

North hands

Vics_Bal_Resp_to_1m

Board: 1 ♠ Q53 RHO is dealer. You bid second.

Dealer: West ♥ 83 West (RHO) opens 1 ♦ if possible.

Vul: Both ♦ K9863 East (LHO) bids 1NT if possible.

HCP: 5+1 ♣ 862 West (RHO) bids 3NT if possible.

West (RHO) Doubles 4 ♥ if possible.

East (LHO) Doubles 4 ♠ if possible.

Board: 2 ♠ AJ7 You are dealer.

Dealer: North ♥ Q63 The opponents are silent.

Vul: E-W ♦ KQ83

HCP: 13 ♣ JT3

Board: 3 ♠ 82 Partner is dealer.

Dealer: South ♥ K42 The opponents are silent.

Vul: None ♦ T83

HCP: 9+1 ♣ AQT83

Board: 4 ♠ A63 You are dealer.

Dealer: North ♥ AKJ6 The opponents are silent.

Vul: E-W ♦ 9854

HCP: 13 ♣ J4

Both hands (Answers Page)

Board: 1

Dealer: West

Vul: Both

North HCP: 5+1

South HCP: 9+3

Contract: 4 ♠ X North

North:

♠ Q53

♥ 83

♦ K9863

♣ 862

South:

♠ K9764

♥ KQJT96

♦ -

♣ 73

W N E S

1 ♦ Pass 1NT 2 ♦¹

3NT Pass Pass 4 ♥

X 4 ♠ X All Pass

1. Michaels Cuebid

Board: 2

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 7

Contract: 1NT South

North:

♠ AJ7

♥ Q63

♦ KQ83

♣ JT3

South:

♠ 942

♥ JT9

♦ J642

♣ KQ9

W N E S

1 ♦ Pass 1NT

All Pass

Board: 3

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 20+2

Contract: 3NT South

North:

♠ 82

♥ K42

♦ T83

♣ AQT83

South:

♠ AJ6

♥ A

♦ AKQJ95

♣ J76

W N E S

1 ♦

Pass 1NT Pass 3NT

All Pass

Board: 4

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 11

Contract: 1NT South

North:

♠ A63

♥ AKJ6

♦ 9854

♣ J4

South:

♠ K75

♥ T95

♦ AKJT

♣ 852

W N E S

1 ♦ Pass 1NT

All Pass

South hands

Vics_Bal_Resp_to_1m

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

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

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

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

Both hands (Answers Page)

Board: 1

Dealer: West

Vul: Both

North HCP: 5+1

South HCP: 9+3

Contract: 4 ♠ X North

North:

♠ Q53

♥ 83

♦ K9863

♣ 862

South:

♠ K9764

♥ KQJT96

♦ -

♣ 73

W N E S

1 ♦ Pass 1NT 2 ♦¹

3NT Pass Pass 4 ♥

X 4 ♠ X All Pass

1. Michaels Cuebid

Board: 2

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 7

Contract: 1NT South

North:

♠ AJ7

♥ Q63

♦ KQ83

♣ JT3

South:

♠ 942

♥ JT9

♦ J642

♣ KQ9

W N E S

1 ♦ Pass 1NT

All Pass

Board: 3

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 20+2

Contract: 3NT South

North:

♠ 82

♥ K42

♦ T83

♣ AQT83

South:

♠ AJ6

♥ A

♦ AKQJ95

♣ J76

W N E S

1 ♦

Pass 1NT Pass 3NT

All Pass

Board: 4

Dealer: North

Vul: E-W

North HCP: 13

South HCP: 11

Contract: 1NT South

North:

♠ A63

♥ AKJ6

♦ 9854

♣ J4

South:

♠ K75

♥ T95

♦ AKJT

♣ 852

W N E S

1 ♦ Pass 1NT

All Pass

North hands

Vics_Bal_Resp_to_1m

Board: 5	♠ 9	You are dealer.
Dealer: North	♥ T972	The opponents are silent.
Vul: None	♦ AQ	
HCP: 14+2	♣ AKJ976	

Board: 6	♠ T9	Partner is dealer.
Dealer: South	♥ 875	The opponents are silent.
Vul: None	♦ K85	
HCP: 9+1	♣ KQJT8	

Board: 7	♠ 73	Partner is dealer.
Dealer: South	♥ QJ5	The opponents are silent.
Vul: N-S	♦ T82	
HCP: 7+1	♣ A9543	

Board: 8	♠ K7	You are dealer.
Dealer: North	♥ K732	The opponents are silent.
Vul: None	♦ AKQJ97	
HCP: 16+2	♣ 3	

Board: 9	♠ JT4	Partner is dealer.
Dealer: South	♥ AT2	The opponents are silent.
Vul: None	♦ K876	
HCP: 8	♣ 987	

Both hands (Answers Page)

Board: 5

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

Board: 6

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

Board: 7

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

Board: 8

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

Board: 9

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

South hands

Vics_Bal_Resp_to_1m

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

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

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

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

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

Both hands (Answers Page)

Board: 5

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

Board: 6

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

Board: 7

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

Board: 8

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

Board: 9

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

North hands

Vics_Bal_Resp_to_1m

Board: 10	♠ 85	You are dealer.
Dealer: North	♥ 72	The opponents are silent.
Vul: E-W	♦ AK954	
HCP: 12+1	♣ AJ86	

Board: 11	♠ Q76	Partner is dealer.
Dealer: South	♥ JT8	The opponents are silent.
Vul: N-S	♦ 9632	
HCP: 9	♣ AQ6	

Board: 12	♠ J42	You are dealer.
Dealer: North	♥ KJ4	The opponents are silent.
Vul: E-W	♦ A652	
HCP: 13	♣ A72	

Board: 13	♠ J4	Partner is dealer.
Dealer: South	♥ K96	East (LHO) bids 2♠ if possible.
Vul: Both	♦ 864	
HCP: 7+1	♣ QJ987	

Board: 14	♠ AKQ6	You are dealer.
Dealer: North	♥ J82	The opponents are silent.
Vul: N-S	♦ QT85	
HCP: 19	♣ AK	

Both hands (Answers Page)

Board: 10

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

Board: 11

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

Board: 12

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

Board: 13

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

Board: 14

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

South hands

Vics_Bal_Resp_to_1m

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

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

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

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

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

Both hands (Answers Page)

Board: 10

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

Board: 11

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

Board: 12

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

Board: 13

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

Board: 14

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

North hands

Vics_Bal_Resp_to_1m

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

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

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

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

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

Both hands (Answers Page)

Board: 15

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

Board: 16

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

Board: 17

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

Board: 18

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

Board: 19

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

South hands

Vics_Bal_Resp_to_1m

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

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

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

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

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

Both hands (Answers Page)

Board: 15

Dealer: East

Vul: N-S

North HCP: 16+1

South HCP: 4+1

Contract: 2 ♠ North

North:

♠ KQ863

♥ AT87

♦ AT

♣ K6

South:

♠ T9742

♥ Q4

♦ 854

♣ Q82

W N E S

1 ♦ Pass

1NT Pass 2 ♦ Pass

Pass 2 ♠ All Pass

Board: 16

Dealer: South

Vul: None

North HCP: 10

South HCP: 13+1

Contract: 3 ♦ North

North:

♠ J94

♥ KQJ

♦ Q532

♣ J95

South:

♠ AK63

♥ 43

♦ JT986

♣ KQ

W N E S

1 ♦

Pass 1NT Pass 2 ♦

Pass Pass 2 ♥ Pass

Pass 3 ♦ All Pass

Board: 17

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 12

Contract: 2NT North

North:

♠ K83

♥ J93

♦ K4

♣ KQ654

South:

♠ Q654

♥ A87

♦ AQ76

♣ 97

W N E S

1 ♦

Pass 2NT All Pass

Board: 18

Dealer: South

Vul: None

North HCP: 7

South HCP: 13+1

Contract: 3 ♦ North

North:

♠ QJ

♥ T73

♦ 8543

♣ AT98

South:

♠ K86

♥ Q52

♦ AJT62

♣ K5

W N E S

1 ♦

Pass 1NT X 2 ♦

Pass Pass X Pass

2 ♥ 3 ♦ All Pass

Board: 19

Dealer: North

Vul: E-W

North HCP: 15+1

South HCP: 8

Contract: 2 ♦ North

North:

♠ K984

♥ A2

♦ KJT43

♣ A3

South:

♠ Q72

♥ J93

♦ Q872

♣ QJT

W N E S

1 ♦ Pass 1NT

Pass 2 ♦ All Pass

North hands

Vics_Bal_Resp_to_1m

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

Both hands (Answers Page)

Board: 20

Dealer: South

Vul: None

North HCP: 10+1

South HCP: 15+1

Contract: 2 ♦ South

North:

♠ 653

♥ J42

♦ Q9

♣ AKT93

South:

♠ KT84

♥ Q

♦ AK862

♣ QJ7

W N E S

Pass 1NT Pass 2 ♦

Pass 1NT Pass 2 ♦

All Pass

Board: 21

Dealer: East

Vul: N-S

North HCP: 13+1

South HCP: 9

Contract: 2 ♥ North

North:

♠ J743

♥ AKJ95

♦ A7

♣ 84

South:

