

## North hands

## 3N\_over\_RHO\_3x

<b>Board: 1</b>	♠ KJ5	RHO opens the bidding 3♥.
Dealer: West	♥ AJ9	You bid next.
Vul: E-W	♦ AT765	
HCP: 20+1	♣ AK	

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<b>Board: 2</b>	♠ J93	LHO opens the bidding 3♦.
Dealer: East	♥ A86	Partner bids next.
Vul: E-W	♦ 54	
HCP: 5+1	♣ T9875	

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<b>Board: 3</b>	♠ KJ8	RHO opens the bidding 3♦.
Dealer: West	♥ AQ6	You bid next.
Vul: None	♦ AJ6	
HCP: 19	♣ KJT4	

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<b>Board: 4</b>	♠ AT74	RHO opens the bidding 3♣.
Dealer: West	♥ AQ8	You bid next.
Vul: N-S	♦ JT87	
HCP: 17	♣ AQ	

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<b>Board: 5</b>	♠ JT72	LHO opens the bidding 3♣.
Dealer: East	♥ AQ6543	Partner bids next.
Vul: None	♦ 9	
HCP: 7+2	♣ 73	

## Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: West	♠ KJ5	♠ A8642	3♥	3NT	All Pass	
Vul: E-W	♥ AJ9	♥ 74				
North HCP: 20+1	♦ AT765	♦ Q4				
South HCP: 9+1	♣ AK	♣ QJT7				
Contract: 3NT North						

Board: 2	North:	South:	W	N	E	S
Dealer: East	♠ J93	♠ AT5			3♦	3NT
Vul: E-W	♥ A86	♥ QJ92		All Pass		
North HCP: 5+1	♦ 54	♦ KJ6				
South HCP: 18	♣ T9875	♣ AK4				
Contract: 3NT South						

Board: 3	North:	South:	W	N	E	S
Dealer: West	♠ KJ8	♠ AT65	3♦	3NT	All Pass	
Vul: None	♥ AQ6	♥ 852				
North HCP: 19	♦ AJ6	♦ 975				
South HCP: 8	♣ KJT4	♣ A76				
Contract: 3NT North						

Board: 4	North:	South:	W	N	E	S
Dealer: West	♠ AT74	♠ QJ9	3♣	3NT	Pass	4♥
Vul: N-S	♥ AQ8	♥ JT9643		All Pass		
North HCP: 17	♦ JT87	♦ 432				
South HCP: 4+2	♣ AQ	♣ 9				
Contract: 4♥ South						

Board: 5	North:	South:	W	N	E	S
Dealer: East	♠ JT72	♠ A9			3♣	3NT
Vul: None	♥ AQ6543	♥ KJ98	Pass	6♥	All Pass	
North HCP: 7+2	♦ 9	♦ AKT87				
South HCP: 19+1	♣ 73	♣ A8				
Contract: 6♥ North						

**South hands****3N\_over\_RHO\_3x**

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<b>Board: 1</b>	♠ A8642	LHO opens the bidding 3♥.
Dealer: West	♥ 74	Partner bids next.
Vul: E-W	♦ Q4	
HCP: 9+1	♣ QJT7	

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<b>Board: 2</b>	♠ AT5	RHO opens the bidding 3♦.
Dealer: East	♥ QJ92	You bid next.
Vul: E-W	♦ KJ6	
HCP: 18	♣ AK4	

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<b>Board: 3</b>	♠ AT65	LHO opens the bidding 3♦.
Dealer: West	♥ 852	Partner bids next.
Vul: None	♦ 975	
HCP: 8	♣ A76	

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<b>Board: 4</b>	♠ QJ9	LHO opens the bidding 3♣.
Dealer: West	♥ JT9643	Partner bids next.
Vul: N-S	♦ 432	
HCP: 4+2	♣ 9	

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<b>Board: 5</b>	♠ A9	RHO opens the bidding 3♣.
Dealer: East	♥ KJ98	You bid next.
Vul: None	♦ AKT87	
HCP: 19+1	♣ A8	

## Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: West	♠ KJ5	♠ A8642	3♥	3NT	All Pass	
Vul: E-W	♥ AJ9	♥ 74				
North HCP: 20+1	♦ AT765	♦ Q4				
South HCP: 9+1	♣ AK	♣ QJT7				
Contract: 3NT North						

Board: 2	North:	South:	W	N	E	S
Dealer: East	♠ J93	♠ AT5			3♦	3NT
Vul: E-W	♥ A86	♥ QJ92		All Pass		
North HCP: 5+1	♦ 54	♦ KJ6				
South HCP: 18	♣ T9875	♣ AK4				
Contract: 3NT South						

Board: 3	North:	South:	W	N	E	S
Dealer: West	♠ KJ8	♠ AT65	3♦	3NT	All Pass	
Vul: None	♥ AQ6	♥ 852				
North HCP: 19	♦ AJ6	♦ 975				
South HCP: 8	♣ KJT4	♣ A76				
Contract: 3NT North						

Board: 4	North:	South:	W	N	E	S
Dealer: West	♠ AT74	♠ QJ9	3♣	3NT	Pass	4♥
Vul: N-S	♥ AQ8	♥ JT9643		All Pass		
North HCP: 17	♦ JT87	♦ 432				
South HCP: 4+2	♣ AQ	♣ 9				
Contract: 4♥ South						

Board: 5	North:	South:	W	N	E	S
Dealer: East	♠ JT72	♠ A9			3♣	3NT
Vul: None	♥ AQ6543	♥ KJ98	Pass	6♥	All Pass	
North HCP: 7+2	♦ 9	♦ AKT87				
South HCP: 19+1	♣ 73	♣ A8				
Contract: 6♥ North						

## North hands

## 3N\_over\_RHO\_3x

<b>Board: 6</b>	♠ K9	RHO opens the bidding 3♣.
Dealer: West	♥ J92	You bid next.
Vul: None	♦ AKJ974	
HCP: 17+2	♣ KQ	

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<b>Board: 7</b>	♠ KJ43	RHO opens the bidding 3♥.
Dealer: West	♥ AT	You bid next.
Vul: N-S	♦ AKQ43	
HCP: 19+1	♣ Q8	

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<b>Board: 8</b>	♠ KQ32	LHO opens the bidding 3♦.
Dealer: East	♥ A985	Partner bids next.
Vul: None	♦ 43	
HCP: 10	♣ J93	

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<b>Board: 9</b>	♠ A86	RHO opens the bidding 3♠.
Dealer: West	♥ K7	You bid next.
Vul: E-W	♦ AJ	
HCP: 18+2	♣ KQJT54	

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<b>Board: 10</b>	♠ 643	LHO opens the bidding 3♠.
Dealer: East	♥ J9832	Partner bids next.
Vul: N-S	♦ T8	
HCP: 4+1	♣ K62	

## Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: West	♠ K9	♠ QJ65	3♣	3NT	Pass	6♥
Vul: None	♥ J92	♥ AQ7543		All Pass		
North HCP: 17+2	♦ AKJ974	♦ 3				
South HCP: 9+2	♣ KQ	♣ 72				
Contract: 6♥ South						

Board: 7	North:	South:	W	N	E	S
Dealer: West	♠ KJ43	♠ T92	3♥	3NT	All Pass	
Vul: N-S	♥ AT	♥ 94				
North HCP: 19+1	♦ AKQ43	♦ J75				
South HCP: 9+1	♣ Q8	♣ AKJT3				
Contract: 3NT North						

Board: 8	North:	South:	W	N	E	S
Dealer: East	♠ KQ32	♠ AJT		3♦	3NT	
Vul: None	♥ A985	♥ K4		All Pass		
North HCP: 10	♦ 43	♦ AJ95				
South HCP: 18	♣ J93	♣ KQ84				
Contract: 3NT South						

Board: 9	North:	South:	W	N	E	S
Dealer: West	♠ A86	♠ 3	3♠	3NT	All Pass	
Vul: E-W	♥ K7	♥ AT543				
North HCP: 18+2	♦ AJ	♦ K54				
South HCP: 7+1	♣ KQJT54	♣ 9873				
Contract: 3NT North						

Board: 10	North:	South:	W	N	E	S
Dealer: East	♠ 643	♠ KQ5		3♠	3NT	
Vul: N-S	♥ J9832	♥ Q5		All Pass		
North HCP: 4+1	♦ T8	♦ A962				
South HCP: 17	♣ K62	♣ AQ97				
Contract: 3NT South						

## South hands

## 3N\_over\_RHO\_3x

**Board: 6**      ♠ QJ65      LHO opens the bidding 3♣.

Dealer: West      ♥ AQ7543      Partner bids next.

Vul: None      ♦ 3

HCP: 9+2      ♣ 72

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**Board: 7**      ♠ T92      LHO opens the bidding 3♥.

Dealer: West      ♥ 94      Partner bids next.

Vul: N-S      ♦ J75

HCP: 9+1      ♣ AKJT3

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**Board: 8**      ♠ AJT      RHO opens the bidding 3♦.

Dealer: East      ♥ K4      You bid next.

Vul: None      ♦ AJ95

HCP: 18      ♣ KQ84

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**Board: 9**      ♠ 3      LHO opens the bidding 3♠.

Dealer: West      ♥ AT543      Partner bids next.

Vul: E-W      ♦ K54

HCP: 7+1      ♣ 9873

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**Board: 10**      ♠ KQ5      RHO opens the bidding 3♠.

Dealer: East      ♥ Q5      You bid next.

Vul: N-S      ♦ A962

HCP: 17      ♣ AQ97

## Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: West	♠ K9	♠ QJ65	3♣	3NT	Pass	6♥
Vul: None	♥ J92	♥ AQ7543		All Pass		
North HCP: 17+2	♦ AKJ974	♦ 3				
South HCP: 9+2	♣ KQ	♣ 72				
Contract: 6♥ South						

Board: 7	North:	South:	W	N	E	S
Dealer: West	♠ KJ43	♠ T92	3♥	3NT	All Pass	
Vul: N-S	♥ AT	♥ 94				
North HCP: 19+1	♦ AKQ43	♦ J75				
South HCP: 9+1	♣ Q8	♣ AKJT3				
Contract: 3NT North						

Board: 8	North:	South:	W	N	E	S
Dealer: East	♠ KQ32	♠ AJT		3♦	3NT	
Vul: None	♥ A985	♥ K4		All Pass		
North HCP: 10	♦ 43	♦ AJ95				
South HCP: 18	♣ J93	♣ KQ84				
Contract: 3NT South						

Board: 9	North:	South:	W	N	E	S
Dealer: West	♠ A86	♠ 3	3♠	3NT	All Pass	
Vul: E-W	♥ K7	♥ AT543				
North HCP: 18+2	♦ AJ	♦ K54				
South HCP: 7+1	♣ KQJT54	♣ 9873				
Contract: 3NT North						

Board: 10	North:	South:	W	N	E	S
Dealer: East	♠ 643	♠ KQ5		3♠	3NT	
Vul: N-S	♥ J9832	♥ Q5		All Pass		
North HCP: 4+1	♦ T8	♦ A962				
South HCP: 17	♣ K62	♣ AQ97				
Contract: 3NT South						

## North hands

## 3N\_over\_RHO\_3x

<b>Board: 11</b>	♠ K984	RHO opens the bidding 3♣.
Dealer: West	♥ AK97	You bid next.
Vul: N-S	♦ A63	
HCP: 18	♣ KJ	

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<b>Board: 12</b>	♠ KQT7	LHO opens the bidding 3♣.
Dealer: East	♥ J8632	Partner bids next.
Vul: N-S	♦ A86	
HCP: 10+1	♣ 3	

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<b>Board: 13</b>	♠ AJ3	RHO opens the bidding 3♠.
Dealer: West	♥ A653	You bid next.
Vul: E-W	♦ A8	
HCP: 18	♣ AJ83	

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<b>Board: 14</b>	♠ 93	LHO opens the bidding 3♦.
Dealer: East	♥ QJT	Partner bids next.
Vul: None	♦ 2	
HCP: 7+3	♣ KJT8432	

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<b>Board: 15</b>	♠ A6	RHO opens the bidding 3♦.
Dealer: West	♥ AJ75	You bid next.
Vul: None	♦ AQ93	
HCP: 17	♣ Q63	

## Both hands (Answers Page)

Board: 11	North:	South:	W	N	E	S
Dealer: West	♠ K984	♠ AQ62	3♣	3NT	All Pass	
Vul: N-S	♥ AK97	♥ QT86				
North HCP: 18	♦ A63	♦ KT954				
South HCP: 11+1	♣ KJ	♣ -				
Contract: 3NT North						

Board: 12	North:	South:	W	N	E	S
Dealer: East	♠ KQT7	♠ AJ96		3♣	3NT	
Vul: N-S	♥ J8632	♥ A4		All Pass		
North HCP: 10+1	♦ A86	♦ K54				
South HCP: 17	♣ 3	♣ KQ94				
Contract: 3NT South						

Board: 13	North:	South:	W	N	E	S
Dealer: West	♠ AJ3	♠ 65	3♠	3NT	All Pass	
Vul: E-W	♥ A653	♥ 2				
North HCP: 18	♦ A8	♦ J963				
South HCP: 3+2	♣ AJ83	♣ QT9754				
Contract: 3NT North						

Board: 14	North:	South:	W	N	E	S
Dealer: East	♠ 93	♠ AJ65		3♦	3NT	
Vul: None	♥ QJT	♥ K72		All Pass		
North HCP: 7+3	♦ 2	♦ KQ43				
South HCP: 17	♣ KJT8432	♣ A9				
Contract: 3NT South						

Board: 15	North:	South:	W	N	E	S
Dealer: West	♠ A6	♠ J432	3♦	3NT	All Pass	
Vul: None	♥ AJ75	♥ K632				
North HCP: 17	♦ AQ93	♦ 2				
South HCP: 4	♣ Q63	♣ T985				
Contract: 3NT North						

**South hands****3N\_over\_RHO\_3x**

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<b>Board: 11</b>	♠ AQ62	LHO opens the bidding 3♣.
Dealer: West	♥ QT86	Partner bids next.
Vul: N-S	♦ KT954	
HCP: 11+1	♣ -	

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<b>Board: 12</b>	♠ AJ96	RHO opens the bidding 3♣.
Dealer: East	♥ A4	You bid next.
Vul: N-S	♦ K54	
HCP: 17	♣ KQ94	

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<b>Board: 13</b>	♠ 65	LHO opens the bidding 3♠.
Dealer: West	♥ 2	Partner bids next.
Vul: E-W	♦ J963	
HCP: 3+2	♣ QT9754	

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<b>Board: 14</b>	♠ AJ65	RHO opens the bidding 3♦.
Dealer: East	♥ K72	You bid next.
Vul: None	♦ KQ43	
HCP: 17	♣ A9	

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<b>Board: 15</b>	♠ J432	LHO opens the bidding 3♦.
Dealer: West	♥ K632	Partner bids next.
Vul: None	♦ 2	
HCP: 4	♣ T985	

## Both hands (Answers Page)

Board: 11	North:	South:	W	N	E	S
Dealer: West	♠ K984	♠ AQ62	3♣	3NT	All Pass	
Vul: N-S	♥ AK97	♥ QT86				
North HCP: 18	♦ A63	♦ KT954				
South HCP: 11+1	♣ KJ	♣ -				
Contract: 3NT North						

Board: 12	North:	South:	W	N	E	S
Dealer: East	♠ KQT7	♠ AJ96		3♣	3NT	
Vul: N-S	♥ J8632	♥ A4		All Pass		
North HCP: 10+1	♦ A86	♦ K54				
South HCP: 17	♣ 3	♣ KQ94				
Contract: 3NT South						

Board: 13	North:	South:	W	N	E	S
Dealer: West	♠ AJ3	♠ 65	3♠	3NT	All Pass	
Vul: E-W	♥ A653	♥ 2				
North HCP: 18	♦ A8	♦ J963				
South HCP: 3+2	♣ AJ83	♣ QT9754				
Contract: 3NT North						

Board: 14	North:	South:	W	N	E	S
Dealer: East	♠ 93	♠ AJ65		3♦	3NT	
Vul: None	♥ QJT	♥ K72		All Pass		
North HCP: 7+3	♦ 2	♦ KQ43				
South HCP: 17	♣ KJT8432	♣ A9				
Contract: 3NT South						

Board: 15	North:	South:	W	N	E	S
Dealer: West	♠ A6	♠ J432	3♦	3NT	All Pass	
Vul: None	♥ AJ75	♥ K632				
North HCP: 17	♦ AQ93	♦ 2				
South HCP: 4	♣ Q63	♣ T985				
Contract: 3NT North						

## North hands

## 3N\_over\_RHO\_3x

<b>Board: 16</b>	♠ K832	LHO opens the bidding 3♦.
Dealer: East	♥ J9872	Partner bids next.
Vul: None	♦ -	
HCP: 6+1	♣ QT65	

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<b>Board: 17</b>	♠ AQ92	RHO opens the bidding 3♦.
Dealer: West	♥ AKQ2	You bid next.
Vul: N-S	♦ AT3	
HCP: 19	♣ 64	

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<b>Board: 18</b>	♠ K9742	LHO opens the bidding 3♦.
Dealer: East	♥ J742	Partner bids next.
Vul: N-S	♦ -	
HCP: 5+1	♣ J964	

