

## North hands

## Minor\_Suit\_Opener\_Balanced\_Response

### Board: 1

♠ Q53

You bid first.

Dealer: North

♥ AK7

The opponents are silent.

Vul: N-S

♦ AQ764

HCP: 18+1

♣ K5

### Board: 2

♠ KJ6

You bid first.

Dealer: North

♥ 953

The opponents are silent.

Vul: E-W

♦ AQ42

HCP: 13

♣ QJT

### Board: 3

♠ T95

Partner bids first.

Dealer: South

♥ 762

The opponents are silent.

Vul: Both

♦ Q84

HCP: 8

♣ AQ64

### Board: 4

♠ 752

You bid first.

Dealer: North

♥ AK9

The opponents are silent.

Vul: N-S

♦ KQT74

HCP: 12+1

♣ 94

### Board: 5

♠ A86

Partner bids first.

Dealer: South

♥ AKT8

The opponents are silent.

Vul: E-W

♦ J74

HCP: 13

♣ J43

## Both hands (Answers Page)

### Board: 1

	North:	South:	W	N	E	S
Dealer: North	♠ Q53	♠ K82		1 ♦	Pass	1NT
Vul: N-S	♥ AK7	♥ JT3	Pass	2 ♦	All Pass	
North HCP: 18+1	♦ AQ764	♦ JT5				
South HCP: 6	♣ K5	♣ J764				
Contract: 2 ♦ North						

### Board: 2

	North:	South:	W	N	E	S
Dealer: North	♠ KJ6	♠ Q932		1 ♦	Pass	1 ♠
Vul: E-W	♥ 953	♥ AQJ	Pass	1NT	Pass	4NT
North HCP: 13	♦ AQ42	♦ K5	Pass	5 ♠	All Pass	
South HCP: 19	♣ QJT	♣ AK43				
Contract: 5 ♠ North						

### Board: 3

	North:	South:	W	N	E	S
Dealer: South	♠ T95	♠ QJ7				1 ♦
Vul: Both	♥ 762	♥ AK8	Pass	1NT	Pass	2NT
North HCP: 8	♦ Q84	♦ AJ93	Pass	3NT	All Pass	
South HCP: 18	♣ AQ64	♣ K87				
Contract: 3NT North						

### Board: 4

	North:	South:	W	N	E	S
Dealer: North	♠ 752	♠ KQ4		1 ♦	Pass	3NT
Vul: N-S	♥ AK9	♥ JT6	All Pass			
North HCP: 12+1	♦ KQT74	♦ AJ62				
South HCP: 16	♣ 94	♣ AJT				
Contract: 3NT South						

### Board: 5

	North:	South:	W	N	E	S
Dealer: South	♠ A86	♠ KJT				1 ♦
Vul: E-W	♥ AKT8	♥ Q6	Pass	1 ♥	Pass	3 ♦
North HCP: 13	♦ J74	♦ KQ8532	Pass	3NT	All Pass	
South HCP: 15+2	♣ J43	♣ AT				
Contract: 3NT North						

**South hands****Minor\_Suit\_Opener\_Balanced\_Response**

<b>Board: 1</b>	♠ K82	Partner bids first.
Dealer: North	♥ JT3	The opponents are silent.
Vul: N-S	♦ JT5	
HCP: 6	♣ J764	

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<b>Board: 2</b>	♠ Q932	Partner bids first.
Dealer: North	♥ AQJ	The opponents are silent.
Vul: E-W	♦ K5	
HCP: 19	♣ AK43	

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<b>Board: 3</b>	♠ QJ7	You bid first.
Dealer: South	♥ AK8	The opponents are silent.
Vul: Both	♦ AJ93	
HCP: 18	♣ K87	

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<b>Board: 4</b>	♠ KQ4	Partner bids first.
Dealer: North	♥ JT6	The opponents are silent.
Vul: N-S	♦ AJ62	
HCP: 16	♣ AJT	

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<b>Board: 5</b>	♠ KJT	You bid first.
Dealer: South	♥ Q6	The opponents are silent.
Vul: E-W	♦ KQ8532	
HCP: 15+2	♣ AT	

## Both hands (Answers Page)

### Board: 1

	North:	South:	W	N	E	S
Dealer: North	♠ Q53	♠ K82		1 ♦	Pass	1NT
Vul: N-S	♥ AK7	♥ JT3	Pass	2 ♦	All Pass	
North HCP: 18+1	♦ AQ764	♦ JT5				
South HCP: 6	♣ K5	♣ J764				
Contract: 2 ♦ North						

### Board: 2

	North:	South:	W	N	E	S
Dealer: North	♠ KJ6	♠ Q932		1 ♦	Pass	1 ♠
Vul: E-W	♥ 953	♥ AQJ	Pass	1NT	Pass	4NT
North HCP: 13	♦ AQ42	♦ K5	Pass	5 ♠	All Pass	
South HCP: 19	♣ QJT	♣ AK43				
Contract: 5 ♠ North						

### Board: 3

	North:	South:	W	N	E	S
Dealer: South	♠ T95	♠ QJ7				1 ♦
Vul: Both	♥ 762	♥ AK8	Pass	1NT	Pass	2NT
North HCP: 8	♦ Q84	♦ AJ93	Pass	3NT	All Pass	
South HCP: 18	♣ AQ64	♣ K87				
Contract: 3NT North						

### Board: 4

	North:	South:	W	N	E	S
Dealer: North	♠ 752	♠ KQ4		1 ♦	Pass	3NT
Vul: N-S	♥ AK9	♥ JT6	All Pass			
North HCP: 12+1	♦ KQT74	♦ AJ62				
South HCP: 16	♣ 94	♣ AJT				
Contract: 3NT South						

### Board: 5

	North:	South:	W	N	E	S
Dealer: South	♠ A86	♠ KJT				1 ♦
Vul: E-W	♥ AKT8	♥ Q6	Pass	1 ♥	Pass	3 ♦
North HCP: 13	♦ J74	♦ KQ8532	Pass	3NT	All Pass	
South HCP: 15+2	♣ J43	♣ AT				
Contract: 3NT North						

## North hands

## Minor\_Suit\_Opener\_Balanced\_Response

### Board: 6

♠ AT9

Partner bids first.

Dealer: South

♥ A64

The opponents are silent.

Vul: Both

♦ KQJ72

HCP: 14+1

♣ 96

### Board: 7

♠ J52

You bid first.

Dealer: North

♥ AJ

The opponents are silent.

Vul: None

♦ QJT4

HCP: 12

♣ K843

### Board: 8

♠ AK94

Partner bids first.

Dealer: South

♥ Q85

The opponents are silent.

Vul: E-W

♦ AJT8

HCP: 18

♣ A7

### Board: 9

♠ Q62

You bid first.

Dealer: North

♥ A876

The opponents are silent.

Vul: Both

♦ 762

HCP: 12

♣ AQ4

### Board: 10

♠ KT3

Partner bids first.

Dealer: South

♥ KQJ5

The opponents are silent.

