

North hands

3NT over RHO's 3x (Lev)

Board: 1 ♠ AKT8 RHO is dealer. You bid second.
 Dealer: West ♥ A943 West (RHO) opens 3♣ if possible.
 Vul: Both ♦ T9
 HCP: 17 ♣ AQ3

Board: 2 ♠ 84 LHO is dealer.
 Dealer: East ♥ QJ653 East (LHO) opens 3♠ if possible.
 Vul: Both ♦ AQT
 HCP: 10+1 ♣ J75

Board: 3 ♠ A2 RHO is dealer. You bid second.
 Dealer: West ♥ AK2 West (RHO) opens 3♦ if possible.
 Vul: N-S ♦ A3
 HCP: 23+2 ♣ AKJ743

Board: 4 ♠ K5 LHO is dealer.
 Dealer: East ♥ 84 East (LHO) opens 3♦ if possible.
 Vul: E-W ♦ Q75
 HCP: 10+2 ♣ KQT843

Board: 5 ♠ KQ54 RHO is dealer. You bid second.
 Dealer: West ♥ Q872 West (RHO) opens 3♠ if possible.
 Vul: Both ♦ AK8
 HCP: 17 ♣ K9

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: West	♠ AKT8	♠ Q973	3 ♣	3NT	All Pass	
Vul: Both	♥ A943	♥ T6				
North HCP: 17	♦ T9	♦ QJ854				
South HCP: 5+1	♣ AQ3	♣ 96				
Contract: 3NT North						
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Board: 2	North:	South:	W	N	E	S
Dealer: East	♠ 84	♠ AJ5			3 ♠	3NT
Vul: Both	♥ QJ653	♥ AKT4	All Pass			
North HCP: 10+1	♦ AQT	♦ K765				
South HCP: 22	♣ J75	♣ AK				
Contract: 3NT South						
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Board: 3	North:	South:	W	N	E	S
Dealer: West	♠ A2	♠ JT754	3 ♦	3NT	All Pass	
Vul: N-S	♥ AK2	♥ 654				
North HCP: 23+2	♦ A3	♦ Q75				
South HCP: 5+1	♣ AKJ743	♣ QT				
Contract: 3NT North						
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Board: 4	North:	South:	W	N	E	S
Dealer: East	♠ K5	♠ A742			3 ♦	3NT
Vul: E-W	♥ 84	♥ AK53	All Pass			
North HCP: 10+2	♦ Q75	♦ K96				
South HCP: 18	♣ KQT843	♣ A6				
Contract: 3NT South						
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Board: 5	North:	South:	W	N	E	S
Dealer: West	♠ KQ54	♠ -	3 ♠	3NT	All Pass	
Vul: Both	♥ Q872	♥ J54				
North HCP: 17	♦ AK8	♦ QT76532				
South HCP: 5+3	♣ K9	♣ Q52				
Contract: 3NT North						

South hands**3NT over RHO's 3x (Lev)**

Board: 1	♠ Q973	LHO is dealer.
Dealer: West	♥ T6	West (LHO) opens 3♣ if possible.
Vul: Both	♦ QJ854	
HCP: 5+1	♣ 96	

Board: 2	♠ AJ5	RHO is dealer. You bid second.
Dealer: East	♥ AKT4	East (RHO) opens 3♠ if possible.
Vul: Both	♦ K765	
HCP: 22	♣ AK	

Board: 3	♠ JT754	LHO is dealer.
Dealer: West	♥ 654	West (LHO) opens 3♦ if possible.
Vul: N-S	♦ Q75	
HCP: 5+1	♣ QT	

Board: 4	♠ A742	RHO is dealer. You bid second.
Dealer: East	♥ AK53	East (RHO) opens 3♦ if possible.
Vul: E-W	♦ K96	
HCP: 18	♣ A6	

Board: 5	♠ -	LHO is dealer.
Dealer: West	♥ J54	West (LHO) opens 3♠ if possible.
Vul: Both	♦ QT76532	
HCP: 5+3	♣ Q52	

Both hands (Answers Page)

Board: 1	North:	South:	W	N	E	S
Dealer: West	♠ AKT8	♠ Q973	3 ♣	3NT	All Pass	
Vul: Both	♥ A943	♥ T6				
North HCP: 17	♦ T9	♦ QJ854				
South HCP: 5+1	♣ AQ3	♣ 96				
Contract: 3NT North						
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Board: 2	North:	South:	W	N	E	S
Dealer: East	♠ 84	♠ AJ5			3 ♠	3NT
Vul: Both	♥ QJ653	♥ AKT4	All Pass			
North HCP: 10+1	♦ AQT	♦ K765				
South HCP: 22	♣ J75	♣ AK				
Contract: 3NT South						
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Board: 3	North:	South:	W	N	E	S
Dealer: West	♠ A2	♠ JT754	3 ♦	3NT	All Pass	
Vul: N-S	♥ AK2	♥ 654				
North HCP: 23+2	♦ A3	♦ Q75				
South HCP: 5+1	♣ AKJ743	♣ QT				
Contract: 3NT North						
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Board: 4	North:	South:	W	N	E	S
Dealer: East	♠ K5	♠ A742			3 ♦	3NT
Vul: E-W	♥ 84	♥ AK53	All Pass			
North HCP: 10+2	♦ Q75	♦ K96				
South HCP: 18	♣ KQT843	♣ A6				
Contract: 3NT South						
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Board: 5	North:	South:	W	N	E	S
Dealer: West	♠ KQ54	♠ -	3 ♠	3NT	All Pass	
Vul: Both	♥ Q872	♥ J54				
North HCP: 17	♦ AK8	♦ QT76532				
South HCP: 5+3	♣ K9	♣ Q52				
Contract: 3NT North						

North hands

3NT over RHO's 3x (Lev)

Board: 6	♠ T85	LHO is dealer.
Dealer: East	♥ J7654	East (LHO) opens 3♦ if possible.
Vul: E-W	♦ J6	
HCP: 4+1	♣ Q75	
Board: 7	♠ AJ5	RHO is dealer. You bid second.
Dealer: West	♥ K4	West (RHO) opens 3♥ if possible.
Vul: Both	♦ AQ74	
HCP: 20	♣ AQ63	
Board: 8	♠ KQ85	RHO is dealer. You bid second.
Dealer: West	♥ A85	West (RHO) opens 3♦ if possible.
Vul: E-W	♦ A6	East (LHO) bids 5♦ if possible.
HCP: 19	♣ KQJ7	
Board: 9	♠ T953	RHO is dealer. You bid second.
Dealer: West	♥ AJ5	West (RHO) opens 3♣ if possible.
Vul: Both	♦ AQ74	
HCP: 17	♣ AQ	
Board: 10	♠ AJ87	LHO is dealer.
Dealer: East	♥ QT765	East (LHO) opens 3♦ if possible.
Vul: None	♦ 9	
HCP: 7+1	♣ 654	

Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: East	♠ T85	♠ K92			3 ♦	3NT
Vul: E-W	♥ J7654	♥ AQ2	All Pass			
North HCP: 4+1	♦ J6	♦ K87				
South HCP: 19	♣ Q75	♣ AKT3				
Contract: 3NT South						

Board: 7	North:	South:	W	N	E	S
Dealer: West	♠ AJ5	♠ K874	3 ♥	3NT	All Pass	
Vul: Both	♥ K4	♥ Q653				
North HCP: 20	♦ AQ74	♦ K93				
South HCP: 11	♣ AQ63	♣ K4				
Contract: 3NT North						

Board: 8	North:	South:	W	N	E	S
Dealer: West	♠ KQ85	♠ JT642	3 ♦	3NT	5 ♦	5 ♥
Vul: E-W	♥ A85	♥ QJT7642	All Pass			
North HCP: 19	♦ A6	♦ -				
South HCP: 4+4	♣ KQJ7	♣ 3				
Contract: 5 ♥ South						

Board: 9	North:	South:	W	N	E	S
Dealer: West	♠ T953	♠ KJ82	3 ♣	3NT	All Pass	
Vul: Both	♥ AJ5	♥ 982				
North HCP: 17	♦ AQ74	♦ 632				
South HCP: 4	♣ AQ	♣ 862				
Contract: 3NT North						

Board: 10	North:	South:	W	N	E	S
Dealer: East	♠ AJ87	♠ KQ5			3 ♦	3NT
Vul: None	♥ QT765	♥ K2	All Pass			
North HCP: 7+1	♦ 9	♦ A865				
South HCP: 20	♣ 654	♣ AKJ9				
Contract: 3NT South						

South hands**3NT over RHO's 3x (Lev)**

Board: 6	♠ K92	RHO is dealer. You bid second.
Dealer: East	♥ AQ2	East (RHO) opens 3♦ if possible.
Vul: E-W	♦ K87	
HCP: 19	♣ AKT3	

Board: 7	♠ K874	LHO is dealer.
Dealer: West	♥ Q653	West (LHO) opens 3♥ if possible.
Vul: Both	♦ K93	
HCP: 11	♣ K4	

Board: 8	♠ JT642	LHO is dealer.
Dealer: West	♥ QJT7642	West (LHO) opens 3♦ if possible.
Vul: E-W	♦ -	East (RHO) bids 5♦ if possible.
HCP: 4+4	♣ 3	

Board: 9	♠ KJ82	LHO is dealer.
Dealer: West	♥ 982	West (LHO) opens 3♣ if possible.
Vul: Both	♦ 632	
HCP: 4	♣ 862	

Board: 10	♠ KQ5	RHO is dealer. You bid second.
Dealer: East	♥ K2	East (RHO) opens 3♦ if possible.
Vul: None	♦ A865	
HCP: 20	♣ AKJ9	

Both hands (Answers Page)

Board: 6	North:	South:	W	N	E	S
Dealer: East	♠ T85	♠ K92			3 ♦	3NT
Vul: E-W	♥ J7654	♥ AQ2	All Pass			
North HCP: 4+1	♦ J6	♦ K87				
South HCP: 19	♣ Q75	♣ AKT3				
Contract: 3NT South						

Board: 7	North:	South:	W	N	E	S
Dealer: West	♠ AJ5	♠ K874	3 ♥	3NT	All Pass	
Vul: Both	♥ K4	♥ Q653				
North HCP: 20	♦ AQ74	♦ K93				
South HCP: 11	♣ AQ63	♣ K4				
Contract: 3NT North						

Board: 8	North:	South:	W	N	E	S
Dealer: West	♠ KQ85	♠ JT642	3 ♦	3NT	5 ♦	5 ♥
Vul: E-W	♥ A85	♥ QJT7642	All Pass			
North HCP: 19	♦ A6	♦ -				
South HCP: 4+4	♣ KQJ7	♣ 3				
Contract: 5 ♥ South						

Board: 9	North:	South:	W	N	E	S
Dealer: West	♠ T953	♠ KJ82	3 ♣	3NT	All Pass	
Vul: Both	♥ AJ5	♥ 982				
North HCP: 17	♦ AQ74	♦ 632				
South HCP: 4	♣ AQ	♣ 862				
Contract: 3NT North						

Board: 10	North:	South:	W	N	E	S
Dealer: East	♠ AJ87	♠ KQ5			3 ♦	3NT
Vul: None	♥ QT765	♥ K2	All Pass			
North HCP: 7+1	♦ 9	♦ A865				
South HCP: 20	♣ 654	♣ AKJ9				
Contract: 3NT South						

North hands

3NT over RHO's 3x (Lev)

Board: 11	♠ AQ32	RHO is dealer. You bid second.
Dealer: West	♥ A632	West (RHO) opens 3♦ if possible.
Vul: None	♦ A3	
HCP: 18	♣ KJ3	

Board: 12	♠ 7	LHO is dealer.
Dealer: East	♥ 752	East (LHO) opens 3♠ if possible.
Vul: E-W	♦ A9	
HCP: 7+3	♣ QJT9743	

Board: 13	♠ K6	RHO is dealer. You bid second.
Dealer: West	♥ AK65	West (RHO) opens 3♠ if possible.
Vul: Both	♦ AJ6	
HCP: 18	♣ K754	

Board: 14	♠ KJ96	RHO is dealer. You bid second.
Dealer: West	♥ A853	West (RHO) opens 3♦ if possible.
Vul: E-W	♦ A6	
HCP: 19	♣ AK3	

Board: 15	♠ AK9	RHO is dealer. You bid second.
Dealer: West	♥ A2	West (RHO) opens 3♥ if possible.
Vul: Both	♦ AJT5	
HCP: 18	♣ Q974	

Both hands (Answers Page)

Board: 11	North:	South:	W	N	E	S
Dealer: West	♠ AQ32	♠ KJ8	3 ♦	3NT	All Pass	
Vul: None	♥ A632	♥ KJ94				
North HCP: 18	♦ A3	♦ 4				
South HCP: 8+1	♣ KJ3	♣ T9854				
Contract: 3NT North						
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Board: 12	North:	South:	W	N	E	S
Dealer: East	♠ 7	♠ A83			3 ♠	3NT
Vul: E-W	♥ 752	♥ AK43	All Pass			
North HCP: 7+3	♦ A9	♦ K863				
South HCP: 21	♣ QJT9743	♣ AK				
Contract: 3NT South						
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Board: 13	North:	South:	W	N	E	S
Dealer: West	♠ K6	♠ T52	3 ♠	3NT	All Pass	
Vul: Both	♥ AK65	♥ QJ742				
North HCP: 18	♦ AJ6	♦ K984				
South HCP: 6+1	♣ K754	♣ 6				
Contract: 3NT North						
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Board: 14	North:	South:	W	N	E	S
Dealer: West	♠ KJ96	♠ QT7542	3 ♦	3NT	Pass	4 ♠
Vul: E-W	♥ A853	♥ QT72	All Pass			
North HCP: 19	♦ A6	♦ 753				
South HCP: 4+2	♣ AK3	♣ -				
Contract: 4 ♠ South						
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Board: 15	North:	South:	W	N	E	S
Dealer: West	♠ AK9	♠ QJ43	3 ♥	3NT	All Pass	
Vul: Both	♥ A2	♥ T3				
North HCP: 18	♦ AJT5	♦ Q973				
South HCP: 12	♣ Q974	♣ AK8				
Contract: 3NT North						

South hands

3NT over RHO's 3x (Lev)

Board: 11 ♠ KJ8 LHO is dealer.
 Dealer: West ♥ KJ94 West (LHO) opens 3♦ if possible.
 Vul: None ♦ 4
 HCP: 8+1 ♣ T9854

Board: 12 ♠ A83 RHO is dealer. You bid second.
 Dealer: East ♥ AK43 East (RHO) opens 3♠ if possible.
 Vul: E-W ♦ K863
 HCP: 21 ♣ AK

Board: 13 ♠ T52 LHO is dealer.
 Dealer: West ♥ QJ742 West (LHO) opens 3♠ if possible.
 Vul: Both ♦ K984
 HCP: 6+1 ♣ 6

Board: 14 ♠ QT7542 LHO is dealer.
 Dealer: West ♥ QT72 West (LHO) opens 3♦ if possible.
 Vul: E-W ♦ 753
 HCP: 4+2 ♣ -

Board: 15 ♠ QJ43 LHO is dealer.
 Dealer: West ♥ T3 West (LHO) opens 3♥ if possible.
 Vul: Both ♦ Q973
 HCP: 12 ♣ AK8

Both hands (Answers Page)

