

North hands

Vics_Bal_Resp_to_1m

Board: 1	♠ Q53	RHO is dealer. You bid second.
Dealer: West	♥ 83	West (RHO) opens 1♦ if possible.
Vul: Both	♦ K9863	East (LHO) bids 1NT if possible.
HCP: 5+1	♣ 862	West (RHO) bids 3NT if possible.
		West (RHO) Doubles 4♥ if possible.
		East (LHO) Doubles 4♠ if possible.
Board: 2	♠ AJ7	You are dealer.
Dealer: North	♥ Q63	The opponents are silent.
Vul: E-W	♦ KQ83	
HCP: 13	♣ JT3	
Board: 3	♠ 82	Partner is dealer.
Dealer: South	♥ K42	The opponents are silent.
Vul: None	♦ T83	
HCP: 9+1	♣ AQT83	
Board: 4	♠ A63	You are dealer.
Dealer: North	♥ AKJ6	The opponents are silent.
Vul: E-W	♦ 9854	
HCP: 13	♣ J4	

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: West	♠ Q53	♠ K9764	1♦	Pass	1NT	2♦ ¹
Vul: Both	♥ 83	♥ KQJT96	3NT	Pass	Pass	4♥
North HCP: 5+1	♦ K9863	♦ -	X	4♠	X	All Pass
South HCP: 9+3	♣ 862	♣ 73				1. Michaels Cuebid
Contract: 4♠X North						

Board: 2	North:	South:	W	N	E	S
Dealer: North	♠ AJ7	♠ 942		1♦	Pass	1NT
Vul: E-W	♥ Q63	♥ JT9			All Pass	
North HCP: 13	♦ KQ83	♦ J642				
South HCP: 7	♣ JT3	♣ KQ9				
Contract: 1NT South						

Board: 3	North:	South:	W	N	E	S
Dealer: South	♠ 82	♠ AJ6				1♦
Vul: None	♥ K42	♥ A	Pass	1NT	Pass	3NT
North HCP: 9+1	♦ T83	♦ AKQJ95		All Pass		
South HCP: 20+2	♣ AQT83	♣ J76				
Contract: 3NT South						

Board: 4	North:	South:	W	N	E	S
Dealer: North	♠ A63	♠ K75		1♦	Pass	1NT
Vul: E-W	♥ AKJ6	♥ T95			All Pass	
North HCP: 13	♦ 9854	♦ AKJT				
South HCP: 11	♣ J4	♣ 852				
Contract: 1NT South						

South hands**Vics_Bal_Resp_to_1m**

Board: 1	♠ K9764	LHO is dealer.
Dealer: West	♥ KQJT96	West (LHO) opens 1♦ if possible.
Vul: Both	♦ -	East (RHO) bids 1NT if possible.
HCP: 9+3	♣ 73	West (LHO) bids 3NT if possible. West (LHO) Doubles 4♥ if possible. East (RHO) Doubles 4♠ if possible.

Board: 2	♠ 942	Partner is dealer.
Dealer: North	♥ JT9	The opponents are silent.
Vul: E-W	♦ J642	
HCP: 7	♣ KQ9	

Board: 3	♠ AJ6	You are dealer.
Dealer: South	♥ A	The opponents are silent.
Vul: None	♦ AKQJ95	
HCP: 20+2	♣ J76	

Board: 4	♠ K75	Partner is dealer.
Dealer: North	♥ T95	The opponents are silent.
Vul: E-W	♦ AKJT	
HCP: 11	♣ 852	

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: West	♠ Q53	♠ K9764	1♦	Pass	1NT	2♦ ¹
Vul: Both	♥ 83	♥ KQJT96	3NT	Pass	Pass	4♥
North HCP: 5+1	♦ K9863	♦ -	X	4♠	X	All Pass
South HCP: 9+3	♣ 862	♣ 73				1. Michaels Cuebid
Contract: 4♠X North						

Board: 2	North:	South:	W	N	E	S
Dealer: North	♠ AJ7	♠ 942		1♦	Pass	1NT
Vul: E-W	♥ Q63	♥ JT9			All Pass	
North HCP: 13	♦ KQ83	♦ J642				
South HCP: 7	♣ JT3	♣ KQ9				
Contract: 1NT South						

Board: 3	North:	South:	W	N	E	S
Dealer: South	♠ 82	♠ AJ6				1♦
Vul: None	♥ K42	♥ A	Pass	1NT	Pass	3NT
North HCP: 9+1	♦ T83	♦ AKQJ95		All Pass		
South HCP: 20+2	♣ AQT83	♣ J76				
Contract: 3NT South						

Board: 4	North:	South:	W	N	E	S
Dealer: North	♠ A63	♠ K75		1♦	Pass	1NT
Vul: E-W	♥ AKJ6	♥ T95			All Pass	
North HCP: 13	♦ 9854	♦ AKJT				
South HCP: 11	♣ J4	♣ 852				
Contract: 1NT South						

North hands

Vics_Bal_Resp_to_1m

Board: 5 ♠ 9 You are dealer.

Dealer: North ♥ T972 The opponents are silent.

Vul: None ♦ AQ

HCP: 14+2 ♣ AKJ976

Board: 6 ♠ T9 Partner is dealer.

Dealer: South ♥ 875 The opponents are silent.

Vul: None ♦ K85

HCP: 9+1 ♣ KQJT8

Board: 7 ♠ 73 Partner is dealer.

Dealer: South ♥ QJ5 The opponents are silent.

Vul: N-S ♦ T82

HCP: 7+1 ♣ A9543

Board: 8 ♠ K7 You are dealer.

Dealer: North ♥ K732 The opponents are silent.

Vul: None ♦ AKQJ97

HCP: 16+2 ♣ 3

Board: 9 ♠ JT4 Partner is dealer.

Dealer: South ♥ AT2 The opponents are silent.

Vul: None ♦ K876

HCP: 8 ♣ 987

Both hands (Answers Page)

Board: 5	North:	South:	W	N	E	S
Dealer: North	♠ 9	♠ J43		1♣	Pass	1NT
Vul: None	♥ T972	♥ A64	Pass	3♣	All Pass	
North HCP: 14+2	♦ AQ	♦ KJ7				
South HCP: 11	♣ AKJ976	♣ QT85				
Contract: 3♣ North						

Board: 6	North:	South:	W	N	E	S
Dealer: South	♠ T9	♠ 652			1♦	
Vul: None	♥ 875	♥ KJ	Pass	1NT	Pass	2♣
North HCP: 9+1	♦ K85	♦ AQ72	Pass	3♣	All Pass	
South HCP: 14	♣ KQJT8	♣ A975				
Contract: 3♣ North						

Board: 7	North:	South:	W	N	E	S
Dealer: South	♠ 73	♠ AK82			1♦	
Vul: N-S	♥ QJ5	♥ K8	Pass	1NT	All Pass	
North HCP: 7+1	♦ T82	♦ Q954				
South HCP: 14	♣ A9543	♣ Q76				
Contract: 1NT North						

Board: 8	North:	South:	W	N	E	S
Dealer: North	♠ K7	♠ J63		1♦	Pass	1NT
Vul: None	♥ K732	♥ 65	Pass	2♥	Pass	3NT
North HCP: 16+2	♦ AKQJ97	♦ 8642	All Pass			
South HCP: 8	♣ 3	♣ AQJ4				
Contract: 3NT South						

Board: 9	North:	South:	W	N	E	S
Dealer: South	♠ JT4	♠ A976			1♦	
Vul: None	♥ AT2	♥ 8643	Pass	1NT	All Pass	
North HCP: 8	♦ K876	♦ AQT				
South HCP: 13	♣ 987	♣ K4				
Contract: 1NT North						

South hands**Vics_Bal_Resp_to_1m**

Board: 5	♠ J43	Partner is dealer.
Dealer: North	♥ A64	The opponents are silent.
Vul: None	♦ KJ7	
HCP: 11	♣ QT85	

Board: 6	♠ 652	You are dealer.
Dealer: South	♥ KJ	The opponents are silent.
Vul: None	♦ AQ72	
HCP: 14	♣ A975	

Board: 7	♠ AK82	You are dealer.
Dealer: South	♥ K8	The opponents are silent.
Vul: N-S	♦ Q954	
HCP: 14	♣ Q76	

Board: 8	♠ J63	Partner is dealer.
Dealer: North	♥ 65	The opponents are silent.
Vul: None	♦ 8642	
HCP: 8	♣ AQJ4	

Board: 9	♠ A976	You are dealer.
Dealer: South	♥ 8643	The opponents are silent.
Vul: None	♦ AQT	
HCP: 13	♣ K4	

Both hands (Answers Page)

Board: 5	North:	South:	W	N	E	S
Dealer: North	♠ 9	♠ J43		1♣	Pass	1NT
Vul: None	♥ T972	♥ A64	Pass	3♣	All Pass	
North HCP: 14+2	♦ AQ	♦ KJ7				
South HCP: 11	♣ AKJ976	♣ QT85				
Contract: 3♣ North						

Board: 6	North:	South:	W	N	E	S
Dealer: South	♠ T9	♠ 652			1♦	
Vul: None	♥ 875	♥ KJ	Pass	1NT	Pass	2♣
North HCP: 9+1	♦ K85	♦ AQ72	Pass	3♣	All Pass	
South HCP: 14	♣ KQJT8	♣ A975				
Contract: 3♣ North						

Board: 7	North:	South:	W	N	E	S
Dealer: South	♠ 73	♠ AK82			1♦	
Vul: N-S	♥ QJ5	♥ K8	Pass	1NT	All Pass	
North HCP: 7+1	♦ T82	♦ Q954				
South HCP: 14	♣ A9543	♣ Q76				
Contract: 1NT North						

Board: 8	North:	South:	W	N	E	S
Dealer: North	♠ K7	♠ J63		1♦	Pass	1NT
Vul: None	♥ K732	♥ 65	Pass	2♥	Pass	3NT
North HCP: 16+2	♦ AKQJ97	♦ 8642	All Pass			
South HCP: 8	♣ 3	♣ AQJ4				
Contract: 3NT South						

Board: 9	North:	South:	W	N	E	S
Dealer: South	♠ JT4	♠ A976			1♦	
Vul: None	♥ AT2	♥ 8643	Pass	1NT	All Pass	
North HCP: 8	♦ K876	♦ AQT				
South HCP: 13	♣ 987	♣ K4				
Contract: 1NT North						

North hands

Vics_Bal_Resp_to_1m

Board: 10 ♠ 85 You are dealer.

Dealer: North ♥ 72 The opponents are silent.

Vul: E-W ♦ AK954

HCP: 12+1 ♣ AJ86

Board: 11 ♠ Q76 Partner is dealer.

Dealer: South ♥ JT8 The opponents are silent.

Vul: N-S ♦ 9632

HCP: 9 ♣ AQ6

Board: 12 ♠ J42 You are dealer.

Dealer: North ♥ KJ4 The opponents are silent.

Vul: E-W ♦ A652

HCP: 13 ♣ A72

Board: 13 ♠ J4 Partner is dealer.

Dealer: South ♥ K96 East (LHO) bids 2♠ if possible.

Vul: Both ♦ 864

HCP: 7+1 ♣ QJ987

Board: 14 ♠ AKQ6 You are dealer.

Dealer: North ♥ J82 The opponents are silent.

Vul: N-S ♦ QT85

HCP: 19 ♣ AK

Both hands (Answers Page)

Board: 10	North:	South:	W	N	E	S
Dealer: North	♠ 85	♠ KJ		1♦	Pass	2NT
Vul: E-W	♥ 72	♥ K84	Pass	3NT	All Pass	
North HCP: 12+1	♦ AK954	♦ Q763				
South HCP: 11	♣ AJ86	♣ Q942				
Contract: 3NT North						

Board: 11	North:	South:	W	N	E	S
Dealer: South	♠ Q76	♠ AK3			1♦	
Vul: N-S	♥ JT8	♥ Q2	Pass	1NT	Pass	2NT
North HCP: 9	♦ 9632	♦ KQT5	Pass	3NT	All Pass	
South HCP: 18	♣ AQ6	♣ KJ98				
Contract: 3NT North						

Board: 12	North:	South:	W	N	E	S
Dealer: North	♠ J42	♠ A75		1♦	Pass	1NT
Vul: E-W	♥ KJ4	♥ A95	All Pass			
North HCP: 13	♦ A652	♦ JT9				
South HCP: 11	♣ A72	♣ QT94				
Contract: 1NT South						

Board: 13	North:	South:	W	N	E	S
Dealer: South	♠ J4	♠ KQ5			1♦	
Vul: Both	♥ K96	♥ A74	Pass	1NT	2♠	X
North HCP: 7+1	♦ 864	♦ AJT9	Pass	3♣	Pass	3NT
South HCP: 18	♣ QJ987	♣ AT3	All Pass			
Contract: 3NT South						

Board: 14	North:	South:	W	N	E	S
Dealer: North	♠ AKQ6	♠ 954		1♦	Pass	1NT
Vul: N-S	♥ J82	♥ A6	Pass	2NT	Pass	3NT
North HCP: 19	♦ QT85	♦ KJ92	All Pass			
South HCP: 8	♣ AK	♣ T953				
Contract: 3NT South						

South hands**Vics_Bal_Resp_to_1m**

Board: 10	♠ KJ	Partner is dealer.
Dealer: North	♥ K84	The opponents are silent.
Vul: E-W	♦ Q763	
HCP: 11	♣ Q942	

Board: 11	♠ AK3	You are dealer.
Dealer: South	♥ Q2	The opponents are silent.
Vul: N-S	♦ KQT5	
HCP: 18	♣ KJ98	

Board: 12	♠ A75	Partner is dealer.
Dealer: North	♥ A95	The opponents are silent.
Vul: E-W	♦ JT9	
HCP: 11	♣ QT94	

Board: 13	♠ KQ5	You are dealer.
Dealer: South	♥ A74	East (RHO) bids 2♠ if possible.
Vul: Both	♦ AJT9	
HCP: 18	♣ AT3	

Board: 14	♠ 954	Partner is dealer.
Dealer: North	♥ A6	The opponents are silent.
Vul: N-S	♦ KJ92	
HCP: 8	♣ T953	

Both hands (Answers Page)

Board: 10	North:	South:	W	N	E	S
Dealer: North	♠ 85	♠ KJ		1♦	Pass	2NT
Vul: E-W	♥ 72	♥ K84	Pass	3NT	All Pass	
North HCP: 12+1	♦ AK954	♦ Q763				
South HCP: 11	♣ AJ86	♣ Q942				
Contract: 3NT North						

Board: 11	North:	South:	W	N	E	S
Dealer: South	♠ Q76	♠ AK3			1♦	
Vul: N-S	♥ JT8	♥ Q2	Pass	1NT	Pass	2NT
North HCP: 9	♦ 9632	♦ KQT5	Pass	3NT	All Pass	
South HCP: 18	♣ AQ6	♣ KJ98				
Contract: 3NT North						

Board: 12	North:	South:	W	N	E	S
Dealer: North	♠ J42	♠ A75		1♦	Pass	1NT
Vul: E-W	♥ KJ4	♥ A95	All Pass			
North HCP: 13	♦ A652	♦ JT9				
South HCP: 11	♣ A72	♣ QT94				
Contract: 1NT South						

Board: 13	North:	South:	W	N	E	S
Dealer: South	♠ J4	♠ KQ5			1♦	
Vul: Both	♥ K96	♥ A74	Pass	1NT	2♠	X
North HCP: 7+1	♦ 864	♦ AJT9	Pass	3♣	Pass	3NT
South HCP: 18	♣ QJ987	♣ AT3	All Pass			
Contract: 3NT South						

Board: 14	North:	South:	W	N	E	S
Dealer: North	♠ AKQ6	♠ 954		1♦	Pass	1NT
Vul: N-S	♥ J82	♥ A6	Pass	2NT	Pass	3NT
North HCP: 19	♦ QT85	♦ KJ92	All Pass			
South HCP: 8	♣ AK	♣ T953				
Contract: 3NT South						

North hands**Vics_Bal_Resp_to_1m**

Board: 15	♠ KQ863	LHO is dealer.
Dealer: East	♥ AT87	East (LHO) opens 1♦ if possible.
Vul: N-S	♦ AT	West (RHO) bids 1NT if possible.
HCP: 16+1	♣ K6	East (LHO) bids 2♦ if possible.

Board: 16	♠ J94	Partner is dealer.
Dealer: South	♥ KQJ	East (LHO) bids 2♥ if possible.
Vul: None	♦ Q532	
HCP: 10	♣ J95	

Board: 17	♠ K83	Partner is dealer.
Dealer: South	♥ J93	The opponents are silent.
Vul: Both	♦ K4	
HCP: 12+1	♣ KQ654	

Board: 18	♠ QJ	Partner is dealer.
Dealer: South	♥ T73	East (LHO) Doubles 1NT if possible.
Vul: None	♦ 8543	East (LHO) Doubles 2♦ if possible.
HCP: 7	♣ AT98	West (RHO) bids 2♥ if possible.