Vul: None

♦ KT5

HCP: 18

♣ AQ8

## Both hands (Answers Page)

### Board: 6

Dealer: South

Vul: Both

North HCP: 14+1

South HCP: 14

Contract: 3NT North

North:

♠ AT9

♥ A64

♦ KQJ72

♣ 96

South:

♠ 83

♥ KQ52

♦ A84

♣ KQT3

W N E S

Pass 1♦ Pass 1♣

Pass 1♦ Pass 1♥

Pass 1♠<sup>1</sup> Pass 2♣

Pass 2♦ Pass 2NT

Pass 3NT All Pass

1. Fourth suit game force

### Board: 7

Dealer: North

Vul: None

North HCP: 12

South HCP: 11

Contract: 2NT South

North:

♠ J52

♥ AJ

♦ QJT4

♣ K843

South:

♠ QT86

♥ KT74

♦ A92

♣ Q9

W N E S

Pass 1♦ Pass 1♥

Pass 1NT Pass 2NT

All Pass

### Board: 8

Dealer: South

Vul: E-W

North HCP: 18

South HCP: 12

Contract: 6NT North

North:

♠ AK94

♥ Q85

♦ AJT8

♣ A7

South:

♠ QJ5

♥ A94

♦ K432

♣ Q83

W N E S

Pass 1♦

Pass 1♠ Pass 1NT

Pass 3♦ Pass 3NT

Pass 4NT Pass 6♦

Pass 6NT All Pass

### Board: 9

Dealer: North

Vul: Both

North HCP: 12

South HCP: 16

Contract: 3NT South

North:

♠ Q62

♥ A876

♦ 762

♣ AQ4

South:

♠ A985

♥ Q92

♦ AKT5

♣ K3

W N E S

Pass 1♣ Pass 1♠

Pass 1NT Pass 3NT

All Pass

### Board: 10

Dealer: South

Vul: None

North HCP: 18

South HCP: 13

Contract: 3NT North

North:

♠ KT3

♥ KQJ5

♦ KT5

♣ AQ8

South:

♠ A75

♥ A86

♦ Q42

♣ KT63

W N E S

Pass 1♣

Pass 1♥ Pass 1NT

Pass 3NT All Pass

## South hands

## Minor\_Suit\_Opener\_Balanced\_Response

<b>Board: 6</b>	♠ 83	You bid first.
Dealer: South	♥ KQ52	The opponents are silent.
Vul: Both	♦ A84	
HCP: 14	♣ KQT3	

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<b>Board: 7</b>	♠ QT86	Partner bids first.
Dealer: North	♥ KT74	The opponents are silent.
Vul: None	♦ A92	
HCP: 11	♣ Q9	

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<b>Board: 8</b>	♠ QJ5	You bid first.
Dealer: South	♥ A94	The opponents are silent.
Vul: E-W	♦ K432	
HCP: 12	♣ Q83	

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<b>Board: 9</b>	♠ A985	Partner bids first.
Dealer: North	♥ Q92	The opponents are silent.
Vul: Both	♦ AKT5	
HCP: 16	♣ K3	

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<b>Board: 10</b>	♠ A75	You bid first.
Dealer: South	♥ A86	The opponents are silent.
Vul: None	♦ Q42	
HCP: 13	♣ KT63	

## Both hands (Answers Page)

### Board: 6

Dealer: South

Vul: Both

North HCP: 14+1

South HCP: 14

Contract: 3NT North

North:

♠ AT9

♥ A64

♦ KQJ72

♣ 96

South:

♠ 83

♥ KQ52

♦ A84

♣ KQT3

W N E S

Pass 1♦ Pass 1♣

Pass 1♦ Pass 1♥

Pass 1♠<sup>1</sup> Pass 2♣

Pass 2♦ Pass 2NT

Pass 3NT All Pass

1. Fourth suit game force

### Board: 7

Dealer: North

Vul: None

North HCP: 12

South HCP: 11

Contract: 2NT South

North:

♠ J52

♥ AJ

♦ QJT4

♣ K843

South:

♠ QT86

♥ KT74

♦ A92

♣ Q9

W N E S

Pass 1♦ Pass 1♥

Pass 1NT Pass 2NT

All Pass

### Board: 8

Dealer: South

Vul: E-W

North HCP: 18

South HCP: 12

Contract: 6NT North

North:

♠ AK94

♥ Q85

♦ AJT8

♣ A7

South:

♠ QJ5

♥ A94

♦ K432

♣ Q83

W N E S

Pass 1♦

Pass 1♠ Pass 1NT

Pass 3♦ Pass 3NT

Pass 4NT Pass 6♦

Pass 6NT All Pass

### Board: 9

Dealer: North

Vul: Both

North HCP: 12

South HCP: 16

Contract: 3NT South

North:

♠ Q62

♥ A876

♦ 762

♣ AQ4

South:

♠ A985

♥ Q92

♦ AKT5

♣ K3

W N E S

Pass 1♣ Pass 1♠

Pass 1NT Pass 3NT

All Pass

### Board: 10

Dealer: South

Vul: None

North HCP: 18

South HCP: 13

Contract: 3NT North

North:

♠ KT3

♥ KQJ5

♦ KT5

♣ AQ8

South:

♠ A75

♥ A86

♦ Q42

♣ KT63

W N E S

Pass 1♣

Pass 1♥ Pass 1NT

Pass 3NT All Pass



North hands		Minor_Suit_Opener_Balanced_Response
<b>Board: 11</b>	♠ A98	You bid first.
Dealer: North	♥ JT3	The opponents are silent.
Vul: N-S	♦ AK93	
HCP: 13	♣ JT6	
<b>Board: 12</b>	♠ AK54	Partner bids first.
Dealer: South	♥ KT9	The opponents are silent.
Vul: None	♦ KJT2	
HCP: 17	♣ K7	
<b>Board: 13</b>	♠ K973	Partner bids first.
Dealer: South	♥ AKQJ	The opponents are silent.
Vul: N-S	♦ 543	
HCP: 13	♣ 43	
<b>Board: 14</b>	♠ 42	You bid first.
Dealer: North	♥ J765	The opponents are silent.
Vul: None	♦ AK986	
HCP: 12+1	♣ AT	
<b>Board: 15</b>	♠ Q84	Partner bids first.
Dealer: South	♥ AJ54	The opponents are silent.
Vul: N-S	♦ Q2	
HCP: 16	♣ AKT8	

## Both hands (Answers Page)

### Board: 11

	North:	South:	W	N	E	S
Dealer: North	♠ A98	♠ K62		1 ♦	Pass	1 ♥
Vul: N-S	♥ JT3	♥ K954	Pass	1NT	All Pass	
North HCP: 13	♦ AK93	♦ 8765				
South HCP: 9	♣ JT6	♣ K8				
Contract: 1NT North						

### Board: 12

	North:	South:	W	N	E	S
Dealer: South	♠ AK54	♠ 972				1 ♣
Vul: None	♥ KT9	♥ AQJ5	Pass	1 ♠	Pass	1NT
North HCP: 17	♦ KJT2	♦ Q	Pass	3NT	All Pass	
South HCP: 14+1	♣ K7	♣ AJT95				
Contract: 3NT North						

### Board: 13

	North:	South:	W	N	E	S
Dealer: South	♠ K973	♠ 4				1 ♣
Vul: N-S	♥ AKQJ	♥ 7432	Pass	1 ♥	Pass	2 ♥
North HCP: 13	♦ 543	♦ KQT	Pass	4 ♥	All Pass	
South HCP: 12+1	♣ 43	♣ AQJ98				
Contract: 4 ♥ North						

### Board: 14

	North:	South:	W	N	E	S
Dealer: North	♠ 42	♠ A63		1 ♦	Pass	1 ♥
Vul: None	♥ J765	♥ AK32	Pass	2 ♥	Pass	2NT
North HCP: 12+1	♦ AK986	♦ T2	Pass	3 ♣	Pass	3 ♠
South HCP: 14	♣ AT	♣ QJ85	Pass	4 ♦	Pass	4 ♥
Contract: 4 ♥ South			All Pass			

### Board: 15

	North:	South:	W	N	E	S
Dealer: South	♠ Q84	♠ K53				1 ♦
Vul: N-S	♥ AJ54	♥ KT98	Pass	1 ♥	Pass	2 ♥
North HCP: 16	♦ Q2	♦ KJ53	Pass	2NT	Pass	3 ♦
South HCP: 12	♣ AKT8	♣ Q3	Pass	3 ♥	Pass	3 ♠
Contract: 4 ♥ South			Pass	3NT	Pass	4 ♥
			All Pass			

**South hands****Minor\_Suit\_Opener\_Balanced\_Response**

<b>Board: 11</b>	♠ K62	Partner bids first.
Dealer: North	♥ K954	The opponents are silent.
Vul: N-S	♦ 8765	
HCP: 9	♣ K8	