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<b>Board: 19</b>	♠ KT7432	LHO opens the bidding 3♦.
Dealer: East	♥ Q54	Partner bids next.
Vul: E-W	♦ J	
HCP: 6+2	♣ 987	

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<b>Board: 20</b>	♠ 76	LHO opens the bidding 3♠.
Dealer: East	♥ JT83	Partner bids next.
Vul: None	♦ JT95	
HCP: 4	♣ Q64	

## Both hands (Answers Page)

**Board: 16**

Dealer: East

**North:**

♠ K832

**South:**

♠ AQ95

W N E S

3♦ 3NT

Vul: None

♥ J9872

♥ AT4

All Pass

North HCP: 6+1

♦ -

♦ AQ83

South HCP: 17

♣ QT65

♣ J2

Contract: 3NT South

**Board: 17**

Dealer: West

**North:**

♠ AQ92

**South:**

♠ 764

W N E S

3♦ 3NT All Pass

Vul: N-S

♥ AKQ2

♥ J93

North HCP: 19

♦ AT3

♦ 76

South HCP: 4+1

♣ 64

♣ KT853

Contract: 3NT North

**Board: 18**

Dealer: East

**North:**

♠ K9742

**South:**

♠ QJ83

W N E S

3♦ 3NT

Vul: N-S

♥ J742

♥ A5

All Pass

North HCP: 5+1

♦ -

♦ AQ

South HCP: 22+1

♣ J964

♣ AKQ87

Contract: 3NT South

**Board: 19**

Dealer: East

**North:**

♠ KT7432

**South:**

♠ AQJ9

W N E S

3♦ 3NT

Vul: E-W

♥ Q54

♥ A72

Pass 4♠ All Pass

North HCP: 6+2

♦ J

♦ K74

South HCP: 18

♣ 987

♣ AT3

Contract: 4♠ North

**Board: 20**

Dealer: East

**North:**

♠ 76

**South:**

♠ KT

W N E S

3♠ 3NT

Vul: None

♥ JT83

♥ AQ72

All Pass

North HCP: 4

♦ JT95

♦ AK3

South HCP: 24

♣ Q64

♣ AKJ7

Contract: 3NT South

**South hands****3N\_over\_RHO\_3x**

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<b>Board: 16</b>	♠ AQ95	RHO opens the bidding 3♦.
Dealer: East	♥ AT4	You bid next.
Vul: None	♦ AQ83	
HCP: 17	♣ J2	

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<b>Board: 17</b>	♠ 764	LHO opens the bidding 3♦.
Dealer: West	♥ J93	Partner bids next.
Vul: N-S	♦ 76	
HCP: 4+1	♣ KT853	

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<b>Board: 18</b>	♠ QJ83	RHO opens the bidding 3♦.
Dealer: East	♥ A5	You bid next.
Vul: N-S	♦ AQ	
HCP: 22+1	♣ AKQ87	

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<b>Board: 19</b>	♠ AQJ9	RHO opens the bidding 3♦.
Dealer: East	♥ A72	You bid next.
Vul: E-W	♦ K74	
HCP: 18	♣ AT3	

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<b>Board: 20</b>	♠ KT	RHO opens the bidding 3♠.
Dealer: East	♥ AQ72	You bid next.
Vul: None	♦ AK3	
HCP: 24	♣ AKJ7	

## Both hands (Answers Page)

**Board: 16**

Dealer: East

**North:**

♠ K832

**South:**

♠ AQ95

W N E S

3♦ 3NT

Vul: None

♥ J9872

♥ AT4

All Pass

North HCP: 6+1

♦ -

♦ AQ83

South HCP: 17

♣ QT65

♣ J2

Contract: 3NT South

**Board: 17**

Dealer: West

**North:**

♠ AQ92

**South:**

♠ 764

W N E S

3♦ 3NT All Pass

Vul: N-S

♥ AKQ2

♥ J93

North HCP: 19

♦ AT3

♦ 76

South HCP: 4+1

♣ 64

♣ KT853

Contract: 3NT North

**Board: 18**

Dealer: East

**North:**

♠ K9742

**South:**

♠ QJ83

W N E S

3♦ 3NT

Vul: N-S

♥ J742

♥ A5

All Pass

North HCP: 5+1

♦ -

♦ AQ

South HCP: 22+1

♣ J964

♣ AKQ87

Contract: 3NT South

**Board: 19**

Dealer: East

**North:**

♠ KT7432

**South:**

♠ AQJ9

W N E S

3♦ 3NT

Vul: E-W

♥ Q54

♥ A72

Pass 4♠ All Pass

North HCP: 6+2

♦ J

♦ K74

South HCP: 18

♣ 987

♣ AT3

Contract: 4♠ North

**Board: 20**

Dealer: East

**North:**

♠ 76

**South:**

♠ KT

W N E S

3♠ 3NT

Vul: None

♥ JT83

♥ AQ72

All Pass

North HCP: 4

♦ JT95

♦ AK3

South HCP: 24

♣ Q64

♣ AKJ7

Contract: 3NT South

## North hands

## 3N\_over\_RHO\_3x

**Board: 21**      ♠ T      LHO opens the bidding 3♠.

Dealer: East      ♥ QT86532      Partner bids next.

Vul: E-W      ♦ T4

HCP: 5+3      ♣ K84

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**Board: 22**      ♠ 965      LHO opens the bidding 3♦.

Dealer: East      ♥ J63      Partner bids next.

Vul: None      ♦ 986

HCP: 1      ♣ 8653

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**Board: 23**      ♠ QT87      LHO opens the bidding 3♦.

Dealer: East      ♥ QJ9642      Partner bids next.

Vul: E-W      ♦ -

HCP: 7+2      ♣ Q97

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**Board: 24**      ♠ KJ8      RHO opens the bidding 3♣.

Dealer: West      ♥ AK74      You bid next.

Vul: E-W      ♦ T876

HCP: 17      ♣ AQ

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**Board: 25**      ♠ AJ974      RHO opens the bidding 3♠.

Dealer: West      ♥ AQ8      You bid next.

Vul: Both      ♦ K74

HCP: 18+1      ♣ A7

## Both hands (Answers Page)

Board: 21	North:	South:	W	N	E	S
Dealer: East	♠ T	♠ A62			3♠	3NT
Vul: E-W	♥ QT86532	♥ A974	Pass	4♥	All Pass	
North HCP: 5+3	♦ T4	♦ AK5				
South HCP: 19	♣ K84	♣ AT3				
Contract: 4♥ North						

Board: 22	North:	South:	W	N	E	S
Dealer: East	♠ 965	♠ K2			3♦	3NT
Vul: None	♥ J63	♥ KQ84	All Pass			
North HCP: 1	♦ 986	♦ K73				
South HCP: 19	♣ 8653	♣ AKJ9				
Contract: 3NT South						

Board: 23	North:	South:	W	N	E	S
Dealer: East	♠ QT87	♠ A5			3♦	3NT
Vul: E-W	♥ QJ9642	♥ AK8	Pass	4♥	All Pass	
North HCP: 7+2	♦ -	♦ K985				
South HCP: 21	♣ Q97	♣ AK43				
Contract: 4♥ North						

Board: 24	North:	South:	W	N	E	S
Dealer: West	♠ KJ8	♠ QT3	3♣	3NT	Pass	4♥
Vul: E-W	♥ AK74	♥ T8532	All Pass			
North HCP: 17	♦ T876	♦ AQ2				
South HCP: 8+1	♣ AQ	♣ 87				
Contract: 4♥ South						

Board: 25	North:	South:	W	N	E	S
Dealer: West	♠ AJ974	♠ 8	3♠	3NT	All Pass	
Vul: Both	♥ AQ8	♥ 9763				
North HCP: 18+1	♦ K74	♦ AJ9				
South HCP: 8+1	♣ A7	♣ KT965				
Contract: 3NT North						

**South hands****3N\_over\_RHO\_3x**

**Board: 21**      ♠ A62      RHO opens the bidding 3♠.

Dealer: East      ♥ A974      You bid next.

Vul: E-W      ♦ AK5

HCP: 19      ♣ AT3

---

**Board: 22**      ♠ K2      RHO opens the bidding 3♦.

Dealer: East      ♥ KQ84      You bid next.

Vul: None      ♦ K73

HCP: 19      ♣ AKJ9

---

**Board: 23**      ♠ A5      RHO opens the bidding 3♦.

Dealer: East      ♥ AK8      You bid next.

Vul: E-W      ♦ K985

HCP: 21      ♣ AK43

---

**Board: 24**      ♠ QT3      LHO opens the bidding 3♣.

Dealer: West      ♥ T8532      Partner bids next.

Vul: E-W      ♦ AQ2

HCP: 8+1      ♣ 87

---

**Board: 25**      ♠ 8      LHO opens the bidding 3♠.

Dealer: West      ♥ 9763      Partner bids next.

Vul: Both      ♦ AJ9

HCP: 8+1      ♣ KT965

## Both hands (Answers Page)

Board: 21	North:	South:	W	N	E	S
Dealer: East	♠ T	♠ A62			3♠	3NT
Vul: E-W	♥ QT86532	♥ A974	Pass	4♥	All Pass	
North HCP: 5+3	♦ T4	♦ AK5				
South HCP: 19	♣ K84	♣ AT3				
Contract: 4♥ North						

Board: 22	North:	South:	W	N	E	S
Dealer: East	♠ 965	♠ K2			3♦	3NT
Vul: None	♥ J63	♥ KQ84	All Pass			
North HCP: 1	♦ 986	♦ K73				
South HCP: 19	♣ 8653	♣ AKJ9				
Contract: 3NT South						

Board: 23	North:	South:	W	N	E	S
Dealer: East	♠ QT87	♠ A5			3♦	3NT
Vul: E-W	♥ QJ9642	♥ AK8	Pass	4♥	All Pass	
North HCP: 7+2	♦ -	♦ K985				
South HCP: 21	♣ Q97	♣ AK43				
Contract: 4♥ North						

Board: 24	North:	South:	W	N	E	S
Dealer: West	♠ KJ8	♠ QT3	3♣	3NT	Pass	4♥
Vul: E-W	♥ AK74	♥ T8532	All Pass			
North HCP: 17	♦ T876	♦ AQ2				
South HCP: 8+1	♣ AQ	♣ 87				
Contract: 4♥ South						

Board: 25	North:	South:	W	N	E	S
Dealer: West	♠ AJ974	♠ 8	3♠	3NT	All Pass	
Vul: Both	♥ AQ8	♥ 9763				
North HCP: 18+1	♦ K74	♦ AJ9				
South HCP: 8+1	♣ A7	♣ KT965				
Contract: 3NT North						

## North hands

## 3N\_over\_RHO\_3x

<b>Board: 26</b>	♠ J76	LHO opens the bidding 3♥.
Dealer: East	♥ 75	Partner bids next.
Vul: N-S	♦ AQ6	
HCP: 8+1	♣ JT853	

---

<b>Board: 27</b>	♠ A7	RHO opens the bidding 3♠.
Dealer: West	♥ K97	You bid next.
Vul: None	♦ AKQJ76	
HCP: 18+2	♣ J3	

---

<b>Board: 28</b>	♠ AQ76	LHO opens the bidding 3♥.
Dealer: East	♥ 952	Partner bids next.
Vul: Both	♦ K874	
HCP: 9	♣ 62	

---

<b>Board: 29</b>	♠ AK2	RHO opens the bidding 3♦.
Dealer: West	♥ A952	You bid next.
Vul: Both	♦ KT6	
HCP: 20	♣ AQ4	

---

<b>Board: 30</b>	♠ A52	RHO opens the bidding 3♥.
Dealer: West	♥ KQ9	You bid next.
Vul: Both	♦ AT4	
HCP: 17	♣ AT96	

## Both hands (Answers Page)

Board: 26	North:	South:	W	N	E	S
Dealer: East	♠ J76	♠ AKT8			3♥	3NT
Vul: N-S	♥ 75	♥ K8		All Pass		
North HCP: 8+1	♦ AQ6	♦ KT9				
South HCP: 22	♣ JT853	♣ AKQ4				
Contract: 3NT South						

Board: 27	North:	South:	W	N	E	S
Dealer: West	♠ A7	♠ 6542	3♠	3NT	All Pass	
Vul: None	♥ K97	♥ 832				
North HCP: 18+2	♦ AKQJ76	♦ T				
South HCP: 0+1	♣ J3	♣ T9865				
Contract: 3NT North						

Board: 28	North:	South:	W	N	E	S
Dealer: East	♠ AQ76	♠ T95			3♥	3NT
Vul: Both	♥ 952	♥ KJ		All Pass		
North HCP: 9	♦ K874	♦ A6				
South HCP: 17+2	♣ 62	♣ AKQT53				
Contract: 3NT South						

Board: 29	North:	South:	W	N	E	S
Dealer: West	♠ AK2	♠ J98	3♦	3NT	All Pass	
Vul: Both	♥ A952	♥ K83				
North HCP: 20	♦ KT6	♦ 875				
South HCP: 7	♣ AQ4	♣ K653				
Contract: 3NT North						

Board: 30	North:	South:	W	N	E	S
Dealer: West	♠ A52	♠ QJT9873	3♥	3NT	Pass	4♠
Vul: Both	♥ KQ9	♥ -		All Pass		
North HCP: 17	♦ AT4	♦ K6532				
South HCP: 8+4	♣ AT96	♣ Q				
Contract: 4♠ South						

**South hands****3N\_over\_RHO\_3x**

---

<b>Board: 26</b>	♠ AKT8	RHO opens the bidding 3♥.
Dealer: East	♥ K8	You bid next.
Vul: N-S	♦ KT9	
HCP: 22	♣ AKQ4	

---

<b>Board: 27</b>	♠ 6542	LHO opens the bidding 3♠.
Dealer: West	♥ 832	Partner bids next.
Vul: None	♦ T	
HCP: 0+1	♣ T9865	

---

<b>Board: 28</b>	♠ T95	RHO opens the bidding 3♥.
Dealer: East	♥ KJ	You bid next.
Vul: Both	♦ A6	
HCP: 17+2	♣ AKQT53	

---

<b>Board: 29</b>	♠ J98	LHO opens the bidding 3♦.
Dealer: West	♥ K83	Partner bids next.
Vul: Both	♦ 875	
HCP: 7	♣ K653	

---

<b>Board: 30</b>	♠ QJT9873	LHO opens the bidding 3♥.
Dealer: West	♥ -	Partner bids next.
Vul: Both	♦ K6532	
HCP: 8+4	♣ Q	

## Both hands (Answers Page)

Board: 26	North:	South:	W	N	E	S
Dealer: East	♠ J76	♠ AKT8			3♥	3NT
Vul: N-S	♥ 75	♥ K8		All Pass		
North HCP: 8+1	♦ AQ6	♦ KT9				
South HCP: 22	♣ JT853	♣ AKQ4				
Contract: 3NT South						

Board: 27	North:	South:	W	N	E	S
Dealer: West	♠ A7	♠ 6542	3♠	3NT	All Pass	
Vul: None	♥ K97	♥ 832				
North HCP: 18+2	♦ AKQJ76	♦ T				
South HCP: 0+1	♣ J3	♣ T9865				
Contract: 3NT North						

Board: 28	North:	South:	W	N	E	S
Dealer: East	♠ AQ76	♠ T95			3♥	3NT
Vul: Both	♥ 952	♥ KJ		All Pass		
North HCP: 9	♦ K874	♦ A6				
South HCP: 17+2	♣ 62	♣ AKQT53				
Contract: 3NT South						

Board: 29	North:	South:	W	N	E	S
Dealer: West	♠ AK2	♠ J98	3♦	3NT	All Pass	
Vul: Both	♥ A952	♥ K83				
North HCP: 20	♦ KT6	♦ 875				
South HCP: 7	♣ AQ4	♣ K653				
Contract: 3NT North						

Board: 30	North:	South:	W	N	E	S
Dealer: West	♠ A52	♠ QJT9873	3♥	3NT	Pass	4♠
Vul: Both	♥ KQ9	♥ -		All Pass		
North HCP: 17	♦ AT4	♦ K6532				
South HCP: 8+4	♣ AT96	♣ Q				
Contract: 4♠ South						

## North hands

## 3N\_over\_RHO\_3x

<b>Board: 31</b>	♠ AQ2	RHO opens the bidding 3♣.
Dealer: West	♥ A62	You bid next.
Vul: Both	♦ AT853	
HCP: 18+1	♣ A4	

---

<b>Board: 32</b>	♠ QJT6	LHO opens the bidding 3♦.
Dealer: East	♥ A7653	Partner bids next.
Vul: None	♦ 974	
HCP: 9+1	♣ Q	

---

<b>Board: 33</b>	♠ A6	RHO opens the bidding 3♥.
Dealer: West	♥ AQ	You bid next.
Vul: E-W	♦ KJ87	
HCP: 17+1	♣ QJT62	

---

<b>Board: 34</b>	♠ JT75	LHO opens the bidding 3♣.
Dealer: East	♥ T6	Partner bids next.
Vul: None	♦ AKT63	
HCP: 8+1	♣ 64	

---

<b>Board: 35</b>	♠ AK7	RHO opens the bidding 3♥.
Dealer: West	♥ KQ76	You bid next.
Vul: N-S	♦ J72	
HCP: 17	♣ A63	

