

**North hands****Gavin\_3\_Under\_Invitational\_Jump****Board: 1**      ♠ AKT985

You bid first.

Dealer: North      ♥ 8

The opponents are silent.

Vul: E-W      ♦ AK

HCP: 17+2      ♣ K863

**Board: 2**      ♠ KQJ43

You bid first.

Dealer: North      ♥ 72

The opponents are silent.

Vul: E-W      ♦ AJ

HCP: 12+1      ♣ J965

**Board: 3**      ♠ Q

Partner bids first.

Dealer: South      ♥ KQJ654

East (LHO) bids 4♣ if possible.

Vul: E-W      ♦ K8754

HCP: 11+3      ♣ T

**Board: 4**      ♠ KJT752

You bid first.

Dealer: North      ♥ -

The opponents are silent.

Vul: N-S      ♦ AJ4

HCP: 12+2      ♣ K643

**Board: 5**      ♠ 32

Partner bids first.

Dealer: South      ♥ AQT862

The opponents are silent.

Vul: N-S      ♦ A43

HCP: 11+2      ♣ J3

## Both hands (Answers Page)

<b>Board: 1</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AKT985	♠ 6		1 ♠	Pass	3 ♥
Vul: E-W	♥ 8	♥ AKJ532	Pass	3 ♠	All Pass	
North HCP: 17+2	♦ AK	♦ 843				
South HCP: 11+2	♣ K863	♣ QJ2				
Contract: 3 ♠	North					

<b>Board: 2</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KQJ43	♠ 7		1 ♠	Pass	3 ♥
Vul: E-W	♥ 72	♥ KQJ865	All Pass			
North HCP: 12+1	♦ AJ	♦ T65				
South HCP: 11+2	♣ J965	♣ KQ2				
Contract: 3 ♥	South					

<b>Board: 3</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q	♠ A9643			1 ♠	
Vul: E-W	♥ KQJ654	♥ A872	Pass	3 ♥	4 ♣	4 ♥
North HCP: 11+3	♦ K8754	♦ J3	All Pass			
South HCP: 13+1	♣ T	♣ A4				
Contract: 4 ♥	South					

<b>Board: 4</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KJT752	♠ Q		1 ♠	Pass	3 ♥
Vul: N-S	♥ -	♥ AKT7653	Pass	3 ♠	Pass	4 ♥
North HCP: 12+2	♦ AJ4	♦ 7	All Pass			
South HCP: 11+3	♣ K643	♣ QT85				
Contract: 4 ♥	South					

<b>Board: 5</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 32	♠ KQJ75			1 ♠	
Vul: N-S	♥ AQT862	♥ 53	Pass	3 ♥	Pass	4 ♥
North HCP: 11+2	♦ A43	♦ K75	All Pass			
South HCP: 13+1	♣ J3	♣ A64				
Contract: 4 ♥	South					

**South hands****Gavin\_3\_Under\_Invitational\_Jump**

<b>Board: 1</b>	♠ 6	Partner bids first.
Dealer: North	♥ AKJ532	The opponents are silent.
Vul: E-W	♦ 843	
HCP: 11+2	♣ QJ2	

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<b>Board: 2</b>	♠ 7	Partner bids first.
Dealer: North	♥ KQJ865	The opponents are silent.
Vul: E-W	♦ T65	
HCP: 11+2	♣ KQ2	

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<b>Board: 3</b>	♠ A9643	You bid first.
Dealer: South	♥ A872	East (RHO) bids 4♣ if possible.
Vul: E-W	♦ J3	
HCP: 13+1	♣ A4	

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<b>Board: 4</b>	♠ Q	Partner bids first.
Dealer: North	♥ AKT7653	The opponents are silent.
Vul: N-S	♦ 7	
HCP: 11+3	♣ QT85	

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<b>Board: 5</b>	♠ KQJ75	You bid first.
Dealer: South	♥ 53	The opponents are silent.
Vul: N-S	♦ K75	
HCP: 13+1	♣ A64	

## Both hands (Answers Page)

<b>Board: 1</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AKT985	♠ 6		1 ♠	Pass	3 ♥
Vul: E-W	♥ 8	♥ AKJ532	Pass	3 ♠	All Pass	
North HCP: 17+2	♦ AK	♦ 843				
South HCP: 11+2	♣ K863	♣ QJ2				
Contract: 3 ♠ North						

<b>Board: 2</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KQJ43	♠ 7		1 ♠	Pass	3 ♥
Vul: E-W	♥ 72	♥ KQJ865	All Pass			
North HCP: 12+1	♦ AJ	♦ T65				
South HCP: 11+2	♣ J965	♣ KQ2				
Contract: 3 ♥ South						

<b>Board: 3</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q	♠ A9643			1 ♠	
Vul: E-W	♥ KQJ654	♥ A872	Pass	3 ♥	4 ♣	4 ♥
North HCP: 11+3	♦ K8754	♦ J3	All Pass			
South HCP: 13+1	♣ T	♣ A4				
Contract: 4 ♥ South						

<b>Board: 4</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KJT752	♠ Q		1 ♠	Pass	3 ♥
Vul: N-S	♥ -	♥ AKT7653	Pass	3 ♠	Pass	4 ♥
North HCP: 12+2	♦ AJ4	♦ 7	All Pass			
South HCP: 11+3	♣ K643	♣ QT85				
Contract: 4 ♥ South						

<b>Board: 5</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 32	♠ KQJ75			1 ♠	
Vul: N-S	♥ AQT862	♥ 53	Pass	3 ♥	Pass	4 ♥
North HCP: 11+2	♦ A43	♦ K75	All Pass			
South HCP: 13+1	♣ J3	♣ A64				
Contract: 4 ♥ South						

**North hands****Gavin\_3\_Under\_Invitational\_Jump**

<b>Board: 6</b>	♠ 5	Partner bids first.
Dealer: South	♥ AQ9742	The opponents are silent.
Vul: None	♦ T3	
HCP: 11+2	♣ KQ65	

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<b>Board: 7</b>	♠ 64	Partner bids first.
Dealer: South	♥ AKJ962	The opponents are silent.
Vul: N-S	♦ Q93	
HCP: 11+2	♣ J7	

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<b>Board: 8</b>	♠ A6542	You bid first.
Dealer: North	♥ J	The opponents are silent.
Vul: None	♦ K982	
HCP: 12+1	♣ A94	

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<b>Board: 9</b>	♠ K	Partner bids first.
Dealer: South	♥ AQ9754	The opponents are silent.
Vul: Both	♦ Q9653	
HCP: 11+3	♣ 3	

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<b>Board: 10</b>	♠ AKQJT42	You bid first.
Dealer: North	♥ Q3	The opponents are silent.
Vul: Both	♦ 87	
HCP: 12+3	♣ 43	

## Both hands (Answers Page)

<b>Board: 6</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 5	♠ AK9872				1 ♠
Vul: None	♥ AQ9742	♥ J	Pass	3 ♥	Pass	3 ♠
North HCP: 11+2	♦ T3	♦ AK962	Pass	4 ♠	All Pass	
South HCP: 15+3	♣ KQ65	♣ 2				
Contract: 4 ♠ North						

<b>Board: 7</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 64	♠ K9853				1 ♠
Vul: N-S	♥ AKJ962	♥ 5	Pass	3 ♥	Pass	4 ♥
North HCP: 11+2	♦ Q93	♦ AKT87	All Pass			
South HCP: 14+2	♣ J7	♣ A4				
Contract: 4 ♥ South						

<b>Board: 8</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A6542	♠ 9		1 ♠	Pass	3 ♥
Vul: None	♥ J	♥ AKQT76	All Pass			
North HCP: 12+1	♦ K982	♦ J73				
South HCP: 11+2	♣ A94	♣ J72				
Contract: 3 ♥ South						

<b>Board: 9</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K	♠ AQT643				1 ♠
Vul: Both	♥ AQ9754	♥ 6	Pass	3 ♥	All Pass	
North HCP: 11+3	♦ Q9653	♦ AJ42				
South HCP: 11+2	♣ 3	♣ T9				
Contract: 3 ♥ North						

<b>Board: 10</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AKQJT42	♠ 87		1 ♠	Pass	3 ♥
Vul: Both	♥ Q3	♥ AKJT964	All Pass			
North HCP: 12+3	♦ 87	♦ K				
South HCP: 11+3	♣ 43	♣ T76				
Contract: 3 ♥ South						

**South hands****Gavin\_3\_Under\_Invitational\_Jump****Board: 6**      ♠ AK9872      You bid first.

Dealer: South      ♥ J      The opponents are silent.

Vul: None      ♦ AK962

HCP: 15+3      ♣ 2

**Board: 7**      ♠ K9853      You bid first.

Dealer: South      ♥ 5      The opponents are silent.

Vul: N-S      ♦ AKT87

HCP: 14+2      ♣ A4

**Board: 8**      ♠ 9      Partner bids first.

Dealer: North      ♥ AKQT76      The opponents are silent.

Vul: None      ♦ J73

HCP: 11+2      ♣ J72

**Board: 9**      ♠ AQT643      You bid first.

Dealer: South      ♥ 6      The opponents are silent.

Vul: Both      ♦ AJ42

HCP: 11+2      ♣ T9

**Board: 10**      ♠ 87      Partner bids first.

Dealer: North      ♥ AKJT964      The opponents are silent.

Vul: Both      ♦ K

HCP: 11+3      ♣ T76

## Both hands (Answers Page)

<b>Board: 6</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 5	♠ AK9872				1 ♠
Vul: None	♥ AQ9742	♥ J	Pass	3 ♥	Pass	3 ♠
North HCP: 11+2	♦ T3	♦ AK962	Pass	4 ♠	All Pass	
South HCP: 15+3	♣ KQ65	♣ 2				
Contract: 4 ♠ North						

<b>Board: 7</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 64	♠ K9853				1 ♠
Vul: N-S	♥ AKJ962	♥ 5	Pass	3 ♥	Pass	4 ♥
North HCP: 11+2	♦ Q93	♦ AKT87	All Pass			
South HCP: 14+2	♣ J7	♣ A4				
Contract: 4 ♥ South						

<b>Board: 8</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ A6542	♠ 9		1 ♠	Pass	3 ♥
Vul: None	♥ J	♥ AKQT76	All Pass			
North HCP: 12+1	♦ K982	♦ J73				
South HCP: 11+2	♣ A94	♣ J72				
Contract: 3 ♥ South						

<b>Board: 9</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K	♠ AQT643				1 ♠
Vul: Both	♥ AQ9754	♥ 6	Pass	3 ♥	All Pass	
North HCP: 11+3	♦ Q9653	♦ AJ42				
South HCP: 11+2	♣ 3	♣ T9				
Contract: 3 ♥ North						

<b>Board: 10</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AKQJT42	♠ 87		1 ♠	Pass	3 ♥
Vul: Both	♥ Q3	♥ AKJT964	All Pass			
North HCP: 12+3	♦ 87	♦ K				
South HCP: 11+3	♣ 43	♣ T76				
Contract: 3 ♥ South						

**North hands****Gavin\_3\_Under\_Invitational\_Jump**

<b>Board: 11</b>	♠ K9	Partner bids first.
Dealer: South	♥ AQ7543	The opponents are silent.
Vul: None	♦ Q84	
HCP: 11+2	♣ T8	

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<b>Board: 12</b>	♠ QT876	You bid first.
Dealer: North	♥ -	The opponents are silent.
Vul: N-S	♦ J874	
HCP: 12+1	♣ AKQ4	

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<b>Board: 13</b>	♠ AKJ864	You bid first.
Dealer: North	♥ T	The opponents are silent.
Vul: Both	♦ KQ7	
HCP: 13+2	♣ T65	

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<b>Board: 14</b>	♠ T8764	You bid first.
Dealer: North	♥ A87	The opponents are silent.
Vul: N-S	♦ AT	
HCP: 11+1	♣ K85	

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<b>Board: 15</b>	♠ 5	Partner bids first.
Dealer: South	♥ KQ9652	The opponents are silent.
Vul: Both	♦ KT65	
HCP: 11+2	♣ KT	

## Both hands (Answers Page)

<b>Board: 11</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K9	♠ AJ853				1 ♠
Vul: None	♥ AQ7543	♥ K2	Pass	3 ♥	All Pass	
North HCP: 11+2	♦ Q84	♦ J				
South HCP: 11+2	♣ T8	♣ Q6532				
Contract: 3 ♥ North						

<b>Board: 12</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ QT876	♠ K		1 ♠	Pass	3 ♥
Vul: N-S	♥ -	♥ KQT754	All Pass			
North HCP: 12+1	♦ J874	♦ KT				
South HCP: 11+2	♣ AKQ4	♣ T965				
Contract: 3 ♥ South						

<b>Board: 13</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AKJ864	♠ -		1 ♠	Pass	3 ♥
Vul: Both	♥ T	♥ AQ7654	Pass	3 ♠	All Pass	
North HCP: 13+2	♦ KQ7	♦ 943				
South HCP: 11+2	♣ T65	♣ AJ97				
Contract: 3 ♠ North						

<b>Board: 14</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ T8764	♠ 9		1 ♠	Pass	3 ♥
Vul: N-S	♥ A87	♥ KQT6532	Pass	4 ♥	All Pass	
North HCP: 11+1	♦ AT	♦ 97				
South HCP: 11+3	♣ K85	♣ AQ4				
Contract: 4 ♥ North						

<b>Board: 15</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 5	♠ T8762				1 ♠
Vul: Both	♥ KQ9652	♥ A73	Pass	3 ♥	Pass	4 ♥
North HCP: 11+2	♦ KT65	♦ AQ	All Pass			
South HCP: 12+1	♣ KT	♣ Q54				
Contract: 4 ♥ South						

**South hands****Gavin\_3\_Under\_Invitational\_Jump**

**Board: 11**      ♠ AJ853      You bid first.

Dealer: South      ♥ K2      The opponents are silent.

