ8732

W N E S

1 ♣

Pass 2 ♣<sup>1</sup> Pass 4 ♣

Pass 4 ♠<sup>2</sup> Pass 4NT<sup>3</sup>

Pass 5 ♥<sup>4</sup> Pass 6 ♣

All Pass

1. Inverted minors

2. Cue bid, a !S stopper

3. Blackwood 0314, for !C

4. A=2/5 or 5/5, Q(C)=0

### Board: 147

Dealer: North

Vul: None

North HCP: 19

South HCP: 11+1

Contract: 3NT North

North:

♠ AQ92

♥ KQ93

♦ QJ3

♣ KQ

South:

♠ 643

♥ 5

♦ AK96

♣ AT875

W N E S

1 ♦ Pass 2 ♦<sup>1</sup>

Pass 3NT All Pass

1. Inverted minors

### Board: 148

Dealer: South

Vul: N-S

North HCP: 9+2

South HCP: 18

Contract: 3NT South

North:

♠ QT

♥ J82

♦ Q4

♣ KJ6543

South:

♠ J85

♥ AT93

♦ AKT

♣ AQ2

W N E S

1 ♣

Pass 3 ♣ Pass 3NT

All Pass

## North hands

## Inverted Minors

### Board: 149

♠ Q3

You are dealer.

Dealer: North

♥ AKT

The opponents are silent.

Vul: Both

♦ Q73

HCP: 13+1

♣ Q9832

---

### Board: 150

♠ KQ86

You are dealer.

Dealer: North

♥ AKQJ

The opponents are silent.

Vul: None

♦ QT63

HCP: 17

♣ 9

---

### Board: 151

♠ A74

Partner is dealer.

Dealer: South

♥ 9

The opponents are silent.

Vul: N-S

♦ J852

HCP: 12+1

♣ AQJT9

---

### Board: 152

♠ J94

Partner is dealer.

Dealer: South

♥ 86

The opponents are silent.

Vul: E-W

♦ KJ

HCP: 9+2

♣ AT9873

## Both hands (Answers Page)

### Board: 149

Dealer: North

Vul: Both

North HCP: 13+1

South HCP: 12+1

Contract: 3♣ South

North:

♠ Q3

♥ AKT

♦ Q73

♣ Q9832

South:

♠ JT6

♥ 98

♦ K62

♣ AKJ75

W	N	E	S
	1♣	Pass	2♣ <sup>1</sup>
Pass	2♦	Pass	3♣
All Pass			

1. Inverted minors

### Board: 150

Dealer: North

Vul: None

North HCP: 17

South HCP: 9+2

Contract: 3NT South

North:

♠ KQ86

♥ AKQJ

♦ QT63

♣ 9

South:

♠ T3

♥ 5

♦ KJ942

♣ KQ862

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

### Board: 151

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 13

Contract: 3♥ North

North:

♠ A74

♥ 9

♦ J852

♣ AQJT9

South:

♠ KQ6

♥ KQ52

♦ K93

♣ 854

W	N	E	S
			1♣
Pass	2♣ <sup>1</sup>	Pass	2♦
Pass	3♥ <sup>2</sup>	All Pass	

1. Inverted minors

2. Splinter

### Board: 152

Dealer: South

Vul: E-W

North HCP: 9+2

South HCP: 14

Contract: 3♣ North

North:

♠ J94

♥ 86

♦ KJ

♣ AT9873

South:

♠ KQT7

♥ AT5

♦ AT9

♣ J65

W	N	E	S
			1♣
Pass	3♣	All Pass	

**South hands****Inverted Minors****Board: 149**

♠ JT6

Partner is dealer.

Dealer: North

♥ 98

The opponents are silent.

Vul: Both

♦ K62

HCP: 12+1

♣ AKJ75

**Board: 150**

♠ T3

Partner is dealer.

Dealer: North

♥ 5

The opponents are silent.

Vul: None

♦ KJ942

HCP: 9+2

♣ KQ862

**Board: 151**

♠ KQ6

You are dealer.

Dealer: South

♥ KQ52

The opponents are silent.

Vul: N-S

♦ K93

HCP: 13

♣ 854

**Board: 152**

♠ KQT7

You are dealer.

Dealer: South

♥ AT5

The opponents are silent.

Vul: E-W

♦ AT9

HCP: 14

♣ J65

## Both hands (Answers Page)

### Board: 149

Dealer: North

Vul: Both

North HCP: 13+1

South HCP: 12+1

Contract: 3♣ South

North:

♠ Q3

♥ AKT

♦ Q73

♣ Q9832

South:

♠ JT6

♥ 98

♦ K62

♣ AKJ75

W	N	E	S
	1♣	Pass	2♣ <sup>1</sup>
Pass	2♦	Pass	3♣
All Pass			

1. Inverted minors

### Board: 150

Dealer: North

Vul: None

North HCP: 17

South HCP: 9+2

Contract: 3NT South

North:

♠ KQ86

♥ AKQJ

♦ QT63

♣ 9

South:

♠ T3

♥ 5

♦ KJ942

♣ KQ862

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

### Board: 151

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 13

Contract: 3♥ North

North:

♠ A74

♥ 9

♦ J852

♣ AQJT9

South:

♠ KQ6

♥ KQ52

♦ K93

♣ 854

W	N	E	S
			1♣
Pass	2♣ <sup>1</sup>	Pass	2♦
Pass	3♥ <sup>2</sup>	All Pass	

1. Inverted minors

2. Splinter

### Board: 152

Dealer: South

Vul: E-W

North HCP: 9+2

South HCP: 14

Contract: 3♣ North

North:

♠ J94

♥ 86

♦ KJ

♣ AT9873

South:

♠ KQT7

♥ AT5

♦ AT9

♣ J65

W	N	E	S
			1♣
Pass	3♣	All Pass	



## North hands

## Inverted Minors

### Board: 153

♠ 84

You are dealer.

Dealer: North

♥ AKQJ

The opponents are silent.

Vul: None

♦ AJ43

HCP: 19

♣ A82

---

### Board: 154

♠ T96

Partner is dealer.

Dealer: South

♥ A82

The opponents are silent.

Vul: N-S

♦ AK54

HCP: 12

♣ JT4

---

### Board: 155

♠ QJT3

You are dealer.

Dealer: North

♥ KJ82

The opponents are silent.

Vul: E-W

♦ KQJ

HCP: 13

♣ 76

---

### Board: 156

♠ KT54

You are dealer.

Dealer: North

♥ QJ

The opponents are silent.

Vul: Both

♦ AKT85

HCP: 13+1

♣ 72

## Both hands (Answers Page)

### Board: 153

Dealer: North

Vul: None

North HCP: 19

South HCP: 11+1

Contract: 5 ♦ South

North:

♠ 84

♥ AKQJ

♦ AJ43

♣ A82

South:

♠ KJ

♥ T5

♦ KT87

♣ KJ743

W	N	E	S
	1 ♦	Pass	2 ♦ <sup>1</sup>
Pass	4 ♦	Pass	4 ♠ <sup>2</sup>
Pass	4NT <sup>3</sup>	Pass	5 ♦ <sup>4</sup>
All Pass			

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

### Board: 154

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 12+1

Contract: 3 ♦ South

North:

♠ T96

♥ A82

♦ AK54

♣ JT4

South:

♠ KJ5

♥ J6

♦ J9863

♣ AQ8

W	N	E	S
			1 ♦
Pass	2 ♦ <sup>1</sup>	Pass	3 ♦
All Pass			

1. Inverted minors

### Board: 155

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 8+1

Contract: 3 ♦ South

North:

♠ QJT3

♥ KJ82

♦ KQJ

♣ 76

South:

♠ 765

♥ 4

♦ A9865

♣ A952

W	N	E	S
	1 ♦	Pass	3 ♦
All Pass			

### Board: 156

Dealer: North

Vul: Both

North HCP: 13+1

South HCP: 12+1

Contract: 3NT South

North:

♠ KT54

♥ QJ

♦ AKT85

♣ 72

South:

♠ J

♥ AT3

♦ 7642

♣ AK654

W	N	E	S
	1 ♦	Pass	2 ♦ <sup>1</sup>
Pass	2 ♠	Pass	3NT
All Pass			

1. Inverted minors

## South hands

## Inverted Minors

### Board: 153

♠ KJ

Partner is dealer.

Dealer: North

♥ T5

The opponents are silent.

Vul: None

♦ KT87

HCP: 11+1

♣ KJ743

---

### Board: 154

♠ KJ5

You are dealer.

Dealer: South

♥ J6

The opponents are silent.

Vul: N-S

♦ J9863

HCP: 12+1

♣ AQ8

---

### Board: 155

♠ 765

Partner is dealer.

Dealer: North

♥ 4

The opponents are silent.

Vul: E-W

♦ A9865

HCP: 8+1

♣ A952

---

### Board: 156

♠ J

Partner is dealer.

Dealer: North

♥ AT3

The opponents are silent.

Vul: Both

♦ 7642

HCP: 12+1

♣ AK654

## Both hands (Answers Page)

### Board: 153

Dealer: North

Vul: None

North HCP: 19

South HCP: 11+1

Contract: 5 ♦ South

North:

♠ 84

♥ AKQJ

♦ AJ43

♣ A82

South:

♠ KJ

♥ T5

♦ KT87

♣ KJ743

W	N	E	S
	1 ♦	Pass	2 ♦ <sup>1</sup>
Pass	4 ♦	Pass	4 ♠ <sup>2</sup>
Pass	4NT <sup>3</sup>	Pass	5 ♦ <sup>4</sup>
All Pass			

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

### Board: 154

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 12+1

Contract: 3 ♦ South

North:

♠ T96

♥ A82

♦ AK54

♣ JT4

South:

♠ KJ5

♥ J6

♦ J9863

♣ AQ8

W	N	E	S
			1 ♦
Pass	2 ♦ <sup>1</sup>	Pass	3 ♦
All Pass			

1. Inverted minors

### Board: 155

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 8+1

Contract: 3 ♦ South

North:

♠ QJT3

♥ KJ82

♦ KQJ

♣ 76

South:

♠ 765

♥ 4

♦ A9865

♣ A952

W	N	E	S
	1 ♦	Pass	3 ♦
All Pass			

### Board: 156

Dealer: North

Vul: Both

North HCP: 13+1

South HCP: 12+1

Contract: 3NT South

North:

♠ KT54

♥ QJ

♦ AKT85

♣ 72

South:

♠ J

♥ AT3

♦ 7642

♣ AK654

W	N	E	S
	1 ♦	Pass	2 ♦ <sup>1</sup>
Pass	2 ♠	Pass	3NT
All Pass			

1. Inverted minors

## North hands

## Inverted Minors

### Board: 157

♠ J5

Partner is dealer.

Dealer: South

♥ A73

The opponents are silent.

Vul: N-S

♦ 6532

HCP: 12

♣ AK63

### Board: 158

♠ 2

Partner is dealer.

Dealer: South

♥ QT9

The opponents are silent.

Vul: E-W

♦ KQ86

HCP: 10+1

♣ QJ984

### Board: 159

♠ K43

Partner is dealer.

Dealer: South

♥ KQ

The opponents are silent.

Vul: Both

♦ K983

HCP: 12

♣ J742

### Board: 160

♠ A863

You are dealer.

Dealer: North

♥ AQ53

The opponents are silent.

Vul: None

♦ A974

HCP: 14

♣ 6

### Board: 161

♠ T83

Partner is dealer.

Dealer: South

♥ K

The opponents are silent.

Vul: E-W

♦ J952

HCP: 9+1

♣ KQ963

## Both hands (Answers Page)

### Board: 157

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 13

Contract: 3NT North

North:

♠ J5

♥ A73

♦ 6532

♣ AK63

South:

♠ Q762

♥ QJ9

♦ AKJT

♣ 98

W N E S

Pass 2♦<sup>1</sup> Pass 2♥

Pass 3NT All Pass

1. Inverted minors

### Board: 158

Dealer: South

Vul: E-W

North HCP: 10+1

South HCP: 19

Contract: 3NT South

North:

♠ 2

♥ QT9

♦ KQ86

♣ QJ984

South:

♠ KJ3

♥ A72

♦ A72

♣ AKT3

W N E S

Pass 2♣<sup>1</sup> Pass 2♦

Pass 3♣ Pass 3NT

All Pass

1. Inverted minors

### Board: 159

Dealer: South

Vul: Both

North HCP: 12

South HCP: 13

Contract: 3NT North

North:

♠ K43

♥ KQ

♦ K983

♣ J742

South:

♠ T2

♥ A96

♦ Q654

♣ AKT3

W N E S

Pass 2♦<sup>1</sup> Pass 2♥

Pass 3NT All Pass

1. Inverted minors

### Board: 160

Dealer: North

Vul: None

North HCP: 14

South HCP: 11+1

Contract: 3NT South

North:

♠ A863

♥ AQ53

♦ A974

♣ 6

South:

♠ 9

♥ K94

♦ J852

♣ AK872

W N E S

Pass 1♦<sup>1</sup> Pass 2♦<sup>1</sup>

Pass 2♥ Pass 3♦

Pass 3♠ Pass 3NT

All Pass

1. Inverted minors

### Board: 161

Dealer: South

Vul: E-W

North HCP: 9+1

South HCP: 17+1

Contract: 3NT North

North:

♠ T83

♥ K

♦ J952

♣ KQ963

South:

♠ A42

♥ AQJT

♦ AQT83

♣ 2

W N E S

Pass 3♦<sup>1</sup> Pass 3♥

Pass 3NT All Pass

## South hands

## Inverted Minors

**Board: 157**      ♠ Q762      You are dealer.  
 Dealer: South      ♥ QJ9      The opponents are silent.  
 Vul: N-S      ♦ AKJT  
 HCP: 13      ♣ 98

---

**Board: 158**      ♠ KJ3      You are dealer.  
 Dealer: South      ♥ A72      The opponents are silent.  
 Vul: E-W      ♦ A72  
 HCP: 19      ♣ AKT3

---

**Board: 159**      ♠ T2      You are dealer.  
 Dealer: South      ♥ A96      The opponents are silent.  
 Vul: Both      ♦ Q654  
 HCP: 13      ♣ AKT3

---

**Board: 160**      ♠ 9      Partner is dealer.  
 Dealer: North      ♥ K94      The opponents are silent.  
 Vul: None      ♦ J852  
 HCP: 11+1      ♣ AK872

---

**Board: 161**      ♠ A42      You are dealer.  
 Dealer: South      ♥ AQJT      The opponents are silent.  
 Vul: E-W      ♦ AQT83  
 HCP: 17+1      ♣ 2

## Both hands (Answers Page)

### Board: 157

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 13

Contract: 3NT North

North:

♠ J5

♥ A73

♦ 6532

♣ AK63

South:

♠ Q762

♥ QJ9

♦ AKJT

♣ 98

W N E S

Pass 2♦<sup>1</sup> Pass 2♥

Pass 3NT All Pass

1. Inverted minors

### Board: 158

Dealer: South

Vul: E-W

North HCP: 10+1

South HCP: 19

Contract: 3NT South

North:

♠ 2

♥ QT9

♦ KQ86

♣ QJ984

South:

♠ KJ3

♥ A72

♦ A72

♣ AKT3

W N E S

Pass 2♣<sup>1</sup> Pass 2♦

Pass 3♣ Pass 3NT

All Pass

1. Inverted minors

### Board: 159

Dealer: South

Vul: Both

North HCP: 12

South HCP: 13

Contract: 3NT North

North:

♠ K43

♥ KQ

♦ K983

♣ J742

South:

♠ T2

♥ A96

♦ Q654

♣ AKT3

W N E S

Pass 2♦<sup>1</sup> Pass 2♥

Pass 3NT All Pass

1. Inverted minors

### Board: 160

Dealer: North

Vul: None

North HCP: 14

South HCP: 11+1

Contract: 3NT South

North:

♠ A863

♥ AQ53

♦ A974

♣ 6

South:

♠ 9

♥ K94

♦ J852

♣ AK872

W N E S

Pass 1♦<sup>1</sup> Pass 2♦<sup>1</sup>

Pass 2♥ Pass 3♦

Pass 3♠ Pass 3NT

All Pass

1. Inverted minors

### Board: 161

Dealer: South

Vul: E-W

North HCP: 9+1

South HCP: 17+1

Contract: 3NT North

North:

♠ T83

♥ K

♦ J952

♣ KQ963

South:

♠ A42

♥ AQJT

♦ AQT83

♣ 2

W N E S

Pass 3♦<sup>1</sup> Pass 3♥

Pass 3NT All Pass



## North hands

## Inverted Minors

**Board: 162**      ♠ A8      Partner is dealer.  
 Dealer: South      ♥ Q62      The opponents are silent.  
 Vul: Both      ♦ K86  
 HCP: 12+1      ♣ K8643

---

**Board: 163**      ♠ K97      Partner is dealer.  
 Dealer: South      ♥ T54      The opponents are silent.  
 Vul: None      ♦ AK  
 HCP: 12+1      ♣ Q8743

---

**Board: 164**      ♠ J      Partner is dealer.  
 Dealer: South      ♥ J5      The opponents are silent.  
 Vul: N-S      ♦ T982  
 HCP: 12+2      ♣ AKQJ64

---

**Board: 165**      ♠ Q76      Partner is dealer.  
 Dealer: South      ♥ K6      The opponents are silent.  
 Vul: Both      ♦ 754  
 HCP: 12+1      ♣ AK982

---

**Board: 166**      ♠ 54      You are dealer.  
 Dealer: North      ♥ Q95      The opponents are silent.  
 Vul: None      ♦ AKQ6  
 HCP: 14      ♣ K542

## Both hands (Answers Page)

### Board: 162

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 12

Contract: 2NT South

North:

♠ A8

♥ Q62

♦ K86

♣ K8643

South:

♠ 973

♥ A753

♦ QT3

♣ AQ5

W N E S

1 ♣

Pass 2 ♣<sup>1</sup> Pass 2NT

All Pass

1. Inverted minors

### Board: 163

Dealer: South

Vul: None

North HCP: 12+1

South HCP: 13+1

Contract: 3NT North

North:

♠ K97

♥ T54

♦ AK

♣ Q8743

South:

♠ T62

♥ K9

♦ QT5

♣ AKJT6

W N E S

1 ♣

Pass 2 ♣<sup>1</sup> Pass 2 ♦

Pass 3NT All Pass

1. Inverted minors

### Board: 164

Dealer: South

Vul: N-S

North HCP: 12+2

South HCP: 14

Contract: 5 ♣ North

North:

♠ J

♥ J5

♦ T982

♣ AKQJ64

South:

♠ KT62

♥ A832

♦ AK

♣ T32

W N E S

1 ♣

Pass 2 ♣<sup>1</sup> Pass 2 ♦

Pass 5 ♣ All Pass

1. Inverted minors

### Board: 165

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 13

Contract: 3NT North

North:

♠ Q76

♥ K6

♦ 754

♣ AK982

South:

♠ K54

♥ AJT7

♦ Q83

♣ QJT

W N E S

1 ♣

Pass 2 ♣<sup>1</sup> Pass 2 ♦

Pass 3NT All Pass

1. Inverted minors

### Board: 166

Dealer: North

Vul: None

North HCP: 14

South HCP: 12

Contract: 3NT South

North:

♠ 54

♥ Q95

♦ AKQ6

♣ K542

South:

♠ AT7

♥ A3

♦ J853

♣ QJT7

W N E S

1 ♦ Pass 2 ♦<sup>1</sup>

Pass 2 ♥ Pass 3NT

All Pass

1. Inverted minors

**South hands****Inverted Minors**

<b>Board: 162</b>	♠ 973	You are dealer.
Dealer: South	♥ A753	The opponents are silent.
Vul: Both	♦ QT3	
HCP: 12	♣ AQ5	

---

<b>Board: 163</b>	♠ T62	You are dealer.
Dealer: South	♥ K9	The opponents are silent.
Vul: None	♦ QT5	
HCP: 13+1	♣ AKJT6	

---

<b>Board: 164</b>	♠ KT62	You are dealer.
Dealer: South	♥ A832	The opponents are silent.
Vul: N-S	♦ AK	
HCP: 14	♣ T32	

---

<b>Board: 165</b>	♠ K54	You are dealer.
Dealer: South	♥ AJT7	The opponents are silent.
Vul: Both	♦ Q83	
HCP: 13	♣ QJT	

---

<b>Board: 166</b>	♠ AT7	Partner is dealer.
Dealer: North	♥ A3	The opponents are silent.
Vul: None	♦ J853	
HCP: 12	♣ QJT7	

## Both hands (Answers Page)

### Board: 162

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 12

Contract: 2NT South

North:

♠ A8

♥ Q62

♦ K86

♣ K8643

South:

♠ 973

♥ A753

♦ QT3

♣ AQ5

W N E S

1 ♣

Pass 2 ♣<sup>1</sup> Pass 2NT

All Pass

1. Inverted minors

### Board: 163

Dealer: South

Vul: None

North HCP: 12+1

South HCP: 13+1

Contract: 3NT North

North:

♠ K97

♥ T54

♦ AK

♣ Q8743

South:

♠ T62

♥ K9

♦ QT5

♣ AKJT6

W N E S

1 ♣

Pass 2 ♣<sup>1</sup> Pass 2 ♦

Pass 3NT All Pass

1. Inverted minors

### Board: 164

Dealer: South

Vul: N-S

North HCP: 12+2

South HCP: 14

Contract: 5 ♣ North

North:

♠ J

♥ J5

♦ T982

♣ AKQJ64

South:

♠ KT62

♥ A832

♦ AK

♣ T32

W N E S

1 ♣

Pass 2 ♣<sup>1</sup> Pass 2 ♦

Pass 5 ♣ All Pass

1. Inverted minors

### Board: 165

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 13

Contract: 3NT North

North:

♠ Q76

♥ K6

♦ 754

♣ AK982

South:

♠ K54

♥ AJT7

♦ Q83

♣ QJT

W N E S

1 ♣

Pass 2 ♣<sup>1</sup> Pass 2 ♦

Pass 3NT All Pass

1. Inverted minors

### Board: 166

Dealer: North

Vul: None

North HCP: 14

South HCP: 12

Contract: 3NT South

North:

♠ 54

♥ Q95

♦ AKQ6

♣ K542

South:

♠ AT7

♥ A3

♦ J853

♣ QJT7

W N E S

1 ♦ Pass 2 ♦<sup>1</sup>

Pass 2 ♥ Pass 3NT

All Pass

1. Inverted minors

## North hands

## Inverted Minors

### Board: 167

♠ Q7

Partner is dealer.

Dealer: South

♥ 875

The opponents are silent.

Vul: N-S

♦ A76

HCP: 11+1

♣ AJ976

### Board: 168

♠ AT

You are dealer.

Dealer: North

♥ T432

The opponents are silent.

Vul: None

♦ Q64

HCP: 13

♣ AQJ6

### Board: 169

♠ KQT5

You are dealer.

Dealer: North

♥ KQ73

The opponents are silent.

Vul: N-S

♦ 8754

HCP: 13

♣ K

### Board: 170

♠ A7

You are dealer.

Dealer: North

♥ J652

The opponents are silent.

Vul: E-W

♦ AT5

HCP: 13

♣ KJ72

### Board: 171

♠ J9

Partner is dealer.

Dealer: South

♥ JT2

The opponents are silent.

Vul: Both

♦ A632

HCP: 12

♣ KQJ3

## Both hands (Answers Page)

### Board: 167

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 14

Contract: 2NT North

North:

♠ Q7

♥ 875

♦ A76

♣ AJ976

South:

♠ K98

♥ KQ43

♦ KJ8

♣ Q52

W N E S

1 ♣

Pass 2 ♣<sup>1</sup> Pass 2 ♦

Pass 2NT All Pass

1. Inverted minors

### Board: 168

Dealer: North

Vul: None

North HCP: 13

South HCP: 11+1

Contract: 3NT South

North:

♠ AT

♥ T432

♦ Q64

♣ AQJ6

South:

♠ K63

♥ J76

♦ A7

♣ K9753

W N E S

1 ♣ Pass 2 ♣<sup>1</sup>

Pass 2 ♦ Pass 3NT

All Pass

1. Inverted minors

### Board: 169

Dealer: North

Vul: N-S

North HCP: 13

South HCP: 10+2

Contract: 3 ♦ South

North:

♠ KQT5

♥ KQ73

♦ 8754

♣ K

South:

♠ A2

♥ 2

♦ AT962

♣ Q9753

W N E S

1 ♦ Pass 2 ♦<sup>1</sup>

Pass 2 ♥ Pass 3 ♦

All Pass

1. Inverted minors

### Board: 170

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 11+1

Contract: 3NT South

North:

♠ A7

♥ J652

♦ AT5

♣ KJ72

South:

♠ K95

♥ KT4

♦ J3

♣ AT954

W N E S

1 ♣ Pass 2 ♣<sup>1</sup>

Pass 2 ♦ Pass 3NT

All Pass

1. Inverted minors

### Board: 171

Dealer: South

Vul: Both

North HCP: 12

South HCP: 13+1

Contract: 3NT North

North:

♠ J9

♥ JT2

♦ A632

♣ KQJ3

South:

♠ K62

♥ A93

♦ KQJ98

♣ 86

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2 ♥

Pass 3NT All Pass

1. Inverted minors

## South hands

## Inverted Minors

<b>Board: 167</b>	♠ K98	You are dealer.
Dealer: South	♥ KQ43	The opponents are silent.
Vul: N-S	♦ KJ8	
HCP: 14	♣ Q52	

---

<b>Board: 168</b>	♠ K63	Partner is dealer.
Dealer: North	♥ J76	The opponents are silent.
Vul: None	♦ A7	
HCP: 11+1	♣ K9753	

---

<b>Board: 169</b>	♠ A2	Partner is dealer.
Dealer: North	♥ 2	The opponents are silent.
Vul: N-S	♦ AT962	
HCP: 10+2	♣ Q9753	

---

<b>Board: 170</b>	♠ K95	Partner is dealer.
Dealer: North	♥ KT4	The opponents are silent.
Vul: E-W	♦ J3	
HCP: 11+1	♣ AT954	

---

<b>Board: 171</b>	♠ K62	You are dealer.
Dealer: South	♥ A93	The opponents are silent.
Vul: Both	♦ KQJ98	
HCP: 13+1	♣ 86	

## Both hands (Answers Page)

### Board: 167

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 14

Contract: 2NT North

North:

♠ Q7

♥ 875

♦ A76

♣ AJ976

South:

♠ K98

♥ KQ43

♦ KJ8

♣ Q52

W N E S

1 ♣

Pass 2 ♣<sup>1</sup> Pass 2 ♦

Pass 2NT All Pass

1. Inverted minors

### Board: 168

Dealer: North

Vul: None

North HCP: 13

South HCP: 11+1

Contract: 3NT South

North:

♠ AT

♥ T432

♦ Q64

♣ AQJ6

South:

♠ K63

♥ J76

♦ A7

♣ K9753

W N E S

1 ♣ Pass 2 ♣<sup>1</sup>

Pass 2 ♦ Pass 3NT

All Pass

1. Inverted minors

### Board: 169

Dealer: North

Vul: N-S

North HCP: 13

South HCP: 10+2

Contract: 3 ♦ South

North:

♠ KQT5

♥ KQ73

♦ 8754

♣ K

South:

♠ A2

♥ 2

♦ AT962

♣ Q9753

W N E S

1 ♦ Pass 2 ♦<sup>1</sup>

Pass 2 ♥ Pass 3 ♦

All Pass

1. Inverted minors

### Board: 170

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 11+1

Contract: 3NT South

North:

♠ A7

♥ J652

♦ AT5

♣ KJ72

South:

♠ K95

♥ KT4

♦ J3

♣ AT954

W N E S

1 ♣ Pass 2 ♣<sup>1</sup>

Pass 2 ♦ Pass 3NT

All Pass

1. Inverted minors

### Board: 171

Dealer: South

Vul: Both

North HCP: 12

South HCP: 13+1

Contract: 3NT North

North:

♠ J9

♥ JT2

♦ A632

♣ KQJ3

South:

♠ K62

♥ A93

♦ KQJ98

♣ 86

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2 ♥

Pass 3NT All Pass

1. Inverted minors



**North hands****Inverted Minors**

<b>Board: 172</b>	♠ QT	Partner is dealer.
Dealer: South	♥ J6	The opponents are silent.
Vul: N-S	♦ QJ63	
HCP: 12+1	♣ KQJ83	

---

<b>Board: 173</b>	♠ KQ	Partner is dealer.
Dealer: South	♥ J6	The opponents are silent.
Vul: E-W	♦ QJ62	
HCP: 11+1	♣ Q9742	

---

<b>Board: 174</b>	♠ J8	Partner is dealer.
Dealer: South	♥ 8	The opponents are silent.
Vul: Both	♦ KT942	
HCP: 8+2	♣ AT982	

---

<b>Board: 175</b>	♠ J754	You are dealer.
Dealer: North	♥ AQJT	The opponents are silent.
Vul: None	♦ 74	
HCP: 12	♣ A72	

---

<b>Board: 176</b>	♠ AJ2	You are dealer.
Dealer: North	♥ A832	The opponents are silent.
Vul: E-W	♦ A83	
HCP: 13	♣ 984	

## Both hands (Answers Page)

### Board: 172

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 14

Contract: 5♦ South

North:

♠ QT

♥ J6

♦ QJ63

♣ KQJ83

South:

♠ AK72

♥ 54

♦ KT52

♣ AT7

W N E S

1♦

Pass 2♦<sup>1</sup> Pass 2♠

Pass 3♦ Pass 5♦

All Pass

1. Inverted minors

### Board: 173

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 14

Contract: 3NT North

North:

♠ KQ

♥ J6

♦ QJ62

♣ Q9742

South:

♠ AJT8

♥ Q97

♦ K83

♣ KJT

W N E S

1♣

Pass 2♣<sup>1</sup> Pass 2♦

Pass 3NT All Pass

1. Inverted minors

### Board: 174

Dealer: South

Vul: Both

North HCP: 8+2

South HCP: 19

Contract: 3NT South

North:

♠ J8

♥ 8

♦ KT942

♣ AT982

South:

♠ AKQ5

♥ AJT

♦ A85

♣ J65

W N E S

1♣

Pass 3♣ Pass 3NT

All Pass

### Board: 175

Dealer: North

Vul: None

North HCP: 12

South HCP: 10+2

Contract: 3♣ South

North:

♠ J754

♥ AQJT

♦ 74

♣ A72

South:

♠ K3

♥ 5

♦ KQ862

♣ QT984

W N E S

1♣<sup>1</sup> Pass 2♣<sup>1</sup>

Pass 2NT Pass 3♣

All Pass

1. Inverted minors

### Board: 176

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 12+1

Contract: 3NT South

North:

♠ AJ2

♥ A832

♦ A83

♣ 984

South:

♠ K43

♥ K6

♦ J62

♣ KQ753

W N E S

1♣<sup>1</sup> Pass 2♣<sup>1</sup>

Pass 2♦ Pass 3NT

All Pass

1. Inverted minors

**South hands****Inverted Minors**

**Board: 172**      ♠ AK72      You are dealer.  
Dealer: South      ♥ 54      The opponents are silent.  
Vul: N-S      ♦ KT52  
HCP: 14      ♣ AT7

---

**Board: 173**      ♠ AJT8      You are dealer.  
Dealer: South      ♥ Q97      The opponents are silent.  
Vul: E-W      ♦ K83  
HCP: 14      ♣ KJT

---

**Board: 174**      ♠ AKQ5      You are dealer.  
Dealer: South      ♥ AJT      The opponents are silent.  
Vul: Both      ♦ A85  
HCP: 19      ♣ J65

---

**Board: 175**      ♠ K3      Partner is dealer.  
Dealer: North      ♥ 5      The opponents are silent.  
Vul: None      ♦ KQ862  
HCP: 10+2      ♣ QT984

---

**Board: 176**      ♠ K43      Partner is dealer.  
Dealer: North      ♥ K6      The opponents are silent.  
Vul: E-W      ♦ J62  
HCP: 12+1      ♣ KQ753

## Both hands (Answers Page)

### Board: 172

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 14

Contract: 5♦ South

North:

♠ QT

♥ J6

♦ QJ63

♣ KQJ83

South:

♠ AK72

♥ 54

♦ KT52

♣ AT7

W N E S

1♦

Pass 2♦<sup>1</sup> Pass 2♠

Pass 3♦ Pass 5♦

All Pass

1. Inverted minors

### Board: 173

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 14

Contract: 3NT North

North:

♠ KQ

♥ J6

♦ QJ62

♣ Q9742

South:

♠ AJT8

♥ Q97

♦ K83

♣ KJT

W N E S

1♣

Pass 2♣<sup>1</sup> Pass 2♦

Pass 3NT All Pass

1. Inverted minors

### Board: 174

Dealer: South

Vul: Both

North HCP: 8+2

South HCP: 19

Contract: 3NT South

North:

♠ J8

♥ 8

♦ KT942

♣ AT982

South:

♠ AKQ5

♥ AJT

♦ A85

♣ J65

W N E S

1♣

Pass 3♣ Pass 3NT

All Pass

### Board: 175

Dealer: North

Vul: None

North HCP: 12

South HCP: 10+2

Contract: 3♣ South

North:

♠ J754

♥ AQJT

♦ 74

♣ A72

South:

♠ K3

♥ 5

♦ KQ862

♣ QT984

W N E S

1♣ Pass 2♣<sup>1</sup>

Pass 2NT Pass 3♣

All Pass

1. Inverted minors

### Board: 176

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 12+1

Contract: 3NT South

North:

♠ AJ2

♥ A832

♦ A83

♣ 984

South:

♠ K43

♥ K6

♦ J62

♣ KQ753

W N E S

1♣ Pass 2♣<sup>1</sup>

Pass 2♦ Pass 3NT

All Pass

1. Inverted minors

**North hands****Inverted Minors****Board: 177**

♠ A92

You are dealer.

Dealer: North

♥ KT86

The opponents are silent.

Vul: Both

♦ K98

HCP: 12

♣ Q95

**Board: 178**

♠ 8

Partner is dealer.

Dealer: South

♥ T53

The opponents are silent.

Vul: None

♦ KJ62

HCP: 7+1

♣ K9863

**Board: 179**

♠ Q

You are dealer.

Dealer: North

♥ KJ74

The opponents are silent.

Vul: N-S

♦ K972

HCP: 18

♣ AKQ3

## Both hands (Answers Page)

### Board: 177

Dealer: North

Vul: Both

North HCP: 12

South HCP: 11+2

Contract: 3♣ South

North:

♠ A92

♥ KT86

♦ K98

♣ Q95

South:

♠ J4

♥ A9

♦ J54

♣ AJ8642

W	N	E	S
	1♣	Pass	2♣ <sup>1</sup>

Pass	2NT	Pass	3♣
------	-----	------	----

All Pass

1. Inverted minors

### Board: 178

Dealer: South

Vul: None

North HCP: 7+1

South HCP: 18

Contract: 3NT South

North:

♠ 8

♥ T53

♦ KJ62

♣ K9863

South:

♠ AQ54

♥ AK6

♦ 843

♣ AJ5

W	N	E	S
			1♣

Pass	3♣	Pass	3NT
------	----	------	-----

All Pass

### Board: 179

Dealer: North

Vul: N-S

North HCP: 18

South HCP: 12+1

Contract: 5♦ South

North:

♠ Q

♥ KJ74

♦ K972

♣ AKQ3

South:

♠ K84

♥ Q83

♦ AQJT6

♣ 42

W	N	E	S
	1♦	Pass	2♦ <sup>1</sup>

Pass	3♠ <sup>2</sup>	Pass	3NT
------	-----------------	------	-----

Pass	4♦	Pass	4♠ <sup>3</sup>
------	----	------	-----------------

Pass	5♣ <sup>4</sup>	Pass	5♦
------	-----------------	------	----

All Pass

1. Inverted minors

2. shortness

3. Cue bid, a !S stopper

4. Cue bid, a !H stopper

## South hands

## Inverted Minors

**Board: 177**

♠ J4

Partner is dealer.

Dealer: North

♥ A9

The opponents are silent.

Vul: Both

♦ J54

HCP: 11+2

♣ AJ8642

**Board: 178**

♠ AQ54

You are dealer.

Dealer: South

♥ AK6

The opponents are silent.

Vul: None

♦ 843

HCP: 18

♣ AJ5

**Board: 179**

♠ K84

Partner is dealer.

Dealer: North

♥ Q83

The opponents are silent.

Vul: N-S

♦ AQJT6

HCP: 12+1

♣ 42

## Both hands (Answers Page)

### Board: 177

Dealer: North

Vul: Both

North HCP: 12

South HCP: 11+2

Contract: 3♣ South

North:

♠ A92

♥ KT86

♦ K98

♣ Q95

South:

♠ J4

♥ A9

♦ J54

♣ AJ8642

W	N	E	S
	1♣	Pass	2♣ <sup>1</sup>

Pass	2NT	Pass	3♣
------	-----	------	----

All Pass

1. Inverted minors

### Board: 178

Dealer: South

Vul: None

North HCP: 7+1

South HCP: 18

Contract: 3NT South

North:

♠ 8

♥ T53

♦ KJ62

♣ K9863

South:

♠ AQ54

♥ AK6

♦ 843

♣ AJ5

W	N	E	S
			1♣

Pass	3♣	Pass	3NT
------	----	------	-----

All Pass

### Board: 179

Dealer: North

Vul: N-S

North HCP: 18

South HCP: 12+1

Contract: 5♦ South

North:

♠ Q

♥ KJ74

♦ K972

♣ AKQ3

South:

♠ K84

♥ Q83

♦ AQJT6

♣ 42

W	N	E	S
	1♦	Pass	2♦ <sup>1</sup>

Pass	3♠ <sup>2</sup>	Pass	3NT
------	-----------------	------	-----

Pass	4♦	Pass	4♠ <sup>3</sup>
------	----	------	-----------------

Pass	5♣ <sup>4</sup>	Pass	5♦
------	-----------------	------	----

All Pass

1. Inverted minors

2. shortness

3. Cue bid, a !S stopper

4. Cue bid, a !H stopper



## North hands

## Inverted Minors

### Board: 180

♠ K63

Partner is dealer.

Dealer: South

♥ A72

The opponents are silent.

Vul: Both

♦ A7

HCP: 12+1

♣ JT953

---

### Board: 181

♠ K432

You are dealer.

Dealer: North

♥ A954

The opponents are silent.

Vul: None

♦ K74

HCP: 12

♣ Q5

---

### Board: 182

♠ AJ9

Partner is dealer.

Dealer: South

♥ T6

The opponents are silent.

Vul: N-S

♦ K86

HCP: 11+1

♣ K9753

---

### Board: 183

♠ K4

Partner is dealer.

Dealer: South

♥ 865

The opponents are silent.