## Both hands (Answers Page)

Board: 31	North:	South:	W	N	E	S
Dealer: West	♠ AQ2	♠ T83	3♣	3NT	All Pass	
Vul: Both	♥ A62	♥ Q97				
North HCP: 18+1	♦ AT853	♦ KQJ96				
South HCP: 8+1	♣ A4	♣ 98				
Contract: 3NT North						

Board: 32	North:	South:	W	N	E	S
Dealer: East	♠ QJT6	♠ AK4		3♦	3NT	
Vul: None	♥ A7653	♥ KJ98		All Pass		
North HCP: 9+1	♦ 974	♦ KJ				
South HCP: 19	♣ Q	♣ AT96				
Contract: 3NT South						

Board: 33	North:	South:	W	N	E	S
Dealer: West	♠ A6	♠ J5432	3♥	3NT	All Pass	
Vul: E-W	♥ AQ	♥ 7				
North HCP: 17+1	♦ KJ87	♦ 9532				
South HCP: 4+1	♣ QJT62	♣ K95				
Contract: 3NT North						

Board: 34	North:	South:	W	N	E	S
Dealer: East	♠ JT75	♠ AK3		3♣	3NT	
Vul: None	♥ T6	♥ AK42		All Pass		
North HCP: 8+1	♦ AKT63	♦ Q854				
South HCP: 20	♣ 64	♣ AT				
Contract: 3NT South						

Board: 35	North:	South:	W	N	E	S
Dealer: West	♠ AK7	♠ J864	3♥	3NT	All Pass	
Vul: N-S	♥ KQ76	♥ 53				
North HCP: 17	♦ J72	♦ KT8				
South HCP: 4	♣ A63	♣ 9872				
Contract: 3NT North						

## South hands

## 3N\_over\_RHO\_3x

<b>Board: 31</b>	♠ T83	LHO opens the bidding 3♣.
Dealer: West	♥ Q97	Partner bids next.
Vul: Both	♦ KQJ96	
HCP: 8+1	♣ 98	

---

<b>Board: 32</b>	♠ AK4	RHO opens the bidding 3♦.
Dealer: East	♥ KJ98	You bid next.
Vul: None	♦ KJ	
HCP: 19	♣ AT96	

---

<b>Board: 33</b>	♠ J5432	LHO opens the bidding 3♥.
Dealer: West	♥ 7	Partner bids next.
Vul: E-W	♦ 9532	
HCP: 4+1	♣ K95	

---

<b>Board: 34</b>	♠ AK3	RHO opens the bidding 3♣.
Dealer: East	♥ AK42	You bid next.
Vul: None	♦ Q854	
HCP: 20	♣ AT	

---

<b>Board: 35</b>	♠ J864	LHO opens the bidding 3♥.
Dealer: West	♥ 53	Partner bids next.
Vul: N-S	♦ KT8	
HCP: 4	♣ 9872	

## Both hands (Answers Page)

Board: 31	North:	South:	W	N	E	S
Dealer: West	♠ AQ2	♠ T83	3♣	3NT	All Pass	
Vul: Both	♥ A62	♥ Q97				
North HCP: 18+1	♦ AT853	♦ KQJ96				
South HCP: 8+1	♣ A4	♣ 98				
Contract: 3NT North						

Board: 32	North:	South:	W	N	E	S
Dealer: East	♠ QJT6	♠ AK4		3♦	3NT	
Vul: None	♥ A7653	♥ KJ98		All Pass		
North HCP: 9+1	♦ 974	♦ KJ				
South HCP: 19	♣ Q	♣ AT96				
Contract: 3NT South						

Board: 33	North:	South:	W	N	E	S
Dealer: West	♠ A6	♠ J5432	3♥	3NT	All Pass	
Vul: E-W	♥ AQ	♥ 7				
North HCP: 17+1	♦ KJ87	♦ 9532				
South HCP: 4+1	♣ QJT62	♣ K95				
Contract: 3NT North						

Board: 34	North:	South:	W	N	E	S
Dealer: East	♠ JT75	♠ AK3		3♣	3NT	
Vul: None	♥ T6	♥ AK42		All Pass		
North HCP: 8+1	♦ AKT63	♦ Q854				
South HCP: 20	♣ 64	♣ AT				
Contract: 3NT South						

Board: 35	North:	South:	W	N	E	S
Dealer: West	♠ AK7	♠ J864	3♥	3NT	All Pass	
Vul: N-S	♥ KQ76	♥ 53				
North HCP: 17	♦ J72	♦ KT8				
South HCP: 4	♣ A63	♣ 9872				
Contract: 3NT North						

## North hands

## 3N\_over\_RHO\_3x

**Board: 36**      ♠ QT752      LHO opens the bidding 3♥.

Dealer: East      ♥ 743      Partner bids next.

Vul: E-W      ♦ K

HCP: 8+1      ♣ KT84

---

**Board: 37**      ♠ A964      RHO opens the bidding 3♦.

Dealer: West      ♥ AQ5      You bid next.

Vul: N-S      ♦ A9

HCP: 22      ♣ AKJ7

---

**Board: 38**      ♠ KJ5      RHO opens the bidding 3♦.

Dealer: West      ♥ QJ53      You bid next.

Vul: E-W      ♦ A9

HCP: 20      ♣ AKQ9

---

**Board: 39**      ♠ AJ3      RHO opens the bidding 3♦.

Dealer: West      ♥ A82      You bid next.

Vul: None      ♦ K8

HCP: 18+1      ♣ AQ754

---

**Board: 40**      ♠ 96      LHO opens the bidding 3♠.

Dealer: East      ♥ 85      Partner bids next.

Vul: Both      ♦ JT653

HCP: 5+1      ♣ A875

## Both hands (Answers Page)

Board: 36	North:	South:	W	N	E	S
Dealer: East	♠ QT752	♠ AJ86			3♥	3NT
Vul: E-W	♥ 743	♥ AQ2		All Pass		
North HCP: 8+1	♦ K	♦ AT97				
South HCP: 19	♣ KT84	♣ A5				
Contract: 3NT South						

Board: 37	North:	South:	W	N	E	S
Dealer: West	♠ A964	♠ J532	3♦	3NT	All Pass	
Vul: N-S	♥ AQ5	♥ T842				
North HCP: 22	♦ A9	♦ 7				
South HCP: 3	♣ AKJ7	♣ Q865				
Contract: 3NT North						

Board: 38	North:	South:	W	N	E	S
Dealer: West	♠ KJ5	♠ AQT732	3♦	3NT	Pass	4♠
Vul: E-W	♥ QJ53	♥ 8		All Pass		
North HCP: 20	♦ A9	♦ 876				
South HCP: 6+2	♣ AKQ9	♣ 875				
Contract: 4♠ South						

Board: 39	North:	South:	W	N	E	S
Dealer: West	♠ AJ3	♠ 9875	3♦	3NT	All Pass	
Vul: None	♥ A82	♥ K9743				
North HCP: 18+1	♦ K8	♦ Q93				
South HCP: 5+1	♣ AQ754	♣ 8				
Contract: 3NT North						

Board: 40	North:	South:	W	N	E	S
Dealer: East	♠ 96	♠ A8			3♠	3NT
Vul: Both	♥ 85	♥ QT43		All Pass		
North HCP: 5+1	♦ JT653	♦ AK97				
South HCP: 18	♣ A875	♣ KQ3				
Contract: 3NT South						

**South hands****3N\_over\_RHO\_3x**

<b>Board: 36</b>	♠ AJ86	RHO opens the bidding 3♥.
Dealer: East	♥ AQ2	You bid next.
Vul: E-W	♦ AT97	
HCP: 19	♣ A5	

---

<b>Board: 37</b>	♠ J532	LHO opens the bidding 3♦.
Dealer: West	♥ T842	Partner bids next.
Vul: N-S	♦ 7	
HCP: 3	♣ Q865	

---

<b>Board: 38</b>	♠ AQT732	LHO opens the bidding 3♦.
Dealer: West	♥ 8	Partner bids next.
Vul: E-W	♦ 876	
HCP: 6+2	♣ 875	

---

<b>Board: 39</b>	♠ 9875	LHO opens the bidding 3♦.
Dealer: West	♥ K9743	Partner bids next.
Vul: None	♦ Q93	
HCP: 5+1	♣ 8	

---

<b>Board: 40</b>	♠ A8	RHO opens the bidding 3♠.
Dealer: East	♥ QT43	You bid next.
Vul: Both	♦ AK97	
HCP: 18	♣ KQ3	

## Both hands (Answers Page)

Board: 36	North:	South:	W	N	E	S
Dealer: East	♠ QT752	♠ AJ86			3♥	3NT
Vul: E-W	♥ 743	♥ AQ2		All Pass		
North HCP: 8+1	♦ K	♦ AT97				
South HCP: 19	♣ KT84	♣ A5				
Contract: 3NT South						

Board: 37	North:	South:	W	N	E	S
Dealer: West	♠ A964	♠ J532	3♦	3NT	All Pass	
Vul: N-S	♥ AQ5	♥ T842				
North HCP: 22	♦ A9	♦ 7				
South HCP: 3	♣ AKJ7	♣ Q865				
Contract: 3NT North						

Board: 38	North:	South:	W	N	E	S
Dealer: West	♠ KJ5	♠ AQT732	3♦	3NT	Pass	4♠
Vul: E-W	♥ QJ53	♥ 8		All Pass		
North HCP: 20	♦ A9	♦ 876				
South HCP: 6+2	♣ AKQ9	♣ 875				
Contract: 4♠ South						

Board: 39	North:	South:	W	N	E	S
Dealer: West	♠ AJ3	♠ 9875	3♦	3NT	All Pass	
Vul: None	♥ A82	♥ K9743				
North HCP: 18+1	♦ K8	♦ Q93				
South HCP: 5+1	♣ AQ754	♣ 8				
Contract: 3NT North						

Board: 40	North:	South:	W	N	E	S
Dealer: East	♠ 96	♠ A8			3♠	3NT
Vul: Both	♥ 85	♥ QT43		All Pass		
North HCP: 5+1	♦ JT653	♦ AK97				
South HCP: 18	♣ A875	♣ KQ3				
Contract: 3NT South						

## North hands

## 3N\_over\_RHO\_3x

<b>Board: 41</b>	♠ A42	RHO opens the bidding 3♥.
Dealer: West	♥ A7	You bid next.
Vul: None	♦ AQT5	
HCP: 19	♣ AJ98	

---

<b>Board: 42</b>	♠ AJ6	RHO opens the bidding 3♦.
Dealer: West	♥ A73	You bid next.
Vul: N-S	♦ A98	
HCP: 19	♣ AQ64	

---

<b>Board: 43</b>	♠ AJ97	RHO opens the bidding 3♦.
Dealer: West	♥ AQJ	You bid next.
Vul: E-W	♦ A6	
HCP: 20	♣ KJT9	

---

<b>Board: 44</b>	♠ K54	LHO opens the bidding 3♣.
Dealer: East	♥ Q8732	Partner bids next.
Vul: Both	♦ K754	
HCP: 8+1	♣ 3	

---

<b>Board: 45</b>	♠ KJ9	RHO opens the bidding 3♥.
Dealer: West	♥ AQ6	You bid next.
Vul: E-W	♦ Q963	
HCP: 17	♣ KQ9	

## 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: West	♠ A42	♠ J987	3♥	3NT	All Pass	
Vul: None	♥ A7	♥ T943				
North HCP: 19	♦ AQT5	♦ K8				
South HCP: 4	♣ AJ98	♣ 654				
Contract: 3NT North						

<b>Board: 42</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ AJ6	♠ K98	3♦	3NT	Pass	4♥
Vul: N-S	♥ A73	♥ KJT982		All Pass		
North HCP: 19	♦ A98	♦ -				
South HCP: 10+2	♣ AQ64	♣ KT83				
Contract: 4♥ South						

<b>Board: 43</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ AJ97	♠ KT65	3♦	3NT	All Pass	
Vul: E-W	♥ AQJ	♥ 973				
North HCP: 20	♦ A6	♦ 873				
South HCP: 3	♣ KJT9	♣ 843				
Contract: 3NT North						

<b>Board: 44</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ K54	♠ AJ87			3♣	3NT
Vul: Both	♥ Q8732	♥ AK4		All Pass		
North HCP: 8+1	♦ K754	♦ AJ96				
South HCP: 20	♣ 3	♣ K8				
Contract: 3NT South						

<b>Board: 45</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ KJ9	♠ Q6432	3♥	3NT	All Pass	
Vul: E-W	♥ AQ6	♥ -				
North HCP: 17	♦ Q963	♦ AT72				
South HCP: 10+1	♣ KQ9	♣ AT52				
Contract: 3NT North						

## South hands

## 3N\_over\_RHO\_3x

<b>Board: 41</b>	♠ J987	LHO opens the bidding 3♥.
Dealer: West	♥ T943	Partner bids next.
Vul: None	♦ K8	
HCP: 4	♣ 654	

---

<b>Board: 42</b>	♠ K98	LHO opens the bidding 3♦.
Dealer: West	♥ KJT982	Partner bids next.
Vul: N-S	♦ -	
HCP: 10+2	♣ KT83	

---

<b>Board: 43</b>	♠ KT65	LHO opens the bidding 3♦.
Dealer: West	♥ 973	Partner bids next.
Vul: E-W	♦ 873	
HCP: 3	♣ 843	

---

<b>Board: 44</b>	♠ AJ87	RHO opens the bidding 3♣.
Dealer: East	♥ AK4	You bid next.
Vul: Both	♦ AJ96	
HCP: 20	♣ K8	

---

<b>Board: 45</b>	♠ Q6432	LHO opens the bidding 3♥.
Dealer: West	♥ -	Partner bids next.
Vul: E-W	♦ AT72	
HCP: 10+1	♣ AT52	

## 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: West	♠ A42	♠ J987	3♥	3NT	All Pass	
Vul: None	♥ A7	♥ T943				
North HCP: 19	♦ AQT5	♦ K8				
South HCP: 4	♣ AJ98	♣ 654				
Contract: 3NT North						

<b>Board: 42</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ AJ6	♠ K98	3♦	3NT	Pass	4♥
Vul: N-S	♥ A73	♥ KJT982		All Pass		
North HCP: 19	♦ A98	♦ -				
South HCP: 10+2	♣ AQ64	♣ KT83				
Contract: 4♥ South						

<b>Board: 43</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ AJ97	♠ KT65	3♦	3NT	All Pass	
Vul: E-W	♥ AQJ	♥ 973				
North HCP: 20	♦ A6	♦ 873				
South HCP: 3	♣ KJT9	♣ 843				
Contract: 3NT North						

<b>Board: 44</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ K54	♠ AJ87			3♣	3NT
Vul: Both	♥ Q8732	♥ AK4		All Pass		
North HCP: 8+1	♦ K754	♦ AJ96				
South HCP: 20	♣ 3	♣ K8				
Contract: 3NT South						

<b>Board: 45</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ KJ9	♠ Q6432	3♥	3NT	All Pass	
Vul: E-W	♥ AQ6	♥ -				
North HCP: 17	♦ Q963	♦ AT72				
South HCP: 10+1	♣ KQ9	♣ AT52				
Contract: 3NT North						

## North hands

## 3N\_over\_RHO\_3x

<b>Board: 46</b>	♠ J96	LHO opens the bidding 3♦.
Dealer: East	♥ A95	Partner bids next.
Vul: E-W	♦ -	
HCP: 10+3	♣ KQ96542	

---

<b>Board: 47</b>	♠ Q	LHO opens the bidding 3♥.
Dealer: East	♥ 973	Partner bids next.
Vul: Both	♦ T32	
HCP: 5+2	♣ QJ8532	

---

<b>Board: 48</b>	♠ 7532	LHO opens the bidding 3♣.
Dealer: East	♥ JT7	Partner bids next.
Vul: None	♦ J975	West (RHO) Doubles 3NT if possible.
HCP: 2	♣ 52	

---

<b>Board: 49</b>	♠ K5	RHO opens the bidding 3♣.
Dealer: West	♥ A975	You bid next.
Vul: Both	♦ AKJ83	
HCP: 18+1	♣ K6	

---

<b>Board: 50</b>	♠ Q743	LHO opens the bidding 3♦.
Dealer: East	♥ T982	Partner bids next.
Vul: Both	♦ 73	
HCP: 2	♣ T76	

## Both hands (Answers Page)

**Board: 46**

Dealer: East

**North:**

♠ J96

**South:**

♠ A52

W N E S

3♦ 3NT

Vul: E-W

♥ A95

♥ KT3

All Pass

North HCP: 10+3

♦ -

♦ AQ932

South HCP: 17+1

♣ KQ96542

♣ A8

Contract: 3NT South

**Board: 47**

Dealer: East

**North:**

♠ Q

**South:**

♠ T987

W N E S

3♥ 3NT

Vul: Both

♥ 973

♥ KQ2

Pass 5♣ All Pass

North HCP: 5+2

♦ T32

♦ AJ8

South HCP: 17

♣ QJ8532

♣ AK4

Contract: 5♣ North

**Board: 48**

Dealer: East

**North:**

♠ 7532

**South:**

♠ K64

W N E S

3♣ 3NT

Vul: None

♥ JT7

♥ KQ98

X All Pass

North HCP: 2

♦ J975

♦ K84

South HCP: 17

♣ 52

♣ AQ6

Contract: 3NTX South

**Board: 49**

Dealer: West

**North:**

♠ K5

**South:**

♠ QJ963

W N E S

3♣ 3NT All Pass

Vul: Both

♥ A975

♥ K86

North HCP: 18+1

♦ AKJ83

♦ Q765

South HCP: 8+1

♣ K6

♣ 9

Contract: 3NT North

**Board: 50**

Dealer: East

**North:**

♠ Q743

**South:**

♠ AJ6

W N E S

3♦ 3NT

Vul: Both

♥ T982

♥ AQ73

All Pass

North HCP: 2

♦ 73

♦ K5

South HCP: 21

♣ T76

♣ AK85

Contract: 3NT South

**South hands****3N\_over\_RHO\_3x**

**Board: 46**      ♠ A52      RHO opens the bidding 3♦.

Dealer: East      ♥ KT3      You bid next.