Board: 19	♠ K984	You are dealer.
Dealer: North	♥ A2	The opponents are silent.
Vul: E-W	♦ KJT43	
HCP: 15+1	♣ A3	

Both hands (Answers Page)

Board: 15	North:	South:	W	N	E	S
Dealer: East	♠ KQ863	♠ T9742			1♦	Pass
Vul: N-S	♥ AT87	♥ Q4	1NT	Pass	2♦	Pass
North HCP: 16+1	♦ AT	♦ 854	Pass	2♠	All Pass	
South HCP: 4+1	♣ K6	♣ Q82				
Contract: 2♠ North						

Board: 16	North:	South:	W	N	E	S
Dealer: South	♠ J94	♠ AK63			1♦	
Vul: None	♥ KQJ	♥ 43	Pass	1NT	Pass	2♦
North HCP: 10	♦ Q532	♦ JT986	Pass	Pass	2♥	Pass
South HCP: 13+1	♣ J95	♣ KQ	Pass	3♦	All Pass	
Contract: 3♦ North						

Board: 17	North:	South:	W	N	E	S
Dealer: South	♠ K83	♠ Q654			1♦	
Vul: Both	♥ J93	♥ A87	Pass	2NT	All Pass	
North HCP: 12+1	♦ K4	♦ AQ76				
South HCP: 12	♣ KQ654	♣ 97				
Contract: 2NT North						

Board: 18	North:	South:	W	N	E	S
Dealer: South	♠ QJ	♠ K86			1♦	
Vul: None	♥ T73	♥ Q52	Pass	1NT	X	2♦
North HCP: 7	♦ 8543	♦ AJT62	Pass	Pass	X	Pass
South HCP: 13+1	♣ AT98	♣ K5	2♥	3♦	All Pass	
Contract: 3♦ North						

Board: 19	North:	South:	W	N	E	S
Dealer: North	♠ K984	♠ Q72		1♦	Pass	1NT
Vul: E-W	♥ A2	♥ J93	Pass	2♦	All Pass	
North HCP: 15+1	♦ KJT43	♦ Q872				
South HCP: 8	♣ A3	♣ QJT				
Contract: 2♦ North						

South hands**Vics_Bal_Resp_to_1m**

Board: 15	♠ T9742	RHO is dealer. You bid second.
Dealer: East	♥ Q4	East (RHO) opens 1♦ if possible.
Vul: N-S	♦ 854	West (LHO) bids 1NT if possible.
HCP: 4+1	♣ Q82	East (RHO) bids 2♦ if possible.

Board: 16	♠ AK63	You are dealer.
Dealer: South	♥ 43	East (RHO) bids 2♥ if possible.
Vul: None	♦ JT986	
HCP: 13+1	♣ KQ	

Board: 17	♠ Q654	You are dealer.
Dealer: South	♥ A87	The opponents are silent.
Vul: Both	♦ AQ76	
HCP: 12	♣ 97	

Board: 18	♠ K86	You are dealer.
Dealer: South	♥ Q52	East (RHO) Doubles 1NT if possible.
Vul: None	♦ AJT62	East (RHO) Doubles 2♦ if possible.
HCP: 13+1	♣ K5	West (LHO) bids 2♥ if possible.

Board: 19	♠ Q72	Partner is dealer.
Dealer: North	♥ J93	The opponents are silent.
Vul: E-W	♦ Q872	
HCP: 8	♣ QJT	

Both hands (Answers Page)

Board: 15	North:	South:	W	N	E	S
Dealer: East	♠ KQ863	♠ T9742			1♦	Pass
Vul: N-S	♥ AT87	♥ Q4	1NT	Pass	2♦	Pass
North HCP: 16+1	♦ AT	♦ 854	Pass	2♠	All Pass	
South HCP: 4+1	♣ K6	♣ Q82				
Contract: 2♠ North						

Board: 16	North:	South:	W	N	E	S
Dealer: South	♠ J94	♠ AK63			1♦	
Vul: None	♥ KQJ	♥ 43	Pass	1NT	Pass	2♦
North HCP: 10	♦ Q532	♦ JT986	Pass	Pass	2♥	Pass
South HCP: 13+1	♣ J95	♣ KQ	Pass	3♦	All Pass	
Contract: 3♦ North						

Board: 17	North:	South:	W	N	E	S
Dealer: South	♠ K83	♠ Q654			1♦	
Vul: Both	♥ J93	♥ A87	Pass	2NT	All Pass	
North HCP: 12+1	♦ K4	♦ AQ76				
South HCP: 12	♣ KQ654	♣ 97				
Contract: 2NT North						

Board: 18	North:	South:	W	N	E	S
Dealer: South	♠ QJ	♠ K86			1♦	
Vul: None	♥ T73	♥ Q52	Pass	1NT	X	2♦
North HCP: 7	♦ 8543	♦ AJT62	Pass	Pass	X	Pass
South HCP: 13+1	♣ AT98	♣ K5	2♥	3♦	All Pass	
Contract: 3♦ North						

Board: 19	North:	South:	W	N	E	S
Dealer: North	♠ K984	♠ Q72		1♦	Pass	1NT
Vul: E-W	♥ A2	♥ J93	Pass	2♦	All Pass	
North HCP: 15+1	♦ KJT43	♦ Q872				
South HCP: 8	♣ A3	♣ QJT				
Contract: 2♦ North						

North hands

Vics_Bal_Resp_to_1m

Board: 20	♠ 653	Partner is dealer.
Dealer: South	♥ J42	The opponents are silent.
Vul: None	♦ Q9	
HCP: 10+1	♣ AKT93	
 Board: 21	 ♠ J743	 LHO is dealer.
Dealer: East	♥ AKJ95	East (LHO) opens 1♦ if possible.
Vul: N-S	♦ A7	West (RHO) bids 1NT if possible.
HCP: 13+1	♣ 84	East (LHO) bids 2♦ if possible.
 Board: 22	 ♠ A93	 Partner is dealer.
Dealer: South	♥ Q83	The opponents are silent.
Vul: None	♦ 96	
HCP: 9+1	♣ K9753	
 Board: 23	 ♠ AQ97652	 LHO is dealer.
Dealer: East	♥ T2	East (LHO) opens 1♦ if possible.
Vul: E-W	♦ 7	West (RHO) bids 1NT if possible.
HCP: 10+3	♣ KJ5	East (LHO) Doubles 3♠ if possible.
 Board: 24	 ♠ K62	 Partner is dealer.
Dealer: South	♥ K7	East (LHO) bids 2♠ if possible.
Vul: E-W	♦ T43	
HCP: 7+1	♣ JT764	

Both hands (Answers Page)

Board: 20	North:	South:	W	N	E	S
Dealer: South	♠ 653	♠ KT84			1♦	
Vul: None	♥ J42	♥ Q	Pass	1NT	Pass	2♦
North HCP: 10+1	♦ Q9	♦ AK862	All Pass			
South HCP: 15+1	♣ AKT93	♣ QJ7				
Contract: 2♦ South						

Board: 21	North:	South:	W	N	E	S
Dealer: East	♠ J743	♠ AT62		1♦	Pass	
Vul: N-S	♥ AKJ95	♥ Q2	1NT	Pass	2♦	Pass
North HCP: 13+1	♦ A7	♦ JT2	Pass	2♥	All Pass	
South HCP: 9	♣ 84	♣ QT52				
Contract: 2♥ North						

Board: 22	North:	South:	W	N	E	S
Dealer: South	♠ A93	♠ KT72		1♦		
Vul: None	♥ Q83	♥ 975	Pass	1NT	Pass	2♦
North HCP: 9+1	♦ 96	♦ AKQT72	All Pass			
South HCP: 12+2	♣ K9753	♣ -				
Contract: 2♦ South						

Board: 23	North:	South:	W	N	E	S
Dealer: East	♠ AQ97652	♠ J3		1♦	Pass	
Vul: E-W	♥ T2	♥ K975	1NT	3♠	X	4♠
North HCP: 10+3	♦ 7	♦ AJT8	All Pass			
South HCP: 9	♣ KJ5	♣ 982				
Contract: 4♠ South						

Board: 24	North:	South:	W	N	E	S
Dealer: South	♠ K62	♠ J			1♦	
Vul: E-W	♥ K7	♥ Q432	Pass	1NT	Pass	2♣
North HCP: 7+1	♦ T43	♦ AK86	Pass	Pass	2♠	Pass
South HCP: 13	♣ JT764	♣ K953	Pass	3♣	All Pass	
Contract: 3♣ North						

South hands**Vics_Bal_Resp_to_1m**

Board: 20	♠ KT84	You are dealer.
Dealer: South	♥ Q	The opponents are silent.
Vul: None	♦ AK862	
HCP: 15+1	♣ QJ7	
Board: 21	♠ AT62	RHO is dealer. You bid second.
Dealer: East	♥ Q2	East (RHO) opens 1♦ if possible.
Vul: N-S	♦ JT2	West (LHO) bids 1NT if possible.
HCP: 9	♣ QT52	East (RHO) bids 2♦ if possible.
Board: 22	♠ KT72	You are dealer.
Dealer: South	♥ 975	The opponents are silent.
Vul: None	♦ AKQT72	
HCP: 12+2	♣ -	
Board: 23	♠ J3	RHO is dealer. You bid second.
Dealer: East	♥ K975	East (RHO) opens 1♦ if possible.
Vul: E-W	♦ AJT8	West (LHO) bids 1NT if possible.
HCP: 9	♣ 982	East (RHO) Doubles 3♠ if possible.
Board: 24	♠ J	You are dealer.
Dealer: South	♥ Q432	East (RHO) bids 2♠ if possible.
Vul: E-W	♦ AK86	
HCP: 13	♣ K953	

Both hands (Answers Page)

Board: 20	North:	South:	W	N	E	S
Dealer: South	♠ 653	♠ KT84			1♦	
Vul: None	♥ J42	♥ Q	Pass	1NT	Pass	2♦
North HCP: 10+1	♦ Q9	♦ AK862	All Pass			
South HCP: 15+1	♣ AKT93	♣ QJ7				
Contract: 2♦ South						

Board: 21	North:	South:	W	N	E	S
Dealer: East	♠ J743	♠ AT62		1♦	Pass	
Vul: N-S	♥ AKJ95	♥ Q2	1NT	Pass	2♦	Pass
North HCP: 13+1	♦ A7	♦ JT2	Pass	2♥	All Pass	
South HCP: 9	♣ 84	♣ QT52				
Contract: 2♥ North						

Board: 22	North:	South:	W	N	E	S
Dealer: South	♠ A93	♠ KT72		1♦		
Vul: None	♥ Q83	♥ 975	Pass	1NT	Pass	2♦
North HCP: 9+1	♦ 96	♦ AKQT72	All Pass			
South HCP: 12+2	♣ K9753	♣ -				
Contract: 2♦ South						

Board: 23	North:	South:	W	N	E	S
Dealer: East	♠ AQ97652	♠ J3		1♦	Pass	
Vul: E-W	♥ T2	♥ K975	1NT	3♠	X	4♠
North HCP: 10+3	♦ 7	♦ AJT8	All Pass			
South HCP: 9	♣ KJ5	♣ 982				
Contract: 4♠ South						

Board: 24	North:	South:	W	N	E	S
Dealer: South	♠ K62	♠ J			1♦	
Vul: E-W	♥ K7	♥ Q432	Pass	1NT	Pass	2♣
North HCP: 7+1	♦ T43	♦ AK86	Pass	Pass	2♠	Pass
South HCP: 13	♣ JT764	♣ K953	Pass	3♣	All Pass	
Contract: 3♣ North						

North hands

Vics_Bal_Resp_to_1m

Board: 25 ♠ K64

Partner is dealer.

Dealer: South ♥ A86

The opponents are silent.

Vul: None ♦ J42

HCP: 8 ♣ 6543

Board: 26 ♠ A987

You are dealer.

Dealer: North ♥ J9

The opponents are silent.

Vul: N-S ♦ AKQ6

HCP: 18 ♣ KJ6

Board: 27 ♠ QJ

You are dealer.

Dealer: North ♥ A64

The opponents are silent.

Vul: Both ♦ QT73

HCP: 14 ♣ AJT3

Board: 28 ♠ AJ4

You are dealer.

Dealer: North ♥ AKJ9

The opponents are silent.

Vul: Both ♦ QT95

HCP: 18 ♣ K9

Board: 29 ♠ J53

RHO is dealer. You bid second.

Dealer: West ♥ AT84

West (RHO) opens 1♦ if possible.

Vul: None ♦ K42

East (LHO) bids 1NT if possible.

HCP: 8 ♣ T92

West (RHO) bids 2♦ if possible.

Both hands (Answers Page)

Board: 25

Dealer: South

Vul: None

North HCP: 8

South HCP: 14

Contract: 1NT North

North:

♠ K64

♥ A86

♦ J42

♣ 6543

South:

♠ A83

♥ 972

♦ AQT5

♣ KJ8

W N E S

1♦

Pass 1NT All Pass

Board: 26

Dealer: North

Vul: N-S

North HCP: 18

South HCP: 7

Contract: 3NT South

North:

♠ A987

♥ J9

♦ AKQ6

♣ KJ6

South:

♠ KT3

♥ 543

♦ 5432

♣ A93

W N E S

1♦ Pass 1NT

Pass 2NT Pass 3NT

All Pass

Board: 27

Dealer: North

Vul: Both

North HCP: 14

South HCP: 10

Contract: 2♣ North

North:

♠ QJ

♥ A64

♦ QT73

♣ AJT3

South:

♠ AT7

♥ T82

♦ J96

♣ KQ87

W N E S

1♦ Pass 1NT

Pass 2♣ All Pass

Board: 28

Dealer: North

Vul: Both

North HCP: 18

South HCP: 9+1

Contract: 3NT South

North:

♠ AJ4

♥ AKJ9

♦ QT95

♣ K9

South:

♠ T9

♥ T65

♦ AJ3

♣ AT873

W N E S

1♦ Pass 1NT

Pass 2NT Pass 3NT

All Pass

Board: 29

Dealer: West

Vul: None

North HCP: 8

South HCP: 13

Contract: 2♥ North

North:

♠ J53

♥ AT84

♦ K42

♣ T92

South:

♠ AK2

♥ J762

♦ 87

♣ AJ54

W N E S

1♦ Pass 1NT Pass

2♦ Pass Pass X

Pass 2♥ All Pass

South hands**Vics_Bal_Resp_to_1m**

Board: 25	♠ A83	You are dealer.
Dealer: South	♥ 972	The opponents are silent.
Vul: None	♦ AQT5	
HCP: 14	♣ KJ8	
Board: 26	♠ KT3	Partner is dealer.
Dealer: North	♥ 543	The opponents are silent.
Vul: N-S	♦ 5432	
HCP: 7	♣ A93	
Board: 27	♠ AT7	Partner is dealer.
Dealer: North	♥ T82	The opponents are silent.
Vul: Both	♦ J96	
HCP: 10	♣ KQ87	
Board: 28	♠ T9	Partner is dealer.
Dealer: North	♥ T65	The opponents are silent.
Vul: Both	♦ AJ3	
HCP: 9+1	♣ AT873	
Board: 29	♠ AK2	LHO is dealer.
Dealer: West	♥ J762	West (LHO) opens 1♦ if possible.
Vul: None	♦ 87	East (RHO) bids 1NT if possible.
HCP: 13	♣ AJ54	West (LHO) bids 2♦ if possible.

Both hands (Answers Page)

Board: 25

Dealer: South

Vul: None

North HCP: 8

South HCP: 14

Contract: 1NT North

North:

♠ K64

♥ A86

♦ J42

♣ 6543

South:

♠ A83

♥ 972

♦ AQT5

♣ KJ8

W N E S

1♦

Pass 1NT All Pass

Board: 26

Dealer: North

Vul: N-S

North HCP: 18

South HCP: 7

Contract: 3NT South

North:

♠ A987

♥ J9

♦ AKQ6

♣ KJ6

South:

♠ KT3

♥ 543

♦ 5432

♣ A93

W N E S

1♦ Pass 1NT

Pass 2NT Pass 3NT

All Pass

Board: 27

Dealer: North

Vul: Both

North HCP: 14

South HCP: 10

Contract: 2♣ North

North:

♠ QJ

♥ A64

♦ QT73

♣ AJT3

South:

♠ AT7

♥ T82

♦ J96

♣ KQ87

W N E S

1♦ Pass 1NT

Pass 2♣ All Pass

Board: 28

Dealer: North

Vul: Both

North HCP: 18

South HCP: 9+1

Contract: 3NT South

North:

♠ AJ4

♥ AKJ9

♦ QT95

♣ K9

South:

♠ T9

♥ T65

♦ AJ3

♣ AT873

W N E S

1♦ Pass 1NT

Pass 2NT Pass 3NT

All Pass

Board: 29

Dealer: West

Vul: None

North HCP: 8

South HCP: 13

Contract: 2♥ North

North:

♠ J53

♥ AT84

♦ K42

♣ T92

South:

♠ AK2

♥ J762

♦ 87

♣ AJ54

W N E S

1♦ Pass 1NT Pass

2♦ Pass Pass X

Pass 2♥ All Pass

North hands

Vics_Bal_Resp_to_1m

Board: 30 ♠ AQJ4 You are dealer.

Dealer: North ♥ KT The opponents are silent.

Vul: E-W ♦ K8653

HCP: 16+1 ♣ K3

Board: 31 ♠ A84 Partner is dealer.

Dealer: South ♥ QJ5 The opponents are silent.

Vul: None ♦ T82

HCP: 12 ♣ AJ54

Board: 32 ♠ K843 You are dealer.

Dealer: North ♥ A985 The opponents are silent.

Vul: N-S ♦ AJ87

HCP: 12 ♣ 8

Board: 33 ♠ KT92 LHO is dealer.

Dealer: East ♥ KQ8742 East (LHO) opens 1♦ if possible.