Vul: None      ♦ J

HCP: 11+2      ♣ Q6532

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**Board: 12**      ♠ K      Partner bids first.

Dealer: North      ♥ KQT754      The opponents are silent.

Vul: N-S      ♦ KT

HCP: 11+2      ♣ T965

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**Board: 13**      ♠ -      Partner bids first.

Dealer: North      ♥ AQ7654      The opponents are silent.

Vul: Both      ♦ 943

HCP: 11+2      ♣ AJ97

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**Board: 14**      ♠ 9      Partner bids first.

Dealer: North      ♥ KQT6532      The opponents are silent.

Vul: N-S      ♦ 97

HCP: 11+3      ♣ AQ4

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**Board: 15**      ♠ T8762      You bid first.

Dealer: South      ♥ A73      The opponents are silent.

Vul: Both      ♦ AQ

HCP: 12+1      ♣ Q54

## Both hands (Answers Page)

<b>Board: 11</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K9	♠ AJ853				1 ♠
Vul: None	♥ AQ7543	♥ K2	Pass	3 ♥	All Pass	
North HCP: 11+2	♦ Q84	♦ J				
South HCP: 11+2	♣ T8	♣ Q6532				
Contract: 3 ♥ North						

<b>Board: 12</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ QT876	♠ K		1 ♠	Pass	3 ♥
Vul: N-S	♥ -	♥ KQT754	All Pass			
North HCP: 12+1	♦ J874	♦ KT				
South HCP: 11+2	♣ AKQ4	♣ T965				
Contract: 3 ♥ South						

<b>Board: 13</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AKJ864	♠ -		1 ♠	Pass	3 ♥
Vul: Both	♥ T	♥ AQ7654	Pass	3 ♠	All Pass	
North HCP: 13+2	♦ KQ7	♦ 943				
South HCP: 11+2	♣ T65	♣ AJ97				
Contract: 3 ♠ North						

<b>Board: 14</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ T8764	♠ 9		1 ♠	Pass	3 ♥
Vul: N-S	♥ A87	♥ KQT6532	Pass	4 ♥	All Pass	
North HCP: 11+1	♦ AT	♦ 97				
South HCP: 11+3	♣ K85	♣ AQ4				
Contract: 4 ♥ North						

<b>Board: 15</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 5	♠ T8762				1 ♠
Vul: Both	♥ KQ9652	♥ A73	Pass	3 ♥	Pass	4 ♥
North HCP: 11+2	♦ KT65	♦ AQ	All Pass			
South HCP: 12+1	♣ KT	♣ Q54				
Contract: 4 ♥ South						

**North hands****Gavin\_3\_Under\_Invitational\_Jump****Board: 16**

♠ AJ732

You bid first.

Dealer: North

♥ Q

The opponents are silent.

Vul: E-W

♦ K5

HCP: 19+2

♣ AKQ52

**Board: 17**

♠ 6

Partner bids first.

Dealer: South

♥ AKQT53

The opponents are silent.

Vul: Both

♦ T62

HCP: 11+2

♣ QT9

**Board: 18**

♠ AQJ83

You bid first.

Dealer: North

♥ T

The opponents are silent.

Vul: None

♦ QJ84

HCP: 13+1

♣ K63

**Board: 19**

♠ T2

Partner bids first.

Dealer: South

♥ AQJ876

The opponents are silent.

Vul: Both

♦ Q4

HCP: 11+2

♣ Q86

**Board: 20**

♠ AQ853

You bid first.

Dealer: North

♥ 852

The opponents are silent.

Vul: None

♦ -

HCP: 12+2

♣ AQ764

## Both hands (Answers Page)

<b>Board: 16</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AJ732	♠ K5		1 ♠	Pass	3 ♥
Vul: E-W	♥ Q	♥ AK97643	Pass	4 ♥	All Pass	
North HCP: 19+2	♦ K5	♦ JT9				
South HCP: 11+3	♣ AKQ52	♣ 7				
Contract: 4 ♥ North						

<b>Board: 17</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 6	♠ A9432			1 ♠	
Vul: Both	♥ AKQT53	♥ 7	Pass	3 ♥	All Pass	
North HCP: 11+2	♦ T62	♦ K983				
South HCP: 11+1	♣ QT9	♣ KJ3				
Contract: 3 ♥ North						

<b>Board: 18</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQJ83	♠ 52		1 ♠	Pass	3 ♥
Vul: None	♥ T	♥ AKJ765	All Pass			
North HCP: 13+1	♦ QJ84	♦ K95				
South HCP: 11+2	♣ K63	♣ 95				
Contract: 3 ♥ South						

<b>Board: 19</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ T2	♠ A9873			1 ♠	
Vul: Both	♥ AQJ876	♥ 5	Pass	3 ♥	Pass	4 ♥
North HCP: 11+2	♦ Q4	♦ AK73	All Pass			
South HCP: 15+1	♣ Q86	♣ A32				
Contract: 4 ♥ South						

<b>Board: 20</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQ853	♠ -		1 ♠	Pass	3 ♥
Vul: None	♥ 852	♥ KQJT97	Pass	4 ♥	All Pass	
North HCP: 12+2	♦ -	♦ AJT52				
South HCP: 11+3	♣ AQ764	♣ T3				
Contract: 4 ♥ North						

**South hands****Gavin\_3\_Under\_Invitational\_Jump**

<b>Board: 16</b>	♠ K5	Partner bids first.
Dealer: North	♥ AK97643	The opponents are silent.
Vul: E-W	♦ JT9	
HCP: 11+3	♣ 7	

---

<b>Board: 17</b>	♠ A9432	You bid first.
Dealer: South	♥ 7	The opponents are silent.
Vul: Both	♦ K983	
HCP: 11+1	♣ KJ3	

---

<b>Board: 18</b>	♠ 52	Partner bids first.
Dealer: North	♥ AKJ765	The opponents are silent.
Vul: None	♦ K95	
HCP: 11+2	♣ 95	

---

<b>Board: 19</b>	♠ A9873	You bid first.
Dealer: South	♥ 5	The opponents are silent.
Vul: Both	♦ AK73	
HCP: 15+1	♣ A32	

---

<b>Board: 20</b>	♠ -	Partner bids first.
Dealer: North	♥ KQJT97	The opponents are silent.
Vul: None	♦ AJT52	
HCP: 11+3	♣ T3	

## Both hands (Answers Page)

<b>Board: 16</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AJ732	♠ K5		1 ♠	Pass	3 ♥
Vul: E-W	♥ Q	♥ AK97643	Pass	4 ♥	All Pass	
North HCP: 19+2	♦ K5	♦ JT9				
South HCP: 11+3	♣ AKQ52	♣ 7				
Contract: 4 ♥ North						

<b>Board: 17</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 6	♠ A9432			1 ♠	
Vul: Both	♥ AKQT53	♥ 7	Pass	3 ♥	All Pass	
North HCP: 11+2	♦ T62	♦ K983				
South HCP: 11+1	♣ QT9	♣ KJ3				
Contract: 3 ♥ North						

<b>Board: 18</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQJ83	♠ 52		1 ♠	Pass	3 ♥
Vul: None	♥ T	♥ AKJ765	All Pass			
North HCP: 13+1	♦ QJ84	♦ K95				
South HCP: 11+2	♣ K63	♣ 95				
Contract: 3 ♥ South						

<b>Board: 19</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ T2	♠ A9873			1 ♠	
Vul: Both	♥ AQJ876	♥ 5	Pass	3 ♥	Pass	4 ♥
North HCP: 11+2	♦ Q4	♦ AK73	All Pass			
South HCP: 15+1	♣ Q86	♣ A32				
Contract: 4 ♥ South						

<b>Board: 20</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQ853	♠ -		1 ♠	Pass	3 ♥
Vul: None	♥ 852	♥ KQJT97	Pass	4 ♥	All Pass	
North HCP: 12+2	♦ -	♦ AJT52				
South HCP: 11+3	♣ AQ764	♣ T3				
Contract: 4 ♥ North						

**North hands****Gavin\_3\_Under\_Invitational\_Jump**

<b>Board: 21</b>	♠ -	Partner bids first.
Dealer: South	♥ KQT754	The opponents are silent.
Vul: E-W	♦ 8	
HCP: 11+4	♣ AQ8743	

---

<b>Board: 22</b>	♠ QT432	You bid first.
Dealer: North	♥ K	The opponents are silent.
Vul: None	♦ A9	
HCP: 14+2	♣ AJ652	

---

<b>Board: 23</b>	♠ 6	Partner bids first.
Dealer: South	♥ AKJ986	The opponents are silent.
Vul: N-S	♦ 43	
HCP: 11+2	♣ K873	

---

<b>Board: 24</b>	♠ AKQ93	You bid first.
Dealer: North	♥ 4	The opponents are silent.
Vul: E-W	♦ 7542	
HCP: 14+1	♣ AJ4	

---

<b>Board: 25</b>	♠ T	Partner bids first.
Dealer: South	♥ AKJ9532	The opponents are silent.
Vul: None	♦ K65	
HCP: 11+3	♣ T6	

## Both hands (Answers Page)

<b>Board: 21</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ -	♠ AK432				1 ♠
Vul: E-W	♥ KQT754	♥ J9	Pass	3 ♥	Pass	4 ♥
North HCP: 11+4	♦ 8	♦ AJT92	All Pass			
South HCP: 13+2	♣ AQ8743	♣ 5				
Contract: 4 ♥ South						

---

<b>Board: 22</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ QT432	♠ A8		1 ♠	Pass	3 ♥
Vul: None	♥ K	♥ AQ8532	Pass	4 ♥	All Pass	
North HCP: 14+2	♦ A9	♦ JT52				
South HCP: 11+2	♣ AJ652	♣ 4				
Contract: 4 ♥ North						

---

<b>Board: 23</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 6	♠ K8743				1 ♠
Vul: N-S	♥ AKJ986	♥ -	Pass	3 ♥	All Pass	
North HCP: 11+2	♦ 43	♦ KJT92				
South HCP: 12+2	♣ K873	♣ AJ5				
Contract: 3 ♥ North						

---

<b>Board: 24</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AKQ93	♠ 62		1 ♠	Pass	3 ♥
Vul: E-W	♥ 4	♥ AQJT873	All Pass			
North HCP: 14+1	♦ 7542	♦ A8				
South HCP: 11+3	♣ AJ4	♣ 65				
Contract: 3 ♥ South						

---

<b>Board: 25</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ T	♠ AJ953				1 ♠
Vul: None	♥ AKJ9532	♥ T	Pass	3 ♥	All Pass	
North HCP: 11+3	♦ K65	♦ QT842				
South HCP: 10+2	♣ T6	♣ K5				
Contract: 3 ♥ North						

**South hands****Gavin\_3\_Under\_Invitational\_Jump****Board: 21**      ♠ AK432

You bid first.