Vul: E-W      ♦ AQ932

HCP: 17+1      ♣ A8

---

**Board: 47**      ♠ T987      RHO opens the bidding 3♥.

Dealer: East      ♥ KQ2      You bid next.

Vul: Both      ♦ AJ8

HCP: 17      ♣ AK4

---

**Board: 48**      ♠ K64      RHO opens the bidding 3♣.

Dealer: East      ♥ KQ98      You bid next.

Vul: None      ♦ K84      West (LHO) Doubles 3NT if possible.

HCP: 17      ♣ AQ6

---

**Board: 49**      ♠ QJ963      LHO opens the bidding 3♣.

Dealer: West      ♥ K86      Partner bids next.

Vul: Both      ♦ Q765

HCP: 8+1      ♣ 9

---

**Board: 50**      ♠ AJ6      RHO opens the bidding 3♦.

Dealer: East      ♥ AQ73      You bid next.

Vul: Both      ♦ K5

HCP: 21      ♣ AK85

## 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: East	♠ J96	♠ A52			3♦	3NT
Vul: E-W	♥ A95	♥ KT3		All Pass		
North HCP: 10+3	♦ -	♦ AQ932				
South HCP: 17+1	♣ KQ96542	♣ A8				
Contract: 3NT South						

<b>Board: 47</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ Q	♠ T987			3♥	3NT
Vul: Both	♥ 973	♥ KQ2	Pass	5♣	All Pass	
North HCP: 5+2	♦ T32	♦ AJ8				
South HCP: 17	♣ QJ8532	♣ AK4				
Contract: 5♣ North						

<b>Board: 48</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ 7532	♠ K64			3♣	3NT
Vul: None	♥ JT7	♥ KQ98	X	All Pass		
North HCP: 2	♦ J975	♦ K84				
South HCP: 17	♣ 52	♣ AQ6				
Contract: 3NTX South						

<b>Board: 49</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ K5	♠ QJ963	3♣	3NT	All Pass	
Vul: Both	♥ A975	♥ K86				
North HCP: 18+1	♦ AKJ83	♦ Q765				
South HCP: 8+1	♣ K6	♣ 9				
Contract: 3NT North						

<b>Board: 50</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ Q743	♠ AJ6			3♦	3NT
Vul: Both	♥ T982	♥ AQ73		All Pass		
North HCP: 2	♦ 73	♦ K5				
South HCP: 21	♣ T76	♣ AK85				
Contract: 3NT South						

## North hands

## 3N\_over\_RHO\_3x

<b>Board: 51</b>	♠ A75	RHO opens the bidding 3♥.
Dealer: West	♥ A9	You bid next.
Vul: None	♦ AQJ972	
HCP: 17+2	♣ Q9	

---

<b>Board: 52</b>	♠ Q986	LHO opens the bidding 3♠.
Dealer: East	♥ 862	Partner bids next.
Vul: E-W	♦ 9863	
HCP: 5	♣ K8	

---

<b>Board: 53</b>	♠ KQ54	RHO opens the bidding 3♣.
Dealer: West	♥ A98	You bid next.
Vul: Both	♦ K92	
HCP: 17	♣ KQ2	

---

<b>Board: 54</b>	♠ 54	LHO opens the bidding 3♠.
Dealer: East	♥ KT52	Partner bids next.
Vul: E-W	♦ J932	
HCP: 5	♣ J73	

---

<b>Board: 55</b>	♠ AQJ853	LHO opens the bidding 3♦.
Dealer: East	♥ J52	Partner bids next.
Vul: Both	♦ 5	
HCP: 12+2	♣ AT4	

## Both hands (Answers Page)

Board: 51	North:	South:	W	N	E	S
Dealer: West	♠ A75	♠ KQ864	3♥	3NT	All Pass	
Vul: None	♥ A9	♥ 4				
North HCP: 17+2	♦ AQJ972	♦ T6				
South HCP: 12+2	♣ Q9	♣ AK862				
Contract: 3NT North						

Board: 52	North:	South:	W	N	E	S
Dealer: East	♠ Q986	♠ A2		3♠	3NT	
Vul: E-W	♥ 862	♥ AKJT		All Pass		
North HCP: 5	♦ 9863	♦ A4				
South HCP: 20+1	♣ K8	♣ A9543				
Contract: 3NT South						

Board: 53	North:	South:	W	N	E	S
Dealer: West	♠ KQ54	♠ J63	3♣	3NT	All Pass	
Vul: Both	♥ A98	♥ QJ42				
North HCP: 17	♦ K92	♦ JT873				
South HCP: 5+1	♣ KQ2	♣ 7				
Contract: 3NT North						

Board: 54	North:	South:	W	N	E	S
Dealer: East	♠ 54	♠ AQ		3♠	3NT	
Vul: E-W	♥ KT52	♥ Q8		All Pass		
North HCP: 5	♦ J932	♦ AK754				
South HCP: 17+1	♣ J73	♣ Q962				
Contract: 3NT South						

Board: 55	North:	South:	W	N	E	S
Dealer: East	♠ AQJ853	♠ K97		3♦	3NT	
Vul: Both	♥ J52	♥ AK76	Pass	4♠	All Pass	
North HCP: 12+2	♦ 5	♦ AQ				
South HCP: 19	♣ AT4	♣ K953				
Contract: 4♠ North						

**South hands****3N\_over\_RHO\_3x**

<b>Board: 51</b>	♠ KQ864	LHO opens the bidding 3♥.
Dealer: West	♥ 4	Partner bids next.
Vul: None	♦ T6	
HCP: 12+2	♣ AK862	

---

<b>Board: 52</b>	♠ A2	RHO opens the bidding 3♠.
Dealer: East	♥ AKJT	You bid next.
Vul: E-W	♦ A4	
HCP: 20+1	♣ A9543	

---

<b>Board: 53</b>	♠ J63	LHO opens the bidding 3♣.
Dealer: West	♥ QJ42	Partner bids next.
Vul: Both	♦ JT873	
HCP: 5+1	♣ 7	

---

<b>Board: 54</b>	♠ AQ	RHO opens the bidding 3♠.
Dealer: East	♥ Q8	You bid next.
Vul: E-W	♦ AK754	
HCP: 17+1	♣ Q962	

---

<b>Board: 55</b>	♠ K97	RHO opens the bidding 3♦.
Dealer: East	♥ AK76	You bid next.
Vul: Both	♦ AQ	
HCP: 19	♣ K953	

## 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: West	♠ A75	♠ KQ864	3♥	3NT	All Pass	
Vul: None	♥ A9	♥ 4				
North HCP: 17+2	♦ AQJ972	♦ T6				
South HCP: 12+2	♣ Q9	♣ AK862				
Contract: 3NT North						

<b>Board: 52</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ Q986	♠ A2			3♠	3NT
Vul: E-W	♥ 862	♥ AKJT		All Pass		
North HCP: 5	♦ 9863	♦ A4				
South HCP: 20+1	♣ K8	♣ A9543				
Contract: 3NT South						

<b>Board: 53</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ KQ54	♠ J63	3♣	3NT	All Pass	
Vul: Both	♥ A98	♥ QJ42				
North HCP: 17	♦ K92	♦ JT873				
South HCP: 5+1	♣ KQ2	♣ 7				
Contract: 3NT North						

<b>Board: 54</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ 54	♠ AQ			3♠	3NT
Vul: E-W	♥ KT52	♥ Q8		All Pass		
North HCP: 5	♦ J932	♦ AK754				
South HCP: 17+1	♣ J73	♣ Q962				
Contract: 3NT South						

<b>Board: 55</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ AQJ853	♠ K97			3♦	3NT
Vul: Both	♥ J52	♥ AK76	Pass	4♠	All Pass	
North HCP: 12+2	♦ 5	♦ AQ				
South HCP: 19	♣ AT4	♣ K953				
Contract: 4♠ North						

## North hands

## 3N\_over\_RHO\_3x

<b>Board: 56</b>	♠ J984	LHO opens the bidding 3♣.
Dealer: East	♥ AQJ4	Partner bids next.
Vul: E-W	♦ Q42	
HCP: 10	♣ 84	

---

<b>Board: 57</b>	♠ Q97	RHO opens the bidding 3♦.
Dealer: West	♥ AQJT	You bid next.
Vul: E-W	♦ KQ5	
HCP: 17	♣ QJ9	

---

<b>Board: 58</b>	♠ JT	LHO opens the bidding 3♦.
Dealer: East	♥ 752	Partner bids next.
Vul: None	♦ 63	
HCP: 5+2	♣ AT9853	

---

<b>Board: 59</b>	♠ AK6	RHO opens the bidding 3♦.
Dealer: West	♥ QT87	You bid next.
Vul: E-W	♦ AQ5	East (LHO) Doubles 3NT if possible.
HCP: 17	♣ QT9	

---

<b>Board: 60</b>	♠ KQ3	RHO opens the bidding 3♠.
Dealer: West	♥ Q52	You bid next.
Vul: Both	♦ AQ4	
HCP: 17	♣ A852	

## Both hands (Answers Page)

Board: 56	North:	South:	W	N	E	S
Dealer: East	♠ J984	♠ A76			3♣	3NT
Vul: E-W	♥ AQJ4	♥ K9		All Pass		
North HCP: 10	♦ Q42	♦ AT875				
South HCP: 17+1	♣ 84	♣ AQ9				
Contract: 3NT South						

Board: 57	North:	South:	W	N	E	S
Dealer: West	♠ Q97	♠ AJ542	3♦	3NT	All Pass	
Vul: E-W	♥ AQJT	♥ 43				
North HCP: 17	♦ KQ5	♦ 2				
South HCP: 9+2	♣ QJ9	♣ AT764				
Contract: 3NT North						

Board: 58	North:	South:	W	N	E	S
Dealer: East	♠ JT	♠ AK84			3♦	3NT
Vul: None	♥ 752	♥ KJ96		All Pass		
North HCP: 5+2	♦ 63	♦ K95				
South HCP: 19	♣ AT9853	♣ KQ				
Contract: 3NT South						

Board: 59	North:	South:	W	N	E	S
Dealer: West	♠ AK6	♠ T9743	3♦	3NT	X	All Pass
Vul: E-W	♥ QT87	♥ K				
North HCP: 17	♦ AQ5	♦ 873				
South HCP: 3+1	♣ QT9	♣ 7432				
Contract: 3NTX North						

Board: 60	North:	South:	W	N	E	S
Dealer: West	♠ KQ3	♠ -	3♠	3NT	Pass	4♥
Vul: Both	♥ Q52	♥ AJT986		All Pass		
North HCP: 17	♦ AQ4	♦ KJ96				
South HCP: 9+2	♣ A852	♣ 763				
Contract: 4♥ South						

**South hands****3N\_over\_RHO\_3x**

<b>Board: 56</b>	♠ A76	RHO opens the bidding 3♣.
Dealer: East	♥ K9	You bid next.
Vul: E-W	♦ AT875	
HCP: 17+1	♣ AQ9	

---

<b>Board: 57</b>	♠ AJ542	LHO opens the bidding 3♦.
Dealer: West	♥ 43	Partner bids next.
Vul: E-W	♦ 2	
HCP: 9+2	♣ AT764	

---

<b>Board: 58</b>	♠ AK84	RHO opens the bidding 3♦.
Dealer: East	♥ KJ96	You bid next.
Vul: None	♦ K95	
HCP: 19	♣ KQ	

---

<b>Board: 59</b>	♠ T9743	LHO opens the bidding 3♦.
Dealer: West	♥ K	Partner bids next.
Vul: E-W	♦ 873	East (RHO) Doubles 3NT if possible.
HCP: 3+1	♣ 7432	

---

<b>Board: 60</b>	♠ -	LHO opens the bidding 3♠.
Dealer: West	♥ AJT986	Partner bids next.
Vul: Both	♦ KJ96	
HCP: 9+2	♣ 763	

## Both hands (Answers Page)

Board: 56	North:	South:	W	N	E	S
Dealer: East	♠ J984	♠ A76			3♣	3NT
Vul: E-W	♥ AQJ4	♥ K9		All Pass		
North HCP: 10	♦ Q42	♦ AT875				
South HCP: 17+1	♣ 84	♣ AQ9				
Contract: 3NT South						

Board: 57	North:	South:	W	N	E	S
Dealer: West	♠ Q97	♠ AJ542	3♦	3NT	All Pass	
Vul: E-W	♥ AQJT	♥ 43				
North HCP: 17	♦ KQ5	♦ 2				
South HCP: 9+2	♣ QJ9	♣ AT764				
Contract: 3NT North						

Board: 58	North:	South:	W	N	E	S
Dealer: East	♠ JT	♠ AK84			3♦	3NT
Vul: None	♥ 752	♥ KJ96		All Pass		
North HCP: 5+2	♦ 63	♦ K95				
South HCP: 19	♣ AT9853	♣ KQ				
Contract: 3NT South						

Board: 59	North:	South:	W	N	E	S
Dealer: West	♠ AK6	♠ T9743	3♦	3NT	X	All Pass
Vul: E-W	♥ QT87	♥ K				
North HCP: 17	♦ AQ5	♦ 873				
South HCP: 3+1	♣ QT9	♣ 7432				
Contract: 3NTX North						

Board: 60	North:	South:	W	N	E	S
Dealer: West	♠ KQ3	♠ -	3♠	3NT	Pass	4♥
Vul: Both	♥ Q52	♥ AJT986		All Pass		
North HCP: 17	♦ AQ4	♦ KJ96				
South HCP: 9+2	♣ A852	♣ 763				
Contract: 4♥ South						

## North hands

## 3N\_over\_RHO\_3x

<b>Board: 61</b>	♠ AJ82	RHO opens the bidding 3♥.
Dealer: West	♥ AQ7	You bid next.
Vul: None	♦ Q432	
HCP: 17	♣ A2	

---

<b>Board: 62</b>	♠ QT95	LHO opens the bidding 3♦.
Dealer: East	♥ Q9842	Partner bids next.
Vul: N-S	♦ 32	
HCP: 5+1	♣ J2	

---

<b>Board: 63</b>	♠ AQ6	RHO opens the bidding 3♠.
Dealer: West	♥ AT94	You bid next.
Vul: Both	♦ KQT8	
HCP: 18	♣ K3	

---

<b>Board: 64</b>	♠ 9843	LHO opens the bidding 3♠.
Dealer: East	♥ T	Partner bids next.
Vul: None	♦ A952	
HCP: 8	♣ A874	

---

<b>Board: 65</b>	♠ Q87	RHO opens the bidding 3♥.
Dealer: West	♥ AQ5	You bid next.
Vul: E-W	♦ AQJ92	
HCP: 17+1	♣ Q6	

## Both hands (Answers Page)

Board: 61	North:	South:	W	N	E	S
Dealer: West	♠ AJ82	♠ K97	3♥	3NT	All Pass	
Vul: None	♥ AQ7	♥ 953				
North HCP: 17	♦ Q432	♦ AK987				
South HCP: 10+1	♣ A2	♣ 95				
Contract: 3NT North						

Board: 62	North:	South:	W	N	E	S
Dealer: East	♠ QT95	♠ A82		3♦	3NT	
Vul: N-S	♥ Q9842	♥ KT53		All Pass		
North HCP: 5+1	♦ 32	♦ AQ6				
South HCP: 17	♣ J2	♣ A95				
Contract: 3NT South						

Board: 63	North:	South:	W	N	E	S
Dealer: West	♠ AQ6	♠ 432	3♠	3NT	All Pass	
Vul: Both	♥ AT94	♥ K72				
North HCP: 18	♦ KQT8	♦ J64				
South HCP: 4	♣ K3	♣ 8654				
Contract: 3NT North						

Board: 64	North:	South:	W	N	E	S
Dealer: East	♠ 9843	♠ AQ		3♠	3NT	
Vul: None	♥ T	♥ K94		All Pass		
North HCP: 8	♦ A952	♦ KQ87				
South HCP: 17	♣ A874	♣ K965				
Contract: 3NT South						

Board: 65	North:	South:	W	N	E	S
Dealer: West	♠ Q87	♠ KJ653	3♥	3NT	All Pass	
Vul: E-W	♥ AQ5	♥ 87				
North HCP: 17+1	♦ AQJ92	♦ K3				
South HCP: 12+1	♣ Q6	♣ AJ72				
Contract: 3NT North						

**South hands****3N\_over\_RHO\_3x**

**Board: 61**      ♠ K97      LHO opens the bidding 3♥.

Dealer: West      ♥ 953      Partner bids next.

Vul: None      ♦ AK987

HCP: 10+1      ♣ 95

---

**Board: 62**      ♠ A82      RHO opens the bidding 3♦.

Dealer: East      ♥ KT53      You bid next.