Vul: E-W ♦ 98 West (RHO) bids 1NT if possible.

HCP: 8+2 ♣ 3

Board: 34 ♠ 86 You are dealer.

Dealer: North ♥ J854 The opponents are silent.

Vul: None ♦ KJ7

HCP: 13 ♣ AKJ9

Both hands (Answers Page)

Board: 30	North:	South:	W	N	E	S
Dealer: North	♠ AQJ4	♠ KT6		1♦	Pass	1NT
Vul: E-W	♥ KT	♥ 985	Pass	2♠	Pass	3NT
North HCP: 16+1	♦ K8653	♦ QJ2		All Pass		
South HCP: 10	♣ K3	♣ AT75				
Contract: 3NT South						

Board: 31	North:	South:	W	N	E	S
Dealer: South	♠ A84	♠ QJ			1♦	
Vul: None	♥ QJ5	♥ K9	Pass	2NT	Pass	3NT
North HCP: 12	♦ T82	♦ AQ9543		All Pass		
South HCP: 12+2	♣ AJ54	♣ T96				
Contract: 3NT South						

Board: 32	North:	South:	W	N	E	S
Dealer: North	♠ K843	♠ QT2		1♦	Pass	2NT
Vul: N-S	♥ A985	♥ QT6		All Pass		
North HCP: 12	♦ AJ87	♦ Q96				
South HCP: 12	♣ 8	♣ KQJT				
Contract: 2NT South						

Board: 33	North:	South:	W	N	E	S
Dealer: East	♠ KT92	♠ 765			1♦	Pass
Vul: E-W	♥ KQ8742	♥ A5	1NT	2♥	All Pass	
North HCP: 8+2	♦ 98	♦ AJ73				
South HCP: 9	♣ 3	♣ T762				
Contract: 2♥ North						

Board: 34	North:	South:	W	N	E	S
Dealer: North	♠ 86	♠ K54		1♣	Pass	1NT
Vul: None	♥ J854	♥ QT3		All Pass		
North HCP: 13	♦ KJ7	♦ T83				
South HCP: 7	♣ AKJ9	♣ QT43				
Contract: 1NT South						

South hands**Vics_Bal_Resp_to_1m**

Board: 30	♠ KT6	Partner is dealer.
Dealer: North	♥ 985	The opponents are silent.
Vul: E-W	♦ QJ2	
HCP: 10	♣ AT75	

Board: 31	♠ QJ	You are dealer.
Dealer: South	♥ K9	The opponents are silent.
Vul: None	♦ AQ9543	
HCP: 12+2	♣ T96	

Board: 32	♠ QT2	Partner is dealer.
Dealer: North	♥ QT6	The opponents are silent.
Vul: N-S	♦ Q96	
HCP: 12	♣ KQJT	

Board: 33	♠ 765	RHO is dealer. You bid second.
Dealer: East	♥ A5	East (RHO) opens 1♦ if possible.
Vul: E-W	♦ AJ73	West (LHO) bids 1NT if possible.
HCP: 9	♣ T762	

Board: 34	♠ K54	Partner is dealer.
Dealer: North	♥ QT3	The opponents are silent.
Vul: None	♦ T83	
HCP: 7	♣ QT43	

Both hands (Answers Page)

Board: 30	North:	South:	W	N	E	S
Dealer: North	♠ AQJ4	♠ KT6		1♦	Pass	1NT
Vul: E-W	♥ KT	♥ 985	Pass	2♠	Pass	3NT
North HCP: 16+1	♦ K8653	♦ QJ2		All Pass		
South HCP: 10	♣ K3	♣ AT75				
Contract: 3NT South						

Board: 31	North:	South:	W	N	E	S
Dealer: South	♠ A84	♠ QJ			1♦	
Vul: None	♥ QJ5	♥ K9	Pass	2NT	Pass	3NT
North HCP: 12	♦ T82	♦ AQ9543		All Pass		
South HCP: 12+2	♣ AJ54	♣ T96				
Contract: 3NT South						

Board: 32	North:	South:	W	N	E	S
Dealer: North	♠ K843	♠ QT2		1♦	Pass	2NT
Vul: N-S	♥ A985	♥ QT6		All Pass		
North HCP: 12	♦ AJ87	♦ Q96				
South HCP: 12	♣ 8	♣ KQJT				
Contract: 2NT South						

Board: 33	North:	South:	W	N	E	S
Dealer: East	♠ KT92	♠ 765		1♦	Pass	
Vul: E-W	♥ KQ8742	♥ A5	1NT	2♥	All Pass	
North HCP: 8+2	♦ 98	♦ AJ73				
South HCP: 9	♣ 3	♣ T762				
Contract: 2♥ North						

Board: 34	North:	South:	W	N	E	S
Dealer: North	♠ 86	♠ K54		1♣	Pass	1NT
Vul: None	♥ J854	♥ QT3		All Pass		
North HCP: 13	♦ KJ7	♦ T83				
South HCP: 7	♣ AKJ9	♣ QT43				
Contract: 1NT South						

North hands

Vics_Bal_Resp_to_1m

Board: 35	♠ T5	Partner is dealer.
Dealer: South	♥ QJ5	East (LHO) bids 3♠ if possible.
Vul: None	♦ A52	
HCP: 9+1	♣ QT976	
 Board: 36	 ♠ A862	 You are dealer.
Dealer: North	♥ JT97	The opponents are silent.
Vul: E-W	♦ KT6	
HCP: 12	♣ A6	
 Board: 37	 ♠ 976	 Partner is dealer.
Dealer: South	♥ 87	The opponents are silent.
Vul: Both	♦ AQ4	
HCP: 12+1	♣ KQJ72	
 Board: 38	 ♠ KJ8	 You are dealer.
Dealer: North	♥ KQT	The opponents are silent.
Vul: None	♦ KQ86	
HCP: 18	♣ A96	
 Board: 39	 ♠ JT962	 RHO is dealer. You bid second.
Dealer: West	♥ Q4	West (RHO) opens 1♦ if possible.
Vul: E-W	♦ K52	East (LHO) bids 1NT if possible.
HCP: 6+1	♣ 952	East (LHO) Doubles 4♠ if possible.

Both hands (Answers Page)

Board: 35	North:	South:	W	N	E	S
Dealer: South	♠ T5	♠ A				1♦
Vul: None	♥ QJ5	♥ AK92	Pass	1NT	3♠	X
North HCP: 9+1	♦ A52	♦ Q973	Pass	4♣	Pass	5♣
South HCP: 18	♣ QT976	♣ AJ43	All Pass			
Contract: 5♣ South						

Board: 36	North:	South:	W	N	E	S
Dealer: North	♠ A862	♠ J4		1♦	Pass	1NT
Vul: E-W	♥ JT97	♥ A53	All Pass			
North HCP: 12	♦ KT6	♦ 743				
South HCP: 7+1	♣ A6	♣ Q9873				
Contract: 1NT South						

Board: 37	North:	South:	W	N	E	S
Dealer: South	♠ 976	♠ AKQ5				1♦
Vul: Both	♥ 87	♥ J642	Pass	2NT	Pass	3♥
North HCP: 12+1	♦ AQ4	♦ K73	Pass	3NT	All Pass	
South HCP: 13	♣ KQJ72	♣ T9				
Contract: 3NT North						

Board: 38	North:	South:	W	N	E	S
Dealer: North	♠ KJ8	♠ AT9		1♦	Pass	2NT
Vul: None	♥ KQT	♥ A84	Pass	3NT	All Pass	
North HCP: 18	♦ KQ86	♦ J74				
South HCP: 12	♣ A96	♣ QJT8				
Contract: 3NT North						

Board: 39	North:	South:	W	N	E	S
Dealer: West	♠ JT962	♠ KQ753	1♦	Pass	1NT	2♦ ¹
Vul: E-W	♥ Q4	♥ KT982	Pass	4♠	X	All Pass
North HCP: 6+1	♦ K52	♦ A				
South HCP: 16+2	♣ 952	♣ A6	1. Michaels Cuebid			
Contract: 4♠X North						

South hands**Vics_Bal_Resp_to_1m**

Board: 35	♠ A	You are dealer.
Dealer: South	♥ AK92	East (RHO) bids 3♠ if possible.
Vul: None	♦ Q973	
HCP: 18	♣ AJ43	
Board: 36	♠ J4	Partner is dealer.
Dealer: North	♥ A53	The opponents are silent.
Vul: E-W	♦ 743	
HCP: 7+1	♣ Q9873	
Board: 37	♠ AKQ5	You are dealer.
Dealer: South	♥ J642	The opponents are silent.
Vul: Both	♦ K73	
HCP: 13	♣ T9	
Board: 38	♠ AT9	Partner is dealer.
Dealer: North	♥ A84	The opponents are silent.
Vul: None	♦ J74	
HCP: 12	♣ QJT8	
Board: 39	♠ KQ753	LHO is dealer.
Dealer: West	♥ KT982	West (LHO) opens 1♦ if possible.
Vul: E-W	♦ A	East (RHO) bids 1NT if possible.
HCP: 16+2	♣ A6	East (RHO) Doubles 4♠ if possible.

Both hands (Answers Page)

Board: 35	North:	South:	W	N	E	S
Dealer: South	♠ T5	♠ A				1♦
Vul: None	♥ QJ5	♥ AK92	Pass	1NT	3♠	X
North HCP: 9+1	♦ A52	♦ Q973	Pass	4♣	Pass	5♣
South HCP: 18	♣ QT976	♣ AJ43	All Pass			
Contract: 5♣ South						

Board: 36	North:	South:	W	N	E	S
Dealer: North	♠ A862	♠ J4		1♦	Pass	1NT
Vul: E-W	♥ JT97	♥ A53	All Pass			
North HCP: 12	♦ KT6	♦ 743				
South HCP: 7+1	♣ A6	♣ Q9873				
Contract: 1NT South						

Board: 37	North:	South:	W	N	E	S
Dealer: South	♠ 976	♠ AKQ5				1♦
Vul: Both	♥ 87	♥ J642	Pass	2NT	Pass	3♥
North HCP: 12+1	♦ AQ4	♦ K73	Pass	3NT	All Pass	
South HCP: 13	♣ KQJ72	♣ T9				
Contract: 3NT North						

Board: 38	North:	South:	W	N	E	S
Dealer: North	♠ KJ8	♠ AT9		1♦	Pass	2NT
Vul: None	♥ KQT	♥ A84	Pass	3NT	All Pass	
North HCP: 18	♦ KQ86	♦ J74				
South HCP: 12	♣ A96	♣ QJT8				
Contract: 3NT North						

Board: 39	North:	South:	W	N	E	S
Dealer: West	♠ JT962	♠ KQ753	1♦	Pass	1NT	2♦ ¹
Vul: E-W	♥ Q4	♥ KT982	Pass	4♠	X	All Pass
North HCP: 6+1	♦ K52	♦ A				
South HCP: 16+2	♣ 952	♣ A6	1. Michaels Cuebid			
Contract: 4♠X North						

North hands

Vics_Bal_Resp_to_1m

Board: 40	♠ AT72	You are dealer.
Dealer: North	♥ Q82	The opponents are silent.
Vul: E-W	♦ K6	
HCP: 18	♣ AKQ3	

Board: 41	♠ 976	Partner is dealer.
Dealer: South	♥ A73	The opponents are silent.
Vul: Both	♦ Q74	
HCP: 10	♣ A754	

Board: 42	♠ K92	You are dealer.
Dealer: North	♥ AQ86	The opponents are silent.
Vul: Both	♦ J3	
HCP: 14	♣ A753	

Board: 43	♠ AT9	Partner is dealer.
Dealer: South	♥ A43	The opponents are silent.
Vul: Both	♦ Q53	
HCP: 10	♣ T743	

Board: 44	♠ 542	Partner is dealer.
Dealer: South	♥ KJ7	The opponents are silent.
Vul: N-S	♦ T52	
HCP: 8	♣ AT85	

Both hands (Answers Page)

Board: 40	North:	South:	W	N	E	S
Dealer: North	♠ AT72	♠ K98		1♣	Pass	1NT
Vul: E-W	♥ Q82	♥ AT4	Pass	2NT	Pass	3NT
North HCP: 18	♦ K6	♦ J92	All Pass			
South HCP: 8	♣ AKQ3	♣ T954				
Contract: 3NT South						

Board: 41	North:	South:	W	N	E	S
Dealer: South	♠ 976	♠ KQ53			1♦	
Vul: Both	♥ A73	♥ KJ9	Pass	1NT	All Pass	
North HCP: 10	♦ Q74	♦ AJ32				
South HCP: 14	♣ A754	♣ T9				
Contract: 1NT North						

Board: 42	North:	South:	W	N	E	S
Dealer: North	♠ K92	♠ JT3		1♣	Pass	1NT
Vul: Both	♥ AQ86	♥ KJ4	All Pass			
North HCP: 14	♦ J3	♦ K84				
South HCP: 9	♣ A753	♣ J986				
Contract: 1NT South						

Board: 43	North:	South:	W	N	E	S
Dealer: South	♠ AT9	♠ KQ32			1♦	
Vul: Both	♥ A43	♥ 86	Pass	3NT	All Pass	
North HCP: 10	♦ Q53	♦ A976				
South HCP: 14	♣ T743	♣ KQ5				
Contract: 3NT North						

Board: 44	North:	South:	W	N	E	S
Dealer: South	♠ 542	♠ QJT			1♦	
Vul: N-S	♥ KJ7	♥ Q632	Pass	1NT	Pass	2♦
North HCP: 8	♦ T52	♦ AQ843	All Pass			
South HCP: 14+1	♣ AT85	♣ K				
Contract: 2♦ South						

South hands**Vics_Bal_Resp_to_1m**

Board: 40	♠ K98	Partner is dealer.
Dealer: North	♥ AT4	The opponents are silent.
Vul: E-W	♦ J92	
HCP: 8	♣ T954	

Board: 41	♠ KQ53	You are dealer.
Dealer: South	♥ KJ9	The opponents are silent.
Vul: Both	♦ AJ32	
HCP: 14	♣ T9	

Board: 42	♠ JT3	Partner is dealer.
Dealer: North	♥ KJ4	The opponents are silent.
Vul: Both	♦ K84	
HCP: 9	♣ J986	

Board: 43	♠ KQ32	You are dealer.
Dealer: South	♥ 86	The opponents are silent.
Vul: Both	♦ A976	
HCP: 14	♣ KQ5	

Board: 44	♠ QJT	You are dealer.
Dealer: South	♥ Q632	The opponents are silent.
Vul: N-S	♦ AQ843	
HCP: 14+1	♣ K	

Both hands (Answers Page)

Board: 40	North:	South:	W	N	E	S
Dealer: North	♠ AT72	♠ K98		1♣	Pass	1NT
Vul: E-W	♥ Q82	♥ AT4	Pass	2NT	Pass	3NT
North HCP: 18	♦ K6	♦ J92	All Pass			
South HCP: 8	♣ AKQ3	♣ T954				
Contract: 3NT South						

Board: 41	North:	South:	W	N	E	S
Dealer: South	♠ 976	♠ KQ53			1♦	
Vul: Both	♥ A73	♥ KJ9	Pass	1NT	All Pass	
North HCP: 10	♦ Q74	♦ AJ32				
South HCP: 14	♣ A754	♣ T9				
Contract: 1NT North						

Board: 42	North:	South:	W	N	E	S
Dealer: North	♠ K92	♠ JT3		1♣	Pass	1NT
Vul: Both	♥ AQ86	♥ KJ4	All Pass			
North HCP: 14	♦ J3	♦ K84				
South HCP: 9	♣ A753	♣ J986				
Contract: 1NT South						

Board: 43	North:	South:	W	N	E	S
Dealer: South	♠ AT9	♠ KQ32			1♦	
Vul: Both	♥ A43	♥ 86	Pass	3NT	All Pass	
North HCP: 10	♦ Q53	♦ A976				
South HCP: 14	♣ T743	♣ KQ5				
Contract: 3NT North						

Board: 44	North:	South:	W	N	E	S
Dealer: South	♠ 542	♠ QJT			1♦	
Vul: N-S	♥ KJ7	♥ Q632	Pass	1NT	Pass	2♦
North HCP: 8	♦ T52	♦ AQ843	All Pass			
South HCP: 14+1	♣ AT85	♣ K				
Contract: 2♦ South						

North hands

Vics_Bal_Resp_to_1m

Board: 45 ♠ - You are dealer.

Dealer: North ♥ AT97 West (RHO) bids 3♠ if possible.

Vul: E-W ♦ AKJ

HCP: 14+2 ♣ QT9876

Board: 46 ♠ A986 You are dealer.

Dealer: North ♥ T85 The opponents are silent.

Vul: None ♦ AK85

HCP: 14 ♣ QJ

Board: 47 ♠ 4 You are dealer.

Dealer: North ♥ QT72 West (RHO) bids 3♠ if possible.

Vul: Both ♦ AKQT943

HCP: 15+3 ♣ A

Board: 48 ♠ QJ Partner is dealer.

Dealer: South ♥ 753 The opponents are silent.

Vul: Both ♦ J432

HCP: 7 ♣ KT85

Board: 49 ♠ 753 Partner is dealer.

Dealer: South ♥ KQ4 The opponents are silent.