Dealer: South      ♥ J9

The opponents are silent.

Vul: E-W      ♦ AJT92

HCP: 13+2      ♣ 5

**Board: 22**      ♠ A8

Partner bids first.

Dealer: North      ♥ AQ8532

The opponents are silent.

Vul: None      ♦ JT52

HCP: 11+2      ♣ 4

**Board: 23**      ♠ K8743

You bid first.

Dealer: South      ♥ -

The opponents are silent.

Vul: N-S      ♦ KJT92

HCP: 12+2      ♣ AJ5

**Board: 24**      ♠ 62

Partner bids first.

Dealer: North      ♥ AQJT873

The opponents are silent.

Vul: E-W      ♦ A8

HCP: 11+3      ♣ 65

**Board: 25**      ♠ AJ953

You bid first.

Dealer: South      ♥ T

The opponents are silent.

Vul: None      ♦ QT842

HCP: 10+2      ♣ K5

## Both hands (Answers Page)

<b>Board: 21</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ -	♠ AK432				1 ♠
Vul: E-W	♥ KQT754	♥ J9	Pass	3 ♥	Pass	4 ♥
North HCP: 11+4	♦ 8	♦ AJT92	All Pass			
South HCP: 13+2	♣ AQ8743	♣ 5				
Contract: 4 ♥ South						

---

<b>Board: 22</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ QT432	♠ A8		1 ♠	Pass	3 ♥
Vul: None	♥ K	♥ AQ8532	Pass	4 ♥	All Pass	
North HCP: 14+2	♦ A9	♦ JT52				
South HCP: 11+2	♣ AJ652	♣ 4				
Contract: 4 ♥ North						

---

<b>Board: 23</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 6	♠ K8743				1 ♠
Vul: N-S	♥ AKJ986	♥ -	Pass	3 ♥	All Pass	
North HCP: 11+2	♦ 43	♦ KJT92				
South HCP: 12+2	♣ K873	♣ AJ5				
Contract: 3 ♥ North						

---

<b>Board: 24</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AKQ93	♠ 62		1 ♠	Pass	3 ♥
Vul: E-W	♥ 4	♥ AQJT873	All Pass			
North HCP: 14+1	♦ 7542	♦ A8				
South HCP: 11+3	♣ AJ4	♣ 65				
Contract: 3 ♥ South						

---

<b>Board: 25</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ T	♠ AJ953				1 ♠
Vul: None	♥ AKJ9532	♥ T	Pass	3 ♥	All Pass	
North HCP: 11+3	♦ K65	♦ QT842				
South HCP: 10+2	♣ T6	♣ K5				
Contract: 3 ♥ North						

**North hands****Gavin\_3\_Under\_Invitational\_Jump****Board: 26**      ♠ AKQJ5

You bid first.

Dealer: North      ♥ T

The opponents are silent.

Vul: E-W      ♦ AK3

HCP: 18+1      ♣ J973

**Board: 27**      ♠ 9

Partner bids first.

Dealer: South      ♥ KQ7632

The opponents are silent.

Vul: None      ♦ A873

HCP: 11+2      ♣ Q3

**Board: 28**      ♠ KQT85

You bid first.

Dealer: North      ♥ A75

The opponents are silent.

Vul: E-W      ♦ KJ63

HCP: 16+1      ♣ K

**Board: 29**      ♠ 94

Partner bids first.

Dealer: South      ♥ AKT972

The opponents are silent.

Vul: Both      ♦ 6

HCP: 11+2      ♣ AT83

**Board: 30**      ♠ KQJ842

You bid first.

Dealer: North      ♥ K98

The opponents are silent.

Vul: E-W      ♦ 98

HCP: 12+2      ♣ K2

## Both hands (Answers Page)

<b>Board: 26</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AKQJ5	♠ 9		1 ♠	Pass	3 ♥
Vul: E-W	♥ T	♥ AK87652	Pass	3NT	Pass	4 ♥
North HCP: 18+1	♦ AK3	♦ 52		All Pass		
South HCP: 11+3	♣ J973	♣ AT4				
Contract: 4 ♥ South						

<b>Board: 27</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 9	♠ KQ432			1 ♠	
Vul: None	♥ KQ7632	♥ A84	Pass	3 ♥	Pass	4 ♥
North HCP: 11+2	♦ A873	♦ -		All Pass		
South HCP: 13+2	♣ Q3	♣ AT752				
Contract: 4 ♥ South						

<b>Board: 28</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KQT85	♠ 3		1 ♠	Pass	3 ♥
Vul: E-W	♥ A75	♥ KQT982	Pass	4 ♥	All Pass	
North HCP: 16+1	♦ KJ63	♦ AQ				
South HCP: 11+2	♣ K	♣ 9842				
Contract: 4 ♥ North						

<b>Board: 29</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 94	♠ AKT62			1 ♠	
Vul: Both	♥ AKT972	♥ 5	Pass	3 ♥	Pass	4 ♥
North HCP: 11+2	♦ 6	♦ KT52		All Pass		
South HCP: 15+1	♣ AT83	♣ KQ7				
Contract: 4 ♥ South						

<b>Board: 30</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KQJ842	♠ A6		1 ♠	Pass	3 ♥
Vul: E-W	♥ K98	♥ AJ6432		All Pass		
North HCP: 12+2	♦ 98	♦ T52				
South HCP: 11+3	♣ K2	♣ 9				
Contract: 3 ♥ South						

**South hands****Gavin\_3\_Under\_Invitational\_Jump**

<b>Board: 26</b>	♠ 9	Partner bids first.
Dealer: North	♥ AK87652	The opponents are silent.
Vul: E-W	♦ 52	
HCP: 11+3	♣ AT4	

---

<b>Board: 27</b>	♠ KQ432	You bid first.
Dealer: South	♥ A84	The opponents are silent.
Vul: None	♦ -	
HCP: 13+2	♣ AT752	

---

<b>Board: 28</b>	♠ 3	Partner bids first.
Dealer: North	♥ KQT982	The opponents are silent.
Vul: E-W	♦ AQ	
HCP: 11+2	♣ 9842	

---

<b>Board: 29</b>	♠ AKT62	You bid first.
Dealer: South	♥ 5	The opponents are silent.
Vul: Both	♦ KT52	
HCP: 15+1	♣ KQ7	

---

<b>Board: 30</b>	♠ A6	Partner bids first.
Dealer: North	♥ AQJ6432	The opponents are silent.
Vul: E-W	♦ T52	
HCP: 11+3	♣ 9	

## Both hands (Answers Page)

<b>Board: 26</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AKQJ5	♠ 9		1 ♠	Pass	3 ♥
Vul: E-W	♥ T	♥ AK87652	Pass	3NT	Pass	4 ♥
North HCP: 18+1	♦ AK3	♦ 52		All Pass		
South HCP: 11+3	♣ J973	♣ AT4				
Contract: 4 ♥ South						

<b>Board: 27</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 9	♠ KQ432			1 ♠	
Vul: None	♥ KQ7632	♥ A84	Pass	3 ♥	Pass	4 ♥
North HCP: 11+2	♦ A873	♦ -		All Pass		
South HCP: 13+2	♣ Q3	♣ AT752				
Contract: 4 ♥ South						

<b>Board: 28</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KQT85	♠ 3		1 ♠	Pass	3 ♥
Vul: E-W	♥ A75	♥ KQT982	Pass	4 ♥	All Pass	
North HCP: 16+1	♦ KJ63	♦ AQ				
South HCP: 11+2	♣ K	♣ 9842				
Contract: 4 ♥ North						

<b>Board: 29</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 94	♠ AKT62			1 ♠	
Vul: Both	♥ AKT972	♥ 5	Pass	3 ♥	Pass	4 ♥
North HCP: 11+2	♦ 6	♦ KT52		All Pass		
South HCP: 15+1	♣ AT83	♣ KQ7				
Contract: 4 ♥ South						

<b>Board: 30</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KQJ842	♠ A6		1 ♠	Pass	3 ♥
Vul: E-W	♥ K98	♥ AJ6432		All Pass		
North HCP: 12+2	♦ 98	♦ T52				
South HCP: 11+3	♣ K2	♣ 9				
Contract: 3 ♥ South						

**North hands****Gavin\_3\_Under\_Invitational\_Jump**

<b>Board: 31</b>	♠ -	Partner bids first.
Dealer: South	♥ AQJ753	The opponents are silent.
Vul: E-W	♦ KJ8	
HCP: 11+2	♣ 9872	

---

<b>Board: 32</b>	♠ 94	Partner bids first.
Dealer: South	♥ AKQ864	The opponents are silent.
Vul: N-S	♦ 74	
HCP: 11+2	♣ QT2	

---

<b>Board: 33</b>	♠ 3	Partner bids first.
Dealer: South	♥ AKT962	The opponents are silent.
Vul: N-S	♦ T3	
HCP: 11+2	♣ AT84	

---

<b>Board: 34</b>	♠ A	Partner bids first.
Dealer: South	♥ AKT9632	East (LHO) bids 5♣ if possible.
Vul: None	♦ 98765	
HCP: 11+4	♣ -	

---

<b>Board: 35</b>	♠ AK8754	You bid first.
Dealer: North	♥ 2	The opponents are silent.
Vul: None	♦ AKJ3	
HCP: 15+2	♣ 76	

## Both hands (Answers Page)

<b>Board: 31</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ -	♠ AQT852				1 ♠
Vul: E-W	♥ AQJ753	♥ K2	Pass	3 ♥	Pass	4NT
North HCP: 11+2	♦ KJ8	♦ A	Pass	5 ♦ <sup>1</sup>	Pass	6 ♥
South HCP: 18+2	♣ 9872	♣ KQT4	All Pass			
Contract: 6 ♥ South			1. A=1/5 or 4/5			

<b>Board: 32</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 94	♠ AKQT652				1 ♠
Vul: N-S	♥ AKQ864	♥ -	Pass	3 ♥	Pass	4 ♠
North HCP: 11+2	♦ 74	♦ QT6	All Pass			
South HCP: 15+3	♣ QT2	♣ A87				
Contract: 4 ♠ South						

<b>Board: 33</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 3	♠ AJ542				1 ♠
Vul: N-S	♥ AKT962	♥ Q	Pass	3 ♥	All Pass	
North HCP: 11+2	♦ T3	♦ K9872				
South HCP: 12+2	♣ AT84	♣ Q5				
Contract: 3 ♥ North						

<b>Board: 34</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ A	♠ QJT98542				1 ♠
Vul: None	♥ AKT9632	♥ Q	Pass	3 ♥	5 ♣	5 ♠
North HCP: 11+4	♦ 98765	♦ AQJ2	All Pass			
South HCP: 12+4	♣ -	♣ -				
Contract: 5 ♠ South						

<b>Board: 35</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AK8754	♠ T	1 ♠	Pass	3 ♥	
Vul: None	♥ 2	♥ AQ9843	Pass	3 ♠	All Pass	
North HCP: 15+2	♦ AKJ3	♦ Q7				
South HCP: 11+2	♣ 76	♣ QJ43				
Contract: 3 ♠ North						

**South hands****Gavin\_3\_Under\_Invitational\_Jump**

**Board: 31**      ♠ AQT852      You bid first.

Dealer: South      ♥ K2      The opponents are silent.

Vul: E-W      ♦ A

HCP: 18+2      ♣ KQT4

---

**Board: 32**      ♠ AKQT652      You bid first.

Dealer: South      ♥ -      The opponents are silent.

Vul: N-S      ♦ QT6

HCP: 15+3      ♣ A87

---

**Board: 33**      ♠ AJ542      You bid first.

Dealer: South      ♥ Q      The opponents are silent.

Vul: N-S      ♦ K9872

HCP: 12+2      ♣ Q5

---

**Board: 34**      ♠ QJT98542      You bid first.

Dealer: South      ♥ Q      East (RHO) bids 5♣ if possible.

Vul: None      ♦ AQJ2

HCP: 12+4      ♣ -

---

**Board: 35**      ♠ T      Partner bids first.

Dealer: North      ♥ AQ9843      The opponents are silent.