♠ AT62

♥ Q2

♦ JT2

♣ QT52

W N E S

Pass 1NT Pass 2 ♦

1NT Pass 2 ♦ Pass

Pass 2 ♥ All Pass

Board: 22

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 12+2

Contract: 2 ♦ South

North:

♠ A93

♥ Q83

♦ 96

♣ K9753

South:

♠ KT72

♥ 975

♦ AKQT72

♣ -

W N E S

Pass 1NT Pass 2 ♦

Pass 1NT Pass 2 ♦

All Pass

Board: 23

Dealer: East

Vul: E-W

North HCP: 10+3

South HCP: 9

Contract: 4 ♠ South

North:

♠ AQ97652

♥ T2

♦ 7

♣ KJ5

South:

♠ J3

♥ K975

♦ AJT8

♣ 982

W N E S

Pass 1NT Pass 2 ♦

1NT 3 ♠ X 4 ♠

All Pass

Board: 24

Dealer: South

Vul: E-W

North HCP: 7+1

South HCP: 13

Contract: 3 ♣ North

North:

♠ K62

♥ K7

♦ T43

♣ JT764

South:

♠ J

♥ Q432

♦ AK86

♣ K953

W N E S

Pass 1NT Pass 2 ♣

Pass 1NT Pass 2 ♣

Pass Pass 2 ♠ Pass

Pass 3 ♣ All Pass

South hands

Vics_Bal_Resp_to_1m

Board: 20 ♠ KT84 You are dealer.
 Dealer: South ♥ Q The opponents are silent.
 Vul: None ♦ AK862
 HCP: 15+1 ♣ QJ7

Board: 21 ♠ AT62 RHO is dealer. You bid second.
 Dealer: East ♥ Q2 East (RHO) opens 1 ♦ if possible.
 Vul: N-S ♦ JT2 West (LHO) bids 1NT if possible.
 HCP: 9 ♣ QT52 East (RHO) bids 2 ♦ if possible.

Board: 22 ♠ KT72 You are dealer.
 Dealer: South ♥ 975 The opponents are silent.
 Vul: None ♦ AKQT72
 HCP: 12+2 ♣ -

Board: 23 ♠ J3 RHO is dealer. You bid second.
 Dealer: East ♥ K975 East (RHO) opens 1 ♦ if possible.
 Vul: E-W ♦ AJT8 West (LHO) bids 1NT if possible.
 HCP: 9 ♣ 982 East (RHO) Doubles 3 ♠ if possible.

Board: 24 ♠ J You are dealer.
 Dealer: South ♥ Q432 East (RHO) bids 2 ♠ if possible.
 Vul: E-W ♦ AK86
 HCP: 13 ♣ K953

Both hands (Answers Page)

Board: 20

Dealer: South

Vul: None

North HCP: 10+1

South HCP: 15+1

Contract: 2 ♦ South

North:

♠ 653

♥ J42

♦ Q9

♣ AKT93

South:

♠ KT84

♥ Q

♦ AK862

♣ QJ7

W N E S

Pass 1NT Pass 2 ♦

All Pass

Board: 21

Dealer: East

Vul: N-S

North HCP: 13+1

South HCP: 9

Contract: 2 ♥ North

North:

♠ J743

♥ AKJ95

♦ A7

♣ 84

South:

♠ AT62

♥ Q2

♦ JT2

♣ QT52

W N E S

Pass 1NT Pass 2 ♦

1NT Pass 2 ♥ All Pass

Pass 2 ♥ All Pass

Board: 22

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 12+2

Contract: 2 ♦ South

North:

♠ A93

♥ Q83

♦ 96

♣ K9753

South:

♠ KT72

♥ 975

♦ AKQT72

♣ -

W N E S

Pass 1NT Pass 2 ♦

Pass 1NT Pass 2 ♦

All Pass

Board: 23

Dealer: East

Vul: E-W

North HCP: 10+3

South HCP: 9

Contract: 4 ♠ South

North:

♠ AQ97652

♥ T2

♦ 7

♣ KJ5

South:

♠ J3

♥ K975

♦ AJT8

♣ 982

W N E S

Pass 1NT Pass 4 ♠

1NT 3 ♠ X 4 ♠

All Pass

Board: 24

Dealer: South

Vul: E-W

North HCP: 7+1

South HCP: 13

Contract: 3 ♣ North

North:

♠ K62

♥ K7

♦ T43

♣ JT764

South:

♠ J

♥ Q432

♦ AK86

♣ K953

W N E S

Pass 1NT Pass 2 ♣

Pass 1NT Pass 2 ♣

Pass 3 ♣ All Pass

North hands

Vics_Bal_Resp_to_1m

Board: 25

♠ K64

Partner is dealer.

Dealer: South

♥ A86

The opponents are silent.

Vul: None

♦ J42

HCP: 8

♣ 6543

Board: 26

♠ A987

You are dealer.

Dealer: North

♥ J9

The opponents are silent.

Vul: N-S

♦ AKQ6

HCP: 18

♣ KJ6

Board: 27

♠ QJ

You are dealer.

Dealer: North

♥ A64

The opponents are silent.

Vul: Both

♦ QT73

HCP: 14

♣ AJT3

Board: 28

♠ AJ4

You are dealer.

Dealer: North

♥ AKJ9

The opponents are silent.

Vul: Both

♦ QT95

HCP: 18

♣ K9

Board: 29

♠ J53

RHO is dealer. You bid second.

Dealer: West

♥ AT84

West (RHO) opens 1♦ if possible.

Vul: None

♦ K42

East (LHO) bids 1NT if possible.

HCP: 8

♣ T92

West (RHO) bids 2♦ if possible.

Both hands (Answers Page)

Board: 25

Dealer: South

Vul: None

North HCP: 8

South HCP: 14

Contract: 1NT North

North:

♠ K64

♥ A86

♦ J42

♣ 6543

South:

♠ A83

♥ 972

♦ AQT5

♣ KJ8

W N E S

1 ♦

Pass 1NT All Pass

Board: 26

Dealer: North

Vul: N-S

North HCP: 18

South HCP: 7

Contract: 3NT South

North:

♠ A987

♥ J9

♦ AKQ6

♣ KJ6

South:

♠ KT3

♥ 543

♦ 5432

♣ A93

W N E S

1 ♦ Pass 1NT

Pass 2NT Pass 3NT

All Pass

Board: 27

Dealer: North

Vul: Both

North HCP: 14

South HCP: 10

Contract: 2 ♣ North

North:

♠ QJ

♥ A64

♦ QT73

♣ AJT3

South:

♠ AT7

♥ T82

♦ J96

♣ KQ87

W N E S

1 ♦ Pass 1NT

Pass 2 ♣ All Pass

Board: 28

Dealer: North

Vul: Both

North HCP: 18

South HCP: 9+1

Contract: 3NT South

North:

♠ AJ4

♥ AKJ9

♦ QT95

♣ K9

South:

♠ T9

♥ T65

♦ AJ3

♣ AT873

W N E S

1 ♦ Pass 1NT

Pass 2NT Pass 3NT

All Pass

Board: 29

Dealer: West

Vul: None

North HCP: 8

South HCP: 13

Contract: 2 ♥ North

North:

♠ J53

♥ AT84

♦ K42

♣ T92

South:

♠ AK2

♥ J762

♦ 87

♣ AJ54

W N E S

1 ♦ Pass 1NT Pass

2 ♦ Pass Pass X

Pass 2 ♥ All Pass

South hands

Vics_Bal_Resp_to_1m

Board: 25 ♠ A83 You are dealer.
 Dealer: South ♥ 972 The opponents are silent.
 Vul: None ♦ AQT5
 HCP: 14 ♣ KJ8

Board: 26 ♠ KT3 Partner is dealer.
 Dealer: North ♥ 543 The opponents are silent.
 Vul: N-S ♦ 5432
 HCP: 7 ♣ A93

Board: 27 ♠ AT7 Partner is dealer.
 Dealer: North ♥ T82 The opponents are silent.
 Vul: Both ♦ J96
 HCP: 10 ♣ KQ87

Board: 28 ♠ T9 Partner is dealer.
 Dealer: North ♥ T65 The opponents are silent.
 Vul: Both ♦ AJ3
 HCP: 9+1 ♣ AT873

Board: 29 ♠ AK2 LHO is dealer.
 Dealer: West ♥ J762 West (LHO) opens 1 ♦ if possible.
 Vul: None ♦ 87 East (RHO) bids 1NT if possible.
 HCP: 13 ♣ AJ54 West (LHO) bids 2 ♦ if possible.