Vul: E-W

♦ KQ62

HCP: 12

♣ A853

## Both hands (Answers Page)

### Board: 180

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 18+1

Contract: 6♣ South

North:

♠ K63

♥ A72

♦ A7

♣ JT953

South:

♠ A7

♥ J9

♦ KQJ9

♣ AK762

W N E S

1♣

Pass 2♣<sup>1</sup> Pass 3NT

Pass 4♣ Pass 4♦<sup>2</sup>

Pass 4♥<sup>3</sup> Pass 4NT<sup>4</sup>

Pass 5♥<sup>5</sup> Pass 6♣

All Pass

1. Inverted minors

2. Cue bid, a !D stopper

3. Cue bid, a !H stopper

4. Blackwood 0314, for !C

5. A=2/5 or 5/5, Q(C)=0

### Board: 181

Dealer: North

Vul: None

North HCP: 12

South HCP: 12+1

Contract: 2NT North

North:

♠ K432

♥ A954

♦ K74

♣ Q5

South:

♠ T95

♥ K8

♦ AQT63

♣ KT9

W N E S

1♦ Pass 2♦<sup>1</sup>

Pass 2NT All Pass

1. Inverted minors

### Board: 182

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 13

Contract: 3♣ North

North:

♠ AJ9

♥ T6

♦ K86

♣ K9753

South:

♠ K76

♥ J74

♦ A52

♣ AJT6

W N E S

1♣

Pass 2♣<sup>1</sup> Pass 2♦

Pass 3♣ All Pass

1. Inverted minors

### Board: 183

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 14

Contract: 3NT North

North:

♠ K4

♥ 865

♦ KQ62

♣ A853

South:

♠ A63

♥ AJ93

♦ AJ85

♣ 94

W N E S

1♦

Pass 2♦<sup>1</sup> Pass 2♥

Pass 3NT All Pass

1. Inverted minors

## South hands

## Inverted Minors

<b>Board: 180</b>	♠ A7	You are dealer.
Dealer: South	♥ J9	The opponents are silent.
Vul: Both	♦ KQJ9	
HCP: 18+1	♣ AK762	

---

<b>Board: 181</b>	♠ T95	Partner is dealer.
Dealer: North	♥ K8	The opponents are silent.
Vul: None	♦ AQT63	
HCP: 12+1	♣ KT9	

---

<b>Board: 182</b>	♠ K76	You are dealer.
Dealer: South	♥ J74	The opponents are silent.
Vul: N-S	♦ A52	
HCP: 13	♣ AJT6	

---

<b>Board: 183</b>	♠ A63	You are dealer.
Dealer: South	♥ AJ93	The opponents are silent.
Vul: E-W	♦ AJ85	
HCP: 14	♣ 94	

## Both hands (Answers Page)

### Board: 180

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 18+1

Contract: 6♣ South

North:

♠ K63

♥ A72

♦ A7

♣ JT953

South:

♠ A7

♥ J9

♦ KQJ9

♣ AK762

W N E S

1♣

Pass 2♣<sup>1</sup> Pass 3NT

Pass 4♣ Pass 4♦<sup>2</sup>

Pass 4♥<sup>3</sup> Pass 4NT<sup>4</sup>

Pass 5♥<sup>5</sup> Pass 6♣

All Pass

1. Inverted minors

2. Cue bid, a !D stopper

3. Cue bid, a !H stopper

4. Blackwood 0314, for !C

5. A=2/5 or 5/5, Q(C)=0

### Board: 181

Dealer: North

Vul: None

North HCP: 12

South HCP: 12+1

Contract: 2NT North

North:

♠ K432

♥ A954

♦ K74

♣ Q5

South:

♠ T95

♥ K8

♦ AQT63

♣ KT9

W N E S

1♦ Pass 2♦<sup>1</sup>

Pass 2NT All Pass

1. Inverted minors

### Board: 182

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 13

Contract: 3♣ North

North:

♠ AJ9

♥ T6

♦ K86

♣ K9753

South:

♠ K76

♥ J74

♦ A52

♣ AJT6

W N E S

1♣

Pass 2♣<sup>1</sup> Pass 2♦

Pass 3♣ All Pass

1. Inverted minors

### Board: 183

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 14

Contract: 3NT North

North:

♠ K4

♥ 865

♦ KQ62

♣ A853

South:

♠ A63

♥ AJ93

♦ AJ85

♣ 94

W N E S

1♦

Pass 2♦<sup>1</sup> Pass 2♥

Pass 3NT All Pass

1. Inverted minors

## North hands

## Inverted Minors

<b>Board: 184</b>	♠ AJ4	You are dealer.
Dealer: North	♥ 7532	The opponents are silent.
Vul: None	♦ A3	
HCP: 13	♣ A964	

---

<b>Board: 185</b>	♠ K94	You are dealer.
Dealer: North	♥ AT96	The opponents are silent.
Vul: N-S	♦ QJ6	
HCP: 14	♣ A87	

---

<b>Board: 186</b>	♠ 85	Partner is dealer.
Dealer: South	♥ Q43	The opponents are silent.
Vul: E-W	♦ K865	
HCP: 12	♣ AK65	

---

<b>Board: 187</b>	♠ KJT8	You are dealer.
Dealer: North	♥ AQ43	The opponents are silent.
Vul: Both	♦ T9	
HCP: 12	♣ Q83	

---

<b>Board: 188</b>	♠ 4	Partner is dealer.
Dealer: South	♥ AQ9	The opponents are silent.
Vul: N-S	♦ Q863	
HCP: 12+1	♣ KJ732	

## Both hands (Answers Page)

### Board: 184

Dealer: North

Vul: None

North HCP: 13

South HCP: 11+1

Contract: 2NT South

North:

♠ AJ4

♥ 7532

♦ A3

♣ A964

South:

♠ 65

♥ AJ4

♦ JT4

♣ KQ873

W	N	E	S
	1 ♣	Pass	2 ♣ <sup>1</sup>
Pass	2 ♦	Pass	2NT
All Pass			

1. Inverted minors

### Board: 185

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 12+1

Contract: 3 ♣ South

North:

♠ K94

♥ AT96

♦ QJ6

♣ A87

South:

♠ Q6

♥ QJ2

♦ A53

♣ QJ932

W	N	E	S
	1 ♣	Pass	2 ♣ <sup>1</sup>
Pass	2 ♦	Pass	3 ♣
All Pass			

1. Inverted minors

### Board: 186

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 12

Contract: 2NT South

North:

♠ 85

♥ Q43

♦ K865

♣ AK65

South:

♠ KQ92

♥ A52

♦ Q974

♣ J9

W	N	E	S
			1 ♦
Pass	2 ♦ <sup>1</sup>	Pass	2NT
All Pass			

1. Inverted minors

### Board: 187

Dealer: North

Vul: Both

North HCP: 12

South HCP: 12+1

Contract: 2NT North

North:

♠ KJT8

♥ AQ43

♦ T9

♣ Q83

South:

♠ A92

♥ J82

♦ 73

♣ AKT72

W	N	E	S
	1 ♣	Pass	2 ♣ <sup>1</sup>
Pass	2NT	All Pass	

1. Inverted minors

### Board: 188

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 12

Contract: 3 ♣ North

North:

♠ 4

♥ AQ9

♦ Q863

♣ KJ732

South:

♠ 753

♥ K753

♦ KT2

♣ AQ8

W	N	E	S
			1 ♣
Pass	2 ♣ <sup>1</sup>	Pass	2NT
Pass	3 ♣	All Pass	

1. Inverted minors

**South hands****Inverted Minors**

<b>Board: 184</b>	♠ 65	Partner is dealer.
Dealer: North	♥ AJ4	The opponents are silent.
Vul: None	♦ JT4	
HCP: 11+1	♣ KQ873	

---

<b>Board: 185</b>	♠ Q6	Partner is dealer.
Dealer: North	♥ QJ2	The opponents are silent.
Vul: N-S	♦ A53	
HCP: 12+1	♣ QJ932	

---

<b>Board: 186</b>	♠ KQ92	You are dealer.
Dealer: South	♥ A52	The opponents are silent.
Vul: E-W	♦ Q974	
HCP: 12	♣ J9	

---

<b>Board: 187</b>	♠ A92	Partner is dealer.
Dealer: North	♥ J82	The opponents are silent.
Vul: Both	♦ 73	
HCP: 12+1	♣ AKT72	

---

<b>Board: 188</b>	♠ 753	You are dealer.
Dealer: South	♥ K753	The opponents are silent.
Vul: N-S	♦ KT2	
HCP: 12	♣ AQ8	

## Both hands (Answers Page)

### Board: 184

Dealer: North

Vul: None

North HCP: 13

South HCP: 11+1

Contract: 2NT South

North:

♠ AJ4

♥ 7532

♦ A3

♣ A964

South:

♠ 65

♥ AJ4

♦ JT4

♣ KQ873

W	N	E	S
	1 ♣	Pass	2 ♣ <sup>1</sup>
Pass	2 ♦	Pass	2NT
All Pass			

1. Inverted minors

### Board: 185

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 12+1

Contract: 3 ♣ South

North:

♠ K94

♥ AT96

♦ QJ6

♣ A87

South:

♠ Q6

♥ QJ2

♦ A53

♣ QJ932

W	N	E	S
	1 ♣	Pass	2 ♣ <sup>1</sup>
Pass	2 ♦	Pass	3 ♣
All Pass			

1. Inverted minors

### Board: 186

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 12

Contract: 2NT South

North:

♠ 85

♥ Q43

♦ K865

♣ AK65

South:

♠ KQ92

♥ A52

♦ Q974

♣ J9

W	N	E	S
			1 ♦
Pass	2 ♦ <sup>1</sup>	Pass	2NT
All Pass			

1. Inverted minors

### Board: 187

Dealer: North

Vul: Both

North HCP: 12

South HCP: 12+1

Contract: 2NT North

North:

♠ KJT8

♥ AQ43

♦ T9

♣ Q83

South:

♠ A92

♥ J82

♦ 73

♣ AKT72

W	N	E	S
	1 ♣	Pass	2 ♣ <sup>1</sup>
Pass	2NT	All Pass	

1. Inverted minors

### Board: 188

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 12

Contract: 3 ♣ North

North:

♠ 4

♥ AQ9

♦ Q863

♣ KJ732

South:

♠ 753

♥ K753

♦ KT2

♣ AQ8

W	N	E	S
			1 ♣
Pass	2 ♣ <sup>1</sup>	Pass	2NT
Pass	3 ♣	All Pass	

1. Inverted minors



**North hands****Inverted Minors****Board: 189**

♠ AQ73

You are dealer.

Dealer: North

♥ AQ95

The opponents are silent.

Vul: E-W

♦ AKT7

HCP: 19

♣ 7

**Board: 190**

♠ Q863

You are dealer.

Dealer: North

♥ AKQJ

The opponents are silent.

Vul: Both

♦ J95

HCP: 13

♣ 65

**Board: 191**

♠ JT2

Partner is dealer.

Dealer: South

♥ A9

The opponents are silent.

Vul: E-W

♦ AJ85

HCP: 12

♣ Q852

## Both hands (Answers Page)

### Board: 189

Dealer: North

Vul: E-W

North HCP: 19

South HCP: 11+3

Contract: 6♦ North

North:

♠ AQ73

♥ AQ95

♦ AKT7

♣ 7

South:

♠ K5

♥ -

♦ QJ863

♣ KQT942

W	N	E	S
	1♦	Pass	2♦ <sup>1</sup>
Pass	4♦	Pass	4♠ <sup>2</sup>
Pass	4NT <sup>3</sup>	Pass	5♣ <sup>4</sup>
Pass	6♦	All Pass	

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

### Board: 190

Dealer: North

Vul: Both

North HCP: 13

South HCP: 11+1

Contract: 3NT South

North:

♠ Q863

♥ AKQJ

♦ J95

♣ 65

South:

♠ AK7

♥ 4

♦ QT63

♣ QT843

W	N	E	S
	1♦	Pass	2♦ <sup>1</sup>
Pass	2♥	Pass	3NT
All Pass			

1. Inverted minors

### Board: 191

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 14

Contract: 3NT North

North:

♠ JT2

♥ A9

♦ AJ85

♣ Q852

South:

♠ AK9

♥ QT7

♦ T643

♣ AJ4

W	N	E	S
			1♦
Pass	2♦ <sup>1</sup>	Pass	2♥
Pass	3NT	All Pass	

1. Inverted minors

**South hands****Inverted Minors****Board: 189**

♠ K5

Partner is dealer.

Dealer: North

♥ -

The opponents are silent.

Vul: E-W

♦ QJ863

HCP: 11+3

♣ KQT942

**Board: 190**

♠ AK7

Partner is dealer.

Dealer: North

♥ 4

The opponents are silent.

Vul: Both

♦ QT63

HCP: 11+1

♣ QT843

**Board: 191**

♠ AK9

You are dealer.

Dealer: South

♥ QT7

The opponents are silent.

Vul: E-W

♦ T643

HCP: 14

♣ AJ4

## Both hands (Answers Page)

### Board: 189

Dealer: North

Vul: E-W

North HCP: 19

South HCP: 11+3

Contract: 6♦ North

North:

♠ AQ73

♥ AQ95

♦ AKT7

♣ 7

South:

♠ K5

♥ -

♦ QJ863

♣ KQT942

W	N	E	S
	1♦	Pass	2♦ <sup>1</sup>
Pass	4♦	Pass	4♠ <sup>2</sup>
Pass	4NT <sup>3</sup>	Pass	5♣ <sup>4</sup>
Pass	6♦	All Pass	

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

### Board: 190

Dealer: North

Vul: Both

North HCP: 13

South HCP: 11+1

Contract: 3NT South

North:

♠ Q863

♥ AKQJ

♦ J95

♣ 65

South:

♠ AK7

♥ 4

♦ QT63

♣ QT843

W	N	E	S
	1♦	Pass	2♦ <sup>1</sup>
Pass	2♥	Pass	3NT
All Pass			

1. Inverted minors

### Board: 191

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 14

Contract: 3NT North

North:

♠ JT2

♥ A9

♦ AJ85

♣ Q852

South:

♠ AK9

♥ QT7

♦ T643

♣ AJ4

W	N	E	S
			1♦
Pass	2♦ <sup>1</sup>	Pass	2♥
Pass	3NT	All Pass	

1. Inverted minors

## North hands

## Inverted Minors

### Board: 192

♠ T4

Partner is dealer.

Dealer: South

♥ J

The opponents are silent.

Vul: Both

♦ KQ86

HCP: 10+2

♣ KJT543

---

### Board: 193

♠ J84

Partner is dealer.

Dealer: South

♥ 432

The opponents are silent.

Vul: None

♦ A987

HCP: 12

♣ AK6

---

### Board: 194

♠ Q7

Partner is dealer.

Dealer: South

♥ 42

The opponents are silent.

Vul: N-S

♦ AKQJ3

HCP: 12+1

♣ 9652

---

### Board: 195

♠ A3

Partner is dealer.

Dealer: South

♥ K4

The opponents are silent.

Vul: Both

♦ T97

HCP: 12+2

♣ AJ8542

## Both hands (Answers Page)

### Board: 192

Dealer: South

Vul: Both

North HCP: 10+2

South HCP: 18

Contract: 6♣ South

North:

♠ T4

♥ J

♦ KQ86

♣ KJT543

South:

♠ AKQ6

♥ A65

♦ J72

♣ A92

W N E S

1♣

Pass 2♣<sup>1</sup> Pass 3NT

Pass 4♣ Pass 4♥<sup>2</sup>

Pass 4NT<sup>3</sup> Pass 5♣<sup>4</sup>

Pass 5♦ Pass 6♣<sup>5</sup>

All Pass

1. Inverted minors

2. Cue bid, a !H stopper

3. Blackwood 0314, for !C

4. A=0/5 or 3/5

5. no !C queen

### Board: 193

Dealer: South

Vul: None

North HCP: 12

South HCP: 16

Contract: 3NT North

North:

♠ J84

♥ 432

♦ A987

♣ AK6

South:

♠ A

♥ AJT7

♦ KQT4

♣ QT93

W N E S

1♦

Pass 2♦<sup>1</sup> Pass 2♥

Pass 3NT All Pass

1. Inverted minors

### Board: 194

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 14

Contract: 5♦ North

North:

♠ Q7

♥ 42

♦ AKQJ3

♣ 9652

South:

♠ AK9

♥ AT63

♦ T862

♣ KT

W N E S

1♦

Pass 2♦<sup>1</sup> Pass 2♥

Pass 5♦ All Pass

1. Inverted minors

### Board: 195

Dealer: South

Vul: Both

North HCP: 12+2

South HCP: 18

Contract: 3NT North

North:

♠ A3

♥ K4

♦ T97

♣ AJ8542

South:

♠ JT52

♥ AQ5

♦ AQ

♣ KQ76

W N E S

1♣

Pass 2♣<sup>1</sup> Pass 2♦

Pass 3NT All Pass

1. Inverted minors

## South hands

## Inverted Minors

<b>Board: 192</b>	♠ AKQ6	You are dealer.
Dealer: South	♥ A65	The opponents are silent.
Vul: Both	♦ J72	
HCP: 18	♣ A92	

---

<b>Board: 193</b>	♠ A	You are dealer.
Dealer: South	♥ AJT7	The opponents are silent.
Vul: None	♦ KQT4	
HCP: 16	♣ QT93	

---

<b>Board: 194</b>	♠ AK9	You are dealer.
Dealer: South	♥ AT63	The opponents are silent.
Vul: N-S	♦ T862	
HCP: 14	♣ KT	

---

<b>Board: 195</b>	♠ JT52	You are dealer.
Dealer: South	♥ AQ5	The opponents are silent.
Vul: Both	♦ AQ	
HCP: 18	♣ KQ76	

## Both hands (Answers Page)

### Board: 192

Dealer: South

Vul: Both

North HCP: 10+2

South HCP: 18

Contract: 6♣ South

North:

♠ T4

♥ J

♦ KQ86

♣ KJT543

South:

♠ AKQ6

♥ A65

♦ J72

♣ A92

W N E S

1♣

Pass 2♣<sup>1</sup> Pass 3NT

Pass 4♣ Pass 4♥<sup>2</sup>

Pass 4NT<sup>3</sup> Pass 5♣<sup>4</sup>

Pass 5♦ Pass 6♣<sup>5</sup>

All Pass

1. Inverted minors

2. Cue bid, a !H stopper

3. Blackwood 0314, for !C

4. A=0/5 or 3/5

5. no !C queen

### Board: 193

Dealer: South

Vul: None

North HCP: 12

South HCP: 16

Contract: 3NT North

North:

♠ J84

♥ 432

♦ A987

♣ AK6

South:

♠ A

♥ AJT7

♦ KQT4

♣ QT93

W N E S

1♦

Pass 2♦<sup>1</sup> Pass 2♥

Pass 3NT All Pass

1. Inverted minors

### Board: 194

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 14

Contract: 5♦ North

North:

♠ Q7

♥ 42

♦ AKQJ3

♣ 9652

South:

♠ AK9

♥ AT63

♦ T862

♣ KT

W N E S

1♦

Pass 2♦<sup>1</sup> Pass 2♥

Pass 5♦ All Pass

1. Inverted minors

### Board: 195

Dealer: South

Vul: Both

North HCP: 12+2

South HCP: 18

Contract: 3NT North

North:

♠ A3

♥ K4

♦ T97

♣ AJ8542

South:

♠ JT52

♥ AQ5

♦ AQ

♣ KQ76

W N E S

1♣

Pass 2♣<sup>1</sup> Pass 2♦

Pass 3NT All Pass

1. Inverted minors



**North hands****Inverted Minors****Board: 196**

♠ 53

Partner is dealer.

Dealer: South

♥ 985

The opponents are silent.

Vul: N-S

♦ AKJ83

HCP: 11+1

♣ K95

**Board: 197**

♠ K74

You are dealer.

Dealer: North

♥ Q843

The opponents are silent.

Vul: E-W

♦ T6

HCP: 13

♣ AKJ3

**Board: 198**

♠ KQ62

You are dealer.

Dealer: North

♥ AT7

The opponents are silent.

Vul: None

♦ A652

HCP: 13

♣ 42

**Board: 199**

♠ 6

Partner is dealer.

Dealer: South

♥ Q72

The opponents are silent.

Vul: N-S

♦ AJ62

HCP: 11+1

♣ A8754

**Board: 200**

♠ 64

Partner is dealer.

Dealer: South

♥ 94

The opponents are silent.

Vul: Both

♦ K63

HCP: 6+2

♣ QJ7652

## Both hands (Answers Page)

### Board: 196

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 13

Contract: 5 ♦ North

North:

♠ 53

♥ 985

♦ AKJ83

♣ K95

South:

♠ J92

♥ KQT

♦ QT94

♣ AJ3

W N E S

Pass 2 ♦<sup>1</sup> Pass 2 ♥

Pass 5 ♦ All Pass

1. Inverted minors

### Board: 197

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 8+1

Contract: 3 ♣ South

North:

♠ K74

♥ Q843

♦ T6

♣ AKJ3

South:

♠ AJT

♥ T

♦ J985

♣ QT842

W N E S

Pass 1 ♣ Pass 3 ♣

All Pass

### Board: 198

Dealer: North

Vul: None

North HCP: 13

South HCP: 11+2

Contract: 3NT South

North:

♠ KQ62

♥ AT7

♦ A652

♣ 42

South:

♠ 87

♥ Q

♦ KJT874

♣ KQ65

W N E S

Pass 1 ♦ Pass 2 ♦<sup>1</sup>

Pass 2 ♥ Pass 3NT

All Pass

1. Inverted minors

### Board: 199

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 13

Contract: 3NT North

North:

♠ 6

♥ Q72

♦ AJ62

♣ A8754

South:

♠ KJ3

♥ T96

♦ KT87

♣ KQJ

W N E S

Pass 2 ♦<sup>1</sup> Pass 2 ♠

Pass 3NT All Pass

1. Inverted minors

### Board: 200

Dealer: South

Vul: Both

North HCP: 6+2

South HCP: 19

Contract: 3NT South

North:

♠ 64

♥ 94

♦ K63

♣ QJ7652

South:

♠ A97

♥ AQ62

♦ Q74

♣ AK4

W N E S

Pass 3 ♣ Pass 3NT

All Pass

## South hands

## Inverted Minors

<b>Board: 196</b>	♠ J92	You are dealer.
Dealer: South	♥ KQT	The opponents are silent.
Vul: N-S	♦ QT94	
HCP: 13	♣ AJ3	

---

<b>Board: 197</b>	♠ AJT	Partner is dealer.
Dealer: North	♥ T	The opponents are silent.
Vul: E-W	♦ J985	
HCP: 8+1	♣ QT842	

---

<b>Board: 198</b>	♠ 87	Partner is dealer.
Dealer: North	♥ Q	The opponents are silent.
Vul: None	♦ KJT874	
HCP: 11+2	♣ KQ65	

---

<b>Board: 199</b>	♠ KJ3	You are dealer.
Dealer: South	♥ T96	The opponents are silent.
Vul: N-S	♦ KT87	
HCP: 13	♣ KQJ	

---

<b>Board: 200</b>	♠ A97	You are dealer.
Dealer: South	♥ AQ62	The opponents are silent.
Vul: Both	♦ Q74	
HCP: 19	♣ AK4	

## Both hands (Answers Page)

### Board: 196

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 13

Contract: 5 ♦ North

North:

♠ 53

♥ 985

♦ AKJ83

♣ K95

South:

♠ J92

♥ KQT

♦ QT94

♣ AJ3

W N E S

Pass 2 ♦<sup>1</sup> Pass 2 ♥

Pass 5 ♦ All Pass

1. Inverted minors

### Board: 197

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 8+1

Contract: 3 ♣ South

North:

♠ K74

♥ Q843

♦ T6

♣ AKJ3

South:

♠ AJT

♥ T

♦ J985

♣ QT842

W N E S

Pass 1 ♣ Pass 3 ♣

All Pass

### Board: 198

Dealer: North

Vul: None

North HCP: 13

South HCP: 11+2

Contract: 3NT South

North:

♠ KQ62

♥ AT7

♦ A652

♣ 42

South:

♠ 87

♥ Q

♦ KJT874

♣ KQ65

W N E S

Pass 1 ♦ Pass 2 ♦<sup>1</sup>

Pass 2 ♥ Pass 3NT

All Pass

1. Inverted minors

### Board: 199

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 13

Contract: 3NT North

North:

♠ 6

♥ Q72

♦ AJ62

♣ A8754

South:

♠ KJ3

♥ T96

♦ KT87

♣ KQJ

W N E S

Pass 2 ♦<sup>1</sup> Pass 2 ♠

Pass 3NT All Pass

1. Inverted minors

### Board: 200

Dealer: South

Vul: Both

North HCP: 6+2

South HCP: 19

Contract: 3NT South

North:

♠ 64

♥ 94

♦ K63

♣ QJ7652

South:

♠ A97

♥ AQ62

♦ Q74

♣ AK4

W N E S

Pass 3 ♣ Pass 3NT

All Pass

**North hands****Inverted Minors****Board: 201**

♠ KJ8

You are dealer.

Dealer: North

♥ AQT

The opponents are silent.

Vul: N-S

♦ K873

HCP: 14

♣ JT2

**Board: 202**

♠ K5

Partner is dealer.

Dealer: South

♥ 875

The opponents are silent.

Vul: E-W

♦ AQJ8

HCP: 12

♣ QT53

**Board: 203**

♠ AK5

You are dealer.

Dealer: North

♥ KQ5

The opponents are silent.

Vul: Both

♦ A632

HCP: 19

♣ KT6

**Board: 204**

♠ AJ5

Partner is dealer.

Dealer: South

♥ 9

The opponents are silent.

Vul: None

♦ QT97

HCP: 8+1

♣ J8763

## Both hands (Answers Page)

### Board: 201

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 11+1

Contract: 3♦ South

North:

♠ KJ8

♥ AQT

♦ K873

♣ JT2

South:

♠ 72

♥ J9

♦ JT95

♣ AKQ84

W N E S

1♦ Pass 2♦<sup>1</sup>

Pass 2♥ Pass 3♦

All Pass

1. Inverted minors

### Board: 202

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 12

Contract: 2NT South

North:

♠ K5

♥ 875

♦ AQJ8

♣ QT53

South:

♠ A973

♥ A642

♦ K62

♣ J6

W N E S

1♦

Pass 2♦<sup>1</sup> Pass 2NT

All Pass

1. Inverted minors

### Board: 203

Dealer: North

Vul: Both

North HCP: 19

South HCP: 12

Contract: 6♦ South

North:

♠ AK5

♥ KQ5

♦ A632

♣ KT6

South:

♠ J6

♥ AT6

♦ K954

♣ A983

W N E S

1♦ Pass 2♦<sup>1</sup>

Pass 4♦ Pass 4♥<sup>2</sup>

Pass 5♣<sup>3</sup> Pass 6♦

All Pass

1. Inverted minors

2. Cue bid, a !H stopper

3. surplus

### Board: 204

Dealer: South

Vul: None

North HCP: 8+1

South HCP: 19

Contract: 3NT South

North:

♠ AJ5

♥ 9

♦ QT97

♣ J8763

South:

♠ KT9

♥ KQ5

♦ AJ2

♣ AQT2

W N E S

1♣

Pass 3♣ Pass 3NT

All Pass

## South hands

## Inverted Minors

<b>Board: 201</b>	♠ 72	Partner is dealer.
Dealer: North	♥ J9	The opponents are silent.
Vul: N-S	♦ JT95	
HCP: 11+1	♣ AKQ84	

---

<b>Board: 202</b>	♠ A973	You are dealer.
Dealer: South	♥ A642	The opponents are silent.
Vul: E-W	♦ K62	
HCP: 12	♣ J6	

---

<b>Board: 203</b>	♠ J6	Partner is dealer.
Dealer: North	♥ AT6	The opponents are silent.
Vul: Both	♦ K954	
HCP: 12	♣ A983	

---

<b>Board: 204</b>	♠ KT9	You are dealer.
Dealer: South	♥ KQ5	The opponents are silent.
Vul: None	♦ AJ2	
HCP: 19	♣ AQT2	

## Both hands (Answers Page)

### Board: 201

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 11+1

Contract: 3♦ South

North:

♠ KJ8

♥ AQT

♦ K873

♣ JT2

South:

♠ 72

♥ J9

♦ JT95

♣ AKQ84

W N E S

1♦ Pass 2♦<sup>1</sup>

Pass 2♥ Pass 3♦

All Pass

1. Inverted minors

### Board: 202

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 12

Contract: 2NT South

North:

♠ K5

♥ 875

♦ AQJ8

♣ QT53

South:

♠ A973

♥ A642

♦ K62

♣ J6

W N E S

1♦

Pass 2♦<sup>1</sup> Pass 2NT

All Pass

1. Inverted minors

### Board: 203

Dealer: North

Vul: Both

North HCP: 19

South HCP: 12

Contract: 6♦ South

North:

♠ AK5

♥ KQ5

♦ A632

♣ KT6

South:

♠ J6

♥ AT6

♦ K954

♣ A983

W N E S

1♦ Pass 2♦<sup>1</sup>

Pass 4♦ Pass 4♥<sup>2</sup>

Pass 5♣<sup>3</sup> Pass 6♦

All Pass

1. Inverted minors

2. Cue bid, a !H stopper

3. surplus

### Board: 204

Dealer: South

Vul: None

North HCP: 8+1

South HCP: 19

Contract: 3NT South

North:

♠ AJ5

♥ 9

♦ QT97

♣ J8763

South:

♠ KT9

♥ KQ5

♦ AJ2

♣ AQT2

W N E S

1♣

Pass 3♣ Pass 3NT

All Pass



## North hands

## Inverted Minors

<b>Board: 205</b>	♠ K86	You are dealer.
Dealer: North	♥ QJ	The opponents are silent.
Vul: E-W	♦ AK64	
HCP: 18	♣ AJ54	

---

<b>Board: 206</b>	♠ AT6	You are dealer.
Dealer: North	♥ KQT3	The opponents are silent.
Vul: Both	♦ KJ643	
HCP: 15+1	♣ Q	

---

<b>Board: 207</b>	♠ K73	Partner is dealer.
Dealer: South	♥ K87	The opponents are silent.
Vul: None	♦ J8	
HCP: 12+1	♣ AJ984	

---

<b>Board: 208</b>	♠ J	Partner is dealer.
Dealer: South	♥ Q5	The opponents are silent.
Vul: N-S	♦ AK743	
HCP: 12+2	♣ QT975	

---

<b>Board: 209</b>	♠ K862	You are dealer.
Dealer: North	♥ A84	The opponents are silent.
Vul: Both	♦ AJ6	
HCP: 12	♣ T64	

## Both hands (Answers Page)

### Board: 205

Dealer: North

Vul: E-W

North HCP: 18

South HCP: 11+1

Contract: 3NT North

North:

♠ K86

♥ QJ

♦ AK64

♣ AJ54

South:

♠ A53

♥ K74

♦ Q8732

♣ Q3

W N E S

1 ♦ Pass 2 ♦<sup>1</sup>

Pass 2 ♠ Pass 3 ♦

Pass 3NT All Pass

1. Inverted minors

### Board: 206

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 12

Contract: 3NT South

North:

♠ AT6

♥ KQT3

♦ KJ643

♣ Q

South:

♠ 854

♥ A5

♦ A975

♣ AT82

W N E S

1 ♦ Pass 2 ♦<sup>1</sup>

Pass 2 ♥ Pass 3NT

All Pass

1. Inverted minors

### Board: 207

Dealer: South

Vul: None

North HCP: 12+1

South HCP: 18

Contract: 3NT North

North:

♠ K73

♥ K87

♦ J8

♣ AJ984

South:

♠ JT65

♥ AJ54

♦ AK

♣ KQ5

W N E S

1 ♣

Pass 2 ♣<sup>1</sup> Pass 2 ♦

Pass 3NT All Pass

1. Inverted minors

### Board: 208

Dealer: South

Vul: N-S

North HCP: 12+2

South HCP: 12

Contract: 3 ♣ North

North:

♠ J

♥ Q5

♦ AK743

♣ QT975

South:

♠ A654

♥ AT87

♦ T

♣ KJ43

W N E S

1 ♣

Pass 2 ♣<sup>1</sup> Pass 2NT

Pass 3 ♣ All Pass

1. Inverted minors

### Board: 209

Dealer: North

Vul: Both

North HCP: 12

South HCP: 12+1

Contract: 2NT North

North:

♠ K862

♥ A84

♦ AJ6

♣ T64

South:

♠ AQ3

♥ 973

♦ Q3

♣ A8532

W N E S

1 ♣ Pass 2 ♣<sup>1</sup>

Pass 2NT All Pass

1. Inverted minors

**South hands****Inverted Minors**

<b>Board: 205</b>	♠ A53	Partner is dealer.
Dealer: North	♥ K74	The opponents are silent.
Vul: E-W	♦ Q8732	
HCP: 11+1	♣ Q3	

---

<b>Board: 206</b>	♠ 854	Partner is dealer.
Dealer: North	♥ A5	The opponents are silent.
Vul: Both	♦ A975	
HCP: 12	♣ AT82	

---

<b>Board: 207</b>	♠ JT65	You are dealer.
Dealer: South	♥ AJ54	The opponents are silent.
Vul: None	♦ AK	
HCP: 18	♣ KQ5	

---

<b>Board: 208</b>	♠ A654	You are dealer.
Dealer: South	♥ AT87	The opponents are silent.
Vul: N-S	♦ T	
HCP: 12	♣ KJ43	

---

<b>Board: 209</b>	♠ AQ3	Partner is dealer.
Dealer: North	♥ 973	The opponents are silent.
Vul: Both	♦ Q3	
HCP: 12+1	♣ A8532	

## Both hands (Answers Page)

### Board: 205

Dealer: North

Vul: E-W

North HCP: 18

South HCP: 11+1

Contract: 3NT North

North:

♠ K86

♥ QJ

♦ AK64

♣ AJ54

South:

♠ A53

♥ K74

♦ Q8732

♣ Q3

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

	1 ♦	Pass	2 ♦ <sup>1</sup>
--	-----	------	------------------

Pass	2 ♠	Pass	3 ♦
------	-----	------	-----

Pass	3NT	All Pass	
------	-----	----------	--

1. Inverted minors

### Board: 206

Dealer: North

Vul: Both

North HCP: 15+1

South HCP: 12

Contract: 3NT South

North:

♠ AT6

♥ KQT3

♦ KJ643

♣ Q

South:

♠ 854

♥ A5

♦ A975

♣ AT82

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

	1 ♦	Pass	2 ♦ <sup>1</sup>
--	-----	------	------------------

Pass	2 ♥	Pass	3NT
------	-----	------	-----

All Pass			
----------	--	--	--

1. Inverted minors

### Board: 207

Dealer: South

Vul: None

North HCP: 12+1

South HCP: 18

Contract: 3NT North

North:

♠ K73

♥ K87

♦ J8

♣ AJ984

South:

♠ JT65

♥ AJ54

♦ AK

♣ KQ5

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

			1 ♣
--	--	--	-----

Pass	2 ♣ <sup>1</sup>	Pass	2 ♦
------	------------------	------	-----

Pass	3NT	All Pass	
------	-----	----------	--

1. Inverted minors

### Board: 208

Dealer: South

Vul: N-S

North HCP: 12+2

South HCP: 12

Contract: 3 ♣ North

North:

♠ J

♥ Q5

♦ AK743

♣ QT975

South:

♠ A654

♥ AT87

♦ T

♣ KJ43

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

			1 ♣
--	--	--	-----

Pass	2 ♣ <sup>1</sup>	Pass	2NT
------	------------------	------	-----

Pass	3 ♣	All Pass	
------	-----	----------	--

1. Inverted minors

### Board: 209

Dealer: North

Vul: Both

North HCP: 12

South HCP: 12+1

Contract: 2NT North

North:

♠ K862

♥ A84

♦ AJ6

♣ T64

South:

♠ AQ3

♥ 973

♦ Q3

♣ A8532

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

	1 ♣	Pass	2 ♣ <sup>1</sup>
--	-----	------	------------------

Pass	2NT	All Pass	
------	-----	----------	--

1. Inverted minors

## North hands

## Inverted Minors

<b>Board: 210</b>	♠ AKQ7	You are dealer.
Dealer: North	♥ Q764	The opponents are silent.
Vul: None	♦ Q63	
HCP: 13	♣ T2	

---

<b>Board: 211</b>	♠ 84	Partner is dealer.
Dealer: South	♥ A86	The opponents are silent.
Vul: N-S	♦ K864	
HCP: 12	♣ AJ52	

---

<b>Board: 212</b>	♠ 92	Partner is dealer.
Dealer: South	♥ A6	The opponents are silent.
Vul: E-W	♦ 9843	
HCP: 12+1	♣ AKJ74	

---

<b>Board: 213</b>	♠ A8	Partner is dealer.
Dealer: South	♥ AQ3	The opponents are silent.
Vul: Both	♦ JT6	
HCP: 11+1	♣ T8732	

---

<b>Board: 214</b>	♠ K62	Partner is dealer.
Dealer: South	♥ 7	The opponents are silent.
Vul: N-S	♦ T8754	
HCP: 8+1	♣ KQ52	

## Both hands (Answers Page)

### Board: 210

Dealer: North

Vul: None

North HCP: 13

South HCP: 11

Contract: 3NT South

North:

♠ AKQ7

♥ Q764

♦ Q63

♣ T2

South:

♠ J92

♥ A5

♦ AT42

♣ Q764

W	N	E	S
	1 ♦	Pass	2 ♦ <sup>1</sup>
Pass	2 ♥	Pass	3NT
All Pass			

1. Inverted minors

### Board: 211

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 17

Contract: 3NT North

North:

♠ 84

♥ A86

♦ K864

♣ AJ52

South:

♠ KQ73

♥ KQT9

♦ A732

♣ K

W	N	E	S
			1 ♦
Pass	2 ♦ <sup>1</sup>	Pass	2 ♥
Pass	3NT	All Pass	

1. Inverted minors

### Board: 212

Dealer: South

Vul: E-W

North HCP: 12+1

South HCP: 12

Contract: 2NT South

North:

♠ 92

♥ A6

♦ 9843

♣ AKJ74

South:

♠ Q87

♥ K984

♦ AQJT

♣ 83

W	N	E	S
			1 ♦
Pass	2 ♦ <sup>1</sup>	Pass	2NT
All Pass			

1. Inverted minors

### Board: 213

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 13

Contract: 3NT North

North:

♠ A8

♥ AQ3

♦ JT6

♣ T8732

South:

♠ KQ64

♥ K86

♦ KQ9

♣ 654

W	N	E	S
			1 ♣
Pass	2 ♣ <sup>1</sup>	Pass	2 ♦
Pass	3NT	All Pass	

1. Inverted minors

### Board: 214

Dealer: South

Vul: N-S

North HCP: 8+1

South HCP: 18

Contract: 3NT South

North:

♠ K62

♥ 7

♦ T8754

♣ KQ52

South:

♠ A75

♥ KQ92

♦ AKJ3

♣ JT

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

**South hands****Inverted Minors**

<b>Board: 210</b>	♠ J92	Partner is dealer.
Dealer: North	♥ A5	The opponents are silent.
Vul: None	♦ AT42	
HCP: 11	♣ Q764	

---

<b>Board: 211</b>	♠ KQ73	You are dealer.
Dealer: South	♥ KQT9	The opponents are silent.
Vul: N-S	♦ A732	
HCP: 17	♣ K	

---

<b>Board: 212</b>	♠ Q87	You are dealer.
Dealer: South	♥ K984	The opponents are silent.
Vul: E-W	♦ AQJT	
HCP: 12	♣ 83	

---

<b>Board: 213</b>	♠ KQ64	You are dealer.
Dealer: South	♥ K86	The opponents are silent.
Vul: Both	♦ KQ9	
HCP: 13	♣ 654	

---

<b>Board: 214</b>	♠ A75	You are dealer.
Dealer: South	♥ KQ92	The opponents are silent.
Vul: N-S	♦ AKJ3	
HCP: 18	♣ JT	

## Both hands (Answers Page)

### Board: 210

Dealer: North

Vul: None

North HCP: 13

South HCP: 11

Contract: 3NT South

North:

♠ AKQ7

♥ Q764

♦ Q63

♣ T2

South:

♠ J92

♥ A5

♦ AT42

♣ Q764

W N E S

1 ♦ Pass 2 ♦<sup>1</sup>

Pass 2 ♥ Pass 3NT

All Pass

1. Inverted minors

### Board: 211

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 17

Contract: 3NT North

North:

♠ 84

♥ A86

♦ K864

♣ AJ52

South:

♠ KQ73

♥ KQT9

♦ A732

♣ K

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2 ♥

Pass 3NT All Pass

1. Inverted minors

### Board: 212

Dealer: South

Vul: E-W

North HCP: 12+1

South HCP: 12

Contract: 2NT South

North:

♠ 92

♥ A6

♦ 9843

♣ AKJ74

South:

♠ Q87

♥ K984

♦ AQJT

♣ 83

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2NT

All Pass

1. Inverted minors

### Board: 213

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 13

Contract: 3NT North

North:

♠ A8

♥ AQ3

♦ JT6

♣ T8732

South:

♠ KQ64

♥ K86

♦ KQ9

♣ 654

W N E S

1 ♣

Pass 2 ♣<sup>1</sup> Pass 2 ♦

Pass 3NT All Pass

1. Inverted minors

### Board: 214

Dealer: South

Vul: N-S

North HCP: 8+1

South HCP: 18

Contract: 3NT South

North:

♠ K62

♥ 7

♦ T8754

♣ KQ52

South:

♠ A75

♥ KQ92

♦ AKJ3

♣ JT

W N E S

1 ♦

Pass 3 ♦ Pass 3NT

All Pass



**North hands****Inverted Minors****Board: 215**

♠ J754

You are dealer.

Dealer: North

♥ A64

The opponents are silent.

Vul: E-W

♦ AK2

HCP: 12

♣ 754

**Board: 216**

♠ Q

Partner is dealer.

Dealer: South

♥ Q98

The opponents are silent.

Vul: Both

♦ AJ8643

HCP: 12+2

♣ K32

**Board: 217**

♠ 98

You are dealer.

Dealer: North

♥ AK98

The opponents are silent.

Vul: None

♦ J753

HCP: 13

♣ KQ5

**Board: 218**

♠ K75

Partner is dealer.

Dealer: South

♥ 43

The opponents are silent.

Vul: Both

♦ A65

HCP: 11+1

♣ KJ976

## Both hands (Answers Page)

### Board: 215

	North:	South:
Dealer: North	♠ J754	♠ A63
Vul: E-W	♥ A64	♥ K73
North HCP: 12	♦ AK2	♦ 86
South HCP: 11+1	♣ 754	♣ KJ863
Contract: 3 ♣ South		

W	N	E	S
	1 ♣	Pass	2 ♣ <sup>1</sup>
Pass	2NT	Pass	3 ♣
All Pass			

1. Inverted minors

### Board: 216

	North:	South:
Dealer: South	♠ Q	♠ KJ75
Vul: Both	♥ Q98	♥ KJ
North HCP: 12+2	♦ AJ8643	♦ KQT5
South HCP: 19	♣ K32	♣ AQ9
Contract: 5 ♦ South		

W	N	E	S
			1 ♦
Pass	2 ♦ <sup>1</sup>	Pass	3NT
Pass	4 ♦	Pass	4 ♥ <sup>2</sup>
Pass	4 ♠ <sup>3</sup>	Pass	5 ♦
All Pass			

1. Inverted minors

2. Cue bid, a !H stopper

3. Cue bid, a !S stopper

### Board: 217

	North:	South:
Dealer: North	♠ 98	♠ A73
Vul: None	♥ AK98	♥ -
North HCP: 13	♦ J753	♦ QT842
South HCP: 10+2	♣ KQ5	♣ AT976
Contract: 3 ♦ South		

W	N	E	S
	1 ♦	Pass	2 ♦ <sup>1</sup>
Pass	2 ♥	Pass	3 ♦
All Pass			

1. Inverted minors

### Board: 218

	North:	South:
Dealer: South	♠ K75	♠ T92
Vul: Both	♥ 43	♥ KT76
North HCP: 11+1	♦ A65	♦ QJ7
South HCP: 12	♣ KJ976	♣ AQ3
Contract: 3 ♣ North		

W	N	E	S
			1 ♣
Pass	2 ♣ <sup>1</sup>	Pass	2NT
Pass	3 ♣	All Pass	

1. Inverted minors

**South hands****Inverted Minors****Board: 215**

♠ A63

Partner is dealer.

Dealer: North

♥ K73

The opponents are silent.

Vul: E-W

♦ 86

HCP: 11+1

♣ KJ863

**Board: 216**

♠ KJ75

You are dealer.

Dealer: South

♥ KJ

The opponents are silent.

Vul: Both

♦ KQT5

HCP: 19

♣ AQ9

**Board: 217**

♠ A73

Partner is dealer.

Dealer: North

♥ -

The opponents are silent.

Vul: None

♦ QT842

HCP: 10+2

♣ AT976

**Board: 218**

♠ T92

You are dealer.

Dealer: South

♥ KT76

The opponents are silent.