Board: 11	North:	South:	W	N	E	S
Dealer: West	♠ AQ32	♠ KJ8	3 ♦	3NT	All Pass	
Vul: None	♥ A632	♥ KJ94				
North HCP: 18	♦ A3	♦ 4				
South HCP: 8+1	♣ KJ3	♣ T9854				
Contract: 3NT North						
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Board: 12	North:	South:	W	N	E	S
Dealer: East	♠ 7	♠ A83			3 ♠	3NT
Vul: E-W	♥ 752	♥ AK43	All Pass			
North HCP: 7+3	♦ A9	♦ K863				
South HCP: 21	♣ QJT9743	♣ AK				
Contract: 3NT South						
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Board: 13	North:	South:	W	N	E	S
Dealer: West	♠ K6	♠ T52	3 ♠	3NT	All Pass	
Vul: Both	♥ AK65	♥ QJ742				
North HCP: 18	♦ AJ6	♦ K984				
South HCP: 6+1	♣ K754	♣ 6				
Contract: 3NT North						
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Board: 14	North:	South:	W	N	E	S
Dealer: West	♠ KJ96	♠ QT7542	3 ♦	3NT	Pass	4 ♠
Vul: E-W	♥ A853	♥ QT72	All Pass			
North HCP: 19	♦ A6	♦ 753				
South HCP: 4+2	♣ AK3	♣ -				
Contract: 4 ♠ South						
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Board: 15	North:	South:	W	N	E	S
Dealer: West	♠ AK9	♠ QJ43	3 ♥	3NT	All Pass	
Vul: Both	♥ A2	♥ T3				
North HCP: 18	♦ AJT5	♦ Q973				
South HCP: 12	♣ Q974	♣ AK8				
Contract: 3NT North						

North hands

3NT over RHO's 3x (Lev)

Board: 16	♠ K9652	LHO is dealer.
Dealer: East	♥ AT42	East (LHO) opens 3♦ if possible.
Vul: E-W	♦ 654	
HCP: 7+1	♣ 9	
Board: 17	♠ A5	RHO is dealer. You bid second.
Dealer: West	♥ A83	West (RHO) opens 3♠ if possible.
Vul: Both	♦ AKT6	
HCP: 18	♣ K654	
Board: 18	♠ T76	LHO is dealer.
Dealer: East	♥ KJ54	East (LHO) opens 3♣ if possible.
Vul: None	♦ AQ84	
HCP: 10	♣ 54	
Board: 19	♠ AJ4	RHO is dealer. You bid second.
Dealer: West	♥ AQ76	West (RHO) opens 3♣ if possible.
Vul: N-S	♦ JT	
HCP: 17	♣ KQ97	
Board: 20	♠ AKQ73	LHO is dealer.
Dealer: East	♥ Q942	East (LHO) opens 3♦ if possible.
Vul: Both	♦ J3	
HCP: 12+1	♣ 75	

Both hands (Answers Page)

Board: 16	North:	South:	W	N	E	S
Dealer: East	♠ K9652	♠ AJ4			3 ♦	3NT
Vul: E-W	♥ AT42	♥ QJ5	All Pass			
North HCP: 7+1	♦ 654	♦ KJ3				
South HCP: 18	♣ 9	♣ AQ73				
Contract: 3NT South						

Board: 17	North:	South:	W	N	E	S
Dealer: West	♠ A5	♠ 94	3 ♠	3NT	All Pass	
Vul: Both	♥ A83	♥ KT752				
North HCP: 18	♦ AKT6	♦ 5				
South HCP: 10+2	♣ K654	♣ AQJT3				
Contract: 3NT North						

Board: 18	North:	South:	W	N	E	S
Dealer: East	♠ T76	♠ J2			3 ♣	3NT
Vul: None	♥ KJ54	♥ AQT9	All Pass			
North HCP: 10	♦ AQ84	♦ KJ97				
South HCP: 17	♣ 54	♣ AQ2				
Contract: 3NT South						

Board: 19	North:	South:	W	N	E	S
Dealer: West	♠ AJ4	♠ K97652	3 ♣	3NT	Pass	4NT ¹
Vul: N-S	♥ AQ76	♥ K94	All Pass			
North HCP: 17	♦ JT	♦ AK6				
South HCP: 13+2	♣ KQ97	♣ 6				
Contract: 4NT South						

Board: 20	North:	South:	W	N	E	S
Dealer: East	♠ AKQ73	♠ J962			3 ♦	3NT
Vul: Both	♥ Q942	♥ AK3	All Pass			
North HCP: 12+1	♦ J3	♦ A4				
South HCP: 19	♣ 75	♣ AQJ9				
Contract: 3NT South						

South hands**3NT over RHO's 3x (Lev)**

Board: 16	♠ AJ4	RHO is dealer. You bid second.
Dealer: East	♥ QJ5	East (RHO) opens 3♦ if possible.
Vul: E-W	♦ KJ3	
HCP: 18	♣ AQ73	

Board: 17	♠ 94	LHO is dealer.
Dealer: West	♥ KT752	West (LHO) opens 3♠ if possible.
Vul: Both	♦ 5	
HCP: 10+2	♣ AQJT3	

Board: 18	♠ J2	RHO is dealer. You bid second.
Dealer: East	♥ AQT9	East (RHO) opens 3♣ if possible.
Vul: None	♦ KJ97	
HCP: 17	♣ AQ2	

Board: 19	♠ K97652	LHO is dealer.
Dealer: West	♥ K94	West (LHO) opens 3♣ if possible.
Vul: N-S	♦ AK6	
HCP: 13+2	♣ 6	

Board: 20	♠ J962	RHO is dealer. You bid second.
Dealer: East	♥ AK3	East (RHO) opens 3♦ if possible.
Vul: Both	♦ A4	
HCP: 19	♣ AQJ9	

Both hands (Answers Page)

Board: 16	North:	South:	W	N	E	S
Dealer: East	♠ K9652	♠ AJ4			3 ♦	3NT
Vul: E-W	♥ AT42	♥ QJ5	All Pass			
North HCP: 7+1	♦ 654	♦ KJ3				
South HCP: 18	♣ 9	♣ AQ73				
Contract: 3NT South						

Board: 17	North:	South:	W	N	E	S
Dealer: West	♠ A5	♠ 94	3 ♠	3NT	All Pass	
Vul: Both	♥ A83	♥ KT752				
North HCP: 18	♦ AKT6	♦ 5				
South HCP: 10+2	♣ K654	♣ AQJT3				
Contract: 3NT North						

Board: 18	North:	South:	W	N	E	S
Dealer: East	♠ T76	♠ J2			3 ♣	3NT
Vul: None	♥ KJ54	♥ AQT9	All Pass			
North HCP: 10	♦ AQ84	♦ KJ97				
South HCP: 17	♣ 54	♣ AQ2				
Contract: 3NT South						

Board: 19	North:	South:	W	N	E	S
Dealer: West	♠ AJ4	♠ K97652	3 ♣	3NT	Pass	4NT ¹
Vul: N-S	♥ AQ76	♥ K94	All Pass			
North HCP: 17	♦ JT	♦ AK6				
South HCP: 13+2	♣ KQ97	♣ 6				
Contract: 4NT South						

Board: 20	North:	South:	W	N	E	S
Dealer: East	♠ AKQ73	♠ J962			3 ♦	3NT
Vul: Both	♥ Q942	♥ AK3	All Pass			
North HCP: 12+1	♦ J3	♦ A4				
South HCP: 19	♣ 75	♣ AQJ9				
Contract: 3NT South						

North hands

3NT over RHO's 3x (Lev)

Board: 21	♠ 4	LHO is dealer.
Dealer: East	♥ QT9872	East (LHO) opens 3♣ if possible.
Vul: None	♦ T9432	
HCP: 2+3	♣ 5	
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Board: 22	♠ J9754	LHO is dealer.
Dealer: East	♥ 8754	East (LHO) opens 3♣ if possible.
Vul: None	♦ J43	
HCP: 2+1	♣ 9	
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Board: 23	♠ 96	RHO is dealer. You bid second.
Dealer: West	♥ AQ97	West (RHO) opens 3♥ if possible.
Vul: None	♦ A8	
HCP: 17+1	♣ AK976	
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Board: 24	♠ 96	Partner is dealer.
Dealer: South	♥ AJ7652	West (RHO) bids 3NT if possible.
Vul: E-W	♦ 63	
HCP: 9+2	♣ A82	
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Board: 25	♠ AQ5	RHO is dealer. You bid second.
Dealer: West	♥ A98	West (RHO) opens 3♣ if possible.
Vul: None	♦ Q763	
HCP: 18	♣ AQ7	

Both hands (Answers Page)

Board: 21	North:	South:	W	N	E	S
Dealer: East	♠ 4	♠ AT93			3 ♣	3NT
Vul: None	♥ QT9872	♥ KJ	Pass	4 ♥	All Pass	
North HCP: 2+3	♦ T9432	♦ K65				
South HCP: 17	♣ 5	♣ AQ84				
Contract: 4 ♥ North						

Board: 22	North:	South:	W	N	E	S
Dealer: East	♠ J9754	♠ AQT8			3 ♣	3NT
Vul: None	♥ 8754	♥ K62	All Pass			
North HCP: 2+1	♦ J43	♦ A76				
South HCP: 19	♣ 9	♣ AQ5				
Contract: 3NT South						

Board: 23	North:	South:	W	N	E	S
Dealer: West	♠ 96	♠ A852	3 ♥	3NT	All Pass	
Vul: None	♥ AQ97	♥ 64				
North HCP: 17+1	♦ A8	♦ KJ96				
South HCP: 9	♣ AK976	♣ JT8				
Contract: 3NT North						

Board: 24	North:	South:	W	N	E	S
Dealer: South	♠ 96	♠ J82				3 ♦
Vul: E-W	♥ AJ7652	♥ 4	3NT	4 ♦	All Pass	
North HCP: 9+2	♦ 63	♦ AQT7542				
South HCP: 8+3	♣ A82	♣ J9				
Contract: 4 ♦ North						

Board: 25	North:	South:	W	N	E	S
Dealer: West	♠ AQ5	♠ K432	3 ♣	3NT	All Pass	
Vul: None	♥ A98	♥ Q73				
North HCP: 18	♦ Q763	♦ AJT94				
South HCP: 10+1	♣ AQ7	♣ 5				
Contract: 3NT North						

South hands**3NT over RHO's 3x (Lev)**

Board: 21	♠ AT93	RHO is dealer. You bid second.
Dealer: East	♥ KJ	East (RHO) opens 3♣ if possible.
Vul: None	♦ K65	
HCP: 17	♣ AQ84	

Board: 22	♠ AQT8	RHO is dealer. You bid second.
Dealer: East	♥ K62	East (RHO) opens 3♣ if possible.
Vul: None	♦ A76	
HCP: 19	♣ AQ5	

Board: 23	♠ A852	LHO is dealer.
Dealer: West	♥ 64	West (LHO) opens 3♥ if possible.
Vul: None	♦ KJ96	
HCP: 9	♣ JT8	

Board: 24	♠ J82	You are dealer.
Dealer: South	♥ 4	West (LHO) bids 3NT if possible.
Vul: E-W	♦ AQT7542	
HCP: 8+3	♣ J9	

Board: 25	♠ K432	LHO is dealer.
Dealer: West	♥ Q73	West (LHO) opens 3♣ if possible.
Vul: None	♦ AJT94	
HCP: 10+1	♣ 5	

Both hands (Answers Page)

Board: 21	North:	South:	W	N	E	S
Dealer: East	♠ 4	♠ AT93			3 ♣	3NT
Vul: None	♥ QT9872	♥ KJ	Pass	4 ♥	All Pass	
North HCP: 2+3	♦ T9432	♦ K65				
South HCP: 17	♣ 5	♣ AQ84				
Contract: 4 ♥ North						

Board: 22	North:	South:	W	N	E	S
Dealer: East	♠ J9754	♠ AQT8			3 ♣	3NT
Vul: None	♥ 8754	♥ K62	All Pass			
North HCP: 2+1	♦ J43	♦ A76				
South HCP: 19	♣ 9	♣ AQ5				
Contract: 3NT South						

Board: 23	North:	South:	W	N	E	S
Dealer: West	♠ 96	♠ A852	3 ♥	3NT	All Pass	
Vul: None	♥ AQ97	♥ 64				
North HCP: 17+1	♦ A8	♦ KJ96				
South HCP: 9	♣ AK976	♣ JT8				
Contract: 3NT North						

Board: 24	North:	South:	W	N	E	S
Dealer: South	♠ 96	♠ J82				3 ♦
Vul: E-W	♥ AJ7652	♥ 4	3NT	4 ♦	All Pass	
North HCP: 9+2	♦ 63	♦ AQT7542				
South HCP: 8+3	♣ A82	♣ J9				
Contract: 4 ♦ North						

Board: 25	North:	South:	W	N	E	S
Dealer: West	♠ AQ5	♠ K432	3 ♣	3NT	All Pass	
Vul: None	♥ A98	♥ Q73				
North HCP: 18	♦ Q763	♦ AJT94				
South HCP: 10+1	♣ AQ7	♣ 5				
Contract: 3NT North						

North hands

3NT over RHO's 3x (Lev)

Board: 26	♠ -	LHO is dealer.
Dealer: East	♥ T752	East (LHO) opens 3 ♠ if possible.
Vul: None	♦ QJT2	
HCP: 8+1	♣ KQ973	
Board: 27	♠ Q743	RHO is dealer. You bid second.
Dealer: West	♥ AQ	West (RHO) opens 3 ♦ if possible.
Vul: Both	♦ KT6	
HCP: 18	♣ AK98	
Board: 28	♠ 73	LHO is dealer.
Dealer: East	♥ 874	East (LHO) opens 3 ♠ if possible.
Vul: E-W	♦ AT754	
HCP: 4+1	♣ T98	
Board: 29	♠ KQ8	RHO is dealer. You bid second.
Dealer: West	♥ AQ4	West (RHO) opens 3 ♥ if possible.
Vul: Both	♦ AQ987	
HCP: 17+1	♣ 54	
Board: 30	♠ AJ753	LHO is dealer.
Dealer: East	♥ J985	East (LHO) opens 3 ♣ if possible.
Vul: Both	♦ KJ72	
HCP: 10+1	♣ -	

Both hands (Answers Page)

Board: 26	North:	South:	W	N	E	S
Dealer: East	♠ -	♠ AQ752			3 ♠	3NT
Vul: None	♥ T752	♥ AK6	All Pass			
North HCP: 8+1	♦ QJT2	♦ 854				
South HCP: 17+1	♣ KQ973	♣ A5				
Contract: 3NT South						

Board: 27	North:	South:	W	N	E	S
Dealer: West	♠ Q743	♠ T985	3 ♦	3NT	All Pass	
Vul: Both	♥ AQ	♥ KT732				
North HCP: 18	♦ KT6	♦ -				
South HCP: 6+1	♣ AK98	♣ QJT6				
Contract: 3NT North						

Board: 28	North:	South:	W	N	E	S
Dealer: East	♠ 73	♠ A42			3 ♠	3NT
Vul: E-W	♥ 874	♥ 93	All Pass			
North HCP: 4+1	♦ AT754	♦ KQ6				
South HCP: 18+1	♣ T98	♣ AKQ53				
Contract: 3NT South						

Board: 29	North:	South:	W	N	E	S
Dealer: West	♠ KQ8	♠ AT62	3♥	3NT	All Pass	
Vul: Both	♥ AQ4	♥ 7				
North HCP: 17+1	♦ AQ987	♦ JT43				
South HCP: 12	♣ 54	♣ AK63				
Contract: 3NT North						

Board: 30	North:	South:	W	N	E	S
Dealer: East	♠ AJ753	♠ KT2			3 ♣	3NT
Vul: Both	♥ J985	♥ AK63	All Pass			
North HCP: 10+1	♦ KJ72	♦ Q86				
South HCP: 17	♣ -	♣ KQ6				
Contract: 3NT South						

South hands**3NT over RHO's 3x (Lev)**

Board: 26	♠ AQ752	RHO is dealer. You bid second.
Dealer: East	♥ AK6	East (RHO) opens 3♠ if possible.
Vul: None	♦ 854	
HCP: 17+1	♣ A5	

Board: 27	♠ T985	LHO is dealer.
Dealer: West	♥ KT732	West (LHO) opens 3♦ if possible.
Vul: Both	♦ -	
HCP: 6+1	♣ QJT6	