Both hands (Answers Page)

Board: 25

Dealer: South

Vul: None

North HCP: 8

South HCP: 14

Contract: 1NT North

North:

♠ K64

♥ A86

♦ J42

♣ 6543

South:

♠ A83

♥ 972

♦ AQT5

♣ KJ8

W N E S

1 ♦

Pass 1NT All Pass

Board: 26

Dealer: North

Vul: N-S

North HCP: 18

South HCP: 7

Contract: 3NT South

North:

♠ A987

♥ J9

♦ AKQ6

♣ KJ6

South:

♠ KT3

♥ 543

♦ 5432

♣ A93

W N E S

1 ♦ Pass 1NT

Pass 2NT Pass 3NT

All Pass

Board: 27

Dealer: North

Vul: Both

North HCP: 14

South HCP: 10

Contract: 2 ♣ North

North:

♠ QJ

♥ A64

♦ QT73

♣ AJT3

South:

♠ AT7

♥ T82

♦ J96

♣ KQ87

W N E S

1 ♦ Pass 1NT

Pass 2 ♣ All Pass

Board: 28

Dealer: North

Vul: Both

North HCP: 18

South HCP: 9+1

Contract: 3NT South

North:

♠ AJ4

♥ AKJ9

♦ QT95

♣ K9

South:

♠ T9

♥ T65

♦ AJ3

♣ AT873

W N E S

1 ♦ Pass 1NT

Pass 2NT Pass 3NT

All Pass

Board: 29

Dealer: West

Vul: None

North HCP: 8

South HCP: 13

Contract: 2 ♥ North

North:

♠ J53

♥ AT84

♦ K42

♣ T92

South:

♠ AK2

♥ J762

♦ 87

♣ AJ54

W N E S

1 ♦ Pass 1NT Pass

2 ♦ Pass Pass X

Pass 2 ♥ All Pass

North hands

Vics_Bal_Resp_to_1m

Board: 30	♠ AQJ4	You are dealer.
Dealer: North	♥ KT	The opponents are silent.
Vul: E-W	♦ K8653	
HCP: 16+1	♣ K3	

Board: 31	♠ A84	Partner is dealer.
Dealer: South	♥ QJ5	The opponents are silent.
Vul: None	♦ T82	
HCP: 12	♣ AJ54	

Board: 32	♠ K843	You are dealer.
Dealer: North	♥ A985	The opponents are silent.
Vul: N-S	♦ AJ87	
HCP: 12	♣ 8	

Board: 33	♠ KT92	LHO is dealer.
Dealer: East	♥ KQ8742	East (LHO) opens 1 ♦ if possible.
Vul: E-W	♦ 98	West (RHO) bids 1NT if possible.
HCP: 8+2	♣ 3	

Board: 34	♠ 86	You are dealer.
Dealer: North	♥ J854	The opponents are silent.
Vul: None	♦ KJ7	
HCP: 13	♣ AKJ9	

Both hands (Answers Page)

Board: 30

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

Board: 31

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

Board: 32

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

Board: 33

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

Board: 34

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

South hands

Vics_Bal_Resp_to_1m

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

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

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

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

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

Both hands (Answers Page)

Board: 30

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

Board: 31

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

Board: 32

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

Board: 33

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

Board: 34

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

North hands

Vics_Bal_Resp_to_1m

Board: 35

♠ T5

Partner is dealer.

Dealer: South

♥ QJ5

East (LHO) bids 3 ♠ if possible.

Vul: None

♦ A52

HCP: 9+1

♣ QT976

Board: 36

♠ A862

You are dealer.

Dealer: North

♥ JT97

The opponents are silent.

Vul: E-W

♦ KT6

HCP: 12

♣ A6

Board: 37

♠ 976

Partner is dealer.

Dealer: South

♥ 87

The opponents are silent.

Vul: Both

♦ AQ4

HCP: 12+1

♣ KQJ72

Board: 38

♠ KJ8

You are dealer.

Dealer: North

♥ KQT

The opponents are silent.

Vul: None

♦ KQ86

HCP: 18

♣ A96

Board: 39

♠ JT962

RHO is dealer. You bid second.

Dealer: West

♥ Q4

West (RHO) opens 1 ♦ if possible.

Vul: E-W

♦ K52

East (LHO) bids 1NT if possible.

HCP: 6+1

♣ 952

East (LHO) Doubles 4 ♠ if possible.

Both hands (Answers Page)

Board: 35

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 18

Contract: 5 ♣ South

North:

♠ T5

♥ QJ5

♦ A52

♣ QT976

South:

♠ A

♥ AK92

♦ Q973

♣ AJ43

W N E S

Pass 1NT 3 ♠ 1 ♦

Pass 4 ♣ X

Pass 5 ♣

All Pass

Board: 36

Dealer: North

Vul: E-W

North HCP: 12

South HCP: 7+1

Contract: 1NT South

North:

♠ A862

♥ JT97

♦ KT6

♣ A6

South:

♠ J4

♥ A53

♦ 743

♣ Q9873

W N E S

1 ♦ Pass 1NT

All Pass

Board: 37

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 13

Contract: 3NT North

North:

♠ 976

♥ 87

♦ AQ4

♣ KQJ72

South:

♠ AKQ5

♥ J642

♦ K73

♣ T9

W N E S

1 ♦

Pass 2NT Pass 3 ♥

Pass 3NT All Pass

Board: 38

Dealer: North

Vul: None

North HCP: 18

South HCP: 12

Contract: 3NT North

North:

♠ KJ8

♥ KQT

♦ KQ86

♣ A96

South:

♠ AT9

♥ A84

♦ J74

♣ QJT8

W N E S

1 ♦ Pass 2NT

Pass 3NT All Pass

Board: 39

Dealer: West

Vul: E-W

North HCP: 6+1

South HCP: 16+2

Contract: 4 ♠ X North

North:

♠ JT962

♥ Q4

♦ K52

♣ 952

South:

♠ KQ753

♥ KT982

♦ A

♣ A6

W N E S

1 ♦ Pass 1NT 2 ♦¹

Pass 4 ♠ X All Pass

1. Michaels Cuebid

South hands

Vics_Bal_Resp_to_1m

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

Both hands (Answers Page)

Board: 35

Dealer: South

Vul: None

North HCP: 9+1

South HCP: 18

Contract: 5 ♣ South

North:

♠ T5

♥ QJ5

♦ A52

♣ QT976

South:

♠ A

♥ AK92

♦ Q973

♣ AJ43

W N E S

Pass 1NT 3 ♠ 1 ♦

Pass 4 ♣ X

Pass 5 ♣

All Pass

Board: 36

Dealer: North

Vul: E-W

North HCP: 12

South HCP: 7+1

Contract: 1NT South

North:

♠ A862

♥ JT97

♦ KT6

♣ A6

South:

♠ J4

♥ A53

♦ 743

♣ Q9873

W N E S

1 ♦ Pass 1NT

All Pass

Board: 37

Dealer: South

Vul: Both

North HCP: 12+1

South HCP: 13

Contract: 3NT North

North:

♠ 976

♥ 87

♦ AQ4

♣ KQJ72

South:

♠ AKQ5

♥ J642

♦ K73

♣ T9

W N E S

1 ♦

Pass 2NT Pass 3 ♥

Pass 3NT All Pass

Board: 38

Dealer: North

Vul: None

North HCP: 18

South HCP: 12

Contract: 3NT North

North:

♠ KJ8

♥ KQT

♦ KQ86

♣ A96

South:

♠ AT9

♥ A84

♦ J74

♣ QJT8

W N E S

1 ♦ Pass 2NT

Pass 3NT All Pass

Board: 39

Dealer: West

Vul: E-W

North HCP: 6+1

South HCP: 16+2

Contract: 4 ♠ X North

North:

♠ JT962

♥ Q4

♦ K52

♣ 952

South:

♠ KQ753

♥ KT982

♦ A

♣ A6

W N E S

1 ♦ Pass 1NT 2 ♦¹

Pass 4 ♠ X All Pass

1. Michaels Cuebid

North hands

Vics_Bal_Resp_to_1m

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

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

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

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

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

Both hands (Answers Page)

Board: 40

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

Board: 41

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

Board: 42

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

Board: 43

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

Board: 44

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

South hands**Vics_Bal_Resp_to_1m**

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

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

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

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

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

Both hands (Answers Page)

Board: 40

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

Board: 41

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

Board: 42

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

Board: 43

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

Board: 44

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

North hands

Vics_Bal_Resp_to_1m

Board: 45 ♠ - You are dealer.
 Dealer: North ♥ AT97 West (RHO) bids 3 ♠ if possible.
 Vul: E-W ♦ AKJ
 HCP: 14+2 ♣ QT9876

Board: 46 ♠ A986 You are dealer.
 Dealer: North ♥ T85 The opponents are silent.
 Vul: None ♦ AK85
 HCP: 14 ♣ QJ

Board: 47 ♠ 4 You are dealer.
 Dealer: North ♥ QT72 West (RHO) bids 3 ♠ if possible.
 Vul: Both ♦ AKQT943
 HCP: 15+3 ♣ A

Board: 48 ♠ QJ Partner is dealer.
 Dealer: South ♥ 753 The opponents are silent.
 Vul: Both ♦ J432
 HCP: 7 ♣ KT85

Board: 49 ♠ 753 Partner is dealer.
 Dealer: South ♥ KQ4 The opponents are silent.
 Vul: N-S ♦ KT9
 HCP: 11 ♣ KT76

Both hands (Answers Page)

Board: 45

Dealer: North

Vul: E-W

North HCP: 14+2

South HCP: 11

Contract: 5 ♣ South

North:

♠ -

♥ AT97

♦ AKJ

♣ QT9876

South:

♠ Q92

♥ Q43

♦ T74

♣ AK54

W

N

E

S

1 ♣

Pass

1NT

3 ♠

4 ♣

Pass

5 ♣

All Pass

Board: 46

Dealer: North

Vul: None

North HCP: 14

South HCP: 9

Contract: 1NT South

North:

♠ A986

♥ T85

♦ AK85

♣ QJ

South:

♠ K32

♥ 43

♦ Q763

♣ A953

W

N

E

S

1 ♦

Pass

1NT

All Pass

Board: 47

Dealer: North

Vul: Both

North HCP: 15+3

South HCP: 7+1

Contract: 4 ♦ North

North:

♠ 4

♥ QT72

♦ AKQT943

♣ A

South:

♠ 86

♥ K94

♦ 762

♣ KJ763

W

N

E

S

1 ♦

Pass

1NT

3 ♠

4 ♦

All Pass

Board: 48

Dealer: South

Vul: Both

North HCP: 7

South HCP: 15+1

Contract: 2 ♦ South

North:

♠ QJ

♥ 753

♦ J432

♣ KT85

South:

♠ A985

♥ J

♦ AQT98

♣ A73

W

N

E

S

1 ♦

Pass

1NT

Pass

2 ♦

All Pass

Board: 49

Dealer: South

Vul: N-S

North HCP: 11

South HCP: 16+1

Contract: 3NT North

North:

♠ 753

♥ KQ4

♦ KT9

♣ KT76

South:

♠ K94

♥ AJT6

♦ A8542

♣ A

W

N

E

S

1 ♦

Pass

1NT

Pass

2 ♥

Pass

3NT

All Pass

South hands

Vics_Bal_Resp_to_1m

Board: 45 ♠ Q92 Partner is dealer.
 Dealer: North ♥ Q43 West (LHO) bids 3 ♠ if possible.
 Vul: E-W ♦ T74
 HCP: 11 ♣ AK54

Board: 46 ♠ K32 Partner is dealer.
 Dealer: North ♥ 43 The opponents are silent.
 Vul: None ♦ Q763
 HCP: 9 ♣ A953

Board: 47 ♠ 86 Partner is dealer.
 Dealer: North ♥ K94 West (LHO) bids 3 ♠ if possible.
 Vul: Both ♦ 762
 HCP: 7+1 ♣ KJ763

Board: 48 ♠ A985 You are dealer.
 Dealer: South ♥ J The opponents are silent.
 Vul: Both ♦ AQT98
 HCP: 15+1 ♣ A73

Board: 49 ♠ K94 You are dealer.
 Dealer: South ♥ AJT6 The opponents are silent.
 Vul: N-S ♦ A8542
 HCP: 16+1 ♣ A

Both hands (Answers Page)

Board: 45

Dealer: North

Vul: E-W

North HCP: 14+2

South HCP: 11

Contract: 5 ♣ South

North:

♠ -

♥ AT97

♦ AKJ

♣ QT9876

South:

♠ Q92

♥ Q43

♦ T74

♣ AK54

W

N

E

S

1 ♣

Pass

1NT

3 ♠

4 ♣

Pass

5 ♣

All Pass

Board: 46

Dealer: North

Vul: None

North HCP: 14

South HCP: 9

Contract: 1NT South

North:

♠ A986

♥ T85

♦ AK85

♣ QJ

South:

♠ K32

♥ 43

♦ Q763

♣ A953

W

N

E

S

1 ♦

Pass

1NT

All Pass

Board: 47

Dealer: North

Vul: Both

North HCP: 15+3

South HCP: 7+1

Contract: 4 ♦ North

North:

♠ 4

♥ QT72

♦ AKQT943

♣ A

South:

♠ 86

♥ K94

♦ 762

♣ KJ763

W

N

E

S

1 ♦

Pass

1NT

3 ♠

4 ♦

All Pass

Board: 48

Dealer: South

Vul: Both

North HCP: 7

South HCP: 15+1

Contract: 2 ♦ South

North:

♠ QJ

♥ 753

♦ J432

♣ KT85

South:

♠ A985

♥ J

♦ AQT98

♣ A73

W

N

E

S

1 ♦

Pass

1NT

Pass

2 ♦

All Pass

Board: 49

Dealer: South

Vul: N-S

North HCP: 11

South HCP: 16+1

Contract: 3NT North

North:

♠ 753

♥ KQ4

♦ KT9

♣ KT76

South:

♠ K94

♥ AJT6

♦ A8542

♣ A

W

N

E

S

1 ♦

Pass

1NT

Pass

2 ♥

Pass

3NT

All Pass

North hands

Vics_Bal_Resp_to_1m

Board: 50

♠ AK

You are dealer.

Dealer: North

♥ T54

The opponents are silent.

Vul: E-W

♦ A764

HCP: 13

♣ Q743

Board: 51

♠ KJ65

You are dealer.

Dealer: North

♥ Q4

West (RHO) bids 2♥ if possible.

Vul: None

♦ AJ76

HCP: 14

♣ QJ9

Board: 52

♠ AKJ8

You are dealer.

Dealer: North

♥ 763

The opponents are silent.

Vul: N-S

♦ J875

HCP: 12

♣ K9

Board: 53

♠ 974

Partner is dealer.

Dealer: South

♥ K4

The opponents are silent.

Vul: E-W

♦ J72

HCP: 9+1

♣ KQT73

Board: 54

♠ K53

Partner is dealer.

Dealer: South

♥ Q9

The opponents are silent.

Vul: Both

♦ J87

HCP: 11+1

♣ AJ974

Both hands (Answers Page)

Board: 50

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

Board: 51

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

Board: 52

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

Board: 53

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

Board: 54

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

South hands

Vics_Bal_Resp_to_1m

Board: 50

♠ J87

Partner is dealer.

Dealer: North

♥ 872

The opponents are silent.

Vul: E-W

♦ QJ3

HCP: 11

♣ AKT5

Board: 51

♠ Q83

Partner is dealer.

Dealer: North

♥ A95

West (LHO) bids 2♥ if possible.

Vul: None

♦ KQT9

HCP: 11

♣ 754

Board: 52

♠ 432

Partner is dealer.

Dealer: North

♥ J5

The opponents are silent.

Vul: N-S

♦ AKT6

HCP: 9

♣ JT86

Board: 53

♠ AK32

You are dealer.

Dealer: South

♥ T

The opponents are silent.

Vul: E-W

♦ AK83

HCP: 19

♣ AJ54

Board: 54

♠ 8

You are dealer.

Dealer: South

♥ AK62

The opponents are silent.

Vul: Both

♦ AT5432

HCP: 11+2

♣ 52

Both hands (Answers Page)

Board: 50

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

Board: 51

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

Board: 52

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

Board: 53

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

Board: 54

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

North hands

Vics_Bal_Resp_to_1m

Board: 55

♠ J98

Partner is dealer.

Dealer: South

♥ 964

The opponents are silent.

Vul: None

♦ Q543

HCP: 6

♣ K63

Board: 56

♠ KQ7

You are dealer.

Dealer: North

♥ J62

The opponents are silent.

Vul: None

♦ A764

HCP: 14

♣ A65

Board: 57

♠ KQJ

You are dealer.

Dealer: North

♥ A974

The opponents are silent.

Vul: E-W

♦ KQJ65

HCP: 19+1

♣ K

Board: 58

♠ T96

You are dealer.

Dealer: North

♥ K76

The opponents are silent.

Vul: None

♦ AKQJ

HCP: 13

♣ T87

Board: 59

♠ A72

You are dealer.

Dealer: North

♥ 72

The opponents are silent.

Vul: E-W

♦ AKQT95

HCP: 14+2

♣ J6

Both hands (Answers Page)

Board: 55

Dealer: South

Vul: None

North HCP: 6

South HCP: 12

Contract: 1NT North

North:

♠ J98

♥ 964

♦ Q543

♣ K63

South:

♠ A752

♥ K832

♦ JT7

♣ A9

W N E S

Pass 1NT All Pass 1♦

Pass 1NT All Pass

Board: 56

Dealer: North

Vul: None

North HCP: 14

South HCP: 7+1

Contract: 1NT South

North:

♠ KQ7

♥ J62

♦ A764

♣ A65

South:

♠ 532

♥ T75

♦ KJ

♣ KT983

W N E S

Pass 1♦ Pass 1NT

All Pass

Board: 57

Dealer: North

Vul: E-W

North HCP: 19+1

South HCP: 7

Contract: 2♦ North

North:

♠ KQJ

♥ A974

♦ KQJ65

♣ K

South:

♠ T96

♥ K86

♦ 432

♣ A853

W N E S

Pass 1♦ Pass 1NT

Pass 2♦ All Pass

Board: 58

Dealer: North

Vul: None

North HCP: 13

South HCP: 11

Contract: 1NT South

North:

♠ T96

♥ K76

♦ AKQJ

♣ T87

South:

♠ 872

♥ AJ4

♦ 9853

♣ AQ2

W N E S

Pass 1♦ Pass 1NT

All Pass

Board: 59

Dealer: North

Vul: E-W

North HCP: 14+2

South HCP: 12+1

Contract: 3♦ North

North:

♠ A72

♥ 72

♦ AKQT95

♣ J6

South:

♠ J53

♥ AQ

♦ 842

♣ KQ842

W N E S

Pass 1♦ Pass 2NT

Pass 3♦ All Pass

South hands

Vics_Bal_Resp_to_1m

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

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

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

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

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

Both hands (Answers Page)

Board: 55

Dealer: South

Vul: None

North HCP: 6

South HCP: 12

Contract: 1NT North

North:

♠ J98

♥ 964

♦ Q543

♣ K63

South:

♠ A752

♥ K832

♦ JT7

♣ A9

W N E S

Pass 1NT All Pass 1♦

Pass 1NT All Pass

Board: 56

Dealer: North

Vul: None

North HCP: 14

South HCP: 7+1

Contract: 1NT South

North:

♠ KQ7

♥ J62

♦ A764

♣ A65

South:

♠ 532

♥ T75

♦ KJ

♣ KT983

W N E S

Pass 1♦ Pass 1NT

All Pass

Board: 57

Dealer: North

Vul: E-W

North HCP: 19+1

South HCP: 7

Contract: 2♦ North

North:

♠ KQJ

♥ A974

♦ KQJ65

♣ K

South:

♠ T96

♥ K86

♦ 432

♣ A853

W N E S

Pass 1♦ Pass 1NT

Pass 2♦ All Pass

Board: 58

Dealer: North

Vul: None

North HCP: 13

South HCP: 11

Contract: 1NT South

North:

♠ T96

♥ K76

♦ AKQJ

♣ T87

South:

♠ 872

♥ AJ4

♦ 9853

♣ AQ2

W N E S

Pass 1♦ Pass 1NT

All Pass

Board: 59

Dealer: North

Vul: E-W

North HCP: 14+2

South HCP: 12+1

Contract: 3♦ North

North:

♠ A72

♥ 72

♦ AKQT95

♣ J6

South:

♠ J53

♥ AQ

♦ 842

♣ KQ842

W N E S

Pass 1♦ Pass 2NT

Pass 3♦ All Pass

North hands

Vics_Bal_Resp_to_1m

Board: 60

♠ A853

You are dealer.

Dealer: North

♥ 94

The opponents are silent.

Vul: Both

♦ KQ62

HCP: 12

♣ K53

Board: 61

♠ 82

RHO is dealer. You bid second.

Dealer: West

♥ J7

West (RHO) opens 1♦ if possible.

Vul: Both

♦ 87653

East (LHO) bids 1NT if possible.

HCP: 2+1

♣ J752

Board: 62

♠ A963

You are dealer.

Dealer: North

♥ 62

The opponents are silent.

Vul: Both

♦ AT95

HCP: 12

♣ A85

Board: 63

♠ J32

Partner is dealer.

Dealer: South

♥ K6

The opponents are silent.

Vul: None

♦ Q87

HCP: 11+1

♣ AJ986

Board: 64

♠ JT5

Partner is dealer.

Dealer: South

♥ K76

The opponents are silent.

Vul: None

♦ AJ96

HCP: 9

♣ 863

Both hands (Answers Page)

Board: 60

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

Board: 61

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

Board: 62

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

Board: 63

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

Board: 64

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

South hands

Vics_Bal_Resp_to_1m

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

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

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

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

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

Both hands (Answers Page)

Board: 60

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

Board: 61

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

Board: 62

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

Board: 63

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

Board: 64

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

North hands

Vics_Bal_Resp_to_1m

Board: 65

♠ QJ

You are dealer.

Dealer: North

♥ 42

West (RHO) bids 2♥ if possible.

Vul: None

♦ AKQ832

HCP: 18+2

♣ AQ7

Board: 66

♠ J63

RHO is dealer. You bid second.

Dealer: West

♥ AJT4

West (RHO) opens 1♦ if possible.

Vul: E-W

♦ 862

East (LHO) bids 1NT if possible.

HCP: 6

♣ 862

West (RHO) bids 2♦ if possible.

Board: 67

♠ Q

You are dealer.

Dealer: North

♥ KT72

The opponents are silent.

Vul: E-W

♦ AK7654

HCP: 12+2

♣ 93

Board: 68

♠ Q93

Partner is dealer.

Dealer: South

♥ A62

The opponents are silent.

Vul: Both

♦ A85

HCP: 10

♣ 8764

Board: 69

♠ AKQJ3

LHO is dealer.

Dealer: East

♥ Q54

East (LHO) opens 1♦ if possible.

Vul: Both

♦ K86

West (RHO) bids 1NT if possible.

HCP: 15+1

♣ T9

East (LHO) bids 2♦ if possible.

Both hands (Answers Page)

Board: 65

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

Board: 66

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

Board: 67

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

Board: 68

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

Board: 69

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

South hands

Vics_Bal_Resp_to_1m

Board: 65 ♠ AK3 Partner is dealer.
 Dealer: North ♥ T75 West (LHO) bids 2♥ if possible.
 Vul: None ♦ J95
 HCP: 9 ♣ J943

Board: 66 ♠ K92 LHO is dealer.
 Dealer: West ♥ KQ963 West (LHO) opens 1♦ if possible.
 Vul: E-W ♦ 74 East (RHO) bids 1NT if possible.
 HCP: 11+1 ♣ QJ3 West (LHO) bids 2♦ if possible.

Board: 67 ♠ T85 Partner is dealer.
 Dealer: North ♥ QJ9 The opponents are silent.
 Vul: E-W ♦ Q983
 HCP: 10 ♣ KQT

Board: 68 ♠ AT2 You are dealer.
 Dealer: South ♥ K7 The opponents are silent.
 Vul: Both ♦ KQJT943
 HCP: 13+3 ♣ 5

Board: 69 ♠ T9542 RHO is dealer. You bid second.
 Dealer: East ♥ A873 East (RHO) opens 1♦ if possible.
 Vul: Both ♦ Q West (LHO) bids 1NT if possible.
 HCP: 6+1 ♣ 852 East (RHO) bids 2♦ if possible.

Both hands (Answers Page)

Board: 65

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

Board: 66

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

Board: 67

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

Board: 68

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

Board: 69

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

North hands

Vics_Bal_Resp_to_1m

Board: 70 ♠ JT52 RHO is dealer. You bid second.

Dealer: West ♥ T954 West (RHO) opens 1♦ if possible.

Vul: None ♦ 43 East (LHO) bids 1NT if possible.

HCP: 5 ♣ A82 West (RHO) bids 3♣ if possible.

East (LHO) Doubles 4♥ if possible.

Board: 71 ♠ 973 Partner is dealer.

Dealer: South ♥ Q92 The opponents are silent.

Vul: None ♦ QJ

HCP: 12+1 ♣ AK852

Board: 72 ♠ Q85 Partner is dealer.

Dealer: South ♥ AJ2 East (LHO) bids 3♠ if possible.

Vul: E-W ♦ 53

HCP: 11+1 ♣ KJ976

Board: 73 ♠ J62 Partner is dealer.

Dealer: South ♥ 962 The opponents are silent.

Vul: None ♦ A92

HCP: 10 ♣ KQT9

Board: 74 ♠ 764 Partner is dealer.

Dealer: South ♥ AJ4 The opponents are silent.

Vul: None ♦ 8432

HCP: 9 ♣ A73

Both hands (Answers Page)

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

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

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

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

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

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

South hands

Vics_Bal_Resp_to_1m

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

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

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

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

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

Both hands (Answers Page)

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

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

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

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

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

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

Board: 75	♠ J9	You are dealer.
Dealer: North	♥ AQT	The opponents are silent.
Vul: E-W	♦ A8643	
HCP: 14+1	♣ K93	

Board: 76	♠ A7	You are dealer.
Dealer: North	♥ QJT9	The opponents are silent.
Vul: Both	♦ KT42	
HCP: 14	♣ A52	

Board: 77	♠ 964	Partner is dealer.
Dealer: South	♥ J52	The opponents are silent.
Vul: E-W	♦ AK64	
HCP: 11	♣ KT7	

Board: 78	♠ AK5	You are dealer.
Dealer: North	♥ JT9	The opponents are silent.
Vul: Both	♦ 9643	
HCP: 12	♣ A74	

Board: 79	♠ J865	You are dealer.
Dealer: North	♥ A	The opponents are silent.
Vul: None	♦ AKQJ864	
HCP: 17+3	♣ Q	

Both hands (Answers Page)

Board: 75

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

Board: 76

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

Board: 77

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

Board: 78

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

Board: 79

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

South hands

Vics_Bal_Resp_to_1m

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

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

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

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

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

Both hands (Answers Page)

Board: 75

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

Board: 76

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

Board: 77

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

Board: 78

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

Board: 79

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

North hands

Vics_Bal_Resp_to_1m

Board: 80	♠ AK97	You are dealer.
Dealer: North	♥ AT	The opponents are silent.
Vul: N-S	♦ AJT542	
HCP: 16+2	♣ 6	

Board: 81	♠ K73	Partner is dealer.
Dealer: South	♥ 976	The opponents are silent.
Vul: N-S	♦ K8	
HCP: 11+1	♣ AJ975	

Board: 82	♠ AT	Partner is dealer.
Dealer: South	♥ A87	The opponents are silent.
Vul: N-S	♦ 854	
HCP: 12+1	♣ AT542	