Vul: Both

♦ QJ7

HCP: 12

♣ AQ3

## Both hands (Answers Page)

### Board: 215

	North:	South:
Dealer: North	♠ J754	♠ A63
Vul: E-W	♥ A64	♥ K73
North HCP: 12	♦ AK2	♦ 86
South HCP: 11+1	♣ 754	♣ KJ863
Contract: 3 ♣ South		

W	N	E	S
	1 ♣	Pass	2 ♣ <sup>1</sup>
Pass	2NT	Pass	3 ♣
All Pass			

1. Inverted minors

### Board: 216

	North:	South:
Dealer: South	♠ Q	♠ KJ75
Vul: Both	♥ Q98	♥ KJ
North HCP: 12+2	♦ AJ8643	♦ KQT5
South HCP: 19	♣ K32	♣ AQ9
Contract: 5 ♦ South		

W	N	E	S
			1 ♦
Pass	2 ♦ <sup>1</sup>	Pass	3NT
Pass	4 ♦	Pass	4 ♥ <sup>2</sup>
Pass	4 ♠ <sup>3</sup>	Pass	5 ♦
All Pass			

1. Inverted minors

2. Cue bid, a !H stopper

3. Cue bid, a !S stopper

### Board: 217

	North:	South:
Dealer: North	♠ 98	♠ A73
Vul: None	♥ AK98	♥ -
North HCP: 13	♦ J753	♦ QT842
South HCP: 10+2	♣ KQ5	♣ AT976
Contract: 3 ♦ South		

W	N	E	S
	1 ♦	Pass	2 ♦ <sup>1</sup>
Pass	2 ♥	Pass	3 ♦
All Pass			

1. Inverted minors

### Board: 218

	North:	South:
Dealer: South	♠ K75	♠ T92
Vul: Both	♥ 43	♥ KT76
North HCP: 11+1	♦ A65	♦ QJ7
South HCP: 12	♣ KJ976	♣ AQ3
Contract: 3 ♣ North		

W	N	E	S
			1 ♣
Pass	2 ♣ <sup>1</sup>	Pass	2NT
Pass	3 ♣	All Pass	

1. Inverted minors

## North hands

## Inverted Minors

<b>Board: 219</b>	♠ AQ6	Partner is dealer.
Dealer: South	♥ 84	The opponents are silent.
Vul: None	♦ QJ4	
HCP: 12+1	♣ QJ863	

---

<b>Board: 220</b>	♠ AJ96	You are dealer.
Dealer: North	♥ KJ84	The opponents are silent.
Vul: N-S	♦ A94	
HCP: 14	♣ J3	

---

<b>Board: 221</b>	♠ JT83	You are dealer.
Dealer: North	♥ Q63	The opponents are silent.
Vul: Both	♦ AK4	
HCP: 14	♣ AT8	

---

<b>Board: 222</b>	♠ AQ93	You are dealer.
Dealer: North	♥ AKT8	The opponents are silent.
Vul: None	♦ T85	
HCP: 13	♣ 54	

---

<b>Board: 223</b>	♠ 4	Partner is dealer.
Dealer: South	♥ J74	The opponents are silent.
Vul: N-S	♦ AK74	
HCP: 12+1	♣ KJ642	

## Both hands (Answers Page)

### Board: 219

Dealer: South

Vul: None

North HCP: 12+1

South HCP: 15+2

Contract: 3NT North

North:

♠ AQ6

♥ 84

♦ QJ4

♣ QJ863

South:

♠ JT

♥ A52

♦ K8

♣ AKT952

W N E S

Pass 2♣<sup>1</sup> Pass 2♦

Pass 3NT All Pass

1. Inverted minors

### Board: 220

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 12+1

Contract: 3NT South

North:

♠ AJ96

♥ KJ84

♦ A94

♣ J3

South:

♠ 432

♥ A5

♦ QT752

♣ AQ9

W N E S

Pass 1♦ Pass 2♦<sup>1</sup>

Pass 2♥ Pass 3NT

All Pass

1. Inverted minors

### Board: 221

Dealer: North

Vul: Both

North HCP: 14

South HCP: 12+1

Contract: 3♣ South

North:

♠ JT83

♥ Q63

♦ AK4

♣ AT8

South:

♠ Q7

♥ A87

♦ 852

♣ KQJ96

W N E S

Pass 1♣ Pass 2♣<sup>1</sup>

Pass 2♦ Pass 3♣

All Pass

1. Inverted minors

### Board: 222

Dealer: North

Vul: None

North HCP: 13

South HCP: 12

Contract: 3NT South

North:

♠ AQ93

♥ AKT8

♦ T85

♣ 54

South:

♠ T5

♥ J62

♦ KQ62

♣ AQ32

W N E S

Pass 1♦ Pass 2♦<sup>1</sup>

Pass 2♥ Pass 3NT

All Pass

1. Inverted minors

### Board: 223

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 14

Contract: 3NT North

North:

♠ 4

♥ J74

♦ AK74

♣ KJ642

South:

♠ AT62

♥ A653

♦ QT3

♣ A5

W N E S

Pass 2♦<sup>1</sup> Pass 2♥

Pass 3NT All Pass

1. Inverted minors

## South hands

## Inverted Minors

<b>Board: 219</b>	♠ JT	You are dealer.
Dealer: South	♥ A52	The opponents are silent.
Vul: None	♦ K8	
HCP: 15+2	♣ AKT952	

---

<b>Board: 220</b>	♠ 432	Partner is dealer.
Dealer: North	♥ A5	The opponents are silent.
Vul: N-S	♦ QT752	
HCP: 12+1	♣ AQ9	

---

<b>Board: 221</b>	♠ Q7	Partner is dealer.
Dealer: North	♥ A87	The opponents are silent.
Vul: Both	♦ 852	
HCP: 12+1	♣ KQJ96	

---

<b>Board: 222</b>	♠ T5	Partner is dealer.
Dealer: North	♥ J62	The opponents are silent.
Vul: None	♦ KQ62	
HCP: 12	♣ AQ32	

---

<b>Board: 223</b>	♠ AT62	You are dealer.
Dealer: South	♥ A653	The opponents are silent.
Vul: N-S	♦ QT3	
HCP: 14	♣ A5	

## Both hands (Answers Page)

### Board: 219

Dealer: South

Vul: None

North HCP: 12+1

South HCP: 15+2

Contract: 3NT North

North:

♠ AQ6

♥ 84

♦ QJ4

♣ QJ863

South:

♠ JT

♥ A52

♦ K8

♣ AKT952

W N E S

Pass 2♣<sup>1</sup> Pass 2♦

Pass 3NT All Pass

1. Inverted minors

### Board: 220

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 12+1

Contract: 3NT South

North:

♠ AJ96

♥ KJ84

♦ A94

♣ J3

South:

♠ 432

♥ A5

♦ QT752

♣ AQ9

W N E S

Pass 1♦ Pass 2♦<sup>1</sup>

Pass 2♥ Pass 3NT

All Pass

1. Inverted minors

### Board: 221

Dealer: North

Vul: Both

North HCP: 14

South HCP: 12+1

Contract: 3♣ South

North:

♠ JT83

♥ Q63

♦ AK4

♣ AT8

South:

♠ Q7

♥ A87

♦ 852

♣ KQJ96

W N E S

Pass 1♣ Pass 2♣<sup>1</sup>

Pass 2♦ Pass 3♣

All Pass

1. Inverted minors

### Board: 222

Dealer: North

Vul: None

North HCP: 13

South HCP: 12

Contract: 3NT South

North:

♠ AQ93

♥ AKT8

♦ T85

♣ 54

South:

♠ T5

♥ J62

♦ KQ62

♣ AQ32

W N E S

Pass 1♦ Pass 2♦<sup>1</sup>

Pass 2♥ Pass 3NT

All Pass

1. Inverted minors

### Board: 223

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 14

Contract: 3NT North

North:

♠ 4

♥ J74

♦ AK74

♣ KJ642

South:

♠ AT62

♥ A653

♦ QT3

♣ A5

W N E S

Pass 2♦<sup>1</sup> Pass 2♥

Pass 3NT All Pass

1. Inverted minors



## North hands

## Inverted Minors

**Board: 224**      ♠ J2      Partner is dealer.  
 Dealer: South      ♥ A93      The opponents are silent.  
 Vul: None      ♦ AK876  
 HCP: 12+1      ♣ T42

---

**Board: 225**      ♠ A75      You are dealer.  
 Dealer: North      ♥ AKQ      The opponents are silent.  
 Vul: E-W      ♦ AQ76  
 HCP: 19      ♣ 876

---

**Board: 226**      ♠ AK85      You are dealer.  
 Dealer: North      ♥ T72      The opponents are silent.  
 Vul: Both      ♦ AQJ53  
 HCP: 14+1      ♣ 9

---

**Board: 227**      ♠ 98      Partner is dealer.  
 Dealer: South      ♥ A42      The opponents are silent.  
 Vul: N-S      ♦ AJ86  
 HCP: 12      ♣ K942

---

**Board: 228**      ♠ 94      Partner is dealer.  
 Dealer: South      ♥ K7      The opponents are silent.  
 Vul: E-W      ♦ KQT92  
 HCP: 12+1      ♣ KJ73

## Both hands (Answers Page)

### Board: 224

Dealer: South

Vul: None

North HCP: 12+1

South HCP: 12

Contract: 2NT South

North:

♠ J2

♥ A93

♦ AK876

♣ T42

South:

♠ Q76

♥ K52

♦ JT94

♣ AQ8

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2NT

All Pass

1. Inverted minors

### Board: 225

Dealer: North

Vul: E-W

North HCP: 19

South HCP: 11+1

Contract: 3NT North

North:

♠ A75

♥ AKQ

♦ AQ76

♣ 876

South:

♠ K96

♥ 42

♦ JT832

♣ AK3

W N E S

1 ♦ 2 ♦<sup>1</sup>

Pass 3NT All Pass

1. Inverted minors

### Board: 226

Dealer: North

Vul: Both

North HCP: 14+1

South HCP: 12

Contract: 3NT South

North:

♠ AK85

♥ T72

♦ AQJ53

♣ 9

South:

♠ Q62

♥ K54

♦ K986

♣ KJ4

W N E S

1 ♦ 2 ♦<sup>1</sup>

Pass 2 ♠ Pass 3NT

All Pass

1. Inverted minors

### Board: 227

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 14

Contract: 3NT North

North:

♠ 98

♥ A42

♦ AJ86

♣ K942

South:

♠ AKQ2

♥ KQ96

♦ 953

♣ 86

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2 ♥

Pass 3NT All Pass

1. Inverted minors

### Board: 228

Dealer: South

Vul: E-W

North HCP: 12+1

South HCP: 12

Contract: 2NT South

North:

♠ 94

♥ K7

♦ KQT92

♣ KJ73

South:

♠ AKJ8

♥ AT52

♦ 763

♣ T6

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2NT

All Pass

1. Inverted minors

**South hands****Inverted Minors**

<b>Board: 224</b>	♠ Q76	You are dealer.
Dealer: South	♥ K52	The opponents are silent.
Vul: None	♦ JT94	
HCP: 12	♣ AQ8	

---

<b>Board: 225</b>	♠ K96	Partner is dealer.
Dealer: North	♥ 42	The opponents are silent.
Vul: E-W	♦ JT832	
HCP: 11+1	♣ AK3	

---

<b>Board: 226</b>	♠ Q62	Partner is dealer.
Dealer: North	♥ K54	The opponents are silent.
Vul: Both	♦ K986	
HCP: 12	♣ KJ4	

---

<b>Board: 227</b>	♠ AKQ2	You are dealer.
Dealer: South	♥ KQ96	The opponents are silent.
Vul: N-S	♦ 953	
HCP: 14	♣ 86	

---

<b>Board: 228</b>	♠ AKJ8	You are dealer.
Dealer: South	♥ AT52	The opponents are silent.
Vul: E-W	♦ 763	
HCP: 12	♣ T6	

## Both hands (Answers Page)

### Board: 224

Dealer: South

Vul: None

North HCP: 12+1

South HCP: 12

Contract: 2NT South

North:

♠ J2

♥ A93

♦ AK876

♣ T42

South:

♠ Q76

♥ K52

♦ JT94

♣ AQ8

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2NT

All Pass

1. Inverted minors

### Board: 225

Dealer: North

Vul: E-W

North HCP: 19

South HCP: 11+1

Contract: 3NT North

North:

♠ A75

♥ AKQ

♦ AQ76

♣ 876

South:

♠ K96

♥ 42

♦ JT832

♣ AK3

W N E S

1 ♦ Pass 2 ♦<sup>1</sup>

Pass 3NT All Pass

1. Inverted minors

### Board: 226

Dealer: North

Vul: Both

North HCP: 14+1

South HCP: 12

Contract: 3NT South

North:

♠ AK85

♥ T72

♦ AQJ53

♣ 9

South:

♠ Q62

♥ K54

♦ K986

♣ KJ4

W N E S

1 ♦ Pass 2 ♦<sup>1</sup>

Pass 2 ♠ Pass 3NT

All Pass

1. Inverted minors

### Board: 227

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 14

Contract: 3NT North

North:

♠ 98

♥ A42

♦ AJ86

♣ K942

South:

♠ AKQ2

♥ KQ96

♦ 953

♣ 86

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2 ♥

Pass 3NT All Pass

1. Inverted minors

### Board: 228

Dealer: South

Vul: E-W

North HCP: 12+1

South HCP: 12

Contract: 2NT South

North:

♠ 94

♥ K7

♦ KQT92

♣ KJ73

South:

♠ AKJ8

♥ AT52

♦ 763

♣ T6

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2NT

All Pass

1. Inverted minors

## North hands

## Inverted Minors

**Board: 229**

♠ K982

You are dealer.

Dealer: North

♥ AJT3

The opponents are silent.

Vul: Both

♦ 93

HCP: 12

♣ A73

**Board: 230**

♠ K642

You are dealer.

Dealer: North

♥ Q73

The opponents are silent.

Vul: E-W

♦ AKJ7

HCP: 13

♣ 86

**Board: 231**

♠ AKJ4

You are dealer.

Dealer: North

♥ T875

The opponents are silent.

Vul: Both

♦ A8

HCP: 18

♣ KQJ

## Both hands (Answers Page)

### Board: 229

Dealer: North

Vul: Both

North HCP: 12

South HCP: 10+2

Contract: 3♣ South

North:

♠ K982

♥ AJT3

♦ 93

♣ A73

South:

♠ AJ

♥ 54

♦ Q76

♣ KT8654

W	N	E	S
	1♣	Pass	2♣ <sup>1</sup>
Pass	2NT	Pass	3♣
All Pass			

1. Inverted minors

### Board: 230

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 12

Contract: 3NT South

North:

♠ K642

♥ Q73

♦ AKJ7

♣ 86

South:

♠ QJT

♥ AK2

♦ QT82

♣ T32

W	N	E	S
	1♦	Pass	2♦ <sup>1</sup>
Pass	2♥	Pass	3NT
All Pass			

1. Inverted minors

### Board: 231

Dealer: North

Vul: Both

North HCP: 18

South HCP: 10+2

Contract: 6♣ South

North:

♠ AKJ4

♥ T875

♦ A8

♣ KQJ

South:

♠ 7

♥ AJ

♦ JT942

♣ AT964

W	N	E	S
	1♣	Pass	2♣ <sup>1</sup>
Pass	3NT	Pass	4♣
Pass	4♦ <sup>2</sup>	Pass	4♥ <sup>3</sup>
Pass	4♠ <sup>4</sup>	Pass	4NT <sup>5</sup>
Pass	5♣ <sup>6</sup>	Pass	5♦
Pass	5♠ <sup>7</sup>	Pass	6♣
All Pass			

1. Inverted minors

2. Cue bid, a !D stopper

3. Cue bid, a !H stopper

4. Cue bid, a !S stopper

5. Blackwood 0314, for !C

6. A=0/5 or 3/5

7. !C queen and !S king

**South hands****Inverted Minors****Board: 229**

♠ AJ

Partner is dealer.

Dealer: North

♥ 54

The opponents are silent.

Vul: Both

♦ Q76

HCP: 10+2

♣ KT8654

**Board: 230**

♠ QJT

Partner is dealer.

Dealer: North

♥ AK2

The opponents are silent.

Vul: E-W

♦ QT82

HCP: 12

♣ T32

**Board: 231**

♠ 7

Partner is dealer.

Dealer: North

♥ AJ

The opponents are silent.

Vul: Both

♦ JT942

HCP: 10+2

♣ AT964

## Both hands (Answers Page)

### Board: 229

Dealer: North

Vul: Both

North HCP: 12

South HCP: 10+2

Contract: 3♣ South

North:

♠ K982

♥ AJT3

♦ 93

♣ A73

South:

♠ AJ

♥ 54

♦ Q76

♣ KT8654

W	N	E	S
	1♣	Pass	2♣ <sup>1</sup>
Pass	2NT	Pass	3♣
All Pass			

1. Inverted minors

### Board: 230

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 12

Contract: 3NT South

North:

♠ K642

♥ Q73

♦ AKJ7

♣ 86

South:

♠ QJT

♥ AK2

♦ QT82

♣ T32

W	N	E	S
	1♦	Pass	2♦ <sup>1</sup>
Pass	2♥	Pass	3NT
All Pass			

1. Inverted minors

### Board: 231

Dealer: North

Vul: Both

North HCP: 18

South HCP: 10+2

Contract: 6♣ South

North:

♠ AKJ4

♥ T875

♦ A8

♣ KQJ

South:

♠ 7

♥ AJ

♦ JT942

♣ AT964

W	N	E	S
	1♣	Pass	2♣ <sup>1</sup>
Pass	3NT	Pass	4♣
Pass	4♦ <sup>2</sup>	Pass	4♥ <sup>3</sup>
Pass	4♠ <sup>4</sup>	Pass	4NT <sup>5</sup>
Pass	5♣ <sup>6</sup>	Pass	5♦
Pass	5♠ <sup>7</sup>	Pass	6♣
All Pass			

1. Inverted minors

2. Cue bid, a !D stopper

3. Cue bid, a !H stopper

4. Cue bid, a !S stopper

5. Blackwood 0314, for !C

6. A=0/5 or 3/5

7. !C queen and !S king



## North hands

## Inverted Minors

<b>Board: 232</b>	♠ T4	Partner is dealer.
Dealer: South	♥ AT	The opponents are silent.
Vul: N-S	♦ K532	
HCP: 12+1	♣ KQT54	

---

<b>Board: 233</b>	♠ 7432	You are dealer.
Dealer: North	♥ Q8	The opponents are silent.
Vul: Both	♦ AK85	
HCP: 12	♣ K95	

---

<b>Board: 234</b>	♠ AK5	Partner is dealer.
Dealer: South	♥ J7	The opponents are silent.
Vul: None	♦ 85	
HCP: 11+2	♣ K87643	

---

<b>Board: 235</b>	♠ KJ98	You are dealer.
Dealer: North	♥ KT2	The opponents are silent.
Vul: N-S	♦ T4	
HCP: 13	♣ AQT8	

---

<b>Board: 236</b>	♠ AK6	Partner is dealer.
Dealer: South	♥ 9	The opponents are silent.
Vul: None	♦ QJ65	
HCP: 10+1	♣ 98632	

## Both hands (Answers Page)

### Board: 232

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 19

Contract: 6NT North

North:

♠ T4

♥ AT

♦ K532

♣ KQT54

South:

♠ KQ6

♥ KJ94

♦ AQT4

♣ A8

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 3NT

Pass 6NT All Pass

1. Inverted minors

### Board: 233

Dealer: North

Vul: Both

North HCP: 12

South HCP: 11

Contract: 2NT North

North:

♠ 7432

♥ Q8

♦ AK85

♣ K95

South:

♠ AK

♥ J76

♦ QJ43

♣ T872

W N E S

1 ♦ Pass 2 ♦<sup>1</sup>

Pass 2NT All Pass

1. Inverted minors

### Board: 234

Dealer: South

Vul: None

North HCP: 11+2

South HCP: 18

Contract: 5 ♣ North

North:

♠ AK5

♥ J7

♦ 85

♣ K87643

South:

♠ J732

♥ AK

♦ AK7

♣ QJ92

W N E S

1 ♣

Pass 2 ♣<sup>1</sup> Pass 2 ♦

Pass 5 ♣ All Pass

1. Inverted minors

### Board: 235

Dealer: North

Vul: N-S

North HCP: 13

South HCP: 8+2

Contract: 3 ♣ South

North:

♠ KJ98

♥ KT2

♦ T4

♣ AQT8

South:

♠ 7

♥ 74

♦ AJ862

♣ K9754

W N E S

1 ♣ Pass 3 ♣

All Pass

### Board: 236

Dealer: South

Vul: None

North HCP: 10+1

South HCP: 14

Contract: 3 ♦ North

North:

♠ AK6

♥ 9

♦ QJ65

♣ 98632

South:

♠ 973

♥ AJ65

♦ K742

♣ AQ

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2 ♥

Pass 3 ♦ All Pass

1. Inverted minors

## South hands

## Inverted Minors

<b>Board: 232</b>	♠ KQ6	You are dealer.
Dealer: South	♥ KJ94	The opponents are silent.
Vul: N-S	♦ AQT4	
HCP: 19	♣ A8	

---

<b>Board: 233</b>	♠ AK	Partner is dealer.
Dealer: North	♥ J76	The opponents are silent.
Vul: Both	♦ QJ43	
HCP: 11	♣ T872	

---

<b>Board: 234</b>	♠ J732	You are dealer.
Dealer: South	♥ AK	The opponents are silent.
Vul: None	♦ AK7	
HCP: 18	♣ QJ92	

---

<b>Board: 235</b>	♠ 7	Partner is dealer.
Dealer: North	♥ 74	The opponents are silent.
Vul: N-S	♦ AJ862	
HCP: 8+2	♣ K9754	

---

<b>Board: 236</b>	♠ 973	You are dealer.
Dealer: South	♥ AJ65	The opponents are silent.
Vul: None	♦ K742	
HCP: 14	♣ AQ	

## Both hands (Answers Page)

### Board: 232

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 19

Contract: 6NT North

North:

♠ T4

♥ AT

♦ K532

♣ KQT54

South:

♠ KQ6

♥ KJ94

♦ AQT4

♣ A8

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 3NT

Pass 6NT All Pass

1. Inverted minors

### Board: 233

Dealer: North

Vul: Both

North HCP: 12

South HCP: 11

Contract: 2NT North

North:

♠ 7432

♥ Q8

♦ AK85

♣ K95

South:

♠ AK

♥ J76

♦ QJ43

♣ T872

W N E S

1 ♦ Pass 2 ♦<sup>1</sup>

Pass 2NT All Pass

1. Inverted minors

### Board: 234

Dealer: South

Vul: None

North HCP: 11+2

South HCP: 18

Contract: 5 ♣ North

North:

♠ AK5

♥ J7

♦ 85

♣ K87643

South:

♠ J732

♥ AK

♦ AK7

♣ QJ92

W N E S

1 ♣

Pass 2 ♣<sup>1</sup> Pass 2 ♦

Pass 5 ♣ All Pass

1. Inverted minors

### Board: 235

Dealer: North

Vul: N-S

North HCP: 13

South HCP: 8+2

Contract: 3 ♣ South

North:

♠ KJ98

♥ KT2

♦ T4

♣ AQT8

South:

♠ 7

♥ 74

♦ AJ862

♣ K9754

W N E S

1 ♣ Pass 3 ♣

All Pass

### Board: 236

Dealer: South

Vul: None

North HCP: 10+1

South HCP: 14

Contract: 3 ♦ North

North:

♠ AK6

♥ 9

♦ QJ65

♣ 98632

South:

♠ 973

♥ AJ65

♦ K742

♣ AQ

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2 ♥

Pass 3 ♦ All Pass

1. Inverted minors

## North hands

## Inverted Minors

<b>Board: 237</b>	♠ 7642	You are dealer.
Dealer: North	♥ A432	The opponents are silent.
Vul: N-S	♦ 96	
HCP: 12	♣ AKJ	

---

<b>Board: 238</b>	♠ A54	Partner is dealer.
Dealer: South	♥ 65	The opponents are silent.
Vul: E-W	♦ A8632	
HCP: 11+1	♣ KT4	

---

<b>Board: 239</b>	♠ QT53	You are dealer.
Dealer: North	♥ AQ6	The opponents are silent.
Vul: Both	♦ AQT6	
HCP: 14	♣ T8	

---

<b>Board: 240</b>	♠ 943	Partner is dealer.
Dealer: South	♥ AKT	The opponents are silent.
Vul: N-S	♦ K7653	
HCP: 12+1	♣ Q9	

## Both hands (Answers Page)

### Board: 237

Dealer: North

Vul: N-S

North HCP: 12

South HCP: 12+1

Contract: 2NT North

North:

♠ 7642

♥ A432

♦ 96

♣ AKJ

South:

♠ AK5

♥ 6

♦ KQ74

♣ T9842

W	N	E	S
	1 ♣	Pass	2 ♣ <sup>1</sup>
Pass	2NT	All Pass	

1. Inverted minors

### Board: 238

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 18

Contract: 6 ♦ North

North:

♠ A54

♥ 65

♦ A8632

♣ KT4

South:

♠ Q873

♥ AQ

♦ QJ75

♣ AQJ

W	N	E	S
			1 ♦
Pass	2 ♦ <sup>1</sup>	Pass	3NT
Pass	4 ♦	Pass	4 ♥ <sup>2</sup>
Pass	4 ♠ <sup>3</sup>	Pass	5 ♦
Pass	6 ♦	All Pass	

1. Inverted minors

2. Cue bid, a !H stopper

3. Cue bid, a !S stopper

### Board: 239

Dealer: North

Vul: Both

North HCP: 14

South HCP: 9+1

Contract: 3 ♦ South

North:

♠ QT53

♥ AQ6

♦ AQT6

♣ T8

South:

♠ 6

♥ KJ4

♦ 9853

♣ KQ754

W	N	E	S
	1 ♦	Pass	3 ♦
All Pass			

### Board: 240

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 13

Contract: 5 ♦ North

North:

♠ 943

♥ AKT

♦ K7653

♣ Q9

South:

♠ K872

♥ 4

♦ AJT8

♣ AJ54

W	N	E	S
			1 ♦
Pass	2 ♦ <sup>1</sup>	Pass	4 ♥ <sup>2</sup>
Pass	5 ♦	All Pass	

1. Inverted minors

2. Splinter

**South hands****Inverted Minors**

<b>Board: 237</b>	♠ AK5	Partner is dealer.
Dealer: North	♥ 6	The opponents are silent.
Vul: N-S	♦ KQ74	
HCP: 12+1	♣ T9842	

---

<b>Board: 238</b>	♠ Q873	You are dealer.
Dealer: South	♥ AQ	The opponents are silent.
Vul: E-W	♦ QJ75	
HCP: 18	♣ AQJ	

---

<b>Board: 239</b>	♠ 6	Partner is dealer.
Dealer: North	♥ KJ4	The opponents are silent.
Vul: Both	♦ 9853	
HCP: 9+1	♣ KQ754	

---

<b>Board: 240</b>	♠ K872	You are dealer.
Dealer: South	♥ 4	The opponents are silent.
Vul: N-S	♦ AJT8	
HCP: 13	♣ AJ54	

## Both hands (Answers Page)

### Board: 237

Dealer: North

Vul: N-S

North HCP: 12

South HCP: 12+1

Contract: 2NT North

North:

♠ 7642

♥ A432

♦ 96

♣ AKJ

South:

♠ AK5

♥ 6

♦ KQ74

♣ T9842

W	N	E	S
	1 ♣	Pass	2 ♣ <sup>1</sup>
Pass	2NT	All Pass	

1. Inverted minors

### Board: 238

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 18

Contract: 6 ♦ North

North:

♠ A54

♥ 65

♦ A8632

♣ KT4

South:

♠ Q873

♥ AQ

♦ QJ75

♣ AQJ

W	N	E	S
			1 ♦
Pass	2 ♦ <sup>1</sup>	Pass	3NT
Pass	4 ♦	Pass	4 ♥ <sup>2</sup>
Pass	4 ♠ <sup>3</sup>	Pass	5 ♦
Pass	6 ♦	All Pass	

1. Inverted minors

2. Cue bid, a !H stopper

3. Cue bid, a !S stopper

### Board: 239

Dealer: North

Vul: Both

North HCP: 14

South HCP: 9+1

Contract: 3 ♦ South

North:

♠ QT53

♥ AQ6

♦ AQT6

♣ T8

South:

♠ 6

♥ KJ4

♦ 9853

♣ KQ754

W	N	E	S
	1 ♦	Pass	3 ♦
All Pass			

### Board: 240

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 13

Contract: 5 ♦ North

North:

♠ 943

♥ AKT

♦ K7653

♣ Q9

South:

♠ K872

♥ 4

♦ AJT8

♣ AJ54

W	N	E	S
			1 ♦
Pass	2 ♦ <sup>1</sup>	Pass	4 ♥ <sup>2</sup>
Pass	5 ♦	All Pass	

1. Inverted minors

2. Splinter



## North hands

## Inverted Minors

**Board: 241**      ♠ KJ92      You are dealer.  
 Dealer: North      ♥ Q432      The opponents are silent.  
 Vul: E-W      ♦ A  
 HCP: 17      ♣ AK63

---

**Board: 242**      ♠ AK96      You are dealer.  
 Dealer: North      ♥ QT      The opponents are silent.  
 Vul: Both      ♦ KJ83  
 HCP: 13      ♣ 765

---

**Board: 243**      ♠ KQJ      You are dealer.  
 Dealer: North      ♥ Q854      The opponents are silent.  
 Vul: None      ♦ KJ75  
 HCP: 12      ♣ 64

---

**Board: 244**      ♠ T32      Partner is dealer.  
 Dealer: South      ♥ K      The opponents are silent.  
 Vul: E-W      ♦ A9532  
 HCP: 9+1      ♣ Q832

---

**Board: 245**      ♠ QT32      You are dealer.  
 Dealer: North      ♥ AKT9      The opponents are silent.  
 Vul: Both      ♦ AT85  
 HCP: 13      ♣ 7

## Both hands (Answers Page)

### Board: 241

Dealer: North

Vul: E-W

North HCP: 17

South HCP: 11+2

Contract: 5 ♣ South

North:

♠ KJ92

♥ Q432

♦ A

♣ AK63

South:

♠ A

♥ J6

♦ KJT43

♣ Q9852

W	N	E	S
	1 ♣	Pass	2 ♣ <sup>1</sup>
Pass	2 ♦	Pass	5 ♣
All Pass			

1. Inverted minors

### Board: 242

Dealer: North

Vul: Both

North HCP: 13

South HCP: 12+1

Contract: 3NT South

North:

♠ AK96

♥ QT

♦ KJ83

♣ 765

South:

♠ 74

♥ AJ9

♦ A7652

♣ QJT

W	N	E	S
	1 ♦	Pass	2 ♦ <sup>1</sup>
Pass	2 ♠	Pass	3NT
All Pass			

1. Inverted minors

### Board: 243

Dealer: North

Vul: None

North HCP: 12

South HCP: 11

Contract: 2NT North

North:

♠ KQJ

♥ Q854

♦ KJ75

♣ 64

South:

♠ 75

♥ AT2

♦ QT42

♣ AJ72

W	N	E	S
	1 ♦	Pass	2 ♦ <sup>1</sup>
Pass	2NT	All Pass	

1. Inverted minors

### Board: 244

Dealer: South

Vul: E-W

North HCP: 9+1

South HCP: 13

Contract: 3 ♦ North

North:

♠ T32

♥ K

♦ A9532

♣ Q832

South:

♠ J876

♥ AQT5

♦ Q86

♣ AT

W	N	E	S
			1 ♦
Pass	3 ♦	All Pass	

### Board: 245

Dealer: North

Vul: Both

North HCP: 13

South HCP: 10+1

Contract: 5 ♦ North

North:

♠ QT32

♥ AKT9

♦ AT85

♣ 7

South:

♠ J98

♥ 3

♦ KQJ9

♣ QJ543

W	N	E	S
	1 ♦	Pass	2 ♦ <sup>1</sup>
Pass	4 ♣ <sup>2</sup>	Pass	4 ♥ <sup>3</sup>
Pass	5 ♦	All Pass	

1. Inverted minors

2. Splinter

3. Cue bid, a !H stopper

## South hands

## Inverted Minors

<b>Board: 241</b>	♠ A	Partner is dealer.
Dealer: North	♥ J6	The opponents are silent.
Vul: E-W	♦ KJT43	
HCP: 11+2	♣ Q9852	

---

<b>Board: 242</b>	♠ 74	Partner is dealer.
Dealer: North	♥ AJ9	The opponents are silent.
Vul: Both	♦ A7652	
HCP: 12+1	♣ QJT	

---

<b>Board: 243</b>	♠ 75	Partner is dealer.
Dealer: North	♥ AT2	The opponents are silent.
Vul: None	♦ QT42	
HCP: 11	♣ AJ72	

---

<b>Board: 244</b>	♠ J876	You are dealer.
Dealer: South	♥ AQT5	The opponents are silent.
Vul: E-W	♦ Q86	
HCP: 13	♣ AT	

---

<b>Board: 245</b>	♠ J98	Partner is dealer.
Dealer: North	♥ 3	The opponents are silent.
Vul: Both	♦ KQJ9	
HCP: 10+1	♣ QJ543	

## Both hands (Answers Page)

### Board: 241

Dealer: North

Vul: E-W

North HCP: 17

South HCP: 11+2

Contract: 5 ♣ South

North:

♠ KJ92

♥ Q432

♦ A

♣ AK63

South:

♠ A

♥ J6

♦ KJT43

♣ Q9852

W	N	E	S
	1 ♣	Pass	2 ♣ <sup>1</sup>
Pass	2 ♦	Pass	5 ♣
All Pass			

1. Inverted minors

### Board: 242

Dealer: North

Vul: Both

North HCP: 13

South HCP: 12+1

Contract: 3NT South

North:

♠ AK96

♥ QT

♦ KJ83

♣ 765

South:

♠ 74

♥ AJ9

♦ A7652

♣ QJT

W	N	E	S
	1 ♦	Pass	2 ♦ <sup>1</sup>
Pass	2 ♠	Pass	3NT
All Pass			

1. Inverted minors

### Board: 243

Dealer: North

Vul: None

North HCP: 12

South HCP: 11

Contract: 2NT North

North:

♠ KQJ

♥ Q854

♦ KJ75

♣ 64

South:

♠ 75

♥ AT2

♦ QT42

♣ AJ72

W	N	E	S
	1 ♦	Pass	2 ♦ <sup>1</sup>
Pass	2NT	All Pass	

1. Inverted minors

### Board: 244

Dealer: South

Vul: E-W

North HCP: 9+1

South HCP: 13

Contract: 3 ♦ North

North:

♠ T32

♥ K

♦ A9532

♣ Q832

South:

♠ J876

♥ AQT5

♦ Q86

♣ AT

W	N	E	S
			1 ♦
Pass	3 ♦	All Pass	

### Board: 245

Dealer: North

Vul: Both

North HCP: 13

South HCP: 10+1

Contract: 5 ♦ North

North:

♠ QT32

♥ AKT9

♦ AT85

♣ 7

South:

♠ J98

♥ 3

♦ KQJ9

♣ QJ543

W	N	E	S
	1 ♦	Pass	2 ♦ <sup>1</sup>
Pass	4 ♣ <sup>2</sup>	Pass	4 ♥ <sup>3</sup>
Pass	5 ♦	All Pass	

1. Inverted minors

2. Splinter

3. Cue bid, a !H stopper

## North hands

## Inverted Minors

<b>Board: 246</b>	♠ AK3	Partner is dealer.
Dealer: South	♥ J5	The opponents are silent.
Vul: None	♦ JT76	
HCP: 11	♣ Q953	

---

<b>Board: 247</b>	♠ J6	Partner is dealer.
Dealer: South	♥ AQ5	The opponents are silent.
Vul: Both	♦ KT54	
HCP: 12	♣ Q964	

---

<b>Board: 248</b>	♠ QT3	Partner is dealer.
Dealer: South	♥ A6	The opponents are silent.
Vul: None	♦ QT84	
HCP: 12	♣ AT42	

---

<b>Board: 249</b>	♠ J5	Partner is dealer.
Dealer: South	♥ A92	The opponents are silent.
Vul: N-S	♦ KQJT9	
HCP: 11+1	♣ T85	

---

<b>Board: 250</b>	♠ AQJ	You are dealer.
Dealer: North	♥ K72	The opponents are silent.
Vul: E-W	♦ KJT96	
HCP: 14+1	♣ T6	

## Both hands (Answers Page)

### Board: 246

Dealer: South

Vul: None

North HCP: 11

South HCP: 19

Contract: 3NT South

North:

♠ AK3

♥ J5

♦ JT76

♣ Q953

South:

♠ Q962

♥ K2

♦ AK93

♣ AKT

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 3NT

All Pass

1. Inverted minors

### Board: 247

Dealer: South

Vul: Both

North HCP: 12

South HCP: 14

Contract: 3NT North

North:

♠ J6

♥ AQ5

♦ KT54

♣ Q964

South:

♠ AQ85

♥ K873

♦ AJ32

♣ 5

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2 ♥

Pass 3NT All Pass

1. Inverted minors

### Board: 248

Dealer: South

Vul: None

North HCP: 12

South HCP: 12

Contract: 2NT South

North:

♠ QT3

♥ A6

♦ QT84

♣ AT42

South:

♠ A952

♥ J82

♦ AK53

♣ 93

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2NT

All Pass

1. Inverted minors

### Board: 249

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 14

Contract: 2NT North

North:

♠ J5

♥ A92

♦ KQJT9

♣ T85

South:

♠ AT3

♥ QJ3

♦ A852

♣ K63

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2 ♥

Pass 2NT All Pass

1. Inverted minors

### Board: 250

Dealer: North

Vul: E-W

North HCP: 14+1

South HCP: 12

Contract: 3NT South

North:

♠ AQJ

♥ K72

♦ KJT96

♣ T6

South:

♠ 732

♥ T8

♦ A532

♣ AKJ2

W N E S

1 ♦ Pass 2 ♦<sup>1</sup>

Pass 2 ♥ Pass 3NT

All Pass

1. Inverted minors

## South hands

## Inverted Minors

<b>Board: 246</b>	♠ Q962	You are dealer.
Dealer: South	♥ K2	The opponents are silent.
Vul: None	♦ AK93	
HCP: 19	♣ AKT	

---

<b>Board: 247</b>	♠ AQ85	You are dealer.
Dealer: South	♥ K873	The opponents are silent.
Vul: Both	♦ AJ32	
HCP: 14	♣ 5	

---

<b>Board: 248</b>	♠ A952	You are dealer.
Dealer: South	♥ J82	The opponents are silent.
Vul: None	♦ AK53	
HCP: 12	♣ 93	

---

<b>Board: 249</b>	♠ AT3	You are dealer.
Dealer: South	♥ QJ3	The opponents are silent.
Vul: N-S	♦ A852	
HCP: 14	♣ K63	

---

<b>Board: 250</b>	♠ 732	Partner is dealer.
Dealer: North	♥ T8	The opponents are silent.
Vul: E-W	♦ A532	
HCP: 12	♣ AKJ2	

## Both hands (Answers Page)

### Board: 246

Dealer: South

Vul: None

North HCP: 11

South HCP: 19

Contract: 3NT South

North:

♠ AK3

♥ J5

♦ JT76

♣ Q953

South:

♠ Q962

♥ K2

♦ AK93

♣ AKT

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 3NT

All Pass

1. Inverted minors

### Board: 247

Dealer: South

Vul: Both

North HCP: 12

South HCP: 14

Contract: 3NT North

North:

♠ J6

♥ AQ5

♦ KT54

♣ Q964

South:

♠ AQ85

♥ K873

♦ AJ32

♣ 5

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2 ♥

Pass 3NT All Pass

1. Inverted minors

### Board: 248

Dealer: South

Vul: None

North HCP: 12

South HCP: 12

Contract: 2NT South

North:

♠ QT3

♥ A6

♦ QT84

♣ AT42

South:

♠ A952

♥ J82

♦ AK53

♣ 93

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2NT

All Pass

1. Inverted minors

### Board: 249

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 14

Contract: 2NT North

North:

♠ J5

♥ A92

♦ KQJT9

♣ T85

South:

♠ AT3

♥ QJ3

♦ A852

♣ K63

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2 ♥

Pass 2NT All Pass

1. Inverted minors

### Board: 250

Dealer: North

Vul: E-W

North HCP: 14+1

South HCP: 12

Contract: 3NT South

North:

♠ AQJ

♥ K72

♦ KJT96

♣ T6

South:

♠ 732

♥ T8

♦ A532

♣ AKJ2

W N E S

1 ♦ Pass 2 ♦<sup>1</sup>

Pass 2 ♥ Pass 3NT

All Pass

1. Inverted minors



**North hands****Inverted Minors**

<b>Board: 251</b>	♠ AKT5	You are dealer.
Dealer: North	♥ 8	The opponents are silent.
Vul: None	♦ AJ63	
HCP: 19	♣ AK93	

---

<b>Board: 252</b>	♠ KQ5	You are dealer.
Dealer: North	♥ K83	The opponents are silent.
Vul: N-S	♦ AT64	
HCP: 14	♣ Q98	

---

<b>Board: 253</b>	♠ Q532	You are dealer.
Dealer: North	♥ T984	The opponents are silent.
Vul: E-W	♦ AQT	
HCP: 12	♣ A5	

---

<b>Board: 254</b>	♠ J3	Partner is dealer.
Dealer: South	♥ 632	The opponents are silent.
Vul: E-W	♦ KQJ	
HCP: 12+1	♣ AJT82	

## Both hands (Answers Page)

### Board: 251

Dealer: North

Vul: None

North HCP: 19

South HCP: 7+1

Contract: 5♦ South

North:

♠ AKT5

♥ 8

♦ AJ63

♣ AK93

South:

♠ 8

♥ KQ5

♦ T9875

♣ QT54

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

	1♦	Pass	3♦
--	----	------	----

Pass	4♥ <sup>1</sup>	Pass	4♠ <sup>2</sup>
------	-----------------	------	-----------------

Pass	5♣ <sup>3</sup>	Pass	5♦
------	-----------------	------	----

All Pass

1. Splinter

2. Cue bid, a !S stopper

3. surplus

### Board: 252

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 11

Contract: 3NT South

North:

♠ KQ5

♥ K83

♦ AT64

♣ Q98

South:

♠ A7

♥ AT5

♦ QJ83

♣ 7542

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

	1♦	Pass	2♦ <sup>1</sup>
--	----	------	-----------------

Pass	2♥	Pass	3NT
------	----	------	-----

All Pass

1. Inverted minors

### Board: 253

Dealer: North

Vul: E-W

North HCP: 12

South HCP: 12+2

Contract: 3♦ South

North:

♠ Q532

♥ T984

♦ AQT

♣ A5

South:

♠ AK6

♥ J5

♦ K87652

♣ J4

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

	1♦	Pass	2♦ <sup>1</sup>
--	----	------	-----------------

Pass	2NT	Pass	3♦
------	-----	------	----

All Pass

1. Inverted minors

### Board: 254

Dealer: South

Vul: E-W

North HCP: 12+1

South HCP: 12

Contract: 3♣ North

North:

♠ J3

♥ 632

♦ KQJ

♣ AJT82

South:

♠ KT9

♥ KJ5

♦ 432

♣ KQ73

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

			1♣
--	--	--	----

Pass	2♣ <sup>1</sup>	Pass	2NT
------	-----------------	------	-----

Pass	3♣	All Pass	
------	----	----------	--

1. Inverted minors

## South hands

## Inverted Minors

**Board: 251**

♠ 8

Partner is dealer.

Dealer: North

♥ KQ5

The opponents are silent.

Vul: None

♦ T9875

HCP: 7+1

♣ QT54

---

**Board: 252**

♠ A7

Partner is dealer.

Dealer: North

♥ AT5

The opponents are silent.

Vul: N-S

♦ QJ83

HCP: 11

♣ 7542

---

**Board: 253**

♠ AK6

Partner is dealer.

Dealer: North

♥ J5

The opponents are silent.

Vul: E-W

♦ K87652

HCP: 12+2

♣ J4

---

**Board: 254**

♠ KT9

You are dealer.

Dealer: South

♥ KJ5

The opponents are silent.