Board: 28	♠ A42	RHO is dealer. You bid second.
Dealer: East	♥ 93	East (RHO) opens 3♠ if possible.
Vul: E-W	♦ KQ6	
HCP: 18+1	♣ AKQ53	

Board: 29	♠ AT62	LHO is dealer.
Dealer: West	♥ 7	West (LHO) opens 3♥ if possible.
Vul: Both	♦ JT43	
HCP: 12	♣ AK63	

Board: 30	♠ KT2	RHO is dealer. You bid second.
Dealer: East	♥ AK63	East (RHO) opens 3♣ if possible.
Vul: Both	♦ Q86	
HCP: 17	♣ KQ6	

Both hands (Answers Page)

Board: 26	North:	South:	W	N	E	S
Dealer: East	♠ -	♠ AQ752			3 ♠	3NT
Vul: None	♥ T752	♥ AK6	All Pass			
North HCP: 8+1	♦ QJT2	♦ 854				
South HCP: 17+1	♣ KQ973	♣ A5				
Contract: 3NT South						

Board: 27	North:	South:	W	N	E	S
Dealer: West	♠ Q743	♠ T985	3 ♦	3NT	All Pass	
Vul: Both	♥ AQ	♥ KT732				
North HCP: 18	♦ KT6	♦ -				
South HCP: 6+1	♣ AK98	♣ QJT6				
Contract: 3NT North						

Board: 28	North:	South:	W	N	E	S
Dealer: East	♠ 73	♠ A42			3 ♠	3NT
Vul: E-W	♥ 874	♥ 93	All Pass			
North HCP: 4+1	♦ AT754	♦ KQ6				
South HCP: 18+1	♣ T98	♣ AKQ53				
Contract: 3NT South						

Board: 29	North:	South:	W	N	E	S
Dealer: West	♠ KQ8	♠ AT62	3♥	3NT	All Pass	
Vul: Both	♥ AQ4	♥ 7				
North HCP: 17+1	♦ AQ987	♦ JT43				
South HCP: 12	♣ 54	♣ AK63				
Contract: 3NT North						

Board: 30	North:	South:	W	N	E	S
Dealer: East	♠ AJ753	♠ KT2			3 ♣	3NT
Vul: Both	♥ J985	♥ AK63	All Pass			
North HCP: 10+1	♦ KJ72	♦ Q86				
South HCP: 17	♣ -	♣ KQ6				
Contract: 3NT South						

North hands

3NT over RHO's 3x (Lev)

Board: 31	♠ A9	RHO is dealer. You bid second.
Dealer: West	♥ AT2	West (RHO) opens 3♣ if possible.
Vul: None	♦ KT872	
HCP: 17+1	♣ AQ4	
Board: 32	♠ 9632	LHO is dealer.
Dealer: East	♥ J92	East (LHO) opens 3♦ if possible.
Vul: None	♦ 942	
HCP: 1	♣ 952	
Board: 33	♠ J72	LHO is dealer.
Dealer: East	♥ AQJ862	East (LHO) opens 3♦ if possible.
Vul: Both	♦ 6	
HCP: 11+2	♣ QJ8	
Board: 34	♠ T984	LHO is dealer.
Dealer: East	♥ K983	East (LHO) opens 3♦ if possible.
Vul: E-W	♦ 9	West (RHO) Doubles 3NT if possible.
HCP: 5	♣ Q854	
Board: 35	♠ KQJ854	LHO is dealer.
Dealer: East	♥ Q8	East (LHO) opens 3♥ if possible.
Vul: E-W	♦ 6	
HCP: 10+2	♣ Q976	

Both hands (Answers Page)

Board: 31	North:	South:	W	N	E	S
Dealer: West	♠ A9	♠ QJT63	3 ♣	3NT	All Pass	
Vul: None	♥ AT2	♥ Q763				
North HCP: 17+1	♦ KT872	♦ 94				
South HCP: 5+1	♣ AQ4	♣ 87				
Contract: 3NT North						

Board: 32	North:	South:	W	N	E	S
Dealer: East	♠ 9632	♠ QJT			3 ♦	3NT
Vul: None	♥ J92	♥ A43	All Pass			
North HCP: 1	♦ 942	♦ AQ				
South HCP: 17+1	♣ 952	♣ A8763				
Contract: 3NT South						

Board: 33	North:	South:	W	N	E	S
Dealer: East	♠ J72	♠ A4			3 ♦	3NT
Vul: Both	♥ AQJ862	♥ KT	Pass	4 ♥	All Pass	
North HCP: 11+2	♦ 6	♦ AJ53				
South HCP: 19+1	♣ QJ8	♣ AK974				
Contract: 4 ♥ North						

Board: 34	North:	South:	W	N	E	S
Dealer: East	♠ T984	♠ 73			3 ♦	3NT
Vul: E-W	♥ K983	♥ AJ76	X	All Pass		
North HCP: 5	♦ 9	♦ KQ65				
South HCP: 17	♣ Q854	♣ AK9				
Contract: 3NTX South						

Board: 35	North:	South:	W	N	E	S
Dealer: East	♠ KQJ854	♠ A9			3 ♥	3NT
Vul: E-W	♥ Q8	♥ K9	Pass	4 ♠	All Pass	
North HCP: 10+2	♦ 6	♦ AQJT93				
South HCP: 19+2	♣ Q976	♣ AJT				
Contract: 4 ♠ North						

South hands**3NT over RHO's 3x (Lev)**

Board: 31 ♠ QJT63 LHO is dealer.
Dealer: West ♥ Q763 West (LHO) opens 3♣ if possible.
Vul: None ♦ 94
HCP: 5+1 ♣ 87

Board: 32 ♠ QJT RHO is dealer. You bid second.
Dealer: East ♥ A43 East (RHO) opens 3♦ if possible.
Vul: None ♦ AQ
HCP: 17+1 ♣ A8763

Board: 33 ♠ A4 RHO is dealer. You bid second.
Dealer: East ♥ KT East (RHO) opens 3♦ if possible.
Vul: Both ♦ AJ53
HCP: 19+1 ♣ AK974

Board: 34 ♠ 73 RHO is dealer. You bid second.
Dealer: East ♥ AJ76 East (RHO) opens 3♦ if possible.
Vul: E-W ♦ KQ65 West (LHO) Doubles 3NT if possible.
HCP: 17 ♣ AK9

Board: 35 ♠ A9 RHO is dealer. You bid second.
Dealer: East ♥ K9 East (RHO) opens 3♥ if possible.
Vul: E-W ♦ AQJT93
HCP: 19+2 ♣ AJT

Both hands (Answers Page)

Board: 31	North:	South:	W	N	E	S
Dealer: West	♠ A9	♠ QJT63	3 ♣	3NT	All Pass	
Vul: None	♥ AT2	♥ Q763				
North HCP: 17+1	♦ KT872	♦ 94				
South HCP: 5+1	♣ AQ4	♣ 87				
Contract: 3NT North						
<hr/>						
Board: 32	North:	South:	W	N	E	S
Dealer: East	♠ 9632	♠ QJT			3 ♦	3NT
Vul: None	♥ J92	♥ A43	All Pass			
North HCP: 1	♦ 942	♦ AQ				
South HCP: 17+1	♣ 952	♣ A8763				
Contract: 3NT South						
<hr/>						
Board: 33	North:	South:	W	N	E	S
Dealer: East	♠ J72	♠ A4			3 ♦	3NT
Vul: Both	♥ AQJ862	♥ KT	Pass	4 ♥	All Pass	
North HCP: 11+2	♦ 6	♦ AJ53				
South HCP: 19+1	♣ QJ8	♣ AK974				
Contract: 4 ♥ North						
<hr/>						
Board: 34	North:	South:	W	N	E	S
Dealer: East	♠ T984	♠ 73			3 ♦	3NT
Vul: E-W	♥ K983	♥ AJ76	X	All Pass		
North HCP: 5	♦ 9	♦ KQ65				
South HCP: 17	♣ Q854	♣ AK9				
Contract: 3NTX South						
<hr/>						
Board: 35	North:	South:	W	N	E	S
Dealer: East	♠ KQJ854	♠ A9			3 ♥	3NT
Vul: E-W	♥ Q8	♥ K9	Pass	4 ♠	All Pass	
North HCP: 10+2	♦ 6	♦ AQJT93				
South HCP: 19+2	♣ Q976	♣ AJT				
Contract: 4 ♠ North						

North hands

3NT over RHO's 3x (Lev)

Board: 36	♠ AT	RHO is dealer. You bid second.
Dealer: West	♥ KT2	West (RHO) opens 3♣ if possible.
Vul: E-W	♦ AT987	
HCP: 17+1	♣ AQ9	

Board: 37	♠ K2	RHO is dealer. You bid second.
Dealer: West	♥ AJ62	West (RHO) opens 3♠ if possible.
Vul: Both	♦ KQJ5	
HCP: 19	♣ KQ3	

Board: 38	♠ AQ	RHO is dealer. You bid second.
Dealer: West	♥ Q54	West (RHO) opens 3♣ if possible.
Vul: E-W	♦ AQ9653	
HCP: 18+2	♣ A4	

Board: 39	♠ AKT3	RHO is dealer. You bid second.
Dealer: West	♥ Q2	West (RHO) opens 3♦ if possible.
Vul: None	♦ AQ53	
HCP: 19	♣ KJT	

Board: 40	♠ A72	RHO is dealer. You bid second.
Dealer: West	♥ AK85	West (RHO) opens 3♣ if possible.
Vul: N-S	♦ J97	
HCP: 17	♣ KQ8	

Both hands (Answers Page)

Board: 36

Dealer: West

Vul: E-W

North HCP: 17+1

South HCP: 9+1

Contract: 4 ♠ South

North:

♠ AT

♥ KT2

♦ AT987

♣ AQ9

South:

♠ QJ963

♥ AJ95

♦ J5

♣ 84

W	N	E	S
3 ♣	3NT	Pass	4 ♠

All Pass

Board: 37

Dealer: West

Vul: Both

North HCP: 19

South HCP: 6+2

Contract: 3NT North

North:

♠ K2

♥ AJ62

♦ KQJ5

♣ KQ3

South:

♠ Q76

♥ K7

♦ 96

♣ J97654

W	N	E	S
3 ♠	3NT	All Pass	

Board: 38

Dealer: West

Vul: E-W

North HCP: 18+2

South HCP: 5+2

Contract: 4 ♠ South

North:

♠ AQ

♥ Q54

♦ AQ9653

♣ A4

South:

♠ J97653

♥ JT2

♦ K4

♣ 85

W	N	E	S
3 ♣	3NT	Pass	4 ♠

All Pass

Board: 39

Dealer: West

Vul: None

North HCP: 19

South HCP: 12+1

Contract: 3NT North

North:

♠ AKT3

♥ Q2

♦ AQ53

♣ KJT

South:

♠ J9842

♥ AJ

♦ 94

♣ AQ97

W	N	E	S
3 ♦	3NT	All Pass	

Board: 40

Dealer: West

Vul: N-S

North HCP: 17

South HCP: 11+2

Contract: 4 ♠ South

North:

♠ A72

♥ AK85

♦ J97

♣ KQ8

South:

♠ KJT953

♥ Q73

♦ KQ2

♣ 9

W	N	E	S
3 ♣	3NT	Pass	4 ♠

All Pass

South hands

3NT over RHO's 3x (Lev)

Board: 36 ♠ QJ963 LHO is dealer.
 Dealer: West ♥ AJ95 West (LHO) opens 3♣ if possible.
 Vul: E-W ♦ J5
 HCP: 9+1 ♣ 84

Board: 37 ♠ Q76 LHO is dealer.
 Dealer: West ♥ K7 West (LHO) opens 3♠ if possible.
 Vul: Both ♦ 96
 HCP: 6+2 ♣ J97654

Board: 38 ♠ J97653 LHO is dealer.
 Dealer: West ♥ JT2 West (LHO) opens 3♣ if possible.
 Vul: E-W ♦ K4
 HCP: 5+2 ♣ 85

Board: 39 ♠ J9842 LHO is dealer.
 Dealer: West ♥ AJ West (LHO) opens 3♦ if possible.
 Vul: None ♦ 94
 HCP: 12+1 ♣ AQ97

Board: 40 ♠ KJT953 LHO is dealer.
 Dealer: West ♥ Q73 West (LHO) opens 3♣ if possible.
 Vul: N-S ♦ KQ2
 HCP: 11+2 ♣ 9

Both hands (Answers Page)

Board: 36

Dealer: West

Vul: E-W

North HCP: 17+1

South HCP: 9+1

Contract: 4 ♠ South

North:

♠ AT

♥ KT2

♦ AT987

♣ AQ9

South:

♠ QJ963

♥ AJ95

♦ J5

♣ 84

W	N	E	S
3 ♣	3NT	Pass	4 ♠

All Pass

Board: 37

Dealer: West

Vul: Both

North HCP: 19

South HCP: 6+2

Contract: 3NT North

North:

♠ K2

♥ AJ62

♦ KQJ5

♣ KQ3

South:

♠ Q76

♥ K7

♦ 96

♣ J97654

W	N	E	S
3 ♠	3NT	All Pass	

Board: 38

Dealer: West

Vul: E-W

North HCP: 18+2

South HCP: 5+2

Contract: 4 ♠ South

North:

♠ AQ

♥ Q54

♦ AQ9653

♣ A4

South:

♠ J97653

♥ JT2

♦ K4

♣ 85

W	N	E	S
3 ♣	3NT	Pass	4 ♠

All Pass

Board: 39

Dealer: West

Vul: None

North HCP: 19

South HCP: 12+1

Contract: 3NT North

North:

♠ AKT3

♥ Q2

♦ AQ53

♣ KJT

South:

♠ J9842

♥ AJ

♦ 94

♣ AQ97

W	N	E	S
3 ♦	3NT	All Pass	

Board: 40

Dealer: West

Vul: N-S

North HCP: 17

South HCP: 11+2

Contract: 4 ♠ South

North:

♠ A72

♥ AK85

♦ J97

♣ KQ8

South:

♠ KJT953

♥ Q73

♦ KQ2

♣ 9

W	N	E	S
3 ♣	3NT	Pass	4 ♠

All Pass

North hands

3NT over RHO's 3x (Lev)

Board: 41	♠ Q8	You are dealer.
Dealer: North	♥ 2	East (LHO) bids 3NT if possible.
Vul: None	♦ T82	
HCP: 7+3	♣ AJT8763	
<hr/>		
Board: 42	♠ A6	RHO is dealer. You bid second.
Dealer: West	♥ AQ4	West (RHO) opens 3♥ if possible.
Vul: E-W	♦ AK75	
HCP: 17	♣ T643	
<hr/>		
Board: 43	♠ 7	You are dealer.
Dealer: North	♥ KQJT752	East (LHO) bids 3NT if possible.
Vul: E-W	♦ Q2	
HCP: 8+3	♣ 863	
<hr/>		
Board: 44	♠ J83	LHO is dealer.
Dealer: East	♥ AJ532	East (LHO) opens 3♣ if possible.
Vul: Both	♦ KQ84	
HCP: 11+1	♣ 9	
<hr/>		
Board: 45	♠ JT98763	LHO is dealer.
Dealer: East	♥ QT43	East (LHO) opens 3♦ if possible.
Vul: None	♦ -	West (RHO) bids 4♦ if possible.
HCP: 7+3	♣ A2	

Both hands (Answers Page)

Board: 41

Dealer: North

Vul: None

North HCP: 7+3

South HCP: 10+2

Contract: 4 ♣ South

North:

♠ Q8

♥ 2

♦ T82

♣ AJT8763

South:

♠ J3

♥ 643

♦ AQJ543

♣ Q2

W	N	E	S
	3 ♣	3NT	4 ♣

All Pass

Board: 42

Dealer: West

Vul: E-W

North HCP: 17

South HCP: 6+2

Contract: 5 ♣ South

North:

♠ A6

♥ AQ4

♦ AK75

♣ T643

South:

♠ J74

♥ 9

♦ 632

♣ AJ9752

W	N	E	S
3 ♥	3NT	Pass	5 ♣

All Pass

Board: 43

Dealer: North

Vul: E-W

North HCP: 8+3

South HCP: 7+1

Contract: 4 ♥ South

North:

♠ 7

♥ KQJT752

♦ Q2

♣ 863

South:

♠ AQJ85

♥ 86

♦ T874

♣ 42

W	N	E	S
	3 ♥	3NT	4 ♥

All Pass

Board: 44

Dealer: East

Vul: Both

North HCP: 11+1

South HCP: 18

Contract: 3NT South

North:

♠ J83

♥ AJ532

♦ KQ84

♣ 9

South:

♠ KQ97

♥ KQ

♦ A953

♣ A63

W	N	E	S
		3 ♣	3NT

All Pass

Board: 45

Dealer: East

Vul: None

North HCP: 7+3

South HCP: 17

Contract: 4 ♠ North

North:

♠ JT98763

♥ QT43

♦ -

♣ A2

South:

♠ AQ

♥ KJ6

♦ AQ62

♣ J976

W	N	E	S
		3 ♦	3NT
4 ♦	4 ♠	All Pass	

South hands**3NT over RHO's 3x (Lev)**

Board: 41	♠ J3	Partner is dealer.
Dealer: North	♥ 643	East (RHO) bids 3NT if possible.
Vul: None	♦ AQJ543	
HCP: 10+2	♣ Q2	
<hr/>		
Board: 42	♠ J74	LHO is dealer.
Dealer: West	♥ 9	West (LHO) opens 3♥ if possible.
Vul: E-W	♦ 632	
HCP: 6+2	♣ AJ9752	
<hr/>		
Board: 43	♠ AQJ85	Partner is dealer.
Dealer: North	♥ 86	East (RHO) bids 3NT if possible.
Vul: E-W	♦ T874	
HCP: 7+1	♣ 42	
<hr/>		
Board: 44	♠ KQ97	RHO is dealer. You bid second.
Dealer: East	♥ KQ	East (RHO) opens 3♣ if possible.
Vul: Both	♦ A953	
HCP: 18	♣ A63	
<hr/>		
Board: 45	♠ AQ	RHO is dealer. You bid second.
Dealer: East	♥ KJ6	East (RHO) opens 3♦ if possible.
Vul: None	♦ AQ62	West (LHO) bids 4♦ if possible.
HCP: 17	♣ J976	

Both hands (Answers Page)

Board: 41

Dealer: North

Vul: None

North HCP: 7+3

South HCP: 10+2

Contract: 4 ♣ South

North:

♠ Q8

♥ 2

♦ T82

♣ AJT8763

South:

♠ J3

♥ 643

♦ AQJ543

♣ Q2

W	N	E	S
	3 ♣	3NT	4 ♣

All Pass

Board: 42

Dealer: West

Vul: E-W

North HCP: 17

South HCP: 6+2

Contract: 5 ♣ South

North:

♠ A6

♥ AQ4

♦ AK75

♣ T643

South:

♠ J74

♥ 9

♦ 632

♣ AJ9752

W	N	E	S
3 ♥	3NT	Pass	5 ♣

All Pass

Board: 43

Dealer: North

Vul: E-W

North HCP: 8+3

South HCP: 7+1

Contract: 4 ♥ South

North:

♠ 7

♥ KQJT752

♦ Q2

♣ 863

South:

♠ AQJ85

♥ 86

♦ T874

♣ 42

W	N	E	S
	3 ♥	3NT	4 ♥

All Pass

Board: 44

Dealer: East

Vul: Both

North HCP: 11+1

South HCP: 18

Contract: 3NT South

North:

♠ J83

♥ AJ532

♦ KQ84

♣ 9

South:

♠ KQ97

♥ KQ

♦ A953

♣ A63

W	N	E	S
		3 ♣	3NT

All Pass

Board: 45

Dealer: East

Vul: None

North HCP: 7+3

South HCP: 17

Contract: 4 ♠ North

North:

♠ JT98763

♥ QT43

♦ -

♣ A2

South:

♠ AQ

♥ KJ6

♦ AQ62

♣ J976

W	N	E	S
		3 ♦	3NT

4 ♦ 4 ♠ All Pass

North hands

3NT over RHO's 3x (Lev)

Board: 46	♠ 763	LHO is dealer.
Dealer: East	♥ JT74	East (LHO) opens 3 ♠ if possible.
Vul: E-W	♦ AK964	
HCP: 8+1	♣ T	
Board: 47	♠ K73	RHO is dealer. You bid second.
Dealer: West	♥ AQ2	West (RHO) opens 3 ♥ if possible.
Vul: E-W	♦ A9	
HCP: 22+1	♣ AKQ83	
Board: 48	♠ 8762	LHO is dealer.
Dealer: East	♥ QT874	East (LHO) opens 3 ♦ if possible.
Vul: None	♦ 64	
HCP: 2+1	♣ T3	
Board: 49	♠ A83	LHO is dealer.
Dealer: East	♥ KQ9753	East (LHO) opens 3 ♦ if possible.
Vul: N-S	♦ 95	
HCP: 9+2	♣ 98	
Board: 50	♠ Q532	LHO is dealer.
Dealer: East	♥ 943	East (LHO) opens 3 ♥ if possible.
Vul: Both	♦ J963	
HCP: 6	♣ K3	

Both hands (Answers Page)

Board: 46	North:	South:	W	N	E	S
Dealer: East	♠ 763	♠ AQ			3 ♠	3NT
Vul: E-W	♥ JT74	♥ AQ92	All Pass			
North HCP: 8+1	♦ AK964	♦ Q7				
South HCP: 17+1	♣ T	♣ K9876				
Contract: 3NT South						

Board: 47	North:	South:	W	N	E	S
Dealer: West	♠ K73	♠ 95	3♥	3NT	All Pass	
Vul: E-W	♥ AQ2	♥ 4				
North HCP: 22+1	♦ A9	♦ J87654				
South HCP: 1+2	♣ AKQ83	♣ T964				
Contract: 3NT North						

Board: 48	North:	South:	W	N	E	S
Dealer: East	♠ 8762	♠ AK3			3 ♦	3NT
Vul: None	♥ QT874	♥ J6	All Pass			
North HCP: 2+1	♦ 64	♦ KT73				
South HCP: 18	♣ T3	♣ AK84				
Contract: 3NT South						

Board: 49	North:	South:	W	N	E	S
Dealer: East	♠ A83	♠ K95			3 ♦	3NT
Vul: N-S	♥ KQ9753	♥ AT6	Pass	4 ♥	All Pass	
North HCP: 9+2	♦ 95	♦ A3				
South HCP: 21+1	♣ 98	♣ AKQJ3				
Contract: 4 ♥ North						

Board: 50	North:	South:	W	N	E	S
Dealer: East	♠ Q532	♠ A987			3♥	3NT
Vul: Both	♥ 943	♥ A8	All Pass			
North HCP: 6	♦ J963	♦ KQ87				
South HCP: 19	♣ K3	♣ AQ9				
Contract: 3NT South						

South hands**3NT over RHO's 3x (Lev)**

Board: 46	♠ AQ	RHO is dealer. You bid second.
Dealer: East	♥ AQ92	East (RHO) opens 3 ♠ if possible.
Vul: E-W	♦ Q7	
HCP: 17+1	♣ K9876	

Board: 47	♠ 95	LHO is dealer.
Dealer: West	♥ 4	West (LHO) opens 3 ♥ if possible.
Vul: E-W	♦ J87654	
HCP: 1+2	♣ T964	

Board: 48	♠ AK3	RHO is dealer. You bid second.
Dealer: East	♥ J6	East (RHO) opens 3 ♦ if possible.
Vul: None	♦ KT73	
HCP: 18	♣ AK84	

Board: 49	♠ K95	RHO is dealer. You bid second.
Dealer: East	♥ AT6	East (RHO) opens 3 ♦ if possible.
Vul: N-S	♦ A3	
HCP: 21+1	♣ AKQJ3	

Board: 50	♠ A987	RHO is dealer. You bid second.
Dealer: East	♥ A8	East (RHO) opens 3 ♥ if possible.
Vul: Both	♦ KQ87	
HCP: 19	♣ AQ9	

Both hands (Answers Page)

Board: 46	North:	South:	W	N	E	S
Dealer: East	♠ 763	♠ AQ			3 ♠	3NT
Vul: E-W	♥ JT74	♥ AQ92	All Pass			
North HCP: 8+1	♦ AK964	♦ Q7				
South HCP: 17+1	♣ T	♣ K9876				
Contract: 3NT South						

Board: 47	North:	South:	W	N	E	S
Dealer: West	♠ K73	♠ 95	3♥	3NT	All Pass	
Vul: E-W	♥ AQ2	♥ 4				
North HCP: 22+1	♦ A9	♦ J87654				
South HCP: 1+2	♣ AKQ83	♣ T964				
Contract: 3NT North						

Board: 48	North:	South:	W	N	E	S
Dealer: East	♠ 8762	♠ AK3			3 ♦	3NT
Vul: None	♥ QT874	♥ J6	All Pass			
North HCP: 2+1	♦ 64	♦ KT73				
South HCP: 18	♣ T3	♣ AK84				
Contract: 3NT South						

Board: 49	North:	South:	W	N	E	S
Dealer: East	♠ A83	♠ K95			3 ♦	3NT
Vul: N-S	♥ KQ9753	♥ AT6	Pass	4 ♥	All Pass	
North HCP: 9+2	♦ 95	♦ A3				
South HCP: 21+1	♣ 98	♣ AKQJ3				
Contract: 4 ♥ North						

Board: 50	North:	South:	W	N	E	S
Dealer: East	♠ Q532	♠ A987			3♥	3NT
Vul: Both	♥ 943	♥ A8	All Pass			
North HCP: 6	♦ J963	♦ KQ87				
South HCP: 19	♣ K3	♣ AQ9				
Contract: 3NT South						

North hands

3NT over RHO's 3x (Lev)

Board: 51	♠ K6	RHO is dealer. You bid second.
Dealer: West	♥ AQ87	West (RHO) opens 3♠ if possible.
Vul: N-S	♦ AQ86	
HCP: 19	♣ KJ8	
<hr/>		
Board: 52	♠ A9743	Partner is dealer.
Dealer: South	♥ KQ75	West (RHO) bids 3NT if possible.
Vul: N-S	♦ -	West (RHO) Doubles 5♣ if possible.
HCP: 9+1	♣ 8764	
<hr/>		
Board: 53	♠ KT2	RHO is dealer. You bid second.
Dealer: West	♥ T83	West (RHO) opens 3♣ if possible.
Vul: N-S	♦ AKJ	East (LHO) Doubles 3NT if possible.
HCP: 17	♣ AQ42	
<hr/>		
Board: 54	♠ A87	RHO is dealer. You bid second.
Dealer: West	♥ KQ9	West (RHO) opens 3♣ if possible.
Vul: E-W	♦ AQ873	
HCP: 18+1	♣ K8	
<hr/>		
Board: 55	♠ K97632	LHO is dealer.
Dealer: East	♥ AK6	East (LHO) opens 3♦ if possible.
Vul: None	♦ T4	
HCP: 10+2	♣ 64	

Both hands (Answers Page)

Board: 51	North:	South:	W	N	E	S
Dealer: West	♠ K6	♠ J8	3 ♠	3NT	All Pass	
Vul: N-S	♥ AQ87	♥ T42				
North HCP: 19	♦ AQ86	♦ KT93				
South HCP: 8	♣ KJ8	♣ AT96				
Contract: 3NT North						
<hr/>						
Board: 52	North:	South:	W	N	E	S
Dealer: South	♠ A9743	♠ K8				3 ♣
Vul: N-S	♥ KQ75	♥ 864	3NT	5 ♣	Pass	Pass
North HCP: 9+1	♦ -	♦ 3	X	All Pass		
South HCP: 7+3	♣ 8764	♣ KJT9532				
Contract: 5 ♣ X North						
<hr/>						
Board: 53	North:	South:	W	N	E	S
Dealer: West	♠ KT2	♠ J65	3 ♣	3NT	X	All Pass
Vul: N-S	♥ T83	♥ 9642				
North HCP: 17	♦ AKJ	♦ T9542				
South HCP: 1+1	♣ AQ42	♣ 6				
Contract: 3NTX North						
<hr/>						
Board: 54	North:	South:	W	N	E	S
Dealer: West	♠ A87	♠ K964	3 ♣	3NT	Pass	4 ♥
Vul: E-W	♥ KQ9	♥ AJ8763	All Pass			
North HCP: 18+1	♦ AQ873	♦ T9				
South HCP: 8+2	♣ K8	♣ 9				
Contract: 4 ♥ South						
<hr/>						
Board: 55	North:	South:	W	N	E	S
Dealer: East	♠ K97632	♠ AT			3 ♦	3NT
Vul: None	♥ AK6	♥ Q4	Pass	4 ♠	All Pass	
North HCP: 10+2	♦ T4	♦ A85				
South HCP: 17+2	♣ 64	♣ AQJ753				
Contract: 4 ♠ North						

South hands**3NT over RHO's 3x (Lev)**

Board: 51	♠ J8	LHO is dealer.
Dealer: West	♥ T42	West (LHO) opens 3♠ if possible.
Vul: N-S	♦ KT93	
HCP: 8	♣ AT96	
<hr/>		
Board: 52	♠ K8	You are dealer.
Dealer: South	♥ 864	West (LHO) bids 3NT if possible.
Vul: N-S	♦ 3	West (LHO) Doubles 5♣ if possible.
HCP: 7+3	♣ KJT9532	
<hr/>		
Board: 53	♠ J65	LHO is dealer.
Dealer: West	♥ 9642	West (LHO) opens 3♣ if possible.
Vul: N-S	♦ T9542	East (RHO) Doubles 3NT if possible.
HCP: 1+1	♣ 6	
<hr/>		
Board: 54	♠ K964	LHO is dealer.
Dealer: West	♥ AJ8763	West (LHO) opens 3♣ if possible.
Vul: E-W	♦ T9	
HCP: 8+2	♣ 9	
<hr/>		
Board: 55	♠ AT	RHO is dealer. You bid second.
Dealer: East	♥ Q4	East (RHO) opens 3♦ if possible.
Vul: None	♦ A85	
HCP: 17+2	♣ AQJ753	

Both hands (Answers Page)

Board: 51	North:	South:	W	N	E	S
Dealer: West	♠ K6	♠ J8	3 ♠	3NT	All Pass	
Vul: N-S	♥ AQ87	♥ T42				
North HCP: 19	♦ AQ86	♦ KT93				
South HCP: 8	♣ KJ8	♣ AT96				
Contract: 3NT North						
<hr/>						
Board: 52	North:	South:	W	N	E	S
Dealer: South	♠ A9743	♠ K8				3 ♣
Vul: N-S	♥ KQ75	♥ 864	3NT	5 ♣	Pass	Pass
North HCP: 9+1	♦ -	♦ 3	X	All Pass		
South HCP: 7+3	♣ 8764	♣ KJT9532				
Contract: 5 ♣ X North						
<hr/>						
Board: 53	North:	South:	W	N	E	S
Dealer: West	♠ KT2	♠ J65	3 ♣	3NT	X	All Pass
Vul: N-S	♥ T83	♥ 9642				
North HCP: 17	♦ AKJ	♦ T9542				
South HCP: 1+1	♣ AQ42	♣ 6				
Contract: 3NTX North						
<hr/>						
Board: 54	North:	South:	W	N	E	S
Dealer: West	♠ A87	♠ K964	3 ♣	3NT	Pass	4 ♥
Vul: E-W	♥ KQ9	♥ AJ8763	All Pass			
North HCP: 18+1	♦ AQ873	♦ T9				
South HCP: 8+2	♣ K8	♣ 9				
Contract: 4 ♥ South						
<hr/>						
Board: 55	North:	South:	W	N	E	S
Dealer: East	♠ K97632	♠ AT			3 ♦	3NT
Vul: None	♥ AK6	♥ Q4	Pass	4 ♠	All Pass	
North HCP: 10+2	♦ T4	♦ A85				
South HCP: 17+2	♣ 64	♣ AQJ753				
Contract: 4 ♠ North						