Board: 83	♠ A72	Partner is dealer.
Dealer: South	♥ QT3	The opponents are silent.
Vul: Both	♦ 874	
HCP: 11	♣ KQT9	

Board: 84	♠ A973	You are dealer.
Dealer: North	♥ QJT4	The opponents are silent.
Vul: None	♦ K9	
HCP: 14	♣ KJ8	

Both hands (Answers Page)

Board: 80

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

Board: 81

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

Board: 82

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

Board: 83

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

Board: 84

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

South hands**Vics_Bal_Resp_to_1m**

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

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

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

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

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

Both hands (Answers Page)

Board: 80

Dealer: North

Vul: N-S

North HCP: 16+2

South HCP: 10+1

Contract: 3NT South

North:

♠ AK97

♥ AT

♦ AJT542

♣ 6

South:

♠ 632

♥ J9

♦ K93

♣ KQJ95

W	N	E	S
	1 ♦	Pass	1NT
Pass	2 ♠	Pass	3NT
All Pass			

Board: 81

Dealer: South

Vul: N-S

North HCP: 11+1

South HCP: 14+1

Contract: 3NT South

North:

♠ K73

♥ 976

♦ K8

♣ AJ975

South:

♠ 952

♥ AQ3

♦ AJ763

♣ K4

W	N	E	S
			1 ♦
Pass	2NT	Pass	3NT
All Pass			

Board: 82

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 14+2

Contract: 6 ♦ North

North:

♠ AT

♥ A87

♦ 854

♣ AT542

South:

♠ J8

♥ 54

♦ AKQJ73

♣ QJ8

W	N	E	S
			1 ♦
Pass	2NT	Pass	5 ♦
Pass	6 ♦	All Pass	

Board: 83

Dealer: South

Vul: Both

North HCP: 11

South HCP: 14

Contract: 1NT North

North:

♠ A72

♥ QT3

♦ 874

♣ KQT9

South:

♠ JT53

♥ AJ62

♦ A9

♣ A75

W	N	E	S
			1 ♣
Pass	1NT	All Pass	

Board: 84

Dealer: North

Vul: None

North HCP: 14

South HCP: 11

Contract: 1NT South

North:

♠ A973

♥ QJT4

♦ K9

♣ KJ8

South:

♠ K84

♥ A85

♦ Q63

♣ Q742

W	N	E	S
	1 ♣	Pass	1NT
All Pass			

North hands

Vics_Bal_Resp_to_1m

Board: 85

♠ Q97

Partner is dealer.

Dealer: South

♥ J8

The opponents are silent.

Vul: N-S

♦ 953

HCP: 10+1

♣ AKT95

Board: 86

♠ AK2

You are dealer.

Dealer: North

♥ T95

The opponents are silent.

Vul: None

♦ QT85

HCP: 13

♣ AT3

Board: 87

♠ 4

You are dealer.

Dealer: North

♥ AT98

The opponents are silent.

Vul: N-S

♦ AK3

HCP: 14+1

♣ KT963

Board: 88

♠ J62

You are dealer.

Dealer: North

♥ 74

The opponents are silent.

Vul: Both

♦ Q932

HCP: 12

♣ AKQ5

Board: 89

♠ J98

Partner is dealer.

Dealer: South

♥ QT5

The opponents are silent.

Vul: N-S

♦ 82

HCP: 12+1

♣ AKQ98

Both hands (Answers Page)

Board: 85

Dealer: South

Vul: N-S

North HCP: 10+1

South HCP: 12

Contract: 1NT North

North:

♠ Q97

♥ J8

♦ 953

♣ AKT95

South:

♠ K852

♥ KQ9

♦ A874

♣ 86

W N E S

Pass 1NT All Pass 1♦

Pass 1NT All Pass

Board: 86

Dealer: North

Vul: None

North HCP: 13

South HCP: 10

Contract: 1NT South

North:

♠ AK2

♥ T95

♦ QT85

♣ AT3

South:

♠ T64

♥ Q86

♦ AKJ7

♣ 874

W N E S

Pass 1♦ Pass 1NT

All Pass

Board: 87

Dealer: North

Vul: N-S

North HCP: 14+1

South HCP: 8

Contract: 3♣ North

North:

♠ 4

♥ AT98

♦ AK3

♣ KT963

South:

♠ T72

♥ Q72

♦ T82

♣ AQ75

W N E S

Pass 1♣ Pass 1NT

Pass 3♣ All Pass

Board: 88

Dealer: North

Vul: Both

North HCP: 12

South HCP: 8+1

Contract: 1NT South

North:

♠ J62

♥ 74

♦ Q932

♣ AKQ5

South:

♠ 85

♥ AK6

♦ T65

♣ JT876

W N E S

Pass 1♦ Pass 1NT

All Pass

Board: 89

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 15+2

Contract: 3NT North

North:

♠ J98

♥ QT5

♦ 82

♣ AKQ98

South:

♠ K3

♥ AKJ7

♦ KJ7543

♣ 6

W N E S

Pass 2NT Pass 1♦

Pass 3NT All Pass 3♥

Pass 3NT All Pass

South hands**Vics_Bal_Resp_to_1m**

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

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

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

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

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

Both hands (Answers Page)

Board: 85

Dealer: South

Vul: N-S

North HCP: 10+1

South HCP: 12

Contract: 1NT North

North:

♠ Q97

♥ J8

♦ 953

♣ AKT95

South:

♠ K852

♥ KQ9

♦ A874

♣ 86

W N E S

Pass 1NT All Pass 1♦

Pass 1NT All Pass

Board: 86

Dealer: North

Vul: None

North HCP: 13

South HCP: 10

Contract: 1NT South

North:

♠ AK2

♥ T95

♦ QT85

♣ AT3

South:

♠ T64

♥ Q86

♦ AKJ7

♣ 874

W N E S

Pass 1♦ Pass 1NT

All Pass

Board: 87

Dealer: North

Vul: N-S

North HCP: 14+1

South HCP: 8

Contract: 3♣ North

North:

♠ 4

♥ AT98

♦ AK3

♣ KT963

South:

♠ T72

♥ Q72

♦ T82

♣ AQ75

W N E S

Pass 1♣ Pass 1NT

Pass 3♣ All Pass

Board: 88

Dealer: North

Vul: Both

North HCP: 12

South HCP: 8+1

Contract: 1NT South

North:

♠ J62

♥ 74

♦ Q932

♣ AKQ5

South:

♠ 85

♥ AK6

♦ T65

♣ JT876

W N E S

Pass 1♦ Pass 1NT

All Pass

Board: 89

Dealer: South

Vul: N-S

North HCP: 12+1

South HCP: 15+2

Contract: 3NT North

North:

♠ J98

♥ QT5

♦ 82

♣ AKQ98

South:

♠ K3

♥ AKJ7

♦ KJ7543

♣ 6

W N E S

Pass 2NT Pass 1♦

Pass 3NT All Pass 3♥

Pass 3NT All Pass

North hands

Vics_Bal_Resp_to_1m

Board: 90 ♠ 65 Partner is dealer.
 Dealer: South ♥ Q72 The opponents are silent.
 Vul: None ♦ K42
 HCP: 10+1 ♣ AJ953

Board: 91 ♠ 987 Partner is dealer.
 Dealer: South ♥ 64 The opponents are silent.
 Vul: None ♦ J53
 HCP: 6+1 ♣ AJ853

Board: 92 ♠ A987 You are dealer.
 Dealer: North ♥ AJ52 The opponents are silent.
 Vul: N-S ♦ T873
 HCP: 12 ♣ K

Board: 93 ♠ AKQ LHO is dealer.
 Dealer: East ♥ AJ5 East (LHO) opens 1 ♦ if possible.
 Vul: Both ♦ 4 West (RHO) bids 1NT if possible.
 HCP: 22+2 ♣ AKJ643 East (LHO) bids 2 ♦ if possible.