Vul: None      ♦ Q7

HCP: 11+2      ♣ QJ43

## Both hands (Answers Page)

<b>Board: 31</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ -	♠ AQT852				1 ♠
Vul: E-W	♥ AQJ753	♥ K2	Pass	3 ♥	Pass	4NT
North HCP: 11+2	♦ KJ8	♦ A	Pass	5 ♦ <sup>1</sup>	Pass	6 ♥
South HCP: 18+2	♣ 9872	♣ KQT4	All Pass			
Contract: 6 ♥ South			1. A=1/5 or 4/5			

<b>Board: 32</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 94	♠ AKQT652				1 ♠
Vul: N-S	♥ AKQ864	♥ -	Pass	3 ♥	Pass	4 ♠
North HCP: 11+2	♦ 74	♦ QT6	All Pass			
South HCP: 15+3	♣ QT2	♣ A87				
Contract: 4 ♠ South						

<b>Board: 33</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 3	♠ AJ542				1 ♠
Vul: N-S	♥ AKT962	♥ Q	Pass	3 ♥	All Pass	
North HCP: 11+2	♦ T3	♦ K9872				
South HCP: 12+2	♣ AT84	♣ Q5				
Contract: 3 ♥ North						

<b>Board: 34</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ A	♠ QJT98542				1 ♠
Vul: None	♥ AKT9632	♥ Q	Pass	3 ♥	5 ♣	5 ♠
North HCP: 11+4	♦ 98765	♦ AQJ2	All Pass			
South HCP: 12+4	♣ -	♣ -				
Contract: 5 ♠ South						

<b>Board: 35</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AK8754	♠ T	1 ♠	Pass	3 ♥	
Vul: None	♥ 2	♥ AQ9843	Pass	3 ♠	All Pass	
North HCP: 15+2	♦ AKJ3	♦ Q7				
South HCP: 11+2	♣ 76	♣ QJ43				
Contract: 3 ♠ North						

**North hands****Gavin\_3\_Under\_Invitational\_Jump****Board: 36**      ♠ AK743

You bid first.

Dealer: North      ♥ Q9

The opponents are silent.

Vul: N-S      ♦ 983

HCP: 12+1      ♣ K52

**Board: 37**      ♠ Q

Partner bids first.

Dealer: South      ♥ KQJ854

The opponents are silent.

Vul: None      ♦ Q92

HCP: 11+2      ♣ J87

**Board: 38**      ♠ 85

Partner bids first.

Dealer: South      ♥ AQT843

The opponents are silent.

Vul: N-S      ♦ KQ86

HCP: 11+2      ♣ 5

**Board: 39**      ♠ 97

Partner bids first.

Dealer: South      ♥ AK9874

The opponents are silent.

Vul: N-S      ♦ A95

HCP: 11+2      ♣ 74

**Board: 40**      ♠ AQJ862

You bid first.

Dealer: North      ♥ AT

The opponents are silent.

Vul: E-W      ♦ J654

HCP: 13+2      ♣ J

## Both hands (Answers Page)

<b>Board: 36</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AK743	♠ 5		1 ♠	Pass	3 ♥
Vul: N-S	♥ Q9	♥ AKT654		All Pass		
North HCP: 12+1	♦ 983	♦ AT62				
South HCP: 11+2	♣ K52	♣ 87				
Contract: 3 ♥ South						

<b>Board: 37</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q	♠ AKJ73			1 ♠	
Vul: None	♥ KQJ854	♥ T3	Pass	3 ♥	Pass	4 ♥
North HCP: 11+2	♦ Q92	♦ T876	All Pass			
South HCP: 12+1	♣ J87	♣ A3				
Contract: 4 ♥ South						

<b>Board: 38</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 85	♠ KQT963			1 ♠	
Vul: N-S	♥ AQT843	♥ J	Pass	3 ♥	Pass	3 ♠
North HCP: 11+2	♦ KQ86	♦ J42	Pass	4 ♠	All Pass	
South HCP: 13+2	♣ 5	♣ AQ6				
Contract: 4 ♠ North						

<b>Board: 39</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 97	♠ AQT542			1 ♠	
Vul: N-S	♥ AK9874	♥ T	Pass	3 ♥	All Pass	
North HCP: 11+2	♦ A95	♦ T762				
South HCP: 10+2	♣ 74	♣ A6				
Contract: 3 ♥ North						

<b>Board: 40</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQJ862	♠ 9		1 ♠	Pass	3 ♥
Vul: E-W	♥ AT	♥ KQ85432	Pass	4 ♥	All Pass	
North HCP: 13+2	♦ J654	♦ QT				
South HCP: 11+3	♣ J	♣ A75				
Contract: 4 ♥ North						

**South hands****Gavin\_3\_Under\_Invitational\_Jump**

<b>Board: 36</b>	♠ 5	Partner bids first.
Dealer: North	♥ AKT654	The opponents are silent.
Vul: N-S	♦ AT62	
HCP: 11+2	♣ 87	

---

<b>Board: 37</b>	♠ AKJ73	You bid first.
Dealer: South	♥ T3	The opponents are silent.
Vul: None	♦ T876	
HCP: 12+1	♣ A3	

---

<b>Board: 38</b>	♠ KQT963	You bid first.
Dealer: South	♥ J	The opponents are silent.
Vul: N-S	♦ J42	
HCP: 13+2	♣ AQ6	

---

<b>Board: 39</b>	♠ AQT542	You bid first.
Dealer: South	♥ T	The opponents are silent.
Vul: N-S	♦ T762	
HCP: 10+2	♣ A6	

---

<b>Board: 40</b>	♠ 9	Partner bids first.
Dealer: North	♥ KQ85432	The opponents are silent.
Vul: E-W	♦ QT	
HCP: 11+3	♣ A75	

## Both hands (Answers Page)

<b>Board: 36</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AK743	♠ 5		1 ♠	Pass	3 ♥
Vul: N-S	♥ Q9	♥ AKT654		All Pass		
North HCP: 12+1	♦ 983	♦ AT62				
South HCP: 11+2	♣ K52	♣ 87				
Contract: 3 ♥ South						

<b>Board: 37</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q	♠ AKJ73			1 ♠	
Vul: None	♥ KQJ854	♥ T3	Pass	3 ♥	Pass	4 ♥
North HCP: 11+2	♦ Q92	♦ T876	All Pass			
South HCP: 12+1	♣ J87	♣ A3				
Contract: 4 ♥ South						

<b>Board: 38</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 85	♠ KQT963			1 ♠	
Vul: N-S	♥ AQT843	♥ J	Pass	3 ♥	Pass	3 ♠
North HCP: 11+2	♦ KQ86	♦ J42	Pass	4 ♠	All Pass	
South HCP: 13+2	♣ 5	♣ AQ6				
Contract: 4 ♠ North						

<b>Board: 39</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 97	♠ AQT542			1 ♠	
Vul: N-S	♥ AK9874	♥ T	Pass	3 ♥	All Pass	
North HCP: 11+2	♦ A95	♦ T762				
South HCP: 10+2	♣ 74	♣ A6				
Contract: 3 ♥ North						

<b>Board: 40</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQJ862	♠ 9		1 ♠	Pass	3 ♥
Vul: E-W	♥ AT	♥ KQ85432	Pass	4 ♥	All Pass	
North HCP: 13+2	♦ J654	♦ QT				
South HCP: 11+3	♣ J	♣ A75				
Contract: 4 ♥ North						

**North hands****Gavin\_3\_Under\_Invitational\_Jump**

<b>Board: 41</b>	♠ 8	Partner bids first.
Dealer: South	♥ AKT543	The opponents are silent.
Vul: Both	♦ KJ964	
HCP: 11+3	♣ T	

---

<b>Board: 42</b>	♠ KQ652	You bid first.
Dealer: North	♥ 2	The opponents are silent.
Vul: N-S	♦ A754	
HCP: 14+1	♣ KQ7	

---

<b>Board: 43</b>	♠ 9	Partner bids first.
Dealer: South	♥ AQJ9732	The opponents are silent.
Vul: E-W	♦ T93	
HCP: 11+3	♣ AT	

---

<b>Board: 44</b>	♠ KT873	You bid first.
Dealer: North	♥ K	The opponents are silent.
Vul: N-S	♦ A932	
HCP: 12+1	♣ Q32	

---

<b>Board: 45</b>	♠ 82	Partner bids first.
Dealer: South	♥ AKJ842	The opponents are silent.
Vul: None	♦ QJ4	
HCP: 11+2	♣ T2	

## Both hands (Answers Page)

<b>Board: 41</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 8	♠ A9643				1 ♠
Vul: Both	♥ AKT543	♥ Q2	Pass	3 ♥	Pass	4 ♥
North HCP: 11+3	♦ KJ964	♦ A7		All Pass		
South HCP: 14+1	♣ T	♣ A643				
Contract: 4 ♥ South						

<b>Board: 42</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KQ652	♠ J8		1 ♠	Pass	3 ♥
Vul: N-S	♥ 2	♥ AQ9875	Pass	4 ♥	All Pass	
North HCP: 14+1	♦ A754	♦ 63				
South HCP: 11+2	♣ KQ7	♣ A65				
Contract: 4 ♥ North						

<b>Board: 43</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 9	♠ AKT753				1 ♠
Vul: E-W	♥ AQJ9732	♥ KT	Pass	3 ♥	Pass	4 ♥
North HCP: 11+3	♦ T93	♦ K		All Pass		
South HCP: 15+2	♣ AT	♣ Q753				
Contract: 4 ♥ South						

<b>Board: 44</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KT873	♠ J		1 ♠	Pass	3 ♥
Vul: N-S	♥ K	♥ AQJT32		All Pass		
North HCP: 12+1	♦ A932	♦ QJ8				
South HCP: 11+2	♣ Q32	♣ T84				
Contract: 3 ♥ South						

<b>Board: 45</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 82	♠ AKQJ3				1 ♠
Vul: None	♥ AKJ842	♥ 7	Pass	3 ♥	All Pass	
North HCP: 11+2	♦ QJ4	♦ 97				
South HCP: 14+2	♣ T2	♣ KJ873				
Contract: 3 ♥ North						

**South hands****Gavin\_3\_Under\_Invitational\_Jump**

<b>Board: 41</b>	♠ A9643	You bid first.
Dealer: South	♥ Q2	The opponents are silent.
Vul: Both	♦ A7	
HCP: 14+1	♣ A643	

---

<b>Board: 42</b>	♠ J8	Partner bids first.
Dealer: North	♥ AQ9875	The opponents are silent.
Vul: N-S	♦ 63	
HCP: 11+2	♣ A65	

---

<b>Board: 43</b>	♠ AKT753	You bid first.
Dealer: South	♥ KT	The opponents are silent.
Vul: E-W	♦ K	
HCP: 15+2	♣ Q753	

---

<b>Board: 44</b>	♠ J	Partner bids first.
Dealer: North	♥ AQJT32	The opponents are silent.
Vul: N-S	♦ QJ8	
HCP: 11+2	♣ T84	

---

<b>Board: 45</b>	♠ AKQJ3	You bid first.
Dealer: South	♥ 7	The opponents are silent.
Vul: None	♦ 97	
HCP: 14+2	♣ KJ873	

## Both hands (Answers Page)

<b>Board: 41</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 8	♠ A9643				1 ♠
Vul: Both	♥ AKT543	♥ Q2	Pass	3 ♥	Pass	4 ♥
North HCP: 11+3	♦ KJ964	♦ A7		All Pass		
South HCP: 14+1	♣ T	♣ A643				
Contract: 4 ♥ South						

---

<b>Board: 42</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KQ652	♠ J8		1 ♠	Pass	3 ♥
Vul: N-S	♥ 2	♥ AQ9875	Pass	4 ♥	All Pass	
North HCP: 14+1	♦ A754	♦ 63				
South HCP: 11+2	♣ KQ7	♣ A65				
Contract: 4 ♥ North						

---

<b>Board: 43</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 9	♠ AKT753				1 ♠
Vul: E-W	♥ AQJ9732	♥ KT	Pass	3 ♥	Pass	4 ♥
North HCP: 11+3	♦ T93	♦ K		All Pass		
South HCP: 15+2	♣ AT	♣ Q753				
Contract: 4 ♥ South						

---

<b>Board: 44</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KT873	♠ J		1 ♠	Pass	3 ♥
Vul: N-S	♥ K	♥ AQJT32		All Pass		
North HCP: 12+1	♦ A932	♦ QJ8				
South HCP: 11+2	♣ Q32	♣ T84				
Contract: 3 ♥ South						