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<b>Board: 12</b>	♠ 972	You bid first.
Dealer: South	♥ AQJ5	The opponents are silent.
Vul: None	♦ Q	
HCP: 14+1	♣ AJT95	

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<b>Board: 13</b>	♠ 4	You bid first.
Dealer: South	♥ 7432	The opponents are silent.
Vul: N-S	♦ KQT	
HCP: 12+1	♣ AQJ98	

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<b>Board: 14</b>	♠ A63	Partner bids first.
Dealer: North	♥ AK32	The opponents are silent.
Vul: None	♦ T2	
HCP: 14	♣ QJ85	

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<b>Board: 15</b>	♠ K53	You bid first.
Dealer: South	♥ KT98	The opponents are silent.
Vul: N-S	♦ KJ53	
HCP: 12	♣ Q3	

## Both hands (Answers Page)

### Board: 11

	North:	South:	W	N	E	S
Dealer: North	♠ A98	♠ K62		1 ♦	Pass	1 ♥
Vul: N-S	♥ JT3	♥ K954	Pass	1NT	All Pass	
North HCP: 13	♦ AK93	♦ 8765				
South HCP: 9	♣ JT6	♣ K8				
Contract: 1NT North						

### Board: 12

	North:	South:	W	N	E	S
Dealer: South	♠ AK54	♠ 972				1 ♣
Vul: None	♥ KT9	♥ AQJ5	Pass	1 ♠	Pass	1NT
North HCP: 17	♦ KJT2	♦ Q	Pass	3NT	All Pass	
South HCP: 14+1	♣ K7	♣ AJT95				
Contract: 3NT North						

### Board: 13

	North:	South:	W	N	E	S
Dealer: South	♠ K973	♠ 4				1 ♣
Vul: N-S	♥ AKQJ	♥ 7432	Pass	1 ♥	Pass	2 ♥
North HCP: 13	♦ 543	♦ KQT	Pass	4 ♥	All Pass	
South HCP: 12+1	♣ 43	♣ AQJ98				
Contract: 4 ♥ North						

### Board: 14

	North:	South:	W	N	E	S
Dealer: North	♠ 42	♠ A63		1 ♦	Pass	1 ♥
Vul: None	♥ J765	♥ AK32	Pass	2 ♥	Pass	2NT
North HCP: 12+1	♦ AK986	♦ T2	Pass	3 ♣	Pass	3 ♠
South HCP: 14	♣ AT	♣ QJ85	Pass	4 ♦	Pass	4 ♥
Contract: 4 ♥ South			All Pass			

### Board: 15

	North:	South:	W	N	E	S
Dealer: South	♠ Q84	♠ K53				1 ♦
Vul: N-S	♥ AJ54	♥ KT98	Pass	1 ♥	Pass	2 ♥
North HCP: 16	♦ Q2	♦ KJ53	Pass	2NT	Pass	3 ♦
South HCP: 12	♣ AKT8	♣ Q3	Pass	3 ♥	Pass	3 ♠
Contract: 4 ♥ South			Pass	3NT	Pass	4 ♥
			All Pass			

North hands		Minor_Suit_Opener_Balanced_Response
<b>Board: 16</b>	♠ T432	Partner bids first.
Dealer: South	♥ AJ73	The opponents are silent.
Vul: E-W	♦ K52	
HCP: 12	♣ A7	
<b>Board: 17</b>	♠ AQT6	Partner bids first.
Dealer: South	♥ 72	The opponents are silent.
Vul: N-S	♦ AT4	
HCP: 13	♣ KT98	
<b>Board: 18</b>	♠ K64	Partner bids first.
Dealer: South	♥ AQ86	The opponents are silent.
Vul: E-W	♦ T97	
HCP: 14	♣ KQ5	
<b>Board: 19</b>	♠ 83	You bid first.
Dealer: North	♥ A753	The opponents are silent.
Vul: Both	♦ AJ98	
HCP: 13	♣ A86	
<b>Board: 20</b>	♠ KQ97	You bid first.
Dealer: North	♥ Q62	The opponents are silent.
Vul: None	♦ KQ6	
HCP: 12	♣ T75	

## Both hands (Answers Page)

### Board: 16

	North:	South:	W	N	E	S
Dealer: South	♠ T432	♠ QJ86				1 ♣
Vul: E-W	♥ AJ73	♥ K94	Pass	1 ♥	Pass	1 ♠
North HCP: 12	♦ K52	♦ A9	Pass	4 ♠	All Pass	
South HCP: 12	♣ A7	♣ QT54				
Contract: 4 ♠ North						

### Board: 17

	North:	South:	W	N	E	S
Dealer: South	♠ AQT6	♠ K972				1 ♦
Vul: N-S	♥ 72	♥ KQJ5	Pass	1 ♠	Pass	3 ♠
North HCP: 13	♦ AT4	♦ KQJ7	Pass	3NT	Pass	4 ♠
South HCP: 15	♣ KT98	♣ 5	All Pass			
Contract: 4 ♠ South						

### Board: 18

	North:	South:	W	N	E	S
Dealer: South	♠ K64	♠ AJ53				1 ♦
Vul: E-W	♥ AQ86	♥ J	Pass	1 ♥	Pass	2NT
North HCP: 14	♦ T97	♦ AK52	Pass	6NT	All Pass	
South HCP: 18	♣ KQ5	♣ AJ86				
Contract: 6NT North						

### Board: 19

	North:	South:	W	N	E	S
Dealer: North	♠ 83	♠ AKJ4		1 ♦	Pass	1 ♠
Vul: Both	♥ A753	♥ K2	Pass	1NT	Pass	3 ♦
North HCP: 13	♦ AJ98	♦ KQ72	Pass	3NT	Pass	4NT
South HCP: 19	♣ A86	♣ KT7	Pass	6NT	All Pass	
Contract: 6NT North						

### Board: 20

	North:	South:	W	N	E	S
Dealer: North	♠ KQ97	♠ J83		1 ♣	Pass	1 ♦
Vul: None	♥ Q62	♥ K54	Pass	1 ♠	Pass	1NT
North HCP: 12	♦ KQ6	♦ AT75	All Pass			
South HCP: 10	♣ T75	♣ Q93				
Contract: 1NT South						

**South hands****Minor\_Suit\_Opener\_Balanced\_Response**

<b>Board: 16</b>	♠ QJ86	You bid first.
Dealer: South	♥ K94	The opponents are silent.
Vul: E-W	♦ A9	
HCP: 12	♣ QT54	

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<b>Board: 17</b>	♠ K972	You bid first.
Dealer: South	♥ KQJ5	The opponents are silent.
Vul: N-S	♦ KQJ7	
HCP: 15	♣ 5	

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<b>Board: 18</b>	♠ AJ53	You bid first.
Dealer: South	♥ J	The opponents are silent.
Vul: E-W	♦ AK52	
HCP: 18	♣ AJ86	

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<b>Board: 19</b>	♠ AKJ4	Partner bids first.
Dealer: North	♥ K2	The opponents are silent.
Vul: Both	♦ KQ72	
HCP: 19	♣ KT7	

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<b>Board: 20</b>	♠ J83	Partner bids first.
Dealer: North	♥ K54	The opponents are silent.
Vul: None	♦ AT75	
HCP: 10	♣ Q93	

## Both hands (Answers Page)

### Board: 16

	North:	South:	W	N	E	S
Dealer: South	♠ T432	♠ QJ86				1 ♣
Vul: E-W	♥ AJ73	♥ K94	Pass	1 ♥	Pass	1 ♠
North HCP: 12	♦ K52	♦ A9	Pass	4 ♠	All Pass	
South HCP: 12	♣ A7	♣ QT54				
Contract: 4 ♠ North						

### Board: 17

	North:	South:	W	N	E	S
Dealer: South	♠ AQT6	♠ K972				1 ♦
Vul: N-S	♥ 72	♥ KQJ5	Pass	1 ♠	Pass	3 ♠
North HCP: 13	♦ AT4	♦ KQJ7	Pass	3NT	Pass	4 ♠
South HCP: 15	♣ KT98	♣ 5	All Pass			
Contract: 4 ♠ South						