Vul: E-W

♦ 432

HCP: 12

♣ KQ73

## Both hands (Answers Page)

### Board: 251

Dealer: North

Vul: None

North HCP: 19

South HCP: 7+1

Contract: 5♦ South

North:

♠ AKT5

♥ 8

♦ AJ63

♣ AK93

South:

♠ 8

♥ KQ5

♦ T9875

♣ QT54

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

	1♦	Pass	3♦
--	----	------	----

Pass	4♥ <sup>1</sup>	Pass	4♠ <sup>2</sup>
------	-----------------	------	-----------------

Pass	5♣ <sup>3</sup>	Pass	5♦
------	-----------------	------	----

All Pass

1. Splinter

2. Cue bid, a !S stopper

3. surplus

### Board: 252

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 11

Contract: 3NT South

North:

♠ KQ5

♥ K83

♦ AT64

♣ Q98

South:

♠ A7

♥ AT5

♦ QJ83

♣ 7542

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

	1♦	Pass	2♦ <sup>1</sup>
--	----	------	-----------------

Pass	2♥	Pass	3NT
------	----	------	-----

All Pass

1. Inverted minors

### Board: 253

Dealer: North

Vul: E-W

North HCP: 12

South HCP: 12+2

Contract: 3♦ South

North:

♠ Q532

♥ T984

♦ AQT

♣ A5

South:

♠ AK6

♥ J5

♦ K87652

♣ J4

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

	1♦	Pass	2♦ <sup>1</sup>
--	----	------	-----------------

Pass	2NT	Pass	3♦
------	-----	------	----

All Pass

1. Inverted minors

### Board: 254

Dealer: South

Vul: E-W

North HCP: 12+1

South HCP: 12

Contract: 3♣ North

North:

♠ J3

♥ 632

♦ KQJ

♣ AJT82

South:

♠ KT9

♥ KJ5

♦ 432

♣ KQ73

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

			1♣
--	--	--	----

Pass	2♣ <sup>1</sup>	Pass	2NT
------	-----------------	------	-----

Pass	3♣	All Pass	
------	----	----------	--

1. Inverted minors

**North hands****Inverted Minors**

<b>Board: 255</b>	♠ AQ9	Partner is dealer.
Dealer: South	♥ T87	The opponents are silent.
Vul: Both	♦ A642	
HCP: 12	♣ Q52	

---

<b>Board: 256</b>	♠ 942	Partner is dealer.
Dealer: South	♥ K95	The opponents are silent.
Vul: None	♦ KJ432	
HCP: 11+1	♣ A3	

---

<b>Board: 257</b>	♠ AQ9	You are dealer.
Dealer: North	♥ 9863	The opponents are silent.
Vul: E-W	♦ Q42	
HCP: 13	♣ AJ8	

---

<b>Board: 258</b>	♠ K92	Partner is dealer.
Dealer: South	♥ 73	The opponents are silent.
Vul: Both	♦ AQ63	
HCP: 12	♣ K942	

---

<b>Board: 259</b>	♠ A63	You are dealer.
Dealer: North	♥ Q82	The opponents are silent.
Vul: None	♦ K984	
HCP: 12	♣ KT5	

## Both hands (Answers Page)

### Board: 255

Dealer: South

Vul: Both

North HCP: 12

South HCP: 14

Contract: 3NT North

North:

♠ AQ9

♥ T87

♦ A642

♣ Q52

South:

♠ JT2

♥ KQJ6

♦ QJ53

♣ A3

W N E S

Pass 1♦

Pass 2♦<sup>1</sup> Pass 2♥

Pass 3NT All Pass

1. Inverted minors

### Board: 256

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 12

Contract: 3♦ North

North:

♠ 942

♥ K95

♦ KJ432

♣ A3

South:

♠ A863

♥ J2

♦ A975

♣ K87

W N E S

Pass 1♦

Pass 2♦<sup>1</sup> Pass 2NT

Pass 3♦ All Pass

1. Inverted minors

### Board: 257

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 10+2

Contract: 5♣ South

North:

♠ AQ9

♥ 9863

♦ Q42

♣ AJ8

South:

♠ 72

♥ A

♦ J765

♣ KQ9642

W N E S

Pass 1♣ Pass 2♣<sup>1</sup>

Pass 2♦ Pass 5♣

All Pass

1. Inverted minors

### Board: 258

Dealer: South

Vul: Both

North HCP: 12

South HCP: 14

Contract: 3♦ North

North:

♠ K92

♥ 73

♦ AQ63

♣ K942

South:

♠ AJ3

♥ 854

♦ KJ72

♣ AJT

W N E S

Pass 1♦

Pass 2♦<sup>1</sup> Pass 2♠

Pass 3♦ All Pass

1. Inverted minors

### Board: 259

Dealer: North

Vul: None

North HCP: 12

South HCP: 12+1

Contract: 2NT North

North:

♠ A63

♥ Q82

♦ K984

♣ KT5

South:

♠ K97

♥ A93

♦ AJT72

♣ 87

W N E S

Pass 1♦ Pass 2♦<sup>1</sup>

Pass 2NT All Pass

1. Inverted minors

## South hands

## Inverted Minors

<b>Board: 255</b>	♠ JT2	You are dealer.
Dealer: South	♥ KQJ6	The opponents are silent.
Vul: Both	♦ QJ53	
HCP: 14	♣ A3	

---

<b>Board: 256</b>	♠ A863	You are dealer.
Dealer: South	♥ J2	The opponents are silent.
Vul: None	♦ A975	
HCP: 12	♣ K87	

---

<b>Board: 257</b>	♠ 72	Partner is dealer.
Dealer: North	♥ A	The opponents are silent.
Vul: E-W	♦ J765	
HCP: 10+2	♣ KQ9642	

---

<b>Board: 258</b>	♠ AJ3	You are dealer.
Dealer: South	♥ 854	The opponents are silent.
Vul: Both	♦ KJ72	
HCP: 14	♣ AJT	

---

<b>Board: 259</b>	♠ K97	Partner is dealer.
Dealer: North	♥ A93	The opponents are silent.
Vul: None	♦ AJT72	
HCP: 12+1	♣ 87	

## Both hands (Answers Page)

### Board: 255

Dealer: South

Vul: Both

North HCP: 12

South HCP: 14

Contract: 3NT North

North:

♠ AQ9

♥ T87

♦ A642

♣ Q52

South:

♠ JT2

♥ KQJ6

♦ QJ53

♣ A3

W N E S

Pass 2♦<sup>1</sup> Pass 2♥

Pass 3NT All Pass

1. Inverted minors

### Board: 256

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 12

Contract: 3♦ North

North:

♠ 942

♥ K95

♦ KJ432

♣ A3

South:

♠ A863

♥ J2

♦ A975

♣ K87

W N E S

Pass 2♦<sup>1</sup> Pass 2NT

Pass 3♦ All Pass

1. Inverted minors

### Board: 257

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 10+2

Contract: 5♣ South

North:

♠ AQ9

♥ 9863

♦ Q42

♣ AJ8

South:

♠ 72

♥ A

♦ J765

♣ KQ9642

W N E S

Pass 1♣<sup>1</sup> Pass 2♣<sup>1</sup>

Pass 2♦ Pass 5♣

All Pass

1. Inverted minors

### Board: 258

Dealer: South

Vul: Both

North HCP: 12

South HCP: 14

Contract: 3♦ North

North:

♠ K92

♥ 73

♦ AQ63

♣ K942

South:

♠ AJ3

♥ 854

♦ KJ72

♣ AJT

W N E S

Pass 2♦<sup>1</sup> Pass 2♠

Pass 3♦ All Pass

1. Inverted minors

### Board: 259

Dealer: North

Vul: None

North HCP: 12

South HCP: 12+1

Contract: 2NT North

North:

♠ A63

♥ Q82

♦ K984

♣ KT5

South:

♠ K97

♥ A93

♦ AJT72

♣ 87

W N E S

Pass 1♦<sup>1</sup> Pass 2♦<sup>1</sup>

Pass 2NT All Pass

1. Inverted minors



## North hands

## Inverted Minors

### Board: 260

♠ J3

Partner is dealer.

Dealer: South

♥ K7

The opponents are silent.

Vul: N-S

♦ AT64

HCP: 11+1

♣ QJT32

### Board: 261

♠ KJ6

Partner is dealer.

Dealer: South

♥ T85

The opponents are silent.

Vul: Both

♦ KJ82

HCP: 12

♣ KJ9

### Board: 262

♠ 3

Partner is dealer.

Dealer: South

♥ Q82

The opponents are silent.

Vul: None

♦ AJ86

HCP: 10+1

♣ K7532

### Board: 263

♠ J7

You are dealer.

Dealer: North

♥ A94

The opponents are silent.

Vul: N-S

♦ AK8

HCP: 19+1

♣ AK874

## Both hands (Answers Page)

### Board: 260

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 12

Contract: 2NT South

North:

♠ J3

♥ K7

♦ AT64

♣ QJT32

South:

♠ KQ94

♥ JT63

♦ QJ5

♣ K9

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2NT

All Pass

1. Inverted minors

### Board: 261

Dealer: South

Vul: Both

North HCP: 12

South HCP: 14+2

Contract: 3NT North

North:

♠ KJ6

♥ T85

♦ KJ82

♣ KJ9

South:

♠ T7

♥ AQ7

♦ AT9654

♣ A8

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2 ♥

Pass 3NT All Pass

1. Inverted minors

### Board: 262

Dealer: South

Vul: None

North HCP: 10+1

South HCP: 13+1

Contract: 5 ♦ South

North:

♠ 3

♥ Q82

♦ AJ86

♣ K7532

South:

♠ AQJ8

♥ K76

♦ KT432

♣ 8

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 4 ♣<sup>2</sup>

Pass 4 ♠<sup>3</sup> Pass 5 ♦

All Pass

1. Inverted minors

2. Splinter

3. Cue bid, a !S stopper

### Board: 263

Dealer: North

Vul: N-S

North HCP: 19+1

South HCP: 7+2

Contract: 3 ♣ South

North:

♠ J7

♥ A94

♦ AK8

♣ AK874

South:

♠ Q94

♥ Q

♦ 974

♣ QJ6532

W N E S

1 ♣ Pass 3 ♣

All Pass

## South hands

## Inverted Minors

<b>Board: 260</b>	♠ KQ94	You are dealer.
Dealer: South	♥ JT63	The opponents are silent.
Vul: N-S	♦ QJ5	
HCP: 12	♣ K9	

---

<b>Board: 261</b>	♠ T7	You are dealer.
Dealer: South	♥ AQ7	The opponents are silent.
Vul: Both	♦ AT9654	
HCP: 14+2	♣ A8	

---

<b>Board: 262</b>	♠ AQJ8	You are dealer.
Dealer: South	♥ K76	The opponents are silent.
Vul: None	♦ KT432	
HCP: 13+1	♣ 8	

---

<b>Board: 263</b>	♠ Q94	Partner is dealer.
Dealer: North	♥ Q	The opponents are silent.
Vul: N-S	♦ 974	
HCP: 7+2	♣ QJ6532	

## Both hands (Answers Page)

### Board: 260

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 12

Contract: 2NT South

North:

♠ J3

♥ K7

♦ AT64

♣ QJT32

South:

♠ KQ94

♥ JT63

♦ QJ5

♣ K9

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2NT

All Pass

1. Inverted minors

### Board: 261

Dealer: South

Vul: Both

North HCP: 12

South HCP: 14+2

Contract: 3NT North

North:

♠ KJ6

♥ T85

♦ KJ82

♣ KJ9

South:

♠ T7

♥ AQ7

♦ AT9654

♣ A8

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2 ♥

Pass 3NT All Pass

1. Inverted minors

### Board: 262

Dealer: South

Vul: None

North HCP: 10+1

South HCP: 13+1

Contract: 5 ♦ South

North:

♠ 3

♥ Q82

♦ AJ86

♣ K7532

South:

♠ AQJ8

♥ K76

♦ KT432

♣ 8

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 4 ♣<sup>2</sup>

Pass 4 ♠<sup>3</sup> Pass 5 ♦

All Pass

1. Inverted minors

2. Splinter

3. Cue bid, a !S stopper

### Board: 263

Dealer: North

Vul: N-S

North HCP: 19+1

South HCP: 7+2

Contract: 3 ♣ South

North:

♠ J7

♥ A94

♦ AK8

♣ AK874

South:

♠ Q94

♥ Q

♦ 974

♣ QJ6532

W N E S

1 ♣

Pass 3 ♣

All Pass

## North hands

## Inverted Minors

<b>Board: 264</b>	♠ AK85	You are dealer.
Dealer: North	♥ QT9	The opponents are silent.
Vul: E-W	♦ KQ97	
HCP: 14	♣ 53	

---

<b>Board: 265</b>	♠ AKQ2	You are dealer.
Dealer: North	♥ AJ74	The opponents are silent.
Vul: None	♦ Q5	
HCP: 18	♣ Q93	

---

<b>Board: 266</b>	♠ Q	Partner is dealer.
Dealer: South	♥ K9	The opponents are silent.
Vul: E-W	♦ AJT42	
HCP: 10+2	♣ T6543	

---

<b>Board: 267</b>	♠ K874	You are dealer.
Dealer: North	♥ K94	The opponents are silent.
Vul: Both	♦ AQ3	
HCP: 13	♣ J92	

## Both hands (Answers Page)

### Board: 264

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 10+1

Contract: 3NT South

North:

♠ AK85

♥ QT9

♦ KQ97

♣ 53

South:

♠ T64

♥ 4

♦ AJT5

♣ KQ876

W	N	E	S
	1♦	Pass	2♦ <sup>1</sup>
Pass	2♥	Pass	3NT
All Pass			

1. Inverted minors

### Board: 265

Dealer: North

Vul: None

North HCP: 18

South HCP: 12+1

Contract: 6♣ South

North:

♠ AKQ2

♥ AJ74

♦ Q5

♣ Q93

South:

♠ 864

♥ T

♦ AKT4

♣ AJT84

W	N	E	S
	1♣	Pass	2♣ <sup>1</sup>
Pass	3NT	Pass	4♣
Pass	4♥ <sup>2</sup>	Pass	4NT <sup>3</sup>
Pass	5♠ <sup>4</sup>	Pass	6♣
All Pass			

1. Inverted minors

2. Cue bid, a !H stopper

3. Blackwood 0314, for !C

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

### Board: 266

Dealer: South

Vul: E-W

North HCP: 10+2

South HCP: 18

Contract: 3NT South

North:

♠ Q

♥ K9

♦ AJT42

♣ T6543

South:

♠ AK65

♥ A863

♦ 63

♣ AK8

W	N	E	S
			1♣
Pass	2♣ <sup>1</sup>	Pass	3NT
All Pass			

1. Inverted minors

### Board: 267

Dealer: North

Vul: Both

North HCP: 13

South HCP: 12+2

Contract: 3♣ South

North:

♠ K874

♥ K94

♦ AQ3

♣ J92

South:

♠ J5

♥ Q8

♦ 954

♣ AKQT85

W	N	E	S
	1♣	Pass	2♣ <sup>1</sup>
Pass	2♦	Pass	3♣
All Pass			

1. Inverted minors

## South hands

## Inverted Minors

<b>Board: 264</b>	♠ T64	Partner is dealer.
Dealer: North	♥ 4	The opponents are silent.
Vul: E-W	♦ AJT5	
HCP: 10+1	♣ KQ876	

---

<b>Board: 265</b>	♠ 864	Partner is dealer.
Dealer: North	♥ T	The opponents are silent.
Vul: None	♦ AKT4	
HCP: 12+1	♣ AJT84	

---

<b>Board: 266</b>	♠ AK65	You are dealer.
Dealer: South	♥ A863	The opponents are silent.
Vul: E-W	♦ 63	
HCP: 18	♣ AK8	

---

<b>Board: 267</b>	♠ J5	Partner is dealer.
Dealer: North	♥ Q8	The opponents are silent.
Vul: Both	♦ 954	
HCP: 12+2	♣ AKQT85	

## Both hands (Answers Page)

### Board: 264

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 10+1

Contract: 3NT South

North:

♠ AK85

♥ QT9

♦ KQ97

♣ 53

South:

♠ T64

♥ 4

♦ AJT5

♣ KQ876

W	N	E	S
	1♦	Pass	2♦ <sup>1</sup>
Pass	2♥	Pass	3NT
All Pass			

1. Inverted minors

### Board: 265

Dealer: North

Vul: None

North HCP: 18

South HCP: 12+1

Contract: 6♣ South

North:

♠ AKQ2

♥ AJ74

♦ Q5

♣ Q93

South:

♠ 864

♥ T

♦ AKT4

♣ AJT84

W	N	E	S
	1♣	Pass	2♣ <sup>1</sup>
Pass	3NT	Pass	4♣
Pass	4♥ <sup>2</sup>	Pass	4NT <sup>3</sup>
Pass	5♠ <sup>4</sup>	Pass	6♣
All Pass			

1. Inverted minors

2. Cue bid, a !H stopper

3. Blackwood 0314, for !C

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

### Board: 266

Dealer: South

Vul: E-W

North HCP: 10+2

South HCP: 18

Contract: 3NT South

North:

♠ Q

♥ K9

♦ AJT42

♣ T6543

South:

♠ AK65

♥ A863

♦ 63

♣ AK8

W	N	E	S
			1♣
Pass	2♣ <sup>1</sup>	Pass	3NT
All Pass			

1. Inverted minors

### Board: 267

Dealer: North

Vul: Both

North HCP: 13

South HCP: 12+2

Contract: 3♣ South

North:

♠ K874

♥ K94

♦ AQ3

♣ J92

South:

♠ J5

♥ Q8

♦ 954

♣ AKQT85

W	N	E	S
	1♣	Pass	2♣ <sup>1</sup>
Pass	2♦	Pass	3♣
All Pass			

1. Inverted minors



## North hands

## Inverted Minors

### Board: 268

♠ J8

Partner is dealer.

Dealer: South

♥ QJ7

The opponents are silent.

Vul: N-S

♦ A2

HCP: 12+2

♣ A97532

### Board: 269

♠ J6

You are dealer.

Dealer: North

♥ AQ87

The opponents are silent.

Vul: E-W

♦ AKQ4

HCP: 18

♣ Q97

### Board: 270

♠ AK92

You are dealer.

Dealer: North

♥ K963

The opponents are silent.

Vul: Both

♦ 8543

HCP: 14

♣ A

### Board: 271

♠ AJ2

You are dealer.

Dealer: North

♥ KQ4

The opponents are silent.

Vul: None

♦ AK65

HCP: 18

♣ JT9

### Board: 272

♠ J4

You are dealer.

Dealer: North

♥ KJ7

The opponents are silent.

Vul: E-W

♦ AJT6

HCP: 13

♣ K432

## Both hands (Answers Page)

### Board: 268

Dealer: South

Vul: N-S

North HCP: 12+2

South HCP: 18

Contract: 6♣ South

North:

♠ J8

♥ QJ7

♦ A2

♣ A97532

South:

♠ AQT7

♥ A96

♦ KT5

♣ KQ6

W N E S

Pass 2♣<sup>1</sup> Pass 2♦

Pass 5♣ Pass 6♣

All Pass

1. Inverted minors

### Board: 269

Dealer: North

Vul: E-W

North HCP: 18

South HCP: 12+1

Contract: 5♦ South

North:

♠ J6

♥ AQ87

♦ AKQ4

♣ Q97

South:

♠ KT4

♥ KJ4

♦ JT985

♣ A2

W N E S

Pass 1♦ Pass 2♦<sup>1</sup>

Pass 2♥ Pass 3NT

Pass 4♦ Pass 5♦

All Pass

1. Inverted minors

### Board: 270

Dealer: North

Vul: Both

North HCP: 14

South HCP: 12+1

Contract: 3NT South

North:

♠ AK92

♥ K963

♦ 8543

♣ A

South:

♠ 83

♥ A7

♦ AT97

♣ KJ873

W N E S

Pass 1♦ Pass 2♦<sup>1</sup>

Pass 2♥ Pass 3NT

All Pass

1. Inverted minors

### Board: 271

Dealer: North

Vul: None

North HCP: 18

South HCP: 12+1

Contract: 3NT North

North:

♠ AJ2

♥ KQ4

♦ AK65

♣ JT9

South:

♠ QT9

♥ 987

♦ QJ987

♣ AK

W N E S

Pass 1♦ Pass 2♦<sup>1</sup>

Pass 3NT All Pass

1. Inverted minors

### Board: 272

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 12

Contract: 3NT South

North:

♠ J4

♥ KJ7

♦ AJT6

♣ K432

South:

♠ 985

♥ AQ3

♦ Q975

♣ AT6

W N E S

Pass 1♦ Pass 2♦<sup>1</sup>

Pass 2♥ Pass 3NT

All Pass

1. Inverted minors

## South hands

## Inverted Minors

<b>Board: 268</b>	♠ AQT7	You are dealer.
Dealer: South	♥ A96	The opponents are silent.
Vul: N-S	♦ KT5	
HCP: 18	♣ KQ6	

---

<b>Board: 269</b>	♠ KT4	Partner is dealer.
Dealer: North	♥ KJ4	The opponents are silent.
Vul: E-W	♦ JT985	
HCP: 12+1	♣ A2	

---

<b>Board: 270</b>	♠ 83	Partner is dealer.
Dealer: North	♥ A7	The opponents are silent.
Vul: Both	♦ AT97	
HCP: 12+1	♣ KJ873	

---

<b>Board: 271</b>	♠ QT9	Partner is dealer.
Dealer: North	♥ 987	The opponents are silent.
Vul: None	♦ QJ987	
HCP: 12+1	♣ AK	

---

<b>Board: 272</b>	♠ 985	Partner is dealer.
Dealer: North	♥ AQ3	The opponents are silent.
Vul: E-W	♦ Q975	
HCP: 12	♣ AT6	

## Both hands (Answers Page)

### Board: 268

Dealer: South

Vul: N-S

North HCP: 12+2

South HCP: 18

Contract: 6♣ South

North:

♠ J8

♥ QJ7

♦ A2

♣ A97532

South:

♠ AQT7

♥ A96

♦ KT5

♣ KQ6

W N E S

1♣

Pass 2♣<sup>1</sup> Pass 2♦

Pass 5♣ Pass 6♣

All Pass

1. Inverted minors

### Board: 269

Dealer: North

Vul: E-W

North HCP: 18

South HCP: 12+1

Contract: 5♦ South

North:

♠ J6

♥ AQ87

♦ AKQ4

♣ Q97

South:

♠ KT4

♥ KJ4

♦ JT985

♣ A2

W N E S

1♦ Pass 2♦<sup>1</sup>

Pass 2♥ Pass 3NT

Pass 4♦ Pass 5♦

All Pass

1. Inverted minors

### Board: 270

Dealer: North

Vul: Both

North HCP: 14

South HCP: 12+1

Contract: 3NT South

North:

♠ AK92

♥ K963

♦ 8543

♣ A

South:

♠ 83

♥ A7

♦ AT97

♣ KJ873

W N E S

1♦ Pass 2♦<sup>1</sup>

Pass 2♥ Pass 3NT

All Pass

1. Inverted minors

### Board: 271

Dealer: North

Vul: None

North HCP: 18

South HCP: 12+1

Contract: 3NT North

North:

♠ AJ2

♥ KQ4

♦ AK65

♣ JT9

South:

♠ QT9

♥ 987

♦ QJ987

♣ AK

W N E S

1♦ Pass 2♦<sup>1</sup>

Pass 3NT All Pass

1. Inverted minors

### Board: 272

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 12

Contract: 3NT South

North:

♠ J4

♥ KJ7

♦ AJT6

♣ K432

South:

♠ 985

♥ AQ3

♦ Q975

♣ AT6

W N E S

1♦ Pass 2♦<sup>1</sup>

Pass 2♥ Pass 3NT

All Pass

1. Inverted minors

## North hands

## Inverted Minors

<b>Board: 273</b>	♠ J987	You are dealer.
Dealer: North	♥ AK93	The opponents are silent.
Vul: Both	♦ QT7	
HCP: 12	♣ Q9	

---

<b>Board: 274</b>	♠ 852	Partner is dealer.
Dealer: South	♥ Q	The opponents are silent.
Vul: None	♦ AT63	
HCP: 11+1	♣ AJT72	

---

<b>Board: 275</b>	♠ 82	Partner is dealer.
Dealer: South	♥ J5	The opponents are silent.
Vul: N-S	♦ AQ72	
HCP: 12+1	♣ AJ975	

---

<b>Board: 276</b>	♠ 876	Partner is dealer.
Dealer: South	♥ Q	The opponents are silent.
Vul: Both	♦ QT64	
HCP: 11+1	♣ AK853	

---

<b>Board: 277</b>	♠ AQJ3	You are dealer.
Dealer: North	♥ AQ54	The opponents are silent.
Vul: None	♦ K5	
HCP: 18	♣ Q96	

## Both hands (Answers Page)

### Board: 273

	North:	South:
Dealer: North	♠ J987	♠ 65
Vul: Both	♥ AK93	♥ T75
North HCP: 12	♦ QT7	♦ AKJ98
South HCP: 11+1	♣ Q9	♣ K72
Contract: 3 ♦ South		

W	N	E	S
	1 ♦	Pass	2 ♦ <sup>1</sup>
Pass	2NT	Pass	3 ♦
All Pass			
1. Inverted minors			

### Board: 274

	North:	South:
Dealer: South	♠ 852	♠ AQ6
Vul: None	♥ Q	♥ 7643
North HCP: 11+1	♦ AT63	♦ KQJ8
South HCP: 12	♣ AJT72	♣ 86
Contract: 2NT South		

W	N	E	S
			1 ♦
Pass	2 ♦ <sup>1</sup>	Pass	2NT
All Pass			
1. Inverted minors			

### Board: 275

	North:	South:
Dealer: South	♠ 82	♠ AJ5
Vul: N-S	♥ J5	♥ A732
North HCP: 12+1	♦ AQ72	♦ JT43
South HCP: 13	♣ AJ975	♣ K6
Contract: 3NT North		

W	N	E	S
			1 ♦
Pass	2 ♦ <sup>1</sup>	Pass	2 ♥
Pass	3NT	All Pass	
1. Inverted minors			

### Board: 276

	North:	South:
Dealer: South	♠ 876	♠ K3
Vul: Both	♥ Q	♥ AJT6
North HCP: 11+1	♦ QT64	♦ A32
South HCP: 14	♣ AK853	♣ QT96
Contract: 3 ♣ North		

W	N	E	S
			1 ♣
Pass	2 ♣ <sup>1</sup>	Pass	2 ♦
Pass	3 ♣	All Pass	
1. Inverted minors			

### Board: 277

	North:	South:
Dealer: North	♠ AQJ3	♠ 75
Vul: None	♥ AQ54	♥ KT9
North HCP: 18	♦ K5	♦ 732
South HCP: 11+1	♣ Q96	♣ AKJ84
Contract: 5 ♣ South		

W	N	E	S
	1 ♣	Pass	2 ♣ <sup>1</sup>
Pass	2 ♦	Pass	5 ♣
All Pass			
1. Inverted minors			

## South hands

## Inverted Minors

<b>Board: 273</b>	♠ 65	Partner is dealer.
Dealer: North	♥ T75	The opponents are silent.
Vul: Both	♦ AKJ98	
HCP: 11+1	♣ K72	

---

<b>Board: 274</b>	♠ AQ6	You are dealer.
Dealer: South	♥ 7643	The opponents are silent.
Vul: None	♦ KQJ8	
HCP: 12	♣ 86	

---

<b>Board: 275</b>	♠ AJ5	You are dealer.
Dealer: South	♥ A732	The opponents are silent.
Vul: N-S	♦ JT43	
HCP: 13	♣ K6	

---

<b>Board: 276</b>	♠ K3	You are dealer.
Dealer: South	♥ AJT6	The opponents are silent.
Vul: Both	♦ A32	
HCP: 14	♣ QT96	

---

<b>Board: 277</b>	♠ 75	Partner is dealer.
Dealer: North	♥ KT9	The opponents are silent.
Vul: None	♦ 732	
HCP: 11+1	♣ AKJ84	

## Both hands (Answers Page)

### Board: 273

	North:	South:
Dealer: North	♠ J987	♠ 65
Vul: Both	♥ AK93	♥ T75
North HCP: 12	♦ QT7	♦ AKJ98
South HCP: 11+1	♣ Q9	♣ K72
Contract: 3 ♦ South		

W	N	E	S
	1 ♦	Pass	2 ♦ <sup>1</sup>
Pass	2NT	Pass	3 ♦
All Pass			
1. Inverted minors			

### Board: 274

	North:	South:
Dealer: South	♠ 852	♠ AQ6
Vul: None	♥ Q	♥ 7643
North HCP: 11+1	♦ AT63	♦ KQJ8
South HCP: 12	♣ AJT72	♣ 86
Contract: 2NT South		

W	N	E	S
			1 ♦
Pass	2 ♦ <sup>1</sup>	Pass	2NT
All Pass			
1. Inverted minors			

### Board: 275

	North:	South:
Dealer: South	♠ 82	♠ AJ5
Vul: N-S	♥ J5	♥ A732
North HCP: 12+1	♦ AQ72	♦ JT43
South HCP: 13	♣ AJ975	♣ K6
Contract: 3NT North		

W	N	E	S
			1 ♦
Pass	2 ♦ <sup>1</sup>	Pass	2 ♥
Pass	3NT	All Pass	
1. Inverted minors			

### Board: 276

	North:	South:
Dealer: South	♠ 876	♠ K3
Vul: Both	♥ Q	♥ AJT6
North HCP: 11+1	♦ QT64	♦ A32
South HCP: 14	♣ AK853	♣ QT96
Contract: 3 ♣ North		

W	N	E	S
			1 ♣
Pass	2 ♣ <sup>1</sup>	Pass	2 ♦
Pass	3 ♣	All Pass	
1. Inverted minors			

### Board: 277

	North:	South:
Dealer: North	♠ AQJ3	♠ 75
Vul: None	♥ AQ54	♥ KT9
North HCP: 18	♦ K5	♦ 732
South HCP: 11+1	♣ Q96	♣ AKJ84
Contract: 5 ♣ South		

W	N	E	S
	1 ♣	Pass	2 ♣ <sup>1</sup>
Pass	2 ♦	Pass	5 ♣
All Pass			
1. Inverted minors			



## North hands

## Inverted Minors

### Board: 278

♠ K32

Partner is dealer.

Dealer: South

♥ 72

The opponents are silent.

Vul: N-S

♦ K754

HCP: 11

♣ AJT4

### Board: 279

♠ K87

Partner is dealer.

Dealer: South

♥ A64

The opponents are silent.

Vul: E-W

♦ K852

HCP: 12

♣ Q76

### Board: 280

♠ 75

Partner is dealer.

Dealer: South

♥ T84

The opponents are silent.

Vul: None

♦ AKQ4

HCP: 12

♣ QJ85

### Board: 281

♠ KT7

You are dealer.

Dealer: North

♥ AK64

The opponents are silent.

Vul: N-S

♦ KQJ8

HCP: 18

♣ Q2

### Board: 282

♠ KQ

Partner is dealer.

Dealer: South

♥ K82

The opponents are silent.

Vul: E-W

♦ J9875

HCP: 12+1

♣ K54

## Both hands (Answers Page)

### Board: 278

Dealer: South

Vul: N-S

North HCP: 11

South HCP: 12

Contract: 2NT South

North:

♠ K32

♥ 72

♦ K754

♣ AJT4

South:

♠ 964

♥ AK95

♦ QT32

♣ K8

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2NT

All Pass

1. Inverted minors

### Board: 279

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 14

Contract: 3NT North

North:

♠ K87

♥ A64

♦ K852

♣ Q76

South:

♠ 5

♥ Q532

♦ AJT7

♣ AK84

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 3 ♠<sup>2</sup>

Pass 3NT All Pass

1. Inverted minors

2. shortness

### Board: 280

Dealer: South

Vul: None

North HCP: 12

South HCP: 12

Contract: 2NT South

North:

♠ 75

♥ T84

♦ AKQ4

♣ QJ85

South:

♠ QT86

♥ AQ97

♦ T63

♣ A9

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2NT

All Pass

1. Inverted minors

### Board: 281

Dealer: North

Vul: N-S

North HCP: 18

South HCP: 11+2

Contract: 3NT North

North:

♠ KT7

♥ AK64

♦ KQJ8

♣ Q2

South:

♠ A4

♥ Q

♦ 76432

♣ AJ965

W N E S

1 ♦ Pass 2 ♦<sup>1</sup>

Pass 3NT All Pass

1. Inverted minors

### Board: 282

Dealer: South

Vul: E-W

North HCP: 12+1

South HCP: 17

Contract: 5 ♦ North

North:

♠ KQ

♥ K82

♦ J9875

♣ K54

South:

♠ AJ92

♥ AQ64

♦ AT63

♣ Q

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2 ♥

Pass 3NT Pass 4 ♦

Pass 5 ♦ All Pass

1. Inverted minors

**South hands****Inverted Minors**

<b>Board: 278</b>	♠ 964	You are dealer.
Dealer: South	♥ AK95	The opponents are silent.
Vul: N-S	♦ QT32	
HCP: 12	♣ K8	

---

<b>Board: 279</b>	♠ 5	You are dealer.
Dealer: South	♥ Q532	The opponents are silent.
Vul: E-W	♦ AJT7	
HCP: 14	♣ AK84	

---

<b>Board: 280</b>	♠ QT86	You are dealer.
Dealer: South	♥ AQ97	The opponents are silent.
Vul: None	♦ T63	
HCP: 12	♣ A9	

---

<b>Board: 281</b>	♠ A4	Partner is dealer.
Dealer: North	♥ Q	The opponents are silent.
Vul: N-S	♦ 76432	
HCP: 11+2	♣ AJ965	

---

<b>Board: 282</b>	♠ AJ92	You are dealer.
Dealer: South	♥ AQ64	The opponents are silent.
Vul: E-W	♦ AT63	
HCP: 17	♣ Q	

## Both hands (Answers Page)

### Board: 278

Dealer: South

Vul: N-S

North HCP: 11

South HCP: 12

Contract: 2NT South

North:

♠ K32

♥ 72

♦ K754

♣ AJT4

South:

♠ 964

♥ AK95

♦ QT32

♣ K8

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2NT

All Pass

1. Inverted minors

### Board: 279

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 14

Contract: 3NT North

North:

♠ K87

♥ A64

♦ K852

♣ Q76

South:

♠ 5

♥ Q532

♦ AJT7

♣ AK84

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 3 ♠<sup>2</sup>

Pass 3NT All Pass

1. Inverted minors

2. shortness

### Board: 280

Dealer: South

Vul: None

North HCP: 12

South HCP: 12

Contract: 2NT South

North:

♠ 75

♥ T84

♦ AKQ4

♣ QJ85

South:

♠ QT86

♥ AQ97

♦ T63

♣ A9

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2NT

All Pass

1. Inverted minors

### Board: 281

Dealer: North

Vul: N-S

North HCP: 18

South HCP: 11+2

Contract: 3NT North

North:

♠ KT7

♥ AK64

♦ KQJ8

♣ Q2

South:

♠ A4

♥ Q

♦ 76432

♣ AJ965

W N E S

1 ♦ Pass 2 ♦<sup>1</sup>

Pass 3NT All Pass

1. Inverted minors

### Board: 282

Dealer: South

Vul: E-W

North HCP: 12+1

South HCP: 17

Contract: 5 ♦ North

North:

♠ KQ

♥ K82

♦ J9875

♣ K54

South:

♠ AJ92

♥ AQ64

♦ AT63

♣ Q

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2 ♥

Pass 3NT Pass 4 ♦

Pass 5 ♦ All Pass

1. Inverted minors

## North hands

## Inverted Minors

### Board: 283

♠ Q85

You are dealer.

Dealer: North

♥ J92

The opponents are silent.

Vul: Both

♦ AT52

HCP: 12

♣ AJ2

### Board: 284

♠ T

Partner is dealer.

Dealer: South

♥ 42

The opponents are silent.

Vul: N-S

♦ AQ964

HCP: 9+2

♣ K9643

### Board: 285

♠ AQ2

You are dealer.

Dealer: North

♥ 973

The opponents are silent.

Vul: E-W

♦ QJ2

HCP: 12

♣ QJ52

### Board: 286

♠ KJ5

Partner is dealer.

Dealer: South

♥ K52

The opponents are silent.

Vul: Both

♦ J9654

HCP: 12+1

♣ A4

## Both hands (Answers Page)

### Board: 283

Dealer: North

Vul: Both

North HCP: 12

South HCP: 11+1

Contract: 3 ♦ South

North:

♠ Q85

♥ J92

♦ AT52

♣ AJ2

South:

♠ KJ4

♥ T5

♦ KQ976

♣ QT6

W N E S

1 ♦ Pass 2 ♦<sup>1</sup>

Pass 2NT Pass 3 ♦

All Pass

1. Inverted minors

### Board: 284

Dealer: South

Vul: N-S

North HCP: 9+2

South HCP: 18

Contract: 6 ♦ North

North:

♠ T

♥ 42

♦ AQ964

♣ K9643

South:

♠ AQ72

♥ QJ7

♦ KJ75

♣ AJ

W N E S

1 ♦

Pass 3 ♦ Pass 3NT

Pass 4 ♦ Pass 4 ♠<sup>1</sup>

Pass 4NT<sup>2</sup> Pass 5 ♣<sup>3</sup>

Pass 6 ♦ All Pass

1. Cue bid, a !S stopper

2. Blackwood 0314, for !D

3. A=0/5 or 3/5

### Board: 285

Dealer: North

Vul: E-W

North HCP: 12

South HCP: 11+1

Contract: 2NT North

North:

♠ AQ2

♥ 973

♦ QJ2

♣ QJ52

South:

♠ 863

♥ A6

♦ T53

♣ AK873

W N E S

1 ♣ Pass 2 ♣<sup>1</sup>

Pass 2NT All Pass

1. Inverted minors

### Board: 286

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 18

Contract: 6 ♦ South

North:

♠ KJ5

♥ K52

♦ J9654

♣ A4

South:

♠ AT87

♥ AJ

♦ AQ32

♣ K96

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 3NT

Pass 4 ♦ Pass 4NT<sup>2</sup>

Pass 5 ♦<sup>3</sup> Pass 6 ♦

All Pass

1. Inverted minors

2. Blackwood 0314, for !D

3. A=1/5 or 4/5

## South hands

## Inverted Minors

**Board: 283**

♠ KJ4

Partner is dealer.

Dealer: North

♥ T5

The opponents are silent.

Vul: Both

♦ KQ976

HCP: 11+1

♣ QT6

**Board: 284**

♠ AQ72

You are dealer.

Dealer: South

♥ QJ7

The opponents are silent.

Vul: N-S

♦ KJ75

HCP: 18

♣ AJ

**Board: 285**

♠ 863

Partner is dealer.

Dealer: North

♥ A6

The opponents are silent.

Vul: E-W

♦ T53

HCP: 11+1

♣ AK873

**Board: 286**

♠ AT87

You are dealer.

Dealer: South

♥ AJ

The opponents are silent.

Vul: Both

♦ AQ32

HCP: 18

♣ K96

## Both hands (Answers Page)

### Board: 283

Dealer: North

Vul: Both

North HCP: 12

South HCP: 11+1

Contract: 3 ♦ South

North:

♠ Q85

♥ J92

♦ AT52

♣ AJ2

South:

♠ KJ4

♥ T5

♦ KQ976

♣ QT6

W N E S

1 ♦ Pass 2 ♦<sup>1</sup>

Pass 2NT Pass 3 ♦

All Pass

1. Inverted minors

### Board: 284

Dealer: South

Vul: N-S

North HCP: 9+2

South HCP: 18

Contract: 6 ♦ North

North:

♠ T

♥ 42

♦ AQ964

♣ K9643

South:

♠ AQ72

♥ QJ7

♦ KJ75

♣ AJ

W N E S

1 ♦

Pass 3 ♦ Pass 3NT

Pass 4 ♦ Pass 4 ♠<sup>1</sup>

Pass 4NT<sup>2</sup> Pass 5 ♣<sup>3</sup>

Pass 6 ♦ All Pass

1. Cue bid, a !S stopper

2. Blackwood 0314, for !D

3. A=0/5 or 3/5

### Board: 285

Dealer: North

Vul: E-W

North HCP: 12

South HCP: 11+1

Contract: 2NT North

North:

♠ AQ2

♥ 973

♦ QJ2

♣ QJ52

South:

♠ 863

♥ A6

♦ T53

♣ AK873

W N E S

1 ♣ Pass 2 ♣<sup>1</sup>

Pass 2NT All Pass

1. Inverted minors

### Board: 286

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 18

Contract: 6 ♦ South

North:

♠ KJ5

♥ K52

♦ J9654

♣ A4

South:

♠ AT87

♥ AJ

♦ AQ32

♣ K96

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 3NT

Pass 4 ♦ Pass 4NT<sup>2</sup>

Pass 5 ♦<sup>3</sup> Pass 6 ♦

All Pass

1. Inverted minors

2. Blackwood 0314, for !D

3. A=1/5 or 4/5



## North hands

## Inverted Minors

### Board: 287

♠ AQ3

You are dealer.

Dealer: North

♥ K73

The opponents are silent.

Vul: None

♦ A3

HCP: 19+1

♣ AQT43

### Board: 288

♠ KJ5

Partner is dealer.

Dealer: South

♥ 42

The opponents are silent.

Vul: E-W

♦ A842

HCP: 12

♣ A952

### Board: 289

♠ KT94

You are dealer.

Dealer: North

♥ KQT

The opponents are silent.

Vul: Both

♦ J

HCP: 18+1

♣ AKQ86

### Board: 290

♠ T

Partner is dealer.

Dealer: South

♥ A86

The opponents are silent.

