

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 1	♠ K65	The opponents are silent.
Dealer: S	♥ 102	
Vul: EW	♦ AJ865	Partner bids first.
HCP: 9	♣ J108	

Board: 2	♠ J7	The opponents are silent.
Dealer: N	♥ AJ107	
Vul: Both	♦ AKJ743	You bid first.
HCP: 14	♣ 10	

Board: 3	♠ 1042	The opponents are silent.
Dealer: S	♥ Q843	
Vul: NS	♦ AQ7	Partner bids first.
HCP: 11	♣ K93	

Board: 4	♠ AK109	The opponents are silent.
Dealer: N	♥ Q1075	
Vul: EW	♦ 104	You bid first.
HCP: 14	♣ AJ5	

Board: 5	♠ 63	The opponents are silent.
Dealer: S	♥ AQJ7	
Vul: Both	♦ A985	Partner bids first.
HCP: 12	♣ J64	

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

Board: 1	North:	South:	West	North	East	South
Dealer: S	♠ K65	♠ AQJ2				1♣
Vul: EW	♥ 102	♥ A965	Pass	1♦	Pass	1♥
North HCP: 9	♦ AJ865	♦ 10	Pass	1NT	AP	
South HCP: 16	♣ J108	♣ KQ96				
Contract: 1N N						

Board: 2	North:	South:	West	North	East	South
Dealer: N	♠ J7	♠ AKQ10		1♦	Pass	1♥
Vul: Both	♥ AJ107	♥ Q864	Pass	3♥	Pass	3NT ¹
North HCP: 14	♦ AKJ743	♦ 95	Pass	4♣ ²	Pass	4NT ³
South HCP: 17	♣ 10	♣ AQ6	Pass	5♥	Pass	6♥
Contract: 6♥ S			AP			

1. Cue bid, surplus
2. Cue bid, a ♣ stopper
3. Blackwood 0314, for ♥

Board: 3	North:	South:	West	North	East	South
Dealer: S	♠ 1042	♠ KJ95				1♣
Vul: NS	♥ Q843	♥ K2	Pass	1♥	Pass	1♠
North HCP: 11	♦ AQ7	♦ 85	Pass	1NT	AP	
South HCP: 14	♣ K93	♣ AQJ54				
Contract: 1N N						

Board: 4	North:	South:	West	North	East	South
Dealer: N	♠ AK109	♠ 875		1♣	Pass	1♦
Vul: EW	♥ Q1075	♥ 83	Pass	1♥	Pass	1NT
North HCP: 14	♦ 104	♦ AK865	AP			
South HCP: 7	♣ AJ5	♣ 863				
Contract: 1N S						

Board: 5	North:	South:	West	North	East	South
Dealer: S	♠ 63	♠ KJ92				1♣
Vul: Both	♥ AQJ7	♥ 92	Pass	1♦	Pass	1♠
North HCP: 12	♦ A985	♦ 74	Pass	2♥ ¹	Pass	3♣
South HCP: 11	♣ J64	♣ AK983	AP			
Contract: 3♣ S						

1. Fourth suit

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 1	♠ AQJ2	The opponents are silent.
Dealer: S	♥ A965	
Vul: EW	♦ 10	You bid first.
HCP: 16	♣ KQ96	

Board: 2	♠ AKQ10	The opponents are silent.
Dealer: N	♥ Q864	
Vul: Both	♦ 95	Partner bids first.
HCP: 17	♣ AQ6	

Board: 3	♠ KJ95	The opponents are silent.
Dealer: S	♥ K2	
Vul: NS	♦ 85	You bid first.
HCP: 14	♣ AQJ54	

Board: 4	♠ 875	The opponents are silent.
Dealer: N	♥ 83	
Vul: EW	♦ AK865	Partner bids first.
HCP: 7	♣ 863	

Board: 5	♠ KJ92	The opponents are silent.
Dealer: S	♥ 92	
Vul: Both	♦ 74	You bid first.
HCP: 11	♣ AK983	

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

Board: 1
Dealer: S
Vul: EW
North HCP: 9
South HCP: 16
Contract: 1N N

North:
♠ K65
♥ 102
♦ AJ865
♣ J108

South:
♠ AQJ2
♥ A965
♦ 10
♣ KQ96

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

Board: 2
Dealer: N
Vul: Both
North HCP: 14
South HCP: 17
Contract: 6♥ S

North:
♠ J7
♥ AJ107
♦ AKJ743
♣ 10

South:
♠ AKQ10
♥ Q864
♦ 95
♣ AQ6

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

1. Cue bid, surplus
2. Cue bid, a ♣ stopper
3. Blackwood 0314, for ♥

Board: 3
Dealer: S
Vul: NS
North HCP: 11
South HCP: 14
Contract: 1N N

North:
♠ 1042
♥ Q843
♦ AQ7
♣ K93

South:
♠ KJ95
♥ K2
♦ 85
♣ AQJ54

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

Board: 4
Dealer: N
Vul: EW
North HCP: 14
South HCP: 7
Contract: 1N S

North:
♠ AK109
♥ Q1075
♦ 104
♣ AJ5

South:
♠ 875
♥ 83
♦ AK865
♣ 863

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

Board: 5
Dealer: S
Vul: Both
North HCP: 12
South HCP: 11
Contract: 3♣ S

North:
♠ 63
♥ AQJ7
♦ A985
♣ J64

South:
♠ KJ92
♥ 92
♦ 74
♣ AK983

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

1. Fourth suit

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 6	♠ KJ7	The opponents are silent.
Dealer: N	♥ J105	
Vul: EW	♦ KJ6	You bid first.
HCP: 13	♣ A1097	

Board: 7	♠ AQ43	The opponents are silent.
Dealer: S	♥ AKJ	
Vul: Both	♦ J865	Partner bids first.
HCP: 17	♣ Q10	

Board: 8	♠ K52	The opponents are silent.
Dealer: N	♥ AK53	
Vul: None	♦ A865	You bid first.
HCP: 19	♣ KQ	

Board: 9	♠ Q102	The opponents are silent.
Dealer: S	♥ Q93	
Vul: NS	♦ 986	Partner bids first.
HCP: 9	♣ AJ43	

Board: 10	♠ K873	The opponents are silent.
Dealer: N	♥ 10972	
Vul: Both	♦ KQJ	You bid first.
HCP: 12	♣ K4	

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

Board: 6	North:	South:	West	North	East	South
Dealer: N	♠ KJ7	♠ AQ3		1♣	Pass	1♦
Vul: EW	♥ J105	♥ 9864	Pass	1NT	Pass	3NT
North HCP: 13	♦ KJ6	♦ AQ87	AP			
South HCP: 14	♣ A1097	♣ Q6				
Contract: 3N N						

Board: 7	North:	South:	West	North	East	South
Dealer: S	♠ AQ43	♠ K62				1♣
Vul: Both	♥ AKJ	♥ 94	Pass	1♦	Pass	1NT
North HCP: 17	♦ J865	♦ A97	Pass	3NT	AP	
South HCP: 11	♣ Q10	♣ A9874				
Contract: 3N S						

Board: 8	North:	South:	West	North	East	South
Dealer: N	♠ K52	♠ Q843		1♦	Pass	1♠
Vul: None	♥ AK53	♥ 87	Pass	2NT	AP	
North HCP: 19	♦ A865	♦ QJ109				
South HCP: 6	♣ KQ	♣ J94				
Contract: 2N N						

Board: 9	North:	South:	West	North	East	South
Dealer: S	♠ Q102	♠ AKJ3				1♦
Vul: NS	♥ Q93	♥ A865	Pass	1NT	AP	
North HCP: 9	♦ 986	♦ Q1054				
South HCP: 14	♣ AJ43	♣ 7				
Contract: 1N N						

Board: 10	North:	South:	West	North	East	South
Dealer: N	♠ K873	♠ AJ64		1♦	Pass	1♥
Vul: Both	♥ 10972	♥ AQ85	Pass	2♥	Pass	4♥
North HCP: 12	♦ KQJ	♦ 95	AP			
South HCP: 17	♣ K4	♣ AQ5				
Contract: 4♥ S						

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 6	♠ AQ3	The opponents are silent.
Dealer: N	♥ 9864	
Vul: EW	♦ AQ87	Partner bids first.
HCP: 14	♣ Q6	

Board: 7	♠ K62	The opponents are silent.
Dealer: S	♥ 94	
Vul: Both	♦ A97	You bid first.
HCP: 11	♣ A9874	

Board: 8	♠ Q843	The opponents are silent.
Dealer: N	♥ 87	
Vul: None	♦ QJ109	Partner bids first.
HCP: 6	♣ J94	

Board: 9	♠ AKJ3	The opponents are silent.
Dealer: S	♥ A865	
Vul: NS	♦ Q1054	You bid first.
HCP: 14	♣ 7	

Board: 10	♠ AJ64	The opponents are silent.
Dealer: N	♥ AQ85	
Vul: Both	♦ 95	Partner bids first.
HCP: 17	♣ AQ5	

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

Board: 6	North:	South:	West	North	East	South
Dealer: N	♠ KJ7	♠ AQ3		1♣	Pass	1♦
Vul: EW	♥ J105	♥ 9864	Pass	1NT	Pass	3NT
North HCP: 13	♦ KJ6	♦ AQ87	AP			
South HCP: 14	♣ A1097	♣ Q6				
Contract: 3N N						

Board: 7	North:	South:	West	North	East	South
Dealer: S	♠ AQ43	♠ K62				1♣
Vul: Both	♥ AKJ	♥ 94	Pass	1♦	Pass	1NT
North HCP: 17	♦ J865	♦ A97	Pass	3NT	AP	
South HCP: 11	♣ Q10	♣ A9874				
Contract: 3N S						

Board: 8	North:	South:	West	North	East	South
Dealer: N	♠ K52	♠ Q843		1♦	Pass	1♠
Vul: None	♥ AK53	♥ 87	Pass	2NT	AP	
North HCP: 19	♦ A865	♦ QJ109				
South HCP: 6	♣ KQ	♣ J94				
Contract: 2N N						

Board: 9	North:	South:	West	North	East	South
Dealer: S	♠ Q102	♠ AKJ3				1♦
Vul: NS	♥ Q93	♥ A865	Pass	1NT	AP	
North HCP: 9	♦ 986	♦ Q1054				
South HCP: 14	♣ AJ43	♣ 7				
Contract: 1N N						

Board: 10	North:	South:	West	North	East	South
Dealer: N	♠ K873	♠ AJ64		1♦	Pass	1♥
Vul: Both	♥ 10972	♥ AQ85	Pass	2♥	Pass	4♥
North HCP: 12	♦ KQJ	♦ 95	AP			
South HCP: 17	♣ K4	♣ AQ5				
Contract: 4♥ S						

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 11	♠ 10743	The opponents are silent.
Dealer: S	♥ J74	
Vul: None	♦ A4	Partner bids first.
HCP: 9	♣ KJ87	

Board: 12	♠ K4	The opponents are silent.
Dealer: N	♥ J973	
Vul: NS	♦ AK1063	You bid first.
HCP: 11	♣ 73	

Board: 13	♠ 7542	The opponents are silent.
Dealer: S	♥ QJ5	
Vul: EW	♦ QJ	Partner bids first.
HCP: 11	♣ KQ76	

Board: 14	♠ KQ5	The opponents are silent.
Dealer: N	♥ QJ87	
Vul: None	♦ AJ96	You bid first.
HCP: 14	♣ J5	

Board: 15	♠ K975	The opponents are silent.
Dealer: S	♥ Q65	
Vul: NS	♦ QJ108	Partner bids first.
HCP: 12	♣ A4	

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

Board: 11	North:	South:	West	North	East	South
Dealer: S	♠ 10743	♠ A92				1♣
Vul: None	♥ J74	♥ AK53	Pass	1♠	Pass	1NT
North HCP: 9	♦ A4	♦ Q65	AP			
South HCP: 13	♣ KJ87	♣ 1096				
Contract: 1N S						

Board: 12	North:	South:	West	North	East	South
Dealer: N	♠ K4	♠ Q952				
Vul: NS	♥ J973	♥ Q10		1♦	Pass	1♠
North HCP: 11	♦ AK1063	♦ QJ5	Pass	1NT	AP	
South HCP: 12	♣ 73	♣ KQ84				
Contract: 1N N						

Board: 13	North:	South:	West	North	East	South
Dealer: S	♠ 7542	♠ Q				1♦
Vul: EW	♥ QJ5	♥ K10	Pass	1♠	Pass	2♣
North HCP: 11	♦ QJ	♦ AK754	Pass	3♣	AP	
South HCP: 12	♣ KQ76	♣ 98543				
Contract: 3♣ S						

Board: 14	North:	South:	West	North	East	South
Dealer: N	♠ KQ5	♠ AJ64				1♠
Vul: None	♥ QJ87	♥ 943	Pass	1NT	Pass	2NT
North HCP: 14	♦ AJ96	♦ K5	Pass	3NT	AP	
South HCP: 12	♣ J5	♣ A1043				
Contract: 3N N						

Board: 15	North:	South:	West	North	East	South
Dealer: S	♠ K975	♠ QJ108				1♣
Vul: NS	♥ Q65	♥ AJ4	Pass	1♦	Pass	1♠
North HCP: 12	♦ QJ108	♦ K4	Pass	4♠	AP	
South HCP: 14	♣ A4	♣ QJ75				
Contract: 4♠ S						

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 11	♠ A92	The opponents are silent.
Dealer: S	♥ AK53	
Vul: None	♦ Q65	You bid first.
HCP: 13	♣ 1096	

Board: 12	♠ Q952	The opponents are silent.
Dealer: N	♥ Q10	
Vul: NS	♦ QJ5	Partner bids first.
HCP: 12	♣ KQ84	

Board: 13	♠ Q	The opponents are silent.
Dealer: S	♥ K10	
Vul: EW	♦ AK754	You bid first.
HCP: 12	♣ 98543	

Board: 14	♠ AJ64	The opponents are silent.
Dealer: N	♥ 943	
Vul: None	♦ K5	Partner bids first.
HCP: 12	♣ A1043	

Board: 15	♠ QJ108	The opponents are silent.
Dealer: S	♥ AJ4	
Vul: NS	♦ K4	You bid first.
HCP: 14	♣ QJ75	

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

Board: 11	North:	South:	West	North	East	South
Dealer: S	♠ 10743	♠ A92				1♣
Vul: None	♥ J74	♥ AK53	Pass	1♠	Pass	1NT
North HCP: 9	♦ A4	♦ Q65	AP			
South HCP: 13	♣ KJ87	♣ 1096				
Contract: 1N S						

Board: 12	North:	South:	West	North	East	South
Dealer: N	♠ K4	♠ Q952				
Vul: NS	♥ J973	♥ Q10		1♦	Pass	1♠
North HCP: 11	♦ AK1063	♦ QJ5	Pass	1NT	AP	
South HCP: 12	♣ 73	♣ KQ84				
Contract: 1N N						

Board: 13	North:	South:	West	North	East	South
Dealer: S	♠ 7542	♠ Q				1♦
Vul: EW	♥ QJ5	♥ K10	Pass	1♠	Pass	2♣
North HCP: 11	♦ QJ	♦ AK754	Pass	3♣	AP	
South HCP: 12	♣ KQ76	♣ 98543				
Contract: 3♣ S						

Board: 14	North:	South:	West	North	East	South
Dealer: N	♠ KQ5	♠ AJ64				1♠
Vul: None	♥ QJ87	♥ 943	Pass	1NT	Pass	2NT
North HCP: 14	♦ AJ96	♦ K5	Pass	3NT	AP	
South HCP: 12	♣ J5	♣ A1043				
Contract: 3N N						

Board: 15	North:	South:	West	North	East	South
Dealer: S	♠ K975	♠ QJ108				1♣
Vul: NS	♥ Q65	♥ AJ4	Pass	1♦	Pass	1♠
North HCP: 12	♦ QJ108	♦ K4	Pass	4♠	AP	
South HCP: 14	♣ A4	♣ QJ75				
Contract: 4♠ S						

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 16	♠ K109	The opponents are silent.
Dealer: N	♥ J85	
Vul: EW	♦ A1096	You bid first.
HCP: 13	♣ AJ4	

Board: 17	♠ 93	The opponents are silent.
Dealer: S	♥ AK	
Vul: Both	♦ Q8753	Partner bids first.
HCP: 15	♣ AQ87	

Board: 18	♠ 874	The opponents are silent.
Dealer: N	♥ KQJ	
Vul: NS	♦ K984	You bid first.
HCP: 12	♣ QJ5	

Board: 19	♠ K86	The opponents are silent.
Dealer: S	♥ 986	
Vul: Both	♦ K4	Partner bids first.
HCP: 10	♣ KJ763	

Board: 20	♠ KQJ	The opponents are silent.
Dealer: N	♥ J95	
Vul: EW	♦ Q752	You bid first.
HCP: 13	♣ KJ4	

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

Board: 16	North:	South:	West	North	East	South
Dealer: N	♠ K109	♠ J86		1♦	Pass	1♥
Vul: EW	♥ J85	♥ K1096	Pass	1NT	Pass	2NT
North HCP: 13	♦ A1096	♦ QJ4	Pass	3♥	AP	
South HCP: 12	♣ AJ4	♣ KQ3				
Contract: 3♥ S						

Board: 17	North:	South:	West	North	East	South
Dealer: S	♠ 93	♠ KQ108				1♦
Vul: Both	♥ AK	♥ 10765	Pass	2♦ ¹	Pass	3♣ ²
North HCP: 15	♦ Q8753	♦ AKJ9	Pass	3NT	AP	
South HCP: 13	♣ AQ87	♣ 3				
Contract: 3N N						

1. Inverted minors
2. shortness

Board: 18	North:	South:	West	North	East	South
Dealer: N	♠ 874	♠ A106		1♦	Pass	2♦ ¹
Vul: NS	♥ KQJ	♥ 52	Pass	2NT	AP	
North HCP: 12	♦ K984	♦ Q1063				
South HCP: 13	♣ QJ5	♣ AK64				
Contract: 2N N						

1. Inverted minors

Board: 19	North:	South:	West	North	East	South
Dealer: S	♠ K86	♠ QJ95				1♣
Vul: Both	♥ 986	♥ AJ2	Pass	2♣ ¹	Pass	2♦
North HCP: 10	♦ K4	♦ AQ5	Pass	3♣	Pass	4♦ ²
South HCP: 18	♣ KJ763	♣ A95	Pass	4♠ ³	Pass	5♣
Contract: 5♣ S				AP		

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

Board: 20	North:	South:	West	North	East	South
Dealer: N	♠ KQJ	♠ 75		1♦	Pass	2♦ ¹
Vul: EW	♥ J95	♥ KQ	Pass	2♠	Pass	3NT
North HCP: 13	♦ Q752	♦ AJ1094				
South HCP: 14	♣ KJ4	♣ A1072				
Contract: 3N S				AP		

1. Inverted minors

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 16	♠ J86	The opponents are silent.
Dealer: N	♥ K1096	
Vul: EW	♦ QJ4	Partner bids first.
HCP: 12	♣ KQ3	

Board: 17	♠ KQ108	The opponents are silent.
Dealer: S	♥ 10765	
Vul: Both	♦ AKJ9	You bid first.
HCP: 13	♣ 3	

Board: 18	♠ A106	The opponents are silent.
Dealer: N	♥ 52	
Vul: NS	♦ Q1063	Partner bids first.
HCP: 13	♣ AK64	

Board: 19	♠ QJ95	The opponents are silent.
Dealer: S	♥ AJ2	
Vul: Both	♦ AQ5	You bid first.
HCP: 18	♣ A95	

Board: 20	♠ 75	The opponents are silent.
Dealer: N	♥ KQ	
Vul: EW	♦ AJ1094	Partner bids first.
HCP: 14	♣ A1072	

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 21	♠ AK42	The opponents are silent.
Dealer: S	♥ Q6	
Vul: Both	♦ Q973	Partner bids first.
HCP: 11	♣ 1076	

Board: 22	♠ AQ104	The opponents are silent.
Dealer: N	♥ AJ	
Vul: None	♦ J96	You bid first.
HCP: 19	♣ AK75	

Board: 23	♠ 85	The opponents are silent.
Dealer: S	♥ Q72	
Vul: NS	♦ A1093	Partner bids first.
HCP: 12	♣ AQ86	

Board: 24	♠ A10	The opponents are silent.
Dealer: N	♥ A942	
Vul: None	♦ AJ4	You bid first.
HCP: 18	♣ KQ95	

Board: 25	♠ A104	The opponents are silent.
Dealer: S	♥ 10743	
Vul: NS	♦ KQJ5	Partner bids first.
HCP: 11	♣ J3	

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

Board: 21	North:	South:	West	North	East	South
Dealer: S	♠ AK42	♠ J95				1♣
Vul: Both	♥ Q6	♥ J93				
North HCP: 11	♦ Q973	♦ A5	Pass	1♦	Pass	1NT
South HCP: 13	♣ 1076	♣ AQJ54	AP			
Contract: 1N S						

Board: 22	North:	South:	West	North	East	South
Dealer: N	♠ AQ104	♠ KJ7		1♣	Pass	1♥
Vul: None	♥ AJ	♥ Q862				
North HCP: 19	♦ J96	♦ 74	Pass	2NT	Pass	3NT
South HCP: 7	♣ AK75	♣ J643	AP			
Contract: 3N N						

Board: 23	North:	South:	West	North	East	South
Dealer: S	♠ 85	♠ K109				1♣
Vul: NS	♥ Q72	♥ AK5				
North HCP: 12	♦ A1093	♦ J64	Pass	2♣ ¹	Pass	2♥
South HCP: 14	♣ AQ86	♣ K1043	Pass	3NT	AP	
Contract: 3N N			1. Inverted minors			

Board: 24	North:	South:	West	North	East	South
Dealer: N	♠ A10	♠ K542		1♣	Pass	1♦
Vul: None	♥ A942	♥ 87				
North HCP: 18	♦ AJ4	♦ KQ76	Pass	2NT	Pass	3♠
South HCP: 8	♣ KQ95	♣ 876				
Contract: 3N N			Pass	3NT	AP	

Board: 25	North:	South:	West	North	East	South
Dealer: S	♠ A104	♠ Q95				1♦
Vul: NS	♥ 10743	♥ Q5				
North HCP: 11	♦ KQJ5	♦ A1084	Pass	1♥	Pass	1NT
South HCP: 14	♣ J3	♣ AQ84				
Contract: 2♦ S			Pass	2♦	AP	

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 21	♠ J95	The opponents are silent.
Dealer: S	♥ J93	
Vul: Both	♦ A5	You bid first.
HCP: 13	♣ AQJ54	

Board: 22	♠ KJ7	The opponents are silent.
Dealer: N	♥ Q862	
Vul: None	♦ 74	Partner bids first.
HCP: 7	♣ J643	

Board: 23	♠ K109	The opponents are silent.
Dealer: S	♥ AK5	
Vul: NS	♦ J64	You bid first.
HCP: 14	♣ K1043	

Board: 24	♠ K542	The opponents are silent.
Dealer: N	♥ 87	
Vul: None	♦ KQ76	Partner bids first.
HCP: 8	♣ 876	

Board: 25	♠ Q95	The opponents are silent.
Dealer: S	♥ Q5	
Vul: NS	♦ A1084	You bid first.
HCP: 14	♣ AQ84	

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

Board: 21	North:	South:	West	North	East	South
Dealer: S	♠ AK42	♠ J95				1♣
Vul: Both	♥ Q6	♥ J93				
North HCP: 11	♦ Q973	♦ A5	Pass	1♦	Pass	1NT
South HCP: 13	♣ 1076	♣ AQJ54	AP			
Contract: 1N S						

Board: 22	North:	South:	West	North	East	South
Dealer: N	♠ AQ104	♠ KJ7		1♣	Pass	1♥
Vul: None	♥ AJ	♥ Q862				
North HCP: 19	♦ J96	♦ 74	Pass	2NT	Pass	3NT
South HCP: 7	♣ AK75	♣ J643	AP			
Contract: 3N N						

Board: 23	North:	South:	West	North	East	South
Dealer: S	♠ 85	♠ K109				1♣
Vul: NS	♥ Q72	♥ AK5				
North HCP: 12	♦ A1093	♦ J64	Pass	2♣ ¹	Pass	2♥
South HCP: 14	♣ AQ86	♣ K1043	Pass	3NT	AP	
Contract: 3N N			1. Inverted minors			

Board: 24	North:	South:	West	North	East	South
Dealer: N	♠ A10	♠ K542		1♣	Pass	1♦
Vul: None	♥ A942	♥ 87				
North HCP: 18	♦ AJ4	♦ KQ76	Pass	2NT	Pass	3♠
South HCP: 8	♣ KQ95	♣ 876				
Contract: 3N N			Pass	3NT	AP	

Board: 25	North:	South:	West	North	East	South
Dealer: S	♠ A104	♠ Q95				1♦
Vul: NS	♥ 10743	♥ Q5				
North HCP: 11	♦ KQJ5	♦ A1084	Pass	1♥	Pass	1NT
South HCP: 14	♣ J3	♣ AQ84				
Contract: 2♦ S			Pass	2♦	AP	

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 26	♠ K872	The opponents are silent.
Dealer: N	♥ K93	
Vul: EW	♦ KQ972	You bid first.
HCP: 11	♣ 6	

Board: 27	♠ 1095	The opponents are silent.
Dealer: S	♥ Q72	
Vul: None	♦ AK1076	Partner bids first.
HCP: 13	♣ A9	

Board: 28	♠ AQ5	The opponents are silent.
Dealer: N	♥ KJ96	
Vul: NS	♦ AKJ6	You bid first.
HCP: 19	♣ J3	

Board: 29	♠ J107	The opponents are silent.
Dealer: S	♥ 1085	
Vul: EW	♦ AQ	Partner bids first.
HCP: 7	♣ 98643	

Board: 30	♠ A62	The opponents are silent.
Dealer: N	♥ AK95	
Vul: Both	♦ AK6	You bid first.
HCP: 18	♣ 543	

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

Board: 26
 Dealer: N
 Vul: EW
 North HCP: 11
 South HCP: 15
 Contract: 5♦ N

North:
 ♠ K872
 ♥ K93
 ♦ KQ972
 ♣ 6

South:
 ♠ AQ
 ♥ A10
 ♦ J10865
 ♣ A975

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

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

Board: 27
 Dealer: S
 Vul: None
 North HCP: 13
 South HCP: 17
 Contract: 3N N

North:
 ♠ 1095
 ♥ Q72
 ♦ AK1076
 ♣ A9

South:
 ♠ AK64
 ♥ KJ64
 ♦ 8
 ♣ KQJ7

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

1. Fourth suit

Board: 28
 Dealer: N
 Vul: NS
 North HCP: 19
 South HCP: 10
 Contract: 3N S

North:
 ♠ AQ5
 ♥ KJ96
 ♦ AKJ6
 ♣ J3

South:
 ♠ K82
 ♥ 854
 ♦ Q854
 ♣ KQ8

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

Board: 29
 Dealer: S
 Vul: EW
 North HCP: 7
 South HCP: 14
 Contract: 1N N

North:
 ♠ J107
 ♥ 1085
 ♦ AQ
 ♣ 98643

South:
 ♠ AQ96
 ♥ KQ93
 ♦ K1086
 ♣ 5

West	North	East	South
			1♦
Pass	1NT	AP	

Board: 30
 Dealer: N
 Vul: Both
 North HCP: 18
 South HCP: 11
 Contract: 4♥ S

North:
 ♠ A62
 ♥ AK95
 ♦ AK6
 ♣ 543

South:
 ♠ K754
 ♥ Q863
 ♦ Q94
 ♣ A6

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

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 26	♠ AQ	The opponents are silent.
Dealer: N	♥ A10	
Vul: EW	♦ J10865	Partner bids first.
HCP: 15	♣ A975	

Board: 27	♠ AK64	The opponents are silent.
Dealer: S	♥ KJ64	
Vul: None	♦ 8	You bid first.
HCP: 17	♣ KQJ7	

Board: 28	♠ K82	The opponents are silent.
Dealer: N	♥ 854	
Vul: NS	♦ Q854	Partner bids first.
HCP: 10	♣ KQ8	

Board: 29	♠ AQ96	The opponents are silent.
Dealer: S	♥ KQ93	
Vul: EW	♦ K1086	You bid first.
HCP: 14	♣ 5	

Board: 30	♠ K754	The opponents are silent.
Dealer: N	♥ Q863	
Vul: Both	♦ Q94	Partner bids first.
HCP: 11	♣ A6	

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

Board: 26
Dealer: N
Vul: EW
North HCP: 11
South HCP: 15
Contract: 5♦ N

North:
♠ K872
♥ K93
♦ KQ972
♣ 6

South:
♠ AQ
♥ A10
♦ J10865
♣ A975

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

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

Board: 27
Dealer: S
Vul: None
North HCP: 13
South HCP: 17
Contract: 3N N

North:
♠ 1095
♥ Q72
♦ AK1076
♣ A9

South:
♠ AK64
♥ KJ64
♦ 8
♣ KQJ7

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

1. Fourth suit

Board: 28
Dealer: N
Vul: NS
North HCP: 19
South HCP: 10
Contract: 3N S

North:
♠ AQ5
♥ KJ96
♦ AKJ6
♣ J3

South:
♠ K82
♥ 854
♦ Q854
♣ KQ8

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

Board: 29
Dealer: S
Vul: EW
North HCP: 7
South HCP: 14
Contract: 1N N

North:
♠ J107
♥ 1085
♦ AQ
♣ 98643

South:
♠ AQ96
♥ KQ93
♦ K1086
♣ 5

West	North	East	South
			1♦
Pass	1NT	AP	

Board: 30
Dealer: N
Vul: Both
North HCP: 18
South HCP: 11
Contract: 4♥ S

North:
♠ A62
♥ AK95
♦ AK6
♣ 543

South:
♠ K754
♥ Q863
♦ Q94
♣ A6

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

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 31	♠ AK65	The opponents are silent.
Dealer: S	♥ 65	
Vul: NS	♦ Q985	Partner bids first.
HCP: 12	♣ QJ3	

Board: 32	♠ Q96	The opponents are silent.
Dealer: N	♥ A1074	
Vul: EW	♦ KJ85	You bid first.
HCP: 14	♣ A10	

Board: 33	♠ J10	The opponents are silent.
Dealer: S	♥ KQ7	
Vul: Both	♦ K10	Partner bids first.
HCP: 15	♣ AQ9762	

Board: 34	♠ AJ	The opponents are silent.
Dealer: N	♥ AK76	
Vul: EW	♦ QJ9	You bid first.
HCP: 18	♣ K964	

Board: 35	♠ A76	The opponents are silent.
Dealer: S	♥ Q87	
Vul: Both	♦ A106	Partner bids first.
HCP: 13	♣ K1076	

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

Board: 31			West	North	East	South
Dealer: S	North:	South:				1♣
Vul: NS	♠ AK65	♠ J972	Pass	1♦	Pass	2NT
North HCP: 12	♥ 65	♥ QJ103	Pass	3♠	Pass	4♠
South HCP: 18	♦ Q985	♦ AK	Pass	4NT ¹	Pass	5♥
Contract: 5♠ N	♣ QJ3	♣ AK9	Pass	5♠	AP	
			1. Blackwood 0314, for ♠			

Board: 32	North:	South:				
Dealer: N	♠ Q96	♠ A54	West	North	East	South
Vul: EW	♥ A1074	♥ J98		1♦	Pass	1NT
North HCP: 14	♦ KJ85	♦ Q106	AP			
South HCP: 7	♣ A10	♣ 9643				
Contract: 1N S						

Board: 33	North:	South:	West	North	East	South
Dealer: S	♠ J10	♠ AQ5				1♣
Vul: Both	♥ KQ7	♥ A105	Pass	2♣ ¹	Pass	2NT
North HCP: 15	♦ K10	♦ J54	Pass	3NT	AP	
South HCP: 12	♣ AQ9762	♣ J1085	1. Inverted minors			
Contract: 3N S						

Board: 34	North:	South:				
Dealer: N	♠ AJ	♠ Q654	West	North	East	South
Vul: EW	♥ AK76	♥ 84		1♣	Pass	1♦
North HCP: 18	♦ QJ9	♦ A1085				
South HCP: 6	♣ K964	♣ 1087	Pass	2NT	AP	
Contract: 2N N						

Board: 35	North:	South:	West	North	East	South
Dealer: S	♠ A76	♠ QJ5				1♣
Vul: Both	♥ Q87	♥ J95	Pass	2♣ ¹	Pass	2♦
North HCP: 13	♦ A106	♦ KQ7	Pass	3NT	AP	
South HCP: 13	♣ K1076	♣ A985	1. Inverted minors			
Contract: 3N N						

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 31	♠ J972	The opponents are silent.
Dealer: S	♥ QJ103	
Vul: NS	♦ AK	You bid first.
HCP: 18	♣ AK9	

Board: 32	♠ A54	The opponents are silent.
Dealer: N	♥ J98	
Vul: EW	♦ Q106	Partner bids first.
HCP: 7	♣ 9643	

Board: 33	♠ AQ5	The opponents are silent.
Dealer: S	♥ A105	
Vul: Both	♦ J54	You bid first.
HCP: 12	♣ J1085	

Board: 34	♠ Q654	The opponents are silent.
Dealer: N	♥ 84	
Vul: EW	♦ A1085	Partner bids first.
HCP: 6	♣ 1087	

Board: 35	♠ QJ5	The opponents are silent.
Dealer: S	♥ J95	
Vul: Both	♦ KQ7	You bid first.
HCP: 13	♣ A985	

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

Board: 31			West	North	East	South
Dealer: S	North:	South:				1♣
Vul: NS	♠ AK65	♠ J972	Pass	1♦	Pass	2NT
North HCP: 12	♥ 65	♥ QJ103	Pass	3♠	Pass	4♠
South HCP: 18	♦ Q985	♦ AK	Pass	4NT ¹	Pass	5♥
Contract: 5♠ N	♣ QJ3	♣ AK9	Pass	5♠	AP	
			1. Blackwood 0314, for ♠			

Board: 32	North:	South:				
Dealer: N	♠ Q96	♠ A54	West	North	East	South
Vul: EW	♥ A1074	♥ J98		1♦	Pass	1NT
North HCP: 14	♦ KJ85	♦ Q106	AP			
South HCP: 7	♣ A10	♣ 9643				
Contract: 1N S						

Board: 33	North:	South:	West	North	East	South
Dealer: S	♠ J10	♠ AQ5				1♣
Vul: Both	♥ KQ7	♥ A105	Pass	2♣ ¹	Pass	2NT
North HCP: 15	♦ K10	♦ J54	Pass	3NT	AP	
South HCP: 12	♣ AQ9762	♣ J1085	1. Inverted minors			
Contract: 3N S						

Board: 34	North:	South:				
Dealer: N	♠ AJ	♠ Q654	West	North	East	South
Vul: EW	♥ AK76	♥ 84		1♣	Pass	1♦
North HCP: 18	♦ QJ9	♦ A1085				
South HCP: 6	♣ K964	♣ 1087	Pass	2NT	AP	
Contract: 2N N						

Board: 35	North:	South:	West	North	East	South
Dealer: S	♠ A76	♠ QJ5				1♣
Vul: Both	♥ Q87	♥ J95	Pass	2♣ ¹	Pass	2♦
North HCP: 13	♦ A106	♦ KQ7	Pass	3NT	AP	
South HCP: 13	♣ K1076	♣ A985	1. Inverted minors			
Contract: 3N N						

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 36	♠ J1098	The opponents are silent.
Dealer: N	♥ 98	
Vul: None	♦ A10	You bid first.
HCP: 11	♣ KQJ76	

Board: 37	♠ 9832	The opponents are silent.
Dealer: S	♥ A52	
Vul: Both	♦ QJ6	Partner bids first.
HCP: 12	♣ KQ5	

Board: 38	♠ 754	The opponents are silent.
Dealer: N	♥ KQ3	
Vul: None	♦ AKJ8	You bid first.
HCP: 13	♣ 542	

Board: 39	♠ Q3	The opponents are silent.
Dealer: S	♥ K85	
Vul: NS	♦ K	Partner bids first.
HCP: 14	♣ KQJ9653	

Board: 40	♠ K1083	The opponents are silent.
Dealer: N	♥ K95	
Vul: EW	♦ QJ	You bid first.
HCP: 12	♣ K1076	

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

Board: 36	North:	South:	West	North	East	South
Dealer: N	♠ J1098	♠ KQ32		1♣	Pass	1♥
Vul: None	♥ 98	♥ AK75	Pass	1♠	Pass	4♠
North HCP: 11	♦ A10	♦ 854	AP			
South HCP: 12	♣ KQJ76	♣ 104				
Contract: 4♠ N						

Board: 37	North:	South:	West	North	East	South
Dealer: S	♠ 9832	♠ K104				1♣
Vul: Both	♥ A52	♥ KJ96	Pass	1♠	Pass	2NT
North HCP: 12	♦ QJ6	♦ AK10	Pass	3NT	AP	
South HCP: 18	♣ KQ5	♣ A84				
Contract: 3N S						

Board: 38	North:	South:	West	North	East	South
Dealer: N	♠ 754	♠ Q2		1♦	Pass	2♦ ¹
Vul: None	♥ KQ3	♥ AJ	Pass	2♥	Pass	3NT
North HCP: 13	♦ AKJ8	♦ Q9652	AP			
South HCP: 15	♣ 542	♣ KQJ10	1. Inverted minors			
Contract: 3N S						

Board: 39	North:	South:	West	North	East	South
Dealer: S	♠ Q3	♠ 964				1♣
Vul: NS	♥ K85	♥ QJ3	Pass	2♣ ¹	Pass	2♦
North HCP: 14	♦ K	♦ AQJ	Pass	3♣	AP	
South HCP: 14	♣ KQJ9653	♣ A1082	1. Inverted minors			
Contract: 3♣ S						

Board: 40	North:	South:	West	North	East	South
Dealer: N	♠ K1083	♠ AJ4		1♣	Pass	1♥
Vul: EW	♥ K95	♥ 8742	Pass	1♠	Pass	1NT
North HCP: 12	♦ QJ	♦ A104	AP			
South HCP: 9	♣ K1076	♣ 954				
Contract: 1N S						

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 36	♠ KQ32	The opponents are silent.
Dealer: N	♥ AK75	
Vul: None	♦ 854	Partner bids first.
HCP: 12	♣ 104	

Board: 37	♠ K104	The opponents are silent.
Dealer: S	♥ KJ96	
Vul: Both	♦ AK10	You bid first.
HCP: 18	♣ A84	

Board: 38	♠ Q2	The opponents are silent.
Dealer: N	♥ AJ	
Vul: None	♦ Q9652	Partner bids first.
HCP: 15	♣ KQJ10	

Board: 39	♠ 964	The opponents are silent.
Dealer: S	♥ QJ3	
Vul: NS	♦ AQJ	You bid first.
HCP: 14	♣ A1082	

Board: 40	♠ AJ4	The opponents are silent.
Dealer: N	♥ 8742	
Vul: EW	♦ A104	Partner bids first.
HCP: 9	♣ 954	

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

Board: 36	North:	South:	West	North	East	South
Dealer: N	♠ J1098	♠ KQ32		1♣	Pass	1♥
Vul: None	♥ 98	♥ AK75	Pass	1♠	Pass	4♠
North HCP: 11	♦ A10	♦ 854	AP			
South HCP: 12	♣ KQJ76	♣ 104				
Contract: 4♠ N						

Board: 37	North:	South:	West	North	East	South
Dealer: S	♠ 9832	♠ K104				1♣
Vul: Both	♥ A52	♥ KJ96	Pass	1♠	Pass	2NT
North HCP: 12	♦ QJ6	♦ AK10	Pass	3NT	AP	
South HCP: 18	♣ KQ5	♣ A84				
Contract: 3N S						

Board: 38	North:	South:	West	North	East	South
Dealer: N	♠ 754	♠ Q2		1♦	Pass	2♦ ¹
Vul: None	♥ KQ3	♥ AJ	Pass	2♥	Pass	3NT
North HCP: 13	♦ AKJ8	♦ Q9652	AP			
South HCP: 15	♣ 542	♣ KQJ10	1. Inverted minors			
Contract: 3N S						

Board: 39	North:	South:	West	North	East	South
Dealer: S	♠ Q3	♠ 964				1♣
Vul: NS	♥ K85	♥ QJ3	Pass	2♣ ¹	Pass	2♦
North HCP: 14	♦ K	♦ AQJ	Pass	3♣	AP	
South HCP: 14	♣ KQJ9653	♣ A1082	1. Inverted minors			
Contract: 3♣ S						

Board: 40	North:	South:	West	North	East	South
Dealer: N	♠ K1083	♠ AJ4		1♣	Pass	1♥
Vul: EW	♥ K95	♥ 8742	Pass	1♠	Pass	1NT
North HCP: 12	♦ QJ	♦ A104	AP			
South HCP: 9	♣ K1076	♣ 954				
Contract: 1N S						

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 41	♠ A964	The opponents are silent.
Dealer: S	♥ A74	
Vul: None	♦ K76	Partner bids first.
HCP: 11	♣ 875	

Board: 42	♠ AQ9	The opponents are silent.
Dealer: N	♥ J864	
Vul: EW	♦ A864	You bid first.
HCP: 14	♣ K4	

Board: 43	♠ K7	The opponents are silent.
Dealer: S	♥ K7	
Vul: NS	♦ AKQ83	Partner bids first.
HCP: 16	♣ J542	

Board: 44	♠ KJ96	The opponents are silent.
Dealer: N	♥ A743	
Vul: EW	♦ 63	You bid first.
HCP: 12	♣ A65	

Board: 45	♠ A54	The opponents are silent.
Dealer: S	♥ QJ95	
Vul: Both	♦ KJ106	Partner bids first.
HCP: 14	♣ K10	

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

Board: 41	North:	South:	West	North	East	South
Dealer: S	♠ A964	♠ 102				1♦
Vul: None	♥ A74	♥ KQ10	Pass	1♠	Pass	1NT
North HCP: 11	♦ K76	♦ Q853	AP			
South HCP: 13	♣ 875	♣ AQ109				
Contract: 1N S						

Board: 42	North:	South:	West	North	East	South
Dealer: N	♠ AQ9	♠ KJ10		1♦	Pass	2♦ ¹
Vul: EW	♥ J864	♥ 7	Pass	2♥	Pass	4NT ²
North HCP: 14	♦ A864	♦ QJ1075	Pass	5♥	Pass	6♦
South HCP: 14	♣ K4	♣ AQJ9	AP			
Contract: 6♦ N						

1. Inverted minors
2. Blackwood 0314, for ♦

Board: 43	North:	South:	West	North	East	South
Dealer: S	♠ K7	♠ A84				1♦
Vul: NS	♥ K7	♥ Q103	Pass	2♦ ¹	Pass	2♥
North HCP: 16	♦ AKQ83	♦ 9754	Pass	3NT	AP	
South HCP: 13	♣ J542	♣ AK3				
Contract: 3N N						

1. Inverted minors

Board: 44	North:	South:	West	North	East	South
Dealer: N	♠ KJ96	♠ 1084		1♣	Pass	2♣ ¹
Vul: EW	♥ A743	♥ 82	Pass	2NT	Pass	3♣
North HCP: 12	♦ 63	♦ KQ7	AP			
South HCP: 11	♣ A65	♣ KQJ107				
Contract: 3♣ N						

1. Inverted minors

Board: 45	North:	South:	West	North	East	South
Dealer: S	♠ A54	♠ Q97				1♦
Vul: Both	♥ QJ95	♥ A63	Pass	1♥	Pass	1NT
North HCP: 14	♦ KJ106	♦ A9753	Pass	2♣ ¹	Pass	2♥
South HCP: 12	♣ K10	♣ Q4	Pass	3NT	AP	
Contract: 3N S						

1. Checkback

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 41	♠ 102	The opponents are silent.
Dealer: S	♥ KQ10	
Vul: None	♦ Q853	You bid first.
HCP: 13	♣ AQ109	

Board: 42	♠ KJ10	The opponents are silent.
Dealer: N	♥ 7	
Vul: EW	♦ QJ1075	Partner bids first.
HCP: 14	♣ AQJ9	

Board: 43	♠ A84	The opponents are silent.
Dealer: S	♥ Q103	
Vul: NS	♦ 9754	You bid first.
HCP: 13	♣ AK3	

Board: 44	♠ 1084	The opponents are silent.
Dealer: N	♥ 82	
Vul: EW	♦ KQ7	Partner bids first.
HCP: 11	♣ KQJ107	

Board: 45	♠ Q97	The opponents are silent.
Dealer: S	♥ A63	
Vul: Both	♦ A9753	You bid first.
HCP: 12	♣ Q4	

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

Board: 41	North:	South:	West	North	East	South
Dealer: S	♠ A964	♠ 102				1♦
Vul: None	♥ A74	♥ KQ10	Pass	1♠	Pass	1NT
North HCP: 11	♦ K76	♦ Q853	AP			
South HCP: 13	♣ 875	♣ AQ109				
Contract: 1N S						

Board: 42	North:	South:	West	North	East	South
Dealer: N	♠ AQ9	♠ KJ10		1♦	Pass	2♦ ¹
Vul: EW	♥ J864	♥ 7	Pass	2♥	Pass	4NT ²
North HCP: 14	♦ A864	♦ QJ1075	Pass	5♥	Pass	6♦
South HCP: 14	♣ K4	♣ AQJ9	AP			
Contract: 6♦ N						

1. Inverted minors
2. Blackwood 0314, for ♦

Board: 43	North:	South:	West	North	East	South
Dealer: S	♠ K7	♠ A84				1♦
Vul: NS	♥ K7	♥ Q103	Pass	2♦ ¹	Pass	2♥
North HCP: 16	♦ AKQ83	♦ 9754	Pass	3NT	AP	
South HCP: 13	♣ J542	♣ AK3				
Contract: 3N N						

1. Inverted minors

Board: 44	North:	South:	West	North	East	South
Dealer: N	♠ KJ96	♠ 1084		1♣	Pass	2♣ ¹
Vul: EW	♥ A743	♥ 82	Pass	2NT	Pass	3♣
North HCP: 12	♦ 63	♦ KQ7	AP			
South HCP: 11	♣ A65	♣ KQJ107				
Contract: 3♣ N						

1. Inverted minors

Board: 45	North:	South:	West	North	East	South
Dealer: S	♠ A54	♠ Q97				1♦
Vul: Both	♥ QJ95	♥ A63	Pass	1♥	Pass	1NT
North HCP: 14	♦ KJ106	♦ A9753	Pass	2♣ ¹	Pass	2♥
South HCP: 12	♣ K10	♣ Q4	Pass	3NT	AP	
Contract: 3N S						

1. Checkback

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 46	♠ A876	The opponents are silent.
Dealer: N	♥ A1097	
Vul: None	♦ A105	You bid first.
HCP: 12	♣ 95	

Board: 47	♠ QJ4	The opponents are silent.
Dealer: S	♥ 863	
Vul: EW	♦ AK65	Partner bids first.
HCP: 12	♣ Q65	

Board: 48	♠ K	The opponents are silent.
Dealer: N	♥ AJ109	
Vul: None	♦ J1032	You bid first.
HCP: 14	♣ AJ109	

Board: 49	♠ 954	The opponents are silent.
Dealer: S	♥ J53	
Vul: NS	♦ K97	Partner bids first.
HCP: 10	♣ AQ64	

Board: 50	♠ 3	The opponents are silent.
Dealer: N	♥ AQJ2	
Vul: Both	♦ AQ97	You bid first.
HCP: 17	♣ A865	

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

Board: 46	North:	South:	West	North	East	South
Dealer: N	♠ A876	♠ Q102		1♦	Pass	2♦ ¹
Vul: None	♥ A1097	♥ K	Pass	2NT	Pass	5♦
North HCP: 12	♦ A105	♦ Q8432	AP			
South HCP: 17	♣ 95	♣ AKQJ				
Contract: 5♦ N						

1. Inverted minors

Board: 47	North:	South:	West	North	East	South
Dealer: S	♠ QJ4	♠ K963				1♦
Vul: EW	♥ 863	♥ AK	Pass	2NT	Pass	3♠
North HCP: 12	♦ AK65	♦ QJ94	Pass	3NT	AP	
South HCP: 13	♣ Q65	♣ 1084				
Contract: 3N N						

Board: 48	North:	South:	West	North	East	South
Dealer: N	♠ K	♠ Q97		1♦	Pass	2♦ ¹
Vul: None	♥ AJ109	♥ K	Pass	2♥	Pass	3NT
North HCP: 14	♦ J1032	♦ AK854	AP			
South HCP: 14	♣ AJ109	♣ Q852				
Contract: 3N S						

1. Inverted minors

Board: 49	North:	South:	West	North	East	South
Dealer: S	♠ 954	♠ Q1032				1♣
Vul: NS	♥ J53	♥ K762	Pass	1NT	AP	
North HCP: 10	♦ K97	♦ AQ				
South HCP: 14	♣ AQ64	♣ K53				
Contract: 1N N						

Board: 50	North:	South:	West	North	East	South
Dealer: N	♠ 3	♠ KJ52		1♦	Pass	1♠
Vul: Both	♥ AQJ2	♥ 1095	Pass	2♥	Pass	3NT
North HCP: 17	♦ AQ97	♦ 865	AP			
South HCP: 7	♣ A865	♣ K107				
Contract: 3N S						

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 46	♠ Q102	The opponents are silent.
Dealer: N	♥ K	
Vul: None	♦ Q8432	Partner bids first.
HCP: 17	♣ AKQJ	

Board: 47	♠ K963	The opponents are silent.
Dealer: S	♥ AK	
Vul: EW	♦ QJ94	You bid first.
HCP: 13	♣ 1084	

Board: 48	♠ Q97	The opponents are silent.
Dealer: N	♥ K	
Vul: None	♦ AK854	Partner bids first.
HCP: 14	♣ Q852	

Board: 49	♠ Q1032	The opponents are silent.
Dealer: S	♥ K762	
Vul: NS	♦ AQ	You bid first.
HCP: 14	♣ K53	

Board: 50	♠ KJ52	The opponents are silent.
Dealer: N	♥ 1095	
Vul: Both	♦ 865	Partner bids first.
HCP: 7	♣ K107	

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

Board: 46	North:	South:	West	North	East	South
Dealer: N	♠ A876	♠ Q102		1♦	Pass	2♦ ¹
Vul: None	♥ A1097	♥ K	Pass	2NT	Pass	5♦
North HCP: 12	♦ A105	♦ Q8432	AP			
South HCP: 17	♣ 95	♣ AKQJ				
Contract: 5♦ N						

1. Inverted minors

Board: 47	North:	South:	West	North	East	South
Dealer: S	♠ QJ4	♠ K963				1♦
Vul: EW	♥ 863	♥ AK	Pass	2NT	Pass	3♠
North HCP: 12	♦ AK65	♦ QJ94	Pass	3NT	AP	
South HCP: 13	♣ Q65	♣ 1084				
Contract: 3N N						

Board: 48	North:	South:	West	North	East	South
Dealer: N	♠ K	♠ Q97		1♦	Pass	2♦ ¹
Vul: None	♥ AJ109	♥ K	Pass	2♥	Pass	3NT
North HCP: 14	♦ J1032	♦ AK854	AP			
South HCP: 14	♣ AJ109	♣ Q852				
Contract: 3N S						

1. Inverted minors

Board: 49	North:	South:	West	North	East	South
Dealer: S	♠ 954	♠ Q1032				1♣
Vul: NS	♥ J53	♥ K762	Pass	1NT	AP	
North HCP: 10	♦ K97	♦ AQ				
South HCP: 14	♣ AQ64	♣ K53				
Contract: 1N N						

Board: 50	North:	South:	West	North	East	South
Dealer: N	♠ 3	♠ KJ52		1♦	Pass	1♠
Vul: Both	♥ AQJ2	♥ 1095	Pass	2♥	Pass	3NT
North HCP: 17	♦ AQ97	♦ 865	AP			
South HCP: 7	♣ A865	♣ K107				
Contract: 3N S						

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 51	♠ KQ42	The opponents are silent.
Dealer: S	♥ K42	
Vul: None	♦ KQ	Partner bids first.
HCP: 18	♣ KQ86	

Board: 52	♠ Q7	The opponents are silent.
Dealer: N	♥ A942	
Vul: NS	♦ KJ9	You bid first.
HCP: 13	♣ QJ107	

Board: 53	♠ K1063	The opponents are silent.
Dealer: S	♥ 983	
Vul: EW	♦ J73	Partner bids first.
HCP: 8	♣ KJ4	

Board: 54	♠ AK82	The opponents are silent.
Dealer: N	♥ Q98	
Vul: None	♦ K87	You bid first.
HCP: 18	♣ AQ5	

Board: 55	♠ QJ3	The opponents are silent.
Dealer: S	♥ Q6	
Vul: NS	♦ AQ853	Partner bids first.
HCP: 12	♣ J95	

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

Board: 51
Dealer: S
Vul: None
North HCP: 18
South HCP: 10
Contract: 6♦ S

North:
♠ KQ42
♥ K42
♦ KQ
♣ KQ86

South:
♠ J75
♥ A863
♦ AJ10764
♣ —

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

Board: 52
Dealer: N
Vul: NS
North HCP: 13
South HCP: 11
Contract: 1N N

North:
♠ Q7
♥ A942
♦ KJ9
♣ QJ107

South:
♠ A653
♥ 653
♦ A103
♣ K54

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

Board: 53
Dealer: S
Vul: EW
North HCP: 8
South HCP: 13
Contract: 1N S

North:
♠ K1063
♥ 983
♦ J73
♣ KJ4

South:
♠ J95
♥ K765
♦ AK96
♣ Q9

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

Board: 54
Dealer: N
Vul: None
North HCP: 18
South HCP: 12
Contract: 6N N

North:
♠ AK82
♥ Q98
♦ K87
♣ AQ5

South:
♠ 105
♥ K753
♦ AQ53
♣ K108

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

1. Blackwood 0314, for ♠

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

North:
♠ QJ3
♥ Q6
♦ AQ853
♣ J95

South:
♠ AK62
♥ K4
♦ 764
♣ Q1043

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

1. Fourth suit

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 51	♠ J75	The opponents are silent.
Dealer: S	♥ A863	
Vul: None	♦ AJ10764	You bid first.
HCP: 10	♣ —	

Board: 52	♠ A653	The opponents are silent.
Dealer: N	♥ 653	
Vul: NS	♦ A103	Partner bids first.
HCP: 11	♣ K54	

Board: 53	♠ J95	The opponents are silent.
Dealer: S	♥ K765	
Vul: EW	♦ AK96	You bid first.
HCP: 13	♣ Q9	

Board: 54	♠ 105	The opponents are silent.
Dealer: N	♥ K753	
Vul: None	♦ AQ53	Partner bids first.
HCP: 12	♣ K108	

Board: 55	♠ AK62	The opponents are silent.
Dealer: S	♥ K4	
Vul: NS	♦ 764	You bid first.
HCP: 12	♣ Q1043	

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

Board: 51
Dealer: S
Vul: None
North HCP: 18
South HCP: 10
Contract: 6♦ S

North:
♠ KQ42
♥ K42
♦ KQ
♣ KQ86

South:
♠ J75
♥ A863
♦ AJ10764
♣ —

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

Board: 52
Dealer: N
Vul: NS
North HCP: 13
South HCP: 11
Contract: 1N N

North:
♠ Q7
♥ A942
♦ KJ9
♣ QJ107

South:
♠ A653
♥ 653
♦ A103
♣ K54

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

Board: 53
Dealer: S
Vul: EW
North HCP: 8
South HCP: 13
Contract: 1N S

North:
♠ K1063
♥ 983
♦ J73
♣ KJ4

South:
♠ J95
♥ K765
♦ AK96
♣ Q9

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

Board: 54
Dealer: N
Vul: None
North HCP: 18
South HCP: 12
Contract: 6N N

North:
♠ AK82
♥ Q98
♦ K87
♣ AQ5

South:
♠ 105
♥ K753
♦ AQ53
♣ K108

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

1. Blackwood 0314, for ♠

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

North:
♠ QJ3
♥ Q6
♦ AQ853
♣ J95

South:
♠ AK62
♥ K4
♦ 764
♣ Q1043

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

1. Fourth suit

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 56	♠ 72	The opponents are silent.
Dealer: N	♥ J5	
Vul: Both	♦ AKQJ96	You bid first.
HCP: 16	♣ AJ3	

Board: 57	♠ 1063	The opponents are silent.
Dealer: S	♥ J7	
Vul: NS	♦ J97	Partner bids first.
HCP: 9	♣ AK1074	

Board: 58	♠ K1032	The opponents are silent.
Dealer: N	♥ KQ72	
Vul: EW	♦ KJ5	You bid first.
HCP: 13	♣ J5	

Board: 59	♠ K5	The opponents are silent.
Dealer: S	♥ A103	
Vul: Both	♦ 7543	Partner bids first.
HCP: 12	♣ AJ64	

Board: 60	♠ AQ94	The opponents are silent.
Dealer: N	♥ A1096	
Vul: None	♦ 763	You bid first.
HCP: 13	♣ K8	