Vul: N-S ♦ KT9

HCP: 11 ♣ KT76

Both hands (Answers Page)

Board: 45	North:	South:	W	N	E	S
Dealer: North	♠ -	♠ Q92		1♣	Pass	1NT
Vul: E-W	♥ AT97	♥ Q43	3♠	4♣	Pass	5♣
North HCP: 14+2	♦ AKJ	♦ T74		All Pass		
South HCP: 11	♣ QT9876	♣ AK54				
Contract: 5♣ South						

Board: 46	North:	South:	W	N	E	S
Dealer: North	♠ A986	♠ K32		1♦	Pass	1NT
Vul: None	♥ T85	♥ 43		All Pass		
North HCP: 14	♦ AK85	♦ Q763				
South HCP: 9	♣ QJ	♣ A953				
Contract: 1NT South						

Board: 47	North:	South:	W	N	E	S
Dealer: North	♠ 4	♠ 86		1♦	Pass	1NT
Vul: Both	♥ QT72	♥ K94	3♠	4♦	All Pass	
North HCP: 15+3	♦ AKQT943	♦ 762				
South HCP: 7+1	♣ A	♣ KJ763				
Contract: 4♦ North						

Board: 48	North:	South:	W	N	E	S
Dealer: South	♠ QJ	♠ A985			1♦	
Vul: Both	♥ 753	♥ J	Pass	1NT	Pass	2♦
North HCP: 7	♦ J432	♦ AQT98		All Pass		
South HCP: 15+1	♣ KT85	♣ A73				
Contract: 2♦ South						

Board: 49	North:	South:	W	N	E	S
Dealer: South	♠ 753	♠ K94			1♦	
Vul: N-S	♥ KQ4	♥ AJT6	Pass	1NT	Pass	2♥
North HCP: 11	♦ KT9	♦ A8542	Pass	3NT	All Pass	
South HCP: 16+1	♣ KT76	♣ A				
Contract: 3NT North						

South hands**Vics_Bal_Resp_to_1m**

Board: 45 ♠ Q92 Partner is dealer.

Dealer: North ♥ Q43 West (LHO) bids 3♠ if possible.

Vul: E-W ♦ T74

HCP: 11 ♣ AK54

Board: 46 ♠ K32 Partner is dealer.

Dealer: North ♥ 43 The opponents are silent.

Vul: None ♦ Q763

HCP: 9 ♣ A953

Board: 47 ♠ 86 Partner is dealer.

Dealer: North ♥ K94 West (LHO) bids 3♠ if possible.

Vul: Both ♦ 762

HCP: 7+1 ♣ KJ763

Board: 48 ♠ A985 You are dealer.

Dealer: South ♥ J The opponents are silent.

Vul: Both ♦ AQT98

HCP: 15+1 ♣ A73

Board: 49 ♠ K94 You are dealer.

Dealer: South ♥ AJT6 The opponents are silent.

Vul: N-S ♦ A8542

HCP: 16+1 ♣ A

Both hands (Answers Page)

Board: 45	North:	South:	W	N	E	S
Dealer: North	♠ -	♠ Q92		1♣	Pass	1NT
Vul: E-W	♥ AT97	♥ Q43	3♠	4♣	Pass	5♣
North HCP: 14+2	♦ AKJ	♦ T74		All Pass		
South HCP: 11	♣ QT9876	♣ AK54				
Contract: 5♣ South						

Board: 46	North:	South:	W	N	E	S
Dealer: North	♠ A986	♠ K32		1♦	Pass	1NT
Vul: None	♥ T85	♥ 43		All Pass		
North HCP: 14	♦ AK85	♦ Q763				
South HCP: 9	♣ QJ	♣ A953				
Contract: 1NT South						

Board: 47	North:	South:	W	N	E	S
Dealer: North	♠ 4	♠ 86		1♦	Pass	1NT
Vul: Both	♥ QT72	♥ K94	3♠	4♦	All Pass	
North HCP: 15+3	♦ AKQT943	♦ 762				
South HCP: 7+1	♣ A	♣ KJ763				
Contract: 4♦ North						

Board: 48	North:	South:	W	N	E	S
Dealer: South	♠ QJ	♠ A985			1♦	
Vul: Both	♥ 753	♥ J	Pass	1NT	Pass	2♦
North HCP: 7	♦ J432	♦ AQT98		All Pass		
South HCP: 15+1	♣ KT85	♣ A73				
Contract: 2♦ South						

Board: 49	North:	South:	W	N	E	S
Dealer: South	♠ 753	♠ K94			1♦	
Vul: N-S	♥ KQ4	♥ AJT6	Pass	1NT	Pass	2♥
North HCP: 11	♦ KT9	♦ A8542	Pass	3NT	All Pass	
South HCP: 16+1	♣ KT76	♣ A				
Contract: 3NT North						

North hands

Vics_Bal_Resp_to_1m

Board: 50 ♠ AK
Dealer: North ♥ T54
Vul: E-W ♦ A764
HCP: 13 ♣ Q743

Board: 51 ♠ KJ65
Dealer: North ♥ Q4
Vul: None ♦ AJ76
HCP: 14 ♣ QJ9

Board: 52 ♠ AKJ8
Dealer: North ♥ 763
Vul: N-S ♦ J875
HCP: 12 ♣ K9

Board: 53 ♠ 974
Dealer: South ♥ K4
Vul: E-W ♦ J72
HCP: 9+1 ♣ KQT73

Board: 54 ♠ K53
Dealer: South ♥ Q9
Vul: Both ♦ J87
HCP: 11+1 ♣ AJ974

Both hands (Answers Page)

Board: 50	North:	South:	W	N	E	S
Dealer: North	♠ AK	♠ J87		1♦	Pass	1NT
Vul: E-W	♥ T54	♥ 872	All Pass			
North HCP: 13	♦ A764	♦ QJ3				
South HCP: 11	♣ Q743	♣ AKT5				
Contract: 1NT South						

Board: 51	North:	South:	W	N	E	S
Dealer: North	♠ KJ65	♠ Q83		1♦	Pass	1NT
Vul: None	♥ Q4	♥ A95	2♥	Pass	Pass	3♦
North HCP: 14	♦ AJ76	♦ KQT9	All Pass			
South HCP: 11	♣ QJ9	♣ 754				
Contract: 3♦ South						

Board: 52	North:	South:	W	N	E	S
Dealer: North	♠ AKJ8	♠ 432		1♦	Pass	1NT
Vul: N-S	♥ 763	♥ J5	All Pass			
North HCP: 12	♦ J875	♦ AKT6				
South HCP: 9	♣ K9	♣ JT86				
Contract: 1NT South						

Board: 53	North:	South:	W	N	E	S
Dealer: South	♠ 974	♠ AK32			1♦	
Vul: E-W	♥ K4	♥ T	Pass	1NT	Pass	2♠
North HCP: 9+1	♦ J72	♦ AK83	Pass	3NT	All Pass	
South HCP: 19	♣ KQT73	♣ AJ54				
Contract: 3NT North						

Board: 54	North:	South:	W	N	E	S
Dealer: South	♠ K53	♠ 8			1♦	
Vul: Both	♥ Q9	♥ AK62	Pass	2NT	Pass	3♦
North HCP: 11+1	♦ J87	♦ AT5432	All Pass			
South HCP: 11+2	♣ AJ974	♣ 52				
Contract: 3♦ South						

South hands**Vics_Bal_Resp_to_1m**

Board: 50	♠ J87	Partner is dealer.
Dealer: North	♥ 872	The opponents are silent.
Vul: E-W	♦ QJ3	
HCP: 11	♣ AKT5	

Board: 51	♠ Q83	Partner is dealer.
Dealer: North	♥ A95	West (LHO) bids 2♥ if possible.
Vul: None	♦ KQT9	
HCP: 11	♣ 754	

Board: 52	♠ 432	Partner is dealer.
Dealer: North	♥ J5	The opponents are silent.
Vul: N-S	♦ AKT6	
HCP: 9	♣ JT86	

Board: 53	♠ AK32	You are dealer.
Dealer: South	♥ T	The opponents are silent.
Vul: E-W	♦ AK83	
HCP: 19	♣ AJ54	

Board: 54	♠ 8	You are dealer.
Dealer: South	♥ AK62	The opponents are silent.
Vul: Both	♦ AT5432	
HCP: 11+2	♣ 52	

Both hands (Answers Page)

Board: 50	North:	South:	W	N	E	S
Dealer: North	♠ AK	♠ J87		1♦	Pass	1NT
Vul: E-W	♥ T54	♥ 872	All Pass			
North HCP: 13	♦ A764	♦ QJ3				
South HCP: 11	♣ Q743	♣ AKT5				
Contract: 1NT South						

Board: 51	North:	South:	W	N	E	S
Dealer: North	♠ KJ65	♠ Q83		1♦	Pass	1NT
Vul: None	♥ Q4	♥ A95	2♥	Pass	Pass	3♦
North HCP: 14	♦ AJ76	♦ KQT9	All Pass			
South HCP: 11	♣ QJ9	♣ 754				
Contract: 3♦ South						

Board: 52	North:	South:	W	N	E	S
Dealer: North	♠ AKJ8	♠ 432		1♦	Pass	1NT
Vul: N-S	♥ 763	♥ J5	All Pass			
North HCP: 12	♦ J875	♦ AKT6				
South HCP: 9	♣ K9	♣ JT86				
Contract: 1NT South						

Board: 53	North:	South:	W	N	E	S
Dealer: South	♠ 974	♠ AK32			1♦	
Vul: E-W	♥ K4	♥ T	Pass	1NT	Pass	2♠
North HCP: 9+1	♦ J72	♦ AK83	Pass	3NT	All Pass	
South HCP: 19	♣ KQT73	♣ AJ54				
Contract: 3NT North						

Board: 54	North:	South:	W	N	E	S
Dealer: South	♠ K53	♠ 8			1♦	
Vul: Both	♥ Q9	♥ AK62	Pass	2NT	Pass	3♦
North HCP: 11+1	♦ J87	♦ AT5432	All Pass			
South HCP: 11+2	♣ AJ974	♣ 52				
Contract: 3♦ South						

North hands

Vics_Bal_Resp_to_1m

Board: 55	♠ J98	Partner is dealer.
Dealer: South	♥ 964	The opponents are silent.
Vul: None	♦ Q543	
HCP: 6	♣ K63	

Board: 56	♠ KQ7	You are dealer.
Dealer: North	♥ J62	The opponents are silent.
Vul: None	♦ A764	
HCP: 14	♣ A65	

Board: 57	♠ KQJ	You are dealer.
Dealer: North	♥ A974	The opponents are silent.
Vul: E-W	♦ KQJ65	
HCP: 19+1	♣ K	

Board: 58	♠ T96	You are dealer.
Dealer: North	♥ K76	The opponents are silent.
Vul: None	♦ AKQJ	
HCP: 13	♣ T87	

Board: 59	♠ A72	You are dealer.
Dealer: North	♥ 72	The opponents are silent.
Vul: E-W	♦ AKQT95	
HCP: 14+2	♣ J6	

Both hands (Answers Page)

Board: 55	North:	South:	W	N	E	S
Dealer: South	♠ J98	♠ A752				1♦
Vul: None	♥ 964	♥ K832	Pass	1NT	All Pass	
North HCP: 6	♦ Q543	♦ JT7				
South HCP: 12	♣ K63	♣ A9				
Contract: 1NT North						

Board: 56	North:	South:	W	N	E	S
Dealer: North	♠ KQ7	♠ 532		1♦	Pass	1NT
Vul: None	♥ J62	♥ T75	All Pass			
North HCP: 14	♦ A764	♦ KJ				
South HCP: 7+1	♣ A65	♣ KT983				
Contract: 1NT South						

Board: 57	North:	South:	W	N	E	S
Dealer: North	♠ KQJ	♠ T96		1♦	Pass	1NT
Vul: E-W	♥ A974	♥ K86	Pass	2♦	All Pass	
North HCP: 19+1	♦ KQJ65	♦ 432				
South HCP: 7	♣ K	♣ A853				
Contract: 2♦ North						

Board: 58	North:	South:	W	N	E	S
Dealer: North	♠ T96	♠ 872		1♦	Pass	1NT
Vul: None	♥ K76	♥ AJ4	All Pass			
North HCP: 13	♦ AKQJ	♦ 9853				
South HCP: 11	♣ T87	♣ AQ2				
Contract: 1NT South						

Board: 59	North:	South:	W	N	E	S
Dealer: North	♠ A72	♠ J53		1♦	Pass	2NT
Vul: E-W	♥ 72	♥ AQ	Pass	3♦	All Pass	
North HCP: 14+2	♦ AKQT95	♦ 842				
South HCP: 12+1	♣ J6	♣ KQ842				
Contract: 3♦ North						

South hands**Vics_Bal_Resp_to_1m**

Board: 55	♠ A752	You are dealer.
Dealer: South	♥ K832	The opponents are silent.
Vul: None	♦ JT7	
HCP: 12	♣ A9	

Board: 56	♠ 532	Partner is dealer.
Dealer: North	♥ T75	The opponents are silent.
Vul: None	♦ KJ	
HCP: 7+1	♣ KT983	

Board: 57	♠ T96	Partner is dealer.
Dealer: North	♥ K86	The opponents are silent.
Vul: E-W	♦ 432	
HCP: 7	♣ A853	

Board: 58	♠ 872	Partner is dealer.
Dealer: North	♥ AJ4	The opponents are silent.
Vul: None	♦ 9853	
HCP: 11	♣ AQ2	

Board: 59	♠ J53	Partner is dealer.
Dealer: North	♥ AQ	The opponents are silent.
Vul: E-W	♦ 842	
HCP: 12+1	♣ KQ842	

Both hands (Answers Page)

Board: 55	North:	South:	W	N	E	S
Dealer: South	♠ J98	♠ A752				1♦
Vul: None	♥ 964	♥ K832	Pass	1NT	All Pass	
North HCP: 6	♦ Q543	♦ JT7				
South HCP: 12	♣ K63	♣ A9				
Contract: 1NT North						

Board: 56	North:	South:	W	N	E	S
Dealer: North	♠ KQ7	♠ 532		1♦	Pass	1NT
Vul: None	♥ J62	♥ T75	All Pass			
North HCP: 14	♦ A764	♦ KJ				
South HCP: 7+1	♣ A65	♣ KT983				
Contract: 1NT South						

Board: 57	North:	South:	W	N	E	S
Dealer: North	♠ KQJ	♠ T96		1♦	Pass	1NT
Vul: E-W	♥ A974	♥ K86	Pass	2♦	All Pass	
North HCP: 19+1	♦ KQJ65	♦ 432				
South HCP: 7	♣ K	♣ A853				
Contract: 2♦ North						

Board: 58	North:	South:	W	N	E	S
Dealer: North	♠ T96	♠ 872		1♦	Pass	1NT
Vul: None	♥ K76	♥ AJ4	All Pass			
North HCP: 13	♦ AKQJ	♦ 9853				
South HCP: 11	♣ T87	♣ AQ2				
Contract: 1NT South						

Board: 59	North:	South:	W	N	E	S
Dealer: North	♠ A72	♠ J53		1♦	Pass	2NT
Vul: E-W	♥ 72	♥ AQ	Pass	3♦	All Pass	
North HCP: 14+2	♦ AKQT95	♦ 842				
South HCP: 12+1	♣ J6	♣ KQ842				
Contract: 3♦ North						

North hands

Vics_Bal_Resp_to_1m

Board: 60 ♠ A853

You are dealer.

Dealer: North ♥ 94

The opponents are silent.

Vul: Both ♦ KQ62

HCP: 12 ♣ K53

Board: 61 ♠ 82

RHO is dealer. You bid second.

Dealer: West ♥ J7

West (RHO) opens 1♦ if possible.

Vul: Both ♦ 87653

East (LHO) bids 1NT if possible.

HCP: 2+1 ♣ J752

Board: 62 ♠ A963

You are dealer.

Dealer: North ♥ 62

The opponents are silent.

Vul: Both ♦ AT95

HCP: 12 ♣ A85

Board: 63 ♠ J32

Partner is dealer.

Dealer: South ♥ K6

The opponents are silent.

Vul: None ♦ Q87

HCP: 11+1 ♣ AJ986

Board: 64 ♠ JT5

Partner is dealer.

Dealer: South ♥ K76

The opponents are silent.