Vul: N-S

♦ 9653

HCP: 9+1

♣ AJ843

## Both hands (Answers Page)

### Board: 287

Dealer: North

Vul: None

North HCP: 19+1

South HCP: 10+1

Contract: 5♣ South

North:

♠ AQ3

♥ K73

♦ A3

♣ AQT43

South:

♠ 9

♥ A86

♦ QT86

♣ KJ965

W N E S

1♣ Pass 2♣<sup>1</sup>

Pass 4♣ Pass 4♥<sup>2</sup>

Pass 4♠<sup>3</sup> Pass 5♣

All Pass

1. Inverted minors

2. Cue bid, a !H stopper

3. Cue bid, a !D stopper

### Board: 288

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 12

Contract: 2NT South

North:

♠ KJ5

♥ 42

♦ A842

♣ A952

South:

♠ AT94

♥ KJT5

♦ J93

♣ KT

W N E S

1♦

Pass 2♦<sup>1</sup> Pass 2NT

All Pass

1. Inverted minors

### Board: 289

Dealer: North

Vul: Both

North HCP: 18+1

South HCP: 12+1

Contract: 6♣ North

North:

♠ KT94

♥ KQT

♦ J

♣ AKQ86

South:

♠ AJ2

♥ 65

♦ AK6

♣ T9752

W N E S

1♣ Pass 2♣<sup>1</sup>

Pass 3♦<sup>2</sup> Pass 3NT

Pass 4NT<sup>3</sup> Pass 5♥<sup>4</sup>

Pass 6♣ All Pass

1. Inverted minors

2. shortness

3. Blackwood 0314, for !C

4. A=2/5 or 5/5, Q(C)=0

### Board: 290

Dealer: South

Vul: N-S

North HCP: 9+1

South HCP: 12

Contract: 3♣ North

North:

♠ T

♥ A86

♦ 9653

♣ AJ843

South:

♠ J987

♥ KQ2

♦ K84

♣ K76

W N E S

1♣

Pass 3♣ All Pass

**South hands****Inverted Minors**

<b>Board: 287</b>	♠ 9	Partner is dealer.
Dealer: North	♥ A86	The opponents are silent.
Vul: None	♦ QT86	
HCP: 10+1	♣ KJ965	

---

<b>Board: 288</b>	♠ AT94	You are dealer.
Dealer: South	♥ KJT5	The opponents are silent.
Vul: E-W	♦ J93	
HCP: 12	♣ KT	

---

<b>Board: 289</b>	♠ AJ2	Partner is dealer.
Dealer: North	♥ 65	The opponents are silent.
Vul: Both	♦ AK6	
HCP: 12+1	♣ T9752	

---

<b>Board: 290</b>	♠ J987	You are dealer.
Dealer: South	♥ KQ2	The opponents are silent.
Vul: N-S	♦ K84	
HCP: 12	♣ K76	

## Both hands (Answers Page)

### Board: 287

Dealer: North

Vul: None

North HCP: 19+1

South HCP: 10+1

Contract: 5♣ South

North:

♠ AQ3

♥ K73

♦ A3

♣ AQT43

South:

♠ 9

♥ A86

♦ QT86

♣ KJ965

W	N	E	S
	1♣	Pass	2♣ <sup>1</sup>
Pass	4♣	Pass	4♥ <sup>2</sup>
Pass	4♠ <sup>3</sup>	Pass	5♣
All Pass			

1. Inverted minors
2. Cue bid, a !H stopper
3. Cue bid, a !D stopper

### Board: 288

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 12

Contract: 2NT South

North:

♠ KJ5

♥ 42

♦ A842

♣ A952

South:

♠ AT94

♥ KJT5

♦ J93

♣ KT

W	N	E	S
			1♦
Pass	2♦ <sup>1</sup>	Pass	2NT
All Pass			

1. Inverted minors

### Board: 289

Dealer: North

Vul: Both

North HCP: 18+1

South HCP: 12+1

Contract: 6♣ North

North:

♠ KT94

♥ KQT

♦ J

♣ AKQ86

South:

♠ AJ2

♥ 65

♦ AK6

♣ T9752

W	N	E	S
	1♣	Pass	2♣ <sup>1</sup>
Pass	3♦ <sup>2</sup>	Pass	3NT
Pass	4NT <sup>3</sup>	Pass	5♥ <sup>4</sup>
Pass	6♣	All Pass	

1. Inverted minors
2. shortness
3. Blackwood 0314, for !C
4. A=2/5 or 5/5, Q(C)=0

### Board: 290

Dealer: South

Vul: N-S

North HCP: 9+1

South HCP: 12

Contract: 3♣ North

North:

♠ T

♥ A86

♦ 9653

♣ AJ843

South:

♠ J987

♥ KQ2

♦ K84

♣ K76

W	N	E	S
			1♣
Pass	3♣	All Pass	

## North hands

## Inverted Minors

<b>Board: 291</b>	♠ QT5	You are dealer.
Dealer: North	♥ K52	The opponents are silent.
Vul: Both	♦ KQ8	
HCP: 14	♣ AT93	

---

<b>Board: 292</b>	♠ A7	Partner is dealer.
Dealer: South	♥ K	The opponents are silent.
Vul: None	♦ 98532	
HCP: 12+2	♣ AJ832	

---

<b>Board: 293</b>	♠ AQ3	You are dealer.
Dealer: North	♥ A97	The opponents are silent.
Vul: N-S	♦ Q853	
HCP: 18	♣ AQ6	

---

<b>Board: 294</b>	♠ K875	You are dealer.
Dealer: North	♥ 874	The opponents are silent.
Vul: E-W	♦ KQT	
HCP: 14	♣ AQ2	

## Both hands (Answers Page)

### Board: 291

Dealer: North

Vul: Both

North HCP: 14

South HCP: 12+1

Contract: 3♣ South

North:

♠ QT5

♥ K52

♦ KQ8

♣ AT93

South:

♠ AK7

♥ QT

♦ 954

♣ QJ854

W N E S

1♣ Pass 2♣<sup>1</sup>

Pass 2♦ Pass 3♣

All Pass

1. Inverted minors

### Board: 292

Dealer: South

Vul: None

North HCP: 12+2

South HCP: 12

Contract: 3♣ North

North:

♠ A7

♥ K

♦ 98532

♣ AJ832

South:

♠ Q2

♥ J643

♦ KJT

♣ KQT4

W N E S

1♣

Pass 2♣<sup>1</sup> Pass 2NT

Pass 3♣ All Pass

1. Inverted minors

### Board: 293

Dealer: North

Vul: N-S

North HCP: 18

South HCP: 10+2

Contract: 6♦ North

North:

♠ AQ3

♥ A97

♦ Q853

♣ AQ6

South:

♠ 62

♥ Q83

♦ AKJT76

♣ 85

W N E S

1♦ Pass 2♦<sup>1</sup>

Pass 3NT Pass 4♦

Pass 4NT<sup>2</sup> Pass 5♥<sup>3</sup>

Pass 6♦ All Pass

1. Inverted minors

2. Blackwood 0314, for !D

3. A=2/5 or 5/5, Q(D)=0

### Board: 294

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 11+1

Contract: 3NT South

North:

♠ K875

♥ 874

♦ KQT

♣ AQ2

South:

♠ Q64

♥ AK5

♦ J2

♣ J8543

W N E S

1♣ Pass 2♣<sup>1</sup>

Pass 2♦ Pass 3NT

All Pass

1. Inverted minors

**South hands****Inverted Minors**

<b>Board: 291</b>	♠ AK7	Partner is dealer.
Dealer: North	♥ QT	The opponents are silent.
Vul: Both	♦ 954	
HCP: 12+1	♣ QJ854	

---

<b>Board: 292</b>	♠ Q2	You are dealer.
Dealer: South	♥ J643	The opponents are silent.
Vul: None	♦ KJT	
HCP: 12	♣ KQT4	

---

<b>Board: 293</b>	♠ 62	Partner is dealer.
Dealer: North	♥ Q83	The opponents are silent.
Vul: N-S	♦ AKJT76	
HCP: 10+2	♣ 85	

---

<b>Board: 294</b>	♠ Q64	Partner is dealer.
Dealer: North	♥ AK5	The opponents are silent.
Vul: E-W	♦ J2	
HCP: 11+1	♣ J8543	

## Both hands (Answers Page)

### Board: 291

Dealer: North

Vul: Both

North HCP: 14

South HCP: 12+1

Contract: 3♣ South

North:

♠ QT5

♥ K52

♦ KQ8

♣ AT93

South:

♠ AK7

♥ QT

♦ 954

♣ QJ854

W N E S

1♣ Pass 2♣<sup>1</sup>

Pass 2♦ Pass 3♣

All Pass

1. Inverted minors

### Board: 292

Dealer: South

Vul: None

North HCP: 12+2

South HCP: 12

Contract: 3♣ North

North:

♠ A7

♥ K

♦ 98532

♣ AJ832

South:

♠ Q2

♥ J643

♦ KJT

♣ KQT4

W N E S

1♣

Pass 2♣<sup>1</sup> Pass 2NT

Pass 3♣ All Pass

1. Inverted minors

### Board: 293

Dealer: North

Vul: N-S

North HCP: 18

South HCP: 10+2

Contract: 6♦ North

North:

♠ AQ3

♥ A97

♦ Q853

♣ AQ6

South:

♠ 62

♥ Q83

♦ AKJT76

♣ 85

W N E S

1♦ Pass 2♦<sup>1</sup>

Pass 3NT Pass 4♦

Pass 4NT<sup>2</sup> Pass 5♥<sup>3</sup>

Pass 6♦ All Pass

1. Inverted minors

2. Blackwood 0314, for !D

3. A=2/5 or 5/5, Q(D)=0

### Board: 294

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 11+1

Contract: 3NT South

North:

♠ K875

♥ 874

♦ KQT

♣ AQ2

South:

♠ Q64

♥ AK5

♦ J2

♣ J8543

W N E S

1♣ Pass 2♣<sup>1</sup>

Pass 2♦ Pass 3NT

All Pass

1. Inverted minors



## North hands

## Inverted Minors

<b>Board: 295</b>	♠ T543	You are dealer.
Dealer: North	♥ AK54	The opponents are silent.
Vul: None	♦ QJ	
HCP: 13	♣ K98	

---

<b>Board: 296</b>	♠ QJ2	You are dealer.
Dealer: North	♥ A7	The opponents are silent.
Vul: N-S	♦ KJ972	
HCP: 13+1	♣ QT3	

---

<b>Board: 297</b>	♠ 432	Partner is dealer.
Dealer: South	♥ 8	The opponents are silent.
Vul: E-W	♦ AKQ7	
HCP: 10+1	♣ J8742	

---

<b>Board: 298</b>	♠ Q6	Partner is dealer.
Dealer: South	♥ 43	The opponents are silent.
Vul: N-S	♦ QJ84	
HCP: 11+1	♣ AQ732	

---

<b>Board: 299</b>	♠ 7	You are dealer.
Dealer: North	♥ A5	The opponents are silent.
Vul: Both	♦ AJ542	
HCP: 16+2	♣ AK982	

## Both hands (Answers Page)

### Board: 295

Dealer: North

Vul: None

North HCP: 13

South HCP: 10+1

Contract: 3♣ South

North:

♠ T543

♥ AK54

♦ QJ

♣ K98

South:

♠ 862

♥ J

♦ A954

♣ AJT76

W	N	E	S
	1♣	Pass	2♣ <sup>1</sup>
Pass	2♥	Pass	3♣
All Pass			

1. Inverted minors

### Board: 296

Dealer: North

Vul: N-S

North HCP: 13+1

South HCP: 11

Contract: 3NT South

North:

♠ QJ2

♥ A7

♦ KJ972

♣ QT3

South:

♠ 976

♥ K8

♦ AT54

♣ A842

W	N	E	S
	1♦	Pass	2♦ <sup>1</sup>
Pass	2♥	Pass	3NT
All Pass			

1. Inverted minors

### Board: 297

Dealer: South

Vul: E-W

North HCP: 10+1

South HCP: 13

Contract: 2NT North

North:

♠ 432

♥ 8

♦ AKQ7

♣ J8742

South:

♠ A765

♥ AK73

♦ 832

♣ Q9

W	N	E	S
			1♦
Pass	2♦ <sup>1</sup>	Pass	2♥
Pass	2NT	All Pass	

1. Inverted minors

### Board: 298

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 14

Contract: 3♣ North

North:

♠ Q6

♥ 43

♦ QJ84

♣ AQ732

South:

♠ J92

♥ AQ9

♦ AT2

♣ KT86

W	N	E	S
			1♣
Pass	2♣ <sup>1</sup>	Pass	2♦
Pass	3♣	All Pass	

1. Inverted minors

### Board: 299

Dealer: North

Vul: Both

North HCP: 16+2

South HCP: 11+1

Contract: 5♦ South

North:

♠ 7

♥ A5

♦ AJ542

♣ AK982

South:

♠ AQT

♥ T63

♦ KQ763

♣ 43

W	N	E	S
	1♦	Pass	2♦ <sup>1</sup>
Pass	3♠ <sup>2</sup>	Pass	5♦
All Pass			

1. Inverted minors

2. shortness

**South hands****Inverted Minors**

<b>Board: 295</b>	♠ 862	Partner is dealer.
Dealer: North	♥ J	The opponents are silent.
Vul: None	♦ A954	
HCP: 10+1	♣ AJT76	

---

<b>Board: 296</b>	♠ 976	Partner is dealer.
Dealer: North	♥ K8	The opponents are silent.
Vul: N-S	♦ AT54	
HCP: 11	♣ A842	

---

<b>Board: 297</b>	♠ A765	You are dealer.
Dealer: South	♥ AK73	The opponents are silent.
Vul: E-W	♦ 832	
HCP: 13	♣ Q9	

---

<b>Board: 298</b>	♠ J92	You are dealer.
Dealer: South	♥ AQ9	The opponents are silent.
Vul: N-S	♦ AT2	
HCP: 14	♣ KT86	

---

<b>Board: 299</b>	♠ AQT	Partner is dealer.
Dealer: North	♥ T63	The opponents are silent.
Vul: Both	♦ KQ763	
HCP: 11+1	♣ 43	

## Both hands (Answers Page)

### Board: 295

Dealer: North

Vul: None

North HCP: 13

South HCP: 10+1

Contract: 3♣ South

North:

♠ T543

♥ AK54

♦ QJ

♣ K98

South:

♠ 862

♥ J

♦ A954

♣ AJT76

W	N	E	S
	1♣	Pass	2♣ <sup>1</sup>
Pass	2♥	Pass	3♣
All Pass			

1. Inverted minors

### Board: 296

Dealer: North

Vul: N-S

North HCP: 13+1

South HCP: 11

Contract: 3NT South

North:

♠ QJ2

♥ A7

♦ KJ972

♣ QT3

South:

♠ 976

♥ K8

♦ AT54

♣ A842

W	N	E	S
	1♦	Pass	2♦ <sup>1</sup>
Pass	2♥	Pass	3NT
All Pass			

1. Inverted minors

### Board: 297

Dealer: South

Vul: E-W

North HCP: 10+1

South HCP: 13

Contract: 2NT North

North:

♠ 432

♥ 8

♦ AKQ7

♣ J8742

South:

♠ A765

♥ AK73

♦ 832

♣ Q9

W	N	E	S
			1♦
Pass	2♦ <sup>1</sup>	Pass	2♥
Pass	2NT	All Pass	

1. Inverted minors

### Board: 298

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 14

Contract: 3♣ North

North:

♠ Q6

♥ 43

♦ QJ84

♣ AQ732

South:

♠ J92

♥ AQ9

♦ AT2

♣ KT86

W	N	E	S
			1♣
Pass	2♣ <sup>1</sup>	Pass	2♦
Pass	3♣	All Pass	

1. Inverted minors

### Board: 299

Dealer: North

Vul: Both

North HCP: 16+2

South HCP: 11+1

Contract: 5♦ South

North:

♠ 7

♥ A5

♦ AJ542

♣ AK982

South:

♠ AQT

♥ T63

♦ KQ763

♣ 43

W	N	E	S
	1♦	Pass	2♦ <sup>1</sup>
Pass	3♠ <sup>2</sup>	Pass	5♦
All Pass			

1. Inverted minors

2. shortness

## North hands

## Inverted Minors

<b>Board: 300</b>	♠ 863	Partner is dealer.
Dealer: South	♥ Q	The opponents are silent.
Vul: E-W	♦ JT85	
HCP: 10+1	♣ AK653	

---

<b>Board: 301</b>	♠ A53	You are dealer.
Dealer: North	♥ T8	The opponents are silent.
Vul: None	♦ A976	
HCP: 12	♣ KJT8	

---

<b>Board: 302</b>	♠ QJ2	Partner is dealer.
Dealer: South	♥ 82	The opponents are silent.
Vul: Both	♦ K2	
HCP: 10+2	♣ KJ8765	

---

<b>Board: 303</b>	♠ AKT5	You are dealer.
Dealer: North	♥ Q5	The opponents are silent.
Vul: None	♦ 9732	
HCP: 12	♣ KT7	

---

<b>Board: 304</b>	♠ K32	Partner is dealer.
Dealer: South	♥ A8	The opponents are silent.
Vul: N-S	♦ QT872	
HCP: 12+1	♣ K75	

## Both hands (Answers Page)

### Board: 300

Dealer: South

Vul: E-W

North HCP: 10+1

South HCP: 18

Contract: 3NT South

North:

♠ 863

♥ Q

♦ JT85

♣ AK653

South:

♠ AK42

♥ K54

♦ AQ74

♣ Q9

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 3NT

All Pass

1. Inverted minors

### Board: 301

Dealer: North

Vul: None

North HCP: 12

South HCP: 12

Contract: 2NT North

North:

♠ A53

♥ T8

♦ A976

♣ KJT8

South:

♠ 72

♥ K76

♦ QJT2

♣ AQ63

W N E S

1 ♦ Pass 2 ♦<sup>1</sup>

Pass 2NT All Pass

1. Inverted minors

### Board: 302

Dealer: South

Vul: Both

North HCP: 10+2

South HCP: 13

Contract: 3 ♣ North

North:

♠ QJ2

♥ 82

♦ K2

♣ KJ8765

South:

♠ AT95

♥ AJT6

♦ T4

♣ A93

W N E S

1 ♣

Pass 2 ♣<sup>1</sup> Pass 2 ♥

Pass 3 ♣ All Pass

1. Inverted minors

### Board: 303

Dealer: North

Vul: None

North HCP: 12

South HCP: 11

Contract: 2NT North

North:

♠ AKT5

♥ Q5

♦ 9732

♣ KT7

South:

♠ 92

♥ JT4

♦ KQT6

♣ AJ98

W N E S

1 ♦ Pass 2 ♦<sup>1</sup>

Pass 2NT All Pass

1. Inverted minors

### Board: 304

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 14

Contract: 3 ♦ South

North:

♠ K32

♥ A8

♦ QT872

♣ K75

South:

♠ J54

♥ 642

♦ AKJ6

♣ AJ2

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 3 ♦

All Pass

1. Inverted minors

**South hands****Inverted Minors**

<b>Board: 300</b>	♠ AK42	You are dealer.
Dealer: South	♥ K54	The opponents are silent.
Vul: E-W	♦ AQ74	
HCP: 18	♣ Q9	

---

<b>Board: 301</b>	♠ 72	Partner is dealer.
Dealer: North	♥ K76	The opponents are silent.
Vul: None	♦ QJT2	
HCP: 12	♣ AQ63	

---

<b>Board: 302</b>	♠ AT95	You are dealer.
Dealer: South	♥ AJT6	The opponents are silent.
Vul: Both	♦ T4	
HCP: 13	♣ A93	

---

<b>Board: 303</b>	♠ 92	Partner is dealer.
Dealer: North	♥ JT4	The opponents are silent.
Vul: None	♦ KQT6	
HCP: 11	♣ AJ98	

---

<b>Board: 304</b>	♠ J54	You are dealer.
Dealer: South	♥ 642	The opponents are silent.
Vul: N-S	♦ AKJ6	
HCP: 14	♣ AJ2	

## Both hands (Answers Page)

### Board: 300

Dealer: South

Vul: E-W

North HCP: 10+1

South HCP: 18

Contract: 3NT South

North:

♠ 863

♥ Q

♦ JT85

♣ AK653

South:

♠ AK42

♥ K54

♦ AQ74

♣ Q9

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 3NT

All Pass

1. Inverted minors

### Board: 301

Dealer: North

Vul: None

North HCP: 12

South HCP: 12

Contract: 2NT North

North:

♠ A53

♥ T8

♦ A976

♣ KJT8

South:

♠ 72

♥ K76

♦ QJT2

♣ AQ63

W N E S

1 ♦ Pass 2 ♦<sup>1</sup>

Pass 2NT All Pass

1. Inverted minors

### Board: 302

Dealer: South

Vul: Both

North HCP: 10+2

South HCP: 13

Contract: 3 ♣ North

North:

♠ QJ2

♥ 82

♦ K2

♣ KJ8765

South:

♠ AT95

♥ AJT6

♦ T4

♣ A93

W N E S

1 ♣

Pass 2 ♣<sup>1</sup> Pass 2 ♥

Pass 3 ♣ All Pass

1. Inverted minors

### Board: 303

Dealer: North

Vul: None

North HCP: 12

South HCP: 11

Contract: 2NT North

North:

♠ AKT5

♥ Q5

♦ 9732

♣ KT7

South:

♠ 92

♥ JT4

♦ KQT6

♣ AJ98

W N E S

1 ♦ Pass 2 ♦<sup>1</sup>

Pass 2NT All Pass

1. Inverted minors

### Board: 304

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 14

Contract: 3 ♦ South

North:

♠ K32

♥ A8

♦ QT872

♣ K75

South:

♠ J54

♥ 642

♦ AKJ6

♣ AJ2

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 3 ♦

All Pass

1. Inverted minors



## North hands

## Inverted Minors

**Board: 305**      ♠ KT92      You are dealer.  
 Dealer: North      ♥ AJ7      The opponents are silent.  
 Vul: E-W      ♦ K75  
 HCP: 14      ♣ K73

---

**Board: 306**      ♠ A82      Partner is dealer.  
 Dealer: South      ♥ Q4      The opponents are silent.  
 Vul: N-S      ♦ T6  
 HCP: 7+2      ♣ J97653

---

**Board: 307**      ♠ 75      Partner is dealer.  
 Dealer: South      ♥ A7      The opponents are silent.  
 Vul: E-W      ♦ A763  
 HCP: 11+1      ♣ K9832

---

**Board: 308**      ♠ KJ32      You are dealer.  
 Dealer: North      ♥ KQT2      The opponents are silent.  
 Vul: Both      ♦ K65  
 HCP: 14      ♣ Q8

---

**Board: 309**      ♠ 32      Partner is dealer.  
 Dealer: South      ♥ AK3      The opponents are silent.  
 Vul: N-S      ♦ JT754  
 HCP: 12+1      ♣ A73

## Both hands (Answers Page)

### Board: 305

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 12+1

Contract: 3♣ South

North:

♠ KT92

♥ AJ7

♦ K75

♣ K73

South:

♠ J7

♥ Q32

♦ AQ3

♣ QJT96

W	N	E	S
	1♣	Pass	2♣ <sup>1</sup>
Pass	2♦	Pass	3♣
All Pass			

1. Inverted minors

### Board: 306

Dealer: South

Vul: N-S

North HCP: 7+2

South HCP: 18

Contract: 3NT South

North:

♠ A82

♥ Q4

♦ T6

♣ J97653

South:

♠ T74

♥ AKJ2

♦ A82

♣ AQT

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

### Board: 307

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 14

Contract: 3NT North

North:

♠ 75

♥ A7

♦ A763

♣ K9832

South:

♠ AKJ9

♥ K84

♦ KT95

♣ 74

W	N	E	S
			1♦
Pass	2♦ <sup>1</sup>	Pass	2♥
Pass	3NT	All Pass	

1. Inverted minors

### Board: 308

Dealer: North

Vul: Both

North HCP: 14

South HCP: 12

Contract: 3NT South

North:

♠ KJ32

♥ KQT2

♦ K65

♣ Q8

South:

♠ 75

♥ A76

♦ A987

♣ AT72

W	N	E	S
	1♦	Pass	2♦ <sup>1</sup>
Pass	2♥	Pass	3NT
All Pass			

1. Inverted minors

### Board: 309

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 14

Contract: 3NT North

North:

♠ 32

♥ AK3

♦ JT754

♣ A73

South:

♠ A974

♥ 84

♦ AK82

♣ KT8

W	N	E	S
			1♦
Pass	2♦ <sup>1</sup>	Pass	2♠
Pass	3NT	All Pass	

1. Inverted minors

## South hands

## Inverted Minors

<b>Board: 305</b>	♠ J7	Partner is dealer.
Dealer: North	♥ Q32	The opponents are silent.
Vul: E-W	♦ AQ3	
HCP: 12+1	♣ QJT96	

---

<b>Board: 306</b>	♠ T74	You are dealer.
Dealer: South	♥ AKJ2	The opponents are silent.
Vul: N-S	♦ A82	
HCP: 18	♣ AQT	

---

<b>Board: 307</b>	♠ AKJ9	You are dealer.
Dealer: South	♥ K84	The opponents are silent.
Vul: E-W	♦ KT95	
HCP: 14	♣ 74	

---

<b>Board: 308</b>	♠ 75	Partner is dealer.
Dealer: North	♥ A76	The opponents are silent.
Vul: Both	♦ A987	
HCP: 12	♣ AT72	

---

<b>Board: 309</b>	♠ A974	You are dealer.
Dealer: South	♥ 84	The opponents are silent.
Vul: N-S	♦ AK82	
HCP: 14	♣ KT8	

## Both hands (Answers Page)

### Board: 305

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 12+1

Contract: 3♣ South

North:

♠ KT92

♥ AJ7

♦ K75

♣ K73

South:

♠ J7

♥ Q32

♦ AQ3

♣ QJT96

W	N	E	S
	1♣	Pass	2♣ <sup>1</sup>
Pass	2♦	Pass	3♣
All Pass			

1. Inverted minors

### Board: 306

Dealer: South

Vul: N-S

North HCP: 7+2

South HCP: 18

Contract: 3NT South

North:

♠ A82

♥ Q4

♦ T6

♣ J97653

South:

♠ T74

♥ AKJ2

♦ A82

♣ AQT

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

### Board: 307

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 14

Contract: 3NT North

North:

♠ 75

♥ A7

♦ A763

♣ K9832

South:

♠ AKJ9

♥ K84

♦ KT95

♣ 74

W	N	E	S
			1♦
Pass	2♦ <sup>1</sup>	Pass	2♥
Pass	3NT	All Pass	

1. Inverted minors

### Board: 308

Dealer: North

Vul: Both

North HCP: 14

South HCP: 12

Contract: 3NT South

North:

♠ KJ32

♥ KQT2

♦ K65

♣ Q8

South:

♠ 75

♥ A76

♦ A987

♣ AT72

W	N	E	S
	1♦	Pass	2♦ <sup>1</sup>
Pass	2♥	Pass	3NT
All Pass			

1. Inverted minors

### Board: 309

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 14

Contract: 3NT North

North:

♠ 32

♥ AK3

♦ JT754

♣ A73

South:

♠ A974

♥ 84

♦ AK82

♣ KT8

W	N	E	S
			1♦
Pass	2♦ <sup>1</sup>	Pass	2♠
Pass	3NT	All Pass	

1. Inverted minors

## North hands

## Inverted Minors

**Board: 310**      ♠ 7      Partner is dealer.  
 Dealer: South      ♥ T32      The opponents are silent.  
 Vul: E-W      ♦ Q85  
 HCP: 7+2      ♣ KQT843

---

**Board: 311**      ♠ A7      Partner is dealer.  
 Dealer: South      ♥ K97      The opponents are silent.  
 Vul: Both      ♦ K654  
 HCP: 11      ♣ J952

---

**Board: 312**      ♠ QJ6      Partner is dealer.  
 Dealer: South      ♥ 92      The opponents are silent.  
 Vul: None      ♦ A8  
 HCP: 12+2      ♣ KQ6542

---

**Board: 313**      ♠ J5      Partner is dealer.  
 Dealer: South      ♥ K98      The opponents are silent.  
 Vul: E-W      ♦ K872  
 HCP: 12      ♣ KQ64

---

**Board: 314**      ♠ T4      Partner is dealer.  
 Dealer: South      ♥ J      The opponents are silent.  
 Vul: None      ♦ AJT62  
 HCP: 12+2      ♣ KQJT4

## Both hands (Answers Page)

### Board: 310

Dealer: South

Vul: E-W

North HCP: 7+2

South HCP: 18

Contract: 3NT South

North:

♠ 7

♥ T32

♦ Q85

♣ KQT843

South:

♠ QT52

♥ KQ76

♦ AK

♣ A65

W N E S

Pass 3♣ Pass 1♣

Pass 3♣ Pass 3NT

All Pass

### Board: 311

Dealer: South

Vul: Both

North HCP: 11

South HCP: 14

Contract: 3NT North

North:

♠ A7

♥ K97

♦ K654

♣ J952

South:

♠ KQ

♥ A84

♦ QJ82

♣ QT86

W N E S

Pass 2♦<sup>1</sup> Pass 1♦

Pass 3NT All Pass

Pass 3NT All Pass

1. Inverted minors

### Board: 312

Dealer: South

Vul: None

North HCP: 12+2

South HCP: 12

Contract: 3♣ North

North:

♠ QJ6

♥ 92

♦ A8

♣ KQ6542

South:

♠ T84

♥ AQT

♦ J94

♣ AJT9

W N E S

Pass 2♣<sup>1</sup> Pass 1♣

Pass 2♣<sup>1</sup> Pass 2NT

Pass 3♣ All Pass

1. Inverted minors

### Board: 313

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 14+1

Contract: 3NT North

North:

♠ J5

♥ K98

♦ K872

♣ KQ64

South:

♠ 742

♥ A

♦ AJT53

♣ AJ82

W N E S

Pass 2♦<sup>1</sup> Pass 1♦

Pass 2♦<sup>1</sup> Pass 2♥

Pass 3NT All Pass

1. Inverted minors

### Board: 314

Dealer: South

Vul: None

North HCP: 12+2

South HCP: 13

Contract: 3♦ North

North:

♠ T4

♥ J

♦ AJT62

♣ KQJT4

South:

♠ AQ85

♥ A872

♦ K95

♣ 52

W N E S

Pass 2♦<sup>1</sup> Pass 1♦

Pass 2♦<sup>1</sup> Pass 2♥

Pass 3♦ All Pass

1. Inverted minors

## South hands

## Inverted Minors

<b>Board: 310</b>	♠ QT52	You are dealer.
Dealer: South	♥ KQ76	The opponents are silent.
Vul: E-W	♦ AK	
HCP: 18	♣ A65	

---

<b>Board: 311</b>	♠ KQ	You are dealer.
Dealer: South	♥ A84	The opponents are silent.
Vul: Both	♦ QJ82	
HCP: 14	♣ QT86	

---

<b>Board: 312</b>	♠ T84	You are dealer.
Dealer: South	♥ AQT	The opponents are silent.
Vul: None	♦ J94	
HCP: 12	♣ AJT9	

---

<b>Board: 313</b>	♠ 742	You are dealer.
Dealer: South	♥ A	The opponents are silent.
Vul: E-W	♦ AJT53	
HCP: 14+1	♣ AJ82	

---

<b>Board: 314</b>	♠ AQ85	You are dealer.
Dealer: South	♥ A872	The opponents are silent.
Vul: None	♦ K95	
HCP: 13	♣ 52	

## Both hands (Answers Page)

### Board: 310

Dealer: South

Vul: E-W

North HCP: 7+2

South HCP: 18

Contract: 3NT South

North:

♠ 7

♥ T32

♦ Q85

♣ KQT843

South:

♠ QT52

♥ KQ76

♦ AK

♣ A65

W N E S

Pass 3♣ Pass 1♣

Pass 3♣ Pass 3NT

All Pass

### Board: 311

Dealer: South

Vul: Both

North HCP: 11

South HCP: 14

Contract: 3NT North

North:

♠ A7

♥ K97

♦ K654

♣ J952

South:

♠ KQ

♥ A84

♦ QJ82

♣ QT86

W N E S

Pass 2♦<sup>1</sup> Pass 1♦

Pass 3NT All Pass

Pass 3NT All Pass

1. Inverted minors

### Board: 312

Dealer: South

Vul: None

North HCP: 12+2

South HCP: 12

Contract: 3♣ North

North:

♠ QJ6

♥ 92

♦ A8

♣ KQ6542

South:

♠ T84

♥ AQT

♦ J94

♣ AJT9

W N E S

Pass 2♣<sup>1</sup> Pass 1♣

Pass 2♣<sup>1</sup> Pass 2NT

Pass 3♣ All Pass

1. Inverted minors

### Board: 313

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 14+1

Contract: 3NT North

North:

♠ J5

♥ K98

♦ K872

♣ KQ64

South:

♠ 742

♥ A

♦ AJT53

♣ AJ82

W N E S

Pass 2♦<sup>1</sup> Pass 1♦

Pass 2♦<sup>1</sup> Pass 2♥

Pass 3NT All Pass

1. Inverted minors

### Board: 314

Dealer: South

Vul: None

North HCP: 12+2

South HCP: 13

Contract: 3♦ North

North:

♠ T4

♥ J

♦ AJT62

♣ KQJT4

South:

♠ AQ85

♥ A872

♦ K95

♣ 52

W N E S

Pass 2♦<sup>1</sup> Pass 1♦

Pass 2♦<sup>1</sup> Pass 2♥

Pass 3♦ All Pass

1. Inverted minors



**North hands****Inverted Minors****Board: 315**

♠ J94

You are dealer.

Dealer: North

♥ T872

The opponents are silent.

Vul: N-S

♦ AK8

HCP: 12

♣ AT9

**Board: 316**

♠ A652

You are dealer.

Dealer: North

♥ AKQ9

The opponents are silent.

Vul: Both

♦ J32

HCP: 18

♣ A2

**Board: 317**

♠ A4

Partner is dealer.

Dealer: South

♥ 962

The opponents are silent.

Vul: None

♦ AQ87

HCP: 12

♣ QT65

**Board: 318**

♠ AT96

You are dealer.

Dealer: North

♥ KQJ9

The opponents are silent.

Vul: N-S

♦ KJ64

HCP: 14

♣ 9

**Board: 319**

♠ J74

You are dealer.

Dealer: North

♥ K982

The opponents are silent.

Vul: None

♦ KT4

HCP: 12

♣ KQ9

## Both hands (Answers Page)

### Board: 315

Dealer: North

Vul: N-S

North HCP: 12

South HCP: 11+1

Contract: 3♣ South

North:

♠ J94

♥ T872

♦ AK8

♣ AT9

South:

♠ AK

♥ J5

♦ T762

♣ K8642

W	N	E	S
	1♣	Pass	2♣ <sup>1</sup>
Pass	2NT	Pass	3♣
All Pass			

1. Inverted minors

### Board: 316

Dealer: North

Vul: Both

North HCP: 18

South HCP: 11+1

Contract: 3NT South

North:

♠ A652

♥ AKQ9

♦ J32

♣ A2

South:

♠ Q97

♥ T

♦ AQ75

♣ K9754

W	N	E	S
	1♦	Pass	2♦ <sup>1</sup>
Pass	2♥	Pass	3NT
All Pass			

1. Inverted minors

### Board: 317

Dealer: South

Vul: None

North HCP: 12

South HCP: 13

Contract: 3NT North

North:

♠ A4

♥ 962

♦ AQ87

♣ QT65

South:

♠ T832

♥ AKQ8

♦ 963

♣ A8

W	N	E	S
			1♦
Pass	2♦ <sup>1</sup>	Pass	2♥
Pass	3NT	All Pass	

1. Inverted minors

### Board: 318

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 12+1

Contract: 3NT South

North:

♠ AT96

♥ KQJ9

♦ KJ64

♣ 9

South:

♠ K4

♥ A7

♦ AT97

♣ JT543

W	N	E	S
	1♦	Pass	2♦ <sup>1</sup>
Pass	2♥	Pass	3NT
All Pass			

1. Inverted minors

### Board: 319

Dealer: North

Vul: None

North HCP: 12

South HCP: 11+1

Contract: 3♣ South

North:

♠ J74

♥ K982

♦ KT4

♣ KQ9

South:

♠ 852

♥ AQ5

♦ 53

♣ AJ743

W	N	E	S
	1♣	Pass	2♣ <sup>1</sup>
Pass	2NT	Pass	3♣
All Pass			

1. Inverted minors

**South hands****Inverted Minors**

<b>Board: 315</b>	♠ AK	Partner is dealer.
Dealer: North	♥ J5	The opponents are silent.
Vul: N-S	♦ T762	
HCP: 11+1	♣ K8642	

---

<b>Board: 316</b>	♠ Q97	Partner is dealer.
Dealer: North	♥ T	The opponents are silent.
Vul: Both	♦ AQ75	
HCP: 11+1	♣ K9754	

---

<b>Board: 317</b>	♠ T832	You are dealer.
Dealer: South	♥ AKQ8	The opponents are silent.
Vul: None	♦ 963	
HCP: 13	♣ A8	

---

<b>Board: 318</b>	♠ K4	Partner is dealer.
Dealer: North	♥ A7	The opponents are silent.
Vul: N-S	♦ AT97	
HCP: 12+1	♣ JT543	

---

<b>Board: 319</b>	♠ 852	Partner is dealer.
Dealer: North	♥ AQ5	The opponents are silent.
Vul: None	♦ 53	
HCP: 11+1	♣ AJ743	

## Both hands (Answers Page)

### Board: 315

Dealer: North

Vul: N-S

North HCP: 12

South HCP: 11+1

Contract: 3♣ South

North:

♠ J94

♥ T872

♦ AK8

♣ AT9

South:

♠ AK

♥ J5

♦ T762

♣ K8642

W	N	E	S
	1♣	Pass	2♣ <sup>1</sup>
Pass	2NT	Pass	3♣
All Pass			

1. Inverted minors

### Board: 316

Dealer: North

Vul: Both

North HCP: 18

South HCP: 11+1

Contract: 3NT South

North:

♠ A652

♥ AKQ9

♦ J32

♣ A2

South:

♠ Q97

♥ T

♦ AQ75

♣ K9754

W	N	E	S
	1♦	Pass	2♦ <sup>1</sup>
Pass	2♥	Pass	3NT
All Pass			

1. Inverted minors

### Board: 317

Dealer: South

Vul: None

North HCP: 12

South HCP: 13

Contract: 3NT North

North:

♠ A4

♥ 962

♦ AQ87

♣ QT65

South:

♠ T832

♥ AKQ8

♦ 963

♣ A8

W	N	E	S
			1♦
Pass	2♦ <sup>1</sup>	Pass	2♥
Pass	3NT	All Pass	

1. Inverted minors

### Board: 318

Dealer: North

Vul: N-S

North HCP: 14

South HCP: 12+1

Contract: 3NT South

North:

♠ AT96

♥ KQJ9

♦ KJ64

♣ 9

South:

♠ K4

♥ A7

♦ AT97

♣ JT543

W	N	E	S
	1♦	Pass	2♦ <sup>1</sup>
Pass	2♥	Pass	3NT
All Pass			

1. Inverted minors

### Board: 319

Dealer: North

Vul: None

North HCP: 12

South HCP: 11+1

Contract: 3♣ South

North:

♠ J74

♥ K982

♦ KT4

♣ KQ9

South:

♠ 852

♥ AQ5

♦ 53

♣ AJ743

W	N	E	S
	1♣	Pass	2♣ <sup>1</sup>
Pass	2NT	Pass	3♣
All Pass			

1. Inverted minors

## North hands

## Inverted Minors

### Board: 320

♠ K6

Partner is dealer.

Dealer: South

♥ T72

The opponents are silent.

Vul: N-S

♦ AT752

HCP: 11+1

♣ A82

### Board: 321

♠ J84

Partner is dealer.

Dealer: South

♥ A8

The opponents are silent.

Vul: E-W

♦ QT86

HCP: 12

♣ KQ83

### Board: 322

♠ A9

Partner is dealer.

Dealer: South

♥ 6

The opponents are silent.

Vul: Both

♦ KT862

HCP: 7+2

♣ 98432

### Board: 323

♠ J9

Partner is dealer.

Dealer: South

♥ Q63

The opponents are silent.

Vul: N-S

♦ A843

HCP: 11

♣ KJ65

### Board: 324

♠ Q4

Partner is dealer.

Dealer: South

♥ 93

The opponents are silent.