Board: 94 ♠ T4 You are dealer.
 Dealer: North ♥ KT2 The opponents are silent.
 Vul: None ♦ Q873
 HCP: 12 ♣ AK73

Both hands (Answers Page)

Board: 90

Dealer: South

Vul: None

North HCP: 10+1

South HCP: 13+2

Contract: 2 ♦ South

North:

♠ 65

♥ Q72

♦ K42

♣ AJ953

South:

♠ A97

♥ KT

♦ AQT865

♣ 87

W N E S

Pass 1NT Pass 1 ♦

Pass 1NT Pass 2 ♦

All Pass

Board: 91

Dealer: South

Vul: None

North HCP: 6+1

South HCP: 19

Contract: 2NT South

North:

♠ 987

♥ 64

♦ J53

♣ AJ853

South:

♠ AQJT

♥ AJ8

♦ AT82

♣ K9

W N E S

Pass 1NT Pass 1 ♦

Pass 1NT Pass 2NT

All Pass

Board: 92

Dealer: North

Vul: N-S

North HCP: 12

South HCP: 7

Contract: 1NT South

North:

♠ A987

♥ AJ52

♦ T873

♣ K

South:

♠ JT2

♥ QT9

♦ A542

♣ T53

W N E S

Pass 1 ♦ Pass 1NT

All Pass

Board: 93

Dealer: East

Vul: Both

North HCP: 22+2

South HCP: 2

Contract: 5 ♣ South

North:

♠ AKQ

♥ AJ5

♦ 4

♣ AKJ643

South:

♠ T72

♥ 9843

♦ T76

♣ Q72

W N E S

Pass 1 ♦ Pass

1NT X 2 ♦ Pass

Pass 4 ♣ Pass 5 ♣

All Pass

Board: 94

Dealer: North

Vul: None

North HCP: 12

South HCP: 10

Contract: 1NT South

North:

♠ T4

♥ KT2

♦ Q873

♣ AK73

South:

♠ 85

♥ Q83

♦ AJ62

♣ QJ64

W N E S

Pass 1 ♦ Pass 1NT

All Pass

South hands

Vics_Bal_Resp_to_1m

Board: 90 ♠ A97 You are dealer.
 Dealer: South ♥ KT The opponents are silent.
 Vul: None ♦ AQT865
 HCP: 13+2 ♣ 87

Board: 91 ♠ AQJT You are dealer.
 Dealer: South ♥ AJ8 The opponents are silent.
 Vul: None ♦ AT82
 HCP: 19 ♣ K9

Board: 92 ♠ JT2 Partner is dealer.
 Dealer: North ♥ QT9 The opponents are silent.
 Vul: N-S ♦ A542
 HCP: 7 ♣ T53

Board: 93 ♠ T72 RHO is dealer. You bid second.
 Dealer: East ♥ 9843 East (RHO) opens 1 ♦ if possible.
 Vul: Both ♦ T76 West (LHO) bids 1NT if possible.
 HCP: 2 ♣ Q72 East (RHO) bids 2 ♦ if possible.

Board: 94 ♠ 85 Partner is dealer.
 Dealer: North ♥ Q83 The opponents are silent.
 Vul: None ♦ AJ62
 HCP: 10 ♣ QJ64

Both hands (Answers Page)

Board: 90

Dealer: South

Vul: None

North HCP: 10+1

South HCP: 13+2

Contract: 2 ♦ South

North:

♠ 65

♥ Q72

♦ K42

♣ AJ953

South:

♠ A97

♥ KT

♦ AQT865

♣ 87

W N E S

Pass 1NT Pass 1 ♦

Pass 1NT Pass 2 ♦

All Pass

Board: 91

Dealer: South

Vul: None

North HCP: 6+1

South HCP: 19

Contract: 2NT South

North:

♠ 987

♥ 64

♦ J53

♣ AJ853

South:

♠ AQJT

♥ AJ8

♦ AT82

♣ K9

W N E S

Pass 1NT Pass 1 ♦

Pass 1NT Pass 2NT

All Pass

Board: 92

Dealer: North

Vul: N-S

North HCP: 12

South HCP: 7

Contract: 1NT South

North:

♠ A987

♥ AJ52

♦ T873

♣ K

South:

♠ JT2

♥ QT9

♦ A542

♣ T53

W N E S

Pass 1 ♦ Pass 1NT

All Pass

Board: 93

Dealer: East

Vul: Both

North HCP: 22+2

South HCP: 2

Contract: 5 ♣ South

North:

♠ AKQ

♥ AJ5

♦ 4

♣ AKJ643

South:

♠ T72

♥ 9843

♦ T76

♣ Q72

W N E S

Pass 1 ♦ Pass

1NT X 2 ♦ Pass

Pass 4 ♣ Pass 5 ♣

All Pass

Board: 94

Dealer: North

Vul: None

North HCP: 12

South HCP: 10

Contract: 1NT South

North:

♠ T4

♥ KT2

♦ Q873

♣ AK73

South:

♠ 85

♥ Q83

♦ AJ62

♣ QJ64

W N E S

Pass 1 ♦ Pass 1NT

All Pass

North hands

Vics_Bal_Resp_to_1m

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

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

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

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

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

Both hands (Answers Page)

Board: 95

Dealer: South

Vul: Both

North HCP: 11

South HCP: 12

Contract: 1NT North

North:

♠ Q53

♥ K85

♦ KT2

♣ K652

South:

♠ K64

♥ Q63

♦ QJ6

♣ AT94

W N E S

1 ♣

Pass 1NT All Pass

Board: 96

Dealer: North

Vul: None

North HCP: 14

South HCP: 9

Contract: 1NT South

North:

♠ Q85

♥ A94

♦ A974

♣ A83

South:

♠ J32

♥ K83

♦ Q853

♣ QJT

W N E S

1 ♦ Pass 1NT

All Pass

Board: 97

Dealer: South

Vul: Both

North HCP: 9

South HCP: 13

Contract: 1NT North

North:

♠ T43

♥ Q76

♦ KQT6

♣ Q64

South:

♠ KJ5

♥ T9

♦ AJ52

♣ AT73

W N E S

1 ♦

Pass 1NT All Pass

Board: 98

Dealer: North

Vul: None

North HCP: 12

South HCP: 8

Contract: 1NT South

North:

♠ K98

♥ QT83

♦ J974

♣ AQ

South:

♠ 732

♥ A75

♦ AT85

♣ T64

W N E S

1 ♦ Pass 1NT

All Pass

Board: 99

Dealer: South

Vul: None

North HCP: 8

South HCP: 14

Contract: 1NT North

North:

♠ 84

♥ AT6

♦ T754

♣ A987

South:

♠ AQJT

♥ KJ74

♦ K83

♣ 53

W N E S

1 ♦

Pass 1NT All Pass

South hands**Vics_Bal_Resp_to_1m**

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

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

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

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

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

Both hands (Answers Page)

Board: 95

Dealer: South

Vul: Both

North HCP: 11

South HCP: 12

Contract: 1NT North

North:

♠ Q53

♥ K85

♦ KT2

♣ K652

South:

♠ K64

♥ Q63

♦ QJ6

♣ AT94

W N E S

1 ♣

Pass 1NT All Pass

Board: 96

Dealer: North

Vul: None

North HCP: 14

South HCP: 9

Contract: 1NT South

North:

♠ Q85

♥ A94

♦ A974

♣ A83

South:

♠ J32

♥ K83

♦ Q853

♣ QJT

W N E S

1 ♦ Pass 1NT

All Pass

Board: 97

Dealer: South

Vul: Both

North HCP: 9

South HCP: 13

Contract: 1NT North

North:

♠ T43

♥ Q76

♦ KQT6

♣ Q64

South:

♠ KJ5

♥ T9

♦ AJ52

♣ AT73

W N E S

1 ♦

Pass 1NT All Pass

Board: 98

Dealer: North

Vul: None

North HCP: 12

South HCP: 8

Contract: 1NT South

North:

♠ K98

♥ QT83

♦ J974

♣ AQ

South:

♠ 732

♥ A75

♦ AT85

♣ T64

W N E S

1 ♦ Pass 1NT

All Pass

Board: 99

Dealer: South

Vul: None

North HCP: 8

South HCP: 14

Contract: 1NT North

North:

♠ 84

♥ AT6

♦ T754

♣ A987

South:

♠ AQJT

♥ KJ74

♦ K83

♣ 53

W N E S

1 ♦

Pass 1NT All Pass

North hands

Vics_Bal_Resp_to_1m

Board: 100 ♠ Q864 You are dealer.
 Dealer: North ♥ AQJ3 The opponents are silent.
 Vul: Both ♦ K92
 HCP: 12 ♣ 73

Board: 101 ♠ Q You are dealer.
 Dealer: North ♥ QT84 The opponents are silent.
 Vul: Both ♦ AK76
 HCP: 13 ♣ Q983

Board: 102 ♠ J874 You are dealer.
 Dealer: North ♥ Q5 West (RHO) Doubles 1NT if possible.
 Vul: N-S ♦ KQT8
 HCP: 12 ♣ A63

Board: 103 ♠ K You are dealer.
 Dealer: North ♥ K982 The opponents are silent.
 Vul: N-S ♦ AK9654
 HCP: 14+2 ♣ J7

Board: 104 ♠ 9842 You are dealer.
 Dealer: North ♥ AQ73 The opponents are silent.
 Vul: Both ♦ KQ63
 HCP: 12 ♣ J

Both hands (Answers Page)

Board: 100

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

Board: 101

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

Board: 102

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

Board: 103

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

Board: 104

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

South hands

Vics_Bal_Resp_to_1m

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

Both hands (Answers Page)

Board: 100

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

Board: 101

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

Board: 102

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

Board: 103

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

Board: 104

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

North hands

Vics_Bal_Resp_to_1m

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

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

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

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

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

Both hands (Answers Page)

Board: 105

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

Board: 106

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

Board: 107

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

Board: 108

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

Board: 109

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

South hands

Vics_Bal_Resp_to_1m

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

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

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

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

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

Both hands (Answers Page)

Board: 105

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

Board: 106

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

Board: 107

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

Board: 108

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

Board: 109

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

Board: 110	♠ K32	You are dealer.
Dealer: North	♥ QJ6	The opponents are silent.
Vul: E-W	♦ A9865	
HCP: 14+1	♣ A5	

Board: 111	♠ K7	Partner is dealer.
Dealer: South	♥ T64	The opponents are silent.
Vul: Both	♦ JT4	
HCP: 11+1	♣ AQJ74	