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

Board: 56
Dealer: N
Vul: Both
North HCP: 16
South HCP: 12
Contract: 3N N

North:
♠ 72
♥ J5
♦ AKQJ96
♣ AJ3

South:
♠ 10984
♥ AK64
♦ 107
♣ KQ5

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

Board: 57
Dealer: S
Vul: NS
North HCP: 9
South HCP: 14
Contract: 2♦ S

North:
♠ 1063
♥ J7
♦ J97
♣ AK1074

South:
♠ KQ8
♥ A4
♦ KQ10864
♣ 86

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

Board: 58
Dealer: N
Vul: EW
North HCP: 13
South HCP: 9
Contract: 1N S

North:
♠ K1032
♥ KQ72
♦ KJ5
♣ J5

South:
♠ QJ5
♥ J86
♦ 1098
♣ KQ96

West	North	East	South
	1♦	Pass	1NT
AP			

Board: 59
Dealer: S
Vul: Both
North HCP: 12
South HCP: 13
Contract: 3N N

North:
♠ K5
♥ A103
♦ 7543
♣ AJ64

South:
♠ J1096
♥ KJ52
♦ AKJ6
♣ 8

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

1. Inverted minors
2. shortness

Board: 60
Dealer: N
Vul: None
North HCP: 13
South HCP: 14
Contract: 3N S

North:
♠ AQ94
♥ A1096
♦ 763
♣ K8

South:
♠ KJ10
♥ K72
♦ AK109
♣ 974

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

1. Inverted minors

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 56	♠ 10984	The opponents are silent.
Dealer: N	♥ AK64	
Vul: Both	♦ 107	Partner bids first.
HCP: 12	♣ KQ5	

Board: 57	♠ KQ8	The opponents are silent.
Dealer: S	♥ A4	
Vul: NS	♦ KQ10864	You bid first.
HCP: 14	♣ 86	

Board: 58	♠ QJ5	The opponents are silent.
Dealer: N	♥ J86	
Vul: EW	♦ 1098	Partner bids first.
HCP: 9	♣ KQ96	

Board: 59	♠ J1096	The opponents are silent.
Dealer: S	♥ KJ52	
Vul: Both	♦ AKJ6	You bid first.
HCP: 13	♣ 8	

Board: 60	♠ KJ10	The opponents are silent.
Dealer: N	♥ K72	
Vul: None	♦ AK109	Partner bids first.
HCP: 14	♣ 974	

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

Board: 56
Dealer: N
Vul: Both
North HCP: 16
South HCP: 12
Contract: 3N N

North:
♠ 72
♥ J5
♦ AKQJ96
♣ AJ3

South:
♠ 10984
♥ AK64
♦ 107
♣ KQ5

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

Board: 57
Dealer: S
Vul: NS
North HCP: 9
South HCP: 14
Contract: 2♦ S

North:
♠ 1063
♥ J7
♦ J97
♣ AK1074

South:
♠ KQ8
♥ A4
♦ KQ10864
♣ 86

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

Board: 58
Dealer: N
Vul: EW
North HCP: 13
South HCP: 9
Contract: 1N S

North:
♠ K1032
♥ KQ72
♦ KJ5
♣ J5

South:
♠ QJ5
♥ J86
♦ 1098
♣ KQ96

West	North	East	South
	1♦	Pass	1NT
AP			

Board: 59
Dealer: S
Vul: Both
North HCP: 12
South HCP: 13
Contract: 3N N

North:
♠ K5
♥ A103
♦ 7543
♣ AJ64

South:
♠ J1096
♥ KJ52
♦ AKJ6
♣ 8

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

1. Inverted minors
2. shortness

Board: 60
Dealer: N
Vul: None
North HCP: 13
South HCP: 14
Contract: 3N S

North:
♠ AQ94
♥ A1096
♦ 763
♣ K8

South:
♠ KJ10
♥ K72
♦ AK109
♣ 974

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

1. Inverted minors

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Leveled

Board: 61	♠ A83	The opponents are silent.
Dealer: S	♥ AQ6	
Vul: EW	♦ Q	Partner bids first.
HCP: 15	♣ QJ10764	

Board: 62	♠ A1097	The opponents are silent.
Dealer: N	♥ AK96	
Vul: Both	♦ Q43	You bid first.
HCP: 14	♣ J4	

Board: 63	♠ 9	The opponents are silent.
Dealer: S	♥ Q93	
Vul: None	♦ AKJ	Partner bids first.
HCP: 10	♣ 1098764	

Board: 64	♠ AKJ9	The opponents are silent.
Dealer: N	♥ A643	
Vul: NS	♦ Q75	You bid first.
HCP: 14	♣ 83	

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

Board: 61			West	North	East	South
Dealer: S	North:	South:				1♣
Vul: EW	♠ A83	♠ QJ109	Pass	2♣ ¹	Pass	2♦
North HCP: 15	♥ AQ6	♥ K8	Pass	4♣	Pass	4♦ ²
South HCP: 14	♦ Q	♦ A92	Pass	4NT ³	Pass	5♥
Contract: 6♣ S	♣ QJ10764	♣ A853	Pass	6♣	AP	
			1. Inverted minors			
			2. Cue bid, a ♦ stopper			
			3. Blackwood 0314, for ♣			

Board: 62			West	North	East	South
Dealer: N	North:	South:				
Vul: Both	♠ A1097	♠ 64		1♦	Pass	2♦ ¹
North HCP: 14	♥ AK96	♥ Q4	Pass	2♥	Pass	3NT
South HCP: 13	♦ Q43	♦ AKJ76	AP			
Contract: 3N S	♣ J4	♣ K1086	1. Inverted minors			

Board: 63			West	North	East	South
Dealer: S	North:	South:				1♣
Vul: None	♠ 9	♠ A1052	Pass	2♣ ¹	Pass	2♦
North HCP: 10	♥ Q93	♥ J85	Pass	3♣	AP	
South HCP: 14	♦ AKJ	♦ Q102	1. Inverted minors			
Contract: 3♣ S	♣ 1098764	♣ AK3				

Board: 64			West	North	East	South
Dealer: N	North:	South:				
Vul: NS	♠ AKJ9	♠ 10532		1♦	Pass	1♠
North HCP: 14	♥ A643	♥ 95	Pass	3♠	Pass	4♠
South HCP: 8	♦ Q75	♦ J104	AP			
Contract: 4♠ S	♣ 83	♣ AK107				

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 61	♠ QJ109	The opponents are silent.
Dealer: S	♥ K8	
Vul: EW	♦ A92	You bid first.
HCP: 14	♣ A853	

Board: 62	♠ 64	The opponents are silent.
Dealer: N	♥ Q4	
Vul: Both	♦ AKJ76	Partner bids first.
HCP: 13	♣ K1086	

Board: 63	♠ A1052	The opponents are silent.
Dealer: S	♥ J85	
Vul: None	♦ Q102	You bid first.
HCP: 14	♣ AK3	

Board: 64	♠ 10532	The opponents are silent.
Dealer: N	♥ 95	
Vul: NS	♦ J104	Partner bids first.
HCP: 8	♣ AK107	

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

Board: 61			West	North	East	South
Dealer: S	North:	South:				1♣
Vul: EW	♠ A83	♠ QJ109	Pass	2♣ ¹	Pass	2♦
North HCP: 15	♥ AQ6	♥ K8	Pass	4♣	Pass	4♦ ²
South HCP: 14	♦ Q	♦ A92	Pass	4NT ³	Pass	5♥
Contract: 6♣ S	♣ QJ10764	♣ A853	Pass	6♣	AP	
			1. Inverted minors			
			2. Cue bid, a ♦ stopper			
			3. Blackwood 0314, for ♣			

Board: 62			West	North	East	South
Dealer: N	North:	South:				
Vul: Both	♠ A1097	♠ 64		1♦	Pass	2♦ ¹
North HCP: 14	♥ AK96	♥ Q4	Pass	2♥	Pass	3NT
South HCP: 13	♦ Q43	♦ AKJ76	AP			
Contract: 3N S	♣ J4	♣ K1086	1. Inverted minors			

Board: 63			West	North	East	South
Dealer: S	North:	South:				1♣
Vul: None	♠ 9	♠ A1052	Pass	2♣ ¹	Pass	2♦
North HCP: 10	♥ Q93	♥ J85	Pass	3♣	AP	
South HCP: 14	♦ AKJ	♦ Q102	1. Inverted minors			
Contract: 3♣ S	♣ 1098764	♣ AK3				

Board: 64			West	North	East	South
Dealer: N	North:	South:				
Vul: NS	♠ AKJ9	♠ 10532		1♦	Pass	1♠
North HCP: 14	♥ A643	♥ 95	Pass	3♠	Pass	4♠
South HCP: 8	♦ Q75	♦ J104	AP			
Contract: 4♠ S	♣ 83	♣ AK107				

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 65	♠ Q9	The opponents are silent.
Dealer: S	♥ A3	
Vul: Both	♦ AKQJ82	Partner bids first.
HCP: 19	♣ K102	

Board: 66	♠ AKJ9	The opponents are silent.
Dealer: N	♥ AQ4	
Vul: None	♦ 3	You bid first.
HCP: 18	♣ KJ964	

Board: 67	♠ A2	The opponents are silent.
Dealer: S	♥ 65	
Vul: NS	♦ 832	Partner bids first.
HCP: 10	♣ AQ9843	

Board: 68	♠ A862	The opponents are silent.
Dealer: N	♥ J75	
Vul: EW	♦ AJ105	You bid first.
HCP: 12	♣ Q7	

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

Board: 65

Dealer: S

Vul: Both

North HCP: 19

South HCP: 12

Contract: 5♦ S

North:

♠ Q9

♥ A3

♦ AKQJ82

♣ K102

South:

♠ K64

♥ KQ

♦ 109763

♣ A83

West North East South

1♦

Pass 2♦¹ Pass 3♦

Pass 4♣² Pass 4♥³

Pass 4NT⁴ Pass 5♦

AP

1. Inverted minors

2. Cue bid, a ♣ stopper

3. Cue bid, a ♥ stopper

4. Blackwood 0314, for ♦

Board: 66

Dealer: N

Vul: None

North HCP: 18

South HCP: 15

Contract: 6N N

North:

♠ AKJ9

♥ AQ4

♦ 3

♣ KJ964

South:

♠ 864

♥ J952

♦ AKJ6

♣ AQ

West North East South

1♣

Pass 1♦

Pass 2♠ Pass 3♥¹

Pass 3NT Pass 5NT

Pass 6NT AP

1. Fourth suit

Board: 67

Dealer: S

Vul: NS

North HCP: 10

South HCP: 19

Contract: 5♣ S

North:

♠ A2

♥ 65

♦ 832

♣ AQ9843

South:

♠ KQJ3

♥ AJ84

♦ A6

♣ KJ7

West North East South

1♣

Pass 2♣¹ Pass 2♦

Pass 5♣ AP

1. Inverted minors

Board: 68

Dealer: N

Vul: EW

North HCP: 12

South HCP: 13

Contract: 3♦ N

North:

♠ A862

♥ J75

♦ AJ105

♣ Q7

South:

♠ Q

♥ A98

♦ 96432

♣ AK95

West North East South

1♦

Pass 2♦¹

Pass 2NT Pass 3♦

AP

1. Inverted minors

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 65	♠ K64	The opponents are silent.
Dealer: S	♥ KQ	
Vul: Both	♦ 109763	You bid first.
HCP: 12	♣ A83	

Board: 66	♠ 864	The opponents are silent.
Dealer: N	♥ J952	
Vul: None	♦ AKJ6	Partner bids first.
HCP: 15	♣ AQ	

Board: 67	♠ KQJ3	The opponents are silent.
Dealer: S	♥ AJ84	
Vul: NS	♦ A6	You bid first.
HCP: 19	♣ KJ7	

Board: 68	♠ Q	The opponents are silent.
Dealer: N	♥ A98	
Vul: EW	♦ 96432	Partner bids first.
HCP: 13	♣ AK95	

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

Board: 65

Dealer: S

Vul: Both

North HCP: 19

South HCP: 12

Contract: 5♦ S

North:

♠ Q9

♥ A3

♦ AKQJ82

♣ K102

South:

♠ K64

♥ KQ

♦ 109763

♣ A83

West North East South

1♦

Pass 2♦¹ Pass 3♦

Pass 4♣² Pass 4♥³

Pass 4NT⁴ Pass 5♦

AP

1. Inverted minors

2. Cue bid, a ♣ stopper

3. Cue bid, a ♥ stopper

4. Blackwood 0314, for ♦

Board: 66

Dealer: N

Vul: None

North HCP: 18

South HCP: 15

Contract: 6N N

North:

♠ AKJ9

♥ AQ4

♦ 3

♣ KJ964

South:

♠ 864

♥ J952

♦ AKJ6

♣ AQ

West North East South

1♣

Pass 1♦

Pass 2♠ Pass 3♥¹

Pass 3NT Pass 5NT

Pass 6NT AP

1. Fourth suit

Board: 67

Dealer: S

Vul: NS

North HCP: 10

South HCP: 19

Contract: 5♣ S

North:

♠ A2

♥ 65

♦ 832

♣ AQ9843

South:

♠ KQJ3

♥ AJ84

♦ A6

♣ KJ7

West North East South

1♣

Pass 2♣¹ Pass 2♦

Pass 5♣ AP

1. Inverted minors

Board: 68

Dealer: N

Vul: EW

North HCP: 12

South HCP: 13

Contract: 3♦ N

North:

♠ A862

♥ J75

♦ AJ105

♣ Q7

South:

♠ Q

♥ A98

♦ 96432

♣ AK95

West North East South

1♦

Pass 2♦¹

Pass 2NT Pass 3♦

AP

1. Inverted minors

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Leveled

Board: 69	♠ Q8	The opponents are silent.
Dealer: S	♥ AK	
Vul: None	♦ QJ8	Partner bids first.
HCP: 21	♣ AKQ952	
Board: 70	♠ 10987	The opponents are silent.
Dealer: N	♥ KJ104	
Vul: NS	♦ AKJ	You bid first.
HCP: 14	♣ Q2	
Board: 71	♠ K105	The opponents are silent.
Dealer: S	♥ KQ83	
Vul: EW	♦ QJ9	Partner bids first.
HCP: 11	♣ 843	
Board: 72	♠ Q1086	East Doubles 1♠ if possible.
Dealer: N	♥ K	
Vul: Both	♦ AJ6	You bid first.
HCP: 14	♣ A9743	

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

Board: 69
Dealer: S
Vul: None
North HCP: 21
South HCP: 13
Contract: 6N N

North:
♠ Q8
♥ AK
♦ QJ8
♣ AKQ952

South:
♠ AK105
♥ QJ8
♦ K4
♣ 10873

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

1. Inverted minors
2. Cue bid, a ♦ stopper
3. Blackwood 0314, for ♣

Board: 70
Dealer: N
Vul: NS
North HCP: 14
South HCP: 16
Contract: 6♦ N

North:
♠ 10987
♥ KJ104
♦ AKJ
♣ Q2

South:
♠ K
♥ A9
♦ Q76532
♣ AK74

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

1. Inverted minors
2. Cue bid, a ♥ stopper
3. Blackwood 0314, for ♦

Board: 71
Dealer: S
Vul: EW
North HCP: 11
South HCP: 12
Contract: 1N N

North:
♠ K105
♥ KQ83
♦ QJ9
♣ 843

South:
♠ J742
♥ A5
♦ A75
♣ K1075

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

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

North:
♠ Q1086
♥ K
♦ AJ6
♣ A9743

South:
♠ AK32
♥ Q963
♦ 54
♣ QJ6

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

1. Two suit takeout double

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 69	♠ AK105	The opponents are silent.
Dealer: S	♥ QJ8	
Vul: None	♦ K4	You bid first.
HCP: 13	♣ 10873	

Board: 70	♠ K	The opponents are silent.
Dealer: N	♥ A9	
Vul: NS	♦ Q76532	Partner bids first.
HCP: 16	♣ AK74	

Board: 71	♠ J742	The opponents are silent.
Dealer: S	♥ A5	
Vul: EW	♦ A75	You bid first.
HCP: 12	♣ K1075	

Board: 72	♠ AK32	East Doubles 1♠ if possible.
Dealer: N	♥ Q963	
Vul: Both	♦ 54	Partner bids first.
HCP: 12	♣ QJ6	

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

Board: 69
Dealer: S
Vul: None
North HCP: 21
South HCP: 13
Contract: 6N N

North:
♠ Q8
♥ AK
♦ QJ8
♣ AKQ952

South:
♠ AK105
♥ QJ8
♦ K4
♣ 10873

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

1. Inverted minors
2. Cue bid, a ♦ stopper
3. Blackwood 0314, for ♣

Board: 70
Dealer: N
Vul: NS
North HCP: 14
South HCP: 16
Contract: 6♦ N

North:
♠ 10987
♥ KJ104
♦ AKJ
♣ Q2

South:
♠ K
♥ A9
♦ Q76532
♣ AK74

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

1. Inverted minors
2. Cue bid, a ♥ stopper
3. Blackwood 0314, for ♦

Board: 71
Dealer: S
Vul: EW
North HCP: 11
South HCP: 12
Contract: 1N N

North:
♠ K105
♥ KQ83
♦ QJ9
♣ 843

South:
♠ J742
♥ A5
♦ A75
♣ K1075

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

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

North:
♠ Q1086
♥ K
♦ AJ6
♣ A9743

South:
♠ AK32
♥ Q963
♦ 54
♣ QJ6

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

1. Two suit takeout double

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 73	♠ KQ109	The opponents are silent.
Dealer: S	♥ J93	
Vul: NS	♦ KQ104	Partner bids first.
HCP: 11	♣ 95	

Board: 74	♠ K8	The opponents are silent.
Dealer: N	♥ A98	
Vul: EW	♦ A10963	You bid first.
HCP: 14	♣ K104	

Board: 75	♠ K8	The opponents are silent.
Dealer: S	♥ AK9	
Vul: Both	♦ Q5	Partner bids first.
HCP: 16	♣ A98763	

Board: 76	♠ 10962	The opponents are silent.
Dealer: N	♥ AQ82	
Vul: None	♦ K95	You bid first.
HCP: 12	♣ K4	

Board: 77	♠ K	The opponents are silent.
Dealer: S	♥ QJ8	
Vul: Both	♦ AKQ72	Partner bids first.
HCP: 20	♣ AJ52	

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

Board: 73
Dealer: S
Vul: NS
North HCP: 11
South HCP: 13
Contract: 2N S

North:
♠ KQ109
♥ J93
♦ KQ104
♣ 95

South:
♠ AJ5
♥ K1042
♦ 75
♣ KQ43

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

1. Fourth suit

Board: 74
Dealer: N
Vul: EW
North HCP: 14
South HCP: 12
Contract: 3N N

North:
♠ K8
♥ A98
♦ A10963
♣ K104

South:
♠ A9
♥ J1072
♦ QJ85
♣ A85

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

Board: 75
Dealer: S
Vul: Both
North HCP: 16
South HCP: 13
Contract: 3N N

North:
♠ K8
♥ AK9
♦ Q5
♣ A98763

South:
♠ A43
♥ QJ74
♦ J73
♣ KQ5

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

1. Inverted minors

Board: 76
Dealer: N
Vul: None
North HCP: 12
South HCP: 15
Contract: 3N N

North:
♠ 10962
♥ AQ82
♦ K95
♣ K4

South:
♠ A
♥ K96
♦ A10864
♣ A1097

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

1. Inverted minors

Board: 77
Dealer: S
Vul: Both
North HCP: 20
South HCP: 13
Contract: 6♦ S

North:
♠ K
♥ QJ8
♦ AKQ72
♣ AJ52

South:
♠ A1042
♥ K3
♦ J1098
♣ KQ3

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

1. Inverted minors
2. Cue bid, a ♥ stopper
3. Blackwood 0314, for ♦

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 73	♠ AJ5	The opponents are silent.
Dealer: S	♥ K1042	
Vul: NS	♦ 75	You bid first.
HCP: 13	♣ KQ43	

Board: 74	♠ A9	The opponents are silent.
Dealer: N	♥ J1072	
Vul: EW	♦ QJ85	Partner bids first.
HCP: 12	♣ A85	

Board: 75	♠ A43	The opponents are silent.
Dealer: S	♥ QJ74	
Vul: Both	♦ J73	You bid first.
HCP: 13	♣ KQ5	

Board: 76	♠ A	The opponents are silent.
Dealer: N	♥ K96	
Vul: None	♦ A10864	Partner bids first.
HCP: 15	♣ A1097	

Board: 77	♠ A1042	The opponents are silent.
Dealer: S	♥ K3	
Vul: Both	♦ J1098	You bid first.
HCP: 13	♣ KQ3	

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

Board: 73
Dealer: S
Vul: NS
North HCP: 11
South HCP: 13
Contract: 2N S

North:
♠ KQ109
♥ J93
♦ KQ104
♣ 95

South:
♠ AJ5
♥ K1042
♦ 75
♣ KQ43

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

1. Fourth suit

Board: 74
Dealer: N
Vul: EW
North HCP: 14
South HCP: 12
Contract: 3N N

North:
♠ K8
♥ A98
♦ A10963
♣ K104

South:
♠ A9
♥ J1072
♦ QJ85
♣ A85

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

Board: 75
Dealer: S
Vul: Both
North HCP: 16
South HCP: 13
Contract: 3N N

North:
♠ K8
♥ AK9
♦ Q5
♣ A98763

South:
♠ A43
♥ QJ74
♦ J73
♣ KQ5

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

1. Inverted minors

Board: 76
Dealer: N
Vul: None
North HCP: 12
South HCP: 15
Contract: 3N N

North:
♠ 10962
♥ AQ82
♦ K95
♣ K4

South:
♠ A
♥ K96
♦ A10864
♣ A1097

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

1. Inverted minors

Board: 77
Dealer: S
Vul: Both
North HCP: 20
South HCP: 13
Contract: 6♦ S

North:
♠ K
♥ QJ8
♦ AKQ72
♣ AJ52

South:
♠ A1042
♥ K3
♦ J1098
♣ KQ3

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

1. Inverted minors
2. Cue bid, a ♥ stopper
3. Blackwood 0314, for ♦

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 78	♠ AJ7	The opponents are silent.
Dealer: N	♥ K2	
Vul: None	♦ J103	You bid first.
HCP: 19	♣ AKQJ6	

Board: 79	♠ A87	The opponents are silent.
Dealer: S	♥ J	
Vul: NS	♦ K9643	Partner bids first.
HCP: 13	♣ AJ108	

Board: 80	♠ AQ53	The opponents are silent.
Dealer: N	♥ Q876	
Vul: Both	♦ K75	You bid first.
HCP: 13	♣ Q5	

Board: 81	♠ 852	The opponents are silent.
Dealer: S	♥ A54	
Vul: None	♦ AJ107	Partner bids first.
HCP: 12	♣ QJ3	

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

Board: 78
Dealer: N
Vul: None
North HCP: 19
South HCP: 10
Contract: 3N N

North:
♠ AJ7
♥ K2
♦ J103
♣ AKQJ6

South:
♠ K983
♥ QJ76
♦ A6
♣ 1095

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

Board: 79
Dealer: S
Vul: NS
North HCP: 13
South HCP: 16
Contract: 6♦ S

North:
♠ A87
♥ J
♦ K9643
♣ AJ108

South:
♠ KQ106
♥ AK52
♦ A1075
♣ 4

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

1. Inverted minors
2. shortness
3. Cue bid, a ♥ stopper
4. Cue bid, a ♠ stopper
5. Blackwood 0314, for ♦

Board: 80
Dealer: N
Vul: Both
North HCP: 13
South HCP: 19
Contract: 6♥ S

North:
♠ AQ53
♥ Q876
♦ K75
♣ Q5

South:
♠ J109
♥ AK53
♦ A86
♣ AK6

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

1. Cue bid, a ♦ stopper
2. Blackwood 0314, for ♥

Board: 81
Dealer: S
Vul: None
North HCP: 12
South HCP: 12
Contract: 2N S

North:
♠ 852
♥ A54
♦ AJ107
♣ QJ3

South:
♠ AQ9
♥ Q92
♦ 983
♣ A865

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

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Leveled

Board: 78	♠ K983	The opponents are silent.
Dealer: N	♥ QJ76	
Vul: None	♦ A6	Partner bids first.
HCP: 10	♣ 1095	

Board: 79	♠ KQ106	The opponents are silent.
Dealer: S	♥ AK52	
Vul: NS	♦ A1075	You bid first.
HCP: 16	♣ 4	

Board: 80	♠ J109	The opponents are silent.
Dealer: N	♥ AK53	
Vul: Both	♦ A86	Partner bids first.
HCP: 19	♣ AK6	

Board: 81	♠ AQ9	The opponents are silent.
Dealer: S	♥ Q92	
Vul: None	♦ 983	You bid first.
HCP: 12	♣ A865	

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

Board: 78
Dealer: N
Vul: None
North HCP: 19
South HCP: 10
Contract: 3N N

North:
♠ AJ7
♥ K2
♦ J103
♣ AKQJ6

South:
♠ K983
♥ QJ76
♦ A6
♣ 1095

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

Board: 79
Dealer: S
Vul: NS
North HCP: 13
South HCP: 16
Contract: 6♦ S

North:
♠ A87
♥ J
♦ K9643
♣ AJ108

South:
♠ KQ106
♥ AK52
♦ A1075
♣ 4

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

1. Inverted minors
2. shortness
3. Cue bid, a ♥ stopper
4. Cue bid, a ♠ stopper
5. Blackwood 0314, for ♦

Board: 80
Dealer: N
Vul: Both
North HCP: 13
South HCP: 19
Contract: 6♥ S

North:
♠ AQ53
♥ Q876
♦ K75
♣ Q5

South:
♠ J109
♥ AK53
♦ A86
♣ AK6

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

1. Cue bid, a ♦ stopper
2. Blackwood 0314, for ♥

Board: 81
Dealer: S
Vul: None
North HCP: 12
South HCP: 12
Contract: 2N S

North:
♠ 852
♥ A54
♦ AJ107
♣ QJ3

South:
♠ AQ9
♥ Q92
♦ 983
♣ A865

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

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 82	♠ AQ106	The opponents are silent.
Dealer: N	♥ 9842	
Vul: NS	♦ AQ95	You bid first.
HCP: 12	♣ 2	

Board: 83	♠ J92	The opponents are silent.
Dealer: S	♥ A82	
Vul: EW	♦ K10765	Partner bids first.
HCP: 11	♣ K9	

Board: 84	♠ 762	The opponents are silent.
Dealer: N	♥ KJ65	
Vul: None	♦ AK108	You bid first.
HCP: 18	♣ AK	

Board: 85	♠ KQ	The opponents are silent.
Dealer: S	♥ AJ	
Vul: NS	♦ 108765	Partner bids first.
HCP: 14	♣ KJ54	

Board: 86	♠ AQ74	The opponents are silent.
Dealer: N	♥ KQ87	
Vul: EW	♦ AK3	You bid first.
HCP: 18	♣ 74	

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

Board: 82	North:	South:	West	North	East	South
Dealer: N	♠ AQ106	♠ K43		1♦	Pass	2♦ ¹
Vul: NS	♥ 9842	♥ K	Pass	2NT	Pass	3♦
North HCP: 12	♦ AQ95	♦ KJ1064	AP			
South HCP: 14	♣ 2	♣ A1063				
Contract: 3♦ N						

1. Inverted minors

Board: 83	North:	South:	West	North	East	South
Dealer: S	♠ J92	♠ AK10				1♣
Vul: EW	♥ A82	♥ J75	Pass	1♦	Pass	3♣
North HCP: 11	♦ K10765	♦ A	AP			
South HCP: 17	♣ K9	♣ AJ10765				
Contract: 3♣ S						

Board: 84	North:	South:	West	North	East	South
Dealer: N	♠ 762	♠ A1098		1♦	Pass	1♠
Vul: None	♥ KJ65	♥ 32	Pass	2NT	AP	
North HCP: 18	♦ AK108	♦ Q53				
South HCP: 6	♣ AK	♣ 10985				
Contract: 2N N						

Board: 85	North:	South:	West	North	East	South
Dealer: S	♠ KQ	♠ J43				1♦
Vul: NS	♥ AJ	♥ KQ103	Pass	2♦ ¹	Pass	2NT
North HCP: 14	♦ 108765	♦ KQJ2	Pass	3NT	AP	
South HCP: 12	♣ KJ54	♣ 107				
Contract: 3N S						

1. Inverted minors

Board: 86	North:	South:	West	North	East	South
Dealer: N	♠ AQ74	♠ 103		1♦	Pass	2♦ ¹
Vul: EW	♥ KQ87	♥ A63	Pass	3NT	Pass	4♦
North HCP: 18	♦ AK3	♦ J965	Pass	4♥ ²	AP	
South HCP: 11	♣ 74	♣ AQ103				
Contract: 4♥ N						

1. Inverted minors
2. Cue bid, a ♥ stopper

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 82	♠ K43	The opponents are silent.
Dealer: N	♥ K	
Vul: NS	♦ KJ1064	Partner bids first.
HCP: 14	♣ A1063	

Board: 83	♠ AK10	The opponents are silent.
Dealer: S	♥ J75	
Vul: EW	♦ A	You bid first.
HCP: 17	♣ AJ10765	

Board: 84	♠ A1098	The opponents are silent.
Dealer: N	♥ 32	
Vul: None	♦ Q53	Partner bids first.
HCP: 6	♣ 10985	

Board: 85	♠ J43	The opponents are silent.
Dealer: S	♥ KQ103	
Vul: NS	♦ KQJ2	You bid first.
HCP: 12	♣ 107	

Board: 86	♠ 103	The opponents are silent.
Dealer: N	♥ A63	
Vul: EW	♦ J965	Partner bids first.
HCP: 11	♣ AQ103	

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

Board: 82	North:	South:	West	North	East	South
Dealer: N	♠ AQ106	♠ K43		1♦	Pass	2♦ ¹
Vul: NS	♥ 9842	♥ K	Pass	2NT	Pass	3♦
North HCP: 12	♦ AQ95	♦ KJ1064	AP			
South HCP: 14	♣ 2	♣ A1063				
Contract: 3♦ N						

1. Inverted minors

Board: 83	North:	South:	West	North	East	South
Dealer: S	♠ J92	♠ AK10				1♣
Vul: EW	♥ A82	♥ J75	Pass	1♦	Pass	3♣
North HCP: 11	♦ K10765	♦ A	AP			
South HCP: 17	♣ K9	♣ AJ10765				
Contract: 3♣ S						

Board: 84	North:	South:	West	North	East	South
Dealer: N	♠ 762	♠ A1098		1♦	Pass	1♠
Vul: None	♥ KJ65	♥ 32	Pass	2NT	AP	
North HCP: 18	♦ AK108	♦ Q53				
South HCP: 6	♣ AK	♣ 10985				
Contract: 2N N						

Board: 85	North:	South:	West	North	East	South
Dealer: S	♠ KQ	♠ J43				1♦
Vul: NS	♥ AJ	♥ KQ103	Pass	2♦ ¹	Pass	2NT
North HCP: 14	♦ 108765	♦ KQJ2	Pass	3NT	AP	
South HCP: 12	♣ KJ54	♣ 107				
Contract: 3N S						

1. Inverted minors

Board: 86	North:	South:	West	North	East	South
Dealer: N	♠ AQ74	♠ 103		1♦	Pass	2♦ ¹
Vul: EW	♥ KQ87	♥ A63	Pass	3NT	Pass	4♦
North HCP: 18	♦ AK3	♦ J965	Pass	4♥ ²	AP	
South HCP: 11	♣ 74	♣ AQ103				
Contract: 4♥ N						

1. Inverted minors
2. Cue bid, a ♥ stopper

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 87	♠ 10842	The opponents are silent.
Dealer: S	♥ K2	
Vul: Both	♦ Q1053	Partner bids first.
HCP: 8	♣ K98	
Board: 88	♠ A6	East Doubles Pass if possible.
Dealer: N	♥ AKQ7	
Vul: EW	♦ J1084	You bid first.
HCP: 19	♣ KQ6	
Board: 89	♠ 1082	The opponents are silent.
Dealer: S	♥ 82	
Vul: Both	♦ 865	Partner bids first.
HCP: 6	♣ KQJ84	
Board: 90	♠ AK65	The opponents are silent.
Dealer: N	♥ 104	
Vul: None	♦ AK104	You bid first.
HCP: 14	♣ 943	
Board: 91	♠ Q72	The opponents are silent.
Dealer: S	♥ 32	
Vul: EW	♦ KJ763	Partner bids first.
HCP: 9	♣ K85	

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

Board: 87	North:	South:	West	North	East	South
Dealer: S	♠ 10842	♠ AKQ				1♣
Vul: Both	♥ K2	♥ A643	Pass	1♦	Pass	2NT
North HCP: 8	♦ Q1053	♦ A86	Pass	3♠	Pass	3NT
South HCP: 19	♣ K98	♣ Q104	AP			
Contract: 3N S						

Board: 88	North:	South:	West	North	East	South
Dealer: N	♠ A6	♠ Q87		1♦	Pass	2♦ ¹
Vul: EW	♥ AKQ7	♥ —	Pass	4♦	Pass	4♥ ²
North HCP: 19	♦ J1084	♦ AKQ9732	Pass	4♠ ³	Pass	4NT ⁴
South HCP: 11	♣ KQ6	♣ 832	Pass	5♥	Pass	7♦
Contract: 7♦X N			Pass	Pass	X	AP
			1. Inverted minors			
			2. Cue bid, a ♥ stopper			
			3. Cue bid, a ♠ stopper			
			4. Blackwood 0314, for ♦			

Board: 89	North:	South:	West	North	East	South
Dealer: S	♠ 1082	♠ KJ				1♦
Vul: Both	♥ 82	♥ KJ73	Pass	1NT	Pass	2♥
North HCP: 6	♦ 865	♦ AKQJ9	Pass	2NT	AP	
South HCP: 18	♣ KQJ84	♣ 93				
Contract: 2N N						

Board: 90	North:	South:	West	North	East	South
Dealer: N	♠ AK65	♠ J843		1♦	Pass	1♥
Vul: None	♥ 104	♥ KQJ6	Pass	1♠	Pass	3♠
North HCP: 14	♦ AK104	♦ Q86	Pass	4♠	AP	
South HCP: 12	♣ 943	♣ QJ				
Contract: 4♠ N						

Board: 91	North:	South:	West	North	East	South
Dealer: S	♠ Q72	♠ K65				1♣
Vul: EW	♥ 32	♥ A764	Pass	1♦	Pass	1♥
North HCP: 9	♦ KJ763	♦ AQ10	Pass	1NT	AP	
South HCP: 13	♣ K85	♣ 764				
Contract: 1N N						

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 87	♠ AKQ	The opponents are silent.
Dealer: S	♥ A643	
Vul: Both	♦ A86	You bid first.
HCP: 19	♣ Q104	
Board: 88	♠ Q87	East Doubles Pass if possible.
Dealer: N	♥ —	
Vul: EW	♦ AKQ9732	Partner bids first.
HCP: 11	♣ 832	
Board: 89	♠ KJ	The opponents are silent.
Dealer: S	♥ KJ73	
Vul: Both	♦ AKQJ9	You bid first.
HCP: 18	♣ 93	
Board: 90	♠ J843	The opponents are silent.
Dealer: N	♥ KQJ6	
Vul: None	♦ Q86	Partner bids first.
HCP: 12	♣ QJ	
Board: 91	♠ K65	The opponents are silent.
Dealer: S	♥ A764	
Vul: EW	♦ AQ10	You bid first.
HCP: 13	♣ 764	

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

Board: 87	North:	South:	West	North	East	South
Dealer: S	♠ 10842	♠ AKQ				1♣
Vul: Both	♥ K2	♥ A643	Pass	1♦	Pass	2NT
North HCP: 8	♦ Q1053	♦ A86	Pass	3♠	Pass	3NT
South HCP: 19	♣ K98	♣ Q104	AP			
Contract: 3N S						

Board: 88	North:	South:	West	North	East	South
Dealer: N	♠ A6	♠ Q87		1♦	Pass	2♦ ¹
Vul: EW	♥ AKQ7	♥ —	Pass	4♦	Pass	4♥ ²
North HCP: 19	♦ J1084	♦ AKQ9732	Pass	4♠ ³	Pass	4NT ⁴
South HCP: 11	♣ KQ6	♣ 832	Pass	5♥	Pass	7♦
Contract: 7♦X N			Pass	Pass	X	AP
			1. Inverted minors			
			2. Cue bid, a ♥ stopper			
			3. Cue bid, a ♠ stopper			
			4. Blackwood 0314, for ♦			

Board: 89	North:	South:	West	North	East	South
Dealer: S	♠ 1082	♠ KJ				1♦
Vul: Both	♥ 82	♥ KJ73	Pass	1NT	Pass	2♥
North HCP: 6	♦ 865	♦ AKQJ9	Pass	2NT	AP	
South HCP: 18	♣ KQJ84	♣ 93				
Contract: 2N N						

Board: 90	North:	South:	West	North	East	South
Dealer: N	♠ AK65	♠ J843		1♦	Pass	1♥
Vul: None	♥ 104	♥ KQJ6	Pass	1♠	Pass	3♠
North HCP: 14	♦ AK104	♦ Q86	Pass	4♠	AP	
South HCP: 12	♣ 943	♣ QJ				
Contract: 4♠ N						

Board: 91	North:	South:	West	North	East	South
Dealer: S	♠ Q72	♠ K65				1♣
Vul: EW	♥ 32	♥ A764	Pass	1♦	Pass	1♥
North HCP: 9	♦ KJ763	♦ AQ10	Pass	1NT	AP	
South HCP: 13	♣ K85	♣ 764				
Contract: 1N N						

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 92	♠ QJ2	The opponents are silent.
Dealer: N	♥ K984	
Vul: Both	♦ AQ104	You bid first.
HCP: 12	♣ 32	

Board: 93	♠ AQ3	The opponents are silent.
Dealer: S	♥ 6	
Vul: None	♦ A10875	Partner bids first.
HCP: 10	♣ 9653	

Board: 94	♠ 987	The opponents are silent.
Dealer: N	♥ AK8	
Vul: NS	♦ J1064	You bid first.
HCP: 13	♣ AJ2	

Board: 95	♠ J53	The opponents are silent.
Dealer: S	♥ Q1097	
Vul: Both	♦ Q98	Partner bids first.
HCP: 10	♣ KQ3	

Board: 96	♠ AQ98	The opponents are silent.
Dealer: N	♥ Q1043	
Vul: None	♦ K107	You bid first.
HCP: 14	♣ QJ	

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

Board: 92	North:	South:	West	North	East	South
Dealer: N	♠ QJ2	♠ K		1♦	Pass	2♦ ¹
Vul: Both	♥ K984	♥ QJ2	Pass	2NT	Pass	3♦
North HCP: 12	♦ AQ104	♦ K9762	AP			
South HCP: 13	♣ 32	♣ KJ74				
Contract: 3♦ N			1. Inverted minors			

Board: 93	North:	South:	West	North	East	South
Dealer: S	♠ AQ3	♠ KJ102				1♦
Vul: None	♥ 6	♥ 8752	Pass	2♦ ¹	Pass	2♣
North HCP: 10	♦ A10875	♦ KQ4	Pass	3♦	AP	
South HCP: 13	♣ 9653	♣ A7				
Contract: 3♦ S			1. Inverted minors			

Board: 94	North:	South:	West	North	East	South
Dealer: N	♠ 987	♠ KQ		1♦	Pass	2♦ ¹
Vul: NS	♥ AK8	♥ J7	Pass	2♥	Pass	3NT
North HCP: 13	♦ J1064	♦ AKQ98	AP			
South HCP: 15	♣ AJ2	♣ 10754				
Contract: 3N S			1. Inverted minors			

Board: 95						
Dealer: S	North:	South:	West	North	East	South
Vul: Both	♠ J53	♠ K74				1♦
North HCP: 10	♥ Q1097	♥ J6	Pass	1♥	Pass	1NT
South HCP: 13	♦ Q98	♦ AJ104				
Contract: 1N S	♣ KQ3	♣ A1064	AP			

Board: 96	North:	South:	West	North	East	South
Dealer: N	♠ AQ98	♠ KJ6		1♦	Pass	2♦ ¹
Vul: None	♥ Q1043	♥ J6	Pass	2♥	Pass	3♦
North HCP: 14	♦ K107	♦ AQ9643	Pass	3NT	AP	
South HCP: 11	♣ QJ	♣ 106				
Contract: 3N N			1. Inverted minors			

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 92	♠ K	The opponents are silent.
Dealer: N	♥ QJ2	
Vul: Both	♦ K9762	Partner bids first.
HCP: 13	♣ KJ74	

Board: 93	♠ KJ102	The opponents are silent.
Dealer: S	♥ 8752	
Vul: None	♦ KQ4	You bid first.
HCP: 13	♣ A7	

Board: 94	♠ KQ	The opponents are silent.
Dealer: N	♥ J7	
Vul: NS	♦ AKQ98	Partner bids first.
HCP: 15	♣ 10754	

Board: 95	♠ K74	The opponents are silent.
Dealer: S	♥ J6	
Vul: Both	♦ AJ104	You bid first.
HCP: 13	♣ A1064	

Board: 96	♠ KJ6	The opponents are silent.
Dealer: N	♥ J6	
Vul: None	♦ AQ9643	Partner bids first.
HCP: 11	♣ 106	

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

Board: 92	North:	South:	West	North	East	South
Dealer: N	♠ QJ2	♠ K		1♦	Pass	2♦ ¹
Vul: Both	♥ K984	♥ QJ2	Pass	2NT	Pass	3♦
North HCP: 12	♦ AQ104	♦ K9762	AP			
South HCP: 13	♣ 32	♣ KJ74	1. Inverted minors			
Contract: 3♦ N						

Board: 93	North:	South:	West	North	East	South
Dealer: S	♠ AQ3	♠ KJ102				1♦
Vul: None	♥ 6	♥ 8752	Pass	2♦ ¹	Pass	2♠
North HCP: 10	♦ A10875	♦ KQ4	Pass	3♦	AP	
South HCP: 13	♣ 9653	♣ A7	1. Inverted minors			
Contract: 3♦ S						

Board: 94	North:	South:	West	North	East	South
Dealer: N	♠ 987	♠ KQ		1♦	Pass	2♦ ¹
Vul: NS	♥ AK8	♥ J7	Pass	2♥	Pass	3NT
North HCP: 13	♦ J1064	♦ AKQ98	AP			
South HCP: 15	♣ AJ2	♣ 10754	1. Inverted minors			
Contract: 3N S						

Board: 95						
Dealer: S	North:	South:	West	North	East	South
Vul: Both	♠ J53	♠ K74				1♦
North HCP: 10	♥ Q1097	♥ J6	Pass	1♥	Pass	1NT
South HCP: 13	♦ Q98	♦ AJ104	AP			
Contract: 1N S	♣ KQ3	♣ A1064				

Board: 96	North:	South:	West	North	East	South
Dealer: N	♠ AQ98	♠ KJ6		1♦	Pass	2♦ ¹
Vul: None	♥ Q1043	♥ J6	Pass	2♥	Pass	3♦
North HCP: 14	♦ K107	♦ AQ9643	Pass	3NT	AP	
South HCP: 11	♣ QJ	♣ 106	1. Inverted minors			
Contract: 3N N						

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 97	♠ QJ	The opponents are silent.
Dealer: S	♥ J2	
Vul: NS	♦ AQ10863	Partner bids first.
HCP: 10	♣ 1098	

Board: 98	♠ KJ54	The opponents are silent.
Dealer: N	♥ K763	
Vul: EW	♦ AK42	You bid first.
HCP: 16	♣ Q	

Board: 99	♠ 5	The opponents are silent.
Dealer: S	♥ AQ6	
Vul: NS	♦ QJ942	Partner bids first.
HCP: 14	♣ AJ98	

Board: 100	♠ AK96	The opponents are silent.
Dealer: N	♥ A83	
Vul: EW	♦ AJ1087	You bid first.
HCP: 16	♣ 9	

Board: 101	♠ Q8	The opponents are silent.
Dealer: S	♥ K5	
Vul: NS	♦ AQ1043	Partner bids first.
HCP: 17	♣ KQJ8	

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

Board: 97
Dealer: S
Vul: NS
North HCP: 10
South HCP: 14
Contract: 3N S

North:
♠ QJ
♥ J2
♦ AQ10863
♣ 1098

South:
♠ AK7
♥ Q104
♦ 9754
♣ AJ7

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

Board: 98
Dealer: N
Vul: EW
North HCP: 16
South HCP: 10
Contract: 3N S

North:
♠ KJ54
♥ K763
♦ AK42
♣ Q

South:
♠ 72
♥ A8
♦ Q8763
♣ A1076

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

Board: 99
Dealer: S
Vul: NS
North HCP: 14
South HCP: 19
Contract: 6♦ S

North:
♠ 5
♥ AQ6
♦ QJ942
♣ AJ98

South:
♠ AKQ8
♥ 87
♦ AK763
♣ K10

West	North	East	South
			1♦
Pass	2♦ ¹	Pass	2♠
Pass	3NT	Pass	4♦
Pass	4NT ²	Pass	5♣
Pass	6♦	AP	
1. Inverted minors			
2. Blackwood 0314, for ♦			

Board: 100
Dealer: N
Vul: EW
North HCP: 16
South HCP: 12
Contract: 5♦ N

North:
♠ AK96
♥ A83
♦ AJ1087
♣ 9

South:
♠ 1042
♥ K
♦ Q96543
♣ AK8

West	North	East	South
	1♦	Pass	2♦ ¹
Pass	3♣ ²	Pass	5♦
AP			
1. Inverted minors			
2. shortness			

Board: 101
Dealer: S
Vul: NS
North HCP: 17
South HCP: 12
Contract: 3N S

North:
♠ Q8
♥ K5
♦ AQ1043
♣ KQJ8

South:
♠ A103
♥ J862
♦ K982
♣ A2

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

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 97	♠ AK7	The opponents are silent.
Dealer: S	♥ Q104	
Vul: NS	♦ 9754	You bid first.
HCP: 14	♣ AJ7	

Board: 98	♠ 72	The opponents are silent.
Dealer: N	♥ A8	
Vul: EW	♦ Q8763	Partner bids first.
HCP: 10	♣ A1076	

Board: 99	♠ AKQ8	The opponents are silent.
Dealer: S	♥ 87	
Vul: NS	♦ AK763	You bid first.
HCP: 19	♣ K10	

Board: 100	♠ 1042	The opponents are silent.
Dealer: N	♥ K	
Vul: EW	♦ Q96543	Partner bids first.
HCP: 12	♣ AK8	

Board: 101	♠ A103	The opponents are silent.
Dealer: S	♥ J862	
Vul: NS	♦ K982	You bid first.
HCP: 12	♣ A2	

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

Board: 97
Dealer: S
Vul: NS
North HCP: 10
South HCP: 14
Contract: 3N S

North:
♠ QJ
♥ J2
♦ AQ10863
♣ 1098

South:
♠ AK7
♥ Q104
♦ 9754
♣ AJ7

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

Board: 98
Dealer: N
Vul: EW
North HCP: 16
South HCP: 10
Contract: 3N S

North:
♠ KJ54
♥ K763
♦ AK42
♣ Q

South:
♠ 72
♥ A8
♦ Q8763
♣ A1076

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

Board: 99
Dealer: S
Vul: NS
North HCP: 14
South HCP: 19
Contract: 6♦ S

North:
♠ 5
♥ AQ6
♦ QJ942
♣ AJ98

South:
♠ AKQ8
♥ 87
♦ AK763
♣ K10

West	North	East	South
			1♦
Pass	2♦ ¹	Pass	2♠
Pass	3NT	Pass	4♦
Pass	4NT ²	Pass	5♣
Pass	6♦	AP	
1. Inverted minors			
2. Blackwood 0314, for ♦			

Board: 100
Dealer: N
Vul: EW
North HCP: 16
South HCP: 12
Contract: 5♦ N

North:
♠ AK96
♥ A83
♦ AJ1087
♣ 9

South:
♠ 1042
♥ K
♦ Q96543
♣ AK8

West	North	East	South
	1♦	Pass	2♦ ¹
Pass	3♣ ²	Pass	5♦
AP			
1. Inverted minors			
2. shortness			

Board: 101
Dealer: S
Vul: NS
North HCP: 17
South HCP: 12
Contract: 3N S

North:
♠ Q8
♥ K5
♦ AQ1043
♣ KQJ8

South:
♠ A103
♥ J862
♦ K982
♣ A2

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

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 102	♠ K863	The opponents are silent.
Dealer: N	♥ AJ93	
Vul: EW	♦ A1098	You bid first.
HCP: 13	♣ J	

Board: 103	♠ A83	The opponents are silent.
Dealer: S	♥ 1076	
Vul: Both	♦ Q873	Partner bids first.
HCP: 12	♣ AQ4	

Board: 104	♠ 963	The opponents are silent.
Dealer: N	♥ A93	
Vul: None	♦ AJ7	You bid first.
HCP: 12	♣ QJ95	

Board: 105	♠ 54	The opponents are silent.
Dealer: S	♥ A972	
Vul: EW	♦ QJ108	Partner bids first.
HCP: 11	♣ KJ9	

Board: 106	♠ Q82	The opponents are silent.
Dealer: N	♥ K964	
Vul: Both	♦ A64	You bid first.
HCP: 12	♣ K86	

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

Board: 102
Dealer: N
Vul: EW
North HCP: 13
South HCP: 10
Contract: 3♦ N

North:
♠ K863
♥ AJ93
♦ A1098
♣ J

South:
♠ QJ4
♥ 8
♦ KQ654
♣ Q953

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

Board: 103
Dealer: S
Vul: Both
North HCP: 12
South HCP: 12
Contract: 1N S

North:
♠ A83
♥ 1076
♦ Q873
♣ AQ4

South:
♠ K9
♥ AJ98
♦ J65
♣ K975

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

Board: 104
Dealer: N
Vul: None
North HCP: 12
South HCP: 14
Contract: 3N N

North:
♠ 963
♥ A93
♦ AJ7
♣ QJ95

South:
♠ AQ54
♥ J1084
♦ 83
♣ AK7

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

Board: 105
Dealer: S
Vul: EW
North HCP: 11
South HCP: 18
Contract: 3N S

North:
♠ 54
♥ A972
♦ QJ108
♣ KJ9

South:
♠ AQJ
♥ Q63
♦ K54
♣ AQ64

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

Board: 106
Dealer: N
Vul: Both
North HCP: 12
South HCP: 13
Contract: 3♣ N

North:
♠ Q82
♥ K964
♦ A64
♣ K86

South:
♠ K65
♥ A7
♦ J8
♣ AJ10953

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

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 102	♠ QJ4	The opponents are silent.
Dealer: N	♥ 8	
Vul: EW	♦ KQ654	Partner bids first.
HCP: 10	♣ Q953	
Board: 103	♠ K9	The opponents are silent.
Dealer: S	♥ AJ98	
Vul: Both	♦ J65	You bid first.
HCP: 12	♣ K975	
Board: 104	♠ AQ54	The opponents are silent.
Dealer: N	♥ J1084	
Vul: None	♦ 83	Partner bids first.
HCP: 14	♣ AK7	
Board: 105	♠ AQJ	The opponents are silent.
Dealer: S	♥ Q63	
Vul: EW	♦ K54	You bid first.
HCP: 18	♣ AQ64	
Board: 106	♠ K65	The opponents are silent.
Dealer: N	♥ A7	
Vul: Both	♦ J8	Partner bids first.
HCP: 13	♣ AJ10953	

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

Board: 102
Dealer: N
Vul: EW
North HCP: 13
South HCP: 10
Contract: 3♦ N

North:
♠ K863
♥ AJ93
♦ A1098
♣ J

South:
♠ QJ4
♥ 8
♦ KQ654
♣ Q953

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

Board: 103
Dealer: S
Vul: Both
North HCP: 12
South HCP: 12
Contract: 1N S

North:
♠ A83
♥ 1076
♦ Q873
♣ AQ4

South:
♠ K9
♥ AJ98
♦ J65
♣ K975

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

Board: 104
Dealer: N
Vul: None
North HCP: 12
South HCP: 14
Contract: 3N N

North:
♠ 963
♥ A93
♦ AJ7
♣ QJ95

South:
♠ AQ54
♥ J1084
♦ 83
♣ AK7

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

Board: 105
Dealer: S
Vul: EW
North HCP: 11
South HCP: 18
Contract: 3N S

North:
♠ 54
♥ A972
♦ QJ108
♣ KJ9

South:
♠ AQJ
♥ Q63
♦ K54
♣ AQ64

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

Board: 106
Dealer: N
Vul: Both
North HCP: 12
South HCP: 13
Contract: 3♣ N

North:
♠ Q82
♥ K964
♦ A64
♣ K86

South:
♠ K65
♥ A7
♦ J8
♣ AJ10953

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

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 107	♠ 94	The opponents are silent.
Dealer: S	♥ 93	
Vul: None	♦ AJ1075	Partner bids first.
HCP: 10	♣ KQ97	

Board: 108	♠ A10	The opponents are silent.
Dealer: N	♥ 865	
Vul: NS	♦ A10	You bid first.
HCP: 18	♣ AKQJ75	

Board: 109	♠ K874	The opponents are silent.
Dealer: S	♥ 1074	
Vul: Both	♦ Q7	Partner bids first.
HCP: 11	♣ AQ104	

Board: 110	♠ AK103	The opponents are silent.
Dealer: N	♥ AQ10	
Vul: None	♦ J7654	You bid first.
HCP: 18	♣ A	

Board: 111	♠ 1095	The opponents are silent.
Dealer: S	♥ AKQ3	
Vul: NS	♦ 765	Partner bids first.
HCP: 12	♣ K109	

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

Board: 107	North:	South:	West	North	East	South
Dealer: S	♠ 94	♠ QJ108				1♦
Vul: None	♥ 93	♥ AQJ7	Pass	2♦ ¹	Pass	2NT
North HCP: 10	♦ AJ1075	♦ Q93	Pass	3♦	AP	
South HCP: 12	♣ KQ97	♣ 106				
Contract: 3♦ S						

1. Inverted minors

Board: 108	North:	South:	West	North	East	South
Dealer: N	♠ A10	♠ J964		1♣	Pass	1♥
Vul: NS	♥ 865	♥ A1094	Pass	2NT	Pass	3♠
North HCP: 18	♦ A10	♦ K43	Pass	3NT	AP	
South HCP: 8	♣ AKQJ75	♣ 108				
Contract: 3N N						

Board: 109	North:	South:	West	North	East	South
Dealer: S	♠ K874	♠ 10963				1♦
Vul: Both	♥ 1074	♥ AKQJ	Pass	1♠	Pass	2♠
North HCP: 11	♦ Q7	♦ A93	Pass	3♣ ¹	Pass	4♠
South HCP: 14	♣ AQ104	♣ 85				
Contract: 4♠ N						

1. Two way game tries

Board: 110	North:	South:	West	North	East	South
Dealer: N	♠ AK103	♠ J7		1♦	Pass	2♦ ¹
Vul: None	♥ AQ10	♥ 96	Pass	4♦	Pass	4NT ²
North HCP: 18	♦ J7654	♦ AKQ1083	Pass	5♣	Pass	6♦
South HCP: 13	♣ A	♣ K82				
Contract: 6♦ N						

1. Inverted minors

2. Blackwood 0314, for ♦

Board: 111	North:	South:	West	North	East	South
Dealer: S	♠ 1095	♠ KJ6				1♦
Vul: NS	♥ AKQ3	♥ 96	Pass	1♥	Pass	1NT
North HCP: 12	♦ 765	♦ A10983	Pass	2NT	Pass	3NT
South HCP: 13	♣ K109	♣ AJ3				
Contract: 3N S						

AP

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 107	♠ QJ108	The opponents are silent.
Dealer: S	♥ AQJ7	
Vul: None	♦ Q93	You bid first.
HCP: 12	♣ 106	

Board: 108	♠ J964	The opponents are silent.
Dealer: N	♥ A1094	
Vul: NS	♦ K43	Partner bids first.
HCP: 8	♣ 108	

Board: 109	♠ 10963	The opponents are silent.
Dealer: S	♥ AKQJ	
Vul: Both	♦ A93	You bid first.
HCP: 14	♣ 85	

Board: 110	♠ J7	The opponents are silent.
Dealer: N	♥ 96	
Vul: None	♦ AKQ1083	Partner bids first.
HCP: 13	♣ K82	

Board: 111	♠ KJ6	The opponents are silent.
Dealer: S	♥ 96	
Vul: NS	♦ A10983	You bid first.
HCP: 13	♣ AJ3	

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

Board: 107	North:	South:	West	North	East	South
Dealer: S	♠ 94	♠ QJ108				1♦
Vul: None	♥ 93	♥ AQJ7	Pass	2♦ ¹	Pass	2NT
North HCP: 10	♦ AJ1075	♦ Q93	Pass	3♦	AP	
South HCP: 12	♣ KQ97	♣ 106				
Contract: 3♦ S						

1. Inverted minors

Board: 108	North:	South:	West	North	East	South
Dealer: N	♠ A10	♠ J964		1♣	Pass	1♥
Vul: NS	♥ 865	♥ A1094	Pass	2NT	Pass	3♠
North HCP: 18	♦ A10	♦ K43	Pass	3NT	AP	
South HCP: 8	♣ AKQJ75	♣ 108				
Contract: 3N N						

Board: 109	North:	South:	West	North	East	South
Dealer: S	♠ K874	♠ 10963				1♦
Vul: Both	♥ 1074	♥ AKQJ	Pass	1♠	Pass	2♠
North HCP: 11	♦ Q7	♦ A93	Pass	3♣ ¹	Pass	4♠
South HCP: 14	♣ AQ104	♣ 85				
Contract: 4♠ N						

1. Two way game tries

Board: 110	North:	South:	West	North	East	South
Dealer: N	♠ AK103	♠ J7		1♦	Pass	2♦ ¹
Vul: None	♥ AQ10	♥ 96	Pass	4♦	Pass	4NT ²
North HCP: 18	♦ J7654	♦ AKQ1083	Pass	5♣	Pass	6♦
South HCP: 13	♣ A	♣ K82				
Contract: 6♦ N						

1. Inverted minors

2. Blackwood 0314, for ♦

Board: 111	North:	South:	West	North	East	South
Dealer: S	♠ 1095	♠ KJ6				1♦
Vul: NS	♥ AKQ3	♥ 96	Pass	1♥	Pass	1NT
North HCP: 12	♦ 765	♦ A10983	Pass	2NT	Pass	3NT
South HCP: 13	♣ K109	♣ AJ3				
Contract: 3N S						