Vul: Both

♦ AJ963

HCP: 11+1

♣ AT62

## Both hands (Answers Page)

### Board: 320

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 14

Contract: 3 ♦ North

North:

♠ K6

♥ T72

♦ AT752

♣ A82

South:

♠ AJ7

♥ J43

♦ KQ63

♣ K76

W N E S

Pass 2 ♦<sup>1</sup> Pass 2 ♠

Pass 3 ♦ All Pass

1. Inverted minors

### Board: 321

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 13

Contract: 3NT North

North:

♠ J84

♥ A8

♦ QT86

♣ KQ83

South:

♠ AQ62

♥ QJ74

♦ A97

♣ 42

W N E S

Pass 2 ♦<sup>1</sup> Pass 2 ♥

Pass 3NT All Pass

1. Inverted minors

### Board: 322

Dealer: South

Vul: Both

North HCP: 7+2

South HCP: 16

Contract: 3 ♦ North

North:

♠ A9

♥ 6

♦ KT862

♣ 98432

South:

♠ Q865

♥ A954

♦ AQJ9

♣ K

W N E S

Pass 3 ♦ All Pass

1. Inverted minors

### Board: 323

Dealer: South

Vul: N-S

North HCP: 11

South HCP: 17

Contract: 3NT North

North:

♠ J9

♥ Q63

♦ A843

♣ KJ65

South:

♠ AKQ3

♥ J852

♦ QJT6

♣ A

W N E S

Pass 2 ♦<sup>1</sup> Pass 2 ♥

Pass 3NT All Pass

1. Inverted minors

### Board: 324

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 19+1

Contract: 3NT South

North:

♠ Q4

♥ 93

♦ AJ963

♣ AT62

South:

♠ A9

♥ AK5

♦ KQT74

♣ K95

W N E S

Pass 2 ♦<sup>1</sup> Pass 3NT

All Pass

1. Inverted minors

**South hands****Inverted Minors**

<b>Board: 320</b>	♠ AJ7	You are dealer.
Dealer: South	♥ J43	The opponents are silent.
Vul: N-S	♦ KQ63	
HCP: 14	♣ K76	

---

<b>Board: 321</b>	♠ AQ62	You are dealer.
Dealer: South	♥ QJ74	The opponents are silent.
Vul: E-W	♦ A97	
HCP: 13	♣ 42	

---

<b>Board: 322</b>	♠ Q865	You are dealer.
Dealer: South	♥ A954	The opponents are silent.
Vul: Both	♦ AQJ9	
HCP: 16	♣ K	

---

<b>Board: 323</b>	♠ AKQ3	You are dealer.
Dealer: South	♥ J852	The opponents are silent.
Vul: N-S	♦ QJT6	
HCP: 17	♣ A	

---

<b>Board: 324</b>	♠ A9	You are dealer.
Dealer: South	♥ AK5	The opponents are silent.
Vul: Both	♦ KQT74	
HCP: 19+1	♣ K95	

## Both hands (Answers Page)

### Board: 320

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 14

Contract: 3 ♦ North

North:

♠ K6

♥ T72

♦ AT752

♣ A82

South:

♠ AJ7

♥ J43

♦ KQ63

♣ K76

W N E S

Pass 2 ♦<sup>1</sup> Pass 2 ♠

Pass 3 ♦ All Pass

1. Inverted minors

### Board: 321

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 13

Contract: 3NT North

North:

♠ J84

♥ A8

♦ QT86

♣ KQ83

South:

♠ AQ62

♥ QJ74

♦ A97

♣ 42

W N E S

Pass 2 ♦<sup>1</sup> Pass 2 ♥

Pass 3NT All Pass

1. Inverted minors

### Board: 322

Dealer: South

Vul: Both

North HCP: 7+2

South HCP: 16

Contract: 3 ♦ North

North:

♠ A9

♥ 6

♦ KT862

♣ 98432

South:

♠ Q865

♥ A954

♦ AQJ9

♣ K

W N E S

Pass 3 ♦ All Pass

Pass 3NT All Pass

1. Inverted minors

### Board: 323

Dealer: South

Vul: N-S

North HCP: 11

South HCP: 17

Contract: 3NT North

North:

♠ J9

♥ Q63

♦ A843

♣ KJ65

South:

♠ AKQ3

♥ J852

♦ QJT6

♣ A

W N E S

Pass 2 ♦<sup>1</sup> Pass 2 ♥

Pass 3NT All Pass

1. Inverted minors

### Board: 324

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 19+1

Contract: 3NT South

North:

♠ Q4

♥ 93

♦ AJ963

♣ AT62

South:

♠ A9

♥ AK5

♦ KQT74

♣ K95

W N E S

Pass 2 ♦<sup>1</sup> Pass 3NT

All Pass

1. Inverted minors



## North hands

## Inverted Minors

<b>Board: 325</b>	♠ K982	You are dealer.
Dealer: North	♥ AJ52	The opponents are silent.
Vul: E-W	♦ K875	
HCP: 12	♣ J	

---

<b>Board: 326</b>	♠ A2	Partner is dealer.
Dealer: South	♥ T84	The opponents are silent.
Vul: Both	♦ QJT5	
HCP: 11	♣ A532	

---

<b>Board: 327</b>	♠ T8	You are dealer.
Dealer: North	♥ Q75	The opponents are silent.
Vul: None	♦ AKQ4	
HCP: 12	♣ JT42	

---

<b>Board: 328</b>	♠ AJ75	You are dealer.
Dealer: North	♥ KQ93	The opponents are silent.
Vul: N-S	♦ 432	
HCP: 13	♣ KT	

---

<b>Board: 329</b>	♠ 92	Partner is dealer.
Dealer: South	♥ K7	The opponents are silent.
Vul: Both	♦ A643	
HCP: 11+1	♣ AT653	

## Both hands (Answers Page)

### Board: 325

	North:	South:
Dealer: North	♠ K982	♠ AT7
Vul: E-W	♥ AJ52	♥ K8
North HCP: 12	♦ K875	♦ A9432
South HCP: 11+1	♣ J	♣ 863
Contract: 3 ♦ South		

W	N	E	S
	1 ♦	Pass	2 ♦ <sup>1</sup>
Pass	2NT	Pass	3 ♦
All Pass			
1. Inverted minors			

### Board: 326

	North:	South:
Dealer: South	♠ A2	♠ Q983
Vul: Both	♥ T84	♥ A95
North HCP: 11	♦ QJT5	♦ K764
South HCP: 12	♣ A532	♣ KT
Contract: 2NT South		

W	N	E	S
			1 ♦
Pass	2 ♦ <sup>1</sup>	Pass	2NT
All Pass			
1. Inverted minors			

### Board: 327

	North:	South:
Dealer: North	♠ T8	♠ K64
Vul: None	♥ Q75	♥ 98
North HCP: 12	♦ AKQ4	♦ T6532
South HCP: 12+1	♣ JT42	♣ AKQ
Contract: 2NT North		

W	N	E	S
	1 ♦	Pass	2 ♦ <sup>1</sup>
Pass	2NT	All Pass	
1. Inverted minors			

### Board: 328

	North:	South:
Dealer: North	♠ AJ75	♠ T86
Vul: N-S	♥ KQ93	♥ 5
North HCP: 13	♦ 432	♦ KQ987
South HCP: 12+1	♣ KT	♣ AQJ3
Contract: 3NT South		

W	N	E	S
	1 ♦	Pass	2 ♦ <sup>1</sup>
Pass	2 ♥	Pass	3NT
All Pass			
1. Inverted minors			

### Board: 329

	North:	South:
Dealer: South	♠ 92	♠ AKQ6
Vul: Both	♥ K7	♥ QT93
North HCP: 11+1	♦ A643	♦ K92
South HCP: 14	♣ AT653	♣ 42
Contract: 3NT North		

W	N	E	S
			1 ♦
Pass	2 ♦ <sup>1</sup>	Pass	2 ♥
Pass	3NT	All Pass	
1. Inverted minors			

## South hands

## Inverted Minors

**Board: 325**      ♠ AT7      Partner is dealer.  
 Dealer: North      ♥ K8      The opponents are silent.  
 Vul: E-W      ♦ A9432  
 HCP: 11+1      ♣ 863

---

**Board: 326**      ♠ Q983      You are dealer.  
 Dealer: South      ♥ A95      The opponents are silent.  
 Vul: Both      ♦ K764  
 HCP: 12      ♣ KT

---

**Board: 327**      ♠ K64      Partner is dealer.  
 Dealer: North      ♥ 98      The opponents are silent.  
 Vul: None      ♦ T6532  
 HCP: 12+1      ♣ AKQ

---

**Board: 328**      ♠ T86      Partner is dealer.  
 Dealer: North      ♥ 5      The opponents are silent.  
 Vul: N-S      ♦ KQ987  
 HCP: 12+1      ♣ AQJ3

---

**Board: 329**      ♠ AKQ6      You are dealer.  
 Dealer: South      ♥ QT93      The opponents are silent.  
 Vul: Both      ♦ K92  
 HCP: 14      ♣ 42

## Both hands (Answers Page)

### Board: 325

	North:	South:
Dealer: North	♠ K982	♠ AT7
Vul: E-W	♥ AJ52	♥ K8
North HCP: 12	♦ K875	♦ A9432
South HCP: 11+1	♣ J	♣ 863
Contract: 3 ♦ South		

W	N	E	S
	1 ♦	Pass	2 ♦ <sup>1</sup>
Pass	2NT	Pass	3 ♦
All Pass			
1. Inverted minors			

### Board: 326

	North:	South:
Dealer: South	♠ A2	♠ Q983
Vul: Both	♥ T84	♥ A95
North HCP: 11	♦ QJT5	♦ K764
South HCP: 12	♣ A532	♣ KT
Contract: 2NT South		

W	N	E	S
			1 ♦
Pass	2 ♦ <sup>1</sup>	Pass	2NT
All Pass			
1. Inverted minors			

### Board: 327

	North:	South:
Dealer: North	♠ T8	♠ K64
Vul: None	♥ Q75	♥ 98
North HCP: 12	♦ AKQ4	♦ T6532
South HCP: 12+1	♣ JT42	♣ AKQ
Contract: 2NT North		

W	N	E	S
	1 ♦	Pass	2 ♦ <sup>1</sup>
Pass	2NT	All Pass	
1. Inverted minors			

### Board: 328

	North:	South:
Dealer: North	♠ AJ75	♠ T86
Vul: N-S	♥ KQ93	♥ 5
North HCP: 13	♦ 432	♦ KQ987
South HCP: 12+1	♣ KT	♣ AQJ3
Contract: 3NT South		

W	N	E	S
	1 ♦	Pass	2 ♦ <sup>1</sup>
Pass	2 ♥	Pass	3NT
All Pass			
1. Inverted minors			

### Board: 329

	North:	South:
Dealer: South	♠ 92	♠ AKQ6
Vul: Both	♥ K7	♥ QT93
North HCP: 11+1	♦ A643	♦ K92
South HCP: 14	♣ AT653	♣ 42
Contract: 3NT North		

W	N	E	S
			1 ♦
Pass	2 ♦ <sup>1</sup>	Pass	2 ♥
Pass	3NT	All Pass	
1. Inverted minors			

## North hands

## Inverted Minors

<b>Board: 330</b>	♠ KQJ	You are dealer.
Dealer: North	♥ J975	The opponents are silent.
Vul: None	♦ AQ8	
HCP: 14	♣ J72	

---

<b>Board: 331</b>	♠ K764	You are dealer.
Dealer: North	♥ AK73	The opponents are silent.
Vul: N-S	♦ AQ	
HCP: 19	♣ QJ2	

---

<b>Board: 332</b>	♠ J2	Partner is dealer.
Dealer: South	♥ K82	The opponents are silent.
Vul: E-W	♦ T9	
HCP: 9+2	♣ AJ8542	

---

<b>Board: 333</b>	♠ KJ65	You are dealer.
Dealer: North	♥ KQ	The opponents are silent.
Vul: None	♦ 953	
HCP: 13	♣ AT95	

## Both hands (Answers Page)

### Board: 330

	North:	South:	W	N	E	S
Dealer: North	♠ KQJ	♠ T2		1 ♣	Pass	2 ♣ <sup>1</sup>
Vul: None	♥ J975	♥ A4	Pass	2 ♦	Pass	3NT
North HCP: 14	♦ AQ8	♦ JT97	All Pass			
South HCP: 12+1	♣ J72	♣ AKT43				
Contract: 3NT South						1. Inverted minors

### Board: 331

	North:	South:	W	N	E	S
Dealer: North	♠ K764	♠ 2		1 ♣	Pass	3 ♣
Vul: N-S	♥ AK73	♥ J98	Pass	3NT	All Pass	
North HCP: 19	♦ AQ	♦ KT82				
South HCP: 8+1	♣ QJ2	♣ AT763				
Contract: 3NT North						

### Board: 332

	North:	South:	W	N	E	S
Dealer: South	♠ J2	♠ KT8				1 ♣
Vul: E-W	♥ K82	♥ Q764	Pass	3 ♣	All Pass	
North HCP: 9+2	♦ T9	♦ AKQ				
South HCP: 14	♣ AJ8542	♣ T73				
Contract: 3 ♣ North						

### Board: 333

	North:	South:	W	N	E	S
Dealer: North	♠ KJ65	♠ 982		1 ♣	Pass	2 ♣ <sup>1</sup>
Vul: None	♥ KQ	♥ A62	Pass	2 ♥	Pass	5 ♣
North HCP: 13	♦ 953	♦ Q4	All Pass			
South HCP: 12+1	♣ AT95	♣ KQJ63				
Contract: 5 ♣ South						1. Inverted minors

## South hands

## Inverted Minors

**Board: 330**

♠ T2

Partner is dealer.

Dealer: North

♥ A4

The opponents are silent.

Vul: None

♦ JT97

HCP: 12+1

♣ AKT43

---

**Board: 331**

♠ 2

Partner is dealer.

Dealer: North

♥ J98

The opponents are silent.

Vul: N-S

♦ KT82

HCP: 8+1

♣ AT763

---

**Board: 332**

♠ KT8

You are dealer.

Dealer: South

♥ Q764

The opponents are silent.

Vul: E-W

♦ AKQ

HCP: 14

♣ T73

---

**Board: 333**

♠ 982

Partner is dealer.

Dealer: North

♥ A62

The opponents are silent.

Vul: None

♦ Q4

HCP: 12+1

♣ KQJ63

## Both hands (Answers Page)

### Board: 330

	North:	South:	W	N	E	S
Dealer: North	♠ KQJ	♠ T2		1 ♣	Pass	2 ♣ <sup>1</sup>
Vul: None	♥ J975	♥ A4	Pass	2 ♦	Pass	3NT
North HCP: 14	♦ AQ8	♦ JT97	All Pass			
South HCP: 12+1	♣ J72	♣ AKT43				
Contract: 3NT South						1. Inverted minors

### Board: 331

	North:	South:	W	N	E	S
Dealer: North	♠ K764	♠ 2		1 ♣	Pass	3 ♣
Vul: N-S	♥ AK73	♥ J98	Pass	3NT	All Pass	
North HCP: 19	♦ AQ	♦ KT82				
South HCP: 8+1	♣ QJ2	♣ AT763				
Contract: 3NT North						

### Board: 332

	North:	South:	W	N	E	S
Dealer: South	♠ J2	♠ KT8				1 ♣
Vul: E-W	♥ K82	♥ Q764	Pass	3 ♣	All Pass	
North HCP: 9+2	♦ T9	♦ AKQ				
South HCP: 14	♣ AJ8542	♣ T73				
Contract: 3 ♣ North						

### Board: 333

	North:	South:	W	N	E	S
Dealer: North	♠ KJ65	♠ 982		1 ♣	Pass	2 ♣ <sup>1</sup>
Vul: None	♥ KQ	♥ A62	Pass	2 ♥	Pass	5 ♣
North HCP: 13	♦ 953	♦ Q4	All Pass			
South HCP: 12+1	♣ AT95	♣ KQJ63				
Contract: 5 ♣ South						1. Inverted minors



## North hands

## Inverted Minors

### Board: 334

♠ 76

Partner is dealer.

Dealer: South

♥ AQ6

The opponents are silent.

Vul: N-S

♦ QJ5

HCP: 12+1

♣ K9653

---

### Board: 335

♠ AJ43

You are dealer.

Dealer: North

♥ KQJT

The opponents are silent.

Vul: E-W

♦ A82

HCP: 19

♣ A8

---

### Board: 336

♠ K7

Partner is dealer.

Dealer: South

♥ Q

The opponents are silent.

Vul: N-S

♦ QT742

HCP: 8+2

♣ J8543

---

### Board: 337

♠ AQ9

You are dealer.

Dealer: North

♥ AQJT

The opponents are silent.

Vul: None

♦ QT9

HCP: 19

♣ AT6

## Both hands (Answers Page)

### Board: 334

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 18+1

Contract: 6♣ South

North:

♠ 76

♥ AQ6

♦ QJ5

♣ K9653

South:

♠ AKT2

♥ J32

♦ K

♣ AQJT7

W N E S

Pass 1♣

Pass 2♣<sup>1</sup> Pass 2♠

Pass 3NT Pass 4♣

Pass 4♥<sup>2</sup> Pass 4♠<sup>3</sup>

Pass 5♣ Pass 6♣

All Pass

1. Inverted minors

2. Cue bid, a !H stopper

3. Cue bid, a !S stopper

### Board: 335

Dealer: North

Vul: E-W

North HCP: 19

South HCP: 12+1

Contract: 3NT North

North:

♠ AJ43

♥ KQJT

♦ A82

♣ A8

South:

♠ Q2

♥ 875

♦ KQT74

♣ KQ5

W N E S

1♦ Pass 2♦<sup>1</sup>

Pass 3NT All Pass

1. Inverted minors

### Board: 336

Dealer: South

Vul: N-S

North HCP: 8+2

South HCP: 13

Contract: 3♦ North

North:

♠ K7

♥ Q

♦ QT742

♣ J8543

South:

♠ Q96

♥ AKJT

♦ K853

♣ T7

W N E S

1♦

Pass 3♦ All Pass

### Board: 337

Dealer: North

Vul: None

North HCP: 19

South HCP: 12+1

Contract: 3NT North

North:

♠ AQ9

♥ AQJT

♦ QT9

♣ AT6

South:

♠ J85

♥ K

♦ AK75

♣ J9854

W N E S

1♣ Pass 2♣<sup>1</sup>

Pass 2♦ Pass 3♣

Pass 3NT All Pass

1. Inverted minors

## South hands

## Inverted Minors

<b>Board: 334</b>	♠ AKT2	You are dealer.
Dealer: South	♥ J32	The opponents are silent.
Vul: N-S	♦ K	
HCP: 18+1	♣ AQJT7	

---

<b>Board: 335</b>	♠ Q2	Partner is dealer.
Dealer: North	♥ 875	The opponents are silent.
Vul: E-W	♦ KQT74	
HCP: 12+1	♣ KQ5	

---

<b>Board: 336</b>	♠ Q96	You are dealer.
Dealer: South	♥ AKJT	The opponents are silent.
Vul: N-S	♦ K853	
HCP: 13	♣ T7	

---

<b>Board: 337</b>	♠ J85	Partner is dealer.
Dealer: North	♥ K	The opponents are silent.
Vul: None	♦ AK75	
HCP: 12+1	♣ J9854	

## Both hands (Answers Page)

### Board: 334

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 18+1

Contract: 6♣ South

North:

♠ 76

♥ AQ6

♦ QJ5

♣ K9653

South:

♠ AKT2

♥ J32

♦ K

♣ AQJT7

W N E S

Pass 1♣

Pass 2♣<sup>1</sup> Pass 2♠

Pass 3NT Pass 4♣

Pass 4♥<sup>2</sup> Pass 4♠<sup>3</sup>

Pass 5♣ Pass 6♣

All Pass

1. Inverted minors

2. Cue bid, a !H stopper

3. Cue bid, a !S stopper

### Board: 335

Dealer: North

Vul: E-W

North HCP: 19

South HCP: 12+1

Contract: 3NT North

North:

♠ AJ43

♥ KQJT

♦ A82

♣ A8

South:

♠ Q2

♥ 875

♦ KQT74

♣ KQ5

W N E S

1♦ Pass 2♦<sup>1</sup>

Pass 3NT All Pass

1. Inverted minors

### Board: 336

Dealer: South

Vul: N-S

North HCP: 8+2

South HCP: 13

Contract: 3♦ North

North:

♠ K7

♥ Q

♦ QT742

♣ J8543

South:

♠ Q96

♥ AKJT

♦ K853

♣ T7

W N E S

1♦

Pass 3♦ All Pass

### Board: 337

Dealer: North

Vul: None

North HCP: 19

South HCP: 12+1

Contract: 3NT North

North:

♠ AQ9

♥ AQJT

♦ QT9

♣ AT6

South:

♠ J85

♥ K

♦ AK75

♣ J9854

W N E S

1♣ Pass 2♣<sup>1</sup>

Pass 2♦ Pass 3♣

Pass 3NT All Pass

1. Inverted minors

## North hands

## Inverted Minors

### Board: 338

♠ 92

Partner is dealer.

Dealer: South

♥ KJ2

The opponents are silent.

Vul: E-W

♦ A972

HCP: 12

♣ KJ92

---

### Board: 339

♠ AKT3

You are dealer.

Dealer: North

♥ AT54

The opponents are silent.

Vul: None

♦ KQT7

HCP: 18

♣ Q

---

### Board: 340

♠ K852

You are dealer.

Dealer: North

♥ AJ43

The opponents are silent.

Vul: N-S

♦ KT6

HCP: 13

♣ Q2

---

### Board: 341

♠ QT75

You are dealer.

Dealer: North

♥ AQ54

The opponents are silent.

Vul: Both

♦ J84

HCP: 12

♣ K7

## Both hands (Answers Page)

### Board: 338

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 14+1

Contract: 2NT South

North:

♠ 92

♥ KJ2

♦ A972

♣ KJ92

South:

♠ J74

♥ Q8

♦ KQT64

♣ AQ3

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2NT

All Pass

1. Inverted minors

### Board: 339

Dealer: North

Vul: None

North HCP: 18

South HCP: 12+2

Contract: 7 ♦ North

North:

♠ AKT3

♥ AT54

♦ KQT7

♣ Q

South:

♠ 87

♥ K8

♦ A98432

♣ AJ5

W N E S

1 ♦ Pass 2 ♦<sup>1</sup>

Pass 3NT Pass 4 ♦

Pass 4NT<sup>2</sup> Pass 5 ♥<sup>3</sup>

Pass 7 ♦ All Pass

1. Inverted minors

2. Blackwood 0314, for !D

3. A=2/5 or 5/5, Q(D)=0

### Board: 340

Dealer: North

Vul: N-S

North HCP: 13

South HCP: 11+1

Contract: 3NT South

North:

♠ K852

♥ AJ43

♦ KT6

♣ Q2

South:

♠ 763

♥ K8

♦ AJ973

♣ KT7

W N E S

1 ♦ Pass 2 ♦<sup>1</sup>

Pass 2 ♥ Pass 3NT

All Pass

1. Inverted minors

### Board: 341

Dealer: North

Vul: Both

North HCP: 12

South HCP: 11

Contract: 2NT North

North:

♠ QT75

♥ AQ54

♦ J84

♣ K7

South:

♠ A94

♥ J3

♦ QT75

♣ A632

W N E S

1 ♦ Pass 2 ♦<sup>1</sup>

Pass 2NT All Pass

1. Inverted minors

## South hands

## Inverted Minors

<b>Board: 338</b>	♠ J74	You are dealer.
Dealer: South	♥ Q8	The opponents are silent.
Vul: E-W	♦ KQT64	
HCP: 14+1	♣ AQ3	

---

<b>Board: 339</b>	♠ 87	Partner is dealer.
Dealer: North	♥ K8	The opponents are silent.
Vul: None	♦ A98432	
HCP: 12+2	♣ AJ5	

---

<b>Board: 340</b>	♠ 763	Partner is dealer.
Dealer: North	♥ K8	The opponents are silent.
Vul: N-S	♦ AJ973	
HCP: 11+1	♣ KT7	

---

<b>Board: 341</b>	♠ A94	Partner is dealer.
Dealer: North	♥ J3	The opponents are silent.
Vul: Both	♦ QT75	
HCP: 11	♣ A632	

## Both hands (Answers Page)

### Board: 338

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 14+1

Contract: 2NT South

North:

♠ 92

♥ KJ2

♦ A972

♣ KJ92

South:

♠ J74

♥ Q8

♦ KQT64

♣ AQ3

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2NT

All Pass

1. Inverted minors

### Board: 339

Dealer: North

Vul: None

North HCP: 18

South HCP: 12+2

Contract: 7 ♦ North

North:

♠ AKT3

♥ AT54

♦ KQT7

♣ Q

South:

♠ 87

♥ K8

♦ A98432

♣ AJ5

W N E S

1 ♦ Pass 2 ♦<sup>1</sup>

Pass 3NT Pass 4 ♦

Pass 4NT<sup>2</sup> Pass 5 ♥<sup>3</sup>

Pass 7 ♦ All Pass

1. Inverted minors

2. Blackwood 0314, for !D

3. A=2/5 or 5/5, Q(D)=0

### Board: 340

Dealer: North

Vul: N-S

North HCP: 13

South HCP: 11+1

Contract: 3NT South

North:

♠ K852

♥ AJ43

♦ KT6

♣ Q2

South:

♠ 763

♥ K8

♦ AJ973

♣ KT7

W N E S

1 ♦ Pass 2 ♦<sup>1</sup>

Pass 2 ♥ Pass 3NT

All Pass

1. Inverted minors

### Board: 341

Dealer: North

Vul: Both

North HCP: 12

South HCP: 11

Contract: 2NT North

North:

♠ QT75

♥ AQ54

♦ J84

♣ K7

South:

♠ A94

♥ J3

♦ QT75

♣ A632

W N E S

1 ♦ Pass 2 ♦<sup>1</sup>

Pass 2NT All Pass

1. Inverted minors



## North hands

## Inverted Minors

<b>Board: 342</b>	♠ K98	Partner is dealer.
Dealer: South	♥ QJ	The opponents are silent.
Vul: None	♦ QJ2	
HCP: 12+1	♣ QJ832	

---

<b>Board: 343</b>	♠ 983	You are dealer.
Dealer: North	♥ AK8	The opponents are silent.
Vul: N-S	♦ K82	
HCP: 12	♣ Q754	

---

<b>Board: 344</b>	♠ 5	Partner is dealer.
Dealer: South	♥ AK5	The opponents are silent.
Vul: None	♦ J983	
HCP: 10+1	♣ QT843	

---

<b>Board: 345</b>	♠ A85	You are dealer.
Dealer: North	♥ AT4	The opponents are silent.
Vul: N-S	♦ J873	
HCP: 12	♣ QJ4	

---

<b>Board: 346</b>	♠ AQ4	Partner is dealer.
Dealer: South	♥ 3	The opponents are silent.
Vul: E-W	♦ QJ62	
HCP: 9+1	♣ T9762	

## Both hands (Answers Page)

### Board: 342

Dealer: South

Vul: None

North HCP: 12+1

South HCP: 14+1

Contract: 5♣ South

North:

♠ K98

♥ QJ

♦ QJ2

♣ QJ832

South:

♠ AQJ5

♥ T5

♦ T4

♣ AKT65

W N E S

1♣

Pass 2♣<sup>1</sup> Pass 2♠

Pass 3♣ Pass 5♣

All Pass

1. Inverted minors

### Board: 343

Dealer: North

Vul: N-S

North HCP: 12

South HCP: 12+1

Contract: 2NT North

North:

♠ 983

♥ AK8

♦ K82

♣ Q754

South:

♠ AQ

♥ QJ7

♦ Q97

♣ JT983

W N E S

1♣ Pass 2♣<sup>1</sup>

Pass 2NT All Pass

1. Inverted minors

### Board: 344

Dealer: South

Vul: None

North HCP: 10+1

South HCP: 14

Contract: 3♦ North

North:

♠ 5

♥ AK5

♦ J983

♣ QT843

South:

♠ AK64

♥ Q842

♦ KQ74

♣ 5

W N E S

1♦

Pass 2♦<sup>1</sup> Pass 2♥

Pass 3♦ All Pass

1. Inverted minors

### Board: 345

Dealer: North

Vul: N-S

North HCP: 12

South HCP: 11

Contract: 2NT North

North:

♠ A85

♥ AT4

♦ J873

♣ QJ4

South:

♠ Q42

♥ 87

♦ Q962

♣ AKT5

W N E S

1♦ Pass 2♦<sup>1</sup>

Pass 2NT All Pass

1. Inverted minors

### Board: 346

Dealer: South

Vul: E-W

North HCP: 9+1

South HCP: 18

Contract: 3NT South

North:

♠ AQ4

♥ 3

♦ QJ62

♣ T9762

South:

♠ KT73

♥ KJT

♦ AK85

♣ A5

W N E S

1♦

Pass 3♦ Pass 3NT

All Pass

## South hands

## Inverted Minors

<b>Board: 342</b>	♠ AQJ5	You are dealer.
Dealer: South	♥ T5	The opponents are silent.
Vul: None	♦ T4	
HCP: 14+1	♣ AKT65	

---

<b>Board: 343</b>	♠ AQ	Partner is dealer.
Dealer: North	♥ QJ7	The opponents are silent.
Vul: N-S	♦ Q97	
HCP: 12+1	♣ JT983	

---

<b>Board: 344</b>	♠ AK64	You are dealer.
Dealer: South	♥ Q842	The opponents are silent.
Vul: None	♦ KQ74	
HCP: 14	♣ 5	

---

<b>Board: 345</b>	♠ Q42	Partner is dealer.
Dealer: North	♥ 87	The opponents are silent.
Vul: N-S	♦ Q962	
HCP: 11	♣ AKT5	

---

<b>Board: 346</b>	♠ KT73	You are dealer.
Dealer: South	♥ KJT	The opponents are silent.
Vul: E-W	♦ AK85	
HCP: 18	♣ A5	

## Both hands (Answers Page)

### Board: 342

Dealer: South

Vul: None

North HCP: 12+1

South HCP: 14+1

Contract: 5♣ South

North:

♠ K98

♥ QJ

♦ QJ2

♣ QJ832

South:

♠ AQJ5

♥ T5

♦ T4

♣ AKT65

W N E S

1♣

Pass 2♣<sup>1</sup> Pass 2♠

Pass 3♣ Pass 5♣

All Pass

1. Inverted minors

### Board: 343

Dealer: North

Vul: N-S

North HCP: 12

South HCP: 12+1

Contract: 2NT North

North:

♠ 983

♥ AK8

♦ K82

♣ Q754

South:

♠ AQ

♥ QJ7

♦ Q97

♣ JT983

W N E S

1♣ Pass 2♣<sup>1</sup>

Pass 2NT All Pass

1. Inverted minors

### Board: 344

Dealer: South

Vul: None

North HCP: 10+1

South HCP: 14

Contract: 3♦ North

North:

♠ 5

♥ AK5

♦ J983

♣ QT843

South:

♠ AK64

♥ Q842

♦ KQ74

♣ 5

W N E S

1♦

Pass 2♦<sup>1</sup> Pass 2♥

Pass 3♦ All Pass

1. Inverted minors

### Board: 345

Dealer: North

Vul: N-S

North HCP: 12

South HCP: 11

Contract: 2NT North

North:

♠ A85

♥ AT4

♦ J873

♣ QJ4

South:

♠ Q42

♥ 87

♦ Q962

♣ AKT5

W N E S

1♦ Pass 2♦<sup>1</sup>

Pass 2NT All Pass

1. Inverted minors

### Board: 346

Dealer: South

Vul: E-W

North HCP: 9+1

South HCP: 18

Contract: 3NT South

North:

♠ AQ4

♥ 3

♦ QJ62

♣ T9762

South:

♠ KT73

♥ KJT

♦ AK85

♣ A5

W N E S

1♦

Pass 3♦ Pass 3NT

All Pass

# North hands

# Inverted Minors

**Board: 347**

♠ 62

You are dealer.

Dealer: North

♥ AKT4

The opponents are silent.

Vul: Both

♦ A975

HCP: 18

♣ AK9

**Board: 348**

♠ J3

Partner is dealer.

Dealer: South

♥ K

The opponents are silent.

Vul: N-S

♦ QT62

HCP: 10+2

♣ KJT754

**Board: 349**

♠ AK86

You are dealer.

Dealer: North

♥ J64

The opponents are silent.

Vul: Both

♦ AJ3

HCP: 13

♣ 852

**Board: 350**

♠ A765

You are dealer.

Dealer: North

♥ 93

The opponents are silent.

Vul: Both

♦ KQJ4

HCP: 13

♣ QJ4

## Both hands (Answers Page)

### Board: 347

Dealer: North

Vul: Both

North HCP: 18

South HCP: 11

Contract: 6♦ North

North:

♠ 62

♥ AKT4

♦ A975

♣ AK9

South:

♠ AQT

♥ 73

♦ QT43

♣ QJ83

W N E S

1♦ Pass 2♦<sup>1</sup>

Pass 2♥ Pass 3NT

Pass 4♦ Pass 4♠<sup>2</sup>

Pass 4NT<sup>3</sup> Pass 5♦<sup>4</sup>

Pass 6♦ All Pass

1. Inverted minors

2. Cue bid, a !S stopper

3. Blackwood 0314, for !D

4. A=1/5 or 4/5

### Board: 348

Dealer: South

Vul: N-S

North HCP: 10+2

South HCP: 14

Contract: 3♣ North

North:

♠ J3

♥ K

♦ QT62

♣ KJT754

South:

♠ T762

♥ AQ72

♦ A7

♣ A82

W N E S

1♣

Pass 2♣<sup>1</sup> Pass 2♦

Pass 3♣ All Pass

1. Inverted minors

### Board: 349

Dealer: North

Vul: Both

North HCP: 13

South HCP: 11+1

Contract: 5♣ South

North:

♠ AK86

♥ J64

♦ AJ3

♣ 852

South:

♠ 92

♥ K53

♦ 742

♣ AKJT6

W N E S

1♣ Pass 2♣<sup>1</sup>

Pass 2♦ Pass 5♣

All Pass

1. Inverted minors

### Board: 350

Dealer: North

Vul: Both

North HCP: 13

South HCP: 11+1

Contract: 3NT South

North:

♠ A765

♥ 93

♦ KQJ4

♣ QJ4

South:

♠ 2

♥ A87

♦ 9852

♣ AK932

W N E S

1♦ Pass 2♦<sup>1</sup>

Pass 2♠ Pass 3NT

All Pass

1. Inverted minors

## South hands

## Inverted Minors

<b>Board: 347</b>	♠ AQT	Partner is dealer.
Dealer: North	♥ 73	The opponents are silent.
Vul: Both	♦ QT43	
HCP: 11	♣ QJ83	

---

<b>Board: 348</b>	♠ T762	You are dealer.
Dealer: South	♥ AQ72	The opponents are silent.
Vul: N-S	♦ A7	
HCP: 14	♣ A82	

---

<b>Board: 349</b>	♠ 92	Partner is dealer.
Dealer: North	♥ K53	The opponents are silent.
Vul: Both	♦ 742	
HCP: 11+1	♣ AKJT6	

---

<b>Board: 350</b>	♠ 2	Partner is dealer.
Dealer: North	♥ A87	The opponents are silent.
Vul: Both	♦ 9852	
HCP: 11+1	♣ AK932	

## Both hands (Answers Page)

### Board: 347

Dealer: North  
 Vul: Both  
 North HCP: 18  
 South HCP: 11  
 Contract: 6 ♦ North

#### North:

♠ 62  
 ♥ AKT4  
 ♦ A975  
 ♣ AK9

#### South:

♠ AQT  
 ♥ 73  
 ♦ QT43  
 ♣ QJ83

W	N	E	S
	1 ♦	Pass	2 ♦ <sup>1</sup>
Pass	2 ♥	Pass	3NT
Pass	4 ♦	Pass	4 ♠ <sup>2</sup>
Pass	4NT <sup>3</sup>	Pass	5 ♦ <sup>4</sup>
Pass	6 ♦	All Pass	

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

### Board: 348

Dealer: South  
 Vul: N-S  
 North HCP: 10+2  
 South HCP: 14  
 Contract: 3 ♣ North

#### North:

♠ J3  
 ♥ K  
 ♦ QT62  
 ♣ KJT754

#### South:

♠ T762  
 ♥ AQ72  
 ♦ A7  
 ♣ A82

W	N	E	S
			1 ♣
Pass	2 ♣ <sup>1</sup>	Pass	2 ♦
Pass	3 ♣	All Pass	

1. Inverted minors

### Board: 349

Dealer: North  
 Vul: Both  
 North HCP: 13  
 South HCP: 11+1  
 Contract: 5 ♣ South

#### North:

♠ AK86  
 ♥ J64  
 ♦ AJ3  
 ♣ 852

#### South:

♠ 92  
 ♥ K53  
 ♦ 742  
 ♣ AKJT6

W	N	E	S
	1 ♣	Pass	2 ♣ <sup>1</sup>
Pass	2 ♦	Pass	5 ♣
All Pass			

1. Inverted minors

### Board: 350

Dealer: North  
 Vul: Both  
 North HCP: 13  
 South HCP: 11+1  
 Contract: 3NT South

#### North:

♠ A765  
 ♥ 93  
 ♦ KQJ4  
 ♣ QJ4

#### South:

♠ 2  
 ♥ A87  
 ♦ 9852  
 ♣ AK932

W	N	E	S
	1 ♦	Pass	2 ♦ <sup>1</sup>
Pass	2 ♠	Pass	3NT
All Pass			

1. Inverted minors



## North hands

## Inverted Minors

**Board: 351**

♠ 86

Partner is dealer.

Dealer: South

♥ Q87

The opponents are silent.

Vul: None

♦ AQ765

HCP: 11+1

♣ KT6

**Board: 352**

♠ 43

Partner is dealer.

Dealer: South

♥ 54

The opponents are silent.

Vul: N-S

♦ KQ83

HCP: 11+1

♣ AQ985

**Board: 353**

♠ T43

Partner is dealer.

Dealer: South

♥ 65

The opponents are silent.

Vul: Both

♦ A62

HCP: 11+1

♣ AK765

**Board: 354**

♠ K72

Partner is dealer.

Dealer: South

♥ 643

The opponents are silent.

Vul: None

♦ K9873

HCP: 12+1

♣ AQ

## Both hands (Answers Page)

### Board: 351

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 13

Contract: 2NT North

North:

♠ 86

♥ Q87

♦ AQ765

♣ KT6

South:

♠ QJT4

♥ AT52

♦ J98

♣ AJ

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2 ♥

Pass 2NT All Pass

1. Inverted minors

### Board: 352

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 18

Contract: 6 ♣ South

North:

♠ 43

♥ 54

♦ KQ83

♣ AQ985

South:

♠ AQ5

♥ KQT

♦ A95

♣ K742

W N E S

1 ♣

Pass 2 ♣<sup>1</sup> Pass 2 ♦

Pass 3 ♣ Pass 4NT<sup>2</sup>

Pass 5 ♦<sup>3</sup> Pass 6 ♣

All Pass

1. Inverted minors

2. Blackwood 0314, for !C

3. A=1/5 or 4/5

### Board: 353

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 13

Contract: 3NT North

North:

♠ T43

♥ 65

♦ A62

♣ AK765

South:

♠ AK65

♥ KQ43

♦ T5

♣ J82

W N E S

1 ♣

Pass 2 ♣<sup>1</sup> Pass 2 ♥

Pass 3NT All Pass

1. Inverted minors

### Board: 354

Dealer: South

Vul: None

North HCP: 12+1

South HCP: 12

Contract: 2NT South

North:

♠ K72

♥ 643

♦ K9873

♣ AQ

South:

♠ AQJ8

♥ KT92

♦ J52

♣ J4

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2NT

All Pass

1. Inverted minors

## South hands

## Inverted Minors

<b>Board: 351</b>	♠ QJT4	You are dealer.
Dealer: South	♥ AT52	The opponents are silent.
Vul: None	♦ J98	
HCP: 13	♣ AJ	

---

<b>Board: 352</b>	♠ AQ5	You are dealer.
Dealer: South	♥ KQT	The opponents are silent.
Vul: N-S	♦ A95	
HCP: 18	♣ K742	

---

<b>Board: 353</b>	♠ AK65	You are dealer.
Dealer: South	♥ KQ43	The opponents are silent.
Vul: Both	♦ T5	
HCP: 13	♣ J82	

---

<b>Board: 354</b>	♠ AQJ8	You are dealer.
Dealer: South	♥ KT92	The opponents are silent.
Vul: None	♦ J52	
HCP: 12	♣ J4	

## Both hands (Answers Page)

### Board: 351

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 13

Contract: 2NT North

North:

♠ 86

♥ Q87

♦ AQ765

♣ KT6

South:

♠ QJT4

♥ AT52

♦ J98

♣ AJ

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2 ♥

Pass 2NT All Pass

1. Inverted minors

### Board: 352

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 18

Contract: 6 ♣ South

North:

♠ 43

♥ 54

♦ KQ83

♣ AQ985

South:

♠ AQ5

♥ KQT

♦ A95

♣ K742

W N E S

1 ♣

Pass 2 ♣<sup>1</sup> Pass 2 ♦

Pass 3 ♣ Pass 4NT<sup>2</sup>

Pass 5 ♦<sup>3</sup> Pass 6 ♣

All Pass

1. Inverted minors

2. Blackwood 0314, for !C

3. A=1/5 or 4/5

### Board: 353

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 13

Contract: 3NT North

North:

♠ T43

♥ 65

♦ A62

♣ AK765

South:

♠ AK65

♥ KQ43

♦ T5

♣ J82

W N E S

1 ♣

Pass 2 ♣<sup>1</sup> Pass 2 ♥

Pass 3NT All Pass

1. Inverted minors

### Board: 354

Dealer: South

Vul: None

North HCP: 12+1

South HCP: 12

Contract: 2NT South

North:

♠ K72

♥ 643

♦ K9873

♣ AQ

South:

♠ AQJ8

♥ KT92

♦ J52

♣ J4

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2NT

All Pass

1. Inverted minors

## North hands

## Inverted Minors

### Board: 355

♠ JT

You are dealer.

Dealer: North

♥ KJ3

The opponents are silent.

Vul: N-S

♦ AJ82

HCP: 13

♣ QJ72

### Board: 356

♠ K94

Partner is dealer.

Dealer: South

♥ 7

The opponents are silent.

Vul: E-W

♦ K875

HCP: 10+1

♣ KJ842

### Board: 357

♠ AKT

You are dealer.

Dealer: North

♥ AKJ8

The opponents are silent.

Vul: None

♦ QT876

HCP: 17+1

♣ T

### Board: 358

♠ 5

Partner is dealer.

Dealer: South

♥ 73

The opponents are silent.

Vul: N-S

♦ AKQT9

HCP: 10+2

♣ JT753

### Board: 359

♠ KJ

Partner is dealer.

Dealer: South

♥ QJ3

The opponents are silent.

Vul: E-W

♦ QJT82

HCP: 11+1

♣ J83

## Both hands (Answers Page)

### Board: 355

Dealer: North

Vul: N-S

North HCP: 13

South HCP: 11+1

Contract: 3♦ South

North:

♠ JT

♥ KJ3

♦ AJ82

♣ QJ72

South:

♠ Q8

♥ Q7

♦ KT653

♣ AT53

W	N	E	S
	1♦	Pass	2♦ <sup>1</sup>

Pass	2♥	Pass	3♦
------	----	------	----

All Pass

1. Inverted minors

### Board: 356

Dealer: South

Vul: E-W

North HCP: 10+1

South HCP: 18

Contract: 3NT South

North:

♠ K94

♥ 7

♦ K875

♣ KJ842

South:

♠ AQ87

♥ AKJT

♦ T9

♣ AT7

W	N	E	S
			1♣

Pass	2♣ <sup>1</sup>	Pass	3NT
------	-----------------	------	-----

All Pass

1. Inverted minors

### Board: 357

Dealer: North

Vul: None

North HCP: 17+1

South HCP: 9+2

Contract: 5♦ North

North:

♠ AKT

♥ AKJ8

♦ QT876

♣ T

South:

♠ J

♥ Q9

♦ KJ53

♣ Q98752

W	N	E	S
	1♦	Pass	3♦

Pass	3♥	Pass	4♣
------	----	------	----

Pass	5♦	All Pass	
------	----	----------	--

### Board: 358

Dealer: South

Vul: N-S

North HCP: 10+2

South HCP: 13

Contract: 5♦ North

North:

♠ 5

♥ 73

♦ AKQT9

♣ JT753

South:

♠ AK32

♥ AQ64

♦ 862

♣ 96

W	N	E	S
			1♦

Pass	2♦ <sup>1</sup>	Pass	2♥
------	-----------------	------	----

Pass	5♦	All Pass	
------	----	----------	--

1. Inverted minors

### Board: 359

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 13

Contract: 3NT North

North:

♠ KJ

♥ QJ3

♦ QJT82

♣ J83

South:

♠ A984

♥ A

♦ 6543

♣ KQ52

W	N	E	S
			1♦

Pass	2♦ <sup>1</sup>	Pass	2♥
------	-----------------	------	----

Pass	3NT	All Pass	
------	-----	----------	--

1. Inverted minors

## South hands

## Inverted Minors

<b>Board: 355</b>	♠ Q8	Partner is dealer.
Dealer: North	♥ Q7	The opponents are silent.
Vul: N-S	♦ KT653	
HCP: 11+1	♣ AT53	

---

<b>Board: 356</b>	♠ AQ87	You are dealer.
Dealer: South	♥ AKJT	The opponents are silent.
Vul: E-W	♦ T9	
HCP: 18	♣ AT7	

---

<b>Board: 357</b>	♠ J	Partner is dealer.
Dealer: North	♥ Q9	The opponents are silent.
Vul: None	♦ KJ53	
HCP: 9+2	♣ Q98752	

---

<b>Board: 358</b>	♠ AK32	You are dealer.
Dealer: South	♥ AQ64	The opponents are silent.
Vul: N-S	♦ 862	
HCP: 13	♣ 96	

---

<b>Board: 359</b>	♠ A984	You are dealer.
Dealer: South	♥ A	The opponents are silent.
Vul: E-W	♦ 6543	
HCP: 13	♣ KQ52	

## Both hands (Answers Page)

### Board: 355

Dealer: North

Vul: N-S

North HCP: 13

South HCP: 11+1

Contract: 3♦ South

North:

♠ JT

♥ KJ3

♦ AJ82

♣ QJ72

South:

♠ Q8

♥ Q7

♦ KT653

♣ AT53

W	N	E	S
	1♦	Pass	2♦ <sup>1</sup>

Pass	2♥	Pass	3♦
------	----	------	----

All Pass

1. Inverted minors

### Board: 356

Dealer: South

Vul: E-W

North HCP: 10+1

South HCP: 18

Contract: 3NT South

North:

♠ K94

♥ 7

♦ K875

♣ KJ842

South:

♠ AQ87

♥ AKJT

♦ T9

♣ AT7

W	N	E	S
			1♣

Pass	2♣ <sup>1</sup>	Pass	3NT
------	-----------------	------	-----

All Pass

1. Inverted minors

### Board: 357

Dealer: North

Vul: None

North HCP: 17+1

South HCP: 9+2

Contract: 5♦ North

North:

♠ AKT

♥ AKJ8

♦ QT876

♣ T

South:

♠ J

♥ Q9

♦ KJ53

♣ Q98752

W	N	E	S
	1♦	Pass	3♦

Pass	3♥	Pass	4♣
------	----	------	----

Pass	5♦	All Pass	
------	----	----------	--

### Board: 358

Dealer: South

Vul: N-S

North HCP: 10+2

South HCP: 13

Contract: 5♦ North

North:

♠ 5

♥ 73

♦ AKQT9

♣ JT753

South:

♠ AK32

♥ AQ64

♦ 862

♣ 96

W	N	E	S
			1♦

Pass	2♦ <sup>1</sup>	Pass	2♥
------	-----------------	------	----

Pass	5♦	All Pass	
------	----	----------	--

1. Inverted minors

### Board: 359

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 13

Contract: 3NT North

North:

♠ KJ

♥ QJ3

♦ QJT82

♣ J83

South:

♠ A984

♥ A

♦ 6543

♣ KQ52

W	N	E	S
			1♦

Pass	2♦ <sup>1</sup>	Pass	2♥
------	-----------------	------	----

Pass	3NT	All Pass	
------	-----	----------	--

1. Inverted minors



**North hands****Inverted Minors**

<b>Board: 360</b>	♠ A87	Partner is dealer.
Dealer: South	♥ A84	The opponents are silent.
Vul: Both	♦ T9	
HCP: 11+1	♣ KT983	

---

<b>Board: 361</b>	♠ 964	Partner is dealer.
Dealer: South	♥ T72	The opponents are silent.
Vul: N-S	♦ AKQ5	
HCP: 12	♣ K74	

---

<b>Board: 362</b>	♠ A865	You are dealer.
Dealer: North	♥ 9862	The opponents are silent.
Vul: E-W	♦ AJ6	
HCP: 13	♣ A8	

---

<b>Board: 363</b>	♠ A	Partner is dealer.
Dealer: South	♥ 954	The opponents are silent.
Vul: Both	♦ K942	
HCP: 12+1	♣ KQ982	

---

<b>Board: 364</b>	♠ A6	You are dealer.
Dealer: North	♥ AJT5	The opponents are silent.
Vul: None	♦ QT83	
HCP: 14	♣ K94	

## Both hands (Answers Page)

### Board: 360

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 14

Contract: 3♣ North

North:

♠ A87

♥ A84

♦ T9

♣ KT983

South:

♠ KQ4

♥ KQJ2

♦ J54

♣ Q64

W N E S

1♣

Pass 2♣<sup>1</sup> Pass 2♥

Pass 3♣ All Pass

1. Inverted minors

### Board: 361

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 14

Contract: 3NT North

North:

♠ 964

♥ T72

♦ AKQ5

♣ K74

South:

♠ AQ2

♥ KQJ6

♦ T963

♣ Q8

W N E S

1♦

Pass 2♦<sup>1</sup> Pass 2♥

Pass 3NT All Pass

1. Inverted minors

### Board: 362

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 10+1

Contract: 2NT South

North:

♠ A865

♥ 9862

♦ AJ6

♣ A8

South:

♠ 3

♥ QJ3

♦ QT53

♣ KQT53

W N E S

1♦<sup>1</sup> Pass 2♦<sup>1</sup>

Pass 2♠ Pass 2NT

All Pass

1. Inverted minors

### Board: 363

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 14

Contract: 3NT North

North:

♠ A

♥ 954

♦ K942

♣ KQ982

South:

♠ KQ87

♥ AQJ8

♦ Q63

♣ T3

W N E S

1♦

Pass 2♦<sup>1</sup> Pass 2♥

Pass 3NT All Pass

1. Inverted minors

### Board: 364

Dealer: North

Vul: None

North HCP: 14

South HCP: 11

Contract: 3NT South

North:

♠ A6

♥ AJT5

♦ QT83

♣ K94

South:

♠ J98

♥ K8

♦ K954

♣ AT52

W N E S

1♦<sup>1</sup> Pass 2♦<sup>1</sup>

Pass 2♥ Pass 3NT

All Pass

1. Inverted minors

**South hands****Inverted Minors****Board: 360**

♠ KQ4

You are dealer.