Vul: N-S      ♦ AQ6

HCP: 17      ♣ A95

---

**Board: 63**      ♠ 432      LHO opens the bidding 3♠.

Dealer: West      ♥ K72      Partner bids next.

Vul: Both      ♦ J64

HCP: 4      ♣ 8654

---

**Board: 64**      ♠ AQ      RHO opens the bidding 3♠.

Dealer: East      ♥ K94      You bid next.

Vul: None      ♦ KQ87

HCP: 17      ♣ K965

---

**Board: 65**      ♠ KJ653      LHO opens the bidding 3♥.

Dealer: West      ♥ 87      Partner bids next.

Vul: E-W      ♦ K3

HCP: 12+1      ♣ AJ72

## Both hands (Answers Page)

Board: 61	North:	South:	W	N	E	S
Dealer: West	♠ AJ82	♠ K97	3♥	3NT	All Pass	
Vul: None	♥ AQ7	♥ 953				
North HCP: 17	♦ Q432	♦ AK987				
South HCP: 10+1	♣ A2	♣ 95				
Contract: 3NT North						

Board: 62	North:	South:	W	N	E	S
Dealer: East	♠ QT95	♠ A82		3♦	3NT	
Vul: N-S	♥ Q9842	♥ KT53		All Pass		
North HCP: 5+1	♦ 32	♦ AQ6				
South HCP: 17	♣ J2	♣ A95				
Contract: 3NT South						

Board: 63	North:	South:	W	N	E	S
Dealer: West	♠ AQ6	♠ 432	3♠	3NT	All Pass	
Vul: Both	♥ AT94	♥ K72				
North HCP: 18	♦ KQT8	♦ J64				
South HCP: 4	♣ K3	♣ 8654				
Contract: 3NT North						

Board: 64	North:	South:	W	N	E	S
Dealer: East	♠ 9843	♠ AQ		3♠	3NT	
Vul: None	♥ T	♥ K94		All Pass		
North HCP: 8	♦ A952	♦ KQ87				
South HCP: 17	♣ A874	♣ K965				
Contract: 3NT South						

Board: 65	North:	South:	W	N	E	S
Dealer: West	♠ Q87	♠ KJ653	3♥	3NT	All Pass	
Vul: E-W	♥ AQ5	♥ 87				
North HCP: 17+1	♦ AQJ92	♦ K3				
South HCP: 12+1	♣ Q6	♣ AJ72				
Contract: 3NT North						

## North hands

## 3N\_over\_RHO\_3x

**Board: 66**      ♠ KJT73      LHO opens the bidding 3♥.

Dealer: East      ♥ J      Partner bids next.

Vul: Both      ♦ A863

HCP: 9+1      ♣ T63

---

**Board: 67**      ♠ 6      LHO opens the bidding 3♦.

Dealer: East      ♥ KQT432      Partner bids next.

Vul: None      ♦ 43

HCP: 12+2      ♣ AK43

---

**Board: 68**      ♠ K8      RHO opens the bidding 3♠.

Dealer: West      ♥ AQT      You bid next.

Vul: Both      ♦ AKT64

HCP: 19+1      ♣ K87

---

**Board: 69**      ♠ AT      RHO opens the bidding 3♠.

Dealer: West      ♥ AT5      You bid next.

Vul: None      ♦ Q3

HCP: 17+2      ♣ AQJT87

## Both hands (Answers Page)

**Board: 66**

Dealer: East

**North:**

♠ KJT73

**South:**

♠ AQ8

W N E S

3♥ 3NT

Vul: Both

♥ J

♥ A75

All Pass

North HCP: 9+1

♦ A863

♦ KQT4

South HCP: 18

♣ T63

♣ QJ5

Contract: 3NT South

**Board: 67**

Dealer: East

**North:**

♠ 6

**South:**

♠ AQT5

W N E S

3♦ 3NT

Vul: None

♥ KQT432

♥ AJ95

 Pass 4♣ Pass 4NT<sup>1</sup>

North HCP: 12+2

♦ 43

♦ AQ8

 Pass 5♣<sup>2</sup> Pass 5♦<sup>3</sup>

South HCP: 17

♣ AK43

♣ 52

Pass 7♥ All Pass

Contract: 7♥ North

1. A=3 out of 4

2. King ask

3. K=0

**Board: 68**

Dealer: West

**North:**

♠ K8

**South:**

♠ 65

W N E S

3♠ 3NT Pass 6♣

Vul: Both

♥ AQT

♥ K843

All Pass

North HCP: 19+1

♦ AKT64

♦ 3

South HCP: 9+2

♣ K87

♣ AQT543

Contract: 6♣ South

**Board: 69**

Dealer: West

**North:**

♠ AT

**South:**

♠ 85

W N E S

3♠ 3NT All Pass

Vul: None

♥ AT5

♥ KJ6

North HCP: 17+2

♦ Q3

♦ AK8642

South HCP: 11+2

♣ AQJT87

♣ 32

Contract: 3NT North

## South hands

## 3N\_over\_RHO\_3x

<b>Board: 66</b>	♠ AQ8	RHO opens the bidding 3♥.
Dealer: East	♥ A75	You bid next.
Vul: Both	♦ KQT4	
HCP: 18	♣ QJ5	

---

<b>Board: 67</b>	♠ AQT5	RHO opens the bidding 3♦.
Dealer: East	♥ AJ95	You bid next.
Vul: None	♦ AQ8	
HCP: 17	♣ 52	

---

<b>Board: 68</b>	♠ 65	LHO opens the bidding 3♠.
Dealer: West	♥ K843	Partner bids next.
Vul: Both	♦ 3	
HCP: 9+2	♣ AQT543	

---

<b>Board: 69</b>	♠ 85	LHO opens the bidding 3♠.
Dealer: West	♥ KJ6	Partner bids next.
Vul: None	♦ AK8642	
HCP: 11+2	♣ 32	

## Both hands (Answers Page)

**Board: 66**

Dealer: East

**North:**

♠ KJT73

**South:**

♠ AQ8

W N E S

3♥ 3NT

Vul: Both

♥ J

♥ A75

All Pass

North HCP: 9+1

♦ A863

♦ KQT4

South HCP: 18

♣ T63

♣ QJ5

Contract: 3NT South

**Board: 67**

Dealer: East

**North:**

♠ 6

**South:**

♠ AQT5

W N E S

3♦ 3NT

Vul: None

♥ KQT432

♥ AJ95

 Pass 4♣ Pass 4NT<sup>1</sup>

North HCP: 12+2

♦ 43

♦ AQ8

 Pass 5♣<sup>2</sup> Pass 5♦<sup>3</sup>

South HCP: 17

♣ AK43

♣ 52

Pass 7♥ All Pass

Contract: 7♥ North

1. A=3 out of 4

2. King ask

3. K=0

**Board: 68**

Dealer: West

**North:**

♠ K8

**South:**

♠ 65

W N E S

3♠ 3NT Pass 6♣

Vul: Both

♥ AQT

♥ K843

All Pass

North HCP: 19+1

♦ AKT64

♦ 3

South HCP: 9+2

♣ K87

♣ AQT543

Contract: 6♣ South

**Board: 69**

Dealer: West

**North:**

♠ AT

**South:**

♠ 85

W N E S

3♠ 3NT All Pass

Vul: None

♥ AT5

♥ KJ6

North HCP: 17+2

♦ Q3

♦ AK8642

South HCP: 11+2

♣ AQJT87

♣ 32

Contract: 3NT North

## North hands

## 3N\_over\_RHO\_3x

<b>Board: 70</b>	♠ 86543	LHO opens the bidding 3♦.
Dealer: East	♥ K95	Partner bids next.
Vul: E-W	♦ 5	
HCP: 8+1	♣ KQ75	

---

<b>Board: 71</b>	♠ K5	RHO opens the bidding 3♠.
Dealer: West	♥ AJ6	You bid next.
Vul: E-W	♦ A85	
HCP: 21+1	♣ AKQ96	

---

<b>Board: 72</b>	♠ AKQ2	RHO opens the bidding 3♣.
Dealer: West	♥ QT7	You bid next.
Vul: Both	♦ J9	
HCP: 17	♣ KQ62	

---

<b>Board: 73</b>	♠ AQ92	RHO opens the bidding 3♥.
Dealer: West	♥ AQ6	You bid next.
Vul: E-W	♦ JT32	
HCP: 17	♣ A2	

---

<b>Board: 74</b>	♠ JT64	LHO opens the bidding 3♣.
Dealer: East	♥ T92	Partner bids next.
Vul: E-W	♦ QT752	West (RHO) Doubles 3NT if possible.
HCP: 3+1	♣ 5	

## Both hands (Answers Page)

Board: 70	North:	South:	W	N	E	S
Dealer: East	♠ 86543	♠ AK9			3♦	3NT
Vul: E-W	♥ K95	♥ AQT2		All Pass		
North HCP: 8+1	♦ 5	♦ AT4				
South HCP: 21	♣ KQ75	♣ A64				
Contract: 3NT South						

Board: 71	North:	South:	W	N	E	S
Dealer: West	♠ K5	♠ 642	3♠	3NT	All Pass	
Vul: E-W	♥ AJ6	♥ QT732				
North HCP: 21+1	♦ A85	♦ 73				
South HCP: 3+1	♣ AKQ96	♣ JT4				
Contract: 3NT North						

Board: 72	North:	South:	W	N	E	S
Dealer: West	♠ AKQ2	♠ JT9764	3♣	3NT	Pass	4♠
Vul: Both	♥ QT7	♥ 96		All Pass		
North HCP: 17	♦ J9	♦ KT854				
South HCP: 4+3	♣ KQ62	♣ -				
Contract: 4♠ South						

Board: 73	North:	South:	W	N	E	S
Dealer: West	♠ AQ92	♠ T	3♥	3NT	All Pass	
Vul: E-W	♥ AQ6	♥ 92				
North HCP: 17	♦ JT32	♦ KQ875				
South HCP: 10+2	♣ A2	♣ KQ853				
Contract: 3NT North						

Board: 74	North:	South:	W	N	E	S
Dealer: East	♠ JT64	♠ AQ92			3♣	3NT
Vul: E-W	♥ T92	♥ 643	X	All Pass		
North HCP: 3+1	♦ QT752	♦ AJ8				
South HCP: 17	♣ 5	♣ AQ4				
Contract: 3NTX South						

**South hands****3N\_over\_RHO\_3x**

<b>Board: 70</b>	♠ AK9	RHO opens the bidding 3♦.
Dealer: East	♥ AQT2	You bid next.
Vul: E-W	♦ AT4	
HCP: 21	♣ A64	

---

<b>Board: 71</b>	♠ 642	LHO opens the bidding 3♠.
Dealer: West	♥ QT732	Partner bids next.
Vul: E-W	♦ 73	
HCP: 3+1	♣ JT4	

---

<b>Board: 72</b>	♠ JT9764	LHO opens the bidding 3♣.
Dealer: West	♥ 96	Partner bids next.
Vul: Both	♦ KT854	
HCP: 4+3	♣ -	

---

<b>Board: 73</b>	♠ T	LHO opens the bidding 3♥.
Dealer: West	♥ 92	Partner bids next.
Vul: E-W	♦ KQ875	
HCP: 10+2	♣ KQ853	

---

<b>Board: 74</b>	♠ AQ92	RHO opens the bidding 3♣.
Dealer: East	♥ 643	You bid next.
Vul: E-W	♦ AJ8	West (LHO) Doubles 3NT if possible.
HCP: 17	♣ AQ4	

## Both hands (Answers Page)

Board: 70	North:	South:	W	N	E	S
Dealer: East	♠ 86543	♠ AK9			3♦	3NT
Vul: E-W	♥ K95	♥ AQT2		All Pass		
North HCP: 8+1	♦ 5	♦ AT4				
South HCP: 21	♣ KQ75	♣ A64				
Contract: 3NT South						

Board: 71	North:	South:	W	N	E	S
Dealer: West	♠ K5	♠ 642	3♠	3NT	All Pass	
Vul: E-W	♥ AJ6	♥ QT732				
North HCP: 21+1	♦ A85	♦ 73				
South HCP: 3+1	♣ AKQ96	♣ JT4				
Contract: 3NT North						

Board: 72	North:	South:	W	N	E	S
Dealer: West	♠ AKQ2	♠ JT9764	3♣	3NT	Pass	4♠
Vul: Both	♥ QT7	♥ 96		All Pass		
North HCP: 17	♦ J9	♦ KT854				
South HCP: 4+3	♣ KQ62	♣ -				
Contract: 4♠ South						

Board: 73	North:	South:	W	N	E	S
Dealer: West	♠ AQ92	♠ T	3♥	3NT	All Pass	
Vul: E-W	♥ AQ6	♥ 92				
North HCP: 17	♦ JT32	♦ KQ875				
South HCP: 10+2	♣ A2	♣ KQ853				
Contract: 3NT North						

Board: 74	North:	South:	W	N	E	S
Dealer: East	♠ JT64	♠ AQ92			3♣	3NT
Vul: E-W	♥ T92	♥ 643	X	All Pass		
North HCP: 3+1	♦ QT752	♦ AJ8				
South HCP: 17	♣ 5	♣ AQ4				
Contract: 3NTX South						

## North hands

## 3N\_over\_RHO\_3x

<b>Board: 75</b>	♠ KQ95	RHO opens the bidding 3♠.
Dealer: West	♥ A765	You bid next.
Vul: Both	♦ J2	
HCP: 17	♣ AK8	

---

<b>Board: 76</b>	♠ T3	LHO opens the bidding 3♠.
Dealer: East	♥ 854	Partner bids next.
Vul: None	♦ K8732	
HCP: 6+1	♣ K86	

---

<b>Board: 77</b>	♠ 95	RHO opens the bidding 3♦.
Dealer: West	♥ AT96	You bid next.
Vul: N-S	♦ AQ3	
HCP: 17	♣ AKT5	

---

<b>Board: 78</b>	♠ 952	LHO opens the bidding 3♣.
Dealer: East	♥ 97632	Partner bids next.
Vul: E-W	♦ K8743	
HCP: 3+2	♣ -	

---

<b>Board: 79</b>	♠ AKT874	LHO opens the bidding 3♦.
Dealer: East	♥ J9762	Partner bids next.
Vul: None	♦ 4	
HCP: 8+3	♣ 5	

## Both hands (Answers Page)

Board: 75	North:	South:	W	N	E	S
Dealer: West	♠ KQ95	♠ -	3 ♠	3NT	All Pass	
Vul: Both	♥ A765	♥ QJ9				
North HCP: 17	♦ J2	♦ AQT85				
South HCP: 11+2	♣ AK8	♣ QT432				
Contract: 3NT North						

Board: 76	North:	South:	W	N	E	S
Dealer: East	♠ T3	♠ A96		3 ♠	3NT	
Vul: None	♥ 854	♥ T3		All Pass		
North HCP: 6+1	♦ K8732	♦ AQ				
South HCP: 17+2	♣ K86	♣ AQJ542				
Contract: 3NT South						

Board: 77	North:	South:	W	N	E	S
Dealer: West	♠ 95	♠ Q642	3 ♦	3NT	All Pass	
Vul: N-S	♥ AT96	♥ KJ873				
North HCP: 17	♦ AQ3	♦ 9				
South HCP: 6+1	♣ AKT5	♣ 982				
Contract: 3NT North						

Board: 78	North:	South:	W	N	E	S
Dealer: East	♠ 952	♠ AK8		3 ♣	3NT	
Vul: E-W	♥ 97632	♥ AJ8		All Pass		
North HCP: 3+2	♦ K8743	♦ AQT9				
South HCP: 21	♣ -	♣ KT3				
Contract: 3NT South						

Board: 79	North:	South:	W	N	E	S
Dealer: East	♠ AKT874	♠ 96		3 ♦	3NT	
Vul: None	♥ J9762	♥ AK5	Pass	4 ♠	All Pass	
North HCP: 8+3	♦ 4	♦ AQ93				
South HCP: 17	♣ 5	♣ KJ76				
Contract: 4 ♠ North						

## South hands

## 3N\_over\_RHO\_3x

**Board: 75**      ♠ -      LHO opens the bidding 3♠.

Dealer: West      ♥ QJ9      Partner bids next.

Vul: Both      ♦ AQT85

HCP: 11+2      ♣ QT432

---

**Board: 76**      ♠ A96      RHO opens the bidding 3♠.

Dealer: East      ♥ T3      You bid next.

Vul: None      ♦ AQ

HCP: 17+2      ♣ AQJ542

---

**Board: 77**      ♠ Q642      LHO opens the bidding 3♦.

Dealer: West      ♥ KJ873      Partner bids next.

Vul: N-S      ♦ 9

HCP: 6+1      ♣ 982

---

**Board: 78**      ♠ AK8      RHO opens the bidding 3♣.

Dealer: East      ♥ AJ8      You bid next.

Vul: E-W      ♦ AQT9

HCP: 21      ♣ KT3

---

**Board: 79**      ♠ 96      RHO opens the bidding 3♦.

Dealer: East      ♥ AK5      You bid next.