North hands

3NT over RHO's 3x (Lev)

Board: 56 ♠ AK9743 Partner is dealer.
 Dealer: South ♥ 65 West (RHO) bids 3NT if possible.
 Vul: E-W ♦ 3 East (LHO) Doubles 4♥ if possible.
 HCP: 8+2 ♣ J765

Board: 57 ♠ 87 LHO is dealer.
 Dealer: East ♥ KJT754 East (LHO) opens 3♠ if possible.
 Vul: E-W ♦ Q85
 HCP: 9+2 ♣ K9

Board: 58 ♠ AKT87 LHO is dealer.
 Dealer: East ♥ QJ97 East (LHO) opens 3♦ if possible.
 Vul: None ♦ 95
 HCP: 12+1 ♣ Q8

Board: 59 ♠ QT76 RHO is dealer. You bid second.
 Dealer: West ♥ Q93 West (RHO) opens 3♣ if possible.
 Vul: E-W ♦ AK
 HCP: 17 ♣ AQ86

Board: 60 ♠ QT954 LHO is dealer.
 Dealer: East ♥ Q8653 East (LHO) opens 3♦ if possible.
 Vul: Both ♦ 5
 HCP: 4+2 ♣ 96

Both hands (Answers Page)

Board: 56	North:	South:	W	N	E	S
Dealer: South	♠ AK9743	♠ 865				3♥
Vul: E-W	♥ 65	♥ KQJT984	3NT	4♥	X	All Pass
North HCP: 8+2	♦ 3	♦ J5				
South HCP: 7+3	♣ J765	♣ 3				
Contract: 4♥X North						

Board: 57	North:	South:	W	N	E	S
Dealer: East	♠ 87	♠ K4			3♠	3NT
Vul: E-W	♥ KJT754	♥ A9	Pass	4♥	All Pass	
North HCP: 9+2	♦ Q85	♦ AKJT7				
South HCP: 20+1	♣ K9	♣ AJ84				
Contract: 4♥ North						

Board: 58	North:	South:	W	N	E	S
Dealer: East	♠ AKT87	♠ J653			3♦	3NT
Vul: None	♥ QJ97	♥ A862	All Pass			
North HCP: 12+1	♦ 95	♦ AQ				
South HCP: 18	♣ Q8	♣ AKT				
Contract: 3NT South						

Board: 59	North:	South:	W	N	E	S
Dealer: West	♠ QT76	♠ AK32	3♣	3NT	All Pass	
Vul: E-W	♥ Q93	♥ T8765				
North HCP: 17	♦ AK	♦ Q95				
South HCP: 9+1	♣ AQ86	♣ 9				
Contract: 3NT North						

Board: 60	North:	South:	W	N	E	S
Dealer: East	♠ QT954	♠ 73			3♦	3NT
Vul: Both	♥ Q8653	♥ AK92	All Pass			
North HCP: 4+2	♦ 5	♦ AT9				
South HCP: 18	♣ 96	♣ AQJ8				
Contract: 3NT South						

South hands**3NT over RHO's 3x (Lev)**

Board: 56 ♠ 865 You are dealer.
Dealer: South ♥ KQJT984 West (LHO) bids 3NT if possible.
Vul: E-W ♦ J5 East (RHO) Doubles 4♥ if possible.
HCP: 7+3 ♣ 3

Board: 57 ♠ K4 RHO is dealer. You bid second.
Dealer: East ♥ A9 East (RHO) opens 3♠ if possible.
Vul: E-W ♦ AKJT7
HCP: 20+1 ♣ AJ84

Board: 58 ♠ J653 RHO is dealer. You bid second.
Dealer: East ♥ A862 East (RHO) opens 3♦ if possible.
Vul: None ♦ AQ
HCP: 18 ♣ AKT

Board: 59 ♠ AK32 LHO is dealer.
Dealer: West ♥ T8765 West (LHO) opens 3♣ if possible.
Vul: E-W ♦ Q95
HCP: 9+1 ♣ 9

Board: 60 ♠ 73 RHO is dealer. You bid second.
Dealer: East ♥ AK92 East (RHO) opens 3♦ if possible.
Vul: Both ♦ AT9
HCP: 18 ♣ AQJ8

Both hands (Answers Page)

Board: 56	North:	South:	W	N	E	S
Dealer: South	♠ AK9743	♠ 865				3♥
Vul: E-W	♥ 65	♥ KQJT984	3NT	4♥	X	All Pass
North HCP: 8+2	♦ 3	♦ J5				
South HCP: 7+3	♣ J765	♣ 3				
Contract: 4♥X North						

Board: 57	North:	South:	W	N	E	S
Dealer: East	♠ 87	♠ K4			3♠	3NT
Vul: E-W	♥ KJT754	♥ A9	Pass	4♥	All Pass	
North HCP: 9+2	♦ Q85	♦ AKJT7				
South HCP: 20+1	♣ K9	♣ AJ84				
Contract: 4♥ North						

Board: 58	North:	South:	W	N	E	S
Dealer: East	♠ AKT87	♠ J653			3♦	3NT
Vul: None	♥ QJ97	♥ A862	All Pass			
North HCP: 12+1	♦ 95	♦ AQ				
South HCP: 18	♣ Q8	♣ AKT				
Contract: 3NT South						

Board: 59	North:	South:	W	N	E	S
Dealer: West	♠ QT76	♠ AK32	3♣	3NT	All Pass	
Vul: E-W	♥ Q93	♥ T8765				
North HCP: 17	♦ AK	♦ Q95				
South HCP: 9+1	♣ AQ86	♣ 9				
Contract: 3NT North						

Board: 60	North:	South:	W	N	E	S
Dealer: East	♠ QT954	♠ 73			3♦	3NT
Vul: Both	♥ Q8653	♥ AK92	All Pass			
North HCP: 4+2	♦ 5	♦ AT9				
South HCP: 18	♣ 96	♣ AQJ8				
Contract: 3NT South						

North hands

3NT over RHO's 3x (Lev)

Board: 61	♠ KQ832	RHO is dealer. You bid second.
Dealer: West	♥ AK	West (RHO) opens 3♠ if possible.
Vul: E-W	♦ T3	
HCP: 17+1	♣ KQ75	
Board: 62	♠ T3	LHO is dealer.
Dealer: East	♥ 52	East (LHO) opens 3♠ if possible.
Vul: Both	♦ 865	
HCP: 9+2	♣ AKQ764	
Board: 63	♠ AT42	RHO is dealer. You bid second.
Dealer: West	♥ AQ2	West (RHO) opens 3♥ if possible.
Vul: Both	♦ AK83	
HCP: 17	♣ 65	
Board: 64	♠ AT6	LHO is dealer.
Dealer: East	♥ 3	East (LHO) opens 3♥ if possible.
Vul: E-W	♦ KQ653	
HCP: 9+1	♣ T873	
Board: 65	♠ AQJT832	You are dealer.
Dealer: North	♥ 85	East (LHO) bids 3NT if possible.
Vul: None	♦ J83	West (RHO) Doubles 4♠ if possible.
HCP: 8+3	♣ 5	

Both hands (Answers Page)

Board: 61

Dealer: West

Vul: E-W

North HCP: 17+1

South HCP: 7+1

Contract: 3NT North

North:

♠ KQ832

♥ AK

♦ T3

♣ KQ75

South:

♠ 5

♥ T764

♦ Q87

♣ AJT32

W N E S

3 ♠ 3NT All Pass

Board: 62

Dealer: East

Vul: Both

North HCP: 9+2

South HCP: 21+3

Contract: 3NT South

North:

♠ T3

♥ 52

♦ 865

♣ AKQ764

South:

♠ A9

♥ AQ

♦ AKQJ743

♣ J8

W N E S

3 ♠ 3NT

All Pass

Board: 63

Dealer: West

Vul: Both

North HCP: 17

South HCP: 10+2

Contract: 3NT North

North:

♠ AT42

♥ AQ2

♦ AK83

♣ 65

South:

♠ QJ6

♥ 5

♦ Q94

♣ KQT972

W N E S

3 ♥ 3NT All Pass

Board: 64

Dealer: East

Vul: E-W

North HCP: 9+1

South HCP: 17

Contract: 3NT South

North:

♠ AT6

♥ 3

♦ KQ653

♣ T873

South:

♠ J75

♥ KQ85

♦ A98

♣ AK2

W N E S

3 ♥ 3NT

All Pass

Board: 65

Dealer: North

Vul: None

North HCP: 8+3

South HCP: 9+1

Contract: 4 ♠ X South

North:

♠ AQJT832

♥ 85

♦ J83

♣ 5

South:

♠ 654

♥ QT62

♦ AK965

♣ T

W N E S

3 ♠ 3NT 4 ♠

X All Pass

South hands**3NT over RHO's 3x (Lev)**

Board: 61	♠ 5	LHO is dealer.
Dealer: West	♥ T764	West (LHO) opens 3♠ if possible.
Vul: E-W	♦ Q87	
HCP: 7+1	♣ AJT32	
<hr/>		
Board: 62	♠ A9	RHO is dealer. You bid second.
Dealer: East	♥ AQ	East (RHO) opens 3♠ if possible.
Vul: Both	♦ AKQJ743	
HCP: 21+3	♣ J8	
<hr/>		
Board: 63	♠ QJ6	LHO is dealer.
Dealer: West	♥ 5	West (LHO) opens 3♥ if possible.
Vul: Both	♦ Q94	
HCP: 10+2	♣ KQT972	
<hr/>		
Board: 64	♠ J75	RHO is dealer. You bid second.
Dealer: East	♥ KQ85	East (RHO) opens 3♥ if possible.
Vul: E-W	♦ A98	
HCP: 17	♣ AK2	
<hr/>		
Board: 65	♠ 654	Partner is dealer.
Dealer: North	♥ QT62	East (RHO) bids 3NT if possible.
Vul: None	♦ AK965	West (LHO) Doubles 4♠ if possible.
HCP: 9+1	♣ T	

Both hands (Answers Page)

Board: 61

Dealer: West

Vul: E-W

North HCP: 17+1

South HCP: 7+1

Contract: 3NT North

North:

♠ KQ832

♥ AK

♦ T3

♣ KQ75

South:

♠ 5

♥ T764

♦ Q87

♣ AJT32

W N E S

3 ♠ 3NT All Pass

Board: 62

Dealer: East

Vul: Both

North HCP: 9+2

South HCP: 21+3

Contract: 3NT South

North:

♠ T3

♥ 52

♦ 865

♣ AKQ764

South:

♠ A9

♥ AQ

♦ AKQJ743

♣ J8

W N E S

3 ♠ 3NT

All Pass

Board: 63

Dealer: West

Vul: Both

North HCP: 17

South HCP: 10+2

Contract: 3NT North

North:

♠ AT42

♥ AQ2

♦ AK83

♣ 65

South:

♠ QJ6

♥ 5

♦ Q94

♣ KQT972

W N E S

3 ♥ 3NT All Pass

Board: 64

Dealer: East

Vul: E-W

North HCP: 9+1

South HCP: 17

Contract: 3NT South

North:

♠ AT6

♥ 3

♦ KQ653

♣ T873

South:

♠ J75

♥ KQ85

♦ A98

♣ AK2

W N E S

3 ♥ 3NT

All Pass

Board: 65

Dealer: North

Vul: None

North HCP: 8+3

South HCP: 9+1

Contract: 4 ♠ X South

North:

♠ AQJT832

♥ 85

♦ J83

♣ 5

South:

♠ 654

♥ QT62

♦ AK965

♣ T

W N E S

3 ♠ 3NT 4 ♠

X All Pass

North hands

3NT over RHO's 3x (Lev)

Board: 66	♠ KJ652	LHO is dealer.
Dealer: East	♥ 8765	East (LHO) opens 3♦ if possible.
Vul: E-W	♦ J94	
HCP: 6+1	♣ J	
Board: 67	♠ KT53	RHO is dealer. You bid second.
Dealer: West	♥ AKQ9	West (RHO) opens 3♦ if possible.
Vul: Both	♦ A7	
HCP: 20	♣ A85	
Board: 68	♠ Q75	LHO is dealer.
Dealer: East	♥ KT92	East (LHO) opens 3♣ if possible.
Vul: None	♦ J654	
HCP: 6	♣ 42	
Board: 69	♠ Q4	RHO is dealer. You bid second.
Dealer: West	♥ AKQ	West (RHO) opens 3♣ if possible.
Vul: None	♦ KJT53	
HCP: 19+1	♣ A97	
Board: 70	♠ T7654	LHO is dealer.
Dealer: East	♥ A5	East (LHO) opens 3♦ if possible.
Vul: N-S	♦ J76	
HCP: 8+1	♣ K64	

Both hands (Answers Page)

Board: 66	North:	South:	W	N	E	S
Dealer: East	♠ KJ652	♠ A9			3 ♦	3NT
Vul: E-W	♥ 8765	♥ A93	All Pass			
North HCP: 6+1	♦ J94	♦ K86				
South HCP: 18+1	♣ J	♣ AK975				
Contract: 3NT South						

Board: 67	North:	South:	W	N	E	S
Dealer: West	♠ KT53	♠ 42	3 ♦	3NT	All Pass	
Vul: Both	♥ AKQ9	♥ 65				
North HCP: 20	♦ A7	♦ T5				
South HCP: 6+3	♣ A85	♣ KQJT976				
Contract: 3NT North						

Board: 68	North:	South:	W	N	E	S
Dealer: East	♠ Q75	♠ A63			3 ♣	3NT
Vul: None	♥ KT92	♥ AJ54	All Pass			
North HCP: 6	♦ J654	♦ KT3				
South HCP: 17	♣ 42	♣ KQ5				
Contract: 3NT South						

Board: 69	North:	South:	W	N	E	S
Dealer: West	♠ Q4	♠ JT752	3 ♣	3NT	All Pass	
Vul: None	♥ AKQ	♥ J954				
North HCP: 19+1	♦ KJT53	♦ Q96				
South HCP: 4+1	♣ A97	♣ 6				
Contract: 3NT North						

Board: 70	North:	South:	W	N	E	S
Dealer: East	♠ T7654	♠ AKQ8			3 ♦	3NT
Vul: N-S	♥ A5	♥ J963	All Pass			
North HCP: 8+1	♦ J76	♦ A85				
South HCP: 18	♣ K64	♣ AT				
Contract: 3NT South						

South hands

3NT over RHO's 3x (Lev)

Board: 66	♠ A9	RHO is dealer. You bid second.
Dealer: East	♥ A93	East (RHO) opens 3♦ if possible.
Vul: E-W	♦ K86	
HCP: 18+1	♣ AK975	

Board: 67	♠ 42	LHO is dealer.
Dealer: West	♥ 65	West (LHO) opens 3♦ if possible.
Vul: Both	♦ T5	
HCP: 6+3	♣ KQJT976	

Board: 68	♠ A63	RHO is dealer. You bid second.
Dealer: East	♥ AJ54	East (RHO) opens 3♣ if possible.
Vul: None	♦ KT3	
HCP: 17	♣ KQ5	

Board: 69	♠ JT752	LHO is dealer.
Dealer: West	♥ J954	West (LHO) opens 3♣ if possible.
Vul: None	♦ Q96	
HCP: 4+1	♣ 6	

Board: 70	♠ AKQ8	RHO is dealer. You bid second.
Dealer: East	♥ J963	East (RHO) opens 3♦ if possible.
Vul: N-S	♦ A85	
HCP: 18	♣ AT	

Both hands (Answers Page)

Board: 66	North:	South:	W	N	E	S
Dealer: East	♠ KJ652	♠ A9			3 ♦	3NT
Vul: E-W	♥ 8765	♥ A93	All Pass			
North HCP: 6+1	♦ J94	♦ K86				
South HCP: 18+1	♣ J	♣ AK975				
Contract: 3NT South						