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<b>Board: 45</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 82	♠ AKQJ3				1 ♠
Vul: None	♥ AKJ842	♥ 7	Pass	3 ♥	All Pass	
North HCP: 11+2	♦ QJ4	♦ 97				
South HCP: 14+2	♣ T2	♣ KJ873				
Contract: 3 ♥ North						

**North hands****Gavin\_3\_Under\_Invitational\_Jump**

<b>Board: 46</b>	♠ AQJ43	You bid first.
Dealer: North	♥ 83	The opponents are silent.
Vul: Both	♦ A	
HCP: 16+2	♣ AJ943	

---

<b>Board: 47</b>	♠ T5	Partner bids first.
Dealer: South	♥ AKJ876	The opponents are silent.
Vul: N-S	♦ QJ	
HCP: 11+2	♣ 987	

---

<b>Board: 48</b>	♠ 76	Partner bids first.
Dealer: South	♥ AQJ865	The opponents are silent.
Vul: E-W	♦ 765	
HCP: 11+2	♣ A5	

---

<b>Board: 49</b>	♠ 4	Partner bids first.
Dealer: South	♥ KQ9432	The opponents are silent.
Vul: N-S	♦ 7	
HCP: 11+3	♣ KQJT7	

---

<b>Board: 50</b>	♠ KQJ94	You bid first.
Dealer: North	♥ J8	The opponents are silent.
Vul: N-S	♦ QJ76	
HCP: 13+1	♣ K9	

## Both hands (Answers Page)

<b>Board: 46</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQJ43	♠ 9		1 ♠	Pass	3 ♥
Vul: Both	♥ 83	♥ AKJ9642	Pass	4 ♥	All Pass	
North HCP: 16+2	♦ A	♦ KT5				
South HCP: 11+3	♣ AJ943	♣ 52				
Contract: 4 ♥ North						

<b>Board: 47</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ T5	♠ AJ832			1 ♠	
Vul: N-S	♥ AKJ876	♥ 5	Pass	3 ♥	Pass	4 ♥
North HCP: 11+2	♦ QJ	♦ AT74	All Pass			
South HCP: 16+1	♣ 987	♣ AK6				
Contract: 4 ♥ South						

<b>Board: 48</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 76	♠ AKT954			1 ♠	
Vul: E-W	♥ AQJ865	♥ 3	Pass	3 ♥	Pass	3 ♠
North HCP: 11+2	♦ 765	♦ KQ8	Pass	4 ♠	All Pass	
South HCP: 12+2	♣ A5	♣ T76				
Contract: 4 ♠ North						

<b>Board: 49</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 4	♠ AT8762			1 ♠	
Vul: N-S	♥ KQ9432	♥ AJ76	Pass	3 ♥	Pass	4 ♥
North HCP: 11+3	♦ 7	♦ K3	All Pass			
South HCP: 12+2	♣ KQJT7	♣ 8				
Contract: 4 ♥ South						

<b>Board: 50</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KQJ94	♠ T		1 ♠	Pass	3 ♥
Vul: N-S	♥ J8	♥ AQT943	All Pass			
North HCP: 13+1	♦ QJ76	♦ A3				
South HCP: 11+2	♣ K9	♣ J872				
Contract: 3 ♥ South						

**South hands****Gavin\_3\_Under\_Invitational\_Jump**

<b>Board: 46</b>	♠ 9	Partner bids first.
Dealer: North	♥ AKJ9642	The opponents are silent.
Vul: Both	♦ KT5	
HCP: 11+3	♣ 52	

---

<b>Board: 47</b>	♠ AJ832	You bid first.
Dealer: South	♥ 5	The opponents are silent.
Vul: N-S	♦ AT74	
HCP: 16+1	♣ AK6	

---

<b>Board: 48</b>	♠ AKT954	You bid first.
Dealer: South	♥ 3	The opponents are silent.
Vul: E-W	♦ KQ8	
HCP: 12+2	♣ T76	

---

<b>Board: 49</b>	♠ AT8762	You bid first.
Dealer: South	♥ AJ76	The opponents are silent.
Vul: N-S	♦ K3	
HCP: 12+2	♣ 8	

---

<b>Board: 50</b>	♠ T	Partner bids first.
Dealer: North	♥ AQT943	The opponents are silent.
Vul: N-S	♦ A3	
HCP: 11+2	♣ J872	

## Both hands (Answers Page)

<b>Board: 46</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQJ43	♠ 9		1 ♠	Pass	3 ♥
Vul: Both	♥ 83	♥ AKJ9642	Pass	4 ♥	All Pass	
North HCP: 16+2	♦ A	♦ KT5				
South HCP: 11+3	♣ AJ943	♣ 52				
Contract: 4 ♥ North						

<b>Board: 47</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ T5	♠ AJ832			1 ♠	
Vul: N-S	♥ AKJ876	♥ 5	Pass	3 ♥	Pass	4 ♥
North HCP: 11+2	♦ QJ	♦ AT74	All Pass			
South HCP: 16+1	♣ 987	♣ AK6				
Contract: 4 ♥ South						

<b>Board: 48</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 76	♠ AKT954			1 ♠	
Vul: E-W	♥ AQJ865	♥ 3	Pass	3 ♥	Pass	3 ♠
North HCP: 11+2	♦ 765	♦ KQ8	Pass	4 ♠	All Pass	
South HCP: 12+2	♣ A5	♣ T76				
Contract: 4 ♠ North						

<b>Board: 49</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 4	♠ AT8762			1 ♠	
Vul: N-S	♥ KQ9432	♥ AJ76	Pass	3 ♥	Pass	4 ♥
North HCP: 11+3	♦ 7	♦ K3	All Pass			
South HCP: 12+2	♣ KQJT7	♣ 8				
Contract: 4 ♥ South						

<b>Board: 50</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KQJ94	♠ T		1 ♠	Pass	3 ♥
Vul: N-S	♥ J8	♥ AQT943	All Pass			
North HCP: 13+1	♦ QJ76	♦ A3				
South HCP: 11+2	♣ K9	♣ J872				
Contract: 3 ♥ South						

**North hands****Gavin\_3\_Under\_Invitational\_Jump**

<b>Board: 51</b>	♠ Q	Partner bids first.
Dealer: South	♥ AKJ6543	The opponents are silent.
Vul: N-S	♦ 64	
HCP: 11+3	♣ J75	

---

<b>Board: 52</b>	♠ AJ987	You bid first.
Dealer: North	♥ J	The opponents are silent.
Vul: None	♦ AKJ82	
HCP: 14+2	♣ 83	

---

<b>Board: 53</b>	♠ 8732	RHO opens the bidding 1 ♠ .
Dealer: West	♥ KT82	You bid next.
Vul: None	♦ Q987	East (LHO) bids 3 ♥ if possible.
HCP: 5	♣ 6	West (RHO) Doubles 5 ♦ if possible.

---

<b>Board: 54</b>	♠ AKJT6	You bid first.
Dealer: North	♥ T	The opponents are silent.
Vul: E-W	♦ 852	
HCP: 12+1	♣ A875	

---

<b>Board: 55</b>	♠ -	Partner bids first.
Dealer: South	♥ AKQ743	The opponents are silent.
Vul: E-W	♦ J962	
HCP: 11+2	♣ J73	

## Both hands (Answers Page)

<b>Board: 51</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q	♠ AJ9874				1 ♠
Vul: N-S	♥ AKJ6543	♥ Q	Pass	3 ♥	Pass	3 ♠
North HCP: 11+3	♦ 64	♦ J85	Pass	4 ♥	All Pass	
South HCP: 12+2	♣ J75	♣ AT8				
Contract: 4 ♥ North						

<b>Board: 52</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AJ987	♠ T5		1 ♠	Pass	3 ♥
Vul: None	♥ J	♥ AKT9865	Pass	4 ♥	All Pass	
North HCP: 14+2	♦ AKJ82	♦ T5				
South HCP: 11+3	♣ 83	♣ A6				
Contract: 4 ♥ North						

<b>Board: 53</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ 8732	♠ 5	1 ♠	Pass	3 ♥	4NT <sup>1</sup>
Vul: None	♥ KT82	♥ 7	Pass	5 ♦	Pass	Pass
North HCP: 5	♦ Q987	♦ AJT432	X	All Pass		
South HCP: 9+3	♣ 6	♣ KJ985				1. Unusual 4NT
Contract: 5 ♦ X North						

<b>Board: 54</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AKJT6	♠ 74		1 ♠	Pass	3 ♥
Vul: E-W	♥ T	♥ AQJ743		All Pass		
North HCP: 12+1	♦ 852	♦ 3				
South HCP: 11+2	♣ A875	♣ KJT3				
Contract: 3 ♥ South						

<b>Board: 55</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ -	♠ QJ842				1 ♠
Vul: E-W	♥ AKQ743	♥ J98	Pass	3 ♥	All Pass	
North HCP: 11+2	♦ J962	♦ A83				
South HCP: 11+1	♣ J73	♣ K2				
Contract: 3 ♥ North						

**South hands****Gavin\_3\_Under\_Invitational\_Jump**

<b>Board: 51</b>	♠ AJ9874	You bid first.
Dealer: South	♥ Q	The opponents are silent.
Vul: N-S	♦ J85	
HCP: 12+2	♣ AT8	
<b>Board: 52</b>	♠ T5	Partner bids first.
Dealer: North	♥ AKT9865	The opponents are silent.
Vul: None	♦ T5	
HCP: 11+3	♣ A6	
<b>Board: 53</b>	♠ 5	LHO opens the bidding 1♠.
Dealer: West	♥ 7	Partner bids next.
Vul: None	♦ AJT432	East (RHO) bids 3♥ if possible.
HCP: 9+3	♣ KJ985	West (LHO) Doubles 5♦ if possible.
<b>Board: 54</b>	♠ 74	Partner bids first.
Dealer: North	♥ AQJ743	The opponents are silent.
Vul: E-W	♦ 3	
HCP: 11+2	♣ KJT3	
<b>Board: 55</b>	♠ QJ842	You bid first.
Dealer: South	♥ J98	The opponents are silent.
Vul: E-W	♦ A83	
HCP: 11+1	♣ K2	

## Both hands (Answers Page)

<b>Board: 51</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q	♠ AJ9874				1 ♠
Vul: N-S	♥ AKJ6543	♥ Q	Pass	3 ♥	Pass	3 ♠
North HCP: 11+3	♦ 64	♦ J85	Pass	4 ♥	All Pass	
South HCP: 12+2	♣ J75	♣ AT8				
Contract: 4 ♥ North						

<b>Board: 52</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AJ987	♠ T5		1 ♠	Pass	3 ♥
Vul: None	♥ J	♥ AKT9865	Pass	4 ♥	All Pass	
North HCP: 14+2	♦ AKJ82	♦ T5				
South HCP: 11+3	♣ 83	♣ A6				
Contract: 4 ♥ North						

<b>Board: 53</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ 8732	♠ 5	1 ♠	Pass	3 ♥	4NT <sup>1</sup>
Vul: None	♥ KT82	♥ 7	Pass	5 ♦	Pass	Pass
North HCP: 5	♦ Q987	♦ AJT432	X	All Pass		
South HCP: 9+3	♣ 6	♣ KJ985				1. Unusual 4NT
Contract: 5 ♦ X North						

<b>Board: 54</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AKJT6	♠ 74		1 ♠	Pass	3 ♥
Vul: E-W	♥ T	♥ AQJ743		All Pass		
North HCP: 12+1	♦ 852	♦ 3				
South HCP: 11+2	♣ A875	♣ KJT3				
Contract: 3 ♥ South						

<b>Board: 55</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ -	♠ QJ842				1 ♠
Vul: E-W	♥ AKQ743	♥ J98	Pass	3 ♥	All Pass	
North HCP: 11+2	♦ J962	♦ A83				
South HCP: 11+1	♣ J73	♣ K2				
Contract: 3 ♥ North						

**North hands****Gavin\_3\_Under\_Invitational\_Jump**

<b>Board: 56</b>	♠ KT	Partner bids first.
Dealer: South	♥ KQJT96	The opponents are silent.
Vul: Both	♦ 984	
HCP: 11+2	♣ QT	

---

<b>Board: 57</b>	♠ 7	Partner bids first.
Dealer: South	♥ AQJ8732	The opponents are silent.
Vul: None	♦ 95	
HCP: 11+3	♣ A86	