AP

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 112	♠ 85	The opponents are silent.
Dealer: N	♥ Q3	
Vul: EW	♦ KJ4	You bid first.
HCP: 12	♣ AQ9854	

Board: 113	♠ J	The opponents are silent.
Dealer: S	♥ K98	
Vul: None	♦ KQ987	Partner bids first.
HCP: 15	♣ AQ82	

Board: 114	♠ Q5	The opponents are silent.
Dealer: N	♥ Q95	
Vul: EW	♦ AJ86	You bid first.
HCP: 14	♣ AJ86	

Board: 115	♠ 974	The opponents are silent.
Dealer: S	♥ K85	
Vul: Both	♦ QJ8	Partner bids first.
HCP: 13	♣ AK76	

Board: 116	♠ A7	The opponents are silent.
Dealer: N	♥ AKJ10	
Vul: NS	♦ AJ984	You bid first.
HCP: 18	♣ J9	

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

Board: 112

Dealer: N

Vul: EW

North HCP: 12

South HCP: 13

Contract: 3N S

North:

♠ 85

♥ Q3

♦ KJ4

♣ AQ9854

South:

♠ Q97

♥ AK106

♦ A965

♣ 107

West	North	East	South
------	-------	------	-------

	1♣	Pass	1♦
--	----	------	----

Pass	2♣	Pass	3NT
AP			

Board: 113

Dealer: S

Vul: None

North HCP: 15

South HCP: 19

Contract: 7♦ S

North:

♠ J

♥ K98

♦ KQ987

♣ AQ82

South:

♠ AQ4

♥ AJ7

♦ A1065

♣ KJ3

West	North	East	South
------	-------	------	-------

1♦

Pass	2♦ ¹	Pass	3NT
------	-----------------	------	-----

Pass	4♦	Pass	4♥ ²
------	----	------	-----------------

Pass	4NT ³	Pass	5♣
------	------------------	------	----

Pass	7♦	AP	
------	----	----	--

1. Inverted minors

2. Cue bid, a ♥ stopper

3. Blackwood 0314, for ♦

Board: 114

Dealer: N

Vul: EW

North HCP: 14

South HCP: 12

Contract: 3N N

North:

♠ Q5

♥ Q95

♦ AJ86

♣ AJ86

South:

♠ A832

♥ KJ

♦ Q105

♣ Q943

West	North	East	South
------	-------	------	-------

	1♦	Pass	1♠
--	----	------	----

Pass	1NT	Pass	2NT
------	-----	------	-----

Pass	3NT	AP	
------	-----	----	--

Board: 115

Dealer: S

Vul: Both

North HCP: 13

South HCP: 12

Contract: 2N S

North:

♠ 974

♥ K85

♦ QJ8

♣ AK76

South:

♠ K1053

♥ QJ64

♦ A6

♣ Q109

West	North	East	South
------	-------	------	-------

1♣

Pass	2♣ ¹	Pass	2NT
------	-----------------	------	-----

AP

1. Inverted minors

Board: 116

Dealer: N

Vul: NS

North HCP: 18

South HCP: 9

Contract: 3N S

North:

♠ A7

♥ AKJ10

♦ AJ984

♣ J9

South:

♠ Q932

♥ 742

♦ 65

♣ AK64

West	North	East	South
------	-------	------	-------

	1♦	Pass	1♠
--	----	------	----

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

AP

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 112	♠ Q97	The opponents are silent.
Dealer: N	♥ AK106	
Vul: EW	♦ A965	Partner bids first.
HCP: 13	♣ 107	

Board: 113	♠ AQ4	The opponents are silent.
Dealer: S	♥ AJ7	
Vul: None	♦ A1065	You bid first.
HCP: 19	♣ KJ3	

Board: 114	♠ A832	The opponents are silent.
Dealer: N	♥ KJ	
Vul: EW	♦ Q105	Partner bids first.
HCP: 12	♣ Q943	

Board: 115	♠ K1053	The opponents are silent.
Dealer: S	♥ QJ64	
Vul: Both	♦ A6	You bid first.
HCP: 12	♣ Q109	

Board: 116	♠ Q932	The opponents are silent.
Dealer: N	♥ 742	
Vul: NS	♦ 65	Partner bids first.
HCP: 9	♣ AK64	

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

Board: 112

Dealer: N

Vul: EW

North HCP: 12

South HCP: 13

Contract: 3N S

North:

♠ 85

♥ Q3

♦ KJ4

♣ AQ9854

South:

♠ Q97

♥ AK106

♦ A965

♣ 107

West	North	East	South
------	-------	------	-------

	1♣	Pass	1♦
--	----	------	----

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

AP			
----	--	--	--

Board: 113

Dealer: S

Vul: None

North HCP: 15

South HCP: 19

Contract: 7♦ S

North:

♠ J

♥ K98

♦ KQ987

♣ AQ82

South:

♠ AQ4

♥ AJ7

♦ A1065

♣ KJ3

West	North	East	South
------	-------	------	-------

			1♦
--	--	--	----

Pass	2♦ ¹	Pass	3NT
------	-----------------	------	-----

Pass	4♦	Pass	4♥ ²
------	----	------	-----------------

Pass	4NT ³	Pass	5♣
------	------------------	------	----

Pass	7♦	AP	
------	----	----	--

1. Inverted minors

2. Cue bid, a ♥ stopper

3. Blackwood 0314, for ♦

Board: 114

Dealer: N

Vul: EW

North HCP: 14

South HCP: 12

Contract: 3N N

North:

♠ Q5

♥ Q95

♦ AJ86

♣ AJ86

South:

♠ A832

♥ KJ

♦ Q105

♣ Q943

West	North	East	South
------	-------	------	-------

	1♦	Pass	1♠
--	----	------	----

Pass	1NT	Pass	2NT
------	-----	------	-----

Pass	3NT	AP	
------	-----	----	--

Board: 115

Dealer: S

Vul: Both

North HCP: 13

South HCP: 12

Contract: 2N S

North:

♠ 974

♥ K85

♦ QJ8

♣ AK76

South:

♠ K1053

♥ QJ64

♦ A6

♣ Q109

West	North	East	South
------	-------	------	-------

			1♣
--	--	--	----

Pass	2♣ ¹	Pass	2NT
------	-----------------	------	-----

AP			
----	--	--	--

1. Inverted minors

Board: 116

Dealer: N

Vul: NS

North HCP: 18

South HCP: 9

Contract: 3N S

North:

♠ A7

♥ AKJ10

♦ AJ984

♣ J9

South:

♠ Q932

♥ 742

♦ 65

♣ AK64

West	North	East	South
------	-------	------	-------

	1♦	Pass	1♠
--	----	------	----

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

AP			
----	--	--	--

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 117	♠ KQ52	The opponents are silent.
Dealer: S	♥ QJ8	
Vul: EW	♦ KQ8	Partner bids first.
HCP: 16	♣ QJ8	

Board: 118	♠ J1087	The opponents are silent.
Dealer: N	♥ AJ	
Vul: Both	♦ AKJ6	You bid first.
HCP: 19	♣ AJ6	

Board: 119	♠ K87	The opponents are silent.
Dealer: S	♥ Q632	
Vul: None	♦ 76	Partner bids first.
HCP: 14	♣ AKQ9	

Board: 120	♠ QJ106	The opponents are silent.
Dealer: N	♥ KQ74	
Vul: EW	♦ AJ6	You bid first.
HCP: 19	♣ AQ	

Board: 121	♠ K9	The opponents are silent.
Dealer: S	♥ A8	
Vul: Both	♦ 87532	Partner bids first.
HCP: 11	♣ A985	

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

Board: 117	North:	South:	West	North	East	South
Dealer: S	♠ KQ52	♠ A8				1♦
Vul: EW	♥ QJ8	♥ AK92	Pass	1♠	Pass	1NT
North HCP: 16	♦ KQ8	♦ J1076	Pass	2♣ ¹	Pass	2♦
South HCP: 12	♣ QJ8	♣ 1054	Pass	3NT	AP	
Contract: 3N S			1. Checkback			

Board: 118	North:	South:	West	North	East	South
Dealer: N	♠ J1087	♠ A6		1♦	Pass	1♥
Vul: Both	♥ AJ	♥ 10983	Pass	2NT	Pass	3NT
North HCP: 19	♦ AKJ6	♦ Q108	AP			
South HCP: 8	♣ AJ6	♣ Q1073				
Contract: 3N N						

Board: 119	North:	South:	West	North	East	South
Dealer: S	♠ K87	♠ 1054				Pass
Vul: None	♥ Q632	♥ KJ5	Pass	1♣	Pass	1♦
North HCP: 14	♦ 76	♦ AQJ43	Pass	1♥	Pass	1NT
South HCP: 11	♣ AKQ9	♣ 87	AP			
Contract: 1N S						

Board: 120	North:	South:	West	North	East	South
Dealer: N	♠ QJ106	♠ K874		1♦	Pass	1♠
Vul: EW	♥ KQ74	♥ 85	Pass	4♠	AP	
North HCP: 19	♦ AJ6	♦ K95				
South HCP: 7	♣ AQ	♣ J1043				
Contract: 4♠ S						

Board: 121	North:	South:	West	North	East	South
Dealer: S	♠ K9	♠ J753				1♦
Vul: Both	♥ A8	♥ K53	Pass	2♦ ¹	Pass	2♥
North HCP: 11	♦ 87532	♦ AK96	Pass	3NT	AP	
South HCP: 14	♣ A985	♣ K10	1. Inverted minors			
Contract: 3N N						

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 117	♠ A8	The opponents are silent.
Dealer: S	♥ AK92	
Vul: EW	♦ J1076	You bid first.
HCP: 12	♣ 1054	

Board: 118	♠ A6	The opponents are silent.
Dealer: N	♥ 10983	
Vul: Both	♦ Q108	Partner bids first.
HCP: 8	♣ Q1073	

Board: 119	♠ 1054	The opponents are silent.
Dealer: S	♥ KJ5	
Vul: None	♦ AQJ43	You bid first.
HCP: 11	♣ 87	

Board: 120	♠ K874	The opponents are silent.
Dealer: N	♥ 85	
Vul: EW	♦ K95	Partner bids first.
HCP: 7	♣ J1043	

Board: 121	♠ J753	The opponents are silent.
Dealer: S	♥ K53	
Vul: Both	♦ AK96	You bid first.
HCP: 14	♣ K10	

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

Board: 117	North:	South:	West	North	East	South
Dealer: S	♠ KQ52	♠ A8				1♦
Vul: EW	♥ QJ8	♥ AK92	Pass	1♠	Pass	1NT
North HCP: 16	♦ KQ8	♦ J1076	Pass	2♣ ¹	Pass	2♦
South HCP: 12	♣ QJ8	♣ 1054	Pass	3NT	AP	
Contract: 3N S			1. Checkback			

Board: 118	North:	South:	West	North	East	South
Dealer: N	♠ J1087	♠ A6		1♦	Pass	1♥
Vul: Both	♥ AJ	♥ 10983	Pass	2NT	Pass	3NT
North HCP: 19	♦ AKJ6	♦ Q108	AP			
South HCP: 8	♣ AJ6	♣ Q1073				
Contract: 3N N						

Board: 119	North:	South:	West	North	East	South
Dealer: S	♠ K87	♠ 1054				Pass
Vul: None	♥ Q632	♥ KJ5	Pass	1♣	Pass	1♦
North HCP: 14	♦ 76	♦ AQJ43	Pass	1♥	Pass	1NT
South HCP: 11	♣ AKQ9	♣ 87	AP			
Contract: 1N S						

Board: 120	North:	South:	West	North	East	South
Dealer: N	♠ QJ106	♠ K874		1♦	Pass	1♠
Vul: EW	♥ KQ74	♥ 85	Pass	4♠	AP	
North HCP: 19	♦ AJ6	♦ K95				
South HCP: 7	♣ AQ	♣ J1043				
Contract: 4♠ S						

Board: 121	North:	South:	West	North	East	South
Dealer: S	♠ K9	♠ J753				1♦
Vul: Both	♥ A8	♥ K53	Pass	2♦ ¹	Pass	2♥
North HCP: 11	♦ 87532	♦ AK96	Pass	3NT	AP	
South HCP: 14	♣ A985	♣ K10	1. Inverted minors			
Contract: 3N N						

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 122	♠ A983	The opponents are silent.
Dealer: N	♥ AJ107	
Vul: None	♦ KQ95	You bid first.
HCP: 14	♣ 8	

Board: 123	♠ J82	The opponents are silent.
Dealer: S	♥ A32	
Vul: NS	♦ KJ10	Partner bids first.
HCP: 12	♣ QJ43	

Board: 124	♠ Q1043	The opponents are silent.
Dealer: N	♥ AK104	
Vul: NS	♦ A5	You bid first.
HCP: 13	♣ 952	

Board: 125	♠ 107	The opponents are silent.
Dealer: S	♥ KQ8	
Vul: EW	♦ J2	Partner bids first.
HCP: 11	♣ KQ8632	

Board: 126	♠ K1084	The opponents are silent.
Dealer: N	♥ J1083	
Vul: None	♦ A32	You bid first.
HCP: 12	♣ KJ	

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

Board: 122	North:	South:	West	North	East	South
Dealer: N	♠ A983	♠ QJ10		1♦	Pass	1NT
Vul: None	♥ AJ107	♥ 65				
North HCP: 14	♦ KQ95	♦ J43	AP			
South HCP: 8	♣ 8	♣ A9764				
Contract: 1N S						

Board: 123	North:	South:	West	North	East	South
Dealer: S	♠ J82	♠ K74				1♦
Vul: NS	♥ A32	♥ J84				
North HCP: 12	♦ KJ10	♦ AQ96	Pass	2NT	Pass	3NT
South HCP: 14	♣ QJ43	♣ A109	AP			
Contract: 3N N						

Board: 124	North:	South:	West	North	East	South
Dealer: N	♠ Q1043	♠ K6		1♣	Pass	2♣ ¹
Vul: NS	♥ AK104	♥ 97				
North HCP: 13	♦ A5	♦ J98	Pass	2♦	Pass	3♣
South HCP: 11	♣ 952	♣ AQJ1063	AP			
Contract: 3♣ N			1. Inverted minors			

Board: 125	North:	South:	West	North	East	South
Dealer: S	♠ 107	♠ KJ42				1♣
Vul: EW	♥ KQ8	♥ A93				
North HCP: 11	♦ J2	♦ A54	Pass	2♣ ¹	Pass	2NT
South HCP: 12	♣ KQ8632	♣ 1054	Pass	3♣	AP	
Contract: 3♣ S			1. Inverted minors			

Board: 126	North:	South:	West	North	East	South
Dealer: N	♠ K1084	♠ 32		1♦	Pass	2♦ ¹
Vul: None	♥ J1083	♥ 62				
North HCP: 12	♦ A32	♦ KJ987	Pass	2NT	Pass	3♦
South HCP: 10	♣ KJ	♣ AQ102	AP			
Contract: 3♦ N			1. Inverted minors			

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 122	♠ QJ10	The opponents are silent.
Dealer: N	♥ 65	
Vul: None	♦ J43	Partner bids first.
HCP: 8	♣ A9764	

Board: 123	♠ K74	The opponents are silent.
Dealer: S	♥ J84	
Vul: NS	♦ AQ96	You bid first.
HCP: 14	♣ A109	

Board: 124	♠ K6	The opponents are silent.
Dealer: N	♥ 97	
Vul: NS	♦ J98	Partner bids first.
HCP: 11	♣ AQJ1063	

Board: 125	♠ KJ42	The opponents are silent.
Dealer: S	♥ A93	
Vul: EW	♦ A54	You bid first.
HCP: 12	♣ 1054	

Board: 126	♠ 32	The opponents are silent.
Dealer: N	♥ 62	
Vul: None	♦ KJ987	Partner bids first.
HCP: 10	♣ AQ102	

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

Board: 122	North:	South:	West	North	East	South
Dealer: N	♠ A983	♠ QJ10		1♦	Pass	1NT
Vul: None	♥ AJ107	♥ 65				
North HCP: 14	♦ KQ95	♦ J43	AP			
South HCP: 8	♣ 8	♣ A9764				
Contract: 1N S						

Board: 123	North:	South:	West	North	East	South
Dealer: S	♠ J82	♠ K74				1♦
Vul: NS	♥ A32	♥ J84				
North HCP: 12	♦ KJ10	♦ AQ96	Pass	2NT	Pass	3NT
South HCP: 14	♣ QJ43	♣ A109	AP			
Contract: 3N N						

Board: 124	North:	South:	West	North	East	South
Dealer: N	♠ Q1043	♠ K6		1♣	Pass	2♣ ¹
Vul: NS	♥ AK104	♥ 97				
North HCP: 13	♦ A5	♦ J98	Pass	2♦	Pass	3♣
South HCP: 11	♣ 952	♣ AQJ1063	AP			
Contract: 3♣ N			1. Inverted minors			

Board: 125	North:	South:	West	North	East	South
Dealer: S	♠ 107	♠ KJ42				1♣
Vul: EW	♥ KQ8	♥ A93				
North HCP: 11	♦ J2	♦ A54	Pass	2♣ ¹	Pass	2NT
South HCP: 12	♣ KQ8632	♣ 1054	Pass	3♣	AP	
Contract: 3♣ S			1. Inverted minors			

Board: 126	North:	South:	West	North	East	South
Dealer: N	♠ K1084	♠ 32		1♦	Pass	2♦ ¹
Vul: None	♥ J1083	♥ 62				
North HCP: 12	♦ A32	♦ KJ987	Pass	2NT	Pass	3♦
South HCP: 10	♣ KJ	♣ AQ102	AP			
Contract: 3♦ N			1. Inverted minors			

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Leveled

Board: 127	♠ 3	The opponents are silent.
Dealer: S	♥ AQ10	
Vul: NS	♦ KQ1065	Partner bids first.
HCP: 16	♣ AJ108	

Board: 128	♠ K754	The opponents are silent.
Dealer: N	♥ AK75	
Vul: Both	♦ 85	You bid first.
HCP: 13	♣ K108	

Board: 129	♠ 7432	The opponents are silent.
Dealer: S	♥ AJ52	
Vul: NS	♦ Q7	Partner bids first.
HCP: 8	♣ J63	

Board: 130	♠ AQ4	The opponents are silent.
Dealer: N	♥ AJ97	
Vul: EW	♦ Q843	You bid first.
HCP: 14	♣ J3	

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

Board: 127
Dealer: S
Vul: NS
North HCP: 16
South HCP: 14
Contract: 6♦ S

North:
♠ 3
♥ AQ10
♦ KQ1065
♣ AJ108

South:
♠ KQJ5
♥ K632
♦ AJ9
♣ 63

West	North	East	South
			1♦

Pass	2♦ ¹	Pass	2♥
Pass	4♦	Pass	4♥ ²
Pass	4NT ³	Pass	5♦
Pass	6♦	AP	

1. Inverted minors
2. Cue bid, a ♥ stopper
3. Blackwood 0314, for ♦

Board: 128
Dealer: N
Vul: Both
North HCP: 13
South HCP: 18
Contract: 7N S

North:
♠ K754
♥ AK75
♦ 85
♣ K108

South:
♠ A8
♥ 9
♦ AK2
♣ AQJ6532

West	North	East	South
	1♣	Pass	2♣ ¹

Pass	2♥	Pass	4♣
Pass	4♥ ²	Pass	4NT ³
Pass	5♥	Pass	7NT
	AP		

1. Inverted minors
2. Cue bid, a ♥ stopper
3. Blackwood 0314, for ♣

Board: 129
Dealer: S
Vul: NS
North HCP: 8
South HCP: 21
Contract: 2♣ S

North:
♠ 7432
♥ AJ52
♦ Q7
♣ J63

South:
♠ K
♥ Q109
♦ AK8
♣ AKQ1074

West	North	East	South
			1♣

Pass	1♥	Pass	2♣
	AP		

Board: 130
Dealer: N
Vul: EW
North HCP: 14
South HCP: 13
Contract: 5♦ N

North:
♠ AQ4
♥ AJ97
♦ Q843
♣ J3

South:
♠ 65
♥ Q8
♦ AK1065
♣ A1054

West	North	East	South
	1♦	Pass	2♦ ¹

Pass	2♥	Pass	5♦
	AP		

1. Inverted minors

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 127	♠ KQJ5	The opponents are silent.
Dealer: S	♥ K632	
Vul: NS	♦ AJ9	You bid first.
HCP: 14	♣ 63	

Board: 128	♠ A8	The opponents are silent.
Dealer: N	♥ 9	
Vul: Both	♦ AK2	Partner bids first.
HCP: 18	♣ AQJ6532	

Board: 129	♠ K	The opponents are silent.
Dealer: S	♥ Q109	
Vul: NS	♦ AK8	You bid first.
HCP: 21	♣ AKQ1074	

Board: 130	♠ 65	The opponents are silent.
Dealer: N	♥ Q8	
Vul: EW	♦ AK1065	Partner bids first.
HCP: 13	♣ A1054	

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

Board: 127
Dealer: S
Vul: NS
North HCP: 16
South HCP: 14
Contract: 6♦ S

North:
♠ 3
♥ AQ10
♦ KQ1065
♣ AJ108

South:
♠ KQJ5
♥ K632
♦ AJ9
♣ 63

West	North	East	South
			1♦

Pass	2♦ ¹	Pass	2♥
Pass	4♦	Pass	4♥ ²
Pass	4NT ³	Pass	5♦
Pass	6♦	AP	

1. Inverted minors
2. Cue bid, a ♥ stopper
3. Blackwood 0314, for ♦

Board: 128
Dealer: N
Vul: Both
North HCP: 13
South HCP: 18
Contract: 7N S

North:
♠ K754
♥ AK75
♦ 85
♣ K108

South:
♠ A8
♥ 9
♦ AK2
♣ AQJ6532

West	North	East	South
	1♣	Pass	2♣ ¹

Pass	2♥	Pass	4♣
Pass	4♥ ²	Pass	4NT ³
Pass	5♥	Pass	7NT
	AP		

1. Inverted minors
2. Cue bid, a ♥ stopper
3. Blackwood 0314, for ♣

Board: 129
Dealer: S
Vul: NS
North HCP: 8
South HCP: 21
Contract: 2♣ S

North:
♠ 7432
♥ AJ52
♦ Q7
♣ J63

South:
♠ K
♥ Q109
♦ AK8
♣ AKQ1074

West	North	East	South
			1♣

Pass	1♥	Pass	2♣
	AP		

Board: 130
Dealer: N
Vul: EW
North HCP: 14
South HCP: 13
Contract: 5♦ N

North:
♠ AQ4
♥ AJ97
♦ Q843
♣ J3

South:
♠ 65
♥ Q8
♦ AK1065
♣ A1054

West	North	East	South
	1♦	Pass	2♦ ¹

Pass	2♥	Pass	5♦
	AP		

1. Inverted minors

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 131	♠ K62	The opponents are silent.
Dealer: S	♥ Q73	
Vul: None	♦ A76	Partner bids first.
HCP: 12	♣ K854	

Board: 132	♠ 984	The opponents are silent.
Dealer: N	♥ KJ6	
Vul: EW	♦ AKJ	You bid first.
HCP: 12	♣ 7653	

Board: 133	♠ J954	The opponents are silent.
Dealer: S	♥ A2	
Vul: Both	♦ Q643	Partner bids first.
HCP: 9	♣ Q85	

Board: 134	♠ 10965	The opponents are silent.
Dealer: N	♥ K93	
Vul: None	♦ 9	You bid first.
HCP: 11	♣ AKJ43	

Board: 135	♠ Q1075	The opponents are silent.
Dealer: S	♥ AQ7	
Vul: Both	♦ J3	Partner bids first.
HCP: 17	♣ AKJ8	

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

Board: 131	North:	South:	West	North	East	South
Dealer: S	♠ K62	♠ 987				1♦
Vul: None	♥ Q73	♥ A1095				
North HCP: 12	♦ A76	♦ QJ98	Pass	2NT	AP	
South HCP: 12	♣ K854	♣ AJ				
Contract: 2N N						

Board: 132	North:	South:	West	North	East	South
Dealer: N	♠ 984	♠ K102		1♣	Pass	1♥
Vul: EW	♥ KJ6	♥ 10932				
North HCP: 12	♦ AKJ	♦ Q65	Pass	1NT	Pass	2NT
South HCP: 11	♣ 7653	♣ AQ8	AP			
Contract: 2N N						

Board: 133	North:	South:	West	North	East	South
Dealer: S	♠ J954	♠ AQ73				1♦
Vul: Both	♥ A2	♥ K87				
North HCP: 9	♦ Q643	♦ AKJ9	Pass	1♠	Pass	4♠
South HCP: 18	♣ Q85	♣ J6	AP			
Contract: 4♠ N						

Board: 134	North:	South:	West	North	East	South
Dealer: N	♠ 10965	♠ QJ82		1♣	Pass	1♦
Vul: None	♥ K93	♥ Q5				
North HCP: 11	♦ 9	♦ KQ74	Pass	1♠	Pass	3♠
South HCP: 12	♣ AKJ43	♣ Q109	AP			
Contract: 3♠ N						

Board: 135	North:	South:	West	North	East	South
Dealer: S	♠ Q1075	♠ AJ43				1♦
Vul: Both	♥ AQ7	♥ J65	Pass	1♠	Pass	3♠
North HCP: 17	♦ J3	♦ AK1054	Pass	3NT ¹	Pass	4♣ ²
South HCP: 13	♣ AKJ8	♣ 5	Pass	4♥ ³	Pass	4♠
Contract: 5♠ N			Pass	4NT ⁴	Pass	5♥
			Pass	5♠	AP	

1. Cue bid, surplus
2. Cue bid, a ♣ stopper
3. Cue bid, a ♥ stopper
4. Blackwood 0314, for ♠

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 131	♠ 987	The opponents are silent.
Dealer: S	♥ A1095	
Vul: None	♦ QJ98	You bid first.
HCP: 12	♣ AJ	

Board: 132	♠ K102	The opponents are silent.
Dealer: N	♥ 10932	
Vul: EW	♦ Q65	Partner bids first.
HCP: 11	♣ AQ8	

Board: 133	♠ AQ73	The opponents are silent.
Dealer: S	♥ K87	
Vul: Both	♦ AKJ9	You bid first.
HCP: 18	♣ J6	

Board: 134	♠ QJ82	The opponents are silent.
Dealer: N	♥ Q5	
Vul: None	♦ KQ74	Partner bids first.
HCP: 12	♣ Q109	

Board: 135	♠ AJ43	The opponents are silent.
Dealer: S	♥ J65	
Vul: Both	♦ AK1054	You bid first.
HCP: 13	♣ 5	

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

Board: 131	North:	South:	West	North	East	South
Dealer: S	♠ K62	♠ 987				1♦
Vul: None	♥ Q73	♥ A1095				
North HCP: 12	♦ A76	♦ QJ98	Pass	2NT	AP	
South HCP: 12	♣ K854	♣ AJ				
Contract: 2N N						

Board: 132	North:	South:	West	North	East	South
Dealer: N	♠ 984	♠ K102		1♣	Pass	1♥
Vul: EW	♥ KJ6	♥ 10932				
North HCP: 12	♦ AKJ	♦ Q65	Pass	1NT	Pass	2NT
South HCP: 11	♣ 7653	♣ AQ8	AP			
Contract: 2N N						

Board: 133	North:	South:	West	North	East	South
Dealer: S	♠ J954	♠ AQ73				1♦
Vul: Both	♥ A2	♥ K87				
North HCP: 9	♦ Q643	♦ AKJ9	Pass	1♠	Pass	4♠
South HCP: 18	♣ Q85	♣ J6	AP			
Contract: 4♠ N						

Board: 134	North:	South:	West	North	East	South
Dealer: N	♠ 10965	♠ QJ82		1♣	Pass	1♦
Vul: None	♥ K93	♥ Q5				
North HCP: 11	♦ 9	♦ KQ74	Pass	1♠	Pass	3♠
South HCP: 12	♣ AKJ43	♣ Q109	AP			
Contract: 3♠ N						

Board: 135	North:	South:	West	North	East	South
Dealer: S	♠ Q1075	♠ AJ43				1♦
Vul: Both	♥ AQ7	♥ J65	Pass	1♠	Pass	3♠
North HCP: 17	♦ J3	♦ AK1054	Pass	3NT ¹	Pass	4♣ ²
South HCP: 13	♣ AKJ8	♣ 5	Pass	4♥ ³	Pass	4♠
Contract: 5♠ N			Pass	4NT ⁴	Pass	5♥
			Pass	5♠	AP	

1. Cue bid, surplus
2. Cue bid, a ♣ stopper
3. Cue bid, a ♥ stopper
4. Blackwood 0314, for ♠

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 136	♠ —	The opponents are silent.
Dealer: N	♥ QJ84	
Vul: None	♦ AJ1093	You bid first.
HCP: 13	♣ KQ97	

Board: 137	♠ 94	The opponents are silent.
Dealer: S	♥ A1093	
Vul: NS	♦ Q754	Partner bids first.
HCP: 10	♣ A75	

Board: 138	♠ 6	The opponents are silent.
Dealer: N	♥ A875	
Vul: EW	♦ AQ9	You bid first.
HCP: 15	♣ AJ987	

Board: 139	♠ 983	The opponents are silent.
Dealer: S	♥ K96	
Vul: None	♦ KQ63	Partner bids first.
HCP: 8	♣ 1085	

Board: 140	♠ 954	The opponents are silent.
Dealer: N	♥ KQ63	
Vul: EW	♦ AJ5	You bid first.
HCP: 12	♣ Q87	

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

Board: 136
 Dealer: N
 Vul: None
 North HCP: 13
 South HCP: 18
 Contract: 6♦ N

North:
 ♠ —
 ♥ QJ84
 ♦ AJ1093
 ♣ KQ97

South:
 ♠ AKJ3
 ♥ AK6
 ♦ K654
 ♣ 86

West	North	East	South
	1♦	Pass	1♠
Pass	2♣	Pass	2♥ ¹
Pass	3♥	Pass	6♦
AP			
1. Fourth suit			

Board: 137
 Dealer: S
 Vul: NS
 North HCP: 10
 South HCP: 13
 Contract: 2♥ N

North:
 ♠ 94
 ♥ A1093
 ♦ Q754
 ♣ A75

South:
 ♠ J1052
 ♥ Q76
 ♦ AK106
 ♣ K10

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

Board: 138
 Dealer: N
 Vul: EW
 North HCP: 15
 South HCP: 12
 Contract: 3N N

North:
 ♠ 6
 ♥ A875
 ♦ AQ9
 ♣ AJ987

South:
 ♠ AQ94
 ♥ J62
 ♦ K85
 ♣ Q106

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

Board: 139
 Dealer: S
 Vul: None
 North HCP: 8
 South HCP: 19
 Contract: 3N N

North:
 ♠ 983
 ♥ K96
 ♦ KQ63
 ♣ 1085

South:
 ♠ AKJ10
 ♥ QJ73
 ♦ J98
 ♣ AK

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

Board: 140
 Dealer: N
 Vul: EW
 North HCP: 12
 South HCP: 16
 Contract: 3♣ N

North:
 ♠ 954
 ♥ KQ63
 ♦ AJ5
 ♣ Q87

South:
 ♠ AQ3
 ♥ J5
 ♦ Q3
 ♣ AK10943

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

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 136	♠ AKJ3	The opponents are silent.
Dealer: N	♥ AK6	
Vul: None	♦ K654	Partner bids first.
HCP: 18	♣ 86	

Board: 137	♠ J1052	The opponents are silent.
Dealer: S	♥ Q76	
Vul: NS	♦ AK106	You bid first.
HCP: 13	♣ K10	

Board: 138	♠ AQ94	The opponents are silent.
Dealer: N	♥ J62	
Vul: EW	♦ K85	Partner bids first.
HCP: 12	♣ Q106	

Board: 139	♠ AKJ10	The opponents are silent.
Dealer: S	♥ QJ73	
Vul: None	♦ J98	You bid first.
HCP: 19	♣ AK	

Board: 140	♠ AQ3	The opponents are silent.
Dealer: N	♥ J5	
Vul: EW	♦ Q3	Partner bids first.
HCP: 16	♣ AK10943	

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

Board: 136
 Dealer: N
 Vul: None
 North HCP: 13
 South HCP: 18
 Contract: 6♦ N

North:
 ♠ —
 ♥ QJ84
 ♦ AJ1093
 ♣ KQ97

South:
 ♠ AKJ3
 ♥ AK6
 ♦ K654
 ♣ 86

West	North	East	South
	1♦	Pass	1♠
Pass	2♣	Pass	2♥ ¹
Pass	3♥	Pass	6♦
AP			
1. Fourth suit			

Board: 137
 Dealer: S
 Vul: NS
 North HCP: 10
 South HCP: 13
 Contract: 2♥ N

North:
 ♠ 94
 ♥ A1093
 ♦ Q754
 ♣ A75

South:
 ♠ J1052
 ♥ Q76
 ♦ AK106
 ♣ K10

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

Board: 138
 Dealer: N
 Vul: EW
 North HCP: 15
 South HCP: 12
 Contract: 3N N

North:
 ♠ 6
 ♥ A875
 ♦ AQ9
 ♣ AJ987

South:
 ♠ AQ94
 ♥ J62
 ♦ K85
 ♣ Q106

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

Board: 139
 Dealer: S
 Vul: None
 North HCP: 8
 South HCP: 19
 Contract: 3N N

North:
 ♠ 983
 ♥ K96
 ♦ KQ63
 ♣ 1085

South:
 ♠ AKJ10
 ♥ QJ73
 ♦ J98
 ♣ AK

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

Board: 140
 Dealer: N
 Vul: EW
 North HCP: 12
 South HCP: 16
 Contract: 3♣ N

North:
 ♠ 954
 ♥ KQ63
 ♦ AJ5
 ♣ Q87

South:
 ♠ AQ3
 ♥ J5
 ♦ Q3
 ♣ AK10943

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

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 141	♠ 93	The opponents are silent.
Dealer: S	♥ QJ	
Vul: NS	♦ AQ1082	Partner bids first.
HCP: 15	♣ AQ109	

Board: 142	♠ AQ8	The opponents are silent.
Dealer: N	♥ A982	
Vul: Both	♦ J10975	You bid first.
HCP: 15	♣ A	

Board: 143	♠ 63	The opponents are silent.
Dealer: S	♥ QJ82	
Vul: None	♦ K53	Partner bids first.
HCP: 11	♣ KQ106	

Board: 144	♠ K1065	The opponents are silent.
Dealer: N	♥ AK4	
Vul: EW	♦ 1083	You bid first.
HCP: 14	♣ A85	

Board: 145	♠ AK104	The opponents are silent.
Dealer: S	♥ AK107	
Vul: None	♦ J87	Partner bids first.
HCP: 16	♣ J7	

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

Board: 141	North:	South:	West	North	East	South
Dealer: S	♠ 93	♠ Q75				1♦
Vul: NS	♥ QJ	♥ K52	Pass	2♦ ¹	Pass	2NT
North HCP: 15	♦ AQ1082	♦ KJ94	Pass	3♦	AP	
South HCP: 12	♣ AQ109	♣ K74				
Contract: 3♦ S						

1. Inverted minors

Board: 142	North:	South:	West	North	East	South
Dealer: N	♠ AQ8	♠ 95		1♦	Pass	2♦ ¹
Vul: Both	♥ A982	♥ 63	Pass	2♥	Pass	3NT
North HCP: 15	♦ J10975	♦ AKQ62	AP			
South HCP: 14	♣ A	♣ KQ87				
Contract: 3N S						

1. Inverted minors

Board: 143	North:	South:	West	North	East	South
Dealer: S	♠ 63	♠ J95				1♦
Vul: None	♥ QJ82	♥ A5	Pass	1♥	Pass	2♦
North HCP: 11	♦ K53	♦ AQJ1076	AP			
South HCP: 12	♣ KQ106	♣ 85				
Contract: 2♦ S						

Board: 144	North:	South:	West	North	East	South
Dealer: N	♠ K1065	♠ Q93		1♣	Pass	2NT
Vul: EW	♥ AK4	♥ 932	Pass	3NT	AP	
North HCP: 14	♦ 1083	♦ AQ6				
South HCP: 11	♣ A85	♣ K1063				
Contract: 3N S						

Board: 145	North:	South:	West	North	East	South
Dealer: S	♠ AK104	♠ Q65				1♣
Vul: None	♥ AK107	♥ 8	Pass	1♥	Pass	1NT
North HCP: 16	♦ J87	♦ AK106	Pass	2♣ ¹	Pass	2NT
South HCP: 13	♣ J7	♣ A9864	Pass	3NT	AP	
Contract: 3N S						

1. Checkback

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 141	♠ Q75	The opponents are silent.
Dealer: S	♥ K52	
Vul: NS	♦ KJ94	You bid first.
HCP: 12	♣ K74	

Board: 142	♠ 95	The opponents are silent.
Dealer: N	♥ 63	
Vul: Both	♦ AKQ62	Partner bids first.
HCP: 14	♣ KQ87	

Board: 143	♠ J95	The opponents are silent.
Dealer: S	♥ A5	
Vul: None	♦ AQJ1076	You bid first.
HCP: 12	♣ 85	

Board: 144	♠ Q93	The opponents are silent.
Dealer: N	♥ 932	
Vul: EW	♦ AQ6	Partner bids first.
HCP: 11	♣ K1063	

Board: 145	♠ Q65	The opponents are silent.
Dealer: S	♥ 8	
Vul: None	♦ AK106	You bid first.
HCP: 13	♣ A9864	

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

Board: 141	North:	South:	West	North	East	South
Dealer: S	♠ 93	♠ Q75				1♦
Vul: NS	♥ QJ	♥ K52	Pass	2♦ ¹	Pass	2NT
North HCP: 15	♦ AQ1082	♦ KJ94	Pass	3♦	AP	
South HCP: 12	♣ AQ109	♣ K74				
Contract: 3♦ S						

1. Inverted minors

Board: 142	North:	South:	West	North	East	South
Dealer: N	♠ AQ8	♠ 95		1♦	Pass	2♦ ¹
Vul: Both	♥ A982	♥ 63	Pass	2♥	Pass	3NT
North HCP: 15	♦ J10975	♦ AKQ62	AP			
South HCP: 14	♣ A	♣ KQ87				
Contract: 3N S						

1. Inverted minors

Board: 143	North:	South:	West	North	East	South
Dealer: S	♠ 63	♠ J95				1♦
Vul: None	♥ QJ82	♥ A5	Pass	1♥	Pass	2♦
North HCP: 11	♦ K53	♦ AQJ1076	AP			
South HCP: 12	♣ KQ106	♣ 85				
Contract: 2♦ S						

Board: 144	North:	South:	West	North	East	South
Dealer: N	♠ K1065	♠ Q93		1♣	Pass	2NT
Vul: EW	♥ AK4	♥ 932	Pass	3NT	AP	
North HCP: 14	♦ 1083	♦ AQ6				
South HCP: 11	♣ A85	♣ K1063				
Contract: 3N S						

Board: 145	North:	South:	West	North	East	South
Dealer: S	♠ AK104	♠ Q65				1♣
Vul: None	♥ AK107	♥ 8	Pass	1♥	Pass	1NT
North HCP: 16	♦ J87	♦ AK106	Pass	2♣ ¹	Pass	2NT
South HCP: 13	♣ J7	♣ A9864	Pass	3NT	AP	
Contract: 3N S						

1. Checkback

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 146	♠ Q8	The opponents are silent.
Dealer: N	♥ Q64	
Vul: NS	♦ KQ63	You bid first.
HCP: 12	♣ QJ92	
Board: 147	♠ Q64	The opponents are silent.
Dealer: S	♥ Q62	
Vul: Both	♦ A84	Partner bids first.
HCP: 12	♣ KJ93	
Board: 148	♠ AJ43	The opponents are silent.
Dealer: N	♥ KQ93	
Vul: None	♦ 976	You bid first.
HCP: 12	♣ Q3	
Board: 149	♠ QJ98	The opponents are silent.
Dealer: S	♥ QJ76	
Vul: EW	♦ Q4	Partner bids first.
HCP: 9	♣ J87	
Board: 150	♠ A5	East Doubles Pass if possible.
Dealer: N	♥ J63	
Vul: None	♦ QJ64	You bid first.
HCP: 12	♣ A1032	

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

Board: 146	North:	South:	West	North	East	South
Dealer: N	♠ Q8	♠ KJ5		1♦	Pass	2♦ ¹
Vul: NS	♥ Q64	♥ AJ	Pass	2NT	Pass	3♦
North HCP: 12	♦ KQ63	♦ AJ9854	AP			
South HCP: 14	♣ QJ92	♣ 64	1. Inverted minors			
Contract: 3♦ N						

Board: 147						
Dealer: S	North:	South:	West	North	East	South
Vul: Both	♠ Q64	♠ J103				1♣
North HCP: 12	♥ Q62	♥ AJ84	Pass	2NT	Pass	3♥
South HCP: 13	♦ A84	♦ KQ7	Pass	3NT	AP	
Contract: 3N N	♣ KJ93	♣ Q104				

Board: 148	North:	South:	West	North	East	South
Dealer: N	♠ AJ43	♠ Q2		1♦	Pass	2♦ ¹
Vul: None	♥ KQ93	♥ 85	Pass	2NT	Pass	3♦
North HCP: 12	♦ 976	♦ AKJ105	AP			
South HCP: 13	♣ Q3	♣ K872	1. Inverted minors			
Contract: 3♦ N						

Board: 149						
Dealer: S	North:	South:	West	North	East	South
Vul: EW	♠ QJ98	♠ K62				1♦
North HCP: 9	♥ QJ76	♥ 5	Pass	1♥	Pass	3♣
South HCP: 18	♦ Q4	♦ AKJ76				
Contract: 3N N	♣ J87	♣ AK106	Pass	3NT	AP	

Board: 150	North:	South:	West	North	East	South
Dealer: N	♠ A5	♠ KQ8		1♦	Pass	2♦ ¹
Vul: None	♥ J63	♥ 8	Pass	2NT	Pass	6♦
North HCP: 12	♦ QJ64	♦ AK952	Pass	Pass	X	AP
South HCP: 18	♣ A1032	♣ KQJ4	1. Inverted minors			
Contract: 6♦X N						

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 146	♠ KJ5	The opponents are silent.
Dealer: N	♥ AJ	
Vul: NS	♦ AJ9854	Partner bids first.
HCP: 14	♣ 64	
Board: 147	♠ J103	The opponents are silent.
Dealer: S	♥ AJ84	
Vul: Both	♦ KQ7	You bid first.
HCP: 13	♣ Q104	
Board: 148	♠ Q2	The opponents are silent.
Dealer: N	♥ 85	
Vul: None	♦ AKJ105	Partner bids first.
HCP: 13	♣ K872	
Board: 149	♠ K62	The opponents are silent.
Dealer: S	♥ 5	
Vul: EW	♦ AKJ76	You bid first.
HCP: 18	♣ AK106	
Board: 150	♠ KQ8	East Doubles Pass if possible.
Dealer: N	♥ 8	
Vul: None	♦ AK952	Partner bids first.
HCP: 18	♣ KQJ4	

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

Board: 146	North:	South:	West	North	East	South
Dealer: N	♠ Q8	♠ KJ5		1♦	Pass	2♦ ¹
Vul: NS	♥ Q64	♥ AJ	Pass	2NT	Pass	3♦
North HCP: 12	♦ KQ63	♦ AJ9854	AP			
South HCP: 14	♣ QJ92	♣ 64	1. Inverted minors			
Contract: 3♦ N						

Board: 147						
Dealer: S	North:	South:	West	North	East	South
Vul: Both	♠ Q64	♠ J103				1♣
North HCP: 12	♥ Q62	♥ AJ84	Pass	2NT	Pass	3♥
South HCP: 13	♦ A84	♦ KQ7	Pass	3NT	AP	
Contract: 3N N	♣ KJ93	♣ Q104				

Board: 148	North:	South:	West	North	East	South
Dealer: N	♠ AJ43	♠ Q2		1♦	Pass	2♦ ¹
Vul: None	♥ KQ93	♥ 85	Pass	2NT	Pass	3♦
North HCP: 12	♦ 976	♦ AKJ105	AP			
South HCP: 13	♣ Q3	♣ K872	1. Inverted minors			
Contract: 3♦ N						

Board: 149						
Dealer: S	North:	South:	West	North	East	South
Vul: EW	♠ QJ98	♠ K62				1♦
North HCP: 9	♥ QJ76	♥ 5	Pass	1♥	Pass	3♣
South HCP: 18	♦ Q4	♦ AKJ76				
Contract: 3N N	♣ J87	♣ AK106	Pass	3NT	AP	

Board: 150	North:	South:	West	North	East	South
Dealer: N	♠ A5	♠ KQ8		1♦	Pass	2♦ ¹
Vul: None	♥ J63	♥ 8	Pass	2NT	Pass	6♦
North HCP: 12	♦ QJ64	♦ AK952	Pass	Pass	X	AP
South HCP: 18	♣ A1032	♣ KQJ4	1. Inverted minors			
Contract: 6♦X N						

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 151	♠ J843	The opponents are silent.
Dealer: S	♥ AKJ	
Vul: NS	♦ Q65	Partner bids first.
HCP: 15	♣ A98	

Board: 152	♠ AK2	The opponents are silent.
Dealer: N	♥ A3	
Vul: EW	♦ 987654	You bid first.
HCP: 11	♣ 86	

Board: 153	♠ Q	The opponents are silent.
Dealer: S	♥ A5	
Vul: Both	♦ KJ8752	Partner bids first.
HCP: 11	♣ J732	

Board: 154	♠ AQ6	The opponents are silent.
Dealer: N	♥ Q974	
Vul: NS	♦ KJ	You bid first.
HCP: 13	♣ J964	

Board: 155	♠ K95	The opponents are silent.
Dealer: S	♥ A98	
Vul: EW	♦ QJ1098	Partner bids first.
HCP: 11	♣ J7	

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

Board: 151
Dealer: S
Vul: NS
North HCP: 15
South HCP: 14
Contract: 3N S

North:
♠ J843
♥ AKJ
♦ Q65
♣ A98

South:
♠ A65
♥ 853
♦ AK87
♣ K65

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

1. Checkback

Board: 152
Dealer: N
Vul: EW
North HCP: 11
South HCP: 17
Contract: 6♦ N

North:
♠ AK2
♥ A3
♦ 987654
♣ 86

South:
♠ Q986
♥ KJ65
♦ AQ10
♣ AJ

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

1. Blackwood 0314, for ♦

Board: 153
Dealer: S
Vul: Both
North HCP: 11
South HCP: 13
Contract: 5♦ S

North:
♠ Q
♥ A5
♦ KJ8752
♣ J732

South:
♠ K543
♥ K872
♦ Q109
♣ KQ

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

1. Inverted minors

Board: 154
Dealer: N
Vul: NS
North HCP: 13
South HCP: 8
Contract: 1N S

North:
♠ AQ6
♥ Q974
♦ KJ
♣ J964

South:
♠ 854
♥ 63
♦ A10976
♣ A105

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

Board: 155
Dealer: S
Vul: EW
North HCP: 11
South HCP: 13
Contract: 2♠ N

North:
♠ K95
♥ A98
♦ QJ1098
♣ J7

South:
♠ J1064
♥ J764
♦ A3
♣ AK5

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

1. Fourth suit

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 151	♠ A65	The opponents are silent.
Dealer: S	♥ 853	
Vul: NS	♦ AK87	You bid first.
HCP: 14	♣ K65	

Board: 152	♠ Q986	The opponents are silent.
Dealer: N	♥ KJ65	
Vul: EW	♦ AQ10	Partner bids first.
HCP: 17	♣ AJ	

Board: 153	♠ K543	The opponents are silent.
Dealer: S	♥ K872	
Vul: Both	♦ Q109	You bid first.
HCP: 13	♣ KQ	

Board: 154	♠ 854	The opponents are silent.
Dealer: N	♥ 63	
Vul: NS	♦ A10976	Partner bids first.
HCP: 8	♣ A105	

Board: 155	♠ J1064	The opponents are silent.
Dealer: S	♥ J764	
Vul: EW	♦ A3	You bid first.
HCP: 13	♣ AK5	

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

Board: 151
 Dealer: S
 Vul: NS
 North HCP: 15
 South HCP: 14
 Contract: 3N S

North:
 ♠ J843
 ♥ AKJ
 ♦ Q65
 ♣ A98

South:
 ♠ A65
 ♥ 853
 ♦ AK87
 ♣ K65

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

1. Checkback

Board: 152
 Dealer: N
 Vul: EW
 North HCP: 11
 South HCP: 17
 Contract: 6♦ N

North:
 ♠ AK2
 ♥ A3
 ♦ 987654
 ♣ 86

South:
 ♠ Q986
 ♥ KJ65
 ♦ AQ10
 ♣ AJ

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

1. Blackwood 0314, for ♦

Board: 153
 Dealer: S
 Vul: Both
 North HCP: 11
 South HCP: 13
 Contract: 5♦ S

North:
 ♠ Q
 ♥ A5
 ♦ KJ8752
 ♣ J732

South:
 ♠ K543
 ♥ K872
 ♦ Q109
 ♣ KQ

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

1. Inverted minors

Board: 154
 Dealer: N
 Vul: NS
 North HCP: 13
 South HCP: 8
 Contract: 1N S

North:
 ♠ AQ6
 ♥ Q974
 ♦ KJ
 ♣ J964

South:
 ♠ 854
 ♥ 63
 ♦ A10976
 ♣ A105

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

Board: 155
 Dealer: S
 Vul: EW
 North HCP: 11
 South HCP: 13
 Contract: 2♠ N

North:
 ♠ K95
 ♥ A98
 ♦ QJ1098
 ♣ J7

South:
 ♠ J1064
 ♥ J764
 ♦ A3
 ♣ AK5

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

1. Fourth suit

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 156	♠ A86	The opponents are silent.
Dealer: N	♥ K32	
Vul: Both	♦ Q85	You bid first.
HCP: 14	♣ KQ97	

Board: 157	♠ A7	The opponents are silent.
Dealer: S	♥ A9	
Vul: None	♦ QJ9654	Partner bids first.
HCP: 11	♣ 642	

Board: 158	♠ KQ96	The opponents are silent.
Dealer: N	♥ AK105	
Vul: EW	♦ 1097	You bid first.
HCP: 12	♣ 85	

Board: 159	♠ Q954	The opponents are silent.
Dealer: S	♥ QJ9	
Vul: Both	♦ K105	Partner bids first.
HCP: 12	♣ A98	

Board: 160	♠ A109	The opponents are silent.
Dealer: N	♥ K9	
Vul: None	♦ KJ109	You bid first.
HCP: 14	♣ QJ76	

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

Board: 156

Dealer: N

Vul: Both

North HCP: 14

South HCP: 10

Contract: 3N N

North:

♠ A86

♥ K32

♦ Q85

♣ KQ97

South:

♠ 543

♥ Q8

♦ AK1093

♣ J65

West North East South

1♣ Pass 1♦

Pass 1NT Pass 2♦

Pass 3NT AP

Board: 157

Dealer: S

Vul: None

North HCP: 11

South HCP: 18

Contract: 6♦ S

North:

♠ A7

♥ A9

♦ QJ9654

♣ 642

South:

♠ KQ86

♥ KQ76

♦ A103

♣ A9

West North East South

1♦

Pass 2♦¹ Pass 3NT

Pass 4♦ Pass 4♥²

Pass 4NT³ Pass 5♥

Pass 6♦ AP

1. Inverted minors

2. Cue bid, a ♥ stopper

3. Blackwood 0314, for ♦

Board: 158

Dealer: N

Vul: EW

North HCP: 12

South HCP: 13

Contract: 3N N

North:

♠ KQ96

♥ AK105

♦ 1097

♣ 85

South:

♠ A4

♥ J82

♦ A86542

♣ KJ

West North East South

1♦ Pass 2♦¹

Pass 2NT Pass 3NT

AP

1. Inverted minors

Board: 159

Dealer: S

Vul: Both

North HCP: 12

South HCP: 14

Contract: 3N S

North:

♠ Q954

♥ QJ9

♦ K105

♣ A98

South:

♠ KJ8

♥ A54

♦ Q64

♣ KJ43

West North East South

1♣

Pass 1♠ Pass 1NT

Pass 2NT Pass 3NT

AP

Board: 160

Dealer: N

Vul: None

North HCP: 14

South HCP: 8

Contract: 1N N

North:

♠ A109

♥ K9

♦ KJ109

♣ QJ76

South:

♠ Q732

♥ Q1072

♦ 863

♣ A9

West North East South

1♦ Pass 1♥

Pass 1NT AP

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 156	♠ 543	The opponents are silent.
Dealer: N	♥ Q8	
Vul: Both	♦ AK1093	Partner bids first.
HCP: 10	♣ J65	

Board: 157	♠ KQ86	The opponents are silent.
Dealer: S	♥ KQ76	
Vul: None	♦ A103	You bid first.
HCP: 18	♣ A9	

Board: 158	♠ A4	The opponents are silent.
Dealer: N	♥ J82	
Vul: EW	♦ A86542	Partner bids first.
HCP: 13	♣ KJ	

Board: 159	♠ KJ8	The opponents are silent.
Dealer: S	♥ A54	
Vul: Both	♦ Q64	You bid first.
HCP: 14	♣ KJ43	

Board: 160	♠ Q732	The opponents are silent.
Dealer: N	♥ Q1072	
Vul: None	♦ 863	Partner bids first.
HCP: 8	♣ A9	

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

Board: 156

Dealer: N

Vul: Both

North HCP: 14

South HCP: 10

Contract: 3N N

North:

♠ A86

♥ K32

♦ Q85

♣ KQ97

South:

♠ 543

♥ Q8

♦ AK1093

♣ J65

West North East South

1♣ Pass 1♦

Pass 1NT Pass 2♦

Pass 3NT AP

Board: 157

Dealer: S

Vul: None

North HCP: 11

South HCP: 18

Contract: 6♦ S

North:

♠ A7

♥ A9

♦ QJ9654

♣ 642

South:

♠ KQ86

♥ KQ76

♦ A103

♣ A9

West North East South

1♦

Pass 2♦¹ Pass 3NT

Pass 4♦ Pass 4♥²

Pass 4NT³ Pass 5♥

Pass 6♦ AP

1. Inverted minors

2. Cue bid, a ♥ stopper

3. Blackwood 0314, for ♦

Board: 158

Dealer: N

Vul: EW

North HCP: 12

South HCP: 13

Contract: 3N N

North:

♠ KQ96

♥ AK105

♦ 1097

♣ 85

South:

♠ A4

♥ J82

♦ A86542

♣ KJ

West North East South

1♦ Pass 2♦¹

Pass 2NT Pass 3NT

AP

1. Inverted minors

Board: 159

Dealer: S

Vul: Both

North HCP: 12

South HCP: 14

Contract: 3N S

North:

♠ Q954

♥ QJ9

♦ K105

♣ A98

South:

♠ KJ8

♥ A54

♦ Q64

♣ KJ43

West North East South

1♣

Pass 1♠ Pass 1NT

Pass 2NT Pass 3NT

AP

Board: 160

Dealer: N

Vul: None

North HCP: 14

South HCP: 8

Contract: 1N N

North:

♠ A109

♥ K9

♦ KJ109

♣ QJ76

South:

♠ Q732

♥ Q1072

♦ 863

♣ A9

West North East South

1♦ Pass 1♥

Pass 1NT AP

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 161	♠ AJ9	The opponents are silent.
Dealer: S	♥ Q	
Vul: NS	♦ AK7642	Partner bids first.
HCP: 17	♣ K105	

Board: 162	♠ 62	The opponents are silent.
Dealer: N	♥ K962	
Vul: Both	♦ A104	You bid first.
HCP: 13	♣ AQ104	

Board: 163	♠ 983	The opponents are silent.
Dealer: S	♥ A64	
Vul: None	♦ KQ84	Partner bids first.
HCP: 10	♣ J107	

Board: 164	♠ AK9	The opponents are silent.
Dealer: N	♥ 965	
Vul: NS	♦ KQJ	You bid first.
HCP: 19	♣ AQ75	

Board: 165	♠ 976	The opponents are silent.
Dealer: S	♥ Q1052	
Vul: EW	♦ AQ	Partner bids first.
HCP: 16	♣ AKJ7	

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

Board: 161
Dealer: S
Vul: NS
North HCP: 17
South HCP: 12
Contract: 6♦ S

North:
♠ AJ9
♥ Q
♦ AK7642
♣ K105

South:
♠ Q
♥ AK62
♦ QJ83
♣ 8743

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

1. Inverted minors
2. Blackwood 0314, for ♦

Board: 162
Dealer: N
Vul: Both
North HCP: 13
South HCP: 9
Contract: 1N N

North:
♠ 62
♥ K962
♦ A104
♣ AQ104

South:
♠ QJ73
♥ 753
♦ K95
♣ K96

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

Board: 163
Dealer: S
Vul: None
North HCP: 10
South HCP: 13
Contract: 1N N

North:
♠ 983
♥ A64
♦ KQ84
♣ J107

South:
♠ KJ75
♥ QJ
♦ 103
♣ AQ954

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

Board: 164
Dealer: N
Vul: NS
North HCP: 19
South HCP: 7
Contract: 3N N

North:
♠ AK9
♥ 965
♦ KQJ
♣ AQ75

South:
♠ Q1054
♥ 1082
♦ A83
♣ J94

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

Board: 165
Dealer: S
Vul: EW
North HCP: 16
South HCP: 12
Contract: 4♥ N

North:
♠ 976
♥ Q1052
♦ AQ
♣ AKJ7

South:
♠ KQJ8
♥ KJ96
♦ 1096
♣ Q9

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

1. Cue bid, a ♦ stopper

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 161	♠ Q	The opponents are silent.
Dealer: S	♥ AK62	
Vul: NS	♦ QJ83	You bid first.
HCP: 12	♣ 8743	

Board: 162	♠ QJ73	The opponents are silent.
Dealer: N	♥ 753	
Vul: Both	♦ K95	Partner bids first.
HCP: 9	♣ K96	