### Board: 18

	North:	South:	W	N	E	S
Dealer: South	♠ K64	♠ AJ53				1 ♦
Vul: E-W	♥ AQ86	♥ J	Pass	1 ♥	Pass	2NT
North HCP: 14	♦ T97	♦ AK52	Pass	6NT	All Pass	
South HCP: 18	♣ KQ5	♣ AJ86				
Contract: 6NT North						

### Board: 19

	North:	South:	W	N	E	S
Dealer: North	♠ 83	♠ AKJ4		1 ♦	Pass	1 ♠
Vul: Both	♥ A753	♥ K2	Pass	1NT	Pass	3 ♦
North HCP: 13	♦ AJ98	♦ KQ72	Pass	3NT	Pass	4NT
South HCP: 19	♣ A86	♣ KT7	Pass	6NT	All Pass	
Contract: 6NT North						

### Board: 20

	North:	South:	W	N	E	S
Dealer: North	♠ KQ97	♠ J83		1 ♣	Pass	1 ♦
Vul: None	♥ Q62	♥ K54	Pass	1 ♠	Pass	1NT
North HCP: 12	♦ KQ6	♦ AT75	All Pass			
South HCP: 10	♣ T75	♣ Q93				
Contract: 1NT South						



## North hands

## Minor\_Suit\_Opener\_Balanced\_Response

<b>Board: 21</b>	♠ QJ74	Partner bids first.
Dealer: South	♥ K97	The opponents are silent.
Vul: E-W	♦ KJ5	
HCP: 16	♣ AQ5	

---

<b>Board: 22</b>	♠ A852	Partner bids first.
Dealer: South	♥ 873	The opponents are silent.
Vul: Both	♦ AK3	
HCP: 11	♣ T83	

---

<b>Board: 23</b>	♠ KQ	You bid first.
Dealer: North	♥ Q53	The opponents are silent.
Vul: None	♦ J764	
HCP: 13	♣ AJT4	

---

<b>Board: 24</b>	♠ K982	Partner bids first.
Dealer: South	♥ J82	The opponents are silent.
Vul: N-S	♦ A73	
HCP: 12	♣ A63	

## Both hands (Answers Page)

### Board: 21

Dealer: South

Vul: E-W

North HCP: 16

South HCP: 14

Contract: 5 ♠ North

North:

♠ QJ74

♥ K97

♦ KJ5

♣ AQ5

South:

♠ AK82

♥ Q43

♦ A6

♣ J643

W N E S

Pass 1 ♠ Pass 1 ♣

Pass 3NT Pass 3 ♠

Pass 4NT Pass 4 ♠

Pass 5 ♠ Pass 5 ♣<sup>1</sup>

Pass 5 ♠ All Pass

1. A=0/5 or 3/5

### Board: 22

Dealer: South

Vul: Both

North HCP: 11

South HCP: 14+1

Contract: 3NT South

North:

♠ A852

♥ 873

♦ AK3

♣ T83

South:

♠ 93

♥ K54

♦ JT8

♣ AKQJ5

W N E S

Pass 1 ♠ Pass 1 ♣

Pass 2NT Pass 1NT

Pass 3NT

All Pass

### Board: 23

Dealer: North

Vul: None

North HCP: 13

South HCP: 14

Contract: 3NT South

North:

♠ KQ

♥ Q53

♦ J764

♣ AJT4

South:

♠ A962

♥ AT6

♦ A8

♣ Q875

W N E S

Pass 1 ♦ Pass 1 ♠

Pass 1NT Pass 3NT

All Pass

### Board: 24

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 12

Contract: 2NT North

North:

♠ K982

♥ J82

♦ A73

♣ A63

South:

♠ QJ7

♥ K974

♦ KQJ

♣ 985

W N E S

Pass 1 ♠ Pass 1 ♣

Pass 2NT Pass 1NT

All Pass

## South hands

## Minor\_Suit\_Opener\_Balanced\_Response

### Board: 21

♠ AK82

You bid first.

Dealer: South

♥ Q43

The opponents are silent.

Vul: E-W

♦ A6

HCP: 14

♣ J643

---

### Board: 22

♠ 93

You bid first.

Dealer: South

♥ K54

The opponents are silent.

Vul: Both

♦ JT8

HCP: 14+1

♣ AKQJ5

---

### Board: 23

♠ A962

Partner bids first.

Dealer: North

♥ AT6

The opponents are silent.

Vul: None

♦ A8

HCP: 14

♣ Q875

---

### Board: 24

♠ QJ7

You bid first.

Dealer: South

♥ K974

The opponents are silent.

Vul: N-S

♦ KQJ

HCP: 12

♣ 985

## Both hands (Answers Page)

### Board: 21

Dealer: South

Vul: E-W

North HCP: 16

South HCP: 14

Contract: 5 ♠ North

North:

♠ QJ74

♥ K97

♦ KJ5

♣ AQ5

South:

♠ AK82

♥ Q43

♦ A6

♣ J643

W N E S

Pass 1 ♠ Pass 1 ♣

Pass 3NT Pass 3 ♠

Pass 4NT Pass 4 ♠

Pass 5 ♠ Pass 5 ♣<sup>1</sup>

Pass 5 ♠ All Pass

1. A=0/5 or 3/5

### Board: 22

Dealer: South

Vul: Both

North HCP: 11

South HCP: 14+1

Contract: 3NT South

North:

♠ A852

♥ 873

♦ AK3

♣ T83

South:

♠ 93

♥ K54

♦ JT8

♣ AKQJ5

W N E S

Pass 1 ♠ Pass 1 ♣

Pass 2NT Pass 1NT

All Pass Pass 3NT

### Board: 23

Dealer: North

Vul: None

North HCP: 13

South HCP: 14

Contract: 3NT South

North:

♠ KQ

♥ Q53

♦ J764

♣ AJT4

South:

♠ A962

♥ AT6

♦ A8

♣ Q875

W N E S

Pass 1 ♦ Pass 1 ♠

Pass 1NT Pass 3NT

All Pass

### Board: 24

Dealer: South

Vul: N-S

North HCP: 12

South HCP: 12

Contract: 2NT North

North:

♠ K982

♥ J82

♦ A73

♣ A63

South:

♠ QJ7

♥ K974

♦ KQJ

♣ 985

W N E S

Pass 1 ♠ Pass 1 ♣

Pass 2NT Pass 1NT

All Pass

## North hands

## Minor\_Suit\_Opener\_Balanced\_Response

### Board: 25

♠ AK94

Partner bids first.

Dealer: South

♥ KQ82

The opponents are silent.

Vul: Both

♦ K43

HCP: 17

♣ Q7

---

### Board: 26

♠ QT62

Partner bids first.

Dealer: South

♥ QT87

The opponents are silent.

Vul: None

♦ KT

HCP: 10

♣ K87

---

### Board: 27

♠ T94

You bid first.

Dealer: North

♥ KQ

The opponents are silent.

Vul: N-S

♦ K32

HCP: 12+1

♣ KJT95

---

### Board: 28

♠ AKT9

You bid first.

Dealer: North

♥ J97

The opponents are silent.