Dealer: South

♥ KQJ2

The opponents are silent.

Vul: Both

♦ J54

HCP: 14

♣ Q64

**Board: 361**

♠ AQ2

You are dealer.

Dealer: South

♥ KQJ6

The opponents are silent.

Vul: N-S

♦ T963

HCP: 14

♣ Q8

**Board: 362**

♠ 3

Partner is dealer.

Dealer: North

♥ QJ3

The opponents are silent.

Vul: E-W

♦ QT53

HCP: 10+1

♣ KQT53

**Board: 363**

♠ KQ87

You are dealer.

Dealer: South

♥ AQJ8

The opponents are silent.

Vul: Both

♦ Q63

HCP: 14

♣ T3

**Board: 364**

♠ J98

Partner is dealer.

Dealer: North

♥ K8

The opponents are silent.

Vul: None

♦ K954

HCP: 11

♣ AT52

## Both hands (Answers Page)

### Board: 360

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 14

Contract: 3♣ North

North:

♠ A87

♥ A84

♦ T9

♣ KT983

South:

♠ KQ4

♥ KQJ2

♦ J54

♣ Q64

W N E S

1♣

Pass 2♣<sup>1</sup> Pass 2♥

Pass 3♣ All Pass

1. Inverted minors

### Board: 361

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 14

Contract: 3NT North

North:

♠ 964

♥ T72

♦ AKQ5

♣ K74

South:

♠ AQ2

♥ KQJ6

♦ T963

♣ Q8

W N E S

1♦

Pass 2♦<sup>1</sup> Pass 2♥

Pass 3NT All Pass

1. Inverted minors

### Board: 362

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 10+1

Contract: 2NT South

North:

♠ A865

♥ 9862

♦ AJ6

♣ A8

South:

♠ 3

♥ QJ3

♦ QT53

♣ KQT53

W N E S

1♦<sup>1</sup> Pass 2♦<sup>1</sup>

Pass 2♠ Pass 2NT

All Pass

1. Inverted minors

### Board: 363

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 14

Contract: 3NT North

North:

♠ A

♥ 954

♦ K942

♣ KQ982

South:

♠ KQ87

♥ AQJ8

♦ Q63

♣ T3

W N E S

1♦

Pass 2♦<sup>1</sup> Pass 2♥

Pass 3NT All Pass

1. Inverted minors

### Board: 364

Dealer: North

Vul: None

North HCP: 14

South HCP: 11

Contract: 3NT South

North:

♠ A6

♥ AJT5

♦ QT83

♣ K94

South:

♠ J98

♥ K8

♦ K954

♣ AT52

W N E S

1♦<sup>1</sup> Pass 2♦<sup>1</sup>

Pass 2♥ Pass 3NT

All Pass

1. Inverted minors

## North hands

## Inverted Minors

### Board: 365

♠ K7

Partner is dealer.

Dealer: South

♥ JT7

The opponents are silent.

Vul: E-W

♦ QJ9

HCP: 11+1

♣ KJ642

### Board: 366

♠ A76

Partner is dealer.

Dealer: South

♥ T3

The opponents are silent.

Vul: Both

♦ AJ6

HCP: 12+1

♣ QJT64

### Board: 367

♠ 632

Partner is dealer.

Dealer: South

♥ A9

The opponents are silent.

Vul: None

♦ A84

HCP: 12+1

♣ A9652

### Board: 368

♠ K83

You are dealer.

Dealer: North

♥ J765

The opponents are silent.

Vul: N-S

♦ AKQJ5

HCP: 14+1

♣ 8

### Board: 369

♠ A96

You are dealer.

Dealer: North

♥ Q864

The opponents are silent.

Vul: Both

♦ Q93

HCP: 13

♣ KQ5

## Both hands (Answers Page)

### Board: 365

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 14

Contract: 2NT North

North:

♠ K7

♥ JT7

♦ QJ9

♣ KJ642

South:

♠ T64

♥ KQ83

♦ K72

♣ AQ5

W N E S

1 ♣

Pass 2 ♣<sup>1</sup> Pass 2 ♦

Pass 2NT All Pass

1. Inverted minors

### Board: 366

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 13

Contract: 3 ♣ North

North:

♠ A76

♥ T3

♦ AJ6

♣ QJT64

South:

♠ J852

♥ KQ4

♦ K85

♣ A93

W N E S

1 ♣

Pass 2 ♣<sup>1</sup> Pass 2 ♦

Pass 3 ♣ All Pass

1. Inverted minors

### Board: 367

Dealer: South

Vul: None

North HCP: 12+1

South HCP: 13

Contract: 3NT North

North:

♠ 632

♥ A9

♦ A84

♣ A9652

South:

♠ AJ8

♥ Q742

♦ KJ6

♣ Q87

W N E S

1 ♣

Pass 2 ♣<sup>1</sup> Pass 2 ♦

Pass 3NT All Pass

1. Inverted minors

### Board: 368

Dealer: North

Vul: N-S

North HCP: 14+1

South HCP: 12

Contract: 3NT South

North:

♠ K83

♥ J765

♦ AKQJ5

♣ 8

South:

♠ A92

♥ AKT

♦ T862

♣ J73

W N E S

1 ♦ Pass 2 ♦<sup>1</sup>

Pass 2 ♥ Pass 3NT

All Pass

1. Inverted minors

### Board: 369

Dealer: North

Vul: Both

North HCP: 13

South HCP: 12+1

Contract: 3 ♣ South

North:

♠ A96

♥ Q864

♦ Q93

♣ KQ5

South:

♠ Q75

♥ 72

♦ AJ8

♣ AJ963

W N E S

1 ♣ Pass 2 ♣<sup>1</sup>

Pass 2 ♦ Pass 3 ♣

All Pass

1. Inverted minors

## South hands

## Inverted Minors

<b>Board: 365</b>	♠ T64	You are dealer.
Dealer: South	♥ KQ83	The opponents are silent.
Vul: E-W	♦ K72	
HCP: 14	♣ AQ5	

---

<b>Board: 366</b>	♠ J852	You are dealer.
Dealer: South	♥ KQ4	The opponents are silent.
Vul: Both	♦ K85	
HCP: 13	♣ A93	

---

<b>Board: 367</b>	♠ AJ8	You are dealer.
Dealer: South	♥ Q742	The opponents are silent.
Vul: None	♦ KJ6	
HCP: 13	♣ Q87	

---

<b>Board: 368</b>	♠ A92	Partner is dealer.
Dealer: North	♥ AKT	The opponents are silent.
Vul: N-S	♦ T862	
HCP: 12	♣ J73	

---

<b>Board: 369</b>	♠ Q75	Partner is dealer.
Dealer: North	♥ 72	The opponents are silent.
Vul: Both	♦ AJ8	
HCP: 12+1	♣ AJ963	

## Both hands (Answers Page)

### Board: 365

Dealer: South

Vul: E-W

North HCP: 11+1

South HCP: 14

Contract: 2NT North

North:

♠ K7

♥ JT7

♦ QJ9

♣ KJ642

South:

♠ T64

♥ KQ83

♦ K72

♣ AQ5

W N E S

Pass 2♣<sup>1</sup> Pass 2♣

Pass 2NT All Pass

1. Inverted minors

### Board: 366

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 13

Contract: 3♣ North

North:

♠ A76

♥ T3

♦ AJ6

♣ QJT64

South:

♠ J852

♥ KQ4

♦ K85

♣ A93

W N E S

Pass 2♣<sup>1</sup> Pass 2♦

Pass 3♣ All Pass

1. Inverted minors

### Board: 367

Dealer: South

Vul: None

North HCP: 12+1

South HCP: 13

Contract: 3NT North

North:

♠ 632

♥ A9

♦ A84

♣ A9652

South:

♠ AJ8

♥ Q742

♦ KJ6

♣ Q87

W N E S

Pass 2♣<sup>1</sup> Pass 2♦

Pass 3NT All Pass

1. Inverted minors

### Board: 368

Dealer: North

Vul: N-S

North HCP: 14+1

South HCP: 12

Contract: 3NT South

North:

♠ K83

♥ J765

♦ AKQJ5

♣ 8

South:

♠ A92

♥ AKT

♦ T862

♣ J73

W N E S

Pass 1♦ Pass 2♦<sup>1</sup>

Pass 2♥ Pass 3NT

All Pass

1. Inverted minors

### Board: 369

Dealer: North

Vul: Both

North HCP: 13

South HCP: 12+1

Contract: 3♣ South

North:

♠ A96

♥ Q864

♦ Q93

♣ KQ5

South:

♠ Q75

♥ 72

♦ AJ8

♣ AJ963

W N E S

Pass 1♣ Pass 2♣<sup>1</sup>

Pass 2♦ Pass 3♣

All Pass

1. Inverted minors



## North hands

## Inverted Minors

### Board: 370

♠ Q52

Partner is dealer.

Dealer: South

♥ A8

The opponents are silent.

Vul: N-S

♦ K964

HCP: 12

♣ K943

---

### Board: 371

♠ K74

You are dealer.

Dealer: North

♥ AKQ6

The opponents are silent.

Vul: E-W

♦ A972

HCP: 19

♣ KT

---

### Board: 372

♠ K

Partner is dealer.

Dealer: South

♥ 74

The opponents are silent.

Vul: None

♦ J975

HCP: 9+2

♣ AJT743

---

### Board: 373

♠ A83

Partner is dealer.

Dealer: South

♥ A9

The opponents are silent.

Vul: N-S

♦ 8753

HCP: 12

♣ A873

## Both hands (Answers Page)

### Board: 370

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 18

Contract: 6 ♦ South

North:

♠ Q52

♥ A8

♦ K964

♣ K943

South:

♠ AKJ7

♥ 76

♦ AT73

♣ AQT

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2 ♠

Pass 3NT Pass 4 ♦

Pass 4 ♥<sup>2</sup> Pass 4NT<sup>3</sup>

Pass 5 ♥<sup>4</sup> Pass 6 ♦

All Pass

1. Inverted minors

2. Cue bid, a !H stopper

3. Blackwood 0314, for !D

4. A=2/5 or 5/5, Q(D)=0

### Board: 371

Dealer: North

Vul: E-W

North HCP: 19

South HCP: 11+1

Contract: 3NT North

North:

♠ K74

♥ AKQ6

♦ A972

♣ KT

South:

♠ A53

♥ 97

♦ KJT63

♣ QJ2

W N E S

1 ♦ Pass 2 ♦<sup>1</sup>

Pass 3NT All Pass

1. Inverted minors

### Board: 372

Dealer: South

Vul: None

North HCP: 9+2

South HCP: 15+1

Contract: 5 ♦ South

North:

♠ K

♥ 74

♦ J975

♣ AJT743

South:

♠ AT8

♥ AT82

♦ AKT42

♣ 2

W N E S

1 ♦

Pass 3 ♦ Pass 5 ♦

All Pass

### Board: 373

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 14+1

Contract: 3NT North

North:

♠ A83

♥ A9

♦ 8753

♣ A873

South:

♠ KT

♥ 876

♦ AKQ42

♣ QT6

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2 ♠

Pass 3NT All Pass

1. Inverted minors

## South hands

## Inverted Minors

<b>Board: 370</b>	♠ AKJ7	You are dealer.
Dealer: South	♥ 76	The opponents are silent.
Vul: N-S	♦ AT73	
HCP: 18	♣ AQT	

---

<b>Board: 371</b>	♠ A53	Partner is dealer.
Dealer: North	♥ 97	The opponents are silent.
Vul: E-W	♦ KJT63	
HCP: 11+1	♣ QJ2	

---

<b>Board: 372</b>	♠ AT8	You are dealer.
Dealer: South	♥ AT82	The opponents are silent.
Vul: None	♦ AKT42	
HCP: 15+1	♣ 2	

---

<b>Board: 373</b>	♠ KT	You are dealer.
Dealer: South	♥ 876	The opponents are silent.
Vul: N-S	♦ AKQ42	
HCP: 14+1	♣ QT6	

## Both hands (Answers Page)

### Board: 370

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 18

Contract: 6 ♦ South

North:

♠ Q52

♥ A8

♦ K964

♣ K943

South:

♠ AKJ7

♥ 76

♦ AT73

♣ AQT

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2 ♠

Pass 3NT Pass 4 ♦

Pass 4 ♥<sup>2</sup> Pass 4NT<sup>3</sup>

Pass 5 ♥<sup>4</sup> Pass 6 ♦

All Pass

1. Inverted minors

2. Cue bid, a !H stopper

3. Blackwood 0314, for !D

4. A=2/5 or 5/5, Q(D)=0

### Board: 371

Dealer: North

Vul: E-W

North HCP: 19

South HCP: 11+1

Contract: 3NT North

North:

♠ K74

♥ AKQ6

♦ A972

♣ KT

South:

♠ A53

♥ 97

♦ KJT63

♣ QJ2

W N E S

1 ♦ Pass 2 ♦<sup>1</sup>

Pass 3NT All Pass

1. Inverted minors

### Board: 372

Dealer: South

Vul: None

North HCP: 9+2

South HCP: 15+1

Contract: 5 ♦ South

North:

♠ K

♥ 74

♦ J975

♣ AJT743

South:

♠ AT8

♥ AT82

♦ AKT42

♣ 2

W N E S

1 ♦

Pass 3 ♦ Pass 5 ♦

All Pass

### Board: 373

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 14+1

Contract: 3NT North

North:

♠ A83

♥ A9

♦ 8753

♣ A873

South:

♠ KT

♥ 876

♦ AKQ42

♣ QT6

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2 ♠

Pass 3NT All Pass

1. Inverted minors

**North hands****Inverted Minors****Board: 374**

♠ QJ2

Partner is dealer.

Dealer: South

♥ J

The opponents are silent.

Vul: E-W

♦ A962

HCP: 12+1

♣ AT854

**Board: 375**

♠ Q62

You are dealer.

Dealer: North

♥ AK

The opponents are silent.

Vul: Both

♦ KQ86

HCP: 19

♣ KQ98

**Board: 376**

♠ 8

Partner is dealer.

Dealer: South

♥ KT2

The opponents are silent.

Vul: N-S

♦ Q842

HCP: 10+1

♣ AJ874

## Both hands (Answers Page)

### Board: 374

Dealer: South

Vul: E-W

North HCP: 12+1

South HCP: 12

Contract: 3♣ North

North:

♠ QJ2

♥ J

♦ A962

♣ AT854

South:

♠ T43

♥ AKT2

♦ KJ4

♣ J63

W N E S

Pass 2♣<sup>1</sup> Pass 2NT

Pass 3♣ All Pass

1. Inverted minors

### Board: 375

Dealer: North

Vul: Both

North HCP: 19

South HCP: 10+1

Contract: 6♦ North

North:

♠ Q62

♥ AK

♦ KQ86

♣ KQ98

South:

♠ A

♥ JT8

♦ AT954

♣ J742

W N E S

Pass 1♦ Pass 2♦<sup>1</sup>

Pass 3NT Pass 4♦

Pass 4♥<sup>2</sup> Pass 4♠<sup>3</sup>

Pass 4NT<sup>4</sup> Pass 5♥<sup>5</sup>

Pass 6♦ All Pass

1. Inverted minors

2. Cue bid, a !H stopper

3. Cue bid, a !S stopper

4. Blackwood 0314, for !D

5. A=2/5 or 5/5, Q(D)=0

### Board: 376

Dealer: South

Vul: N-S

North HCP: 10+1

South HCP: 18

Contract: 6♣ South

North:

♠ 8

♥ KT2

♦ Q842

♣ AJ874

South:

♠ AQJ5

♥ A873

♦ A3

♣ K53

W N E S

Pass 2♣<sup>1</sup> Pass 1♣

Pass 3♣ Pass 2♦

Pass 5♦<sup>3</sup> Pass 4NT<sup>2</sup>

Pass 6♣

All Pass

1. Inverted minors

2. Blackwood 0314, for !C

3. A=1/5 or 4/5

**South hands****Inverted Minors****Board: 374**

♠ T43

You are dealer.

Dealer: South

♥ AKT2

The opponents are silent.

Vul: E-W

♦ KJ4

HCP: 12

♣ J63

**Board: 375**

♠ A

Partner is dealer.

Dealer: North

♥ JT8

The opponents are silent.

Vul: Both

♦ AT954

HCP: 10+1

♣ J742

**Board: 376**

♠ AQJ5

You are dealer.

Dealer: South

♥ A873

The opponents are silent.

Vul: N-S

♦ A3

HCP: 18

♣ K53

## Both hands (Answers Page)

### Board: 374

Dealer: South

Vul: E-W

North HCP: 12+1

South HCP: 12

Contract: 3 ♣ North

North:

♠ QJ2

♥ J

♦ A962

♣ AT854

South:

♠ T43

♥ AKT2

♦ KJ4

♣ J63

W N E S

1 ♣

Pass 2 ♣<sup>1</sup> Pass 2NT

Pass 3 ♣ All Pass

1. Inverted minors

### Board: 375

Dealer: North

Vul: Both

North HCP: 19

South HCP: 10+1

Contract: 6 ♦ North

North:

♠ Q62

♥ AK

♦ KQ86

♣ KQ98

South:

♠ A

♥ JT8

♦ AT954

♣ J742

W N E S

1 ♦ Pass 2 ♦<sup>1</sup>

Pass 3NT Pass 4 ♦

Pass 4 ♥<sup>2</sup> Pass 4 ♠<sup>3</sup>

Pass 4NT<sup>4</sup> Pass 5 ♥<sup>5</sup>

Pass 6 ♦ All Pass

1. Inverted minors

2. Cue bid, a !H stopper

3. Cue bid, a !S stopper

4. Blackwood 0314, for !D

5. A=2/5 or 5/5, Q(D)=0

### Board: 376

Dealer: South

Vul: N-S

North HCP: 10+1

South HCP: 18

Contract: 6 ♣ South

North:

♠ 8

♥ KT2

♦ Q842

♣ AJ874

South:

♠ AQJ5

♥ A873

♦ A3

♣ K53

W N E S

1 ♣

Pass 2 ♣<sup>1</sup> Pass 2 ♦

Pass 3 ♣ Pass 4NT<sup>2</sup>

Pass 5 ♦<sup>3</sup> Pass 6 ♣

All Pass

1. Inverted minors

2. Blackwood 0314, for !C

3. A=1/5 or 4/5



## North hands

## Inverted Minors

### Board: 377

♠ AQJ

You are dealer.

Dealer: North

♥ AJ

The opponents are silent.

Vul: E-W

♦ K7532

HCP: 19+1

♣ AT5

### Board: 378

♠ J85

You are dealer.

Dealer: North

♥ AJ7

The opponents are silent.

Vul: None

♦ AJT5

HCP: 13

♣ Q53

### Board: 379

♠ Q76

Partner is dealer.

Dealer: South

♥ AQ7

The opponents are silent.

Vul: Both

♦ A843

HCP: 12

♣ T84

### Board: 380

♠ Q8

Partner is dealer.

Dealer: South

♥ 98

The opponents are silent.

Vul: None

♦ AQ97

HCP: 11+1

♣ K9643

## Both hands (Answers Page)

### Board: 377

Dealer: North

Vul: E-W

North HCP: 19+1

South HCP: 11+1

Contract: 6♦ North

North:

♠ AQJ

♥ AJ

♦ K7532

♣ AT5

South:

♠ 73

♥ K84

♦ AJT64

♣ QJ8

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

	1♦	Pass	2♦ <sup>1</sup>
--	----	------	-----------------

Pass	4♦	Pass	4♥ <sup>2</sup>
------	----	------	-----------------

Pass	4NT <sup>3</sup>	Pass	5♦ <sup>4</sup>
------	------------------	------	-----------------

Pass	6♦	All Pass	
------	----	----------	--

1. Inverted minors

2. Cue bid, a !H stopper

3. Blackwood 0314, for !D

4. A=1/5 or 4/5

### Board: 378

Dealer: North

Vul: None

North HCP: 13

South HCP: 12

Contract: 3NT South

North:

♠ J85

♥ AJ7

♦ AJT5

♣ Q53

South:

♠ AQ3

♥ K9

♦ K932

♣ 9862

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

	1♦	Pass	2♦ <sup>1</sup>
--	----	------	-----------------

Pass	2♥	Pass	3NT
------	----	------	-----

All Pass			
----------	--	--	--

1. Inverted minors

### Board: 379

Dealer: South

Vul: Both

North HCP: 12

South HCP: 14

Contract: 3NT North

North:

♠ Q76

♥ AQ7

♦ A843

♣ T84

South:

♠ AT9

♥ J9

♦ KQT9

♣ A532

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

			1♦
--	--	--	----

Pass	2♦ <sup>1</sup>	Pass	2♠
------	-----------------	------	----

Pass	3NT	All Pass	
------	-----	----------	--

1. Inverted minors

### Board: 380

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 12

Contract: 3♣ North

North:

♠ Q8

♥ 98

♦ AQ97

♣ K9643

South:

♠ A974

♥ QT

♦ J65

♣ AJ85

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

			1♣
--	--	--	----

Pass	2♣ <sup>1</sup>	Pass	2NT
------	-----------------	------	-----

Pass	3♣	All Pass	
------	----	----------	--

1. Inverted minors

## South hands

## Inverted Minors

**Board: 377**

♠ 73

Partner is dealer.

Dealer: North

♥ K84

The opponents are silent.

Vul: E-W

♦ AJT64

HCP: 11+1

♣ QJ8

---

**Board: 378**

♠ AQ3

Partner is dealer.

Dealer: North

♥ K9

The opponents are silent.

Vul: None

♦ K932

HCP: 12

♣ 9862

---

**Board: 379**

♠ AT9

You are dealer.

Dealer: South

♥ J9

The opponents are silent.

Vul: Both

♦ KQT9

HCP: 14

♣ A532

---

**Board: 380**

♠ A974

You are dealer.

Dealer: South

♥ QT

The opponents are silent.

Vul: None

♦ J65

HCP: 12

♣ AJ85

## Both hands (Answers Page)

### Board: 377

Dealer: North

Vul: E-W

North HCP: 19+1

South HCP: 11+1

Contract: 6♦ North

North:

♠ AQJ

♥ AJ

♦ K7532

♣ AT5

South:

♠ 73

♥ K84

♦ AJT64

♣ QJ8

W N E S

1♦ Pass 2♦<sup>1</sup>

Pass 4♦ Pass 4♥<sup>2</sup>

Pass 4NT<sup>3</sup> Pass 5♦<sup>4</sup>

Pass 6♦ All Pass

1. Inverted minors

2. Cue bid, a !H stopper

3. Blackwood 0314, for !D

4. A=1/5 or 4/5

### Board: 378

Dealer: North

Vul: None

North HCP: 13

South HCP: 12

Contract: 3NT South

North:

♠ J85

♥ AJ7

♦ AJT5

♣ Q53

South:

♠ AQ3

♥ K9

♦ K932

♣ 9862

W N E S

1♦ Pass 2♦<sup>1</sup>

Pass 2♥ Pass 3NT

All Pass

1. Inverted minors

### Board: 379

Dealer: South

Vul: Both

North HCP: 12

South HCP: 14

Contract: 3NT North

North:

♠ Q76

♥ AQ7

♦ A843

♣ T84

South:

♠ AT9

♥ J9

♦ KQT9

♣ A532

W N E S

1♦

Pass 2♦<sup>1</sup> Pass 2♠

Pass 3NT All Pass

1. Inverted minors

### Board: 380

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 12

Contract: 3♣ North

North:

♠ Q8

♥ 98

♦ AQ97

♣ K9643

South:

♠ A974

♥ QT

♦ J65

♣ AJ85

W N E S

1♣

Pass 2♣<sup>1</sup> Pass 2NT

Pass 3♣ All Pass

1. Inverted minors

**North hands****Inverted Minors****Board: 381**

♠ J75

You are dealer.

Dealer: North

♥ A97

The opponents are silent.

Vul: Both

♦ A6

HCP: 18+1

♣ AKQ96

**Board: 382**

♠ J93

You are dealer.

Dealer: North

♥ AK2

The opponents are silent.

Vul: None

♦ AQ85

HCP: 14

♣ T92

**Board: 383**

♠ J32

Partner is dealer.

Dealer: South

♥ AKQ

The opponents are silent.

Vul: N-S

♦ J842

HCP: 12

♣ JT7

**Board: 384**

♠ 6

Partner is dealer.

Dealer: South

♥ A54

The opponents are silent.

Vul: None

♦ AT86

HCP: 11+1

♣ QJT53

## Both hands (Answers Page)

### Board: 381

Dealer: North

Vul: Both

North HCP: 18+1

South HCP: 12+1

Contract: 6♣ North

North:

♠ J75

♥ A97

♦ A6

♣ AKQ96

South:

♠ AQ9

♥ K

♦ QT98

♣ J7543

W N E S

1♣ Pass 2♣<sup>1</sup>

Pass 3NT Pass 4♣

Pass 4♦<sup>2</sup> Pass 4♥<sup>3</sup>

Pass 4NT<sup>4</sup> Pass 5♦<sup>5</sup>

Pass 6♣ All Pass

1. Inverted minors

2. Cue bid, a !D stopper

3. Cue bid, a !H stopper

4. Blackwood 0314, for !C

5. A=1/5 or 4/5

### Board: 382

Dealer: North

Vul: None

North HCP: 14

South HCP: 12

Contract: 3NT South

North:

♠ J93

♥ AK2

♦ AQ85

♣ T92

South:

♠ T75

♥ 93

♦ KJ32

♣ AKJ5

W N E S

1♦ Pass 2♦<sup>1</sup>

Pass 2♥ Pass 3NT

All Pass

1. Inverted minors

### Board: 383

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 14

Contract: 3NT North

North:

♠ J32

♥ AKQ

♦ J842

♣ JT7

South:

♠ AKT5

♥ T985

♦ K76

♣ A5

W N E S

1♦

Pass 2♦<sup>1</sup> Pass 2♠

Pass 3NT All Pass

1. Inverted minors

### Board: 384

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 12

Contract: 3♣ North

North:

♠ 6

♥ A54

♦ AT86

♣ QJT53

South:

♠ A982

♥ 832

♦ J74

♣ AK8

W N E S

1♣

Pass 2♣<sup>1</sup> Pass 2NT

Pass 3♣ All Pass

1. Inverted minors

**South hands****Inverted Minors**

<b>Board: 381</b>	♠ AQ9	Partner is dealer.
Dealer: North	♥ K	The opponents are silent.
Vul: Both	♦ QT98	
HCP: 12+1	♣ J7543	

---

<b>Board: 382</b>	♠ T75	Partner is dealer.
Dealer: North	♥ 93	The opponents are silent.
Vul: None	♦ KJ32	
HCP: 12	♣ AKJ5	

---

<b>Board: 383</b>	♠ AKT5	You are dealer.
Dealer: South	♥ T985	The opponents are silent.
Vul: N-S	♦ K76	
HCP: 14	♣ A5	

---

<b>Board: 384</b>	♠ A982	You are dealer.
Dealer: South	♥ 832	The opponents are silent.
Vul: None	♦ J74	
HCP: 12	♣ AK8	

## Both hands (Answers Page)

### Board: 381

Dealer: North

Vul: Both

North HCP: 18+1

South HCP: 12+1

Contract: 6♣ North

North:

♠ J75

♥ A97

♦ A6

♣ AKQ96

South:

♠ AQ9

♥ K

♦ QT98

♣ J7543

W N E S

1♣ Pass 2♣<sup>1</sup>

Pass 3NT Pass 4♣

Pass 4♦<sup>2</sup> Pass 4♥<sup>3</sup>

Pass 4NT<sup>4</sup> Pass 5♦<sup>5</sup>

Pass 6♣ All Pass

1. Inverted minors

2. Cue bid, a !D stopper

3. Cue bid, a !H stopper

4. Blackwood 0314, for !C

5. A=1/5 or 4/5

### Board: 382

Dealer: North

Vul: None

North HCP: 14

South HCP: 12

Contract: 3NT South

North:

♠ J93

♥ AK2

♦ AQ85

♣ T92

South:

♠ T75

♥ 93

♦ KJ32

♣ AKJ5

W N E S

1♦ Pass 2♦<sup>1</sup>

Pass 2♥ Pass 3NT

All Pass

1. Inverted minors

### Board: 383

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 14

Contract: 3NT North

North:

♠ J32

♥ AKQ

♦ J842

♣ JT7

South:

♠ AKT5

♥ T985

♦ K76

♣ A5

W N E S

1♦

Pass 2♦<sup>1</sup> Pass 2♠

Pass 3NT All Pass

1. Inverted minors

### Board: 384

Dealer: South

Vul: None

North HCP: 11+1

South HCP: 12

Contract: 3♣ North

North:

♠ 6

♥ A54

♦ AT86

♣ QJT53

South:

♠ A982

♥ 832

♦ J74

♣ AK8

W N E S

1♣

Pass 2♣<sup>1</sup> Pass 2NT

Pass 3♣ All Pass

1. Inverted minors



## North hands

## Inverted Minors

**Board: 385**

♠ A97

You are dealer.

Dealer: North

♥ 954

The opponents are silent.

Vul: N-S

♦ A983

HCP: 12

♣ A53

**Board: 386**

♠ 2

Partner is dealer.

Dealer: South

♥ JT8

The opponents are silent.

Vul: E-W

♦ K8542

HCP: 10+1

♣ AQT5

**Board: 387**

♠ AQ9

Partner is dealer.

Dealer: South

♥ 976

The opponents are silent.

Vul: Both

♦ K7

HCP: 11+1

♣ Q8643

**Board: 388**

♠ QT2

You are dealer.

Dealer: North

♥ KJT6

The opponents are silent.

Vul: N-S

♦ QJ2

HCP: 18

♣ AKQ

## Both hands (Answers Page)

### Board: 385

Dealer: North	North:	South:
Vul: N-S	♠ A97	♠ KT2
North HCP: 12	♥ 954	♥ AQJ
South HCP: 12	♦ A983	♦ J765
Contract: 2NT North	♣ A53	♣ J42

W	N	E	S
	1 ♦	Pass	2 ♦ <sup>1</sup>
Pass	2NT	All Pass	

1. Inverted minors

### Board: 386

Dealer: South	North:	South:
Vul: E-W	♠ 2	♠ AQ43
North HCP: 10+1	♥ JT8	♥ AQ43
South HCP: 18	♦ K8542	♦ QJ6
Contract: 6 ♦ South	♣ AQT5	♣ K2

W	N	E	S
			1 ♦
Pass	2 ♦ <sup>1</sup>	Pass	3NT
Pass	4 ♦	Pass	4 ♥ <sup>2</sup>
Pass	4 ♠ <sup>3</sup>	Pass	4NT <sup>4</sup>
Pass	5 ♥ <sup>5</sup>	Pass	6 ♦
All Pass			

1. Inverted minors

2. Cue bid, a !H stopper

3. Cue bid, a !S stopper

4. Blackwood 0314, for !D

5. A=2/5 or 5/5, Q(D)=0

### Board: 387

Dealer: South	North:	South:
Vul: Both	♠ AQ9	♠ K753
North HCP: 11+1	♥ 976	♥ AKT5
South HCP: 18	♦ K7	♦ A8
Contract: 3NT North	♣ Q8643	♣ AT7

W	N	E	S
			1 ♣
Pass	2 ♣ <sup>1</sup>	Pass	2 ♦
Pass	3NT	All Pass	

1. Inverted minors

### Board: 388

Dealer: North	North:	South:
Vul: N-S	♠ QT2	♠ K6
North HCP: 18	♥ KJT6	♥ A84
South HCP: 11+1	♦ QJ2	♦ AT3
Contract: 3NT South	♣ AKQ	♣ T9752

W	N	E	S
	1 ♣	Pass	2 ♣ <sup>1</sup>
Pass	2 ♦	Pass	3NT
All Pass			

1. Inverted minors

## South hands

## Inverted Minors

<b>Board: 385</b>	♠ KT2	Partner is dealer.
Dealer: North	♥ AQJ	The opponents are silent.
Vul: N-S	♦ J765	
HCP: 12	♣ J42	

---

<b>Board: 386</b>	♠ AQ43	You are dealer.
Dealer: South	♥ AQ43	The opponents are silent.
Vul: E-W	♦ QJ6	
HCP: 18	♣ K2	

---

<b>Board: 387</b>	♠ K753	You are dealer.
Dealer: South	♥ AKT5	The opponents are silent.
Vul: Both	♦ A8	
HCP: 18	♣ AT7	

---

<b>Board: 388</b>	♠ K6	Partner is dealer.
Dealer: North	♥ A84	The opponents are silent.
Vul: N-S	♦ AT3	
HCP: 11+1	♣ T9752	

## Both hands (Answers Page)

### Board: 385

	North:	South:
Dealer: North	♠ A97	♠ KT2
Vul: N-S	♥ 954	♥ AQJ
North HCP: 12	♦ A983	♦ J765
South HCP: 12	♣ A53	♣ J42
Contract: 2NT North		

W	N	E	S
	1 ♦	Pass	2 ♦ <sup>1</sup>
Pass	2NT	All Pass	

1. Inverted minors

### Board: 386

	North:	South:
Dealer: South	♠ 2	♠ AQ43
Vul: E-W	♥ JT8	♥ AQ43
North HCP: 10+1	♦ K8542	♦ QJ6
South HCP: 18	♣ AQT5	♣ K2
Contract: 6 ♦ South		

W	N	E	S
			1 ♦
Pass	2 ♦ <sup>1</sup>	Pass	3NT
Pass	4 ♦	Pass	4 ♥ <sup>2</sup>
Pass	4 ♠ <sup>3</sup>	Pass	4NT <sup>4</sup>
Pass	5 ♥ <sup>5</sup>	Pass	6 ♦
All Pass			

1. Inverted minors

2. Cue bid, a !H stopper

3. Cue bid, a !S stopper

4. Blackwood 0314, for !D

5. A=2/5 or 5/5, Q(D)=0

### Board: 387

	North:	South:
Dealer: South	♠ AQ9	♠ K753
Vul: Both	♥ 976	♥ AKT5
North HCP: 11+1	♦ K7	♦ A8
South HCP: 18	♣ Q8643	♣ AT7
Contract: 3NT North		

W	N	E	S
			1 ♣
Pass	2 ♣ <sup>1</sup>	Pass	2 ♦
Pass	3NT	All Pass	

1. Inverted minors

### Board: 388

	North:	South:
Dealer: North	♠ QT2	♠ K6
Vul: N-S	♥ KJT6	♥ A84
North HCP: 18	♦ QJ2	♦ AT3
South HCP: 11+1	♣ AKQ	♣ T9752
Contract: 3NT South		

W	N	E	S
	1 ♣	Pass	2 ♣ <sup>1</sup>
Pass	2 ♦	Pass	3NT
All Pass			

1. Inverted minors

## North hands

## Inverted Minors

### Board: 389

♠ 65

You are dealer.

Dealer: North

♥ AK82

The opponents are silent.

Vul: E-W

♦ 863

HCP: 12

♣ AJ86

---

### Board: 390

♠ Q97

Partner is dealer.

Dealer: South

♥ K8

The opponents are silent.

Vul: Both

♦ QJ65

HCP: 12

♣ AT42

---

### Board: 391

♠ AQ82

You are dealer.

Dealer: North

♥ AJ

The opponents are silent.

Vul: None

♦ QJ9

HCP: 18

♣ A843

---

### Board: 392

♠ K2

Partner is dealer.

Dealer: South

♥ 962

The opponents are silent.

Vul: E-W

♦ A987

HCP: 12

♣ KQ85

---

### Board: 393

♠ K9

Partner is dealer.

Dealer: South

♥ KQ7

The opponents are silent.

Vul: Both

♦ 543

HCP: 12+1

♣ AT962

## Both hands (Answers Page)

### Board: 389

Dealer: North

Vul: E-W

North HCP: 12

South HCP: 12+1

Contract: 2NT North

North:

♠ 65

♥ AK82

♦ 863

♣ AJ86

South:

♠ AK9

♥ 63

♦ QJ9

♣ QT543

W N E S

1 ♣ Pass 2 ♣<sup>1</sup>

Pass 2NT All Pass

1. Inverted minors

### Board: 390

Dealer: South

Vul: Both

North HCP: 12

South HCP: 18

Contract: 3NT South

North:

♠ Q97

♥ K8

♦ QJ65

♣ AT42

South:

♠ A43

♥ AJ76

♦ AT32

♣ KQ

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 3NT

All Pass

1. Inverted minors

### Board: 391

Dealer: North

Vul: None

North HCP: 18

South HCP: 7+2

Contract: 3NT North

North:

♠ AQ82

♥ AJ

♦ QJ9

♣ A843

South:

♠ T

♥ 62

♦ K754

♣ KJT976

W N E S

1 ♣ Pass 3 ♣

Pass 3NT All Pass

### Board: 392

Dealer: South

Vul: E-W

North HCP: 12

South HCP: 12

Contract: 2NT South

North:

♠ K2

♥ 962

♦ A987

♣ KQ85

South:

♠ A753

♥ JT5

♦ QJT4

♣ A2

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2NT

All Pass

1. Inverted minors

### Board: 393

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 14

Contract: 3NT North

North:

♠ K9

♥ KQ7

♦ 543

♣ AT962

South:

♠ AT8

♥ AT64

♦ K92

♣ K73

W N E S

1 ♣

Pass 2 ♣<sup>1</sup> Pass 2 ♦

Pass 3NT All Pass

1. Inverted minors

**South hands****Inverted Minors**

**Board: 389**      ♠ AK9      Partner is dealer.  
Dealer: North      ♥ 63      The opponents are silent.  
Vul: E-W      ♦ QJ9  
HCP: 12+1      ♣ QT543

---

**Board: 390**      ♠ A43      You are dealer.  
Dealer: South      ♥ AJ76      The opponents are silent.  
Vul: Both      ♦ AT32  
HCP: 18      ♣ KQ

---

**Board: 391**      ♠ T      Partner is dealer.  
Dealer: North      ♥ 62      The opponents are silent.  
Vul: None      ♦ K754  
HCP: 7+2      ♣ KJT976

---

**Board: 392**      ♠ A753      You are dealer.  
Dealer: South      ♥ JT5      The opponents are silent.  
Vul: E-W      ♦ QJT4  
HCP: 12      ♣ A2

---

**Board: 393**      ♠ AT8      You are dealer.  
Dealer: South      ♥ AT64      The opponents are silent.  
Vul: Both      ♦ K92  
HCP: 14      ♣ K73

## Both hands (Answers Page)

### Board: 389

	North:	South:
Dealer: North	♠ 65	♠ AK9
Vul: E-W	♥ AK82	♥ 63
North HCP: 12	♦ 863	♦ QJ9
South HCP: 12+1	♣ AJ86	♣ QT543
Contract: 2NT North		

W	N	E	S
	1 ♣	Pass	2 ♣ <sup>1</sup>
Pass	2NT	All Pass	

1. Inverted minors

### Board: 390

	North:	South:
Dealer: South	♠ Q97	♠ A43
Vul: Both	♥ K8	♥ AJ76
North HCP: 12	♦ QJ65	♦ AT32
South HCP: 18	♣ AT42	♣ KQ
Contract: 3NT South		

W	N	E	S
			1 ♦
Pass	2 ♦ <sup>1</sup>	Pass	3NT
All Pass			

1. Inverted minors

### Board: 391

	North:	South:
Dealer: North	♠ AQ82	♠ T
Vul: None	♥ AJ	♥ 62
North HCP: 18	♦ QJ9	♦ K754
South HCP: 7+2	♣ A843	♣ KJT976
Contract: 3NT North		

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

### Board: 392

	North:	South:
Dealer: South	♠ K2	♠ A753
Vul: E-W	♥ 962	♥ JT5
North HCP: 12	♦ A987	♦ QJT4
South HCP: 12	♣ KQ85	♣ A2
Contract: 2NT South		

W	N	E	S
			1 ♦
Pass	2 ♦ <sup>1</sup>	Pass	2NT
All Pass			

1. Inverted minors

### Board: 393

	North:	South:
Dealer: South	♠ K9	♠ AT8
Vul: Both	♥ KQ7	♥ AT64
North HCP: 12+1	♦ 543	♦ K92
South HCP: 14	♣ AT962	♣ K73
Contract: 3NT North		

W	N	E	S
			1 ♣
Pass	2 ♣ <sup>1</sup>	Pass	2 ♦
Pass	3NT	All Pass	

1. Inverted minors



## North hands

## Inverted Minors

<b>Board: 394</b>	♠ KJ63	You are dealer.
Dealer: North	♥ KJ74	The opponents are silent.
Vul: None	♦ QT	
HCP: 13	♣ K92	

---

<b>Board: 395</b>	♠ AT6	You are dealer.
Dealer: North	♥ 9843	The opponents are silent.
Vul: N-S	♦ A853	
HCP: 12	♣ A2	

---

<b>Board: 396</b>	♠ AKJT	You are dealer.
Dealer: North	♥ 965	The opponents are silent.
Vul: Both	♦ Q43	
HCP: 14	♣ KJ2	

---

<b>Board: 397</b>	♠ T964	You are dealer.
Dealer: North	♥ K8	The opponents are silent.
Vul: None	♦ KQ93	
HCP: 12	♣ A85	

---

<b>Board: 398</b>	♠ K8	Partner is dealer.
Dealer: South	♥ KT5	The opponents are silent.
Vul: N-S	♦ QJT6	
HCP: 11	♣ Q873	

## Both hands (Answers Page)

### Board: 394

Dealer: North

Vul: None

North HCP: 13

South HCP: 12+2

Contract: 3NT South

North:

♠ KJ63

♥ KJ74

♦ QT

♣ K92

South:

♠ A

♥ Q5

♦ AJ76

♣ J87543

W N E S

1 ♣ Pass 2 ♣<sup>1</sup>

Pass 2 ♥ Pass 3NT

All Pass

1. Inverted minors

### Board: 395

Dealer: North

Vul: N-S

North HCP: 12

South HCP: 11+1

Contract: 2NT North

North:

♠ AT6

♥ 9843

♦ A853

♣ A2

South:

♠ 5

♥ AKT

♦ KT64

♣ J8753

W N E S

1 ♦ Pass 2 ♦<sup>1</sup>

Pass 2NT All Pass

1. Inverted minors

### Board: 396

Dealer: North

Vul: Both

North HCP: 14

South HCP: 12+1

Contract: 3 ♠ South

North:

♠ AKJT

♥ 965

♦ Q43

♣ KJ2

South:

♠ 7

♥ AQT

♦ T876

♣ AQ975

W N E S

1 ♣ Pass 2 ♣<sup>1</sup>

Pass 2 ♦ Pass 3 ♠<sup>2</sup>

All Pass

1. Inverted minors

2. Splinter

### Board: 397

Dealer: North

Vul: None

North HCP: 12

South HCP: 12

Contract: 2NT North

North:

♠ T964

♥ K8

♦ KQ93

♣ A85

South:

♠ A53

♥ QJ6

♦ AT76

♣ JT7

W N E S

1 ♦ Pass 2 ♦<sup>1</sup>

Pass 2NT All Pass

1. Inverted minors

### Board: 398

Dealer: South

Vul: N-S

North HCP: 11

South HCP: 12

Contract: 2NT South

North:

♠ K8

♥ KT5

♦ QJT6

♣ Q873

South:

♠ J64

♥ 86

♦ A975

♣ AKT2

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2NT

All Pass

1. Inverted minors

## South hands

## Inverted Minors

<b>Board: 394</b>	♠ A	Partner is dealer.
Dealer: North	♥ Q5	The opponents are silent.
Vul: None	♦ AJ76	
HCP: 12+2	♣ J87543	

---

<b>Board: 395</b>	♠ 5	Partner is dealer.
Dealer: North	♥ AKT	The opponents are silent.
Vul: N-S	♦ KT64	
HCP: 11+1	♣ J8753	

---

<b>Board: 396</b>	♠ 7	Partner is dealer.
Dealer: North	♥ AQT	The opponents are silent.
Vul: Both	♦ T876	
HCP: 12+1	♣ AQ975	

---

<b>Board: 397</b>	♠ A53	Partner is dealer.
Dealer: North	♥ QJ6	The opponents are silent.
Vul: None	♦ AT76	
HCP: 12	♣ JT7	

---

<b>Board: 398</b>	♠ J64	You are dealer.
Dealer: South	♥ 86	The opponents are silent.
Vul: N-S	♦ A975	
HCP: 12	♣ AKT2	

## Both hands (Answers Page)

### Board: 394

Dealer: North

Vul: None

North HCP: 13

South HCP: 12+2

Contract: 3NT South

North:

♠ KJ63

♥ KJ74

♦ QT

♣ K92

South:

♠ A

♥ Q5

♦ AJ76

♣ J87543

W N E S

1 ♣ Pass 2 ♣<sup>1</sup>

Pass 2 ♥ Pass 3NT

All Pass

1. Inverted minors

### Board: 395

Dealer: North

Vul: N-S

North HCP: 12

South HCP: 11+1

Contract: 2NT North

North:

♠ AT6

♥ 9843

♦ A853

♣ A2

South:

♠ 5

♥ AKT

♦ KT64

♣ J8753

W N E S

1 ♦ Pass 2 ♦<sup>1</sup>

Pass 2NT All Pass

1. Inverted minors

### Board: 396

Dealer: North

Vul: Both

North HCP: 14

South HCP: 12+1

Contract: 3 ♠ South

North:

♠ AKJT

♥ 965

♦ Q43

♣ KJ2

South:

♠ 7

♥ AQT

♦ T876

♣ AQ975

W N E S

1 ♣ Pass 2 ♣<sup>1</sup>

Pass 2 ♦ Pass 3 ♠<sup>2</sup>

All Pass

1. Inverted minors

2. Splinter

### Board: 397

Dealer: North

Vul: None

North HCP: 12

South HCP: 12

Contract: 2NT North

North:

♠ T964

♥ K8

♦ KQ93

♣ A85

South:

♠ A53

♥ QJ6

♦ AT76

♣ JT7

W N E S

1 ♦ Pass 2 ♦<sup>1</sup>

Pass 2NT All Pass

1. Inverted minors

### Board: 398

Dealer: South

Vul: N-S

North HCP: 11

South HCP: 12

Contract: 2NT South

North:

♠ K8

♥ KT5

♦ QJT6

♣ Q873

South:

♠ J64

♥ 86

♦ A975

♣ AKT2

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2NT

All Pass

1. Inverted minors

## North hands

## Inverted Minors

### Board: 399

♠ AKQ7

You are dealer.