Vul: None      ♦ AQ93

HCP: 17      ♣ KJ76

## Both hands (Answers Page)

Board: 75	North:	South:	W	N	E	S
Dealer: West	♠ KQ95	♠ -	3 ♠	3NT	All Pass	
Vul: Both	♥ A765	♥ QJ9				
North HCP: 17	♦ J2	♦ AQT85				
South HCP: 11+2	♣ AK8	♣ QT432				
Contract: 3NT North						

Board: 76	North:	South:	W	N	E	S
Dealer: East	♠ T3	♠ A96		3 ♠	3NT	
Vul: None	♥ 854	♥ T3		All Pass		
North HCP: 6+1	♦ K8732	♦ AQ				
South HCP: 17+2	♣ K86	♣ AQJ542				
Contract: 3NT South						

Board: 77	North:	South:	W	N	E	S
Dealer: West	♠ 95	♠ Q642	3 ♦	3NT	All Pass	
Vul: N-S	♥ AT96	♥ KJ873				
North HCP: 17	♦ AQ3	♦ 9				
South HCP: 6+1	♣ AKT5	♣ 982				
Contract: 3NT North						

Board: 78	North:	South:	W	N	E	S
Dealer: East	♠ 952	♠ AK8		3 ♣	3NT	
Vul: E-W	♥ 97632	♥ AJ8		All Pass		
North HCP: 3+2	♦ K8743	♦ AQT9				
South HCP: 21	♣ -	♣ KT3				
Contract: 3NT South						

Board: 79	North:	South:	W	N	E	S
Dealer: East	♠ AKT874	♠ 96		3 ♦	3NT	
Vul: None	♥ J9762	♥ AK5	Pass	4 ♠	All Pass	
North HCP: 8+3	♦ 4	♦ AQ93				
South HCP: 17	♣ 5	♣ KJ76				
Contract: 4 ♠ North						

## North hands

## 3N\_over\_RHO\_3x

---

<b>Board: 80</b>	♠ T5	LHO opens the bidding 3♠.
Dealer: East	♥ T4	Partner bids next.
Vul: E-W	♦ 954	
HCP: 7+2	♣ AK9653	

---

<b>Board: 81</b>	♠ AQ85	RHO opens the bidding 3♠.
Dealer: West	♥ AQJ	You bid next.
Vul: Both	♦ 64	
HCP: 17	♣ KJ32	

---

<b>Board: 82</b>	♠ Q6	LHO opens the bidding 3♠.
Dealer: East	♥ Q876	Partner bids next.
Vul: N-S	♦ Q9	
HCP: 12+1	♣ AQT65	

---

<b>Board: 83</b>	♠ KT82	RHO opens the bidding 3♥.
Dealer: West	♥ AJ	You bid next.
Vul: Both	♦ AKT65	
HCP: 19+1	♣ A7	

---

<b>Board: 84</b>	♠ QJ3	LHO opens the bidding 3♦.
Dealer: East	♥ KQT62	Partner bids next.
Vul: N-S	♦ 5	
HCP: 11+1	♣ KT83	

## Both hands (Answers Page)

**Board: 80**

Dealer: East

**North:**

♠ T5

**South:**

♠ K42

W N E S

3♠ 3NT

Vul: E-W

♥ T4

♥ AQJ3

All Pass

North HCP: 7+2

♦ 954

♦ AK87

South HCP: 19

♣ AK9653

♣ Q7

Contract: 3NT South

**Board: 81**

Dealer: West

**North:**

♠ AQ85

**South:**

♠ 2

W N E S

3♠ 3NT

Vul: Both

♥ AQJ

♥ K762

North HCP: 17

♦ 64

♦ QJ7

South HCP: 6+1

♣ KJ32

♣ T9654

Contract: 3NT North

**Board: 82**

Dealer: East

**North:**

♠ Q6

**South:**

♠ A7

W N E S

3♠ 3NT

Vul: N-S

♥ Q876

♥ A95

All Pass

North HCP: 12+1

♦ Q9

♦ AKT863

South HCP: 18+2

♣ AQT65

♣ K3

Contract: 3NT South

**Board: 83**

Dealer: West

**North:**

♠ KT82

**South:**

♠ A654

W N E S

3♥ 3NT

Vul: Both

♥ AJ

♥ 98

North HCP: 19+1

♦ AKT65

♦ Q7

South HCP: 11+1

♣ A7

♣ KQ863

Contract: 3NT North

**Board: 84**

Dealer: East

**North:**

♠ QJ3

**South:**

♠ AK92

W N E S

3♦ 3NT

Vul: N-S

♥ KQT62

♥ A7

All Pass

North HCP: 11+1

♦ 5

♦ AJ87

South HCP: 22

♣ KT83

♣ AQ9

Contract: 3NT South

**South hands****3N\_over\_RHO\_3x**

---

<b>Board: 80</b>	♠ K42	RHO opens the bidding 3♠.
Dealer: East	♥ AQJ3	You bid next.
Vul: E-W	♦ AK87	
HCP: 19	♣ Q7	

---

<b>Board: 81</b>	♠ 2	LHO opens the bidding 3♠.
Dealer: West	♥ K762	Partner bids next.
Vul: Both	♦ QJ7	
HCP: 6+1	♣ T9654	

---

<b>Board: 82</b>	♠ A7	RHO opens the bidding 3♠.
Dealer: East	♥ A95	You bid next.
Vul: N-S	♦ AKT863	
HCP: 18+2	♣ K3	

---

<b>Board: 83</b>	♠ A654	LHO opens the bidding 3♥.
Dealer: West	♥ 98	Partner bids next.
Vul: Both	♦ Q7	
HCP: 11+1	♣ KQ863	

---

<b>Board: 84</b>	♠ AK92	RHO opens the bidding 3♦.
Dealer: East	♥ A7	You bid next.
Vul: N-S	♦ AJ87	
HCP: 22	♣ AQ9	

## Both hands (Answers Page)

**Board: 80**

Dealer: East

**North:**

♠ T5

**South:**

♠ K42

W N E S

3♠ 3NT

Vul: E-W

♥ T4

♥ AQJ3

All Pass

North HCP: 7+2

♦ 954

♦ AK87

South HCP: 19

♣ AK9653

♣ Q7

Contract: 3NT South

**Board: 81**

Dealer: West

**North:**

♠ AQ85

**South:**

♠ 2

W N E S

3♠ 3NT

Vul: Both

♥ AQJ

♥ K762

North HCP: 17

♦ 64

♦ QJ7

South HCP: 6+1

♣ KJ32

♣ T9654

Contract: 3NT North

**Board: 82**

Dealer: East

**North:**

♠ Q6

**South:**

♠ A7

W N E S

3♠ 3NT

Vul: N-S

♥ Q876

♥ A95

All Pass

North HCP: 12+1

♦ Q9

♦ AKT863

South HCP: 18+2

♣ AQT65

♣ K3

Contract: 3NT South

**Board: 83**

Dealer: West

**North:**

♠ KT82

**South:**

♠ A654

W N E S

3♥ 3NT

Vul: Both

♥ AJ

♥ 98

North HCP: 19+1

♦ AKT65

♦ Q7

South HCP: 11+1

♣ A7

♣ KQ863

Contract: 3NT North

**Board: 84**

Dealer: East

**North:**

♠ QJ3

**South:**

♠ AK92

W N E S

3♦ 3NT

Vul: N-S

♥ KQT62

♥ A7

All Pass

North HCP: 11+1

♦ 5

♦ AJ87

South HCP: 22

♣ KT83

♣ AQ9

Contract: 3NT South

## North hands

## 3N\_over\_RHO\_3x

<b>Board: 85</b>	♠ K94	LHO opens the bidding 3♦.
Dealer: East	♥ AKQT8	Partner bids next.
Vul: E-W	♦ 864	
HCP: 13+1	♣ J8	

---

<b>Board: 86</b>	♠ T3	LHO opens the bidding 3♠.
Dealer: East	♥ K76	Partner bids next.
Vul: None	♦ KJ754	
HCP: 8+1	♣ JT6	

---

<b>Board: 87</b>	♠ -	LHO opens the bidding 3♠.
Dealer: East	♥ Q65432	Partner bids next.
Vul: Both	♦ A94	
HCP: 8+2	♣ Q976	

---

<b>Board: 88</b>	♠ Q92	LHO opens the bidding 3♦.
Dealer: East	♥ JT93	Partner bids next.
Vul: N-S	♦ 763	
HCP: 5	♣ Q76	

---

<b>Board: 89</b>	♠ A9	RHO opens the bidding 3♦.
Dealer: West	♥ AT6	You bid next.
Vul: N-S	♦ K865	
HCP: 20	♣ AKQ7	

## Both hands (Answers Page)

Board: 85	North:	South:	W	N	E	S
Dealer: East	♠ K94	♠ AJT6			3♦	3NT
Vul: E-W	♥ AKQT8	♥ 62	Pass	4♣	Pass	4NT <sup>1</sup>
North HCP: 13+1	♦ 864	♦ AQ5	Pass	6♥	All Pass	
South HCP: 18	♣ J8	♣ AKT9				
Contract: 6♥ North			1. A=3 out of 4			

Board: 86	North:	South:	W	N	E	S
Dealer: East	♠ T3	♠ A87			3♠	3NT
Vul: None	♥ K76	♥ AQ3		All Pass		
North HCP: 8+1	♦ KJ754	♦ T83				
South HCP: 19	♣ JT6	♣ AKQ5				
Contract: 3NT South						

Board: 87	North:	South:	W	N	E	S
Dealer: East	♠ -	♠ AQ82			3♠	3NT
Vul: Both	♥ Q65432	♥ AK8	Pass	4♥	All Pass	
North HCP: 8+2	♦ A94	♦ T53				
South HCP: 17	♣ Q976	♣ KJ2				
Contract: 4♥ North						

Board: 88	North:	South:	W	N	E	S
Dealer: East	♠ Q92	♠ J843			3♦	3NT
Vul: N-S	♥ JT93	♥ AKQ6		All Pass		
North HCP: 5	♦ 763	♦ A9				
South HCP: 18	♣ Q76	♣ KJ5				
Contract: 3NT South						

Board: 89	North:	South:	W	N	E	S
Dealer: West	♠ A9	♠ K853	3♦	3NT	All Pass	
Vul: N-S	♥ AT6	♥ 9753				
North HCP: 20	♦ K865	♦ 73				
South HCP: 3	♣ AKQ7	♣ T53				
Contract: 3NT North						

**South hands****3N\_over\_RHO\_3x**

**Board: 85**      ♠ AJT6      RHO opens the bidding 3♦.

Dealer: East      ♥ 62      You bid next.

Vul: E-W      ♦ AQ5

HCP: 18      ♣ AKT9

---

**Board: 86**      ♠ A87      RHO opens the bidding 3♠.

Dealer: East      ♥ AQ3      You bid next.

Vul: None      ♦ T83

HCP: 19      ♣ AKQ5

---

**Board: 87**      ♠ AQ82      RHO opens the bidding 3♠.

Dealer: East      ♥ AK8      You bid next.

Vul: Both      ♦ T53

HCP: 17      ♣ KJ2

---

**Board: 88**      ♠ J843      RHO opens the bidding 3♦.

Dealer: East      ♥ AKQ6      You bid next.

Vul: N-S      ♦ A9

HCP: 18      ♣ KJ5

---

**Board: 89**      ♠ K853      LHO opens the bidding 3♦.

Dealer: West      ♥ 9753      Partner bids next.

Vul: N-S      ♦ 73

HCP: 3      ♣ T53

## Both hands (Answers Page)

Board: 85	North:	South:	W	N	E	S
Dealer: East	♠ K94	♠ AJT6			3♦	3NT
Vul: E-W	♥ AKQT8	♥ 62	Pass	4♣	Pass	4NT <sup>1</sup>
North HCP: 13+1	♦ 864	♦ AQ5	Pass	6♥	All Pass	
South HCP: 18	♣ J8	♣ AKT9				
Contract: 6♥ North			1. A=3 out of 4			

Board: 86	North:	South:	W	N	E	S
Dealer: East	♠ T3	♠ A87			3♠	3NT
Vul: None	♥ K76	♥ AQ3		All Pass		
North HCP: 8+1	♦ KJ754	♦ T83				
South HCP: 19	♣ JT6	♣ AKQ5				
Contract: 3NT South						

Board: 87	North:	South:	W	N	E	S
Dealer: East	♠ -	♠ AQ82			3♠	3NT
Vul: Both	♥ Q65432	♥ AK8	Pass	4♥	All Pass	
North HCP: 8+2	♦ A94	♦ T53				
South HCP: 17	♣ Q976	♣ KJ2				
Contract: 4♥ North						

Board: 88	North:	South:	W	N	E	S
Dealer: East	♠ Q92	♠ J843			3♦	3NT
Vul: N-S	♥ JT93	♥ AKQ6		All Pass		
North HCP: 5	♦ 763	♦ A9				
South HCP: 18	♣ Q76	♣ KJ5				
Contract: 3NT South						

Board: 89	North:	South:	W	N	E	S
Dealer: West	♠ A9	♠ K853	3♦	3NT	All Pass	
Vul: N-S	♥ AT6	♥ 9753				
North HCP: 20	♦ K865	♦ 73				
South HCP: 3	♣ AKQ7	♣ T53				
Contract: 3NT North						

## North hands

## 3N\_over\_RHO\_3x

<b>Board: 90</b>	♠ AQT53	LHO opens the bidding 3♦.
Dealer: East	♥ T962	Partner bids next.
Vul: E-W	♦ 73	
HCP: 9+1	♣ QJ	

---

<b>Board: 91</b>	♠ AJ	RHO opens the bidding 3♣.
Dealer: West	♥ A532	You bid next.
Vul: N-S	♦ AQ96	
HCP: 18	♣ KT7	

---

<b>Board: 92</b>	♠ K983	LHO opens the bidding 3♦.
Dealer: East	♥ JT763	Partner bids next.
Vul: Both	♦ 6	
HCP: 11+1	♣ AQJ	

---

<b>Board: 93</b>	♠ KQ4	RHO opens the bidding 3♥.
Dealer: West	♥ A52	You bid next.
Vul: E-W	♦ Q7	
HCP: 19+1	♣ AKJ53	

## Both hands (Answers Page)

**Board: 90**

Dealer: East

**North:**

♠ AQT53

**South:**

♠ K92

W N E S

Vul: E-W

♥ T962

♥ KJ8

3♦ 3NT

North HCP: 9+1

♦ 73

♦ AT

All Pass

South HCP: 18+1

♣ QJ

♣ AK876

Contract: 3NT South

**Board: 91**

Dealer: West

**North:**

♠ AJ

**South:**

♠ K8432

W N E S

Vul: N-S

♥ A532

♥ J97

3♣ 3NT All Pass

North HCP: 18

♦ AQ96

♦ K83

South HCP: 7+1

♣ KT7

♣ 63

Contract: 3NT North

**Board: 92**

Dealer: East

**North:**

♠ K983

**South:**

♠ AQ4

W N E S

Vul: Both

♥ JT763

♥ AK85

3♦ 3NT

North HCP: 11+1

♦ 6

♦ AT3

South HCP: 20

♣ AQJ

♣ K76

Contract: 3NT South

**Board: 93**

Dealer: West

**North:**

♠ KQ4

**South:**

♠ AJ9872

W N E S

Vul: E-W

♥ A52

♥ T64

3♥ 3NT Pass 4♣

North HCP: 19+1

♦ Q7

♦ AK3

 Pass 4♠<sup>1</sup> Pass 5♣<sup>2</sup>

South HCP: 12+2

♣ AKJ53

♣ 9

 Pass 5♠<sup>3</sup> Pass 6♠

Contract: 6♠ South

All Pass

1. A=2 out of 4

2. King ask

3. K=2

**South hands****3N\_over\_RHO\_3x**

<b>Board: 90</b>	♠ K92	RHO opens the bidding 3♦.
Dealer: East	♥ KJ8	You bid next.
Vul: E-W	♦ AT	
HCP: 18+1	♣ AK876	

---

<b>Board: 91</b>	♠ K8432	LHO opens the bidding 3♣.
Dealer: West	♥ J97	Partner bids next.
Vul: N-S	♦ K83	
HCP: 7+1	♣ 63	

---

<b>Board: 92</b>	♠ AQ4	RHO opens the bidding 3♦.
Dealer: East	♥ AK85	You bid next.
Vul: Both	♦ AT3	
HCP: 20	♣ K76	

---

<b>Board: 93</b>	♠ AJ9872	LHO opens the bidding 3♥.
Dealer: West	♥ T64	Partner bids next.
Vul: E-W	♦ AK3	
HCP: 12+2	♣ 9	

## Both hands (Answers Page)

**Board: 90**

Dealer: East

**North:**

♠ AQT53

**South:**

♠ K92

W N E S

Vul: E-W

♥ T962

♥ KJ8

3♦ 3NT

North HCP: 9+1

♦ 73

♦ AT

All Pass

South HCP: 18+1

♣ QJ

♣ AK876

Contract: 3NT South

**Board: 91**

Dealer: West

**North:**

♠ AJ

**South:**

♠ K8432

W N E S

Vul: N-S

♥ A532

♥ J97

3♣ 3NT All Pass

North HCP: 18

♦ AQ96

♦ K83

South HCP: 7+1

♣ KT7

♣ 63

Contract: 3NT North

**Board: 92**

Dealer: East

**North:**

♠ K983

**South:**

♠ AQ4

W N E S

Vul: Both

♥ JT763

♥ AK85

3♦ 3NT

North HCP: 11+1

♦ 6

♦ AT3

South HCP: 20

♣ AQJ

♣ K76

Contract: 3NT South

**Board: 93**

Dealer: West

**North:**

♠ KQ4

**South:**

♠ AJ9872

W N E S

Vul: E-W

♥ A52

♥ T64

3♥ 3NT Pass 4♣

North HCP: 19+1

♦ Q7

♦ AK3

 Pass 4♠<sup>1</sup> Pass 5♣<sup>2</sup>

South HCP: 12+2

♣ AKJ53

♣ 9

 Pass 5♠<sup>3</sup> Pass 6♠

Contract: 6♠ South

All Pass

1. A=2 out of 4

2. King ask

3. K=2

## North hands

## 3N\_over\_RHO\_3x

<b>Board: 94</b>	♠ A963	LHO opens the bidding 3♦.
Dealer: East	♥ AT96	Partner bids next.
Vul: N-S	♦ T6	
HCP: 9	♣ J98	