---

<b>Board: 58</b>	♠ KJ9763	You bid first.
Dealer: North	♥ K2	The opponents are silent.
Vul: N-S	♦ 74	
HCP: 12+2	♣ KQ7	

---

<b>Board: 59</b>	♠ QJT96532	You bid first.
Dealer: North	♥ 3	The opponents are silent.
Vul: Both	♦ AK	
HCP: 11+4	♣ J9	

---

<b>Board: 60</b>	♠ 7	Partner bids first.
Dealer: South	♥ AQJ752	The opponents are silent.
Vul: E-W	♦ AT84	
HCP: 11+2	♣ 94	

## Both hands (Answers Page)

<b>Board: 56</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KT	♠ AQ9863				1 ♠
Vul: Both	♥ KQJT96	♥ -	Pass	3 ♥	Pass	3 ♠
North HCP: 11+2	♦ 984	♦ AT75	Pass	4 ♠	All Pass	
South HCP: 14+2	♣ QT	♣ A62				
Contract: 4 ♠ North						

<b>Board: 57</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 7	♠ AKJT642				1 ♠
Vul: None	♥ AQJ8732	♥ T6	Pass	3 ♥	Pass	4 ♥
North HCP: 11+3	♦ 95	♦ AK	All Pass			
South HCP: 18+3	♣ A86	♣ K7				
Contract: 4 ♥ South						

<b>Board: 58</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KJ9763	♠ 8		1 ♠	Pass	3 ♥
Vul: N-S	♥ K2	♥ AQ9754	All Pass			
North HCP: 12+2	♦ 74	♦ A5				
South HCP: 11+2	♣ KQ7	♣ J864				
Contract: 3 ♥ South						

<b>Board: 59</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ QJT96532	♠ -		1 ♠	Pass	3 ♥
Vul: Both	♥ 3	♥ AK9654	Pass	4 ♠	All Pass	
North HCP: 11+4	♦ AK	♦ QT2				
South HCP: 11+2	♣ J9	♣ QT53				
Contract: 4 ♠ North						

<b>Board: 60</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 7	♠ KJ8652				1 ♠
Vul: E-W	♥ AQJ752	♥ -	Pass	3 ♥	Pass	3 ♠
North HCP: 11+2	♦ AT84	♦ KJ63	All Pass			
South HCP: 11+2	♣ 94	♣ KT3				
Contract: 3 ♠ South						

**South hands****Gavin\_3\_Under\_Invitational\_Jump****Board: 56**      ♠ AQ9863

You bid first.

Dealer: South      ♥ -

The opponents are silent.

Vul: Both      ♦ AT75

HCP: 14+2      ♣ A62

**Board: 57**      ♠ AKJT642

You bid first.

Dealer: South      ♥ T6

The opponents are silent.

Vul: None      ♦ AK

HCP: 18+3      ♣ K7

**Board: 58**      ♠ 8

Partner bids first.

Dealer: North      ♥ AQ9754

The opponents are silent.

Vul: N-S      ♦ A5

HCP: 11+2      ♣ J864

**Board: 59**      ♠ -

Partner bids first.

Dealer: North      ♥ AK9654

The opponents are silent.

Vul: Both      ♦ QT2

HCP: 11+2      ♣ QT53

**Board: 60**      ♠ KJ8652

You bid first.

Dealer: South      ♥ -

The opponents are silent.

Vul: E-W      ♦ KJ63

HCP: 11+2      ♣ KT3

## Both hands (Answers Page)

<b>Board: 56</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ KT	♠ AQ9863				1 ♠
Vul: Both	♥ KQJT96	♥ -	Pass	3 ♥	Pass	3 ♠
North HCP: 11+2	♦ 984	♦ AT75	Pass	4 ♠	All Pass	
South HCP: 14+2	♣ QT	♣ A62				
Contract: 4 ♠ North						

<b>Board: 57</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 7	♠ AKJT642				1 ♠
Vul: None	♥ AQJ8732	♥ T6	Pass	3 ♥	Pass	4 ♥
North HCP: 11+3	♦ 95	♦ AK	All Pass			
South HCP: 18+3	♣ A86	♣ K7				
Contract: 4 ♥ South						

<b>Board: 58</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KJ9763	♠ 8		1 ♠	Pass	3 ♥
Vul: N-S	♥ K2	♥ AQ9754	All Pass			
North HCP: 12+2	♦ 74	♦ A5				
South HCP: 11+2	♣ KQ7	♣ J864				
Contract: 3 ♥ South						

<b>Board: 59</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ QJT96532	♠ -		1 ♠	Pass	3 ♥
Vul: Both	♥ 3	♥ AK9654	Pass	4 ♠	All Pass	
North HCP: 11+4	♦ AK	♦ QT2				
South HCP: 11+2	♣ J9	♣ QT53				
Contract: 4 ♠ North						

<b>Board: 60</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 7	♠ KJ8652				1 ♠
Vul: E-W	♥ AQJ752	♥ -	Pass	3 ♥	Pass	3 ♠
North HCP: 11+2	♦ AT84	♦ KJ63	All Pass			
South HCP: 11+2	♣ 94	♣ KT3				
Contract: 3 ♠ South						

**North hands****Gavin\_3\_Under\_Invitational\_Jump**

<b>Board: 61</b>	♠ 2	Partner bids first.
Dealer: South	♥ KQJT75	The opponents are silent.
Vul: None	♦ Q732	
HCP: 11+2	♣ KT	

---

<b>Board: 62</b>	♠ KQJ753	You bid first.
Dealer: North	♥ K4	The opponents are silent.
Vul: Both	♦ J75	
HCP: 13+2	♣ K2	

---

<b>Board: 63</b>	♠ QJ	Partner bids first.
Dealer: South	♥ AKJT54	The opponents are silent.
Vul: None	♦ 97	
HCP: 11+2	♣ T65	

---

<b>Board: 64</b>	♠ KQ652	You bid first.
Dealer: North	♥ Q2	The opponents are silent.
Vul: E-W	♦ Q82	
HCP: 14+1	♣ AJ2	

---

<b>Board: 65</b>	♠ Q4	Partner bids first.
Dealer: South	♥ AQT983	The opponents are silent.
Vul: Both	♦ K54	
HCP: 11+2	♣ 65	

## Both hands (Answers Page)

<b>Board: 61</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 2	♠ T7654				1 ♠
Vul: None	♥ KQJT75	♥ 62	Pass	3 ♥	Pass	4 ♥
North HCP: 11+2	♦ Q732	♦ AK	All Pass			
South HCP: 12+1	♣ KT	♣ AJ84				
Contract: 4 ♥ South						

<b>Board: 62</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KQJ753	♠ 9		1 ♠	Pass	3 ♥
Vul: Both	♥ K4	♥ AQJT52	All Pass			
North HCP: 13+2	♦ J75	♦ A86				
South HCP: 11+2	♣ K2	♣ 875				
Contract: 3 ♥ South						

<b>Board: 63</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ QJ	♠ A86543				1 ♠
Vul: None	♥ AKJT54	♥ Q87	Pass	3 ♥	Pass	4 ♥
North HCP: 11+2	♦ 97	♦ K	All Pass			
South HCP: 13+2	♣ T65	♣ A93				
Contract: 4 ♥ South						

<b>Board: 64</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KQ652	♠ J3		1 ♠	Pass	3 ♥
Vul: E-W	♥ Q2	♥ AKT9864	All Pass			
North HCP: 14+1	♦ Q82	♦ K75				
South HCP: 11+3	♣ AJ2	♣ 5				
Contract: 3 ♥ South						

<b>Board: 65</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q4	♠ AKT76				1 ♠
Vul: Both	♥ AQT983	♥ KJ	Pass	3 ♥	Pass	4NT
North HCP: 11+2	♦ K54	♦ AQ832	Pass	5 ♦ <sup>1</sup>	Pass	6 ♥
South HCP: 19+2	♣ 65	♣ Q	All Pass			
Contract: 6 ♥ South						

1. A=1/5 or 4/5

**South hands****Gavin\_3\_Under\_Invitational\_Jump**

<b>Board: 61</b>	♠ T7654	You bid first.
Dealer: South	♥ 62	The opponents are silent.
Vul: None	♦ AK	
HCP: 12+1	♣ AJ84	

---

<b>Board: 62</b>	♠ 9	Partner bids first.
Dealer: North	♥ AQJT52	The opponents are silent.
Vul: Both	♦ A86	
HCP: 11+2	♣ 875	

---

<b>Board: 63</b>	♠ A86543	You bid first.
Dealer: South	♥ Q87	The opponents are silent.
Vul: None	♦ K	
HCP: 13+2	♣ A93	

---

<b>Board: 64</b>	♠ J3	Partner bids first.
Dealer: North	♥ AKT9864	The opponents are silent.
Vul: E-W	♦ K75	
HCP: 11+3	♣ 5	

---

<b>Board: 65</b>	♠ AKT76	You bid first.
Dealer: South	♥ KJ	The opponents are silent.
Vul: Both	♦ AQ832	
HCP: 19+2	♣ Q	

## Both hands (Answers Page)

<b>Board: 61</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 2	♠ T7654				1 ♠
Vul: None	♥ KQJT75	♥ 62	Pass	3 ♥	Pass	4 ♥
North HCP: 11+2	♦ Q732	♦ AK		All Pass		
South HCP: 12+1	♣ KT	♣ AJ84				
Contract: 4 ♥ South						

<b>Board: 62</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KQJ753	♠ 9		1 ♠	Pass	3 ♥
Vul: Both	♥ K4	♥ AQJT52		All Pass		
North HCP: 13+2	♦ J75	♦ A86				
South HCP: 11+2	♣ K2	♣ 875				
Contract: 3 ♥ South						

<b>Board: 63</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ QJ	♠ A86543				1 ♠
Vul: None	♥ AKJT54	♥ Q87	Pass	3 ♥	Pass	4 ♥
North HCP: 11+2	♦ 97	♦ K		All Pass		
South HCP: 13+2	♣ T65	♣ A93				
Contract: 4 ♥ South						

<b>Board: 64</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KQ652	♠ J3		1 ♠	Pass	3 ♥
Vul: E-W	♥ Q2	♥ AKT9864		All Pass		
North HCP: 14+1	♦ Q82	♦ K75				
South HCP: 11+3	♣ AJ2	♣ 5				
Contract: 3 ♥ South						

<b>Board: 65</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q4	♠ AKT76				1 ♠
Vul: Both	♥ AQT983	♥ KJ	Pass	3 ♥	Pass	4NT
North HCP: 11+2	♦ K54	♦ AQ832	Pass	5 ♦ <sup>1</sup>	Pass	6 ♥
South HCP: 19+2	♣ 65	♣ Q		All Pass		
Contract: 6 ♥ South						

1. A=1/5 or 4/5

**North hands****Gavin\_3\_Under\_Invitational\_Jump****Board: 66**      ♠ AQ974

You bid first.

Dealer: North      ♥ 9

The opponents are silent.

Vul: N-S      ♦ 92

HCP: 11+2      ♣ AJ963

**Board: 67**      ♠ 52

Partner bids first.

Dealer: South      ♥ AQ6542

The opponents are silent.

Vul: N-S      ♦ Q4

HCP: 11+2      ♣ QJ8

**Board: 68**      ♠ KQ9842

You bid first.

Dealer: North      ♥ KJ73

The opponents are silent.

Vul: None      ♦ A

HCP: 17+2      ♣ A5

**Board: 69**      ♠ KQJT86

You bid first.

Dealer: North      ♥ K

The opponents are silent.

Vul: E-W      ♦ Q7

HCP: 13+2      ♣ Q843

**Board: 70**      ♠ KJ876

You bid first.

Dealer: North      ♥ 4

The opponents are silent.