Board: 163	♠ KJ75	The opponents are silent.
Dealer: S	♥ QJ	
Vul: None	♦ 103	You bid first.
HCP: 13	♣ AQ954	

Board: 164	♠ Q1054	The opponents are silent.
Dealer: N	♥ 1082	
Vul: NS	♦ A83	Partner bids first.
HCP: 7	♣ J94	

Board: 165	♠ KQJ8	The opponents are silent.
Dealer: S	♥ KJ96	
Vul: EW	♦ 1096	You bid first.
HCP: 12	♣ Q9	

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

Board: 161
Dealer: S
Vul: NS
North HCP: 17
South HCP: 12
Contract: 6♦ S

North:
♠ AJ9
♥ Q
♦ AK7642
♣ K105

South:
♠ Q
♥ AK62
♦ QJ83
♣ 8743

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

1. Inverted minors
2. Blackwood 0314, for ♦

Board: 162
Dealer: N
Vul: Both
North HCP: 13
South HCP: 9
Contract: 1N N

North:
♠ 62
♥ K962
♦ A104
♣ AQ104

South:
♠ QJ73
♥ 753
♦ K95
♣ K96

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

Board: 163
Dealer: S
Vul: None
North HCP: 10
South HCP: 13
Contract: 1N N

North:
♠ 983
♥ A64
♦ KQ84
♣ J107

South:
♠ KJ75
♥ QJ
♦ 103
♣ AQ954

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

Board: 164
Dealer: N
Vul: NS
North HCP: 19
South HCP: 7
Contract: 3N N

North:
♠ AK9
♥ 965
♦ KQJ
♣ AQ75

South:
♠ Q1054
♥ 1082
♦ A83
♣ J94

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

Board: 165
Dealer: S
Vul: EW
North HCP: 16
South HCP: 12
Contract: 4♥ N

North:
♠ 976
♥ Q1052
♦ AQ
♣ AKJ7

South:
♠ KQJ8
♥ KJ96
♦ 1096
♣ Q9

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

1. Cue bid, a ♦ stopper

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 166	♠ A75	The opponents are silent.
Dealer: N	♥ A982	
Vul: None	♦ 43	You bid first.
HCP: 13	♣ KQ76	

Board: 167	♠ 72	The opponents are silent.
Dealer: S	♥ J4	
Vul: NS	♦ AJ8643	Partner bids first.
HCP: 10	♣ A64	

Board: 168	♠ K763	The opponents are silent.
Dealer: N	♥ Q1095	
Vul: EW	♦ K	You bid first.
HCP: 13	♣ AJ98	

Board: 169	♠ K1094	The opponents are silent.
Dealer: S	♥ K96	
Vul: Both	♦ K9	Partner bids first.
HCP: 12	♣ QJ109	

Board: 170	♠ KQ7	The opponents are silent.
Dealer: N	♥ Q953	
Vul: NS	♦ K963	You bid first.
HCP: 13	♣ K5	

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

Board: 166	North:	South:	West	North	East	South
Dealer: N	♠ A75	♠ J32		1♣	Pass	1♥
Vul: None	♥ A982	♥ KQ103	Pass	2♥	Pass	3♥
North HCP: 13	♦ 43	♦ A75	Pass	4♥	AP	
South HCP: 11	♣ KQ76	♣ J53				
Contract: 4♥ S						

Board: 167	North:	South:	West	North	East	South
Dealer: S	♠ 72	♠ K954				1♦
Vul: NS	♥ J4	♥ K1092	Pass	2♦ ¹	Pass	2NT
North HCP: 10	♦ AJ8643	♦ K95	Pass	3♦	AP	
South HCP: 12	♣ A64	♣ K10				
Contract: 3♦ S						

1. Inverted minors

Board: 168	North:	South:	West	North	East	South
Dealer: N	♠ K763	♠ 1092		1♣	Pass	1♦
Vul: EW	♥ Q1095	♥ AJ7	Pass	1♥	Pass	1NT
North HCP: 13	♦ K	♦ Q1075	AP			
South HCP: 9	♣ AJ98	♣ Q76				
Contract: 1N S						

Board: 169	North:	South:	West	North	East	South
Dealer: S	♠ K1094	♠ 3				1♦
Vul: Both	♥ K96	♥ AJ83	Pass	1♠	Pass	2♣
North HCP: 12	♦ K9	♦ A1063	Pass	3♣	AP	
South HCP: 12	♣ QJ109	♣ K874				
Contract: 3♣ S						

Board: 170	North:	South:	West	North	East	South
Dealer: N	♠ KQ7	♠ 852		1♦	Pass	1♥
Vul: NS	♥ Q953	♥ AJ102	Pass	2♥	Pass	4♥
North HCP: 13	♦ K963	♦ A10	AP			
South HCP: 11	♣ K5	♣ Q876				
Contract: 4♥ S						

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 166	♠ J32	The opponents are silent.
Dealer: N	♥ KQ103	
Vul: None	♦ A75	Partner bids first.
HCP: 11	♣ J53	

Board: 167	♠ K954	The opponents are silent.
Dealer: S	♥ K1092	
Vul: NS	♦ K95	You bid first.
HCP: 12	♣ K10	

Board: 168	♠ 1092	The opponents are silent.
Dealer: N	♥ AJ7	
Vul: EW	♦ Q1075	Partner bids first.
HCP: 9	♣ Q76	

Board: 169	♠ 3	The opponents are silent.
Dealer: S	♥ AJ83	
Vul: Both	♦ A1063	You bid first.
HCP: 12	♣ K874	

Board: 170	♠ 852	The opponents are silent.
Dealer: N	♥ AJ102	
Vul: NS	♦ A10	Partner bids first.
HCP: 11	♣ Q876	

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

Board: 166	North:	South:	West	North	East	South
Dealer: N	♠ A75	♠ J32		1♣	Pass	1♥
Vul: None	♥ A982	♥ KQ103	Pass	2♥	Pass	3♥
North HCP: 13	♦ 43	♦ A75	Pass	4♥	AP	
South HCP: 11	♣ KQ76	♣ J53				
Contract: 4♥ S						

Board: 167	North:	South:	West	North	East	South
Dealer: S	♠ 72	♠ K954				1♦
Vul: NS	♥ J4	♥ K1092	Pass	2♦ ¹	Pass	2NT
North HCP: 10	♦ AJ8643	♦ K95	Pass	3♦	AP	
South HCP: 12	♣ A64	♣ K10				
Contract: 3♦ S						

1. Inverted minors

Board: 168	North:	South:	West	North	East	South
Dealer: N	♠ K763	♠ 1092		1♣	Pass	1♦
Vul: EW	♥ Q1095	♥ AJ7	Pass	1♥	Pass	1NT
North HCP: 13	♦ K	♦ Q1075	AP			
South HCP: 9	♣ AJ98	♣ Q76				
Contract: 1N S						

Board: 169	North:	South:	West	North	East	South
Dealer: S	♠ K1094	♠ 3				1♦
Vul: Both	♥ K96	♥ AJ83	Pass	1♠	Pass	2♣
North HCP: 12	♦ K9	♦ A1063	Pass	3♣	AP	
South HCP: 12	♣ QJ109	♣ K874				
Contract: 3♣ S						

Board: 170	North:	South:	West	North	East	South
Dealer: N	♠ KQ7	♠ 852		1♦	Pass	1♥
Vul: NS	♥ Q953	♥ AJ102	Pass	2♥	Pass	4♥
North HCP: 13	♦ K963	♦ A10	AP			
South HCP: 11	♣ K5	♣ Q876				
Contract: 4♥ S						

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 171	♠ K942	The opponents are silent.
Dealer: S	♥ AJ6	
Vul: EW	♦ J1093	Partner bids first.
HCP: 10	♣ J9	

Board: 172	♠ AJ4	The opponents are silent.
Dealer: N	♥ K9	
Vul: None	♦ A94	You bid first.
HCP: 18	♣ KQJ73	

Board: 173	♠ Q32	The opponents are silent.
Dealer: S	♥ Q875	
Vul: EW	♦ K53	Partner bids first.
HCP: 11	♣ A87	

Board: 174	♠ 75	The opponents are silent.
Dealer: N	♥ AK10	
Vul: Both	♦ KJ10764	You bid first.
HCP: 16	♣ KQ	

Board: 175	♠ A3	The opponents are silent.
Dealer: S	♥ K1083	
Vul: None	♦ KQ65	Partner bids first.
HCP: 12	♣ 1095	

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

Board: 171	North:	South:	West	North	East	South
Dealer: S	♠ K942	♠ 765				1♦
Vul: EW	♥ AJ6	♥ 974	Pass	1♠	Pass	1NT
North HCP: 10	♦ J1093	♦ AQ64	AP			
South HCP: 13	♣ J9	♣ AK6				
Contract: 1N S						

Board: 172	North:	South:	West	North	East	South
Dealer: N	♠ AJ4	♠ KQ8		1♣	Pass	1♦
Vul: None	♥ K9	♥ J43	Pass	2NT	Pass	3NT
North HCP: 18	♦ A94	♦ KQ753	AP			
South HCP: 11	♣ KQJ73	♣ 94				
Contract: 3N N						

Board: 173	North:	South:	West	North	East	South
Dealer: S	♠ Q32	♠ AK54				1♣
Vul: EW	♥ Q875	♥ A92	Pass	1♥	Pass	2NT
North HCP: 11	♦ K53	♦ A94	Pass	3NT	AP	
South HCP: 19	♣ A87	♣ KJ6				
Contract: 3N S						

Board: 174	North:	South:	West	North	East	South
Dealer: N	♠ 75	♠ KQJ10		1♦	Pass	1♠
Vul: Both	♥ AK10	♥ 943	Pass	3♦	Pass	3NT
North HCP: 16	♦ KJ10764	♦ A9	AP			
South HCP: 10	♣ KQ	♣ 7653				
Contract: 3N S						

Board: 175	North:	South:	West	North	East	South
Dealer: S	♠ A3	♠ J1095				1♣
Vul: None	♥ K1083	♥ Q92	Pass	1♦	Pass	1♠
North HCP: 12	♦ KQ65	♦ A8	Pass	2♥ ¹	Pass	2NT
South HCP: 12	♣ 1095	♣ KQ86	AP			
Contract: 2N S			1. Fourth suit			

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 171	♠ 765	The opponents are silent.
Dealer: S	♥ 974	
Vul: EW	♦ AQ64	You bid first.
HCP: 13	♣ AK6	

Board: 172	♠ KQ8	The opponents are silent.
Dealer: N	♥ J43	
Vul: None	♦ KQ753	Partner bids first.
HCP: 11	♣ 94	

Board: 173	♠ AK54	The opponents are silent.
Dealer: S	♥ A92	
Vul: EW	♦ A94	You bid first.
HCP: 19	♣ KJ6	

Board: 174	♠ KQJ10	The opponents are silent.
Dealer: N	♥ 943	
Vul: Both	♦ A9	Partner bids first.
HCP: 10	♣ 7653	

Board: 175	♠ J1095	The opponents are silent.
Dealer: S	♥ Q92	
Vul: None	♦ A8	You bid first.
HCP: 12	♣ KQ86	

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

Board: 171	North:	South:	West	North	East	South
Dealer: S	♠ K942	♠ 765				1♦
Vul: EW	♥ AJ6	♥ 974	Pass	1♠	Pass	1NT
North HCP: 10	♦ J1093	♦ AQ64	AP			
South HCP: 13	♣ J9	♣ AK6				
Contract: 1N S						

Board: 172	North:	South:	West	North	East	South
Dealer: N	♠ AJ4	♠ KQ8		1♣	Pass	1♦
Vul: None	♥ K9	♥ J43	Pass	2NT	Pass	3NT
North HCP: 18	♦ A94	♦ KQ753	AP			
South HCP: 11	♣ KQJ73	♣ 94				
Contract: 3N N						

Board: 173	North:	South:	West	North	East	South
Dealer: S	♠ Q32	♠ AK54				1♣
Vul: EW	♥ Q875	♥ A92	Pass	1♥	Pass	2NT
North HCP: 11	♦ K53	♦ A94	Pass	3NT	AP	
South HCP: 19	♣ A87	♣ KJ6				
Contract: 3N S						

Board: 174	North:	South:	West	North	East	South
Dealer: N	♠ 75	♠ KQJ10		1♦	Pass	1♠
Vul: Both	♥ AK10	♥ 943	Pass	3♦	Pass	3NT
North HCP: 16	♦ KJ10764	♦ A9	AP			
South HCP: 10	♣ KQ	♣ 7653				
Contract: 3N S						

Board: 175	North:	South:	West	North	East	South
Dealer: S	♠ A3	♠ J1095				1♣
Vul: None	♥ K1083	♥ Q92	Pass	1♦	Pass	1♠
North HCP: 12	♦ KQ65	♦ A8	Pass	2♥ ¹	Pass	2NT
South HCP: 12	♣ 1095	♣ KQ86	AP			
Contract: 2N S			1. Fourth suit			

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 176	♠ KJ85	The opponents are silent.
Dealer: N	♥ Q	
Vul: NS	♦ 94	You bid first.
HCP: 12	♣ AQ10943	

Board: 177	♠ 104	The opponents are silent.
Dealer: S	♥ AK95	
Vul: Both	♦ QJ5	Partner bids first.
HCP: 11	♣ J874	

Board: 178	♠ A62	The opponents are silent.
Dealer: N	♥ AJ6	
Vul: NS	♦ AK54	You bid first.
HCP: 19	♣ QJ5	

Board: 179	♠ 102	The opponents are silent.
Dealer: S	♥ 942	
Vul: EW	♦ K4	Partner bids first.
HCP: 11	♣ AKJ932	

Board: 180	♠ 10843	The opponents are silent.
Dealer: N	♥ AK107	
Vul: None	♦ K97	You bid first.
HCP: 14	♣ A7	

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

Board: 176
Dealer: N
Vul: NS
North HCP: 12
South HCP: 12
Contract: 3N N

North:
♠ KJ85
♥ Q
♦ 94
♣ AQ10943

South:
♠ Q43
♥ AJ73
♦ J75
♣ KJ8

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

1. Fourth suit

Board: 177
Dealer: S
Vul: Both
North HCP: 11
South HCP: 12
Contract: 2♥ N

North:
♠ 104
♥ AK95
♦ QJ5
♣ J874

South:
♠ K83
♥ QJ107
♦ K109
♣ K96

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

Board: 178
Dealer: N
Vul: NS
North HCP: 19
South HCP: 10
Contract: 3N N

North:
♠ A62
♥ AJ6
♦ AK54
♣ QJ5

South:
♠ J85
♥ Q1043
♦ 1086
♣ AK4

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

Board: 179
Dealer: S
Vul: EW
North HCP: 11
South HCP: 18
Contract: 6♣ S

North:
♠ 102
♥ 942
♦ K4
♣ AKJ932

South:
♠ AQ65
♥ AQ3
♦ AQ8
♣ 865

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

1. Inverted minors
2. Cue bid, a ♦ stopper
3. Blackwood 0314, for ♣

Board: 180

Dealer: N

Vul: None

North HCP: 14

South HCP: 12

Contract: 3N S

North:

♠ 10843

♥ AK107

♦ K97

♣ A7

South:

♠ K92

♥ J42

♦ AQ86

♣ Q65

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

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 176	♠ Q43	The opponents are silent.
Dealer: N	♥ AJ73	
Vul: NS	♦ J75	Partner bids first.
HCP: 12	♣ KJ8	

Board: 177	♠ K83	The opponents are silent.
Dealer: S	♥ QJ107	
Vul: Both	♦ K109	You bid first.
HCP: 12	♣ K96	

Board: 178	♠ J85	The opponents are silent.
Dealer: N	♥ Q1043	
Vul: NS	♦ 1086	Partner bids first.
HCP: 10	♣ AK4	

Board: 179	♠ AQ65	The opponents are silent.
Dealer: S	♥ AQ3	
Vul: EW	♦ AQ8	You bid first.
HCP: 18	♣ 865	

Board: 180	♠ K92	The opponents are silent.
Dealer: N	♥ J42	
Vul: None	♦ AQ86	Partner bids first.
HCP: 12	♣ Q65	

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

Board: 176
Dealer: N
Vul: NS
North HCP: 12
South HCP: 12
Contract: 3N N

North:
♠ KJ85
♥ Q
♦ 94
♣ AQ10943

South:
♠ Q43
♥ AJ73
♦ J75
♣ KJ8

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

1. Fourth suit

Board: 177
Dealer: S
Vul: Both
North HCP: 11
South HCP: 12
Contract: 2♥ N

North:
♠ 104
♥ AK95
♦ QJ5
♣ J874

South:
♠ K83
♥ QJ107
♦ K109
♣ K96

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

Board: 178
Dealer: N
Vul: NS
North HCP: 19
South HCP: 10
Contract: 3N N

North:
♠ A62
♥ AJ6
♦ AK54
♣ QJ5

South:
♠ J85
♥ Q1043
♦ 1086
♣ AK4

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

Board: 179
Dealer: S
Vul: EW
North HCP: 11
South HCP: 18
Contract: 6♣ S

North:
♠ 102
♥ 942
♦ K4
♣ AKJ932

South:
♠ AQ65
♥ AQ3
♦ AQ8
♣ 865

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

AP

1. Inverted minors
2. Cue bid, a ♦ stopper
3. Blackwood 0314, for ♣

Board: 180

Dealer: N

Vul: None

North HCP: 14

South HCP: 12

Contract: 3N S

North:

♠ 10843

♥ AK107

♦ K97

♣ A7

South:

♠ K92

♥ J42

♦ AQ86

♣ Q65

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

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 181	♠ J2	The opponents are silent.
Dealer: S	♥ AJ5	
Vul: NS	♦ AQJ952	Partner bids first.
HCP: 13	♣ 96	

Board: 182	♠ AJ76	The opponents are silent.
Dealer: N	♥ A65	
Vul: EW	♦ A108	You bid first.
HCP: 19	♣ AQ4	

Board: 183	♠ AQ7	The opponents are silent.
Dealer: S	♥ 865	
Vul: Both	♦ AJ64	Partner bids first.
HCP: 11	♣ 1083	

Board: 184	♠ K6	The opponents are silent.
Dealer: N	♥ J74	
Vul: NS	♦ KQJ6	You bid first.
HCP: 13	♣ K764	

Board: 185	♠ A1093	The opponents are silent.
Dealer: S	♥ 986	
Vul: EW	♦ 98	Partner bids first.
HCP: 11	♣ AQJ8	

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

Board: 181	North:	South:	West	North	East	South
Dealer: S	♠ J2	♠ AQ6				1♦
Vul: NS	♥ AJ5	♥ 74	Pass	2♦ ¹	Pass	2♠
North HCP: 13	♦ AQJ952	♦ K876	Pass	3NT	AP	
South HCP: 14	♣ 96	♣ AJ104				
Contract: 3N N			1. Inverted minors			

Board: 182	North:	South:	West	North	East	South
Dealer: N	♠ AJ76	♠ K8		1♣	Pass	1♥
Vul: EW	♥ A65	♥ Q1097	Pass	2NT	Pass	3NT
North HCP: 19	♦ A108	♦ KJ4	AP			
South HCP: 12	♣ AQ4	♣ K763				
Contract: 3N N						

Board: 183	North:	South:	West	North	East	South
Dealer: S	♠ AQ7	♠ 643				1♣
Vul: Both	♥ 865	♥ AJ10	Pass	1♦	Pass	1NT
North HCP: 11	♦ AJ64	♦ 1097	AP			
South HCP: 12	♣ 1083	♣ AQJ5				
Contract: 1N S						

Board: 184	North:	South:	West	North	East	South
Dealer: N	♠ K6	♠ AQ93				
Vul: NS	♥ J74	♥ 102		1♦	Pass	1♠
North HCP: 13	♦ KQJ6	♦ A105	Pass	1NT	AP	
South HCP: 10	♣ K764	♣ 10853				
Contract: 1N N						

Board: 185	North:	South:	West	North	East	South
Dealer: S	♠ A1093	♠ Q8				1♣
Vul: EW	♥ 986	♥ AJ74	Pass	1♠	Pass	1NT
North HCP: 11	♦ 98	♦ QJ6	Pass	2♣ ¹	Pass	2NT
South HCP: 13	♣ AQJ8	♣ K975	Pass	3♣	Pass	3NT
Contract: 3N S			AP			
			1. Checkback			

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 181	♠ AQ6	The opponents are silent.
Dealer: S	♥ 74	
Vul: NS	♦ K876	You bid first.
HCP: 14	♣ AJ104	

Board: 182	♠ K8	The opponents are silent.
Dealer: N	♥ Q1097	
Vul: EW	♦ KJ4	Partner bids first.
HCP: 12	♣ K763	

Board: 183	♠ 643	The opponents are silent.
Dealer: S	♥ AJ10	
Vul: Both	♦ 1097	You bid first.
HCP: 12	♣ AQJ5	

Board: 184	♠ AQ93	The opponents are silent.
Dealer: N	♥ 102	
Vul: NS	♦ A105	Partner bids first.
HCP: 10	♣ 10853	

Board: 185	♠ Q8	The opponents are silent.
Dealer: S	♥ AJ74	
Vul: EW	♦ QJ6	You bid first.
HCP: 13	♣ K975	

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

Board: 181	North:	South:	West	North	East	South
Dealer: S	♠ J2	♠ AQ6				1♦
Vul: NS	♥ AJ5	♥ 74	Pass	2♦ ¹	Pass	2♠
North HCP: 13	♦ AQJ952	♦ K876	Pass	3NT	AP	
South HCP: 14	♣ 96	♣ AJ104				
Contract: 3N N			1. Inverted minors			

Board: 182	North:	South:	West	North	East	South
Dealer: N	♠ AJ76	♠ K8		1♣	Pass	1♥
Vul: EW	♥ A65	♥ Q1097	Pass	2NT	Pass	3NT
North HCP: 19	♦ A108	♦ KJ4	AP			
South HCP: 12	♣ AQ4	♣ K763				
Contract: 3N N						

Board: 183	North:	South:	West	North	East	South
Dealer: S	♠ AQ7	♠ 643				1♣
Vul: Both	♥ 865	♥ AJ10	Pass	1♦	Pass	1NT
North HCP: 11	♦ AJ64	♦ 1097	AP			
South HCP: 12	♣ 1083	♣ AQJ5				
Contract: 1N S						

Board: 184	North:	South:	West	North	East	South
Dealer: N	♠ K6	♠ AQ93				
Vul: NS	♥ J74	♥ 102		1♦	Pass	1♠
North HCP: 13	♦ KQJ6	♦ A105	Pass	1NT	AP	
South HCP: 10	♣ K764	♣ 10853				
Contract: 1N N						

Board: 185	North:	South:	West	North	East	South
Dealer: S	♠ A1093	♠ Q8				1♣
Vul: EW	♥ 986	♥ AJ74	Pass	1♠	Pass	1NT
North HCP: 11	♦ 98	♦ QJ6	Pass	2♣ ¹	Pass	2NT
South HCP: 13	♣ AQJ8	♣ K975	Pass	3♣	Pass	3NT
Contract: 3N S			AP			
			1. Checkback			

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 186	♠ A102	The opponents are silent.
Dealer: N	♥ Q86	
Vul: None	♦ A53	You bid first.
HCP: 19	♣ AKQ10	

Board: 187	♠ 72	The opponents are silent.
Dealer: S	♥ K108	
Vul: EW	♦ KJ754	Partner bids first.
HCP: 7	♣ 987	

Board: 188	♠ Q1083	The opponents are silent.
Dealer: N	♥ AK	
Vul: Both	♦ K75	You bid first.
HCP: 14	♣ Q873	

Board: 189	♠ K2	The opponents are silent.
Dealer: S	♥ KQJ2	
Vul: NS	♦ KQ98	Partner bids first.
HCP: 14	♣ 1065	

Board: 190	♠ AQ5	The opponents are silent.
Dealer: N	♥ A7	
Vul: Both	♦ K954	You bid first.
HCP: 19	♣ AQ97	

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

Board: 186	North:	South:	West	North	East	South
Dealer: N	♠ A102	♠ KQ6		1♣	Pass	1♦
Vul: None	♥ Q86	♥ J54	Pass	2NT	Pass	3NT
North HCP: 19	♦ A53	♦ K10974	AP			
South HCP: 9	♣ AKQ10	♣ 86				
Contract: 3N N						

Board: 187	North:	South:	West	North	East	South
Dealer: S	♠ 72	♠ AK8				1♣
Vul: EW	♥ K108	♥ A763	Pass	1♦	Pass	2NT
North HCP: 7	♦ KJ754	♦ Q8	Pass	3NT	AP	
South HCP: 18	♣ 987	♣ AJ103				
Contract: 3N S						

Board: 188	North:	South:	West	North	East	South
Dealer: N	♠ Q1083	♠ J764		1♣	Pass	1♠
Vul: Both	♥ AK	♥ 865	Pass	3♠	Pass	4♠
North HCP: 14	♦ K75	♦ Q4	AP			
South HCP: 10	♣ Q873	♣ AK94				
Contract: 4♠ S						

Board: 189	North:	South:	West	North	East	South
Dealer: S	♠ K2	♠ AJ65				1♣
Vul: NS	♥ KQJ2	♥ 1043	Pass	1♦	Pass	1♠
North HCP: 14	♦ KQ98	♦ AJ7	Pass	2♥ ¹	Pass	3♦
South HCP: 12	♣ 1065	♣ Q97	Pass	3NT	AP	
Contract: 3N N			1. Fourth suit			

Board: 190	North:	South:	West	North	East	South
Dealer: N	♠ AQ5	♠ K72				
Vul: Both	♥ A7	♥ 854		1♦	Pass	1NT
North HCP: 19	♦ K954	♦ 76	Pass	2NT	AP	
South HCP: 6	♣ AQ97	♣ K10865				
Contract: 2N S						

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 186	♠ KQ6	The opponents are silent.
Dealer: N	♥ J54	
Vul: None	♦ K10974	Partner bids first.
HCP: 9	♣ 86	

Board: 187	♠ AK8	The opponents are silent.
Dealer: S	♥ A763	
Vul: EW	♦ Q8	You bid first.
HCP: 18	♣ AJ103	

Board: 188	♠ J764	The opponents are silent.
Dealer: N	♥ 865	
Vul: Both	♦ Q4	Partner bids first.
HCP: 10	♣ AK94	

Board: 189	♠ AJ65	The opponents are silent.
Dealer: S	♥ 1043	
Vul: NS	♦ AJ7	You bid first.
HCP: 12	♣ Q97	

Board: 190	♠ K72	The opponents are silent.
Dealer: N	♥ 854	
Vul: Both	♦ 76	Partner bids first.
HCP: 6	♣ K10865	

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

Board: 186	North:	South:	West	North	East	South
Dealer: N	♠ A102	♠ KQ6		1♣	Pass	1♦
Vul: None	♥ Q86	♥ J54	Pass	2NT	Pass	3NT
North HCP: 19	♦ A53	♦ K10974	AP			
South HCP: 9	♣ AKQ10	♣ 86				
Contract: 3N N						

Board: 187	North:	South:	West	North	East	South
Dealer: S	♠ 72	♠ AK8				1♣
Vul: EW	♥ K108	♥ A763	Pass	1♦	Pass	2NT
North HCP: 7	♦ KJ754	♦ Q8	Pass	3NT	AP	
South HCP: 18	♣ 987	♣ AJ103				
Contract: 3N S						

Board: 188	North:	South:	West	North	East	South
Dealer: N	♠ Q1083	♠ J764		1♣	Pass	1♠
Vul: Both	♥ AK	♥ 865	Pass	3♠	Pass	4♠
North HCP: 14	♦ K75	♦ Q4	AP			
South HCP: 10	♣ Q873	♣ AK94				
Contract: 4♠ S						

Board: 189	North:	South:	West	North	East	South
Dealer: S	♠ K2	♠ AJ65				1♣
Vul: NS	♥ KQJ2	♥ 1043	Pass	1♦	Pass	1♠
North HCP: 14	♦ KQ98	♦ AJ7	Pass	2♥ ¹	Pass	3♦
South HCP: 12	♣ 1065	♣ Q97	Pass	3NT	AP	
Contract: 3N N			1. Fourth suit			

Board: 190	North:	South:	West	North	East	South
Dealer: N	♠ AQ5	♠ K72				
Vul: Both	♥ A7	♥ 854		1♦	Pass	1NT
North HCP: 19	♦ K954	♦ 76	Pass	2NT	AP	
South HCP: 6	♣ AQ97	♣ K10865				
Contract: 2N S						

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 191	♠ 983	The opponents are silent.
Dealer: S	♥ AK62	
Vul: None	♦ A5	Partner bids first.
HCP: 15	♣ A1085	

Board: 192	♠ A52	The opponents are silent.
Dealer: N	♥ J92	
Vul: NS	♦ A987	You bid first.
HCP: 12	♣ K53	

Board: 193	♠ A1062	The opponents are silent.
Dealer: S	♥ 62	
Vul: None	♦ 983	Partner bids first.
HCP: 10	♣ KQJ4	

Board: 194	♠ QJ106	The opponents are silent.
Dealer: N	♥ K	
Vul: NS	♦ QJ1064	You bid first.
HCP: 12	♣ K94	

Board: 195	♠ 2	The opponents are silent.
Dealer: S	♥ AK	
Vul: EW	♦ KQ10983	Partner bids first.
HCP: 15	♣ QJ84	

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

Board: 191
Dealer: S
Vul: None
North HCP: 15
South HCP: 15
Contract: 3N N

North:
♠ 983
♥ AK62
♦ A5
♣ A1085

South:
♠ AJ
♥ 5
♦ KQJ1084
♣ KJ94

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

Board: 192
Dealer: N
Vul: NS
North HCP: 12
South HCP: 11
Contract: 1N N

North:
♠ A52
♥ J92
♦ A987
♣ K53

South:
♠ QJ84
♥ K85
♦ Q10
♣ QJ106

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

Board: 193
Dealer: S
Vul: None
North HCP: 10
South HCP: 14
Contract: 1N S

North:
♠ A1062
♥ 62
♦ 983
♣ KQJ4

South:
♠ KJ8
♥ KJ94
♦ AQ1054
♣ 10

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

Board: 194
Dealer: N
Vul: NS
North HCP: 12
South HCP: 13
Contract: 3N S

North:
♠ QJ106
♥ K
♦ QJ1064
♣ K94

South:
♠ K84
♥ AQ7
♦ 975
♣ A1065

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

Board: 195
Dealer: S
Vul: EW
North HCP: 15
South HCP: 14
Contract: 6♦ S

North:
♠ 2
♥ AK
♦ KQ10983
♣ QJ84

South:
♠ A854
♥ Q63
♦ A754
♣ A5

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

1. Inverted minors
2. Cue bid, a ♠ stopper
3. Blackwood 0314, for ♦

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 191	♠ AJ	The opponents are silent.
Dealer: S	♥ 5	
Vul: None	♦ KQJ1084	You bid first.
HCP: 15	♣ KJ94	

Board: 192	♠ QJ84	The opponents are silent.
Dealer: N	♥ K85	
Vul: NS	♦ Q10	Partner bids first.
HCP: 11	♣ QJ106	

Board: 193	♠ KJ8	The opponents are silent.
Dealer: S	♥ KJ94	
Vul: None	♦ AQ1054	You bid first.
HCP: 14	♣ 10	

Board: 194	♠ K84	The opponents are silent.
Dealer: N	♥ AQ7	
Vul: NS	♦ 975	Partner bids first.
HCP: 13	♣ A1065	

Board: 195	♠ A854	The opponents are silent.
Dealer: S	♥ Q63	
Vul: EW	♦ A754	You bid first.
HCP: 14	♣ A5	

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

Board: 191
Dealer: S
Vul: None
North HCP: 15
South HCP: 15
Contract: 3N N

North:
♠ 983
♥ AK62
♦ A5
♣ A1085

South:
♠ AJ
♥ 5
♦ KQJ1084
♣ KJ94

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

Board: 192
Dealer: N
Vul: NS
North HCP: 12
South HCP: 11
Contract: 1N N

North:
♠ A52
♥ J92
♦ A987
♣ K53

South:
♠ QJ84
♥ K85
♦ Q10
♣ QJ106

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

Board: 193
Dealer: S
Vul: None
North HCP: 10
South HCP: 14
Contract: 1N S

North:
♠ A1062
♥ 62
♦ 983
♣ KQJ4

South:
♠ KJ8
♥ KJ94
♦ AQ1054
♣ 10

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

Board: 194
Dealer: N
Vul: NS
North HCP: 12
South HCP: 13
Contract: 3N S

North:
♠ QJ106
♥ K
♦ QJ1064
♣ K94

South:
♠ K84
♥ AQ7
♦ 975
♣ A1065

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

Board: 195
Dealer: S
Vul: EW
North HCP: 15
South HCP: 14
Contract: 6♦ S

North:
♠ 2
♥ AK
♦ KQ10983
♣ QJ84

South:
♠ A854
♥ Q63
♦ A754
♣ A5

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

1. Inverted minors
2. Cue bid, a ♠ stopper
3. Blackwood 0314, for ♦

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 196	♠ K8	The opponents are silent.
Dealer: N	♥ J64	
Vul: NS	♦ AKJ106	You bid first.
HCP: 13	♣ J87	

Board: 197	♠ A1073	The opponents are silent.
Dealer: S	♥ 743	
Vul: EW	♦ QJ	Partner bids first.
HCP: 10	♣ K765	

Board: 198	♠ A4	The opponents are silent.
Dealer: N	♥ A876	
Vul: Both	♦ J	You bid first.
HCP: 15	♣ AQ9864	

Board: 199	♠ A	The opponents are silent.
Dealer: S	♥ KQ	
Vul: None	♦ 1083	Partner bids first.
HCP: 13	♣ KJ109532	

Board: 200	♠ AJ8	The opponents are silent.
Dealer: N	♥ AJ32	
Vul: EW	♦ 10984	You bid first.
HCP: 13	♣ K7	

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

Board: 196	North:	South:	West	North	East	South
Dealer: N	♠ K8	♠ QJ52		1♦	Pass	1♠
Vul: NS	♥ J64	♥ KQ2	Pass	1NT	Pass	2NT
North HCP: 13	♦ AKJ106	♦ Q73	AP			
South HCP: 13	♣ J87	♣ K54				
Contract: 2N N						

Board: 197	North:	South:	West	North	East	South
Dealer: S	♠ A1073	♠ 42				1♦
Vul: EW	♥ 743	♥ QJ106	Pass	1♠	Pass	2♦
North HCP: 10	♦ QJ	♦ AK8754	AP			
South HCP: 10	♣ K765	♣ 9				
Contract: 2♦ S						

Board: 198	North:	South:	West	North	East	South
Dealer: N	♠ A4	♠ K973		1♣	Pass	1♦
Vul: Both	♥ A876	♥ J105	Pass	1♥	Pass	1♠ ¹
North HCP: 15	♦ J	♦ AK108	Pass	3NT	AP	
South HCP: 12	♣ AQ9864	♣ J3	1. Fourth suit			
Contract: 3N N						

Board: 199	North:	South:	West	North	East	South
Dealer: S	♠ A	♠ KQ105				1♣
Vul: None	♥ KQ	♥ 862	Pass	2♣ ¹	Pass	2NT
North HCP: 13	♦ 1083	♦ J76	Pass	5♣	AP	
South HCP: 12	♣ KJ109532	♣ AQ8	1. Inverted minors			
Contract: 5♣ S						

Board: 200	North:	South:	West	North	East	South
Dealer: N	♠ AJ8	♠ K		1♦	Pass	2♦ ¹
Vul: EW	♥ AJ32	♥ K75	Pass	2♥	Pass	3♦
North HCP: 13	♦ 10984	♦ AQJ75	AP			
South HCP: 13	♣ K7	♣ 10543	1. Inverted minors			
Contract: 3♦ N						

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 196	♠ QJ52	The opponents are silent.
Dealer: N	♥ KQ2	
Vul: NS	♦ Q73	Partner bids first.
HCP: 13	♣ K54	

Board: 197	♠ 42	The opponents are silent.
Dealer: S	♥ QJ106	
Vul: EW	♦ AK8754	You bid first.
HCP: 10	♣ 9	

Board: 198	♠ K973	The opponents are silent.
Dealer: N	♥ J105	
Vul: Both	♦ AK108	Partner bids first.
HCP: 12	♣ J3	

Board: 199	♠ KQ105	The opponents are silent.
Dealer: S	♥ 862	
Vul: None	♦ J76	You bid first.
HCP: 12	♣ AQ8	

Board: 200	♠ K	The opponents are silent.
Dealer: N	♥ K75	
Vul: EW	♦ AQJ75	Partner bids first.
HCP: 13	♣ 10543	

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

Board: 196	North:	South:	West	North	East	South
Dealer: N	♠ K8	♠ QJ52		1♦	Pass	1♠
Vul: NS	♥ J64	♥ KQ2	Pass	1NT	Pass	2NT
North HCP: 13	♦ AKJ106	♦ Q73	AP			
South HCP: 13	♣ J87	♣ K54				
Contract: 2N N						

Board: 197	North:	South:	West	North	East	South
Dealer: S	♠ A1073	♠ 42				1♦
Vul: EW	♥ 743	♥ QJ106	Pass	1♠	Pass	2♦
North HCP: 10	♦ QJ	♦ AK8754	AP			
South HCP: 10	♣ K765	♣ 9				
Contract: 2♦ S						

Board: 198	North:	South:	West	North	East	South
Dealer: N	♠ A4	♠ K973		1♣	Pass	1♦
Vul: Both	♥ A876	♥ J105	Pass	1♥	Pass	1♠ ¹
North HCP: 15	♦ J	♦ AK108	Pass	3NT	AP	
South HCP: 12	♣ AQ9864	♣ J3	1. Fourth suit			
Contract: 3N N						

Board: 199	North:	South:	West	North	East	South
Dealer: S	♠ A	♠ KQ105				1♣
Vul: None	♥ KQ	♥ 862	Pass	2♣ ¹	Pass	2NT
North HCP: 13	♦ 1083	♦ J76	Pass	5♣	AP	
South HCP: 12	♣ KJ109532	♣ AQ8	1. Inverted minors			
Contract: 5♣ S						

Board: 200	North:	South:	West	North	East	South
Dealer: N	♠ AJ8	♠ K		1♦	Pass	2♦ ¹
Vul: EW	♥ AJ32	♥ K75	Pass	2♥	Pass	3♦
North HCP: 13	♦ 10984	♦ AQJ75	AP			
South HCP: 13	♣ K7	♣ 10543	1. Inverted minors			
Contract: 3♦ N						

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 201	♠ KJ3	The opponents are silent.
Dealer: S	♥ J109	
Vul: Both	♦ J76	Partner bids first.
HCP: 7	♣ J965	

Board: 202	♠ 63	The opponents are silent.
Dealer: N	♥ K9	
Vul: None	♦ AQ953	You bid first.
HCP: 14	♣ AJ96	

Board: 203	♠ Q98	The opponents are silent.
Dealer: S	♥ AJ4	
Vul: NS	♦ K3	Partner bids first.
HCP: 10	♣ 109865	

Board: 204	♠ 96	The opponents are silent.
Dealer: N	♥ AQ	
Vul: Both	♦ 6	You bid first.
HCP: 10	♣ A10976543	

Board: 205	♠ KJ	The opponents are silent.
Dealer: S	♥ K104	
Vul: None	♦ K7	Partner bids first.
HCP: 13	♣ K109832	

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

Board: 201	North:	South:	West	North	East	South
Dealer: S	♠ KJ3	♠ AQ108				1♦
Vul: Both	♥ J109	♥ 763	Pass	1NT	Pass	2NT
North HCP: 7	♦ J76	♦ AKQ8	Pass	3NT	AP	
South HCP: 19	♣ J965	♣ A4				
Contract: 3N N						

Board: 202	North:	South:	West	North	East	South
Dealer: N	♠ 63	♠ AQ107		1♦	Pass	1♣
Vul: None	♥ K9	♥ J104	Pass	2♣	Pass	3♣
North HCP: 14	♦ AQ953	♦ J6	Pass	3NT	AP	
South HCP: 11	♣ AJ96	♣ K1087				
Contract: 3N N						

Board: 203	North:	South:	West	North	East	South
Dealer: S	♠ Q98	♠ K1064				1♣
Vul: NS	♥ AJ4	♥ K1092	Pass	2♣ ¹	Pass	3NT
North HCP: 10	♦ K3	♦ QJ	AP			
South HCP: 18	♣ 109865	♣ AKQ	1. Inverted minors			
Contract: 3N S						

Board: 204	North:	South:	West	North	East	South
Dealer: N	♠ 96	♠ K73		1♣	Pass	1♦
Vul: Both	♥ AQ	♥ KJ52	Pass	2♣	Pass	3♣
North HCP: 10	♦ 6	♦ QJ95	AP			
South HCP: 12	♣ A10976543	♣ Q8				
Contract: 3♣ N						

Board: 205	North:	South:	West	North	East	South
Dealer: S	♠ KJ	♠ Q973				1♣
Vul: None	♥ K104	♥ QJ5	Pass	2♣ ¹	Pass	2♦
North HCP: 13	♦ K7	♦ A42	Pass	3NT	AP	
South HCP: 14	♣ K109832	♣ AJ5	1. Inverted minors			
Contract: 3N N						

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 201	♠ AQ108	The opponents are silent.
Dealer: S	♥ 763	
Vul: Both	♦ AKQ8	You bid first.
HCP: 19	♣ A4	

Board: 202	♠ AQ107	The opponents are silent.
Dealer: N	♥ J104	
Vul: None	♦ J6	Partner bids first.
HCP: 11	♣ K1087	

Board: 203	♠ K1064	The opponents are silent.
Dealer: S	♥ K1092	
Vul: NS	♦ QJ	You bid first.
HCP: 18	♣ AKQ	

Board: 204	♠ K73	The opponents are silent.
Dealer: N	♥ KJ52	
Vul: Both	♦ QJ95	Partner bids first.
HCP: 12	♣ Q8	

Board: 205	♠ Q973	The opponents are silent.
Dealer: S	♥ QJ5	
Vul: None	♦ A42	You bid first.
HCP: 14	♣ AJ5	

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

Board: 201	North:	South:	West	North	East	South
Dealer: S	♠ KJ3	♠ AQ108				1♦
Vul: Both	♥ J109	♥ 763	Pass	1NT	Pass	2NT
North HCP: 7	♦ J76	♦ AKQ8	Pass	3NT	AP	
South HCP: 19	♣ J965	♣ A4				
Contract: 3N N						

Board: 202	North:	South:	West	North	East	South
Dealer: N	♠ 63	♠ AQ107		1♦	Pass	1♠
Vul: None	♥ K9	♥ J104	Pass	2♣	Pass	3♣
North HCP: 14	♦ AQ953	♦ J6	Pass	3NT	AP	
South HCP: 11	♣ AJ96	♣ K1087				
Contract: 3N N						

Board: 203	North:	South:	West	North	East	South
Dealer: S	♠ Q98	♠ K1064				1♣
Vul: NS	♥ AJ4	♥ K1092	Pass	2♣ ¹	Pass	3NT
North HCP: 10	♦ K3	♦ QJ	AP			
South HCP: 18	♣ 109865	♣ AKQ	1. Inverted minors			
Contract: 3N S						

Board: 204	North:	South:	West	North	East	South
Dealer: N	♠ 96	♠ K73		1♣	Pass	1♦
Vul: Both	♥ AQ	♥ KJ52	Pass	2♣	Pass	3♣
North HCP: 10	♦ 6	♦ QJ95	AP			
South HCP: 12	♣ A10976543	♣ Q8				
Contract: 3♣ N						

Board: 205	North:	South:	West	North	East	South
Dealer: S	♠ KJ	♠ Q973				1♣
Vul: None	♥ K104	♥ QJ5	Pass	2♣ ¹	Pass	2♦
North HCP: 13	♦ K7	♦ A42	Pass	3NT	AP	
South HCP: 14	♣ K109832	♣ AJ5	1. Inverted minors			
Contract: 3N N						

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 206	♠ 10975	The opponents are silent.
Dealer: N	♥ Q62	
Vul: NS	♦ AJ4	You bid first.
HCP: 12	♣ AJ6	

Board: 207	♠ AK65	The opponents are silent.
Dealer: S	♥ KQ2	
Vul: EW	♦ 983	Partner bids first.
HCP: 12	♣ 654	

Board: 208	♠ AJ42	The opponents are silent.
Dealer: N	♥ Q1064	
Vul: None	♦ A8	You bid first.
HCP: 12	♣ J103	

Board: 209	♠ K852	The opponents are silent.
Dealer: S	♥ KJ63	
Vul: NS	♦ J106	Partner bids first.
HCP: 8	♣ 86	

Board: 210	♠ AQ84	The opponents are silent.
Dealer: N	♥ K43	
Vul: EW	♦ 875	You bid first.
HCP: 12	♣ K87	

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

Board: 206	North:	South:	West	North	East	South
Dealer: N	♠ 10975	♠ AQJ2		1♣	Pass	1♥
Vul: NS	♥ Q62	♥ A975	Pass	1♠	Pass	4♠
North HCP: 12	♦ AJ4	♦ 973	AP			
South HCP: 14	♣ AJ6	♣ K9				
Contract: 4♠ N						

Board: 207	North:	South:	West	North	East	South
Dealer: S	♠ AK65	♠ Q93				1♣
Vul: EW	♥ KQ2	♥ A975	Pass	1♠	Pass	1NT
North HCP: 12	♦ 983	♦ 1075	Pass	2NT	Pass	3♠
South HCP: 13	♣ 654	♣ AK8	AP			
Contract: 3♠ N						

Board: 208	North:	South:	West	North	East	South
Dealer: N	♠ AJ42	♠ Q9		1♣	Pass	1♥
Vul: None	♥ Q1064	♥ AJ52	Pass	2♥	Pass	3♣ ¹
North HCP: 12	♦ A8	♦ 943	Pass	3♥	AP	
South HCP: 12	♣ J103	♣ KQ96	1. Two way game tries			
Contract: 3♥ S						

Board: 209	North:	South:	West	North	East	South
Dealer: S	♠ K852	♠ 643				1♦
Vul: NS	♥ KJ63	♥ Q9	Pass	1♥	Pass	1NT
North HCP: 8	♦ J106	♦ KQ87	AP			
South HCP: 13	♣ 86	♣ AQ54				
Contract: 1N S						

Board: 210	North:	South:	West	North	East	South
Dealer: N	♠ AQ84	♠ K9		1♣	Pass	1♦
Vul: EW	♥ K43	♥ J82	Pass	1♠	Pass	2♥ ¹
North HCP: 12	♦ 875	♦ AQJ106	Pass	2NT	Pass	3NT
South HCP: 15	♣ K87	♣ A106	AP			
Contract: 3N N			1. Fourth suit			

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 206	♠ AQJ2	The opponents are silent.
Dealer: N	♥ A975	
Vul: NS	♦ 973	Partner bids first.
HCP: 14	♣ K9	

Board: 207	♠ Q93	The opponents are silent.
Dealer: S	♥ A975	
Vul: EW	♦ 1075	You bid first.
HCP: 13	♣ AK8	

Board: 208	♠ Q9	The opponents are silent.
Dealer: N	♥ AJ52	
Vul: None	♦ 943	Partner bids first.
HCP: 12	♣ KQ96	

Board: 209	♠ 643	The opponents are silent.
Dealer: S	♥ Q9	
Vul: NS	♦ KQ87	You bid first.
HCP: 13	♣ AQ54	

Board: 210	♠ K9	The opponents are silent.
Dealer: N	♥ J82	
Vul: EW	♦ AQJ106	Partner bids first.
HCP: 15	♣ A106	

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

Board: 206	North:	South:	West	North	East	South
Dealer: N	♠ 10975	♠ AQJ2		1♣	Pass	1♥
Vul: NS	♥ Q62	♥ A975	Pass	1♠	Pass	4♠
North HCP: 12	♦ AJ4	♦ 973	AP			
South HCP: 14	♣ AJ6	♣ K9				
Contract: 4♠ N						

Board: 207	North:	South:	West	North	East	South
Dealer: S	♠ AK65	♠ Q93				1♣
Vul: EW	♥ KQ2	♥ A975	Pass	1♠	Pass	1NT
North HCP: 12	♦ 983	♦ 1075	Pass	2NT	Pass	3♠
South HCP: 13	♣ 654	♣ AK8	AP			
Contract: 3♠ N						

Board: 208	North:	South:	West	North	East	South
Dealer: N	♠ AJ42	♠ Q9		1♣	Pass	1♥
Vul: None	♥ Q1064	♥ AJ52	Pass	2♥	Pass	3♣ ¹
North HCP: 12	♦ A8	♦ 943	Pass	3♥	AP	
South HCP: 12	♣ J103	♣ KQ96	1. Two way game tries			
Contract: 3♥ S						

Board: 209	North:	South:	West	North	East	South
Dealer: S	♠ K852	♠ 643				1♦
Vul: NS	♥ KJ63	♥ Q9	Pass	1♥	Pass	1NT
North HCP: 8	♦ J106	♦ KQ87	AP			
South HCP: 13	♣ 86	♣ AQ54				
Contract: 1N S						

Board: 210	North:	South:	West	North	East	South
Dealer: N	♠ AQ84	♠ K9		1♣	Pass	1♦
Vul: EW	♥ K43	♥ J82	Pass	1♠	Pass	2♥ ¹
North HCP: 12	♦ 875	♦ AQJ106	Pass	2NT	Pass	3NT
South HCP: 15	♣ K87	♣ A106	AP			
Contract: 3N N			1. Fourth suit			

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 211	♠ 10872	The opponents are silent.
Dealer: S	♥ 43	
Vul: Both	♦ K84	Partner bids first.
HCP: 6	♣ K874	

Board: 212	♠ AQ	The opponents are silent.
Dealer: N	♥ K853	
Vul: NS	♦ 10652	You bid first.
HCP: 14	♣ AJ5	

Board: 213	♠ 1097	The opponents are silent.
Dealer: S	♥ A6	
Vul: EW	♦ KJ109	Partner bids first.
HCP: 11	♣ QJ43	

Board: 214	♠ A87	The opponents are silent.
Dealer: N	♥ 93	
Vul: Both	♦ 1094	You bid first.
HCP: 13	♣ AKQ96	

Board: 215	♠ 52	The opponents are silent.
Dealer: S	♥ Q876	
Vul: None	♦ AQ5	Partner bids first.
HCP: 14	♣ AQ54	

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

Board: 211

Dealer: S

Vul: Both

North HCP: 6

South HCP: 15

Contract: 1N S

North:

♠ 10872

♥ 43

♦ K84

♣ K874

South:

♠ J

♥ K1092

♦ AQJ65

♣ A105

West	North	East	South
------	-------	------	-------

			1♦
--	--	--	----

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

AP

Board: 212

Dealer: N

Vul: NS

North HCP: 14

South HCP: 15

Contract: 6♦ N

North:

♠ AQ

♥ K853

♦ 10652

♣ AJ5

South:

♠ K98

♥ AQ

♦ KQJ743

♣ 87

West	North	East	South
------	-------	------	-------

	1♦	Pass	2♦ ¹
--	----	------	-----------------

Pass	2♥	Pass	4NT ²
------	----	------	------------------

Pass	5♥	Pass	6♦
------	----	------	----

AP

1. Inverted minors

2. Blackwood 0314, for ♦

Board: 213

Dealer: S

Vul: EW

North HCP: 11

South HCP: 14

Contract: 3N S

North:

♠ 1097

♥ A6

♦ KJ109

♣ QJ43

South:

♠ AQ

♥ J953

♦ 654

♣ AK95

West	North	East	South
------	-------	------	-------

			1♣
--	--	--	----

Pass	1♦	Pass	1♥
------	----	------	----

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

AP

1. Fourth suit

Board: 214

Dealer: N

Vul: Both

North HCP: 13

South HCP: 14

Contract: 3N N

North:

♠ A87

♥ 93

♦ 1094

♣ AKQ96

South:

♠ Q654

♥ AQ10

♦ KQJ7

♣ 85

West	North	East	South
------	-------	------	-------

	1♣	Pass	1♦
--	----	------	----

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

AP

Board: 215

Dealer: S

Vul: None

North HCP: 14

South HCP: 12

Contract: 3N S

North:

♠ 52

♥ Q876

♦ AQ5

♣ AQ54

South:

♠ Q43

♥ K10

♦ K873

♣ KJ109

West	North	East	South
------	-------	------	-------

			1♦
--	--	--	----

Pass	1♥	Pass	1NT
------	----	------	-----

Pass	2♣ ¹	Pass	2♦
------	-----------------	------	----

Pass	3NT	AP	
------	-----	----	--

1. Checkback

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 211	♠ J	The opponents are silent.
Dealer: S	♥ K1092	
Vul: Both	♦ AQJ65	You bid first.
HCP: 15	♣ A105	

Board: 212	♠ K98	The opponents are silent.
Dealer: N	♥ AQ	
Vul: NS	♦ KQJ743	Partner bids first.
HCP: 15	♣ 87	

Board: 213	♠ AQ	The opponents are silent.
Dealer: S	♥ J953	
Vul: EW	♦ 654	You bid first.
HCP: 14	♣ AK95	

Board: 214	♠ Q654	The opponents are silent.
Dealer: N	♥ AQ10	
Vul: Both	♦ KQJ7	Partner bids first.
HCP: 14	♣ 85	

Board: 215	♠ Q43	The opponents are silent.
Dealer: S	♥ K10	
Vul: None	♦ K873	You bid first.
HCP: 12	♣ KJ109	

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

Board: 211	North:	South:	West	North	East	South
Dealer: S	♠ 10872	♠ J				1♦
Vul: Both	♥ 43	♥ K1092	Pass	1♠	Pass	1NT
North HCP: 6	♦ K84	♦ AQJ65	AP			
South HCP: 15	♣ K874	♣ A105				
Contract: 1N S						

Board: 212	North:	South:	West	North	East	South
Dealer: N	♠ AQ	♠ K98		1♦	Pass	2♦ ¹
Vul: NS	♥ K853	♥ AQ	Pass	2♥	Pass	4NT ²
North HCP: 14	♦ 10652	♦ KQJ743	Pass	5♥	Pass	6♦
South HCP: 15	♣ AJ5	♣ 87	AP			
Contract: 6♦ N						

1. Inverted minors
2. Blackwood 0314, for ♦

Board: 213	North:	South:	West	North	East	South
Dealer: S	♠ 1097	♠ AQ				1♣
Vul: EW	♥ A6	♥ J953	Pass	1♦	Pass	1♥
North HCP: 11	♦ KJ109	♦ 654	Pass	1♠ ¹	Pass	3NT
South HCP: 14	♣ QJ43	♣ AK95	AP			
Contract: 3N S						

1. Fourth suit

Board: 214	North:	South:	West	North	East	South
Dealer: N	♠ A87	♠ Q654		1♣	Pass	1♦
Vul: Both	♥ 93	♥ AQ10	Pass	1NT	Pass	3NT
North HCP: 13	♦ 1094	♦ KQJ7	AP			
South HCP: 14	♣ AKQ96	♣ 85				
Contract: 3N N						

Board: 215	North:	South:	West	North	East	South
Dealer: S	♠ 52	♠ Q43				1♦
Vul: None	♥ Q876	♥ K10	Pass	1♥	Pass	1NT
North HCP: 14	♦ AQ5	♦ K873	Pass	2♣ ¹	Pass	2♦
South HCP: 12	♣ AQ54	♣ KJ109	Pass	3NT	AP	
Contract: 3N S						

1. Checkback

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 216	♠ J753	The opponents are silent.
Dealer: N	♥ Q63	
Vul: EW	♦ A10	You bid first.
HCP: 12	♣ AJ63	

Board: 217	♠ 74	The opponents are silent.
Dealer: S	♥ 87	
Vul: Both	♦ AKQJ43	Partner bids first.
HCP: 13	♣ K64	

Board: 218	♠ KQ	The opponents are silent.
Dealer: N	♥ 64	
Vul: NS	♦ A1054	You bid first.
HCP: 11	♣ Q10753	

Board: 219	♠ K9	The opponents are silent.
Dealer: S	♥ A5	
Vul: Both	♦ K7654	Partner bids first.
HCP: 10	♣ 10853	

Board: 220	♠ K1052	The opponents are silent.
Dealer: N	♥ K1052	
Vul: None	♦ AQ6	You bid first.
HCP: 13	♣ J2	

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

Board: 216	North:	South:	West	North	East	South
Dealer: N	♠ J753	♠ Q2		1♣	Pass	1♦
Vul: EW	♥ Q63	♥ KJ8	Pass	1♠	Pass	2♥ ¹
North HCP: 12	♦ A10	♦ K9543	Pass	2NT	AP	
South HCP: 11	♣ AJ63	♣ Q95				
Contract: 2N N						1. Fourth suit

Board: 217	North:	South:	West	North	East	South
Dealer: S	♠ 74	♠ AQ6				1♦
Vul: Both	♥ 87	♥ AK95	Pass	2♦ ¹	Pass	2♥
North HCP: 13	♦ AKQJ43	♦ 10862	Pass	3NT	AP	
South HCP: 13	♣ K64	♣ 87				
Contract: 3N N						1. Inverted minors

Board: 218	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ J84		1♣	Pass	2♣ ¹
Vul: NS	♥ 64	♥ A2	Pass	3♣	Pass	5♣
North HCP: 11	♦ A1054	♦ K8	AP			
South HCP: 16	♣ Q10753	♣ AKJ986				
Contract: 5♣ N						1. Inverted minors

Board: 219	North:	South:	West	North	East	South
Dealer: S	♠ K9	♠ AJ				1♦
Vul: Both	♥ A5	♥ J1098	Pass	2♦ ¹	Pass	3NT
North HCP: 10	♦ K7654	♦ AQ109	Pass	6♦	AP	
South HCP: 18	♣ 10853	♣ AQ9				
Contract: 6♦ S						1. Inverted minors