Vul: None ♦ AJ96

HCP: 9 ♣ 863

Both hands (Answers Page)

Board: 60	North:	South:	W	N	E	S
Dealer: North	♠ A853	♠ KQ9		1♦	Pass	1NT
Vul: Both	♥ 94	♥ Q63		All Pass		
North HCP: 12	♦ KQ62	♦ JT95				
South HCP: 8	♣ K53	♣ T98				
Contract: 1NT South						

Board: 61	North:	South:	W	N	E	S
Dealer: West	♠ 82	♠ KQ64	1♦	Pass	1NT	X
Vul: Both	♥ J7	♥ 8432	Pass	2♣	All Pass	
North HCP: 2+1	♦ 87653	♦ AJ				
South HCP: 17	♣ J752	♣ AKT				
Contract: 2♣ North						

Board: 62	North:	South:	W	N	E	S
Dealer: North	♠ A963	♠ KJ4		1♦	Pass	1NT
Vul: Both	♥ 62	♥ J87		All Pass		
North HCP: 12	♦ AT95	♦ J7632				
South HCP: 6+1	♣ A85	♣ 93				
Contract: 1NT South						

Board: 63	North:	South:	W	N	E	S
Dealer: South	♠ J32	♠ K85			1♦	
Vul: None	♥ K6	♥ AQJ5	Pass	2NT	Pass	3NT
North HCP: 11+1	♦ Q87	♦ T6532		All Pass		
South HCP: 13+1	♣ AJ986	♣ K				
Contract: 3NT South						

Board: 64	North:	South:	W	N	E	S
Dealer: South	♠ JT5	♠ AQ7			1♦	
Vul: None	♥ K76	♥ J8	Pass	1NT	Pass	2♦
North HCP: 9	♦ AJ96	♦ KQT532		All Pass		
South HCP: 12+2	♣ 863	♣ 95				
Contract: 2♦ South						

South hands**Vics_Bal_Resp_to_1m**

Board: 60	♠ KQ9	Partner is dealer.
Dealer: North	♥ Q63	The opponents are silent.
Vul: Both	♦ JT95	
HCP: 8	♣ T98	

Board: 61	♠ KQ64	LHO is dealer.
Dealer: West	♥ 8432	West (LHO) opens 1♦ if possible.
Vul: Both	♦ AJ	East (RHO) bids 1NT if possible.
HCP: 17	♣ AKT	

Board: 62	♠ KJ4	Partner is dealer.
Dealer: North	♥ J87	The opponents are silent.
Vul: Both	♦ J7632	
HCP: 6+1	♣ 93	

Board: 63	♠ K85	You are dealer.
Dealer: South	♥ AQJ5	The opponents are silent.
Vul: None	♦ T6532	
HCP: 13+1	♣ K	

Board: 64	♠ AQ7	You are dealer.
Dealer: South	♥ J8	The opponents are silent.
Vul: None	♦ KQT532	
HCP: 12+2	♣ 95	

Both hands (Answers Page)

Board: 60	North:	South:	W	N	E	S
Dealer: North	♠ A853	♠ KQ9		1♦	Pass	1NT
Vul: Both	♥ 94	♥ Q63		All Pass		
North HCP: 12	♦ KQ62	♦ JT95				
South HCP: 8	♣ K53	♣ T98				
Contract: 1NT South						

Board: 61	North:	South:	W	N	E	S
Dealer: West	♠ 82	♠ KQ64	1♦	Pass	1NT	X
Vul: Both	♥ J7	♥ 8432	Pass	2♣	All Pass	
North HCP: 2+1	♦ 87653	♦ AJ				
South HCP: 17	♣ J752	♣ AKT				
Contract: 2♣ North						

Board: 62	North:	South:	W	N	E	S
Dealer: North	♠ A963	♠ KJ4		1♦	Pass	1NT
Vul: Both	♥ 62	♥ J87		All Pass		
North HCP: 12	♦ AT95	♦ J7632				
South HCP: 6+1	♣ A85	♣ 93				
Contract: 1NT South						

Board: 63	North:	South:	W	N	E	S
Dealer: South	♠ J32	♠ K85			1♦	
Vul: None	♥ K6	♥ AQJ5	Pass	2NT	Pass	3NT
North HCP: 11+1	♦ Q87	♦ T6532		All Pass		
South HCP: 13+1	♣ AJ986	♣ K				
Contract: 3NT South						

Board: 64	North:	South:	W	N	E	S
Dealer: South	♠ JT5	♠ AQ7			1♦	
Vul: None	♥ K76	♥ J8	Pass	1NT	Pass	2♦
North HCP: 9	♦ AJ96	♦ KQT532		All Pass		
South HCP: 12+2	♣ 863	♣ 95				
Contract: 2♦ South						

North hands

Vics_Bal_Resp_to_1m

Board: 65	♠ QJ	You are dealer.
Dealer: North	♥ 42	West (RHO) bids 2♥ if possible.
Vul: None	♦ AKQ832	
HCP: 18+2	♣ AQ7	

Board: 66	♠ J63	RHO is dealer. You bid second.
Dealer: West	♥ AJT4	West (RHO) opens 1♦ if possible.
Vul: E-W	♦ 862	East (LHO) bids 1NT if possible.
HCP: 6	♣ 862	West (RHO) bids 2♦ if possible.

Board: 67	♠ Q	You are dealer.
Dealer: North	♥ KT72	The opponents are silent.
Vul: E-W	♦ AK7654	
HCP: 12+2	♣ 93	

Board: 68	♠ Q93	Partner is dealer.
Dealer: South	♥ A62	The opponents are silent.
Vul: Both	♦ A85	
HCP: 10	♣ 8764	

Board: 69	♠ AKQJ3	LHO is dealer.
Dealer: East	♥ Q54	East (LHO) opens 1♦ if possible.
Vul: Both	♦ K86	West (RHO) bids 1NT if possible.
HCP: 15+1	♣ T9	East (LHO) bids 2♦ if possible.

Both hands (Answers Page)

Board: 65	North:	South:	W	N	E	S
Dealer: North	♠ QJ	♠ AK3		1♦	Pass	1NT
Vul: None	♥ 42	♥ T75	2♥	3♦	Pass	4♦
North HCP: 18+2	♦ AKQ832	♦ J95	Pass	5♦	All Pass	
South HCP: 9	♣ AQ7	♣ J943				
Contract:	5♦ North					

Board: 66	North:	South:	W	N	E	S
Dealer: West	♠ J63	♠ K92	1♦	Pass	1NT	Pass
Vul: E-W	♥ AJT4	♥ KQ963	2♦	Pass	Pass	2♥
North HCP: 6	♦ 862	♦ 74		All Pass		
South HCP: 11+1	♣ 862	♣ QJ3				
Contract:	2♥ South					

Board: 67	North:	South:	W	N	E	S
Dealer: North	♠ Q	♠ T85		1♦	Pass	1NT
Vul: E-W	♥ KT72	♥ QJ9	Pass	2♦	Pass	3♦
North HCP: 12+2	♦ AK7654	♦ Q983		All Pass		
South HCP: 10	♣ 93	♣ KQT				
Contract:	3♦ South					

Board: 68	North:	South:	W	N	E	S
Dealer: South	♠ Q93	♠ AT2				1♦
Vul: Both	♥ A62	♥ K7	Pass	3NT	Pass	4♦
North HCP: 10	♦ A85	♦ KQJT943	Pass	5♦	All Pass	
South HCP: 13+3	♣ 8764	♣ 5				
Contract:	5♦ North					

Board: 69	North:	South:	W	N	E	S
Dealer: East	♠ AKQJ3	♠ T9542			1♦	Pass
Vul: Both	♥ Q54	♥ A873	1NT	Pass	2♦	Pass
North HCP: 15+1	♦ K86	♦ Q	Pass	2♠	All Pass	
South HCP: 6+1	♣ T9	♣ 852				
Contract:	2♠ North					

South hands**Vics_Bal_Resp_to_1m**

Board: 65	♠ AK3	Partner is dealer.
Dealer: North	♥ T75	West (LHO) bids 2♥ if possible.
Vul: None	♦ J95	
HCP: 9	♣ J943	
Board: 66	♠ K92	LHO is dealer.
Dealer: West	♥ KQ963	West (LHO) opens 1♦ if possible.
Vul: E-W	♦ 74	East (RHO) bids 1NT if possible.
HCP: 11+1	♣ QJ3	West (LHO) bids 2♦ if possible.
Board: 67	♠ T85	Partner is dealer.
Dealer: North	♥ QJ9	The opponents are silent.
Vul: E-W	♦ Q983	
HCP: 10	♣ KQT	
Board: 68	♠ AT2	You are dealer.
Dealer: South	♥ K7	The opponents are silent.
Vul: Both	♦ KQJT943	
HCP: 13+3	♣ 5	
Board: 69	♠ T9542	RHO is dealer. You bid second.
Dealer: East	♥ A873	East (RHO) opens 1♦ if possible.
Vul: Both	♦ Q	West (LHO) bids 1NT if possible.
HCP: 6+1	♣ 852	East (RHO) bids 2♦ if possible.

Both hands (Answers Page)

Board: 65	North:	South:	W	N	E	S
Dealer: North	♠ QJ	♠ AK3		1♦	Pass	1NT
Vul: None	♥ 42	♥ T75	2♥	3♦	Pass	4♦
North HCP: 18+2	♦ AKQ832	♦ J95	Pass	5♦	All Pass	
South HCP: 9	♣ AQ7	♣ J943				
Contract:	5♦ North					

Board: 66	North:	South:	W	N	E	S
Dealer: West	♠ J63	♠ K92	1♦	Pass	1NT	Pass
Vul: E-W	♥ AJT4	♥ KQ963	2♦	Pass	Pass	2♥
North HCP: 6	♦ 862	♦ 74		All Pass		
South HCP: 11+1	♣ 862	♣ QJ3				
Contract:	2♥ South					

Board: 67	North:	South:	W	N	E	S
Dealer: North	♠ Q	♠ T85		1♦	Pass	1NT
Vul: E-W	♥ KT72	♥ QJ9	Pass	2♦	Pass	3♦
North HCP: 12+2	♦ AK7654	♦ Q983		All Pass		
South HCP: 10	♣ 93	♣ KQT				
Contract:	3♦ South					

Board: 68	North:	South:	W	N	E	S
Dealer: South	♠ Q93	♠ AT2				1♦
Vul: Both	♥ A62	♥ K7	Pass	3NT	Pass	4♦
North HCP: 10	♦ A85	♦ KQJT943	Pass	5♦	All Pass	
South HCP: 13+3	♣ 8764	♣ 5				
Contract:	5♦ North					

Board: 69	North:	South:	W	N	E	S
Dealer: East	♠ AKQJ3	♠ T9542			1♦	Pass
Vul: Both	♥ Q54	♥ A873	1NT	Pass	2♦	Pass
North HCP: 15+1	♦ K86	♦ Q	Pass	2♠	All Pass	
South HCP: 6+1	♣ T9	♣ 852				
Contract:	2♠ North					

North hands

Vics_Bal_Resp_to_1m

Board: 70

Dealer: West

Vul: None

HCP: 5

♠ JT52

♥ T954

♦ 43

♣ A82

RHO is dealer. You bid second.

West (RHO) opens 1♦ if possible.

East (LHO) bids 1NT if possible.

West (RHO) bids 3♣ if possible.

East (LHO) Doubles 4♥ if possible.

Board: 71

Dealer: South

Vul: None

HCP: 12+1

♠ 973

♥ Q92

♦ QJ

♣ AK852

Partner is dealer.

The opponents are silent.

Board: 72

Dealer: South

Vul: E-W

HCP: 11+1

♠ Q85

♥ AJ2

♦ 53

♣ KJ976

Partner is dealer.

East (LHO) bids 3♠ if possible.

Board: 73

Dealer: South

Vul: None

HCP: 10

♠ J62

♥ 962

♦ A92

♣ KQT9

Partner is dealer.

The opponents are silent.

Board: 74

Dealer: South

Vul: None

HCP: 9

♠ 764

♥ AJ4

♦ 8432

♣ A73

Partner is dealer.

The opponents are silent.

Both hands (Answers Page)

Board: 70	North:	South:	W	N	E	S
Dealer: West	♠ JT52	♠ A84	1♦	Pass	1NT	2♥
Vul: None	♥ T954	♥ KQJ732	3♣	4♥	X	All Pass
North HCP: 5	♦ 43	♦ T9				
South HCP: 10+2	♣ A82	♣ T7				
Contract: 4♥X North						

Board: 71	North:	South:	W	N	E	S
Dealer: South	♠ 973	♠ KQ4				1♦
Vul: None	♥ Q92	♥ AKJ5	Pass	2NT	Pass	3NT
North HCP: 12+1	♦ QJ	♦ K432				All Pass
South HCP: 18	♣ AK852	♣ Q6				
Contract: 3NT South						

Board: 72	North:	South:	W	N	E	S
Dealer: South	♠ Q85	♠ -				1♦
Vul: E-W	♥ AJ2	♥ Q7	Pass	2NT	3♠	4NT
North HCP: 11+1	♦ 53	♦ AQJT92	Pass	5♥ ¹	Pass	7♣
South HCP: 15+3	♣ KJ976	♣ AQT52				All Pass
Contract: 7♣ South						

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

Board: 73	North:	South:	W	N	E	S
Dealer: South	♠ J62	♠ AKQ7				1♦
Vul: None	♥ 962	♥ KJT8	Pass	1NT	All Pass	
North HCP: 10	♦ A92	♦ JT6				
South HCP: 14	♣ KQT9	♣ 86				
Contract: 1NT North						

Board: 74	North:	South:	W	N	E	S
Dealer: South	♠ 764	♠ AJ2				1♦
Vul: None	♥ AJ4	♥ K75	Pass	1NT	Pass	2♦
North HCP: 9	♦ 8432	♦ AKQJ5				All Pass
South HCP: 18+1	♣ A73	♣ 54				
Contract: 2♦ South						

South hands**Vics_Bal_Resp_to_1m**

Board: 70	♠ A84	LHO is dealer.
Dealer: West	♥ KQJ732	West (LHO) opens 1♦ if possible.
Vul: None	♦ T9	East (RHO) bids 1NT if possible.
HCP: 10+2	♣ T7	West (LHO) bids 3♣ if possible.
		East (RHO) Doubles 4♥ if possible.

Board: 71	♠ KQ4	You are dealer.
Dealer: South	♥ AKJ5	The opponents are silent.
Vul: None	♦ K432	
HCP: 18	♣ Q6	

Board: 72	♠ -	You are dealer.
Dealer: South	♥ Q7	East (RHO) bids 3♠ if possible.
Vul: E-W	♦ AQJT92	
HCP: 15+3	♣ AQT52	

Board: 73	♠ AKQ7	You are dealer.
Dealer: South	♥ KJT8	The opponents are silent.
Vul: None	♦ JT6	
HCP: 14	♣ 86	

Board: 74	♠ AJ2	You are dealer.
Dealer: South	♥ K75	The opponents are silent.
Vul: None	♦ AKQJ5	
HCP: 18+1	♣ 54	

Both hands (Answers Page)

Board: 70	North:	South:	W	N	E	S
Dealer: West	♠ JT52	♠ A84	1♦	Pass	1NT	2♥
Vul: None	♥ T954	♥ KQJ732	3♣	4♥	X	All Pass
North HCP: 5	♦ 43	♦ T9				
South HCP: 10+2	♣ A82	♣ T7				
Contract: 4♥X North						

Board: 71	North:	South:	W	N	E	S
Dealer: South	♠ 973	♠ KQ4				1♦
Vul: None	♥ Q92	♥ AKJ5	Pass	2NT	Pass	3NT
North HCP: 12+1	♦ QJ	♦ K432				All Pass
South HCP: 18	♣ AK852	♣ Q6				
Contract: 3NT South						

Board: 72	North:	South:	W	N	E	S
Dealer: South	♠ Q85	♠ -				1♦
Vul: E-W	♥ AJ2	♥ Q7	Pass	2NT	3♠	4NT
North HCP: 11+1	♦ 53	♦ AQJT92	Pass	5♥ ¹	Pass	7♣
South HCP: 15+3	♣ KJ976	♣ AQT52				All Pass
Contract: 7♣ South						

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

Board: 73	North:	South:	W	N	E	S
Dealer: South	♠ J62	♠ AKQ7				1♦
Vul: None	♥ 962	♥ KJT8	Pass	1NT	All Pass	
North HCP: 10	♦ A92	♦ JT6				
South HCP: 14	♣ KQT9	♣ 86				
Contract: 1NT North						

Board: 74	North:	South:	W	N	E	S
Dealer: South	♠ 764	♠ AJ2				1♦
Vul: None	♥ AJ4	♥ K75	Pass	1NT	Pass	2♦
North HCP: 9	♦ 8432	♦ AKQJ5				All Pass
South HCP: 18+1	♣ A73	♣ 54				
Contract: 2♦ South						

North hands

Vics_Bal_Resp_to_1m

Board: 75 ♠ J9 You are dealer.

Dealer: North ♥ AQT The opponents are silent.

Vul: E-W ♦ A8643

HCP: 14+1 ♣ K93

Board: 76 ♠ A7 You are dealer.

Dealer: North ♥ QJT9 The opponents are silent.

Vul: Both ♦ KT42

HCP: 14 ♣ A52

Board: 77 ♠ 964 Partner is dealer.

Dealer: South ♥ J52 The opponents are silent.

Vul: E-W ♦ AK64

HCP: 11 ♣ KT7

Board: 78 ♠ AK5 You are dealer.

Dealer: North ♥ JT9 The opponents are silent.

Vul: Both ♦ 9643

HCP: 12 ♣ A74

Board: 79 ♠ J865 You are dealer.

Dealer: North ♥ A The opponents are silent.