Dealer: North

♥ JT64

The opponents are silent.

Vul: E-W

♦ JT3

HCP: 12

♣ J3

### Board: 400

♠ K

Partner is dealer.

Dealer: South

♥ QT8

The opponents are silent.

Vul: None

♦ AT72

HCP: 9+1

♣ T7432

### Board: 401

♠ J4

Partner is dealer.

Dealer: South

♥ A96

The opponents are silent.

Vul: N-S

♦ AT972

HCP: 11+1

♣ Q75

### Board: 402

♠ 542

Partner is dealer.

Dealer: South

♥ 2

The opponents are silent.

Vul: E-W

♦ AK94

HCP: 9+1

♣ QT753

### Board: 403

♠ AJ6

Partner is dealer.

Dealer: South

♥ J96

The opponents are silent.

Vul: Both

♦ K974

HCP: 12

♣ K62

## Both hands (Answers Page)

### Board: 399

Dealer: North

Vul: E-W

North HCP: 12

South HCP: 12+1

Contract: 2NT North

North:

♠ AKQ7

♥ JT64

♦ JT3

♣ J3

South:

♠ J8

♥ Q9

♦ Q865

♣ AKT95

W N E S

1 ♦ Pass 2 ♦<sup>1</sup>

Pass 2NT All Pass

1. Inverted minors

### Board: 400

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 18

Contract: 3NT South

North:

♠ K

♥ QT8

♦ AT72

♣ T7432

South:

♠ AJ87

♥ K43

♦ K54

♣ AK5

W N E S

1 ♣

Pass 3 ♣ Pass 3NT

All Pass

### Board: 401

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 14

Contract: 3NT North

North:

♠ J4

♥ A96

♦ AT972

♣ Q75

South:

♠ AT95

♥ T83

♦ KQJ6

♣ AT

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2 ♠

Pass 3NT All Pass

1. Inverted minors

### Board: 402

Dealer: South

Vul: E-W

North HCP: 9+1

South HCP: 19

Contract: 3NT South

North:

♠ 542

♥ 2

♦ AK94

♣ QT753

South:

♠ KJ3

♥ AK

♦ QJT6

♣ AJ42

W N E S

1 ♦

Pass 3 ♦ Pass 3NT

All Pass

### Board: 403

Dealer: South

Vul: Both

North HCP: 12

South HCP: 14+1

Contract: 3NT North

North:

♠ AJ6

♥ J96

♦ K974

♣ K62

South:

♠ KT8

♥ A432

♦ QJ852

♣ A

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2 ♥

Pass 3NT All Pass

1. Inverted minors

## South hands

## Inverted Minors

**Board: 399**

♠ J8

Partner is dealer.

Dealer: North

♥ Q9

The opponents are silent.

Vul: E-W

♦ Q865

HCP: 12+1

♣ AKT95

**Board: 400**

♠ AJ87

You are dealer.

Dealer: South

♥ K43

The opponents are silent.

Vul: None

♦ K54

HCP: 18

♣ AK5

**Board: 401**

♠ AT95

You are dealer.

Dealer: South

♥ T83

The opponents are silent.

Vul: N-S

♦ KQJ6

HCP: 14

♣ AT

**Board: 402**

♠ KJ3

You are dealer.

Dealer: South

♥ AK

The opponents are silent.

Vul: E-W

♦ QJT6

HCP: 19

♣ AJ42

**Board: 403**

♠ KT8

You are dealer.

Dealer: South

♥ A432

The opponents are silent.

Vul: Both

♦ QJ852

HCP: 14+1

♣ A

## Both hands (Answers Page)

### Board: 399

Dealer: North

Vul: E-W

North HCP: 12

South HCP: 12+1

Contract: 2NT North

North:

♠ AKQ7

♥ JT64

♦ JT3

♣ J3

South:

♠ J8

♥ Q9

♦ Q865

♣ AKT95

W N E S

1 ♦ Pass 2 ♦<sup>1</sup>

Pass 2NT All Pass

1. Inverted minors

### Board: 400

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 18

Contract: 3NT South

North:

♠ K

♥ QT8

♦ AT72

♣ T7432

South:

♠ AJ87

♥ K43

♦ K54

♣ AK5

W N E S

1 ♣

Pass 3 ♣ Pass 3NT

All Pass

### Board: 401

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 14

Contract: 3NT North

North:

♠ J4

♥ A96

♦ AT972

♣ Q75

South:

♠ AT95

♥ T83

♦ KQJ6

♣ AT

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2 ♠

Pass 3NT All Pass

1. Inverted minors

### Board: 402

Dealer: South

Vul: E-W

North HCP: 9+1

South HCP: 19

Contract: 3NT South

North:

♠ 542

♥ 2

♦ AK94

♣ QT753

South:

♠ KJ3

♥ AK

♦ QJT6

♣ AJ42

W N E S

1 ♦

Pass 3 ♦ Pass 3NT

All Pass

### Board: 403

Dealer: South

Vul: Both

North HCP: 12

South HCP: 14+1

Contract: 3NT North

North:

♠ AJ6

♥ J96

♦ K974

♣ K62

South:

♠ KT8

♥ A432

♦ QJ852

♣ A

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2 ♥

Pass 3NT All Pass

1. Inverted minors



## North hands

## Inverted Minors

### Board: 404

♠ 6

You are dealer.

Dealer: North

♥ Q654

The opponents are silent.

Vul: N-S

♦ AJ98

HCP: 15

♣ AKJ9

---

### Board: 405

♠ A94

Partner is dealer.

Dealer: South

♥ 93

The opponents are silent.

Vul: E-W

♦ KT63

HCP: 11

♣ A653

---

### Board: 406

♠ K5

Partner is dealer.

Dealer: South

♥ J5

The opponents are silent.

Vul: Both

♦ AJ9865

HCP: 12+2

♣ KT6

---

### Board: 407

♠ 3

You are dealer.

Dealer: North

♥ AQ9

The opponents are silent.

Vul: None

♦ QJT874

HCP: 17+2

♣ AKJ

## Both hands (Answers Page)

### Board: 404

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 12

Contract: 3NT South

North:

♠ 6

♥ Q654

♦ AJ98

♣ AKJ9

South:

♠ KQ7

♥ A32

♦ K732

♣ T75

W	N	E	S
	1 ♦ <sup>1</sup>	Pass	2 ♦ <sup>1</sup>
Pass	3 ♠ <sup>2</sup>	Pass	3NT
All Pass			

1. Inverted minors

2. shortness

### Board: 405

Dealer: South

Vul: E-W

North HCP: 11

South HCP: 14

Contract: 3NT North

North:

♠ A94

♥ 93

♦ KT63

♣ A653

South:

♠ KQT5

♥ J742

♦ AJ4

♣ K2

W	N	E	S
			1 ♦
Pass	2 ♦ <sup>1</sup>	Pass	2 ♥
Pass	3NT	All Pass	

1. Inverted minors

### Board: 406

Dealer: South

Vul: Both

North HCP: 12+2

South HCP: 12

Contract: 2NT South

North:

♠ K5

♥ J5

♦ AJ9865

♣ KT6

South:

♠ AT8

♥ AQ9

♦ QT73

♣ 982

W	N	E	S
			1 ♦
Pass	2 ♦ <sup>1</sup>	Pass	2NT
All Pass			

1. Inverted minors

### Board: 407

Dealer: North

Vul: None

North HCP: 17+2

South HCP: 11

Contract: 6 ♦ North

North:

♠ 3

♥ AQ9

♦ QJT874

♣ AKJ

South:

♠ AQ8

♥ J8

♦ A632

♣ T742

W	N	E	S
	1 ♦	Pass	2 ♦ <sup>1</sup>
Pass	3 ♠ <sup>2</sup>	Pass	3NT
Pass	4 ♦	Pass	4 ♠ <sup>3</sup>
Pass	4NT <sup>4</sup>	Pass	5 ♥ <sup>5</sup>
Pass	6 ♦	All Pass	

1. Inverted minors

2. shortness

3. Cue bid, a !S stopper

4. Blackwood 0314, for !D

5. A=2/5 or 5/5, Q(D)=0

## South hands

## Inverted Minors

<b>Board: 404</b>	♠ KQ7	Partner is dealer.
Dealer: North	♥ A32	The opponents are silent.
Vul: N-S	♦ K732	
HCP: 12	♣ T75	

---

<b>Board: 405</b>	♠ KQT5	You are dealer.
Dealer: South	♥ J742	The opponents are silent.
Vul: E-W	♦ AJ4	
HCP: 14	♣ K2	

---

<b>Board: 406</b>	♠ AT8	You are dealer.
Dealer: South	♥ AQ9	The opponents are silent.
Vul: Both	♦ QT73	
HCP: 12	♣ 982	

---

<b>Board: 407</b>	♠ AQ8	Partner is dealer.
Dealer: North	♥ J8	The opponents are silent.
Vul: None	♦ A632	
HCP: 11	♣ T742	

## Both hands (Answers Page)

### Board: 404

Dealer: North

Vul: N-S

North HCP: 15

South HCP: 12

Contract: 3NT South

North:

♠ 6

♥ Q654

♦ AJ98

♣ AKJ9

South:

♠ KQ7

♥ A32

♦ K732

♣ T75

W	N	E	S
	1 ♦ <sup>1</sup>	Pass	2 ♦ <sup>1</sup>
Pass	3 ♠ <sup>2</sup>	Pass	3NT
All Pass			

1. Inverted minors

2. shortness

### Board: 405

Dealer: South

Vul: E-W

North HCP: 11

South HCP: 14

Contract: 3NT North

North:

♠ A94

♥ 93

♦ KT63

♣ A653

South:

♠ KQT5

♥ J742

♦ AJ4

♣ K2

W	N	E	S
			1 ♦
Pass	2 ♦ <sup>1</sup>	Pass	2 ♥
Pass	3NT	All Pass	

1. Inverted minors

### Board: 406

Dealer: South

Vul: Both

North HCP: 12+2

South HCP: 12

Contract: 2NT South

North:

♠ K5

♥ J5

♦ AJ9865

♣ KT6

South:

♠ AT8

♥ AQ9

♦ QT73

♣ 982

W	N	E	S
			1 ♦
Pass	2 ♦ <sup>1</sup>	Pass	2NT
All Pass			

1. Inverted minors

### Board: 407

Dealer: North

Vul: None

North HCP: 17+2

South HCP: 11

Contract: 6 ♦ North

North:

♠ 3

♥ AQ9

♦ QJT874

♣ AKJ

South:

♠ AQ8

♥ J8

♦ A632

♣ T742

W	N	E	S
	1 ♦ <sup>1</sup>	Pass	2 ♦ <sup>1</sup>
Pass	3 ♠ <sup>2</sup>	Pass	3NT
Pass	4 ♦	Pass	4 ♠ <sup>3</sup>
Pass	4NT <sup>4</sup>	Pass	5 ♥ <sup>5</sup>
Pass	6 ♦	All Pass	

1. Inverted minors

2. shortness

3. Cue bid, a !S stopper

4. Blackwood 0314, for !D

5. A=2/5 or 5/5, Q(D)=0

## North hands

## Inverted Minors

<b>Board: 408</b>	♠ 976	Partner is dealer.
Dealer: South	♥ -	The opponents are silent.
Vul: E-W	♦ AT54	
HCP: 9+2	♣ KQT985	

---

<b>Board: 409</b>	♠ AJ2	You are dealer.
Dealer: North	♥ A652	The opponents are silent.
Vul: Both	♦ 875	
HCP: 12	♣ K72	

---

<b>Board: 410</b>	♠ Q	Partner is dealer.
Dealer: South	♥ 432	The opponents are silent.
Vul: None	♦ AKT5	
HCP: 12+1	♣ KT765	

---

<b>Board: 411</b>	♠ K986	You are dealer.
Dealer: North	♥ J52	The opponents are silent.
Vul: N-S	♦ K9	
HCP: 13	♣ AQ92	

---

<b>Board: 412</b>	♠ AQ86	You are dealer.
Dealer: North	♥ A54	The opponents are silent.
Vul: None	♦ K86	
HCP: 13	♣ T65	

## Both hands (Answers Page)

### Board: 408

Dealer: South

Vul: E-W

North HCP: 9+2

South HCP: 18

Contract: 3NT South

North:

♠ 976

♥ -

♦ AT54

♣ KQT985

South:

♠ AKJ5

♥ KQ97

♦ KJ9

♣ J7

W N E S

Pass 3♦ Pass 3NT

All Pass

### Board: 409

Dealer: North

Vul: Both

North HCP: 12

South HCP: 12+1

Contract: 3♣ South

North:

♠ AJ2

♥ A652

♦ 875

♣ K72

South:

♠ T98

♥ J9

♦ AJ3

♣ AQT98

W N E S

Pass 1♣ Pass 2♣<sup>1</sup>

Pass 2NT Pass 3♣

All Pass

1. Inverted minors

### Board: 410

Dealer: South

Vul: None

North HCP: 12+1

South HCP: 13

Contract: 5♣ North

North:

♠ Q

♥ 432

♦ AKT5

♣ KT765

South:

♠ AT98

♥ AJ86

♦ 76

♣ A98

W N E S

Pass 2♣<sup>1</sup> Pass 2♥

Pass 5♣ All Pass

1. Inverted minors

### Board: 411

Dealer: North

Vul: N-S

North HCP: 13

South HCP: 9+1

Contract: 3♣ South

North:

♠ K986

♥ J52

♦ K9

♣ AQ92

South:

♠ 3

♥ Q93

♦ AT82

♣ K8764

W N E S

Pass 1♣ Pass 3♣

All Pass

### Board: 412

Dealer: North

Vul: None

North HCP: 13

South HCP: 11+1

Contract: 3NT South

North:

♠ AQ86

♥ A54

♦ K86

♣ T65

South:

♠ KT5

♥ J92

♦ AT

♣ QJ843

W N E S

Pass 1♣ Pass 2♣<sup>1</sup>

Pass 2♦ Pass 3NT

All Pass

1. Inverted minors

**South hands****Inverted Minors**

<b>Board: 408</b>	♠ AKJ5	You are dealer.
Dealer: South	♥ KQ97	The opponents are silent.
Vul: E-W	♦ KJ9	
HCP: 18	♣ J7	

---

<b>Board: 409</b>	♠ T98	Partner is dealer.
Dealer: North	♥ J9	The opponents are silent.
Vul: Both	♦ AJ3	
HCP: 12+1	♣ AQT98	

---

<b>Board: 410</b>	♠ AT98	You are dealer.
Dealer: South	♥ AJ86	The opponents are silent.
Vul: None	♦ 76	
HCP: 13	♣ A98	

---

<b>Board: 411</b>	♠ 3	Partner is dealer.
Dealer: North	♥ Q93	The opponents are silent.
Vul: N-S	♦ AT82	
HCP: 9+1	♣ K8764	

---

<b>Board: 412</b>	♠ KT5	Partner is dealer.
Dealer: North	♥ J92	The opponents are silent.
Vul: None	♦ AT	
HCP: 11+1	♣ QJ843	

## Both hands (Answers Page)

### Board: 408

Dealer: South

Vul: E-W

North HCP: 9+2

South HCP: 18

Contract: 3NT South

North:

♠ 976

♥ -

♦ AT54

♣ KQT985

South:

♠ AKJ5

♥ KQ97

♦ KJ9

♣ J7

W N E S

Pass 3♦ Pass 3NT

All Pass

### Board: 409

Dealer: North

Vul: Both

North HCP: 12

South HCP: 12+1

Contract: 3♣ South

North:

♠ AJ2

♥ A652

♦ 875

♣ K72

South:

♠ T98

♥ J9

♦ AJ3

♣ AQT98

W N E S

Pass 1♣ Pass 2♣<sup>1</sup>

Pass 2NT Pass 3♣

All Pass

1. Inverted minors

### Board: 410

Dealer: South

Vul: None

North HCP: 12+1

South HCP: 13

Contract: 5♣ North

North:

♠ Q

♥ 432

♦ AKT5

♣ KT765

South:

♠ AT98

♥ AJ86

♦ 76

♣ A98

W N E S

Pass 2♣<sup>1</sup> Pass 2♥

Pass 5♣ All Pass

1. Inverted minors

### Board: 411

Dealer: North

Vul: N-S

North HCP: 13

South HCP: 9+1

Contract: 3♣ South

North:

♠ K986

♥ J52

♦ K9

♣ AQ92

South:

♠ 3

♥ Q93

♦ AT82

♣ K8764

W N E S

Pass 1♣ Pass 3♣

All Pass

### Board: 412

Dealer: North

Vul: None

North HCP: 13

South HCP: 11+1

Contract: 3NT South

North:

♠ AQ86

♥ A54

♦ K86

♣ T65

South:

♠ KT5

♥ J92

♦ AT

♣ QJ843

W N E S

Pass 1♣ Pass 2♣<sup>1</sup>

Pass 2♦ Pass 3NT

All Pass

1. Inverted minors



## North hands

## Inverted Minors

### Board: 413

♠ 4

Partner is dealer.

Dealer: South

♥ AJ4

The opponents are silent.

Vul: N-S

♦ A952

HCP: 12+1

♣ QJ965

---

### Board: 414

♠ A853

You are dealer.

Dealer: North

♥ T984

The opponents are silent.

Vul: E-W

♦ KQJ

HCP: 14

♣ A7

---

### Board: 415

♠ AK2

Partner is dealer.

Dealer: South

♥ J6

The opponents are silent.

Vul: None

♦ Q743

HCP: 12

♣ Q842

---

### Board: 416

♠ KJT

Partner is dealer.

Dealer: South

♥ QJ

The opponents are silent.

Vul: N-S

♦ 9532

HCP: 12

♣ KQ84

## Both hands (Answers Page)

### Board: 413

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 14

Contract: 3 ♠ North

North:

♠ 4

♥ AJ4

♦ A952

♣ QJ965

South:

♠ KQJ6

♥ QT7

♦ QT6

♣ AT8

W N E S

1 ♣

Pass 2 ♣<sup>1</sup> Pass 2 ♦

Pass 3 ♠<sup>2</sup> All Pass

1. Inverted minors

2. Splinter

### Board: 414

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 12+1

Contract: 3NT South

North:

♠ A853

♥ T984

♦ KQJ

♣ A7

South:

♠ T4

♥ KQ

♦ A542

♣ QJ942

W N E S

1 ♦ Pass 2 ♦<sup>1</sup>

Pass 2 ♠ Pass 3NT

All Pass

1. Inverted minors

### Board: 415

Dealer: South

Vul: None

North HCP: 12

South HCP: 14+1

Contract: 3NT North

North:

♠ AK2

♥ J6

♦ Q743

♣ Q842

South:

♠ Q5

♥ KQT5

♦ AT952

♣ K3

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2 ♥

Pass 3NT All Pass

1. Inverted minors

### Board: 416

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 19

Contract: 5 ♦ South

North:

♠ KJT

♥ QJ

♦ 9532

♣ KQ84

South:

♠ Q8

♥ A53

♦ AKQT

♣ A976

W N E S

1 ♦

Pass 2 ♦<sup>1</sup> Pass 2 ♥

Pass 3NT Pass 4 ♦

Pass 4 ♠<sup>2</sup> Pass 4NT<sup>3</sup>

Pass 5 ♣<sup>4</sup> Pass 5 ♦

All Pass

1. Inverted minors

2. Cue bid, a !S stopper

3. Blackwood 0314, for !D

4. A=0/5 or 3/5

## South hands

## Inverted Minors

<b>Board: 413</b>	♠ KQJ6	You are dealer.
Dealer: South	♥ QT7	The opponents are silent.
Vul: N-S	♦ QT6	
HCP: 14	♣ AT8	

---

<b>Board: 414</b>	♠ T4	Partner is dealer.
Dealer: North	♥ KQ	The opponents are silent.
Vul: E-W	♦ A542	
HCP: 12+1	♣ QJ942	

---

<b>Board: 415</b>	♠ Q5	You are dealer.
Dealer: South	♥ KQT5	The opponents are silent.
Vul: None	♦ AT952	
HCP: 14+1	♣ K3	

---

<b>Board: 416</b>	♠ Q8	You are dealer.
Dealer: South	♥ A53	The opponents are silent.
Vul: N-S	♦ AKQT	
HCP: 19	♣ A976	

## Both hands (Answers Page)

### Board: 413

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 14

Contract: 3 ♠ North

North:

♠ 4

♥ AJ4

♦ A952

♣ QJ965

South:

♠ KQJ6

♥ QT7

♦ QT6

♣ AT8

W N E S

Pass 2 ♣<sup>1</sup> Pass 2 ♣

Pass 3 ♠<sup>2</sup> All Pass

1. Inverted minors

2. Splinter

### Board: 414

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 12+1

Contract: 3NT South

North:

♠ A853

♥ T984

♦ KQJ

♣ A7

South:

♠ T4

♥ KQ

♦ A542

♣ QJ942

W N E S

Pass 1 ♦ Pass 2 ♦<sup>1</sup>

Pass 2 ♠ Pass 3NT

All Pass

1. Inverted minors

### Board: 415

Dealer: South

Vul: None

North HCP: 12

South HCP: 14+1

Contract: 3NT North

North:

♠ AK2

♥ J6

♦ Q743

♣ Q842

South:

♠ Q5

♥ KQT5

♦ AT952

♣ K3

W N E S

Pass 2 ♦<sup>1</sup> Pass 2 ♥

Pass 3NT All Pass

1. Inverted minors

### Board: 416

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 19

Contract: 5 ♦ South

North:

♠ KJT

♥ QJ

♦ 9532

♣ KQ84

South:

♠ Q8

♥ A53

♦ AKQT

♣ A976

W N E S

Pass 2 ♦<sup>1</sup> Pass 2 ♥

Pass 3NT Pass 4 ♦

Pass 4 ♠<sup>2</sup> Pass 4NT<sup>3</sup>

Pass 5 ♣<sup>4</sup> Pass 5 ♦

All Pass

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

## North hands

## Inverted Minors

**Board: 417**

♠ KQ43

You are dealer.

Dealer: North

♥ A

The opponents are silent.

Vul: E-W

♦ AKT2

HCP: 18

♣ Q654

**Board: 418**

♠ K876

You are dealer.

Dealer: North

♥ J965

The opponents are silent.

Vul: Both

♦ K54

HCP: 14

♣ AK

**Board: 419**

♠ AK5

You are dealer.

Dealer: North

♥ AQ3

The opponents are silent.

Vul: N-S

♦ Q96

HCP: 18

♣ K765

**Board: 420**

♠ K63

You are dealer.

Dealer: North

♥ AKQ8

The opponents are silent.

Vul: None

♦ 97

HCP: 13

♣ JT42

## Both hands (Answers Page)

### Board: 417

Dealer: North

Vul: E-W

North HCP: 18

South HCP: 12

Contract: 5♦ South

North:

♠ KQ43

♥ A

♦ AKT2

♣ Q654

South:

♠ A96

♥ KQ7

♦ QJ87

♣ T92

W	N	E	S
	1♦	Pass	2♦ <sup>1</sup>
Pass	4♦	Pass	4♥ <sup>2</sup>
Pass	4♠ <sup>3</sup>	Pass	5♦
All Pass			

1. Inverted minors

2. Cue bid, a !H stopper

3. Cue bid, a !S stopper

### Board: 418

Dealer: North

Vul: Both

North HCP: 14

South HCP: 12

Contract: 3NT South

North:

♠ K876

♥ J965

♦ K54

♣ AK

South:

♠ T9

♥ KQ2

♦ AQJ9

♣ 9753

W	N	E	S
	1♦	Pass	2♦ <sup>1</sup>
Pass	2♥	Pass	3NT
All Pass			

1. Inverted minors

### Board: 419

Dealer: North

Vul: N-S

North HCP: 18

South HCP: 10+2

Contract: 6♣ North

North:

♠ AK5

♥ AQ3

♦ Q96

♣ K765

South:

♠ 74

♥ KT8

♦ 82

♣ AQJ942

W	N	E	S
	1♣	Pass	2♣ <sup>1</sup>
Pass	2♦	Pass	3♣
Pass	4♥ <sup>2</sup>	Pass	5♣
Pass	6♣	All Pass	

1. Inverted minors

2. Cue bid, a !H stopper

### Board: 420

Dealer: North

Vul: None

North HCP: 13

South HCP: 12+1

Contract: 3NT South

North:

♠ K63

♥ AKQ8

♦ 97

♣ JT42

South:

♠ 842

♥ 73

♦ AJ3

♣ AK975

W	N	E	S
	1♣	Pass	2♣ <sup>1</sup>
Pass	2♥	Pass	3NT
All Pass			

1. Inverted minors

## South hands

## Inverted Minors

**Board: 417**      ♠ A96      Partner is dealer.  
 Dealer: North      ♥ KQ7      The opponents are silent.  
 Vul: E-W      ♦ QJ87  
 HCP: 12      ♣ T92

---

**Board: 418**      ♠ T9      Partner is dealer.  
 Dealer: North      ♥ KQ2      The opponents are silent.  
 Vul: Both      ♦ AQJ9  
 HCP: 12      ♣ 9753

---

**Board: 419**      ♠ 74      Partner is dealer.  
 Dealer: North      ♥ KT8      The opponents are silent.  
 Vul: N-S      ♦ 82  
 HCP: 10+2      ♣ AQJ942

---

**Board: 420**      ♠ 842      Partner is dealer.  
 Dealer: North      ♥ 73      The opponents are silent.  
 Vul: None      ♦ AJ3  
 HCP: 12+1      ♣ AK975

## Both hands (Answers Page)

### Board: 417

Dealer: North

Vul: E-W

North HCP: 18

South HCP: 12

Contract: 5♦ South

North:

♠ KQ43

♥ A

♦ AKT2

♣ Q654

South:

♠ A96

♥ KQ7

♦ QJ87

♣ T92

W	N	E	S
	1♦	Pass	2♦ <sup>1</sup>
Pass	4♦	Pass	4♥ <sup>2</sup>
Pass	4♠ <sup>3</sup>	Pass	5♦
All Pass			

1. Inverted minors

2. Cue bid, a !H stopper

3. Cue bid, a !S stopper

### Board: 418

Dealer: North

Vul: Both

North HCP: 14

South HCP: 12

Contract: 3NT South

North:

♠ K876

♥ J965

♦ K54

♣ AK

South:

♠ T9

♥ KQ2

♦ AQJ9

♣ 9753

W	N	E	S
	1♦	Pass	2♦ <sup>1</sup>
Pass	2♥	Pass	3NT
All Pass			

1. Inverted minors

### Board: 419

Dealer: North

Vul: N-S

North HCP: 18

South HCP: 10+2

Contract: 6♣ North

North:

♠ AK5

♥ AQ3

♦ Q96

♣ K765

South:

♠ 74

♥ KT8

♦ 82

♣ AQJ942

W	N	E	S
	1♣	Pass	2♣ <sup>1</sup>
Pass	2♦	Pass	3♣
Pass	4♥ <sup>2</sup>	Pass	5♣
Pass	6♣	All Pass	

1. Inverted minors

2. Cue bid, a !H stopper

### Board: 420

Dealer: North

Vul: None

North HCP: 13

South HCP: 12+1

Contract: 3NT South

North:

♠ K63

♥ AKQ8

♦ 97

♣ JT42

South:

♠ 842

♥ 73

♦ AJ3

♣ AK975

W	N	E	S
	1♣	Pass	2♣ <sup>1</sup>
Pass	2♥	Pass	3NT
All Pass			

1. Inverted minors



## North hands

## Inverted Minors

**Board: 421**      ♠ A953      You are dealer.  
 Dealer: North      ♥ Q6      The opponents are silent.  
 Vul: E-W      ♦ 9754  
 HCP: 12      ♣ AQ3

---

**Board: 422**      ♠ AK7      Partner is dealer.  
 Dealer: South      ♥ QT2      The opponents are silent.  
 Vul: Both      ♦ K984  
 HCP: 12      ♣ T32

---

**Board: 423**      ♠ QJ3      You are dealer.  
 Dealer: North      ♥ KQ98      The opponents are silent.  
 Vul: N-S      ♦ A872  
 HCP: 12      ♣ 76

---

**Board: 424**      ♠ A83      You are dealer.  
 Dealer: North      ♥ K75      The opponents are silent.  
 Vul: Both      ♦ KQJ82  
 HCP: 13+1      ♣ 54

---

**Board: 425**      ♠ Q632      You are dealer.  
 Dealer: North      ♥ K854      The opponents are silent.  
 Vul: None      ♦ AK3  
 HCP: 12      ♣ T6

## Both hands (Answers Page)

### Board: 421

	North:	South:
Dealer: North	♠ A953	♠ KQ6
Vul: E-W	♥ Q6	♥ K43
North HCP: 12	♦ 9754	♦ JT62
South HCP: 12	♣ AQ3	♣ K84
Contract: 2NT North		

W	N	E	S
	1 ♦	Pass	2 ♦ <sup>1</sup>
Pass	2NT	All Pass	

1. Inverted minors

### Board: 422

	North:	South:
Dealer: South	♠ AK7	♠ 643
Vul: Both	♥ QT2	♥ AJ93
North HCP: 12	♦ K984	♦ JT72
South HCP: 12	♣ T32	♣ AQ
Contract: 2NT South		

W	N	E	S
			1 ♦
Pass	2 ♦ <sup>1</sup>	Pass	2NT
All Pass			

1. Inverted minors

### Board: 423

	North:	South:
Dealer: North	♠ QJ3	♠ A65
Vul: N-S	♥ KQ98	♥ J
North HCP: 12	♦ A872	♦ K943
South HCP: 11+1	♣ 76	♣ QJ953
Contract: 2NT North		

W	N	E	S
	1 ♦	Pass	2 ♦ <sup>1</sup>
Pass	2NT	All Pass	

1. Inverted minors

### Board: 424

	North:	South:
Dealer: North	♠ A83	♠ 94
Vul: Both	♥ K75	♥ J32
North HCP: 13+1	♦ KQJ82	♦ AT54
South HCP: 12	♣ 54	♣ AK72
Contract: 3NT South		

W	N	E	S
	1 ♦	Pass	2 ♦ <sup>1</sup>
Pass	2 ♥	Pass	3NT
All Pass			

1. Inverted minors

### Board: 425

	North:	South:
Dealer: North	♠ Q632	♠ A54
Vul: None	♥ K854	♥ 72
North HCP: 12	♦ AK3	♦ QJ72
South HCP: 11	♣ T6	♣ A543
Contract: 2NT North		

W	N	E	S
	1 ♦	Pass	2 ♦ <sup>1</sup>
Pass	2NT	All Pass	

1. Inverted minors

**South hands****Inverted Minors**

<b>Board: 421</b>	♠ KQ6	Partner is dealer.
Dealer: North	♥ K43	The opponents are silent.
Vul: E-W	♦ JT62	
HCP: 12	♣ K84	

---

<b>Board: 422</b>	♠ 643	You are dealer.
Dealer: South	♥ AJ93	The opponents are silent.
Vul: Both	♦ JT72	
HCP: 12	♣ AQ	

---

<b>Board: 423</b>	♠ A65	Partner is dealer.
Dealer: North	♥ J	The opponents are silent.
Vul: N-S	♦ K943	
HCP: 11+1	♣ QJ953	

---

<b>Board: 424</b>	♠ 94	Partner is dealer.
Dealer: North	♥ J32	The opponents are silent.
Vul: Both	♦ AT54	
HCP: 12	♣ AK72	

---

<b>Board: 425</b>	♠ A54	Partner is dealer.
Dealer: North	♥ 72	The opponents are silent.
Vul: None	♦ QJ72	
HCP: 11	♣ A543	

## Both hands (Answers Page)

### Board: 421

	North:	South:
Dealer: North	♠ A953	♠ KQ6
Vul: E-W	♥ Q6	♥ K43
North HCP: 12	♦ 9754	♦ JT62
South HCP: 12	♣ AQ3	♣ K84
Contract: 2NT North		

W	N	E	S
	1 ♦	Pass	2 ♦ <sup>1</sup>
Pass	2NT	All Pass	

1. Inverted minors

### Board: 422

	North:	South:
Dealer: South	♠ AK7	♠ 643
Vul: Both	♥ QT2	♥ AJ93
North HCP: 12	♦ K984	♦ JT72
South HCP: 12	♣ T32	♣ AQ
Contract: 2NT South		

W	N	E	S
			1 ♦
Pass	2 ♦ <sup>1</sup>	Pass	2NT
All Pass			

1. Inverted minors

### Board: 423

	North:	South:
Dealer: North	♠ QJ3	♠ A65
Vul: N-S	♥ KQ98	♥ J
North HCP: 12	♦ A872	♦ K943
South HCP: 11+1	♣ 76	♣ QJ953
Contract: 2NT North		

W	N	E	S
	1 ♦	Pass	2 ♦ <sup>1</sup>
Pass	2NT	All Pass	

1. Inverted minors

### Board: 424

	North:	South:
Dealer: North	♠ A83	♠ 94
Vul: Both	♥ K75	♥ J32
North HCP: 13+1	♦ KQJ82	♦ AT54
South HCP: 12	♣ 54	♣ AK72
Contract: 3NT South		

W	N	E	S
	1 ♦	Pass	2 ♦ <sup>1</sup>
Pass	2 ♥	Pass	3NT
All Pass			

1. Inverted minors

### Board: 425

	North:	South:
Dealer: North	♠ Q632	♠ A54
Vul: None	♥ K854	♥ 72
North HCP: 12	♦ AK3	♦ QJ72
South HCP: 11	♣ T6	♣ A543
Contract: 2NT North		

W	N	E	S
	1 ♦	Pass	2 ♦ <sup>1</sup>
Pass	2NT	All Pass	

1. Inverted minors

## North hands

## Inverted Minors

**Board: 426**

♠ KT42

You are dealer.

Dealer: North

♥ KT63

The opponents are silent.

Vul: E-W

♦ AK2

HCP: 13

♣ 65

**Board: 427**

♠ KJ

Partner is dealer.

Dealer: South

♥ 65

The opponents are silent.

Vul: None

♦ Q9853

HCP: 12+1

♣ AQ82

**Board: 428**

♠ AT3

You are dealer.

Dealer: North

♥ JT2

The opponents are silent.

Vul: E-W

♦ AT98

HCP: 14

♣ AJ5

**Board: 429**

♠ KT6

You are dealer.

Dealer: North

♥ 73

The opponents are silent.

Vul: Both

♦ AT96

HCP: 14

♣ AK83

## Both hands (Answers Page)

### Board: 426

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 12

Contract: 3NT South

North:

♠ KT42

♥ KT63

♦ AK2

♣ 65

South:

♠ A7

♥ A94

♦ 9654

♣ KJ73

W	N	E	S
	1 ♦	Pass	2 ♦ <sup>1</sup>
Pass	2 ♥	Pass	3NT
All Pass			

1. Inverted minors

### Board: 427

Dealer: South

Vul: None

North HCP: 12+1

South HCP: 13

Contract: 3NT North

North:

♠ KJ

♥ 65

♦ Q9853

♣ AQ82

South:

♠ A763

♥ AJ3

♦ KJ62

♣ T5

W	N	E	S
			1 ♦
Pass	2 ♦ <sup>1</sup>	Pass	2 ♥
Pass	3NT	All Pass	

1. Inverted minors

### Board: 428

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 11

Contract: 2NT South

North:

♠ AT3

♥ JT2

♦ AT98

♣ AJ5

South:

♠ Q4

♥ AQ5

♦ QJ43

♣ 9643

W	N	E	S
	1 ♦	Pass	2 ♦ <sup>1</sup>
Pass	2 ♠	Pass	2NT
All Pass			

1. Inverted minors

### Board: 429

Dealer: North

Vul: Both

North HCP: 14

South HCP: 11+1

Contract: 3 ♦ South

North:

♠ KT6

♥ 73

♦ AT96

♣ AK83

South:

♠ 752

♥ AKQ

♦ J7542

♣ J9

W	N	E	S
	1 ♦	Pass	2 ♦ <sup>1</sup>
Pass	2 ♠	Pass	3 ♦
All Pass			

1. Inverted minors

**South hands****Inverted Minors**

<b>Board: 426</b>	♠ A7	Partner is dealer.
Dealer: North	♥ A94	The opponents are silent.
Vul: E-W	♦ 9654	
HCP: 12	♣ KJ73	

---

<b>Board: 427</b>	♠ A763	You are dealer.
Dealer: South	♥ AJ3	The opponents are silent.
Vul: None	♦ KJ62	
HCP: 13	♣ T5	

---

<b>Board: 428</b>	♠ Q4	Partner is dealer.
Dealer: North	♥ AQ5	The opponents are silent.
Vul: E-W	♦ QJ43	
HCP: 11	♣ 9643	

---

<b>Board: 429</b>	♠ 752	Partner is dealer.
Dealer: North	♥ AKQ	The opponents are silent.
Vul: Both	♦ J7542	
HCP: 11+1	♣ J9	

## Both hands (Answers Page)

### Board: 426

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 12

Contract: 3NT South

North:

♠ KT42

♥ KT63

♦ AK2

♣ 65

South:

♠ A7

♥ A94

♦ 9654

♣ KJ73

W	N	E	S
	1 ♦	Pass	2 ♦ <sup>1</sup>
Pass	2 ♥	Pass	3NT
All Pass			

1. Inverted minors

### Board: 427

Dealer: South

Vul: None

North HCP: 12+1

South HCP: 13

Contract: 3NT North

North:

♠ KJ

♥ 65

♦ Q9853

♣ AQ82

South:

♠ A763

♥ AJ3

♦ KJ62

♣ T5

W	N	E	S
			1 ♦
Pass	2 ♦ <sup>1</sup>	Pass	2 ♥
Pass	3NT	All Pass	

1. Inverted minors

### Board: 428

Dealer: North

Vul: E-W

North HCP: 14

South HCP: 11

Contract: 2NT South

North:

♠ AT3

♥ JT2

♦ AT98

♣ AJ5

South:

♠ Q4

♥ AQ5

♦ QJ43

♣ 9643

W	N	E	S
	1 ♦	Pass	2 ♦ <sup>1</sup>
Pass	2 ♠	Pass	2NT
All Pass			

1. Inverted minors

### Board: 429

Dealer: North

Vul: Both

North HCP: 14

South HCP: 11+1

Contract: 3 ♦ South

North:

♠ KT6

♥ 73

♦ AT96

♣ AK83

South:

♠ 752

♥ AKQ

♦ J7542

♣ J9

W	N	E	S
	1 ♦	Pass	2 ♦ <sup>1</sup>
Pass	2 ♠	Pass	3 ♦
All Pass			

1. Inverted minors