Board: 220	North:	South:	West	North	East	South
Dealer: N	♠ K1052	♠ 97		1♦	Pass	2♦ ¹
Vul: None	♥ K1052	♥ 96	Pass	2♥	Pass	3♦
North HCP: 13	♦ AQ6	♦ KJ1053	AP			
South HCP: 10	♣ J2	♣ AQ87				
Contract: 3♦ N						1. Inverted minors

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 216	♠ Q2	The opponents are silent.
Dealer: N	♥ KJ8	
Vul: EW	♦ K9543	Partner bids first.
HCP: 11	♣ Q95	

Board: 217	♠ AQ6	The opponents are silent.
Dealer: S	♥ AK95	
Vul: Both	♦ 10862	You bid first.
HCP: 13	♣ 87	

Board: 218	♠ J84	The opponents are silent.
Dealer: N	♥ A2	
Vul: NS	♦ K8	Partner bids first.
HCP: 16	♣ AKJ986	

Board: 219	♠ AJ	The opponents are silent.
Dealer: S	♥ J1098	
Vul: Both	♦ AQ109	You bid first.
HCP: 18	♣ AQ9	

Board: 220	♠ 97	The opponents are silent.
Dealer: N	♥ 96	
Vul: None	♦ KJ1053	Partner bids first.
HCP: 10	♣ AQ87	

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

Board: 216	North:	South:	West	North	East	South
Dealer: N	♠ J753	♠ Q2		1♣	Pass	1♦
Vul: EW	♥ Q63	♥ KJ8	Pass	1♠	Pass	2♥ ¹
North HCP: 12	♦ A10	♦ K9543	Pass	2NT	AP	
South HCP: 11	♣ AJ63	♣ Q95				
Contract: 2N N						1. Fourth suit

Board: 217	North:	South:	West	North	East	South
Dealer: S	♠ 74	♠ AQ6				1♦
Vul: Both	♥ 87	♥ AK95	Pass	2♦ ¹	Pass	2♥
North HCP: 13	♦ AKQJ43	♦ 10862	Pass	3NT	AP	
South HCP: 13	♣ K64	♣ 87				
Contract: 3N N						1. Inverted minors

Board: 218	North:	South:	West	North	East	South
Dealer: N	♠ KQ	♠ J84		1♣	Pass	2♣ ¹
Vul: NS	♥ 64	♥ A2	Pass	3♣	Pass	5♣
North HCP: 11	♦ A1054	♦ K8	AP			
South HCP: 16	♣ Q10753	♣ AKJ986				
Contract: 5♣ N						1. Inverted minors

Board: 219	North:	South:	West	North	East	South
Dealer: S	♠ K9	♠ AJ				1♦
Vul: Both	♥ A5	♥ J1098	Pass	2♦ ¹	Pass	3NT
North HCP: 10	♦ K7654	♦ AQ109	Pass	6♦	AP	
South HCP: 18	♣ 10853	♣ AQ9				
Contract: 6♦ S						1. Inverted minors

Board: 220	North:	South:	West	North	East	South
Dealer: N	♠ K1052	♠ 97		1♦	Pass	2♦ ¹
Vul: None	♥ K1052	♥ 96	Pass	2♥	Pass	3♦
North HCP: 13	♦ AQ6	♦ KJ1053	AP			
South HCP: 10	♣ J2	♣ AQ87				
Contract: 3♦ N						1. Inverted minors

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 221	♠ Q943	The opponents are silent.
Dealer: S	♥ K5	
Vul: NS	♦ AQJ3	Partner bids first.
HCP: 12	♣ 1093	

Board: 222	♠ KJ10	The opponents are silent.
Dealer: N	♥ Q4	
Vul: EW	♦ K1073	You bid first.
HCP: 14	♣ AJ87	

Board: 223	♠ K62	The opponents are silent.
Dealer: S	♥ 10976	
Vul: NS	♦ 96	Partner bids first.
HCP: 6	♣ K653	

Board: 224	♠ K975	The opponents are silent.
Dealer: N	♥ J9	
Vul: EW	♦ K854	You bid first.
HCP: 13	♣ KQJ	

Board: 225	♠ AK	The opponents are silent.
Dealer: S	♥ 75	
Vul: Both	♦ A82	Partner bids first.
HCP: 20	♣ AKQ985	

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

Board: 221
Dealer: S
Vul: NS
North HCP: 12
South HCP: 14
Contract: 4♠ N

North:
♠ Q943
♥ K5
♦ AQJ3
♣ 1093

South:
♠ AJ65
♥ A1073
♦ 7
♣ KQ76

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

1. Fourth suit

Board: 222
Dealer: N
Vul: EW
North HCP: 14
South HCP: 15
Contract: 3N N

North:
♠ KJ10
♥ Q4
♦ K1073
♣ AJ87

South:
♠ A873
♥ KJ2
♦ A85
♣ K95

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

1. Checkback

Board: 223
Dealer: S
Vul: NS
North HCP: 6
South HCP: 18
Contract: 2N S

North:
♠ K62
♥ 10976
♦ 96
♣ K653

South:
♠ A107
♥ A8
♦ AKJ104
♣ Q74

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

Board: 224
Dealer: N
Vul: EW
North HCP: 13
South HCP: 13
Contract: 3N N

North:
♠ K975
♥ J9
♦ K854
♣ KQJ

South:
♠ AQ10
♥ AK86
♦ 96
♣ 10964

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

1. Fourth suit

Board: 225
Dealer: S
Vul: Both
North HCP: 20
South HCP: 13
Contract: 7N N

North:
♠ AK
♥ 75
♦ A82
♣ AKQ985

South:
♠ QJ107
♥ AQJ
♦ QJ6
♣ 764

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

1. Inverted minors
2. Cue bid, a ♥ stopper
3. Blackwood 0314, for ♣

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 221	♠ AJ65	The opponents are silent.
Dealer: S	♥ A1073	
Vul: NS	♦ 7	You bid first.
HCP: 14	♣ KQ76	

Board: 222	♠ A873	The opponents are silent.
Dealer: N	♥ KJ2	
Vul: EW	♦ A85	Partner bids first.
HCP: 15	♣ K95	

Board: 223	♠ A107	The opponents are silent.
Dealer: S	♥ A8	
Vul: NS	♦ AKJ104	You bid first.
HCP: 18	♣ Q74	

Board: 224	♠ AQ10	The opponents are silent.
Dealer: N	♥ AK86	
Vul: EW	♦ 96	Partner bids first.
HCP: 13	♣ 10964	

Board: 225	♠ QJ107	The opponents are silent.
Dealer: S	♥ AQJ	
Vul: Both	♦ QJ6	You bid first.
HCP: 13	♣ 764	

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

Board: 221
Dealer: S
Vul: NS
North HCP: 12
South HCP: 14
Contract: 4♠ N

North:
♠ Q943
♥ K5
♦ AQJ3
♣ 1093

South:
♠ AJ65
♥ A1073
♦ 7
♣ KQ76

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

1. Fourth suit

Board: 222
Dealer: N
Vul: EW
North HCP: 14
South HCP: 15
Contract: 3N N

North:
♠ KJ10
♥ Q4
♦ K1073
♣ AJ87

South:
♠ A873
♥ KJ2
♦ A85
♣ K95

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

1. Checkback

Board: 223
Dealer: S
Vul: NS
North HCP: 6
South HCP: 18
Contract: 2N S

North:
♠ K62
♥ 10976
♦ 96
♣ K653

South:
♠ A107
♥ A8
♦ AKJ104
♣ Q74

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

Board: 224
Dealer: N
Vul: EW
North HCP: 13
South HCP: 13
Contract: 3N N

North:
♠ K975
♥ J9
♦ K854
♣ KQJ

South:
♠ AQ10
♥ AK86
♦ 96
♣ 10964

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

1. Fourth suit

Board: 225
Dealer: S
Vul: Both
North HCP: 20
South HCP: 13
Contract: 7N N

North:
♠ AK
♥ 75
♦ A82
♣ AKQ985

South:
♠ QJ107
♥ AQJ
♦ QJ6
♣ 764

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

1. Inverted minors
2. Cue bid, a ♥ stopper
3. Blackwood 0314, for ♣

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 226	♠ AQ75	The opponents are silent.
Dealer: N	♥ KQ73	
Vul: EW	♦ K8	You bid first.
HCP: 18	♣ A76	

Board: 227	♠ 632	The opponents are silent.
Dealer: S	♥ KJ8	
Vul: Both	♦ J743	Partner bids first.
HCP: 9	♣ A64	

Board: 228	♠ A	The opponents are silent.
Dealer: N	♥ AJ65	
Vul: None	♦ AQ9854	You bid first.
HCP: 19	♣ A4	

Board: 229	♠ A765	The opponents are silent.
Dealer: S	♥ 84	
Vul: EW	♦ K64	Partner bids first.
HCP: 8	♣ J875	

Board: 230	♠ Q	The opponents are silent.
Dealer: N	♥ A83	
Vul: Both	♦ AKQ653	You bid first.
HCP: 20	♣ AJ7	

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

Board: 226	North:	South:	West	North	East	South
Dealer: N	♠ AQ75	♠ KJ		1♣	Pass	2♣ ¹
Vul: EW	♥ KQ73	♥ A8	Pass	2♦	Pass	3NT
North HCP: 18	♦ K8	♦ QJ6	AP			
South HCP: 12	♣ A76	♣ J109542				
Contract: 3N S						

1. Inverted minors

Board: 227	North:	South:	West	North	East	South
Dealer: S	♠ 632	♠ QJ10				1♣
Vul: Both	♥ KJ8	♥ Q74	Pass	1♦	Pass	1NT
North HCP: 9	♦ J743	♦ K105	AP			
South HCP: 14	♣ A64	♣ KQJ5				
Contract: 1N S						

Board: 228	North:	South:	West	North	East	South
Dealer: N	♠ A	♠ K1093		1♦	Pass	1♥
Vul: None	♥ AJ65	♥ KQ84	Pass	3♠ ¹	Pass	3NT ²
North HCP: 19	♦ AQ9854	♦ 63	Pass	4NT ³	Pass	5♦
South HCP: 13	♣ A4	♣ KQ7	Pass	5♠	Pass	6♣
Contract: 6♥ S			Pass	6♥	AP	

1. Splinter
2. Cue bid, surplus
3. Blackwood 0314, for ♥

Board: 229	North:	South:	West	North	East	South
Dealer: S	♠ A765	♠ Q3				1♣
Vul: EW	♥ 84	♥ Q96	Pass	1♠	Pass	3♣
North HCP: 8	♦ K64	♦ A8	AP			
South HCP: 17	♣ J875	♣ AKQ1064				
Contract: 3♣ S						

Board: 230	North:	South:	West	North	East	South
Dealer: N	♠ Q	♠ KJ53		1♦	Pass	1♥
Vul: Both	♥ A83	♥ KJ62	Pass	3♦	Pass	3♠
North HCP: 20	♦ AKQ653	♦ J98	Pass	4NT ¹	Pass	5♦
South HCP: 11	♣ AJ7	♣ Q4	Pass	6NT	AP	
Contract: 6N N						

1. Blackwood 0314, for ♠

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 226	♠ KJ	The opponents are silent.
Dealer: N	♥ A8	
Vul: EW	♦ QJ6	Partner bids first.
HCP: 12	♣ J109542	

Board: 227	♠ QJ10	The opponents are silent.
Dealer: S	♥ Q74	
Vul: Both	♦ K105	You bid first.
HCP: 14	♣ KQJ5	

Board: 228	♠ K1093	The opponents are silent.
Dealer: N	♥ KQ84	
Vul: None	♦ 63	Partner bids first.
HCP: 13	♣ KQ7	

Board: 229	♠ Q3	The opponents are silent.
Dealer: S	♥ Q96	
Vul: EW	♦ A8	You bid first.
HCP: 17	♣ AKQ1064	

Board: 230	♠ KJ53	The opponents are silent.
Dealer: N	♥ KJ62	
Vul: Both	♦ J98	Partner bids first.
HCP: 11	♣ Q4	

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

Board: 226

Dealer: N

Vul: EW

North HCP: 18

South HCP: 12

Contract: 3N S

North:

♠ AQ75

♥ KQ73

♦ K8

♣ A76

South:

♠ KJ

♥ A8

♦ QJ6

♣ J109542

West North East South

1♣ Pass 2♣¹

Pass 2♦ Pass 3NT

AP

1. Inverted minors

Board: 227

Dealer: S

Vul: Both

North HCP: 9

South HCP: 14

Contract: 1N S

North:

♠ 632

♥ KJ8

♦ J743

♣ A64

South:

♠ QJ10

♥ Q74

♦ K105

♣ KQJ5

West North East South

1♣

Pass 1♦ Pass 1NT

AP

Board: 228

Dealer: N

Vul: None

North HCP: 19

South HCP: 13

Contract: 6♥ S

North:

♠ A

♥ AJ65

♦ AQ9854

♣ A4

South:

♠ K1093

♥ KQ84

♦ 63

♣ KQ7

West North East South

1♦ Pass 1♥

Pass 3♠¹ Pass 3NT²

Pass 4NT³ Pass 5♦

Pass 5♠ Pass 6♣

Pass 6♥ AP

1. Splinter

2. Cue bid, surplus

3. Blackwood 0314, for ♥

Board: 229

Dealer: S

Vul: EW

North HCP: 8

South HCP: 17

Contract: 3♣ S

North:

♠ A765

♥ 84

♦ K64

♣ J875

South:

♠ Q3

♥ Q96

♦ A8

♣ AKQ1064

West North East South

1♣

Pass 1♠ Pass 3♣

AP

Board: 230

Dealer: N

Vul: Both

North HCP: 20

South HCP: 11

Contract: 6N N

North:

♠ Q

♥ A83

♦ AKQ653

♣ AJ7

South:

♠ KJ53

♥ KJ62

♦ J98

♣ Q4

West North East South

1♦ Pass 1♥

Pass 3♦ Pass 3♠

Pass 4NT¹ Pass 5♦

Pass 6NT AP

1. Blackwood 0314, for ♠

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 231	♠ 107	The opponents are silent.
Dealer: S	♥ K3	
Vul: None	♦ Q7532	Partner bids first.
HCP: 12	♣ AK75	

Board: 232	♠ K32	The opponents are silent.
Dealer: N	♥ KQJ2	
Vul: NS	♦ AKQ8	You bid first.
HCP: 18	♣ 83	

Board: 233	♠ 832	The opponents are silent.
Dealer: S	♥ 943	
Vul: Both	♦ AK1098	Partner bids first.
HCP: 11	♣ A3	

Board: 234	♠ J5	The opponents are silent.
Dealer: N	♥ 1062	
Vul: None	♦ AQJ6	You bid first.
HCP: 13	♣ AJ98	

Board: 235	♠ Q832	The opponents are silent.
Dealer: S	♥ J1074	
Vul: NS	♦ K6	Partner bids first.
HCP: 9	♣ K54	

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

Board: 231	North:	South:	West	North	East	South
Dealer: S	♠ 107	♠ KQ85				1♦
Vul: None	♥ K3	♥ A65	Pass	2♦ ¹	Pass	2♥
North HCP: 12	♦ Q7532	♦ K1098	Pass	3NT	AP	
South HCP: 14	♣ AK75	♣ Q6				
Contract: 3N N						1. Inverted minors

Board: 232	North:	South:	West	North	East	South
Dealer: N	♠ K32	♠ AQ		1♦	Pass	2♦ ¹
Vul: NS	♥ KQJ2	♥ 109	Pass	3NT	Pass	4♦
North HCP: 18	♦ AKQ8	♦ 1097642	Pass	4♥ ²	Pass	4NT ³
South HCP: 13	♣ 83	♣ AK2	Pass	5♠	Pass	6NT
Contract: 6N N			AP			
						1. Inverted minors
						2. Cue bid, a ♥ stopper
						3. Blackwood 0314, for ♦

Board: 233	North:	South:	West	North	East	South
Dealer: S	♠ 832	♠ AK106				1♦
Vul: Both	♥ 943	♥ AK105	Pass	2♦ ¹	Pass	3NT
North HCP: 11	♦ AK1098	♦ QJ5	Pass	6♦	AP	
South HCP: 18	♣ A3	♣ J4				
Contract: 6♦ S						1. Inverted minors

Board: 234	North:	South:	West	North	East	South
Dealer: N	♠ J5	♠ 8763		1♦	Pass	1♥
Vul: None	♥ 1062	♥ AKQ5	Pass	1NT	Pass	2♣ ¹
North HCP: 13	♦ AQJ6	♦ 1095	Pass	2♠	Pass	3NT
South HCP: 14	♣ AJ98	♣ KQ				
Contract: 3N N			AP			
						1. Checkback

Board: 235	North:	South:	West	North	East	South
Dealer: S	♠ Q832	♠ AJ106				1♦
Vul: NS	♥ J1074	♥ A	Pass	1♥	Pass	1♠
North HCP: 9	♦ K6	♦ AQJ75	Pass	2♠	Pass	3♠
South HCP: 17	♣ K54	♣ J76	Pass	4♠	AP	
Contract: 4♠ S						

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 231	♠ KQ85	The opponents are silent.
Dealer: S	♥ A65	
Vul: None	♦ K1098	You bid first.
HCP: 14	♣ Q6	

Board: 232	♠ AQ	The opponents are silent.
Dealer: N	♥ 109	
Vul: NS	♦ 1097642	Partner bids first.
HCP: 13	♣ AK2	

Board: 233	♠ AK106	The opponents are silent.
Dealer: S	♥ AK105	
Vul: Both	♦ QJ5	You bid first.
HCP: 18	♣ J4	

Board: 234	♠ 8763	The opponents are silent.
Dealer: N	♥ AKQ5	
Vul: None	♦ 1095	Partner bids first.
HCP: 14	♣ KQ	

Board: 235	♠ AJ106	The opponents are silent.
Dealer: S	♥ A	
Vul: NS	♦ AQJ75	You bid first.
HCP: 17	♣ J76	

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

Board: 231	North:	South:	West	North	East	South
Dealer: S	♠ 107	♠ KQ85				1♦
Vul: None	♥ K3	♥ A65	Pass	2♦ ¹	Pass	2♥
North HCP: 12	♦ Q7532	♦ K1098	Pass	3NT	AP	
South HCP: 14	♣ AK75	♣ Q6				
Contract: 3N N						1. Inverted minors

Board: 232	North:	South:	West	North	East	South
Dealer: N	♠ K32	♠ AQ		1♦	Pass	2♦ ¹
Vul: NS	♥ KQJ2	♥ 109	Pass	3NT	Pass	4♦
North HCP: 18	♦ AKQ8	♦ 1097642	Pass	4♥ ²	Pass	4NT ³
South HCP: 13	♣ 83	♣ AK2	Pass	5♠	Pass	6NT
Contract: 6N N			AP			
						1. Inverted minors
						2. Cue bid, a ♥ stopper
						3. Blackwood 0314, for ♦

Board: 233	North:	South:	West	North	East	South
Dealer: S	♠ 832	♠ AK106				1♦
Vul: Both	♥ 943	♥ AK105	Pass	2♦ ¹	Pass	3NT
North HCP: 11	♦ AK1098	♦ QJ5	Pass	6♦	AP	
South HCP: 18	♣ A3	♣ J4				
Contract: 6♦ S						1. Inverted minors

Board: 234	North:	South:	West	North	East	South
Dealer: N	♠ J5	♠ 8763		1♦	Pass	1♥
Vul: None	♥ 1062	♥ AKQ5	Pass	1NT	Pass	2♣ ¹
North HCP: 13	♦ AQJ6	♦ 1095	Pass	2♠	Pass	3NT
South HCP: 14	♣ AJ98	♣ KQ				
Contract: 3N N			AP			
						1. Checkback

Board: 235	North:	South:	West	North	East	South
Dealer: S	♠ Q832	♠ AJ106				1♦
Vul: NS	♥ J1074	♥ A	Pass	1♥	Pass	1♠
North HCP: 9	♦ K6	♦ AQJ75	Pass	2♠	Pass	3♠
South HCP: 17	♣ K54	♣ J76	Pass	4♠	AP	
Contract: 4♠ S						

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 236	♠ A93	The opponents are silent.
Dealer: N	♥ Q1064	
Vul: EW	♦ Q105	You bid first.
HCP: 13	♣ AJ10	
Board: 237	♠ 1096	The opponents are silent.
Dealer: S	♥ AKJ10	
Vul: None	♦ Q87	Partner bids first.
HCP: 11	♣ J85	
Board: 238	♠ J3	East Opens 1♦.
Dealer: N	♥ Q108	West Bids 1NT if possible.
Vul: NS	♦ K5	West Bids 2♦ if possible.
HCP: 10	♣ A109853	You bid first.
Board: 239	♠ Q1086	The opponents are silent.
Dealer: S	♥ AJ4	
Vul: EW	♦ 643	Partner bids first.
HCP: 14	♣ AK4	
Board: 240	♠ K43	The opponents are silent.
Dealer: N	♥ KQ2	
Vul: Both	♦ J8	You bid first.
HCP: 13	♣ A10643	

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

Board: 236	North:	South:	West	North	East	South
Dealer: N	♠ A93	♠ 52		1♣	Pass	2♣ ¹
Vul: EW	♥ Q1064	♥ K9	Pass	2♦	Pass	3♣
North HCP: 13	♦ Q105	♦ KJ2	Pass	3NT	AP	
South HCP: 12	♣ AJ10	♣ KQ7642				
Contract: 3N N						1. Inverted minors

Board: 237	North:	South:	West	North	East	South
Dealer: S	♠ 1096	♠ 832				1♦
Vul: None	♥ AKJ10	♥ 963	Pass	1♥	Pass	1NT
North HCP: 11	♦ Q87	♦ AK64	AP			
South HCP: 12	♣ J85	♣ KQ9				
Contract: 1N S						

Board: 238	North:	South:	West	North	East	South
Dealer: N	♠ J3	♠ 10987		Pass	1♦	Pass
Vul: NS	♥ Q108	♥ J75	1NT	2♣	Pass	Pass
North HCP: 10	♦ K5	♦ AJ84	2♦	Pass	Pass	3♣
South HCP: 9	♣ A109853	♣ QJ	AP			
Contract: 3♣ N						

Board: 239	North:	South:	West	North	East	South
Dealer: S	♠ Q1086	♠ A93				1♣
Vul: EW	♥ AJ4	♥ K75	Pass	1♠	Pass	1NT
North HCP: 14	♦ 643	♦ K75	Pass	2♣ ¹	Pass	2♠
South HCP: 12	♣ AK4	♣ Q1065	Pass	3NT	AP	
Contract: 3N S						1. Checkback

Board: 240	North:	South:	West	North	East	South
Dealer: N	♠ K43	♠ AQ98				
Vul: Both	♥ KQ2	♥ 973		1♣	Pass	1♠
North HCP: 13	♦ J8	♦ 1095	Pass	1NT	AP	
South HCP: 9	♣ A10643	♣ K97				
Contract: 1N N						

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 236 ♠ 52
Dealer: N ♥ K9
Vul: EW ♦ KJ2
HCP: 12 ♣ KQ7642

The opponents are silent.

Partner bids first.

Board: 237 ♠ 832
Dealer: S ♥ 963
Vul: None ♦ AK64
HCP: 12 ♣ KQ9

The opponents are silent.

You bid first.

Board: 238 ♠ 10987
Dealer: N ♥ J75
Vul: NS ♦ AJ84
HCP: 9 ♣ QJ

East Opens 1♦.
West Bids 1NT if possible.
West Bids 2♦ if possible.

Partner bids first.

Board: 239 ♠ A93
Dealer: S ♥ K75
Vul: EW ♦ K75
HCP: 12 ♣ Q1065

The opponents are silent.

You bid first.

Board: 240 ♠ AQ98
Dealer: N ♥ 973
Vul: Both ♦ 1095
HCP: 9 ♣ K97

The opponents are silent.

Partner bids first.

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

Board: 236	North:	South:	West	North	East	South
Dealer: N	♠ A93	♠ 52		1♣	Pass	2♣ ¹
Vul: EW	♥ Q1064	♥ K9	Pass	2♦	Pass	3♣
North HCP: 13	♦ Q105	♦ KJ2	Pass	3NT	AP	
South HCP: 12	♣ AJ10	♣ KQ7642				
Contract: 3N N						1. Inverted minors

Board: 237	North:	South:	West	North	East	South
Dealer: S	♠ 1096	♠ 832				1♦
Vul: None	♥ AKJ10	♥ 963	Pass	1♥	Pass	1NT
North HCP: 11	♦ Q87	♦ AK64	AP			
South HCP: 12	♣ J85	♣ KQ9				
Contract: 1N S						

Board: 238	North:	South:	West	North	East	South
Dealer: N	♠ J3	♠ 10987		Pass	1♦	Pass
Vul: NS	♥ Q108	♥ J75	1NT	2♣	Pass	Pass
North HCP: 10	♦ K5	♦ AJ84	2♦	Pass	Pass	3♣
South HCP: 9	♣ A109853	♣ QJ	AP			
Contract: 3♣ N						

Board: 239	North:	South:	West	North	East	South
Dealer: S	♠ Q1086	♠ A93				1♣
Vul: EW	♥ AJ4	♥ K75	Pass	1♠	Pass	1NT
North HCP: 14	♦ 643	♦ K75	Pass	2♣ ¹	Pass	2♠
South HCP: 12	♣ AK4	♣ Q1065	Pass	3NT	AP	
Contract: 3N S						1. Checkback

Board: 240	North:	South:	West	North	East	South
Dealer: N	♠ K43	♠ AQ98				
Vul: Both	♥ KQ2	♥ 973		1♣	Pass	1♠
North HCP: 13	♦ J8	♦ 1095	Pass	1NT	AP	
South HCP: 9	♣ A10643	♣ K97				
Contract: 1N N						

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 241 ♠ K9
Dealer: S ♥ 9875
Vul: NS ♦ A53
HCP: 12 ♣ KQ65

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

Partner bids first.

Board: 242 ♠ K10
Dealer: N ♥ K1074
Vul: EW ♦ KJ
HCP: 11 ♣ J10986

The opponents are silent.

You bid first.

Board: 243 ♠ A1073
Dealer: S ♥ A97
Vul: Both ♦ 876
HCP: 15 ♣ AK6

The opponents are silent.

Partner bids first.

Board: 244 ♠ AQ85
Dealer: N ♥ A842
Vul: None ♦ Q97
HCP: 13 ♣ J4

The opponents are silent.

You bid first.

Board: 245 ♠ 976
Dealer: S ♥ KQ107
Vul: EW ♦ AK98
HCP: 12 ♣ 87

The opponents are silent.

Partner bids first.

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

Board: 241	North:	South:	West	North	East	South
Dealer: S	♠ K9	♠ QJ8				Pass
Vul: NS	♥ 9875	♥ 643	1♦	Pass	1♠	Pass
North HCP: 12	♦ A53	♦ K4	2♠	AP		
South HCP: 11	♣ KQ65	♣ AJ1083				
Contract: 2♠ E						

Board: 242	North:	South:	West	North	East	South
Dealer: N	♠ K10	♠ 9753		1♣	Pass	1♦
Vul: EW	♥ K1074	♥ QJ3	Pass	1♥	Pass	1♠ ¹
North HCP: 11	♦ KJ	♦ AQ76	Pass	1NT	Pass	2♠
South HCP: 13	♣ J10986	♣ A7	Pass	2NT	AP	
Contract: 2N N						

1. Fourth suit

Board: 243	North:	South:	West	North	East	South
Dealer: S	♠ A1073	♠ QJ6				1♣
Vul: Both	♥ A97	♥ KJ52	Pass	1♠	Pass	1NT
North HCP: 15	♦ 876	♦ A	Pass	2♣ ¹	Pass	2♥
South HCP: 13	♣ AK6	♣ Q10754	Pass	3NT	AP	
Contract: 3N S						

1. Checkback

Board: 244	North:	South:	West	North	East	South
Dealer: N	♠ AQ85	♠ 9		1♦	Pass	2♦ ¹
Vul: None	♥ A842	♥ QJ9	Pass	2♥	Pass	4NT ²
North HCP: 13	♦ Q97	♦ AK1065	Pass	5♠	Pass	6♦
South HCP: 14	♣ J4	♣ A952	AP			
Contract: 6♦ N						

1. Inverted minors
2. Blackwood 0314, for ♦

Board: 245	North:	South:	West	North	East	South
Dealer: S	♠ 976	♠ 4				1♣
Vul: EW	♥ KQ107	♥ 6	Pass	1♦	Pass	2♦
North HCP: 12	♦ AK98	♦ QJ543	AP			
South HCP: 12	♣ 87	♣ AKQ643				
Contract: 2♦ N						

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 241 ♠ QJ8
Dealer: S ♥ 643
Vul: NS ♦ K4
HCP: 11 ♣ AJ1083

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

You bid first.

Board: 242 ♠ 9753
Dealer: N ♥ QJ3
Vul: EW ♦ AQ76
HCP: 13 ♣ A7

The opponents are silent.

Partner bids first.

Board: 243 ♠ QJ6
Dealer: S ♥ KJ52
Vul: Both ♦ A
HCP: 13 ♣ Q10754

The opponents are silent.

You bid first.

Board: 244 ♠ 9
Dealer: N ♥ QJ9
Vul: None ♦ AK1065
HCP: 14 ♣ A952

The opponents are silent.

Partner bids first.

Board: 245 ♠ 4
Dealer: S ♥ 6
Vul: EW ♦ QJ543
HCP: 12 ♣ AKQ643

The opponents are silent.

You bid first.

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

Board: 241	North:	South:	West	North	East	South
Dealer: S	♠ K9	♠ QJ8				Pass
Vul: NS	♥ 9875	♥ 643	1♦	Pass	1♠	Pass
North HCP: 12	♦ A53	♦ K4	2♠	AP		
South HCP: 11	♣ KQ65	♣ AJ1083				
Contract: 2♠ E						

Board: 242	North:	South:	West	North	East	South
Dealer: N	♠ K10	♠ 9753		1♣	Pass	1♦
Vul: EW	♥ K1074	♥ QJ3	Pass	1♥	Pass	1♠ ¹
North HCP: 11	♦ KJ	♦ AQ76	Pass	1NT	Pass	2♠
South HCP: 13	♣ J10986	♣ A7	Pass	2NT	AP	
Contract: 2N N						

1. Fourth suit

Board: 243	North:	South:	West	North	East	South
Dealer: S	♠ A1073	♠ QJ6				1♣
Vul: Both	♥ A97	♥ KJ52	Pass	1♠	Pass	1NT
North HCP: 15	♦ 876	♦ A	Pass	2♣ ¹	Pass	2♥
South HCP: 13	♣ AK6	♣ Q10754	Pass	3NT	AP	
Contract: 3N S						

1. Checkback

Board: 244	North:	South:	West	North	East	South
Dealer: N	♠ AQ85	♠ 9		1♦	Pass	2♦ ¹
Vul: None	♥ A842	♥ QJ9	Pass	2♥	Pass	4NT ²
North HCP: 13	♦ Q97	♦ AK1065	Pass	5♠	Pass	6♦
South HCP: 14	♣ J4	♣ A952	AP			
Contract: 6♦ N						

1. Inverted minors
2. Blackwood 0314, for ♦

Board: 245	North:	South:	West	North	East	South
Dealer: S	♠ 976	♠ 4				1♣
Vul: EW	♥ KQ107	♥ 6	Pass	1♦	Pass	2♦
North HCP: 12	♦ AK98	♦ QJ543	AP			
South HCP: 12	♣ 87	♣ AKQ643				
Contract: 2♦ N						

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 246	♠ A2	The opponents are silent.
Dealer: N	♥ Q	
Vul: Both	♦ AQ10643	You bid first.
HCP: 13	♣ J963	

Board: 247	♠ J63	The opponents are silent.
Dealer: S	♥ Q1094	
Vul: None	♦ K4	Partner bids first.
HCP: 12	♣ AQ87	

Board: 248	♠ Q932	The opponents are silent.
Dealer: N	♥ AQ85	
Vul: NS	♦ A63	You bid first.
HCP: 12	♣ 92	

Board: 249	♠ A1086	The opponents are silent.
Dealer: S	♥ AQ94	
Vul: Both	♦ J3	Partner bids first.
HCP: 12	♣ J103	

Board: 250	♠ 643	The opponents are silent.
Dealer: N	♥ Q9	
Vul: None	♦ AJ86	You bid first.
HCP: 12	♣ KQ74	

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

Board: 246	North:	South:	West	North	East	South
Dealer: N	♠ A2	♠ KJ64		1♦	Pass	1♥
Vul: Both	♥ Q	♥ 8765	Pass	2♣	Pass	2NT
North HCP: 13	♦ AQ10643	♦ J8	Pass	3♦	Pass	3NT
South HCP: 12	♣ J963	♣ AK5	AP			
Contract: 3N S						

Board: 247	North:	South:	West	North	East	South
Dealer: S	♠ J63	♠ A72				1♦
Vul: None	♥ Q1094	♥ KJ3	Pass	1♥	Pass	1NT
North HCP: 12	♦ K4	♦ J1065	Pass	2NT	Pass	3♥
South HCP: 13	♣ AQ87	♣ KJ3	AP			
Contract: 3♥ N						

Board: 248	North:	South:	West	North	East	South
Dealer: N	♠ Q932	♠ A86		1♦	Pass	2♦ ¹
Vul: NS	♥ AQ85	♥ 7	Pass	2NT	Pass	3♦
North HCP: 12	♦ A63	♦ Q8742	AP			
South HCP: 13	♣ 92	♣ AK103	1. Inverted minors			
Contract: 3♦ N						

Board: 249	North:	South:	West	North	East	South
Dealer: S	♠ A1086	♠ K75				1♦
Vul: Both	♥ AQ94	♥ 107	Pass	1♥	Pass	2♦
North HCP: 12	♦ J3	♦ AKQ984	Pass	3♦	AP	
South HCP: 12	♣ J103	♣ 76				
Contract: 3♦ S						

Board: 250	North:	South:	West	North	East	South
Dealer: N	♠ 643	♠ 1092		1♦	Pass	1♥
Vul: None	♥ Q9	♥ AK52	Pass	1NT	AP	
North HCP: 12	♦ AJ86	♦ 753				
South HCP: 11	♣ KQ74	♣ A65				
Contract: 1N N						

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 246	♠ KJ64	The opponents are silent.
Dealer: N	♥ 8765	
Vul: Both	♦ J8	Partner bids first.
HCP: 12	♣ AK5	

Board: 247	♠ A72	The opponents are silent.
Dealer: S	♥ KJ3	
Vul: None	♦ J1065	You bid first.
HCP: 13	♣ KJ3	

Board: 248	♠ A86	The opponents are silent.
Dealer: N	♥ 7	
Vul: NS	♦ Q8742	Partner bids first.
HCP: 13	♣ AK103	

Board: 249	♠ K75	The opponents are silent.
Dealer: S	♥ 107	
Vul: Both	♦ AKQ984	You bid first.
HCP: 12	♣ 76	

Board: 250	♠ 1092	The opponents are silent.
Dealer: N	♥ AK52	
Vul: None	♦ 753	Partner bids first.
HCP: 11	♣ A65	

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

Board: 246	North:	South:	West	North	East	South
Dealer: N	♠ A2	♠ KJ64		1♦	Pass	1♥
Vul: Both	♥ Q	♥ 8765	Pass	2♣	Pass	2NT
North HCP: 13	♦ AQ10643	♦ J8	Pass	3♦	Pass	3NT
South HCP: 12	♣ J963	♣ AK5	AP			
Contract: 3N S						

Board: 247	North:	South:	West	North	East	South
Dealer: S	♠ J63	♠ A72				1♦
Vul: None	♥ Q1094	♥ KJ3	Pass	1♥	Pass	1NT
North HCP: 12	♦ K4	♦ J1065	Pass	2NT	Pass	3♥
South HCP: 13	♣ AQ87	♣ KJ3	AP			
Contract: 3♥ N						

Board: 248	North:	South:	West	North	East	South
Dealer: N	♠ Q932	♠ A86		1♦	Pass	2♦ ¹
Vul: NS	♥ AQ85	♥ 7	Pass	2NT	Pass	3♦
North HCP: 12	♦ A63	♦ Q8742	AP			
South HCP: 13	♣ 92	♣ AK103	1. Inverted minors			
Contract: 3♦ N						

Board: 249	North:	South:	West	North	East	South
Dealer: S	♠ A1086	♠ K75				1♦
Vul: Both	♥ AQ94	♥ 107	Pass	1♥	Pass	2♦
North HCP: 12	♦ J3	♦ AKQ984	Pass	3♦	AP	
South HCP: 12	♣ J103	♣ 76				
Contract: 3♦ S						

Board: 250	North:	South:	West	North	East	South
Dealer: N	♠ 643	♠ 1092		1♦	Pass	1♥
Vul: None	♥ Q9	♥ AK52	Pass	1NT	AP	
North HCP: 12	♦ AJ86	♦ 753				
South HCP: 11	♣ KQ74	♣ A65				
Contract: 1N N						

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 251	♠ 975	The opponents are silent.
Dealer: S	♥ 2	
Vul: NS	♦ AQ972	Partner bids first.
HCP: 11	♣ AJ52	
Board: 252	♠ AK32	The opponents are silent.
Dealer: N	♥ KQ96	
Vul: EW	♦ J83	You bid first.
HCP: 13	♣ 108	
Board: 253	♠ J2	The opponents are silent.
Dealer: S	♥ KQ4	
Vul: None	♦ 103	Partner bids first.
HCP: 14	♣ AKJ1074	
Board: 254	♠ K853	The opponents are silent.
Dealer: N	♥ AKJ	
Vul: EW	♦ A105	You bid first.
HCP: 19	♣ A86	

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

Board: 251	North:	South:	West	North	East	South
Dealer: S	♠ 975	♠ Q1032				1♦
Vul: NS	♥ 2	♥ AK105	Pass	2♦ ¹	Pass	3NT
North HCP: 11	♦ AQ972	♦ KJ4	Pass	6♦	AP	
South HCP: 18	♣ AJ52	♣ KQ				
Contract: 6♦ S						

1. Inverted minors

Board: 252	North:	South:	West	North	East	South
Dealer: N	♠ AK32	♠ J10		1♦	Pass	2♦ ¹
Vul: EW	♥ KQ96	♥ A10	Pass	2♥	Pass	4♦
North HCP: 13	♦ J83	♦ AK976	Pass	4♥ ²	Pass	4NT ³
South HCP: 17	♣ 108	♣ AJ62	Pass	5♦	Pass	5♥
Contract: 6♦ N			Pass	6♦	AP	

1. Inverted minors
2. Cue bid, a ♥ stopper
3. Blackwood 0314, for ♦

Board: 253	North:	South:	West	North	East	South
Dealer: S	♠ J2	♠ AK98				1♣
Vul: None	♥ KQ4	♥ 75	Pass	2♣ ¹	Pass	2NT
North HCP: 14	♦ 103	♦ K98	Pass	3♣	AP	
South HCP: 12	♣ AKJ1074	♣ Q652				
Contract: 3♣ S						

1. Inverted minors

Board: 254	North:	South:	West	North	East	South
Dealer: N	♠ K853	♠ Q1076		1♣	Pass	1♦
Vul: EW	♥ AKJ	♥ Q5	Pass	2NT	Pass	3♠
North HCP: 19	♦ A105	♦ KQ87	Pass	4♠	AP	
South HCP: 12	♣ A86	♣ K73				
Contract: 4♠ S						

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 251	♠ Q1032	The opponents are silent.
Dealer: S	♥ AK105	
Vul: NS	♦ KJ4	You bid first.
HCP: 18	♣ KQ	

Board: 252	♠ J10	The opponents are silent.
Dealer: N	♥ A10	
Vul: EW	♦ AK976	Partner bids first.
HCP: 17	♣ AJ62	

Board: 253	♠ AK98	The opponents are silent.
Dealer: S	♥ 75	
Vul: None	♦ K98	You bid first.
HCP: 12	♣ Q652	

Board: 254	♠ Q1076	The opponents are silent.
Dealer: N	♥ Q5	
Vul: EW	♦ KQ87	Partner bids first.
HCP: 12	♣ K73	

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

Board: 251	North:	South:	West	North	East	South
Dealer: S	♠ 975	♠ Q1032				1♦
Vul: NS	♥ 2	♥ AK105	Pass	2♦ ¹	Pass	3NT
North HCP: 11	♦ AQ972	♦ KJ4	Pass	6♦	AP	
South HCP: 18	♣ AJ52	♣ KQ				
Contract: 6♦ S						

1. Inverted minors

Board: 252	North:	South:	West	North	East	South
Dealer: N	♠ AK32	♠ J10		1♦	Pass	2♦ ¹
Vul: EW	♥ KQ96	♥ A10	Pass	2♥	Pass	4♦
North HCP: 13	♦ J83	♦ AK976	Pass	4♥ ²	Pass	4NT ³
South HCP: 17	♣ 108	♣ AJ62	Pass	5♦	Pass	5♥
Contract: 6♦ N			Pass	6♦	AP	

1. Inverted minors
2. Cue bid, a ♥ stopper
3. Blackwood 0314, for ♦

Board: 253	North:	South:	West	North	East	South
Dealer: S	♠ J2	♠ AK98				1♣
Vul: None	♥ KQ4	♥ 75	Pass	2♣ ¹	Pass	2NT
North HCP: 14	♦ 103	♦ K98	Pass	3♣	AP	
South HCP: 12	♣ AKJ1074	♣ Q652				
Contract: 3♣ S						

1. Inverted minors

Board: 254	North:	South:	West	North	East	South
Dealer: N	♠ K853	♠ Q1076		1♣	Pass	1♦
Vul: EW	♥ AKJ	♥ Q5	Pass	2NT	Pass	3♠
North HCP: 19	♦ A105	♦ KQ87	Pass	4♠	AP	
South HCP: 12	♣ A86	♣ K73				
Contract: 4♠ S						

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 255	♠ 5	The opponents are silent.
Dealer: S	♥ QJ	
Vul: Both	♦ KQJ432	Partner bids first.
HCP: 13	♣ KJ75	

Board: 256	♠ KJ7	The opponents are silent.
Dealer: N	♥ 9852	
Vul: NS	♦ KJ108	You bid first.
HCP: 12	♣ A4	

Board: 257	♠ 102	The opponents are silent.
Dealer: S	♥ Q4	
Vul: EW	♦ K10976	Partner bids first.
HCP: 12	♣ AK42	

Board: 258	♠ J96	The opponents are silent.
Dealer: N	♥ KQ	
Vul: Both	♦ Q7	You bid first.
HCP: 16	♣ AKJ986	

Board: 259	♠ AK53	The opponents are silent.
Dealer: S	♥ 974	
Vul: None	♦ QJ6	Partner bids first.
HCP: 10	♣ 1064	

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

Board: 255
Dealer: S
Vul: Both
North HCP: 13
South HCP: 14
Contract: 5♦ S

North:
♠ 5
♥ QJ
♦ KQJ432
♣ KJ75

South:
♠ AKQ9
♥ K983
♦ 986
♣ Q10

West	North	East	South
			1♦

Pass	2♦ ¹	Pass	2♥
Pass	4♦	Pass	4♥ ²
Pass	4♠ ³	Pass	5♦
AP			

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

Board: 256
Dealer: N
Vul: NS
North HCP: 12
South HCP: 8
Contract: 2♥ S

North:
♠ KJ7
♥ 9852
♦ KJ108
♣ A4

South:
♠ A943
♥ Q763
♦ 63
♣ Q75

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

Board: 257
Dealer: S
Vul: EW
North HCP: 12
South HCP: 13
Contract: 3N N

North:
♠ 102
♥ Q4
♦ K10976
♣ AK42

South:
♠ AK84
♥ A1063
♦ Q85
♣ 83

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

1. Inverted minors

Board: 258
Dealer: N
Vul: Both
North HCP: 16
South HCP: 12
Contract: 3♣ N

North:
♠ J96
♥ KQ
♦ Q7
♣ AKJ986

South:
♠ AKQ7
♥ 865
♦ J105
♣ Q103

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

Board: 259
Dealer: S
Vul: None
North HCP: 10
South HCP: 18
Contract: 3N S

North:
♠ AK53
♥ 974
♦ QJ6
♣ 1064

South:
♠ J
♥ AK62
♦ AK1098
♣ K75

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

1. Fourth suit

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 255	♠ AKQ9	The opponents are silent.
Dealer: S	♥ K983	
Vul: Both	♦ 986	You bid first.
HCP: 14	♣ Q10	

Board: 256	♠ A943	The opponents are silent.
Dealer: N	♥ Q763	
Vul: NS	♦ 63	Partner bids first.
HCP: 8	♣ Q75	

Board: 257	♠ AK84	The opponents are silent.
Dealer: S	♥ A1063	
Vul: EW	♦ Q85	You bid first.
HCP: 13	♣ 83	

Board: 258	♠ AKQ7	The opponents are silent.
Dealer: N	♥ 865	
Vul: Both	♦ J105	Partner bids first.
HCP: 12	♣ Q103	

Board: 259	♠ J	The opponents are silent.
Dealer: S	♥ AK62	
Vul: None	♦ AK1098	You bid first.
HCP: 18	♣ K75	

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

Board: 255
Dealer: S
Vul: Both
North HCP: 13
South HCP: 14
Contract: 5♦ S

North:
♠ 5
♥ QJ
♦ KQJ432
♣ KJ75

South:
♠ AKQ9
♥ K983
♦ 986
♣ Q10

West	North	East	South
			1♦

Pass	2♦ ¹	Pass	2♥
Pass	4♦	Pass	4♥ ²
Pass	4♠ ³	Pass	5♦
AP			

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

Board: 256
Dealer: N
Vul: NS
North HCP: 12
South HCP: 8
Contract: 2♥ S

North:
♠ KJ7
♥ 9852
♦ KJ108
♣ A4

South:
♠ A943
♥ Q763
♦ 63
♣ Q75

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

Board: 257
Dealer: S
Vul: EW
North HCP: 12
South HCP: 13
Contract: 3N N

North:
♠ 102
♥ Q4
♦ K10976
♣ AK42

South:
♠ AK84
♥ A1063
♦ Q85
♣ 83

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

1. Inverted minors

Board: 258
Dealer: N
Vul: Both
North HCP: 16
South HCP: 12
Contract: 3♣ N

North:
♠ J96
♥ KQ
♦ Q7
♣ AKJ986

South:
♠ AKQ7
♥ 865
♦ J105
♣ Q103

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

Board: 259
Dealer: S
Vul: None
North HCP: 10
South HCP: 18
Contract: 3N S

North:
♠ AK53
♥ 974
♦ QJ6
♣ 1064

South:
♠ J
♥ AK62
♦ AK1098
♣ K75

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

1. Fourth suit

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 260	♠ A432	The opponents are silent.
Dealer: N	♥ K96	
Vul: EW	♦ QJ7	You bid first.
HCP: 12	♣ Q105	

Board: 261	♠ K942	The opponents are silent.
Dealer: S	♥ 74	
Vul: Both	♦ 8543	Partner bids first.
HCP: 10	♣ AK8	

Board: 262	♠ 6543	The opponents are silent.
Dealer: N	♥ AK8	
Vul: None	♦ Q1085	You bid first.
HCP: 12	♣ K2	

Board: 263	♠ KJ9	The opponents are silent.
Dealer: S	♥ A843	
Vul: NS	♦ 104	Partner bids first.
HCP: 11	♣ QJ84	

Board: 264	♠ AQ105	The opponents are silent.
Dealer: N	♥ A753	
Vul: Both	♦ A1083	You bid first.
HCP: 18	♣ A	

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 260	♠ QJ85	The opponents are silent.
Dealer: N	♥ J83	
Vul: EW	♦ A104	Partner bids first.
HCP: 8	♣ 986	

Board: 261	♠ J103	The opponents are silent.
Dealer: S	♥ AJ83	
Vul: Both	♦ A109	You bid first.
HCP: 12	♣ Q75	

Board: 262	♠ AK	The opponents are silent.
Dealer: N	♥ Q92	
Vul: None	♦ AKJ962	Partner bids first.
HCP: 19	♣ Q6	

Board: 263	♠ Q54	The opponents are silent.
Dealer: S	♥ 976	
Vul: NS	♦ AQ763	You bid first.
HCP: 12	♣ A7	

Board: 264	♠ 74	The opponents are silent.
Dealer: N	♥ K6	
Vul: Both	♦ KJ972	Partner bids first.
HCP: 10	♣ QJ87	

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 265	♠ Q62	The opponents are silent.
Dealer: S	♥ 72	
Vul: None	♦ AQ93	Partner bids first.
HCP: 11	♣ K953	

Board: 266	♠ 8653	The opponents are silent.
Dealer: N	♥ Q	
Vul: NS	♦ KQ6	You bid first.
HCP: 12	♣ AJ654	

Board: 267	♠ QJ85	The opponents are silent.
Dealer: S	♥ J104	
Vul: None	♦ AK	Partner bids first.
HCP: 15	♣ A1054	

Board: 268	♠ AJ75	The opponents are silent.
Dealer: N	♥ QJ92	
Vul: NS	♦ K	You bid first.
HCP: 16	♣ AJ43	

Board: 269	♠ A1042	The opponents are silent.
Dealer: S	♥ Q76	
Vul: EW	♦ Q108	Partner bids first.
HCP: 12	♣ A94	

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

Board: 265	North:	South:	West	North	East	South
Dealer: S	♠ Q62	♠ K108				1♣
Vul: None	♥ 72	♥ AJ3	Pass	1♦	Pass	1NT
North HCP: 11	♦ AQ93	♦ K74	Pass	2♣	AP	
South HCP: 14	♣ K953	♣ QJ74				
Contract: 2♣ S						

Board: 266	North:	South:	West	North	East	South
Dealer: N	♠ 8653	♠ A42		1♣	Pass	1♥
Vul: NS	♥ Q	♥ J542	Pass	1♠	Pass	1NT
North HCP: 12	♦ KQ6	♦ A107	AP			
South HCP: 11	♣ AJ654	♣ Q83				
Contract: 1N S						

Board: 267	North:	South:	West	North	East	South
Dealer: S	♠ QJ85	♠ K9				1♦
Vul: None	♥ J104	♥ A952	Pass	1♠	Pass	1NT
North HCP: 15	♦ AK	♦ QJ105	Pass	2♣ ¹	Pass	2NT
South HCP: 14	♣ A1054	♣ KJ7	Pass	3♣	Pass	3NT
Contract: 3N S			AP			

1. Checkback

Board: 268	North:	South:	West	North	East	South
Dealer: N	♠ AJ75	♠ K1092		1♣	Pass	1♦
Vul: NS	♥ QJ92	♥ A86	Pass	1♥	Pass	1♠ ¹
North HCP: 16	♦ K	♦ AJ86	Pass	2♠	Pass	4♠
South HCP: 12	♣ AJ43	♣ 87	AP			
Contract: 4♠ S						

1. Fourth suit

Board: 269	North:	South:	West	North	East	South
Dealer: S	♠ A1042	♠ Q85				1♣
Vul: EW	♥ Q76	♥ AJ93	Pass	1♠	Pass	1NT
North HCP: 12	♦ Q108	♦ J9	Pass	2NT	AP	
South HCP: 13	♣ A94	♣ KQ53				
Contract: 2N S						

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 265	♠ K108	The opponents are silent.
Dealer: S	♥ AJ3	
Vul: None	♦ K74	You bid first.
HCP: 14	♣ QJ74	

Board: 266	♠ A42	The opponents are silent.
Dealer: N	♥ J542	
Vul: NS	♦ A107	Partner bids first.
HCP: 11	♣ Q83	

Board: 267	♠ K9	The opponents are silent.
Dealer: S	♥ A952	
Vul: None	♦ QJ105	You bid first.
HCP: 14	♣ KJ7	

Board: 268	♠ K1092	The opponents are silent.
Dealer: N	♥ A86	
Vul: NS	♦ AJ86	Partner bids first.
HCP: 12	♣ 87	

Board: 269	♠ Q85	The opponents are silent.
Dealer: S	♥ AJ93	
Vul: EW	♦ J9	You bid first.
HCP: 13	♣ KQ53	

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

Board: 265	North:	South:	West	North	East	South
Dealer: S	♠ Q62	♠ K108				1♣
Vul: None	♥ 72	♥ AJ3	Pass	1♦	Pass	1NT
North HCP: 11	♦ AQ93	♦ K74	Pass	2♣	AP	
South HCP: 14	♣ K953	♣ QJ74				
Contract: 2♣ S						

Board: 266	North:	South:	West	North	East	South
Dealer: N	♠ 8653	♠ A42		1♣	Pass	1♥
Vul: NS	♥ Q	♥ J542	Pass	1♠	Pass	1NT
North HCP: 12	♦ KQ6	♦ A107	AP			
South HCP: 11	♣ AJ654	♣ Q83				
Contract: 1N S						

Board: 267	North:	South:	West	North	East	South
Dealer: S	♠ QJ85	♠ K9				1♦
Vul: None	♥ J104	♥ A952	Pass	1♠	Pass	1NT
North HCP: 15	♦ AK	♦ QJ105	Pass	2♣ ¹	Pass	2NT
South HCP: 14	♣ A1054	♣ KJ7	Pass	3♣	Pass	3NT
Contract: 3N S			AP			

1. Checkback

Board: 268	North:	South:	West	North	East	South
Dealer: N	♠ AJ75	♠ K1092		1♣	Pass	1♦
Vul: NS	♥ QJ92	♥ A86	Pass	1♥	Pass	1♠ ¹
North HCP: 16	♦ K	♦ AJ86	Pass	2♠	Pass	4♠
South HCP: 12	♣ AJ43	♣ 87	AP			
Contract: 4♠ S						

1. Fourth suit

Board: 269	North:	South:	West	North	East	South
Dealer: S	♠ A1042	♠ Q85				1♣
Vul: EW	♥ Q76	♥ AJ93	Pass	1♠	Pass	1NT
North HCP: 12	♦ Q108	♦ J9	Pass	2NT	AP	
South HCP: 13	♣ A94	♣ KQ53				
Contract: 2N S						

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 270	♠ KQ63	The opponents are silent.
Dealer: N	♥ AJ86	
Vul: Both	♦ Q1073	You bid first.
HCP: 12	♣ 8	

Board: 271	♠ 105	The opponents are silent.
Dealer: S	♥ A2	
Vul: NS	♦ K7432	Partner bids first.
HCP: 12	♣ AJ43	

Board: 272	♠ A75	The opponents are silent.
Dealer: N	♥ A97	
Vul: Both	♦ Q4	You bid first.
HCP: 19	♣ AKQ64	

Board: 273	♠ A765	The opponents are silent.
Dealer: S	♥ 7542	
Vul: None	♦ Q6	Partner bids first.
HCP: 11	♣ KQ3	

Board: 274	♠ K1052	The opponents are silent.
Dealer: N	♥ AK108	
Vul: EW	♦ 103	You bid first.
HCP: 14	♣ A54	

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

Board: 270

Dealer: N

Vul: Both

North HCP: 12

South HCP: 18

Contract: 6♠ S

North:

♠ KQ63

♥ AJ86

♦ Q1073

♣ 8

South:

♠ A1072

♥ 743

♦ AK65

♣ AK

West North East South

1♦ Pass 1♠

Pass 2♠ Pass 4♦¹

Pass 4♥² Pass 4NT³

Pass 5♠ Pass 6♠

AP

1. Cue bid, a ♦ stopper

2. Cue bid, a ♣ stopper

3. Blackwood 0314, for ♠

Board: 271

Dealer: S

Vul: NS

North HCP: 12

South HCP: 14

Contract: 5♦ S

North:

♠ 105

♥ A2

♦ K7432

♣ AJ43

South:

♠ AKQ6

♥ Q1063

♦ 1095

♣ K7

West North East South

1♦

Pass 2♦¹ Pass 2♥

Pass 5♦ AP

1. Inverted minors

Board: 272

Dealer: N

Vul: Both

North HCP: 19

South HCP: 13

Contract: 6N N

North:

♠ A75

♥ A97

♦ Q4

♣ AKQ64

South:

♠ KQ9

♥ QJ3

♦ AJ75

♣ 987

West North East South

1♣ Pass 1♦

Pass 2NT Pass 4NT¹

Pass 6NT AP

1. Quantitative 4NT

Board: 273

Dealer: S

Vul: None

North HCP: 11

South HCP: 14

Contract: 1N S

North:

♠ A765

♥ 7542

♦ Q6

♣ KQ3

South:

♠ KQ4

♥ 1098

♦ AKJ85

♣ J6

West North East South

1♦

Pass 1♥ Pass 1NT

AP

Board: 274

Dealer: N

Vul: EW

North HCP: 14

South HCP: 16

Contract: 3N S

North:

♠ K1052

♥ AK108

♦ 103

♣ A54

South:

♠ AQ6

♥ J62

♦ AQ98

♣ K76

West North East South

1♣ Pass 1♦

Pass 1♥ Pass 1♠¹

Pass 2♠ Pass 3NT

AP

1. Fourth suit

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 270	♠ A1072	The opponents are silent.
Dealer: N	♥ 743	
Vul: Both	♦ AK65	Partner bids first.
HCP: 18	♣ AK	

Board: 271	♠ AKQ6	The opponents are silent.
Dealer: S	♥ Q1063	
Vul: NS	♦ 1095	You bid first.
HCP: 14	♣ K7	

Board: 272	♠ KQ9	The opponents are silent.
Dealer: N	♥ QJ3	
Vul: Both	♦ AJ75	Partner bids first.
HCP: 13	♣ 987	

Board: 273	♠ KQ4	The opponents are silent.
Dealer: S	♥ 1098	
Vul: None	♦ AKJ85	You bid first.
HCP: 14	♣ J6	

Board: 274	♠ AQ6	The opponents are silent.
Dealer: N	♥ J62	
Vul: EW	♦ AQ98	Partner bids first.
HCP: 16	♣ K76	