Vul: None ♦ AKQJ864

HCP: 17+3 ♣ Q

Both hands (Answers Page)

Board: 75	North:	South:	W	N	E	S
Dealer: North	♠ J9	♠ Q74		1♦	Pass	1NT
Vul: E-W	♥ AQT	♥ 543	Pass	2♦	All Pass	
North HCP: 14+1	♦ A8643	♦ JT				
South HCP: 8+1	♣ K93	♣ AJ874				
Contract: 2♦ North						

Board: 76	North:	South:	W	N	E	S
Dealer: North	♠ A7	♠ T5		1♦	Pass	2NT
Vul: Both	♥ QJT9	♥ 832	Pass	3NT	All Pass	
North HCP: 14	♦ KT42	♦ AQ7				
South HCP: 11+1	♣ A52	♣ KQ764				
Contract: 3NT North						

Board: 77	North:	South:	W	N	E	S
Dealer: South	♠ 964	♠ AT32			1♦	
Vul: E-W	♥ J52	♥ AQ	Pass	1NT	All Pass	
North HCP: 11	♦ AK64	♦ QJ95				
South HCP: 14	♣ KT7	♣ J42				
Contract: 1NT North						

Board: 78	North:	South:	W	N	E	S
Dealer: North	♠ AK5	♠ 87		1♦	Pass	2NT
Vul: Both	♥ JT9	♥ Q65		All Pass		
North HCP: 12	♦ 9643	♦ A52				
South HCP: 12+1	♣ A74	♣ KQJ98				
Contract: 2NT South						

Board: 79	North:	South:	W	N	E	S
Dealer: North	♠ J865	♠ A73		1♦	Pass	2NT
Vul: None	♥ A	♥ KQ8	Pass	4♦	Pass	5♣
North HCP: 17+3	♦ AKQJ864	♦ T5	Pass	6♦	All Pass	
South HCP: 12+1	♣ Q	♣ K8762				
Contract: 6♦ North						

South hands**Vics_Bal_Resp_to_1m**

Board: 75	♠ Q74	Partner is dealer.
Dealer: North	♥ 543	The opponents are silent.
Vul: E-W	♦ JT	
HCP: 8+1	♣ AJ874	

Board: 76	♠ T5	Partner is dealer.
Dealer: North	♥ 832	The opponents are silent.
Vul: Both	♦ AQ7	
HCP: 11+1	♣ KQ764	

Board: 77	♠ AT32	You are dealer.
Dealer: South	♥ AQ	The opponents are silent.
Vul: E-W	♦ QJ95	
HCP: 14	♣ J42	

Board: 78	♠ 87	Partner is dealer.
Dealer: North	♥ Q65	The opponents are silent.
Vul: Both	♦ A52	
HCP: 12+1	♣ KQJ98	

Board: 79	♠ A73	Partner is dealer.
Dealer: North	♥ KQ8	The opponents are silent.
Vul: None	♦ T5	
HCP: 12+1	♣ K8762	

Both hands (Answers Page)

Board: 75	North:	South:	W	N	E	S
Dealer: North	♠ J9	♠ Q74		1♦	Pass	1NT
Vul: E-W	♥ AQT	♥ 543	Pass	2♦	All Pass	
North HCP: 14+1	♦ A8643	♦ JT				
South HCP: 8+1	♣ K93	♣ AJ874				
Contract: 2♦ North						

Board: 76	North:	South:	W	N	E	S
Dealer: North	♠ A7	♠ T5		1♦	Pass	2NT
Vul: Both	♥ QJT9	♥ 832	Pass	3NT	All Pass	
North HCP: 14	♦ KT42	♦ AQ7				
South HCP: 11+1	♣ A52	♣ KQ764				
Contract: 3NT North						

Board: 77	North:	South:	W	N	E	S
Dealer: South	♠ 964	♠ AT32			1♦	
Vul: E-W	♥ J52	♥ AQ	Pass	1NT	All Pass	
North HCP: 11	♦ AK64	♦ QJ95				
South HCP: 14	♣ KT7	♣ J42				
Contract: 1NT North						

Board: 78	North:	South:	W	N	E	S
Dealer: North	♠ AK5	♠ 87		1♦	Pass	2NT
Vul: Both	♥ JT9	♥ Q65		All Pass		
North HCP: 12	♦ 9643	♦ A52				
South HCP: 12+1	♣ A74	♣ KQJ98				
Contract: 2NT South						

Board: 79	North:	South:	W	N	E	S
Dealer: North	♠ J865	♠ A73		1♦	Pass	2NT
Vul: None	♥ A	♥ KQ8	Pass	4♦	Pass	5♣
North HCP: 17+3	♦ AKQJ864	♦ T5	Pass	6♦	All Pass	
South HCP: 12+1	♣ Q	♣ K8762				
Contract: 6♦ North						

North hands

Vics_Bal_Resp_to_1m

Board: 80 ♠ AK97 You are dealer.

Dealer: North ♥ AT The opponents are silent.

Vul: N-S ♦ AJT542

HCP: 16+2 ♣ 6

Board: 81 ♠ K73 Partner is dealer.

Dealer: South ♥ 976 The opponents are silent.

Vul: N-S ♦ K8

HCP: 11+1 ♣ AJ975

Board: 82 ♠ AT Partner is dealer.

Dealer: South ♥ A87 The opponents are silent.

Vul: N-S ♦ 854

HCP: 12+1 ♣ AT542

Board: 83 ♠ A72 Partner is dealer.

Dealer: South ♥ QT3 The opponents are silent.

Vul: Both ♦ 874

HCP: 11 ♣ KQT9

Board: 84 ♠ A973 You are dealer.

Dealer: North ♥ QJT4 The opponents are silent.

Vul: None ♦ K9

HCP: 14 ♣ KJ8

Both hands (Answers Page)

Board: 80	North:	South:	W	N	E	S
Dealer: North	♠ AK97	♠ 632		1♦	Pass	1NT
Vul: N-S	♥ AT	♥ J9	Pass	2♠	Pass	3NT
North HCP: 16+2	♦ AJT542	♦ K93	All Pass			
South HCP: 10+1	♣ 6	♣ KQJ95				
Contract: 3NT South						

Board: 81	North:	South:	W	N	E	S
Dealer: South	♠ K73	♠ 952			1♦	
Vul: N-S	♥ 976	♥ AQ3	Pass	2NT	Pass	3NT
North HCP: 11+1	♦ K8	♦ AJ763	All Pass			
South HCP: 14+1	♣ AJ975	♣ K4				
Contract: 3NT South						

Board: 82	North:	South:	W	N	E	S
Dealer: South	♠ AT	♠ J8			1♦	
Vul: N-S	♥ A87	♥ 54	Pass	2NT	Pass	5♦
North HCP: 12+1	♦ 854	♦ AKQJ73	Pass	6♦	All Pass	
South HCP: 14+2	♣ AT542	♣ QJ8				
Contract: 6♦ North						

Board: 83	North:	South:	W	N	E	S
Dealer: South	♠ A72	♠ JT53			1♣	
Vul: Both	♥ QT3	♥ AJ62	Pass	1NT	All Pass	
North HCP: 11	♦ 874	♦ A9				
South HCP: 14	♣ KQT9	♣ A75				
Contract: 1NT North						

Board: 84	North:	South:	W	N	E	S
Dealer: North	♠ A973	♠ K84		1♣	Pass	1NT
Vul: None	♥ QJT4	♥ A85	All Pass			
North HCP: 14	♦ K9	♦ Q63				
South HCP: 11	♣ KJ8	♣ Q742				
Contract: 1NT South						

South hands**Vics_Bal_Resp_to_1m**

Board: 80	♠ 632	Partner is dealer.
Dealer: North	♥ J9	The opponents are silent.
Vul: N-S	♦ K93	
HCP: 10+1	♣ KQJ95	

Board: 81	♠ 952	You are dealer.
Dealer: South	♥ AQ3	The opponents are silent.
Vul: N-S	♦ AJ763	
HCP: 14+1	♣ K4	

Board: 82	♠ J8	You are dealer.
Dealer: South	♥ 54	The opponents are silent.
Vul: N-S	♦ AKQJ73	
HCP: 14+2	♣ QJ8	

Board: 83	♠ JT53	You are dealer.
Dealer: South	♥ AJ62	The opponents are silent.
Vul: Both	♦ A9	
HCP: 14	♣ A75	

Board: 84	♠ K84	Partner is dealer.
Dealer: North	♥ A85	The opponents are silent.
Vul: None	♦ Q63	
HCP: 11	♣ Q742	

Both hands (Answers Page)

Board: 80	North:	South:	W	N	E	S
Dealer: North	♠ AK97	♠ 632		1♦	Pass	1NT
Vul: N-S	♥ AT	♥ J9	Pass	2♠	Pass	3NT
North HCP: 16+2	♦ AJT542	♦ K93	All Pass			
South HCP: 10+1	♣ 6	♣ KQJ95				
Contract: 3NT South						

Board: 81	North:	South:	W	N	E	S
Dealer: South	♠ K73	♠ 952			1♦	
Vul: N-S	♥ 976	♥ AQ3	Pass	2NT	Pass	3NT
North HCP: 11+1	♦ K8	♦ AJ763	All Pass			
South HCP: 14+1	♣ AJ975	♣ K4				
Contract: 3NT South						

Board: 82	North:	South:	W	N	E	S
Dealer: South	♠ AT	♠ J8			1♦	
Vul: N-S	♥ A87	♥ 54	Pass	2NT	Pass	5♦
North HCP: 12+1	♦ 854	♦ AKQJ73	Pass	6♦	All Pass	
South HCP: 14+2	♣ AT542	♣ QJ8				
Contract: 6♦ North						

Board: 83	North:	South:	W	N	E	S
Dealer: South	♠ A72	♠ JT53			1♣	
Vul: Both	♥ QT3	♥ AJ62	Pass	1NT	All Pass	
North HCP: 11	♦ 874	♦ A9				
South HCP: 14	♣ KQT9	♣ A75				
Contract: 1NT North						

Board: 84	North:	South:	W	N	E	S
Dealer: North	♠ A973	♠ K84		1♣	Pass	1NT
Vul: None	♥ QJT4	♥ A85	All Pass			
North HCP: 14	♦ K9	♦ Q63				
South HCP: 11	♣ KJ8	♣ Q742				
Contract: 1NT South						

North hands

Vics_Bal_Resp_to_1m

Board: 85	♠ Q97	Partner is dealer.
Dealer: South	♥ J8	The opponents are silent.
Vul: N-S	♦ 953	
HCP: 10+1	♣ AKT95	

Board: 86	♠ AK2	You are dealer.
Dealer: North	♥ T95	The opponents are silent.
Vul: None	♦ QT85	
HCP: 13	♣ AT3	

Board: 87	♠ 4	You are dealer.
Dealer: North	♥ AT98	The opponents are silent.
Vul: N-S	♦ AK3	
HCP: 14+1	♣ KT963	

Board: 88	♠ J62	You are dealer.
Dealer: North	♥ 74	The opponents are silent.
Vul: Both	♦ Q932	
HCP: 12	♣ AKQ5	

Board: 89	♠ J98	Partner is dealer.
Dealer: South	♥ QT5	The opponents are silent.
Vul: N-S	♦ 82	
HCP: 12+1	♣ AKQ98	

Both hands (Answers Page)

Board: 85	North:	South:	W	N	E	S
Dealer: South	♠ Q97	♠ K852				1♦
Vul: N-S	♥ J8	♥ KQ9	Pass	1NT	All Pass	
North HCP: 10+1	♦ 953	♦ A874				
South HCP: 12	♣ AKT95	♣ 86				
Contract: 1NT North						

Board: 86	North:	South:	W	N	E	S
Dealer: North	♠ AK2	♠ T64		1♦	Pass	1NT
Vul: None	♥ T95	♥ Q86	All Pass			
North HCP: 13	♦ QT85	♦ AKJ7				
South HCP: 10	♣ AT3	♣ 874				
Contract: 1NT South						

Board: 87	North:	South:	W	N	E	S
Dealer: North	♠ 4	♠ T72		1♣	Pass	1NT
Vul: N-S	♥ AT98	♥ Q72	Pass	3♣	All Pass	
North HCP: 14+1	♦ AK3	♦ T82				
South HCP: 8	♣ KT963	♣ AQ75				
Contract: 3♣ North						

Board: 88	North:	South:	W	N	E	S
Dealer: North	♠ J62	♠ 85		1♦	Pass	1NT
Vul: Both	♥ 74	♥ AK6	All Pass			
North HCP: 12	♦ Q932	♦ T65				
South HCP: 8+1	♣ AKQ5	♣ JT876				
Contract: 1NT South						

Board: 89	North:	South:	W	N	E	S
Dealer: South	♠ J98	♠ K3				1♦
Vul: N-S	♥ QT5	♥ AKJ7	Pass	2NT	Pass	3♥
North HCP: 12+1	♦ 82	♦ KJ7543	Pass	3NT	All Pass	
South HCP: 15+2	♣ AKQ98	♣ 6				
Contract: 3NT North						

South hands**Vics_Bal_Resp_to_1m**

Board: 85	♠ K852	You are dealer.
Dealer: South	♥ KQ9	The opponents are silent.
Vul: N-S	♦ A874	
HCP: 12	♣ 86	

Board: 86	♠ T64	Partner is dealer.
Dealer: North	♥ Q86	The opponents are silent.
Vul: None	♦ AKJ7	
HCP: 10	♣ 874	

Board: 87	♠ T72	Partner is dealer.
Dealer: North	♥ Q72	The opponents are silent.
Vul: N-S	♦ T82	
HCP: 8	♣ AQ75	

Board: 88	♠ 85	Partner is dealer.
Dealer: North	♥ AK6	The opponents are silent.
Vul: Both	♦ T65	
HCP: 8+1	♣ JT876	

Board: 89	♠ K3	You are dealer.
Dealer: South	♥ AKJ7	The opponents are silent.
Vul: N-S	♦ KJ7543	
HCP: 15+2	♣ 6	

Both hands (Answers Page)

Board: 85

Dealer: South

Vul: N-S

North HCP: 10+1

South HCP: 12

Contract: 1NT North

North:

♠ Q97

♥ J8

♦ 953

♣ AKT95

South:

♠ K852

♥ KQ9

♦ A874

♣ 86

W

N

E

S

1♦

Pass 1NT All Pass

Board: 86

Dealer: North

Vul: None

North HCP: 13

South HCP: 10

Contract: 1NT South

North:

♠ AK2

♥ T95

♦ QT85

♣ AT3

South:

♠ T64

♥ Q86

♦ AKJ7

♣ 874

W

N

E

S

1♦ Pass 1NT

All Pass

Board: 87

Dealer: North

Vul: N-S

North HCP: 14+1

South HCP: 8

Contract: 3♣ North

North:

♠ 4

♥ AT98

♦ AK3

♣ KT963

South:

♠ T72

♥ Q72

♦ T82

♣ AQ75

W

N

E

S

1♣ Pass 1NT

Pass 3♣ All Pass

Board: 88

Dealer: North

Vul: Both

North HCP: 12

South HCP: 8+1

Contract: 1NT South

North:

♠ J62

♥ 74

♦ Q932

♣ AKQ5

South:

♠ 85

♥ AK6

♦ T65

♣ JT876

W

N

E

S

1♦ Pass 1NT

All Pass

Board: 89

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 15+2

Contract: 3NT North

North:

♠ J98

♥ QT5

♦ 82

♣ AKQ98

South:

♠ K3

♥ AKJ7

♦ KJ7543

♣ 6

W

N

E

S

1♦

Pass 2NT Pass 3♥

Pass 3NT All Pass

North hands

Vics_Bal_Resp_to_1m

Board: 90 ♠ 65 Partner is dealer.

Dealer: South ♥ Q72 The opponents are silent.

Vul: None ♦ K42

HCP: 10+1 ♣ AJ953

Board: 91 ♠ 987 Partner is dealer.

Dealer: South ♥ 64 The opponents are silent.

Vul: None ♦ J53

HCP: 6+1 ♣ AJ853

Board: 92 ♠ A987 You are dealer.

Dealer: North ♥ AJ52 The opponents are silent.

Vul: N-S ♦ T873

HCP: 12 ♣ K

Board: 93 ♠ AKQ LHO is dealer.

Dealer: East ♥ AJ5 East (LHO) opens 1♦ if possible.

Vul: Both ♦ 4 West (RHO) bids 1NT if possible.

HCP: 22+2 ♣ AKJ643 East (LHO) bids 2♦ if possible.

Board: 94 ♠ T4 You are dealer.

Dealer: North ♥ KT2 The opponents are silent.

Vul: None ♦ Q873

HCP: 12 ♣ AK73

Both hands (Answers Page)

Board: 90	North:	South:	W	N	E	S
Dealer: South	♠ 65	♠ A97			1♦	
Vul: None	♥ Q72	♥ KT	Pass	1NT	Pass	2♦
North HCP: 10+1	♦ K42	♦ AQT865	All Pass			
South HCP: 13+2	♣ AJ953	♣ 87				
Contract: 2♦ South						

Board: 91	North:	South:	W	N	E	S
Dealer: South	♠ 987	♠ AQJT			1♦	
Vul: None	♥ 64	♥ AJ8	Pass	1NT	Pass	2NT
North HCP: 6+1	♦ J53	♦ AT82	All Pass			
South HCP: 19	♣ AJ853	♣ K9				
Contract: 2NT South						

Board: 92	North:	South:	W	N	E	S
Dealer: North	♠ A987	♠ JT2		1♦	Pass	1NT
Vul: N-S	♥ AJ52	♥ QT9	All Pass			
North HCP: 12	♦ T873	♦ A542				
South HCP: 7	♣ K	♣ T53				
Contract: 1NT South						

Board: 93	North:	South:	W	N	E	S
Dealer: East	♠ AKQ	♠ T72			1♦	Pass
Vul: Both	♥ AJ5	♥ 9843	1NT	X	2♦	Pass
North HCP: 22+2	♦ 4	♦ T76	Pass	4♣	Pass	5♣
South HCP: 2	♣ AKJ643	♣ Q72	All Pass			
Contract: 5♣ South						

Board: 94	North:	South:	W	N	E	S
Dealer: North	♠ T4	♠ 85		1♦	Pass	1NT
Vul: None	♥ KT2	♥ Q83	All Pass			
North HCP: 12	♦ Q873	♦ AJ62				
South HCP: 10	♣ AK73	♣ QJ64				
Contract: 1NT South						

South hands**Vics_Bal_Resp_to_1m****Board:****90**

♠ A97

You are dealer.