Vul: None      ♦ QJT95

HCP: 13+2      ♣ AQ

## Both hands (Answers Page)

<b>Board: 66</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQ974	♠ J		1 ♠	Pass	3 ♥
Vul: N-S	♥ 9	♥ KQ7632		All Pass		
North HCP: 11+2	♦ 92	♦ Q84				
South HCP: 11+2	♣ AJ963	♣ K74				
Contract: 3 ♥ South						

<b>Board: 67</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 52	♠ A9874			1 ♠	
Vul: N-S	♥ AQ6542	♥ 9	Pass	3 ♥	All Pass	
North HCP: 11+2	♦ Q4	♦ AKT62				
South HCP: 11+2	♣ QJ8	♣ 54				
Contract: 3 ♥ North						

<b>Board: 68</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KQ9842	♠ 3		1 ♠	Pass	3 ♥
Vul: None	♥ KJ73	♥ AQ9654	Pass	4NT	Pass	5 ♦ <sup>1</sup>
North HCP: 17+2	♦ A	♦ KQ73	Pass	5 ♥	All Pass	
South HCP: 11+2	♣ A5	♣ 64				
Contract: 5 ♥ North			1. A=1/5 or 4/5			

<b>Board: 69</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KQJT86	♠ 9		1 ♠	Pass	3 ♥
Vul: E-W	♥ K	♥ AQT764	Pass	3 ♠	All Pass	
North HCP: 13+2	♦ Q7	♦ A65				
South HCP: 11+2	♣ Q843	♣ JT7				
Contract: 3 ♠ North						

<b>Board: 70</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KJ876	♠ -		1 ♠	Pass	3 ♥
Vul: None	♥ 4	♥ AKT8653		All Pass		
North HCP: 13+2	♦ QJT95	♦ 2				
South HCP: 11+4	♣ AQ	♣ KJ872				
Contract: 3 ♥ South						

**South hands****Gavin\_3\_Under\_Invitational\_Jump**

<b>Board: 66</b>	♠ J	Partner bids first.
Dealer: North	♥ KQ7632	The opponents are silent.
Vul: N-S	♦ Q84	
HCP: 11+2	♣ K74	

---

<b>Board: 67</b>	♠ A9874	You bid first.
Dealer: South	♥ 9	The opponents are silent.
Vul: N-S	♦ AKT62	
HCP: 11+2	♣ 54	

---

<b>Board: 68</b>	♠ 3	Partner bids first.
Dealer: North	♥ AQ9654	The opponents are silent.
Vul: None	♦ KQ73	
HCP: 11+2	♣ 64	

---

<b>Board: 69</b>	♠ 9	Partner bids first.
Dealer: North	♥ AQT764	The opponents are silent.
Vul: E-W	♦ A65	
HCP: 11+2	♣ JT7	

---

<b>Board: 70</b>	♠ -	Partner bids first.
Dealer: North	♥ AKT8653	The opponents are silent.
Vul: None	♦ 2	
HCP: 11+4	♣ KJ872	

## Both hands (Answers Page)

<b>Board: 66</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AQ974	♠ J		1 ♠	Pass	3 ♥
Vul: N-S	♥ 9	♥ KQ7632		All Pass		
North HCP: 11+2	♦ 92	♦ Q84				
South HCP: 11+2	♣ AJ963	♣ K74				
Contract: 3 ♥ South						

<b>Board: 67</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 52	♠ A9874			1 ♠	
Vul: N-S	♥ AQ6542	♥ 9	Pass	3 ♥	All Pass	
North HCP: 11+2	♦ Q4	♦ AKT62				
South HCP: 11+2	♣ QJ8	♣ 54				
Contract: 3 ♥ North						

<b>Board: 68</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KQ9842	♠ 3		1 ♠	Pass	3 ♥
Vul: None	♥ KJ73	♥ AQ9654	Pass	4NT	Pass	5 ♦ <sup>1</sup>
North HCP: 17+2	♦ A	♦ KQ73	Pass	5 ♥	All Pass	
South HCP: 11+2	♣ A5	♣ 64				
Contract: 5 ♥ North			1. A=1/5 or 4/5			

<b>Board: 69</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KQJT86	♠ 9		1 ♠	Pass	3 ♥
Vul: E-W	♥ K	♥ AQT764	Pass	3 ♠	All Pass	
North HCP: 13+2	♦ Q7	♦ A65				
South HCP: 11+2	♣ Q843	♣ JT7				
Contract: 3 ♠ North						

<b>Board: 70</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ KJ876	♠ -		1 ♠	Pass	3 ♥
Vul: None	♥ 4	♥ AKT8653		All Pass		
North HCP: 13+2	♦ QJT95	♦ 2				
South HCP: 11+4	♣ AQ	♣ KJ872				
Contract: 3 ♥ South						

**North hands****Gavin\_3\_Under\_Invitational\_Jump**

<b>Board: 71</b>	♠ T5	Partner bids first.
Dealer: South	♥ AQJT72	The opponents are silent.
Vul: Both	♦ 952	
HCP: 11+2	♣ KJ	

---

<b>Board: 72</b>	♠ AK87432	You bid first.
Dealer: North	♥ K76	The opponents are silent.
Vul: E-W	♦ A43	
HCP: 14+3	♣ -	

---

<b>Board: 73</b>	♠ 98	Partner bids first.
Dealer: South	♥ AKQT73	The opponents are silent.
Vul: E-W	♦ Q63	
HCP: 11+2	♣ 65	

---

<b>Board: 74</b>	♠ K9	Partner bids first.
Dealer: South	♥ AK9854	The opponents are silent.
Vul: N-S	♦ 52	
HCP: 11+2	♣ J76	

---

<b>Board: 75</b>	♠ -	Partner bids first.
Dealer: South	♥ KQJ942	The opponents are silent.
Vul: None	♦ QJ84	
HCP: 11+2	♣ Q32	

## Both hands (Answers Page)

<b>Board: 71</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ T5	♠ KQJ942				1 ♠
Vul: Both	♥ AQJT72	♥ 3	Pass	3 ♥	All Pass	
North HCP: 11+2	♦ 952	♦ K84				
South HCP: 11+2	♣ KJ	♣ Q64				
Contract: 3 ♥ North						

<b>Board: 72</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AK87432	♠ J6		1 ♠	Pass	3 ♥
Vul: E-W	♥ K76	♥ AQ8532	Pass	4NT	Pass	5 ♦ <sup>1</sup>
North HCP: 14+3	♦ A43	♦ Q	Pass	6 ♥	All Pass	
South HCP: 11+2	♣ -	♣ Q873				
Contract: 6 ♥ North			1. A=1/5 or 4/5			

<b>Board: 73</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 98	♠ AQ764				1 ♠
Vul: E-W	♥ AKQT73	♥ -	Pass	3 ♥	All Pass	
North HCP: 11+2	♦ Q63	♦ J872				
South HCP: 14+1	♣ 65	♣ AQJ8				
Contract: 3 ♥ North						

<b>Board: 74</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K9	♠ AQ8732				1 ♠
Vul: N-S	♥ AK9854	♥ Q	Pass	3 ♥	Pass	3 ♠
North HCP: 11+2	♦ 52	♦ AT9	Pass	4 ♠	All Pass	
South HCP: 16+2	♣ J76	♣ A92				
Contract: 4 ♠ North						

<b>Board: 75</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ -	♠ KJT73				1 ♠
Vul: None	♥ KQJ942	♥ -	Pass	3 ♥	All Pass	
North HCP: 11+2	♦ QJ84	♦ AK95				
South HCP: 14+1	♣ Q32	♣ K954				
Contract: 3 ♥ North						

**South hands****Gavin\_3\_Under\_Invitational\_Jump**

**Board: 71**      ♠ KQJ942      You bid first.

Dealer: South      ♥ 3      The opponents are silent.

Vul: Both      ♦ K84

HCP: 11+2      ♣ Q64

---

**Board: 72**      ♠ J6      Partner bids first.

Dealer: North      ♥ AQ8532      The opponents are silent.

Vul: E-W      ♦ Q

HCP: 11+2      ♣ Q873

---

**Board: 73**      ♠ AQ764      You bid first.

Dealer: South      ♥ -      The opponents are silent.

Vul: E-W      ♦ J872

HCP: 14+1      ♣ AQJ8

---

**Board: 74**      ♠ AQ8732      You bid first.

Dealer: South      ♥ Q      The opponents are silent.

Vul: N-S      ♦ AT9

HCP: 16+2      ♣ A92

---

**Board: 75**      ♠ KJT73      You bid first.

Dealer: South      ♥ -      The opponents are silent.

Vul: None      ♦ AK95

HCP: 14+1      ♣ K954

## Both hands (Answers Page)

<b>Board: 71</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ T5	♠ KQJ942				1 ♠
Vul: Both	♥ AQJT72	♥ 3	Pass	3 ♥	All Pass	
North HCP: 11+2	♦ 952	♦ K84				
South HCP: 11+2	♣ KJ	♣ Q64				
Contract: 3 ♥ North						

<b>Board: 72</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AK87432	♠ J6		1 ♠	Pass	3 ♥
Vul: E-W	♥ K76	♥ AQ8532	Pass	4NT	Pass	5 ♦ <sup>1</sup>
North HCP: 14+3	♦ A43	♦ Q	Pass	6 ♥	All Pass	
South HCP: 11+2	♣ -	♣ Q873				
Contract: 6 ♥ North			1. A=1/5 or 4/5			

<b>Board: 73</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ 98	♠ AQ764				1 ♠
Vul: E-W	♥ AKQT73	♥ -	Pass	3 ♥	All Pass	
North HCP: 11+2	♦ Q63	♦ J872				
South HCP: 14+1	♣ 65	♣ AQJ8				
Contract: 3 ♥ North						

<b>Board: 74</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ K9	♠ AQ8732				1 ♠
Vul: N-S	♥ AK9854	♥ Q	Pass	3 ♥	Pass	3 ♠
North HCP: 11+2	♦ 52	♦ AT9	Pass	4 ♠	All Pass	
South HCP: 16+2	♣ J76	♣ A92				
Contract: 4 ♠ North						

<b>Board: 75</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ -	♠ KJT73				1 ♠
Vul: None	♥ KQJ942	♥ -	Pass	3 ♥	All Pass	
North HCP: 11+2	♦ QJ84	♦ AK95				
South HCP: 14+1	♣ Q32	♣ K954				
Contract: 3 ♥ North						

**North hands****Gavin\_3\_Under\_Invitational\_Jump****Board: 76**      ♠ AT875

You bid first.

Dealer: North      ♥ K

The opponents are silent.

Vul: None      ♦ AT2

HCP: 11+1      ♣ 6432

**Board: 77**      ♠ 4

Partner bids first.

Dealer: South      ♥ AKT963

The opponents are silent.

Vul: N-S      ♦ A764

HCP: 11+2      ♣ 87

**Board: 78**      ♠ QJT9873

You bid first.

Dealer: North      ♥ 42

The opponents are silent.

Vul: N-S      ♦ 8

HCP: 10+3      ♣ AKT

**Board: 79**      ♠ AQ8754

You bid first.

Dealer: North      ♥ K

The opponents are silent.

Vul: E-W      ♦ AJ942

HCP: 15+3      ♣ J

**Board: 80**      ♠ AKQ95

You bid first.

Dealer: North      ♥ KT

The opponents are silent.