Board: 112	♠ AKJ7	You are dealer.
Dealer: North	♥ QJ92	The opponents are silent.
Vul: E-W	♦ K7	
HCP: 14	♣ 987	

Board: 113	♠ T53	Partner is dealer.
Dealer: South	♥ A32	The opponents are silent.
Vul: N-S	♦ AQT	
HCP: 10	♣ T983	

Board: 114	♠ T65	Partner is dealer.
Dealer: South	♥ A42	The opponents are silent.
Vul: Both	♦ QT7	
HCP: 10	♣ KJ93	

Both hands (Answers Page)

Board: 110

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

Board: 111

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

Board: 112

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

Board: 113

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

Board: 114

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

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

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

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

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

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

Both hands (Answers Page)

Board: 110

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

Board: 111

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

Board: 112

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

Board: 113

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

Board: 114

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

North hands

Vics_Bal_Resp_to_1m

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

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

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

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

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

Both hands (Answers Page)

Board: 115

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 13

Contract: 2NT North

North:

♠ T97

♥ KQ4

♦ A8

♣ Q8742

South:

♠ QJ64

♥ J

♦ Q532

♣ AKT9

W N E S

1 ♦

Pass 2NT All Pass

Board: 116

Dealer: South

Vul: None

North HCP: 12+1

South HCP: 18+2

Contract: 5 ♣ South

North:

♠ K9

♥ A93

♦ AT4

♣ J9872

South:

♠ Q2

♥ K

♦ KQJ976

♣ AKT6

W N E S

1 ♦

Pass 2NT Pass 4 ♣

Pass 4 ♥ Pass 5 ♣

All Pass

Board: 117

Dealer: South

Vul: None

North HCP: 12

South HCP: 13

Contract: 3NT North

North:

♠ J85

♥ Q85

♦ K76

♣ AQ64

South:

♠ AKQ2

♥ A97

♦ T932

♣ 85

W N E S

1 ♦

Pass 2NT Pass 3 ♠

Pass 3NT All Pass

Board: 118

Dealer: North

Vul: None

North HCP: 17

South HCP: 12+1

Contract: 3NT North

North:

♠ KQ62

♥ AJ84

♦ AK87

♣ 9

South:

♠ J9

♥ K92

♦ Q92

♣ AQ875

W N E S

1 ♦ Pass 2NT

Pass 3NT All Pass

Board: 119

Dealer: South

Vul: None

North HCP: 9

South HCP: 16+2

Contract: 3NT North

North:

♠ 875

♥ J2

♦ A986

♣ A873

South:

♠ AQJ2

♥ AT

♦ KQ5432

♣ 4

W N E S

1 ♦

Pass 1NT Pass 2 ♠

Pass 3NT All Pass

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

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

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

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

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

Both hands (Answers Page)

Board: 115

Dealer: South

Vul: Both

North HCP: 11+1

South HCP: 13

Contract: 2NT North

North:

♠ T97

♥ KQ4

♦ A8

♣ Q8742

South:

♠ QJ64

♥ J

♦ Q532

♣ AKT9

W N E S

1 ♦

Pass 2NT All Pass

Board: 116

Dealer: South

Vul: None

North HCP: 12+1

South HCP: 18+2

Contract: 5 ♣ South

North:

♠ K9

♥ A93

♦ AT4

♣ J9872

South:

♠ Q2

♥ K

♦ KQJ976

♣ AKT6

W N E S

1 ♦

Pass 2NT Pass 4 ♣

Pass 4 ♥ Pass 5 ♣

All Pass

Board: 117

Dealer: South

Vul: None

North HCP: 12

South HCP: 13

Contract: 3NT North

North:

♠ J85

♥ Q85

♦ K76

♣ AQ64

South:

♠ AKQ2

♥ A97

♦ T932

♣ 85

W N E S

1 ♦

Pass 2NT Pass 3 ♠

Pass 3NT All Pass

Board: 118

Dealer: North

Vul: None

North HCP: 17

South HCP: 12+1

Contract: 3NT North

North:

♠ KQ62

♥ AJ84

♦ AK87

♣ 9

South:

♠ J9

♥ K92

♦ Q92

♣ AQ875

W N E S

1 ♦ Pass 2NT

Pass 3NT All Pass

Board: 119

Dealer: South

Vul: None

North HCP: 9

South HCP: 16+2

Contract: 3NT North

North:

♠ 875

♥ J2

♦ A986

♣ A873

South:

♠ AQJ2

♥ AT

♦ KQ5432

♣ 4

W N E S

1 ♦

Pass 1NT Pass 2 ♠

Pass 3NT All Pass

Board: 120

♠ KT

You are dealer.

Dealer: North

♥ A74

The opponents are silent.

Vul: None

♦ KQT843

HCP: 13+2

♣ J4

Board: 121

♠ AKQ3

You are dealer.

Dealer: North

♥ 9

West (RHO) bids 2♥ if possible.

Vul: E-W

♦ J752

East (LHO) bids 3♥ if possible.

HCP: 16

♣ KQJ7

Board: 122

♠ K54

Partner is dealer.

Dealer: South

♥ 643

The opponents are silent.

Vul: None

♦ 63

HCP: 10+1

♣ AQJ63

Board: 123

♠ 63

You are dealer.

Dealer: North

♥ 843

The opponents are silent.

Vul: Both

♦ AQJ87

HCP: 14+1

♣ AK9

Both hands (Answers Page)

Board: 120

Dealer: North

Vul: None

North HCP: 13+2

South HCP: 11+1

Contract: 3NT North

North:

♠ KT

♥ A74

♦ KQT843

♣ J4

South:

♠ 843

♥ KJ9

♦ 62

♣ AKT75

W

N

E

S

1 ♦

Pass 2NT

Pass

3NT

All Pass

Board: 121

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 10

Contract: 4 ♣ South

North:

♠ AKQ3

♥ 9

♦ J752

♣ KQJ7

South:

♠ J92

♥ T4

♦ KQ43

♣ A543

W

N

E

S

1 ♦

Pass 1NT

2 ♥

3 ♣

3 ♥

4 ♣

All Pass

Board: 122

Dealer: South

Vul: None

North HCP: 10+1

South HCP: 12+1

Contract: 2 ♦ South

North:

♠ K54

♥ 643

♦ 63

♣ AQJ63

South:

♠ AT

♥ Q987

♦ KQJT5

♣ T4

W

N

E

S

1 ♦

Pass 1NT

Pass

2 ♦

All Pass

Board: 123

Dealer: North

Vul: Both

North HCP: 14+1

South HCP: 9+1

Contract: 2 ♦ North

North:

♠ 63

♥ 843

♦ AQJ87

♣ AK9

South:

♠ K97

♥ AT7

♦ 32

♣ Q7543

W

N

E

S

1 ♦

Pass 1NT

Pass

2 ♦

All Pass

South hands

Vics_Bal_Resp_to_1m

Board: 120

♠ 843

Partner is dealer.

Dealer: North

♥ KJ9

The opponents are silent.

Vul: None

♦ 62

HCP: 11+1

♣ AKT75

Board: 121

♠ J92

Partner is dealer.

Dealer: North

♥ T4

West (LHO) bids 2♥ if possible.

Vul: E-W

♦ KQ43

East (RHO) bids 3♥ if possible.

HCP: 10

♣ A543

Board: 122

♠ AT

You are dealer.

Dealer: South

♥ Q987

The opponents are silent.

Vul: None

♦ KQJT5

HCP: 12+1

♣ T4

Board: 123

♠ K97

Partner is dealer.

Dealer: North

♥ AT7

The opponents are silent.

Vul: Both

♦ 32

HCP: 9+1

♣ Q7543

Both hands (Answers Page)

Board: 120

Dealer: North

Vul: None

North HCP: 13+2

South HCP: 11+1

Contract: 3NT North

North:

♠ KT

♥ A74

♦ KQT843

♣ J4

South:

♠ 843

♥ KJ9

♦ 62

♣ AKT75

W

N

E

S

1 ♦

Pass 2NT

Pass

3NT

All Pass

Board: 121

Dealer: North

Vul: E-W

North HCP: 16

South HCP: 10

Contract: 4 ♣ South

North:

♠ AKQ3

♥ 9

♦ J752

♣ KQJ7

South:

♠ J92

♥ T4

♦ KQ43

♣ A543

W

N

E

S

1 ♦

Pass 1NT

2 ♥

3 ♣

3 ♥

4 ♣

All Pass

Board: 122

Dealer: South

Vul: None

North HCP: 10+1

South HCP: 12+1

Contract: 2 ♦ South

North:

♠ K54

♥ 643

♦ 63

♣ AQJ63

South:

♠ AT

♥ Q987

♦ KQJT5

♣ T4

W

N

E

S

1 ♦

Pass 1NT

Pass

2 ♦

All Pass

Board: 123

Dealer: North

Vul: Both

North HCP: 14+1

South HCP: 9+1

Contract: 2 ♦ North

North:

♠ 63

♥ 843

♦ AQJ87

♣ AK9

South:

♠ K97

♥ AT7

♦ 32

♣ Q7543

W

N

E

S

1 ♦

Pass 1NT

Pass

2 ♦

All Pass