Vul: E-W

♦ K52

HCP: 13

♣ QT6

## Both hands (Answers Page)

### Board: 25

Dealer: South

Vul: Both

North HCP: 17

South HCP: 15+2

Contract: 7NT North

North:

♠ AK94

♥ KQ82

♦ K43

♣ Q7

South:

♠ 63

♥ AT9

♦ A6

♣ AKT864

W N E S

Pass 1♥ Pass 1♣

Pass 4NT Pass 5♦<sup>1</sup>

Pass 5NT<sup>2</sup> Pass 6♣<sup>3</sup>

Pass 7NT All Pass

1. A=1/5 or 4/5

2. King ask by 5NT

3. K=0

### Board: 26

Dealer: South

Vul: None

North HCP: 10

South HCP: 14+1

Contract: 1NT South

North:

♠ QT62

♥ QT87

♦ KT

♣ K87

South:

♠ A74

♥ A5

♦ A8432

♣ Q65

W N E S

Pass 1♥ Pass 1♦

Pass 1NT

All Pass

### Board: 27

Dealer: North

Vul: N-S

North HCP: 12+1

South HCP: 18

Contract: 3NT North

North:

♠ T94

♥ KQ

♦ K32

♣ KJT95

South:

♠ AKJ3

♥ 985

♦ A9

♣ AQ43

W N E S

Pass 1♣ Pass 1♠

Pass 1NT Pass 3♣

Pass 3NT All Pass

### Board: 28

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 11

Contract: 3♥ North

North:

♠ AKT9

♥ J97

♦ K52

♣ QT6

South:

♠ Q5

♥ KQT5

♦ JT4

♣ K874

W N E S

Pass 1♣ Pass 1♥

Pass 1♠ Pass 2NT

Pass 3♥ All Pass

## South hands

## Minor\_Suit\_Opener\_Balanced\_Response

<b>Board: 25</b>	♠ 63	You bid first.
Dealer: South	♥ AT9	The opponents are silent.
Vul: Both	♦ A6	
HCP: 15+2	♣ AKT864	

---

<b>Board: 26</b>	♠ A74	You bid first.
Dealer: South	♥ A5	The opponents are silent.
Vul: None	♦ A8432	
HCP: 14+1	♣ Q65	

---

<b>Board: 27</b>	♠ AKJ3	Partner bids first.
Dealer: North	♥ 985	The opponents are silent.
Vul: N-S	♦ A9	
HCP: 18	♣ AQ43	

---

<b>Board: 28</b>	♠ Q5	Partner bids first.
Dealer: North	♥ KQT5	The opponents are silent.
Vul: E-W	♦ JT4	
HCP: 11	♣ K874	

## Both hands (Answers Page)

### Board: 25

Dealer: South

Vul: Both

North HCP: 17

South HCP: 15+2

Contract: 7NT North

North:

♠ AK94

♥ KQ82

♦ K43

♣ Q7

South:

♠ 63

♥ AT9

♦ A6

♣ AKT864

W N E S

Pass 1♥ Pass 1♣

Pass 4NT Pass 5♦<sup>1</sup>

Pass 5NT<sup>2</sup> Pass 6♣<sup>3</sup>

Pass 7NT All Pass

1. A=1/5 or 4/5

2. King ask by 5NT

3. K=0

### Board: 26

Dealer: South

Vul: None

North HCP: 10

South HCP: 14+1

Contract: 1NT South

North:

♠ QT62

♥ QT87

♦ KT

♣ K87

South:

♠ A74

♥ A5

♦ A8432

♣ Q65

W N E S

Pass 1♥ Pass 1♦

Pass 1NT

All Pass

### Board: 27

Dealer: North

Vul: N-S

North HCP: 12+1

South HCP: 18

Contract: 3NT North

North:

♠ T94

♥ KQ

♦ K32

♣ KJT95

South:

♠ AKJ3

♥ 985

♦ A9

♣ AQ43

W N E S

Pass 1♣ Pass 1♠

Pass 1NT Pass 3♣

Pass 3NT All Pass

### Board: 28

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 11

Contract: 3♥ North

North:

♠ AKT9

♥ J97

♦ K52

♣ QT6

South:

♠ Q5

♥ KQT5

♦ JT4

♣ K874

W N E S

Pass 1♣ Pass 1♥

Pass 1♠ Pass 2NT

Pass 3♥ All Pass



## North hands

## Minor\_Suit\_Opener\_Balanced\_Response

### Board: 29

♠ AQ8

Partner bids first.

Dealer: South

♥ KJ73

The opponents are silent.

Vul: None

♦ K765

HCP: 14

♣ J3

### Board: 30

♠ AQ93

You bid first.

Dealer: North

♥ A98

The opponents are silent.

Vul: E-W

♦ AJ87

HCP: 19

♣ A5

### Board: 31

♠ A97

You bid first.

Dealer: North

♥ A8

The opponents are silent.

Vul: Both

♦ A53

HCP: 12+1

♣ T9763

### Board: 32

♠ AK4

You bid first.

Dealer: North

♥ 87

The opponents are silent.

Vul: N-S

♦ Q97542

HCP: 14+2

♣ AJ

### Board: 33

♠ A95

Partner bids first.

Dealer: South

♥ AQJ

The opponents are silent.

Vul: E-W

♦ AK6

HCP: 18

♣ 8643

## Both hands (Answers Page)

### Board: 29

Dealer: South

Vul: None

North HCP: 14

South HCP: 12

Contract: 3NT North

North:

♠ AQ8

♥ KJ73

♦ K765

♣ J3

South:

♠ KT75

♥ 52

♦ AQ32

♣ KT9

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

			1 ♦
--	--	--	-----

Pass	1 ♥	Pass	1 ♠
------	-----	------	-----

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

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

1. Fourth suit game force

### Board: 30

Dealer: North

Vul: E-W

North HCP: 19

South HCP: 9

Contract: 4 ♠ North

North:

♠ AQ93

♥ A98

♦ AJ87

♣ A5

South:

♠ KT74

♥ J72

♦ T4

♣ KQT8

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

	1 ♦	Pass	1 ♠
--	-----	------	-----

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

### Board: 31

Dealer: North

Vul: Both

North HCP: 12+1

South HCP: 15

Contract: 3NT South

North:

♠ A97

♥ A8

♦ A53

♣ T9763

South:

♠ QJ64

♥ QT2

♦ QJ84

♣ AK

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

	1 ♣	Pass	1 ♠
--	-----	------	-----

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

All Pass

### Board: 32

Dealer: North

Vul: N-S

North HCP: 14+2

South HCP: 13

Contract: 3NT South

North:

♠ AK4

♥ 87

♦ Q97542

♣ AJ

South:

♠ Q876

♥ AJ93

♦ AT

♣ Q75

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

	1 ♦	Pass	1 ♥
--	-----	------	-----

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

All Pass

### Board: 33

Dealer: South

Vul: E-W

North HCP: 18

South HCP: 12+1

Contract: 3NT North

North:

♠ A95

♥ AQJ

♦ AK6

♣ 8643

South:

♠ Q4

♥ T82

♦ QJ7

♣ AKT92

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

			1 ♣
--	--	--	-----

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

## South hands

## Minor\_Suit\_Opener\_Balanced\_Response

<b>Board: 29</b>	♠ KT75	You bid first.
Dealer: South	♥ 52	The opponents are silent.
Vul: None	♦ AQ32	
HCP: 12	♣ KT9	

---

<b>Board: 30</b>	♠ KT74	Partner bids first.
Dealer: North	♥ J72	The opponents are silent.
Vul: E-W	♦ T4	
HCP: 9	♣ KQT8	

---

<b>Board: 31</b>	♠ QJ64	Partner bids first.
Dealer: North	♥ QT2	The opponents are silent.
Vul: Both	♦ QJ84	
HCP: 15	♣ AK	

---

<b>Board: 32</b>	♠ Q876	Partner bids first.
Dealer: North	♥ AJ93	The opponents are silent.
Vul: N-S	♦ AT	
HCP: 13	♣ Q75	

---

<b>Board: 33</b>	♠ Q4	You bid first.
Dealer: South	♥ T82	The opponents are silent.
Vul: E-W	♦ QJ7	
HCP: 12+1	♣ AKT92	

## Both hands (Answers Page)

### Board: 29

Dealer: South

Vul: None

North HCP: 14

South HCP: 12

Contract: 3NT North

North:

♠ AQ8

♥ KJ73

♦ K765

♣ J3

South:

♠ KT75

♥ 52

♦ AQ32

♣ KT9

W N E S

Pass 1♥ Pass 1♦

Pass 2♣<sup>1</sup> Pass 2♦

Pass 3NT All Pass

1. Fourth suit game force

### Board: 30

Dealer: North

Vul: E-W

North HCP: 19

South HCP: 9

Contract: 4♠ North

North:

♠ AQ93

♥ A98

♦ AJ87

♣ A5

South:

♠ KT74

♥ J72

♦ T4

♣ KQT8

W N E S

Pass 1♦ Pass 1♠

Pass 4♠ All Pass

### Board: 31

Dealer: North

Vul: Both

North HCP: 12+1

South HCP: 15

Contract: 3NT South

North:

♠ A97

♥ A8

♦ A53

♣ T9763

South:

♠ QJ64

♥ QT2

♦ QJ84

♣ AK

W N E S

Pass 1NT Pass 3NT

All Pass

### Board: 32

Dealer: North

Vul: N-S

North HCP: 14+2

South HCP: 13

Contract: 3NT South

North:

♠ AK4

♥ 87

♦ Q97542

♣ AJ

South:

♠ Q876

♥ AJ93

♦ AT

♣ Q75

W N E S

Pass 2♦ Pass 3NT

All Pass

### Board: 33

Dealer: South

Vul: E-W

North HCP: 18

South HCP: 12+1

Contract: 3NT North

North:

♠ A95

♥ AQJ

♦ AK6

♣ 8643

South:

♠ Q4

♥ T82

♦ QJ7

♣ AKT92

W N E S

Pass 3NT All Pass

## North hands

## Minor\_Suit\_Opener\_Balanced\_Response

### Board: 34

♠ AK2

You bid first.

Dealer: North

♥ T

The opponents are silent.

Vul: Both

♦ QT8

HCP: 12+2

♣ QJ9764

### Board: 35

♠ K965

Partner bids first.

Dealer: South

♥ KQ54

The opponents are silent.

Vul: None

♦ K73

HCP: 13

♣ Q7

### Board: 36

♠ J5

You bid first.

Dealer: North

♥ A743

The opponents are silent.

Vul: E-W

♦ AKT75

HCP: 12+1

♣ 73

### Board: 37

♠ Q43

You bid first.

Dealer: North

♥ A852

The opponents are silent.

Vul: Both

♦ J9

HCP: 13

♣ AQ94

### Board: 38

♠ AKQ3

Partner bids first.

Dealer: South

♥ AQ87

The opponents are silent.

Vul: None

♦ A93

HCP: 19

♣ 98

## Both hands (Answers Page)

### Board: 34

Dealer: North

Vul: Both

North HCP: 12+2

South HCP: 17

Contract: 3NT South

North:

♠ AK2

♥ T

♦ QT8

♣ QJ9764

South:

♠ Q64

♥ KJ53

♦ A64

♣ AK5

W N E S

1 ♣ Pass 1 ♥

Pass 2 ♣ Pass 3NT

All Pass

### Board: 35

Dealer: South

Vul: None

North HCP: 13

South HCP: 19

Contract: 6♥ North

North:

♠ K965

♥ KQ54

♦ K73

♣ Q7

South:

♠ A73

♥ A963

♦ A6

♣ AK86

W N E S

1 ♣

Pass 1 ♥ Pass 4♥

Pass 4NT Pass 5♦<sup>1</sup>

Pass 6♥ All Pass

1. A=1/5 or 4/5

### Board: 36

Dealer: North

Vul: E-W

North HCP: 12+1

South HCP: 12+1

Contract: 2NT South

North:

♠ J5

♥ A743

♦ AKT75

♣ 73

South:

♠ A62

♥ K85

♦ 64

♣ AJ864

W N E S

1 ♦ Pass 2NT

All Pass

### Board: 37

Dealer: North

Vul: Both

North HCP: 13

South HCP: 18+1

Contract: 3NT South

North:

♠ Q43

♥ A852

♦ J9

♣ AQ94

South:

♠ AKJ

♥ J96

♦ AQ543

♣ KT

W N E S

1 ♣ Pass 1♦

Pass 1 ♥ Pass 1♠<sup>1</sup>

Pass 2 ♣ Pass 2♦

Pass 2NT Pass 3NT

All Pass

1. Fourth suit game force

### Board: 38

Dealer: South

Vul: None

North HCP: 19

South HCP: 12

Contract: 6NT South

North:

♠ AKQ3

♥ AQ87

♦ A93

♣ 98

South:

♠ T64

♥ K92

♦ KQT

♣ AT76

W N E S

1 ♣

Pass 1 ♥ Pass 1NT

Pass 4NT Pass 6NT

All Pass

**South hands****Minor\_Suit\_Opener\_Balanced\_Response****Board: 34**

♠ Q64

Partner bids first.

Dealer: North

♥ KJ53

The opponents are silent.

Vul: Both

♦ A64

HCP: 17

♣ AK5

**Board: 35**

♠ A73

You bid first.

Dealer: South

♥ A963

The opponents are silent.

Vul: None

♦ A6

HCP: 19

♣ AK86

**Board: 36**

♠ A62

Partner bids first.

Dealer: North

♥ K85

The opponents are silent.

Vul: E-W

♦ 64

HCP: 12+1

♣ AJ864

**Board: 37**

♠ AKJ

Partner bids first.

Dealer: North

♥ J96

The opponents are silent.

Vul: Both

♦ AQ543

HCP: 18+1

♣ KT

**Board: 38**

♠ T64

You bid first.

Dealer: South

♥ K92

The opponents are silent.

Vul: None

♦ KQT

HCP: 12

♣ AT76

## Both hands (Answers Page)

### Board: 34

Dealer: North

Vul: Both

North HCP: 12+2

South HCP: 17

Contract: 3NT South

North:

♠ AK2

♥ T

♦ QT8

♣ QJ9764

South:

♠ Q64

♥ KJ53

♦ A64

♣ AK5

W N E S

1 ♣ Pass 1 ♥

Pass 2 ♣ Pass 3NT

All Pass

### Board: 35

Dealer: South

Vul: None

North HCP: 13

South HCP: 19

Contract: 6 ♥ North

North:

♠ K965

♥ KQ54

♦ K73

♣ Q7

South:

♠ A73

♥ A963

♦ A6

♣ AK86

W N E S

1 ♣

Pass 1 ♥ Pass 4 ♥

Pass 4NT Pass 5 ♦<sup>1</sup>

Pass 6 ♥ All Pass

1. A=1/5 or 4/5

### Board: 36

Dealer: North

Vul: E-W

North HCP: 12+1

South HCP: 12+1

Contract: 2NT South

North:

♠ J5

♥ A743

♦ AKT75

♣ 73

South:

♠ A62

♥ K85

♦ 64

♣ AJ864

W N E S

1 ♦ Pass 2NT

All Pass

### Board: 37

Dealer: North

Vul: Both

North HCP: 13

South HCP: 18+1

Contract: 3NT South

North:

♠ Q43

♥ A852

♦ J9

♣ AQ94

South:

♠ AKJ

♥ J96

♦ AQ543

♣ KT

W N E S

1 ♣ Pass 1 ♦

Pass 1 ♥ Pass 1 ♠<sup>1</sup>

Pass 2 ♣ Pass 2 ♦

Pass 2NT Pass 3NT

All Pass

1. Fourth suit game force

### Board: 38

Dealer: South

Vul: None

North HCP: 19

South HCP: 12

Contract: 6NT South

North:

♠ AKQ3

♥ AQ87

♦ A93

♣ 98

South:

♠ T64

♥ K92

♦ KQT

♣ AT76

W N E S

1 ♣

Pass 1 ♥ Pass 1NT

Pass 4NT Pass 6NT

All Pass



## North hands

## Minor\_Suit\_Opener\_Balanced\_Response

### Board: 39

♠ 532

You bid first.

Dealer: North

♥ KJ3

The opponents are silent.