---

<b>Board: 95</b>	♠ KQ5	RHO opens the bidding 3♠.
Dealer: West	♥ QT93	You bid next.
Vul: None	♦ KQ6	
HCP: 18	♣ AQ9	

---

<b>Board: 96</b>	♠ A96	RHO opens the bidding 3♣.
Dealer: West	♥ AT	You bid next.
Vul: E-W	♦ AK97	
HCP: 19	♣ AT43	

---

<b>Board: 97</b>	♠ Q984	LHO opens the bidding 3♣.
Dealer: East	♥ AK9752	Partner bids next.
Vul: E-W	♦ Q2	
HCP: 11+2	♣ 6	

---

<b>Board: 98</b>	♠ Q7432	LHO opens the bidding 3♣.
Dealer: East	♥ 6532	Partner bids next.
Vul: Both	♦ K9	
HCP: 5+1	♣ 32	

## Both hands (Answers Page)

Board: 94	North:	South:	W	N	E	S
Dealer: East	♠ A963	♠ KQJ8			3♦	3NT
Vul: N-S	♥ AT96	♥ Q2		All Pass		
North HCP: 9	♦ T6	♦ A873				
South HCP: 19	♣ J98	♣ AK5				
Contract: 3NT South						

Board: 95	North:	South:	W	N	E	S
Dealer: West	♠ KQ5	♠ 64	3♠	3NT	All Pass	
Vul: None	♥ QT93	♥ 7642				
North HCP: 18	♦ KQ6	♦ A8754				
South HCP: 4+1	♣ AQ9	♣ 75				
Contract: 3NT North						

Board: 96	North:	South:	W	N	E	S
Dealer: West	♠ A96	♠ J8542	3♣	3NT	Pass	4♥
Vul: E-W	♥ AT	♥ KQJ62		All Pass		
North HCP: 19	♦ AK97	♦ J63				
South HCP: 8+2	♣ AT43	♣ -				
Contract: 4♥ South						

Board: 97	North:	South:	W	N	E	S
Dealer: East	♠ Q984	♠ AJ3			3♣	3NT
Vul: E-W	♥ AK9752	♥ QJ	Pass	4♥	All Pass	
North HCP: 11+2	♦ Q2	♦ KJ65				
South HCP: 17	♣ 6	♣ KQ93				
Contract: 4♥ North						

Board: 98	North:	South:	W	N	E	S
Dealer: East	♠ Q7432	♠ AJT			3♣	3NT
Vul: Both	♥ 6532	♥ QJ		All Pass		
North HCP: 5+1	♦ K9	♦ QJ653				
South HCP: 17+1	♣ 32	♣ AQ6				
Contract: 3NT South						

**South hands****3N\_over\_RHO\_3x**

<b>Board: 94</b>	♠ KQJ8	RHO opens the bidding 3♦.
Dealer: East	♥ Q2	You bid next.
Vul: N-S	♦ A873	
HCP: 19	♣ AK5	

---

<b>Board: 95</b>	♠ 64	LHO opens the bidding 3♠.
Dealer: West	♥ 7642	Partner bids next.
Vul: None	♦ A8754	
HCP: 4+1	♣ 75	

---

<b>Board: 96</b>	♠ J8542	LHO opens the bidding 3♣.
Dealer: West	♥ KQJ62	Partner bids next.
Vul: E-W	♦ J63	
HCP: 8+2	♣ -	

---

<b>Board: 97</b>	♠ AJ3	RHO opens the bidding 3♣.
Dealer: East	♥ QJ	You bid next.
Vul: E-W	♦ KJ65	
HCP: 17	♣ KQ93	

---

<b>Board: 98</b>	♠ AJT	RHO opens the bidding 3♣.
Dealer: East	♥ QJ	You bid next.
Vul: Both	♦ QJ653	
HCP: 17+1	♣ AQ6	

## Both hands (Answers Page)

Board: 94	North:	South:	W	N	E	S
Dealer: East	♠ A963	♠ KQJ8			3♦	3NT
Vul: N-S	♥ AT96	♥ Q2		All Pass		
North HCP: 9	♦ T6	♦ A873				
South HCP: 19	♣ J98	♣ AK5				
Contract: 3NT South						

Board: 95	North:	South:	W	N	E	S
Dealer: West	♠ KQ5	♠ 64	3♠	3NT	All Pass	
Vul: None	♥ QT93	♥ 7642				
North HCP: 18	♦ KQ6	♦ A8754				
South HCP: 4+1	♣ AQ9	♣ 75				
Contract: 3NT North						

Board: 96	North:	South:	W	N	E	S
Dealer: West	♠ A96	♠ J8542	3♣	3NT	Pass	4♥
Vul: E-W	♥ AT	♥ KQJ62		All Pass		
North HCP: 19	♦ AK97	♦ J63				
South HCP: 8+2	♣ AT43	♣ -				
Contract: 4♥ South						

Board: 97	North:	South:	W	N	E	S
Dealer: East	♠ Q984	♠ AJ3			3♣	3NT
Vul: E-W	♥ AK9752	♥ QJ	Pass	4♥	All Pass	
North HCP: 11+2	♦ Q2	♦ KJ65				
South HCP: 17	♣ 6	♣ KQ93				
Contract: 4♥ North						

Board: 98	North:	South:	W	N	E	S
Dealer: East	♠ Q7432	♠ AJT			3♣	3NT
Vul: Both	♥ 6532	♥ QJ		All Pass		
North HCP: 5+1	♦ K9	♦ QJ653				
South HCP: 17+1	♣ 32	♣ AQ6				
Contract: 3NT South						

## North hands

## 3N\_over\_RHO\_3x

<b>Board: 99</b>	♠ AQ3	RHO opens the bidding 3♠.
Dealer: West	♥ AT53	You bid next.
Vul: E-W	♦ K3	
HCP: 17	♣ AT94	

---

<b>Board: 100</b>	♠ Q963	RHO opens the bidding 3♣.
Dealer: West	♥ AK43	You bid next.
Vul: E-W	♦ Q4	
HCP: 17	♣ AQ7	

---

<b>Board: 101</b>	♠ K97542	LHO opens the bidding 3♣.
Dealer: East	♥ Q92	Partner bids next.
Vul: E-W	♦ AQ	
HCP: 11+2	♣ 84	

---

<b>Board: 102</b>	♠ KJT72	LHO opens the bidding 3♥.
Dealer: East	♥ 85	Partner bids next.
Vul: E-W	♦ J843	
HCP: 5+1	♣ 86	

---

<b>Board: 103</b>	♠ AQ64	RHO opens the bidding 3♦.
Dealer: West	♥ QJ7	You bid next.
Vul: N-S	♦ KQ7	
HCP: 18	♣ A63	

## Both hands (Answers Page)

Board: 99	North:	South:	W	N	E	S
Dealer: West	♠ AQ3	♠ 96	3 ♠	3NT	All Pass	
Vul: E-W	♥ AT53	♥ J82				
North HCP: 17	♦ K3	♦ A9852				
South HCP: 10+1	♣ AT94	♣ KQ3				
Contract: 3NT North						

Board: 100	North:	South:	W	N	E	S
Dealer: West	♠ Q963	♠ 42	3 ♣	3NT	Pass	4 ♦
Vul: E-W	♥ AK43	♥ JT5		All Pass		
North HCP: 17	♦ Q4	♦ AT9532				
South HCP: 5+2	♣ AQ7	♣ 84				
Contract: 4 ♦ South						

Board: 101	North:	South:	W	N	E	S
Dealer: East	♠ K97542	♠ Q3		3 ♣	3NT	
Vul: E-W	♥ Q92	♥ AJ86	Pass	4 ♠	All Pass	
North HCP: 11+2	♦ AQ	♦ KJT2				
South HCP: 17	♣ 84	♣ AQ5				
Contract: 4 ♠ North						

Board: 102	North:	South:	W	N	E	S
Dealer: East	♠ KJT72	♠ A63		3 ♥	3NT	
Vul: E-W	♥ 85	♥ A94		All Pass		
North HCP: 5+1	♦ J843	♦ AK96				
South HCP: 20	♣ 86	♣ AJ4				
Contract: 3NT South						

Board: 103	North:	South:	W	N	E	S
Dealer: West	♠ AQ64	♠ KT7	3 ♦	3NT	All Pass	
Vul: N-S	♥ QJ7	♥ 9853				
North HCP: 18	♦ KQ7	♦ 84				
South HCP: 3	♣ A63	♣ 9754				
Contract: 3NT North						

## South hands

## 3N\_over\_RHO\_3x

<b>Board: 99</b>	♠ 96	LHO opens the bidding 3♠.
Dealer: West	♥ J82	Partner bids next.
Vul: E-W	♦ A9852	
HCP: 10+1	♣ KQ3	

---

<b>Board: 100</b>	♠ 42	LHO opens the bidding 3♣.
Dealer: West	♥ JT5	Partner bids next.
Vul: E-W	♦ AT9532	
HCP: 5+2	♣ 84	

---

<b>Board: 101</b>	♠ Q3	RHO opens the bidding 3♣.
Dealer: East	♥ AJ86	You bid next.
Vul: E-W	♦ KJT2	
HCP: 17	♣ AQ5	

---

<b>Board: 102</b>	♠ A63	RHO opens the bidding 3♥.
Dealer: East	♥ A94	You bid next.
Vul: E-W	♦ AK96	
HCP: 20	♣ AJ4	

---

<b>Board: 103</b>	♠ KT7	LHO opens the bidding 3♦.
Dealer: West	♥ 9853	Partner bids next.
Vul: N-S	♦ 84	
HCP: 3	♣ 9754	

## Both hands (Answers Page)

<b>Board: 99</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ AQ3	♠ 96	3 ♠	3NT	All Pass	
Vul: E-W	♥ AT53	♥ J82				
North HCP: 17	♦ K3	♦ A9852				
South HCP: 10+1	♣ AT94	♣ KQ3				
Contract: 3NT North						

<b>Board: 100</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ Q963	♠ 42	3 ♣	3NT	Pass	4 ♦
Vul: E-W	♥ AK43	♥ JT5		All Pass		
North HCP: 17	♦ Q4	♦ AT9532				
South HCP: 5+2	♣ AQ7	♣ 84				
Contract: 4 ♦ South						

<b>Board: 101</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ K97542	♠ Q3			3 ♣	3NT
Vul: E-W	♥ Q92	♥ AJ86	Pass	4 ♠	All Pass	
North HCP: 11+2	♦ AQ	♦ KJT2				
South HCP: 17	♣ 84	♣ AQ5				
Contract: 4 ♠ North						

<b>Board: 102</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ KJT72	♠ A63			3 ♥	3NT
Vul: E-W	♥ 85	♥ A94		All Pass		
North HCP: 5+1	♦ J843	♦ AK96				
South HCP: 20	♣ 86	♣ AJ4				
Contract: 3NT South						

<b>Board: 103</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ AQ64	♠ KT7	3 ♦	3NT	All Pass	
Vul: N-S	♥ QJ7	♥ 9853				
North HCP: 18	♦ KQ7	♦ 84				
South HCP: 3	♣ A63	♣ 9754				
Contract: 3NT North						

## North hands

## 3N\_over\_RHO\_3x

<b>Board: 104</b>	♠ T2	LHO opens the bidding 3♠.
Dealer: East	♥ T9752	Partner bids next.
Vul: N-S	♦ A975	
HCP: 5+1	♣ J4	

---

<b>Board: 105</b>	♠ T75	LHO opens the bidding 3♣.
Dealer: East	♥ KJT98643	Partner bids next.
Vul: Both	♦ Q2	
HCP: 6+4	♣ -	

---

<b>Board: 106</b>	♠ A7652	LHO opens the bidding 3♦.
Dealer: East	♥ T875	Partner bids next.
Vul: E-W	♦ J4	
HCP: 8+1	♣ KT	

---

<b>Board: 107</b>	♠ AJ	RHO opens the bidding 3♠.
Dealer: West	♥ J974	You bid next.
Vul: N-S	♦ AK94	
HCP: 19	♣ AQ5	

---

<b>Board: 108</b>	♠ AK9	Partner bids first.
Dealer: South	♥ 94	West (RHO) bids 3NT if possible.
Vul: None	♦ AK92	West (RHO) Doubles 4♥ if possible.
HCP: 14	♣ T983	

## Both hands (Answers Page)

**Board: 104**

Dealer: East

**North:**

♠ T2

**South:**

♠ A4

W N E S

3♠ 3NT

Vul: N-S

♥ T9752

♥ AKQ6

All Pass

North HCP: 5+1

♦ A975

♦ K83

South HCP: 20

♣ J4

♣ A863

Contract: 3NT South

**Board: 105**

Dealer: East

**North:**

♠ T75

**South:**

♠ AQJ3

W N E S

3♣ 3NT

Vul: Both

♥ KJT98643

♥ A7

Pass 4♥ All Pass

North HCP: 6+4

♦ Q2

♦ J854

South HCP: 17

♣ -

♣ KQ3

Contract: 4♥ North

**Board: 106**

Dealer: East

**North:**

♠ A7652

**South:**

♠ QJ93

W N E S

3♦ 3NT

Vul: E-W

♥ T875

♥ AK3

All Pass

North HCP: 8+1

♦ J4

♦ A7

South HCP: 19

♣ KT

♣ AJ54

Contract: 3NT South

**Board: 107**

Dealer: West

**North:**

♠ AJ

**South:**

♠ 83

W N E S

3♠ 3NT All Pass

Vul: N-S

♥ J974

♥ K83

North HCP: 19

♦ AK94

♦ QT7

South HCP: 8+1

♣ AQ5

♣ K8763

Contract: 3NT North

**Board: 108**

Dealer: South

**North:**

♠ AK9

**South:**

♠ 842

W N E S

3♥

Vul: None

♥ 94

♥ AJT7653

3NT 4♥ Pass Pass

North HCP: 14

♦ AK92

♦ 5

X All Pass

South HCP: 7+3

♣ T983

♣ Q4

Contract: 4♥X North

**South hands****3N\_over\_RHO\_3x**

<b>Board: 104</b>	♠ A4	RHO opens the bidding 3♠.
Dealer: East	♥ AKQ6	You bid next.
Vul: N-S	♦ K83	
HCP: 20	♣ A863	

---

<b>Board: 105</b>	♠ AQJ3	RHO opens the bidding 3♣.
Dealer: East	♥ A7	You bid next.
Vul: Both	♦ J854	
HCP: 17	♣ KQ3	

---

<b>Board: 106</b>	♠ QJ93	RHO opens the bidding 3♦.
Dealer: East	♥ AK3	You bid next.
Vul: E-W	♦ A7	
HCP: 19	♣ AJ54	

---

<b>Board: 107</b>	♠ 83	LHO opens the bidding 3♠.
Dealer: West	♥ K83	Partner bids next.
Vul: N-S	♦ QT7	
HCP: 8+1	♣ K8763	

---

<b>Board: 108</b>	♠ 842	You bid first.
Dealer: South	♥ AJT7653	West (LHO) bids 3NT if possible.
Vul: None	♦ 5	West (LHO) Doubles 4♥ if possible.
HCP: 7+3	♣ Q4	

## Both hands (Answers Page)

**Board: 104**

Dealer: East

**North:**

♠ T2

**South:**

♠ A4

W N E S

3♠ 3NT

Vul: N-S

♥ T9752

♥ AKQ6

All Pass

North HCP: 5+1

♦ A975

♦ K83

South HCP: 20

♣ J4

♣ A863

Contract: 3NT South

**Board: 105**

Dealer: East

**North:**

♠ T75

**South:**

♠ AQJ3

W N E S

3♣ 3NT

Vul: Both

♥ KJT98643

♥ A7

Pass 4♥ All Pass

North HCP: 6+4

♦ Q2

♦ J854

South HCP: 17

♣ -

♣ KQ3

Contract: 4♥ North

**Board: 106**

Dealer: East

**North:**

♠ A7652

**South:**

♠ QJ93

W N E S

3♦ 3NT

Vul: E-W

♥ T875

♥ AK3

All Pass

North HCP: 8+1

♦ J4

♦ A7

South HCP: 19

♣ KT

♣ AJ54

Contract: 3NT South

**Board: 107**

Dealer: West

**North:**

♠ AJ

**South:**

♠ 83

W N E S

3♠ 3NT All Pass

Vul: N-S

♥ J974

♥ K83

North HCP: 19

♦ AK94

♦ QT7

South HCP: 8+1

♣ AQ5

♣ K8763

Contract: 3NT North

**Board: 108**

Dealer: South

**North:**

♠ AK9

**South:**

♠ 842

W N E S

3♥

Vul: None

♥ 94

♥ AJT7653

3NT 4♥ Pass Pass

North HCP: 14

♦ AK92

♦ 5

X All Pass

South HCP: 7+3

♣ T983

♣ Q4

Contract: 4♥X North

## North hands

## 3N\_over\_RHO\_3x

**Board: 109**      ♠ K8      RHO opens the bidding 3♦.

Dealer: West      ♥ AT86      You bid next.