Dealer: South**KT**

The opponents are silent.

Vul: None**♦ AQT865****HCP:** 13+2**♣ 87****Board:** **91****♠ AQJT**

You are dealer.

Dealer: South**♥ AJ8**

The opponents are silent.

Vul: None**♦ AT82****HCP:** 19**♣ K9****Board:** **92****♠ JT2**

Partner is dealer.

Dealer: North**♥ QT9**

The opponents are silent.

Vul: N-S**♦ A542****HCP:** 7**♣ T53****Board:** **93****♠ T72**

RHO is dealer. You bid second.

Dealer: East**♥ 9843**

East (RHO) opens 1♦ if possible.

Vul: Both**♦ T76**

West (LHO) bids 1NT if possible.

HCP: 2**♣ Q72**

East (RHO) bids 2♦ if possible.

Board: **94****♠ 85**

Partner is dealer.

Dealer: North**♥ Q83**

The opponents are silent.

Vul: None**♦ AJ62****HCP:** 10**♣ QJ64**

Both hands (Answers Page)

Board: 90	North:	South:	W	N	E	S
Dealer: South	♠ 65	♠ A97			1♦	
Vul: None	♥ Q72	♥ KT	Pass	1NT	Pass	2♦
North HCP: 10+1	♦ K42	♦ AQT865	All Pass			
South HCP: 13+2	♣ AJ953	♣ 87				
Contract: 2♦ South						

Board: 91	North:	South:	W	N	E	S
Dealer: South	♠ 987	♠ AQJT			1♦	
Vul: None	♥ 64	♥ AJ8	Pass	1NT	Pass	2NT
North HCP: 6+1	♦ J53	♦ AT82	All Pass			
South HCP: 19	♣ AJ853	♣ K9				
Contract: 2NT South						

Board: 92	North:	South:	W	N	E	S
Dealer: North	♠ A987	♠ JT2		1♦	Pass	1NT
Vul: N-S	♥ AJ52	♥ QT9	All Pass			
North HCP: 12	♦ T873	♦ A542				
South HCP: 7	♣ K	♣ T53				
Contract: 1NT South						

Board: 93	North:	South:	W	N	E	S
Dealer: East	♠ AKQ	♠ T72			1♦	Pass
Vul: Both	♥ AJ5	♥ 9843	1NT	X	2♦	Pass
North HCP: 22+2	♦ 4	♦ T76	Pass	4♣	Pass	5♣
South HCP: 2	♣ AKJ643	♣ Q72	All Pass			
Contract: 5♣ South						

Board: 94	North:	South:	W	N	E	S
Dealer: North	♠ T4	♠ 85		1♦	Pass	1NT
Vul: None	♥ KT2	♥ Q83	All Pass			
North HCP: 12	♦ Q873	♦ AJ62				
South HCP: 10	♣ AK73	♣ QJ64				
Contract: 1NT South						

North hands

Vics_Bal_Resp_to_1m

Board: 95	♠ Q53	Partner is dealer.
Dealer: South	♥ K85	The opponents are silent.
Vul: Both	♦ KT2	
HCP: 11	♣ K652	

Board: 96	♠ Q85	You are dealer.
Dealer: North	♥ A94	The opponents are silent.
Vul: None	♦ A974	
HCP: 14	♣ A83	

Board: 97	♠ T43	Partner is dealer.
Dealer: South	♥ Q76	The opponents are silent.
Vul: Both	♦ KQT6	
HCP: 9	♣ Q64	

Board: 98	♠ K98	You are dealer.
Dealer: North	♥ QT83	The opponents are silent.
Vul: None	♦ J974	
HCP: 12	♣ AQ	

Board: 99	♠ 84	Partner is dealer.
Dealer: South	♥ AT6	The opponents are silent.
Vul: None	♦ T754	
HCP: 8	♣ A987	

Both hands (Answers Page)

Board: 95	North:	South:	W	N	E	S
Dealer: South	♠ Q53	♠ K64				1♣
Vul: Both	♥ K85	♥ Q63	Pass	1NT	All Pass	
North HCP: 11	♦ KT2	♦ QJ6				
South HCP: 12	♣ K652	♣ AT94				
Contract: 1NT North						

Board: 96	North:	South:	W	N	E	S
Dealer: North	♠ Q85	♠ J32		1♦	Pass	1NT
Vul: None	♥ A94	♥ K83	All Pass			
North HCP: 14	♦ A974	♦ Q853				
South HCP: 9	♣ A83	♣ QJT				
Contract: 1NT South						

Board: 97	North:	South:	W	N	E	S
Dealer: South	♠ T43	♠ KJ5			1♦	
Vul: Both	♥ Q76	♥ T9	Pass	1NT	All Pass	
North HCP: 9	♦ KQT6	♦ AJ52				
South HCP: 13	♣ Q64	♣ AT73				
Contract: 1NT North						

Board: 98	North:	South:	W	N	E	S
Dealer: North	♠ K98	♠ 732		1♦	Pass	1NT
Vul: None	♥ QT83	♥ A75	All Pass			
North HCP: 12	♦ J974	♦ AT85				
South HCP: 8	♣ AQ	♣ T64				
Contract: 1NT South						

Board: 99	North:	South:	W	N	E	S
Dealer: South	♠ 84	♠ AQJT			1♦	
Vul: None	♥ AT6	♥ KJ74	Pass	1NT	All Pass	
North HCP: 8	♦ T754	♦ K83				
South HCP: 14	♣ A987	♣ 53				
Contract: 1NT North						

South hands**Vics_Bal_Resp_to_1m**

Board: 95	♠ K64	You are dealer.
Dealer: South	♥ Q63	The opponents are silent.
Vul: Both	♦ QJ6	
HCP: 12	♣ AT94	

Board: 96	♠ J32	Partner is dealer.
Dealer: North	♥ K83	The opponents are silent.
Vul: None	♦ Q853	
HCP: 9	♣ QJT	

Board: 97	♠ KJ5	You are dealer.
Dealer: South	♥ T9	The opponents are silent.
Vul: Both	♦ AJ52	
HCP: 13	♣ AT73	

Board: 98	♠ 732	Partner is dealer.
Dealer: North	♥ A75	The opponents are silent.
Vul: None	♦ AT85	
HCP: 8	♣ T64	

Board: 99	♠ AQJT	You are dealer.
Dealer: South	♥ KJ74	The opponents are silent.
Vul: None	♦ K83	
HCP: 14	♣ 53	

Both hands (Answers Page)

Board: 95	North:	South:	W	N	E	S
Dealer: South	♠ Q53	♠ K64				1♣
Vul: Both	♥ K85	♥ Q63	Pass	1NT	All Pass	
North HCP: 11	♦ KT2	♦ QJ6				
South HCP: 12	♣ K652	♣ AT94				
Contract: 1NT North						

Board: 96	North:	South:	W	N	E	S
Dealer: North	♠ Q85	♠ J32		1♦	Pass	1NT
Vul: None	♥ A94	♥ K83	All Pass			
North HCP: 14	♦ A974	♦ Q853				
South HCP: 9	♣ A83	♣ QJT				
Contract: 1NT South						

Board: 97	North:	South:	W	N	E	S
Dealer: South	♠ T43	♠ KJ5			1♦	
Vul: Both	♥ Q76	♥ T9	Pass	1NT	All Pass	
North HCP: 9	♦ KQT6	♦ AJ52				
South HCP: 13	♣ Q64	♣ AT73				
Contract: 1NT North						

Board: 98	North:	South:	W	N	E	S
Dealer: North	♠ K98	♠ 732		1♦	Pass	1NT
Vul: None	♥ QT83	♥ A75	All Pass			
North HCP: 12	♦ J974	♦ AT85				
South HCP: 8	♣ AQ	♣ T64				
Contract: 1NT South						

Board: 99	North:	South:	W	N	E	S
Dealer: South	♠ 84	♠ AQJT			1♦	
Vul: None	♥ AT6	♥ KJ74	Pass	1NT	All Pass	
North HCP: 8	♦ T754	♦ K83				
South HCP: 14	♣ A987	♣ 53				
Contract: 1NT North						

North hands

Vics_Bal_Resp_to_1m

Board: 100 ♠ Q864 You are dealer.

Dealer: North ♥ AQJ3 The opponents are silent.

Vul: Both ♦ K92

HCP: 12 ♣ 73

Board: 101 ♠ Q You are dealer.

Dealer: North ♥ QT84 The opponents are silent.

Vul: Both ♦ AK76

HCP: 13 ♣ Q983

Board: 102 ♠ J874 You are dealer.

Dealer: North ♥ Q5 West (RHO) Doubles 1NT if possible.

Vul: N-S ♦ KQT8

HCP: 12 ♣ A63

Board: 103 ♠ K You are dealer.

Dealer: North ♥ K982 The opponents are silent.

Vul: N-S ♦ AK9654

HCP: 14+2 ♣ J7

Board: 104 ♠ 9842 You are dealer.

Dealer: North ♥ AQ73 The opponents are silent.

Vul: Both ♦ KQ63

HCP: 12 ♣ J

Both hands (Answers Page)

Board: 100	North:	South:	W	N	E	S
Dealer: North	♠ Q864	♠ 953		1♦	Pass	1NT
Vul: Both	♥ AQJ3	♥ K85		All Pass		
North HCP: 12	♦ K92	♦ A754				
South HCP: 7	♣ 73	♣ 864				
Contract: 1NT South						

Board: 101	North:	South:	W	N	E	S
Dealer: North	♠ Q	♠ J43		1♦	Pass	1NT
Vul: Both	♥ QT84	♥ K63	Pass	2♣	Pass	2♦
North HCP: 13	♦ AK76	♦ J954	All Pass			
South HCP: 9	♣ Q983	♣ AT5				
Contract: 2♦ South						

Board: 102	North:	South:	W	N	E	S
Dealer: North	♠ J874	♠ QT9		1♦	Pass	1NT
Vul: N-S	♥ Q5	♥ K87	X	All Pass		
North HCP: 12	♦ KQT8	♦ 976				
South HCP: 8	♣ A63	♣ KT98				
Contract: 1NTX South						

Board: 103	North:	South:	W	N	E	S
Dealer: North	♠ K	♠ A54		1♦	Pass	2NT
Vul: N-S	♥ K982	♥ Q4	Pass	3♥	Pass	4♣
North HCP: 14+2	♦ AK9654	♦ J73	Pass	5♦	All Pass	
South HCP: 11+1	♣ J7	♣ A9865				
Contract: 5♦ North						

Board: 104	North:	South:	W	N	E	S
Dealer: North	♠ 9842	♠ K7		1♦	Pass	1NT
Vul: Both	♥ AQ73	♥ K52	All Pass			
North HCP: 12	♦ KQ63	♦ 842				
South HCP: 10+1	♣ J	♣ A9853				
Contract: 1NT South						

South hands**Vics_Bal_Resp_to_1m**

Board: 100	♠ 953	Partner is dealer.
Dealer: North	♥ K85	The opponents are silent.
Vul: Both	♦ A754	
HCP: 7	♣ 864	
Board: 101	♠ J43	Partner is dealer.
Dealer: North	♥ K63	The opponents are silent.
Vul: Both	♦ J954	
HCP: 9	♣ AT5	
Board: 102	♠ QT9	Partner is dealer.
Dealer: North	♥ K87	West (LHO) Doubles 1NT if possible.
Vul: N-S	♦ 976	
HCP: 8	♣ KT98	
Board: 103	♠ A54	Partner is dealer.
Dealer: North	♥ Q4	The opponents are silent.
Vul: N-S	♦ J73	
HCP: 11+1	♣ A9865	
Board: 104	♠ K7	Partner is dealer.
Dealer: North	♥ K52	The opponents are silent.
Vul: Both	♦ 842	
HCP: 10+1	♣ A9853	

Both hands (Answers Page)

Board: 100	North:	South:	W	N	E	S
Dealer: North	♠ Q864	♠ 953		1♦	Pass	1NT
Vul: Both	♥ AQJ3	♥ K85		All Pass		
North HCP: 12	♦ K92	♦ A754				
South HCP: 7	♣ 73	♣ 864				
Contract: 1NT South						

Board: 101	North:	South:	W	N	E	S
Dealer: North	♠ Q	♠ J43		1♦	Pass	1NT
Vul: Both	♥ QT84	♥ K63	Pass	2♣	Pass	2♦
North HCP: 13	♦ AK76	♦ J954	All Pass			
South HCP: 9	♣ Q983	♣ AT5				
Contract: 2♦ South						

Board: 102	North:	South:	W	N	E	S
Dealer: North	♠ J874	♠ QT9		1♦	Pass	1NT
Vul: N-S	♥ Q5	♥ K87	X	All Pass		
North HCP: 12	♦ KQT8	♦ 976				
South HCP: 8	♣ A63	♣ KT98				
Contract: 1NTX South						

Board: 103	North:	South:	W	N	E	S
Dealer: North	♠ K	♠ A54		1♦	Pass	2NT
Vul: N-S	♥ K982	♥ Q4	Pass	3♥	Pass	4♣
North HCP: 14+2	♦ AK9654	♦ J73	Pass	5♦	All Pass	
South HCP: 11+1	♣ J7	♣ A9865				
Contract: 5♦ North						

Board: 104	North:	South:	W	N	E	S
Dealer: North	♠ 9842	♠ K7		1♦	Pass	1NT
Vul: Both	♥ AQ73	♥ K52	All Pass			
North HCP: 12	♦ KQ63	♦ 842				
South HCP: 10+1	♣ J	♣ A9853				
Contract: 1NT South						

North hands

Vics_Bal_Resp_to_1m

Board: 105	♠ 732	Partner is dealer.
Dealer: South	♥ Q97	The opponents are silent.
Vul: None	♦ A32	
HCP: 8	♣ QT86	

Board: 106	♠ AT9	Partner is dealer.
Dealer: South	♥ T92	The opponents are silent.
Vul: E-W	♦ T82	
HCP: 7	♣ QJ84	

Board: 107	♠ 862	Partner is dealer.
Dealer: South	♥ A63	The opponents are silent.
Vul: None	♦ J42	
HCP: 9	♣ A876	

Board: 108	♠ AK87	You are dealer.
Dealer: North	♥ KT82	The opponents are silent.
Vul: None	♦ QT6	
HCP: 12	♣ 84	

Board: 109	♠ T3	You are dealer.
Dealer: North	♥ KQ63	The opponents are silent.
Vul: N-S	♦ AQT965	
HCP: 15+2	♣ A	

Both hands (Answers Page)

Board: 105	North:	South:	W	N	E	S
Dealer: South	♠ 732	♠ AT84				1♦
Vul: None	♥ Q97	♥ J62	Pass	1NT	All Pass	
North HCP: 8	♦ A32	♦ K854				
South HCP: 12	♣ QT86	♣ A7				
Contract: 1NT North						

Board: 106	North:	South:	W	N	E	S
Dealer: South	♠ AT9	♠ QJ3				1♦
Vul: E-W	♥ T92	♥ Q84	Pass	1NT	Pass	3♦
North HCP: 7	♦ T82	♦ AQJ765	All Pass			
South HCP: 16+2	♣ QJ84	♣ A				
Contract: 3♦ South						

Board: 107	North:	South:	W	N	E	S
Dealer: South	♠ 862	♠ KJ3				1♦
Vul: None	♥ A63	♥ QT7	Pass	1NT	All Pass	
North HCP: 9	♦ J42	♦ Q976				
South HCP: 13	♣ A876	♣ KQ9				
Contract: 1NT North						

Board: 108	North:	South:	W	N	E	S
Dealer: North	♠ AK87	♠ QJT		1♦	Pass	1NT
Vul: None	♥ KT82	♥ A4	All Pass			
North HCP: 12	♦ QT6	♦ 852				
South HCP: 10+1	♣ 84	♣ KT963				
Contract: 1NT South						

Board: 109	North:	South:	W	N	E	S
Dealer: North	♠ T3	♠ 642		1♦	Pass	1NT
Vul: N-S	♥ KQ63	♥ JT7	Pass	3♦	All Pass	
North HCP: 15+2	♦ AQT965	♦ K74				
South HCP: 7	♣ A	♣ KT96				
Contract: 3♦ North						

South hands**Vics_Bal_Resp_to_1m**

Board: 105	♠ AT84	You are dealer.
Dealer: South	♥ J62	The opponents are silent.
Vul: None	♦ K854	
HCP: 12	♣ A7	

Board: 106	♠ QJ3	You are dealer.
Dealer: South	♥ Q84	The opponents are silent.
Vul: E-W	♦ AQJ765	
HCP: 16+2	♣ A	

Board: 107	♠ KJ3	You are dealer.
Dealer: South	♥ QT7	The opponents are silent.
Vul: None	♦ Q976	
HCP: 13	♣ KQ9	

Board: 108	♠ QJT	Partner is dealer.
Dealer: North	♥ A4	The opponents are silent.
Vul: None	♦ 852	
HCP: 10+1	♣ KT963	

Board: 109	♠ 642	Partner is dealer.
Dealer: North	♥ JT7	The opponents are silent.
Vul: N-S	♦ K74	
HCP: 7	♣ KT96	

Both hands (Answers Page)

Board: 105	North:	South:	W	N	E	S
Dealer: South	♠ 732	♠ AT84				1♦
Vul: None	♥ Q97	♥ J62	Pass	1NT	All Pass	
North HCP: 8	♦ A32	♦ K854				
South HCP: 12	♣ QT86	♣ A7				
Contract: 1NT North						

Board: 106	North:	South:	W	N	E	S
Dealer: South	♠ AT9	♠ QJ3				1♦
Vul: E-W	♥ T92	♥ Q84	Pass	1NT	Pass	3♦
North HCP: 7	♦ T82	♦ AQJ765	All Pass			
South HCP: 16+2	♣ QJ84	♣ A				
Contract: 3♦ South						

Board: 107	North:	South:	W	N	E	S
Dealer: South	♠ 862	♠ KJ3				1♦
Vul: None	♥ A63	♥ QT7	Pass	1NT	All Pass	
North HCP: 9	♦ J42	♦ Q976				
South HCP: 13	♣ A876	♣ KQ9				
Contract: 1NT North						

Board: 108	North:	South:	W	N	E	S
Dealer: North	♠ AK87	♠ QJT		1♦	Pass	1NT
Vul: None	♥ KT82	♥ A4	All Pass			
North HCP: 12	♦ QT6	♦ 852				
South HCP: 10+1	♣ 84	♣ KT963				
Contract: 1NT South						

Board: 109	North:	South:	W	N	E	S
Dealer: North	♠ T3	♠ 642		1♦	Pass	1NT
Vul: N-S	♥ KQ63	♥ JT7	Pass	3♦	All Pass	
North HCP: 15+2	♦ AQT965	♦ K74				
South HCP: 7	♣ A	♣ KT96				
Contract: 3♦ North						

North hands

Vics_Bal_Resp_to_1m

Board: 110 ♠ K32 You are dealer.