Vul: N-S

♦ K83

HCP: 12

♣ KQ82

---

### Board: 40

♠ AQJ7

Partner bids first.

Dealer: South

♥ A87

The opponents are silent.

Vul: Both

♦ AK83

HCP: 18

♣ T5

---

### Board: 41

♠ AJ94

You bid first.

Dealer: North

♥ K76

The opponents are silent.

Vul: E-W

♦ KT6

HCP: 18

♣ AK4

---

### Board: 42

♠ AK43

Partner bids first.

Dealer: South

♥ Q5

The opponents are silent.

Vul: None

♦ QJ4

HCP: 19

♣ AKT9

## Both hands (Answers Page)

### Board: 39

	North:	South:	W	N	E	S
Dealer: North	♠ 532	♠ A986		1 ♣	Pass	1 ♥
Vul: N-S	♥ KJ3	♥ AQ86	Pass	1NT	Pass	4NT
North HCP: 12	♦ K83	♦ AJ4	Pass	6NT	All Pass	
South HCP: 19	♣ KQ82	♣ A7				
Contract: 6NT North						

### Board: 40

	North:	South:	W	N	E	S
Dealer: South	♠ AQJ7	♠ -				1 ♣
Vul: Both	♥ A87	♥ KQ6	Pass	1 ♠	Pass	2 ♦
North HCP: 18	♦ AK83	♦ QT74	Pass	2 ♥ <sup>1</sup>	Pass	3NT
South HCP: 16+2	♣ T5	♣ AKQ832	Pass	4 ♦	Pass	4 ♥
Contract: 7 ♦ North			Pass	4NT	Pass	5 ♦ <sup>2</sup>
			Pass	5 ♥	Pass	6 ♣ <sup>3</sup>
			Pass	7 ♦	All Pass	

1. Fourth suit game force

2. A=1/5 or 4/5

3. !D queen and !C king

### Board: 41

	North:	South:	W	N	E	S
Dealer: North	♠ AJ94	♠ Q3		1 ♣	Pass	1 ♦
Vul: E-W	♥ K76	♥ AQ5	Pass	2NT	Pass	6NT
North HCP: 18	♦ KT6	♦ AQ543	All Pass			
South HCP: 17+1	♣ AK4	♣ QJT				
Contract: 6NT South						

### Board: 42

	North:	South:	W	N	E	S
Dealer: South	♠ AK43	♠ JT9				1 ♣
Vul: None	♥ Q5	♥ AJ2	Pass	1 ♠	Pass	1NT
North HCP: 19	♦ QJ4	♦ A62	Pass	3 ♣	Pass	3NT
South HCP: 12	♣ AKT9	♣ Q875	Pass	4NT	Pass	6 ♣
Contract: 6 ♣ South			All Pass			

## South hands

## Minor\_Suit\_Opener\_Balanced\_Response

<b>Board: 39</b>	♠ A986	Partner bids first.
Dealer: North	♥ AQ86	The opponents are silent.
Vul: N-S	♦ AJ4	
HCP: 19	♣ A7	

---

<b>Board: 40</b>	♠ -	You bid first.
Dealer: South	♥ KQ6	The opponents are silent.
Vul: Both	♦ QT74	
HCP: 16+2	♣ AKQ832	

---

<b>Board: 41</b>	♠ Q3	Partner bids first.
Dealer: North	♥ AQ5	The opponents are silent.
Vul: E-W	♦ AQ543	
HCP: 17+1	♣ QJT	

---

<b>Board: 42</b>	♠ JT9	You bid first.
Dealer: South	♥ AJ2	The opponents are silent.
Vul: None	♦ A62	
HCP: 12	♣ Q875	

## Both hands (Answers Page)

### Board: 39

	North:	South:	W	N	E	S
Dealer: North	♠ 532	♠ A986		1 ♣	Pass	1 ♥
Vul: N-S	♥ KJ3	♥ AQ86	Pass	1NT	Pass	4NT
North HCP: 12	♦ K83	♦ AJ4	Pass	6NT	All Pass	
South HCP: 19	♣ KQ82	♣ A7				
Contract: 6NT North						

### Board: 40

	North:	South:	W	N	E	S
Dealer: South	♠ AQJ7	♠ -				1 ♣
Vul: Both	♥ A87	♥ KQ6	Pass	1 ♠	Pass	2 ♦
North HCP: 18	♦ AK83	♦ QT74	Pass	2 ♥ <sup>1</sup>	Pass	3NT
South HCP: 16+2	♣ T5	♣ AKQ832	Pass	4 ♦	Pass	4 ♥
Contract: 7 ♦ North			Pass	4NT	Pass	5 ♦ <sup>2</sup>
			Pass	5 ♥	Pass	6 ♣ <sup>3</sup>
			Pass	7 ♦	All Pass	

1. Fourth suit game force

2. A=1/5 or 4/5

3. !D queen and !C king

### Board: 41

	North:	South:	W	N	E	S
Dealer: North	♠ AJ94	♠ Q3		1 ♣	Pass	1 ♦
Vul: E-W	♥ K76	♥ AQ5	Pass	2NT	Pass	6NT
North HCP: 18	♦ KT6	♦ AQ543	All Pass			
South HCP: 17+1	♣ AK4	♣ QJT				
Contract: 6NT South						

### Board: 42

	North:	South:	W	N	E	S
Dealer: South	♠ AK43	♠ JT9				1 ♣
Vul: None	♥ Q5	♥ AJ2	Pass	1 ♠	Pass	1NT
North HCP: 19	♦ QJ4	♦ A62	Pass	3 ♣	Pass	3NT
South HCP: 12	♣ AKT9	♣ Q875	Pass	4NT	Pass	6 ♣
Contract: 6 ♣ South			All Pass			

North hands		Minor_Suit_Opener_Balanced_Response
<b>Board: 43</b>	♠ QJ85	You bid first.
Dealer: North	♥ K92	The opponents are silent.
Vul: N-S	♦ KQ9	
HCP: 13	♣ Q92	
<b>Board: 44</b>	♠ AQ73	Partner bids first.
Dealer: South	♥ AK4	The opponents are silent.
Vul: E-W	♦ A83	
HCP: 19	♣ Q65	
<b>Board: 45</b>	♠ A6	You bid first.
Dealer: North	♥ K	The opponents are silent.
Vul: Both	♦ AQT973	
HCP: 15+2	♣ Q764	
<b>Board: 46</b>	♠ AQ	You bid first.
Dealer: North	♥ AK74	The opponents are silent.
Vul: N-S	♦ Q32	
HCP: 18	♣ KT96	
<b>Board: 47</b>	♠ K432	You bid first.
Dealer: North	♥ 965	The opponents are silent.
Vul: E-W	♦ K42	
HCP: 12	♣ AQT	

## Both hands (Answers Page)

### Board: 43

Dealer: North

Vul: N-S

North HCP: 13

South HCP: 18

Contract: 6NT South

North:

♠ QJ85

♥ K92

♦ KQ9

♣ Q92

South:

♠ AKT

♥ A54

♦ T863

♣ AK4

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

	1 ♣	Pass	1 ♥
--	-----	------	-----

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

Pass	2NT	Pass	6NT
------	-----	------	-----

All Pass

1. Fourth suit game force

### Board: 44

Dealer: South

Vul: E-W

North HCP: 19

South HCP: 14

Contract: 6NT South

North:

♠ AQ73

♥ AK4

♦ A83

♣ Q65

South:

♠ K52

♥ J5

♦ KQ54

♣ AJ73

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

1 ♥

Pass	1 ♠	Pass	1NT
------	-----	------	-----

Pass	4NT	Pass	6NT
------	-----	------	-----

All Pass

### Board: 45

Dealer: North

Vul: Both

North HCP: 15+2

South HCP: 19

Contract: 6NT South

North:

♠ A6

♥ K

♦ AQT973

♣ Q764

South:

♠ KQ54

♥ AQT5

♦ K6

♣ AJ8

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

	1 ♥	Pass	1 ♥
--	-----	------	-----

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

Pass	2NT	Pass	6NT
------	-----	------	-----

All Pass

1. Fourth suit game force

### Board: 46

Dealer: North

Vul: N-S

North HCP: 18

South HCP: 11

Contract: 4 ♥ North

North:

♠ AQ

♥ AK74

♦ Q32

♣ KT96

South:

♠ K96

♥ T865

♦ AK85

♣ J4

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

	1 ♣	Pass	1 ♥
--	-----	------	-----

Pass	4 ♥	All Pass	
------	-----	----------	--

### Board: 47

Dealer: North

Vul: E-W

North HCP: 12

South HCP: 18

Contract: 3NT North

North:

♠ K432

♥ 965

♦ K42

♣ AQT

South:

♠ AJT

♥ AQ82

♦ AT63

♣ K8

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

	1 ♣	Pass	1 ♥
--	-----	------	-----

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

Pass	2 ♥	Pass	3 ♦
------	-----	------	-----

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

1. Fourth suit game force

**South hands****Minor\_Suit\_Opener\_Balanced\_Response****Board: 43**

♠ AKT

Partner bids first.