Vul: Both      ♦ 864

HCP: 18+1      ♣ AQ7

## Both hands (Answers Page)

**Board: 76**

Dealer: North

**North:**

♠ AT875

**South:**

♠ 64

W N E S

1♠ Pass 3♥

Vul: None

♥ K

♥ AQT972

All Pass

North HCP: 11+1

♦ AT2

♦ K73

South HCP: 11+2

♣ 6432

♣ Q9

Contract: 3♥ South

**Board: 77**

Dealer: South

**North:**

♠ 4

**South:**

♠ AQJT32

W N E S

1♠

Vul: N-S

♥ AKT963

♥ Q2

Pass 3♥ Pass 4♥

North HCP: 11+2

♦ A764

♦ KJ

All Pass

South HCP: 15+2

♣ 87

♣ Q92

Contract: 4♥ South

**Board: 78**

Dealer: North

**North:**

♠ QJT9873

**South:**

♠ -

W N E S

1♠ Pass 3♥

Vul: N-S

♥ 42

♥ KQJT63

All Pass

North HCP: 10+3

♦ 8

♦ KQT962

South HCP: 11+4

♣ AKT

♣ 6

Contract: 3♥ South

**Board: 79**

Dealer: North

**North:**

♠ AQ8754

**South:**

♠ K2

W N E S

1♠ Pass 3♥

Vul: E-W

♥ K

♥ AQ76543

Pass 3♠ Pass 4♠

North HCP: 15+3

♦ AJ942

♦ 3

All Pass

South HCP: 11+3

♣ J

♣ Q74

Contract: 4♠ South

**Board: 80**

Dealer: North

**North:**

♠ AKQ95

**South:**

♠ 6

W N E S

1♠ Pass 3♥

Vul: Both

♥ KT

♥ AQ8642

Pass 4♥ All Pass

North HCP: 18+1

♦ 864

♦ KJT2

South HCP: 11+2

♣ AQ7

♣ J9

Contract: 4♥ North

**South hands****Gavin\_3\_Under\_Invitational\_Jump**

<b>Board: 76</b>	♠ 64	Partner bids first.
Dealer: North	♥ AQT972	The opponents are silent.
Vul: None	♦ K73	
HCP: 11+2	♣ Q9	

---

<b>Board: 77</b>	♠ AQJT32	You bid first.
Dealer: South	♥ Q2	The opponents are silent.
Vul: N-S	♦ KJ	
HCP: 15+2	♣ Q92	

---

<b>Board: 78</b>	♠ -	Partner bids first.
Dealer: North	♥ KQJT63	The opponents are silent.
Vul: N-S	♦ KQT962	
HCP: 11+4	♣ 6	

---

<b>Board: 79</b>	♠ K2	Partner bids first.
Dealer: North	♥ AQ76543	The opponents are silent.
Vul: E-W	♦ 3	
HCP: 11+3	♣ Q74	

---

<b>Board: 80</b>	♠ 6	Partner bids first.
Dealer: North	♥ AQ8642	The opponents are silent.
Vul: Both	♦ KJT2	
HCP: 11+2	♣ J9	

## Both hands (Answers Page)

**Board: 76**

Dealer: North

**North:**

♠ AT875

**South:**

♠ 64

W N E S

1♠ Pass 3♥

Vul: None

♥ K

♥ AQT972

All Pass

North HCP: 11+1

♦ AT2

♦ K73

South HCP: 11+2

♣ 6432

♣ Q9

Contract: 3♥ South

**Board: 77**

Dealer: South

**North:**

♠ 4

**South:**

♠ AQJT32

W N E S

1♠

Vul: N-S

♥ AKT963

♥ Q2

Pass 3♥ Pass 4♥

North HCP: 11+2

♦ A764

♦ KJ

All Pass

South HCP: 15+2

♣ 87

♣ Q92

Contract: 4♥ South

**Board: 78**

Dealer: North

**North:**

♠ QJT9873

**South:**

♠ -

W N E S

1♠ Pass 3♥

Vul: N-S

♥ 42

♥ KQJT63

All Pass

North HCP: 10+3

♦ 8

♦ KQT962

South HCP: 11+4

♣ AKT

♣ 6

Contract: 3♥ South

**Board: 79**

Dealer: North

**North:**

♠ AQ8754

**South:**

♠ K2

W N E S

1♠ Pass 3♥

Vul: E-W

♥ K

♥ AQ76543

Pass 3♠ Pass 4♠

North HCP: 15+3

♦ AJ942

♦ 3

All Pass

South HCP: 11+3

♣ J

♣ Q74

Contract: 4♠ South

**Board: 80**

Dealer: North

**North:**

♠ AKQ95

**South:**

♠ 6

W N E S

1♠ Pass 3♥

Vul: Both

♥ KT

♥ AQ8642

Pass 4♥ All Pass

North HCP: 18+1

♦ 864

♦ KJT2

South HCP: 11+2

♣ AQ7

♣ J9

Contract: 4♥ North

**North hands****Gavin\_3\_Under\_Invitational\_Jump**

<b>Board: 81</b>	♠ AJ	Partner bids first.
Dealer: South	♥ AQ8764	The opponents are silent.
Vul: N-S	♦ 2	
HCP: 11+2	♣ 9854	

---

<b>Board: 82</b>	♠ Q	Partner bids first.
Dealer: South	♥ KQT874	The opponents are silent.
Vul: Both	♦ A843	
HCP: 11+2	♣ 72	

---

<b>Board: 83</b>	♠ Q	Partner bids first.
Dealer: South	♥ KQT654	The opponents are silent.
Vul: N-S	♦ K73	
HCP: 11+2	♣ J83	

---

<b>Board: 84</b>	♠ AJ952	You bid first.
Dealer: North	♥ 85	The opponents are silent.
Vul: Both	♦ AQ854	
HCP: 12+2	♣ J	

---

<b>Board: 85</b>	♠ A	Partner bids first.
Dealer: South	♥ KQJ542	The opponents are silent.
Vul: None	♦ T9	
HCP: 11+2	♣ J742	

## Both hands (Answers Page)

<b>Board: 81</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AJ	♠ K985432				1 ♠
Vul: N-S	♥ AQ8764	♥ T9	Pass	3 ♥	Pass	4 ♥
North HCP: 11+2	♦ 2	♦ AK9	All Pass			
South HCP: 14+3	♣ 9854	♣ A				
Contract: 4 ♥ South						

---

<b>Board: 82</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q	♠ KJ8765				1 ♠
Vul: Both	♥ KQT874	♥ A	Pass	3 ♥	Pass	3 ♠
North HCP: 11+2	♦ A843	♦ K2	All Pass			
South HCP: 16+2	♣ 72	♣ KQT8				
Contract: 3 ♠ South						

---

<b>Board: 83</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q	♠ AKJ93				1 ♠
Vul: N-S	♥ KQT654	♥ 9	Pass	3 ♥	All Pass	
North HCP: 11+2	♦ K73	♦ QJ84				
South HCP: 14+1	♣ J83	♣ K96				
Contract: 3 ♥ North						

---

<b>Board: 84</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AJ952	♠ -		1 ♠	Pass	3 ♥
Vul: Both	♥ 85	♥ AQJ763	Pass	4 ♥	All Pass	
North HCP: 12+2	♦ AQ854	♦ JT32				
South HCP: 11+2	♣ J	♣ K54				
Contract: 4 ♥ North						

---

<b>Board: 85</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ A	♠ QJ853				1 ♠
Vul: None	♥ KQJ542	♥ 96	Pass	3 ♥	All Pass	
North HCP: 11+2	♦ T9	♦ AKJ73				
South HCP: 11+2	♣ J742	♣ 9				
Contract: 3 ♥ North						

**South hands****Gavin\_3\_Under\_Invitational\_Jump****Board: 81**      ♠ K985432      You bid first.

Dealer: South      ♥ T9      The opponents are silent.

Vul: N-S      ♦ AK9

HCP: 14+3      ♣ A

**Board: 82**      ♠ KJ8765      You bid first.

Dealer: South      ♥ A      The opponents are silent.

Vul: Both      ♦ K2

HCP: 16+2      ♣ KQT8

**Board: 83**      ♠ AKJ93      You bid first.

Dealer: South      ♥ 9      The opponents are silent.

Vul: N-S      ♦ QJ84

HCP: 14+1      ♣ K96

**Board: 84**      ♠ -      Partner bids first.

Dealer: North      ♥ AQJ763      The opponents are silent.

Vul: Both      ♦ JT32

HCP: 11+2      ♣ K54

**Board: 85**      ♠ QJ853      You bid first.

Dealer: South      ♥ 96      The opponents are silent.

Vul: None      ♦ AKJ73

HCP: 11+2      ♣ 9

## Both hands (Answers Page)

<b>Board: 81</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ AJ	♠ K985432				1 ♠
Vul: N-S	♥ AQ8764	♥ T9	Pass	3 ♥	Pass	4 ♥
North HCP: 11+2	♦ 2	♦ AK9	All Pass			
South HCP: 14+3	♣ 9854	♣ A				
Contract: 4 ♥ South						

---

<b>Board: 82</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q	♠ KJ8765				1 ♠
Vul: Both	♥ KQT874	♥ A	Pass	3 ♥	Pass	3 ♠
North HCP: 11+2	♦ A843	♦ K2	All Pass			
South HCP: 16+2	♣ 72	♣ KQT8				
Contract: 3 ♠ South						

---

<b>Board: 83</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ Q	♠ AKJ93				1 ♠
Vul: N-S	♥ KQT654	♥ 9	Pass	3 ♥	All Pass	
North HCP: 11+2	♦ K73	♦ QJ84				
South HCP: 14+1	♣ J83	♣ K96				
Contract: 3 ♥ North						

---

<b>Board: 84</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: North	♠ AJ952	♠ -		1 ♠	Pass	3 ♥
Vul: Both	♥ 85	♥ AQJ763	Pass	4 ♥	All Pass	
North HCP: 12+2	♦ AQ854	♦ JT32				
South HCP: 11+2	♣ J	♣ K54				
Contract: 4 ♥ North						

---

<b>Board: 85</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: South	♠ A	♠ QJ853				1 ♠
Vul: None	♥ KQJ542	♥ 96	Pass	3 ♥	All Pass	
North HCP: 11+2	♦ T9	♦ AKJ73				
South HCP: 11+2	♣ J742	♣ 9				
Contract: 3 ♥ North						

**North hands****Gavin\_3\_Under\_Invitational\_Jump**

<b>Board: 86</b>	♠ AKJT7	You bid first.
Dealer: North	♥ 652	The opponents are silent.
Vul: None	♦ A9	
HCP: 18+1	♣ AQ9	

---

<b>Board: 87</b>	♠ JT9542	You bid first.
Dealer: North	♥ -	The opponents are silent.
Vul: Both	♦ AJ	
HCP: 15+3	♣ AKQT6	

---

<b>Board: 88</b>	♠ AKT542	You bid first.
Dealer: North	♥ A6	The opponents are silent.
Vul: E-W	♦ JT96	
HCP: 12+2	♣ 9	

## Both hands (Answers Page)

Board: 86	North:	South:	W	N	E	S
Dealer: North	♠ AKJT7	♠ Q2		1 ♠	Pass	3 ♥
Vul: None	♥ 652	♥ KQJT98	Pass	4 ♥	All Pass	
North HCP: 18+1	♦ A9	♦ T876				
South HCP: 11+2	♣ AQ9	♣ K				
Contract:	4 ♥ North					

---

Board: 87	North:	South:	W	N	E	S
Dealer: North	♠ JT9542	♠ Q		1 ♠	Pass	3 ♥
Vul: Both	♥ -	♥ KQJT43	Pass	3 ♠	All Pass	
North HCP: 15+3	♦ AJ	♦ K643				
South HCP: 11+2	♣ AKQT6	♣ 43				
Contract:	3 ♠ North					

---

Board: 88	North:	South:	W	N	E	S
Dealer: North	♠ AKT542	♠ 9		1 ♠	Pass	3 ♥
Vul: E-W	♥ A6	♥ KQT753	Pass	4 ♥	All Pass	
North HCP: 12+2	♦ JT96	♦ Q2				
South HCP: 11+2	♣ 9	♣ A873				
Contract:	4 ♥ North					

**South hands****Gavin\_3\_Under\_Invitational\_Jump**

<b>Board: 86</b>	♠ Q2	Partner bids first.
Dealer: North	♥ KQJT98	The opponents are silent.
Vul: None	♦ T876	
HCP: 11+2	♣ K	

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<b>Board: 87</b>	♠ Q	Partner bids first.
Dealer: North	♥ KQJT43	The opponents are silent.
Vul: Both	♦ K643	
HCP: 11+2	♣ 43	

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<b>Board: 88</b>	♠ 9	Partner bids first.
Dealer: North	♥ KQT753	The opponents are silent.
Vul: E-W	♦ Q2	
HCP: 11+2	♣ A873	

## Both hands (Answers Page)

Board: 86	North:	South:	W	N	E	S
Dealer: North	♠ AKJT7	♠ Q2		1 ♠	Pass	3 ♥
Vul: None	♥ 652	♥ KQJT98	Pass	4 ♥	All Pass	
North HCP: 18+1	♦ A9	♦ T876				
South HCP: 11+2	♣ AQ9	♣ K				
Contract:	4 ♥ North					

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Board: 87	North:	South:	W	N	E	S
Dealer: North	♠ JT9542	♠ Q		1 ♠	Pass	3 ♥
Vul: Both	♥ -	♥ KQJT43	Pass	3 ♠	All Pass	
North HCP: 15+3	♦ AJ	♦ K643				
South HCP: 11+2	♣ AKQT6	♣ 43				
Contract:	3 ♠ North					

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Board: 88	North:	South:	W	N	E	S
Dealer: North	♠ AKT542	♠ 9		1 ♠	Pass	3 ♥
Vul: E-W	♥ A6	♥ KQT753	Pass	4 ♥	All Pass	
North HCP: 12+2	♦ JT96	♦ Q2				
South HCP: 11+2	♣ 9	♣ A873				
Contract:	4 ♥ North					