Vul: None      ♦ AQ9

HCP: 17      ♣ A432

---

**Board: 110**      ♠ J4      RHO opens the bidding 3♣.

Dealer: West      ♥ KT      You bid next.

Vul: N-S      ♦ AKQ873      East (LHO) Doubles 4♥ if possible.

HCP: 17+2      ♣ KJ4

---

**Board: 111**      ♠ A83      RHO opens the bidding 3♥.

Dealer: West      ♥ KT2      You bid next.

Vul: E-W      ♦ AKQT3

HCP: 18+1      ♣ Q4

---

**Board: 112**      ♠ KQ      RHO opens the bidding 3♠.

Dealer: West      ♥ AK8      You bid next.

Vul: Both      ♦ KJT64

HCP: 19+1      ♣ K94

---

**Board: 113**      ♠ J8      RHO opens the bidding 3♦.

Dealer: West      ♥ A753      You bid next.

Vul: N-S      ♦ KJ

HCP: 18+1      ♣ AKQ94

## Both hands (Answers Page)

Board: 109	North:	South:	W	N	E	S
Dealer: West	♠ K8	♠ A6	3♦	3NT	All Pass	
Vul: None	♥ AT86	♥ K432				
North HCP: 17	♦ AQ9	♦ 853				
South HCP: 11	♣ A432	♣ KJT7				
Contract: 3NT North						

Board: 110	North:	South:	W	N	E	S
Dealer: West	♠ J4	♠ 7653	3♣	3NT	Pass	4♥
Vul: N-S	♥ KT	♥ J87532	Pass	Pass	X	All Pass
North HCP: 17+2	♦ AKQ873	♦ J4				
South HCP: 2+2	♣ KJ4	♣ 9				
Contract: 4♥X South						

Board: 111	North:	South:	W	N	E	S
Dealer: West	♠ A83	♠ QJT2	3♥	3NT	All Pass	
Vul: E-W	♥ KT2	♥ 6				
North HCP: 18+1	♦ AKQT3	♦ J874				
South HCP: 8	♣ Q4	♣ AT63				
Contract: 3NT North						

Board: 112	North:	South:	W	N	E	S
Dealer: West	♠ KQ	♠ -	3♠	3NT	Pass	6♣
Vul: Both	♥ AK8	♥ Q975		All Pass		
North HCP: 19+1	♦ KJT64	♦ A3				
South HCP: 9+3	♣ K94	♣ QJT8765				
Contract: 6♣ South						

Board: 113	North:	South:	W	N	E	S
Dealer: West	♠ J8	♠ K32	3♦	3NT	All Pass	
Vul: N-S	♥ A753	♥ J982				
North HCP: 18+1	♦ KJ	♦ 8754				
South HCP: 5	♣ AKQ94	♣ JT				
Contract: 3NT North						

**South hands****3N\_over\_RHO\_3x**

**Board: 109**      ♠ A6      LHO opens the bidding 3♦.

Dealer: West      ♥ K432      Partner bids next.

Vul: None      ♦ 853

HCP: 11      ♣ KJT7

---

**Board: 110**      ♠ 7653      LHO opens the bidding 3♣.

Dealer: West      ♥ J87532      Partner bids next.

Vul: N-S      ♦ J4      East (RHO) Doubles 4♥ if possible.

HCP: 2+2      ♣ 9

---

**Board: 111**      ♠ QJT2      LHO opens the bidding 3♥.

Dealer: West      ♥ 6      Partner bids next.

Vul: E-W      ♦ J874

HCP: 8      ♣ AT63

---

**Board: 112**      ♠ -      LHO opens the bidding 3♠.

Dealer: West      ♥ Q975      Partner bids next.

Vul: Both      ♦ A3

HCP: 9+3      ♣ QJT8765

---

**Board: 113**      ♠ K32      LHO opens the bidding 3♦.

Dealer: West      ♥ J982      Partner bids next.

Vul: N-S      ♦ 8754

HCP: 5      ♣ JT

## Both hands (Answers Page)

Board: 109	North:	South:	W	N	E	S
Dealer: West	♠ K8	♠ A6	3♦	3NT	All Pass	
Vul: None	♥ AT86	♥ K432				
North HCP: 17	♦ AQ9	♦ 853				
South HCP: 11	♣ A432	♣ KJT7				
Contract: 3NT North						

Board: 110	North:	South:	W	N	E	S
Dealer: West	♠ J4	♠ 7653	3♣	3NT	Pass	4♥
Vul: N-S	♥ KT	♥ J87532	Pass	Pass	X	All Pass
North HCP: 17+2	♦ AKQ873	♦ J4				
South HCP: 2+2	♣ KJ4	♣ 9				
Contract: 4♥X South						

Board: 111	North:	South:	W	N	E	S
Dealer: West	♠ A83	♠ QJT2	3♥	3NT	All Pass	
Vul: E-W	♥ KT2	♥ 6				
North HCP: 18+1	♦ AKQT3	♦ J874				
South HCP: 8	♣ Q4	♣ AT63				
Contract: 3NT North						

Board: 112	North:	South:	W	N	E	S
Dealer: West	♠ KQ	♠ -	3♠	3NT	Pass	6♣
Vul: Both	♥ AK8	♥ Q975		All Pass		
North HCP: 19+1	♦ KJT64	♦ A3				
South HCP: 9+3	♣ K94	♣ QJT8765				
Contract: 6♣ South						

Board: 113	North:	South:	W	N	E	S
Dealer: West	♠ J8	♠ K32	3♦	3NT	All Pass	
Vul: N-S	♥ A753	♥ J982				
North HCP: 18+1	♦ KJ	♦ 8754				
South HCP: 5	♣ AKQ94	♣ JT				
Contract: 3NT North						

## North hands

## 3N\_over\_RHO\_3x

---

<b>Board: 114</b>	♠ T2	LHO opens the bidding 3♦.
Dealer: East	♥ A743	Partner bids next.
Vul: Both	♦ Q73	
HCP: 6	♣ T863	

---

<b>Board: 115</b>	♠ KT743	RHO opens the bidding 3♠.
Dealer: West	♥ AK	You bid next.
Vul: E-W	♦ AJT3	
HCP: 18+1	♣ K6	

---

<b>Board: 116</b>	♠ A954	RHO opens the bidding 3♣.
Dealer: West	♥ K2	You bid next.
Vul: Both	♦ AKT3	
HCP: 18	♣ A97	

---

<b>Board: 117</b>	♠ 964	LHO opens the bidding 3♦.
Dealer: East	♥ KQT98	Partner bids next.
Vul: Both	♦ 85	
HCP: 8+1	♣ QJ5	

---

<b>Board: 118</b>	♠ AKQ954	LHO opens the bidding 3♣.
Dealer: East	♥ A862	Partner bids next.
Vul: E-W	♦ 53	
HCP: 13+2	♣ 2	

## Both hands (Answers Page)

**Board: 114**

Dealer: East

**North:**

♠ T2

**South:**

♠ A854

W N E S

3♦ 3NT

Vul: Both

♥ A743

♥ KT86

All Pass

North HCP: 6

♦ Q73

♦ A9

South HCP: 18

♣ T863

♣ AK9

Contract: 3NT South

**Board: 115**

Dealer: West

**North:**

♠ KT743

**South:**

♠ 9

W N E S

3♠ 3NT All Pass

Vul: E-W

♥ AK

♥ 98752

North HCP: 18+1

♦ AJT3

♦ K9865

South HCP: 7+2

♣ K6

♣ A9

Contract: 3NT North

**Board: 116**

Dealer: West

**North:**

♠ A954

**South:**

♠ KT2

W N E S

3♣ 3NT Pass 4♥

Vul: Both

♥ K2

♥ AT9654

All Pass

North HCP: 18

♦ AKT3

♦ 654

South HCP: 7+2

♣ A97

♣ 8

Contract: 4♥ South

**Board: 117**

Dealer: East

**North:**

♠ 964

**South:**

♠ A73

W N E S

3♦ 3NT

Vul: Both

♥ KQT98

♥ A653

Pass 4♥ All Pass

North HCP: 8+1

♦ 85

♦ KQ7

South HCP: 17

♣ QJ5

♣ A74

Contract: 4♥ North

**Board: 118**

Dealer: East

**North:**

♠ AKQ954

**South:**

♠ 73

W N E S

3♣ 3NT

Vul: E-W

♥ A862

♥ K9

Pass 4NT All Pass

North HCP: 13+2

♦ 53

♦ AKQ82

South HCP: 17+1

♣ 2

♣ KQ98

Contract: 4NT North

**South hands****3N\_over\_RHO\_3x**

<b>Board: 114</b>	♠ A854	RHO opens the bidding 3♦.
Dealer: East	♥ KT86	You bid next.
Vul: Both	♦ A9	
HCP: 18	♣ AK9	

---

<b>Board: 115</b>	♠ 9	LHO opens the bidding 3♠.
Dealer: West	♥ 98752	Partner bids next.
Vul: E-W	♦ K9865	
HCP: 7+2	♣ A9	

---

<b>Board: 116</b>	♠ KT2	LHO opens the bidding 3♣.
Dealer: West	♥ AT9654	Partner bids next.
Vul: Both	♦ 654	
HCP: 7+2	♣ 8	

---

<b>Board: 117</b>	♠ A73	RHO opens the bidding 3♦.
Dealer: East	♥ A653	You bid next.
Vul: Both	♦ KQ7	
HCP: 17	♣ A74	

---

<b>Board: 118</b>	♠ 73	RHO opens the bidding 3♣.
Dealer: East	♥ K9	You bid next.
Vul: E-W	♦ AKQ82	
HCP: 17+1	♣ KQ98	

## Both hands (Answers Page)

**Board: 114**

Dealer: East

**North:**

♠ T2

**South:**

♠ A854

W N E S

3♦ 3NT

Vul: Both

♥ A743

♥ KT86

All Pass

North HCP: 6

♦ Q73

♦ A9

South HCP: 18

♣ T863

♣ AK9

Contract: 3NT South

**Board: 115**

Dealer: West

**North:**

♠ KT743

**South:**

♠ 9

W N E S

3♠ 3NT All Pass

Vul: E-W

♥ AK

♥ 98752

North HCP: 18+1

♦ AJT3

♦ K9865

South HCP: 7+2

♣ K6

♣ A9

Contract: 3NT North

**Board: 116**

Dealer: West

**North:**

♠ A954

**South:**

♠ KT2

W N E S

3♣ 3NT Pass 4♥

Vul: Both

♥ K2

♥ AT9654

All Pass

North HCP: 18

♦ AKT3

♦ 654

South HCP: 7+2

♣ A97

♣ 8

Contract: 4♥ South

**Board: 117**

Dealer: East

**North:**

♠ 964

**South:**

♠ A73

W N E S

3♦ 3NT

Vul: Both

♥ KQT98

♥ A653

Pass 4♥ All Pass

North HCP: 8+1

♦ 85

♦ KQ7

South HCP: 17

♣ QJ5

♣ A74

Contract: 4♥ North

**Board: 118**

Dealer: East

**North:**

♠ AKQ954

**South:**

♠ 73

W N E S

3♣ 3NT

Vul: E-W

♥ A862

♥ K9

Pass 4NT All Pass

North HCP: 13+2

♦ 53

♦ AKQ82

South HCP: 17+1

♣ 2

♣ KQ98

Contract: 4NT North

## North hands

## 3N\_over\_RHO\_3x

<b>Board: 119</b>	♠ AQJ3	RHO opens the bidding 3♥.
Dealer: West	♥ A72	You bid next.
Vul: Both	♦ AK	
HCP: 23	♣ AJT3	

---

<b>Board: 120</b>	♠ 9874	LHO opens the bidding 3♠.
Dealer: East	♥ 4	Partner bids next.
Vul: None	♦ Q8765	
HCP: 6+1	♣ A63	

---

<b>Board: 121</b>	♠ AQ54	RHO opens the bidding 3♥.
Dealer: West	♥ AQ43	You bid next.
Vul: N-S	♦ JT8	
HCP: 17	♣ A7	

---

<b>Board: 122</b>	♠ KQT8	LHO opens the bidding 3♥.
Dealer: East	♥ J43	Partner bids next.
Vul: Both	♦ 96	
HCP: 9	♣ K984	

---

<b>Board: 123</b>	♠ AJ86	RHO opens the bidding 3♥.
Dealer: West	♥ AQ7	You bid next.
Vul: None	♦ KJ32	
HCP: 17	♣ Q2	

## Both hands (Answers Page)

<b>Board: 119</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ AQJ3	♠ 9762	3♥	3NT	All Pass	
Vul: Both	♥ A72	♥ J				
North HCP: 23	♦ AK	♦ T75				
South HCP: 6+1	♣ AJT3	♣ KQ974				
Contract: 3NT North						

<b>Board: 120</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ 9874	♠ AJ			3♠	3NT
Vul: None	♥ 4	♥ K53		All Pass		
North HCP: 6+1	♦ Q8765	♦ A43				
South HCP: 18+1	♣ A63	♣ KQJ85				
Contract: 3NT South						

<b>Board: 121</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ AQ54	♠ K762	3♥	3NT	All Pass	
Vul: N-S	♥ AQ43	♥ -				
North HCP: 17	♦ JT8	♦ 654				
South HCP: 7+2	♣ A7	♣ KJT832				
Contract: 3NT North						

<b>Board: 122</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: East	♠ KQT8	♠ AJ94			3♥	3NT
Vul: Both	♥ J43	♥ A5		All Pass		
North HCP: 9	♦ 96	♦ KQ854				
South HCP: 18+1	♣ K984	♣ A3				
Contract: 3NT South						

<b>Board: 123</b>	<b>North:</b>	<b>South:</b>	<b>W</b>	<b>N</b>	<b>E</b>	<b>S</b>
Dealer: West	♠ AJ86	♠ Q4	3♥	3NT	All Pass	
Vul: None	♥ AQ7	♥ 93				
North HCP: 17	♦ KJ32	♦ QT				
South HCP: 9+3	♣ Q2	♣ AJ87543				
Contract: 3NT North						

## South hands

## 3N\_over\_RHO\_3x

<b>Board: 119</b>	♠ 9762	LHO opens the bidding 3♥.
Dealer: West	♥ J	Partner bids next.
Vul: Both	♦ T75	
HCP: 6+1	♣ KQ974	

---

<b>Board: 120</b>	♠ AJ	RHO opens the bidding 3♠.
Dealer: East	♥ K53	You bid next.
Vul: None	♦ A43	
HCP: 18+1	♣ KQJ85	

---

<b>Board: 121</b>	♠ K762	LHO opens the bidding 3♥.
Dealer: West	♥ -	Partner bids next.
Vul: N-S	♦ 654	
HCP: 7+2	♣ KJT832	

---

<b>Board: 122</b>	♠ AJ94	RHO opens the bidding 3♥.
Dealer: East	♥ A5	You bid next.
Vul: Both	♦ KQ854	
HCP: 18+1	♣ A3	

---

<b>Board: 123</b>	♠ Q4	LHO opens the bidding 3♥.
Dealer: West	♥ 93	Partner bids next.
Vul: None	♦ QT	
HCP: 9+3	♣ AJ87543	

## Both hands (Answers Page)

Board: 119	North:	South:	W	N	E	S
Dealer: West	♠ AQJ3	♠ 9762	3♥	3NT	All Pass	
Vul: Both	♥ A72	♥ J				
North HCP: 23	♦ AK	♦ T75				
South HCP: 6+1	♣ AJT3	♣ KQ974				
Contract: 3NT North						

Board: 120	North:	South:	W	N	E	S
Dealer: East	♠ 9874	♠ AJ		3♠	3NT	
Vul: None	♥ 4	♥ K53	All Pass			
North HCP: 6+1	♦ Q8765	♦ A43				
South HCP: 18+1	♣ A63	♣ KQJ85				
Contract: 3NT South						

Board: 121	North:	South:	W	N	E	S
Dealer: West	♠ AQ54	♠ K762	3♥	3NT	All Pass	
Vul: N-S	♥ AQ43	♥ -				
North HCP: 17	♦ JT8	♦ 654				
South HCP: 7+2	♣ A7	♣ KJT832				
Contract: 3NT North						

Board: 122	North:	South:	W	N	E	S
Dealer: East	♠ KQT8	♠ AJ94		3♥	3NT	
Vul: Both	♥ J43	♥ A5	All Pass			
North HCP: 9	♦ 96	♦ KQ854				
South HCP: 18+1	♣ K984	♣ A3				
Contract: 3NT South						

Board: 123	North:	South:	W	N	E	S
Dealer: West	♠ AJ86	♠ Q4	3♥	3NT	All Pass	
Vul: None	♥ AQ7	♥ 93				
North HCP: 17	♦ KJ32	♦ QT				
South HCP: 9+3	♣ Q2	♣ AJ87543				
Contract: 3NT North						