Dealer: North

♥ A54

The opponents are silent.

Vul: N-S

♦ T863

HCP: 18

♣ AK4

**Board: 44**

♠ K52

You bid first.

Dealer: South

♥ J5

The opponents are silent.

Vul: E-W

♦ KQ54

HCP: 14

♣ AJ73

**Board: 45**

♠ KQ54

Partner bids first.

Dealer: North

♥ AQT5

The opponents are silent.

Vul: Both

♦ K6

HCP: 19

♣ AJ8

**Board: 46**

♠ K96

Partner bids first.

Dealer: North

♥ T865

The opponents are silent.

Vul: N-S

♦ AK85

HCP: 11

♣ J4

**Board: 47**

♠ AJT

Partner bids first.

Dealer: North

♥ AQ82

The opponents are silent.

Vul: E-W

♦ AT63

HCP: 18

♣ K8

## Both hands (Answers Page)

### Board: 43

Dealer: North

Vul: N-S

North HCP: 13

South HCP: 18

Contract: 6NT South

North:

♠ QJ85

♥ K92

♦ KQ9

♣ Q92

South:

♠ AKT

♥ A54

♦ T863

♣ AK4

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

	1 ♣	Pass	1 ♥
--	-----	------	-----

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

Pass	2NT	Pass	6NT
------	-----	------	-----

All Pass

1. Fourth suit game force

### Board: 44

Dealer: South

Vul: E-W

North HCP: 19

South HCP: 14

Contract: 6NT South

North:

♠ AQ73

♥ AK4

♦ A83

♣ Q65

South:

♠ K52

♥ J5

♦ KQ54

♣ AJ73

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

1 ♥

Pass	1 ♠	Pass	1NT
------	-----	------	-----

Pass	4NT	Pass	6NT
------	-----	------	-----

All Pass

### Board: 45

Dealer: North

Vul: Both

North HCP: 15+2

South HCP: 19

Contract: 6NT South

North:

♠ A6

♥ K

♦ AQT973

♣ Q764

South:

♠ KQ54

♥ AQT5

♦ K6

♣ AJ8

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

	1 ♥	Pass	1 ♥
--	-----	------	-----

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

Pass	2NT	Pass	6NT
------	-----	------	-----

All Pass

1. Fourth suit game force

### Board: 46

Dealer: North

Vul: N-S

North HCP: 18

South HCP: 11

Contract: 4 ♥ North

North:

♠ AQ

♥ AK74

♦ Q32

♣ KT96

South:

♠ K96

♥ T865

♦ AK85

♣ J4

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

	1 ♣	Pass	1 ♥
--	-----	------	-----

Pass	4 ♥	All Pass	
------	-----	----------	--

### Board: 47

Dealer: North

Vul: E-W

North HCP: 12

South HCP: 18

Contract: 3NT North

North:

♠ K432

♥ 965

♦ K42

♣ AQT

South:

♠ AJT

♥ AQ82

♦ AT63

♣ K8

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

	1 ♣	Pass	1 ♥
--	-----	------	-----

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

Pass	2 ♥	Pass	3 ♦
------	-----	------	-----

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

1. Fourth suit game force



**North hands****Minor\_Suit\_Opener\_Balanced\_Response****Board: 48**

♠ QT4

Partner bids first.

Dealer: South

♥ AT63

The opponents are silent.

Vul: Both

♦ KJT

HCP: 14

♣ A54

**Board: 49**

♠ 763

You bid first.

Dealer: North

♥ AT

The opponents are silent.

Vul: None

♦ AQ9532

HCP: 14+2

♣ KJ

**Board: 50**

♠ AK98

You bid first.

Dealer: North

♥ Q9

The opponents are silent.

Vul: E-W

♦ Q6

HCP: 12+1

♣ JT954

## Both hands (Answers Page)

### Board: 48

Dealer: South

Vul: Both

North HCP: 14

South HCP: 13

Contract: 3NT North

North:

♠ QT4

♥ AT63

♦ KJT

♣ A54

South:

♠ J73

♥ KQ8

♦ AQ7

♣ JT83

W      N      E      S

Pass   1 ♥   Pass   1 ♣

Pass   3NT   All Pass

### Board: 49

Dealer: North

Vul: None

North HCP: 14+2

South HCP: 9

Contract: 3 ♦ South

North:

♠ 763

♥ AT

♦ AQ9532

♣ KJ

South:

♠ KQ84

♥ Q75

♦ T8

♣ QT97

W      N      E      S

Pass   1 ♦   Pass   1 ♠

Pass   2 ♦   Pass   3 ♦

All Pass

### Board: 50

Dealer: North

Vul: E-W

North HCP: 12+1

South HCP: 11

Contract: 2NT South

North:

♠ AK98

♥ Q9

♦ Q6

♣ JT954

South:

♠ Q64

♥ JT83

♦ AKJ5

♣ 73

W      N      E      S

Pass   1 ♣   Pass   1 ♥

Pass   1 ♠   Pass   2NT

All Pass

**South hands****Minor\_Suit\_Opener\_Balanced\_Response****Board: 48**

♠ J73

You bid first.

Dealer: South

♥ KQ8

The opponents are silent.

Vul: Both

♦ AQ7

HCP: 13

♣ JT83

**Board: 49**

♠ KQ84

Partner bids first.

Dealer: North

♥ Q75

The opponents are silent.

Vul: None

♦ T8

HCP: 9

♣ QT97

**Board: 50**

♠ Q64

Partner bids first.

Dealer: North

♥ JT83

The opponents are silent.

Vul: E-W

♦ AKJ5

HCP: 11

♣ 73

## Both hands (Answers Page)

### Board: 48

Dealer: South

Vul: Both

North HCP: 14

South HCP: 13

Contract: 3NT North

North:

♠ QT4

♥ AT63

♦ KJT

♣ A54

South:

♠ J73

♥ KQ8

♦ AQ7

♣ JT83

W      N      E      S

Pass   1 ♥   Pass   1 ♣

Pass   3NT   All Pass

### Board: 49

Dealer: North

Vul: None

North HCP: 14+2

South HCP: 9

Contract: 3 ♦ South

North:

♠ 763

♥ AT

♦ AQ9532

♣ KJ

South:

♠ KQ84

♥ Q75

♦ T8

♣ QT97

W      N      E      S

Pass   1 ♦   Pass   1 ♠

Pass   2 ♦   Pass   3 ♦

All Pass

### Board: 50

Dealer: North

Vul: E-W

North HCP: 12+1

South HCP: 11

Contract: 2NT South

North:

♠ AK98

♥ Q9

♦ Q6

♣ JT954

South:

♠ Q64

♥ JT83

♦ AKJ5

♣ 73

W      N      E      S

Pass   1 ♣   Pass   1 ♥

Pass   1 ♠   Pass   2NT

All Pass