Board: 67	North:	South:	W	N	E	S
Dealer: West	♠ KT53	♠ 42	3 ♦	3NT	All Pass	
Vul: Both	♥ AKQ9	♥ 65				
North HCP: 20	♦ A7	♦ T5				
South HCP: 6+3	♣ A85	♣ KQJT976				
Contract: 3NT North						

Board: 68	North:	South:	W	N	E	S
Dealer: East	♠ Q75	♠ A63			3 ♣	3NT
Vul: None	♥ KT92	♥ AJ54	All Pass			
North HCP: 6	♦ J654	♦ KT3				
South HCP: 17	♣ 42	♣ KQ5				
Contract: 3NT South						

Board: 69	North:	South:	W	N	E	S
Dealer: West	♠ Q4	♠ JT752	3 ♣	3NT	All Pass	
Vul: None	♥ AKQ	♥ J954				
North HCP: 19+1	♦ KJT53	♦ Q96				
South HCP: 4+1	♣ A97	♣ 6				
Contract: 3NT North						

Board: 70	North:	South:	W	N	E	S
Dealer: East	♠ T7654	♠ AKQ8			3 ♦	3NT
Vul: N-S	♥ A5	♥ J963	All Pass			
North HCP: 8+1	♦ J76	♦ A85				
South HCP: 18	♣ K64	♣ AT				
Contract: 3NT South						

North hands

3NT over RHO's 3x (Lev)

Board: 71 ♠ A98 RHO is dealer. You bid second.
 Dealer: West ♥ AK West (RHO) opens 3♠ if possible.
 Vul: Both ♦ J9
 HCP: 22+2 ♣ AKQJT5

Board: 72 ♠ A73 LHO is dealer.
 Dealer: East ♥ QT982 East (LHO) opens 3♦ if possible.
 Vul: E-W ♦ 983
 HCP: 6+1 ♣ 53

Board: 73 ♠ T2 RHO is dealer. You bid second.
 Dealer: West ♥ AJ75 West (RHO) opens 3♣ if possible.
 Vul: Both ♦ KQJ96
 HCP: 17+1 ♣ AQ

Board: 74 ♠ - LHO is dealer.
 Dealer: East ♥ 942 East (LHO) opens 3♠ if possible.
 Vul: N-S ♦ A754
 HCP: 7+2 ♣ K97543

Board: 75 ♠ 75 LHO is dealer.
 Dealer: East ♥ AKT876532 East (LHO) opens 3♣ if possible.
 Vul: Both ♦ 7
 HCP: 7+5 ♣ 7

Both hands (Answers Page)

Board: 71	North:	South:	W	N	E	S
Dealer: West	♠ A98	♠ 542	3 ♠	3NT	All Pass	
Vul: Both	♥ AK	♥ 7543				
North HCP: 22+2	♦ J9	♦ AQ874				
South HCP: 6+1	♣ AKQJT5	♣ 4				
Contract: 3NT North						
<hr/>						
Board: 72	North:	South:	W	N	E	S
Dealer: East	♠ A73	♠ KQ54			3 ♦	3NT
Vul: E-W	♥ QT982	♥ AKJ5	All Pass			
North HCP: 6+1	♦ 983	♦ A5				
South HCP: 19	♣ 53	♣ QT8				
Contract: 3NT South						
<hr/>						
Board: 73	North:	South:	W	N	E	S
Dealer: West	♠ T2	♠ A653	3 ♣	3NT	All Pass	
Vul: Both	♥ AJ75	♥ Q932				
North HCP: 17+1	♦ KQJ96	♦ 843				
South HCP: 6	♣ AQ	♣ 84				
Contract: 3NT North						
<hr/>						
Board: 74	North:	South:	W	N	E	S
Dealer: East	♠ -	♠ AJ76			3 ♠	3NT
Vul: N-S	♥ 942	♥ AQJT	All Pass			
North HCP: 7+2	♦ A754	♦ KQ3				
South HCP: 19	♣ K97543	♣ QT				
Contract: 3NT South						
<hr/>						
Board: 75	North:	South:	W	N	E	S
Dealer: East	♠ 75	♠ AJ6			3 ♣	3NT
Vul: Both	♥ AKT876532	♥ QJ4	Pass	4 ♥	All Pass	
North HCP: 7+5	♦ 7	♦ K653				
South HCP: 17	♣ 7	♣ AQ3				
Contract: 4 ♥ North						

South hands**3NT over RHO's 3x (Lev)**

Board: 71 ♠ 542 LHO is dealer.
Dealer: West ♥ 7543 West (LHO) opens 3 ♠ if possible.
Vul: Both ♦ AQ874
HCP: 6+1 ♣ 4

Board: 72 ♠ KQ54 RHO is dealer. You bid second.
Dealer: East ♥ AKJ5 East (RHO) opens 3 ♦ if possible.
Vul: E-W ♦ A5
HCP: 19 ♣ QT8

Board: 73 ♠ A653 LHO is dealer.
Dealer: West ♥ Q932 West (LHO) opens 3 ♣ if possible.
Vul: Both ♦ 843
HCP: 6 ♣ 84

Board: 74 ♠ AJ76 RHO is dealer. You bid second.
Dealer: East ♥ AQJT East (RHO) opens 3 ♠ if possible.
Vul: N-S ♦ KQ3
HCP: 19 ♣ QT

Board: 75 ♠ AJ6 RHO is dealer. You bid second.
Dealer: East ♥ QJ4 East (RHO) opens 3 ♣ if possible.
Vul: Both ♦ K653
HCP: 17 ♣ AQ3

Both hands (Answers Page)

Board: 71	North:	South:	W	N	E	S
Dealer: West	♠ A98	♠ 542	3 ♠	3NT	All Pass	
Vul: Both	♥ AK	♥ 7543				
North HCP: 22+2	♦ J9	♦ AQ874				
South HCP: 6+1	♣ AKQJT5	♣ 4				
Contract: 3NT North						
<hr/>						
Board: 72	North:	South:	W	N	E	S
Dealer: East	♠ A73	♠ KQ54			3 ♦	3NT
Vul: E-W	♥ QT982	♥ AKJ5	All Pass			
North HCP: 6+1	♦ 983	♦ A5				
South HCP: 19	♣ 53	♣ QT8				
Contract: 3NT South						
<hr/>						
Board: 73	North:	South:	W	N	E	S
Dealer: West	♠ T2	♠ A653	3 ♣	3NT	All Pass	
Vul: Both	♥ AJ75	♥ Q932				
North HCP: 17+1	♦ KQJ96	♦ 843				
South HCP: 6	♣ AQ	♣ 84				
Contract: 3NT North						
<hr/>						
Board: 74	North:	South:	W	N	E	S
Dealer: East	♠ -	♠ AJ76			3 ♠	3NT
Vul: N-S	♥ 942	♥ AQJT	All Pass			
North HCP: 7+2	♦ A754	♦ KQ3				
South HCP: 19	♣ K97543	♣ QT				
Contract: 3NT South						
<hr/>						
Board: 75	North:	South:	W	N	E	S
Dealer: East	♠ 75	♠ AJ6			3 ♣	3NT
Vul: Both	♥ AKT876532	♥ QJ4	Pass	4 ♥	All Pass	
North HCP: 7+5	♦ 7	♦ K653				
South HCP: 17	♣ 7	♣ AQ3				
Contract: 4 ♥ North						

North hands

3NT over RHO's 3x (Lev)

Board: 76	♠ T9875	LHO is dealer.
Dealer: East	♥ A82	East (LHO) opens 3♦ if possible.
Vul: Both	♦ 543	
HCP: 4+1	♣ T9	
Board: 77	♠ AQ43	RHO is dealer. You bid second.
Dealer: West	♥ K53	West (RHO) opens 3♦ if possible.
Vul: None	♦ K74	
HCP: 18	♣ AQT	
Board: 78	♠ 5	LHO is dealer.
Dealer: East	♥ 853	East (LHO) opens 3♠ if possible.
Vul: Both	♦ QT743	
HCP: 3+1	♣ J843	
Board: 79	♠ KJT8	RHO is dealer. You bid second.
Dealer: West	♥ K8	West (RHO) opens 3♥ if possible.
Vul: None	♦ AQ8	
HCP: 19	♣ AQ96	
Board: 80	♠ -	LHO is dealer.
Dealer: East	♥ 8754	East (LHO) opens 3♠ if possible.
Vul: None	♦ T962	West (RHO) Doubles 3NT if possible.
HCP: 0+1	♣ T7654	

Both hands (Answers Page)

Board: 76	North:	South:	W	N	E	S
Dealer: East	♠ T9875	♠ AKQ3			3 ♦	3NT
Vul: Both	♥ A82	♥ K93	All Pass			
North HCP: 4+1	♦ 543	♦ AJ				
South HCP: 22	♣ T9	♣ AJ83				
Contract: 3NT South						

Board: 77	North:	South:	W	N	E	S
Dealer: West	♠ AQ43	♠ K97	3 ♦	3NT	All Pass	
Vul: None	♥ K53	♥ AQT62				
North HCP: 18	♦ K74	♦ 63				
South HCP: 10+1	♣ AQT	♣ J87				
Contract: 3NT North						

Board: 78	North:	South:	W	N	E	S
Dealer: East	♠ 5	♠ K87			3 ♠	3NT
Vul: Both	♥ 853	♥ AKJ9	All Pass			
North HCP: 3+1	♦ QT743	♦ A6				
South HCP: 24	♣ J843	♣ AKQ5				
Contract: 3NT South						

Board: 79	North:	South:	W	N	E	S
Dealer: West	♠ KJT8	♠ A7	3 ♥	3NT	All Pass	
Vul: None	♥ K8	♥ 953				
North HCP: 19	♦ AQ8	♦ T543				
South HCP: 4	♣ AQ96	♣ T743				
Contract: 3NT North						

Board: 80	North:	South:	W	N	E	S
Dealer: East	♠ -	♠ KQ83			3 ♠	3NT
Vul: None	♥ 8754	♥ KQJ9	X	All Pass		
North HCP: 0+1	♦ T962	♦ A5				
South HCP: 17	♣ T7654	♣ Q32				
Contract: 3NTX South						

South hands**3NT over RHO's 3x (Lev)**

Board: 76	♠ AKQ3	RHO is dealer. You bid second.
Dealer: East	♥ K93	East (RHO) opens 3♦ if possible.
Vul: Both	♦ AJ	
HCP: 22	♣ AJ83	
<hr/>		
Board: 77	♠ K97	LHO is dealer.
Dealer: West	♥ AQT62	West (LHO) opens 3♦ if possible.
Vul: None	♦ 63	
HCP: 10+1	♣ J87	
<hr/>		
Board: 78	♠ K87	RHO is dealer. You bid second.
Dealer: East	♥ AKJ9	East (RHO) opens 3♠ if possible.
Vul: Both	♦ A6	
HCP: 24	♣ AKQ5	
<hr/>		
Board: 79	♠ A7	LHO is dealer.
Dealer: West	♥ 953	West (LHO) opens 3♥ if possible.
Vul: None	♦ T543	
HCP: 4	♣ T743	
<hr/>		
Board: 80	♠ KQ83	RHO is dealer. You bid second.
Dealer: East	♥ KQJ9	East (RHO) opens 3♠ if possible.
Vul: None	♦ A5	West (LHO) Doubles 3NT if possible.
HCP: 17	♣ Q32	

Both hands (Answers Page)

Board: 76	North:	South:	W	N	E	S
Dealer: East	♠ T9875	♠ AKQ3			3 ♦	3NT
Vul: Both	♥ A82	♥ K93	All Pass			
North HCP: 4+1	♦ 543	♦ AJ				
South HCP: 22	♣ T9	♣ AJ83				
Contract: 3NT South						

Board: 77	North:	South:	W	N	E	S
Dealer: West	♠ AQ43	♠ K97	3 ♦	3NT	All Pass	
Vul: None	♥ K53	♥ AQT62				
North HCP: 18	♦ K74	♦ 63				
South HCP: 10+1	♣ AQT	♣ J87				
Contract: 3NT North						

Board: 78	North:	South:	W	N	E	S
Dealer: East	♠ 5	♠ K87			3 ♠	3NT
Vul: Both	♥ 853	♥ AKJ9	All Pass			
North HCP: 3+1	♦ QT743	♦ A6				
South HCP: 24	♣ J843	♣ AKQ5				
Contract: 3NT South						

Board: 79	North:	South:	W	N	E	S
Dealer: West	♠ KJT8	♠ A7	3 ♥	3NT	All Pass	
Vul: None	♥ K8	♥ 953				
North HCP: 19	♦ AQ8	♦ T543				
South HCP: 4	♣ AQ96	♣ T743				
Contract: 3NT North						

Board: 80	North:	South:	W	N	E	S
Dealer: East	♠ -	♠ KQ83			3 ♠	3NT
Vul: None	♥ 8754	♥ KQJ9	X	All Pass		
North HCP: 0+1	♦ T962	♦ A5				
South HCP: 17	♣ T7654	♣ Q32				
Contract: 3NTX South						

North hands

3NT over RHO's 3x (Lev)

Board: 81	♠ 98	RHO is dealer. You bid second.
Dealer: West	♥ KJ	West (RHO) opens 3♣ if possible.
Vul: N-S	♦ AKJ75	
HCP: 17+1	♣ KQ94	

Board: 82	♠ AT83	LHO is dealer.
Dealer: East	♥ 8	East (LHO) opens 3♥ if possible.
Vul: E-W	♦ KQ876432	
HCP: 9+4	♣ -	

Board: 83	♠ AT	RHO is dealer. You bid second.
Dealer: West	♥ AK64	West (RHO) opens 3♠ if possible.
Vul: N-S	♦ KQ93	
HCP: 20	♣ A94	

Board: 84	♠ AQJT2	LHO is dealer.
Dealer: East	♥ Q74	East (LHO) opens 3♣ if possible.
Vul: None	♦ KJT	
HCP: 13+1	♣ T8	

Board: 85	♠ KQJ	RHO is dealer. You bid second.
Dealer: West	♥ KQ54	West (RHO) opens 3♥ if possible.
Vul: None	♦ A53	
HCP: 17	♣ Q76	

Both hands (Answers Page)

Board: 81	North:	South:	W	N	E	S
Dealer: West	♠ 98	♠ Q763	3 ♣	3NT	All Pass	
Vul: N-S	♥ KJ	♥ A985				
North HCP: 17+1	♦ AKJ75	♦ 9642				
South HCP: 6	♣ KQ94	♣ 2				
Contract: 3NT North						
Board: 82	North:	South:	W	N	E	S
Dealer: East	♠ AT83	♠ QJ6			3 ♥	3NT
Vul: E-W	♥ 8	♥ KQ6	All Pass			
North HCP: 9+4	♦ KQ876432	♦ AJ9				
South HCP: 17	♣ -	♣ KJ74				
Contract: 3NT South						
Board: 83	North:	South:	W	N	E	S
Dealer: West	♠ AT	♠ 32	3 ♠	3NT	All Pass	
Vul: N-S	♥ AK64	♥ 9753				
North HCP: 20	♦ KQ93	♦ T84				
South HCP: 0	♣ A94	♣ T863				
Contract: 3NT North						
Board: 84	North:	South:	W	N	E	S
Dealer: East	♠ AQJT2	♠ K874			3 ♣	3NT
Vul: None	♥ Q74	♥ AKT5	Pass	4NT ¹	Pass	6NT
North HCP: 13+1	♦ KJT	♦ A94	All Pass			
South HCP: 18	♣ T8	♣ A7				
Contract: 6NT South						
					1. Quantitative 4NT	
Board: 85	North:	South:	W	N	E	S
Dealer: West	♠ KQJ	♠ T62	3 ♥	3NT	All Pass	
Vul: None	♥ KQ54	♥ 3				
North HCP: 17	♦ A53	♦ 842				
South HCP: 5+2	♣ Q76	♣ AJT532				
Contract: 3NT North						