Dealer: North ♥ QJ6 The opponents are silent.

Vul: E-W ♦ A9865

HCP: 14+1 ♣ A5

Board: 111 ♠ K7 Partner is dealer.

Dealer: South ♥ T64 The opponents are silent.

Vul: Both ♦ JT4

HCP: 11+1 ♣ AQJ74

Board: 112 ♠ AKJ7 You are dealer.

Dealer: North ♥ QJ92 The opponents are silent.

Vul: E-W ♦ K7

HCP: 14 ♣ 987

Board: 113 ♠ T53 Partner is dealer.

Dealer: South ♥ A32 The opponents are silent.

Vul: N-S ♦ AQT

HCP: 10 ♣ T983

Board: 114 ♠ T65 Partner is dealer.

Dealer: South ♥ A42 The opponents are silent.

Vul: Both ♦ QT7

HCP: 10 ♣ KJ93

Both hands (Answers Page)

Board: 110	North:	South:	W	N	E	S
Dealer: North	♠ K32	♠ A85		1♦	Pass	1NT
Vul: E-W	♥ QJ6	♥ KT8	Pass	2♦	Pass	2NT
North HCP: 14+1	♦ A9865	♦ JT7	Pass	3NT	All Pass	
South HCP: 11	♣ A5	♣ QJ76				
Contract: 3NT North						

Board: 111	North:	South:	W	N	E	S
Dealer: South	♠ K7	♠ AQ9			1♦	
Vul: Both	♥ T64	♥ Q752	Pass	2NT	Pass	3NT
North HCP: 11+1	♦ JT4	♦ K8653	All Pass			
South HCP: 14+1	♣ AQJ74	♣ K				
Contract: 3NT South						

Board: 112	North:	South:	W	N	E	S
Dealer: North	♠ AKJ7	♠ T42		1♣	Pass	1NT
Vul: E-W	♥ QJ92	♥ A76	All Pass			
North HCP: 14	♦ K7	♦ 652				
South HCP: 11	♣ 987	♣ AQJ6				
Contract: 1NT South						

Board: 113	North:	South:	W	N	E	S
Dealer: South	♠ T53	♠ A742			1♣	
Vul: N-S	♥ A32	♥ QJ75	Pass	1NT	All Pass	
North HCP: 10	♦ AQT	♦ 76				
South HCP: 12	♣ T983	♣ AJ7				
Contract: 1NT North						

Board: 114	North:	South:	W	N	E	S
Dealer: South	♠ T65	♠ QJ9			1♦	
Vul: Both	♥ A42	♥ J9	Pass	1NT	Pass	2♣
North HCP: 10	♦ QT7	♦ KJ63	Pass	3♣	All Pass	
South HCP: 14	♣ KJ93	♣ AQ74				
Contract: 3♣ North						

South hands**Vics_Bal_Resp_to_1m**

Board: 110	♠ A85	Partner is dealer.
Dealer: North	♥ KT8	The opponents are silent.
Vul: E-W	♦ JT7	
HCP: 11	♣ QJ76	

Board: 111	♠ AQ9	You are dealer.
Dealer: South	♥ Q752	The opponents are silent.
Vul: Both	♦ K8653	
HCP: 14+1	♣ K	

Board: 112	♠ T42	Partner is dealer.
Dealer: North	♥ A76	The opponents are silent.
Vul: E-W	♦ 652	
HCP: 11	♣ AQJ6	

Board: 113	♠ A742	You are dealer.
Dealer: South	♥ QJ75	The opponents are silent.
Vul: N-S	♦ 76	
HCP: 12	♣ AJ7	

Board: 114	♠ QJ9	You are dealer.
Dealer: South	♥ J9	The opponents are silent.
Vul: Both	♦ KJ63	
HCP: 14	♣ AQ74	

Both hands (Answers Page)

Board: 110	North:	South:	W	N	E	S
Dealer: North	♠ K32	♠ A85		1♦	Pass	1NT
Vul: E-W	♥ QJ6	♥ KT8	Pass	2♦	Pass	2NT
North HCP: 14+1	♦ A9865	♦ JT7	Pass	3NT	All Pass	
South HCP: 11	♣ A5	♣ QJ76				
Contract: 3NT North						

Board: 111	North:	South:	W	N	E	S
Dealer: South	♠ K7	♠ AQ9			1♦	
Vul: Both	♥ T64	♥ Q752	Pass	2NT	Pass	3NT
North HCP: 11+1	♦ JT4	♦ K8653	All Pass			
South HCP: 14+1	♣ AQJ74	♣ K				
Contract: 3NT South						

Board: 112	North:	South:	W	N	E	S
Dealer: North	♠ AKJ7	♠ T42		1♣	Pass	1NT
Vul: E-W	♥ QJ92	♥ A76	All Pass			
North HCP: 14	♦ K7	♦ 652				
South HCP: 11	♣ 987	♣ AQJ6				
Contract: 1NT South						

Board: 113	North:	South:	W	N	E	S
Dealer: South	♠ T53	♠ A742			1♣	
Vul: N-S	♥ A32	♥ QJ75	Pass	1NT	All Pass	
North HCP: 10	♦ AQT	♦ 76				
South HCP: 12	♣ T983	♣ AJ7				
Contract: 1NT North						

Board: 114	North:	South:	W	N	E	S
Dealer: South	♠ T65	♠ QJ9			1♦	
Vul: Both	♥ A42	♥ J9	Pass	1NT	Pass	2♣
North HCP: 10	♦ QT7	♦ KJ63	Pass	3♣	All Pass	
South HCP: 14	♣ KJ93	♣ AQ74				
Contract: 3♣ North						

North hands

Vics_Bal_Resp_to_1m

Board: 115	♠ T97	Partner is dealer.
Dealer: South	♥ KQ4	The opponents are silent.
Vul: Both	♦ A8	
HCP: 11+1	♣ Q8742	

Board: 116	♠ K9	Partner is dealer.
Dealer: South	♥ A93	The opponents are silent.
Vul: None	♦ AT4	
HCP: 12+1	♣ J9872	

Board: 117	♠ J85	Partner is dealer.
Dealer: South	♥ Q85	The opponents are silent.
Vul: None	♦ K76	
HCP: 12	♣ AQ64	

Board: 118	♠ KQ62	You are dealer.
Dealer: North	♥ AJ84	The opponents are silent.
Vul: None	♦ AK87	
HCP: 17	♣ 9	

Board: 119	♠ 875	Partner is dealer.
Dealer: South	♥ J2	The opponents are silent.
Vul: None	♦ A986	
HCP: 9	♣ A873	

Both hands (Answers Page)

Board: 115	North:	South:	W	N	E	S
Dealer: South	♠ T97	♠ QJ64				1♦
Vul: Both	♥ KQ4	♥ J	Pass	2NT	All Pass	
North HCP: 11+1	♦ A8	♦ Q532				
South HCP: 13	♣ Q8742	♣ AKT9				
Contract: 2NT North						

Board: 116	North:	South:	W	N	E	S
Dealer: South	♠ K9	♠ Q2				1♦
Vul: None	♥ A93	♥ K	Pass	2NT	Pass	4♣
North HCP: 12+1	♦ AT4	♦ KQJ976	Pass	4♥	Pass	5♣
South HCP: 18+2	♣ J9872	♣ AKT6	All Pass			
Contract: 5♣ South						

Board: 117	North:	South:	W	N	E	S
Dealer: South	♠ J85	♠ AKQ2				1♦
Vul: None	♥ Q85	♥ A97	Pass	2NT	Pass	3♠
North HCP: 12	♦ K76	♦ T932	Pass	3NT	All Pass	
South HCP: 13	♣ AQ64	♣ 85				
Contract: 3NT North						

Board: 118	North:	South:	W	N	E	S
Dealer: North	♠ KQ62	♠ J9		1♦	Pass	2NT
Vul: None	♥ AJ84	♥ K92	Pass	3NT	All Pass	
North HCP: 17	♦ AK87	♦ Q92				
South HCP: 12+1	♣ 9	♣ AQ875				
Contract: 3NT North						

Board: 119	North:	South:	W	N	E	S
Dealer: South	♠ 875	♠ AQJ2				1♦
Vul: None	♥ J2	♥ AT	Pass	1NT	Pass	2♠
North HCP: 9	♦ A986	♦ KQ5432	Pass	3NT	All Pass	
South HCP: 16+2	♣ A873	♣ 4				
Contract: 3NT North						

South hands**Vics_Bal_Resp_to_1m**

Board: 115	♠ QJ64	You are dealer.
Dealer: South	♥ J	The opponents are silent.
Vul: Both	♦ Q532	
HCP: 13	♣ AKT9	

Board: 116	♠ Q2	You are dealer.
Dealer: South	♥ K	The opponents are silent.
Vul: None	♦ KQJ976	
HCP: 18+2	♣ AKT6	

Board: 117	♠ AKQ2	You are dealer.
Dealer: South	♥ A97	The opponents are silent.
Vul: None	♦ T932	
HCP: 13	♣ 85	

Board: 118	♠ J9	Partner is dealer.
Dealer: North	♥ K92	The opponents are silent.
Vul: None	♦ Q92	
HCP: 12+1	♣ AQ875	

Board: 119	♠ AQJ2	You are dealer.
Dealer: South	♥ AT	The opponents are silent.
Vul: None	♦ KQ5432	
HCP: 16+2	♣ 4	

Both hands (Answers Page)

Board: 115	North:	South:	W	N	E	S
Dealer: South	♠ T97	♠ QJ64				1♦
Vul: Both	♥ KQ4	♥ J	Pass	2NT	All Pass	
North HCP: 11+1	♦ A8	♦ Q532				
South HCP: 13	♣ Q8742	♣ AKT9				
Contract: 2NT North						

Board: 116	North:	South:	W	N	E	S
Dealer: South	♠ K9	♠ Q2				1♦
Vul: None	♥ A93	♥ K	Pass	2NT	Pass	4♣
North HCP: 12+1	♦ AT4	♦ KQJ976	Pass	4♥	Pass	5♣
South HCP: 18+2	♣ J9872	♣ AKT6	All Pass			
Contract: 5♣ South						

Board: 117	North:	South:	W	N	E	S
Dealer: South	♠ J85	♠ AKQ2				1♦
Vul: None	♥ Q85	♥ A97	Pass	2NT	Pass	3♠
North HCP: 12	♦ K76	♦ T932	Pass	3NT	All Pass	
South HCP: 13	♣ AQ64	♣ 85				
Contract: 3NT North						

Board: 118	North:	South:	W	N	E	S
Dealer: North	♠ KQ62	♠ J9		1♦	Pass	2NT
Vul: None	♥ AJ84	♥ K92	Pass	3NT	All Pass	
North HCP: 17	♦ AK87	♦ Q92				
South HCP: 12+1	♣ 9	♣ AQ875				
Contract: 3NT North						

Board: 119	North:	South:	W	N	E	S
Dealer: South	♠ 875	♠ AQJ2				1♦
Vul: None	♥ J2	♥ AT	Pass	1NT	Pass	2♠
North HCP: 9	♦ A986	♦ KQ5432	Pass	3NT	All Pass	
South HCP: 16+2	♣ A873	♣ 4				
Contract: 3NT North						

North hands

Vics_Bal_Resp_to_1m

Board: 120	♠ KT	You are dealer.
Dealer: North	♥ A74	The opponents are silent.
Vul: None	♦ KQT843	
HCP: 13+2	♣ J4	

Board: 121	♠ AKQ3	You are dealer.
Dealer: North	♥ 9	West (RHO) bids 2♥ if possible.
Vul: E-W	♦ J752	East (LHO) bids 3♥ if possible.
HCP: 16	♣ KQJ7	

Board: 122	♠ K54	Partner is dealer.
Dealer: South	♥ 643	The opponents are silent.
Vul: None	♦ 63	
HCP: 10+1	♣ AQJ63	

Board: 123	♠ 63	You are dealer.
Dealer: North	♥ 843	The opponents are silent.
Vul: Both	♦ AQJ87	
HCP: 14+1	♣ AK9	

Both hands (Answers Page)

Board: 120	North:	South:	W	N	E	S
Dealer: North	♠ KT	♠ 843		1♦	Pass	2NT
Vul: None	♥ A74	♥ KJ9	Pass	3NT	All Pass	
North HCP: 13+2	♦ KQT843	♦ 62				
South HCP: 11+1	♣ J4	♣ AKT75				
Contract: 3NT North						

Board: 121	North:	South:	W	N	E	S
Dealer: North	♠ AKQ3	♠ J92		1♦	Pass	1NT
Vul: E-W	♥ 9	♥ T4	2♥	3♣	3♥	4♣
North HCP: 16	♦ J752	♦ KQ43	All Pass			
South HCP: 10	♣ KQJ7	♣ A543				
Contract: 4♣ South						

Board: 122	North:	South:	W	N	E	S
Dealer: South	♠ K54	♠ AT			1♦	
Vul: None	♥ 643	♥ Q987	Pass	1NT	Pass	2♦
North HCP: 10+1	♦ 63	♦ KQJT5	All Pass			
South HCP: 12+1	♣ AQJ63	♣ T4				
Contract: 2♦ South						

Board: 123	North:	South:	W	N	E	S
Dealer: North	♠ 63	♠ K97		1♦	Pass	1NT
Vul: Both	♥ 843	♥ AT7	Pass	2♦	All Pass	
North HCP: 14+1	♦ AQJ87	♦ 32				
South HCP: 9+1	♣ AK9	♣ Q7543				
Contract: 2♦ North						

South hands**Vics_Bal_Resp_to_1m**

Board: 120	♠ 843	Partner is dealer.
Dealer: North	♥ KJ9	The opponents are silent.
Vul: None	♦ 62	
HCP: 11+1	♣ AKT75	

Board: 121	♠ J92	Partner is dealer.
Dealer: North	♥ T4	West (LHO) bids 2♥ if possible.
Vul: E-W	♦ KQ43	East (RHO) bids 3♥ if possible.
HCP: 10	♣ A543	

Board: 122	♠ AT	You are dealer.
Dealer: South	♥ Q987	The opponents are silent.
Vul: None	♦ KQJT5	
HCP: 12+1	♣ T4	

Board: 123	♠ K97	Partner is dealer.
Dealer: North	♥ AT7	The opponents are silent.
Vul: Both	♦ 32	
HCP: 9+1	♣ Q7543	

Both hands (Answers Page)

Board: 120	North:	South:	W	N	E	S
Dealer: North	♠ KT	♠ 843		1♦	Pass	2NT
Vul: None	♥ A74	♥ KJ9	Pass	3NT	All Pass	
North HCP: 13+2	♦ KQT843	♦ 62				
South HCP: 11+1	♣ J4	♣ AKT75				
Contract: 3NT North						

Board: 121	North:	South:	W	N	E	S
Dealer: North	♠ AKQ3	♠ J92		1♦	Pass	1NT
Vul: E-W	♥ 9	♥ T4	2♥	3♣	3♥	4♣
North HCP: 16	♦ J752	♦ KQ43	All Pass			
South HCP: 10	♣ KQJ7	♣ A543				
Contract: 4♣ South						

Board: 122	North:	South:	W	N	E	S
Dealer: South	♠ K54	♠ AT			1♦	
Vul: None	♥ 643	♥ Q987	Pass	1NT	Pass	2♦
North HCP: 10+1	♦ 63	♦ KQJT5	All Pass			
South HCP: 12+1	♣ AQJ63	♣ T4				
Contract: 2♦ South						

Board: 123	North:	South:	W	N	E	S
Dealer: North	♠ 63	♠ K97		1♦	Pass	1NT
Vul: Both	♥ 843	♥ AT7	Pass	2♦	All Pass	
North HCP: 14+1	♦ AQJ87	♦ 32				
South HCP: 9+1	♣ AK9	♣ Q7543				
Contract: 2♦ North						