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

Board: 270

Dealer: N

Vul: Both

North HCP: 12

South HCP: 18

Contract: 6♠ S

North:

♠ KQ63

♥ AJ86

♦ Q1073

♣ 8

South:

♠ A1072

♥ 743

♦ AK65

♣ AK

West North East South

1♦ Pass 1♠

Pass 2♠ Pass 4♦¹

Pass 4♥² Pass 4NT³

Pass 5♠ Pass 6♠

AP

1. Cue bid, a ♦ stopper

2. Cue bid, a ♣ stopper

3. Blackwood 0314, for ♠

Board: 271

Dealer: S

Vul: NS

North HCP: 12

South HCP: 14

Contract: 5♦ S

North:

♠ 105

♥ A2

♦ K7432

♣ AJ43

South:

♠ AKQ6

♥ Q1063

♦ 1095

♣ K7

West North East South

1♦

Pass 2♦¹ Pass 2♥

Pass 5♦ AP

1. Inverted minors

Board: 272

Dealer: N

Vul: Both

North HCP: 19

South HCP: 13

Contract: 6N N

North:

♠ A75

♥ A97

♦ Q4

♣ AKQ64

South:

♠ KQ9

♥ QJ3

♦ AJ75

♣ 987

West North East South

1♣ Pass 1♦

Pass 2NT Pass 4NT¹

Pass 6NT AP

1. Quantitative 4NT

Board: 273

Dealer: S

Vul: None

North HCP: 11

South HCP: 14

Contract: 1N S

North:

♠ A765

♥ 7542

♦ Q6

♣ KQ3

South:

♠ KQ4

♥ 1098

♦ AKJ85

♣ J6

West North East South

1♦

Pass 1♥ Pass 1NT

AP

Board: 274

Dealer: N

Vul: EW

North HCP: 14

South HCP: 16

Contract: 3N S

North:

♠ K1052

♥ AK108

♦ 103

♣ A54

South:

♠ AQ6

♥ J62

♦ AQ98

♣ K76

West North East South

1♣ Pass 1♦

Pass 1♥ Pass 1♠¹

Pass 2♠ Pass 3NT

AP

1. Fourth suit

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 275	♠ 986	The opponents are silent.
Dealer: S	♥ J7	
Vul: Both	♦ AKQ3	Partner bids first.
HCP: 18	♣ AKJ6	

Board: 276	♠ 753	The opponents are silent.
Dealer: N	♥ A92	
Vul: None	♦ A8	You bid first.
HCP: 11	♣ QJ1093	

Board: 277	♠ K82	The opponents are silent.
Dealer: S	♥ Q42	
Vul: NS	♦ Q103	Partner bids first.
HCP: 12	♣ KQ96	

Board: 278	♠ A109	The opponents are silent.
Dealer: N	♥ K743	
Vul: Both	♦ A76	You bid first.
HCP: 14	♣ K65	

Board: 279	♠ AJ86	The opponents are silent.
Dealer: S	♥ A742	
Vul: None	♦ 104	Partner bids first.
HCP: 9	♣ 874	

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

Board: 275	North:	South:	West	North	East	South
Dealer: S	♠ 986	♠ KQ32				1♣
Vul: Both	♥ J7	♥ AQ43	Pass	2♣ ¹	Pass	2NT
North HCP: 18	♦ AKQ3	♦ J9	Pass	3NT	AP	
South HCP: 12	♣ AKJ6	♣ 984				
Contract: 3N S			1. Inverted minors			

Board: 276	North:	South:	West	North	East	South
Dealer: N	♠ 753	♠ J62				
Vul: None	♥ A92	♥ J643		1♣	Pass	1♦
North HCP: 11	♦ A8	♦ KQJ9	Pass	1NT	AP	
South HCP: 11	♣ QJ1093	♣ K5				
Contract: 1N N						

Board: 277	North:	South:	West	North	East	South
Dealer: S	♠ K82	♠ J965				1♦
Vul: NS	♥ Q42	♥ AK9	Pass	2NT	Pass	3♠
North HCP: 12	♦ Q103	♦ KJ54	Pass	3NT	AP	
South HCP: 13	♣ KQ96	♣ J8				
Contract: 3N N						

Board: 278	North:	South:	West	North	East	South
Dealer: N	♠ A109	♠ Q732				
Vul: Both	♥ K743	♥ 85		1♣	Pass	1♠
North HCP: 14	♦ A76	♦ 1083	Pass	1NT	AP	
South HCP: 8	♣ K65	♣ AQ98				
Contract: 1N N						

Board: 279	North:	South:	West	North	East	South
Dealer: S	♠ AJ86	♠ Q5				1♣
Vul: None	♥ A742	♥ KQ10	Pass	1♥	Pass	2NT
North HCP: 9	♦ 104	♦ A87	Pass	3♠	Pass	3NT
South HCP: 18	♣ 874	♣ AK1093	AP			
Contract: 3N S						

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 275	♠ KQ32	The opponents are silent.
Dealer: S	♥ AQ43	
Vul: Both	♦ J9	You bid first.
HCP: 12	♣ 984	

Board: 276	♠ J62	The opponents are silent.
Dealer: N	♥ J643	
Vul: None	♦ KQJ9	Partner bids first.
HCP: 11	♣ K5	

Board: 277	♠ J965	The opponents are silent.
Dealer: S	♥ AK9	
Vul: NS	♦ KJ54	You bid first.
HCP: 13	♣ J8	

Board: 278	♠ Q732	The opponents are silent.
Dealer: N	♥ 85	
Vul: Both	♦ 1083	Partner bids first.
HCP: 8	♣ AQ98	

Board: 279	♠ Q5	The opponents are silent.
Dealer: S	♥ KQ10	
Vul: None	♦ A87	You bid first.
HCP: 18	♣ AK1093	

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

Board: 275	North:	South:	West	North	East	South
Dealer: S	♠ 986	♠ KQ32				1♣
Vul: Both	♥ J7	♥ AQ43	Pass	2♣ ¹	Pass	2NT
North HCP: 18	♦ AKQ3	♦ J9	Pass	3NT	AP	
South HCP: 12	♣ AKJ6	♣ 984				
Contract: 3N S			1. Inverted minors			

Board: 276	North:	South:	West	North	East	South
Dealer: N	♠ 753	♠ J62				
Vul: None	♥ A92	♥ J643		1♣	Pass	1♦
North HCP: 11	♦ A8	♦ KQJ9	Pass	1NT	AP	
South HCP: 11	♣ QJ1093	♣ K5				
Contract: 1N N						

Board: 277	North:	South:	West	North	East	South
Dealer: S	♠ K82	♠ J965				1♦
Vul: NS	♥ Q42	♥ AK9	Pass	2NT	Pass	3♠
North HCP: 12	♦ Q103	♦ KJ54	Pass	3NT	AP	
South HCP: 13	♣ KQ96	♣ J8				
Contract: 3N N						

Board: 278	North:	South:	West	North	East	South
Dealer: N	♠ A109	♠ Q732				
Vul: Both	♥ K743	♥ 85		1♣	Pass	1♠
North HCP: 14	♦ A76	♦ 1083	Pass	1NT	AP	
South HCP: 8	♣ K65	♣ AQ98				
Contract: 1N N						

Board: 279	North:	South:	West	North	East	South
Dealer: S	♠ AJ86	♠ Q5				1♣
Vul: None	♥ A742	♥ KQ10	Pass	1♥	Pass	2NT
North HCP: 9	♦ 104	♦ A87	Pass	3♠	Pass	3NT
South HCP: 18	♣ 874	♣ AK1093	AP			
Contract: 3N S						

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 280	♠ J1075	The opponents are silent.
Dealer: N	♥ A3	
Vul: NS	♦ Q832	You bid first.
HCP: 12	♣ AJ3	

Board: 281	♠ KJ2	The opponents are silent.
Dealer: S	♥ 9	
Vul: EW	♦ KQ752	Partner bids first.
HCP: 13	♣ KJ65	

Board: 282	♠ AQJ4	The opponents are silent.
Dealer: N	♥ Q1098	
Vul: None	♦ K32	You bid first.
HCP: 12	♣ 42	

Board: 283	♠ A764	The opponents are silent.
Dealer: S	♥ K54	
Vul: NS	♦ K3	Partner bids first.
HCP: 12	♣ Q943	

Board: 284	♠ K106	The opponents are silent.
Dealer: N	♥ Q8	
Vul: EW	♦ 85	You bid first.
HCP: 15	♣ AKQJ104	

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

Board: 280	North:	South:	West	North	East	South
Dealer: N	♠ J1075	♠ A93		1♦	Pass	2♦ ¹
Vul: NS	♥ A3	♥ 108	Pass	2NT	Pass	3♦
North HCP: 12	♦ Q832	♦ AKJ976	AP			
South HCP: 12	♣ AJ3	♣ 82				
Contract: 3♦ N						

1. Inverted minors

Board: 281	North:	South:	West	North	East	South
Dealer: S	♠ KJ2	♠ Q8				1♦
Vul: EW	♥ 9	♥ J532	Pass	2♦ ¹	Pass	2♥
North HCP: 13	♦ KQ752	♦ AJ43	Pass	3NT	AP	
South HCP: 14	♣ KJ65	♣ AQ9				
Contract: 3N N						

1. Inverted minors

Board: 282	North:	South:	West	North	East	South
Dealer: N	♠ AQJ4	♠ K6		1♦	Pass	2♦ ¹
Vul: None	♥ Q1098	♥ 52	Pass	2NT	Pass	3♦
North HCP: 12	♦ K32	♦ AQ986	AP			
South HCP: 12	♣ 42	♣ QJ87				
Contract: 3♦ N						

1. Inverted minors

Board: 283	North:	South:	West	North	East	South
Dealer: S	♠ A764	♠ Q8				1♦
Vul: NS	♥ K54	♥ 863	Pass	1♠	Pass	1NT
North HCP: 12	♦ K3	♦ AQ1095	Pass	2NT	AP	
South HCP: 12	♣ Q943	♣ A105				
Contract: 2N S						

Board: 284	North:	South:	West	North	East	South
Dealer: N	♠ K106	♠ A82		1♣	Pass	1♦
Vul: EW	♥ Q8	♥ 654	Pass	2♣	Pass	3NT
North HCP: 15	♦ 85	♦ AKQ106	AP			
South HCP: 13	♣ AKQJ104	♣ 65				
Contract: 3N S						

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 280	♠ A93	The opponents are silent.
Dealer: N	♥ 108	
Vul: NS	♦ AKJ976	Partner bids first.
HCP: 12	♣ 82	

Board: 281	♠ Q8	The opponents are silent.
Dealer: S	♥ J532	
Vul: EW	♦ AJ43	You bid first.
HCP: 14	♣ AQ9	

Board: 282	♠ K6	The opponents are silent.
Dealer: N	♥ 52	
Vul: None	♦ AQ986	Partner bids first.
HCP: 12	♣ QJ87	

Board: 283	♠ Q8	The opponents are silent.
Dealer: S	♥ 863	
Vul: NS	♦ AQ1095	You bid first.
HCP: 12	♣ A105	

Board: 284	♠ A82	The opponents are silent.
Dealer: N	♥ 654	
Vul: EW	♦ AKQ106	Partner bids first.
HCP: 13	♣ 65	

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

Board: 280	North:	South:	West	North	East	South
Dealer: N	♠ J1075	♠ A93		1♦	Pass	2♦ ¹
Vul: NS	♥ A3	♥ 108	Pass	2NT	Pass	3♦
North HCP: 12	♦ Q832	♦ AKJ976	AP			
South HCP: 12	♣ AJ3	♣ 82				
Contract: 3♦ N						

1. Inverted minors

Board: 281	North:	South:	West	North	East	South
Dealer: S	♠ KJ2	♠ Q8				1♦
Vul: EW	♥ 9	♥ J532	Pass	2♦ ¹	Pass	2♥
North HCP: 13	♦ KQ752	♦ AJ43	Pass	3NT	AP	
South HCP: 14	♣ KJ65	♣ AQ9				
Contract: 3N N						

1. Inverted minors

Board: 282	North:	South:	West	North	East	South
Dealer: N	♠ AQJ4	♠ K6		1♦	Pass	2♦ ¹
Vul: None	♥ Q1098	♥ 52	Pass	2NT	Pass	3♦
North HCP: 12	♦ K32	♦ AQ986	AP			
South HCP: 12	♣ 42	♣ QJ87				
Contract: 3♦ N						

1. Inverted minors

Board: 283	North:	South:	West	North	East	South
Dealer: S	♠ A764	♠ Q8				1♦
Vul: NS	♥ K54	♥ 863	Pass	1♠	Pass	1NT
North HCP: 12	♦ K3	♦ AQ1095	Pass	2NT	AP	
South HCP: 12	♣ Q943	♣ A105				
Contract: 2N S						

Board: 284	North:	South:	West	North	East	South
Dealer: N	♠ K106	♠ A82		1♣	Pass	1♦
Vul: EW	♥ Q8	♥ 654	Pass	2♣	Pass	3NT
North HCP: 15	♦ 85	♦ AKQ106	AP			
South HCP: 13	♣ AKQJ104	♣ 65				
Contract: 3N S						

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Leveled

Board: 285	♠ K	The opponents are silent.
Dealer: S	♥ AK10	
Vul: NS	♦ Q98	Partner bids first.
HCP: 21	♣ AKQ972	
Board: 286	♠ Q1053	The opponents are silent.
Dealer: N	♥ J96	
Vul: Both	♦ AKQ9	You bid first.
HCP: 12	♣ 83	
Board: 287	♠ 8753	The opponents are silent.
Dealer: S	♥ A73	
Vul: None	♦ K4	Partner bids first.
HCP: 8	♣ J976	
Board: 288	♠ AK4	The opponents are silent.
Dealer: N	♥ QJ2	
Vul: EW	♦ AJ72	You bid first.
HCP: 18	♣ K96	

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

Board: 285
 Dealer: S
 Vul: NS
 North HCP: 21
 South HCP: 13
 Contract: 7N N

North:
 ♠ K
 ♥ AK10
 ♦ Q98
 ♣ AKQ972

South:
 ♠ AQ83
 ♥ Q87
 ♦ AJ2
 ♣ 1064

West	North	East	South
			1♣

Pass	2♣ ¹	Pass	2♦
Pass	4♣	Pass	4♦ ²
Pass	4NT ³	Pass	5♥
Pass	7NT	AP	

1. Inverted minors
2. Cue bid, a ♦ stopper
3. Blackwood 0314, for ♣

Board: 286
 Dealer: N
 Vul: Both
 North HCP: 12
 South HCP: 11
 Contract: 3♠ S

North:
 ♠ Q1053
 ♥ J96
 ♦ AKQ9
 ♣ 83

South:
 ♠ A974
 ♥ KQ7
 ♦ 63
 ♣ Q964

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

Board: 287
 Dealer: S
 Vul: None
 North HCP: 8
 South HCP: 13
 Contract: 1N S

North:
 ♠ 8753
 ♥ A73
 ♦ K4
 ♣ J976

South:
 ♠ K96
 ♥ KJ105
 ♦ Q765
 ♣ A10

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

Board: 288
 Dealer: N
 Vul: EW
 North HCP: 18
 South HCP: 13
 Contract: 6♦ N

North:
 ♠ AK4
 ♥ QJ2
 ♦ AJ72
 ♣ K96

South:
 ♠ Q76
 ♥ A
 ♦ KQ1098
 ♣ Q873

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

1. Inverted minors
2. Cue bid, a ♠ stopper
3. Blackwood 0314, for ♦

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Leveled

Board: 285	♠ AQ83	The opponents are silent.
Dealer: S	♥ Q87	
Vul: NS	♦ AJ2	You bid first.
HCP: 13	♣ 1064	

Board: 286	♠ A974	The opponents are silent.
Dealer: N	♥ KQ7	
Vul: Both	♦ 63	Partner bids first.
HCP: 11	♣ Q964	

Board: 287	♠ K96	The opponents are silent.
Dealer: S	♥ KJ105	
Vul: None	♦ Q765	You bid first.
HCP: 13	♣ A10	

Board: 288	♠ Q76	The opponents are silent.
Dealer: N	♥ A	
Vul: EW	♦ KQ1098	Partner bids first.
HCP: 13	♣ Q873	

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

Board: 285
 Dealer: S
 Vul: NS
 North HCP: 21
 South HCP: 13
 Contract: 7N N

North:
 ♠ K
 ♥ AK10
 ♦ Q98
 ♣ AKQ972

South:
 ♠ AQ83
 ♥ Q87
 ♦ AJ2
 ♣ 1064

West	North	East	South
			1♣

Pass	2♣ ¹	Pass	2♦
Pass	4♣	Pass	4♦ ²
Pass	4NT ³	Pass	5♥
Pass	7NT	AP	

1. Inverted minors
2. Cue bid, a ♦ stopper
3. Blackwood 0314, for ♣

Board: 286
 Dealer: N
 Vul: Both
 North HCP: 12
 South HCP: 11
 Contract: 3♠ S

North:
 ♠ Q1053
 ♥ J96
 ♦ AKQ9
 ♣ 83

South:
 ♠ A974
 ♥ KQ7
 ♦ 63
 ♣ Q964

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

Board: 287
 Dealer: S
 Vul: None
 North HCP: 8
 South HCP: 13
 Contract: 1N S

North:
 ♠ 8753
 ♥ A73
 ♦ K4
 ♣ J976

South:
 ♠ K96
 ♥ KJ105
 ♦ Q765
 ♣ A10

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

Board: 288
 Dealer: N
 Vul: EW
 North HCP: 18
 South HCP: 13
 Contract: 6♦ N

North:
 ♠ AK4
 ♥ QJ2
 ♦ AJ72
 ♣ K96

South:
 ♠ Q76
 ♥ A
 ♦ KQ1098
 ♣ Q873

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

1. Inverted minors
2. Cue bid, a ♠ stopper
3. Blackwood 0314, for ♦

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 289	♠ KJ102	The opponents are silent.
Dealer: S	♥ 10974	
Vul: Both	♦ Q8	Partner bids first.
HCP: 10	♣ KJ9	

Board: 290	♠ A4	The opponents are silent.
Dealer: N	♥ A62	
Vul: None	♦ J965	You bid first.
HCP: 13	♣ A1084	

Board: 291	♠ 84	The opponents are silent.
Dealer: S	♥ AJ	
Vul: NS	♦ AK642	Partner bids first.
HCP: 18	♣ AQ97	

Board: 292	♠ AK75	The opponents are silent.
Dealer: N	♥ 1086	
Vul: Both	♦ K109	You bid first.
HCP: 14	♣ KJ3	

Board: 293	♠ K83	The opponents are silent.
Dealer: S	♥ K976	
Vul: None	♦ Q7	Partner bids first.
HCP: 9	♣ J875	

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

Board: 289	North:	South:	West	North	East	South
Dealer: S	♠ KJ102	♠ Q974				1♦
Vul: Both	♥ 10974	♥ 8	Pass	1♥	Pass	1♠
North HCP: 10	♦ Q8	♦ AJ10765	Pass	3♠	AP	
South HCP: 11	♣ KJ9	♣ A10				
Contract: 3♠ S						

Board: 290	North:	South:	West	North	East	South
Dealer: N	♠ A4	♠ K872		1♦	Pass	1♠
Vul: None	♥ A62	♥ KQ5	Pass	1NT	Pass	2NT
North HCP: 13	♦ J965	♦ Q83	AP			
South HCP: 12	♣ A1084	♣ Q73				
Contract: 2N N						

Board: 291	North:	South:	West	North	East	South
Dealer: S	♠ 84	♠ AKJ3				1♦
Vul: NS	♥ AJ	♥ Q1072	Pass	2♦ ¹	Pass	2♥
North HCP: 18	♦ AK642	♦ 985	Pass	4♦	Pass	4♠ ²
South HCP: 13	♣ AQ97	♣ K6	Pass	4NT ³	Pass	5♦
Contract: 6♦ S			Pass	5♥	Pass	6♦
			AP			

1. Inverted minors
2. Cue bid, a ♠ stopper
3. Blackwood 0314, for ♦

Board: 292	North:	South:	West	North	East	South
Dealer: N	♠ AK75	♠ 10943		1♣	Pass	1♠
Vul: Both	♥ 1086	♥ AK3				
North HCP: 14	♦ K109	♦ J5	Pass	2♠	Pass	4♠
South HCP: 12	♣ KJ3	♣ A1064	AP			
Contract: 4♠ S						

Board: 293	North:	South:	West	North	East	South
Dealer: S	♠ K83	♠ Q52				1♦
Vul: None	♥ K976	♥ Q4	Pass	1♥	Pass	1NT
North HCP: 9	♦ Q7	♦ AKJ94	AP			
South HCP: 14	♣ J875	♣ Q103				
Contract: 1N S						

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 289	♠ Q974	The opponents are silent.
Dealer: S	♥ 8	
Vul: Both	♦ AJ10765	You bid first.
HCP: 11	♣ A10	

Board: 290	♠ K872	The opponents are silent.
Dealer: N	♥ KQ5	
Vul: None	♦ Q83	Partner bids first.
HCP: 12	♣ Q73	

Board: 291	♠ AKJ3	The opponents are silent.
Dealer: S	♥ Q1072	
Vul: NS	♦ 985	You bid first.
HCP: 13	♣ K6	

Board: 292	♠ 10943	The opponents are silent.
Dealer: N	♥ AK3	
Vul: Both	♦ J5	Partner bids first.
HCP: 12	♣ A1064	

Board: 293	♠ Q52	The opponents are silent.
Dealer: S	♥ Q4	
Vul: None	♦ AKJ94	You bid first.
HCP: 14	♣ Q103	

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

Board: 289

Dealer: S

Vul: Both

North HCP: 10

South HCP: 11

Contract: 3♠ S

North:

♠ KJ102

♥ 10974

♦ Q8

♣ KJ9

South:

♠ Q974

♥ 8

♦ AJ10765

♣ A10

West	North	East	South
------	-------	------	-------

			1♦
--	--	--	----

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

Pass	3♠	AP	
------	----	----	--

Board: 290

Dealer: N

Vul: None

North HCP: 13

South HCP: 12

Contract: 2N N

North:

♠ A4

♥ A62

♦ J965

♣ A1084

South:

♠ K872

♥ KQ5

♦ Q83

♣ Q73

West	North	East	South
------	-------	------	-------

	1♦	Pass	1♠
--	----	------	----

Pass	1NT	Pass	2NT
------	-----	------	-----

AP

Board: 291

Dealer: S

Vul: NS

North HCP: 18

South HCP: 13

Contract: 6♦ S

North:

♠ 84

♥ AJ

♦ AK642

♣ AQ97

South:

♠ AKJ3

♥ Q1072

♦ 985

♣ K6

West	North	East	South
------	-------	------	-------

			1♦
--	--	--	----

Pass	2♦ ¹	Pass	2♥
------	-----------------	------	----

Pass	4♦	Pass	4♠ ²
------	----	------	-----------------

Pass	4NT ³	Pass	5♦
------	------------------	------	----

Pass	5♥	Pass	6♦
------	----	------	----

AP

1. Inverted minors

2. Cue bid, a ♠ stopper

3. Blackwood 0314, for ♦

Board: 292

Dealer: N

Vul: Both

North HCP: 14

South HCP: 12

Contract: 4♠ S

North:

♠ AK75

♥ 1086

♦ K109

♣ KJ3

South:

♠ 10943

♥ AK3

♦ J5

♣ A1064

West	North	East	South
------	-------	------	-------

	1♣	Pass	1♠
--	----	------	----

Pass	2♠	Pass	4♠
------	----	------	----

AP

Board: 293

Dealer: S

Vul: None

North HCP: 9

South HCP: 14

Contract: 1N S

North:

♠ K83

♥ K976

♦ Q7

♣ J875

South:

♠ Q52

♥ Q4

♦ AKJ94

♣ Q103

West	North	East	South
------	-------	------	-------

			1♦
--	--	--	----

Pass	1♥	Pass	1NT
------	----	------	-----

AP

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 294	♠ A10	The opponents are silent.
Dealer: N	♥ J74	
Vul: NS	♦ K9	You bid first.
HCP: 17	♣ AKQ1097	

Board: 295	♠ 94	The opponents are silent.
Dealer: S	♥ Q754	
Vul: EW	♦ A643	Partner bids first.
HCP: 11	♣ KQ9	

Board: 296	♠ AK8	The opponents are silent.
Dealer: N	♥ KJ6	
Vul: None	♦ J1096	You bid first.
HCP: 14	♣ Q98	

Board: 297	♠ K	The opponents are silent.
Dealer: S	♥ KJ7	
Vul: NS	♦ A82	Partner bids first.
HCP: 16	♣ AJ10864	

Board: 298	♠ A3	The opponents are silent.
Dealer: N	♥ A6	
Vul: EW	♦ AKJ10875	You bid first.
HCP: 20	♣ A5	

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

Board: 294	North:	South:	West	North	East	South
Dealer: N	♠ A10	♠ 543		1♣	Pass	1♦
Vul: NS	♥ J74	♥ AQ92	Pass	3♣	Pass	3♥
North HCP: 17	♦ K9	♦ QJ74	Pass	3NT	AP	
South HCP: 10	♣ AKQ1097	♣ J4				
Contract: 3N N						

Board: 295	North:	South:	West	North	East	South
Dealer: S	♠ 94	♠ AJ65				1♣
Vul: EW	♥ Q754	♥ AK62	Pass	1♦	Pass	2♥
North HCP: 11	♦ A643	♦ Q	Pass	2♠ ¹	Pass	3♠
South HCP: 18	♣ KQ9	♣ A1074	Pass	4♥	AP	
Contract: 4♥ S						

1. Fourth suit

Board: 296	North:	South:	West	North	East	South
Dealer: N	♠ AK8	♠ 972				
Vul: None	♥ KJ6	♥ 8542		1♦	Pass	1♥
North HCP: 14	♦ J1096	♦ AQ8	Pass	1NT	AP	
South HCP: 10	♣ Q98	♣ A64				
Contract: 1N N						

Board: 297	North:	South:	West	North	East	South
Dealer: S	♠ K	♠ A105				1♣
Vul: NS	♥ KJ7	♥ A1096	Pass	2♣ ¹	Pass	2NT
North HCP: 16	♦ A82	♦ KJ5	Pass	5♣	AP	
South HCP: 12	♣ AJ10864	♣ 975				
Contract: 5♣ S						

1. Inverted minors

Board: 298	North:	South:	West	North	East	South
Dealer: N	♠ A3	♠ KJ72				
Vul: EW	♥ A6	♥ 874		1♦	Pass	1♠
North HCP: 20	♦ AKJ10875	♦ Q9	Pass	2♦	AP	
South HCP: 11	♣ A5	♣ KQ98				
Contract: 2♦ N						

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 294	♠ 543	The opponents are silent.
Dealer: N	♥ AQ92	
Vul: NS	♦ QJ74	Partner bids first.
HCP: 10	♣ J4	

Board: 295	♠ AJ65	The opponents are silent.
Dealer: S	♥ AK62	
Vul: EW	♦ Q	You bid first.
HCP: 18	♣ A1074	

Board: 296	♠ 972	The opponents are silent.
Dealer: N	♥ 8542	
Vul: None	♦ AQ8	Partner bids first.
HCP: 10	♣ A64	

Board: 297	♠ A105	The opponents are silent.
Dealer: S	♥ A1096	
Vul: NS	♦ KJ5	You bid first.
HCP: 12	♣ 975	

Board: 298	♠ KJ72	The opponents are silent.
Dealer: N	♥ 874	
Vul: EW	♦ Q9	Partner bids first.
HCP: 11	♣ KQ98	

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

Board: 294	North:	South:	West	North	East	South
Dealer: N	♠ A10	♠ 543		1♣	Pass	1♦
Vul: NS	♥ J74	♥ AQ92	Pass	3♣	Pass	3♥
North HCP: 17	♦ K9	♦ QJ74	Pass	3NT	AP	
South HCP: 10	♣ AKQ1097	♣ J4				
Contract: 3N N						

Board: 295	North:	South:	West	North	East	South
Dealer: S	♠ 94	♠ AJ65				1♣
Vul: EW	♥ Q754	♥ AK62	Pass	1♦	Pass	2♥
North HCP: 11	♦ A643	♦ Q	Pass	2♠ ¹	Pass	3♠
South HCP: 18	♣ KQ9	♣ A1074	Pass	4♥	AP	
Contract: 4♥ S						

1. Fourth suit

Board: 296	North:	South:	West	North	East	South
Dealer: N	♠ AK8	♠ 972				
Vul: None	♥ KJ6	♥ 8542		1♦	Pass	1♥
North HCP: 14	♦ J1096	♦ AQ8	Pass	1NT	AP	
South HCP: 10	♣ Q98	♣ A64				
Contract: 1N N						

Board: 297	North:	South:	West	North	East	South
Dealer: S	♠ K	♠ A105				1♣
Vul: NS	♥ KJ7	♥ A1096	Pass	2♣ ¹	Pass	2NT
North HCP: 16	♦ A82	♦ KJ5	Pass	5♣	AP	
South HCP: 12	♣ AJ10864	♣ 975				
Contract: 5♣ S						

1. Inverted minors

Board: 298	North:	South:	West	North	East	South
Dealer: N	♠ A3	♠ KJ72				
Vul: EW	♥ A6	♥ 874		1♦	Pass	1♠
North HCP: 20	♦ AKJ10875	♦ Q9	Pass	2♦	AP	
South HCP: 11	♣ A5	♣ KQ98				
Contract: 2♦ N						

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 299	♠ KQ74	The opponents are silent.
Dealer: S	♥ A5	
Vul: Both	♦ 943	Partner bids first.
HCP: 12	♣ K953	

Board: 300	♠ Q98	The opponents are silent.
Dealer: N	♥ AK5	
Vul: NS	♦ 87632	You bid first.
HCP: 13	♣ A4	

Board: 301	♠ KJ7	The opponents are silent.
Dealer: S	♥ A742	
Vul: EW	♦ J54	Partner bids first.
HCP: 13	♣ KJ9	

Board: 302	♠ AJ104	The opponents are silent.
Dealer: N	♥ AK10	
Vul: EW	♦ K82	You bid first.
HCP: 19	♣ KJ7	

Board: 303	♠ 8432	The opponents are silent.
Dealer: S	♥ 532	
Vul: Both	♦ Q765	Partner bids first.
HCP: 6	♣ A6	

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

Board: 299	North:	South:	West	North	East	South
Dealer: S	♠ KQ74	♠ A62				1♦
Vul: Both	♥ A5	♥ 1064	Pass	1♠	Pass	1NT
North HCP: 12	♦ 943	♦ K875	Pass	2NT	Pass	3♠
South HCP: 14	♣ K953	♣ AQJ	AP			
Contract: 3♠ N						

Board: 300	North:	South:	West	North	East	South
Dealer: N	♠ Q98	♠ K106		1♦	Pass	2♦ ¹
Vul: NS	♥ AK5	♥ 8	Pass	2♥	Pass	3NT
North HCP: 13	♦ 87632	♦ AQJ54	AP			
South HCP: 14	♣ A4	♣ KJ63	1. Inverted minors			
Contract: 3N S						

Board: 301	North:	South:	West	North	East	South
Dealer: S	♠ KJ7	♠ A92				1♣
Vul: EW	♥ A742	♥ KJ9	Pass	1♥	Pass	1NT
North HCP: 13	♦ J54	♦ A76	Pass	2NT	Pass	3NT
South HCP: 14	♣ KJ9	♣ Q1084	AP			
Contract: 3N S						

Board: 302	North:	South:	West	North	East	South
Dealer: N	♠ AJ104	♠ K2		1♣	Pass	2♣ ¹
Vul: EW	♥ AK10	♥ Q2	Pass	2♦	Pass	3♣
North HCP: 19	♦ K82	♦ J63	Pass	4♦ ²	Pass	4♠ ³
South HCP: 12	♣ KJ7	♣ AQ8543	Pass	5♣	AP	
Contract: 5♣ N			1. Inverted minors			
			2. Cue bid, a ♦ stopper			
			3. Cue bid, a ♠ stopper			

Board: 303	North:	South:	West	North	East	South
Dealer: S	♠ 8432	♠ AK9				1♣
Vul: Both	♥ 532	♥ Q9				
North HCP: 6	♦ Q765	♦ J4	Pass	1♦	Pass	2♣
South HCP: 14	♣ A6	♣ KJ9875	AP			
Contract: 2♣ S						

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 299	♠ A62	The opponents are silent.
Dealer: S	♥ 1064	
Vul: Both	♦ K875	You bid first.
HCP: 14	♣ AQJ	

Board: 300	♠ K106	The opponents are silent.
Dealer: N	♥ 8	
Vul: NS	♦ AQJ54	Partner bids first.
HCP: 14	♣ KJ63	

Board: 301	♠ A92	The opponents are silent.
Dealer: S	♥ KJ9	
Vul: EW	♦ A76	You bid first.
HCP: 14	♣ Q1084	

Board: 302	♠ K2	The opponents are silent.
Dealer: N	♥ Q2	
Vul: EW	♦ J63	Partner bids first.
HCP: 12	♣ AQ8543	

Board: 303	♠ AK9	The opponents are silent.
Dealer: S	♥ Q9	
Vul: Both	♦ J4	You bid first.
HCP: 14	♣ KJ9875	

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

Board: 299	North:	South:	West	North	East	South
Dealer: S	♠ KQ74	♠ A62				1♦
Vul: Both	♥ A5	♥ 1064	Pass	1♠	Pass	1NT
North HCP: 12	♦ 943	♦ K875	Pass	2NT	Pass	3♠
South HCP: 14	♣ K953	♣ AQJ	AP			
Contract: 3♠ N						

Board: 300	North:	South:	West	North	East	South
Dealer: N	♠ Q98	♠ K106		1♦	Pass	2♦ ¹
Vul: NS	♥ AK5	♥ 8	Pass	2♥	Pass	3NT
North HCP: 13	♦ 87632	♦ AQJ54	AP			
South HCP: 14	♣ A4	♣ KJ63	1. Inverted minors			
Contract: 3N S						

Board: 301	North:	South:	West	North	East	South
Dealer: S	♠ KJ7	♠ A92				1♣
Vul: EW	♥ A742	♥ KJ9	Pass	1♥	Pass	1NT
North HCP: 13	♦ J54	♦ A76	Pass	2NT	Pass	3NT
South HCP: 14	♣ KJ9	♣ Q1084	AP			
Contract: 3N S						

Board: 302	North:	South:	West	North	East	South
Dealer: N	♠ AJ104	♠ K2		1♣	Pass	2♣ ¹
Vul: EW	♥ AK10	♥ Q2	Pass	2♦	Pass	3♣
North HCP: 19	♦ K82	♦ J63	Pass	4♦ ²	Pass	4♠ ³
South HCP: 12	♣ KJ7	♣ AQ8543	Pass	5♣	AP	
Contract: 5♣ N			1. Inverted minors			
			2. Cue bid, a ♦ stopper			
			3. Cue bid, a ♠ stopper			

Board: 303	North:	South:	West	North	East	South
Dealer: S	♠ 8432	♠ AK9				1♣
Vul: Both	♥ 532	♥ Q9				
North HCP: 6	♦ Q765	♦ J4	Pass	1♦	Pass	2♣
South HCP: 14	♣ A6	♣ KJ9875	AP			
Contract: 2♣ S						

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 304	♠ 6432	The opponents are silent.
Dealer: N	♥ K64	
Vul: None	♦ A109	You bid first.
HCP: 12	♣ AJ9	

Board: 305	♠ AQJ3	The opponents are silent.
Dealer: S	♥ J54	
Vul: NS	♦ Q1097	Partner bids first.
HCP: 10	♣ 74	

Board: 306	♠ A654	The opponents are silent.
Dealer: N	♥ K9	
Vul: Both	♦ Q964	You bid first.
HCP: 13	♣ A109	

Board: 307	♠ 10642	The opponents are silent.
Dealer: S	♥ 10982	
Vul: None	♦ A4	Partner bids first.
HCP: 7	♣ K104	

Board: 308	♠ J	The opponents are silent.
Dealer: N	♥ K105	
Vul: NS	♦ Q93	You bid first.
HCP: 16	♣ AKQJ95	

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

Board: 304	North:	South:	West	North	East	South
Dealer: N	♠ 6432	♠ KQJ10		1♣	Pass	1♦
Vul: None	♥ K64	♥ A95	Pass	1♠	Pass	4♠
North HCP: 12	♦ A109	♦ Q876	AP			
South HCP: 12	♣ AJ9	♣ 103				
Contract: 4♠ N						

Board: 305	North:	South:	West	North	East	South
Dealer: S	♠ AQJ3	♠ K87				1♦
Vul: NS	♥ J54	♥ 3	Pass	1♠	Pass	3♣
North HCP: 10	♦ Q1097	♦ AKJ65	Pass	3♦	Pass	3♠
South HCP: 18	♣ 74	♣ AK96	AP			
Contract: 3♠ N						

Board: 306	North:	South:	West	North	East	South
Dealer: N	♠ A654	♠ QJ8		1♦	Pass	1♥
Vul: Both	♥ K9	♥ A864	Pass	1♠	Pass	2♣ ¹
North HCP: 13	♦ Q964	♦ AJ83	Pass	3NT	AP	
South HCP: 12	♣ A109	♣ 86	1. Fourth suit			
Contract: 3N N						

Board: 307	North:	South:	West	North	East	South
Dealer: S	♠ 10642	♠ K3				1♦
Vul: None	♥ 10982	♥ K73	Pass	1♥	Pass	2NT
North HCP: 7	♦ A4	♦ KQJ76	Pass	3♠	Pass	3NT
South HCP: 18	♣ K104	♣ AQ3	AP			
Contract: 3N S						

Board: 308	North:	South:	West	North	East	South
Dealer: N	♠ J	♠ Q106		1♣	Pass	1♥
Vul: NS	♥ K105	♥ A942	Pass	3♣	Pass	3NT
North HCP: 16	♦ Q93	♦ AJ6	AP			
South HCP: 11	♣ AKQJ95	♣ 643				
Contract: 3N S						

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 304	♠ KQJ10	The opponents are silent.
Dealer: N	♥ A95	
Vul: None	♦ Q876	Partner bids first.
HCP: 12	♣ 103	

Board: 305	♠ K87	The opponents are silent.
Dealer: S	♥ 3	
Vul: NS	♦ AKJ65	You bid first.
HCP: 18	♣ AK96	

Board: 306	♠ QJ8	The opponents are silent.
Dealer: N	♥ A864	
Vul: Both	♦ AJ83	Partner bids first.
HCP: 12	♣ 86	

Board: 307	♠ K3	The opponents are silent.
Dealer: S	♥ K73	
Vul: None	♦ KQJ76	You bid first.
HCP: 18	♣ AQ3	

Board: 308	♠ Q106	The opponents are silent.
Dealer: N	♥ A942	
Vul: NS	♦ AJ6	Partner bids first.
HCP: 11	♣ 643	

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

Board: 304	North:	South:	West	North	East	South
Dealer: N	♠ 6432	♠ KQJ10		1♣	Pass	1♦
Vul: None	♥ K64	♥ A95	Pass	1♠	Pass	4♠
North HCP: 12	♦ A109	♦ Q876	AP			
South HCP: 12	♣ AJ9	♣ 103				
Contract: 4♠ N						

Board: 305	North:	South:	West	North	East	South
Dealer: S	♠ AQJ3	♠ K87				1♦
Vul: NS	♥ J54	♥ 3	Pass	1♠	Pass	3♣
North HCP: 10	♦ Q1097	♦ AKJ65	Pass	3♦	Pass	3♠
South HCP: 18	♣ 74	♣ AK96	AP			
Contract: 3♠ N						

Board: 306	North:	South:	West	North	East	South
Dealer: N	♠ A654	♠ QJ8		1♦	Pass	1♥
Vul: Both	♥ K9	♥ A864	Pass	1♠	Pass	2♣ ¹
North HCP: 13	♦ Q964	♦ AJ83	Pass	3NT	AP	
South HCP: 12	♣ A109	♣ 86	1. Fourth suit			
Contract: 3N N						

Board: 307	North:	South:	West	North	East	South
Dealer: S	♠ 10642	♠ K3				1♦
Vul: None	♥ 10982	♥ K73	Pass	1♥	Pass	2NT
North HCP: 7	♦ A4	♦ KQJ76	Pass	3♠	Pass	3NT
South HCP: 18	♣ K104	♣ AQ3	AP			
Contract: 3N S						

Board: 308	North:	South:	West	North	East	South
Dealer: N	♠ J	♠ Q106		1♣	Pass	1♥
Vul: NS	♥ K105	♥ A942	Pass	3♣	Pass	3NT
North HCP: 16	♦ Q93	♦ AJ6	AP			
South HCP: 11	♣ AKQJ95	♣ 643				
Contract: 3N S						

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 309	♠ K972	The opponents are silent.
Dealer: S	♥ KQ107	
Vul: EW	♦ J6	Partner bids first.
HCP: 13	♣ A106	

Board: 310	♠ KQ7	The opponents are silent.
Dealer: N	♥ KJ62	
Vul: None	♦ J865	You bid first.
HCP: 14	♣ A7	

Board: 311	♠ A64	The opponents are silent.
Dealer: S	♥ 953	
Vul: NS	♦ Q9754	Partner bids first.
HCP: 6	♣ 95	

Board: 312	♠ KQ2	The opponents are silent.
Dealer: N	♥ AQ7	
Vul: EW	♦ Q76	You bid first.
HCP: 13	♣ 9754	

Board: 313	♠ KJ93	The opponents are silent.
Dealer: S	♥ A4	
Vul: Both	♦ 864	Partner bids first.
HCP: 15	♣ AK65	

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

Board: 309

Dealer: S

Vul: EW

North HCP: 13

South HCP: 18

Contract: 6N S

North:

♠ K972

♥ KQ107

♦ J6

♣ A106

South:

♠ AQJ8

♥ AJ

♦ K973

♣ QJ7

West North East South

Pass 1♥ Pass 1♦

Pass 3♠ Pass 2NT

Pass 4NT¹ Pass 4♠

Pass 6NT AP 5♣

1. Blackwood 0314, for ♦

Board: 310

Dealer: N

Vul: None

North HCP: 14

South HCP: 10

Contract: 1N N

North:

♠ KQ7

♥ KJ62

♦ J865

♣ A7

South:

♠ J863

♥ A95

♦ KQ7

♣ 1065

West North East South

Pass 1♦ Pass 1♠

Pass 1NT AP

Board: 311

Dealer: S

Vul: NS

North HCP: 6

South HCP: 14

Contract: 1N S

North:

♠ A64

♥ 953

♦ Q9754

♣ 95

South:

♠ 1082

♥ KJ7

♦ J3

♣ AKQ84

West North East South

Pass 1♦ Pass 1♣

AP 1NT

Board: 312

Dealer: N

Vul: EW

North HCP: 13

South HCP: 15

Contract: 3N N

North:

♠ KQ2

♥ AQ7

♦ Q76

♣ 9754

South:

♠ A854

♥ 1062

♦ AK85

♣ A8

West North East South

Pass 1♣ Pass 1♦

AP 1NT Pass 3NT

Board: 313

Dealer: S

Vul: Both

North HCP: 15

South HCP: 13

Contract: 3N N

North:

♠ KJ93

♥ A4

♦ 864

♣ AK65

South:

♠ Q4

♥ K8

♦ AJ10953

♣ QJ10

West North East South

Pass 1♠ Pass 1♦

Pass 3NT AP 2♦

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 309	♠ AQJ8	The opponents are silent.
Dealer: S	♥ AJ	
Vul: EW	♦ K973	You bid first.
HCP: 18	♣ QJ7	

Board: 310	♠ J863	The opponents are silent.
Dealer: N	♥ A95	
Vul: None	♦ KQ7	Partner bids first.
HCP: 10	♣ 1065	

Board: 311	♠ 1082	The opponents are silent.
Dealer: S	♥ KJ7	
Vul: NS	♦ J3	You bid first.
HCP: 14	♣ AKQ84	

Board: 312	♠ A854	The opponents are silent.
Dealer: N	♥ 1062	
Vul: EW	♦ AK85	Partner bids first.
HCP: 15	♣ A8	

Board: 313	♠ Q4	The opponents are silent.
Dealer: S	♥ K8	
Vul: Both	♦ AJ10953	You bid first.
HCP: 13	♣ QJ10	

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

Board: 309

Dealer: S

Vul: EW

North HCP: 13

South HCP: 18

Contract: 6N S

North:

♠ K972

♥ KQ107

♦ J6

♣ A106

South:

♠ AQJ8

♥ AJ

♦ K973

♣ QJ7

West North East South

Pass 1♥ Pass 1♦

Pass 3♠ Pass 2NT

Pass 4NT¹ Pass 4♠

Pass 6NT AP 5♣

1. Blackwood 0314, for ♦

Board: 310

Dealer: N

Vul: None

North HCP: 14

South HCP: 10

Contract: 1N N

North:

♠ KQ7

♥ KJ62

♦ J865

♣ A7

South:

♠ J863

♥ A95

♦ KQ7

♣ 1065

West North East South

Pass 1♦ Pass 1♠

Pass 1NT AP

Board: 311

Dealer: S

Vul: NS

North HCP: 6

South HCP: 14

Contract: 1N S

North:

♠ A64

♥ 953

♦ Q9754

♣ 95

South:

♠ 1082

♥ KJ7

♦ J3

♣ AKQ84

West North East South

Pass 1♦ Pass 1♣

AP 1NT

Board: 312

Dealer: N

Vul: EW

North HCP: 13

South HCP: 15

Contract: 3N N

North:

♠ KQ2

♥ AQ7

♦ Q76

♣ 9754

South:

♠ A854

♥ 1062

♦ AK85

♣ A8

West North East South

Pass 1♣ Pass 1♦

Pass 1NT Pass 3NT

AP

Board: 313

Dealer: S

Vul: Both

North HCP: 15

South HCP: 13

Contract: 3N N

North:

♠ KJ93

♥ A4

♦ 864

♣ AK65

South:

♠ Q4

♥ K8

♦ AJ10953

♣ QJ10

West North East South

Pass 1♠ Pass 1♦

Pass 3NT Pass 2♦

AP

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 314	♠ AK86	The opponents are silent.
Dealer: N	♥ A732	
Vul: NS	♦ AJ3	You bid first.
HCP: 19	♣ QJ	

Board: 315	♠ 10642	The opponents are silent.
Dealer: S	♥ A32	
Vul: EW	♦ AJ3	Partner bids first.
HCP: 11	♣ Q63	

Board: 316	♠ A963	The opponents are silent.
Dealer: N	♥ A763	
Vul: Both	♦ Q86	You bid first.
HCP: 12	♣ Q10	

Board: 317	♠ KJ104	The opponents are silent.
Dealer: S	♥ KQ8	
Vul: None	♦ 10943	Partner bids first.
HCP: 12	♣ K9	

Board: 318	♠ AQJ4	The opponents are silent.
Dealer: N	♥ AQ103	
Vul: EW	♦ A863	You bid first.
HCP: 17	♣ 7	

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

Board: 314	North:	South:	West	North	East	South
Dealer: N	♠ AK86	♠ 9753		1♦	Pass	1♠
Vul: NS	♥ A732	♥ Q65				
North HCP: 19	♦ AJ3	♦ KQ109	Pass	4♠	AP	
South HCP: 7	♣ QJ	♣ 107				
Contract: 4♠ S						

Board: 315	North:	South:	West	North	East	South
Dealer: S	♠ 10642	♠ AQ				1♣
Vul: EW	♥ A32	♥ 874				
North HCP: 11	♦ AJ3	♦ 865	Pass	1♠	Pass	1NT
South HCP: 13	♣ Q63	♣ AK875	Pass	2NT	AP	
Contract: 2N S						

Board: 316	North:	South:	West	North	East	South
Dealer: N	♠ A963	♠ 102		1♦	Pass	2♦ ¹
Vul: Both	♥ A763	♥ J9				
North HCP: 12	♦ Q86	♦ A10754	Pass	2NT	Pass	3♦
South HCP: 12	♣ Q10	♣ AK63	AP			
Contract: 3♦ N			1. Inverted minors			

Board: 317	North:	South:	West	North	East	South
Dealer: S	♠ KJ104	♠ Q982				1♣
Vul: None	♥ KQ8	♥ A7				
North HCP: 12	♦ 10943	♦ AK6	Pass	1♦	Pass	1♠
South HCP: 14	♣ K9	♣ J1087	Pass	4♠	AP	
Contract: 4♠ S						

Board: 318	North:	South:	West	North	East	South
Dealer: N	♠ AQJ4	♠ 10		1♦	Pass	2♦ ¹
Vul: EW	♥ AQ103	♥ KJ4	Pass	3♣ ²	Pass	4♦
North HCP: 17	♦ A863	♦ KQJ54	Pass	4NT ³	Pass	5♦
South HCP: 15	♣ 7	♣ KQ85	Pass	6♦	AP	
Contract: 6♦ N			1. Inverted minors			
			2. shortness			
			3. Blackwood 0314, for ♦			

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 314	♠ 9753	The opponents are silent.
Dealer: N	♥ Q65	
Vul: NS	♦ KQ109	Partner bids first.
HCP: 7	♣ 107	

Board: 315	♠ AQ	The opponents are silent.
Dealer: S	♥ 874	
Vul: EW	♦ 865	You bid first.
HCP: 13	♣ AK875	

Board: 316	♠ 102	The opponents are silent.
Dealer: N	♥ J9	
Vul: Both	♦ A10754	Partner bids first.
HCP: 12	♣ AK63	

Board: 317	♠ Q982	The opponents are silent.
Dealer: S	♥ A7	
Vul: None	♦ AK6	You bid first.
HCP: 14	♣ J1087	

Board: 318	♠ 10	The opponents are silent.
Dealer: N	♥ KJ4	
Vul: EW	♦ KQJ54	Partner bids first.
HCP: 15	♣ KQ85	

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

Board: 314	North:	South:	West	North	East	South
Dealer: N	♠ AK86	♠ 9753		1♦	Pass	1♠
Vul: NS	♥ A732	♥ Q65				
North HCP: 19	♦ AJ3	♦ KQ109	Pass	4♠	AP	
South HCP: 7	♣ QJ	♣ 107				
Contract: 4♠ S						

Board: 315	North:	South:	West	North	East	South
Dealer: S	♠ 10642	♠ AQ				1♣
Vul: EW	♥ A32	♥ 874				
North HCP: 11	♦ AJ3	♦ 865	Pass	1♠	Pass	1NT
South HCP: 13	♣ Q63	♣ AK875	Pass	2NT	AP	
Contract: 2N S						

Board: 316	North:	South:	West	North	East	South
Dealer: N	♠ A963	♠ 102		1♦	Pass	2♦ ¹
Vul: Both	♥ A763	♥ J9				
North HCP: 12	♦ Q86	♦ A10754	Pass	2NT	Pass	3♦
South HCP: 12	♣ Q10	♣ AK63	AP			
Contract: 3♦ N			1. Inverted minors			

Board: 317	North:	South:	West	North	East	South
Dealer: S	♠ KJ104	♠ Q982				1♣
Vul: None	♥ KQ8	♥ A7				
North HCP: 12	♦ 10943	♦ AK6	Pass	1♦	Pass	1♠
South HCP: 14	♣ K9	♣ J1087	Pass	4♠	AP	
Contract: 4♠ S						

Board: 318	North:	South:	West	North	East	South
Dealer: N	♠ AQJ4	♠ 10		1♦	Pass	2♦ ¹
Vul: EW	♥ AQ103	♥ KJ4	Pass	3♣ ²	Pass	4♦
North HCP: 17	♦ A863	♦ KQJ54	Pass	4NT ³	Pass	5♦
South HCP: 15	♣ 7	♣ KQ85	Pass	6♦	AP	
Contract: 6♦ N			1. Inverted minors			
			2. shortness			
			3. Blackwood 0314, for ♦			

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 319	♠ Q1043	The opponents are silent.
Dealer: S	♥ K107	
Vul: Both	♦ A53	Partner bids first.
HCP: 12	♣ K63	

Board: 320	♠ A872	The opponents are silent.
Dealer: N	♥ AJ75	
Vul: NS	♦ 863	You bid first.
HCP: 12	♣ K9	

Board: 321	♠ Q106	The opponents are silent.
Dealer: S	♥ 7654	
Vul: Both	♦ KQJ9	Partner bids first.
HCP: 11	♣ K3	

Board: 322	♠ Q6	The opponents are silent.
Dealer: N	♥ 9854	
Vul: NS	♦ AKQJ	You bid first.
HCP: 13	♣ J104	

Board: 323	♠ Q75	The opponents are silent.
Dealer: S	♥ 104	
Vul: EW	♦ KJ9	Partner bids first.
HCP: 12	♣ AQ1087	

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

Board: 319

Dealer: S

Vul: Both

North HCP: 12

South HCP: 14

Contract: 3N S

North:

♠ Q1043

♥ K107

♦ A53

♣ K63

South:

♠ AK8

♥ Q63

♦ KJ1076

♣ J8

West North East South

Pass 1♠ Pass 1♦

Pass 2NT Pass 1NT

AP 3NT

AP

Board: 320

Dealer: N

Vul: NS

North HCP: 12

South HCP: 21

Contract: 7♦ N

North:

♠ A872

♥ AJ75

♦ 863

♣ K9

South:

♠ K95

♥ Q

♦ AKQJ9

♣ AQ105

West North East South

Pass 1♦ Pass 2♦¹

Pass 2NT Pass 4♦

Pass 4♥² Pass 4NT³

Pass 5♥ Pass 7♦

AP

1. Inverted minors

2. Cue bid, a ♥ stopper

3. Blackwood 0314, for ♦

Board: 321

Dealer: S

Vul: Both

North HCP: 11

South HCP: 13

Contract: 3♥ S

North:

♠ Q106

♥ 7654

♦ KQJ9

♣ K3

South:

♠ KJ85

♥ AK32

♦ 6

♣ Q864

West North East South

Pass 1♦ Pass 1♣

Pass 3♥ Pass 1♥

AP

Board: 322

Dealer: N

Vul: NS

North HCP: 13

South HCP: 12

Contract: 2N N

North:

♠ Q6

♥ 9854

♦ AKQJ

♣ J104

South:

♠ A952

♥ A7

♦ 963

♣ A653

West North East South

Pass 1♦ Pass 1♠

Pass 1NT Pass 2NT

AP

Board: 323

Dealer: S

Vul: EW

North HCP: 12

South HCP: 18

Contract: 5♣ S

North:

♠ Q75

♥ 104

♦ KJ9

♣ AQ1087

South:

♠ K963

♥ AQ7

♦ AQ8

♣ K93

West North East South

Pass 2♣¹ Pass 2♦

Pass 3♣ Pass 4♦²

Pass 5♣ AP

1. Inverted minors

2. Cue bid, a ♦ stopper

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 319	♠ AK8	The opponents are silent.
Dealer: S	♥ Q63	
Vul: Both	♦ KJ1076	You bid first.
HCP: 14	♣ J8	

Board: 320	♠ K95	The opponents are silent.
Dealer: N	♥ Q	
Vul: NS	♦ AKQJ9	Partner bids first.
HCP: 21	♣ AQ105	

Board: 321	♠ KJ85	The opponents are silent.
Dealer: S	♥ AK32	
Vul: Both	♦ 6	You bid first.
HCP: 13	♣ Q864	

Board: 322	♠ A952	The opponents are silent.
Dealer: N	♥ A7	
Vul: NS	♦ 963	Partner bids first.
HCP: 12	♣ A653	

Board: 323	♠ K963	The opponents are silent.
Dealer: S	♥ AQ7	
Vul: EW	♦ AQ8	You bid first.
HCP: 18	♣ K93	

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

Board: 319

Dealer: S

Vul: Both

North HCP: 12

South HCP: 14

Contract: 3N S

North:

♠ Q1043

♥ K107

♦ A53

♣ K63

South:

♠ AK8

♥ Q63

♦ KJ1076

♣ J8

West North East South

Pass 1♠ Pass 1♦

Pass 2NT Pass 1NT

AP 3NT

Board: 320

Dealer: N

Vul: NS

North HCP: 12

South HCP: 21

Contract: 7♦ N

North:

♠ A872

♥ AJ75

♦ 863

♣ K9

South:

♠ K95

♥ Q

♦ AKQJ9

♣ AQ105

West North East South

Pass 1♦ Pass 2♦¹

Pass 2NT Pass 4♦

Pass 4♥² Pass 4NT³

Pass 5♥ Pass 7♦

AP

1. Inverted minors

2. Cue bid, a ♥ stopper

3. Blackwood 0314, for ♦

Board: 321

Dealer: S

Vul: Both

North HCP: 11

South HCP: 13

Contract: 3♥ S

North:

♠ Q106

♥ 7654

♦ KQJ9

♣ K3

South:

♠ KJ85

♥ AK32

♦ 6

♣ Q864

West North East South

Pass 1♦ Pass 1♣

Pass 3♥ Pass 1♥

AP

Board: 322

Dealer: N

Vul: NS

North HCP: 13

South HCP: 12

Contract: 2N N

North:

♠ Q6

♥ 9854

♦ AKQJ

♣ J104

South:

♠ A952

♥ A7

♦ 963

♣ A653

West North East South

Pass 1♦ Pass 1♠

Pass 1NT Pass 2NT

AP

Board: 323

Dealer: S

Vul: EW

North HCP: 12

South HCP: 18

Contract: 5♣ S

North:

♠ Q75

♥ 104

♦ KJ9

♣ AQ1087

South:

♠ K963

♥ AQ7

♦ AQ8

♣ K93

West North East South

Pass 2♣¹ Pass 2♦

Pass 3♣ Pass 4♦²

Pass 5♣ AP

1. Inverted minors

2. Cue bid, a ♦ stopper

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 324	♠ QJ72	The opponents are silent.
Dealer: N	♥ AK87	
Vul: None	♦ AQ43	You bid first.
HCP: 19	♣ K	