South hands**3NT over RHO's 3x (Lev)**

Board: 81	♠ Q763	LHO is dealer.
Dealer: West	♥ A985	West (LHO) opens 3♣ if possible.
Vul: N-S	♦ 9642	
HCP: 6	♣ 2	

Board: 82	♠ QJ6	RHO is dealer. You bid second.
Dealer: East	♥ KQ6	East (RHO) opens 3♥ if possible.
Vul: E-W	♦ AJ9	
HCP: 17	♣ KJ74	

Board: 83	♠ 32	LHO is dealer.
Dealer: West	♥ 9753	West (LHO) opens 3♠ if possible.
Vul: N-S	♦ T84	
HCP: 0	♣ T863	

Board: 84	♠ K874	RHO is dealer. You bid second.
Dealer: East	♥ AKT5	East (RHO) opens 3♣ if possible.
Vul: None	♦ A94	
HCP: 18	♣ A7	

Board: 85	♠ T62	LHO is dealer.
Dealer: West	♥ 3	West (LHO) opens 3♥ if possible.
Vul: None	♦ 842	
HCP: 5+2	♣ AJT532	

Both hands (Answers Page)

Board: 81	North:	South:	W	N	E	S
Dealer: West	♠ 98	♠ Q763	3 ♣	3NT	All Pass	
Vul: N-S	♥ KJ	♥ A985				
North HCP: 17+1	♦ AKJ75	♦ 9642				
South HCP: 6	♣ KQ94	♣ 2				
Contract: 3NT North						
Board: 82	North:	South:	W	N	E	S
Dealer: East	♠ AT83	♠ QJ6			3 ♥	3NT
Vul: E-W	♥ 8	♥ KQ6	All Pass			
North HCP: 9+4	♦ KQ876432	♦ AJ9				
South HCP: 17	♣ -	♣ KJ74				
Contract: 3NT South						
Board: 83	North:	South:	W	N	E	S
Dealer: West	♠ AT	♠ 32	3 ♠	3NT	All Pass	
Vul: N-S	♥ AK64	♥ 9753				
North HCP: 20	♦ KQ93	♦ T84				
South HCP: 0	♣ A94	♣ T863				
Contract: 3NT North						
Board: 84	North:	South:	W	N	E	S
Dealer: East	♠ AQJT2	♠ K874			3 ♣	3NT
Vul: None	♥ Q74	♥ AKT5	Pass	4NT ¹	Pass	6NT
North HCP: 13+1	♦ KJT	♦ A94	All Pass			
South HCP: 18	♣ T8	♣ A7				
Contract: 6NT South						
					1. Quantitative 4NT	
Board: 85	North:	South:	W	N	E	S
Dealer: West	♠ KQJ	♠ T62	3 ♥	3NT	All Pass	
Vul: None	♥ KQ54	♥ 3				
North HCP: 17	♦ A53	♦ 842				
South HCP: 5+2	♣ Q76	♣ AJT532				
Contract: 3NT North						

North hands

3NT over RHO's 3x (Lev)

Board: 86	♠ 865	LHO is dealer.
Dealer: East	♥ A752	East (LHO) opens 3 ♠ if possible.
Vul: E-W	♦ J983	
HCP: 8	♣ K2	
Board: 87	♠ AQT3	RHO is dealer. You bid second.
Dealer: West	♥ AQ	West (RHO) opens 3 ♥ if possible.
Vul: Both	♦ KQ74	
HCP: 17	♣ T64	
Board: 88	♠ KQ876	LHO is dealer.
Dealer: East	♥ KT83	East (LHO) opens 3 ♦ if possible.
Vul: N-S	♦ 65	
HCP: 9+1	♣ JT	
Board: 89	♠ QT95	RHO is dealer. You bid second.
Dealer: West	♥ AJ8	West (RHO) opens 3 ♦ if possible.
Vul: Both	♦ AT	
HCP: 18	♣ AQJ8	
Board: 90	♠ JT	RHO is dealer. You bid second.
Dealer: West	♥ K6	West (RHO) opens 3 ♣ if possible.
Vul: None	♦ AKT872	
HCP: 17+2	♣ AQ5	

Both hands (Answers Page)

Board: 86	North:	South:	W	N	E	S
Dealer: East	♠ 865	♠ AQ			3 ♠	3NT
Vul: E-W	♥ A752	♥ 963	All Pass			
North HCP: 8	♦ J983	♦ A54				
South HCP: 17+1	♣ K2	♣ AQJ76				
Contract: 3NT South						

Board: 87	North:	South:	W	N	E	S
Dealer: West	♠ AQT3	♠ 9654	3 ♥	3NT	All Pass	
Vul: Both	♥ AQ	♥ 8				
North HCP: 17	♦ KQ74	♦ T865				
South HCP: 2	♣ T64	♣ Q852				
Contract: 3NT North						

Board: 88	North:	South:	W	N	E	S
Dealer: East	♠ KQ876	♠ 92			3 ♦	3NT
Vul: N-S	♥ KT83	♥ AQJ7	All Pass			
North HCP: 9+1	♦ 65	♦ A3				
South HCP: 20+1	♣ JT	♣ AKQ83				
Contract: 3NT South						

Board: 89	North:	South:	W	N	E	S
Dealer: West	♠ QT95	♠ AKJ73	3 ♦	3NT	All Pass	
Vul: Both	♥ AJ8	♥ K				
North HCP: 18	♦ AT	♦ 53				
South HCP: 11+2	♣ AQJ8	♣ 97654				
Contract: 3NT North						

Board: 90	North:	South:	W	N	E	S
Dealer: West	♠ JT	♠ K86	3 ♣	3NT	Pass	6 ♥
Vul: None	♥ K6	♥ AT987542	All Pass			
North HCP: 17+2	♦ AKT872	♦ -				
South HCP: 7+4	♣ AQ5	♣ 87				
Contract: 6 ♥ South						

South hands**3NT over RHO's 3x (Lev)**

Board: 86	♠ AQ	RHO is dealer. You bid second.
Dealer: East	♥ 963	East (RHO) opens 3 ♠ if possible.
Vul: E-W	♦ A54	
HCP: 17+1	♣ AQJ76	

Board: 87	♠ 9654	LHO is dealer.
Dealer: West	♥ 8	West (LHO) opens 3 ♥ if possible.
Vul: Both	♦ T865	
HCP: 2	♣ Q852	

Board: 88	♠ 92	RHO is dealer. You bid second.
Dealer: East	♥ AQJ7	East (RHO) opens 3 ♦ if possible.
Vul: N-S	♦ A3	
HCP: 20+1	♣ AKQ83	

Board: 89	♠ AKJ73	LHO is dealer.
Dealer: West	♥ K	West (LHO) opens 3 ♦ if possible.
Vul: Both	♦ 53	
HCP: 11+2	♣ 97654	

Board: 90	♠ K86	LHO is dealer.
Dealer: West	♥ AT987542	West (LHO) opens 3 ♣ if possible.
Vul: None	♦ -	
HCP: 7+4	♣ 87	

Both hands (Answers Page)

Board: 86	North:	South:	W	N	E	S
Dealer: East	♠ 865	♠ AQ			3 ♠	3NT
Vul: E-W	♥ A752	♥ 963	All Pass			
North HCP: 8	♦ J983	♦ A54				
South HCP: 17+1	♣ K2	♣ AQJ76				
Contract: 3NT South						

Board: 87	North:	South:	W	N	E	S
Dealer: West	♠ AQT3	♠ 9654	3♥	3NT	All Pass	
Vul: Both	♥ AQ	♥ 8				
North HCP: 17	♦ KQ74	♦ T865				
South HCP: 2	♣ T64	♣ Q852				
Contract: 3NT North						

Board: 88	North:	South:	W	N	E	S
Dealer: East	♠ KQ876	♠ 92			3 ♦	3NT
Vul: N-S	♥ KT83	♥ AQJ7	All Pass			
North HCP: 9+1	♦ 65	♦ A3				
South HCP: 20+1	♣ JT	♣ AKQ83				
Contract: 3NT South						

Board: 89	North:	South:	W	N	E	S
Dealer: West	♠ QT95	♠ AKJ73	3 ♦	3NT	All Pass	
Vul: Both	♥ AJ8	♥ K				
North HCP: 18	♦ AT	♦ 53				
South HCP: 11+2	♣ AQJ8	♣ 97654				
Contract: 3NT North						

Board: 90	North:	South:	W	N	E	S
Dealer: West	♠ JT	♠ K86	3♣	3NT	Pass	6♥
Vul: None	♥ K6	♥ AT987542	All Pass			
North HCP: 17+2	♦ AKT872	♦ -				
South HCP: 7+4	♣ AQ5	♣ 87				
Contract: 6♥ South						

North hands

3NT over RHO's 3x (Lev)

Board: 91	♠ KQJ	RHO is dealer. You bid second.
Dealer: West	♥ J62	West (RHO) opens 3♦ if possible.
Vul: E-W	♦ AJ	
HCP: 21+1	♣ AKQ53	

Board: 92	♠ 4	LHO is dealer.
Dealer: East	♥ AK964	East (LHO) opens 3♠ if possible.
Vul: Both	♦ Q96	
HCP: 9+1	♣ 9742	

Board: 93	♠ QT83	RHO is dealer. You bid second.
Dealer: West	♥ AKQT	West (RHO) opens 3♣ if possible.
Vul: N-S	♦ T75	
HCP: 17	♣ AQ	

Board: 94	♠ A8	RHO is dealer. You bid second.
Dealer: West	♥ Q54	West (RHO) opens 3♦ if possible.
Vul: E-W	♦ A3	
HCP: 17+2	♣ AQJT62	

Board: 95	♠ AJ7	RHO is dealer. You bid second.
Dealer: West	♥ AQ62	West (RHO) opens 3♦ if possible.
Vul: N-S	♦ K6	
HCP: 18	♣ A865	

Both hands (Answers Page)

Board: 91	North:	South:	W	N	E	S
Dealer: West	♠ KQJ	♠ AT9	3 ♦	3NT	All Pass	
Vul: E-W	♥ J62	♥ Q9843				
North HCP: 21+1	♦ AJ	♦ 9				
South HCP: 7+1	♣ AKQ53	♣ J964				
Contract: 3NT North						
<hr/>						
Board: 92	North:	South:	W	N	E	S
Dealer: East	♠ 4	♠ AQ			3 ♠	3NT
Vul: Both	♥ AK964	♥ Q2	All Pass			
North HCP: 9+1	♦ Q96	♦ KJ7542				
South HCP: 17+2	♣ 9742	♣ KQT				
Contract: 3NT South						
<hr/>						
Board: 93	North:	South:	W	N	E	S
Dealer: West	♠ QT83	♠ 652	3 ♣	3NT	All Pass	
Vul: N-S	♥ AKQT	♥ J42				
North HCP: 17	♦ T75	♦ Q82				
South HCP: 3	♣ AQ	♣ 7632				
Contract: 3NT North						
<hr/>						
Board: 94	North:	South:	W	N	E	S
Dealer: West	♠ A8	♠ T52	3 ♦	3NT	Pass	4 ♥
Vul: E-W	♥ Q54	♥ AKT863	All Pass			
North HCP: 17+2	♦ A3	♦ T2				
South HCP: 10+2	♣ AQJT62	♣ K5				
Contract: 4 ♥ South						
<hr/>						
Board: 95	North:	South:	W	N	E	S
Dealer: West	♠ AJ7	♠ QT65	3 ♦	3NT	All Pass	
Vul: N-S	♥ AQ62	♥ KJ8				
North HCP: 18	♦ K6	♦ 954				
South HCP: 7	♣ A865	♣ J97				
Contract: 3NT North						

South hands

3NT over RHO's 3x (Lev)

Board: 91 ♠ AT9 LHO is dealer.
 Dealer: West ♥ Q9843 West (LHO) opens 3♦ if possible.
 Vul: E-W ♦ 9
 HCP: 7+1 ♣ J964

Board: 92 ♠ AQ RHO is dealer. You bid second.
 Dealer: East ♥ Q2 East (RHO) opens 3♠ if possible.
 Vul: Both ♦ KJ7542
 HCP: 17+2 ♣ KQT

Board: 93 ♠ 652 LHO is dealer.
 Dealer: West ♥ J42 West (LHO) opens 3♣ if possible.
 Vul: N-S ♦ Q82
 HCP: 3 ♣ 7632

Board: 94 ♠ T52 LHO is dealer.
 Dealer: West ♥ AKT863 West (LHO) opens 3♦ if possible.
 Vul: E-W ♦ T2
 HCP: 10+2 ♣ K5

Board: 95 ♠ QT65 LHO is dealer.
 Dealer: West ♥ KJ8 West (LHO) opens 3♦ if possible.
 Vul: N-S ♦ 954
 HCP: 7 ♣ J97

Both hands (Answers Page)

Board: 91	North:	South:	W	N	E	S
Dealer: West	♠ KQJ	♠ AT9	3 ♦	3NT	All Pass	
Vul: E-W	♥ J62	♥ Q9843				
North HCP: 21+1	♦ AJ	♦ 9				
South HCP: 7+1	♣ AKQ53	♣ J964				
Contract: 3NT North						
<hr/>						
Board: 92	North:	South:	W	N	E	S
Dealer: East	♠ 4	♠ AQ			3 ♠	3NT
Vul: Both	♥ AK964	♥ Q2	All Pass			
North HCP: 9+1	♦ Q96	♦ KJ7542				
South HCP: 17+2	♣ 9742	♣ KQT				
Contract: 3NT South						
<hr/>						
Board: 93	North:	South:	W	N	E	S
Dealer: West	♠ QT83	♠ 652	3 ♣	3NT	All Pass	
Vul: N-S	♥ AKQT	♥ J42				
North HCP: 17	♦ T75	♦ Q82				
South HCP: 3	♣ AQ	♣ 7632				
Contract: 3NT North						
<hr/>						
Board: 94	North:	South:	W	N	E	S
Dealer: West	♠ A8	♠ T52	3 ♦	3NT	Pass	4 ♥
Vul: E-W	♥ Q54	♥ AKT863	All Pass			
North HCP: 17+2	♦ A3	♦ T2				
South HCP: 10+2	♣ AQJT62	♣ K5				
Contract: 4 ♥ South						
<hr/>						
Board: 95	North:	South:	W	N	E	S
Dealer: West	♠ AJ7	♠ QT65	3 ♦	3NT	All Pass	
Vul: N-S	♥ AQ62	♥ KJ8				
North HCP: 18	♦ K6	♦ 954				
South HCP: 7	♣ A865	♣ J97				
Contract: 3NT North						

North hands

3NT over RHO's 3x (Lev)

Board: 96	♠ A2	RHO is dealer. You bid second.
Dealer: West	♥ 976	West (RHO) opens 3♣ if possible.
Vul: None	♦ AK762	
HCP: 17+1	♣ AQ9	
Board: 97	♠ AQ7	RHO is dealer. You bid second.
Dealer: West	♥ T875	West (RHO) opens 3♠ if possible.
Vul: N-S	♦ AK4	
HCP: 17	♣ A73	
Board: 98	♠ 963	LHO is dealer.
Dealer: East	♥ Q852	East (LHO) opens 3♣ if possible.
Vul: None	♦ A76	
HCP: 6	♣ 875	
Board: 99	♠ A953	RHO is dealer. You bid second.
Dealer: West	♥ AK73	West (RHO) opens 3♣ if possible.
Vul: N-S	♦ J6	
HCP: 17	♣ KQ6	
Board: 100	♠ 7632	LHO is dealer.
Dealer: East	♥ T972	East (LHO) opens 3♦ if possible.
Vul: E-W	♦ J65	West (RHO) Doubles 3NT if possible.
HCP: 1	♣ 54	

Both hands (Answers Page)

Board: 96

Dealer: West

Vul: None

North HCP: 17+1

South HCP: 4+2

Contract: 4♥ South

North:

♠ A2

♥ 976

♦ AK762

♣ AQ9

South:

♠ K987

♥ JT8432

♦ 4

♣ 86

W	N	E	S
3♣	3NT	Pass	4♥

All Pass

Board: 97

Dealer: West

Vul: N-S

North HCP: 17

South HCP: 3+1

Contract: 3NT North

North:

♠ AQ7

♥ T875

♦ AK4

♣ A73

South:

♠ 8

♥ 643

♦ 98753

♣ QJ92

W	N	E	S
3♠	3NT	All Pass	

Board: 98

Dealer: East

Vul: None

North HCP: 6

South HCP: 20

Contract: 3NT South

North:

♠ 963

♥ Q852

♦ A76

♣ 875

South:

♠ AQ87

♥ AKJ4

♦ K84

♣ K3

W	N	E	S
		3♣	3NT

All Pass

Board: 99

Dealer: West

Vul: N-S

North HCP: 17

South HCP: 5+1

Contract: 3NT North

North:

♠ A953

♥ AK73

♦ J6

♣ KQ6

South:

♠ 862

♥ JT982

♦ A83

♣ 93

W	N	E	S
3♣	3NT	All Pass	

Board: 100

Dealer: East

Vul: E-W

North HCP: 1

South HCP: 18

Contract: 3NTX South

North:

♠ 7632

♥ T972

♦ J65

♣ 54

South:

♠ KJ85

♥ Q43

♦ A7

♣ AKJT

W	N	E	S
		3♦	3NT
X	All Pass		

South hands**3NT over RHO's 3x (Lev)**

Board: 96	♠ K987	LHO is dealer.
Dealer: West	♥ JT8432	West (LHO) opens 3♣ if possible.
Vul: None	♦ 4	
HCP: 4+2	♣ 86	

Board: 97	♠ 8	LHO is dealer.
Dealer: West	♥ 643	West (LHO) opens 3♠ if possible.
Vul: N-S	♦ 98753	
HCP: 3+1	♣ QJ92	

Board: 98	♠ AQ87	RHO is dealer. You bid second.
Dealer: East	♥ AKJ4	East (RHO) opens 3♣ if possible.
Vul: None	♦ K84	
HCP: 20	♣ K3	

Board: 99	♠ 862	LHO is dealer.
Dealer: West	♥ JT982	West (LHO) opens 3♣ if possible.
Vul: N-S	♦ A83	
HCP: 5+1	♣ 93	

Board: 100	♠ KJ85	RHO is dealer. You bid second.
Dealer: East	♥ Q43	East (RHO) opens 3♦ if possible.
Vul: E-W	♦ A7	West (LHO) Doubles 3NT if possible.
HCP: 18	♣ AKJT	

Both hands (Answers Page)

Board: 96

Dealer: West

Vul: None

North HCP: 17+1

South HCP: 4+2

Contract: 4♥ South

North:

♠ A2

♥ 976

♦ AK762

♣ AQ9

South:

♠ K987

♥ JT8432

♦ 4

♣ 86

W	N	E	S
3♣	3NT	Pass	4♥

All Pass

Board: 97

Dealer: West

Vul: N-S

North HCP: 17

South HCP: 3+1

Contract: 3NT North

North:

♠ AQ7

♥ T875

♦ AK4

♣ A73

South:

♠ 8

♥ 643

♦ 98753

♣ QJ92

W	N	E	S
3♠	3NT	All Pass	

Board: 98

Dealer: East

Vul: None

North HCP: 6

South HCP: 20

Contract: 3NT South

North:

♠ 963

♥ Q852

♦ A76

♣ 875

South:

♠ AQ87

♥ AKJ4

♦ K84

♣ K3

W	N	E	S
		3♣	3NT

All Pass

Board: 99

Dealer: West

Vul: N-S

North HCP: 17

South HCP: 5+1

Contract: 3NT North

North:

♠ A953

♥ AK73

♦ J6

♣ KQ6

South:

♠ 862

♥ JT982

♦ A83

♣ 93

W	N	E	S
3♣	3NT	All Pass	

Board: 100

Dealer: East

Vul: E-W

North HCP: 1

South HCP: 18

Contract: 3NTX South

North:

♠ 7632

♥ T972

♦ J65

♣ 54

South:

♠ KJ85

♥ Q43

♦ A7

♣ AKJT

W	N	E	S
		3♦	3NT

X All Pass

North hands

3NT over RHO's 3x (Lev)

Board: 101	♠ AT43	RHO is dealer. You bid second.
Dealer: West	♥ AQ97	West (RHO) opens 3♣ if possible.
Vul: E-W	♦ AJ7	
HCP: 19	♣ A8	

Board: 102	♠ 8763	LHO is dealer.
Dealer: East	♥ 652	East (LHO) opens 3♦ if possible.
Vul: Both	♦ 94	
HCP: 4	♣ A983	

Board: 103	♠ A6	RHO is dealer. You bid second.
Dealer: West	♥ AQ8	West (RHO) opens 3♠ if possible.
Vul: None	♦ KQJ97	
HCP: 22+1	♣ AQ6	

Board: 104	♠ AT	RHO is dealer. You bid second.
Dealer: West	♥ K62	West (RHO) opens 3♠ if possible.
Vul: N-S	♦ AKJ854	
HCP: 19+2	♣ AT	

Board: 105	♠ K72	RHO is dealer. You bid second.
Dealer: West	♥ K7	West (RHO) opens 3♥ if possible.
Vul: None	♦ AKT4	
HCP: 22	♣ AKQ4	

Both hands (Answers Page)

Board: 101	North:	South:	W	N	E	S
Dealer: West	♠ AT43	♠ Q8	3 ♣	3NT	All Pass	
Vul: E-W	♥ AQ97	♥ T842				
North HCP: 19	♦ AJ7	♦ K543				
South HCP: 5	♣ A8	♣ T54				
Contract: 3NT North						
<hr/>						
Board: 102	North:	South:	W	N	E	S
Dealer: East	♠ 8763	♠ AKQJ			3 ♦	3NT
Vul: Both	♥ 652	♥ AQ43	All Pass			
North HCP: 4	♦ 94	♦ AJ				
South HCP: 22	♣ A983	♣ JT4				
Contract: 3NT South						
<hr/>						
Board: 103	North:	South:	W	N	E	S
Dealer: West	♠ A6	♠ 8	3 ♠	3NT	All Pass	
Vul: None	♥ AQ8	♥ JT92				
North HCP: 22+1	♦ KQJ97	♦ 864				
South HCP: 2+1	♣ AQ6	♣ JT953				
Contract: 3NT North						
<hr/>						
Board: 104	North:	South:	W	N	E	S
Dealer: West	♠ AT	♠ 43	3 ♠	3NT	Pass	4 ♥
Vul: N-S	♥ K62	♥ A87543	All Pass			
North HCP: 19+2	♦ AKJ854	♦ T6				
South HCP: 6+2	♣ AT	♣ Q93				
Contract: 4 ♥ South						
<hr/>						
Board: 105	North:	South:	W	N	E	S
Dealer: West	♠ K72	♠ A8654	3 ♥	3NT	All Pass	
Vul: None	♥ K7	♥ 43				
North HCP: 22	♦ AKT4	♦ QJ975				
South HCP: 8+2	♣ AKQ4	♣ J				
Contract: 3NT North						

South hands**3NT over RHO's 3x (Lev)**

Board: 101 ♠ Q8 LHO is dealer.
Dealer: West ♥ T842 West (LHO) opens 3♣ if possible.
Vul: E-W ♦ K543
HCP: 5 ♣ T54

Board: 102 ♠ AKQJ RHO is dealer. You bid second.
Dealer: East ♥ AQ43 East (RHO) opens 3♦ if possible.
Vul: Both ♦ AJ
HCP: 22 ♣ JT4

Board: 103 ♠ 8 LHO is dealer.
Dealer: West ♥ JT92 West (LHO) opens 3♠ if possible.
Vul: None ♦ 864
HCP: 2+1 ♣ JT953

Board: 104 ♠ 43 LHO is dealer.
Dealer: West ♥ A87543 West (LHO) opens 3♠ if possible.
Vul: N-S ♦ T6
HCP: 6+2 ♣ Q93

Board: 105 ♠ A8654 LHO is dealer.
Dealer: West ♥ 43 West (LHO) opens 3♥ if possible.
Vul: None ♦ QJ975
HCP: 8+2 ♣ J

Both hands (Answers Page)

Board: 101	North:	South:	W	N	E	S
Dealer: West	♠ AT43	♠ Q8	3 ♣	3NT	All Pass	
Vul: E-W	♥ AQ97	♥ T842				
North HCP: 19	♦ AJ7	♦ K543				
South HCP: 5	♣ A8	♣ T54				
Contract: 3NT North						
<hr/>						
Board: 102	North:	South:	W	N	E	S
Dealer: East	♠ 8763	♠ AKQJ			3 ♦	3NT
Vul: Both	♥ 652	♥ AQ43	All Pass			
North HCP: 4	♦ 94	♦ AJ				
South HCP: 22	♣ A983	♣ JT4				
Contract: 3NT South						
<hr/>						
Board: 103	North:	South:	W	N	E	S
Dealer: West	♠ A6	♠ 8	3 ♠	3NT	All Pass	
Vul: None	♥ AQ8	♥ JT92				
North HCP: 22+1	♦ KQJ97	♦ 864				
South HCP: 2+1	♣ AQ6	♣ JT953				
Contract: 3NT North						
<hr/>						
Board: 104	North:	South:	W	N	E	S
Dealer: West	♠ AT	♠ 43	3 ♠	3NT	Pass	4 ♥
Vul: N-S	♥ K62	♥ A87543	All Pass			
North HCP: 19+2	♦ AKJ854	♦ T6				
South HCP: 6+2	♣ AT	♣ Q93				
Contract: 4 ♥ South						
<hr/>						
Board: 105	North:	South:	W	N	E	S
Dealer: West	♠ K72	♠ A8654	3 ♥	3NT	All Pass	
Vul: None	♥ K7	♥ 43				
North HCP: 22	♦ AKT4	♦ QJ975				
South HCP: 8+2	♣ AKQ4	♣ J				
Contract: 3NT North						

North hands

3NT over RHO's 3x (Lev)

Board: 106 ♠ Q9875 LHO is dealer.
 Dealer: East ♥ J9542 East (LHO) opens 3♦ if possible.
 Vul: Both ♦ 2
 HCP: 3+2 ♣ 72

Board: 107 ♠ KQ9865 LHO is dealer.
 Dealer: East ♥ AJ East (LHO) opens 3♦ if possible.
 Vul: E-W ♦ 42
 HCP: 10+2 ♣ 432

Board: 108 ♠ KJ6 RHO is dealer. You bid second.
 Dealer: West ♥ 43 West (RHO) opens 3♦ if possible.
 Vul: E-W ♦ A3
 HCP: 17+2 ♣ AKQ864

Board: 109 ♠ AQ6 RHO is dealer. You bid second.
 Dealer: West ♥ KQ52 West (RHO) opens 3♠ if possible.
 Vul: Both ♦ JT
 HCP: 20 ♣ AKJ4

Board: 110 ♠ AJ764 LHO is dealer.
 Dealer: East ♥ QT75 East (LHO) opens 3♦ if possible.
 Vul: None ♦ Q
 HCP: 9+1 ♣ 654

Both hands (Answers Page)

Board: 106	North:	South:	W	N	E	S
Dealer: East	♠ Q9875	♠ K4			3 ♦	3NT
Vul: Both	♥ J9542	♥ AKT6	All Pass			
North HCP: 3+2	♦ 2	♦ KQ65				
South HCP: 17	♣ 72	♣ Q64				
Contract: 3NT South						

Board: 107	North:	South:	W	N	E	S
Dealer: East	♠ KQ9865	♠ A42			3 ♦	3NT
Vul: E-W	♥ AJ	♥ Q765	Pass	4 ♠	All Pass	
North HCP: 10+2	♦ 42	♦ AQ7				
South HCP: 17	♣ 432	♣ KQ5				
Contract: 4 ♠ North						

Board: 108	North:	South:	W	N	E	S
Dealer: West	♠ KJ6	♠ 852	3♦	3NT	Pass	4♥
Vul: E-W	♥ 43	♥ AQJ962	All Pass			
North HCP: 17+2	♦ A3	♦ 2				
South HCP: 7+2	♣ AKQ864	♣ 972				
Contract: 4♥ South						

Board: 109	North:	South:	W	N	E	S
Dealer: West	♠ AQ6	♠ 9	3 ♠	3NT	All Pass	
Vul: Both	♥ KQ52	♥ J97				
North HCP: 20	♦ JT	♦ AK97543				
South HCP: 8+3	♣ AKJ4	♣ 97				
Contract: 3NT North						

Board: 110	North:	South:	W	N	E	S
Dealer: East	♠ AJ764	♠ 32			3 ♦	3NT
Vul: None	♥ QT75	♥ AKJ4	All Pass			
North HCP: 9+1	♦ Q	♦ K85				
South HCP: 19	♣ 654	♣ AKJ9				
Contract: 3NT South						

South hands**3NT over RHO's 3x (Lev)**

Board: 106	♠ K4	RHO is dealer. You bid second.
Dealer: East	♥ AKT6	East (RHO) opens 3♦ if possible.
Vul: Both	♦ KQ65	
HCP: 17	♣ Q64	

Board: 107	♠ A42	RHO is dealer. You bid second.
Dealer: East	♥ Q765	East (RHO) opens 3♦ if possible.
Vul: E-W	♦ AQ7	
HCP: 17	♣ KQ5	

Board: 108	♠ 852	LHO is dealer.
Dealer: West	♥ AQJ962	West (LHO) opens 3♦ if possible.
Vul: E-W	♦ 2	
HCP: 7+2	♣ 972	

Board: 109	♠ 9	LHO is dealer.
Dealer: West	♥ J97	West (LHO) opens 3♠ if possible.
Vul: Both	♦ AK97543	
HCP: 8+3	♣ 97	

Board: 110	♠ 32	RHO is dealer. You bid second.
Dealer: East	♥ AKJ4	East (RHO) opens 3♦ if possible.
Vul: None	♦ K85	
HCP: 19	♣ AKJ9	

Both hands (Answers Page)

Board: 106	North:	South:	W	N	E	S
Dealer: East	♠ Q9875	♠ K4			3 ♦	3NT
Vul: Both	♥ J9542	♥ AKT6	All Pass			
North HCP: 3+2	♦ 2	♦ KQ65				
South HCP: 17	♣ 72	♣ Q64				
Contract: 3NT South						

Board: 107	North:	South:	W	N	E	S
Dealer: East	♠ KQ9865	♠ A42			3 ♦	3NT
Vul: E-W	♥ AJ	♥ Q765	Pass	4 ♠	All Pass	
North HCP: 10+2	♦ 42	♦ AQ7				
South HCP: 17	♣ 432	♣ KQ5				
Contract: 4 ♠ North						

Board: 108	North:	South:	W	N	E	S
Dealer: West	♠ KJ6	♠ 852	3♦	3NT	Pass	4♥
Vul: E-W	♥ 43	♥ AQJ962	All Pass			
North HCP: 17+2	♦ A3	♦ 2				
South HCP: 7+2	♣ AKQ864	♣ 972				
Contract: 4♥ South						

Board: 109	North:	South:	W	N	E	S
Dealer: West	♠ AQ6	♠ 9	3 ♠	3NT	All Pass	
Vul: Both	♥ KQ52	♥ J97				
North HCP: 20	♦ JT	♦ AK97543				
South HCP: 8+3	♣ AKJ4	♣ 97				
Contract: 3NT North						

Board: 110	North:	South:	W	N	E	S
Dealer: East	♠ AJ764	♠ 32			3 ♦	3NT
Vul: None	♥ QT75	♥ AKJ4	All Pass			
North HCP: 9+1	♦ Q	♦ K85				
South HCP: 19	♣ 654	♣ AKJ9				
Contract: 3NT South						