Board: 325	♠ 8752	The opponents are silent.
Dealer: S	♥ AQ7	
Vul: NS	♦ J965	Partner bids first.
HCP: 10	♣ K6	

Board: 326	♠ AQ87	The opponents are silent.
Dealer: N	♥ K3	
Vul: EW	♦ AQ4	You bid first.
HCP: 18	♣ K984	

Board: 327	♠ QJ54	The opponents are silent.
Dealer: S	♥ KJ97	
Vul: Both	♦ Q6	Partner bids first.
HCP: 12	♣ K54	

Board: 328	♠ AQ64	The opponents are silent.
Dealer: N	♥ KJ105	
Vul: NS	♦ 8	You bid first.
HCP: 16	♣ AQ53	

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

Board: 324	North:	South:	West	North	East	South
Dealer: N	♠ QJ72	♠ A1086		1♦	Pass	1♠
Vul: None	♥ AK87	♥ J5	Pass	4♠	Pass	4NT ¹
North HCP: 19	♦ AQ43	♦ K75	Pass	5♠	AP	
South HCP: 12	♣ K	♣ A653				
Contract: 5♠ S						1. Blackwood 0314, for ♠

Board: 325	North:	South:	West	North	East	South
Dealer: S	♠ 8752	♠ AQ96				1♣
Vul: NS	♥ AQ7	♥ J8	Pass	1♦	Pass	1♠
North HCP: 10	♦ J965	♦ K8	Pass	3♠	Pass	4♠
South HCP: 13	♣ K6	♣ QJ1095	AP			
Contract: 4♠ S						

Board: 326	North:	South:	West	North	East	South
Dealer: N	♠ AQ87	♠ J53		1♣	Pass	1♥
Vul: EW	♥ K3	♥ A985	Pass	2NT	Pass	3NT
North HCP: 18	♦ AQ4	♦ J8	AP			
South HCP: 7	♣ K984	♣ J1075				
Contract: 3N N						

Board: 327	North:	South:	West	North	East	South
Dealer: S	♠ QJ54	♠ A8				1♦
Vul: Both	♥ KJ97	♥ AQ3	Pass	1♥	Pass	2NT
North HCP: 12	♦ Q6	♦ A1095	Pass	3♠	Pass	4♥
South HCP: 19	♣ K54	♣ AJ97	AP			
Contract: 4♥ N						

Board: 328	North:	South:	West	North	East	South
Dealer: N	♠ AQ64	♠ K102		1♣	Pass	1♦
Vul: NS	♥ KJ105	♥ Q7	Pass	1♥	Pass	1♠ ¹
North HCP: 16	♦ 8	♦ KQJ4	Pass	2♠	AP	
South HCP: 11	♣ AQ53	♣ 9874				
Contract: 2♠ S						1. Fourth suit

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 324	♠ A1086	The opponents are silent.
Dealer: N	♥ J5	
Vul: None	♦ K75	Partner bids first.
HCP: 12	♣ A653	

Board: 325	♠ AQ96	The opponents are silent.
Dealer: S	♥ J8	
Vul: NS	♦ K8	You bid first.
HCP: 13	♣ QJ1095	

Board: 326	♠ J53	The opponents are silent.
Dealer: N	♥ A985	
Vul: EW	♦ J8	Partner bids first.
HCP: 7	♣ J1075	

Board: 327	♠ A8	The opponents are silent.
Dealer: S	♥ AQ3	
Vul: Both	♦ A1095	You bid first.
HCP: 19	♣ AJ97	

Board: 328	♠ K102	The opponents are silent.
Dealer: N	♥ Q7	
Vul: NS	♦ KQJ4	Partner bids first.
HCP: 11	♣ 9874	

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

Board: 324	North:	South:	West	North	East	South
Dealer: N	♠ QJ72	♠ A1086		1♦	Pass	1♠
Vul: None	♥ AK87	♥ J5	Pass	4♠	Pass	4NT ¹
North HCP: 19	♦ AQ43	♦ K75	Pass	5♠	AP	
South HCP: 12	♣ K	♣ A653				
Contract: 5♠ S			1. Blackwood 0314, for ♠			

Board: 325	North:	South:	West	North	East	South
Dealer: S	♠ 8752	♠ AQ96				1♣
Vul: NS	♥ AQ7	♥ J8	Pass	1♦	Pass	1♠
North HCP: 10	♦ J965	♦ K8	Pass	3♠	Pass	4♠
South HCP: 13	♣ K6	♣ QJ1095	AP			
Contract: 4♠ S						

Board: 326	North:	South:	West	North	East	South
Dealer: N	♠ AQ87	♠ J53		1♣	Pass	1♥
Vul: EW	♥ K3	♥ A985	Pass	2NT	Pass	3NT
North HCP: 18	♦ AQ4	♦ J8	AP			
South HCP: 7	♣ K984	♣ J1075				
Contract: 3N N						

Board: 327	North:	South:	West	North	East	South
Dealer: S	♠ QJ54	♠ A8				1♦
Vul: Both	♥ KJ97	♥ AQ3	Pass	1♥	Pass	2NT
North HCP: 12	♦ Q6	♦ A1095	Pass	3♠	Pass	4♥
South HCP: 19	♣ K54	♣ AJ97	AP			
Contract: 4♥ N						

Board: 328	North:	South:	West	North	East	South
Dealer: N	♠ AQ64	♠ K102		1♣	Pass	1♦
Vul: NS	♥ KJ105	♥ Q7	Pass	1♥	Pass	1♠ ¹
North HCP: 16	♦ 8	♦ KQJ4	Pass	2♠	AP	
South HCP: 11	♣ AQ53	♣ 9874				
Contract: 2♠ S			1. Fourth suit			

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 329	♠ 72	The opponents are silent.
Dealer: S	♥ A84	
Vul: Both	♦ A10	Partner bids first.
HCP: 14	♣ AQ10652	

Board: 330	♠ 10	The opponents are silent.
Dealer: N	♥ Q53	
Vul: None	♦ AK109	You bid first.
HCP: 12	♣ QJ1094	

Board: 331	♠ Q942	The opponents are silent.
Dealer: S	♥ A865	
Vul: EW	♦ 109	Partner bids first.
HCP: 8	♣ Q54	

Board: 332	♠ 10	The opponents are silent.
Dealer: N	♥ Q976	
Vul: Both	♦ KQ764	You bid first.
HCP: 11	♣ A109	

Board: 333	♠ AK	The opponents are silent.
Dealer: S	♥ A4	
Vul: None	♦ A9742	Partner bids first.
HCP: 17	♣ Q963	

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

Board: 329	North:	South:	West	North	East	South
Dealer: S	♠ 72	♠ A105	Pass	2♣ ¹	Pass	1♣
Vul: Both	♥ A84	♥ K962	Pass	4NT ²	Pass	2♦
North HCP: 14	♦ A10	♦ K4	Pass	6♣	AP	5♠
South HCP: 14	♣ AQ10652	♣ KJ93				
Contract: 6♣ S						
						1. Inverted minors
						2. Blackwood 0314, for ♣

Board: 330	North:	South:	West	North	East	South
Dealer: N	♠ 10	♠ J764		1♣	Pass	1♦
Vul: None	♥ Q53	♥ A94	Pass	2♦	Pass	3NT
North HCP: 12	♦ AK109	♦ Q753	AP			
South HCP: 14	♣ QJ1094	♣ AK				
Contract: 3N S						

Board: 331	North:	South:	West	North	East	South
Dealer: S	♠ Q942	♠ 1065				1♦
Vul: EW	♥ A865	♥ 32	Pass	1♥	Pass	1NT
North HCP: 8	♦ 109	♦ AQJ65	AP			
South HCP: 11	♣ Q54	♣ A76				
Contract: 1N S						

Board: 332	North:	South:	West	North	East	South
Dealer: N	♠ 10	♠ AK87		1♦	Pass	1♠
Vul: Both	♥ Q976	♥ J10	Pass	1NT	Pass	2NT
North HCP: 11	♦ KQ764	♦ A95	AP			
South HCP: 13	♣ A109	♣ J874				
Contract: 2N N						

Board: 333	North:	South:	West	North	East	South
Dealer: S	♠ AK	♠ Q642				1♦
Vul: None	♥ A4	♥ J1098	Pass	2♦ ¹	Pass	2NT
North HCP: 17	♦ A9742	♦ KQ5	Pass	3NT	AP	
South HCP: 12	♣ Q963	♣ A8				
Contract: 3N S						1. Inverted minors

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 329	♠ A105	The opponents are silent.
Dealer: S	♥ K962	
Vul: Both	♦ K4	You bid first.
HCP: 14	♣ KJ93	

Board: 330	♠ J764	The opponents are silent.
Dealer: N	♥ A94	
Vul: None	♦ Q753	Partner bids first.
HCP: 14	♣ AK	

Board: 331	♠ 1065	The opponents are silent.
Dealer: S	♥ 32	
Vul: EW	♦ AQJ65	You bid first.
HCP: 11	♣ A76	

Board: 332	♠ AK87	The opponents are silent.
Dealer: N	♥ J10	
Vul: Both	♦ A95	Partner bids first.
HCP: 13	♣ J874	

Board: 333	♠ Q642	The opponents are silent.
Dealer: S	♥ J1098	
Vul: None	♦ KQ5	You bid first.
HCP: 12	♣ A8	

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

Board: 329	North:	South:	West	North	East	South
Dealer: S	♠ 72	♠ A105	Pass	2♣ ¹	Pass	1♣
Vul: Both	♥ A84	♥ K962	Pass	4NT ²	Pass	2♦
North HCP: 14	♦ A10	♦ K4	Pass	6♣	AP	5♠
South HCP: 14	♣ AQ10652	♣ KJ93				
Contract: 6♣ S						
						1. Inverted minors
						2. Blackwood 0314, for ♣

Board: 330	North:	South:	West	North	East	South
Dealer: N	♠ 10	♠ J764		1♣	Pass	1♦
Vul: None	♥ Q53	♥ A94	Pass	2♦	Pass	3NT
North HCP: 12	♦ AK109	♦ Q753	AP			
South HCP: 14	♣ QJ1094	♣ AK				
Contract: 3N S						

Board: 331	North:	South:	West	North	East	South
Dealer: S	♠ Q942	♠ 1065				1♦
Vul: EW	♥ A865	♥ 32	Pass	1♥	Pass	1NT
North HCP: 8	♦ 109	♦ AQJ65	AP			
South HCP: 11	♣ Q54	♣ A76				
Contract: 1N S						

Board: 332	North:	South:	West	North	East	South
Dealer: N	♠ 10	♠ AK87		1♦	Pass	1♠
Vul: Both	♥ Q976	♥ J10	Pass	1NT	Pass	2NT
North HCP: 11	♦ KQ764	♦ A95	AP			
South HCP: 13	♣ A109	♣ J874				
Contract: 2N N						

Board: 333	North:	South:	West	North	East	South
Dealer: S	♠ AK	♠ Q642				1♦
Vul: None	♥ A4	♥ J1098	Pass	2♦ ¹	Pass	2NT
North HCP: 17	♦ A9742	♦ KQ5	Pass	3NT	AP	
South HCP: 12	♣ Q963	♣ A8				
Contract: 3N S						1. Inverted minors

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 334	♠ 1073	The opponents are silent.
Dealer: N	♥ K8	
Vul: NS	♦ 74	You bid first.
HCP: 12	♣ AKQ1054	

Board: 335	♠ A975	The opponents are silent.
Dealer: S	♥ J82	
Vul: Both	♦ 964	Partner bids first.
HCP: 12	♣ AQJ	

Board: 336	♠ Q	The opponents are silent.
Dealer: N	♥ K532	
Vul: None	♦ AJ1095	You bid first.
HCP: 14	♣ KJ7	

Board: 337	♠ K10	The opponents are silent.
Dealer: S	♥ Q10	
Vul: NS	♦ K8754	Partner bids first.
HCP: 15	♣ AK93	

Board: 338	♠ 974	The opponents are silent.
Dealer: N	♥ KQ2	
Vul: EW	♦ K1098	You bid first.
HCP: 12	♣ A95	

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

Board: 334	North:	South:	West	North	East	South
Dealer: N	♠ 1073	♠ KJ64		1♣	Pass	1♠
Vul: NS	♥ K8	♥ A65	Pass	2♣	Pass	3NT
North HCP: 12	♦ 74	♦ AQ3	AP			
South HCP: 14	♣ AKQ1054	♣ 976				
Contract: 3N S						

Board: 335	North:	South:	West	North	East	South
Dealer: S	♠ A975	♠ 104				1♣
Vul: Both	♥ J82	♥ Q6	Pass	1♠	Pass	1NT
North HCP: 12	♦ 964	♦ AK108	Pass	2NT	AP	
South HCP: 12	♣ AQJ	♣ K10954				
Contract: 2N S						

Board: 336	North:	South:	West	North	East	South
Dealer: N	♠ Q	♠ J1062		1♦	Pass	1♠
Vul: None	♥ K532	♥ Q74	Pass	1NT	AP	
North HCP: 14	♦ AJ1095	♦ Q8				
South HCP: 11	♣ KJ7	♣ AQ65				
Contract: 1N N						

Board: 337	North:	South:	West	North	East	South
Dealer: S	♠ K10	♠ AJ6				1♦
Vul: NS	♥ Q10	♥ KJ76	Pass	2♦ ¹	Pass	2NT
North HCP: 15	♦ K8754	♦ Q1093	Pass	3♦	AP	
South HCP: 12	♣ AK93	♣ J5				
Contract: 3♦ S						

1. Inverted minors

Board: 338	North:	South:	West	North	East	South
Dealer: N	♠ 974	♠ QJ		1♦	Pass	1♥
Vul: EW	♥ KQ2	♥ A954	Pass	1NT	Pass	2♣ ¹
North HCP: 12	♦ K1098	♦ AJ65	Pass	2♥	Pass	3NT
South HCP: 18	♣ A95	♣ KQJ	AP			
Contract: 3N N						

1. Checkback

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 334	♠ KJ64	The opponents are silent.
Dealer: N	♥ A65	
Vul: NS	♦ AQ3	Partner bids first.
HCP: 14	♣ 976	

Board: 335	♠ 104	The opponents are silent.
Dealer: S	♥ Q6	
Vul: Both	♦ AK108	You bid first.
HCP: 12	♣ K10954	

Board: 336	♠ J1062	The opponents are silent.
Dealer: N	♥ Q74	
Vul: None	♦ Q8	Partner bids first.
HCP: 11	♣ AQ65	

Board: 337	♠ AJ6	The opponents are silent.
Dealer: S	♥ KJ76	
Vul: NS	♦ Q1093	You bid first.
HCP: 12	♣ J5	

Board: 338	♠ QJ	The opponents are silent.
Dealer: N	♥ A954	
Vul: EW	♦ AJ65	Partner bids first.
HCP: 18	♣ KQJ	

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

Board: 334	North:	South:	West	North	East	South
Dealer: N	♠ 1073	♠ KJ64		1♣	Pass	1♠
Vul: NS	♥ K8	♥ A65	Pass	2♣	Pass	3NT
North HCP: 12	♦ 74	♦ AQ3	AP			
South HCP: 14	♣ AKQ1054	♣ 976				
Contract: 3N S						

Board: 335	North:	South:	West	North	East	South
Dealer: S	♠ A975	♠ 104				1♣
Vul: Both	♥ J82	♥ Q6	Pass	1♠	Pass	1NT
North HCP: 12	♦ 964	♦ AK108	Pass	2NT	AP	
South HCP: 12	♣ AQJ	♣ K10954				
Contract: 2N S						

Board: 336	North:	South:	West	North	East	South
Dealer: N	♠ Q	♠ J1062		1♦	Pass	1♠
Vul: None	♥ K532	♥ Q74	Pass	1NT	AP	
North HCP: 14	♦ AJ1095	♦ Q8				
South HCP: 11	♣ KJ7	♣ AQ65				
Contract: 1N N						

Board: 337	North:	South:	West	North	East	South
Dealer: S	♠ K10	♠ AJ6				1♦
Vul: NS	♥ Q10	♥ KJ76	Pass	2♦ ¹	Pass	2NT
North HCP: 15	♦ K8754	♦ Q1093	Pass	3♦	AP	
South HCP: 12	♣ AK93	♣ J5				
Contract: 3♦ S						

1. Inverted minors

Board: 338	North:	South:	West	North	East	South
Dealer: N	♠ 974	♠ QJ		1♦	Pass	1♥
Vul: EW	♥ KQ2	♥ A954	Pass	1NT	Pass	2♣ ¹
North HCP: 12	♦ K1098	♦ AJ65	Pass	2♥	Pass	3NT
South HCP: 18	♣ A95	♣ KQJ	AP			
Contract: 3N N						

1. Checkback

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 339	♠ A652	The opponents are silent.
Dealer: S	♥ Q42	
Vul: None	♦ J754	Partner bids first.
HCP: 8	♣ J7	

Board: 340	♠ A983	The opponents are silent.
Dealer: N	♥ K87	
Vul: NS	♦ A1087	You bid first.
HCP: 14	♣ K6	

Board: 341	♠ 7	The opponents are silent.
Dealer: S	♥ QJ7	
Vul: EW	♦ AQJ93	Partner bids first.
HCP: 15	♣ AJ75	

Board: 342	♠ K743	The opponents are silent.
Dealer: N	♥ 1086	
Vul: Both	♦ KQJ6	You bid first.
HCP: 13	♣ A6	

Board: 343	♠ J9	The opponents are silent.
Dealer: S	♥ 654	
Vul: NS	♦ AKQ83	Partner bids first.
HCP: 13	♣ QJ5	

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

Board: 339

Dealer: S

Vul: None

North HCP: 8

South HCP: 14

Contract: 1N S

North:

♠ A652

♥ Q42

♦ J754

♣ J7

South:

♠ J4

♥ A983

♦ AKQ10

♣ 1095

West North East South

Pass 1♦

Pass 1NT

AP

Board: 340

Dealer: N

Vul: NS

North HCP: 14

South HCP: 14

Contract: 4♠ S

North:

♠ A983

♥ K87

♦ A1087

♣ K6

South:

♠ QJ62

♥ J62

♦ K4

♣ AQJ10

West North East South

Pass 1♦ Pass 1♠

Pass 2♠ Pass 4♠

AP

Board: 341

Dealer: S

Vul: EW

North HCP: 15

South HCP: 12

Contract: 5♦ S

North:

♠ 7

♥ QJ7

♦ AQJ93

♣ AJ75

South:

♠ AQ94

♥ K32

♦ 10854

♣ K3

West North East South

Pass 1♦

Pass 2♦¹ Pass 2NT

Pass 4♦ Pass 4♥²

Pass 4♠³ Pass 5♦

AP

1. Inverted minors

2. Cue bid, a ♥ stopper

3. Cue bid, a ♠ stopper

Board: 342

Dealer: N

Vul: Both

North HCP: 13

South HCP: 12

Contract: 3N S

North:

♠ K743

♥ 1086

♦ KQJ6

♣ A6

South:

♠ 9

♥ AK9

♦ A7542

♣ J932

West North East South

Pass 1♦ Pass 2♦¹

Pass 2♠ Pass 3NT

AP

1. Inverted minors

Board: 343

Dealer: S

Vul: NS

North HCP: 13

South HCP: 11

Contract: 5♣ S

North:

♠ J9

♥ 654

♦ AKQ83

♣ QJ5

South:

♠ AK87

♥ 2

♦ 1095

♣ A10986

West	North	East	South
------	-------	------	-------

1♣

Pass	1♦	Pass	1♠
------	----	------	----

Pass	2♥ ¹	Pass	3♣
------	-----------------	------	----

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

Pass	5♣	AP	
------	----	----	--

1. Fourth suit

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 339	♠ J4	The opponents are silent.
Dealer: S	♥ A983	
Vul: None	♦ AKQ10	You bid first.
HCP: 14	♣ 1095	

Board: 340	♠ QJ62	The opponents are silent.
Dealer: N	♥ J62	
Vul: NS	♦ K4	Partner bids first.
HCP: 14	♣ AQJ10	

Board: 341	♠ AQ94	The opponents are silent.
Dealer: S	♥ K32	
Vul: EW	♦ 10854	You bid first.
HCP: 12	♣ K3	

Board: 342	♠ 9	The opponents are silent.
Dealer: N	♥ AK9	
Vul: Both	♦ A7542	Partner bids first.
HCP: 12	♣ J932	

Board: 343	♠ AK87	The opponents are silent.
Dealer: S	♥ 2	
Vul: NS	♦ 1095	You bid first.
HCP: 11	♣ A10986	

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

Board: 339

Dealer: S

Vul: None

North HCP: 8

South HCP: 14

Contract: 1N S

North:

♠ A652

♥ Q42

♦ J754

♣ J7

South:

♠ J4

♥ A983

♦ AKQ10

♣ 1095

West North East South

Pass 1♦

Pass 1♠

Pass 1NT

AP

Board: 340

Dealer: N

Vul: NS

North HCP: 14

South HCP: 14

Contract: 4♠ S

North:

♠ A983

♥ K87

♦ A1087

♣ K6

South:

♠ QJ62

♥ J62

♦ K4

♣ AQJ10

West North East South

Pass 1♦

Pass 2♠

Pass 4♠

AP

Board: 341

Dealer: S

Vul: EW

North HCP: 15

South HCP: 12

Contract: 5♦ S

North:

♠ 7

♥ QJ7

♦ AQJ93

♣ AJ75

South:

♠ AQ94

♥ K32

♦ 10854

♣ K3

West North East South

Pass 1♦

Pass 2♦¹

Pass 4♦

Pass 4♠³

Pass 5♦

AP

1. Inverted minors

2. Cue bid, a ♥ stopper

3. Cue bid, a ♠ stopper

Board: 342

Dealer: N

Vul: Both

North HCP: 13

South HCP: 12

Contract: 3N S

North:

♠ K743

♥ 1086

♦ KQJ6

♣ A6

South:

♠ 9

♥ AK9

♦ A7542

♣ J932

West North East South

Pass 1♦

Pass 2♠

Pass 3NT

AP

1. Inverted minors

Board: 343

Dealer: S

Vul: NS

North HCP: 13

South HCP: 11

Contract: 5♣ S

North:

♠ J9

♥ 654

♦ AKQ83

♣ QJ5

South:

♠ AK87

♥ 2

♦ 1095

♣ A10986

West	North	East	South
------	-------	------	-------

1♣

Pass	1♦	Pass	1♠
------	----	------	----

Pass	2♥ ¹	Pass	3♣
------	-----------------	------	----

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

Pass	5♣	AP	
------	----	----	--

1. Fourth suit

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 344	♠ K6	The opponents are silent.
Dealer: N	♥ Q10	
Vul: EW	♦ AK1086	You bid first.
HCP: 19	♣ AQJ10	

Board: 345	♠ AJ	The opponents are silent.
Dealer: S	♥ 92	
Vul: Both	♦ KQ984	Partner bids first.
HCP: 11	♣ J653	

Board: 346	♠ J10	The opponents are silent.
Dealer: N	♥ J6	
Vul: None	♦ KQ109	You bid first.
HCP: 14	♣ AK1075	

Board: 347	♠ 10543	The opponents are silent.
Dealer: S	♥ KJ105	
Vul: EW	♦ AQ5	Partner bids first.
HCP: 12	♣ Q4	

Board: 348	♠ 10732	The opponents are silent.
Dealer: N	♥ A96	
Vul: Both	♦ AKQ9	You bid first.
HCP: 13	♣ 107	

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

Board: 344	North:	South:	West	North	East	South
Dealer: N	♠ K6	♠ AQJ9		1♦	Pass	1♥
Vul: EW	♥ Q10	♥ J863	Pass	2NT	Pass	3♠
North HCP: 19	♦ AK1086	♦ 53	Pass	3NT	AP	
South HCP: 8	♣ AQJ10	♣ 965				
Contract: 3N N						

Board: 345	North:	South:	West	North	East	South
Dealer: S	♠ AJ	♠ 10853				1♦
Vul: Both	♥ 92	♥ K54	Pass	2♦ ¹	Pass	3♦
North HCP: 11	♦ KQ984	♦ AJ1032	AP			
South HCP: 12	♣ J653	♣ A	1. Inverted minors			
Contract: 3♦ S						

Board: 346	North:	South:	West	North	East	South
Dealer: N	♠ J10	♠ A765		1♣	Pass	1♠
Vul: None	♥ J6	♥ K42	Pass	1NT	AP	
North HCP: 14	♦ KQ109	♦ A83				
South HCP: 11	♣ AK1075	♣ 843				
Contract: 1N N						

Board: 347	North:	South:	West	North	East	South
Dealer: S	♠ 10543	♠ AQ2				1♦
Vul: EW	♥ KJ105	♥ Q8	Pass	1♥	Pass	1NT
North HCP: 12	♦ AQ5	♦ 7643	Pass	2NT	AP	
South HCP: 13	♣ Q4	♣ AJ53				
Contract: 2N S						

Board: 348	North:	South:	West	North	East	South
Dealer: N	♠ 10732	♠ AKJ8		1♦	Pass	1♠
Vul: Both	♥ A96	♥ K52	Pass	2♠	Pass	4♥ ¹
North HCP: 13	♦ AKQ9	♦ 64	Pass	4♠	AP	
South HCP: 15	♣ 107	♣ KJ94	1. Cue bid, a ♥ stopper			
Contract: 4♠ S						

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 344	♠ AQJ9	The opponents are silent.
Dealer: N	♥ J863	
Vul: EW	♦ 53	Partner bids first.
HCP: 8	♣ 965	

Board: 345	♠ 10853	The opponents are silent.
Dealer: S	♥ K54	
Vul: Both	♦ AJ1032	You bid first.
HCP: 12	♣ A	

Board: 346	♠ A765	The opponents are silent.
Dealer: N	♥ K42	
Vul: None	♦ A83	Partner bids first.
HCP: 11	♣ 843	

Board: 347	♠ AQ2	The opponents are silent.
Dealer: S	♥ Q8	
Vul: EW	♦ 7643	You bid first.
HCP: 13	♣ AJ53	

Board: 348	♠ AKJ8	The opponents are silent.
Dealer: N	♥ K52	
Vul: Both	♦ 64	Partner bids first.
HCP: 15	♣ KJ94	

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

Board: 344	North:	South:	West	North	East	South
Dealer: N	♠ K6	♠ AQJ9		1♦	Pass	1♥
Vul: EW	♥ Q10	♥ J863	Pass	2NT	Pass	3♠
North HCP: 19	♦ AK1086	♦ 53	Pass	3NT	AP	
South HCP: 8	♣ AQJ10	♣ 965				
Contract: 3N N						

Board: 345	North:	South:	West	North	East	South
Dealer: S	♠ AJ	♠ 10853				1♦
Vul: Both	♥ 92	♥ K54	Pass	2♦ ¹	Pass	3♦
North HCP: 11	♦ KQ984	♦ AJ1032	AP			
South HCP: 12	♣ J653	♣ A	1. Inverted minors			
Contract: 3♦ S						

Board: 346	North:	South:	West	North	East	South
Dealer: N	♠ J10	♠ A765		1♣	Pass	1♠
Vul: None	♥ J6	♥ K42	Pass	1NT	AP	
North HCP: 14	♦ KQ109	♦ A83				
South HCP: 11	♣ AK1075	♣ 843				
Contract: 1N N						

Board: 347	North:	South:	West	North	East	South
Dealer: S	♠ 10543	♠ AQ2				1♦
Vul: EW	♥ KJ105	♥ Q8	Pass	1♥	Pass	1NT
North HCP: 12	♦ AQ5	♦ 7643	Pass	2NT	AP	
South HCP: 13	♣ Q4	♣ AJ53				
Contract: 2N S						

Board: 348	North:	South:	West	North	East	South
Dealer: N	♠ 10732	♠ AKJ8		1♦	Pass	1♠
Vul: Both	♥ A96	♥ K52	Pass	2♠	Pass	4♥ ¹
North HCP: 13	♦ AKQ9	♦ 64	Pass	4♠	AP	
South HCP: 15	♣ 107	♣ KJ94	1. Cue bid, a ♥ stopper			
Contract: 4♠ S						

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 349	♠ 32	The opponents are silent.
Dealer: S	♥ K1062	
Vul: None	♦ AQ87	Partner bids first.
HCP: 11	♣ Q104	

Board: 350	♠ KQ54	The opponents are silent.
Dealer: N	♥ K82	
Vul: NS	♦ A9	You bid first.
HCP: 18	♣ AQ96	

Board: 351	♠ AK	The opponents are silent.
Dealer: S	♥ J10	
Vul: Both	♦ QJ9732	Partner bids first.
HCP: 14	♣ K73	

Board: 352	♠ AKQ	The opponents are silent.
Dealer: N	♥ A87	
Vul: None	♦ 8765	You bid first.
HCP: 19	♣ AQ9	

Board: 353	♠ AK	The opponents are silent.
Dealer: S	♥ J109	
Vul: NS	♦ 42	Partner bids first.
HCP: 10	♣ Q107543	

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

Board: 349	North:	South:	West	North	East	South
Dealer: S	♠ 32	♠ K1064				1♣
Vul: None	♥ K1062	♥ 8	Pass	1♦	Pass	1♠
North HCP: 11	♦ AQ87	♦ K43	Pass	2NT	Pass	3NT
South HCP: 14	♣ Q104	♣ AKJ93	AP			
Contract: 3N N						

Board: 350	North:	South:	West	North	East	South
Dealer: N	♠ KQ54	♠ 9832				
Vul: NS	♥ K82	♥ Q95		1♣	Pass	1♠
North HCP: 18	♦ A9	♦ QJ5	Pass	4♠	AP	
South HCP: 9	♣ AQ96	♣ KJ7				
Contract: 4♠ S						

Board: 351	North:	South:	West	North	East	South
Dealer: S	♠ AK	♠ Q964				1♦
Vul: Both	♥ J10	♥ AKQ6	Pass	2♦ ¹	Pass	3NT
North HCP: 14	♦ QJ9732	♦ A64	Pass	4♦	Pass	4♥ ²
South HCP: 19	♣ K73	♣ A8	Pass	4NT ³	Pass	5♣
Contract: 6N S			Pass	6NT	AP	

1. Inverted minors
2. Cue bid, a ♥ stopper
3. Blackwood 0314, for ♦

Board: 352	North:	South:	West	North	East	South
Dealer: N	♠ AKQ	♠ J3		1♦	Pass	2♦ ¹
Vul: None	♥ A87	♥ KQJ	Pass	2♥	Pass	3♦
North HCP: 19	♦ 8765	♦ KJ10432	Pass	4NT ²	Pass	5♦
South HCP: 11	♣ AQ9	♣ 107	Pass	6♦	AP	
Contract: 6♦ N						

1. Inverted minors
2. Blackwood 0314, for ♦

Board: 353

Dealer: S

Vul: NS

North HCP: 10

South HCP: 18

Contract: 3N S

North:

♠ AK

♥ J109

♦ 42

♣ Q107543

South:

♠ Q962

♥ A54

♦ AQJ

♣ AJ8

West North East South

1♣

Pass 2♣¹ Pass 2♦

Pass 3♣ Pass 3NT

AP

1. Inverted minors

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 349	♠ K1064	The opponents are silent.
Dealer: S	♥ 8	
Vul: None	♦ K43	You bid first.
HCP: 14	♣ AKJ93	

Board: 350	♠ 9832	The opponents are silent.
Dealer: N	♥ Q95	
Vul: NS	♦ QJ5	Partner bids first.
HCP: 9	♣ KJ7	

Board: 351	♠ Q964	The opponents are silent.
Dealer: S	♥ AKQ6	
Vul: Both	♦ A64	You bid first.
HCP: 19	♣ A8	

Board: 352	♠ J3	The opponents are silent.
Dealer: N	♥ KQJ	
Vul: None	♦ KJ10432	Partner bids first.
HCP: 11	♣ 107	

Board: 353	♠ Q962	The opponents are silent.
Dealer: S	♥ A54	
Vul: NS	♦ AQJ	You bid first.
HCP: 18	♣ AJ8	

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

Board: 349	North:	South:	West	North	East	South
Dealer: S	♠ 32	♠ K1064				1♣
Vul: None	♥ K1062	♥ 8	Pass	1♦	Pass	1♠
North HCP: 11	♦ AQ87	♦ K43	Pass	2NT	Pass	3NT
South HCP: 14	♣ Q104	♣ AKJ93	AP			
Contract: 3N N						

Board: 350	North:	South:	West	North	East	South
Dealer: N	♠ KQ54	♠ 9832				
Vul: NS	♥ K82	♥ Q95		1♣	Pass	1♠
North HCP: 18	♦ A9	♦ QJ5	Pass	4♠	AP	
South HCP: 9	♣ AQ96	♣ KJ7				
Contract: 4♠ S						

Board: 351	North:	South:	West	North	East	South
Dealer: S	♠ AK	♠ Q964				1♦
Vul: Both	♥ J10	♥ AKQ6	Pass	2♦ ¹	Pass	3NT
North HCP: 14	♦ QJ9732	♦ A64	Pass	4♦	Pass	4♥ ²
South HCP: 19	♣ K73	♣ A8	Pass	4NT ³	Pass	5♣
Contract: 6N S			Pass	6NT	AP	

1. Inverted minors
2. Cue bid, a ♥ stopper
3. Blackwood 0314, for ♦

Board: 352	North:	South:	West	North	East	South
Dealer: N	♠ AKQ	♠ J3		1♦	Pass	2♦ ¹
Vul: None	♥ A87	♥ KQJ	Pass	2♥	Pass	3♦
North HCP: 19	♦ 8765	♦ KJ10432	Pass	4NT ²	Pass	5♦
South HCP: 11	♣ AQ9	♣ 107	Pass	6♦	AP	
Contract: 6♦ N						

1. Inverted minors
2. Blackwood 0314, for ♦

Board: 353

Dealer: S

Vul: NS

North HCP: 10

South HCP: 18

Contract: 3N S

North:

♠ AK

♥ J109

♦ 42

♣ Q107543

South:

♠ Q962

♥ A54

♦ AQJ

♣ AJ8

West North East South

1♣

Pass 2♣¹ Pass 2♦

Pass 3♣ Pass 3NT

AP

1. Inverted minors

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 354	♠ 10843	The opponents are silent.
Dealer: N	♥ KQ84	
Vul: EW	♦ K74	You bid first.
HCP: 12	♣ A7	

Board: 355	♠ 964	The opponents are silent.
Dealer: S	♥ KQ9	
Vul: NS	♦ K75	Partner bids first.
HCP: 12	♣ A1053	

Board: 356	♠ 8752	The opponents are silent.
Dealer: N	♥ QJ8	
Vul: EW	♦ KJ4	You bid first.
HCP: 12	♣ KQ10	

Board: 357	♠ QJ	The opponents are silent.
Dealer: S	♥ 643	
Vul: NS	♦ AJ1093	Partner bids first.
HCP: 10	♣ Q54	

Board: 358	♠ K54	The opponents are silent.
Dealer: N	♥ 832	
Vul: EW	♦ KQJ10	You bid first.
HCP: 12	♣ QJ9	

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 354	♠ K52	The opponents are silent.
Dealer: N	♥ A3	
Vul: EW	♦ A109862	Partner bids first.
HCP: 14	♣ K5	

Board: 355	♠ AK53	The opponents are silent.
Dealer: S	♥ 43	
Vul: NS	♦ QJ64	You bid first.
HCP: 12	♣ Q84	

Board: 356	♠ AKJ6	The opponents are silent.
Dealer: N	♥ A63	
Vul: EW	♦ 1083	Partner bids first.
HCP: 12	♣ 873	

Board: 357	♠ A84	The opponents are silent.
Dealer: S	♥ KJ75	
Vul: NS	♦ Q	You bid first.
HCP: 18	♣ AKJ87	

Board: 358	♠ 93	The opponents are silent.
Dealer: N	♥ AK	
Vul: EW	♦ A9543	Partner bids first.
HCP: 14	♣ K876	

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 359	♠ 10764	The opponents are silent.
Dealer: S	♥ AJ6	
Vul: Both	♦ 654	Partner bids first.
HCP: 10	♣ AJ9	

Board: 360	♠ Q10	The opponents are silent.
Dealer: N	♥ K5	
Vul: None	♦ K106	You bid first.
HCP: 14	♣ AQ10654	

Board: 361	♠ KJ3	The opponents are silent.
Dealer: S	♥ Q75	
Vul: EW	♦ AJ54	Partner bids first.
HCP: 11	♣ 983	

Board: 362	♠ KQ3	The opponents are silent.
Dealer: N	♥ 32	
Vul: Both	♦ J108	You bid first.
HCP: 13	♣ AK865	

Board: 363	♠ J962	The opponents are silent.
Dealer: S	♥ A765	
Vul: None	♦ 103	Partner bids first.
HCP: 12	♣ AK10	

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

Board: 359	North:	South:	West	North	East	South
Dealer: S	♠ 10764	♠ AK2				1♣
Vul: Both	♥ AJ6	♥ 84	Pass	1♠	Pass	2NT
North HCP: 10	♦ 654	♦ AK	Pass	3NT	AP	
South HCP: 19	♣ AJ9	♣ KQ8764				
Contract: 3N S						

Board: 360	North:	South:	West	North	East	South
Dealer: N	♠ Q10	♠ J752				
Vul: None	♥ K5	♥ AQ9		1♣	Pass	1♠
North HCP: 14	♦ K106	♦ Q97	Pass	2♣	AP	
South HCP: 10	♣ AQ10654	♣ J98				
Contract: 2♣ N						

Board: 361	North:	South:	West	North	East	South
Dealer: S	♠ KJ3	♠ A54				1♣
Vul: EW	♥ Q75	♥ K2	Pass	1♦	Pass	1NT
North HCP: 11	♦ AJ54	♦ 973	AP			
South HCP: 14	♣ 983	♣ AQJ64				
Contract: 1N S						

Board: 362	North:	South:	West	North	East	South
Dealer: N	♠ KQ3	♠ 642				1♦
Vul: Both	♥ 32	♥ Q76	Pass	1NT	Pass	2♦
North HCP: 13	♦ J108	♦ AQ754	Pass	3♦	AP	
South HCP: 10	♣ AK865	♣ Q4				
Contract: 3♦ S						

Board: 363	North:	South:	West	North	East	South
Dealer: S	♠ J962	♠ A4				1♣
Vul: None	♥ A765	♥ KJ3	Pass	1♥	Pass	1NT
North HCP: 12	♦ 103	♦ K84	Pass	3NT	AP	
South HCP: 11	♣ AK10	♣ 98743				
Contract: 3N S						

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 359	♠ AK2	The opponents are silent.
Dealer: S	♥ 84	
Vul: Both	♦ AK	You bid first.
HCP: 19	♣ KQ8764	

Board: 360	♠ J752	The opponents are silent.
Dealer: N	♥ AQ9	
Vul: None	♦ Q97	Partner bids first.
HCP: 10	♣ J98	

Board: 361	♠ A54	The opponents are silent.
Dealer: S	♥ K2	
Vul: EW	♦ 973	You bid first.
HCP: 14	♣ AQJ64	

Board: 362	♠ 642	The opponents are silent.
Dealer: N	♥ Q76	
Vul: Both	♦ AQ754	Partner bids first.
HCP: 10	♣ Q4	

Board: 363	♠ A4	The opponents are silent.
Dealer: S	♥ KJ3	
Vul: None	♦ K84	You bid first.
HCP: 11	♣ 98743	

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

Board: 359	North:	South:	West	North	East	South
Dealer: S	♠ 10764	♠ AK2				1♣
Vul: Both	♥ AJ6	♥ 84	Pass	1♠	Pass	2NT
North HCP: 10	♦ 654	♦ AK	Pass	3NT	AP	
South HCP: 19	♣ AJ9	♣ KQ8764				
Contract: 3N S						

Board: 360	North:	South:	West	North	East	South
Dealer: N	♠ Q10	♠ J752				
Vul: None	♥ K5	♥ AQ9		1♣	Pass	1♠
North HCP: 14	♦ K106	♦ Q97	Pass	2♣	AP	
South HCP: 10	♣ AQ10654	♣ J98				
Contract: 2♣ N						

Board: 361	North:	South:	West	North	East	South
Dealer: S	♠ KJ3	♠ A54				1♣
Vul: EW	♥ Q75	♥ K2	Pass	1♦	Pass	1NT
North HCP: 11	♦ AJ54	♦ 973	AP			
South HCP: 14	♣ 983	♣ AQJ64				
Contract: 1N S						

Board: 362	North:	South:	West	North	East	South
Dealer: N	♠ KQ3	♠ 642				1♦
Vul: Both	♥ 32	♥ Q76	Pass	1NT	Pass	2♦
North HCP: 13	♦ J108	♦ AQ754	Pass	3♦	AP	
South HCP: 10	♣ AK865	♣ Q4				
Contract: 3♦ S						

Board: 363	North:	South:	West	North	East	South
Dealer: S	♠ J962	♠ A4				1♣
Vul: None	♥ A765	♥ KJ3	Pass	1♥	Pass	1NT
North HCP: 12	♦ 103	♦ K84	Pass	3NT	AP	
South HCP: 11	♣ AK10	♣ 98743				
Contract: 3N S						

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 364	♠ KJ9	The opponents are silent.
Dealer: N	♥ Q105	
Vul: NS	♦ AQ3	You bid first.
HCP: 18	♣ AQ98	

Board: 365	♠ A74	The opponents are silent.
Dealer: S	♥ J62	
Vul: Both	♦ A754	Partner bids first.
HCP: 14	♣ AJ4	

Board: 366	♠ Q543	The opponents are silent.
Dealer: N	♥ A96	
Vul: None	♦ K98	You bid first.
HCP: 12	♣ K75	

Board: 367	♠ Q983	The opponents are silent.
Dealer: S	♥ Q942	
Vul: NS	♦ A5	Partner bids first.
HCP: 12	♣ KJ5	

Board: 368	♠ A52	The opponents are silent.
Dealer: N	♥ AK76	
Vul: EW	♦ 9	You bid first.
HCP: 16	♣ KQ985	

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

Board: 364	North:	South:	West	North	East	South
Dealer: N	♠ KJ9	♠ 862		1♣	Pass	1♦
Vul: NS	♥ Q105	♥ AK43	Pass	2NT	Pass	3♥
North HCP: 18	♦ AQ3	♦ K1085	Pass	3NT	Pass	6NT
South HCP: 13	♣ AQ98	♣ K4	AP			
Contract: 6N N						

Board: 365	North:	South:	West	North	East	South
Dealer: S	♠ A74	♠ K6				1♦
Vul: Both	♥ J62	♥ AK94	Pass	2♦ ¹	Pass	3♦
North HCP: 14	♦ A754	♦ J9863	Pass	3NT	Pass	4♦
South HCP: 11	♣ AJ4	♣ 86	AP			
Contract: 4♦ S						

1. Inverted minors

Board: 366	North:	South:	West	North	East	South
Dealer: N	♠ Q543	♠ KJ76		1♣	Pass	1♥
Vul: None	♥ A96	♥ QJ43	Pass	1♠	Pass	4NT ¹
North HCP: 12	♦ K98	♦ AJ3	Pass	5♦	Pass	6♠
South HCP: 18	♣ K75	♣ AQ	AP			
Contract: 6♠ N						

1. Blackwood 0314, for ♠

Board: 367	North:	South:	West	North	East	South
Dealer: S	♠ Q983	♠ KJ10				1♦
Vul: NS	♥ Q942	♥ A53	Pass	1♥	Pass	1NT
North HCP: 12	♦ A5	♦ K10843	Pass	2NT	Pass	3NT
South HCP: 13	♣ KJ5	♣ Q7	AP			
Contract: 3N S						

Board: 368	North:	South:	West	North	East	South
Dealer: N	♠ A52	♠ Q109		1♣	Pass	1♦
Vul: EW	♥ AK76	♥ 532	Pass	1♥	Pass	1NT
North HCP: 16	♦ 9	♦ A1074	AP			
South HCP: 10	♣ KQ985	♣ A74				
Contract: 1N S						

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 364	♠ 862	The opponents are silent.
Dealer: N	♥ AK43	
Vul: NS	♦ K1085	Partner bids first.
HCP: 13	♣ K4	

Board: 365	♠ K6	The opponents are silent.
Dealer: S	♥ AK94	
Vul: Both	♦ J9863	You bid first.
HCP: 11	♣ 86	

Board: 366	♠ KJ76	The opponents are silent.
Dealer: N	♥ QJ43	
Vul: None	♦ AJ3	Partner bids first.
HCP: 18	♣ AQ	

Board: 367	♠ KJ10	The opponents are silent.
Dealer: S	♥ A53	
Vul: NS	♦ K10843	You bid first.
HCP: 13	♣ Q7	

Board: 368	♠ Q109	The opponents are silent.
Dealer: N	♥ 532	
Vul: EW	♦ A1074	Partner bids first.
HCP: 10	♣ A74	

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

Board: 364	North:	South:	West	North	East	South
Dealer: N	♠ KJ9	♠ 862		1♣	Pass	1♦
Vul: NS	♥ Q105	♥ AK43	Pass	2NT	Pass	3♥
North HCP: 18	♦ AQ3	♦ K1085	Pass	3NT	Pass	6NT
South HCP: 13	♣ AQ98	♣ K4	AP			
Contract: 6N N						

Board: 365	North:	South:	West	North	East	South
Dealer: S	♠ A74	♠ K6				1♦
Vul: Both	♥ J62	♥ AK94	Pass	2♦ ¹	Pass	3♦
North HCP: 14	♦ A754	♦ J9863	Pass	3NT	Pass	4♦
South HCP: 11	♣ AJ4	♣ 86	AP			
Contract: 4♦ S						

1. Inverted minors

Board: 366	North:	South:	West	North	East	South
Dealer: N	♠ Q543	♠ KJ76		1♣	Pass	1♥
Vul: None	♥ A96	♥ QJ43	Pass	1♠	Pass	4NT ¹
North HCP: 12	♦ K98	♦ AJ3	Pass	5♦	Pass	6♠
South HCP: 18	♣ K75	♣ AQ	AP			
Contract: 6♠ N						

1. Blackwood 0314, for ♠

Board: 367	North:	South:	West	North	East	South
Dealer: S	♠ Q983	♠ KJ10				1♦
Vul: NS	♥ Q942	♥ A53	Pass	1♥	Pass	1NT
North HCP: 12	♦ A5	♦ K10843	Pass	2NT	Pass	3NT
South HCP: 13	♣ KJ5	♣ Q7	AP			
Contract: 3N S						

Board: 368	North:	South:	West	North	East	South
Dealer: N	♠ A52	♠ Q109		1♣	Pass	1♦
Vul: EW	♥ AK76	♥ 532	Pass	1♥	Pass	1NT
North HCP: 16	♦ 9	♦ A1074	AP			
South HCP: 10	♣ KQ985	♣ A74				
Contract: 1N S						

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 369	♠ Q8	The opponents are silent.
Dealer: S	♥ A5	
Vul: None	♦ AJ964	Partner bids first.
HCP: 12	♣ J1082	

Board: 370	♠ A9	The opponents are silent.
Dealer: N	♥ K6	
Vul: EW	♦ J1098764	You bid first.
HCP: 10	♣ Q5	

Board: 371	♠ 932	The opponents are silent.
Dealer: S	♥ A10	
Vul: Both	♦ J1064	Partner bids first.
HCP: 9	♣ A1094	

Board: 372	♠ Q1083	The opponents are silent.
Dealer: N	♥ AQ93	
Vul: NS	♦ AQ97	You bid first.
HCP: 15	♣ J	

Board: 373	♠ 83	The opponents are silent.
Dealer: S	♥ 65	
Vul: EW	♦ A32	Partner bids first.
HCP: 12	♣ AKJ932	

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 369	♠ J52	The opponents are silent.
Dealer: S	♥ K97	
Vul: None	♦ K873	You bid first.
HCP: 14	♣ AK5	

Board: 370	♠ KQJ5	The opponents are silent.
Dealer: N	♥ QJ8	
Vul: EW	♦ AK53	Partner bids first.
HCP: 20	♣ A9	

Board: 371	♠ K84	The opponents are silent.
Dealer: S	♥ 865	
Vul: Both	♦ KQ5	You bid first.
HCP: 12	♣ KJ73	

Board: 372	♠ J75	The opponents are silent.
Dealer: N	♥ 876	
Vul: NS	♦ K85	Partner bids first.
HCP: 9	♣ KQ108	

Board: 373	♠ AJ5	The opponents are silent.
Dealer: S	♥ A1032	
Vul: EW	♦ Q106	You bid first.
HCP: 13	♣ Q64	

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 374	♠ Q5	The opponents are silent.
Dealer: N	♥ KQ6	
Vul: None	♦ 87	You bid first.
HCP: 14	♣ AK9854	

Board: 375	♠ AKQ7	The opponents are silent.
Dealer: S	♥ 104	
Vul: EW	♦ K1074	Partner bids first.
HCP: 15	♣ QJ4	

Board: 376	♠ AK32	The opponents are silent.
Dealer: N	♥ Q1065	
Vul: Both	♦ KJ8	You bid first.
HCP: 13	♣ 106	

Board: 377	♠ AJ	The opponents are silent.
Dealer: S	♥ 1072	
Vul: None	♦ J3	Partner bids first.
HCP: 14	♣ AKJ932	

Board: 378	♠ Q842	The opponents are silent.
Dealer: N	♥ K87	
Vul: NS	♦ 109	You bid first.
HCP: 12	♣ AK75	

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

Board: 374	North:	South:	West	North	East	South
Dealer: N	♠ Q5	♠ A763		1♣	Pass	1♠
Vul: None	♥ KQ6	♥ AJ10	Pass	2♣	Pass	3♣
North HCP: 14	♦ 87	♦ 1094	AP			
South HCP: 9	♣ AK9854	♣ 763				
Contract: 3♣ N						

Board: 375	North:	South:	West	North	East	South
Dealer: S	♠ AKQ7	♠ 42				1♦
Vul: EW	♥ 104	♥ A976	Pass	1♠	Pass	1NT
North HCP: 15	♦ K1074	♦ A953	Pass	2♣ ¹	Pass	2♦
South HCP: 12	♣ QJ4	♣ A108	Pass	3NT	AP	
Contract: 3N S			1. Checkback			

Board: 376	North:	South:	West	North	East	South
Dealer: N	♠ AK32	♠ J987				
Vul: Both	♥ Q1065	♥ J7		1♦	Pass	1♠
North HCP: 13	♦ KJ8	♦ AQ103	Pass	2♠	AP	
South HCP: 11	♣ 106	♣ QJ8				
Contract: 2♠ S						

Board: 377	North:	South:	West	North	East	South
Dealer: S	♠ AJ	♠ K1064				1♣
Vul: None	♥ 1072	♥ J64	Pass	2♣ ¹	Pass	2NT
North HCP: 14	♦ J3	♦ AQ8	Pass	3♣	AP	
South HCP: 12	♣ AKJ932	♣ Q85	1. Inverted minors			
Contract: 3♣ S						

Board: 378	North:	South:	West	North	East	South
Dealer: N	♠ Q842	♠ AK7		1♣	Pass	1♦
Vul: NS	♥ K87	♥ 1052	Pass	1♠	Pass	2♥ ¹
North HCP: 12	♦ 109	♦ AK843	Pass	2NT	Pass	3NT
South HCP: 14	♣ AK75	♣ 106	AP			
Contract: 3N N			1. Fourth suit			

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 374	♠ A763	The opponents are silent.
Dealer: N	♥ AJ10	
Vul: None	♦ 1094	Partner bids first.
HCP: 9	♣ 763	

Board: 375	♠ 42	The opponents are silent.
Dealer: S	♥ A976	
Vul: EW	♦ A953	You bid first.
HCP: 12	♣ A108	

Board: 376	♠ J987	The opponents are silent.
Dealer: N	♥ J7	
Vul: Both	♦ AQ103	Partner bids first.
HCP: 11	♣ QJ8	

Board: 377	♠ K1064	The opponents are silent.
Dealer: S	♥ J64	
Vul: None	♦ AQ8	You bid first.
HCP: 12	♣ Q85	

Board: 378	♠ AK7	The opponents are silent.
Dealer: N	♥ 1052	
Vul: NS	♦ AK843	Partner bids first.
HCP: 14	♣ 106	

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

Board: 374	North:	South:	West	North	East	South
Dealer: N	♠ Q5	♠ A763		1♣	Pass	1♠
Vul: None	♥ KQ6	♥ AJ10	Pass	2♣	Pass	3♣
North HCP: 14	♦ 87	♦ 1094	AP			
South HCP: 9	♣ AK9854	♣ 763				
Contract: 3♣ N						

Board: 375	North:	South:	West	North	East	South
Dealer: S	♠ AKQ7	♠ 42				1♦
Vul: EW	♥ 104	♥ A976	Pass	1♠	Pass	1NT
North HCP: 15	♦ K1074	♦ A953	Pass	2♣ ¹	Pass	2♦
South HCP: 12	♣ QJ4	♣ A108	Pass	3NT	AP	
Contract: 3N S			1. Checkback			

Board: 376	North:	South:	West	North	East	South
Dealer: N	♠ AK32	♠ J987				
Vul: Both	♥ Q1065	♥ J7		1♦	Pass	1♠
North HCP: 13	♦ KJ8	♦ AQ103	Pass	2♠	AP	
South HCP: 11	♣ 106	♣ QJ8				
Contract: 2♠ S						

Board: 377	North:	South:	West	North	East	South
Dealer: S	♠ AJ	♠ K1064				1♣
Vul: None	♥ 1072	♥ J64	Pass	2♣ ¹	Pass	2NT
North HCP: 14	♦ J3	♦ AQ8	Pass	3♣	AP	
South HCP: 12	♣ AKJ932	♣ Q85	1. Inverted minors			
Contract: 3♣ S						

Board: 378	North:	South:	West	North	East	South
Dealer: N	♠ Q842	♠ AK7		1♣	Pass	1♦
Vul: NS	♥ K87	♥ 1052	Pass	1♠	Pass	2♥ ¹
North HCP: 12	♦ 109	♦ AK843	Pass	2NT	Pass	3NT
South HCP: 14	♣ AK75	♣ 106	AP			
Contract: 3N N			1. Fourth suit			

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 379	♠ A94	The opponents are silent.
Dealer: S	♥ QJ105	
Vul: None	♦ K9	Partner bids first.
HCP: 16	♣ AQ109	

Board: 380	♠ A98	The opponents are silent.
Dealer: N	♥ KJ104	
Vul: NS	♦ K75	You bid first.
HCP: 14	♣ K87	

Board: 381	♠ A9	The opponents are silent.
Dealer: S	♥ KJ2	
Vul: NS	♦ AK	Partner bids first.
HCP: 19	♣ A98643	

Board: 382	♠ K1074	The opponents are silent.
Dealer: N	♥ AQJ9	
Vul: EW	♦ J875	You bid first.
HCP: 15	♣ A	

Board: 383	♠ 832	The opponents are silent.
Dealer: S	♥ A7	
Vul: Both	♦ A106	Partner bids first.
HCP: 12	♣ A10985	

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

Board: 379
 Dealer: S
 Vul: None
 North HCP: 16
 South HCP: 10
 Contract: 5♥ N

North:
 ♠ A94
 ♥ QJ105
 ♦ K9
 ♣ AQ109

South:
 ♠ KJ6
 ♥ K984
 ♦ QJ10763
 ♣ —

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

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

Board: 380
 Dealer: N
 Vul: NS
 North HCP: 14
 South HCP: 17
 Contract: 3N S

North:
 ♠ A98
 ♥ KJ104
 ♦ K75
 ♣ K87

South:
 ♠ KQ10
 ♥ A92
 ♦ AQ6
 ♣ Q1054

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

1. Inverted minors

Board: 381
 Dealer: S
 Vul: NS
 North HCP: 19
 South HCP: 12
 Contract: 6N S

North:
 ♠ A9
 ♥ KJ2
 ♦ AK
 ♣ A98643

South:
 ♠ QJ64
 ♥ A1064
 ♦ Q9
 ♣ K75

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

1. Inverted minors
 2. Cue bid, a ♥ stopper
 3. Blackwood 0314, for ♣

Board: 382
 Dealer: N
 Vul: EW
 North HCP: 15
 South HCP: 12
 Contract: 3N S

North:
 ♠ K1074
 ♥ AQJ9
 ♦ J875
 ♣ A

South:
 ♠ 32
 ♥ K7
 ♦ AQ943
 ♣ K1084

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

1. Inverted minors

Board: 383
 Dealer: S
 Vul: Both
 North HCP: 12
 South HCP: 14
 Contract: 3N N

North:
 ♠ 832
 ♥ A7
 ♦ A106
 ♣ A10985

South:
 ♠ AK64
 ♥ Q1095
 ♦ Q3
 ♣ K43

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

1. Inverted minors

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 379	♠ KJ6	The opponents are silent.
Dealer: S	♥ K984	
Vul: None	♦ QJ10763	You bid first.
HCP: 10	♣ —	

Board: 380	♠ KQ10	The opponents are silent.
Dealer: N	♥ A92	
Vul: NS	♦ AQ6	Partner bids first.
HCP: 17	♣ Q1054	

Board: 381	♠ QJ64	The opponents are silent.
Dealer: S	♥ A1064	
Vul: NS	♦ Q9	You bid first.
HCP: 12	♣ K75	

Board: 382	♠ 32	The opponents are silent.
Dealer: N	♥ K7	
Vul: EW	♦ AQ943	Partner bids first.
HCP: 12	♣ K1084	

Board: 383	♠ AK64	The opponents are silent.
Dealer: S	♥ Q1095	
Vul: Both	♦ Q3	You bid first.
HCP: 14	♣ K43	

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

Board: 379
 Dealer: S
 Vul: None
 North HCP: 16
 South HCP: 10
 Contract: 5♥ N

North:
 ♠ A94
 ♥ QJ105
 ♦ K9
 ♣ AQ109

South:
 ♠ KJ6
 ♥ K984
 ♦ QJ10763
 ♣ —

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

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

Board: 380
 Dealer: N
 Vul: NS
 North HCP: 14
 South HCP: 17
 Contract: 3N S

North:
 ♠ A98
 ♥ KJ104
 ♦ K75
 ♣ K87

South:
 ♠ KQ10
 ♥ A92
 ♦ AQ6
 ♣ Q1054

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

1. Inverted minors

Board: 381
 Dealer: S
 Vul: NS
 North HCP: 19
 South HCP: 12
 Contract: 6N S

North:
 ♠ A9
 ♥ KJ2
 ♦ AK
 ♣ A98643

South:
 ♠ QJ64
 ♥ A1064
 ♦ Q9
 ♣ K75

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

1. Inverted minors
 2. Cue bid, a ♥ stopper
 3. Blackwood 0314, for ♣

Board: 382
 Dealer: N
 Vul: EW
 North HCP: 15
 South HCP: 12
 Contract: 3N S

North:
 ♠ K1074
 ♥ AQJ9
 ♦ J875
 ♣ A

South:
 ♠ 32
 ♥ K7
 ♦ AQ943
 ♣ K1084

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

1. Inverted minors

Board: 383
 Dealer: S
 Vul: Both
 North HCP: 12
 South HCP: 14
 Contract: 3N N

North:
 ♠ 832
 ♥ A7
 ♦ A106
 ♣ A10985

South:
 ♠ AK64
 ♥ Q1095
 ♦ Q3
 ♣ K43

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

1. Inverted minors

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 384	♠ AK10	The opponents are silent.
Dealer: N	♥ A1098	
Vul: EW	♦ Q	You bid first.
HCP: 15	♣ Q10853	

Board: 385	♠ 653	The opponents are silent.
Dealer: S	♥ AJ8	
Vul: Both	♦ AQ7	Partner bids first.
HCP: 12	♣ J976	

Board: 386	♠ K65	The opponents are silent.
Dealer: N	♥ 972	
Vul: EW	♦ AJ3	You bid first.
HCP: 14	♣ KQJ7	

Board: 387	♠ A97	The opponents are silent.
Dealer: S	♥ 972	
Vul: Both	♦ K106	Partner bids first.
HCP: 7	♣ 8654	

Board: 388	♠ A6	The opponents are silent.
Dealer: N	♥ K875	
Vul: NS	♦ AQJ	You bid first.
HCP: 19	♣ AJ76	

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

Board: 384	North:	South:	West	North	East	South
Dealer: N	♠ AK10	♠ 9864		1♣	Pass	1♦
Vul: EW	♥ A1098	♥ J4	Pass	1♥	Pass	1NT
North HCP: 15	♦ Q	♦ A985	AP			
South HCP: 9	♣ Q10853	♣ KJ6				
Contract: 1N S						

Board: 385	North:	South:	West	North	East	South
Dealer: S	♠ 653	♠ AQ10				1♦
Vul: Both	♥ AJ8	♥ Q7	Pass	2NT	Pass	5♦
North HCP: 12	♦ AQ7	♦ KJ10943	AP			
South HCP: 16	♣ J976	♣ A3				
Contract: 5♦ S						

Board: 386	North:	South:	West	North	East	South
Dealer: N	♠ K65	♠ QJ94		1♣	Pass	1♠
Vul: EW	♥ 972	♥ K64	Pass	1NT	AP	
North HCP: 14	♦ AJ3	♦ 1085				
South HCP: 10	♣ KQJ7	♣ A84				
Contract: 1N N						

Board: 387	North:	South:	West	North	East	South
Dealer: S	♠ A97	♠ K10				1♣
Vul: Both	♥ 972	♥ Q654	Pass	1NT	AP	
North HCP: 7	♦ K106	♦ A74				
South HCP: 12	♣ 8654	♣ QJ97				
Contract: 1N N						

Board: 388	North:	South:	West	North	East	South
Dealer: N	♠ A6	♠ J942		1♣	Pass	1♥
Vul: NS	♥ K875	♥ AJ92	Pass	4♥	AP	
North HCP: 19	♦ AQJ	♦ K5				
South HCP: 11	♣ AJ76	♣ Q95				
Contract: 4♥ S						

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 384	♠ 9864	The opponents are silent.
Dealer: N	♥ J4	
Vul: EW	♦ A985	Partner bids first.
HCP: 9	♣ KJ6	

Board: 385	♠ AQ10	The opponents are silent.
Dealer: S	♥ Q7	
Vul: Both	♦ KJ10943	You bid first.
HCP: 16	♣ A3	

Board: 386	♠ QJ94	The opponents are silent.
Dealer: N	♥ K64	
Vul: EW	♦ 1085	Partner bids first.
HCP: 10	♣ A84	

Board: 387	♠ K10	The opponents are silent.
Dealer: S	♥ Q654	
Vul: Both	♦ A74	You bid first.
HCP: 12	♣ QJ97	

Board: 388	♠ J942	The opponents are silent.
Dealer: N	♥ AJ92	
Vul: NS	♦ K5	Partner bids first.
HCP: 11	♣ Q95	

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

Board: 384	North:	South:	West	North	East	South
Dealer: N	♠ AK10	♠ 9864		1♣	Pass	1♦
Vul: EW	♥ A1098	♥ J4	Pass	1♥	Pass	1NT
North HCP: 15	♦ Q	♦ A985	AP			
South HCP: 9	♣ Q10853	♣ KJ6				
Contract: 1N S						

Board: 385	North:	South:	West	North	East	South
Dealer: S	♠ 653	♠ AQ10				1♦
Vul: Both	♥ AJ8	♥ Q7	Pass	2NT	Pass	5♦
North HCP: 12	♦ AQ7	♦ KJ10943	AP			
South HCP: 16	♣ J976	♣ A3				
Contract: 5♦ S						

Board: 386	North:	South:	West	North	East	South
Dealer: N	♠ K65	♠ QJ94		1♣	Pass	1♠
Vul: EW	♥ 972	♥ K64	Pass	1NT	AP	
North HCP: 14	♦ AJ3	♦ 1085				
South HCP: 10	♣ KQJ7	♣ A84				
Contract: 1N N						

Board: 387	North:	South:	West	North	East	South
Dealer: S	♠ A97	♠ K10				1♣
Vul: Both	♥ 972	♥ Q654	Pass	1NT	AP	
North HCP: 7	♦ K106	♦ A74				
South HCP: 12	♣ 8654	♣ QJ97				
Contract: 1N N						

Board: 388	North:	South:	West	North	East	South
Dealer: N	♠ A6	♠ J942		1♣	Pass	1♥
Vul: NS	♥ K875	♥ AJ92	Pass	4♥	AP	
North HCP: 19	♦ AQJ	♦ K5				
South HCP: 11	♣ AJ76	♣ Q95				
Contract: 4♥ S						

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 389	♠ AQ4	The opponents are silent.
Dealer: S	♥ 3	
Vul: Both	♦ 954	Partner bids first.
HCP: 13	♣ AK10843	

Board: 390	♠ KQ53	The opponents are silent.
Dealer: N	♥ K4	
Vul: None	♦ AK92	You bid first.
HCP: 18	♣ K102	

Board: 391	♠ 97	The opponents are silent.
Dealer: S	♥ A6	
Vul: NS	♦ Q107	Partner bids first.
HCP: 11	♣ KQ9643	

Board: 392	♠ Q92	The opponents are silent.
Dealer: N	♥ 863	
Vul: EW	♦ AQ86	You bid first.
HCP: 13	♣ AJ5	

Board: 393	♠ AJ53	The opponents are silent.
Dealer: S	♥ A62	
Vul: None	♦ 10976	Partner bids first.
HCP: 11	♣ Q8	

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

Board: 389

Dealer: S

Vul: Both

North HCP: 13

South HCP: 12

Contract: 5♣ S

North:

♠ AQ4

♥ 3

♦ 954

♣ AK10843

South:

♠ J863

♥ K654

♦ AJ

♣ QJ7

West North East South

1♣

Pass 2♣¹ Pass 2NT

Pass 5♣ AP

1. Inverted minors

Board: 390

Dealer: N

Vul: None

North HCP: 18

South HCP: 11

Contract: 6♦ N

North:

♠ KQ53

♥ K4

♦ AK92

♣ K102

South:

♠ A9

♥ A32

♦ QJ8763

♣ 74

West North East South

1♦ Pass 2♦¹

Pass 3NT Pass 4♦

Pass 4♥² Pass 4NT³

Pass 5♥ Pass 6♦

AP

1. Inverted minors

2. Cue bid, a ♥ stopper

3. Blackwood 0314, for ♦

Board: 391

Dealer: S

Vul: NS

North HCP: 11

South HCP: 12

Contract: 3♣ S

North:

♠ 97

♥ A6

♦ Q107

♣ KQ9643

South:

♠ AK108

♥ KJ103

♦ 63

♣ J82

West North East South

1♣

Pass 2♣¹ Pass 2NT

Pass 3♣ AP

1. Inverted minors

Board: 392

Dealer: N

Vul: EW

North HCP: 13

South HCP: 19

Contract: 6N S

North:

♠ Q92

♥ 863

♦ AQ86

♣ AJ5

South:

♠ AK

♥ AK4

♦ K109432

♣ Q10

West North East South

1♦ Pass 2♦¹

Pass 2♠ Pass 4♦

Pass 5♦ Pass 6NT

AP

1. Inverted minors

Board: 393

Dealer: S

Vul: None

North HCP: 11

South HCP: 16

Contract: 3N S

North:

♠ AJ53

♥ A62

♦ 10976

♣ Q8

South:

♠ K97

♥ KQ75

♦ A

♣ A7543

West North East South

1♣

Pass 1♦ Pass 1♥

Pass 1♠¹ Pass 3NT

AP

1. Fourth suit

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 389	♠ J863	The opponents are silent.
Dealer: S	♥ K654	
Vul: Both	♦ AJ	You bid first.
HCP: 12	♣ QJ7	

Board: 390	♠ A9	The opponents are silent.
Dealer: N	♥ A32	
Vul: None	♦ QJ8763	Partner bids first.
HCP: 11	♣ 74	

Board: 391	♠ AK108	The opponents are silent.
Dealer: S	♥ KJ103	
Vul: NS	♦ 63	You bid first.
HCP: 12	♣ J82	

Board: 392	♠ AK	The opponents are silent.
Dealer: N	♥ AK4	
Vul: EW	♦ K109432	Partner bids first.
HCP: 19	♣ Q10	

Board: 393	♠ K97	The opponents are silent.
Dealer: S	♥ KQ75	
Vul: None	♦ A	You bid first.
HCP: 16	♣ A7543	

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

Board: 389

Dealer: S

Vul: Both

North HCP: 13

South HCP: 12

Contract: 5♣ S

North:

♠ AQ4

♥ 3

♦ 954

♣ AK10843

South:

♠ J863

♥ K654

♦ AJ

♣ QJ7

West North East South

1♣

Pass 2♣¹ Pass 2NT

Pass 5♣ AP

1. Inverted minors

Board: 390

Dealer: N

Vul: None

North HCP: 18

South HCP: 11

Contract: 6♦ N

North:

♠ KQ53

♥ K4

♦ AK92

♣ K102

South:

♠ A9

♥ A32

♦ QJ8763

♣ 74

West North East South

1♦ Pass 2♦¹

Pass 3NT Pass 4♦

Pass 4♥² Pass 4NT³

Pass 5♥ Pass 6♦

AP

1. Inverted minors

2. Cue bid, a ♥ stopper

3. Blackwood 0314, for ♦

Board: 391

Dealer: S

Vul: NS

North HCP: 11

South HCP: 12

Contract: 3♣ S

North:

♠ 97

♥ A6

♦ Q107

♣ KQ9643

South:

♠ AK108

♥ KJ103

♦ 63

♣ J82

West North East South

1♣

Pass 2♣¹ Pass 2NT

Pass 3♣ AP

1. Inverted minors

Board: 392

Dealer: N

Vul: EW

North HCP: 13

South HCP: 19

Contract: 6N S

North:

♠ Q92

♥ 863

♦ AQ86

♣ AJ5

South:

♠ AK

♥ AK4

♦ K109432

♣ Q10

West North East South

1♦ Pass 2♦¹

Pass 2♠ Pass 4♦

Pass 5♦ Pass 6NT

AP

1. Inverted minors

Board: 393

Dealer: S

Vul: None

North HCP: 11

South HCP: 16

Contract: 3N S

North:

♠ AJ53

♥ A62

♦ 10976

♣ Q8

South:

♠ K97

♥ KQ75

♦ A

♣ A7543

West North East South

1♣

Pass 1♦ Pass 1♥

Pass 1♠¹ Pass 3NT

AP

1. Fourth suit

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 394	♠ K63	The opponents are silent.
Dealer: N	♥ 975	
Vul: EW	♦ AK1083	You bid first.
HCP: 13	♣ K4	

Board: 395	♠ 985	The opponents are silent.
Dealer: S	♥ 5	
Vul: Both	♦ AK1095	Partner bids first.
HCP: 11	♣ A762	

Board: 396	♠ QJ2	The opponents are silent.
Dealer: N	♥ A4	
Vul: NS	♦ 1087	You bid first.
HCP: 12	♣ KQ965	

Board: 397	♠ AQJ10	The opponents are silent.
Dealer: S	♥ J93	
Vul: EW	♦ A76	Partner bids first.
HCP: 13	♣ J97	

Board: 398	♠ K1092	The opponents are silent.
Dealer: N	♥ Q9	
Vul: Both	♦ KQ92	You bid first.
HCP: 13	♣ QJ3	

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

Board: 394
Dealer: N
Vul: EW
North HCP: 13
South HCP: 11
Contract: 1N N

North:
♠ K63
♥ 975
♦ AK1083
♣ K4

South:
♠ 52
♥ KJ102
♦ Q75
♣ AJ93

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

Board: 395
Dealer: S
Vul: Both
North HCP: 11
South HCP: 18
Contract: 6♦ S

North:
♠ 985
♥ 5
♦ AK1095
♣ A762

South:
♠ AK
♥ AQJ6
♦ Q872
♣ Q53

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

1. Inverted minors
2. Cue bid, a ♥ stopper
3. Blackwood 0314, for ♦

Board: 396
Dealer: N
Vul: NS
North HCP: 12
South HCP: 10
Contract: 1N N

North:
♠ QJ2
♥ A4
♦ 1087
♣ KQ965

South:
♠ K1084
♥ K76
♦ QJ9
♣ J103

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

Board: 397
Dealer: S
Vul: EW
North HCP: 13
South HCP: 12
Contract: 4♠ N

North:
♠ AQJ10
♥ J93
♦ A76
♣ J97

South:
♠ 9542
♥ Q1075
♦ K4
♣ AK10

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

Board: 398
Dealer: N
Vul: Both
North HCP: 13
South HCP: 11
Contract: 3N S

North:
♠ K1092
♥ Q9
♦ KQ92
♣ QJ3

South:
♠ 6
♥ 843
♦ A10854
♣ AK95

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

1. Inverted minors

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 394	♠ 52	The opponents are silent.
Dealer: N	♥ KJ102	
Vul: EW	♦ Q75	Partner bids first.
HCP: 11	♣ AJ93	

Board: 395	♠ AK	The opponents are silent.
Dealer: S	♥ AQJ6	
Vul: Both	♦ Q872	You bid first.
HCP: 18	♣ Q53	

Board: 396	♠ K1084	The opponents are silent.
Dealer: N	♥ K76	
Vul: NS	♦ QJ9	Partner bids first.
HCP: 10	♣ J103	

Board: 397	♠ 9542	The opponents are silent.
Dealer: S	♥ Q1075	
Vul: EW	♦ K4	You bid first.
HCP: 12	♣ AK10	

Board: 398	♠ 6	The opponents are silent.
Dealer: N	♥ 843	
Vul: Both	♦ A10854	Partner bids first.
HCP: 11	♣ AK95	

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

Board: 394
Dealer: N
Vul: EW
North HCP: 13
South HCP: 11
Contract: 1N N

North:
♠ K63
♥ 975
♦ AK1083
♣ K4

South:
♠ 52
♥ KJ102
♦ Q75
♣ AJ93

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

Board: 395
Dealer: S
Vul: Both
North HCP: 11
South HCP: 18
Contract: 6♦ S

North:
♠ 985
♥ 5
♦ AK1095
♣ A762

South:
♠ AK
♥ AQJ6
♦ Q872
♣ Q53

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

1. Inverted minors
2. Cue bid, a ♥ stopper
3. Blackwood 0314, for ♦

Board: 396
Dealer: N
Vul: NS
North HCP: 12
South HCP: 10
Contract: 1N N

North:
♠ QJ2
♥ A4
♦ 1087
♣ KQ965

South:
♠ K1084
♥ K76
♦ QJ9
♣ J103

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

Board: 397
Dealer: S
Vul: EW
North HCP: 13
South HCP: 12
Contract: 4♠ N

North:
♠ AQJ10
♥ J93
♦ A76
♣ J97

South:
♠ 9542
♥ Q1075
♦ K4
♣ AK10

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

Board: 398
Dealer: N
Vul: Both
North HCP: 13
South HCP: 11
Contract: 3N S

North:
♠ K1092
♥ Q9
♦ KQ92
♣ QJ3

South:
♠ 6
♥ 843
♦ A10854
♣ AK95

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

1. Inverted minors

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 399	♠ 10632	The opponents are silent.
Dealer: S	♥ J76	
Vul: None	♦ QJ8	Partner bids first.
HCP: 6	♣ Q106	

Board: 400	♠ J63	The opponents are silent.
Dealer: N	♥ AKQ9	
Vul: EW	♦ AJ5	You bid first.
HCP: 19	♣ KJ4	

Board: 401	♠ Q65	The opponents are silent.
Dealer: S	♥ AK9	
Vul: Both	♦ K10865	Partner bids first.
HCP: 12	♣ 96	

Board: 402	♠ KQ82	The opponents are silent.
Dealer: N	♥ K8	
Vul: None	♦ Q52	You bid first.
HCP: 14	♣ KJ74	

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

Board: 399

Dealer: S

Vul: None

North HCP: 6

South HCP: 14

Contract: 1N S

North:

♠ 10632

♥ J76

♦ QJ8

♣ Q106

South:

♠ KQ4

♥ KQ54

♦ 104

♣ A974

West North East South

Pass 1♠ Pass 1♣

Pass 1♠ Pass 1NT

AP

Board: 400

Dealer: N

Vul: EW

North HCP: 19

South HCP: 12

Contract: 5♣ N

North:

♠ J63

♥ AKQ9

♦ AJ5

♣ KJ4

South:

♠ K107

♥ J5

♦ Q7

♣ AQ8753

West North East South

Pass 1♣ Pass 2♣¹

Pass 3NT Pass 4♣

Pass 4♦² Pass 4♠³

Pass 5♣ AP

1. Inverted minors

2. Cue bid, a ♦ stopper

3. Cue bid, a ♠ stopper

Board: 401

Dealer: S

Vul: Both

North HCP: 12

South HCP: 13

Contract: 3N N

North:

♠ Q65

♥ AK9

♦ K10865

♣ 96

South:

♠ A832

♥ J863

♦ QJ3

♣ AJ

West North East South

Pass 1♦

Pass 2♦¹ Pass 2♥

Pass 3NT AP

1. Inverted minors

Board: 402

Dealer: N

Vul: None

North HCP: 14

South HCP: 12

Contract: 6♣ N

North:

♠ KQ82

♥ K8

♦ Q52

♣ KJ74

South:

♠ A7

♥ A103

♦ 108

♣ A109832

West North East South

Pass 1♣ Pass 2♣¹

Pass 2♦ Pass 4♣

Pass 4♥² Pass 4♠³

Pass 5♣ Pass 6♣

AP

1. Inverted minors

2. Cue bid, a ♥ stopper

3. Cue bid, a ♠ stopper

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 399	♠ KQ4	The opponents are silent.
Dealer: S	♥ KQ54	
Vul: None	♦ 104	You bid first.
HCP: 14	♣ A974	

Board: 400	♠ K107	The opponents are silent.
Dealer: N	♥ J5	
Vul: EW	♦ Q7	Partner bids first.
HCP: 12	♣ AQ8753	

Board: 401	♠ A832	The opponents are silent.
Dealer: S	♥ J863	
Vul: Both	♦ QJ3	You bid first.
HCP: 13	♣ AJ	

Board: 402	♠ A7	The opponents are silent.
Dealer: N	♥ A103	
Vul: None	♦ 108	Partner bids first.
HCP: 12	♣ A109832	

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

Board: 399

Dealer: S

Vul: None

North HCP: 6

South HCP: 14

Contract: 1N S

North:

♠ 10632

♥ J76

♦ QJ8

♣ Q106

South:

♠ KQ4

♥ KQ54

♦ 104

♣ A974

West North East South

Pass 1♠ Pass 1♣

Pass 1♠ Pass 1NT

AP

Board: 400

Dealer: N

Vul: EW

North HCP: 19

South HCP: 12

Contract: 5♣ N

North:

♠ J63

♥ AKQ9

♦ AJ5

♣ KJ4

South:

♠ K107

♥ J5

♦ Q7

♣ AQ8753

West North East South

Pass 1♣ Pass 2♣¹

Pass 3NT Pass 4♣

Pass 4♦² Pass 4♠³

Pass 5♣ AP

1. Inverted minors

2. Cue bid, a ♦ stopper

3. Cue bid, a ♠ stopper

Board: 401

Dealer: S

Vul: Both

North HCP: 12

South HCP: 13

Contract: 3N N

North:

♠ Q65

♥ AK9

♦ K10865

♣ 96

South:

♠ A832

♥ J863

♦ QJ3

♣ AJ

West North East South

Pass 1♦

Pass 2♦¹ Pass 2♥

Pass 3NT AP

1. Inverted minors

Board: 402

Dealer: N

Vul: None

North HCP: 14

South HCP: 12

Contract: 6♣ N

North:

♠ KQ82

♥ K8

♦ Q52

♣ KJ74

South:

♠ A7

♥ A103

♦ 108

♣ A109832

West North East South

Pass 1♣ Pass 2♣¹

Pass 2♦ Pass 4♣

Pass 4♥² Pass 4♠³

Pass 5♣ Pass 6♣

AP

1. Inverted minors

2. Cue bid, a ♥ stopper

3. Cue bid, a ♠ stopper

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 403	♠ Q8	The opponents are silent.
Dealer: S	♥ 72	
Vul: NS	♦ 1052	Partner bids first.
HCP: 10	♣ AKJ987	

Board: 404	♠ Q107	The opponents are silent.
Dealer: N	♥ AQ104	
Vul: Both	♦ A109	You bid first.
HCP: 14	♣ Q83	

Board: 405	♠ 102	The opponents are silent.
Dealer: S	♥ KJ5	
Vul: None	♦ AJ6542	Partner bids first.
HCP: 13	♣ A2	

Board: 406	♠ 64	The opponents are silent.
Dealer: N	♥ AQ109	
Vul: NS	♦ QJ875	You bid first.
HCP: 13	♣ A3	

Board: 407	♠ A1043	The opponents are silent.
Dealer: S	♥ A73	
Vul: EW	♦ 83	Partner bids first.
HCP: 9	♣ J1054	

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

Board: 403
 Dealer: S
 Vul: NS
 North HCP: 10
 South HCP: 18
 Contract: 5♣ S

North:
 ♠ Q8
 ♥ 72
 ♦ 1052
 ♣ AKJ987

South:
 ♠ A96
 ♥ AK5
 ♦ AJ6
 ♣ Q532

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

1. Inverted minors
 2. Cue bid, a ♦ stopper

Board: 404
 Dealer: N
 Vul: Both
 North HCP: 14
 South HCP: 12
 Contract: 4♥ S

North:
 ♠ Q107
 ♥ AQ104
 ♦ A109
 ♣ Q83

South:
 ♠ AJ84
 ♥ KJ62
 ♦ 873
 ♣ K5

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

1. Two way game tries

Board: 405
 Dealer: S
 Vul: None
 North HCP: 13
 South HCP: 13
 Contract: 3N N

North:
 ♠ 102
 ♥ KJ5
 ♦ AJ6542
 ♣ A2

South:
 ♠ KJ5
 ♥ AQ4
 ♦ Q1097
 ♣ J108

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

1. Inverted minors

Board: 406
 Dealer: N
 Vul: NS
 North HCP: 13
 South HCP: 12
 Contract: 3N N

North:
 ♠ 64
 ♥ AQ109
 ♦ QJ875
 ♣ A3

South:
 ♠ KQ83
 ♥ K42
 ♦ 64
 ♣ KJ97

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

Board: 407
 Dealer: S
 Vul: EW
 North HCP: 9
 South HCP: 12
 Contract: 1N S

North:
 ♠ A1043
 ♥ A73
 ♦ 83
 ♣ J1054

South:
 ♠ K95
 ♥ 954
 ♦ AJ74
 ♣ A76

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

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 403	♠ A96	The opponents are silent.
Dealer: S	♥ AK5	
Vul: NS	♦ AJ6	You bid first.
HCP: 18	♣ Q532	

Board: 404	♠ AJ84	The opponents are silent.
Dealer: N	♥ KJ62	
Vul: Both	♦ 873	Partner bids first.
HCP: 12	♣ K5	

Board: 405	♠ KJ5	The opponents are silent.
Dealer: S	♥ AQ4	
Vul: None	♦ Q1097	You bid first.
HCP: 13	♣ J108	

Board: 406	♠ KQ83	The opponents are silent.
Dealer: N	♥ K42	
Vul: NS	♦ 64	Partner bids first.
HCP: 12	♣ KJ97	

Board: 407	♠ K95	The opponents are silent.
Dealer: S	♥ 954	
Vul: EW	♦ AJ74	You bid first.
HCP: 12	♣ A76	

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

Board: 403
 Dealer: S
 Vul: NS
 North HCP: 10
 South HCP: 18
 Contract: 5♣ S

North:
 ♠ Q8
 ♥ 72
 ♦ 1052
 ♣ AKJ987

South:
 ♠ A96
 ♥ AK5
 ♦ AJ6
 ♣ Q532

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

1. Inverted minors
 2. Cue bid, a ♦ stopper

Board: 404
 Dealer: N
 Vul: Both
 North HCP: 14
 South HCP: 12
 Contract: 4♥ S

North:
 ♠ Q107
 ♥ AQ104
 ♦ A109
 ♣ Q83

South:
 ♠ AJ84
 ♥ KJ62
 ♦ 873
 ♣ K5

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

1. Two way game tries

Board: 405
 Dealer: S
 Vul: None
 North HCP: 13
 South HCP: 13
 Contract: 3N N

North:
 ♠ 102
 ♥ KJ5
 ♦ AJ6542
 ♣ A2

South:
 ♠ KJ5
 ♥ AQ4
 ♦ Q1097
 ♣ J108

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

1. Inverted minors

Board: 406
 Dealer: N
 Vul: NS
 North HCP: 13
 South HCP: 12
 Contract: 3N N

North:
 ♠ 64
 ♥ AQ109
 ♦ QJ875
 ♣ A3

South:
 ♠ KQ83
 ♥ K42
 ♦ 64
 ♣ KJ97

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

Board: 407
 Dealer: S
 Vul: EW
 North HCP: 9
 South HCP: 12
 Contract: 1N S

North:
 ♠ A1043
 ♥ A73
 ♦ 83
 ♣ J1054

South:
 ♠ K95
 ♥ 954
 ♦ AJ74
 ♣ A76

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

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 408	♠ A	The opponents are silent.
Dealer: N	♥ 1074	
Vul: None	♦ KQ98	You bid first.
HCP: 16	♣ AQJ84	

Board: 409	♠ 854	The opponents are silent.
Dealer: S	♥ K5	
Vul: NS	♦ KJ74	Partner bids first.
HCP: 11	♣ KJ95	

Board: 410	♠ AQ92	The opponents are silent.
Dealer: N	♥ K762	
Vul: EW	♦ 732	You bid first.
HCP: 14	♣ KQ	

Board: 411	♠ 10764	The opponents are silent.
Dealer: S	♥ AJ102	
Vul: Both	♦ AJ10	Partner bids first.
HCP: 11	♣ J5	

Board: 412	♠ Q103	The opponents are silent.
Dealer: N	♥ AK75	
Vul: NS	♦ 85	You bid first.
HCP: 13	♣ KJ105	

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

Board: 408
 Dealer: N
 Vul: None
 North HCP: 16
 South HCP: 12
 Contract: 3N N

North:
 ♠ A
 ♥ 1074
 ♦ KQ98
 ♣ AQJ84

South:
 ♠ 952
 ♥ AJ5
 ♦ A543
 ♣ K95

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

Board: 409
 Dealer: S
 Vul: NS
 North HCP: 11
 South HCP: 19
 Contract: 3N S

North:
 ♠ 854
 ♥ K5
 ♦ KJ74
 ♣ KJ95

South:
 ♠ AQ9
 ♥ AJ9
 ♦ A65
 ♣ A864

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

Board: 410
 Dealer: N
 Vul: EW
 North HCP: 14
 South HCP: 10
 Contract: 5♦ N

North:
 ♠ AQ92
 ♥ K762
 ♦ 732
 ♣ KQ

South:
 ♠ K85
 ♥ Q
 ♦ AJ8654
 ♣ 984

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

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

Board: 411
 Dealer: S
 Vul: Both
 North HCP: 11
 South HCP: 12
 Contract: 3♣ S

North:
 ♠ 10764
 ♥ AJ102
 ♦ AJ10
 ♣ J5

South:
 ♠ Q5
 ♥ K94
 ♦ 96
 ♣ AK10763

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

Board: 412
 Dealer: N
 Vul: NS
 North HCP: 13
 South HCP: 11
 Contract: 2N N

North:
 ♠ Q103
 ♥ AK75
 ♦ 85
 ♣ KJ105

South:
 ♠ K8
 ♥ Q96
 ♦ Q7643
 ♣ A93

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

1. Fourth suit

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 408	♠ 952	The opponents are silent.
Dealer: N	♥ AJ5	
Vul: None	♦ A543	Partner bids first.
HCP: 12	♣ K95	

Board: 409	♠ AQ9	The opponents are silent.
Dealer: S	♥ AJ9	
Vul: NS	♦ A65	You bid first.
HCP: 19	♣ A864	

Board: 410	♠ K85	The opponents are silent.
Dealer: N	♥ Q	
Vul: EW	♦ AJ8654	Partner bids first.
HCP: 10	♣ 984	

Board: 411	♠ Q5	The opponents are silent.
Dealer: S	♥ K94	
Vul: Both	♦ 96	You bid first.
HCP: 12	♣ AK10763	

Board: 412	♠ K8	The opponents are silent.
Dealer: N	♥ Q96	
Vul: NS	♦ Q7643	Partner bids first.
HCP: 11	♣ A93	

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

Board: 408
 Dealer: N
 Vul: None
 North HCP: 16
 South HCP: 12
 Contract: 3N N

North:
 ♠ A
 ♥ 1074
 ♦ KQ98
 ♣ AQJ84

South:
 ♠ 952
 ♥ AJ5
 ♦ A543
 ♣ K95

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

Board: 409
 Dealer: S
 Vul: NS
 North HCP: 11
 South HCP: 19
 Contract: 3N S

North:
 ♠ 854
 ♥ K5
 ♦ KJ74
 ♣ KJ95

South:
 ♠ AQ9
 ♥ AJ9
 ♦ A65
 ♣ A864

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

Board: 410
 Dealer: N
 Vul: EW
 North HCP: 14
 South HCP: 10
 Contract: 5♦ N

North:
 ♠ AQ92
 ♥ K762
 ♦ 732
 ♣ KQ

South:
 ♠ K85
 ♥ Q
 ♦ AJ8654
 ♣ 984

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

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

Board: 411
 Dealer: S
 Vul: Both
 North HCP: 11
 South HCP: 12
 Contract: 3♣ S

North:
 ♠ 10764
 ♥ AJ102
 ♦ AJ10
 ♣ J5

South:
 ♠ Q5
 ♥ K94
 ♦ 96
 ♣ AK10763

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

Board: 412
 Dealer: N
 Vul: NS
 North HCP: 13
 South HCP: 11
 Contract: 2N N

North:
 ♠ Q103
 ♥ AK75
 ♦ 85
 ♣ KJ105

South:
 ♠ K8
 ♥ Q96
 ♦ Q7643
 ♣ A93

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

1. Fourth suit

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 413	♠ AK98	The opponents are silent.
Dealer: S	♥ A7	
Vul: EW	♦ KJ85	Partner bids first.
HCP: 16	♣ J75	

Board: 414	♠ Q4	The opponents are silent.
Dealer: N	♥ Q87	
Vul: None	♦ A732	You bid first.
HCP: 12	♣ KJ92	

Board: 415	♠ J72	The opponents are silent.
Dealer: S	♥ A985	
Vul: Both	♦ A74	Partner bids first.
HCP: 11	♣ Q76	

Board: 416	♠ J108	The opponents are silent.
Dealer: N	♥ AKJ	
Vul: None	♦ Q6532	You bid first.
HCP: 14	♣ K10	

Board: 417	♠ Q62	The opponents are silent.
Dealer: S	♥ Q1042	
Vul: NS	♦ KQ9	Partner bids first.
HCP: 10	♣ J84	

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

Board: 413			West	North	East	South
Dealer: S	North:	South:				1♦
Vul: EW	♠ AK98	♠ 7632	Pass	1♠	Pass	2♠
North HCP: 16	♥ A7	♥ Q9	Pass	4♦ ¹	Pass	4♥ ²
South HCP: 13	♦ KJ85	♦ AQ43	Pass	4NT ³	Pass	5♦
Contract: 6♠ N	♣ J75	♣ KQ9	Pass	6♠	AP	
			1. Cue bid, a ♦ stopper			
			2. Cue bid, a ♣ stopper			
			3. Blackwood 0314, for ♠			

Board: 414			West	North	East	South
Dealer: N	North:	South:				
Vul: None	♠ Q4	♠ K102		1♦	Pass	2♦ ¹
North HCP: 12	♥ Q87	♥ AK	Pass	2NT	Pass	3NT
South HCP: 17	♦ A732	♦ QJ10954	AP			
Contract: 3N N	♣ KJ92	♣ A6	1. Inverted minors			

Board: 415			West	North	East	South
Dealer: S	North:	South:				
Vul: Both	♠ J72	♠ 9854				1♣
North HCP: 11	♥ A985	♥ K7	Pass	1♥	Pass	1♠
South HCP: 12	♦ A74	♦ KJ5	Pass	1NT	AP	
Contract: 1N N	♣ Q76	♣ AJ84				

Board: 416			West	North	East	South
Dealer: N	North:	South:				
Vul: None	♠ J108	♠ A4		1♦	Pass	2♦ ¹
North HCP: 14	♥ AKJ	♥ Q5	Pass	2♥	Pass	3NT
South HCP: 11	♦ Q6532	♦ AJ974	AP			
Contract: 3N S	♣ K10	♣ 9765	1. Inverted minors			

Board: 417			West	North	East	South
Dealer: S	North:	South:				
Vul: NS	♠ Q62	♠ KJ97				1♣
North HCP: 10	♥ Q1042	♥ AJ3	Pass	1♥	Pass	2NT
South HCP: 19	♦ KQ9	♦ A4	Pass	3NT	AP	
Contract: 3N S	♣ J84	♣ AQ106				

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 413	♠ 7632	The opponents are silent.
Dealer: S	♥ Q9	
Vul: EW	♦ AQ43	You bid first.
HCP: 13	♣ KQ9	

Board: 414	♠ K102	The opponents are silent.
Dealer: N	♥ AK	
Vul: None	♦ QJ10954	Partner bids first.
HCP: 17	♣ A6	

Board: 415	♠ 9854	The opponents are silent.
Dealer: S	♥ K7	
Vul: Both	♦ KJ5	You bid first.
HCP: 12	♣ AJ84	

Board: 416	♠ A4	The opponents are silent.
Dealer: N	♥ Q5	
Vul: None	♦ AJ974	Partner bids first.
HCP: 11	♣ 9765	

Board: 417	♠ KJ97	The opponents are silent.
Dealer: S	♥ AJ3	
Vul: NS	♦ A4	You bid first.
HCP: 19	♣ AQ106	

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

Board: 413			West	North	East	South
Dealer: S	North:	South:				1♦
Vul: EW	♠ AK98	♠ 7632	Pass	1♠	Pass	2♠
North HCP: 16	♥ A7	♥ Q9	Pass	4♦ ¹	Pass	4♥ ²
South HCP: 13	♦ KJ85	♦ AQ43	Pass	4NT ³	Pass	5♦
Contract: 6♠ N	♣ J75	♣ KQ9	Pass	6♠	AP	
			1. Cue bid, a ♦ stopper			
			2. Cue bid, a ♣ stopper			
			3. Blackwood 0314, for ♠			

Board: 414			West	North	East	South
Dealer: N	North:	South:				
Vul: None	♠ Q4	♠ K102		1♦	Pass	2♦ ¹
North HCP: 12	♥ Q87	♥ AK	Pass	2NT	Pass	3NT
South HCP: 17	♦ A732	♦ QJ10954	AP			
Contract: 3N N	♣ KJ92	♣ A6	1. Inverted minors			

Board: 415			West	North	East	South
Dealer: S	North:	South:				
Vul: Both	♠ J72	♠ 9854				1♣
North HCP: 11	♥ A985	♥ K7	Pass	1♥	Pass	1♠
South HCP: 12	♦ A74	♦ KJ5	Pass	1NT	AP	
Contract: 1N N	♣ Q76	♣ AJ84				

Board: 416			West	North	East	South
Dealer: N	North:	South:				
Vul: None	♠ J108	♠ A4		1♦	Pass	2♦ ¹
North HCP: 14	♥ AKJ	♥ Q5	Pass	2♥	Pass	3NT
South HCP: 11	♦ Q6532	♦ AJ974	AP			
Contract: 3N S	♣ K10	♣ 9765	1. Inverted minors			

Board: 417			West	North	East	South
Dealer: S	North:	South:				
Vul: NS	♠ Q62	♠ KJ97				1♣
North HCP: 10	♥ Q1042	♥ AJ3	Pass	1♥	Pass	2NT
South HCP: 19	♦ KQ9	♦ A4	Pass	3NT	AP	
Contract: 3N S	♣ J84	♣ AQ106				

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 418	♠ 653	The opponents are silent.
Dealer: N	♥ K93	
Vul: Both	♦ 75	You bid first.
HCP: 13	♣ AKQJ9	

Board: 419	♠ AJ74	The opponents are silent.
Dealer: S	♥ Q3	
Vul: None	♦ 8743	Partner bids first.
HCP: 11	♣ A109	

Board: 420	♠ 6	The opponents are silent.
Dealer: N	♥ AQJ4	
Vul: None	♦ A10	You bid first.
HCP: 17	♣ AQ10743	

Board: 421	♠ A52	The opponents are silent.
Dealer: S	♥ 10	
Vul: NS	♦ 76432	Partner bids first.
HCP: 10	♣ AQ42	

Board: 422	♠ A1063	The opponents are silent.
Dealer: N	♥ K96	
Vul: EW	♦ AJ92	You bid first.
HCP: 12	♣ 105	

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

Board: 418
 Dealer: N
 Vul: Both
 North HCP: 13
 South HCP: 15
 Contract: 3N N

North:
 ♠ 653
 ♥ K93
 ♦ 75
 ♣ AKQJ9

South:
 ♠ AK82
 ♥ A752
 ♦ KJ3
 ♣ 74

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

Board: 419
 Dealer: S
 Vul: None
 North HCP: 11
 South HCP: 12
 Contract: 1N S

North:
 ♠ AJ74
 ♥ Q3
 ♦ 8743
 ♣ A109

South:
 ♠ K8
 ♥ A1084
 ♦ KJ6
 ♣ J873

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

Board: 420
 Dealer: N
 Vul: None
 North HCP: 17
 South HCP: 12
 Contract: 3N N

North:
 ♠ 6
 ♥ AQJ4
 ♦ A10
 ♣ AQ10743

South:
 ♠ AKJ3
 ♥ 973
 ♦ J96
 ♣ K95

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

Board: 421
 Dealer: S
 Vul: NS
 North HCP: 10
 South HCP: 12
 Contract: 3♦ S

North:
 ♠ A52
 ♥ 10
 ♦ 76432
 ♣ AQ42

South:
 ♠ K10
 ♥ AQ85
 ♦ Q1098
 ♣ J96

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

Board: 422
 Dealer: N
 Vul: EW
 North HCP: 12
 South HCP: 11
 Contract: 3♦ N

North:
 ♠ A1063
 ♥ K96
 ♦ AJ92
 ♣ 105

South:
 ♠ KJ
 ♥ Q2
 ♦ Q8654
 ♣ QJ87

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

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 418	♠ AK82	The opponents are silent.
Dealer: N	♥ A752	
Vul: Both	♦ KJ3	Partner bids first.
HCP: 15	♣ 74	

Board: 419	♠ K8	The opponents are silent.
Dealer: S	♥ A1084	
Vul: None	♦ KJ6	You bid first.
HCP: 12	♣ J873	

Board: 420	♠ AKJ3	The opponents are silent.
Dealer: N	♥ 973	
Vul: None	♦ J96	Partner bids first.
HCP: 12	♣ K95	

Board: 421	♠ K10	The opponents are silent.
Dealer: S	♥ AQ85	
Vul: NS	♦ Q1098	You bid first.
HCP: 12	♣ J96	

Board: 422	♠ KJ	The opponents are silent.
Dealer: N	♥ Q2	
Vul: EW	♦ Q8654	Partner bids first.
HCP: 11	♣ QJ87	

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

Board: 418
 Dealer: N
 Vul: Both
 North HCP: 13
 South HCP: 15
 Contract: 3N N

North:
 ♠ 653
 ♥ K93
 ♦ 75
 ♣ AKQJ9

South:
 ♠ AK82
 ♥ A752
 ♦ KJ3
 ♣ 74

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

Board: 419
 Dealer: S
 Vul: None
 North HCP: 11
 South HCP: 12
 Contract: 1N S

North:
 ♠ AJ74
 ♥ Q3
 ♦ 8743
 ♣ A109

South:
 ♠ K8
 ♥ A1084
 ♦ KJ6
 ♣ J873

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

Board: 420
 Dealer: N
 Vul: None
 North HCP: 17
 South HCP: 12
 Contract: 3N N

North:
 ♠ 6
 ♥ AQJ4
 ♦ A10
 ♣ AQ10743

South:
 ♠ AKJ3
 ♥ 973
 ♦ J96
 ♣ K95

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

Board: 421
 Dealer: S
 Vul: NS
 North HCP: 10
 South HCP: 12
 Contract: 3♦ S

North:
 ♠ A52
 ♥ 10
 ♦ 76432
 ♣ AQ42

South:
 ♠ K10
 ♥ AQ85
 ♦ Q1098
 ♣ J96

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

Board: 422
 Dealer: N
 Vul: EW
 North HCP: 12
 South HCP: 11
 Contract: 3♦ N

North:
 ♠ A1063
 ♥ K96
 ♦ AJ92
 ♣ 105

South:
 ♠ KJ
 ♥ Q2
 ♦ Q8654
 ♣ QJ87

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

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 423	♠ K3	The opponents are silent.
Dealer: S	♥ 754	
Vul: Both	♦ AK1084	Partner bids first.
HCP: 11	♣ J105	

Board: 424	♠ J83	The opponents are silent.
Dealer: N	♥ A32	
Vul: NS	♦ K97	You bid first.
HCP: 12	♣ A1097	

Board: 425	♠ AJ3	The opponents are silent.
Dealer: S	♥ 752	
Vul: Both	♦ QJ654	Partner bids first.
HCP: 12	♣ KJ	

Board: 426	♠ Q	The opponents are silent.
Dealer: N	♥ K108	
Vul: None	♦ KJ54	You bid first.
HCP: 12	♣ QJ1043	

Board: 427	♠ Q974	The opponents are silent.
Dealer: S	♥ AQ82	
Vul: EW	♦ A54	Partner bids first.
HCP: 15	♣ QJ	

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

Board: 423
Dealer: S
Vul: Both
North HCP: 11
South HCP: 15
Contract: 3N S

North:
♠ K3
♥ 754
♦ AK1084
♣ J105

South:
♠ AQ52
♥ K63
♦ 6
♣ AQ973

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

Board: 424
Dealer: N
Vul: NS
North HCP: 12
South HCP: 15
Contract: 6♣ N

North:
♠ J83
♥ A32
♦ K97
♣ A1097

South:
♠ 10
♥ K107
♦ AQ8
♣ KQJ654

West	North	East	South
	1♣	Pass	2♣ ¹
Pass	2NT	Pass	4♣
Pass	4♦ ²	Pass	4NT ³
Pass	5♥	Pass	6♣
AP			
1. Inverted minors			
2. Cue bid, a ♦ stopper			
3. Blackwood 0314, for ♣			

Board: 425
Dealer: S
Vul: Both
North HCP: 12
South HCP: 12
Contract: 2N S

North:
♠ AJ3
♥ 752
♦ QJ654
♣ KJ

South:
♠ 10854
♥ KJ3
♦ A9
♣ A1093

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

Board: 426
Dealer: N
Vul: None
North HCP: 12
South HCP: 11
Contract: 1N N

North:
♠ Q
♥ K108
♦ KJ54
♣ QJ1043

South:
♠ J98
♥ AJ54
♦ Q87
♣ K97

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

Board: 427
Dealer: S
Vul: EW
North HCP: 15
South HCP: 13
Contract: 3N S

North:
♠ Q974
♥ AQ82
♦ A54
♣ QJ

South:
♠ A32
♥ 5
♦ Q963
♣ AK1094

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

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 423	♠ AQ52	The opponents are silent.
Dealer: S	♥ K63	
Vul: Both	♦ 6	You bid first.
HCP: 15	♣ AQ973	

Board: 424	♠ 10	The opponents are silent.
Dealer: N	♥ K107	
Vul: NS	♦ AQ8	Partner bids first.
HCP: 15	♣ KQJ654	

Board: 425	♠ 10854	The opponents are silent.
Dealer: S	♥ KJ3	
Vul: Both	♦ A9	You bid first.
HCP: 12	♣ A1093	

Board: 426	♠ J98	The opponents are silent.
Dealer: N	♥ AJ54	
Vul: None	♦ Q87	Partner bids first.
HCP: 11	♣ K97	

Board: 427	♠ A32	The opponents are silent.
Dealer: S	♥ 5	
Vul: EW	♦ Q963	You bid first.
HCP: 13	♣ AK1094	

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

Board: 423
Dealer: S
Vul: Both
North HCP: 11
South HCP: 15
Contract: 3N S

North:
♠ K3
♥ 754
♦ AK1084
♣ J105

South:
♠ AQ52
♥ K63
♦ 6
♣ AQ973

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

Board: 424
Dealer: N
Vul: NS
North HCP: 12
South HCP: 15
Contract: 6♣ N

North:
♠ J83
♥ A32
♦ K97
♣ A1097

South:
♠ 10
♥ K107
♦ AQ8
♣ KQJ654

West	North	East	South
	1♣	Pass	2♣ ¹
Pass	2NT	Pass	4♣
Pass	4♦ ²	Pass	4NT ³
Pass	5♥	Pass	6♣
AP			
1. Inverted minors			
2. Cue bid, a ♦ stopper			
3. Blackwood 0314, for ♣			

Board: 425
Dealer: S
Vul: Both
North HCP: 12
South HCP: 12
Contract: 2N S

North:
♠ AJ3
♥ 752
♦ QJ654
♣ KJ

South:
♠ 10854
♥ KJ3
♦ A9
♣ A1093

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

Board: 426
Dealer: N
Vul: None
North HCP: 12
South HCP: 11
Contract: 1N N

North:
♠ Q
♥ K108
♦ KJ54
♣ QJ1043

South:
♠ J98
♥ AJ54
♦ Q87
♣ K97

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

Board: 427
Dealer: S
Vul: EW
North HCP: 15
South HCP: 13
Contract: 3N S

North:
♠ Q974
♥ AQ82
♦ A54
♣ QJ

South:
♠ A32
♥ 5
♦ Q963
♣ AK1094

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

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Leveled

Board: 428	♠ Q92	The opponents are silent.
Dealer: N	♥ K4	
Vul: Both	♦ AQ1053	You bid first.
HCP: 13	♣ Q107	
Board: 429	♠ AKQ	The opponents are silent.
Dealer: S	♥ 10765	
Vul: None	♦ K6	Partner bids first.
HCP: 17	♣ KQ95	
Board: 430	♠ AJ8	The opponents are silent.
Dealer: N	♥ J1094	
Vul: NS	♦ A98	You bid first.
HCP: 12	♣ Q76	
Board: 431	♠ QJ	East Doubles 6♦ if possible.
Dealer: S	♥ A2	
Vul: Both	♦ A9843	Partner bids first.
HCP: 12	♣ J942	

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

Board: 428
Dealer: N
Vul: Both
North HCP: 13
South HCP: 19
Contract: 6N N

North:
♠ Q92
♥ K4
♦ AQ1053
♣ Q107

South:
♠ A1087
♥ A72
♦ K98
♣ AKJ

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

1. Checkback
2. Blackwood 0314, for ♦
3. King ask by available bid

Board: 429
Dealer: S
Vul: None
North HCP: 17
South HCP: 12
Contract: 3N S

North:
♠ AKQ
♥ 10765
♦ K6
♣ KQ95

South:
♠ 82
♥ A93
♦ A1043
♣ A1084

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

1. Checkback

Board: 430
Dealer: N
Vul: NS
North HCP: 12
South HCP: 12
Contract: 1N N

North:
♠ AJ8
♥ J1094
♦ A98
♣ Q76

South:
♠ Q3
♥ Q85
♦ K1053
♣ AJ108

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

1. Fourth suit

Board: 431
Dealer: S
Vul: Both
North HCP: 12
South HCP: 16
Contract: 6♦X S

North:
♠ QJ
♥ A2
♦ A9843
♣ J942

South:
♠ A643
♥ KJ4
♦ KQJ76
♣ Q

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

1. Inverted minors
2. Blackwood 0314, for ♦

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 428	♠ A1087	The opponents are silent.
Dealer: N	♥ A72	
Vul: Both	♦ K98	Partner bids first.
HCP: 19	♣ AKJ	
Board: 429	♠ 82	The opponents are silent.
Dealer: S	♥ A93	
Vul: None	♦ A1043	You bid first.
HCP: 12	♣ A1084	
Board: 430	♠ Q3	The opponents are silent.
Dealer: N	♥ Q85	
Vul: NS	♦ K1053	Partner bids first.
HCP: 12	♣ AJ108	
Board: 431	♠ A643	East Doubles 6♦ if possible.
Dealer: S	♥ KJ4	
Vul: Both	♦ KQJ76	You bid first.
HCP: 16	♣ Q	

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

Board: 428
Dealer: N
Vul: Both
North HCP: 13
South HCP: 19
Contract: 6N N

North:
♠ Q92
♥ K4
♦ AQ1053
♣ Q107

South:
♠ A1087
♥ A72
♦ K98
♣ AKJ

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

1. Checkback
2. Blackwood 0314, for ♦
3. King ask by available bid

Board: 429
Dealer: S
Vul: None
North HCP: 17
South HCP: 12
Contract: 3N S

North:
♠ AKQ
♥ 10765
♦ K6
♣ KQ95

South:
♠ 82
♥ A93
♦ A1043
♣ A1084

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

1. Checkback

Board: 430
Dealer: N
Vul: NS
North HCP: 12
South HCP: 12
Contract: 1N N

North:
♠ AJ8
♥ J1094
♦ A98
♣ Q76

South:
♠ Q3
♥ Q85
♦ K1053
♣ AJ108

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

1. Fourth suit

Board: 431
Dealer: S
Vul: Both
North HCP: 12
South HCP: 16
Contract: 6♦X S

North:
♠ QJ
♥ A2
♦ A9843
♣ J942

South:
♠ A643
♥ KJ4
♦ KQJ76
♣ Q

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

1. Inverted minors
2. Blackwood 0314, for ♦

North hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 432	♠ Q83	The opponents are silent.
Dealer: N	♥ A43	
Vul: None	♦ J7	You bid first.
HCP: 14	♣ AK754	

Board: 433	♠ AK76	The opponents are silent.
Dealer: S	♥ 953	
Vul: NS	♦ 1063	Partner bids first.
HCP: 12	♣ AJ10	

Board: 434	♠ AK63	The opponents are silent.
Dealer: N	♥ AK6	
Vul: EW	♦ J76	You bid first.
HCP: 19	♣ A85	

Board: 435	♠ Q652	The opponents are silent.
Dealer: S	♥ AQ98	
Vul: EW	♦ QJ8	Partner bids first.
HCP: 11	♣ 63	

Board: 436	♠ Q76	The opponents are silent.
Dealer: N	♥ AQ83	
Vul: Both	♦ KQ1053	You bid first.
HCP: 13	♣ 5	

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

Board: 432	North:	South:	West	North	East	South
Dealer: N	♠ Q83	♠ KJ62		1♣	Pass	1♦
Vul: None	♥ A43	♥ K82	Pass	1NT	Pass	2♠
North HCP: 14	♦ J7	♦ A1095	Pass	3NT	AP	
South HCP: 13	♣ AK754	♣ Q9				
Contract: 3N N						

Board: 433	North:	South:	West	North	East	South
Dealer: S	♠ AK76	♠ 9				1♦
Vul: NS	♥ 953	♥ AQJ10	Pass	1♠	Pass	2♣
North HCP: 12	♦ 1063	♦ KQ85	Pass	2NT	Pass	3♥
South HCP: 15	♣ AJ10	♣ K983	Pass	3NT	AP	
Contract: 3N N						

Board: 434	North:	South:	West	North	East	South
Dealer: N	♠ AK63	♠ Q2		1♣	Pass	2♣ ¹
Vul: EW	♥ AK6	♥ 973	Pass	3NT	Pass	4♣
North HCP: 19	♦ J76	♦ A10	Pass	4NT ²	Pass	5♠
South HCP: 11	♣ A85	♣ KQ9763	Pass	6♣	AP	
Contract: 6♣ N						

1. Inverted minors
2. Blackwood 0314, for ♣

Board: 435	North:	South:	West	North	East	South
Dealer: S	♠ Q652	♠ J1074				1♣
Vul: EW	♥ AQ98	♥ K42	Pass	1♥	Pass	1♠
North HCP: 11	♦ QJ8	♦ A4	Pass	3♠	Pass	4♠
South HCP: 14	♣ 63	♣ AQ98	AP			
Contract: 4♠ S						

Board: 436	North:	South:	West	North	East	South
Dealer: N	♠ Q76	♠ 954		1♦	Pass	2♦ ¹
Vul: Both	♥ AQ83	♥ K10	Pass	3♣ ²	Pass	3NT
North HCP: 13	♦ KQ1053	♦ A864	AP			
South HCP: 13	♣ 5	♣ KQJ10				
Contract: 3N S						

1. Inverted minors
2. shortness

South hands (Practice Page)

1 Minor w/Raise OR Balanced Response -- Levelled

Board: 432	♠ KJ62	The opponents are silent.
Dealer: N	♥ K82	
Vul: None	♦ A1095	Partner bids first.
HCP: 13	♣ Q9	

Board: 433	♠ 9	The opponents are silent.
Dealer: S	♥ AQJ10	
Vul: NS	♦ KQ85	You bid first.
HCP: 15	♣ K983	

Board: 434	♠ Q2	The opponents are silent.
Dealer: N	♥ 973	
Vul: EW	♦ A10	Partner bids first.
HCP: 11	♣ KQ9763	

Board: 435	♠ J1074	The opponents are silent.
Dealer: S	♥ K42	
Vul: EW	♦ A4	You bid first.
HCP: 14	♣ AQ98	

Board: 436	♠ 954	The opponents are silent.
Dealer: N	♥ K10	
Vul: Both	♦ A864	Partner bids first.
HCP: 13	♣ KQJ10	

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

Board: 432	North:	South:	West	North	East	South
Dealer: N	♠ Q83	♠ KJ62		1♣	Pass	1♦
Vul: None	♥ A43	♥ K82	Pass	1NT	Pass	2♠
North HCP: 14	♦ J7	♦ A1095	Pass	3NT	AP	
South HCP: 13	♣ AK754	♣ Q9				
Contract: 3N N						

Board: 433	North:	South:	West	North	East	South
Dealer: S	♠ AK76	♠ 9				1♦
Vul: NS	♥ 953	♥ AQJ10	Pass	1♠	Pass	2♣
North HCP: 12	♦ 1063	♦ KQ85	Pass	2NT	Pass	3♥
South HCP: 15	♣ AJ10	♣ K983	Pass	3NT	AP	
Contract: 3N N						

Board: 434	North:	South:	West	North	East	South
Dealer: N	♠ AK63	♠ Q2		1♣	Pass	2♣ ¹
Vul: EW	♥ AK6	♥ 973	Pass	3NT	Pass	4♣
North HCP: 19	♦ J76	♦ A10	Pass	4NT ²	Pass	5♠
South HCP: 11	♣ A85	♣ KQ9763	Pass	6♣	AP	
Contract: 6♣ N						

1. Inverted minors
2. Blackwood 0314, for ♣

Board: 435	North:	South:	West	North	East	South
Dealer: S	♠ Q652	♠ J1074				1♣
Vul: EW	♥ AQ98	♥ K42	Pass	1♥	Pass	1♠
North HCP: 11	♦ QJ8	♦ A4	Pass	3♠	Pass	4♠
South HCP: 14	♣ 63	♣ AQ98	AP			
Contract: 4♠ S						

Board: 436	North:	South:	West	North	East	South
Dealer: N	♠ Q76	♠ 954		1♦	Pass	2♦ ¹
Vul: Both	♥ AQ83	♥ K10	Pass	3♣ ²	Pass	3NT
North HCP: 13	♦ KQ1053	♦ A864	AP			
South HCP: 13	♣ 5	♣ KQJ10				
Contract: 3N S						

1. Inverted minors
2. shortness